**†c‡g›U GÛ †m‡Uj‡g›U wm‡÷gm AvBb, 2019**

‡`‡ki cwi‡kva e¨e¯’v (Payment Systems) cwiPvjb, ZË¡veavb I wbqš¿Y Ges B‡j±ªwbK gva¨‡g cwiPvwjZ †jb†`‡bi Z`viwKi Rb¨ cÖYxZ AvBb|

‡h‡nZz GKwU RvZxq cwi‡kva e¨e¯’v msnZKiY, Z`viwK I wbqš¿Y m¤úwK©Z weavb \_vKv mgxPxb I cÖ‡qvRbxq, ‡m‡nZz GZØviv wbgœiƒc AvBb cÖYqb Kiv nBj t

**cÖ\_g Aa¨vq**

**cÖviw¤¢K**

**1| msw¶ß wk‡ivbvg, e¨vwß I cÖeZ©b |**

1. GB AvBb ‡c‡g›U GÛ †m‡Uj‡g›U wm‡÷gm AvBb, 2019 bv‡g AwfwnZ nB‡e|
2. GB AvBb mgMÖ evsjv‡`‡k cwiPvwjZ ev cÖ`Ë †h †Kvb cwi‡kva †mev wKsev †h †Kvb cwi‡kva e¨e¯’vi †¶‡Î cÖ‡hvR¨ nB‡e| Z‡e The Post Office Act, 1898 (1898 mv‡ji 06 bs AvBb) Gi Aax‡b evsjv‡`‡ki WvKNi KZ©„K cwiPvwjZ cwi‡kva e¨e¯’v Ges cÖ`Ë cwi‡kva †mevi †ÿ‡Î Bnv cÖ‡hvR¨ nB‡e bv|
3. GB AvBb miKvi KZ©„K miKvix †M‡R‡U cÖÁvcb `¦viv ‡h ZvwiL wba©viY Kiv nB‡e †mB ZvwiL nB‡Z ejer nB‡e|
4. **Ab¨vb¨ AvB‡bi Dci cÖvavb¨|-** Ab¨vb¨ AvB‡b wfbœZi hvnv wKQz \_vKzK bv †Kb, †Kvb cwi‡kva †mev wKsev cwi‡kva e¨e¯’vi †ÿ‡Î GB AvB‡bi weavbvejx Kvh©Ki \_vwK‡e Ges †h †Kvb ai‡Yi mvsNwl©K cwiw¯’wZ‡Z GB AvB‡bi weavbvejx cÖvavb¨ cvB‡e|

**2| msÁv** | welq ev cÖm‡½i cwicš’x †Kvb wKQz bv \_vwK‡j, GB AvB‡b-

1. **ÔÔA‡Uv‡g‡UW †Ujvi †gwkbÓ** **(Automated Teller Machine-ATM))** A\_© GKwU B‡j±ªwbK hš¿ hvnv mvaviYfv‡e h\_vh\_ hvPvBKiY I cÖgvYxKi‡Yi ci KvW© ev †gvevBj †Uwj‡dvb e¨env‡ii gva¨‡g Aby‡gvw`Z e¨enviKvix‡`i wbR¯^ wnmve nB‡Z bM` A\_© D‡Ëvjb Ges Ab¨vb¨ †mev h\_v, w¯’wZ AbymÜvb, Znwej ¯’vbvšÍi, wej cÖ`vb A\_ev Rgv MÖnY BZ¨vw` Kwi‡Z cÖvwaKvi cÖ`vb K‡i;
2. **ÒAvw\_©K cÖwZôvbÓ** **(Financial Institution)** A\_© Avw\_©K cÖwZôvb AvBb, 1993 (1993 mv‡ji 27 bs AvBb) Gi aviv 2(L) †Z msÁvwqZ e¨vsK ewnf©~Z Avw\_©K cÖwZôvb;
3. **ÔÔg‡bvbxZ cwi‡kva e¨e¯’vÕÕ** **(Designated Payment System)** A\_© evsjv‡`k e¨vsK nB‡Z GZ`y‡Ï‡k¨ jvB‡mÝcÖvß evsjv‡`‡k cwiPvwjZ ‡h †Kvb Aby‡gvw`Z cwi‡kva e¨e¯’v;
4. **ÒAvBb¯^xK…Z gy`ªvÓ (Legal Tender)** A\_© evsjv‡`k e¨vsK A\_ev miKvi KZ©„K Bmy¨K„Z Kv¸wR †bvU Ges avZe gy`ªv hvnv cY¨ I †mevi g~j¨ Ges FY cwi‡kv‡ai Rb¨ AvBbMZfv‡e MÖnY‡hvM¨;

1. **ÔÔB‡j±ªwbK †PKÕÕ** **(Electronic Cheque)** A\_© Ggb cwi‡kva `wjj hvnv‡Z Kv¸‡R †P‡Ki Dfq c„‡ôi wWwRUvj cÖwZK…wZ aviY Kiv nq Ges hvnv wba©vwiZ dig¨v‡U b~¨bZg wbivcËv gvb wbwðZc~e©K myiw¶Z cš’vq cÖwµqvK„Z, wjwLZ Ges ¯^vÿwiZ***, A\_ev B‡j‡±ªvwbK¨vwj ¯^vÿwiZ, hv Z\_¨ I ‡hvMv‡hvM cÖhyw³ AvBb 2006 G msÁvwqZ(Z\_¨ I ‡hvMv‡hvM cÖhyw³ AvBb 2006 (2006 mv‡ji 39Zg AvBb)***

1. **ÔÔB‡j±ªwbK gy`ªvÕÕ** **(Electronic Money)** A\_© Bmy¨Kvixi Dci `vex Øviv wb‡`©wkZ Ges B‡j±ªwbK c×wZ‡Z msiw¶Z Avw\_©K g~j¨, hvnv cwi‡kva m¤úwK©Z †jb‡`‡bi Rb¨ Znwej cÖvwß mv‡c‡ÿ Bmy¨ Kiv nq Ges hvnv Bmy¨Kvixmn Ab¨ †h †Kvb e¨w³ Øviv cwi‡kva-gva¨g wn‡m‡e M„nxZ nq;
2. **ÒB‡j±ªwbK dvÛ UªvÝdviÓ (Electronic Fund Transfer)** A\_© †Kvb Znwej ¯’vbvšÍi hvnv †Kvb e¨w³ KZ©„K ‡Kvb e¨vsK-‡Kv¤úvbx‡K Dnvi mwnZ iw¶Z wnmve nB‡Z B‡j±ªwbKfv‡e A\_© AvKjb ev weKjb Kwievi wb‡`©k, ¶gZv cÖ`vb A\_ev Av‡`k Øviv D™¢~Z nq| c‡q›U Ae †mjm h‡š¿i gva¨‡g ¯’vbvšÍi, A‡Uv‡g‡UW †Ujvi †gwk‡b †jb‡`b, mivmwi Znwej Rgv ev D‡Ëvjb, †Uwj‡dvb, B›Uvi‡bU, KvW© ev Ab¨vb¨ ‰e`¨ywZK h‡š¿i gva¨‡g D™¢~Z ¯’vbvšÍiI Bnvi AšÍfz©³;
3. **ÔÔG‡R›U ev cÖwZwbwaÓ (Agent)** GB AvB‡bi AvIZvq G‡R›U ev cÖwZwbwa ewj‡Zcwi‡kva ‡mev cÖ`vbKvixi c‡ÿ MÖvnK‡K cwi‡kva †mev cÖ`v‡bi j‡ÿ cwi‡kva ‡mev cÖ`vbKvix KZ©„K wbhy³ ‡Kvb e¨w³ ev †Kv¤úvbx-‡K eySvB‡e;
4. **ÔÔMÖnYKvixÓ (Payee)** A\_© The Negotiable Instrument Act, 1881 (1881 mv‡ji 26 bs AvBb) G msÁvwqZ Payee ev MÖnYKvix;
5. **ÔÔMÖvnKÓ (Customer)** A\_© †Kvb e¨vsK ev ‡mev`vbKvixi mv‡\_ Pzw³e× †Kvb e¨w³ ev cÖwZôvb -

(K) hvnvi mwnZ ‡Kvb e¨vsK ev †mev`vbKvixi mv‡\_ GKwU e¨emvwqK m¤úK© iwnqv‡Q,

(L) hvnvi Rb¨ ‡Kvb e¨vsK ev †mev`vbKvix †Kvb wnmve †Lvjv e¨ZxZ †jb‡`b Kwi‡Z `vwqZ¡ cÖvß ev †jb‡`b Kwi‡Z AvMÖnx,

(M) e¨vsK †Kv¤úvbx AvBb, 1991 ev GB AvB‡bi Aax‡b jvB‡mÝ cÖvß cÖwZôv‡bi wbKU n‡Z †µwWU KvW© ev †WweU KvW© Gi gva¨‡g cwi‡kva `vq wb®úwË Kwi‡Z AvMÖnx †Kvb e¨w³;

