**ljnkj oYyHkHkkbZ iVsy d`f"k ,oa izkS|ksfxd fo’ofo|ky;] esjB**

**izk:i&I**

**?kks"k.kk dk izi= ¼o"kZ -------------------------------½**

**uke ,oa inuke** --------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**foHkkx@egkfo|ky; % ---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------**

¼d½

¼mu O;fDr;ksa ds fy;s tks fdlh vpy lEifRr ds Lokeh u gks½

eSa ,rn~}kjk ?kksf"kr djrk gWw fd esjs ikl dksbZ vpy lEifRr ugha gSA ;fn blds i'pkr~ eSa dksbZ vpy lEifRr vftZr d:Wxk rks eSa lEcfU/kr vof/k dh iapo"khZ; ?kks"k.kk esa ml rF; dks ?kksf"kr d:WxkA

gLrk{kj ----------------------------------------------

uke ,oa inuke ----------------------------------------------

fnukad ----------------------------------------------

¼[k½

¼mu O;fDr;ksa ds fy;s tks vpy lEifRr ds Lokeh gks½

eSa ,rn~}kjk ?kksf"kr djrk gWw fd esjs ikl fuEufyf[kr vpy lEifRr gS &

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| **Hkw&lEifRr** | | | | | | | |
| Hkwfe dk fooj.k | | | {ks=Qy ,dM+ esa | vftZr ;k iSr`d ;fn vftZr gks rks vftZr djus dk fnukad | Okkf"kZd jktLo | vuqekfur ewY; | fo'ks"k fooj.k |
| ftyk | rglhy | xkWo |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
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| **x`g&lEifRr** | | | | | | | | |
| Ø0  la0 | x`g dk fooj.k | | x`g dh la[;k | vftZr ;k iSr`d ;fn vftZr gks rks vftZr djus dk fnukad | D;k jgus ds iz;kstu ds fy;s dke esa vkrk gS ;k fdjk;s ij mBk;k x;k gSA | Okkf"kZd fdjk;k | vuqekfur ewY; | fo'ks"k fooj.k |
| xzke] dLck ;k uxj | ftyk |
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;fn eSa Hkfo"; esa vkSj vpy lEifRr vftZr d:Wxk rks eSa lEcfU/kr vof/k dh iapo"khZ; ?kks"k.kk esa ml rF; dks ?kksf"kr d:WxkA

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vo/ks;&vpy lEifRr esa cU/kd ¼Mortgege½ ;k iV~Vs ij j[ks x;s x`g Hkw&lEifRr;kW Hkh lfEefyr gSA

fdlh vf/kdkjh dh iRuh ;k mlds ifjokj ds vU; O;fDr }kjk tks lfEefyr ifjokj esa gks] ;k lkFk esa jgrk gks] ;k fdlh izdkj ml ij vkfJr gks j[kh xbZ ;k mldh vksj ls izcU/k dh tkus okyh lEifRr bl ?kks"k.kk ds iz;kstukFkZ vf/kdkjh }kjk Lo;a j[kh xbZ rFkk mlds }kjk izcU/k dh xbZ le>h tk;sxhA

¼x½

¼mu yksxksa ds fy;s ftuds dksbZ va’k ¼Shares½ ;k fofu/kku ¼Investment½ ugha gS½

eSa ,r~n}kjk ?kkssf"kr djrk gWw fd eSa fdlh va’k ;k fdlh vU; fofu/kku dk Lokeh ugha gWWwwA blds i'pkr~ ;fn eSa dksbZ va’k vftZr djrk gwW ;k vU; fofu/kku¼Investment½ djrk gWw rks eSa lEcfU/kr vof/k ds fy;s iapo"khZ; ?kks"k.kk esa ml rF; dks ?kksf"kr d:WxkA

gLrk{kj ----------------------------------------------

uke ,oa inuke ----------------------------------------------

fnukad ----------------------------------------------

¼?k½

¼mu O;fDr;ksa ds fy;s tks va’kks ds Lokeh gks ;k ftuds vU; fofu/kku gks½

eSa ,rn~}kjk ?kksf"kr djrk gWw fd esjs fuEufyf[kr va’k vkSj fofu/kku gS &

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| --- | --- | --- | --- | --- | --- | --- |
| va’k ¼Shares½ | | | | | | |
| Øe0la[;k | fooj.k | vftZr djus dk fnukad | izR;sd va’k dk ewY; | va'kks dh la[;k | va'kks dk dqy ewY; | fo'ks"k fooj.k |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|  |  |  |  |  |  |  |

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| --- | --- | --- | --- | --- |
| fofu/kku ¼Investment½ | | | | |
| Øe0la[;k | fooj.k | fofu/kku djus dk fnukad | ewY; | fo'ks"k fooj.k |
|  |  |  |  |  |

;fn eSa vkSj va’k djrk gWw ;k vU; fofu/kku djrk gwW rks eSa lEcfU/kr vof/k ds fy;s iapo"khZ; ?kks"k.kk esa ml rF; dks ?kksf"kr d:WxkA

gLrk{kj ----------------------------------------------

uke ,oa inuke ----------------------------------------------

fnukad ----------------------------------------------

izfrgLrk{kfjr