

I gjkj fuf/k

ƳclnksLrh chek ykHk&l fgr½

(UIN : 127N001V01)

Ƴfo'o dsfo'kkyre-ijfokj eaLokxr gš

I gjkj bf.M; k ijfokj dh I Qyrk dk bfrgkl 1978 I si kjEHk gqvka I k/kj .k i mch I s'kq vkr djdsdā uh usvkt Hkkjr eaf'o'kky I kekT; QŠyk j [k gā vkt ijfokj , d cgg vk; keh 0; ol kf; d I kLFk cu dj foLkh; I oĳ, a blŸYkLVDpj o gmf l æ] ehfM; k o , ½jVueh½ I puk ik/kšx dh] vLi rky] dUT+ e; j i kMDVt] fuek.kz, oal foĳ st= o VŠMæ vkrn eadk; Ĵr gā

dā uh&

I gjkj bf.M; k ijfokj thou chek {ks= ea30 vDVw; j] 2004 I sck; Ĵr gŠrFk ƳI gjkj bf.M; k ykbQ bá; kjā dā uh fyfeVM futh {ks= ea i Fke i wĳ= Hkkjr h; thou chek dā uh gā dā uh dk eĴ; mnæš; I Ei wĳHkkjr eal ekt dsl Hh oxzfo'kkr% xkeh.kj 'kš'kr , oavkfĳĳĳ : i I sdetkj] ftUgæ thou chek Ĵkj k I ĳ {k dh furkr vko' ; drk gš mudkschek Ĵkj k I ĳ {k i nku djuk gā

; kst uk&

eulĴ; thou eamrkj&p<ko gkrsgq Hh cPpĳadsfookg] f'k(kk] ijfokj dsfy; s xg&fueĳk , oavĳ; vkdfLed vko' ; drkvdh i frzdsfy, I eĳr i ko/kku djrk gā bu I cdsfy; s/ku dh vko' ; drk gkrh gā ge vi uh I gjkj fuf/k cankLrh chek i kfy l h ds Ĵkj k nhkš; i wĳ eR; qgkus ij vkfĳĳĳ I ĳ {k vFkok o) koLFk ea thou& ki u dsfy; srkdkyhd vk; vFkok /ku mi yC/k djrs gā ; g ypyh ; kst uk i R; d 0; fDr dsvkfĳĳĳ nkf; Rolædsfy; smi ; ĳr gā tks fuoškdrĳĳĳ ĳ fĴkr , oal ĳ fĴkr fuošk pĳrgšgæmudsfy; svfr mRre gš I kĴ gh dj eaNW i nku djrh gā tks __.k&Hkkrrku dsfy; si kfy l h dĳ/kd djuk pĳrgšgæmudsfy, I ĳo/kktud , oahko'; eamRre fuošk dsl ųol j dsfy; sNk/h&Nk/h cpr Ĵkj k vf/kd /ku , d= djuk pĳrgsgæ mudsfy; s, d ek= fodYi I gjkj fuf/k i kfy l h Ø; djuk gā

; kst uk foj .k %

i ošk dsl e; U; ŵre vk;	14 o"ĳ½udVre tĳefrFk
i ošk dsl e; vf/kdre vk; q	60 o"ĳ½udVre tĳefrFk½
U; ŵre chek/ku	˘ 50]000@&
U; ŵre ykHk vof/k	10 o"ĳ
vf/kdre ykHk vof/k	50 o"ĳ
i hfe; e Hkkrrku vof/k	i kfy l h vof/k vuq i
vf/kdre tkĴ[ke vk; q	70 o"ĳ

bl i kfy l h dsD; k ykHk gā

i wĳkbf/k ij & chek/ku fufgr cksul I fgr i wĳkbf/k ij ns gā ; fn i kfy l h 15 o"ĳ vFkok bl I svf/kd py pĳth gŠrksvĳĳre cksul (Terminal Bonus)] ; fn dĳbz gš ns gā

nhkš; i wĳ eR; q ij & chek/ku fufgr cksul I fgr cĳfer 0; fDr dh eR; q ij ns gā ; fn cĳfer 0; fDr dh eR; qfnuæĳ ij i kfy l h 15 o"ĳ vFkok bl I svf/kd py pĳth gŠrc vĳre cksul (Terminal Bonus)] ; fn dĳbz gš ns gā

vk; dj ykHk&

- Hkkrrku dh gĳzi hfe; e vk; dj vf/kfu; e] 1961 dh /kjk 80 I h ds vĳr xzr NW dsfy; s; kš; gā

