

gkfn nf0km0G:of/0; sDkgl lnld6\$sf]

kGwf]j flif\$; fwf/Of ; ef

sf]

lg0f6-df066_laj /Of

!_ k/IDes

gkfn nf0km 0G:of/0; sDkgl lnld6\$sf] kGwf]j flif\$; fwf/Of ; ef cWbIf >L /dZ uktfHo\$] cWbIf tdf Idlt @)&@ h] #@ ut]-tbg' f/ !% hg, @)!%_ ; fDaf/ xfn leijf, al/uhdf ck/fGX (M) ah]z? e0{ck/fGX !!M) ah]; DkGg eof]. ; fwf/Of ; efsf]lg0f6x? tyf cGo sfd sf/j f0\$]laj /Of bxf0 adf]hd /x\$ 5g\

@_ pkl:yIt

s_ ; #fnsx?sf]pkl:yIt

- | | |
|------------------------|--------|
| 1 >L /dZ uktf | cWbIf |
| 2 >L uflj Gb nfn ; 30{ | ; #fns |
| 3 >L /fd cj tf/ cu]fn | ; #fns |
| 4 >L sdnZ sdf/ cu]fn | ; #fns |
| 5 >L k\$Fz dG8f | ; #fns |
| 6 >L xl/ZrGb ; j D | ; #fns |
| 7 >L ljj\$ cu]fn | ; #fns |

v_ kbflwsf/lx?sf]pkl:yIt

- | | |
|-----------------------|--------------------|
| 1 >L ljj\$ emf | kDv sfo\$F/L clwst |
| 2 >L ; Zn sdf/ rfW/L | al/i7 gfoj dxkGws |
| 3 >L cfDk\$Fz k8f; 9L | sDkgl ; lra |
| 4 >L /fdZj / >I7 | nYf tyf laQ kDv |

u_ z0/wglx;sf]pkl:yIt

- | | |
|----------------------------|---------|
| pkl:yIt z0/ wlgx?sf]; WofM | !!@ hgf |
| s_ z0/wgl :j oaf6 M | @% hgf |

v_ k|t|glw-kf\$; L_af6 M * & hgf
 zø/sf]k|t|glwTj ; WofM * ^ , ! % , %) @ ÷ \$ * l s Qf
 zø/ ; Wofsf]k|t|glwTj k|tzt M & (=%)Ü
 3_ o; ; efd f ; xeflu xg k fpg] sh * %) & zø/wglx? dWb] pkl:yt zø/wglx? ; a)
 hgf ; efd f ; xeful xg off]o lyP .

#_ 5nkmsf ljifo; P Lx; M

s_ ; fdfo k|tfj

!= ; #fns ; ldltsf tkmf6 cWb]fHoäf6 kZ xg]cf=j @)&.)&! sf]j flif\$ k|tj dg kfl/t ugI.
 @= nYf k/lifssf]k|tj dg ; lxtsf] @)&! ; fn ciff9 d; fGtsf] jf; nft, ; fXl ldltdf ; dft ePsf]
 cfly\$ j if{ @)& ÷)&! sf] cfo Joo lx; fj, gkrf=gf\$; fg lx; fj / ; fXl cj lwsf] gub k]fx
 lj j / of : j l s t ugI.
 #= nYf k/lifof ; ldltsf] l; kmf/; adf]hd cf=j @)&! ÷)& @ sf]nflu nYf k/lif s lgoSt ugI tyf
 glhsf]kfl/>lds l gwf{Of ugI.
 \$= ; #fns ; ldltn]k|tfj u/] adf]hd rStf kFlldf k|t zø/ ?= * -k|tfljt gub tyf afg; zø/
 jfktsf]s/ ; lxt_ sf b/n]gub nefz lj t/Of ug{ : j l s t ugI.