1. **ÔÔ‡µwWU KvW©ÕÕ** **(Credit Card)** A\_© Ggb †Kvb KvW© hvnv hvPvBKiY I cÖgvYxKi‡Yi ci Dnv‡Z bv‡gvwjøwLZ e¨w³‡K cY¨ ev †mevi g~j¨ GKwU wbw`©ó mgqv‡šÍ cwi‡kv‡ai k‡Z© mswkøó e¨w³i wnmve nB‡Z e‡Kqv wfwË‡Z cwi‡kva Kwievi AwaKvi cÖ`vb K‡i;
2. **ÒMÖm wb®úwËÓ (Gross Settlement)** A\_© Znwej ev wmwKDwiwUR n¯ÍvšÍi wb‡`©‡ki wb®úwË hvnv cÖwZwU wb‡`©‡ki wfwË‡Z c„\_Kfv‡e msNwUZ nq;
3. **ÔÔ‡PKÕÕ** **(Cheque)** A\_© The Negotiable Instruments Act, 1881 (1881 mv‡ji 26 bs AvBb) G msÁvwqZ †PK;
4. **ÔÔ‡P‡Ki cÖwZ”QweÕÕ** **(Cheque in Electronic form)** A\_© †P‡Ki Dfq c„‡ôi wWwRUvj cÖwZiƒc;
5. **ÔÔ‡P‡Ki B‡j±ªwbK¨vwj Dc¯’vcbÓ** **(Electronical Presentment of Cheque)** A\_© †PK cÖ`v‡bi ¶gZv m¤úbœ †Kvb cÖwZôvb KZ©„K †P‡Ki cÖwZ”Qwe I cwi‡kva msµvšÍ Z\_¨ B‡j±ªwbK¨vwj(Electronically) cÖvc‡Ki cÖwZôv‡bi (hvnvi Dci †PKwU Aw¼Z) wbKU †cÖiY;
6. **ÒRvZxq cwi‡kva e¨e¯’vÕÕ** **(National Payment System)** A\_© ¯’vbxq ev ˆe‡`wkK gy`ªvq A\_© cwi‡kva A\_ev ¯’vbvšÍi msµvšÍ Av‡`k †cÖiY, MÖnY I cÖwµqvKiY; cwi‡kva `wjj Rvix I Dnvi e¨e¯’vcbv; cwi‡kva, wbKvk I wb®úwË Kvh©µg, wmwKDwiwUR †jb‡`b cÖwµqvKiYmn Dnvi cwiPvjbv I e¨e¯’vcbv Ges GB mKj Kvh©µg I †mev mswkøó e¨e¯’vcbv c×wZ| evsjv‡`‡ki Af¨šÍ‡i m¤ú~Y©iƒ‡c ev AvswkKiƒ‡c Kvh©iZ mKj cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix Ges cÖwZwbwa wnmv‡e A\_ev Pzw³i gva¨‡g Zvnv‡`i c‡¶ Kg©m¤úv`bKvix †h †Kvb Z…Zxq c‡¶i mwnZ mswkøó e¨e¯’v I c×wZ-mswkøó hveZxq †mev e¨e¯’vI Bnvi AšÍf©y³;
7. **ÒUªvb‡Kkb”(Truncation)** A\_© GKwU wb®úwË cÖwµqvi Ask, hvnvi gva¨‡g †Kvb Kv¸‡R BÝUªy‡g‡›Ui cÖwZ”Qwe Ges Zrmswkøó B‡j±ªwbK Z\_¨ msiÿY I wewbg‡qi gva¨‡g Dnvi ev¯Íe ¯’vbvšÍi cÖwZ¯’vwcZ nq;
8. **ÔÔUªvó Kvg †m‡Uj‡g›U GKvD›UÕÕ (Trust cum Settlement Account)** A\_© Ggb GK ai‡Yi wnmve †hLv‡b Bm¨yK…Z B‡j±ªwbK gy`ªvi wecix‡Z cÖK…Z gy`ªv/A\_© Rgv \_v‡K Ges H cwigvY A\_© e¨vs‡K iwÿZ B-gvwb Bm¨yqvi Gi Ab¨vb¨ wnmv‡ei mv‡\_ KLbI wgwkÖZ n‡e bv wKsev H cwigvY A\_© B-gvwb msµvšÍ Kvh©vejx e¨ZxZ Ab¨ †Kvb D‡Ï‡k¨ e¨envi Kiv hv‡e bv|
9. **ÔÔ‡WweU KvW©ÕÕ (Debit Card)** A\_© Ggb ‡Kvb KvW© ev cÖvwaKvi cÖwµqv hvnvi gva¨‡g hvPvBKiY I cÖgvYxKi‡Yi ci mswkøó MÖvn‡Ki e¨vsK wnmve nB‡Z m¦qswµqfv‡e bM` A\_© D‡Ëvjb ev `ªe¨ I †mev g~j¨ cwi‡kva Kiv hvq A\_ev w¯’wZ AewnZ nIqv hvq Ges Znwej ¯’vbvšÍi, wej cÖ`vb Ges Rgv Mªn‡Yi gZ Ab¨vb¨ †mevq Ask †bIqv hvq;
10. **ÒmsKzwPZ/Nbxf~Z †PKÓ** **(Truncated Chaque)** A\_© ‡Kvb †PK hvnv wbKvk Ni ev cwi‡kva MÖnYKvix ev cÖ`vbKvix e¨vs‡Ki gva¨‡g wbKvk P‡µ cÖwµqvKv†j ‡PKwUi B‡j±ªwbK cÖwZ”Qwe m„wói Øviv wjwLZ †PKwUi ev¯Íe ¯’vbvšÍi cÖwZ¯’vwcZ nq;
11. **ÔÔZË¡veavb/Z`viwKÕÕ** **(Oversight)** A\_© Bnv ‡K›`ªxq e¨vs‡Ki Ggb Kvh©e¨e¯’v hvnv Øviv cwi‡kva, wb®úwË cÖwµqv Ges cwi‡kva †mevi wbivcËv I `ÿZv e„w×i j‡ÿ we`¨gvb I cwiKíbv Abyhvqx cwi‡kva e¨e¯’v I †mevi, cwiexÿY Kiv nq Ges Abyiƒcfv‡e Dnvi jÿmg~‡ni wecix‡Z Zv‡`i g~j¨vqbc~e©K Ges cÖ‡qvRbxq cwieZ©b Avbqb Kiv nq;
12. **ÔÔbM` A\_©Ó** **(Cash)** A\_© ‡`‡k cÖPwjZ ˆea Kv¸wR ‡bvU ev avZegy`ªv hv cY¨ wewbgq, FY cwi‡kva ev †mev wewbg‡qi Rb¨ cwi‡kvwaZ nq|
13. **ÔÔwbKvkÕÕ (Clearing)** A\_© cwi‡kva e¨e¯’vq AskMÖnYKvixM‡Yi g‡a¨ A\_ev cwi‡kva e¨e¯’vmg~‡ni g‡a¨ `vq-‡`bv wb®úwËKi‡Yi c~‡e© cwi‡kva-wb‡`©k wewbgqKiY Ges †Kvb mxgve×Zv e¨wZ‡i‡K, Zvnv †h ‡Kvb cÖwµqvB Aej¤^b Kiv nDK bv †Kb, mswkøó cÖwµqvi mv‡\_ m¤úwK©Z wb‡`©k ev Av‡`k mswkøó Kvh©µg, evQvB, m¤úv`b, wbUKiY Ges AMÖMY¨Zvi wfwË‡Z web¨¯ÍKiY;
14. **ÔÔwbKvk NiÕÕ (Clearing House)** A\_© Ggb †Kvb mËv, hvnv wbKvk e¨e¯’vq AskMÖnYKvixM‡Yi wbKvk †mev Ges wbKv‡ki ci ‡bU Ae¯’v cÖ`vb K‡i;
15. **ÔÔwbKvk c×wZÕÕ** (**Clearing Arrangement)** A\_© Ggb cÖwµqv, hvnvi gva¨‡g GKwU ‡K›`ªxq e¨e¯’vq wKsev GKK e¨e¯’vq †mev`vbKvixMY Ab¨vb¨ †mev`vbKvixM‡Yi mwnZ Znwej wKsev wmwKDwiwUR ¯’vbvšÍi msµvšÍ Z\_¨vw` `vwLj I Av`vb-cÖ`vb K‡i| wØcvw¶K wKsev eûcvw¶K wfwË‡Z `vq wb®úwËKi‡Yi j‡ÿ¨ AskMÖnYKvixM‡Yi ‡bU Ae¯’v cwigvcKiYI GB cÖwµqvi AšÍf©y³ nB‡e;
16. **ÔÔwbwðZK…Z ev cÖgvwYZÓ (Authenticated)** A\_© ‡Kvb wbw`©ó cwi‡kva `wjj ev cwi‡kva wb‡`©k hvPvB Kivi cÖwµqv, hvnvi Øviv †mev`vbKvix D³ cwi‡kva `wjj ev cwi‡kva wb‡`©k hvPvB Kwi‡Z cv‡i Ges hvnvi g‡a¨ wb‡`©k`vZv mbv³KiY wbivcËv ˆewkó¨I AšÍf©y³ nB‡e;
17. **Ò‡bUKiYÓ** **(Netting)** A\_© †Kvb cwi‡kva e¨e¯’vi AšÍM©Z `yB ev Z‡ZvwaK AskMÖnYKvixi g‡a¨ ‡bU ‡`bv-cvIbv wbiƒcY KiZt ‡bU mgvcbx g~j¨ wbiƒcY;
18. **Ò‡bU wb®úwËÓ (Net Settlement)** A\_© wb®úwË cÖwµqv hvnv‡Z ‡bU wfwË‡Z cÖwµqv w`e‡mi GK ev GKvwaK c„\_K I c~e© wba©vwiZ mg‡q ¯’vbvšÍi wb‡`©kmg~‡ni P~ovšÍ wb®úwË m¤úbœ nq;
19. **Ò‡bU mgvwß-g~j¨Ó(Net Termination value)** A\_© evsjv‡`k e¨vsK KZ©„K cÖYxZ wb®úwË msµvšÍ weavbvejx A\_ev †bwUs Pzw³i Aax‡b c¶mg~‡ni mKj `v‡qi GKxf~Z mgš^q ev ‡bUKi‡Yi ci cÖvß dj;
20. **ÔÔ‡bUKiY e¨e¯’vÓ** **(Netting Arrangement)** A\_© GKvwaK `vwe ev `vqmg~n‡K GKwU ‡bU `vwe ev ‡bU `v‡q cwiYZ Kwievi wjwLZ e¨e¯’v hvnv‡Z wØcvw¶K ‡bUKiY, eûcvw¶K ‡bUKiY, avivevwnK †jb‡`‡bi c¶mg~‡ni g‡a¨ ‡bUKiY, mgvcbx ‡bUKiY, cwi‡kva ‡bUKiY ev Bnv‡`i †h †KvbwUi mgš^q AšÍfy©³ \_vwK‡e;
21. **ÔÔwb®úwË cÖwZwbwaÓ** **(Settlement Agent)** A\_© Ggb GKwU cÖwZôvb hvnv AskMÖnYKvixM‡Yi g‡a¨ msNwUZ †jb‡`b wb®úwËi cÖ‡qvR‡b Dnv‡`i Rb¨ wnmve I Znwej msiÿ‡Yi e¨e¯’v K‡i|
22. **Òwb®úwË e¨e¯’vÓ** **(Settlement System)** A\_© cwi‡kva Ges wmwKDwiwUR msµvšÍ `vq wb®úwËi Rb¨ evsjv‡`k e¨vsK ev Ab¨ †Kvb Aby‡gvw`Z cÖwZôvb KZ©„K cÖwZwôZ Ges cwiPvwjZ e¨e¯’v;
23. **ÔÔwb®úwËÓ** **(Settlement)** A\_© `yB ev Z‡ZvwaK c‡ÿi g‡a¨ Znwej ev wmwKDwiwUR ¯’vbvšÍ‡ii gva¨‡g `vq cwimgvwßKiY Kvh©µg;
24. **ÔÔwb®úwË msµvšÍ weavbvejxÓ** **(Settlement Rules)** A\_© Ggb weavbvejx, Zvnv †hfv‡eB cÖwZwôZ nDK bv †Kb, hvnvi wfwË‡Z cwi‡kva `vq wnmvevqb/MYbv, †bwUs I wb®úwË Kiv nq Ges †Kvb AskMÖnYKvix †Kvb cwi‡kva e¨e¯’v, wbKvk Ni, †m›Uªvj KvD›Uvi cvwU© ev Ab¨ AskMÖnYKvix‡K cÖ‡`q `vq cwi‡kv‡a Amg\_© nB‡j ev nBevi m¤¢vebv \_vwK‡j †mB e¨vcv‡i Kvh©µg MÖnY Kwievi weavbvejxI Bnvi AšÍfy©³ nB‡e| wmwKDwiwUR msµvšÍ `v‡qi wb®úwËI Bnvi Aaxb nB‡e|
25. **ÔÔcwi‡kva e¨e¯’v cwiPvjbvKvixÓ ev ÔÔcwiPvjbvKvix ÕÕ (Payment System Operator)** A\_© GB AvB‡bi 13(2) avivi AvIZvq evsjv‡`k e¨vsK KZ…©K jvB‡mÝcÖvß mËv hvnv AskMÖnYKvix‡`i g‡a¨ cwi‡kva msµvšÍ Kvh©µ‡gi Rb¨ wb®úwË e¨e¯’v cwiPvjbv K‡i †hLv‡b g~L¨ AskMÖnYKvix‡K Aek¨B evsjv‡`k e¨vs‡K bM` A\_© msiÿ‡Yi (Cash Reserve Requirement) Rb¨ wnmve (account) iwnqv‡Q Ggb GKwU Zdwmwj e¨vsK A\_ev Avw\_©K cÖwZôvb nB‡Z nB‡e;
26. **ÔÔcwi‡kva †mev`vbKvixÓ ev ÔÔ‡mev`vbKvixÕÕ (Payment Service Provider)** A\_© GB AvB‡bi 13(2) avivi AvIZvq evsjv‡`k e¨vsK KZ©„K jvB‡mÝ cÖvß Ges Aby‡gv`bcÖvß Ggb GKwU mËv, hvnv D³ cwi‡kva †mevq AskMÖnYKvix‡`i A\_ev †Kvb cwi†kva e¨e¯’v‡K cwi‡kva †mev cÖ`vb K‡i | G‡ÿ‡Î cwi‡kva cÖwµqvKiY Ges AskMÖnYKvix‡`i wnmve wb®úwË‡Z, Avek¨Kxqfv‡e bM` A\_© msiÿ‡Yi (Cash Reserve Requirement) Rb¨ evsjv‡`k e¨vs‡K wnmve (account) iwnqv‡Q Ggb Zdwmwj e¨vsK ev Avw\_©K cÖwZôv‡bi gva¨‡g mnvqZv cÖ`vb K‡i;
27. **ÔÔcwi‡kva e¨e¯’vq AskMÖnYKvixÓ ev ÔÔAskMÖnYKvixÕÕ (Payment System Participant)** A\_© GKwU c¶ hvnv cwi‡kva e¨e¯’vi wbqvgvejx Øviv Ab¨ AskMÖnYKvixM‡Yi mwnZ cÖZ¨ÿ ev c‡iv¶fv‡e cwi‡kva e¨e¯’vi gva¨‡g wewbgq, wbKvk Ges wb®úwË Kwi‡Z cv‡i;
28. **ÔÔ‡c‡g›U KvW©Ó(Payment Card)** A\_© †Kvb wnmv‡e cÖvwaKvi cvBevi AwaKvi m¤úbœ †Kvb KvW©, Kzcb ewn, Ab¨ †Kvb hš¿, ms‡KZmn wfbœ †Kvb e¨e¯’v, hvnv e¨envi Kwiqv cÖ‡qvR‡b D³ wnmve nB‡Z A\_© D‡Ëvjb I cwi‡kva Kiv hvq; †WweU KvW©, †µwWU KvW©, Bnvi AšÍfy©³;
29. **ÔÔcwi‡kva `wjjÓ** **(Payment Instrument)** A\_© †Kvb `„k¨gvb A\_ev A`„k¨gvb `wjj, hvnv Øviv †Kvb e¨w³ A\_©, cY¨ ev †mev MÖnY ev A\_© cwi‡kva ev ¯’vbvšÍi Kwi‡Z cv‡i| †PK, WªvdU, KvMR ev KvMRwenxb c×wZ Øviv cÖYxZ Znwej ¯’vbv¯Íi (‡hgbt A‡Uv‡g‡UW †Uji †gwkb, B›Uvi‡bU, c‡q›U Ae †mjm hš¿, †Uwj‡dvb), †c‡g›U KvW©mn B‡j±ªwbK gy`ªv mÂq Ges A\_© ¯’vbvšÍi cÖf…wZ Bnvi AšÍf©y³ nB‡e wKš‘ Bnv‡ZB mxgve× \_vwK‡e bv;
30. **ÔÔcwi‡kva wb‡`©kÕÕ** **(Payment Instruction)** GKwU wba©vwiZ wKsev wba©viY‡hvM¨ cwigvY A\_© cÖvcK‡K cwi‡kva Kwievi wb‡`©k, hvnv †cÖiK KZ©„K c~e© wba©wiZ Pzw³ ev c×wZ Abyhvqx, B‡j±ªwbK Kjv‡KŠkj A\_ev wjwLZfv‡e †cÖi‡Ki †mev`vbKvixi wbKU †cÖwiZ A\_ev Ab¨ †Kvb †mev`vbKvix KZ©„K cwi‡kva†hvM¨, hw`-

K) wb‡`©kwU cwi‡kv‡ai mgqKvj e¨wZ‡i‡K cÖvc‡Ki wbKU Ab¨ †Kvb cwi‡kva-msµvšÍ kZ©v‡ivc bv Kiv nq; Ges

(L) wb‡`©kwU †cÖiK KZ©„K mivmwi Zvnvi †mev`vbKvix‡K A\_ev Zvnvi cÖwZwbwa‡K, B‡j±ªwbK Znwej ¯’vbvšÍi e¨e¯’v A\_ev Ab¨ †Kvb †hvMv‡hvM e¨e¯’vi gva¨‡g †mev`vbKvixi wbKU †cÖiY Kiv nBqv \_v‡K ;

1. **ÔÔcwi‡kva †mevÕÕ( Payment Services)** A\_© bM` Rgv`vb I D‡Ëvjb, †jb‡`b m¤úv`b, cwi‡kva `wjj Bmy¨ Ges/A\_ev msMÖn, A\_© †iwgU¨vÝ †mev Ges A\_© ¯’vbvšÍ‡ii mwnZ mswkøó Ab¨ †h †Kvb mnvqK †mev; B‡jKUªwbK gy`ªv Ges Abyiƒc gy`ªv welqK `wjj Bmy¨KiYI Bnvi AšÍf©y³ nB‡e| Z‡e ‡KejgvÎ AbjvBb A\_ev †Uwj‡hvMv‡hvM †mev A\_ev †bUIqvK© e¨envi GB ‡mevfy³ ewjqv MY¨ nB‡e bv;
2. **ÔÔcwi‡kva e¨e¯’vÓ (Payment Systems)** A\_© Znwej cÖwµqvKiY, cwi‡kva, wbKvk Ges wb®úwËKi‡Yi Rb¨ †Kvb cÖwµqv ev e¨e¯’v, Z‡e wb‡gœv³ welqmg~n Bnvi AšÍf©y³ nB‡e bv-

(K) AvcvZZt ejer †Kvb AvBb Øviv ¯^xK…Z †Kvb wbKvk Ni,

(L) †Kvb e¨w³ KZ…©K ïaygvÎ Af¨šÍixY e¨e¯’vcbvi Rb¨ cwiPvwjZ wbR¯^ c×wZ hvnv †Kvb Z…Zxq c‡¶i Rb¨ Znwej ¯’vbvšÍi, Qvo ev wb®úwË K‡i bv,

(M) AvBb Øviv wbw`©ó Ggb Ab¨vb¨ cÖwµqv ev e¨e¯’v;

