

lwtflikq afg{ glikfn

->l % sf]; /sf/åf/f lwtflikq sf/fj/f/ Pg, @)\$) cftuf :yflkt_

j flif§ kltjBg

cfly§ j if{@}^).^!

; Hfkt cfly\$?k/yf

- IjZj cy{Gq
- gkfnsf]cy{Gq

!= ;Hfkt cfly\$?k/yf

!= lZj cyfGq

; g\@))# df lZj Jofkf/ tyf cfbfus pTkfbgdf lzlyntf tyf z\@/ ahf/df ; srg b\vg\\$f
; fy}0/fs o\@ / ; f; {/fysf]k\\$f\ h:tf kltsh 36gfx? ; d\ b\vp . o; sf jfjh\ b\Qm
/fho cd\sf / k\ l{Pl; ofnl dh\lx?n]lZj lQo tyf df\ b\ df ckgfPsf l\ :tf/sf/l gltsf]
kl/0ffd:j?k lZj sf]cyfGqdf yk ; wf/ cf0{; g\@))# df lZj sf]cfly\$ j[4b/ #=(k\\$\f]
5 . lZj sf] a9nf] cfbfus pTkfbg, lZj Jofkf/df ltj | j[4, lZj lQo ahf/df b\vpPsf]
ultlzntf, cd\lsf tyf Plzofsf pblodfg cfly\$ zlQm /fi6x?sf]cfly\$ j[4b/df pT; fxk\h
k\ult cfibnf0{cfwf/ agf0{lZj db\ sf]fn]; g\@))\$ df lZj sf]cfly\$ j[4b/ \$=^ kltzt
k\lg]cgdfg u/\\$f]5 .

lZ sl; t cyfGqx?sf]cfly\$ j[4b/ ; g\@))@ sf]thgfdf ; g\@))# df s\l j[4 x\g u0{=@!
kltzt k\\$\f]5 eg] ; g\@))\$ df cfP/ o; df yk j[4 x\g]cgdfg ul/Psf]5 . o; }u/l
lZ sf; f\dv dh\lx?sf]cfly\$ j[4b/ ; g\@))@ df cgdfg ul/Pcg?k j[4 x\g u0{; g\@))#
df ^=! kltzt k\\$\f]5 .

tfInsf !MlZj sf]cfly\$ j[4b/ -j flif\$ j[4 kltztdf

qm; +	ljj/0f	jif{-; g\@		
		@))@	@))#	@))\$*
1	lZj sf]pTkfbg	3=0	3=9	4=6
2	lZ slzt cyfGq	1=7	2=1	3=5
3	lZ sf; f\dv dh\lx?	4=6	6=1	6=0
4	rlg	8=0	9=1	8=5
5	b\lf0f Pl; of	4=6	7=0	6=5
6	ef/t	4=7	7=4	6=8
7	aunfb\z	4=9	5=4	5=8
8	kfls:tfg	4=4	5=5	5=4

* k\flkt ; f\lM cfly\$; j\fof, @)^).^!

¹ aunfb\z, ef/t, df\lbE; , gkfn, kfls:tfg / >lnsf

b\lf0f Plzofnl dh\lx?sf]; du|cfly\$ j[4b/df ; g\@))@ sf]\$=^ kltztdf p\lnylgo ?kn]
j[4 e0{; g\@))# df &=) kltzt k\\$\f]5 . ; g\@))@ sf]thgfdf ; g\@))# df ef/tsf]
cfly\$ j[4b/df pT; fxk\h j[4 b\vpPsf]5 eg]kfls:tfg / aunfb\zsf]cfly\$ j[4b/df ; d\]
s\l ; wf/ b\vpPsf]5 . ol tlg}dh\lx?sf]cfly\$ j[4b/ ; g\@))\$ df ; d\ ; g\@))# s}
xf/fxf/ldf /xg]cgdfg ul/Psf]5 .

!@ gkfnf]cy{Cq

cfly\$ j if{ @)%(.^) df b\$sf] cfly\$ l:ytdf ; wf/ cf0{ cfly\$ j [4b/ @# kltzt klg]
 kf/lDes cgdfg ul/Psf]f o; df yk j [4 e0{#! kltzt kuf] ; zflwt cgdfg 5 . cfly\$
 j if{ @)^).^! zflgt-; /lffsf]b[6sf]faf6 c; xh g} /xsf]eP tfklg cfly\$ j if{ @)%(.^) sf]
 thgfd ; dli6ut cfly\$ kl/; lsssf b[6n] ; wf/fldV b]vPsf] 5 . o; j if{ b\$sf] cfly\$
 j [4b/ #=& kltzt kuf] kf/lDes cgdfg /xsf] 5 . o; j if{ sh ufx{y ptkfbg, sh /fli6o
 cfo, sh /fli6o art, sh ufx{y art, sh nufgl tyf sh pkefu h:tf cfly\$
 kl/; lss?df ut cfly\$ j if{ @)%(.^) sf] thgfd sxl j [4 xg uPsf]cgdfg ul/Psf] 5 .

tflnsf @Mgkfnf]cfly\$ kl/; lss?

-krInt dModf

qm;	ljj/of	cfly\$ j if{		
		@%*.%	@%(.^)·	@^).^!..
!	cfly\$ j [4b/ -kltzt_	-)=^	#!=	#=&
@	sh ufx{y ptkfbg -j [4 kltzt_	@=*	&=&	*=*
#	sh ufx{y ptkfbg -?s/f\$df_	\$)%^#=@	\$#%#!=	\$&@\$@-\$
\$	sh /fli6o cfo -?s/f\$df_	\$\$)^&^	\$&!!@=(%)&*#=^
%	sh /fli6o art -?s/f\$df_	^(!%)	^*(=\$!	&\$\$#=^
^	sh ufx{y art -?s/f\$df_	%)&&%	%@&\$-&)\$(#
&	sh nufgl -?s/f\$df_	!)!^&=*	!!&)=\$!#@!)=&
*	sh pkefu -?s/f\$df_	#&!%^=	\$)@!*_=*	\$###(=)
(	j Bzs Jofkf/# -?s/f\$df_	!&\$@*=@&	!!#(*=%!	!@@(^=)#+
	-s_cfoft# -?s/f\$df_	!@\$%@!	*)!(=@(*&*^=&^
	-v_lgoft# -?s/f\$df_	\$(#=)^	##&(@@	#%) (@&
()	sh l:y/ kfl lgdf] -j [4b/ kltzt_	\$=^	^=%	^=%
	-s_lghl lf]sf]sh l:y/ kfl lgdf]	@%	!@\$	^=%
	-v_ ; f] hlg] lf]sf]sh l:y/ kfl lgdf]	=)	-@%	^=\$
!!	j fl0Ho a\$xf]sh shf{tyf nufgl# -j [4 kltzt_	\$!=	!!=)	&!=
	>l % sf] ; /sf/ tkm{kj flxt# -j [4 kltzt_	\$=^	@%-!	*!=
	; /sf/l ; @yfg tkm{kj flxt# -j [4 kltzt_	-\$=)	-^#	!%-&
	lghl lf]tkm{kj flxt# -j [4 kltzt_	\$-\$	(=%	^!=

; f]M cfly\$; j [f0f, @)^).^!

kmNuof d; fgt; Ddsf] • ; zflwt cgdfg .. kf/lDes cgdfg

j Bzs Jofkf/tkm{sf]l:ytnf0{xsf{cfly\$ j if{ @)^).^! sf]kyd cf7 dlxgfsf]cj lwdf sh
 j Bzs Jofkf/df sxl j [4 b]vPsf] 5 . tyflk o; cj lwdf lgoftsf]j [4b/ eGbf cfoft prR
 b/n]j [4 ePaf6 Jofkf/ 3f6f !#=& kltztn]j [4 e0{?- %@ cj {& s/f\$ kuf] 5 . cfly\$ j if{
 @)%(.^) sf]; f]l cj lwdf sh Jofkf/ 3f6fdf @&=\$ kltztsf]j [4 ePsf]lyof].

cfly\$ j if{@)^).^! df cfP/ sh l:y/ kfl lgdfif j [4sf]k] Qdf l:y/tfsf]; sf blyf k/\$f cgdfg 5 . o; cfly\$ j ifif sh l:y/ kfl lgdfif j [4 ut cfly\$ j if\$}j/fj/ldf cyff ^% kltzt /xsf]5 . oBkl sh l:y/ khl lgdfifsf]j [4b/ ebf kflnt ptkbs dNsf]sh ufx{y ptkfbgsf] j [4b/ j 9l ePsf]h] sh kfl lgdfifsf] ufx{y ptkfbg; Esf] cgkft cfly\$ j if{@)%(^) sf]!(! kltztaf6 ; ldfit?kdf 36l cfly\$ j if{@)^).^! df !*& kltztdf em\$/f] cgdfg 5 . o; cfly\$ j ifif lghl tyf ; fj hlgsh lfl b] \$f]sh l:y/ kfl lgdfif j [4 kltzt s/lj j /fj /l g}/xof]. ut cfly\$ j ifif lghl lflsf]sh l:y/ kfl lgdfif !@= kltztsf]pRr b/n]j [4 ePsf]lyof]eg]; fj hlgsh lflsf]kfl lgdfifdf @% kltztn]x]; cfPsf]lyof].

df]o\$ kl/; l'sx?dWb]j fl0fHo a\$X?sf]sh shf{tyf nufglfd cfly\$ j if{@)^).^! sf]kyd cf7 dlxgfdf &= kltztn]j [4 ePsf]5 . cfly\$ j if{@)%(^) sf]; f]l cj lwdf sh shf{tyf nufgl !@= kltztn]j [4 ePsf]lyof]. sh shf{tyf nufgl]dWb]j fl0fHo a\$X?af6 >l % sf] ; /sf/nf0{uPsf]shf{cfly\$ j if{@)^).^! sf]; dlifc cj lwdf *= kltztn]a9\$]5 . cfly\$ j if{@)%(^) sf] ; f]l cj lwdf o:tf] shf{ @=% kltztn]a9\$] lyof]. j fl0fHo a\$X?af6 ; /sf/l ; #yfgx?nf0{uPsf]shf{cfly\$ j if{@)%(^) sf]kyd cf7 dlxgfdf ^# kltztn]x]; ePsf]f cfly\$ j if{@)^).^! sf] ; f]l cj lwdf !%& kltztn]j [4 ePsf] 5 . cfly\$ j if{@)^).^! sf]kyd cf7 dlxgfdf j fl0fHo a\$X?sf] sh shf{tyf nufgl]dWb] lghl lfltkm(k]flxt shf{ ^= kltztn]j [4 ePsf] 5 hg cfly\$ j if{@)%(^) sf] ; f]l cj lwdf (% kltztn]a9\$]lyof].

Iwtflikq af3{

@ lwtfikq afB{

lwtfikq sf/f&/ Pg, @)\$) c&tut lwtfikq ahf/sf] kdfv lgodg lgsfosf] ?kdf >l % sf] ; /sf/af6 lj=, = @)% h]7 @% ut] lwtfikq afB{sf] :yfkgf ePsf] xf]. lwtfikq ahf/nf0{ lgoldt / Joj l:yt u/l nufglstf{?sf]xs lxtsf]; Af0f ug]afB{sf]kdfv p27o /x\$]5 .

lwtfikq; DaGwl k|lnt Pg lgodx? adf]hd lwtfikq afB{sf kdfv sfo{? lgDgfg' f/ /x\$]f 5g\

- lwtfikq ahf/sf nflu cfj Zos glit lgodx? thof ug]tyf o; ; DaGwdf >l % sf] ; /sf/nf0{k/fdz{k|fg ug]
- lwtfikq btf{u/l lgisfzg cgdlt k|fg ug]
- lwtfikq lj lgdo ahf/ (Stock Exchange) ; ~rfng ug{rfxg] ; u7t ; #yfnf0{ ahf/ ; ~rfng cgdlt k|fg ug]
- lwtfikq Joj ; fo ug\$]f nflu btf{u/l kdf0fkq k|fg ug]
- lwtfikq lj lgdo ahf/ tyf Joj ; folx?sf]; kl/j]f0f tyf cgludg ug]
- lwtfikq ahf/ ; DaGwdf clobog, cg' Gwfg tyf r]gf clej [4 ug].

lwtfikq sf/f&/ Pg, @)\$) sf]bkif # n]afB{df lj lefg ; /sf/l tyf lghl lfgsf lgsfox?sf] k|tlglwTj /x\$]f& ; b:olo afB{sf]Joj :yf u/\$]5 . afB{df kdf\$]fnlg?kdf sfo{ug{u/l >l % sf]; /sf/af/f IgoQm clobfsf ; fy}>l % sf]; /sf/, cy{dGqfno, >l % sf]; /sf/, sfgg, Gofo tyf ; #blo Joj :yf dGqfno, >l % sf]; /sf/, pBf, j f10fHo tyf cfkl't{dGqfno, gikfn /fi6<a\$, gikfn pBf, j f10fHo dxf; 3 / gikfn rf68{Psfp66]6\ ; 3sf k|tlglwx? /x\$]f 5g\ o; cfly\$ j ifdf afB{sf]!* j 6f a]s a:of].

o; cfly\$ j ifdf efb|dlxgfsf] !% ut]b]v >l lbks /fh skmnh]afB{sf]clobfsf]sfo{f/ ; Dxfng'ePsf]5 . o; cl3 >l 8Dj / k] fb 9Eh afB{sf]clobfsf]kdf sfo{t xgxgyof].

afB{df >l % sf]; /sf/, cy{dGqfnoaf6 >l xif{d0f pkfNbfon]k|tlglwTj ub{cfpg' ePsf]df ldlt @)^.!. b]v >l zlQm k] fb k|08tn]k|tlglwTj ug{ePsf]5 . o:t}gikfn /fi6<a\$af6 >l ; bzg /fh kfB{afnn]k|tlglwTj ub{cfpg' ePsf]df ldlt @)^.!.).@! b]v >l s[0f axfb/ dfgGw/n] k|tlglwTj ug{ePsf] 5 . gikfn rf68{Psfp66]6\ ; 3af6 >l gf/fo0f ahfhn] k|tlglwTj ub{cfpg' ePsf]df ldlt @)^.!.#) b]v ldlt @)^.!.!.) ; Dd >l /j g k|fgn]tyf ldlt @)^.!.!. b]v >l 1fgjb/axfb/ ef/ln]afB{df k|tlglwTj ug{ePsf]5 .

o; cfly\$ j ifdf afB{df k|tlglwTj ug{g]; b:ox?sf]gfdj nl tflnsf # df k|t't ul/Psf]5 .

tflnsf #Mo; cfly\$ j ifdf afßdf kltlglwTj ug]; b:ox?sf]gfdj nl

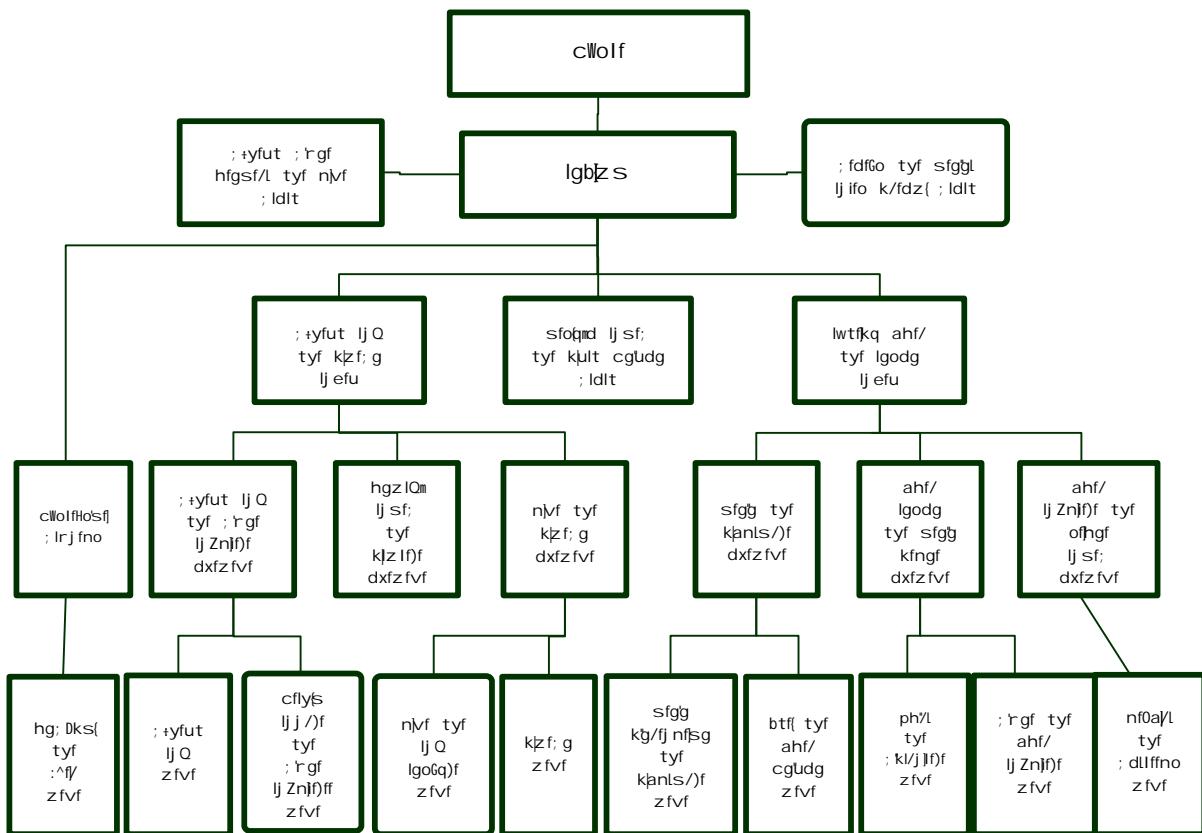
qm;	lgsfo	gfd	kb	afßdf kltlglwTj u/\$f]ldit÷cj lw
!	lwtfkq afß{	>l lbks /fh sfkn]	cblif	@)^%.!%
		>l 8dj / k| fb 9Eh	cblif	@)%).@.% blv @)^%.!\$; dd
@	>l % sf]; /sf/, sfgb, Gofo tyf ; þblo Joj :yf dGqfno	>l j fj fd /ldl	; x-; lrj	@)%(.!.^
#	>l % sf]; /sf/, pBfj, j fl0fHo tyf cfkl't{dGqfno	>l k†08 dfg >j7	; x-; lrj	@)^).#.()
\$	>l % sf]; /sf/, cy{dGqfno	>l zlQm k| fb kl08t	pk-; lrj	@)^).^.!
		>l xif(d0f pkfllofo	pk-; lrj	@)%&!).@# blv @)^).#! ; dd
%	gkf /fi6<a\$	>l s[0f axfb/ dfg0w/	sfoßf/L lgbzs	@)^).!) .@!
		>l ; bzg /fh kfþafn	sfoßf/L lgbzs	@)%&(.!* blv @)^).!) .@) ; dd
^	gkf rf6ß{Psfp6ß\ ; 3	>l 1fglb|axfb/ ef/l	sfoßfxs cblif	@)^!..!!
		>l /lj g kylfg	cblif	@)^).#. blv @)^!..!) ; dd
		>l gf/fo0f ahfh	cblif	@)%(&.!# blv @)^).&@) ; dd
&	gkf pBfj j fl0fHo dx; 3	>l r08l/fh 9sfn	kjd pkflbif	@)%(.*.^

afß\$]; #7gdf @ j 6f lj efu, ^ j 6f dxzfvf / !) j 6f zfvf? /x\$ 5g\ ; #yfut lj 0 tyf kzf; g lj efu cftut ; #yfut lj 0 tyf ; tgf lj Zn]0f dxzfvf, hgzlQm lj sf; tyf k|zlf0f dxzfvf, n]f tyf kzf; g dxzfvf /x\$ 5g\eg]lwtfkq ahf/ tyf lgodg lj efu cftut sfgb tyf kj nls/0f dxzfvf, ahf/ lgodg tyf sfgb kfngf dxzfvf / ahf/ lj Zn]0f tyf ofhgf lj sf; dxzfvf /x\$ 5g\ afßdf xfn @% hgf sdff/lx? sfoßt /x\$ 5g\ afßdf sfoßt sdff/lx?sf]gfdj nl cg'; tl-! df k|t t ul/Psf]5 .

afßf]cfkn]sfo{ ; ffngsf]qmddf sfgglj b\tyf n]flj bx?af6 cfj Zostf cg' f/ k/fdz{ lbg] u/\$f] 5 . o; } u/l ; fjhlg s lgisfzgdf hfg rfxg] ; #7t ; #yfsf] ljj /0fkqnf0{ hfgsf/ldh s tyf lj Zj ; lgo u/fpg lwtfkq afß{ gkf lwtfkq lj lgdo ahf/ ln= / sdkgf /lhi6ksf]sfoffosf] kltlglwTj /x\$ 5 wtfkq btf{ tyf lgisfzg cgdlf sfoßt ; ldlt

sfo~~t~~ /x\$]5 h; df cfj Zostf cg'; f/ g~~k~~fn /fi6<a\$ tyf aldf ; ldtaf6 k~~t~~glwTj /xg] Joj :yf ul/Psf]5 .

lwtf~~k~~q af~~B~~{ f]; u7g 9frf



af~~B~~{ d\o cfly\\$; f\tsf]?kdf >l % sf] ; /sf/af6 j flif\\$?kdf k\kt xg]cgbfg /x\$]5 . af~~B~~{ c\o cfly\\$; f\tx?df lgisfzgstf{ ; u7t ; \ysf]lwtf~~k~~q btf{ lwtf~~k~~q lj lgdo ahf/ ; ~rfng c\dlit / gjls/0f, lwtf~~k~~q Joj ; folsf]btf{/ gjls/0faf6 k\kt xg]/sd tyf af~~B~~{ clfo s\if kl/rfngaf6 k\kt k\tkm /x\$]5 . af~~B~~{ cfly\\$ j if{ @)^.^! sf] cfo÷Joo lj j/0f, jf; nft tyf gub k\fx lj j/0f cg'; \l-@ df k\kt ul/Psf]5 .

af34f6 eP u/3f sfdsf/j fxlx?

- Ij j /0f-kqdf /fo÷kltsof
- ;fj hlḡs lgisfzg cgdl̄t
- ;:yfks z̄/sf];fj hlḡs Ijq̄b
- lwtfl̄q Ij lgdo ahf/ / lwtfl̄q Aoj ;folx?sf]gjls/0f
- Sfḡl Aoj :yfx?
- ;/sf/l C0fkqnf0{lwtfl̄q ahf/df cfj 4 ug];DaQwdf
- ;kl/j]f0f tyf cḡudg
- c\lbog cg';Qwfg
- ;:yfut tyf Ij Qlo ;z̄f;g kl/of\hḡf
- cGo /fi6sf lwtfl̄q lgodg lgsfox?;u ;DaQw Ij :tf/sf]kxn
- tflnd tyf ;ldgf/
- k\$ fzgx?
- jj ;f06

#= af\$ff6 eP u/\$f sfdsf/jfxlx?

#! ljj/0f-kqdf /fo÷kltstf

lj Bdfg sDkgl Pj tyf lwtfkq sf/f]f/ Pgn]lwtfkqsf]; fj hlg s lgisfzgsf nflu ; u7t ; #yfx?n] sDkgl /hi6ksf] sfoffhoaf6 ljj/0fkq :jls t u/f0{ lwtfkq af\$ff6 lgisfzg cgdlit lng' kg]oj :yf u/\$f]5 . o; cj :yfdf ljj/0fkqnf0{a9l ; kqfdhs agfpg lwtfkq af\${tyf sDkgl /hi6ksf] sfoffhoaf6] ; d6j oflds 9un]sfo{ub{cf0{x\$f]5g\ . o; }qnddf sDkgl /hi6ksf] sfoffhoaf6 ljj/0fkq ; DaGwdf af\${ E ; d] /fo dfu ug]ul/Psf]5 . o; cfly\$ j ifdf af\$]6f j f10fHo a\$, \$ j 6f lj sf; a\$, & j 6f lj Q sDkgl, @ j 6f lj df sDkgl / ! hnlj B't sDkgl u/l hDdf !* j 6f ; u7t ; #yfx?sf] ljj/0fkqdf cfkng] /fo k7fPsf]5 . o; }u/l o; cfly\$ j ifdf af\$]6f]lrlnd]hnlj B't sDkgl ln= sf]@# nfv &\$ xhf/ %) lsQf zp/ kl/kq-lj lwaf/f lj qm ug{ tof/ ul/Psf] ljj/0fkqdf sDkgl /hi6ksf] sfoffhoaf6] /fo k7fPsf]5 .