v_ lazf k|tfj

!= ; #fns ; ldltn]k|tfj u/] adf]hd laBdfg rStf kFlsf] ^) k|tzt afg; zø/ hf/L ugI k|tfj
 kfl/t ugI. afg; zø/ hf/ kZrft xg]zø/ ; Argf adf]hd hf/L kFl tyf rStf kFlnf0{tbg?k
 a[4 ul/ ?=!, & #, \$,),),),) ÷ - sfod ugI. xfnf] clws t kFlnf0{a[4 ul/ ?=% ca{sfod ul/
 tbg?k sDkglf]k]Gwkq tyf lgodfjndf ; zfv]g ugI k|tfj kfl/t ugI.
 @_ sDkglf] k]Gwkq tyf lgodfjndf k|tfj eP adf]hd ; zfv]g ugI. sDkglf] k]Gwkq tyf
 lgodfjnsf]k|tflat ; zfv]gdf ; DaGwlt lgsfoaf6 sb]km]abn jf ; emfj ePdf ; f] ; emfj adf]hd
 cfj Zos km]abn ugI clVtof/L ; #fns ; ldltn]t f\$ \$f] JolStnf0{lbg]k|tfj kfl/t ugI.

u_ ljlw

\$_ ; Pgf k\$fzg M

; #fns ; ldltsf] ldltn] @)& @.)% ut] a; \$f] !(^cf) a7ssf] lgo f6 adf]hd sDkglf] kGwf]
 j flif\$; fwf/Of ; ef ldltn] @)& @ ; fn h7 # @ ut]/lhi68{sfoffo /x\$ f]: yfg al/u-hdf cfofhgf
 xg] elg ldltn] @)& @ h7 ^ ut] cleofg blgs / bf] f] k6s ldltn] @)& @ h7 @* ut] gful/s
 blgsdf ; Pgf k\$flzt ul/ sDkgl Pgd ePsf] Joj: yf adf]hd sDkglf] aflif\$
 k|ta dg ; lxtsf] ; fwf/Of ; efsf] la: t t ; Pgf zø/wgl dxfgfj x?sf] sDkglldf pknAw 7] lfgdf
 k7f0Psf] / sDkglf] j flif\$ k|tj dg, ; fwf/Of ; efsf] la: t t ; Pgf sDkglf] j ; f06
 www.nepallife.com.np df klg /flvPsf]lyof].

%_ u0fk/s ; Wof

laj/of	sh ; Wof	:jo-pkl:ylt	kltlgw dfknf -k;L	hdhf pkl:ylt	kltlgwTj kltzt
z/wgl ; Wof	*%)&	@%	*&	!!@	-
z/ ; Wof	!.) * ,#&,%))	@!,&!,%(^÷@!	^\$,,\$#,() ^÷@&	*^,!%,%)@÷\$*	&(÷%)U

^_ ; efsf]jwflgstf tyf ; efkltj

; fwf/of ; ef xg' cl3 sDkgl ; Iran]pkl:yt z/wgl dxfgfjx?nf0{sDkglSF]tkmf6 :j fut ug{b} sDkgl Pq, @)^# tyf sDkglSF]lgodfj nlsf]lgod !#-!\$-v_ adf]hd z/wglx?sf]pkl:ylt / u0fk/s ; Wof kl\$fh] ; ef awflgs ePsf] 3f]f0ff ul/ ; ef awflgs ePsf]lgwff/t ljifo; Rldf 5nkm ug{ sDkgl ; Iran] ; #fnsHox;nf0{cf; g uxOf ug{cfux ug{eof}/ cf; g uxOf kZrft sDkgl ; Iran] clWlf >l /dz uktfHohf0{; fwf/of ; efsf]; efkltj uxOf ug{cg/fw ug{eof}/ pxfh]; efsf]; efkltSF] cf; g uxOf ug{eof}.

tTkZrft sDkgl ; Iran] ; fwf/of ; efsf lgwff/t laifo; Rlx? k9] ; gfpbf a]sn] ; fxl adf]hd 5nkmsf]klsf] cuf]8 a9fpg ; xdt hgof].

; ef ; #fngsf] awflgs k\$of k/f ePsf] clWlf >l /dz uktfHohf0{laifo; Rl adf]hdsf] sf/jf0{ cuf]8 a9fpg cg/fw ul/of}.

