

gkfn nf0km0G:of/0; sDkgl lnld6\$sf]
; qf)j flif\$; fwf/0f ; ef
sf]
lg0f6-df066_laj/0f

!_ k1/Des

gkfn nf0km 0G:of/0; sDkgl lnld6\$sf]; qf)j flif\$; fwf/0f ; ef cllbIf >l /dz uktfHo\$] cllbIf tdf Idlt @)&# r0 ! \$ ut]-tbg! f/ @& dfr{ @)!&_ ; f0af/ xfn leijf, al/u#df ck/fGX (#) ah]z? e0{ck/fGX !@#) ah]; DkGg eof]. ; fwf/0f ; efs]lg0f6x? tyf c6o sfd sf/jf0\$]laj/0f bxf0 adf]hd /x\$ 5g\

@_ pkl:yIt

s_ ; #fnsx?sf]pkl:yIt

- | | |
|-----------------------|--------|
| 1 >l /dz uktf | cllbf |
| 2 >l /fd cj tf/ cujfn | ; #fns |
| 3 >l sdnz sdf/ cujfn | ; #fns |
| 4 >l xl/ZrGb]; j 0L | ; #fns |
| 5 >l k\$Fz d68f | ; #fns |
| 6 >l k\$Fz las0 vql | ; #fns |

cgkl:yT

- | | |
|-------------------|--------|
| 1 >l ljj \$ cujfn | ; #fns |
|-------------------|--------|

v_ kbflwsf/lx?sf]pkl:yIt

- | | |
|----------------------|--------------------|
| 1 >l ljj \$ enf | k0v sfo\$]/l clwst |
| 2 >l ; Zn sdf/ rfW/l | al/i7 gfoj dxk0ws |
| 3 >l c0k\$Fz k8f; 0L | sDkgl ; lra |
| 4 >l /fdzj / >]7 | n]yf tyf laQ k0v |

u_ c6o

- | |
|--|
| 1 clwj Stf >l ladm 9sfn, lgj ffg clwst |
|--|

3. zϕ/wglx;sf]pkl:ylt

pkl:ylt zϕ/ wlgx?sf]; WofM !%% hgf

s_ zϕ/wgl :j oaf6 M &) hgf

v_ k|t|glw-kf\$; L_af6 M *% hgf

zϕ/sf]k|t|glwTj ; WofM !,^&,^*,%\$(lSQf

zϕ/ ; Wofsf]k|t|glwTj k|tzt M ^&=^(Ü

a_ o; ;efdf ;xeflu xg kfpq] sh !&\$^)% zϕ/wglx? d\B] pkl:ylt zϕ/wglx? ;a} hgf ;efdf ;xeful xg of]o lyP .

#_ 5nkmsf ljifo; Plx; M

s_ ; fdf6o k|tfj

- 1) ; #fns ;ldltsf tkmf6 c\B|fHoäf6 kZ xg]cf=j=@)&@.)&# sf]jflif\$ k|tj]dg kfl/t ugI.
- 2) n\yf k/Lfssf]k|tj]dg ;lxtsf]@)&# ;fn cfiff9 d;fçtsf]j]f; nft, ;f\l ldltdf ;dfkt ePsf]cfly\$ jif{(@)&@÷)&# sf]cfo Joo lx;fj, gfkf÷gf\$;fg lx;fj / ;f\l cj]wssf] gub kjfx lj]j/Of :j]st ugI.
- 3) n\yf k/Lif0f ;ldltsf]l;knf/; adf]hd cf=j=@)&#÷)&\$ sf]nflu n\yf kl/lfs lgo]st ugI tyf glhsf]kfl/>lds lgwf{Of ugI. -atçfg n\yfk/lfs >l hfZl P08 e08f/L, rf68{Psp66; \kgMlgo]st xg ;Sg'xg\$ _
- 4) ; #fns ;ldltn]k|tfj u/]adf]hd afç; zϕ/ afktsf]s/ kçfhgfy{?=#,@,(#,(^*÷- gub nefz lj t/Of ug{:j]st ugI.
- 5) ;yfks zϕ/wgl ;dx-s_ af6 ; #fns ;ldltdf k|t|glwTj ugI \$-rf/_ hgf ; #fnssf] lgjfcg ugI.

