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संघीय मामिला तथा स्थानीय विकास मन्त्रालय  
जिल्ला विकास समितिको कार्यालय  
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फागुन, २०७०

## शब्द सङ्क्षेप

pfj; +	pBfj j flOfho ; ३
pdfj	pRr dflWolds lj Bfno
PSofk	cGgkOf{; AfOf lfg cfofhgf
vf; l8sf	vfgkfgl tyf ; /; knf0 l8lehg sfofho,
ufj ;	ufpFj sf; ; ldt
ufz;	ufpFz lff ; ldt
u} ;	u} ; /sf/L ; #yf
3; fpj ;	3/h' tyf ; fgf pBfj lj sf; ; ldt
lhfj sf	lhNnf s[hf lj sf; sfofho
lhv]j ;	lhNnf v]hsb lj sf; ; ldt
lhk; ३f	lhNnf kz' ; ]f sfofho
lhda fsf	lhNnf dlxf tyf afnafnsf sfofho
lhj sf	lhNnf jg sfofho
lhj ;	lhNnf lj sf; ; ldt
lhafs;	lhNnf afn snofOf ; ldt
lh:j fsf	lhNnf :j f:Yo sfofho,
lhe", ३f	lhNnf e", AfOf sfofho
lhlzsf	lhNnf lz lff sfofho
lhxsf	lhNnf xhfs sfofho
emk'	emh <sup>a</sup> kh
glj ;	gu/ lj sf; ; ldt
gfyd	ko6g tyf xfn Joj :yfk g tflnd kl'ti7fg
gf; s]	gful/s ; r]gf s]b
d:j f:j ; ]	dlxf :j f:Yo :j od\ lj sf
dflj	dflWolds lj Bfno
lgdfl	lgDgdflWolds lj Bfno
j gfd+	j 8f gful/s d-r
l; lj cf]	; dbfodf cfwfl/t ; #yf
lj Jo;	lj Bfno Joj :yfk g ; ldt
n} ; f;	n]us ; dfgtf tyf ; fdfhs ; zIQms/Of
lzc; +	lz lfs cleefj s ; ३
zlj l8sf	zx/L lj sf; tyf ejg l8lehg sfofho
al6lP;	a] 66; l/l; e/ :6] g
ACAP	Annapurna Conservation Area Project
CADRE	Community Action for Disaster Response
CAPA	Community Adaptation Plan of Action
CPR	Contraceptive Prevalence Rate
DACC	District Aids Coordination Committee
DDRT	District Disaster Response Team
DEOC	District Emergency Operation Centre
DPMAS	District Planning and Monitoring Analysis System

EMIS	EducationMangement Information System
HCT	HIV Counselling and Testing
HCT	HIV/AIDS counselling and testing
HMIS	Health Management Information System
HP	Health Post
ICT	Information and Communication Technology
LAPA	Local Adaptation Plan of Action
LSR	Light Search and Rescue
NDHS	National Demographic Health Survey
NGO	Non Government Organization
PDQ	Partnership Defind Quality
NTNC	National Trust for Nature Conservation
PHC	Primary Health Centre
RCDC	Rural Community Development Centre
SHP	Sub Health Post
SMS	Short Messaging Service

विषय सूची

<b>kl/R5j-!</b> .....	1
<b>cfj lws lhNnf lj sf; ofhgj thdf lj lw tyf klqmf</b> .....	1
<b>!#! kl/ro</b> .....	1
<b>!#@ cfj lws lhNnf lj sf; ofhgj thdf canDag ul/Psf cj wf/Off</b> .....	1
<b>!# cfj lws ofhgj thdf lj lw tyf klqmf</b> .....	1
<b>kl/R5j-@</b> .....	6
<b>lhNnf lj sf; sf]cjwf/Off</b> .....	6
<b>@! kl/ro</b> .....	6
<b>@@ lhNnf lj sf; sf kdV ; efjgf, cj ; / ; d:of tyf rgf]tx?</b> .....	6
<b>@-@! lhNnf lj sf; sf kdV ; efjgxf?</b> .....	7
<b>@-@@ lhNnf lj sf; sf cj ; /x?</b> .....	11
<b>@-@\$ lhNnf lj sf; sf rgf]tx?</b> .....	16
<b>@# lhNnf lj sf; sf ljutsf kof; / pknAwlx?</b> .....	17
<b>@-#! kyd cfj lws ofhgfsf]kult l:ylt</b> .....	18
<b>@-#@ kyd cfj lws lhNnf lj sf; ofhgfsf]&gt;f] kl/rfng l:ylt</b> .....	25
<b>@-## kyd cfj lws lhNnf lj sf; ofhgfsf ; an klfx?</b> .....	26
<b>@-#\$ kyd cfj lws ofhgfsf sdhf] klfx?</b> .....	27
<b>@-#% kyd cfj lws lhNnf lj sf; ofhgfsf]; dlffsf lgisif{tyf ; bnf]x?</b> .....	27
<b>@-\$ lhNnf lj sf; sf]bl3\$fnlg ; f]</b> .....	29
<b>@% lhNnf lj sf; sf]lgb]s l; 4ft</b> .....	29
<b>@^ lhNnf lj sf; sf]; dli6ut nlo</b> .....	31
<b>@&amp; lhNnf lj sf; sf]; dli6ut p2]o</b> .....	32
<b>@=* lhNnf lj sf; sf /ofgl]tx?</b> .....	32
<b>@( bf]f]cfj lws ofhgfsf]Psls] ; f]f tflnsf</b> .....	34
<b>@!) lhNnf lj sf; sf kyldstsf lf]x?</b> .....	36
<b>@!! bf]f]cfj lws ofhgfsf]nflu &gt;f] cgd]f tyf lf]ut nufgl lj] /of</b> .....	36
<b>@!!-! bf]f]cfj lws ofhgfsf]lf]ut nufgl tyf &gt;f]sf]afBkm]B</b> .....	36
<b>@!!-@ lhNnf lj sf; sf]nufgl]sf &gt;f] tyf &gt;f] cgd]f</b> .....	37
<b>@!!-# gku &gt;f] tyf ah] kl/rfng /ofgl]t</b> .....	37
<b>@!@ c]t/lhNnf ; Da]w</b> .....	38
<b>@!# cfj lws lhNnf lj sf; ofhgj / c]o cfj lws÷/ofgl]ts ofhgj alr c]t/; Da]w</b> .....	39
<b>@!\$ cfly\$, ; fdl]hs / ef]ts lj sf; ; Da]w kdV ; }ssf]kl/df]f]ds nlo</b> .....	41
<b>kl/R5j-#</b> .....	42

<b>ljifout lq ofhgj</b> .....	<b>42</b>
<b>s= cfly\$ lj sf;</b> .....	<b>42</b>
<b>#=! s[if, l; #f0 tyf kzkfng</b> .....	<b>42</b>
<b>#=! l; Bdfg l:ylt</b> .....	<b>42</b>
<b>#=!-@ ; d:of lj Znifof</b> .....	<b>43</b>
<b>#=!# ; efjgf / cj ; / lj Znifof</b> .....	<b>44</b>
<b>#=@\$ ofhgj ; fj tflnsf</b> .....	<b>50</b>
<b>#=!% sfogllt</b> .....	<b>46</b>
<b>#=@ ko6g</b> .....	<b>48</b>
<b>#=@! k[7eld÷lj Bdfg l:ylt</b> .....	<b>48</b>
<b>#=@@ ; d:of lj Znifof</b> .....	<b>49</b>
<b>#=@# ; efjgf / cj ; / lj Znifof</b> .....	<b>49</b>
<b>#=@\$ ofhgj ; fj tflnsf</b> .....	<b>50</b>
<b>#=@% sfogllt</b> .....	<b>51</b>
<b>#=# pBfu, j fl0fHo, als<sup>a</sup> tyf ; xsf/l</b> .....	<b>52</b>
<b>#=#! l; Bdfg l:ylt</b> .....	<b>52</b>
<b>#=#@ ; d:of lj Znifof</b> .....	<b>52</b>
<b>#=## ; efjgf / cj ; / lj Znifof</b> .....	<b>53</b>
<b>#=#\$ ofhgj ; fj tflnsf</b> .....	<b>53</b>
<b>#=#% sfogllt</b> .....	<b>54</b>
<b>v= ; fdlhs ljsf;</b> .....	<b>56</b>
<b>#=\$ lzlf, v]sb, of tyf ; s[lt</b> .....	<b>56</b>
<b>#=\$! l; Bdfg l:ylt</b> .....	<b>56</b>
<b>#=\$@ ; d:of lj Znifof</b> .....	<b>56</b>
<b>#=\$# ; efjgf / cj ; / lj Znifof</b> .....	<b>58</b>
<b>#=\$\$ ofhgj ; fj tflnsf</b> .....	<b>59</b>
<b>#=\$% sfogllt</b> .....	<b>61</b>
<b>#=% :jf:Yo tyf hg; wof</b> .....	<b>62</b>
<b>#=%! l; Bdfg l:ylt</b> .....	<b>62</b>
<b>#=%@ ; d:of lj Znifof</b> .....	<b>63</b>
<b>#=%# ; efjgf tyf cj ; / lj Znifof</b> .....	<b>64</b>
<b>#=%\$ ofhgj ; fj tflnsf</b> .....	<b>64</b>
<b>#=%% hg; wof tyf :jf:Yo lqsf]sfogllt</b> .....	<b>65</b>
<b>#=^ Vffg]kfgl tyf ; /; kmf0{</b> .....	<b>67</b>

#^=! lj Bdfg l:ylt .....	67
#^=@ ; d:of lj Znifof .....	67
#^=# ; efjgf / cj ; / lj Znifof .....	68
#^=\$ ofhgf ; fj tflnsf .....	69
#^=% vfgkfgl tyf ; / ; knf0 lfgsf]sfoqllt .....	70
#& dlxnf, afnafnsf tyf nilft ju{.....	<b>70</b>
#&=! lj Bdfg l:ylt .....	70
#&=@ ; d:of lj Znifof .....	71
#&=# ; efjgf / cj ; / lj Znifof .....	72
#&=\$ ofhgf ; fj tflnsf .....	72
#&=% sfoqllt .....	73
<b>u= eflts kjfuf/ ljsf; .....</b>	<b>75</b>
#=* eflts kjfuf/ .....	<b>75</b>
#*=! lj Bdfg l:ylt .....	75
#*=@ ; d:of lj Znifof .....	75
#*=# ; efjgf / cj ; / lj Znifof .....	77
#*=\$ ofhgf ; fj tflnsf .....	78
#*=% sfoqllt .....	80
<b>3= jg tyf jftj/of Joj:yfkg .....</b>	<b>82</b>
#=( jg, e" Afof tyf hj s lj lwtf.....	<b>82</b>
#=(! lj Bdfg l:ylt .....	82
#=(@ ; d:of lj Znifof .....	82
#=(# ; efjgf / cj ; / lj Znifof .....	83
#=( \$ ofhgf ; fj tflnsf .....	83
#=(% sfoqllt .....	85
#=! ) lj kb\hflvd Joj :yfkg .....	<b>86</b>
#=! )! k[7eld÷lj Bdfg l:ylt .....	86
#=! )@ ; d:of lj Znifof .....	86
#=! )# ; efjgf / cj ; / lj Znifof .....	87
#=! )\$ ofhgf ; fj tflnsf .....	87
#=! )% sfoqllt .....	88
#=! ! ; yfut ljsf; tyf ; zf; g .....	<b>90</b>
#=! !! lj Bdfg l:ylt .....	90
#=! !@ ; d:of lj Znifof .....	90

#-!# ; efjgf / cj ; / ljZnjf0f .....	92
#-!-\$ ofhgj ; fj tflnsf.....	93
#-!-% sfogllt .....	95
<b>kl/R5j-\$</b> .....	98
<b>sfogj og ofhgj</b> .....	98
\$-! kl/ro.....	98
\$-@ lj ifout lfg kv sfognd tyf kyldstf kkt cfofhgf .....	98
\$-@! slif, l; #f0{tyf kzkgfng .....	98
\$-@@ koog .....	100
\$-@# pBfu, Jofkf/, jls tyf ; xsf/l.....	103
\$-@\$ lzlf, vjhsb, ofj / ; Fs[t.....	104
\$-@% :jf:Yo tyf hg; Wof.....	108
\$-@^ vfgkfgl tyf ; /; kmf0{.....	110
\$-@& dlxnf, afnafnsf tyf nllft ju{.....	111
\$-@* eflts kjfuf/.....	118
\$-@( jg, hlj s lj lwtf tyf e"; Af0f.....	122
\$-@!) lj kb hfjvd Joj:yfkg .....	124
\$-@!! ; #yfut ljsf; tyf ; zf; g .....	125
<b>kl/R5j-%</b> .....	128
<b>cgludg dNof°sg ofhgj</b> .....	128
%-! cgludg tyf dNof°g k4lt .....	128
%-@ cgludg dNof°g ; Argf.....	128
%-@! ; kl/j Jf0f tyf cgludg ; ldl.....	128
%-@@ ; kl/j Jf0f tyf cgludg pk; ldl.....	128
%-@# ; 0Qm cgludg ; ldl.....	129
%-@\$ lj ifout ; ldl.....	129
%-@% ; Dalwt lgsfo tyf kl/ofhgj.....	129
%-# cgludg klqmf .....	129
%-#! k6s]tyf lgoldt cgludg.....	129
%-#@ gful/s cgludg .....	129
%-#@ glthdf cfwfl/t cgludg 9fFf cg; f/ jflif\$ ; dlff .....	130
%-## dWbj lw dNof°g.....	130
%-#\$ cltd dNof°g .....	130
%-#% glthdf cfwfl/t cgludg-dNof°sg sfogj og cjwf/Off.....	130

%-\$ glthfdhs cgldg vfšf ..... 131

  %-\$=! s[if, l; #f0 tyf kzkfng ..... 132

  %-\$=@ koóg lf[šf]cgludg, dlf<sup>a</sup>sg ofhgf ..... 133

  %-\$=# pBf[ū, j fl0fHo, a]s<sup>a</sup> tyf ; xsf/l ..... 134

  %-\$=\$ lzlf, v]hsb, of f tyf ; #s[t ..... 135

  %-\$=% hg; wof tyf :jf:Yo ..... 137

  %-\$=^ vfg]kfgl tyf ; /; km0 ..... 138

  %-\$& dlxnf, aflnsf tyf nilft ju{ ..... 139

  %-\$=\* e]f]ts kj f[if/ ..... 140

  %-\$=( jg, e" Af0f tyf h]j s lj j wt ..... 141

  %-\$=!) lj kb\hf]vd Joj :yfkq ..... 142

  %-\$=!! ; #yfut lj sf; tyf ; zf; g ..... 143

**cg; 'l**

cg; 'l-!Mcfj lws lhNnf lj sf; ofhgf th[šf ; xof[ūl ; øq lgdf[šf ; a[wl lg0f[šf ..... 147

cg; 'l-@Mbf]f]cfj lws lhNnf lj sf; ofhgf th[šf sfo]j j/of tyf lj :t[ sfo[šf]hg ..... 151

cg; 'l-#Mbf]f]cfj lws lhNnf lj sf; ofhgf th[šf sfo[šf]nsf ..... 153

cg; 'l-\$Mcfj lws lhNnf lj sf; ofhgf lj le[šg sfo[šf]nf uf]7lsf ; xefulx? ..... 154

cg; 'l-%M ; 3lo dfl dnf tyf :yfglo lj sf; d[šqnosf]/fo tyf ; bnfj =====172

cg; 'l-^Mcfj lws lhNnf lj sf; ofhgf lj ifo lj 1 šf]nsf]lj j /of =====154



kl/R5b-!

# cfj lws lhNnf lj sf; ofhgj thdf l j lw tyf klqmof

!# kl/ro

gkfnsf]0{txf; df klxnf]k6s cftl/d ; ljwfg @)^# df /fhosf]9fFf cftu# :yfglo zf; gsf af/df ; jwflgs Joj:yf u/\$f]5 . cftl/d ; ljwfgn]:yfglo:t/blv g}hgtfnf0{; fj efd; Qsf]kpfu ug]cgsH jftfj/0f agf0{dhssf]zf; g Joj:yfdf a9l ebf a9l ; xeflutf kj 4g ug{hgtfnf0{:yfglo:t/df g}; Jf pknJw u/fpg tyf nf\$tgqsf]:yfglo:t/blv g}; #yfut ug[lj s[bls/0f tyf clwsf/sf]lglfk0sf]cfwf/df :yfglo zf; g ; DjGwl Joj:yf u/\$f]5 .

lj s[bls/0f tyf :yfglo zf; gnf0{Joj xf/df ?kft/0f ug{; /sf/n}tIsfnlg lqej g ufd kl/ib\$sf :yfkf ug]lv xfn; Dd k6s k6s cg\$g\kpf; x? ub{cfPsf]5 . o; qmddf :yfglo lgsfox?nf0{:yfglo ; /sf/sf ?kdf ; #yfut ug[lbzfdf :yfglo :j foQ zf; g Pq @)%% n]; aebf dxTj k0f{ofubfg u/\$f]5 . o; sf cnfj :yfglo :j foQ zf; g Pq @)%% tyf tt\; DaGwl lgodfj nl @)^ n}sdtdf % jif{cj lwsf] cfj lws lhNnf lj sf; ofhgj -cfhlj of] thdf ug[kg] / ; \$f]cfwf/df j liff ofhgj tyf ahb thdf ug[kg] :ki6 Joj:yf u/\$f]5 .

lhNnsf]; du|lj sf; sf]nlo tyf pZto lgwf(0f u/L ; f]kkt ug\$ nflu cfj Zos glt, /ofglit, klydstf klxrfg tyf kl/eflft u/L lhNnf lj sf; sf]dfurq tof/ ug\$ nflu cfj lws lhNnf lj sf; ofhgj thdf ug[sfo\$]; ?jft ePsf] sl/j Ps bzs ePsf] 5 . o; }Gbedf ndh<sup>a</sup> lhNnf] cf-j = @)%\*÷)%( blv @)^#÷)^\$ sf nflu klxnf]cfhlj of] thdf u/L sfofj og u/\$f]lyof].

kyd cfhlj of\$]; dofj lw lj ut kF jifcufi8 g}; dft ePsf]/ To; kl5 bZdf nDabf]/fhglts ; qmDofsfnsf sf/0f bf] f]cfhlj of]; dodf thdf xg ; s\$]lyPg . cfj lws ofhgj lj xlgtsf]cj:yf lgs} nDag uPsf]cj:yfdf lhNnf lj sf; sf]cfufdl dfurq tof/ u/L lhNnsf]ofhgfa4 lj sf; nf0{lg/t/tf tyf ult lbg]kpf; ; j?k lhNnf lj sf; ; ldt, /fhglts bnx?, ljifout sfofno tyf clo ; /f\$]/jfnfsf] lg0f6 adfhd ndh<sup>a</sup> lhNnsf]bf] f]kF jif{cfj lws lhNnf lj sf; ofhgj -cf-j = @)&÷&!-@)&\$÷&%\_ thdf ul/Psf]5 . o; sf]nflu k}{ ; t\$]?kdf /x\$]kyd cfj lws ofhgfsf]lhNnf lj sf; sf ; DalGwt ; fenh/ tyf ; /f\$]/jfnfsf]; xeflutfd lgwf/t tyf ; do;fk]f klqmof / lj lw adfhd ; dlff ; d] ul/Psf].

!@ cfj lws lhNnf lj sf; ofhgj thdf canDag ul/Psf cjwf/0ff

cfj lws lhNnf lj sf; ofhgj thdf klqmofdf lgDg cjwf/0ff? cj nDag ul/Psf]5 .

- ; xeflutfdhs ofhgj thdf -Participatory Planning\_ tyf jx; /f\$]/jfnf ; mltf Pj d\k/fdz{ klqmof -Multi-Stakeholders Consultation Approach\_ cj nDag ofhgj thdf ul/Psf].
- ; rgdf cfwfl/t ofhgj thdf -Information based Planning\_ k2lt cj nDjg ul/Psf].
- /fli60 tyf lhNnf:t/sf ljifout lqsf /ofgltsf ofhgfsf nlo, pZtox?; E ; dfohg tyf tbfTDotf sfod ul/Psf]5 .
- ofhgj lj j/0f tyf sfodnf0{n}Es ; dtf tyf ; fdlhs ; dfj zls/0f -GESI\_ cjwf/0ff adfhd lj Znif0f ul/Psf].
- txf]/fli60 ofhgfsf]nlo / ; fs Pj +fli60 cgudg tyf dNofg lbubzgnf0{cfwf/ In0Psf].
- glthdhs ofhgj vf\$df -Result-Based Planning Framework\_ df cfwfl/t eP/ thdf ul/Psf]5 .
- ofhgfsf]cgudg tyf dNofgdf gful/s cgudg -Civic & Participatory Monitoring\_, glthdhs Cgudg -Result-Based Monitoring System\_ tyf t}f]klfsf]cgudg -Third Party Monitoring\_ k0ffnl kpfu ul/Psf].

!# cfj lws ofhgj thdf l j lw tyf klqmof

:yfglo :j foQ zf; g Pq @)%%, tt\; DaGwl lgodfj nlsf]Joj:yf tyf /fli60 ofhgj cfofuaf6 hf/l cfj lws lhNnf lj sf; ofhgj thdf lgb]zsf @)^^ adfhd lhj ; sf]g]tj / lhNnf lj sf; sf ; fenh/ tyf

; /f\$ /jfnfsf] ; lqmotfdf ; xeflutfdhs tl/sfaf6 /fli60 lj sf; sf nlo / lhNnf lj sf; cjwf/0ffdf  
cfwfl/t eP/ % jif{cj lwsf nflu cflhlj of] thdf ul/Psf]5 . cfj lws ofhgj thdf ubf{cfj lws lhNnf  
lj sf; ofhgj thdf lgbzsf] cfl/Om ; 3lo dldnf tyf :yfglo lj sf; dGqfno / lhNnf lj sf; sf  
; femf/af6 lnvt ?kdf kkt gllt lgbz; d;nf0{Wbfg lbOPsf]5 .

lj sf; Joj :yfkqdf kl5Nnf] ; dodf klrnf aGb}uPsf hnjfo"kl/j tG cgshg, jftfj/Of ; Af0f, lj kb\  
hflvd Gogls/Of, knf7d;f Joj :yfkq, ;fdflhs lj ; ult / ljs[t, afaflnsf, kf7of / lfdtf lj sf; ,  
; fdflhs ; dfj zls/Of / hjfknb/ktf cfl h:tf ljifoutnf0{ofhgj thdf klqmf ; fem ; afnsf] ; dfj z  
ul/Psf]5 . cflhlj of]Pq, lgod / lgbzsfdf ePsf Joj :yfsf] ; d; pkofu u/l lgDg lj lw / klqmf k7f u/l  
bf}cfj lws lhNnf lj sf; ofhgj thdf ul/Psf]5 #

!#-! Pq, lgod, lgbzsf tyf kljtDg cWbog tyf kg/fjnf\$g

cflhlj of] thdfsf l ; nl ; nfd ; DalGwt Pq, lgod, lgbzsf, /fli60 ofhgj, cfj lws ofhgjsf nflu  
lj utsf kof; x?, lhNnfsf] cWbaj lws j :tut lj j/Of kljtDg, sqblo tyf lhNnfsf ljifout u?ofhgfx?,  
lhNnf lj sf; ofhgj ; dlff kljtDg, lhj ; tyf ljifout sfofnox?; E ; DalGwt kult kljtDg ; sng,  
cWbog tyf kg/fjnf\$g u/l ; fble\$ / cfjZos ; rgf tyf lj j/Of kkt ul/of]. cfjZos b:tfjh,  
kljtDg, lj j/Ofx? ; sng tyf pknAw u/fpg lhj ; Pj -lhNnf lj sf; sf ; /f\$ /jfnf lgsfo, ; 3-; :yf /  
JolQmsf ; xofu lj 16fhlnf0{pknAw ePsf]lyof].

!#-@ kyd cflhlj of] ; dlff tyf k7kf7of

ndh<sup>a</sup> lhNnfsf]kyd cflhlj of] -@)%(-)^-@)^#-)^\$ \_ sf] ; dlff lhNnf lj sf; sf ; femf/ tyf  
; /f\$ /jfnfsf] ; lqmotfdf ; xeflutfdhs t}f]klfsf] ?kdf Joj ; flos ; :yfsf lj ifolj 14f/f ul/Psf]lyof].  
pQm ; dlffaf6 kkt lgisif{tyf k7kf7ofnf0{bf] f] cflhlj of]cfw/sf] ?kdf pkofu ul/Psf] . ; dlffsf]  
sxl dxTj kof{czx? o ; cfj lws ofhgjsf]cjwf/0ff v08df ktt ul/Psf]5 .

!## k7 ofhgj tof/L sfozfnf uf]7lM ; xdltsf]cfw/ tyf ; rdf ; embf/Lsf] ; ef/De

cflhlj of] thdf ; DaGwdf ePsf lgOf6, cfj lws ofhgj thdf ; aGwl sfoGbz tyf cfj lws lhNnf  
lj sf; ofhgj thdf lgbzsf adflhd k7 ofhgj thdf sfozfnf uf]7lsf]cfofhgj u/l ; DalGwt ; a}klfar  
cfk ; l ; / ; Nnfx / ; denb/L sfod u/l ofhgj thdf klqmfnf0{cufl8 a9f0Psf]lyof]. pQm sfozfnf  
uf]7lsf]cfofhgj lhj ; / ; xhs/Of ; DalGwt lj ifo lj 1af/f ul/Psf]lyof]. uf]7ldf lj Bdfg cj :yfdf  
cflhlj of]cfj Zostf, ofhgj thdf klqmf, ; /f\$ /jfnfsf] eldsf tyf cflhlj of] nflu cfjZos  
tYof\$af/]5nkm u/l cfj lws ofhgj thdf sfozfnf ; d; tof/ u/l 5nkm tyf :jls[t ul/of].

; fy}uf]7ldf bf] f]cfj lws lhNnf lj sf; ofhgj thdf klqmf tyf sfozfnf{Jojl:yt 9un]cl3 a9fpg]  
sfozfnf lhNnf:yt ; Dkof{ ; /f\$ /jfnfx?alr ; Dks{tyf ; dgjo u/l ; xofu clej [4 / kl/rfng ug{lhNnf  
lj sf; ; ldtsf ; ekltf] ; ofhsTjdf /fhgllts bnsf kdV, lhj ; sf k7 ; ekltx?, kdV lhNnf  
clwsf/L, ljifout sfofnosf kdVx?, ljleG ; dgjo ; ldtx?nufot kqs/ dx; 3 ; d;sf] ; xeflutfdf  
lgbzs ; ldt / lgbzsf]Joj:yf adflhd tYofl ; sng, ljZn7of, ljifout lfqsf]ofhgj thdfsf nflu  
/fhgllts bnsf kltglwsf] ; ofhsTj / ; aGwt lj ifo lfqsf lgsfox?sf] ; xeflutfdf % j6f ljifout  
sfozfn; ldt ; d; u7g u/l sfozj /Ofaf/]5nkm ul/Psf]lyof].

!#\$ tYof°-; rgf ; sng tyf ljZn7ofM ofhgj thdfsf]j }lgs cwf/

ljifout sfozfn; E k/fdz{u/l cflhlj of]k7 tof/L uf]7laf6 klxrfg ul/Psf]gku tYofl ; sngsf  
nflu k/fdzkftaf6 cfjZos knf/fd tyf r\$lni6 tof/ u/l lhj ; tyf ljifout sfozfnf0{pknAw u/f0{  
tl]sPsf] ; do ; ldfleq ljleG >f:af6 cWbaj lws tYofl pknAw u/fpg]Joj:yf ul/of]. o ; }cg?k ljleG  
lgsfo, ; 3-; :yf / klaf6 ljifout lfqsf]tYofl cWbaj lws u/l pknAw u/f0Psf]lyof]. o ; qmddf gky  
tyf kofkt xg g ; s\$ tYof\$ tyf ; rgsf nflu k/fdzkft ; :yfs lj 1 6fhln] ; aGwt sfozfn /  
; 3-; :yfdf e\$3f6 u/l ; DalGwt kbflwsf/L / sd{f/Lx? ; E 5nkm u/l cfjZos tYof\$ ; sng ul/Psf]  
lyof]. o ; l ; sng ul/Psf tYof\$df cfwfl/t e0{lhNnf j:tut lj j/Of tof/ u/l cfj lws lhNnf lj sf;  
ofhgjsf]efu ! ?kdf ktt ul/Psf]5 .

!#% lhNnf j:tut ljj/of tyf gS;f tof/LM tYodf cfwf/t ofhgf

cfj lws lhNnf lj sf; ofhgf nfo{; Rgf tyf tVofsd f cfwf/t, j:tut, :yfgut lj zjftx?df cfwf/t Pj+Joj xfl/s agfpg lhNnf j:tut ljj/of tyf efylhs ; Rgf kofnlsf] kofu u/L cfwf/et ; ft gS; fx?; d; cBfj lws ul/Psf]5 . o; qmddf lhNnf lj sf; sf ljutsf sfo{tyf kof; x?sf]; dLIff / j flif kltj b, lj ifout sfo{no, ; 3÷; :yf, lj leG kl/ofhgf, lj sf; ; femf/ / lhNnf tyf uflj; sf]j:tl:ylt ljj/of tyf klt kltj b, lhNnfsf] lj ifout l:ylt lj Znifof tyf /ofglts ofhgf?sf] cfwf/df tVof cfwf] lws tyf lj Znifof ul/Psf]5 . /fli6:t/sf tVofsf kdv ; ftx?nf0{; d; lhNnf j:tut ljj/ofdf ; dfj z ul/Psf]5 . o; cftu dVotM /fli6 hgu0gf @)^\*, gkfn hljg:t/ ; jifof kltj b, s b b tVof lj efuaf/f hf/L ul/Psf] gkfn df ul/alsf] n31f, cgdg, @)^\* af6 lhNnfsf tVofsx? ln0{lhNnfsf] l:ylt lj Znifof ul/Psf]5 .

k/fdz bft[; :yfsf]; xofudf tof/ lhNnf j:tut ljj/of tyf ; ftgS; fx?nf0{lhNnf:t/df lj ifout sfo{n ; lxt lhNnf lj sf; sf ; /f\$ / jfnfsf] pkl:yltdf cfof]ht lhNnf:t/lo uf]7ldf k|t't tyf 5nkm ul/of]. uf]7laf6 k|t ; Nnfx; emj x?nf0{; dfj z u/L lhNnf j:tut ljj/of tyf ; ft gS; nfo{clGtd ?k lbOPsf]5 . pknAw tVof tyf ; Rgf x?nf0{ lj ifout / :yfgut ; efjgf÷cj; /, ; d:of÷; jfn / pknAwlx?sf] lj Znifof ug{ cfj lws lhNnf lj sf; ofhgf thofsf] cfwf/jif{-cfj= @)^(-&)\_ sf] lhNnf lj sf; sf]:ylt klxrfg u/L lj Bdfg cj :yf lgwf(0f -benchmarking\_ ul/Psf]5 .

!#^ lhNnf lj sf; sf]cjwf/Off tof/LM ofhgf sf]/fhglts b[i6sf0f

; xeflutfds k\$ pfa6 lhNnfsf] cflhj of\$] cfwf/:tDe tyf /ofglts b[i6sf0f -Strategic Vision\_ sf] ?kdf lhNnf lj sf; sf]cjwf/Off tof/ ul/Psf]5 . lhNnf j:tut ljj/of kltj b tyf >ft gS; f, kyd cflhj of\$] ; dLIffaf6 k|t ; emj, lhNnf lj sf; sf ljutsf kof; / pknAwlx?sf] ; dLIff kltj bgsf cfwf/df lhNnf lj sf; sf ; efjgf, ; d:of, cj; / tyf rgtx?sf] lj Znifof u/L lhNnf lj sf; sf]cjwf/Off thof ul/of]. o; sf ; fy}lhNnf lj sf; sf]cjwf/Offdf lhNnf lj sf; sf] bL3\$fnlg ; f, lgb z s l; 4Gt, ; dli6ut nlo, p27o / ; f\$]dfkgsf ; R s Pj +cfwf/x? ; lxt ofhgf sf]Psls t ; ftflnsf thof ul/of]. ofhgf sf]Psls t ; ft flnsf thof ug{ qmddf /fli6 ofhgf sf]nlo; d;nf0{b[i6ut u/L lhNnf lj sf; sf ; fdlhs, cfly tyf efts nlox? lgwf(0f ul/Psf]5 . o; /L tof/ ul/Psf] lhNnf lj sf; sf]cjwf/Off b:tfj h kl/R5b-@ df k|t't ul/Psf]5 .

!#& lj ifout ofhgf thof sfozfnf uf]7LM ofhgfdf ; DalGwt lgsfo / lj zj1sf]; xeflutf

pknAw ; Rgf, l:ylt lj Znifof lj j/of / ; dfj z l / ; xeflutfds ?kdf k|t dxTj kof{lj rf/, dfu tyf ; emj nf0{ j } flgs ?kdf Joj:yt u/L lj ifout l:yltsf] lj inifof; lxt lj ifout lf ofhgf thof ug{ cflhj of] thof lj zj1sf]; xofudf lj ifout ofhgf thof sfozfnf uf]7Lx?sf] cfof]hg ul/of]. lj ifout ofhgf thof sfozfnf uf]7ldf lhNnf j:tut tyf lj ifout l:ylt lj Znifof lj j/of, lhNnf lj sf; sf]k|tflj t cjwf/Off, ofhgf thof sfozfnf uf]7laf6 k|t /fo tyf ; emj, lj ifout lf u?ofhgf sf] kg/fj nfg ul/of]. pQm lj ifout sfozfnx?df kfyldstf lgwf(0f u/L lj leG !! j6f lj ifout lf x?sf]; d:of lj Znifof, cj; / tyf ; Defjgf lj Znifof, ofhgf ; f, flnsf, kdv cfof]hg÷sfoqnd / ah Pj +sfoqnd sfof]ogsf nflu cfj Zos sfoqnd tx?; lxt lj ifout lf ofhgf sf]d:of thof ul/of].

lj ifout sfo{n÷; ldtsf] g]Tj df hlj; n] lj ifout ?kdf lj ifout lf ofhgf thof sfozfnf uf]7Lx?sf] cfof]hg ul/\$] lyof]. lj ifout lf ofhgf thof uf]7ldf /fhglts bnsf kltlgw, lj ifout sfo{n, ; 3÷; :yf / lj sf; ; femf/ ; :yf / lghl lf sf kltlgw, dlxn tyf nllft ju\$] pT; fxhgs ; xeflutf /x\$] lyof]. o; qmddf lj ifolj 1x?af6 dxTj kof{lj rf/, dfu tyf ; emj k|t u/L j } flgs ?kdf Joj:yt ul/Psf]5 . lj ifout ofhgf o; b:tfj hsf]kl/R5b-# df k|t't 5 .