&_ ; ef ; #fng tyf aflif\$ kltjhg k|ttl

; efsf]sf sf/afxlnf0{cuf]8 a9fpg]sddf ; efsf ; efklt Pj +clWlf >l /dz uktfHoh]pkl:yt ; a)z/wgl dxfgfjx?df cf-j=@)&.)&! sf]; #fns ; ldltsf]aflif\$ kltjhg ; efd k9] ; gfp' eof]. tTkZrft pxfh]; ef ; dl cf-j=@)&.)&! sf]nyfkl/lf0f kltjhg, jf; nft, gkrf gf\$; fg lx; fa lsf tyf gub kjfx laj/of k|tt ug{0{; f]dflysf]5nkmdf efu lng tyf sDkglSF] sf/faf/ ; DaGwl ljlaw klfx?df cfkmf]larf/ dGtJo tyf lh1f; fx? JoSt ug\$ nflu z/wglx?nf0{ cg/fw ug{eof}.

***_ 5nkmdf ; xeful z/wglSF]gfd**

5nkmdf ; xeful xg{ePsf z/wglaf6 JoSt larf/, wf/of tyf ; enjx?sf] dhe't laifoa:thf0{; f/fzsf]?kdf lgDg adf]hd k|tt ul/Psf]5 .

!= >l hgs /fh ld>

- sDkglSF] z/wglx?nf0{nufglSF]/fd] k|tkm kbfug ug{; km ePsf]f wGoafb . hljg aldf lfQdf sDkglSF]:yfg pRr /x\$df vzl nfu\$]5 . ; #fns ; ldl tyf Joj:yfkg bj hf0{xflb\$ awf0{lbg rfxG5'. cfufdl lbgx?df ; d] sDkglSF]pQ/fQ/ k|ltsf]sfDgf ub\$'.

@ >l g/l; * nfn rvF-Inlvt ; emfj kkt _

- zϕ/wglx?sf] lxt / kltkmdf Wbfg lbP/ NofPsf] afϕ; zϕ/ / gub nefzsf] k|tfj sf nflu sDkglf ; Dk0f{k|fnf0{wGoafb .
- s[if, ko6g, hnlaBt, lzIf, :j:Yo lϕdf nufgl la:tf/ ul/gkg[.
- laleGg /fdl sDkglx?sf] zϕ/df u/\$f] nufgl :j futofllo 5 . To:tf zϕ/x? lasl ul/ Profit Book ug[tkm{kxn ul/gkb5 .
- clws[kFl ?-% ca{k/dfpg]k|tfj :j futofllo 5 .
- Research and Development df Wbfg lbgkb5 .
- laleGg Risk Factor klt sDkgl ; r[xgkb5 .

C zϕ/wglx; sf]lh1f; fsf]hjkfkm

cWbif >l /d[uktfho[]; efd cfkny] cdNo ; emfj tyf lh1f; f /vgePsf zϕ/wglnf0{xflb5 wGojfb JoSt ug[kb] zϕ/wglx; sf lh1f; fx;sf] hj fkm lbgf nflu kdV sfof/l clws[>l ljj\$ emfho[0{lg[;g lbg'eof].