#@ ;fj hlg s lgisfzg cgdlit

o; cfly\$ j ifdf af\$]6f% j 6f j f10fHo a\$, @ j 6f lj sf; a\$, & j 6f lj Q sDkgl, ! j 6f aldf sDkgl / ! j 6f hnlj B't sDkgl u/l !^ j 6f ; u7t ; #yfx?nf0{?= ! cj {\$* s/f\$ \$(nfv @) xhf/ dNo a/fa/sf]lwtfkqsf]; fj hlg s lgisfzg cgdlit kqfg u/\$f]5 . o; }u/l af\$]6f o; cfly\$ j ifdf :jls t u/\$f]gful/s Psfs ofhgfsf]yk lj qm /sd ?= ^ s/f\$ @* nfv &) xhf/ x\$f]5 . ut cfly\$ j ifdf af\$]6f!]& j 6f ; u7t ; #yfx?nf0{?= *! s/f\$ #& nfv \$) xhf/ dNo a/fa/sf]lwtfkqsf]; fj hlg s lgisfzg cgdlit kqfg u/\$f]lyof]eg]gful/s Psfs ofhgfsf]?= \$ s/f\$ () xhf/ j/fj/sf]yk Psfs lj qm lnf0{jls t kqfg u/\$f]lyof].

tfnsf \$M;fj hlg s lgisfzg cgdlit;DaGwL ljj/0f

-?= bz nfvd_

qm;	;u7t ;#yfsf]gfd	lwtfkqsf]ls;d	cgdlit kqfg ldlt	cgdlit kqfg /sd
!	PINks Pe/16 kif0gf6; ln=	xskp zp/	@)^).%.\$	@)=)
@	gkf gkf 0fe/16d/16 a\$ ln=	C0fkq	@)^).^.@&	#)=)
#	sl:ds dr/16 a\$E P08 kif0gf6; ln=	; fwf/0f zp/	@)^).&.\$	@\$)=)
\$	sdf/l a\$ ln=	; fwf/0f zp/	@)^).&.^	!%)=)
%	l; 4fy{kif0gf6; ln=	xskp zp/	@)^).&.*	@)=)
^	kjf kif0gf6; s=ln=	; fwf/0f zp/	@)^).!).@#	*)=)
&	gkf qm/86 P08 sdz{a\$ ln=	; fwf/0f zp/	@)^).!!!	@!=)
*	k\$; on 06:of/(); s=ln=	; fwf/0f zp/	@)^!!!)	@)=)

qm;	; u7t ; :yfsf]gfd	lwtflqsf]ls; d	cgdlit kþfg ldlt	cgdlit kþfg /sd
(	gkf aenfbz krf0gf6; P08 lnlhE s+ln=	xskþ zþ/	@)^!..@*	#)=)
!)	klZrdf-rn lj sf; aþ ln=	; fwf/0f zþ/	@)^!.@.!!	^)=)
!!	l5d\$ lj sf; aþ ln=	; fwf/0f zþ/	@)^!.@.!!	#)=)
!@	nlj gl aþ ln=	; fwf/0f zþ/	@)^!.@.()	!%)=)
!#	lsi6 dr[6 aþ E P08 krf0gf6; ln=	; fwf/0f zþ/	@)^!.@.^	@)=)
!\$	gkf aenfbz aþ ln=	xskþ zþ/	@)^!.#.#	#%=(@
!%	j N8{dr[6 aþ E P08 krf0gf6; ln=	; fwf/0f zþ/	@)^!.#.@\$	@\$)=)
!^	gþgn xf08kþfj / s+ln=	; fwf/0f zþ/	@)^!.#.#!	!\$)=)
	gful/s Psfs ofhg -yk Psfs lj qnL	; fdlxn nufgl ofhg	@)^).^.!	^@-* &*
	hDdf			!%\$&&(

* ckl/isf

; :yfks zþ/sf]; fjhlgz lj qm (Secondary Offering)

lghls/0f k\$þfaf6 >l % sf] ; /sf/sf] gfddf /xþf] zþ/ ; j { fwf/0f jf sdff/lx?df lj qnL
 lj t/0f ug{tyf sg}; u7t ; :yfks zþ/ ; j { fwf/0fdf lj qnL ug}; DaGwdf hfgsf/l
 kþfx ug]:ki6 lgodg Joj :yf e} sþf] 5þ . To:tf] lj qnL bf] f] ahf/sf] bfo/f leq /xþfkig
 afßþf btf{xþf] Joj :yf eg] e} sþf] 5þ . tyflk nufglstf{sf] lxtsf nflu nufgl ; DaGwl
 lg0fþ lng kof{t lj j /0fx? pknJw xgkg{cfj Zostf /xG5 . o; } ; Gbedf o; cfly\$ j if{f
 afßþf]gkf aþ ln= sf]; j fldTj df /xþf]:6ðf088{rf6þ{aþ gkf ln= sf]klt zþ/ rQmf dNo
 ?= !)).- /xþf]# nfv !@ xhf/ \$; o ** lsQf ; :yfks zþ/ >l % sf]; /sf/sf]:j fldTj df
 /xþf]j þj n kfj / sDkgl ln sf]klt zþ/ rQmf dNo ?= !)).- /xþf]* nfv #(xhf/ %& lsQf
 ; :yfks zþ/ cfJxfgkq k\$þfzg u/l afþ safþ kþffnlaf6 ; j { fwf/0fdf lj qnL ug{ ; xdlit
 kþfg u/\$f] 5 . o; }u/l afþf]>l % sf]; /sf/sf]:j fldTj df /xþf]j þj n kfj / sDkgl ln sf]
 klt zþ/ rQmf dNo ?= !)).- /xþf]! nfv ^& xhf/ * ; o !! lsQf zþ/ kl/kq lj lwâf/f
 sDkglsf sdf/f/lx?nf0{laqnt ug{; xdlit kþfg u/\$f]5 .

#\$ lwtflq lj lgdo ahf/ / lwtflq Aoj ; folx?sf]gjls/0f

lwtflq afþf]ldlt @)^.^@& df cfly\$ j if{@)^.^! sf nflu gkf lwtflq lj lgdo ahf/
 ln= sf]ahf/ ; rfng cgdltkq gjls/0f u/\$f]5 . lwtflq sf/fþf/ lgodfj nl, @)% adfjh
 lwtflq lj lgdo ahf/ ; ~rfng ug{cgdlit kþlt ; u7t ; :yfn] cfly\$ j if{ ; dft ePsf]^
 dlxgfl eq ahf/ ; ~rfng cgdltkq gjls/0f u/fpgkg{Joj :yf /xþf]5 .

o:t} lwtfkq Joj ; folx?n] klo\$ cfly\$ j if{ ; dfkt xb' cufj } lwtfkq Joj ; folsf] kdf0fkq gjls/0f u/fpgkg] Joj :yfcg' f/ gjls/0fsf nflu klt lgj lg pk/ cfj Zos hfraem u/l cfly\$ j if{@)^.^! sf nflu af&{h}@& j 6f lwtfkq bnnf, (j 6f lgisfzg tyf laqnl kqws / @ j 6f lwtfkq Jofkf/lx?sf] lwtfkq Joj ; fol kdf0fkq gjls/0f u/\$f] 5 . o; /l gjls/0f ul/Psf lwtfkq Joj ; folx?sf] gfdff nl cg'; %-% df k|t't ul/Psf] 5 .

o; }u/l cfly\$ j if{@)^!.^@ sf nflu lwtfkq Joj ; fol kdf0fkq gjls/0f u/fpg o; cfly\$ j if{\$f]cfiff9 d; fgt; Dddf !^ j 6f lwtfkq bnnf Joj ; fol, (j 6f lgisfzg tyf laqnl kqws tyf @ j 6f lwtfkq Jofkf/lx?n]af&{ dlf lgj lg lbPsf 5g\

#% Sfggl AoJ:yfx?

#% lwtfkq btf{tyf lgisfzg cgdlt lgb[zs, @)%& df ; zflg

ljj/0fkqdf pnhvt ljj/0f tyf hfgsf/lktsf/pQ/bolJJ ; DaGw

lwtfkq af&{h] lwtfkq btf{ tyf cgdlt lgb[zs, @)%& sf] bkrif ^ sf] pkbkrif -\$_ kl5 pkbkrif -%_ yk u/l ; fj klg s lgisfzgsf nflu lgisfzg stf{ ; u7t ; yfn] tof/ ug] ljj/0fkqdf pnhvt ljj/0f tyf hfgsf/lx?sf] ; Totf ; DaGwdf ; DaGwt ; ffns tyf ljj/z1x?sf] hjfkmblxtf /xg] tyf lwtfkqdf ul/g] nufgl hfvd dQm gxg] jf/] nufglstf{?nf0{hfgsf/l u/fpgsf nflu ; f]; DaGwl ljj/0f ljj/0fkqsf]aflx/l k7df /Vgkg] Joj :yf u/\$f] 5 .

lwtfkqsf/dlb kl/j tgsf/hfvd; DaGw

sg}lgizrt dNodf ; fj klg s lgisfzg ePsf] z/ bff] ahf/df ; Hls/0f ePKI5 lgisfzg dNo eGbf km/s dNodf sf/faf/ xb ; Sg] ePsf] / ; f] jf/] nufglstf{?nf0{ ; hu u/fpgsf nflu af&{h] lwtfkq btf{tyf lgisfzg cgdlt lgb[zs, @)%& sf] bkrif ^ sf] pkbkrif -\$_ kl5 pkbkrif -\$S_ yk u/l ; fj klg s lgisfzgsf nflu k\$flzt ul/g] ljj/0fkqdf lwtfkqsf] lgisfzg dNon] ; Hls/0f kZrft lwtfkq ljj lgdo ahf/df xb] sf/faf/ dNo ghgfpq] / lwtfkqdf dNo kl/j tgsf] hfvd /xg]s/f pnhv ugkg] Joj :yf u/\$f] 5 .

; u7t ; yfn] ; fj klg s lgisfzgsf nflu kif ugkg] Joj :yf; DaGw

awtfkq btf{tyf lgisfzg cgdlt lgb[zs, @)%& sf] bkrif @ sf] pkbkrif -(df lwtfkq lgisfzg ug] ; u7t ; yfn] sdkg Pj tyf cfo kflnt sfgg adfhd /Vgkg] lx; fj lsfj sf]nlyf k/lifof tyf ; fwf/0f ; ef lgodfg' f/ ; Dkg ul/ ; s\$]xgkg] Joj :yf /x\$] 5 . af&{h] pQm Joj :yfdf ; zflg u/l ; DaGwt lgodg lgsfon] sg} ; u7t ; yfsf] ; ffns

; ldt lgndj g u/l cfk~~m~~gf] lgo~~g~~0fdf lnPsf] cj :yfdf ; f~~x~~ cg?ksf] Joxf]fx? vhf0Psf]
lj j /0fkq sDkg~~l~~ /lhi6~~s~~f] sfof~~h~~oaf6 :j ls~~t~~ u/f0{ lwtf~~k~~q btf{ tyf lgisfzg cg~~l~~tsf
nflu lgj~~g~~ k~~l~~kt ePdf ; fwf/0f; efsf]xsdf af~~B~~~~h~~]56 lbg ; Sg]Joj :yf yk u/\$f]5 .

o; }u/l af~~B~~~~h~~]; f~~x~~ lgb~~[z~~sf]bk~~m~~ @ df pkbk~~m~~ !-s_ yk u/l lwtf~~k~~qsf]; f~~j~~ h~~l~~gs lgisfzg
ug~~I~~; ~~u~~7t ; ~~y~~fn]cfk~~m~~ ug]Joj ; fo; E ; DaGwt lgodg Joj :yf tyf lgodg lgsfon]lbPsf]
lgb~~g~~gx?sf]kfngf u/\$f]x~~g~~kg]Joj :yf u/\$f]5 . o; } DaGwd~~f~~ af~~B~~~~h~~]; f~~x~~ lgb~~[z~~sf]bk~~m~~ ^
sf]pkbk~~m~~ -%_ kl5 pkbk~~m~~ -^_ yk u/l ; ~~u~~7t ; ~~y~~fn]cfk~~m~~ ug]Joj ; fo; E ; DaGwt P~~g~~
lgod tyf lgodg lgsfon]lbPsf] lgb~~g~~gx?sf] kfngf u/\$f] / ljj /0fkqdf pNn~~y~~ u/\$f]
lj j /0fx? ; f~~x~~ cg?k tof/ ePsf]pb~~g~~f]f0f (Declaration) u/l To; df sg}sl~~k~~ot eP ; f]; d~~z~~
pNn~~y~~ ug~~g~~gof]Joj :yf u/\$f]5 . o; ~~u~~1 af~~B~~~~h~~]bk~~m~~ (sf]pkbk~~m~~ -@ sf]Joj :yfdf ; z~~f~~g
u/l ; ~~u~~7t ; ~~y~~fn]af~~B~~df k~~t~~t u/\$f]lj j /0fkq nufot ; f~~j~~ h~~l~~gs x~~g~~]sfuhftx?df ; ~~u~~7t
; ~~y~~fn]; dfj ~~z~~ u/\$f lj j /0fx?df ; DaGwt lgodg lgsfon]lgodg Joj :yf, lgb~~g~~ j f c~~o~~
sg}sf/0faf6 Joj ; fosf]q~~g~~ddf x~~g~~]; fd~~g~~o kl/j t~~g~~ j fx~~s~~ nufglstf~~g~~?sf]lg0f~~g~~df vf; c; /
kg]u/l kl/j t~~g~~ ePdf ; f]lj j /0fkqdf ; dfj ~~z~~ u/l lj j /0fkq ; z~~f~~g u/] dfq cfJxf~~g~~kq
k\$flzt ug~~g~~g/ z~~g~~/ l~~g~~ q~~g~~ cfJxf~~g~~ k\$flzt ug~~g~~ldtdf To:tf]kl/j t~~g~~ gePdf ; f]sf ; fy}
; ~~u~~7t ; ~~y~~fn] u/\$f] pb~~g~~f]f0fsf ; DaGwd~~f~~ ; DaGwt lgodg lgsfon]sg}sl~~k~~ot hg~~g~~Psf]
5-5~~g~~ ; f]; d~~z~~ af~~B~~ff0{hg~~g~~sf/l u/fpg~~g~~g]Joj :yf u/\$f]5 .

#%@ lwtf~~k~~q ahf/sf]; b:otf tyf sf/~~f~~f/ ljj godfj nl, @% df ; z~~f~~g

lwtf~~k~~q bnfn sDkg~~l~~sf]; ~~y~~fs~~s~~ z~~g~~/ x:tf~~g~~t/0f ; DaGw~~f~~ Joj :yf

o; cfly~~s~~ j if~~g~~f af~~B~~~~h~~]g~~k~~fn lwtf~~k~~q l~~j~~lgdo ahf/ ln= n]ælwtf~~k~~q ahf/sf]; b:otf tyf
sf/~~f~~f/ l~~j~~lgodfj nl, @)% df lwtf~~k~~q bnfn sDkg~~l~~sf z~~g~~/ j fnfsf]z~~g~~/ x:tf~~g~~t/0f ; DaGwd~~f~~
:ki6 Joj :yf ug~~g~~f nflu l~~j~~lgod !^-s_ yk ug{ u/\$f] k~~t~~fj nf0{ :j ls~~t~~ u/\$f] 5 . o;
; z~~f~~gn]k~~l~~v?kdf lwtf~~k~~q bnfn sDkg~~l~~n]lwtf~~k~~q l~~j~~lgdo ahf/af6 ; b:otf lnPsf] % j if{k/f
geP; Dd ; ~~y~~fs~~s~~ z~~g~~/ x:tf~~g~~t/0f ug{gk~~g~~p]t/ >l % sf] ; /sf/, g~~k~~fn /fi6~~a~~\$, lwtf~~k~~q
af~~B~~{j f c~~o~~ lgodg lgsfo tyf k~~l~~nt P~~g~~ lgodn]lwtf~~k~~q Joj ; fol ; ~~y~~fsf] ; ~~y~~fs~~s~~ /
; ffnsnf0{c? sDkg~~l~~sf] ; ffns, z~~g~~/j fnf x~~g~~df a~~g~~b~~h~~ nufPsf]cj :yfdf lwtf~~k~~q ahf/n]
lwtf~~k~~q af~~B~~~~h~~]:j ls~~t~~ l~~n~~0{To:tf]z~~g~~/ x:tf~~g~~t/0f ug{:j ls~~t~~ l~~b~~kg~~g~~]Joj :yf u/\$f]5 . o; }
u/l ; z~~f~~gn]sDkg~~l~~sf]z~~g~~/ :j fldTj k~~l~~sl~~t~~ s~~l~~Qm afx~~s~~ c~~o~~ sDkg~~l~~ j f ; ~~u~~7t ; ~~y~~fnf0{
x:tf~~g~~t/0f ul/g]ePdf To:tf]sDkg~~l~~ j f ; ~~u~~7t ; ~~y~~fnf0{a9ldf \$(k~~l~~tzt ; Dd z~~g~~/ :j fldTj
x:tf~~g~~t/0f ug{:Sg}/ o:tf]sDkg~~l~~ j f ; ~~u~~7t ; ~~y~~fsf]tkn~~g~~f6 ; b:o bnfn sDkg~~l~~df k~~l~~tlglw~~l~~j
ug]JolQm ; b:o bnfn sDkg~~l~~sf] ; ffns j f sfo~~g~~f/l k~~l~~v j f lwtf~~k~~q sf/f]f/sf] dV0
lhDjf/l l~~g~~ng]ePdf To:tf]JolQmsf]of~~l~~otf lwtf~~k~~q sf/f]f/ lgodfj nl~~n~~]tf~~s~~]adflhd x~~g~~kg~~g~~]Joj :yf
u/\$f]5 . z~~g~~/ x:tf~~g~~t/0f ug~~g~~f nflu :j fldTj x:tf~~g~~t/0f ug~~g~~g]sf/0f, :j fldTj

x:tfct/0f xg]JolQmsf]gfd, y/, 7lfqf / gftf, x:tfct/0f xg]z@/ ; l@f, :j fldTj x:tfct/0f kZrft bnf n sDkgL klt /xg]lhDd]f/l tyf tf]sfP adfhd ofotf klu]gklu\$]h:tf s/fx? vhf0{lwtflq l lgdo ahf/df cfj lg lbgkg]Joj :yf ug\$]f ; fy}Ps k6s z@/sf] :j fldTj x:tfct/0f e}skl5 sDtl df # j if{k/f gu/l pQm z@/sf]k@M :j fldTj x:tfct/0f ug{gkf0g] Joj :yf ; d] o; ; zf]gn]u/\$f]5 .

#^ ;/sf/L C0fkqnf0{lwtflq ahf/df cfj 4 ug]; DaGwdf

>l % sf] ;/sf/af/f cfly\$ j if{@)^.^! sf] ah@ aQmo dfkmt 3f]ft ;/sf/L C0fkqnf0{lwtflq ahf/df ; lls/0f u/l bf]f] ahf/ Jofks agf0g] sfogndsf] sfogg]ogsf nflu cy{ dgqfnosf] ; ofhsTj df gkf n /fi6«a\$, lwtflq af\${tyf gkf lwtflq l lgdo ahf/ ln= sf] kltlgwTj /xg]u/l Ps sfobn u7g e0{pQm sfobnn]t; DaGwL sfocufl8 a9fof]. /fi6« C0f P@, @)% (n] C0fkqsf] klylds tyf bf] f] j hf/ Joj :yfsf nflu gkf n /fi6«a\$nf0{ clwsf/ klofofhg u/\$f]kl/k]odf lwtflq ahf/ dfkmt ;/sf/L C0fkqsf]bf] f]ahf/ sf/f]f/ ubf{ckgf0gkg]k2tl tyf c@o Joj :yfsf ; DaGwdf cfj Zos lgodfj nlsf]d:of@f ug{af\$@] gkf n /fi6«a\$nf0{ ; xof@ klofPsf] 5 . ; f]l lgodfj nl cg?k ;/sf/L C0fkqsf] lwtflq l lgdo ahf/df sf/f]f/ u/fpg af\$@] ;/sf/L C0fkq sf/f]f/ l lgodfj nl tof/ ug]sfo{ kf/De u/\$f]5 .

#& ;kl/j]f0f tyf cgldg

#& ;fj hlg s lgisfzgsf]cgldg

o; cfly\$ j if@f af\$@]@ j 6f ; u7t ; yfx?sf] ; fj hlg s lgisfzgsf]:ynut lg/lif0f u/\$f] lyof]. lg/lif0fsf qmddf lgisfzgdf ; mlg ; yfx?n]kdfv?kdf ; j { fwf/0f nufglstf{?nf0{ b/vf:t knf/fd tyf jj /0fkq l j t/0f ; DaGwdf u/\$f] Joj :yf, lgisfzg cgdltkq tyf lgisfzg cgdltsf] qmddf af\$@f k@ ePsf sfuhftx? ; j { fwf/0fnf0{ xg] lbg] Joj :yf, lgisfzgsf] qmddf ; j { fwf/0fsf]u@f; f ; gg] Joj :yf cflb ; DaGwdf lg/lif0f u/l ; wf/sf nflu ; emj ; d] lboPsf]lyof].

#&@ lwtflq l lgdo ahf/sf]cgldg

k@nt P@ lgod cg@f/ lwtflq l lgdo ahf/n] l j le@g ; l@f, hfgsf/l tyf jj /0fx? nufglstf{?sf]hfgsf/l@f nflu k j flxt u/fpgsf ; fy}lwtflq af\$@f ; d] k@ ugkg]oj :yf /x\$@]5 . ; f]lcg?k gkf lwtflq l lgdo ahf/ ln= n]af\$@f k@ u/\$f jj /0fx? tflnsf % adfhd /x\$@]5 .

tflnsf %Mgfn lwtfkq ljj do ahf/ ln= sf]ljj /of kj fx

qm; =	ljj /of	klt ldt
!	j flif\$ kltj lg, @)%(.^)	@)^.^#)
@	PSsf0{ f]j flif\$; fwf/0f ; ef -@)%*.%(_ sf]lg0f6; DaGwl ljj /of	klt gePsf]
#	lwtfkq sf/faf/; DaGwl kyd cw} flif\$ ljj /of, @)^.^!	klt gePsf]
\$	j flif\$ lwtfkq sf/faf/; DaGwl ljj /of, @)%(.^)	@)^.*.!)
%	bfnf Joj ; folsf]w/f6; DaGwl ljj /of	klt gePsf]
^	; b:otf tyf kltlgw; DaGwl ljj /of	@)^.*.!)

; fy}gfn lwtfkq ljj do ahf/ ln= af6 blgs ?kdf sf/faf/ ePsf ; u7t ; :yf, sf/faf/ dNo / zph/ ; vof cflb; DaGwl ljj /of ; d] ; do ; dodf af\$of k] xg]u/\$f]5 .

lwtfkq sf/f]f/sf] cgludgsf qmddf lwtfkq ljj do ahf/df cEof; df /x\$f] Ps} lwtfkq bfnfn] Pp6} ; u7t ; :yfsf] lwtfkqsf] vl/b tyf laqnl ug{ ; Sg] Joj :yfcg?k xg] u/\$f] sf/f]f/nf0{kf/bzl{tyf klt:kwl{u/fpg cfj Zos b]vof]. t; y{o; cfly\$ j ifdf af\$6]gfn lwtfkq ljj do ahf/ ln= nf0{To:tf]sf/f]f/ ubf{bnfnnf0{klt lwtfkqsf] vl/b tyf laqnl cfbzx? d]b] ; u7t ; :yfsf] gfd, lwtfkqsf] ; vof / dNo ldn Ng uPsf] tyf lglZrt dNo tf]sPsf] lwtfkqsf] dfq sf/f]f/ ug{ ; lsg] Joj :yf ug{tyf To:tf]sf/f]f/af6 sfod ePsf] lwtfkqsf]dNonf0{clGtd ahf/ dNo gdflgg] Joj :yf ug{lgbzg lbPsf]5 .

o:t}gfn lwtfkq ljj do ahf/ ln= n]u/\$f] Joj :yf cg' f/ vl/b u/lPsf] lwtfkq t?gt laqnl ug{ rfxg] nufglstfh] cfkng] gfddg ffd; f/l gu/l lwtfkq ljj do ahf/df vfnl x:tf6t/0fdf /fvl sf/f]f/ ug{ ; Sb5g\ o; /l ul/g]sf/f]f/nf0{Joj l:yt / kf/bzl{u/fpg o; j if{af\$6]gfn lwtfkq ljj do ahf/ ln= nf0{sf/f]f/sf nflu u]xs]bfnf dfkn] lnvt ; xdtl k] ugkg] lgj lg cg' f/ lwtfkq ahf/n]lgj]s nufglstf]gfd, 7]fgf, gful/stf h:tf ljj /0fsf ; fy} lwtfkq laqnl ePkI5 ; f] ; DaGwl Joxf]f ; d] lwtfkq ljj do ahf/sf] vfnl x:tf6t/0f ; DaGwl btf{lstdf]df clen] /Vg]tyf ; u7t ; :yfn]zph/ bflvn vf/h btf{ lstdf] aGb ug{cl3 jf lwtfkq vl/b u/\$f]Ps j if{leq vfnl x:tf6t/0fdf /x\$f] lwtfkq? ; DaGwt ; u7t ; :yfdf gfd; f/lsf nflu k7f0; Sgkg] Joj :yfx? ug{ ; d] lgbzg lbPsf]5 .

pk/fQmg' f/ hf/l ul/Psf lgbzg?sf] sfoff]og ; DaGwdf gfn lwtfkq ljj do ahf/ ln= af6 o; cfly\$ j ifsf]cGt; Dddf sg}hfgsf/l klt ePsf]5g .

