



gfn lwtfqq afq{

jflif\$ kltjlg

cfly\$ j if{@)^(\div&)

g fn lwtf q af {

Ps :jR5, kf/bzl hjfk , ljj; glo, ultzln

Pj k t:kwl lwtf q ahf/sf]ljsf; df k f; /t !!!

g¶fn lwtf¶q af¶{
af¶\$f kbflwsf/l tyf ;b:ox?



>I afaʃɪfd >ɪ
clɪbɪf
gɪkfn lwtfɪkq afʒ{



>I hüdho /dl, ; b:o
; x-; lrj
kl|tlgwLgkfn ; /sf/
cy{dgqfno



>L l8nrl/fh l3ld/] ; b:o
; x-; lrj
kltlgwl,gkfn ; /sf/
sfqj Gofo ; Hwfg ; ef tyf ; #blo
Aoj :yf dGqfnO



>Efis/dəfl 1jfnL ; b:o
sfoʃf/L lgbɛs
kltlgwl, gkfñ /fi6əʃ



>L g|b|e§/f0{ ; b:0
pkñblf
kltlgwl, glfn rf68{Psfp66l6; \; :yf



>I klpkhw kf08] ; b:o
pkwlbf
kltlgwl, gkfn pbfl aflofho dxf; 3



8f= /] t axfb\y sfslk{lj1 ; b:o
g\kfn ; /sf/af6 dgfl\gt

ḡfn lwtf̄q af̄
Aoj :yfkg



afaʃfd >॥
c॥bf



lg/h lu/l
lgbz̄s

k/li6gfy kfʒd̄fn
lgbz̄s



lj gob] cfrfo{
pklgbz̄s

8f= gj /fh clwsf/L
pklgbz̄s

dQrtgfy >॥
pklgbz̄s

gljg kl08t
pklgbz̄s

cWlfsf]dGtJo

lwtfkq ; DaGwl Pj, @)^# sf]bknf @^ df ePsf]Joj :yf cg' f/ cfly\$ j if{@)^(.&) sf]gfn lwtfkq af\$]j flif\$ kltj lg ; dodf g}k{t't ug{kfpf ; DaGwt ; a\$]f vzl JoQm ug{ rfxG5'. o; j flif\$ kltj lgdf af\$]f6 cfly\$ j if{@)^(.&) df ePsf sfdsf/jfxlx?, lwtfkq ahf/sf]at\$]fg cj :yf, lwtfkq Joj ; fol tyf ; Hs[t ; w7t ; :yfx?sf]ultlj lw ; dfj z ul/Psf]5 .

o; aif{af\$]nufglstf{ ; r]gf tyf k|zlf0f sfo\$nd, ; :yfut nufglstf\$]ahf/ kj z tyf s]b]lo lgf] ; Jf ; ffngdf Nofpg]sfo\$]f0{pRr klyldstf lb0{cfkmgf]aflif\$ sfo\$ndx? cufl8 a9fPsf]lyof]. klahf/ tyf To; df cgt]glxt hflvdkt ; r] nufglstf\$]g}ahf/ lasf; tyf la:tf/sf cfwf/ xg eg]tYomf0{dlbgh/ ub{af\$]b]sf lalegg !* :yfgdf :yfglo p3f] afl0fHo ; 3sf]; xsfo\$]f ; r]gf tyf k|zlf0f sfo\$ndx? ; ffng u/\$f] lyof] . o:tf sfo\$ndx?df pBf]L, Joj ; fol, sd{f/l tyf ; j { fwf/0fx?af6 ePsf]pt; fxaw\$; xeflutfn]g]fnfsf]klahf/df nufglstf{cfslift ePsf]bl]M5 . lwtfkq af\$]f sdc{f/l, lwtfkq Joj ; fol tyf ; DaGwt lf]sf la1x?nf0{>f} JolQmsf] ?kdf kl/rfng u/l cfofhgf u/lgs]ul/Psf]o:tf sfo\$ndx?nf0{af\$]cfufdl lbgx?df klg klyldstfsf ; fy ; ffng ub]hfg\$. klahf/sf]la:tf/df s]b]lo lgf] ; Jfsf]dxTj k0f{el]sf /xg]kl/k]odf o; nf0{k0f{ ; ffngdf Nofpg af\$]lwtfkq sf/f]f/ tyf lx; fa /fkm fkm lj lgodfj nlsf ; fy}s]b]lo lgf] ; Jf lj lgodfj nlsf cTojZos bkmfx?df ; zf]g u/\$f]5 . lwtfkq sf/f]f/ tyf lx; fa /fkm fkm lj lgodfj nlsf]sfo\$]og kZrft lwtfkq v/lb laqnsf]lx; fa ldnfg T+3 df ; DkGg e0{g]fn :6s PS; r]hdf xg]sf/f]f/sf]cfotgdf pNn]o a[4 ePsf]5 .

To:t} af\$]g]fnfsf]klahf/ ; DkIQ zl4s/0fsf]df]bd a6g g; sf] e6g]pb]on]lwtfkq Joj ; folx?n]ufxssf]klxrfg ug]zsf:kb sf/f]f/x?sf]klxrfg ug]To:tf sf/f]f/sf]hfgsf/l lbg]h:tf Joj :yfx?u/l ; Dktl z4ls/0f ; DaGwl lgb]zsf nfu' u/\$f]5 . ahf/df JolQmut nufglstf\$]afxNotf /xl ; :yfut nufglstf\$]cefj /x\$f]cj :yfdf b0{6f ; fd]xs nufgl sf]fnf0{! ca{@% s/f] ofhgf ; ffng ug{cgblt k]fg u/sf]5 . pSt ofhgf] ; Dk0f{0sf0{laqnl e0{xfn pSt ofhgfx?n]ahf/df ; :yfut nufglstf\$]f?kdf sfo{ub{cf0/x\$f]5g\ sg]klg dh]sf]klahf/sf]cfsf/ ToxfF; ffngdf /x\$f] ; fd]xs nufgl sf]f / ; f]sf]fn]Joj :yfg ul//x\$f] ; DkQsf] cfwf/df dfkg ul/g]laZj Jofkl k]ng z? e0{s]\$f]cj :yfdf af\$]g]fnfsf]klahf/df yk ; fd]xs nufgl sf]kj z / ; ffngnf0{ ; xhs/0f ug{ ; fd]xs nufgl sf]f lgb]zsf sfo\$]ogdf NofPsf]5 eg]g]fn ; /sf/n] ; fd]xs nufgl sf]faf/f nufgl u/l k]t ePsf]cfodf s/ gnflg]Joj :yf u/\$f]5 .

o; /l af\$]ahf/ lasf; sf nflu u/\$f pk/f]tfg' f/sf sfo\$]sf]kmn;j ?k klahf/k]t nufglstf\$]sf]laZj f; df clea[4 e0{ cfly\$ aif{@)^*.^(sf]cgtdf #*(=&\$ df /x\$f]g];]kl/; Hs cfly\$ aif{@)^(.&) sf]cgtdf %!*!=# laGbdf klu\$f]5 . tyf ldt (@)&))&@* df g];]kl/; Hs ^))=% klu\$f]5 .

; du\$]f of]j if{ahf/sf]cj :yf pt; fxa4\$ /x]fklg b]sf lj legg lf]sf nufglstf\$]f6 lwtfkqsf]v/lb laqm ; Jf :yfglo :t/af6 g}ug{kfpqkg]h:tf rbf]lk0f{dfux? klg a9b}u0/x\$f]5g\ g]fn :6s PS; r]hsf]laBdfg sf/f]f/ k]ffnlsf] lfdtf clea[4 u/l k0f{:j rflnt 066/g]df cfwf/t cgnf0g

koffnl agfpg] sfo{cfzfltt ?kdf cuf8l a9g ; s\$]5]. To:t}nufglstfk?sf] hfyld axg Ifdtf cg'; f/sf] lwtfkq cf]f/x?df laj lws/0f xg ; ls/x\$]5]. ; lrsf; u7t ; yfx?sf] lwtfkq ahf/ ; tgf k]fx tyf ; yfut ; zf; gsf]l:ylt ; wf/pGdV ePtf kgl ck]ff u/]cg?k xg g; s\$] a:t' ahf/sf]lgodg lwtfkq af\$]ug[k7elddf pSt ahf/sf]lgodgsf nful cfj Zos sfgbL k]f/f/ tof/ u/l xfn ; ffngdf /x\$]f ; yfx?nf0{lgodg bfo/fdf Nofpg' rbf]lsf] ?kdf /x\$]5 . ; lrsf; u7t ; yf, lwtfkq Joj ; fol tyf ahf/sf cGo k]f/f/x?sf]a4l ; E; E}lwtfkq af\$]f]; yfut Ifdtf clej[4 ug{rbf]lk0f{/x\$]5 . cuf8l b]vPsf ol rbf]lx?nf0{sZntfk]S ; fdgf ub]Ps :jR5, IjZj ; glo, kf/bzl{ h]fkmbl, ultzln tyf k]t:kwl{lwtfkq ahf/ lasf; tyf Ij :tf/sf]cfkmg]nlo k]t ug{af\$] lg/Gt/ nful/xg]ljZjf; lbnfpg rfxG5'.
; fy} lwtfkq ahf/ lgodg tyf Ij sf; sf]qmdf dx]j k]f{ofubfg k]ofpg' ePsf af\$]f k] {c]b]fHo? k]t af\$]{kl/jf/sf] tknf6 k]f ug{rfxG5'. o; u/l af\$]f g]fn /fi6<a\$]af6 k]tlglw]j ug{ePsf lgj t]fg af\$]{b:o >l nf\$axfb' v8sf, g]fn ; /sf/af6 dgflgt lgj t]fg la1 ; b:o >l sf]n lrqsf/, g]fn rf68{ PsfpG6]6] ; yfaf6 k]tlglw]j ug{ePsf lgj t]fg ; b:o >l dx]zsd/ u/fu0nf0{af\$]f g]t lgdf]sf]ofpg' ePsf]cdNo ofubfgsf]nflu wGoafb 1fkg ug{rfxG5'.

lwtfkq ahf/ Ij sf; sf nflu g]tut ; xofu k]ofpg]g]fn ; /sf/-cy{dGqfno, sfof]og txdf g]fn :6s PS; r]h ln= s]b]o lgf] ;]f sDkgl lwtfkq Joj ; folx? ; t]st sDkglx? tyf ; j { fwf/0f nufglstfk?, lwtfkq ahf/; E ; DaGwt cGo lgsfox? / cfly\$ kqsf/x? ; a]hf0{wGoj fb JoQm ub5'. lwtfkq ahf/ Ij sf; sf]nflu ; do ; dodf dfu ePsf]; xofu k]ofpg]g]fn?Msf]g tyf Gofo dGqfno, g]fn /fi6<a\$, aldf ; ldt, g]fn rf68{PsfpG6] ; yf tyf g]fn pBf] af]fHo dxf; 3nf0{w]w]} wGoj fb lbg rfxG5'. o; }u/l af\$]f Ifdtf clej[4, lwtfkq ahf/ ; wf/ tyf af\$]f kbflwsf/l / sdff/lx?sf]hfgsf/l tyf sfo]t blftf clej[4df ; xofu k]ofpg]ef/t ; /sf/, IjZj a\$, Pl; ofnl Ij sf; a\$, Financial Services Agency; Japan, Securities and Exchange Surveillance Commission; Japan, US Securities and Exchange Commission, Asia-Pacific Economic Cooperation, Korea Financial Investment Association, Securities Commission, Malaysia, Organisation for Economic Co-operation and Development (OECD) tyf Securities and Exchange Board of India nufot cGo ; xofu lgsfox?nf0{k]g wGoafb lbg rfxG5'.

cGtodf, j t]fg af\$]{b:oHo?n]af\$]f k]ofpg]cfpg' ePsf]ofubfgsf]sb/ ub]j xf]nf0{wGoj fb lbg rfxG5'. ; fy}af\$]f sdff/lx?sf]st]o k]tsf]gi7f Pj +g/Gt/ k]f; sf]nflu wGoj fb lbg rfxG5'.

sflts @*, @)&

afa'/fd >]7
c]b]f

lјifo-; M

kљ g=

!= gљfn lwtfљq afљ{ !

@= afљ\$ f sfdsf/j fxlx? %

#= lwtfљq bf] f]ahf/sf]cj :yf !%

\$= ; d:of tyf rbfjL / sfofљngf @!

cg; Mlx?

!-g fn lwtf q af 

k lahf/sf] lj sf; u/l lwtf qdf nufgl ug{ nufglstf{?sf] lxt ; Af0f ug{ lwtf qsf] lgisfzg, v/l/b, laqm , lj t/0f / lj lgdo sf0hf0{k fj sf/l ?kdf Jojl:yt agf0{lwtf q ahf/ / lwtf q Joj ; fodf ; n lg JolQm?sf] sfd, sf/afxlnf0{lgoldt tyf Jojl:yt ug f]nflu g fn ; /sf/af6 lj= ; +@%) h 7 @% ut] g fn lwtf q af f] :yfkf ePsf]xf].

p27o tyf sf0f?M

lwtf q ahf/nf0{lgoldt tyf Jojl:yt u/l nufglstf{?sf]xslxt ; Af0f ug{af f]k v p27o /x f]5 . lwtf q ; Da wl P , @)^# cg'; f/ g fn lwtf q af f]d o sfd, st{o / clwsf/ b fo adflhd /x f]5g .

- lwtf q ; fj h lgs ?kdf lgisfzg ug{; Sg]u/l :yfkf ePsf]; h 7t ; +yfsf]lwtf q btf{ug{.
- lwtf q ; fj h lgs lgisfzgsf nflu tof/ ul/g]lj j /0fkq ; j ls[t ug{.
- lwtf q ahf/ ; #fng ug{rfxg]; h 7t ; +yfnf0{lwtf q ahf/ ; #fng ug{cgblt lbg].
- lwtf q ahf/sf]sfd sf/afxlnf]lgodg tyf cgludg ug{.
- lwtf q Joj ; fo ; #fng ug{rfxg]s kgl j f ; +yfnf0{lwtf q Joj ; fo ; #fng ug{cgbltkq lbg].
- lwtf q Joj ; folsf]sfd sf/afxlnf] lgodg tyf cgludg ug{.
- ; fdlls nufgl sf f ; #fng ug{:j ls[t lbg].
- lwtf q ; Da wl cfj Zos lgod, lj lgod tyf lgb zsfx? agfpg].
- lwtf q lj lgdo ahf/, lwtf q Joj ; fol, lwtf q sf/f f/ tyf ; du|lwtf q ahf/sf]; k/lj]f0f tyf cgludg ug{.
- lgodg Joj :yfsf]kfngf gug{; +yfx?nf0{P , lgod cg'; f/ sf/fj fxl cufl8 a9fpg].
- lwtf q ahf/ ; Da wdf cl bog, cg';  wg u/l lgb g ug{tyf r gf clej [4dh s sf0fmd ; ~rfng ug{.
- lwtf q ahf/;   ; Dal wt lj ifodf glit tyf sf0fmd th f ug{g fn ; /sf/nf0{cfj Zos k/fdz{ lbg].

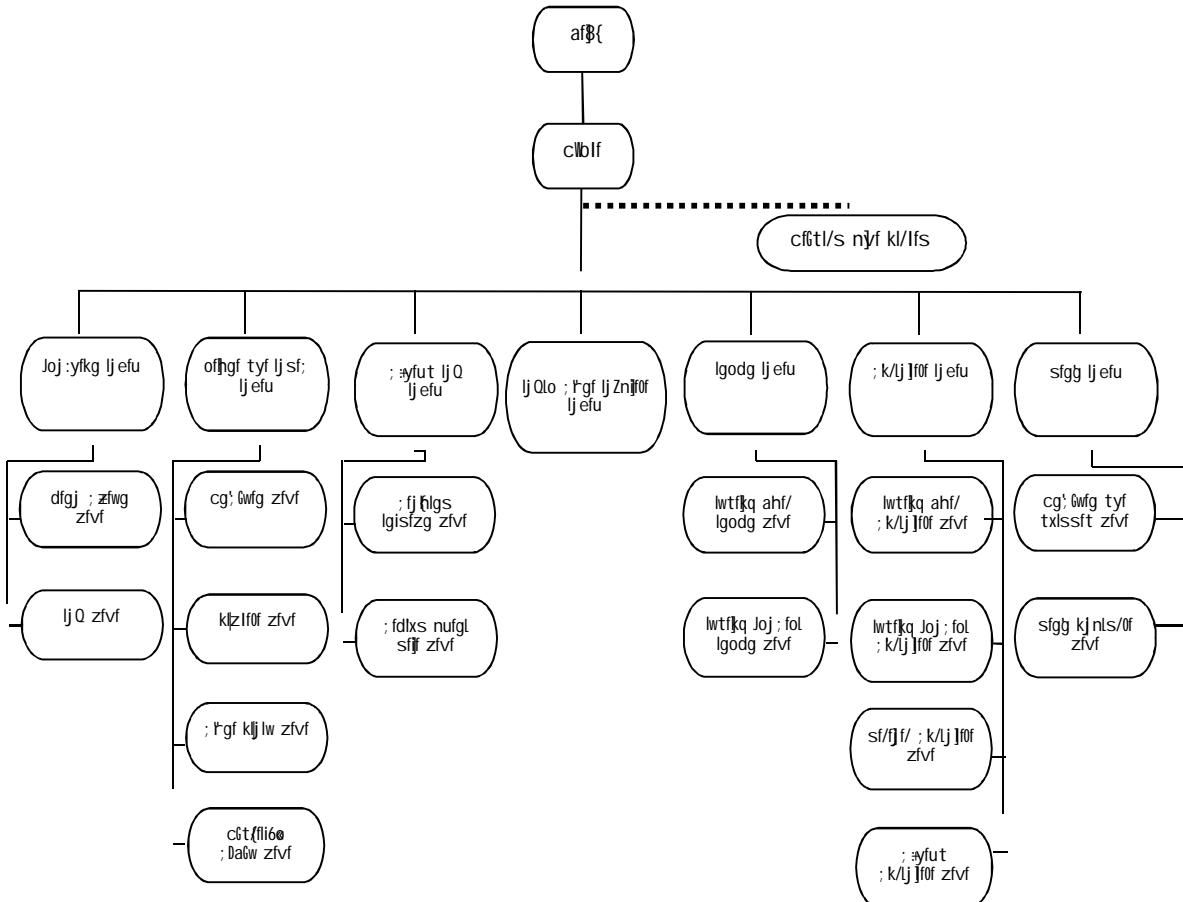
; -rfns af 

lwtf q ; Da wl P , @)^# sf]bk f # df /x f]Joj :yf adflhd af f]lg g cg'; f/sf lgsfox{sf]k tlglw tj /x f]& ; b:olo af f/xg]u/ f]5 . af f]k f k f fnlg sfo{ug]u/l g fn ; /sf/ f/lgoQm c b f x sf ; fy} g fn ; /sf/, cy{ d qfnosf ; x-; lrj, g fn ; /sf/, sfg, Gofo, ; h wfg; ef tyf ; +blo Joj :yf d qfnosf ; x-; lrj, g fn /fi6 a sf k tlglw, g fn pB j fl0fHo dxf; 3sf k tlglw / g fn rf6 { PsfpG 6  ; +yfsf k tlglw tyf lwtf q ahf/ Joj :yfkf, k l ahf/ lj sf; , lj Qlo j f cfly  lf ;   ; Dal wt lj 1x  d b f6 g fn ; /sf/n]dg lt u/ f]JolQm ; b:o /xg]Joj :yf /x f]5 . o; cfly  j if{ @)^(&) df @# k6s ; rfns af f]a s a; l k lahf/;   ; Dal wt glit lgdf f ; Da wl lgof x? u/ f]5 .

