lwtf]kq af3{ g]kfn

jflif{s k|tj]bg

cfly{s jif{@)%(.^)

!= ;Hfkt cfly{s ?k/]vf (Brief Economic Outline):

!=! ljZj cy{Gq (World Economy):

;g\@))! df ljZj cy{Gqdf 7'hf]lzlyntf b]vf k/]sf]lyof]. ;g\@))@ df cfP/ eg]ljZjsf]j:t' tyf ;]jfsf]Jofkf/df b]vPsf] ;'wf/ / ;du|cfly{s Joj:yfkgdf ePsf]bIftf clej[4sf]k|of;n] ubf{ljZjsf]cfly{s j[4b/ j[4 x'g u0 #=) k|tzt k'Uof]. ljZj Jofkf/ tyf cf]8f]us pTkfbgdf b]vPsf]lzlyntf, z]o/ ahf/df b]vPsf] ;s'rg, 0/fs o'4, ;f;{/f]usf]k|sf]k h:tf ;d:ofx?sf sf/0f ljleGg cy{Gqdf vf;} ;'wf/ gx'g]l:ylt b]vg'sf afjhb ljZj dbf sf]fn] ;g\@))# df ;d]t ljZjsf]cfly{s j[4b/ ;g\@))@ sf]thgfdf)=@ k|tztn]j[4 e0 #=@ k|tzt k'Ug hfg] cg'dfg u/]sf] 5 .

ljsl;t cy{Gqx?sf]cfly{s j[4b/ ;g\@))! sf]thgfdf ;g\@))@ df s]xL j[4 x'g u0{!=% k|tzt ku]sf]5 . o;}u/L ljsf;f]dv dh'sx?sf]cfly{s j[4b/df ;d]t j[4 e0 ;g\@))@ df $=^ k|tzt k'Ug uPsf]5 eg] ;g\@))# df ;d]t oL b'j}cy{Gqsf]cfly{s j[4b/df yk ;'wf/ x'g hfg]cg'dfg ul/Psf]5 .

blIf0f Plzofn L dh'sx?sf] ;du|cfly{s j[4b/df ;g\@))@ df ;g\@))! sf]thgfdf s]xL ;'wf/ b]vPsf]5 . ;g\@))! sf]thgfdf ;g\@))@ df ef/t / kfls:tfgsf]cfly{s j[4b/df s]xL j[4 b]vP tfklg of]j[4b/ cg'dfg ul/PeGbf sd /xg uPsf]5 . au+nfb]zsf]cfly{s j[4b/ eg] ;g\@))! sf]thgfdf 36'g u0{;g @))@ df $=$ k|tztdf ;Lldt x'g ku]sf]5 . oL tLg}dh'sx?sf cfly{s j[4b/df ;g\@))# df s]xL j[4 x'g]cg'dfg ul/Psf]5 .

tflnsf !M ljZjsf]cfly{s j[4b/ -jflif{s j[4 k|tztdf_

qm=;=+	ljj/0f	jif{-;g_		
		@))!	@))@	@))#*
1	ljZjsf]pTkfbg	2=3	3=0	3=2
2	ljslzt cy{Gq!	1=1	1=5	1=6
3	ljsf;f]dv dh'sx?	3=9	4=6	5=0
4	rLg	7=3	8=0	7=5
5	blIf0f Pl;of@	4=1	4=7	5=1
6	ef/t	4=2	4=9	5=1
7	au+nfb]z	5=3	4=4	5=2
8	kfls:tfg	3=6	4=6	5=0

;f]tM cfly{s ;j]f0f, @)%(.^) * k|f]kt

! cd]/sf, hfkfg, hd{gL, k|fG;, a]hfot, Sofg8f @ au+nfb]z, ef/t, dflNbE;, g]kfn, kfls:tfg / >Lns+f

!=@ g]kfnsf]cy{ dfGq (Nepalese Economy):

cfly{s jif{@)%*.%(df b]zsf]cfly{s j[4b/)=* k|tztsf /xg]kf/lDes cg'dfg ul/Psf]eP tfklg o;df yk lu/fj6 cf0{)=% k|tztn]C0ffTds xg kU5sf];≠fwt cg'dfg 5 .To; jif{kfo\ ;a} cfly{s kl/;'rsx?df lu/fj6 b]vf k/5sf]lyof]. cfly{s jif{@)%(.^) df eg]b]zdf zfGt / ;'/lffsf] l:yltdf cfPsf];'wf/n]ubf{cfly{s l:yltdf ;d]t s]xL ;'wf/ xg];s]t b]vf k¥of]. o; jif{sh /fli6« cfo, sh /fli6« art, sh ufx{y art, sh nufgL tyf sh pkef]u h:tf cfly{s kl/;'rsx?df j[4 xg uPsf]cg'dfg ul/Psf]5 eg]b]zsf]cfly{s j[4b/df ut jif{sf] thgfdf ;'wf/ e0 @=# k|tztkU5sf]kf/lDes cg'dfg ul/Psf]5 .

tflnsf @\ g]kfnsf]cfly{s kl/;'rsx?

-k|rlnt dNodf_

q\=;=+	ljj/0f	cfly{s jif{		
		@)%&.%*	@)%*.%(•	@)%(.^)••
!	cfly{s j[4b/ -k|tzt_	$=*	–)=%	@=#
@	sh ufx{y pTkfbg -j[4 k|tzt_	*=!	@=&	%=(
#	sh /fli6« cfo -?=s/f8df_	$@^$%=*	$#(&)=*	$^*(@=!
$	sh /fli6« art -?=s/f8df_	&&@)=@	^*!@=@	&###=^
%	sh ufx{y art -?=s/f8df_	^!)#=)	$(*)=&	%)%(=@
^	sh nufgL -?=s/f8df_	(*#!=#	!)#^!=&	!!^@^=^
&	sh pkef]u -?=s/f8df_	#$(@%=&	#&!%@=^	#(%%*=%
*	j]b]zs Jofkf/# -?=s/f8df_	!!$@%=#	!)$&*=*	!!#&!=)
	-s_ cfoft# -?=s/f8df_	&^#%=#	^(*$=)	*)!^=)
	-v_ lgof{t# -?=s/f8df_	#&()=!	#$($=*	##%%=)
(	sh l:y/ kFrL lgdf{0f -j[4b/ k|tzt_	^=$	$=!	%=@
	-s_ lghL lf]q]sf]sh l:y/ kFrL lgdf{0f	–)=#	%=#	(=*
	-v_ ;fj{hlgs lf]q]sf]sh l:y/ kFrL lgdf{0f	!*=#	@=%	–!=*
!)	jfl0fHo a}+sx?sf]sh shf{tyf nufgL# -j[4 k|tzt_	(=@	$=!	!@=!
	>L % sf];/sf/ tkm{kl/jflxt# -j[4 k|tzt_	–$=$	$=^	@$=^
	;/sf/L ;≠yfg tkm{kl/jflxt# -j[4 k|tzt_	!=)	–$=)	–*=&
	lghL lf]q]tkm{kl/jflxt# -j[4 k|tzt_	!)=(	$=$	!!=)

;fdfGo\ cfly{s ;jf]f0f, @)%(.^)
kmfNu0f d;fGt;Ddsf] • ;≠fwt cg'dfg •• kf/lDes cg'dfg

j]b]zs Jofkf/tkm{sf] l:yltnf0{x]bf{cfly{s jif{@)%(.^) sf] kyd cf7 dlxgfsf] cj:lwdf sh j]b]zs Jofkf/df j[4 b]vPsf]5 . tyflk o; cj:lwdf lgof{df cfPsf]x|; / cfoftdf ePsf] j[4sf sf/0f sh Jofkf/ 3f6f ##=% k|tztsf]b/df j[4 e0 ?=$^ cj{^! s/f8 kU5sf]5 .

o; cfly{s jif{df sh kFrL lgdf{0fdf s]xL ;'wf/sf ;≠s]tx? b]vf k/5sf] cg'dfg 5 . cfly{s jif{@)%*.%(df $=! k|tztsf] j[4b/ /x5sf] sh l:y/ kFrL lgdf{0f cfly{s jif{@)%(.^) df %=@

k|tztn] j[4 ePsf] cg'dfg 5 . lghL lf0{sf] kFfRL lgdf0{f cflys{ jif{@)%*.%(sf]%=# k|tztsf] thgfdf cflys{ jif{@)%(.^) df (=* k|tztn] j[4 ePsf] cg'dfg 5 eg] ;fj{hlgs lf0{sf] kFfRL lgdf0{f j[4 cflys{ jif{@)%*.%(df @=% k|tzt /x]sf]df cflys{ jif{@)%(.^) df !=* k|tztn] 36\g uPsf] cg'dfg 5 . cflys{ jif{@)%(.^) sf] sh kFfRL lgdf0{fsf] ufx{y pTkfbg;Fusf] cgkft cflys{ jif{@)%*.%(s}xf/fxf/Ldf cyf{t !(=@ k|tzt /x]sf]5 .

df]6fs kl/;'rsx?dWo] jfl0fHo a}+sx?sf] sh shf{tyf nufgLdf cflys{ jif{@)%(.^) sf] kl/yd cf7 dlxgfdf !@=! k|tztn] j[4 ePsf]5 . cflys{ jif{@)%*.%(sf];fjL cjlwdf sh shf{tyf nufgL $=! k|tztn] dfq j[4 ePsf] lyof] . sh shf{ tyf nufgLdWo] jfl0fHo a}+sx?af6 >L % sf] ;/sf/nf0{uPsf] shf{cflys{ jif{@)%(.^) sf];dLIff cjlwdf @$=^ k|tztn] a9]sf]5 . cflys{ jif{@)%*.%(sf];fjL cjlwdf o:tf] shf{$=^ k|tztn] a9]sf] lyof] . jfl0fHo a}+sx?af6 ;/sf/L ;=yfgnf0{uPsf] shf{cflys{ jif{@)%*.%(sf] kl/yd cf7 dlxgfdf $=) k|tztn] x[;ePsf]df cflys{ jif{@)%(.^) sf];fjL cjlwdf klg *=& k|tztn] 36]sf]5 . cflys{ jif{@)%(.^) sf] kl/yd cf7 dlxgfdf jfl0fHo a}+sx?sf] sh shf{tyf nufgLdWo] lghL lf0{tkm{kl/jflxt shf{!!=) k|tztn] j[4 ePsf]5 hg cflys{ jif{@)%*.%(sf];fjL cjlwdf $=$ k|tztn] dfq a9]sf] lyof] .

@= lwtf]kq ahf/;DaGwL >L % sf];/sf/sf]gLlt tyf sfo{qmdx?

dh'sdf cfly{s pbf/Ls/0fsf]gLlt cjnDjg ul/Pkl5 >L % sf];/sf/n]lwtf]kq ahf/sf]Jojl:yt ljsf;sf nflu ljleGg gLlt tyf sfo{qmdx? cufl8 a9fpb}cfPsf]5 . o; qmddf cf7f}+k~rjifL{o of]hgf -@)$(-@)%$_ cjlwdf lwtf]kq ahf/nfO{lgodg ug{cfjZos s]xL ;/+rgfx? tof/ eP eg] gjf}+k~rjifL{o of]hgf -@)%$-@)%#_ cjlwdf ahf/nfO{Jojl:yt tyf dof{bt agfpg] k|of;x? cufl8 a9fO{Psf lyP . >L % sf];/sf/n]gjf}+k~rjifL{o of]hgfdf plNnlvt lwtf]kq ahf/;DaGwL gLlt tyf sfo{qmdx? nfu"ug]{ qmddf cfly{s jif{@)%&.%* sf] ahf6 jQmJodf lwtf]kq af]8{sf] ;kl/j]f0f lfdtfsf] clej[4 ug{ tyf lwtf]kq;DaGwL sf/f]af/sf] lgodgnfO{ k|efjsf/L agfpg lwtf]kq;DaGwL P]gdf ;+zfwg ug{;+bdf ljwjos k]z ug]{ g]kfn lwtf]kq ljlgdo ahf/ ln= sf] ;~rfng k4lt, ;u+7gfTds 9fFf / :jfldTjnfO{cem}kf/bzL{/ cGt/f{i6« dfkb08 cg'?k agfpg cfjZos kf/lDes sfo{ug]{ tyf pQm ;+yfdf ;'rLs[t sDkgLx?n] cfly{s jif{;dfKt ePsf] @ jif{eGbf a9L cjlw;Dd klg n]vfk/LIf0f u/L ljQLo ljj/0f ;fj{hlgs?kdf k|sfzg gu/]df To:tf sDkgLx?nfO{;'rLs/0faf6 x6fO{yk sfg'gL sf/jfxL ug]{h:tf sfo{qmdx? /x]sf lyP . ;fjkLcg'?k g]kfn lwtf]kq ljlgdo ahf/ ln= sf];'rLs/0f ljlgodfjnLdf cfjZos ;+zfwg u/L @ jif{eGbf a9L ljQLo ljj/0f ;fj{hlgs gug]{ tyf jflif{s ;'rLs/0f zNs gaemfpg]@% j6f ;'rLs[t sDkgLx?nfO{ ;'rLs/0faf6 x6fpg]sfo{k'/f eof]eg]lwtf]kq;DaGwL gofFP]g ljwfog k|qmofdf g}/x]sf]5 . o;sf cltl/Qm cGo sfo{x? 7f];?kdf cufl8 a9'g ;s]g .

cfly{s jif{@)%(.^) df cfP/ >L % sf];/sf/n]bzf}+k~r jifL{o of]hgf -@)%(-@)^$_ ;fj{hlgs u/]sf]5 . pQm of]hgfn]lghL lfqaf6 ;~rfng x'g]ljsf; of]hgfdf zo/sf]dfWodaf6 ;j{;fwf/0f hgtfsf]:jfldTjut ;xeflutf clej[4 ug]{ lwtf]kqsf]dfWodaf6 ljQLo ;fwg cfkl't{u/L pBfu Aoj;fosf]k|j4{g Pj+/f]huf/Lsf cj;/ clej[4 ug]{ tyf >L % sf];/sf/, ;/sf/L ;+yfg tyf gu/kflnsfx?n] ;~rfng ug]{ ljsf; kl/of]hgfx?sf nflu cfjZos kg]{ k'FL cfkl't{ug]{ qmddf lwtf]kq ahf/dfkm{t C0fkqx? hf/L u/L j]b]zs C0f Go'g ub}{nfg] p2]Zo lnPsf]5 . pk/f]Qm p2]Zox? kf|Ktsf nflu of]hgfn] lwtf]kq ljlgdo ahf/sf] cfwlgsLs/0f ug]{ tyf lwtf]kq ahf/ lgodg k|0ffnLnfO{k|efjsf/L agfpg] /0fgLlt lng'sf ;fy}lwtf]kq ljlgdo ahf/sf];xeflutfnfO{ ultzLn, lj:t[t / nufgLstf{sf]lxt ;/+lf0fpGdV agfO{lwtf]kq ahf/ k|0ffnLnfO{k0'f{kf/bzL{Pj+ ljZj;gLo agfpg]/ lwtf]kq ahf/sf]ulx/fO{tyf rf]8fO{j[4 u/L o;nfO{bL3{sfnLg k'FL cfkl't{ ug]{ dxTjk0'f{;f]tsf]?kdf ljsf; ug]{ gLlt lnPsf]5 . of]hgfn] lwtf]kqsf];fj{hlgs lgisfzg sfo{nfO{k|efjsf/L agfpg] af]8{sf] sfo{fdtf clej[4 ug]{ lwtf]kq sf/f]af/ k|qmofnfO{:t/Lo / ljZj;gLo agfpg] sf/f]af/ x'gf;fy :jfldTj kl/jt{g x'g] l:yltsf] l;h{gf ug]{ lwtf]kqsf] ljljwLs/0f ug]{ ;+yfut nufgLstf{x?nfO{ cfslif{t ug]{ nufgLstf{x?sf] lxt ;/+lf0f ug]{ b]zJofkL?kdf lwtf]kq ahf/ ;]jfsf]lj:tf/ ug]{ tyf ahf/sf ;Dj4 klfx?sf]cg'zf;g tyf lgod kfngfdf ;'wf/ ug]{h:tf sfo{qmdx? ;dfj]z u/]sf]5 .

bzf}+of]hgf -@)%(–@)^$_ df kl"Lahf/;DaGwL sfo{qmd

-s_ p2]o

- lghL lf]qaf6 ;~rfng xg]ljsf; kl/of]hgfx?df zo/sf]dfWodaf6 ;j{fwf/0f hgtfsf]:jfldTjut ;xeflutf clej[4 ug]. o:tf kl/of]hgfx?af6 kf]Kt xg]ljQLo k|tkmn pgLx?;Dd k¥ofpg].
- ;/n tyf k|t:kwf{ds nfutdf lwtf]kqsf]dfWodåf/f ljQLo ;fwg cfkl't{u/L pBf]u Aoj;fosf] kj4{g Pj+/f]huf/Lsf cj;/ clej[4 ug].
- >L % sf];/sf/, ;/sf/L ;+yfgx? / gu/kflnsfx?n];~rfng ug]ljsf; kl/of]hgfx?sf]nflu cfjZos kg]dWod tyf bL3{sfnLg kl"L cfkl't{ug]qmddf ahf/dfkm{t C0fkqx? hf/L u/L j]bl]zs C0f Gog ub]nfg].

-v_ kl/df0ffTds nIox?

- ;+H7t ;+yfsf]zo/ kl"Ldf nufgL ug]; ¥of sh hg;¥ofsf]slDtdf # k|tzt k¥ofpg].
- lwtf]kqsf]kf]ylds ahf/dfkm{t ;+H7t ;+yfn]slDtdf ?= % cj{p7fpg].
- lwtf]kqsf]bf]>f]ahf/df xg]sf/f]af/ slDtdf ?=!) cj{k¥ofpg].
- lwtf]kq ahf/sf]sh ahf/ kl"Ls/0f dNo sh ufx{y pTkfbgsf]slDtdf !% k|tzt k¥ofpg].
- lwtf]kq ljlgdo ahf/df slDtdf $) j6f yk ;+H7t ;+yfx? ;'rLs/0f ug].

-u_ /0fgLlt

-!_ lwtf]kq ljlgdo ahf/nfO{cfwlgsLs/0f ug].
-@_ lwtf]kq ahf/ lgodg k|0ffnL k|efjsf/L agfpg].

-3_ gLlt tyf sfo{gLlt

- lwtf]kq ljlgdo ahf/sf]cfwlgsLs/0f -/0fgLlt ! ;F ;DalGwt_
  - ultzLn lj:t[t ;xeflutf ePsf];+H7t lf]q tyf kl"L ahf/;F ;DalGwt lgodg lgsfox?sf] el'dsfnfO{nufgLstf{sf]lxt ;/Hf0fpGdV / k|efsf/L agfOg]5 .
  - kl"Lahf/sf];fwg af8Fkmf6F / ;~rfng s'zntf -Allocatoinal and operational efficiency_ df clej[4 ul/g]5 .
  - lwtf]kq ahf/ k|0ffnLnfO{k0f{kf/bzL{Pj+ljZj;gLo agfOg]5 .
- lwtf]kq ahf/ lgodg k|0ffnL k|efjsf/L -/0fgLlt @ ;F ;DalGwt_
  - kl"Lahf/nfO{bL3{sfnLg ;fwgsf]dxTjk0f{cfkl't{stf{sf]?kdf ljsf; / lj:tf/ ul/g]5 .
  - lwtf]kq ahf/sf]ulx/fO tyf rf]8fO{j[4 ul/g]5 .

-ª_ sfo{qmd tyf sfof{jog 9fffF

- ;fj{hlgs lgisfzgsf] nflu lwtfkq afB{ dfkm{t Psåf/ k|ffnL :yfkgf ul/g]5 . afB{sf] sfo{fdtfdf clej[4 ul/g]5 .
- lwtfkq sf/f]af/ xbf;fy tTsfn :jfldTj kl/jt{g xb]Aoj:yf ul/g]5 .
- lghLs/0f ePsf ;/sf/L ;+yfx?sf] zlb/ lgisfzg tyf sf/f]af/sf nflu ;/n k2tLsf]ljsf; ul/g] 5 .
- Ps :j:y / k|lt:kwL{ljQLo ahf/sf] ;dGjofTds ljsf; tyf eljiodf Plss[t ljQLo lgodgstf{sf] ljsf; ug{sf nflu ;DalGwt lgodgstf{x? cy{dGqfno, gkfn /fi6«a}+s, lwtfkq afB{/ aLdf ;ldlt ;+Vofg :yfoL ;ldlt u7g ug]{/ ;f]sf];lrjfno lwtfkq afB{df /xg]Aoj:yf ul/g]5 .
- clw/fHosf ljleGg efudf /x]sf artstf{nfO{lwtfkq sf/f]af/df ;+Vofg xbg kfpg]cj;/ l;hgf ug{ ;DefJotfsf]cfwf/df yk :yfgx?df ;ljwf lj:tf/ ul/g]5 .
- lwtfkq afB{tyf gkfn lwtfkq ljlgdo ahf/ ln= sf]lgodg :t/dfk -Benchmark_ :ki6 xb]u/L ljsf; ul/g]5 .
- lwtfkqx?sf]sf/f]af/ klqmof, sf/f]af/ ljj/0f, ;fj{hlgs lgisfzg ug{tyf ;'rLs/0f ePsf ;+u7t ;+yfx?sf]cflys{, ljQLo Pj+Aoj:yfkg;DaGwL ljj/0f kf/bzL{Pj+ljZj;gLo agfO{cBfjlws?kdf ;fj{hlgs u/fpg]Aoj:yf ul/g]5 .
- lwtfkq lgodgstf{ lwtfkq ahf/sf sd{rf/Lsf ;fy} ;+u7t ;+yfsf ;~rfns, Aojj:yfks n]vfk/LIfs, ;Nnfxsf/ tyf lwtfkq Aoj;foLx?sf nflu cfrf/;+xtf nfu"ul/g]5 .
- kFLahf/sf ljljw klfx?df tflnd k|zIf0f kbfg ug{sf ;fy}ahf/sf]lgodlt cWoog cg';Gwfg ug{ ;+yfut Aoj:yf ul/g]5 .
- ;fj{hlgs gePsf ;+Vofgzln ;'rgf Pj+hfgsf/Lx?df kxF8 kUg]sb}klg AolQmn]lwtfkq sf/f]af/ u/L cglrt nfe lng]jftfj/0f l;hgf xbg glbg tyf nfe lnPdf To;nfO{kmfNbf/L ck/fwsf]?kdf sf/jfxL ul/g]5 .
- lwtfkqx?sf]v/Lb laqmL sfo{clws[t jf/];gfdfaf6 ug{lwtfkq afB{nfO{sfgb dGqfnosf];xof]u lnO cfjZos sfgbL Aoj:yf ldnfOg]5 .
- ljQLo ;+yfx?nfO{kl/jTo{ljbfzL dbfaf6 C0fkqx? hf/L u/L p7fpg kf];flxt ul/g]5 .
- lwtfkq afB{n]lgodgstf{x?sf]cGt/f]6«x ;+u7g -IOSCO_ sf];b:otf k|Kt ug{cfjZos Aoj:yf ldnfOg]5 .
- gkfn lwtfkq ljlgdo ahf/ ln= nfO{cfwlgsLs/0f ug]{qmddf lghLs/0f ul/g]/ ;'zf;g k4lt -Good Governance Practice_ ckgfpg]:jlgodg ;+yfsf]?kdf ljsf; ul/g]5 .
- lwtfkq sf/f]af/df xb ;Sg]hfn;fhL, wf]vfw8Laf6 nufgLstf{x?nfO{hf]ufpg tyf sf/f]af/ ePsf lwtfkq tTsfn gfd;f/L xb]Aoj:yfsf]nflu lwtfkq lgIf]k k|ffnL :yfkgf ul/g]5 .
- a[xt :jfldTj ePsf sDkgLx?sf]kl4{g tyf ;'zf;gsf nflu ljQLo kf];fxg lbOg]5 .
- ljleGg nufgL ;dbfosf pkoQm xb];fdlxs artofhgf, l8j]r/ / lwtfkqLs/0f klqmofnfO{ kf];flxt ug{sfgbL Aoj:yf ul/g]5 .
- lwtfkq ahf/dfkm{t ;/sf/L C0fkqsf]sf/f]af/ xb]Aoj:yf u/L k|ltkmnsf]:t/ -Benchmark_ kbfg ug{sf ;fy}t/ntf j[4 ul/g]5 .

