



L. Aww\_℞ cōZōvbmgn Aek" B RbMṭbi wvKU `vqex Ges Reveir wvZv KiṭZ nte Ges RbMṭbi ḏviv wvqvšZ nte | GmKj Aww\_K cōZōvbmgn tKvbFvteB dUKv wvwbṭqvM (Speculative Investment) A\_℞ mi vmiw tKvb Drcv ṭbi mṭ\_ RvōZ bq Ggb cKṭi tKvb wvwbṭqvM KiṭZ cvi ṭe bv |

M. Aww\_℞ e" e" vcbv, Aṭ\_ℙ mi eivn Ges Zvi th tKvb ṭj bṭ" b tKvb Ae" vṭZB wvṭgṭe wv l q\_ ṭj vi AeZvi bv ev mṭṭZ eva" KiṭZ cvi ṭe bv; thgb

- `wi`" a cṭvšK RbṭMvōxi mṭṭ" ṭkvl b ev ṭṭwZ Kiv ṭgšuj K gvbewakvi ni b ev Rieb avi ṭbi Rb" ṭgšuj K Pwv" vmgnṭK AeAv Kiv
- Ggb me cKṭi hv cwi ṭek Ges mvgwRKfvte ṭṭwZ Ki
- AmvgÄm" cp" kZvṭj x Ges A" Q bvxZgvj v hv RbMṭbi mveṭṭšgZi Ges " wbaṭi bx ṭṭgZvṭK `ṭṭ Kṭi ṭ" q |

N. %ewkK A\_℞wZK e" e" v Aek" B th Kvb ṭṭki A\_ḏwZṭZ wvR" Avf" šixb mṭṭgZv evx Ges mṭṭ" ṭZix Ges mgvni ṭb mṭcvU" Kite, FY Mṭṭbi Dci wvṭṭkxj Zv nvm Kivi ṭṭṭi ṭṭgKv ivLṭe | A\_℞wZK e" e" v tKvb Ae" vṭZB GKwU ṭṭki Dci A%ea FṭYi tevSv ṭZix Kite bv |

4. Avgiv wK PvB?

AvšRwZK Aww\_℞ cōZōvb Ges Zvṭ" i Aww\_℞ bvxZ-e" e" vi cwi eZḐ Kṭi Avgvṭ" iṭK Ggb GKwU weKṭi I bZb A\_℞wZK e" e" vi cōZḐ KiṭZ nte hvṭZ Kṭi fivel ṭZi mṭṭe" ṭṭwZ cōZṭiva Kiv hvq | Gṭṭi Aek" B Avgvṭ" iṭK eZḐvṭb cṭwṭj Z ṭhmKj A\_℞wZK AwvPvi msNwUZ nṭ" Q ṭm\_ ṭj v ṭ" LṭZ nte, `wi`" aṭ" k\_ ṭj v ṭṭk abx ṭ" k\_ ṭj vṭZ wK cwi gvb Aww\_℞ mṭṭ" evntMgb nṭṭQ Zv wvṭePbv KiṭZ nte, AvšRwZK A\_ṭMṭKvix cōZōvb KZK `wi`" a ṭ" k\_ ṭj vṭK FY ṭbl qvi Rb" th Pvc mṭṭ Kiv nṭ" Q Zv eÜ KiṭZ nte | Kvi b G\_ ṭj v Kiv nṭ" Q abx ṭ" k\_ ṭj vi f- ivRwZK Ges mvgwi K " ṭṭmṭkṭe" wṭṭKvb ṭṭk hvi dṭj `wi`" aṭ" ṭki tKvb DcKvi nṭ" Q bv | meṭcwi cṭwṭj Z Aww\_℞ e" e" vi gvaṭg FY Mṭṭbi ṭṭṭi `wi`" aṭ" k\_ ṭj vi abx ṭṭki Dci th wvṭṭkxj Zv mṭṭ Kiv nṭṭQ, ṭmUv bZb A\_℞wZK e" e" vi gvaṭg Aek" B nvm Ges wvḡṭṭ KiṭZ nte |