kdV sfof/l clws[>l ljj\$ em

- ;fwf/Of ; efd kflng' ePsf ; Dk0f{ zϕ/wgl dxgfejx?nf0{xflb5 clejfbg Pj+ :j fut ub5' . ; kmtnf0{lg/Gt/ ofqsf] ?kdf cufl8 a9fpg] kof; sf] km:j?k ; a\$[; xofun] sDkglnf0{gofPrf0df k/dfpg ; km ePsf 5f}.
- sDkglf ; yfksx?sf] blw\$flng ; f[/ pb[osf sf/Of sDkglf cleft{ tyf sd{f/lx?sf] dhat cfwf/ v8f ePsf] 5 . o; n] sDkgl] lng] cfudl af6] klxlofpg dbt ldNb5 . xfdl ; a\$[ldxg]sf sf/Of oxfDd cpg ; km ePsf 5f}. xfdln] cem w[}ug5 . cgGt cfsz cl; ldt ; Defjgf eg]h:t}hljg aldf lϕdf /x\$]cg\$g ; Defjgfsf]vflhdf xfdl ; a] lsoflzn xg h?/l 5 .
- sDkgl] alldtsf] lxt ; jfk|/ lxt eG]gf/fnf0{dt?k lbb}cfPsf] km:j?k pknAwlx? xfl; n ePsf 5g\ . hljg aldfnf0{Jofks la:tf/ ug[sddf ufpm ufpmdf sfoho la:tf/ ub[lϕlo sfof{ox?sf]:yfgdf hf\$ lbb}cfPsf 5f}.
- xfn]dh\$df uPsf]lagf; sf/l dxfe\$Dkssf sf/Of xg uPsf]hgwgsf]7hf]lft klt xfdl ulx/f] bM/ JoSt ub5f}. d[o" xg' ePsf ; Dk0f{ JolStx?sf] cfdfsf] rL/ zflGtsf] sfdgf ub[;zf\$; Gtkt kl/jf/df xflb\$; dj hgf k\$6 ub5f}; fy}3f0[.]JolStx?sf]zL3|:j:Yo nefsf] sfdgf ub5f}.
- e\$Dkdf kl/ d[o' ePsf JolStx? dWb]sl/a % kltzt dfqsf]hljg aldf /x\$]kf0Psf]5 . ctM xfdln]cemlhDd]f/l k]\$ hljg aldfs]dxTjnf0{cfd hgdfg; df k/dfpg h?/l 5 .
- sDkglf]blufk]gfsf nflu laleGg ; dodf ; #fns ; ldltaf6 kkt dfubzG klt xflb\$ s[1tf k\$6 ub5' .
- sDkgl] xfn}; fj hlgf u/\$] gofFMobile Apps af6 cfd laldtx?n] cfkny] aldfny]sf] cj:yf nufot cGo laj/Ofx? kkt ug{; Sg\$g\ . cfudl lbgdf ; d[pGgt ; hgf klj lwsf] dflbdaf6 hljg aldf ; j]df uoffds a[4sf]kof; hf/l /vG]5f}.
- xfn gkfnl hljg aldf sDkglx?n] alldtx?nf0{/fdl] kltkm lb0{x\$] sf/Of cgflws[?kdf aldfzNs aflx/ hfg]sd /flsPsf]dxz'; u/\$f 5f}.

!)_ ;fwf/0f ;efsf]5nkm tyf lg0f6x;

s_ ;fdfGo k|tfj

! ; efdf c\blfHoh]k|t't ugēPsf]sDkglSf]cf-j=@)&)÷&! sf]; #fns ; ldltsf]!%cf)afliif\$ k|tj bG 5nkm kZrft lg0f6fy{; efdf k|t't xBf pSt k|tfj ; j{Ddltaf6 kfl/t eof].

@ ; efdf cfly\$ aif{@)&)÷)&! sf]n\yfk|/lfssf]k|tj bG ; lxtsf]@)&! cfiff9 d; fGtsf]jf; nft tyf ; f\l ldltdf ; dfkt ePsf]cf-j=@)&)÷)&! sf]cfJoO lx; fa, gfkf gf\$; fg lx; fa tyf gub k|fx laj/Of kfl/t ugēsf nflu ; efdf lg0f6fy{k|t't xBf pSt k|tfj ; j{Ddltaf6 kfl/t eof].

; efdf n\y k|/lfOf ; ldltsf] l; kmf/; adf]hd >l hfz\ P08 e08f/L rf6\$ { Psfp66; \ nf0{cf-j=@)&!.)&@ sf nflu afXo n\y k|/lfSdf lgoSt ugI/ glhnf0{s/ tyf afXo n\yfk|/lfOf zNs afkt (;=!,*!,%)) ÷--lgodfg; f/sf] s/ jf zNs nflu] eP ; f] yk xg] pknAw u/fpg] k|tfj ; j{Ddltaf6 kfl/t eof].

