SUPPLEMENTAL CONDITIONS OF CONTEST

FOR

23rd HCL INTERNATIONAL BRIDGE CHAMPIONSHIP - 2026

Under the auspices of Bridge Federation of India

(Modified on 15th September 2026) – All Modified Points are marked in YELLOW

A. PREAMBLE

The conditions of contest herein set forth are supplemental to the General Conditions and Regulations for the National Tournaments as specified in the ***"Hand Book"*** of Bridge Federation of India, and are specific to the **23rd HCL International Bridge Championship - 2026** organized by **HCL Corporation** under the aegis of ***Bridge Federation of India*** **(BFI)** from **2nd October to 11th October 2026** at **Leela Ambience Convention Hotel**, **Delhi**.

- The Championship will be conducted under the technical management of **Bridge Federation *of* India**. The schedule of events will be as published in the tournament brochure and as given in the tournament web site www.hcl-bridge.com. In case of necessity the Tournament Committee in consultation with the Head TD and Technical Committee may alter/modify the format of any of the events. The tournament will be played in accordance with the laws and provisions laid down by the World Bridge Federation (WBF) and Bridge Federation of India (BFI). ***The Championship will follow the WBF-2017 Laws of Duplicate Bridge.***
- **The Team of Four Gold** event, **Match Point Pairs** event & **Mixed IMP Pairs** event of this tournament are **BFI Category-1 Ranking Point events,** and hence performance in these events will **be eligible for Ranking Points (as per the *National Ranking and Selection Policy 2025-26)*, which is used for selecting pairs to participate in Selection Trials of Indian Teams. See the policy at https://bfi.net.in/wp-content/uploads/2025/11/BFI-ranking-policy-2025-26.pdf**
- Participation in this tournament is open to resident bridge players of Indian Nationality. Teams having one or more non-resident Indian bridge player or players of other NBO's of foreign nationality are also allowed to participate. However, an Indian resident player partnering a non-resident Indian / foreign player will not be eligible for the ranking points from this tournament. In case, if the non-resident player has played with 2 or more partners in the team event, then all of them will be ineligible for the ranking points. **In case there are more than one pair of non-resident Indian players or foreign players playing for a team in the team event, the whole team will be disallowed any ranking points.**
- Though the partnership with non-resident Indian / foreign player is not eligible for the ranking points from this tournament but they will be eligible for the prizes. Rank secured by such pair will not get substituted. For e.g. If we are giving ranking points up to 8 positions and the 5th rank is secured by a non-resident Indian player(s) / foreign player, then no ranking points will be allocated to any Indian players for that rank.
- All participating players from India should be registered under **BFI Master Point Scheme** and should meet the participation requirement of the event, as specified by BFI.
- It is presumed that all players participating in the championship have read and will abide by the required clauses in the "**Competitors Agreement Form", as given in the BFI web site: https://bfi.net.in/wp-content/uploads/2022/11/BFI-Competitor-Agreement-Form.pdf**.

- By participating in this championships, each member Association/ Organization and contestants agree that all or portions of every championship event may be filmed, recorded or otherwise documented or publicized at the discretion of the BFI.
- By participating and /or intending to participate in this championship each member Association/ Organization and contestants agrees that he/she shall not claim for any loss in earning for any reason connected with the event, against the organizers and /or BFI.
- All participants are to play as per the schedule drawn up by the Head Tournament Director (Head TD) or his representative. Refusal to play against any player(s) or any team or withdrawal from an event at any stage, without the consent of the Head TD shall result in disqualification for further participation in that event. Head TD and the Tournament Committee, in addition, may take further disciplinary actions against the offending player(s).
- English will be the official language for players to communicate with each other during the play in the championship.
- In Team of Four event for **MOHINI TANDAN SILVER TROPHY**, **Maximum one player of the team can be of the rank of National Masters or above.** He / She will be treated as a team mentor. Any team in "Silver Team" event, having more than one National Master ranked player will automatically get scratched from the event, whenever the anomaly is found by the organizers.
- The Master Points to be considered for checking the National Master eligibility will be **as on 25th Sep 2026.**
- **Any player who has played in any of the Previous Finals of "HCL Team of Four – Silver event (from 2013 onwards)" will be treated as equivalent to "National Master" for this purpose, irrespective of the fact that he / she may not have attained the status of "National Master" in terms of Master Points. If such a player is part of a Silver team, then the quota of 1 National Master in the team will be over.**
- **All the foreign team / players by default should be playing in Team of Four GOLD event, unless they have been given special permission by the Tournament Committee that they can play in the SILVER Team event. Please see clause B.3 for details.**
- **TRIOS are not allowed in any of the Pairs events.**
- There is no rank restriction for participation in any of the Pairs events.
- A player will be allowed to play in only one event at a time and cannot play in another parallel event, unless the player in question is technically eliminated from the current event due to defeat.
- A player having a valid entry for a event - that is the roster contains the name of the player in that event, cannot opt out of an already running event in which he / she is playing, **unless there is some medical emergency or unavoidable personal reasons.** Such players can not participate in another event, unless they or their full team is eliminated legally due to defeat in the match.
- It will be mandatory to compete in the Play-off matches of team events, independent of the fact that a team wants to give walk over, unless there is a valid reason given to the CTD. Such team players who have given walk over will not be allowed to participate in another parallel event of the tournament by the Tournament Committee.

B. SCHEDULE OF EVENTS

B.1 MIXED IMP PAIRS EVENT FOR N K GUPTA TROPHY – 2nd to 4th Oct 2026

The MIXED IMP Pairs event for N K GUPTA Trophy will be played over 3 days from 2nd Oct to 4th Oct 2026.

All the pairs will play an elimination round of the event on the first 2 days (2nd & 3rd Oct 2026). The elimination round will be played in 10 Sessions (of 10 boards each). 5 Sessions will be played on 2nd Oct & rest 5 on 3rd Oct, after which the **TOP 25 pairs and one Sponsored pair** will qualify for the MIXED IMP Pairs GOLD final. Subsequently, the pairs ranked 26 to 51 (26 Pairs) will play in the MIXED IMP Pairs SILVER final and rest of the field will play the **MIXED STRATA event.** The Mixed IMP GOLD & SILVER finals will be played on day-3 (4th Oct 2026), as an all play all 50 boards with barometer scoring, played in 5 sessions of 10 boards each.