Dcṭiv³ wv l qmḡṭni Avṭj vṭK wvṭkl Kṭi eZḐvṭb th eüḡx Aww\_℞ (wvṭkl Kṭi `wi`" aṭ" kMṭj vi Dci FṭYi tevSv I Zvi mṭṭ entṭi Kvi ṭb Dbṭṭbi Rb" cṭṭvRbxq Aṭ\_ℙ msKU) msKṭUi mṭṭ nṭṭQ Zvi Avṭj vṭK Avgiv wvṭgṭe `vex\_ ṭj v AZ" š- , i" ZpnKvṭi Dc" vcb KiwQ;

K. mKj A%ea FṭYi Dci e" vck AskMṭhbgj K mḡṭṭv KiṭZ nte | Kvi b G mKj FṭYi `wi`" aṭ" kḡṭṭni tKvb Dbṭṭb nq bvB Ges FY cwi Kṭi vḡṭ tKvb cKvi Rb-

mṭṭ,³ Zv bv vKvq Zv cKZ Aṭ\_ℙA%ea | ZvB GmKj ṭ" bv evwZj A\_ev FY cwi ṭkva eÜ ṭNvl bv KiṭZ nte |

L. `wi`" aṭ" k\_ ṭj vi `vexKZ mKj ṭ" bv (wvṭkl Kṭi mvgwRK, HwZnvmK Ges cōZṭekMZ ṭ" bv th\_ ṭj v abx ṭṭki KṭvQ cṭc") ṭdi Z w ṭZ nte | Kvi b abx ṭ" k\_ ṭj v Zvṭ" i AvšRwZK Aww\_℞ cōZōvb Ges enRwZK tKvṭvxi gvaṭg `wi`" aṭ" ṭki mṭṭ" j ṭṭb Ges cwi ṭek I cōZṭek aṭṭmi dṭj GmKj ṭ" bvi mṭṭ nṭṭQ |

M. DḔṭi i Z\_vKw\_Z abx ṭ" k Ges Zvṭ" i Aww\_℞ cōZōvb Ges eÜRwZK tKvṭvxi mḡṭṭK `wi`" aṭ" k\_ ṭj vi eZḐvṭb FY msKṭUi `vq wṭṭZ nte | Zṭe D³ msKṭUi mḡvavṭ tKvb FY cṭvṭbi gvaṭg nṭZ cvi ṭe bv eis Zv nṭZ nte abx ṭ" k\_ ṭj vṭK Zvṭ" i mṭṭ" ṭdi Z Ges kZṭvḏ mṭṭhMxZvi gvaṭg |

N. `wi`" aṭ" k\_ ṭj v Dbṭṭbi Rb" Zvṭ" i Avf" šixb mṭṭ" msMṭni mṭṭgZv evxṭZ mṭṭhMxZv KiṭZ nte, mṭṭṭ" i Dci wvḡšḑ cōZōv Ges A%ea Dcṭvḡ mṭṭ" Z\_v cṭṭi evntMgb eÜ KiṭZ nte | bZb Aww\_℞ e" e" vq mKj ṭ" kḡṭṭn Ggb aiṭbi AvBb I Pw³ i e" e" v vKṭZ nte hvṭZ Kṭi Dcṭiv³ wv l qmḡṭni ṭṭṭi tKvb cKvi evavṭ Avṭm |

5. FY cṭvṭbi ṭṭṭi `vZv ṭṭki mi Kvi I Aww\_℞ cōZōvmḡṭni `vqxZi Ges Abḡni bxq eva" evaKZv

A. gvbewakvi Ges cwi ṭek mṭṭvš-wv l qmḡṭ msi ṭṭb KiṭZ nte

`vZv ṭ" k Ges FY cṭvṭKvix Aww\_℞ cōZōvbmḡṭK Aek" B gvbewakvi Ges cwi ṭek mṭṭvš-wv l qmḡṭni ṭṭṭi "ewkK Ges mveRbx MṭṭṭhM" gvb I avi vmḡṭṭK mḡṭṭ ivLṭZ nte | ṭṭṭṭṭ;