v_ lazf k|tfj

- 1) ; #fns ;ldltn]k|tfj u/]adf]hd @)&# cfiff9 d;fçt;Dddf sfod rStf kFldf yk ;fwf/Of zϕ/ lgZsf;g (Further Public Offering) kZrft sfod xg]rStf kFl ?=@,\$&,&!,\$,@,()÷-sf] @% k|tzt cyft ?=^!,(@,*%,&@%÷-sf] afç; zϕ/ hf/L ugI k|tfj kfl/t ugI. afç; zϕ/ lat/Of ubf{ sfod xg cfpg] bzdj k]5sf] c\$nf0{;DaGwt zϕ/wgl]sf]gfddf kl5 ;dfçhg ugIul/ oyfj t /fVg].
- 2) afç; zϕ/ hf/L u/]kZrft xg]zϕ/ ;Argf adf]hd hf/L kFl tyf rStf kFlnf0{tbg?k a[4 ugI;fy}sDkgl]sf]k]Gwkq tyf lgodf]nldf ;zfv]g ugI k|tfj kfl/t ugI.

- 3) sDkglSf]k]Gwkq tyf lgodfj nldf k|tfj eP adf]hd ; zfv]vg ugI. sDkglSf]k]Gwkq tyf lgodfj nlsf] k|tflat ; zfv]vgdf ; DaGwlt lgsfoaf6 sg} km]abn jf ; emfj ePdf ; f] ; emfj adf]hd cfjZos km]abn ugI clVtof/L ; #fns ; ldt jf ; ldt n] tf\$]JolStnf0{lbg]k|tfj kfl/t ugI.
- 4) ; yfut ; zf; g ; DaGwl lgb]zsf @)&# adf]hd ; #fns ; ldt tyf pk; ldtSf]a}S eQf tyf cGo ; lawf af/].
- 5) ; yfut ; zf; g ; DaGwl lgb]zsf @)&# sf] lgb]zg g#@-@_ adf]hd kQv sfo\$F/L clws]sf]kfl/>lds af/].
- 6) sDkgl Pq sf] bknf !)%-!_-u_ adf]hd cf=j=@)&@.)&# df rGb f Izif\$ cGtUt ePsf] vr{cgbf]g ugI.

u_ lj]w

\$_ ; Rgf k\$fgz M

; #fns ; ldtSf] ldt @)&#!!!& ut] a; \$] @\$ \$cf}a}ssf] lgofo adf]hd sDkglSf] ; qf} jflif\$; fwf/Of ; ef ldt @)&# rQ ! \$ ut]/lhi68{sfoffo /x\$] :yfg al/u-hdf cfof]hg xg] elg ldt @)&#!!!* ut] sflGtk/ b]gs / bf]f] k6s ldt @)&#!@!) ut] sf/faf/ b]gsdf ; Rgf k\$flzt ul/ sDkgl Pqdf ePsf] Joj:yf adf]hd sDkglSf] aflif\$ kl]tabg ; lxtsf] ; fwf/Of ; efsf] la:t[; Rgf zQ/wgl dxfgfj x?sf] sDkgl df pknAw 7ufgdf k7foPsf] / sDkglSf] jflif\$ kl]tj]g, ; fwf/Of ; efsf] la:t[; Rgf sDkglSf] jQ; f06 www.nepallife.com.np df klg /flvPsf]lyof].

% uOfk/s ; Vof

laj/Of	sh ; Vof	:jo-pkl:yIt	k t]glw d]kn[-kQ; L_	hDdf pkl:yIt	k t]glw]j k tzt
zQ/wgl ; Vof	!&\$^)%	&)	*%	!%%	-
zQ/ ; Vof	@,\$&,&!,\$(lSOf	#@,((,%^(!,\$,^*,(*)	!,^&,^*,%\$(^&^(U