Note: **Sponsor can nominate any player to play as the "Sponsored pair" in the final, irrespective of whether the player has played in elimination round or not. However, a sponsored pair will not be eligible for Ranking Points, if they have first played in the elimination round and have re-entered the final.**

NOTE: In case a qualified pair is not able to play the GOLD final, the R-1 and subsequent pairs ranked 26 onwards will be called to fill up the 25 qualified slots of Gold Final. Similarly in SILVER final, the 26 slots will be filled from rank 52 onwards. In case, sponsor does not nominate the "sponsored pair" for GOLD final, CTD will ask the R-1(ranked 26th pair) to join in the Gold Final and in absence of R-1, R-2 will be taken and so on, to make the Gold field to 26 for playing 50 boards.

Those pairs, who do not qualify for the Gold / Silver final, are eligible to participate in **Mixed IMP Pairs STRATA** event on 4th Oct 2026, without paying any fee. No new pair will be allowed to participate in the event. Those who do not wish to participate in this event after not qualifying to final are kindly requested to inform the Head of operation (TC Pant) or CTD (Mr. Sudhir Aggarwal) to facilitate the set up for the event. The event will be played in 2 Sessions of 22 boards each.

B.2 OPEN TEAM FOR NARESH TANDAN GOLD TROPHY – 5th to 10th Oct 2026

A team for **Naresh Tandan Gold Trophy** event can consist of four, five or six players. The event will be played over Six days as given in the prospectus. The first two days will consist of the qualifying Swiss, in which all contestants will play a total of 10 rounds (10-boards per round). 5 rounds each on 5th Oct 2026 and 6th Oct 2026 will be played.

The topper of the Swiss League after 10 rounds will be eligible for the **"Gold Swiss League Winner"** prize of the tournament.

The difference in IMPs earned by the two opposing teams at the end of each round of the Swiss League shall be converted into VPs, according to the WBF Continuous VP Scale (20-0).

PRE-QUARTER FINALS

The Top 16 teams will qualify for the knock out Pre-QF stage to be played on 7th Oct 2026. The top seven teams will have the preference to choose their Pre-QF opponent (based on their rank (1-7) in the Swiss League) from amongst the teams placed 9th to 16th in the Swiss League.

Each pre-quarterfinal match shall be played as a direct knockout match of 56 boards in four sessions (14 boards per session). IMPs would score each pre-quarterfinal session; with the team having the greater IMP-score (after deducting penalties, if any) at the end of the match being winner of the match. The eight pre-quarterfinal losers would be ranked joint 9th to 16th for the

Gold event prizes. The teams ranked 17th to 20th in the Swiss league will be eligible for 17th to 20th prizes of Gold event.

If the lower ranked team defeats a higher ranked team then it will assume the position of the higher rank team for the quarter-final. The KO Quarter-finals will be played between #1 Vs #8, #2 Vs #7, #3 Vs #6 and #4 Vs #5.

QUARTER FINALS

Each quarterfinal match shall be played as a direct knockout match of 56 boards in four sessions (14 boards per session) on 8th Oct 2026. IMPs would score each quarterfinal; with the team having the greater IMP-score (after deducting penalties, if any) at the end of the match being winner of the match. The four quarterfinal losers would be ranked joint 5th to 8th for the Gold event prizes. If the lower ranked team defeats a higher ranked team then it will assume the position of the higher rank team for the semi-final. The KO Semi-finals will be played between Winner of table 1 Vs winner of table 4 and winner of table 2 Vs winner of table 3.

SEMI FINALS, FINAL & PLAY-OFF

The Semifinal and Final KO matches will be played in 4-sessions of 14-boards each on 9th Oct 2026 & 10th Oct 2026 respectively. **The losing semi-finalists will also play the play-off matches on 10th Oct 2026 consisting of 3-sessions of 14-boards each to ascertain the 3rd & 4th prize of Gold event.** IMPs would score each Semi final / Final / Play-off; with the team having the greater IMP-score (after deducting penalties, if any) at the end of the match being winner of the match.

B.3 OPEN TEAM FOR MOHINI TANDAN SILVER TROPHY – 5th to 10th Oct 2026

A team for Mohini Tandan Silver Trophy event can consist of four, five or six players. **Maximum one player of the team can be of the rank of National Masters or above.**

All the foreign team by default can not play in Team of Four SILVER event. However, a foreign team requesting to participate in SILVER event will be screened by a "Technical Committee", comprising of Organizing Secretary & Technical committee members of the tournament. In case, the committee decides that the team can be allowed to participate in the SILVER category, then only it can participate in SILVER event.

The Open Team event for **Mohini Tandan Silver Trophy** will be played over Six days as given in the prospectus. The first two days will consist of the qualifying Swiss, in which all contestants will play a total of 10 rounds (10-boards per round). 5 rounds each on 5th Oct 2026 and 6th Oct 2026 will be played.

The topper of the Swiss League after 10 rounds will be eligible for the **"Silver Swiss League Winner"** prize of the tournament.

The difference in IMPs earned by the two opposing teams at the end of each round of the Swiss League shall be converted into VPs, according to the WBF Continuous VP Scale (20-0).

PRE-QUARTER FINALS

The Top 16 teams will qualify for the knock out Pre-QF stage to be played on 7th Oct 2026. The top seven teams will have the preference to choose their Pre-QF opponent (based on their rank (1-7) in the Swiss League) from amongst the teams placed 9th to 16th in the Swiss League.

Each pre-quarterfinal match shall be played as a direct knockout match of 56 boards in four sessions (14 boards per session). IMPs would score each pre-quarterfinal; with the team having the greater IMP-score (after deducting penalties, if any) at the end of the match being winner of

the match. The eight pre-quarterfinal losers would be ranked joint 9th to 16th for the Silver event prizes. The teams ranked 17th to 20th in the Swiss league will be eligible for 17th to 20th prizes of Silver event.

If the lower ranked team defeats a higher ranked team then it will assume the position of the higher rank team for the quarter-final. The KO Quarter-finals will be played between #1 Vs #8, #2 Vs #7, #3 Vs #6 and #4 Vs #5.