#-&-# lwtf~~k~~q Joj ; folx?sf]cgludglgisfzg tyf laq~~n~~ k~~g~~ws

lgisfzg tyf laq~~n~~ k~~g~~wsx?n] ; ul/Psf] sfo{Joj :Yff nufot lwtf~~k~~qx?sf]af~~B~~km~~f~~, lkmtf{eQmgl, ; Hs/Of tyf ljj /Of kj fx lgodcg; f/ u/]gu/]sf]cgludg x~~g~~]ub~~f~~.

o; cfly\$ j if~~df~~ (j 6f lgisfzg tyf laq~~n~~ k~~g~~wsx?d~~lb~~]^ j 6fn]dfq ; fj hlg~~s~~ lgisfzgsf] laq~~n~~ k~~g~~w u/]sf 5g\ o; j if{* j 6f lgisfzg tyf laq~~n~~ k~~g~~wsx?n]cfly\$ j if{@)%(^) sf]lj j /Ofx? af~~B~~{ dlf k~~z~~ u/]sf 5g\ o; ; DaGwl ljj /Of tflnsf ^ df k|t't ul/Psf]5 .

tflnsf ^Mlgisfzg tyf laq~~n~~ k~~g~~ws ; :yfx?sf]lj j /Of k|ttl

qm;	lgisfzg tyf laq n k g ws	ljj /Of -cfly\$ j if{@)%(^)_		
		k t ldt	gfk m g f ; fg tyf jf; nft	gub kj fx ljj /Of
!	g k fn dr l a l P08 km0gf f ; ln=	@)^.*.!@	✓	✓
@	g z gn km0gf f ; s=ln=	@)^.*.!%	✓	✓
#	P; km0gf f ; s=ln=	@)^.*.%	✓	✓
\$	g k fn km0gf f ; P08 ; JeE; s=ln=	@)^.*.!%	✓	✓
%	g k fn z h / d fs s=ln=	@)^.!@!^	✓	✓
^	o g f06 B km0gf f ; ln=	@)^!.!@!	✓	✓
&	g k fn >lnsf dr l a l ln=	@)^!@!(✓	✓
*	gful/s nufgl sf f	@)^.!@!#	✓	✓
(	Pg=cf048=; l= Soflk6n d fs ln=	k t gePsf]	-	-

* lwtf~~k~~q lgisfzg tyf laq~~n~~ k~~g~~w sfo~~f~~ ; Dnlg gePsf].

lwtf~~k~~q bnf~~n~~

o; cfly\$ j if~~df~~ @@ j 6f lwtf~~k~~q bnf~~n~~x?n]cfly\$ j if{@)%(^) sf]j flif\$ ljj /Of af~~B~~{ dlf k~~z~~ u/]sf 5g\ o; /l ljj /Of k~~z~~ ug{Joj ; folx? d~~lb~~]\$ j 6f bnfnn]sf/f~~f~~/; DaGwl ljj /Of tyf Ps bnfnn]gub kj fx ljj /Of ; d~~z~~ k~~z~~ gu/]sf]b]vPsf]5 . lwtf~~k~~q bnf~~n~~x?af6 af~~B~~{ dlf k~~z~~ u/]sf]cfly\$ j if{@)%(^) sf]lj j /Of tflnsf & df k|t't ul/Psf]5 .

tflnsf &M lwtf[q bnfnx?sf]ljj/Of k|ttl

qm;	lwtf[q bnfnx Joj ; folx?sf]gfd	cw[fliſ§ lijj/Of klt ldt	j flif§ ljj/Of -cfly§ j if{@)(.^.)_		j flif§* sf/fif/ -? bz nfvdfl		
			lijj/Of				
			klt ldt	gfkm gfy; fg÷ jf; nft	sf/fif/ ; DaGwL lijj/Of		
!	gkf[n 0Ge]6d]6 P08 ; \$ol/l6h 6[B E kHn=	(@)^).!@.!!	(@)^).^.#)	✓	✓	✓	%%=!*
@	cu]fn ; \$ol/l6h -kf_ ln=	(@)^).!@.!#	(@)^).&@&	✓	✓	✓	@#!!!
#	lgvvn ; \$ol/l6h -kf_ ln=	(@)^).!@.!@	(@)^).&@&	✓	✓	-	!)=%#
\$	k†fg ; \$ol/l6h kfHn=	(@)^!.#!!	(@)^).&@&	✓	✓	-	#@#
%	>l s[Of ; \$ol/l6h ln=	(@)^!..!*	(@)^).&@*	✓	-	-	%%-\$)
^	cfd ; \$ol/l6h P08 Pnf08 ; le{ } kfHn=	(@)^).!@.&	(@)^).&@*	✓	✓	✓)=)
&	gkf[n :6s xfp; -kf_ ln=	(@)^).!!!@	(@)^).*.\$.	✓	✓	✓	\$((#^
*	c?Of ; \$ol/l6h -kf_ ln=	(@)^).!@&	(@)^).(.!	✓	✓	✓	#\$@=%
(	cGgkOf ; \$ol/l6h ; le{ -kf_ ln=	(@)^).!@&	(@)^).(.!	✓	✓	✓	\$.&=%
!)	cfkn ; \$ol/l6h kfHn=	(@)^!.#.#)	(@)^).(.!!	✓	✓	✓	%(=!%
!!	sdf/l ; \$ol/l6h kfHn=	(@)^!.@!\$	(@)^).(@()	✓	✓	✓	!)!=^
!@	l; knf ; \$ol/l6h kfHn=	(@)^).!@.!@	(@)^).!.^	✓	✓	✓	&@=**
!#	l; kjl ; \$ol/l6h kfHn=	(@)^).!!!((@)^).!.*	✓	✓	✓	&^=**
!\$	Zj]f ; \$ol/l6h kf_ ln=	(@)^).!!!((@)^).!.!@	✓	✓	✓	!@%^#&
!%	cfz'tflf af\$/h ; \$ol/l6h kf_ ln=	(@)^!.!!.\$	(@)^).!.!%	✓	✓	✓	!%#=%*
!^	v08]j fn :6s af[sE s+kf_ ln=	-	(@)^).!.!.%	✓	✓	✓)=))#
!&	lqzh ; \$ol/l6h P08 0Ge]6d]6 ln=	(@)^!.#.!	(@)^).!.!%	✓	✓	✓	!%=&%
!*	dNn P08 dNn :6s af[sE s+kfHn=	(@)^!.#.!	(@)^).!.@!	✓	✓	✓	&=&)
!(	ld8f; :6s af[sE s+kf_ ln=	(@)^!.#.!	(@)^).!.@!	✓	✓	✓	@&-\$@
@)	lkdklo/ ; \$ol/l6h s+ln=	-	(@)^).!!!#	✓	✓	✓	(%^#^
@!	dfs} ; \$ol/l6h P08 PS:r}h kf_ ln=	-	(@)^).!!!\$	✓	✓	✓	\$!=^@
@@	hPknf ; \$ol/l6h kf_ ln=	-	(@)^!.@.\$	✓	✓	-	@!&#!^
@#	P; Log ; \$ol/l6h kf_ ln=	-	klt gePs]	-	-	-	%)&*
@\$	kfd0df] ; \$ol/l6h kfHn=	-	klt gePs]	-	-	-	(=!)
@%	; u/dfyf ; \$ol/l6h kfHn=	-	klt gePs]	-	-	-	#)=!)
@^	olt ; \$ol/l6h s+ln=	-	klt gePs]	-	-	-)=))
@&	lzj zlQm :6s P08 0Ge]6d]6 kfHn=	-	klt gePs]	-	-	-	\$=%
hDdf							\$@**\$()

* cfly§ j if{@)^).^.! sf]sf/f]f/ -vl/b tyf laqnl dNo ; dfj } ePs]

:ynut cjnf\$g

o; cfly§ j if{@)^.!]!% j 6f lwtf[k]q bnfnx?sf]lj z]f u/l sf/f]f/ clenly Joj :yf, ef]ts kf]f/f/, hgzlQm Joj :yf, ; u7g 9fFf tyf sfo{kOffnL cflbsf ; DaGwdf :ynut cjnf\$g

u/\$f]5 . pQm cj nf\$gaf6 clwsfz lwtfkq bnfnx?n]af\$ff/f tf]sPsf lwtfkq v/lb lj qn
cfbz btf{lstfj, lwtfkq v/lb lj qn sf/f]f/ btf{lstfj tyf ufxs vftfdf k0f?kdf lj j /0fx?
g/fv\$f] kof{t eftts kj fff/x?sf]Joj :yf gu/\$f] sdf/f/lx?sf]:ki6 sfo{lhd]f/l gtf\$\$f]
bnfn Joj ; folsf nflu tf]sPsf Joj ; fols doff tyf lwtfkq ; DaGwl Pg Igodx? nufot
cfo ; Gbe{; fdfulx?sf]; w g/x\$f]h:tf sdl sdhf]lx? b]vof]. ; fy}cj nf\$gsf qmddf b0{
j 6f lwtfkq bnfnx?n]Pp6}sfofhoaf6 Joj ; fo ; ~rfng u/\$f] sltko lwtfkq bnfnx?n]
; j { fwf/0fn]b]g ; Sg]:yfgdf sfofhosf]Joj :yf gu/\$f]tyf ; f0gaf{; d] g/fv\$f]kf06f].
o; y/L Ps}JolQm]lwtfkq bnfns sDkglsf]sfo\$fl/ kdfv, ; ffnf tyf kltlgwl]sfo[ug]
u/\$f]; d] kf06f].

cj nf\$gsf qmddf lwtfkq sf/f]f/ clen]y Joj l:yt ?kdf /Ng, ; j { fwf/0fn]b]g ; Sg]u/l
; f0gaf{ /Ng, lwtfkq Joj ; folsf] kdf0fkq b]vg] u/l sfoffodf /Ng tyf af\${ dlf k]
ug]g]cw]flif\$ / j flif\$ ljj /0fx? ; dodf k] ug{lwtfkq bnfnx?nf0{; emj lb0Psf]lyof].
lwtfkq bnfns Joj ; fonf0{dofbt / cem Joj ; flos u/fpg cfj Zos cfwf/x? lj sf; ug]yk
clbog e]x\$f]5 .

#-\$; Hs{ ; u7t ; :yfx?sf]; Mgf kjfxsf]cgudg

lwtfkq sf/faf/ Pg, @)\$) cg{ f/ ; Hs{ ; u7t ; :yfx?n]cfly\$ j if{ ; dfkt ePsf] \$
dlxgfeq ; f]j if\$]jf; nft, gfkmf-gf\$; fg lx; fa, tf]sP adf]hdsf]cfly\$ ljj /0f / j flif\$
kltj lg tyf klo\$ cw]flif\$ cj lw ; dfkt ePsf]@ dlxgfeq ; f]cj lwsf] ljj /0f lwtfkq
lj lgdo ahf/sf ; fy}lwtfkq af\$af ; d] k] ug]g]Joj :yf /x\$f]5 . pQm Joj :yf adf]hd
o; cfly\$ j if{f sh !!\$; Hs{ ; u7t ; :yfx? d]# j 6f ; Hs{ ; u7t ; :yfx?n]
j flif\$ ljj /0f tyf % j 6f ; Hs{ ; u7t ; :yfx?n]cw]flif\$ ljj /0fx? tf]sPsf] ; do leq
af\${ dlf k] u/\$f 5g\ o; cfly\$ j if{leq sh &! ; Hs{ ; u7t ; :yfx?n]cfly\$ j if{
@)%(^) sf] j flif\$ kltj lg;l Qlo ljj /0f k] u/\$f 5g\ o; DaGwl lj :t t ljj /0f
tflnsf !*, !(, @) / @! df k|t't ul/Psf]5 .

#-% ubf;f tyf sf/jfxL

af\$] ahf/ ; kl/j]f0f tyf sfgj kj nls/0f dxzfvfdf lwtfkq ahf/ tyf lwtfkqsf]
lgiszg, lj t/0f / sf/faf/; DaGwl ubf; fx? k] ug{; lsg]Joj :yf /x\$f]5 . o; cfly\$ j if{f
af\$af klt ePsf ubf; f tyf To; ; DaGwdf ePsf sf/jfxL ; DaGwl lj j /0f tflnsf * df
k|t't ul/Psf]5 .

tflnsf *Mklt ugf;f / sf/jfxl

qm;	+ ugf;f\$tf{	ugf;f]u ; DalGwt ; :yf	ugf;f\$]ljj /of	sf/jfxl
!	gkfn lwtfkq lj lgdo ahf/ In= ; ~rfns ; ldlt ; b:o	gkfn lwtfkq lj lgdo ahf/ In=	gkfn lwtfkq lj lgdo ahf/ In= sf] ; ~rfns ; ldlt[lg0f] Joj :yfk klfaf6 pNn3g ePsf] ; ~rfns ; ldlt[ay]s gj fjhPsf] ; Hls/0sf]hfgsf/l glbPsf] lwtfkq bfnf Joj ; folnf0{nfdf] ; do; Dd lgnDj gdf /fv\$]tyf lwtfkq af\$]lbPsf]lgbZg kfngf gu/\$].	o; ; DaGwdf gkfn lwtfkq lj lgdo ahf/ In= ; E hfgsf/l dfu ul/Psf]f ; f] sf]cflwsfl/s hfgsf/l klt gePsf].
@	; fwf/of nufglstf{	nldl a\$ In= Pg= Ij= 06:of] ; s=In=	fj klgz lgisfzg ul/Psf]z\$]sf] ctofwls dfu e0{dfu cg?k af8km6 xg g; s\$]f] pQm z\$] ; Hls/0f ; dt ge} s\$]f]cj :yfdf ; fwf/of ; ef ubf{; j} z\$]wglx?nf0{; rfn ; ldltcf k|t|glwIj ug{; Sg]cj ; / klt xg g; Sg].	o; ; DaGwdf ; DaGwt sDkglx?sf]Wbfgfsifff u/f0Psf]f nldl a\$ In= n] ; rfn ; ldlt[lgj ffg :yug u/\$]tyf Pg= Ij= 06:of] ; s=In= n]; fwf/of ; ef xg'cufj }lwtfkq ; Hls/0f u/\$]hfgsf/l af\$]hfo{lbPsf].
#	nufglstf{	Iglvn ; \$ol/l6h kHn= -lwtfkq bfnf Joj ; fol_	sDkglsf]Ps ; ~rfnssf]z]fs kdf0fkq gSsnl ePsf]h]cfj Zos sf/jfxl ul/gkg].	klt ph/l 5fglj gsf nflu gkfn lwtfkq lj lgdo ahf/ In= nf0{cfj Zos lgbZg lb0Psf].
\$	lwtfkq bfnf	gkfn lwtfkq lj lgdo ahf/ In=	ugf;f\$tf{lwtfkq bfnnnf0{gkfn lwtfkq lj lgdo ahf/ In= n]nfdf] ; do; Dd lgnDj gdf /fv/x\$].	o; ; DaGwdf bfnf Joj ; folx?nf0{nfdf] ; do; Dd lgnDagdf /Vg pkoQm gxg]Joxf]f ; lxt rf8}6Ef]nufpg gkfn lwtfkq lj lgdo ahf/ In= sf] Wbfgfsifff u/f0Psf].

#* cWbog cg; Gwfg

#*! cWbog 5fqj]Q

lwtfkq ahf/ ; DaGwL cWbog cg; Gwfgnf0{k}; fxg ug{p2]on] klo\$ j if{ :gftsf]/ txsf
zf]stf{lj Bfylk?nf0{ahf/ ; E ; DalGwt lj ifoj :txdf cWbog ug{af\$] 5fqj]Q pknAw
u/fpE}cfPsf]5 . o; cfly\$ j ifdf af\$] klt cWbog zf]k|tfj dWb]kj lgwfl/t 5gf} cfwf/
cg?k b]fosf lj ifox?df cWbog 5fqj]Q pknAw u/f0sf]5 .

- Nepal Accounting Standard: Practices, Problems and Issues
- Efficient Market Hypothesis in the Context of Nepal

- Investors' Preferences and Financial Instruments in Nepal
- Structure and Efficiency of Securities Markets Intermediation Services in Nepal
- Corporate Governance in Non-financial Institutions: Issues and Practices
- Privatization and Capital Markets Growth in Nepal

ut cfly\$ j ifdf Corporate Performance and Role of Board of Directors; Problems and Prospects of Debt Market Growth in Nepal; Corporate Financing and Equity Market in Nepal; Stock Market and Economic Growth; Listing, Liquidity and Price Formation in Nepal Stock Exchange tyf Problem and Prospects of Listed Manufacturing Companies in Nepal lj ifodf 5fqj [Q pknAw u/fPsf zflkqx?sf]kltj lg o; cfly\$ j ifdf kft ePsf]5 .

; fy} afB{] o; cfly\$ j ifdf nufglstf{ lj Bfyl{ cg' Gwfgstf{ tyf lj Zj lj Bfnosf clobfsx? u/l sh ^!! hgfnf0{afB{sf]ktsfno tyf k\$fzgx?dfknf lj lj w ; tgf, hfgsf/l tyf lj j /0fx? pknAw u/fPsf]5 .

#*# lwtflikq ahf/ t/ntf; DaQwl clobog

o; cfly\$ j ifdf afB{] lwtflikq ahf/ t/ntfsf ; DaQwdf Ps clobog u/\$f]5 . clobogn] lwtflikq ahf/ t/ntfdf sdl xgdf ; ul7t ; :yfsf] ; lldt :j fldTj cfwf/, j hf/ cfhf/x?df lj lj wtfsf] sdl, lghls/0fsf] ultdf l9nf0{ ; ul7t ; :yfsf] sdhf] sfo{ ; Dkfbg, ; tgf kJfxsf]sdhf] l:ylt tyf lwtflikq ahf/ kJfMf/x?df sdl h:tf sf/0fx? cflofPsf]5 .

#(; :yfut tyf lj Qlo ; zf; g kl/ofhgf

lwtflikq afB{ tyf sDkgL /lhi6f/sf] sfoffosf] ; :yfut lfdtf clea[4, lwtflikq lj lgdo ahf/sf]cfwlgsIs/0f tyf sJb]o lgf]k koffnlsf]:yfkgf h:tf nlox? ; lxt Plzofnl lj sf; a\$sf]C0f sfoffnd cctuf ; :yfut tyf lj Qlo ; -zf; g kl/ofhgf (Corporate and Financial Governance Project) o; } cfly\$ j if{ b]v ; ~rfngdf cfPsf]5 . kl/ofhgf sfoffjognf0{ Joj l:yt?kdf cufl8 a9fpg u7g ePsf]kl/ofhgf sfoffjog ; dX (Project Implementation Team) df lwtflikq afB{ gikfn lwtflikq lj lgdo ahf/ ln= tyf sDkgL /lhi6f/sf] sfoffosf] kltlgwlj /x\$]5 . afB{] pQm kl/ofhgf sfoffjog ; dXsf] ; lrjfnosf] sfoff/ ; Dxflnb} cfPsf]5 . kl/ofhgf[sf] sfoffjogsf nflu 5gf] ePsf]lj 1 ; :yf The Aries Group Ltd. n] gikfn[sf] kfl ahf/sf] j:t' l:ylt clobog u/l cfufdl sfoffnd ; lxtsf] Inception Report >l % sf]; /sf/ ; dlf k]tt u/\$f]5 .

#!) cGo /fi6sf lwtflikq lgodg lgsfox?; u ; DaQw lj :tf/sf]kxn

lwtflikq ahf/sf]lj sf; tyf k]fj sf/l lgodgsf nflu cGo /fi6sf lgodg lgsfox?; E ; tgf, ; lk tyf k]lj lw cfblg k]fg ug{cfj Zos xG5 . o; }kl/k]odf afB{]k]v ?kdf ; fs{/fi6sf

lwtfkq ahf/ lgodgstfk?; ए ; DaGw Ij :tf/sf nflu kof; z? u/\$f]5 . o; cfly\$ j ifdf ; fs{ /fi6x?sf] lwtfkq ; Hs/0f dfkb08df Ps?ktf Nofpg] tyf lgodgstfk? Ijr ; xofu a9fpq] kof; x? ePsf 5g\. o; }l; nl; nfdf af\$] South Asian Federation of Exchanges (SAFE) af6 ul/Psf] clbogdf ; emj lbgdf ; fy} ; DaGwl clwsf/lx?; ए Iflo ; xofu a9fpqsf nflu lwtfkq af\$] Ps pRr:tl/o 6fhln] o; cfly\$ j ifdf Securities and Exchange Board of India (SEBI) sf] cfdgq0fdf cfk; l ; xofu ; DaGwl cj wf/Off k|t't ug\$] ; fy}cj nf\$g e\$0f ; d] u/\$f] lyof]. o; }qddf gkf] l:yt Ij Zj a\$ sfof\$nosf] klof]hgdf SEBI af6 ; d] Ps 6fhL cf0{>l % sf] ; /sf/, cy{dGqfno, lwtfkq af\$] tyf gkf] lwtfkq Ij lgdo ahf/ ln= sf kbflwsf/l; ए ahf/ Ij sf; sf Ij le\$g klf tyf cfk; l ; xofu ; DaGwdf 5nkm u/\$f] lyof].

#! tlnd tyf ; dgf/

sdff/lx?sf] sfofut blftf clej [4 u/fpgsf nflu af\$] Ij le\$g tlnd, ; dgf/ tyf c6o sfofmx?df sdff/lx?nf0{ ; xeflu u/fp] cfPsf] 5 . o; cfly\$ j ifdf af\$] Financial Services Agency, Japan अ/f/ cfof]ht "Tokyo Seminar on Securities Market Regulation", Securities and Exchange Surveillance Commission, Japan अ/f/ cfof]ht "Tokyo Enforcement Seminar", United States Securities and Exchange Commission अ/f/ cfof]ht "International Institute for Securities Market Development, 2004", Securities and Exchange Board of India अ/f/ cfof]ht "Indian Securities Markets: Emerging Benchmark; Strategic Planning for Success in the Increasing Global Competitive Market" / "2004, IOSCO APRC Methodology for Assessing Implementation of Objectives and Principles" h:tf ; dgf/x? tyf South Asian Federation of Exchanges sf] Annual Conference h:tf sfofmx?df cfk] sf] sdff/lx?nf0{ ; xeful u/fPsf] lyof]. o; } u/l af\$] n\$fdg:t/, cg] Gwfg Ij lw, sfof]ho Joj :yfkg nufotsf Ij ifox?df /fli6@:t/df cfof]ht tlnd sfofmx?df sdff/lx?nf0{ ; xeful u/fPsf] lyof].

#!@ k\$ fzgx?

#!@ ; Jf]hg

lwtfkq ahf/sf] Ij sf; sf nflu Ij 1 If]sf dxTj kof{lj rfx? phfu/ ug{tyf lwtfkq ahf/; ए ; DaGwt clbog cg] Gwfgnf0{ kf]; fxg ug{ d2t k\$ofpg] p27on] lwtfkq af\$] cfk] :yfkgfsfnf] af\$] j ifdf k] z u/\$f] cj ; / kf/] "SEBO Journal" k\$flzt u/\$f] lyof]. pQm Journal df z]fs ; dbfo, lwtfkq af\$] sf sdff/l, lwtfkq Ij lgdo ahf/, lwtfkq Joj ; fol tyf c6o ahf/; ए ; DaGwt JoQm?sf] ; yfut ; zf; g, lwtfkq ahf/ Ij sf;, lwtfkq ahf/sf]

Igodg l; 4fgt, sfgbl Joj :yf, ; tgf kfx, lwtfkqsf] ; fj hlgc lgisfzg, ; tfs/tyf sf/fj/, nufglstf\$ xs clwsf/ tyf lglhs/0f / lwtfkq ahf/ h:tf lj ifo j:tx?df nlyPsf nlyx? ; dfj z ul/Psf]5 .

#!@# lwtfkq ahf/ ; dliff

lwtfkq ahf/; E ; DaGwt ; tgf tyf hfgsf/lx? oyf; dod} ; DaGwt klf?; dlif klofpg] p2]on] lwtfkq af\$] cfly\$ j if{@)%*.%(b]v lwtfkq ahf/ qfl; s ; dliff k\$flzt ub{ cfPsf]5 . ; f]lcg?k af\$] o; cfly\$ j if{ klo\$ qfl; s cj lwsf] lwtfkq ahf/ ; dliff k\$flzt u/l j] ; f06df /Vg] Joj :yf u/\$f]5 .

#!@# j flif\$ kltj lg

lwtfkq sf/fj/ P] , @)\$) sf] bkmf @& n] u/\$f] Joj :yf cg' f/ lwtfkq ahf/df ePsf sfdsf/jfx, ultljwl / ahf/ lj sf; sf nflu eP u/\$f kof; x? ; dfj z u/l af\$] cfly\$ j if{@)%(.^) sf] j flif\$ kltj lg k\$flzg u/\$f]5 .

#!@# lwtfkq ahf/ ; DaGwl hfgsf/ldh s k\$flzg?

lwtfkqsf nufglstf{nf0{lwtfkqsf] ; fj hlgc lgisfzg, lj lgdo sf/fj/ tyf ahf/ ; DaGwl lj lj w klf? ; DaGwdf hfgsf/l bg] p2]on] af\$] o; cfly\$ j if{ lwtfkq ahf/ ; DaGwl hfgsf/l gfds ah]bg k\$flzt u/l lj t/0f u/\$f]5 . o; u/l af\$] lwtfkqdf nufgl ubf{ lbg klofpgkg] Go]td s/fx?sf ; DaGwdf nufglstf{nf0{hfgsf/l u/fpg] p2]on] lj le]g /fli6e kqklqsf?df r]gfdhs ; fdfullx? ; d] k\$flzg u/\$f]5 .

#!# j] ; f06

lwtfkq ahf/sf lj lj w klf? ; DaGwdf ; Dj 4 klf?nf0{lgt/?kdf hfgsf/l pknAw u/fpg] p2]on] lwtfkq ahf/; E ; DaGwt P] lgodx?, af\$] j flif\$ kltj lg, qfl; s ahf/ ; dliff/ ; tgf tyf hfgsf/lx?sf ; fy} nufglstf\$ nflu r]gfdhs ; fdfullx? ; d] ; dfj z u/l af\$] cfkmtf]j] ; f06 cBfj lws u/fpb}cfPsf]5 . af\$] j] ; f06 7]lgf www.sebonp.com /x\$f]5 .

Iwtflik ahf/

- ;fj khlgs lgisfzg
- Iwtflikqsf]; hls/0f
- ;hlsf ;wl7t ;:yfx?sf]j lu\$/0f
- ;hlsf Iwtflikqsf]rQnf dNb
- Iwtflik ljlgo sf/faf/
- ahf/ khlgs/0f
- dNb ;hlsfs

\$= lwtfkq ahf/

\$- ; fj hlḡs lgisfzg

lwtfkq afB{f6 ; fj hlḡs lgisfzg cgdl̄t klt u/\$f] @ dlxgfleq lwtfkqsf] ; fj hlḡs lgisfzg ul/; Sgkg{Aoj :yf adflhd o; cfly\$ j iflf j fl0fHo a\$; dksf \$, ljsf; a\$; dksf @, ljq sDkgl ; dksf & / aldf ; dksf ! u/l hDdf !\$ j 6f ; u7t ; yfn]?= ! cj { @ s/f& &% nfv dNo a/fa/sf] lwtfkqsf] ; fj hlḡs lgisfzg u/\$f 5g\ ut cfly\$ j iflf !(j 6f ; u7t ; yfx?n]?= ^% s/f& ^% nfv \$) xhf/ dNo a/fa/sf] lwtfkqsf] ; fj hlḡs lgisfzg u/\$f lyP .

tfnsf (M ; fj hlḡs lgisfzg

qm ; =	; u7t ; yfsf]gfd	lwtfkqsf] lsl;d	lgisfl;t /sd -?= bz nfvdf	lgisfzg ldlt	clws dfu
!	nldl a\$ ln=	; fwf/0f z\$/	!(@%)	(@)^).\$.!()	@-%! u0ff
@	:6@f088{knf0gf6; ln=	; fwf/0f z\$/	@\$=)	(@)^).\$.@@	#=%# u0ff
#	PInks Pe/16 knf0gf6; ln=	xsk\$ z\$/	@)=)	(@)^).%.!*	-
\$	gkfn 06e]6d]6 a\$ ln=	C0fkq	#)=)	(@)^).&.!&	-
%	sl:ds dr]6 a\$ P08 knf0gf6; ln=	; fwf/0f z\$/	@\$=)	(@)^).&.%	&!=* u0ff
^	l; 4fy{knf0gf6; ln=	xsk\$ z\$/	@)=)	(@)^).*.#@	-
&	sdf/l a\$ ln=	; fwf/0f z\$/	!%)=)	(@)^).(.#	*!=! u0ff
*	knf f knf0gf6; s+ln=	; fwf/0f z\$/	*=)	(@)^).!!!	@#-%% u0ff
(	gkfn qm]86 P08 sdz{a\$ ln=	; fwf/0f z\$/	@!=)	(@)^).!@.!*	!@@ u0ff
!)	k8]; lon 06:of[]; s+ln=	; fwf/0f z\$/	@)=)	(@)^!.!.@!	(-%& u0ff
!!	l5d\$ lj sf; a\$ ln=	; fwf/0f z\$/	#=)	(@)^!.@.!	!#(u0ff
!@	klZrdf-rn lj sf; a\$ ln=	; fwf/0f z\$/	^=)	(@)^!.@.*	!(=** u0ff
!#	gkfn auunfbz knf0gf6; P08 lnlhE s+ln=	xsk\$ z\$/	#)=)	(@)^!.#.!	-
!\$	lsi6 dr]6 a\$ P08 knf0gf6; ln=	; fwf/0f z\$/	@)=)	(@)^!.#.&	!=*) u0ff
hDdf			!)@%-@%		

o; }u/l o; cfly\$ j iflf >l % sf]; /sf/sf]:j fldTj df /x\$]j bjin kfj / sDkgl ln sf]klt z\$/ rQmf dNo ?= !)).- /x\$])! nfv ^ xhf/ * ; o ^* lsQf ; yfks z\$/sf]; d] j fjh sj fh koffnl ckgf0{lgisfzg ePsf]5 .

