

gkfn lwtflq af8{

j flif\$ kltj 9g

cfly\$ jif{@)^!.^@

;Hfkt cfly\$?k/vf

- ljZj cyfGq
- glfnsf]cyfGq / lwtflq ahf/

!= ;Hfkt cfly\$?k/yf

!# ljZj cyfGq

; g\@))# df ; eOm /fHo cd\|sf / kjl{Pl; ofnl dh\$?n]lj lOo tyf dflb\$ lfd df ckgfPsf lj:tf/sf/l glltsf]kl/0ffd:j?k ljZj sf]cyfGqdf yk ; wf/ cf0{ljZj sf]cfly\$ j [4b/ \$=) kltzt ku\$] 5 . ljZj sf]a9bf]cfBfl]us ptkfbg, pkefQmfx?df a9bf]ljZj f; , ljZj Jofkf/df p\N]o j [4, lj lOo ahf/df blvPsf]ultzntf, cd\|sf tyf Plzofsf pblodfg cfly\$ zlOm /fi6x?sf]cfly\$ j [4b/df pI; fxb k\lt xgh]@))\$ df ljZj sf]cfly\$ j [4b/ %=! kltztn] j [4 ePsf]cgdfg 5 . ; dli6ut cfly\$ gllt ; dfof]hgffds /xg] lj lOo ahf/sf]l:ylt ; xofyl xg] /f]huf/ldf qmdzMj [4 x}hfg] rlg h:tf cfly\$ zlOmsf]?kdf gj flbt dh\$?sf] pRr cfly\$ j [4b/n]lg/Gt/tf kfg]h:tf s/fx?sf cfwf/df cGt/f[60 db] sf]n]; g\@))% sf]ljZj sf]cfly\$ j [4b/ \$=# kltzt klg]cgdfg u/\$]5 .

lj sl; t cyfGqx?sf]cfly\$ j [4b/ ; g\@))# sf]@=)% kltztsf]thgdf ; g\@))\$ df j [4 e0{#=\$ kltzt ku\$]cgdfg 5 . ; g\@))% df cfP/ eg]; g\@))\$ sf]thgdf o; df s\l x] xg]cgdfg ul/Psf]5 . o; }u/l lj sf; fl]dv dh\$?sf]cfly\$ j [4b/ ; g\@))# df ^=\$ kltzt /x\$]df ; g\@))\$ df &=@ kltzt ku\$]cgdfg 5 .

tfnsf !MljZj sf]cfly\$ j [4b/ -j flif\$ j [4 kltztdf_

qm; #	lj j /of	j if{-; g\		
		@)#	@)\$	@)%*
1	lj Zj sf]ptkfbg	4=0	5=1	4=3
2	lj slzt cyfGq	2=0	3=4	2=6
3	lj sf; fl]dv dh\$?	6=4	7=2	6=3
4	rlg	9=3	9=5	8=5
5	blifof Pl; of ^l	7=1	7=1	6=5
6	ef/t	7=5	7=3	6=7
7	aunfbz	5=4	5=4	5=5
8	kfls: tfg	5=6	6=5	6=7

* klfkt ; [M cfly\$; j [fof, @)^!.^@

^l aunfbz, ef/t, dflnbE; , gkfn, kfls: tfg / >lnsf

blifof Plzofnl dh\$?sf] ; du|cfly\$ j [4b/ ; g\@))# / ; g\@))\$ df ; dfg cyfG &=! kltzt /x\$]df ; g\@))% df ^=% kltztn]j [4 xg]k]f]k of ul/Psf]5 . ; g\@))# df ef/tsf] cfly\$ j [4b/ &=% kltzt /x\$]df ; g\@))\$ df &=# kltzt /x\$] cgdfg 5 . o:t] kfls: tfgsf]cfly\$ j [4b/df ; d] ; g\@))# sf]thgdf ; g\@))\$ df lgs}; wf/ blvPsf]5 .

aunfbzsf]cfly\$ j [4b/df eg]; g\@))# / ; g\@))\$ df l:y/ty b]vPsf]5 . ; g\@))% df kfls:tf tyf aunfbz bj }bzsf]cfly\$ j [4b/df yk ; wf/ xg]cgdfg 5 .

!@ g]fnsf]cyfGq / lwtfkq ahf/

cyfGq

cfly\$ j if{@)^.^! df bzsf]cfly\$ j [4b/ #-! kltzt klg]k]lDes cgdfg ul/Psf]f o; df yk j [4 e0{#=\$ kltzt ku\$]; zflwt cgdfg 5 . cfly\$ j if{@)^.^! df ljleG /fli60 tyf cGt/fli60 36gxf?sf] kltsh kefjaf6 cyfGq dOm xg g; s\$] tyf df}dsf] kltshf, lgdf] / Jofk/, /]6/]6 tyf xfh] pklf]sf]j [4b/ gsf/flDs /x\$]sf/Ofaf6 bzsf]; du cfly\$ j [4b/ -k]nt dMod_ @-% kltztdf em\$]cgdfg /x\$]5 .

tflnsf @]g]fnsf]cfly\$ kl/; P\$X?

-k]nt dMod_

qm; #	lj j/Of	cfly\$ j if{		
		@%(^)	@)^.^!	@)^.^!@
!	cfly\$ j [4b/ -kltzt_	#=\$	#=\$	@-%
@	sh ufx{y p]kfbg -j [4 kltzt_	&&	*=\$	^#
#	sh ufx{y p]kfbg -?-s/f]df_	\$#&\$\$^	\$&\$!@=(%)\$!)=!
\$	sh /fli60 cfo -?-s/f]df_	\$&@*^=(%)*%\$=\$	%#(^&
%	sh /fli60 art -?-s/f]df_	&)(@	&\$!*-%	&%##
^	sh ufx{y art -?-s/f]df_	%\$&&@	^!@#)=	^\$*^=(
&	sh nufgl -?-s/f]df_	!!()\$=*	!#\$&(!	!#&*%-%
*	sh pker] -?-s/f]df_	\$)!*(=&	\$#\$#%=(\$^\$!##
(	j]]zs Jofk/# -?-s/f]df_	!()!*-&*	!@ @^-%	!!*\$ (=^^
	-s_ cfoft# -?-s/f]df_	!#^@&=&!	*^%)=&)	*!%\$=*!
	-v_ lgof# -?-s/f]df_	%((!)=&	#^!!=(%	#^(\$=*%
!)	sh l:y/ k]l lgdf] -j [4b/ kltzt_	^^	(#	&=!
	-s_ lghl lf]sf]sh l:y/ k]l lgdf]	!@^	!@	!)=\$
	-v_ ; fj h]gs lf]sf]sh l:y/ k]l lgdf]	@-%	\$=!)=^
!!	j flOfHo a\$X?sf]sh shf{tyf nufgl# -j [4 kltzt_	!!=)	*=*	!)=(
	>l % sf]; /sf/ tkm(k] flxt# -j [4 kltzt_	@=!	*=!	!=%
	; /sf/l ; yfg tkm(k] flxt# -j [4 kltzt_	-^#	(=&	!)#
	lghl lf]tkm(k] flxt# -j [4 kltzt_	-(%)	(=!	!)=%

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

km]NuOf d; fGt; Ddsf] * ; zflwt cgdfg

** k]l/Des cgdfg

j]]zs Jofk]/tkm\$]l:y]tnf0{x]f{cfly\$ j if{@)^.^! sf]kyd cf7 dlxgfsf]cj lwdf lgof]df a[4 tyf cfoftdf x]; cfPsf]sf/Of sh Jofk/ 3f6f !!-% kltztn]; slrt e0{?=\$) cj {

^) s/f\$df em/\$f]5 . cfly\$ jif{@)^).^! sf]; fxl cj lwdf sh Jofkf/ 3f6fdf *=^ klitztsf] j [4 e0{?= %) cj {#(s/f\$ /x\$f]lyof].

cfly\$ jif{@)^).^@ df sh l:y/ kFl lgdf(f &=! klitztn]a[4 xg]cgdfg 5 . cfly\$ jif{@)^).^! df sh l:y/ kFl lgdf(fdf (# klitztn]a[4 ePsf]lyof]. ut cfly\$ jif\$]thgdf o; cfly\$ jif{sh l:y/ kFl lgdf(f a[4b/df sxl xf; cPtfklg pQm a[4 krlnt ptkfbs dNlos]sh ufx{y ptkfbgsf]a[4b/ eGb f l; dft ?kn]a9L /x\$f]h] sh l:y/ kFl lgdf(fsf] pQm ufx{y ptkfbg; f\$]cgkft ; d]; ut jif\$]!(=@ klitztaf6 l; dft ?kdf a[4 e0{!(# klitzt kl]g]cgdfg 5 . cfly\$ jif{@)^).^@ df gllh lf\$]kFl lgdf(f a[4 !)=% klitzt /xg]cgdfg 5 . cfly\$ jif{@)^).^! df lghl lf\$]kFl lgdf(f a[4 !@@ klitzt /x\$f]lyof]. o; } u/l cfly\$ jif{@)^).^! df ; fj hlg\$ lf\$]kFl lgdf(f a[4 \$=! klitzt /x\$f]df cfly\$ jif{@)^).^@ df)=^ klitzt dfq /xg]cgdfg 5 .

df) \$ kl/; r\$?dWb]j fl0fHo a\$?sf]sh shf{tyf nufgldf cfly\$ jif{@)^).^@ sf]kyd cf7 dlxgdf !)=(klitztn]j [4 ePsf]5 . cfly\$ jif{@)^).^! sf]; fxl cj lwdf sh shf{tyf nufgl *=^ klitztn]j [4 ePsf]lyof]. sh shf{tyf nufglWb]j fl0fHo a\$?af6 >l % sf]; /sf/nf0{uPsf]shf{cfly\$ jif{@)^).^@ sf]; dliff cj lwdf !=% klitztn]dfq a9\$f]5 . cfly\$ jif{@)^).^! sf]; fxl cj lwdf o:tf]shf{*=! klitztn]a9\$f]lyof]. j fl0fHo a\$?af6 ; /sf/l ; yfgx?nf0{uPsf]shf{cfly\$ jif{@)^).^! sf]kyd cf7 dlxgdf (& klitztn] a9\$f]df cfly\$ jif{@)^).^@ sf]; fxl cj lwdf !=# klitztn]j [4 ePsf]5 . cfly\$ jif{@)^).^@ sf]kyd cf7 dlxgdf j fl0fHo a\$?sf]sh shf{tyf nufglWb]lghl lf\$tkm(k]flxt shf{!)=% klitztn]j [4 ePsf]5 hg cfly\$ jif{@)^).^! sf]; fxl cj lwdf (=! klitztn] a9\$f]lyof].

lwtfkq ahf/

cfly\$ jif{@)^).^@ df !@ j6f ; u7t ; yfn]lwtfkq ahf/ dfknt sh ?= ! cj {!! s/f\$ ^ (nfv !) xhf/ dNo a/fa/sf]kFl kl/rfng u/\$f 5g\ . of]/sd ut cfly\$ jif\$]thgdf sl/j @=\$ klitztn]a9L /x\$f]5 .

ut cfly\$ jif\$]cGto; Dddf gkfn lwtfkq ljlgdo ahf/ ln= df sh ; rls[; u7t ; yfx?sf]; Wof !!\$ /x\$f]df o; cfly\$ jif\$]cGt; Dddf pQm ; Wof !@% ku\$f]5 . o; cfly\$ jif\$]cGtodf ; rls[lwtfkqs]sh ahf/ kFls/of dNo ?= ^! cj {#^ s/f\$ %* nfv () xhf/ sfod ePsf]5 hg ut cfly\$ jif\$]cGtdf sfod /x\$f]ahf/ kFls/of dNo eGb sl/j \$* klitztn]j9L /x\$f]5 . o; cfly\$ jif\$]sh ufx{y ptkfbgdf ahf/ kFls/of dNlos]klitzt *=! klitzt /xg uPsf]kl/ldes cgdfg 5 . o; cfly\$ jif\$]cGtodf ; rls[lwtfkqx?sf]ahf/ dNo kl/; rS (NEPSE Index) @*^=& ljGb' sfod /x\$f]5, hg ut aif\$]

eGb^ \$=# lj Gbh]a9L /x\$]5 . cfly\$ jif{ @)^!.^@ sf]lwtfkq ahf/ kl/ ; 's tflnsf # df k|tt ul/Psf]5 .

tflnsf #lwtfkq ahf/ kl/ ; 's

ahf/ ; 's	cfly\$ jif{		
)%(.^))^).^!)^).^@
; fj hlgsgisfzgcgdlt /sd -?bz nfvdf_	853=83	1547=79	1315=80
; fj hlgsgisfzgcgdlt ; Wof	17	16	12
; fj hlgsgisfzgcgdlt /sd -?bz nfvdf_	696=63	1090=37	1116=91
; rls[; w|7t ; :yfsf]sh ; Wof	108	114	125
; rls[lwtfkqx?sf]rQmf dNo -?bz nfvdf_	12560=07	13404=90	16771=84
; rls[lwtfkqsf] ; Wof -xhf/df_	159958	161141	194673
lwtfkqsf]j flif\$ sf/r\$af/ -?bz nfvdf_	575=80	2144=27	4507=68
sf/r\$af/ ePsf]lbg	238	243	236
sf/r\$af/ ePsf]sDkgl\$sf] ; Wof	81	92	102
sf/r\$af/ ePsf]z\$ / ; Wof -xhf/df_	2428	6468	18433=55
sf/r\$af/ ; Wof	69163	85533	106246
; rls[lwtfkqsf]ahf/ kFls/Of dNo -?bz nfvdf_	35240=4	41424=77	61365=89
sh ufx{y ptkfbgsf] ahf/ kFls/Of dNosf]k|tzt	8=09	8=77*	8=11#
g| ; kl/ ; 's (NEPSE Index)	204=86	222=04	286=67

> r]Mcfly\$; j [f0f / gkfn lwtfkq ljlgdo ahf/ ln= sf]sf/r\$af/ kljt dg .

* sh ufx{y ptkfbgsf] ; zflwt cgd]gsf]cfwf/df .

sh ufx{y ptkfbgsf]k|/Des cgd]gsf]cfwf/df .

cfly\$ jif{ @)^!.^@ df lwtfkq ahf/df ljz]f u/l lwtfkq lgisfzgcgdlt kf/blz{f Nofpg] ahf/nf0{ j9L Joj ; fols u/fpg] ; /sf/L C0fkqsf] bf] f] ahf/ sf/]f/nf0{ lwtfkq ahf/df cfj4 ug\$ nflu cfjZos sfggl Joj :yfx? ldnfpg] h:tf sfo\$? eP . lwtfkq ahf/sf] lgodgsfohf0{ ; b\$ ug] lwtfkq ljlgdo sf/]f/ k0ffnlnf0{ cfwlglss/Of ug] ; rls/Of xg g ; s\$ tyf ; rls/Of vf/h ePsf lwtfkqx?sf]sf/]f/sf nflu j\$Mks Joj :yf ug] lwtfkq ljlgdo ahf/ dfknt ; /sf/L C0fkqsf] sf/]f/ kl/De ug] lwtfkqsf] gfd ; f/L tyf xs x:tf0t/Of sfohf0{ l56f]5l/tf]u/fpg lwtfkqsf] s0blo lglfk k0ffnlnsf] :yfkf ug] lwtfkq Joj ; folx?sf] :t/ clej [4 ug] ; :yfut nufglnf0{ k| ; flxt ug] lwtfkqdf nllg] s/x?sf] kg/fjnf\$g u/l lwtfkqdf nufglnf0{ k| ; fxg ug] pkoQm Joj :yf ug] lwtfkq cf]hf/x?sf] lj ljwS/Of ug] tyf ; :yfut lf]sf] ; -zf ; g k2tldf ; wf/ Nofpg] h:tf sfo\$? eg]cfzfltt ?kdf cufl8 a9g ; s\$]5g .

għn lwtf q af {

@- głkn lwtfkq af\$}

lwtfkq sf/f\$af/ Pġ, @)\$) cġtuġ lwtfkq ahf/sf]kġV lgodg lgsfosf]?kdf >l % sf] ; /sf/af6 lj =; ≠ @)% hġ7 @% ut]lwtfkq af\$Ńf] :yfkġf ePsf] xf]. ldt @)^.^.& df lwtfkq sf/f\$af/ Pġ, @)\$) vf/h e0{lwtfkq ; Daġwl cłłobfż, @)^@ nfu"ePkI5 lwtfkq af\$} ; fxl cłłobfżsf] Joj:yf cg?k głkn lwtfkq af\$Ńf] ?kdf ; #flnt 5 . lwtfkq ; Daġwl cłłobfż, @)^@ adfłhd głkn lwtfkq af\$Ńf]sfd, st{o / clwsf/ bġfo adfłhd /xŃf 5g\

- kġl ahf/sf]lj sf; ; Ē ; Dalġwt lj ifosf ; Daġwdf >l % sf] ; /sf/nf0{cfj Zostf cg' f/ k/fdz{łbg}.
- lwtfkq ; fj ħłgs ?kdf lgisfzg ug{; Sg]u/l :yfkġf ePsf]; ĩ7t ; :yfsf]lwtfkq btf{ ugġ.
- btf{ePsf]lwtfkqsf]lgisfzg, x:tfġt/0f, laqm / ljlgdonf0{lgoldt tyf Joj]:yt ugġ.
- lwtfkq ahf/ ; #fng ug{rfxg]; ĩ7t ; :yfnf0{of]cłłobfż jf o; cłłobfż cġtuġ agŃf]lgod tyf ljlgodsf clwgdf /xl lwtfkq ahf/ ; #fng ug{cgdlt łbg}.
- lwtfkq ahf/sf]sfd sf/jfxlsf]lgodg tyf cġudg ugġ.
- lwtfkq ahf/n]of]cłłobfż jf o; cġtuġ agŃf]lgod tyf ljlgod adfłhd sfd sf/jfxl u/]gu/Ńf]xġġ/ gu/Ńf]kf0Pdf lwtfkq ahf/sf]cgdltkq lgnġjg jf vf/h ugġ.
- lwtfkq Joj ; fo ; #fng ug{rfxg]sġkġl jf ; :yfnf0{of]cłłobfż jf o; cłłobfż cġtuġ agŃf]lgod tyf ljlgodsf cłwgdf /xl lwtfkq Joj ; fo ; #fng ug{cgdltkq łbg}.
- lwtfkq Joj ; folsf]sfd sf/jfxlsf]lgodg tyf cġudg ugġ.
- tfłsP adfłhdsf]kŃŃf k/f u/l lwtfkq Joj ; folsf]sfo{tyf lfdtf cg?k j ulŃ/0f ugġ/ :t/ sfod ugġ.
- ; fdłxs nufġ ofłġf tyf nufġ sfłf sfoġnd ; #fng ug{:jls[t łbg]tyf ; Ńf]lgodg / cġudg ugġ.
- lwtfkq ahf/ tyf lwtfkq sf/f]f/df ; ĩłg lwtfkq Joj ; fo; Ē ; Dalġwt ; :yfx?sf] ljlgod :jlsġ ugġ/ kġl ahf/sf]lj sf; tyf lwtfkq nufġ ugġnufġstfŃf]łxt ; Af0f ugġ ; Daġwdf cfj Zos Joj:yf ug{lwtfkq ahf/ tyf lwtfkq sf/f]f/df ; ĩłg lwtfkq Joj ; fo; Ē ; Dalġwt ; :yfx?sf]ljlgoddf cfj Zostf cg?k ; Ńf]łg ug{cfbż łbg}.
- lwtfkq sf/f]f/ ; Daġwl lx; fj /fkm, fkm ugġsfdnf0{Joj]:yt ugġ.
- lwtfkq Joj ; foln]lwtfkq Joj ; fo ubf{of]cłłobfż jf o; cłłobfż cġtuġ agŃf]lgod, ljlgod tyf lgbłzsfdf tfłsP adfłhdsf]cfr/0f sfod /fvŃf]gkf0Pdf lwtfkq Joj ; fo ugġugġcgdltkq lgnġjg jf vf/h ugġ.
- lwtfkq ahf/sf]kġ 4ġ, ; Da4ġ / :jR5 ; #fngsf nflu lwtfkqsf]kl/df0f / sf/f]f/sf] tl/sfnf0{lgoldt ug{cfj Zos Joj:yf ugġu/fpg}.
- lwtfkq nufġstfŃf]łxtsf]; Af0f ugŃf nflu lwtfkq leql sf/f]f/ jf lwtfkq sf/f]f/ ; Daġwl cġo s; / xġ ġłbg cfj Zos Joj:yf ugġ.

- lwtfkq lgisfzg ugI ; #7t ; :yf tyf lwtfkq Joj ; foln] kż u/\$f] cfly\$ lj j /Of kg/fj nf\$g ugI u/fpg] / tt\DaGwdf cfj Zos b\y/\$f] lgbžg ; DalGwt ; #7t ; :yfnf0{ lbg].
- sDkgl sf] Joj : yfkgdf lgoGqOf xg] u/l Psdl6 jf k6s k6s u/l zž/ v/lb u/l : j fldTj df lng] sfohf0{Joj l:yt / kf/bzl{u/fpg].
- lwtfkq jf sDkgl ; DaGwl dfldnfsf ; DaGwdf ; kl/j] fof tyf lgodg ug{ ; DalGwt lgsfox? ; E ; dgj o u/l ; xofu lng] lbg].
- lwtfkq tyf kFl ahf/ lj sf; sf ; DaGwdf cfj Zos cGo sfdx? ugI u/fpg].

lwtfkq ; DaGwl cWbfbž, @)^@ sf] bknf # n] af\$df lj leGg ; /sf/l tyf lghl lřsf lgsfox?sf] klTlgwTj /xg]& ; b:olo af\$df] Joj : yf u/\$f] 5 . pQm Joj : yf j dfllhd af\$df kOf\$fnlg?kdf sfo{ugI u/l >l % sf] ; /sf/áf/f lgoQm cWbfsf ; fy}>l % sf] ; /sf/, cy{ dgqfnosf ; x-; lrj , >l % sf] ; /sf/, sfgg, Gof tyf ; #blo Joj : yf dgqfnosf ; x-; lrj , głkn /fi6«a\$, głkn pBřu j flOfHo dxf; ž / głkn rf6\$ {Psfp66} \ ; :yfsf klTlgw? tyf lwtfkq ahf/ Joj : yfkg, kFl ahf/ lj sf; , ljQo jf cfly\$ lř; E ; DalGwt lj 1x?dWbřf6 >l % sf] ; /sf/n] af\$df] l; knl/; df dgflgt u/\$f] JolQm ; b:o /x\$ř 5g\

lwtfkq sf/fj/ Pđ, @)\$) sf] bknf # n] af\$df kOf\$fnlg?kdf sfo{ugI u/l >l % sf] ; /sf/áf/f lgoQm cWbfsf ; fy}>l % sf] ; /sf/, cy{dgqfno, >l % sf] ; /sf/, sfgg, Gof tyf ; #blo Joj : yf dgqfno, >l % sf] ; /sf/, pBřu, j flOfHo tyf cflT{dgqfno, głkn /fi6« a\$, głkn pBřu j flOfHo dxf; ž / głkn rf6\$ {Psfp66} \ ; žsf klTlgw? /x\$ř lyP . ; řl cg?k cfly\$ j if{@)^!.^@ df lwtfkq af\$df klTlgwTj ugI ; b:ox? tlnsf # adflhd /x\$ř 5g\ cfly\$ j if{@)^!.^@ df af\$df] !* j 6f ařs a; ř] lyof].

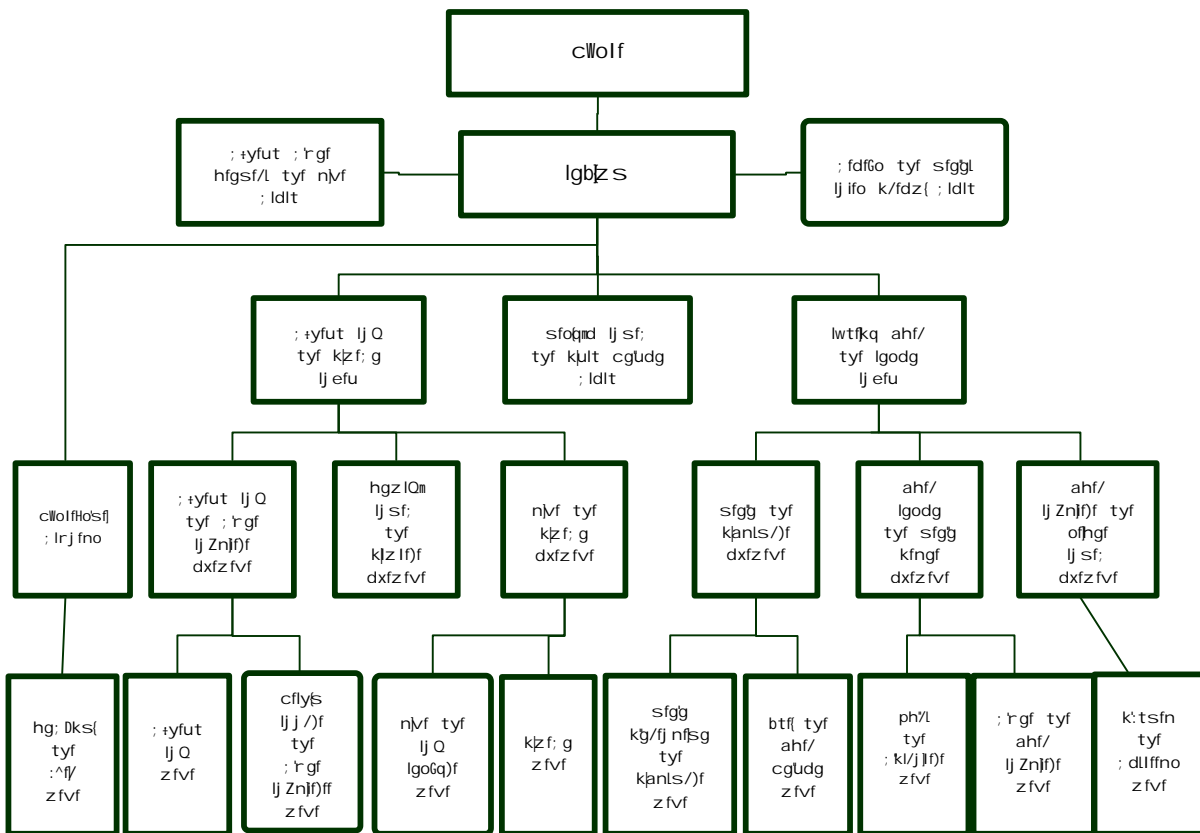
tlnsf #Mcfly\$ j if{@)^!.^@ df af\$df klTlgwTj ugI ; b:ox?

qm; #	lgsfo	gfd	kb	af\$df klTlgwTj u/\$f] dlt ÷ c j lw
!	głkn lwtfkq af\$	>l lbks /fh sfkmn]	cWbIf	@)^).%!%
@	>l % sf] ; /sf/, sfgg, Gof tyf ; #blo Joj : yf dgqfno	>l fj j /fd /ldl	; x-; lrj	@)%(.!^
#	>l % sf] ; /sf/, pBřu, j flOfHo tyf cflT{dgqfno, sDkgl /lhi6{/sf] sfofho	>l 1fg bžg pbf;	/lhi6{/	@)^!.(&
	>l % sf] ; /sf/, pBřu, j flOfHo tyf cflT{dgqfno	>l kř08 dfg >ř	; x-; lrj	@)^).#.(b]v @)^!.(^
\$	>l % sf] ; /sf/, cy{dgqfno	>l zIQm k] fb kl08t	pk-; lrj	@)^).^!
%	głkn /fi6«a\$	>l ; /đb] dfg kwfg	sfo\$ř/l lgbžs	@)^!.!@!&
		>l s[Of axfb/ dfgw/	sfo\$ř/l lgbžs	@)^!.!)@! b]v @)^!.!@!^ ; Dd
^	głkn rf6\$ {Psfp66} \ ; ž	>l 1fg]b] axfb/ ef/l	cWbIf	@)^!.!!!
&	głkn pBřu j flOfHo dxf; ž	>l r08L/fh 9sfn	cWbIf	@)%(.*^ b]v @)^@.##! ; Dd

af\$ >l % sf]; /sf/, pBfu, j fl0fHo tyf ckl't{dGqnoaf6 >l k†08dfg >]7n]kl'tlglwTj
 ub{cfpg' ePsfldt @)^!.(.& blv >l % sf]; /sf/, pBfu, j fl0fHo tyf ckl't{dGqno,
 sDkgL /lhi6k/sf]sfofnosf /lhi6k/ >l 1fg bZg pbf; n]kl'tlglwTj ug{ePsf]lyof}. o:t}
 gkfn /fi6«a\$af6 tTsfng sfo\$ / lgbZs >l s[0f axfb/ dfgGw/n]kl'tlglwTj ub{cfpg'
 ePsfldt @)^!.@!& blv sfo\$ / lgbZs >l ; /Qbdfg klfgn]kl'tlglwTj ug{ePsf]5 .

af\$; u7gdf @ j6f ljefu, ^ j6f dxzfvf / !) j6f zfvx? /x\$ 5g\ ; :yfut ljQ tyf
 kzf; g ljefu cltut ; :yfut ljQ tyf ; r'gf ljZn]f0f dxzfvf, hgZlQm ljsf; tyf
 klzlf0f dxzfvf, n]f tyf kzf; g dxzfvf /x\$ 5g\eg]lwtfkq ahf/ tyf lgodg ljefu
 cltut sfgg tyf kjnls/0f dxzfvf, ahf/ lgodg tyf sfgg kngf dxzfvf / ahf/
 ljZn]f0f tyf ofhg ljsf; dxzfvf /x\$ 5g\ af\$ xfn @# hgf sd{/lx? sfo{t /x\$
 5g\ af\$ sfo{t sd{/lx?sf]gdfj nl cg; rL-! df k'tt ul/Psf]5 .

gkfn lwtfkq af\$; u7g 9frf



af\$] ckn]f sfo{ ; #fngsf] qmddf sfgglj b\tyf n]f]j bx?af6 cfj Zostf cg; f/ k/fdz{
 lng] u/\$] 5 . o: } u/l ; fj hfgs lgisfzgdh hfg rfxg] ; u7t ; :yfsf] ljj/0fkqnf0{
 hfgs/l dhs tyf ljZj; lgo u/fpg gkfn lwtfkq af\$ gkfn lwtfkq ljlgdo ahf/ ln= /

sDkgl /lhi6k/sf] sfof(ost] kltlglwTj /x\$] a]lwtflkq btf{ tyf lgisfzg cgdlt sfo{t
 ;ldltÆ sfo{t /x\$] 5 h; df cfjZostf cg; f/ gkfn /fi6«a\$ tyf aldf ;ldltaf6
 kltlglwTj /xg]Joj :yf ul/Psf]5 .

af\$ \$]dVo cfly\$; f]sf]?kdf >l % sf]; /sf/af6 j flif\$?kdf klt xg]cgbfg /x\$]5 .
 af\$ \$] c6o cfly\$; f]x?df lgisfzgstf{; u7t ; #yfsf]lwtflkq btf{ lwtflkq ljlgdo ahf/
 ; ~rfng cgdlt / gjls/Of, lwtflkq Joj ; folsf]btf{/ gjls/Ofaf6 klt xg]zNs tyf af\$ \$]
 clfo sf]f kl/rfngaf6 klt kltkm /x\$] 5 . af\$ \$] cfly\$ j if{@)^!.^@ sf] cfo-Joo
 lj j/Of, jf; nft tyf gub kjfx lj j/Of cg; FL-@ df k|t't ul/Psf]5 .

af84f6 eP u/3f sfdsf/jfxlx?

