

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 %=# kljtztstf]pRr b/n]a[4 ePsf]lj Zj sf]cfly\$ a[4 klfkof nod kbfsf]dfudf ePsf]tlj |a[4 tyf ; db| cfwL nufotsf k|s[ts k\$flx?n]sxl lzlyn tNofPkg ; @Om /fHo cd|/sfsf]cfly\$ a[4b/, lj :tf/fldv /x\$] hfkfgsf] cfly\$ l:ylt, ; wf/fldv /x\$]o/fk|hl lfqsf]cfly\$ ultlj lw tyf rlg, ef/t / ?; sf ; fy}gj flbt tyf lj sf; zln dh\$x?n]xfl; n u/\$]pRr cfly\$ a[4sf]klg dxTj kOf{of|ubfgsf]sf/of ; g @))% df lj Zj sf]cfly\$ a[4 \$=* kljtzt /xg uPsf]cgdfg 5 . lj Zj lj Qlo ahf/sf]cgsh cj:yf, kdv cfBflus /fi6x?sf ; fy} Plzofsf w]h; f] dh\$x?df nufgldf ePsf] a[4, Gog b/sf] dbf:knlt tyf cfo cgshtsf]cfwf/df cGt/fi6@ dbf sf]fn; g\@))^ df lj Zj sf]cfly\$ a[4 \$=(kljtzt /xg k|fkof u/\$]5 .

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

qm; #	lj j /of	j if{-; g\		
		@)\$	@)%	@)^*
1	lj Zj sf]p|kfbg	5=3	4=8	4=9
2	lj slzt cyfGq	3=3	2=7	3=0
3	lj sf; fldv dh\$x?	7=6	7=2	6=9
4	rlg	10=1	9=9	9=5
5	blifof Pl; of ¹	7=7	7=9	7=1
6	ef/t	8=1	8=3	7=3
7	aunfbz	5=9	5=8	6=0
8	kfls: tfg	7=1	7=0	6=4

* k|fkof ; [M cfly\$; j ifof, @)^@.#
¹ aunfbz, ef/t, dflnbE; , gkfn, kfls: tfg / >lnsf

blifof Plzofnl dh\$x?sf]; du|cfly\$ a[4b/ ; g\@))% df ^=% kljtzt /xg]k|fkof ul/Psf]df To; df yk ; wf/ cf0{&=(kljtzt /xg uPsf]cgdfg 5 eg]; g\@))^ df &=! kljtzt /xg] k|fkof ul/Psf]5 . ; g\@))\$ df ef/tsf]cfly\$ a[4b/ *!= /x\$]df ; g @))% df *# /xg] cgdfg ul/Psf]5 . o:t}kfls: tfgsf]cfly\$ a[4b/ ; g\@))\$ df &=! kljtzt /x\$]df ; g\ @))% df &=) kljtzt /xg]cgdfg ul/Psf]5 . aunfbzsf]cfly\$ a[4b/df eg]; g\@))\$ sf] %=(kljttdf ; dfbo lu/fj 6 cf0{%=* kljtzt /xg uPsf]k|/lDes cgdfg 5 .

!@ gkfnscly{Cq / lwtfkq ahf/

cyfCq

/fli60 cfly\$ ultjlwswf]b[6sf]faf6 cfly\$ jif{@)^.^# ; Gtf]fhgs /xg ; sD . o; jif{ /fli60 cfodf pNny]lgo lx:; f cfu6g]s[if lfqs]ck]ffs[a[4 xg ; sD eg]; /lff Joj:yfsf] sdhf] l:y]tsf sf/of pBfuwGbf, snsf/vfgf tyf aGb Jofkf/ ; #fngdf sl7gf0{>hgf e0{ u} s[if lfqs]sBfsnfk klG Gog /xdf]. km:j?k cfly\$ jif{@)^.^# df @& kljtzt /x\$]f] gkfnscly\$ a[4b/ cfly\$ jif{@)^.^# df !=(kljtzt dfq /xdf].

tfnsc @l]gkfnscly\$ kl/; r'sx?

-k]Int dNodf_

qm; #	lj j/of	cfly\$ jif{		
		@)^.^!	@)^.^@	@)^.^#**
!	cfly\$ j[4b/ -kljtzt_*	#=*	@&	!=(
@	sh ufx{y ptkfbg -?s/fBdf_	\$&\$!=(%)^*^%!	%&%^!=(
#	sh /fli60 cfo -?s/fBdf_	%)(&)=	#\$#()=@	%(%^&%
\$	sh /fli60 art -?s/fBdf_	&#\$=!	&^&)=	&&\$#=*
%	sh ufx{y art -?s/fBdf_	^@#*^	^^##	^\$&! =!
^	sh nufgl -?s/fBdf_	!#)((#	!%\$!#=@	!&^\$*#
&	sh pkefu -?s/fBdf_	\$#\$#%=(\$^&@)=	!*@#^
*	j B]zs Jofkf/# -?s/fBdf_	@)*!&=#	!@(^\$#&	!)&(=^%
	-s_ cfoft# -?s/fBdf_	!\$(\$&#^	(!*&=%\$!!&\$*=@!
	-v_ lgof# -?s/fBdf_	%*&)=%&	#&&^=#	\$##!=\$\$
(	sh l:y/ kFl lgdf - j [4b/ kljtzt_	(#	^#	^_%
	-s_ lghl lfqs]sh l:y/ kFl lgdf	!@=@	!)=)	^-\$
	-v_ ; fj hlg lfqs]sh l:y/ kFl lgdf	\$=!	-!=\$	^_%
!)	j fl0fHo aBx?sf]sh shf{tyf nufgl# - j [4 kljtzt_	*=*	(&	*=!
	gkfn ; /sf/ tkm[k] flxt# - j [4 kljtzt_	*=!	!_%	@=*
	; /sf/l ; :yfg tkm[k] flxt# - j [4 kljtzt_	(=&	\$#_%	-%=!
	lghl lfqt km[k] flxt# - j [4 kljtzt_	(=!	!@=!	!)=!

; f]M cfly\$; j [rof, @)^.^#

* @)%!.% sf]pTkfb dNodf_

kmfVu0f d; fGt; Ddsf] * ; zflwt cgdGf ** kl/Des cgdGf

j B]zs Jofkf/tkm[sf]l:y]tnf0{xBf{cfly\$ jif{@)^.^# sf]kyd cf7 dlxgfsf]sh lgof# / sh cfoft b]Bf a[4 ePtfklg sh lgof{sf] thgdf sh cfoftsf]a[4b/ lgs}pRr /xg uPsf]sh Jofkf/ 3f6f #&=! kljtzt]pRrb/n]a9G u0{?=&\$ cj{!& s/fB kl\$]5 . ut cfly\$ jif\$]f] ; f]L cj]lwdf o:tf] 3f6f &=\$ kljtzt]dfq a[4 e0{? %\$ cj{!! s/fB /xg uPsf]lyof].

cfly\$ jif{@)^!.^@ df sh l:y/ kFl lgdf(^# klztzn]a[4 ePsf]df cfly\$ jif{@)^@.#
 df ^% klztzn]a9g]cgdfg 5 . cfly\$ jif{@)^!.^@ df glh lqsf]kFl lgdf(!)=
 klztzn]a[4 ePsf]df cfly\$ jif{@)^@.# df ^-\$ klztzn]dfq a[4 xg]cgdfg 5 eg
 ; fj hgs lqdf kFlsf]lgdf(fsf]a[4b/ ut cfly\$ jif{!-\$ klztzn]Coffds /x\$]df cfly\$
 jif{@)^@.# df sxl ; wf/ cf0{^% klztzt klq]cgdfg 5 . sh l:y/ kFl lgdf(fsf]kFlnt
 ptkfbs dNos]sh ufx{y ptkfbg; fsf]cgkft cfly\$ jif{@)^!.^@ df !*=(klztzt /x\$]df
 cfly\$ jif{@)^@.# df !*-% klztzt sfod /x\$]cgdfg 5 .

df) \$ kl/; r'sx?dWb]j fl0fHo a\$?sf]sh shf{tyf nufgldf cfly\$ jif{@)^!.^@ sf]kyd
 cf7 dlxgdf (-& klztzn]a[4 ePsf]df cfly\$ jif{@)^@.# sf]; fxl cjlwdf *!= klztzn]
 dfq a[4 eof]. sh shf{tyf nufgl dWb]j fl0fHo a\$af6 gkfn ; /sf/ tkm(uPsf]shf{cfly\$
 jif{@)^!.^@ sf]; dlff cjlwdf !-% klztzn]dfq a9\$]df cfly\$ jif{@)^@.# df @-*
 klztzn]a[4 eof]. j fl0fHo a\$?af6 ; /sf/ ; yfgx?nf0{uPsf]shf{cfly\$ jif{@)^!.^@ sf]
 ; dlff cjlwdf \$#-% klztzn]a9\$]df cfly\$ jif{@)^@.# df To:tf]shf{ %!= klztzn]
 xf]; cfPsf]5 . o; }u/l j fl0fHo a\$?af6 lghl lqtkm(kj fx ePsf]shf{cfly\$ jif{@)^!.^@
 sf]; dlff cjlwdf !@!= klztzn]a9\$]df cfly\$ jif{@)^@.# sf]; fxl cjlwdf !)= klztzn]
 dfq a[4 ePsf]5 .

lwtflkq ahf/

cfly\$ jif{@)^@.# df @(; u7t ; yfn]lwtflkq lgisfzg u/l sh ?= @ cj{\$\$ s/f\$ #
 nfv dNo a/fa/sf]kFl p7fPsf 5g\ of]/sd ut cfly\$ jif\$]thgdf %)=@ klztzn]a9l
 /x\$]5 .

ut cfly\$ jif\$]cGto; Dddf gkfn lwtflkq ljlqdo ahf/ ln= df sh ; rls[; u7t
 ; yfx?sf]; Wof !@% /x\$]df o; cfly\$ jif\$]cGt; Dddf pOm ; Wof !#% ku\$]5 . o;
 cfly\$ jif\$]cGtodf ; rls[lwtflkqsf]sh ahf/ kFls/Of dNo ?= (^ cj{*! s/f\$ #& nfv
 \$) xhf/ sfod ePsf]5 hg ut cfly\$ jif\$]cGtdf sfod /x\$]ahf/ kFls/Of dNo eGb
 %&=* klztzt j9l /x\$]5 . o; cfly\$ jif\$]sh ufx{y ptkfbgdf ahf/ kFls/Of dNos]
 klztzt !&=# klztzt /xg uPsf]kl/Ides cgdfg 5 . o; cfly\$ jif\$]cGtodf ; rls[
 lwtflkqx?sf]ahf/ dNo kl/; r's (NEPSE Index) #^=*# ljGb'sfod /x\$]5, hg ut aif\$]
 eGb !))=^ ljGb]a9l /x\$]5 . lj ut tlg cfly\$ jif\$]lwtflkq ahf/ kl/; r's tflnsf #
 df k|tt ul/Psf]5 eg]af\$]f]; ykgsfn blv xfn; Ddsf]ahf/ kj]Q lwtflkq ahf/ kl/b[
 cGt|t k|tt ul/Psf]5 .

tfnsf #llwtfkq ahf/ kl/; 's

ahf/ ;'s	cfly\$ jif{		
)^).^!)!.^@)^@.#
; fj hlgsg isfzgz ; Wof	14	14	29
; fj hlgsg isfzgz /sd -?-s/fBdf_	102=75	162=68	244=33
; rls[; wlt ; :yfsf]sh ; Wof	114	125	135
; rls[lwtfkqx?sf]rQnf dNo -?-s/fBdf_	1340=49	1677=18	2000=865
; rls[lwtfkqsf] ; Wof -xhf/df_	161141	194673	227040
lwtfkqsf]j flif\$ sf/fBf/ -?-s/fBdf_	214=43	450=77	345=14
sf/fBf/ ePsf]lbg	243	236	228
sf/fBf/ ePsf]sDkglst] ; Wof	92	102	110
sf/fBf/ ePsf]zB/ ; Wof -xhf/df_	6468=18	18433=55	12221=93
sf/fBf/ ; Wof	85533	106246	97374
; rls[lwtfkqsf]ahf/ kfls/of dNo -?-s/fBdf_	4142=48	6136=59	9681=37
ahf/ kfls/of dNodf sf/fBf/sf]kljtzt	5=18	7=35	3=6
sh ufx{y ptkfbgdf ahf/ kfls/of dNosf]kljtzt	8=77	12=06*	17=35#
gl;]kl/ ; 's (NEPSE Index)	222=04	286=67	386=83

>f]Mcfly\$; j ifof / gkfn lwtfkq ljlgdo ahf/ ln= sf]sf/fBf/ kljt dg .

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

sh ufx{y ptkfbgsf]kl/Des cgdfgsf]cfwf/df .

cfly\$ jif{ @)^.^# df lwtfkq ahf/ lgodg kffnldf kfej sfl/tf Nofpg]p2Zon]hf/L ePsf] lwtfkq ; DaGWL gofFPB]sf] sfoff] ogsf nflu gkfn lwtfkq afB{ Joj :yfkq, lwtfkq ahf/ ; #fng cgdlt, lwtfkq Joj ; fol -lwtfkq bnfn tyf lwtfkq Jofkf/L_ tyf lwtfkq btfc ; DaGWL lgodfjnlx?sf] thdf ug]h:tf sfof? afBaf6 eP . o ; }u/L lwtfkq ljlgdo ahf/ dfknt ; /sf/L COfkqsf] bf] f] ahf/ sf/f]f/ u/fpg] ; DaGwdf cfjZos sfggl Joj :yf e ; sBf] kl/k]odf Joj ; folx?nf0{sf/f]f/ cgdlt kfbg ug]sfo{ ; d] afBh]cuf]8 a9fPsf]5 .

għn lwtf q af {

@- gkfn lwtflkq af\$ {

@! sfd, st{ o tyf clwsf/

gkfn lwtflkq af\$ {lwtflkq ahf/sf]lgodg lgsfosf]?kdf gkfn ; /sf/af6 lj =; ≠@)% h]7
@% ut]:yfkqf ePsf]xf]. gkfn lwtflkq af\$ {sf]sfd, st{ o / clwsf/ bxf o adf]hd /x\$ f
5g\

- lwtflkq ; fj h]gs ?kdf lgsfzdg ug{ ; Sg]u/l :yfkqf ePsf] ; u7t ; :yfsf]lwtflkq btf{
ug]tyf lj j /ofkq :jls[t ug].
- lwtflkq ahf/ ; :fnug ug{rfxg] ; u7t ; :yfnf0{lwtflkq ahf/ ; :fnug ug{cgdlt lbg].
- lwtflkq Joj ; fo ; :fnug ug{rfxg]sDkgl j f ; u7t ; :yfnf0{lwtflkq Joj ; fo ; :fnug ug{
cgdltkq lbg].
- ; fdlxs nufgl of]hgf tyf nufgl sf]f sfoqnd ; :fnug ug{:jls[t lbg].
- lwtflkq ; DaGwl cfjZos lgod, ljlgod tyf lgb]zsf? agfpg] tyf lwtflkq ljlgdo
ahf/sf]ljlgodx?nf0{:jls[t kbfug ug].
- lwtflkq ljlgdo ahf/, lwtflkq Joj ; fol, lwtflkq sf/f] f/ tyf ; du| lwtflkq ahf/sf]
; kl/j]f of tyf cgludg ug].
- lwtflkq lgsfzdg ug] ; u7t ; :yf tyf lwtflkq Joj ; foln] kž u/\$f] cfly\$ lj j /of
kg/fj nf\$g ug] u/fpg].
- lwtflkq ahf/ ; DaGwdf clwbog, cg' Gwfg tyf r]gf clej [4 ug].
- lwtflkq ahf/ ; E ; DaGwlt lj ifodf glt tyf sfoqnd th]f ug]tyf o ; ; DaGwdf gkfn
; /sf/nf0{cfjZostf cg' f/ k/fdz{lbg].

@@ af\$ {

gkfn lwtflkq af\$ {f ljlebg ; /sf/l tyf lghl lf]sf lgsfox?sf]kltlglwtj /xsf]& ; b:olo
af\$ {sf]Joj:yf /x\$ f]5 . af\$ {f kof\$fnlg sfo{ug]u/l gkfn ; /sf/áf/f lgoQm clwb]sf ; fy}
gkfn ; /sf/, cy{ dgqfnosf ; x-; lrj, gkfn ; /sf/, sfgg, Gof tyf ; :blo Joj:yf
dgqfnosf ; x-; lrj, gkfn /fi6«a\$, gkfn pBfu j fl0fHo dxf; 3 / gkfn rf6\$ {Psfp66]6\
; :yfsf kltlglwx? tyf lwtflkq ahf/ Joj:yfkq, kfl ahf/ lj sf; , lj lQo jf cfly\$ lf] ; E
; DaGwlt lj 1x?dwb]af6 gkfn ; /sf/n] af\$ {sf] l; kmf/; df dgflgt u/\$f] JolQm ; b:o /xg]
Joj:yf 5 .

af\$ {f gkfn ; /sf/, cy{ dgqfnoaf6 pk-; lrj >l zIQm k| fb kl08tn]ldlt @)^).^! blv
kltlglwtj ub]cfpg' ePsf]f ldlt @)^.^.& df lwtflkq ; DaGwl clwb]z, @)^@ hf/l eP kl5
; f]l clwb]z]n]u/\$f]Joj:yf adf]hd ldlt @)^.^.(!% blv ; x-; lrj 8f= dfwj k| fb l3ld/h]
kltlglwtj ug]ePsf] 5 . o; u/l gkfn /fi6«a\$af6 sfo\$ f/l lgb]z s >l ; /]b]dfg k]vfgn]

kltlglwtj ub{ cfpq' ePsfdf ldt @)^@.# blv sfo\$fl lgbz s >l efnf/fd >]7n] kltlglwtj ugePsf]5 . gkfn pBfl j fl0fho dxf; 3af6 clb1f >l r108/fh 9sfnn]kltlglwtj ub{ cfpq' ePsfdf ldt @)^@.\$.! blv l4lto pkfllb1f >l sz sdf/ hfzln] kltlglwtj ugePsf]5 . clbfbzn] u/\$f] gofFJoJ :yf adfllnd af\$df gkfn rf6\$ {Psfp0606 ; :yfsf] kltlglwtj /xg]JoJ :yf adfllnd ldt @)^@.&.! blv >l gf/foof ahfn]kltlglwtj ug{ePsf] 5 . cfly\$ jif{@)^@.# df gkfn lwtflkq af\$df kltlglwtj ugI; b:ox? tflnsf \$ df kltt ul/Psf]5 . cfly\$ jif{@)^@.# df af\$df]a7s !* k6s a; \$f]lyof].

tflnsf \$Mcfly\$ jif{@)^@.# df af\$df kltlglwtj ugI; b:ox?

qm; =	lgsfo	gfd	kb	af\$df kltlglwtj u/\$f]ldt ÷ c j lw
!	gkfn lwtflkq af\$ {	>l lbks /fh sfknn]	clb1f	@)^).%!%
@	gkfn ; /sf/, cy{dGqfno	8f= dfwa k| fb lwld/] >l z1Qm k| fb kl08t	; x-; lrj pk-; lrj	@)^@.(!% @)^).^.! blv @)^@.^.^ ; Dd
#	gkfn ; /sf/, sfgg, Gof0 tyf ; :blo JoJ :yf dGqfno	>l j fj /fd /Qdl	; x-; lrj	@)%(!.^
\$*	gkfn ; /sf/, pBfl, j fl0fho tyf cfklt{dGqfno, sDkgl /lhi6k/sf] sfofho	>l 1fg bzg pbf;	/lhi6k	@)^!.(& blv @)^@.^.^ ; Dd
%	gkfn /fi6a\$	>l efnf/fd >]7 >l >l ; /Qb|dfg klfq	sfo\$fl lgbz s sfo\$fl lgbz s	@)^@.!).# @)^@.!.* blv @)^@.!).@ ; Dd
^	gkfn rf6\$ {Psfp0606 \ ; :yf	>l gf/foof ahfn	clb1f	@)^@.&.!
&*	gkfn rf6\$ {Psfp0606 \ ; 3	>l 1fgQb|axfb/ ef/l	clb1f	@)^!.!!! blv @)^@.^.^ ; Dd
*	gkfn pBfl j fl0fho dxf; 3	>l sz sdf/ hfz l	l4lto pkfllb1f	@)^@.\$.!

* t1sflng lwtflkq sf/f]f/ Pq, @)\$) sf]JoJ :yf cg' f/ kltlglwtj /x\$ f].

@# ; u7g

af\$df] ; u7gdf @ ljefu, ^ dxzfvf / !) zfvfx? /x\$ f 5g\ . ; :yfut ljQ tyf kzf; g ljefu cGtQt ; :yfut ljQ tyf ; Fgf ljZn]f0f dxzfvf, hgziQm ljsf; tyf klzlf0f dxzfvf, n]yf tyf kzf; g dxzfvf /x\$ f 5g\eg]lwtflkq ahf/ tyf lgodg ljefu cGtQt sfgg tyf k]nls/0f dxzfvf, ahf/ lgodg tyf sfgg kfnq dxzfvf / ahf/ ljZn]f0f tyf ofhgf ljsf; dxzfvf /x\$ f 5g\ af\$df xfn @# hgf sd{f/lx? sfo{t /x\$ f 5g\ af\$df sfo{t sd{f/lx?sf]gfdjnl cg' Fl-! df kltt ul/Psf]5 .

af\$[cfkndf] sfo{ ; #fngsf] qmddf sfqglj b\tyf n\flj bx?af6 cfj Zostf cg' f/ k/fdz{
 lng] u/\$f] 5 . o; } u/l ; fj hlgf lgsfzgdh hfg rfxg] ; #7t ; #yfsf] ljj/0fkqnf0{
 hfgsf/ldhs tyf ljZj ; lgo u/fpg gkfn lwtfkq af\$ { gkfn lwtfkq ljlgdo ahf/ ln= /
 sDkgL /lhi6k/sf] sfofnosf] kl|glwTj /x\$f] #lwtfkq btf{ tyf lgsfzg cgdlt sfo{t
 ; ldlta sfo{t /x\$f] 5 h; df cfj Zostf cg' f/ gkfn /fi6«a\$ tyf aldf ; ldltaf6
 kl|glwTj /xg] Joj :yf ul/Psf]5 . af\$ \$f] ; #7g 9fFf cg' rL-@ df k|tt ul/Psf]5 .

@\$ ljlQo >fj

af\$ \$f] dVo cfly\$; fj]sf] ?kdf gkfn ; /sf/af6 j flif\$?kdf kl|t xg] cgbfg /x\$f] 5 .
 af\$ \$f] cfo cfly\$; fj]x?df lgsfzgstf{ ; #7t ; #yfsf] lwtfkq btf{ lwtfkq ljlgdo ahf/
 ; ~rfng cgdlt / gjls/0f, lwtfkq Joj ; folsf] btf{/ gjls/0faf6 kl|t xg] zNs, lwtfkq
 sf/fj/ b:t/ tyf af\$ \$f] cfo sf]f kl/rfngaf6 kl|t kl|tkm /x\$f] 5 . af\$ \$f] cfly\$ j if{
 @)^.^# sf]cfo-Joo ljj/0f, jf; nft tyf gub k]fx ljj/0f cg' rL-# df k|tt ul/Psf]5 .

af84f6 eP u/3f sdfs/jfxl?

- ;fj klgS lgisfzg cgdlt
- lwtflq btf{tyf ljj /Ofkq :jls{t
- lwtflq ljlgdo ahf/ / lwtflq Aoj ;folx?sf]gjls/Of
- ;/sf/l COfkq sf/f]f/ cgdltkq
- sfggl Aoj:yfx?
- ;kl/j]fOf tyf cgludg
- ;:yfut tyf ljQlo ;zf;g kl/of]hgf
- clVbog cg! Qvfg
- tflnd, ;]dgf/ tyf cGt]qmf sfoqnd
- k\$fszg tyf hfgsf/ldhs ;'gfox?

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

#! ; fj hlgS lgisfzg cgdlt

lwtfkq ; DaGwl cWofbz, @)^@ nfu" xg' cl3 sDkgl Pq, @)%# tyf lwtfkq sf/fj/ Pq, @)\$) n] lwtfkqs] ; fj hlgS lgisfzgsf nflu ; u7t ; :yfx?n] sDkgl /lhi6k/sf] sfofhoaf6 Ijj/Ofkq :jls [u/f0{gkfn lwtfkq af\$af6 lgisfzg cgdlt Ing' kg]Jo]y: yf /x\$]lyof]. sDkgl /lhi6k/sf]sfofhon]Ijj/Ofkq :jls [ug [3 af\$] ; d] /fo Ing]qmdf cly\$ jif{@)^@.^# df af\$]Ps IjQ sDkgl]Ijj/Ofkqdf /fo pkn]w u/fPs]5 . o; u/L lwtfkq sf/fj/ Pq, @)\$) sf]Jo]y: yf adfnd o; cly\$ jifdf af\$]@ jf0fHo a\$ tyf # IjQ sDkgl u/L % ; u7t ; :yfx?nf0{?= # (s/f\$ % nfv dNo a/fa/sf]lwtfkqs] ; fj hlgS lgisfzg cgdlt kbf]g u/\$]5 . o; ; DaGwl Ijj/Of tflnsf % df k|t't ul/Psf]5 .

tflnsf %M ; fj hlgS lgisfzg cgdlt ; DaGwl Ijj/Of

-ldlt @)^@.\$.! b]v @)^@.^.^ ; Dd_

?= s/f\$df

qm; #	; u7t ; :yfs]gfd	lwtfkqs] lsi;d	cgdlit kbf]g ldlt	cgdlit kbf]g /sd	lgisfzg tyf Ijqb kjQws
!	; hgf km0gfc; In=	; fwf/Of zq/	@)^@.\$.! (	)=)	Pg=cf048=; L=soflk6n dfs] \ In=
@	I; 4fy{a\$ In=	; fwf/Of zq/	@)^@.\$.! (	!%=)	gkfn dr]6 a]sE P08 km0gfc; In= tyf Pg=cf048=; L=soflk6n dfs] \ In=
#	k\$] ; lon Ij Qlo ; :yf In=	; fwf/Of zq/	@)^@.)%.)!	@=\$%	Pg=cf048=; L=soflk6n dfs] \ In=
\$	a\$ ckm sf7df08' In=	I8j]r/	@)^@.)%.@	@)=)	gkfn dr]6 a]sE P08 km0gfc; In=
%	dr]6 km0gfc; s=In=	; fwf/Of zq/	@)^@.)^.)\$	!=@	gkfn km0gfc; P08 ;]eE s=In=
hDdf				#(=)%	

#=@ lwtfkq btff{tyf Ijj/Ofkq :jls [M

ldlt @)^@.^& b]v nfu" ePs] lwtfkq ; DaGwl cWofbz, @)^@ cgtu [; u7t ; :yfx?n] lgisfzg ug] ; DkOf{ lwtfkqx? af\$df btff{ u/fpg' kg]Jo]y: yf /x\$] 5 . ; fy) cWofbz]n] lwtfkqs] ; fj hlgS lgisfzg ug\$ nflu lgisfzgstf{sDkgl]Ijj/Ofkq tof/ u/L af\$af6 :jls [u/f0{k\$]fzg ug]kg]Jo]y: yf ; d] u/\$]5 . cly\$ jif{@)^@.^# df af\$]# af]0fHo a\$, ^ Ijsf; a\$ tyf % IjQ sDkgl tyf ! Ijdf sDkgl u/L !% ; u7t ; :yfs]]= (! s/f\$

%(nfv @) xhf/ j/fj/sf] lwtfkq btf{u/l ; f] sf] ; fj hłgs lgisfzgsf nflu ljj/Ofkq :jlsf u/\$f]5 . o; ; DaGwl ljj/Of tflnsf ^ df k|t't ul/Psf]5 .