\$-@ lwtfkqsf]; Hls/0f

o; cfly\$ j ifdf @# j 6f ; u7t ; #yfx?n]; fwf/0f zØ/, xskØ zØ/, jØz zo/, l8aØr/ tyf
DøtØn knØ8 u/l ?= ! cj {%^ s/fØ \$! nfv *) xhf/ dNo a/fa/sf]lwtfkqx? v/lb lj qnsf
nflu gkfn lwtfkq lj lgdo ahf/ ln= df ; Hls/0f u/fPsf 5g\ o; ; DaGwl jj /0f tfnsf !)
df k|t't ul/Psf]5 .

tfnsf !)Mlwtfkqsf]; Hls/0f

qm; +	; u7t ; #yfsf]gfd	lwtfkqsf]lsl;d	/sd -?bz nfvd_	; Hls/0f Idlt
!	gkfn zØ/ dfsØ\ ln=	xskØ zØ/	^)=)))^).\$.@)
@	gj bluf{kñf0gfØ; s+ln=*	; fwf/0f zØ/	@)=)))^).\$.@)
#	gkfn 0fe]6d]6 aØ ln=	aØ; zØ/	^*^%)^).\$.@@)^).\$.@@
\$	lxdfnog aØ ln=	aØ; zØ/	#(=)))^).\$.@@
%	Pe/]6 aØ ln=	aØ; zØ/	%!=^)^).%.#)^).%.#
^	nlntky knf0gfØ; s+ln=	aØ; zØ/	!!=@%)^).%.#)^).%.#
&	Pg=; l-Pd= DøtØn knØ8 @)%()	DøtØn knØ8	!)=)))^).%.!&
*	dxfnIdl knf0gfØ; ln=	xskØ zØ/	@%=)))^).&@&
(	aØj n knf0gfØ; ln=*	; fwf/0f zØ/	%)=)))^).(.!%
!)	hfgsl knf0gfØ; ln=*	; fwf/0f zØ/	@)=)))^).(.!%
!!	:6af088{kñf0gfØ; ln=*	; fwf/0f zØ/	^)=)))^).!!!()
!@	cfØ knf0gfØ; ln=*	; fwf/0f zØ/	@)=)))^).!!!()
!#	Pg=j l-0f:of](); s+ln=	; fwf/0f zØ/	@)=)))^).!!!()
!\$	PINks Pe/]6 knf0gfØ; ln=	xskØ zØ/	@)=)))^).!@.()
!%	lkkN; knf0gfØ; ln=	xskØ zØ/	!!##)^).!@.())^).!@.()
!^	gØgn knf0gfØ; s+ln=	aØ; zØ/	^=)))^).!@.()
!&	gkfn 0fe]6d]6 aØ ln=	l8j }r/	#)=)))^!.!.*
!*	nldl aØ ln=*	; fwf/0f zØ/	%%)=)))^!.!.*
!(	s:dls dr/]6 alSÉ P08 knf0gfØ; ln=*	; fwf/0f zØ/	^)=)))^!.!.@)
@)	sf7df8f)knf0gfØ; ln=	aØ; zØ/	!)=)))^!.!.!@
@!	olgog knf0gfØ; s+ln=	aØ; zØ/	^=)))^!.!.@^
@@	:6af088{rf6Ø{aØ gkfn ln=	aØ; zØ/	#%)=()^!.!.@.^)^!.!.@.^
@#	l; 4fy{kñf0gfØ; ln=	xskØ zØ/	@)=)))^!.#.!@
hDdf			!%^\$#!*	

* lwtfkq ; Hls/0f u/fpg]gofF; u7t ; #yf .

o; cfly\$ j ifdf lwtfkqsf] ; Hls/0f u/fpg] ; u7t ; :yfx?dwb] & j 6f gofF; u7t ; :yfx?
 /xsf 5g\ o; cfly\$ j ifdf gkfn lwtfkq l lgdo ahf/ In= n]gkfn a\$ In= sf]lwtfkqx?sf]
 ; Hls/0f vf/hl u/\$f] 5 . xfn gkfn lwtfkq l lgdo ahf/ In= df sh ; Hls[; u7t
 ; :yfx?sf] ; Wof !!\$ klu\$f] 5 . ; Hls[; u7t ; :yfx?sf] ; dxtut ljj/0f tfnsf !! df
 k|t't ul/Psf]5 .

tfnsf !!M; Hls[; u7t ; :yfx?sf]; dxtut ljj/0f

qm ; =	;dx	;Hls[; u7t ; :yfsf]; Wof	kltzt
!	j fl0fho a\$!!	(=%
@	lj sf; a\$	\$	#-%!
#	lj Q sDkgL	\$!	#%-(^
\$	aldf sDkgL	!#	!!=(\$)
%	xfo	\$	#-%!
^	pTkfbg tyf kzfng sDkgL	@(@%-\$
&	Jofkf/ sDkgL	*	&=@
*	cGo sDkgL	\$	#-%!
<i>hldf</i>		!!\$)))))

\$# ; Hls[; u7t ; :yfx?sf]j lu\$/0f

ælwtfkq ; Hls/0f l lgodfj nl, @)%#Æ df sDtdf # j if{cufl8bjv dgfkfdf /xsf] zØ/sf]
 rQmf dNoeGbf l stfj l dNo a9l ePsf] cfly\$ j if{; dfkt ePsf]^ dlxgfleq pQm cfly\$ j ifsf]
 sf/faf/ tyf cfo Joo ljj/0f lwtfkq l lgdo ahf/df k|z u/\$f] rQmf kFL sDtdf ?@ S/F
 ePsf] ; fwf/0f zØ/j fnfx?sf] ; Wof sDtdf !))) ePsf] / lwtfkq l lgdo ahf/ In= sf]
 ; Hls/0f l lgodfj nl df tflsP cg' f/sf] dfqfdf ; j { fwf/0fnf0{ zØ/ laqm u/\$f] ; u7t
 ; :yfnf0{æsÆ j udf / cGonf0{ævÆ j udf j lu\$/0f ug{Joj:yf /xsf]5 . ; fkl cg' f/ o;
 cfly\$ j ifdf gkfn lwtfkq l lgdo ahf/ In= n](j 6f j fl0fho a\$, @ j 6f lj sf; a\$, @@ j 6f
 l j Q sDkgL, (j 6f aldf sDkgL / ! pTkfbg tyf kzfng sDkgL]u/l hDdf \$# j 6f ; Hls[
 ; u7t ; :yfx?nf0{æsÆ j udf lj efhg u/\$f]5 .

æsÆ j udf k/\$f ; :yfx?sf]gfdj nl tfnsf !@ df k|t't ul/Psf]5 .

tflnsf !@masf juif k/\$f ; u!7t ; :yfx?

qm ;=	; u!7t ; :yfsf]gfd	qm ;=	; u!7t ; :yfsf]gfd
<i>j100Ho a\$</i>			
!	gjln a\$ ln=	@	gkfn 06e]6d]6 a\$ ln=
#	:6af088{rf68{a\$ gkfn ln=	\$	lxdfnog a\$ ln=
%	gkfn P; -j=cfofa\$ ln=	^	gkfn auufb\$ a\$ ln=
&	Pe/]6 a\$ ln=	*	a\$ ckm sf7df08"ln=
(	gkfn 068li6on P08 sdl; qn a\$ ln=		
<i>ljsf a\$</i>			
!)	gkfn ljsf; a\$ ln=	!!	8enkd]6 qm]86 a\$ ln=
<i>aldf sDkgI</i>			
!@	g]gn knf0gfG; s=ln=	!#	Pg= cf0f]8= l; = Soflk6n d[st] \ ln=
!\$	sf7df8f]knf0gfG; ln=	!%	gful/s nufgl s[if]
!^	gkfn cfjf; ljsf; ljq s=ln=	!&	dxfnldl knf0gfG; ln=
!*	klZrdf-rn knf0gfG; ln=	!(	olge{n knf0gfG; ln=
@)	u8ljn knf0gfG; s=ln=	@!	nldj gl knf0gfG; P08 lnlhE s=ln=
@@	gkfn dr]6 al]8E P08 knf0gfG; ln=	@#	gf/fofl knf0gfG; ln=
@\$	l; 4fy{knf0gfG; ln=	@%	PINKs Pe/]6 knf0gfG; ln=
@^	obj068 knf0gfG; ln=	@&	06/g]gn lnlhE P08 knf0gfG; s=ln=
@*	olgog knf0gfG; s=ln=	@(	>l 06e]6d]6 P08 knf0gfG; s=ln=
#)	lkdo/ knf0gfG; s=ln=	#!	jbjn knf0gfG; ln=
#@	gjbluf{knf0gfG; s=ln=	##	hfgsl knf0gfG; ln=
<i>aldf sDkgI</i>			
##	g]gn nf0km P08 hg/n 0{:of[]}; s=ln=	#%	Pe/]6 0{:of[]}; s=ln=
#^	lxdfnog hg/n 0G:of[]; s=ln	#&	obj068 0G:of[]; s=-gkfn_ ln=
#*	lkdo/ 0G:of[]; s=-gkfn_ ln=	#(	PnfoG; 0G:of[]; s=ln=
\$)	g]f]0G:of[]; ln=	\$!	; u/dfyf 0G:of[]; s=ln=
\$@	gkfn nf0km 0{:of[]}; s=ln=		
<i>pIkfbg tyf kZfylg sDkgI</i>			
\$#	gkfn lne/ ln=		

\$-\$; Hs{ lwtf[k]qsf]rQmf dNb

o; cfly\$ j ifsf]cGtdf ; Hs{ lwtf[k]qsf]rQmf dNo ?=!# cj {\$) s/f\$ \$(nfV /x\$]5 .
 ut cfly\$ j ifsf] rQmf dNo ?=!@ cj {%^ s/f\$ &) xhf/ /x\$] lyof]. o; cfly\$ j ifsf]
 cGt; Dddf ; Hs{ ePsf lwtf[k]qsf]rQmf dNo tflnsf !# df k|t't ul/Psf]5 .

tflnsf !#MrQm dNo

qm ; =	; dx	rQm dNb -?bznfvdf_	kltzt
!	j fl0Ho a\$	\$ *% ^=! ^	# ^=@#
@	lj sf; a\$	^@&=**	\$ =^*
#	lj Q sDkgl	!&(*=^#	!#\$@
\$	aldf sDkgl	!) * \$=!=%	*=) (
%	xfn	!%%@=**	! !-%*
^	pTfbg tyf kzfVg sDkgl	@&%^=(^	@)%&
&	Jofkf/ sDkgl	&^=^\$)-=%
*	cGo sDkgl	^%!=^)	\$ =^* ^
<i>hold</i>		!#\$)\$=O	!))=))

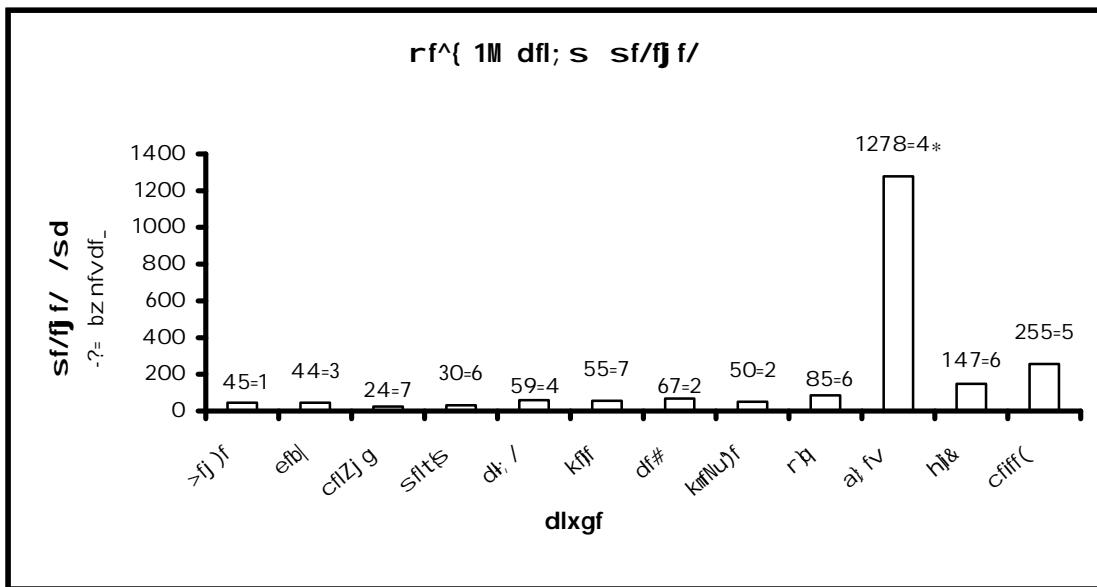
\$=% lwtfkq ljlgd o sf/faf/

o; cfly\$ j ifdf ?= @ cj {!\$ s/f\$ \$% nf v dNo a/fa/sf]lwtfkq sf/faf/ eof]. ut cfly\$ j ifdf ?= %& s/f\$ %* nf v dNo a/fa/sf]lwtfkq sf/faf/ ePsf]lyof]. o; cfly\$ j ifdf ePsf]lwtfkq sf/faf/; DaGWL ; dXut lj j /0f tflnsf !\$ df k|t't ul/Psf]5 .

tflnsf !\$Mj flif\$ lwtfkq sf/faf/

qm ; =	; dx	sf/faf/ -?bznfvdf_	kltzt
!	j fl0Ho a\$	*^#=\$!	\$)=@@
@	lj sf; a\$	#@##	!-%!
#	lj Q sDkgl	!^%) (&=&)
\$	aldf sDkgl	#^=^*	!-&@
%	xfn	@^\$)=!
^	pTfbg tyf kzfVg sDkgl	!) #!=^@	\$ *-=!!
&	Jofkf/ sDkgl	!!=^#)-=%
*	cGo sDkgl)=@()=)
<i>hold</i>		@\$\$-@	!))=))

o; cfly\$ j ifdf ePsf]lwtfkqsf]df; s sf/faf/ rf6{! df k|t't ul/Psf]5 .



* afn; {gkf ln=-afnh' sf]?= ! cj {@ s/f %^ nfv dNo a/fj /sf]/ gkf j unfbz a\$ ln=sf]!\$ s/f & ^ nfv %) xhf/ dNo a/fj /sf]Jns sf/f f/ ; d].

\$^ ahf/ khs/of

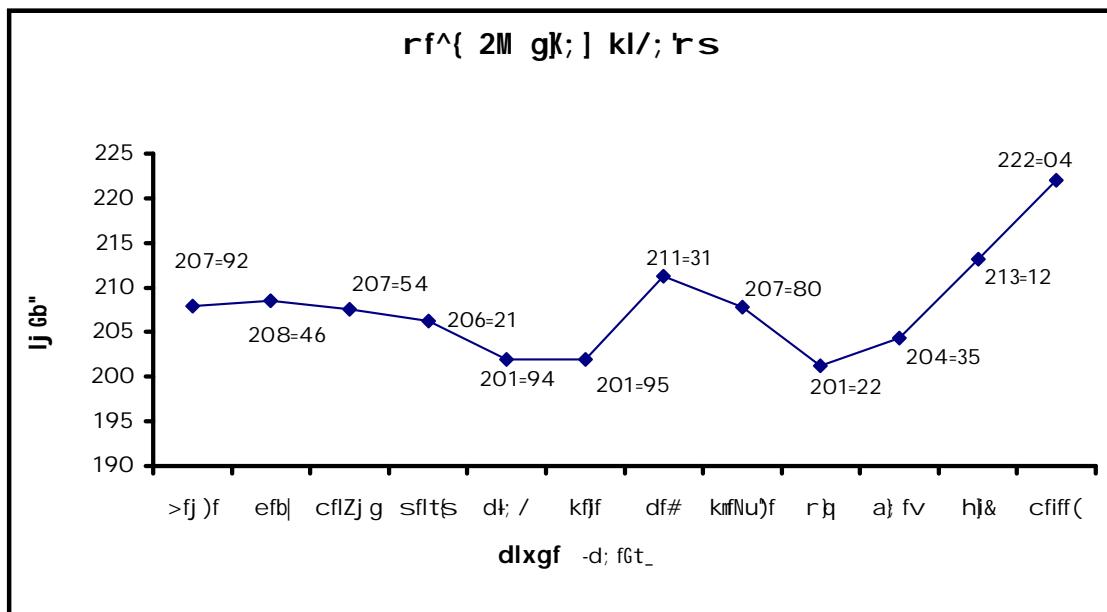
o; cfly\$ j ifsf]cGtdf ; Hls{ lwtfkqx?sf]ahf/ khs/of dNo ?= \$! cj {@ s/f %) nfv sfod ePsf]5 . ut cfly\$ j ifsf]cGtdf ahf/ khs/of dNo ?= #% cj {@\$ s/f # nfv () xhf/ sfod /xsf]lyof]. o; cfly\$ j ifsf]sh ufx{y ptkfbgdf ahf/ khs/of dNosf]kltzt *-&& kltzt /xgsf]kf/Des cgdfg 5 . o; cfly\$ j ifsf]clwstd ahf/ khs/of dNo ?= \$@ cj {@* s/f (# nfv \$) xhf/ /xsf]lyof]eg]Go^td ahf/ khs/of dNo ?= #^ cj {@* s/f ^\$ nfv %) xhf/ /xsf]lyof].

tfnsf !%Mahf/ khs/of

qm ; =	; dx	ahf/ khs/of dlb -?bz nfvdf_	kltzt
!	j fl0fHo a\$	@&!\$&-@	%^-%\$
@	lj sf; a\$	&(^=*%	!=(@
#	lj Q sDkgL	@(!-&%	&=) #
\$	aldf sDkgL	@%\$ (#)	^=! ^
%	xfo	@#(!#(%=&&
^	ptkfbg tyf kfing sDkgL	\$^\$\$-%(!!=@!
&	Jofkf/ sDkgL	\$()#&	!=! *
*	cfo sDkgL	\$(#=) (!=! (
hldf		\$!\$@-&&	!))))

\$& dNb ; Hsfs

o; cfly\$ j if\$] cGtdf g]fn lwtf[kq l]lgdo ahf/ ln= df ; Hs[lwtf[kqx?sf] dNo ; Hsfs -gl;]kl/; Hs_ @@=) \$ l]gb' sfod ePsf]5 . of]kl/; Hs ut cfly\$ j if\$]cGtdf sfod /x\$]@) \$=^*^ l]gb' gl;]kl/; Hssf] thgfd !&!* l]gbh]a9l /x\$]5 . cfly\$ j if{ @)^! df gl;]kl/; Hs clwstddf @@&=*# l]gb' -@)^! cfiff9 @@_ / Gojtddf !(%-!\$ l]gb' -@)^) r]!(_ sfod ePsf]lyof]. o; cfly\$ j ifdf gl;]kl/; Hsdf cfPsf]ptf/r9fj rf6{@ df k|t't ul/Psf]5 .



;fdlk;s nufgl oflhgf

- gful/s nufgl sfif
- Pg= l;= Pd= DoRtCn kr@8, @)%

% ; fdks nufgl ofhg

%! gful/s Psfs ofhg

; fgf tyf dld:t/sf]art ; sng u/l ; slnt kflnf0{blf tyf Jofj ; flos 9uf6 nufgl ug{/ klt km nufglstf{nf0{pknjw u/fpg] p2]o /x\$]gful/s nufgl sf]sf] klt 0sf0{dNo ?!=}).- ePsf]gful/s Psfs ofhg (Citizen Unit Scheme) nf0{afB{cfly\$ j if{ @)%!.%@ df ; rfng cgdlt kfg u/\$]lyof]. vhf-dvl ofhg (Open-ended Scheme) sf] ?kdf ; ~rfngdf cfPsf] o; ofhgfn] nufglstf{nf0{ nfefzsf] ?kdf cfo kfg ub6 . nufglstf{nf0{ofhgfn] cftu]sf]Psfs laqnl ug[tyf pglx?af6 kgMvl/b ug]sfo{gful/s nufgl sf]sf] cfkmb]ub{cfPsf]5 . sf]n]klo\$ cfly\$ j ifdf yk laqnl u/\$]Psfs tyf sf] ofhgfsf]kultsf ; DaGwdf lgoldt?kn]afB{f0{hgsf/l u/fp}cfPsf]5 .

sf]faf6 klt hgsf/lcg; f/ cfly\$ j if{ @)^.! sf]cgt; Dddf ofhgfn]?= ! cj {#* nfv &) xhf/ a/fa/sf]Psfs laqnl u/\$]5 eg]?= %# s/f# ^@ nfv &) xhf/ dNo a/fa/sf]Psfs sf]kgv/b u/\$]5 . o; cfly\$ j ifsf]cgt; Dddf ofhgfsf]sh nufgl ?= \$\$ s/f# &% nfv \$) xhf/ sfod /xg klu\$]5 . o; }cfly\$ j ifdf ofhgfn]?= # s/f# ^\$ nfv \$) xhf/ gfkf cfhg u/\$]5 . o; cfly\$ j ifsf]cgtodf ofhgfsf ; xefulx?sf]; Wof (,*&! /xg uPsf]5 . ofhgfn]; xefulx?nf0{& kltztsf b/n]nfevez lbg]joj :yf u/\$]5 .

tflnsf !^Mgful/s Psfs ofhgfsf]sfo<

-?bz nfvdf

qm;	ljj/of	cfly\$ j if{				
		@)%.%&	@)%.&%*	@)%.*%	@)(.)	@)^.^!*
!	Psfs laqnl /sd	!*=&&	#%^=&*	^\$%=@^	*#=&\$&	!)#=* &
@	Psfs kgv/b /sd	\$\$!=!@	!!)=#	@*)^=@	\$#@!=%	%#^=@&
#	nufgl	!\$#=**	@#^=\$)	#&!=%)	\$!\$=\$#	\$\$&%\$
-s_	/sf/L C0fkq	#)=*%	%(^%	!!(=%)	!**=))	!*^=%)
-v_	a\$ lgifk -d2tL	^*=%)	!)=))	!#=))	(^=%)	!@=%))
-u_	z\$/ ÷ l8a]r/	@=)#	^=&%	!)=%)	!%=\$#	!(=%#
-3_	shf{; fk6	\$@%)	&)=))	!!!=%)	!!\$=%)	!!^=%)
\$	vb cfo	!^=&!	!(=()	#%=@^	#&-\$)	#^=\$\$
%	nfevez -%	!!	(*=%	*	&
^	olg6 xf]8/ -; Wof	\$^)!	^@&)	*@((()*&	(*&!