- ljj /0f-kqdf /fo=k|ts0f
- ;fj h|gs lgisfzg cgdlt
- lwtfl|q lj lgdo ahf/ / lwtfl|q Aoj ;folx?sf]gjLs/0f
- sfggl Aoj:yfx?
- nufglstf6]u6f;f lbg]9f'fsf]lj sf;
- ;kl/j]f0f tyf cgludg
- c\lbog cg';0vfg
- ;:yfut tyf lj Qlo ;zf;g kl/of]hgf
- c6o /fi6sf lwtfl|q lgodg lgsfox?;u ;Da0w lj:tf/sf]kxn
- tflnd, ;]dgf/ tyf cGt]qmf sfoqmd
- k\$zfzg tyf hfgsf/ldhs ;'gfx?

#= af\$af6 eP u/\$f sfdsf/jfxlx?

#! ljj/0f-kqdf /fo÷klt\$of

sDkgl Pq, @)%# tyf lwtfkq sf/f]f/ Pq, @)\$) n]lwtfkqsf]; fj hlg\$ lgisfzgsf nflu ; u7t ; :yfx?n]sDkgl /lhi6k/sf]sfofhoaf6 ljj/0fkq :jls[u/f0{gkfn lwtfkq af\$af6 lgisfzg cgdlt lng' kg]Jo]y:uf u/\$f]kl/k]odf gkfn lwtfkq af\$ {tyf sDkgl /lhi6k/sf]sfofhoaf6]; d]jof]ds 9un]sfo{ub}cf0{x\$}f lyP . o; }qmdf sDkgl /lhi6k/sf]sfofhoaf6 ljj/0fkq ; Da6wdf af\$ {E ; d] /fo dfu ug]ul/Psf]lyof]. o; cfly\$ jifdf af\$^ j6f jfl0fho a\$, @ j6f ljsf; a\$ / !) j6f ljq sDkgl u/L hDdf !* j6f ; u7t ; :yfx?sf] ljj/0fkqdf cfkng]/fo k7fPsf]5 .

#@ ; fj hlg\$ lgisfzg cgdlt

o; cfly\$ jifdf af\$^ # j6f jfl0fho a\$, # j6f ljsf; a\$, % j6f ljq sDkgl / ! hnljBt sDkgl u/L !@ j6f ; u7t ; :yfx?nf0{?=@! cj{@& s/f\$ # nfv !) xhf/ dNo a/fa/sf]lwtfkqsf]; fj hlg\$ lgisfzg cgdlt kbf]g u/\$f]5 . o; }u/L o; cfly\$ jifdf gful/s Psf\$ of]hgfsf]yk ljql /sd ?= \$ s/f\$ %\$ nfv () xhf/ /x\$]5 . ut cfly\$ jifdf af\$^ !^ j6f ; u7t ; :yfx?nf0{?=@! cj{\$* s/f\$ \$(nfv @) xhf/ dNo a/fa/sf]lwtfkqsf]; fj hlg\$ lgisfzg cgdlt kbf]g u/\$f]lyof]eg]gful/s Psf\$ of]hgfsf]yk ljql /sd ?= ^ s/f\$ @* nfv &) xhf/ /x\$]lyof].

tflnsf \$M; fj hlg\$ lgisfzg cgdlt; Da6wL ljj/0f

-?= bz nfvdf

qm; #	; u7t ; :yfsf]gfd	lwtfkqsf]lsl; d	cgdlit kbf]g ldlit	cgdlit kbf]g /sd
!	cGgk0f{krf0gff; s=ln=	xskb zq/	@)^!.^@!	@)=)
@	jL/u# knf0gff; ln=	; fwf/0f zq/	@)^!.&@)	@\$=)
#	l8k\$; lj sf; a\$ ln=	; fwf/0f zq/	@)^!.(@*	#=\$*
\$	lgwq p]yfg a\$ ln=	xskb zq/	@)^!.!@!%	!%=)
%	Pe/l6 a\$ ln=	l8a}r/	@)^!.!@!&	#)=)
^	gkfn P; -j -cf0\$ a\$ ln=	xskb zq/	@)^!.!@!\$	@!#=#
&	Pe/l6 knf0gff; ln=	; fwf/0f zq/	@)^@!!(*=)
*	gkfn 0Ge]6d]6 a\$ ln=	xskb zq/	@)^@!!(@(%=@(
(	Soflk6n dr]6 a]E P08 knf0gff; ln=	; fwf/0f zq/	@)^@@!)	@*=-)
!)	g}gn knf0gff; ln=	xskb zq/	@)^@@!!(\$#=@)

qm; ÷	; u7t ; :yfsf]gfd	lwtfkqsf]lsl; d	cgdlit klf]g ldlit	cgdlit klf]g /sd
!!	lrlnd]hnlj Bt s=ln=	; fwf/Of zφ/ -kl/kq lj lw4f/f_	@)^@.##)	@#&-\$!
!@	8φnkd]6 qm]86 a\$ ln	xskφ zφ/	@)^@.##)	*)=))
	gfu/ls Psf\$ of]hgf	yk laqm		\$%-\$(*
	hDdf			!#!%*^)

* ckl/isf

lwtfkq ljlgdo ahf/ / lwtfkq Aoj ; folx?sf]gjls/Of

gkfn lwtfkq af\$ (]ldlt @)^!.^@ df cfly\$ j if{ @)^!.^@ sf nflu gkfn lwtfkq ljlgdo ahf/ ln= sf]ahf/ ; rfn]g cgdlitkq gjls/Of u/\$f]5 . lwtfkq sf/f]f/ lgodfjnl, @)% adf]hd lwtfkq ljlgdo ahf/ ; -rfng ug{cgdlit klt ; u7t ; :yfn] cfly\$ j if{ ; dft ePsf]^ dlxgfleq ahf/ ; -rfng cgdlitkq gjls/Of u/fpgkg]Joj :yf /x\$f]5 .

o:t}lwtfkq Joj ; folx?n] k]o\$ cfly\$ j if{ ; dft xg' cuj}lwtfkq Joj ; folsf] kdf0fkq gjls/Of u/fpgkg]Joj :yfcg' f/ gjls/Ofsf nflu klt lgj hq pk/ cfjZos hfraEm u/l cfly\$ j if{ @)^!.^@ sf nflu af\$ (]@ \$ j 6f lwtfkq bnfn, & j 6f lgisfzg tyf laqm kaws / @ j 6f lgisfzg tyf laqm kaws tyf lwtfkq Jofkf/Lsf]?kdf sfo{ug]lwtfkq Joj ; folsf] kdf0fkq gjls/Of u/\$f]5 . o; /l gjls/Of ul/Psf lwtfkq Joj ; folx?sf]gfd]nl cg; l-% df k]tt ul/Psf]5 .

o; }u/l cfly\$ j if{ @)^@.# sf nflu lwtfkq Joj ; fol kdf0fkq gjls/Of u/fpg o; cfly\$ j if{f]cfiff9 d; ft; Dddf @) j 6f lwtfkq bnfn, ^ j 6f lgisfzg tyf laqm kaws / @ j 6f lgisfzg tyf laqm kaws tyf lwtfkq Jofkf/Lsf]?kdf sfo{ug]lwtfkq Joj ; foln]af\$ { dl f lgj hq lbPsf 5g\

\$ sf]gl Aoj : yfx?

\$! lwtfkq sf/f]f/ lgodfjnl, @)%# df ; z]g

lwtfkq Joj ; folx?n]k]kf]g ug[;]fsf]:t/ clea[4 ug{ sf/f]f/ hf]vdx? Gols/Ofdf ; 3fp kofpg, ; /sf/l C0fkqsf]vl/b laqm sd vlr]f]agf0{lwtfkq ahf/sf]t/ntf a9fpg tyf C0fkq sf/f]f/ z]nsnf0{klt:kwl{u/fpg / lwtfkq sf/f]f/ lgodfjnl]sf]Joj :yf adf]hd

gkfn lwtfkq af\$ sf nflu lgodg ; jf zNssf] ; d] Joj :yf ug [p27on] lwtfkq sf/f]f/ lgodfj nL, @)%# sf]cg; Fl !@, !\$ / !^ df bxfog; f/sf]; xflvg ul/Psf]5 .

cg; lr -!@ -lgod @* sf]pklgod -!_ tyf lgod # \$ sf]pklgod -!_ ; u ; DalQwt_ lwtfkq Joj ; fol btf{kdfokq b:t/ / gljs/of b:t/				
lwtfkq Joj ; fol	kj{Joj:yf		; zflwt Joj:yf	
	kdfokq b:t/	gljs/of b:t/	kdfokq b:t/	gljs/of b:t/
lwtfkq bnfn	?=@,%)).	?=!,%)).	?=%,)))	?=#,)))
ahf/ lgdf{f=lwtfkq Jofkf/L	?=%,)))	?=#,)))	?=! ,)))	?=^,)))
lgisfzg tyf laqnl kfgws	?=! ,)))	?=%,)))	?=@,)))	?=! ,)))
lwtfkq sf/f]f/ ; DaGwl cgo sfo{	?=! ,)))	?=%,)))	?=@,)))	?=! ,)))

cg; lr !\$M -lgod #! ; u ; DalQwt_ kMl; DaQwl Joj :yf				
lwtfkq Joj ; fol	kj{Joj:yf		; zflwt Joj:yf	
	clws[kMl -Gogtd_	rQrn kMl -Gogtd_	clws[kMl -Gogtd_	rQrn kMl -Gogtd_
lwtfkq bnfn	?=\$ nfv	?=@ nfv	?=\$) nfv	?=@) nfv
ahf/ lgdf{f=lwtfkq Jofkf/L -l8n/_	?= ! s/f\$	?=%) nfv	?= * s/f\$	?= \$ s/f\$
lgisfzg tyf laqnl kfgws	?= @ s/f\$	?= ! s/f\$	?= % s/f\$	?= @ s/f\$
lwtfkq sf/f]f/ ; DaGwl cgo sfo{	?=\$ nfv	?=@ nfv	?=\$) nfv	?=@) nfv

b]6Jom xfn sfod /x\$ lwtfkq Joj ; folx?n]cily\$ aif{@)^@^# leq pk/fQmg; f/sf]kMl :t/ kfo0; Sgkg\$.

cg; Fl !^M	
kj{Joj:yf	; zflwt Joj:yf
v08 -s_ pkv08 -@_ ; /sf/L Cofkq sf/f]f/ ubf{sf/f]f/ /sdsf] cfwf/df)=!) kl]tzt blv)=) kl]tzt sf/f]f/ zNs lng ; Sg].	v08 -s_ pkv08 -@-c_ ; /sf/L Cofkq sf/f]f/ ubf{bnfn] sf/f]f/ /sdsf]a9ldf)=@) kl]tzt; Dd zNs lng ; Sg]. -cf_ ; /sf/L Cofkq sf/f]f/ ug[ahf/ lgdf{fn]vl/b tyf laqnl dNossf]leGtf a9ldf)=@) kl]tzt xg]u/L clst ug{ ; Sg].
	v08 -u_M lwtfkq ahf/n] lgod #^ sf] pklgod -@_ adf]nd lwtfkq Joj ; folaf6 k]kt u/\$f]/sd dW]af6 @) kl]tzn]xg]/sd df] ; s ?kdf k]o\$ dlxgf ; d]kt ePsf] !% lbgleg gkfn lwtfkq af\$df aem]pg' kg\$.

#-\$@ lwtfkq btf{tyf lgisfzg cgdlt lgb]zsf, @)%& df ; zflvg

:j:y tyf kf/blz{lwtfkq ahf/ lj sf; sf nflu nufglstf\$] klxrfg xg' cfj Zos ePsf] kl/k]odf af\$] lwtfkq btf{tyf cgdlt lgb]zsf, @)%& sf]bkrf !@ sf]pkbkrf -%_ sf]-!_ v08 -3_ sf] ; \$f gofF Joj:yf yk u/L ; fj flgs lgisfzg ePsf] lwtfkq vl/b ug]

b/vf:tjfnfx?sf] ; xl klxrfgsf] nflu b/vf:t ; fy b/vf:tjfnfsf] gful/stf jf >l % sf] ; /sf/sf] sg}lgsfoaf6 hf/l ePsf] kl/ro vNg] kmf}f] ; lxtsf] kdf0fkqsf] kltlnkl :jom] kdfloft u/l kz ugk]g]Jo] :yf u/\$f]5 . ; fy}kdf0fkq jf /sd lkmtf{eQmfglsf nflu b/vf:t ; fy kz ul/Psf]kdf0fkqsf] ; Ssn clgj fo{?kdf kz ugk]g]Jo] :yf ; d} ul/Psf]5 .

xfn lwtflkqdf nufgl ug\$]lwtflkq Jo] ; folsxfVvtf /Vg' kg] :ki6 Jo] :yf e}g; s\$] / nufglstf{/ lwtflkq Jo] ; fol l}rsf] /sd n}b}b}df kf/blz{f Nofpgkg] dxz' e}/x\$fh] af\$}a\$ vtf dfkmt /sd n}b}b} ug{Jo] ; folnf0{qmlds ?kdf cu| / u/fpg nfu\$]5 . o; }qmdf af\$} ; fj h}lgs l}isfzgd f ?= %) xhf/ ebf j 9l nufgl ug]nufglstf{?sf]lkmtf{ eQmfgl clgjfo{kn] lghsf] a\$ vtf dfkmt g} ugk]g] tyf ?= %) xhf/ ; Dd nufgl ug] nufglstf{?sf]xsdf nufglstf{f] :j P}sf adf]hd lkmtf{eQmfgl ugk]g]Jo] :yf u/\$f]5 .

#-\$# ; /sf/l C0fkq bf] [ahf/ Jo] :yfk g l}lgodfjnl @)^@ sf]d:ofb}

>l % sf] ; /sf/af/f cfly\$ jif{(@)^).^! sf] ah} aQmo dfkmt 3f]ift ; /sf/l C0fkqnf0{ lwtflkq ahf/df ; }ls/0f u/l bf}f] ahf/ Jofks agf0g] sfoqmdsf] sfoffj ogsf nflu gkfn lwtflkq af\$} ; /sf/l C0fkqsf] bf] [ahf/ Jo] :yfk g l}lgodfjnl, @)^@ sf]d:ofb} tof/ u/\$f]5 . l}lgodfjnl] ; /sf/l C0fkqsf] sf/f]f/ ug{ rfxg] Jo] ; folx?sf nflu cfj Zos kFl:t/, of]otf tyf cgdlt ; DaGwdf l}leG Jo] :yfx? u/\$f]5 .

#-\$- ; /sf/l C0fkqsf]bf] [ahf/ sf/f]f/ l}lgodfjnl, @)^@

o; cfly\$ jifdf gkfn lwtflkq l}lgdo ahf/ ln= n] ; /sf/l C0fkqsf] bf] [ahf/ sf/f]f/ l}lgodfjnl, @)^@ tof/ u/l :jls[tsf nflu af\$}df kz u/\$f]5 .

#-% nufglstf{u}f; f lbg]9f'fsf]l}sf;

af\$}nufglstf{?nf0{lwtflkq ; DaGwl ug; fx? :ki6 / ; /n?kdf k}tt ug{ ; 3fp k}ofpg] p2]on]nufglstf{gkfn lwtflkq af\$}df ug; f lbg]9fFf l}sf; u/\$f]5 . af\$}pQm 9fFf ; DaGwdf nufglstf{?nf0{hfgsf/l u/fpg l}leG kq klqsfx?df ; }gfx? k\$fzg ; d} u/\$f] lyof] . lwtflkq l}lgdo ahf/, lwtflkq bnfn, l}isfzg tyf laqnl k}Gws / l}isfzgstf{ sDkgl; E ; DalGwt ug; fx?sf nflu leGbf leGb}?kdf l}sf; ul/Psf]pQm 9fFfx? af\$}f]j] ; f06af6 k}t ug{ ; lsg]Jo] :yf ; d} ul/Psf]5 .

#^ ;kl/j]f0f tyf cgludg

#^! ;fj hlgS lgisfzgsf]cgludg

o; aif{afBh} lwtfkqs] ; fj hlgS lgisfzg ePsf] ; dodf lgisfzgstf{ ; u7t ; :yf / lgisfzg tyf laqm k@Gwsn]0R5s nufglstf{x?nf0{tfl]sPcg; f/sf ljj/Of tyf sfuhftx? x@sf nflu cfjZos Joj:yf u/]gu/\$f]tyf nufglstf{x?sf nflu koflt dfqdf ljj/Of-kq / b/vf:t kmf/idx? lj t/Of u/]gu/\$f]cgludg u/\$f]5 . ; fy}afBh} tfl]sPsf] ; dofjlwleq lwtfkqs]afBkmf6, lkmtf{eQmfgl / ; rls/Of eP gePsf]s/fsf]; d] cgludg u/\$f]5 .

o; u/l o; aif{afBh} ; fj hlgS lgisfzg ; DaGwl ljleG ; u7t ; :yfx?af6 k\$flzt ePsf ; r'gxf?sf]cgludg u/l lwtfkq sf/f]f/ P@ cg?k ug{u/fpg tl ; :yfx?nf0{Wbfgsif@f u/fPsf]lyof]. o; qmddf uflz\$ / ljIQo ; :yf ln= gjnk/f; ln]; :yfut z@/ lj qmsf nflu cfjxfg-kq k\$flzt u/\$f]df pQm sfohf0{/f\$ lwtfkq P@ lgod adflhd ug{u/fpg Wbfgsif@f u/fPsf]lyof]. ; fy}afBh}nlntk/ kmf0GfG; sDkglN]cfkmf]gdddf /x\$]nldagl a\$ ln= sf]z@/ lj qmsf nflu k\$flzt ePsf] ; r'gf; DaGwdf ; d] cfjZos kqrf/ u/l z@/df nufgl ubf{ ; lrt xg kfpG]; j { ; fwf/0fsf]clwsf/ kl't ; r] u/fPsf]lyof]. o; }u/l Pe/16 kmf0GfG; ln= n]ljj/Ofkq k\$flzt ul; s\$]cj:ydf lj z]f ; fwf/Of ; ef af]hPsf]df pQm ; fwf/Of ; efd ePsf]lg0f@n]; fwf/Of z@/ lgisfzg ubf{z@/wglx?nf0{kj flxt u/fpg] ; r'gf tyf hfgsf/lx?df kg{Sg]c; / ; DaGwdf afBh}hfgsf/L dfu u/\$f]lyof]. tIkZrft pQm sDkglN]; f]; fwf/Of ; ef :yug u/l afBh}0{hfgsf/L u/fPsf]lyof].

#^@ lwtfkq ljlgdo ahf/sf]lj j/Of kjfxsf]cgludg

kfInt P@ lgod cg; f/ lwtfkq ljlgdo ahf/n]ljleG ; r'gf, hfgsf/L tyf ljj/Ofx? gkfn lwtfkq afBdf kz ug{kglAoj:yf /x\$]5 . ; fxl cg?k gkfn lwtfkq ljlgdo ahf/ ln= sf] ljj/Of k|tlt tflnsf % adflhd /x\$]5 .

tflnsf %Mgkfn lwtfkq ljlgdo ahf/ ln= sf]lj j/Of kjfx

qm; ±	lj j/Of	k@t ldt
!	j flif\$ kljt Bg, @)^).^!	k@t gePsf]
@	j flif\$; fwf/Of ; ef -@)^).^!_ sf]lg0f@; DaGwl lj j/Of	k@t gePsf]
#	j flif\$; fwf/Of ; ef -@)%(.^)_ sf]lg0f@; DaGwl lj j/Of	@)^!.*.\$
\$	cw]flif\$ lj j/Of	k@t gePsf]
%	bnfn Joj ; folsf]w/f@L; DaGwl lj j/Of	k@t gePsf]
^	; b:otf tyf kl'tglw; DaGwl lj j/Of	k@t gePsf]
&	j flif\$ lwtfkq sf/f]f/ ; DaGwl lj j/Of @)^).^!	@)^!.%.!)

o; }u/l głkn lwtłkq lj lgdo ahf/ ln= af6 blłgs ?kdf sf/fłf/ ePsf ; lrsł ; łł7t ; ÷yf, sf/fłf/ dNo / zł/ ; łof cflb; Dałłw ljj /ofx? ; do ; dodf afłłf kłz xg]u/łf]5 .

#^# lwtłkq Joj ; folx?sf]ljj /of kj fxsł]cgludg

lgisfzg tyf laqł kłłws

lgisfzg tyf laqł kłłws ; ÷yfx?n]kłłł cflył j if{ ; dflk ePsf] \$ dlxgf leq głknł gfł ; fg lx; fj , jf; nft, gub kj fx ljj /of tyf lwtłkq sf/fłf/ ljj /of ; lxtsf]j flifł klłj łg afłł{ ; dl f kłz ugłg]Joj :yf /xłf]5 . o; j if{* j łłf lgisfzg tyf laqł kłłwsx?n]cflył j if{@)^.^! sf]ljj /ofx? afłł{ dl f kłz u/łf 5g\ . o; ; Dałłw ljj /of tflnsł ^ df kłłt ul/Psf]5 .

tflnsł ^Mlgisfzg tyf laqł kłłws ; ÷yfx?sf]ljj /of kłłtł

qłł; #	lgisfzg tyf laqł kłłws	ljj /of -cflył j if{@)^.^!_			sf/fłf/ ; Dałłw ljj /of	
		kłłt łłt	głknł gfł ; fg tyf jf; nft	gub kj fx ljj /of	lgisfzg tyf laqł kłłw /sd ? bznłvdf_	lgisfzg tyf laqł kłłw u/łf]słkgl ; łof
!	głknł drłł6 ałłE P08 knł0gfł; ln=	@)^!.!@!()	√	√	#\$^=\$!	^
@	głzgn knł0gfł; s=ln=	@)^!.*!&	√	√	-	-
#	P; knł0gfł; s=ln=	@)^!.(!@	√	√	@(%=@(!
\$	głknł knł0gfł; P08 ; łłE; s=ln=	@)^!.!@!()	√	√	-	-
%	głknł zł/ dfsł\ s=ln=	@)^!.!@!^	√	√	-	-
^	ogł06ł knł0gfł; ln=	@)^@.@*^	√	√	-	-
&	głknł >lnsf drłł6 ałł ln=	kłłt gePsf]	-	-	-	-
*	gfl/s nufgl sfłł	@)^@.#!#	√	√	%^%-\$!	#
(	Pg=cf0łł8=; l= Sofłkón dfsł\ ln=	@)^!.!@.@%	√	√	^@=@)	@

o; cflył j ifłł (j łłf lgisfzg tyf laqł kłłwsx?dłł] \$ j łłn]dfq ; fj łłłgs lgisfzgsł laqł kłłw u/łf 5g\

lwtłkq bnfn

lwtłkq bnfnx?n]kłłł cflył j if{ ; dflk ePsf] \$ dlxgf leq głknł gfł ; fg lx; fj , jf; nft, gub kj fx ljj /of tyf lwtłkq sf/fłf/ ljj /of ; lxtsf]j flifł klłj łg afłł{ ; dl f kłz ugłg]Joj :yf /xłf]5 . o; cflył j ifłł @@ j łłf lwtłkq bnfnx?n]cflył j if{@)^.^! sf]j flifł ljj /of afłł{ dl f kłz u/łf 5g\ . o; /l ljj /of kłz ugł lwtłkq bnfnłłw ^ j łłn]

sf/f\$ /; DaGwl ljj /Of kž gu/\$f]b]vPsf]5 . lwtfkq bnfmx?af6 af\$ { dlif kž u/\$f]cfly\$ j if{ @)^).^! sf]ljj /Of tflnsf & df k|t't ul/Psf]5 .

tflnsf &Mlwtfkq bnfmx?sf]ljj /Of k|ttl

-?= bz nfvdf

qm; +	lwtfkq bnfj Joj ; folx?sf]gfd	cw]flif\$ ljj /Of k|t Idlt	j flif\$ ljj /Of -cfly\$ j if{ @)^).^!				j flif\$ * sf/f\$ / @)^).^!^@_
			k|t Idlt	gkfn gf; fg÷ jf; nft	gub kj fx ljj /Of	sf/f\$ / ; DaGwl ljj /Of	
!	gkfn 06e]6d]6 P08 ; \$ol/16h 6]E k|n=	@)^!..!!!	@)^!.*!^	√	√	√	&#^&!
@	cuj fn ; \$ol/16h -k|_ ln=	@)^!..!!.\$	@)^!.*.@!	√	√	√	#*#@=(^*
#	k]fg ; \$ol/16h k|n=	@)^!..!!!&	@)^!..!!!&	√	√	√	\$(=#%
\$	>l s]of ; \$ol/16h ln=	@)^!..!!!\$	@)^!.(@	√	√	√	!\$^=@%
%	c]d ; \$ol/16h P08 Pnf08 ; le{ } k|n=	k|t gePsf]					
^	gkfn :6s xfp; -k|_ ln=	@)^!..!!!(@	@)^!.(%	√	√	√	\$(=^*
&	c?of ; \$ol/16h -k|_ ln=	@)^!..!!!(@	@)^!.(*	√	√	√	!^%>^*
*	c]gk]f{ ; \$ol/16h ; le{ -k|_ ln=	@)^!..!!!(@	@)^!.(*	√	√	√	^!>!&
(	c]k]n ; \$ol/16h k|n=	@)^@.#.#	@)^@.#.#	√	√	√	^^>^@
!)	sdf/l ; \$ol/16h k|n=	@)^!..!!!(@	@)^!.(*	√	√	√	##^>-\$%
!!	l; knf ; \$ol/16h k|n=	@)^@.!@&	@)^!..!!!^	√	√	√	!>!&!
!@	l; kj l ; \$ol/16h k|n=	@)^@.#.@	@)^!.(@	√	√	√	\$* \$>-\$%
!#	Z]j f ; \$ol/16h k|_ ln=	@)^@.#.@	@)^!.!)!.!	√	√	√	\$>!>)%
!\$	c]z't]f af\$ /h ; \$ol/16h k|_ ln=	@)^@.#.!&	@)^!.(@	√	√	√	^*>&-\$@
!%	v08]h] fn :6s a]]sE s+>k|_ ln=	@)^!.!@	@)^!.!@	√	√	-))>=)%
!^	lqz h ; \$ol/16h P08 06e]6d]6 ln=	@)^@.#.@	@)^@.#.@	√	√	√	\$>!>&
!&	d]n P08 d]n :6s a]]sE s+>k|n=	@)^@.#.@	@)^!.!)%.!	√	√	-	!>^#
!*	ld8f; :6s a]]sE s+>k|_ ln=	@)^@.#.@	@)^!.!)%.!	√	√	-	&&>-\$)
!(	lk]lo/ ; \$ol/16h s+n=	@)^@.#.#!	@)^!.!)%.!	√	√	-	!*>)%
@)	dfs] ; \$ol/16h P08 PS:r]h k|_ ln=	k|t gePsf]					*>^>))
@!	h]P]k] ; \$ol/16h k|_ ln=	@)^@.#.#!	@)^!.!)!.!	√	√	-	@&>(!#
@@	P; log ; \$ol/16h k|_ ln=	@)^!..!!!\$	@)^!.(@	√	√	√	!)>^#
@#	k]0df] ; \$ol/16h k|n=	@)^@.#	@)^!.(@	√	√	-	@>(\$)
@\$	u/dfyf ; \$ol/16h k|n=	k|t gePsf]					()>!(
h]df							

* vl/b tyf laqnl d]lo ; dfj ž ePsf]

#^\$ lwtfkq bnfmx?sf]:ynut lg/Lif0f

o; cfly\$ jif0f af\$0) & j6f lwtfkq bnfmx?sf] sf/f]f/ clen\ Joj :yf, eflts kjfwf/, hgziQm Joj :yf, ; u7g 9fFf tyf sfo{k0ffnl cflbsf ; DaGwdf :ynut lg/Lif0f u/\$f] 5 . lg/Lif0fdf clwsfz lwtfkq bnfmx?n]af\$0f/f tflsPsf lwtfkq v/lb lj qm cfbz btf{lstfj, lwtfkq v/lb lj qm sf/f]f/ btf{lstfj tyf ulxs vftfdf k0f?kdf lj j/0fx? g/fv\$]f] kof{t eflts kjfwf/x?sf] Joj :yf gu/\$f] sd{f/lx?sf] :ki6 sfo{lh0d]f/l gtf\$]f] bfn Joj ; folsf nflu tflsPsf Joj ; flos dof0f tyf lwtfkq ; DaGwl P0 lgodx? nufot c0 ; Gbe{ ; fdfullx?sf] ; u* g/x\$]h:tf sdl sdhf]lx? b]vof]. ; fy}sltko lwtfkq bnfmx?n] ; j {fwf/0fn]b]vg ; Sg]:yfgdf sfof{osf]Jo] :yf gu/\$f]tyf ; f0gaf\$; d] g/fv\$]f]k00f].

lg/Lif0fsf qmddf lwtfkq sf/f]f/ clen\ Joj]:yt ?kdf /fVg] ; j {fwf/0fn]b]vg ; Sg]u/L ; f0gaf\${/fVg] lwtfkq Joj ; folsf]k0f0kq b]vg]u/L sfof{odf /fVg] tyf af\$ {dlf kz ugkg]cw]flif\$ / jflif\$ lj j/0fx? ; dodf kz ug] ; DaGwdf lwtfkq bnfmx?sf]w0fgfsif0f u/f0Psf]lyof]. lwtfkq bfn Joj ; fonf0{dof0t / cem Joj ; flos u/fpg cfj Zos cfwf/x? lj sf; ug{yk clwog e}x\$]5 .