\$; efdf ; #fns ; ldltn]k|tfj u/]adf]hd rStf kFlSdf k|t zΦ/ ? * -afG; zΦ/ / gub nfez afktsf]s/ ; lxt_ sf b/n]gub nfezsf]k|tfj ; efdf lg0f6fy{k|t't xBf pSt k|tfj ; j{Ddltaf6 kfl/t eof].

v_ lazī k|tfj

! ; efdf ; ~rfns ; ldltn]k|tfj u/]adf]hd laBdfg rStf kFlsf] ^) k|tzt jfG; zΦ/ hf/L ug{; jls[t kPfg ul/of] elg c\blfHoh]/fvg' ePsf]k|tfj ; j{Ddltn]kfl/t ul/of]. ; efdf afG; zΦ/ hf/L kZrft xg] zΦ/ ; Argf adf]hd hf/L kFl tyf rStf kFlnf0{ tbg?k a[4 ul/ ?=!,&#,\$),,)) ÷- sfod ugI lg0f6 ul/of]. ; fy}xfnsf] clws[kFlnf0{ a[4 ul/ ?=% ca{sfod ul/ tbg?k sDkglSf] kPgwKq tyf lgodfj nldf ; zfwg ugI k|tfj ; j{Ddltn]kfl/t ul/of].

; fy}afG; zΦ/ lat/Of ubf{bzdnj kl5 cfpG]lsQfsf]nflu k/f Ps zΦ/ hf/L ug{gldNg]xgfn] sDkglN ^) k|tztSf] cgkftdf kOf{ cSsf] zΦ/sf] dfq kOf0fkq lbg] / bzdnj kl5 cfpG] lsQfnf0{ ; DaGwt zΦ/wglSf] gfddf g} clen\ /flvg] t/ nfez /sd lat/Of ubf{; ahf0{; dfgkflts ?kdf kfl't xg ; Sg]ul/ bzdnj kl5sf lsQfsf]; d] nfez lbg] laBdfg zΦ/wglN] cfknf] ; DkOf{ zΦ/ cGonf0{ lasl u/\$f] v08df gfd; f/L ubf{bzdnj kl5sf] lsQf -Fraction share_ ; d] vl/bstf\$] gfddf bfvh xg u0{laBdfg zΦ/wglSf]k/}clen\ vf/h xg] t/ laBdfg zΦ/wglN] ; DkOf{zΦ/ lals|gul/ vl08t zΦ/ dfq lasl u/df bzdnj kl5sf] lsQfsf]nut vl08t ul/ af\$ /x\$]clGtd zΦ/; Dd ; gI/ clGtd zΦ/ lasl ubf\$]cj:yfdf dfq bzdnj kl5sf]lsQf -Fraction share_ ; d] vl/bstf\$]gfddf bfvh xg u0{laBdfg zΦ/wglSf] k/}clen\ vf/h xg]ul/ Joj:yf ugI; j{Ddltaf6 lg0f6 ul/of].

@= sDkglSf] kJ Gwkq tyf lgodfj nldf ; zfvlg ugI ; DaGwl k|tfj ; efd f k|tt e0{5nkm kZrft bxf0 adf]hd sDkglSf]kqGwkqdf bknf @-v_ , %-s_ , %-v_ , %-3_ tyf lgodfj nlsf]lgod %-s_ , %-v_ , %-a_ , !#-!^-u_-!_ , !#-!^-u_-@_df ; zfvlg ÷ yk ugI lgofo ul/of] . ; fy} ; efd sDkglSf] kJ Gwkq tyf lgodfj nlsf] k|tflat ; zfvlgdf ; DaGwlt lgodgsf/l lgsfo tyf cGo lgsfoxaf6 ; jls[lng] sddf sg} kn]abn jf ; bnfj k|kt ePdf ; f] ; bnfj adf]hd cfjZos kn]abn jf ; zfvlg ugI clVtof/l ; #fns ; ldl t jf ; ldltn]tf\$ \$]JolStnf0{lbg]k|tfj ; j{Ddltn]kfl/t ul/of] .