- ;Dem]}tt art kl/rfng -Contractual Savings_ nfO{kF̄Lahf/df cfpg kf]];fxg ug]{u/L sfg'gL ;'wf/ tyf lwtf]kq lgodg lf]qflwsf/ /xg]nufgL lgodg k|ffnL ljsf; ul/g]5 .
- lwtf]kq ljlgdo ahf/df ;'rLs/0f ePsf jf sf/f]af/ xg cg'dlt kfPsf lwtf]kq lgisfzg ug]{;+l7t ;+yfx?n]Pg, sfg'g, lgodsf]kfngf u/]sf 5g\eGg]olsg ug{ækfngf k|tj]bgÆ k]o]s jif{k]z ug{kg]{Aoj:yf ul/g]5 .
- qm]86 /]6Ë P]n];Lsf]:yfkgf qmddf :ki6t lgodg Aoj:yf u/L qm]86 /]6Ë P]n];Lsf]:yfkgfdf lghLlf]qnfO{;xof]u k¥ofOg]5 .
- Prudential Norms ckgfO{lwtf]kq Aoj;foLsf]kj]z tyf alxu{dg k|qmofnfO{;/n u/fOg]5 .
- cGt/f{i6« n]vfk|ffnLsf]:yfkgf ICAN nfO{;xof]u k¥ofpgsf ;fy};fj{hlgs ePsf sDkgLx?df Disclosure Review k|ffnLsf]:yfkgf tyf ;~rfng ul/g]5 .
- kF̄Lahf/sf]cfjZos lgodg, ahf/ ;~rfng, hgzlQm ljsf;sf ;fy}nufgLstf{sf nflu z]Ifs tflnd tyf hfgsf/L pknAw u/fOg]5 .
- lwtf]kq ljlgdo ahf/sf]sf/f]af/nfO{;DefJotfsf]cfwf/df qmdzM ofGqLs/0f -Automation_ ub}{nlug]5 .
- s]bl|o?kdf e}/x]sf] Floor Trading nfO{lj:tf/ u/L OTC Market sf]:yfkgf tyf :yflgo txaf6 ;d]t sf/f]af/ ug{;Sg];ljwf ePsf]sf/f]af/ k4lt ljsf; ul/g]5 .
- :jlgodg lgsfosf]?kdf ;'rLs[t sDkgLx?sf];'rLs/0f k|zf;g Pj+;b:o tyf sf/f]af/ ljlgodgsf]kfngf ;kl/j]f0f ul/g]5 .
- lwtf]kqsf]lx;fa km5\of6 kf/bzL{tyf l56f]5l/tf]agfpg];fy}/fkm;fkmsf nflu s]bl|o lgIf]k k|ffnL :yfkgf/pkof]u ul/g]5 .

#= lwtf]kq af]8{(Securities Board)

#=! :yfkgf

lwtf]kq sf/f]af/ P]g, @)$) cGtu{t lwtf]kq ahf/sf] k|dV lgodg lgsfosf] ?kdf >L % sf] ;/sf/af6 lj=;= @)%) h]7 @% ut]lwtf]kq af]8{sf]:yfkgf ePsf]xf].

#=@ p2]Zo

lwtf]kq ahf/nfO{lgoldt / Jojl:yt u/L nufgLstf{x?sf] xs lxtsf] ;/Hf0f ug]{ af]8{sf] k|dV p2]Zo /x]sf]5 .

#=# sfo{

lwtf]kq;DaGwL k|rlnt P]g lgodx? adf]hd lwtf]kq af]8{sf k|dV sfo{x? lgDgfg';f/ /x]sf 5g\.

- lwtf]kq ahf/sf nflu cfjZos gLlt lgodx? th{df ug]{ tyf o; ;DaGwdf >L % sf] ;/sf/nfO{k/fdz{k|bfg ug]{
- lwtf]kq btf{u/L lgisfzg cg'dlt k|bfg ug]{
- lwtf]kq ljlgdo ahf/ (Stock Exchange) ;~rfng ug{rfxg];u+7t ;=+yfnfO{ahf/ ;~rfng cg'dlt k|bfg ug]{
- lwtf]kq Joj;fo ug{rfxg];u+7t ;=+yfx?nfO{cg'dlt k|bfg ug]{
- lwtf]kq ljlgdo ahf/ tyf Joj;foLx?sf];kl/j]f0f tyf cgUdg ug]{
- lwtf]kq ahf/ ;DaGwdf cWoog, cg';Gwfg tyf r]tgf clej[4 ug]{.

#=$;u+7g

lwtf]kq af]8{df ljleGg ;/sf/L tyf lghLIf]qsf lgsfox?sf] k|tlglwTj /x]sf] & ;b:oLo af]8{sf] Joj:yf /x]sf]5 . af]8{df k'0f{sfnLg?kdf sfo{ug]{u/L >L % sf] ;/sf/åf/f lgoQm cWoIfsf ;fy} >L % sf] ;/sf/, cy{dGqfno, >L % sf] ;/sf/, sfg'g, Gofo tyf ;+bLo Joj:yf dGqfno, >L % sf] ;/sf/, pBf]u, jflOfHo tyf cfkl't{dGqfno, g]kfn /fi6«a}s, g]kfn pBf]u jflOfHo dxf;3+ / g]kfn rf6{8{PsfpG6]6\; ;3+sf k|tlglwx? /x]sf 5g\.

af]8{n]cfkm\gf gLlt tyf sfo{qmdx? sfof{jogsf]nflu @ j6f ljefu, ^ j6f dxfzfvf tyf !) j6f zfvfx?sf]Joj:yf u/]sf]5 . xfn af]8{df @% hgf sd{rf/Lx? sfo{t /x]sf 5g\. af]8{sf] ;u+7g 9fFf cg';'rL-@ df k|t't ul/Psf]5 .

$= af]8{af6 eP u/]sf sfdsf/jfxLx?

o; cfly{s jif{df af]8{af6 eP u/]sf sfdsf/jfxLx? b]xfocg';f/ /x]sf 5g\.

$=! af]8{sf];u+7g 9ff'fdf ;'wf/

af]8{n] ahf/sf] ultzLntf tyf cfkm\gf] lhDd]jf/L / sfo{ef/nfO{ ljrf/ u/L] ;u+7g 9fFfsf] k'g/fjnf]sg ub}{ cfPsf] 5 . o;} qmddf af]8{n] o; cfly{s jif{df ljwfog k|qmofdf /x]sf] lwtf]kq;DaGwL gofFPg nfu"x'g ;Sg];Defjgf / lwtf]kq af]8{sf];+yfut lfdtf clej[4 ug]{p2]Zo ;lxt ;~rfngdf cfpg nfu]sf];+yfut ;'-zf;g kl/of]hgfsf ;fy}lwtf]kq ahf/sf]lj:tf/ ;F;F} a9b}uPsf]af]8{sf]lhDd]jf/L / hjfkmb]xtfnfO{;d]t b[i6ut u/L af]8{sf]sfo{;~rfng k|qmofnfO{ cem r':t agfpg]p2]Zon]cfkm\gf];u+7g 9fFfdf s]xL kl/dfh{g u/]sf]5 .

$=@ ;fj{hlgs lgisfzg;DaGwL hfgsf/L tyf ljj/0f dflysf]k'g/fjnf]sg

lwtf]kqsf];fj{hlgs lgisfzg cg'dtLsf nflu ;u+l7t ;+yfx?af6 af]8{;dlf k]z ul/g]ljj/0f-kq tyf tf]lsPcg';f/sf hfgsf/L / ljj/0fx? dfly k'g/fjnf]sg u/L btf{tyf lgisfzg cg'dlt lbg] sfo{nfO{l56f]5l/tf]/ Jojl:yt ug]{p2]Zon]af]8{n];+yfut ljQ ljefusf k|d'vsf];+fhsTjdf tLg ;b:oLo kf/lDes k'g/fjnf]sg ;ldlt u7g u/L o;nfO{lqmoflzn u/fpb}cfPsf]5 .

o; cfly{s jif{df sDkgL /lhi6f/sf]sfof{non]ljj/0f-kq :jLs[t ug]{qmddf af]8{;F dfu ePcg';f/ jflOfHo a}s ;d'xsf $, ljQ sDkgL ;d'xsf & / cGo ! u/L hDdf !@ j6f ;u+l7t ;+yfx?sf] ljj/0f-kqdf cfkm\gf]/fo k7fPsf]5 .

$=# ;fj{hlgs lgisfzg cg'dlt (Issue Approval)

o; cfly{s jif{df af]8{n]# j6f jflOfHo a}s, !@ j6f ljQ sDkgL / @ j6f aLdf sDkgL u/L !& j6f ;u+l7t ;+yfx?nfO{?= *! s/f]8 #& nfv #(xhf/ dNo a/fa/sf]lwtf]kqsf];fj{hlgs lgisfzg cg'dlt k|bfg u/]sf]5 . ut cfly{s jif{df af]8{n]!^ j6f ;u+l7t ;+yfx?nfO{?= ! cj{$! s/f]8 ^^ nfv #) xhf/ dNo a/fa/sf]lwtf]kqsf];fj{hlgs lgisfzg cg'dlt k|bfg u/]sf]lyof].

tflnsf #M ;fj{hlgs lgisfzg cg'dlt;DaGwL ljj/0f

-?= bz nfvdf_

qm=;=+	;u+l7t ;+yfsf]gfd	lwtf]kqsf] lsl;d	cg'dlt k|bfg ldlt	cg'dlt k|bfg /sd
!	nfOkm OG:of]/G; skf]/];G; -g]kfn_ ln=	;fwf/0f zb/	)%(.)$.)^	%)=))
@	g]kfn >Ln+sf dr{6 a}s ln=	;fwf/0f zb/	)%(.)$.)&	$)=))

q=;=+	;+u7t ;=+yfsf]gfd	lwtf]kqsf] lsl;d	cg'dlt k|bfg ldlt	cg'dlt k|bfg /sd
#	Pg=cfO{l8=;L Soflk6n dfs]6\; ln=	Do'r'cn km08	)%(.)$.@$	!))=))
$	g]kfn OGe]6d]6 a}s ln=	xsk|b z]b/	)%(.)%.)#	%&=@$
%	hfgsL kmfOgfG; s=+ln=	;fwf/0f z]b/	)%(.)%.!@	*=))
^	;]6n kmfOgfG; s=+ln=	;fwf/0f z]b/	)%(.)^.)!	*=))
&	gjbUf{kmfOgfG; s=+ln=	;fwf/0f z]b/	)%(.)*.!*	*=))
*	lk|do/ kmfOgfG; s+ln=	;fwf/0f z]b/	)%(.)(.)(	*=))
(	Dff5fkR5] a}s ln=	;fwf/0f z]b/	)%(.)(.!^	!^%=))
!)	g]kfn z]b/ dfs]6\; P08 kmfOgfG; ln=	xsk|b z]b/	)%(.)(.@@	^)=))
!!	dxfnIdL kmfOgfG; ln=	xsk|b z]b/	)%(.!).@(	@%=))
!@	Pg=lj=OG:of]/]; s=+ln=	;fwf/0f z]b/	)%(.!@.!(	@)=))
!#	lkkN; kmfOgfG; ln=	xsk|b z]b/	)^).)!.@@	@)=))
!$	a6jn kmfOgfG; ln=	;fwf/0f z]b/	)^).)@.)*	@)=))
!%	cf]d kmfOgfG; ln=	;fwf/0f z]b/	)^).)#.)$	*=))
!^	nIdL a}s ln=	;fwf/0f z]b/	)^).)#.!^	!(@=%)
!&	:6]88{kmfOgfG; ln=	;fwf/0f z]b/	)^).)#.!&	@$=))
	hDdf			***!#=&$**

o; jif{;a}eGbf a9L dNo a/fa/sf]lwtf]kq lgisfzg cg'dlt k|fKt ug]{;d'xdf a}s ;d'x /x]sf]5 . o; ;d'xaf6 hDdf # j6f ;+u7t ;=+yfx?n]?= $! s/f]8 $& nfv $) xhf/ dNo a/fa/sf]lwtf]kq lgisfzgsf nflu cg'dlt k|fKt u/]sf 5g\ h'g sh lgisfzg cg'dlt k|bfg ul/Psf]/sdsf]s/La %)=(& k|tzt x'g cfp5 .

$=$ lwtf]kq ljlgdo ahf/ / lwtf]kq Aoj;foLx?sf]gjLs/0f

lwtf]kq af]8{n]ldlt @)%(.&.& df cfly{s jif{@)%(.^) sf nflu g]kfn lwtf]kq ljlgdo ahf/ ln= sf] ahf/ ;+rfng cg'dlt-kq gjLs/0f u/]sf] 5 . lwtf]kq sf/f]af/ lgodfjnL, @)%) adf]lhd lwtf]kq ljlgdo ahf/ ;~rfng ug]{;+u7t ;=+yfn] cfly{s jif{;dfKt ePsf]^ dlxgfleq ahf/ ;~rfng cg'dlt-kq gjLs/0f u/fpgkg]{Joj:yf /x]sf]5 .

o:t} lwtf]kq Joj;foLx?n] k|To]s cfly{s jif{ ;dfKt xg' cufj} lwtf]kq Joj;foLsf] k|dfOf–kq gjLs/0f u/fpgkg]{Joj:yfcg';f/ gjLs/0fsf nflu k|fKt lgj]bg pk/ cfjZos hfrae]m u/L cfly{s jif{@)%(.^) sf nflu af]8{n]@& j6f lwtf]kq bnfn, (j6f lgisfzg tyf laqmL k|aGws / @ j6f lwtf]kq Jofkf/Lx?sf]lwtf]kq Joj;foL k|dfOf–kq gjLs/0f u/]sf]5 . o;/L gjLs/0f ul/Psf lwtf]kq Joj;foLx?sf]gfdfjnL cg';'rL–^ df k|t't ul/Psf]5 .

o;}u/L cfly{s jif{@)^).^! sf nflu lwtf]kq Joj;foL k|dfOf–kq gjLs/0f u/fpg o; cfly{s jif{sf] cfiff9 d;fGt;Dddf @% j6f lwtf]kq bnfn Joj;foL, * j6f lgisfzg tyf laqmL k|aGws tyf @ j6f lwtf]kq Jofkf/Lx?n]af]8{;dIf lgj]bg lbPsf 5g\.

gjLs/0f /f]sf

lwtf]kq;DaGwL P]g lgodx?sf] kfngf gug]{Joj;foLx?sf] k|dfOf–kq gjLs/0f sfo{:ylut /fVg] lg0f{ocg';f/ o; jif{ lgodfg';f/ tf]lsPsf ljj/0fx? af]8{;dIf k]z gug]{ @ j6f lwtf]kq Joj;foLx?sf]gjLs/0f sfo{:ylut /flvPsf]lyof].

$=% sfgg'L Aoj:yfx?

$=%=! ;yfks z]o/ laqmL;DaGwL Joj:yfdf ;'wf/

af]8{f/f hf/L ul/Psf]ælwtf]kq btf{tyf cg'dlt lgb]{zsf, @)%&Æ sf]bkmf @!-@_ df af]8{n]ldlt @)%(.!@.!$ df ;zf]wg u/]sf]5 . o;/L ul/Psf] ;zf]wgn]a}s tyf ljQ sDkgLsf ;+Yffksx?sf] xsdf ;+yfks z]o/ laqmL ug{ sDkgL ;~rfngdf cfPsf] % jif{k'/f ePsf] xg'kg]{ ;fj{hlgs lgisfzg u/L sDtLdf bO{j6f ;fwf/0f ;ef ;DkGg u/]sf]xg'kg]{/ lgisflzt z]o/ lwtf]kq ahf/df ;'rLs/0f u/]sf]xg'kg]{Joj:yf u/]sf]5 .

$=%=@ lwtf]kqsf]dNo kl/jt{g ;Ldf / sf/f]af/ /fkm;fkm cjlw;DaGwL Joj:yfdf ;'wf/

g]kfn lwtf]kq ljlgdo ahf/ ln= n]ælwtf]kq ahf/sf];b:otf tyf sf/f]af/ ljlgodfjnL, @)%%Æ sf] ljlgodx? !(, @#, @$ / @% df k|tfj u/]sf] ;zf]wgnfO{ldlt @)^).@.@) df af]8{n] cfjZos kl/dfhg u/L :jLs[t u/]sf]5 . pQm ;zf]wgn]lwtf]kqsf]ahf/ dNodf xg']ptf/r9fjnfO{lgoGq0f ug{tyf /fkm;fkm k|s[pfnfO{l56f]5l/tf]u/fpg cfjZos Joj:yfx? u/]sf]5 .

pQm ;zf]wgn] g]kfn lwtf]kq ljlgdo ahf/nfO{lwtf]kq af]8{sf] :jLs[t lnO a08 jf l8j}r/sf] nflu 5§}ahf/sf] Joj:yf ug{ ;Sg] clwsf/ k|bfg u/]sf]5 . To:t} ;zf]wgn] lwtf]kq ahf/sf ;b:on] lwtf]kqsf] z? sf/f]af/ dNo af]Nbf jf tf]$bf z]o/sf] xsdf cl3Nnf] lbg ahf/ aGb xbF sfod /x]sf]dNosf]% k|tzt / l8j}r/ jf a08sf]xsdf)=@ k|tzteGbf a9L jf 36L gxg']u/L tf]$g' kg]{/ To; kl5 k|To]s sf/f]af/ ubf{cl3Nnf] sf/f]af/sf] thgfdf z]o/sf] xsdf @ k|tzt /

a08sf]xsdf)=! k|tzteGbf j9L jf 36L x'g]u/L kl/jt{g ug{gkfOg]Joj:yf u/]sf]5 . ;zf]wg k'j{;a}k|sf/sf lwtf]kqsf]nflu Ps}Joj:yf /x]sf]/ ;f]cg';f/ z? sf/f]af/ dNo !) k|tzteGbf a9L jf 36L u/]/ tf]$g gkfOg]/ To;kl5sf]k|o]s sf/f]af/df cl3Nnf]sf/f]af/sf]% k|tzteGbf a9L jf 36L u/]/ tf]$g gkfOg]Joj:yf /x]sf]lyof].

;zf]wgn]zb/ / a08sf nflu 5§f 5§}/fkm;fkm cjlw ;d]t tf]s]sf]5, h;cg';f/ zb/sf]xsdf sf/f]af/ ePkl5sf]# sfo{bgleq / l8j}r/sf]xsdf eg]sf/f]af/ ePs}lbg sf/f]af/ /fkm;fkm ug{kg]Joj:yf ul/Psf]5 . ;zf]wgk'j{;a}k|sf/sf lwtf]kqsf]sf/f]af/sf]/fkm;fkm sf/f]af/ ePsf] lbgkl5sf]% sfo{bgleq ug{kg]Joj:yf /x]sf]lyof].

$=^ ;kl/j]f0f tyf cg'udg

lwtf]kq ahf/sf]:jR5tf Pj+kf/blz{tf clej[4sf nflu ahf/sf];kl/j]f0f tyf cg'udg sfo{ k|efjsf/L x'g'lgtfGt cfjZos x'G5 . o; ;DaGwdf :ki6 Joj:yfx? ug{k|tfljt gofFP]g nfu"x'g g;s]sf]at{dfg cj:yfdf af]8{n]ljBdfg P]g lgod / Joj:yfx? cGtu{t g}/xL ahf/sf];kl/j]f0f tyf cg'udg ub}cfO/x]sf]5 .

$=^=! ;fj{hlgs lgisfzgsf]cg'udg

af]8{n] lwtf]kqsf] ;fj{hlgs lgisfzgsf ;dodf lgisfzgstf{ sDkgLåf/f ljj/0f-kq tyf cGo dfWodaf6 k|jflxt ;'rgf tyf hfgsf/Lx?sf]oyfy{tf ;DaGwdf cg'udg ub}5 . ;fy}lwtf]kqsf] laqmL vhf ePsf];dodf lgisfzgstf{;+u7t ;+yf / lgisfzg tyf laqmL k|aGwsn]OR5's nufgLstf{x?nfO{tf]sPcg';f/sf ljj/0f tyf sfuhftx? x]g{sf nflu cfjZos Joj:yf u/]gu/]sf] tyf nufgLstf{x?sf nflu kof{t dfqfdf ljj/0f-kq / b/vf:t kmf/fdx? ljt/0f u/]gu/]sf] cg'udg ub}cfPsf]5 . ;fy}af]8{n]tf]sPsf];dofjlwleq lwtf]kqsf]af]8kmf6, lkmtf{eQmfgL / ;'rLs/0f eP gePsf]s'/fsf];d]t cg'udg ub}cfPsf]5 . o; jif{s}xL ;+u7t ;+yfx?n]tf]sPsf] ;dofjwLleq lwtf]kq ;'rLs/0f gu/fPsf]kfO{Psf]5 .

$=^=@ lwtf]kq ljlgdo ahf/sf];kl/j]f0f

:ynut lg/LIf0f

af]8{n]o; cfly{s jif{df lwtf]kq ljlgdo ahf/sf]lg/LIf0f sfo{kl:tsf (Inspection Manual) tof/ u/L ;f]xLcg';f/ g]kfn lwtf]kq ljlgdo ahf/ ln= sf]:ynut lg/LIf0f u/]sf]lyof]. lg/LIf0fsf qmddf g]kfn lwtf]kq ljlgdo ahf/ ln= af6 lgoldt?kdf lwtf]kq Joj;foLx?sf] cg'udg x'g] gu/]sf], ;'rLs/0fdf l9nfO{ x'g] u/]sf], bnfnx?sf] w/f]6L, sf/f]af/ /fkm;fkm / eQmfgL ;DaGwdf lhDd]jf/Lk0f{ t/Lsfn] sfo{ x'g] gu/]sf], Do'r'cn sf/f]af/ k|t:kwL{?kdf x'g] gu/]sf],

vfnL x:tfGt/0f (Blank Transfer) df kf/blz{tfsf] cefj /x]sf] nufotsf sdLsdhf/Lx? b]vPsf lyP . o:tf sdLsdhf/Lx?df cfjZos ;'wf/ Nofpg af]8{n] g]kfn lwtf]kq ljlgdo ahf/ ln= ;F+ k6s k6s 5nkmn u/L ;'wf/sf nflu lgb]zg ;d]t hf/L u/]sf]5 .

u]/ :ynut ;kl/j]f0f

lwtf]kq ljlgdo ahf/n] ljleGg ;'rgf, hfgsf/L tyf ljj/0fx? nufgLs tf{x?sf] hfgsf/Lsf nflu k]jflxt u/fpg'sf ;fy}lwtf]kq af]8{df ;d]t k]z ug{kg]{Aoj:yf /x]sf]5 . ;fjxLcg'?k g]kfn lwtf]kq ljlgdo ahf/ ln= n]af]8{df b]xfocg';f/sf ljj/0fx? k]z u/]sf]5 .

tflnsf $M g]kfn lwtf]kq ljlgdo ahf/ ln= sf]ljj/0f k]jfx

qm=;=+	ljj/0f	k]Kt ldlt
!	jflif{s k|tj]bg, @)%*.%(	@)%(.)!.#!
@	jL;f}+jflif{s ;fwf/0f ;ef -@)%*.%(_ sf]lg0f{o;DaGwL ljj/0f	@)%(.)%.!)
#	jflif{s lwtf]kq sf/f]af/;DaGwL ljj/0f, @)%*.%(	@)%(.)^.!*
$	bnfn Joj;foLsf]w/f]6L;DaGwL ljj/0f	@)%(.)^.!*
%	;b:otf tyf k|tlglw;DaGwL ljj/0f	@)%(.)&.)&

;fy}g]kfn lwtf]kq ljlgdo ahf/ ln= af6 b]gs ?kdf sf/f]af/ ePsf ;u+l7t ;=+yf, sf/f]af/ dNo / z]o/ ;V+of cflb;DaGwL ljj/0f ;d]t af]8{df k]z xg]u/]sf]5 .

