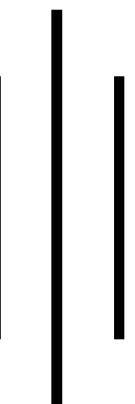


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B.Ed. Course Contents

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Course Title: **English Proficiency I**
Nature of course: Theory and Practice
Level: B.Ed.
Course No: COMP 311

Credit hours: 3
Teaching hours: 45
Semester: I

1. Course Introduction

This is a general English language proficiency course for B.Ed. first semester students. The course aims at developing basic conversational skill in English. It also makes an attempt to enhance the students' reading, writing and basic grammar skills. Additionally, through the wide exposure of the varied reading materials, students are also encouraged to promote their critical thinking skills.

2. Course Objectives

The objectives of the course are:

- a) To expose the students to the variety of academic listening texts.
- b) To enhance students' spoken English for academic conversation.
- c) To expose the students to the variety of academic reading texts.
- d) To develop in students the ability to write in English.
- e) To familiarize the students with the academic vocabulary items.
- f) To sharpen students' grammatical ability to write and speak correct English.
- g) To promote critical thinking skills among the students.

3. Contents

Unit One: Listening

8

- 1.1. Listen for main ideas
- 1.2. Listen for details
- 1.3. Make inferences
- 1.4. Listen for opinions
- 1.5. Follow a summary
- 1.6. Listen for specific information
- 1.7. Understand figurative expressions to interpret speaker's intention
- 1.8. Listen for signposts to understand the structure of the text
- 1.9. Listening for rhetorical questions to understand the structure of a lecture

Unit Two: Speaking

6

- 2.1. Participate in a conversation
- 2.2. Make notes to prepare for a presentation or group discussion
- 2.3. Take turns to make conversation go smoothly
- 2.4. Give advice, ask for clarification, express reasons, ask for reasons, ask questions and use the language functions that are used in a day-to-day communication in academic settings
- 2.5. Lead discussions in groups
- 2.6. Prepare dialogues with a partner for various conversations

Unit Three: Reading

6

- 3.1. Preview text using a variety of strategies
- 3.2. Read for main ideas

- 3.3. Read for details
- 3.4. Read and recognize different text types
- 3.5. Scan text to find specific information
- 3.6. Make prediction about texts

Unit Four: Writing

6

- 4.1. Write paragraphs of different genres
- 4.2. Plan, write, revise, edit and rewrite
- 4.3. Make outline for writing
- 4.4. Write a summary
- 4.5. Write personal response to the texts
- 4.6. Write letter to the editor
- 4.7. Write essays

Unit Five: Vocabulary

6

- 5.1. Dictionary skills
- 5.2. Understanding idiomatic meaning
- 5.3. Increase vocabulary understanding word families
- 5.4. Understanding phrasal verbs
- 5.5. Understanding meaning from context
- 5.6. Understanding pre-fixes and suffixes to increase comprehension

Unit Six: Grammar

7

- 6.1. Tenses
- 6.2. Modals
- 6.3. Questions, multi-word verbs and verb structure
- 6.4. Determiners and preposition
- 6.5. Adjectives, adverbs, the passive and conditionals
- 6.6. Word formation and sentences
- 6.7. Tag questions
- 6.8. Gerund and infinitives

Unit Seven: Critical Thinking

6

- 7.1. Relate personal experience to the topic
- 7.2. Integrate information from multiple sources
- 7.3. Reflect on experiences to take risks
- 7.4. Analyze personal experiences
- 7.5. Evaluate experiences and events
- 7.6. Consider social responsibility on various levels

4. Instructional Techniques

- Class discussion
- Presentation
- Group work/pair work
- Project work
- Self-study

5. Evaluation Scheme

- 6.1. Internal: 40%
- 6.2. External: 60%

Internal evaluation will be based on the following criteria:

- Attendance and class Presentation 5%
- Project Work/Assignment/Essay I 10% (1 essay each of descriptive, narrative and argumentative in nature)
- Project Work/Assignment/Essay II 10% (2 reflective writing based on their classroom experiences of learning the course)
- Mid-term Exam/Project 15% (2 reading writing projects that address the critical thinking skills given in the course)

6. External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

7. Prescribed Texts

- Craven, M. and Sherman, K.D. (2011). *Q: skills for success (listening and speaking)* – 3. New York. Oxford University Press.
- Davis, F. and Rimmer, W. (2012). *Active grammar level 2*. Cambridge. Cambridge University Press.
- Gramer, M.F. and Ward, C. S. (2011). *Q: skills for success (reading and writing)* – 3. New York. Oxford University Press.

8. References

- Hornby, A.S. (2010). (8th Edition). *Oxford advanced learner's dictionary*. Oxford: Oxford University Press.

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Course Title: **Socio-Philosophical Foundations of Education**

Nature of course: Theory and Practice

Credit hours: 3

Level: B.Ed.

Teaching hours: 45

Course No: EDU 313

Semester: I

1. Course Description

This course is a core course designed for the students of Bachelor in Education. The course has categorized into two parts. The first part of this course is philosophical foundation which deals with the concept and fields of philosophy; and importance of philosophy in education. Along with this, philosophical part also incorporates basic and educational philosophies with their introduction, major premises and educational implications. The second part of this course is sociological foundation which attempts to develop understanding of community, society, sociology, educational sociology, sociology of education and their implication in education. Similarly, this part also deals with concept of socialization, agencies and modes of socialization, cultural diversity in education, and education for national integration. Thus, the overall focus of this course is to inform students about how the philosophy and society directly and indirectly influence on education.

2. Course objectives

At the end of this course, the students will be able to:

- Introduce concept and the fields of philosophy in brief.
- Explain the relationship between philosophy and education.
- Clarify the importance of philosophy in education.
- Introduce the basic philosophies in concise form.
- Synthesize the major premises of basic philosophies.
- Apply the ideology of basic philosophies in the field of education.
- List out the types of educational philosophies with brief introduction.
- Elucidate the major tenets of educational philosophies in brief.
- Draw the educational implications of educational philosophies.
- Give brief introduction to Hindu and Buddhist philosophies.
- Explain the major principles of these religious philosophies.
- Use basic principles of religious philosophies in the field of education.
- Distinguish between society and community with short introduction.
- Illuminate the meaning and importance of socialization.
- Specify the agencies and modes of socialization.
- Describe the meaning of national integration in brief.
- Elaborate the measures, importance, and obstacles of national integration.
- Analyze the role of education for national integration.

3. Content Specifications

Unit I: Introduction to philosophy

6

1.1 Concept of Philosophy

1.2 Fields of Philosophy (Brief review)

- Epistemology
- Ontology
- Axiology

- 1.3 Relationship between Philosophy and Education
- 1.4 Importance of Philosophy in Education

Unit II: Basic Philosophies	10
2.1 Idealism (Introduction, Major premises, Influence on education)	
2.2 Realism (Introduction, Major premises, Influence on education)	
2.3 Naturalism (Introduction, Major premises, Influence on education)	
2.4 Pragmatism (Introduction, Major premises, Influence on education)	

Unit III: Educational Philosophies	10
3.1 Perennialism (Introduction, Major tenets, Educational implications)	
3.2 Essentialism (Introduction, Major tenets, Educational implications)	
3.3 Progressivism (Introduction, Major tenets, Educational implications)	
3.4 Reconstructionism (Introduction, Major tenets, Educational implications)	

Unit IV: Religious Philosophies	3
4.1 Hindu Philosophy (Introduction only)	
4.2 Buddhist Philosophy (Introduction only)	

Unit V: Society and Education	10
5.1 Concept of Society and Community	
5.2 Meaning and Importance of Socialization	
5.3 Agencies of Socialization	
• Formal agencies (School, college, university)	
• Informal agencies (Family, peer group, society, and channels of communication)	
5.4 Modes of Socialization and their Impact on Education	

Unit VI: Education for National Integration	6
6.1 Concept of National Integration	
6.2 Measures of National Integration	
6.3 Importance of National Integration	
6.4 Obstacles of National Integration	
6.5 The Integrating Forces and the Role of Education	

Instructional Techniques

Lecture, questionnaire, demonstration, discussion, individual study, buzz session, and project method with seminar session will be used to clarify the suggested contents within this course.