QUARTER FINALS

Each quarterfinal match shall be played as a direct knockout match of 56 boards in four sessions (14 boards per session) on 8th Oct 2026. IMPs would score each quarterfinal; with the team having the greater IMP-score (after deducting penalties, if any) at the end of the match being winner of the match. The four quarterfinal losers would be ranked joint 5th to 8th for the Silver event prizes. If the lower ranked team defeats a higher ranked team then it will assume the position of the higher rank team for the semi-final. The KO Semi-finals will be played between Winner of table 1 Vs winner of table 4 and winner of table 2 Vs winner of table 3.

SEMI FINALS, FINAL & PLAY-OFF

The Semifinal and Final KO matches will be played in 4-sessions of 14-boards each on 9th Oct & 10th Oct 2026 respectively. The losing semi-finalists will also play the play-off matches on 10th Oct 2026 **constituting of 3-sessions of 14-boards each to ascertain the 3rd & 4th prize of the Silver event.** IMPs would score each Semi final / Final / Play-off; with the team having the greater IMP-score (after deducting penalties, if any) at the end of the match being winner of the match.

B.4 OPEN MP PAIRS EVENT – 7th to 10th Oct 2026

The Open Match Point Pairs event will be played over 4 days from 7th Oct to 10th Oct 2026. Except for the Team Semi-finalists of both GOLD & SILVER event, all other team players plus any new partnership who wants to participate in the event can play after giving the required entry fee.

The Elimination-1 round of the event will be played in 3 sessions of 18 Boards each on 7th Oct 2026 as per the details given in the prospectus. Approximately 40% pairs will qualify to the next stage of Elimination-2 round.

The pairs of pre-quarter finalist losers of both Gold & Silver team events can join the event at the elimination-2 stage, provided they have given the entry fee for the MP Pairs event by the due date for the Pairs entry. The Elimination-2 round will be played in 3 sessions of 18 Boards each on 8th Oct 2026 and approximately 35 - 40% pairs will qualify to the next stage of Elimination-3 round.

The pairs of quarter finalist losers of both Gold & Silver team event can join the event in Elimination-3 round, provided their entry for the MP Pairs event has been received by the due date of entry.

The Elimination-3 round will be played in 3 sessions of 18 Boards each on 9th Oct 2026. The pairs ranked 1-26 in Elimination-3 will qualify to the GOLD finals and pairs ranked 27-52 will qualify for the SILVER finals of the open MP Pairs event to be played on 10th Oct 2026. **The GOLD finalists will be joined by 2 sponsored pairs to play the 2 session final of 54 boards (All play all – 2 boards against each opponent) with barometer scoring on 10th Oct 2026.** The **SILVER** finalists will also play an all play all 50 boards with barometer scoring in 2 Sessions on 10th Oct 2026. The remaining Pairs eliminated from Elimination-3 round, can join **IMP Pairs Final** to be played on 10th Oct 2026 provided they have given their IMP Pairs entry **at the end of elimination-3 round** by **2030 Hrs on 9th Oct 2026**. **The entry should be given directly to TC Pant (Head of operation) or Srinivasan Iyengar (Scoring in-charge), specifying that they are seeded to IMP Pairs final, in lieu of being ranked 53rd onwards in 3rd elimination of MP Pairs.**

NOTE: In case a qualified pair in Elimination-2 & Elimination-3 round has not reported to play, the number of qualifiers announced by the CTD for that elimination round will be filled by reserved pair-1 (R-1 pair) onwards. However, if not enough seeded pairs turn out no additional reserved pairs will be taken except in case one slot is required to be added to make a full table.

In case a qualified pair is not able to play the GOLD final, the R-1 and subsequent pairs ranked 27 onwards will be called to fill up the 26 slots of Gold Final. Similarly in SILVER final, in case a qualified pair is not available to play, the 26 slots will be filled from rank 53 onwards.

The minimum boards to be played in both Gold & Silver MP Pair finals will be minimum 50. Hence in a unique case, where sponsors are not available to play in the Gold Finals, the rule will be as follows:

- No Sponsor is playing – Only the 26 qualified pairs will play the 50 boards final.
- 1 Sponsor is playing - the 26 qualified pairs + 1 Sponsor = 27 Pairs will play the 52 boards final, though the sponsor can be requested to add one sponsored pair of her choice to make the field even.
- 2 Sponsor is playing - the 26 qualified pairs + 2 Sponsor = 28 Pairs will play the 54 boards final

B.5 MP PAIRS STRATA EVENT – 8th Oct 2026

Those pairs, who do not qualify for the Elimination-2 of Open MP Pairs, are eligible to participate in this event, without paying any fee. No new pair will be allowed to participate in the event. Those who do not wish to participate in this event after not qualifying to elimination-2 are kindly requested to inform the Head of operation (TC Pant) or the Scoring In-charge (Srinivasan Iyengar) to facilitate the set up for the event. The event will be played on 8th Oct 2026 in 2 Sessions of 22 boards.

B.6 IMP PAIRS EVENT – 9th & 10th Oct 2026

The IMP Pairs event will be played over 2 days on 9th Oct & 10th Oct 2026. All those, who fail to qualify for the Elimination-3 round of Open MP Pairs or any new entrant who wish to participate can take part in this event after paying the prescribed fee as per the tournament prospectus within the stipulated date of event entry.

On the 1st day of the event there will be an elimination round of 3 sessions of 18 boards each, after which around 35 to 40% pairs will qualify for the IMP Pairs final. Those pairs who are ranked above 53 from MP Pairs Elimination-3 will also be allowed to join in the final of the IMP Pairs event after paying their entry fee by 2030 Hrs. on 9th Oct 2026. The final will be played in 2 sessions of 24 boards each on 10th Oct 2026.

NOTE: In case a qualified pair from IMP Pairs elimination has not reported to play in the IMP Pairs Final,, the number of qualifiers announced by the CTD for the elimination will be filled by reserved pair-1 (R-1 pair) onwards. However, if not enough seeded pairs (ranked 53 onwards from MP Pairs Elimination 3) turn out no additional reserved pairs will be taken except in case one slot is required to be added to make a full table.

B.7 IMP PAIRS STRATA EVENT -10th Oct 2026

The non-qualifiers from the IMP Pairs can participate in IMP Pairs Strata event without paying any entry fee. No outside entries will be allowed in the event. Those who do not wish to participate after getting eliminated are requested to inform the operation head (TC Pant) or the Scoring In-charge (Srinivasan Iyengar) to facilitate the set up for the event. This event will be played in 2 sessions of 22 boards each on 10th Oct 2026.