1. **ÔÔwbf©ikxjZvRwbZ SuywK” (Systemic Risk)** A\_© †Kvb e¨e¯’vq AskMÖnYKvixi `vq cwi‡kv‡ai A¶gZv A\_ev cwi‡kva e¨e¯’vq weNœ-m„wóKvix †Kvb NUbv, Dnv †h ‡Kvb Kvi‡YB nDK bv ‡Kb, cwi‡kva Kvh©µ‡g Ab¨ AskMÖnYKvixi wbR wbR `vq cwi‡kv‡a A¶gZvi ev †Kvb cÖKvi ÿwZi KviY nB‡Z D™¢~Z nB‡Z cv‡i;
2. **ÔÔc‡q›U Ae ‡mjm UªvÝdviÓ** **(Point of Sales Transfer)** A\_© GKwU B‡jKUªwbK cwi‡kva c×wZ hvnvi gva¨‡g cÖvq ZvrÿwYKfv‡e **(close to real time)** †µZvi wnmve **(account)** nB‡Z we‡µZvi **(merchant)** wnmv‡e Znwej ¯’vbvšÍi m¤¢e nq;
3. **ÒcÖ`vbKvixÓ (Payer)** A\_© ‡Kvb cwi‡kva `vq wb®úwËi j‡ÿ mswkøó cvIbv`vi‡K cwi‡kva `wjj ev cwi‡kva wb‡`©‡ki gva¨‡g ‡mev`vbKvixi wbKU iwÿZ Zuvnvi wnmve nB‡Z A\_© ev g~j¨ cwi‡kvaKvix †Kvb e¨w³ ev cÖwZôvb;
4. **ÔÔwdb‡UKÕÕ (Fintec)** A\_© e¨vsK ev Avw\_©K †mev cÖ`v‡bi Rb¨ D™¢vweZ bZzb cY¨ ev †mev c×wZ ev e¨emvq hv cwi‡kva, A\_© ¯’vbvšÍi, Znwej MVb Ges m¤ú` e¨e¯’vcbv‡K mnRZi I mvkÖqx Kivi Rb¨ mwµq \_v‡K;
5. **Òe¨w³Ó(Person)** ewj‡Z welq ev cÖm‡½i cwicš’x bv nB‡j †Kvb ¯^vfvweK e¨w³ mËv wewkó GKRb e¨w³ ev AvBbMZ e¨w³ ev dvg©, ev mgevq mwgwZ ev Ab¨ †Kvb mwgwZ ev e¨w³M‡Yi mw¤§jb;
6. **Òe¨vsKÓ** A\_ev **ÔÔe¨vsK-†Kv¤úvbxÕÕ** **(Bank or Bank Company)** A\_© e¨vsK-†Kv¤úvbx AvBb, 1991 (1991 mv‡ji 14 bs AvBb) Gi aviv 31-Gi Aaxb jvB‡mÝcÖvß evsjv‡`‡k e¨vsK e¨emv cwiPvjbvKvix †Kvb †Kv¤úvbx;
7. **Òwi‡qj UvBg MÖm †m‡Uj‡g›UÓ** **(Real-Time Gross Settlemet)** A\_© Ggb GKwU wb®úwË e¨e¯’v, hvnv‡Z Znwej, cwi‡kva-`vq Ges wmwKDwiwUR I Avw\_©K BÝUªy‡g›U Gi eyK-Gw›Uªi P~ovšÍ wb®úwË cÖwZwU †jb‡`b msNU‡bi mv‡\_ mv‡\_ Avjv`v Avjv`vfv‡e cÖwZwU ‡jb‡`‡bi wfwË‡Z cÖK…Z mg‡q cÖwµqvKiYKv‡jB m¤úbœ nq;
8. **ÔÔ†m›Uªvj KvD›Uvi cvwU©ÕÕ (Central Counter Party)** A\_© †Kvb mËv hvnv †Kvb wb®úwË Kvh©µ‡g cÖwZwU we‡µZvi wecix‡Z †µZv Ges cÖwZwU †µZvi wecix‡Z we‡µZvi f~wgKv cvjb K‡i;
9. **ÔÔ†m›Uªvj wmwKDwiwUR wW‡cvwRUwiÕÕ (Central Securities Depository)** A\_© †Kvb mËv hvnvi ewn‡Z wmwKDwiwUR AšÍf©y³ Kiv nq Ges wmwKDwiwUR-Gi †jb‡`b P~ovšÍfv‡e wjwce× Kwievi gva¨‡g wnmvevwqZ nq| Bnv‡Z wmwKDwiwUR B‡j±ªwbK †iK‡W©i gva¨‡g A\_ev ev¯Íe AvKv‡i aviY Kiv hvB‡e| Bnv m¤ú‡`i †ndvRZKvix Ges m¤ú` e¨e¯’vcbvi †mevI cÖ`vb Kwi‡e;
10. **ÔÔwmwKDwiwURÕÕ (Securities)** A\_© miKvi KZ©„K ev miKv‡ii c‡ÿ Bmy¨K…Z eÛ ev wmwKDiwUR;

**wØZxq Aa¨vq**

**cwi‡kva e¨e¯’v Kvh©µg**

**3| cwi‡kva e¨e¯’vi wbqgvejx |**

1. cwi‡kva e¨e¯’v cwiPvjbvKvix wbR cÖwZôv‡bi Abykvmb, cwiPvjbv I e¨e¯’vcbvi Rb¨ wjwLZ wbqgvejx cÖYqb Kwi‡e, hvnv‡Z b~¨bc‡¶ Zvij¨, FY I wb®úwË SuywK e¨e¯’vcbvi wbqgvejx, cwi‡kva wb‡`©k I wb®úwË P~ovšÍ nBevi mgq wba©vi‡Yi wbqg, K‡c©v‡iU mykvmb, cÖvwaKvi, AvcrKvjxb e¨e¯’v I cwiPvjb-SzuwK, cwi‡kva Kvh©µg cwiPvjbvKvix Ges AskMÖnYKvix‡`i AwaKvi I `vq-`vwqZ¡ msµvšÍ wbqgvejx AšÍfz©³ \_vwK‡e| Z‡e Giƒc wbqgvejx GB AvB‡bi wKsev evsjv‡`k e¨vsK KZ©„K RvixK…Z GZ`msµvšÍ wewa, cÖweavb, wb‡`©kbv ev Av‡`‡ki mwnZ AmvgÄm¨c~Y© nB‡j Zvnv A‰ea I evwZj ewjqv MY¨ nB‡e|

(2) evsjv‡`‡ki e¨vs‡Ki c~e©vby‡gv`b e¨ZxZ †Kvb cwiPvjbvKvix †Kvb cwi‡kva e¨e¯’vq Ggb †Kvb cwieZ©b Avbqb Kwi‡e bv, hvnv cwi‡kva e¨e¯’vi KvVv‡gv ev cwiPvjb†K cÖfvweZ Kwi‡e| evsjv‡`k e¨vs‡Ki Aby‡gv`b MÖn‡Yi ci cwi‡kva e¨e¯’vq AskMÖnYKvixMY‡K Abyiƒc †Kvb cwieZ©‡bi wel‡q Ab~¨b 30 (wÎk) w`‡bi †bvwUk cÖ`vb Kwi‡Z nB‡e |

(3) GB avivi Dcaviv (2) G hvnv wKQyB \_vKzK bv †Kb, AskMÖnYKvixM‡Yi †bvwUk cÖ`v‡bi wbq‡gi e¨Z¨q Kwiqv evsjv‡`k e¨vsK gy`ªvbxwZ ev Avw\_©K w¯’wZkxjZvi ¯^v‡\_© †Kvb cwiPvjbvKvix‡K cwi‡kva e¨e¯’vq cwieZ©b Avbq‡bi AbygwZ w`‡Z cvwi‡e|

(4) evsjv‡`k e¨vsK GB avivq DwjøwLZ mKj A\_ev †h ‡Kvb wel‡q wb‡`©kbv Rvix Kwi‡Z cvwi‡e Ges †Kvb wewa, wb‡`©kbv, Av‡`k, ev Pzw³ Ges GB AvB‡bi Aax‡b RvixK…Z GZ`msµvšÍ Ab¨ wb‡`©kbvi g‡a¨ A¯úóZv ev msNl© †`Lv w`‡j ‡m‡ÿ‡Î evsjv‡`k e¨vs‡Ki D³ wb‡`©kbv cÖvavb¨ jvf Kwi‡e|

**4| cwi‡kva e¨e¯’vq cÖvwaKvi** (**Access**) **|**

cwi‡kva e¨e¯’vq cÖvwaKvi msµvšÍ wbqgvejx ‰be¨©w³K, ‰elg¨nxb Ges msMwZc~Y© nB‡e Ges wb®úwË SzuwK, cwiPvjb-SzuwK I e¨emvwqK SzuwKi gZ SuywKmg~‡ni wecix‡Z wbivcËv cÖ`v‡bi Rb¨ Ges cwi‡kva e¨e¯’vi Avw\_©K I cwiPvjb msµvšÍ w¯’wZkxjZv wbwðZ Kwi‡Z hvnv cÖ‡qvRb, Zvnvi AwZwi³ wbqgvejx cwi‡kva e¨e¯’vq cÖvwaKvi‡K evavMÖ¯’ Kwi‡e bv|

**5| AvDU †mvwm©s (Out Sourcing) |** cwi‡kva †mev cÖ`vbKvix cÖwZôvb †`‡k cÖPwjZ AvDU †mvwm©s msµvšÍ AvBb Abyhvqx AvDU †mvwm©s †mev MÖnY Kwi‡Z cvwi‡e|

1. ‡Kvb cwiPvjbvKvix ev †mev`vbKvix cwiPvjb Kvh©µg Z…Zxq c¶ Øviv AvDU‡mvm© Kwi‡Z Pvwn‡j Dnv‡Z evsjv‡`k e¨vs‡Ki c~e©vby‡gv`b MÖnY Avek¨K nB‡e|
2. cwiPvjb Kvh©µ‡gi AvDU‡mvm© Ggb †Kvbfv‡e Kiv hvB‡e bv, hvnv‡Z cwiPvjbvKvix ev †mev`vbKvix‡`i Af¨šÍixY wbqš¿‡Yi gvb Ges GB AvB‡bi Aax‡b Zvnv‡`i Dci Awc©Z hveZxq `vq-`vwqZ¡ cwicvjb Kvh©µg ch©‡e¶Y Kwievi ‡ÿ‡Î evsjv‡`k e¨vs‡Ki ÿgZv mxwgZ K‡i|
3. Dcaviv (2) Gi D‡Ïk¨ c~iYK‡í †Kvb cwiPvjbMZ KvR ¸iæZ¡c~Y© wn‡m‡e MY¨ Kiv nB‡e, hw` Dnv m¤úv`‡b †Kvb ÎæwU ev e¨\_©Zv †Kvb cwiPvjbvKvix ev ‡mev`vbKvix KZ©„K Dnvi jvB‡m‡Ýi kZ©vejx gvwbqv Pwjevi ‡¶‡Î ev Dnvi Avw\_©K Kg©ÿgZv ev Dnvi †mevi wbf©i‡hvM¨Zv Ges avivevwnKZvi †¶‡Î cÖwZeÜKZv m„wó K‡i|
4. †Kvb cwiPvjbvKvix ev †mev`vbKvix KZ©„K †Kvb cwiPvjb Kvh©µg AvDU‡mvm© Kwievi mgq Bnv‡Z wb¤œewY©Z kZ©vejx cÖ‡hvR¨ nB‡e:

(K) AvDU ‡mv‡m©i d‡j EaŸ©Zb e¨e¯’vcbvi `vwqZ¡ wfbœ Kvnv‡iv wbKU Ac©Y Kiv hvB‡e bv;

(L) ‡Kvb cwi‡kva `wjj e¨enviKvixi cÖwZ mswkøó Bmy¨Kvixi m¤úK© Ges `v‡qi ‡Kvbiƒc cwieZ©b NwU‡e bv;

(M) GB AvB‡bi Aax‡b jvB‡mÝ cÖvwß Ges envj ivwLevi Rb¨ ‡h mKj kZ©vejx cvj‡b cwiPvjbvKvix ev †mev`vbKvix eva¨, ‡m mKj kZv©ejx i` Kiv hvB‡e bv; Ges

(N) Ab¨vb¨ ‡h mKj kZ©vejx mv‡c‡¶ jvB‡mÝ cÖ`vb Kiv nBqv‡Q, Zvnv cwieZ©b Kiv hvB‡e bv | †Kvb cwiPvjbvKvix ev †mev`vbKvix †KejgvÎ AcÖavb cwiPvjb Kvh©µg Z…Zxq cÿ Øviv AvDU †mvm© Kwi‡Z cvwi‡e|

**6| G‡R›U wb‡qvM I e¨envi |**

1. ‡Kvb cwi‡kva †mev`vbKvix G‡R‡›Ui gva¨‡g MÖvnK‡K D³ G‡R‡›Ui Rb¨ cÖ‡hvR¨ cwi‡kva †mev cÖ`vb Kwi‡Z cvwi‡e|
2. Z‡e †mev`vbKvix KZ©„K wbhy³ G‡R›U m¤úwK©Z Z\_¨vw` evsjv‡`k e¨vs‡Ki wbKU †cÖiY Kwi‡e| mswkøó ‡mev`vbKvix cÖwZôvb Zvnvi cÖ¯ÍvweZ G‡R›U m¤ú‡K© evsjv‡`k e¨vsK‡K wb‡gœv³ Z\_¨vejx cÖ`vb Kwi‡et-

(K) G‡R‡›Ui bvg I wVKvbv;

(L) cwi‡kva †mev cÖ`v‡b wbhy³ G‡R‡›Ui e¨e¯’vcbv msµvšÍ hveZxq Z\_¨vw` Ges

(M) gvwb jÛvwis Ges mš¿vmx A\_©vqb msµvšÍ eva¨evaKZvmg~n cwicvj‡bi D‡Ï‡k¨ G‡R›U KZ©„K e¨envh© Af¨šÍixY wbqš¿Y cÖwµqvi weeiY|

1. evsjv‡`k e¨vsK hw` GB g‡g© AwfgZ †cvlY K‡i †h, Dcaviv (2) Gi Aax‡b cÖ`Ë Z‡\_¨ †Kvb ÎæwU, weP¨ywZ ev fyj iwnqv‡Q, Zvnv nB‡j mswkøó cÖwZôvb KZ©„K cÖ`Ë Z\_¨ hvPvB Kwievi Rb¨ AwaKZi c`‡¶c MÖnY Kwi‡Z cvwi‡e| hw` evsjv‡`k e¨vsK GB g‡g© wbwðZ nq †h, Dcaviv (2)-Gi eY©bv Abyhvqx cÖ`Ë Z\_¨mg~n mwVK b‡n, Zvnv nB‡j evsjv‡`k e¨vsK cÖ¯ÍvweZ G‡R›U wb‡qv‡Mi welqwU evwZj Kwievi Rb¨ D³ cÖwZôvb‡K wb‡`©k cÖ`vb Kwi‡Z cvwi‡e|
2. G‡R›U wb‡qvMKvix cÖwZôvb wbwðZ Kwi‡e †h, Zvnvi c‡¶ Kvh©iZ G‡R›U wbw`©ó wbhy³Kvixi c‡¶ KvR Kwi‡Z‡Q g‡g© MÖvnK‡`i AewnZ Kwiqv‡Q|
3. evsjv‡`k e¨vsK †h †Kvb mgq G‡R‡›Ui Kvh©µg cwi`k©b Kwi‡Z cvwi‡e Ges cwi`k©©‡b cÖvß Z\_¨vw`i cwi†cÖwÿ‡Z cÖ‡qvR‡b mswkøó G‡R‡›Ui Kvh©µg evwZj Kwievi Rb¨ wb‡`©k cÖ`vb Kwi‡Z cvwi‡e|