1. `vZvṭ" i cṭḔ FṭYi gvaṭg MṭṭZ Aww\_℞ Kvhṭej x tKvb Ae" vṭZB gvbewakvi j sNḑ Kṭi Ggb me KṭvR wvwbṭqvM nṭZ cvi ṭe bv | th tKvb cKvi FY cṭvṭbi mḡḡ gvbewakvṭi i wv l qmḡṭ "ewkK, Avš-RwZK Ges RvZxqfvte "KZ AvBb ḏviv msi wṭṭZ nṭZ nte |
2. `vZvṭ" i cṭḔ FY Ges Zvi ḏviv MṭṭZ Kvhṭḡṭ tKvb Ae" vṭZB AvšRwZKfvte "KZ kḡḡvb, cwi ṭek gvb mṭṭvš-Avṭṭbi cwi cšx nṭZ cvi ṭe bv, Ges th tKvb Aww\_℞ I ewYwR" K Pw³ i ṭṭṭi cwi ṭek Ges gvbewakvṭi i wv l qmḡṭ Aek" B mevṭMṭcvavṭ" cṭe |

L. FY Mṭṭbi ṭṭṭi MṭṭZv ṭ" kḡṭṭni mveṭṭšg Ges wvR" vḡvšṭṭbl qvi ṭṭgZv vKṭZ nte

1. FY cṭvṭ Ges FY cṭvṭbi wv l qmṭṭK ṭK" a Kṭi `vZv ṭ" k, Aww\_℞ cōZōvbmḡṭ tKvb Ae" vṭZB `wi`" a ev FY MṭṭZvṭ" kḡṭṭni Dci tKvb cKvi cṭṭe (hv Fb

A\_ev MpxZ cKí, cvi ^úwi K Pr³ Ges eva^evaKZvi t¶t¶ Acwi nvh^bq Ggb me cZ¶¶ I ctiv¶¶ wel gmgn) LvUvtbv Ges kZ^Avtívtci tPón Ki tZ cvi e bv|

2. c0 É FY A\_ev FtYi kZv@j x tKvb t`tki wR^` µq bwiZgvj vi ktZP cwi cšx ntZ cvi te bv, Ges FY Pr³ ev kZv@j x c0qvM Kti M0xZv t`kmgntK tKvb Ae^vtZB `vZv t`kmgnt`\_tK cY` µtq eva` Kiv hvte bv|
3. FY `vZv t`k ev Awv\_R c0Z0vYmgnt Kvb fvtB Zvt` i wR^`i vR%0wZK, mgvwi K ev Ab` th tKvb Kvtqgx ^`\_Dxvti i Rb` M0xZv t`ktK Pvc c0qvM gva`tg tKvb FY w`tZ cvi te bv A\_ev FY tbi qvi Rb` eva` Ki tZ cvi te bv|
4. FY `vZv t`k ev Awv\_R c0Z0vYmgnt Zvt` i wbtRi c0` Abvnti bZb tKvb cKí `Zix I ev`evqb, bZb tKvb bwiZgvj v `Zixi Rb` M0xZv t`kmgnti AhvPZ n`\_t¶¶c ev c0ve LvUvtZ cvi te bv| cKí `Zix, bwiZgvj v c0qb Ges FY c0vtbi wel qmgnt ntZ nte m0ub¶vte M0xZv t`tki c¶¶j Z bwiZgvj v I KgRvVvtgvi Dci wfvÉ Kti |

M. FY cwi Kí bvq RbMtbi AskM0b, Zvt` i gZvgZ Ges ^0Zv w0w0Z Ki tZ nte

FY A\_ev Awv\_R tj bt` tbi t¶t¶ mi Kvi x c0Z0vb/gšpvj q mgntK FY cKtí i hveZxq Z` Ges ce0bvgbKZ dj vdtj i Z`mgnt cKvtki Rb` GKwU mjbw` 0 AvPi bweia Abvni b Ki tZ nte| FY `vZv t`k, Awv\_R c0Z0vb Ges i ¶¶vKix c0Z0vb/gšj vqmgntK KtLvB D³ AvPi bweiai evBti ivLv ev mvavi b wbtgti e`vZµg fvev hvte bv| mKj Fb I Awv\_R cKí A\_ev tj bt` tbi t¶t¶ GKwU AvfthvM bwiZgvj v \_vKtZ nte| tmt¶t¶ `vZv ms^vtK FY c0vtbi c¶e^Aek`B wKQzc0µqvMZ `vqxZjh\_vh\_fvte m0ub` b Ki tZ nte| thgb;