#^% ; fls[; u7t ; yfx?sf] ; Pgf kjfxf]cgludg

lwtfkq sf/f]f/ P0, @)\$) cg'f/ ; fls[; u7t ; yfx?n] cfly\$ jif{ ; dft ePsf] \$ dlxgfleq ; f]jif\$]j] ; nft, gkrf=gf\$; fg lx; fa, tflsP adf]hdsf] cfly\$ lj j/0f / jflif\$ kljt dg tyf klo\$ cw]flif\$ cjw ; dft ePsf] @ dlxgfleq ; f]cjw]sf] lj j/0f gkfn lwtfkq af\$0f ; d] kz ugkg]Jo] :yf /x]adf]hd o; cfly\$ jif0f sh !@% ; fls[; u7t ; yfx? d]w] * j6f ; fls[; u7t ; yfx?n] jflif\$ lj j/0f tyf * j6f ; fls[; u7t ; yfx?n] cw]flif\$ lj j/0fx? tflsPsf] ; do leq af\$ {dlf kz u/\$f 5g\ o; cfly\$ jif{leq sh *! ; fls[; u7t ; yfx?n] cfly\$ jif{@)^.^! sf]jflif\$ kljt dg=lj Qlo lj j/0f kz u/\$f 5g\eg]sh !! ; fls[; u7t ; yfx?n] cfly\$ jif{@)^.^! sf]cw]flif\$ lj j/0f kz u/\$f 5g\ . o; ; DaGwl lj :t] lj j/0f tflnsf !*, !(, @) / @! df k|tt ul/Psf]5 .

#^ ^ ugf;f tyf sf/jfxl

o; cfly\$ jif0f af\$0f k|t ePsf ugf;f tyf To; ; DaGwdf ePsf sf/jfxl ; DaGwl lj j/0f tflnsf * df k|tt ul/Psf]5 .

tflnsf *Mkkt ugf; f / sf/jfxl

qm; +	ugf; f\$tf{	ugf; f] u ; DalGwt ; :yf	ugf; f\$]lj j /of	sf/jfxl
!	nufglstf{	głkn drĳ6 a)šĒ P08 knf0gfc; ln=	nfefz kkt gePsf]	; DalGwt sDkglaf6 hfgsf/L dfu ul/Psf]. ugf; f\$tf\$] gfdff /x\$]zĳ/ xs x:tfĳt/Of ug{/f\$sf /fVg]sf7df08f)#hNnf cbfntsf]cfbĳ ePsf]h]nfefz ; dĳ /f\$sf /flvPsf]hfgsf/L kkt ePsf].
@	nufglstf{	nldj gl a\$ ln=	lgodg lgsfoaf6 Joj :yfkglhd f lnPsf]f lgoQm ; #fnsn] sd{f/lnf0{5\$foPsf]zĳ/ lnPsf].	; DalGwt sDkgl; Ē :kl:6s/Of dfu ul/Psf]. sDkglaf6 pQm zĳ/ ; #fnsn]sd{f/l\$] xĳ; otn]lnPsf]hfgsf/L kkt ePsf].
#	Pg=; =Pd= Dorĳn kn08sf olg6 xff]8/x?	Pg=cf048=; l= Soflk6n dfsĳ ln=	3ff]ft nefez ; dodf kkt gePsf].	; DalGwt sDkgl; Ē hfgsf/L dfu ul/Psf]. sDkglaf6 oyflz3|nefz lj t/Of ugĳ hfgsf/L lb0Psf]tyf o; ; DaGwdf ; ĳgf ; dĳ k\$flzt ePsf].

#& cłbog cg'Gwfg

#&= lwtfkq ahf/sf]cfo ; Argf; DaGwl cłbog

o; cly\$ jifĳ af\$]lwtfkq ahf/sf]cfo tyf To; sf]lj t/Ofsf ; DaGwdf Ps cłbog u/\$f] 5 . cłbogn]lwtfkq ahf/af6 l; lhĳ sh cfodłb]lgisfzg ty laqm k\$łwsx?sf]lx:; f cf} t #=(% kltzt, głkn lwtfkq lalgdo ahf/ ln= sf]@\$& kltzt, lwtfkq bnfnsf]@)= kltzt, / głkn lwtfkq af\$]lx:; f cf} t \$^ /x\$] tYo b]fPsf] 5 . o; }u/l lwtfkq ahf/af6 l; lhĳ sh cfosf]cf} t !)=^% kltzt >l % sf]; /sf/sf]/fh:j df of]ubfg xg hfg] tYo ; dĳ cłbogn]b]fPsf]5 .

cłbogn]głkn lwtfkq af\$]sfo{ lfdtf lj :tf/ u/l lwtfkq ahf/sf]kĳj sf/L lgodgsf nflu o; sf]cfo ; f]nf0{a4 ugkg]cfj Zostfnf0{cf]ofpĒ}cfo a4sf nflu ahf/af6 l; lhĳ cfodf af\$]lx:; f a9fpg lgod sfgbdf cfj Zos ; zfv]g ul/gkg]tyf głkn lwtfkq af\$] lgodg bfo/f aflx/ /x\$ lwtfkq ; jfx?nf0{af\$]lgodg bfo/f leq Nof0gkg]; ĳmfj ; dĳ k|tt u/\$f]5 .

#-&@ lwtfkqsf]sf/]f/ nfut; DaQwl cVbog

o; cfly\$ jif(df af\$)lwtfkqsf]sf/]f/ nfut ; DaGwdf Ps cVbog u/\$f]5 . cVbogn] lwtfkqsf]bf] f] ahf/ sf/]f/df k|olf / ck|olf?kdf nllg]nfutx? ; DaGwdf ljZn]f0f u/l sh sf/]f/ /sdsf]cf}t !-@# k|tzt k|olf nfut /x\$f]b]vPsf]5 . of]nfut l5d\$ldhsx?sf]thgdf lgs}a9l /x\$f]b]vPsf]5 . gkfn] lwtfkq sf/]f/ k|ffnl cfwlgss/Of e}g; s\$f]/ sf/]f/ /fkm, fkm tyf gfd; f/L k|qmf enenl6nf]ePsf]sf/Of sf/]f/df nllg]cj; / nfut -ck|olf nfut_ lgs}a9l /x\$f]cgdfg ; d] cVbogn]u/\$f]5 .

cVbogn]bnfnx? lj r sldzgd k|t:kwf{xg}jftj/Of ; hgf ul/gkg]tyf sf/]f/, sf/]f/ /fkm, fkm / gfd; f/L k|qmfnf0{cfwlgss/Of ul/ l56f]5l/tf]u/fpgkg]; emj ; d] k|t't u/\$f]5 .

#-&# lgisfzg tyf lj qnk]Gwssf]sfo{kfbg; DaQwl cVbog

o; cfly\$ jif(df af\$)lwtfkq lgisfzg tyf lj qnk]Gwssf]sfo{kfbgsf ; DaGwdf Ps cVbog u/\$f]5 . cVbogn]ljBdfg lgisfzg tyf laqnl k|Gwsx? dVb]Ps ltxf0{dfq ; lqmo /xg]u/\$f / loglx?n]lgisfzg tyf laqnl k|Gw u/\$f]/sd sh ; fj hlgsg isfzg /sd sf] * (# k|tzt; Dd /x\$f]tVo k|t't u/\$f]5 . cVbogn]lgisflzt lwtfkqx? ; dod}; Fls/Of u/f0{bf}f] ahf/ sf/]f/sf nflu nufglstf{f0{ ; ljwf pknJw u/fpg] ; DaGwdf clwsfz lgisfzgstf{sDkgl tyf lgisfzg tyf laqnl k|Gwsx? sdhf] b]vPsf]5 eg] ; Fls/Of kZrft sDkgl]sfo{ ; Dkfbg l:yltsf]hfgsf/L lbgf nflu ; dod}lj j/Of k]fx u/fpg]tyf j flif\$; fwf/Of; ef ; DkGg ug] tkm{ clwsfz lgisfzgstf{sDkglx? pblz g /x\$f] ; d] b]vPsf]5 .

cVbogn]ahf/df cfh/x?sf]lj lj lws/Of ug]tyf lj lj w lf]sf sDkglx?nf0{lwtfkq lgisfzg ug{pTk|/t ug]tkm(lgisfzg tyf laqnl k|Gwsx?n]; lqmo edlsf vllgkg]; emj k|t't u/\$f]5 . o; }u/L ; fj hlgsg isfzg k\$pfnf0{cem; /n kf/bzl{/ Jojl:yt u/fpg lj Bdfg Pq lgod tyf lgb]zsfx?df cfj Zos kl/dfhg ug]kg]; emj ; d] cVbog n]k|t't u/\$f]5 .

#-&\$ cVbog 5fqj [Q

lwtfkq ahf/; DaGwl cVbog cg'; Gwfgnf0{kf]; fvg ug]p2]on]k|of\$ jif{:gftsf0/ txsf z]vstf{l j Bfylx?nf0{ahf/; E ; DalGwt lj ifoj:tx?df cVbog ug{af\$}5fqj [Q pknAw u/fp]cfPsf]5 .

o; cfly\$ jifdf afB{ kkt clbrog zfwk|tfj dlb]k] gwf/t 5gf6 cfwf/ cg?k bxfosf lj ifox?df clbrog 5fj [Q pknAw u/f0sf]5 .

- Liberalization and Capital Markets in Nepal,
- Pricing of Securities in Nepal Stock Exchange,
- Securities Laws and Investors Protection in Nepal,
- Growth of Industrial Sector and Capital Markets in Nepal -; Zt{

ut cfly\$ jifdf 5fqa [Q pknJw u/f0Psf bxfosf zfwkqx?sf] kljt dg o; cfly\$ jifdf kkt ePsf]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

; fy} afB{ o; cfly\$ jifdf nufglstf{ lj Bfyl{ cg' Gwfgstf{ tyf lj Zj lj Bfnosf clbfoxs? u/l sh (\$! hgnf0{afB\$]k':tsfnodfknt lj ljw ; Fgf, hfgsf/l tyf lj j/0fx? pknAw u/fPsf]5 .

#* ;yfut tyf lj Qlo ;zf;g kl/ofhgf

gkfn lwtfkq afB{ tyf sDkgL /lhi6k/sf] sfofhrosf]; ;yfut lfdtf clea [4, lwtfkq lj lgdo ahf/sf] cfwlgsLs/0f tyf lwtfkqs] sDblo lglfk k0ffnlsf] :yfkf h:tf nlox? ; lxt Plzofnl ljsf; a\$sf] C0f sfocmd cftut ; ;yfut tyf lj Qlo ; -zf;g kl/ofhgf (Corporate and Financial Governance Project) sfofhrosf] r/0fdf /x\$] 5 . kl/ofhgf sfofhrosf] ognf0{ Jojl:yt?kdf cufl8 a9fpg u7g ePsf] kl/ofhgf sfofhrosf] og 6fhL (Project Implementation Team) df gkfn lwtfkq afB{ gkfn lwtfkq lj lgdo ahf/ In= tyf sDkgL /lhi6k/sf] sfofhrosf] kl|lgwLj /x\$] 5 . afB{ pQm kl/ofhgf sfofhrosf] og ; dxsf] ; lrjfnosf] sfoef/ ; Dxfnb}cfPsf]5 .

kl/ofhgf sfofhrosf] nflu 5gf6 ePsf] lj 1 ; ;yf The Aries Group Ltd. n]>l % sf]; /sf/ / pQm ; ;yf lj r ePsf]; Dem}f cg?k sfo{cufl8 a9fPsf]5 . o; cfly\$ jifdf pQm ; ;yfn] kl/ofhgf sfofhrosf] /fo kl|ts0f ; d]sf cfwf/df bxfosf adf]hdsf lgod, lgbLzsf tyf kndx?sf]d:ofhrosf] tof/ u/\$]5 .

- Regulation on Securities Registration and Disclosure along with the following forms.
 - Form A (Annual Report of the Corporate Body)
 - Form Q (Quarterly Report of the Corporate Body)

- Form S (Report of Special Event or Circumstances)
- Form P (Prospectus of the Corporate Body)
- Regulation on Licensing of Stock Exchange
- Operation Guidelines for Stock Exchange and Member of Stock Exchange.

pk/fQmg' f/sf lgod, lgbLzsf tyf kndk? ; Da6wdf ; Da4 klfsf] /fo ; emfj sf nflu Exposure Draft sf]?kdf afBsf]j] ; f06df ; d] /flvPsf]lyof].

o; } u/l ofhgf cftuf lwtfkq ljlgdo ahf/sf] cfwlgss/of ; Da6wdf Request for Information Sf]d:ofbf tof/ ePsf] 5 . ; fy} sDkgL /lhi6k/sf] sfofhosf] lfdtf cleaB cftuf sfo6fhgf (Business Plan) Sf]d:ofbf tof/ ePsf] tyf Management Information System Sf nflu Request for Proposal Sf]d:ofbf ; d] tof/ ePsf]5 .

#-(c6o /fi6sf lwtfkq lgodg lgsfox?; u ; Da6w lj :tf/sf]kxn

lwtfkq ahf/sf]lj sf; tyf k6fj sf/l lgodgsf nflu c6o /fi6sf lgodg lgsfox?; E ; Fgf, ; lk tyf klj lw cfbg k6fg ug{cfj Zos xg]kl/k]odf afBh]kl/Des r/ofdf ; fs{/fi6sf lwtfkq ahf/ lgodgstf?; E ; Da6w lj :tf/ ug[k6f; nf0{dxTj lb6}cfPsf]5 .

o; j if{blifof Plzofsf lwtfkq lgodgstf?sf] kfls:tfgsf] 0:nfdj fdbf !\$ d]@))% df ePsf] j}sd f ; xeful lgodgstf? jlr Ps ; demf/lkqdf x:tfif/ e0{ South Asian Securities Regulators Forum (SASRF) u7g ePsf]5 . pQm a}sn] Securities and Exchange Commission of Pakistan (SECP) Sf cWbIf Dr. Tariq Hassan nf0{rfn' j ifsf] nflu kmf]dsf] cWbIfdf lgjfcg u/\$f] 5 . ; fy} j}sn] o; gkfn lwtfkq afBsf cWbIf >l blks /fh sfkmh]f0{kfm]dsf]pkfWbIfdf lgjfcg u/\$f] tyf lghn]cfufdl j if{cWbIfsf]lhDd]f/l lngkg] Joj:yf ; d] u/\$f]5 .

blifof Plzofnl dh5sf lwtfkq lgodgstf? ljr ; xofu clej [4 ; Fgf tyf c6ej cfbg k6fg tyf lgodg Joj:yf, glit tyf lj Qlo ljj /of k]fxdf Ps?ktf Nofpg] k6f; ug] pQm kmf]dsf]p2]o /x\$]5 .

#-) tflnd, ;ldgf/ tyf c6tqmf sfo6md

#-)# ; :yfut ; -zf; g ; Da6wL ; ;ldgf/sf]cfofhgf

o; cfly6 j ifof afBh] ; FlsE sDkgLsf sfo6f/l k6lvx?, nlyf tyf sfg6lj bx?, ; /sf/l tyf lgodg lgsfosf clwsf/lx? tyf ; flt JolQmsf] ?kdf ; :yfut ; -zf; g; E ; Da4 :jbZl tyf lj bZl lj zif]1x?sf] ; xeflutfdf "Corporate Governance: Practices and Principles" lj ifodf Ps

;ldgf/sf] cfofhgf u/\$f] lyof]. gkfn df ;:yfut ;'-zf; g cEof; sf] l:yltsf ; DaGwdf hfgsf/l clea[4 ug] tyf ; :yfut ; '-zf; gsf] cjndjg ubf{>lnsf] kkt u/\$f] cgej sf] hfgsf/l ln0{gkfn} cfufdl lbgdf cjndjg ug{pkoQm xg] gltut cjwf/Ofsf ; DaGwdf 5nkm ug] ;ldgf/sf] dVo p27o /x\$] lyof]. sfoGm dsf] cWb lftf sfoGm dsf kdv cltly /fli60 ofhgf cfof] usf dfgglo ; b:o 8f= >l rDks k| fb kfy/hn] ug{ePsf] lyof]. dfgglo kfy/hn] sfoGm dsf] ; dfg dGtJo ; d] k|tt ug{ePsf] lyof].

sfoGm dsf gkfn pBfu j fl0fHo dxf; 3sf cWb lft >l l jgf axfb/ >]7n] "Corporate Governance: Private Sector Perspective" lj ifodf cfknyf] dGtJo /VgePsf] lyof]. sfoGm dsf j l/i7 sfgblj b >l e/t/fh pk]tn] "Corporate Governance: Legal and Regulatory Perspective" lj ifodf / :6f088{rf68{a\$ gkfn sf kdv sfo\$ /l clws[>l ; lht d08nn] "Corporate Governance: Bank and Financial Institution Perspective " lj ifodf sfoKq k|tt ug{ePsf] lyof]. sfoGm dsf dVo j Qm s0j]n s; lN6E uk, >lnsf >l clht lgef8{ s0j]n]; :yfut ; '-zf; g cEof; cjndjgsf qmddf >lnsf] cgej sf ; DaGwdf hfgsf/l u/fpgsf ; fy} :yfut ; zf; g cEof; nf0{cuff8 a9fpg] qmddf gkfn] lj rf/ k'ofpg' kg] s/fx? ; DaGwdf ; emj k|tt ug{ePsf] lyof].

#!)-@ n]yfdfg ; DaGwL cGt] qmf sfoGm dsf] cfofhgf

b] leqsf pBfu, j fl0fHo tyf Jofk/ lqdf k\$flzt xg] lj lQo kljt dg cGt] /fli60 :t/sf] tNof0{>l % sf] ; /sf/, nufglstf{Pj -c6o kof]ustf{?n]pkof] ug{; Sg] agfpg gkfn rf68{ Psp66[6 -klxf]; z]vg ; lxt_ Pq, @)%# cGtu[>l % sf] ; /sf/af/f ul7t gkfn n]yfdfg af\$ (Nepal Accounting Standard Board) n] lj leG n]yfdfgx? lj sf; u/\$f] / ; Fls[sDkglx?n] ; d] tl n]yfdfgx? cem k0j sf/l ?kdf cjndag ug{kg] cfjZostf /x\$] kl/k]odf o; cfly\$ j ifdf o; af\$ / gkfn n]yfdfg af\$]; 0Qm ?kdf ; Fls[sDkgl sf sfo\$ /l kdv tyf n]y; E ; DaGwL j l/i7 clws[x?nf0{ ; xeflu u/f0{ "Interaction Programme on Nepal Accounting Standards (NAS)" cfofhgf u/\$f] lyof]. sfoGm dsf] dVo p27o ; Fls[sDkgl sf sfo\$ /l clws[tyf n]yflj bx?df lj sf; ePsf] n]yfdfg nfu" ug\$ nflu cfjZos hfgsf/l kjfx ug{/x\$] lyof]. sfoGm dsf] %) j 6f sDkglaf6 sh &# hfgsf]; xeflutfsf /x\$] lyof].

#!)-# lgisfzg tyf laqm k0w ; j]f ; DaGwdf 5nkm

gkfn lwtfkq af\$] o; jif{ gkfn lwtfkq ljlgdo ahf/ ln= / lgisfzg tyf laqm k0wsx?; E lwtfkq ; Fls/Of / lgisfzg tyf laqm k0w ; j]f ; DaGwdf 5nkm u/\$f] lyof]. 5nkmsf qmddf ; Fls/Of sfohf0{156f]5l/tf] agfpg lwtfkq ljlgdo ahf/n]; Fls/Of Dofgcn tof/ u/l k\$0fx? :ki6 / kf/bzl{u/fpg] ; fj h]gs lgisfzgsf jvt cglws[

lgj dgx?nf0 { lg?T; flxt ug { b/vf: tjfnfsf] kl/ro kdf0flt ug { nufpg] tyf jf6knf6 k0ffnl; Da6wdf gofFglit ljslzt ugI ; :yfkxsx?n] lnPsf] z0/sf] klxrfg tyf vl/b lj qndf nfu' a6b]hsf] k0fj sf/L cgludg ugI tyf lgisfzg tyf laqm k06w jfktsf] ; jf zNsnf0 { qmids?kdf klt:klw {u/fpg]; Da6wdf ; xdtl ePsf] lyof].

#-)-\$ cjnf\$g e00f

o; jif{Plzofnl ljsf; a\$sf]; xofudf ; fs{lf0sf] lwtfkq ahf/sf] ljsf; :t/ tyf lgodg k0ffnl ; Da6wdf hfgsf/L lng] p27on] gkfn lwtfkq af\$ \$f kbflwsf/Lx?af6 Securities and Exchange Commission of Pakistan, Karachi Stock Exchange tyf Securities Depository Company of Pakistan sf]: ynut cjnf\$g ePsf] lyof]. cjnf\$g e00fdf >l % sf] ; /sf/, cy00qfno, sDkgl /lhi6k/sf] sfoffo tyf gkfn lwtfkq ljlgdo ahf/ ln= sf] ; d]; xefultf /x\$] lyof].

#-)-% tflnd tyf ; dgf/df ; xefultf

o; cfly\$ jif0f c0t{fli60:t/df cfoflht b]kfosf ; dgf/x?df af\$ \$f sdf/Lx?sf] ; xefultf /x\$] lyof].

qm;	sfo0nd	cfoflhs	; xeful sdf/L ; Wof
!	Annual Conference	South Asian Federation of Exchanges	!
@	Corporate Governance: Challenges in Implementation	South Asian Federation of Accountants	!
#	Tokyo Seminar on Securities Market Regulation	Financial Services Agency, Japan	!
\$	Tokyo Enforcement Seminar	Securities and Exchange Surveillance Commission, Japan	@
%	International Institute for Securities Market Development	United States Securities and Exchange Commission	!
^	Theme Conference	South Asian Federation of Exchanges	!
&	Coporate Governance Training & Workshop	World Bank	!

o; }u/l af\$0] Beginners Accountancy Training, Nepal Accounting Standards, Web designing, Professional Accountants: Looking Beyond Frontier, Office Orientation Traning, Income Tax and VAT tyf TDS, Installment Tax and Income Remuneration nufotsf lj ifox?df /fli60:t/df cfoflht tflnd sfo0ndx?df sdf/Lx?nf0 {; xeful u/fPsf] lyof].

#!! k\$fzg tyf hfgsf/Ldhs ;'rgfx?

#!! lwtflq ahf/ ;dlff

af\$ho; cfly\$ jif\$fk]o\$ qdfl; s cj lwsf]lwtfkq ahf/ ;dlff -cuhl ; :s/of_ k\$flzt u/L af\$[j] ; f06df ; d] ; dfj z u/\$f]5 .

#!!@ jflif\$ kltj dg

lwtfkq sf/]f/ Pq, @)\$) sf] bkmf @& n] u/\$f] Joj :yf cg; f/ lwtfkq ahf/df ePsf sfdsf/jfxl, ultljwl / ahf/ lj sf; sf nflu eP u/\$f kof; x? ; dfj z u/L af\$ho] cfly\$ j if{ @)^).^! sf]j flif\$ kltj dg -gkfnl tyf cuhl ; :s/of_ k\$fzg u/\$f]5 .

#!!# ;:yfut ;-zf;g ;DaGwl cllbog kltj dg

o; j if{ af\$ho] gkfnf ; :yfut ;-zf;g cEof; sf] cj :yf ; DaGwdf Ps cllbog u/L "Corporate Governance Practices in Nepal" gdfs kl:tsf k\$flzt u/\$f]5 . cllbogn]gkfnf ; :yfut ;-zf;gsf] l:ylt ; fj hlgS ub] o; ; DaGwdf ugk] ; wf/sf nflu ; :yfut lfq ; sf/flds /x\$]tYo b]fPsf]5 .

#!!\$ lwtfkq ahf/ ;DaGwl hfgsf/Ldhs ;'rgfx?

lwtfkqsf nufglstf\$?nf0{lwtfkqdf nufgl ubf{Wbfg k%ofpgkg]s'fx?sf ; DaGwdf hfgsf/L u/fpg]p2]on]af\$ho]lj leG /fli6 kqklqsfx?df hfgsf/Ldhs ; fdfullx? k\$fzg u/\$f]5 .