!#\* clGtd sfozfnf uf]7LM chl of\$]:yfglo ckgTj / ; femf/sf]:jfdTj

cfj lws lhNnf lj sf; ofhgf thofsf lj leG r/of tyf klqmfaf6 k|t pknAwlnf0{clGtd ?k lbg lhNnf:t/lo clGtd sfozfnf uf]7Lsf] cfof]hg ul/of]. uf]7ldf cfj lws ofhgf thofsf] lbzflgb z ug lgb z s ; ldt, lj ifout ; ldt x?, gj lgj f t ; ef; b)lhNnfl:ylt /fhglts bnsf kdv tyf kltlgw, k}{

lhj; ; efklt, lj ifout lgsfosf kdv tyf kltlgw, ; 3÷; :yfsf kltlgw, gllh lfg, nllft ju{tyf lfgsf kltlgw, ; dfh; j l / a4lhllj sf]; lqno ; eflutf /x\$]lyof]. ufj7ldf lhNnfsf]j:tut ljj/of, >f] gSzf, lhNnf lj sf; cjwf/off, ; dfj zl / ; xeflutfdhs lj ifout sfozfnf ufj7laf6 tof/ lj ifout lfg ofhgf ; f] tflnsf, kdv sfozfnf tyf ahf / sfozfnf d:ofb k|tt ul/of] / ; xeflutfdhs 5nkmsf dflbdaf6 cfj Zos ; Nnfx / ; emj ; lxt kl/dfhg / cgdhfg ul/of].

clGtd sfozfnf ufj7ldf lj ifout lfg ofhgf tyf sfozfnf, kfyldstf lgwf{Of, kfyldstf k|tt cfofhgf tyf sfozfnf]nlo / ahf ; lxt cgludg tyf dNof]g / lhDd]f/L ; d] lgwf{Of ul/Psf]lyof]. lhNnfsf]; dli6ut tyf lj ifout lfgcg' f/ ; f] cgdhg tyf lj Zn]fOf, ckU ; f] cgdhg, lhDd]f/L tflnsf, cgludg tyf dNof]g k|ffnl ; d] tof/ ul/Psf]lyof]. ofhgf thof ubf{lj ifout lfg cg' f/ cfofhgf tyf sfozfnf]k|tflj t lfg tyf nllft ju{ ; d] lgwf{Of ul/Psf]lyof]-lhNnf:t/lo sfozfnf ufj7lsf]lj j/of cg' Pl \$ df lb0Psf\$ .

!#-( cfj lws lhNnf lj sf; ofhgf k/fdz{ufj7lm lj lzi7 JolQmx?sf]; Nnfx ; emj

lhNnf lj sf; ; ldltn] thof u/\$]bf]f] cfj lws lhNnf lj sf; ofhgfsf]; du|vf5fnf0{sf7df8fOf /fli6:t/sf] k/fdz{ufj7l cfofhgf u/l ndh<sup>a</sup> lhNnfsf :yfol 7ufgf ePsf ljleG lfgdf ; mlg tyf lqnofzn JolQmjx? jf ; 3lo dflndf tyf :yfglo lj sf; dGqfno / c6o lj ifout dGqfnox? / ndh<sup>a</sup> lhNnfsf]lj sf; kof; df rf; f]/Vg]lj lzi7 JolQmjx? ; dif k|tt ul/of]. o; ufj7l; d]af6 k|tt ; Nnfx ; emj nf0{dlwgh/ u/l cfj lws lhNnf lj sf; ofhgfnf0{lj 1 ; dxn]clGtd ?k k|ffg u{of].

!#-) cfj lws lhNnf lj sf; ofhgf b:t]h tof/lm cys kof; sf]lgrf\$

lhNnf j:tlylt ljj/of Pj +lhNnf lj sf; sf]cjwf/off thof sfozfnf ufj7l, lj ifout lfg ofhgf thof sfozfnf ufj7l tyf clGtd sfozfnf ufj7l Pj +sf7df8fOf ; DkGg k/fdz{ufj7lsf]pknAwlsf]?kdf lgb]zsf adf]hd bf]f] cfj lws lhNnf lj sf; ofhgf ndh<sup>a</sup> -@)&)÷&!-@)&\$÷)&%\_ sf] clGtd d:ofb tof/ ul/Psf]5 . bf]f] cfj lws ofhgf thofsf ljleG r/Ofdf ePsf sfozfnf Pj +5nkmsf lgisif\$] cfwf/df lgb]zsfdf t]sPsf]9f] adf]hd cfj lws lhNnf lj sf; ofhgf b:t]h tof/ ul/Psf]5 .

#! ; emj, k[7kf]fOf Pj +:jls]tm cflhlj of\$]j]wflgs cfwf/

cflhlj of]b:t]h]sf]j]wflgs cfwf/sf nflu lhNnf lj sf; ; ldltaf/f ; 3lo dflndf tyf :yfglo lj sf; dGqfno, /fli6 ofhgf cfofu, lj ifout dGqfno Pj +lj sf; ; femf/x? ; d]sf]; emj / k[7kf]fOfsf nflu kZ ul/of]. pk/fQm lgsfoaf6 k|tt ; emj / k[7kf]fOf ; dfofhg u/l ofhgf lj 1 6f]ln]ofhgf b:t]h]nf0{ clGtd ?k k|ffg ul/Psf]5 .

cfj lws lhNnf lj sf; ofhgfsf]thof lj lw / klqmf l; nl; n]f/ ?k b]fo cg' f/ k|tt ul/Psf]5 .



kl/R5b-@

# lhNnf lj sf; sf]cj wf/Off

@ kl/ro

cfj lws lhNnf lj sf; ofhgf dhtM:yfgut lj z]rtfx?df cfwf/t Pslst tyf ax-lj ifos ofhgf xf].  
o; n]lhNnfsf]bl3\$flng ; f], lhNnf lj sf; sf]; dli6ut nlo tyf p2Zo lgwf{Of u/L ; f]kkt ug\$ nflu  
cfj Zos gllt, /Ofgllt, klyldstf klxrfg tyf kl/eflft u/L lhNnf lj sf; sf]eljosf]dfu{rq tof/ ub5 .  
o; klqmfdf :yfglo lj sf; sf ; femf/ Pj +; /f\$]/jfnfsf]klxrfg e0{k\$]sf/L kl/rfngsf]cfwf/ tof/  
x65 .

:yfglo lgsfox?sf]cu]f0df lhNnf, gu/ / ufp\$]cfj lws ofhgf thdf sfo{sfggtM aflbffd /  
Jojxf/tM hgtfsf cfsf\$ Pj +ufpF7fpF/ a:tlst]; Defj gf tyf cfj Zostsf cfwf/df lj sf; sf lj ifosf]  
klxrfg, sfoqmd lgwf{Of Pj =>f] ; fwgsf]lj lgofhg ug{pTk]Off huipg] pT; fx a9fpg] lj Zj; lbnfpg]/  
lj sf; -Gof :yflkt ug]dx]kOf{pkfo xf]. cfj lws ofhgf :yfglo tx-lhNnf, gu/kfnst / ufp]lj sf;  
; ldt lqdf ; #fng xg] ; a)k\$]/sf lj sf; sfoqmdx?nf0{lgblzt ug] ; j]kfos lgsfo, ; j]fuxl,  
; xof]u / ko] ]f of ug]lgsfo ; lxt ; a); /f\$]/jfnfsf]; xelutdf ; eQm lrGtg, dgg\dNof]g, lj Zn]f of,  
k/fdz{/ ; xldtdf tof/ ; fem kof; / kl]tj4tfsf]b:tfj h xf].

:yfglo :jfoQ zf; g Pq @)%% tyf tt\; DaGwl lgodfj nl @)%^ n]lhj ; nf0{sDtltdf % jif{cfj lwsf]  
cfj lws ofhgf thdf ug{kg] / ; f]sf]cfwf/df jlif\$ ofhgf thdf ug{kg]Joj:yf u/\$f]5 . pQmJoj:yf  
cg; f/ cfj lws lhNnf lj sf; ofhgf thdfsf]nflu gkfn ; /sf/, /fli6e ofhgf cfofun]cfj lws lhNnf  
lj sf; ofhgf thdf ; DaGwl lgb]zsf @)%\* tof/ u/L hf/L u/\$f]lyof]. pQm lgb]zsf adf]hd t]sflng  
lgjfrt hgk]tlglw jxfn /x\$]f]; dodf lhNnf lj sf; ; ldt ndh^sf]g]Tj df tyf ; /f\$]/jfnf lgsfox?n]  
cfly\$ jif{ @)%\*÷%(-@)^#÷^\$ sf nflu kyd cfj lws lhNnf lj sf; ofhgf -cf]hlj of] thdf u/L  
sfof]og ; d] u/L ; s\$]f]5 .

kyd cfj lws lhNnf lj sf; ofhgf]thdf / l:js]t nuQ}t]sflng lgjfrt hgk]tlglw]kbj lw  
; dft ePsf] / tbpk]t :yfglo lgsfosf] ; ~rfng sxl ; do dgflgt kbflwsf/L / nfd] do; Dd  
sd{f/laf6 x6}cfPsf]5 . o; alrdf b]zdf /fhgllts tyf glltut kl/jt6 eof]/ gofF; l]fwgsf]kvf0df  
; qmd0sfng cj:yf hf/L /x\$]f]5 . lj Bdfg /fhgllts ; qmd0sfng cj:yf sxl ; do cem n]Dag]:yltdf  
lhNnf lj sf; kof; x?nf0{ult lbg lhNnf lj sf; sf ; femf/ alrsf]; j]bnf0{hljGt agf0{fvG ; femf ; xldt  
cg; f/ lhNnfsf]lj sf'klqmfnf0{cl3 a9fpg cfj lws lhNnf lj sf; ofhgf]cfj Zostf dxz'; eP cg; f/  
pkoQm klqmf / lj lwaf/f b]f]f] cf]hlj of] thdf ug{ /fhgllts bn nufot ; DalGwt ; femf/ tyf  
; /f\$]/jfnfsf]kl]ta4tf eP adf]hd lhNnf lj sf; sf]cj wf/Off kq tof/ ul/Psf]xf].

lhNnf lj sf; sf]cj wf/Off lhNnf lj sf; sf]/fhgllts ; xldtsf]b:tfj h xf]. of]lhNnfdf lqmf]zn ; a)  
/fhgllts bn tyf kv ; /f\$]/jfnfsf]; #lgtf / ; xof]udf tof/ ul/Psf]xf]. h; n]cf]hlj of] thdf  
sfof]0{lbzflgb] u/\$f]5 .

@@ lhNnf lj sf; sf kv ; efjgf, cj ; /, ; d:of tyf rg]ttx?

k]s]ts, ef]l]ns, ; fdlhs, ; fFs]ts, /fhgllts P]txf]l; s bl[6n] b]zs}uf]j sf]kdf /x\$]f] o;  
lhNnfsf] cfly\$, ; fdlhs, dfgjlo / ef]ts lj sf; sf] utl, nufgl cg?ksf] glthf tyf k\$]sf/Ltf  
ck]ffs]kdf j]4 xg ; ls/x\$]f] 5g . lhNnfnf0{s]f, hn>f], ko6g tyf k]f]w/sf] dflbdaf6 ; d]h  
lhNnfsf] ?kdf lj sf; ug{ ; lsg] ; efjgf /x\$]f] 5 . lhNnfsf /fhgllts bnx?nufot ; DalGwt  
; /f\$]/jfnfx?af6 o; lj ifodf lj Zj; / kl]tj4tf ; d] JoQm x6}cfPsf]5 . lhNnf lj sf; sf]lj utsf kof;  
tyf pknAwlx?sf]dNof]g ubf{lhNnfsf]; dli6ut ; fdlhs, cfly\$ lj sf; ; DaGwl lj lw ; efjgf, cj ; /,  
; d:of tyf rg]ttx? o; k\$]/ /x\$]f] 5gM

**@-! lhNnf lj sf; sf kðv ; efj gfx?**

lxdnfsf]knh / kxf8sf]svdf efuf]ns / /ofglts ?kn]dxTj k0f{:yfgdf cjl:yt ndh<sup>a</sup> lhNnf] Jofks ; efj gf af\$sf] 5 . lhNnf lj sf; sf ljutsf k0f; / pknAwL Pj+j:tl:ylt lj j/of tyf ; xeflutfds 5nknaf6 klxrfg ul/Psf ; efj gfnf0{aBfut ?kdf ; Hfktdf tn JofVof ul/Psf]5 .

**s= kfs[ts tyf efts**

**1. s[if ptkfbg Joj ; fols/of tyf lj lj lws/of**

ndh<sup>a</sup> lhNnf efuf]ns tyf hn jfobf]lx; fan]lj lj wtfoQm 5 . km:j ?k lhNnfd s[if pkhx?sf] lj lj lws/of / Joj ; fols/ofsf]krf / ; efj gf /x\$F5 . sd prf0{ePsf]e"efu / ; dy/ 6f/ tyf j zlx? pi0f tyf pkf]0f lfqdf kf06]kmmkth, t/sf/l / wfg tyf ux\$fv]l]sf]nflu pkoQm 5 . dWbd prf0{/ kxf8l e" efudf ; dzltf]0f hn jfo' tyf dWb kxf8l lfqdf xg]kmmkth, t/sf/l, gub]fnl / uxftyf ds}/ sff] nufot cGgafnlsf]krf / ; efj gf /x\$F]5 . lhNnfsf]pRr kxf8l e"efu tyf pRr kxf8l lfqdf cfn' tyf c6o t/sf/l / kmmkth tyf ux; hf}h:tf km; nx?sf]nflu pkoQm/x\$F]5 .

lhNnfsf]w]h; f]lfq ; Gtnf nufot, df}d, sfutl, lgjjf / cgf/sf]nflu pkoQm / cgsh /x\$F]5 . efhdf/, ; Gb/ahf/, k/fgsf, plbk/, r08l:yfg, lrtl, vbl, l; Dkfgl, eheh] uf0Ex/, afEmv], eft] enfovs{uflj ; x? ; Gtnfsf]ks0 lfqsf]?kdf /x\$F 5g\eg]lhNnfsf sd prf0{ePsf ; dy/ 6f/x? h:t} /flugf; 6f/, r0mtly{ ; Gb/ahf/, ef0]8f/, pblk/, vbl, lrtl, lhtf, k/]f8f8f, efhdf/ uflj ; x?df cfk, lnlr, s6x/sf]v]l tyf ptkfbg e/x\$F]5 . o; y{lhNnfd kmmkthsf]ks0 lfq lj sf; u/l Joj ; fols/of ug{ ; lsg]; efj gf /xsf]5 .

lhNnfsf]pRr kxf8l / pRr e"efu blv dWbd pRr lfqdf cfn'sf]v]l tyf ptkfbg e/x\$F]/ o; nf0{ cem lj :tf/ / Joj ; fols/of tyf ahf/ls/of ug{ ; lsg]blv65 . o; u/l ; fxl lfqdf lrof v]l]sf]k/Ll0f ; km ePsf]h]lrof v]l lj :tf/ ug{ ; lsg]cj:yf /x\$F]5 . lhNnfsf]xf]f]tyf tNnf]lfqdf skm v]l]sf]klg /fdf]lj sf; / lj :tf/ ug{ ; lsg]blv65 . pRr tyf dWb kxf8l lfqsf]cfl; nf]lfqdf cn}l, cld]f]/ cbj f v]l]sf]kz:t ; Eefj gf blvPsf5 .

d:of{bl, r[k] bfb]x afbl, vbl, ldlbE / dfbl gbl lsgf/ x6}; 8s lj sf; ePsf]h]6f/ tyf j zldf ufhe\$ f nufot j0f}dl tyf df}dl t/sf/l v]l]sf]; efj gf a9\$F]5 . o; sf ; fy}gbl lsgf/sf 6f/, km6 tyf j zL, v]fx?df k/jn tyf c6o t/sf/l, gl/jn, v/ahf tyf t/ahf h:tf t/sf/l / kmmkth v]l]sf] lj sf; / lj :tf/ ug]; efj gf /x\$F5 .

o; sf cltl/Qm lhNnf kSsl ; 8saf6 /fhwfgl / t/f0{E ; d} hf]8Psf]sf/of lhNnfd cbj f, xn]f] skm, /zdv]l, dfx/lkng tyf kmmkth v]l, df5f tyf sv/fkng nufot c6o s[if tyf kzh6o pkhx?sf] ptkfbg, Joj ; fols/of tyf lj lj lws/ofsf]krf / ; efj gf /x\$F]5 . lhNnfsf]efuf]ns, kfs[ts, efts lj z]ttsf]km:j ?k s[if ptkfbgsf]krf / ; Eefj gf /x\$F]h]lhNnf lj sf; df s[if lfqsf]; aeGbf cu0fl eldsf /x\$F]blv65 . o; sf nflu dfgj lo >f], k]fvf/, ; fdull, klj lw k0f] / kf k]fxdf k0f; s]G0t ug{ cfj Zos /x\$F5 .

**2. kzkng tyf kzh6o ptkfbgsf]Joj ; fols/of / lj lj lws/of**

lhNnfsf]sd prf0{ePsf lfq, 6f/ tyf j zlx?df uf0{tyf e}lkng / sv/fkngsf]; efj gf /x\$F]5 eg]dWbd prf0{tyf ; dzltf]0f hn jfo' ePsf e"efudf uf0{ jfv] tyf sv/fkngsf]bl]6sf]in]pkoQm /x\$F]5 . pQ/l lfq tyf pRr e"efudf e\$ f, Rofau] tyf jfv]kng e/x\$F]0f o; sf] lj :tf/ / Joj ; fols/ofsf]clws ; efj gf /x\$F5 . o; lfqdf 3fE d]f]g / kzkngdf cfwl/t ; fxl; s ko6gsf]; d} lj sf; ug{ ; Sg]kz:t ; efj gf /x\$F]5 . uf0{tyf e}lkngaf6 8]l pBfu, e\$ f tyf Rofau]kngaf6 df; ' tyf pmgdf cfwl/t pBfu tyf Joj ; fosf]; hg / lj sf; sf]; efj gf /x\$F5 . afv] tyf sv/fkngaf6 df; sf]ptkfbg, lgsf; l tyf df; df cfwl/t pBfu tyf Joj ; fo lj sf; sf]; efj gf /x\$F]blv65 .

**3. hn]Bt\tyf hn>f]sf]axlfqut lj sf; / pko]u**

k]0f r[k] klZrddf dfbl / dWbefudf d:of{bl, bfb]x ldlbg, l/:tl, vbl nufot #) cf}gbl tyf v]h]sf]pkl:ylt / lg/Gt/ k]fxn]of]lhNnf hn>f]df wgl /x\$F]5 . d:of{bl gbl lj Bt sf]8f]sf]?kdf

lj sf; t e0{x\$}5 . lhNndf hn>f]sf]pkofu hnljBt ptkfbg nufot l; #f0{ vfgkfgl, kfglldn tyf 3\$df kofu e0/x\$}5 . 7fpf0f kfyl /x\$} / ePsf kfyl ; wf/ tyf gofFkyl/L lgdf0f hn>f]sf] jxpko]sf] ckf/ ; efjgf /x\$}5 . hnljBt nufot hn>f]sf]jxlqut pkofu u/L bzdj ljBdfg phf\$] ; \$6 ; dfwgdf o; n]7hf]ofubfg ug{ ; Sg] / o; af6 lhNnfsf]lj sf; df ; d] k8sf]dfg{ ; Sg] ; efjgf /x\$}blv65 . hn>f]sf]Pslst / jxlqut cfo]hg ; #fng u/L lhNndf /x\$}lj Bt, l; #f0{/ vfgkfglsf] ; lj wf kfofpg af6 /x\$ :yfgx?df ; f] ; lj wf lj :ff/sf]k' / ; efjgf /x\$}5 .

**4. h]s lj]wtf, ; Af0f lq tyf hnfwf/ Joj:yfkg**

ndh<sup>a</sup> lhNnf sd prf0{ePsf ; dy/ ddfg, 6f/, jzl / vff blv kxf8 / lxdfnl e"efu; Dd k]nP/ /x\$}5 . le/fnf]kxf8l r\$fg blv ldn\$] ; dy/ 6f/, ddfg, sd prf0\$ kxf8 / pRr kxf8x? /x\$} / ndh<sup>a</sup>nf0{@ lt/af6 gbln]3]sf]s/la alraf6 d/:ofbl gbl, bfl{ ldlbd gbl ju\$fh]oxfEgbl lsgf/df kz:t pj{ k16x? klg /x\$} 5g\ prf0{ e"w/ftn Pj+cj:l]ytsf] lj]wtf] lhNndf hnjfo' klg lj]wtfom ePsf]sf/of lhNndf s]if, jg tyf h]s lj]wtf /x\$}blv65 . hg s]if, kz' / jgh6o ptkfbgsf]nflu clws pkoQm dfg65 . o; }lhNndf \* j6f hnfwf/ lq, %) a9l pkhnfwf/ lq /x\$} 5g\ . pk/fom hnfwf/ Pj +pkhnfwf/ lq?df e]f]ns, k]s[ts tyf hnjfosf]lj]wtf /x\$}x6f s]if, jg tyf kz' ptkfbgsf]lj sf; / lj :tf/sf]/df] ; efjgf /x\$}5 . hnfwf/ ; Af0faf6 lftu|t eldsf]kg?tyfg tyf hluf psf; ; d] ug{ ; Sg]cj:yf /x\$}5 .

c6gk0f{ lxpFhl tyf dgf; n' lxd>]vnf, ebzo, r/g tyf vr{ tfn nufot k]s[ts=e]f]ns lj]wtf tyf h]s lj]wtfom lq ; d] lhNndf cj:l:yt /x\$}5 . km:j?k of]lhNnf e]f]ns tyf h]s lj]wtf]lx; fan] ; d] wlg /x\$}sf/of c6gk0f{/ dgf; n' ; Af0f lqsf]?kdf klg sxl lq ; dfjz ePsf]/ o; sf]lj :tf / Joj:yfkg ug] ; efjgf /x\$}5 .

**5. vlgh tyf jgdf cfwl/t pBfu**

ndh<sup>a</sup>sf]sh lqkmm d]b]#(=lÜ lq jg henn]9fs\$]5 . e]f]ns tyf hnjfosf]lj]wtf /x\$} o; lhNndf pi0f blv lztf]0f k\$]/sf]jg / jg:klt kf065g\ o; lhNndf kf0g]kdv sfi7h6o jg:kltx?df ; fn, ; fh, lrnfp] s6', pQl, ; rfk, ; Nnf cbl /x\$} 5g\ nf] ; Nnf, lkknf, dlh7f] lg/d; l, s6sl, gfuah]l kfp8/, kbdrfn, ; u6wjfn, lj if, lr/f0tf] 06b]l]sf]alofF t]hkt, d' nl, embp, l; nfhlt, jg n; g, bfnrlgl, sl/nf] kfFcf] of; f0daf, ; tjf, h6fd; l, uRrLRofp, uhf] uh/ufg] lhj6tl, kfvj, s5/t?n, el/ df]lsf]dx nufotsf dx]k0f{x\$}fi7h6o jg:klt kf0g]x6f lhNndf sfi7 tyf u]sfi7 jg k0fj/df cfwl/t pBf]sf]k' / ; efjgf /x\$}5 .

s]if tyf jgdf cfwl/t pBfu / Joj; fosf]nflu ; yfut / gful/s:t/af6 kof; e0/x\$}ePtf klg vlgh kb]f] cfwl/t pBfu tyf kzf]wg s]b]sf]nflu vf; }kof; ePsf]blv65 . o; ; Da6wl lj :t] cl]bog / cg; 6wfg u/L >f] kl/rfng ug{ ; s]if lhNndf o; af6 /fhuf/L l; hgf ug{ ; lsg]blv65 .

**6. jg tyf hnfwf/ Joj:yfkg dkr{ jftj/of ; jf eQmfg**

lhNnfsf]kdv k]s[ts >f]sf]?kdf /x\$}jg tyf hnfwf/sf c6o >f]x?sf]j]flgs tyf bluf] Joj:yfkg -; /sf/L, ; fdbilos, salnotl, gllh, wld6\_ jgdf cil>t pkefQm tyf ; dbfonf0{o; sf]pkofu ug] ; yf tyf sDkgL / /fHon]sf]g l; S]j6z tyf ; klt u/L >f] tyf jftj/of ; Af0fdf ofubfg u/] jfkt jftj/oflo ; jf eQm]gsf]kz:t ; efjgf /x\$}5 .

**7. gljs/oflo tyf j\$llks phf{**

e]f]ns tyf e]f]ts jftj/of, :yfglo tyf ahf/sf]dfu kl/df0f :j?k lhNndf n3' hn lj Bt, ; f0{ pnhf{ af0f]ofNufot j\$llks tyf gljs/oflo phf{ptkfbg / pkof]sf] ; d] k' / ; efjgf /x\$}5 .

**v=dfgjlo tyf k]jlws**

**1. ko6g lj sf;**

sf7df8f)/ t/f0{ E ; xh kxF ePsf] gk]ns}kdv 6]sE u6tJo c6gk0f{k]z dfu0f /x\$}gk]nsf dx]k0f{ko6slo u6tJo tyf Jofkl/s s]b]kyl/f tyf lrtjg; E ; xh kxF /x\$}sf/of ndh<sup>a</sup> lhNnfnf0{



kbofqf, ; fxl; s tyf ; fFs[ts, s[if tyf ufdlof ko6gsf]?kdf lj sf; / ; jf lj :tf/ ug[; efjgf /x\$] b]v65 . 3gkfy/f, eh<sup>a</sup>, k; ufpF 3f]6] lhdb; l; p?<sup>a</sup>, :of<sup>a</sup>] hut, afxg8f8f, <sup>a</sup>fb, vbl, /f0gf; sf, 0hdkfy/L, uf8fsf, lxn]6S; f/, l; 6b/] k/fgsf, ufpEx/, gfnldf, uxt] lun<sup>a</sup>, ; dl e-Hof<sup>a</sup>\cflb lhNnfs kdv dxTj kof{ko6slo u6tJo:ynx, xg\

ndh<sup>a</sup> lhNnf u?<sup>a</sup> ; Dkbf c jnf\$g, clbog, cg; Gwfgsf lgldQ lj Zjel/sf lh1f; sf nflu kdv u6tJosf ?kdf /x\$] 5 . sf:sl lhNnfsf] kfy/f; Dd u?<sup>a</sup> ; Dkbf dfu[ h]8Psf] 3n]pFoxl lhNnfd cjl:yt 5 . o; afx\$ ljle6g rf8kj{ P]txf; s u9L, b/af/, dl6b/, uDaf cflb ; d] ko6slo cfsif[fsf] ?kdf /x\$] 5g\ P]txf; s, ; fFs[ts e]ts Pj+k]s[ts ; Dkbfsf] cthglo ; ld>ofn] ubf{ ndh<sup>a</sup> lhNnfnf0{ko6g lj sf; sf]k} / ; efjgf ePsf]lhNnfsf]?kdf :yflkt u/\$]5 . pknAw ko6slo ; jf, >f] ; fwg / ; efjotfnf0{dgg ubf{lhNnfd ufdlof ko6g tyf xfd:6\$]lj z] ; efjgf /x\$]5 .

lhNnfn]6]s<sup>a</sup>, voflkn<sup>a</sup>, xlgl6<sup>a</sup> h:tf ko6slo ; jf tyf pkhx?df Voftl sdfPsf]5 . cem o:tf pkhx?sf]lj :tf/ nufot kofko6g, PS; klI8; g, kof/flnf0I8<sup>a</sup>, alNhhIDk<sup>a</sup> h:tf ko6slo ; jf / pkhx?sf] lj sf; / lj :fff/ u/L ko6g Joj; fonf0{lj lj ws/of ug[ kof]t ; Defjgf /x\$] 5 . lhNnfd c6gk0f{tyf dgf; n' kbd fu{ ; ls6sf]nflu j\$]nks dfu{lgdrf u/L kdv ko6slo u6tJo agfpg ; lsg]; efjgf /x\$] 5 . lhNnfd ko6g lj sf; sf nflu ko6g ; Da6wl ; r'g / ; lj wsf]pknAwtf / ; /lffsf]k]ofelt ug{ ; d] cgsh cj:yf b]v65 .

**2. P]txf; s tyf ; fFs[ts lj lwtf**

ef]n]s tyf hn]fof]lj lj lwtf sf ; fy)lhNnfd P]txf; s tyf ; fFs[ts lj lj lwtfdf wlg /x\$]5 . lhNnfd dVo u/] u?<sup>a</sup> hghftlsf]clws a; f]f; , b/f / tdf<sup>a</sup> tyf g]f/x? h:tf ; fFs[ts ?kdf wlg hghft / c6o hfthftl, efiffefil Pj+dflg; x? a; f]f; ub5g\ pglx?sf]:fFs[t, /xg; xg, e]felff, rfnrng, dh]kj{/ pI; jx?df klg lj lwtf /x\$]5 . o; k\$]f/sf]h]s / ; fFs[ts lj lj wtfn]lhNnfsf] lj sf; df lj lw ; efjgf l; h6f u/\$]5 . h; af6 s[if, jg, pB]u, Jofk/, ko6g, lzlf tyf ; Fs[t k]w6 u/L lj sf; df kz:t 6]f k]ofpg ; lsg]; efjgf /x\$]5 .

**3. df}dl ko6g tyf s[if ko6g**

hn]fo' tyf ef]n]s lj lwtf o]m tyf sf7df8f} t/f0{/ gk]nsf dxTj kof{ahf/x?df kl/lrt /x\$] sf/of ndh<sup>a</sup> lhNnfd ufdlof ko6gsf ; fy)pRr lf]df cjl:yt r/g tyf 3fF]df]gdf n:s/ -sf/fEofg\_ ofqf, e]fafv] tyf k]nk]h k\$] lf]df df} dl tyf s[if ko6g ; d]sf]lj sf; / lj :tf/sf]; efjgf /x\$]5 . o; af6 lhNnfd ko6gsf]lj sf; / s[if pkhsf]lj lj ws/of / ahf/Ls/ofdf ; d] 7hf]of]ubfg kl]g]; efjgf /x\$]5 .

**4. k/ftl]j s dxTj sf uDaf, d7, dl6b/, rf8kj{ dh]f k] 46**

lhNnfd P]txf; s tyf k/ftl]j s dxTj sf b/af/, sf, d7, dl6b/, uDafx? kz:t dfqdf /x\$] 5g\ eg]hfto tyf ; fFs[ts lj lwtf /x\$]o; lhNnfd rf8kj{tyf dh]f? lgoldt / df}dl?kdf dgf65g\ o; sf d]ns cfodx? /x\$] 5g\ b/af/, sf, d7dl6b/, rf8kj{/ dh]f?sf]clbog, c jnf\$g tyf clen] ug{ ; lsg]; efjgf /x\$]5 . o; sf]k]w6af6 lhNnfd ko6g lj sf; df cem 6]f kl]g]b]v65 .

**5. :yfglo tyf k/Dk/fut 1fg, ; lk / klj lw lj sf; , lj :tf/ / kl/rfng**

ndh<sup>a</sup>, cflbjf; l tyf hghftlsf]afxNotf ePsf]lhNnf x]. To; df klg of]lhNnfd u?<sup>a</sup>sf]j fxNotf /x\$]5 eg]oxfFb/f nufot c6o n]k]d]v hftx? ; d] /x\$] 5g\ cflbjf; l hfthftl To; df klg u?<sup>a</sup> efiff, wd{ ; Fs[t / kzf, Joj; fo / k/Dk/fut l; kn]; Dk6g dflg65 . hft cg; f/ lhNnaf; ldf :yfglo tyf k/Dk/fut 1fg, ; lk / klj lw k]ngdf /x\$] kf065 . pOm 1fg, ; lk / klj lwnf0{s[if, ko6g / pB]usf] lj sf; tyf lj :tf/df pkof] ug{ ; lsg]kz:t ; Defjgf /x\$]5 .

**6. dfgj ; zfwg lj sf; tyf kl/rfng**

lhNnfd Ps s[if tyf kz'lj 1fg clbog ; :yfg, kl]j lws tyf Joj; flos t]nd s]b|c6tu{k]j lws lzlfno / u]l jxp2z]lo kl]j lws lzlfno ; rfngdf /x\$] 5g\ lhNnfsf]bzs}kdv s]b|kfy/f, /fhwfgl sf7df8f}l5d\$]l tgx]lhNnfsf]bdf]l tyf 8d]/ uf]vf ahf/ / lrtjg; 6 ; d] ; xh kxF /x\$]5 . o; sf

;fy}lhNnfd /sf/L, u} ; /sf/L, lj sf; ; femf/, lj leG kl/ofhgf / lghl lfa6 ; d} dfgj ; #fwg lj sf; sf]sfoqmd ; #fng ePsf 5g\ o; ksf/ :yfglo:t/df dWbd:t/lo dfgj ; #fwg tyf >f] JolQmsf] lj sf; e}xsf]/ o; af6 :yfglo:t/df ; jf k]fxdf kl/rfngsf]kz:t ; efj gf /xsf] .

**7. s[if tyf xl/ofnl ; 8s**

ndh<sup>a</sup> lhNnf k]l /fhdfu{ E lkm8//f\$af6 hf]8Psf]5 eg]o; }lhNnf eP/ lxdfnkl/sf]lhNnf dgf<sup>a</sup> hf\$g]df/af6]klg lgdf]fflwg /xsf] . of] ; 8sn]gkfns}Ps kdV 6ls<sup>a</sup> uGtJo cGgkOf{lf]sf]k]z4f/sf] ?kdf /xsf] . lhNnf leq s[if tyf xl/ofnl ; 8ssf]; hfn, lj sf; / lj :tf/ e}xsf]sf/of lhNnfsf]cfly\$ tyf ; fdlhs lj sf; / ; jf ; lj wsf]kxFdf 7hf]; Defj gf /xsf]5 .

**8. 3/h' tyf ; fgf pBfu**

o; lhNnfd :yfglo sRrf kbfd cfwfl/t 3/h' tyf ; fgf pBfu h:t}ux\$fi7 -gkfnl sfuh, j]af; , cNnf] 9fsf, /f8kfvL, sfi7 tyf 9Efsnf, x:tsnf, yf<sup>a</sup>sf, 6fon tyf 0\$ / s[if tyf kzhGo, / koG tyf lgdf], phf\$]lj sf; / lj :tf/sf]; efj gf /xsf] . o; af6 lgsf; l / fhuf/ldf ; d} 7hf]d2t klG]cj: yf 5 .

**9. :yfglo ptkfbgsf]ahf/ lj sf; / lj :tf/**

ndh<sup>a</sup> lhNnf eP/ pQ/-blf0f / k] {klZrd Jofkf/ ; d} e}xsf]5 / o; nf0{cem lj sf; / lj :tf/ ug]; efj gf /xsf]5 . :yfglo lj sf; kpf; af6 l; lh' j :t' tyf ; j]sf]ahf/; Dd kfofpg / cfjZos sRrf kbfd{ klj lw / ; jf vl/b ug{ pkoQm /xsf] . lhNnf ; b/dsf d jz; x/ nufot ef]8f/, ; Gb/ahf/, ehf/, vbl, sG5f, tfs\$6, cNsf/, Itgkkn] pblk/, es08] eheh] lr-tl, gfy/, ; jf, ; f]lk; n ahf/x? cbl Jofkf/s s]b\$ ?kdf /xsf / pQm s]b\$]cem lj sf; / lj :tf/ ug]; efj gf /xsf] . o; af6 :yfglo j :t' tyf ; jf ; xh}ahf/df kfofpg / cfjZos ; jf tyf j :t' :yfglo:t/df pknAw u/fpg ; Sg]; efj gf /xsf]b]v65 .