tflnsf ^Mlwtfkq btf{tyf ljj/Of kq :jlsf

-ldlt @)^@.^& b|v @)^#.#.#@ ; Dd_ -?= s/fBdf_

qm; #	; u7t ; :yfsf]gfd	lwtfkqs] lsl;d	cgdlit kłfg ldlt	cgdlit kłfg /sd	lgisfzg tyf ljqrb kjQws
!	u08sl 8fknkdQ6 krfOgfg; on OlGi6RoZg ln=	; fwf/Of zfb/	@)^@.) (.!#	!-%)	głkn drQ6 ajsE P08 krfOgfg; ln=
@	lj hgZ 8fknkdQ6 krfOgfg; on OlGi6RoZg ln=	; fwf/Of zfb/	@)^@.) (.@!	!-@)	Pg=cf048=; L=soflk6n dfs\ ln=
#	/fqn drQ6 ajsE P08 krfOgfg; ln=	; fwf/Of zfb/	@)^@.)!.!@	!-&%	gful/s nufgl sfjf
\$	efh/Tg krfOgfg; P08 ; leE s=ln=	; fwf/Of zfb/	@)^@.)!.!*	!-=)%	Pg=cf048=; L=soflk6n dfs\ ln=
%	uxZj /l drQ6 ajsE P08 krfOgfg; ln=	; fwf/Of zfb/	@)^@.)!.@.*	@=))	Pg=cf048=; L=soflk6n dfs\ ln=
^	l; 4fy(lj sf; ajs ln= -lj Qlo ; :yf_	; fwf/Of zfb/	@)^@.)!.!\$	@=))	głkn drQ6 ajsE P08 krfOgfg; ln=
&	lzv/ Of:of]Q; s=ln=	; fwf/Of zfb/	@)^#.)!.)^	@=%)	głkn drQ6 ajsE P08 krfOgfg; ln= tyf Pg=cf048=; L=soflk6n dfs\ ln=
*	cf0Pd=0krfOgfg; lon OlGi6RoZg ln=	; fwf/Of zfb/	@)^#.)!.!#	!-&%	głkn drQ6 ajsE P08 krfOgfg; ln=
(	ešbl lj sf; ajs ln= -lj Qlo ; :yf_	; fwf/Of zfb/	@)^#.)!.!(	)=^\$	Pg=cf048=; L=soflk6n dfs\ ln=
!)	kf6g krfOgfg; ln=	; fwf/Of zfb/	@)^#.)@.!%	@=))	głkn krfOgfg; P08 ; leE s=ln=
!!	gf/fofl cfBflus lj sf; ajs ln= -lj Qlo ; :yf_	; fwf/Of zfb/	@)^#.)#!%	)=^)	głkn krfOgfg; P08 ; leE ; \s=ln=
!@	; fgldf lj sf; lj Qlo ; :yf ln=	; fwf/Of zfb/	@)^#.#.@	(=^)	głkn drQ6 ajsE P08 krfOgfg; ln=
!#	głkn OGei6cdQ6 ajs ln=	l8j Qr/	@)^#.)@.!!^	@=%=)	P; krfOgfg; s=ln=
!\$	głkn 008li6on P08 sdl; Qn ajs ln=	l8j Qr/	@)^#.)@.!!&	@=))	P; krfOgfg; s=ln=
!%	głkn P; =lj =cf04ajs ln=	l8j Qr/	@)^#.)#!!!	@=))	gful/s nufgl sfjf
hDdf				(!-%(

o; }u/l o; cfly\$ j ifdf # j flfHo a\$, @ ljsf; a\$, * ljQ sDkgl tyf ! xfn u/l sh !\$
 ; u7t ; :yfsf]; flj ssf zp/wglx?nf0{lj qm ug\$ f nflu tof/ u/\$f]axskp zp/ lgisfzg
 ; DaGwl Joj :yf tyf ljj /Ofx?E btf{u/l ?= ! cj {@\$ s/f\$!\$ nfv %) xhf/ dNo a/fj/sf]
 xskp zp/ lgisfzg ug{lgbzg lbPsf]5 . o; ; DaGwl ljj /Of tflnsf & df k|tt ul/Psf]
 5 .

tflnsf &Mxskp zp/ btf{
 -ldlt @)^@.#& b]v @)^#.#@ ; Dd_

-?= s/f\$df

qm; #	; u7t ; :yfsf]gfd	btf{ldlt	cgdlit klfg /sd	lgisfzg tyf lj qb kj Qws
!	stf/l a\$ ln=	@)^@.)^*.)^	!@=%)	Pg=cf0\$8=; L=soflk6n dfs\$ \ ln=
@	knj f knf0gfc; s=ln=	@)^@.)(!!	#=)	gkfn dr\$6 a\$E P08 knf0gfc; ln=
#	cf\$ knf0gfc; s=ln=	@)^@.)(!!	#=)	gkfn dr\$6 a\$E P08 knf0gfc; ln=
\$	gkfn ljsf; a\$ ln= -lj Qlo ; :yf_	@)^@.)(!!	!^=)	Pg=cf0\$8=; L=soflk6n dfs\$ \ ln=
%	u8lj n knf0gfc; s=ln=	@)^@.)(!!	@=%)	Pg=cf0\$8=; L=soflk6n dfs\$ \ ln=
^	; \$6 knf0gfc; ln=	@)^@.)!@	!@=)	Pg=cf0\$8=; L=soflk6n dfs\$ \ ln=
&	tf/fufpH/h\$; l xfn; ln=	@)^@.)!@%	\$\$=^%	Pg=cf0\$8=; L=soflk6n dfs\$ \ ln=
*	hfgsl knf0gfc; s=ln=	@)^@.)!!	!|=)	gkfn knf0gfc; P08 ; leE s=ln=
(	df5fkR5]a\$ ln=	@)^#.)!!*	!^=)	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!)	gkfn zp/ dfs\$ \ P08 knf0gfc; ln=	@)^#.)!@&	\$=)	gful/s nufgl sfj
!!	l\$io dr\$6 a\$E P08 knf0gfc; ln=	@)^#.)!@*	%=)	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!@	kfy/f knf0gfc; ln=	@)^#.)#!%	@=)	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!#	klZrdf-rn ljsf; a\$ ln= -lj Qlo ; :yf_	@)^#.#@%	@=*)	Pg=cf0\$8=; L=soflk6n dfs\$ \ ln=
!\$	nldagl a\$ ln=	@)^#.#@ (	!|=)	Pg=cf0\$8=; L=soflk6n dfs\$ \ ln=
hdaf			!@\$=!	

o; k\$f/ o; cfly\$ j ifdf * j flfHo a\$, * ljsf; a\$, !^ ljQ sDkgl, ! OG:of\$; sDkgl
 tyf ! xfn u/l sh # \$; u7t ; :yfx?n]; fwf/Of zp/, xskp zp/ tyf l8j|r/ u/l sh ?=
 @ cj {%\$ s/f\$ &* nfv &) xhf/ dNo a/fj/sf]lwtfkq lgisfzgsf nflu af\$af6 cgdlit
 kkt u/\$f 5g\

o; cfly\$ jifdf af\$! jflfHo a\$, @ ljQ sDkgl tyf ! aldf sDkgl u/L \$;u7t ;:yfsf]?= @% s/f\$ #) nfv () xhf/ ^ ;o dNo a/fj/sf];fwf/Of z\$ -;:yfks_ tyf af\$; z\$/ ;d; btf{u/\$f]5 . o; ;DaGwl ljJ/Of tflnsf * df k|t't ul/Psf]5 .

tflnsf * ;:yfks ;fwf/Of z\$/ tyf af\$; z\$/ btf{
-ldlt @)^.^.& b|v @)^.#.#@ ;Dd_

-?= s/f\$df_

qm; #	;u7t ;:yfsf]gfd	lwtfkqsf]lsl;d	lwtfkq btf{ldlt	/sd
!	lxdfnog a\$ ln=	af\$; z\$/	@)^@.!!.&	!@=*\$
@	gkfn cfjf; lj sf; ljQ sDkgl ln= -lj Qlo ;:yf_	af\$; z\$/	@)^@.!!.@()=(&
#	sl:ds dr\$6 a\$E P08 knfOgfc; ln= -lj Qlo ;:yf_	af\$; z\$/	@)^@.!@.(!-%)
\$	nldj gl hg/n O:of\$; S=ln=	;:yfks z\$/	@)^#.!.@&	!)=))
	hdh			@/#!

#- lwtfkq ljlgdo ahf/ / lwtfkq Aoj ;folx?sf]gjlS/Of

gkfn lwtfkq af\$ldlt @)^.^.^ df cfly\$ jif{@)^.^.# sf nflu gkfn lwtfkq ljlgdo ahf/ ln= sf]ahf/ ; fng cgdltkq gjls/Of u/\$f]5 .

o; }u/L cfly\$ jif{@)^.^.# sf nflu af\$@\$ lwtfkq bfn, (lgisfzg tyf laqm k\$Gws / @ lwtfkq Jofkf/lSf]Joj ; fol kdfOfkq gjls/Of u/\$f]5 . o; /L gjls/Of ul/Psf lwtfkq Joj ; folx?sf]gfdjnl cg; 'L-^ df k|t't ul/Psf]5 .

lwtfkq ; DaGwl clwfbz, @)^@ n]lj Bdfg lwtfkq Joj ; folx?n]clwfbz k|/De ePsf]# dlxgf leq clwfbz adf]hd cgdltsf nflu af\$; dlf lgj hg lbgkg]Joj :yf u/\$f]5 . ; fxl adf]hd o; cfly\$ jifdf @\$ lwtfkq bfn, (lgisfzg tyf ljql kjGws tyf @ lwtfkq Jofkf/lSf] lgj hg af\$; dlf k|t ePsf]5 .

#\$;/sf/L COfkq sf/]f/ cgdltkq

;/sf/L COfkqnf0{gkfn lwtfkq ljlgdo ahf/df ; 'Lst u/L sf/]f/ u/fpgsf nflu af\$} COfkq sf/]f/ ug{rxfg]lwtfkq bfn tyf ahf/ lgdf{fsf]nflu cfj hg ug{lwtfkq ahf/sf ; b:ox?nf0{ldlt @)^.#.@@ df kqrf/ u/\$f] lyof]. ; fxl cg; f/ af\$df lwtfkq bfnfsf] ?kdf sfo{ug{!^ lgj hgx? tyf ahf/ lgdf{fsf]?kdf sfo{ug{^ lgj hgx? k|t ePsf 5g\ k|t lgj hxs?sf]cfj Zos 5fgljg u/L sf/]f/ cgdltkq kbfug ug{qmdf af\${/x\$]5 .

#-% sfgjl Aoj:yfx?

#-%! lwtfkq ; DaGwl gof"sfgj hf/l

lwtfkq ahf/sf] lgodg k0ffnl0{ :tl/o u/f0{ lj Zj ; glo, kl:t:klw{ tyf kf/blz{ lwtfkq ahf/sf] ljsf; ug\$ f nflu tof/ ul/Psf] lwtfkq ; DaGwl clwfbz, @)^@ ldt @)^@.^& nfu" ePsf] 5 . Plzofnl ljsf; a\$sf] ; xofudf ; #flnt gkfn lwtfkq af\$sf] lgodg ldtf clej [4 tyf lwtfkq ahf/sf] cfwglss/of ug [p2]o /x\$] ; #yut tyf lj Qlo ; '-zf; g kl/ofhg (Corporate and Financial Governance Project) sf] sfof] ogsf nflu ; d] lwtfkq ; DaGwl pQmPg cTofj Zos e} s\$] lyof].

<p>lwtfkq ; DaGwl gof"sfgjsf dVo lj z]tfx?</p> <ul style="list-style-type: none"> • lwtfkq ahf/ lgodg k0ffnl0{ ; b]s/of tyf lgodg lgsfo gkfn lwtfkq af\$0{ clwsf/ ; DkGg u/fpg] ; DaGwl Joj :yf . • lwtfkq lgisfzg klqofdf /x\$] b]f] lgodg k0ffnl0{ ; wf/ u/l lj /ofkqnf0{ a9L kf/blz{ u/fpg] Joj :yf . • lwtfkq lj lgdo ahf/nf0{ cGt{fli6 dffb08 cg?k agf0{Ps :j lgodg ; #yfsf]?kdf lj slzt u/fpg] Joj :yf . • ; fdLx nufgl ofhg ; #fngsf nflu cgdlt kbfg ug]. • ; Fls/ofsf] of]otf gklsf tyf ; Fls/of gePsf lwtfkq sf/] f/ u/fpg] a\$llks Joj :yf . • lwtfkqsf] gfd; f/l tyf xs x: tft/of sf0f0{ [56f] 5l/ tf] u/fpg s]blo lglfk k0ffnl ; #fng ; DaGwl Joj :yf . • lwtfkq ahf/ ;]fsf] lj :tf/ u/fpg cfj Zos Joj :yf . • nufglstf{ lfltkl't{sf] ; #fng ; DaGwl Joj :yf . • lwtfkq ahf/sf] cgludg, ; kl/j]of tyf hfFaem sf0f0{ kfej sf/l u/fpg] Joj :yf . • Pg lgod kfngf u/fpg] (Enforcement) k0ffnl ; DaGwl :ki6 Joj :yf .
--

#-%@ ; /sf/l C0fkq sf/] f/ ; DaGwl lj lgodfj nlx? nfu"

; /sf/l C0fkqnf0{ lwtfkq ahf/df ; Fls/of u/l b]f] ahf/ Jofks agf0g] sf0f0{sf] sfof] ogsf nflu af\$] ldt @)^@.\$ \$ df ; /sf/l C0fkqsf] bf] f] ahf/ Joj :yfkglj lgodfj nl, @)^@ hf/l u/\$] 5 eg] ; fl ldtf gkfn lwtfkq lj lgdo ahf/ ln= sf] ; /sf/l C0fkqsf] bf] f] ahf/ sf/] f/ lj lgodfj nl, @)^@ nf0{ ; d] :jls [t kbfg u/\$] 5 .

#-%# lwtfkq ; DaGwl lgodfj nlx? th

lwtfkq ; DaGwl clwfbz, @)^@ sf] bknf !!^ n] gkfn lwtfkq af\$0{ lj leGg lj ifodf lgodx? agfpg ; Sg] clwsf/ kbfg u/] cg?k af\$] b]focg; f/sf lgodx?sf] th u/\$] 5 .

głfn lwtflkq afš{-Joj:yfkg tyf sfo{; řng_ lgodfjnl, @)^#

lwtflkq ; Dałwl cłwfbz, @)^@ n]głfn lwtflkq afš{łf0{lwtflkq btf{tyf lgisfzg, lwtflkq ahf/ ; ~rfng / lwtflkq Aoj ; fosf]lgodg, cgłudg / ; k/lj]f]fsf]nflu clwsf/ ; Dkġg u/f0{ sfggł Aoj:yfsf] kęj sf/l sfof] og ug[u/fpg] s]b]lo lgsfosf] ?kdf :yfłkt u/šf] kl/k]odf křlahf/sf] s]b]lo lgodg lgsfosf] x] ; otn] lgoldt ?kdf ; Dkfbg ug[ġg] sfo{x?nf0{kęj sf/l ?kdf ; řng ugšf]nflu afš{ł]głfn lwtflkq afš{-Joj:yfkg tyf sfo{ ; ~rfng_ lgodfjnl, @)^#E thłf u/l głfn ; /sf/sf]:jls[tsf nflu łdt @)^@.(@* df cy{dġqfnodf kz u/šf]5 .

głfn lwtflkq afš{-Joj:yfkg tyf sfo{; řng_ lgodfjnl, @)^# sf dło ljzłtfx?

- afš{tyf cłw]fsf]sfd, st]o tyf clwsf/ :ki6 ul/Psf].
- afššf]cftl/s Joj:yfkg tyf ; -zf; g ; Dałwdf cfj Zos Joj:yf ul/Psf].
- lwtflkq ahf/ tyf Joj ; folsf]cgłłtkq lgnġag tyf vf/łl ug[sfo] lwsf]Joj:yf ul/Psf].
- lwtflkq sf/f]f/ ; Dałwl s; / ; Dałwdf cg; ġwfg, txłssft tyf d2f bfo/l ; Dałwl sfo{ lj lwsf]Joj:yf ul/Psf].

lwtflkq ahf/ ; řng ; Dałwl lgodfjnl, @)^#

lwtflkqsf] b]š]f] ahf/ ; řng ug{ lwtflkq ahf/nf0{ cgłłt kęfg ug[tyf To; sf] sfd sf/jxłnf0{lgodg ug[Joj:yfsf nflu afš{ł]lwtflkq ahf/ ; řng ; Dałwl lgodfjnl, @)^# thłf u/l głfn ; /sf/sf]:jls[tsf nflu łdt @)^@.#! df cy{dġqfnodf kz u/šf]5 .

lwtflkq ahf/ ; řng ; Dałwl lgodfjnl, @)^# sf dło ljzłtfx?

- lwtflkq ljlgdo ahf/ ; řng ug[; łłt ; řyf btf{ug{afššf6 l; kłł/; lngġg]Joj:yf ul/Psf].
- lwtflkq ljlgdo ahf/nf0{kęj sf/l tyf ; -zfl; t ?kdf ; řng ugšf nflu lwtflkq ljlgdo ahf/sf]k]ġwkq, lgodfjnl tyf ljlgodx?df ; dfj z ug[ġg]ġogtd Joj:yfx? t]łsPsf].
- lwtflkq ljlgdo ahf/sf] :jłd]j / Joj:yfkg lj:t] u/f0{ljleġ l]q]sf] ; xefłutf /xg] Joj:yf ul/Psf].
- xfn ; řflnt głfn lwtflkq ljlgdo ahf/ ln= sf nflu lglZrt ; dofjłw kęfg u/l cłwfbz tyf ; f]cłtu] agšf lgodx?n]u/šf]Joj:yfx? k/f ug[ġg]u/l ; řxl cg?k cfwłgłss/0f tyf ; -zfl; t xġġg]Joj:yf ul/Psf].
- lwtflkq ljlgdo ahf/n] ; řls] s]kgl, lwtflkq Joj ; fol tyf lwtflkq sf/f]f/ ; Dałwl ; řg k]fx u/fpg'ġg] ; Dałwdf Joj:yf ul/Psf].
- lwtflkq ahf/sf] ; řfns tyf sfošf/l k]łvsf]of]otf t]łsPsf].
- lwtflkq ahf/sf] ; řfns ; łłtdf :j tġ ; řfns (Independent Director) /xg]Joj:yf ul/Psf].

lwtflkq Joj ; fol -lwtflkq bnfn tyf lwtflkq Jofkf/L_ lgodfjnl, @)^#

lwtflkqsf]bf}f]ahf/df ; xeful xg]lwtflkq bnfn tyf lwtflkq Jofkf/Lnf0{cgdltkq kpfq ugI tyf lgodg ugI ; DaGwl Joj :yfsf nflu afB{h]lwtflkq Joj ; fol -lwtflkq bnfn tyf lwtflkq Jofkf/L_ lgodfjnl, @)^# thdf u/l gkfn ; /sf/sf] :jls[tsf nflu ldt @)^#.#.% df cy{ dGqfnodf kZ u/\$f]5 .

lwtflkq Joj ; fol -lwtflkq bnfn tyf lwtflkq Jofkf/L_ lgodfjnl, @)^# sf dVo ljz}ttfx?
• lwtflkq bnfnl jf lwtflkq Jofkf/ ug{rfxg]afB{af6 cgdltkq lng]k\$df ; DaGwl Joj :yf ul/Psf].
• lwtflkq Joj ; foln] cgdlt kkt u/]kZrft Joj ; fo ; #fngsf nflu tof/ ugkgI kjfvf/ ; DaGwl Joj :yf ul/Psf].
• lwtflkq Joj ; foln]lgod kfngf gu/df ugI sf/jxlsf ; DaGwdf vhf0Psf] tyf ; f] ; DaGwdf clenY /flvg]Joj :yf ul/Psf].
• lwtflkq Joj ; fo ; #fng ug{rfxg]kfl tyf cfly\$ >f] ; DaGwl Joj :yf vhf0Psf].
• lwtflkq Joj ; folsf] :jfldIj ; Argf tyf x:tfGt/Of ; DaGwdf Joj :yf ul/Psf].
• lwtflkq bnfn jf lwtflkq Jofkf/Lsf] ; #fns, sfo\$fl kdv tyf kl|lglwsf]lgolQm tyf of]otf ; DaGwl Joj :yf ul/Psf].
• lwtflkq bnfn tyf lwtflkq Jofkf/Ln]ugI sfo{? ; DaGwdf :ki6 ul/Psf].
• lwtflkq bnfn]nufglstf\$sf] :ki6 klxrfq /fvkgI ; DaGwl Joj :yf ul/Psf].
• lwtflkq bnfn tyf lwtflkq Jofkf/Ln] cfkln] u/\$f] lwtflkq sf/faf/ tyf u|xsx?sf] lx ; fj ; DaGwdf /fvkgI clenY tyf afB{df kZ ugkgI lj j /Of ; DaGwdf :ki6 Joj :yf ul/Psf].

lwtflkq bt{tyf lgisfzg lgodfjnl, @)^# sf]d:ofB

; fj hlgS lgisfzgdh hfg ; Sg]u/L ; #yfkf ePsf ; u|7t ; #yfx?sf] lwtflkq bt{ugI tyf ; fj hlgS lgisfzgdh hfgsf nflu afB{af6 lj j /Ofkq :jls[u/fpgkgI nufotsf lwtflkq ; DaGwl clwfbZ, @)^@ n] u/\$f Joj :yfx?sf] sfof]ogsf nflu afB{h] lwtflkq bt{ tyf lgisfzg lgodfjnl, @)^# sf]clGtd d:ofB tof/ u/l gkfn ; /sf/af6 :jls[tsf nflu cy{ dGqfnodf kZ ugI tof/Ldf /x\$]5 . d:ofBt lgodfjnldf ljz}ftM lwtflkq bt{klqmf ; DaGwdf cfjZos Joj :yf ug\$; fy} ; fj hlgS lgisfzgsf nflu tof/ ugkgI lj j /Ofkqsf] 9fFf ; d} tflsPsf]5 . lj j /Ofkqnf0{a9L ; #gfdhs tyf ljZj ; lgo agfpg] ; DaGwl tyf lj j /Ofkqdf plNnlvt lj j /Ofx?sf] z4tf / ; Totfsf] hjfknb]xtf lgisfzgstf sDkglsf ; #fns, lgisfzg tyf lj qm kjGws / lj j /Ofkq tof/ ugI lj 1n]j xg ugkgI h:tf Joj :yfx? ; d} o ; lgodfjnldf ; dfj Z ul/Psf 5g\

#\$@ c6o glltut Joj:yfx?

xskb zp/ lgisfzg ;DjGwl Joj:yf tyf ljj/Ofx?

xskb ; p/ lgisfzgd ; d; lgisfzgstf{ ; u7t ; :yfsf] af/df nufglstf{?nf0{ kofkt hfgsf/l pknAw u/fpgkg[cfj Zostfnf0{ b[6ut u/l afB[n] lgisfzgstf[n].xskb zp/ lgisfzg ; DjGwl Joj:yf tyf ljj/Ofx?u tof/ u/l afBdf btf{ugkg]Joj:yf u/\$f]5 . o; /l tof/ ul/Psf]ljj/Ofdf lgisfzgstf{ ; u7t ; :yfsf] ; Hkt kl/ro, ; #fns ; ldtlsf] agfz tyf ; #fnsx?sf]kl/ro, kFl ; Argf, cBfj lws ljQo ljj/Of, ; eflj t hflvdx?, zp/ v/lb lj lqm tyf afBknfB ; DaGwl Joj:yf, ; Hs/Of ; DaGwl Joj:yf, kl5Nnf] tlg j ifsf] zp/sf] clwstd, Gogtd tyf cltd ahf/ dNo tyf sf/f]f/ ePsf]zp/ ; Wof h:tf s/fx? vhf0Psf] xgkg]Joj:yf /x\$]5 .

l8j}r/ 6k6L; DaGwl Joj:yf

sDkgL clwfbz, @)^@ n]klAns sDkgln]l8j}r/ lgisfzg ubf{l8j}r/ 6k6Lsf]Aoj:yf ugkg] Joj:yf u/\$f]t/ l8j}r/ 6k6Lsf]sfo{ug[; :yf jf lgsfo gtf\$]f]l8j}r/ lgisfzg sfo{ kfljt e}x\$]lyof]. o; ; DaGwdf :ki6 Aoj:yf geP; Ddsf nflu Aojxf/s lgsfzf lbg] p2[on]afB[n]k]Gwkq tyf lgodfj nldf l8j}r/ 6k6Lsf]?kdf sfo{ug{; Sg]Joj:yf pNny ePsf afl0fHo a\$? tyf dr[6 a]sE sf/f]f/ ug]nufotsf Ohfht kkt lj Qlo ; :yfx?n] ; DaGwlt lgodg lgsfon] tf\$] cg; f/sf] kFl sf]f kofkt ePdf To:tf] ; :yfx?n] l8j}r/ 6k6Lsf]?kdf sfo{ug{; Sg]Joj:yf u/l ; fxl cg?k ug{u/fpg lgisfzg tyf lj qm k]Gwsnf0{ cfj Zos lgbzg lb0Psf]5 .

#^ ;kl/j]f0f tyf cgludg

#^= ;fj h]lgs lgisfzgsf]cgludg

o; cfly\$ aifdf afB[n]@(; u7t ; :yfsf] lwtfkqsf] ; fj h]lgs lgisfzgsf]:ynut tyf u}:ynut cgludg u/\$f]5 . o; cj lwdf l; 4fy{a\$ ln= / k\$]; on knf0Gf]G; on 0(:6lRo" g ln= sf] ; fj h]lgs lgisfzg sfo\$]:ynut cgludg ul/Psf]5 . :ynut cgludg ug]qmdf kdv?kdf afB[n]hf/l u/\$f]gof]Aoj:yf cg?k gful/stfsf]k|tlnkl b/vf:t knf/fd; fy ; Hlg ugkg]tyf %)) lsQf e6bf a9L ; p/sf nflu cfj dg lbg] nufglstf[n]clgj fo?kdf cfknf] vttf gDa/ pNny ugkg]Joj:yfnf0{ kfngf ug{ nufpgsf nflu lgisfzg tyf lj qm k]Gws tyf tflsPsf b/vf:t knf/d ; \$ng s[6x?nf0{lgb]zt ul/Psf]5 . o; }qmdf ljj/Ofkq tyf b/vf:t knf/fdsf] ljj/Of ; DaGwl Aoj:yf, ugf; f ; DaGwl Aoj:yf, lgisfzgstf{ sDkgLsf] cfly\$, Aoj:yfklso, kflj lws tyf c6o ljj/Ofx? nufglstf[n]rfxdf xg{; Sg]Aoj:yf ; d; u/]gu/\$f]; DaGwdf ; d; cgludg ul/Psf]5 .

af\$ { o; cfly\$ jif\$ af\$ af6 lwtfkq lgisfzg ug{ # \$; #7t ; :yfnf0{ :jls [L kbfq
 u/LPsf]d]lgisfzgd f uPsf @ & ; #7t ; :yf tyf ut jif\$ af\$ af6 :jls [L kkt u/L o;
 cfly\$ jif{lgisfzg u/\$f @ ; #7t ; :yf u/L sh @(; #7t ; :yfsf]u}:ynut cgludg
 u/\$f] 5 . o; qmddf af\$ { tfl]Psf] ; dofj lwleq lwtfkqsf] af\$ krf6, lkmtf{ eQnfgl /
 ; rls/of eP gePsf]s/f sf]; d] cgludg u/\$f]5 .

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

kInt Pq lgod cg' f/ lwtfkq ljlgdo ahf/n]ljleG ; r'gf, hfgsf/L tyf lj j /Ofx? gkfn
 lwtfkq af\$ { k] ugk]Jo j :yf /x\$]5 . ; f]L cg?k gkfn lwtfkq ljlgdo ahf/ ln= sf]
 lj j /Of k]tit tflnsf (adf]hd /x\$]5 .

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

qm; #	lj j /Of	kkt ldt
!	j flif\$ kltj dg, @)^).^@	kkt gePsf]
@	j flif\$ kltj dg, @)^).^!	@)^@.!!@!
#	j flif\$; fwf/Of ; ef -@)^).^_ sf]lgOf6; DaGwl lj j /Of	kkt gePsf]
\$	j flif\$; fwf/Of ; ef -@)^).^!_ sf]lgOf6; DaGwl lj j /Of	@)^#@.#
%	cw]flif\$ lj j /Of	kkt gePsf]
^	bnfn Jo j ; folsf]w/f6L; DaGwl lj j /Of	kkt gePsf]
&	; b:otf tyf kltlgw; DaGwl lj j /Of	@)^@.(.*
*	j flif\$ lwtfkq sf/faf/ ; DaGwl lj j /Of @)^).^@	@)^@.%.%

o; }u/L gkfn lwtfkq ljlgdo ahf/ ln= af6 blgs ?kdf sf/faf/ ePsf ; lrs [; #7t ; :yf,
 sf/faf/ dNo / z6/ ; Wof cflb; DaGwl lj j /Ofx? ; do ; dodf af\$ { k] xg]u/\$f]5 .