#!!% j] ; f06

lwtfkq ahf/sf lj]w klfx? ; DaGwdf ; Dj 4 klfx?nf0{lg/Gt/?kdf hfgsf/L pknAw u/fpg] p2]on]lwtfkq ahf/ ; E ; DalGwt Pq lgodx?, af\$[j] flif\$ kltj dg, qdfl; s ahf/ ; dlff / ; 'rgf tyf hfgsf/Lx?sf ; fy} nufglstf\$ nflu r]gfdhs ; fdfullx? ; d] ; dfj z u/L af\$ho]cfkny]j] ; f06 cBjlws u/fpb}cfPsf]5 . af\$[j] ; f06 7]fgrf www.sebonp.com /x\$]5 .

lwtfllq ahf/

- ;fj hlgS lgisfzg
- lwtfllqsf] ;'Ls/Of
- ;'Ls[;#7t ;:yfx?sf]j lu\$/Of
- ;'Ls[lwtfllqsf]rQh dlb
- lwtfllq ljlgdo sf/fqf/
- ahf/ k'ls/Of
- dlb ;'sfs

\$= lwtfkq ahf/

\$- ; fj hlgsg lgisfzg

lwtfkq sf/fj/ Pdy @)\$) cftu\$ af\$af6 ; fj hlgsg lgisfzg cgdlt kft u/\$f]@ dlxgfleq lwtfkqsf]; fj hlgsg lgisfzg ul/; Sgkg]Aoj:yf adf]hd lgisfzg cgdlt kft u/\$f ; u7t ; :yfx? dWb]!# j6f ; u7t ; :yfn]?= ! cj{\$& s/f\$ ^* nfv @) xhf/ dNo a/fa/sf] lwtfkqsf]; fj hlgsg lgisfzg u/\$f 5g\ . o; /L lgisfzg ug]; u7t ; :yfx?df j flifho a\$; dXsf \$, lj sf; a\$; dXsf @, lj Q sDkgl ; dXsf ^ / cGo ; dXsf ! ; u7t ; :yf /x\$ 5g\ . ut cfly\$ j ifdf !\$ j6f ; u7t ; :yfx?n]?= ! cj{@ s/f\$ &% nfv dNo a/fa/sf] lwtfkqsf]; fj hlgsg lgisfzg u/\$f lyP .

tflnsf (M ; fj hlgsg lgisfzg

qm ; =	; u7t ; :yfsf]gfd	lwtfkqsf] lsl; d	lgisfl; t /sd ?=- bz nfvdf	lgisfzg ldlit	clws dfu
!	gkfn aWnfz a\$ ln=	xskp zp/	#%(-(@	@)^!.\$.!	-
@	gzgn xf08k]kfj / s=ln=	; fwf/of zp/	!\$)=)	@)^!.%!*	-
#	j8{dr]6 a]sE P08 knfOgfc; ln=	; fwf/of zp/	@\$=)	@)^!.%!*	(=% u0ff
\$	cGgkOf{knfOgfc; s=ln=	xskp zp/	@)=)	@)^!.&@	-
%	jL/uW knfOgfc; ln=	; fwf/of zp/	@\$=)	@)^!.*.&	&=\$ u0ff
^	l8k] ; lj sf; a\$ ln=	; fwf/of zp/	#\$=*	@)^!.!.\$	@=% (u0ff
&	Pe/]6 a\$ ln=	l8j]r/	#)=)	@)^!.!&	-
*	lgw p]yfg a\$ ln=	xskp zp/	!%=)	@)^!.!@	-
(	gkfn P; :j =cf0{a\$ ln=	xskp zp/	@!%=(#	@)^!.!@	-
!)	gkfn Oge]6d]6 a\$ ln=	xskp zp/	@(%=@(@)^!.!#	-
!!	Pe/]6 knfOgfc; ln=	; fwf/of zp/	*=)	@)^@@.\$	%=\$) u0ff
!@	Soflk6n dr]6 a]sE P08 knfOgfc; ln=	; fwf/of zp/	@*=)	@)^@@.\$	@=)@ u0ff
!#	gzgn knfOgfc; ln=	xskp zp/	\$#=@	@)^@.#!	-
	hddf		!\$&^=*@		

\$@ lwtfkqsf]; Fls/of

lwtfkq ; Da6wl sfgg cg' f/ lwtfkq laqm ePsf]\$% lbg leq bf]f] ahf/ sf/fj/sf nflu lwtfkq ljlgdo ahf/df ; Fls/of u/fpgkg]Joj:yf /x\$]5 . o; cfly\$ j ifdf @^ j6f ; u7t ; :yfx?n]?= # cj{\$@ s/f\$ *# nfv dNo a/fa/sf] lwtfkq? v/lb lj qmsf nflu gkfn lwtfkq ljlgdo ahf/ ln= df ; Fls/of u/fPsf 5g\ . ; Fls/of ePsf lwtfkq?df ; fwf/of

zφ/, xskb zφ/, jfgz zφ/ tyf l8aqr/ /x\$ f 5g\ o; ; Da6wl ljj/of tflnsf !) df k|tt ul/Psf]5 .

tflnsf !)Mlwtfkqsf]; Fls/of

qm; +	; u7t ; yfsf]gfd	lwtfkqsf]lsl; d	/sd -?bz nfvd_	; Fls/of ldt
!	sdf/L a\$ ln=*	; fwf/of zφ/	%)=)))^!.\$!\$
@	knj f knf0gfc; ln=*	; fwf/of zφ/	@)=)))^!.^!
#	gf/fo0fl knf0gfc; ln=	afg; zφ/	\$=&@)^!.^@!
\$	; u/dfyf 06:of]l; s=ln=	afg; zφ/	%=!))^!.&! (
%	nldj gl a\$ ln=*	; fwf/of zφ/	%)=)))^!.&.@%
^	k\$; lon 06:of]l; s=ln=*	; fwf/of zφ/	!)=)))^!.&.@%
&	nldl a\$ ln=**	; fwf/of zφ/	^)=)))^!.&.^
*	/fli6 lad; ; yfg	afg; zφ/	!#=%)^!.*.@#
(	klZrdf-rn ljsf; a\$ ln=*	; fwf/of zφ/	@)=)))^!.(!#
!)	lsl6 dr]6 a]sE P08 knf0gfc; s=ln=*	; fwf/of zφ/	%)=)))^!.(!#
!!	l5d\$ ljsf; a\$ ln=*	; fwf/of zφ/	!)=)))^!.(!#
!@	j6jn kfj/ s=ln=-kdf; {zφ/_*	; fwf/of zφ/	*#(=)^)^!.(!#
!#	gkfn qm]86 P08 sdz{a\$ ln=*	; fwf/of zφ/	&)=)))^!.!.!*
!\$	j8(dr]6 a]sE P08 knf0gfc; ln=*	; fwf/of zφ/	^)=)))^!.!.!*
!%	Pe/]6 06:of]l; s=ln=	afg; zφ/	#)=)))^!.!!!#
!^	gzgn knf0gfc; s=ln=	afg; zφ/	&=@))^!.!!!)
!&	al/u8 knf0gfc; ln=*	; fwf/of zφ/	^)=)))^!.!@&
!*	klZrdf-rn knf0gfc; s=ln=	afg; zφ/	\$=)))^!.!@\$
!(	gf/fo0fl knf0gfc; ln=	afg; zφ/	%=^@)^!.!@\$
@	gkfn aunfbz a\$ ln=	xskb zφ/	#%(=#)^!.!@\$
@!	lkkN; knf0gfc; ln=	xskb zφ/	*=^&)^!.!#
@@	Pg=j= knf0gfc; P08 ln]hE s=ln=	xskb zφ/	@)=)%)^!.!@!
@#	c6gkdf{k nf0gfc; s=ln=	xskb zφ/	#)=)))^!.!@!
@\$	; ]68 knf0gfc; s=ln=	afg; zφ/	\$=)))^!.!@!
@%	l8k]s; ljsf; a\$ ln=*	; fwf/of zφ/	!!=^))^!.!@!
@^	gkfn xplhE P08 dr]6 knf0gfc; ln=	afg; zφ/	\$=%))^!.!@@
hdf			#\$@*#)	

* lwtfkq ; Fls/of u/fpg]gofF; u7t ; yf .

** xf0;]m knf0gfc; s=ln= ldt @)^!.&.@^ df nldl a\$ ln= df uflePk15 pQm knf0gfc; sDkgl]sf ^),),)) l]Qf ; fwf/of zφ/ nldl a\$ ln= sf]gfd df kgM; Fls/of ePsf].

o; cfly\$ jifdf lwtfkqsf]; Fls/of u/fpg]; u7t ; yfx?d]w]!@ j6f gofF; u7t ; yfx? /x\$ f 5g\ xfn gkfn lwtfkq l]lgdo ahf/ ln= df sh ; Fls] ; u7t ; yfx?sf]; Wof !@% ku\$]f]5 . ; Fls] ; u7t ; yfx?sf]; dxut ljj/of tflnsf !! df k|tt ul/Psf]5 .

tflnsf !!M; P!s[; u!7t ; :yfx?sf]; dKut ljj /0f

qm ;=	;dX	;lrs[; u!7t ; :yfsf]; Wof	kltzt
!	j fl0fHo a\$!\$!!=@)
@	lj sf; a\$	&	%=^)
#	lj Q sDkgl	\$\$	#%=@)
\$	aldf sDkgl	!\$!!=@)
%	x f0n	\$	#=@)
^	pTkfbg tyf kzf!wg sDkgl	@(@#=@)
&	Jofkf/ sDkgl	*	^=\$)
*	c6o sDkgl	%	\$=))
<i>hddf</i>		<i>!@%</i>	<i>!))=)</i>

\$# ; P!s[; u!7t ; :yfx?sf] j lu\$ /0f

alwtfkq ; P!s/0f ljl godfj nl, @)%#Æ df sldtdf # j if{cuf!8b!v dgfknfdf /x\$] z0/sf] rQnf dNoeGbf lsfjl dno a9L ePsf] cfly\$ j if{; dft ePsf]^ dlxgleq pQm cfly\$ j if\$] sf/f!f/ tyf cfo Joo ljj /0f lwtfkq ljl gdo ahf/df kZ u/\$] rQnf kFl sldtdf ?=@ s/f0 ePsf] ; fwf/0f z0/jnfx?sf] ; Wof sldtdf !))) ePsf] / lwtfkq ljl gdo ahf/ ln= sf] ; P!s/0f ljl godfj nldf tflsP cg; f/sf] dfqdf ; j {fwf/0fnf0{ z0/ laqnl u/\$] ; u!7t ; :yfnf0{asÆ ju0f / c6onf0{avÆ ju0f j lu\$ /0f ug! Joj :yf /x\$] 5 . ; f!l cg; f/ o; cfly\$ j if0f gkfn lwtfkq ljl gdo ahf/ ln= n] (j 6f j fl0fHo a\$, ! j 6f lj sf; a\$, @& j 6f lj Q sDkgl, !) j 6f aldf sDkgl / ! pTkfbg tyf kzf!wg sDkgl] u/L hddf \$* j 6f ; P!s[; u!7t ; :yfx?nf0{asÆ ju0f lj efhg u/\$] 5 . asÆ ju0f k/\$f ; :yfx?sf] gdfj nl tflnsf !@ df k|tt ul/Psf] 5 .

tflnsf !@!asÆ ju0f k/\$f ; u!7t ; :yfx?

qm ;=	; u!7t ; :yfsf] gfd	qm ;=	; u!7t ; :yfsf] gfd
<i>j fl0fHo a\$</i>			
!	gj ln a\$ ln=	@	gkfn 06e!6d!6 a\$ ln=
#	:60f088{rf68{a\$ gkfn ln=	\$	lxdfnog a\$ ln=
%	gkfn P; :lj -cf0{a\$ ln=	^	gkfn aunfbZ a\$ ln=
&	Pe/!6 a\$ ln=	*	a\$ ckm sf7df08"ln=
(	gkfn 068li60n P08 sdl; 0n a\$ ln=		

qm ;=	;u7t ;:yfs]gfd	qm ;=	;u7t ;:yfs]gfd
<i>ljsf; a\$</i>			
!)	8fnkd06 qm06 a\$ ln=		
<i>lj0 s0kgl</i>			
!!	gžgn knf0gfc; s=ln=	!@	sf7df8f)knf0gfc; ln=
!#	lkkN; knf0gfc; ln=	!\$	olmog knf0gfc; s=ln=
!%	gful/s nufgl sfj	!^	gkfn cfj f; lj sf; lj Q s=ln=
!&	gf/fo0fl knf0gfc; ln=	!*	ufjvf knf0gfc; ln=
!(	olge{ n knf0gfc; ln=	@)	dxfnldl knf0gfc; ln=
@!	u8lj n knf0gfc; s=ln=	@@	klZrdf-rn knf0gfc; s=ln=
@#	n0dalgl knf0gfc; P08 lnHĒ s=ln=	@\$	l; 4fy{knf0gfc; ln=
@%	gkfn dr06 a)sĒ P08 knf0gfc; ln=	@^	PlNks Pe/06 knf0gfc; ln=
@&	066/gžgn lnHĒ P08 knf0gfc; s=ln=	@*	ogf06\$ knf0gfc; ln=
@(	>l 06e]6d06 P08 knf0gfc; s=ln=	#)	; 06m knf0gfc; s=ln=
#!	lkldo/ knf0gfc; s=ln=	#@	gj bluf{knf0gfc; s=ln=
##	a6j n knf0gfc; ln=	#\$	hfgsl knf0gfc; s=ln=
##%	:6sf088{knf0gfc; ln=	#^	cf0 knf0gfc; s=ln=
#&	s:dls dr06 a)sĒ P08 knf0gfc; ln=		
<i>aldf s0kgl</i>			
#*	gžgn nf0km P08 hg/n 06:of0; s=ln	#(	lxdfnog hg/n 06:of0; s=ln
)\$	ogf06\$ 06:of0; s=gkfn_ ln=	!\$	Pe/06 06:of0; s=ln=
\$\$@	lkldo/ 06:of0; s=gkfn_ ln=	#\$	g\$]06:of0; ln=
\$\$\$	Pnfo6; 06:of0; s=n=	\$\$	; u/dyf 06:of0; s=ln=
\$\$^	gkfn nf0km 06:of0; s=ln=	\$\$&	nf0km 06:of0; skf] g -gkfn_ ln=
<i>p0kfbg tyf kž0g s0kgl</i>			
\$\$*	otglne/ gkfn ln=		

\$\$; fls[lwtfkqsf]rQm dN

o; cfly\$ jif\$]c6tdf ; fls[lwtfkqsf]rQm dNo ?=!^ cj {&& s/f\$!* nfv %) xhf/ /x\$]5 . ut cfly\$ jif\$]rQm dNo ?=!# cj {\$) s/f\$ \$(nfv /x\$]lyof]. o; cfly\$ jif\$]c6t; Dddf ; fls[ePsf lwtfkq?sf]rQm dNo tlnsf !# df k|t't ul/Psf]5 .

tflnsf !#MrQm dnb

qm ;÷	;dX	rQm dnb -?bznfvdf_	kltzt
!	j flfHo a\$	^(*&#\$	\$!=\$^
@	lj sf; a\$	^^(-\$*	#=((
#	lj Q sDkgl	@)) (=*(!!=(*
\$	aldf sDkgl	!@*=-))	&=#@
%	xřn	!%%@=**	(=@^
^	pTkbfg tyf křřwg sDkgl	@&%^=(^	!^=\$\$
&	Jofkf/ sDkgl	&^_^\$)=\$^
*	cGo sDkgl	!\$()=\$^	*=*(
<i>hdf</i>		!^&&!.*%	!))=)

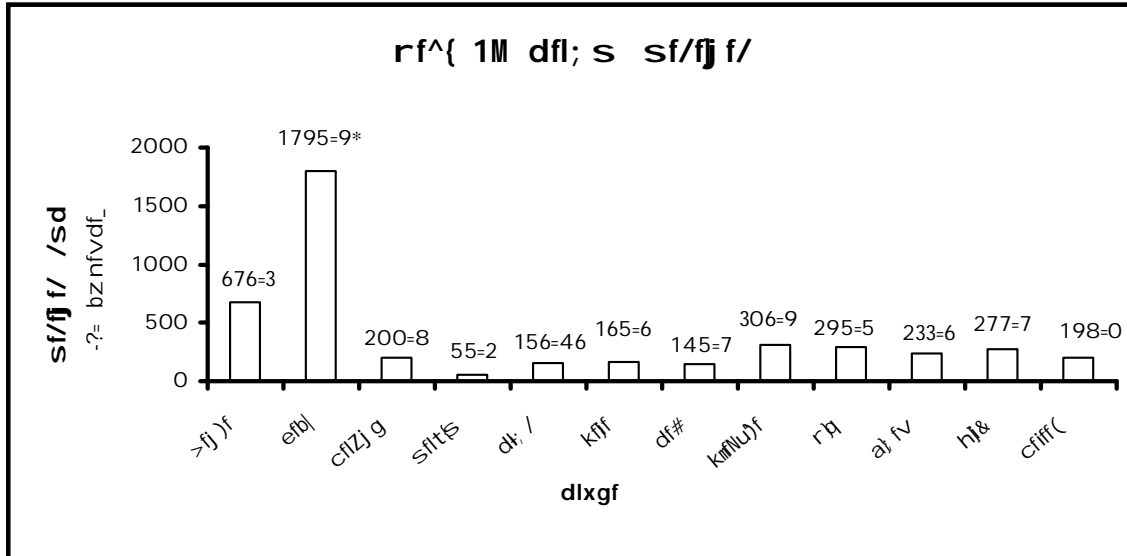
\$=% lwtfkq ljlgdo sf/fřf/

o; cfly\$ jifřf ?= \$ cj {%) s/fř &^ nvf *) xhf/ dno a/fa/sf]lwtfkq sf/fřf/ eof].
 ut cfly\$ jifřf ?= @ cj {!\$ s/fř \$% nvf dno a/fa/sf]lwtfkq sf/fřf/ ePsf]lyof]. o;
 cfly\$ jifřf ePsf]lwtfkq sf/fřf/; DaGwl ; dxut lj j /of tflnsf !\$ df k|t't ul/Psf]5 .

tflnsf !\$Mjflif\$ lwtfkq sf/fřf/

qm ;÷	;dX	sf/fřf/ -?bznfvdf_	kltzt
!	j flfHo a\$	\$)@!=*#	* (-@#
@	lj sf; a\$	@@=)!)=\$*
#	lj Q sDkgl	@!^#&	\$=*)
\$	aldf sDkgl	^&=@	!-%)
%	xřn	\$-\$*)=!)
^	pTkbfg tyf křřwg sDkgl	!!\$=(@=%%
&	Jofkf/ sDkgl	&=(()=!*
*	cGo sDkgl	%@-\$*	!;!^
<i>hdf</i>		\$%&^*	!))=)

o; cfly\$ jifřf ePsf]lwtfkqsfdfl; s sf/fřf/ rř6{! df k|t't ul/Psf]5 .



* :6f088{rf68{a\$ gkfn ln= sf]?= ! cj {^ s/f\$! nfv dno a/fj/sf]alls sf/fj f/ ; d].

\$^ ahf/ kfls/of

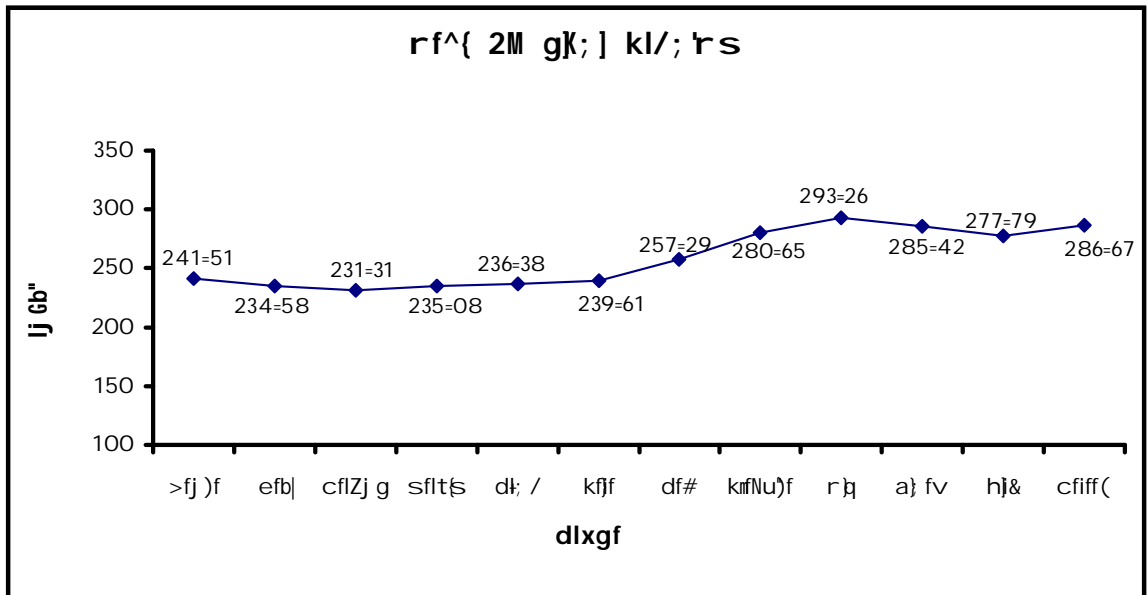
o; cfly\$ jif\$]cgtdf ; fls[lwtfkqx?sf]ahf/ kfls/of dno ?= ^! cj {^ s/f\$ %* nfv () xhf/ sfod ePsf]5 . ut cfly\$ jif\$]cgtdf ahf/ kfls/of dno ?= \$! cj {\$@ s/f\$ %) nfv sfod /x\$]lyof]. o; cfly\$ jifdf sh ufx{y ptkfbgdf ahf/ kfls/of dnos]kltzt *=! kltzt /xg uPsf]kfl/Des cgdfg 5 . o; cfly\$ jif\$]clwstd ahf/ kfls/of dno ?= ^# cj {^} s/f\$ ^! nfv #) xhf/ /x\$]lyof]eg]ogtd ahf/ kfls/of dno ?= \$! cj {%# s/f\$ (# nfv @) xhf/ /x\$]lyof].

tflnsf !%Mahf/ kfls/of

qm ;#	;dX	ahf/ kfls/of dno -?=: bznfvdf_	kltzt
!	j flifHo a\$	\$)!!(=* *	^%=#*
@	lj sf; a\$!)%)=)&	!&!
#	lj Q sDkgl	#^^^=!#	%=(&
\$	aldf sDkgl	#(^=!)	^=\$^
%	xfon	@#)*#*	#=&^
^	ptkfbg tyf kzf]vg sDkgl	%)@\$=*#	*=!(
&	Jofkf/ sDkgl	^#%=* *	!=\$)
*	cGo sDkgl	\$(^=@	&=\$(\$
<i>hldf</i>		^!#^%*(!))=)

\$& dnb ; r'sfs

o; cfly\$ jif\$] cGtdf gkfn lwtfkq ljlgdo ahf/ ln= df ; r'sf lwtfkqx?sf] dno
 ; r'sf\$ -g];]kl/; r's_ @*^=& ljGb' sfod ePsf]5 . of]kl/; r's ut cfly\$ jif\$] cGtdf
 sfod /x\$]f]@@@=\$ ljGb' g];]kl/; r'ssf] thgdf ^\$=# ljGb]a9l /x\$]f]5 . cfly\$ jif{
 @)^!.^@ df g];]kl/; r's clwstddf @(*&* ljGb' -@)^@ a}fv @!_ / Ggtddf @@@^%
 ljGb' -@)^! >fjOf !_ sfod ePsf]lyof]. o; cfly\$ jif\$] g];]kl/; r'sdf cfPsf]ptf/r9fj
 rf6{@ df k|tt ul/Psf]5 .



;fdlxs nufgl ofhgf

- gful/s Psfs ofhgf
- Pg= l;= Pd= DoP'cn kr08, @)%

% ;fdlks nufgl ofhg

%! gful/s Psfs ofhg

; fgf tyf d\ld:t/sf]art ; sng u/l ; slnt kFlnf0{blf tyf Jofj ; flos 9uaf6 nufgl ugI/ k\kt kltkm nufglstf{?nf0{pknJw u/fpg]p27o /x\$]gful/s nufgl sf]fsf]klT 0sf0{dNo ?=!) .- ePsf]gful/s Psfs ofhg (Citizen Unit Scheme) nf0{afB}cfly\$ j if{ @)%!.%@ df ; fng cgdlt k\fg u/\$]lyof]. vhf-dVl ofhg (Open-ended Scheme) Sf ?kdf ; ~rfngdf cfPsf]o; ofhg c\tu{sf]Psfs laqm ugItyf pglx?af6 kgM vl/b ugI sfo{gful/s nufgl sf]f cfkm]ub}cfPsf]5 . sf]fn]k\o\$ cfly\$ j if{df yk laqm u/\$] Psfs tyf sf]f ofhg]sf]k\ltsf ; Da\wdf lgoldt?kn]afB}nf0{hfgsf/l u/fpB}cfPsf]5 .

tflnsf !^Mgful/s Psfs ofhg]sf]sfo{k\lt

-?bz nfvdf

qm;=	lj j/of	cfly\$ j if{				
		@)%&.*	@)%*.%(@)%^(.)	@)^).^!	@)^!.^@
!	Psfs laqm /sd	##^=&*	^\$%=@^	*#&=\$&	!)#=#&	!@!%=@
@	Psfs kgv\l/b /sd	!!)=^#	@*)=^@	\$#@=!%	%#^=@&	&)@=%#
#	nufgl	@#^=\$)	#&!=%)	\$!\$=\$#	\$!&=\$	%#!=\$)
-s_ ; /sf/l C0fkq		%(^=%	!!(=%)	!**)=)	!*@=)	!&^=)
-v_ a\$ lglfk -d2tl_		!)=)	!#=)	(^=%)	(@=)	!)*)=)
-u_ z\ / ÷ l8a\lr/		^=&%	!)=%)	!%=\$#	@^=%\$	#!=\$)
-3_ shf{; fk6		&)=)	!!!=%)	!!\$=%)	!!^=%)	@!^=)
\$	vb cfo	!(=(#%=@^	#&=\$)	#^=@^	\$@=!@
%	nfefz -%_	(*=%	*	&	&
^	olg6 xfl]8/ -; \of_	^@&)	*@((()*&	(*&!)	!)*)!#

* n\yfk\l/of gePsf]

sf]faf6 k\kt hfgsf/lcg' f/ cfly\$ j if{ @)^!.^@ sf]c\gt; Dddf ofhgfn]?= ! cj { @! s/fB %^ nfv @) xhf/ a/fa/sf]Psfs laqm u/\$]5 eg]?= &) s/fB @% nfv #) xhf/ dNo a/fa/sf]Psfs]kgv\l/b u/\$]5 . o; cfly\$ j if{sf]c\to; Dddf ofhg]sf]sh nufgl ?= %# s/fB !\$ nfv sfod /xg ku\$]5 . o; }cfly\$ j if{df ofhgfn]?= \$ s/fB @! nfv @) xhf/ gfkf cfh\ u/\$]5 . o; cfly\$ j if{sf]c\to ofhg]sf ; xefulx?sf] ; \of !),*!# /xg uPsf]5 . o; j if{ofhgfn]; xefulx?nf0{& klTztsf b/n]nfefz lbg]3f]f0ff u/\$]5 .