B.8 PRO-AM IMP PAIRS EVENT – 11th Oct 2026

From the 20th edition of HCL Tournament in 2023, we have started this special Pro-Am event on the last day of the tournament. This year again we will have this event on 11th Oct 2026, in which Amateur player will partner a Professional player after paying the due fees. The event will have a maximum of 36 pairs and they will play a minimum of 54 boards (27 rounds of 2 boards) with barometer scoring. Those interested to play in this Pro-Am event may please contact **Mr. Sandeep Thakral on 91-9910034918.** The lots for forming the ProAm partnerships will be held on the night of 7th Oct 2026 along with the HCL dinner party.

The detailed modalities & format of the event will be given separately to participants after finalization of the possible entries and interest shown by players.

B.9 BOARD-A-MATCH EVENT – 11th Oct 2026

From this year onwards, we are adding one more event to the HCL International Tournament, with very good prize money. We will have a Board-a-Match event on the last day of the tournament, for those who are not keen to play ProAm event.

The BAM event can have any number of teams and entries for this event will be taken till 2100 Hrs on 9th Oct 2026. The event will be played on 11th Oct in 2 Sessions. Each session will be of 24 boards (12 rounds of 2 boards each) and will be played with Barometer Scoring. The scoring will be 0, 1 & 2 for each board.

B.10 GENERAL

- In the event of a tie for the last qualifying / Prize position in a Swiss league, determinations of rank (i.e. 1st to 20th position) will be broken on VP product of all rounds as per BFI handbook, page No. 66. Rank position in final shall be in accordance with IMPs earned including carry over, if any, and less penalties, if any.
- In case of odd number of teams in Swiss League, one team will get a bye. 12 VPs shall be awarded to all such teams in Team of Four Gold and Silver event.
- A pair will be allowed to participate at any stage of a pairs event, independent of whether one or both players of the partnership are qualified to KO stage (i.e. Seeded) or not. Even a player, who has not participated in the team event, will be allowed to play the pairs event with another player, who is qualified to any KO stage of team event. However, the following conditions will be applied for allowing such partnerships:
  - The pair should have given their entry before the start of the first elimination round of the Pairs event.
  - Not more than 3 pairs of a team will be allowed to play as seeded pairs, when they join from a KO stage to a Pairs elimination round. As the onus will be on the team captain to inform about the 3 pairs being allowed from the team, hence each pair of the team should inform their captain and take his permission beforehand about playing with a player outside the team.
  - If a seeded pair who has given the pair event entry before start of the event, and is joining the pair event after getting knocked out of the team event, wants to change his partnership due to certain reasons, he / she will only be allowed to change the player either from their own team, or with a player of other team, which has got eliminated at the same KO level of team event as his / her.
  - A player in a team qualifying for KO stage will be considered as "Seeded" only if he/she has played the **minimum required** boards at every stage of the KO as mentioned in ***Chapter S.***

- There will be no seeding of teams in Team of Four events. The first round will be by random draw. Thereafter the usual Swiss league draw will be followed.

  Note: The random first round draw for Team of Four events will be made by the Scorer in front of the CTD. All teams which have given their team event entries within the stipulated date of entry will be included in the draw including the last odd numbered team.

  However, in case CTD / Organizers take team entries after the cut-off date, such entries will be given team number in sequence with first come first served basis. No new random draw will be made for such teams.

- **In case of a sit out (bye) due to the movement in any Pairs event, the score of Pairs who will be playing less no. of boards will be factored to the total boards, which are supposed to have been played. e.g. A pair plays 16 Boards instead of 18 boards due to sit out in the movement. His score (Match Points or IMPs) will be multiplied with a factor of 18/16.**
- **In case of a Pair(s) withdrawal midway in the event, the TD will award Avg+ (60%) score on the first board and Avg (50%) on the subsequent boards to the non-offending side.**

B.11 SEATING PRIVILEGES IN SWISS LEAGUE

In Swiss League, the HOME Team (team shown first in the draw) will sit NS in the OPEN room and the AWAY Team (team shown second in the draw) will sit EW in the OPEN room. It will be reverse in the CLOSED room, where the AWAY team will sit NS and HOME team will sit EW. In case of any dispute regarding seating rights, arising during any match in Swiss League, both the teams will submit blind line-up for the match.

B.12 GIVING THE ELECTRONIC LINE UP AND SITTING PRIVILEGES IN KO MATCHES

For all KO matches in team event (Pre-QF onwards), teams of both GOLD & SILVER event will have to give their line-up electronically. In case of electronic line-up, team captains will be given a password for entering their electronic line-up at the captain's meet at the end of Swiss league. The line-up should be given 15 minutes before start of the session. Failure to submit line up may attract penalty as decided by the Head TD / CTD. If due to some reasons, the line-up is required on paper, then the Captains should report to the director desk for exchange of line up at least 10 minutes before the starting time of the session.

In each of the KO matches, Team ranked higher (lower serial number team) will become home team. Lower ranked Team winning against higher ranked team will automatically occupy the higher ranked position to become "Home Team" in further knock out matches. The team which is Home team will play as NS in the open room and EW in the closed room.

There shall be a coin toss for exercising the seating rights. The winner of the toss elects in which session it wants to have the seating rights; the opponents then automatically have seating rights in the other session. The team with "Seating rights" will ask their opponents to give their line-up first. In a 4-Session KO, the winner of the toss will have the right to exercise the seating rights for either 1st and 3rd or 2nd and 4th segments, which need to be communicated to the CTD before start of the KO match. In case of 3 segments, the leader at end of 2nd segment will have the seating privilege in the 3rd segment.

A change of player, pairs or partnerships can be made only at the beginning of the session and no restrictions of any pair playing against another pair apply for any of the sessions of the match.

If there is any pair who uses Brown Sticker conventions, they should be available 10 minutes before the schedule beginning of the match to present their system and answer questions by the opponent.

C. GENERAL

1. Pre dealt Computer deals will be used in this tournament for all events.
2. Bridgemates will be used for the official recording of the scores throughout the championships (as far as possible). The N/S pair at each table will be responsible for keying of the scores into the Bridgemate. The E/W pair will be responsible for agreeing the score by keying in their acceptance.

   The official score will be that keyed in by N/S and agreed by E/W.