**10. j :tl tyf zx/l lj sf;**

lhNnfsf ; 8s nufot cGo efi]ts k]ff/ / ; lj wfx?sf]lj :tf/ e}xsf]sf/of ; efJo ahf/ s]bx?df zx/l k]ff/ / ; lj wfx?sf] lj sf; / lj :tf/ u/l zx/l lj sf; sf]; efj gf /xsf] . pQm ; efJo ahf/ s]bx?df jz; x/, ef]8f/, ; Gb/ahf/, ehf/, vbl, pblk/, sG5f, ; f]lk; n, tfs\$6, cNsf/, uf\$, lj rf]cf]b /xsf 5g\ o; u/l lhNnfd 5l/Psf]j :tlx?nf0{0nfsf:t/sf]s]bx?df Psls[ u/l ; f]s]bx?df Psls[ ?kdf lj :tf/ u/l j :tl tyf zx/l lj sf; ug]; lsg]; efj gf /xsf]5 .

**11. a]s<sup>a</sup> tyf ; xsf/l lj sf; n3'lj0 tyf ; dX sfi nufgl**

lhNnfd :yfglo ptkfbgnf0{ahf/; E hf\$g]; efj gf k]n ePsf]x\$ pBfu tyf Joj ; fo ug]cj ; / lbgf]bg a9b}uPsf]5 . km:j?k ; xsf/l tyf j]sE lf]sf]lj sf; / lj :tf/ ug]; lsg]; efj gf a9sf]5 . 5l/P/ /xsf]klfnf0{; xsf/l / j]sEsf]dflbdaf6 Psls[ u/l, 3/h' ; fgf, demhf tyf 7hf]pBfudf ; d} kl/rfng ug]; lsg]kz:t ; efj gf /xsf] . s[if, koG, pBfu, jg, lzlf, :jf:Yo, k]ff/ lj sf; ; DaGwl sfo{?sf]a[4 / lj sf; n]j]sE tyf ; xsf/l lj sf; sf]; efj gf a[4 u/\$f] .

; /sf/L, u} ; /sf/L, ; fdbfos tyf lghl / lj leG kl/ofhgf dkm n3lj0, ; xsf/l tyf sfi :yfkf tyf ; #fng ePsf 5g\ o; af6 5l/P/ /xsf] k]hsf]; #ng, ; fdlhs k]hsf] lj sf; tyf cfly\$ lqmfnsfkx? ; #fngdf ; xhtf kpf]g ul//xsf 5g\ o; ksf/sf] sfoqmdsf] lj sf; , lj :tf/ ; #yut / lfdtf lj sf; u/l :yfglo:t/df cfly\$ tyf ; fdlhs k]hsf]lj sf; u/l cfly\$ lj sf; tyf ; j]dhs sfo{ ; #fng ug]; lsg]; efj gf /xsf] .

**12. :yfut lj sf; tyf ; fdlhs kl/rfng**

lhNnfd 9s6l, cdf ; dX nufot ; dbfodf cfwfl/t ; #yfx?sf]; 3g pkl:ylt, ; #yut lj sf; / kl/rfng cleofgsf] ?kdf ; #fngdf /xsf] sf/of :yfglo zf;g tyf lj sf; klqmfdf pQm ; dX tyf ; #yfx?sf]; #lgtf / kl/rfngsf]kz:t ; efj gf /xsf]5 .

**@-@ lhNnf lj sf; sf cj ; /x?**

lhNnfsf] lj sf; sf ljutsf kpf; / pknAwlx?sf] ; dliff j :tl:ylt lj j/of tyf ; xeflutfids 5nkmf6 klxrfg ePsf lhNnf lj sf; sf cj ; /x?nf0{dfdfdf ?kdf ; Hfktdf tn k|tt ul/Psf\$ .

**s= efts tyf kfs[ts**

**!= hn>f, hldg, hun, hl8a6L, hjs lj lwtf ; Af0f Joj :yfkG**

lhNnfsf] k] of rkyfihf / klZrddf dfbl / dWbdf d/:ofbl gbl tyf bfl{ ldlbd, l/:tl, vbl, af]f^vfhf, lrNnlvfhf, kfp6L nufot #) eGb a9L gbl tyf vfhf /x\$ 5g\ hg lhNnf lj sf; sf] nflu ck] {tyf Ps pRtd cj ; / xf]. k\$[t kbQ pk/fQm cj ; /sf]pkofu ug{; s]f hnlj Bt, ko6g, l; #f0\$]f] lj sf; / lj :tf/ u/l lhNnf tyf bzs}lj sf; df km8\$]dfg{; lsg]cj :yf blv65 .

lhNnfsf] cj:l:ylt] e]f]hs / hnjfosf] lj lwtfdf lj z]ftf ylkPsf] 5 . hldg, hun, hl8a6L / hjs lj lwtf]pkofu ug]cj ; / lhNnfd pknAw /x\$]5 . cGgk0ff{/ dgf; n' ; Af0f l]q leq lhNnf /x\$]5 . o; sf] Joj :yfkGaf6 hjs lj lwtf] ; Af0fsf] ; fy}kfs[ts >f ; fwgsf] j }flgs pkofu, lhd]f/ tyf kof{ko6gsf]dfbdaf6 lhNnfaf; lsf] cfly\$ ; fdlhs lj sf; df w]6]f klG ; S5 . o; u/l l5d\$] lhNnf dgf^ uf]vf / sf:sls]lj s6 l]df pknAw xg]hl8a6L tyf c6o jg kb]j/sf]k] f]vg s]bx? lhNnfd :yfkG u/l lhNnfd pBd, Joj ; fo tyf /fhuf/L l; h]f ug{; lsg5 . lhNnfsf] e]f]hs cj:l:ylt, lj lwtfom hldg tyf c6o kfs[ts tyf dfjlo cj ; /sf]pkofu u/l lhNnf0{s]f, jg ko6g h:tf l]df gdffsf]?kdf lj sf; ug] ; lsg]cj :yf /x\$]5 .

**v= dfjlo tyf kljws**

**@- lhNnfleq dflyNnf]d:of^bl nufot hnlj Bt, aZl; x/-rfd]; 8s h:tf af]t kl/ofhg?sf]; #fng**

dflyNnf] d:of^bl, vbl, afxg8f8f, bfl{ h:tf hnlj Bt cfohg tyf aZl; x/-rfd] ; 8s /fli60 uf]j sf kl/ofhg? lhNnfd ; ~rflnt 5g\ o; n]lhNnfd /fhuf/L, k]f] / lj :tf/ / ; j]f ; lj wf a[4 / lj :tf/sf]cj ; / l; h]f u/\$]5 . o; sf ; fy}lhNnfd ; xofu] lgsfo tyf ; yf6 c:ktfn, /Bqm, cf]f pkrf/ s]b]tyf c6o kl/ofhg ; ~rfngdf /x\$ 5g\

**#= lhNnfsf]cj:l:ylt / j]xo tyf cftl/s ; 8s ; hfn**

8d]j Zl; x/ ; 8sn]lhNnf0{kfy/f, sf7df8f}tyf t/f0{hf\$]f/ lhNnf0{; ud agfPsf]5 . o; n] t/f0{lxdfnsf] ; ]sf]?kdf sdf u/\$]5 . o; sf ; fy}j]sNks dWbxf8L /hdfu\$]f]?kdf kfy/f-j ]Lzx/- uf]vf-sf7df8f}; 8s v08sf]j] ]Lzx/-kfy/f v08n]lhNnf0{l; w}kfy/f; Dd hf]B; s\$]5 . lhNnfleqsf] ; 8s ; hfn]lj sf; tyf lj :tf/n]; j]f ; lj wf kxF / ; udtfd a[4 ePsf]5 . o; af6 lhNnf lj sf; sf] dfu{kZ:t u/\$]5 .

**\$= lhNnfsf]efts, ; fdlhs, cfly\$ lj sf; df cGt//li60 ; yfsf]rf; f]/ nufgl**

lhNnfsf] efts, ; fdlhs / cfly\$ lj sf; sf nflu gkfn ; /sf/, bft[lgsfo / glh l]q]sf] nufgl a9b]qmdf /x\$]5 . gkfn ; /sf/ tyf lj sf; ; femf/sf]; xofudf ; ~rflnt efts, ; fdlhs, cfly\$ / ; Af0f l]q Joj :yfkG tyf ; yfut lj sf; sf] l]df u/l !) eGb a9L kv kl/ofhg lhNnfd ; #fngdf /x\$ 5g\ o; sf c]t/Qm; 3lo dfdnf tyf :yfglo lj sf; dgqnoaf/f lj leG lj sf; ; femf/ lgsfosf] ; xofudf ; #flnt :yfglo zf; g tyf ; fdbfos lj sf; sfoqnd klG o; lhNnfd lj ut % jif{ blv ; ~rfngdf /x\$]5 . o; sf ; fy}j]N8]ehg gkfn nuf cGt//li60 / #) eGb a9L /fli60 tyf :yfglo u} /sf/L ; yfn]klG o; lhNnfsf]lj sf; ult]lwdf ; femf/L ul//x\$ 5g\

**%= j]zs /fhuf/L, ; lk / lj k]of kl/rfng**

cftl/s tyf j]xo ahf/df kljws ; lkoQm dfj ; #fwgsf] c]oflws dfu /x\$]5 . km:j?j lhNnfaf6 ; /sf/L, u} ; /sf/L / lghl l]df dfu /x\$]dfgj ; #fwg pTkfbg / pknAw u/fpg ; lsg]cj ; /x\$]5 . o; u/l lhNnfaf6 @,))) eGb a9L oj fzQm j]zs /fhuf/ uPsf / pglx?n]lj k]ofsf]lhNnfd

/sd kjfx ul//x\$ 5g\eg]klljws / Joj ; flos ; lk cfhg ; d] u/\$ 5g\ . lhNnf lj sf; df o; sf] kl/rfngsf] cj ; / ; d] /x\$ 5 . o; sf ; fy}j]z /fhuf/Laf6 klt lj k]of /sdn]u]dlof hgtfsf] qmozlQm a9Psf]/ pkef]o j :t' / ; ]fsf]dfu a9\$ 5 . ufp]f ; d] xfn ahf/sf]lj sf; / lj :tf/ ePsf] 5 . h; sf]sf/of j]z /fhuf/df u0{kmsg? ufp]a; ] ; lk / k]hsf]k]of u/L pBdl tyf Joj ; fol aGg kl/jf/ / ; dfhsf] ; d]df ; xof]sf]cj ; / /x\$ .

**^=pGgt s]f tyf ; Pgf klj lwsf]k]of**

lhNnfsf]lj sf; df s]f lf]sf]; aeGbf a9L of]ubfg /x\$ . ; /sf/ tyf lhNnf lj sf; sf ; /f\$ /jfn / lhNnaf; lsf] s]f lj sf; klt ; sf/f]ds wf/off, rf; f] / k]yldstf /x\$ 5 . s]f]sf] Joj ; fols/of, lj lj lws/of tyf cf]us/ofaf6 lhNnf lj sf; df k]s]dfg{ ; lsg]cj :yf 5 . ; Pgf tyf ; f/ klj lwnf0{ s]f klj lw; E ; dfj z u/L s]f p]kfbg tyf p]kfbst] a]af6 lhNnfsf]cfly\$ lj sf; sf]ultnf0{]taf lbg ; lS6 .

**&=dfgj ; fwg lj sf; / kl/rfng**

lhNnfsf]dVo s]b]; Gb/ahf/df s]f tyf kz'lj 1fg cl]bog ; :yfg /x\$ ; fdbflos tyf glh:t/df ufp]x/ / vblf axp2z]lo klljws lzlfno /x\$ x]f lhNnfleq tyf afx/af6 klljws hgziQm p]kfbgsf]cj ; / /x\$ 5 . lhNnfsf]sf7df8f] b]z}k]v s]b]k]f/f tyf gf/foof3f6; E klG ; xh kxF ePsf]x]f lhNnfsf o]fzQm]klljws lzlf x]f; n ug]cj ; / pknAw /x\$ 5 . o; af6 lhNnf lj sf; sf] nflu cfj Zos blf hgziQm p]kfbg ug{ ; Sg]cj ; / k]k]t ePsf]5 .

**@=# lhNnf lj sf; sf k]v ; jfn tyf ; d:ofx?**

; DkOf{e="efu kxf8L lf]df kg]of]lhNnf ; fkl]fs ?kdf ; ud eP/ klG lj sf; sf]dhkj]fxaf6 k5f]8 k/\$]5 . of]lhNnf cfly\$ tyf ; fdlhs lj sf; nufot k]f]f/, pB]f, j]f]f]o, ; :yfut lj sf; , ; Zf; g c]fb lf]df lj lw ; d:ofaf6 ulh]sf]5 . lhNnf lj sf; sf ljutsf k]f; / pknAwL Pj +j :tl:ylt lj j/of tyf ; xeflutf]ds 5nkm]af6 klxrfg ul/Psf ; d:ofnf0{a]fut ?kdf ; H]k]tdf tn k]tt tyf lj Zn]f]of ul/Psf]5 .

**s=cfly\$ tyf ; fdlhs**

**!= u/lal, a]fhuf/L / c; dfgtf**

lhNnfd xfn sh hg; Wofsf] !& k]tzt hg; Wof u/lalsf] /y]fdVl /x\$]l:ylt ; /sf/L tYof]n] b]y]Psf]5 . lhNnfd /fhuf/]sf]cj ; / Gog x]sf]sf/of p]kfbgzln o]fzQm lj b]z / zx/ knfog x]q]md a9]f/ o]f b]o; Gldf a]4 e0/x\$ . o; u/L n]Es, jul6, hftlo tyf lf]lo c; dfgtf klG lj Bdfg 5 . nllft ju\$]kxF / cj ; /df sdl Pj +zlQm]b]s]b]t zf; gsf]kl/offd:j ?k c; dfgtdf sdl c]pg ; s\$] 5g . lhNnfsf]/ofgl]ts of]hg / sfo]mdsf]sdlsf sf/of lj sf; sfo]mdn]; hg] ug]cj ; /x? Gofof]rt ?kdf lj t/of xg ; s\$]5g . o; sf ; fy}/fhuf/]sf]cj ; /df klG lhNnfj; lsf]kxF sd /x\$]b]v65 .

**@=Joj ; flos cf]us/ofsf]cj ; / / ; f]df sdl**

lhNnfsf p]kfbgzln o]f z]Qm]df 1fg ; lk, lfdtf / cj ; /df sdl /x\$]5 . pBdl aGg]rfxfg / k]f; df sdl b]v65 . lhNnfd nufgl nufot Joj ; flos cj ; /df sdl /x\$]5 . lghl lf]sf]Joj ; flos ; f]f, v]h / lfdtdf lj sf; xg ; s\$]5g . ; /sf/L lgsfosf]sfo]md k/]tg z]hsf / ck]f]t 5g\ pknAw glt lgod c]ojx]f/s / en]en]6nf 5g\ . k]f/ cf]us, Joj ; flos tyf Jofk]f/s ; e]jgf / cj ; /sf afahb >f] ; fwg, klljws 1fg ; lk, lfdtf, pkoQm ; :yfut Joj :yf, nufgl]sf]sdl / ; f]f, v]h, of]hg, pkoQm tyf Joj x]f/s glt, lgod / jftj/of gx]f lhNnfsf]cfly\$ lf]sf]lj sf; ; l]k]t /x\$ / kmn:j ?k cfj Zos /fhuf/]sf]l; h]f xg ; s\$]5g . glh lf] Joj ; flos / ; u]7t xg ; s\$]5g . ; xsf/L lf] ; ]fdVl eGbf art / g]k]fdVl a9L b]v65 . pB]f tyf Joj ; fodf ; hg]f, lj :tf/ / nufgl sfo]f nx/ c]pg ; s\$]5g .

**#= c; Gtlnt zIQm; DaGw tyf jl-rlts/Of**

lhNnfdf xg]vfg]tyf xbf vfg\$fb/L a9l blv65 / ; dfj zl lj sf; Joj xf/df ?kfgt/Of xg ; s\$]5g . blnt tyf hghft, dlxf / c6o ju{alrsf]c; dfgtfsf]ljut e6bf sxl ; wf/ cfPtf klg vf8n sfod} /x\$]5 . km:j?k /fhgllts, cfly\$ / ; fdlhs zIQm; Gthg klg c; dfg /x\$]5 . o; lhNnfdf klg jlu6 / lfglo zIQm c; Gthg /x\$]5 . o; n]ubf{lj sf; ck]ffs[ ; dtfdhs blv6g . lj Bdfg c; dfg zIQm ; Gthgdf ; Argfut / sfodhs kl/j t6sf]cfj Zostf /x\$]blv65 .

**\$= s[if kzfdf pbf; gtf tyf G6g kfyldstf**

; efg tyf cj ; /sf]lx; fj n]lhNnf lj sf; sf]cu0fl lfgsf]/x\$]s[if /x\$]ePtf klg s[if kzfdf] Joj ; flos/Of tyf cfBflus/Ofsf nflu cfj Zos glt, sfod tyf nufgl, ; yfut tyf dfgj ; zfwg, tyf jftfj/Ofsf] ; hgf ug{ ; lsPsf]5g . s[ifdf cfwf/t lhNnfsf]cy{Gg v:sbf]cj:yfdf /x\$]5 . glt / b:tfj hdf s[ifn]kfyldstf kfPtf klg Joj xf/df ?kfgt/Of xg ; s\$]5g . cujf s[is, ; dx tyf ; yfnf0{ k[; fxg u/L lghl tyf ; fj hlg\$ ?kdf s[if km/fd tyf pBflusf] ; hgf tkm{sd vbf]g uPsf]cj:yf 5 . kf/ ; efgsf afahb, s[if klj lw, ; fdul, k/fdz{ l; #f0{ kfh / ahf/ Joj:yfkg xg ; s\$]5g . s[if kzfdf nfgx? klg qmdzlc6o kzf tkm{ : yfgt/Of xg]yfn\$ 5g\

**%= cfly\$ lj sf; sf nflu s[if, ko6g, jg, pBfu tyf k]fuf/sf]lj sf; sdl**

lhNnf lj sf; cu0fl lfgx?M s[if, hn>f], ko6g / k]fuf/ ; Da6w pkoQm glt, ofhgf / glthfdvl sfod ; d] th6f xg ; s\$ 5gg\ s[if / jg lj sf; sfodmx? ; d] Joj ; flos, glthfdvl / kefj sf/L 5gg\ ; Dal6w klfx?af6 o; tkm{kefj sf/L x:tlfk xg] ; s\$]5g . ko6g tyf pBfu lfgsf]ofhgf / ; an ; yfut Joj:yf, sfod tyf nufgl a[4 xg ; s\$]5g . o; lfgsf]hj kmbxl lgsfo ; d] ls6fg xg ; s\$]5g .

**^= l; #f0{; ljwfsf]pknAwtdf sdl**

lhNnfsf]blf0fl lfg ; dy/ /x\$]/ ahf/; f]sf]kxF pknAw /x\$] hluf hldg klg t/sf/L, gub]fnl tyf c6gf nlsf nflu pkoQm/x\$]lhNnfsf]pTkfbgzn lfgdf kof{t l; #f0{; lj wf pknAw xg ; s\$]5g . l; #f0\$ f j\$llks klj lw / pkfoaf/f l; #f0 ug] tyf ; Vvf lfgdf pkoQm xg] afnlsf] lj sf; / kjw6 cfj Zos /x\$]5 .

**v= efts, euf]hs tyf k]sfts**

**!= ; jf ; ljwfsf]G6g pknAwtf / kxF**

lhNnfsf] euf]hs ljs6tf, ; fdlhs tyf cfly\$ ; d:of tyf c; dfgtf, efts k]fuf/sf] G6g pknAwtf, c; Gtlnt ; yfut lj sf;, >f] kl/rfng / ; Zf; gsf] G6gtfsf sf/Of lj sf; sfo{ ; dfj zl, kl/Ofddvl / kefj sf/L xg ; ls/x\$ 5gg\ km:j?k lhNnfaf; l lj z]f u/L lk5l8Psf] lfgsf afl; Gbdf cfwf/et ; jf tyf ; ljwaf6 ; d] al-rt xg' k/\$]5 . pknAw ; jf ; ljwdf klg nllft ju{ lfg / ; dbfosf]kxF klG ; s\$]5g / pknAw ; jf tyf ; ljwfsf]u0f:t/ / pkofudf ; d] G6gtf /x\$]5 .

**@= G6g ; fdlhs tyf cfly\$ efts k]fuf/**

lhNnf ; b/dsfd; Dd kSsl ; 8s ; lj wf /x\$]5 . o; afx\$ lhNnfdf df}dl ; 8s dfq ; #fngdf /x\$]5 . lgdffllwg ; 8sx?df kSsl khx? jGg ; s\$ 5gg . lhNnfleqsf ; 8sx?sf]:t/a[4l e0{oftfoft ; #fng ; xh xg ; s\$]5g . lhNnfleq w]h; f] lfgdf jfx]dlxgf rlg]; 8s ; lj wf gx6f pTkfbg / ahf/ alrsf]bfxf]cfly\$ ; Da6w sl07t e0{ck]ffs[ cfly\$ a[4 xfl; n xg ; s\$]5g .

cTofj Zos ; jf:Yo ; jf lhNnfsf] ; a} lfgdf pknAw xg ; s\$]5g . pknAw ; jf ck]lft lgoldt, u0f:t/lo / e/kbf]5g . pknAw lzlf u0f:t/lo, Joj xfl/s tyf /fhuf/ p6dv 5g . vfgkfgl, ; /; kmf0{ l; rf0{/ lj B'tsf k]fuf/df sdl 5 . pknAw ; fdlhs k]fuf/df ; j{fw/Ofsf]kxF klG ; s\$]5g / kxF

ePtf klg pkoſu pknAwldhs /x\$ſ]5ŋ . hgtf; Œ ; aebf glhs /xg]sltko uflj ; sf sfofno ejg nufot cŒo ; ljwf pknAw gePsf sf/of ; DaŒwt uflj ; af6 hgtfn]; xh ?kdf ; j]f lng ; s\$ſ]5ŋg\

**#= :yfglo ptkfbgsf]nflu Joj]:yt ahf/sf]sdl**

lj sf; sfoŒndsſ]kŒfj tyf :yfglo kŒf; af6 lhNnfdf ptkfbg xg]j:t' / ; j]fsf]plrt dNo kŒkt xg ; ls/x\$ſ]5ŋ . o; tkm{sg}cŒbog / cg; Œwfg klg ePsf 5ŋg\ o; ; DaŒwl ofhgf tyf sfoŒndsſ] ; d] cefj /x\$ſ]5 . kŒ/ sſif tyf cŒŒflus ; eŒjgſf afahb ptkflbt j:t' tyf ; j]fsf]nflu ahf/sf kŒfŒf/ ; Œgf ; hŒn tyf ; :yfut Joj:yf / kŒ]; fxgsf]sdl /x\$ſ]5 .

**\$= kŒs[ts >f] ; fwgsf]sd pkoſu**

lhNnfdf jg, hn>f] tyf hŒj s lj]jwtf h:tf glj s/oflo kŒs[ts >f]x? kŒŒkt pknAw xgſf ; fy) cŒo kŒs[ts >f]x? ; d]ſf]kz:t ; eŒjgf eP/ klg >f] ; fwg, kŒj]lws 1fg, ; lk, lfdtf, pkoŒm ; :yfut Joj:yf, sfoŒnd / nufglsf]sdlsf sf/of pk/fŒm kŒs[ts >f]x?ſf]j]flgs Joj:yfkg tyf kŒfj sf/l pkoſu xg ; s\$ſ]5ŋ . o; ; DaŒwl pknAw glt lgod klg Joj xfl/s /x\$ſ]5ŋgV pknAw >f], ; fwg / nufgl klg kŒŒkt 5ŋ .

**%= kŒs[ts >f]df JojŒmt x:tlŒ / c; dfg kxF**

lhNnfſf clwsfz vŒfhgfnf lj Bt ptkfbgsf nflu eg] JojŒmsf]gddf btŒ{/x\$ſ]5gV sg}btŒ{xg] qmddf 5g\ btŒ{eP cg; f/ kl/ofhgf? klg ; Œfng cŒPsf]bŒvbŋ . hn>f], jg, hlufhldg tyf cŒo kŒs[ts >f] dŒlysf]kxF ; dtfdhs tyf Œofof]rt 5ŋ .

**3= ; :yfut tyf dfgjlo**

**!= e"pkoſu tyf bl3Œfnlg / Joj xfl/s ofhgf thŒf / sfofŒogdf sdl**

lhNnfdf oftoft u?ofhgf, # jif]koŒg u?ofhgf / % jif]hg:jf:yo ofhgf thŒf ePtf klg cŒo lj ifo lŒŒsf]/ofglts tyf u?ofhgf thŒf xg ; s\$ſ]5ŋ . klxnf]ofhgf cjlw ; dŒkt ePsf] % jif]kl5 bŒf]f] cfj lws ofhgf thŒf ePsf]. klxnf] cfj lws lhNnf lj sf; ofhgf cŒo /ofglts ofhgf?ſf] sfofŒog cj:yf sdhf] /x\$ſ] tyf ; ŒtŒ]Œhgs /x\$ſ]bŒvbŋ . o; afx\$ e"pkoſu nufot sg}klg bl3Œfnlg tyf /ofglts ofhgf aŒg ; s\$ſ]5ŋ / agŒf ofhgfſf]klg sfofŒogsf]l:yŒ Hofb}sdhf] /x\$ſ]5 .

**@= sdhf] ; :yfut tyf >f] kl/rfng lfdtf**

sdhf] ; :yfut lfdtf, cfj Zos 1fg tyf ; lk, eŒŒts ; ljwf / sfo{klŒmŒsf]sdlsf]sf/of cŒŒt/s >f]ſf]kl/rfng xg ; s\$ſ]5ŋ . pknAw cgbfg, >f] tyf ; fwgsf] ; d] kl/ofddvl / kŒfj sf/l pkoſu xg ; s\$ſ]5ŋ . lhj ; , uflj ; Pj :yfglo zf; gſf ; femŒf/ lj zŒf u/l nllft ju{tyf ; dbfox?ſf]lfdtſf] ŒŒtſf sf/of cŒŒt/s tyf jŒxo >f] ; fwgsf]kŒfj sf/l ?kdf kl/rfng / pkoſu xg ; ls/x\$ſ]5ŋ .

lhNnfdf :yfglo lj sf; sf ; femŒf/sf] ; :yfut lfdtf lj sf; sf] cj:yf sdhf] /x\$ſ]5 . :yfglo lgsfo, lj ifout sfofno, ; 3÷; :yfdf ofhgf thŒf, sfofŒog, ; Œgf Joj:yfkg, cgludg tyf klŒjŒgsf] nflu blŒ sd{f/lsf]cefj /x\$ſ]bŒvbŒ5 . ; fy}pglx?df ; do ; fk]f lfdtf lj sf; sf sfoŒnd sdlsf sf/of ofhgf thŒf, sfofŒog, cgludg, dŒof]g, ; dŒj odŒ sdl sdhf] /x\$ſ]bŒvbŒ5 .

**\$= lj sf; sfoŒf lghl, u} ; /sf/l / ; dbfosf]ŒŒŒ ; Œlgtf**

lhNnfdf :yfglo lgsfo tyf lj ifout sfofno; Œ lj sf; ; femŒf/, u} ; /sf/l, lghl, ; 3÷; :yfn] sfoŒnd ; Œfng u/Œ]ePsf klg 7f] / lj zŒfŒlj sf; sfoŒf]dhk]fxdf lghl÷u} ; /sf/l lŒŒsf]; Œlgtf

pT; fhgs 5g . kmntMlhNnfsf]lj sf; sf]lgldt lghl lfqsf]kfl, klj wl / cGo ; fwg >f]sf]kofl(t kl/rfng cem; Dd klg xg ; s\$]5g .

**%= lj sf; ; f]df ; sf/flds kl/j tG xg g; Sg'**

lhNnfsf] lj sf; Joj:yfkg ; DaGwl lg0f6df /fhgllts g]Tj, OR5fzIQm kl|ta4tf / ; xdltsf] cfjZostf kb5 . l; dftst[ , hf]vddf /x\$] tyf lk5l8Psf] lfq, ju{ ; dbfo Pj +blnt tyf hghflt nufotsf nilft ju{f0{dhk]fxdf Nof0{pglx?nf0{/fhgllts kl/j tGsf]k]ofelt lbg]kpf; sd ePsf] bl]vG5 . cgludg, ; Rgf Joj:yfkg, >f]sf]clwstd pkofu, gful/ssf]ugf; f tyf k[7kf]f0fnf0{/fhgllts ?kdf cftd; ft u/L cuffl8 a9g] / lhNnf lj sf; nf0{ult lbg g; s\$]cj:yf gful/s tyf ; /f\$]jfnfaf6 dxz'; ul/Psf] .

**^= lhNnf lj sf; sf ; dliout tyf ljifout ofhgfsf]skntnf]sfof]og**

lhNnf lj sf; sf aflif\$, /ofgllts tyf ljifout u?ofhgfsf]sfof]ogsf]cj:yf Hofb}lkntnf]/x\$] 5 . ofhgf ; Rgf / tYofl tyf gful/s / ljz]fu/L nilft ju{; dbfosf cfjZostf / dfu 0t/ thOf xg] u/\$]5g\eg]sfof]ogdf yk}; d:ofx? /x\$]5g\ cem pknAw glthfsf]dfkg ; d] xg ; s\$]5g . ofhgaf6 slt ; fdlhs tyf cfly\$ pknAwl xfl; n eof]jf ePg eg] n]vth]v ; d] u/\$]bl]vbG . lhNnf lj sf; sf cfj lws tyf aflif\$ ofhgf tyf sfof]ogsf]glthfdvL thOf, cgludg tyf dNoflg xg g; Sbf pknAw >f] ; fwgsf]kpf]sf/L kl/rfng / k]t pknAwl dfkg tyf sfof]og / sfof]ogldf ; dofgsh kl/j tG ; d] xg ; s\$]5g .

**&= uof:t/lo, Joj ; flos tyf klj lws lzlf pknJw gxg'**

lhNnfdf pknAw lzlf ; fdlhs, cfly\$ lj sf; , pBfu tyf koGg, /fhuf/L l; hOfdf sd pkofuL /x\$]bl]vPsf]5 . pknAw lzlf uof:t/lo / kl|t:kwf(ds /x\$]5g . km:j?k o; k\$]sf/]lzlf]lhNnf lj sf; df w]of]ubfg ug{; Sg]ck]ff ug{; Sg]:ylt bl]vbG .

**\*= ; xelutf, kf/blzff tyf pQ/bfio]df sdl**

:yfglo lgsfo lj ut !) jifb]v lgjfr-t hgkl|tlglw ljxlg eP/ ; #flnt 5g\ :yfglo zf; g klqmfdf gful/s kl]tsf]pQ/bfio]sf]sg}cfefif ; d] hgtfn]ug]kfo{x\$]5g\ pknAw glt, lgod lkntnf]/x\$]5gV ; ]sf]sfof]og ; d] vldrPsf]cj:yf 5 . :yfglo zf; g klqmfdf n]es ; dtf tyf ; fdlhs ; dj]z]ls/ofsf]cEof; / kl/Offddf sdl /x\$]5 . ofhgf thOf ; d:of ljZn]fOf, kfyldstfsf] cfwf/df ge0{:j lj j \$ / eg; gsf]cfwf/df ug]k/Dk/f lj Bdfg 5 .

kpf]sf/L lj sf; klqmfdf ; :yfut lj sf; , ofhgf tyf ahOf thOf, >f] kl/rfng, sfof]og, ; zf; g kOfv dfl]bdsf] ?kdf /x\$]xG5 . ; :yfut lj sf; , ; ]f kjfx, lj sf; Joj:yfkg / ; zf; g; E ; DalGwt pknAw sf]gl Joj:yf, cflf/ tyf /ofglltx?sf]/fhgllts, kzf; lgs / gful/s:t/af6 kl/kfngf xg ; ls/x\$]5g . km:j?k lj sf; sfof]og{lbzflgbz u/L lhNnf lj sf; sf kpf; af6 ck]lft kl/Offd tyf kpf]sf/Ltf xfl; n xg ; s\$]5g .

**(= cBij lws tYof]sf]sdl**

ofhgf tyf lj sf; sf]cfwf/ tYofl xfl. t/ lhNnfdf ; DkOf{lfqsf]ljifout ?kdf Ps]st[ , n]us tyf ; fdlhs ?kdf v08ls[ cBij lws tYof]sf]cefj xg]sf ; fy}cBij lw ug]sfdn]kfyldstf kfPsf]5g . pknAw tYofl klg ljifout ?kdf Ps]st[ , n]us tyf ; fdlhs cfwf/df v108s[ ?kdf pknJw 5g\ ljifout lgsfo; E cf-cf^gf]tYofl eP klg ljifout ?kdf Ps]st[ tYofl Joj:yfkg ug]k2lt 5g . Pp6] ljifosf]tYofl >f] cg'; f/ km/s xg] ; d:of klg plQs}hl6n 5 . ; Rgf Joj:yfkgnf0{lj sf; sf]Ps kf} ; t\$] ?kdf ln0{cfjZost ; xlhs/of tyf kl]lws ; xofu ; d] kpf]ug{cfjZos bl]vG5 .

**!)= :jls[ cf]ofhgf tyf sfof]ogsf]ahOf ; dodf lgsf; f gxg'**

nldabf]; qndofsf, /fhgllts cl:y/ff, ljwssf]zf; g tyf ; zf; gsf]sdl, ; :yfut tyf lfdtfsf] sdl nufot Joj :yfxslo sdhf]lsf sf/of l:jsf] cfofhgf tyf sfoqmdf ah; ; dodf lgsf; f gxg] sd /sd lgsf; f xg] lgsf; f ePkI5 sfof]j gsf]klqmfdf l9nf; !:tsf sf/of ; DalGwt klf, pkefQmf ; dx, ; :yf tyf ; j]f kpfosn]; dodf sfo{; Dkfbg ug{sl7gf0{b]vPsf]5 .

**!!= lj sf; sf ; efj gsf lq tyf k4ltsf af/df clv bog tyf cg' Gwfg gxg'**

lhNnfsf lj sf; ; efj gf, lj sf; sf cjwf/of / klqmf, ofhgf / sfoqmdsf ; DaGwDff clv bog / cg' Gwfg Hofb}sd ePsf]kf0{5 . ePsf clv bog cg' Gwfg ; d] ck]ffs] ; 'rgfdhs 5gg\ lj sf; kpf; / pknAwlsf] clen]gsf]sdl /x\$]f\$ . clv bog tyf cg' Gwfgdf cfwf/t eP/ lj sf; ofhgf 5gf6 ug] kl/kf6l lj sf; ug{kg]b]v{5 .