**7| `vqe×Zv |**

(1) cwiPvjbvKvix ev †mev`vbKvixMY hw` cwiPvjb Kvh©µg m¤úv`‡bi Rb¨ Z…Zxq c‡¶i Dci wbf©ikxj nq, Zvnv nB‡j GB AvB‡bi weavbvejxi cwicvjb wbwðZ Kwievi Rb¨ hyw³m½Z c`‡¶c MÖnY Kwi‡e|

(2) cwiPvjbvKvix Ges †mev`vbKvix Zvnv‡`i Kg©Pvix ev †Kvb G‡R›U, kvLv ev AvDU‡mvm© Kiv nBqv‡Q Ggb †Kvb cÖwZôv‡bi cwi‡kva e¨e¯’v ev cwi‡kva †mev-mswkøó †h ‡Kvb Kg©Kv‡Ði Rb¨ m¤ú~Y©iƒ‡c `vqx \_vwK‡e|

**8| gvwb jÛvwis cÖwZ‡iva I mš¿vm we‡ivax AvB‡bi cwicvjb |**

(1) mKj †mev`vbKvix Ges cwiPvjbvKvixMY gvwb jÛvwis cÖwZ‡iva AvBb, 2012 (2012 mv‡ji 5 bs AvBb), mš¿vm we‡ivax AvBb, 2009 (2009 mv‡ji 16 bs AvBb) Ges GZ`mswkøó Ab¨vb¨ weavbvejx Ges G j‡¶ evsjv‡`k wdb¨vwÝqvj B‡›Uwj‡RÝ BDwbU KZ©„K M„nxZ weavbvejx I bxwZgvjv gvwbqv Pwj‡e Ges D³ BDwbU KZ©„K mgq mgq Av‡ivwcZ kZ©vw` c~iY Kwi‡e|

(2) †mev`vbKvix Ges cwiPvjbvKvixMY Zvnv‡`i c‡¶ wbhy³ I Kvh©iZ †Kvb c¶ ev G‡R›U KZ©„K GZ`&wel‡q cÖ‡hvR¨ kZ©vejx gvwbqv Pjv wbwðZ Kwi‡e|

**9| bw\_cÎ msi¶Y |**

(1) cwi‡kva e¨e¯’vq AskMÖnYKvix, cwiPvjbvKvix Ges †mev`vbKvix mK‡jB Zuvnv‡`i cwiPvjb Ges cÖkvmwbK `vwqZ¡ cvjbKv‡j jä mKj bw\_cÎ I †jb‡`b-msµvšÍ mKj Z\_¨ cieZx© 12 (evi) ermi Kvj ch©šÍ msi¶Y Kwi‡e|

(2) Dcaviv (1)-Gi Aax‡b bw\_cÎ Z\_¨ I †hvMv‡hvM cÖhyw³ AvBb 2006 (2006 mv‡ji 39 bs AvBb) Abyhvqx B‡j±ªwbK hš¿ ev ‡KŠk‡j msi¶Y Kiv hvB‡e|

**10| Z\_¨ cÖvwaKvi Ges cÖKvk |**

cwi‡kva e¨e¯’v-msµvšÍ Z\_¨ wb‡gœv³ Ae¯’v e¨ZxZ cÖZ¨ÿ ev c‡iv¶fv‡e Ab¨ Kvnv‡iv wbKU cÖKvk Kiv hvB‡e bv t

(1) GB AvB‡bi Aax‡b †Kvb Kvh©vejx m¤úv`b Kwievi Rb¨;

(2) cwi‡kva e¨e¯’vi Avw\_©K ï×Zv, ¯^”QZv, Kvh©KvwiZv ev wbivcËv wbwðZ Kwievi Rb¨;

(3) AvBbMZfv‡e GB Z\_¨ cÖvwßi AwaKvi m¤úbœ e¨w³i wbKU;

(4) ‡Kvb Av`vjZ KZ…©K cÖ`Ë Av‡`k; ev

(5) AvšÍR©vwZK Pzw³i Aax‡b evsjv‡`‡ki `vq-`vwqZ¡ cvj‡bi cÖ‡qvR‡b|

**11| we‡kl wbixÿv |**

evsjv‡`k e¨vsK †Kvb cwiPvjbvKvix, †mev`vbKvix wKsev AskMÖnYKvixi wnmve, ewn, `wjjvw` Ges Ab¨vb¨ bw\_cÎ wbix¶Y Kwi‡Z The [Bangladesh Chartered Accountants Order](http://bdlaws.minlaw.gov.bd/pdf_part.php?id=442), 1973 (1973 mv‡ji 02 bs Av‡`k), ev AvcvZZ ejer Ab¨ †Kvb AvBb Abymv‡i †Kv¤úvbxi AwWUi nIqvi †hvM¨ †Kvb e¨w³ ev cÖwZôvb‡K wbix¶K wnmv‡e wb‡qvM Kwi‡Z cvwi‡e, Ges D³ mËvmg~n ewY©Z wbix¶Y Kvh© cwiPvjbvi Rb¨ evsjv‡`k e¨vsK ev Dnvi wbhy³ wbix¶KMY‡K cÖ‡qvRbxq mnvqZv cÖ`vb Kwi‡e|

**12| wd Ges PvR© |**

1. cwi‡kva-†mev cÖ`v‡bi Rb¨ cwiPvjb ev †mev`vbKvix gvmyj Ges/A\_ev wd Av‡ivc Kwi‡Z cvwi‡e| evsjv‡`k e¨vsK cÖ‡qvRb‡ev‡a Giƒc gvmyj Ges/A\_ev wd Gi mxgv cybtwba©vi‡Yi Rb¨ wb‡`©k cÖ`vb Kwi‡Z cvwi‡e|
2. cwiPvjbvKvix Ges AskMÖnYKvix ev †mev`vbKvixMY†K Z`viwK Ges wbqš¿‡Y e¨wqZ cÖZ¨¶ Ges c‡iv¶ LiP Av`vqK‡í evsjv‡`k e¨vsK D³ cÖwZôvbmg~‡ni Dci gvmyj Ges/A\_ev wd Av‡ivc Kwi‡Z cvwi‡e|
3. GB AvB‡bi aviv 16-Gi Aaxb cwiPvjb Ges/A\_ev AeKvVv‡gvMZ †mev cÖ`v‡bi Rb¨I evsjv‡`k e¨vsK gvmyj Ges/A\_ev wd Av‡ivc Kwi‡Z cvwi‡e|
4. cwi‡kva †mev`vbKvix weavb Abyhvqx Dcaviv (1) nB‡Z (3) Abymv‡i wd Av‡ivc Ges Dnvi cwigvY m¤ú‡K© MÖvnK‡`i‡K weÁwßi gva¨‡g AewnZ Kwi‡e| GB weÁwß MÖvnK †h ¯’v‡b cwi‡kva †mevi m~ÎcvZ K‡i, †mB ¯’v‡b `„wó MÖvn¨fv‡e ¯’vcb Kwi‡e|

**Z…Zxq Aa¨vq**

**jvB‡mÝ cÖ`vb I Z`viwK**

**13| jvB‡mÝ cÖ`v‡bi bxwZgvjv |**

1. (K) e¨vsK †Kv¤úvbx e¨ZxZ ‡Kvb e¨w³, cÖwZôvb ev †Kv¤úvbx GB AvB‡bi 13(2) aviv Abyhvqx evsjv‡`k e¨vsK KZ©„K h\_vh\_ jvB‡mÝcÖvß bv nBqv cwi‡kva †mev cÖ`vb ev cwi‡kva e¨e¯’v cwiPvjbv Kwi‡Z cvwi‡e bv| Z‡e, ‡Kvb e¨vsK †Kv¤úvbx B‡j±ªwbK gy`ªvq cwi‡kva †mev cÖ`v‡bi c~‡e© evsjv‡`k e¨vs‡Ki Aby‡gv`b MÖnY Kwi‡e|

(L) evsjv‡`k e¨vsK cwi‡kva e¨e¯’v Z\_v Rb¯^v‡\_© cÖ`Ë jvB‡mÝ ¯’wMZ ev cÖZ¨vnvi Kivi ¶gZvI msiÿY Kwi‡e|

(M) jvB‡mÝcÖvß nBevi Rb¨ †Kvb Av‡e`bKvix‡K evsjv‡`k e¨vsK KZ©„K wba©vwiZ ch©vß g~jab msi¶Y Kwi‡Z nB‡e|

1. evsjv‡`k e¨vsK KZ©„K wba©vwiZ wd cÖ`vb Kwiqv evsjv‡`k e¨vs‡Ki wbKU Av‡e`‡bi gva¨‡g jvB‡mÝ MÖnY Kiv hvB‡e|
2. evsjv‡`k e¨vs‡Ki wjwLZ c~e©vby‡gv`b e¨wZ‡i‡K †Kvb jvB‡mÝ ev Dnvi Aax‡b AwR©Z †Kvb ¯^Z¡; m¤ú~Y© ev AvswkKfv‡e ¯’vbvšÍi‡hvM¨ nB‡e bv Ges GB msµvšÍ weavbvejx j•Nb Kwiqv msNwUZ †Kvb ¯’vbvšÍi evwZj ewjqv MY¨ nB‡e|
3. evsjv‡`k e¨vsK GB AvB‡bi D‡Ïk¨ mvabK‡í Z`vax‡b Bmy¨K…Z †Kvb jvB‡m‡Ýi †h ‡Kvb kZ© cwieZ©b Kwi‡Z cvwi‡e|

**14| cwi`k©b, wbixÿv I Z`šÍ Kvh©µg MÖnY |**

(K) evsjv‡`k e¨vsK Avek¨Kxq g‡b Kwi‡j GB AvB‡bi Aax‡b Dnvi Kvh©vejx m¤úv`‡bi Rb¨, cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix ev cwi‡kva `wjj Bmy¨Kvixi Awdm, miÄvg, hš¿cvwZ, wnmve ewn ev Ab¨vb¨ `wjjvw`, wnmvemg~n, †jb‡`b Ges ‡`‡k ev we‡`‡k Aew¯’Z †h ‡Kvb Kvh©vjq cwi`k©b I wbix¶v Kwi‡Z cvwi‡e|

(L) Abyiƒc cwi`k©b ev wbixÿv Kvh©µg PjvKv‡j cwiPvjbvKvix, †mev`vbKvix Ges AskMÖnYKvix evsjv‡`k e¨vsK KZ©„K hvwPZ †h †Kvb Z\_¨ cÖ`vb Kwi‡e, Ges evsjv‡`k e¨vsK KZ©„K wb‡qvwRZ †h †Kvb cwi`k©‡Ki cwi`k©‡bi Rb¨ evsjv‡`k e¨vsK ev D³ cwi`k©K KZ©„K wb‡`©wkZ mg‡q Ges c×wZ‡Z mKj ewn, Kvh© weeiYx, wnmve, bM` `wjj, wmwKDwiwUR, iwm` ev Dnvi e¨emv A\_ev Dnvi mn‡hvMx cÖwZôv‡bi e¨emv-msµvšÍ †h †Kvb `wjjvw` Dc¯’vcb Kwi‡e|

(M) cwiPvjbvKvix, †mev`vbKvix Ges AskMÖnYKvix ‡Kvb G‡R›U Øviv ‡Kvb †mev MÖnY I cÖ`vb Kwi‡j D³ G‡R‡›Ui Kvh©µg Ges bw\_cÎI evsjv‡`k e¨vsK †h †Kvb mgq cwi`k©b I wbixÿv Kwi‡Z cvwi‡e|

(N) ‡h †Kvb cwiPvjbvKvix, †mev`vbKvix Ges AskMÖnYKvixi †Kvb Kg©Kv‡Ði wel‡q Z`‡šÍi cÖ‡qvRb nB‡j Z`‡šÍi wbqgvejx, AvIZv, mgqmxgv BZ¨vw` wel‡q evsjv‡`k e¨vsK KZ©„K wba©vwiZ wewagvjv Abyhvqx cwiPvwjZ nB‡e|

**PZz\_© Aa¨vq**

**evsjv‡`k e¨vs‡Ki ¶gZv I `vwqZ¡**

**15| mvaviY ¶gZv |**

1. cwi‡kva e¨e¯’vi Dbœqb I m¤¢ve¨ SuzwK n«v‡mi j‡ÿ evsjv‡`k e¨vsK Dnvi Z`viwK I wbqš¿Y Kwi‡e|
2. GB j‡¶ evsjv‡`k e¨vsK wbgœewY©Z Kvh©µg MÖnY Kwi‡et-

(K) cwi‡kva-e¨e¯’vi AvaywbKxKi‡Yi j‡ÿ bxwZgvjv cÖYqb I mgq mgq nvjbvMv`KiY;

(L) cwi‡kva-e¨e¯’v cwiPvjbvKvixMY Ges †mev`vbKvixMY‡K jvB‡mÝ cÖ`vb;

(M) GB AvB‡bi mwnZ m½wZ ivwLqv jvB‡mÝK…Z cÖwZôvbmg~n Ges Dnv‡`i Kvh©µ‡gi Dci cÖ‡hvR¨ mvaviY A\_ev we‡kl kZ©vejx, gvb`Ð, weavbvejx A\_ev c×wZ wba©viY Ges ev¯Íevq‡bi Rb¨ h\_vh\_ c`‡¶c wba©viY Ges cÖ‡qvM wbwðZKiY;

(N) cwi‡kva e¨e¯’vi Kvh©µg m¤úv`‡bi j‡ÿ cwi‡kva, wbKvk ev wb®úwË e¨e¯’v A\_ev cwi‡kva `wjj Bmy¨-msµvšÍ Ab¨ †h †Kvb Kvh©vejx m¤úv`b;

1. evsjv‡`k e¨vsK †h ‡Kvb mg‡q cwi‡kva-†mev Kvh©µg ev cwi‡kva-e¨e¯’v cwiPvjbvi D‡Ï‡k¨ Bnvi mwnZ m¤úwK©Z mKj ev we‡kl †Kvb ‡kªwYi cÖwZôv‡bi Rb¨ mvaviY gvb`Ð wba©viY Kwi‡Z cvwi‡e|
2. evsjv‡`k e¨vsK GB AvB‡bi myôz cÖ‡qv‡Mi ¯^v‡\_© †h ‡Kvb mgq †mev`vbKvix ev cwiPvjbvKvixMY‡K D‡Ïk¨ Kwiqv Dnv‡`i Abykvmb, cwiPvjbv I e¨e¯’vcbv Ges MÖvnK I cwi‡kva e¨e¯’vi mwnZ Zuvnv‡`i m¤úK© mn Ab¨ †h ‡Kvb wel‡q cÖ‡qvRbxq wb‡`©kbv cÖ`vb Kwi‡Z cvwi‡e|