* nyfkl/lfof gePsf]

%@ Pg=I;=Pd=Dorcn kn8, @)%

lwtfkq ahf/ ; DaGwdf kofkt hfgsf/l / cgkj gePsf tyf nufglaf6 xb] hf]vd
 Goys/0faf6 kn0bf kft ug{ rfxg] nufglstf?nf0{blf nufgl ;]f kbfq ug[p2]o /x\$]f
 @Pg=; =Pd=Dorcn kn8, @)% (E gfd ; fdks nufgl ofhgfnf0{lilt @)% (.@\$ df lwtfkq
 afB{] ; ~rfng cgdt kbfq u/\$]f lyof] . ofhgf cgtut klt olg6 ?= !). dmosf
 !,)),),)) olg6x? lgisfzg ul/Psf] lyof] . agbdvl ofhgf (Close-ended Scheme) sf]
 ?kdf ; fngdf cfPsf] o; ofhgfsf olg6x?sf] v/lb lj qntsf nflu gkf] lwtfkq lj lgdo
 ahf/ ln= df ; Hst ePsf] 5 . ofhgfsf] ; dofj lw (Maturity Period !) j if{/x\$]f] 5 . o;
 ofhgfsf] Joj :yfks Pg=c048=; l Soflk6n dfts] \ ln= tyf 6kl gkf] cfBf] us lj sf; lgud
 /x\$]f 5g]

o; ofhgfn] jj /0fkqdf pNn]vt zt¢g; f/ o; sf] sfo{ kultsf ; DaGwdf lwtfkq afB{f
 lgoldt?kn]jj /0f k\$ ub{cfPsf] 5 . ofhgfn]hfgsf/l u/fPcg; f/ cfly\$ j if{@)^).! sf]
 cgt; Dddf ofhgfsf] sh nufgl ?= !@ s/f# #\$ nfv * xhf/ ! ; o ^! / vb ; DkIQ dNo
 ?= !! s/f# *) nfv !^ xhf/ ^\$ kl\$]f] 5 . o; cfly\$ j ifsf]cGtodf ofhgfsf ; xefulx?sf]
 ; Vof @,*^# /xg uPsf] 5 .

tflnsf !&Pg=I;=Pd=Dorcn kn8sf]sfo{klt jj/0f

qm;	jj/0f	cfly\$ j if{@)^.)	cfly\$ j if{@)^.).!
!	ofhgfsf]sh nufgl -?=	!!,#,@,\$^%)^	!@,#,\$,)^,!^)=(!
	-s_ z\$/÷l8j }r/df nufgl -?=	*,\$,\$^!,!)!=)	(,%*,**,&!@^&
	-v_ ; /sf/l C0fkq -?=	!(),),),),)=)	!(),),),),)=)
	-u_ a\$ lgf] -?=	!,%*,*&,#^\$=)	**,#,\$*!-@&
@	z\$/÷l8j }r/df nufgl ul/Psf]sDkgf ; Vof	@(#!
#	ofhgfsf]sh cfdbfgl -?=	@#,(),)*=&)	(\$,(^,^^*-\$()
	-s_ z\$/df nfef+ -?=	!^@!,^!\$=!(@!,^),##!-%)
	-v_ ; /sf/l C0fkq÷l8j }r/df kfs\$]f]lofh -?=	@*,!@%)	&,^%,@*(-%%)
	-u_ a\$ lgf]kdf lofh -?=	\$,* (#\$&%!	^!,),###-@@
	-3_ z\$/ lj qntaf6 cfdbfgl -?=	-	%(^),&!\$-@@
\$	ofhgfsf]vb ; DkIQ dNo -?=	!),%^,(@#!#^!	!!,*),!^,)^\$-%^
%	hDdf olg6	!(),),),),)=)	!(),),),),)=)
^	klt olg6 vb ; DkIQ dNo -?=	!)=%&	!!=*)
&	olg6 xf]8/sf]; Vof	@**@	@,*^@
	-s_ ; yfut	!(!(
	-v_ loQmut	@*^#	@*^#
*	nfefz -kltzt_	%	%

; :yfut ultljlw

- ; Pgf kjfx
- jflif§ ; fwf/0f ; ef
- nfebz-afj; zō/ 3fj0ff tyf zō/ kMls/0f
- xskb zō/ 3fj0ff
- ; llsf ; ul7t ; :yfx?sf]; ~rfng glthf

^= ; :yfut ultlj lw

^! ; Pgf kjfx

jflif§ ljj/or kjfx

o; cfly§ j if{lf sh !!\$; Hlsf ; u7t ; :yfx? dlb] &! j 6f ; u7t ; :yfx?n] cfkmf] j flif§ kltj lg÷lj Qlo ljj /0f af{ dlf k‡ u/\$f 5g\ ol dlb] tflnsf !* adfjhdsf # j 6f ; u7t ; :yfx?n] dfq lwtfkq sf/fj f/ Pg lgod cg' f/ tflsPsf] ; dofj wlleq af{ dlf cfkmf] j flif§ kltj lg÷lj Qlo ljj /0f k‡ u/\$f 5g\

tflnsf !*Mtf]sPsf]; do leq jflif§ kltj lg÷lj Qlo ljj /0f kjfx u/fpg]; u7t ; :yfx?

qm; =	; Hlsf ; u7t ; :yfsf]gfd	j flif§ kltj lg÷lj Qlo ljj /0f	k‡ u/\$f]ldlt
!	dxfn ldl km0gf6; s=ln=	cf7fj flif§ kltj lg)^.^.!@
@	kfy/f km0gf6; ln=	; ftfj flif§ kltj lg)^.^.!#
#	gf/fo0f1 km0gf6; ln=	gj fjj flif§ kltj lg)^.^.#)

tflsPsf]; dofj wl ; dflkt kzrft o; cfly§ j if{f]cgt; Dddf cfly§ j if{@)%(.^) sf]j flif§ kltj lg÷lj Qlo ljj /0f af{df k‡ ug}; u7t ; :yfx?df a\$; dxsf !, lj sf; a\$; dxsf #, lj Q SDkgl ; dxsf #), aldf SDkgl ; dxsf !), xf6n ; dxsf #, pTkfbg tyf k‡lg SDkgl ; dxsf * / Jofkf/ ; dxsf # j 6f u/l hDdf ^* j 6f ; u7t ; :yfx? /x\$f 5g\ o; ; DaGwl ljj /0f tflnsf !(df k|t't ul/Psf]5 .

tflnsf !(Mo; cfly§ j if{leq jflif§ kltj lg÷lj Qlo ljj /0f kjfx u/fpg]; u7t ; :yfx?

qm; =	; Hlsf ; u7t ; :yfsf]gfd	j flif§ kltj lg÷lj Qlo ljj /0f	k‡ u/\$f]ldlt
j flif§ a\$			
!	df5fkR5)a\$ ln=	kffj flif§ kltj lg	@)^.(.\$
@	gkfn 0Ge]6d]6 a\$ ln=	; qfjj flif§ kltj lg	@)^.(.!)
#	Pe/]6 a\$ ln=	gj fjj flif§ kltj lg	@)^.(.!)
\$	gkfn 008li6on P08 sdl; 6n a\$ ln=	5yfjj flif§ kltj lg	@)^.(.!)
%	a\$ ckmsf7df08"ln=	gj fjj flif§ kltj lg	@)^.(.!.)
^	nldl a\$ ln=	t}fjj flif§ kltj lg	@)^.(.@@
&	gkfn P; -j-cf0= a\$ ln=	bzffj flif§ kltj lg	@)^.!@.\$
*	gkfn auunfb‡ a\$ ln=	gj fjj flif§ kltj lg	@)^.!@.()
(	lxdfnog a\$ ln=	P3f/Dj flif§ kltj lg	@)^!.!.@()
!)	:6af088{rf68{a\$ gkfn ln=	; qfjj flif§ kltj lg	@)^!.@!
!!	glj n a\$ ln=	pffg0; fjj flif§ kltj lg	@)^!.@.\$

qm; =	; HsE ; ul7t ; yfsf]gfd	j flifs kltj lg=lj Qlo Ijj /of	kz u/ \$f]dlt
ljsf; a\$			
!	*lenkd^ q^*^ a\$ ln=	t}fj flif\$ kltj lg)^.*.*
@	lgwg ptyfg a\$ ln=	kffj flif\$ kltj lg)^.(.*
#	gkfn ljsf; a\$ ln=	kffj flif\$ kltj lg)^.!@.^
laQ sDkgI			
!	gkfn dr]6 a\$ P08 krf0gf; ln=	c7fj flif\$ kltj lg)^.*.!@
@	g\$gn krf0gf; s=ln=	P3f/fj flif\$ kltj lg)^.*.!%
#	P; krf0gf; s=ln=	c7fj flif\$ kltj lg)^.*.%
\$	c6gk0f(krf0gf; s=ln=	bzfj flif\$ kltj lg)^.(.*
%	klZrdf-rn krf0gf; s=ln=	c7fj flif\$ kltj lg)^.(.!)
^	olgog krf0gf; s=ln=	gj fjj flif\$ kltj lg)^.(.!\$
&	sf7df8f)krf0gf; ln=	gj fjj flif\$ kltj lg)^.(.!%
*	gkfn xfpjh E P08 dr]6 krf0gf; ln=	gj fjj flif\$ kltj lg)^.(.!^
(	gj bbf{krf0gf; s=ln=	; ftfj flif\$ kltj lg)^.(.!&
!)	>l 0Ge]6d]6 P08 krf0gf; s=ln=	gj fjj flif\$ kltj lg)^.(.!&
!!	olge; h krf0gf; ln=	c7fj flif\$ kltj lg)^.(.@@
!@	xf0; km krf0gf; ln=	gj fjj flif\$ kltj lg)^.(.@@
!#	06/g\$gn lnh E P08 krf0gf; s=ln=	c7fj flif\$ kltj lg)^.!).(
!\$	gkfn cfjf; ljsf; ljq s=ln=	P3f/fj flif\$ kltj lg)^.!).(
!%	lkkN; krf0gf; ln=	; ftfj flif\$ kltj lg)^.!..!%
!^	u8lj n krf0gf; s=ln=	gj fjj flif\$ kltj lg)^.!..!(
!&	gkfn a\$nfbd krf0gf; P08 lnh E s=ln=	kffj flif\$ kltj lg)^.!..@)
!*	lkldo/ lkrgf; s=ln=	; ftfj flif\$ kltj lg)^.!..@@
!(	nlntk/ krf0gf; s=ln=	; ftfj flif\$ kltj lg)^.!@!!
@)	gful/s nufgl sfjf	gj fjj flif\$ kltj lg)^.!@!#
@!	; D` gf krf0gf; s=ln=	gj fjj flif\$ kltj lg)^.!@!^
@@	gkfn z\$/ dft\$ ljsf; s=ln=	bzfj flif\$ kltj lg)^.!@!^
@#	Pnkls Pe]6 krf0gf; ln=	bzfj flif\$ kltj lg)^.!@!&
@\$	hg/n krf0gf; s=ln=	lj Qlo ljj /of)^.!@.()
@%	uf]vf krf0gf; ln=	gj fjj flif\$ kltj lg)^.!@.#@
@^	ogf06\$ krf0gf; ln=	gj fjj flif\$ kltj lg)^!.!.@!
@&	a\$nj krf0gf; ln= -)^.(.!%df ; HsE	57fj flif\$ kltj lg)^!.!.@%
@*	gkfn krf0gf; P08 ;]e E s=ln=	P3f/fj flif\$ kltj lg)^!.@.!%
@(	; ]6a krf0gf; s=ln=	; ftfj flif\$ kltj lg)^!.@.!%
#)	gkfn >lnsf dr]6 a\$ ln=	c7fj flif\$ kltj lg)^!.@.!(
aldf sDkgI			
!	ogf06\$ 06:of]6; s=-gkfn_ ln=	bzfj flif\$ kltj lg)^.*.!!
@	Pe/]6 06:of]6; s=ln=	c7fj/ gj fjj flif\$ kltj lg)^.*.^.@^

qm; =	; Hlsf ; u7t ; yfsf]gfd	j flifs kltj lg÷lj Qlo Ijj /of	kz u/f]dlt
#	lxdfnog hg/n OG:of[]; s=ln=	bzfj flif\$ kltj lg)^).!\$
\$	; u/dfyf OG:of[]; s=ln=	; ftfj flif\$ kltj lg)^).!*
%	lkldo/ OG:of[]; s=gkfn_ ln=	bzfj flif\$ kltj lg)^).!).!#
^	nf0km OG:of[]; skfzg -gkfn_ ln=	bffj flif\$ kltj lg)^).!).@@
&	gkfn nf0km OG:of[]; s=ln=	rlyfj flif\$ kltj lg)^).!).@*
*	g\$]OG:of[]; ln=	c7fj flif\$ kltj lg)^).!).@(
(	PnfoG; OG:of[]; s=ln=	Ij Qlo Ijj /of)^).!@.*
!)	g2gn nf0km P08 hg/n OG:of[]; ln=	; fxfj flif\$ kltj lg)^!.#!
xfn			
!	ofs P08 olt xfn ln=	; Qf0; fij flif\$ kltj lg)^).!).@
@	; f]6l xfn ln=	pgfctl; fij flif\$ kltj lg)^).!!.%
#	cfl/o6n xfn; ln=	t}f] rlyf] kfFf]5yfj flif\$ kltj lg)^).!@.!*
pTkgbg tyf kzlg sDkgL			
!	gkfn lne/ ln=	bzfj flif\$ kltj lg)^).*.!%
@	afn; {gkfn -afnfh' ln=	KRrl; fij flif\$ kltj lg)^).(.@(
#	afn; {gkfn -t/f0{ ln=	; qfj flif\$ kltj lg)^).(.@(
\$	>l /3kl t h6 ldN; ln=	5yfj flif\$ kltj lg)^).!@.(
%	Hofft l:klgE ldN; ln=	rlyfj flif\$ kltj lg)^!.!.()
^	vFB pBf] ln=	Pstl; fij flif\$ kltj lg)^!.!.!
&	gkfn ag:kl t fo"pBf] ln=	c7f/fj flif\$ kltj lg)^!.!.@#
*	gkfn Noa cfon ln=	afxfj flif\$ kltj lg)^!.!.!&
Jofkf/ sDkgL			
!	lazfn ahf/ s=ln=	tD; fij flif\$ kltj lg)^).*.*
@	; f]6 6B E s=ln=	; fij flif\$ kltj lg)^).(.!.&
#	gkfn j hkm/ s=ln=	Ij Qlo Ijj /of)^!.#.#!

o; cfly\$ j ifsf]cft; Dddf cfly\$ j if{@)%(^) sf]j flif\$ kltj lg÷lj Qlo Ijj /of afB{; dlf kz gug]; Hlsf ; u7t ; yfx? tfnsf @) adfhd /x\$]f 5g\

tfnsf @)Mj flif\$ kltj lg÷lj Qlo Ijj /of kjfx gu/fpg]; u7t ; yfx?

qm; =	; u7t ; yfsf]gfd	qm; =	; u7t ; yfsf]gfd
!	gkfn a\$ ln= -)^).!@.(df ; Hlsf/of vf/h_	@	gkfn cfbfus lasf; lgud
#	Pg= cf0f l8= ; l= Soflk6n dfsf] \ ln=	\$	l; 4fy{kif0gf]; ln=
%	olt kif0gf]; s=ln=	^	nldagl kif0gf]; P08 lnihE s=ln=
&	/fli6o aldf ; yfg	*	gkfn OG:of[]; s=ln=

qm;	; w7t ; yfsf]gfd	qm;	; w7t ; yfsf]gfd
(	Pg= Ij = OG:of[]; s+ln=	!)	tf/fufpR/h[]; l xfN; ln=
!!	>l /fd ; u/ ldN; ln=	!@	b h4 Dofr knfS6k-la/f6gu/_ ln=
!#	>l e\$6L knk P08 kf/ gkf ln=	!\$	c?0f ag:klt pBf[] ln=
!%	a\$ j n wfuf]sf/vfgf ln=	!^	knof[] lxdfnog ln=
!&	df]E ; u/ ldN; ln=	!*	gkf ln aof6k s+ln=
!(	la/f6 z'ln=	@)	la/f6gu/ h6 ldN; ln=
@!	lxdfn l; d]6 s+ln=	@@	gkf d\$ ln=
@#	gkf ln f0p8 P08 alag s+ln=	@\$	gkf ln la6ldg P08 Jof/h pBf[] ln=
@%	P; n]f]f]lh -gkf ln=	@^	lxdfnog l8i6ln/l ln=
@&	lxduL/l 6\$; 6fon 068li6k ln=	@*	n]/h afFaf/l 6dfg/L P08 z' knfS6k ln=
@(	uf]vsfnL /a/ pBf[] ln=	#)	; okql sn/ Nofj s+ln=
#!	xl/l; l4 06f tyf 6fon sf/vfgf ln=	#@	gkf 6]8E ln=
##	gkf obf06\$ s+ln=	#\$	knfli6s 6]8E s+ln=
#%	gkf Jofkf/ lasf; s+ln=	#^	gkf Jofkf/ s+-sf]L_ ln=
#&	gkf rnlrq lasf; s+ln=	#*	g]gn xf08kfj / s+ln=
#(	g\$fg Po/ ln=	\$)	g]gn kf]fS6le6L P08 0sf]f]ds 8]nkdl6 ; l6/ ln=

cw]flif§ ljj/0f kf

o; cfly§ j if{f ^ j 6f ; w7t ; yfx?n]dfq cw]flif§ ljj/0f af\$ dlf k\$ u/\$f 5g\h;
d]b]tf]Psf]; do leq k\$ ug}; w7t ; yfx? % j 6f dfq /x\$f 5g\

tflnsf @Mcfly§ j if{@%(.^) sf]cw]flif§ ljj/0f k\$ ug]; w7t ; yfx?

qm;	; w7t ; yfsf]gfd	ljj/0f k\$ u/\$f]ldlt
!	cGgkOf(knf0gfG; ln=	@)%(.!).@@
@	lgw\$ pTyfg a\$ ln=	@)%(.!).@*
#	gf/fo0fL knf0gfG; ln=	@)%(.!).@*
\$	kfy/f knf0gfG; ln=	@)%(.!).@*
%	gkf ln e/ ln=	@)%(.!!!@
^	gkf dr]6 a\$E P08 knf0gfG; ln=	@)^.@@^

^@ **j flif\$; fwf/0f ; ef**

; u7t ; :yfx?n]cfly\$ j if{; dfkt ePsf]ldlt] ^ dlxgfl eq j flif\$; fwf/0f ; ef u/fpgkg] Joj :yfx? /x]adflhd sh !!\$ j 6f ; Hs[t ; u7t ; :yfx? dlb]#\$ j 6f ; :yfn]pQm ; dofj wl leq j flif\$; fwf/0f ; ef u/fPsf 5g\ o; cfly\$ j if{leq j fl0ffHo a\$; dlsf !!, ljsf; a\$; dlsf #, ljq sDkgl ; dlsf #%, aldf sDkgl ; dlsf !), xf]n ; dlsf @, pTkfbg tyf kZflg sDkgl ; dlsf !! / Jofkf/ ; dlsf @ j 6f u/L hDdf &\$ j 6f ; Hs[t ; u7t ; :yfx?n] cfly\$ j if{@)(.^) sf]j flif\$; fwf/0f ; ef ; Dkg u/\$f 5g\ o; ; DaGwl ljj/0f tflnsf @@ df k|tt ul/Psf]5 .

^# **nfebz:afg; z/ 3f]0ff tyf z/ kHls/0f**

o; cfly\$ j if{ j flif\$; fwf/0f ; ef u/fpg] &\$ j 6f ; u7t ; :yfx?dlb] \$\$ j 6f ; u7t ; :yfx?n]nfebz:afg; z/ 3f]0ff j f z/ kHls/0f u/\$f 5g\ ol dlb]nfebz 3f]0ff ug] #@, afg; z/ 3f]0ff ug] (tyf z/ kHls/0f ug]! ; u7t ; :yfx? /x\$f 5g\eg]nfebz / afg; z/ b] }3f]0ff ug]@ j 6f ; u7t ; :yfx? /x\$f 5g\ nfebz 3f]0ffsf]kltzt !#@ b]v !!) / afg; z/ 3f]0ffsf]kltzt !) b]v !)) /x\$f]5 . o; ; DaGwl ljj/0f tflnsf @@ df k|tt ul/Psf]5 .

tflnsf @@ j flif\$; fwf/0f ; ef tyf nfebz, afg; z/ / z/ kHls/0f; DaGwl ljj/0f

qm;	; Hs[t ; u7t ; :yfsf]gfd	; fwf/0f ; ef u/\$f]ldlt	j flif\$; fwf/0f ; ef	nfebz:afg; z/ 3f]0ff	kltzt -rQm khld_
j fl0ffHo a\$					
!	gfn 008li6on P08 sdl; dn a\$ ln=	(@)^).(@!	5f]	-	-
@	:6af088{rf68{a\$ gfn ln=	(@)^).(@\$	; qf]	gub nfebz afg; z/	!!) !)
#	a\$ ckm sf7df08"ln=	(@)^).(@%	gj f]	gub nfebz	%
\$	gfn 06e]6d]6 a\$ ln=	(@)^).(@()	; qf]	gub nfebz	@)
%	Pe/]6 a\$ ln=	(@)^).(@()	gj f]	gub nfebz	@)
^	df5fkR5)a\$ ln=	(@)^).(@()	kfFf]	-	-
&	glj n a\$ ln=	(@)^!..@&	p6gf0{ f]	gub nfebz	%)
*	nldl a\$ ln=	(@)^.!.)@%	t] f]	-	-
(	lxdfnog a\$ ln=	(@)^.!@.!@	P3f/f]	gub nfebz afg; z/	!#@ @%
!)	gfn P; -j =cf0= a\$ ln=	(@)^.!@.()	bzf]	gub nfebz	*
!!	gfn auufbz a\$ ln=	(@)^.!@.()	gj f]	-	-

qm; #	; lsf; u7t ; yfsf]gfd	; fwf/0f ; ef u/\$f]ldlt	j flif§ ; fwf/0f ; ef	nfez÷afgz z/ 3ffoff	kltzt -rQm khldf
ljsf; a					
!	8enkdl6 qm86 a\$ ln=	@)^.*@!	t] f]	gub nfez	!)
@	lgwg ptyfg a\$ ln=	@)^.(!()	kfFf]	-	-
#	gkfn ljsf; a\$ ln=	@)^.!@.#	kfrf]	-	-
ljQ sDkgL					
!	kf/f kf0gff; ln=	@)^.^.*	; ftf]	gub nfez	@%
@	dxfnldl kf0gff; ln=	@)^.^.(	cf7f]	gub nfez	@)
#	gf/fo0fl kf0gff; ln=	@)^.&@@	gj f]	afg; z/	@)
\$	gZgn kf0gff; s=ln=	@)^.*.^	P3f/f]	afg; z/	@)
%	gkfn dr16 alSE P08 kf0gff; ln=	@)^.*.*	cf7f]	gub nfez	@)
^	P; kf0gff; s=ln=	@)^.(.&	cf7f]	afg; z/	!%
&	klZrdf-rn kf0gff; s=ln=	@)^.(.!*	cf7f]	gub nfez	#)
*	olgog kf0gff; s=ln=	@)^.(.)	gj f]	afg; z/	!)
(	gkfn xfplhE P08 dr16 kf0gff; ln=	@)^.(.#@	gj f]	gub nfez	!)
!)	gkfn cfjf; ljsf; ljQ s=ln=	@)^.(.%	P3f/f]	gub nfez	!%
!!	cGgk0f{kf0gff; s=ln=	@)^.(.&	bzf]	gub nfez	!@
!@	>L 0Ge16d16 P08 kf0gff; s=ln=	@)^.(.*	gj f]	gub nfez	@%
!#	sf7df8f]kf0gff; ln=	@)^.(.(@	gj f]	afg; z/	%)
!\$	olge; f kf0gff; ln=	@)^.(.(@	cf7f]	gub nfez	!@
!%	gj bluf{kf0gff; s=ln=	@)^.(.#)	; ftf]	gub nfez	!)
!^	; 16a kf0gff; s=ln=	@)^.(.#)	; ftf]	gub nfez	!)
!&	xf0; km kf0gff; ln=	@)^.!%.	gj f]	-	-
!*	0G6/gZgn lnlhE P08 kf0gff; s=ln=	@)^.!!!\$	cf7f]	gub nfez	!)
!(	u8lj n kf0gff; s=ln=	@)^.!!!@*	gj f]	z/ kfls/0f	?%
@)	lkldo/ kf0gff; s=ln=	@)^.!!!@*	; ftf]	gub nfez	!@
@!	lkkN; kf0gff; ln=	@)^.!!!@()	; ftf]	-	-
@@	gkfn aufbz kf0gff; P08 lnlhE s=ln=	@)^.!@.&	kfFf]	gub nfez	!)
@#	l; 4fy{kf0gff; ln=	@)^.!@.!\$	cf7f]	gub nfez	!%
@\$	gkfn z/ dftf] P08 kf0gff; ln=	@)^.!@.!^	bzf]	-	-
@%	nlntk' kf0gff; s=ln=	@)^.!@.@()	; ftf]	-	-
@^	gful/s nufgl sfif	@)^.!@.@@	gj f]	gub nfez	!\$
@&	obj06\$ kf0gff; ln=	@)^.!@.#	gj f]	gub nfez	%

qm;	; lsf ; u7t ; yfsf]gfd	; fwf/0f ; ef u/ \$f]ldlt	j flif§ ; fwf/0f ; ef	nfebz-afgz z/ 3f]off	kltzt -rQm khldf
@*	Pnkls Pe/16 knf0gf6; ln=	(@)^.!@#@#	bzf}	afg; z/	@)
@(	uf]vf knf0gf6; ln=	(@)^.!@.@"	gjf}	gub nfebz	@#
#)	hg/n knf0gf6; ln=	(@)^.!@.@"	; ftf}	-	-
#!	gfn >lnsf dr/16 a\$ ln=	(@)^.!@.#)	c7f}	-	-
#@	a6jn knf0gf6; ln=	(@)^!..!)	5f}	gub nfebz	!^=^&
##	gfn knf0gf6; P08 ; leE s=ln=	(@)^!.@.@"	P3f/f}	-	-
#\$	; D` gf knf0gf6; s=ln=	(@)^!.@.#@	gjf}	-	-
#%	:6bf088{knf0gf6; ln=	(@)^!.#.#)	c7f}	-	-
aldf sDkgL					
!	obj06@ 0G:of[]; s=-gfn ln=	(@)^.(.)	bzf}	-	-
@	Pe/16 0G:of[]; s=ln=	(@)^.(.)^	c7f}/ gjf}	afg; z/	!))
#	lxdfnog hg/n 0G:of[]; s=ln=	(@)^.(.)#	bzf}	-	-
\$	; u/dfyf 0G:of[]; s=ln=	(@)^.).^	; ftf}	afg; z/	!)
%	gfn nf0km 0G:of[]; s=ln=	(@)^.).@&	rlyf]	-	-
^	lkldo/ 0G:of[]; s=-gfn ln=	(@)^..!!.	bzf}	-	-
&	nf0km 0G:of[]; skf]zg -gfn ln=	(@)^..!!@	bf] f]	-	-
*	g\$]0G:of[]; ln=	(@)^..!!@@	c7f}	-	-
(	Pg=j l-0G:of[]; s=ln=	(@)^.!@.^	5f}	gub nfebz	%
!)	g]gn nf0km P08 hg/n 0G:of[]; s=ln=	(@)^!.@.*	; fxf}	afg; z/	!))
xfon					
!	ofs P08 olt xfon ln=	(@)^.(.)^	; Qf0{ f}	-	-
@	; f]6l xfon ln=	(@)^.(.)^	pgflt; f}	-	-
pTkfbg tyf kzfyg sDkgL					
!	gfn lne/ ln=	(@)^..^..^	bzf}	gub nfebz	()
@	afn; {gfn ln= -afnh_	(@)^..^	kllr; f}	gub nfebz	%
#	afn; {gfn -t/f0{ ln=	(@)^..^	; qf}	gub nfebz	!)
\$	vfB pBf] ln=	(@)^..!!@*	PsIt; f}	-	-
%	Hoflt l:klgE ldN; ln=	(@)^..!@.@"	rlyf}	-	-
^	c?of ag:ktl pBf] ln=	(@)^..!@.@"	t]xf}	-	-
&	; okql sn/ Nofj s=ln=	(@)^..!@.@"	t]xf}	-	-
*	gfn ag:ktl fo"pBf] ln=	(@)^..!@.#)	c7f/f}	-	-
(	>l /3klt h6 ldN; ln=	(@)^..!..@	5f}	-	-

qm;	; Hlsf ; u7t ; yfsf]gfd	; fwf/0f ; ef u/\$f]ldlt	j flif\$; fwf/0f ; ef	nfebz÷afgz z/ 3f]off	kltzt -rQm khldf
!)	gkf No'a cfon ln=	@)^!.@.@@	afxf}	gub nfebz	!%
!!	gkf ln j6ldg P08 Jof/n pBf] ln=	@)^!.#.*	kGwf}	-	-
Jofkf/ skgl					
!	lazfn ahf/ s=ln=	@)^.*.()	t@{ f}	gub nfebz	&%
@	; fl6 6]B E skf z/ ln=	@)^.(#)	; jt; f}	gub nfebz	@)

-\$ xskb z/ 3f]off

o; cfly\$ j ifdf gkf aunfbz kmf0gf; P08 lnlhE s=ln= n]!M sf b/n] Pe/]6 0(:of])
s=ln= n]@M sf b/n]lj Bdfg z/ wglx?sf nflu xskb z/ sf] 3f]off u/\$f 5g\ o; }u/l
cGgk0f{kmf0gf; s=ln= n]lj z/f ; fwf/0f ; efaf6 !M sf b/n]xskb z/ 3f]off u/\$f]5 .