Evaluation Procedures

There will be two types of evaluation techniques – 40% internal and 60% external. The knowledge, skills and attitudes of the students will be evaluated during academic session through classroom participation, content presentation, project work, seminar, and written tests which will be formative in nature. Continuous feedback will be provided to the students on the basis of results obtained from the employed evaluation tools and techniques to improve their knowledge, skills and attitudes. The overall achievement in the course will be assessed through annual examination conducted by the Office of the Controller of Examination established under Mid- Western University.

References

- Brannigan, M. C. (2000). *The pulse of wisdom: The philosophies of India, China, and Japan* (2nd ed.). Belmont, CA: Thomson Learning, Inc.
- Chabe, S. P. and Chabe, A. (2002). *Foundations of education* (2nd ed.). New Delhi: Vikas Publishing House Pvt. Ltd.
- Kneller, G. F. (1971). *Foundations of education*. New York: John Wiley and Sons, Inc.
- Morrish, I. (1978). *The sociology of education: An introduction*. London: George Allen and Unwin.
- Ozmon, A. H. and Craver, S. M. (1999). *Philosophical Foundations of Education* (6th ed.). New Jersey: Prentice Hall, Inc.
- Purkait, B. R. (2004). *Principles and practices of education*. India: New Central Book Agency (P.) Ltd.

Course Title: Title: Human Development in Education	Credit hours: 3
Nature of course: Theory and Practice	Teaching Hours: 45
Level: B.Ed.	Semester: I
Course No: EDU 314	

1. Course Introduction

This course deals with concept, different issues and approaches to human development, and brief review of life span from conception to death. It further intends to widen understanding of human development for fostering growth and development of the children in their perspective fields. Taking the major focus of the course on puberty and adolescence into consideration, it discusses the puberty and adolescence in the light of its implication to the planners, decision makers, parents and teachers in their related fields.

2. Course objectives

- On completion of this course the students will be able;
- To enable the students to grasp the meaning and concept of growth and development.
 - To identify the determining factors of growth and development.
 - To list the influencing factors of human development with their explanations.
 - To enable students to compare critically with different issues of human development
 - To familiarize the students with basic assumption of major approaches to human development.
 - To review the developmental stages with their concept, characteristics and developmental tasks.
 - To enable students to acquaint with characteristics and nature of physical growth and development during puberty.
 - To become able to grasp the distinctive characteristics of puberty.
 - To assess the social relation of children and their major social characteristics.
 - To enable to clarify the concept of emotion and list out their characteristics.
 - To make the students familiarize with pubertal children's recreational activities and games.
 - To analyze the major hazards of children during puberty.
 - To list out the annoying and satisfying factors of during puberty.
 - To draw conclusions of overall changes and developments happening during puberty for educational purpose.
 - To enable students to prepare the list of major physical characteristics and their impacts on psychology, health and sexual behavior of adolescence.
 - To trace out the mental characteristics as a major development during adolescence.
 - To enable students to familiarize with adolescent's involvement in major recreational and games.
 - To make the students aware of the potent hazards that influence overall development of adolescence.
 - To explore factors lading adolescents to be happy and unhappy during adolescence.

- To draw conclusions based on developmental characteristics and changes during adolescence for sound educational achievement.

3. Content specifications

Unit 1. Meaning and Definition of Human Development

- 1.1 Concept of Growth and Development
- 1.2 Influencing Factors of Human Development
- 1.3 Determinants of Growth and Development
 - Genetics
 - Environment factors
 - ✓ Psycho-social environment
 - ✓ Economic and educational factor

8

Unit 2. Approaches to Human Development

2.1 Issues of Human Development

- Nurture Vs Nurture
 - Maturation Vs Learning
 - Continuity Vs Discontinuity
- ##### 2.2 Major Theories of Human Development
- Psychoanalytical Approach- Freud's View
 - Cognitive Approach-Piaget's View
 - Humanistic Approach-Maslow's View

12

5

Unit 3. A Brief overview of lifespan

(Conception to Old Age)

- Concept
- Characteristics
- Developmental Task

10

Unit 4. Puberty: Understanding and Implication

- 4.1 Physical Growth and Development
- 4.2 Mental Growth and Development
- 4.3 Social Relation and Development
- 4.4 Emotional Development
- 4.5 Entertainment and Play
- 4.6 Hazards and Happiness
- 4.7 Implication: Role of Parents and School Teacher

10

Unit 5. Adolescence: Understanding and implication

- 5.1 Physical Characteristics/Development
 - ❖ Psychological Effects of Physical Changes
 - ❖ Effect of Physical Changes on Health and Sexual Behaviors
- 5.2 Mental Characteristics/Development
- 5.3 Emotional Characteristics/Development
 - ❖ Heightened Emotionality
- 5.4 Entertainment and Play
- 5.5 Hazards and Happiness
- 5.6 Implication: Role of Parents and School Teachers

Suggested methodologies

Modes of instruction: Lecture, seminar, exercise course, guided personal study, tutorial, independent study, project work

Types of learning activities: Attending lectures, library consult performing specific assignments, writing papers, independent and private study, reading books, journals and papers, learning how to give constructive criticism, group study and peer discussion.

Assessment:

Oral examination, seminar/workshop/conference presentation, written examination, oral presentation, test, paper/essay, portfolio, continuous assessment

External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

References

- Baron, R. (2005). *Psychology*. India: Pearson Education.
Ciccarelli, S. K. & Meyer, G. E. (2007). *Psychology*. India: Pearson Education.
Hurlock, E.B. (2002). *Developmental psychology: A life span approach*. New Delhi: Tata McGraw-Hill Publishing Company LTD.
Grace J. C. (1976). *Human development*. NJ: Prentice Hall.
Jersild, A.T., Telford, C.W., & Sawrey, J.M. (1997). *Child psychology*. New Delhi:

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Course Title: **Title: English Proficiency II**

Nature of course: Theory and Practice

Level: B.Ed.

Course No: ENG 321

Credit hours: 3

Teaching Hours: 45

Semester: II

1. Course Introduction

The English Proficiency Course – II is a continuation of English Proficiency Course – I of the first semester and it also focuses on basic conversational skill, reading and writing skills and basic grammar skills. These skills are introduced in context through varieties of reading materials. In addition to this, it also aims to develop students' vocabulary of general use required for reading, writing and everyday communication.

2. Course Objectives

The objectives of this course are as follows:

- a) to develop vocabulary knowledge of different thematic field
- b) to expose the students to the variety of academic listening texts.
- c) to enhance students' spoken English for academic conversation.
- d) to expose the students to the variety of academic reading texts.
- e) to develop in students the ability to write in English.
- f) to promote critical thinking skills among the students.

3. Contents

Unit One: Listening

- 1.1. General listening
- 1.2. Micro-listening
- 1.3. Drawing inferences
- 1.4. Make opinions from the listening texts
- 1.5. Listen and summarize
- 1.6. Comprehending figurative expressions to interpret speaker's intention
- 1.7. Guided listening
- 1.8. Listening to a lecture

Unit Two: Speaking

- 2.1. Communicating with friends
- 2.2. Use of language functions in different academic settings
- 2.3. Turn taking in conversation
- 2.4. Participating in discussion
- 2.5. Presenting information to the audience

Unit Three: Reading

- 3.1. Previewing skills
- 3.2. Prediction skills
- 3.3. Micro-reading skills
- 3.4. Macro-reading skills
- 3.5. Reading different genres
- 3.6. Reading for detail comprehension
- 3.7. Reading with strategies

Unit Four: Writing

- 4.1. Writing different genres
- 4.2. Process writing
- 4.3. Writing letters
- 4.4. Essay writing

Unit Five. Vocabulary

Vocabulary related to the following themes:

- 5.1. Countries, nationalities and languages
- 5.2. The weather
- 5.3. Describing people
- 5.4. Relationships
- 5.5. At home
- 5.6. Everyday problems
- 5.7. Global problems
- 5.8. Education
- 5.9. Work
- 5.10. Sport
- 5.11. The arts
- 5.12. Food
- 5.13. The Environment
- 5.14. Towns
- 5.15. The natural world
- 5.16. Clothes
- 5.17. Health and Medicine
- 5.18. Travel
- 5.19. Number and shapes
- 5.20. Science and Technology
- 5.21. The press and media
- 5.22. Politics and Public institutions
- 5.23. Crime
- 5.24. Money – buying, selling and paying

Unit Six. Critical Thinking

- 7.1. Relate personal experience to the topic
- 7.2. Integrate information from multiple sources
- 7.3. Reflect on experiences to take risks
- 7.4. Analyze personal experiences
- 7.5. Evaluate experiences and events
- 7.6. Consider social responsibility on various levels

4. Instructional Techniques

- Class discussion
- Presentation
- Group work/pair work
- Project work
- Self-study

5. Evaluation Scheme

- 6.1. Internal: 40%
- 6.2. External: 60%

Internal evaluation will be based on the following criteria:

- Attendance and class Presentation 5%
- Project Work/Assignment/Essay I 10% (1 essay)
- Project Work/Assignment/Essay II 10% (2 reflective writing based on their classroom experiences of learning the course)
- Mid-term Exam/Project 15% (2 reading writing projects that address the critical thinking skills given in the course)

6. External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

7. Prescribed Textbooks

- 1. Daise, D., Norloff, C. and Carne, P. (2011)). Q: Skills for Success (Reading and Writing) – 4. New York. Oxford University Press.
- 2. Freire, R. and Jones, T. (2011). Q: Skills for Success (Listening and Speaking) – 4. New York. Oxford University Press.
- 3. McCarthay, M. & O'Dell F. (1994) English Vocabulary in Use, Upper Intermediate and Advanced . Cambridge: Cambridge University Press

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Course Title: **Title: Emerging Theories of learning**

Nature of course: Theory and Practice

Level: B.Ed.

Course No: EDU 323

Credit hours: 3

Teaching Hours: 45

Semester: II

1. Course Description

This course is designed as a core educational course of Bachelor in Education. The overall goal of this course is to acquaint the students with various theories that explain how an individual learns within their real-life environment. This course includes the content areas including learning theories and paradigms ranging from the behaviouristic to cognitivist theoretical models. As a requirement for the implementation of these theories for teaching and professional development, this course enables the students to use these theories in their everyday teaching learning practices.

2. Course objectives

- To acquaint the students with meaning and concepts of learning theory
- To develop understanding of empiricism and rationalism of learning in relation to the origin of learning theories
- To specify different types of learning theories
- To discuss the importance of learning theories in education and teaching
- To introduce the meaning of classical conditioning theory
- To understand the process and mechanism of classical conditioning theory
- To use the operant conditioning theory in teaching learning practices
- To familiarize the students with meaning and concept of operant conditioning
- To explain the acquisition process of operant conditioning
- To develop the concept of reinforcement and its application to change behaviors of learners
- To use the operant conditioning in classroom teaching and learning
- To clarify the concept of phi-phenomenon in productive thinking
- To list the principles of perception with explanation
- To discuss the implication of productive thinking in classroom practices
- To explain the meaning of purposive behavior
- To explain the Tolman's experiments and draw the conclusion from them
- To derive implication of Tolman's learning theories for teaching and learning practices
- To acquaint with, and develop critical insight of, the premises of individual constructivism
- To explain the basic features of individual constructivism
- To draw educational implications of individual constructivism
- To define social constructivism and its premise
- To discuss the concept of Zo - Ped (Zone of proximal development and Totem) in relation to knowledge construction
- To draw educational implications of social constructivism

3. Content Specifications

Unit I: Introduction to Learning Theories

7

- 1.1 Meaning and Issues of Learning
- 1.2 Origin of learning theories
 - 1.2.1 Empiricism – Behaviorism

1.2.2 Rationalism – Cognitivism

1.3 Major Types of Theories (Introduction only)

1.3.1 Behaviorisms

- *Pavlov's Classical Conditioning*
- *Skinner's Operant Conditioning*
- *Thorndike's Connectionism*
- *Hull's Systematic Behavior Theory*
- *Guthrie's Contiguous Theory*

1.3.2 Cognitive Theories

- *Gestalt Theories*
- *Tolman's Sign learning Theory*

1.4 Importance and Use of Learning Theories in classroom teaching

7

Unit II: Classical Conditioning Learning Theory

2.1 Introduction

2.2 Process and Mechanism of Classical Conditioning

2.3 Implication in Classroom Teaching

7

Unit III: Operant Conditioning Learning Theory

3.1 Meaning and Concept

3.2 Acquisition of Operant Behavior (Principles and Mechanism)

3.3 Concept and Application of Reinforcement

3.4 Implication for Teaching and Learning

7

Unit IV: Wertheimer's Phi-Phenomenon Theory

4.1 Basic Concept of Phi-Phenomenon/Productive thinking

4.2 Principles of Perception

4.3 Educational Implication of Productive Thinking

7

Unit V: Tolman's Sign Learning/Purposive Behaviorism

5.1 Introduction

5.2 Reward Expectancy Learning

5.3 Place Learning/Alternative Path Learning

5.4 Latent Learning

5.5 Educational Implications of Sign Learning Theory

10

Unit VI: Constructivism

6.1 Piaget's Individual constructivism (5)

6.1.1 Philosophical Premises

6.1.2 Basic Features (Scheme, Adaptation, Assimilation, Accommodation, and equilibration)

6.1.3 Educational Implications of Piaget's Theory

6.2 Vygotsky's Social Constructivism (5)

6.2.1 Introduction

6.2.2 Basic Premises (Situated Cognition)

6.2.3 Fundamental Entities of Social Constructivist Theory

6.2.4 Zone of Proximal Development (Zo-Ped)

- 6.2.5 Cultural Tool (Totem)
- 6.2.6 Process of Knowledge Construction
- 6.2.7 Educational Implications of Vygotsky's Theory

4. Suggested methodology

Modes of instruction: Lecture, seminar, exercise course, guided personal study, tutorial, independent study, project work
 Types of learning activities: attending lectures, performing specific assignments, writing papers, independent and private study, reading books, journals and papers, learning how to give constructive criticism, group study and peer discussion

Assessment

External: 60%
 Internal: 40%

Oral examination, seminar/workshop/conference presentation, written examination, oral presentation, test, paper/essay, portfolio, continuous assessment

External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

References

- Grace, J.C. (1976). *Human Development*. New York, NY
- Hill, W.F. (1973) *Learning: A survey of psychological interpretation*. London: Lowe & Brydone
- Hildgard, E.R., & Bower, H.G. (1975). *Theories of Learning*. Delhi: Prentice Hall
- Hurlock, E.B. (2002). *Developmental psychology: A life-span approach*. New Delhi: Tata McGraw Hill
- Klein, S.B. (1996). *Learning: Principle and application*. McGraw Hill. Inc
- Rogers, D. (1972). *Psychology of adolescence*. New York
- Schunk, H.D. (1996). *Learning theories*. Englewood Cliffs, NJ: Prentice Hall
- Woolfolk, A. (2008). *Educational Psychology*. New Delhi: Pearson Education

Course Title: **Title: Curriculum and Assessment**

Nature of course: Theory and Practice

Level: B.Ed.

Course No: EDU 324

Credit hours: 3

Teaching hours: 45

Semester: II

1. Course introduction

This course is one of the core courses in education which aims to provide the students with learning opportunities to grasp meaning and concept of curriculum and help them develop understanding of assessment with reference to classroom teaching. It intends to acquaint the students with the meaning of curriculum, elements of curriculum and difference between curriculum and course of study. It then provides them with learning opportunities to understand curriculum development models, curriculum framework and taxonomy of educational objectives. In addition, this course intends to acquaint students with the basic concepts of measurement and assessment, types of assessment, principles of assessment and norm-referenced and criterion-referenced assessment. It further provides the concept and understanding of reliability and validity, test construction and appraisal, and non-testing devices of assessment.