; u7gM

af8sf sfdsf/j fxlx?nf0{ l56f] 5l/tf] tyf Joj l:yt ?kdf ; ~rfng ug\$ f nflu af8sf] lgDgfg' f/sf] ; u7gfls 9fFf /x\$]5 . pQm ; u7g ; Argfdf & lje fu / !^ zfvfx_ /x\$]5 g\ pQm ; u7g ; Argfnf0{ b]fo cg' f/ /x\$]5 .

g]fn lwtfkq af8sf] u7gsf]9fFf



af8sf lj efu c6tu{sf zfvfx_n]lj efulo k]lx?nf0{tyf lj efulo k]lx?nf0{cblf nflu k|tj b]g k] ug} k]ng af8sf /x\$]5 . af8sf xfn @) hgf sdff/lx? sfo{t 5g\

k]lahf/sf bfo/f lbg k|t lbg a9b}u0{x\$]kl/k]fdf lwtfk ahf/ ; lrs] sDkgl, lwtfk qsf]s]lo lgflk sDkgl, lgflk ; b:0, ; fdlxs nufgl sfg, qm86 /]6E ; yf, lwtfk bnfn tyf dr]6 a\$/x? u/l em08} #)) eGbf a9l sDkglx?sf] Igodg tyf ; k/lj]f0f ugkg] lhDd]f/l k/f ub] cf0/x\$]5 . cfk]f] lhDd]f/l nf0{kefj sf/l ?kdf ; DkGg u/fpgsf]nflu af8sf]cfk]f] ; yfut lfdtdf ; dofgsh clej [4 ug} kg]s/fnf0{dWbgh/ ub] lj Bdfg ; u7g 9fFfdf kg/fj nf\$g u/l cfj Zos hgziQm klxrgf ug{af8sf]gofF ; u7g 9fFf ; DaGwL cblfog k/f u/l sfo{fj ogdf Nofpg cfj Zos tof/l u/l/x\$]5 .

; ldltx?M

af฿§f] sfd sf/j fxlx; nf0{ k̄efj sf/l ?kdf ; Dkfbg ug{ tyf cfj Zos ; xofusf nflu af฿§f lj leGg ; ldltx; sfo{t /x§f 5g\ pQm ; ldltx? b̄focg' f/ /x§f 5g\

■ **sfḡ tyf kj nls/0f ; ldltM**

af฿§f] tof/ ugkg{lj leGg lgodfj nl, lgb̄zsf tyf c̄o sfḡl Joj :yfx?sf] d:ofbf tof/ ug{tyf af฿{ ; dlf k̄z ePsf hl6n sfḡl lj ifosf ; DaGwdf c̄lbog tyf cg'; Gwfg u/l k/fdz{lbgsf] ; fy}lwtfkq ; DaGwl P̄j lgodsf] kfngfnf0{k̄efj sf/l u/fpg] h:tf sfd sf/afxlsf]nflu ḡfn ; /sf/, sfḡ tyf Gofo dGqfnoaf6 k̄ltlglw ug{ xg] af฿{ ; b:osf] ; eHsTj df .sfḡ tyf kj nls/0f ; ldltU (Legal and Enforcement Committee) u7g ul/Psf]5 . ut cfly\$ j ifdf sfḡ tyf kj nls/0f ; ldltn]lgDg sfo{? u/\$f]5 .

S_ ; DklQ ; l4s/0f lgjf/0f lgb̄zsf, @)^ (sf]d:ofbf tof/ u/\$f]

v_ lwtfkq ahf/ tyf l; l8P; ; DaGwl lj lgodfj nl c̄lbog u/l ; emfj k̄z u/\$f]

u_ ḡfn lwtfkq af฿{sdff/l ; Jf zt{lgodfj nl, @)^ (; zflggsf nflu ; emfj k̄z u/\$f]

3_ lwtfkqsf]s̄b̄lo lglf ; Jf ; ffng ; DaGwl tyf af฿{lj ?4 k/\$f]d2fsf]lsgf/f nufpb} lj leGg ugf; f]; dfwfg u/\$f]5 .

■ **lj Qlo k̄zf; g tyf ; t̄gf lj Zn]0f ; ldltM**

af฿§f] j flif\$ sfo{md tyf ah̄f tof/ u/l clGtd ?k lbg, j flif\$ ah̄f tyf vr§f] cfj lws ?kdf k̄y/fj nf§g ug{tyf n̄yfk/lfsaf6 k̄lt n̄yfk/lf0f k̄ltj̄g c̄lbog u/l ; f] ; DaGwl k̄loQ/ d:ofbf nfnf0{ clGtd ?k lbg;fy)c̄o lj Qlo ; t̄gf lj Zn]0f / lj Qlo k̄zf; g ; DaGwl c̄o sfo{? ; DkGg ug{p2}on] lj Qlo k̄zf; g tyf ; t̄gf lj Zn]0f ; ldlt sfo{t 5 . pQm ; ldltdf ḡfn rf68 Psfp66; \; :yfaf6 af฿§f k̄ltlglw ug{g]af฿{ ; b:o ; eHs /xl af฿§f]Joj :yfkg lj efu tyf lj Qlo ; t̄gf lj Zn]0f lj efusf k̄dV / af฿§f]lj Q zfvf xg]zfvf k̄dV ; b:o ; lrj /x§f 5g\ ut cfly\$ j ifdf of] ; ldltn]lgDg sfo{? u/\$f] lyof].

S_ af฿§f]j flif\$ sfo{md tyf ah̄f sf]d:ofbf tof/ u/\$f]

v_ n̄yfk/lfsaf6 k̄lt k̄ltj̄ggsf]c̄lbog u/l k̄loQ/ tof/ u/\$f]

u_ af฿§f]nufgl oflo /sdnf0{lj leGg a\$df /flggsf nflu l; kmf/z u/\$f].

■ **af฿§f]lj Qlo ; ft**

af฿§f]cfly\$; ft x?df lwtfkq btf{lj j /0fkq, ckm/ 8sd6 tyf xskf ; f/ lgisfzg ; DaGwl lj j /0fx;sf] k̄fvg zNs, lwtfkq sf/faf/ zNs, lwtfkq ahf/ tyf lwtfkq Joj ; fol cgdltkq tyf gj ls/0f zNs, lwtfkq Joj ; fo zNs, lgj̄g b:t/, ; fdllxs nufgl sfif tyf s̄b̄lo lglf s̄dkgl cgdlit tyf gj ls/0faf6 k̄lt xg]cfDbfgl cflb /x§f 5g\ af฿§f]n̄yf k̄ffnlnf0{r:t b?:t agfpg k̄f{kdf sdob/ls[ul/Psf]. cfly\$ j if{@)^(&) df af฿§f]sh cfo ?= * s/f§ \$^ nf v @* xhf/ lyof]eg]sh Joo ?= \$ s/f§ !& nf v #* xhf/ \$; o !(/x§f]lyof]. cfly\$ j if{@)^*.^(df sh cfo ?= \$ s/f§ %% nf v *) xhf/ ft; o lyof]eg]Joo ?= # s/f§ ((nf v \$% xhf/ @!^ /x§f]lyof]. cf=j=@)^*.^(sf]thgfdf ahf/df

; fj klggs lgisfzg ug}; u7t ; :yfx?sf]; Wof a4 tyf bf] f]ahf/ sf/f]f/df ePsf]j [4n]artdf j4 ePsf]xf]. af\$]f]cfly\$ j if{@)^(.&) sf]cfo-Joo ljj/0f, jf; nft tyf gub kjfx ljj/0f cg'; tl-! df k|t ul/Psf]5 .

■ **cGt/fli6@ ; DaGw**

gkfn lwtfkq af\$]lwtfkq ahf/; E ; DaGwt ljeG cGt/fli6@ ; 3 ; :yfx?; E lg/Gt/ ; DaGw /fvl sfo{ ub{cfPsf]5 . lwtfkq nufglstf\$]lzf tyf ; r]gf ; DaGwdf cfj Zos 1fg tyf ; t gfx cfbfg k]fg ug}/ nufglstf\$]lzf tyf ; r]gf ; DaGwdf ; xofu / ; d]o ug{p2]on]; g @!) df :yflkt Asia Forum for Investor Education (AFIE) sf] ; :yfks ; b:osf] ?kdf eldsf lgjfk u/l af\$]{pQm ; :yfsf] ; b:o /x\$]f] 5 . lwtfkqsf] s]b]lo lg]f] k]ffnl ; rfngsf nflu cfj Zos x] Association of National Numbering Agencies (ANNA) sf] kf6] ; b:otf ; d] af\$]k]t u/\$]f]5 . To; y/l af\$]lwtfkq ahf/ lgodg lgsfox]sf] cGt/fli6@ ; yf (International Organization of Securities Commission, IOSCO) sf] klg ; b:otf Ing]; DaGwdf cfj Zos sfo{u//x\$]f]5 . ; fy}lj Zj a\$, Plzofnl lj sf; a\$ tyf Asia Pacific Economic Cooperation tyf ljeG b]sf lwtfkqsf] lgodfs lgsfox?n] cfofhgf ug{k]lahf/ ; DaGw sfo{mdx]df af\$]f]; xeflutf /xb}cfPsf]5 .

❖ **c]j=@)^(.&) sf]ahf j Qmldf k]lahf/M**

gkfn ; /sf/af6 k]t cfly\$ j if{@)^(.&) sf] ahf aQmlo dfkm] k]lahf/sf lj sf; sf ; DaGwdf lgDgfg'; f/sf gllt lgod tyf sfo{mdx? cufl8 ; fl/Psf]lyof].

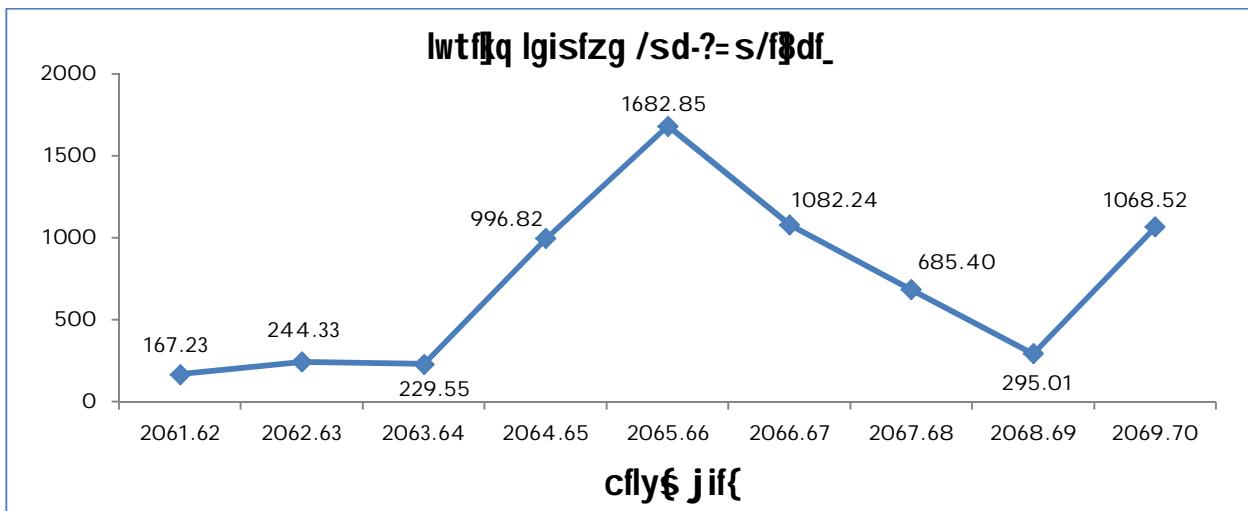
- k]l ahf/df nufgl ug}; fd]xs nufgl sfi]nf0{k]f]; fxg ug}.
- s]b]lo lg]f] k]ffnl ; ~rfng ug}.
- ;]f/ sf/f]f/nf0{c6f]zgdf nhfg].
- a:tahf/ sf/f]f/ ; DaGw sfggl Joj :yf ug}.

@af&sf sfd sf/jfxlx; M

❖ lwtfkq btf{tyf jjj/0fkq :jlsitM

lwtfkq ; DaGwl Pg, @)^# n]; u7t ; #yfxn]lgisfzg ug]lwtfkqx; af&sf btf{u/fpg' kg]joj:yf u/\$f]5 . o; cfly\$ j ifdf !! jfl0fHo a\$, !^ jj sf; a\$, \$ jj Q sDkgl, @ aldf sDkgl / ! hnlj Bt sDkgl u/l sh #\$; u7t ; #yfxn]; fwf/0f ; f/, C0fkq tyf xskb ; f/ u/l sh ?= !) cj{^* s/f\$ %@ nfv dNo a/fj/sf]lwtfkq btf{ul/Psf]5 .

cfly\$ j if{@)^*.^(df af&h]\$ j fl0fHo a\$, !\$ jj sf; a\$, & jj Qlo ; #yf u/l hDdf @% ; u7t ; #yfx?n]; fwf/0f ; f/, C0fkq tyf xskb ; f/ u/l sh ?= @ cj{(% s/f\$!) nfv dNo a/fj/sf]lwtfkq btf{ul/Psf]lyof].



s ;fjhlgs lgisfzg cgdlitM

cfly\$ j if{@)^(.&) df af&h]# afl0fHo a\$, !\$ jj sf; a\$, # jj Q sDkgl, ! hnlj Bt sDkgl, / ! jj df sDkgl u/l sh hDdf @@ ; u7t ; #yfsf] ? # cj{!* s/f\$ &\$ nfv a/fa/sf]lwtfkq btf{u/l ; f\$] ; fjhlgs lgisfzgsf nflu jjj/0fkq :jlsit u/\$f]5 . cfly\$ j if{@)^*.^(df af&h]hDdf ?= ! cj{@(s/f\$ *% nfv a/fa/sf]lwtfkq btf{u/l jjj/0fkq :jlsit u/\$f]lyof]. cfly\$ j if{@)^(.&) df ; fjhlgs lgisfzg cgdlit kft u/\$f ; u7t ; #yfx?sf]jjj/0f cg; Hl-# df k|t t ul/Psf]5 .

v_C0fkq :jlsitM

o; cfly\$ j ifdf & j 6f afl0fHo a\$xf?n]?= # cj{%% s/f\$ j/fj/sf]C0fkqsf]; fjhlgs lgisfzgsf]nflu af&h]6 :jlsit kfPsf 5g . cfly\$ j if{@)^*.^(df af&h]# j fl0fHo a\$xf]?= ! cj{@) s/f\$ a/fa/sf]C0fkq lgisfzgsf]nflu :jlsit kfPsf lyP . cfly\$ j if{@)^(.&) df C0fkq lgisfzgsf nflu cgdlit kft u/\$f ; u7t ; #yfx?sf]jjj/0f cg; Hl-# df k|t t ul/Psf]5 .

u_xskb ;f/ btf{

o; cfly\$ j ifdf ! j fl0fHo a\$, @ jj sf; a\$, ! jj Q sDkgl, ! jj df sDkgl u/l sh % sDkgln]jj Bdfg ; f/wglx?df laqnt jj t/0fsf nflu hDdf ?= # cj{(# s/f\$ %@ nfv @) xhf/ dNo j/fj/sf]xskb ; f/

af~~Q~~df btf{u/\$f 5g\ cfly\$ j if{@}^*.(df & j 6f ; ~~Rs~~ ; ~~7t~~ ; ~~yfn~~]?= \$% s/f~~Q~~ !^ nfv & xhf/ dNo a/fa/sf]xsk~~b~~ z~~b~~/ af~~Q~~df btf{u/\$f lyP . o; cfly\$ j if~~Q~~df xsk~~b~~ z~~b~~/ btf{u/\$f ; ~~7t~~ ; ~~yfx?sf~~]lj j /0f cg'; ~~L-~~ df k|t't ul/Psf]5 .

3 ; ~~yfks~~ ; ~~b/t~~

cfly\$ j if{@}^(.) df af~~Q~~df \$ j fl0fHo a\$, !% ljsf; a\$, # ljo sDkgl, ! aldf sDkgl tyf ! hnlj B't sDkgl u/l sh @% ; ~~7t~~ ; ~~yfsf~~]?= & cj {&* nfv !@ xhf/ a/fa/sf] ; ~~yfks~~ z~~b~~/ btf{u/l/Psf]5 . cfly\$ j if{@}^*.(df !% ; ~~7t~~ ; ~~yfx?sf~~] sh ?= @ cj {&% s/f~~Q~~ !% nfv ?kdf a/fa/sf] ; ~~yfks~~ z~~b~~/ btf{u/l/Psf]lyof]. o; cfly\$ j if~~Q~~df af~~Q~~df ; ~~yfks~~ z~~b~~/ btf{u/fpg]; ~~yfx?sf~~]lj j /0f cg'; ~~L-~~ df k|t't ul/Psf]5 .

a_ ~~afq~~ ; ~~b/t~~

o; cfly\$ j if~~Q~~df af~~Q~~!]!) j fl0fHo a\$, !(ljsf; a\$, @) kn0gfG; sDkgl, !\$ OG:of~~J~~; sDkgl, @ hnlj B't, ! xf~~b~~, tyf @ Jofkf/ sDkgl u/l ^* j 6f ; ~~7t~~ ; ~~yfx?sf~~]?= \$ cj {%(s/f~~Q~~ (^ nfv *@ xhf/ ^ ; o !) a/fa/sf]afq; ; ~~b/t~~ btf{u/\$f]5 . cf= j = @)^*.(df af~~Q~~df !@ j fl0fHo a\$, @\$ ljo sDkgl, !@ ljsf; a\$, # aldf sDkgl, ! hnlj w't / ! xf~~b~~ u/l hDdf %# ; ~~7t~~ ; ~~yfsf~~]#= # cj {&^ s/f~~Q~~ ** nfv a/fa/sf]afq; ; ~~b/t~~ btf{u/l/Psf]lyof]. o; cfly\$ j if~~Q~~df af~~Q~~df afq; ; ~~b/t~~ btf{u/\$f ; ~~7t~~ ; ~~yfx?sf~~]lj j /0f cg'; ~~L-~~ df k|t't ul/Psf]5 .

❖ ; ~~fj hlg~~s lgisfzgsf]cj:yfM

s_ ; f/wf/0f ; ~~b/M~~

o; cj lwdf ; ~~b/t~~ btf{u/fpg]sh @# j 6f ; ~~7t~~ ; ~~yfdw~~@! j 6f ; ~~7t~~ ; ~~yfx?n~~]?=\$ cj {@# s/f~~Q~~ & nfv ^) xhf/ a/fa/sf] s/f~~Q~~ !! nfv @\$ xhf/ ^)) ls0f ; ~~b/t~~ kflyds lgisfzg u/\$f 5g\ ; ~~fj hlg~~s lgisfzg ug{@! dw~~b~~@) j 6f ; ~~7t~~ ; ~~yfn~~]; ~~b/t~~ laq~~b~~ vhf u/l a~~b~~ ; d} e} s\$f]. ; ~~fj hlg~~s lgisfzg ul/Psf]@! j 6f ; ~~7t~~ ; ~~yfsf~~]; ~~b/t~~ k0f~~p~~kdf subscribe ePsf]5 . ; ~~fj hlg~~s lgisfzg u/\$f]@! dw~~b~~!* j 6fsf]; ~~b/t~~ af8knf6 e} s\$f]5 . lt dw~~b~~!); ~~7t~~ ; ~~yfsf~~]; ~~b/t~~ g~~kfn~~ :6s PS:rjh ln=df ; ~~Rs~~ ; d} e} s\$f]5 .

v_ l8j }r/M

o; cj lwdf l8j }r/ btf{u/fpg]sh & j 6f ; ~~7t~~ ; ~~yfdw~~]^ j 6f ; ~~7t~~ ; ~~yfx?n~~]?=@ cj {&% s/f~~Q~~ a/fa/sf] @& nfv %) xhf/ ls0f l8j }r/sf] kflyds lgisfzg u/l af8knf6 ; d} ul/; s\$f 5g\ Pp6f ; ~~Rs~~ ; ~~7t~~ ; ~~yfsf~~]l8j }r/ k0f{?kdf Subscribe gx~~b~~}laq~~b~~ a~~b~~ u/l af8knf6 u/\$f]5 .

u_ ; ~~fdlx~~s nufgl of~~hg~~M

o; cj lwdf @ j 6f ; ~~yfx?n~~]qndz~~M~~?=\$) s/f~~Q~~sf] s/f~~Q~~ 0sf0{/ ?=%) s/f~~Q~~sf] % s/f~~Q~~ 0sf0{ ; ~~fdlx~~s nufgl of~~hg~~; ~~fj hlg~~s lgisfzg u/\$f 5g\ bj }of~~hg~~fx?df ; j { f/wf/0faf6 a9l 0sf0sf] dfu eP cg?k lgodfg' f/ z?sf] lgisfzg 0sf0df @% kltztn]yk u/l af8knf6 u/\$f 5g\ p0m bj }; ~~fdlx~~s nufgl of~~hg~~ xfn ; ~~Rs~~ e}bf] f]ahf/df sf/f] / z? e} s\$f]5 .