- chek/kkj d vFkok ml ds vkfJrka dks i kfy l h ea i wĳkbf/k@eR; qntok i kĴr vk; dj vf/kfu; e] 1961 dh /kjk 10¼OMh½ ds vĳr xzr vk; dj I seĳr gā

- Hko"; ea ; g NW vk; dj vf/kfu; e] 1961 ds fu; e] tks ykxw gĳæ; rnkudĳ kj i Hkkoh gĳxhA

i hfe; e Hkkrrku fof/k dk D; k i k: i gš

okf"ĳĳ] v/kbĳ"ĳĳ] frekgh , oæĳf d ¼ ĳ R; {k MfcV rFk xĳ fcyæ ek=½ D; k NW mi yC/k gš

okf"ĳĳ , oav/vkbf"ĳĳ Hkkrrku fof/k ij Øe"K%3 ifr'kr , oa1-5 ifr'kr NW rĴfydk nj ij ns gā

2 yk[k , oavf/kd chek/ku dsfy; srĴfydk nj ij 1 : 0 ifr gtĳ NW ns gā

- dkyrĳr (Lapse) u gkus ds fy, vuqg fnoĳ i ko/kku% okf"ĳĳ] v/kbĳ"ĳĳ , oafrekgh Hkkrrku fof/k dsfy, U; ŵre 30 vuqg fnu ½pĳgso"ĳ dk dĳbzHh eĳ gš, oæĳf d Hkkrrku fof/k dsfy, 15 fnu dk i ko/kku gš ; fn vuqg fnoĳ vof/k eĳ cĳfer 0; fDr dh eR; qgkrh gš, oamĳ usi hfe; e dk Hkkrrku ughæ fd; k gš rks chek/ku I s vnr' i hfe; e eĳ tks vĳxkeh i kfy l h o"ĳkĳB rd ns gš dĳv dj fd; k tk; xkA

i hfe; e u Hkkrrku djusdh voLFk ead; k gkrk gš

- ; fn i kfy l h eade I sde 3 o"ĳ i hfe; e dk Hkkrrku gšpĳk gš rks i kfy l h pĳĳr eŸ; vĳzr dj yrh g&chek/ku dŸ ns i hfe; e , oahkkrrku dh xbz i hfe; e;æædsvuiĳ kr ea?Vvk fn; k tkrk gšufgr cksul Hh i kfy l h ea jgrk gš yĳdu Hko"; dseŸ; kælu eai kfy l h Hkx ughæyrh gā

D; k i kfy l h dksvH; i .kz(Surrender) fd; k tk I drk gš

; fn i kfy l h eade I sde 3 o"ĳ i hfe; e dk Hkkrrku fd; k tk pĳk gŠrks fo'kš vH; i z k eŸ; , oa xkjUVhM vH; i .kzeŸ; tksHh vf/kd gšx ml dk Hkkrrku fd; k tk; xkA

- xkjUVhM vH; i .kzeŸ; Hkkrrku dh gĳzi hfe; e;ææk 30 i fr'kr ¼ Fke o"ĳ dh i hfe; e] vĳrfjDr i hfe; e , oa jkBMj i hfe; e dksNhw½dj½ dsrŸ; gŠ I kĴ gh fufgr cksul dk udn eŸ; Hh Hkkrrku dsfy; sns gā

- fo'kš vH; i .kzeŸ; dh x.kuk dk vk/kj dā uh Ĵkj k I e; & I e; ij ?kš'kr fd; k tk; xkA