$=^=# lwtf]kq Joj;foLx?sf]cg'udg

lgisfzg tyf laqmL k|aGws

lgisfzg tyf laqmL k|aGwsx?n];u+l7t ;=+yfx?sf]lwtf]kq lgisfzg tyf laqmL k|aGw ubf{ul/Psf] sfo{Joj:Yff nufot lwtf]kqx?sf]af8+kmf6+, lkmtf{e'Qmfg L, ;'rLs/0f tyf ljj/0f k]jfx lgodcg';f/ u/]gu/]sf]cg'udg xg]ub{5 .

o; cfly{s jif{df (j6f lgisfzg tyf laqmL k|aGwsx?dWo]$ j6fn]dfq ;fj{nlgs lgisfzgsf] laqmL k|aGw u/]sf 5g\.

o; jif{* j6f lgisfzg tyf laqmL k|aGwsx?n] tf]lsPcg';f/sf ljj/0fx? af]8{;dIf k]z u/]sf 5g\. tf]lsPsf ljj/0fx?dWo]@ j6f lgisfzg tyf laqmL k|aGwsx?n] sf/f]af/;DaGwL ljj/0f k]z u/]sf 5}gg\.

tflnsf %M lgisfzg tyf laqmL k|aGws ;+yfx?sf]cfly{s jif{@)%*.%(sf]ljj/0f k|jfxsf]l:ylt

qm=;=+	lgisfzg tyf laqmL k|aGws	ljQLo ljj/0f k|z u/]sf]ldlt	k|z u/]sf]ljj/0f		
			gfkmf gf]$;fg tyf jf;nft	gub k|jfx ljj/0f	sf/f]af/ ;DaGwL ljj/0f
!	g]kfn dr{6 a]sË P08 kmf0gfG; ln=	)%(.^.@%	√	√	√
@	g]zgn kmf0gfG; s=+ln=	)%(.*.(	√	√	–
#	P; kmf0gfG; s=+ln=	)%(.(.!)	√	√	sf/f]af/ gePsf]
$	g]kfn kmf0gfG; P08 ;]eË; s=+ln=	)%(.!).*	√	√	–
%	g]kfn z]o/ dfs]6\; s=+ln=	)%(.!@.!!	√	√	sf/f]af/ gePsf]
^	ogf06]8 kmf0gfG; ln=	@)^).!.@@	√	√	sf/f]af/ gePsf]
&	g]kfn >Ln+sf dr{6 a]s ln=	@)^).!.@%	√	√	sf/f]af/ gePsf]
*	gful/s nufgL sf]f	@)^).@.!#	√	√	√
(	Pg=cf0{l8=;L= Soflk6n dfs]6\; ln=	k|Kt gePsf]	–	–	–

lwtf]kq bnfn Joj;foL

o; cfly{s jif{df af]8{n] lwtf]kq bnfn Joj;foLx?sf] cgUdgnf0{ c? k|efjsf/L u/fpg Ps u}–:ynut lg/LIf0f sfo{kl:tsf (Off-site Inspection Manual) tof/ u/]sf]5 . ;f]sf]cfwf/df af]8{n] o:tf Joj;foLx?sf] cgUdg u/L Ps k|tj]bg ;d]t tof/ u/]sf] 5 . pQm k|tj]bgn] o:tf Joj;foLx?sf]lgod kfngfsf]l:ylt c;fWo}gfh's /x]sf]tYo k|:t't u/]sf]5 .

o; cfly{s jif{df sg}klg lwtf]kq bnfn Joj;foLx?n] lwtf]kq sf/f]af/ lgodfjnL, @)%) n] tf]s]adf]hdsf];dofjlwleq cfkm\gf]jflif{s ljj/0f af]8{;dIf k|z ug{;s]gg\. o;/L l9nfu/L k|Kt ePsf ljj/0fx?df klg clwsfz+ Joj;foLx?n]sf/f]af/;DaGwL k0f{ljj/0f k|z gu/]sf]b]lvPsf]5 .

tflnsf ^M lwtf]kq bnfn Joj;foLx?sf]cfly{s jif{@)%*.%(sf]jflif{s ljj/0f k|jfxsf]l:ylt

qm=;=+	lwtf]kq bnfn Joj;foLx?sf]gfd	ljQLo ljj/0f k|z u/]sf]ldlt	gfkmf gf]$;fg tyf jf;nft	gub k|jfx ljj/0f	sf/f]af/ ;DaGwL ljj/0f	jflif{s* sf/f]af/ -?= bz nfvdf_
!	cfd ;]$ol/l6h P08 Pnf08 ;le{]; k|= ln=	)%(.*.!#	√	√	√	!)=%)
@	cfz't fl]f af]s/]h ;]$ol/l6h k|= ln=	)%(.(.@$	√	√	-	$%=)%
#	k|0df];]$ol/l6h k|=ln=	)%(.(.@$	√	√	√	!@)=@)
$	cu|jfn ;]$ol/l6h -k|=_ ln=	)%(.(.@^	√	√	√	!!%=$@
%	g]kfn :6s xfp; -k|=_ ln=	)%(.(.@(	√	√	√	^%=@)
^	g]kfn OGe]6d]6 P08 ;]$ol/l6h 6]8Ë -k|=_ ln=	)%(.(.#)	√	√	√	##=%(
&	lglvn ;]$ol/l6h -k|=_ ln=	)%(.(.#)	√	√	√	#!=!)
*	c?0f ;]$ol/l6h -k|=_ ln=	)%(.(.@)	√	√	√	$^=^!

q=;=+	lwtf]kq bnfn Joj;foLx?sf]gfd	ljQLo ljj/0f k|z u/]sf]ldlt	gfkmf gf];fg tyf jf;nft	gub k|jfx ljj/0f	sf/f]af/ ;DaGwL ljj/0f	jflif{s* sf/f]af/ -?= bz nfvdf_
(	cGgk0f{;$ol/l6h ;le{ -kf=_ ln=	)%(.(.#)	√	√	√	@)=%&
!)	ld8f; :6s af]sË s=+kf ln=	)%(.(.#)	√	√	-	!&=#^
!!	dNn P08 dNn :6s af]sË s=+kf=ln=	)%(.(.#)	√	√	-	@@=#*
!@	Zj]if ;$ol/l6h kf= ln=	)%(.(.#)	√	√	-	(#=#)
!#	v08]hjfn :6s af]sË s=+-kf=_ ln=	)%(.(.#)	√	√	√	)=))^
!$	l;Knf ;$ol/l6h kf=ln=	)%(.(.#)	√	√	-	$!=&*
!%	lzjzlQm :6s P08 OGe]6d]6 kf=ln=	)%(.(.#)	√	√	√	#!=%@
!^	lkplLo/ ;$ol/l6h s=+n=	)%(.(.#)	√	√	-	$)=&@
!&	>L s[0f ;$ol/l6h ln=	)%(.(.#)	√	√	-	&$=)%
!*	l;kjL ;$ol/l6h kf=ln=	)%(.(.#)	√	√	-	^!=(!
!(	P;Log ;$ol/l6h kf= ln=	)%(.(.#)	√	√	-	##=$^
@)	h]Pkm= ;$ol/l6h kf= ln=	)%(.(.#)	√	√	-	$&=@!
@!	cf]kn ;$ol/l6h kf=ln=	)%(.!).^	√	√	√	!#=&&
@@	sdf/L ;$ol/l6h kf=ln=	)%(.!).(	√	√	-	(!=)$
@#	lqzh ;$ol/l6h P08 OGe]6d]6 ln=	)%(.!).@)	√	√	√	!)=&)
@$	kLlfg ;$ol/l6h kf=ln=	)%(.!!.@@	√	√	-	!)=#&
@%	dfs{6 ;$ol/l6h P08 PS:r}h kf= ln=	)%(.!!.@#	√	√	-	@^=%)
@^	;u/dfyf ;$ol/l6h kf=ln=	)^).#.%	√	√	√	@^=%!
@&	olt ;$ol/l6h s=+ln=	kf|t gePsf]	-	-	-	@)=&!
hDdf						!!%!=^

* cfly{s jif{@)%(.^) sf]sf/f]jf/ -vl/b tyf laqmL dNo ;dfj]z ePsf]

o;} u/L lwtf]kq bnfn Joj;foLx?dWo] cu|jfn ;$ol/l6h -kf=_ ln=, g]kfn OGe]6d]6 P08 ;$ol/l6h 6]8Ë -kf=_ ln=, lglvn ;$ol/l6h -kf=_ ln=, c?0f ;$ol/l6h -kf=_ ln=, cGgk0f{;$ol/l6h ;le{ -kf=_ ln= / >L s[0f ;$ol/l6h ln= n]dfq cfkmgf] cw{jflif{s ljj/0f tf]sPsf] ;doleq af8{dlf k|z u/]sf 5g\.

$=^=$;'Ls[t ;+H7t ;=yfx?sf];'gf k|jfxsf]cgUdg

o; cfly{s jif{df % j6f ;'Ls[t ;+H7t ;=yfx?n]dfq tf]sPsf];dofjlwleq tf]sPcg';f/sf jflif{s tyf cw{jflif{s ljj/0fx? af8{dlf k|z u/]sf 5g\. o;;DaGwL lj:tf|t ljj/0f tflnsf !% / tflnsf !^ df k|t't ul/Psf]5 .

$=& cWoog÷cg';Gwfg

af]8{n]o; cfly{s jif{df b]xfocg';f/sf cWoogx? u/]sf]5 .

$=&=! lwtf]kq ahf/sf]cfo l;h{gf / ljt/0f;DaGwL cWoog

lwtf]kq af]8{n] lwtf]kq ahf/sf] lgodg tyf ;]jf k|bfg ug]{ sfo{af6 l;lh{t xg] df]6fdf6L cfo tyf To;sf] ljt/0fsf ;DaGwdf Ps cWoog u/]sf]5 . pQm cWoogn] lwtf]kq ahf/af6 cfly{s jif{@)%*.%(df l;lh{t ePsf] sh cfodWo] lwtf]kq bnfn Joj;foLx?n] k|fKt u/]sf] c=z s/La $) k|ltzt, g]kfn lwtf]kq ljlgdo ahf/ ln= sf] s/La @(k|ltzt, lgisfzg tyf laqmL k|aGws ;÷yfx?sf] s/La !$ k|ltzt / lwtf]kq af]8{n] k|fKt u/]sf] c=z s/La & k|ltzt dfq /x]sf] b]vfPsf]5 . o;/L l;lh{t cfodWo]af6 s/La !) k|ltzt >L % sf] ;/sf/sf]/fh:jdf of]ubfg ePsf] b]vG5 .

$=&=@ lwtf]kq ahf/k|lt nufgLstf{sf]ljZjf;;'ut ;DalGwt d'Vo d2fx?

lwtf]kq ahf/df nufgLstf{x?sf] ljZjf; ;b]Ls/0f;DaGwL ljleGg d2fx? tyf ahf/sf dhe't cfjZostfx? klxrfg u/L ahf/ ;'wf/ / gLlt lgdf{0fdf k|bfu ug]{ p2]Zon] lwtf]kq af]8{n] Ps cWoog u/]sf]5 . pQm cWoogn] ahf/sf] ljZj;gLotfsf nflu cfjZos ;'rgf tyf hfgsf/Lx?sf] k|jfx, k|jflxt xg] cfly{s tyf ljQLo ljj/0fsf nflu n]vf tyf n]vfk/LIf0f :t/dfg -Standard_, ahf/ lgodg k|0ffnL] ahf/df pknAw ;]jfsf] :t/Lotf tyf nufgLstf{sf ;fy} ahf/;F+ ;Dj4kIfx?sf] r]tgfsf] :t/;F+ ;DalGwt ljleGg d2fx? cf]Nofpg] k|bf; u/]sf]5 . cWoogn] ahf/df oy]6 ;'rgf tyf hfgsf/Lx? lg/Gt/?kdf ;dod} k|jfx xg] gu/sf] n]vf tyf n]vfk/LIf0fsf] :ki6 :t/dfgsf] cefjdf k|jflxt ;'rgfx?df Ps?ktf tyf ljZj;gLotf cfpg g;s]sf] oy]6 / :ki6 sfgg'L Aoj:yfsf] cefjdf ahf/ lgodg k|0ffnL k|efjsf/L aGg g;s]sf] ahf/sf ;xefuL ;÷yfx?sf] sdhf]/ Aoj:yfkg tyf c;n zf;gsf] cefjn] ;]jfsf] :t/ clej[4 xg g;s]sf] ahf/sf ;xefuLx?df ahf/;DaGwL hfgsf/L / r]tgfsf] cefj /x]sf] h:tf ;d:ofx? b]vfPsf]5 .

o;} u/L af]8{n] lwtf]kqsf] ljlgdo sf/f]af/df b]vPsf] lzlyntf tyf ahf/ k|lt nufgLstf{x?df b]vPsf] pbfl;gtfsf sf/0fx? klxrfg u/L ;'wf/sf nflu pkoQm gLlt cjnDag ug{;3fp k¥ofpg] p2]Zon] Ps cWoog k|f/De u/]sf]5 .

$=&=# ljZj Aofkf/ ;u+7gdf g]kfnsf] k|j]zM lwtf]kq ahf/sf s]xL d2fx?

ljZj Aofkf/ ;u+7gsf] ;b:otf lng] g]kfnsf] k|bf; ;g\@))# sf] ;]6]Da/ dlxgfdf d]S;sf]sf] Sofgsg'df xg] kfF+f} dGqL:t/Lo ;Dd]ngaf6 ;fy{s xg;Sg] b]vPsf] k[7el'ddf lwtf]kq ahf/;F+ ;DalGwt d2fx? klxrfg ug]{ p2]Zon] af]8{n] Ps ;H+fKt cWoog u/L k|f/lDes k|ltj]bg tof/ u/]sf]5 .

$=&=$ gof"lwtf]kq Joj;foLx?sf]ahf/df k|j]z;DaGwL cfwf/x?sf]cWoog

lwtf]kq ahf/df gofF lwtf]kq Joj;foLx?sf] k|j]z u/fO{ lwtf]kq Joj;fonfO{ kf/bzL{ Pj+ k|t:kwL{?kdf ljsf; ug{kg]{ cfjZostfnfO{ b[i6ut u/L af]8{n] o; ;DaGwdf cfjZos sf/jfxL cufl8 a9fO/x]sf]5 . o;}cg'?k k|yd r/0fdf af]8{n] lwtf]kq bnfn Joj;foLx?sf] kF+L, ef}ts k'j{wf/, of]lotf cof]lotf nufot cGo ljifoj:t'x?sf ;DaGwdf cfwf/x? ljsl;t ug{sf nflu Ps cWoog u/L g]kfn lwtf]kq ljlgdo ahf/ ln= ;F+ ;d]t /fo dfu u/]sf]5 .

$=&=% cWoog 5fqj[Q

lwtf]kq ahf/;DaGwL cWoog cg';Gwfgnfo{ kf]];fxg ug]{ p2]Zon] k|o]s jif{ :gftsf]Q/ txsf zf]wstf{ljBfyL{x?nfO{ahf/;F+ ;DalGwt ljifoj:t'x?df cWoog ug{af]8{n]5fqj[Q pknAw u/fpF} cfPsf]5 . o; cfly{s jif{df 5fqj[Q pknAw u/fOPsf cWoogsf ljifox? b]xfocg';f/ /x]sf 5g\.

- Corporate Performance and Role of Board of Directors
- Problems and Prospects of Debt Market Growth in Nepal
- Corporate Financing and Equity Market in Nepal
- Stock Market and Economic Growth
- Listing, Liquidity and Price Formation in Nepal Stock Exchange
- Problem and Prospects of Listed Manufacturing Companies in Nepal

;fy} af]8{n] o; cfly{s jif{df nufgLstf{ ljBfyL{ cg';Gwfgstf{ tyf ljZj ljBfnosf cWofksx? u/L sh $%% nfO{ lwtf]kq ahf/ ;ldIffno, k':tsfno tyf k|sfzgx?dfkm{t ljljw ;'rgf tyf hfgsf/Lx? pknAw u/fPsf]5 .

$=* lzIff tyf tflnd

$=*=! tflnd÷cjnf]sg e|d0f (Training and observation Tour)

o; cfly{s jif{df Joj:yfkg ljsf;, ;'rgf k|jlw, n]vf, ;÷yfut ljQ h:tf /fli6«:t/df cfof]lht tflnd sfo{qmdx?sf ;fy}sfg'g k|jnLs/0f, ;'-zf;g, lwtf]kq ahf/ ljsf;, n]vfdfg:t/ / lwtf]kq ahf/ tyf sfg'g h:tf ljifox?df cGt/f{li6«:t/df cfof]lht sfo{qmdx?df af]8{n] cfkm\gf sd{rf/Lx?nfO{;xefuL u/fPsf]lyof].

$=*=@ k|sfzgx? (Publications)

lwtf]kq af]8{sf]bz jif{

ldlt @)^) h]7 @% ut]b]lv lwtf]kq af]8{n] cfkm\gf]:yfkgfsfnsf]bz jif{k'/f u/L P3f/f}+jif{df k|j]z u/]sf]5 . o; cj;/df af]8{n]æ lwtf]kq af]8{sf]bz jif{-@)%)–@)^)_Æ gfds k':ts k|sfzdf NofPsf]5 . k':tsdf ljz]if u/L ljut bz jif{sf]b]zsf] cfly{s cj:yf tyf ;u+l7t If]qsf]ljsf;,

>L % sf];/sf/sf]lwtf]kq ahf/;F+ ;DalGwt gLlt tyf sfo{qmx?, lwtf]kq ahf/ lgodg k|ffnLsf] ljsf;, lwtf]kqsf]lgisfzg tyf sf/f]af/;DaGwL ljj/0f tyf eP u/]sf d'Vo d'Vo sfdsf/jfxLx? ;d]6Psf]5 .

lwtf]kq ahf/ ;dLIff

lwtf]kq ahf/;F+ ;DalGwt ;'rgf tyf hfgsf/Lx? oyf;dod};DalGwt kIfx?;dIf k¥ofpg]p2]Zon] lwtf]kq af]8{n]cfly{s jif{@)%*.%(b]lv lwtf]kq ahf/sf]q}dfl;s?kdf ;dLIff u/L k|sflzt ub}{ cfPsf]5 . ;fxLcg?k af]8{n]o; cfly{s jif{df klg pQm sfo{nfO{lg/Gt/tf lbPsf]5 .

jflif{s k|tj]bg

lwtf]kq ahf/df ePsf sfdsf/jfxL, ultljwL / ahf/ ljsf;sf nflu eP u/]sf k|pf;x?;DaGwdf ;DalGwt kIfx?nfO{hfgsf/L u/fpg]p2]Zon] af]8{n]cfly{s jif{@)%*.%(sf]jflif{s k|tj]bg k|sfzg u/]sf]5 .

$=*=# j] ;fO6

lwtf]kq ahf/sf ljljw kIfx? ;DaGwdf ;Dj4 kIfnfO{lg/Gt/?kdf hfgsf/L pknAw u/fpg]p2]Zon] lwtf]kq ahf/;F+ ;DalGwt P]g lgodx?, af]8{sf]jflif{s k|tj]bg, q}dfl;s ahf/ ;dLIff / cGo dxTjk0f{ljj/0fx? ;dfj]z u/L af]8{n]cfkm\gf]j]e ;fO6 ljsf; u/L cBfjlws u/fpb}cfPsf]5 . af]8{sf]j]j ;fO6 7]ufgf www.sebonp.com /x]sf]5 .

$=(u'gf;f tyf sf/jfxL

nufgLstf{x?sf]u'gf;fx? ;'Gg]tyf ;dfwfg ug]{;DaGwdf af]8{f/f ljsf; ul/Psf]k|ffnL cGtu{t k|fylds lgisfzg;F+ ;DalGwt u'gf;fx? ;DalGwt lgisfzg tyf laqmL k|aGws ;+yfdfkm{t, ;'rLs[t ;+H7t ;+yfx?;F+ ;DalGwt u'gf;fx? ;DalGwt ;'rLs[t ;+H7t ;+yfx?dfkm{t / lwtf]kq sf/f]af/;DaGwL u'gf;fx? g]kfn lwtf]kq ljlgdo ahf/ ln= dfkm{t ;dfwfg ug{;lsg]Joj:yf /x]sf] 5 . ;fy}af]8{sf]ahf/ ;kl/j]f0f tyf sfg'g k|jnLs/0f dxfzfvfdf ;d]t lwtf]kqsf]lgisfzg, ljt/0f tyf sf/f]af/;DaGwL u'gf;fx? k]z ug{;lsg]Joj:yf /x]sf]5 . af]8{df k|fKt x'g]u'gf;fx?sf] oyfy{tf hfF+ u/L o;sf];dfwfg ug]{sfo{nfO{af]8{n]o; cfly{s jif{df ;d]t lg/Gt/tf lbPsf]5 .

%= lwtf]kq ahf/ (Securities Market)

%=! ;fj{hlgs lgisfzg (Public Issue)

af]8{af6 ;fj{hlgs lgisfzg cg'dlt kf|Kt u/]sf] @ dlxgfleq lwtf]kqsf] ;fj{hlgs lgisfzg ul/;Sgkg[Aoj:yf adf]hd o; cfly{s jif{df jflOfHo a}s ;dXsf @, ljsf; a}s ;dXsf !, ljQ sDkgL ;dXsf !$ / aLdf ;dXsf @ j6f ;uH7t ;=yf u/L hDdf !(j6f ;uH7t ;=yfn]?= ^% s/f]8 ^% nfv $) xhf/ dNo a/fa/sf]lwtf]kqsf];fj{hlgs lgisfzg u/]sf 5g\. ut cfly{s jif{df !@ j6f ;uH7t ;=yfx?n]?= ! cj{$$ s/f]8 !# nfv #) xhf/ dNo a/fa/sf]lwtf]kqsf];fj{hlgs lgisfzg u/]sf 5g\.

tflnsf &M ;fj{hlgs lgisfzg

qm= ;=+	;uH7t ;=yfsf]gfd	lwtf]kqsf]lsl;d	lgisfl;t /sd -?= bz nfvdf_	lgisfzg ldlt	lgisfzg tyf laqmL k|aGws
!	OG6/g]zgn lnlhË P08 kmfOgfG; s=+ln=	;fwf/0f z]o/	#)=))	)%(.)$.!#	g]kfn dr{6 a}sË P08 kmfOgfG; ln=
@	lgwf{g pTyfg a}s ln=	;fwf/0f z]o/	#=#)	)%(.)$.@)	gful/s nufgL sf]lf
#	nfOkm OG:of/]G; skf{]zg -g]kfn_ ln=	;fwf/0f z]o/	%)=))	)%(.)$.@)	Pg=cfO{l8=;L Soflk6n dfs{6\; ln=
$	g]kfn >Ln+sf dr{6 a}s ln=	;fwf/0f z]o/	$)=))	)%(.)%.!@	Pg=cfO{l8=;L Soflk6n dfs{6\; ln=
%	>L OGe]6d]6 P08 kmfOgfG; s=+ln=	;fwf/0f z]o/	!^=))	)%(.)%.!&	gful/s nufgL sf]lf
^	uf]/vf kmfOgfG; ln=	;fwf/0f z]o/	!)=))	)%(.)%.@)	g]kfn z]o/ dfs{6\; s=+ln=
&	hfgsL kmfOgfG; s=+ln=	;fwf/0f z]o/	*=))	)%(.)^.)*	g]kfn kmfOgfG; P08 ;]eË;\s=+ln=
*	g]kfn OGe]6d]6 a}s ln	xskp z]o/	%&=@$	)%(.)^.!!	Pg=cfO{l8=;L Soflk6n dfs{6\; ln=
(	;]6n kmfOgfG; s=+ln=	;fwf/0f z]o/	*=))	)%(.)&.@*	Pg=cfO{l8=;L Soflk6n dfs{6\; ln=
!)	Pg=cfO{l8=;L Soflk6n dfs{6\; ln=	Do'r'cn km08	!))=))	)%(.)*.)(	**Joj:yfksM** Pg=cfO{l8=;L Soflk6n dfs{6\; ln= **6i6LM** g]kfn cf]8f]us ljsf; lgud
!!	gjbUf{kmfOgfG; s=+ln=	;fwf/0f z]o/	*=))	)%(.)(.)$	g]kfn kmfOgfG; P08 ;]eË;\s=+ln=
!@	lk|do/ kmfOgfG; s=+ln=	;fwf/0f z]o/	*=))	)%(.)(.@@	Pg=cfO{l8=;L Soflk6n dfs{6\; ln=
!#	df5kR5}a}s ln=	;fwf/0f z]o/	!^%=))	)%(.)(.@(	g]kfn dr{6 a}sË P08 kmfOgfG; ln=
!$	g]kfn z]o/ dfs{6\; P08 kmfOgfG; ln=	xskp z]o/	^)=))	)%(.!).!%	Gfful/s nufgL sf]lf
!%	dxfnIdL kmfOgfG; ln=	xskp z]o/	@%=))	)%(.!!.!^	g]zgn kmfOgfG; s=+ln=

q= ;+	;uH7t ;+yfsf]gfd	lwtfkqsf]lsl;d	lgisfl;t /sd -?= bz nfvdf_	lgisfzg ldlt	lgisfzg tyf laqmL kqGws
!^	Pg=lj=OG:of7{; s+ln=	;fwf/0f zlp/	@)=))	)^).)!.!^	gful/s nufgL sf]f
!&	lkkN; kmf0gfG; ln=	xskp zlp/	@)=))	)^).)@.@)	Pg=cf0{l8=;L Soflk6n dfs{6\; ln=
!*	a6jn kmf0gfG; ln=	;fwf/0f zlp/	@)=))	)^).)@.@@	gkfn dr{6 a}sË P08 kmf0gfG; ln=
!(	cfpl kmf0gfG; ln=	;fwf/0f zlp/	*=))	)^).)#.!&	gkfn kmf0gfG; P08 ;]eË; s+ln=
hDdf			^%^=%$		

%=@ lwtfkqsf];'Ls/0f (Listing of Securities)

o; cflys{ jif{df ;fj{hlgs ?kdf lgisfzg ePsf tyf cGo u/L hDdf @) j6f ;uH7t ;+yfx?n] ?= # cj{@* s/f8 &# nfv %) xhf/ dNo a/fa/sf] lwtfkqx? ljlgdo sf/f8af/sf nflu gkfn lwtfkq ljlgdo ahf/ ln= df ;'Ls/0f u/fPsf 5g\. o;;DaGwL ljj/0f tflnsf * df k|t't ul/Psf]5 .

tflnsf * M lwtfkqsf];'Ls/0f

q=;+	;uH7t ;+yfsf]gfd	lwtfkqsf]lsl;d	/sd -?=bz nfvdf_	;'Ls/0f ldlt
!	gkfn aËnfb]z a}s ln=	afpg; zlp/	!@)=))	)%(.)&.!#
@	gkfn P;=aL=cf0{ a}s ln=	xskp zlp/	@*&=*&	)%(.)&.!#
#	Pg=cf0{l8=;L Soflk6n dfs{6\; ln=	xskp zlp/	$)=))	)%(.)*.!)
$	ofgf06]8 kmf0gfG; ln=*	;fwf/0f zlp/	^$=))	)%(.)*.!)
%	OG6/gkzgn lnlhË P08 kmf0gfG; s+ln=*	;fwf/0f zlp/	!@)=))	)%(.)*.!)
^	Pe/]6 a}s ln=	cufwsf/ zlp/	!$)=))	)%(.!).)*
&	gkfn nf0km OG:of7{; s+ln=*	;fwf/0f zlp/	@%)=))	)%(.!).)*
*	>L OGe]6d]6 P08 kmf0gfG; ln=*	;fwf/0f zlp/	$)=))	)%(.!!.)@
(	uf7vf kmf0gfG; ln=	;fwf/0f zlp/	!)=))	)%(.!!.)@
!)	gkfn OG:of7{; s+ln=	afpgz zlp/	!%=*@	)%(.!!.)@
!!	;]6rx kmf0gfG; ln=*	;fwf/0f zlp/	@)=))	)%(.!@.)$
!@	lxdfnog l8i6Ln/L ln=*	;fwf/0f zlp/	$!#=))	)%(.!@.)&
!#	nf0km OG:of7{; skf{zg -gkfn_ ln=*	;fwf/0f zlp/	@%)=))	)%(.!@.)&

qm=;+	;ʉH7t ;=+yfsf]gfd	lwtf]kqsf]lsl;d	/sd -?=bz nfvdf_	;'rLs/0f ldlt
!$	g]kfn OGe]6d]6 a}s ln	xskb z]o/	%^=^^	)%(.!@.!*
!%	lgwg pTyfg a}s ln=*	;fwf/0f z]o/	!)=))	)^).)!.!!
!^	g]kfn >Ln+sf dr]6 a}s ln=*	;fwf/0f z]o/	!))=))	)^).)!.!!
!&	df5fkR5]a}s ln=*	;fwf/0f z]o/	%%)=))	)^).)@.!$
!*	lk|do/ kmfOgfG; s=+ln=*	;fwf/0f z]o/	@)=))	)^).)@.!$
!(	lxdfnog a}s ln=	l8j]-r/	#^)=))	)^).)@.@*
@)	g]zgn xf08f]kkfj/ s=+ln=*	;fwf/0f z]o/ -;=+yfks_	$@)=))	@)^).#.!*
hDdf			#@*&=#%	