3_ xskþ lgisfzgM

o; cj lwdf # j 6f ; Hsf ; w7t ; yfx?sf] tlg cj {&! s/fß &@ nfv !& xhf/ \$; o a/fa/sf]# s/fß &! Nffv &@ xhf/ !\$ lsQf ; þ/ lgisfzg e}laqnl aGb ePsf]5 .
tldlb]@ j 6f xskþ ; þ/sf]afBknfE e} s\$]5 .

❖ cgðltkq kþfg tyf gjls/0fM

s_ lwtfkq bnfñ Joj ; folx?sf]cgðltkq gjls/0fM

lwtfkq ; DaGwl Pþ, @)^# tyf lwtfkq Joj ; fol -lwtfkq bnfñ, lwtfkq Jofkf/l tyf ahf/ lgdf{f_ lgodfj nl, @)^\$ sf] lgod * df /x\$] Joj :yf adfhd \$ (lwtfkq bnfñ Joj ; folx?af6 cgðltkq gjls/0fsf nflu lgj þg kþt ePsf]5 ; Dk0f{lwtfkq bnfñ Joj ; folx?sf]cgðltkq gjls/0f ul/Psf]5 . cgðltkq gjls/0f u/\$] lwtfkq bnfñ Joj ; folx_ sf]gfdj nl cg' Hl- & df kþt ul/Psf]5 .

v_ lwtfkq bnfñ Joj ; fo ug{cgðltkq kþfgM

lwtfkq ; DaGwl Pþ, @)^# tyf lwtfkq Joj ; fol -lwtfkq bnfñ, lwtfkq Jofkf/l tyf ahf/ lgdf{f_ lgodfj nl, @)^\$ sf] Joj :yf adfhd lwtfkq bnfñ Joj ; folx?sf]cgðltkqsf]nflu gþfn :6s PS; rþhn] l; knfl/; u/\$]dWb]cgðlt kþt ug{af6 sDkgI >l lbAof ; \$ol/6h P08 :6s xfp; kþ ln= af6 lgj þg kþt ePsf]5 pQm sDkgIn]lgodfj nlsf] Joj :yf k/f u/\$]b]VPsf]5 pQm sDkgIn]cgðltkq gjls/0f ul/Psf]5 . o; /l of]cfly\$ j ifdf gofFcgðlt kþt tyf k/fgf ; dþ u/l lwtfkq bnfñ Joj ; folx?sf]; % klu\$]5 .

u_ gþfn :6s PS; rþh ln= sf]cgðltkq gjls/0fM

lwtfkq ; DaGwl Pþ, @)^# tyf lwtfkq ahf/ ; ffnng lgodfj nl, @)^\$ sf] Joj :yf cg' f/ gþfn :6s PS; rþh ln= af6 cgðltkq gjls/0fsf nflu lgj þg kþt ePsf]5 pQm lnld6\$]sf] cgðltkq gjls/0f ul/Psf]5 .

3_ dr[6 a\$/sf]cgðltkq gjls/0fM

lwtfkq ; DaGwl Pþ, @)^# tyf lwtfkq Joj ; fol -dr[6 a\$/_ lgodfj nl, @)^\$ sf] Joj :yf adfhd o; cfly\$ j ifdf !\$ j 6f dr[6 a\$/x_ sf]cgðltkq gjls/0f ul/Psf]5 . af6 af6 cgðltkq kþt dr[6 a\$/ ; DaGwl ljj /0f cg' Hl-* df kþt ul/Psf]5 .

a_ dr[6 a\$/sf]cgðltkq vf/HM

dr[6 a\$/sf]sfo{ug\$] nflu cgðltkq kþt dWb]qndzM >l c/lgsf]Soflk6n dþhd[6 ln= sDkgI ln= tyf >l Oge]6d[6 dr[6 a\$/ ln= n] ; f] Joj ; fo gug]egl lg0fþ u/l afþ{ ; dlf dr[6 a\$/ sfosf] cgðltkq vf/Hlsf nflu lgj þg kþ u/\$]h]pQm lwtfkq Joj ; fol -dr[6 a\$/_ sf]cgðltkq vf/H ul/Psf]5 .

a_ ; fdllks nufgl sf] btf{; DaGwlM

af~~þ~~_h]o; cfly\$ j if~~f~~ ; fdlxs sf~~f~~ lgodfj nl, @)^& sf]Joj :yf adf~~hd~~ lwt~~f~~q ahf/df nufgl a9fpq] pb~~on~~] ; fdlxs nufgl sf~~f~~ h:tf] ; #yut nufgl sf]nflu >l nldl D~~t~~c~~n~~ kn08, >l PgPdal D~~t~~c~~n~~ kn08, >l Pgcf0j Pn D~~t~~c~~n~~ kn08 tyf >l Unf~~an~~ D~~t~~c~~n~~ kn08 u/l hDdf \$ j 6f sf~~f~~ btf{u/\$f]5 . o; / af~~þ~~_{f xfn; Dd ^ j 6f ; fdlxs nufgl sf~~f~~ btf{ePsf 5g\}

; fdlxs nufgl sf~~f~~ lgodfj nl, @)^& cg^t f/ ; fdlxs nufgl sf~~f~~sf]Joj :yfkg ug{tyf sf~~f~~sf]l8kf]h6/Lsf] ?kdf sfo{ug{af~~þ~~_h}% j 6f sDkg~~l~~ qmdzM >l l; 4fy{Soflk6n ln= glj n 0Ge]6d]6 a~~s~~_E ln= PgPdla Soflk6n ln= >l nldl Soflk6n ln= / >l Pgcf0j Pn Soflk6n ln= nf0{cgdt k~~b~~fg u/\$f]5 .

; fdlxs nufgl sf~~f~~ lgodfj nl, @)^& cg^t f/ sf~~f~~df ; xefulx?sf]lx~~t~~ ; Af0f tyf sf~~f~~ c~~G~~t~~ut~~ x~~g~~]sf~~d~~ sf/afxLsf] ; kl/j]f0fsf nflu >l l; 4fy{D~~t~~c~~n~~ kn08, glj n D~~t~~c~~n~~ kn08, Pg Pd Ij D~~t~~c~~n~~ kn08 nf0{ sf~~f~~ ; kl/j]fs lgolQmsf nflu :j ls~~t~~ k~~b~~fg u/\$f]5 .

• ; fdlxs nufgl of~~hg~~f ; DaGwdfM

; fdlxs nufgl sf~~f~~ lgodfj nl, @)^& nfu"eP kZrft af~~þ~~_{f sf~~f~~ btf{ePsf dWb]@ j 6f D~~t~~c~~n~~ kn08n] of~~hg~~f Nof0{k~~H~~l ; sng ul/; s\$f 5g . o; ; DaGw~~l~~ Ij j /0f lgDgfg^t f/ /x\$f]5 .}

- l; 4fy{D~~t~~c~~n~~ kn08n}l; 4fy{nu~~f~~gl j 4 of~~hg~~-! g~~f~~ds ?= %) s/f~~B~~ a/fa/sf]%) nfv olg6 a~~b~~dv~~l~~ ; fdlxs of~~hg~~f ?= !) sf b/n] lalqm u/l k~~H~~l ; sng u/l; s\$f]5 / ; f]of~~hg~~sf] ; dofj l^w % j if~~f~~5 .
- glj n D~~t~~c~~n~~ kn08n] glj n Jofn]; kn08 c~~G~~t~~ut~~ ?= &% s/f~~B~~ a/fa/sf] &% nfv olg6 a~~b~~dv~~l~~ ; fdlxs of~~hg~~f ?= !) sf b/n] lalqm u/l k~~H~~l ; sng u/l; s\$f]5 .
- p0m b~~j~~ }D~~t~~c~~n~~ kn08n]NofPsf of~~hg~~fx? ; H~~ls~~ e}bf] f]ahf/d~~f~~ sf/f]f/ e}x\$f]5 .
- ; fyPgPdlj D~~t~~c~~n~~ kn08n]?= \$% s/f~~B~~ a/fa/sf]PgPdla ; he kn08-! g~~f~~ds of~~hg~~f ; f~~j~~ h~~lg~~s lgisfzgsf nflu Nofpg af~~þ~~_{f :j ls[tsf nflu k~~j~~ u/\$f]5 .}
- gful/s nufgl sf~~f~~af/f ; ffngdf Nof0Psf]vhfdv~~l~~ k\$[tsf]gful/s Psfs of~~hg~~f c~~G~~t~~ut~~ cfly\$ j if{ @)^(>fj 0f)! ut] b]v @)&) cfif9 d; f~~t~~; Dd gful/s Psfs of~~hg~~sf] Psfs ; V~~of~~ \$^%**) lsQf -0\$0f /x\$f] ; f]cg^t f/ ? !)) sf b/n]x~~g~~]?= \$^ s/f~~B~~ ^% nfv, ** xhf/ Psfs sf~~f~~ /x\$f]5 eg]o; cfly\$ j if~~f~~c~~G~~todf gful/s Psfs of~~hg~~sf] ; xeful ; V~~of~~ !@\$& /x\$f]5 . clwsfz /sd a~~s~~ lgf~~k~~df nufgl x~~g~~] / ; f/ tyf l8j }r/d~~f~~ Hofb}Go~~g~~ /sd nufgl x~~g~~]u/\$f]5 .

h_ lgIf~~k~~ ; b:o bt~~m~~

o; cfly\$ j if~~f~~ af~~þ~~_h]lwt~~f~~qsf] s~~b~~lo lgIf~~k~~ ; jf lgodfj nl, @)^& sf]Joj :yf adf~~hd~~ lgIf~~k~~ ; b:osf] ?kdf sfd ug{rf~~x~~g] >l Pe/]6 a~~s~~ ln= >l Pgcf0j Pn Soflk6n ln= >l lqzh ; \$ol/]6h P08 0Ge]6d]6 ln= >l a~~s~~ ckm sf7df08' >l Pg~~f~~; -Pd= dr/]6 a~~s~~_E ln= >l Pln6 Soflk6n ln= >l u~~f~~df] dr/]6 a~~s~~/ ln / >l l; 4fy{Soflk6n ln u/l yk * j 6f sDkg~~l~~x?nf0{l~~g~~If~~k~~ ; b:osf] ?kdf btf{u/l k~~b~~fl~~k~~q k~~b~~fg u/\$f]5 . o:tf lgIf~~k~~ ; b:ox?dfk~~m~~ nufgl stf{?n]lwt~~f~~qdf nufgl ug{l8Dof6 Psfp66 v~~f~~h~~l~~ lwt~~f~~qsf]s~~b~~lo lgIf~~k~~ k~~b~~ffnl~~d~~ cfj 4 x~~g~~]cj ; / k~~b~~kt x~~g~~5 . xfn; Dd af~~þ~~_f6 lgIf~~k~~ ; b:otf kfpg]sDkg~~l~~x?sf] ; V~~of~~ !\$ klu\$f]5 .

em q~~186~~ /l~~b~~_E ; jf ; ffngM

q]86 /]6 E lgodfj nl, @)^* sf]Joj :yf adf]hd >I 0qmf gkfn ln= nfo{q]86 /]6 E ;]f ; ffngsf nflu cgdktkq kbfq ul/Psf]f pQm ; :yf o; cfly\$ j ifdf ; ~rfngdf cf0{lgiszg stf{; u7t ; :yfx?sf] zfv dNofgsf]sfo{ul//x\$]5 .

❖ sfgbj Joj :yf tyf sfgbl kj nls/0f

- sfgbl Joj :yfM

s_ ; DklQ zl4s/0f tyf cftssf/l lqmsnfskdf lj Qlo nufgl lgjf/0f lgb]zsf, @)^ (nfuM
lwtfkq ; DaGwl Joj ; fo ug{cgdktkq kkt sDkgL j f ; :yfn]; DklQ zl4s/0f -dgl nfp08l/E_ lgjf/0f Pj, @)^ \$ adf]hd ufxssf]klxrg ug{ zsf:kb ultlj lwsf]klxrg ug{ sf/faf/ ; DaGwl kltj bg k\$ ug{tyf hflvd Joj :yfg ug{ ; d}sf sfo{f0{lgoldt / Jojl:yt ug{ afBh] ; DklQ ; l4s/0f lgjf/0f lgb]zsf, @)^ (tof/ u/l nfu'u/]5 .

v_ lwtfkq ahf/ ; lrs/0f ljlgodfj nlM

gkfn :6s PS; r}h lnd6\$ af6 lwtfkq ahf/ ; lrs/0f ljlgodfj nl :jls[tsf nflu k\$ ePsf]f pQm ljlgodfj nl cibog u/l ; wf/ ul/gkg]lfq?sf]klxrg ; lxtsf]; emfj gkfn :6s PS; r}hdf k7f0Psf].

u_ l; l8P; ; DaGwl ljlgodfj nl :jls{M

l; l8P; P08 lSno1/E ln= af6 lwtfkq sf/faf/ tyf lx; f] /fkm fkm ljlgodfj nl, @)^ (:jls[tsf nflu afBdf k\$ ePsf]f pQm ljlgodfj nl :jls{ ul/Psf]. ; fy} l; l8P; af6 pQm sDkgLsf] k\$Gwkq tyf ljlgodfj nl tyf lwtfkqsf]s]b]o lglf] ;]f ljlgodfj nl, @)^ * df ; zfgsf nflu k\$ ul/Psf]f afBdf6 ; zfgsf nflu :jls[t kbfq ul/Psf]5 .

3_ ; fdlx s nufgl sf]f lgb]zsf, @)^ (nfuM

; fdlx s nufgl sf]f ; ffng Joj :yfnf0{lgoldt tyf Jojl:yt ug{lwtfkq ; DaGwl Pj, @)^ # sf]Joj :yf cg' f/ afBh]; fdlx s nufgl sf]f lgb]zsf, @)^ (agf0{ldlt @)^ (÷) \$÷)! b]v nfu'u/; s\$]5 .

- sfgbl kj nls/0f M

s_ afB{j ?4 k/]f]d2fsf]sgf/f

o; cfly\$ j ifdf afBdf0{ljkifl jgf0{bfo/ ePsf * j6f d2f dfldnfdf afBsf] tknf6 lnvt hj fkm kltPQ/ kq tof/ u/l k\$ ul/Psf]. pQm qmddf b0{d2fx? ; gjf0sf] qmddf vf/h ePsf]/ c6o d2fx? cbfntdf larf/flwg cj :yfdf /x\$]5 .

v_ ubf; f]; dfwfg

o; cfly\$ j ifdf afBdf lwtfkq sf/faf/ , z]f/ lnnfdl ; DaGwl, z]f/ gfdf; /l ; DaGwl, ; fdlx s nufgl sf]f ; DaGwdf % ubf; f kkt ePsf] / ubf; f] ; dfwfgsf] nflu cfj Zos hfgsf/l dfu u/l tlgj 6f ubf; fx? ; dfwfg ul/Psf]5 .

❖ ; k^Wj]f0f tyf cg^WdgM

s_ dr^W a^W/sf]cg^Wdg

dr^W a^W/n]cfly^W j if{; dfkt ePsf]# dlxgf leq cfk^W]u/\$f]lwtf^Wq sf/f^W/; lxt gfk^W gf^W; fg lx; f^W, j^W; nft tyf gub k^Wfx ljj/0f ; lxtsf]j flif^W k^Wtj^Wg af^W{; dlf k^W ug^Wg{joj:yf /x\$fd^W (dr^W a^W/n]tf]sPsf]; dodf af^Wdf pQm ljj/0f k^W u/\$f 5g .

o; cfly^W j ifdf !\$ lgisfzg tyf laq^W k^Wwsx? d^Wb](j 6fn]dfq lwtf^Wq lgisfzg tyf laq^W k^Ww ; Da^Wl sfo{ u/\$f 5g\ tfl]sPsf]; dodf k^W ug^Wg{ljj/0fx? af^Wdf k^W gug{dr^W a^W/x?nf0{; f]ljj/0fx? k^W ug^Wf nflu kf^Wrf/ ul/Psf]5 .

v_ lwtf^Wq ahf/sf]ljj/0f k^Wfxsf]cg^WdgM

lwtf^Wq ahf/ ; ~rfng lgodfj nl, @)^\$ n]lwtf^Wq ahf/n]k^Wo^W cfly^W j if{; dfkt ePsf]tlg dlxgfleq pQm cfly^W j ifsf]n]yfk/Lf0f ePsf]lj Qlo ljj/0f / j flif^W k^Wtj^Wg, k^Wo^W q^Wfl; s cj lw ; dfkt ePsf]#) lbgleq q^Wfl; s k^Wtj^Wg k^W ug^Wg{joj:yf u/\$f]5 . pQm joj:yf cgtut g^Wfn :6s PS; r]h ln= af6 cf=j = @)^*.(sf]j flif^W k^Wtj^Wg, n]yfk/Lf0f k^Wtj^Wg / q^Wfl; s k^Wtj^Wg x? af^Wdf k^Wkt ePsf 5g\

u_ lwtf^Wq sf/f^W/sf]cg^WdgM

lwtf^Wq ahf/df x^Wblgs sf/f^W/sf]cg^Wdg nflu af^Wg]g^Wfn :6s PS; r]h ln= ; u l; wf ; Dks{:yflkt u/l lj B'tlo df^Wbd dfk^W tTsf^Wn}; k/lj]f0f ug{k^Wffnl (Real Time Surveillance) lj sf; u/l sf/f^W/ e)x\$f]ljj/0fsf]c^Wbog u/l z^Wsf:kb sf/f^W/ gf^W ug{tyf cfj Zostf cg?k ; Da^Wwt lwtf^Wq bnfnnf0{ljj/0f :ki6 ug{nufpg]u/\$f]5 . pQm k^Wffnl dfk^W af^Wg]k^Wo^W lbg lwtf^Wq sf/f^W/ ug{AolQm tyf ; yf nufot sf/f^W/ ePsf]; u^W7t ; yf, sf/f^W/ dNo / ; f^W/ ; wof ; Da^Wwdf lg/Gt/ cg^Wdg ug{ub5 .

lwtf^Wq[sf]bf] f]ahf/ sf/f^W/ cg^Wdg sf/f^W/ ; Da^Wl ; H^Wkt k^Wtj^Wg, ; f^Wkflxs sf/f^W/sf] ; H^Wkt k^Wtj^Wg, Ans sf/f^W/ ; Da^Wl k^Wtj^Wg, ; f^Wkflxs ?kdf lwtf^Wq bnfnnx?sf]sh sf/f^W/ /sd ; Da^Wl ; H^Wkt ljj/0f, tl^Wg dlxgfegbf j 9L ; do; Dd sf/f^W/ x^W g; s^Wsf lwtf^Wq x?sf]ljj/0f, ; yfks ; f^W/ sf/f^W/sf]clen^Wy tof/ ug^Wf ; fy}goldt ?kdf cfj Zostf cg' f/ dr^W a^W/x?nf0{ug{sf/f^W/sf]clen^Wy tof/ ug{u/\$f]5 .

