



IdltM!@ aȝfv @)&!

dfgglo ===== Ho"

; Ȑwfg; ef ej g,

gofȝfgȝj /, sf7df8f)

Ij ifo MgofFaȝg]; Ȑwfgdf afnclwsf/ ; lglZrt ugȝ; Daȝwdf .

dxflho,

afnaflnsfsf]xslxt ; Alf0f Pj d\; xeflutf kȝ 4ȝsf nflu lqmfzln /fli6o tyf cȝt/fli6o u} ; /sf/l ; fdflhs ; ȝ; Ȑyfx?sf b0{7hf ; ~hfnx? qmdzM afnaflnsf zflȝt lȝ tyf afn; Alf0f /fli6o cleofg - ; lhk_ / afn; xeflutfdf sfo{t ; Ȑyfxȝsf] ; femf ; d\; -s\; flbod-glkfn_ goffJ if{@)&! sf]pknlodf oxfȝf]JolQmut; \, zflȝt, kȝlt Pj d\; d[4sf]sfdf ubȝf}; fy}oxfF; lDdInt ; Ȑwfg; efn]lgdf0f ugȝ gofF; Ȑwfgdf afnaflnsfsf xs clwsf/nf0{ ; lglZrt ugȝf lglQ nflu/xg oxfȝf0{ k]0ff ldn/xf] \ eȝg]lj zȝf sfdgfsf ; fy xflb\\$ zesfdgf JoQm ubȝf};

dfgglo Ho"

oltv] xfd]bȝleq dfq xf0g Ij Zj ; dbfon]g}gikfndf e}x\\$f 36gfqmd / kl/j tȝnf0{lgofnL /x\\$f 5g\ o; df klg gofFaȝg]; Ȑwfgsf af/ȝf ; a\\$f] rf; f] / ; /f\\$f/ /x\\$f] 5 . ; dfhsf ljl leȝg ju{ ; dbfo, hftftl, lȝ tyf kȝfsdl{?n]cf-cfkȝf j u\\$f clwsf/ gofFaȝg]; Ȑwfgdf kltlj ldat / clenyls/0f u/fpgsf nflu cl3Nnf]; Ȑwfg; efb]v g}k\; hf/l /fv\\$f 5g\ o; qmddf afnaflnsfsf lȝdf sfo{t ; lhk tyf s\; flbodsf] cu]f0f / afnclwsf/sf lȝdf lqmfzln c\o ; ~hfn Pj d\lgsfox?; E\sf] ; d\; ; d\; j odf cl3Nnf]; Ȑwfg; efd\ gofFaȝg]; Ȑwfgdf afnclwsf/nf0{; lglZrt ugȝf nflu ; \n x? kȝ ul/Psf] cj ut u/fp55f}. k|t't ul/Psf ; \n x?sf cfwf/d\ ; Ȑwfg; efaf/f k|tflj t ; Ȑwfgsf] d:of\sf sltko Joj :yfxȝsf] k\j wfg ul/Psf] s/faf6 xfdl xliff ePsf 5f}. ; d\;Psf ab\fx? afnclwsf/ kȝ 4ȝsf nflu Hofb}dxTj k\of{pknlawx? x\l. oBlk, cem klg ; d\;Psf sltko ab\fx?nf0{ ; z\l\ug ug\k\g}/ sltko ab\fx? yk ug\k\g]b]Psf 5g\ t; y{afnclwsf/sf] k\ofeltsf nflu k|tflj t d:of\sf ; Ȑwfgn] ; d\;sf ljl ifox?nf0{oyfj t tyf sltko :yfgdf ; z\l\ug u/l / 56\ uPsf ab\fx?sf ej gfnf0{; d\;l gofF; Ȑwfgsf]lgdf0fdf nflu lbgx\g xflb\\$ cfu\\$ ubȝf};

klxnf]d:of\sf ; Ȑwfgdf ; d\;Psf s/fx? / yk ug\k\g]ab\fx? o; k\\$f/ /x\\$f 5g\W



k|tflj t d:ofdf ; dl6Psf afx? M

W/f !^ IzIff; DaQwl xs M

_ klo\$ gful/snf0{cfwf/e't IzIffsf]xs xg\$.