D; k __.k mi yC/k gš

bl i kfy l h ea __.k mi yC/k gā

cĳfer 0; fDr dh vo; Ldrk eaykHk fdĳ dksns gš&

; fn chekFh z dh vo; Ldrk eanok mRi Uu gkrk gŠrks i Lrkod dks i kŸŸ I h ds ykHk ns gārFk mudh vuĳ fLFkr eai Lrkod dsmĳkjĴk/dĳf; kæĳns gā

chekFh z dso; Ld vFkok 18 o"ĳ gkusi j i kŸŸ I h Lor%ml eafufgr gš tk; xhA

vĳrfjDr ykHk& jkBMj uØ 1

nĳk/uk ykHk vĳš I Ei wĳ LFk; h vi ærk ykHk jkBMj ¼; wvkbz, u-127ch001oh01½

tks cĳfer 0; fDr o; Ld gš 18 o"ĳ ¼ wĳ dj pĳk gš , oa55 o"ĳ ½udVre

tĳefrFk½ dse/; vk; qdk gš ml si kfy l h i kjEHk frfFk@i kfy l h o"ĳkĳB I s jkBMj mi yC/k gā nĳk/uk fgr jkBMj ds vĳr xzr U; ŵre chek /ku ˘ 50]000@& mi yC/k gšvĳš vf/kdre chek /ku ; k rkseŸ chek /ku vFkok ˘ 20]00]000@& ½ tĳ ea dā uh I s Ø; dh x; h I Hh fi Nyh i kfy l ; k I ffeŸyr jgæh½ tksnkuaea/kujĴ'k de gĳxh] mi yC/k gšxkA ; g ykHk cĳfer 0; fDr ds 65 o"ĳ ½udVre tĳefrFk½ vk; q i kĳr djus vFkok eŸŸ i kfy l h dh i wĳkbf/k] tks i gys?kVr gĳ rd Hh rd mi yC/k gā

i ųpyu fu; e & tkseŸ i kfy l h eaykxwšogh bl jkBMj eaykxwšæA

jkBMj dsfy, ˘ 1-00@& ifr gtĳ chek/ku i hfe; e ns gā

; fn chek/kkj d dh vk; q i kfy l h o"ĳkĳB I si m] ftĳ ea cĳfer 0; fDr 65 o"ĳ ½udVre tĳefrFk½ i wĳ dj jgk gš, oa i kfy l h pkywĳkyr ea gš ml dh nĳk/uk ea 'kĳhĳd pĳv] tks i R; {k , oa i wĳ : i I sokā] rst /kĳnkj , oa n"Vxĳpj I k/ku ¼ kĳL=½ I syxusdsĳkj .k] eR; qnĳk/uk frfFk I s180 fnuæææ gĳz gš, oanĳk/uk eæeR; qdk dĳj .k Loræ , oai R; {k : i I s'kĳhĳd pĳv gŠrks nĳk/uk jkBMj dsrŸ; , d vĳrfjDr /kujĴ'k] ftĳ dh vf/kdre I hek 20 yk[k gš dk Hkkrrku ns gā ; fn chekFh z LFk; h , oai wĳ : i I svi æ gš tkrk gš rks jkBMj cĳfer /ku dk 10 ifr'kr ifr o"ĳ 5 o"ĳ rd , oa'kš jkBMj dk 50 i fr'kr 5 o"ĳ ds væ eæns gā LFk; h vi ærk nok fuLrkj .k , oahkkrrku gkus ij jkBMj i hfe; e dk Hkkrrku cn gš tkrk gš, oa eŸŸ i kfy l h pkyw j [kus ds fy; si hfe; e dk Hkkrrku fu; ekuĳ kj djuk gšxkA

I Ei wĳ , oaLFk; h vi ærk] tš k Åij of.kz gš nĳk/uk I s?kVr gš, oabl i dĳj dh gšfd cĳfer 0; fDr LFkĳz: i I svi æ gš tk; rFk nĳk/uk fnuæĳ I s dĳbz vk;] fdĳ h dk;] 0; ol k; vFkok i š ks ¼ kš[kd ; kš; rk] i f'k{k.k , oa vuĳko dksNhw½dj½ svĳzr u dj I dA vi ærk fuEufĳ[kr i f]Hk f'kr g&

v½ vi usnkugĳFk dykĳzvFkok bl I s Åij iz kx djuseavl eFkz vFkok

c½ nksuæi š , Mh vFkok bl I s Åij iz kx djuseavl eFkz vFkok

I ½, d gĳFk dykĳz; k bl ds Åij , oa, d i š , Mh I s Åij iz kx djusea vĳ eFkz vFkok

n½ nksuævĳ[kææ dh I Ei wĳ LFk; h , oavl k; n"V dh {kfrA

vi okn % dā uh mi jkDr ¼½ ¼c½ ¼ ½ ¼n½ ea l nfhkz vĳrfjDr /kujĴ'k dk Hkkrrku djus dsfy; sftEenkj ughæĳxh] ; fn cĳfer 0; fDr dh vi ærk vFkok eR; &