3_ lwtf^Wq bnfnn Joj ; folx?sf]ljj/0f k^Wfxsf]cg^WdgM

• lwtf^Wq bnfnn Joj ; folx?sf]ljj/0f k^Wfxsf]cg^WdgM

lwtf^Wq bnfnn]cfkn]lwtf^Wq sf/f^W/ nufot gfk^W gf^W; fg lx; f^W, j^W; nft, gub k^Wfx ljj/0f ; lxtsf]j flif^W k^Wtj^Wg cfly^W j if{; dfkt ePsf]# dlxgf leq af^W{ dlf k^W ug^Wg{joj:yf /x\$fd^W o; cfly^W j ifdf \$* lwtf^Wq bnfnnx?nf0{ cfly^W j if{@)^*.(sf]j flif^W ljj/0f af^W{; dlf k^W u/\$f 5g\ cl3Nnf]cfly^W j ifdf \$! lwtf^Wq bnfnn Joj ; folx?nf0{To:tfl]ljj/0f af^W{; dlf k^W u/\$f lyP . lwtf^Wq bnfnnx?sf]j flif^W ljj/0f k^Wfx ; Da^Wl ljj/0f cg'; H^W- (df k^Wt't ul/Psf]5 .

af^Wdf k^Wtj^Wg k^W ug{ lwtf^Wq bnfnn Joj ; folx?nf0{; f]ljj/0f clj nDa k^W ug^Wf nflu cfj Zos kf^Wrf/ ul/Psf].

- **Iwtflikq bnfñ Joj ; folx?sf]qđfl; s ljj/0f kjfxsf]cgudg**

Iwtflikq Joj ; fol -Iwtflikq bnfñ, Iwtflikq Jofkf/l tyf ahf/ lgdf{f_ lgodfg nl, @)^\$ df Iwtflikq bnfñ Joj ; folx?n]klo\$ qđfl; s cjlB ; dfkt ePsf]tl; lbgleq qđfl; s kltjbg af{; dlf kż ugkg{Joj :yf /x\$đfl o; cfly\$ j ifđf \$* Iwtflikq bnfñ Joj ; folx?n]kyd qđfl; s kltjbg, \$(bnfñ Joj ; foln]bf] f] tyf t] f]qđfl; s ljj/0f / \$^ n]rfyf]qđfl; s ljj/0f af{; dlf kż u/\$f 5g\ cf=j= @)^*.(df ; f] ljj/0f aempg] Iwtflikq bnfñ Joj ; folx?sf] ; vof qmdz@) n]kyd qđfl; s kltjbg, #* bnfñ Joj ; foln]bf] f] \$# tyf t] f]qđfl; s ljj/0f / \$^ n]rfyf]qđfl; s ljj/0f af{; dlf kż u/\$f lyP . ; dodf g]ljj/0f gaempg] Joj ; folx?nf0{; dod}ljj/0f aempgsf nflu ; r] u/fpsf]kqfrf/ ul/Psf]đfl o; j if{ljj/0f kjfx ug]Iwtflikq bnfñ Joj ; folx?sf] ; vof j[4 ePsf]5 . o; ; DaGwl ljj/0f cg'; tl-! df k|t't ul/Psf]5 .

- **Iwtflikq bnfñ Joj ; folx?sf]:ynut cgudgM**

af{đf6 o; cfly\$ j ifđf Iwtflikq bnfñ Joj ; folsf]sfdsf/afxlsf]:ynut lg/LIf0f ul/Psf]lyof]. sh @% j 6f Iwtflikq bnfñ Joj ; folx?sf]:ynut lg/LIf0f ubf{Iwtflikq bnfñ Joj ; fxlx?n]lgodfg' f/ /Vgkg{ljj/0f /fv}g/fv}f] ufxssf] kl/ro tyf ljj/0f /fv}g/fv}f] vl/b cfbż klyldstfsf] cfwf/df sf/fđf/ u/}gu/\$f] af{đf kż ug{kg}; tgf, hfgsf/l, sdkglsf]lx; fa b?:t /fv]g/fv}f]/ Iwtflikq Joj ; folx?sf] kjfif/ kofkt /x]g/x\$f]; DaGwl lg/LIf0f u/l pQmklfx?sf ; emfj ; lxt kltjbg tof/ u/\$f]5 . lg/LIf0fsf] qmddf clwsfz bnfñ Jojf; folx?n]lgodfg; f/ /Vgkg{ljj/0fx? /Vg]u/\$f]kf0of].

; f] qmddf /Vgkg{sfuhft tyf ljj/0f g/Vg] Iwtflikq bnfñ Joj ; folx?nf0 lgod cg?k ljj/0fx? tyf sfuhft /Vgsf nflu ; r] u/f0Psf]lyof].

- **Hlsf ; u7t ; :yfx?sf]; Hgf kjfxsf]cgudgM**

o; cfly\$ j ifđf sh @#) ; Hlsf ; u7t ; :yfx? dWb]#! ; Hlsf ; u7t ; :yfn]tflsPsf]; dodf tyf !)^ ; u7t ; :yfx?n]l9nf]u/l ; f]L cfly\$ j if\$faflif\$ kltjbg tyf @^ ; Hlsf ; u7t ; :yfn]ljqlo ljj/0f af{đf aemPsf 5g\ o; /l af{đf ljj/0f aempg]; Hlsf ; u7t ; :yfx?sf]; :yf !^# /x\$f]5 .

To; y/l qđfl; s ljj/0f kjfx tkm(!\$@ ; u7t ; :yfx?n]kyd rfđfl; s ljj/0f, !^; u7t ; :yfx?n]bf] f] rfđfl; s ljj/0f, !^; u7t ; :yfx?n]t] f] rfđfl; s ljj/0f / !%; u7t ; :yfx?n]rfyf] rfđfl; s ljj/0f af{đf aemPsf 5g\ .

af{đf] Pđ lgod cg'; f/ af{đf kż ugkg{ljj/0fx? kż ug{tyf gug}; a}; Hlsf ; u7t ; :yfx?sf] Company Profile tof/ ug]u/\$f]5 .

lgodfg' f/ ; dodf ljj/0f kż gug]; Hlsf ; :yfx?nf0{ljj/0f kż ug\$f nflu ; r] u/f0Psf]5 . ; fy} ; dodf g]ljj/0f aempg]; Hlsf ; u7t ; :yfx?nf0{xl/of]l9nf]aempgjhf0{kxjhf}/ ljj/0f gaempgjhf0{ /ftf]; s]n]0lut u/l ; Hlsf ; u7t ; :yfx?sf]ljj/0f kjfx ; DaGwl hfgsf/l af{đf]j; f0đdf /Vg] ul/Psf]5 .

r_jflif\$; fwf/0f ; ef

; ¶ls[; ¶l7t ; ¶yfx?n] cfly\$ j if{ ; dfkt ePsf] ldltn] ^ dlxgf leq j flif\$; fwf/0f ; ef u/fpgkg] Joj :yf /x] adfhd sh ; ¶ls[; ¶l7t ; ¶yfx? dlb] ^% ; ¶yfn] ; dofj wl leq j flif\$; fwf/0f ; ef u/\$f 5g\

o; cfly\$ j if{leq j fl0fHo a\$; dxsf @*, lj sf; a\$; dxsf %!, lj Q sDkgL ; dxsf \$* aldf sDkgL ; dxsf !(, xfØn ; dxsf #, ptkfbg tyf kØfvg sDkgL ; dxsf (, Jofkf/ ; dxsf @, cØ ; dxsf @ u/l hDdf !^@ ; ¶ls[; ¶l7t ; ¶yfx?n] cfly\$ j if{@}^*.(sf] j flif\$; fwf/0f ; ef ; DkGg u/\$f 5g\ ; fwf/0f; ef gu/\$f ; ¶l7t ; ¶yfx?nf0{; dodfg}; fwf/0f; ef ug\$! nflu ; r] u/f0Psf]5 .

r_lgoldt cgldg tyf ; klyj]f0fM

- klylds ahf/tkn; klyj]f0fM**

lwtfkqsf] ; fj hlgc lgisfzg sfodf lgodfj nldf ePsf] Joj :yfcg' f/ cfj Øg kf/fd ; ¶of tyf /sd ; \$ng, ljj/0f tf]sPsf] ; doleq kØ eP÷gePsf] ; \$ng sØbØf6 kØt ljj/0f tyf lgisfzg tyf laqm kØwsaf6 afØdf kØ ul/Psf] kl5Nnf] ljj/0fdf km/s eP÷gePsf] laqm aØb ePsf] !% lbgleqdf 8kmt ; DaGwl ljj/0f afØdf kØ eP÷gePsf] ; \$nt /sd laqm aØb ePkl5 tf]sPsf] ; doleq tf]sPsf] ; do; Ddsf nflu gØfn /fi6< a\$df hDdf u/}gu/\$f] lwtfkq afØkmf6sf] gdØf afØkmf6 ugØgb tlg sfodf gØfn /i6< a\$df hDdf u/}gu/\$f] lwtfkqsf] afØkmf6 tyf lkmtf{eQmgl tf]sPsf] ; doleq u/}gu/\$f] ; \$nt /sd lgisfzg a\$df hDdf u/}gu/\$f] ; DaGwl ljj/0f afØdf kØ eP÷gePsf] tf]sPsf] ; doleq ; Ø/sf] ; ¶ls/0fsf nflu lg Øg lbP glbPsf] ; DaGwdf lgoldt ?kdf cgldg ug{ul/Psf]5 .

5_lwtfkq tYofs koffnlM

; ¶ls[sDkglx?sf] aflux kltj Øgdf ; dflj i6 ljust !& aifc13 b]vsf tYofs? tyf /fli6@ Pj +cGt/fli6@ Ifgsf kØL ahf/ tyf cytØq; E ; DaGwt tYofs? ; \$ng u/l lwtfkq tYofs Aoj :yfkg koffnl :yfkg ul/Psf]f pQm koffnldf /x\$! ljj/0fx? lgoldt ?kdf cØbfj lBs u/l o; j ifØv a] ; f06dfkmf ; fj hlgc ul/Psf]5 . o; koffnlaf6 ; ¶ls[; ¶l7t ; ¶yfx?sf]lj lQo ljj/0f kØt ug{; lsg]Joj :yf ul/Psf]5 .

5_nufglstf{tfnd tyf klylfof sfogndx?M

kØlahf/sf] lj sf; / nufglstf{?sf] lxt ; Af0f ug{clekfon] afØh] /fhwggl aflux/sf nufglstf{ pBfØ Joj ; fol nufot ; DaGwt ; af0{; du|kØlahf/sf] ; DaGwdf 1fg Pj +hgsf/l kØfg ug{p2]osf ; fy laut aif{?df h:t}u/l gØfnfsf] kØ{d]l b]v klyrd dxfsfnlsf laleg :yfgx?df kØlahf/ ; DaGwl hgrØgf clej [4 tyf nufglstf{klylfof sfognd ; ffng u/\$f]5 . o; ; DaGwl ; DkGg dVo dVo sfogndx? b]fo cg' f/ 5g .

- afØh] :yfglo pBfØ j fl0fHo ; 3x?sf] ; eQm cfotØgfd qmdzM ldlt @)^(.!).@* df lrtjgsf] gf/fo0fu9df, ldlt @)^(.!!.)! df xØfØfdf ,ldlt @)^(.!!.!# df l; GwkfNrf\$sf] afxlla; Øf, ldlt @)^(.!!.!% df bfØvfsf]rl/sfØdf, ldlt @)^(.!!.!* df /fdØfksf]dØynldf, ldlt @)^(.!@)(df nØhØsf] a]; x/df, ldlt @)^(.!@)(df tgxØsf] bdfØldf, ldlt @)^(.!@.#) df wflbØsf] wflbØ a] ldf ldlt @)&.)!..# df pbok'sf] uf0Øf6df, ldlt @)&.)!..% df kØry/sf] lkØbddf, ldlt**

@)>.)!.& df tk[nhEsf]kmplnEdf, ldlt @)>.)!@) df 0hfdsf]0hfd ahf/df, ldlt @)>.)@.#) ut] 8fblsf] lbfkondf, ldlt @)>.)@.#! df c5fdhf] d[un; ydf, ldlt @)>.)#.#) ut] a]8lsf] uff]fnflkgldf, ldlt @)>.)#.#) df 88]hw/fsf] cd/u18df tyf ldlt @)>.)#.#)& df s]fnsf] l6sfk/df u/l b]sf lj legg !* :yfgdf nufglstf{k]zlf0f sfo]nd ;~rfng u/l s/la @%) hgf :yfglo pBf]l, Joj ; fol, k]lbfs, sfgb Joj ; fol tyf lj Bfyl{?nf0{ k]lahf/sf jjjw k]fx?sf] af/df k]zlf0f lbPsf]lyof].

- afþó] o:tf] sfog]ndx?df ; f] Jo]Qmsf] ?kdf afþó]f sd]f/l]f ; fy]g]fn :6s PS; r]h, lwtf]q Joj ; folx?nf0{; d] kl/r]fng ug]l]u/]f]5 .

kHlahf/df ; r} nufglstf{a9fpq bJofkl?kdf nufglstf{klzflf0f tyf hgr}gf clea[4 u/fpg]
sfonf0{cfufdl cfly§ j ifx?df cem k ej sf/l?kdf ; ~rfng ug[nlo /fv\$]f5 .

h_tflnd tyf ; dgf/df ; xeflutfM

gñfn lwtfñq afñfñ]sdñf/lx?sf]; lk tyf sfoñt blftf cleañsf nflu kñlahf/ ; Dañwl lñleñg tfñnd, ; ñlgf/ tyf cñg sfoñdx?df ; xeful u/fpñ}cfPsñ] 5 . o; cflyñ j ifñf ANNA General Meeting, Vietnam, 2012, Cross Boarder Supervision and Enforcement, Thailand, 2013, Banking Sector Reform and Divestment, South Korea, 2013, 2013 International Institute for Securities Market Development Program, USA, 2013, South Asian Regulators and Exchanges Coordination Meeting, India, 2013, International Institute for Complaince and Examination of Market Participants, USA, 2013, Market Surveillance of Derivatives Market, Malaysia, 2013, Emerging Market Programme (EMP), Malaysia, 2012, Financial Literacy and Education Program, 2012 India, 2013 Annual General Meeting of AFIE India, 2012, Observation Visit of Stock Exchange, Thailand & Vietnam, 2013 h:tf tfñnd tyf ; Idgf/df afñfñ]sdñf/lx?nf0{; xeful u/f0Psñ]lyof].

o; } u/l o; cfly§ j ifff Seventh NRN Conference, Australia, 2012, Seventh IFRS Regional POLICY fourm, Hongkong, 2013, "2013 IFIE-IOSCO Global Education Conference", Canada, 2013, Regulation and Supervision of Derivatives Market, Sri Lanka, 2013, SROCC Mid-Year Meeting and Sixth Annual Training Seminar, Canada, 2014, 15th Tokyo Seminar of Securities Market Regulations, 2013 h:tf ; ldfg/ tyf sfogmdx?df af§\$f cllbf tyf ; b:ox?sf]; xeflutf /x§f] lyof].

em af\$fsfk\$fzgx? tyf ; kgf kjfxM

▪ j flif§ kltjBg

Iwtfkq ; DaGwl Pg, @)^# sf]bkrf @^ n]u/\$f]Joj :yf cg; f/ Iwtfkq ahf/df ePsf sfdsf/j fxl, ultlj lw / ahf/ lj sf; sf nflu ePsf kf; x? ; dfj £ u/l af\$fh]cfly\$ j if{@)^*(sf]j flif\$ kltj \$g -gkfnL tyf cuhl ; :s/Of_ k\$ fzg u/l lj t/Of u/\$f]5 .

▪ ;Jfg GoHnJ/

o; cfly\$ jifdf lwtfkq ahf/sf ljlegg ultlj lwx?nf0{; d6] k\$ fzg ug{yflnPsf]; ffg Gohn6/sf]cs ^ / cs & -gkfnl ; :s/0f_ k\$ fzg tyf lj t/0f ePsf]5 .

• ; r̄t̄gfdhs ; fdfullx?

lwtflikqdf nufgl ubf{cj nDag uglikg}; hutf ; DaGwdf nufglstf{?sf]hfgsf/l[sf]:t/ clea[4 ug[p2]on] afBh].nufglstf{?n] hfgkkg{s/fx?U tyf .lwtflikqdf nufgl ug{cl3 lbgkg{s/fx?U lj ifo zlif\$df kl:tsf k\$ fzg tyf lj t/0f u/\$f]5 . o; }u/l lwtflikqsf nufglstf{?n]lwtflikqdf nufgl ubf{lbgkg lbgkg{s/fx? ; DaGwdf afBh] kDknþ k\$ fzg tyf lj t/0f u/\$f]5 . ; fy}lwtflikqsf nufglstf{?nf0{lwtflikqdf nufgl ubf{lbgkg k\$opgkg{s/fx?sf ; DaGwdf ; r̄t̄ u/fpg afBh] lj lehg /fli60 kqklqsf, 6lj lehg nufotsf ; r̄f/dflbdx? dfkm̄t ; r̄t̄gfdhs ; fdfullx? k\$ fzg tyf k\$ fzg/0f u/\$f]5 .

• lwtflikq sfgb ; ux

lwtflikq ; DaGwl Pg, lgodfj nl tyf lgb[zsf] ; dfj þ u/l lwtflikq ; DaGwl sfgb ; ux, @)&) k\$flzt ul/Psf]5 .

▪ ja; f06M

lwtflikq ahf/sf lj lj w klfx? ; DaGwdf ; Dj 4 klfx?nf0{lg/Gt/ ?kdf hfgsf/l pknAw u/fpg] p2]on] lwtflikq ahf/; E ; DaGwt Pg, lgod tyf lgb[zsf], gfn lwtflikq afB\$sf]kl/ro, afB\$sf]j flif\$ kltj lg, qfl; s ; jfj Gohnþ/ / afB\$df ubgf; f] lbg] 9fFsf ; fy} nufglstf\$nf nflu hfgsf/l tyf r̄t̄gfdhs ; fdfullx? ; dfj þ u/l afBh]cfkm̄fjj] ; f06 tof/ u/\$f]5 .

afB\$sf]j þ; f06 dfkm̄t lwtflikq ahf/, lwtflikq Aoj ; fol tyf ; Hs[t ; u!7t ; #fx?sf]Pg lgodsf]kfngfsf] l:ylt ; DaGwl lj j/0f ; f] hlg s u/\$f]5 . afB\$sf]j þ; f06nf0{cem k\$efj sf/l agfpg lgoldt ?kdf cBfj lws ug\$sf ; fy} blgs ; lqf klij lw ; DaGwl ; d:ofx?sf] ; dfwfg ug[t km(lj zj] lbg lbo{o; df j 9lebf j 9l ; lqf tyf hfgsf/lx? ; dfj þ ug[u/\$f]5 . ; fy} afBh] lwtflikq ahf/ lfjsf] cft/fli60 cEof; cg?k afB\$sf gfddf www.sebon.gov.np nf0{ ~rfngdf Nof0Psf]5 .

▪ cllbog tyf cg'; QwfgM

o; cfly\$ j ifdf afBh]afXo lj 1 kl/rfng u/l gofE:6s PS; r̄hsf]kj þ ; DaGwdf cllbog u/\$f]5 . sdfl86lh 8/e]6e ahf/ lgodg ug]; DaGwdf cllbog u/f0{ /f\$f/j fnfx?sf]; enfj x? ; d] ; dþl kltj lg tof/ u/l cy{dGqfnodf kþ ul/Psf]5 cGo cllbog lj ifosf] ; DaGwdf cfj Zos ; Gbe{ ; fdullx? ; sng ul/Psf]/ o; nf0{cfufdl j ifsf]sfo{f]df ; dfj þ u/l sfo{cufl8 a9fpg]ofhgf /x\$f]5 . o; cfly\$ j ifdf afBh] k:tsfno dfkm̄t nufglstf{ lj Bfyl{ cg'; Gwfgstf{ tyf lj Zj lj Bfnosf cllbfksxnf0{lwtflikq ahf/; Dj Gwl ; \$int tYof, afB\$sf k\$ fzg tyf cGo lj lj w ; lqf tyf hfgsf/lx? pknAw u/fPsf]5 . ahþ j Qmlo dfkm̄t Nof0g]; /sf/sf]gllt tyf sfo{mddf ; dfj þ uglikg]lwtflikq ahf/ ; DaGwl lj ifo-j:t' tof/ u/l cy{dGqfnodf k7f0Psf]5 .