_ klylds IzIff clgj fo{/ lgNs xg\$. klo\$ gful/snf0{dfbllds tx; Dd lgNs IzIff kfpg]xs xg\$.

wf/f @) :jf:Yo; DaQwl xs M

_ klo\$ gful/snf0{lngNs cfwf/e't :jf:Yo ; Jfsf]xs xg\$. s; hfo{klg cfsld:s :jf:Yo ; Jfaf6 jl-rt ul/g]5g .

_ klo\$ gful/snf0{:jf:Yo ; Jfdf ; dfg kxr\$]xs xg\$.

_ klo\$ gful/snf0{:jR5 vfg]kgl tyf ; /; km0df kxr\$]xs xg\$.

W/f @\$ afnaflnsf; DaQwl xs M

_ klo\$ afnaflnsfnf0{cf^gf]klxrgf ; lxt gfdfs/0f / hdbtf\$]xs xg\$.

_ klo\$ afnaflnsfnf0{kl/jf/ tyf /fHoaf6 IzIff, :jf:Yo, kfng-kf]f0f, plrt :ofxf/, vhsb, dgf]~hg tyf JolQm j lsf; sf]xs xg\$.

_ klo\$ afnaflnsfnf0{plrt :ofxf/ ; lxtsf]kf/lDes afnlasf; sf]xs xg\$.

_ klo\$ afnaflnsfnf0{dftEfifdf IzIff kfpg]xs xg\$.

%_ sg}klg afnaflnsfnf0{snsf/vfgf, vfgl j f o:t}cGo hfvdkf{sfddf nufpg kf0g]5g .

^_ sg}klg afnaflnsfnf0{afnlj j fx, u}sfgjl cf]f/k; f/ ckx/0f ug{j f aGws /fVg kf0g]5g .

&_ sg}klg afnaflnsfnf0{; jf, kf/l j f ; z:q ågå j f ; dkdf egf{j f kf]f ug{j f ; f:st s j f wfld\$ kfngsf]gfddf sg}klg dfblbd j f k\$f/n]b]o xf/, pk]ff j f zf/ll/s, dfgl; s, ofgho j f cGo sg}

 k\$f/sf]zf]f0f ug{j f cglrt kf]f ug{kf0g]5g .

*_ sg}klg afnaflnsfnf0{ 3/, lj Bfno j f hg; s} :yfg / cj :yfdf zf/ll/s, dfgl; s j f cGo sg} lsl; dsf]oftgf lbg kf0g]5g .

(_ klo\$ afnaflnsfnf0{afnd]l Gofosf]xs xg\$.

!)_ c; xfo, cgfy, ; !t dgl:ylt, ckkEt, ePsf, ågå kl8t, lj :yflkt, Pj+ hfvddf /x\$ afnaflnsfnf0{/fHoj f6 lj z]f ; Af0f / ; lj wf kfpg]xs xg\$.

!!_ pkwf/f %, ^, & / * adf]hdsf sfo{ sfg]af/f b08glo xg] 5g\ / To:tf] sfo]f6 kl8t afnaflnsfnf0{ kl8saf6 plrt lfltkl't{ kfpg]xs xg\$. o; /l ; sf/fts kflgx? xEfxE klg



tTsflng k|tflj t k|lDes d:ofBfx_ nf0{lj Zn]f of ug{qmddf k|tflj t d:ofBfx_ df afnclwsf/; u ; DaGwt s]L lj ifox_ 5b]g uPsf]dx; z ul/Psf]5 . ; fy}sltko k|tflj t Joj :yfx_ df gkfnn] k|ta4tf hgfpst cGt/f]6@ dx; lgwx_ lj z]fu/l afnclwsf/ ; DaGwl dx; lgwcg'_ksf dfkb08x_ k|6 _kdf ; d]g ; lsPsf]5]g . h]g lgDg lnvt /x]f 5g\|