* lwtf]kq ;'rLs/0f u/fpg]gofF;ʉH7t ;=+yf .

o; cfly{s jif{df lwtf]kqsf] ;'rLs/0f u/fpg] ;ʉH7t ;=+yfx?dWo] !! j6f gofF;ʉH7t ;=+yfx? /x]sf 5g\. o;/L g]kfn lwtf]kq ljlgdo ahf/ ln= df ;'rLs[t ;ʉH7t ;=+yfx?sf] ;Vof !)* k'Ug uPsf]5 . ;'rLs[t ;ʉH7t ;=+yfx?sf] ;dxut ljj/0f tflnsf (adf]hd /x]sf]5 .

tflnsf (M ;'rLs[t ;ʉH7t ;=+yfx?sf];dxut ljj/0f

qm= ;=+	;dx	;'rs[t ;ʉH7t ;=+yfsf];Vof	k|tzt
!	jflOfHo a}s	!!	!)=!*
@	ljsf; a}s	$	#=&)
#	ljQ sDkgL	#%	#@=$!
$	aLdf sDkgL	!#	!@=)$
%	xf]6n	$	#=&)
^	pTkfbg tyf k|zf]wg sDkgL	@(	@^=*%
&	Jofkf/ sDkgL	*	&=$!
*	cGo sDkgL	$	#=&)
hDdf		*!)**	*!))=))*

%=# ;'rLs[t lwtf]kqsf]rQmf dNo

o; cfly{s jif{sf]cGtdf ;'rLs[t lwtf]kqsf]rQmf dNo ?=!@ cj{%^ s/f]8 &) xhf/ kU]sf]5 . ut cfly{s jif{sf] rQmf dNo ?= (cj{^* s/f]8 %) nfv $) xhf/ /x]sf]lyof]. o; cfly{s jif{sf] cGt;Dddf ;'rLs[t ePsf lwtf]kqx?sf]rQmf dNo tflnsf !) df k|t't ul/Psf]5 .

tflnsf !)M rQmf dNo

qm= ;=+	;dx	rQmf dNo -?=bznfvdf_	k|tzt
!	jflOfHo a}s	$$$$=(@	#%=#(
@	ljsf; a}s	^!!=**	$=*&
#	ljQ sDkgL	!$!%=*(	!!=@&
$	aLdf sDkgL	!)$&=$*	*=#$
%	xf]6n	!%%@=**	!@=#^
^	pTkfbg tyf k|zf]wg sDkgL	@&%*=&*	@!=(&
&	Jofkf/ sDkgL	&^=^$	)=^!
*	cGo sDkgL	^%!=^)	%=!(
	hDdf	**!@%^)=)&**	**!))=))**

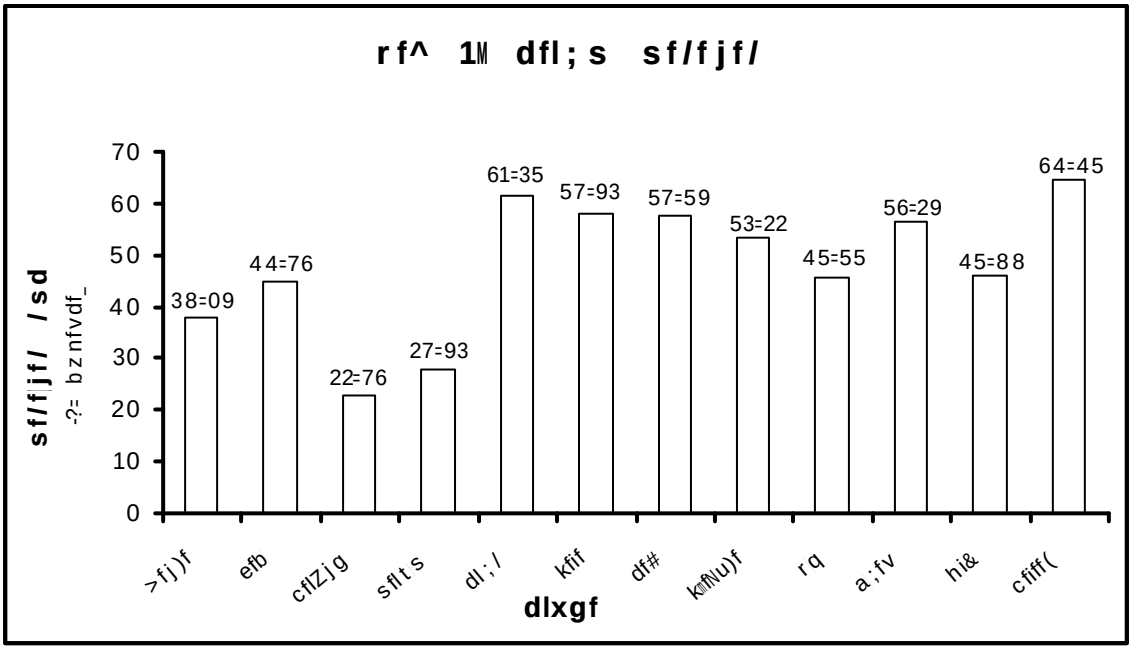
%=$ lwtf]kq ljlgdo sf/f]af/

o; cfly{s jif{df ?= %& s/f]8 %* nfv dNo a/fa/sf]lwtf]kq sf/f]af/ eof]. ut cfly{s jif{df ?= ! cj{%$ s/f]8 ^ nfv #) xhf/ dNo a/fa/sf]lwtf]kq sf/f]af/ ePsf]lyof]. o; cfly{s jif{df ePsf]lwtf]kq sf/f]af/;DaGwL ;dxut ljj/0f tflnsf !! df k|t't ul/Psf]5 .

tflnsf !!M jflif{s lwtf]kq sf/f]af/

qm= ;=+	;dx	sf/f]af/ -?=bznfvdf_	k|tzt
!	jflOfHo a}s	##@=!*	%&=^(
@	ljsf; a}s	@%=*#	$=$(
#	ljQ sDkgL	!@*=*!	@@=#&
$	aLdf sDkgL	^$=%(	!!=@@
%	xf]6n	^=%@	!=!#
^	pTkfbg tyf k|zf]wg sDkgL	#=*@	)=^^
&	Jofkf/ sDkgL	!#=$!	@=##
*	cGo sDkgL	)=^$	)=!!
	hDdf	**%&%=*)**	**!))=))**

ut cfly{s jif{df ^(j6f ;'rLs[t ;+u7t ;=+yfx?sf]lwtf]kq sf/f]af/ ePsf]lyof]eg]o; cfly{s jif{df *! j6f ;=+yfx?sf]lwtf]kq sf/f]af/ ePsf]5 . sh ahf/ k|FLs/0f dNodf jflif{s sf/f]af/sf] k|tzt ut cfly{s jif{df $=$$ /x]sf]df o; cfly{s jif{df pQm k|tzt s/Lj !=^# /x]sf]5 . o; cfly{s jif{df ePsf]lwtf]kqsf]dfl;s sf/f]af/ rf6{! df k|t't ul/Psf]5 .



%=% ahf/ kHLs/0f

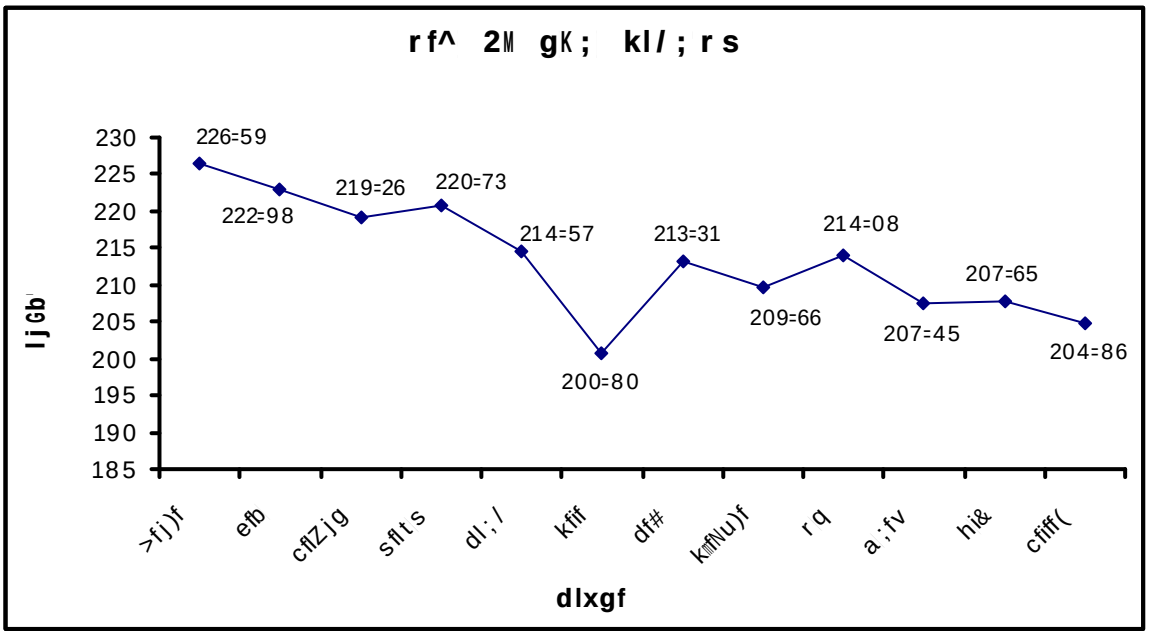
o; cflys jifsf]cGtdf ;'rLslt lwtfkqx?sf]ahf/ kHLs/0f dNo s/La ?= #% cj{@$ s/f3 # nfv () xhf/ sfod ePsf]5 . ut cflys jifsf]cGtdf ahf/ kHLs/0f dNo ?= #$ cj{&) s/f3 #* nfv &) xhf/ sfod /xsf]lyof]. o; cflys jifdf sh ufx{y pTkfbgdf ahf/ kHLs/0f dNosf]k|tzt s/La *=@@ k|tzt /xg uPsf]cgdfg 5 . o; cflys jifdf ahf/ kHLs/0f dNo clwstddf s/Lj ?= #& cj{@% s/f3 &^ nfv *) xhf/ / Gotddf s/Lj ?= #@ cj{!(s/f3 &* nfv $) xhf/ sfod ePsf]lyof].

tflnsf !@M ahf/ kHLs/0f

q= ;+	;dx'	ahf/ kHLs/0f dNo -?=bznfvdf_	k|tzt
!	jfl0fHo a}+s	@!$#^=&@	^)=*#
@	ljsf; a}+s	!)!^=&&	@=**
#	ljQ sDkgL	@%^!=!^	&=@&
$	aLdf sDkgL	@#**=%$	^=&*
%	xf3n	@%%)=^!	&=@$
^	pTkfbg tyf kz'fwg sDkgL	$&#!=#)	!#=$#
&	Jofkf/ sDkgL	$**=)@	!=#*
*	cGo sDkgL	^&=@^	)=!(
	hDdf	#%@$)=#*	!)))=))

%=^ dNo ;'rsf+

o; cfly{s jif{sf] cGtdf lwtf]kq ljlgdo ahf/sf] dNo ;'rsf+ -g]];] kl/;'rs_ @)$=*^ ljGb' sfod ePsf]5 . of]kl/;'rs ut cfly{s jif{sf] cGtdf sfod /x]sf] @@&=%$ ljGb' g]];] kl/;'rssf] thgfdf @#=#@ ljGbh] sd /x]sf]5 . cfly{s jif{@)%(.^) df g]];] kl/;'rs clwstddf @#)=)! ljGb'-@)%(efb|!)_ / Go"gtddf !(*=$$ ljGb'-@)%(df3 !)_ sfod ePsf] lyof] . o; cfly{s jif{df g]];] kl/;'rsdf cfPsf] ptf/r9fj rf6{@ df k|t't ul/Psf]5 .



^= ;fdl'xs nufgL of]hgf

^=! gful/s Psf+s of]hgf

;fgf tyf dWod:t/sf]art ;+sng u/L ;+slnt kF=LnfO{bIf tyf Jofj;flos 9+af6 nufgL ug]{/ k|fKt k|tkmn nufgLstf{x?nfO{pknJw u/fpg]p2]Zo /x]sf]gful/s nufgL sf]lfsf]k|t OsfO{dNo ?=!)).– ePsf]gful/s Psf+s of]hgf (Citizen Unit Scheme) nfO{af]8{n]cfly{s jif{@)%!.%@ df ;+rfng cgdlt k|bfg u/]sf]lyof]. vhf–dVL of]hgf (Open-ended Scheme) sf]?kdf ;~rfngdf cfPsf]o; of]hgfn]nufgLstf{x?nfO{nfefz+sf]?kdf cfo k|bfg ub{5 . nufgLstf{x?nfO{of]hgf cGtu{tsf]Psf+s laqmL ug]{tyf pgLx?af6 kgM vl/b ug]{sfo{gful/s nufgL sf]lf cfkm}n]ub{ cfPsf]5 . o;}qmddf sf]lfn]cfly{s jif{el/df yk laqmL u/]sf]Psf+s tyf ;du|sf]lf of]hgfsf] k|ultsf ;DaGwdf lgoldt?kn]af]8{nfO{hfgsf/L u/fpF}cfPsf]5 .

sf]lfaf6 k|fKt hfgsf/Lcg';f/ cfly{s jif{@)%(.^) ;Dddf of]hgfn]?=*# s/f]8 &$ nfv &) xhf/ a/fa/sf]Psf+s laqmL u/]sf]5 eg]?=$# s/f]8 @! nfv %) xhf/ dNo a/fa/sf]Psf+sf]kgv{/b u/]sf]5 . cfly{s jif{@)%(.^) sf]cGTo;Dddf of]hgfsf]sh nufgL ?=$) s/f]8 @^ nfv ^) xhf/ ku]sf]5 eg]o;}cfly{s jif{of]hgfn]?= # s/f]8 @$ nfv @) xhf/ gfkmf cfhg u/]sf]5 . cfly{s jif{@)%(.^) sf]cGTo;Dd of]hgfsf ;xefuLx?sf];+Vof (xhf/ *$ ku]sf]5 . o;}jif{of]hgfn] of]hgfsf ;xefuLx?nfO{* k|tztsf b/n]nfefz+ ;d]t ljt/Of u/]sf]5 .

tflnsf !#M gful/s Psf+s of]hgfsf]sfo{k|ult

-?=bz nfvdf_

qm=;=	ljj/Of	cfly{s jif				
		@)%%.%^	@)%^.%&	@)%&.%*	@)%*.%(	@)%(.^)
!	Psf+s laqmL /sd	%$=$^	!*&=#&	##^=&*	^$%=@^	*#&=$&
@	Psf+s kgv{/b /sd	!!=((	$$=!@	!!)=^#	@*)=^@	$#@=!%
#	nufgL	#^=@@	!$#=**	@#^=$)	#&!=%)	$)@=^^
	-s_ ;/sf/L C0fkq	!*=))	#)=*%	%(=^%	!!(=%)	!!*=))
	-v_ a}+s lgIf]k -d2tL_	!%=%)	^*=%)	!))=))	!#)=))	!#%=))
	-u_ z]b/ ÷ l8a]r/	@=&@	@=)#	^=&%	!)=%)	!#^=))
	-3_ shf{;fk6	)=))	$@=%)	&)=))	!!!=%)	!##=))
$	vb cfo	%=!)	!^=&!	!(=()	#%=@^	#@=$@
%	nfefz+ -%_	!!	!!	(	*=%	*
^	olg6 xf]l8/ -;+Vof_	@%*&	$^)!	^@&)	*@((	()*$

^=@ Pg= l;= Pd= Do'r'cn km08

lwtf]kq ahf/ ;DaGwdf kof{t hfgsf/L / cg'ej gePsf / nufgLaf6 x'g] hf]vd Go'gLs/0faf6 kmfObf kf{Kt ug{rfxg]nufgLstf{x?nfO{bIf nufgL ;]jf k|bfg ug{[p2]Zon]Pg=l;=Pd= kmi6 Do'r'cn km08 -;fdl'xs art sf]f_ gfds nufgL of]hgfnfO{af]8{n]cfly{s jif{@)%).%! df ;~rfng cg'dlt k|bfg u/]sf] lyof]. pQm of]hgfsf]Dofb cfly{s jif{@)%&.%* sf]cGtb]v ;dfKt ePkl5 o;n] ;xefuLx?nfO{nufgL /sd lkmtf{e'QmfgL lng jf lkmtf{e'QmfgL glnO pQm /sd Pg=cfO{l8=;L Soflk6n dfs]6\; ln= sf]Aoj:yfksTjdf ;~rfngdf NofOg nfu]sf]csf[gofF;fdl'xs nufgL of]hgfdf nufgL ug{kfpg]ljsNk k|t't u/]sf]lyof]. ;fjxL cg'?k o; cfly{s jif{df ;~rfngdf cfPsf] æPg=l;=Pd=Do'r'cn km08, @)%(Æ gfds ;fdl'xs nufgL of]hgfnfO{ lwtf]kq af]8{n] ldlt @)%(.$.@$ df ;~rfng cg'dlt k|bfg u/sf]5 . o; of]hgfsf]k|t olg6 ?= !).- r'Qmf d'No /x]sf !,)),)),))) olg6dWo]!%,)),))) olg6 Aoj:yfks tyf 6i6L ;=+yfx?nfO{/ !#,@^,*)) olg6 æPg=l;=Pd=Do'r'cn km08, @)%)Æ sf olg6wgLx?nfO{56\bfO{afFsL /xg]&!,&#,@)) olg6 ;fj{hlgs?kdf lgisfzg laqmLsf nflu vNnf u/]sf]lyof].

o; of]hgfn]ljj/0fkqdf pNn]vt zt{cg';f/ o;sf]sfo{k|ultsf ;DaGwdf lwtf]kq af]8{df lgoldt?kn]ljj/0f k]z ub}cfPsf]5 . of]hgfn]hfgsf/L u/fPcg';f/ cfly{s jif{@)%(.^) sf] cGt;Dddf of]hgfsf]sh nufgL ?= !! s/f]8 # nfv @# xhf/ $;o ^% k'u]sf]/ vb ;DklQ d'No ?= !) s/f]8 %^ nfv (@ xhf/ # ;o !# k'u]sf]5 .

cfly{s jif{@)%(.^) sf]of]hgfsf]sfo{k|ult tflnsf !$ df k|t't ul/Psf]5 .

tflnsf !$M Pg= l;= Pd= Do'r'cn km08sf]sfo{k|ult ljj/0f

qm=;=	ljj/0f	
!	of]hgfsf]sh nufgL	!!,)#,@#,$^%=)*
	-s_ z]o/df nufgL	*,$$,#^,!)!=)*
	-v_ ;/sf/L C0fkq	!,)),)),)))=))
	-u_ a}s -ljz]if lgIfk_	!,%*,*&,#^$=))
@	z]o/÷l8j}r/df nufgL ul/Psf]sDkgL ;Vof	@(
#	of]hgfsf]sh cfDbfgL	@!,#(,)*&=&)
	-s_ z]o/df nfef+	!^,@!,^!$=!(
	-v_ ;/sf/L C0fkqdf kfs]sf]Aofh	@*,!@%=))
	-u_ a}s lgIfk -ljz]if lgIfk_ df Aofh	$,*(,#$&=%!
$	of]hgfsf]vb ;DklQ d'No	!),%^,(@,#!#=^!
%	hDdf olg6	!,)),)),)))=))
^	k|t olg6 vb ;DklQ d'No	!)=%&
&	olg6 xf]l8/sf];Vof	@**@
	-s_ ;=+yfut	!(
	-v_ AolQmut	@*^#

&= ;+yfut ultljlw

&=! ;'rgf kljfx

lwtfkq ahf/df ;+yfut ;'rgf kljfxsf] dxTjnfO{ b[i6ut ub}{ lwtfkq ;DaGwL Pj+, lgod tyf lgb]zsfx?n] lwtfkqsf] dNodf c;/ kfg{Sg] tyf cGo ;'rgf / hfgsf/Lx?sf] kljfxsf ;DaGwdf ljleGg Joj:yfx? u/]sf] 5 . pQm Joj:yfx?sf] ke"fjsf/L?kn] sfof{jog ug}{ qmddf af8{n] lgisfzgstf{ tyf ;'rLs[t ;uH7t ;+yfx?n] kljfx u/fpgkg}{ ;'rgf tyf hfgsf/Lx?sf ;DaGwdf kl:tsf ;dt kqsfzg u/L ljt/0f ub}{ cfPsf]5 . oBlk o:tf ;+yfx?af6 ahf/df kljfx xg] ;'rgf tyf hfgsf/Lx?n] lg/Gt/tf kfpg eg] ;ls/x]sf]5g .

jflif{s ljj/0f kljfx

lwtfkq sf/f]af/ Pj+, @)$) cg';f/ ;'rLs[t ;uH7t ;+yfx?n] cflys{ jif{ ;dfKt ePsf] $ dlxgfleq gfkmf÷gf$;fg lx;fa, jf;nft / gub kljfx ljj/0f;lxtsf] jflif{s k|tj]bg lwtfkq ljlgdo ahf/sf ;fy} lwtfkq af8{df ;dt kz' ug{kg}{ Joj:yf /x]sf]5 . pQm Joj:yfcg';f/ o; cflys{ jif{sf] cGt;Dddf !)* j6f ;'rLs[t ;uH7t ;+yfx?dWo] hDdf ^& j6f ;uH7t ;+yfx?n] cflys{ jif{@)%*.%(sf] jflif{s k|tj]bg af8{df kz' u/]sf 5g\.

o;/L ljj/0f kz' ug}{ ;uH7t ;+yfx?dWo] tfl;sPsf] ;dofjwLleq af8{ dlf cfkmgf] jflif{s k|tj]bg kz' ug}{ ;uH7t ;+yfx?df gf/fo0fL kmfOgfG; ln=, sf7df8f}+ kmfOgfG; ln=, uf]/vf kmfOgfG; s+ln=, kf]v/f kmfOgfG; ln= / >L OGe]6d]6 P08 kmfOgfG; s+ln= u/L hDdf % j6f ;uH7t ;+yfx?dfq /x]sf 5g\.

o; cflys{ jif{eqdf cflys{ jif{@)%*.%(sf] jflif{s k|tj]bg af8{ dlf kz' ug}{ ;'rLs[t ;uH7t ;+yfx? tflnsf !% df k|t't ul/Psf] 5 .