**16| evsjv‡`k e¨vs‡Ki cwiPvjb f~wgKv |**

1. evsjv‡`k e¨vsK cwi‡kva, wbKvk Ges wb®úwË e¨e¯’v cwiPvjbvq Ges Dnv‡`i cwiPvjbvKvix ev AskMÖnYKvixM‡Yi Rb¨ GZ`&&msµvšÍ myweavw` cÖ`vb Kwi‡Z cvwi‡e;
2. GZ`y‡Ï‡k¨, evsjv‡`k e¨vsK wb‡gœv³ Kvh©vejx m¤úv`b Kwi‡Z cvwi‡et

(K) cwi‡kva, wbKvk Ges wb®úwË e¨e¯’v ms¯’vcb, gvwjKvbv aviY, cwiPvjb Ges AskMÖnY;

(L) cwi‡kva-e¨e¯’vq ‡jb‡`‡bi wbKvk I wb®úwËi Rb¨ cwiPvjbvKvix, †mev`vbKvix Ges AskMÖnYKvixM‡Yi wnmve aviY;

M) cwiPvjbvKvix, †mev`vbKvix I AskMÖnYKvixM‡Yi wnmv‡e cwi‡kva e¨e¯’vq e¨envh© wmwKDwiwUR I g~j¨evb avZz msi¶Y;

(N) e¨vsK-†Kv¤úvbx, Avw\_©K cÖwZôvb Ges †mev`vbKvix ev cwi‡kva, wbKvk I wb®úwË e¨e¯’vq AskMÖnYKvix cÖwZôvbmg~n‡K AvšÍtw`em FY cÖ`vb | GBRb¨ evsjv‡`k e¨vs‡Ki mš‘wó Abyhvqx Dnvw`M‡K ch©vß mnvqK RvgvbZ cÖ`vb; Ges

(O) miKvwi wmwKDwiwUR-Gi Rb¨ ‡m›Uªvj wmwKDwiwUR wW‡cvwRUwi wnmv‡e Kvh© m¤úv`b|

**cÂg Aa¨vq**

**RvZxq cwi‡kva KvDwÝj**

**17| RvZxq cwi‡kva KvDwÝj|**

1. GB AvB‡bi Aax‡b cwi‡kva e¨e¯’vi cÖweavwbK I ZË¡veavqK KZ„©cÿ wnmv‡e evsjv‡`k e¨vsK `vwqZ¡-cÖvß nB‡e|
2. AvšÍR©vwZK gv‡bi m‡½ mvgÄm¨ ivwLqv †`‡ki cwi‡kva e¨e¯’vi Dbœqb, mgš^q Ges cwi‡kva e¨e¯’vq/Kvh©µ‡g bZzbZ¡ Avbqb, cwi‡kva e¨e¯’vi SzuwK n«vm I wbivcËv weavb, cwi‡kva e¨e¯’v cwiPvjbvKvix I cwi‡kva †mev`vbKvix†`i m‡½ cwi‡kva e¨e¯’vq AskMÖnYKvix‡`i I cwi‡kva †mevMÖnYKvix‡`i g‡a¨ †mZzeÜb wnmv‡e KvR Kivmn A\_©‰bwZK I RvZxq D‡`¨v‡Mi m‡½ mgš^q ivwLqv cwi‡kva e¨e¯’vq †KŠkjMZ cwieZ©b I cwiPvj‡b mycvwik cÖ`v‡bi D‡Ï‡k¨ evsjv‡`k e¨vsK, evsjv‡`k e¨vs‡Ki Mfb©i A\_ev Zuvnv‡K cÖwZwbwaZ¡Kvix †c‡g›U wm‡÷gm-mswkøó †WcywU Mfb©i Gi mfvcwZ‡Z¡ GKwU RvZxq cwi‡kva KvDwÝj MVb Kwi‡e|
3. Av‡jvP¨ KvDwÝ‡ji MVb, Kg©-c×wZ wel‡q evsjv‡`k e¨vsK cÖ‡qvRbxq bxwZgvjv cÖYqb Kwi‡Z cvwi‡e|

**lô Aa¨vq**

**wb®úwË, ‡bUKiY Ges cwi‡kva P~ovšÍKiY**

**18| wb®úwË wnmve |**

1. ‡Kvb cwi‡kva-e¨e¯’vi mKj AskMÖnYKvixt

(K) evsjv‡`k e¨vsK ev †Kvb cwiPvjbvKvixi mwnZ evsjv‡`k e¨vsK ev †ÿÎgZ cwiPvjbvKvix KZ©„K wba©vwiZ kZ© mv‡c‡¶ cÖ‡Z¨K AskMÖnYKvix wb®úwË wnmve Lywj‡e Ges evsjv‡`k e¨vsK KZ…©K mgq mgq wba©vwiZ b¨~bZg w¯’wZ msi¶Y Kwi‡e;

(L) cwi‡kva e¨e¯’vi cÖ‡Z¨K AskMÖnYKvix Ab¨ AskMÖnYKvixi mwnZ Dnvi ˆ`wbK wbKvk nB‡Z D™¢~Z `vq wb®úwËi Rb¨ †Kvb wb®úwË wnmveavix‡K Dnvi wb®úwË cÖwZwbwa wnmv‡e wb‡qvM Kwi‡Z cvwi‡e|

1. †Kvb AskMÖnYKvix Dcaviv (1) (L) Gi Aax‡b †Kvb wb®úwË cÖwZwbwa wb‡qvM Kwi‡j, D³ cÖwZwbwa KZ©„K Zvnvi c‡¶ †Kvb `vq wb®úwËi c~‡e© D³ wb‡qvM m¤ú‡K© wb®úwË cÖwZwbwai wjwLZ ¯^xK…wZmn wb®úwË e¨e¯’v cwiPvjbvKvix‡K D³ cÖwZwbwai wb‡qv‡Mi e¨vcv‡i wjwLZ †bvwUk cÖ`vb Kwi‡e |
2. ‡Kvb AskMÖnYKvix Zvnvi wb®úwË cÖwZwbwai wb‡qvM evwZj Kwi‡Z Pvwn‡j cwiPvjbvKvix‡K D³ wb‡qvM evwZ‡ji Zvwi‡Li b~¨bZg 7 (mvZ) w`b c~‡e© wjwLZfv‡e Zvnv AewnZ Kwi‡e|

**19|cwi‡kva Aby‡gv`b|**

1. GB avivi D‡Ïk¨ c~iYK‡í GKwU cwi‡kva wb‡`©k Aby‡gvw`Z ewjqv MY¨ nB‡e hw` Zvnv cÖ`vbKvix KZ©„K wb¤œiƒ‡c m¤§Z nq t

(K) cwi‡kva wb‡`©kwU Kvh©Ki Kivi Rb¨; A\_ev

(L) †Kvb avivevwnK cwi‡kva ‡jb‡`b Kvh©Ki Kivi Rb¨ hvnv D³ cwi‡kva †jb‡`‡bi GKwU Ask MVb K‡i|

1. Dc-aviv (1) Gi ewY©Z m¤§wZ t

(K) cwi‡kva wb‡`©k Kvh©Ki nBevi c~‡e© A\_ev, cÖ`vbKvix Ges Zvnvi †mev`vbKvixi g‡a¨ cvi¯úwiK mg‡SvZvi wfwË‡Z cwi‡kva wb‡`©k Kvh©Ki nBevi ci cÖ`vb Kiv hvB‡e; Ges

(L) Avewk¨Kfv‡e GKwU wba©vwiZ AvKv‡i/cÖwµqvq Ges cÖ`vbKvix I cwi‡kva †mev`vbKvixi g‡a¨ m¤§Z Pzw³ †gvZv‡eK cÖ`vb Kiv hvB‡e|

1. cÖ`vbKvix cwi‡kva wb‡`©‡ki wecix‡Z cÖ`Ë m¤§wZ GB AvB‡bi 25 avivi Aax‡b cwi‡kva P~ovšÍ nBevi c~‡e© †h †Kvb mgq cÖZ¨vnvi Kwi‡Z cwi‡e|

**20| Abbyy‡gvw`Z cwi‡kva wb‡`©k Kvh©Ki Kivi wel‡q cwi‡kva †mev`vbKvixi `vq-`vwqZ¡|**

aviv 19 Gi AvIZvq †Kvb cwi‡kva wb‡`©k Aby‡gvw`Z bv nB‡j cwi‡kva †mev`vbKvix ZvrÿwYKfv‡e t-

(K) Abby‡gvw`Z cwi‡kva wb‡`©‡ki gva¨‡g cÖ`Ë A\_© cÖ`vbKvix‡K †diZ cÖ`vb Kwi‡e;

(L) cÖ‡hvR¨ †ÿ‡Î, †h wnmve nB‡Z cwi‡kva weKjb Kiv nBqvwQj, †m wnmve Ggbfv‡e cybt¯’vcb Kwi‡Z nB‡e, hvnv‡Z ¯úóZ eySv hvq, D³ Abby‡gvw`Z cwi‡kva †jb‡`b msNwUZ nq bvB |

**21|** **Abby‡gvw`Z cwi‡kva wb‡`©k Kvh©Ki nIqvi †ÿ‡Î cÖ`vbKvixi `vq-`vwqZ¡|**

1. Dc-aviv (2) I (3) Gi weavb mv‡c‡ÿ †Kvb Abby‡gvw`Z cwi‡kva wb‡`©k Kvh©Ki nBevi ci AbwaK 5,000/= (cuvP nvRvi) UvKvi †Kvb ÿwZ nB‡j Dnvi `vq-`vwqZ¡ cÖ`vbKvixi Dci eZ©vB‡e hw`-

(K) Zvnv †Kvb nviv‡bv ev Pzwi-nIqv cwi‡kva-`wjj e¨env‡ii gva¨‡g msNwUZ nq;

(L) cÖ`vbKvix Zuvnvi cwi‡kva `wj‡ji e¨w³MZ (Personalized) wbivcËv ‰ewkó¨ wbivc` ivwL‡Z e¨\_© nq|

1. cÖ`vbKvix Abby‡gvw`Z cwi‡kva-wb‡`©‡ki mKj ÿwZi Rb¨ `vqx nB‡eb hw`-

(K) cÖZviYv ev Amr D‡Ï‡k¨; A\_ev

(L) D‡Ïk¨-cÖ‡Yvw`Zfv‡e ev cwi‡kva-`wjj nvivBqv †M‡j, Pzwi nB‡j, AvZœmvr A\_ev Abby‡gvw`Zfv‡e e¨envi nB‡j cÖ`vbKvix †m m¤ú‡K© AewnZ nIqv-gvÎ †Kvbiƒc wej¤^ e¨wZ‡i‡K †mev`vbKvix‡K Pzw³ †gvZv‡eK AewnZKi‡Y Ae‡njv K‡ib|

1. cÖ`vbKvix KZ©„K RvwjqvwZi D‡Ïk¨ e¨ZxZ †Kvb Abby‡gvw`Z cwi‡kva-wb‡`©‡ki †Kvb ÿwZi Rb¨ `vqx nB‡eb bv hLb-

(K) D³ ÿwZ cwi‡kva-`wjj nviv‡bv, Pzwi-nIqv, AvZœmvr A\_ev Abby‡gvw`Z e¨envi m¤ú‡K© cÖ`vbKvix AewnZ nIqv gvÎ †Kvbiƒc wej¤^ e¨wZ‡i‡K †mev`vbKvix‡K Pzw³ †gvZv‡eK AewnZ Ki‡Yi ci msNwUZ nB‡j;

(L) cÖ`vbKvix KZ©„K †Kvb cwi‡kva `wjj nviv‡bv, Pzwi nIqv, AvZœmvr A\_ev Abby‡gvw`Z e¨envi m¤ú‡K© A\_ev cwi‡kva `wjj ¯’wMZ Kiv bv Kivi welq AewnZ Kivi Rb¨ mve©ÿwYKfv‡e h\_vh\_ cÖwµqv I e‡›`ve¯Í wbwðZ Kwi‡Z †mev`vbKvix e¨\_© nBqv‡Qb;

22| **Aby‡bv‡gvw`Z A\_ev fzjfv‡e wb®úbœ cwi‡kva †jb‡`b AewnZKiY I cÖwZKvi|**

1. †Kvb Abby‡gvw`Z A\_ev fzjfv‡e wb®úbœK…Z cwi‡kv‡ai wel‡q MÖvnK AeMZ nIqvi ci G wel‡q cÖwZKvi cvIqvi Rb¨ h\_v mg‡q A\_ev D³ MÖvn‡Ki wnmve weKj‡bi 09 (bq) gv‡mi g‡a¨ ‡mev`vbKvix‡K AeMZ Kwi‡Z mÿg nB‡j D³ †mev`vbKvix Zvnv ms‡kvab ev iwnZ Ki‡e|
2. ‡Kvb †mev`vbKvix †Kvb cwi‡kva †jb‡`‡bi wel‡q MÖvnK‡K h\_vh\_ Z\_¨ cÖ`v‡b e¨\_© nB‡j A\_ev cwi‡kvawU h\_vh\_ Ges Aby‡gvw`Z wQj g‡g© cÖgvY Kwi‡Z e¨\_© nB‡j ÿwZMÖ¯Í MÖvnK Dc-aviv-1 Abyhvqx ‡mev`vbKvix‡K AeMZ Kwi‡Z mÿg bv nB‡jI cÖwZKvi cvB‡eb|
3. Dc-aviv (1) Gi AvIZvq †Kvb MÖvnK †Kvb wb®úbœK…Z cwi‡kv‡ai wel‡q †mev`vbKvix‡K AewnZ Kwi‡j D³ cwi‡kvawU Aby‡gvw`Z ev h\_vh\_ wQj g‡g© cÖgv‡Yi `vqfvi †mev`vbKvixi Dci eZ©vB‡e|

23| **cwi‡kva †jb‡`b Aby‡gv`‡bi cÖgvYxKiY|**

1. hLb †Kvb MÖvnK t

(K) †Kvb wb®úbœK…Z cwi‡kva †jb‡`b‡K A¯^xKvi K‡i; A\_ev

(L) `vex K‡i †h, †Kvb GKwU cwi‡kva †jb‡`b mwVKfv‡e wb®úbœ nq bvB;

‡m‡ÿ‡Î †mev`vbKvix‡KB cÖgvY Kwi‡Z nB‡e †h, cwi‡kva-wb‡`©kwU h\_vh\_fv‡e MÖvnK KZ©„K Aby‡gvw`Z, cÖgvYxK…Z Ges MÖvn‡Ki wnmv‡e †Kvb cÖhyw³MZ ÎæwU e¨ZxZ AšÍfz©³ Kiv nBqv‡Q|