**@-@ \$ lhNnf lj sf; sf rgf]tx?**

lhNnf lj sf; sf ljutsf kpf; / pknAwlx? Pj +j :tl:ylt lj j/of tyf ; xeflutf]ds 5nkmnaf6 klxrfg ul/Psf rgf]tx?nf0{abfut ?kdf ; Hfktdf tn k}tt tyf lj Zn]f of ul/Psf]5 .

**s= e]ts tyf kl]ts**

**!= hnjfo'kl/j t]gsf]k]efj a9g'**

sfj68f0{cS; f08, Snf]f]nf]f]sf]j6 tyf ldyg h:tf luqxfp; Uof; sf]a9bf]pT; ug]sf]sf/of lj Zj tfkdfgdf a[4 ePsf]5 . o; af6 lj z]f u/L lj sf; f]dv tyf cNklj sl; t b]z To; df klq ufdl of hgtfsf] hghlj sf, >f] / ; fwgdf gsf/]f]ds k]efj kl//x\$]f]5 . ; dodf j iff{gxg; lxp gkg] nfd]; do; Dd v8]l xg; c]ta]i6, v08a]i6 tyf cgfj]i6 xg; udl{tyf hf8f]df a[4 xg; tfkqmd a9g; jg:k]tsf]hljgrqmdf abnfj b]vg; s]f tyf jgafnldf /f]ls/fsf] k\$]k]df a[4 xg' h:tf hnjfo' kl/j t]gsf nlf0f ndh<sup>a</sup> lhNnfdf klq b]vg yfn\$]f\$ . o; sf ; fy}lxpFklng]qmdf a[4, lxdtn k]b]g] af9lklx/f]h:tf ; d:ofdf a[4 e/x\$]f]5 . hnjfo'kl/j t]gsf sf/of lj kbsf gofF?k / hf]vd ylk}5g\ . o; sf]k]efj tyf hf]vd 36fpg :yfglo cgshg ofhgf th]f e0{sfof]j og xg ; ls/x\$]f]5g .

**v= ; fdlhs tyf cfly\$**

**@= cftl/s /f]huf/ l; hgf ug{g; Sg'**

kl' / ; efj gsf afahb pkoQm gllt, ofhgf tyf sfoqmd / ckpf]t nufglsf sf/of pBf]u, Joj ; fo, ko6g tyf ; j]f p]kfbg / ahf/ lj sf; u/L cfj Zos /f]huf/L l; hgf ug{ ; lsPsf] 5g . kmn:j?k p]kfbglzn >dZflQm lj z]f u/L oj fzlQm lj b]z tyf zx/ knfog e0/x\$]f 5g\ of]qmd a9bf]/x\$]f\$ . o; sf ; fy}a]f]huf/Lsf sf/of oj fx?df b]o; g]df klq a[4 e0/x\$]f\$ .

**u= ; :yfut tyf dfgjlo**

**!= glt lgod ; /n / Joj xfl/s gxg'**

lhNnfsf] e]ts, e]f]ns, ; fdlhs, cfly\$ / ; fFs]ts lj z]f]tf cgsh gllt, lgod / ofhgf]sf] ckpf]t /x\$]f]5 . pknAw gllt, lgod, Joj :yf / ofhgf? klq Joj xfl/s / ; do ; fk]f b]vbg\



**@= hnljBt / ;8s lj sf; / lj :tf/df ; aIwt lgsfon]lgodg ug{g; Sg'**

; r'gf tyf ; #f/ l'qdf ; sf/flds kl/j t'g /x\$] ePtfklg hnljBt / ;8s lj sf; / lj :tf/df /fHon] cfojZos lgodg ug{ ;ls/x\$] 5g . hnljBt cfo]hgf ; #fngsf vlt/ eg] JolQmsf gddf v]h'gfnf btf{ e0{x\$] 5 / o; af6 hnljBt lj sf; df vf; } k'ult xfl; n xg ; s\$] 5g . To; u/L jftfj/Oflo, ; fdlhs, ; fS[ts / cfly\$ k'efj sf] clwog lj gf hyefjl ; 8s lgdf{sf] gddf 7N7hf dlzgsf] k'ofl u/L hldg lr/f-lr/f k'fg] sfd /f]sPsf] 5g . lgdf{ ePsf ; 8s tyf c'fo eflts ; /rgfx?sf] ddf; ef/ / ; Afof tkm{cfjZos w'og tyf rf; f]lbPsf] b]lv'g . o; df ; Dal'wt lgsfon] lgodg ug{ ; ls/x\$] 5g .

**#= lhNnf lj sf; df ; /sf/sf]w'og cfsif' ug{g; Sg'**

ljutsf bzs / /fhgllts kl/j t'g]rfn' bzs / j if'f ; dfj z'ls/Of / clwsf/sf]w}]s'f p7]klg o; sf] Joj xfl/s ?k'f'Of xg ; s\$] 5g . lj sf; df ljutsf] c; dfgtf / j'xis/Ofsf] lg/Gt/tf t'f'g ; lsPsf] 5g . /fhw'glaf6 b'lsf lx; fan]lhNnfsf] s]b]glhs /x't'f klg ; fS[tsf wgl cfblaf; l hghlt tyf blnt / cfly\$ ?kn]lj k'ggsf]clws pkl:ylt /x\$]bu' l'qdf /f'osf]tkm'af6 >f] ; fwg k'lg ; s\$] 5g . lj ut !) j if'f] ; z:q a'Gbaf6 ; d] lgs}k'eflj t /x\$]of]lhNnfsf]lj sf; df /fHon]lj z'f, nufgl, cfo]hgf, sfo'nd, >f] / ; fwg k'f'g u/L lj sf; sf]dhk'j f'xdf Nofpg rf; f]sd lbPsf] b]lv'G5 . lhNnf] s]b'af6 lj z'f sfo'nd / >f] ; fwg pknAw ug{ ; ls/x\$] 5g . pknAw >f] ; fwgn]lhNnf lj sf; sf k'v cfjZostf / k'lydstsf l'qnf0{; Daf]w ug{ ; Sg]cj :yf b]lv'g .

**\$= k/ftgjbl ; f] ; ;sf/ / sfo'nd sfod /xg'**

; do / lj sf; sf] ; f'f'df cfdh kl/j t'g c'Psf]ePtf klg lhNnf lj sf; sf k'v ; f'f'f/ o; klt ; j'g]zn / l'qof]zn /x\$]s'f gful/sn]dxz' ; ug{k'Psf 5g\ clwsfz ; /f\$]jfnfdf k/ftgjbl ; f'f' / sfo'nd sfod /x\$]b]lv'G5 . lhNnf lj sf; sfo'nddf gofF; f] ; z'hl, klj lw / k'ffnlsf]sdl /x\$]b]lv'G5 . o; af6 lj sf; sfo'nd glthfdvl / k'efj sf/L xg ; s\$] 5g .

**%= ofzIOMknfog tyf lj k'f'of kl/r'ng ; d:of xg'**

; /sf/n]; j]f ; ljwfsf]pknAwtf, pBdlzntf, cfB]lus/Of / /f]huf/L cj ; / pknAw u/fpg]bl3\$flng / 7f] glt, sfo'nd tyf nufgl gx'f p'k'f'g]zn ofzIOM z'x/ / vf; u/L lj b'z knfog a9b'f'nddf /x\$]5 . hg bluf]cfly\$ a[4 / ; d[4sf]; sf/flds kl'f x'f'g . j]bz /f]huf/af6 k'kt lj k'f'of /sd cg'k'f'bs l'qdf vr{ e0/x\$]5 . o; nf0{p'k'f'g]zn l'qdf Nofpg /f'ho; f] glt, ofhgf / 7f] sfo'ndsf]sdl b]lv'G5 . j]bz /f]huf/ldf c'oflws lge{tf / lj k'f'ofsf]cg'k'f'bs l'qdf nufgl ndh<sup>a</sup> lhNnfsf]Ps k'v r'g]tsf]?kdf /x\$]5 .

**@# lhNnf lj sf; sf ljutsf k'of; / pknAwlx?**

lhNnf lj sf; sf ; f'f'f/x?af6 lj utdf lj le'g k'of; x? ePsf 5g\ pQm k'of; x? lhNnfaf; l :jo,+ ; /sf/L / u} ; /sf/L l'qaf6 ; #fng ePsf 5g\ lj utdf ePsf k'of; x?af6 t'Yof]lo lx; afn]s]xl pknAwl xfl; n ePsf]b]lv'tfklg o; af6 lhNnfaf; lsf]hljg:t/df u'offds ; w'f/sf]; s] b]lv'Psf] 5g . ef]f]hs / eflts ?kdf dx]j k'of{ :y'gdf /x\$] o; lhNnfsf]lj sf; sfo'ndsf] k'efj sfl/tf sdh] /x\$]lhNnf lj sf; sf ; r'sx? h:t]lj sf; df c; dfgtf, j'flx/L a; f0{/f0\$] b/df a[4 / sdh] ; fdlhs cfly\$ k'ultb/ cfblaf6 em]Ns'G5 . lhNnfdf s]b]lo sfo'nd / nufgl x'f'f; /sf/sf]k'lydstfdf lhNnf k5f18 k/\$] cj :yf b]lv'G5 . lhNnfaf6 klg ofhgfa4 / ; r] lj sf; sf]k'of; sd ePsf]cj :yf 5 . lhNnfdf ePsf]Ps ofhgfa4 / ; r] k'of; sf]?kdf kyd cfj lws lhNnf lj sf; ofhgfnf0{lng ; ls'G5 . klxnf]cfj lws lhNnf lj sf; ofhgf lhNnf lj sf; df ; r] k'of; sf]sf] ePtf klg o; sf]sfo'f]og ck]ffs] xg ; s'g . lhNnfsf]lj sf; df lj utdf ePsf k'of; tyf pknAwlx? tn rrf{ul/Psf]5 .

**@#! kyd cfj lws ofhgdf]kult l:ylt**

kyd cfj lws lhNnf lj sf; ofhgdf]; dli6ut kultsf]l:ylt pknAw lj ifout ; Rgf tyf lj j/ofsf] cfwf/df ; dliff ul/Psf\$ . o; qmddf ofhgdf]bl3\$flng ; f] , lgbzs l; 4f6t, lhNnf lj sf; sf /ofglltx?, lhNnf lj sf; sf]; dli6ut nlo pbzo, lj ifout p2zo, kltkm tyf sfoqnd / >f] kl/rfngsf]l:ytsf] lj Znifof tyf ; dliff ul/Psf\$ .

kyd cfj lws lhNnf lj sf; ofhgdf to lhNnf lj sf; sf] bl3\$flng bl6sf]f, lgbzs l; 4f6t, ; dli6ut nlo tyf p2ox? ; dofgsh pkoQm /xsf] / clwsfz ; Rxs? lhNnf:t/df dfkg ug{ ; lsg] vfnsf]gePsf]sf/of lj j/of pknAw xg g; s\$]f / ; f]l cg' f/ pknAwlx?sf]dfkg ug{g; lsPsf]cj:yf blv65 . ; dli6ut ?kdf %) klztz e6f a9l ; Rxs?df nlo cg?k pknAwl ePsf] ; xeflutfds 5nkmsf]lgisif{/xsf\$ . kyd cfj lws lhNnf lj sf; ofhgdf cg' f/ lhNnf lj sf; sf] ; dli6ut pknAwl lj j/of tnsf]tflnsfdf k]tt ul/Psf\$ .

lj j/of	cfhlj of\$]lj j/of	kult l:ylt
bl3\$flng ; f]	as]f, hl8a6l / hn>f] ndh <sup>a</sup> sf]cfwf/ bl3\$flng bl6sf]f, ul/al lgj f/of / /fhuf/Æ	; dofgsh kl/dfhg ug{ cfj Zos /xsf]
lgbzs l; 4f6t	!= hgs]bt lj sf; @= lbuf]kgf #=: yfglotf \$= : yfut lj sf; %= lghl lf]sf]lj sf; / ; xeflutf ^= dfj lo ; zfwg lj sf; &= zx/ls/of, j:tl lj sf; tyf e"pkof]u *= ; fdlhs 6of tyf dfj clwsf/ (= ; zf; g / hgpQ/bfoltj	; dofgsh kl/kfhg ug{kg]
lhNnf lj sf; sf /ofglltx?	<ul style="list-style-type: none"> <li>• jgkn8fgl e0{ kfntf] ePsf jg lf]df s]f jg k0ffnlsf]lj sf; ul/g\$ .</li> <li>• x] ; f]dv jg kb]j/sf] klxrfg u/l ; Af0sf pkfox? ckgf0g\$ .</li> <li>• jftfj/of lzlf sfoqnd ; #fng ug{ ; fdbflos ; u7g, u} ; x?nf0{ ; mlg u/f0{ jg pkefQmfx?nf0{ tflnd lb0g\$ .</li> <li>• jg tyf e"; Af0f dgqfno, /fli6e lgs'-h tyf jGoh6t' ; Af0f ljefu / /fli6e k\$[t ; Af0f s]f; E ; dgj ou/l dgf; h' lf]nf0{ ; Af0f ug]tkm hf\$ lb0g\$ .</li> <li>• cgludg / dNof]g sfo\$]nflu sfo{flnsf agf0{ sfof]og ul/g\$ .</li> <li>• jgh6o kb]j/sf] jhf/ / kzfwgsf] nflu 3/h' sfof]no tyf lj Qlo ; :yf; E pBf]ulx?nf0{ ; Dks{ u/f0g\$ .</li> <li>• :yflgo:t/d}pkefQmfx?j f6 lj qm s]b :yfkf ug{ kxn u/l jg kb]j/sf]lj qm lj t/ofnf0{ ; j{ he jgf0g\$ .</li> <li>• e"; rgf k0ffnlsf]lj sf; u/l cfwlgs / j]flgs tj/n]e"pkof]usf]JoJ:yf ldnf0g\$ .</li> <li>• hnfw/ lf]df e"; Af0fnf0{ 6]f kl]g] sfoqndsf] lbuf]kg / :yf]of]sf]nflu art tyf ; j]f zNs p7f0{ ; fdbflos lj sf; ; dxnf0{ ; lfd jgf0g\$ . ; fy}n]yf kl/lf0fsf]clgj fo{JoJ:yf ldnf0g\$ .</li> </ul>	lhNnf lj sf; sf lj ifout lf]sf]kfyldstf lgwf{of u/l ; d; fdlos cjwf/off tyf cfofd ; lDdnt lj ifout lf] cg' f/ lhNnf lj sf; sf /ofgllt lgwf{of ug{kg]

lj j /of	cfhlj of\$]lj j /of	kült l:ylt
	<ul style="list-style-type: none"> <li>• :ynut ; j {f0f u/} dfq tf/hfln lj t/0f ul/g]5 .</li> <li>• al:t ljsf; ofhgf th0f u/l sfo]og ug{ :yfglo lgsfox?; E ; xsfo{ul/g}5 .</li> <li>• ahf/ l0df kmx/dnf Joj:yfkg]nflu ; Dj l0wt lgsfox?j f6 g} kmx/dnf Joj:yfkg ; ldt u7g u/l :yfglo lgsfox?; E ; xsfo{u/lg}5 .</li> <li>• ; fj h]gs hluf cltqmd0f / cjojl:yt a; f0f; sf] ; d:of xn ug{ ; j h]gs gltlgod lgd0f u/l sfo]ogdf /fhg]ts kl]tj 4tf sfod ul/g}5 .</li> <li>• cf0t/s a; f0{/f0{ sd ug{ ; lkdhs tyf cfodhs tflnd ; -rfng u/l :j/f]huf/sf]cj ; / ; hgf ul/g}5 .</li> </ul>	
lhNnf ljsf; sf] ; dli6ut nlo	<p>s]f, hl8a6l / hn&gt;f]sf] lj sf; 4f/f lhNnfj f; lsf] cfly\$ tyf ; fdlhs l:yltdf ; wf/ ePsf]xg}5Æ</p> <ul style="list-style-type: none"> <li>• ; /b/ cff]t cfo' %* jif0f6 ^&amp; jif{ku\$]f] xg}5 .</li> <li>• ; flf/tf &amp;\$=# af6 *%Ü ku\$]f]xg}5 .</li> <li>• lzzd[ob/ kltxhf/ &amp;( af6 ^) df ku\$]f] xg}5 .</li> <li>• afnd[ob/ kltxhf/ !!* af6 !))df ku\$]f] xg}5 .</li> <li>• dft0[ob/ kl]t nfv %#( af6 \$\$( df ku\$]f] xg}5 .</li> </ul>	<ul style="list-style-type: none"> <li>• cff]t cfo' / ; flf/tf b/ afx\$ \$ j6f ; Rfs k/f ePsf]</li> </ul>
lhNnf ljsf; sf] ; dli6ut p2]o	<p>!= ndh<sup>a</sup>] hgtfsf] /f]huf/l / cfo:t/df a[4 e0{ cfly\$ l:yltdf ; wf/ ePsf]xg}5Æ</p> <ul style="list-style-type: none"> <li>• GDP !() af6 #@* s/f0 xg}5 .</li> <li>• /f]huf/l !!\$(()) af6 !!^%) hgf ku\$]f] xg}5 .</li> <li>• lgoft h6o j:taf6 cf0bfgl % af6 !) s/f0 kl]tj if{ku\$]f]xg}5 .</li> <li>• cfoft @ s/f0af6 %) nfv kl]t jif{ku\$]f] xg}5</li> </ul>	<ul style="list-style-type: none"> <li>• ; dli6ut p2]odf ; dfgsh kl/dfh6 ug[kg] / glthfdvl xg'kg]</li> </ul>
	<p>@= ndh<sup>a</sup>] hgtfsf] ; fdlhs l:yltdf ; wf/ cfPsf] xg}5Æ</p> <ul style="list-style-type: none"> <li>• ; flf/tfb/ &amp;\$=# af6 *%Ü ku\$]f]xg}5 .</li> <li>• /f]huf/l !!\$(()) af6 !!^%) hgf ku\$]f] xg}5 .</li> <li>• cff]t cfo' %* af6 ^&amp; jif{ku\$]f]xg}5 .</li> <li>• lzzd[ob/ kltxhf/ &amp;( af6 ^) df ku\$]f] xg}5 .</li> <li>• afn d[ob/ kltxhf/ !!* af6 !)) hgfdf ku\$]f]xg}5 .</li> <li>• dft0[ob/kl]t nfv %#( af6 \$\$( df ku\$]f] xg}5 .</li> </ul>	<ul style="list-style-type: none"> <li>• cff]t cfo' / ; flf/tf b/ afx\$ ^&amp;Ü pknAwl xfl; n ePsf]</li> </ul>
#= ndh <sup>a</sup> lhNnfsf ; j}ljsf; k0f; x? jftfj/0f]o tyf dfgjlo bj} bl]6sf]f]af6 l6sf]p vfnf		# j6f p2]o ldnfP/ Ps ; dli6ut p2]o lgwf{0f ug{

lj j/of	cfhlj of\$flj j/of	kult l:ylt
	xg\$g\ • ;j}cfofhgfsf]jftfj/0flo kfej dNof]g u/L sfoff]og • cfofhgfsf]ddt ; ef/ vrdf pNn]o sd	kg].

lhNnf lj sf; sf] ; dli6ut pknAwlsf cltl/Qm ofhgfsf] lj ifout ?kdf ; d] pknAwlx?sf] ; dliff ul/Psf]lyof]/ o; ; DaGwl lj j/of o; k\$ f/ k|t't ul/Psf].

kyd cfj lws lhNnf lj sf; ofhgdf lhNnf lj sf; sf kfyldstsf ( j6f lj ifout lfq? lgwf{of u/L ; f]cg; f/ ofhgdf thdf ul/Psf]lyof]. ( j6f lj ifout lfq dWb]s[if tyf kz'lj sf; cgtu\$ # j6f, pBfu, Jofkf/ tyf ko6g cgtu\$ \$ j6f, z]fs, of tyf v]hsb lj sf; cgtu\$ & j6f, ;j:Yo hg; Wof cgtu\$ % j6f, dlxf, afnafnsf / nllft ju{cgtu\$ % j6f, e]ts kjf]f/ lj sf; cgtu\$ ^ j6f jg tyf jftfj/of cgtu\$ \* j6f / ; yfut lj sf; tyf ; zf; g cgtu\$ & j6f u/L \$% j6f pklf tyf k|tkmx? to ul/Psf] b]vG5 . pklf? cfj Zos dfqdf ; dxst gul/Psf] lgb[6 gePsf]/ w]j}6f /x\$]b]vG5 . ofhgdf cfj lwsf] cfto; Dddf ePsf lj ifout p2]o / kl/0fddf xfl; n pknAwlx?sf]lj j/of lgdgfg; f/ lj Zn]of ul/Psf].

**lj ifout lfq !Ms]f tyf kz'lj sf;**

cfly\$ lj sf; sf] lfqdf s[ifn0{cu0fl lfq dfgl ; f]cg; f/ s[ifdf Joj ; fols/of, lgoft dVl s[if tyf kzhGo ptkfbg, s[if ; fdull tyf klj lw lj sf; / lj :fff/, s[if ptkfbg tyf pkhx?sf] ahf/Ls/Ofsf nflu ; xsf/L Pj +s[if ptkfbg a[4sf nflu l; #0df hf\$ lb0Psf]/ ; f]cg; f/ cf]s pknAwl xfl; n ePsf] b]vPsf]. ; dli6df o; lj ifout lfqdf ##U ; 'sx?df nlo cg?k kult xfl; n ePsf] b]vG5 . o; af6 ePsf pknAwlx?sf]lj Zn]of tn k|t't ul/Psf].

lj j/of	cfhlj of\$flj j/of	kult l:ylt
<b>lj ifout lfq !</b>	<b>s[if tyf kz'lj sf;</b>	
lj ifout p2]o	s[if tyf kzhGo ptkfbgsf]cfoft k t:yfkg e0{lgoft kj]wg ePsf]xg\$.	lj ifout p2]o ; 'sx? kl/efliff gePsf]
glthf !	s[ifhGo ptkfbgdf j [4 xg\$.	% j6f ; 's dWb]\$)U sf]nlo cg?k kult xfl; n ePsf]
glthf @	kzhGo ptkfbgdf a[4 xg\$.	& j6f ; 's dWb] !))U sf] nlo cg?k kult xfl; n gePsf]
glthf #	s[if tyf kzhGo j :tx?sf]ptkfbg kj]wgdf kj]f]f/sf]lj sf; / lj :tf/ ePsf]xg\$.	!% ; 'sx? dWb])U ; 'sx?sf]nlo cg; f/ kult xfl; n ePsf]

**lj ifout lfq @lpBfu, Jofkf/ tyf ko6g**

ofhgdf ko6g, pBfu tyf Joj ; fo lj sf; / kj]wgdf pBfu tyf Joj ; fodf a[4, tflnd k|kt dfj ; #fwgdf a[4, ko6g kj]f]f/ lj sf; / Joj ; fodf j [4 / j]sE tyf Jofkf/df j [4 ePsf] b]vG5 . o; lj ifout lfqdf ; dli6df sh ; 's dWb] %\*U sf]nlo k/f ePsf] b]vG5 . o; ; DaGwl lj j/of tn k|t't ul/Psf].

lj j/of	cfhlj of\$flj j/of	kult l:ylt
<b>lj ifout lfq @</b>	<b>pBfu, Jofkf/ tyf ko6g</b>	
lj ifout p2]o	pBfu, Jofkf/ / ko6g lfqsf]lj sf; / lj :tf/ e} cfo tyf /fhuf/Lsf cj ; /df j [4 ePsf]xg\$.	# ; 'sx? dWb] ^&Usf] nlo cg; f/ pknAwlxfl; n ePsf]
glthf !	pBdlzntfsf] kj]wg4f/f pBfu]x?sf] ; Wof tyf /fhuf/sf]; Wofdf a[4 ePsf]xg\$.	!) j6f ; 'sx? dWb] @)U sf] nlo xfl; n ePsf]
glthf @	pBdlzntfsf] kj]wg / tflnd k kt hgzlQmsf] lj sf; ePsf]xg\$.	! j6f ; 'ssf]nlo cg; f/ kult xfl; n ePsf]

glthf #	lhNnfdk ko6g kjfww/sf]lj sf; e0{ko6g kjw6 ePsf]xg5	^ j6f ; r's dWb] *#U sf]nlo xfl; n ePsf]
glthf \$	Jofkf/ / Joj ; fosf]lj :tf/ / kjw6 ePsf]xg5	\$ j6f ; r'sx? dWb]@%U sf]nlo xfl; n ePsf]

**Ijifout lq #Mz]fs tyf v]hsb ljsf;**

z]fs ; :yfut ljsf; lj zif u/l lj Bfno Joj :yfgk ; ldltsf]lgoldt a7s ; ; xeflutfids cgludg, lz]fs b/a6bl yk, efl]ts kjfww/ ljsf; df k:tsfnodf a9f]l, cgfkrfl/s / j]sllks lz]fddf k]9 tyf ; flf/fQ/ slff, lj Bfno kxFdf k]ylds txd f pltof{b/df nlo cg?k k]lt xfl; n ePsf] b]v65 . c6o ; flf/df b/, efl]ts kjfww/ ljsf; ; k]lj lws lz]ff, z]fs uof:t/ ; Da6wl ; r'sx?df nlo cg?k k]lt xfl; n gePsf] b]v65 eg] v]hsb ljsf; ; tkm(nlo cg?k k]lt xfl; n gePsf] b]v65 . ; dli6ut ?kdf k]lt ; dl]ff ubf{sh ; r's dWb] \$^U sf]nlo xfl; n ePsf] b]v65 . o ; ; Da6wl lj j/of tn tflnsdf k]tt ul/Psf] .

lj j/of	cf]hlj of\$]lj j/of	k]lt l:y]t
<b>Ijifout lq #</b>	<b>z]fs tyf v]hsb ljsf;</b>	
Ijifout p2]o	uof:t/lo lz]ff tyf ; flf/tdf j [4 ePsf]xg5	\$ j6f ; r's dWb] %)U sf]nlo cg?k k]lt xfl; n ePsf]
glthf !	lj Bfno Joj :yfgk k]f cgludg tyf dNof]g k]ffnl k]f]sf/L ePsf]xg5 .	\$ j6f ; r's dWb] !))U ; r'ssf] nlo xfl; n ePsf]
glthf @	lj Bfnosf]efl]ts kjfww/df ; wf/ ePsf]xg5 .	* j6f ; r's dWb] !#U sf]dfq nlo xfl; n ePsf]
glthf #	of]lo lz]fssf] cfl]t{ tyf lfdtf ; wf/ cfPsf] xg5 .	@ ; r's dWb] %)U sf]nlo cg' f/ k]lt xfl; n ePsf]
glthf \$	cgfkrfl/s tyf j]sllks lz]fssf]k]f]sf/Ltdf j [4 ePsf]xg5 .	\$ ; r's dWb] %)U -k]9 lz]ff / ; flf/fQ/ slff_ nlo k]f ePsf]
glthf %	lj Bfnosf]kxF l:y]tdf ; wf/ ePsf]xg5 .	!@ j6f ; r'sx? dWb] !))U ; r'ssf] nlo xfl; n gePsf]
glthf ^	Jojl:y]t ?kn]v]hsbsf]lj sf; ePsf]xg5 .	# j6f ; r's dWb] # j6} ; r'sx?sf] nlo xfl; n ePsf]
glthf &	Joj ; fo p6dv lz]ff k]ffnlsf] lj sf; ePsf] xg5 .	# j6f ; r'sx? dWb] !))U ; r'ssf] nlo xfl; n gePsf]

**Ijifout lq \$M:jf:Yo tyf hg; wof**

:jf:Yo tyf hg; wof Ijifout lqsf]k]lt ; dl]ff ubf{Ijifout p2]odf /fli6:t/sf]; r'sx? h:t] hg; wof a[4b/, dft[ d]ob/, lzz' tyf afn d]ob/ nufot :yfglo:t/df dfkg ug{ ; Sg ; r'sx? emf8fkfvnfaf6 d]ob/ tyf :jf:Yo ; j]df kxF ; Da6wl ; r'sx?df \*% k]tzt e6f a9l k]lt xfl; n ePsf] b]v65 . o ; u/l :jf:Yosdl\$]pknAwtf, :jf:Yo ; j]f lj :tf/ / efl]ts kjfww/ ljsf; df k]lt xfl; n ePsf] b]v65 . ; dli6df of]hgfsf]nlo cg?k o ; Ijifout lqdf sh ; r's dWb]%%U e6f a9l ; r'ssf]nlo cg' f/ k]lt xfl; n ePsf] b]v65 . o ; Ijifout lqsf ; km sfo6dx?df :jf:Yo ; :yfx?af6 lgoldt :jf:Yo ; j]f k]fx tyf ; #fng, ; ?j]f/f]ul h:t} lfo/f]ulsf]v]h]tnf; u/l pkrf/, emf8fkvfnf, cfpF x]hf pkrf/, SBA tflnd, MLP tflnd, :jf:Yo ; j]df kxF tyf lhNnf c:ktfn ; #fng cfl/ x\$]f 5g\ o ; Da6wl lj j/of tn tflnsdf k]tt ul/Psf] .

lj j/of	cf]hlj of\$]lj j/of	k]lt l:y]t
<b>Ijifout lq \$</b>	<b>:jf:Yo tyf hg; wof</b>	
Ijifout p2]o	:t/lo :jf:Yo ; lj wfd f lhNnfaf; lsf] kxF a[4 e0{:jf:Yo l:y]tdf ; wf/ cfPsf]xg5 .	/fli6:t/sf] ; r'sx? /x\$]f] x]f & ; r'sdWb] *%U sf]nlo k]f ePsf]

lj j/of	cflh j of sf]lj j/of	khit l:ylt
glthf !	:jf:Yo ; j]fsf]lj :tf/ ePsf]xg\$ .	@ ; r's dWb]%)Ü sf]nlo cg' f/ pknAwl xfl; n ePsf]
glthf @	:jf:Yo ; :yfx?sf] Joj :yfkq klfd ; wf/ e0{ ; j]fdf kef]sfl/tf cfPsf]xg\$ .	!! ; r's dWb] #^Ü sf] nlo k/f ePsf]
glthf #	cfoj]ps ; :yfx?sf] ; wof / ; j]fdf a[4 ePsf] xg\$ .	# ; r's dWb]&%Ü sf]nlo k/f ePsf]
glthf \$	:jf:Yo ; j]fdf ; mlq hgziQmsf] ; wof / sfo{fdtdf a[4 ePsf]xg\$ .	\$ j6f ; r'sdWb] %)Ü sf] nlo xfl; n ePsf]
glthf %	lhNnf:yt :jf:Yo ; :yfx?sf] efl]ts kj]w/sf] lj sf; ePsf]xg\$ .	# ; r'sx? dWb]!)Ü sf]nlo k/f ePsf]

**ljifout lř %Mdxnf, blnt, pltkl8t, pkllft / hghftl**

o; ljifout lřdf cġtuġ sfoġnd lř lj:tf/, nĚs c; dfgtfdf sdl ; fdflls ; /lff tyf ; rġgdf clea[4 ; aġwl ; řsx?df nlo cg?k kłlt xfl; n ePsf] bġV65 . pknAw ljj/0fsf cfwf/df ofhgf cjłwdf o; ljifout lřdf sh ; řsx?dġb] ^& kłtzt ; řsx?sf] nlo k/f ePsf] bġV65 . o; lřsf ; km tyf pknAwldhs sfoġ?df ufpFtyf lhNnf:t/ ; lk tyf Joj ; flostf ljsf; tflnd, ; dX ; ldt tyf ; řyf u7g, art ; řng tyf kl/rfng, řfř kl/rfng tyf ; řyfut ljsf; , ; dljsf; ljsf; , dhkjfxls/of ; řf tyf ; řfn : yfkgf, dfgj jřljvg tyf cf] f/k; f/ lj?4sf] lhNnf ; ldt ; bġs/of sfoġnd cfbł /xřf5g\ sfo{řf] cgkftdf sdf/l b/aġbl ġoġtf tyf ePsf b/aġblsf sdf/lx? řhdf /xg' l; ldt >řġ ; řwgsf sf/of uřldof lj kġg dlnxf?sf] dfu cg?k ; lk tyf Joj ; fo ljsf; tflnd kġfg u/l ; lfd tyf ; j/řf/lđf a[4 ug{g; řg' tyf sfoġndsf] kġj sf/l cġudg xg g; řg' nĚs lxřdf ck]řs[ř sdl cřpg'g; řg'/xřf5g\ o; ; Daġwl ljj/of tn tflnsdf kłtt ul/Psfř .

lj j/of	cfhlij ofř]lj j/of	kłlt l:yłt
<b>ljifout lř %</b>	<b>dlnxf, blnt, pltkl8t, pkllft / hghftl</b>	
ljifout p27o !	dlnxf, blnt, pkllft, pltkl8t / hghftlx?sf] cflyř cj ; /, ; fdflls ; Ddfg / /fhgllts ; xflutdf j [4 ePsf]xġř .	; řsx? kl/eflft gePsf]
glthf !	nllft juřf] cflyř l:yłtdf ; wf/ ePsf]xġř .	# ; řsdġb] !))Ű nlo cg' f/ kłlt xfl; n ePsf]
glthf @	dlnxf / k?ifalrsf] c; dfgtfsf] b'ldf sdl cfPsf]xġř .	& ; řsdġb]%)Ű sf]nlo cg?k kłlt xfl; n ePsf]
glthf #	blnt tyf lk5l8Psf]j uř?sf] ; fdflls ; Ddfgd j [4 ePsf]xġř .	^ j6f ; řsdġb]%)Ű sf] nlo xfl; n ePsf]
glthf \$	:yfglo efiff, wd{ / ; řs[tsf] plrt ; Af0f ePsf]xġř	@ dġb] %)Ű ; řssf] nlo cg' f/ kłlt xfl; n ePsf]
ljifout p27o @	c; Qm ckfĚ, c; xfo afnaflnsf / j řj řfx?sf] plrt ; Af0f ePsf]xġř .	; řs kl/eflft gePsf]
glthf %	c; Qm ckfĚ, c; xfo afnaflnsf / j řj řfx?n] ; Ddfłgt hljg lj tfPsf xġřg\	^ ; řsdġb] *#Ű sf]nlo cg?k kłlt xfl; n ePsf]

**ljifout lř ^Mjg, jřtfj/of tyf j:tl ljsf;**

o; ljifout lřdf cġtuġ sh jg lřdf ; dbfo4f/f Joj:l:yt jg, salnotl jg, ; fdbflos jgaf6 nfełġt tyf cřdbfł, jg kġj/ ptkfbg tyf /fh:j ; řng / hnřwf/ ; Af0f ; aġwl ; řsdf nlo cg?k kłlt xfl; n ePsf] bġV65 . jg kġj/df cfwf/t pBřf tyf /řhuf/l ; řhg, ; Af0f lřsf] lj:tf/ tyf ljsf; , sf7 tyf uřsfı7 jg kġj/ ; řsg tyf cklř{ ġllh tyf ; /sf/4f/f Joj:l:yt jg nufot ; fdbflos jg ; dXsf] lqmfłzntf ck]řs[ř kłlt xfl; n xġ g; řřf] bġV65 . ofhgf cjłwdf o; ljifout lřdf ; dli6df sh ; řsx? dġb] #!Űsf] nlo cg' f/ kłlt xfl; n ePsf] bġV65 . o; lřsf ; km sfoġndx?df, ; fdbflos jg ljsf; , salnolt jg ljsf; , hljg:t/ ; wf/ tyf cfodhs sfoġndx? /xřf5g\ kłtřj t sfoġnd cg' f/ ahġ pknAw xġg; b/aġbl cg' f/ kłlj lws sdf/l sfo{ř xġg; :yfglo >řġ tyf ; řwgsf] clwstd kl/rfng xġ g; řg' eřřts křřwf/ ; řf tyf ; ljwf / lfdtdf sdl, z; :q 4ġ4sf] cj:yf /xg' ofhgf sfoġogdf /xřf ; d:ofx? xġ\ o; ; Daġwl ljj/of tn tflnsdf lj inřof ul/Psfř .