tflnsf !%M ;'rLs[t ;uH7t ;+yfx?sf] jflif{s k|tj]bg÷ ljQLo ljj/0fsf] kljfx l:ylt

q=;+=	;'rLs[t ;uH7t ;+yfsf] gfd	jflif{s k|tj]bg÷ljQLo ljj/0f	kz' u/]sf] ldlt
	jfl0fHo a}+s		
!	:6ofO88{rf6{8{a}+s gkfn ln=	;fx}+jflif{s k|tj]bg	)%(.*.@)
@	gkfn OGe]6d]6 a}+s ln=	;fx}+jflif{s k|tj]bg	)%(.(.!!
#	a}+s ck= sf7df08"ln=	cf7f}+jflif{s k|tj]bg	)%(.(.!&
$	lxdfnog a}+s ln=	bzf}+jflif{s k|tj]bg	)%(.(.@#
%	gljn a}+s ln=	c7f/f}+jflif{s k|tj]bg	)%(.!!.^
^	gkfn O08li6«n P08 sdl;{n a}+s ln=	kfF}+jflif{s k|tj]bg	)%(.!!.!$
&	gkfn P;=lj=cfO= a}+s ln=	gjf}+jflif{s k|tj]bg	)%(.!!.@&
*	gkfn au|nfbz' a}+s ln=	cf7f}+jflif{s k|tj]bg	)%(.!@.!&

qm=;=+	;'rLs[t ;ul7t ;=yfsf]gfd	jflif{s k|tj]bg÷ljQLo ljj/0f	k]z u/]sf]ldlt
(	Pe/]6 a}s ln=	cf7f}+jflif{s k|tj]bg	)^).#.!!
!)	gkfn as ln=	ljQLo ljj/0f	)^).#.!(
	ljsf; a}s		
!	*enkdG^ qml*^ as ln=	bf]>f]jflif{s k|tj]bg	)%(.!!.!(
@	g]kfn ljsf; a}s ln=	rfyf}+jflif{s k|tj]bg	)%(.!@.^
	laQ sDkgL		
!	gf/fo0fL kmf0gfG; ln=	cf7f}+jflif{s k|tj]bg	)%(.%.@%
@	sf7df8f}+kmf0gfG; ln=	cf7f}+jflif{s k|tj]bg	)%(.^.*
#	uf]/vf kmf0gfG; s=+ln=	cf7f}+jflif{s k|tj]bg	)%(.^.!)
$	kf]v/f kmf0gfG; ln=	5]7f}+jflif{s k|tj]bg	)%(.^.@%
%	>L OGe]6d]6 P08 kmf0gfG; s=+ln= -;'rLs/0f ldlt @)%(.!!.@_	cf7f}+jflif{s k|tj]bg	)%(.&.@!
^	g]zgn kmf0gfG; s=+ln=	bzf}+jflif{s k|tj]bg	)%(.*.(
&	nlntk'/ kmf0gfG; s=+ln=	5]7f}+jflif{s k|tj]bg	)%(.*.(
*	PNkLs Pe/]6 kmf0gfG; ln=	gjf}+jflif{s k|tj]bg	)%(.*.!#
(	dxfnIdL kmf0gfG; ln=	;ftf}+jflif{s k|tj]bg	)%(.*.!%
!)	l;4fy{kmf0gfG; ln=	;ftf}+jflif{s k|tj]bg	)%(.*.@*
!!	g]kfn dr]6 a}sË P08 kmf0gfG; ln=	;ftf}+jflif{s k|tj]bg	)%(.(.!
!@	cGgk0f{kmf0gfG; s=+ln=	gjf}+jflif{s k|tj]bg	)%(.(.%
!#	klZrdf~rn kmf0gfG; s=+ln=	;ftff}+jflif{s k|tj]bg	)%(.(.*
!$	P; kmf0gfG; s=+ln=	;ftf}+jflif{s k|tj]bg	)%(.(.!!
!%	g]kfn xfplhË P08 dr]6 kmf0gfG; ln=	cf7f}+jflif{s k|tj]bg	)%(.(.!%
!^	olge;{n kmf0gfG; P08 Soflk6n dfs]6\; ln=	;ftf}+jflif{s k|tj]bg	)%(.(.!&
!&	g]kfn kmf0gfG; P08 ;]eË s=+ln=	bzf}+jflif{s k|tj]bg	)%(.!).#
!*	xf0;]km kmf0gfG; ln=	;ftf}+/ cf7f}+jflif{s k|tj]bg	)%(.!).!)
!(	;D´gf kmf0gfG; s=+ln=	cf7f}+jflif{s k|tj]bg	)%(.!).!#
@)	g]kfn cfjf; ljsf; ljQ s=+ln=	bzf}+jflif{s k|tj]bg	)%(.!!.@
@!	u8ljn kmf0gfG; s=+ln=	cf7f}+jflif{s k|tj]bg	)%(.!!.!^
@@	hg/n kmf0gfG; s=+ln=	ljQLo ljj/0f	)%(.!!.@&
@#	g]kfn z]o/ dfs]6\; s=+ln=	gjf}+jflif{s k|tj]bg	)%(.!@.!)
@$	olgog kmf0gfG; s=+ln=	cf7f}+jflif{s k|tj]bg	)%(.!@.!&
@%	ogf06]8 kmf0gfG; ln= -;'rLs/0f ldlt @)%(.*.!)_	cf7f}+jflif{s k|tj]bg	)^).!.@@
@^	>Ln+sf dr]6 a}s ln= -;'rLs/0f ldlt @)^).!.!!_	;ftf}+jflif{s k|tj]bg	)^).!.@%
@&	gful/s nufgL sf]f	cf7f}+jflif{s k|tj]bg	)^).@.!#
@*	lkkN; kmf0gfG; ln=	5]7f}+jflif{s k|tj]bg	)^).@.!*
	aLdf sDkgL		
!	lk|do/ OG:of]/]; s=+-g]kfn_ ln=	gjf}+jflif{s k|tj]bg	)%(.*.@^

q=;=+	;'rLs[t ;uHl7t ;=yfsf]gfd	jflif{s k|tj]bg÷ljQLo ljj/0f	k]z u/]sf]ldlt
@	ogfO6]8 OG:of]/]; s=+-g]kfn_ ln=	gjf}+jflif{s k|tj]bg	)%(.(.$
#	;u/dfyf OG:of]/]; s=+ln=	5]7f}+jflif{s k|tj]bg	)%(.(.&
$	g]sf]OG:of]/]; ln=	;ftf}+jflif{s k|tj]bg	)%(.!!.*
%	lxdfnog hg/n OG:of]/]; s=+ln=	gjf}+jflif{s k|tj]bg	)%(.!!.!%
^	PnfoG; OG:of]/]; s=+ln=	;ftf}+jflif{s k|tj]bg	)%(.!@.$
&	g]kfn nfOkm OG:of]/]; s=+ln= -;'rLs/0f ldlt @)%(.!).*_	t]>f]jflif{s k|tj]bg	)%(.!@.!!
*	nfO{km OG:of]/]; skf]]zg -g]kfn_ ln= -;'rLs/0f ldlt @)%(.!@.&_	klxnf]jflif{s k|tj]bg	)^).@.@(
	xf]6n		
!	ofs P08 olt xf]6n ln=	5AaL;f}+jflif{s k|tj]bg	)%(.!).!
@	;f]l6L xf]6n ln=	c7]7fO;f}+jflif{s k|tj]bg	)%(.!!.!(
	pTkfbg tyf k|zf]wg sDkgL		
!	g]kfn lne/ ln=	gjf}+jflif{s k|tj]bg	)%(.*.@$
@	>L /3klt h6 ldN; ln=	ljQLo ljj/0f	)%(.!).!@
#	lxduL/L 6]$;6fOn OG8li6k ln=	ljQLo ljj/0f	)%(.!).!$
$	vfB pBf]u ln=	tL;f}+jflif{s k|tj]bg	)%(.!).@&
%	g]kfn Noa cfon ln=	P3f/f}+jflif{s k|tj]bg	)%(.!!.$
^	Hof]lt l:klgË ldN; ln=	t]xf}jflif{s k|tj]bg	)%(.!!.@*
&	>L/fd ;'u/ ldN; ln=	cf7f}+jflif{s k|tj]bg	)%(.!@.@
*	g]kfn la6ldg P08 Jof/]n pBf]u ln=	rf]wf]jflif{s k|tj]bg	)%(.!@.%
(	c?0f ag:klt pBf]u ln=	afxf}+jflif{s k|tj]bg	)%(.!@.!#
!)	af]6n;{g]kfn ln=	rf]a;f}+jflif{s k|tj]bg	)^).@.@!
!!	af]6n;{g]kfn -t/fO{ ln=	;fxf}+jflif{s k|tj]bg	)^).@.@!
!@	g]kfn ag:klt £o"pBf]u ln=	;qf}+jflif{s k|tj]bg	)^).@.@*
!#	>L e]s6L kNk P08 k]k/ g]kfn ln=	cf7f}+jflif{s k|tj]bg	)^).@.#)
	Jofkf/ sDkgL		
!	lazfn ahf/ s=+ln=	afO;f}+jflif{s k|tj]bg	)%(.*.@(
@	g]kfn 6]8Ë ln=	bzf}+jflif{s k|tj]bg	)%(.!@.!!
#	;fN6 6]8Ë s=+ln=	5QL;f}+jflif{s k|tj]bg	)%(.!@.!*
$	g]kfn j]nkm]o/ s=+ln=	gjf}+bzf}+/ P3f/f}+jflif{s k|tj]bg	)^).@.@)

gf]6M sf]7df pNn]v ePsf]/sdn]gf]$;fg hgfpF5 .

cw{flif{s ljj/0f k]jfx

lwtf]kq sf/f]af/ P]g, @)$) cg';f/ ;'rLs[t ;ʉH7t ;÷yfx?n]k|o]s cfly{s jif{sf]cw{flif{s cjlw ;dfKt ePsf]@ dlxgfleq ;f]cfly{s jif{sf]cw{flif{s ljj/0f lwtf]kq ahf/df k]jfx u/fpg'sf ;fy} af]8{df ;d]t k]z ug{kg]Joj:yf /x]sf]5 . o; cfly{s jif{df ^ j6f ;ʉH7t ;÷yfx?n]dfq pQm ljj/0f af]8{;dlf k]z u/]sf 5g\.

tflnsf !^M cfly{s jif{@)%(.^) sf]cw{flif{s ljj/0f k]z ug]{;ʉH7t ;÷yfx?

qm=;=+	;ʉH7t ;÷yfsf]gfd	ljj/0f k]z u/]sf]ldlt
!	cGgk'Uf{kmfOgfG; ln=	@)%(.!).@@
@	lgwg pTyfg a}s ln=	@)%(.!).@*
#	gf/fo0fL kmfOgfG; ln=	@)%(.!).@*
$	kf]v/f kmfOgfG; ln=	@)%(.!).@*
%	g]kfn lne/ ln=	@)%(.!!.^
^	g]kfn dr{]6 a}sË P08 kmfOgfG; ln=	@)^).@.@^

&=@ jflif{s ;fwf/0f ;ef

;ʉH7t ;÷yfx?n]cfly{s jif{;dfKt ePsf]ldltn]^ dlxgfleq jflif{s ;fwf/0f ;ef u/fpgkg]Joj:yf /x]adf]hd ;'rLs[t ;ʉH7t ;÷yfx?dWo]jfl0fHo a}s ;d'xsf (, ljsf; a}s ;d'xsf @, ljQ sDkgL ;d'xsf @%, aLdf sDkgL ;d'xsf *, xf]6n ;d'xsf @, pTkfbg tyf k|zf]wg sDkgL ;d'xsf !@ / Jofkf/ ;d'xsf $ j6f u/L hDdf ^@ j6f ;ʉH7t ;÷yfx?n]o; cfly{s jif{eq cfly{s jif{ @)%*.%(sf]jflif{s ;fwf/0f ;ef ;DkGg u/]sf 5g\. o;;DaGwL ljj/0f tflnsf !& df k|t't ul/Psf]5 .

&=# nfefz÷afg; z]o/ 3f]f0ff tyf z]o/ kh'Ls/0f

o; cfly{s jif{df jflif{s ;fwf/0f ;ef u/fpg]^@ j6f ;ʉH7t ;÷yfx?dWo]#& j6f ;ʉH7t ;÷yfx?n]nfefz÷afg; z]o/ 3f]f0ff jf z]o/ kh'Ls/0f u/]sf 5g\. oLdWo]nfefz÷ 3f]f0ff ug]{#), afg; z]o/ 3f]f0ff ug]{@ tyf z]o/ kh'Ls/0f ug]{! ;ʉH7t ;÷yfx? /x]sf 5g\eg]nfefz÷ / afg; z]o/ b'j}3f]f0ff ug]{@ j6f / nfefz÷ 3f]f0ffsf ;fy}z]o/ kh'Ls/0f ;d]t ug]{@ j6f ;ʉH7t ;÷yfx? /x]sf 5g\. nfefz÷ 3f]f0ffsf]k|tzt % b]lv !)) / afg; z]o/ 3f]f0ffsf]k|tzt !) b]lv %) /x]sf]5 eg]z]o/ kh'Ls/0fsf]k|tzt !) b]lv @% ;Dd /x]sf]5 . o;;DaGwL ljj/0f tflnsf !& df k|t't ul/Psf]5 .

tflnsf !&M jflif{s ;fwf/0f ;ef tyf nfefz+, afg]; zo]/ / zo]/ kh'Ls/0f;DaGwL ljj/0f

qm=;=+	;'Ls[t ;u+l7t ;=+yfsf]gfd	;fwf/0f ;ef u/]sf]ldlt	jflif{s ;fwf/0f ;ef	nfefz+÷afg]z zo]/ 3fg]f0ff	k|tzt -rQmf kh'Ldf_
	jfl0fHo a}s				
!	:6\of088{rf6{8{a}s g]kfn ln=	)%(.(.@^	;fx]f+	gub nfefz+	!))
@	a}s ckm sf7df08"ln=	)%(.(.@^	cf7f+	clGtd nfefz+	!)
#	g]kfn OGe]6d]6 a}s ln=	)%(.(.#)	;fx]f+	afg]; zo]/	#)
$	lxdfnog a}s ln=	)%(.!).!)	bzf+	gub nfefz+ afg]; zo]/	@% !)
%	Pe/]6 a}s ln=	)%(.!).@#	cf7f+	afg]; zo]/	@)
^	gljn a}s ln=	)%(.!!.!^	c7f/f+	gub nfefz+	#)#
&	g]kfn O08li6«n P08 sdl;{n a}s ln=	)%(.!!.#)	kfF=f+	-	-
*	g]kfn P;=lj=cf0= a}s ln=	)%(.!@.@!	gjf+	-	-
(	g]kfn au+nfb]z a}s ln=	)%(.!@.@%	cf7f+	-	-
	ljsf; a}s				
!	8]enkd]6 qm]86 a}s ln=	)%(.!@.@	bf]>f]	-	-
@	g]kfn ljsf; a}s ln=	)%(.!@.@$	rf]/f]	-	
	ljQ sDkgL				
!	uf]/vf kmf0gfG; ln=	)%(.^.&	cf7f+	gub nfefz+	!%
@	gf/fo0fL kmf0gfG; ln=	)%(.^.@)	cf7f+	gub nfefz+	@)
#	sf7df8f+kmf0gfG; ln=	)%(.^.@@	cf7f+	clGtd nfefz+	!@
$	kf]v/f kmf0gfG; ln=	)%(.&.(	5]7f+	gub nfefz+, zo]/ kh'Ls/0f	!!=() @%
%	nlntk'/ kmf0gfG; s=+ln=	)%(.&.@@	5]7f+	gub nfefz+ afg; zo/	@=^# %)
^	PNkLs Pe/]6 kmf0gfG; ln=	)%(.*.!)	gjf+	-	-
&	g]zgn kmf0gfG; s=+ln=	)%(.*.@)	bzf+	gub nfefz+	@)
*	dxfnldL kmf0gfG; ln=	)%(.(.%	;ftf+	gub nfefz+	@%
(	l;4fy{kmf0gfG; ln=	)%(.(.@)	;ftf+	gub nfefz+	!%
!)	g]kfn xfplhË P08 dr{]6 kmf0gfG; ln=	)%(.(.@!	cf7f+	gub nfefz+	!%
!!	klZrdf~rn kmf0gfG; s=+ln=	)%(.(.@@	;ftf+	gub nfefz+	!)
!@	P; kmf0gfG; s=+ln=	)%(.(.@%	;ftf+	gub nfefz+	%
!#	g]kfn cfjf; ljsf; ljQ s=+ln=	)%(.(.@^	bzf+	gub nfefz+	!$
!$	olge;{n kmf0gfG; P08 Soflk6n dfs]6\; ln=	)%(.(.@^	;ftf+	zo]/ kh'Ls/0f gub nfefz+	!) *=!!
!%	cGgk0f{kmf0gfG; s=+ln=	)%(.(.@&	gjf+	gub nfefz+	!@
!^	g]kfn dr{]6 a}sË P08 kmf0gfG; ln=	)%(.(.@&	;ftf+	gub nfefz+	@)
!&	g]kfn kmf0gfG; P08 ;]eË s=+ln=	)%(.(.@(	bzf+	gub nfefz+	!%
!*	xf0;]km kmf0gfG; ln=	)%(.!).@^	;ftf+/ cf7f+	-	-

q=;=+	;'rLs[;u+l7t ;=+yfsf]gfd	;fwf/0f ;ef u/]sf]ldlt	jflif{s ;fwf/0f ;ef	nfef=+÷af]gz z]o/ 3f]f0ff	k|tzt -rQmf k'hLdf_
!(	;D´gf kmf0gfG; s=+ln=	)%(.!).@&	cf7f}+	-	-
@)	u8ljn kmf0gfG; s=+ln=	)%(.!@.@	cf7f}+	-	-
@!	olgog kmf0gfG; s=+ln=	)%(.!@.!&	cf7f}+	gub nfef=+	!)
@@	g]kfn z]o/ dfs]6\; s=+ ln=	)%(.!@.#)	gjf}+	-	-
@#	o'gf06]8 kmf0gfG; ln=	)^).!.#)	cf7f}+	-	-
@$	gful/s nufgL sf]jf	)^).@.@(	cf7f}+	z]o/ k'hLs/0f	!$=#%
@%	lkkN; kmf0gfG; ln=	)^).#.!	5]7f}+	-	-
	aLdf sDkgL				
!	lk|do/ OG:of]/]; s=+-g]kfn_ ln=	)%(.(.!@	gjf}+	gub nfef=+	!)
@	;u/dfyf OG:of]/]; s=+ln=	)%(.(.@^	5]7f}+	gub nfef=+	*
#	o'gf06]8 OG:of]/]; s=+-g]kfn_ ln=	)%(.(.@^	gjf}+	cGtl/d nfef=+ gub nfef=+	& !)
$	lxdfnog hg/n OG:of]/]; s=+ln=	)%(.!!.@#	gjf}+	cGtl/d nfef=+ gub nfef=+	% !)
%	PnfoG; OG:of]/]; s=+ln=	)%(.!!.#)	;ftf}+	gub nfef=+	&
^	g]sf]OG:of]/]; ln=	)%(.!!.#)	;ftf}+	gub nfef=+	!)
&	g]kfn nf0km OG:of]/]; s=+ln=	)%(.!@.@@	t]>f]	-	-
*	nf0{km OG:of]/]; skf]/]zg -g]kfn_ ln=	)^).#.^	k]yd	-	-
	xf]6n				
!	ofs P08 olt xf]6n ln=	)%(.(.@$	5AjL;f}+	-	-
@	;f]l6L xf]6n ln=	)%(.(.@^	c7]7f0;f}+	-	-
	pTkfbg tyf k|zf]wg sDkgL				
!	g]kfn lne/ ln=	)%(.(.&	gjf}+	gub nfef=+	$)
@	vfB pBf]u ln=	)%(.(.!@	tL;f}+	-	-
#	af]6n;{g]kfn ln=	)%(.(.@$	rf]}j;f}+	gub nfef=+	!)
$	af]6n;{g]kfn -t/f0{ ln=	)%(.(.@$	;f]xf}+	gub nfef=+	!)
%	g]kfn No'a cfon ln=	)%(.!!.(	P3f/f}+	gub nfef=+	!%
^	Hof]lt l:klgË ldN; ln=	)%(.!!.!!	t]!xf}+	-	-
&	g]kfn la6ldg P08 Jof/]n pBf]u ln=	)%(.!!.#)	rf]wf}+	-	-
*	>L /3klt h6 ldN; ln=	)%(.!@.@#	kfF]f}+	-	-
(	>L/fd ;ü/ ldN; ln=	)%(.!@.@!	cf7f}+	-	-
!)	c?0f ag:klt pBf]u ln=	)%(.!@.@^	af¥xf}+	-	-
!!	g]kfn ag:klt £o"pBf]u ln=	)^).@.#)	;ftf}+	-	-
!@	>L e[s6L kNk P08 k]k/ g]kfn ln=	)^).#.@)	cf7f}+	-	-
	Jofkf/ sDkgL				
!	lazfn ahf/ s=+ln=	)%(.(.@)	af0;f}+	gub nfef=+	^%

q=;=+	;'rLs[t ;ʉH7t ;=+yfsf]gfd	;fwf/0f ;ef u/]sf]ldlt	jflif{s ;fwf/0f ;ef	nfef=+÷af]gz z]o/ 3f]f0ff	k|tzt -rQmf kh'Ldf_
@	;fN6 6]8Ë skf]{zg ln=	)%(.!@.!(	5lQ;f}+	gub nfef=+	#)
#	g]kfn 6]8Ë ln=	)^).!.%	bzf}+	gub nfef=+	!)
$	g]kfn j]nkm]o/ s=+ln=	)^).@.#)	gjf}bzf}P3f/f}+	-	-

#) k|tzt k|tfj u/]sf]df @) k|tztdfq ljt/0f u/]sf].

&=# ;'rLs[t ;ʉH7t ;=+yfx?sf];~rfng glthf

o; cfly{s jif{df ;'rLs[t ;ʉH7t ;=+yfaf6 af]8{df k]z ePsf cfly{s jif{@)%*.%(sf] jflif{s k|tj]bgn]k|t't u/]adf]hd To:tf ;=+yfx?sf];~rfng glthf / To;}jif{sf]cGtdf sfod /x]sf] ahf/ dNo b]xfocg';f/ /x]sf]5 .

tflnsf !*M ;'rLs[t ;ʉH7t ;=+yfx?sf];~rfng glthf
-cfly{s jif{@)%*.%(_

q=;=	;'rLs[t ;ʉH7t ;=+yfsf]gfd	rQmf kh'L -? bznfvdf_	k|t z]o/ g]6 jy{-?=_	vb gfkmf -?=bznfvdf_	k|tz]o/ cfDbfgL -?=_	k|tz]o/ rQmf dNo -?=_	ahf/ dNo -?=_
	jfl0fHo a}s						
!	g]kfn a}s ln=	#*)=#*	-@%!!=^%_	-#)&!=#)_	-*)&=$@_	!))	#!%
@	gjLn a}s ln=	$(!=^%	@##=!*	@&!=^$	%%=@%	!))	&#%
#	g]kfn OGe]6d]06 a}s ln=	!^(=(*	#)&=(%	%&=!!	##=%(	!))	&^)
$	:6bf088{rf6{8{a}s g]kfn ln=	##(=%%	#^#=*^	$&(=@!	!$!=!#	!))	!%%)
%	lxdfnog a}s ln=	#()=))	@@)=)#	@#%=)@	^)=@^	!))	!)))
^	g]kfn P;=lj=cf0{a}s ln=	$@$=*(	!#!=**	$)=*$	(=^!	!))	$)!
&	g]kfn aʉnfb]z a}s ln=	#&%=@%	!&%=#&	^%=&*	!*=$!	!))	%!)
*	Pe/]6 a}s ln=	@%(=#@	!%)=&%	*%=#%	#@=(!	!))	$#)
(	a}s ckm sf7df08"ln=	$^#=%*	!!@=@!	(=@&	@=))	!))	@%$
!)	g]kfn OG8li6«n P08 sdl;{on a}s ln=	$((=&#	!)%=!(	^=*@	!=#^	!))	@%)
	ljsf; a}s						
!!	g]kfn ljsf; a}s ln=	!$$=))	!)&=@%	#=^#	@=%@	!))	!%%
!@	8]enkd]06 qm]86 a}s ln=	!^)=))	!)%=(#	(=#^	%=*%	!))	!%@
	ljQ sDkgL						
!#	g]kfn kmfOgfG; P08 ;]eË s=+ln=	@)=))	!*^=#)	!!=#^	%^=&*	!))	#))
!$	g]zgn kmfOgfG; s=+ln=	#)=))	@(!=*)	!^=&!	%%=&)	!))	%$%

q=;=	;'Ls[t ;+l7t ;+yfsf]gfd	rQmf kh\L -? bznfvdf_	k|t z]o/ g]kfn ;/sf/ jy{-?=_	vb gfkmf -?=bznfvdf_	k|tz]o/ cfDbfgL -?=_	k|tz]o/ rQmf dflo -?=_	ahf/ dflo -?=_
!%	g]kfn z]o/ dfs[t\; P08 kmf0gf©; ln=	^)=))	!!)=&@	@=%!	$=!*	!))	!%(
!^	c©gk0f{kmf0gf©; s+ln=	@)=))	@%*=)%	!$=))	&)=))	!))	$!)
!&	sf7df8f}+kmf0gf©; ln=	@)=))	!^(=^%	&=$!	#&=)%	!))	#)%
!*	lkk\N; kmf0gf©; ln=	@)=))	!#!=)%	!=^(	*=$$	!))	!#)
!(	olgog kmf0gf©; s+ln=*	$%=%)	!$#=&@	&=$$	@)=^&	!))	–
@)	gful/s nufgL sf]f	#%=!(	!#%=%*	^=)#	!%=)*	^)	!^%
@!	g]kfn cfjf; ljsf; ljQ s+ln=	$^=^$	!@%=#^	*=&@	!&=*)	!))	!&%
@@	xf0;]km kmf0gf©; ln=	%&=(#	!)%=@#	-#=%)_	-%=*#_	!))	!^)
@#	gf/fo0fL kmf0gf©; ln=	@%=!%	!##=$@	^=@&	@$=(#	!))	@$)
@$	P; kmf0gf©; s+ln=	()=))	!!^=((	%=@)	%=&*	!))	@#)
@%	uf]/vf kmf0gf©; ln=	!%=))	!#)=@&	#=$*	@#=!(	!))	!%)
@^	;D´gf kmf0gf©; s+ln=	!&=%(	$(=*&	-&=$&_	-##=@!_	!))	!!)
@&	olge{n kmf0gf©; P08 Soflk6n dfs[t\; ln=	@&=&%	(%=#^	*=)@	@!=$)	^^	!&%
@*	g]kfn xfplhË P08 dr]6 kmf0gf©; ln=	$%=))	!#$=#!	!)=!#	@@=%!	(%	#!)
@(	hg/n kmf0gf©; ln=	!%=)^	^*=!)	-&=$*_	-#&=#(_	%)	!%%
#)	dxfnldL kmf0gf©; ln=	@%=))	!%@=$$	(=@*	#&=!#	!))	$!%
#!	nlntk/ kmf0gf©; s+ln=	@%=))	!^#=&*	(=^@	$@=&^	!))	$))
#@	u8ljn kmf0gf©; s+ln=	@#=&%	!!$=%@	)=!!	)=$%	(%	@*)
##	klZrdf~rn kmf0gf©; s+ln=	$)=))	!##=!*	%=&%	!$=#&	!))	@%)
#$	kf]v/f kmf0gf©; ln=	!^=))	!&#=!%	!!=*(	%(=$&	*)	@*)
#%	l;4fy{kmf0gf©; ln=	@)=))	!!#=^)	$=!!	@)=%@	()	!$%
#^	g]kfn dr]6 a]sË P08 kmf0gf©; ln=	!))=))	&)=&*	@(=)*	!$=%$	%)	@@!
#&	PlNks Pe/]6 kmf0gf©; ln=	@)=))	!#(=^%	$=*(	@$=$%	!))	@%)
#*	g]kfn >Lns+f dr]6 a]s ln=*	^)=))	**=##	)=)$	)=)&	!))	–
#(	>L O©e]6d]6 P08 kmf0gf©; s+ln=*	@$=))	!^$=%)	$=%(	!(=@#	!))	–
$)	O©6/g]zgn lnlhË P08 kmf0gf©; s+ln*	()=))	!@#=$&	!)=#%	!!=%)	!))	–
$!	o]gf06]8 kmf0gf©; ln=*	#^=))	!@!=##	)=@^	)=&@	!))	–
	aLdf s]Dkg\L						
$@	lxdfnog hg/n O©:of]{]; s+ln	#)=))	@)!=&&	&=^%	@%=%)	!))	@@%
$#	o]gf06]8 O©:of]{]; s+-g]kfn_ ln=	%^=^@	!*#=##	*=**	!%=^(	!))	!()
$$	lk|do/ O©:of]{]; s+-g]kfn_ ln=	#)=))	@!#=&&	*=^@	@*=&#	!))	!&)