k|tflj t d:ofBsf lgDg wf/fx_ df yk ; z]g ugkg\|

- Gfful/stf; DaGwl xs
- ; dfgtf; DaGwl xs cGt]t e]efj lj_ 4sf]xs
- lfltkl't]f]xs
- afnGof; DaGwl xs
- df]ns xssf]sf off]og ug]; DaGwdf ePsf cGof]nk0f{k|tflj t Joj :yf
- /fhosf lgb]s l; 4fGt, gllt tyf bfloTj ; DaGwl d:ofBf cGtut{k|tflj t cbfntdf k]g p7fpq g; lsg]; Dj Gwl Joj :yfdf /x]f q]lx_

k|tflj t d:ofBdf 5b]f afnaflnsfsf lj ifox_ \|

- Afnclwsf/ cfo]f j f afnclwsf/ cfoQmsf]Joj :yf
- /fhglts bndf afnaflnsfsf]k]f] tyf b]_kof] lgif]v; DaGwl Joj :yf
- afnaflnsfsf ; j fQd lxt; DaGwl Joj :yf
- afn; xeflutf; DaGwl xs

dfgglo Ho;"

gkfnn] dfgj clwsf/ ; DaGwl lj leGg cGt/f]6@ ; lgwx_ h:t} \| cfly\$, ; fdflhs tyf ; f:s]ts clwsf/; DaGwl cGt/f]6@ dx; lgw, !(^, gful/s tyf /fhglts clwsf/; DaGwl cGt/f]6@ dx; Gwl, !(^, oftgflj ?4sf]dx; lgw !(*\$, afnclwsf/; DaGwl dx; lgw, !((*, ckfutf ePsf JolQmsf]clwsf/; DaGwl dx; lgw @)) ^ nf0{ cgd]bg u/]f]5 . tl ; sf/fTds k|ta4tfnf0{ ; j]flgs k]ofel'taf/f ; b] ug{cfj Zos 5 . afnd]l ;]wfg g}Pp6f c; n ;]wfg xf]. afnclwsf/x_ nf0{dfGof k]fg ug{sf]f gkfnsf]cGtl/d ;]wfg, @)^# tyf klxnf] ;]wfg; efsf d:ofBfx_ df afnclwsf/l; t ; DaGwt pknlAwx_ nf0{ casf] ;]wfg; efn]:j fldTj u]of ug]f ; fy}afnclwsf/l; t ; DaGwt dfly pNn]vt ; z]g ugkg\|lj ifox_



tyf 56\$ f dxTj k0f{lj ifox_ nf0{gofF; lfgdf kl/dflh{ u/l gkfnn]cgdf g u/\$f cGt/fli6@ dfkb08
cg'k ; lglZrt ug\$ f lgldQ ca aBg] ; lfgdf afnclwsf/sf]k0f{klofel't xb] u/l Joj :yf ug{kbf
eBg] s/fdf b0{dt gxsfh f .

ctM gkfnsf afnaflnsfsf ol ; jfnx?nf0{casf]goff; lfgdf ; lglZrt ul/of] \egl xfdL afnaflnsf
zflgtlfq tyf afn; Af0f /fli6@ cleofg -; lhk_ tyf afn; xeflutfdf sfo{t ; yfx_ sf] ; ferf ; dx -
sG; flbgd xflb\$ clk n ubf f .

wGoj fb .

/fds0f lg/fnf

cblf- afnaflnsf zflgtlfq tyf afn; Af0f /fli6@ cleofg -; lhk_

sdf/ e\$/f0{

cblf- afn; xeflutfdf sfo{t ; yfx_ sf] ; ferf ; dx -sG; flbgd_