lj j/of	cfhlij ofř]lj j/of	kłlt l:yłt
<b>ljifout lř ^</b>	<b>jg, jřtfj/of tyf j:tl ljsf;</b>	
ljifout p27o	eld, jg, jřtfj/of tyf hlj s ljłwtfsf] ; Af0f, ; Dawġ, ljsf; / ; bkofř e0{ hgtfsf] cfocfhġdf ; wf/ ePsf]xġř .	!# j6f ; řsx?dġb] \$!Ű sf] nlo cg' f/ kłlt ePsf]
glthf !	e"pkofř ofhgf tof/ e0{nfu"ePsf]xġř .	@ j6; řssf]nlo cg' f/ kłlt xfl; n



lj j/of	cfjhj of\$]lj j/of	kult l:ylt
		gePsf]
glthf @	Jojl:yt j:tl\$] ljsf; tyf krfj/dhf Joj:yfkg ePsf]xg\$ .	^ ; 'sx? dWb] !&U ; 'ssf] nlo cg; f/ pknAwl xfl; n ePsf]
glthf #	hnfwf/ lqsf] Joj:yfkgdf ; wf/ ePsf] xg\$ .	& j6f ; 's dWb] @('U ; 'ssf] nlo cg; f/ kult xfl; n ePsf]
glthf \$	jg Joj:yfkgdf ; wf/ ePsf]xg\$ .	\$ j6f ; 's dWb] %)U ; 'ssf] nlo cg; f/ kult xfl; n ePsf]
glthf %	jg kbfj/sf]pTkfbgdf j [4 ePsf]xg\$ .	# ; 's dWb] ^)U ; 'sx?sf] nlo cg; f/ kult xfl; n ePsf]
glthf ^	jg kbfj/sf]pkofudf ; wf/ ePsf]xg\$ .	@ j6f ; 'sx?sf] nlo cg; f/ pknAwl xfl; n xg g; s\$]f]
glthf &	hlj s lj lj wtfsf] ; Afof ePsf]xg\$ .	! ; 'ssf]klg nlo cg?k kult xfl; n xg g; s\$]f]
glthf *	kofj / ofdf ; wf/ cfPsf]xg\$ .	# j6f ; 's dWb] !))U sf]nlo cg?k klg kult xfl; n gePsf]
glthf (	ufdlOf lqdf >dZlOmpknAw ePsf]xg\$ .	@ j6f ; 'ssf]nlo cg?k kult xfl; n gePsf]

**ljifout lqMeffts krfj/ ljsf;**

o; ljifout lqdf oftoft, ljBt tyf j\$Nks phf{ ; 'rgf tyf ; #f/, l; #f0{/ vfgkfgl ; ]f tyf ; ljwf ljsf; / lj :tf/df nlo cg?k kult xfl; n ePsf]blv65 eg]uof:t/df a[4 xg g; s\$]f]blv65 . o; pk-lqdf ; dli6df sh ; 's dWb] \$\*U ; 'sx?sf] nlo cg; f/ kult xfl; n ePsf] blv65 . ; -; fgf cfofhgix?df ah\$ 5g{tyf /ofglts dx]j sf cfofhgdf sd Wbfg hfg'o; lqsf kdv ; d:ofx?sf]?kdf blvPsf 5g\ o; ; DaGwl lj j/of tn lj Zn]of ul/Psf\$ .

lj j/of	cfjhj of\$]lj j/of	kult l:ylt
<b>ljifout lq &amp;</b>	<b>effts krfj/ ljsf;</b>	
ljifout p27o	effts krfj/sf] ljsf; e0{ blgs hghj gdf ; wf/ cfPsf]xg\$ .	& ; 'sx? dWb] !))U sf] nlo cg?k kult xfl; n xg g; s\$]f]
glthf !	l; krt lqsf]j [4 ePsf]xg\$ .	# ; 's dWb] ^&U ; 'ssf] nlo cg?k kult xfl; n ePsf]
glthf @	e-lfo / gbl s6fgdf Gols/of ePsf] xg\$ .	@ ; 's dWb] %)U sf]nlo cg?k kult sl/a xfl; n ePsf]
glthf #	; #f/ ; ]sf] pkofudf a[4 tyf ljsf; ePsf]xg\$ .	# j6f ; 's dWb] !))U ; 'ssf] nlo cg?k kult xfl; n ePsf]
glthf \$	ljBt\tyf j\$Nks phf\$]ljsf; / lj :tf/ xg\$ .	^ ; 's dWb] %)U ; 'sx?sf] nlo cg; f/ kult xfl; n ePsf]
glthf %	vfgkfglsf]cfklt'of j [4 ePsf]xg\$ .	# j6f ; 's dWb] ^&U sf]nlo cg; f/ kult xfl; n ePsf]
glthf ^	oftfoft ; ]sf]ljsf; / lj :tf/ xg\$ .	* j6f ; 's dWb] !#U sf] dfqnlo cg; f/ kult xfl; n ePsf]

**ljifout lqMul/al lgj/of / /fhuf/**

o; lqdf ePsf] pknAwl?sf]dfkgsf nflu ; 'rgf tyf lj j/of pknAw xg ; s\$ / ; fehf ljifo ePsf]h]o; sf]pknAwlsf]dfkg lhNnf lj sf; sf]p27o; E dhvfg hfg]blv65 . lj j/of klg pknAw gePsf] / s\$}klg ; 's k'f gePsf]blv65 . o; df s\$}klg kult gePsf]blv65 .



lj j/of	cfhlj of\$]lj j/of	kult l:ylt
<b>ljifout lfg *</b>	<b>ul/al lgj f/of / /fhuf/</b>	
ljifout p27o	ul/jl lgj f/of / /fhuf/l sf cj ; /x? l; hgf e0{ hgtfsf]hljg: t/df ; wf/ ePsf]xg\$ .	; 's kl/eflft gePsf] / ; f]dfkg xg g; s\$]f

**ljifout lfgM; :yfut ljsf;**

ofhgf cj lwdf o; ljifout lfgdf nllft ju\$]f; zIQms/of; ;fdlhs kl/rfng, lfdtf ljsf; / ; :yfut jftfj /ofdf ; wf/ ; DaGwl lfgdf pknAwl xfl; n ePsf]blvG5 . o; ljifout lfgdf ; dli6df sh ; 's dWb]#) kl'tztdf nlo cg; f/ kult xfl; n ePsf]blvG5 . tyfkl >f] kl/rfng, pkoft / ; 'rg Joj :yfk gdf pknAwl xfl; n xg g; s\$]f]blvG5 . o; ; DaGwl lj j/of tn k'tt ul/Psf\$ .

lj j/of	cfhlj of\$]lj j/of	kult l:ylt
<b>ljifout lfg (</b>	<b>; :yfut ljsf;</b>	
ljifout p27o	hgtfnf0{ l56f] 5l/tf] / ; j{ he 9uaf6 ; }f tyf ; lj wfx? pknAw u/fpg kefj sf/l ; :yfut Joj :yf ePsf]xg\$ .	# ; 's dWb] ##U ; 's sf] nlo cg; f/ kult xfl; n ePsf]
glthf !	cf'tl/s Pj -jfxo >f]x?sf]kefj sf/l kl/rfng ePsf]xg\$ .	( ; 'sx? dWb] \$\$U sf] nlo cg; f/ kult xfl; n ePsf]
glthf @	hgtfnf0{cfj Zos hfgsf/l Pj +; 'rgfx? pknAw u/fpg sfoffox?df ; 'rg k'ffnl Joj l:yt ePsf]xg\$ .	\$ ; 's dWb] ^&U sf] nlo cg; f/ kult xfl; n ePsf]
glthf #	lhj ; / uflj ; sf] ofhgf Joj :yfk g lfdtf ; b' ePsf]xg\$ .	!@ j6 ; 'sx? dWb] %)U sf] nlo cg?k kult xfl; n ePsf]
glthf \$	dfg jlo ; :fwg ; b' / lfdtfj fg ePsf]xg\$	^ ; 'sx? dWb] %)U sf] nlo cg; f/ kult xfl; n ePsf]
glthf %	:yfglo lgsfox?sf] sfoffosf] efl'ts k'f w/ sf] l:yltdf ; wf/ cfPsf]xg\$ .	@ j6 ; 'sx?sf] nlo cg; f/ kult xfl; n xg g; s\$]f]
glthf ^	:yfglo lgsfo, ljifout sfoffo / u}; alr kefj sf/l ; dgjo :yflkt ePsf]xg\$ .	\$ j6 ; 'sx?sf] nlo cg; f/ kult xfl; n gePsf]
glthf &	lhNnfd ; xsf/l ; :yfx?sf]k] w'g ePsf]xg\$ .	# ; 's dWb] !))U sf] nlo cg; f/ kult xfl; n gePsf]

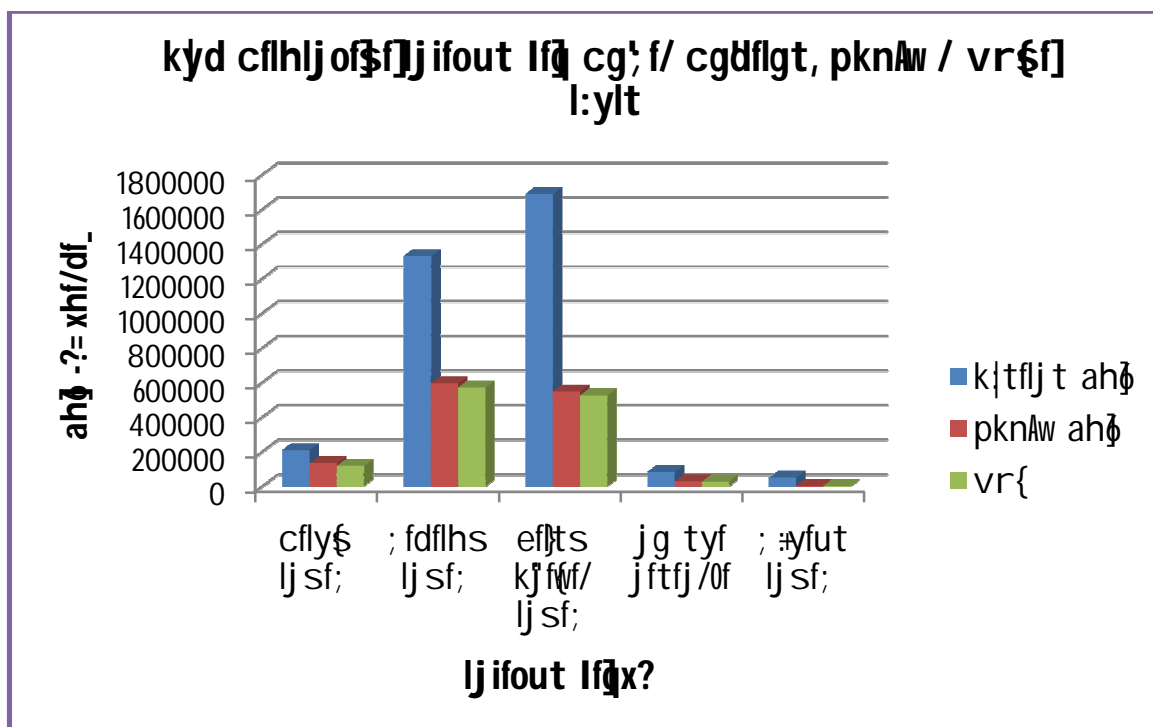
**@#=@ kyd cfj lws lhNnf ljsf; ofhgf] >f] kl/rfng l:ylt**

ofhgfdf sh # c/j, #^ s/f\$, \$& nfv &\$ xhf/ k'tfj ul/Psf]df ljifd kl/l:yltsf afahb o; cj lwdf lhNnf ljsf; sf nflu ! c/a, #) s/f\$, (( nfv @^ xhf/ /sd k'tt ePsf]blvG5 . hg cgdflgt >f]sf]#\*=(# kl'tzt blvG5 / pknAw >f] dWb]#&=!) kl'tzt >f] vr{ePsf]blvG5 . ljifout ?kdf x'f] >f] cgdfg dWb]; aeGbf a9l cfly\$ ljsf; lfgdf %& kl'tzt /sd vr{ePsf]/ ; aeGbf sd \*U dfq ; :yfut ljsf; lfgdf vr{ePsf]blvG5 . ljifout lfgut ?kdf x'f]{cgdfg >f]dWb]pknAw ah' ; aeGbf a9l :j.f:yo tyf hg; wof / ; aeGbf sd ; :yfut ljsf; df ePsf] blvG5 . o; ; aGwl lj j/of tnsf] tlnsfdf k'tt ul/Psf\$ .

ljifut lfg tyf pkl'fx?	ah' tyf vr{? xhf/df_				s'knot
	k'tflij t ah'	pknAw ah'	vr{	kl'tzt	
<b>cfly\$ ljsf;</b>	<b>209987</b>	<b>133676</b>	<b>119072.5</b>	<b>56.70</b>	
s'lf ljsf;	69259	63312	57557	83.10	
kz' ljsf;	43163	57607	51899	120.00	

lj ifut lfq tyf pklfqx?	ahq tyf vr{-? xhf/df_				slknot
	k tflj t ahq	pknAw ahq	vr{	kl zt	
pBfj, j flfHo tyf ko6g	97565	12757	9617	9.86	
<b>; fdlhs lj sf;</b>	<b>1330839</b>	<b>594734</b>	<b>571225</b>	<b>42.92</b>	
zlfj lj sf;	1240251	406772	384870	22.52	
o f tyf vhsb	13600	1800	1327	9.76	
:jf:Yo tyf hg; Wof	63048	168842	168842	267.80	
dlxf tyf afnafnsf	13940	17320	16186	116.11	
<b>eflts kjfwf/ lj sf;</b>	<b>1689842</b>	<b>548890</b>	<b>526840</b>	<b>31.18</b>	
; 8s tyf oftoft	845000	142856	142856	16.91	
ljBt tyf j \$lNks phf{	441000	88200	66150	15.00	
; Fgf tyf ; #f/	105672	63403	63403	60.00	
l; #f0{tyf t6a6wg	171500	115559	115559	67.38	
vfgkfgl tyf ; /; knf0{	126670	138872	138872	109.63	
<b>jg tyf jftj/Of</b>	<b>84177</b>	<b>28745</b>	<b>27299</b>	<b>32.43</b>	
jg tyf hlj s lj lj wtf	41316	9152	7975	19.30	
e"tyf hnfwf/ ; Afof	37481	18248	18248	48.69	
j :tl tyf zx/l lj sf;	5380	1345	1076	20.00	
<b>; :yfut lj sf;</b>	<b>49929</b>	<b>3881</b>	<b>3881</b>	<b>7.77</b>	
<b>sh hDdf</b>	<b>3364774</b>	<b>1309926</b>	<b>1248318</b>	<b>37.10</b>	

kyd cfj lws ofhgdf lj ifout lfq cg' f/ >fj cgdfig, pknAwtf / vr{f]lj j/Of tnsf]rf6af6 ; d| ljZnif of ug{; lsg5 . ofhgdf lj ifout ljlgofhg ljZnif of ubf{; aegbf a9l >fj eflts kjfwf/ / lo; kl5 ; fdlhs lj sf; , t}f}f cfly\$ lj sf; / ; aegbf sd ; :yfut lj sf; df ul/Psf]bljv65 . cgdfigt >fj d|b]pknAw / vr{f]:ylt kjfx sl/j Psgf; /x\$]bljv65 .



**@# kyd cfj lws lhNnf lj sf; ofhgfsf ; an klfx?**

- kyd cfj lws lhNnf lj sf; ofhgf kðv ; an klfx? lgDgfg; f/ aBfut ?kdf k|tt ul/Psf] .
- ; xeflutfdhs lj lw canDag u/L ofhgf thðf ul/Psf]
  - cfllhj of] thðf lgbLzsf @)%\* cg; f/ ofhgf thðf ul/Psf]
  - lhNnf lj sf; sf ; a)cfofd tyf lj ifox?nf0{; d]bPsf]
  - ofhgfsf]efu ! / @ Ps}b:tfj hdf ; d]bPsf]
  - tYofÍ tyf ; rgsf]cfwf/df ofhgf thðf ug]kðf; ePsf]
  - glthfdhs ofhgf vfBf -ofhgf ; f] tflnsf÷Logframe\_ df ofhgf tof/ ul/Psf]
  - ofhgdf kðv sfoqnd tyf sfoqllt, sfof] og ofhgf / cgludg ; dj] z ul/Psf]
  - ofhgf ; do ; fk]f ?kdf thðf ul/Psf]tyf qnda4 ?kdf k|tt ul/Psf]

**@#\$ kyd cfj lws ofhgfsf sdhf] klfx?**

- kyd cfj lws lhNnf lj sf; ofhgf kðv sdhf]lnf0{lgDgfg; f/ aBfut ?kdf k|tt ul/Psf] .
- j :tl:ylt lraqof lj Zn]of ; lraq gePsf]tyf >f] gSzf gePsf]
  - lhNnf lj sf; sf lj ifo lfq? ts4 ?kdf k|tt gePsf]
  - :yfgut, n]us / v08ls] tYofÍ tyf ; rgsf pknAw gePsf]
  - glthfdhs ofhgf vfBf -Logframe\_ df cfj Zos eGb a9L ; r'sx? /flvPsf]
  - sfoqnd / cfofhgfnf0{klg ; r'ssf]?kdf k|tt ul/Psf]-kltkm tyf ; r'sx? 7f] eGb w}] /flvPsf]/ nlo lj sf; sf]k]fxsf]:yltdf ge}cgdfgdf k|tt ul/Psf]
  - cjwf/Off kq, lj ifout lfq ofhgf, sfof] og, cgludg / dNofÍgnf0{ 5\$5\$}kl/R5]sf] ?kdf k|tt gu/L Psdl6 ?kdf /flvPsf]
  - lhNnf lj sf; sf] ; dli6ut nlo, p27o, pknAwLx? ; lxt Ps]s] ; f] tflnd k|tt gePsf] 5l/Psf]/ efiffut ?kdf :ki6 gePsf]
  - dfkgsf ; r's / sfoqnd÷cfofhgdf km/s gb]vPsf]
  - sfoqnd / cfofhgxf? aflif\$ ofhgf h:tf]lj :t] ?kdf /flvPsf]
  - ; r'sx? sfof] og txsf]eGb /fli60txsf]Psf]dfkkg off]o / lgb]6 vfnsf]gePsf]
  - ofhgf dfubz\$ eGb a9L lj :t] ?kdf /flvPsf]
  - ofhgf sfof] ogdf ; Dal6wt lj ifout sfof]osf]g]t]j, c÷u} ; , gl]h lfq / ; dbfosf] ; ñlgtf / sfoqndx? ; dj] z gePsf]
  - ofhgdf k|tfj u/]cg; f/ dNofjwl gePsf]tyf cl6td ; dlff ; dod}gePsf]

**@#% kyd cfj lws lhNnf lj sf; ofhgfsf]; dlffsf lgisif{tyf ; enjx?**

kyd cfj lws lhNnf lj sf; ofhgfsf] cl6td ; dlff sfozfnf uf]7lsf lgisif{ tyf bf]f] cfj lws ofhgfsf] thðfsf nflu ; enjx? tkl; n ad]hd /x\$5g\

- kyd cfj lws ofhgfsf ; sf/flds kl tyf xfl; n pknAwlnf0{ ; yfut ub]bf]f] cfj lws ofhgf thðf cfj Zos b]v65 .
- cfj lws ofhgf thðf, sfof] og / dNofÍgdf ; /f\$]/jfnfsf] OR5fzIQm ; sNk / ; eQm kðf; sf] h?/t kb\$ .
- s]bb ofhgfsf]thgdf :yfglo ofhgf oyfyk/s, dfudf cfwf/t / ; xeflutfdhs b]v65 / xfnf lbgdf :yfglo ofhgdf klg sdl sdhf]lx? a9b} uPsf] cj:yf b]v65 / :yfglo zf; g / ; xeflutfdhs kðf; 4f/f o; df ; wf/ ; ej /x\$5\$ .
- cfj lws ofhgf, lj:t], cfofhg tyf sfoqndvl geP/ lhNnfsf :yfgut ljz]tt, :yfglo hgrfxgsf]kl]tljDa tyf ; /f\$]/jfnfsf]ckg] ; lxtsf]dfubz\$ -Indicative\_ xg' kb\$ .

- cfofhgf tyf sfoqmdsf]pknAwl dfkgsf nflu cfofhgfsf]uof:t/, pkofu / blufkgsf]dfkb08 / cfofhgf tyf sfoqmdsf]:j dNoflg / gful/s cgludg=lgufgl ; DaWl lgod, lj lw tyf glluut 9fFfsf]cfjZostf /x\$F\$ .
- cfj lws tyf aflif\$ ofhgf thof ubf{ljifout ; 's, nlosf ; fy}ljifout ?kdf ljzif / 7f] cfofhgf tyf sfoqmd thof u/L >f] kl/rfng h?/L /x\$F\$ .
- lhNnf ljsf; sf ofhgf tyf sfoqmd j]flgs, 7f] tyf pknAwldhs tyf :yfglo cfjZostf / ljziftdf cfwf/t xg h?/L5 .
- lhNnf ljsf; ; ldt / ljifout sfohoalr gllt, sfoqmd / cgludg tyf dNoflgdf a9l tfndh cfjZos blv65 .
- lhNnf ljsf; ; ldtsf]; yfut lfdtf lj :Tff/ / a4l u/L :yfglo zf; gsf]dd{cg?k jf:tlj s gTj / glltut jftfj/Of tof/ ug{kgtblv65 .
- ofhgfdf thof, sfof]og / dNoflgdf /fhgllts ; xdtl, ; demf/L tyf 0R5fzlQm cfjZos 5 / ; f\$]a[4 ug{kgtblv65 .
- kyd cfj lws ofhgf] ; dliff / bf]cfj lws lhNnf ljsf; ofhgf thofdf ePsf]l9nf0{]lhNnf ljsf; kof; nf0{ult lbg k5f18 k/\$]cfj:yf /x\$F\$ . o; y{casf lbgdf o; nf0{kfyldstfdf /fv] cuf8l a9g h?/L5 .
- ljBdfg sfgg, gllt, lgoddf ; d] ; dofgsn kl/dfhg ub]ofhgf thof, sfof]og / cgludg k0ffnl /fhgllts ; xdt / ; /sf/L, u} ; /sf/L / gllh lfg]sf]; femf/Lsf]cfjwf/Off cg; f/ lhNnf ljsf; sf kof; x?nf0{Jojl:yt ug{h?/L5 / cfj lws ofhgf]o; tkm(8f]ofpg ; xofu ug{kgt .
- c=u} ; x?nf0{lhNnf ljsf; kof; df ; femf/sf]?kdf ln0{cuf18 a9fpg' kg]tyf lhNnf ljsf; sf kfyldstfsf lfgdf kl/rfng ug{cfjZos /x\$F\$ .
- cfj lws ofhgf tyf jflif\$ ofhgf thof ubf{lj sf; df k8sf]df/\$f lhNnf?sf kof; x?, gljgtd gllt tyf sfoqmd / pknAwlx?nf0{cfw/ lng' pkoQm xg\$ .
- lhNnfsf k0v >f]x? s]if, h18a6l, hn>f], ko6g / k]fuf/nf0{lhNnf ljsf; sf]k0v dflbdsf] ?kdf lj sf; ug{cfj lws ofhgfdf o; cg; f/ sfoqmd / >f] kl/rfng ug{kgtblv65 .
- lhNnf ljsf; kof; df cftl/s, gkfn ; /sf/, ljsf; ; femf/, u} ; , gllh lfg / ; dbfo ; d]sf] >f] ; ; fwg / lfdtf kl/rfng xg]u/L ofhgf thof, sfof]og, cgludg tyf dNoflg ug{kgt .
- lhNnf ljsf; sf kof; x?nf0{Jojl:yt, pknAwldhs tyf kefjsf/L agfpg cfj lws ofhgf] dfu]zq ub\$ / ; 3lo dflnd tyf :yfglo ljsf; d6qnon]cfj lws lhNnf ljsf; ofhgf ; d] ljifout u?ofhgf thof u/L lhNnf ljsf; sf kof; Jojl:yt, kefjsf/L / ultlzn agfpg ; xofu pknAw u/fpg]; sNk u/\$]cfj:yf 5 .
- s[bf] tof/ u/\$]glltut 9fFfnf0{:yfglo kl/jz cg; f/ gllt / ofhgf thof u/L sfof]og / cgludg tyf dNoflg ug{cfjZos /x\$F\$ .
- cfknhf0{pknAw sfof]j/Of cg; f/ tflsPsf]lhDd]f/L ; Dkfbg af/]:j dNoflg, pknAw sfgg, gllt tyf lgod cg; f/sf]cgludg ; ldt tyf ; 6qaf6 cgludg / gful/s lgu/fgl, dflNnf]lgsfo / t]f]klf4f/f cgludg tyf dNoflg]sf]; ofhg u/L lhNnf ljsf; sf kof; x?nf0{Jojl:yt, kefjsf/L agfpg tyf dfkg ug]Jojl:yf ldnfpg cfjZos /x\$F\$ .
- ofhgf]sf] kefjsf/Ltf / pknAwlsf nflu cfj lws cgludg, r0ffl; s, aflif\$ ; dliff, cfj lws ofhgf]sf] glhtdf cfwf/t cgludg k0ffnl cg; f/ aflif\$ ; dliff, dNofj lw dNoflg / clGtd dNoflg k0ffnlnf0{bx] E ; dft] cuf8l a9g h?/L5 .
- ofhgf thof ubf{dfu klf, cfklt{k lf tyf t]f] klfsf] plrt ; dfofhg u/L :yfglo kl/jz, hgrfxg, >f] / ; fwgdf cfwf/t eP/ cfj lws ofhgf thof, cgludg tyf dNoflg k0ffnl :yflkt u/fpg cfjZos /x\$F\$ .
- lhj ; sf] gTjdf ; jklflo ; femf/L, lgsfout ; n]gtf, >f] / ; fwgsf] Psls/Of, cfhlj of\$] abnf0df Ps?ktf / ; xdtl, ljifoj:t\$] cftl/sls/Of / :jfldj, kfyldstf lgwf(Of, lbufkfg,



**jftfj/0f ; Gthg tyf bluf]ljsf;**

4. s[if, ko6g, hn>f], jg, pBf]u tyf k]f]w/nf0{bluf]ljsf; sf]cu0fl lf]sf]?kdf lj sf; u/l cfly\$ ; d[4 tyf ul/al Gogls/0fsf]dflbdsf]?kdf agf0g\$ .
5. :yfglo >f], ; fwg / ko6slo ; Dkbf ; Da6wl ; Fgf, ; lj wf / ; /lff kj]wg u/l ko6slo cfudg / a; f0{a[4 ul/g\$ .
6. /yfg] tyf nfk]dV afnlx?sf] klxrfg, ; Af0f / kj 46 Pj +p6gt afln / klj lwsf] kof]u u/l vfB ; /lffdf 6]f k]of0g\$ / kf]ufl/s, jftfj/0flo / Joj; flos s[if klj lw kj]wg u/l kf]of / hg:jf:Yodf ; wf/ ul/g\$ .
7. hn]fo' kl/jt6af6 p]k6g ; d:of lg/fs/0f tyf hf]vd Gogls/0f tyf :yfglo cgshgsf] pkfox? cjndag u/l hlj s]kfh6 cj ; /df a[4 ul/g\$ .
8. hn, hldg, hun h:tf k]s[ts >f]x?sf] j]flgs Joj:yfkg u/l :yfglo ; dbfosf] cfly\$ l:y]tdf ; wf/ / >f]df :yfglo ; dbfosf]kxF tyf pkof]u a[4 u/l ; fdlhs l:y]tdf ; wf/ ul/g\$ .
9. lj sf; kl]qmfdf jftfj/0fd6l :yfglo zf; g k]fflnf0{; dflxt u/l lj sf; sfof]0{jftfj/0fd6l tyf bluf]agf0g\$ .

**:yfglo ; :yfut lfdtf lj sf;**

10. j8f gful/s d#, gful/s ; r]gf s[bl] ; fdbfos cllbog s[bl] lj Bfno tyf :jf:Yo Joj:yfkg ; ldit, s[if jg tyf jftfj/0f ; ldit nufot ; dbfodf cfwl/t ; dx / ; -hfnx?sf] lfdtf clea[4 u/l pglx?nf0{cem a9l lqmfzln / kef]sf/l agf0g\$ .
11. ; Argfut ; wf/ / lfdtf lj sf; sf]dflbdaf6 :yfglo zf; g kl]qmfdf dlxnf, afnaflnsf tyf k5fl8 kf/Psf ju{tyf ; dbfosf]; Dnlgtf ; lglZrt, cyk]of{/ kef]sf/l agf0g\$ .
12. :yfglo:t/df ; #flnt cfof]hg tyf sfof]ndf0{bluf] glthfdhs, kf/bzl{/ kef]sf/l agf0g\$ .

**;fdlhs ; dfj zls/0f tyf cj ; /df ; dtf**

13. ofhgf th6f, ; -rfng tyf cgludg kl]qmfdf0{cem a9l ; dfj zL / ; xefludhs agf0{pknAw >f] ; fwgsf]clwstd kl/rfng u/l bluf]/ ; GtInt lj sf; df hf\$ lb0g\$ .
14. :yfglo >ddhs klj lwdf hf\$ lb0{ljsf; lgd]of sfo{cuf]8 a9f0g\$ tyf :yfglo p]kfbg a[4df lj z]f Wbfg s[bbt ul/g\$ .
15. cdf ; dx, dlxnf ; dx tyf ; -hfnx?nf0{; :yfut lj sf; / ; b9 u/l ; dfj zL / ; dfgtfd6l jftfj/0f lgd]of ul/g\$ .
16. dlxnf, jfnjflnsf nufot nllftj u\$]sfof]nds]Jojl:yt th6f, kef]sf/l sfof]og / cgludg u/l kef]sf/l/tf clea[4 ul/g\$ .
17. ; j] flgs ; j]f tyf ; lj wf cfd gful/s tyf ; j]fu]lx?sf]kxF a[4 u/l :yfglo:t/df kj flxt ; j]f tyf ; lj wfx? clwsf/df cfwl/t, ; xh, ; j {he, u0f:t/lo agf0g\$ .
18. :yfglo lgsfo ty lj ifout sfof]nosf]; j]f kj]fxnf0{hgtfsf]cfj Zostf cfwl/t agf0{gful/s j8f kqdf p]Nn]vt ; dofj lw leq}lfltkl't{; lxt ; j]f kj]fx ul/g\$ .

**:yfglo ; zf; g / pQ/bfloTj**

19. ; Fgdf cfwl/t glthfdhs ofhgf, cgludg tyf dNof]g k]ffnl cEof; u/l lj sf; Joj:yfkgnf0{ kef]sf/l agf0g\$ .
20. :yfglo ; zf; gsf nflu gful/ssf]; #lgtf, lgu/fgl, pQ/bfloTj / kf/blz{fsf sfof]? ; #fng ul/g\$ .
21. ; :yfut ; 9]9s/0f, u0f:t/lotf, kf/blz{f / bluf]kgfnf0{ljsf; sfo{; -rfngsf]k]dV /0fglltsf]?kdf ckgf0g\$ .
22. lhNnf lj sf; sf ; fem]f/ alr lgoldt cGt/lqmf, 5nkm / axzsf dflbdaf6 lj sf; sfof]0{cem a9l ; dfj zL / kef]sf/l agf0g\$ .
23. :yfglo ; zf; g kj]wg tyf cj]knb]lxtf clea[4sf nflu ; dbfo, :yfglo lgsfo tyf ; j]f kbfos ; /sf/l tyf u]; /sf/l lgsfo? alr lgoldt cGt/lqmf / axzsf nflu gful/s ; dfhnf0{kl/rfng ul/g\$ .

- 24. gful/s lgu/fgl tyf sfggl zf; gsf] dflboaf6 ; :yfut ; zf; g sfod ub{ e|6rf/d0m sfo] lw ckgf0g5
- 25. lftkl't{ ; lxtsf] gful/s a8fkq, ; 'rgsf] xs / ubf; f] ; gj f0{ ; Da6wl klj wfgsf] pkof]sf] nflu cfj Zos ; 0qsf]lj sf; u/L gful/ssf]; jf ; Da6wl xssf]; lglZrttf ul/g5 .

**e'pkofu, j:tl lj sf; / Jojl:yt zx/ls/0f**

- 26. kefj sf/L ; jf k]fxsf nflu e'pkofu ofhgf cg; f/ Pslst tyf Jojl:yt a:tl lj sf; sf] cjwf/0ff cg; f/ zx/L tyf j:tl lj sf; ul/g5 .
- 27. Pslst j:tl tyf zx/L lj sf; df jg tyf jftfj /0fdf kl'tsh c; / gxg] tyf hflvd Golgs/0f xg]u/L sfo{; -rfng ul/g5 .
- 28. zx/L lj sf; tyf ; jf k]fxdf ; fj h]gs, lghl, ; fdbflos ; femf/L cjwf/0ff cjndjg ul/g5 .
- 29. zx/L tyf j:tl lj sf; sfodf :yfglo ; Dkbf, ; fS[ts ; dfj zl tyf Pltxfl; s w/ftnnf0{hu}f{ul/g} 5 .

**dfgj clwsf/, ; fdlhs 6of / bluf]zfl6t**

- 30. ; /sf/L, u} ; /sf/L, ; fdbflos ; :yfsf] ; :yfut ; Argdf lj k6g Pj +l; dftst tyf ju}sf] cyk0f{ ; xeflutnf0{; lglZrt ul/g5 .
- 31. ; dfhdf lk5l8Psf]j u{ blnt, hghflt, dlxf tyf afnaflnsf]lj sf; sf nflu nllft ju{sfo}ndsf ; fy}c6o lj zlf sfo}nd ; :fng ul/g5 .
- 32. Ho]7 gful/s a|Q nufot c6o ; fdlhs ; /lff sfo}ndsf] kefj sf/Ltf clbog u/L j Qlsf] kefj sf/L pkof]sf]jftfj /0f ; hgf ul/g5 .
- 33. ; fdlhs ; befj tyf bluf]zfl6t clea4 xg]u/L lj sf; sf sfo}ndx? ; :fng ul/g5 .
- 34. ; fdlhs ; befj / bluf]zfl6tsf nflu ; fdlhs 6of, sfggl zf; g tyf ; zf; g clea4 ul/g5 .
- 35. vfB ; /lffsf nflu slif tyf kzh6o ptkfbg a4sf nflu lj zlf sfo}nd ; :fng ul/g5 .