2. Objectives

On the completion of this course the students will be able to

- Conceptualize and understand the meaning and concept of curriculum.
- Distinguish between curriculum and course of study.
- Specify and illustrate the elements of curriculum.
- Understand and reflect on the various models of curriculum development.
- Acquaint with subject-centered, activity-centred and core curriculum.
- Develop various types of learning objectives based on the taxonomies of educational objectives.
- Differentiate between measurement and assessment.
- Understand and appraise various types of assessment.
- Use assessment in academic purpose.
- Acquaint the students with the concept of reliability and validity of measuring instrument and be able to estimate reliability and validity of classroom tests.
- Differentiate between standardised and classroom tests.
- Construct various kinds of subjective and objective tests.
- Appraise scoring techniques of subjective and objective tests.
- Calculate difficulty level and discrimination index of objective test using item analysis techniques.
- Acquaint the students with various non-testing devices and techniques of assessment.

3. Content specifications

Unit I Introduction to curriculum

5

1. Meaning of curriculum
 - Etymological meaning
 - Narrow meaning
 - Wider meaning

2. Distinctions between curriculum and course of study
3. Elements of curriculum
 - Objectives
 - Contents
 - Teaching-learning strategies
 - Evaluation
4. Needs and importance of curriculum

Unit II : Curriculum development models and process 6

1. Tyler's model of curriculum development
2. Taba's model of curriculum development
3. Nicholls and Nicholls's models of curriculum development
4. Walker's models of curriculum development
5. Strengths and weaknesses of these models
6. Curriculum development process in Nepal

Unit III: Curriculum framework 5

1. Subject curriculum
2. Activity-centred curriculum
3. Core curriculum

Unit IV : Taxonomy of Educational objectives 6

1. Bloom's taxonomy
 - Cognitive domain
 - Affective domain
 - Psychomotor domain
2. New taxonomy (introduction only)
 - Theoretical basis
 - Three domains of knowledge
 - Six levels of new taxonomy

Unit V : Measurement and Assessment 6

1. Meaning and concept of test, measurement, assessment and evaluation
2. The role of measurement and assessment in teaching
3. General principles of assessment
4. Types of evaluation
 - Placement
 - Formative
 - Diagnostic
 - Summative
5. Norm-referenced and criterion-referenced assessment
6. Assessment system in school education in Nepal

Unit VI : Reliability and validity 6

1. Meaning and definition of reliability
2. Types and methods of estimating reliability
 - Test-retest method
 - Parallel form method

- Split-half method
- 3. Meaning and definition of validity
- 4. Types validity
 - Content validity
 - Criterion-related validity
 - Construct validity

Unit VII : Test construction and appraisal 6

1. Standardised test
2. Teacher made test
 - Subjective test
 - Objective test
3. Scoring of subjective and objective test
4. Analysis of test results
 - Difficulty level
 - Discrimination index
 - Power of distracters

Unit VIII: Non-testing devices of assessment 5

1. Rating scale and check list
2. Portfolio
3. Peer-appraisal
4. Anecdotal records
5. Self-report techniques

4. Suggested methodology

Modes of instruction: Lecture, seminar, exercise course, guided personal study, tutorial, independent study, project work

Types of learning activities: attending lectures, performing specific assignments, writing papers, independent and private study, reading books, journals and papers, learning how to give constructive criticism, group study and peer discussion

5. Assessment

External: 60%
Internal: 40%

Oral examination, seminar/workshop/conference presentation, written examination, oral presentation, test, paper/essay, portfolio, continuous assessment

6. External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

7. References

- Linn, R.L & Gronlund, N.E. (2000). *Measurement and assessment in teaching* (8th ed.) Delhi: Pearson Education
- Marzano, R.J. and Kendall, J.S. (2007). The new taxonomy of educational objectives (2nd ed.) California: Carwin Press
- Ornstein, A. & Hunkins, F. (2004). *Curriculum: foundation, principles and issues* (4th ed.). Boston: Allyn and Bacon
- Print, M. (1993) Curriculum development and design. Sydney: Allen

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%= dNof^asg k|qmf
dNof^asg b0{k\$!f/n}ul/g]5 M-!_ cf6t/s dNof^asg, o; sf lglDt \$) k|tzt
c^as lgwf{of ul/Psf]5, -@ afÅo dNof^asg, o; sf lglDt ^) k|tzt c^as
lgwf{of ul/Psf]5 . cf6t/s dNof^asg sIff lzIf0f ; E; E}ul/g]5 / afÅo
dNof^asg ; #]6/sf cGtodf lj Zj lj Bfno k/liff kOffnln] lgwf{of u/] cg' f/
xg\$. o; sf nflu lgDgfg' f/sf]kZgofhgf /xg\$.

cf6t/s dlbfr^asg -\$) k|tzt

klnf]-lnvt k/liff_	!) k tzt
b] f]-lnvt k/liff_	!) k tzt
t] f]	!) k tzt

afE!) c^as lzfsn]sIff sfo\$nfk leq lnvt, df]vs, kof]ffds, u]sfo{
sIffsfo{j f kl/ofhgf sfo\$!f c kdf ; ~rfng ug{; Sg\$g\

afÅo k/liff -^) k|tzt

j:tut kZg	!) x!=!)	!) j 6f kZg
; ^Nfkt pQ/flds kZg	^x%#=)	@ ljsNk; lxt ^ kZg
lj Zgffds kZg	@x!=@)	! ljsNk; lxt # kZg

g]fnl efiffsf]kl/r0 -g]fHz= #@%
kf7ok:ts
uf]d, b]lk]fb, g]fnl efiff kl/r0, sf7df8f]M; feif k\$fgz .
; Gbe{ fdul]
clwsf/L; b]lof, g]fnl efiffsf]0/txf; , sf7df8f]M eBL k'yf0f k\$fgz .
vgfn, df]gk]fb, g]fnl efiffsf xhl/ jif[sf7df8f]M/f0gf]klAns] g .
kfly/h, s]j/fh, ; fdfo / k]f]ffs effifl 1g, sf7df8f]M k]ffg als xfp; .
kfly/h, afns]of, kRrl; ji]f]ffs rrk[sf7df8f]M g]fk].
=====, /i6eff, nlntk/ M; feif k\$fgz .
aW', r8fdlof, effifl 1g, nlntk/ M; feif k\$fgz .
/ndl, r8fdlof, g]fnl effifsf]pklQ, nlntk/ M; feif k\$fgz .
zdf{ tf/fgy, g]fnl ; /xlos]0/txf; , sf7df8f]M; xof]l k\$fgz .
zdf{ df]g/fh / s]0fx/ a/fn, effifl 1g / g]fnl effif, sf7df8f]M gj lg
k'ts e08f/ .
===== / vu]bk]fb n06h, effifl 1g, sf7df8f]M lj Bfyl{k:ts e08f/ .
zdf{ ; b]d, g]fnl ; /xlos] c]fb]g, sf7df8f]M Ps]b]l als ; #6/ .
>j], bof/fd / df]g/fh zdf{ g]fnl ; /xlos]0/txf; , sf7df8f]M; feif k\$fgz .

d]bklZrdf-rn lj Zj lj Bfno
Aofrn/ ck] PhS] g -al-P8= g]fnl lzIf l]zi6ls/0f

kf7dfz zlif§ Mcfwigs g]fnl pkGof;
kf7dfz ; Wof Mg]fHz= #@^
kf7dfz k\$]t M ; #fcts
tx Ma]P8= ; q Mb] f]

q]cf= M#
pQLoff{ M
k]txKtf kf73G6L M
; do k]tkf73G6L M
hDdf kf7306L M

!- kf7ofz kl/ro

k|t't kf7dfz d]bklZrdf-rn lj Zj lj Bfno, lzIfz:q ; a]focGt/ut ; #]6/
kOffnldf cfwfl/t rf/ a; :gfts Aofrn/ ck] PhS] g -al-P8= txdf clbog
ug{l]j Bfylk]sf nflu tof/ ul/Psf] xf] . o; df pkGof; sf]l; 4f]t, cfwigs
g]fnl pkGof; / To; sf]l]sf; qnd, dVo k] Q, wf/f-pkWf/f / k]t]glw pkGof; sf/
sf cf]Gof; s k] Q / ltgsf lgwf/t pkGof; x]sf]t]j ut jj Zgf ug{; Sg]
ck]ff / flvPsf]5 .