1. FY M0b c0µqvq msm` Ges RbMtbi AskM0b w0w0Z Ki tZ nte `vZv ms^vtK Aek`B w0w0Z Ki tZ nte th, FY Pr³ i c0µqvU RwiZmstNi tNwL Z AvšR0ZK gv b Abhvqx Kvhrí AskM0bgj K Ges h\_vh\_ ^0Zvi mvt` m0ubantqtQ| Fb M0tbi c0vewU M0xZv t`tki mst` Ges bvMwi K mgvtRi gta` (wtkl Kti hviv FY cKtí i m0ve` DcKvi t¶vMx wnmvte wPwYZ Kiv ntqtQ) ht\_0 Avtj vPbv Kiv ntqtQ| Gt¶t¶ h` FY c0vewU RbMtbi 0viv ewiZj ev cZ`vLvB Kiv nq Zvntj Zv Aek`B M0b Ki tZ nte|

2. FtYi mKj Z` Rbm0L cKvtki e`v Ki tZ nte FY c0vte i mKj Z` wtkl Kti Pr³ i c0µqv, kZv@j x Ges cKtí i Dti k` I dj vdj BZ`w` hveZxq Z` me0vavi b Ges mst` i Avtj vPbv Rb` cKvk Ki tZ nte| Kvhrí Avtj vPbv Rb` FY mspvš-mKj Z` c0qvRtb t`kxq fvlvq Abev` Kti cKvk Ki tZ nte|

6. FY M0b Ges FY cwi tKvtai t¶t¶ M0xZv t`tki mi Kvti i Rb` Abvni bxq `vqxZj Ges eva^evaKZvmgn

eZgvb FY msKU m0i tc0tb `v¶tbi Z\_v `wi`^a t`k\_tj vi I wKQz`vq-`vqxZj i tqtQ, th Kvi tb fweI tZ FY cwi Kí bvi t¶t¶ Zvt` i tKl Aek`B Zvt` i RbMtbi wKU `vqex ntZ nte| tmt¶t¶ h` Ggb cwi w`vZ m0 nq th, mi Kvi tK Aek`B Zvi Dbqb KvtRi Rb` Avf`šixb A\_ev ewntDrm ntZ FY M0b Ki tZ nte Zvntj ZvtK GKwU m0- I Kvhrí c0Z0vbK Fb M0b bwiZgvj v Abvni b Ki tZ nte| GB FY bwiZgvj v Aek`B tmt`tki Rb` GKwU `vaxb, mve¶¶š Ges GKwU MbZwšK Fb M0b bwiZgvj vi c0ZvwaZj Kite| tmt¶t¶;

- K. Aek`B Fb M0tbi t¶t¶ c¶e¶ gZB gvbwvKvi Ges cwi tek mspvš-wel qmgnt msi ¶b Ki tZ nte| FY cwi Kí bvq RbMtbi I `vbxq mi Kvti i AskM0b, Zvt` i gZvgZ Ges ^0Zv w0w0Z Ki tZ nte Ges FtYi mKj Z` (thgb FtYi Dti k` I DcKvi t¶vMx, Gj vKv, FtYi cwi gv b I FY mspvš-kZ0, m¶` i nvi I cwi tKva cxwZ, ¶wZcib bwiZgvj v BZ`w` mKj wel q) Rbm0L cKvtki e`v Ki tZ nte|