^_ ; efsf]j]v]lgstf tyf ; efklTj

; fwf/Of ; ef xg' cl3 sDkgl ; Iran]pkl:yT zQ/wgl dxfgfj x?nf0{sDkglSf] tkn[af6 :j fut ug}b} sDkgl Pq, @)^# tyf sDkglSf]lgodfj nlsf]lgod !#-!-\$-v_ adf]hd zQ/wglx?sf]pkl:yIt / uOfk/s ; Vof ku\$fh] ; ef av]lgs ePsf] 3f]f0ff ul/ ; ef av]lgs ePsf] lgvf]/t ljifo; Rldf 5nkmn ug{ sDkgl ; Iran] ; #fnsHox; nf0{cf; g uxOf ug{cfux ug}eof/ cf; g uxOf kZrft pxfh] cVbIf >l /d}z uktf]Hohf0{ ; fwf/Of ; efsf] ; efklTj uxOf ug{cg/fv ug}eof/ pxfh] ; efsf] ; efkltsf]cf; g

uXOf ugēof]. tTkZrft sDkgl ; Iran]; fwf/Of ; efsf lgwfl/t laifo; 'Lx? k9] ; gfpBf a]sn]; fxl adfllhd 5nkmsf]klsf cuf8 a9fpg ; xdlf hgfof].

; ef ; #fngsf] a]wflgs k\$of k/f ePsfh] cWbIf >L /dž uktfHohf0{ laifo; 'L adfllhdsf] sf/jf0{ cuf8 a9fpg cg/fW ul/of].

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

; efsf]sfd sf/afxlnf0{cuf8 a9fpg]sddf ; efsf ; eklt Pj +cWbIf >L /dž uktfHoh]pkl:yt ; a}zof/wgl dxgfejx?df cf-j=@)&# sf]; #fns ; ldltsf]aflif\$ kljtjhg ; efdf k9] ; gfp' eof]. tTkZrft pxfn]; ef ; dl cf-j= @)&# sf]nyfkl/lf0f kljtjhg, jf; nft, gkrf gf\$; fg lx; fa lsf tyf gub kjfx laj/Of k|tt ugē0{ ; f]dflysf]5nkmdf efu lng tyf sDkgl]sf sf/faf/ ; DaGwl lj law klfx?df cfkmg]larf/ dGtJo tyf lh1f; fx? JoSt ugēf nflu zof/wglx?nf0{ cg/fW ugēof].

*** _ 5nkmdf ; xeful zof/wgl]gfd**

5nkmdf ; xeful xgePsf zof/wglaf6 JoSt larf/ tyf ;enfjx?sf] dhet laifoa:thf0{ ; f/fzsf]?kdf lgdg adfllhd k|tt ul/Psf]5 .

!= >L gf/fof bfxn

- sDkgl; # @)%* ; fn blv sfd ul//x\$]5'. zof/wglx?sf]tkmf6 aflg]cj ; / kbfug ugēPsfdf wGoafb .
- hljg aldf sf]fdf /fdf]a[4 e0{x\$]5 .
- Joj ; flos ej gaf6 cfbfgl a[4 ug{tkm\Wbfg hfgkg].
- cleftf{x?sf]dfWbaf6 cfpj]aldfnf0{a[9 kj 4g ugkg].

@_ >L ho k\$z ; fx

- ; jkyd ; #fns ; ldl Pj +Joj :yfkgnf0{hljg aldf sf]fdf pln\o a[4 ug{ ; km ePsfdf xflb\$ awf0{lbg rfx65'.
- xfn slt kl|ztfd nufgl e0{x\$]5, ; f]sf]hfgsf/l sf nflu cg/fW ub5'.
- bzdj kl5sf vl08t zof/x? ; DaGwlt zof/wglx?nf0{ kbfug ug{Joj :yfsf nflu cg/fW ub5'.

#_ >L /ldr(b|aChf8]

- cleftf\$]ugf; fx?df Wbfg lbgkg].
- sDkgl]cfkmg]k|olf aldf ahf/lS/Of ug{gxg].

\$_ >l /fh|cdflo

- hljg aldf sDkglx?sf]lalw / ; #fng k\$bf cGo sDkglx?sf]eGbf leGg xg]ePsfh]hljg aldf sDkglsf rf/ dxTj kOf{klfx? ; #fns ; ldt, aldt, cleft{/ sd{f/L au{? ; GtInt 9#af6 cuf18 a9g cfj Zos 5 .
- sDkglsf]; Alfof ; Da4g tyf ; a}klfsf]lxtsf vflt/ lsoplzn /xb}cfPsf].