#= **lwtf]q bf] f]ahf/sf]cj :yfM**

❖ **lwtf]q ; lrs/0fM**

-s_ ; fwf/0f ; þ/ ; lrs/0f

o; cfly\$ j ifdf ; fwf/0f ; þ/ hf/l u/\$f # aflofHo a\$, !# lj sf; a\$, # lj Q sDkgl / ! j ldf sDkgl u/l @) ; ul7t ; yfx?sf]? & cj {\$^ s/fþ)* nfv a/fa/sf]a/fj /sf]; fwf/0f ; þ/ ; lrs/0f u/fPsf 5g\

-v_ xskþ ; þ/ ; lrs/0f

o; cfly\$ j ifdf ^ lj sf; a\$ tyf # lj Q sDkgl u/l (; lrs[; ul7t ; yfx?n]?= @ cj {*} s/fþ (* nfv xhf/ a/fa/sf]xskþ ; þ/ gkf fn :6s PS; rjh ln= df ; lrs/0f u/fPsf 5g\

-u_ C0fkq ; lrs/0f

o; cfly\$ j ifdf ; lrs[; ul7t ; yfx? dlb]^ j fl0fHo a\$ x?n]?= @# cj {&@ s/fþ #^ nfv a/fa/sf] C0fkqx? gkf fn :6s PS; rjh ln= df ; lrs/0f u/fPsf 5g\ t/ o; cfly\$ j ifdf gofF; /sf/l C0fkqx? eg]gkf fn :6s PS; rjh ln= af6 ; lrs[ePg .

3_ afþ; ; þ/ ; lrs/0f

o; cfly\$ j ifdf & j fl0fHo a\$, @! lj sf; a\$, !(lj Q sDkgl, * 0G:of]!; sDkgl, @ hnlj Bt, / ! xfþn u/l %* ; lrs[; ul7t ; yfx?n] ?= \$@ cj {#} s/fþ ## nfv a/fa/sf] afþ; ; þ/ gkf fn :6s PS; rjh df ; lrs/0f u/fPsf 5g\

-a_ Doþcn km08 ; lrs/0f

o; cfly\$ j ifdf afþdf btf{ePsf ; fdlxS nufgl sf]f dlb]cfkmgf]ofhg ahf/df NofPsf gljn Doþcn km08 / l; 4fy] Doþcn km08 cft{tsf ofhg fx?sf] ?= ! cj { %@ s/fþ a/fa/sf b0{ ofhg fx? gþ; þf ; lrs/0f ePsf 5g\

r_ ; lrs[; ul7t ; yfx?sf]j ul\$/0f

ælwtf]q ; lrs/0f lj lgodfj nl, @)%# df sDtdf # j if{cufl8 b]v dgfkfdf /x\$]f] ; þ/sf]rQmf dNo eGbf lsfj l dNo a9l ePsf] cfly\$ j if{ ; dfkt ePsf] ^ dlxgfleq pQm cfly\$ j if\$]f] sf/fþf/ tyf cfo Joo lj j/0f :6s PS; rjh df kþ u/\$f] rQmf kHl sDtdf ?= @ s/fþ ePsf] ; fwf/0f ; þ/j fnfx?sf] ; Wof sDtdf !))) ePsf]/ gkf fn :6s PS; rjh ln= sf] ; lrs/0f lj lgodfj nl df tf]sP cg' f/sf]dfqfdf ; j { fwf/0fnf{ ; þ/ laqñ u/\$f] ; lrs[; ul7t ; yfnf0{asE j uþf / cgonf0{avE j uþf j ul\$/0f ug]Joj :yf /x\$]f]5 . lj lgodfj nl sf]Joj :yf cg' f/ o; cfly\$ j ifdf gkf fn :6s PS; rjh ln= n]@% j fl0fHo a\$, %% lj sf; a\$, #! lj Q sDkgl, !\$ aldf sDkgl, ! ptkf bg tyf kþf]g sDkgl, ! xfþn / ! cGo ; dksf]sDkgl u/l hddf !@) j 6f ; lrs[; ul7t ; yfx?nf0{asE j uþf j ul\$/0f u/\$f]5 .

5_ ; Ḧlsf ; Ḥl7t ; Ḩyfx?sf]; dxut ljj /0f

ut j if&f sh ; Ḫlsf ; Ḥl7t ; Ḩyfsf]; Ḯof @!^ /x\$ʃʃf o; cfly\$ j if&f Ps cfk; df dh{ePaf6 ^ j 6f sDkglsf]; lrs/0f vf/h ePsf]/ goff@) j 6f sDkgL yk e0{; lrsf sDkglsf]; Ḯof #@) sfod ePsf]5 . o; /l ; lrs/0f ePsf sDkglx?df # j fl0fHo a\$, !\$ ljsf; a\$, @ ljq sDkgL / ! ladf sDkglx? /x\$ʃ 5g\ . ; lrsf ; Ḥl7t ; Ḩyfx?sf]; dxut ljj /0f tflnsf ! df k|t't ul/Psf]5 .

tflnsf !

; Ḫlsf ; Ḥl7t ; Ḩyfx?sf]; dxut ljj /0f

qm ; *	dx	; Ḫlsf ; Ḥl7t ; Ḩyfsf]; Ḯof	kltzt
!	j fl0fHo a\$	@*	!@-@@
@	ljsf; a\$	*#	#%-#%
#	ljq sDkgL	^^	@*#*
\$	aldf sDkgL	@!	(=^)
%	xʃʃn	\$!-&\$
^	pTkbG tyf kʒʃʃg sDkgL	!*	&-*^
&	Jofkf/ sDkgL	\$!-&\$
*	cGo sDkgL	@)=*&
(	hnlj Bt	\$!-&\$
hDdf		#@)	!))=))

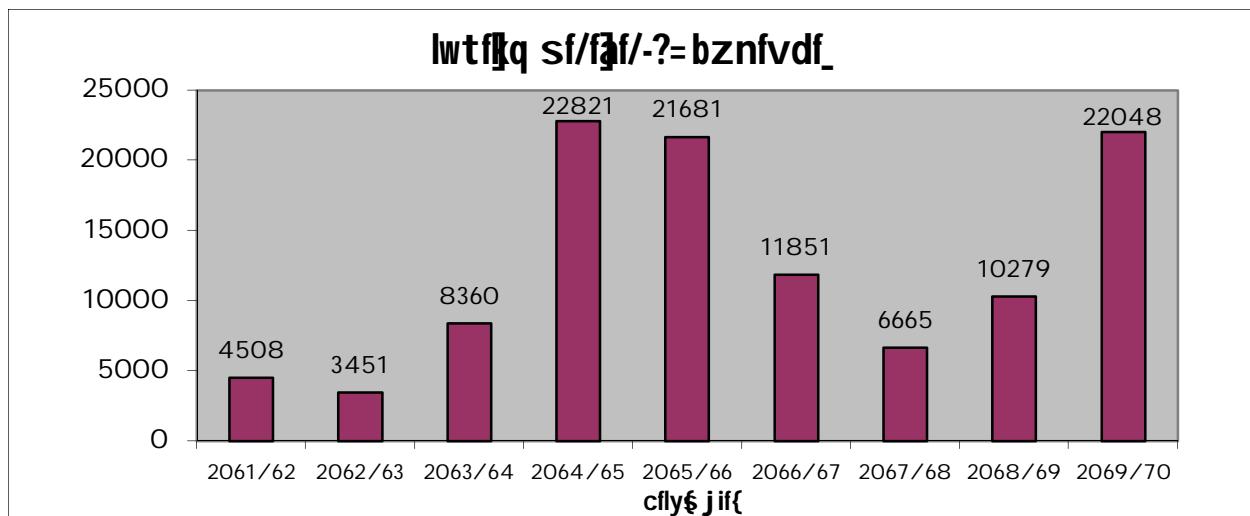
❖ bf] fahf/

s_ ; Ḫlsf lwtf]qsf]rQmf dNoM

o; cfly\$ j if&f ; Ḫlsf sDkglx?sf]rQmf dNo ?= ! vj {@^ cj {\$* s/f\$ ^ nfv /x\$ʃ]5 . ut cfly\$ j if&f]rQmf dNo ?= ! vj {(!) cj {^! s/f\$ /x\$ʃ]lyof]. o; j if&f]lwtf]qsf]rQmf dNo df ut cfly\$ j if&f] thgfd !#=(& kltztn]j [4 cfPsf]5 . of]cfly\$ j if&f ?= !@ cj {%" s/f\$ (% nfv a/fa/sf]lj leGg zʃ/x? gʃfn :6s PS; r}hdf ; Ḫlsf ePsf sf/0f rQmf kHldf j [4 ePsf]xf].

v_ lwtf]q sf/fʃf/

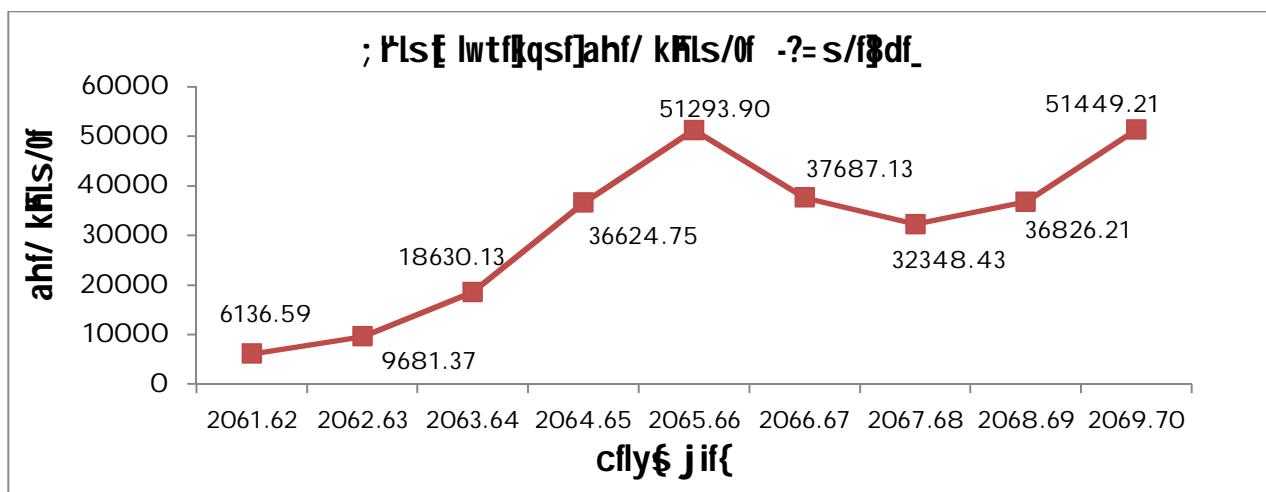
cfly\$ j if{@)^(&) df lwtf]q ahf/sf]sf/fʃf/ /sddf pNnʃo j [4 ePsf]5 . ut cfly\$ j if&f ?= !) cj { @* s/f\$ a/fa/sf]lwtf]q sf/fʃf/ ePsf]df o; cfly\$ j if&f ?= @@ cj { % s/f\$ a/fa/sf]lwtf]q sf/fʃf/ ePsf]5 . o; /l o; cfly\$ j if&f lwtf]qsf]sf/fʃf/ /sddf ut j if&f]thgfd !\$=^# kltztn]j [4 cfPsf]5 . o; n]nufglstf{?df ahf/ kltsf]wf/0ff ; sf/fʃds /x\$ʃ]klg ; \$ʃ ubʃ .



u_ ahf/ kHls/Of

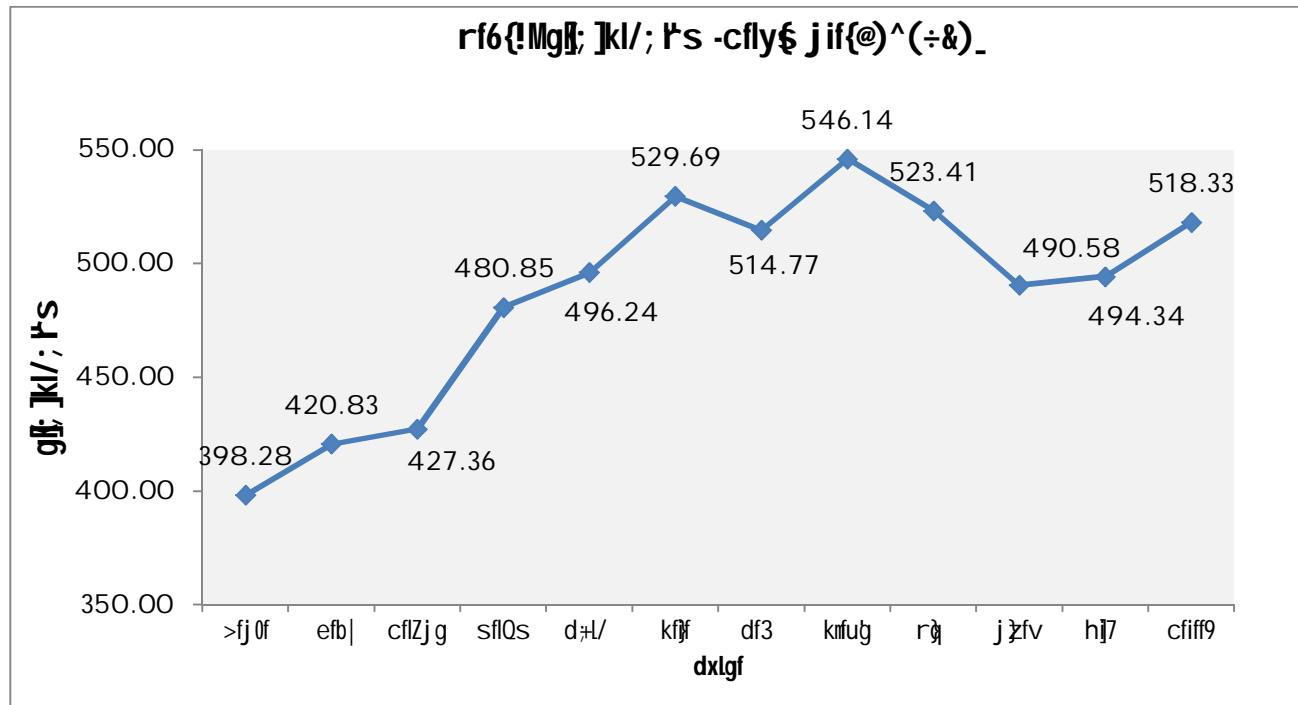
cfly§ j if{@)^(.&) df ahf/ kHls/Of ?= %!\$ cj \${ s/f§ kl§f]5 . ; f] ut cfly§ j if§f thgfdf #(& kltztn]j [4 ePsf]xf]. ut cfly§ j if§f]cGtdf ahf/ kHls/Of ?= #^* cj {/x§f] lyof]. o; cfly§ j if§f ahf/ kHls/Ofsf]sh ufx{y pTkfbg; Esf]cgkft #)=@ kltzt /x§f]5 pQm cgkft ut cf=j= df hDdf @\\$ kltzt /x§f]lyof].

ahf/ kHls/Ofdf lfput cz xlf{ a§ tyf lj Qlo ; :yfx?sf]aldfsf] ; d]_ &!-& kltzt, cgosf] !&-\$ kltzt, hnlj wtsf] ^=) kltzt, pTkfbg tyf kzf]g lf]sf] #=) kltzt, xf]nx?sf] !=& kltzt tyf Jofkfl/s ; :yfx?sf])=@ kltzt /x§f]5 .



3- g]; k]/; tsM

cfly\$ j if{@}^(&) df lwtfkq ahf/df pNn]o ; wf/ ePsf]5 . g]; tsfs j flif\$ lj Gblt cfwf/df cl3Nnf]cfly\$ j if{\$f] thfgfdf #@=((k|tztn]j[4 e0{@}&) c; f/ d; fGtdf %!*# lj Gbdf ku\$f]5 . ; f] ; tsfs cl3Nnf]j if{\$f] ; f]l cj lBdf hDdf &= k|tztn]j[4 e0{#*(= lj Gbdf /x\$f]lyof]. o; cfly\$ j if{\$f]dNo ; tsfs -g]; k]/ t rf6{! df k|t't ul/Psf]5 .



❖ bzsfcfly\$ cj:yf / lwtfkq ahf/

cfly\$ j if{@}^(&) df sh ufx:y pTkfbg cfwf/e't dNodf #^ k|tz /x]cgdfg lyof]. o; j if{ gkfn]sh ufx:y pTkfbg ?= !& va{! ca{!(s/f\$ klg]cgdfg 5 . cfly\$ j if{@}^*.(df of]j[4b/ cfwf/e't dNodf \$=% k|tz /x\$f]lyof].

cfly\$ j if{@}^(&) df k|lnt dNodf sh /fli6@ cfo !)=@ j[4 e0{ !& va{* ca{((s/f\$ klg]cgdfg lyof] . To:t}sh ufx:y pTkfbgdf sh ufx:y artsf]cz cl3Nnf]j if{\$f] thgfdf s]l sdl cfPsf]b]vG5 cyf sh ufx:y pTkfbgdf sh ufx:y artsf]cz+(#\$ k|tz /x]\$f]5 . ut j if{\$f sh ufx:y art k|lnt dNodf ?= ! va{&^ ca{\$^ s/f\$ /x]\$f]f o; @)&! cfly\$ j if{\$f art ?!= va{%^ ca{ *^ s/f\$ xg]cgdfg 5 .

**tflnsf @
gkfnsf]cfly\$; rsfs -k|lnt dNodf_**

-?= s/f\$df_

qm ; =	ljj/of	cfly\$ j if{				
		@)^%.^^	@)^^.^&	@)^&.^.*	@)^*.^(*)	@)^(.&)^**
!=	sh ufx{Yo pTkfbg	98,827	119,277	137,495	153,600	170,119
@=	sh /fli6o cfo	100002.1	120189.1	138250.3	155078.5	170899.0
#=	sh /fli6o art	35446.6	42835.4	51433.1	61401.8	65349.9
\$=	sh ufx:y{art	9323.0	13658.9	19892.3	17646.1	15886.5
%=	sh pkefu	89,504	105,619	117,603	135,954	154,233
^=	sh cgt/fli6o Jofkf/	#%@!^=&	\$#%!%=(\$^)%!-\$	#\$#*)%	\$!!%&=)
	s_ef/t	@)###-\$	@%&!)=*	#)%@*^-	@#@*^=*	@&)*=(-*
	v_c6o dhs	!\$*&@-\$!&*)%!=	!%@@=*	!!((#=&	!\$)^&=@
&	j:t'tyf ; Jfx?sf]vb lgoff	-21,980	-31,990	-32,835	-35,908	-48,405
	s_cfoft	34,254	43,420	45,006	51,295	65,992
	v_lgoff	12,274	11,430	12,171	15,386	17,588
*=	sh kfl lgdfqf	31,303	45,649	52,727	53,555	64,291
(=	sh l:y/ kfl lgdfqf	21,104	26,489	29,273	30,738	35,985
	s ; /sf/l lfqsf]sh kfl lgdfqf	4,428	5,367	6,381	7,156	6,795
	v_lghl lfqsf]sh kfl lgdfqf	16,676	21,122	22,892	23,583	29,190

* ; zflwt cgdfg, ** kf/ldes cgdfg ! kyd cf7 dlxgf
; ffcfly\$; j Ifof, @)^(.&)

To; y/l cfly\$ j if{ @)^(.&) sf] sh j|zs Jofkf/ cl3Nnf] cfly\$ j ifsf] ; fkl cj lwsf] thgfd !(-&
kltztn]j|4 e0{\$ va{!! ca{%% s/f\$ kuf5 . j|zs Jofkf/df lgoffsf]cz sxl 36] !!# kltzt /
cfoftsf]cz **=& kltzt /xsf]5 . o; cfly\$ j ifsf]kyd cf7 dlxgfd ef/t tkmsf]sh Jofkf/ ?= @ va{
&) ca{* (s/f\$ /xsf]5 eg]c6o b2 tkm?= ! va{\$) ca{^& s/f\$ /xsf]5 . sh j|zs Jofkf/df
ef/ttkmsf]cz dfq}^%*= kltzt /xsf]5 . o; cj lwdf Jofkf/ 3f6f @#=\$ kltzt 5 .

cfly\$ j if{@)^(.&) df kf|lnt dNodf sh kfl lgdf0f0f @!=@ kltztn]j|4 e0{=?^ va{\$@ ca{(! s/f\$
kfl]cgdfg 5 . o; y/l ; ldif cfly\$ j ifsf] sh l:y/ kfl lgdf0f{# va{%(ca{^% s/f\$ kfl]cgdfg 5 .
o; cfly\$ j ifsf] sh l:y/ kfl lgdf0fdf lghl lfqsf]ofubfg *!= kltzt / ; /sf/l lfqsf]ofubfg !*=
kltzt /xsf]5 . ljust kf cfly\$ j ifsf] gkfnsf]sxl dvo cfly\$; rsfs dfly tflnsf @ df k|t't
ul/Psf]5 .