1½ tku&w=dj vi us dks pĳv i gĳkūš vkRe&gr; k dk iz kl djuš i kxyi u vFkok vušrd vĳpj .k dsĳkj .k] eknd nØ; i nkFz vkšĴ/k ; k u'kŸh olRq dsl ou djusĳ gš½ vFkok

2½ , d h nĳk/uk ds QyLo: i gš tĳfd cĳfer 0; fDr mMM; u vFkok oKkfu dh eafĳ h Hh i n ij dk; Ĵr gš u fd] tĳ fd og fdjk; k nĳj , d s; kf=; kæĳsystkusdsfy; š I EcŸU/kr vf/kfu; e;ææĴkj k vf/kdr LFkfi r gokbz vMMkæædsĳp mMku Hkjusokysfdĳ h gokbz tgkt ea; k=k djrk gš rFk gokbz tgkt ds mŸæso ml I smrjrs I e; cĳfer 0; fDr dh dĳbz M; w h ½dk; Hkj ½ u gš vFkok]

3½ cĳfer 0; fDr Ĵkj k fdĳ h dkuu Hææ djus ds QyLo: i gš vFkok]

4½ tkĴ[keh [kŸ&ØhMk] vk[kŸ] tMk&dĳkŸ] iozĳkjg.k] tšv&Ldĳk] i kŸ&gšyæ] ?kŸ&nkM] xks=k[kŸh] uko&nkM] yæh Nyææ] ĳfdĳ æ] dsoæ vFkok fdĳ h Hh i dĳj dh Hkx&nkM+dsQyLo: i pĳv yxusdsĳkj .k gš vFkok

5½ næĳ vĳ šud mi nØĳ I 'kL= fontg;] ĳ ½pĳg; ĳ ?kš'kr gšsvFkok ughĳ vkØe.k vFkok

6½ vĳ; vĳrĳ nfhkz 'krzŸu; eš

jkBMj ua 2 xEHkj jkx jkBMj (UIN:127B002V01)%

tks cĳfer 0; fDr o; Ld gš 18 o"ĳ ¼ wĳ dj pĳk gš , oa55 o"ĳ ½udVre tĳefrFk½ dse/; vk; qdk gš ml si kfy l h i kjEHk frfFk@i kŸŸ I h o"ĳkĳB I s jkBMj mi yC/k gā xEHkj jkx jkBMj ds vĳr xzr U; ŵre chek /ku ˘ 1]00]000@& mi yC/k gšvĳš vf/kdre chek /ku ; k rkseŸ chek /ku vFkok ˘ 6]00]000@& ½ tĳ ea dā uh I s Ø; dh xbz I Hh i wĳ i kfy l ; ka I ffeŸyr jgæh½ tksnkuaea l s/kujĴ'k de gĳxh] mi yC/k gšxkA ; g ykHk cĳfer 0; fDr ds 65 o"ĳ ½udVre tĳefrFk½ vk; q i kĳr djus vFkok eŸŸ i kfy l h dh i wĳkbf/k] tks i gys?kVr gĳ rd gh mi yC/k gā

jkBMj , dy i hfe; e Hkkrrku fof/k eami yC/k ughæA

xEHkj jkx dh vgĳk , oaykHk& jkx dsy{k.k , oami pĳj eafd; sx; sØ; ;] i æf.kr i yĳ[k i Lrĳ djusi j] ns gā