- L. Db0tbi Rb` GKwU t`tki mi Kvi tKvb tKvb t¶t¶ FY M0b Ki tZ cvi te, wK cwi gv b FY M0b Ki tZ cvi te Ges Fb M0tbi mgq wK wK mjb` 0 bwiZ I tKškj Ae j 0b Ki te Zv RvZxq msm` KZK wba¶b Kti w`tZ nte| RvZxq msm` KZK MpxZ bwiZgvj v t`tki AvBtb cwi bZ nte hv FY M0tbi t¶t¶ th tKvb mgq th tKvb mi Kvi gvbtZ eva` \_vKte|

- M. mi Kvi tK GKwU `vaxb, ^kvmZ Ges Revev` vnZvgj K c0Z0vb (Guv ntZ cvi RvZxq FY e`vcbv Kwgb) MVb Ki tZ nte| D³ c0Z0vtbi c0vb KvR nte mi Kvti i Dti wcz FY c0vemgn Ges Gi Pr³ I avivmgnt gj `vqb I ch¶j vPbv Ges gZvgZ c0vb Kiv| Zviv mi Kvti i MpxZ Fb cKtí i ev`evqb AM0wZ ch¶e¶b, gvUwi s Ges dj vdj gj `vqb Ki tZ cvi te| G ai tbi c0Z0vb MVb Ki tZ nte bvMwi K mgvtRi c0Zvwa, cKí Gj vKvi RbMtbi c0Zvwa Ges `vbxq cKvmtbi c0Zvwa t` i mgštq|

- N. mi Kv̄i i M̄hZ mKj FYmḡni Dci msm`xq K̄ḡu Ges bv̄M̄i K mḡt̄Ri thS` D̄t` v̄t̄M vb̄q̄gZ w̄f̄v̄Ēt̄Z Aw̄U Kiv̄Z n̄t̄ | FY ms̄v̄S-mKj aīt̄bi Aw̄bq̄t̄gi (w̄t̄kl K̄ti P̄r̄, ev`ev̄qb Ges w̄w̄fb̄e c̄k̄vi `b̄x̄Z I Aw̄bq̄g hv̄ NŪt̄Z cv̄t̄i) t̄q̄t̄i mi Kv̄ix K̄ḡR̄Z̄ i Rev̄w̄ n̄Zvi Rb` GK̄u Kv̄h̄i c̄h̄Zōv̄bK Kv̄w̄t̄gv `v̄K̄t̄Z n̄t̄ |
- O. mi Kv̄i i t̄Kvb D`Pc` `K̄ḡP̄vix w̄t̄kl K̄ti hv̄i mi Kv̄i i Aw̄R̄ c̄wi K̄i bv, c̄k̄i c̄v̄qb, ev`ev̄qb I M̄t̄el bv BZ`w` Kv̄t̄Ri mv̄t̄ R̄w̄Z Zv̄t̄ i t̄K t̄Kvb Ae`v̄t̄ZB Av̄SR̄K̄ Aw̄R̄ c̄h̄Zōv̄t̄b A\_ev `v̄Zv ms`vi c̄Ē Fb c̄k̄t̄i t̄c̄Ē t̄b w̄b̄t̄q̄M t̄ I qv hv̄t̄e bv | GK̄Bf̄v̄t̄e Av̄SR̄K̄ Aw̄R̄ c̄h̄Zōv̄t̄b A\_ev `v̄Zv ms`vq Kv̄R K̄ti t̄Q Ggb e`w̄<sup>3</sup> ev̄ K̄ḡR̄Z̄K̄ mi Kv̄i i t̄Kvb D`P c̄t̄ w̄b̄t̄q̄M t̄ I qv hv̄t̄e bv |
- P. w̄w̄b̄t̄q̄t̄Mi t̄q̄t̄i FY c̄Ē v̄bK̄vix Aw̄R̄ c̄h̄Zōv̄bmḡn̄t̄K Zv̄ t̄i P̄r̄<sup>3</sup> t̄Z Ab̄j̄n̄Z Counter Guarantee ms̄v̄S-clause ev̄ avi v̄mḡn `v̄K̄t̄j Zv̄ Aek`B ev` w̄ t̄Z n̄t̄ | Kv̄i b̄ temi Kv̄ix Lv̄t̄Zi w̄w̄b̄t̄q̄M Ges th̄ mKj w̄w̄b̄t̄q̄t̄Mi ḡv̄t̄ḡ temi Kv̄ix Lv̄Z ḡb̄v̄dv AR̄B̄ K̄ivi Rb` w̄w̄b̄t̄q̄M n̄t̄ t̄m̄, t̄j̄ vi Rb` mi Kv̄i i t̄Kvb `vq̄ t̄b̄l qv̄ D̄v̄PZ n̄t̄e bv̄ Ges G ms̄v̄S-t̄Kvb `vq̄ c̄w̄t̄k̄v̄t̄ai t̄q̄t̄i ev̄ w̄w̄b̄t̄q̄M w̄d̄t̄i cv̄l qvi w̄b̄ōq̄Zv̄q̄l mi t̄Kvi t̄Kvb Counter Guarantee w̄ t̄Z cv̄i t̄e bv̄ |