❖ Iwtflikq ahf/sf ; Ḧsfṣx?

0; @)^(&)cfly§ j if§]Iwtflikq ahf/; Daǵwl kǵl v ; Ḧsfṣx? tflnsf # df pNnŷ ul/Psf]5 .

tflnsf #

Iwtflikq ahf/ ; Ḧsfṣṣ

ahf/ ; Ḧsfṣx?	cfly§ j if{			
	@)^.^&	@)^.^*	@)^.^()	@)^(&)
; fʒ ǵlgs lgisfzg ; Ḧof	^!	\$&	@@	@!
; fʒ ǵlgs lgisfzg /Sd-?= bznfvdf_	!)^@=@-\$!	^&%\$=) #	@()@!=^*	\$@#&@^)
; Iṛs[t ; u7t ; ǵyfsf]sh ; Ḧof	!&^	@)&	@!^	@#)
; Iṛs[t Iwtflikq?sf]rStf dNo -?= bznfvdf_	&(#%^=))	!)@#^*=))	!!)^!)=(()	!@^)^\$=))
; Iṛs[t Iwtflikq?sf]; Ḧof -xhf/df_	*@!&\$^	!)##^&\$!!\$)) *!	!@(&*\$!
Iwtflikqsf] j flif§ sf/faf/-?= bznfvdf_	!!^%!=!!	^^^%#=	!)@&@-&(@@)\$^-*&
sf/faf/ ePsf]lbg	@@%	@#!	@#@	@#@
sf/faf/ ePsf]sDkglsf]; Ḧof	!(*	@@@	@#)	@#)
sf/faf/ ePsf]; ɸ/ ; Ḧof xhf/df	@^@^!=%	@^@\$)-@()	\$!\$&*=()	*!%&!-&)
sf/faf/ ; Ḧof	@!#&##	#)@#^\$	@(#\$*(@(@#^
; Iṛs[t Iwtflikqsf]ahf/ kǵls/df -?= bznfvdf_	#^*&!=#&	#@#\$*\$#\$	#&!!%=&\$	%!\$\$(@=!
ahf/ kǵls/dfdf sf/faf/sf]kltzt	#-!\$	@-) ^	@-&&	\$-@()
sh ufx{y pTkbgb ahf/ kǵls/0fsf]kltzt	#!=^	@#-\$()	@#-\$!*	##=^#
gʃ;]kl/ ; Ḧs	\$&#&	#^@=^%	#*(=‐\$	%!^#

*sh ufx{y pTkbgb -kǵlnt dNo_sf]; zflwt cfwf/df

sh ufx{y pTkbgb -kǵlnt dNo_sf]kǵlDes cgdfgsf]cfwf/df

; fTmcflys{: j Ifof, @)^(&), gʃfn :6s PS; rʃh ln= sf]j flif§ sf/faf/ kltj ɸg, @)^(&)

\$= ; d:of tyf rbf;l / sfo{rgf;M

■ ; d:of tyf rbf;l x?M

gkfnsf]kHahf/ ljsf; sf nflu afBh]lgDfgf' f/sf ; d:of rbf;l x?nf0{; Daflg ug{kgo{b]vPsf]5 .

1. gkfnsf ; /sf/, gkfnsf lwtfkq afB{ tyf cGo lgodgsf/l lgsfox?sf] lg/Gt/ kpf; sf afahb cGo lfqsf sDkglx? -jf:tlj s lfqsf sDkglx? ahf/df kj z gePsf]kH ahf/ klt nufglstfk?sf] lj Zjf; bluf]?kdf a9fpq]sfo{rbf;l k0f{/x\$]5 .
2. ahf/df ; :yfut nufglstfk?sf] ; Wfdfc ck]lft j [4 e0{ g; s\$] nufglstfk?nf0{ nufglstfk?sf] lj sNksf ?kdf yk lj Qlo pks/0fx? pknJw gePsf]tyf Online Trading System ; ffngdf cfpg g; s\$]cj :yfn]lwtfkq ahf/sf]lj :tf/ rbf;l k0f /x\$]5 .
3. ahf/sf] cfsf/sf] j [4 ; E; E} afB\$] ; :yfut ; Argf lfdtf clej [4 e0{ g; s\$] afBh] ahf/ lgodg tyf cgludgnf0{; zQm ?kn]cuf8L a9f0{; j { fwf/0f nufglstfk? / lwtfkq Joj ; folx?sf nflu kpfj sf/l ?kdf lj Qlo IzIff tflnd sfo{md ; DkGg ; ~rfng u/l lwtfkq ahf/sf]lbuf]lj sf; sfo{rbf;l k0f{/x\$]5 .
4. lwtfkq ahf/df xfn pkTosf aflux/ kj {d]l b]v kIZrd dxfsfnL Ddsf 7hf]; Wfdfc nufglstfk? Pj +u} cfjf; lo gkfnlx? tyf labzl ; :yfut nufglstfk?n]; d] nufgl ug{vf]h/x\$]ePtf klg u} cfjf; lo nufglstfk?sf nflu bf] f] ahf/df nufgl ; DaGwl :ki6 sfo{lltsf]cefj , lj bzl ; :yfut nufglstfk?nf0{lwtfkqsf]bf] f] ahf/df kj z u/fpg sfgysf]cefj tyf pknAw lwtfkq ; DaGwl ; fwgx?df ; fwf/0f ; f/sf] dfq afxNotf tyf lj sl; t cfh/ Future, Options tyf Index futures sf]cefj , lj Btlo sf/f]f/ koffnl -Internet based trading_ sf]cefj , ; xfos bfn Joj ; fol ; Jf bzf ; a} Ifqdf pknAw gxgh]ahf/sf]lj :tf/ sfo{rbf;l k0f{/x\$]5 .
5. kH ahf/ ; DaGwl lg/Gt/ cibog, cg' Gwfg, nufglstfk?lzlff tyf hgr]gf clej [4 / lj Qlo IzIff ; Jfsf] ; :yfut Joj :yfsf nflu klti7fgsf] :yfkgf u/l kH ahf/nf0{ bluf] Pj +lj Zj ; glo kH kl/rfngsf]dflbd agfpq]sfo{rbf;l k0f{/x\$]5 .
6. lwtfkqsf]gfd; f/l k\$bf 'G' l6nf]Pj +nfdf] ; do nflg]tyf ; f\$]f nflu sf7df8f]pkTosfd}cfpg' kg]cj :yf / lwtfkq ahf/ ; DaGwl hfgsf/l clea[4 Pj +nufgl kzlfof sfo{md bzf ; a} Ifqdf ; ~rfng gxbf, lwtfkqsf]bf] f] ahf/ ; Jf sf7df8f]pkTosf s]b]t e0{pkTosf aflux/af6 lwtfkqsf]bf] f] ahf/df kH kl/rfng xg ; ls/x\$]5. o; ahf/nf0{bzfjokl Pj +cGt/f]6os/0f ug{sfo{rbf;l k0f{/x\$]5 .

sfo&f&hgf

ahf/ ljsf; sf nflu af&f] b&fo cg& f/sf] sfo&f&hgf lgwf{of u/l cfk&f] sfd sf/jfxlnf0{ cufl8 a9f0{x&f] 5 .

1. lwtfkq ahf/sf] ; GtInt Pa+k&fj sf/l ljsf; sf nflu Online Trading System sf]ljsf; u/l bf] [] ahf/ sf/f&f/ b&Jofkl?kdf ; ~rfng u/fpg].
2. jf:tljs I&sf ; < ; :yfx?sf] pkl:yit a9f0{k&L ahf/sf] bluf]ljsf; sf nflu To:tf ; < ; :yfx?nf0{lwtfkq ahf/df kJ &sf nflu s/ 56 nufotsf k&f] fxg kofsh k&fg u/l cfsift ug{ kxn ug].
3. ; Hs&t ; < ; :yfx&n] ; dod}lj Qlo ljj /0fx&sf] n&yf kl/I&f0f gu/fpg] n&yf kl/I&f0f ul/Psf ljj /0fx& Ps csf[I&sf ; < ; :yfx& jlr thgfof&o gx&] ahf/ dNodf kfg{; j&g&zln ; &gf tyf hfgsf/lx& cfk&f]cg&sh x&]u/l ; fj &hgs ug&kj Qdf ; wf/ Nofpg c&t/f&60 lj Qlo ljj /of kJ fx :t/ -International Financial Reporting Standards-IFRS_ nfu"u/l ; du|; :yfut I&gnf0{kf/bz&{ agfpg].
4. ; :yfut C&fkq, ; fd&xs nufgl sf&f tyf l8kf&h6/l ; Jfdf ; xeful x&]lxtu&x&sf]lxt ; &lfssf nflu 6&lsf]ckl/xfo&f /x&fklg 6&lsf]lgodg ; Dj GwL Joj :yf e0{g; s&f]cj :yfdf lwtfkq j hf/ ljsf; df ; xof& k'&fpg 6&6 ; DaGwL 5&&P& th&f ug].
5. ; fj &hgs ?kdf lwtfkq lgisfzg u/&f ; < ; :yfx?df ; :yfut ; -zf; g tyf ; :s&tsf ljsf; sf nflu ; :yfut ; -zf; g cfrf/; lxt&f tof/ u/l nfu"ug].
6. lwtfkqsf] bf] [] ahf/ k&v ?kdf ; fwf/0f z&f/sf] sf/f]f/d} ; lldt /x&f] cj :yfdf ; /sf/l tyf ; < ; :yfx?n]hf/l u/&f C&fkq, cu&wsf/ z&/, l8a&r/ / a08sf]lgisfzg sfo&f0{clej [4 u/l To:tf]lwtfkqsf]sf/f&f/ ; &ofdf j [4 Nofpg].
7. gful/s nufgl sf&f, sd&f/l ; &f o sf&f tyf aldf s&kg&h:tf ; &eflj t ; :yfut nufglstf&?nf0{ k&lahf/df cfsift ug].
8. k&lahf/sf] ljsf; sf nflu ; dli&ut I&pdf cfj Zostf cg& f/sf] hgziQm tof/ ug{ k&lahf/ ; DaGwL tf&nd s&b|:yfk&f ug].
9. lwtfkqsf] gfd; f/l tyf /fkm& fkm sfo&f0{156f] 5l/tf] agfpg s&b|o lg&f& ; DaGwL sfo{dh&sf] k&v zx/x?af6 ug{; lsg]Joj :yf ug].
10. a:tahf/sf]lgodgsf nflu sfg&L Joj :yf ug].

cg^vlr - !

**g^vfn lwtf^vq af^v{
 hfj nfv^vh, nlntk/
 @)& cfiff9#! ut^vf^vjf; nft**

jj/of	cg ^v lr	@)& cfiff9#!	@)^ cfiff9#!
		/sd ?=	/sd ?=
sf^v tyf hu^vf			
sf ^v tyf hu ^v fx?	!	191,214,108.37	149,918,170.34
hDdf		191,214,108.37	149,918,170.34
; DklQ			
l:y/ ; DklQ	@		
k/n dNo		26,999,404.34	25,967,426.41
GogMkf; sl§		18,717,589.89	(15,327,827.55)
afsl dNo		8,281,814.44	10,639,598.86
nufgl	#	175,592,283.03	150,319,554.29
rfin"; DklQ			
a\$ df ^v bft	\$	51,524,583.17	21,794,397.42
k ^v sl, w/f ^v tyf clud eQmfgL	%	7,543,463.04	4,217,198.94
k ^v lt ugkg{cfdbfgL	^	7,333,667.02	3,258,491.81
sh rfn'; DklQ		66,401,713.23	29,270,088.17
GogMrfn'bfloTj	&	(35,622,878.31)	(21,486,885.38)
Gog MAoj :yf	*	(23,438,821.34)	(18,824,182.47)
vb rfn'; DklQ		7,340,013.58	(11,040,979.68)
hDdf		191,214,107.92	149,918,170.34
kl/is ^v jf; nft			

cg'; lr -!- qmz

gkfñ lwtfkq afß{
 hfj nfvh, nlntk/
 @) &) cfiff9 #! ut\$]cfo Joo ljj/0f

ljj/0f	cg'; lr	@)^(^(&) -/sd ?_-	@)^*^&(^ -/sd ?_-
cfo tkn[
>l gkfñ ; /sf/af6 cgbfg		-	-
lwtfkq ahf/af6 kfkt cfDbfgL	(	67,195,791.84	29,944,389.73
Aofh cfDbfgL		15,661,355.70	13,712,839.49
lalj w cfDbfgL	!)	1,770,882.74	1,923,506.23
hDdf cfDbfgL		84,628,030.28	45,580,735.45
Joo tkn[
Sdf/l vr{	!!	19,160,346.78	20,127,265.79
CGo kzf; Iso vr{	!@	19,188,311.30	15,283,015.10
x!; sls tyf cknyg vr{	@	3,389,761.42	3,170,547.95
-Aofh cfDbfgLdf clud s/ s\$L		-	1,364,387.76
hDdf vr{		41,738,419.50	39,945,216.60
jrt -Joo eGbf a9l ePsf]cfo_		42,889,610.78	5,635,518.85
sh jrt		42,889,610.78	5,635,518.85
afBkn6			
clfo sfif			1,408,879.71
; fwf/0f hu8f sfif			3,944,863.14
Sdf/l sNof0f sfif			281,776.00
sh art		42,889,610.78	5,635,518.85
kl/isE cfo Joo lx; fa			

gkfn lwtfkq af{
 hfj nfvh, nlntk/
 @)& cflif9 #! ut\$]gub kjfx jj/0f

jj/0f	@)^(&) -/sd ?=	@)^*.^(-/sd ?=
; -rfng ultljlwsf]gub kjfx		
o; j ifsf]af8km6 kj \$f]j rt	42,889,610.78	5,635,518.85
hf\$Mxf; sl\$ vr{	3,389,761.42	3,170,547.95
hf\$Mpkbfg vr{oj :yf	1,303,864.49	1,582,401.00
hf\$Mcflw vr{oj :yf	4,358,555.91	3,060,087.00
hf\$Msdf/l labf vr{oj :yf	-	-
hf\$Msdf/l ladf vr{oj :yf	-	-
GogM: y/ ; Dklit laql af6 cfDbfgl	-	-
GogMSDMS kl/of]hgf cgtut kkt ; DklQsf]xf s\$] j fkt cfo	(1,593,672.75)	(1,337,228.84)
GogMAofh cfDbfgl	(15,661,355.70)	(13,712,839.49)
sfotzn kln kj\$] ; rfng gub kjfx	34,686,764.15	(1,601,513.53)
GogMrfn' ; DklQdf sld-a[4	(5,486,291.12)	3,149,629.93
GogMrfn' bfloTj df a[4-sld	13,088,210.88	1,708,503.80
GogMsdf/l sNof0fsf]fdf eQmfgl	-	-
; rfng ultljlwa6 gub kjfx	42,288,683.91	3,256,620.20
nufgl ultljlwsf]gub kjfx		
Aofh cfDbfgl -sf]x?df kffkt Aofh ; lxt	15,661,355.70	13,712,839.49
hf\$Mut j ifsf]cGtdf kkt ug{af\$] Aofh	2,085,106.90	3,031,080.60
GogMo; j ifsf]cGtdf kkt ug{k]Aofh	(4,000,255.09)	(2,085,106.90)
o; j ifsf]vb gub Aofh cfDbfgl	13,746,207.51	14,658,813.19
GogM: y/ ; DklQ v/lb	(1,031,976.93)	-
hf\$M: y/ ; Dklit laql	-	-
GogMyk -nufgl-lalqm	(25,272,728.74)	(6,138,090.08)
nufgl ultljlwa6 vb gub kjfx	(12,558,498.16)	8,520,723.11
gubdf ePsf]sh a[4-sld	29,730,185.75	11,777,343.31
j iffDefd gub tyf a\$ df]bft	21,794,397.42	10,017,054.11
j iff]df gub tyf a\$ df]bft	51,524,583.17	21,794,397.42
kl/isE gub kjfx		

; fwf/Of ; þ/ btf{tyf ljj/Ofkq :jlsit

qm; +	; u7t ; :yfsflgfd	cgðlt kþfg ul/Psf] /sd -?= s/Bdf_	cgðlt kþfg ldlt	lgisfzg tyf lj qm kj Qws
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j flf0ffho a\$

!	l; len a\$ ln=	*))	@)^(.)*.&	gfful/s nufgl sfl, Pgl; Pd dr[6 a\$, gljn 0e]6d]6 dr[6 a\$, P; Soflk6n ln
@	sdh{P08 6i6 a\$ ln=	^))	@)^(.!).!%	gfful/s nufgl sfl, uflf dr[6 a\$, gljn 0e]6d]6 dr[6 a\$, l; len Soflk6n ln
#	dþf a\$ ln=	^(=()	@)&.)@.)@	gfful/s nufgl sfl, gljn 0e]6d]6 dr[6 a\$, Pgcf0lj Pn Soflk6n, PgPdlj Soflk6n ln
	hDdf		@)(=)	

lj sf; a\$

!	a[06 lj sf; a\$ ln=	\$=@)	@)^(.).%)	ufl/ dr[6 a\$/ ln=
@	sfþaxf/ lj sf; a\$ ln=	!=@)	@)^(.%.!\$	ufl/ dr[6 a\$/ ln=
#	0gfþe 8þenkdl6 a\$ ln=	#=&	@)^(.%.!&	PgPdlia Soflk6n ln=
\$	066/gfgn 8þenkdl6 a\$ ln=	!(=@)	@)^(.%.@\$	gfful/s nufgl sfl, Pgl; Pd dr[6 a\$
%	l; les 8þenkdl6 a\$ ln=	!=@)	@)^(.^.!.!	ufl/ dr[6 a\$/ ln=
^	:j/fþuf/ n3'ljQ lj sf; a\$ ln=	)=\$&	@)^(.!).&	PgPdlia Soflk6n ln=
&	l; Gw'lj sf; a\$ ln=	\$=()	@)^(.!.%)	ufl/ dr[6 a\$/ ln=
*	lemd?sj sf; a\$ ln=	!=^)	@)^(.!.@.^	ufl/ dr[6 a\$/ ln=
(	uflvl lj sf; a\$ ln=	!=@)	@)&.)!.#!	PgPdlia Soflk6n ln=
!)	ld; g 8þenkdl6 a\$ ln=	#))	@)&.)@.)#	ufl/ dr[6 a\$/ ln=
!!	; fgf ls; fg lj sf; a\$ ln=	^=))	@)&.)#.%)	Pnf06 Soflk6n ln=
!@	xfdf]lj sf; a\$ ln=	!=*)	@)&.)#.%)	ufl/ dr[6 a\$/ ln=
!#	?/n n3ljQ lj sf; a\$ ln=	!=^)	@)&.)#.!.@	P; Soflk6n ln=
!\$	dgf:n'lj sf; a\$	!=@))	@)&.)#.@%	ufl/ dr[6 a\$/ ln=
	hDdf		&%=%\$	

lj Qlo ; :yf

!	l/nfol; kf0gf6; s=ln=	=))	@)^(.%.@)	gfful/s nufgl sfl, Pgl; Pd dr[6 a\$
@	hjj N; kf0gf6; ln=	(=*)	@)^(.!).!!	gfful/s nufgl sfl, Pgl; Pd dr[6 a\$
#=	gd:t]lj Qlo ; :yf ln=	!=))	@)&.)!.!)	PgPdj l Soflk6n ln=

aldf sDkgI

!	PgPnhl 06:of]l; s=ln=	^=&%	@)^(.!.!)!	l; len Soflk6n ln=
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hnljBt sDkgI