12 xEHkj jkx dš j] ¼xEHkj½ dĳkĳŸh vkjVjh cĳbākl I tĳh] QLV , o j ek; kæĳfMz y blŸYkD'ku] , jkŸk I tĳh] fny ds okŸo dk cnyuk ½Heart Valve Replacement½ væ dh {kr (Loss of Limb)] xĳšdk vĳ Qy gšuk ½Kidney Failure½ væ i R; kĳi .k ½Major Organ Transplant½ LVkĳ] ydok ½Paralysis½ vĳz e j .k oLFk ea tkuk ½Coma½ vĳx I svf/kd t yuk ½Major Burns½ t ueæHh jkx jkBMj dk ykHk i kĳr fd; k tk I drk g&

fu; e rFk vgĳkz, æ&

1- xHh j jkx jkBMj rHh ns gš tĳ i kŸŸ I h I elr chek/ku dsfy; s pkyw voLFk eæĳA

2- U; ŵre chek/ku ykHk , d yk[k rFk vf/kdre chek/ku ykHk N%yk[k gā

3- jkBMj eaf of.kz fdĳ h jkx dsy{k.k i kfy l h ds tkĴ[ke i kjEHk@i ųpyu (Revival) I si wĳ, oamĳ dsi 'pkr-6 eĳ rd fo] eku Fkægg srks jkBMj eadĳbzHh ykHk ns ughæĳxkA

4- cĳfer 0; fDr eami jkDr of.kz jkxææĳ fdĳ h , d dsy{k.k i rĳr gkrsgš , oaog mi pĳj djrk gŠrksml s90 fnu rd thfor jgusi j gh jkBMj ykHk ns gā , d ĳj ykHk Hkkrrku dsi 'pkr-jkBMj I ekĳr gš tkrk gš yĳdu eŸŸ i kŸŸ I h i wĳ chek /ku gųpkywĳgrh gā

5- xHh j jkx jkBMj 65 o"ĳ vk; q i kĳr rd gh I hfer gā

6- jkBMj ykHk rHh ns gš tĳ dā uh Ĵkj fu; ĳDr fd; sx; sLoLF; i jh[kd vFkok LoLF; i jh[kdæĳsi šy Ĵkj nh xbzĳ i kŸ vFkok LoLF; i æk.k fd ; g fufzB jkx jkBMj eafufgr gŠrFk dā uh i wĳ : i sk I rĳB gā

7- jkBMj eanok ; fn , d ĳj Lohdr gĳdj Hkkrrku gš tkrk gŠrks jkBMj dĳn gš tk; xk yĳdu eŸŸ i kfy l h i wĳ chek/ku dsfy, pyr h jgæhA

8- jkBMj ea ykHk dk Hkkrrku gkus ds dĳn eŸŸ i kfy l h pkyw j [kus dsfy, i kfy l h ds

fu; ekuĳ kj fu; fer : i I si hfe; e dk Hkkrrku djuk gšxkA

9- mi jkDr of.kz fdĳ h jkx ds gkus i j cĳfer 0; fDr dks 90 fnu ds vĳh j] vgĳk vuĳ kj] dā uh dksyf[kr : i eavi usiĳkusi rsdk gokyk nrsgq s I ĳr djuk gšxkA jkx dk I rks tud i æk.k i = dā uh dh vko'; drkuĳ kj vFkok ftĳ <x I so pĳgrh gš i Lrĳ djuk gšxkA dā uh pĳgsrks vi usfu; ĳr LoLF; fpfdRĳ d vFkok

LokLF; fpfdRĳ dæi šy Ĵkj cĳfer 0; fDr dk i jh{k.k dĳk I drh gā

og pĳgrh gš i Lrĳ djuk gšxkA dā uh pĳgsrks vi usfu; ĳr LoLF;

fpfdRI d vFkok LokLF; fpfdRI d&i&uy }jkk chfer 0; fDr dk ijh(k.k dkj l drh gA

10- jkbMj ds i hfe; e nj 3 o"lz dsfy; sxkjvhdr gA bl vof/k ds i'pkr-d&i uh vi us vuttko , oabjMk ds vuoknu ds i'pkr i hfe; e dk i q% fu/klj .k dj l drh gA

I kekl; &fu"ksk %

da uh mi jkbMj eal nfhkr vrfjDr /kujkr' k % jkbMj 1/2 dk Hkqrku djsy ds fy, ftEenjk ugha gskh ; fn chfer 0; fDr fuEufyf[kr iR; {k vFkok viR; {k tkuc-dj vFkok fcuk tkuc-dj dkj .khal sxfl r gskr g&