% >l ;ltz sdf/ df]

- o; sDkglsf] ; #yfs zp/wgl]sf] ?kdf /xg kfPbf uj{nfu\$] 5 . o; sDkglnf0{cfhsf] lbg; Dd Nofpg ofubfg lbgxg] ; #fns ; ldt, k}{ clWbf, k}{ ; #fnsHox? Pj + Joj :yfkgnf0{wGoafb lbg rfxG5' .
- sDkglN]P]txf]; s ?kdf FPO hf/L ul/ gofFO{txf; /Rg ; km ePsf]df ; a}df xflb\$ awf0{.

^ >l cf] axfb/ s];

- cfudl aflif\$; fwf/Of ; ef sf7df8f] cf]hgf ug{cg/f] ub5' .

& >l g/l; x nfn rvFlnvt ; enj klt _

- sDkglN]zp/wglx?sf]lxt Pj #k|tkmndf Wbfg lbPsf]5 . FPO issue kOf{kdf ; km ePsf]df awf0{.
- laleGg sDkglx?sf]zp/df u/\$]nufgl /df]5 . o; nf0{lasl ul/ Profit Book ul/gkb5 .
- koGg, xf08]kfj /, lzlff, :jf:Yo h:tf lfgx?df nufgl la:tf/ ugkb5 .

(zp/wglx; sf]lh1f; fsf]hj fkm

clWbf >l /dz uktfHoh]; efd cfkng] cdNo ; enj tyf lh1f; f /VgePsf zp/wglnf0{xflb\$ wGjfb JoSt ugkb} zp/wglx; sf lh1f; fx; sf] hj fkm lbgf nflu kv sfo\$ /L clws] >l ljj\$ emHohf0{lbgzg lbg' eof].

kv sfo\$ /L clws] >l ljj\$ en

- ; fwf/Of ; efd kfNg' ePsf ; DkOf{ zp/wgl dxfgfj x?nf0{xflb\$:jfut ub5' . zp/wgl dxfgfj x?sf]pNn]o ; xflutfn]pI; fx ldn\$]5 .
- cleft{? hljg aldf Joj ; fosf]d]b08 g}xg\eGg]s/fdf cfkm'bP /x\$]5' . cleft{?sf]sg} klg c; Gtli6x?sf]; fdfwfg lgsfNg cfkm'tIk/ /x\$]Joxf]f hfgsf/L u/fp55' .
- xfn} hf/L ul/Psf] FPO ; a}Gbf al9 dNosf] ePtflkg sDkgl kltsf] laZjf; sf sf/Of nufglstf{?n]pI; fxhgs ; xflutf hgfp] ePsf]5 . ; DkOf{cfj]s dxfgfj x?df wGoafb JoSt ub5' .

- sDkglN]Pkm#k=cf] sf zØ/wglx?nf0{; d] afØ; zØ/ kØfg ug]lg0f6 u/\$fh]afØ; zØ/sf] kl|tzt sxl 36\$]b]vPsf]xf]. @)&# cfiff9 d; fØt; Dddf sfod rStf kF]lsf]cfwf/df xØ]xf] eg]#)=)* kl|tzt -s/ ; lxt_ sf]nfefz /x\$]5 .
- xfn sDkglN]a9bf]Jofhb/df blw\$flng cj]lwsf]d4lt lglf]kdf nufgl ul//x\$]5 . km:j?k sDkglN] nufgl kl|tkmndf ; sf/flDs c; / kl//x\$]5 . sDkglN] sh nufgl]sl/a &) kl|tzt eGbf al9 nufgl d4lt lglf]kdf /flvPsf]5 . sDkglN]c; GtInt Pj +6oØ Jofhb/sf] cj:yfdf ; d] cToGt ; emæm Pj +xfl]zof/k] \$ nufgl ub}cfPsf]km:j?k nufgl]sf]cf]ft kl|tkm ; Gt]fhgs /x\$]fh]sDkglN] laldtx? Pj +zØ/wglx?nf0{pRrtd kl|tkm lbg ; km ePsf 5f]. sDkglN]ut aifdf zØ/ las]af6 sl/a ?-% s/f\$ dgfkm cfhg ug{; km ePsf] 5 . cf]ft nufgl kl|tkm a[4 ug{o; n]; 3fpm k/afPsf]5 .
- v108t zØ/x?sf af/]k|Int Joj :yf adf]hd ul/g\$.
- hljg aldf sf]fsf]cfsf/ a9b]u0{x\$]5 . o; n]sDkglN]f0{yk ; an agfpg}hfg\$.
- ; fwf/Of ; ef ; km agfpg kf]ngePsf ; DkOf(dxfgèj x?df kgMxflb\$ cfef/ JoSt ub\$' .