!	; flgdf df0{xf08kfj / s=ln	!=%%	@)^*.!@@&	Pgl; Pd
	hDdf		!=%%	
	sh hDdf		#!*=&\$	

cg^t, fl-

C0fkq :jlsit

qm ; =	; w7t ; :yfsf]gfd	cgdt kifg ul/Psf]/sd -?s/f3df_	cgdt kifg ldt	lgisfzs tyf lj qm kj Qws
afloflo a\$				
!	gkfn P; lacf0{a\$	\$)=))	@)^(.().\$	gfful/s nufgl sif, Pgl; Pd dr16 a\$
@	nldl Soflk6n ln=	\$)=))	@)^(.().@)	glj n Soflk6n ln=
#	l; 4fy{a\$ ln=	\$)=))	@)^(.!@.)%	PgPdj l Soflk6n ln=
\$	a\$ ckm sf7df08f}ln=	\$)=))	@)^(.!@.@#	PgPdj l Soflk6n ln=
%	Pe/16 a\$ ln=	&)=))	@)>.)#.!)	glj n Soflk6n ln=
^	gkfn 0Ge16d16 ln=	%)=))	@)>.)!.#)	glj n Soflk6n ln=
&	lxdfnog a\$ ln=	&%=))	@)>.)#.%)	P; Soflk6n ln=
	hDdf	#%=%))		

cg^t, fl-\$

xskb ; l/ btf{

qm ; =	; w7t ; :yfsf]gfd	lgisfzg ldt	lgisfzg t /sd -?= s/f3df_	cgkft	lgisfzg tyf laqm kjQws
jfl0flo a\$					
!	gkfn a\$ ln=	@)>.)!.)*	#^!=(^	!M-%!%&@()	gful/s nufgl sif, l; len Soflk6n ln=
lj sf; a\$					
@	; Jf lj sf; a\$ ln=	@)^(.!).@*	(-@)	!M ^^	PgPdj l Soflk6n ln=
#	u08sl lj sf; a\$ ln=	@)>.)@.(@()	&=))	#M *	Pln6 Soflk6n ln=
krf0gfG;					
\$	; fgf krf0gfG; ln=	@)^(.!@.)^	%=)	!M	Pgl; Pd dr16 a\$
aldf sDkgL					
%	n0km OG:of](); skf] g -gkfn_ ln=	@)>.)#.#	!)=!@	\$M	PgPdj l Soflk6n ln=
		hDdf ?=	#(#=**		

; :yfs ; / btf{

qm; =	; w7t ; :yfs]gfd	btf{ldlt	/sd-?s/fdf_
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jffloHo a\$

!	l; len a\$ ln=	@)^(.)*.)&	!(@=))
@	dßf a\$ gkfñ ln=	@)>.)@.)@	!^#=!)
#=	sdh{P08 6k6 a\$ gkfñ ln=	@)^(.!)!%	!\$)=))
\$=	sif ljsf; a\$ ln=	@)^(.)(.!()	!%-%%

ljsf; a\$

!	a 06 8enkd 6 a\$ ln=	@)^(.)\$.)%	(-*)
@=	sfmaxf/ ljsf; a\$ ln=	@)^(.).!\$!=*)
#=	Ogf|6e 8enkd|6 a\$ ln=	@)^(.).!&	^=@
%=	06/gfgn 8enkd|6 a\$ ln=	@)^().%@\$	\$\$=*)
^=	l; les 8enkd|6 a\$ ln=	@)^(.).^.!\$	@* =))
&=	:j /fhuf/ n3'ljQ ljsf; a\$ ln=	@)^(.!).)&	!=) (
*=	l; Gw' ljsf; a\$ ln=	@)^(.!.@.)%	%!=)
(=	lemd? s ljsf; a\$ ln=	@)^(.!.@:@^	@-\$)
!)=	ld; g 8enkd|6 a\$ ln=	@)>.)@.)#	&=))
!!=	; fgf ls; fg ljsf; a\$ ln=	@)>.)#.%)	!\$=))
!@=	xfdf|lj sf; a\$ ln=	@)>.)#.%)	\$=@)
!#=	dgf:n'ljsf; a\$ ln=	@)>.)#.%.%	*-\$)
!\$=	ufdlv ljsf; a\$ ln=	@)>.)!.#!	@=*
!%=	?n/ df0qmf]knf0gff; ln=	@)>.)#.!.@	@%-&)

ljQ sdkgL

!=	l/nf0G; knf0gff; ln=	@)^(.%.@)	!\$=))
@=	hjj N; knf0gff; ln=	@)^(.!).!!	!=@)
#=	gd:t]ljQlo ; :yf ln=	@)>.)!.#)	!-%)

aldf sdkgL

!	PgPnhL 0G:of]l; sdkgL ln=	@)^(.!.@.)!	!%-&%
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hnljBt sdkgL

!	; flgdf df0{xfo8kjfj / ln= -; yfglosf]nflu_	@)^(.!.@.^&	&#\$=%
		sh hDdf	&))=&*

afq; ; q/ btf{

qm; =	; w7t ; ysf]gfd	/sd?= s/fdf_	lwtfkq btf{ldlt
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afloHo a\$

!=	a\$ ckm sf7df08f}ln=	*-)@	@)^(.)*.!
@=	glj n a\$ ln=	\$)-&)	@)^(.)(!!
#=	gkfn P; lacf0{a\$ ln=	@^=!&	@(^&.!).@*
\$=	Pe/J6 a\$ ln=	#^=(@)^(.!!!&
%=	:6f688 rf68 a\$ gkfn ln=	@\$#&	@)^(.!@!.!
=	k10d sdzlqn a\$ ln	(-\$^	@)^(.!@.@!
&=	gkfn 0fe]6d]6 a\$ ln=	&%-%)	@)>.)!.)\$
*=	n1Dagl a\$ ln=	!&-!^	@)>.)!.)%
(=	gkf s]86 P08 sdz{a\$ ln=	&=)	@)>.)#.@\$
!=	Unfjan cf0Pd0	^=&&	@)>.)!.#!
	hdf	@%@-()	

ljsf; a\$

!=	lqj fl ljsf; a\$	@#)	@)^(.).\$.)#
@=	; J5f ljsf; a\$ ln=	!=)^	@)^(.).^)!
#=	gP°]n3ljQ ljsf; a\$ ln=	!=)	@)^(.)*.^
\$=	la/f6nldl ljsf; a\$ ln=)=^@	@)^(.).().%
%=	ul/df ljsf; a\$ ln=	@=))	@)^(.!).!)
=	; Jf ljsf; a\$ ln=	@#)	@)^(.!).@#
&=	lgnlu/l ljsf; a\$ ln=)=&#	@)^(.!).@%
*=	lqj fl ljsf; a\$ ln=	@=!&	@)^(.!@.!%
(=	gP8]n3ljQ ljsf; a\$ ln=)=*\$	@)^(.!@.!(
!=	dP8enkdl6 a\$ ln=)=^)	@)>.)!@.!(
!=	e§6l 8enkdl6 a\$ ln=	\$!=*\$	@)^(.!@.!(
!=	ldt]l 8enkdl6 a\$ ln=	!=*)	@)^(.!@.^
!=	u08sl ljsf; a\$ ln=	#=))	@)>.)!.)%
!=	dl0mgf ljsf; a\$ ln=	\$%-)	@)>.)!.)%
!=	sfjh ljsf; a\$ ln)=@)	@)>.)@.!)
!=	la/f6 nldl ljsf; a\$ ln=	@=)*	@)>.)@.)&
!=	ltgfp ljsf; a\$ ln=	!=%)	@)>.)@.!@
!=	PS; h 8enkdl6 ljsf; a\$	@=))	@)>.)@.#)

qm; ≠	; u7t ; :yfsl]gfd	/sd-?= s/fdf_	lwtfkq btf{ldlt
!=	:j fanlj g n3lj Q lj sf; a\$)=^	@)>.)#.@^
	hDdf	&@))	
ljQlo ; :yf			
!	k8]; on knf0gf6; s≠ln=	@=(#	@)^(.).#
@=	; u/dfyf dr]6 alsE P08 knf0gf6; ln=	@=&%	@)^(.).%@@
#=	otL knf0gf6; ln=	!=#	@)&(.).%@\$
\$=	kmf knf0gf6; ln=	@=&#	@)^(.).%@%
%=	sf7df08f}knf0gf6; ln=	!=^	@)^(.)^.!^
^=	ckL knf0gf6; ln=)^)	@)^(.)*.@^
&=	klZrdf~rn knf0gf6; ln=	!=&%	@)^(.)(.!!
*=	d-h>l knf0gf6; ln=	@=%)	@)^(.)(.!!
(=	l; 4fy{knf0gf6; ln=	@#%	@)^(.)(@)
!=	gj bluf{knf0gf6; sdkgL ln=	!#(@)^(.!).#
!!=	ke'knf0gf6; ln=	&(&	@)^(.!).!@
!@=	ODk]/on knf0gf6; ln=	!=!&	@)^(.!!.)#
!#=	l/nf0an knf0gf6; ln=	@)=%	@)^(.!@.)^
!\$=	uX]j /l dr]6 alsE P08 knf0gf6; ln=	@#^	@)^(.!@.!%
!=	nldagL knf0gf6; P08 lnh^ sdkgL ln=	@=^*	@)>.)!.#!
!^=	gkfP PS; k] knf0gf6; ln=	@=!*	@)>.)@.()
!&=	olt knf0gf6; ln=	@=!^	@)>.)@.!\$
!*=	gj bluf{knf0gf6; sdkgL ln=	!#*	@)>.)#.)\$
!=	;]l knf0gf6; ln=)=\$)	@)>.)#.)&
@=	l; l6hg 0G]6d]6 6i6 ln=	%=^)	@)^(.!).!#
	hDdf	\$*=(*	

aldf sdkgL

!=	g\$]0G:of](); s≠ln=)=%&	@)^(.).%@)
@=	P1zog nf0km 0G:of](); s≠ln=	(=&(@)^(.).%@^
#=	; u/dfyf 0G:of](); s≠ln=	%-\$()	@)^(.)^.)\$
\$=	g]fgn nf0km 0G:of](); s≠ln=	(=@%	@)^(.)^.!^
%=	gkfP 0G:of](); s≠ln=)=&!	@)^(.)^.@!
^=	nldagL h]gn 0G:of](); s≠ln=	!=%^	@)^(.)(.!!
&=	nf0km 0G:of](); skf]g gkfP ln=	!=%-%)	@)^(.!@.!\$
*=	gkfP 0G:of](); s≠ln=	@=!(@)>.)!.!(

qm; ≠	; w7t ; :yfsf]gfd	/sd-?= s/fdf_	lwtfkq btf{ldlt
(=	; ö{nf0km 0G:of](); S≠ln=	%!=#	@)>.)@.)%
!=	kf0d nf0km 0G:of](); S≠ln=	%^!	@)>.)@.!\$
!=	Plzog nf0km 0G:of](); S≠ln=	#=(!	@)>.)@.()
!=	g]fgn nf0km 0G:of](); S≠ln=	!)=)@	@)>.)@.(@
!=	I; 4fy{0G:of](); S≠ln=	#=@)	@)>.)#.)&
!=	g]\$f]0G:of](); S≠ln=	!#=()	@)>.)#.@)
	hDdf	&\$#@	

hnijBt skgl

!	lrInd]xf08kfj / S≠ln=	\$)≠&	@)^(.!).)(
@=	c?of Eofnl xf08kfj / S≠ln=	@#=(&	@)^(.!.@.&
	hDdf	^\$#\$	

xfn;

!	; f]6L xf]h ln=	#%*	@)^(.!).)\$
	hDdf	#%*	

Jokf/

!=	; fn6 6]E skf]zg ln=	!#*	@)^(.%.@^
@=	; fn6 6]E skf]zg ln=)%@	@)>.)#.@)
	hDdf	#%*	
	sh hDdf	\$%(=(^	

cg'dlt k'lt lwtfkq bnfñ Joj ; folx?

qñ; =	gfd	7fgf	6hkñ g=	knñS; g=
!=	cuñ fn ; \$ol/l6h kf= ln=	kñ a= g= \$&^), z\$/b] dfu{ sf7df08f}	\$##)&*, @@(&(
@=	lkldo/ ; \$ol/l6h kf= ln=	kñ a= g= !!!*%, /fdzfxky, sf7df08f}	\$@#!#(\$@%%%*)
#=	l; knf ; \$ol/l6h kf= ln=	^.%), Go/f\$, sf7df08f}	\$@%%&*@	\$@%%%*)
\$+=	:j f ; \$ol/l6h kf= ln=	/fwfs6l cfs\$ ktnl; 8s, sf7df08f}	\$\$\$\$&(!	
%=	yñoe af\$/h xfp; kf= ln=	ktnl; 8s, sf7df08f}	\$\$!&)%, \$\$^)^\$)	\$\$@)%*@
^=	lqzh ; \$ol/l6h kf= ln=	kñ a= g= !*&\$, ktnl; 8s, sf7df08f}	\$\$\$)&()	\$\$#!(&
&=	l; kjl ; \$ol/l6h kf= ln=	kñ a= g= %&%, sk08fh, nlntk'	%%#)&)!	
=	k'fg ; \$ol/l6h kf= ln=	sdnfb1 df\$, sf7df08f}	\$(!^#, \$\$(*@#\$)!^@*()
(=	sdf/l ; \$ol/l6h kf= ln=	kñ a= g= @)!*(, l8nl ahf/, sf7df08f}	\$\$!*#^	\$\$!*#^(
!=	dNn P08 dNn :6s af\$ l s-kf= ln=	l8nl ahf/, sf7df08f}	\$\$!\$@^#, \$\$!^)%)	\$\$!\$))*
!!=	cfztfj af\$/h P08 ; \$ol/l6h kf= ln=	lvrfkfy/l, Go/f\$, sf7df08f}	@@&^!), @@)@&	\$\$!)!^@
!=	; u/dfyf ; \$ol/l6h kf= ln=	ktnl; 8s, sf7df08f}	\$\$##@!	
!=	k10df]; \$ol/l6h kf= ln=	kñ a= g= &\$*, ktnl8s, sf7df08f}	\$@#)&*&, \$@%#%*\$	\$@#(@!\$
!=	dfs\$; \$ol/l6h PS; rjh sdkg1 ln=	lvrfkfy/l, Go/f\$, sf7df08f}	\$\$@\$*(&!	\$\$@\$(%)*
!=	gkfn 0Ge]6d]6 P08 ; \$ol/l6h 6]BE	Jfg]j /, led; jufjh, sf7df08f}	\$\$!#@)!, \$\$(%%)	\$\$()&@&
!=	cfljh ; \$ol/l6h 6]BE kf= ln=	afrj f6f/ sf7df08f)	\$@#(@&	\$@#(@&#
!=	gkfn :6s xfp; kf= ln=	kñ a=g= (&, ; l-kl; l-) !\$ cgfdgu/, sf7df08f}	\$@%^**	\$@%%&#@
!=	c?of ; \$ol/l6h kf= ln=	ktnl; 8s, sf7df08f}	\$\$!()%	\$\$@)%&
!=	>ls]of ; \$ol/l6h ln=	wVj f l]IN8E, bf}f] tNnf, Go/f\$, sf7df08f}	@@\$@^@, @@@)(@@\$@^@
!=	h] Pknf ; \$ol/l6h kf= ln=	kñ a= g= @)(\$^, ktnl; 8s, sf7df08f}	\$\$\$_@(!@	\$\$\$_@(!@
!=	Plj ; l ; \$ol/l6h kf= ln=	0gb]f\$, sf7df08f}	\$@#)&*&, \$@!@(\$^	\$@(^%)&
!=	ld8f; :6s af\$]E sdkg1 kf= ln=	sdnfb1, sf7df8f)	\$@\$)!!%, \$@\$))*	
!=	Plzog ; \$ol/l6h kf= ln=	ktnl; 8s, sf7df8f)	\$@\$)^(), \$@%*!^)	\$@!*&!
!=	gle ; \$ol/l6h kf= ln=	ktnl; 8s, sf7df8f)	\$\$#@##	\$\$!)@!)
!=	; b] ; \$ol/l6h kf= ln=	ktnl; 8s, sf7df8f)	\$\$#@##	\$\$!)@!)