**; dbfo, lghl lf] Pj -u} ; ; femf/L**

- 36. ; jf k]fx tyf k]f/f/ lj sf; sfodf ; fj h]gs, lghl, ; fdbflos tyf ; fj h]gs lghl ; femf/L cjwf/0ff cjndjg ul/g5 .
- 37. lhNnf lj sf; df lghl lf]sf]kl/rfngsf]nflu :yfglo:t/df nufgld}l jftfj /0f lgdff u/L jfxo >f] tyf ; fwgfs]clwstd kl/rfng ul/g5 .
- 38. ; dbfo, lghl lf] tyf u} ; h:tf ; femf/x? alr c6t/lqmf 5nkm / jxzsf dflbdj6 lj sf; sfo}f0{cem j9l ; dgj offds, ; xeflutfdhs / kefj sf/L agf0g5 .
- 39. ; fj h]gs ; jf tyf sfo}ndsf] kf/blztf, kefj sfl/tf / hjfknblxtf clea4sf nflu pknAw sfggl Joj:yf cg; f/ ; fj h]gs ; gj f0{ / ; fj h]gs k/Llfof, ; fdlhs k/Llfof, gful/s cgludg tyf lgu/fglsf]cfhf/ kofu u/L ; wf/sf kl'tj 4tfsf]kfngf ul/g5 .

**glthfdhs Joj:yfkg kffnl -Result-Based Management\_**

- 40. ofhgf tyf ah} th}f ubf{glthfdhs ofhgf]sf]vf]sdf cfj lws ofhgf]sf]; 'ssf]cfwf/df ul/g5
- 41. cfhlj of]sf]glthfdhs cgludg vf]f cg; f/ ; xeflutfdhs / t}f]klf4f/f ; dliff ul/g5 .
- 42. cfof]hgf tyf sfo}ndsf]t}f]klf4f/f cgludg tyf dNof]g ul/g5 .
- 43. sfo{; Dkfbgsf]cfwf/df /df]sfd ug]; 3, ; :yf tyf lgsfonf0{k}]; ffg ul/g5 .

**@^ lhNnf lj sf; sf]; dli6ut nlo**

o; ofhgf]lgdg pNn]vt nlo xfl; n ug{; xofu k}ofpg]ck]ff ul/Psf]5 .

ahNnf]sf]; fdlhs, cfly6, dfgjlo lj sf; df clea4 e0{lhNnfaf; lsf]hljg:t/df uoffds ; wf/ ePsf]xg5A .

lhNnf lj sf; sf]pk/fQm nlo kfl'ktdf ofhgf]k}ofpg]of]ubfg b}fosf ; 'sx?af6 dfkg ul/g5 .

ofhgf cj lwsf]cGto -cf=j @)&\$-%%; Dddf,

- ul/jlsf]/yfdglsf]hg; Wof !^=\* af6 !@Ü ku\$]xg\$ .
- lhNnfaf; lsf]cf]ft cfo'^@@ -gkfnf]cf]ft\_ af6 &! jif{ku\$]xg\$ .
- cf]ft ; flf/ tf b/ ^- j if{eGbf dfly\_ &&=\$ af6 (^ kl'tzt ku\$]xg\$ .
- hnjfo'kl/j tG cgShg tyf lj kb pTyfglzntfdf a[4 ePsf]xg\$ .

**@& lhNnf lj sf; sf]; dli6ut p2]o**

o; ofhgfaf6 lgDg pNn]vt p2]o xfi; n xg]ck]ff ul/Psf]5 .

**ahNnf] ; fdlhs, cfly\$, dfgljo lj sf; ; dfj zL, uof:t/lo / jftfj/Oflo ?kdf ; GtInt eO{ lhNnfj; lsf]hljgofkg ; xh tyf ; /lft ePsf]xg\$ .Æ**

lhNnf lj sf; sf]pk/fQm; dli6ut p2]o xfi; n eP÷gePsf]bxfosf ; 'sx?af6 dfkg ul/g\$ .

ofhgf cj lwsf]cGto -cf=j @)&\$-%%; Dddf,

- kl'tJolQm cfo ?= %#, \$#\* af6 \*) ,)) ku\$]xg\$
- cf^gf]pTkfbgaf6 !@ x)dlxgf vfgklg]kl/jf/ @%=\* -(%)\_ af6 #)Ü ku\$]xg\$ .
- cf} t k[ -!%±\_ ; flf/ tf b/ &!^ af6 (%Ü ku\$]xg\$ -lhNnf kOf{; flf/ 3f]roff ePsf]xg\$\_
- % aifdlgsf sd t[ ePsf afnafnfsf]kl'tzt )=\$! af6 )#% ku\$]xg\$ .
- sh aflif\$ vfBgg pTkfbg \$#, \* &! af6 \$%,)) d[6= ku\$]xg\$ .
- ; dfhdf lje ePsf]dxz'; ug]blnt kl/jf/ &^ af6 %)Ü ku\$]xg\$ .
- ; fdlhs -hflto, n]Es tyf ; fdbfos\_ lj e[ x6\$]xg\$ .
- sf]g l; Sj ]6zg b/df !)Ü n]a[4 ePsf]xg\$ .
- :yfglo lgsfosf]cfosf]a[4 b/ #% af6 \$)Ü ku\$]xg\$ .

**@\* lhNnf lj sf; sf /ofgltx?**

o; cfihlj ofh]lj sf; sfohfO{glthfdVL, kefj sf/l / uof:t/lo agfpg] /fhuf/l s]b[ cfly\$ a[4 xfi; n ug] jftfj/Of ; Gthgdf 6]f kfofpg] ; dfj zL tyf ; dGoflos cfly\$-; fdlhs ?kft/Ofdf ; 3fp kfofpg]Pj +; jf kjfxnfO{kefj sf/l agfpg]sfohfO{Jojl:yt u/l ; zf; g kfof'lt ug]; dli6ut /ofgltx cj ndjg ug\$ . lhNnf lj sf; df bxfosf lj lzi6 /ofgltx? candag ul/g\$ .

- s[if, koGg, phf{ / k]f/f/nfO{ lhNnf lj sf; sf] cu[fl l[ / k[ v ; fwgsf] ?kdf lnO{ lj sf; sfoGmdx? ; fng ug].
- k/Dk/fut s[if k[ffnlnfO{ Joj; flos k[ffnldf ?kft/Of u/l s[ifsf] Joj; fol/Of / lj lj lws/Ofsf] dflldaf6 s[ifdf cf]f]us/Of ug].
- lhNnf lj sf; sf lj lzi6 ; efj gf, ; d:ofx?, gful/ssf]cfj Zostf tyf dfudf cfwfl/t sfoGmd tyf ah[ th[ / sfof]ogdf hf\$ lbg].
- lhNnfleq tyf jflx/ /x\$]dfgjlo tyf lj Qlo k[ cfslif[ u/l pBfu, Jofkf/ tyf ; jf l[gsf]lj sf; tyf lj :tf/sf]dflld4f/f o]fzlQmnfO{lhNnf lj sf; cleofgd ; Dnlg xg]cj ; / k[fg ug].
- ; GtInt Pj +; dfj zL lj sf; , /fhuf/l l; h[; ; fdlhs ; b[efj / ul/al Gogls/Of / bluf] zflGtdf of]ubfg klg]sfoGmdf hf\$ lbg].
- ; fdlhs ; b[efj sfod /vl bluf] zflGt xfi; n ug{ ; dGoflos tyf n]Es ; dtf Pj +; fdlhs ; dfj zLs/Of lj z[ kfyldstf lbO{ :yfglo :j fldTj / ; dfj zL klqmofdf cfwfl/t lj sf; sfoGmd hf\$ lbg].
- gful/s lj z[ u/l nllft ju\$] ; fdlhs, cfly\$, /fhg]ts ; zlQms/Ofsf]nflu ; fdlhs kl/rfng sfoGmdsf] ; b[ls/Of ug].
- lj sf; df gofF; f[ sfod u/l ; dgjo / ; xsfo\$]dflldaf6 lj sf; tyf ; jf kjfxdf gofFnX/ k[ ug].



- lj sf; tyf ; jf kjfxnf0{; j {he, ; xh, glthfdhs, kf/bzl{/ kfej sf/l agfpg gful/s lj zlf u/l nllft ju{; dbfosf]; nllgtf a9fpg gful/s ; yfx?sf] lfdtf lj sf; nufot sfo{x?df a[4 ug].
- jg, hnfwf/ tyf ; Alft lfgsf]Psls[ Joj :yfkq u/l ko6gnf0{lbuf]/ jftfj /0fdqL agfpg] .
- hnjo' kl/j t6, ljkb hf]vd Joj :yfkq, bluf]lj sf; , kofj /0f tyf afndqL zf; g k0ffnlnf0{lj sf; cfof]hgj tyf sfo6md ; fem ; afnsf]kdf ; Daf]vg ug].
- dfgj ; #fwg, hn, hdlg, hwn / hl8a6lnf0{:yfglo klj lwdf cfwfl/t, jftfj /0fdqL / ; dlrt 9uaf6 pkof]u ug].
- e-pkof]u ofhgj, Psls[ Joj l:yt j :tl tyf zx/l lj sf; , pkhnfwf/ / ; Alfof lfgsf]ofhgj th6f u/l kfej sf/l sfof]j og ug].
- glthfdhs tyf kfej sf/l ; jf kj fxsf nflu ; r'gf klj lwdf cfwfl/t lfdtf lj sf; sfo6mdx?df a9fj f lb0{; -rfng ug].
- glthfdhs cgludg k0ffnl tyf lhNnf ofhgj, cgludg tyf ljZn]f0f -DPMAS\_ cg' f/ ofhgfsf] cgludg tyf dNof]g ug].
- :yfglo zf; gnf0{hgdvl, pQ/bfol / kf/bzl{agfpg, cllbog tyf ; j]f0f, gful/s ; Dnllgtf, kfngf cgludg, ; fj h]gs ; jfb, glthf dfkg tyf kkt glthfx?sf]k} f/0f / k\$fzg ug].
- :j dNof]g, pknAw glt tyf lgod cg' f/sf]cgludg ; ldt tyf ; 6qaf6 cgludg, gful/s cgludg, dflyNnf] lgsfo / t}f] klf4f/f cgludg tyf dNof]gsf] ; ofhg u/l lhNnf lj sf; sf kpf; x?sf] Joj l:yt / kfej sf/l sfof]j og / kkt pknAw]sf]dfkg ug].
- ofhgfsf]lgoldt kult ; dlff, kfej dNof]g / t}f] klfsf] ; nllgtfdf ; du|ofhgfsf]glthfdhs 9fFfdf aflif\$ ; dlff, ; dflhs k/Lif0f, dBij lw tyf cl6td dNof]g u/l glthfx? ; fj h]gs ug] .

cfj lws lhlnf lj sf; ofhgfs]Psls[ ; f; tlnsf

cfj lws lhlnf lj sf; ofhgfs]Psls[ ; f; tlnsf bxfog; f/ k]tt ul/Psf]5 . k]tt  
 ; f; tlnsfdf ofhgfs]nlo, p2]o, pknAwx? dfgsf ; 'sx? tyf cfw/x? / ofhgfs]; ldf tyf  
 k] {dfotf ; dfj z ul/Psf]5 . lhlnf lj sf; sf]ljifout lq ofhgfs]lj / of o; ofhg b:tf]hnsf  
 kl/R5]# ofhg / sfoqmdf k]tt ul/Psf]5 .

ofhg ; f/z	dfkg ug; 'sx? -cfj=@&\$-% s]cGo; Ddf	dfkg ug]cwf/	hflvd cgdfg
<p><b>lhlnf lj sf; sf]nlo</b>                      lhlnfs] clyf; ; fdfllhs, eflts tyf dfqjlo ljsf; df cleaf4 e0{ lhlnfaf; lsf] hljg:t/df uoffids ; wf/ ePsf]xg5 .</p>	<ul style="list-style-type: none"> <li>ul/jlsf]/yfdgsf]hg; Wof !^* af6 !@U ku\$]xg5 .</li> <li>cf]t cio'^@e af6 &amp;! jif{ku\$]xg5 .</li> <li>cf]t ; flf/ff b/ -^ jif{ eebf dily_ &amp;&amp;\$ af6 (^ kltzt ku\$]xg5 .</li> <li>hnjfo' kl/j t6 tyf jftfj/0fio c; Gthgsf] gsf/flds c; /df sdl cPsf]xg5 .</li> </ul>	<ul style="list-style-type: none"> <li>gkfn hljg:t/ ; j]fof kltj5g</li> <li>lziff d6qno / lhzsfsf] jflif6 kltj5g</li> <li>:jf:Yo tyf hg; Wof d6qno / lhZj]sfsf]kltj5g</li> <li>cflh]ofsf] cl6td dNofsg kltj5g</li> <li>gd6f ; j]fof kltj5g</li> </ul>	
<p><b>lhlnf lj sf; sf]p2]o</b>                      lhlnfs] clyf; ; fdfllhs, eflts / dfqjlo ljsf; ; dfjz, ; d6oflos / jftfj/0fio ?kdf ; Gtlnt e0{ lhlnfj; lsf] hljgofkg ; xh tyf ; /lft ePsf]xg5 .</p>	<ul style="list-style-type: none"> <li>kl]tJolQm cfo ?= %#, \$#* af6 *),)) ku\$]xg5 .</li> <li>cfk]f]p]k]b]gaf6 !@ x)dxgf vfgk]g]kl/jf/ @%* - (%!)_ af6 #)U ku\$]xg5 .</li> <li>cf] t k] -!%±_ ; flf/ff b/ &amp;!^ af6 (%U ku\$]xg5 - lhlnf k]f; fl/ 3]f]off ePsf]xg5 .</li> <li>% aifd]gsf sd t]h ePsf]afnlnsf]kltzt )=\$! af6 )=#% ku\$]xg5 .</li> <li>sh allif6 vfb6g p]k]b]g \$#&amp;! af6 \$%) d6= ku\$]xg5 .</li> <li>; dfhd] lje] ePsf]dxz'; ug]blnt kl/jf/ &amp;^ af6 %)U kusf]xg5 .</li> <li>; fdfllhs -h]lto, n]Es tyf ; fdbflos_ lje] x6sf] xg5 .</li> <li>sfj6 l; S]j6z]g b/df !)U n]a]4 ePsf]xg5 .</li> <li>:yfglo lgsfosf] cfosf] a]4 b/ #% af6 \$)U ku\$]xg5 .</li> </ul>	<ul style="list-style-type: none"> <li>gkfn hljg:t/ ; j]fof kltj5g</li> <li>dfqj ljsf; kltj5gx?</li> <li>cflh]of] dBfj]w tyf cl6td dNofsg kltj5g</li> <li>gd6f ; j]fof kltj5g</li> </ul>	<ul style="list-style-type: none"> <li>cfj lws ofhg c; f/ gkfn ; /sf/ / ljsf; ; f6f]f/af6 lfdt] ljsf; tyf clyf ; xof] pknAw xg5 .</li> <li>Ljifout glt / ; Argdf ; do; ik]f ; wf/ xg5 .</li> <li>lhlnf lj sf; df lghl, u}; / ; dbfosf]of]b]gaf6 a]4 xg5 .</li> </ul>
<p><b>lhlnf lj sf; sf] pknAwx?</b></p>			
<p>1. s]fif, ko6g, pB]u, Jofk/ tyf j]sE lq]sf]ljsf; / lj:tf/ e0{ lhlnfj; lsf] clyf l:yltdf uoffids a]4 ePsf]xg5 .</p>	<ul style="list-style-type: none"> <li>s]fif p]k]b]gaf6 xg]c]db]gl klt kl]j/f/ ?= *%,)) af6 !!#,)) ku\$]xg5 .</li> <li>kz' p]k]b]gaf6 xg]c]db]gl klt kl]j/f/ ?= #^,)) af6 \$%,)) ku\$]xg5 .</li> <li>s]fif / kz' pBd tyf Joj ; fo ug]Joj ; flos cuj] s]fif ; Wof @# af6 \$\$) hg] ku\$]xg5 .</li> <li>ko6g, pB]u tyf Jofk/ / Joj ; foaf6 k]lolf / f]huf/ JolQm (@)@ af6 !&amp;%) ku\$]xg5 .</li> </ul>	<ul style="list-style-type: none"> <li>cflh]ofsf] d]w]j]w tyf cl6td d]lolfg</li> <li>gd6f ; j]fof kltj5g</li> <li>lhj ; j]fif6 k]lt kltj5g</li> <li>s]fif u]ofg kltj5g</li> <li>3/h' tyf ; fg] pB]u ljsf; ; ldt]sf]kltj5g</li> <li>ko6g ; Da6w kltj5g</li> </ul>	<ul style="list-style-type: none"> <li>hnjfo' kl/j t6]sf] c; / 6o6 /xg5 .</li> <li>ljsf; ; f6f]f/, lghl / u}; x?af6 kltj4tf c; f/ ; xof] klt xg5 .</li> <li>:yfglo lgsfo tyf s]l]p :t/af6 nufgl a]4 xg5 .</li> <li>s]fif ko6g glt th6f xg5 .</li> </ul>
<p>2. ; fdfllhs ljsf; tyf ; jf k]fxdf cfdgful/s Pj + dlxn], afnlnsf, blnt tyf c6o n]lft ju\$]kx\$ / pke]udf j]4 ePsf] xg5 .</p>	<ul style="list-style-type: none"> <li>! 306f leqsf]-k6n jf oftoft_ b/ldf :jf:Yo ; :ydf kx\$ ePsf 3/w]lsf]kltzt &amp;) af6 () ku\$]xg5 .</li> <li>cfw 306fsf] b/l leq ljBfnosf] kx\$ ePsf 3/w]lsf] kltzt (@ af6 !)) ku\$]xg5 .</li> <li>cfw/et vfg]f]g; ljwf k]k]t ug]n]l]g; do #) af6 !% ldg6 ku\$]xg5 .</li> <li>cfw/et ; /; k]f]0{ ; ljwf pko]u ug]3/kl/jf/ *&amp; af6 !))U ku\$]xg5 .</li> </ul>	<ul style="list-style-type: none"> <li>cflh]ofsf] dBfj]w tyf cl6td d]lolfg kltj5g</li> <li>lhzsfsf] aflif6 k]lt tyf l:ylt ljZn]f]of kltj5g</li> <li>cBf]lws lhlnf k]Z]l]r]q</li> <li>/li6e :jf:Yo tyf ; /; k]f]0{ ; j]f]of kltj5g -NHHS_</li> <li>lhlnf v]hsb ljsf; ; ldt</li> </ul>	<ul style="list-style-type: none"> <li>/f]osf] ; fdfllhs ljsf; / ; j]f]of gltut ; wf/ / nufgl a]4 xg5 .</li> <li>/f]h]lts l:y/tyf sfod xg5 .</li> <li>lziffdf lghl lq]sf] nufgl b/df cleaf4 xg5 .</li> <li>:yfglo lgsfosf] ; fdfllhs lq]df nufgl a]4 ug5g\</li> </ul>

ofhgf ; /z	dfkg ug; P'sx? -cfj=@)&\$-@% sf]cfo; Ddf	dfkg ug]cwf/	hflvd cgdfg
	<ul style="list-style-type: none"> <li>• clt lj klg 3/w/l ; Wof (%&amp; ( af6 &amp;,%)) ku\$]xg\$ .</li> <li>• n]us tyf c6o lj e] qmlds ?kdf 36\$]xg\$ .</li> <li>• :yl/ ; DkQldf ; j flidj ePsf dlxfsf] cgkft !% af6 #% kltzt ku\$]xg\$ .</li> <li>• lhNnfdf ; j /fhuf/ cgdflgt ojfsf] ; Wof \$,^)) af6 (@) ku\$]xg\$ .</li> <li>• Joj ; flos vhf8lsf] ; Wof !% af6 @% hgf ku\$]xg\$ .</li> </ul>	<p>tyf lhj ; sf] j flif\$ kltj \$g .</p>	<ul style="list-style-type: none"> <li>• ; fdlhs lqsf] lj sf; sf nflu c6sh jftfj/of ; hgf e0{ ; /f\$]j/fnfsf] ; xelutdf af4 xg\$ .</li> </ul>
<p>3. offtoft, lj Bt, ; Pgf tyf ; #f/, eflts ; jf, ; ljwf / ahf/df lhNnfaf; lsf] kxF tyf pko]udf cleaf4 ePsf]xg\$ .</p>	<ul style="list-style-type: none"> <li>• \$ 306sf] kbn b/l df !ex} dlxgf ; #fng xg] ; 8s; Dd kxF ePsf hg; Wof &amp;% af6 !)) U ku\$]xg\$ .</li> <li>• lj Btlo phf{ kofu ug] 3/kl/jf/ &amp;) af6 (%U ku\$]xg\$ xg\$ .</li> <li>• ; Pgf tyf ; #f/ klj lws] pko]udf ug] kl/jf/ @) af6 ^) kltzt ku\$]xg\$ .</li> <li>• cf'g} efg ePsf tyf cfoj Zos eflts ; ljwf pkn]w e0{ ; jf tyf sfo{ ; #fng ug] lj ifout sfofnox? @! af6 @\$ ku\$]xg\$ .</li> </ul>	<ul style="list-style-type: none"> <li>• lhNnf klj lws sfofhosf] kltj \$g</li> <li>• lhj ; sf] j flif\$ kplt tyf ; dlff kltj \$g</li> <li>• gkfn lj Bt klj lws/of / phf{ tyf jftfj/of zfvfsf] kltj \$g</li> <li>• gkfn 6]hsdsf] aflif\$ kplt kltj \$g</li> <li>• zx/l tyf efg l8lehg sfofhosf] kltj \$g</li> </ul>	<ul style="list-style-type: none"> <li>• gkfn ; /sf/ tyf lj sf; ; femf/x? af6 k]fg ug] cgbfg / ; xofu / sddf qmlds ?kdf af4 xg\$ .</li> <li>• lj sf; sfoqddf lghl, u} ; / ; dbfosf] of] ubfgdf af4 xg\$ .</li> <li>• /fhgllts, kzf; lgs tyf c6o ; /f\$]j/fnfsf] kltj 4tf / cu] / tdf af4 xg\$ .</li> </ul>
<p>4. hnfw/, ; Afof tyf jg lqsf] Psls] Pj+ bluf] Joj; yfkg e0{ jftfj/of ; lthg / bluf] hlls] kfhgsf cj ; /df af4 tyf lj kba6 p]kkg hflvd 6ogls/of ePsf] xg\$ .</p>	<ul style="list-style-type: none"> <li>• sh jg lq xfn #(! af6 af4 e0{\$) U ku\$]xg\$ .</li> <li>• ; Afif pkhNnf/sf] ; Wof % af6 * j6df ku\$]xg\$ .</li> <li>• jgdf cfwl/t u} sf7 tyf sf7 h6o pBfu / Joj ; foaf6 / fhuf/ xg\$] ; Wof \$)) af6 !^)) hgf ku\$]xg\$ .</li> <li>• j \$] lks phf\$] kofu b/ \$% af6 &amp;% U ku\$]xg\$ .</li> <li>• k]k] d] h af6 xg] k] h of b/df sdl cfPsf] xg\$ .</li> <li>• c6gkOf{ tyf dgf; n' ; Afof lqsf] Jo: yfkg af6 ; yfglo jftfj/of ; Afof / hlls] kfhgsf] cj ; /df af4 ePsf] xg\$ .</li> </ul>	<ul style="list-style-type: none"> <li>• aflif\$ ; dlff / kplt kltj \$g</li> <li>• aflif\$ ofhgf tyf ah\$ kl: tsf</li> <li>• lhj sf, lhe' sf tyf c; #ksf] kltj \$g</li> <li>• lhj ; sf] aflif\$ ; dlff / kplt kltj \$g</li> <li>• lj le6 clbog tyf ; j ifof kltj \$g, k\$ fzg tyf ah] 6g</li> <li>• lhNnf jg pke] dmf dx; 3sf] kltj \$g</li> <li>• qd] ; j ifof</li> </ul>	<ul style="list-style-type: none"> <li>• gkfn ; /sf/, lj sf; ; femf/, u} ; / lghl lqsf] ; xofudf af4 xg\$ .</li> <li>• ; /f\$]j/fnfx? alr ; d6j o, ; xsfo/ ; femf/l af4 xg\$ .</li> <li>• gkfn ; /sf/ tyf lj sf; ; femf/af6 kltj 4tf cg' f/ ; xofu klt xg\$ .</li> <li>• sf] g Jo] k/af6 /sd klt tyf af4 xg\$ .</li> <li>• /fhgllts, kzf; lgs tyf c6o ; /f\$]j/fnfsf] kltj 4tf / cu] / tdf af4 xg\$ .</li> </ul>
<p>%= : yfglo: t/df pkn]w ; jf tyf ; ljwf ; xh, ; j he, clws/df cfwl/t / uof: t/lo e0{ cfdgful/s Pj #llft ju{/ lqsf] kxF tyf pko]udf af4 ePsf] xg\$ .</p>	<ul style="list-style-type: none"> <li>• ; jfu] xl kl/jf/nf0{ ; ae] bf ghssf !% k\$ f/sf k]v ; jfx? klt ug( nflu] cf] ft ; do !@) af6 ^) l d g \$ ku\$]xg\$ .</li> <li>• 6ogtd zt{ tyf sfo{ Dkfbg dfkgdf lhj ; &amp;^ af6 *! e6bf a9l cs klt u/\$] xg\$ .</li> <li>• ; fj h] gs lgs foaf6 k] flxt ; jf ; ljwf pko]udf ug] tyf ; Gt16 ; jfu] xsf] cgkft \$) af6 ^) U ku\$]xg\$ .</li> <li>• cf'gf] clwsf/sf] nflu cfk] cf] fh p7fpg g; Sg] kl/jf/ !# af6 &amp; kltzt ku\$]xg\$ .</li> <li>• lhj ; , lj ifout sfofo tyf u} ; sf] ; fdlhs lqdf xfl; n pkn]wlb/ %) af6 &amp;% U ku\$]xg\$ .</li> </ul>	<ul style="list-style-type: none"> <li>• cf] h] j of] d] w] j lw tyf cl] td dNof] g kltj \$g</li> <li>• lh-j = -sf] j flif\$ kplt tyf ; dlff kltj \$g</li> <li>• ; fdlhs k/lifof kltj \$g</li> <li>• ; xelutdfhs 5nkm</li> <li>• qd] ; j ifof</li> </ul>	<ul style="list-style-type: none"> <li>• gkfn ; /sf/ tyf lj sf; ; femf/af6 lfdtf lj sf; ; xofudf lq/ t/ tf xg\$ .</li> <li>• lq] flr- t kbflwsf/ laf6 : yfglo lgsfosf] g] t] / ; #fng xg\$</li> <li>• lj Bdfg ; yfut tyf ; zf; g ; a6w] glt / sfoqmd ; do ; k] k] kl/dfj g / pkn]w glt, cf] h' / / sfoqmdsf] k] f] sf/ l pko]udf xg\$ .</li> </ul>

**@!) lhNnf lj sf; sf klydstsf lfq?**

lhNnf lj sf; sf kfF j6f ljifout lfq? ;]cgtu{sf !! j6f ljifout pklfq?sf]klydstfqmd bxfocg; f/ lgwf{of u/L ljifout lfq ofhgf tyf sfoqmd thdf ul/Psf]5 .

ljifout lfq	ljifo lfqut klydstf
cfly\$ lj sf;	!= s lf, l; #f0{tyf kzkfng @= ko6g #= pBfU, j fl0fHo, a]sE tyf ; xsf/L
; fdfhs lj sf;	!= lz ff, v]hsb, o]f tyf ; :s t @= :jf:Yo tyf hg; Wof #= vfg]kfgl tyf ; /; knf0{ \$= dlxf, afnafnsf tyf nllft ju{
ef]ts k]f{f/ lj sf;	!= oftoft tyf ; 8s @= lj Bt\tyf j \$]Nks pmhf{ #= ; Tgf tyf ; ~rf/ \$= j :tl tyf zx/L lj sf; / cfjf; tyf lgdf{f
jg tyf jftfj/of Joj :yfk	!= jg, e"; Af0f tyf h]j s lj lwtf @= lj kb\hfl]vd Joj :yfk
; :yfut lj sf; / ; zf; g	!= ; :yfut / lfdtf lj sf; @= ; f] kl/rfng #= :yfglo ; zf; g \$= lj sf; Joj :yfk %= ; dbfo ; zIQms/of

**@! bf]f]cfjlws lhNnf lj sf; ofhgf >f] cgdfg tyf lfqut nufgl lj j/of**

cfj lws lhNnf lj sf; ofhgf cg; f/ lhNnf lj sf; sf nflu cfudl % jif\$f lgldQ cgdflgt ah, pknAw xg ; Sg]ah, tyf pknAw xg ; Sg]ah, sf >f]x? tyf cku >f]sf]lj j/of lgdfgf; f/ k]tt ul/Psf]5 .

**@! bf]f]cfjlws ofhgf lfqut nufgl tyf >f]sf]afBknfB**

cfudl % jif{cfjwdf lhNnf lj sf; sf ultljwnf0{Joj:yt / kefj sf/L ?kdf ; ~rfng ug{/ ; ]f k]fxnf0{k}sf/L / ; od ; fk]f agfpg :yfglo lgsfo, ljifotut sfofno, c÷u} ; , lj sf; ; femf/, lghl lfq tyf ; dbfo ; d]sf]; femf/Ldf h]df ?= !% c/a #^ s/f\$ && nvf !% xhf/ >f] kl/rfngsf]nflu k]tfj ul/Psf]5 . h; d]w]cfly\$ lj sf; df ( k]tzt, ; fdfhs lj sf; df %## k]tzt, k]f{f/ lj sf; df ##=@ k]tzt Pj +jg, jftfj/of / hnfwf/ Joj :yfgdf !=\* k]tzt / ; :yfut lj sf; tyf ; zf; gdf @& k]tzt ah, kl/rfngsf]nflu k]tfj t ul/Psf]5 . k]tfj t >f] d]w]!#=( k]tzt ah, gku xg]l:ylt 5 . ljifout ?kdf gku ah, sf]l:ylt xdf{ko6g lfqdf ; ae6bf a9L -%) k]tzt\_ / dlxf, afnafnsf / nllft ju{f ; ae6bf sd -!& k]tzt\_ ah, gku xg]b]v65 . ljifout lfq cg; f/ >f] cgdfg, ah, afBknfB / gku ah, sf]l:ylt tn k]tt ul/Psf]5 .

qm; =	ljifout lfq	k]tfj t ah, -?xhf/df_	k]tzt	cku ah, -?xhf/df_	gku ah, k]tzt	s]knot
1	s lf, l; #f0 tyf kzkfng	947730	6.2	58250	6.1	
2	ko6g	212080	1.4	106300	50.1	
3	pBfU, j fl0fHo, a]su tyf ; xsf/L	218340	1.4	84300	38.6	
	cfly\$ lj sf; h]df	1378150	9.0	248850	18.1	

qm; #	lj ifout lfq	k tfljt ahð -?xhf/df_	k tzt	cku ahð -?xhf/df_	gku ahð k tzt	s knot
4	lzlff, v hsb, o f / ; :s t	4882116	31.8	158420	3.2	
5	:jf:Yo tyf hg; Wof	1273155	8.3	82250	6.5	
6	vfg kfgl tyf ; /; knf0{	839063	5.5	271250	32.3	
7	dlxnf, afnafnsf tyf nllft ju{	1196060	7.8	20200	1.7	
	; fdf hs lj sf; hDdf	8190394	53.3	532120	6.5	
8	ef ts k f f/ lj sf; hDdf	5108074	33.2	1211200	23.7	
9	jg, e; Af0f tyf h j s lj j wtf	191351	1.2	66300	34.6	
10	lj kb v f vd Joj :y kg	82423	0.5	27310	33.1	
	jg tyf jftj /of hDdf	<b>273774</b>	<b>1.8</b>	<b>93610</b>	<b>34.2</b>	
11	; :y ut lj sf; tyf ; z f; g hDdf	417323	2.7	52000	12.5	
	sh hDdf	<b>15367715</b>	<b>100</b>	<b>2137780</b>	13.9	

**@!-@ bf|f|cfj lws ofhgf|nflu >f| cgdfg tyf nufgl >f|x?**

cfj lws lhNnf lj sf; ofhgf cg; f/ lhNnf lj sf; sf nflu cfufdl % j ifhf0{hDdf ?= !% c/a ^ s/f\$ && nfv !% xhf/ >f| kl/rfngsf|nflu k|t|fj ul/Psf]5 . pQm ahðd|Wb] :yfglo lgsfo, lj ifout sfof|no, c÷u} ; , lj sf; ; fem|f/, lghl lfq / ; dbfoaf6 ; d| cfufdl % j if{cfj lwdf lhNnf lj sf; sf nflu sh !# c/a @@ s/f\$, (( nfv, #% xhf/ ?kðf ahð pknAw xg ; Sg]cgdfg ul/Psf]5 . af|L @ c/a !# s/f\$ && nfv \*) xhf/ ?kðf cku xg]b|vPsf]5 . o; /l sh k|tfljt ahðdf cku /sdsf]lx; f !#=( k|tzt /x\$]5 . pknAw xg ; Sg]cgdf|gt sh >f| d|Wb]lj ifout d|qfnoaf6 ^, :yfglo lgsfoaf6 #), lj sf; ; fem|f/af6 !), u} ; af6 # / gllh lfqaf6 ! k|tzt of|ubfg xg]cgdfg ul/Psf]5 . ofhgfdf k|tfljt kðv sfof|nd tyf cfofhgf d|Wb]hn|jB't nufot gk|ndhs cfofhgfdf gllh lfqaf6 xg]nufgl ; dfj z ul/Psf]5g . h; sf sf/of gllh lfqsf|of|ubfgsf]cgkft Goð b|vg uPsf]5 .

lgsfo/; 3 ; :y f?	hDdf /sd -? xhf/df_	k tzt
:yfglo lgsfo?	3968981	30
lj ifout sfof ox?	7408764	56
c/u} ;	396898	3
lghl lfq	132299	1
lj sf; ; fem f/x?	1322994	10
hDdf	13229935	100

**@!-# gku >f| tyf ahð kl/rfng /ofgl|t**

bf|f|cfj lws lhNnf lj sf; ofhgf -cf=j=@)&)-@)&\$-@)\_ sf|nflu k|tfljt ahð d|Wb]sl/a !\$ k|tzt -@ ca{!# s/f\$ && nfv \*) xhf/\_ gku b|vG5 . pQm gku >f| tyf ahð kl/rfng ug{cf|t/s >f| klxrfg / kl/rfng ; d| b|foad|f|ndsf /ofgl|t can|dag ul/g\$ .