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

s_ ; fdfGo k|tfj

! ; efdf c]b]lfHoh]k|t't ug}Psf]sDkglN]cf-j @)&@÷&# sf]; #fns ; ldltsf]!&cf]afliif\$ kl|tj hØ 5nkm kZrft lg0f6fy{; efdf k|t't xBf pSt k|tfj ; j {Ddltaf6 kfl/t eof].

@ ; efdf cfly\$ aif{@)&@÷&# sf]n]vkl/lfssf]kl|tj hØ ; lxtsf] @)&# cfiff9 d; fØtsf]jf; nft tyf ; fxl ldltdf ; d]kt ePsf]cf-j @)&@÷&# sf]cfoJoo lx; fa, gfkf gf\$; fg lx; fa tyf gub k]fx laj/Of kfl/t ug\$ nflu ; efdf lg0f6fy{k|t't xBf pSt k|tfj ; j {Ddltaf6 kfl/t eof].

; efdf n]v kl/lfOf ; ldltsf] l; kmf/; adf]hd >l hfzL P08 e08f/L rf6\$ {Psfp66; \nf0{cf-j @)&#.)&\$ sf nflu afXo n]v kl/lfsdf lgo]st ug] / glhnf0{afXo n]vkl/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 afØ; zØ/ afktsf]s/ kØfhgfy{?#,@,(#,(*^÷- gub nfefz lj t/Of ug{; efdf lg0f6fy{k|t't xBf pSt k|tfj ; j {Ddltaf6 kfl/t eof].

% ; :yfks zØ/wglx?sf]tkmæf6 kl|t]glw]j ug].s] ; dxsf] \$ hgf ; #fns kbsf]lgjffg ; DaGwdf lgjffg clws] clwaStf >l ladm k|fb 9sfHh"nf0{lgjffg ; DaGwl laj/Ofx? k|t't ug{cg/f] ul/P kZrft lgjffg clws]Hoh]sDkglN] ; #fns lgjffg lgb]zsf adf]hd lgjffg sfo\$ d k\$fg ul/ k\$flzt lgjffg ; DaGwl sfo\$ddf pNn]vt ; do; ldf leq ; #fns kb \$-rf/_ sf nflu pDdh]f/l lbgdf >l /d]z uktf, >l xl/ZrGb] ; j hL, >l lj j \$ cu]fn Pj =>l k\$fg lasd vqlsf]dfq dgfgog kq btf{ePsf]hfgsf/L ; efnf0{u/fpge0{pxf? sDkglN] ; #fns kbdf lga]f]v lgjffrt ePsf] 3f]f]off ug}eof] / gjlgjffrt ; #fnsnf0{ lgjffg clws]Hoh] kØfØkq kØfg ug}e0{lgjffg ; DaGwl ; DkOf{sfo{; d]kt ePsf] 3f]f]off ug}eof]. ; :yfks zØ/wglx?sf]tkmæf6 kl|t]glw]j ug] ; dx .s] sf] \$ hgf ; #fnssf]lgjffgnf0{; efn]; a{Ddltn]cgdf]hg u/af].

gjlgjffrt ; #fnsx?nf0{; #fns >l /fcdjtf/ cu]fnHoh]klk uR5f kØfg ug}e0{xflb\$:j fut Pj +awf0{1fkg ug}eof].