#^# lwtfkq Jo j ; folx?sf]lj j /Of kjfxsf]cgludg

lgisfzg tyf laqn k6ws

lgisfzg tyf laqn k6ws ; :yfx?n]k]o\$ cfly\$ jif{; dkt ePsf]\$ dlxgf leq gkfn
 gf\$; fg lx; fj, jf; nft, gub kjfx lj j /Of tyf lwtfkq sf/f] f/ lj j /Of ; lxtsf]j flif\$ kltj dg
 af\$ {; dlf k] ugk]Jo j :yf /x]adf]hd o; jif{* lgisfzg tyf laqn k6wsx?n]cfly\$
 jif{@)^).^_ sf]lj j /Ofx? af\$ { dlf k] u/\$f 5g\ o; ; DaGwl lj j /Of tflnsf !) df k]tt
 ul/Psf]5 .

tflnsf !Mlgisfzg tyf laqrb k@Qws ;:yfx?sf]ljz/Of k|ttl

qm; #	lgisfzg tyf laqrb k@Qws	ljz/Of -cfly\$ j if{@)^.^@_		sf/fj/ ; DaQw ljz/Of	
		k|t Idlt	lj|Qo ljz/Of	lgisfzg tyf laqrb k@Qw /sd -? s/fBdf_	lgisfzg tyf laqrb k@Qw u/\$f]sDkgl ;Wof
!	gkfn drV6 a)SÈ P08 knf0gfc; ln=	@)^@.(!)	√	*!=*%*	!@
@	gžgn knf0gfc; s=ln=	@)^@.*.#	√	-	-
#	P; knf0gfc; s=ln=	@)^@.!@.#)	√	\$%=))	@
\$	gkfn knf0gfc; P08 ; lEÈ; s=ln=	@)^@.(@^	√	\$=*)	\$
%	gkfn zD/ dfsD\ s=ln=	@)^@.(@)	√	-	-
^	ogf06B knf0gfc; ln=	@)^@.(@^	√	-	-
&	gkfn >lnsf drV6 a\$ ln=	k|t gePsf]	-	-	-
*	gful/s nufgl sfif	@)^#.#.!%	√	@%=&%	#
(	Pg-cf048=; l= Soflk6n dfsD\ ln=	@)^@.(@%	√	!!\$=* * *	!%

* gkfn drV6 a)SÈ P08 knf0gfc; ln= / Pg-cf048=; l=Soflk6n dfsD\ ln= n]b0{j 6f sDkgl sf]lwtfkq ; @Qm ?kdf lgisfzg tyf laqrb k@Qw u/\$f]/sd ?=!& s/fB %) nfv ; d; ; dfj ž ul/Psf].

o; cfly\$ j ifdf (lgisfzg tyf laqrb k@Qwsx?dWb)% j 6fn]dfq lwtfkq lgisfzg tyf laqrb k@Qw u/\$f 5g\

lwtfkq bfnf

lwtfkq bfnfn]k|o\$ cfly\$ j if{; d|kt ePsf]\$ dlxgf leq gkfn gf\$; fg lx; fj, j f; nft, gub k]fx ljz/Of tyf lwtfkq sf/fj/ ljz/Of ; lxtsf]j flif\$ kltj Bg afB{; dlf kž ugkgl Joj:yf /x]adflhd o; cfly\$ j ifdf @@ lwtfkq bfnfn?n] cfly\$ j if{@)^.^@ sf]j flif\$ ljz/Of afB{ dlf kž u/\$f 5g\ lwtfkq bfnfn?sf]ljz/Of k]fx ; DaQw ljz/Of tflnsf !! df k|t't ul/Psf]5 .

tflnsf !!Mlwtfkq bfnfn?sf]ljz/Of k|ttl

-? s/fBdf

qm; #	lwtfkq bfnf Joj ; folx?sf]gfd	cw]flif\$ ljz/Of k|t Idlt	j flif\$ ljz/Of -cfly\$ j if{@)^.^@_		j flif\$ * sf/fj/ ; DaQw ljz/Of -@)^@.^#_	
			k|t Idlt	ljz/Of		
				lj|Qo ljz/Of		sf/fj/ ; DaQw ljz/Of
!	gkfn 06e]6dV6 P08 ; \$ol/16h 6]BÈ k|ln=	@)^#.#.@!	@)^@.^@#	√	-	%@#&
@	cujfn ; \$ol/16h -k|_ ln=	@)^@.!@^	@)^@.&.@(√	√	&)-%\$
#	k]fg ; \$ol/16h k|ln=		@)^@.(!#	√	√	^=!@
\$	>l s[Of ; \$ol/16h ln=	@)^@.!#)	@)^@.^!)	√	√	@!=^&

qm; =	lwtfkq bfn Joj ; folx?sf]gfd	cw{flif\$ ljj /of kkt Idlt	j flif\$ ljj /of -cfly\$ j if(@)^!.^@_		j flif\$ * sf /fj / ; DaQwl ljj /of @)^!.^@_	
			kkt Idlt	ljj /of		
				ljlQo ljj /of		sf /fj / ; DaQwl ljj /of
%	cf\$; \$ol/l6h P08 Pnf08 ; le{ } kfn=		@)^!.^@*	√	√	-
^	gkfn :6s xfp; -kf_ ln=	@)^!.^@*	@)^!.^@*	√	√	!!@=#
&	c?of ; \$ol/l6h -kf_ ln=	@)^!.^@*	@)^!.^@*	√	√	!*=!)
*	cGkOf{ ; \$ol/l6h ; le{ -kf_ ln=	@)^!.^@*	@)^!.^@*	√	√	!)=(
(	cfkn ; \$ol/l6h kfn=	@)^!.^@*	@)^!.^@*	√	√	!%=(
!)	sdf/L ; \$ol/l6h kfn=	@)^!.^@*	@)^!.^@*	√	√	%-\$*
!!	l; knf ; \$ol/l6h kfn=	@)^!.^@*	@)^!.^@*	√	√	!%=(
!@	l; kjL ; \$ol/l6h kfn=	@)^!.^@*	@)^!.^@*	√	-	#(=#!
!#	Zj jf ; \$ol/l6h kf_ ln=	@)^!.^@*	@)^!.^@*	√	-	%&=&&
!\$	cfztfj af\$/h ; \$ol/l6h kf_ ln=	@)^!.^@*	@)^!.^@*	√	-	%^=&\$
!%	v08hj fn :6s affsE s+kf_ ln=	-	-	-	-	-
!^	lqzh ; \$ol/l6h P08 0Ge]6d]6 ln=	@)^!.^@*	@)^!.^@*	√	√	*-&&
!&	dln P08 dln :6s affsE s+kf_ ln=	@)^!.^@*	@)^!.^@*	√	√	@=#
!*	ld8f; :6s affsE s+kf_ ln=	@)^!.^@*	@)^!.^@*	√	√	*=#
!(	lkolo/ ; \$ol/l6h s=n=	@)^!.^@*	@)^!.^@*	√	-	##=#%
@)	dfs\$; \$ol/l6h P08 PS:r]h kf_ ln=	@)^!.^@*	@)^!.^@*	√	-	!#!!
@!	hPkm ; \$ol/l6h kf_ ln=	@)^!.^@*	@)^!.^@*	√	-	#^=(
@@	P; log ; \$ol/l6h kf_ ln=	@)^!.^@*	@)^!.^@*	√	√	!%=(
@#	k]0df]; \$ol/l6h kfn=	@)^!.^@*	@)^!.^@*	√	√	@&=@@
@\$	u/dfyf ; \$ol/l6h kfn=	-	@)^!.^@*	√	-	!@=(
hDdf						^O=@*

* vl/b tyf lj qml /sd ; dfj z ul/Psf].

lwtfkq bfnnsf]:ynut cgludg

o; cfly\$ j if\$ af\$ h]gkfn lwtfkq ljlgdo ahf/; E ; dgjo u/l lwtfkq bfnnsf]:ynut cgludg u/\$f] lyof]. :ynut cgludgsf qmddf lwtfkq sf/f]f/ tyf cfbzsf] cBfjlws clenY g/fv\$]f] b]vPsf lwtfkq bfnx?nf0{ lwtfkq ahf/n] lwtfkq ahf/ ; b:otf tyf sf/f]f/ ljlgod, @)%% cftuf lgn]jg u/\$f] lyof]. bfnns] pk/fQnfg; f/sf ljj /ofx?sf] cBfjlws clenY u/f0{ gkfn lwtfkq ljlgdo ahf/nf0{ hfgsf/L u/fPkI5 gkfn lwtfkq ljlgdo ahf/n]tl bfnx?sf]lgn]dag knt]f u/\$f] lyof].

#^=% ; Rls[; u7t ; yfx?sf]; Rgf kjfxsf]cgludg

lwtfkq ; DaGwl krlnt sfgb cg; f/ ; Rls[; u7t ; yfx?n] cfly\$ jif{; dft ePsf]\$ dlxgfleq ; f]jifsf]j; nft, gkrf=gf\$; fg lx; fa, tflsP adflhdsf] cfly\$ ljj/Of / jflif\$ kljt dg tyf klo\$ cwjflif\$ cjw ; dft ePsf]@ dlxgfleq ; f]cjwswf] ljj/Of gkfn lwtfkq afB{d; d] kZ ugkg]Jo; yf /x]adflhd o; cfly\$ jifd sh !#% ; Rls[; u7t ; yfx? dlb]!) ; Rls[; u7t ; yfx?n] jflif\$ kljt dg÷lj Qlo ljj/Of tyf ^ ; Rls[; u7t ; yfx?n]cwjflif\$ ljj/Ofx? tflsPsf]; do leq afB{dlf kZ u/\$f 5g\ o; cfly\$ jif{leq (% ; Rls[; u7t ; yfx?n] cfly\$ jif{@)^!.^@ sf]jflif\$ kljt dg÷lj Qlo ljj/Of kZ u/\$f 5g\eg]!) ; Rls[; u7t ; yfx?n] cfly\$ jif{@)^!.^@ sf]cwjflif\$ ljj/Of kZ u/\$f 5g\ . o; ; DaGwl lj:t[ljj/Of tflnsf @@, @#, @\$ / @% df k|t't ul/Psf]5 .

#& ; yfut tyf lj Qlo ; z;g kl/ofhg

gkfn lwtfkq afB{tyf sDkgL /lhi6k/sf]sfofnosf]; yfut lfdtf clea[4, lwtfkq ljgdo ahf/sf] cfwlgsLs/Of tyf lwtfkqs] sDblo lglfk kOfnlsf] :ykgf h:tf nlox? ; lxt Plzofnl ljsf; a\$sf] COf sfocmd cgtu[; yfut tyf lj Qlo ; -z;g kl/ofhg (Corporate and Financial Governance Project) sfocj ogdf /x\$]5 . kl/ofhg sfocj ognf0{ Joj:yt?kdf cufl8 a9fpg u7g ePsf]kl/ofhg sfocj og 6fh]l (Project Implementation Team) df gkfn lwtfkq afB{ gkfn lwtfkq ljgdo ahf/ ln= tyf sDkgL /lhi6k/sf] sfofnosf]kl|tlglw] /x\$]5 . afB{pQm kl/ofhg sfocj og ; dxsf]; lrfnosf]sfof/ ; Dxflb)cfPsf]5 .

kl/ofhg cgtu[o; cfly\$ jifd bxf o adflhdsf sfd sf/jfxlx? ePsf 5g\

- gkfn lwtfkq ljgdo ahf/sf] Automation sf nflu tof/ ul/Psf] Request for Proposal cg; f/ k|t kljlws tyf cfly\$ k|tj dNofsg u/L k/fdzkft ; yf The Aries Group Ltd. n]lbPsf]dNofsg kljt dngf0{k|tjx?sf]kg/fjnf\$g u/L cltd l; kmf/; sf nflu gkfn lwtfkq ljgdo ahf/ ln= sf]; ofhs]jdf ul7t dNofsg 6fh]ln] dNofsg u/L kl/ofhg sfocj og ; dxdf k|tt u/\$]5 .
- kl/ofhg cgtu[afB{ MIS :ykgfsf nflu lj 1af6 Request for Proposal sf]kl/IDes d:of tof/ ePsf]5 .
- sDkgL /lhi6k/ sfofnosf] MIS / Computerization ; DaGwdf Request for Proposal tof/ u/L ; f]cg; f/ k|tj dfu ePsfdf k|t & k|tj sx?af6 k|t kljlws k|tj (Technical Proposal) 5gf6 sf nflu lj 1af6 dNofsg e}/x\$]5 .

#* cllbog cg' Qwfg

#*! gkfnsf]lwtfkq ahf/df ; :yfut nufgl ; DaGwl cllbog

o; cfly\$ j ifdf af\$}gkfnsf]lwtfkq ahf/df ; :yfut nufgl ; DaGwl Ps cllbog u/\$f]5 . cllbogn]lwtfkq ahf/sf]lb3\$flng lj sf; sf nflu ; :yfut nufglstf\$}dxTj k0f{eldsf /xg} tYonf0{dWbgh/ ubI}gkfndf /x\$} ; Deflj t ; :yfut nufglstf{ ltglx?sf]xfnsf]nufglstf] cj :yf, sfggl Joj :yf tyf k0v d2fx?sf ; DaGwdf lj Zn}f0f u/L o; sf]lwtfkq ahf/df kj z tyf kj 40sf nflu ul/gkgI}kxnsf ; DaGwdf lj Zn}f0f u/\$f]5 . cllbogn]dVo?kdf gkfnsf lj Bdfg tyf ; Deflj t ; :yfut nufglstf{x?df gful/s nufgl sfif, sd{f/L ; #o sfif tyf lj df sDkglx? /x\$} t/ olglx?sf] nufgl lwtfkq ahf/df Hofb}0og /x\$} tYo k\$}; df NofPsf]5 . xfn ahf/df gful/s Psf\$ of}hgfy tyf Pg}; #d}Dor'cn k08, @)% (u/L b0{f 6f Dor'cn k08 ; #fngdf /x\$} / ol dWb]gful/s Psf\$ of}hgfsf]lwtfkq ahf/df ePsf]nufgl / o; n]v}h\$}eldsf pI; fxhgs g/x\$} tYo ; d} o; cllbogn]b}yfPsf]5 . cllbogn] ; DaGwlt pNn]vt ; :yfx?nf0{lgoldt ugI}sfggdf lwtfkq ahf/df nufgl ug{vf; }Jojwfg g/x\$}eP tflkg pglx?sf] nufgl tyf v}gkgI}eldsfnf0{lwtfkq ahf/ tkm{cfsliif ug{ g; lPsf]tYo cfl}ofPsf]5; o; sf nflu ol ; :yfx?sf]:ki6 lgodg Joj :yf ul/gkgI}tyf /fli60 of}hgfx?df pNn]vt glt tyf sfo}mdx?sf] k0fj sf/L sfof}og xgkgI}cfj Zostf ; d} b}yfPsf]5 .

#* @ lwtfkqsf]z? sf/f]f/ dNo ; DaGwl cllbog

o; cfly\$ j ifdf af\$}lwtfkq ahf/df xg]lwtfkq sf/f]f/sf]z? dNo ; DaGwdf Ps cllbog u/\$f]5 . xfn gkfndf ; fj hlg\$ lgisfzg dfknt lwtfkqsf]lj qnl rQmf dNodf g}xg]u/\$f]/ /fd}lj lQo l:ylt, sfo{; Dkfbg tyf elj io /x\$} sDkglx?sf]dNo bf] f]ahf/df ; Fls/Of e0{ sf/f]f/ xBf a9l dNo sfod xg hfg]kl/k}odf lwtfkqsf]lj qnl dNo -rQmf dNo_ / z? sf/f]f/ dNosf]km/s, dNodf l:y/tf cfpq]cj wl h:tf klfx?sf]lj Zn}f0f ug{cllbogsf]dVo p2}o /x\$}5 . cllbogn]lwtfkqsf]lj qnl dNo eGbf z? sf/f]f/ dNo cf} t #%-)# kltztn] a9l sfod xg]u/\$f]tYo ; fj hlg\$ u/\$f]5 eg]lwtfkqsf]ahf/ dNodf l:y/tf cfpq sl/j ! xktf b}lv * xktf; Dd ; do nflu]u/\$f]; d} b}yfPsf]5 . ; fy}cllbogn]lwtfkq sf/f]f/sf]z? dNodf a[4 xg' tyf dNo l:y/tfdf clws ; do nflu]d lwtfkqsf]; fj hlg\$ lgisfzg l:y/ dNo k0ffnldf xg' lgisfzt lwtfkqsf]clws dfu (Over-subscription) xg' tyf ; Fls/Ofdf l9nf0{xg' h:tf klfx? dVo sf/ssf] ?kdf /x\$} s/f cfl}ofPsf]5 . lwtfkqsf]; fj hlg\$ lgisfzg Premium dNodf ug{ kfpq]plrt Joj :yf ePdf xfnsf]z? sf/f]f/ dNodf xg]a[4 tyf dNo l:y/tfdf ; 3fp klg\$; fy}xfn gllh lfgdf /xl pTs[6 sfo{; Dkfbg ul//x\$} sDkglx? ; d} lwtfkq ahf/ dfknt kFl kl/rfng ug{ k}l; flxt xg; Sg] tYo ; d} cllbogn]cfl}ofPsf]5 .

#*# cllbog 5fqj [Q

lwtfkq ahf/; DaGwl cllbog cg; Gwfgnf0{ kfl; fxcg ug [p27on] o; cfly\$ aifdf af\$ [n] :gftsfd/ txsf \$ hgf zfwstf{ lj Bfylx?nf0{ ahf/; E ; DalGwt bxfog cg; f/sf lj ifodf cllbog ug {5fqj [Q pknAw u/fPsf]5 .

- Mutual Fund and Institutional Investment in Nepalese Securities Markets,
- Regulation of Securities Market Under Nepalese Securities Laws: An Analytical Study,
- Issues and Prospects of Developing Debenture Markets in Nepal,
- Pre-issue and Post-issue Performance of Issuer Companies in Nepal

pk/fQm zfwk|tfj x? dlvb] Regulation of Securities Market Under Nepalese Securities Laws: An Analytical Study tyf Issues and Prospects of Developing Debenture Markets in Nepal Sf] clGtd kltj dg ; d] af\$df klt e} s\$sf]5 .

; fy} af\$ [n] o; cfly\$ j ifdf nufglstf{ lj Bfylx cg; Gwfgstf{ tyf lj Zj lj Bfnosf cllbksx? u/l sh !@^# hgfnf0{af\$ \$f]k:tsfnodfknt lj lj w ; r'gf, hfgsf/l tyf lj j /ofx? pknAw u/fPsf]5 .

#(tflnd, ; dgf/ tyf cGtqmf sfoqmd

#(= lwtfkq cllbfbz ; DaGwl sfoqmd

o; cfly\$ j ifdf af\$ [n] gkfn rf6\$ {Psfp66\ ; :yf tyf gkfn a\$; { ; 3; E ; xsfo {u/l Securities Ordinance, Secured Transaction Ordinance and Insolvency Ordinance lj ifoS Ps sfoqmdsf] cfohhgf u/\$f] lyof]. sfoqmdf lj leGg ; r'ls [; u7t ; :yfx?sf] ; xeflutf /x\$] lyof].

#(=@ cjnfs\$g edof

o; cfly\$ j ifdf af\$ \$f Ps ; b:osf] ; ofhs] j df Ps \$; b:olo 6fjln] aunfbzsf] lwtfkq ahf/sf] cjnfs\$g edof u/\$f]5 . edofsf qmddf 6fjln] aunfbzsf] Securities and Exchange Commission sf] edof u/l ToKsf] lwtfkq ahf/ lgodg kffnlsf ; DaGwdf hfgsf/l InPsf] lyof] eg] Dhaka Stock Exchange tyf Central Depository of Bangladesh sf] edof u/l ol ; :yfx?sf] sfo {Jo :yfsf ; DaGwdf ; d] hfgsf/l InPsf] lyof]. lwtfkq ; DaGwl cllbfbz, @)^@ hf/l ePk15 cllbfbz cg?k lgodfj nlx? tof/ ug [qmddf ePsf] o; edofsf] dVo p27o lgodfj nl thdf sfof cgo /fi6x?df ckgf0Psf sfggl tyf ; :yfut Jo :yfx?sf] af/df hfgsf/l xfl; n ug {x\$] lyof].

#-(# tflnd tyf ;ldgf/df ;xeful

o; cfly\$ jifdf cft/fli6:t/df cfoflht bxfosf ;ldgf/x?df af\$sf kbflwsf/l-
sd{f/lx?sf]; xeful /x\$fl]yof].

qm;	sfoqnd	cfoflhs	; xeful sd{f/l ;wof
!	International Institute for Securities Market Development Program, 2006	United States Securities and Exchange Commission	!
@	Tokyo Seminar on Securities Market Regulation	Financial Services Agency, Japan	!
#	5 th Tokyo Enforcement Seminar	Securities and Exchange Surveillance Commission, Japan	!

o; }u/l af\$[Tax Training, International Financial Reporting, Audit Committee on New Era of Governance, Annual Conference of Management Association of Nepal h:tf /fli6:t/df cfoflht tflnd tyf ;ldgf/ sfoqndx?df sd{f/lx?nf0{; xeful u/fPsf]lyof].

#!) k\$zgf tyf hfgsf/ldhs ;'gix?

#!)! j flif\$ kltj dg

lwtfkq ; DaGwl clwfbz, @)^@ sf]sf/f]f/ Pq, @)\$) sf]bkrf @^ n]u/\$f]Jo] :yf cg' f/ lwtfkq ahf/df ePsf sdfs/jxl, ultljwl / ahf/ lj sf; sf nflu ePsf kpf; x? ; dfj z u/l af\$[cfly\$ j if{ @)^.^@ sf]j flif\$ kltj dg -gkfnl tyf cuhl ; :s/0f_ k\$zgf u/\$f]5 .

#!)@ lwtfkq ahf/ ;dlif

af\$[o; cfly\$ j if\$]kyd, bf] f] tyf t] f] qdfl; s cj lwsf]lwtfkq ahf/ ;dlif -cuhl ; :s/0f_ k\$flzt u/l af\$[f]j] ; f06df ; d] ; dfj z u/\$f]5 .

#!)# ;:yfut ;-zf;g ;DaGwl ;ldgf/sf]Proceedings

o; j if{af\$[;:yfut ;-zf;g ;DaGwdf af\$[f/ldlt @)^.#.@) df cfoflht "Corporate Governance: Principles and Practices" gfdS ;ldgf/sf]Proceedings k\$zgf u/\$f]5 .

#!)\$ lwtflkq ahf/; Da0wl hfgsf/Ldhs ; r'gix?

lwtflkqsf nufglstf{x?nf0{lwtflkqdf nufgl ubf{Wbfg k%ofpgkg]s/fx?sf ; DaGwdf hfgsf/L u/fpg]p2]on]af\$[h]lj leGg /fli60 kqklqsfx?df hfgsf/Ldhs ; fdfu!x? k\$zfg u/\$f]5 .

#!)=%jj ; f06

lwtflkq ahf/sf lj]w klfx? ; DaGwdf ; Dj 4 klfx?nf0{lg/Gt/?kdf hfgsf/L pknAw u/fpg] p2]on]lwtflkq ahf/; E ; DalGwt Pq lgodx?, af\$[f]j flif\$ kljt dg, qdfl; s ahf/ ; dliff / ; r'gf tyf hfgsf/Lx?sf ; fy} nufglstf\$ f nflu r]gfdhs ; fdfu!x? ; d] ; dfj z u/L af\$[h]cfknyf]j] ; f06 cBfj lws u/fpb}cfPsf]5 . af\$[f]j] ; f06 7]fgrf www.sebonp.com /x\$]5 .

lwtflq ahf/

- ; fj k l g s l g i s f z g
- x s k b z 0 / l g i s f z g
- l w t f l q ; P L s / 0 f
- ; P L s [; u l 7 t ; : y f x ? s f l j l u \$ / 0 f
- ; P L s [l w t f l q s f j r Q m d l b
- l w t f l q l j l g d o s f / f a f /
- a h f / k P L s / 0 f
- d l b ; P s f s

\$= lwtfkq ahf/

\$- ; fj hlgsg lgisfzg

o; cfly\$ j ifdf % afl0fHo a\$, \$ ljsf; a\$, & lj Q sDkgl, ! adf sDkgl tyf ! hn lj Bt sDkgl u/l sh !* sDkgl n] ?= ! cj { \$@ s/f\$ (* nfv #) xhf/ j/fj/sf] lwtfkqsf] ; fj hlgsg lgisfzg u/\$f 5g\ lgisflzt lwtfkqx?df ?=*% s/f\$ j/fj/sf] l8aqr/ tyf ?=%& s/f\$ (* nfv #) xhf/ j/fj/sf]; fwf/Of z\$ / x\$ 5g\ o; ; Da6wl lj j/Of tflnsf !@ df k|tt ul/Psf]5 .

tflnsf !@; fj hlgsg lgisfzg

qm ; =	; ul7t ; :yfsf] gfd	lwtfkqsf] lsl; d	lgisfl; t /sd -? = s/f\$df_	lgisfzg ldt	dfu -uOff_
!	lrInd] hnlj Bt s=In=	; fwf/Of z\$ / -sdf/lx?sf nflu	@#&\$	@)^@.)%!.@	%=!)
@	k\$; lon lj Qlo ; :yf ln=	; fwf/Of z\$ /	@-\$%	@)^@.)%.@^	!=#
#	l; 4fy(a\$ ln=	; fwf/Of z\$ /	!%-)	@)^@.)%#)	!*=%
\$	a\$ ckm sf7df08' ln=	l8j qr/	@=)	@)^@.)^.)^	-
%	; hgf knf0gfg; ln=	; fwf/Of z\$ /)=\$)	@)^@.)^.)^	!=@!
^	u08sl 8\$nkdl6 knf0gfg; on OlG6RoZg ln=	; fwf/Of z\$ /	!%)	@)^@.)(.@	#=(*
&	lj hgZ 8\$nkdl6 knf0gfg; on OlG6RoZg ln=	; fwf/Of z\$ /	!=@)	@)^@.)!.)	@! =* *
*	/f\$n dr\$6 a\$E P08 knf0gfg; ln=	; fwf/Of z\$ /	!&%	@)^@.)!!!%	@=*#
(	efh/Tg knf0gfg; P08 ; \$E s=In=	; fwf/Of z\$ /	!%)	@)^@.)!@!#	@&\$
!)	uxZj /L dr\$6 a\$E P08 knf0gfg; ln=	; fwf/Of z\$ /	@=)	@)^@.)!@@)	@!\$
!!	l; 4fy(lj sf; a\$ ln= -lj Qlo ; :yf_	; fwf/Of z\$ /	@=)	@)^@.)!@\$	@=@@
!@	cf0Pd=0\$knf0gfg; lon OlG6RoZg ln=	; fwf/Of z\$ /	!&%	@)^@.)@.)@	\$=%*
!#	lzv/ 0G:of\$; s=In=	; fwf/Of z\$ /	@%)	@)^@.)@.)*	\$#&^
!\$	e\$6l lj sf; a\$ ln= -lj Qlo ; :yf_	; fwf/Of z\$ /)^=\$	@)^@.)@.)&	@!\$
!%	gkfn 0G6\$6dl6 a\$ ln=	l8j qr/	@%=)	@)^@.)@.@^	!)=)
!^	gkfn 008li60n P08 sdl; 6n a\$ ln=	l8j qr/	@=)	@)^@.)@.@	!)=)
!&	kf6g knf0gfg; ln=	; fwf/Of z\$ /	@=)	@)^@.)#.!	!!=^
!*	gkfn P; -lj -cf0(a\$ ln=	l8j qr/	@=)	@)^@.)#.@	!)=!
hdf			!\$@(*		

\$=@ xskb zq/ lgisfzg

o; cfly\$ jifdf @ jfl0fho a\$, ! ljsf; a\$, & ljQ sDkgl tyf ! xfn u/L !! sDkglN] ljBdfg zq/wglx?df laqm lj t/0fsf nflu ?= ! cj {! s/f\$ # \$ nfv %) xhf/ dNo j/fj/sf] xskb zq/ lgisfzg u/\$f 5g\ o; ; DaGwl ljj/0f tflnsf !# df k|tt ul/Psf]5 .

tflnsf !#Mxskb zq/ lgisfzg

qm ; +	; u7t ; yfsf]gfd	lgisf; t /sd -?= s/f\$df_	cgkft	lgisfzg ldt
!	8fenkdq6 qm86 a\$ ln=	*=)	@M	@)^@.)%!@
@	sdf/L a\$ ln=	!@=%)	\$M	@)^@.)(.)^
#	knj f knf0gfc; s=ln=	#=)	!M=%	@)^@!.)%)
\$	cfq knf0gfc; s=ln=	#=)	!M=%	@)^@!.)%)
%	u8lj n knf0gfc; s=ln=	@=%)	!M	@)^@!!!!(
^	hfgsl knf0gfc; s=ln=	!=)	@M	@)^@!@.)@
&	; q6 knf0gfc; ln=	!@)	@M	@)^@!@!#
*	tf/fufpR/hq; L xfn; ln=	\$ \$ =^%	%M#	@)^@!@!#
(	df5fkR5]a\$ ln=	!^=%)	!)M#	@)^#@!@!!
!)	lsi6 drq6 a\$E P08 knf0gfc; ln=	%=)	!M	@)^#@!@!^
!!	gkfn zq/ dfsq\ P08 knf0gfc; ln=	\$=)	#M	@)^#@!@!@!
hdf		!)!#%		

\$# lwtflkq ; PIs/0f

o; cfly\$ jifdf \$ \$ sDkglx?n]? # cj {&(s/f\$ \$^ nfv %) xhf/ dNo a/fj/sf] lwtflkqx? gkfn lwtflkq ljlgdo ahf/ ln= df ; PIs/0f u/Psf 5g\ . ; PIs/0f ePsf lwtflkqx?df ; fwf/0f zq/, xskb zq/, afq; zq/ tyf l8j}r/ /x\$ 5g\ o; ; DaGwl ljj/0f tflnsf !\$ df k|tt ul/Psf]5 .