-% ; Hlsf ; u7t ; yfx?sf]; ~rfng glthf

o; cfly\$ j ifdf ; Hlsf ; u7t ; yfaf6 af8df k\$ ePsf cfly\$ j if{@)(.^) sf] nylf
kl/lf0f ePsf]lj lQo lj j/0f adfjhhd ; yfx?sf]; ~rfng glthf / ; fkl cfly\$ j if\$]cftdf
sfod /x\$f]ahf/ dNo b]focg' f/ /x\$f]5 .

**tfnsf @M ; Hlsf ; u7t ; yfx?sf]; ~rfng glthf
-cfly\$ j if{@)(.^)_**

qm;	; Hlsf ; u7t ; yfsf]gfd	rQm kM -? bznfvdf	klt z/ g\$ jy{	vB gfkf -? bznfvdf	kltz/ cfdbfgl -? =	kltz/ rQm dlB -? =	ahf/ dlB -? =
jfl0fHo a\$							
!	gkf 0Ge]6d]6 a\$ ln=	@(%=@(@!^=#@	!!^=*@	#(%^	!)=))	&(%)=))
@	a\$ ckm sf7df08"ln=	\$^#%*	!@\$=(#	*@!#	!&@	!)=))	!(*)=))
#	lxdfnog a\$ ln=	\$@(=)	@\$&-*@	@!@-!#	\$(-%\$!)=))	*#*=))
\$	gljn a\$ ln=	\$(!^-%	@^&#)	\$!^=@@	*\$=^	!)=))	&%=))
%	gkf 008li6on P08 sdl; qn a\$ ln=	\$((=(\$!!)=@	@%=\$	%!=	!)=))	!*-=))
^	gkf P; -lj =cf0- a\$ ln=	\$@\$=*(!#\$=)%	\$^*&%	!!=&	!)=))	@%-=))
&	gkf aunfbz a\$ ln=	#%=(@	!()=)	&!%)	!(=*&	!)=))	#^-=))
*	Pe/]6 a\$ ln=	#!%-))	!%=-!	(=(*-	@(=()	!)=))	\$\$%-))
(	df5fkR5)a\$ ln=	%%%=!	(@-@)	!%#!	#%-%(!)=))	!)=))
!)	nldl a\$ ln=	##=))	((=)	!=#)#!	!)=))	-
!!	:6af088{rf68{a\$ gkf ln=	##(%%	\$)=!^	%)^=(#	!\$(#)	!)=))	!\$)=))

qm;	; Mlsf ; w7t ; yfsf]gfd	rQm kMl -? bznfvdf	klt zj/ gj jy {-?_=}	vB gfkf -? bznfvdf	kltzj/ cDfbgl -?_=	kltzj/ rQm dlb -?_=	ahf/ dlb -?_=
Ijsf; a\$							
!	8enkd]6 qm]86 a\$ ln=	!^)=))	!)%=&	!^=%	!)=\$!	!))=))	!\$%)=))
@	gkf ln sf; a\$ ln=	!\$\$_)=))	!)^)=))	!=)*)=&%	!))=))	!\$%)=))
#	lgwg pTyfg a\$ ln=	^=)	!\$#=&&	!=^(!#=	!))=))	!))=))
IaQ sDkg							
!	gf/fo0fl kf0gf6; ln=	@%!=%	!\$@=&@	&-\$()	@(&*	!))=))	@^)=))
@	sf7df8f]kf0gf6; ln=	@)=))	!%\$=()	^=&&	##=^%	!))=))	@#%)=))
#	uf]vf kf0gf6; S+ln=	@%)=))	!!@-@\$	\$@&	!&)*	!))=))	!)-))
\$	kfly/f kf0gf6; ln=	@)=))	@#%=(%	!#=^	^&*)	!))=))	@&%)=))
%	>l 0Ge]6d]6 P08 kf0gf6; S+ln=	@\$)=))	!%*-!&	*^)	#%-*#	!))=))	!\$%)=))
^	g]gn kf0gf6; S+ln=	#)=))	#)-\$&	!)-&@	#%-&#	!))=))	\$%%)=))
&	nIntk/ kf0gf6; S+ln=	#%-&%	!%#=^&	!!^#	#\$-\$^	!))=))	@^%)=))
*	Pnkls Pe/]6 kf0gf6; ln=	@)=))	!&-!&)	^\$!	#(-)%	!))=))	!#%)=))
(	dxfn ldl kf0gf6; ln=	%)=))	!#*=^@	!@#)	@\$^)	!))=))	@\$%)=))
!)	gkf ln dr]6 a\$]6 P08 kf0gf6; ln=	!))=))	8%-()	#)-\$!%-!@	%)=))	!&=))
!!	cGgk0f{kf0gf6; S+ln=	@)=))	#!#-@)	!#-\$#	^&-!%	!))=))	\$@)=))
!@	kIZrdf-rn kf0gf6; S+ln=	\$)=))	!%*-!)	@!-@&	%#!*	!))=))	@#%)=))
!#	P; kf0gf6; S+ln=	()=))	!@&-(\$	#-#^	@%-(^	!))=))	@\$)=))
!\$	gkf ln xfplh]6 P08 dr]6 kf0gf6; ln=	\$%)=))	!\$)=^\$	&#%	!^#	!))=))	@\$)=))
!%	olge; kf0gf6; ln=	#!-%)	!!@-%#	&-\$!	!(&^	*\$)=))	!%)=))
!^	gkf ln kf0gf6; P08 ; le]6 S+ln=	@)=))	@!)=())^*)#*	!))=))	!&=))
!&	xf0; km kf0gf6; ln=	%(*@	%*#&	#)=!_	-#@\$_	!))=))	!@^)=))
!*	; D` gf kf0gf6; S+ln=	@!=!&	&*-!&	@-(@	!@>(*	!))=))	!@%)=))
!(	gkf ln cfjf; lj sf; lj 0 S+ln=	\$*=((!#^=^((\$(!(&	%)=))	!%#=))
@)	u8lj n kf0gf6; S+ln=	@#-&%	!@)-\$	@#((%^	(%	@#%)=))
@!	gkf ln zj/ dfst]6 S+ln=	!@)=))	!)#)-\$	-@&*-	-@#@-	!))=))	!@%)=))
@@	olgog kf0gf6; S+ln=	%(-&@	!!(-&)	!@)-#	@)-!\$!))=))	!!(=))
@#	ogf06]6 kf0gf6; ln=	^)=))	!)^=(#)@-	!@)	!))=))	!)-))
@\$	gkf ln >lnsf dr]6 a\$ ln=	!))=))	(!%-%	!=!@	!=!@	!))=))	(!=))
@%	gful/s nufgl sfj	#((!%@-*#	&%#	!*-#	!))=))	!&)=))
@^	lkkN; kf0gf6; ln=	@)=))	!#\$-&))@&	#=* &	!))=))	()=))
@&	06/g]gn lnlh]6 P08 kf0gf6; S+ln=	!@)=))	!!&-&*	!@-@@	!)-!*	!))=))	!!@-))
@*	Pg-hj kf0gf6; lnlh]6 S+ln=	#)=))	!!%-%)	%#^	!#=*&	!))=))	!)-))
@(	lkldo/ kf0gf6; S+ln=	@)=))	!!\$!=%)-\$@	@-!)	!))=))	!!%)=))
#)	; j6ka kf0gf6; S+ln=	@)=))	!@*-*)	@-()	!)-\$%	!))=))	!#*-))

qm;	; lIs; ; w7t ; yfsf]gfd	rQm kMl -? bznfvdf_	klt zj/ gj jy{?_=	vB gfkf -? bznfvdf_	kltzj/ cDfbgl -?_=	kltzj/ rQm dlb -?_=	ahf/ dlb -?_=
#!	gj blf{kn0gf; s=ln=	@)=)	!!\$(@!@	!=^	!)=)	-
#@	abj n kn0gf; ln=	#)=)	!@!-%	\$#%	!\$-%	!)=)	-
##	hg/n kn0gf; ln=	!*-*	!)#**	@-*	!!)=#	!)=)	!*)=)
aldf skgl							
!	lkldo/ 0G:of[]; s=gkfn ln=	#)=)	@#!-@#	%(&	!(=()	!)=)	!(=@))
@	ogf06@ 0G:of[]; s=gkfn ln=	%^=@	!^@#(#*^	%(&	!)=)	!#*=)
#	; u/dfy 0G:of[]; s=ln=	%!=)	!&\$=)	!)=\$)	@)#+(!)=)	!%)=)
\$	g\$]0G:of[]; ln=	%)=)	!*=%\$	^)=^	!@!@	!)=)	!#=)
%	lxdfnog hg/n 0G:of[]; s=ln=	#)=)	@%)%#	!!%@	#*\$)	!)=)	!()=)
^	Pe/]6 0G:of[]; s=ln=	#)=)	@)=)	!*-%@	(@^)	!)=)	^!)=)
&	gkfn nf0km P08 hg/n 0G:of[]; s=ln=	@%)=)	-	-	-	!)=)	!!)=)
*	g\$gn nf0km P08 hg/n 0G:of[]; s=ln=	#)=)	@(\$#&	!&&!	%(-)#+	!)=)	\$^)=)
(	nf0km 0G:of[]; skf]zg -gkfn ln=	@%)=)	-	-	-	!)=)	!@=)
!)	Pnf0; 0G:of[]; s=ln=	\$=(\$!#)*	*=)*	!^=&	!)=)	!!)=)
xfon							
!	ofs P08 olt xfon ln=	@@%-* \$!(&-* &	-*-* _	#=(#	!)=)	^))=)
@	; f]6l xfon ln=	*^=&(&	#^=* *	#&*=)_	-\$#%_	!)=)	&%=)
#	cfl/06n xfon; ln=	\$ (%@)	!(@%	!@#)*%_	-\$@%_	!)=)	\$(-)
pTkfbg tyf kzfjg skgl							
!	gkfn lne/ ln=	(-=)&	#*(#)	(#=!&	!)!= (!)=)	!!#)=)
@	>l /3klt h6 ldN; ln=	!*)-&)	!)=%\$	\$-&\$	@^@	!)=)	!%)
#	gkfn Noa cfon ln=	@)-@()	!(%-%(\$-@\$	@)=^ (!)=)	\$))=)
\$	Hofjt l:klgE ldN; ln=	!#\$=) \$!-) =(^	-%@(_	-#&* _	!)=)	#!=)
%	afjn; {gkfn -afnfh' ln=	!(\$-* (#^@-#	!(#=&	(=(\$!)=)	&)=)
^	afjn; {gkfn -t/f0f ln=	!@=)	#@-*%	@#%^	@)= (^	!)=)	\$^)=)
&	gkfn ag:klt fo"pBfj ln=	@)-@%	-*&\$-\$&_	-\$@#@_	-@)*-%@_	!)=)	#)=)
*	vfB pBfj ln=	!@-(#	%%#-)*	-*&(_	^*-)_	!)	@#!=)
Jofkf/ skgl							
!	lazfn ahf/ s=ln=	@&#)	!%)-!%	@@-&&	*#-\$!	!)=)	!\$)=)
@	; f]6 6]E skf]zg ln=	@\$-&*	@!*(=)\$	%)-@%	@)@-*()	!)=)	#))=)
#	gkfn jhknf/ s=ln=	#)=*	&\$-%%	-)#+%_	*-\$#_	&%	*)

* cfly\$ j if{@)%(.^) sf]cft; Dd ; lIs/0f e}g; s\$fh]zj/sf]ahf/ dNo gePsf].

cg'; ml

cg, M - !

af[g]f sdf/f/lx?gfd

!= >l blks /fh sfkm[n]
 @= >l k/li6 gfy kf[g]fn
 #= >l lg/h lu/l
 \$= >l lj gob] cfrfo{
 %= >ldtl d-h'pkflbfo
 ^= >l gj /fh clwsf/l
 &= >l dlQm gfy >]7
 *= >l w] ltldln; gf
 (= >l klk a?j fn

kb

cflbf
 pk-lgb[s, lwtf[k]q ahf/ tyf lgodg lj efu
 pk-lgb[s, ; yfut lj Q tyf kzf; g lj efu
 kfv, ; yfut lj Q tyf ; tgf lj Zn]f0f dxzfvf
 kfv, nyf tyf kzf; g dxzfvf
 kfv, ahf/ lj Zn]f0f tyf ofhgf lj sf; dxzfvf
 kfv, ahf/ lgodg tyf sf[g] kfngf dxzfvf
 kfv, hgzlQm lj sf; tyf k|zlf0f dxzfvf
 sf-d= clwsf, hgzlQm lj sf; tyf k|zlf0f dxzfvf

;xfos sdf/f/lx?

!)= >l s[0f k] fb l3ld/]
 !!= >l cgh l/dfn
 !@= >l k]l sfhl >]7
 !#= >l ; 'h k|wfgfE
 !\$= >l blks zdf{
 !%= >l /fh'lh=, l=
 !^= >l gj /fh kl08t
 !&= >ldtl zzl coff
 !*= >l /fhg yfkf

;xofjl sdf/f/lx?

!(= >l ; bdf/ dxhg
 @)= >l gxsh e\$/f0{
 @!= >l /fh] nf]n
 @@= >l /fhg vltj 8f
 @#= >l chg k] fb 9sfn
 @\$= >l blks lf]l
 @%= >l gj /fh kf[g]h

cg, tl - @

**lwtflq af3{
yfkfynl, sf7df08f}.**

@^! cfif9 #! ut\$fljf; nft

-?= xhf/df_

; DklQ	cfly§ j if{@^).^!*	cfly§ j if{@)%(.^.)
l:y/ ; DklQ -vb_	*&)÷!*	* * (÷%)
nugl	!@%&=!(!@%) !=(&
vb rfn' ; DklQ	@^!^=((@@&\$=&#
hDdf ; DklQ	!%\$\$_=(!%^^^=@)

-?=xhf/df_

bfloTj	cfly§ j if{@^).^!*	cfly§ j if{@)%(.^.)
; fwf/0f hu\$ff sfif	%*%)=))	%*%)=))
cifo sfif	*#))=))	*#))=))
pkbfg sfif	!&@!=()	!)!#=%%&
sdf/l sNof0f sfif))=))	#))%=))
Joo eGbf cfo a9l	!\$@=%)	!(&^#
hDdf bfloTj	!%\$\$_=(!%^^^=@)

* **ckl/isf**

cgt, RL – @ -qmz

**lwtflq af8{
yfkfynl, sf7df08f}.**

cfly\$ j if{@^).^! sf]cfo Joo lx;fj

-?xhf/df_

cfo	cfly\$ j if{@^).^!*	cfly\$ j if{@%(.^)
>l % sf]; /sf/af6 cgbfg	%))=))	%))=))
Jofh cfDbfgl	*\$%-*#	!)!!=)*
zNs tyf b:t/ cfDbfgl	@#@(*=&	!%(%=\$%
hDdf cfo	*@@%&)	&^) ^-#

-?xhf/df_

Joo	cfly\$ j if{@^).^!*	cfly\$ j if{@%(.^)
kzf; slo vr{	^%!^=))	^@\$^=)%
af8{a}s vr{	!#%=\$\$!) &##
xf; s\$ l vr{	#\$(=)	#!&=* *
hDdf Joo	&))=*\$	^^&!=@^

art -Joo eGbf cfo a9L	!@@\$=^*	(#%-@&
-----------------------	----------	--------

-?xhf/df_

	cfly\$ j if{@^).^!*	cfly\$ j if{@%(.^)
ut cfly\$ j if{ Ddsf]j rt	!(&^#	@(*=(&
o; cfly\$ j if{sf]art -Joo eGbf cfo a9L	!@@\$=^*	(#%-@^
sh jrt	!\$@@\$(!@#\$-@#

* ckl/isf

cg^t, RL - @ -qmdzm

**lwtflq af8{
yfkfynL, sf7df08f}.**

cfly\$ jj{@^).^! sf]gub kjfx jj/0f

-ckl/ist

jj/0f	?=	?=	?=
s_ ; ffng ultlj lwsf]gub kjfx o; jjf]af8kmt6 kjf]	!,@@\$, *% (=&*		
hf8M			
x]; s\$ l vr{	#\$(\$, @=**		
GogM			
Jofh cf0bfgl	-* \$%, *#@=@%		
sf0z n kfl kl/j t6 cl3sf]; ffng gub kjfx	&@*, \$#)-\$!		
sf0z n kfl ; df0fhg			
hf8M rfn'; DklQdf a[4	#%!,) \$ (=@%		
GogM pkbfq sf]faf6 eQifgl	-* \$!, #& *=@!		
GogM sdff/l sNof0sf]faf6 eQifgl	-#(%)))=()		
GogM rfn' bf0tj df sdl	-@#, (*\$#(
; ffngaf6 gubsf]leql kjfx	-!,) @(#!#=%	-#), **@=(\$	
v_nuflg ultlj lwsf]gub kjfx			
Jofh cf0bfgl	* \$%, *#@=@%		
hf8M utj ifsf]cGtdf kkt ug{afls Jofh	(@(^))=()		
GogM o; jjf]cGtdf kkt ug{afsl Jofh	-* \$%, (%)=()		
o; jjf]vb gub Jofh cf0bfgl	(@(\$* @=@%		
GogM l:y/ ; DkQl vl/b	-#@@,&#)=@@		
GogM z/ vl/b -gful/s Psfs ofhgf, @)%@-	-\$^%,))=()		
nufgl ultlj lwaf6 vb gub kjfx			!\$!, &%@)=#
gubdf ePsf]sh a[4			-!%(!#)=(!
j iffDefd gub tyf a\$ df]bft			!&\$,&!^=^%
j ifftdf gub tyf a\$ df]bft			!%, %*%=&\$

cg^t, Ml - #;fj hlg^s lgisfzg cg^tlt; DaQm^l ljj/0f

-?bznfvdf

qm;	;wlt ;:yf	lwtflqsf] k\$ʃ/	cg ^t lt k ^t fg /sd	cg ^t lt k ^t fg ul/Psf]ldlt	lgisfzg tyf laqib k ^t ows
	cfly ^s jif0%.%				
!	gkfn dʒ ln=	; fwf/0f zɸ/	@-)	)%).\$.!#	gful/s nufgl sʃʃ
@	gkfn zɸ/ dfs] s+ln=	; fwf/0f zɸ/	\$-)	)%).^.%	Pg-cf048; l= Soflk6n dfs] s+ln=
#	lxdfnog hg/n 06:of[]; ln=	; fwf/0f zɸ/	!-)	)%).^.!@	Pg-cf048; l= Soflk6n dfs] s+ln=
\$	xl/1; l4 06fFtyf 6fon sf/vfgf ln=	; fwf/0f zɸ/	%#-)	)%).^.*@	Pg-cf048; l= Soflk6n dfs] s+ln=
%	lgd/8 kmdf/ol6sn; ln=	; fwf/0f zɸ/	!*-)	)%).(.!	gful/s nufgl sʃʃ
^	gkfn lne/ ln=	; fwf/0f zɸ/	!#=*)	)%).(.!%	Pg-cf048; l= Soflk6n dfs] s+ln=
&	gʃʃ Po/ ln=	; fwf/0f zɸ/	!^-%)	)%).(@^	gful/s nufgl sʃʃ
*	gʃʃ Po/ ln=	cutfwsf/ zɸ/	!\$-)	)%).(@^	gful/s nufgl sʃʃ
(	obj06ʃ 06:of[]; s+ln=	; fwf/0f zɸ/	@\$-)	)%).!.!&	Pg-cf048; l= Soflk6n dfs] s+ln=
!)	gkfn P; -lj =cf0f aʃ ln=	; fwf/0f zɸ/	#^=)	)%).!!!.	gful/s nufgl sʃʃ
!!	lkkN; knf0gfç; s+ln=	; fwf/0f zɸ/	=*)	)%.!.@%	gful/s nufgl sʃʃ
!@	cggk0f{knf0gfç; s+ln=	; fwf/0f zɸ/	@-)	)%!.!.@&	gkfn zɸ/ dfs] s+ln=
!#	gkfn rnrlrq lasf; s+ln=	; fwf/0f zɸ/	@!=()	)%!.@.@@	Pg-cf048; l= Soflk6n dfs] s+ln=
!\$	Putl gkfn ln=	; fwf/0f zɸ/	(-)	)%!.@.@@	gful/s nufgl sʃʃ
!%	la/f6 z'ln=	; fwf/0f zɸ/	%-)	)%!.#.&	Pg-cf048; l= Soflk6n dfs] s+ln=
!^	la/f6 z'ln=	cutfwsf/ zɸ/	@%-)	)%!.#.&	Pg-cf048; l= Soflk6n dfs] s+ln=
!&	Pg-cf048; l= Soflk6n dfs] s+ln=	Dolön km8	!)=))	)%!.#.!^	Joj:yfks sDkgPg-cf048; l= Soflk6n dfs] s+ln=
	hDdf		\$\$\$\$		
	cfly ^s jif0%.%				
!*	lkdo/ 06:of[]; s+ln=	; fwf/0f zɸ/	!-)	)%.%.@	Pg-cf048; l= Soflk6n dfs] s+ln=
!(P;	nafʃ/lh -gkfn_ ln=	; fwf/0f zɸ/	!@-@^	)%.!.!@(	gʒgn knf0gfç; s+ln=
@)	Pe/ʃ6 06:of[]; s+ln=	; fwf/0f zɸ/	!-)	)%.^.!&	Pg-cf048; l= Soflk6n dfs] s+ln=
@!	gkfn au:nfbz aʃ ln=	; fwf/0f zɸ/	#^=)	)%.^.!.#	Pg-cf048; l= Soflk6n dfs] s+ln=
@@	lxdlu/l 6ʃ; 6fon 008li6k ln=	; fwf/0f zɸ/	!(-@)	)%.&@@	gful/s nufgl sʃʃ
@#	afnfh' sk8f pBfʃ ln=	; fwf/0f zɸ/	&%)	)%.!.().	gkfn zɸ/ dfs] s+ln=
@\$	stʃdf08ʃknf0gfç; ln=	; fwf/0f zɸ/	*=)	)%!.!.!%	Pg-cf048; l= Soflk6n dfs] s+ln=
@%	nʃ/lh afFaf/l 6aʃg/l P08 z'knf0fS6<ln=	; fwf/0f zɸ/	!%-)	)%!.!.!.#	Pg-cf048; l= Soflk6n dfs] s+ln=
@^	gful/s nufgl sʃʃ	; fwf/0f zɸ/	!^=)	)%.!.@.@@	gʒgn knf0gfç; s+ln=
@&	Pe/ʃ6 aʃ ln=	; fwf/0f zɸ/	#^=)	)%!.!.!.#	Pg-cf048; l= Soflk6n dfs] s+ln=
@*	sʃʃ Joj:yfkg s+ln=	; fwf/0f zɸ/	#)-@%	)%!.@.#!	gʒgn knf0gfç; s+ln=
@(	gful/s nufgl sʃʃ	Psfs ofhgʃ	%=))	)%!.!.!%	Joj:yfks sDkgPg-cf048; l= Soflk6n dfs] s+ln=
	hDdf		@@\$@!		
	cfly ^s jif0%@%#				
#)	gf/fo0fl knf0gfç; s+ln=	; fwf/0f zɸ/	\$-)	)%@.%.^	gʒgn knf0gfç; s+ln=
#!	gkfn cfjf; lj sf; lj Q s+ln=	; fwf/0f zɸ/	@)=)	)%@.\$.!^	/flī6@ j fl0fHø aʃ
#@	leʃöL kñk P08 kʃ/gkfn ln=	; fwf/0f zɸ/	!)=)	)%@.*.!@(	gful/s nufgl sʃʃ
##	otl knf0gfç; s+ln=	; fwf/0f zɸ/	*=)	)%@.!).@@	Pg-cf048; l= Soflk6n dfs] s+ln=
#\$	gkfn knf0gfç; P08 ; leE s+ln=	xskʃ zɸ/	@-))%@.&.%	