**s= cf|t|s >f| / ; fwg klxrfg tyf kl/rfng**

- cf|t|s >f| -/fh:j, s/, ; jf tyf z|N\_ sf lfq klxrfg ul/rfng ug|
- lhNnfsf|; ef|jt s/, /fh:j / z|Nssf >f|x\_ nfv0{s/sf]bfo/df Nofpg].
- cfj Zostf cg; f/ /fh:j ; \$ng s|b\$|:y|kgf ug|tyf ; fem|f/ldf /fh:j ; \$ng ug|

- lj ifout sfofhox; -h:t}lhNnf jg sfofho, lhNnf kz'; jf sfofho, lhNnf s[if lj sf; sfofho\_ / cGo Joj; flos lgsfox; u /fh:j ; Dj Gwl ; demf/L kqdf x:tfif/ u/L >f] kl/rfngdf ; femf/L ug[
- 9Eif, lu6l / afnjf pknJw xg]lfq; Dd df6/ klG]lnÍ af6f]lGdf6f u/L yk /fh:j ; lng ug{; lsg].
- lhj; n]/fh:j clea[4 ug]; DaGwdf bl3sfnlG tyf cNksfnlg u/L b0{ls; dsf gllt cVtof/ ug[
- la:tf/ x6]u/sf]gofFahf/ s[|b|-Growth Centres\_ sf]klxrfg u/L /fh:j kl/rfngsf]ofhgf th6f ug[.
- 3/ hluf /lhi6zgaf6 k[kt xg] /fh:j af8kmf8sf] /sddf a[4 ug{ dfnkf] sfofhoaf6 t[sg] Gogtd dNofs:gnf0{ a9L Joj xfl/s agfpg].
- lhj; tyf uflj; af6 k6fg ul/g]ljle6g ls; dsf l; kmf/; df lng] b:t/sf] kg/fjnf\$g u/L yk /fh:j k[kt ug{ ; lsg].
- :yfglo ; jf zNs gllt tof/ u/L nfu"ug[
- :yfglo ; jf, zNns tyf /fh:j ; sng tyf kl/rfngnf0{k6fj sf/L agfpg cgudg / dNofs:gnf0{k6fj sf/L agfpg].

**lhNnfsf]cf6t/s ; f] kl/rfngsf lfq tyf /ofgltx?**

- vfgl tyf eldsf]k6f]u
- hnlijBt, df5kfng, t/sf/l v]l, kmkth v]l
- ; xsf/L ; :yfx; dfnkf] s[if tyf kzkfng
- k]f]f]ofs :yn, ko6slo :yn ; Af0f / kj46
- k]s[ts / hlj s lj lj wtf sf]pkof]u
- s[if, 3/h'pBf]u, ahf/ Joa:yf
- ; 8s, kh, emh'6]kh, ldn tyf 3\$
- ; #f/ / ; f'gf klj lw lj sf; / lj :tf/
- c6t/ lgsfo ; DaGw lj :tf/

**v= cGo >f] kl/rfng tyf Joj:yfkg**

- ; e]Jotfsf cfwf/df bl3sfnlG cfofhgf; ; #fngdf nufgl ug{k]fyldstf lbg]
- lj sf; ; femf/, u}; tyf gllh lfq; E ; femf/L a[4 ug[
- s[|b|tyf lj ifout d6qno; E yk >f]sf]nflu cg/f]u ug[
- :yfglo >d, >f] / ; fwg kl/rfng tyf hg; xeflutf a[4 ug[
- ; jf k]fxdf lghl lfq, u}; kl/rfng tyf ; femf/Ldf hf\$ lbg]
- lhj; , uflj; / lghl lfq alr ; eOm nufglsf lfqsf]vf]hl ug[
- lj ifout lfq ofhgf]nflu :yfglo lgsfo -lhj; / uflj; \_ sf]nufgl a[4 ug[
- Plss[ lfq lj sf; s[if ; #fng ug[
- efiff, ; s[if tyf ko6g kj46 tyf lj sf; sf]nflu :yfglo lgsfosf]nufgl a[4 ug[
- ko6g lj sf; sf]nflu g]kn ko6gaf\$ ; Dal6wt d6qnox?, l5d\$]l lhj; x?; E ; xsfo{ug[
- afl0fho lfqsf]lj sf; tyf ko6g lfqsf]kj46sf]nflu lghl lfqsf]nufgl a[4 ug[
- :j:f:Yo lfq lj sf; sf]nflu ; fdbflos tyf lghl lfqsf]nufgl a[4 ug{k[; f]xg ug[
- k]lj lws hgzlQmp]kfbgsf gllh tyf s[|b6p nufgl a[4 ug{kxkn ug[
- k]lj lws lzlfno :yfkf / ; #fngdf lghl lfqsf]nufgl a[4 ug{k[; f]xg ug[
- v]hsb lj sf; / kj46df lghl lfqsf]nufglnf0{k[; f]xg ug[
- o]fx?sf]lfdtfa[4 tyf :j/f]huf/ kj46sf]nflu lj sf; ; femf/; E ; femf/L ug[
- jg k6fj/df cfwf/t pBf]u Joj; fo ; #fngdf lghl lfqnf0{cfsif6f tyf k[; f]xg ug[
- u}; tyf ; fdbfoddf cfwf/t ; :yfx?; E ; femf/L / ; xof]u kl/rfng ug[
- :yfglo >f] ; fwg tyf hg; xeflutf a[4 ug[
- ; jf k]fxdf gllh lfqsf]kl/rfng tyf ; femf/Ldf hf\$ lbg]

**@!@ c6t/lhNnf ; DaGw**

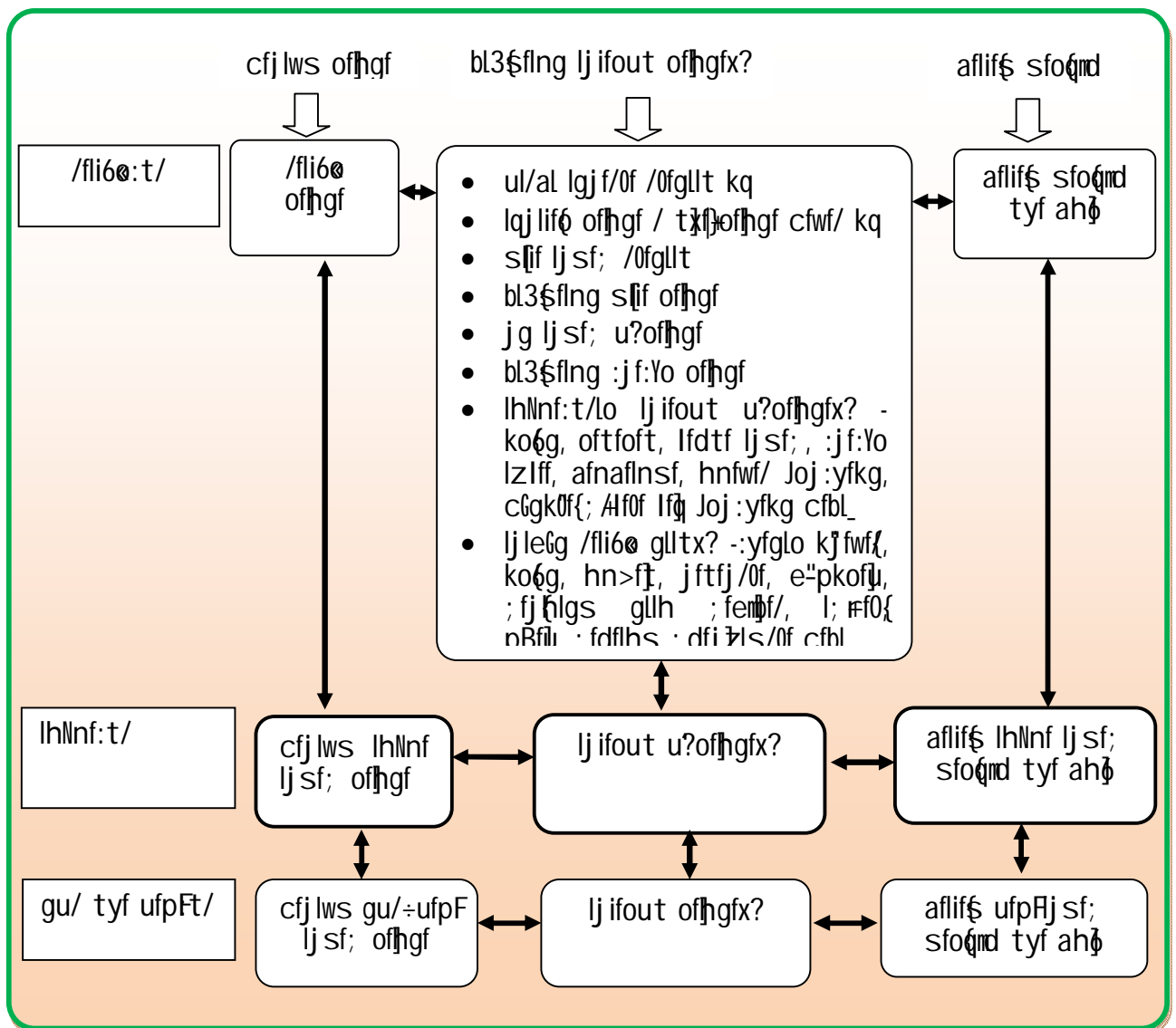
lhNnfsf]Psn k6f; n]dfq lhNnf lj sf; sf]p2]o tyf pknAwl xfl; n ug{k]l0m c; e] 5 . lhNnf lj sf; sf] ; Dal6wt lfqsf] thgf]ds nfesf lj ifout lfqdf lj sf; / nufgl cfj Zos 5 . o; k\$]f/sf thgf]ds nfesf lfq?df ; Dal6wt lhNnf?nf0{; d] nfe klG]lfq tyf cfofhgfdf s[|b6p nufgl h6fpg



cfj lws lhNnf lj sf; ofhgj / /li6@ ofhgj, lj leG lj ifout /li6@ tyf lhNnfsf ofhgfx? alr bxfosf klfx?df Ps csf( kl/k/s tyf kl/kfj/s xg]u/l ofhgj th(, sfog]og, cgludg tyf dNoflgdf glltut Pj -sfout ; dg]o, cgt/; DaGw / Psls/of ul/Psf]5 .

- ofhgjsf]bl3\$flng tyf dNbsflng nlo Pj -p2]ox?
- ofhgj th( k4lt tyf cfwf/x?
- lgb]s l; 4ft, gllt, /ofgllt tyf sfoglltx?
- cfofhgj tyf sfognd
- sfog]og Joj :yf tyf ; @G
- cgludg, dNoflg tyf k[7kf]f of k4lt
- ; :yfut Pj ->f]sf]Joj :yf

o; ksf/ ofhgfx? alr glltut tyf sfout cgt/; DaGw, ; dg]o tyf Psls/of u/l Ps csf( kl/k/s tyf kl/kfj]ssf]k4lt bxfpsf]kj fx lraqdf k]tt ul/Psf] 5 .





**@!\$ cly\$, ; fdlhs / efts ljsf; ; DaGwl kdv ; Rssf]kl/dfotds nlo**

lhNnfs] cly\$, ; fdlhs tyf efts ljsf; df ; DaGwl kdv ; R'sx?sf]kl/dfotds nlo tkl;n cg' f/ /x\$]5 .

qm; =	cly\$, ; fdlhs tyf efts ; R's	gkfn		ndh <sup>a</sup>	
		j tdfg cj :yf -cfj= ) ^ ( ÷ & ) _	t x] ofhgfs] nlo	j tdfg cj :yf -cfj= ) ^ * ÷ ^ ( _	nlo
1.	u/lalsf]/yfdgl /x\$ f hg; Wof -kltzt_	@#=*	!*	!^=*	!@
2.	:jf:Yosdláf6 k  tl u/fpg]dixnf -kltzt_	@*=*	\$)	#@	^)
3.	kl/jf/ lgofhg ; fwg kpfub/ -kltzt_	\$*	^&	#(=*	\$%
4.	Vffgkfgl ku\$]hg; Wof kltztdf	*%	(^=@%	**-&	(%
5.	; /; knf0{; lawf ku\$]hg; Wof -kltzt_	^@	()=%	(\$	!))
6.	kfylds txdf vb egf/ kltzt	(%#	100	*%	(@
7.	; 8s oftoft hf]BPsf]lhNnf=ufj ; -; Wof_	&#	&%	% (	^!
8.	6]hkmf, df] f0h ; d] -klt; o 3g]j_	&!=%	!))	*\$	!))
9.	laBt ptkfbg -hl8t lfdtf_ d]fj f6df	&#*	!\$@^	&(	@@%
10.	laBtdf kxF klt hg; Wof kltzt*	^&#	*&	&)=)	()=)
11.	l; #f0{-x\$6/_	!#,!!)))	!\$,*&,@%	*@#)	!)))))
12.	jghann]9fs]f]lfq kltztdf	#(=^	\$)	#(=!)	\$)
13.	; 8s oftofts]sh nDaf0{-ls=dl=**	@%!##	@*!##	879	1335
14.	afnafnsf vf] se/h -kltzt_+hgf	*)	()	(%	(&
15.	kf; ; flf/tf b/ kltzt	^^	&%	&!^	(%
16.	cf} t cfo"-j if{	^(=!)	&!)	^@=	&!

kl/R5b-#  
lj ifout lfg ofhgf

s= cfly\$ lj sf;

#- s[lif, l; #f0 tyf kzkfng

#- lj Bdfg l:ylt

/fli6 s[lif glt @)^! / s[lif lj sf; /ofglit @)& n]Joj; flos Pj -klt:kwf(ds s[lif k0ffnlaf/f pRr Pj -lbuf]cfly\$ j [4 xfl; n u/l vfB; /lff tyf u/lal lgj/0fdf ofubfg kofpg]p27o lnPsf]5 . ndh<sup>a</sup> lhNndf klg s[lifsf]Joj; flos/0fsf nflu k0ff(t ; Defjgf / cj; / /x\$]5 . lhNndf pNn]o ; Wof / cfsf/df 6f/ tyf klf6x; /x\$]5g\ lhNndf vfBfg, bnxg, d; nf, t]hxg, kknkhsf cltl/Qm cn]l, Rofp, dx, pv, lk8fn, t?n, ; v/v08, slkm lrofufotsf afnlx; ; d] Joj; flos?kdf ptkfbg ug{; lsg] ; Defjgf /x\$]5 .

; Deflj t Joj; flos v]ldw]cn]l Ps kdV s[lif afnl xf]. cf-j= @)^(& df lhNnfel/df u/l sh !^ d]6s 6g cn]l ptkfbg ePsf]lyof]. lhNndf s[lif lj sf; sf nflu s[lif; Da6wl lj leG; /Argf klg lj sf; e0/x\$]5g\ lhNnfel/df u/l s[fs ; dxsf]; Wof @#\$ / Joj; flos tyf gd]f s[fsx;sf]; Wof !)) /x\$]5 . o:t}s[fs ; xsf/l ; Wof ^^ /x\$]5 eg]gful/ssf]3/b]f]d s[lif ; j kbfug{^ j 6f s[lif ; j s]b| tyf # j 6f ; Dks{s]b|/x\$]5 tyf @% hgf s[lif klj lwsx; /x\$]5g\

cfly\$ j if{@)^(& df lhNnfel/df u/l vfBfg afnl \$),\*%) x\$6/ / bnxg afnl !%\*% x\$6/ u/l sh \$@,\$#% x\$6/df v]l u/l sh (!,\*(# d]6s 6g vfBfg tyf bnxg afnl ptkfbg ePsf]5 . - lh-s]j-sf, @)&)\_ . s[lif kzf dhtMlgj f(dvl ePsf]x]f lhNnfleq k0ff(t vfBfg ptkfbg xg ; s\$]5g . vfBfg afnl]p]tkfbs]j ; /b/ @# d]6s 6g kltx\$6/ ptkfbg xg]u/\$]b]v]65 . o; d]w]kdV vfBfg afnl wfg, ds}/ ux]f]p]tkfbs]j qm]z]M@#, @-\$ / !=) d]6s 6g klt x\$6/ b]v]65 .

bnxg afnlc]tu]f dhtM lj leG lsl; dsf afnl nufpg]ul/Psf]k]65 . bnxg afnl]d] /f]f] p]tkfbs]j dfq klt x\$6/ @ d]6s 6ge]bf a9l /x\$]b]v]65 . af]l / l; d]sf]p]tkfbs]j ! d]6s 6g klt x\$6/e]bf a9l / af]l ; a}bnxg afnl]p]tkfbs]j ! d]6s 6g klt x\$6/e]bf sd /x\$]b]v]65 .

d; nafnl c]tu]f dhtM cn]l, xn]f]/ cb]f v]l ul/65 . xn]f]/ cb]f]sf]p]tkfbs]j !) d]6s 6g klt x\$6/e]bf a9l /x\$]b]v]65 . x]nsf j ifx; df cn]l v]l]tkm[s[fsx;sf]cfsif(a9g hf]f o; sf]v]l ul/g]lfg lg/t/ j [4 e0/x\$]5 . x]n lhNndf !\$ d]6s 6g cn]l ptkfbg e0{lgsf; l ePsf]5 . lhNnsf !) e]bf a9l uf-lj=, =df Joj; flos?kdf d; nf v]lsf]; Defjotf /x\$]klg x]n sh s[lifof]o eldsf]!-& kltzt lfg -&% x; df dfq ol afnl]v]l ul/Psf]b]v]65 . xn]f]/ cb]f afnl]p]tkfbs]j c]6o afnl]sf e]bf pNn]o ?kdf a9l /x\$] / cn]l d]nosf lx; fan]a9l d]nosf/x\$]d; nfafnl]p]tkfbgnf0{a9jf f lbgkg]b]v]65 .

; Defjgf tyf cj; / x]f]k] klg lhNnsf] s[lil k0ffnl Joj; flos xg ; s\$]5g . Psfl/ lhNnf vfBfgdf c]fd]ge{ xg ; s\$]b]v]65 eg]csf]t/ sh v]l]of]o hldgsf] ( kltzt lx; f af]f] /x\$] b]v]65 . lj Bdfg ; d:ofx;sf]; dfwfg / pknAw ; Defjgf / cj; /sf]clwstd pko]f] ub]lhNndf s[lil kzf]nf0{Joj; flos, klt:kwl{tyf do]f]ot agfpg'kg]vf]f]b]v]Psf]5 .

ndh<sup>a</sup> lhNndf kzkfngsf nflu /fd]; Defjgf /x\$]5 . ox]f] a] l tyf 6f/x?df kz:t l; #f0 ePsf hldg ePsf]n] s[lifh]6o pkkbfy{x?sf] k0ff(t pknAwtf, ahf/, ; 8s lj:tf/ / s[fsx?df kzkfngk]tsf] cfsif] ePsf]n]p]g]t gZnsf uf0{e}l kfg ug{; lsg]eg]plrt rl/Of, k]l]fn]f]8fn]f]f / ahf/sf]/fd] ; Defjgf ePsf sf/Of d]w] efudf afv]kfg Joj; fonf0{Joj; fols/Of ug{; lsg]k0ff(t ; Defjgf /x\$]5 . d]f]Nnf] lfgdf kz:t k]l]fn]f]3f]f]d]f] /x\$]h]p]Qm 7fp]f] 3]d]t uf]df e]f]afv]l kfg e0/x\$]5 . o; /l a] lb]v] d]f]Nnf]e]fu; Dd kzkfng Joj; fon]lhNnfaf; lnf0{yk c]f]b]fgl /f]huf/l]sf cj; / kbfug{; Sg] ; Defjgf /x\$]5 . x]nsf]cj:ydf lhNndf kzkfng Joj; foaf6 klt3/kl/jf/ j flif\$ sh ; /b/ ?= #^,))

cfDbfgl e0/x\$fl:ylt 5 . lj Bdfg o; cj:yfdf kzkfng Joj ; fonf0{klyldstfsf ; fy nllot sfoqndx? ; ~rfng u/l cl3 a9fpg ; s\$fl v08df yk /fhuf/lzf cj;/ tyf cfDbfgldf ; d] kofft j[4 u/l s[[sx?sf]hljg:t/df ; wf/ ug{; xofu ug{; lsg]; Defjgf /x\$fl]5 .

#-!@ ; d:of lj Zn]fOf

lhNnf j:tut lj Zn]fOfsf]lgrf\$ / ; xeflutf]ds 5nkmnaf6 klxrfg ePsf s[if, l; #f0 tyf kzkfng lfq; E ; aGwt dh ; d:of / ; f\$fl]sf/Of tyf c; /x\_ b]foadfl]hd k|tt ul/Psf]5M

kqV ; d:of	sf/Of	c;/
<p><b>s[if tyf kzkfng kzf Joj ; flos, ; Ddf]gt / /fhuf/dhs xg g; Sg'</b></p>	<p><b>; dli6ut sf/Ofx?</b></p> <ul style="list-style-type: none"> <li>• ; /sf/n]s[if tyf kzkfng Pj d\kzhGo pBf]unf0{k}f]g ug]5b ; xh?kdf pknAw g'xg'</li> <li>• offtoft ; ]f ; he g'xg'</li> <li>• blf kflj lws÷hgziQmsf]sdl xg'</li> <li>• s[if ; xsf/lzf]lfdtf c]oGt}Gog xg' / Joj ; fo ; #fng g'xg'</li> <li>• s[if kzkfng Joj ; fodf oj fx_ sf]cfs[[s0fsf]sdl xg'</li> <li>• oj f s[[sx_ nf0{k':s[ ug]k4ltsf]sdl xg'</li> <li>• s[[sx_ df ; ]f tyf pGgt klj lwsf]kx]Fdf sdl xg'</li> <li>• s[if COf ; he g'xg' tyf Aofhb/ rsf]xg'</li> <li>• s[if lf]df nufgl sdl tyf lj Qlo ; ]f pknAw g'xg'</li> <li>• slif tyf kzhGo pkhsf]e08f/Of, k fwg / ahf/sf]; d:of xg'</li> </ul> <p><b>s[if</b></p> <ul style="list-style-type: none"> <li>• s[if kzf lgj f]fd'vl xg'</li> <li>• s[ifof]o hldg v08ls[ xg'</li> <li>• Joj ; flos tyf j ] flgs e}korf] g'xg'</li> <li>• k/Dk/fut tyf lgj f]fd'vl s[if k}ffnl sfod /xg'</li> <li>• s[if, pBf] / s[if pTkfbgalrsf]cGt/; DaGw sdhf] xg'</li> <li>• s[if aldfsf]sfof]og tyf k f/k  f/sf]sdl xg'</li> <li>• lz]ff, cg; Gwfg / s[if k  f/df ; dgj o xg g; Sg'</li> <li>• s[if lj sf; sf Joj ; flos tyf Ps]s[ ofhgf pknAw g'xg'</li> </ul> <p><b>l; #f0{</b></p> <ul style="list-style-type: none"> <li>• s[if of]o hldgdf !@ x}dlxgf l; #f0{; ]f pknAw g'xg'</li> <li>• ; DkGg ePsf l; #f0{bluf]; Rffng xg g; Sg'</li> <li>• lhNnfd] cfs]ds dd[ ; Def/ sf]f]sf]cefj xg'</li> <li>• j iff]f ell]sPsf l; rf0{k}ffnlsf]t]Isfn dd[ ; Def/ ug{g; Sg'</li> <li>• s[if / l; rf0{sfof]nosf]; dgj odf sdl xg'</li> <li>• k/fgf l; #f0{cfof]hgfsf]a]t kg:yf]kf xg g; Sg'</li> <li>• cfj Zos ; dodf cfj Zostfcg; f/ l; #f0 ; lj wf pknAw g'xg'</li> </ul> <p><b>kzkfng</b></p> <ul style="list-style-type: none"> <li>• kzhGo pTkfbgdf sdl tyf Jo; fodhs g'xg'</li> <li>• Joj ; flos kzkfng k}ffnlsf]nflu ; f]sf]sdl xg'</li> <li>• kzkfng Joj ; fo Joj l:yt xg g; Sg' / 3Dtl uf]sf kzx?sf nflu a]ldf cfpBf rl/r/Ofsf]; d:of xg'</li> <li>• r/Lr/Of tyf kzbxf/sf]sdl xg'</li> </ul>	<ul style="list-style-type: none"> <li>• s[if tyf kzhGo pTkfbg sdl xg'</li> <li>• pTkfbt j :t]sf] plrt d]lo g'xg'</li> <li>• oj fx_ sf]j }]zs &gt;ddf knfog</li> <li>• ofhgf ; DkGg xg ; do a9l nllg'</li> <li>• l; #f0 ofhgf]sf] lbuf]Joj :yfg xg'</li> </ul>

#-# ;efjgf / cj; / ljZnifof

lj ifout l:ylt ljZnifof; ;xeflutfdhs tyf ;dfjZl 5nkmaf6 klxrfg ul/Psf s[if, l; #f0 tyf kzkfng lfqsif ljBdfg ;Defjgf / cj; / Pj +pkofu ug[ /ofglit bxfoadfllnd /x\$}f]5 M

;Defjgf tyf cj; /	pkofu ug[ /ofglit
<p><b>s[if</b></p> <ul style="list-style-type: none"> <li>• s[if Joj; fo kj46sf nflu ; sf/flds Pj sfggsf]pknAwtf -/fli6α s[if glt @)^!, s[if Joj; fo kj46 glt, @)^#_</li> <li>• s[ifofl6 hldgsf]( kl tzt lfq afErf]/x\$}n]s[if sfo{ul/g] lfq a9fpg ; lsg]</li> <li>• pTkfbgsf]; fwg / hgziOmpknAw xg'</li> <li>• Joj; flos ?kdf alh j[4 ug{; lsg]</li> <li>• pRr dNbsf Afnlx; h:t mcnFL dx, Rofp, a]f/, t[hf t/sf/l tyf df5kfng, kEfl/s÷cullgs v]lsf nflu pkoQm xjfkfgl xg'</li> <li>• s[ifdf ofqls/of tyf cfwlgs v]l</li> <li>• s[ifh6o pBfu lj :tf/ slkm lrof, kmkthM; Gtnf, cfE, nlr, lsjL, klkv]l</li> </ul>	<ul style="list-style-type: none"> <li>• afErf]hldgdf ; xsf/l v]l ug[</li> <li>• Joj; flos s[if pTkfbg ug[</li> <li>• s[ifdf cfwl/t :j /fhuf/ sfoqmd ; #fng ug[</li> <li>• kfauf/s v]l lj :tf/ ug[</li> <li>• ko6g lfqdf /ljf]6k6 kfng lj :tf/ ug[</li> <li>• oftfoft ; lj wf lj :tf/ ug[</li> <li>• ahf/ lj sf; / lj :tf/ ug[</li> <li>• ; :yfut lfdtf lj sf; ug[</li> </ul>
<p><b>kzkfng</b></p> <ul style="list-style-type: none"> <li>• cgSh tyf ljJwtfOmeffl]hs lfq tyf r/g lfq</li> <li>• Joj; flos kzkfng -e3luf], avk]kfng, sv/fkfng, uf0{e}L</li> <li>• kzh6o pBfu -8]L, df; ; sf]lj sf; / lj :tf/</li> <li>• ljle6g sf/ofn]vfnl /xg uPsf hlu]df 3fF v]lsf]lj :tf/ ug{ ; lsg]</li> </ul>	<ul style="list-style-type: none"> <li>• kzkfng k}zfsf]Joj; fols/of tyf lj lj lws/of ug[</li> <li>• kzh6o pBfu]sf]:yfkf / ; #fng ug[</li> <li>• cfodhs tyf /fhuf/dhs sfoqmd ug[</li> </ul>
<p><b>l; #f0{</b></p> <ul style="list-style-type: none"> <li>• kofl]t kfglsf]pknAwtf</li> <li>• l; rf06f]o hldgsf]pknAwtf</li> <li>• l8lehg l; #f0{sfofh]sf]; :yfut ?kdf pkl:ylt</li> </ul>	<ul style="list-style-type: none"> <li>• lhNnf l; #f0{u?ofhgf th6f ug[</li> <li>• l; #f0{; lj wf lj :tf/ Pj +oj :yfkf ug}</li> <li>• ; :yfut lfdtf lj sf; ug[</li> </ul>

#-# ofhgf ; f] tflnsf

j:tut lj j/of tyf j:tl:ylt ljZnifofsf]cfwf/df ; xeflutfdhs 5nkmaf6 tof/ s[if, l; #f0{ tyf kzkfng lj ifout lfqsif]ofhgf ; f] tflnsf bxfoadfllnd /x\$}f]5 M

ofhgf ; f/z	;Ps			kdfnoft ug[cfwf/	hf]vd cgd]f
	lj j/of	0sf0{	@)^{÷&}	@)&\$÷&%	
<p><b>lj ifout p27o s[if tyf kzkfng k}z Joj; flos /fhuf/dhs / ;Ddf]gt ePsf] xg\$ .</b></p>	s[if lfqaf6 kl tkl/jf/ j flif\$ cf} t c]dbfgl	? =	\$ (%))	^*)))	<ul style="list-style-type: none"> <li>• cf]hlj of]clGtd, dBj lw tyf aflif\$ ; dl]ff kl]tj 6g s[if u0fgf kl]tj 6g</li> <li>• lj kGgtf ; j ]f0f kl]tj 6g</li> <li>• l]hs] sfsf]aflif\$ kl]tj 6g</li> <li>• c]Wbog tyf gd}f ; j ]f0f kl]tj 6g</li> </ul>
	kzkfngaf6 kl tkl/jf/ j flif\$ cf} t c]dbfgl	? =	#^)))	\$%) )	
	# dlxgfeGbf sd vfg kl]g]kl/j f/	; Wof	(((\$*	&%) )	
	s[if lfqdf :yfglo lgsfosf]j flif\$ nufgl	? xhf/	#*,))	!),)))	
	afnl ; 3gtf	kl tzt	!* \$	!()	

of]hgf ;/fz	;rs				k]f]of]t ug]cfw]/	hf]vd cgd]f
	lj /of	0s]0{	@^(÷&)	@)&\$÷&%		
	alp kl]t:yfkg b/					
	wfg	kl]tzt	@)	#)		
	ds}	kl]tzt	!%)	%)		
	tf]l	kl]tzt	!\$-%	@)		
kl]tkm !M s]if p]tkfbg / p]tkfbs]jdf j]ePsf] xg\$ .	vfB]fg afnl				<ul style="list-style-type: none"> <li>• cfl]hj of]afli]f\$ ; dl]ff kl]tj }bg</li> <li>• l]hs]j s]fsf]afli]f\$ kl]tj }bg</li> <li>• c]w]bog tyf g]d]gf ; j ]f]of kl]tj }bg</li> </ul>	<ul style="list-style-type: none"> <li>• hnj]fo]sf] kl/]t]g]sf]c; / G]g] xg]</li> <li>• dn, alp; DaGwl gllt tyf c]f]kl]t{ k]f]j sf/l xg]</li> <li>• ahf/ lj :tf/sf :yfglo k]f; / s]f]sx;sf] ; lq]m]t]df j ]e xg]</li> </ul>
	I]f]q]km p]tkfbg p]tkfbs]j	x\$6/ d}bg	40850 90294 2=21	40850 !@%%) #=-)		
	d; n]fafnl -cn]fl af]x\$					
	I]f]q]km p]tkfbg p]tkfbs]j	x\$6/ d}bg	588 6270 10.66	*) (^) !@		
	t]h]xg -tf]l, /of]					
	I]f]q]km p]tkfbg p]tkfbs]j	x\$6/ d}bg	980 687 0.7	!@#) !)\$% )=*%		
	dx p]tkfbg	d}bg	11	@%		
	R]ofp p]tkfbg	d}bg	16	@%		
	df5f p]tkfbg					
	I]f]q]km p]tkfbg p]tkfbs]j	x\$6/ d}bg	8.5 10.9 1.3	@% #&-% !-%		
s]lkm						
I]f]q]km p]tkfbg p]tkfbs]j	x\$6/ d}bg	80 44 0.5	!)) %@ )-%@			
t/sf/l						
I]f]q]km p]tkfbg p]tkfbs]j	x\$6/ d}bg	2105 21543 10.23	@@!) @\$#!) !!			
df}h] k]rd{I]f]q]km	x\$6/	0	%			
k]n]fli]6s 3/	; w]of	950	%))))			
	I]f]q]km	68	!\$\$			
kl]tkm @M s]if k}z]f tyf p]tkfbg Joj ; f]os / lj]j]lws/of ePsf]xg\$ .	s]f]f]df c]fw]l/t p]Bd ; w]of g; }l	; w]of	!* #)	<ul style="list-style-type: none"> <li>• cfl]hj of]afli]f\$ ; dl]ff kl]tj }bg</li> <li>• l]hs]j s]fsf]afli]f\$ kl]tj }bg</li> <li>• c]w]bog tyf g]d]gf ; j ]f]of kl]tj }bg</li> </ul>	<ul style="list-style-type: none"> <li>• s]f]f]h]G]o p]Bd lj :tf/sf n]flu p]koQ]m gllt tyf s]fo]q]m]d th]f]f xg]</li> </ul>	
	s]f]f] tyf k}z]ald]f ; /]f]of ug]Joj ; fo	; w]of	@			!))
	Pu]f]e} ; w]of	; w]of	#^			%)
	cn]fl p]tkfbg	d}bg=	!^			!!)
kl]tkm #M k}zh]G]o p]tkfbgs]f] kl/]df]of / u]of:t/df j]e ePsf]xg\$ .	b]w	d}^g	14784	!^@*\$	<ul style="list-style-type: none"> <li>• cfl]hj of]afli]f\$ ; dl]ff kl]tj }bg</li> <li>• l]hk; }fsf]j]f]li]f\$ k]p]lt kl]tj }bg</li> <li>• c]w]bog tyf g]d]gf ; j ]f]of kl]tj }bg</li> </ul>	<ul style="list-style-type: none"> <li>• k}z]k]f]ng Joj ; f]ok]lt s]f]f]sx;sf] c]f]s]f]f] a]9}f]f] xg]</li> </ul>
	df; '	d}^g	3041	\$)))		
	c]08f	x]h]f/	4671	%))))		
	k}z]aw:yn	; w]of	1	#		
	b]lw l]r:of]g s]l]b	j }f	6	!)		
kl]tkm \$M	Joj ; f]os k}z]k]l]f	; w]of	!)* @))	• cfl]hj of]afli]f\$	• k}z]k]f]ng	

ofhgf ;/fz	;rs				kðf0ft ug{cfwf/	hfjvd cgtðfg
	lj/0f	0sf0{	@)^(÷&)	@)&\$÷&%		
<p>Jo; flos kzkfngsf] lj sf; tyf a[ ePsf]xg\$ .</p>	<p>knfd{-afvf, e\$!, e}L, uf0{au%, sv/f_</p> <p>pçgt kzkfhl</p> <p>uf0{ e}L au% sv/f afvf</p>	<p>; Wof</p>	<p>#)) &amp;)% #!^% \$)&amp;## %)&amp;^*</p>	<p>!*) !)) %)) %)) ^))</p>	<p>; dlff kljt jg</p> <ul style="list-style-type: none"> <li>• lhk; \$fsf]j flif\$ kult kljt jg</li> <li>• cWbog tyf gdçf ; j fof kljt jg</li> </ul>	<p>Jo; foklt s[fs÷o]fsf] cfsif[ a9\$]f] xg]</p>
<p>kltkm %M l; #f0{; ljwfsf] lj sf; tyf lj:tf/ ePsf] xg\$ .</p>	<p>gofErfn'l; #f0 cfofhgfaf6 l; hrt xg]lfqkm</p> <p>ddf; Def/ tyf kg:yf[kgfaf6 Jojl:yt ?kdf l; #f0 ; ljwf klg] lfqkm</p> <p>sh l; hrt lfqkmdWb]afx} dlxgf l; #f0 ; ljwf ku\$]f] lfqkm</p>	<p>x\$6/ x\$6/ kltzt</p>	<p>#%)\$ !)^** #^*</p>	<p>\$)) !e)) \$)</p>	<ul style="list-style-type: none"> <li>• cflhj of] aflif\$ ; dlff kljt jg</li> <li>• l8lehg l; #f0{ sfof[osf]j flif\$ kult kljt jg</li> <li>• aflif\$ ; dlff kljt jg</li> <li>• cWbog tyf gdçf ; j fof kljt jg</li> </ul>	<ul style="list-style-type: none"> <li>• hg; xeflutf hnpkefQnf ; :yfxçsf] lqmfzlnf -l; #f0 ; jf zlls ; \$ng a[4 xg]</li> <li>• l; #f0çf ; /sf/l, lj sf; ; femf/ / gllh lfqsf]nufg a[4 xg]</li> </ul>

\* /fli6@:t/sf]t/ofs

#!% sfoçllt

s[if, l; #f0 tyf kzkfng lfçdf to ul/Psf ljifout p2]o Pjd\kltkmxç xfi; n ug{ b]fo adf]hdsf sfoçlltxç cjndag ul/g\$M

; dli6ut sfoçlltx?