@^=	ODklyon ; \$olyl6h kf ln=	cgfdgu/, sf7df8f}	\$\$@@!*&	^@)^)%*
@&=	Sflnsf ; \$olyl6h kf ln=	k'tnl; 8s, sf7df8f}	\$\$#)\$&^	\$\$#)^)!
@*=	:j Qfnldfl ; \$olyl6h kf ln=	sdnkfyl, sf7df8f}	\$\$!&!&*	\$\$!&!&*
@(=	bllf0fsfnl OGe]6d]6 P08 ; \$olyl6h kf ln=	sdnfbl, sf7df8f}	\$!^*&\$@	\$!^*^\$()
#)=	lbklzvf lwtfkq sf/faf/ sDkgf kf ln=	cgfdgu/, sf7df8f}	\$!)@%#@, \$!)@%#\$	\$@\$\$\$()
#!=	Sflkg' OGe]6d]6 P08 ; \$olyl6h kf ln=	sdnkfy/l, sf7df8f}	\$\$\$\$@*%*	\$\$\$\$@*%&
#@=	8f0glds dgl dgjh; { ; \$olyl6h kf ln=	k'tnl; 8s, sf7df8f}	\$\$!\$%@@	\$\$!\$%@*
##=	Iehg ; \$olyl6h kf ln=	k'tnl; 8s, sf7df8f}	\$\$#*!@\$	\$\$#*^@!
#\$=	; \$ofP ; \$olyl6h ln=	k'tnl; 8s, sf7df8f}	\$!^*!@	\$!^*(%)
#%=	; fgl ; \$olyl6h kf ln=	hdn, sf7df8f}	\$!^))	\$!^))%
#^=	; fpy Plzog aN; kf ln=	sh7j/, sf7df8f}	\$@*\$&*^	\$@*\$&*%
#&=	Ingr :6s dfst ln=	goffafg7j/, sf7df8f}	\$&*\$%^	\$&*\$%^&
#*=	IqPl6e ; \$olyl6h kf ln=	k'tnl; 8s, sf7df8f}	\$!^*@)%	\$!^*@)#!
#(=	IqzlQm ; \$olyl6h kf ln=	k'tnl; 8s, sf7df8f}	\$@#@!##	\$@#@!#@
)=	Iqm6n sGrghuf ; \$olyl6h kf ln=	k'tnl; 8s, sf7df8f}	\$\$@*)&@	\$\$@@#^
\$!=	Cgnf0g ; \$olyl6h kf ln=	afuahf, sf7df08f}	\$@\$^#(@	\$@\$^#()
\$@=	Cfoff/f OGe]6d]6 P08 ; \$olyl6h kf ln=	cgfdgu/, sf7df8f}	\$@##%(^	\$@##%(&
\$#=	eB6l :6s afisE	Go/fP, sf7df08f}	\$\$@#\$^*	\$\$@#\$^*
\$\$=	OGe]6d]6 dgjhdf6 gkf	lqk7k/, sf7df08f}	\$@%^*(%)	\$@%^()
\$%-	cS; kmfP{ ; \$olyl6h	sfnl sdf6l, sf7df08f}	\$@@#&!	
\$^=	>lx? ; \$olyl6h	sdndbl, sf7df08f}	\$##%^@	\$\$#%^%
\$&=	; Jf ; \$olyl6h	lqk7k/, sf7df08f}	\$@%^\$	\$@%^\$@
\$*=	; Gwf/f ; \$olyl6h	; Gwf/f, sf7df08f})!-^@!%()^	
\$(=	gf; f ; \$olyl6h	ltgsbj, sf7df08f}	\$\$^@#)%	\$\$^!@)&
%)	Ibaof ; \$olyl6h P08 :6s xfp; kf ln=*	k'tnl; 8s, sf7df8f}	\$)!!)##	\$)!!)#\$

*Ibaof ; \$olyl6h P08 :6s xfp; kf ln=n]cf=j=sf]cGtodf dfq lwtfkq bnfn Joj ; fosf nflu cgdttkq kkt u/\$f].

af~~āf~~ cgblt k~~it~~ dr~~b~~ a~~s/x~~

qm; ;+	gfd	7 fgf	k f	k ms;
!=	PgP; Pd dr b a s PG8 0 e b In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g, lwtfkq kjofel't / nufgl Joj :yfkg	ktnl; 8s, sf7df08f}	\$@^%(&, \$@^%(&	\$@\$ **\$%
@=	P; Soflk6n In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g, lwtfkq kjofel't / nufgl Joj :yfkg	nfnb/j f/, sf7df8f}	\$\$@^!^!	\$\$@^!##
#=	Pgl; Pd dr b a s In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g, lwtfkq kjofel't / nufgl Joj :yfkg	sdnkfj/l, sf7df8f}	\$\$@!^%@	\$\$@#\$)!
\$=	PgPdj Soflk6n In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g, lwtfkq kjofel't / nufgl Joj :yfkg	aj/dxn, sf7df8f}	\$@%#) (^	\$@%!\$\$\$
%=	gful/s nufgl sij -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g	gofFafgj /, sf7df8f}	\$&!\$#^	\$&%#@)
^=	Pln6 Soflk6n In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g	hdn, sf7df8f}	\$@@\$^)	\$@@%#\$
&=	leaf Soflk6n In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g, lwtfkq kjofel't / nufgl Joj :yfkg	s[0fuNnl, nlntk'/	%)%%\$, %%\$&(#	%%@\$%%\$
=	I; len Soflk6n d fs In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g	sdnfbl, sf7df8f}	\$!^^%\$, \$!^*^\$	\$!^*&\$
(=	0 e b d j dr b a s / In=*	ktnl; 8s, sf7df8f}	\$\$#!^*%	\$\$#)* !\$
!=	0 e b d j dr b a s / In=*	ktnl; 8s, sf7df8f}	\$\$#!^*%	\$\$#)* !\$
!=	Ij8 0 e b In= -nufgl Joj :yfkg	s[0fuNnl, nlntk'/	%%\$*\$))	%%\$*\$)%
!!=	u g dr b a s / In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g, lwtfkq kjofel't / nufgl Joj :yfkg	b/j f/dfu{ sf7df8f}	\$@@#(*,, \$@@@(*&	\$@@@*)@
!=	gljn 0 e b a s In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g, lwtfkq kjofel't / nufgl Joj :yfkg	rjf lxn, sf7df8f}	\$\$^%) !)	\$\$^%))(
!=	nldl Soflk6n d fs In= -lgisfzg tyf laqnl kj Gw, ; Ø/ /lhi6 z g, lwtfkq kjofel't / nufgl Joj :yfkg	kNrfs, nlntk'/	%%%!#^#, %%%!\$^#	%%%&&\$#
!=	c/lgsf]Soflk6n Dofg hd s=In=*	dfxfafj, sf7df8f}	\$@@) !!!	\$@@) !!!

* b0{sdkglx?sf]cgbltkq @)^(.)%÷!* df vf/Hl ePsf].

cg^t, fl-(

lwtf^q bnfn Aojf; lx?sf]j flif§ ljj /0f k|tlt

qm;	lwtf ^q bnfn Joj ; folx?sf]gfd	j flif§ ljj /0f-cfly§ j if{@)^*.^(_		j flif§ sf/f ^t f/,@)^*.^(_ .?-s/f ^t df_
		k|tlt	ljj /0f	
		lj Qlo ljj /0f	sf/f ^t fi/ ; DaQwl ljj /0f	
!=	cuj fn ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	✓ !&&- \$)
@=	lk|do/ ; \$ol/l6h kf= ln=	@)^(.)^.@&	j flif§ k|tj §g	#\$^-\$
#=	l; knf ; \$ol/l6h kf= ln=	@)^(.)&.)!	j flif§ k|tj §g	!^!%#
\$+	:j]f ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	&@#&
%=	y|oe af\$/h xfp; kf= ln=	@)^(.)&.)!	j flif§ k|tj §g	*#\$\$
^=	lqzh ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	!(\$!
&=	l; k]l ; \$o/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	!%=()
=	k|fg ; \$ol/l6h kf= ln=	@)^(.)^.	j flif§ k|tj §g	\$%^\$
(=	sdf/l ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	@@-*%
!=	dNn P08 dNn :6s af\$/h P08 ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	#!=*
!!=	cfz'tfif af\$/h P08 ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	*%-!#
!@=	; u/dfyf ; \$ol/l6h kf= ln=	@)^(.)(.!*	j flif§ k|tj §g	!^=!
!#=	k|0df]; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	*^=!
!\$=	dfs]; \$ol/l6h PS; r|h sDkgL ln=	@)^(.)().@	j flif§ k|tj §g	@^=%
!%=	g|fn 0Ge]6d]6 P08 ; \$ol/l6h 6]BE kf=ln=	@)^(.)^.*	j flif§ k|tj §g	&&^-\$
!^=	:6s af\$/ cf|n P08 ; \$ol/l6h 6]BE kf=ln=	@)^(.)^.*	j flif§ k|tj §g	
!&=	g|fn :6s xfp; kf= ln=	@)^(.)^.*@%	j flif§ k|tj §g	*(-&!
!*=	c?of ; \$ol/l6h kf= ln=	@)^(.)().@	j flif§ k|tj §g	-
!(!=	>ls]of ; \$ol/l6h ln=	@)^(.)^.*	j flif§ k|tj §g	*@#)
@)=	h] Pkm ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	#(=@)

@!=	Plj ; l ; \$ol/l6h kf= ln=	@)^(.!).!@	j flif§ k|tj §g	✓	@#-* &
@@=	ld8f; :6s a||sE sDkgL kf= ln=	@)^(.)*.@(	j flif§ k|tj §g	✓	!@-*^
@#=	Plzog ; \$ol/l6h kf= ln=	@)^(.)(@()	j flif§ k|tj §g	✓	&=%%
@\$=	gle ; \$ol/l6h kf= ln=	@)^(.)&.)!	j flif§ k|tj §g	✓	(#@
@%=>	; dP ; \$ol/l6h kf= ln=	@)^(.)^.@(	j flif§ k|tj §g	✓	!&=&&
@^=	ODkVon ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	✓	\$(%)
@&=	sflnsf ; \$ol/l6h kf= ln=	@)^(.)^.@(	j flif§ k|tj §g	✓	(=@\$
@*=	:j Qfnldl ; \$ol/l6h kf= ln=	@)^(.)^.@(	j flif§ k|tj §g	✓	@@-%(
@(=	bllf0fsfnl OGe]6d]6 P08 ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	✓)=@%
#)=	lbklzvf lwtfkq sf/faf/ sDkgL kf= ln=	@)^(.)^.#)	j flif§ k|tj §g	✓	&(=&*
#!=	sflxg/ OGe]6d]6 P08 ; \$ol/l6h kf= ln=	@)^(.)^.@(	j flif§ k|tj §g	✓	!(=&(
#@=	8f0gflsd sgl djh; {; \$ol/l6h kf= ln=	@)^(.)^.@(	j flif§ k|tj §g	✓	\$#=(!
##=	lehg ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	✓	@!#&
#\$=	; \$ofB ; \$ol/l6h ln=	@)^(.)^.@(	j flif§ k|tj §g	✓	@#=(!
#%=>	; gl ; \$ol/l6h kf= ln=	@)^(.)^.*	j flif§ k|tj §g	✓	!#=!\$
#^=	; fpy Plzog aN; kf= ln=	@)^(.)&.)!	j flif§ k|tj §g	✓	@%-%#
#&=	Infr :6s dfs§ ln=	@)^(.!!!)	j flif§ k|tj §g	✓	!!=) #
#*=	IqmPl6e ; \$ol/l6h kf= ln=	@)^(.)^.*\$	j flif§ k|tj §g	✓	!!=))
#(=	IqzIQm ; \$ol/l6h kf= ln=	@)^(.)^.@(	j flif§ k|tj §g	✓	!*=\$&
\$)=	Iqm6n sGrgh3f ; \$ol/l6h kf= ln=	@)^(.)&.)!	j flif§ k|tj §g	✓	=\$-\$*
\$!=	cgnf0g ; \$ol/l6h kf= ln=	@)^(.)(@()	j flif§ k|tj §g	✓)=%
\$@=	cfoff/f OGe]6d]6 P08 ; \$ol/l6h	@)^(.)^.^	j flif§ k|tj §g	✓	%)=#^
\$#=	e§6l :6s a||sE xfp;	@)^(.)^.*	j flif§ k|tj §g	✓	\$=!#
\$\$=	OGe]6d]6 djhhd]6 :6s xfp; g§fn	@)^(.)&.)!	j flif§ k|tj §g	✓	-
\$%=>	cS; kn§{ ; \$ol/l6h	@)^(.)^.@(	j flif§ k|tj §g	✓	*#!
\$^=	>lxl/ ; \$ol/l6h	@)^(.)^.@(	j flif§ k|tj §g	✓	(=&^

\$&=	; Jf ; \$ol/l6h	@)^(. )^.@(	j flif§ k||tj §g	✓	@!=((
\$*=	; Gw/f ; \$ol/l6h	@)^(.)^.*	j flif§ k||tj §g	✓	#()
\$(-	gf; f ; \$o/l6h	-	-	-	-
%=	lbAof ; \$o/l6h P08 :6s xfp; kf ln=*	-	-	-	-

*lbAof ; \$o/l6h P08 :6s xfp; kf ln=n]cf-j =sf]cGtodf dfq lwtflq bnf n Joj ; fosf nflu cgdltkq kf u/\$f].

cg; fl-!)

lwtflq bnf n Joj ; folx?sf]q§fl; s ljj/0f kj fx

qm; #	lwtflq bnf n Joj ; folx?sf]q§fl; s ljj/0f kj fx	klyd q§fl; s ljj/0f k‡ ul/Psf]ldlt	bf}f]q§fl; s ljj/0f k‡ ul/Psf]ldlt	t]f] q§fl; s ljj/0f k‡ ul/Psf]ldlt	rfy] q§fl; s ljj/0f k‡ ul/Psf]ldlt
!=	cuJfn ; \$ol/l6h kf ln=	k||t gePsf]	@)^(.!).@!	@)>.)!.!&	@)>.)\$.@()
@=	Ikldo/ ; \$ol/l6h kf ln=	@)^(.).&.^	@)^(.!!.)!	@)>.)!.@()	@)>.)\$.#@
#=	I; Knf ; \$ol/l6h kf ln=	@)^(.).&.^	k||t gePsf]	@)>.)@.)!	@)>.)\$.@()
\$+=	:j †f ; \$ol/l6h kf ln=	@)^(.)*.#	@)^(.!!.)!	@)>.)!.#@	@)>.)\$.@@
%=	yf0e af\$/\$/h xfp; kf ln=	@)^(.)*.#	@)^(.!!.)!	@)>.)!.@()	@)>.)\$.#!
^=	lqzh ; \$ol/l6h kf ln=	@)^(.).&.&	@)^(.!!.)!	-	@)>.)\$.#!
&=	I; kJl ; \$ol/l6h kf ln=	@)^(.)*.#	@)^(.!!.)!	@)>.)!.#!	@)>.)\$.#)
=	k†fg ; \$ol/l6h kf ln=	@)^(.).&.&	@)^(.!!.)!	@)>.)!.@\$	@)>.)\$.@
(=	sdf/l ; \$ol/l6h kf ln=	@)^(.).&.^	@)^(.!!.)!	@)>.)!.@^	@)>.)\$.!%
!=	dNn P08 dNn :6s af\$/\$/h SDkgL kf ln=	@)^(.).&.^	k||t gePsf]	@)>.)!.#)	@)>.)\$.#@
!=	cfztflf af\$/\$/h P08 ; \$ol/l6h kf ln=	@)^(.)*.&	@)^(.!!.)!	@)>.)!.#!	k||t gePsf]
!=	; u/dfyf ; \$ol/l6h kf ln=	@)^(.).&.&	@)^(.!).@^	@)>.)%.@	@)>.)%.@
!=	k||t gePsf] ; \$ol/l6h kf ln=	@)^(.).&.&	@)^(.!!.)!	@)>.)!.@%	@)>.)\$.#@
!=	dfs§ ; \$ol/l6h PS; rjh SDkgL ln=	@)^(.).&.!!	@)^(.!!.)!	@)>.)!.@\$	@)>.)\$.@)
!=	gkf n Ofe]6d]6 P08 ; \$ol/l6h 6]6E kf ln=	@)^(.)&.!()	@)^(.!).!)	@)>.)!.!%	@)>.)\$.!#
!=	:6s af\$/\$/ cfkh ; \$ol/l6h 6]6E kf ln=	k||t gePsf]	k||t gePsf]	@)>.)@.()	k||t gePsf]
!=	gkf n :6s xfp; kf ln=	@)^(.)&.\$	@)^(.!!.)!	@)>.)!.@&	@)>.)\$.#!
!=	c?0f ; \$ol/l6h kf ln=	k||t gePsf]	@)^(.!!!\$	k||t gePsf]	k||t gePsf]
!=	>ls0f ; \$ol/l6h ln=	@)^(.)&.!&	@)^(.!).@%	@)>.)!.!^	@)>.)\$.!\$
!=	h} Pkm ; \$ol/l6h kf ln=	@)^(.)*.!%	@)^(.!).@#	@)>.)!.@^	@)>.)%).#
!=	Plj ; l ; \$ol/l6h kf ln=	@)^(.)&.^	@)^(.!).!()	@)>.)!.#!	@)>.)%).\$
==	ldbf; :6s af\$/\$/h SDkgL kf ln=	@)^(.)&.^	@)^(.!).@\$	@)>.)!.@\$	@)>.)\$.@*
!=	Plzog ; \$ol/l6h kf ln=	@)^(.)&.&	@)^(.!).@!	@)>.)!.!#	@)>.)\$.!*

@\$=	gle ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!).!%	@)>.)!.%)	@)>.)\$.!)
@%=	; dP ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!).@^	@)>.)!.!&	@)>.)\$.)^
@^=	0DkVon ; \$ol/l6h kf= ln=	@)^(.).&@!	@)^(.!!.)!	klt gePsf]	@)>.)\$.@*
@&=	sflnsf ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!).!&	@)>.)!.#!	@)>.)\$.!&
@*=	:j flnldfl ; \$ol/l6h kf= ln=	@)^(.)*.*	@)^(.!!.)!	@)>.)!.@&	@)>.)%).(
@(=	bllf0fsfnl 0fe]6d]6 P08 ; \$ol/l6h kf= ln=	@)^(.)*.*#	@)^(.!!.)!	@)>.)!.@^	@)>.)\$.@*
#)=	lbklzvf lwtfkq sf/faf/ sDkgf kf= ln=	klt gePsf]	@)^(.!!.)!	@)>.)!.#!	@)>.)\$.#@
#!=	sflxg/ 0fe]6d]6 P08 ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!!.)!	@)>.)!.@%	@)>.)\$.#)
#@=	8f0gfls dgl dgjh; { ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!!.@*	@)>.)!.@()	@)>.)\$.!#
##=	lehg ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!).@\$	@)>.)!.@^	@)>.)\$.#!
#\$=	; \$ofB ; \$ol/l6h ln=	@)^(.)*.*#	@)^(.!!.)!	@)>.)!.#!	@)>.)\$.#@
#%=	; fgl ; \$ol/l6h kf= ln=	@)^(.)*.@!	@)^(.!!.)!	@)>.)!.@%	@)>.)\$.@#
#^=	; fpy Plzog aN; kf= ln=	@)^(.).&@^	@)^(.!!.)!	@)>.)!.@\$	@)>.)\$.#)
#&=	lnfr :6s dfsf ln=	@)^(.).&@&	@)^(.!!.)!	@)>.)!.#)	klt gePsf]
#*=	lqmP6e ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!).!*	@)>.)!.@#	@)>.)\$.@@
#(=	lqzlQm ; \$ol/l6h kf= ln=	@)^(.).&@#	@)^(.!).@@	@)>.)!.@\$	@)>.)\$.!%
\$)=	lqm6n sgrgh3f ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!!.)!	@)>.)!.@#	@)>.)\$.@#
\$!=	cgnf0g ; \$ol/l6h kf= ln=	@)^(.).&@&	@)^(.!!.)!	@)>.)!.#)	@)>.)\$.@\$
\$@=	cfoff/f 0fe]6d]6 P08 ; \$ol/l6h kf= ln=	@)^(.).&@&	klt gePsf]	@)>.)!.#)	@)>.)\$.@*
\$#=	e\$bl :6s afS	@)^(.).&@&	@)^(.!!.)!	@)>.)!.@	@)>.)#.%)
\$\$=	0fe]6d]6 dgjhdf]6 gkf	@)^(.).&@&	@)^(.!!.)!	@)>.)!.#!	@)>.)\$.#!
\$%=	cS; kmB{ ; \$ol/l6h	@)^(.).&@&	@)^(.!).!(@)>.)!.@\$	@)>.)\$.!%
\$^=	>lxl/ ; \$ol/l6h	@)^(.)*.*#	@)^(.!!.)!	-	@)>.)\$.@*
\$&=	; Jf ; \$ol/l6h	@)^(.).&@#	@)^(.!).@^	@)>.)!.!#	@)>.)\$.@#
\$*=	; Gw/f ; \$ol/l6h	@)^(.)*.*#	@)^(.!!.)!	@)>.)!.@&	@)>.)\$.#)
\$(=	gf; f ; \$ol/l6h	klt gePsf]	klt gePsf]	@)>.)!.#!	@)>.)\$.@&
%)	lbAof ; \$ol/l6h P08 :6s xfp; kf= ln=n]cf=j=sf]clodf dfq lwtfkq bnf nflu cgdltkq klt u/\$f].	-	-	-	-

*lbAof ; \$ol/l6h P08 :6s xfp; kf= ln=n]cf=j=sf]clodf dfq lwtfkq bnf nflu cgdltkq klt u/\$f].



gkfñ lwtfkq afØ§f]nln tk'/, ; ftbfj6f]:yt k{tflj t ej g



gkfñ lwtfkq afØ{

kf]a= g#(), hfj nfvjh, nln tk'/

6]nkrfjM)(&&-!-%\$!)%&,%)))@),%)))!)@,%)))!^@,%)))!)&

kmqfs; M)(&&-!-%\$!)%*

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