@= ; fwf/0f p2]o

- g]fnl pkGof; sf] ; #fcts kl/rosf ; fy{o}; sf]l]sf; qnd / o; df
b]fk/]sf dh k] Q Pj dVj z]ftfx]sf]j 0fg ug{; lfd t]npg
- lgwf/t pkGof; sf]cf:j fbg, aw tyf jj Zgf ug{; Sg] lfdtsf]l]sf;
ug{
- lgwf/t pkGof; sf/sf pkGof; x]sf]t]j ut jj Zgf / s]t ; d]ff ug{
; Sg] lfdtf clej #4 ug{.

#= lj lzi6 p2]o tyf kf7dfz ifo

lj lzi6 p2]o	kf7dfz ifo
• pkGof; sf]kl/effif lbg,	Ps]0 Ps MpkGof; l; 4f]t / g]fnl pkGof; sf]
• pkGof; sf t]l x] atfpg,	lj sf; qnd
• pkGof; sf]j ul\$/0f ug{	!- pkGof; l; 4f]t
• c]o lj wf; E pkGof; sf]; DaGw atfpg,	!-! kl/effif
• g]fnl pkGof; sf]l]sf; k]qmf]sf] k]v df\$, wf/f, pkWf/f / ltgsf kj Qsf]/yfg ug{	!-# j ul\$/0f
• pQ/j tl{r/0fsf cfwigs g]fnl pkGof; sf k/Dk/f, k]f] / kj Q	c]o lj wf; E pkGof; sf]l]sf; qnd, k]v df\$, wf/f, pkWf/f / ltgsf kj Q
	!-\$ pQ/j tl{g]fnl pkGof; cfwigs k/Dk/f, k]f] / kj Q

lj lzi6 p2j0	kf7dij ifo
<ul style="list-style-type: none"> pkGof; sf/sf lj fahsf]kl/ro lbg, jfaahsf cfkGof; s kj [Out dVo lj ziftsf]lg; kof ug{ pkGof; sf tij sf cfwf/df .dhs aflix/l pkGof; sf]lj Zn]of ug{ Igwf/t pkGof; sf lj lzi6 k^Qm{x; sf]JofVof ug{. 	Psf0 b0 MpkGof; sf/ njl; x-jfaahsf / .dhsaflix/' pkGof; @!= pkGof; sf/ njl; x-jfaahsf]kl/ro @=@ njl; x-jfaahsf cfkGof; s kj [Qx{ @# pkGof; tij sf cfwf/df .dhsaflix/l pkGof; sf]cl[bog @#! syfj :t' @#@ rl/q @## kof]/of @#\$; f/j :t' @%# eiffzjhl @#^ b[6lj Gb' @#& zlif\$; fy\$tf @\$.dhsaflix/l pkGof; leqsf lj lzi6 k^Qm{x; JofVof ug{.
<ul style="list-style-type: none"> pkGof; sf/ kfl/hft / lj Zj Zj /k/ fb sf]/fnfsf]kl/ro lbg, pkGof; sf/ kfl/hft / lj Zj Zj /k/ fb sf]/fnfsf]k] [Out dVo lj ziftsf]lg; kof ug{ cfkGof; s tij sf cfwf/df .dxQfxlg] / .tlg 30tW pkGof; sf]lj Zn]of ug{ .dxQfxlg] / .tlg 30tW pkGof; sf lj lzi6 k^Qm{x; sf]JofVof ug{. 	Psf0 Itg Mlgwf/t glnfl pkGof; sf/sf pkGof; xj #! pkGof; sf/ kfl/hft / lj Zj Zj /k/ fb sf]/fnfsf]kl/ro #@ pkGof; sf/ kfl/hft / lj Zj Zj /k/ fb sf]/fnfsf]cfkGof; s kj [Qx{ ## cfkGof; s tij sf cfwf/df kfl/hftsf] .dxQfxlg] / sf]/fnfsf].tlg 30tW pkGof; sf]cl[bog #@! syfgs #@@ rl/q #@# kof]/of @#\$; f/j :t' @%# eiffzjhl @#^ b[6lj Gb' @#& zlif\$; fy\$tf #\$ pkGof; leqsf lj lzi6 k^Qm{x; JofVof
<ul style="list-style-type: none"> pkGof; sf/ bfntlj qnd lj i6 / wj rfb ufdsf]kl/ro lbg, pkGof; sf/ bfntlj qnd lj i6 / wj rfb ufdsf]k] [Out dVo lj ziftsf]lg; kof ug{ cfkGof; s tij sf b[6n]ef\$ / leQfx? / pk; xf/ cyft\rfy]cflo pkGof; sf]lj Zn]of ug{ ef\$ / leQfx? / pk; xf/ cyft\rfy]cflo pkGof; sf lj lzi6 k^Qm{x; sf]JofVof ug{. 	Psf0 rf Mlgwf/t glnfl pkGof; sf/sf pkGof; xj \$!= pkGof; sf/ bfntlj qnd lj i6 / wj rfb ufdsf]kl/ro \$=@ pkGof; sf/ bfntlj qnd lj i6 / wj rfb ufdsf]vlo kj [Qx{ \$# cfkGof; s tij sf cfwf/df bfntlj qnd lj i6sf].ef\$ / leQfx? / leQfx]lg; tyf wj rfb ufdsf]pk; xf/ cyft\rfy]cflo pkGof; sf]cl[bog \$#! syfgs \$#@ rl/q \$## kof]/of @#\$; f/j :t' @%# eiffzjhl @#^ b[6lj Gb' @#& zlif\$; fy\$tf \$\$ pkGof; leqsf lj lzi6 k^Qm{x; JofVof

lj lzi6 p2j0	kf7dij ifo
	Psf0 kfF Mlgwf/t pkGof; sf/sf pkGof; xj %!= pkGof; sf/ gf/fo0f 9sfn / anb] dhufsf]kl/ro %=@ pkGof; sf/ gf/fo0f 9sfn / anb] dhufsf dVo cfkGof; s kj [Qx{ %# cfkGof; s tij sf cfwf/df gf/fo0f 9sfnsf]k]snk / anb] dhufsf] .dfg; ll pkGof; sf]cl[bog %#! syfgs %#@ rl/q %## kof]/of %#\$; f/j :t' %## eiffzjhl %#^ b[6lj Gb' %#& zlif\$; fy\$tf

\$= lzlf0f k|qmf

k|o\$ kf70 Psf0df kf70j :tbf]k\$ft / cfj Zostf cg' f/ JofVofg, k|gjt, 5nk, pbfx/0f, k|bzg, cEof; / k|t'tls/0f lj lwx?sf]pkofu ul/g]5. JofVofg lj lwnf0{ sdegbf sd pkofu u/l lj b0fy{; xeflutfdhs lzlf0f sfo\$nfkx?nf0{a9l dxTj lb0g]5 .o; }u/l kf70 k:ts, ; gbe{k:ts, kf7kq, cf/y, tlfsf, ; t] clfb; d]sf]pkofu u/] ofhgfabw lzlf0f ugff hf\$ lb0g]5 .