1. s[ifsf]Jo; fols/0f, lj lj lws/0f tyf cfBfl]us/0f, u0f: t/ / cgudgsf lfçdf pko0m klj lwsf]pkofu ug{; \$g]s[fs, pBdl, o]f tyf lj 1x?sf]lfdf lf sf; ul/g\$ .
2. v]lof]o vfnl hldgnf0{s[if ptkfbg tyf kzkfngdf pkofu ug{:yfglo jfl; Gbf vf; u/l o]f j u[0f{ k]; fxg ul/g\$ .
3. df6f\$] pj/f zlQm bl3\$flng ?kdf sfod /fVg esf/f] ; wf/ sfoçmndf0{gdçf sfoçmndsf] ?kdf ; ~rfng ul/g]5 .
4. cfjZos 1fg, ; lk / nufgl[sf]dflbd4f/f u[dl0f s[if koçg lj sf; / kjwçdf o]f tyf s[fsx?nf0{ cfsif[ ul/g\$ .
5. u[dl0f koçg; E ; dfofhgf u/l s[if koçgsf]lj sf; tyf kjwç ul/g\$ .
6. lhNnfdf ; #flnt kv klydstf kkt kv ; 8s cfofhgf, ptkfbglzn tyf l; #f0{; ljwf pknAw lfçdf s[if ptkfbg, Jo; ; fo tyf pBd ; rfng ul/g\$ .
7. s[if k] f/sf]kx\$ j [4 ug{u[dl0f s[if sfoçt{ u[dl0f kz' :jf:y sfoçt{ tyf :yfglo /]8of] / kqkqsfsf]pkofu ul/g]5 .

8. s[if lfqnf0{Jo; flos/0f, lj lj lws/0f u/L /fhuf/sf cj; / a9fpg ; /sf/L, u}; /sf/L Pj +ghl lfqdf blf hgZlQm lj sf; u/L nllft lfq Pj +j u\$[cfly\$ ptyfg ul/g\$ .
9. Jo; flos s[if tyf kz'kmd{; #fng, Jo; fo lj sf; / lj :tf/sf]nflu s[if C0fsf]lj sf; / lj :tf/ ug lj sf; tyf lj Qlo ; #yf; # ; d6j o ul/g\$ .
10. u[ldl0f lfqdf s[if tyf kzh6o pTkfbg clea[4 ug{yf\$ ahf/, s[if ; 8s, lj B't, ; #f/, ; \$ng s[bl lzte08f/, x6 ahf/ h:tf k'f[cf/sf]lj sf; ul/g\$ .
11. :yfglo lgsfo, sfof6o, u}; , gllh lfq; # cfj Zos ; d6j o Pj +5nkmm u/L s[if lfqsf] Pslst tYof[cfw/ tof/ u/L cBfj lws ul/g\$ / tYof[cfwfl/t ofhgf th6f, cgudg tyf dNoflg cEof; ul/g\$ .
12. ojfZflQm f0{pkoQm klj lw, ; lk / kfh pknAw u/f0{slif lfqdf cfslif\$ u/L s[if kz'nf0{Jo; flos / ; Ddfgt agf0g\$ .
13. :yfglo lgsfo dftxt /xg]u/L s[if tyf kz'klj lws ; lxt k'of\$ ufpAj sf; ; ldltdf s[if tyf kz' k|f/ s[bl:yfkgf / ; jf ; #fng ul/g\$ .
14. cfj Zostf cg'f/ s[if, kz'kng tyf l; #f0{ pBd tyf Jo; fo, k|f]g, dNo >[vnf ; Da6w cfwf/et, Jo; xfl/s / cgZ/0fo clbog tyf cg'6wfg ul/g\$ .
15. s[if lfqsf] sfo6md th6f, cgudg tyf k6fj sf/tfsf] nflu ; xeflutfdhs cgudg / s[is cgudgsf]cEof; ul/g\$ .

### s[if lj sf;

16. ; efo lfqdf sd cfotg ePsf lgo{fo}o pRr dNosf s[if pkhx6 cn}L, dx, ; 6tnf / slkm h:tf afnlx6 nllft u/L lj z'f sfo6mdx6 ; -rfng ul/g\$ .
17. ; fgf / ; ldf6t s[isnf0{; dx6; xsf/ldf cfj 4 u/f0{sd cfotg / pRr dNo -High Value and Low Volume\_ sf afnl6j :t' pTkfbg ug{k}; fxg ul/g\$ .
18. df5f, Rofp, tyf pRrdNosf d; nf afnlx6nf0{lj ifz kfyldstf lb0{; jf, klj lw / lfdtf / nufgl a9f0g\$ .
19. ul/a tyf ; fgf s[is6nllft ju\$[ kfl/jfl/s k'f]of tyf vfB ; /lfd6 6]f k'ofpg / hnjo' kl/j t6; # cgshg xg]h]s lj lj wtfsf]; Af0f Pj +; Dj 46 u/L kofj/0fo ; 6thg clej [4 ul/g\$ .
20. bl3\$fnlg ?kdf s[if h]s lj lj wtfsf]; Af0f Pj +; Dj 46 u/L kofj/0fo ; 6thg clej [4 ul/g\$ .
21. sms nufotsf cfwlgs ; #gf klj lwaf6 s[isx6nf0{ cfj Zos s[if klj lw; Da6w ; #gfsf]; xh kxFsf nflu clbog sfo{cl3 a9f0g\$ .
22. alh j [4 sfo6md k6fj sf/L ?kdf ; -rfng u/L s[is ; dx tyf s[fl ; xsf/Lx6nf0{g}alp ; # s[bl\$] ?kdf lj sf; ul/g\$ .
23. s[if Jo; fols/0fsf nflu cuj f s[is lj sf; , cfwlgs/0f / ofl6qsls/0f ug{hf\$ lb0g\$ .
24. gllh pBdl / ; xsf/L lfqsf]; #lgtf clea[4 u/L ; xsf/L tyf s/f/ v]lsf]k]w6 ul/g\$ .

### kz'kng

25. p6gt gZnsf kz'k[fsf] pknAwtf ; /n / ; he tNofpgsf]; fy} s[qd uef[fg ; jf lj :tf/ ub} nlug\$ .
26. p6gt hftsf]kz'kng Jo; flos ?kdf kj 46 u/L bW, df; ; c08f / c6o kzh6o pTkfbg j [4 ul/g\$ .
27. kzh6o pTkfbgsf]nfut sd u/L kl't:kwf[ds lfdtf a9fpg pkoQm s[if klj lw vfh]l u/L ; /n / ; he ?kdf s[is ; dl k'of0g\$ .
28. lj s[bl} Pj +; xeflutfds kz', jf cg'6wfg / k|f/ ; jfnf0{s[is]dfudVL, ; dfj zL, hj kmb}L tyf kl/0fddVL tNof0g\$ .

- 29. ljz]ftfsf]cfwf/df thgflds nfe ePsf kzhGo ptkfbg / j :tx;sf]ljzi6tfaf6 nfe lng kl't:kwl{ s[if dNo clej [4 >[vnfsf]:yfkf tyf ; b[ls/Of ul/g5 .
- 30. gZn ; wf/sf]dflWdaf6 :yfglo kzk;df uoffTds ; wf/ Nof0g5 .
- 31. kz' cxf/df ; wf/ Nofpg ljleG 3fF]fnl, kz' r/Of tyf 8fn3fFsf] ; Dj 4G ugI gllt cjndJg ul/g5 .
- 32. kz' ; Jf kjfx tyf lj sf; sfoGndf u; =, = lghl lfq / ; dXsf]kl/rfng ul/g5 .
- 33. cfoft kl't:yfkg tyf lgoft kjwg ugI sfoGndx;nf0{a9fjf lb0g]5 .
- 34. lhNnfd kdv÷; DefJo s[if afnl tyf kzkfng ksG lfGx;sf]cBfjlws/Of u/L ksG lfGdf ; DalGwt s[if afnl÷kzkfngsf]Joj ; flos lj sf; df ljz]f Wbfg lb0g5 .
- 35. s[if tyf kzkfng lfGsf]ofhgj thGf, sfof]og, cgludg, tyf dNofsg klqmfdf ljs[ib\$[ Pj + ; xeflutflds k[ffnl cjndJg u/L sfof]og k[efj sf/L agf0g5 .
- 36. ; fdbflos kz' tyf s[if aldf ; ?cft u/L s[if tyf kzkfngsf]Joj ; flos lj sf; df 6]f k%of0g5 .
- 37. s[if ptkfbg j [4sf nflu s[ifx;nf0{s[if tyf kz' ; Jf; E ; DalGwt ; DkOf{ ; Jfx; PsIs[ / lj :tfl/t ?kdf :yfglo:t/df g]pknAw u/f0g5 .
- 38. kzkHl pkrf/, gZn ; wf/ tyf ahf/ls/Ofdf lghl lfGnf0{; d] k[; fXg ul/g5 .

**I; #f0{**

- 39. tIsfn ; DkGg xg]Pj -kl'tkmn lbg]; #f0{cfof]hgfx;nf0{klyldstfsf ; fy sfof]og ul/g5 .
- 40. l; rf0{ ; Jf zNs p7f0{; rf0{cfof]hgfx;sf]lbuf]Joj :yfkg ul/g5 .
- 41. l; rf0{/ s[if sfof]hoalr cfjZos ; dGj o, ; xsfo{u/L l; #f0{cfof]hgfx; nfu"ul/g5 .
- 42. l; #f0{cfof]hgfx?sf]l8hf0g tyf sfof]ogdf :yfglo >d, ; lk, klj lw / lgdff ; fdul]sf]k[ff]udf hf3 lb0g5 .
- 43. ; fgf l; #f0\$nf lu gllh tyf ; xsf/L lfGnf0{k[; fXg ul/g5 .
- 44. l; #f0{ sfoGnd ; #fng ubf{ :yfglo jftfj/OfdG]l tfntn[; kf]y/L, l; d; f/ / dhx?sf] ; AfOf / ; DawG ug{ ; DalGwt lgsfo; E ; dGj o / ; xsfo{ul/g5 .
- 45. l; #f0{ ; DalGwl cfof]hgfsf] thGf, sfof]og tyf ; #fng ubf{jftfj/Of ; AfOf, hnjo' kl/jtG tyf k\$fk hflvd Joj :yfkgnf0{dhkj fXls/Of ul/g5 .
- 46. hn>f]sf]Psls[ tyf jxlfGut pkof]u cjwf/Off cg; f/ l; #f0{cfof]hgj tyf sfoGnd ; #fng ul/g5
- 47. l; #f0{ ; lj wf lj :tf/df ; xsf/L tyf l; #f0{lj sf; sf]fsf]cfj wf/Offnf0{k]wG ul/g5 .
- 48. Ps ufPps kf]y/L lgdffnf0{cleofgsf]?kdf ; #fng ul/g5 .

**#@ koGg**

#@- k[7eld=lj Bdfg l:ylt

g[kfnsf]koGg gllt @)^% n]/fli6@ ; Dkbfx;nf0{lbuf]pkof]usf]dflWdaf6 koGslolqmfnsfkdf a[4 u/L /fli6@ cfo tyf hgtfsf]hljg:t/df ; wf/ Nofpg]nlo /fv\$]5 . ndh<sup>a</sup> lhNnf klg koGgsf] kof[; Defjgf ePsf]lhNnfsf]?kdf /x\$]x\$]bf]f]cfj lws lhNnf lj sf; of]hgfn]koGg lfGnf0{lhNnfsf] bl3\$fnlg ; f]tkn[pgdv xg]Ps cuOf lfq tyf kdv dflWdsf ?kdf o; lfGnf0{lnPsf]5 . cGgkOf{ 6\$<sup>a</sup>df cfpg]koGsn]lhNnfsf sh koGssf]7hf]lx; ; f cf]u6b5 . o; sf clt/Qm lhNnfd koGg lj sf; sf cGo yk}; Defjgfg; /x\$]5g\

o; cGtu\$ P]tXfl; s, k'/ftfl]s Pj +wld\$ cfsif0fx;, k[ts[ts cfsif0f -; AfOf lfq, ukrf, 5x/f, gbl, tfn, jGohGt', r/fr?E], jg, kxf8 / r6Xfgl kxf8, lxdfnl >[vnfsf]cbe't bZ0 -cGgkOf{ ndh<sup>a</sup> lxdfn, dgf:n, a4 lxdfn cflb, ; fS[ts cfsif0f -hftlo ; s[;t, rf8kj { e]felff, dfgj lgld[ ; Argf -



hnljBt afw\_ /x\$ 5g\ 3n\ufpEf dfq cf-j = @)^(:)& df sl/a !%))) ko6s cfPsf]kf0G5 . ko6gsf] lj sf; ; E}lhNnfd 6l/i6 xfn, nh, xfd:6]ufpFvfl]g] qmd; d: j [4 ePsf] b]V65 eg] csf]km( ; 8ssf] lj :tf/; E}ko6ssf]cf} t a; f0 cj lw; d: 5f]bb}uPsf]5 . ko6g lfd] b]Vpsf]o; vfn]kj]Qnf0{dgg u/l ko6ssf]cf} t a; f0b/ j [4 ug] lhNnfd /x\$ P]txfl; s dx]j sf tyf k]s[ts?kdf ; Gb/:yfgx;nf0{ ko6slo uGtJo:ynsf ?kdf lj sf; ug] j \$]lks tyf 5f]b]b]l/sf kbdfox;sf] klxrfg Pj d\lj sf; ug] ko6slo k]f]v/ tyf ultlj lw;sf]lj sf; / lj :tf/ ug]/ofgllt, sfogllt tyf sfogm]sf]cfj Zostf /x\$]5 . ko6gnf0{lhNnfsf]cyf]Gqsf]d?b08sf]?kdf lj sf; ug]Jo]xfl/s, Psls] tyf ; fj h]gs lghl ; fdbflos ; fenh/ldf cfwfl/t lqmf]snfknf0{k]yldstsf ; fy cufl8 a9fpg'kg]v]f]f]/x\$]5 .

#@@ ; d:of lj Zn]f0f

lhNnf j :tut lj Zn]f0fsf]lgrf\$ / ; xeflutf]ds 5nkm tyf cGt/lqmfaf6 klxrfg ePsf ko6g; E ; a]Gwt dh ; d:of / ; f\$]sf/of tyf c ; /x; b]foadfl]hd k]tt 5M

k]v ; d:of	sf/of	c;/
<p><b>ko6ssf] ; wof / a; f0 cjwl sd xg'</b></p>	<ul style="list-style-type: none"> <li>• ko6slo:yn, ; j]f tyf ; lj wf / ; /lff af/]; 'rgfdf sdl xg'</li> <li>• ko6g k]f]v/sf]oyf]rt lj sf; g'xg'</li> <li>• ko6g /f]N6L Gofof]rt ?kdf k]t g'xg'</li> <li>• a]b, x8]fn c]l]bsf]; /l]fsf]l:ylt ; lglZr xg g; Sg'</li> <li>• ko6slo :ynx;sf]cltqmd]of a9g'</li> <li>• ko6g ; j]f tyf pkh s]b]t eP/ ko6g k]4g; DaGwl lqmf]snfkn? s]b]t ug]g; Sg'</li> <li>• ko6slo ; j]fx;sf]u]of:t/ tyf lj lj lws/of sdl xg'</li> <li>• k/Dk/fut ; :s[t]sf]; Af]of, ; Da4g / k]4g xg g; Sg'</li> <li>• :yfglo snf, ; :s[t, ; Dk]bsf]Jo] ; flos pkof] ug] 1fg, ; lk sd xg'</li> <li>• u]ld]of ko6gsf]Jo] :y]fg k]f]j sf/l g'xg'</li> <li>• cf]t]l/s ko6gnf0{sd dx]j lbg'</li> <li>• cf]Zos ; 'rgfsf]pknAwtf / k]fxdf sdl xg'</li> <li>• /f]i6 / c]t/f]i6 k]f]-k] f/df sdl xg'</li> <li>• ko6snf0{ul/g]afgl, Jo]xfl / z]h]l kl/is] xg g; Sg'</li> <li>• u]of:t/lo ko6sx;sf]cfudg sd xg'</li> <li>• ko6g ; j]f cl:y/ /xg'</li> <li>• ko6slo uf]p]alr cf]Zos ; d]j o / ; xsfo]sf]sdl xg'</li> <li>• ; Def]j gfoQm gof]k]sf/sf ko6slo ; j]f k]4g g'xg'</li> <li>• ko6g lfd] xg] ; /sf/l sfoff]o lhNnfd g'xg'</li> <li>• xfd:6]df]dfkb08df Ps?ktf g'xg'</li> <li>• P]txfl; s / w]ld] ko6slo :ynx;sf]; Af]of g'xg'</li> <li>• lhNnfsf]u?of]hgf sfoff]ogdf ah]sf]sdl xg'</li> <li>• ko6slo :ynx;sf]:yfglo u?of]hgf a]g g; Sg'</li> <li>• ko6g ; DaGwl 1fg, ; lk, blftf / lfdtf sdl xg'</li> </ul>	<ul style="list-style-type: none"> <li>• ko6g ; j]faf6 nfe lng g; Sg'</li> <li>• cfo:t/df j [4 xg g; Sg'</li> <li>• lhNnfsf]cfly] j [4 ck]l]ft ultdf g'xg'</li> <li>• /f]huf/l]df a]4 xg g; Sg'</li> </ul>

#@# ; ef]gf / cj ; / lj Zn]f0f

lj ifout l:ylt lj Zn]f0f, ; /f]j]fnf alrsf]; xeflutf]dhs tyf ; df]zl 5nkmnaf6 klxrfg ul/Psf ko6g lfd]sf]lj Bdfg ; Def]j gf / cj ; / Pj +pkof] ug]/ofgllt b]foadfl]hd /x\$]5 M

;leljgf tyf cj;/	pkofu ugI/Ofglit
<ul style="list-style-type: none"> <li>• ufdlof ko6g -xf] :6] ko6g ;ldlt cflb_</li> <li>• ko6g ;]fsf] lj ljwS/of -kbofqf, kj {f/f]of, kof/flhf0l8<sup>a</sup>, Sofgflg<sup>a</sup>, /sSnf0lDa<sup>a</sup>, %ofl^6<sup>a</sup>, xlgxl6<sup>a</sup>, kls[ts bZofjnf\$g_</li> <li>• P]t xfl; s tyf wld\$ :ynx;</li> <li>• hflto / k/Dk/fut lj ljw ; :sft</li> <li>• lgZ5ntf, lgisk6tf / cltly ; Isf/sf]dl7f]zhl</li> <li>• nufgl-dq] jftfj/of</li> <li>• hnljBt ko6g</li> <li>• ko6g ; flxto</li> <li>• hflto ; uxfno</li> <li>• :yfglo x:tsnf</li> <li>• kfl sn/j s[ ]-j flh<sup>a</sup>kfgL</li> <li>• cf7fdf lxdfn 9f8df 3fd</li> <li>• gk]nsf]dVblj G'-/D3f_</li> <li>• efl]hs lj ljwtf</li> <li>• tftfl]glsf s08x; pRr kxf8sf kfy/Lx;</li> <li>• kj {d]hf dxfl]; jx;</li> <li>• ljBdfg sfggl Joj :Yffx;</li> <li>• Psls[ ko6g lj sf; tyf Joj :yfkf ofhgf</li> </ul>	<ul style="list-style-type: none"> <li>• ; /sf/L / glh lf]sf] ofhgf a4 nufgl ugI</li> <li>• ko6g u?ofhgf sfof] ogS nflu ; d]j o / ; xsfo{ugI</li> <li>• /fli6 tyf cgt/fl]6 ktf/-k]f/sf] nflu ko6g af\$ { nufotsf ; /f\$]j fnfx; ; f ; d]j o / ; xsfo{ugI</li> <li>• P]t xfl; s / k/ftfl]j s :ynx;sf] clwbog, cg! Gwfg / cGj ifof u/L aflx/ Nofpg]</li> <li>• nufglstf{x;nf0{ cfsif of ugI jftfj/of tof/ ugI</li> </ul>

#@\$ ofhgf ; f] tflnsf

j :tut lj j/of tyf j :tl:ylt lj Zn]f]ofsf]cfwf/df ; xeflutfdhs 5nknaf6 tof/ ko6g lf]sf]ofhgf ; f] tflnsf b]fo adfl]hd /x\$]5 .

ofhgf ; f/fz	;f's			kdf]loft ugIcfwf/	hflvd cgd]g	
	lj j/of	0sio	@)^(-&)	)&\$=&%		
lj ifout p2Zom ko6slo ;]f, ;ljwf / ;/lffdf cleal4 e0{ uof:t/lo ko6ssf]; wof / a; f0 cjwl a[4 ePsf]xg\$	lhNnfd lclgg] ko6s cftl/s afxo wld\$ ko6s	; wof	!*%*%* #))))) !^!)! @\$))) %))))) !)))))		<ul style="list-style-type: none"> <li>• cflhlj of]cl6td, dBfj lw tyf aflif\$ ; dlif kltj dg</li> <li>• cGgkOf{; Af of lf]sf]kltj dg</li> <li>• pBfu j flOfHo ; 3sf]kltj dg</li> <li>• clwbog tyf ; j ifof kltj dg</li> </ul>	<ul style="list-style-type: none"> <li>• ; /sf/L tyf lghl lf]sf] nufgl df j [4 xg]</li> <li>• ko6g u?ofhgf]sf] sfof] og xg]</li> </ul>
kltkm !M ko6slo ;ljwf / k]f]f/x;sf] lj sf; / lj :tf/ ePsf]xg\$	ko6slo:t/sf xf]n /]6/06 ko6g ; Ygf s[ ] ; -rflnt kbd fu{ dfkb08 ku\$] xf] :6]ufpF 3/w/L a\$	; wof ; wof ; wof ; wof	(& ! ! ! % &\$ @^* !	!%) !! % !) @%) %\$)	<ul style="list-style-type: none"> <li>• cflhlj of]aflif\$ ; dlif kltj dg</li> <li>• ko6g lj sf; u?ofhgf]sf]kult ; dlif kltj dg</li> <li>• 0[6/gd ;]f k]f]fossf]kltj dg</li> <li>• cGgkOf{; Af of lf]sf]kltj dg</li> </ul>	<ul style="list-style-type: none"> <li>• ;]f, ;ljwf tyf k]f]f/ lj :tf/df nufgl a[4 xg]</li> <li>• /fh:j af8kf]8 cgtu\$ ko6g /f]N6lsf] ; dodf lgsf; l xg]</li> </ul>
	; A]ft tyf Joj:l:yt	; wof	!	@)		

of]hgf ; f/fz	:rs				kflloft ug]cfwf/	hf]vd cgd]g
	lj j/0f	0sf0	@^(÷&)	)&\$÷&%		
	P]t]xfi; s, wfd]s tyf ; f:s]ts ko]slo :yn÷lfq				<ul style="list-style-type: none"> <li>• pBf]u j fl0fHo ; 3sf]k]tj ]g</li> <li>• c]lbog tyf ; j ]f0f k]tj ]g</li> </ul>	
	0G6/g]f, 0d]h tyf c]o ; ~rf/ ; lj wf pknAw ko]slo :ynx	; Vof	!	!!		
<b>k]tkm @M ko]g ; ]df ; Vof]ds tyf u0ff]ds j ] ePsf]xg]s .</b>	ko]g ; ]f -6]en, 6]s <sup>a</sup> , ¥ofl <sup>6a</sup> , xlgxlG6 <sup>a</sup> , xf]l:6] 0sf]l/Hd_	; Vof	^	!)	<ul style="list-style-type: none"> <li>• cf]h]j of]cl]td, d]Bf] lw tyf aflif]s ; d]l]ff k]tj ]g</li> <li>• pBf]u tyf j fl0fHo ; 3sf]k]tj ]g</li> <li>• ko]g lj sf; u?of]hgf ; d]l]ff k]tj ]g</li> </ul>	; /sf/] tyf lghl lf]q]sf]nufg]df j ]4 xg]
	t]fnd k]k]t 6/ uf08	hgf	)	%)		
<b>k]tkm #M P]t]xfi; s, ; f]s]ts tyf k/]ft]l]j s :ynx; sf] ; A]f0f / k]j4g ePsf]xg]s</b>	; A]l]ft / Joj]:yt ePsf]P]t]xfi; s, ; f]s]ts tyf k/]ft]l]j s :yn	; Vof	!	!)	<ul style="list-style-type: none"> <li>• cf]h]j of]a]l]f]s ; d]l]ff k]tj ]g</li> <li>• c]lbog tyf ; j ]f0f k]tj ]g</li> </ul>	g]l]tut Joj :yf / nufg]s]Joj :yf / a]4 xg]
<b>k]tkm \$M ko]g lf]q]df ; Dal]0vt ; 3÷ ; :yfx; sf] ; :y]f]ut lf]dtf lj sf; ePsf] xg]s</b>	ko]g lf]q]df lq]m]f]zn ; 3 ; :yf t]fnd lnP/ xf]l:6] ; :fng ug]3/w/l	; Vof	\$	!)	<ul style="list-style-type: none"> <li>• cf]h]j of]a]l]f]s ; d]l]ff k]tj ]g</li> <li>• pBf]u, j fl0fHo ; 3sf]k]tj ]g</li> <li>• a]s tyf lj Qlo ; :yfx; sf] k]tj ]g</li> </ul>	ko]g lf]q]df nufgl a]s tyf lj Qlo lf]q]sf] k]f]y]dstf k]f]g xg]
	ko]g lf]q]df t]fnd k]k]t u/]sf dfgj ; :fwg	hgf	\$))	!))		
	ko]g lf]q]df nufgl -lj Qlo lf]q]af6 nufgl_	k]tzt	\$	!)		

\*3n]l]pFeh<sup>a</sup>, s]f]pn]k]f]g, l; p?<sup>a</sup>, vf; /

#@% sf]o]llt

ko]g lf]q]df to ul/Psf lj]f]out p2]o Pj d\k]tkm]x; xfi; n ug] k]lq]m]f]n]f0{ k]f]j sf/] ag]fpg] b[6sf]0]n]of]hgf c]j lwdf b]x]fo adf]h]ndsf sf]o]lltx; c]j n]dag ul/g]s]gM

1. ko]gn]f0{x]l/t pBf]u tyf Joj ; fos]f]k]d]v lf]q]sf]?kdf u]d]l]0]ftx; Dd lj sf; / lj :tf/ ul/g]s .
2. lh]d]d]f/ tyf u0f:t/lo ko]gs]f]c]j wf/0ff cg; f/ ko]g lj sf; / lj :tf/ ul/g]s .
3. ko]slo k]f]w]f/, ; ]f ; lj wf lj sf; / lj :tf/sf nflu lghl lf]q]sf]nufgl]n]f0{k]f]l; flxt ul/g]s .
4. k]d]v ko]slo :ynx; ; Dd k]x]f ; xh ag]fpg P]s]s]t ko]slo / dg]f]-hg:yn lgd]f] tyf ; ~rfngdf lghl lf]q] ; 6 ; xsfo{ul/g]s .
5. vf; vf; ko]slo pk]hdf s]b]t e0{ko]g lf]q]x; sf]lj lj lws/0f ul/g]s .
6. k]t ko]s vr{j]4sf nflu ko]s]sf]a; f0{caw] n]d]a]ofpg]/ o; sf nflu gofFu]t]Jox; sf]k]l]x]rfg tyf ; ]f ; lj wfdf lj lj lws/0f, nufgl nufot ; /]f]sf]k]ofel]t ul/g]s .

7. ko6g Joj; fol pknAw u/fpg] ; jf ; ljwdf u0f:t/lotf ; lglZrt ug{ cgludgnf0{ k6fj sf/l agf0g5 .
8. cf6tl/s, ufdlof, ; fxl; s, s[if tyf kofkko6g ; Da6wl ; jf ; ljwf clea[4 ul/g5 .
9. ko6g kjfuf/ lj sf; df :yfglo lgsfo, ; dbfo / gllh lf6sf]eldsf / ; xeflutf kf] ; fxg ul/g5 .
10. cf6tl/s tyf wfd6 ko6g lj sf; sf nflu P]ltxfl; s, k/ftfl]s, ; fFs[ts dxlj sf u6tJo:ynx?sf] lj :t[ c|Wbog u/L ; Af0f, ; Daw6sf ; fy}ufdl0f tyf kbofqf ko6g; 6 ; dfj z u/L ; #fng ul/g5 .
11. ko6slo ; Rgf, ; jf, ; ljwf / ; /lffsf lj ifonf0{e/kbf]/ lj Zj flznf]agf0g5 .

## pBf]u, j fl0fHo, a6s<sup>a</sup> tyf ; xsf/l

##-1 lj Bdfg l:ylt

cfB]lus lj sf; sg}klg bZ tyf lf6sf]cfl]y6 ; d[4sf]d?b08 ePsf]x6f ndh<sup>a</sup> lhNnfsf]cfl]y6 tyf ; fdf]hs p6gtsf nflu cfB]lus lj sf; h?/l 5 . lhNnfsf]cy6g ufdlof ptkfbgdvl /x6f]/ lgjfx6dvl /x6f]5 . lhNnfd 7hf tyf demnf pBf]ux6sf]lj sf; gx6f ptkfbglzn ofzIQmsf]nflu lhNnflaq kof]t /f]huf/sf]cj ; / l; h6f xg ; s6f]56 . lhNnfsf]k/h:tf]hg; wof ufdlof lf6df a; f6f; u/6f]/ ufdlof cy6g dhtM lgjfx6dlv /x6f] 5 . o; cj:ydf /f]on] pknJw u/fPsf] ; jf, ; ljwf ; bkof]u ubZ nufglstf6f0{ :yfglo ; f]x6sf] kl/rfngdf cfsif6f ubZ cfB]lus lj sf; dfknt\ :yfglo:t/df /f]huf/l sf] l; h6f ug{ndh<sup>a</sup> lhNnfsf]t8sf/f]cj Zostf xf].

lhNnfd a9b}u/6f]oftfof]sf] ; ljwf / :yfglo:t/df k]kt lj le6g sRrf kb]y6f]k?/tfn]n3' ; fgf tyf 3/h' pBf]ux6sf]k]46sf] ; Defj gf a9fPsf] 5 . xfn ndh<sup>a</sup> lhNnfd ptkfbgdhs, ko6gdf cfwl/t, ; jf pBf]u / s[if tyf jg lf6df cfwl/t 3/h' tyf ; fgf pBf]ux6 ; #fbgdf /x6f 5g\ cfh; Dd demnf tyf 7hf pBf]ux6sf]lj sf; xg ; s6f]56 . lhNnfd/df u/L 3/h' tyf ; fgf pBf]uaf6 #6#^ hgf / Jofk/, Joj; foaf6 %) u/L sh \*(#^ hgn]o; lf6af6 /f]huf/l k]kt u/6f]tYofs pknAw 5 . o:t} lhNnfd @)& c; f/ d; ft; Dddf sh ?= 11, 53, 89, 782 k]ldf !^! j6f ; fgf tyf 3/h' pBf]u ; ~rfng ePsf / ol pBf]ux6af6 sh ?= 24, 34, 86, 705 a/fa/sf]jflif6 ptkfbg ePsf]b]v65 . lhNnfd cfB]lus lf6sf] ; du|c|Wbog lj Zn]f0f gePsf]lhNnfd gofPpBf]u vNg]b/ tyf pBf]usf]l6sfp b/; Da6wl oslg tYofs pknAw 56 . lhNnfd s ju6f & j6f / v ju6f & j6f u/L sh !\$ j6f j fl0fHo a6x6n]lj Qlo ; jf kj fx ul/x6f 5g\

##@ ; d:of lj Zn]f0f

lhNnf j :tut lj Zn]f0fsf]lgrf6 / ; xeflutfds 5nkmaf6 klxrfg ePsf pBf]u, j fl0fHo, j]sE tyf ; xsf/l lf6; 6 ; a6wt dh ; d:of / ; 6f]sf/0f tyf c; /x6 b]foadfl]nd k]tt 5M

k6v ; d:of	sf/0f	c; /
lhNnfd pBf]usf] lj sf; / lj :tf/ xg g; Sg'	<ul style="list-style-type: none"> <li>• cfB]lus lj sf; tyf pBf]usf]; 6fj gfsf]klxrfg gxg'</li> <li>• oftfof]sf]; ljwf kof]t, e/kbf]/ u0f:t/lo gxg'</li> <li>• kof]t kl]lws 1fgsf]sdl xg' / blf hgZIQmsf]sdl xg'</li> <li>• cfB]lus r]gfsf]sdl xg' / pknAw ; 6fjgf af/ nufglstf6f0{hfgsf/l gxg'</li> <li>• Cof ; ljwf tyf klqmf ; xh gxg'</li> <li>• pBf]u btf{klqmf enen6nf]/ cJoj xfl/s xg';</li> <li>• cfB]lus gllt Joj xfl/s gxg'</li> <li>• pBf]u :yfk6f / ; #fngdf cgbf6sf]Joj:yf gxg'</li> </ul>	<ul style="list-style-type: none"> <li>• ; fgf tyf 3/h' pBf]usf] lj :tf/ xg g; Sg'</li> <li>• ; fgf, demnf tyf 7hf pBf]usf]lj sf; gxg'</li> <li>• a/f]huf/l a96'</li> <li>• cfo:t/ 66g xg'</li> <li>• u0f:t/lo ; jf / j:t' pknAwtdf sdl xg'</li> <li>• pBf]u tyf ; xsf/l sf] lf6af6 nfe lng</li> </ul>