q#;	;ul7t ;yf	lwtflksf] k\$!/	cgdlt k\$fg /sd	cgdlt k\$fg ul/Psf]ldit	Igisfzg tyf laqb k\$ows
#%	sn/ :Sofg gkfn ln=	; fwf/0f z\$!/	!\$#\$	)%@.!@.!@	gful/s nufgl s\$!f
#^	xf0; k\$Nk\$0gf\$; ln=	; fwf/0f z\$!/	@\$=))	)%@.!@.!@	Pg=Cf048; l= Soflk6n dfs\$!\ln=
#&	olge; f k\$0gf\$; P08 Soflk6n dfs\$!\ln=	; fwf/0f z\$!/	!%=))	)%@.!@.@@	gful/s nufgl s\$!f
#*	k\$Nof/] lxdfnog s+=ln=	; fwf/0f z\$!/	!@-*)	)%@.!@.@@	Pg=Cf048; l= Soflk6n dfs\$!\ln=
#(	P; k\$0gf\$; s+=ln=	; fwf/0f z\$!/	!@-))	)%#.!.@	gkfn z\$!/ dfs\$!\ln=
\$)	Dengf k\$0gf\$; s+=ln=	; fwf/0f z\$!/	!)!=@	)%#.!.@\$	/fl16@ j fl0fh0 a\$
\$!	; t! r/f\$ sf/vfgf ln=	xsk\$ z\$!/	^&=)))%#.!.!*	
	h\$df		@(#-\$		
	clly\$ jif0%\$.%				
\$@	gkfn xfplhE P08 dr16 k\$0gf\$; ln=	; fwf/0f z\$!/	!@-))	)%#.!.!!	gkfn z\$!/ dfs\$!\ln=
\$#	a\$ ckmsf7df08"ln=	; fwf/0f z\$!/	\$%-))	)%#.^.!&	Pg=Cf048; l= Soflk6n dfs\$!\ln=
\$\$	lxdfnog hg/n 06:of/] s+=ln=	xsk\$ z\$!/	#)=))	)%#.!.@.!	P; k\$0gf\$; s+=ln=
\$%	a\$bn; {gkfn ln=	xsk\$ z\$!/	@%=-@)	)%#.!.@.!	gful/s nufgl s\$!f
\$^	gkfn z\$!/ dfs\$! s+=ln=	xsk\$ z\$!/	@)=))	)%\$.!.#!	P; k\$0gf\$; s+=ln=
	h\$df		#@-@)		
	clly\$ jif0%\$.%				
\$&	hg/n k\$0gf\$; s+=ln=	; fwf/0f z\$!/	*-=))	)%\$.%.!	gkfn z\$!/ dfs\$!\ln=
\$*	gkfn lj 6ldg P08 Jof/h pBf\$u ln=	; fwf/0f z\$!/	&-\$)	)%\$.%.!	gkfn z\$!/ dfs\$!\ln=
\$()	>l/fd ; ü/ ldn; ln=	; fwf/0f z\$!/	\$^%)	)%\$.&&	Pg=Cf048; l= Soflk6n dfs\$!\ln=
(%)	>l/fd ; ü/ ldn; ln=	l8ajr/	(#=))	)%\$.&&	Pg=Cf048; l= Soflk6n dfs\$!\ln=
%!	g\$]06:of/] ln=	; fwf/0f z\$!/	@)=))	)%\$.&!	gful/s nufgl s\$!f, /fl16@ j fl0fh0 a\$
%@	gkfn obf06\$ s+=ln=	xsk\$ z\$!/	#=!	)%\$.*.!	g\$gn k\$0gf\$; s+=ln=
%#	gkfn a\$ ln=	xsk\$ z\$!/	@\$!=(%	)%\$.*.!@	gful/s nufgl s\$!f
%\$	lxfn1dl k\$0gf\$; s+=ln=	; fwf/0f z\$!/	!)=))	)%\$.*.#	g\$gn k\$0gf\$; s+=ln=
%%	k1Zrdf-rn k\$0gf\$; ln=	; fwf/0f z\$!/	*-=))	)%\$.(@!	gkfn z\$!/ dfs\$!\ln=
%^	c6gk0f{k\$0gf\$; s+=ln=	xsk\$ z\$!/	%=))	)%\$.!.!@	g\$gn k\$0gf\$; s+=ln=
%&	nlntk' k\$0gf\$; s+=ln=	; fwf/0f z\$!/	(%)	)%\$.!@.!	Pg=Cf048; l= Soflk6n dfs\$!\ln=
%*	u8j ln k\$0gf\$; P08 06e]6d]6 s+=gkfn_ ln=	; fwf/0f z\$!/	!)=))	)%\$.!.!\$	Pg=Cf048; l= Soflk6n dfs\$!\ln=
	h\$df		\$^@#^		
	clly\$ jif0%\$.%				
%()	Pnf06; 06:of/] s+=ln=	; fwf/0f z\$!/	@)=))	)%\$.\$.@&	gful/s nufgl s\$!f
^)	tf/fuf\$ l/h/] l xfbN; ln=	; fwf/0f z\$!/	!@)=))	)%%.!.!	Pg=Cf048; l= Soflk6n dfs\$!\ln=
^!	tf/fuf\$ l/h/] l xfbN; ln=	cuf\$wsf/ z\$!/	*-=))	)%%.!.!	Pg=Cf048; l= Soflk6n dfs\$!\ln=
^@	k\$y/f k\$0gf\$; s+=ln=	; fwf/0f z\$!/	*-=))	)%\$.!@.*	gful/s nufgl s\$!f
^#	gkfn z\$!/ dfs\$! s+=ln=	xsk\$ z\$!/	#)=))	)%^.!.!@	P; k\$0gf\$; s+=ln=
	h\$df		@%*-@)		
	clly\$ jif0%\$.%				
^\$	olge; f k\$0gf\$; P08 Soflk6n dfs\$!\ln=	; fwf/0f z\$!/	#=@^	)%^%.@()	gful/s nufgl s\$!f
^%	gkfn 008li6en P08 sdl; bn a\$ ln=	; fwf/0f z\$!/	!&=))	)%^.&@()	Pg=Cf048; l= Soflk6n dfs\$!\ln=
^^	gkfn dr16 alsE P08 k\$0gf\$; ln=	; fwf/0f z\$!/	%)=))	)%^.(!.%	Pg=Cf048; l= Soflk6n dfs\$!\ln=
	Igisfzg gePsf]				

qm;	;ul7t ;yf	lwtflqsf] k\$ʃ/	cgdlt kʃfg /sd	cgdlt kʃfg ul/Psf]ldit	Igisfzg tyf laqb k̪aws
^&	gʃʃg Po/ ln=	xskʃ zʃ/	*(^)	)%^!.)&	gful/s nufgl sʃʃ
^*	nDj gl knʃ0gfʃ; P08 lnlhE s+ln=	; fwf/0f zʃ/	@\$=))	)%^!.!).*	gkfn zʃ/ dʃʃʃʃ s+ln=
^(	kLzrdf-rn knʃ0gfʃ; ln=	xskʃ zʃ/	@=))	)%^!.!.@	gkfn zʃ/ dʃʃʃʃ s+ln=
&)	P; knʃ0gfʃ; s+ln=	xskʃ zʃ/	!%=))	)%^!.!.!^	gkfn zʃ/ dʃʃʃʃ s+ln=
&!	: u/dfyf 06:ofʃʃ; s+ln=	; fwf/0f zʃ/	!=@)	)%&.#@	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=
&@	cflYPG6n xfN; ln=	; fwf/0f zʃ/	!%)=))	)%&.#.!#	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=
	gful/s Psfs ofhgf	yk laqñ	(#@%		
hDdf			^#)#!		
	cfly\$ jif() %.%*				
&#	l; 4fy{knʃ0gfʃ; ln=	; fwf/0f zʃ/	*=))	)%&.&@@	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=
&\$	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=	; fwf/0f zʃ/	%=))	)%&.*.!%	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=
&%	PlNks Pe/16 knʃ0gfʃ; ln=	; fwf/0f zʃ/	%=))	)%&.*.@&	gkfn knʃ0gfʃ; P08 ; JeE s+ln=
&^	gkfn aunfbz knʃ0gfʃ; P08 lnlhE s+ln=	; fwf/0f zʃ/	&%=)	)%&.!.^	gkfn zʃ/ dʃʃʃʃ s+ln=
&&	gʃʃ/fo0fl knʃ0gfʃ; ln=	xskʃ zʃ/	!@%*	)%&.!@()	gkfn zʃ/ dʃʃʃʃ s+ln=
&*	gkfn aʃ ckml; nfʒ ln=	; fwf/0f zʃ/	!%)=))	)%&.!#.!	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=
	-Igisfzg gePsf]				gkfn >lnsf dr16 aʃ ln=
	gful/s nufgl sʃʃ				
&(	Pe/16 aʃ ln=	xskʃ zʃ/	!!(-@!	)%*.!@&	gful/s nufgl sʃʃ
)	gkfn lj sf; aʃ ln=	; fwf/0f zʃ/	\$*=))	)%*.#.!	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=
	gful/s nufgl sʃʃ				
!	aʃ ckmsf7df08"ln=	xskʃ zʃ/	@#\$=))	)%*.#@()	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=
	gful/s Psfs ofhgf	yk laqñ	*@(-!		
hDdf			&!&-@)		
	cfly\$ jif() %.%*				
@	lxdfnog l8li6n/l ln=	; fwf/0f zʃ/	!&-\$^	)%*.\$.@^	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=
#	gkfn xfpjhE P08 dr16 knʃ0gfʃ; ln=	xskʃ zʃ/	!%-=))	)%*.*.%	gkfn zʃ/ dʃʃʃʃ s+ln=
\$	olgog knʃ0gfʃ; s+ln=	; fwf/0f zʃ/	@\$=))	)%*.(.%)	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=
%	8fnkd16 q186 aʃ ln=	; fwf/0f zʃ/	\$*=))	)%*.(!^	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=
^	P; knʃ0gfʃ; ln=	xskʃ zʃ/	\$%-))	)%*.!.!*	gkfn zʃ/ dʃʃʃʃ s+ln=
&	gkfn P; -j-cf048 aʃ ln=	xskʃ zʃ/	@*-&*&	)%*.!.@	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=
**	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=	xskʃ zʃ/	\$)=))	)%*.!@%	gful/s nufgl sʃʃ
*(	gkfn aʃ ckml; nfʒ ln=	; fwf/0f zʃ/	!%)=))	)%*.!@!@	Pg-cf048=; l= Soflk6n dʃʃʃʃ ln=
	-Igisfzg gePsf]				gful/s nufgl sʃʃ
	gkfn >lnsf dr16 aʃ ln=				
()	obj06B knʃ0gfʃ; ln=	; fwf/0f zʃ/	@\$=))	)%(.!.@%	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=
(!)	lxdfnog aʃ ln=	l8alr/	#)=))	)%(@@!	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=
(@	gkfn nf0km 06:ofʃʃ; s+ln=	; fwf/0f zʃ/	%)=))	)%(@@\$	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=
(#	lgwg ptyfg aʃ ln=	; fwf/0f zʃ/	#=)	)%(@#!	gful/s nufgl sʃʃ
(\\$	Pe/16 aʃ ln=	cuʃʃwsf/ zʃ/	!\$)=))	)%(.#.!	gkfn zʃ/ dʃʃʃʃ s+ln=
(%	06/gʒgn lnlhE P08 knʃ0gfʃ; s+ln=	; fwf/0f zʃ/	#)=))	)%(.!.@	gkfn dr16 aʃE P08 knʃ0gfʃ; ln=
(^	ufʃv knʃ0gfʃ; ln=	; fwf/0f zʃ/	!=@)	)%(.#.!.!	gkfn zʃ/ dʃʃʃʃ s+ln=
(&	>l 06e16d16 P08 knʃ0gfʃ; s+ln=	; fwf/0f zʃ/	!^=))	)%(.##@	gful/s nufgl sʃʃ
	gful/s Psfs ofhgf	yk laqñ	!#*-=\$*		
hDdf			!%&#!		

qmr; =	; ul7t ; yf	lwtflkjfsf] k\$ʃ/	cgdlit kʃfg /sd	cgdlit kʃfg ul/Psfʃʃldit	Igisfzg tyf laqñb k\$ʃws
	cly\$ jif0%.^)				
(*)	nf0km 0G:of7j; skfʃzg -gkfn_ ln=	; fwf/0f zʃ/ (%)=))	)%().\$.)^	Pg-cf048; l Soflk6n dñsʃ\ ln=	
((	gkfn >lnsf dr76 a\$ ln=	; fwf/0f zʃ/ (\$)=))	)%().\$.)&	Pg-cf048; l Soflk6n dñsʃ\ ln=	
!))	Pg-cf048; l Soflk6n dñsʃ\ ln=	Dñtñn kn08 !))=))	)%().\$.@\$	Joj:yfk\$ Pg-cf048; l Soflk6n dñsʃ\ ln=	6iMgkfn cþplus lj sf; lgud
!)!	gkfn 0Ge]6d]6 a\$ ln=	xskʃ zʃ/ %&@\$	)%().%.#	Pg-cf048; l Soflk6n dñsʃ\ ln=	
!)@	hfgsL kn0gf6; s+ln=	; fwf/0f zʃ/ *))	)%().!.@	gkfn kn0gf6; P08 ; JeE; \s+ln=	
!)#	; 76a kn0gf6; s+ln=	; fwf/0f zʃ/ *))	)%().^.!	Pg-cf048; l Soflk6n dñsʃ\ ln=	
!)\$	gj bluf{kn0gf6; s+ln=	; fwf/0f zʃ/ *))	)%().*.!*	gkfn kn0gf6; P08 ; JeE; \s+ln=	
!)%	lk|do/ kn0gf6; s+ln=	; fwf/0f zʃ/ *))	)%().().(	Pg-cf048; l Soflk6n dñsʃ\ ln=	
!)^	Dff5fKR5] a\$ ln=	; fwf/0f zʃ/ !%^))	)%().(!^	gkfn dr76 a\$E P08 kn0gf6; ln=	
!)&	gkfn zʃ/ dñsʃ\ P08 kn0gf6; ln=	xskʃ zʃ/ ^))	)%().(@@	gful/s nufgl sñf	
!)*	dxfn1dl kn0gf6; ln=	xskʃ zʃ/ @%))	)%().!.@()	gñgn kn0gf6; s+ln=	
!) (	Pg-lj =G:of7j; s+ln=	; fwf/0f zʃ/ @))	)%().!.!(	gful/s nufgl sñf	
!!)	lkkn; kn0gf6; ln=	xskʃ zʃ/ @))	)^).!@@	Pg-cf048; l Soflk6n dñsʃ\ ln=	
!!!	aðj n kn0gf6; ln=	; fwf/0f zʃ/ @))	)^).@)*	gkfn dr76 a\$E P08 kn0gf6; ln=	
!!@	cfñ kn0gf6; ln=	; fwf/0f zʃ/ *))	)^).#)\$	gkfn kn0gf6; P08 ; JeE; \s+ln=	
!!#	nldl a\$ ln=	; fwf/0f zʃ/ !(%)	)^).#.!.^	gful/s nufgl sñf	
!!\$	:6J88(kn0gf6; ln=	; fwf/0f zʃ/ @\$))	)^).#.!.&	gkfn dr76 a\$E P08 kn0gf6; ln=	
	gful/s Psfs ofhg	yk laqñt \$))()			
	hDdf	*%#*=#			
	cly\$ jif0^).^.!				
!!%	Pñks Pe/76 kn0gf6; ln=	xskʃ zʃ/ @))	@)^).%.\$	gkfn kn0gf6; P08 ; JeE; \s+ln=	
!!^	gkfn 0Ge]6d]6 a\$ ln=	COfkq #))=))	@)^).^.@&	P; kn0gf6; s+ln=	
!!&	sl:ds dr76 a\$E P08 kn0gf6; ln=	; fwf/0f zʃ/ @\$))	@)^).&\$.&	gkfn dr76 a\$E P08 kn0gf6; ln=	
!!*	sdf/l a\$ ln=	; fwf/0f zʃ/ !%)=))	@)^).&@^	Pg-cf048; l Soflk6n dñsʃ\ ln=	
!!(	l; 4fy{kn0gf6; ln=	xskʃ zʃ/ @))	@)^).&@*	gkfn kn0gf6; P08 ; JeE; \s+ln=	
!@)	krñf kn0gf6; s+ln=	; fwf/0f zʃ/ *))	@)^).!.@#	gkfn dr76 a\$E P08 kn0gf6; ln=	
!@!	gkfn qñ86 P08 sdz{a\$ ln=	; fwf/0f zʃ/ @))=))	@)^).!!!!	Pg-cf048; l Soflk6n dñsʃ\ ln=	
!@@	kñf; on 0G:of7j; s+ln=	; fwf/0f zʃ/ @))	@)^!.!!!)	gkfn dr76 a\$E P08 kn0gf6; ln=	
!#@	gkfn auñfbñ kn0gf6; P08 lnhñE s+ln=	xskʃ zʃ/ #))=))	@)^!.!.@*	gkfn >lnsf dr76 a\$ ln=	
!@\$	klZrdf-rn lj sf; a\$ ln=	; fwf/0f zʃ/ ^))	@)^!.@.!!	Pg-cf048; l Soflk6n dñsʃ\ ln=	
!@%	l5d\$ lj sf; a\$ ln=	; fwf/0f zʃ/ #=))	@)^!.@.!!	gkfn dr76 a\$E P08 kn0gf6; ln=	
!@^	nDj gl a\$ ln=	; fwf/0f zʃ/ !%)=))	@)^!.@.@	gful/s nufgl sñf	
!@&	ls16 dr76 a\$E P08 kn0gf6; ln=	; fwf/0f zʃ/ @))	@)^!.@.@^	gkfn dr76 a\$E P08 kn0gf6; ln=	
!@*	gkfn auñfbñ a\$ ln=	xskʃ zʃ/ %(-@	@)^!.#.#	gkfn >lnsf dr76 a\$ ln=	
!@()	jN8{dr76 a\$E P08 kn0gf6; ln=	; fwf/0f zʃ/ @\$))	@)^!.#.@\$	gkfn dr76 a\$E P08 kn0gf6; ln=	
!#)	gñgn xf08ñkfj/ s+ln=	; fwf/0f zʃ/ !\$))=))	@)^!.##!	Pg-cf048; l Soflk6n dñsʃ\ ln=	
	gful/s Psfs ofhg	yk laqñt ^@-*&*			
	hDdf	!%\$&&()			
	sh hDdf	&@\$(!%			

* ckl/isf

cg^t, Hl - \$

; Hlsf ; wlt ; wfx?

qm ^t ; f	; Hlsf ; wlt ; wfsfjfd ; Hls/or ldt		Tyfgf	kifg g=	kifS; g=
j flifHo a\$					
1	gj ln a\$ ln=	042/08/09	kfa=g* 3729, gj ln xfp; , sdnfb, sf&df)*f . 0{djh: nabil@nabil.com.mp	4429546, 4429547 4435380-85	4429548
2	gkfn 06e]6d]6 a\$ ln=	043/04/07	kfa=g* 3412, b/j f/dfu(sf&df)*f .	4228229, 4242530	4226349
3	:6af088{rf68{a\$ gkfn ln=	045/03/20	kfa=g*3990, gof afgZj /, sf&df)*f . 0{djh: ANZ@Dixitu.com	4782333	
4	lxdfnog a\$ ln=	050/03/21	kfa=g* 20590, lqbj ldfu(&djh, sf&df)*f . 0{djh: hbl@hbl.mos.com.mp	4250201, 4227749 4227745, 4227756	4222800
5	gkfn P; -lj =cf0fa\$ ln=	051/10/03	kfa=g*6049, xflQ; f/, sdnkf/v/l, sf&df)*f . 0{djh: nsbleo@mos.com.mp	4435516, 4435613	4435612
6	gkfn auufbz a\$ ln=	052/09/09	kfa=g* 9062, gof j fgZj /, sf&df)*f . 0{djh: nblb@mos.com.mp	4490195, 4490698 4490767, 4490770	4490824
7	Pe/]6 a\$ ln=	052/12/25	kfa=g* 13384, 0-lj -Pn xfp; , nfhdkf^ sf&df)*f . 0{djh: ebl@mos.com.mp	4443377, 4443863 4443864	4443160
8	a\$ ckm sf7df08"ln=	054/04/02	kfa=g* 9044, sdnkf/v/l, sf&df)*f . 0{djh: info@bok.mos.com.mp	4414541	4418990
10	df5fkR5]a\$ ln=	060.02.14	sbblo sfosfoll kfa=g*41, gof ahf/, kf/v/f-9, sklV^ cikm || kfj=g*12427, ktnl; *s,sf&df)*f . 0{djh: machbank@mbl.com.mp	061-530900 4425356	530500
9	gkfn 068li6on P08 sdl; fn a\$ ln=	057.02.31	sbblo sfosfoll kfa=g*252, dg/f*, lj /f^gu/ 0{djh: nicb@brt.wlink.com.mp sklV^ cikm || kfj=g*7367, sdnfb, sf&df)*f . 0{djh: newroad@nic.bank.com.mp.	021-521921 4243718	522748 4227507
11	nldl a\$ ln=	061.01.08	kfa=g* 61, cfzbzgu/, lj /uh, k; f . 0{djh: info@laxmibankltd.com	021-521921 4243718	530393
ljsf; a\$					
1	gkfn cfBplus lasf; lgud	041/12/05	kfa=g* 10, b/j f/ dfu(sf&df)*f . 0{djh: nide@Wlink.com.mp	4228322, 4222560, 4227220	4227428
2	gkfn ljsf; a\$ ln=	058.09.16	kfj=g* 11017 xl/^hknfhf, sf&df)*f . 0{djh: ndb@csl.com.mp	4245740, 4245759, 4254639	4245753
3	8]enkd]6 qmB6 a\$ ln=	059.02.30	kfa=g* 7716 sf&df)*fknfhf, sdnfb, sf&df)*f 0{djh: info@dcbl.com.mp	4231120, 4231490	4231469
4	lgwg pTyfg a\$ ln=	060.01.11	sbblo sfosfoll; \$fygu/, ?kgbxl . nirdhan@mail.com.mp	071-523764, 523768	521647
ljQ sDkgI					
1	gkfn kif0gfG; P08 ; leE S+ln=	049/10/20	kfa=g* 6867, sdnfbldff*, ktlm; *s, sf&df)*f . 0{djh: nefinco@info.com.mp	4220031, 4247020	4241237
2	Pg= cf0f l8= ; l= Soflk6n dfs] \ ln=	050/03/14	kfa=g* 7423, sdnkf/v/l, sf&df)*f . 0{djh: ncml@wlink.com.mp	4423398, 4415958 4423219	4423401
3	g]gn kif0gfG; S+ln=	050/03/22	kfa=g* 6942, kfse Go/f*, sf&df)*f . 0{djh: nfc@nfcl.wlink.com.mp	4242302, 4228380 4240134	4222920
4	gkfn z]f/ dft] \ P08 kif0gfG; ln=	050/07/12	kfa=g* 7958, /fdzfxky, sf&df)*f .	4425864, 4426984 4430153, 4250427	4430109, 4241696
5	cGgk0f{kif0gfG; S+ln=	051/06/06	kfa=g* 288, lrkn]ef, kf/v/f-4 . 0{djh: anapurna@afc.mail.com.mp	061-522671, 524556	525797
6	Sf7df8f]kif0gfG; ln=	052/03/29	kfa=g* 5090, ktnl; *s, sf&df)*f .	4430506, 4430527	
7	lkkN; kif0gfG; ln=	052/04/22	kfa=g* 9416, sjsPd=ej g, lqk7Zj /, sf&df)*f . 0{djh: finance@peoples.Wlink.com.mp	4255829, 4262405, 4252178	4260951

qm ;	Msf; uIt; yfsJgfd	Mis/or ldt	JyJgf	kmg;	kmfS; g=
8	olgog kmf0gfb; S+In= - ; yfkssf]; f/wf/0f z/ - ; j { f/wf/0fdf laqnl ul/Psf]; f/wf/0f z/	052/08/11 059.3.32	sJbb sfosfhol kfa=g* 9263, fgZj /, sf&df)*f . zvfv sfosfhol knfhf, X Jns, t] f tNnf, sdnfb, sf&df)*f . 0djh: union@unlimit.com.np	4445442 4240779, 4240813, 4231512	4445442 4246551
9	gful/s nufgl sflf	052/09/11	kfa=g* 5823, ktlIn; *s, sf&df)*f .	4228759, 4240598	4240645
10	gkfn cfjf; lj sf; lj Q S+In=	053/01/19	kfa=g* 5624, gof afgZj /, sf&df)*f .	4780259, 4782753	4782753
11	xf0; kmf0gfb; In=	053/03/04	kfa=g* 8857, xfQ; f/, sf&df)*f . 0djh: hisef@Wlink.com.np	4444739	4444743
12	gf/fo0f1 kmf0gfb; In=	053/03/11	I; ^l cikr : kfa=g* 4861, afnj f/f/, sf&df)*f . sbblo sfosfhol kfa=g* 03, zxlb rfs, gf/fo)f #f^, lr tj g . 0djh: narayani@nafil.mos.com.np	4422554 056-520313, 520345	4426690 522230
13	P; kmf0gfb; S+In=	053/08/05	kfa=g* 13833, sfctky, sf&df)*f . 0djh: ace@mos.com.np	4249396, 4249388 4266101, 4266102	4249477
14	olt kmf0gfb; S+In=	053/10/10	kfa=g* 3495, dg/f*, xf/f* . ; Dks(sfosfhol ^s; lqkZj /, sf&df)*f .	057-520822, 521842 4240711, 4226423	521842
15	ufJvf kmf0gfb; In= - ; yfkssf]; f/wf/0f z/ - ; j { f/wf/0fdf laqnl ul/Psf]; f/wf/0f z/	053/11/08 2059.11.15	kfa=g* 10951, sfctky, sf&df)*f .	4222508, 4220337-38 445442	4258239 4445442
16	; D' gf kmf0gfb; S+In=	053/12/15	; Dks(sfosfhol kfa=g* 10457, j f*fg*30, sdnffl, sf&df)*f . kJwfg sfosfhol: agkf, sfe) .	4231051 011-661207	4231050
17	olge{ n kmf0gfb; In=	053/12/28	kfa=g* 12396, I; \$ej g, sfctky, sf&df)*f .	4230234, 4240998, 4226002	4245895
18	gkfn xpplhE P08 dr/6 kmf0gfb; In=	054/04/24	kfa=g* 10609, af^n#/, I*Nnlahf/, sf&df)*f . 0djh: nhmf@ccsl.com.np	4430528, 4430838, 4436182	4436183
19	hg/n kmf0gfb; In=	055/01/07	sbblo sfosfhol kfj=g*20258, rfj xln, sf&df)*f . 0djh ll gfl@infoclub.com.np zvfv sfosfhol go/f*, ./-hgf uNnL, sf&df)*f .	4484753, 4484754 4258880	4484753
20	dxfn ldl kmf0gfb; In=	055/05/15	kfa=g* 65, clnvof /f*, jl/u-h .	051-523271, 529143	524340
21	nlntk/ kmf0gfb; S+In=	055/06/22	kfa=g* 8975, nuguyn, nlntk/ . 0djh llalitpur@lfcl.wlink.com.np	5536598, 5523850	5531916
22	u8lj n kmf0gfb; S+In=	055/09/07	kfa=g* 8867, l*Nnlahf/, sf&df)*f . 0djh goodwill@finance.Wlink.com.np	4422290, 4422878	4416052
23	klZrdf-rn kmf0gfb; S+In=	056/02/06	kfa=g* 11, a^n j n c:ktfnfn0g ?kbbkl	071-541609, 543924	541924
24	kfy/f kmf0gfb; In=	056/05/17	kfa=g* 470, j *f-g*4, uJxfkf^g, kfV/f . 0djh : pofl@Pofil.mos.com.np	061-524942, 524975 531145	061-531610
25	nldalgL kmf0gfb; P08 lnlhE S+In=	057.09.24	kfj=g* 11503, lqbj l dfu(&djh, sf&df)*f .	4423443, 4423445	4425655
26	I; 4fy{kmf0gfb; In=	058.03.06	I; \$fygu/, e/yxj f . ; Dks(sfosfhol /fdz fxky, sf&df)*f . 0djh : sfil@mos.com.np	071-521478, 4442968	523272
27	gkfn dr/6 alse P08 kmf0gfb; In=	058.03.06	kfa=g*11543, cf0-h|knfhf, b/j f/dfu(sf&df)*f . 0djh : mimb@Wlink.com.np	4246160	4246156
28	PINks Pe/6 kmf0gfb; In=	058.06.26	kfj=g* 12034, afuahf/, sf&df)*f . 0djh alpic@info.com.np	4241605, 4228470	4241605
29	gkfn auufbz kmf0gfb; P08 lnlhE S+In=	058.06.26	dVo sfosfhol dg /f* lj /f^gu/, ; Dks(sfosfhol kfj=g*21754, gof afgZj /, sf&df)*f .	021-530903, 530972 4490195, 4490770	521851
30	066/gZgn lnlhE P08 kmf0gfb; S+In=	059.08.10	kfa=g* 8975, gof afgZj /, sf&df)*f .	4480067, 4481010, 4481011	4482267