%= dNofa\$g k|qmf

dNofa\$g b0{k\$f/n]ul/g]5 M-!_ cf6t/s dNofa\$g, o; sf lglDt \$) kltzt c^s lgwf{0f ul/Psf]5, -@_ afAo dNofa\$g, o; sf lglDt ^) kltzt c^s lgwf{0f ul/Psf]5 . cf6t/s dNofa\$g s1ff lzlf0f ; E; E}ul/g]5 / afAo dNofa\$g ; d]6/sf cf6odf lj Zj lj Bfno k/lff k|ffnn] lgwf{0f u/] cg' f/ xg\$. o; sf nflu lgDgfg'; f/sf]k|goft hgf /xg\$.

cf6t/s dNofa\$g -\$) kltzt

klnf]-lnlv t k lff_	!) kltzt
b] f]-lnlv t k lff_	!) kltzt
t] f]	!) kltzt

afsl !) c^s lzlsn]s1ff sfo\$nfk leq lnvt, df]vs, kofufls, uksfo{ s1ffsfo{j f kl/ofhgft sfo\$ff ; ~rfng ug{; Sg\$g\

afAo k|lff -\$) kltzt

j :tut k g	!) x!=!)	!) j 6f k g
; ^Nfkt p0/flds k g	^x=%#)	@ lj snk; lxt ^ k g
lij hgfls k g	@x!)=@)	! lj snk; lxt # k g

kf7dk:ts

sf0/fnf, lj Zj Zj /k/ fb, **tlg 30tI**, sf7df8fM; ferf k\$ fzg .
uf3d, wj r6b| pk; x/ cyff VrjyJc6o, nlntk' M; ferf k\$ fzg .
9sfm, gf/fof, **kfsM**, nlntk' M; ferf k\$ fzg .
kfl/hft, **dxQhlg**, nlntk' M; ferf k\$ fzg .
dhuhf, anb], **dif; l**, nlntk' M; ferf k\$ fzg .
jfajh, ngl; x, **dhSallx/**, nlntk' M; ferf k\$ fzg .
lj i6, b5t1j qmd, **eif / leOlx**, nlntk' M; ferf k\$ fzg .

; obe{ fdu||

clwsf/l, rGbdlof, **JzjZj/k/fb sif/infsf pk6of; x**, w/fg Mdl0f k:t tsfno .
cfef, /fdgy, **pk6of; l; 4ifc / gffnl pk6of;**, sf7df8fMkgfsn klAns] g .
l3ld/] s[0fk] fb / /fdk] fb 1j fnl, **cifolgsf/ / kfl/hft**, sf7df8f} .
9sfm, eklt, **JzjZj/k/fb sif/infsf pk6of; df Ijr/ kII, kf/y/f**.
bfxfn, s[0fk] fb, **JzjZj/k/fb sif/infsf pk6of; df a6aljwfg**, sf7df8fMg]fkk].
kf8dfn, xl/fdi0f zdf{ ; dlnifgfs/tafb6f, nlntk' M; ferf k\$ fzg .
kifg, s[0frgb]; x, **gffnl pk6of; / pk6of; sif**, nlntk' M; ferf k\$ fzg .
a/fn, Clif/fh, **pk6of; sif; ifbozr:q**, nlntk' M; ferf k\$ fzg .
a/fn, s[0fxl/ / gq P6d, **pk6of; -l; 4ifc / gffnl pk6of;**, nlntk' M; ferf
k\$ fzg .
/f0f OGbaxfb/, **gffnl pk6of; sf cfwf/x**, nlntk' M; ferf k\$ fzg .
; j bl, /fhjb| **gffnl pk6of; k/dk/l / kjD**, jf/f0f; l Meldsf k\$ fzg .

Course Title: **Title: Educational development in Nepal**

Nature of course: Theory and Practice

Level: B.Ed.

Course No: EDU 331

Credit hours: 3

Teaching hours: 45

Semester: III

1. Course description

This course is designed for the students of B.Ed. level of MWU. This course intends to acquaint the student with various aspect of system and structure of education in Nepal. It also deals different educational projects and role of institution have also been included in this course to indicated development practice of the education system over the year.

2. Course objectives

- To make the students familiar with the historical development of education in Nepal.
- To enable the student in describing the educational policies, structure and system of Neal
- To orient the various university of Nepal
- To impart the knowledge on NFE and CTEVT

Unit 1: Education in Nepal

- 5
- 1.1 Historical development of education in Nepal
 - 1.2 Pre- democratic period (indigenous, negligence, opposition period)
 - 1.3 Post democratic period 2007-2027
 - 1.4 Developmental period 2028 to 062
 - 1.5 Curriculum prarup 2062 to on ward

Unit 2: Pre-primary level Education

- 5
- 1.1 Evolution
 - 1.2 Objectives
 - 1.3 Curriculum
 - 1.4 Policy suggested by HLNEC 1998
 - 1.5 Role of NGOs and INGOs in promoting pre-primary education
 - 1.6 Problem and issues in primary education

Unit 3: School Level Education in Nepal

5

- 3.1 Historical development of primary, lower secondary, secondary and higher secondary school education
- 3.2 Objectives of primary, lower secondary, secondary and higher secondary school education
- 3.3 Existing curriculum, structure and evaluation system of primary, lower secondary, secondary and higher secondary school education
- 3.4 Problem and issues of school education in Nepal

Unit 4: Higher Education in Nepal

5

- 4.1 Evolution
- 4.2 Objectives
- 4.3 General introduction of different universities (TU, NSU, PU,KU,Pok U.....)

UNIT 5: Non- formal Education in Nepal

8

- 5.1 Evolution of NFE in Nepal
- 5.2 Types/ different programme of NFE in Nepal (basic concept only)
 - Adult education
 - Out of school children (OSP)
 - Flexible schooling program (FSP)
 - School out teach program(SOP)
 - Community learning centre (CLC)
 - Extension primary education program
- 5.3 Open and distance education in Nepal
- 5.4 Problem and issues of NFE in Nepal

Unit 6: Major Recommendation of Commission, Plans in their application School system 6

- 6.1 NNEPC 1951
- 6.2 ARNEC 1961
- 6.3 NESP 1971
- 6.4 NEC 1991
- 6.5 HLNEC 1998

Unit 7: Efforts of Educational Movement in Nepal (basic concept only) 6

- 7.1 Lahachok experiment
- 7.2 Seti education for rural development
- 7.3 PEP 1984 and BPEP 1992, 1999
- 7.4 EFA 2001-2015
- 7.5 SSRP 2010-2015

Unit 8: Vocational and Technical Education in Nepal

5

- 8.1 Evolution
- 8.2 Objectives
- 8.3 Role
- 8.4 Problem and issues

Assessment

External: 60%

Internal: 40%

Oral examination, seminar/workshop/conference presentation, written examination, oral presentation, test, paper/essay, portfolio, continuous assessment

External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

References

- ARNEC (1961). Repot of ARNEC. Kathmandu: MOE.
- Government of Nepal (2009). SSRP 2009-O15. Kathmandu: Author.
- HLNEC (1998). Report of HLNEC. Kathmandu: Author.
- MOE (2003). Education in Nepal. Kathmandu: Author.
- Mohanty and Mohanty (1996). Early child case and Education. New Delhi: Deep and Deep Publication.
- MOE (1971). NESP 2028-032. Kathmandu: Author.
- NNEPC (1956). Nepal ma Shiksha. Kathmandu: Author.

Course Title: **Guidance and Counseling**

Level: B.Ed.

Course No.: EDU 332

Credit hours: 3

Teaching hours: 45

Course description

This course is designed for Bachelor of Education (B.Ed.) in MWU. This course is the core course of B.Ed. which intends to acquaint students with the general background of education with reference to the meaning of guidance and counseling and its need, importance and implication in the different fields in Nepal.

Course objectives

The general objectives of the course are as below:

- Generalize the needs of guidance and counseling and educational guidance and counseling.
- Enumerate the different educational guidance and counseling.
- Explain the types, approaches and process of guidance and counseling.
- Describe the implication of guidance and counseling in the field of education.

Unit 1. Concept of Guidance

5

- Meaning and definition of guidance
- Philosophy of guidance
- Need and importance of guidance
- Types of guidance
- Services of guidance

Unit 2. Concept of Counseling

6

- Meaning and Definition of counseling
- Need and importance of counseling
- Types of counseling
- Function of counseling

Unit 3. Guidance and counseling in the educational setting

8

- Concept of educational guidance
- Guidance needs related to education
- Aptitude and interest
- Guidance at secondary school

3.2 Concept of educational counseling

- Counseling at secondary school child
- Role of present teachers in counseling
- Educational curriculum and counseling

Unit 4. Emergence and growth of guidance and counseling psychology

12

- Factors contributing the emergence of counseling
- Moral and philosophical issues
- Economic changes and challenges
- Educational Aspects

- Mental measurement
- The mental hygienic movement
- Progress in psychology
- Social Theories, important period in development of counseling
- Philosophical concern

Unit 5. Approaches of counseling

7

- Directive approach (Psychoanalytic)
- Non directive approach
- Humanistic Approach
- Elective Approach

Unit 6. Process of counseling preparation of counseling

7

- Counseling relatives
- Counseling interactions
- Variables affecting the counseling process
- Counselor skills
- Portrait of an affective counselor
- Counselor factors

Note: Figures indicate the approximate periods for the respective unit.