tflnsf !\$Mlwtflkqs] ; PIs/0f

qm; +	; u7t ; yfsf]gfd	lwtflkqs]lsl; d	/sd -?= s/f\$df_	; PIs/0f ldt
!	lxdfnog a\$ ln=	afq; zq/	!)=&#	@)^@.\$!@
@	Pe/q6 a\$ ln	l8j}r/	#)=)	@)^@.\$@%
#	gkfn P; -lj=cf0€ a\$ ln=	xskb zq/	@!=%(@)^@%.*
\$	gkfn 06e]6d]6 a\$ ln=	xskb zq/	@(=%#	@)^@%.*

qm; +	;ul7t ;:yfsf]gfd	lwtfkqsf]lsl; d	/sd -?= s/f\$df_	;Pls/of ldt
%	olgog knf0gfc; ln=	afq; z\$)=^%	@)^@.^!!
^	lgw\$ pIyfg a\$ ln=	xsk\$ z\$!-%)	@)^@.^!!
&	g\$gn knf0gfc; s=ln	xsk\$ z\$	\$=#@	@)^@.^!(
*	Soflk6n dr\$6 a\$E P08 knf0gfc; ln=*	; fwf/of z\$	&=))	@)^@.*!@
(	Pe/16 knf0gfc; ln=*	; fwf/of z\$	@=))	@)^@.*!@
!)	sf7df8f}knf0gfc; ln=	j f\$z z\$)=#)	@)^@.*.^
!!	a\$ ckm sf7df8f}ln	l8j}r/	@=))	@)^@.(#
!@	głkn 06:of7q; s=ln=	afq; z\$	@=#&	@)^@.(!#
!#	g\$]06:of7q; s=ln=	afqz z\$)=%)	@)^@.(@\$
!\$	g\$gn xf08\$kfj / s=ln=	; fwf/of z\$	@\$=)&	@)^@.(@*
!%	Pe/16 a\$ ln=	afq; z\$	^=#)	@)^@.!)%
!^	>l 0ge16d16 P08 knf0gfc; s=ln=	afq; z\$)=*)	@)^@.!)%
!&	kfy/f knf0gfc; ln=	afq; z\$	@=))	@)^@.!)%
!*	8\$nkdl6 qm16 a\$ ln=	xsk\$ z\$	*=)))^@!)%
!(	g\$gn knf0gfc; s=ln=	afq; z\$)=.*^	@)^@!)!!
@)	l; 4fy{knf0gfc; ln=	afq; z\$!=@)	@)^@!!.@&
@!	k\$; on lj Qlo ;:yf ln=*	; fwf/of z\$	%=))	@)^@!!!!
@@	l; 4fy{a\$ ln=*	; fwf/of z\$	%=))	@)^@!!!!@
@#	głkn 008li60n P08 sdlz6n a\$ ln	afq; z\$!)=))	@)^@!!!!^
@\$	lxdfnog a\$ ln=	afq; z\$!@=.*&	@)^@!!.@*
@%	c6gk0f{knf0gfc; s=ln	afq; z\$	#=))	@)^@!!.@*
@^	głkn xfp1hE P08 dr\$6 knf0gfc; ln=	afq; z\$)=%)	@)^@!!.@*
@&	sdf/l a\$ ln=	xsk\$ z\$!@%)	@)^@!!.@)
@*	lgw\$ pIyfg a\$ ln=	afq; z\$)=@\$	@)^@!!.@)
@(	gf/fo0fl knf0gfc; ln=	afq; z\$)=^&	@)^@!!.@)
#)	głkn cfj f; lj sf; lj Q s=ln=	afq; z\$)=.*)	@)^@!!.@\$
#!	klZrdf-rn knf0gfc; s=ln=	afq; z\$)=^^	@)^@!!.@*
#@	hg/n knf0gfc; ln=	afq; z\$)=@)	@)^@!!.@*
##	kmf knf0gfc; s=ln=	xsk\$ z\$	#=))	@)^@!!.@*
#\$	>[gf knf0gfc; ln=*	; fwf/of z\$!)=))	@)^@!!.@!@
##%	lrInd}xf08\$kfj / s=ln=*	; fwf/of z\$/#	&@=(^	@)^@!!.@!&
##^	abj n knf0gfc; ln=	afq; z\$)=.&%	@)^@!!.@@@
##&	klldo/ knf0gfc; ln=	afq; z\$)=\$)	@)^@!!.@@(
##*	nIntk/ knf0gfc; ln=	afq; z\$!=(@)^@!!.@@(
##(	sl:ds dr\$6 a\$E P08 knf0gfc; ln=	afq; z\$!=%!	@)^@!!.@@(

qm; +	; ul7t ; :yfsf]gfd	lwtfkqsf]lsl; d	/sd -?= s/f\$df_	; fls/of ldt
\$)	cfđ km0gfc; ln=	xskł zđ/	#=))	@)^#.@@
\$!	u08sl 8žnkdł6 lkm0gfc; lon 06:6lRo6 ln=*	; fwf/of zđ/	%=))	@)^#.#.!@
\$@	ndjlg hg/n 06:ofł; s=ln=*	; fwf/of zđ/	!)=))	@)^#.#.!@
\$#	/fđn drł6 ałsĔ P08 km0gfc; ln=*	; fwf/of zđ/	%=))	@)^#.#.!@
\$\$	uxłj/l drł6 ałsĔ P08 km0gfc; ln=*	; fwf/of zđ/	%=))	@)^#.#.@@
hđd			#&(-\$&	

* lwtfkq ; fls/of u/fpg]gof; ul7t ; :yf .
sđf/lx?nf0{ljqm ul/Psf]

o; cfly\$ j ifđ lwtfkqsf]; fls/of u/fpg]; ul7t ; :yfx?dłb]!) gof; ul7t ; :yfx? /x\$ř
5g\ . o; cfly\$ j if\$ř]cđt; Đđd głkn lwtfkq ljlgdo ahf/ ln= đf sh ; fls[; ul7t
; :yfx?sf]; Wof !#% kł\$ř]5 . o; cfly\$ j if\$ř]cđt; Đđd głkn lwtfkq ljlgdo ahf/ ln=
đf ; fls[; ul7t ; :yfx? cg; fl-% đf k|tt ul/Psf] 5 . ; fls[; ul7t ; :yfx?sf]
; dxut lj j/of tflnsf !% đf k|tt ul/Psf]5 .

tflnsf !%M; fls[; ul7t ; :yfx?sf]; dxut lj j/of

qm; +	; dx	; lrs[; ul7t ; :yfsf]; Wof	kłzt
!	j fl0fHo a\$!%	!!=!
@	lj sf; a\$	*	%=(#
#	lj Q sĐkgl	%)	#&=)\$
\$	aldf sĐkgl	!%	!!=!
%	xřđn	\$	@=(^
^	přkfbg tyf kžř]vg sĐkgl	@(@!=\$*
&	Jofk/ sĐkgl	*	%=(#
*	cđo sĐkgl	^	\$=\$\$
hđd		!#%	!))=)

\$-\$; fls[; ul7t ; :yfx?sf]lj lu\$ /of

łlwtfkq ; fls/of ljlgodfj nl, @)%#Ĕ đf sĐtdf # j if{cufł8b]v dgřkřdf /x\$ř] zđ/sf]
rQř đłoeđf lřtfjl đło a9l ePsf] cfly\$ j if{; đřkt ePsf]^ dlxgřeq pQm cfly\$ j if\$ř]
sf/fđf/ tyf cfo Joo lj j/of lwtfkq ljlgdo ahf/đf kž u/\$ř] rQř křl sĐtdf ?=@ s/f\$
ePsf] ; fwf/of zđ/jřfx?sf]; Wof sĐtdf !))) ePsf] / lwtfkq ljlgdo ahf/ ln= sf]

; Ćls/0f ljlgodfj nldf tflsP cg; f/sf] dfqfdf ; j {fwf/0fnf0{ z0/ laqnl u/\$f] ; u7t ; :yfnf0{asA juđf / c6onf0{avA juđf jlu\$/0f ugJJoJ:yf /x\$]5 . ; fxl cg; f/ o; cfly\$ jif0f głkn lwtfkq ljlgdo ahf/ ln= n]!! j fl0fho a\$, ! ljsf; a\$, #@ lj Q sDkgl, !! aldf sDkgl / ! ptkfbg tyf kzfłwg sDkgl]u/L hDdf %^ ; Ćls [; u7t ; :yfx?nf0{asA juđf ljefhg u/\$]5 . asA juđf k/\$f ; :yfx?sf]gfdjnl tflnsf !^ df k|tt ul/Psf] 5 .

tflnsf !^MasA juđf k/\$f ; u7t ; :yfx?

qm ;=	; u7t ; :yfs]gfd	qm ;=	; u7t ; :yfs]gfd
<i>j fl0fho a\$</i>			
!	gj ln a\$ ln=	@	głkn 0ge]6d06 a\$ ln=
#	:6df088{rf68{a\$ głkn ln=	\$	lxdfnog a\$ ln=
%	głkn P; :lj=cf0{a\$ ln=	^	Pe/]6 a\$ ln=
&	a\$ ckm sf7df08"ln=	*	głkn 068li6on P08 sdl; 0n a\$ ln=
(	df5fkR5}a\$ ln=	!)	nldl a\$ ln=
!!	sdf/l a\$ ln=		
<i>lj sf; a\$</i>			
!@	8fnkd06 qm]86 a\$ ln=		
<i>lj Q sDkgl</i>			
!#	gżgn knf0gfc; s=ln=	!\$	sf7df8f}knf0gfc; ln=
!%	lkkl; knf0gfc; ln=	!^	olgog knf0gfc; s=ln=
!&	gful/s nufgl sfłf	!*	głkn cfjf; lj sf; lj Q s=ln=
!(	gf/fo0fl knf0gfc; ln=	@)	uf]vf knf0gfc; ln=
@!	olge{ n knf0gfc; ln=	@@	dxfnldl knf0gfc; ln=
@#	u8lj n knf0gfc; s=ln=	@\$	klZrdf-rn knf0gfc; s=ln=
@%	nldalgl knf0gfc; P08 ln]hE s=ln=	@^	l; 4fy{knf0gfc; ln=
@&	głkn dr]6 a]sE P08 knf0gfc; ln=	@*	PlNks Pe/]6 knf0gfc; ln=
@(	066/gżgn ln]hE P08 knf0gfc; s=ln=	#)	ogf06\$ knf0gfc; ln=
#!	>l 0ge]6d06 P08 knf0gfc; s=ln=	#@	; 06n knf0gfc; s=ln=
##	lk]do/ knf0gfc; s=ln=	#\$	gj bluf{knf0gfc; s=ln=
##%	abj n knf0gfc; ln=	#^	hfgsl knf0gfc; s=ln=
##&	:6df088{knf0gfc; ln=	#*	cf0 knf0gfc; s=ln=
##(	s:dls dr]6 a]sE P08 knf0gfc; ln=	#\$)	c6gk0f{knf0gfc; s=ln=
#!	głkn knf0gfc; P08 ;]eE s=ln=	#\$@	kn]f knf0gfc; s=ln=
#!\$	j8{dr]6 a]sE P08 knf0gfc; s=ln=	#\$@	nintk/ knf0gfc; s=ln=

qm ;=	;#7t ;:yfs]gfd	qm ;=	;#7t ;:yfs]gfd
<i>aldf sDkgl</i>			
\$%	gżgn nf0km P08 hg/n 06:of7Q; s=ln	\$^	lxdfnog hg/n 06:of7Q; s=ln
\$&	ogf06\$ 06:of7Q; s=głkn ln=	\$*	Pe/76 06:of7Q; s=ln=
\$(	lkldo/ 06:of7Q; s=głkn ln=	%)	g\$]06:of7Q; ln=
%!	Pnfoc; 06:of7Q; s=n=	%@	; u/dyf 06:of7Q; s=ln=
%#	głkn nf0km 06:of7Q; s=ln=	\$\$	nf0km 06:of7Q; skf] g -głkn ln=
%%	Pg-jl-06:of7Q; s=ln=		
<i>płkfbg tyf kżf]g sDkgl</i>			
%^	olgne/ głkn ln=		

\$-% ;rls[lwtfkqs]rQm dN

o; cfly\$ j if\$]cgtdf ;rls[lwtfkqs]rQm dNo ?=@) cj { *% nfv %) xhf/ /x\$]5 .
 ut cfly\$ j if\$]rQm dNo ?=!^ cj { && s/f\$!* nfv %) xhf/ /x\$]lyof]. o; cfly\$
 j if\$]cgt; Dddf ;rls[ePsf lwtfkqs]rQm dNo tlnsf !& df k|t't ul/Psf]5 .

tlnsf !&MrQm dN

qm ;#	;dX	rQm dN -?=/f\$df_	klzt
!	j flfHo a\$	*%=@&	\$@=^)
@	lj sf; a\$	*!=(\$=)*
#	lj Q sDkgl	@%=\$*	!@=*@
\$	aldf sDkgl	!@%=^&	^=@*
%	xřn	!%=@(&=&^
^	płkfbg tyf kżf]g sDkgl	@&%=&)	!#=&*
&	Jofk/ sDkgl	&=^^)#*
*	cGo sDkgl	@\$^=)(!@=#)
<i>hDdf</i>		@))=^^	!))=)

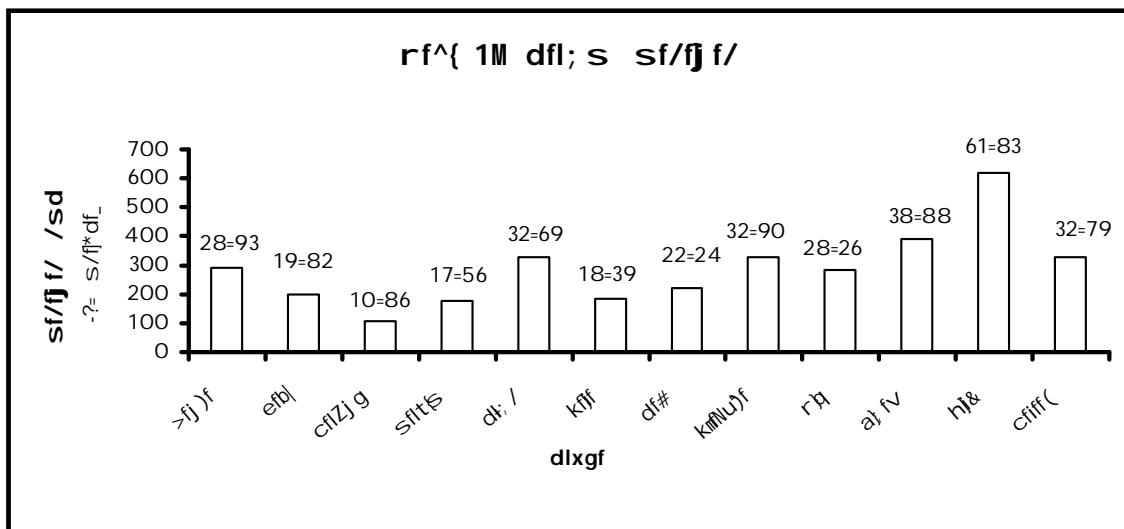
\$^ lwtfkq ljlgdo sf/f\$]/

o; cfly\$ j if\$?= # cj { \$% s/f\$!\$ nfv #) xhf/ dNo a/fa/sf]lwtfkq sf/f\$]/ eof].
 ut cfly\$ j if\$?= \$ cj { %} s/f\$ &^ nfv *) xhf/ dNo a/fa/sf]lwtfkq sf/f\$]/ ePsf]
 lyof]. o; cfly\$ j if\$ ePsf]lwtfkq sf/f\$]/; DaGwl ; dXut lj j/of tlnsf !* df k|t't
 ul/Psf]5 .

tflnsf !*Mjflif\$ lwtfkq sf/f\$ f/

qm ;#	;d\$	sf/f\$ f/ -?=s/f\$df_	kltzt
!	j flifHo a\$	@^(=#	&*=!@
@	lj sf; a\$	*=@*	@=\$)
#	lj Q sDkgl	#)=%(*=*^
\$	aldf sDkgl	!@=((#=&^
%	x\$fn	!=(*)=%&
^	pTkfbg tyf k\$fwg sDkgl	!&@)=)
&	Jofkf/ sDkgl	!=%*)=\$^
*	cfo sDkgl	!*#(%##
<i>hdf</i>		#\$%^	!))=)

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



\$-& ahf/ kfls/of

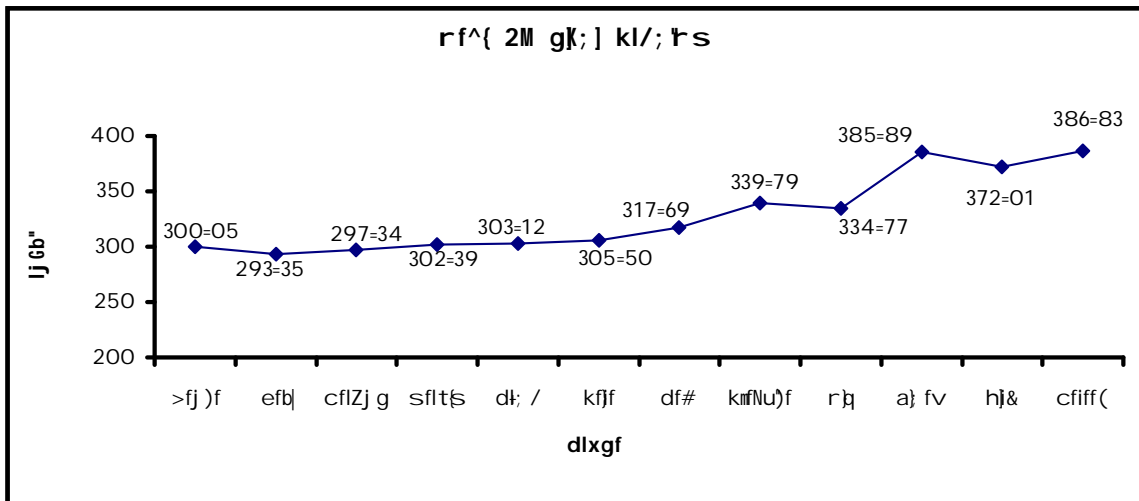
o; cfly\$ jif\$]cGtdf ; fls[lwtfkqx?sf]ahf/ kfls/of dNo ?= (^ cj{*! s/f\$ #& nfv \$) xhf/ sfod ePsf]5 . ut cfly\$ jif\$]cGtdf ahf/ kfls/of dNo ?= ^! cj{^# s/f\$ %* nfv () xhf/ sfod /x\$]lyof]. o; cfly\$ jifdf sh ufx{y pTkfbgdf ahf/ kfls/of dNos]kltzt !&=#% kltzt /xg uPsf]k|/Des cgdffg 5 . o; cfly\$ jif\$] clwstd ahf/ kfls/of dNo ?= (^ cj{*! s/f\$ #& nfv \$) xhf/ /x\$]lyof]eg]Gogtd ahf/ kfls/of dNo ?= ^! cj{^# s/f\$ () xhf/ /x\$]lyof].

tflnsf !(Mahf/ kHls/Of

qm ;#	;dK	ahf/ kHls/Of dlb -?=/fBdf_	kltzt
!	j flfHo a\$	^^^(-\$\$	&)=(^
@	lj sf; a\$!%&=%	!=^#
#	lj Q sDkgl	%)=)\$	%=!^
\$	aldf sDkgl	\$(%@@	%=!@
%	xfon	@#\$=\$@	@=\$@
^	pTkbfg tyf kZfVlg sDkgl	%\$&=@!	%=^%
&	Jofkf/ sDkgl	&^=\$\$)=&(
*	cGo sDkgl	*)=*(*=@&
<i>hdhf</i>		(^*!#-&\$!))=)

\$=* dlb ;'sfs

o; cfly\$ jif\$] cGtdf gkfn lwtfkq ljlgdo ahf/ ln= df ; 'ls[lwtfkq?sf] dno ; 'sfs -g[;]kl/; 's_ #*^=# lj Gb' sfod ePsf]5 . of]kl/; 's ut cfly\$ jif\$] cGtdf sfod /x\$]f]^*^& lj Gb' g[;]kl/; 'rssf] thgdf !))=^ lj Gb]a9l /x\$]f]5 . cfly\$ jif\$] @)^@.^# df g[;]kl/; 's clwstddf #**=\$ (lj Gb' -@)^# h]7 !_ / Gogtddf @*&=(lj Gb' -@)^@ cfiff9 #_ sfod ePsf]lyof]. o; cfly\$ jif\$] g[;]kl/; 'rddf cfPsf]ptf/r9fj rf6{ @ df k|t't ul/Psf]5 .



;fdlxs nufgl ofhgf

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

% ;fdlks nufgl ofhg

%! gful/s Psfs ofhg

; -; fgf art ; sng u/l ; slnt kflnf0{blf tyf Jofj; flos 9uaf6 nufgl ugI/ klt kltkm nufglstf(?nf0{pknJw u/fpg] p27o /x\$] gful/s nufgl sf]sf] kljt 0sf0{dNo ?=!) .- ePsf]gful/s Psfs ofhg (Citizen Unit Scheme) nf0{af\$] cfly\$ j if{@})%!.^@ df ; fng cgdlt kfg u/\$] lyof] . vhf-dvl ofhg (Open-ended Scheme) sf] ?kdf ; -rfngdf cfPsf]o; ofhg cftu{sf]Psfs laqm ugI tyf pglx?af6 kgM vl/b ugI sfo{ gful/s nufgl sf] cfkn]ub]cfPsf]5 . sf]n]k]o\$ cfly\$ j ifdf yk laqm u/\$]Psfs tyf sf] ofhg]sf]k]ltsf ; DaGwdf lgoldt?kn]af\$]nf0{hfgsf/l u/fp]cfPsf]5 .

tfnsf @Mgful/s Psfs ofhg]sf]sfo{ult

-?=/f\$df

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

* n]yfk]/f0f gePsf]

sf]faf6 klt hfgsf/lcg; f/ cfly\$ j if{@)^.^# sf]cgt; Dddf ofhg]n]?= ! cj {\$* s/f\$ ^# nfv \$) xhf/ a/fa/sf]Psfs laqm u/\$]5 eg]?= *@ s/f\$ () nfv !) xhf/ dNo a/fa/sf]Psfs]kgv]/b u/\$]5 . o; cfly\$ j if\$]c]to; Dddf ofhg]sf]sh nufgl ?= ^\$ s/f\$ %! nfv \$) xhf/ sfod /xg ku\$]5 . o; }cfly\$ j ifdf ofhg]n]?= % s/f\$ # nfv !) xhf/ gkrf cfhg u/\$]5 . o; cfly\$ j if\$]c]todf ofhg]sf ; xefulx?sf]; Wof @,*\$) /xg uPsf]5 . o; cfly\$ j ifdf ofhg]n]; xefulx?nf0{& klztstf b/n]nfefz lbg]3f]roff u/\$]5 .

%@ Pg= I;= Pd= Dor'cn k#8, @)% (

lwtfkq ahf/ ; DaGwdf kofft hfgsf/l / cgej gePsf tyf nufglaf6 xg] hf]vd
 Gogls/Ofaf6 knf0bf klkt ug{ rfxg] nufglstf{x?nf0{ blf nufgl ; }f kbfug ug]p2Z]o /x\$]f
 æPg=; =Pd=Dor'cn k#8, @)% (Æ gfd; ; fd]xs nufgl of]hgfnf0{ldlt @)% (.\$.@\$ df gkfn
 lwtfkq af\$ { }; -rfng cgdlt kbfug u/\$]f]lyof]. of]hgf cgtuf klkt olg6 ?= !). dNof
 !,)) ,)) ,)) olg6x? lgisfzg ul/Psf] lyof]. agbdvl of]hgf (Close-ended Scheme) Sf
 ?kdf ; #fngdf cfPsf] o; of]hgfsf] ; dofj lw (Maturity Period) !) j if{ /x\$]f] 5 . o;
 of]hgfsf]Jo; : yfks Pg=cf0#8=; l Soflk6n dfs\ In= tyf 6k6l gkfn cf\$]lus lj sf; lgud
 /x\$]f 5g\

tf]nsf @MPg= I;= Pd= Dor'cn k#8sf]sfo{kljt lj j /of

.-? = s/ f\$ df

qm ; #	lj j /of	cfly\$ j if{ @)^.^!	cfly\$ j if{ @)^.^@	cfly\$ j if{ @)^.^#*
!	of]hgfsf]sh nufgl	!@#\$!%-&&	@!)=&
	-s_ z\$ /÷l8j }r/df nufgl	(=%(!@^@	!*#%
	-v_ ; /sf/l Cofkq	!)=)	!)=)	!)=)
	-u_ a\$ lg]f]k)=**	!=^%	!=#&
#	of]hgfsf]sh cf]dbfgl)=(%	!=!%	!#(
	-s_ z\$ /df nfef#)=@@)=! ()=@*
	-v_ ; /sf/l Cofkq÷l8j }r/df kfs\$]f]Aofh)=)*)=)*)=)*
	-u_ a\$ lg]f]kdf Aofh)=)^)=)\$)=)%
	-3_ z\$ / lj qnlaf6 cf]dbfgl)=^)=*\$)=(&
\$	of]hgfsf]vb ; DklQ dNo	!!=*@	!\$-\$ (!*=(!
%	hd]f olg6 ; Wof -xhf/df_	!),)))	!),)))	!),)))
^	klkt olg6 vb ; DklQ dNo -?=_	!!=*)	!\$-\$ (!*=(!
&	klkt olg6 ahf/ sf/]f/ dNo -?=_	-	!)	!!
*	olg6 x]8/sf] ; WofM	@,*#@	@,%%(@,\$*!
	-s_ ; #yfut	!(@	@
	-v_ AolQmut	@,*^#	@,%#(@,\$^!
(	nfefz -kl]tzt_	%	%	^-&%#

* ckl/is\$ # cgd]fgt

o; of]hgfn] lj j /Ofkqdf pln]vt zt\$g; f/ o; sf] sfo{kl]tsf ; DaGwdf gkfn lwtfkq
 af\$ { df lgoldt?kn] lj j /of k\$ ub} cfPsf] 5 . of]hgfn] hfgsf/l u/fPcg; f/ cfly\$ j if{
 @)^.^# sf]cgt; Dddf of]hgfsf]sh nufgl ?= @! s/ f\$ & nfv !) xhf/ / vb ; DklQ dNo

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

o; ofhgfsf olg6x?sf]v/lb lj qnsf 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 ultlj lw

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

^= ; :yfut ultlj lw

^= ; Rgf kjfx

j flif\$ lj j /Of kjfx

o; cfly\$ j if@f sh !#% ; Rls[; u7t ; :yfx? dWb] (% ; u7t ; :yfx?n] cfkmgf] j flif\$ kltj Dg ÷ lj Qlo lj j /Of afB{ dlf kZ u/ \$f 5g\ . ol dWb] tflnsf @@ adf] hdsf !) ; Rls[; u7t ; :yfx?n] dfq lwtfkq sf/f]f/ Pj lgod cg' f/ tf]sPsf] ; dofj wleq afB{ dlf cfly\$ j if(@)^!.^@ sf] j flif\$ kltj Dg ÷ lj Qlo lj j /Of kZ u/ \$f 5g\

tflnsf @# tf]sPsf] ; do leq j flif\$ kltj Dg ÷ lj Qlo lj j /Of kZ ug] ; Rls[; u7t ; :yfx?

qm; =	; Rls[; u7t ; :yfs]gfd	j flif\$ kltj Dg ÷ lj Qlo lj j /Of	kZ u/ \$f]ldlt
!	tf/fuf] l/h] ; L xfn ln=	; ft] cf7f] / gj f]j flif\$ kltj Dg	@)^@.%.^
@	olglne/ gkfn ln=	afxf]j flif\$ kltj Dg	@)^@.%.*
#	gf/fo0fl kmf0gfc; s=ln=	P3f/f]j flif\$ kltj Dg	@)^@.&!
\$	l5d\$ lj sf; a\$ ln=	lj Qlo lj j /Of	@)^@.&.!\$
%	sf7df8f] kmf0gfc; ln=	P3f/f]j flif\$ kltj Dg	@)^@.&.@
^	:6df088{rf6B{a\$ gkfn ln=	p6gf0; f]j flif\$ kltj Dg	@)^@.&.@@
&	lj /f6 z"ln=	afxf]j p6gf0; f]j flif\$ kltj Dg	@)^@.&.@@
*	gkfn xplhE P08 dr]6 kmf0gfc; ln=	P3f/f]j flif\$ kltj Dg	@)^@.&.@\$
(	>l Oge]6d]6 P08 kmf0gfc; s=ln=	P3f/f]j flif\$ kltj Dg	@)^@.&.@(
!)	cf] /o66n xfn ln=	lj Qlo lj j /Of	@)^@.^.^

tf]sPsf] ; dofj wl ; dflkt kZrft o; cfly\$ j if\$]cgt; Dddf cfly\$ j if(@)^!.^@ sf] j flif\$ kltj Dg ÷ lj Qlo lj j /Of afB{ kZ ug] ; u7t ; :yfx?df a\$; dXsf !#, lj sf; a\$; dXsf \$, lj Q sDkgl ; dXsf # (, aldf sDkgl ; dXsf !), xfn ; dXsf @, ptkfbg tyf kZf]w sDkgl ; dXsf !), Jofkf/ ; dXsf # / c6 @ u/l hddf *% ; u7t ; :yfx? /x\$ 5g\ o; ; DaGwl lj j /Of tflnsf @# df k|t't ul/Psf]5 .

tflnsf @#Mo; cfly\$ j if{leq j flif\$ kltj Dg ÷ lj Qlo lj j /Of kZ ug] ; Rls[; u7t ; :yfx?