   The players must compare their scores with official scores displayed on the screen. Any discrepancy must be brought to the notice of the Directors immediately. **The scores received from Bridgemate is the official score.**
3. English is the official language of the Championship. During a match the players may converse only in English unless both captains (in team events) or all four players at the table (in pairs events) agree to use some other common language at their own risk. If necessary, each captain is responsible for the provision of an interpreter for translation into English. The Laws printed in English will be used by the Tournament Directors to adjudicate irregularities. No request for review due to misunderstanding in a language other than English will be entertained.
4. No player is permitted to leave the table without director's permission till all the boards are played in each session of an event. Violation of this clause will attract penalties. Repeated violation may lead to the disqualification of the pair.

D. ENTRY FEE AND SUBMISSION OF ENTRIES

Entries must be submitted on the HCL Bridge Tournament Web site (**hcl-bridge.com**) with the requisite entry fees, giving details of participating players and their **Player ID** (which is based on Master Point number), within the specified time as mentioned in the tournament brochure. Entries not accompanied by the entry fee or not giving the names of the players of the team (at least four players) or pairs with their M.P. Registration number, of any of the events may be rejected. CTD may accept late entries at his sole discretion, where such acceptance does not disturb the tournament schedule.

E. AUTHORITY OF THE TOURNAMENT COMMITTEE

The Tournament Committee reserves the authority to alter or modify this SCoC. In exercising this right the committee shall also have the right to ratify any clear error in the SCoC as soon as it is brought to its notice, provided that the error is evident from the context or from it's being in conflict with the laws.

F. SYSTEM POLICY AND CLASSIFICATION OF SYSTEMS

"BFI System Policy 2021 (Updated)" will be followed. The policy can be found on BFI web site **https://bfi.net.in/wp-content/uploads/2022/01/BFI-Systems-Policy_202101.pdf** as well as on tournament web site **www.hcl-bridge.com.**

Please note that the main events of the championship (Team of Four – Gold & Match Point Open Pairs) have been categorized as **Category 1 Events. The use of HUM systems and Brown Sticker conventions are allowed only in KO stages of team event.**

Psychic Strong Artificial opening bids are prohibited in Swiss League stage of category-1 Team event and elimination stages of Match Point Pairs event. No restrictions in KO stage & MP Pair Finals.

The Team of Four Silver, Mixed IMP Pair, IMP Pair, STRATA Pair events & BAM event of the tournament are categorized as **Category 2 event** and the use of **HUM systems and Brown Sticker conventions are totally prohibited in them.**

In Category-2 events, Psychic Artificial bids are prohibited in qualifying rounds where as **Psychic Artificial opening bids** are prohibited in KO stages.

G. Convention Cards and Submission of Systems

Fully filled System Convention Card (CC) with supplementary sheets, if necessary, must be displayed at the table for all segments of all events. If any team does not have their convention card at the table, they may be penalized.

Players must disclose fully the meaning of their conventional agreements, particularly, conventions and treatments that may require defensive preparation by opposing pairs. In addition to system card, pairs shall use supplementary sheets, where necessary, to achieve this objective. To satisfy the principle of adequate disclosure, the onus is on each pair to prepare for the information of opponents an accurate and comprehensive system card.

Understandings whereby there may be violations of the normal meaning of the call, and where the nature of violation may possibly be anticipated, must also be disclosed in the convention card with full detail in a supplementary sheet, wherever necessary. The understandings may be explicitly agreed or they may have developed from partnership experience or mutually shared knowledge not available to opponents.

If a player makes use of any conventional call not sufficiently described on his system card (including supplementary sheets), that player's partnership may be subject to a procedural penalty (Law 90) for the infraction and/or to disciplinary penalty as well as to score adjustments to redress any damage. The onus of disclosure is on the user. When there is a claim of damage through inadequate disclosure, the CTD and the Review Committee will give the benefit of any doubt to the opponents.

Opening bid of 2 Diamond, which shows weak in either major with or without the possibility of any other strong hand has to be explained in detail with responses and subsequent rebids.

Normal range of Weak Two opening should be specified and situations where it can be below minimum need to be alerted.

Use of up-to two Brown Sticker conventions per partnership are allowed in direct knock out matches subject to filling up such system card and submitting a copy to the Director before the last round of Swiss league and getting it approved. At the same time a viable suggested defense to any Brown Sticker convention must be filed. This will be deemed to be a part of the system card and may be referred to by the opponents at the table. A pair which has not submitted the convention card (system card) as above would be debarred from using such conventions till three hours after the pair has submitted its properly filled card. Any of these conventions / systems needs to be approved by the CTD before they can be used.

Each pair of every team is required to present at the table two copies of convention cards from the beginning of any event. However, at the beginning of the pre-quarter final knock-out of the Team event, each pair of every team qualified for the pre-quarterfinal shall submit one copy of their convention cards to the CTD, before the commencement of pre-quarterfinals. Failure to

follow any stipulation of this section may be subjected to penalty at the discretion of Review committee /CTD, in addition to restriction on use of certain methods.

It is mandatory for all the pairs to have in their possession a duly filled convention card at the table. If a pair forgets a convention or resorts to a psyche, and there is no convention card, director is empowered to assume mistaken explanation and may award an adjusted score [Law12C1]. In addition to this the offending pair may not be allowed to use that convention in the rest of the match. Frequent violations of the system, amounts to a private understanding and will be dealt severely.

Failure to follow any stipulation in this section may be subject to procedural penalty at the discretion of Appeals Committee /CTD in addition to restrictions on the use of certain methods as specified in the BFI system policy. Use of HUM system and/or Brown Sticker conventions in violation of what is permitted as per this SCoC will be penalized.

Partnership may clearly describe their strategy of third hand openings. Third hand subminimum openings are required to be alerted and lower limit of such opening should be specified very clearly. It is also essential to clarify conditions of such subminimum openings. Consistency in such calls by partnerships is expected.

CCs "MUST BE DISPLAYED ON BOTH SIDES OF THE TABLE" from start of the tournament.

H. SUBSTITUTES

In Team events, if for any reason, a team is unable to produce four players, either at the start of a session or because of an emergency that develops during the session, the CTD may designate a substitute to complete the team. The result obtained by the substitute shall stand unless the Tournament Committee judges that the substitute's bridge skill were considerably greater than those of the players replaced, in which case an adjusted score may be determined. Whether or not the result stands, the Tournament Committee may impose appropriate penalties when it judges a team to be at fault.