q#	Msf ; u7t ; yfs/gfd	Ms/or ldt	Jygf	kif g+	kifS; g=
31	ogf06B kif0gff; ln=	059.08.10	kfa=g* 12311, cf0hknfhf, tlgwf/f kf&z fnf, b/af/dfu(sf&df)*f . 0djh: ufl@mos.com.np	4241648, 4241649	4241645
32	>l 06e]6d]6 P08 kif0gff; S+ln=	059.11.02	kfa=g* 10717, l*Nrl ahf, sf&df)*f . 0djh: shreefin@finance.mos.com.np	4421779, 4422038, 4426146, 4415344	4421779
33	; J6a kif0gff; S+ln=	059.12.04	kfa=g* 7062, sk)*f, nlntk/ . 0djh: central@ntc.net.np	5522289, 5536420, 5544517	5523526
34	gkfn >lnsf dr]6 a\$ ln=	060.01.11	kfa=g* 12248, Pg-P: -Pn-lj = jj IN*é, sdnbl, sf&df)*f . 0djh: nsimb@info.com.np	4440300, 4440824, 4441200, 4441198	441034
35	lkldo/ kif0gff; S+ln=	060.02.14	kfa=g* 13471, dfgej g, j*f g* 5, nlntk/	5521402, 5521223	5550412
36	gj bluf{kif0gff; S+ln=	060.04.20	kfa=g* 25 0*f* eOkh/ 0djh: mafaco@infoclub.com.np	612999, 614699	611999
37	a6jn kif0gff; ln=	060.09.15	kfa=g* 25, cd/ky 7, a*j n, ?Kgbkl 0djh: butwalfin@bcci.com.np	071-44288, 44888	48711
38	hfgsl kif0gff; S+ln=	060.09.15	kfa=g* 30, efgfbs, hgsk/wfd, wglff	041-21586, 23339	23340
39	:6af088{kif0gff; ln=	060.11.19	kfa=g* 8973 Pg-kl: l= 164, /fdzfxky, sf&df)*f .	244504, 240004	253368
40	Cf] kif0gff; S+ln=	060.11.19	kfa=g* 538, Go/f*, kf]/f	061-32600, 32700	32800
41	S:dls dr]6 a\$ P08 kif0gff; ln=	061.01.20	kfa=g* 21507, nfnb/af, sf&df)*f . 0djh: cmbfl@wlink.com.np	222154, 223178	232678

aldf sDkgI

1	/fli6o aldf ; #yfg	041/07/23	kfa=g* 527, /fdzfxky, sf&df)*f . 0djh: beema@Wlink.com	4262520	4262610
2	gkfn OG:of](); S+ln=	041/07/23	kfa=g* 3623, sdnbl, sf&df)*f . 0djh: nic@wlink.com.np	4221353, 4245565/68	4225446
3	g]gn nf0km P08 hg/n OG:of](); S+ln	045/09/06	kfa=g* 4332, nfhkfa, sf&df)*f .	4412625, 4416556, 4418113, 4426002	4416427
4	lxdfnog hg/n OG:of](); S+ln	050/10/13	kfa=g* 148, b/j f/dfu(sf&df)*f . 0djh: ktm@hgi.com.np	4231788, 4231581	4223906, 4226604
5	ogf06B OG:of](); S+ -gkfn_ ln=	051/04/17	kfa=g* 9075, cf0h: knfhf, b/j f/ dfu(tlgwf/f kf&z fnf, sf&df)*f . 0djh: uic@dmarg.mos.com.np	4230958, 4240957, 4246686, 4220492	4246687
6	Pe/]6 OG:of](); S+ln=	051/12/20	kfa=g* 10675, xfQ/f, sf&df)*f . 0djh: eveinsco@mos.com.np	4240363, 4243631, 4255679, 4255680	4240083
7	lkldo/ OG:of](); S+ -gkfn_ ln=	052/01/20	kfa=g* 9183, /fd ?Sd)fl : bg, sdnbl, /fdzfxky sf&df)*f . 0djh: premier@picl.com.np	4417765, 4420549, 4420659	4420554
8	g\$]f]OG:of](); ln=	054/12/17	kfa=g* 12271, xfQ/f, sf&df)*f . 0djh: info@neocoins.mos.com.np	4427354, 4427355	4418761
9	Pnfog; OG:of](); S+ln=	057/01/02	s]lo sf]ho: kfa=g* 10811, l; tfk0nf, r qkky l; ^l clk] b/j f/ dfu(sf&df)*f . 0djh: sk@aic.wlink.com.np	4242484, 4222836, 4253166	4241411
10	; u/dfyf OG:of](); S+ ln=	057.11.02	kfa=g* 12211, sf&df)*f Knfhf, sdnbl, sf&df)*f 0djh: sagarmatha@insuranceWlink.com.np	4240896, 4241245, 4247947	
11	Pg=lj = OG:of](); S+ln=	057.12.31	afuahf/, sf&df)*f .	4418862	
12	gkfn nf0km OG:of](); S+ln=	059.10.08	x/l'h Knfhf, bf>f tNnf, sdnbl, sf&df)*f . 0djh: nlic@mos.com.np	4223440, 4241212, 4223189	4240143
13	nf0km OG:of](); Skf] g -gkfn_ ln=	059.12.07	kfa=g* 21905, sf&df)*f Knfhf, Ans-x bf>f tNnf sdnbl, sf&df)*f . 0djh: lic@licepal.com	4229688	4229689

x]n

1	ofs P08 olt x]n ln= -; fwf/0f z]f/_cu]wsf/ z]f/_	041/07/6 050/12/29	kfa=g* 1016, nfnb/j f/, b/j f/ dfu(sf&df)*f . 0djh: businesscentre@yakandyeti.com	4248999, 4240520	4227782
2	; f]6l x]n ln=	049/10/25	kfa=g* 3800, txfxr.n, sf&df)*f . 0djh: shl@shcp.com.np	4273999	4272206

qm ;#	;Msf ;u7t ;yfsf/gfd	;Ms/or ldt	Tyfgf	kmg=g	kmfS; g=
3	tf/fufpR/h/; l xfN; ln= - ; yfkssf/; fwf/Of /cuflwsf/ z/ - ; j { fwf/Ofdf laqn ul/Psf]; fwf/Of/cuflwsf/ z/	055/06/27 056/08/20	kfa=g* 9604, af\$, sf&df)* .	4491234	4470409, 4481786
4	Cfl/Of6n xfN; ln=	058.05.07	kfj=g*2269, nfhlkfa, sf&df)* .	4411818, 4423888	4411720
pTkfbg tyf kzfug sDkgL					
1	gkfn Aof6k S=ln=	041/03/08	kfa=g* 3194, la-cf0*f, afnh*, sf&df)* . 0djh: eveready@mos.com.np	4350909, 4350954	4350913
2	b h4 Dofr kmfS6k -la/f6gu/_ ln=	042/04/8	sfopho : /bj ; lf, uufky, sf&df)* . sf/vfgf: /gl dln; Pl/of, lj /f^gu/ .	4221574	
3	df]E ; u/ ldN; ln=	042/06/15	dvo sfopho: kfa=g* 33, /fgl dln; Pl/of, jj /f^gu/ 20 . zfvf sfopho: kfa=g* 483, fN^ ^}é sklfzg ln= ej g, sfndf^L, sf&df* #13 .	021-522733 524792 4271014	526517 4271704
4	gkfn knf0p8 P08 alag S=ln=	042/07/14	sfopho : /bj ; lf, uufky, sf&df)* . dvo sfopho: lj /f^gu/, df/é .	4221574, 021-522776	
5	lxdfn l; dl6 S=ln=	043/04/13	kfa=g* 321, rfef, sf&df)* .	4331761-4, 4330958	
6	a6n; {gkfn ln=	043/07/19	kfa=g* 2253, af-cf1f afnh*, sf&df)* .	4350602, 4351871	4350227
7	gkfn Noa cfon ln=	043/08/29	sfopho : kfa=g* 1916, rfw/l ^fj /, enD; vjh, nlntk' . sf/vfgf: cdnjvu-h, af/f 0djh: cg.gull@mos.com.np	5545891-95 053-529104	4244763 529104
8	la/f6gu/ h6 ldN; ln=	043/08/29	sfopho : l*Nnlahf/, sf&df)* . sf/vfgf : dln; Pl/of, lj /f^gu/-20	4423246 021-525058, 523243, 523246-48	530242
9	gkfn ag:klt fo" pBfj ln=	045/02/23	l; l^ clk : kfa=g* 483, sfndf^L, sf&df)* . sf/vfgf: kfa=g* 8, Pr-cf0f^L, x^P^F . 0djh: sanctihd@wlink.com.np	4271270, 4271014 057-520369, 520660, 520752, 520753	4271704 520751
10	>l /3klt h6 ldN; ln=	045/03/03	dvo sfopho: kfa=g* 22, uN%f xfp; dg/f*, lj /f^gu/ . sf/vfgf: kfa=g* 114, ldN; Pl/of lj /f^gu/ . 0djh: raghuim@ccsl.com.np	021-530316 021-524896	524809
11	a6j n wfuf]sf/vfgf ln	045/07/29	l; l^ clk : kfa=g* 3550, cgfdgu, sf&df)* . dvo sfopho: kfa=g* 37, /fdgu/lj -cf0f^L a^j n .	4251295, 4252537 071-540963	4251293 540308
12	uf]vsfnl /a/ pBfj ln=	047/11/24	sfopho : kfa=g* 1700, sfndf^L, sf&df)* . sf/vfgf: dhf f, u/f/vf 0djh: gral@wlink.com.np	4271102, 4274537 065-540069	4270367 540080
13	Hofjt l: klgE ldN; ln= -; fwf/Of z/ -cuflwsf/ z/	048/06/11 048/06/11	kfa=g*133, Hofjt ej g, sfoltky, sf&df)* . sf/vfgf kfa=g*1, Hofjt kmf k/j fgk', j/l/u-h . 0djh: jsml@jyoti.mos.com.np	4227517, 4225490 051-539405/7/8	4224720, 4226314 539409
14	a6n; {gkfn -t/f0{ ln=	048/07/21	sfopho: kfa=g*2253, af-cf1f afnh*, sf&df)* . sf/vfgf: kfa=g*20, e/tk', lr t j g	4350602 056-520416, 520031	4350227 520316
15	c?0f ag:klt pBfj ln=	048/09/01	sfopho : kfa=g* 363, uN%f xfp; ,u)faxfn, sf&df)* . sf/vfgf: kfa=g* 24, 25 bkal, ;g; l . sfopho : uN%f xfp; , dg/f*, lj /f^gu/ . 0djh: ovul@ccsl.com.np	4250001, 4221101 025-540049-51 021-525310, 525081	4224823 524395 524395
16	; okql sn/ Noa S=ln=	049/05/18	j f{ g* 1 hdn, sf&df)* .	4227692	
17	xl/l; l4 06f tyf 6fon sf/vfgf ln=	051/01/22	l; l^ clk : kfa=g* 476,sdnfnL, sf&df)* . sf/vfgf: xl/l; l, nlntk' . 0djh: nbgrou@mos.com.np	4241344, 4248327 4222637, 4240698 5521451, 5521178	4240665 5522776
18	gkfn lne/ ln=	051/06/06	sfopho : kfa=g* 7765, xl/`hknfhf, sf&df)* . sf/vfgf: kfa=g* 11, af; df*L, x^P^f, dsj fgk' . 0djh: niktm@mos.com.np	4253351, 4269218 057-521632, 521958	4254097 520655
19	vfb pBfj ln=	051/07/08	kfa=g*483, sfndf^L, sf&df)* . sfopho: kfa=g*6, x^P^f cfBfus lfp . 0djh: noon.Kath@mos.com.np	4271395 057-520127, 520315	4271704 520276
20	la/f6 z'ln= -; fwf/Of z/ -cuflwsf/ z/	051/07/08 051/07/08	dvo sfopho : kfa=g*1887, l*Nnlahf/, sf&df)* . sf/vfgf: a(fglns)&, sf&df)* .	4418429 4371666, 4290666	4414859

<i>qm</i>	<i>Msf ; Mlt ; Mfs/gfd</i>	<i>Mls/or ldt</i>	<i>Tyfgf</i>	<i>kmg g=</i>	<i>kmfS; g=</i>
21	gkfn dB ln=	051/10/03	kfa=g* 6943, sf&df)*f .	4214083	
22	P; nñfñlh -gkfn_ ln=	051/12/07	I; ^L clkñ : kfa=g* 42500, wfj f ej g -klnxñ tNnf_ wdky, sf&df)*f . sf/vfgf : kfj =g*110 I; d/f,af/f, j l/u-h . Odjh: acelabnp@Wlink.com.np	4252908, 4241501, 4230681 4230681 053-520229	4222911
23	lxdu/L 6\$; 6fon 068li6k ln=	052/02/14	Dks(sfotnollkfa=g*2441, /-hgfuNnl,sf&df)*f . sf/vfgf: k/j fgk', k; f .	4250015, 4230429 4421184, 4421884 051-522799	4225406 4224484
24	>l e§6l knk P08 kf/ gkfn ln=	054/02/19	dvo sfotno:kfa=g*3259, gof afgjzj /, sf&df)*f . 0djh ll bhrikuti@mos.com.np sf/vfgf: kf:a-g*22, u^rsñ, gj nk/f; l .	4486155, 4471030	4472443
25	knof/ lxdfnog ln=	054.05.18	Jofkf/ sfotnoll 3#, kNrfñ, nlntk' . sf/vfgf: cfbz/ gu/, lj /u-h . Odjh ll npmlkt@Wlink.com.np	5529436, 5529059 051-521097	5529434 522084
26	nj/h afFaf/L 6dfg/L P08 z' kmfS6k ln=	054/12/19	sf/vfgf: j f*(g*5, lwl/*k', rgf^f, sf)gu/ .	076-520166	520166
27	>l /fd; l/ ldn; ln=	056/01/05	sfotno: uñ%f xfp; , u)fxñ, sf&df)*f . sf/vfgf: dxdbk' -u?*f_ /ftx^ lhNnf . Odjh: sriam@golchha.com	4250001, 4250004 055-529506	4249723 529504
28	gkfn la6ldg P08 Jof/h pBfj ln=	056/01/27	I; ^L clkñ : kfa=g*4508, kNrfñ, nlntk' . sf/vfgf: cdñvu-h, af/f . Odjh: bitumin@panchakanya.mos.com.np	5536311, 5520343 053-529103	5536815 529109
29	lxdfnog l8i6ln/L ln=	059.12.07	kfa=g*423, hfj nfvh, sf&df)*f . Odjh ll jd@ecomail.com.np	5522010, 5538239, 5538875	5538236

Jokf/ Sdkgl

1	lazfn ahf/ S+ln=	041/07/23	kfa=g* 4565, zqky, sf&df)*f .	4242185, 4222423 4228343	4248893
2	; fn6 6BE s/kñzg ln=	041/07/23	kfa=g* 483, sfnldf^l, sf&df)*f . Odjh ll noonkath@mos.com.np saltkath@mos.com.np	4270315, 4271208, 4271014	4271704, 4271395
3	gkfn obf06\$ S+ln=	045/03/01	kfa=g* 1389, u)faxfn, sf&df)*f .	4249453, 4250009	4249980
4	knfli6s 6BE S+ln=	046/04/10	kfa=g* 4871, ^s'; sf&df)*f .	4262258	
5	gkfn Jokf/ S+ -sfzL ln=	046/05/29	kfa=g* 135, j f*(g*17, lj /f^gu/ .	021-525119, 525289	
6	gkfn Jokf/ lasf; S+ln=	047/05/19	kfa=g* 2714, shzj /, sf&df)*f .	4283007, 4224514	4226134
7	gkfn 6BE ln=	049/09/03	kfa=g* 7146, ; fgk, nintk' .	5522941	5535730
8	gkfn j hkn/ S+ln=	051/08/26	kfj =g* 9478, dtbj l, sf&df)*f .	4429406	

C6

1	gżgn kfBSole6l P08 0stgħids 8enkdl6 ; j6/ ln=	046/03/04	kfa=g* 1318, af-cfj l- afnfh; sf&df)*f . Odjh: npedc@Wlink.com.np	4350522, 4350566 4350567	4350530
2	gżgħ Po/ ln=	051/01/26	kfa=g* 10038, għsfil sħken; laN*le t>j tNnf, gof afgjzj /, sf&df)*f . Odjh: info@necon.mos.com.np	4473860	4471679
3	gkfn rnırq lasf; S+ln=	053/03/31	kfa=g* 549, af- cħ- afnfh; sf&df)*f . Odjh: nfde@complex.mos.com.np	4350113, 4350947	4350511
4	gżgħ xf08kfj / S+ln=	060.03.18	kfa=g*6518, sf&df)*f . Odjh ll nspe@info.com.np	4437359, 4437362	4410411

cg¹, FL - %

lwtflq Joj ; folx?

	lwtflq Joj ; folx?	7ßfgf	6ßnkßg g=	kñfS;
lwtflq bnfn Joj ; fol				
!	sdf/l ; \$ol/l6h -kf_ ln=	kfj-g=@)!*(, l8Nnl ahf/, sf7df8f}	\$\$!*#^	\$\$!*#^(
@	c?0f ; \$ol/l6h -kf_ ln=	ktnl; 8s, sf7df8f}	\$\$!()%	\$\$@)%&@
#	cfßn ; \$ol/l6h -kf_ ln=	afnj f6f/, sf7df8f}	\$\$@#%)()	
\$	dfsß ; \$ol/l6h PS:r}h s+=-kf_ ln=	wdßy, sf7df8f}	\$\$@\$*(&#	
%	cußfn ; \$ol/l6h -kf_ ln=	kfj-g=&^), z\$/ b] dfu{ sf7df8f}	\$\$#)&*), \$\$@@(&#(
^	cfztfß afß/h P08 ; \$ol/l6h -kf_ ln=	lvrfkfy/l, sf7df8f}	\$\$@@&%!), \$\$@@)@&^	\$\$@!)^@
&	kßfg ; \$ol/l6h -kf_ ln=	j f8{g=(), ufßfnf, sf7df8f}	\$\$(!^*#, \$\$(*@#\$	
*	dNn P08 dNn :6s aßsE s+=-kf_ ln=	l8Nnlahf/, sf7df8f}	\$\$!\$@^#, \$\$!^%)	
(	cfß ; \$ol/l6h P08 Pnf08 ; le{ h -kf_ ln=	kfj-g=&%\$, Goßnhhf, ktnl; 8s	\$\$#!#*^, \$\$\$@!@@	
!)	cßgkßf{ ; \$ol/l6h ; le{ -kf_ ln=	ktnl; 8s, sf7df8f}	\$\$!()%!	\$\$@)%&@
!!	gßfn :6s xfp; -kf_ ln=	kfj-g=*(&*, ;l-kl=, l-=)!\$ cgfdgu/, sf7df8f}	\$\$@%)!@	\$\$@%&#@
!@	lgßvn ; \$ol/l6h kf_ ln=	cgfd gu/ j 8f g=#@,, sf7df8f}	\$\$&*%\$*	
!#	kßfdf] ; \$ol/l6h -kf_ ln=	kfj-g=&*, ktnl; 8s, sf7df8f}	\$\$@#)&*&	\$\$@@^%)&
!\$	v08ßj fn P08 :6s aßsE s+=kf_ ln=	txfrn, sf7df8f+uf}/fx6	\$\$@*\$(\$#,)%-%@)) (#	
!%	; u/dfyf ; \$ol/l6h kf_ ln=	v @÷\$%), ktnl; 8s, sf7df8f}	\$\$@\$@%\$*	
!^	gßfn 0ßeßdß P08 ; \$ol/l6h 6ßßE -kf_ ln=	dßlb]l, sf7df8f}	\$\$!#@!), \$\$(%\$%)	
!&	l; knf ; \$ol/l6h -kf_ ln=	^÷%), Go/fß, sf7df8f}	\$\$@%%&*@	\$\$@%%%*)
!*	ld8f; :6s aßsE s+=-kf_ ln=	j f8{g=#, sf7df8f}	\$\$!\$@^#, \$\$!^%)	
!(	l; kßl ; \$ol/l6h -kf_ ln=	kfj-g=&%&%), sk08ßh, sf7df8f}	%%#)&)!	
@)	lzj zlQm :6s P08 0ßeßdß -kf_ ln=	kfj-g=(&, sdnfbl, sf7df8f}	\$\$@!#!@#	\$\$@@#!\$%
@!	:j ßf ; \$ol/l6h -kf_ ln=	/fwfsßl cfsß ktnl; 8s, sf7df8f}	\$\$\$\$&(!	
@@	Plzog ; \$ol/l6h ln=	v @^-(!, cßdfu{ v; lahf/, sf7df8f}	\$\$@\$)^)(, \$\$@%*!^)	\$\$@\$!*!&

	lwtflq Joj ; folx?	7flgf	6lnkng g=	kms;
@#	>ls0f ; \$ol/l6h ln=	wfvj f lj IN8E, bf] f] tNnf, Go/f\$, sf7df8f).	\$@@\$@^@, \$@@@)(\$@@\$@^@
@\$	lqzh ; \$ol/l6h P08 0Ge]6d]6 ln=	kfj=g=!*&\$, ktln; 8s, sf7df8f).	\$\$\$)&)*	\$\$#!(&
@%	otl ; \$ol/l6h s=ln=	/fdzfxky, sf7df8f).	\$&*@!(%	
@^	hPkm ; \$ol/l6h -kf_ ln=	kfa=g=@)(\$^, ktln; 8s, sf7df8f).	\$#@!##(\$@^^\$@@
@&	lkldo/ ; \$ol/l6h s=ln=	kfa=g=!!*% /fdzfxky, sf7df8f).	\$@#!##(\$@^^\$@@

Igisfzg tyf laqib kqurs

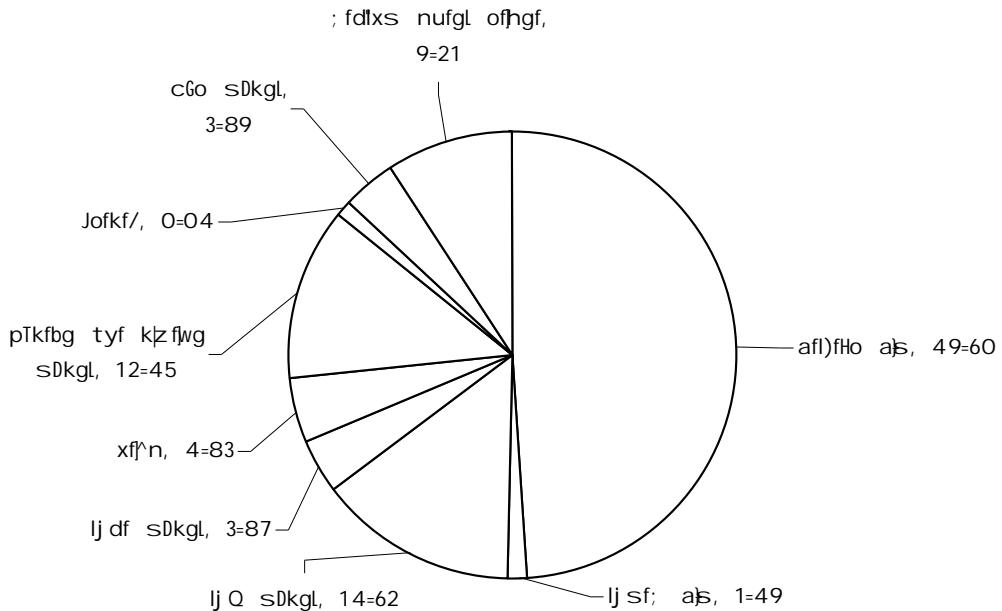
@*	ggn knf0gf; s=ln=	kfsf]Go/f\$, sf7df8f).	\$@\$@#)@, \$@@*#*),	\$@@@(@)
@(	P; knf0gf; s=ln=	sflgty, sf7df8f).	\$@\$(#(^÷**, \$@^!)!	\$@\$(&&& \$@^!)!
#)	Pg-cf0f8f; -Soflk6n dfsf] \ ln=	sdnkfyl, sf7df8f).	\$\$#@!((#(*	\$\$#@#!
#!	gful/s nufgl sfif	cakdfu{ sf7df8f).	\$@@*%(\$, \$@%)%(*	\$@\$)^\$%
#@	gfn dr]6 ajsE P08 knf0gf; ln=	b/j f/dfu{ sf7df8f).	\$@\$^!^)	\$@\$^!%^
##	gfn knf0gf; P08 ; leE; s=ln=	sdnfb, sf7df8f).	\$@@))#!, \$@\$&)@)	\$@\$!@#&
#\$	gfn zp/ dfsf] P08 knf0gf; ln=	/fdzfxky, sf7df8f).	\$@%@##@, \$@^%(&	\$\$#!()

Igisfzg tyf laqib kqurs / lwtflq Jokf/L

#%	gfn >lnsf drf^ ajs ln=	sdnfb, sf7df8f).	\$\$\$)*@\$÷#))	
#^	ogf0^* knf0gf; ln=	b/j f/dfu{ sf7df8f).	\$@\$!^\$*÷\$(\$@\$!^\$%

lwtflq ahf/ kl/blo

; d̥xut ; f̥ h̥lgs l̥gisfzg cg̥dlt -k̥ltztdf_
 -cflyſ j if{ 2050.51 b]v 2060.61 ; Dd_



cfh/f/ut ; f̥ h̥lgs l̥gisfzg cg̥dlt -k̥ltztdf_
 -cflyſ j if{ 2050.51 b]v 2060.61 ; Dd_