qm; =	; Rls[; u7t ; :yfs]gfd	j flif\$ kltj Dg ÷ lj Qlo lj j /Of	kZ u/ \$f]ldlt
j flif\$ a\$			
!	gkfn 008li6on P08 sdl; on a\$ ln=	cf7f]j flif\$ kltj Dg	@)^@.*.!@
@	nldl a\$ ln=	kfF]j flif\$ kltj Dg	@)^@.*.@!
#	gkfn P; =j -cf0= a\$ ln=	afxf]j flif\$ kltj Dg	@)^@.*.#)

qm; =	; Płs [; wł7t ; yfsł]gfd	j flif\$ kłtj ɖg ÷ l j Qło l j j / of	kž u / žł]ldlt
\$	głkn 06eł6dł6 a\$ ln=	płgł0; f j flif\$ kłtj ɖg	@)^@.(.\$
%	a\$ ckm sf7df08"ln=	P3f/f j flif\$ kłtj ɖg	@)^@.(.&
^	nłj lgl a\$ ln=	cf7f j flif\$ kłtj ɖg	@)^@.(.&
&	łxdfnog a\$ ln=	tłxf j flif\$ kłtj ɖg	@)^@.(.)
*	słf/l a\$ ln=	kłf f j flif\$ kłtj ɖg	@)^@.(!&
(	df5fkr5ł a\$ ln=	; ft f j flif\$ kłtj ɖg	@)^@.(!(
!)	glj n a\$ ln=	PSsf0; f j flif\$ kłtj ɖg	@)^@.!)(
!!	Pe/ł6 a\$ ln=	P3f/f j flif\$ kłtj ɖg	@)^@.!!.#
!@	głkn qłł86 P08 sdz{a\$ ln=	cf7f j flif\$ kłtj ɖg	@)^@.!@!&
!#	l; 4fy{a\$ ln=	r f y f j flif\$ kłtj ɖg	@)^@.#.!%#
lj sf; a\$			
!	*łenkłł^ qłł^ a\$ ln=	kłf f j flif\$ kłtj ɖg	@)^@.*.!#
@	lgwł płyfg a\$ ln=	; ft f j flif\$ kłtj ɖg	@)^@.*!.\$
#	głkn lj sf; a\$ ln=	; ft f j flif\$ kłtj ɖg	@)^@.(!&
\$	ł5dž lj sf; a\$ ln=	r f y f j flif\$ kłtj ɖg	@)^@.(@!
%	klZrdf-rn lj sf; a\$ ln=	tž f j flif\$ kłtj ɖg	@)^@.#.!@
laQ słkgl			
!	gžgn kłf0głf; s=ln=	tłxf j flif\$ kłtj ɖg	@)^@.*.#
@	łkkl; kłf0głf; ln=	gj f j flif\$ kłtj ɖg	@)^@.*.!%
#	łsı6 drł6 ałłE P08 kłf0głf; ln=	r f y f j flif\$ kłtj ɖg	@)^@.*.@!
\$	dxfnldł kłf0głf; ln=	bzf j flif\$ kłtj ɖg	@)^@.*.@\$
%	cłgłkłf{kłf0głf; s=ln=	afłxf j flif\$ kłtj ɖg	@)^@.(.#
^	/fłn drł6 ałłE P08 kłf0głf; ln=	r f y f j flif\$ kłtj ɖg	@)^@.(.\$
&	:6ł88{kłf0głf; ln=	bzf j flif\$ kłtj ɖg	@)^@.(^
*	głkn cf j f; lj sf; lj Q s=ln=	tłxf j flif\$ kłtj ɖg	@)^@.(.)
(	kły/f kłf0głf; s=ln=	gj f j flif\$ kłtj ɖg	@)^@.(.)
!)	głkn drł6 ałłE P08 kłf0głf; ln=	bzf j flif\$ kłtj ɖg	@)^@.(.)
!!	066/gžgn lnłhE P08 kłf0głf; s=ln=	bzf j flif\$ kłtj ɖg	@)^@.(.!#
!@	nłntk/ kłf0głf; s=ln=	gj f j flif\$ kłtj ɖg	@)^@.(.!%
!#	j l / uł kłf0głf; ln=	b f ž f j flif\$ kłtj ɖg	@)^@.(.!%
!\$	kłł f kłf0głf; s=ln=	tž f j flif\$ kłtj ɖg	@)^@.(!&
!%	; ł6ł kłf0głf; s=ln=	gj f j flif\$ kłtj ɖg	@)^@.(!*#
!^	cfł kłf0głf; ln=	kłf f j flif\$ kłtj ɖg	@)^@.(!(
!&	łkłdo/ łkmgłf; s=ln=	gj f j flif\$ kłtj ɖg	@)^@.(@)
!*#	głkn žł/ df s ł s=ln=	afłxf j flif\$ kłtj ɖg	@)^@.(@)
!(	olge; f kłf0głf; ln=	bzf j flif\$ kłtj ɖg	@)^@.(@!
@	kłł; lon lj Qło ; yf ln=	b f ž f j flif\$ kłtj ɖg	@)^@.(@!
@!	l; 4fy{kłf0głf; ln=	bzf j flif\$ kłtj ɖg	@)^@.(@@
@@	klZrdf-rn kłf0głf; s=ln=	bzf j flif\$ kłtj ɖg	@)^@.(@\$

qm; =	; P!s[; u!7t ; yfsf]gfd	j flif\$ kltj ħg ÷ l j Qlo l j j / of	kž u/\$f]ldlt
@#	Pg=cf048=; l= Soflk6n dfs\ In=	t\xf]j flif\$ kltj ħg	@)^@.(.%
@\$	sl:ds dr\6 a}šĒ P08 knf0gfc; ln=	kfFf]j flif\$ kltj ħg	@)^@.(^
@%	hg/n knf0gfc; s=ln=	gj f]j flif\$ kltj ħg	@)^@.(^
@^	głkn knf0gfc; P08 ; ĩeĒ s=ln=	t\xf]j flif\$ kltj ħg	@)^@.(^
@&	ogf06\$ knf0gfc; ln=	P3f/f]j flif\$ kltj ħg	@)^@.(^
@*	u8lj n knf0gfc; s=ln=	P3f/f]j flif\$ kltj ħg	@)^@(!).!&
@(	olggog knf0gfc; s=ln=	P3f/f]j flif\$ kltj ħg	@)^@(!).@#
#)	j 8{dr\6 a}šĒ P08 knf0gfc; ln=	r]y]j flif\$ kltj ħg	@)^@!!.@
#!	uf]vf knf0gfc; ln=	P3f/f]j flif\$ kltj ħg	@)^@!!!)
#@	aġj n knf0gfc; ln=	cf7f]j flif\$ kltj ħg	@)^@!!@@
##	gj bluf{knf0gfc; s=ln=	gj f]j flif\$ kltj ħg	@)^@!@!@
#\$	P; knf0gfc; s=ln=	bzf]j flif\$ kltj ħg	@)^@!@#)
##%	PNkls Pe/ĳ6 knf0gfc; ln=	afxf]j flif\$ kltj ħg	@)^@!@#)
#^	nldj gl knf0gfc; P08 lnĥĒ s=ln=	bzf]j flif\$ kltj ħg	@)^#@!%!%
#&	Sofkl6n dr\6 P08 a}šĒ knf0gfc; ln=	r]y]j flif\$ kltj ħg	@)^#@.@@
#*	hfgsl knf0gfc; s=ln=	gj f]j flif\$ kltj ħg	@)^#@.#!!
#(	gful/s nufgl sf]f	P3f/f]j flif\$ kltj ħg	@)^#@.#!%
aldf sġkgl			
!	głkn nf0km 0G:of]q; s=ln=	5]f]j flif\$ kltj ħg	@)^@.*.@^
@	nf0km 0G:of]q; skf]zg -głkn_ ln=	r]y]j flif\$ kltj ħg	@)^@.(.*
#	lxdfnog hg/n 0G:of]q; s=ln=	afxf]j flif\$ kltj ħg	@)^@.(!%
\$	ogf06\$ 0G:of]q; s=-głkn_ ln=	afxf]j flif\$ kltj ħg	@)^@.(!&
%	lkldo/ 0G:of]q; s=-głkn_ ln=	afxf]j flif\$ kltj ħg	@)^@.(@!
^	PnfoG; 0G:of]q; s=ln=	l j Qlo l j j / of	@)^@.(@*
&	g\$]0G:of]q; ln=	bzf]j flif\$ kltj ħg	@)^@!!@^
*	Pe/ĳ6 0G:of]q; s=ln=	P3f/f]j flif\$ kltj ħg	@)^@!@&
(	; u/dfyf 0G:of]q; s=ln=	gj f]j flif\$ kltj ħg	@)^#@!#
!)	k\$]ĳ; on 0G:of]q; s=ln=	r]y]j flif\$ kltj ħg	@)^#@!!(
xfġn			
!	; ĳ6L xfġn ln=	Pstl; f]j flif\$ kltj ħg	@)^@.(@@
@	ofs P08 olt xfġn ln=	pgġtl; f]j flif\$ kltj ħg	@)^@(!).@@
pĳkfbg tyf kžf]yġ sġkgl			
!	głkn ag:klt fo"pBf] ln=	al; f]j flif\$ kltj ħg	@)^@!!@#
@	vfB pBf] ln=	tQl; f]j flif\$ kltj ħg	@)^@!!@#
#	>l /3klt ĥ6 ldN; ln=	cf7f]j flif\$ kltj ħg	@)^@!@%
\$	Hof]t l:kġĒ ldN; ln=	; f]f]j flif\$ kltj ħg	@)^@!@!*
%	uf]vsfnl /a/ pBf] ln=	P3f/f]j flif\$ kltj ħg	@)^#@.#!!
^	głkn Noà cfon ln=	r]y]j flif\$ kltj ħg	@)^#@.#!@

qm; =	;łsł ;ł7t ;yfsł]gfd	j flifs kłtj ęg÷lj Qlo lj j /0f	kż u/\$łldlt
&	>l e\$ł kłk P08 kł/ głkn ln=	lj Qlo lj j /0f	@)^#.#!\$
*	c?0f j g:ktl pBfł ln=	lj Qlo lj j /0f	@)^#.#!*
(	afłn; {głkn -afnfh' ln=	; Qf0; f]j flifs kłtj ęg	@)^#.#.*
!)	afłn; {głkn -t/f0ł ln=	płgfo; f]j flifs kłtj ęg	@)^#.#.*
Jofk/ sĐkgl			
!	lazfn ahf/ s=ln=	kRrL; f]j flifs kłtj ęg	@)^@.*.&
@	; fl6 6łł s=ln=	pgłrfl; f]j flifs kłtj ęg	@)^@.!@)
#	głkn j ħkłł/ s=ln=	lj Qlo lj j /0f	@)^@.!%).
cł sĐkgl			
!	j ęj n kłj / s=ln=	tłx]j flifs kłtj ęg	@)^@.(!\$
@	lrlnd]hnłj Bł s=ln=	gj f]j flifs kłtj ęg	@)^#.#@

o; cfly\$ j if\$łcłto; Đddf cfly\$ j if{@)^!^@ s]j flifs kłtj ęg÷lj Qlo lj j /0f af\$ {; dlf kż gugł; łsł ;ł7t ;yfx? tflnsf @\$ adfłhd /x\$ł 5g\

tflnsf @\$mj flifs kłtj ęg÷lj Qlo lj j /0f kłfx gu/fpg]; łsł ;ł7t ;yfx?

qm; =	;ł7t ;yfsł]gfd	qm; =	;ł7t ;yfsł]gfd
!	głkn ałnfbż a\$ ln=	@	głkn cfłflus lasf; lgud
#	l8kł; lj sf; a\$ ln=	\$	olt kłf0gfł; s=ln=
%	; Đengf kłf0gfł; s=ln=	^	głkn >łnsf drłł6 ałł s=ln=
&	Pg-jl-kłf0gfł; P08 lnłhł s=ln=	*	głkn 0ł:ofłł; s=ln=
(	/flı6 aldł ; yfg	!)	gżgn nf0km P08 hg/n 0ł:ofłł; s=ln=
!!	Pg-lj = 0ł:ofłł; s=ln=	!@	>l /fd ; u/ ldł; ln=
!#	b h4 Đofr kłłfS6k-la/f6gu/_ ln=	!\$	ađj n wfuf]sf/vfgf ln=
!%	głkn łof6k s=ln=	!^	dfłł ; u/ ldł; ln=
!&	la/f6gu/ hł ldł; ln=	!*	łxdfn l; dłł s=ln=
!(	głkn dł ln=	@)	głkn kłf0p8 P08 alag s=ln=
@!	głkn la6ldg P08 Jof/ħ pBfł ln=	@@	nł/ħ afFaf/l 6đfg/l P08 z' kłłfS6k ln=
@#	łxdfnog l8ı6ln/l ln=	@\$	łdul/l 6\$; 6fon 0ł8łı6k ln=
@%	P; nłfłłłh -głkn_ ln=	@^	xl/l; l4 0ł tyf 6fon sf/vfgf ln=
@&	; okł sn/ łofj s=ln=	@*	głkn 0gł06\$ s=ln=
@(	głkn 6łł ln=	#)	głkn Jofk/ lasf; s=ln=
#!	kłłı6s 6łł s=ln=	#@	głkn rnlrq lasf; s=ln=
##	głkn Jofk/ s+-sfł_ ln=	#\$	kłłł łxdfnog ln=
##%	gżgn xf08kłj / s=ln=	#^	głł Po/ ln=
#&	gżgn kłłı6le6l P08 0sfłłds 8łnkłł6 ; 06/ ln=		

cw{flif\$ lj/Of kjfx

o; cfly\$ jif{f * ; lrs[; u7t ; :yfx?n]dfq cw{flif\$ lj/Of afB{ dl f kZ u/\$f 5g\
 h; dWb]tfl]sPsf]; do leq kZ ug[; u7t ; :yfx? ^ /x\$f 5g\
 tflnsf @Mcfly\$ jif{^).^@ sf]cw{flif\$ lj/Of kZ ug[; lrs[; u7t ; :yfx?

qm; #	; u7t ; :yfs]gfd	lj/Of kZ u/\$f]ldlt
!	cf{ knf0gfc; ln=	@)^@.!).!!
@	l5d\$ lj sf; a\$ ln=	@)^@.!).!\$
#	cGgkOf{knf0gfc; s=ln=	@)^@.!).!\$
\$	kfy/f knf0gfc; ln=	@)^@.!).!*
%	gkfn cfj f; lj sf; lj Q s=ln=	@)^@.!).@\$
^	gf/fo0fl knf0gfc; ln=	@)^@.!).#)
&	dxnldl knf0gfc; ln=	@)^@.!@.!#
*	P; knf0gfc; ln=	@)^#.!@%

^@ jflif\$; fwf/Of ; ef

; lrs[; u7t ; :yfx?n]cfly\$ jif{; dft ePsf]ldlt^n^ dlxgfeq jflif\$; fwf/Of ; ef
 u/fpgkg]Jo; yf /x]adfl]hd sh !#% ; fls[; u7t ; :yfx? dWb]^ (; :yfn]pQm; dofj wl
 leq jflif\$; fwf/Of ; ef u/fPsf 5g\
 o; cfly\$ jif{leq jf0fHo a\$; dXsf !%, lj sf; a\$
 ; dXsf %, lj Q sDkgl ; dXsf \$#, aldf sDkgl ; dXsf !), xfn ; dXsf \$, ptkfbg tyf
 kZfl]v sDkgl ; dXsf !), Jofkf/ ; dXsf @ , cG ; dXsf @ u/l hDdf (! ; fls[; u7t
 ; :yfx?n]cfly\$ jif{^).^@ sf]jflif\$; fwf/Of ; ef ; DkGg u/\$f 5g\
 o; ; DaGwl lj/Of
 tflnsf @^ df k|tt ul/Psf]5 .

^# nfez÷afg; z@/ 3f]f0ff tyf z@/ kfls/Of

o; cfly\$ jif{f jflif\$; fwf/Of ; ef u/fpg] (! ; lrs[; u7t ; :yfx?dWb] %@ ; :yfx?n]
 nfez jf afg; z@/ 3f]f0ff u/\$f 5g\
 ol dWb]nfez 3f]f0ff ug[@% tyf afg; z@/ 3f]f0ff
 ug[!# ; u7t ; :yfx? /x\$f 5g\
 \eg]nfez / afg; z@/ b] }3f]f0ff ug[!@ ; u7t ; :yfx?
 /x\$f 5g\
 o; }u/l Ps ; u7t ; :yfn]z@/sf]rQmf kfl a[4 tyf Ps ; u7t ; :yfn]gub
 nfezsf ; fy]z@/sf]rQmf kfl a[4 ; d]sf]3f]f0ff u/\$f 5g\
 nfez 3f]f0ffsf]k|tzt)-%#
 b]v \$)) / afg; z@/ 3f]f0ffsf]k|tzt !) b]v !)) ; Dd /x\$f]5 . o; ; DaGwl lj/Of
 tflnsf @^ df k|tt ul/Psf]5 .

tflnsf @Mjflif\$;fwf/Of ;ef tyf nfez, af; z/ / z/ khls/Of; DaOwl ljj/Of

qm; =	; Pls[;w7t ;yfsf]gfd	;fwf/Of ;ef u/\$f]ldlt	j flif\$;fwf/Of ;ef	nfez÷afz z/ 3f]0ff	kltzt -rQir khldf_
j fliflho a\$					
!	Pe/76 a\$ ln=	@)^@.*.!#	P3f/f}	af; z/	@)
@	:6bf088{rf68(a\$ głkn ln=	@)^@.*!\$	p6gf0; f}	gub nfez	!@)
#	głkn 008li6on P08 sdl; 6n a\$ ln=	@)^@.*.@\$	cf7f}	gub nfez af; z/	!) @)
\$	gljn a\$ ln=	@)^@.(!)	Psf0; f}	gub nfez	&)
%	nldl a\$ ln=	@)^@.(!!	kfFf}	-	-
^	sdf/l a\$ ln=	@)^@.(@)	kfFf}	-	-
&	głkn 06e]6d]6 a\$ ln=	@)^@.(@@	p6gf0; f}	gub nfez	!@-%*
*	głkn P; :lj=cf0= a\$ ln=	@)^@.(@@	afx]f}	-	-
(	a\$ ckm sf7df08"ln=	@)^@.(@\$	P3f/f}	gub nfez	!%)
!)	lxdfnog a\$ ln=	@)^@.(@^	t}f}	gub nfez af; z/	!!-%* @)
!!	nDalgl a\$ ln=	@)^@.(@^	cf7f}	-	-
!@	df5fkr5}a\$ ln=	@)^@.(@*	;ftf}	-	-
!#	głkn qm]86 P08 sdz(a\$ ln=	@)^@.(@(<	cf7f}	-	-
!\$	l; 4fy(a\$ ln=	@)^@.(!)\$	r}f}	-	-
!%	głkn aunfbz a\$ ln=	@)^@.#.!@#!	P3f/f}	-	-
lj sf; a\$					
!	8pnkd]6 qm]86 a\$ ln=	@)^@.*.!*	kfFf}	gub nfez	!@)
@	lgw6 p]yfg a\$ ln=	@)^@.*.@%	;ftf}	gub nfez af; z/	\$!)
#	klZrdf-rn lj sf; a\$ ln=	@)^@.(@#	t}f}	gub nfez af; z/	% !)
\$	głkn lj sf; a\$ ln=	@)^@.(@%	;ftf}	-	-
%	l5d\$ lj sf; a\$ ln=	@)^@.(@(<	r}f}	gub nfez	!)
lj Q sDkgf					
!	sf7df8f}knf0gfc; ln=	@)^@.&!#	P3f/f}	gub nfez af; z/)=%@& !)
@	głkn xplhE P08 dr]6 knf0gfc; ln=	@)^@.*.&	P3f/f}	gub nfez af; z/	% !)
#	>l 06e]6d]6 P08 knf0gfc; s=ln=	@)^@.*.!\$	P3f/f}	gub nfez af; z/	!) @)
\$	g}gn knf0gfc; s=ln=	@)^@.*.!^	t}f}	af; z/	!)
%	kfy/f knf0gfc; ln=	@)^@.*.!*	gj f}	af; z/	!))

qm; =>	; PLS [; ul7t ; yfsf]gfd	; fwf/Of ; ef u/\$f]ldit	j flif\$; fwf/Of ; ef	nfefz÷afgž zž/ 3f]0ff	kltzt -rQif khldf_
^	dxfnldl knf0gfc; ln=	@)^@.*.@)	bzf}	gub nfefz afg; zž/	!) @)
&	gf/fo0fl knf0gfc; ln=	@)^@.*.@\$	P3f/f}	afg; zž/	@)
*	kn]f knf0gfc; s=ln=	@)^@.*.@&	t}f]	-	-
(	lkkN; knf0gfc; ln=	@)^@.*.#)	gj f}	gub nfefz	!)
!)	lsi6 dr[6 a]sE P08 knf0gfc; ln=	@)^@.*.#)	r]yf]	gub nfefz	!)-%#
!!	:6df088{knf0gfc; ln=	@)^@.(!\$	bzf}	gub nfefz	@!
!@	gkfn dr[6 a]sE P08 knf0gfc; ln=	@)^@.(!*	bzf}	zž/ kfls/of	#)
!#	gkfn zž/ dfs[\ P08 knf0gfc; ln=	@)^@.(@)	afx]}	gub nfefz	!)
!\$	06/gžgn ln]hE P08 knf0gfc; s=ln=	@)^@.(@!	bzf}	gub nfefz	!)
!%	gkfn cf]f; lj sf; lj Q s=ln=	@)^@.(@@	t}f]	afg; zž/	@)
!^	/f]n dr[6 a]sE P08 knf0gfc; ln=	@)^@.(@@	r]yf]	-	-
!&	olgog knf0gfc; s=ln=	@)^@.(@\$	P3f/f}	-	-
!*	; [6n knf0gfc; s=ln=	@)^@.(@\$	gj f}	-	-
!(	al/uh knf0gfc; ln=	@)^@.(@%	bf}f]	-	-
@)	cf] knf0gfc; ln=	@)^!.(@^	k]Ff}	gub nfefz	!)
@!	c]gk0f{knf0gfc; s=ln=	@)^@.(@&	afx]}	gub nfefz afg; zž/	#=!%* ^)
@@	nlntk/ knf0gfc; s=ln=	@)^@.(@&	gj f}	afg; zž/	%)
@#	k]Q; lon lj Qlo ; yf ln=	@)^@.(@&	bf}f]	-	-
@\$	hg/n knf0gfc; ln=	@)^@.(@*	gj f}	afg; zž/	!)
@%	Pg=cf0]8=; l=soflk6n dfs[\ ln=	@)^@.(@*	t}f]	-	-
@^	lk]do/ knf0gfc; s=ln=	@)^@.(@*	gj f}	gub nfefz afg; zž/	^ @)
@&	gkfn knf0gfc; P08 ;]eE s=ln=	@)^@.(@(<	t}f]	afg; zž/	%)
@*	olge; f] knf0gfc; ln=	@)^@.(@(<	bzf}	gub nfefz zž/ kfls/of	!) ?!=^
@(	klZrdf-rn knf0gfc; s=ln=	@)^@.(@(<	bzf}	gub nfefz afg; zž/	!) !%
#)	l; 4fy{knf0gfc; ln=	@)^@.(@(<	bzf}	afg; zž/	#)
#!	ogf06\$ knf0gfc; ln=	@)^@.(@(<	P3f/f}	gub nfefz	&-%
#@	j8{dr[6 a]sE P08 knf0gfc; ln=	@)^@.(@(<	r]yf]	gub nfefz	!)
##	sl:ds dr[6 a]sE P08 knf0gfc; ln=	@)^@.(!)#	k]Ff}	afg; zž/	@%
#\$	u8lj n knf0gfc; s=ln=	@)^@.(!.)@)	P3f/f}	gub nfefz	@)
##%	ndalgl knf0gfc; P08 ln]hE s=ln=	@)^@.(!.)#)	bzf}	gub nfefz	@#-%#

qm; =>	; P!s [; u!7t ; :yfsf]gfd	; fwf/Of ; ef u/\$f]ldlt	j flif\$; fwf/Of ; ef	nfefz÷afgž zđ/ 3fđ0ff	kltzt -rQif khldf_
#^	abj n knf0gfc; ln=	@)^@.!!.&	cf7f}	afđ; zđ/	!%
#&	uf]vf knf0gfc; ln=	@)^@.!!.!%	P3f/f}	gub nefz	!)
#*	gj bluf{knf0gfc; s=ln=	@)^@.!@!(	gj f}	gub nefz afđ; zđ/	^ !)
#(	PNkls Pe/ĳ6 knf0gfc; ln=	@)^@.!@#!	afxł}	-	-
\$)	P; knf0gfc; s=ln=	@)^@.!@#!	bzf}	-	-
\$!	Soflk6n drĳ6 aĳsĒ P08 knf0gfc; ln=	@)^#@.@^	rŷf]	-	-
\$@	hfgsl knf0gfc; s=ln=	@)^#.#!!	gj f}	afđ; zđ/	###
\$#	gful/s nufgl sfif	@)^#.#@*	P3f/f}	gub nefz	!%&(
aldf sĐkgl					
!	głkn nf0km 0G:of7ł; s=ln=	@)^@.(!)	57f}	-	-
@	Pgjl=0G:of7ł; s=ln=	@)^@.(!*	cf7f}	gub nefz	!)
#	lxdfnog hg/n 0G:of7ł; s=ln=	@)^@.(@@	afxł}	-	-
\$	nf0km 0G:of7ł; skfĳzg -głkn ln=	@)^@.(@%	rŷf]	-	-
%	ogf06\$ 0G:of7ł; s=-głkn ln=	@)^@.(@*	afxł}	-	-
^	k\$ł; on 0G:of7ł; s=ln=	@)^@.(@*	rŷf]	-	-
&	lkldo/ 0G:of7ł; s=-głkn ln=	@)^@.(@C	afxł}	-	-
*	g\$]0G:of7ł; ln=	@)^@.!@\$	bzf}	-	-
(	Pe/ĳ6 0G:of7ł; s=ln=	@)^@.!@e)	P3f/f}	afđ; zđ/	%)
!)	; u/dfyf 0G:of7ł; s=ln=	@)^#.!@@	gj f}	-	-
xfđn					
!	tf/fufĳ l/hł; l xfđn ln=	@)^@.%!@	; ftf}cf7f}/ gj f}	-	-
@	; flł6l xfđn ln=	@)^@.(^	Pstl; f}	-	-
#	cfł/066n xfđn ln=	@)^@.(@@	cf7f}	-	-
\$	ofs P08 olt xfđn ln=	@)^@.(@^	pgfłtl; f}	-	-
płkfbg tyf kžfłg sĐkgl					
!	ogllne/ głkn ln=	@)^@.^!@	afxł}	gub nefz	\$))
@	lj /f6 z"ln=	@)^@.*#	afxł}błv płgf0; f}	-	-
#	afđn; {głkn ln= -afnfh_	@)^@.(@&	; tf0; f}	-	-
\$	afđn; {głkn -t/f0{ ln=	@)^@.(@*	płgf0; f}	-	-
%	vfB pBfł ln=	@)^@.(@*	tĐL; f}	-	-
^	głkn ag:klt Wb"pBfł ln=	@)^@.(@*	lj ; f}	-	-
&	uf]vsfnl /j/ pBfł ln=	@)^@.!@!!	P3f/f}	-	-

qm; =	; PLS [; u7t ; yfs]gfd	; fwf/Of ; ef u/\$]ldlt	j flif\$; fwf/Of ; ef	nfez÷afg zq/ 3f]0ff	kltzt -rQm khldf_
*	Hoflt l:klgE ldn; ln=	@)^@.!@)	; f]f]	-	-
(	głkn Noà cfon ln=	@)^#.#.(	r]f]f]	gub nfez	!%
!)	>l /3kl6 h6 ldn ln=	@)^#.#.#@	cf7f]	-	-
Jofkf/ sDkgl					
!	lazfn ahf/ s=ln=	@)^@.(!%	kRrL; f]	gub nfez	()
@	; n6 6]BÈ skf]zg ln=	@)^#.@@!	pgf]rnl; f]	gub nfez	@)
cfo sDkgl					
!	abj n kfj / s=ln=	@)^@.(@!	t]f]	cgtl/d nfez cltd nfez	@) !%
@	lr]nd]xf0f8]kfj / s=ln=	@)^#.#.!&	gj f]	cgtl/d nfez cltd nfez	!) !)