In Pairs events, the CTD may make emergency substitution, whenever it is necessary for the smooth running of the game. If this emergency substitution may result in disqualification of any contestant, the contestant shall, where practicable, be informed by the CTD, at the time of the substitution.

I. PROCEDURE FOR FORFEITS & WITHDRAWALS

If utmost necessary, a team is permitted to withdraw only with the expressed consent of CTD after the completion of any Swiss round, or after a direct knock out match but not after the beginning of a match during any stage or in the middle of knock out match. In case a team withdraws without such expressed consent, the members of the team may be disqualified for the rest of the championship by the CTD & the Tournament Committee may also have to face the disciplinary proceedings by BFI Disciplinary Committee.

Walkover should be reported to the director before the start during KO matches.

Two walkovers by the same team will mean a compulsory withdrawal of that team from the Competition. The Tournament Committee or the Disciplinary Committee may impose additional penalties to the forfeited team.

If a team is unable to play or complete a match, CTD may find the team in default and declare the match forfeited. The scoring will be done as follows:

- **Swiss Teams**

  In this case,

  - The non-offending team will receive 12 VPs.
  - The forfeiting team will get a maximum of 8 VPs. Depending on circumstances, this result may be reduced by the Technical Committee.

- **Pair Events**

If a pair withdraws after completing one-third of the session all scores obtained against the withdrawn pair stand. Any pair required to 'sit out' as a result of the withdrawal receives AVE+ for the first sit-out board and AVE for each subsequent board.

If a pair withdraws before 1/3 of the session has been completed all scores against that pair are cancelled. Pairs at any resulting half-table receive their own average (=not played)
Note: in a multi session event, all scores obtained in previous session/s stand, and any half tables in further sessions are treated as not played.

In a Howell type event (all play all) the above applies but a pair required to sit out receives the higher of Ave+ or the converse of the withdrawn pairs average.

IMPORTANT: Teams / Pairs giving walk over or forfeiting the match at any of the knock out stage of the team event or finals of the Pairs event will not be eligible for Master Points & ranking points under the BFI ranking Policy. The Tournament Committee has the discretion to award negative ranking points equal to the eligible points at the stage the Team / Pair has forfeited.

J. DISCIPLINARY RULES & PENALTIES

The schedule of penalties which follows is supplemental to the laws. All infringements of the law will be dealt with in accordance with the norms laid down by Bridge Federation of India.

- **Lateness –** In the Swiss League, penalty will be imposed on any team not seated and ready to play at the announced starting time of the session according to the following scale.

  0+ to 5 minutes - late warning;

  5+to 10 minutes – 1.0 VP;

  10+ to15 minutes - 2.0 VPs;

  a team may forfeit its match if it is late by over 15 minutes, at the discretion of the CTD/ Chairman Tournament Committee.

  In a knock-out match after 5 minutes of grace time, a penalty of 1 Imp per minute will be imposed up-to 30 minutes and CTD may also reduce the number of boards. A team may forfeit its match, if it is late by over 30 minutes, at the discretion of CTD / Chairman Tournament Committee.

- **Slow Play or Late finish–** If slow play is reported and the Director is convinced about it, he may impose penalty on the offending side.

  0+ – 5 minutes late - 1 VP
  5+ – 10 minutes late - 1½ VPs
  Over 10 minutes late - 2 VPs.

In case any match is not finished within the stipulated time, the Director may stop play after 10 minutes and declare result on the boards played. The result may be adjusted to bring equity to the non-offending side in case of reduction of boards.

- **Mobile Phones** – Mobile phones shall be switched off during the play, Team from which the players are observed calling or receiving call during the play will be penalized 0.5 VP (2 IMP) for the first offence and 1VP (3 Imps) for any offence thereafter. Repeated violation by any player may mean suspension of that player / pair at the discretion of the CTD and Reviewer. In KO matches, players will not be allowed to carry the mobiles phones. They should be submitted with the CTD / Organizers.
- "Zero tolerance" policy will be strictly implemented. Mandatory **penalty** of 1 VP for first offence, 2 VP for second offence, 3 VP for third offence and thereafter suspension.
- **Alcoholic Influence** – Consumption of alcoholic beverages of any nature in the playing area is prohibited. Any player consuming alcohol before or during the session in play area or is observed to be under alcoholic influence during the play, will result in his team being penalized 2 VPs (6 Imps in a KO match). CTD may also decide to substitute such a player. However further penalty may be imposed depending on the condition and behavior of the player on the table at the discretion of the CTD.
- **Smoking:** Smoking in the designated playing area is prohibited. Once the play starts no player shall leave the table in order to smoke. Any violation will be subject to penalties: 1 VP (3 IMPs/20% of top earned MP in pairs or KO matches) for the first offence, 2 VPs (6 IMPs/40% of top earned MP in pairs or KO matches) for the second and any subsequent offence. For repeated violation the player/pair may be suspended for the session at the discretion of the CTD.
- **Movement of Players**: Once the play is over, players are expected to go out of the playing area and not to watch the play at any other table.
- **ADDITION OF POWERS TO DIRECTORS AND DISCIPLINARY COMMITTEE:**

  The BFI Disciplinary Code, 2024 (amended) is effective from 1st January, 2024 and will be implemented for all events of this tournament as well.

  The link for the code is at: https://bfi.net.in/wp-content/uploads/2024/01/2024-01-23-BFI-Disciplinary-Code-V9.pdf

  In accordance with Section XXXVIII of the Rules and Regulations of the Memorandum and Articles of Association of BFI

  XXXVIII. CODE OF DISCIPLINARY REGULATIONS:

  The Executive Committee shall have the power to expel, suspend or otherwise discipline a player for any of the following reasons:

  (i) In case of any impropriety / cheating / fraud committed by the said player.
  (ii) In case of misbehavior with officials or fellow contestants during various bridge competitions or contests or during meetings of the Council, Executive Committee, or any other bridge related forum.

  With respect to the above clause, if any competitor is found guilty of *Improper conduct, including without limitation, acts of aggression, violence or intimidation, on the part of an individual towards any director/s in preview of their ruling against any individual where such nominated director is in performance of his/her BFI duties or functions, whether within the*

context of laws and bye laws of BFI rules and regulations and WBF Laws for Duplicate Bridge will be seriously taken for procedural penalty and disciplinary action immediately.