1. †Kvb MÖvnK wb®úwËK…Z †Kvb cwi‡kva †jb‡`b‡K A¯^xKvi Kwi‡j †mev`vbKvixi wbKU ïaygvÎ bw\_fz³ cwi‡kva `wjjB cÖgvYK wn‡m‡e h‡\_ó nB‡e bv, hw` bv cÖgvwYZ nq †h,

(K) MÖvnK KZ©„K cwi‡kva †jb‡`bwU Aby‡gvw`Z; A\_ev

(L) MÖvnK cÖZviYvg~jK KvR KwiqvwQ‡jb A\_ev B”QvK…Zfv‡e cwi‡kva `wjj e¨env‡ii Pzw³ cwicvj‡b e¨\_© nBqvwQ‡jb A\_ev AgvR©bxq Ae‡njv Kwiqv‡Qb|

**24| cwi‡kva P~ovšÍKiY |**

1. ‡Kvb cwi‡kva e¨e¯’v GB AvB‡bi weavbvejx Abyhvqx Ges evsjv‡`k e¨vsK KZ©„K RvixK…Z †Kvb wewa, cÖweavb ev Av‡`k Øviv wba©vwiZ g‡Z Dnvi Kvh©µg P~ovšÍKi‡Yi wbqgvejx wbw`©ó Kwi‡e| cwi‡kva e¨e¯’vq mwbœ‡ewkZ nBevi ci we‡kl kZ©vejx cÖ‡hvR¨ bv nB‡j, Av‡`kmg~‡ni AcÖZ¨vnvi‡hvM¨Zv msµvšÍ wbqgI Bnvi AšÍf©y³ nB‡e|
2. ‡Kvb fyw³ ev cwi‡kva, hvnv GB avivi Dcaviv (1) Abyhvqx Kvh©Ki nBqv‡Q, Zvnv Amvg\_©©Zv, †`DwjqvZ¡ ev Abyiƒc Ab¨ †Kvb AvB‡bi cÖ‡qvMmn †h †Kvb Kvi‡YB †nvK bv †Kb, evwZj, wecixZµg (reverse), ev LvwiR Kiv hvB‡e bv Ges AvcvZZ ejer Ab¨ †Kvb AvB‡bi †Kvb aviv ev †Kvb cÖkvmwbK ev Av`vj‡Zi Av‡`k, hvnv Kvh©Z D³ cwi‡kva ¯’wMZ K‡i, Dnv Zvnvi Aaxb nB‡e bv|

**25| cwi‡kv‡ai mnRvgvbZ Ges `vq wb®úwË |**

‡Kvb cwiPvjbvKvix, AskMÖnYKvix, wbKvk Ni, †m›Uªvj KvD›Uvi cvwU© Ges Ab¨ †Kvb Z…Zxqc‡¶i cwi‡kva-e¨e¯’v ev evsjv‡`k e¨vs‡Ki AbyK~‡j Dnv‡K cwi‡kv‡ai wecix‡Z wbðqZv wnmv‡e cÖ`Ë mnRvgvbZ ev cwi‡kva e¨e¯’vq Drcbœ †Kvb `vq m¤úv`b-msµvšÍ AwaKvi I cÖwZKvi Amg\_©Zv ev †`DwjqvZ¡-msµvšÍ †Kvb cÖwµqv ev D³iƒc †Kvb AvBb Øviv cÖfvweZ nB‡e bv| we‡kl Kwiqv, GBiƒc AwaKvi Ges cÖwZKvi ¯’wMZKi‡Yi weavbvejx ev Av‡`k Øviv cÖfvweZ nB‡e bv, hvnv‡Z cvIbv`vi‡`i mnRvgvbZ msµvšÍ AwaKvi Ges cÖwZKvi evavMÖ¯Í nq|

**mßg Aa¨vq**

**‡PK msµvšÍ weavbvejx**

**26| †PK cÖwZ¯’vcb Ges †P‡Ki B‡j±ªwbK cÖwZ”Qwe Dc¯’vcb |**

1. ‡Kvb †PK, hvnv wbKvk Ni ev cwi‡kva-MÖnYKvix ev cÖ`vbKvix e¨vs‡Ki gva¨‡g wbKvk P‡µ cÖwµqvKv†j †Kvb †P‡Ki B‡j±ªwbK cÖwZ”Qwe m„wói Øviv wjwLZ †PKwUi ev¯Íe ¯’vbvšÍi cÖwZ¯’vcb Ges †P‡Ki B‡j±ªwbK cÖwZ”Qwe Dc¯’vcb Kwievi j‡¶ The Negotiable Instruments Act, 1881 (1881 mv‡ji 26 bs AvBb ) Gi weavb cÖ‡hvR¨ nB‡e|
2. evsjv‡`k e¨vsK we‡kl Kwiqv †P‡Ki B‡j±ªwbK cÖwµqvKi‡Yi wbwg‡Ë mg‡q mg‡q AwZwi³ wb‡`©kvejx Rvix Kwi‡Z cvwi‡e|

**Aóg Aa¨vq**

**B‡j±ªwbK Znwej ¯’vbvšÍi Ges B‡j±ªwbK gy`ªv**

**27|** **B‡j±ªwbK Znwej ¯’vbvšÍi |**

1. B‡j±ªwbK Znwej ¯’vbvšÍi, bw\_c‡Îi ejer‡hvM¨Zv Ges cÖvgvwYK g~j¨ Z\_¨ I †hvMv‡hvM cÖhyw³ AvBb, 2006 (2006 mv‡ji 39 bs AvBb) I The Bankers’ Book Evidence Act, 1891 (1891 mv‡ji 18 bs AvBb) Abyhvqx wbiƒcY Kiv nB‡e|
2. GB AvB‡bi weavbvejx ev¯Íevq†b Ges B‡j±ªwbK †jb‡`b-msµvšÍ Ab¨ †Kvb mswkøó AvBb Abyhvqx cÖvmw½K we‡ewPZ nB‡j B‡j±ªwbK cwi‡kva-`wj‡ji e¨enviKvix‡`i m¦v\_© iÿvmn B‡j±ªwbK evZ©vi gva¨‡g m¤úvw`Z cwi‡kva-Av‡`k ev A\_© †cÖiY msµvšÍ mywbw`©ó wel‡q evsjv‡`k e¨vsK †h ‡Kvb wb‡`©k Rvix A\_ev Ab¨vb¨ e¨e¯’v MÖnY Kwi‡Z cvwi‡e| GBiƒc e¨e¯’v GB AvB‡bi weavbvejxi m¤ú~iK nB‡e Ges Dnv‡`i mwnZ mvsNwl©K nB‡e bv|

28| **wd av‡h©i ¯^”QZv |**

1. ‡h mKj cwi‡kva †mev`vbKvix B‡j±ªwbK Znwej ¯’vbvšÍi m¤úv`‡bi Rb¨ MÖvnK‡`i Dci wd Av‡ivc Kwi‡e, Zvnviv evsjv‡`k e¨vs‡Ki weavb Abyhvqx Dcaviv (2) I (3) Abymv‡i wd Av‡ivc Ges Dnvi cwigvb m¤ú‡K© MÖvnK‡`i‡K weÁwßi gva¨‡g AewnZ Kwi‡e |

(2) Dcaviv (1) Gi Aax‡b cÖ‡hvR¨ wd Av‡ivc msµvšÍ weÁwß MÖvnK †h ¯’v‡b B‡j±ªwbK gy`ªv ¯’vbvšÍ‡ii m~ÎcvZ K‡i †mB ¯’v‡b `„wó MÖvn¨fv‡e ¯’vcb Kwi‡e|

(3) Dcaviv (1) Gi Aax‡b wd Av‡ivc msµvšÍ weÁwß evsjv‡`k e¨vsK KZ©„K wba©vwiZ cš’vq cÖKvk Kwi‡Z nB‡e|

(4) evsjv‡`k e¨vsK cÖ‡qvRb‡ev‡a Rb¯^v‡\_© Giƒc gvmyj/wd Gi cwigvb cybt wba©vib Kwievi Rb¨ mswkøó †mev`vbKvix‡K wb‡`©k w`‡Z cvwi‡e|

**29| Znwej ¯’vbvšÍ‡ii kZ©vejx |**

(1) †h mg‡q MÖvnK B‡j±ªwbK Znwej ¯’vbvšÍi †mevi Rb¨ m¤ú„³ nq, †mB mg‡q e¨vsK-‡Kv¤úvbx ev Ab¨ †mev`vbKvix KZ©„K Ggbfv‡e Z\_¨vejx cÖKvk Kiv nB‡e, hvnv‡Z Zvnv mn‡R MÖvn‡Ki †evaMg¨ nq|

(2) Giƒc Z\_¨ cÖKv‡k wbgœewY©Z welqvw` AšÍf©y³ \_vwK‡e, h\_v-

(K) Abby‡gvw`Zfv‡e †Kvb MÖvn‡Ki wnmve nB‡Z B‡j±ªwbK Znwej ¯’vbvšÍ‡ii †¶‡Î MÖvn‡Ki AwaKvi I `vwqZ¡ Ges †Kvb KvW©, e¨envi ms‡KZ ev Ab¨ GK‡mm (Access) cÖwµqvi gva¨‡g nviv‡bv, Pywi ev Dnv‡`i Abby‡gvw`Z e¨env‡ii †¶‡Î Awej‡¤^ AewnZ Kwievi civgk©;

(L) MÖvn‡Ki wbKU Abby‡gvw`Zfv‡e B‡j±ªwbK Znwej ¯’vbvšÍi nBqv‡Q ewjqv m‡›`‡ni D‡`ªK nB‡j ev Abby‡gvw`Z ¯’vbvšÍ‡ii Avk¼vi D™¢e nB‡j hvnv‡K AewnZ Kwi‡Z nB‡e, †mB e¨w³i †Uwj‡dvb b¤^i;

(M) MÖvnK Kx ai‡Yi B‡j±ªwbK Znwej ¯’vbvšÍ‡ii m~ÎcvZ Kwi‡Z cv‡i, Zvnvi weeiY, GBiƒc ¯’vbvšÍ‡ii msL¨v Ges cwigv‡Yi Dci Av‡ivwcZ mxgv;

(N) B‡j±ªwbK Znwej ¯’vbvšÍi Kiv ev GBiƒc ¯’vbvšÍi Kwievi AwaKvi cvBevi Rb¨ cÖ‡`q gvmyj;

(O) c~e©vby‡gvw`Z B‡j±ªwbK Znwej ¯’vbvšÍ‡ii †¶‡Î cwi‡kva ¯’wMZ/i` Kwievi Rb¨ MÖvn‡Ki AwaKvi Ges Giƒc cwi‡kva ¯’wMZ/i` Kwievi Av‡`k m~Pbv Kwievi cÖwµqv;

(P) MÖvn‡Ki B‡j±ªwbK Znwej ¯’vbvšÍi msµvšÍ Z\_¨ cÖvwßi AwaKvi;

(Q) MÖvn‡Ki cÖwZ e¨vsK A\_ev Ab¨ †mev`vbKvixi `vq;

(R) ‡Kvb& Ae¯’vi cwi‡cÖw¶‡Z e¨vsK A\_ev †mev`vbKvix mvaviY e¨emvwqK cÖwµqvq MÖvn‡Ki wnmve msµvšÍ Z\_¨ Z…Zxq c¶‡K cÖ`vb Kwi‡e; Ges

(S) MÖvnK hw` KvW© Bm¨yKvix ev wfbœiƒc cÖvwaKvi cÖ`vbKvix Øviv cwiPvwjZ b‡n Ggb †Kvb A‡Uv‡g‡UW †Uji †gwkb A\_ev Ab¨ B‡j±ªwbK Uvwg©bvj e¨envi Kwiqv ¯’vbvšÍ‡ii m~ÎcvZ K‡i, Zvnv nB‡j wd Av‡ivwcZ nB‡Z cv‡i g‡g© MÖvnK‡K AewnZKiY|

(3) e¨vsK A\_ev Ab¨ †mev`vbKvix MÖvnK‡K wjwLZfv‡e A\_ev evsjv‡`k e¨vsK KZ©„K mgq mgq wba©vwiZ Ggb †Kvb Dcv‡q, Kvh©Ki nBevi AšÍZ 21(GKzk) w`b c~‡e© Zvnvi wnmve-msµvšÍ kZ©vejxi †Kvb D‡jøL‡hvM¨ cwieZ©b, hvnv cÖKvk‡hvM¨, Zvnv AewnZ Kwi‡e, hw` bv †Kvb B‡j±ªwbK Znwej ¯’vbvšÍi e¨e¯’v/cÖYvjx ev MÖvn‡Ki wnmv‡ei wbivcËv i¶v ev cybt¯’vcb Kivi Rb¨ D³ cwieZ©b Awej‡¤^ Kiv Riæix nq|

**30| B‡j±ªwbK gy`ªv Bmy¨KiY |**

‡Kvb †mev`vbKvix KZ©„K B‡j±ªwbK gy`ªv Bmy¨ Kwievi †ÿ‡Î wb¤œewY©Z wbqgvejx cÖ‡hvR¨ nB‡e -

(1) B‡j±ªwbK gy`ªv e¨e¯’vq FY cÖ`v‡bi welqwU AšÍfz©³ nB‡e bv;

(2) ¯’vbxq gy`ªvq wea„Z mKj B‡j±ªwbK gy`ªv/cY¨‡K bM`/ZvrÿwYK Rgv wn‡m‡e MY¨ Kiv nB‡e| G cÖms‡M B‡j±ªwbK gy`ªv mggv‡bi evsjv‡`wk UvKvi wewbg‡q Bmy¨ Kiv hvB‡e;

(3) B‡j±ªwbK gy`ªv Bmy¨KvixMY Zvnv‡`i Avw\_©K cÖwZ‡e`‡b B‡j±ªwbK gy`ªvi RgvK„Z Ges cÖ`vbK…Z g~j¨ m¤ú‡K© Z\_¨ cÖ`vb Kwi‡e; ewY©Z cÖwµqvq A\_©bxwZ‡Z B‡jKUªwbK gy`ªv mieiv‡ni cwigvY I MwZ bRi`vix I wbqš¿Y Kwievi j‡¶ evsjv‡`k e¨vsK‡K ch©vß I wbf©i‡hvM¨ Z\_¨ cÖ`vb Kwi‡Z nB‡e;

(4) wbKvk Ges wb®úwË cÖwµqvmg~n e¨vswKs e¨e¯’vq †Kvb cwi‡kva Av‡`k m~Pbv Kwievi AbwaK 48(AvUPwjøk) N›Uvi g‡a¨ P~ovšÍ wb®úwË cÖ`v‡b mnvqZv Kwi‡e;