%@ Pg= I;= Pd= Dořcn kř08, @)% (

lwtfkq ahf/ ; Dařwdf kofkt hfgsf/l / cgej gePsf tyf nufglaf6 xg] hf]vd
 Gořls/0faf6 kř0bf křkt ug{ rfxg] nufglstf{x?nf0{ blf nufgl ; }f křfg ug] p2]o /x\$řf
 æPg=; =Pd=Dořcn kř08, @)% (Æ gfd; ; fd]xs nufgl of]hgfnf0{ldlt @)% (.\$.@\$ df gkfn
 lwtfkq af\$řn]; -řng cgdlt křfg u/\$řf] lyof]. of]hgfn cřtuř kljt olg6 ?= !). dNof
 !,)))).)) olg6x? lgisřzg ul/Psf] lyof]. ařbdvl of]hgfn (Close-ended Scheme) řf
 ?kdf ; řngdf cřPsf] o; of]hgfsf] ; dofj lw (Maturity Period) !) j if{ /x\$řf] 5 . o;
 of]hgfsf] Joj : yfks Pg=cf0ř8=; l Soflk6n dfrř\ ln= tyf 6křl gkfn cřřflus lj řf; lgud
 /x\$řf 5g\

tf]nsf !&MPg= I;= Pd= Dořcn kř08sf] sfo{ křlt lj j /of

-? = bz nřvdf

qm ; ÷	lj j /of	cřly\$ j if{ @)% (^)	cřly\$ j if{ @)^.^!	cřly\$ j if{ @)^.^@
!	of]hgfsf]sh nufgl	!!)#@	!@#=\$!	!%^=\$ (
	-s_ zř/÷l8j }r/df nufgl	*\$=\$#	(%=* * *	!@&=(%
	-v_ ; /řf/l Cofkq	!)=))	!)=))	!)=))
	-u_ ař lgřfřk	!%=* (*=*#	!*-%\$
@	zř/÷l8j }r/df nufgl ul/Psf] sDkgl ; Wof	@ (#!	#%
#	of]hgfsf]sh cřdbfgl	@!#*	(%)	(=! (
	-s_ zř/df nřfř	!=\$@	@!^	!=\$@
	-v_ ; /řf/l Cofkq ÷ l8j }r/df křs\$řf] Aofh)=@*)=&&)=^ (
	-u_ ař lgřfřkdf Aofh)=\$ ()=^!)=#\$
	-3_ zř/ lj qřlaf6 cřdbfgl	-	%=(^	^=#\$
\$	of]hgfsf]vb ; DklQ dNo	!)%=(!!*=@	^=#\$
%	hDdf olg6 ; Wof -xřf/df_	!),)))	!),)))	!),)))
^	kljt olg6 vb ; DklQ dNo -?=_	!)=%&	!!=*)	!\$=\$ (
&	olg6 xř]8/řf]; WofM	@**@	@,* * @	@,%% (
	-s_ ; řyřt	!(!(@)
	-v_ AolQmut	@,* ^#	@,* ^#	@,%# (
*	nřfřř -klřzt_	%	%	%

*ckl/iřt

o; of]hgfn] lj j /ofkqdf pln]lvř zřřg; f/ o; řf] sfo{ křlřřf ; Dařwdf gkfn lwtfkq
 af\$řf lgoldt?kn] lj j /of křř ubř cřPsf] 5 . of]hgfn] hfgsf/l u/řcřg; f/ cřly\$ j if{
 @)^.^@ řf]cřt; Dddf of]hgfsf]sh nufgl ?= !% s/řř ^\$ nřv *(xřf/ (; o \$) / vb

; DkIQ dNo ?= !\$ s/f\$ \$(nfv #) xhf/ ^ ; o %* kl\$]5 . o; cfly\$ j if\$]cGtodf
ofhgfsf ; xefulx?sf]; Vof JolQmut @,*^# / ; :yfut @) u/l hDdf @**# /x\$]5 .

o; ofhgfsf olg6x?sf]v/lb lj qn\$sf nflu gkfn lwtfkq ljlgdo ahf/ ln= df ; Fls[ePsf]
5 . o; cfly\$ j if\$] cGtodf ofhgfsf] ahf/ dNo klt olg6 ?=!) .- sfod ePsf] 5 .
Pg=cf048=; L Soflk6n dfs\ ln= n] hfgsf/L u/fP cg; f/ ofhgfsf] klt olg6 vb ; DkQl
dNo ?= !\$=\$ (/x\$]5 .

;:yfut ultjlw

- ; Pgf kjfx
- jflif\$;fwf/Of ;ef
- nfez=:afq; zq/ 3fj0ff tyf zq/ kHls/Of
- xskq zq/ 3fj0ff
- ; PLS[;u7t ;:yfx?sf]; ~rfng glthf

^= ;:yfut ultlj lw

^= ;Rgf kjfx

j flif\$ lj j /Of kjfx

o; cfly\$ j if{df sh !@% ; rls[; u7t ; :yfx? dWb] ^* j 6f ; u7t ; :yfx?n] cfkmgf] j flif\$ kltj Dg=lj Qlo lj j /Of afB{ dlf kZ u/\$f 5g\ ol dWb] tflnsf !* adf]hdsf * j 6f ; rls[; u7t ; :yfx?n] dfq lwtfkq sf/]f/ P D lgod cg' f/ tflsPsf] ; dofj wleq afB{ dlf cfkmgf] j flif\$ kltj Dg=lj Qlo lj j /Of kZ u/\$f 5g\

tflnsf !*M tflsPsf]; do leq j flif\$ kltj Dg=lj Qlo lj j /Of kZ gugI; rls[; u7t ; :yfx?

qm; =	; rls[; u7t ; :yfs]gfd	j flif\$ kltj Dg=lj Qlo lj j /Of	kZ u/\$f]ldlt
!	nf0km 06:of7Q; skf7zg -gkfn_ ln=	tZ]j flif\$ kltj Dg)^!.^.&
@	cf]/o66n xf6N; ln=	lj Qlo lj j /Of)^!.^.*
#	lkkN; krf0gfc; ln=	lj Qlo lj j /Of)^!.^.!@
\$	gkfn nf0km 06:of7Q; s=ln=	kFf]j flif\$ kltj Dg)^!.^.!(
%	gf/fo0fl krf0gfc; ln=	bzf]j flif\$ kltj Dg)^!.^.*
^	kf]/f krf0gfc; ln=	cf7f]j flif\$ kltj Dg)^!.&@
&	nDalgI a\$ ln=	r]y] kFf] 56f/ ; ft]- j flif\$ kltj Dg)^!.&.!&
*	gkfn xflhE P08 dr6 krf0gfc; ln=	lj Qlo lj j /Of)^!.&.@%

tflnsf !* adf]hdsf ; u7t ; :yfx?dWb]cf]/o66n xf6N; ln= lkkN; krf0gfc; ln= / gkfn xflhE P08 dr6 krf0gfc; ln= n]afB{; dlf o; cfly\$ j if{leq cfly\$ j if{@)^).^! sf] j flif\$ kltj Dg ; d] kZ u/\$f 5g\

tflsPsf]; dofj wl ; dflkt kZrft o; cfly\$ j if{f]cgt; Dddf cfly\$ j if{@)^).^! sf]j flif\$ kltj Dg=lj Qlo lj j /Of afB{df kZ ugI; u7t ; :yfx?df a\$; dXsf !@, lj sf; a\$; dXsf %, lj Q sDkgl ; dXsf #&, aldf sDkgl ; dXsf *, xf6n ; dXsf #, pTkfbg tyf kZf]w sDkgl ; dXsf (, Jofkf/ ; dXsf # / cGo ! j 6f u/L hDdf &* j 6f ; u7t ; :yfx? /x\$ 5g\ o; ; DaGwl lj j /Of tflnsf !(df k]tt ul/Psf]5 .

tflnsf !(Mo; cfly\$ j if{leq j flif\$ kltj Dg=lj Qlo lj j /Of kZ ugI; rls[; u7t ; :yfx?

qm; =	; rls[; u7t ; :yfs]gfd	j flif\$ kltj Dg=lj Qlo lj j /Of	kZ u/\$f]ldlt
j flifHo a\$			
!	nldl a\$ ln=	r]y]j flif\$ kltj Dg	@)^!.*!.^
@	Pe/6 a\$ ln=	bzf]j flif\$ kltj Dg	@)^!.(.%

qm; =	; P!s[; w7t ; :yfsf]gfd	j flif\$ kltj ħg ÷ l j Qlo l j j / of	kž u/žf]ldlt
#	głkn 06e]6d]6 a\$ ln=	c7f/f]j flif\$ kltj ħg	@)^!.(*
\$	glj n a\$ ln=	al; f]j flif\$ kltj ħg	@)^!.(!#
%	a\$ ckm sf7df08"ln=	bzf]j flif\$ kltj ħg	@)^!.(!\$
^	df5fkR5]a\$ ln=	57f]j flif\$ kltj ħg	@)^!.(@
&	głkn P; ÷j =cf0= a\$ ln=	P3f/f]j flif\$ kltj ħg	@)^!.!)@%
*	sdf/l a\$ ln=	t}f]/ rfy]j flif\$ kltj ħg	@)^!.!)@&
(	:6df088{rf68{a\$ głkn ln=	c7f/f]j flif\$ kltj ħg	@)^!.!)@
!)	głkn qm]86 P08 sdz{a\$ ln=	; ftf]j flif\$ kltj ħg	@)^!.!)@e\$
!!	głkn 008li60n P08 sdl; 0n a\$ ln=	; ftf]j flif\$ kltj ħg	@)^!.!)@^
!@	lxdfnog a\$ ln=	afxf]j flif\$ kltj ħg	@)^@e!
lj sf; a\$			
!	*enkdf^ qm]^ a\$ ln=	rfy]j flif\$ kltj ħg	@)^!.(!@
@	lgw0 p]yfg a\$ ln=	57f]j flif\$ kltj ħg	@)^!.(!*
#	l5d\$ lj sf; a\$ ln=	t}f]j flif\$ kltj ħg	@)^!.!)@e\$
\$	klZrdf-rn lj sf; a\$ ln=	bf>f]j flif\$ kltj ħg	@)^!.!)@!(
%	głkn lj sf; a\$ ln=	57f]j flif\$ kltj ħg	@)^@e!%
laQ sDkgl			
!	gžgn knf0gfc; s=ln=	afxf]j flif\$ kltj ħg)^!.*!&
@	sf7df8f]knf0gfc; ln=	bzf]j flif\$ kltj ħg	@)^!.*!@e
#	c6gk0f{knf0gfc; s=ln=	l j Qlo l j j / of)^!.*!@%
\$	P; knf0gfc; s=ln=	gj f]j flif\$ kltj ħg)^!.(!@
%	lkl]do/ lkngfc; s=ln=	cf7f]j flif\$ kltj ħg)^!.(!@
^	cf] knf0gfc; ln=	rfy]j flif\$ kltj ħg)^!.(!@
&	hfgs] knf0gfc; s=ln=	l j Qlo l j j / of	)^!.(!e\$
*	dxfnldl knf0gfc; ln=	gj f]j flif\$ kltj ħg	@)^!.(!e%
(	>l 06e]6d]6 P08 knf0gfc; s=ln=	bzf]j flif\$ kltj ħg)^!.(@
!)	klZrdf-rn knf0gfc; s=ln=	gj f]j flif\$ kltj ħg)^!.(@!
!!	olge; f knf0gfc; ln=	gj f]j flif\$ kltj ħg	)^!.(@e
!@	l; 4fy{knf0gfc; ln=	gj f]j flif\$ kltj ħg)^!.(@#
!#	uf]vf knf0gfc; ln=	bzf]j flif\$ kltj ħg)^!.(@^
!\$	; D^gf knf0gfc; s=ln=	cfly\$ l j j / of -k]j)^!.(@^
!%	066/gžgn ln]hE P08 knf0gfc; s=ln=	gj f]j flif\$ kltj ħg	)^!.!!!e\$
!^	sl:ds dr]6 a]sE P08 knf0gfc; ln=	rfy]j flif\$ kltj ħg)^!.!!!)
!&	;]6 knf0gfc; s=ln=	cf7f]j flif\$ kltj ħg)^!.!!!
!*	km]f knf0gfc; s=ln=	bf]f]j flif\$ kltj ħg)^!.!!!!
!(	l]i6 dr]6 a]sE P08 knf0gfc; ln=	t}f]j flif\$ kltj ħg)^!.!!!!*
@	hg/n knf0gfc; s=ln=	l j Qlo l j j / of	@)^!.!!!e*
@!	głkn cf]f; lj sf; l j Q s=ln=	afxf]j flif\$ kltj ħg)^!.!)@!
@@	j 8{dr]6 a]sE P08 knf0gfc; ln=	t}f]j flif\$ kltj ħg	)^!.!)@e%

qm; =	; łlsł ; łł7t ; yłsłłgłd	j flifs kłtj łg ÷ l j Qlo l j j / of	kł u / łłłłłł
@#	głkn zł/ dflsł s=ln=	P3f/łł flifs kłtj łg)^!;!@!^
@\$	olqog kłłłłł; s=ln=	bzfłł flifs kłtj łg)^!;!@!&
@%	gj bluf{kłłłłł; s=ln=	c7fłł flifs kłtj łg)^!;!@!*
@^	głkn drłł6 ałłł P08 kłłłłł; ln=	gj łł flifs kłtj łg)^!;!@!(
@&	:6łł8{kłłłłł; ln=	gj łł flifs kłtj łg)^!;!@@!
@*	ałł n kłłłłł; ln=	; ftłł flifs kłtj łg)^!;!@@!
@(	nlntk/ kłłłłł; s=ln=	c7fłł flifs kłtj łg)^!;!@@@
#)	PNkls Pe/łł6 kłłłłł; ln=	P3f/łł flifs kłtj łg)^!;!@@\$
#!	Pg-cf0łłł; l= Sofłłłł dflsł ln=	P3f/łł/ ałłłłł flifs kłtj łg	@)^!;!@%&
#@	u8łj n kłłłłł; s=ln=	bzfłł flifs kłtj łg)^!;!@@^
##	głkn kłłłłł; P08 ; łłł s=ln=	ałłłłł flifs kłtj łg	@)^!;!@@(
#\$	ogf06łł kłłłłł; ln=	bzfłł flifs kłtj łg)^@!;!@*
##%	nłłłł kłłłłł; P08 lnłłł s=ln=	c7fłł/ gj łł flifs kłtj łg	@)^@#;!@
#^	gful/s nufgl słłł	bzfłł flifs kłtj łg)^@#;!#
#&	jł/uh kłłłłł; ln=	kłłłłł flifs kłtj łg)^@#;!@*
aldf słkgl			
!	ogf06łł 0ł:ofłł; s=-głkn_ ln=	P3f/łł flifs kłtj łg)^!.*.*
@	; u/dlyf 0ł:ofłł; s=ln=	c7fłł flifs kłtj łg)^!.(.&
#	łłłłł/ 0ł:ofłł; s=-głkn_ ln=	P3f/łł flifs kłtj łg)^!.(!\$
\$	łłłłłłłł hg/n 0ł:ofłł; s=ln=	P3f/łł flifs kłtj łg)^!;!;!@!
%	Pg=łł 0ł:ofłł; s=ln=	; ftłł flifs kłtj łg)^!;!;!@&
^	Pnfoł; 0ł:ofłł; s=ln=	c7fłł/ gj łł flifs kłtj łg)^!;!@!
&	Pe/łł6 0ł:ofłł; s=ln=	bzfłł flifs kłtj łg)^!;!@.*
*	głłłłłłł 0ł:ofłł; ln=	gj łł flifs kłtj łg)^@@#!
xłłł			
!	; łłłł xłłł ln=	tl; łł flifs kłtj łg)^!.(!^
@	ofs P08 olł xłłł ln=	c7łłł; łł flifs kłtj łg)^!;!.)%
#	łł/łłłł ł/łł; l xłłł ln=	l j Qlo l j j / of)^@@!.*
płłłłł tył kłłłłłłł słkgl			
!	ogłłłł/ głkn ln=	P3f/łł flifs kłtj łg)^!.*.&
@	c?0f j g:kłł pBłł ln=	l j Qlo l j j / of)^!.(@%
#	ałłł; {głkn -afnłł_ ln=	5łłł; łł flifs kłtj łg)^!;!).^
\$	ałłł; {głkn -ł/łłł ln=	c7f/łł flifs kłtj łg)^!;!).^
%	głkn ag:kłł łł"pBłł ln=	płłłł; łł flifs kłtj łg)^!;!;!#
^	vłł pBłł ln=	aQł; łł flifs kłtj łg)^!;!;!@)
&	>l /3kłł łł łłł; ln=	; ftłł flifs kłtj łg)^@!;!@*
*	Hofłł ł:klłł łłł; ln=	kłłłłł flifs kłtj łg)^@@!!(
(	głkn łłłłł cłł ln=	łłłłł flifs kłtj łg)^@#;!^

qm;=	;ł7t ;yfsf]gfd	j flif\$ kłtj ħg÷lj Qlo lj j /of	kž u/žf]ldlt
Jofkf/ sĐkgl			
!	lazfn ahf/ s=ln=	rřal; řj flif\$ kłtj ħg)^!.(^
@	; ł6 6łE s=ln=	c9tl; řj flif\$ kłtj ħg)^!.(!*
#	głkn j ħkmp/ s=ln=	lj Qlo lj j /of)^!.!!.@!
cło sĐkgl			
!	j b j n kfj / s=ln=	afřxfj flif\$ kłtj ħg)^!.(!\$

o; cly\$ j if\$]cłto; Đddf cly\$ j if{@)^.^! sf]j flif\$ kłtj ħg÷lj Qlo lj j /of af\$; dlf kž gug]; ł7t ; yfx? tlnsf @) adfłhd /xžf 5g\

tlnsf @)Mj flif\$ kłtj ħg÷lj Qlo lj j /of kj fx gu/řpg]; ł7t ; yfx?

qm;=	;ł7t ;yfsf]gfd	qm;=	;ł7t ;yfsf]gfd
!	głkn aunfbž a\$ ln=	@	głkn cfřflus lasf; lgud
#	l8kř; lj sf; a\$ ln=	\$	olt knřOgř; s=ln=
%	Pg-j l=knřOgř; P08 lnłhE s=ln=	^	głkn >lnř drł6 ałE P08 knřOgř; ln=
&	/flı6 aldř ; yřg	*	głkn Oċ:ofřł; s=ln=
(	křł; on Oċ:ofřł; s=ln=	!)	gžgn nřOkm P08 hg/n Oċ:ofřł; s=ln=
!!	b h4 Đofr knřS6k-la/ř6gu/_ ln=	!@	>l eřđł kłk P08 kł/ głkn ln=
!#	głkn łof6k s=ln=	!\$	ađ j n wfuf]sf/vřgf ln=
!%	la/ř6gu/ hđ ldł; ln=	!^	dřřE ; u/ ldł; ln=
!&	głkn dř ln=	!*	la/ř6 z' ln=
!(	głkn la6ldg P08 Jof/ħ pBřł ln=	@)	łxdfn l; đł6 s=ln=
@!	łxdfnog l8ı6ln/l ln=	@@	głkn knřOp8 P08 alag s=ln=
@#	P; nřřřřł ħ -głkn_ ln=	@\$	nř/ħ afřaf/l đřfg/l P08 z' knřS6k ln=
@%	; okql sn/ Nofj s=ln=	@^	łxdul/l đř; đfon Oċ8lı6k ln=
@&	głkn 6łE ln=	@*	ufřvsfnl /a/ pBřł ln=
@(	knřlı6s 6łE s=ln=	#)	xl/l; l4 Oř tyf đfon sf/vřgf ln=
#!	głkn Jofkf/ s=řfžł ln=	#@	głkn ogřO6ř s=ln=
##	gžgn xř08řkfj / s=ln=	#\$	głkn Jofkf/ lasf; s=ln=
##%	gřřř Po/ ln=	#^	głkn rnlrq lasf; s=ln=
#&	gžgn křłSı6le6l P08 Ořřřřłđs 8řnkđł6 ; đ6/ ln=		

cw]flif\$ lj j/Of kjfx

o; cfly\$ j if{ !! j 6f ; lrs[; u17t ; :yfx?n]dfq cw]flif\$ lj j/Of af\$ { dlif kž u/\$f 5g\h; dWb]tfl]sPsf]; do leq kž ug[; u17t ; :yfx? * j 6f /x\$f 5g\

tflnsf @Mcfly\$ jif{^).^! sf]cw]flif\$ lj j/Of kž ug[; lrs[; u17t ; :yfx?

qm; #	; u17t ; :yfs]gfd	lj j/Of kž u/\$f]ldlt
!	Pg=cf048-; = Soflk6n dfs\ In=	@)^!.)!.!%
@	cGgk0f{krf0gfb; s=In=	@)^!.)!.!@
#	gkfn cfj f; lj sf; lj Q s=In=	@)^!.)!.!@&
\$	dxfnldl knf0gfb; In=	@)^!.)!.!*
%	gf/fo0fl knf0gfb; In=	@)^!.)!.!@ (
^	kfy/f knf0gfb; In=	@)^!.)!.!*
&	; 06n knf0gfb; s=In=	@)^!.)!.!)^
*	066/gžgn ln hE P08 knf0gfb; s=In=	@)^!.)!.!#
(	abj n knf0gfb; In=	@)^!.)!.!!!!
!)	cf0 knf0gfb; In=	@)^!.)!.!!!!
!!	olglne/ gkfn In=	@)^!.)!.!*

^@ j flif\$; fwf/Of ; ef

; lrs[; u17t ; :yfx?n]cfly\$ j if{; dflk ePsf]ldlt n]^ dlxgfleq j flif\$; fwf/Of ; ef u/fpgkg]Jo; yf /x]adfl]hd sh !@% j 6f ; rls[; u17t ; :yfx? dWb]\$) j 6f ; :yfn]pQm ; dofjwl leq j flif\$; fwf/Of ; ef u/fPsf 5g\ o; cfly\$ j if{leq j fl0fho a\$; dXsf !#, lj sf; a\$; dXsf %, lj Q sDkgl ; dXsf \$), aldf sDkgl ; dXsf !!, xfn ; dXsf #, pTkfbg tyf kžf]yg sDkgl ; dXsf *, Jofkf/ ; dXsf @ , cGo ; dXsf ! j 6f u/L hDdf *# j 6f ; rls[; u17t ; :yfx?n]cfly\$ j if{^).^! sf]j flif\$; fwf/Of ; ef ; DkGg u/\$f 5g\ o; ; DaGwl lj j/Of tflnsf @@ df k]t't ul/Psf]5 .

^# nfez÷afg; z0/ 3f]0ff tyf z0/ kfls/Of

o; cfly\$ j if{ j flif\$; fwf/Of ; ef u/fpg] *# j 6f ; lrs[; u17t ; :yfx?dWb]## j 6f ; :yfx?n]nfez j f afg; z0/ 3f]0ff u/\$f 5g\ ol dWb]nfez 3f]0ff ug[@ tyf afg; z0/ 3f]0ff ug[& ; u17t ; :yfx? /x\$f 5g\eg]nfez / afg; z0/ bj }3f]0ff ug[\$ j 6f

; u7t ; :yfx? /x\$ f 5g\ . nfez 3fj0ffsf] kl'tzt !=) % b|v !!) / afg; zp/ 3fj0ffsf] kl'tzt !) b|v %) ; Dd /x\$]5 . o; ; DaGwl ljj/Of tlnsf @@ df k|t't ul/Psf]5 .

tlnsf @lljflif\$;fwf/Of ;ef tyf nfez, afg; zp/ / zp/ khls/Of; DaGwl ljj/Of

qm; =	; P|s [; u7t ; :yfs]gfd	;fwf/Of ;ef u/\$]ldlt	j flif\$;fwf/Of ;ef	nfez÷afg; zp/ 3fj0ff	kl'tzt -rQm khLdf_
j flifho a\$					
!	Pe/|6 a\$ ln=	@)^!.*!)	bzf}	gub nfez	@)
@	nDag| a\$ ln=	@)^!.(^	r|yf] kfFf] 5}f}; ftf}	-	-
#	n|dl a\$ ln=	@)^!.(. (	r|yf]	-	-
\$	:6bf088{rf68(a\$ gkfn ln=	@)^!.(@#	c7f/f}	gub nfez	!!)
%	a\$ ckm sf7df08"ln=	@)^!.(@#	bzf}	gub nfez	!)
^	glj n a\$ ln=	@)^!.(@%	al; f}	gub nfez	^%)
&	gkfn 06e|6d|6 a\$ ln=	@)^!.(@ (	c7f/f}	gub nfez	!%)
*	df5fkr5}a\$ ln=	@)^!.(@ (	5}f}	-	-
(	sdf/l a\$ ln=	@)^!.!!!\$	t}f]/ r|yf]		
!)	gkfn P; :lj=cf0= a\$ ln=	@)^!.!@!&	P3f/f}	-	-
!!	gkfn 008li6on P08 sdl; on a\$ ln=	@)^!.!@@!	; ftf}	-	-
!@	gkfn qm|B6 P08 sdz(a\$ ln=	@)^!.!@*!	; ftf}	-	-
!#	lxdfnog a\$ ln=	@)^@.!.!^	afx|}	afg; zp/	@)
lj sf; a\$					
!	lgw| p|yfg a\$ ln=	@)^!.(!*!	5}f}	-	-
@	8pnkd|6 qm|B6 a\$ ln=	@)^!.(@&	r|yf]	gub nfez	!)
#	l5d\$ lj sf; a\$ ln=	@)^!.!!!@#	t}f]	-	-
\$	klZrdf-rn lj sf; a\$ ln=	@)^!.!@&!	bf}f]	-	-
%	gkfn lj sf; a\$ ln=	@)^@.!.!@	5}f}	-	-
lj Q sDkgl					
!	kfy/f kmf0gfc; ln=	@)^!.^@ (	cf7f}	gub nfez	!%)
@	gf/fofl kmf0gfc; ln=	@)^!.&@@	bzf}	afg; zp/	@&
#	al/u| kmf0gfc; ln=	@)^!.&@#	klxnf]	-	-
\$	g}zgn kmf0gfc; s=ln=	@)^!.*.@%	afx|}	afg; zp/	@)
%	sf7df8f}kmf0gfc; ln=	@)^!.*.#)	bzf}	-	-
^	lkkN; kmf0gfc; ln=	@)^!.(!&	cf7f}	gub nfez	!)
&	lkl|do/ kmf0gfc; s=ln=	@)^!.(! (	cf7f}	-	-
*	P; kmf0gfc; s=ln=	@)^!.(@	gj f}	gub nfez	@)

qm; =>	;!Ls[;u7t ;yfsf]gfd	;fwf/Of ;ef u/\$f]ldlt	j flif\$;fwf/Of ;ef	nfez÷afg zφ/ 3fj0ff	kltzt -rQif khldf_
(	cfđ knf0gfc; ln=	@)^!.(@\$	r fyf]	-	-
!)	dxfnldl knf0gfc; ln=	@)^!.(@%	gj f}	gub nfez	!)
!!	głkn xplhĚ P08 drŹ6 knf0gfc; ln=	@)^!.(@%	bzf}	afg; zφ/	!)
!@	cłgk0f{knf0gfc; s=ln=	@)^!.(@&	P3f/f}	gub nfez afg; zφ/	@^#@ %)
!#	klZrdf-rn knf0gfc; s=ln=	@)^!.(@*	gj f}	gub nfez afg; zφ/	@) !)
!\$	>l 06eŹ6dŹ6 P08 knf0gfc; s=ln=	@)^!.(@(@)^!.(@(@)^!.(@(@)^!.(@(@)^!!!!) @)^!!!!^	bzf}	-	-
!%	olge; ħ knf0gfc; ln=	@)^!.(@(@)^!.(@(@)^!.(@(@)^!.(@(@)^!!!!) @)^!!!!^	gj f}	-	-
!^	l; 4fy{knf0gfc; ln=	@)^!.(@(@)^!.(@(@)^!.(@(@)^!.(@(@)^!!!!) @)^!!!!^	gj f}	-	-
!&	ufŹvf knf0gfc; ln=	@)^!.(@(@)^!.(@(@)^!!!!) @)^!!!!^	bzf}	gub nfez	!)
!*	knj f knf0gfc; s=ln=	@)^!!!!) @)^!!!!^	bf}f]	-	-
!(	;Ź6 knf0gfc; s=ln=	@)^!!!!^	cf7f}	gub nfez afg; zφ/	!)% @)
@)	lsi6 drŹ6 a}ŹĚ P08 knf0gfc; ln=	@)^!!!!&	t}f]	-	-
@!	06/gžgn lnlhĚ P08 knf0gfc; s=ln=	@)^!!!!@*	gj f}	gub nfez	!)-%#
@@	sl:ds drŹ6 a}ŹĚ P08 knf0gfc; ln=	@)^!!!!#)	r fyf]	-	-
@#	głkn cfj f; lj sf; lj Q s=ln=	@)^!!!@!(	afxŹf}	gub nfez	!*
@\$	głkn drŹ6 a}ŹĚ P08 knf0gfc; ln=	@)^!!!@% @)^!!!@& @)^!!!@*	gj f}	gub nfez	#)
@%	gj bluf{knf0gfc; s=ln=	@)^!!!@& @)^!!!@*	cf7f}	gub nfez	%
@^	olgog knf0gfc; s=ln=	@)^!!!@* @)^!!!@& @)^!!!@(@)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#! @)^!!!@#! @)^!!!@#	bzf}	gub nfez afg; zφ/	# !)
@&	abj n knf0gfc; ln=	@)^!!!@* @)^!!!@(@)^!!!@(@)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#! @)^!!!@#	; ftf}	-	-
@*	:6df088{knf0gfc; ln=	@)^!!!@(@)^!!!@(@)^!!!@(@)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	gj f}	-	-
@(	j 8{drŹ6 a}ŹĚ P08 knf0gfc; ln=	@)^!!!@(@)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	t}f]	-	-
#)	głkn zφ/ dfsŹ\ P08 knf0gfc; ln=	@)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	P3f/f}	-	-
#!	nlntk/ knf0gfc; s=ln=	@)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	cf7f}	-	-
#@	hg/n knf0gfc; ln=	@)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	cf7f}	-	-
##	ndalgl knf0gfc; P08 lnlhĚ s=ln=	@)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	cf7f}/ gj f}	-	-
#\$	u8lj n knf0gfc; s=ln=	@)^!!!@#! @)^!!!@#! @)^!!!@#! @)^!!!@#! @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	bzf}	-	-
#\$	u8lj n knf0gfc; s=ln=	@)^!!!@#! @)^!!!@#! @)^!!!@#! @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	bzf}	-	-
##	Pnkls Pe/Ź6 knf0gfc; ln=	@)^!!!@#! @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	P3f/f}	-	-
#^	głkn knf0gfc; P08 ;ŹĚ s=ln=	@)^!!!@#! @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	afxŹf}	-	-
#&	Pg-cf0Ź8=; L=Sořlk6n dfsŹ\ ln=	@)^!!!@#! @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#) @)^!!!@#! @)^!!!@#! @)^!!!@#	P3f/f}/ afxŹf}	-	-
#*	hfgsl knf0gfc; s=ln=	@)^!!!@# @)^!!!@#	; ftf}/ cf7f}	afg; zφ/	###
#(	ogf06\$ knf0gfc; ln=	@)^!!!@#	bzf}	gub nfez	%

qm; =	; PLS [; ul7t ; yfsf]gfd	; fwf/Of ; ef u/\$]ldlt	j flif\$; fwf/Of ; ef	nfez÷afgz zđ/ 3f]0ff	kltzt -rQif khldf_
\$)	gful/s nufgl sfif	@)^.#.@&	bzf}	gub nfez	!%
aldf sDkgl					
!	głkn nfOkm OG:of7Q; s=ln=	@)^!.^.*	kfFf}	-	-
@	obf06\$ OG:of7Q; s+-głkn ln=	@)^!.(@	P3f/f}	-	-
#	nfOkm OG:of7Q; skf7zg -głkn ln=	@)^!.(@	t}f]	-	-
\$	; u/dfyf OG:of7Q; s=ln=	@)^!.(@^	cf7f}	-	-
%	lkldo/ OG:of7Q; s+-głkn ln=	@)^!.(@	P3f/f}	-	-
^	lxdfnog hg/n OG:of7Q; s=ln=	@)^!.!)@	P3f/f}	-	-
&	Pgjl=OG:of7Q; s=ln=	@)^!.!@!	; ftf}	gub nfez	!)
*	Pnfog; OG:of7Q; s=ln=	@)^!.!@!	cf7f}/ gj f}	afg; zđ/	!)
(	Pe/76 OG:of7Q; s=ln=	@)^!.!@.*	bzf}	-	-
!)	k\$; on OG:of7Q; s=ln=	@)^.#.!@	t}f]	-	-
!!	g\$]OG:of7Q; ln=	@)^.#.@@	gj f}	afg; zđ/	!)
xfon					
!	; fl6l xfon ln=	@)^!.(@.*	tl; f}	-	-
@	ofs P08 olt xfon ln=	@)^!.(@	c7f0{f}	-	-
#	cf]/o6n xfon ln=	@)^!.!@!%	t}f]rfyf] kfFf}5}f}/ ; ftf}	-	-
pTkfbg tyf kzfvg sDkgl					
!	ogllne/ głkn ln=	@)^!.*..*	P3f/f}	gub nfez	!))
@	afon; {głkn ln= -afnfh_	@)^!.(@#	5Aal; f}	-	-
#	afon; {głkn -t/f0{ ln=	@)^!.(@#	c7f/f}	gub nfez	%
\$	Hoflt l:klgE ldn; ln=	@)^!.!!!^	k6wf}	-	-
%	vfB pBf] ln=	@)^!.!!!.*	aQl; f}	-	-
^	głkn ag:klt fo"pBf] ln=	@)^!.!!!.*	p6gf0; f}	-	-
&	>l /3kl6 h6 ldn ln=	@)^@.@!%	; ftf}	-	-
*	głkn Noa cfon ln=	@)^@.@&	t}f}	-	-
Jofkf/ sDkgl					
!	lazfn ahf/ s=ln=	@)^!.(!&	rflj; f}	gub nfez	*%
@	; fl6 6B\$ skf7zg ln=	@)^!.(@	c9tl; f}	gub nfez	@)
cfo sDkgl					
!	abj n kfj/ s=ln=	@)^!.(@%	afx}	-	-