kJ Gwkqdf ePsf] ; zfvlg

bknf	; flj s Joj :yf	; zfvlt Joj :yf
bknf @-v_	sDkglSf]sf/faf/ ugI :yfg o; sDkglSf] sf/faf/ ugI :yfg sf7df08f}lhlnf,sf7df08f} dxfgu/kflnsf j8f g=#!x\ 6hknfhf, sdnfblf xg\$. cfjZostf cg;f/ ;jls[t ln0{cGo 7fpdf klg sf/faf/ ugI:yfg vflg jf ; fg{; lsg]5 .	sDkglSf]sf/faf/ ugI :yfg o; sDkglSf] sf/faf/ ugI :yfg sf7df08f} lhlnf,sf7df08f} dxfgu/kflnsf j8f g=# #!x\ 6hknfhf, sdnfblf xg\$. cfjZostf cg;f/ ; DaGwlt lgsfosf] :jls[t ln0{;bz leq jf labzdf zfvf, pkzfvf, PS6;g sfp66/ ; Dks{sfofo cflbsf] :yfgkf ul/ sf/faf/ ug{; lsg]5 .
bknf %-s_	sDkglSf]clws[kFl ?=),),),),),) ÷- -b0{cj { xg\$. pQm kFlnf0{k tzp/ ?=!) -Ps zo_ sf b/n]xg]u/l @,) ,),),) ÷- -b0{s/f\$ yfg zp/df ljefhg ul/Psf]5 .	sDkglSf]clws[kFl ?=),),),),),) ÷- -kF cj { xg\$. pQm kFlnf0{k tzp/ ?=!) -Ps zo_ sf b/n]xg]u/l %,),),),) ÷- -kF s/f\$ yfg zp/df ljefhg ul/Psf]5 .
bknf %-v_	sDkglSf] tIsfn hf/l kFl ?=!) * ,#&,%),),) ÷- -Ps cj {cf7 s/f\$; jt; nfv krf; xhf/_ xg\$.	sDkglSf] tIsfn hf/l kFl ? !,&,\$),),),) ÷- -Ps cj {lqxQ/ s/f\$ rfln; nfv_ xg\$.
bknf %-3_	sDkglSf] rStf kFl sldtdf ?=!) * ,#&,%),),) ÷- -Ps cj {cf7 s/f\$; jt; nfv krf; xhf/_ xg\$.	sDkglSf] rStf kFl sldtdf ?= !,&,\$),),),) ÷- -Ps cj {lqxQ/ s/f\$ rfln; nfv_ xg\$.

lgodfj nldf ePsf] ; zfvlg

lgod	; flj s Joj :yf	; zfvlt Joj :yf
lgod %-s_	sDkglSf]clws[kFl ?=),),),),),) ÷- -b0{cj { xg\$. pQm kFlnf0{ k tzp/ ?=!) -Ps zo_ sf b/n] xg] u/l (,) ,),),) ÷- -b0{s/f\$ yfg zp/df ljefhg ul/Psf]5 .	sDkglSf]clws[kFl ?=),),),),),) ÷- -kF cj { xg\$. pQm kFlnf0{k tzp/ ?=!) -Ps zo_ sf b/n] xg]u/l %,),),),) ÷- -kF s/f\$ yfg zp/df ljefhg ul/Psf]5 .
lgod %-v_	sDkglSf] tIsfn hf/l kFl ?=!) * ,#&,%),),) ÷- -Ps cj {cf7 s/f\$; jt; nfv krf; xhf/_ xg\$.	sDkglSf] tIsfn hf/l kFl ?= !,&,\$),),),) ÷- -Ps cj {lqxQ/ s/f\$ rfln; nfv_ xg\$.
lgod %-a_	sDkglSf] rStf kFl sldtdf ?=!) * ,#&,%),),) ÷- -Ps cj {cf7 s/f\$; jt; nfv krf; xhf/_ xg\$.	sDkglSf] rStf kFl sldtdf ?= !,&,\$),),),) ÷- -Ps cj {lqxQ/ s/f\$ rfln; nfv_ xg\$.

lgod !#-!^ u_-!	sDkglslf] sfdslf] l;nl;nfdl :jbz jf labz eðof ubf{; #fnsnf0{kðfg ul/g]blgs tyf eðof eOf bxf0 adfl]hd xgð .	sDkglslf] sfdslf] l;nl;nfdl :jbz jf labz eðof ubf{; #fnsnf0{kðfg ul/g]blgs tyf eðof eOf bxf0 adfl]hd xgð .																																														
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kgMlgoIst ul/Psf] laifo ; efd hfgsf/L u/f06f].

lalaw laifo cGt{t 5nkmnsf nflu cGo sg} laifo gePsf]/ ; a)lgwf{/t sfo{ '†L adfl]hd 5nkm
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-cfðk\$z k8f; g]l _
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