(5) B‡j±ªwbK gy`ªv Bmy¨KvixMY evsjv‡`k e¨vsK KZ©„K wb‡`©wkZ nB‡j evsjv‡`k e¨vsK KZ©„K Bm¨yK…Z mgg~‡j¨i ‡bv‡Ui A\_ev e¨vsK wnmv‡ei gva¨‡g B‡j±ªwbK gy`ªvi g~j¨, cÖ‡hvR¨ ‡mev gvmyj Ges/A\_ev wd KZ©b mv‡c‡ÿ cÖ`vb Kwi‡Z eva¨ \_vwK‡e| Bm¨yKvix KZ©„K aviYKvixi AbyK~‡j e¨envi Aewkó A‡\_©i (underlying float) e¨e¯’vcbv I Gi Aemvq‡b Bmy¨K…Z B‡j±ªwbK gy`ªvi cwigvb wbw`©ófv‡e D‡jøL \_vwK‡e|

**beg Aa¨vq**

**cwiPvjbvKvix, †mev`vbKvix ev AskMÖnYKvixi Aemvqb Ges cÖkvmb**

**31| Aemvqb m¤ú‡K© evsjv‡`k e¨vsK‡K AewnZKiY |**

‡h ‡¶‡Î †Kvb cwiPvjbvKvix, †mev`vbKvix ev AskMÖnYKvix‡K Aemvqb Kiv nq ev ‡Kvb cÖkvmwbK w¯‹g-Gi Aax‡b Avbqb Kiv nq, †m ‡ÿ‡Î huvnvi Av‡e`‡bi cwi‡cÖw¶‡Z D³ Aemvqb Av‡`k ev cÖkvmwbK Av‡`k ev wm×vš**Í,** hvnvB Rvix Kiv †nvK bv †Kb, wZwb Awej‡¤^ D³ Av‡`k ev wm×v‡šÍi Abywjwc evsjv‡`k e¨vs‡K cÖ`vb Kwi‡eb|

**32| evav-wb‡la |**

‡Kvb cwiPvjbvKvix, †mev`vbKvix ev AskMÖnYKvix huvnvi weiæ‡× Aemvqb-Av‡e`b `vwLjK…Z nBqv‡Q ev cÖkvmwbK e¨e¯’v M„nxZ nBqv‡Q A\_ev hvnvi †¶‡Î †¯^”Qv-Aemvq‡bi wm×všÍ MÖnY Kiv nBqv‡Q, Dnv †Kvb cwi‡kva e¨e¯’v cwiPvjbv A\_ev †mev`vb A\_ev Dnv‡Z AskMÖnY Kwi‡Z cvwi‡e bv hZ¶Y ch©šÍ bv D³ Av‡e`b ev e¨e¯’vi AcmviY ev P~ovšÍ wb®úwËKiY nq|

**33| AskMÖnYKvixi Aemvqb ev cÖkvmwbK AaxbZv cwi‡kva P~ovšÍKi‡Yi Dci cÖfve †dwj‡e bv |**

‡`DwjqvZ¡-msµvšÍ †Kvb AvB‡b hvnv wKQzB \_vKzK bv †Kb, †Kvb cwi‡kva-e¨e¯’vi †Kvb AskMÖnYKvixi Aemvqb ev cÖkvmwbK w¯‹g cÖYqb-mswkøó Av‡`k ev wm×všÍ evsjv‡`k e¨vsK‡K cÖ`vb Kwievi c~‡e© GB AvB‡bi aviv 24(2)- Gi Aaxb P~ovšÍKiY I AcÖZ¨vnvi‡hvM¨ nBqv hvIqv †Kvb fzw³ ev cwi‡kv‡ai P~ovšÍKiY ev AcÖZ¨vnvi‡hvM¨Zv‡K cÖfvweZ Kwi‡e bv|

**34| AemvqK Ges jvB‡mÝK…Z cwi‡kva-e¨e¯’vi Dci cÖ‡hvR¨ wbqgvejx |**

AvcvZZt ejer Ab¨ ‡Kvb AvB‡b hvnv wKQzB \_vKzK bv †Kb, †Kvb cwi‡kva Kvh©µ‡g AskMÖnYKvix †Kvb cÖwZôvb hw` AemvwqZ nq A\_ev cÖkvm‡bi Aaxb nq A\_ev †Kvb Av`vjZ KZ…©K †`Dwjqv †NvwlZ nq, †mB AskMÖnYKvix †Kvb wjwLZ ‡bUKiY e¨e¯’vq c¶ nB‡j, D³ wjwLZ e¨e¯’v A\_ev Dnvi cwi‡kva-Kvh©µ‡gi cÖ‡hvR¨ ‡bUKiY wbqg Ges wewa-weavb-mg~n wbgœwjwLZ †Kvb cwi‡kva ev `vq wb®úwËi †¶‡Î †¶Îg‡Z AemvqK ev cÖkvm‡Ki Dci eva¨Zvg~jK nB‡e t

1. Aemvqb ev e‡›`ve¯Í Av‡`k, hvnvB cÖ‡hvR¨ nDK bv †Kb, Zvnv Rvixi c~‡e©B ‡bUKi‡Yi gva¨‡g hvnvi wb®úwË NwUqv‡Q; Ges
2. ‡¶Îg‡Z, hvnv Aemvqb ev e‡›`ve¯Í Av‡`‡ki w`b A\_ev Zvnvi c‡i wbiƒwcZ nB‡e, A\_ev Aemvqb ev cÖkvmb Av‡`‡ki w`b hvnvi cwi‡kva †gqv‡`vËxY© wQj|

**35| AwaKvi msi¶Y |**

GB Aa¨v‡qi weavbvejx †Kvb e¨w³‡K Zvnvi AvBbMZ AwaKvi cÖ‡qvM Kiv nB‡Z mxgve× ev weiZ ivwL‡e bv, hw` bv Zvnv GB Aa¨v‡qi Aaxb †Kvb cwi‡kva Av‡`k ev wb®úwËi P~ovšÍ ev †Kvb ‡bUKiY-e¨e¯’vi ˆeaZv ev Kvh©KvwiZv‡K cÖfvweZ K‡i|

**36| mvsNwl©K AvBb msµvšÍ weavbvejx |**

1. cwi‡kva-e¨e¯’vq ‡Kvb we‡`kx AskMÖnYKvixi †`Dwjqv‡Z¡i †¶‡Î Zvnvi †Kvb wb®úwË-msµvšÍ AwaKvi Ges `vwqZ¡ evsjv‡`‡k ejerK…Z AvBb Øviv wbqwš¿Z nB‡e|
2. ‡Kvb ‰e‡`wkK cwi‡kva-e¨e¯’vq wbevmx AskMÖnYKvixi AwaKvi I `vwqZ¡ D³ ‰e‡`wkK cwi‡kva-e¨e¯’v wbqš¿YKvix AvBb Øviv wbqwš¿Z nB‡e|

**`kg Aa¨vq**

**AvBb j•Nb, cÖwZKvig~jK e¨e¯’v I `Ð**

**37| AvBb j•Nb I cÖwZKvig~jK e¨e¯’v |**

GB AvBb ev AvB‡bi Aax‡b cÖ`Ë †Kvb wb‡`©k j•N‡bi Rb¨ evsjv‡`k e¨vsK cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix, Dnv‡`i cwiPvjK, cÖavb wbe©vnx I Ab¨vb¨ Kg©KZ©v‡`i weiæ‡× wbgœewY©Z GK ev GKvwaK cÖkvmwbK e¨e¯’v MÖnYmn `Ðv‡ivc Kwi‡Z cvwi‡e t-

(1) wjwLZfv‡e mZKx©KiY ;

(2) Giƒc AvBb j•Nb ‡iva I ¯’wMZ Kwievi wb‡`©kbvmn cÖwZKvig~jK ZvrÿwYK e¨e¯’v MÖn‡Yi Rb¨ wjwLZ Av‡`k Rvix;

(3) AvBb j•NbKvixi Dci wewawb‡la Av‡ivc Kivmn Ab~aŸ© 5,00,000/= (cvuP j¶) UvKv A\_ev evsjv‡`k e¨vsK KZ©„K wba©vwiZ A\_©`Ð avh©**;**

(4) cwiPvjbvKvix, †mev`vbKvix Ges AskMÖnYKvix†K Dnvi AvBb j•NbKvix mswkøó cwiPvjK, cÖavb wbe©vnx I Ab¨vb¨ Kg©KZ©vMY‡K Zvnv‡`i c` nB‡Z mvgwqK eiLv¯Í ev AcmviY Kwievi wb‡`©k cÖ`vb; A\_ev

(5) ‡Kvb cwiPvjbvKvix ev †mev`vbKvixi ev †Kvb AskMÖnYKvixi AbyK~‡j cÖ`Ë jvB‡mÝ ev mswkøó AbygwZ ¯’wMZKiY ev cÖZ¨vnvi|

**38| Aciva I `Ðmg~n |**

(1) hw` ‡Kvb e¨w³ GB AvB‡bi Aax‡b jvB‡mÝ cÖvß bv nBqv e¨emv K‡ib ev e¨emv Kwievi Rb¨ cÖvß jvB‡mÝ evwZj nBqv hvIqvi ciI e¨emv K‡ib, Zvnv nB‡j wZwb Ab~¨b 10,000/= (`k nvRvi) UvKv Ges Ab~aŸ© 5,00,000/= (cuvP jÿ) UvKv A\_© Rwigvbv Ges/A\_ev AbwaK 3 (wZb) ermi mkÖg Kviv`‡Ð `Ðbxq n‡eb| hw` GB j•Nb Ae¨vnZ \_v‡K Zvnv nB‡j D³ j•N‡bi cÖ\_g wZb w`‡bi ci nB‡Z cÖwZ w`‡bi Rb¨ AwZwi³ Ab~¨b 5,000/= (cuvP nvRvi) UvKv Ges Ab~aŸ© 10,000/= (`k nvRvi) UvKv A\_©`‡Ð `Ðbxq nB‡eb|

(2) hw` †Kvb cwiPvjbvKvix, †mev`vbKvix, ev AskMÖnYKvixi †Kvb cwiPvjK, cÖavb wbe©vnx ev Ab¨vb¨ Kg©KZ©v -

(K) GB AvB‡bi Aax‡b †Kvb wbix¶‡Ki h\_vh\_ Kg© m¤úv`‡b evav cÖ`vb K‡ib;

(L) ‡Kvb cwiPvjbvKvix ev AskMÖnYKvixi †Kvb wnmve, ewn ev bw\_cÎ webó, aŸsm, cwieZ©b ev fyjfv‡e Dc¯’vcb K‡ib;

(M) cÖZviYvi D‡Ï‡k¨ †Kvb Aby‡gvw`Z cwi‡kva-e¨e¯’vi wnmv‡e wg\_¨v Z\_¨ mwbœ‡ek K‡ib ev cÖvmw½K Z\_¨ mwbœ‡ek Kwi‡Z e¨\_© nb, Zvnv nB‡j Zvnv‡K evsjv‡`k e¨vsK 3,00,000/= (wZb j¶) nB‡Z 10,00,000/= (`k j¶) UvKv ch©šÍ A\_© Rwigvbv `wÐZ Kwi‡Z cvwi‡e|

(3) ‡Kvb e¨w³ GB AvB‡bi weavbvejx ev GB AvBb ev¯ÍevqbK‡í RvixK…Z cÖweavb ev wb‡`©k j•Nb ev evavMª¯Í ev D³iƒc mnvqZv Kwi‡j wZwb Ab~aŸ© 10,00,000/= (`k j¶) UvKv A\_© `‡Û Ges/A\_ev AbwaK 3 (wZb) erm‡ii mkÖg Kviv`‡Ð `Ðbxq nB‡eb|

**39| Aciva Avg‡j †bIqv |**

1. ‡dŠR`vix Kvh©wewa, 1898 (1898 mv‡ji 5 bs AvBb)-G hvnv wKQzB \_vKzK bv ‡Kb, aviv 38-Gi (1) Ges (3) G ewY©Z Acivamg~n GB AvB‡bi aviv 42 Øviv MwVZ UªvBey¨bv‡j wePvi‡hvM¨ nB‡e|
2. ‡dŠR`vix Kvh©wewa, 1898 (1898 mv‡ji 5 bs AvBb) G hvnv wKQzB \_vKyK bv †Kb, GB AvB‡bi Aax‡b `Ðbxq ‡h †Kvb Aciva Avgj‡hvM¨ nB‡e|
3. aviv 38-Gi Aax‡b mvaviYfv‡e mKj Aciva ev Z`ax‡b †Kvb wbw`©ó Aciv‡ai wel‡q evsjv‡`k e¨vsK nB‡Z GZ`y‡Ï‡k¨ ÿgZv cÖvß Dnvi †Kvb Kg©KZ©vi wjwLZ Awf‡hvM Qvov †Kvb Av`vjZ GB AvB‡bi Aax‡b †Kvb wePviKvh© MÖnY Kwi‡e bv|
4. UªvBey¨bv‡ji wePviK gvgjvi Awf‡hvM MV‡bi ZvwiL nB‡Z Qq gv‡mi g‡a¨ mg¯Í wePviKvh© m¤úbœ Kwi‡eb|
5. wePviK Dc-aviv 04-Gi Aax‡b wba©vwiZ mg‡qi g‡a¨ †Kvb gvgjv wb®úwË Kwi‡Z e¨\_© nB‡j, wZwb Dnvi KviY wjwLZfv‡e wjwce× Kwiqv mgqmxgv AbwaK AviI 03(wZb) gvm e„w× Kwi‡Z cvwi‡eb|
6. UªvBey¨bvj KZ©„K cÖ`Ë ivq I Av‡`‡ki weiæ‡× Avcxj, mywcÖg‡Kv‡U©i nvB‡KvU© wefv‡M 60(lvU) w`‡bi g‡a¨ `v‡qi Kiv hvB‡e|