^\$ xskb zq/ 3fj0ff

o; cfly\$ jifdf tlnsf @# adf]hdsf % j6f ; Pls[; u7t ; yfx?n] lj Bdfg zq/wglx?sf nflu xskb zq/sf]3fj0ff u/\$f 5g\

tlnsf @Mxskb zq/ 3fj0ff

qm; =	; u7t ; yfs]gfd	cgkft
!	głkn P; ÷j-cf0{a\$ ln=	@M
@	gżgn knf0gfc; s=ln=	!M
#	gj bluf{knf0gfc; s=ln=	@M
\$	hfgsl knf0gfc; s=ln	@M
%	kn] f knf0gfc; s=ln=	!M-%

^% ; Pls[; u7t ; yfx?sf]; ~rfng glthf

o; cfly\$ jifdf ; Pls[; u7t ; yfaf6 af\$df kż ePsf cfly\$ jif{^)^.^! sf]n]yf kl/lf0f ePsf]lj]Qo lj j/0f adf]hd ; yfx?sf]; ~rfng glthf / ; fxl cfly\$ jif\$]c]tdf sfod /x\$]ahf/ dNo bxfocg; f/ /x\$]5 .

tlnsf @M; Pls[; u7t ; yfx?sf]; ~rfng glthf
-cfly\$ jif{^)^.^!_

qm; =	; Pls[; u7t ; yfs]gfd	rQm khl -? bznfvdf_	klt zq/ gq jy{?=_	vb gfkñ -?bznfvdf_	kltzq/ c]dbfgl -?=_	kltzq/ rQm d]b -?=_	ahf/ d]b -?=_
jfl0f]o a\$							
!	głkn 06e]6d]6 a\$ ln=	@(%=@(@\$^=**	!%=@&	%!=&)	!))=))	(\$)
@	a\$ ckm sf7df08"ln=	\$^#=%*	!\$)#&	!@&=)	@&=\$)	!))=))	@(%
#	lxdfnog a\$ ln=	%#^=@%	@\$^=(#	@^#=%)	\$(=)%	!))=))	*\$)
\$	gljn a\$ ln=	\$(!=^%	#)!=&	\$%#=#@	(@=!)	!))=))	!)))
%	głkn 008li6@n P08 sdl; qn a\$ ln=	\$((=(^	!@\$=)*	^*=@^	!#=%	!))=))	@!*
^	głkn P; ÷j-cf0= a\$ ln=	\$@^=**	!\$^=*)	^)=*%	!\$=@%	!))=))	#)&
&	Pe/]6 a\$ ln=	#!%=))	!&!%#	!\$#=%&	\$%=%*	!))=))	^*)
*	df5fkR5}a\$ ln=	%(%)=))	!))=&&	\$^=(*=\$(\$!))=))	!@%
(	n]dl a\$ ln=	%(=\$(&(!)!#=@	!)\$%	!=()	!))=))	!%^
!)	:6df088{rf68{a\$ g]kn ln=	#&\$=^)	#((=@\$	%#&=*^)	!\$#=%%	!))=))	!&\$%
!!	sdf/l a\$ ln=	%(%)=))	!)^=^*	%#=\$&	!!)=(	!))=))	)^!.\$!\$ df ; P]s[

qm;=	;Pls[;u7t ;yfsf]gid	rQm kHL -? bznfvdf_	klt zq/ gš jy{?-	vb gfkñ -?bznfvdf_	kltzq/ cřbfgl -?=-	kltzq/ rQm dñb -?=-	ahf/ dñb -?=-
lj sf; aš							
!	8pñkdł6 qmłB6 aš ln=	!^)=)	!!@&@	#)=&%	!(-@@	!))=)	!^&
@	głkn lj sf; aš ln=	!^)=)	-&\$=^(_	#)=@)!_	!-*&^_	!))=)	!)@
#	lgwğ pTyfg aš ln=	(=@	@)=@*	\$=(\$=#*	!))=)	()
laQ sĐkgł							
!	gf/fo0fl knf0gfg; ln=	@(=*&	!\$!#!	!)=%!	#%!*^	!))=)	@@
@	sf7df8fjknf0gfg; ln=	#)=)	!#^&)=*#	@&&	!))=)	@)%
#	ufjvf knf0gfg; s=ln=	@%)=)	!!^&^	#=#	!\$-%@	!))=)	!)\$
\$	kfy/f knf0gfg; ln=	@)=)	@(&=*%	!%\$ (&&-\$%	!))=)	@*%
%	>l 06eł6dł6 P08 knf0gfg; s=ln=	@\$)=)	((=%#	*%@	@!#)	!))=)	!&!
^	gžgn knf0gfg; s=ln=	#%=(&	@^)=)^	!%!=&	\$#=#\$!))=)	#^)
&	nłntk/ knf0gfg; s=ln=	##=&%	!&(-@	%% (!^% ^	!))=)	@#%
*	Pñkls Pe/ł6 knf0gfg; ln=	\$)=)	!%&-%%	*_!*	@!&)	!))=)	!%)
(	dxfnld knf0gfg; ln=	%)=)	!\$)=\$\$!%@@	#)=\$\$!))=)	@&)
!)	głkn drł6 ašE P08 knf0gfg; ln=	!))=)	(^=((\$@!^	@!)*	%)=)	!&%
!!	cłgk0f{knf0gfg; s=ln=	#@)=)	@(&=&%	@!#!	^%=(&	!))=)	\$%)
!@	kłZrdf-rn knf0gfg; s=ln=	\$)=)	!%*^=#	!@)^	#)=!%	!))=)	@@
!#	P; knf0gfg; s=ln=	()=)	!#\$=!*	@#=%%	@^%)	!))=)	!&#
!\$	głkn xfpłhE P08 drł6 knf0gfg; ln=	\$%)=)	!\$(!^	%^@	!@-\$ (!))=)	@#)
!%	olge; ħ knf0gfg; ln=	#!%)	!#(-@%	!)=@	@^&@	*\$=)	!#)
!^	głkn knf0gfg; P08 ; łeE s=ln=	@)=)	@!\$=()=*^	\$=)	!))=)	!^%
!&	; D ħ gf knf0gfg; s=ln=	@@=!^	*(-@\$!#&	^)= (!))=)	!@\$
!*	głkn cfjf; lj sf; lj Q s=ln=	\$*=(!\$^=@%	!%#)	#!=@#	!))=)	!^%
!(	u8lj n knf0gfg; s=ln=	#!)= (!%)=^*	#=(!	!%=^\$	(% !*)	!*)
@)	głkn zq/ dfsł s=ln=	!@)=)	!)%=(\$	#=\$*	@=(!))=)	!)#
@!	olgog knf0gfg; s=ln=	^%=(*	!!*)=(!\$#(@!=\$!	!))=)	!#!
@@	oğf06š knf0gfg; ln=	^)=)	!)*%*	@=*)	\$=^&	!))=)	!)^
@#	głkn >łnsf drł6 aš ln=	!))=)	!)(-&!	@=#*	@=#*	!))=)	(%
@\$	gful/s nufgl sfif	#(=(!&\$=\$)	!\$=^*	#^&)	!))=)	!^%
@%	łkkł; knf0gfg; ln=	#!##	!@&=)*	\$=^	!\$=**	!))=)	!)\$
@^	066/gžgn lnłhE P08 knf0gfg; s=ln=	!@)=)	!!^=(^	!!^=\$	(=&)	!))=)	!!!

qm;=	;Pls[;u7t ;yfsf]gfd	rQm kHL -? bznfvdf_	klt zq/ gš jy{?-?	vb gfkñ -?bznfvdf_	kltzq/ cfbfgl -?=-	kltzq/ rQm dnb -?=-	ahf/ dnb -?=-
@&	lkldo/ kn0gfc; s=ln=	@)=)	!#)=\$%	#=#*	!^=(!))=)	!!&
@*	;ł6k knf0gfc; s=ln=	@)=)	!\$*=)	\$)=%	@)=@%	!))=)	!#)
@(	gj bluf{kñf0gfc; s=ln=	@)=)	!@)#)	#=!(!%=(%	!))=)	!!&
#)	abjn kn0gfc; ln=	%)=)	!@)#)	\$)=	*=)*	!))=)	!!%
#!	hg/n knf0gfc; ln=	!*=(!@)=(*	-!#(-^=(%	!))=)	!%)
#@	Pg=cf048; L=soflk6n dfsł ln=	%*=)	!@*=\$)	@)#\$	#%=&	!))=)	!)&
##	nłj gl knf0gfc; P08 lnłhĒ s=ln=	%!=)	!@^&#	!&#(@*=(*	*%=)	!))
#\$	l; 4fy{kñf0gfc; ln=	\$)=)	!!(=\$*	!@=#	#@##	!))=)	!@)
aldf sĐkgl							
!	lkldo/ 06:ofłł; s+=głkn_ ln=	#)=)	@^&=(&=%\$	@=!#	!))=)	@!)
@	oğf06\$ 06:ofłł; s+=głkn_ ln=	%^=@	!^*=)#	&=!	!@#*	!))=)	!)%
#	; u/dfyf 06:ofłł; s=ln=	%^=!	@!\$-%%	!%&(@*=%	!))=)	!#!
\$	g\$ł06:ofłł; ln=	%)=)	!*(%^	\$=!)	*=@	!))=)	!!@
%	lxdfnog hg/n 06:ofłł; s=ln=	#)=)	@#\$=(!!=(^	#(=*&	!))=)	!&%
^	Pe/ł6 06:ofłł; s=ln=	#)=)	@))=)	!&!&	%&=@#	!))=)	#%)
&	głkn nf0km 06:ofłł; s=ln=	@%)=)	!))=)	-	-	!))=)	!^@
*	nf0km 06:ofłł; skfłzg -głkn_ ln=	@%)=)	!))=)	-	-	!))=)	!\$)
(	Pnf06; 06:ofłł; s=ln=	\$=(=\$!(@=%	@))	\$=)	!))=)	!)#
!)	Pg=ł-06:ofłł; s=ln=	((=@#	!!\$=(^	!*#(!*#(!))=)	!@\$
xřn							
!	ofs P08 olt xřn ln=	@@%=\$!(%##	-&@&	#=@@_	!))=)	^)) * -)%*÷%(_
@	; řł6ł xřn ln=	*^=(&	#!=\$&	-\$-\$-\$	-%=!_	!)=)	^%
#	cfł/06n xřn; ln=	\$(%=@^	*&=#	-^#&#_	!@*&	!))=)	\$@
\$	tf/fufpR/hł; l xřn ln=	*@#=(*	!!)=&\$	-!^\$#^_	-)=!(_	!))=)	#(
płkfbg tyf kžřvg sĐkgl							
!	oğllne/ głkn ln=	(@)&	#\$)=!@	!\$)-&	!%@*@	!))=)	!\$))
@	>l /3klt h6 ldł; ln=	!*)-&	(%\$ (&=!&	#=(&	!))=)	!^=) * -)%#=%\$
#	Hofłt l:klgĒ ldł; ln=	!#=\$)\$	-!)!=@%	-*_*!_	-^@(_	!))=)	#!* -)%(^)
\$	ařn; {głkn -afnfh_ ln=	!(\$=* (#&#!!	#&=*	!(\$)	!))=)	%%\$
%	ařn; {głkn -t/f0{ ln=	!@!)=)	#!*#!)	!(=%%	!^=!^	!))=)	\$%^

qm;=	;Pls[;u7t ;yfsf]gfd	rQm kHL -? bznfvdf_	klt zq/ gö jy{?=_	vb gfkñ -?bznfvdf_	kltzq/ cfdBfgl -?=_	kltzq/ rQm dNb -?=_	ahf/ dNb -?=_
^	vfB pBfũ ln=	!@=#	#&(-%*	!\$=*!		!))=))	@#!* -)%*÷%(_
&	c?0f jg:klt pBfũ ln=	%%=)#	-!)^*^!_	!%=!	@)=(!))=))	%*
Jofkf/ sDkgl							
!	lazfn ahf/ s=ln=	@&#)	!#(=%%	@)#)	&\$=#^	!))=))	!\$))
@	;fl6 6BÈ skf[?zg ln=					!))=))	#!%
#	gkfn j hknj/ s+n=	#=)*	&*=@(-)=!(-\$=#_	%)=))	*)

* cf-j =)^)^! df sg)sf/fj/ gePsf].

cg; Fl

cg! Pl - !

afB{f sdf/lx?gfdkb

>l blks /fh sfkmn]

cllb1f

>l 8Da/ k| fb 9u]h

; Nnfxsf/

>l k/li6 gfy kfBdfn

pk-lgbZs, lwtfkq ahf/ tyf lgodg lj efu

>l lg/h lu/l

pk-lgbZs, ; :yfut lj Q tyf kzf; g lj efu

>l lj gob] cfrfo{

kdv, ; :yfut lj Q tyf ; r'gf lj Znifof dxzfxf

>ldtl d-h'pkllbfo

kdv, n'vf tyf kzf; g dxzfxf

>l gj /fh clwsf/

kdv, ahf/ lj Znifof tyf ofhgf lj sf; dxzfxf

>l dlQmgfy >]7

kdv, ahf/ lgodg tyf sfgg kngf dxzfxf

>l w] ltlDlN; gf

kdv, hgziQm lj sf; tyf klzlf0f dxzfxf

>l s[0f k| fb l3ld/]

sf-d= clwsf, ahf/ lgodg tyf sfgg kngf dxzfxf

>l cgh l/dfn

sf-d= clwsf, n'vf tyf kzf; g dxzfxf

;xfos sdf/lx?

>l kvl sfhl >]7

>l ; /h kwfgfE

>l blks zdf{

>l /fh'lh=; l=

>l gj /fh kl08t

>ldtl zzl cofh

>l /fhg ykf

;xoflL sdf/lx?

>l gxsh e\$/f0{

>l /fhz nfu]

>l /fhg vltj 8f

>l chg k| fb 9sfn

>l blks lfql

>l gj /fh kfB]h

cg; Fl - @

gkfn lwtflkq af\$ {
yfkfynl, sf7df08f}.

@)^@ cfiff9 #! ut\$flj f; nft

-?=- xhf/df_

; DklQ	cfly\$ jif{@)^!.^@*	cfly\$ jif{@)^).^!
l:y/ ; DklQ -vb_	%^^=#*	*&)=%!
nufgl	!!,*%#=#^*	!@%&=!(
vb rfn' ; DklQ	##\$%=@\$	@^% (= &*
hDdf ; DklQ	!%&^%#)	!%&* &-\$*

-?=-xhf/df_

bflotj	cfly\$ jif{@)^!.^@*	cfly\$ jif{@)^).^!
; fwf/of hu\$ f sfjf	^,)))=))	^,)))=))
clfo sfjf	*,^)))=))	*,^)))=))
pkbfg sfjf	^#(=)%	\$^* = ^*
cfjfwl sfjf	#))=))	#))=))
sd{f/l sNof0f sfjf))=))	@&(=)
Joo eGb f cfo a9l	@@(-@%	!#(=*)
hDdf bflotj	!%&^%#)	!%&* &-\$*

* ckl/isE

cg; Fl - @ -qmdzM

głfn lwtfkq af\$ {
yfkfynl, sf7df08f}.

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

-?xhf/df_

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

-?xhf/df_

Joo	cfly\$ jif{@)^!.^@*	cfly\$ jif{@)^.^!
kzf; slo vr{	&!%)=)*	^\$*%=@#
af\$ {a} s vr{	!#*=%*	!#%=\$\$
xl; s\$ l vr{	##!=%!	#\$ (= \$)
pkbfg vr{	@#\$=(!	@(^=\$*
art÷-Joo_	* (= \$ %	(&! = ! ^
hDdf Joo	&,*%#%)*	&@^=-%#

-?xhf/df_

	cfly\$ jif{@)^!.^@*	cfly\$ jif{@)^.^!
ut cfly\$ jif{ Ddsf]j rt	!#(=*)	!(&=#
o; cfly\$ jif\$]art -Joo eGbfg cfo a9L_	* (= \$ %	(&! = ! ^
sh jrt	@@(-@%	!!^*-& (

* ckl/isf

cg; Fl - @ -qmdzM

gkfn lwtfkq af\$}
yfkfynl, sf7df08f}.

cfly\$ jif{@)^!.^@ sf]gub kjfx ljj/of

-ckl/ist_

ljj/of	?=	?=	?=
s_ ; #fng ultlj lwsf]gub kj fx			
o; j if\$]afBkm6 kj \$]art	* (,\$%)=*		
hf\$Mxf; s\$ vl vr{	##!,%) *=*%		
hf\$Mpkbfg vr{loj :yf	-		
Go\$M Jofh cdfbfgl	-*@(,)#(=\$*_		
sfolzn kfl kl/j t\$ cl3sf]; #fng gub kj fx		-\$)*,)&(=#*_	
sfolzn kfl ; dfofhg			
Go\$M rfn'; DklQdf sld÷-a[4_	-###,*^\$%/_		
Go\$M rfn' bflotj df a[4÷-sdl_	\$^),&@^#*		
Go\$M sdf/f/l sNof0fsf]faf6 eQmfgl	-@&(,))=))_		
Go\$Mpkbfg sf]faf6 eQmfgl	^&,\$\$=\$@!	-\$,#&#=(&_	
; #fng ultlj lwaf6 sfolzn kflsf]gub kj fx			-\$(@,\$%#=#*_)_
v_ nufgl ultlj lwsf]gub kj fx			
Jofh cdfbfgl	*@(,)#(=\$*_		
hf\$M utj if\$]c\$tdf kkt ug{afis Jofh	*\$%,(%)=))		
Go\$M o; j if\$]c\$tdf kkt ugkg]Jofh	-&(^,(%)=))_		
o; j if\$]vb gub Jofh cdfbfgl		*&*,)#(=\$*_	
Go\$Ml:y/ ; DkQL vl/b		@(,\$\$%)=))_	
hf\$M nufgl lj qnl		&)),,)))=))	
nufgl ultlj lwaf6 vb gub kj fx			!,\$\$*,,\$(\$=\$*_
gubdf ePsf]sh sld			!,\$%^,)=\$^*_
j iff{Dedf gub tyf a\$ df]bft			!*^&(-%\$
j iff{tdf gub tyf a\$ df]bft			!,\$&,\$&@)=@@

cg; PL - #

; fj klgs lgisfzg cgdlt; DaQwl ljj /Of

~?~bnfvdf_

qm; =	; ul7t ; :yf	lwtfkqsf] k\${/	cgdlit klfg /sd	cgdlit klfg ul/Psf]ldit	lgisfzg tyf laqb kqQws
	cfly\$ jif0)%.%				
!	gkfn d\$ ln=	; fwr/Of z\$ /	@&)	)%. \$.!#	gful/s nufgl sfif
@	gkfn z\$ / dfs\$ \ s+ln=	; fwr/Of z\$ /	\$=)	)%. ^.%	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
#	lxdfnwg hg/n 06:of7]; ln=	; fwr/Of z\$ /	!@=)	)%. ^.!@	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
\$	xl/l; l4 06fFtyf 6fon sf/vfgf ln=	; fwr/Of z\$ /	%#=@	)%. *.@&	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
%	lgd/8 kndf{of6sl; ln=	; fwr/Of z\$ /	!*=)	)%. (!	gful/s nufgl sfif
^	gkfn lne/ ln=	; fwr/Of z\$ /	!#=*)	)%. (!%	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
&	g\$fg Po/ ln=	; fwr/Of z\$ /	!^=%)	)%. (.@^	gful/s nufgl sfif
*	g\$fg Po/ ln=	cuflwsf/ z\$ /	!\$=)	)%. (.@^	gful/s nufgl sfif
(	ogf06\$ 06:of7]; s+ln=	; fwr/Of z\$ /	@\$=)	)%. !.)!&	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
!)	gkfn P; -lj =cf04 a\$ ln=	; fwr/Of z\$ /	#^=)	)%. !.!.!	gful/s nufgl sfif
!!	lkkN; km0gfc; s+ln=	; fwr/Of z\$ /	(=*)	)%. !.!@%	gful/s nufgl sfif
!@	c6gk0f{km0gfc; s+ln=	; fwr/Of z\$ /	@=)	)%. !.!&	gkfn z\$ / dfs\$ \ s+ln=
!#	gkfn rnrq lasf; s+ln=	; fwr/Of z\$ /	@!=(	)%. !.@@@	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
!\$	Pufl]gkfn ln=	; fwr/Of z\$ /	(=)	)%. !.@@(	gful/s nufgl sfif
!%	la/f6 z'ln=	; fwr/Of z\$ /	%=)	)%. !.#&	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
!^	la/f6 z'ln=	cuflwsf/ z\$ /	@=%)	)%. !.#&	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
!&	Pg=cf048=; L= Soflk6n dfs\$ \ ln=	Do'bn km08	!)>=)	)%. !.#.!^	Joj :yfksMgcf]j -lg= s:6fl]Bog tyf 6k6LM Pg=cf048=; L= Soflk6n dfs\$ \ ln =
	hDdf		#\$-\$)		
	cfly\$ jif0)%.%				
!*	lkl]do/ 06:of7]; s+ln=	; fwr/Of z\$ /	!@=)	)%. !.%@	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
!(	P; n\$7\$ /Lh -gkfn_ ln=	; fwr/Of z\$ /	!@=@^	)%. !.%!(	g\$gn km0gfc; s+ln=
@	Pe/76 06:of7]; s+ln=	; fwr/Of z\$ /	!@=)	)%. !.^!&	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
@!	gkfn aurnfbz a\$ ln=	; fwr/Of z\$ /	#^=)	)%. !.^!#	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
@@	lxdlu/L 6\$; 6f0n 008li6k ln=	; fwr/Of z\$ /	!(@=)	)%. !.&.@@	gful/s nufgl sfif
@#	afnfh' sk8f pBfl] ln=	; fwr/Of z\$ /	&=%)	)%. !.(	gkfn z\$ / dfs\$ \ s+ln=
@\$	sf7df08f]km0gfc; ln=	; fwr/Of z\$ /	*=)	)%. !.!.!%	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
@%	n\$ /h afFaf/L 6dfg/L P08 z' km0f]S6<ln=	; fwr/Of z\$ /	!%=)	)%. !.!.!#)	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
@^	gful/s nufgl sfif	; fwr/Of z\$ /	!^=)	)%. !.!@&	g\$gn km0gfc; s+ln=
@&	Pe/76 a\$ ln=	; fwr/Of z\$ /	#^=)	)%. !.!#	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
@*	sfif Joj :yfkg s+ln=	; fwr/Of z\$ / -lgisfzg gePsf]	#)=@%	)%. @.@#!	g\$gn km0gfc; s+ln=
@(	gful/s nufgl sfif	Psf\$ of]hgf	%)=)	)%. @.#.!%	Joj :yfks s0kgLMgful/s nufgl sfif
	hDdf		@\$=@!		
	cfly\$ jif0)%.%#				
#)	gf/fo0fl km0gfc; s+ln=	; fwr/Of z\$ /	\$=)	)%. @.%@^	g\$gn km0gfc; s+ln=
#!	gkfn cf]f; lj sf; lj Q s+ln=	; fwr/Of z\$ /	@)=)	)%. @.\$.!^	/fli6 j fl0fHo a\$
#@	e\$6l kNk P08 k\$ / gkfn ln=	; fwr/Of z\$ /	!)%=)	)%. @.*.!(	gful/s nufgl sfif
##	otl km0gfc; s+ln=	; fwr/Of z\$ /	*=)	)%. @.!.!@	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
#\$	gkfn km0gfc; P08 ;]eE s+ln=	xsk\$ z\$ /	@=))%. @.&.%	