q=;=	;'rLs[;u+7t ;=+yfsf]gfd	rQ]f kh'L -? bznfvdf_	k|t z]o/ g]5 jy{-?=_	vb gfk]f -?=bznfvdf_	k|tz]o/ cfDbfgL -?=_	k|tz]o/ rQ]f d'No -?=_	ahf/ d'No -?=_
$%	g]sf]OG:of]/]; ln=	%)=))	!&&=($	(=%&	!(=!$	!))	!*@
$^	PnfoG; OG:of]/]; s=+ln=	$(=($	!^#=*@	&=$!	!$=*!	!))	!!%
$&	;u/dfyf OG:oof]/]; s=+ln=	%!=))	!%*=%!	(=%@	!*=!$	!))	!&)
	xf]6]n						
$*	ofs P08 olt xf]6n ln=	@@%=*$	!**=^@	-@#=(#_	-!)=^)_	!))	^))
$(	;f]l6L xf]6n ln=	*^=(&	$!=@#	-%(=^@_	-%=*%_	!)	!))
%)	tf/fufpF/h];L xf]6N; ln=	&$$=)(	!))=))	-@$=)(_	-#=@$_	!))	%)
%!	cf]/oG6n xf]6N; ln=	%))=))	$$=@^	-!!)=*@_	-@@=!^_	!))	$*
	pTkfbg tyf k|zf]wg sDkgL						
%@	af]6n;{g]kfn ln=	!($=*(	#%&=)(	$*=^!	@$=(^	!))	&))
%#	g]kfn No'a cfon ln=	@)=@(	!()=@@	^=@@	#)=^#	!))	$*)
%$	g]kfn ag:klt £o"pBf]u ln=	@)=@%	-^^%=(*_	-!#=#(_	-^^=!#_	!))	#)) -)%$.%%_
%%	>L /3'klt h6 ldN; ln=	!*)=&)	(&=(@	%=#$	@=(%	!^	!!=@ -)%#.%$_
%^	Hof]lt l:klgË ldN; ln=	!(#=*$	-(@=)!_	-%)=@@_	-#%=*&_	!))	$$ -)%^.%&_
%&	af]6n;{g]kfn -t/fO{ ln=	!@!=))	#!$=*(	#(=!$	@#=#%	!))	%#$
%*	c?0f ag:klt pBf]u ln=	%%=)#	-!!)=^)_	!$=)&	@%=%^	!))	^)
%(	g]kfn lne/ ln=	(@=)&	#&*=!!	$@=^#	$^=#)	!))	!#%)
^)	vfB pBf]u ln=	!@=(#	^@!=!!	!=&!	(=)$	!))	@#!
^!	lxduL/L 6]$;6fon OG8li6k ln=	$^=*$	-!(!=^%_	-!&=@)_	-#%=*#_	!))	%#
^@	>L e[s6L kNk P08 k]k/ g]kfn ln=	$#$=%$	-%(=%$_	!!)=@$	-@%=@#_	!))	^) -)%&.%*_
^#	>L /fd ;u/ ldN; ln=	@(^=&&	()=@$	^=*)	@=@#	!))	!))
^$	g]kfn la6ldg P08 Jof/]h pBf]u ln=	@!=)&	!)!=)%	)=($	$)=$^	!))	sf/f]af/ gePsf]
	Jofkf/ sDkgL						
^%	lazfn ahf/ s=+ln=	@&=#)	@)&=@(	!(=%!	&!=$^	!))	!%%)
^^	;fN6 6]8Ë s/kf]/]zg ln=	@$=&*	@)!@=#%	@^=^^	!)&=^)	!))	#))
^&	g]kfn 6]8Ë ln=	%=))	!@$=$)	)=#!	^=!^	%)	%^ -)%&.%*_

* cfly{s jif{@)%*.%(sf]cGt;Dd ;'rLs/0f gePsf ;u+7t ;=+yfx?

*= dxTjk0f{ldltx?

@)$(.*.!! lwtf]kq ahf/sf] s]bl|o lgodg lgsfosf?kdf lwtf]kq af]8{sf] :yfkgf ug{ lwtf]kq sf/f]af/ P]g, @)$) df k|yd ;+zf]wg .

@)%).@.!# lwtf]kq sf/f]af/ P]gnfO{sfof{jogdf Nofpg ælwtf]kq sf/f]af/ lgodfjnL, @)%)Æ nfu".

@)%).@.@% lwtf]kq af]8{sf]u7g tyf cWoIfsf]lgolQm .

@)%).$.!# lwtf]kq af]8{af6 z]o/ lgisfzg cg'dlt lbg]sfo{k|f/De .

@)%).$.!# lwtf]kq ahf/df ;fdlxs nufgL of]hgfnfO{k|yd k6s ;+rfng cg'dlt k|bfg .

@)%).(.@) lwtf]kq ljlgdo ahf/df bnfn Pj+ahf/ lgdf{tfx?sf] k|j]z u/fO{ vNnf?kdf ahf/ ;~rfng ug{sf nflu g]kfn lwt]kq ljlgdo ahf/ ln= sf]ælwtf]kq ahf/sf] ;b:otf tyf sf/f]af/ ljlgodx?, @)%)Æ :jLs[t .

@)%).(.@# g]kfn lwtf]kq ljlgdo ahf/ ln= nfO{lwtf]kqsf]ljlgdo ahf/ ;~rfng cg'dlt k|bfg .

@)%!.$.#@ z]o/ af8kmf6 tyf ljt/0f sfo{nfO{Jojl:yt agfpg] p2]Zon] æz]o/ af8kmf6 lgb]zsf, @)%!Æ nfu".

@)%!.^.# af]8{/ Institute of Capital Markets of India-UTI sf] ;+Qm cfof]hgfdf "Program for Policy Makers on Capital Market Development" gfds sfo{zfnf uf]7Lsf]cfof]hgf .

@)%!.(.@! lwtf]kq lgisfzg sfo{nfO{ Jojl:yt / kf/bzL{ agfpg] p2]Zon] ælwtf]kq btf{ tyf lgisfzg cg'dlt ;DaGwL Joj:yf / zt{x?, @)%!Æ nfu".

@)%@.*.@% ælwtf]kq sf/f]af/ lgodfjnL, @)%)Æ -k|yd ;+zf]wg_ nfu".

@)%@.!@.@! lwtf]kq ahf/dfkm{t ljb]zL nufgL vhf ug]{>L % sf] ;/sf/sf]gLlt sfof{jogdf Nofpg cfjZos sfg'gL / ;+yfut k'jf{wf/x? / pkoQm df]8]n 5gf]6 u/L tof/ ul/Psf] cjwf/0ffkq >L % sf] ;/sf/, cy{dGqfno ;dIf k|t't .

@)%#.#.!$ g]kfn lwtf]kq ljlgdo ahf/ ln= sf]ælwtf]kq ;'rLs/0f ljlgodfjnL, @)%#Æ nfO{:jLs[t k|bfg .

@)%#.!).!& ælwtf]kq sf/f]af/ P]g, @)$) -bf];f] ;+zf]wg_Æ nfu".

@)%#.#.!$ gjf} of]hgf th{dfsf] qmddf ahf/sf] ljsf;sf] nflu cjnDag ul/gkg]{ gLlt / sfo{qmdsf] ;Hf+Kt cjwf/0ff /fli6« of]hgf cfof]u ;dIf k|t't .

@)%$.#.!(af]8{sf] a9bf] pQ/bfloTjnfO{k|efjsf/L?kdf lgefpg ljBdfg ;u+7g 9fFFdf ;'wf/ u/L gofF;u+7g 9fFFf nfu".

@)%$.$.@& lwtf]kq sf/f]af/ P]g, @)$) -bf];f] ;+zf]wg_ sf] bkmf @)ª= adf]hd $! j6f ;u+l7t ;+yfx?nfO{lwtf]kq Joj;foLsf?kdf btf{u/L k|df0fkqsf]lg:;f k|bfg .

@)%$.^.* ;'rLs[t ;u+l7t ;+yf, ;Dj4 lgsfox? / nufgLstf{x?nfO{ ;'rgf k|jfx ;DaGwdf P]g lgoddf ePsf Joj:yfx?af/]df hfgsf/L lbg] p2]Zon] ;u+l7t ;+yfx?sf] ;'rgf k|jfx ;DaGwdf ePsf]k|fjwfgx?, @)%$ gfds kl:tsf tof/ u/L ljt/0f .

@)%$.&.^ nufgLstf{x?sf] lxtsf] ;/HfOf ug{ pgLx?sf] u'gf;fx? ;'Gg] / ;dfwfg ug]{ ;DaGwdf af]8{sf] sfg'g cWoog tyf lgodg Joj:yf dxfzfvfnfO{ ;qmLo u/fO{ g]kfn lwtf]kq ljlgdo ahf/ ln= / ;'rLs[t sDkgLx?nfO{nufgLstf{x?sf]u'gf;fx? ;'Gg]/ ;dfwfg ug]{ ;DaGwdf 5§}OsfO{u7g u/L lqmofzLn u/fpg af]8{f/f lgb]zg .

@)%$.&.& kl/jt{gLo Pj+ljdf]Ro COfkq hf/L ug]{ ;DaGwdf cjwf/Off l;4fGt ljsf; u/L klxnf] k6s To:tf]lwtf]kq btf{u/L lgisfzg cg'dlt k|bfg .

@)%$.!!.% ;fj{hlgs lgisfzg ;DaGwdf kf/blz{tf tyf hjfkmb]xtf Nofpg lwtf]kq lgisfzg tyf laqmL k|aGw lgb]zsf, @)%$ nfu".

@)%$.!!.!& PlzofnL ljsf; a}+sf]kf|ljlws ;xof]udf g]kfnsf]k|ÆL ahf/;DaGwL cWoog z? .

@)%$.!!.@% ælwtf]kq sf/f]af/ lgodfjnL, @)%)Æ -bf];f] ;+zfwg_ nfu".

@)%%.&.#) "Meeting the Challenges Ahead, 1998-2002" gfds af]8{sf]/OfgLlts of]hgf af]8{f/f :jLs[t eO sfof{jog z? .

@)%%.!@.@(gofFlwtf]kq sf/f]af/ P]g, @)%^ sf]kf|/lDes d:of]bf tof/ u/L >L % sf] ;/sf/;dIf k|t't .

@)%^.%.!^ qm]86 /]6Ë Ph]];Lsf] ;DaGwdf wf/Off tof/ u/L >L % sf] ;/sf/ tyf g]kfn /fi6« a}+s;dIf k|t't .

@)%^.*.@@ lwtf]kq btf{ tyf lgisfzg cg'dlt / ahf/ ;kl/j]fOf tyf cgUdg;DaGwL sfo{x?df lwtf]kq af]8{/ ;Dj4 lgodg lgsfox?aLr cfk;L ;xof]u / ;dGjo a9fpg >L % sf] ;/sf/, pBf]u dGqfno, sDkgL /lhi6f/sf] sfof{no, g]kfn /fi6«a}+s / g]kfn lwtf]kq ljlgdo ahf/ ln= sf] ;d]t k|tlglwTj /xg] u/L lwtf]kq btf{ tyf lgisfzg cg'dlt sfo{ut ;ldlt / ahf/ /]vb]v tyf cgUdg sfo{ut ;ldlt u7g u/L s[pfzLn u/fPsf].

@)%^.(.@# cGt/f{i6«:t/sf]n]vf tyf n]vf k/LIfOf k|ffnL ljsf; ;DaGwdf Ps cjwf/Off-kq tof/ u/L >L % sf];/sf/;dIf k|t't .

@)%&.$.!) æg]kfnsf];+H7t Ifqdf sDkgL ;lrjsf]el'dsfÆ gfds ;]dgf/ cfof]hgf .

@)%&.$.!! k|ÆL ahf/sf]ljljw kIfx? ;DaGwdf ;j{fwf/Ofdf hfgsf/L tyf r]tgf clej[4 u/fpg] p2]Zon]af]8{f/f www.sebonp.com gfds j]j ;fO6sf]:yfkgf .

@)%&.$.@$ k|ÆL ahf/df k|rngdf /x]sf ljQLo cf]hf/x?df j[4 Nofpg ;xfos x'g] Credit Rating Agency :yfkgf ;DaGwdf af]8{f/f ljsl;t cjwf/Off kq >L % sf];/sf/, cy{dGqfnodf hfgsf/L u/fOPsf].

@)%&.$.#) ælwtf]kq Joj;foLsf nflu hfgsf/L tyf ljj/Of k|jfx;DaGwL Joj:yfx?, @)%&Æ gfds kl:tsf k|sfzg tyf ljt/Of .

@)%&.(.(>L % sf] ;/sf/ / PlzofnL ljsf; a}+s aLr æ;+yfut tyf ljQLo ;'zf;g of]hgf (Corporate and Financial Governance Project)Æ ;~rfngsf nflu COf ;D´f]tf ePsf].

@)%&.!@.@& lwtf]kqsf nufgLstf{x?sf nflu ælwtf]kq ahf/;DaGwL hfGgkg]{s'/fx?Æ gfds kl:tsf k|sfzg tyf ljt/Of .

@)%*.!.! ælwtfkq btf{tyf lgisfzg cgdlt;DaGwL Joj:yf / zt{(? @)%!Æ vf/]h u/L ælwtfkq btf{tyf lgisfzg cgdlt lgb]zsf, @)%&Æ nfu".

@)%*.@.! ;uH7t ;+yfx?n] kljfx ugkg]{ cfly{s ljj/0fx?df Ps?ktf NofO o;sf] :t/ / kf/blz{tfdf j[4 Nofpg af8{af/f ljsl;t ul/Psf] 9fFFfx? æsDkgL P]g, @)%#Æ sf] Joj:yfcg';f/ nfu"ug{>L % sf];/sf/nfO{cg'/f]w u/]cg';f/ /fhkqdf k|sflzt eO nfu" ePsf].

@)%*.)%.@% ælwtfkq bnfn Joj;foLx?n] kfngf ugkg]{ Joj;foLs dofb{f;DaGwL lgb]zsf, @)%*Æ nfu".

@)%*.!@.)! æafg]; z]o/ lgisfzg;DaGwL lgb]zsf, @)%*Æ nfu".

@)%*.!).)(gkfn :6s PS;rn]h / lwtfkq bnfn Joj;foLx?n] lwtfkq af8{df kljfx u/fpg' kg]{ ljj/0fsf]9fFFf tof/ u/L nfu".

@)%(.#.!! ælwtfkqsf];fj{hlgs lgisfzgÆ gfds kl:tsf k|sfzg tyf ljt/0f .

@)%(.#.!! q}dfl;s ?kdf lwtfkqsf]ahf/ ;dLIff u/L k|sfzg tyf ljt/0f ug]{sfo{z? .

@)%(.!!.)% af8{af6 gkfn lwtfkq ljlgdo ahf/ ln= sf]:ynut lg/LIf0f sfo{z? .

@)^).@.@) lwtfkq ljlgdo sf/f]af/sf]/fkM;fkM cjlwnfO{% lbgaf6 # lbgleq ugkg]{ tyf lwtfkqsf] ahf/ dNo lgwf{/0f ;Ldfnf0{sd ug]{ h:tf Joj:yfx? ;lxt gkfn lwtfkq ljlgdo ahf/ ln= n]ælwtfkq ahf/sf];b:otf tyf sf/f]af/ ljlgodfjnL, @)%%Æ df u/]sf];+ffWg k|tfjnfO{af8{af/f :jLs[t k|bfg .

@)^).@.@% lwtfkq af8{n]cfkMgf]:yfkgfsf]!) jif{k"/f u/L !! jif{df ka]z u/]sf]cj;/df ælwtfkq af8{sf]!) jif{-@)%)–@)^)_Æ gfd kl:tsf k|sfzg u/L ljt/0f ul/Psf].

cg';'r'L – !

af]8{sf sd{f/Lx?

	gfd	kb
!=	>L bLks /fh sfkm\n]	cWoIf
@=	>L k/Li6 gfy kf]8\ofn	pk-lgb]zs, lwtf]kq ahf/ tyf lgodg ljefu
#=	>L lg/h lu/L	pk-lgb]zs, ;+yfut ljQ tyf k|zf;g ljefu
$=	>L ljgob]j cfrfo{	k|d'v, ;+yfut ljQ tyf ;'rgf ljZn]f0f dxfzfvf
%=	>Ldt L d~h'pkfWofo	k|d'v, n]vf tyf k|zf;g dxfzfvf
^=	>L gj/fh clwsf/L	k|d'v, ahf/ ljZn]f0f tyf of]hgf ljsf; dxfzfvf
&=	>L dlQm gfy >]7	k|d'v, ahf/ lgodg tyf sfg'g kfngf dxfzfvf
*=	>L w]j ltldlN;gf	k|d'v, hgzlQm ljsf; tyf k|zIf0f dxfzfvf
(=	>L k'lk a?jfn	cWoIfHo"sf];lrjfno

;xfos sd{f/Lx?

!)=	>L s[0f k|;fb l3ld/]
!!=	>L cgh l/dfn
!@=	>L k]d sfhL >]7
!#=	>L ;'/h k|wfgfË
!$=	>L bLks zdf{
!%=	>L /fh'lh=;L=
!^=	>L gj/fh kl08t
!&=	>Ldt L zzL cof{n
!*=	>L /fhg yfkf

;xof]uL sd{f/Lx?

!(=	>L ;'sdf/ dxhg
@)=	>L gxsh e§/f0{
@!=	>L /fh]z nfu]
@@=	>L /fhg vltj8f
@#=	>L chg k|;fb 9sfn
@$=	>L bLks If]qL
@%=	>L gj/fh kf]8]n

cg';"rL – #

lwtf]kq af]8{
yfkfynL, sf7df08f}.

cfly{s jif{@)%(.^) sf]jf;nft

-?= xhf/df_

;DklQ	cfly{s jif{@)%(.^)*	cfly{s jif{@)%*.%(
l:y/ ;DklQ	**(=%)	(&@=$@
nufgL	!@%)!=(&	!@$))=))
vb rfn';DklQ	@@*%=@@	!&*(=%#
hDdf ;DklQ	**!%^&^=^(**	**!%!^!=(%**

-?=xhf/df_

bfloTj	cfly{s jif{@)%(.^)*	cfly{s jif{@)%*.%(
;fwf/0f hu]8f sf]if	%^%)=))	%!))=))
clfo sf]if	&())=))	&!))=))
pkbfg sf]if	**!=(&	*)$=^&
art÷Gog	!@$$=&@	@!%&=@*
hDdf bfloTj	**!%^&^=^(**	**!%!^!=(%**

* **ckl/is[t**

cg';"rL – # -qmdz|_

lwtf]kq af]8{
yfkfynL, sf7df08f}.

cfly{s jif{@)%(.^) sf]cfo Joo ljj/0f

-?=xhf/df

cfo	cfly{s jif{@)%(.^)*	cfly{s jif{@)%*.%(
>L % sf]; /sf/af6 cgbfg	%)))=))	$%))=))
Jofh cfDbfgL	!)!!=)*	(^%=#!
z]Ns tyf b:t/ cfDbfgL	!%(%=$%	@!*!=$*
cGo cDbfgL	–	)=)#
hDdf cfo	**&^)^=%#**	**&^$^=*@**

-?=xhf/df

Joo	cfly{s jif{@)%(.^)*	cfly{s jif{@)%*.%(
k|zf; sLo vr{	^#$@=()	%%#)=$&
x[; s§L vr{	#!&=**	@$(=^$
JooeGbf cfo a9L	($%=&%	!*^^=&!
hDdf Joo	**&^)^=%#**	**&^$^=*@**

-?=xhf/df

	cfly{s jif{@)%(.^)*	cfly{s jif{@)%*.%(
ut cfly{s jif{sf]jrt	@(*=(&	@()=%&
o; cfly{s jif{sf]art	($%=&%	!*^^=&!
sh jrt	**!@$$=&@**	**@!%&=@***

* ckl/is|t

cg';'Ï'L – # -qmdzM_

lwtf]kq af]8{
afuahf/, sf7df08f}.

cfly{s jif{@)%(.^) sf]sf]f k]jfx ljj/0f

-?=xhf/df_

cfosf];[t	**cfly{s jif{@)%(.^)***	**cfly{s jif{@)%*.%(**
>L % sf];/sf/af6 k|fKt cgbfg	%)))=))	$%))=))
zNs tyf b:t'/	!%(%=$%	@!*!=$*
Jofh	!)!!=)*	(^%=#!
ljljw cfo	–	)=)#
vb rfn';DklQdf j[4	-$(%=^(_	#@&=%!
hDdf	**&!!)=*$**	**&(&$=##**

-?=xhf/df_

sf]fsf]pkof]u	**cfly{s jif{@)%(.^)***	**cfly{s jif{@)%*.%(**
k|zf;sLo vr{	^#$@=()	%%#)=$&
kF|Lut vr{	@#$=(&	#(#=*^
nufgL	!)!=(&	!&))=))
sd{rf/L sNof0f sf]fnf0{eQmfgL	$#!=))	#%)=))
hDdf	**&!!)=*$**	**&(&$=##**