1. Teaching Method/instructional techniques

The methods of instruction will mostly lectures discussion & question answer.

Assessment

External: 60%

Internal: 40%

Oral examination, seminar/workshop/conference presentation, written examination, oral presentation, test, paper/essay, portfolio, continuous assessment

6. External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

References

Rao, S. Narayan (2011). Counseling & guidance, New Delhi; Tata McGraw hill Companies

Deck, CE (1963). Philosophical Foundation and Guidance N.G. printice Hall Welfel, Elisabeth R. & Patterson Lewis E. (2005) the counseling process a multicultural integration approach, Australia Thompson Brooks/ Cole

Kochhar SK () Educational & vocational guidance in secondary schools, New Delhi sterling published Pvt.

SND sister mary Ushila (2008), Guidance & counseling, New Delhi, S. Chandra & company Ltd.

d\bkZrdf-rn lj Zj lj Bfno
Aofrn/ ckm Phs] g -al-P8=
gkfnl lzlf LJ lzi6ls/0f

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; q M t] []

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k\txktf kf73G6L M
; do k\tkf73G6L M
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k|t't kf7\dfz d\bkZrdf-rn lj Zj lj Bfno, lzlfz:q ; a\\$fo c\gt/ut ; \]6/
k\ffnldf cfw/t rf/ a; \:gfts Aofrn/ ckm Phs] g -al-P8= txdf clbog
ug\lj Bfy\j\sf nflu tof/ kfl/Psf]xf]. o; kf7\dfzdf efiff / efiffj 1fgsf]kl/
ro, :j glj 1fg, :j lgdj 1fg, j 0f\j 1fg, \klj 1fg, j fSolj 1fg / cylj 1fgsf]
kl/ro tyf o; sf ; \flts :j \k tyf gkfnl efiffsf ; \be\ff ltgsf]l:yit /
kof\ufaf/]hfgsf/l u/fpg]p2\o /fvgPsf]5 .

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- :j glj 1fgsf]kl/ro sf ; fy)o; sf cfw/et dfotf k|t't ug\j
- :j glj 1fg / :j lgdj 1fgsf]; \flts :j \k k\6 kfg\j
- \klj 1fg / j fSolj 1fgsf]; f\fx/0f kl/ro / o; sf lj z\ftf p\Nny ug\j
- cylj 1fgsf]kl/ro Pj d\o; sf]; \flts :j \k k\6 kfg\j.

#= lj lzi6 p2\o tyf kf7\dfz ifo

lj lzi6 p2\o	kf7\dfz ifo
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• efiffsf lj z\ftf j 0f\j ug\j	!= efiffsf]kl/ro
• efiff, effifsf / JolQm efiffsf]	!=@ efiffsf lj z\ftf
kl/ro lb0\le\gtf 56\fp, g	!=# efiff, effifsf, JolQm efiff
• effifsf cf\krfl/s, cg\krfl/s	!=\\$ effifsf ej\ M:t/lo\; df\o, cf\krfl/s-cg\krfl/s
:t/lo / ; df\o e\ffn0\lrgfpg,	!=% efiffj 1fgsf]kl/ro
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klx\lo\fp, g	!=* efiffj 1fgsf z\fvfx\j
• effiffj 1fgsf lf\jsf]kl/ro k t't	!=*=! dsflns effiffj 1fg
ug\j	!=*=@ P\txfl; s effiffj 1fg
• effiffj 1fgsf s\bjlo / kl/wlo	!=*# ; \flts effiffj 1fg
lf\jsf]ej\ at\fp, g	!=*=\\$ k\oflus effiffj 1fg
• lgwf/t effiffj 1fgsf z\fvfx\j sf]	!=*=% ; fdfhs effiffj 1fg
j 0f\j ug\j	!=*=^ dgf\j figs effiffj 1fg

lj lzi6 p27o	kf7blj ifo
<ul style="list-style-type: none"> : j glj 1fgsf]kl/ro lbg, : j glj 1fgsf k\$!x\$!j 0fg ug{ • pRrf/0f cjoj sf]kl/ro lbg, • pRrf/0f cjoj sf]sf]j 0fg ug{ • Zjf; kJ fx k\$!q\$!sf]rrf{ug{ • : j / -Jo-hgsf]klxrfg, ju\$!/0f / j 0fg ug{. 	Psf0 b0M:j glj 1fg #!= : j glj 1fg kl/ro #=@ : j glj 1fgsf k\$!/ #:# pRrf/0f cjoj sf]kl/ro #:\$ pRrf/0f cjoj sf]sf]j 0fg #:# Zjf; kJ fx #:^ : j / -Jo-hgsf]klxrfg, ju\$!/0f / j 0fg
<ul style="list-style-type: none"> : j g / : j lgdsf]kl/ro lbg, : j glj 1fg / : j lgd lj 1fgsf] ; Da\$w :ki6 kfg{ • : j lgd l; 4fgt ; fy}: j lgd lgwf/0fdf k\$!st xg]jolt/\$, kJ/k's lJ t/0f, d\$!t kJ/t\$!sf] ; f\$!fx/0f kJ/ro lbg, • : j g, : j g, l\$!j g / : j lgdsf] cj wf/0ff :ki6 kfg{ • v08lo / v08t] : j lgdsf]kl/ro lbg, • v08lo : j lgd / To; cgtu\$!sf : j / -Jo-hgsf]lgwf/0f ug{ • lgwf/t v08t] : j lgdsf]aofg ug{ • gkfnl efiffsf : j lgdx\$!sf]klxrfg, ju\$!/0f / j 0fg • clf/ ; Argf / clf/ 56\$!fp[cfwf/ :ki6 kfg{. 	Psf0 ltg M:j lgd lj 1fg #!= : j g / : j lgd #=@ : j glj 1fg / : j lgd lj 1fg #:# : j lgd l; 4fgt #:#!= Jolt/\$ #:#@ kJ/k's lJ t/0f #:#@ d0n\$!j e\$!stf #:\$: j g, : j g, l\$!j g / : j lgd #:% v08lo -: j / -Jo-hg_ / v08t] / : j lgd -dfqf, cg\$!fl; stf, Zj; g, j nf3ft, ; y, tfg_ #:^ gkfnl efiffsf : j lgdx\$!sf]klxrfg, ju\$!/0f / j 0fg #:& clf/sf]; Argf / clf/ 56\$!fp[cfwf/
<ul style="list-style-type: none"> : kJ 1fgsf]kl/ro lbg, : klgwf/0f k\$!q\$!sf] ; fy}: k / ; z, d\$!m / j 4 : ksf]cj wf/0ff kJ/tt ug{ • : kJ Zn]of k\$!q\$!sf]tut ; Argf, cy/ lJ t/0fsf cfwf/sf]pkof\$! ug{ • JoTkfbg k\$!q\$!sf]kl/ro lbg, • ; u\$!k\$!of ; df; k\$!q\$!of / l\$!tJ k\$!q\$!of/f xg]JoTkfbgnfo{ ; f\$!fx/0f lr\$!fp[, • : kfog k\$!q\$!sf]kl/ro lbg, • lgwf/t Jofs/0fs sf]bsf cfwf/df lJ le\$!g zAbx\$!sf] : kfog xg] k\$!q\$!of atfp[, • JoTkfbg / : kfog k\$!q\$!ofdf kf0g] le\$!gtf cf\$!fp[, • : f\$!fx/0f ; lgw k\$!q\$!sf]kl/ro lbg . 	Psf0 rf/ M:j kJ 1fg #!= : kJ 1fgsf]kl/ro #=@ : klgwf/0f k\$!q\$!of #:# : ksf k\$!/ d\$!m z, a4 : k #:@ : ksf]kl/ro #:\$: kJ Zn]of k\$!q\$!of -; Argf, cy/ lJ t/0f #:\$ JoTkfbg k\$!q\$!of #:\$!= : u\$!k\$!of #:\$@ : df; k\$!q\$!of #:\$# l\$!tJ k\$!q\$!of #:\$% : kfog k\$!q\$!of #:\$!= InE, j rg, k?if, cf\$!, sf\$, klf, efj, j Ro, sf/s #:^ JoTkfbg / : kfog k\$!q\$!ofdf le\$!gtf #:\$; lgw k\$!q\$!of #:\$!= cf\$!t/s / afx0 ; lgw #:\$@ : kJ Gof\$!ds kJ/t\$!sf lgodx\$! M ; lggsif\$!nf!, cfud, cf\$!b