v. lazī k|tfj

! ; #fns ; ldltn]k|tfj u/]adfl]hd @)&# ciff9 d; fgt; Dddf sfod rStf kFl df yk ; fwf/Of zΦ/ lgZsf; g (Further Public Offering) kZrft sfod xg]rStf kFl ?=@,\$&&!, \$@,() ÷--sf]@% k|tzt cyft ?^!,(@,*%&@%÷--sf]afg; zΦ/ hf/L ug{:jls[t k|fg ul/of] elg c|b|f|Hoh]/fVg' ePsf]k|tfj ; j{Ddltn]kfl/t ul/of]. ; fy}afg; zΦ/ lat/Of ubf{sfod xg c|pg]bzdnj kl5sf] c\$nf0{; DaGwlt zΦ/wglsf]gfddf kl5 ; dfo]hg ug[ul/ oyfj t /fVg]k|tfj kfl/t ul/of].

@- afg; zΦ/ hf/L u/]kZrft xg]zΦ/ ; Argf adfl]hd hf/L kFl tyf rStf kFlnf0{tbg?k a[4 ul/ sDkgl]sf]k|Gwkq tyf lgodfj nldf ; zfv]g ug[k|tfj ; j{Ddltn]kfl/t ul/of].

#= sDkgl]sf]k|Gwkq tyf lgodfj nldf ; zfv]g ug[; DaGwlt k|tfj ; efd k|t't e0{5nkm kZrft b}fo adfl]hd sDkgl]sf]k|Gwkqsf] bkrf %-v_ , %-3_ tyf lgodfj nlsf] lgod %-v_ , %-a_ , lgod !#-!^ -u_ -!_ , !#-!^ u-@_ df ; zfv]g ÷yk ug[lg0f6 ul/of]. ; fy}; efd sDkgl]sf]k|Gwkq tyf lgodfj nlsf] k|tflat ; zfv]gdf ; DaGwlt lgodgsf/L lgsfo tyf c6o lgsfo?af6 :jls[lng] s0df sg] km]abn jf ; emfj k|kt ePdf ; f] ; emfj adfl]hd cfjZos km]abn jf ; zfv]g ug[c|vtof/L ; #fns ; ldl t jf ; ldltn]tf\$]JolStnf0{lbg]k|tfj ; j{Ddltn]kfl/t ul/of].

kjGwkqdf ePsf]; zfv]g

bkrf	; flj s Joj:yf	; zfv]wt Joj:yf
bkrf %-v_	sDkgl]sf]tIsfn hf/L kFl ? @,\$&&!, \$@,() ÷--b0{ca{; tkfln; s/f\$ PsxQ/ nfv aofln; xhf/ gfz0_ xg\$.	sDkgl]sf] tIsfn hf/L kFl ? #,)(,^\$,@*,^@%÷--tlg ca{gf}s/f\$ rf}7XL nfv c77f0{xhf/ 5 zo klRr; _ xg\$.
bkrf %-3_	sDkgl]sf]rStf kFl s Dtdf ?=@,\$&&!, \$@,() ÷--b0{ca{; tkfln; s/f\$ PsxQ/ nfv aofln; xhf/ gfz0_ xg\$.	sDkgl]sf] rStf kFl s Dtdf ?=#,)(,^\$,@*,^@%÷--tlg ca{gf}s/f\$ rf}7XL nfv c77f0{xhf/ 5 zo klRr; _ xg\$.