1% tkuc-dj vi us dksptV i gpkuj vkr&gR; k dk iz; kl djuj i kxyi u vFkok vufrd vkpj .k ds dklj .k vFkok eknd nb; i nkFkz vksk/k ; k u'khyh olrqdsl ou djustl sglj vFkok

2% , d h nqkVuk ds QyLo: i gkz tcd chfer 0; fDr mMM; u vFkok oKkfudh eafdl h Hkh i n ij dk; j r gkz u fd] tc fd og fdjk; k nclj , d s ; kf=; ha dks ys tkus ds fy; } l Ecfl/kr vf/kfu; eha }jkk vf/kdr LFkkr i r gobz vMMk ds chp mlMku Hkjusokysfdl h gobz tgtk ea; k=k djrk gksrFk gobz tgtk dsmMso ml l smrjrl e; chfer 0; fDr dh dkbZM; i h vcl; Hkz 1/2 u gkz vFkok

3% chfer 0; fDr }jkk fdl h dkuu Hkz djusts QyLo: i gkz vFkok

4% tkf[keh [ky&ØHMH] vk[kV] tMk&djkV; i o'hkjk .k i tV&Ldtkb] i kV&gkfyx] ?kM&nkM] xkrk[kkjh] uko&nkM] ych Nytk] ckd i x] dfoax vFkok fdl h Hkh i dklj dh Hkx&nkM]-ds QyLo: i pkv yxusdsdkj .k gkz vFkok

5% nakh v l sud mi nakh l 'kl= fontk] ; q) %pkgs; q) ?kks'kr gksvFkok ughd vkOe .k vFkok

6% vU; vU; nfhkr 'krZfu; e%h

mi jkbMj nkuak jkbMj dk i wkl foaj .k i Fkd : i l smudsfoØ; l kfgR; ea mi yC/k gA

ykHk mnkgj .k %

30 o"lz dh vk; j 25 o"lz vof/k] chek/ku `100000@& ft l dh ok'kd i hfe; e

` 4297@& gA ge fuEuor-fo| ekurk eR; q rFk i fji Dork ns ykHk n'kz jgs gA

o"lz	vk; q	eR; q ykHk						
		xkjUVHM	uHk&xkjUVHM			; kx		
			6% / 5%*	6%	10%	6% / 5%*	6%	10%
1	30	100,000	2,700	2,700	4,500	102,700	102,700	104,500
2	31	100,000	5,400	5,400	9,000	105,400	105,400	109,000
3	32	100,000	8,100	8,100	13,500	108,100	108,100	113,500
4	33	100,000	10,800	10,800	18,000	110,800	110,800	118,000
5	34	100,000	13,500	13,500	22,500	113,500	113,500	122,500
6	35	100,000	16,200	16,200	27,000	116,200	116,200	127,000
7	36	100,000	18,900	18,900	31,500	118,900	118,900	131,500
8	37	100,000	21,600	21,600	36,000	121,600	121,600	136,000
9	38	100,000	24,300	24,300	40,500	124,300	124,300	140,500
10	39	100,000	27,000	27,000	45,000	127,000	127,000	145,000
11	40	100,000	29,700	29,700	49,500	129,700	129,700	149,500
12	41	100,000	32,400	32,400	54,000	132,400	132,400	154,000
13	42	100,000	35,100	35,100	58,500	135,100	135,100	158,500
14	43	100,000	37,800	37,800	63,000	137,800	137,800	163,000
15	44	100,000	50,625	52,650	101,250	150,625	152,650	201,250
16	45	100,000	54,000	56,160	108,000	154,000	156,160	208,000
17	46	100,000	57,375	59,670	114,750	157,375	159,670	214,750
18	47	100,000	60,750	63,180	121,500	160,750	163,180	221,500
19	48	100,000	64,125	66,690	128,250	164,125	166,690	228,250
20	49	100,000	67,500	70,200	135,000	167,500	170,200	235,000
21	50	100,000	70,875	73,710	141,750	170,875	173,710	241,750
22	51	100,000	74,250	77,220	148,500	174,250	177,220	248,500
23	52	100,000	77,625	80,730	155,250	177,625	180,730	255,250
24	53	100,000	81,000	84,240	162,000	181,000	184,240	262,000
25	54	100,000	84,375	87,750	168,750	184,375	187,750	268,750