qm; =	;ł7t ;:yf	łwtłqsf] kłf/	cgłłt kłfg /sd	cgłłt kłfg ul/Psf]łdt	lgisfzg tyf laqł kłłws
#%	sn/ :Sofg głkn ln=	; fwr/Of zł/	!\$=#	)%!.!@	gful/s nufgl sfłł
#^	xf0; kłkłf0głf; ln=	; fwr/Of zł/	@\$=)	)%!.!@	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln=
#&	olge; ł knf0głf; P08 Sofłkłn dfsł\ ln	; fwr/Of zł/	!%=)	)%!.!@	gful/s nufgl sfłł
#*	kłłof] lxdfnog s=ln=	; fwr/Of zł/	!@=*	)%!.!@	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln=
#(	P; knf0głf; s=ln=	; fwr/Of zł/	!@=)	)%#.!.@	głkn zł/ dfsł\ s=ln=
\$)	; Dengf knf0głf; s=ln=	; fwr/Of zł/	!)=!	)%#.!!	/fli6ł j flfłło ał
\$!	; łl r'fł sf/vfgf ln=	xskł zł/	^&=))%#.!.*	
	hDdf		@(#-&\$		
	cfllył jif0)%#.%\$				
\$@	głkn xplłE P08 drłł6 knf0głf; ln=	; fwr/Of zł/	!@=)	)%#.!.!	głkn zł/ dfsł\ s=ln=
\$#	ał ckm sf/df08"ln=	; fwr/Of zł/	\$%=)	)%#.!.&	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln=
\$	lxdfnog hg/n 0ł:ofłł; s=ln=	xskł zł/	#)=)	)%#.!.@!	P; knf0głf; s=ln=
\$%	afłn; {głkn ln=	xskł zł/	@@%=@	)%#.!.@!	gful/s nufgl sfłł
\$^	głkn zł/ dfsł; s=ln=	xskł zł/	@)=)	)%#.!.!	P; knf0głf; s=ln=
	hDdf		##@=)		
	cfllył jif0)%#.%\$				
\$&	hg/n knf0głf; s=ln=	; fwr/Of zł/	*=)	)%#.!.!	głkn zł/ dfsł\ s=ln=
\$*	głkn lj 6łłg P08 Jof/ł pBłł ln=	; fwr/Of zł/	&=\$)	)%#.!.!	głkn zł/ dfsł\ s=ln=
\$(	>/fd ; ł/ ldlł; ln=	; fwr/Of zł/	\$^%&=)	)%\$.&&	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln=
%)	>/fd ; ł/ ldlł; ln=	ł8ałłr/	(#)=)	)%\$.&&	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln=
%!	głł0ł:ofłł; ln=	; fwr/Of zł/	@)=)	)%\$.&!.!	gful/s nufgl sfłł, /fli6ł j flfłło ał
%@	głkn ogł06ł s=ln=	xskł zł/	#)=!	)%\$.*.!	głgn knf0głf; s=ln=
%#	głkn ał ln=	xskł zł/	@\$!=(%	)%\$.*.!@	gful/s nufgl sfłł
\$\$	dxfnldl knf0głf; s=ln=	; fwr/Of zł/	!)=)	)%\$.*.#	głgn knf0głf; s=ln=
%%	klZrdf-rn knf0głf; ln=	; fwr/Of zł/	*=)	)%\$.(@!	głkn zł/ dfsł\ s=ln=
%^	cłgk0f{knf0głf; s=ln=	xskł zł/	%)=)	)%\$.!.!.!	głgn knf0głf; s=ln=
%&	nłntk/ knf0głf; s=ln=	; fwr/Of zł/	(%)=)	)%\$.!.!@	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln=
%*	u8jln knf0głf; P08 0łeł6dłł6 s=głkn ln=	; fwr/Of zł/	!)=)	)%!.!.!	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln=
	hDdf		\$^@#^		
	cfllył jif0)%#.%\$				
%(	Pnfoł; 0ł:ofłł; s=ln=	; fwr/Of zł/	@)=)	)%\$.\$.@&	gful/s nufgl sfłł
^)	tf/fufł l/hł; l xflłł; ln=	; fwr/Of zł/	!@)=)	)%\$.(!	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln= głkn drłł6 ałłE P08 knf0głf; ln=
^!	tf/fufł l/hł; l xflłł; ln=	cułłwsf/ zł/	*)=)	)%\$.(!	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln= głkn drłł6 ałłE P08 knf0głf; ln=
^@	kfl/f knf0głf; s=ln=	; fwr/Of zł/	*=)	)%\$.!.!*	gful/s nufgl sfłł
^#	głkn zł/ dfsł; s=ln=	xskł zł/	#)=)	)%\$.!.!@	P; knf0głf; s=ln=
	hDdf		@%*=)		
	cfllył jif0)%#.%\$				
^\$	olge; ł knf0głf; P08 Sofłkłn dfsł\ ln	; fwr/Of zł/	#=@^	)%\$.%.@	gful/s nufgl sfłł
^%	głkn 008łłł6łn P08 sdl; łn ał ln=	; fwr/Of zł/	!&%=)	)%\$.&.@	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln, głkn drłł6 ałłE P08 knf0głf; ln=
^^	głkn drłł6 ałłE P08 knf0głf; ln=	; fwr/Of zł/	%)=)	)%\$.(!%	Pg=cf0łł8=; l= Sofłkłn dfsł\ ln=

qm; =	;u!7t ;:yf	lwtfkqs] kšf/	cgđlt kħfg /sd	cgđlt kħfg ul/Psf]ldit	lgisfzg tyf laqm kħQws
^&	g\$řg Po/ ln=	xskħ zħ/	* (=)	)%^.!).&	gful/s nufgl sřř
^*	n!đj gl knf0gř; P08 ln!hÉ s=ln=	; fwř/0f zħ/	@\$=)	)%^.!).!*	głkn zħ/ dfsħ\ s=ln=
^(	klZrdf-rn knf0gř; ln=	xskħ zħ/	@)=)	)%^.!!.@	głkn zħ/ dfsħ\ s=ln=
&)	P; knf0gř; s=ln=	xskħ zħ/	!%=)	)%^.!.@!^	głkn zħ/ dfsħ\ s=ln=
&!	; u/dřyf 0G:ofřř; s=ln=	; fwř/0f zħ/	!)=@	)%&.@#@	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln=
&@	cfřř/PG6n xřħN; ln=	; fwř/0f zħ/	!)%=)	)%&.#!#	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln=
	gful/s Psfs ofřřgf	yk laqm	(#=@%		
	hđdf		^#)=!		
	cfly\$ jif0)%&.*				
&#	l; 4fy{knf0gř; ln=	; fwř/0f zħ/	*=)	)%&.&.@	głkn drř6 ařsÉ P08 knf0gř; ln=
&\$	głkn drř6 ařsÉ P08 knf0gř; ln=	; fwř/0f zħ/	%)=)	)%&.!.%	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln=
&%	Pl!ks Pe/ř6 knf0gř; ln=	; fwř/0f zħ/	%)=)	)%&.*.@&	głkn knf0gř; P08 ; ĩeÉ s=ln=
&^	głkn aurnfbz knf0gř; P08 ln!hÉ s=ln=	; fwř/0f zħ/	&=)	)%&.!).^	głkn zħ/ dfsħ\ s=ln= głkn >lnsf drř6 ař ln=
&&	gf/fo0ř knf0gř; ln=	xskħ zħ/	!@%*	)%&.!!.@(	głkn zħ/ dfsħ\ s=ln=
&*	głkn ař ckm l; nřř ln=	; fwř/0f zħ/ -lgisfzg gePsř	!)%=)	)%&.!.@#!	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln= głkn >lnsf drř6 ař ln= gful/s nufgl sřř
&(	Pe/ř6 ař ln=	xskħ zħ/	!!(=@!	)%*.@!&	gful/s nufgl sřř
)	głkn lj sf; ař ln=	; fwř/0f zħ/	\$*=)	)%*.#.\$	głkn drř6 ařsÉ P08 knf0gř; ln= gful/s nufgl sřř
!	ař ckm sfřřdf08"ln=	xskħ zħ/	@#\$=)	)%*.#@( gful/s nufgl sřř	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln=
	gful/s Psfs ofřřgf	yk laqm	*@=(!		gful/s nufgl sřř
	hđdf		&!&=@		
	cfly\$ jif0)%*.%				
@	!xřfnog řřř6n/L ln=	; fwř/0f zħ/	!&#=\$^	)%*.\$.@^	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln=
#	głkn xřplhÉ P08 drř6 knf0gř; ln=	xskħ zħ/	!%=)	)%*.*.%	głkn zħ/ dfsħ\ s=ln=
\$	olgg knf0gř; s=ln=	; fwř/0f zħ/	@\$=)	)%*..(%	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln=
%	8řnkđř6 qřř6 ař ln=	; fwř/0f zħ/	\$*=)	)%*.(!*	głkn drř6 ařsÉ P08 knf0gř; ln=
^	P; knf0gř; ln=	xskħ zħ/	\$%=)	)%*.(!*	głkn zħ/ dfsħ\ s=ln=
&	głkn P; řj=cf0ř ař ln=	xskħ zħ/	@*&=*&	)%*.!).@	głkn drř6 ařsÉ P08 knf0gř; ln=
**	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln=	xskħ zħ/	\$)=)	)%*.!.@%	gful/s nufgl sřř
* (	głkn ař ckm l; nřř ln=	; fwř/0f zħ/ -lgisfzg gePsř	!)%=)	)%*.!.@!@	Pg=cf0ř8=; L= Soflk6n dfsħ\ ln= gful/s nufgl sřř głkn >lnsf drř6 ař ln=
()	ořř06ř knf0gř; ln=	; fwř/0f zħ/	@\$=)	)%(!.@%	głkn drř6 ařsÉ P08 knf0gř; ln=
(!	!xřfnog ař ln=	ř8ařř/	#^)=)	)%(@.@!	głkn drř6 ařsÉ P08 knf0gř; ln=
(@	głkn nř0km 0G:ofřř; s=ln=	; fwř/0f zħ/	%)=)	)%(@.@\$	głkn drř6 ařsÉ P08 knf0gř; ln=
(#	lgwř přřyf ař ln=	; fwř/0f zħ/	#=#)	)%(@.#!	gful/s nufgl sřř
(\$	Pe/ř6 ař ln=	cuřřwsř/ zħ/	!\$)=)	)%(.#.\$	głkn zħ/ dfsħ\ s=ln=
(%	0G6/gřřgn ln!hÉ P08 knf0gř; s=ln=	; fwř/0f zħ/	#)=)	)%(.#!@	głkn drř6 ařsÉ P08 knf0gř; ln=
(^	uřřřř knf0gř; ln=	; fwř/0f zħ/	!)=)	)%(.#@!	głkn zħ/ dfsħ\ s=ln=
(&	>L 0G6řđđř6 P08 knf0gř; s=ln=	; fwř/0f zħ/	!^)=)	)%(.#.#@	gful/s nufgl sřř
	gful/s Psfs ofřřgf	yk laqm	!#*=\$*		gful/s nufgl sřř
	hđdf		!%&@!		

qm; =	;ul7t ;:yf	lwtfłqsfl k\$fl/	cgđlt kłfg /sd	cgđlt kłfg ul/Psf]ldlt	lgisfzg tyf laqm kłQws
	cfly\$ jif0%(^)				
(*	nř0km06:of7ł; skf7zg -głkn_ ln=	; fwf/Of zř/	(%)=))	)%(.).\$.)^	Pg=cf048=; L Soflk6n dfsł ln=
((	głkn >lnsf drł6 a\$ ln=	; fwf/Of zř/	\$(=))	)%(.).\$.&	Pg=cf048=; L Soflk6n dfsł ln=
!))	Pg=cf048=; L Soflk6n dfsł ln=	Dorčn kn08	!)=))	)%(.).\$.@\$	JoJ:yfksMPg=cf048=; L Soflk6n dfsł ln= 6i6lMgłkn cřBflus ljsf; lgud
!)!	głkn 06eł6dł6 a\$ ln=	xskř zř/	%&=@\$	)%(.).%.#	Pg=cf048=; L Soflk6n dfsł ln=
!)@	hfgsl knř0gfl; s+ln=	; fwf/Of zř/	*=))	)%(.).%.!@	głkn knř0gfl; P08 ; ljeE; \s=ln=
!)#	ł6n knř0gfl; s+ln=	; fwf/Of zř/	*=))	)%(.).^)!	Pg=cf048=; L Soflk6n dfsł ln=
!)\$	gj bluf{knř0gfl; s+ln=	; fwf/Of zř/	*=))	)%(.).*.!*	głkn knř0gfl; P08 ; ljeE; \s=ln=
!)%	lkłdo/ knř0gfl; s+n=	; fwf/Of zř/	*=))	)%(.).(. (	Pg=cf048=; L Soflk6n dfsł ln=
!)^	řf5fkr5ł a\$ ln=	; fwf/Of zř/	!^=))	)%(.).(!^	głkn drł6 ałsE P08 knř0gfl; ln=
!)&	głkn zř/ dfsł P08 knř0gfl; ln=	xskř zř/	^=))	)%(.).(@@	gful/s nufgl sřř
!)*	dxfnld knř0gfl; ln=	xskř zř/	@=))	)%(!).@ (	gřgn knř0gfl; s+ln=
!) (	Pg=ł-06:of7ł; s+ln=	; fwf/Of zř/	@=))	)%(!@! (	gful/s nufgl sřř
!!)	lkkl; knř0gfl; ln=	xskř zř/	@=))	)^).)!@@	Pg=cf048=; L Soflk6n dfsł ln=
!!!	ałjn knř0gfl; ln=	; fwf/Of zř/	@=))	)^).@.*	głkn drł6 ałsE P08 knř0gfl; ln=
!!@	cřł knř0gfl; ln=	; fwf/Of zř/	*=))	)^).#.\$	głkn knř0gfl; P08 ; ljeE; \s=ln=
!!#	nld a\$ ln=	; fwf/Of zř/	!(@=)	)^).#!^	gful/s nufgl sřř
!!\$	:6ł88(knř0gfl; ln=	; fwf/Of zř/	@\$=))	)^).#!&	głkn drł6 ałsE P08 knř0gfl; ln=
	gful/s Psfs ofłgf	yk laqm	\$)= (		gful/s nufgl sřř
	hđf		*%#=#		
	cfly\$ jif0^).^!				
!!%	Plłks Pe/ł6 knř0gfl; ln=	xskř zř/	@=))	@)^).%.\$	głkn knř0gfl; P08 ; ljeE; \s=ln=
!!^	głkn 06eł6dł6 a\$ ln=	C0fkq	#)=))	@)^).^.&	P; knř0gfl; s+ln=
!!&	sl:ds drł6 ałsE P08 knř0gfl; ln=	; fwf/Of zř/	@\$=))	@)^).&.\$	głkn drł6 ałsE P08 knř0gfl; ln=
!!*	sdř/l a\$ ln=	; fwf/Of zř/	!%=))	@)^).&.^	Pg=cf048=; L Soflk6n dfsł ln=, gful/s nufgl sřř
!! (	l; 4fy{knř0gfl; ln=	xskř zř/	@=))	@)^).&.*	głkn knř0gfl; P08 ; ljeE; \s=ln=
!@)	knř f knř0gfl; s+ln=	; fwf/Of zř/	*=))	@)^).!).@#	głkn drł6 ałsE P08 knř0gfl; ln=
!@!	głkn qłB6 P08 sdz{a\$ ln=	; fwf/Of zř/	@!)=))	@)^).!!!	Pg=cf048=; L Soflk6n dfsł ln=, gful/s nufgl sřř
!@@	křł; on 06:of7ł; s+ln=	; fwf/Of zř/	@=))	@)^).!!!	głkn drł6 ałsE P08 knř0gfl; ln=
!@#	głkn aunřbz knř0gfl; P08 lnłhE s+ln=	xskř zř/	#)=))	@)^).!.!.*	głkn >lnsf drł6 a\$ ln=
!@\$	klZrdř-rn ljsf; a\$ ln=	; fwf/Of zř/	^=))	@)^).!.!.!	Pg=cf048=; L Soflk6n dfsł ln=
!@%	ł5d\$ ljsf; a\$ ln=	; fwf/Of zř/	#=))	@)^).!.!.!	głkn drł6 ałsE P08 knř0gfl; ln=
!@^	nłjgl a\$ ln=	; fwf/Of zř/	!%=))	@)^).!.!@	gful/s nufgl sřř
!@&	łsı6 drł6 ałsE P08 knř0gfl; ln=	; fwf/Of zř/	@=))	@)^).!.!@^	głkn drł6 ałsE P08 knř0gfl; ln=
!@*	głkn aunřbz a\$ ln=	xskř zř/	#=(=@	@)^).!.##	głkn >lnsf drł6 a\$ ln=
!@ (	jł8{drł6 ałsE P08 knř0gfl; ln=	; fwf/Of zř/	@\$=))	@)^).!.#.\$	głkn drł6 ałsE P08 knř0gfl; ln=
!@#)	gřgn xř08řłkfj/ s+n=	; fwf/Of zř/	!\$=))	@)^).!.##!	Pg=cf048=; L Soflk6n dfsł ln=, głkn >lnsf drł6 a\$ ln=
	gful/s Psfs ofłgf	yk laqm	^=@*		gful/s nufgl sřř
	cfly\$ jif0^).^@				
!#!	cGk0ř(knř0gfl; s+ln=	xskř zř/	@=))	@)^).!.!@!	Pg=cf048=; L Soflk6n dfsł ln=
!#@	j/l/uh knř0gfl; ln=	; fwf/Of zř/	@\$=))	@)^).!.!&@	głkn drł6 ałsE P08 knř0gfl; ln=

qm; =	;u7t ;:yf	lwtfkqs] ksf/	cgđlt kłfg /sd	cgđlt kłfg ul/Psf]ldt	lgisfzg tyf laqñ kłqws
!##	l8kł; lj sf; a\$ ln=	; fwr/Of zđ/	#=\$*	@)^!.(@*	głkn drł6 ałsE P08 kř0gfc; ln=
!#\$	lgwğ pıyfg a\$ ln=	xskđ zđ/	!%=)	@)^!.!@.!!%	głkn drł6 ałsE P08 kř0gfc; ln=
!#%	Pe/ł6 a\$ ln=	l8a}r/	#)=)	@)^!.!@.!!&	gful/s nufgl sfłf
!#^	głkn P; -lj -cf0ł a\$ ln=	xskđ zđ/	@!%=(#	@)^!.!@.@\$	głkn drł6 ałsE P08 kř0gfc; ln=
!#&	Pe/ł6 kř0gfc; ln=	; fwr/Of zđ/	*=)	@)^@.!!(	głkn drł6 ałsE P08 kř0gfc; ln=
!#*	głkn 0łeł6dł6 a\$ ln=	xskđ zđ/	@(%=@(	@)^@.!!(	P; kř0gfc; s=ln=
!#(	Soflkón drł6 ałsE P08 kř0gfc; ln=	; fwr/Of zđ/	@*=)	@)^@.@.!	gful/s nufgl sfłf
!#\$	gžgn kř0gfc; ln=	xskđ zđ/	\$#=@	@)^@.@.!	Pg-cf0ł8=; l= Soflkón dfsł\ ln=
!#!	lrind]hnlj Bt s=ln=	; fwr/Of zđ/ -kl/kq lj lw4f/f_	@#&-\$!	@)^@.#.#)	gful/s nufgl sfłf
!\$@	8łnkdł6 qłł6 a\$ ln	xskđ zđ/	*)=)	@)^@.#.#)	głkn drł6 ałsE P08 kř0gfc; ln=
	gfu/ls Psfs ofłngf	yk laqñ	\$%\$(*		gful/s nufgl sfłf
	hđdf		!#!%*		
	sh hđdf		*%\$#^		

* ckl/isł

cg; PL - \$

; PLS; ; ul7t ; :yfs?

qm ; #	; PLS; ; ul7t ; :yfs/lgd	; PLS/Of ldt	7lfgf	knj g=	knfS; g=
j flifho a\$					
1	gjl n a\$ In=	042/08/09	kfa-g* 3729, gj ln xfp; , sdnfbl, sf&df)*fj . Ofdh: nabil@nabil.com.np	4429546, 4429547 4435380-85	4429548
2	gkfn 06e16d06 a\$ In=	043/04/07	kfa-g* 3412, b/j f/dfu(sf&df)*fj .	4228229, 4242530	4226349
3	:6bf088{rf68(a\$ gkfn In=	045/03/20	kfa-g*3990, gof afgzj /, sf&df)*fj . Ofdh: ANZ@Dixitu.com	4782333, 4783753	4780762
4	lxdfnog a\$ In=	050/03/21	kfa-g* 20590, lqbj ldfu(&dh, sf&df)*fj . Ofdh: hbl@hbl.mos.com.np	4250201, 4227749 4227745, 4227756	4222800
5	gkfn P; -lj-cf0(a\$ In=	051/10/03	kfa-g*6049, xfiQ: f/, sdnkf/l, sf&df)*fj . Ofdh: nsbco@mos.com.np	4435516, 4435613	4435612
6	gkfn aunfbz a\$ In=	052/09/09	kfa-g* 9062, gof j fgZj /, sf&df)*fj . Ofdh: abbl@mos.com.np	4783975, 4783976 4783972	4781824
7	Pe/16 a\$ In=	052/12/25	kfa-g* 13384, 0-lj -Pn xfp; , nfhdkf^ sf&df)*fj . Ofdh: ebl@mos.com.np	4443377, 4443863 4443864	4443160
8	a\$ ckm sf7df08"ln=	054/04/02	kfa-g* 9044, sdnkf/l, sf&df)*fj . Ofdh: info@bok.mos.com.np	4414541	4418990
9	gkfn 068li6on P08 sdl; on a\$ In=	057.02.31	sbblo sfofholl kfa-g*252, dg/fi*, lj /f^gu/ Ofdh: nicb@brt wink.com.np skfj^ ckm || kfj =g*7367, sdnfbl, sf&df)*fj . Ofdh: newroad@nic.bank.com.np.	021-521921 4243718	522748 4227507
10	df5fkr5(a\$ In=	060.02.14	sbblo sfofholl kfa-g*41, gof ahf/, kfj/f-9, skfj^ ckm || kfj =12427, ktnl: *s,sf&df)*fj . Ofdh: machbank@mb.com.np	061-530900 4425356	530500
11	nldl a\$ In= -x0; kknf0gft; ln=	061.01.08 061.07.26	kfa-g* 61, cfbz gu/, lj /uh, k; f/ . sf&df)*fj sfofholl kfj =g*19593, xfiQ: f/, sf&df)*fj Ofdh: info@laxmibankltd.com	021-526195, 530394 444684,444685	530393 444640
12	sdfl/L a\$ In=	061.04.14	kfa-g* 21128, ktnl: *s, sf&df)*fj . Ofdh: info@kbl.com.np	4232112, 4232113	4231960
13	nldj gl a\$ In=	061.07.25	kuit ky, gf/fo)fu(, lr tj g skfj^ ckm || b/j f/dfu(sf&df)*fj . Ofdh: lumbinktm@mis.com.np	056-524150, 521919 4243165, 4243158	056-524250 4227590
14	gkfn qm86 P08 sdz{ a\$ In=	061.10.18	kfj =g* 36, l; \$fj gu/, nldj gl crn skfj^ ckm || kfj =g*12559, afuahf/, sf&df)*fj .	071-521952 4246991	071-571953 4244610
ljsf; a\$					
1	gkfn cfBflus lasf; lgud	041/12/05	kfa-g* 10, b/j f/ dfu(sf&df)*fj . Ofdh: nidc@Wlink.com.np	4228322, 4222560, 4227220	4227428
2	gkfn ljsf; a\$ In=	058.09.16	kfj =g* 11017 xl/ ^hknfhf, sf&df)*fj . Ofdh: ndb@ccsl.com.np	4245740, 4245759, 4254639	4245753
3	8enkdl06 qm86 a\$ In=	059.02.30	kfa-g* 7716 sf&df)*fjknfhf, sdnfbl, sf&df)*fj Ofdh: info@dcbl.com.np	4231120, 4231490	4231469
4	lgwg ptyfg a\$ In=	060.01.11	sbblo sfofholl; \$fygu/, ?kGbkl . nirdhan@mail.com.np	071-523764, 523768	521647
5	l5d\$ ljsf; a\$ In=	061.09.13	ch/ cd/ /f^, x^f^f 4, dsj fgk/ ; Dks(sfofholl kfj =g*7629, ; fgju/f/, sf&df)*fj Ofdh: lbb@ntc.net.np	057-521575, 523768 4415825	057-522460
6	klZrdf-rn ljsf; a\$ ln=	061.09.13	dxbb| kfsj j *j n 8, ?kGbkl	071-549899, 549900	071-549901
7	l8k\$; ljsf; a\$ In=	062.02.16	z lxbky, gf/fo) f^f^, lr tj g sf&df)*fj ckm || Ofdh: ldbank@narayani.com.np	056-527900 4262396	056-527900

qnr ;#	; P/sf ; ul7t ; y/sfjgfd	; P/s/Of ldlt	7jgfd	knj g#	knus; g#
IjQ sBkgl					
1	gkfn knf0gfc; P08 ; leE s=ln=	049/10/20	kfa-g* 6867, sdnfblfj*, ktln; *s, sf&df)*fj . Ofdh: nefinco@info.com.np	4220031, 4247020	4241237
2	Pg= cf0f l8= ; l= Soflk6n dfs\ In=	050/03/14	kfa-g* 7423, sdnkfv/l, sf&df)*fj . Ofdh: ncm1@wlink.com.np	4423398, 4415958 4423219	4423401
3	gZgn knf0gfc; s=ln=	050/03/22	kfa-g* 6942, kfsfj 6o/fj*, sf&df)*fj . Ofdh: nfc@nfc.l.wlink.com.np	4242302, 4228380 4240134	4222920
4	gkfn zp/ dfs\ P08 knf0gfc; ln=	050/07/12	kfa-g* 7958, /fdzfxky, sf&df)*fj .	4425864, 4426984 4430153, 4250427	4430109, 4241696
5	cGgkOf{knf0gfc; s=ln=	051/06/06	kfa-g* 288, lrkn(ef, kfj/f-4 . Ofdh: anapuma@afc.mail.com.np	061-522671, 524556	525797
6	sf7df8f; knf0gfc; ln=	052/03/29	kfa-g* 5090, Jns g* 196/25 /fw dfu(l*Nnl ahf/, sf&df)*fj . Ofdh: kaf1@mail.com.np	4430527, 4437401	4437403
7	lkknl; knf0gfc; ln=	052/04/22	kfa-g* 9416, sfsjPd-ej g, lqk/Zj /, sf&df)*fj . Ofdh: finance@peoples.Wlink.com.np	4255829, 4262405, 4252178	4260951
8	olgog knf0gfc; s=ln= - ; yfkssfj; fwf/Of z\p/ - ; j { fwf/Ofdf laqnl ul/Psfj; fwf/Of z\p/	052/08/11 059.3.32	sfbp sfofnol kfa-g* 9263, fgZj /, sf&df)*fj . zfvf sfofnol knfh, XJns, tj fj tlnf, sdnfbl, sf&df)*fj . Ofdh: union@unlimit.com.np	4445442 4240779, 4240813, 4231512	4445442 4246551
9	gful/s nufgl sfif	052/09/11	kfa-g* 5823, ktln; *s, sf&df)*fj .	4228759, 4240598	4240645
10	gkfn cfj f; lj sf; lj Q s=ln=	053/01/19	kfa-g* 5624, gof afgZj /, sf&df)*fj .	4780259, 4782753	4782753
11	gf/foofl knf0gfc; ln=	053/03/11	l; ^l clk: kfa-g* 4861, afnj f^/, sf&df)*fj . sfblo sfofno: kfa-g* 03, z xlb r fs, gf/fo) f #f^, lr tj g . Ofdh: narayani@nafil.mos.com.np	4422554 056-520313, 520345	4426690 522230
12	P; knf0gfc; s=ln=	053/08/05	kfa-g* 13383, sfltky, sf&df)*fj . Ofdh: ace@mos.com.np	4249396, 4249388 4266101, 4266102	4249477
13	olt knf0gfc; s=ln=	053/10/10	kfa-g* 35, djg/fj*, x^fj* f . ; Dks(sfofnol ^s; lqk/Zj /, sf&df)*fj .	057-520822, 521842 4240711, 4226423	521842
14	ufjvf knf0gfc; ln= - ; yfkssfj; fwf/Of z\p/ - ; j { fwf/Ofdf laqnl ul/Psfj; fwf/Of z\p/	053/11/08 2059.11.15	kfa-g* 10951, sfltky, sf&df)*fj .	4222508, 4220337-38 445442	4258239 4445442
15	; D gf knf0gfc; s=ln=	053/12/15	; Dks(sfofno: kfa-g* 10457, j f*fg*30, sdnflf, sf&df)*fj . kwfg sfofno: agkf, sfej .	4231051 011-661207	4231050
16	olge{ n knf0gfc; ln=	053/12/28	kfa-g* 12396, l; lsej g, sfltky, sf&df)*fj .	4230234, 4240998, 4226002	4245895
17	gkfn xplhE P08 dr06 knf0gfc; ln=	054/04/24	kfa-g* 10609, af^h#/, l*Nnlahf/, sf&df)*fj . Ofdh: nhmf@ccsL.com.np	4430528, 4430838, 4436182	4436183
18	hg/n knf0gfc; ln=	055/01/07	sfblo sfofnol kfj-g* 20258, rfj xln, sf&df)*fj . Ofdh: gfl@infoclub.com.np zfvf sfofnol 6o/fj*, /-hgf ulnl, sf&df)*fj	4484753, 4484754 4258880	4484753
19	dxfnldl knf0gfc; ln=	055/05/15	kfa-g* 65, clnlvof /fj*, jl/u-h .	051-523271, 529143	524340
20	nlntk/ knf0gfc; s=ln=	055/06/22	kfa-g* 8975, nugvhn, nlntk7 . Ofdh: lalitpur@lcl.wlink.com.np	5536598, 5523850	5531916
21	u8lj n knf0gfc; s=ln=	055/09/07	kfa-g* 8867, l*Nnlahf/, sf&df)*fj . Ofdh: goodwill@finance.Wlink.com.np	4422290, 4422878	4416052
22	klZrdf-rn knf0gfc; s=ln=	056/02/06	kfa-g* 11, a*j n c:ktfnf0g ?k6kxl	071-541609, 543924	541924
23	kfy/f knf0gfc; ln=	056/05/17	kfa-g* 470, j *f-g*4, ulxfkf^g, kfj/f . Ofdh: pfl@Pofil.mos.com.np	061-524942, 524975 531145	061-531610