Penalties liable to be imposed for misconduct:

Procedural Penalty: Notwithstanding any penalties which have been empowered to a Director as per WBF Law of Duplicate Bridge 2017, the director may depending on the gravity of the reprehensible conduct, impose one or more of the following penalties in respect of reprehensible conduct:

(a) Warning;
(b) Yellow Card will be issued for the violation of WBF Laws 73, 74 and 89. If a player receives 2 Yellow Cards in the same tournament/championship, that player will be expelled from the tournament.
(c) On repeated misconduct in the same/later appearance, a penalty of 2 VPs/5 Imps
(d) Where Reprehensible Conduct occurs frequently at or in connection with a BFI Event, disqualification of all results (including, at the discretion of the hearing panel, the results of the team) at such BFI Event, including forfeiture of any points, prizes and medals;

Disciplinary Action:

(d) Suspension for a given period of at least 3 to 6 months from the day of adjudication of final verdict of violation to participate in any national federation recognized events or minimum 2 federation events whichever is later.
(e) Suspension for a given period of time of at least 1 year from the day of adjudication of final verdict of violation to participate in any national federation recognized events or minimum 4 federation events whichever is later.
(f) Permanent ban on the person concerned (excluding STATEs) from attending and/or participating in BFI Events and/or activities;

K. TIE BREAKING PROCEDURE

Team Event:

The teams with identical scores after deducting all penalties will deem to have tied.

In case of a tie for the last qualifying position in a Swiss league, determinations of rank will be broken on VP product of all rounds as per BFI handbook, page No. 66. But for all other qualifying positions, tie is broken by draw of lots, as per BFI handbook - Page No. 66.

Rank position in KO matches shall be in accordance with IMPs earned including carry over, if any, and less penalties, if any.

In Knock-out matches, even a difference of 0.01 IMP (accrued due to carry-over) will be considered a win. In case of a tie break in knock out matches, there will be play off of extra four board match for the tie break. Fresh Line up of pairs will be allowed at this stage. If the tie persists, tie breaking will be done by one board ("sudden death") matches to determine the winner with same pairs to continue. Difference of 1 IMP is a win.

Pair Event:

Tie in a Pair event will be broken as per BFI handbook - Page No. 65.

- **In case of a tie In IMP Pair events, we break it as per page 65 of BFI Handbook but in case the players have not played in the same direction or if the tie still persists, we will be using**

the Session Scores for breaking the tie. A contestant getting higher scores in more sessions will be the winner. However, if the tie still persists, it will be broken by draw of lots.

Board-a-Match Event:

- **In case of a tie in Board-a-Match event, the result of the 2 tied teams in their direct match will decide the tie-break, with the higher score team winning the tie break. In case, the tie persists or in case the teams have not played against each other, the prize money of the tied position & next position will be shared equally between both the tied teams.**

L. LENGTH OF MATCHES

10 board Team matches: 1 hour 25 minutes

14 board Team matches: 2 hours

M. REVIEW PROCEDURE

Players have the right to bring to the notice of the Director any irregularity on the table, during play and the match. Directors will give ruling on such irregularities, if necessary, after consultation with a panel of experts.

As per the latest WBF rules, after a Director has given a ruling, request for a review may be made to the CTD by players/ Team along with a review fee of Rs. 1000 to the Tournament Director.

A request for a review of a Tournament Director's ruling must be lodged within 30 minutes of the first posting of the official score for the Session in which the board was played that is the subject of the ruling. All such requests must be lodged by the team's Captain or his designee, or by one member of the pair in the Pairs events. However the time required for the review procedure will not hold-up the play of the subsequent round.

The recipients of a ruling will be entitled to ask for the matter to be reviewed by a reviewer who was not involved in the original decision. The reviewer will check that the TD has gathered the necessary evidence of what occurred when infraction arose. The Reviewer will then need to be satisfied that the correct law was applied and that other TDs were consulted where appropriate. In matters involving the judgment that was exercised by a player following unauthorized information, incorrect explanation or failure to alert, the Reviewer will clarify that suitable players were consulted. Finally the Reviewer will check that ruling that was issued based upon all the information available to the TDs was within the bounds of reasonableness.

N. APPEAL ON SCORING OF RESULTS

Appeal for correction of an error in Computing or tabulating the total point score of an agreed number of tricks on the hand must be made on the score appeal form which is to be submitted to CTD within 20 minutes of the end of the respective session. (10 minutes for the last session). However in case of discrepancy between official results on any board, correction period may be extended by CTD.

O. ETHICS AND DEPORTMENT

All contestants are required to conform at all times to the highest standards of ethics and deportment. BFI expects all teams and partnerships to play to win at all times and in all circumstances. While a team may rest its players and make other decisions for strategic reasons, it

not permissible for a partnership to play by design to obtain a session score inferior to that of its opponents.

All contestants (including non-playing captains) are expected to accept the decisions of the Reviewer in a sportsman like manner.

P. CARRY-OVER

- In case of a Direct Knock-out matches (Pre QF, QF, SF, Final & Play off), the Teams will carry forward part of their difference of the Swiss league match, if any, between the two teams. The part shall be one half of the difference in the direct match between teams, if the team that won the direct match finishes higher than their opposing team at the end of qualifying league and one third otherwise, subject to maximum of one fourth of the total boards to be played in that KO stage. So, for a 56 board KO match, the maximum carryover will be 14 IMPs.
- There will be carryover from the first qualifying session to the next stage till final of the Open Match Point Pairs & IMP Pair event.
- In case of IMP Pair event, the carryover from qualifying session to the Finals will be one-fifth of the difference between the TOP & the last qualifying pair (Rounded to 2 decimal places), subject to a maximum of 9.6 IMPs (rounded to two decimals - one-fifth of the total number of boards to be played in the final, which is 48).
- In case of Match Point Pairs event, the carryover to the next elimination round or final will be *based on the following formula:*

  C = (M - m) [(Q/E)(AxBxQ)/S)] where

  C = carryover
  M = matchpoints of a given pair
  m = matchpoints of lowest qualifying pair
  Q = pairs to be qualified
  E = number of pairs who played in the round from which carryover is calculated
  A = average on each board in the round for which carryover is calculated
  B = number of boards played in qualifying session(s)
  S = sum of the scores of all qualifiers

  The maximum carryover limit for the event has been set equivalent to maximum two boards score from one elimination round to the next till the final of the event. If the formula determines the high carryover to be above the allowable limits, the formula is abandoned and the following procedure is followed: Subtract the low-qualifying score from the high-qualifying score and divide this number into the maximum allowable carryover. The resulting factor is multiplied by the difference of the high qualifying score and the low-qualifying score. Thus the low qualifier will have a carryover of zero, and the high qualifier will have the maximum allowable carryover.