^\$; PLS [; u7t ; yfx?sf]; ~rfng glthf

o; cfly\$ jifdf ; PLS [; u7t ; yfaf6 af\$df k] ePsf cfly\$ jif{@)^!.^@ sf]n]f kl/lf0f ePsf]lj]Qo ljj /0f adf]hd ; yfx?sf]; ~rfng glthf / ; f]l cfly\$ jif\$]c]tdf sfod /x\$]ahf/ dNo b]focg; f/ /x\$]5 .

tf]nsf @M; PLS [; u7t ; yfx?sf]; ~rfng glthf
-cfly\$ jif{@)^!.^@

qm; =	; PLS [; u7t ; yfs]gfd	rQm khl -? S/f]df_	klt zq/ gq jy{?=_	vb g]km -?S/f]df_	kltzq/ c]db]gl -?=_	kltzq/ rQm d]b -?=_	ahf/ d]b -?=_
j]f]0f]ho a\$							
!	:6df088{rf6}a\$ g]kn ln=	#&=\$^	\$@=#&	%#=(@	!\$#-%%	!))=)	@#\$%
@	g]kn 008li6on P08 sdi; on a\$ ln=	%)=)	!#^=\$!!#*^	@@-&%	!))=)	#^^
#	n]dl a\$ ln=	^)=(*	!)%-%#	@=%	\$=#\$!))=)	@*%
\$	g]kn P; -lj -cf0= a\$ ln=	\$#=(!%(-%\$	%-&\$!#=@(!))=)	##%
%	g]kn 06e]6d]6 a\$ ln=	%*-&&	!((-#	@#-@@	#(-#!	!))=)	*))
^	a\$ ckm sf7df08"ln=	\$^=#^	!%#=\$&	!#=(%	#)=!	!))=)	\$#)
&	n]d] gl a\$ ln=	%)=)	-!(^-&&_	#-(\$_	-\$-%&_	!))=)	!*)
*	lxdfnog a\$ ln=	^\$=#%	@#(-%(#)=*#	\$&=(!	!))=)	(@)
(	sdf/l a\$ ln=	%)=)	!@=(*-&(!&-%*	!))=)	@^(
!)	df5fkr5}a\$ ln=	%%=)	!!%=(*-\$!%-\$#	!))=)	@%^

qm;=	;Pls[;u7t ;yfsf]gfd	rQm kHl -? S/fBdf_	klt zQ/ gB jy{?-?	vb gfkñ -?S/fBdf_	kltzQ/ cfdBfgl -?=-	kltzQ/ rQm dNb -?=-	ahf/ dNb -?=-
!!	gljn a\$ ln=	\$(!&	##&!^	%)=*^	!)#=\$%	!))=)	!%)%
!@	Pe/76 a\$ ln=	\$%-%)	!^(=!%	!&=)*	#&=%\$!))=)	*&)
!#	głkn qmB6 P08 sdz{a\$ ln=	^(#^	#^=%%	-)%@_	-)%@_	!))=)	!@)
!\$	l; 4fy{a\$ ln=#	#%=))	!!)=*#	&=)#	@)=)*	!))=)	-
lj sf; a\$							
!	8pñkd76 qmB6 a\$ ln=	!^=))	!@)=\$*	#-%^	@=@&	!))=)	#)%
@	lgwğ pTyfg a\$ ln=	!=(@(&@*	!=@	!)!=#	!))=)	!))
#	głkn lj sf; a\$ ln=	!^=))	@#)=(\$	&=**	\$(-@&	!))=)	**
\$	l5d\$ lj sf; a\$ ln=	!)=))	!%(^=\$)-%^	%%^&	!))=)	!)%
%	klZrdf-rn lj sf; a\$ ln=	@=))	@@=()=@&	!#=#^	!))=)	!\$@
laQ sDkgl							
!	gf/fofl knf0gfc; ln=	#-%%	!%#-&@	!-!*	##=@@	!))=)	@^)
@	sf7df8f)knf0gfc; ln=	#=))	!#*=(#)-%\$!&=(&	!))=)	!#*
#	głkn xfpInE P08 dr76 knf0gfc; ln=	\$=(%	!%\$=))	!-@	@\$=@	!))=)	@!\$
\$	>l 06e76d76 P08 knf0gfc; s=ln=	\$=))	!%&!#	!-\$)	#\$=*^	!))=)	@))
%	gžgn knf0gfc; s=ln=	\$=#@	@&!=(@-(^(-!@	!))=)	@(%
^	lkkll; knf0gfc; ln=	\$=))	!@*=(*))-&!	!&=#@	!))=)	!))
&	l5i6 dr76 a)S E P08 knf0gfc; ln=	%=))	!)%&^)-\$!	*=@&	!))=)	!\$)
*	dxfnldl knf0gfc; ln=	%=))	!\$*=(!#\$	@^=#	!))=)	@^\$
(	c6gk0f(knf0gfc; s=ln=	%=))	@%#!#*	!-\$)	^%=(&	!))=)	\$#!
!)	/fDn dr76 a)S E P08 knf0gfc; ln=#	#=))	!!\$*^)#@	!)=(*)	!))=)	-
!!	:6788{knf0gfc; ln=	^=))	!!(=\$%)-%!	*=\$!	!))=)	!))
!@	głkn cfjf; lj sf; lj Q s=ln=	\$=(!%=@@	!-%*	#=@%	!))=)	!*%
!#	kfy/f knf0gfc; ln=	@=))	#^=(#	!-%%	&&=#	!))=)	#^%
!\$	głkn dr76 a)S E P08 knf0gfc; ln=	!)=))	(&=\$\$	#=@!	!^=@	^%=))	@%)
!%	066/gžgn lnInE P08 knf0gfc; s=ln=	!@=))	!@%!!	@-\$)	@)=!	!))=)	!#)
!^	nlntk/ knf0gfc; s=ln=	#=#*	!&&=)	!-&)	%)#^	!))=)	@\$)
!&	jl/uh knf0gfc; ln=	^=))	!)#=#!)-\$#	&=!	!))=)	!#)
!*	knj f knf0gfc; s=ln=	@=))	!\$&=&!)=^(#\$-%*	!))=)	!(!
!(	;76 knf0gfc; s=ln=	@-\$)	!%#)=&)-&#	@(-&#	!))=)	!^)
@	cfD knf0gfc; ln=	@=))	!()=%)=(!	\$%-\$)	!))=)	!&)
@!	lklldo/ knf0gfc; s=ln=	@=))	!#\$=\$#)=#^*	#\$=!	!))=)	!@#

qm;=	;Pls[;u7t ;yfsf]gfd	rQm kHl -? S/f\$df_	klt zq/ g\$ jy{?-?	vb gfkñ -?S/f\$df_	kltzq/ cfd\$fgl -?=-	kltzq/ rQm dñb -?=-	ahf/ dñb -?=-
@@	głkn zq/ dfs\$ s=ln=	!@=)	!)^=**	!#!	!)=(\$!))=)	!@)
@#	olge; h kñf0gfg; ln=	#=!	!#^=()=(&	@%&(*\$!#)
@\$	k\$ł; lon lj Qlo ; yf ln=#	@%%	!)#=()=!	^=)	!))=)	-
@%	l; 4fy{kñf0gfg; ln=	\$=)	!@)=!)=&	!&=%\$!))=)	!%*
@^	klZrdf-rn kñf0gfg; s=ln=	\$=\$)	!%=%%	!=\$	@^=@%	!))=)	@%)
@&	Pg=cf048=; L=soflk6n dfs\$ ln=	^=)	!%\$=*&)=*\$!\$=@	!))=)	!\$%
@*	sl:ds dr\$6 a)sE P08 kñf0gfg; ln=	^=)	!)(=*)^&	!!=!	!))=)	!#@
@(	hg/n kñf0gfg; ln=	@=)	!@!=(*)=*#	\$!=@^	!))=)	!\$#
#)	głkn kñf0gfg; P08 ; l)eE s=ln=	@=)	@@(%#	!#%	^&=@&	!))=)	!\$&
#!	ogf06\$ kñf0gfg; ln=	^=)	!!\$%))=*	!#=\$!	!))=)	!!&
#@	u8lj n kñf0gfg; s=ln=	#=!	!% ^=*&)=\$@	!^&@	!))=)	!*%
##	olgog kñf0gfg; s=ln=	&=@%	!@=@%)=#*	%=!*	!))=)	!##
#\$	j 8{dr\$6 a)sE P08 kñf0gfg; ln=	^=)	!@=@&)=&@	!@=#	!))=)	!!&
##%	uf7vf kñf0gfg; s=ln=	@=%)	!!=!()=@(!!=^*	!))=)	!)*
#^	abj n kñf0gfg; ln=	%=)	!##=%))=^%	!#=#&	!))=)	!@)
#&	gj bluf{kñf0gfg; s=ln=	@=)	!#)=%)=^#	#!=!	!))=)	!!#
#*	P; kñf0gfg; s=ln=	(=)	!%=@%	!=^)	!&=*	!))=)	@%!
#(	PNkls Pe/76 kñf0gfg; ln=	\$=%)	!%(*=\$)=%#	!!=&^	!))=)	!&)
\$)	nDj gl kñf0gfg; P08 lnHĒ s=ln=	%=\$\$!\$#=&\$	\$=@	^=(=(!))=)	()
\$!	Sofkl6n dr\$6 a)sE P08 kñf0gfg; ln=#	&=)	!)\$=*#)=#!	\$=\$\$!))=)	-
\$@	hfgsl kñf0gfg; s=ln=	@=)	@)&=!)=^)	#)=)	!))=)	@))
\$#	gful/s nufgl sfif	\$=)	!*&=)	!&^	\$#=#	!))=)	@))
aldf sDkgl							
!	głkn nf0km 06:of7ł; s=ln=	@%=)	!))=)	!)=%	\$=!*	!))=)	#)\$
@	nf0km 06:of7ł; skf7zg -głkn_ ln=	@%=)	!))=)	!=\$#	%=&!	!))=)	@#\$
#	lxdfnog hg/n 06:of7ł; s=ln=	#=)	@)=)	!!=)	#^=&	!))=)	@)%
\$	ogf06\$ 06:of7ł; s+=głkn_ ln=	%=^^	!@=#))=(^	!^=*^	!))=)	!@*
%	lkldo/ 06:of7ł; s+=głkn_ ln=	#=)	#@)=#	!=\$)	!\$=!	!))=)	@!)
^	g\$7ł06:of7ł; ln=	%=)	!(^=@)=!	#)=!	!))=)	!!)
&	Pe/76 06:of7ł; s=ln=	^=)	!%)=)	!)=!	!^=*&	!))=)	#@%
*	; u/dfyf 06:of7ł; s=ln=	%=!	@#*=(!&=)	#)=@!	!))=)	!%*

qm;=	;łlsł ;łł7t ;yfsłgfd	rQm khl -? S/flđf_	kljt zđ/ gđ jyl?_	vb gfkñ -?s/flđf_	kljtđ/ cđđfgl -?_	kljtđ/ rQm dñb -?_	ahf/ dñb -?_
(	kłłł; on 06:ofłł; s=ln=	!)=)	!)#=\$))#^	#-%&	!))=)	@#)
xfłn							
!	ofs P08 olt xfłn ln=	@-%*	!*(!&	-!#(_	-^!^_	!))=)	^)))* -)%*%(_
@	; flłłł xfłn ln=	*-&)	#!-\$&	-(=)#_	-!)=^!_	!))=)	%)
#	cfl/olón xfłł; ln=	\$(-%#	-*-%#_	-&=\$^_	-!\$=(!_	!))=)	%)
\$	tf/fufpfl/hł; l xfłn ln=	*@-\$)	@%#*	-!^=\$\$_	-@@=(_	!))=)	\$)
płkflg tyf kłłłg sđkgl							
!	ođllne/ głkn ln=	(=@!	@#%=!	!*=(@	@)%-%)	!))=)	!^#!
@	lj /f6 z"ln=	!=%	^(-=\$&	-!^@_	-(^#)_	!))=)	#!
#	głkn ag:klł Wb"pBflł ln=	@=#	#^!#*	-!^#_	-*)#)_	!))=)	#)) -)%\$%#_
\$	vflB pBflł ln=	!=@(#%#=#)	-)!*_	-!#-&%_	!))=)	@#!* -)%*%(_
%	>l /3klł hł lđł; ln=	!*=&)	!)&=@(-)%_	-@&&_	!^=)	!!=@)* -)%#%\$_
^	Hofłłt l:klgĒ lđł; ln=	!#=\$)	-@-%#_	@%\$!*=!@	!))=)	##
&	ufłvsfl /a/ pBflł ln=	@*-&%	-&)=@@	-&=)_	-!\$-^_	&%	%)
*	głkn łoj cfon ln=	@=#	!(%-%()#)	@)=*(!))=)	\$*) -)%*%(_
(	afłn; {głkn -afnfh_ ln=	!(-\$(#()=(%	#=\$&	!(-\$)	!))=)	^#%
!)	afłn; {głkn -t/f0{ ln=	@!=@	##!-%%	!^#	!#=\$%	!))=)	\$!#
!!	>l ełłł kłł P08 kłł/ głkn ln=	\$#=\$%	-!#=\$*)_	-!@&@_	-@(!!_	!))=)	%* -)^.^!_
!@	c?of jg:klł pBflł ln=	%=%)	-!)!=@_	-%^@_	-!)@=(_	!))=)	%*
Jofkl/ sđkgl							
!	lazfn ahf/ s=ln=	@-&#	!\$@=@^	@%@	(@#* !))=)	!))=)	!(#)
@	; flł 6łłĒ skflłłg ln=	@-\$*	#^\$-&(*	!=(^*	@)!=#	!))=)	#!%
#	głkn j ĩkłł/ s+n=)#!	&*=@(-)=@_	-\$^#_	%)=)	!)))
cłł							
!	abjn kfl/ s=ln=	*#=(!	!#(=*#	!(&* @#-%&	!))=)	!))=)	\$()
@	lrlnd]hnlj Bt s=ln=#	\$(-@@	@)#=(\$	#*=%\$	&*#!	!))=)	-

* rQm khl, ;fwf/of hułł sflł tyf jf; nftđf ; fl/Psflđgkfl dfq ln0łpsfl.

cflłł j fl(@)^.!^ leq ; łls/of e)g; słł

cg; Fl

cg! Pl - !

afB\$ sdff/lx?**gfd**

>l blks /fh sfkmn]

>l k/li6 gfy kfBdfn

>l lg/h lu/l

>l lj gob] cfrfo{

>ldtl d-h'pkflbfo

>l gj /fh clwsf/l

>l dlQmgfy >]7

>l w] ltlDn; gf

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

>l cgh l/dfn

kb

clbIf

lgbZs, lwtflkq ahf/ tyf lgodg lj efu

lgbZs, ; :yfut lj Q tyf kZf; g lj efu

kDv, ; :yfut lj Q tyf ; Rgf lj Znif0f dxzfxf

kDv, nYf tyf kZf; g dxzfxf

kDv, ahf/ lj Znif0f tyf ofhgf lj sf; dxzfxf

kDv, ahf/ lgodg tyf sfgg kngf dxzfxf

kDv, hgziQm lj sf; tyf klzlf0f dxzfxf

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

sf-d= clws[, nYf tyf kZf; g dxzfxf

;xfos sdff/lx?

>l kD sfhl >]7

>l ; /h kYfgfE

>l blks zdf{

>l /fh'lh=; l=

>l gj /fh kl08t

>ldtl zzl cofh

>l /fhg ykf

;xofl sdff/lx?

>l gxsh e\$/f0{

>l /fhZ nfu]

>l /fhg vltj 8f

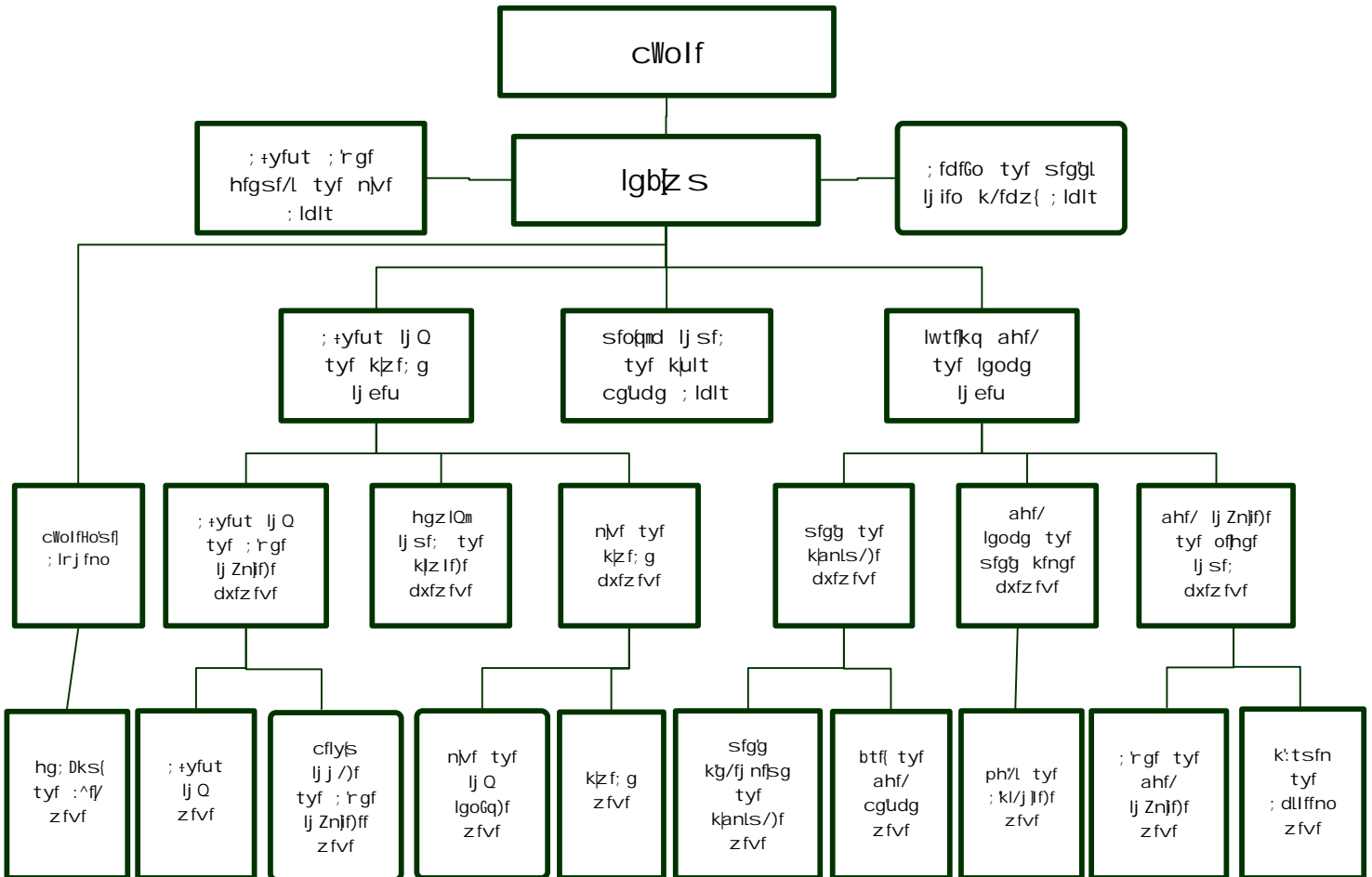
>l chG k] fb 9sfn

>l blks lfql

>l gj /fh kfBh

cg! P!-@

af\$}]; u7g 9rf



cg' PL - #

>l gkfn lwtfkq af\$ {
yfkfynl, sf7df08f}.

@.^# cfiff9 #@ ut\$fljf; nft

-?=- xhf/df_

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

-?=-xhf/df_

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

* ckl/isf

cg; Fl - # -qmdzM

>l gkfn lwtfkq af\$ {
yfkfynl, sf7df08f}.

cfly\$ jif{ @^@^# sf]cfo Joo lx; fj

-?>xhf/df_

cfo	cfly\$ jif{ @^@^#*	cfly\$ jif{ @^!.^@
gkfn ; /sf/af6 cgbfg	%,)))=))	%,)))=))
Jofh cfbfgl	*%%&^	*@ (=) \$
zNs tyf b:t/ cfbfgl	\$,!&*=@\$	@,) %@=(%
lwtfkq sf/]f/ zNs cfbfgl	\$,!@=#)=))
; /sf/l C0fkq sf/]f/ cgdlit b:t/ zNs cfbfgl	@#)=)))=))
gkfn ; /sf/af6 cgbfg ; :yfut ; zf; g kl/ofhgf	@*#=#	@@)=*@
cfo cfbfgl	\$!=\$ (&!=@%
hDdf cfo	!\$,)%#&%	*,!&\$=)^

-?>xhf/df_

Joo	cfly\$ jif{ @^@^#*	cfly\$ jif{ @^!.^@
kzf; slo vr{	&,*^)=^\$	&#(@-@@
; :yfut ; zf; g vr{	@*#=#!\$	@@)=*@
xl; s\$ vl vr{	!(!=@%	@#)=(&
pkbfg vr{	!&&=@\$	@#\$=(!
art÷-Joo_	%,((!=\$*	(%=!\$
hDdf Joo	!\$,)%#&%	*,!&\$=)^

-?>xhf/df_

	cfly\$ jif{ @^@^#*	cfly\$ jif{ @^!.^@
ut cfly\$ jif{ Ddsf]j rt	@#\$=(\$!# (=*)
o; cfly\$ jif{ \$]art -Joo ebbf cfo a9l_	%,((!=\$*	(%=!\$
sh jrt	^,@^.\$@	@#\$=(\$

* ckl/is[

cg; Fl - # -qmdzM

>l gkfn lwtfkq af\$}
yfkfynl, sf7df08f}.

@)^@ >fjOf ! b]v @)^# cfiff9 #@ ut];Ddsf]

gub kjfx ljj/Of

ljj/Of	cfly\$ jif{@)^.^#*	cfly\$ jif{@)^.^#	cfly\$ jif{@)^.^#
s_ ; -rfng ultlj lwsf]gub kj fx o; j if\$]af&knf& kj \$]art hf\$M xj; sls vr{ hf\$M pkbfj vr{Joj :yf hf\$M cfjfwl vr{Joj :yf GogM Jofh cfdbfgl	%, ((!, \$* != ^# !(!, @% (= #(!&&, @%) =%) #),),)) =)) - *% %, & ^ != & * _		(%, ! \$! = % @ @ #), (& @ = * @ # \$ m (!) =)) ! ^ *, & \$ % = # # - & & & ,) ^ != @ ^ _
sfolzn kfl kj \$f]; #fng gub kj fx		% *), @! (& \$	- \$ &, @ @ ! # _
sfolzn kfl ; dfofhg GogM rfn"; DklQdf sld :- a[4_ GogM rfn"bfoltj df sld :- a[4_ GogM k]kt ugk]g]lwtfkq sf/f]f/ cfdbfgl GogM sdf/f/l sNof0sfj]fd eQmfgl GogM cfjfwl pkrf/sf]faf6 eQmfgl GogM pkbfjgsf]faf6 eQmfgl	-(@&, \$ @ \$ = & \$ _ * ! ^, @& (= \$ ^ - % # ^, @ # % = # (_ - - - - -		- ! \$ \$, !) & = (& _ \$ % !,) ^ != & # - - @ & (,)) =)) _ - ^ #, & % & = ! ^ _ - ^ &, % \$ \$ = @ ! _
; #fng ultlj lwaf6 sfolzn kflsf]gub kj fx		% ! % ^ * # (=) &	- ! %), ^ # (= & \$ _
v_ nufgl ultlj lwsf]gub kj fx Aofh cfdbfgl hf\$M ut aif\$]c]tdf k]kt ug{af\$] Jofh GogM o; aif\$]c]tdf k]kt ugk]g]Jofh	*% %, & ^ != & * & (^, (% =)) - !,) & ^, (% =)) _		& & &,) ^ != @ ^ * \$ %, (% =)) - & (^, (% =)) _
o; aif\$]vb gub Jofh cfdbfgl GogM l:y/ ; DklQ v/lb hf\$M l:y/ ; DklQdf sdl GogM yk nufgl		% & % & ^ != & * - @, !) ^, (# @ = @ & _ - - \$, ! ^ &, # ^ % = & (_	* @ ^,) ^ != @ ^ - @ (, % \$ % =)) _ ^, ^ % ! = %) \$) #, % ! ! = * #
nufgl ultlj lwaf6 vb gub kj fx gubdf ePsf]sh a[4		- % ^ (*, % # ^ = @ * _ - % \$!, ^ (& = @ ! _	! @ ^, ^ & (= % (
aiff(Dedf gub tyf a\$ df]bft		!) & \$, & ! (= # (! *, ^ & (= % \$
j iff(tdf gub tyf a\$ df]bft		% # #,) @ @ ! * !	!) & \$, & ! (= # (

cg; Fl - \$

lwtfkq lgisfzg ; DaQwl ljj /Of

.-s/f\$df_

qm; +	; ul7t ; :yf	lwtfkqsf] k\$fi/	lgisflzt /sd	lgisfzg ldlit	dfu -%_	lgisfzg tyf laqb k\$Qws
	cfly\$ jif0%.%					
!	gkfn d\$ ln=	; fwf/Of z\$ /	)=@&	)%.!\$	!!=\$&	gful/s nufgl siff
@	gkfn z\$ / dfs\$ \ s=ln=	; fwf/Of z\$ /	)=\$)	)%.^@	\$(%#)	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
#	lxdfnog hg/n 06:of7q; ln=	; fwf/Of z\$ /	!=@	)%.*@\$	!* * =#	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
\$	lgd/8 kmf{ol6sll; ln=	; fwf/Of z\$ /	!=*	)%.(\$	!* * =#!	gful/s nufgl siff
%	xl/l; l4 06fFtyf 6fon sf/vfgf ln=	; fwf/Of z\$ /	%=#@	)%.(\$	@*(=*#	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
^	gkfn lne/ ln=	; fwf/Of z\$ /	!#*	)%.(@!	^%#-%!	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
&	g\$fg Po/ ln=	; fwf/Of z\$ /	!=%	)%.!)&	#%^=!	gful/s nufgl siff
*	g\$fg Po/ ln=	cuflwsf/ z\$ /	!=\$)	)%.!)&		gful/s nufgl siff
(	ogf06\$ 06:of7q; s=ln=	; fwf/Of z\$ /	@=\$)	)%.!)&	\$\$)=!	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!)	gkfn P; -j =cf0\$ a\$ ln=	; fwf/Of z\$ /	#^)	)%.!!!	!\$)\$%^	gful/s nufgl siff
!!	lkkl; km0gfc; s=ln=	; fwf/Of z\$ /	)=(*	)%.!@!^	!^@)=^	gful/s nufgl siff
!@	cGgkOf{km0gfc; s=ln=	; fwf/Of z\$ /	)=@	)%.!@*	@*)#=(%	gkfn z\$ / dfs\$ \ s=ln=
!#	gkfn rnlrq lasf; s=ln=	; fwf/Of z\$ /	@=!	)%.#.%	)%^=@@	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!\$	Pur]gkfn ln=	; fwf/Of z\$ /	)=(	)%.#!@	*%(=)^	gful/s nufgl siff
!%	la/f6 z' ln=	; fwf/Of z\$ /	)=%	)%.#!(	#(\$=#)	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!^	la/f6 z' ln=	cuflwsf/ z\$ /	)=@%	)%.#!(	!(\$=#)	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
	hDdf		@\$-\$			
	cfly\$ jif0%.%					
!&	lkl do/ 06:of7q; s=ln=	; fwf/Of z\$ /	!=@	)%.!.\$	!(#^=\$)	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!*	P; n\$7\$ /lh -gkfn_ ln=	; fwf/Of z\$ /	!=@#	)%.!@	!)=)	g\$gn km0gfc; s=ln=
!(	Pe/76 06:of7q; s=ln=	; fwf/Of z\$ /	!=@	)%.!&!	!) * \$ = \$	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
@	gkfn aunfbz a\$ ln=	; fwf/Of z\$ /	#^)	)%.!&.	@@!(=^@	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
@!	lxdlu/L 6\$; 6fon 008li6ka ln=	; fwf/Of z\$ /	!=(@	)%.!*.*	!%^=*%	gful/s nufgl siff
@@	afnfh' sk8f pBfu ln=	; fwf/Of z\$ /	)=&%	)%.!*.*	!)=)	gkfn z\$ / dfs\$ \ s=ln=
@#	s7df08f)km0gfc; ln=	; fwf/Of z\$ /	)=*	)%.!.)&	&&@e^	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
@\$	n\$ /h afFaf/L 6dfg/L P08 z' kmfIS64n=	; fwf/Of z\$ /	!=%	)%.!@!#	&!=%	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
@%	gful/s nufgl siff	; fwf/Of z\$ /	!^)	)%.!!.\$	##!=#	g\$gn km0gfc; s=ln=
@^	Pe/76 a\$ ln=	; fwf/Of z\$ /	#^)	)%.@@e\$	%!\$=#%	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
	hDdf		!&-\$			
	cfly\$ jif0%e#					
@&	gkfn cfj f; lj sf; lj Q s=ln=	; fwf/Of z\$ /	@=)	)%.%!.@	(\$=#)	/fli6e j flfHo a\$
@*	gf/fo0fl km0gfc; s=ln=	; fwf/Of z\$ /	)=\$)	)%.&!.@	@@)=@%	g\$gn km0gfc; s=ln=
@(	gkfn km0gfc; P08 ; leE s=ln=	xsk\$ z\$ /)=@)%.@.*!%		
#)	e\$6l kNk P08 k\$ / gkfn ln=	; fwf/Of z\$ /	!)=%	)%.@!!.	!)\$=*&	gful/s nufgl siff
#!	sn/ :Sofg gkfn ln=	; fwf/Of z\$ /	!=\$#	)%.@!@	&=!	gful/s nufgl siff
#@	xf0; kmkmi0gfc; ln=	; fwf/Of z\$ /	@=\$)	)%.#!@	!)\$=!^	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
##	otl km0gfc; s=ln=	; fwf/Of z\$ /	)=*	)%.#!!^	!)^=)	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
#\$	P; km0gfc; s=ln=	; fwf/Of z\$ /	!=@	)%.#!@%	!@)=&#	gkfn z\$ / dfs\$ \ s=ln=
##	olge; f km0gfc; P08 Soflk6n dfs\$ \ ln	; fwf/Of z\$ /	!=%	)%.#e!	\$\$=(^	gful/s nufgl siff
#^	km0f] lxdfnog s=ln=	; fwf/Of z\$ /	!=@#	)%.#e!	^#=#*	Pg=cf048=; l= Soflk6n dfs\$ \ ln=