i fji Dork ykHk	xkjUVHM	6% / 5%*	6%	10%
		100,000	100,000	100,000
		84,375	87,750	168,750
	; kx	184,375	187,750	268,750

ukV % *bl i fji ; ea i Fke 20 o"lz dsfy, 6% rFk ml ds i'pkr-5% C; kt nj vuokfur gS

o'k'kfud prkouh %

dN ykHk xkj .VHM gA, oadN ykHk oki l h da uh ds Hkfo"; ds dk; ZI Ei knu ij fuHkz djsr gA ; fn vki dh i kfy l h xkj .VHM ykHk oki l h n'kz h gS rks mnkgj .k rkyck ea Li "V : i l s xkj .VHM n'kz k tk; xkA ; fn vki dh i kfy l h fcuk xkj v h ds ykHk oki l h n'kz h gS rks mnkgj .k rkyck ea da uh ds vuokfur Hkfo"; fuok ij nks Hkku C; kt nj ij x.kuk dj ds fn [k; xhA chek/kjd dks i ktr gkus oky ; g vuokfur ykHk oki l h xkj .VHM ugha gA i kfy l h ea ykHk oki l h vucl dkj .kha ij fuHkz djsr gA ; g chek djustokys (Insurer) dh fuiqkrk , oan{krk ij fuHkz djsr gS fd os dks dks fd l i dklj fuok djsr gS ft l l svf/hdre ykHk gA vr% ykHk oki l h dh dkbZ fu' pr l hek ugha gA

vi okn

vrRe&gR; k mi cl/k %

tkf[ke i k'jEHk gkus dh frfFk dks ; k ml ds ckn fdUr qbl i kfy l h dh frfFk l s , d o"lz i wkl gkus l si wZ ; fn chfer 0; fDr vrRegR; k dj yrk gS ykgsfLr "d dh LoLFk voLFk ea ; k rRl e; voLFk voLFk ekr s ; g i kfy l h jna gk tk; xh % kfy l h dk v h ; i .kz eW; NkMj 1/2 vjg da uh bl i kfy l h ds vaxr dkbZ Hkh nok Lohdkj ugha djs xh] fdUr qbl i kfy l h ea chfer 0; fDr ds vrfjDr fdl h vU; 0; fDr ds ; FkFk vkfFkd fgr l j f[kr jgs tk ml us fd l h eW; oku i frnku ds }jkk i ktr dj fy; sFks vjg ft l dh fyf[kr l puk chfer 0; fDr dh eR; gkus ds d l s de , d ek g i wZ ml dk; k; ; dks i f'kr dj nh xbz gkz ft l eabl i kfy l h ds vaxr vUre i hfe; e pprk bz xz FkA

o'k'kfud&prkouh

chek vf/kfu; e] 1938 % 1938 dk 4% dh /kjk k 41 ea tks foaj .k gSm l dk m) j .k chek mRi kn ds iR; ; d l rko eagkuk vko' ; d g& dkbZ Hkh 0; fDr i R; ; {k vFkok viR; ; {k : i eafdl h 0; fDr dks ubz i kfy l h yuz uohuhd] .k djust vFkok pyku ft l eafdl h Hkh i dklj Hkjr ea thou vFkok l Ei fRr ds tkf[ke dk l Ecfl/k gS dkbZ i ykHkku] i kfy l h dh i hfe; e ea NV vFkok ns deh'ku dk i wZ vFkok vkr' kd Hkx i nku ugha djsk , oau gh dkbZ 0; fDr bl NV i ykHkku dks Lohdkj djsk] fl ok; , d h NV tks chek d r k ds i dkl' kr foaj .k i l rdk , oa rkyck eaof .kr gA