- Q. ḠUv̄ mZ` th, Counter Guarantee c̄Ē v̄t̄bi t̄q̄t̄i i v̄t̄ōf̄ m̄áú` R̄w̄Z `v̄t̄K th̄Uvi ḡw̄j Kv̄bv̄ n̄t̄`O Rb̄M̄t̄bi | Zv̄B `et̄ w̄k̄K F̄t̄bi Rb` Rb` th̄ t̄Kvb aīt̄bi Counter Guarantee w̄ t̄Z n̄t̄j̄ mi Kv̄i t̄K Aek`B Rbc̄h̄Z̄w̄v̄ia A\_̄P̄ ms̄t̄ i ḡv̄t̄ḡ Ab̄t̄gv̄ b̄ K̄ti w̄b̄t̄Z n̄t̄ |
- R. i v̄t̄ōf̄ Counter Guarantee h̄ȳ<sup>3</sup> mKj FY Ges Zvi ōv̄i v̄ ev̄`ev̄qbKZ c̄k̄t̄i i AM̄h̄Zi Dci vb̄q̄gZ w̄f̄v̄Ēt̄Z msm`xq w̄b̄ix̄q̄v̄ m̄áúb̄k̄i t̄Z n̄t̄e Ges Gi AM̄h̄Z ms̄v̄S-Z` I dj̄ v̄dj̄ ms̄t̄` Av̄t̄j̄ v̄P̄bv̄ Ki t̄Z n̄t̄ |
- S. i v̄ō<sup>a</sup> ev̄ mi Kv̄i t̄K ḠUv̄ w̄b̄w̄ōZ Ki t̄Z n̄t̄e th, FY A\_ev̄ t̄m̄ev̄ c̄Ē v̄t̄bi t̄q̄t̄i `v̄Zv̄ ms`v̄ Aek`B M̄h̄Zv̄ i v̄t̄ōf̄ Rb̄M̄t̄bi w̄b̄KU `vq̄x̄ | Zv̄B t̄Kvb Ae`v̄t̄ZB Fb `v̄Zv̄ ev̄ Av̄SR̄K̄ Aw̄R̄ c̄h̄Zōv̄bmḡn̄t̄K Zv̄t̄ i m̄j̄b` ρ `vq̄x̄; c̄j̄ t̄b̄ e`\_Zvi Rb` t̄Kvb c̄k̄vi `vq̄ḡȳ<sup>3</sup> (Immunity) t̄ I qv̄ hv̄t̄e bv̄ | t̄m̄t̄q̄t̄i Fb P̄r̄<sup>3</sup> i mḡq̄ Ggb t̄Kvb̄ av̄i v̄ ev̄ k̄Z<sup>o</sup> v̄K̄t̄Z cv̄i t̄e bv̄ th̄Uv̄ FY `v̄Zv̄ A\_ev̄ w̄w̄b̄t̄q̄M Kv̄ix̄t̄K Zvi e`\_Zvi Rb` t̄Kvb Rev̄w̄ n̄ t̄ t̄K Ae`v̄n̄w̄Z w̄ t̄Z cv̄t̄i |

ab`ev`

%mq` Āiḡbj̄ nK  
t̄ḡv̄Bj̄ t̄ 01713328815

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