qm; +	; ul7t ; :yf	lwtfkqsf] k\$fi/	lgisflzt /sd	lgisfzg ldlt	dfu -%_	lgisfzg tyf laqm kq0vs
#&	; Demgf km0gfc; s+ln=	; fwf/Of zfb/	!)=!	)%#.#!!	**=(#	/fli60 j fl0fHo a\$
#*	; j l r/fb sf/vfgf ln=	xskb zfb/	^-&))%#.#.@&	&&=(
	hDdf		@=#&			
	cfly\$ jif0%#.%\$					
#(	głkn xplhE P08 dr06 km0gfc; ln=	; fwf/Of zfb/	!=@)	)%#.^.^	!!&=@	głkn zfb/ dfs0\ s+ln=
\$)	a\$ ckm sf7df08"ln=	; fwf/Of zfb/	\$=%)	)%#.*.@	%#^=#	Pg=cf048=; l= Soflk6n dfs0\ ln=
\$!	lxdfnog hg/n 06:of7q; s+ln=	xskb zfb/	#=)			P; km0gfc; s+ln=
\$@	afbn; {głkn ln=	xskb zfb/	@=%@	)%\$.!@		gful/s nufgl siff
\$#	głkn zfb/ dfs0; s+ln=	xskb zfb/	@=)	)%\$.#@	!)=)	P; km0gfc; s+ln=
	hDdf		#=-@			
	cfly\$ jif0%\$.%&					
\$\$	głkn lj 6ldg P08 Jof/jh pBfy ln=	; fwf/Of zfb/	)&\$	)%\$.%#@	((=\$)	głkn zfb/ dfs0\ s+ln=
\$\$	hg/n km0gfc; s+ln=	; fwf/Of zfb/	)=*	)%\$.%#!	!)=)	głkn zfb/ dfs0\ s+ln=
\$^	>l/fd ; l; ldl; ln=	; fwf/Of zfb/	\$=%	)%\$.*.%	%@=(	Pg=cf048=; l= Soflk6n dfs0\ ln=
\$&	>l/fd ; l; ldl; ln=	l8aqr/	(#)	)%\$.*.%	!*= \$@	Pg=cf048=; l= Soflk6n dfs0\ ln=
\$*	g\$706:of7q; ln=	; fwf/Of zfb/	@=)	)%\$.*.*	!@!=%	gful/s nufgl siff / /-f= j f= a\$
\$(	głkn ogf06\$ s+ln=	xskb zfb/	)=#)	)%\$.!!^	\$\$=\$!	głzn km0gfc; s+ln=
%)	głkn a\$ ln=	xskb zfb/	@\$=@	)%\$.(!)		gful/s nufgl siff
%!	dxfnldl km0gfc; s+ln=	; fwf/Of zfb/	!)=)	)%\$.!)%.	!*%=@	głzn km0gfc; s+ln=
%@	klZrdf-rn km0gfc; ln=	; fwf/Of zfb/	)=*	)%\$.!)!@	!&!*=	głkn zfb/ dfs0\ s+ln=
%#	cłgkOf{km0gfc; s+ln=	xskb zfb/	)=%)	)%\$.!!!(	*!&@	głzn km0gfc; s+ln=
\$\$	nIntk/ km0gfc; s+ln=	; fwf/Of zfb/	)=(%	)%\$.!@!	!\$^&%	Pg=cf048=; l= Soflk6n dfs0\ ln=
%%	u8j ln km0gfc; P08 06e76d06 s+głkn ln=	; fwf/Of zfb/	!)=)	)%\$.#!@	!!@=)^	Pg=cf048=; l= Soflk6n dfs0\ ln=
	hDdf		\$^=@			
	cfly\$ jif0%\$.%&					
%^	Pnf06; 06:of7q; s+ln=	; fwf/Of zfb/	@=)	)%\$.&@%	^@=#	gful/s nufgl siff
%&	tf/fufp l/hq; L xfbN; ln=	; fwf/Of zfb/	!@=)	)%\$.!)!&	@\$&!@	Pg=cf048=; l= Soflk6n dfs0\ ln=
%*	tf/fufp l/hq; L xfbN; ln=	cuflwsi/ zfb/	*=)	)%\$.!)!&	!#%=&	Pg=cf048=; l= Soflk6n dfs0\ ln=
%(	kfy/f km0gfc; s+ln=	; fwf/Of zfb/	)=*	)%\$.!@!	@%=&%	gful/s nufgl siff
^)	głkn zfb/ dfs0; s+ln=	xskb zfb/	#=)	)%\$.@.@^		P; km0gfc; s+ln=
	hDdf		@%*			
	cfly\$ jif0%\$.%&					
^!	olge; n km0gfc; P08 Soflk6n dfs0\ ln	; fwf/Of zfb/	)=#	)%\$.^!.!!	\$%!=\$	gful/s nufgl siff
^@	głkn 008li60n P08 sdi; 0n a\$ ln=	; fwf/Of zfb/	!&=%)	)%\$.^.*.!^	*!%-(@	Pg=cf048=; l= Soflk6n dfs0\ ln=
^#	g\$7q Po/ ln=	xskb zfb/	*=(^	)%\$.^!.!@	(%#!	gful/s nufgl siff
^\$	nldjgl km0gfc; P08 lnlhE s+ln=	; fwf/Of zfb/	@=\$)	)%\$.!.!*	!!%^=@(	głkn zfb/ dfs0\ s+ln=
^%	klZrdf-rn km0gfc; ln=	xskb zfb/	@=)	)%\$.!@!	!@(^=%	głkn zfb/ dfs0\ s+ln=
^^	P; km0gfc; s+ln=	xskb zfb/	!=%)	)%\$.!.!@	!)=)	głkn zfb/ dfs0\ s+ln=
	hDdf		#@^(

qm; +	; ul7t ; :yf	lwtfkqsf] k\$f/	lgisflzt /sd	lgisfzg ldlt	dfu -%_	lgisfzg tyf laqm k\$0vs
	cfly\$ jif0%&.*					
^&	cfll/P66n xflN; ln=	; fwf/of z\$ /	!%=)	)%&.\$!)	^@*^)	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
^*	; u/dfyf 06:of7q; s=ln=	; fwf/of z\$ /	!)@	)%&.%!	##@e-!&	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
^(	l; 4fy{krf0gfc; ln=	; fwf/of z\$ /	)=*)	)%&.*@)	!&&!*=*	głkn dr\$6 a}E P08 krf0gfc; ln=
&)	głkn dr\$6 a}E P08 krf0gfc; ln=	; fwf/of z\$ /	%=)	)%&.!.)@	\$&)%)=(	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
&!	Pllks Pe;/6 krf0gfc; ln=	; fwf/of z\$ /	)=)	)%&.!.)@#	\$e!&=^@	głkn krf0gfc; P08 ; }E s=ln=
&@	głkn awnfbz krf0gfc; P08 lnH E s=ln=	; fwf/of z\$ /	)=&%	)%&.!@!	#e%&=!@	głkn z\$ / dfs\$ \ s=ln= głkn >lnsf dr\$6 a} ln=
&#	gf/fo0fl krf0gfc; ln=	xsk\$ z\$ /	!=@^	)%&.!@!%	!@e)@	głkn z\$ / dfs\$ \ s=ln=
&\$	głkn lj sf; a\$ ln=	; fwf/of z\$ /	\$=*)	)%*.*#!(	@(^)=#%	głkn dr\$6 a}E P08 krf0gfc; ln= gful/s nufgl siff
&%	Pe;/6 a\$ ln=	xsk\$ z\$ /	!!=(@	)%*.*#@&	@&=!&	gful/s nufgl siff
	hdf		\$!)=%			
	cfly\$ jif0%*.%					
&^	a\$ ckm s7df08"ln=	xsk\$ z\$ /	@#=\$)	)%*.*!%	(*#)	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
&&	lxdfnog l8li68/L ln=	; fwf/of z\$ /	!&=#%	)%*.*@*	!)-%&	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
&*	głkn xflH E P08 dr\$6 krf0gfc; ln=	xsk\$ z\$ /	!=%)	)%*(.@#	!))=)	głkn z\$ / dfs\$ \ s=ln=
&(	olgog krf0gfc; s=ln=	; fwf/of z\$ /	@=\$)	)%*!.).@	*&*#(	Pg=cf048=; L= Soflk6n dfs\$ \ ln=
)	8\$knkl\$6 qll86 a\$ ln=	; fwf/of z\$ /	\$=*)	)%*!.!.!	!\$)(-&!)	głkn dr\$6 a}E P08 krf0gfc; ln=
!	P; krf0gfc; ln=	xsk\$ z\$ /	\$=%)	)%*!.!.!@	!))=)	głkn z\$ / dfs\$ \ s=ln=
@	głkn P; -j -cf0\$ a\$ ln=	xsk\$ z\$ /	@*-&(	)%*!.!.!@	(&=^	głkn dr\$6 a}E P08 krf0gfc; ln=
#	Pg=cf048=; L= Soflk6n dfs\$ \ ln=	xsk\$ z\$ /	\$=)	)%*!.!@^	(%)=)	gful/s nufgl siff
*\$	ogf06\$ krf0gfc; ln=	; fwf/of z\$ /	@=\$)	)%(@!^	!)%%-&#	głkn dr\$6 a}E P08 krf0gfc; ln=
*%	lxdfnog a\$ ln=	l8aqr/	#^=)	)%(.#.\$		głkn dr\$6 a}E P08 krf0gfc; ln=
^	głkn nf0km 06:of7q; s=ln=	; fwf/of z\$ /	%=)	)%(.#!)	&%^=)*	głkn dr\$6 a}E P08 krf0gfc; ln=
&	Pe;/6 a\$ ln=	cuflwsf/ z\$ /	!\$=)	)%(.#!\$	!\$!=^*	głkn z\$ / dfs\$ \ s=ln=
	hdf		!\$\$=!			
	cfly\$ jif0%(^)					
**	066/gzgn lnH E P08 krf0gfc; s=ln=	; fwf/of z\$ /	#=)	)%(.\$.!#	@!&)=^&	głkn dr\$6 a}E P08 krf0gfc; ln=
*(	lgw\$ pIyfg a\$ ln=	; fwf/of z\$ /	)=##	)%(.\$.@)	#*^=!@	gful/s nufgl siff
()	nf0km 06:of7q; skflzg -głkn_ ln=	; fwf/of z\$ /	%=)	)%(.\$.@)	!&\$#=\$\$	Pg=cf048=; L Soflk6n dfs\$ \ ln=
(!	głkn >lnsf dr\$6 a\$ ln=	; fwf/of z\$ /	\$=)	)%(.%.!@	^!%-\$!	Pg=cf048=; L Soflk6n dfs\$ \ ln=
@	>l 06e}6d\$6 P08 krf0gfc; s=ln=	; fwf/of z\$ /	!=^)	)%(.%.!&	!*^*_*=(	gful/s nufgl siff
(#	uf7vf krf0gfc; ln=	; fwf/of z\$ /	!=)	)%(.%.#)	*^\$-\$%	głkn z\$ / dfs\$ \ s=ln=
(\$	hfgsl krf0gfc; s=ln=	; fwf/of z\$ /	)=*)	)%(.^.*	!*^#_*=(	głkn krf0gfc; P08 ; }E; \s=ln=
(%	głkn 06e}6d\$6 a\$ ln=	xsk\$ z\$ /	%=&@	)%(.^!!	(&=\$@	Pg=cf048=; L Soflk6n dfs\$ \ ln=
(^	; }68 krf0gfc; s=ln=	; fwf/of z\$ /	)=*)	)%(.&.@(	*%e-\$!	Pg=cf048=; L Soflk6n dfs\$ \ ln=
(&	gj bluf{krf0gfc; s=ln=	; fwf/of z\$ /	)=*)	)%(.(\$	!\$%!-%%	głkn krf0gfc; P08 ; }E; \s=ln=
(*	lkldo/ krf0gfc; s=ln=	; fwf/of z\$ /	)=*)	)%(.(@@	!)@^=#^	Pg=cf048=; L Soflk6n dfs\$ \ ln=
((	dff5fkr5} a\$ ln=	; fwf/of z\$ /	!^=)	)%(.(@	!(*#%#	głkn dr\$6 a}E P08 krf0gfc; ln=
!)	głkn z\$ / dfs\$ \ P08 krf0gfc; ln=	xsk\$ z\$ /	^=)	)%(.!.!%	*%#%	gful/s nufgl siff
!)!	dxfnldl krf0gfc; ln=	xsk\$ z\$ /	@=%)	)%(!.!!^		gzgn krf0gfc; s=ln=
!)@	Pg=j-06:of7q; s=ln=	; fwf/of z\$ /	@=)	)^(.!!^	!#e=^	gful/s nufgl siff
!)#	lkkN; krf0gfc; ln=	xsk\$ z\$ /	@=)	)^(.@@	%^=^	Pg=cf048=; L Soflk6n dfs\$ \ ln=

qm; +	; ul7t ; :yf	lwtfkqsf] k\$fi/	lgisflzt /sd	lgisfzg ldlt	dfu -%_	lgisfzg tyf laqm k\$0vs
!)\$	a6jn knf0gfc; ln=	; fwf/of z\$ /	@=)	)^).@.@@	*)#-&\$	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!)%	cf\$ knf0gfc; ln=	; fwf/of z\$ /	)=* )	)^).#!&	!^#&=*#	gkfn knf0gfc; P08 ; \$E; \s=ln=
	hdf		%^%			
	cfly\$ jif0^).^!					
!)^	nldl a\$ ln=	; fwf/of z\$ /	!(-@%	)^).\$.!(	@!-#%	gful/s nufgl s\$if
!)&	:6088{knf0gfc; ln=	; fwf/of z\$ /	@-\$	)^).\$.@@	#^@%\$	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!)*	PIkks Pe/16 knf0gfc; ln=	xsk\$ z\$ /	@=)	)^).%!*	!) )-%!	gkfn knf0gfc; P08 ; \$E; \s=ln=
!)(	gkfn 06e16d16 a\$ ln=	l8a1r/	#)=)	)^).&!&	!)@e*	P; knf0gfc; s=ln=
!!)	sl:ds dr\$6 a\$E P08 knf0gfc; ln=	; fwf/of z\$ /	@-\$	)^).&.@%	&!&=*#	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!!!	sdf/l a\$ ln=	; fwf/of z\$ /	!%=)	)^).(.#	*!!-#%	Pg=cf048=; l= Soflk6n dfs\$ \ ln=, gful/s nufgl s\$if
!!@	l; 4fy{knf0gfc; ln=	xsk\$ z\$ /	@=)	)^).*.@#	* * =*\$	gkfn knf0gfc; P08 ; \$E; \s=ln=
!!#	knj f knf0gfc; s=ln=	; fwf/of z\$ /	)=* )	)^).!!!	@#%=-)	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!!\$	gkfn qm36 P08 sdz{a\$ ln=	; fwf/of z\$ /	@! =)	)^).!@!*	!@e!)	Pg=cf048=; l= Soflk6n dfs\$ \ ln=, gful/s nufgl s\$if
!!%	k\$; on 06:of1; s=ln=	; fwf/of z\$ /	@=)	)^).!@.	(%^=*!	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!!^	gkfn aunfbz\$ knf0gfc; P08 lnlnE s=ln=	xsk\$ z\$ /	#)=)	)^).#!	^^=*\$	gkfn >lnsf dr\$6 a\$ ln=
!!&	l5d\$ lj sf; a\$ ln=	; fwf/of z\$ /	)=#	)^).!@.!	!#(-@&	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!!*	klZrdf-rn lj sf; a\$ ln=	; fwf/of z\$ /	)=^	)^).!@e*	@)@#e*	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!!(	lsi6 dr\$6 a\$E P08 knf0gfc; ln=	; fwf/of z\$ /	@=)	)^).#.&	!& (=)	gkfn dr\$6 a\$E P08 knf0gfc; ln=
	hdf		!)@&%			
	cfly\$ jif0^).^!					
!@)	gkfn aunfbz\$ a\$ ln=	xsk\$ z\$ /	#%=(	)^).\$.!	(%-^	gkfn >lnsf dr\$6 a\$ ln=
!@!	nldjgl a\$ ln=	; fwf/of z\$ /	!%=)	)^).\$.!!	&@!-e\$	gful/s nufgl s\$if
!@@	j18{dr\$6 a\$E P08 knf0gfc; ln=	; fwf/of z\$ /	@-\$	)^).%!*	(^%=&	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!@#	g\$zgn xfo\$1kj / s=ln=	; fwf/of z\$ /	!\$=)	)^).%!*	@!-%%	Pg=cf048=; l= Soflk6n dfs\$ \ ln=, gkfn >lnsf dr\$6 a\$ ln=
!@\$	c1gk0f{knf0gfc; s=ln=	xsk\$ z\$ /	@=)	)^).!&.@	(&=#	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!@%	jl/uh knf0gfc; ln=	; fwf/of z\$ /	@-\$	)^).!.*.&	&)\$-\$*	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!@^	l8k\$; lj sf; a\$ ln=	; fwf/of z\$ /	)=#%	)^).!.)!\$	@%(-#\$	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!@&	Pe/16 a\$ ln=	l8a1r/	#)=)	)^).!&	!) )=)	gful/s nufgl s\$if
!@*	lgw\$ p1yfg a\$ ln=	xsk\$ z\$ /	!-%)	)^).!.)!	^%-(@	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!@(<	gkfn P; -j=cf0\$ a\$ ln=	xsk\$ z\$ /	@!-%(	)^).!.)!	(^%=-)	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!#)	gkfn 06e16d16 a\$ ln=	xsk\$ z\$ /	@(=%#	)^).!.)!	((=\$	P; knf0gfc; s=ln=
!#!	Pe/16 knf0gfc; ln=	; fwf/of z\$ /	)=* )	)^).@.!	%)\$-\$^	gkfn dr\$6 a\$E P08 knf0gfc; ln=
!#@	Soflk6n dr\$6 a\$E P08 knf0gfc; ln=	; fwf/of z\$ /	@=)	)^).@.!	@)@-(\$	gful/s nufgl s\$if
!##	g\$zgn knf0gfc; ln=	xsk\$ z\$ /	\$=#@	)^).#!	(&=)^	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
	hdf		!^@^*			
	cfly\$ jif0^).^!					
!#\$	lrind]hnj Bt s=ln=	; fwf/of z\$ / -kl/kq lj lw4f/f_	@#&\$	)^).@.!	%) (=*\$	gful/s nufgl s\$if
!#%	8\$nkdl6 qm36 a\$ ln=	xsk\$ z\$ /	*=)	)^).@.*	(%=*&	gkfn dr\$6 a\$E P08 knf0gfc; ln=

qm; +	;u!7t ;:yf	lwtfkqsf/ k\$fi/	lgisflzt /sd	lgisfzg ldlit	dfu -%_	lgisfzg tyf laqm kq0vs
!#^	k\$Q; lon lj Qlo ; :yf ln=	; fwf/Of z\$ /	@-\$%	@)^@.)%.@^	!!#=#	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!#&	l; 4fy(a\$ ln=	; fwf/Of z\$ /	!%)	@)^@.)#.)	!*^=#	głkfn dr\$6 a)E P08 krf0gfc; ln= / Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!#*	a\$ ckm sf7df08' ln=	l8aqr/	@)=)	@)^@.)^.)^	!##=#	głkfn dr\$6 a)E P08 krf0gfc; ln=
!#(	; hgf krf0gfc; ln=	; fwf/Of z\$ /	)=\$)	@)^@.)^.)^	!@!=\$*	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!\$)	sdf/l a\$ ln=	xsk\$ z\$ /	!@%)	@)^@.)^.)^	!%#=\$^	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!\$!	u08sl 8\$nkdl6 krf0gfc; on 0lG6RoZg ln=	; fwf/Of z\$ /	!%)	@)^@.)^.)^	#(&=%!	głkfn dr\$6 a)E P08 krf0gfc; ln=
!\$@	k\$ f krf0gfc; s+ln=	xsk\$ z\$ /	#)=)	@)^@.)^.)%	(&=\$)	głkfn dr\$6 a)E P08 krf0gfc; ln=
!#\$	lj hgZ 8\$nkdl6 krf0gfc; on 0lG6RoZg ln=	; fwf/Of z\$ /	!@)	@)^@.)^.)^	@!*#=\$	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!\$\$	cf\$ krf0gfc; s+ln=	xsk\$ z\$ /	#)=)	@)^@.)^.)%	((=\$^	głkfn dr\$6 a)E P08 krf0gfc; ln=
!\$%	/f\$ dr\$6 a)E P08 krf0gfc; ln=	; fwf/Of z\$ /	!&%	@)^@.)^.)%	@*#=#	gful/s nufgl sif
!\$^	u8lj n krf0gfc; s+ln=	xsk\$ z\$ /	@%)	@)^@.)^.)^	(\$=(^	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!\$&	hfgsl krf0gfc; s+ln=	xsk\$ z\$ /	!)=)	@)^@.)^.)^	(*#=#	głkfn krf0gfc; P08 ; lE; \s+ln=
!\$*	; \$6 krf0gfc; ln=	xsk\$ z\$ /	!@)	@)^@.)^.)^	(*#@	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!\$(	tf/fufpR/h\$; l x\$N; ln=	xsk\$ z\$ /	\$=\$%	@)^@.)^.)^	%&=\$%	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!%)	efh/Tg krf0gfc; P08 ; lE s+ln=	; fwf/Of z\$ /	!)=%	@)^@.)^.)^	@&\$=#^	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!%!)	uxZj l dr\$6 a)E P08 krf0gfc; ln=	; fwf/Of z\$ /	@)=)	@)^@.)^.)^	@!#=#	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!%@	l; 4fy(lj sf; a\$ ln= -lj Qlo ; :yf_	; fwf/Of z\$ /	@)=)	@)^@.)^.)^	@@=\$#	głkfn dr\$6 a)E P08 krf0gfc; ln=
!%#	cf0\$ d=0 krf0gfc; lon 0lG6RoZg ln=	; fwf/Of z\$ /	!&%	@)^@.)^.)^	\$%*=\$^	głkfn dr\$6 a)E P08 krf0gfc; ln=
!%\$	lzv/ 06:of\$; s+ln=	; fwf/Of z\$ /	@%)	@)^@.)^.)^	\$#&%=^*	głkfn dr\$6 a)E P08 krf0gfc; ln= / Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!%%	e\$6l lj sf; a\$ ln= -lj Qlo ; :yf_	; fwf/Of z\$ /	)=\$	@)^@.)^.)^	@!\$=\$@	Pg=cf048=; l= Soflk6n dfs\$ \ ln=
!%^	df5fkr5)a\$ ln=	xsk\$ z\$ /	!^%)	@)^@.)^.)^	*&=#	głkfn dr\$6 a)E P08 krf0gfc; ln=
!%&	l\$6 dr\$6 a)E P08 krf0gfc; ln=	xsk\$ z\$ /	%)=)	@)^@.)^.)^	&*=#!	głkfn dr\$6 a)E P08 krf0gfc; ln=
!%*	głkfn z\$ / dfs\$ \ P08 krf0gfc; ln=	xsk\$ z\$ /	\$)=)	@)^@.)^.)^	()=(\$	gful/s nufgl sif
!%(	głkfn 06e\$6d\$6 a\$ ln=	l8aqr/	@%)	@)^@.)^.)^	!))=)	P; krf0gfc; s+ln=
!^(	głkfn 008li6on P08 sdi; \$n a\$ ln=	l8aqr/	@)=)	@)^@.)^.)^	!))=)	P; krf0gfc; s+ln=
!^!	kf6g krf0gfc; ln=	; fwf/Of z\$ /	@)=)	@)^@.)^.)^	!!^)=^	głkfn krf0gfc; P08 ; lE; \s+ln=
!^@	głkfn P; -lj=cf0\$a\$ ln=	l8aqr/	@)=)	@)^@.)^.)^	!)!@)	gful/s nufgl sif
	hDdf		@\$=\$#			
	sh hDdf		(%=\$^			

cg; PL - %

; PLS; ul7t ; yfs?

qnr ;#	; PLS; ul7t ; yfs/lgd	; PLS/Of ldt	7d/gf	knj g#	knbs; g#
j fl0fho a\$					
1	gj ln a\$ ln=	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\$ ln=	043/04/07	kfa-g* 3412, b/j f/dfu(sf&df)*fj .	4228229, 4242530	4226349
3	:6bf088{rf68(a\$ gkfn ln=	045/03/20	kfa-g*3990, gof afgzj /, sf&df)*fj . Ofdh: ANZ@Dixitu.com	4782333, 4783753	4780762
4	lxdfnog a\$ ln=	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\$ ln=	051/10/03	kfa-g*6049, xfiQ: f/, sdnkfM/L, sf&df)*fj . Ofdh: nsbco@mos.com.np	4435516, 4435613	4435612
6	gkfn aunfbz a\$ ln=	052/09/09	kfa-g* 9062, gof j fgZj /, sf&df)*fj . Ofdh: nabl@mos.com.np	4783975, 4783976 4783972	4781824
7	Pe/16 a\$ ln=	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, sdnkfM/L, sf&df)*fj . Ofdh: info@bok.mos.com.np	4414541	4418990
9	gkfn 068li6on P08 sdl; on a\$ ln=	057.02.31	sbblo sfofnoll kfa-g*252, dg/fi*, lj /f^gu/ Ofdh: nicb@brt.wlink.com.np skfj^ clkm || kfj -g*7367, sdnfbl, sf&df)*fj . Ofdh: newroad@nic.bank.com.np.	021-521921 4243718	522748 4227507
10	df5kr5)a\$ ln=	060.02.14	sbblo sfofnoll kfa-g*41, gof ahf/, kfj/f-9, skfj^ clkm || kfj -12427, ktnl; *s,sf&df)*fj . Ofdh: machbank@mb.com.np	061-530900 4425356	530500
11	nldl a\$ ln=	061.01.08	kfa-g* 61, cfbzgu/, lj /uh, k; f . sf&df)*fj sfofnollkfj -g*19593, xfiQ: f/, sf&df)*fj Ofdh: info@laxmibankltd.com	021-526195, 530394 444684,444685	530393 444640
12	sdf/l a\$ ln=	061.04.14	kfa-g* 21128, ktnl; *s, sf&df)*fj . Ofdh: info@kbl.com.np	4232112, 4232113	4231960
13	nldj gl a\$ ln=	061.07.25	kult ky, gf/fo)fu(, lr tj g skfj^ clkm || b/j f/dfu(sf&df)*fj . Ofdh: lumbinikm@mis.com.np	056-524150, 521919 4243165, 4243158	056-524250 4227590
14	gkfn qmB6 P08 sdz{ a\$ ln=	061.10.18	kfj -g* 36, l; \$fy(gu/, nldj gl crn skfj^ clkm || kfj -g*12559, afuahf/, sf&df)*fj .	071-521952 4246991	071-571953 4244610
15	l; 4fy(a\$ ln=	062.11.12	kfj -g*13806, tlwgf/f dfu(sdnfbl	4442918, 4442920	4442921
ljsf; a\$					
1	gkfn cfbflus lasf; lgud	041/12/05	kfa-g* 10, b/j f/ dfu(sf&df)*fj . Ofdh: nide@Wlink.com.np	4228322, 4222560, 4227220	4227428
2	gkfn ljsf; a\$ ln=	058.09.16	kfj -g* 11017 xj/^hknthf, sf&df)*fj . Ofdh|| ndb@ccsl.com.np	4245740, 4245759, 4254639	4245753
3	8enk06 qmB6 a\$ ln=	059.02.30	kfa-g* 7716 sf&df)*fj nfhf, sdnfbl, sf&df)*fj Ofdh|| info@dcb.com.np	4231120, 4231490	4231469
4	lgwg ptyfg a\$ ln=	060.01.11	sbblo sfofnoll; \$fygu/, ?kbbkl . nirdhan@mail.com.np	071-523764, 523768	521647
5	l5d\$ ljsf; a\$ ln=	061.09.13	ch/ cd/ /f*, xj^f 4, dsj fgk/ ; Dks(sfofnollkfj -g*7629, ; fgju/f/, sf&df)*fj Ofdh|| kbb@ntc.net.np	057-521575, 523768 4415825	057-522460
6	klZrdf-rn ljsf; a\$ ln=	061.09.13	dxbb| kfsi j *j n 8, ?kbbkl	071-549899, 549900	071-549901

qnr ;#	; PLSf ; ul7t ; yfsfjgfd	; PLS/Of ldt	7jgfg	knfj g#	knbfS; g#
7	l8kff; lj sf; a\$ ln=	062.02.16	z lxbky, gf/fo)f#f^, lr tj g sf&df*fj c lkm ll Ocdjhltdbank@narayani.com.np	056-527900 4262396	056-527900
8	u08sl 8fenkdll6 knf0gff; lon 06:6lRo,"g\ ln=	063.3.12	kfj-g# 160, 6o/fj*, kfjv/f 9	061-540466, 061-541244	061-541255
ljQ sDkgl					
1	gkfn knf0gff; P08 ; jeE s#ln=	049/10/20	kfj-a-g# 6867, sdnfbldf*, ktln; *s, sf&df)*fj . Ofdjhl nefinco@info.com.np	4220031, 4247020	4241237
2	Pg= cf0€ l8= ; l= Soflk6n dfs\ ln=	050/03/14	kfj-a-g# 7423, sdnkfjv/l. sf&df)*fj . Ofdjhl ncm1@wlink.com.np	4423398, 4415958 4423219	4423401
3	gzgn knf0gff; s#ln=	050/03/22	kfj-a-g# 6942, kfsfj 6o/fj*, sf&df)*fj . Ofdjhl: nfc@nfc.l.wlink.com.np	4242302, 4228380 4240134	4222920
4	gkfn z\ dfs\ P08 knf0gff; ln=	050/07/12	kfj-a-g# 7958, /fdz fxyk, sf&df)*fj .	4425864, 4426984 4430153, 4250427	4430109, 4241696
5	cGgk0f{knf0gff; s#ln=	051/06/06	kfj-a-g# 288, lr kn(ef, kfjv/f -4 . Ofdjhl: anapurna@afc.mail.com.np	061-522671, 524556	525797
6	sf7df8fjknf0gff; ln=	052/03/29	kfj-a-g# 5090, Jns g# 196/25 /fw dfu(l*Nnl ahf/. sf&df)*fj . Ofdjhl: kafj@mail.com.np	4430527, 4437401	4437403
7	lkkN; knf0gff; ln=	052/04/22	kfj-a-g# 9416, sstPcd-ej g, lqk/Zj /, sf&df)*fj . Ofdjhl: finance@peoples.Wlink.com.np	4255829, 4262405, 4252178	4260951
8	olgog knf0gff; s#ln=	052/08/11	sbblo sfolfholl kfj-a-g# 9263, `fgZj /, sf&df)*fj . zfvf sfolfholl knfhf, X Jns, tj fj tNnf, sdnfbf, sf&df)*fj . Ofdjhl: union@unlimit.com.np	4427091, 4240779, 4240813, 4231512	4445442 4246551
9	gful/s nufgl sfjf	052/09/11	kfj-a-g# 5823, ktln; *s, sf&df)*fj .	4228759, 4240598	4240645
10	gkfn cfj f; lj sf; lj Q s#ln=	053/01/19	kfj-a-g# 5624, gof# argZj /, sf&df)*fj .	4780259, 4782753	4782753
11	gf/fofl knf0gff; ln=	053/03/11	l; ^l c lkm : kfj-a-g# 4861, afnj f^f/, sf&df)*fj . sbblo sfolfho: kfj-a-g# 03, z xlb rfs, gf/fo) f #f^, lr tj g . Ofdjhl: narayani@nafil.mos.com.np	4422554 056-520313, 520345	4426690 522230
12	P; knf0gff; s#ln=	053/08/05	kfj-a-g# 13383, sfltky, sf&df)*fj . Ofdjhl: ace@mos.com.np	4249396, 4249388 4266101, 4266102	4249477
13	olt knf0gff; s#ln=	053/10/10	kfj-a-g# 35, dg/fj*, xj^f . : Dks(sfolfholl ^s; lqk/Zj /, sf&df)*fj .	057-520822, 521842 4240711, 4226423	521842
14	ufjvf knf0gff; ln=	053/11/08	kfj-a-g# 10951, sfltky, sf&df)*fj .	4222508, 4220337-38 445442	4258239 4445442
15	; D^ gf knf0gff; s#ln=	053/12/15	: Dks(sfolfho: kfj-a-g# 10457, j f*{g#30, sdnfbf, sf&df)*fj . kfwg sfolfho: agkf, sfej .	4231051 011-661207	4231050
16	olge{ n knf0gff; ln=	053/12/28	kfj-a-g# 12396, l; lSej g, sfltky, sf&df)*fj .	4230234, 4240998, 4226002	4245895
17	gkfn xfp1hE P08 dr06 knf0gff; ln=	054/04/24	kfj-a-g# 10609, af^h#/, l*Nnlahf/, sf&df)*fj . Ofdjhl: nhmf@ccsl.com.np	4430528, 4430838, 4436182	4436183
18	hg/n knf0gff; ln=	055/01/07	sbblo sfolfholl kfj-g#20258, r fj xln, sf&df)*fj . Ocdjhl gfj@infoclub.com.np zfvf sfolfholl 6o/fj*, -/-hgf uNnL, sf&df)*fj	4484753, 4484754 4258880	4484753
19	dxfnldl knf0gff; ln=	055/05/15	kfj-a-g# 65, cinlvof /fj*, jl/u-h .	051-523271, 529143	524340
20	nlntk/ knf0gff; s#ln=	055/06/22	kfj-a-g# 8975, nugvjh, nlntk/ . Ofdjhl lalitpur@lcl.wlink.com.np	5536598, 5523850	5531916
21	u8lj n knf0gff; s#ln=	055/09/07	kfj-a-g# 8867, l*Nnlahf/, sf&df)*fj . Ocdjhl goodwill@finance.Wlink.com.np	4422290, 4422878	4416052
22	klZrdf-rn knf0gff; s#ln=	056/02/06	kfj-a-g# 11, a*j n c:ktfnf0g ?k6bkl sf&df)*fj zfvf sf&df) kfj knfhf, sdnfb	071-541609, 543924 4239269, 4239270	541924 4239268
23	kfy/f knf0gff; ln=	056/05/17	kfj-a-g# 470, j *f-g#4, uxvxf^g, kfjv/f . Ofdjhl : pfl@ Pofil.mos.com.np	061-524942, 524975 531145	061-531610