*** ckl/is[t**

cg';"rL – $

;fj{hlgs lgisfzg cg'dlt;DaGwL ljj/0f

-?=bznfvdf

q=;=+	;+u|7t ;+yf	lwtf]kqsf] k|sf/	cg'dlt k|bfg /sd	cg'dlt k|bfg ul/Psf]ldlt	lgisfzg tyf laqmL k|aGws
	cfly{s jif{)%).%!				
!	gk]kfn d8 ln=	;fwf/0f z	b/	@=&)	)%).$.!#	gful/s nufgL sf]lf
@	gk]kfn z|b/ dfs[t\; s+ln=	;fwf/0f z|b/	$)=))	)%).^.%	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
#	lxdfnog hg/n OG:of]lt; ln=	;fwf/0f z	b/	!@=))	)%).^.!@	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
$	xl/l;l4 O{fFtyf 6fon sf/vfgf ln=	;fwf/0f z	b/	%#=@)	)%).*.@&	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
%	lgd/8 kmdf{ol6sN; ln=	;fwf/0f z	b/	!*=))	)%).(.!	gful/s nufgL sf]lf
^	gk]kfn lne/ ln=	;fwf/0f z	b/	!#=*)	)%).(.!%	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
&	g]sfl8 Po/ ln=	;fwf/0f z	b/	!^=%)	)%).(.@^	gful/s nufgL sf]lf
*	g]sfl8 Po/ ln=	cufwsf/ z	b/	!$=))	)%).(.@^	gful/s nufgL sf]lf
(	o8gf06]8 OG:of]lt; s+ln=	;fwf/0f z	b/	@$=))	)%).!).!&	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
!)	gk]kfn P;=lj=cf0{ a]8s ln=	;fwf/0f z	b/	#^=))	)%).!!.!)	gful/s nufgL sf]lf
!!	lkkN; kmf0gfG; s+ln=	;fwf/0f z	b/	(*=))	)%!.!.@%	gful/s nufgL sf]lf
!@	cGgk0f{kmf0gfG; s+ln=	;fwf/0f z|b/	@=))	)%!.!.@&	gk]kfn z|b/ dfs[t\; s+ln=
!#	gk]kfn rnlrq lasf; s+ln=	;fwf/0f z	b/	@!=()	)%!.@.@@	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
!$	Pu[]gk]kfn ln=	;fwf/0f z	b/	(=))	)%!.@.@(	gful/s nufgL sf]lf
!%	la/f6 z'ln=	;fwf/0f z	b/	%=))	)%!.#.&	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
!^	la/f6 z'ln=	cufwsf/ z	b/	@=%)	)%!.#.&	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
!&	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=	Do'r'on km08	!))=))	)%!.#.!^	**Joj:yfks**M g]cf8lj=lg= **s:6f8]8og tyf 6i6**LM Pg=cf0{l8=;L= Soflk6n dfs[t\; ln =
	h0df		**#$$=$)**		
	cfly{s jif{)%!.%@				
!*	lk|do/ OG:of]lt; s+ln=	;fwf/0f z|b/	!@=))	)%!.%.@	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
!(	P; n]af]l6/Lh -gk]kfn_ ln=	;fwf/0f z	b/	!@=#)	)%!.%.!(	gfzgn kmf0gfG; s+ln=
@)	Pe/]l6 OG:of]lt; s+ln=	;fwf/0f z	b/	!@=))	)%!.^.!&	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
@!	gk]kfn au+nfb]z a]8s ln=	;fwf/0f z	b/	#^=))	)%!.^.!#	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
@@	lxdlu/L 6]$;6f0n O08li6k ln=	;fwf/0f z	b/	!(=@)	)%!.&.@@	gful/s nufgL sf]lf
@#	afnfh"sk8f pBf]u ln=	;fwf/0f z|b/	&=%)	)%!.(.(	gk]kfn z|b/ dfs[t\; s+ln=
@$	sf7df08f}+kmf0gfG; ln=	;fwf/0f z	b/	*=))	)%!.!).!%	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
@%	n|b/]h af{Faf/L 6bfg/L P08 z'kmbflS6« ln=	;fwf/0f z|b/	!%=))	)%!.!!.#)	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
@^	gful/s nufgL sf]lf	;fwf/0f z	b/	!^=))	)%!.!@.@&	gfzgn kmf0gfG; s+ln=
@&	Pe/]l6 a]8s ln=	;fwf/0f z	b/	#^=))	)%@.!.!#	Pg=cf0{l8=;L= Soflk6n dfs[t\; ln=
@*	sf]lf Joj:yfkg s+ln=	;fwf/0f z	b/ -lgisfzg gePsf]	#)=#)	)%@.@.#!	gfzgn kmf0gfG; s+ln=
@(	gful/s nufgL sf]lf	Psfs{ of]hgf	%)=))	)%@.#.!%	Joj:yfks s0kgLM gful/s nufgL sf]lf
	h0df		**@%$=@!**		

q=;+	;+l7t ;+yf	lwtf]kqsf] k|sf/	cg'dlt k|bfg /sd	cg'dlt k|bfg ul/Psf]ldlt	lgisfzg tyf laqmL k|ltzt
	cfly{s jif{}%@.%#				
#)	gf/fo0fL kmf0gf6; s+ln=	;fwf/0f z|b/	$=))	)%@.%.@^	g]zgn kmf0gf6; s+ln=
#!	g]kfn cfjf; ljsf; ljQ s+ln=	;fwf/0f z|b/	@)=))	)%@.$.!^	/fli6« jfl0fHo a}+s
#@	e|fGbL kNk P08 k|k/ g]kfn ln=	;fwf/0f z|b/	!)%=))	)%@.*.!(	gful/s nufgL sf]f
##	otL kmf0gf6; s+ln=	;fwf/0f z|b/	*=))	)%@.!).@@	Pg=cf0{8=;L= Soflk6n dfs|b\; ln=
#$	g]kfn kmf0gf6; P08 ;]jeË s+ln=	xsk|b z|b/	@=))	)%@.&.%	
#%	sn/ :Sofg g]kfn ln=	;fwf/0f z|b/	!$=#$	)%@.!@.!@	gful/s nufgL sf]f
#^	xf0;]km\kmf0gf6; ln=	;fwf/0f z|b/	@$=))	)%@.!@.!@	Pg=cf0{8=;L= Soflk6n dfs|b\; ln=
#&	olge;fn kmf0gf6; P08 Soflk6n dfs|b\; ln=	;fwf/0f z|b/	!%=))	)%@.!@.@@	gful/s nufgL sf]f
#*	kmNof] lxdfnog s+ln=	;fwf/0f z|b/	!@=@*	)%@.!@.@%	Pg=cf0{8=;L= Soflk6n dfs|b\; ln=
#(	P; kmf0gf6; s+ln=	;fwf/0f z|b/	!@=))	)%#.!.@	g]kfn z|b/ dfs|b\; s+ln=
$)	;Demgf kmf0gf6; s+ln=	;fwf/0f z|b/	!)=!@	)%#.@.@$	/fli6« jfl0fHo a}+s
$!	;]tL r'/f|b sf/vfgf ln=	xsk|b z|b/	^&=))	)%#.#.!*	
	hDdf		**@(#=&$**		
	cfly{s jif{}%#.%$				
$@	g]kfn xfplhË P08 dr]6 kmf0gf6; ln=	;fwf/0f z|b/	!@=))	)%#.$.!!	g]kfn z|b/ dfs|b\; s+ln=
$#	a}+s ckm sf7df08"ln=	;fwf/0f z|b/	$%=))	)%#.^.!&	Pg=cf0{8=;L= Soflk6n dfs|b\; ln=
$$	lxdfnog hg/n OG:of7]; s+ln=	xsk|b z|b/	#)=))	)%#.!@.@!	P; kmf0gf6; s+ln=
$%	af|bn;{g]kfn ln=	xsk|b z|b/	@@%=@)	)%#.!@.@!	gful/s nufgL sf]f
$^	g]kfn z|b/ dfs|b; s+ln=	xsk|b z|b/	@)=))	)%$.!.#!	P; kmf0gf6; s+ln=
	hDdf		**##@=@)**		
	cfly{s jif{}%$.%%				
$&	hg/n kmf0gf6; s+ln=	;fwf/0f z|b/	*=))	)%$.%.!	g]kfn z|b/ dfs|b\; s+ln=
$*	g]kfn lj6ldg P08 Jof/]h pBf]u ln=	;fwf/0f z|b/	&=$)	)%$.%.!	g]kfn z|b/ dfs|b\; s+ln=
$(	>L/fd ;'u/ ldN; ln=	;fwf/0f z|b/	$^=%)	)%$.&.&	Pg=cf0{8=;L= Soflk6n dfs|b\; ln=
%)	>L/fd ;'u/ ldN; ln=	l8a]r/	(#=))	)%$.&.&	Pg=cf0{8=;L= Soflk6n dfs|b\; ln=
%!	g}sf]OG:of7]; ln=	;fwf/0f z|b/	@)=))	)%$.&.!)	gful/s nufgL sf]f, /fli6« jfl0fHo a}+s
%@	g]kfn ogfO6}8 s+ln=	xsk|b z|b/	#=)!	)%$.*.!	g]zgn kmf0gf6; s+ln=
%#	g]kfn a}+s ln=	xsk|b z|b/	@$!=(%	)%$.*.!@	gful/s nufgL sf]f
%$	dxfnldL kmf0gf6; s+ln=	;fwf/0f z|b/	!)=))	)%$.*.#)	g]zgn kmf0gf6; s+ln=
%%	klZrdf~rn kmf0gf6; ln=	;fwf/0f z|b/	*=))	)%$.(.@!	g]kfn z|b/ dfs|b\; s+ln=
%^	c6gk'0f{kmf0gf6; s+ln=	xsk|b z|b/	%=))	)%$.!).!@	g]zgn kmf0gf6; s+ln=
%&	nlntk'/ kmf0gf6; s+ln=	;fwf/0f z|b/	(=%)	)%$.!@.@)	Pg=cf0{8=;L= Soflk6n dfs|b\; ln=
%*	u8jLn kmf0gf6; P08 OGe]6d]6 s+-g]kfn_ ln=	;fwf/0f z|b/	!)=))	)%%.!.!$	Pg=cf0{8=;L= Soflk6n dfs|b\; ln=
	hDdf		**$^@=#^**		
	cfly{s jif{}%%.%^				
%(	Pnfo6; OG:of7]; s+ln=	;fwf/0f z|b/	@)=))	)%%.$.@&	gful/s nufgL sf]f
^)	tf/fuf|bF l/h]; L xf|bN; ln=	;fwf/0f z|b/	!@)=))	)%%.(.!	Pg=cf0{8=;L= Soflk6n dfs|b\; ln= / g]kfn dr]6 a}+sË P08 kmf0gf6; ln=
^!	tf/fuf|bF l/h]; L xf|bN; ln=	cuflwsf/ z|b/	*)=))	)%%.(.!	Pg=cf0{8=;L= Soflk6n dfs|b\; ln= / g]kfn dr]6 a}+sË P08 kmf0gf6; ln=
^@	kf]v/f kmf0gf6; s+ln=	;fwf/0f z|b/	*=))	)%%.!@.*	gful/s nufgL sf]f
^#	g]kfn z|b/ dfs|b; s+ln=	xsk|b z|b/	#)=))	)%^.@.!@	P; kmf0gf6; s+ln=
	hDdf		**@%*=))**		

q=;+	;+l7t ;+yf	lwtf]kqsf] k|sf/	cg'dlt k|bfg /sd	cg'dlt k|bfg ul/Psf]ldlt	lgisfzg tyf laqmL k|fKt
	cfly{s jif{)%^.%&				
^$	olge;{n kmf0fg\; P08 Soflk6n dfs{]\; ln=	;fwf/0f z]o/	#=@^	)%^.%.@(	gful/s nufgL sf]if
^%	g]kfn 008li6«n P08 sdl;{n a}s ln=	;fwf/0f z]o/	!&%=))	)%^.&.@(	Pg=cf0{8=;L= Soflk6n dfs{]\; ln / g]kfn dr{]6 a}sË P08 kmf0fg\; ln=
^^	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=	;fwf/0f z]o/ -lgisfzg gePsf]	%)=))	)%^.(.!%	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=
^&	g}sf{g Po/ ln=	xsk]o z]o/	*(=^)	)%^.!).&	gful/s nufgL sf]if
^*	nl0jgL kmf0fg\; P08 lnlhË s+ln=	;fwf/0f z]o/	@$=))	)%^.!).!*	g]kfn z]o/ dfs{]\; s+ln=
^(	klZrdf~rn kmf0fg\; ln=	xsk]o z]o/	@)=))	)%^.!!.@	g]kfn z]o/ dfs{]\; s+ln=
&)	P; kmf0fg\; s+ln=	xsk]o z]o/	!%=))	)%^.!@.!^	g]kfn z]o/ dfs{]\; s+ln=
&!	;u/dfyf 0\:of7\; s+ln=	;fwf/0f z]o/	!)=@)	)%&.@.#@	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=
&@	cf]/P\6n xf]N; ln=	;fwf/0f z]o/	!%)=))	)%&.#.!#	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=
	gful/s Psfs+ of]hgf	yk laqmL	(#=@%		
	h0df		**^#)=#!**		
	cfly{s jif{)%&.%*				
&#	l;4fy{kmf0fg\; ln=	;fwf/0f z]o/	*=))	)%&.&.@@	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=
&$	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=	;fwf/0f z]o/	%)=))	)%&.*.!%	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=
&%	PlNks Pe/]6 kmf0fg\; ln=	;fwf/0f z]o/	%=))	)%&.*.@&	g]kfn kmf0fg\; P08 ;]eË s+ln=
&^	g]kfn au«nfb]z kmf0fg\; P08 lnlhË s+ln=	;fwf/0f z]o/	&=%)	)%&.!).^	g]kfn z]o/ dfs{]\; s+ln= g]kfn >]ns+f dr{]6 a}s ln=
&&	gf/fo0fL kmf0fg\; ln=	xsk]o z]o/	!@=%*	)%&.!!.@(	g]kfn z]o/ dfs{]\; s+ln=
&*	g]kfn a}s ck«m l;nfg ln=	;fwf/0f z]o/ -lgisfzg gePsf]	!%)=))	)%&.!@.#!	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=, g]kfn >]ns+f dr{]6 a}s ln= gful/s nufgL sf]if
&(	Pe/]6 a}s ln=	xsk]o z]o/	!!(=@!	)%*.@.!&	gful/s nufgL sf]if
*)	g]kfn ljsf; a}s ln=	;fwf/0f z]o/	$*=))	)%*.#.$	g]kfn dr{]6 a}sË P08 kmf0fg\; ln= gful/s nufgL sf]if
*!	a}s ck«m sf7df08"ln=	xsk]o z]o/	@#$=))	)%*.#.@(	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=
	gful/s Psfs+ of]hgf	yk laqmL	*@=(!		
	h0df		**&!&=@)**		
	cfly{s jif{)%*.%(				
*@	lxdfnog l8li6«/L ln=	;fwf/0f z]o/	!&#=$^	)%*.$.@^	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=
*#	g]kfn xfplhË P08 dr{]6 kmf0fg\; ln=	xsk]o z]o/	!%=))	)%*.*.%	g]kfn z]o/ dfs{]\; s+ln=
*$	olgog kmf0fg\; s+ln=	;fwf/0f z]o/	@$=))	)%*.(.%	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=
*%	8]enkd]6 qm]86 a}s ln=	;fwf/0f z]o/	$*=))	)%*.(.!*	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=
*^	P; kmf0fg\; ln=	xsk]o z]o/	$%=))	)%*.(.!*	g]kfn z]o/ dfs{]\; s+ln=
*&	g]kfn P;=lj=cf0{ a}s ln=	xsk]o z]o/	@*&=*&	)%*.!).@	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=
**	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=	xsk]o z]o/	$)=))	)%*.!@.%	gful/s nufgL sf]if
*(	g]kfn a}s ck«m l;nfg ln=	;fwf/0f z]o/ -lgisfzg gePsf]	!%)=))	)%*.!@.!@	Pg=cf0{8=;L= Soflk6n dfs{]\; ln=, gful/s nufgL sf]if g]kfn >]ns+f dr{]6 a}s ln=
()	ogf06]8 kmf0fg\; ln=	;fwf/0f z]o/	@$=))	)%(.!.@%	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=
(!	lxdfnog a}s ln=	l8a]r/	#^)=))	)%(.@.@!	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=
(@	g]kfn nf0k«m 0\:of7\; s+ln=	;fwf/0f z]o/	%)=))	)%(.@.@$	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=
(#	lgwf{g pTyfg a}s ln=	;fwf/0f z]o/	#=#)	)%(.@.#!	gful/s nufgL sf]if
($	Pe/]6 a}s ln=	cufIwsf/ z]o/	!$)=))	)%(.#.$	g]kfn z]o/ dfs{]\; s+ln=
(%	0\6/g]zgn lnlhË P08 kmf0fg\; s+ln=	;fwf/0f z]o/	#)=))	)%(.#.!@	g]kfn dr{]6 a}sË P08 kmf0fg\; ln=

q=;=+	;u+l7t ;=+yf	lwtf]kqsf] k|sf/	cg'dlt k|bfg /sd	cg'dlt k|bfg ul/Psf]ldlt	lgisfzg tyf laqmL k|aGws
(^	uf]/vf kmfOgfG; ln=	;fwf/0f z]o/	!)=))	)%(.#.@!	g]kfn z]o/ dfs]6\; s=+ln=
(&	>L OGe]6d]6 P08 kmfOgfG; s=+ln=	;fwf/0f z]o/	!^=))	)%(.#.#@	gful/s nufgL sf]f
	gful/s Psf+s of]hgf	yk laqmL	!#*=$*		
	hDdf		**!%%%=!!**		
	cfly{s jif{)%(.^)				
(*	nfOkm OG:of]/]; skf]/zg -g]kfn_ ln=	;fwf/0f z]o/	%)=))	)%(.)$.)^	Pg=cfO{l8=;L Soflk6n dfs]6\; ln=
((	g]kfn >Ln+sf dr]6 a}s ln=	;fwf/0f z]o/	$)=))	)%(.)$.)&	Pg=cfO{l8=;L Soflk6n dfs]6\; ln=
!))	Pg=cfO{l8=;L Soflk6n dfs]6\; ln=	Do'r'cn km08	!))=))	)%(.)$.@$	**Joj:yfks**M Pg=cfO{l8=;L Soflk6n dfs]6\; ln= **6i6L**M g]kfn cf]Bf]us ljsf; lgud
!)!	g]kfn OGe]6d]6 a}s ln=	xsk]o z]o/	%&=@$	)%(.)%.)#	Pg=cfO{l8=;L Soflk6n dfs]6\; ln=
!)@	hfgsL kmfOgfG; s=+ln=	;fwf/0f z]o/	*=))	)%(.)%.!@	g]kfn kmfOgfG; P08 ;]eË;\s=+ln=
!)#	;]6n kmfOgfG; s=+ln=	;fwf/0f z]o/	*=))	)%(.)^.)!	Pg=cfO{l8=;L Soflk6n dfs]6\; ln=
!)$	gjbuf{kmfOgfG; s=+ln=	;fwf/0f z]o/	*=))	)%(.)*.!*	g]kfn kmfOgfG; P08 ;]eË;\s=+ln=
!)%	lk|do/ kmfOgfG; s+ln=	;fwf/0f z]o/	*=))	)%(.)(.)(	Pg=cfO{l8=;L Soflk6n dfs]6\; ln=
!)^	Dff5fkR5] a}s ln=	;fwf/0f z]o/	!^%=))	)%(.)(.!^	g]kfn dr]6 a}sË P08 kmfOgfG; ln=
!)&	g]kfn z]o/ dfs]6\; P08 kmfOgfG; ln=	xsk]o z]o/	^)=))	)%(.)(.@@	gful/s nufgL sf]f
!)*	dxfnIdL kmfOgfG; ln=	xsk]o z]o/	@%=))	)%(.!).@(	g]zgn kmfOgfG; s=+ln=
!)(	Pg=lj=OG:of]/]; s=+ln=	;fwf/0f z]o/	@)=))	)%(.!@.!(	gful/s nufgL sf]f
!!)	lkkN; kmfOgfG; ln=	xsk]o z]o/	@)=))	)^).)!.@@	Pg=cfO{l8=;L Soflk6n dfs]6\; ln=
!!!	a6jn kmfOgfG; ln=	;fwf/0f z]o/	@)=))	)^).)@.)*	g]kfn dr]6 a}sË P08 kmfOgfG; ln=
!!@	cf]d kmfOgfG; ln=	;fwf/0f z]o/	*=))	)^).)#.)$	g]kfn kmfOgfG; P08 ;]eË;\s=+ln=
!!#	nIdL a}s ln=	;fwf/0f z]o/	!(@=%)	)^).)#.!^	gful/s nufgL sf]f
!!$	:6]88{kmfOgfG; ln=	;fwf/0f z]o/	@$=))	)^).)#.!&	g]kfn dr]6 a}sË P08 kmfOgfG; ln=
	gful/s Psf+s of]hgf	yk laqmL	$)=^*		
	hDdf		***%$=$@**		
	sh hDdf		**%&)!=(%**		

cg';'Ґ L – %

;'Ґ Ls[;ʉH7t ;:yfx?

q=; ;=+	;'Ґ Ls[;ʉH7t ;:yfsf]gfd	;'Ґ Ls/0f ldlt	7]ufgf	k=f]g g=+	k=bfS; g=+
	jfl0fHo a}s				
1	g]kfn a}s ln=	042/06/07	kf=a=g=36, wdky, sf&df)*F . O-dn : nbl@nbl.Wlink.com.np	221185,224337, 223793	222383
2	gjLn a}s ln=	042/08/09	kf=a=g= 3729, gjLn xfp;, sdnfbL, sf&df)*f . O-dn: nabil@nabil.com.np	429546, 429547 435380, 435385	429548
3	g]kfn OGe]6d]06 a}s ln=	043/04/07	kf=a=g= 3412, b/jf/dfu, sf&df)*f .	228229,242530	226349, 228927
4	:6bf088{rf6{8{a}s g]kfn ln=	045/03/20	kf=a=g=3990, gof afgZj/, sf&df)*f . O-dn: ANZ@Dixitu.com	246753, 229333 246754	226762
5	lxdfnog a}s ln=	050/03/21	kf=a=g= 20590, lqbjLdfu, &dn, sf&df)*f . O-dn: hbl@hbl. mos.com.np	250201,227749 227745,227756	222800
6	g]kfn P;=lj=cf0{a}s ln=	051/10/03	kf=a=g=6049, xflQ;f/, sdnkfv/L, sf&df)*f . O-dn: nsblco@mos.com.np	435516, 435613	435612
7	g]kfn aʉnfb]z a}s ln=	052/09/09	kf=a=g= 9062, gof jfgZj/, sf&df)*f . O-dn: nbbl@mos.com.np	490195,490698, 490767, 490770	490824
8	Pe/]6 a}s ln=	052/12/25	kf=a=g= 13384, O=lj=Pn xfp;, nflhDkf^ sf&df)*f . O-dn: ebl@mos.com.np	443377, 443863, 443864	443160
9	a}s ck= sf7df08"ln=	054/04/02	kf=a=g= 9044, sdnkfv/L, sf&df)*f . O-dn: info@bok.mos.com.np	414541	418990
10	g]kfn OG8li6«n P08 sdl;{on a}s ln=	057.02.31	sGbLo sfofnoM kf=a=g=252, dg/f*, lj/f^gu/ O-dn: nicb@brt wlink.com.np skf/^ clk=;M kf=j=g=7367, sdnfbL, sf&df)*f . O-dn: newroad@nic.bank.com.np.	021-21921 243718	021-22748 227507
11	df5fkR5]{a}s ln=	060.02.14	sGbLo sfofnoM kf=a=g=41, gof ahf/, kfv/f-9, skf/^ clk=;M kf=j=12427, ktnL;*s,sf&df)*f . O-dn: machbank@mbl.com.np	061-530900, 425356	530500
	ljsf; a}s				
1	g]kfn cf]8f]us lasf; lgud	041/12/05	kf=a=g= 10, b/jf/ dfu, sf&df)*f . O-dn: nidc@Wlink.com.np	228322	227428
2	g]kfn ljsf; a}s ln=	058.09.16	kf=j=g= 11017 xl/^hKnfhf, sf&df)*f . OdnM ndb@ccsl.com.np	245740, 245759, 254639	245753
3	8]enkd]06 q=]86 a}s ln=	059.02.30	kf=a=g= 7716 sf&df)*fKnfhf, sdnfbL, sf&df)*f OdnM info@dcbl.com.np	231120, 231490	231469
4	lgwg pTyfg a}s ln=	060.01.11	sGbLo sfofnoMl;$fygu/, ?kGbxL . nirdhan@mail.com.np	071-523764, 523768	521647
	ljQ sDkgL				
1	g]kfn k=f0gfG; P08 ;]eË s=+ln=	049/10/20	kf=a=g= 6867, sdnfbLdf*, ktln;*s, sf&df)*f . O-dnM nefinco@info.com.np	220031, 247020	241237
2	Pg= cf0{l8= ;L= Soflk6n dfs]6\; ln=	050/03/14	kf=a=g= 7423, sdnkfv/L, sf&df)*f . O-dnM ncml@wlink.com.np	423398,415958, 423219	423401
3	g]zgn k=f0gfG; s=+ln=	050/03/22	kf=a=g= 6942, kfsf Go/f*, sf&df)*f . O-dn: nfc@nfcl.wlink.com.np	242302,228380 240134	222920

q=; =+	;'Ls[;ul7t ;=yfsf]gfd	;'Ls/0f ldlt	7]ufgf	kmf]g g=+	kmbfS; g=+
4	g]kfn zb/ dfs]6\; P08 kmf0gfG; ln=	050/07/12	kf=a=g=7958, /fdzfxky, sf&df)*f .	425864, 426984 430153, 250427	430109 241696
5	cGgk0f{kmf0gfG; s=+ln=	051/06/06	kf=a=g= 288, lrKn(éf, kfv/f–4 . O-dn: anapurna@afc.mail.com.np	061-22671, 24556	061-25797
6	sf7df8f}+kmf0gfG; ln=	052/03/29	kf=a=g=5090, ktnL;*s, sf&df)*f .	430506, 430527	
7	lkkN; kmf0gfG; ln=	052/04/22	kf=a=g=9416, s=s=Pd=ejg, lqk/Zj/, sf&df)*f . O-dn: finance@peoples.Wlink.com.np	255829, 262405 252178	260951
8	olgog kmf0gfG; s=+ln= - ;=yfkssf];fwf/0f zb/ - ;j{;fwf/0fdf laqmL ul/Psf];fwf/0f zb/	052/08/11 059.3.32	kf=a=g=9263, sf&df)*F . Knfhf, XJns, t;f tNnf, sdnfbL, sf&df)*f . O-dn: union@unlimit.com.np	240779, 240813, 231512	246551
9	gful/s nufgL sf]lf	052/09/11	kf=a=g=5823, ktln;*s, sf&df)*f .	228759, 240598, 240619	240645
10	g]kfn cfjf; ljsf; ljQ s=+ln=	053/01/19	kf=a=g=5624, gof afgZj/, sf&df)*f .	490259, 493753	
11	xf0;]km kmf0gfG; ln=	053/03/04	kf=a=g=8857, xflQ;f/, sf&df)*f . O-dn: hisef@Wlink.com.np	444739, 4445200,	444743
12	gf/fo0fL kmf0gfG; ln=	053/03/11	l;^L clkm;:kf=a=g=4861, afnjf^f/, sf&df)*f . sGbLo sfofno:kf=a=g=03, zxLb rfs, gf/fo)f #f^, lrtjg . O-dn: narayani@nafil.mos.com.np	422554 056-20313, 20345	426690 056-22230
13	P; kmf0gfG; s=+ln=	053/08/05	kf=a=g=13383, sflGtky, sf&df)*f . O-dn: ace@mos.com.np	249396,249388 266101,266102	249477
14	olt kmf0gfG; s=+ln=	053/10/10	kf=a=g=35, dg/f*, x^f*f . ;Dks sfofnoM ^s, lqk/Zj/, sf&df)*F .	057-20822, 21842 240711, 226423	057-21842
15	uf]/vf kmf0gfG; ln= - ;=yfkssf];fwf/0f zb/ - ;j{;fwf/0fdf laqmL ul/Psf];fwf/0f zb/	053/11/08 2059.11.15	kf=a=g=10951, sflGtky, sf&df)*f .	222508, 220337, 220338	258239
16	;D´gf kmf0gfG; s=+ln=	053/12/15	;Dks sfofno:kf=a=g=10457, jf*=g=30, sdnflfL, sf&df)*f . kwfg sfofno: agkf, sfe .	231051 011-61207	231050
17	olge{;n kmf0gfG; P08 Soflk6n dfs]6\; ln=	053/12/28	kf=a=g=12396, sdnflfL, sf&df)*f .	230234, 240998, 245860	245895
18	g]kfn xfplhË P08 dr]6 kmf0gfG; ln=	054/04/24	kf=a=g=10609, af^n#/, l*NnLahf/, sf&df)*f . O-dn: nhmf@ccsl.com.np	430528, 430838, 436182	436183
19	hg/n kmf0gfG; ln=	055/01/07	sGbLo sfofnoM kf=j=g=20258, rfjxLn, sf&df)*F . OdnM gfl@infoclub.com.np zfvf sfofnoM Go/f*, -/~hgf uNnL_, sf&df)*f	484753,484754 258880	484753
20	dxfnldL kmf0gfG; ln=	055/05/15	kf=a=g=65, clnlvof /f*, jL/u~h .	051-23271, 29143	051-24340
21	nlntk/ kmf0gfG; s=+ln=	055/06/22	kf=a=g=8975, nugvn, nlntk/ . O-dnM lalitpur@lfcl.wlink.com.np	536598, 523850	531916
22	u8ljn kmf0gfG; s=+ln=	055/09/07	kf=a=g=8867,l*NnLahf/, sf&df)*f . OdnM goodwill@finance.Wlink.com.np	422290,422878	416052
23	klZrdf~rn kmf0gfG; s=+ln=	056/02/06	kf=a=g=11, a^jn c:ktfnnf0g ?kGbxL	071-41609, 43924, 43609	071-41924