  For giving carryovers to Silver final in MP Pairs, the 27th ranked pair will be considered as rank 1 of the event & the 52nd ranked pair will be considered as the 26th ranked pair.

  When a qualified pair is replaced by a reserve pair, the carry-over is computed using the actual score of the reserve pair.

- For giving Carryovers for those, who are entering at any elimination stage of the MP pair event after losing in the KO stage of team event, the following rule will be followed:

  ***x* = (Q*T) / (T+D); where**

***T – No. of* qualified pairs;**
***D – No.* of drop in seeded pairs;**
***Q* – No. of the qualifying spots at the end of the current phase.**
***x* - Carryover to be given to seeded pair equivalent to the carryover of the qualified pair whose rank is the calculated value (rounded to integer)**

*For e.g. if 60 (T) pairs qualify and 12 (D) seeded pairs join a new Elimination round, and out of these 72 pairs, we want to qualify 32 (Q) pairs for next elimination or final, then x = (32*60)/(60+12) = 26.67 ~ 27th position. So the carryover of the 27th position qualifier will be given to all the seeded pairs. Please note, if we would have given the average median value, then we would have given all seeded pairs the carryover of the (60/2) = 30th ranked pair. This formula improves the CO position based on the no. of qualifiers in the round.*

- For giving Carryovers for those pairs, who get eliminated from Elimination-3 round of "Match Point Pair" and will join IMP Pairs Final on last day, the following rule will be followed:

The carryover of the nearest integer of (The Number of Pairs who get qualified from the IMP elimination round / 2)th position pair will be given. So, for example, let us say 60 pairs from elimination round of IMP Pairs get qualified to the next stage and 10 pairs from elimination-3 of MP Pairs join them, then all the 10 seeded pairs will be given the carryover of the (60/2) = 30th ranked pair from the original 60 pair qualifying list.

- Sponsored pairs entering in the finals of the MP Pair event will be given zero carry-over.

Q. SPECTATORS

Any person in the playing area, other than a player or a tournament official, has the status of a spectator unless the Director specifies differently. A spectator may not look at the hand of more than one player. During a round a spectator must refrain from mannerism or remarks of any kind and must have no conversation with a player.

A spectator at the table shall not draw attention to any aspect of the game.

R. SPONSOR QUOTA

Sponsor will have a quota of *1 Pair in Mixed IMP Pairs & quota of 2 Pairs in* the MP Pairs Gold event directly seeded to the FINAL. It is at the discretion of the sponsor whom they want to field as sponsored pair. There will be no carryover given to the sponsored pairs.

S. MINIMUM PLAY OF BOARDS/SESSIONS

Each player of the participating teams shall play the following minimum no. of deals to become eligible to play the next stage of the event. If not, such player will be disqualified from remaining stages of the event.

- Gold / Silver Team Swiss league – 30 Boards or 3 Matches (out of 10 Swiss League matches).
- Gold / Silver Team PQF/QF/SF – 14 Boards or 1 Session of PQF (out of 4 Sessions)
- Gold / Silver Team Final / Play-off – 14 Boards or 1 Session (out of 4 / 3 Sessions)

Further any player that fails to meet the minimum play requirements shall not be eligible for master points / Ranking Points for that stage, and will be awarded master points up to the previous stage.

T. DISCIPLINARY POWERS

THE BFI DISCIPLINARY CODE, 2024 (AMENDED) EFFECTIVE FROM 1st JANUARY, 2024 WILL BE IMPLEMENTED FOR ALL EVENTS MENTIONED ABOVE.

The link for the code is at: https://bfi.net.in/wp-content/uploads/2024/01/2024-01-23-BFI-Disciplinary-Code-V9.pdf

For any BFI event, the entry of any player, pair, or team may be rejected. If this occurs the affected party or parties will receive, in writing, the reasons for the rejection. The offenders will be given reasonable opportunity to answer the allegation in person or in writing. The Governing Council of BFI, has constituted and empowered a "Disciplinary Committee", which will exercise these disciplinary powers. Typical causes of disciplinary action are:

Any breach of the Laws or proprieties of bridge as set out in the Code or in these regulations, Offensive behavior, Withdrawal or non-attendance from an event without good reason.

EVENT RECORDER OR COMMITTEE

The Tournament Committee shall nominate a person of high standing in the bridge community or a committee of three members to the position of Event Recorder. The person /persons so nominated, and accepting the position, shall perform the following functions.

1. The Event Recorder will receive verbal or written complaints.
2. The Event Recorder will decide, if a complaint is serious or trivial (in which case the complainant is told immediately the reasons for not pursuing it).
3. If the complaint is serious, the Event Recorder will inform the complainant that he will approach the person(s) concerned and advise them of the complaint and the names of the complainant.
4. The complainant will be asked if there were any witnesses and the Recorder will note their names.
5. The Recorder will discretely approach the person concerned (and their playing partner) and advise them of the complaint, and ask the partner if it is true. If the partner says it is true, various actions are open to the Recorder.
    - Warning (if not too serious)
    - Advise the person(s) that the Tournament Committee will be contacted to recommend suspension for X games. If the Recorder is present during the competition where the alleged offence took place, he may put the player on a "good behavior bond" for the rest of the competition, and if no further complaints are received, decide to drop the matter
    - Advise the Tournament Committee that the person is suspended for all or part of the event. In the most serious cases, advise the Tournament Committee that the person be banned for an extended period
6. Where there is no admission of guilt, bring all parties together and try and ascertain the truth. All incidents, with full details, shall be kept in the RECORDER BOOK, which is cross-indexed by name. Only the Recorder and the President of BFI shall be permitted to see the Recorder Book.

U. TOURNAMENT SCHEDULE

As given in the Tournament Web Site www.hcl-bridge.com under "Tournament Schedule".