qnr ;#	; P/sf ; u/7t ; y/sf/gfd	; P/s/Of ldt	7j/gf	knfj g#	knbf; g#
24	nldagl knfOgff; P08 lnlhE s#ln=	057.09.24	kfj=g+ 11503, lqbj l dfu(&dj, sf&df)*fj .	4423443, 4423445	4425655
25	l; 4fy{krfOgff; ln=	058.03.06	l; \$fygu/, e/yxf . ; Dks(sfofnoll /fdzfxky, sf&df)*fj . Ofdj: sfil@mos.com.ap	071-521478, 4442968	523272
26	gkfn dr(6 a)sE P08 knfOgff; ln=	058.03.06	kfj-a-g+11543, cf0=hjknfhf, b/j f/dfu(sf&df)*fj . Ofdj: nmb@Wlink.com.ap	4246160	4246156
27	PInks Pe/16 knfOgff; ln=	058.06.26	kfj=g+ 12034, afuahf/, sf&df)*fj . Odhll alpic@info.com.np	4241605, 4228470	4241605
28	gkfn aunfbz knfOgff; P08 lnlhE s#ln=	058.06.26	dVo sfofnoll dg /f* lj /f*gu/, ; Dks(sfofnollkfj =g+21754, gofafgzj /, sf&df)*fj	021-530903, 530972 4490195, 4490770	521851
29	O66/gzgn lnlhE P08 knfOgff; s#ln=	059.08.10	kfj-a-g+ 8975, gofa afgzj /, sf&df)*fj .	4480067, 4481010, 4481011	4482267
30	ogfO6\$ knfOgff; ln=	059.08.10	kfj-a-g+ 12311, cf0=hjknfhf, tlgw/f kf&zfnf, b/af/dfu(sf&df)*fj . Ofdj: ufl@mos.com.np	4241648, 4241649	4241645
31	>l O6e16d(6 P08 knfOgff; s#ln=	059.11.02	kfj-a-g+ 10717, l*Nnl ahf/, sf&df)*fj . Odhll shreefin@finance.mos.com.np	4421779, 4422038, 4426146, 4415344	4421779
32	; (6k knfOgff; s#ln=	059.12.04	kfj-a-g+ 7062, sk)*fj, nlnk/ . Odhll central@ntc.net.np	5522289, 5536420, 5544517	5523526
33	gkfn >lnsf dr(6 a)s ln=	060.01.11	kfj-a-g+ 12248, Pg-P; -Pn-lj= lj ln*e, sdnfbl, sf&df)*fj . Odhll nslmb@info.com.np	4440300, 4440824, 4441200, 4441198	441034
34	lkldo/ knfOgff; s#ln=	060.02.14	kfj-a-g+ 13471, dfgejg, j *f g+ 5, nlnk/	5521402, 5521223	5550412
35	gj bluf{krfOgff; s#ln=	060.04.20	kfj a= g+ 25 0*f% eQk/	612999, 614699	611999
36	abj n knfOgff; ln=	060.09.15	kfj a= g+ 25, cd/ky 7, a*j n, ?kGbkl Odhll butwalfin@bcc.com.np	071-44288, 44888	48711
37	hfgsl knfOgff; s#ln=	060.09.15	kfj a= g+ 30, efgt fs, hgsk/wfd, wglf	041-21586, 23339	23340
38	:6d088{krfOgff; ln=	060.11.19	kfj a= g+ 8973 Pg-kl; l= 164, ; ddfu(sdnk/lv/L, sf&df)*fj .	4418532	253368
39	cf(knfOgff; s#ln=	060.11.19	kfj a= g+ 538, 6o/f*, kfj/f	061-32600, 32700	32800
40	s:dls dr(6 a)sE P08 knfOgff; ln=	061.01.20	kfj a= g+ 21507, nfnb/af/, sf&df)*fj . Odhll cmbfl@wlink.com.np	222154, 223178	232678
41	knf f knfOgff; ln=	061.06.01	lj=k= r fs, lrkn(ef, kfj/f 4	061-538300	061-538738
42	lsi6 dr(6 a)sE P08 knfOgff; s#ln=	061.09.13	kfj a= g+ 8975, sdnk/lv/L, sf&df)*fj . Odhll kistfinance@wlink.com.np	4434457, 4444480, 4435463	4444838
43	j8{dr(6 a)sE P08 knfOgff; ln=	061.10.18	sfnlnfn ejg, xP*f 1	057-521479, 057-521129, 525100	057-523229
44	al/uh knfOgff; ln=	061.12.07	lggf sdi; bn sDk\$; , cfbz(gu/, jL/uh Odhll bfl@bfl.com.np	051-523468, 051-527429	051-530764
aldf sDkql					
1	/fli6e aldf ; yfg	041/07/23	kfj-a-g+527, /fdzfxky, sf&df)*fj . Ofdj: beema@Wlink.com.np	4262520	4262610
2	gkfn O6:of7(; s#ln=	041/07/23	kfj-a-g+ 3623, sdnfbl, sf&df)*fj . Ofdjll nic@wlink.com.np	4221353, 4245565/68	4225446
3	gzgn nfOkm P08 hg/n O6:of7(; s#ln	045/09/06	kfj-a-g+ 4332, nflhdkf^, sf&df)*fj .	4412625, 4416556, 4418113, 4426002	4416427
4	lxdfnog hg/n O6:of7(; s#ln	050/10/13	kfj-a-g+148, b/j f/dfu(sf&df)*fj . Ofdj: ktm@hgi.com.np	4231788, 4231581	4223906, 4226604
5	ogfO6\$ O6:of7(; s# -gkfn_ ln=	051/04/17	kfj-a-g+ 9075, cf0=hj knfhf, b/j f/ dfu(tlgw/f kf&zfnf, sf&df)*fj . Ofdj: uic@dmarg.mos.com.np	4230958, 4240957, 4246686, 4220492	4246687
6	Pe/16 O6:of7(; s#ln=	051/12/20	kfj-a-g+10675, xlf/ f/, sf&df)*fj . Ofdj: eveinsco@mos.com.np	4240363, 4243631 4255679, 4255680	4240083

qnr ;#	; P/sf ; ul7t ; y/sf/gfd	; P/s/Of ldlt	7qf	knj g#	knbf; g#
7	lkldo/ OG:of7q; S# -gkfn ln=	052/01/20	kfa-g# 9183, lqk7Zj/, sf&df)*fj . 0cdh: premier@picl.com.np	4252872, 4249956, 4259567	4249708
8	g\$7OG:of7q; ln=	054/12/17	kfa-g# 12271, xfiQ: f/, sf&df)*fj . 0cdh: info@necoins.mos.com.np	4427354, 4427355	4418761
9	PnfoG; OG:of7q; S#ln=	057/01/02	Sbto sfofno- kfa-g#10811, l; t/fk0nf, r qiky l; ^l cikm ll b/j f/ dfu(sf&df)*fj . 0cdh: sk@aic.wlink.com.np	4242484 4222836, 4253166	4241411
10	; u/dfyf OG:of7q; S# ln=	057.11.02	kfa-g# 12211, sf&df)*fj knhf, sdnfb, sf&df)*fj 0-dhll sagarmatha@insurancewlink.com.np	4240896, 4241245, 4247941	4247947
11	Pg= lj = OG:of7q; S#ln=	057.12.31	afuahf/, sf&df)*fj .	4418862	
12	gkfn nf0km OG:of7q; S#ln=	059.10.08	x/l^h knhf, bf>fj tlnf, sdnfb, sf&df)*fj . 0-dhll nlic@mos.com.np	4223440, 4241212, 4223189	4240143
13	nf0km OG:of7q; skf7] g -gkfn ln=	059.12.07	kfa-g# 21905, sf&df)*fj knhf, Ans-x bf>fj tNnf sdnfb, sf&df)*fj . 0-dhll lic@licnepal.com	4229688	4229689
14	k8q; lon OG:of7q; S# ln=	061.07.25	j l/uh pkdxfgu/ kfnsf 7 skf7^ cikm ll lqj]ll sDkn\$; , ktln; *s, sf&df)*fj . 0-dhll prudential@wlink.com.np	051-522588, 531681 4219860, 4256704	051-522726 4219527
xfon					
1	ofs P08 olt xfon ln= -; fwf/Of zfb/ -cuflwsf/ zfb/	041/07/6 050/12/29	kfa-g# 1016, nfnb/j f/, b/j f/ dfu(sf&df)*fj . 0cdh: businesscentre@yakandyeti.com	4248999, 4240520	4227782
2	; flj6l xfon ln=	049/10/25	kfa-g# 3800, txf r n, sf&df)*fj . 0cdh: shi@shicp.com.np	4273999	4272206
3	tf/fufpH/hq; L xfon; ln= - ; yfkssf]; fwf/Of /cuflwsf/ zfb/ - ; j { fwf/Ofdf laqm ul/Psf]; fwf/Of/cuflwsf/ zfb/	055/06/27 056/08/20	kfa-g# 9604, af\$, sf&df)*fj .	4491234	4470409, 4481786
4	cfly/og6n xfon; ln=	058.05.07	kfj -g#2269, nflhDkf^, sf&df)*fj .	4411818, 4423888	4411720
pikfbg tyf kzfljg sDkgl					
1	gkfn Aof6k S#ln=	041/03/08	kfa-g# 3194, la-cf0e*L, afnfh, sf&df)*fj . 0cdh: eveready@mos.com.np	4350909, 4350954	4350913
2	b h4 Dofr knbfS6k -la/f6gu/ ln=	042/04/8	sfofno : /bj ; Yf, uufky, sf&df)*fj . sf/vfgf: /fgl dln; Pl/of, lj /f^gu/ .	4221574	
3	df7E ; u/ ldln; ln=	042/06/15	dVo sfofno: kfa-g# 33, /fgl dln; Pl/of, lj /f^gu/ 20 . zfvf sfofno: kfa-g# 483, ; fl^ ^f* skf7zg ln= ej g, sfnldf^L, sf&df)*fj13 .	021-522733 524792 4271014	526517 4271704
4	gkfn knf0p8 P08 alag S#ln=	042/07/14	sfofno : /bj ; Yf, uufky, sf&df)*fj . dVo sfofno ll lj /f^gu/, df/e .	4221574, 021-522776	
5	lxdfn l; d06 S#ln=	043/04/13	kfa-g# 321, r fef/, sf&df)*fj .	4331761-4, 4330958	
6	afon; {gkfn ln=	043/07/19	kfa-g# 2253, af-cf0e^L afnfh; sf&df)*fj .	4350602, 4351871	4350227
7	gkfn Noa cfon ln=	043/08/29	Sfofno: kfa-g# 1916, r flw/L ^fj/, emD; vjh, nln tk/ . sf/vfgf: cdn]u-h, af/f 0cdh: cg.gulf@mos.com.np	5545891-95 053-529104	4244763 529104
8	la/f6gu/ h6 ldln; ln=	043/08/29	sfofno : l^Nlnahf/, sf&df)*fj . sf/vfgf: dln; Pl/of, lj /f^gu/ -20	4423246 021-525058, 523243, 523246-48	530242
9	gkfn ag:klit fo" pBfj ln=	045/02/23	l; l^ cikm : kfa-g# 483, sfnldf^L, sf&df)*fj . sf/vfgf: kfa-g# 8, Pr-cf0e^L, x^f^f . 0cdhll santitd@wlink.com.np	4271270, 4271014 057-520369, 520660, 520752, 520753	4271704 520751

qnr ;#	; PIsf ; u/7t ; yfsfjgfd	; PIs/Of ldlt	7jgfg	knfj g#	knfS; g#
10	>l /3klit h6 ldN; In=	045/03/03	dVo sfofholl kfa-g*22, ufn% f xfp; dg/fj*, lj /f^gu/ . sf/vfjg: kfa-g*114, ldN; Pl/of lj /f^gu/ . Ofdj: raghujm@ccsl.com.np	021-530316 021-524896	524809
11	a6j n wfuf]sf/vfjg In	045/07/29	l; ^l clk# : kfa-g*3550, cgdgu/, sf&df)*fj . dVo sfofholl kfa-g*37, /fdgu/ lj -cf0f*L= a*j n .	4251295, 4252537 071-540963	4251293 540308
12	ufj]vsfnl /a/ pBfu In=	047/11/24	sfofho : kfa-g*1700, sfnldf^l, sf&df)*fj . sf/vfjg: dhj f, ufl/vf Ofdj: gmal@wlink.com.np	4271102, 4274537 065-540069	4270367 540080
13	Hofjt l: klgE ldN; In= -; fwf/Of z0/ -cuflwsf/ z0/	048/06/11 048/06/11	kfa-g*133, Hofjt ej g, sflgtky, sf&df)*fj . sf/vfjg: kfa-g*1, Hofjt knd(k/j fgk/, j l/u-h . Ofdj: jsml@iyoti.mos.com.np	4227517, 4225490 051-539405/7/8	4224720, 4226314 539409
14	af0n; {gkfn -t/f0{ In=	048/07/21	sfofho kfa-g*2253, af-cflfj afnfh; sf&df)*fj . sf/vfjg: kfa-g*20, e/tk/, lr tj g	4350602 056-520416, 520031	4350227 520316
15	c?0f ag: klt pBfu In=	048/09/01	sfofho : kfa-g*363, ufn% f xfp; , u)faxfn, sf&df)*fj sf/vfjg: kfa-g*24, 25 bXal, ; g; /L . sfofho : ufn% f xfp; , dg/fj*, lj /f^gu/ . Ofdj: ovul@ccsl.com.np Ofdj: golcha@ccsl.com.np	4250001, 4221101 025-540049-51 021-525310, 525081	4224823 524395 524395
16	; okql sn/ llofa s#In=	049/05/18	j f* l g* 1 hdn, sf&df)*fj .	4227692	
17	xl/l; l4 06f tyf 6fon sf/vfjg In=	051/01/22	l; ^l clk# : kfa-g* 476, sdnfb, sf&df)*fj . sf/vfjg: xl/l; lS, nlnTk/ . Ofdj: nbgroup@mos.com.np	4241344, 4248327 4222637, 4240698 5521451, 5521178	4240665 5522776
18	oljne/ gkfn In=	051/06/06	sfofho : kfa-g*7765, xj/^hknfhf, sf&df)*fj . sf/vfjg: kfa-g*11, af; df*L, x^fj* f, dsj fgk/ . Ofdj: nilkm@mos.com.np	4253351, 4269218 057-521632, 521958	4254097 520655
19	vfB pBfu In=	051/07/08	kfa-g*483, sfnldf^l, sf&df)*fj . sfofho : kfa-g*6, x^fj* f cBfjus lfj . Ofdj: noon Kath@mos.com.np	4271395 057-520127, 520315	4271704 520276
20	la/f6 z'In= -; fwf/Of z0/ -cuflwsf/ z0/	051/07/08 051/07/08	dVo sfofho : kfa-g*1887, l*Nlnahf/, sf&df)*fj . sf/vfjg: a'(fgns)&, sf&df)*fj .	4418429 4371666, 4290666	4414859
21	gkfn d0 In=	051/10/03	kfa-g*6943, sf&df)*fj .	4214083	
22	P; nafi707lh -gkfn_ In=	051/12/07	l; ^l clk# : kfa-g*4250, wlfj f ej g -klxnj tNnf_ wdky, sf&df)*fj . sf/vfjg: kfj =g*110 l; d/f, af/f, j l/u-h . Ofdj: acelabnp@Wlink.com.np	4252908, 4241501, 4230681 4230681 053-520229	4222911
23	lxduL/l 60; 6fon 068li6k In=	052/02/14	; Dks(sfofho kfa-g*2441, /-hgfNln, sf&df)*fj . sf/vfjg: k/j fgk/, k; f .	4250015, 4230429 4421184, 4421884 051-522799	4225406 4224484
24	>l e56l knk P08 kfk/ gkfn In=	054/02/19	dVo sfofho : kfa-g*3259, gof= afgZj /, sf&df)*fj . Ofdj: bhrikuti@mos.com.np sf/vfjg: kfa-g*22, u)fsfj*, gj nk/f; l .	4486155, 4471030 056-520230, 520266	4472443 521176
25	knofj lxdfnog In=	054.05.18	Jofkf/ sfofho 3-#, knr fjs, nlnTk/ . sf/vfjg: cfbz(gu/, lj /u-h . Ofdj: nplmkt@Wlink.com.np	5529436, 5529059 051-521097	5529434 522084
26	n0/h affaf/l 60fg/l P08 z' knfS6k In=	054/12/19	sf/vfjg: j f* l g*5, lV/) *k/, r gff* f, s)jfgu/ .	076-520166	520166
27	>l /fd ; u/ ldN; In= -; fwf/Of z0/_ -l8a7r/_	056/01/05 056/01/05	sfofho : ufn% f xfp; , u) f j xfn, sf&df)*fj . sf/vfjg: dxDbk7 -u?*f_ /fjx^ l hlnf . Ofdj: sriram@golchha.com	4250001, 4250004 055-529506	4249723 529504
28	gkfn la6ldg P08 Jof/h pBfu In=	056/01/27	l; ^l clk# : kfa-g*4508, knr fjs, nlnTk/ . sf/vfjg: cdnjv-u-h, af/f . Ofdj: bitumin@panchakanya.mos.com.np	5536311, 5520343 053-529103	5536815 529109
29	lxdfnog l8i6ln/l In=	059.12.07	kfa-g*423, hfj nfvh, sf&df)*fj . Ofdj: jd@ecomail.com.np	5522010, 5538239, 5538875	5538236
Jofkf/ sDkql					
1	lazfn ahf/ s#In=	041/07/23	kfa-g*4565, ztky, sf&df)*fj .	4242185, 4222423 4228343	4248893
2	; n6 60E s/kf]zg In=	041/07/23	kfa-g*483, sfnldf^l, sf&df)*fj . Ofdj: noonkath@mos.com.np saltkath@mos.com.np	4270315, 4271208, 4271014	4271704, 4271395
3	gkfn obf060 s#In=	045/03/01	kfa-g*1389, u)faxfn, sf&df)*fj .	4249453, 4250009	4249980

qnr ;#	;P/sf ;u/7t ;y/sf/gfd	;P/s/Of ldlt	7B/gf	knfj g#	knB/s; g#
4	knfli6s 6BÈ S#In=	046/04/10	kf#a-g# 4871, ^s; sf&df)*fj .	4262258	
5	gkfn Jofkf/ S# -sfZL In=	046/05/29	kf#a-g# 135, j f*(g#17, lj /f^gu/ .	021-525119, 525289	
6	gkfn Jofkf/ lasf; S#In=	047/05/19	kf#a-g# 2714, shZj /, sf&df)*fj .	4283007, 4224514	4226134
7	gkfn 6BÈ In=	049/09/03	kf#a-g# 7146, ;fgkf, nlnTk/ .	5522941	5535730
8	gkfn j hknB/ S#In=	051/08/26	kf#j =g# 9478, djtbj l, sf&df)*fj .	4429406	
c6					
1	gZgn kfBIS6le6l P08 0sfqnds 8BknkD6 ; 06/ In=	046/03/04	kf#a-g# 1318, af-cf#lfj afnfh; sf&df)*fj . 0fdh: npedc@Wlink.com.np	4350522, 4350566 4350567	4350530
2	gZf0 Po/ In= ; fwi/Of z0/ -cuflwsf/ z0/	051/01/26 051/01/26	kf#a-g# 10038, gBsf sDknB; laN*le t>fj tNnf, gof# afgZj /, sf&df)*fj . 0fdh: info@necon.mos.com.np	4473860	4471679
3	gkfn rnlrq lasf; S#In=	053/03/31	kf#a-g# 549, af- cf# lfj, afnfh; sf&df)*fj . 0fdh: nfdc@complex.mos.com.np	4350113, 4350947	4350511
4	gZgn xf08kjkfj/ S#In=	060.03.18	kf#a-g#6518, sf&df)*fj . 0djhll nspc@info.com.np	4437359, 4437362	4410411
5	j bjn kfj/ S#In=	061.09.13	stf/lk^l, nlnTk/ 0fdh: service@bpc.com.np	5535595, 5538404	5527901

cg; FL - %

lwtflq Joj ; folx?

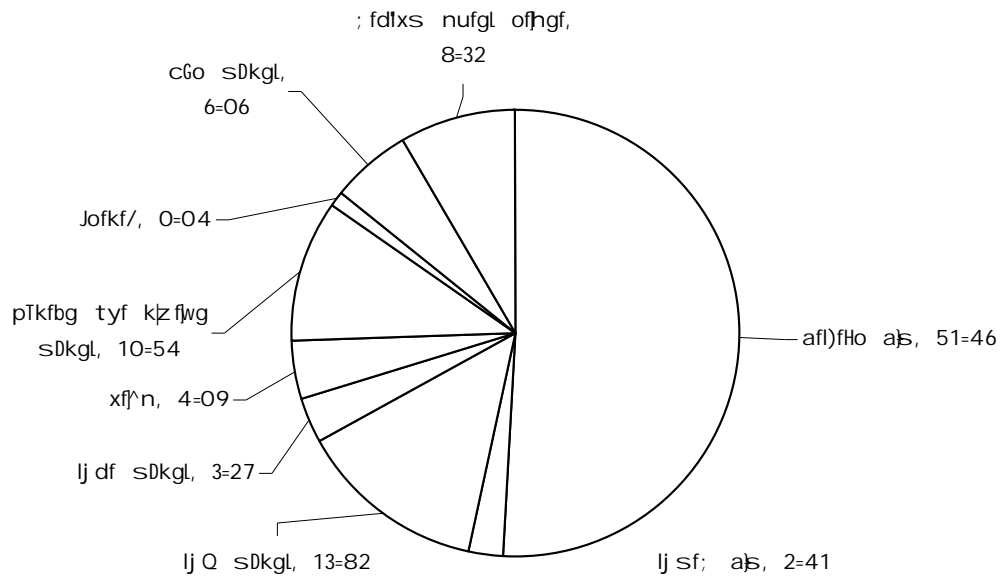
	lwtflq Joj ; folx?	7ifgf	6jnkrfj g#	knlfS;
<i>lwtflq bnfj Joj ; fol</i>				
!	sdf/L ; \$ol/16h -kl_ ln=	klfj-g#@)!*(,l8Nnl ahf/, sf7df8fj	\$\$!*#^	\$\$!*#^(
@	c?0f ; \$ol/16h -kl_ ln=	ktnl; 8s, sf7df8fj	\$\$!(%)!	\$\$@)%&@
#	cfkn ; \$ol/16h -kl_ ln=	afnj f6f/, sf7df8fj	\$\$@#%)(
\$	dfs; \$ol/16h PS:rjh s+-kl_ ln=	wdky, sf7df8fj	\$\$*(#	
%	cujfn ; \$ol/16h -kl_ ln=	klfj-g#&^), z\$ / b j dfu{ sf7df8fj	\$\$#)&*), \$\$@(&#(
^	cfztrf af\$ /h P08 ; \$ol/16h -kl_ ln=	lvrfkfy/L, sf7df8fj	\$\$@&!), \$\$@)@&^	\$\$@)!^@
&	k1fg ; \$ol/16h -kl_ ln=	j f8(g#(, ufzfnf, sf7df8fj	\$\$(!^*#, \$\$(*@#\$	
*	dNn P08 dNn :6s aflsE s+-kl_ ln=	l8Nnlahf/, sf7df8fj	\$\$!\$@#\$, \$\$!^)%	
(	cf; \$ol/16h P08 Pnf08 ; le{ h -kl_ ln=	klfj-g#^%\$, Goknfhf, ktnl; 8s	\$\$#!#*^, \$\$\$@!@	
!)	cGgk0f; \$ol/16h ; le{ -kl_ ln=	ktnl; 8s, sf7df8fj	\$\$!(%)!	\$\$@)%&@
!!	gkfn :6s xfp; -kl_ ln=	klfj-g#*(&*, ; l=kl=, l=)!\$ cgfdgu/, sf7df8fj	\$\$^%***	\$\$@)%&#&
!@	kl0df; \$ol/16h -kl_ ln=	klfj-g#&\$*, ktnl; 8s, sf7df8fj	\$\$#)&* &, \$\$@#%&\$	\$\$@^%)&
!#	v08hjfn P08 :6s aflsE s+-kl_ ln=	tfxrn, sf7df8fjuf /fjx6	\$\$*\$(\$#,)%-%@))(#	
!\$	; u/dfyf ; \$ol/16h kl_ ln=	v @÷\$%), ktnl; 8s, sf7df8fj	\$\$@%\$*	
!%	gkfn 06e16d16 P08 ; \$ol/16h 6BÈ -kl_ ln=	d1lbjL, sf7df8fj	\$\$!#e)!, \$\$(%%)	
!^	l; knf ; \$ol/16h -kl_ ln=	^÷%), GofB, sf7df8fj	\$\$@%&*@	\$\$@%*%)
!&	ld8f; :6s aflsE s+-kl_ ln=	j f8(g##, sflndf6l, sf7df8fj	\$\$!\$@#\$, \$\$!^)%	
!*	l; kjL ; \$ol/16h -kl_ ln=	klfj-g#&%)%, sk08fh, sf7df8fj	\$\$#)&!)	
!(	:jif ; \$ol/16h -kl_ ln=	/fwfs6l cfs; ktnl; 8s, sf7df8fj	\$\$\$\$&(!	
@)	Plzog ; \$ol/16h ln=	v @-^(!, càjdfu{v; lah/, sf7df8fj	\$\$@)^)(, \$\$@*!^)	\$\$@!*!&
@!	>Ls0f ; \$ol/16h ln=	wfvj f lj lN8È, bf] tNnf, GofB, sf7df8fj	\$\$@\$\$@^@, \$\$\$@)(\$\$@\$\$@^@
@@	lqzh ; \$ol/16h P08 06e16d16 ln=	klfj-g#!* &\$, ktnl; 8s, sf7df8fj	\$\$\$)&)*	\$\$#!!(&

	lwtfkq Joj ; folx?	7dfgf	6hknfj g#	knfS;
@#	hPkm# ; \$ol/16h -kf_ ln=	kfja-g#) (\$^, k^nl; 8s, sf7df8fj	\$@!##(\$^^\$@
@\$	lkldo/ ; \$ol/16h s=ln=	kfja-g#!!*% /fdzfxky, sf7df8fj	\$@!##(\$^^\$@
<i>Igisfzg tyf laqth kqÙrs</i>				
@%	gžgn knf0gfg; s=ln=	kfsf]fo/fB, sf7df8fj	\$@\$#@, \$@*#*)	\$@@(@)
@^	P; knf0gfg; s=ln=	sflltky, sf7df8fj	\$@\$#(^÷** , \$@^!)!	\$@\$(\$&&
@&	Pg=cf0q8-; Soflk6n dfs\ ln=	sdnky/l, sf7df8fj	\$@\$#@! (÷#(*	\$@\$#)!
@*	gful/s nufgl sfif	câ}dfu{ sf7df8fj	\$@*%(\$@%)(*	\$@\$)^\$%
@(	gkfn dr6 ajsE P08 knf0gfg; ln=	b/j f/dfu{ sf7df8fj	\$@\$!^)	\$@\$!%^
#)	gkfn knf0gfg; P08 ; jeE; s=ln=	sdnbl, sf7df8fj	\$@))#!, \$@\$&@)	\$@\$!@#&
#!	gkfn z\ dfs\ P08 knf0gfg; ln=	/fdzfxky, sf7df8fj	\$@#@#@, \$@&%(&	\$#\$)! (
<i>Igisfzg tyf laqth kqÙrs / lwtfkq Jojkl/</i>				
#@	gkfn >lnsf drj^ ajs ln=	sdnbl, sf7df8fj	\$\$\$)*@\$÷#))	
##	ogf0^)* knf0gfg; ln=	b/j f/dfu{ sf7df8fj	\$@\$!^\$*÷\$(\$@\$!^\$%

lwtfllq ahf/ kl/bfo

; dxut ; fj hlgS lgisfzg cgdlt -kltz tdf_

-cfly\$ j if{ 2050.51 b|v 2061.62 ; Dd_



cfhf/ut ; fj hlgS lgisfzg cgdlt -kltz tdf_

-cfly\$ j if{ 2050.51 b|v 2061.62 ; Dd_