qm= ;=+	;'Ls[;u+l7t ;=yfsf]gfd	;'Ls/0f ldlt	7]ufgf	kmf]g g=+	kmbfS; g=+
24	kf]v/f kmf0gfG; ln=	056/05/17	kf=a=g=;470, j*f=g=4, u¥xfkf^g, kfv/f . O-dn : :pfl@ Pofil.mos.com.np	061-24942, 24975 31145	31610
25	nlDaLgL kmf0gfG; P08 lnlhË s= ln=	057.09.24	kf=j=g= 11503, lqbjL dfu, &dn, sf&df)*F .	423443, 423445	425655
26=	l;4fy{kmf0gfG; ln=	058.03.06	l;$fygu/, e/xjf . ;Dks sfofnoM /fdzfxky, sf&df)*F . O-dn : :sfil@mos. com.np	071-21478 231689	071-23272
27	g]kfn dr]6 a]sË P08 kmf0gfG; ln=	058.03.06	kf=a=g=11543, cf0=h=Knfhf, b/jf/dfu, sf&df)*f . O-dn : :nmb@Wlink.com.np	246160	246156
28	PlNks Pe/]6 kmf0gfG; ln=	058.06.26	kf=j=g= 12034, afuahf/, sf&df*f . OdnM alpic@info.com.np	241605, 228470	241605
29	g]kfn au+nfb]z kmf0gfG; P08 lnlhË s=+ln=	058.06.26	dVo sfofnoM dg /f* lj/f^gu/, ;Dks sfofnoMkf=j=g=21754, gofafgZj/, sf&df)*f	021-30903, 30972 490195, 490770	021-21851
30	OG6/g]zgn lnlhË P08 kmf0gfG; s=+ln=	059.08.10	kf=a=g= 8975, gof afgZj/, sf&df)*f .	482267, 481010, 481011	482267
31	ogf06]8 kmf0gfG; ln=	059.08.10	kf=a=g= 12311, cf0=h=Knfhf, tLgwf/f kf&zfnf, b/af/dfu, sf&df)*f . O-dn: ufl@mos.com.np	241648, 241649	241645
32	>L OGe]6d]6 P08 kmf0gfG; s=+ln=	059.11.02	kf=a=g= 10717, sf&df)*f . OdnM shreefin@finance.mos.com.np	421779, 422038, 426146, 415344	421779
33	;]6x kmf0gfG; s=+ln=	059.12.04	kf=a=g= 7062, sk)*fn, nlntk/ . OdnM central@ntc.net.np	522289, 536420, 544517	523526
34	g]kfn >Lns+f dr]6 a]s ln=	060.01.11	kf=a=g= 12248, Pg=P;=Pn=lj= ljlN*é, sdnfbL, sf&df)*F . OdnM nslmb@info.com.np	440300, 440824, 441200, 441198	441034
35	lk|do/ kmf0gfG; s=+ln=	060.02.14	kf=a=g= 13471, dfgejg, j*f g= 5, nlntk/	521402, 521223	550412
	aLdf sDkgL				
1	/fli6x aLdf ;=+yfg	041/07/23	kf=a=g= 527, /fdzfxky, sf&df)*f . O-dn: beema@Wlink.com.np	213943, 247385, 247386, 240320	262610
2	g]kfn OG:of]/]; s=+ln=	041/07/23	kf=a=g= 3623, sdnfbL, sf&df*f . O-dnM nic@wlink.com.np	221353,245565/68	225446
3	g]zgn nf0km P08 hg/n OG:of]/]; s=+ln	045/09/06	kf=a=g= 4332, nflhDkf^, sf&df)*f .	412625,416556, 418113,426002	416427
4	lxdfnog hg/n OG:of]/]; s=+ln	050/10/13	kf=a=g= 148, b/jf/dfu, sf&df)*f . O-dn: ktm@hgi.com.np	231788, 231581	223906, 226604
5	ogf06]8 OG:of]/]; s=+-g]kfn_ ln=	051/04/17	kf=a=g= 9075, cf0=h= Knfhf, b/jf/ dfu, tLgwf/f kf&zfnf, sf&df)*f . O-dn: uic@dmarg.mos.com.np	230958, 240957, 246686, 220492	246687
6	Pe/]6 OG:of]/]; s=+ln=	051/12/20	kf=a=g= 10675, xflQ;f/, sf&df)*f . O-dn: eveinsco@mos.com.np	425758,444717, 444718	444366
7	lk|do/ OG:of]/]; s=+-g]kfn_ ln=	052/01/20	kf=a=g= 9183, /fd ?lSd)fL ;bg, sdnfbL, /fdzfxky sf&df)*f . O-dn: premier@picl.com.np	417765,420549, 420659	420554
8	g]sf]OG:of]/]; ln=	054/12/17	kf=a=g= 12271, xflQ;f/, sf&df)*f . O-dn: info@necoins.mos.com.np	427354,427355	418761

q]= ;+=	;'Ls[t ;dfj]t ;+yfsf]gfd	;'Ls/0f ldlt	7]ufgf	kmf]g g+	knbfS; g+
9	Pnfo6; O6:of7]; s+ln=	057/01/02	sGbLo sfofno= kf=a=g=10811, l;tfkf0nf, rqmky l;^L clkm;M b/jf/ dfu, sf&df)*f . 0-dn: sk@aic.wlink, com.np	274467, 272264, 273740 222836,253166	241411
10	;u/dfyf O6:of7]; s+ln=	057.11.02	kf=a=g=12211, sf&df)*F Knfhf, sdnfbL, sf&df)*F 0-dnM sagarmatha@insuranceWlink.com.np	240896, 241245, 247941	247947
11	Pg=lj= O6:of7]; s+ln=	057.12.31	afuahf/, sf&df)*F .	418862	
12	g]kfn nf0kM O6:of7]; s+ln=	059.10.08	x/L^h Knfhf, bf>f tNnf, sdnfbL, sf&df)*F . 0-dnM nlic@mos.com.np	223440, 241212, 223189	240143
13	nf0kM O6:of7]; skf[]; g -g]kfn_ ln=	059.12.07	kf=a=g= 21905, sf&df)*f Knfhf, Ans-x bf>f tNnf sdnfbL, sf&df)*F . 0-dnM lic@licnepal.com	229688	229689
	xf6n				
1	ofs P08 olt xf6n ln= -;fwf/0f z6/_ -cu[lwsf/ z6/_	041/07/6 050/12/29	kf=a=g=1016, nfnb/jf/, b/jf/ dfu, sf&df)*f . 0dn: businesscentre@yakandyeti.com	248999, 240520	227782
2	;f]6L xf6n ln=	049/10/25	kf=a=g=3800, tfxfrn, sf&df)*f . 0-dn: shl@shicp.com.np	273999	272206
3	tf/fufpF/h]; L xf6N; ln= - ;+yfkssf]; fwf/0f /cu[lwsf/ z6/ - ;j{fwf/0fdf laqmL ul/Psf]; fwf/0f/cu[lwsf/ z6/	055/06/27 056/08/20	kf=a=g=9604, af$, sf&df)*f .	491234	470409, 481786
4	cf]/o6n xf6N; ln=	058.05.07	kf=j=g=2269, nflhDkf^, sf&df)*F .	411818, 423888	411720
	p7kfbg tyf k|zf]wg sDkgL				
1	g]kfn Aof6k«s+ln=	041/03/08	kf=a=g=3194, la=cf0=*L, afnfh, sf&df)*F . 0-dn: evereadv@mos.com.np	350909, 350954	350913
2	b h4 Dofr knbfS6k« -la/f6gu/_ ln=	042/04/8	sfofno: /gj; /f, uufky, sf&df)*F . sf/vfgf: /fgL dlN; Pl/of, lj/f^gu/ .	221574	
3	df7Ë ;u/ ldN; ln=	042/06/15	dVo sfofno: kf=a=g=33, /fgL dlN; Pl/of, lj/f^gu/ 20 . zfvf sfofno: kf=a=g=483, ;fN^ ^l*é skf/zg ln= ejg, sfnLdf^L, sf&df*f-13 .	021-22733, 24792 271418	021-26517 271704
4	G]kfn Knf0p8 P08 alag s+ln=	042/07/14	sfofno: /gj; /f, uufky, sf&df)*F . dVo sfofnoM lj/f^gu/, df/é .	221574 021-22776	
5	lxdfn l;d]6 s+ln=	043/04/13	kf=a=g=321, rfef/, sf&df)*F .	331761-4, 330958	
6	af6n;{g]kfn ln=	043/07/19	kf=a=g=2253, af=cf=lf= afnfh, sf&df)*F .	350602, 351871	350227
7	g]kfn Noa cfon ln=	043/08/29	sfofno: kf=a=g=1916, rfw/L ^fj/, emD; vn, nlntk/ . sf/vfgf: cdnvu~h, af/f 0-dn: cg gulf@mos.com.np	545891-95 053-29104	053-29104
8	la/f6gu/ h6 ldN; ln=	043/08/29	sfofno: l*Nnlahf/, sf&df)*F . sf/vfgf: dlN; Pl/of, lj/f^gu/ -20	423246 021-25058, 23246	021-30242
9	g]kfn ag:klt £o"pBf]u ln=	045/02/23	l;l^ clkm;: kf=a=g=483, sflndf^L, sf&df)*F . sf/vfgf: kf=a=g=8, Pr=cf0=*L=, x^F*F . 0dnM santihtd@wlink.com.np	271270, 271418 057-20369,20660, 20752, 20753	271704 057-20751

q]= ;+=	;'Ls[t ;'ul7t ;'ljwfsf]gfd	;'Ls/0f ld/t	7]ufgf	kmf]g g+=	kmbf{;'g+=
10	>L /3klt h6 ldN; ln=	045/03/03	dVo sfofnoM kf=a=g=22, ufN%f xfp; dg/f*, lj/f^gu/ . sf/vfgf:kf=a=g=114, ldN; Pl/of lj/f^gu/ . 0-dn: raghujm@ccsl.com.np	021-30316, 021-24896	021-24809
11	a6jn wfuf]sf/vfgf ln=	045/07/29	l;^L clkm; :kf=a=g=3550, cgfdgu/, sf&df)*F . dVo sfofnoM kf=a=g=37, /fdgu/,lj=cf0=*l= a^jn .	251295, 252537 071-40963,	251293 071-40308
12	uf]vsfnL /a/ pBf]u ln=	047/11/24	sfofno:kf=a=g=1700, sfnLdf^L, sf&df)*F . sf/vfgf:dhjf, uf/vf 0dnM gral@wlink.com.np	271102, 274537, 065-40079	270367, 40080
13	Hof]lt l:klgË ldN; ln= -;fwf/0f z]b/ -cuf]lwsf/ z]b/_	048/06/11 048/06/11	kf=a=g=133, HoftL ejg, sflGtky, sf&df)*F . sf/vfgf kf=a=g=1, Hoflt kmd, k/jfgLk/, jL/u~h . 0-dn: jsml@jyoti.mos.com.np	227517, 225490 051-39405/7/8	224720, 226314 051-39409
14	af8n;{gkfn -t/f0{ ln=	048/07/21	sfofnoM kf=a=g=2253, af=cf=lf= afnfh, sf&df)*f . sf/vfgfM kf=a=g=20, e/tk/, lrtjg	350602 20416, 20031	350227 20316, 2181
15	c?0f ag:klt pBf]u ln=	048/09/01	sfofno:kf=a=g=363, ufN%f xfp;,u)faxfn, sf&df)*F sf/vfgf:kf=a=g=24, 25 bxaL, ;g;/L . sfofno:ufN%f xfp;, dg/f*, lj/f^gu/ . 0-dn: ovul@ccsl.com.np 0-dn: golcha@ccsl.com.np	250001, 221101, 40049-50 021-25310, 25081	224823 021-24395 021-24395
16	;okqL sn/ Nofa s+=ln=	049/05/18	jf* g=1 hdn, sf&df)*F .	227692	
17	xl/l;l4 O{gf tyf 6fon sf/vfgf ln=	051/01/22	l;^L clkm;:kf=a=g=476,sdnfbL, sf&df)*F . sf/vfgf:xl/l;l$, nlntk/ . 0-dn: nbgroup@mos.com.np	241344,248327 521451	240665 522776
18	gkfn lne/ ln=	051/06/06	sfofno:kf=a=g=7765, xl/^hknfhf, sf&df)*F . sf/vfgf:kf=a=g=11, af;df*L, x^f*f, dsjfgk/ . 0-dn: nilktm@mos.com.np	253351, 269218 057-21632, 21958	254097 057-20655
19	vfB pBf]u ln=	051/07/08	kf=a=g=483, sfnLdf^L, sf&df)*F . sfofno:kf=a=g=6, x^f*f cfBflus lfq . 0-dn: noon Kath@mos.com.np	271395 057-20127, 20315	271407 057-20276
20	la/f6 z'ln= -;fwf/0f z]b/ -cuf]lwsf/ z]b/_	051/07/08 051/07/08	dVo sfofno:kf=a=g=1887, l*NnLahf/, sf&df)*F . sf/vfgf:a(fgLns)&, sf&df)*F .	418429 371666	414859
21	gkfn d]8 ln=	051/10/03	kf=a=g=6943, sf&df)*F .	214083	
22	P;n]af]6f]Lh -gkfn_ ln=	051/12/07	l;^L clkm;:kf=a=g=4250, wfVjf ejg -klxnf tNnf_ wdky, sf&df)*F . sf/vfgf:kf=j=g=110 l;d/f,af/f, jL/u~h . 0-dn: acelabnp@Wlink.com.np	241501, 252908 230681 053-20229	222911
23	lxduL/L 6s;6fon 0{8li6k ln=	052/02/14	;Dks sfofnoMkf=a=g=2441, /~hgfuNnL,sf&df)*F . sf/vfgfM k/jfgLk/, k;f .	250015, 230429, 051-22799	225406
24	>L e]s6L kNk P08 kl/ gkfn ln=	054/02/19	dVo sfofno:kf=a=g=3259, gof afgZj/, sf&df)*F . 0dnM bhrikuti@mos.com.np sf/vfgf:kf=a=g=22, u*Fsf^, gjnk/f;L .	471030 056-20230, 20266	472443 056-21176
25	kmNof] lxdfnog ln=	054.05.18	Jofkf/ sfofnoM 3-#, kNrfs, nlntk/ . sf/vfgfM cfbz gu/, lj/u~h . 0-dnM nplmkt@Wlink.com.np	529436, 529059 051-21097	529434 051-22084
26	nlb/]h afF;af/L 6bfg/L P08 z'kmbfS6k«ln=	054/12/19	sf/vfgf:jf* g=5,lvl/)*k/, rgf^f,si)fgu/ .	076-20166	076-20166

q=; =+	;'Ls[;u+l7t ;=yfsf]gfd	;'Ls/0f ldlt	7]ifgf	k|fj g=+	k|bfS; g=+
27	>L /fd ;u/ ldN; ln= -;fwf/0f zb/_ -l8a}r/_	056/01/05 056/01/05	sfofno: ufN%f xfp;, u)Fjxfn, sf&df)*F . sf/vfgf: dxDdbk/ -u?*f_ /ftx^ lhNnf . O-dn: sriram@golchha.com	250001, 250004 055-29506	249723 055-29504
28	g]kfn la6ldg P08 Jof/]h pBf]u ln=	056/01/27	l;^L clk|;: kf=a=g=4508, kNrfs, nlntk/ . sf/vfgf: cdnvu~h, af/f . O-dn: bitumin@panchakanya.mos.com.np	536311, 520343 053-29103	536815 053-29109
29	lxdfnog l8i6Ln/L ln=	059.12.07	kf=a=g=423, hfjnfvn, sf&df)*F . OdnM jd@ecomail.com.np	522010, 538239, 538875	538236
	Jofkf/ sDkgL				
1	lazfn ahf/ s=+ln=	041/07/23	kf=a=g=4565, zq|ky, sf&df)*f .	242185,222423 228343	248893
2	;fN6 6]8Ë s/kf]]zg ln=	041/07/23	kf=a=g=483, sfnLdf^L, sf&df)*f . OdnM noonkath@mos.com.np saltkath@mos.com.np	270315,271208, 271014	271704, 271395
3	g]kfn ogf06]8 s=+ln=	045/03/01	kf=a=g=1389, u)faxfn, sf&df)*f .	249453, 250009	249980
4	Knfli6s 6]8Ë s=+ln=	046/04/10	kf=a=g=4871, ^s, sf&df)*f .	262258	
5	g]kfn Jofkf/ s=+-sf]zL_ ln=	046/05/29	kf=a=g=135, jf* g=17, lj/f^gu/ .	021-25119,25289	
6	g]kfn Jofkf/ lasf; s=+ln=	047/05/19	kf=a=g=2714, snZj/, sf&df)*f .	283007,224514	226134
7	g]kfn 6]8Ë ln=	049/09/03	kf=a=g=7146, ;fgkf, nlntk/ .	522941	535730
8	g]kfn j]hk|b/ s=+ln=	051/08/26	kf=j=g=9478, dltbjL, sf&df)*F .	429406	
	cGo				
1	g]zgn kf]8lS6le6L P08 Osf]gf]ds 8]enkd]6 ;]06/ ln=	046/03/04	kf=a=g=1318, af=cf=If, afnfh, sf&df)*F . O-dn: npedc@Wlink.com.np	350522,350566, 350567	350530
2	g]sf]g Po/ ln= -;fwf/0f zb/_ -cuf|wsf/ zb/_	051/01/26 051/01/26	kf=a=g=10038, gsf sDknS; laN*Lé t>f tNnf, gof afgZj/, sf&df)*F . O-dn: info@necon.mos.com.np	473860	471679
3	g]kfn rnlrq lasf; s=+ln=	053/03/31	kf=a=g=549, af= cf= If=, afnfh, sf&df)*f . O-dn: nfdc@complex.mos.com.np	350947, 350113	350511
4	g]zgn xf08f]kfj/ s=+ln=	060.03.18	kf=a=g=6518, sf&df)*F . OdnM nspc@info.com.np	437359, 437362	410411

cg';'Y'L – ^

lwtf]kq Joj;foLx?

	lwtf]kq Joj;foLx?	7]ufgf	6]nkmf]g g=+	kmbfS;
	lwtf]kq bnfn Joj;foL			
!	sdf/L ;$ol/l6h -k[=_ ln=	kf]j=g=+@)!*(,l8NnL ahf/, sf7df8f}+	$$!*)#^	$$!*#^(
@	c?0f ;$ol/l6h -k[=_ ln=	k'tnL;8s, sf7df8f}+	$$!()%!	$$@)%&@
#	cf]kn ;$ol/l6h -k[=_ ln=	afn'jf6f/, sf7df8f}+	$$@#%)(	
$	dfs[6 ;$ol/l6h PS:r}h s=+-k[=_ ln=	wd{ky, sf7df8f}+	$@$*(&#	
%	cu]jfn ;$ol/l6h -k[=_ ln=	kf]a=g=$&^), z=s/ b]j dfu{ sf7df8f}+	$$#)&*), $@@(&#(	
^	cfz'tf]f af]s/]h P08 ;$ol/l6h -k[=_ ln=	lvrfkf]v/L, sf7df8f}+	$@@&%!), $@@)@&^	$@$)!^@
&	k]Lfg ;$ol/l6h -k[=_ ln=	jf8{g=+(, uf]zfnf, sf7df8f}F	$$(!^*#, $$(*@#$	
*	dNn P08 dNn :6s af]sË s=+-k[=_ ln=	l8NnLahf/, sf7df8f}+	$$!$@^#, $$!^)%)	
(	cf]d ;$ol/l6h P08 Pnf08 ;le{]h -k[=_ ln=	kf]j=g=@^%$, Go'Knfhf, k'tnL;8s	$$#!#*^, $$$@!@@	
!)	cGgk0f{;$ol/l6h ;le{ -k[=_ ln=	k'tnL;8s, sf7df8f}+	$$!()%!	$$@)%&@
!!	g]kfn :6s xfp; -k[=_ ln=	kf]j=g=+*(&*, ;L=kL=;L=–)!$ cgfdgu/, sf7df8f}+	$@$%)!@	$@%%&#@
!@	lglvn ;$ol/l6h k[= ln=	cgfd gu/ j8f g=+#@,, sf7df8f}+	$&&)&@^	
!#	k[0df];$ol/l6h -k[=_ ln=	kf]j=g=&$*, k'tnL;8s, sf7df8f}+	$@#)&*&	$@@^%)&
!$	v08]hjfn P08 :6s af]sË s=+k[= ln=	tfxfrn, sf7df8f}+uf]/ /f]tx6	$@*$($#,)%%–@))(#	
!%	;u/dfyf ;$ol/l6h k[= ln=	v @÷$%), k'tnL;8s, sf7df8f}+	$@$@%$*	
!^	g]kfn OGe]6d]6 P08 ;$ol/l6h 6]8Ë -k[=_ ln=	d]tLb]jL, sf7df8f}+	$$!#@)!, $$(%$%)	
!&	l;Knf ;$ol/l6h -k[=_ ln=	^÷%), Go'/f]8, sf7df8f}+	$@%%&*@	$@%%%*)
!*	ld8f; :6s af]sË s=+-k[=_ ln=	jf8{g=+!#, sflndf6L, sf7df8f}+	$$!$@^#, $$!^)%)	
!(	l;kjL ;$ol/l6h -k[=_ ln=	kf]a=g=%&)%, sk08fjh, sf7df8f}+	%%#)&)!	
@)	lzjzlQm :6s P08 OGe]6d]6 -k[=_ ln=	kf]a=g=+!(&(, sdnfbL, sf7df8f}+	$@@!!@#	$@@#!$%
@!	:j]tf ;$ol/l6h -k[=_ ln=	/fwfs6L cfs[6 k'tnL;8s, sf7df8f}+	$$$$&(!	
@@	Plzog ;$ol/l6h ln=	v @–^(!, cå]tdfu{ v;Lahf/, sf7df8f}+	$@$)^)(, $@%*!^)	$@$!*!&
@#	>Ls[0f ;$ol/l6h ln=	wfVjf ljlN8Ë, bf];[]tNnf, Go'/f]8, sf7df8f}+	$@@$@^@, $@@@@)(	$@@$@^@
@$	lqzh ;$ol/l6h P08 OGe]6d]6 ln=	kf]j=g=+!*&$, k'tnL;8s, sf7df8f}+	$$$)&)*	$$#*!(&
@%	otL ;$ol/l6h s=+ln=	/fdzfxky, sf7df8f}+	$$(#!(%	
@^	h]Pkm= ;$ol/l6h -k[=_ ln=	kf]a=g=@)($^, k'tnL;8s, sf7df8f}+	$@#!##(	$@^^$@@
@&	lk|do/ ;$ol/l6h s=+ln=	kf]a=g=+!!*% /fdzfxky, sf7df8f}+	$@#!##(	$@^^$@@
	lgisfzg tyf laqmL k|Gws			
@*	g]zgn kmfOgfG; s=+ln=	kfsf]Go'/f]8, sf7df8f}+	$@$@#)@, $@@*#*),	$@@@(@)
@(	P; kmfOgfG; s=+ln=	sflGtky, sf7df8f}+	$@$(#(^÷**, $@^^!)!	$@$($&&

	lwtf]kq Joj;foLx?	7]ufgf	6]lnkmf]g g=+	kmbfS;
#)	Pg=cf0{l8=l;=Soflk6n dfs]6\; ln=	sdnkfJv/L, sf7df8f}+.	$$@#@!(÷#(*	$$@#$)!
#!	gful/s nufgL sf]lf	cå]tdfu{ sf7df8f}+.	$@@*&%(, $@$)%(*	$@$)^$%
#@	g]kfn dr]6 a]sË P08 kmf0gfG; ln=	b/jf/dfu{ sf7df8f}+.	$@$^!^)	$@$^!%^
##	g]kfn kmf0gfG; P08 ;]eË; s=+ln=	sdnfbL, sf7df8f}+.	$@@))#!, $@$&)@)	$@$!@#&
#$	g]kfn zb/ dfs]6\; P08 kmf0gfG; ln=	/fdzfxky, sf7df8f}+.	$@%@##@, $@^&%(&	$$#)!)(
	lgisfzg tyf laqmL k|aGws / lwtf]kq Jofkf/L			
#%	gkfn >Lnsf drG^ as ln=	sdnfbL, sf7df8f}+.	$$$)*@$÷#))	
#^	ogf0^* kmf0gfG; ln=	b/jf/dfu{ sf7df8f}+.	$@$!^$*÷$(	$@$!^$%