**40| kvw¯Íg~jK Kvh©aviv MÖn‡Yi c×wZ |**

1. evsjv‡`k evsK hw` GB AvB‡bi †Kvb aviv A\_ev Z`axb †Kvb Av‡`k ev wb‡`©k ev Av‡ivwcZ kZ© ev cÖYxZ †Kvb wewa j•Nb Kivi Rb¨ †Kvb cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix, Dnv‡`i cwiPvjK, cÖavb wbe©vnx I Ab¨vb¨ Kg©KZ©v‡`i weiæ‡× Av`vj‡Zi wePviv‡\_© Aciva e¨ZxZ Ab¨ †Kvb †ÿ‡Î kvw¯Í e¨e¯’v MÖnY Kwi‡Z Pvq, Zvnv nB‡j evsjv‡`k e¨vsK D³ cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix, Dnv‡`i cwiPvjK, cÖavb wbe©vnx I Ab¨vb¨ Kg©KZ©v‡`i weiæ‡× †Kb kvw¯ÍgyjK e¨e¯’v MÖnY Kwi‡e bv ev Avw\_©K Rwigvbv Av‡ivc Kwi‡e bv †m m¤ú‡K© KviY `k©vB‡Z my‡hvM w`‡Z cvwi‡e Ges cÖ`Ë e¨vL¨vq mš‘ó bv nB‡j ev Dnviv ev †ÿÎgZ Zvnviv wbw`©ó mg‡qi g‡a¨ e¨vL¨v cÖ`vb bv Kwi‡j, cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix, Dnv‡`i cwiPvjK, cÖavb wbe©vnx I Ab¨vb¨ Kg©KZ©v‡K mswkøó aviv ev Dcavivmg~‡n DwjøwLZ kvw¯Íg~jK e¨e¯’v MÖnY Kwi‡Z ev mswkøó aviv ev Dc-avivmg~‡n DwjøwLZ †h †Kvb As‡Ki Avw\_©K Rwigvbv Av‡ivc Kwi‡Z cvwi‡e|
2. Dcaviv (1)-Gi Aax‡b Av‡ivwcZ Rwigvbv D³ cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix, Dnv‡`i cwiPvjK, cÖavb wbe©vnx I Ab¨vb¨ Kg©KZ©v GBiƒc Av‡`k cÖ`v‡bi 14(‡PŠÏ) w`‡bi g‡a¨ cwi‡kva Kwi‡Z eva¨ \_vwK‡e|
3. hw` †Kvb cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix, Dnv‡`i cwiPvjK, cÖavb wbe©vnx I Ab¨vb¨ Kg©KZ©v Dcaviv (2)-G wba©vwiZ mg‡qi g‡a¨ Av‡ivwcZ Rwigvbv cwi‡kv‡a e¨\_© nq, Zvnv nB‡j evsjv‡`k e¨vsK †Kvbiƒc †bvwUk cÖ`vb e¨wZ‡i‡K D³ cwiPvjbvKvix, †mev`vbKvix, AskMÖnYKvix, Dnv‡`i cwiPvjK, cÖavb wbe©vnx I Ab¨vb¨ Kg©KZ©vi e¨vsK wnmve nB‡Z D³ Rwigvbv Av`vq Kwiqv wb‡Z cvwi‡e|

**41| UªvBey¨bvj, Dnvi ¶gZv, BZ¨vw` |**

(1) cÖ‡Z¨K `vqiv RR, Zuvnvi GLwZqvify³ GjvKvi Rb¨ aviv 38-Gi Aaxb `Ðbxq Aciv‡ai wePvi Kv‡h©i D‡Ï‡k¨ UªvBe¨ybvj wnmv‡e MY¨ nB‡eb|

(2) ‡Kvb UªvBey¨bvj †Kvb gvgjv wePviv‡\_© Zvunvi GLwZqvivaxb †Kvb AwZwi³ `vqiv R‡Ri wbKU n¯ÍvšÍi Kwi‡Z cvwi‡eb Ges D³ n¯ÍvšÍiK…Z gvgjvi wePviKvh© cwiPvjbvi †ÿ‡Î UªvBe¨ybvj wnmv‡e MY¨ nB‡eb|

(3) UªvBey¨bv‡ji mKj Kvh©µg `Ðwewa, 1860 (1860 mv‡ji 45 bs AvBb)-Gi aviv 193 Ges 228 Abyhvqx Ges aviv 196-Gi D‡Ïk¨ mvabK‡í wePvwiK Kvh©µg wnmv‡e MY¨ nB‡e Ges ‡dŠR`vix Kvh©wewa, 1898 (1898 mv‡ji 5 bs AvBb) Gi Av‡`k I `Ðv‡`k Kvh©Ki-m¤úwK©Z avivmg~n, hZ`~i m¤¢e, UªvBey¨bvj KZ©„K cÖ`Ë Av‡`k I `Ðv‡`‡ki †ÿ‡Î cÖ‡hvR¨ nB‡e|

GKv`k Aa¨vq

**KwZcq AvB‡bi Avbylw½K ms‡kvab**

**42| The Negotiable Instrumens Act, 1881 (1881 mv‡ji 26 bs AvBb) Gi ms‡kvab**| -The Negotiable Instruments Act, 1881 (1881 mv‡jv 26 bs AvBb ) Gi

(K) Section 6 wb¤œiƒcfv‡e ms‡kvwaZ nB‡e, h\_vt-

6*. A "cheque" is a bill of exchange drawn on a specified banker and not expressed to be payable otherwise than on demand and it includes the* ***electronic image of a truncated cheque and a cheque in the electronic form*** *as defined in the Payment Systems Act 2017.*

Explanation I.-For the purposes of this section, the expressions-

*(a) "an electronic cheque" means a cheque which contains digital representation of the front and back of a paper cheque, and is generated, written and signed in a secure system ensuring the minimum safety standards for the use of digital signature;*

*(b) "a truncated cheque" means a cheque which is truncated during the course of a clearing cycle, either by the clearing house or by the bank whether paying or receiving payment, immediately on generation of an electronic image for transmission, substituting the further physical movement of the cheque in writing.*

Explanation II.-For the purposes of this section, the expression "clearing house" means the clearing house owned and operated by the Bangladesh Bank or a clearing house recognized as such by Bangladesh Bank under the provisions of the Payment Systems Act, 2017.

(L) Section 64 wb¤œiƒcfv‡e ms‡kvwaZ nB‡e, h\_vt-

*64. (1) Subject to the provisions of section 76, promissory notes, bills of exchange and cheques must be presented for payment to the maker, acceptor or drawee thereof respectively, by or on behalf of the holder as hereinafter provided. In default of such presentment, the other parties thereto are not liable thereon to such holder.*

*(2) Notwithstanding anything contained in section 6, where an electronic image of a truncated cheque is presented for payment, the drawee bank is entitled to demand any further information regarding the truncated cheque from the bank holding the truncated cheque in case of any reasonable suspicion about the genuineness of the apparent tenor of instrument, and if the suspicion is that of any fraud, forgery, tampering or destruction of the instrument, it is entitled to further demand the presentment of the truncated cheque itself for verification, provided that the truncated cheque so demanded by the drawee bank shall be retained by it, if the payment is made accordingly.*

Exception - Where a promissory note is payable on demand and is not payable at a specified place, no presentment is necessary in order to charge the maker thereof nor is presentment necessary to charge the acceptor of a bill of exchange. The provisions of this section are without prejudice to the provisions relating to presentment or acceptance in the case of a bill of exchange.

Explanation - Where there are several persons, not being partners liable on the negotiable instrument, as makers, acceptors or drawees, as the case may be, and no place of payment is specified, presentment must be made to them all.

(M) Section 71A. wb¤œiƒcfv‡e ms‡kvwaZ nB‡e, h\_vt-

What constitutes valid presentment and mode of presentment.

*71A. (1)To constitute a valid presentment it shall be sufficient if instead of the original negotiable instrument* ***an electronic copy or a paper copy*** *of the original instrument therefore certified to be true by the holder is delivered to the person liable thereon, either personally or by registered post or by other means.*

*(2) If, after such delivery, the person liable to pay so demands, the holder shall allow him to inspect the* ***electronic copy*** *of the original negotiable instrument during the hours of business of the holder, and if the holder fails to do so within a reasonable time, the presentment deemed to be invalid.*

(N) Section 81. wb¤œiƒcfv‡e ms‡kvwaZ nB‡e, h\_vt-

Delivery of instrument on payment, or indemnity in case of loss.

81. *(1) Any person liable to pay, and called upon by the holder thereof to pay, the amount due on a promissory note, bill of exchange or cheque is before payment entitled to have it shown, and is on payment entitled to have it delivered up, to him, or, if the instrument is lost or cannot be produced, to be indemnified against any further claim thereon against him.*

*(2) Where the cheque is an electronic image of a truncated cheque, even after the payment the banker who received the payment shall be entitled to retain the truncated cheque.*

*(3) A certificate issued on the foot of the printout of the electronic image of a truncated cheque by the banker who paid the instrument, shall be prima facie proof of such payment.*

(O) Section 89. wb¤œiƒcfv‡e ms‡kvwaZ nB‡e, h\_vt-

Payment of instrument on which alteration is not apparent

89 (*1) Where a promissory note, bill of exchange or cheque has been materially altered but does not appear to have been so altered, or where a cheque is presented for payment which does not at the time of presentation appear to be crossed or to have had a crossing which has been obliterated, payment thereof by a person or banker liable to pay, and paying the same according to the apparent tenor thereof at the time of payment and otherwise in due course, shall discharge such person or banker from all liability thereon ; and such payment shall not be questioned by reason of the instrument having been altered or the cheque crossed.*

*(2) Where the cheque is an electronic image of a truncated cheque, any difference in apparent tenor of such electronic image and the truncated cheque shall be a material alteration and it shall be the duty of the bank or the clearing house, as the case may be, to ensure the exactness of the apparent tenor of electronic image of the truncated cheque while truncating and transmitting the image.*

*(3) Any bank or a clearing house which receives a transmitted electronic image of a truncated cheque, shall verify from the party who transmitted the image to it, that the image so transmitted to it and received by it, is exactly the same.*

(P) Section 131. wb¤œiƒcfv‡e ms‡kvwaZ nB‡e, h\_vt-

Non-liability of banker receiving payment of cheque.

131**.** *Subject to the provisions of this Act relating to cheques crossed "account payee", where a banker in good faith and without negligence receives payment for a customer of a cheque crossed generally or specially to himself, and the customer has no title or a defective title thereto, the banker shall not incur any liability to the true owner of the cheque by reason only of having received such payment.*

Explanation I - A banker receives payment of a crossed cheque for a customer within the meaning of this section notwithstanding that he credits his customer's account with the amount of the cheque before receiving payment thereof.

Explanation II - It shall be the duty of the banker who receives payment based on an electronic image of a truncated cheque held with him, to verify the prima facie genuineness of the cheque to be the instrument that can be verified with due diligence and ordinary care.

**Øv`k Aa¨vq**

**wewea**

**43| we‡iva wb®úwË|**

GB AvB‡bi Aaxb D™¢~Z ‡Kvb wel‡q †Kvb cwiPvjbvKvix, †mev`vbKvix Ges/A\_ev AskMÖnYKvixi g‡a¨ †Kvb we‡iv‡ai D™¢e nB‡j mswkøó cÿMY hw` Dnv wb‡R‡`i g‡a¨ wb®úwË Kwi‡Z e¨\_© nq, Zvnv nB‡j evsjv‡`k e¨vsK cÿM‡Yi wjwLZ Aby‡ivaµ‡g D³ we‡iva wb®úwË‡Z ga¨¯’Zv Kwi‡Z cvwi‡e Ges GBiƒc ga¨¯’Zvq evsjv‡`k e¨vs‡Ki cÖ`Ë wjwLZ wm×všÍ mswkøó cÿMY gvwb‡Z eva¨ \_vwK‡e|

**44| mij wek¦v‡m K…Z Kv‡h©i iÿY|**

GB AvB‡bi Aax‡b mij wek¦v‡m K…Z †Kvb Kv‡h©i Rb¨ ev Kv‡Ri D‡`¨vM MÖn‡Yi Rb¨ †Kn ÿwZMÖ¯’ nB‡j evsjv‡`k e¨vsK A\_ev Dnvi †Kvb Kg©KZ©v, A\_ev †Kvb cÖwZwbwai weiæ‡× †`Iqvbx ev †dŠR`vix gvgjv ev Ab¨ †Kvb AvBbMZ Kvh©µg MÖnY Kiv hvB‡e bv|

**45| DËiYKvjxb weavb t**

GB AvBb ejer nBevi w`‡b we`¨gvb e¨emv cwiPvjbvKvix e¨vsK-‡Kv¤úvbx ev Ab¨vb¨ cwiPvjbvKvix ev †mev`vbKvix ev AskMÖnYKvix GB AvBb ejer nBevi 09 (bq) gv‡mi g‡a¨ Zvnv‡`i (K) cÖwZôvb, (L) cwiPvjb, Ges (M) e¨e¯’vcbv GB AvB‡bi weavbvejxi mwnZ msMwZc~Y© Kwi‡e|

**46| ev¯Íevqb ¶gZv |**

GB AvB‡bi weavbvejx ev¯Íevq‡bi j‡¶ evsjv‡`k e¨vsK Avek¨Kxq g‡b Kwi‡j †h †Kvb bxwZgvjv, wb‡`©kbv A\_ev Av‡`k Rvix Kwi‡Z cvwi‡e|

**47| wewa I cÖweavb cÖYq‡bi ¶gZv|**

evsjv‡`k e¨vsK GB AvB‡bi D‡Ïk¨ c~iYK‡í Ges cwi‡kva Kvh©µ‡gi wbivcËv, Kvh©KvwiZv I fwel¨r Dbœq‡bi j‡ÿ cÖ‡qvRbxq †h †Kvb wewa I cÖweavb cÖYqb Kwi‡Z cvwi‡e| cwi‡kva `vq wnmvevqb/MYbv, ‡bUKiY I wb®úwËKiY, †Kvb AskMÖnYKvix, †Kvb cwi‡kva-e¨e¯’v, wbKvk Ni, †m›Uªvj KvD›Uvi cvwU© ev Ab¨ AskMÖnYKvix cÖ‡`q `vq cwi‡kv‡a Amg\_© nB‡j ev nBevi m¤¢vebv \_vwK‡j, †mB e¨vcv‡i Kvh©µg MÖnY Kwievi weavbvejx Bnvi AšÍfy©³ nB‡e| miKvwi wmwKDwiwUR msµvšÍ `v‡qi wb®úwË, BZ¨vw` welqmn cÖvmw½K wel‡q wewa I cÖweavb Rvix Kwi‡Z cvwi‡e|

**48| iwnZKiY I †ndvRZ|**

1. evsjv‡`k †c‡g›U GÛ †m‡Uj‡g›U wm‡÷gm †i¸‡jkbm 2014 ( 15-05- 2014 Zvwi‡L wcGmwW mvK©yjvi bs 02/2014 Gi gva¨‡g RvixK…Z) Ges †i¸‡jkbm Ab B‡jKUªwbK dvÛ UªvÝdvi 2014 ( 15 †g 2014 Zvwi‡L wcGmwW mvK©yjvi bs 03/2014 Gi gva¨‡g RvixK…Z) GZØviv iwnZ Kiv nBj|
2. Dc-aviv (1)-Gi Aax‡b iwnZKiY m‡Ë¡I iwnZK…Z D³ †i¸‡jkbØ‡qi Aax‡b K…Z me wKQz ev Z`vaxb cÖ`Ë ÿgZve‡j M„nxZ mKj e¨e¯’v GB AvB‡bi Aaxb K…Z ev M„nxZ nBqv‡Q ewjqv MY¨ nB‡e, †hb Dnv K…Z ev M„nxZ nBevi Zvwi‡L GB AvBb ejer wQj|