; fn dkbZ 0; fDr mi jkbMj mi /kjk k 1/2 dk mya'ku djsr gS og vkfFkd n .M dk mRrjnk; h gskk , oavkFkd n .M : 0 500 rd gsl drk gA

bl' ; kj v l , DVJ 1938 dh /kjk k 45 dk l f[kr foaj .k %

dkbZ Hkh thou chek i kfy l h ml dh vkjEHk dh frfFk l snks "kZ 0; rhr gk tks ds ckn chek d r k }jkk ml l e; rd bl vk/kj ij fujLr ugha dh tk; xh fd chek dsfy; sfn; s i Lrko&i = eafn; k x; k foaj .k ; k fdl h MkDVj h tko dh fji kZ/ea; k fdl h l nfhkz ; k i kfy l h /kjd ds fe= }jkk i kfy l h tkjh djustgrq fn; sfd l h i yf[ke eadN Hkh xyr ; k >B dgk x; k gS tc rd chek d r k ; g u fl) dj nsfd foaj .k , d egRo i wZ ekeys l sl Ecfl/kr Fk ; k ml us rF; k dks Nqk ; k ft l scrkuk vko' ; d Fk vjg ml l e; chek/kjd dks ; g i r k Fk fd fn ; k x ; k foaj .k >Bk ; k ml us rF; k dks Nqk ; k ft Ugc r k uk vko' ; d FkA

Yh ypl vof/k&

chekFkz dks ; g fodYi i ktr gS fd i kfy l h ck .M ds i ktr frfFk l s 15 fnu ds vUj ; fn og i kfy l h dh 'krkr Fk vgrk v k eadkbZ i fjo r u v o y k d u d j r k g s v F k o k x y r i k r k g S r k s v L o h d k j @ v l g e f r d s d k j . k k a d k o . k u d j r s g q i k f y l h c k . M o k i l d j l d r k g A b l f L F k r e a c h e k F k z d k s i h f e ; e j k f ' k e a l } f u j L r h d j . k f r f F k i j } v u i q k r d t k f [k e o g u i h f e ; e j L o k L F ; i j h { k . k ' W d r F k L V K E i ' W d e a t k s 0 ; ; g q g S m u d k s ? K V d j } i h f e ; e o k i l i k u s d k v f / d k j h g A

I Ei dZ i r s , o a n j H k k " k l a ; k & g e k j k f u % W d V k y u a & 1 8 0 0 & 1 8 0 & 9 0 0 0 W H k l a f u - f y . @ e - V s f u - f y - 1 / 2 y k d y d k j i k j v d k ; k y ; d s u k e r F k m u d s n j H k k " k l a ; k f u E u f y f [k r g A

vtxjk & 9411876485] vgencln & 9998020310] vtej & 9829018573] bytkicn & 9839750651] cfy; k & 9936571895] ckny & 9845234738] clrh & 9670444427] cjsyh & 9412485488] cMk & 9998020301] chcljks & 9386896841] Hkky & 9302115594] Hkxyij & 9386741020] Hkpsuj & 9132431244] pMhx < & 9216322898] pMbz & 9940098809] ngjkr & 9368228050] fnYyh & 9711311363] njHk & 9386835733] nbfj; k & 9415213748] OStkcn & 9935169130] Qjhnkcn & 9899805972] xkj [kij & 9336410556] xpkgh & 9435549347] gtjhckx & 9431102765] gloMk & 9903116913] ghjicn & 9885279596] bnj & 9302780283] tcyij & 9303327343] t; ij & 9414079454] te'knij & 9431133892] tkhij & 9829687827] dkuij & 9415075151] dlydkrk & 9831692615] dsk & 9460981763] y[kuA & 9335226465] yf/k; kuk & 9988373652] efcz & 9324702769] efm] Qjij & 9431238376] ukylnk & 9431023510] iVuk & 9334112902] jk; ij & 9893650799] jkph & 9955328893] fl ybxMh & 9233472893] fl oku & 9334417334] l eLrhij & 9430586304] l Yrkuij & 9839666777] mn; ij & 9828142452] okj.kl h & 9838128327] fo'lk [k i VVue & 9848565786 A

chek vlxg dh fo'k; & oLrq gS ukV& fdl h Hkh o'k'kfud vFkok vU; ; foon ea vaxt h i kQyV dh Hk'k gh eW; gskh

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I gkjk bM; k ykbD ba ; kjdk dEi uh fyfeVM dki i j v dk; ky; % I gkjk bM; k l w j 2] d i j F k y k d i M y d l] y [k u A & 2 2 6 0 2 4 - O k u % 0 5 2 2 & 2 3 3 7 7 7] O D I % 0 5 2 2 & 2 3 3 2 6 8 3 ocl kbV : www.saharalife.com



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