lgodfj nldf ePsf]; xfg

lgod	; fljs Joj:yf	; xflwt Joj:yf																																														
lgod %-v_	sDkglSf]tIsfn hf/L kFl ?=@,\$,&!,,\$@,() ÷- -b0{ca{ ; tkfln; s/f\$ PsxQ/ nfv aofln; xhf/ gfzo_ xg\$.	sDkglSf]tIsfn hf/L kFl ?=#,) (^,\$,@*,^@%÷- -tlg ca{gf}s/f\$ rf} 7XL nfv c77f0{ xhf/ 5 zo klRr; _ xg\$.																																														
lgod %-^_	sDkglSf]rStf kFl sldtdf ?=@,\$,&!,,\$@,() ÷- -b0{ca{ ; tkfln; s/f\$ PsxQ/ nfv aofln; xhf/ gfzo_ xg\$.	sDkglSf]rStf kFl sldtdf ?=#,) (^,\$,@*,^@%÷- -tlg ca{gf}s/f\$ rf} 7XL nfv c77f0{ xhf/ 5 zo klRr; _ xg\$.																																														
lgod !#!=^ -u-!_	sDkglSf] sfdsf] l; nl; nfd :jbz jf labz eDof ubf{; #fnsnf0{kbf g ul/g] blgs tyf eDof eQf bxf0 adf]nd xg\$.	sDkglSf] sfdsf] l; nl; nfd :jbz jf labz eDof ubf{; #fnsnf0{kbf g ul/g] blgs tyf eDof eQf bxf0 adf]nd xg\$.																																														
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\$= ; :yfut ; Zf; g lgb]zsf @)&# sf] aBf g#)-!_ adf]nd ; #fnsx?sf] a]s eQf jf cGo ; lawf ; fwf/Of ; efn]:jls[u/] adf]nd xg\$ elg plny ePsf]; Gbedf laBdfg a]s eQf clb]lHo\$ nflu ?=!@,))) ÷- tyf ; #fnsHoX?sf nflu ?= !),))) ÷- nf0{ ; d; fdlos ?kdf a[4 ug{cfj Zos blv ; :yfut ; Zf; g lgb]zsfdf plny eP adf]nd laleg kl/ ; #sx?sf cfwf/df ; #fns ; ldltsf] @\$Scf] a]sn] clb]lHo\$?=!%,))) ÷- / ; #fnssf] ?=!@,%) ÷- sfod ug{ ; fwf/Of ; efd :jls[tsf nflu l; kmf/ ; u/\$g] pSt k|tfj ; efd lgOfefy{kz xBf ; j{Ddltn]:jls[ul/of]. o; bl/ ; :yfut ; Zf; g lgb]zsf]sf]

aBf g# \$-%_ adfllhd u7g ul/Psf] ; #fns :tl/o ; ldtl Pj+pk;ldtstf ; b:o tyf
cGo ; xeflun]kllt ug[a]s eQf ; d] ; #fns ; /x ?=!@,%))÷- sfod ug{ ; #fns ; ldtstf]
@\$cf)a]sn] ; fwf/Of ; efd] :jls[tsf nflu l; kmf/; u/\$fh]pSt k|tfj ; efd] lgofofy{kz
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%= ; :yfut ; zf; g lgb]zsf @)&# sf] aBf g#@-_ adfllhd sDkglstf kDv sfo\$fl clws[stf]
kfl/>lds lgwf{Of nufot o; ; DaGwl cfj Zos ; DkOf{sfo{ug{ ; #fns ; ldtstf0{clVtof/L lbg]
k|tfj lgofofy{kz xBf ; efa6 ; j {DdltN]:jLst ul/of].

^= sDkglN] cf=j=@)&# df ; fdlhs pQ/bfloj] cGtUt laleGg sfo\$fl nflu
sh ?= ?=@,^),)#)÷-/sd rGb] lzif\$ cGtUt n]v]f]sg ul/Psf] sDkgl P]stf] bkmf !)%-u_
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u_ lj]w .

lalaw laifo cGtUt 5nkmsf nflu cGo sg}laifo gePsf]/ ; a}lgwf/t sfo{ 'l adfllhd 5nkM
ePsf]hfgsf/L ; efd] u/f0of].

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; ldtstf] ; b:o kbdf cfl; g xge0{sDkglstf] a]Q/ lasf; df dxTj kOf{of]ubfg k'/dfpg' ePsf ; #fns >L /fd
cj tf/ cu]fnhohf0{; Ddfgkq k]fg ul/Psf]Pj -bf] Nnf cf\$fo{; Ddfg ul/Psf]lyof].

!!=Gojfb tyf ; ef lj ; hg

sfoqmdsf]cGtodf, ; eflkthoh]; qf} aflif\$; fwf/Of ; efd] pkl:yt xgePsf z]wgl dxfgfj x; Pj +
pkl:yt ; DkOf{dxfgfj x?nf0{; fwf/Of ; ef ; kmn agfpg ; xof]u k'/dfpg' ePsf]df xflb\$ wGoafb lbb}
; ef la; hg ePsf]3ff]off ug]of].

-cf]k\$z k8f; g]l _
sDkgl ; lrj

-/dz ulkf_
cllbf