qnr ;#	; PIsf ; u7t ; yfsjgtd	; PIs/Of ldt	7jgfg	knj g#	knus; g#
24	nldalgl knfOgft; P08 lnlhE s#ln=	057.09.24	kfj=g+ 11503, lqbj l dfu(&dj, sf&df)*fj .	4423443, 4423445	4425655
25	l; 4fy{knfOgft; ln=	058.03.06	l; \$fygu/, e/yxj f . ; Dks(sfofnoll /fdzfxky, sf&df)*fj . Ofdj: sfil@mos.com.ap	071-521478, 4442968	523272
26	gkfn dr(6 a)sE P08 knfOgft; 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	PIlks Pe/16 knfOgft; ln=	058.06.26	kfj=g+ 12034, afuahf/, sf&df)*fj . Odhll alpic@info.com.np	4241605, 4228470	4241605
28	gkfn aunfbz knfOgft; 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 knfOgft; s#ln=	059.08.10	kfj-a-g+ 8975, gofa afgzj /, sf&df)*fj .	4480067, 4481010, 4481011	4482267
30	ogfO68 knfOgft; 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 knfOgft; 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	; (68 knfOgft; s#ln=	059.12.04	kfj-a-g+ 7062, sk)*fj, nlnrk/ . 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/ knfOgft; s#ln=	060.02.14	kfj-a-g+ 13471, dfgej g, j *f g+ 5, nlnrk/	5521402, 5521223	5550412
35	gj bluf{knfOgft; s#ln=	060.04.20	kfj a= g+ 25 0*f% eQk/7 Odhll mafaco@infoclub.com.np	612999, 614699	611999
36	abj n knfOgft; ln=	060.09.15	kfj a= g+ 25, cd/ky 7, a*n, ?kGbkl Odhll butwalfin@bcc.com.np	071-44288, 44888	48711
37	hfgsl knfOgft; s#ln=	060.09.15	kfj a= g+ 30, sl) f sDkS; , hgsK/ 2	041-521586, 523339	523340
38	:68f088{knfOgft; ln=	060.11.19	kfj a= g+ 8973 Pg-kl= l= 164, ; ddfu(sdnkfl/L, sf&df)*fj .	4418532	253368
39	cf(knfOgft; s#ln=	060.11.19	kfj a= g+ 538, Gof/f*, kfj/f	061-32600, 32700	32800
40	s:dls dr(6 a)sE P08 knfOgft; ln=	061.01.20	kfj a= g+ 21507, nfnb/af/, sf&df)*fj . Odhll cmbfl@wlink.com.np	222154, 223178	232678
41	knj f knfOgft; ln=	061.06.01	lj=k= r fs, lrkn(ef, kfj/f 4	061-538300	061-538738
42	lsi6 dr(6 a)sE P08 knfOgft; s#ln=	061.09.13	kfj a= g+ 8975, sdnkfl/L, sf&df)*fj . Odhll kistfinance@wlink.com.np	4434457, 4444480, 4435463	4444838
43	j 8{dr(6 a)sE P08 knfOgft; ln=	061.10.18	sfnlnfn ej g, xP*f 1	057-521479, 057-521129, 525100	057-523229
44	al/uh knfOgft; ln=	061.12.07	lggf sdi; bn sDkS; , cfbz(gu/, jL/uh Odhll bfl@bfl.com.np	051-523468, 051-527429	051-530764
45	Soflk6n dr(6 a)sE P08 knfOgft; ln=	062.8.12	kfj=g+ 4193, jIQ; ktnl, sf&df)*fj . Odhll cmbfl@ntc.net.np	4471458, 4469702, 4469738	4496321
46	Pe/16 knfOgft; ln=	062.8.12	gf/(o)f ky, l; \$fygu/, e/yxj f . Odhll efl@softach.com.np	071-526507	071-526508
47	k8Q; lon lj Qlo ; yf ln=	062.11.11	kfj a= g+ 5681, l*Nnlahf/, sf&df)*fj .	4445988, 4446454	4446453
48	>hgf knfOgft; ln=	062.2.12	nfxg, l; /xf .	033-560769, 031-520979	
49	/fon dr(6 a)sE P08 knfOgft; ln=	063.3.12	kfj=g+ 24062, b/j f/dfu(sf&df)*fj . Odhll rmbank@mos.com.np	4242900	4231347
50	uxjj/L dr(6 a)sE P08 knfOgft; ln=	063.3.22	kfj=g+ 8975, Ofk=; = 446, j f*(g+13, hj nfvh nlnrk/ .	5521506, 5539407	5536179

qnr ;#	; P/sf ; ul7t ; y/sf jgd	; P/s/Of ldt	7jfgf	knj g#	knus; g#
aldf sDkgl					
1	/fli60 aldf ; yfg	041/07/23	kfa-g* 527, /fdz fky, sf&df)*fj . Ofdh: beema@Wlink.com.np	4262520	4262610
2	gkfn OG:of7Q; S#In=	041/07/23	kfa-g* 3623, sdnfbl, sf&df)*fj . Ofdh: nic@wlink.com.np	4221353, 4245565/68	4225446
3	gzgn nf0km P08 hg/n OG:of7Q; S#In	045/09/06	kfa-g* 4332, nfhDkf^, sf&df)*fj .	4412625, 4416556, 4418113, 4426002	4416427
4	lxdfnog hg/n OG:of7Q; S#In	050/10/13	kfa-g* 148, b/j f/dfu(sf&df)*fj . Ofdh: ktm@hgi.com.np	4231788, 4231581	4223906, 4226604
5	ogf06\$ OG:of7Q; S#-gkfn_ In=	051/04/17	kfa-g* 9075, cf0h: knfhf, b/j f/ dfu(tgvf/ f kf&z fnf, sf&df)*fj . Ofdh: uic@dmarg.mos.com.np	4230958, 4240957, 4246686, 4220492	4246687
6	Pe/76 OG:of7Q; S#In=	051/12/20	kfa-g* 10675, xIQ: f/, sf&df)*fj . Ofdh: eveisco@mos.com.np	4240363, 4243631, 4255679, 4255680	4240083
7	lkldo/ OG:of7Q; S#-gkfn_ In=	052/01/20	kfa-g* 9183, lqk7Zj/, sf&df)*fj . Ofdh: premier@picl.com.np	4252872, 4249956, 4259567	4249708
8	g\$7OG:of7Q; In=	054/12/17	kfa-g* 12271, xIQ: f/, sf&df)*fj . Ofdh: info@necoins.mos.com.np	4427354, 4427355	4418761
9	PnfOG; OG:of7Q; S#In=	057/01/02	sbblo sfofho= kfa-g*10811, l: tfk0nf, r qky l: ^l cikm ll b/j f/ dfu(sf&df)*fj . Ofdh: sk@aic.wlink.com.np	4242484, 4222836, 4253166	4241411
10	; u/dfyf OG:of7Q; S#In=	057.11.02	kfa-g* 12211, sf&df)*fj knfhf, sdnfbl, sf&df)*fj . 0-djhll sagamatha@insurancelink.com.np	4240896, 4241245, 4247941	4247947
11	Pg= lj= OG:of7Q; S#In=	057.12.31	afuahf/, sf&df)*fj .	4418862	
12	gkfn nf0km OG:of7Q; S#In=	059.10.08	x/L^h knfhf, bf>fj tNnf, sdnfbl, sf&df)*fj . 0-djhll nlic@mos.com.np	4223440, 4241212, 4223189	4240143
13	nf0km OG:of7Q; skf7] g -gkfn_ In=	059.12.07	kfa-g* 21905, sf&df)*fj knfhf, Ans-x bf>fj tlnf sdnfbl, sf&df)*fj . 0-djhll lic@licnepal.com	4229688	4229689
14	k\$Q; lon OG:of7Q; S#In=	061.07.25	jL/uh pkdfxu/ kfInsf 7 skf7^ cikm ll lqj jfl sDknS;, ktIn; *s, sf&df)*fj . 0-djhll prudential@wlink.com.np	051-522588, 531681, 4219860, 4256704	051-522726, 4219527
15	nDj gl hg/n OG:of7Q; S#In=	063.3.9	kfj =g+23100, lqbl dfu(&djh, sf&df)*fj . 0-djhll lgic@mos.com.np	4411707	4411692
xfon					
1	ofs P08 olt xfon In=	041/07/6	kfa-g* 1016, nfnb/j f/, b/j f/ dfu(sf&df)*fj . Ofdh: businesscentre@yakandyeti.com	4248999, 4240520	4227782
2	; fl6l xfon In=	049/10/25	kfa-g* 3800, txfrn, sf&df)*fj . Ofdh: shl@shicp.com.np	4273999	4272206
3	tf/fufpfl/hQ; L xfon; In=	055/06/27	kfa-g* 9604, af\$, sf&df)*fj .	4491234	4470409, 4481786
4	cfly/og6n xfon; In=	058.05.07	kfj =g+2269, nfhDkf^, sf&df)*fj .	4411818, 4423888	4411720
pikfbg tyf kzfyg sDkgl					
1	gkfn Aof6k S#In=	041/03/08	kfa-g* 3194, la-cf0e*L, afnfh; sf&df)*fj . Ofdh: eveready@mos.com.np	4350909, 4350954	4350913
2	b h4 Dofr knfS6k -la/f6gu/_ In=	042/04/8	sfofho: /bj : Yf, uufky, sf&df)*fj . sf/vfgf: /fgl dIn; Pl/of, lj /f^gu/ .	4221574	
3	df7E ; u/ ldl; In=	042/06/15	dVo sfofho: kfa-g* 33, /fgl dIn; Pl/of, lj /f^gu/ 20 . zlvf sfofho: kfa-g* 483, ; fl^ ^f*e skf7zg In= ej g, sfndf^L, sf&df)*fj13 .	021-522733, 524792, 4271014	526517, 4271704
4	gkfn knfOp8 P08 alag S#In=	042/07/14	sfofho: /bj : Yf, uufky, sf&df)*fj . dVo sfofholl lj /f^gu/, df/e .	4221574, 021-522776	
5	lxdfn l; dQ6 S#In=	043/04/13	kfa-g* 321, r fef/, sf&df)*fj .	4331761-4, 4330958	

qnr : #	: P/sf ; ul7t ; y/sf]gfd	: P/s/Of ldlt	7]gfg	knj g#	knbs; g#
6	afon; {gkfn ln=	043/07/19	kfa-g*2253, af-cf]f afnfh; sf&df)*f .	4350602, 4351871	4350227
7	gkfn Noa cfon ln=	043/08/29	Sfofho: kfa-g*1916, rfw/L ^fj/, eID; vj, nlnrk/ . sf/vfgf: cdn]u-h, af/f Ofdh: cg.gulf@mos.com.np	5545891-95 053-529104	4244763 529104
8	la/f6gu/ h6 ldll; ln=	043/08/29	Sfofho: l*Nlnahf/, sf&df)*f . sf/vfgf: dln; Pl/of, lj /f^gu/ -20	4423246 021-525058, 523243, 523246-48	530242
9	gkfn ag:klt fo" pBfu ln=	045/02/23	l; ^ clkm : kfa-g*483, sfndf^L, sf&df)*f . sf/vfgf: kfa-g*8, Pr-cf0f*L, x^f*f . Ofdh: santitd@wlink.com.np	4271270, 4271014 057-520369, 520660, 520752, 520753	4271704 520751
10	>L /3Klt h6 ldll; ln=	045/03/03	dVo sfofho kfa-g*22, u]f% xfp; dg/f]*, lj /f^gu/ . sf/vfgf: kfa-g*114, ldN; Pl/of lj /f^gu/ . Ofdh: ragujm@ccsl.com.np	021-530316 021-524896	524809
11	abj n wuf]sf/vfgf ln	045/07/29	l; ^ clkm : kfa-g*3550, cgfdgu/, sf&df)*f . dVo sfofho kfa-g*37, /fdgu/ lj -cf0f*L= a*j n .	4251295, 4252537 071-540963	4251293 540308
12	uf]vsfnl /a/ pBfu ln=	047/11/24	Sfofho: kfa-g*1700, sfndf^L, sf&df)*f . sf/vfgf: dh]f, ul/vf Ofdh: gral@wlink.com.np	4271102, 4274537 065-540069	4270367 540080
13	Hof]t l:klgE ldll; ln=	048/06/11	kfa-g*133, Hof]t ej g, sf]tky, sf&df)*f . sf/vfgf: kfa-g*1, Hof]t krd[k/jfgk7, jL/u-h . Ofdh: jsml@jyoti.mos.com.np	4227517, 4225490 051-539405/7/8	4224720, 4226314 539409
14	afon; {gkfn -t/f0{ ln=	048/07/21	Sfofho kfa-g*2253, af-cf]f afnfh; sf&df)*f . sf/vfgf kfa-g*20, e/tk7, lr tj g	4350602 056-520416, 520031	4350227 520316
15	c?of ag:klt pBfu ln=	048/09/01	Sfofho: kfa-g*363, u]f% xfp; ,u)faxn, sf&df)*f sf/vfgf: kfa-g*24, 25 bXal, ;g; /L . Sfofho: u]f% xfp; , dg/f]*, lj /f^gu/ . Ofdh: ovul@ccsl.com.np Ofdh: golcha@ccsl.com.np	4250001, 4221101 025-540049-51 021-525310, 525081	4224823 524395 524395
16	; okql sn/ llofa s#ln=	049/05/18	j f*(g# 1 hdn, sf&df)*f .	4227692	
17	xl/l; l4 Of tyf 6fon sf/vfgf ln=	051/01/22	l; ^ clkm : kfa-g*476, sdnfb, sf&df)*f . sf/vfgf: xl/l; l\$, nlnrk/ . Ofdh: abgroup@mos.com.np	4241344, 4248327 4222637, 4240698 5521451, 5521178	4240665 5522776
18	ol]ne/ gkfn ln=	051/06/06	Sfofho: kfa-g*7765, xl/^hknfh, sf&df)*f . sf/vfgf: kfa-g*11, af; df*L, x^f*f, dsjfgk7 . Ofdh: nilkm@mos.com.np	4253351, 4269218 057-521632, 521958	4254097 520655
19	vfB pBfu ln=	051/07/08	kfa-g*483, sfndf^L, sf&df)*f . Sfofho: kfa-g*6, x^f*f cf]us lf] . Ofdh: noon Kath@mos.com.np	4271395 057-520127, 520315	4271704 520276
20	la/f6 z'ln=	051/07/08	dVo sfofho: kfa-g*1887, l*Nlnahf/, sf&df)*f . sf/vfgf: a(fgns)&, sf&df)*f .	4418429 4371666, 4290666	4414859
21	gkfn d\$ ln=	051/10/03	kfa-g*6943, sf&df)*f .	4214083	
22	P; naf]f]lh -gkfn_ ln=	051/12/07	l; ^ clkm : kfa-g*4250, w]f ej g -k]xn] tNnf_ wdky, sf&df)*f . sf/vfgf: kf]j-g*110 l; d/f,af/f, jL/u-h . Ofdh: acelabnp@Wlink.com.np	4252908, 4241501, 4230681 4230681 053-520229	4222911
23	lxduL/L 6\$; 6fon Of8li6k ln=	052/02/14	; Dks(sfofho kfa-g*2441, /-hguNnl, sf&df)*f . sf/vfgf k/jfgk7, k; f .	4250015, 4230429 4421184, 4421884 051-522799	4225406 4224484
24	>L e\$6L kNk P08 k]/ gkfn ln=	054/02/19	dVo sfofho: kfa-g*3259, gof afgZj/, sf&df)*f . Ofdh: bhrikuti@mos.com.np sf/vfgf: kfa-g*22, u]f% f], gj nk/f;L .	4486155, 4471030 056-520230, 520266	4472443 521176
25	knof] lxdfnog ln=	054.05.18	Jofk/ sfofho 3-#, knr]s, nlnrk/ . sf/vfgf: cfzb[gu/, lj /u-h . Ofdh: nplmkt@Wlink.com.np	5529436, 5529059 051-521097	5529434 522084
26	n]h afFaf/L 6ofg/L P08 z'knfS6k ln=	054/12/19	Sf/vfgf: j f*(g#5, lVl/)*k7, r g]f, s]f]gu/ .	076-520166	520166
27	>L /fd ; u/ ldll; ln=	056/01/05	Sfofho: u]f% xfp; , u)j xfn, sf&df)*f . sf/vfgf: dxDdbk7 -u?*f_ /fex^ lhNnf . Ofdh: sriram@golcha.com	4250001, 4250004 055-529506	4249723 529504
28	gkfn la6ldg P08 Jof/h pBfu ln=	056/01/27	l; ^ clkm : kfa-g*4508, knr]s, nlnrk/ . sf/vfgf: cdn]u-h, af/f . Ofdh: bitumin@panchakanya.mos.com.np	5536311, 5520343 053-529103	5536815 529109

qnr ;#	; P/sf ; w7t ; y/sf/gfd	; P/s/Of ldt	7qf	knf g#	knfS; g#
29	lxdfnog l8i6ln/L ln=	059.12.07	kfa-g*423, hfj nfvh, sf&df)*fj . 0djhll jd@ecomail.com.np	5522010, 5538239, 5538875	5538236
Jofkf/ sDkql					
1	lazfn ahf/ s#ln=	041/07/23	kfa-g* 4565, ztky, sf&df)*fj .	4242185, 4222423 4228343	4248893
2	; n6 6BE s/kf/zg ln=	041/07/23	kfa-g* 483, sfndf^l, sf&df)*fj . 0djhll noonkath@mos.com.np saltkath@mos.com.np	4270315, 4271208, 4271014	4271704, 4271395
3	gkfn obf06B s#ln=	045/03/01	kfa-g* 1389, u)faxfn, sf&df)*fj .	4249453, 4250009	4249980
4	knfi6s 6BE s#ln=	046/04/10	kfa-g* 4871, ^s; sf&df)*fj .	4262258	
5	gkfn Jofkf/ s# -sfzL ln=	046/05/29	kfa-g* 135, j f*(g*17, lj /f^gu/ .	021-525119, 525289	
6	gkfn Jofkf/ lasf; s#ln=	047/05/19	kfa-g* 2714, shZj /, sf&df)*fj .	4283007, 4224514	4226134
7	gkfn 6BE ln=	049/09/03	kfa-g* 7146, ; fgkf, nIntk/ .	5522941	5535730
8	gkfn j jknf/ s#ln=	051/08/26	kfj -g* 9478, djtbj l, sf&df)*fj .	4429406	
c6					
1	gzgn kfBIS6le6l P08 0sfqnds 8enkdl6 ; 06/ ln=	046/03/04	kfa-g* 1318, af-cf-fif afnfh; sf&df)*fj . 0fdj: npedc@wlink.com.np	4350522, 4350566 4350567	4350530
2	gzfg Po/ ln=	051/01/26	kfa-g* 10038, gsf sDknB; laN*le t>-fj tNnf, gof= afgzj /, sf&df)*fj . 0fdj: info@necon.mos.com.np	4473860	4471679
3	gkfn rnrq lasf; s#ln=	053/03/31	kfa-g* 549, af- cf- lf, afnfh; sf&df)*fj . 0fdj: nfdc@complex.mos.com.np	4350113, 4350947	4350511
4	gzgn xf08kfj/ s#ln=	060.03.18	kfa-g*6518, sf&df)*fj . 0djhll nspc@info.com.np	4437359, 4437362	4410411
5	j bj n kfj/ s#ln=	061.09.13	kfj -g*11728, uufbbl dfuj 313 a\$gu/, sf&df)*fj . 0fdj: service@bpc.com.np	4781776, 4785141, 4785189	4780994
6	lrInd]xf08kfj/ s#ln=	062.2.17	sflnsf:yfg, sf&df)*fj . 0fdj: chpol@wlink.com.np	4417434, 4443076	

cg; PL - ^

lwtflq Joj ; folx?

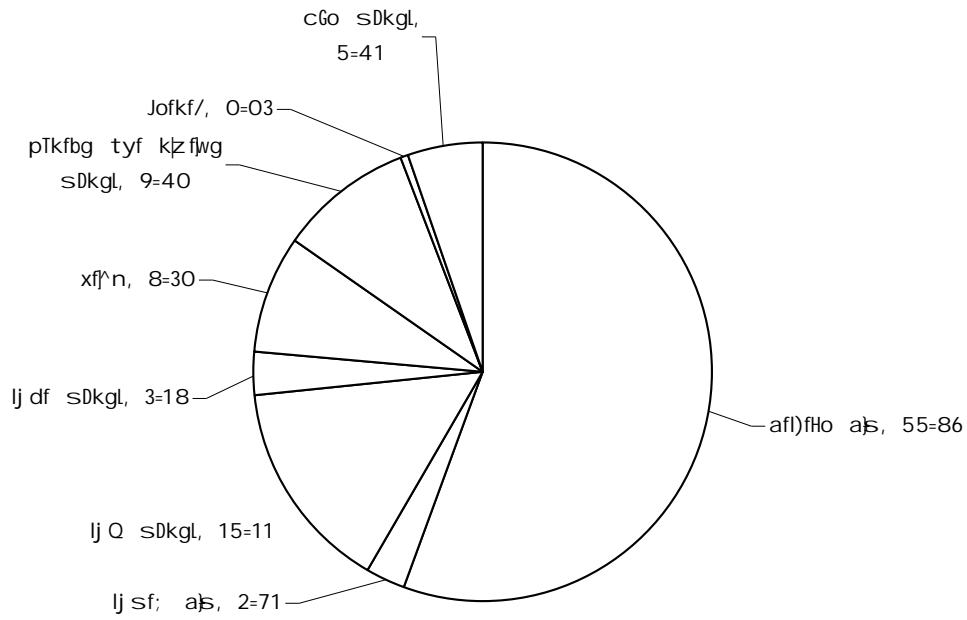
	lwtflq Joj ; folx?	7ifgf	6jnkrfj g=	knlfS;
<i>lwtflq bnfj Joj ; fol</i>				
!	sdf/L ; \$ol/16h -kfe ln=	kfj-g+@)!*(,l8Nnl ahf/, sf7df8f}	\$\$!*)#^	\$\$!*#^(
@	c?0f ; \$ol/16h -kfe ln=	ktnl; 8s, sf7df8f}	\$\$!(%)!	\$\$@)%&@
#	cfkn ; \$ol/16h -kfe ln=	afnj f6f/, sf7df8f}	\$\$@#%)(
\$	dfs; \$ol/16h PS:r}h s+-kfe ln=	wdky, sf7df8f}	\$\$*(#	
%	cujfn ; \$ol/16h -kfe ln=	kfa-g\$&^), z\$ / b} dfu{ sf7df8f}	\$\$#)&*), \$\$@(&#(
^	cfztrf af\$ /h P08 ; \$ol/16h -kfe ln=	lvrfkfy/L, sf7df8f}	\$\$@&!), \$\$@)&^	\$\$!)!^@
&	k1fg ; \$ol/16h -kfe ln=	j f8{g+ (, ufzfnf, sf7df8f}	\$\$(!^*#, \$\$(*@#\$	
*	dNn P08 dNn :6s affsE s+-kfe ln=	l8Nnlahf/, sf7df8f}	\$\$!\$@^#, \$\$!^)%	
(	cf; \$ol/16h P08 Pnf08 ; le{ h -kfe ln=	kfj-g\$&^\$, Goknfh, ktnl; 8s	\$\$#!#*^, \$\$\$@!@	
!)	cGgk0f; \$ol/16h ; le{ -kfe ln=	ktnl; 8s, sf7df8f}	\$\$!(%)!	\$\$@)%&@
!!	gkfn :6s xfp; -kfe ln=	kfj-g+*(&* , ; l=kl=, l=)!\$ cgfdgu/, sf7df8f}	\$\$^%***	\$\$%&#&@
!@	kf0df; \$ol/16h -kfe ln=	kfj-g\$&* , ktnl; 8s, sf7df8f}	\$\$#)&* &, \$\$%#%&\$	\$\$@^)&
!#	v08hj fn P08 :6s affsE s+-kfe ln=	tfxrn, sf7df8f;uf} /f}x6	\$\$*\$(\$#,)%-%@))(\$	
!\$	; u/dfyf ; \$ol/16h kfe ln=	v @-\$%), ktnl; 8s, sf7df8f}	\$\$@%\$*	
!%	gkfn 0gej6d06 P08 ; \$ol/16h 6BE -kfe ln=	d}lb}L, sf7df8f}	\$\$!#@)! , \$\$(%\$%)	
!^	l; knf ; \$ol/16h -kfe ln=	^÷%), GofB, sf7df8f}	\$\$%&*@	\$\$%*%)
!&	ld8f; :6s affsE s+-kfe ln=	j f8{g+#, sfndf6l, sf7df8f}	\$\$!\$@^#, \$\$!^)%	
!*	l; kjL ; \$ol/16h -kfe ln=	kfa-g%&)% , sk08f}, sf7df8f}	\$\$%#)&!)	
!(	:j}f ; \$ol/16h -kfe ln=	/fwfs6l cfs; ktnl; 8s, sf7df8f}	\$\$\$\$&(!	
@)	Plzog ; \$ol/16h ln=	v @-^(!, ca}dfu{v; lah/, sf7df8f}	\$\$)\$^)(, \$\$%*!^)	\$\$)!*!&
@!	>ls0f ; \$ol/16h ln=	wfvj f lj iN8E, bf} f}tNnf, GofB, sf7df8f}	\$\$@\$@^@, \$\$\$@)(\$\$@\$@^@

	lwtfkq Joj ; folx?	7dfgf	6jnkrfj g=	knbfS;
@@	lqzh ; \$ol/l6h P08 06e]6d]6 ln=	kfj]-g#!*&\$, k'tnl; 8s, sf7df8fj:	\$\$\$)&)*	\$\$#!(&
@#	h]Pkm# ; \$ol/l6h -kf_ ln=	kf]a-g#)(\$^, k'tnl; 8s, sf7df8fj:	\$#!##(\$^^\$@@
@\$	lklldo/ ; \$ol/l6h s=ln=	kf]a-g#!!!*% /fdzfxky, sf7df8fj:	\$#!##(\$^^\$@@
<i>lgisfzg tyf laqth kq0ws</i>				
@%	g]zgn knf0gfc; s=ln=	kfsf]6o/'fB, sf7df8fj:	\$@\$#@, \$@*#*),	\$@@(@)
@^	P; knf0gfc; s=ln=	sf]6tky, sf7df8fj:	\$@\$#(^÷** , \$@^!)!	\$@\$(\$&&
@&	Pg-cf0q8=; -soflk6n dfs\ ln=	sdnkfy/l, sf7df8fj:	\$@\$#@!(÷#(*	\$@\$#)!
@*	gful/s nufgl sf]f	câ]dfu{ sf7df8fj:	\$@*%&(\$@\$)%(\$@\$)^\$%
@(	gkfn dr]6 a]sE P08 knf0gfc; ln=	b/j f/dfu{ sf7df8fj:	\$@\$^!^)	\$@\$^!^
#)	gkfn knf0gfc; P08 ;]eE; s=ln=	sdnfb, sf7df8fj:	\$@@)#!, \$@\$&)@)	\$@\$!@#&
#!	gkfn zq/ dfs\ P08 knf0gfc; ln=	/fdzfxky, sf7df8fj:	\$@%##@, \$@^%(&	\$#\$)! (
<i>lgisfzg tyf laqth kq0ws / lwtfkq Jojkl</i>				
#@	gkfn >lnsf dr]e^ a]s ln=	sdnfb, sf7df8fj:	\$\$\$)*@\$÷#))	
##	ogf0^* knf0gfc; ln=	b/j f/dfu{ sf7df8fj:	\$@\$!^\$*÷\$(\$@\$!^\$%

lwtfiq ahf/ kl/bfo

; dxut lwtfkq lgisfzg -kltztdf_

-cfly\$ j if{ 2050.51 b}v 2062.63 ; Dd_



cfhf/ut lwtfkq lgisfzg -kltztdf_

-cfly\$ j if{ 2050.51 b}v 2062.63 ; Dd_