kgfnl/ ck\$!Phs] g -alP8- gkfnl

lj lzi6 p27o	kf7blj ifo
<ul style="list-style-type: none"> : j \$olj 1fgsf]kl/ro lbg, : kJ 1fg / j \$olj 1fgsf] ; Da\$w cf\$!fp[, • lgwf/t Jofs/0fs Psf0sf]cj wf/0ff :ki6 kfg{ • zAbj u/ Itgsf sf]sf] ; f\$!fx/0f kJ/ro lbg, • kbfj nlsf]kl/ro lb0{ltgsf k\$!f/nf0{ ; f\$!fx/0f lr\$!fp[, • j \$offds kof\$!df stf{ sd{ k/s, lq\$!ofof\$!sf]sfo{atfp[, • lnE j rg, k?if / cf\$!sf cfwf/df Jofs/0ff\$!ds ; Eltsf]cj wf/0ff kJ/tt ug{ • lgmsf sf\$, klf, efj, j Ro ; Da\$wl e\$!nf0{ ; f\$!fx/0f kJ/tt ug{ • sf/s / lJ el0msf]j : k tyf kof\$! klf\$!rrf{ug{ • cfwf/e\$!, ; /n, ; e\$!t / ; lgglj i6 j \$osf]kl/ro lb0{ltgsf e\$! 56\$!fp[, • cf\$!, sf\$, klf, efj, j Ro, kJ/0ff, w]lotfsf cfwf/df j \$osf/0f ug{. 	Psf0 kfF M:j \$olj 1fg %!= j \$olj 1fgsf]kl/ro %=@ : kJ 1fg / j \$olj 1fg %:# Jofs/0fs Psf0 M zAb, kbfj nl, pkj \$o / j \$o %:\$ zAbj u/ Itgsf sf]sf{ %=% kbfj nl / Itgsf k\$!f/ %:^ j \$offds sfo{Mstf{sd{ k/s / lq\$!ofof\$!sf] %:& kb; Elt MlnE, j rg, k?if, cf\$!/ %=* lq\$!ofsf sf\$, klf, efj, j Ro %=(zf; g Msf/s / lJ el0m %!= j \$osf k\$!f/ Mcfw/et, ; /n, %: e\$!t / ; lgglj i6 j \$oxz %==! j \$osf/0f Mcfb/, sf\$, klf, efj, j Ro, kJ/0ff, w]lotfsf cfwf/df j \$osf/0f ug{.
	Psf0 5 Mcy\$!j 1fg ^!= cy\$!j 1fgsf]kl/ro ^=@ cy\$!j 1fgsf]lfg ^:# cy\$!f]kl/ro / k\$!f/ ^:#!= Jofs/0ff\$!ds cy{ ^:#@ sf\$!zlo cy{ ^:#: gbe\$!s cy{ ^:#-\$: fxro\$!ds cy{ ^:#=% wf/0ff\$!ds cy{ ^:\$ cy\$!t ; Da\$w ^:\$!= kof\$!j frl ^:\$@ cg\$!y{ ^:\$# ; dfj zJ ^:\$:\$ c; dfj zJ

\$= l\$!f0f k\$!q\$!of

k\$!o\$ kf70 Psf0df kf70j : t\$!k\$!t / cfj Zostf cg' f/ Jof\$!ofg, k\$!g\$!t/, 5nk\$!m, pb\$!x/0f, k\$!bzg, ceof; / k\$!t\$!ls/0f lJ lwx?sf]pkof\$! ul/g] 5 . Jof\$!ofg lJ lwnf0{sde\$!bf sd pkof\$! u/l lJ b\$!fy{; xeflutfd\$hs l\$!f0f sf]sf]pkof\$!x?nfkx?nf0{a9L dxTj lbo\$!g]5 . o; u/l kf70 k\$!ts, ; gbe{k\$!ts, kf7kq, cf/y, tf\$!nsf, ; t\$!cf\$!b ; d\$!sf]pkof\$! u/] ofhgfabW l\$!f0f ug\$!f hf\$! lbo\$!g]5 .

%= dNof^asg kllqrof

dNof^asg b0{k\$!n}ul/g]5 M-!_ cf6t/s dNof^asg, o; sf lgldt \$) kltzt c^as lgwf{0f ul/Psf]5, -@ afAo dNof^asg, o; sf lgldt ^) kltzt c^as lgwf{0f ul/Psf]5 . cf6t/s dNof^asg sIff lzlfot ; E; E}ul/g]5 / afAo dNof^asg ; #]6/sf cGtodf lJ zJ lJ Bfno k/liff k0ffnlN] lgwf{0f u/] cg^b f/ xg^b . o; sf nflu lgDgfg^b f/sf]k7gofhgf /xg^b .

cf6t/s dlbfr^asg -\$) kltzt

klnf]-lnlv ^t k/liff_	!) kltzt
bfl l]-lnlv ^t k/liff_	!) kltzt
t] l]	!) kltzt

afsl !) c^as lzlsn]sIff sfo\$nfk leq lnlv^t, df]vs, k0ffnlNds, uksfo{ sIffsfo{j f kl/ofhgf sfo\$! f kdf ; ~rfng ug{; Sg^bg\

afAo k/liff -\$) kltzt

j:tut k7g	!) x!=!)	!) j 6f k7g
; ^Nfkt pQ/flds k7g	^x%#)	@ lJ sNk; lxt ^ k7g
ljj k7glds k7g	@x!)=@)	! lJ sNk; lxt # k7g

k7&k^bts

ufjd, b] lk} fb / vu[bk} fb n06j, Wlglj 1fg / j0ffj 1fg, sf7df8f]M g j lg k\$fgz .

===== / /fdgfy cf6t, ; fd6o efiflj 1fg, sf7df8f]M kgfsn kllns] g . Gofkfg] 6^ask} fb / kf/; dl0f e08f/L, ; fd6o efiflj 1fg, sf7df8f]M ; gnf06 kllns] g -; Da4 cz_ .

kfly/j, s^azj /fh, ; fd6o / k7olus efiflj 1fg, sf7df8f]M k7fg als xfp; . a6w, r8fdl0f, efiflj 1fg, nlnk/ M; fenf k\$fgz -; Da4 cz_ .

; Gbe{ fdul

uKt, e6gfu/ c6o, cfwlgs efiflj 1fgsl eldsf, hok/ M/fh:yfg lx6bl u6y cfbdl .

9sfm, zflGt k} fb, ; fdg0 efiflj 1fg, sf7df8f]M zesfdgf k\$fgz .

ltj f/l, efifgfy, lx6bl efifsl cfyl{; Argf, lbNnl M; flxTo ; xsf/ .

_____, cfwlgs efiflj 1fg, lbNnl M llnkk\$fgz .

tfj f, ; bf] l/ c6o, gkfndf efifx^bsf]lj lJ wtf / nfkldv l:ylt -cg= n6ygyfz zdf{ k7s_ sf7df8f]M og]sf] .

Gofkfg] 61k} fb, efiflj 1fgsf] k/yf, w/fg M gkfns als l8kf] .

<p>dllbklZrdf-rn lj Zj lj Bfno Aofrn/ ckm Phs] g -al-P8= gkfnl lzlf LJ lzi6ls/0f</p> <p>kf7dflz zlif\$ MkfZrflo ; flxTosf kfV j fb / k0ffnl qnfcf= M# kf7dflz ; Mof Mgkfz= ##\$</p> <p>kf7dflz k\$tf M ; 4flcts tx M al-P8= ; q M t] f]</p>	<p>pQL0ff{ M kf7txktf kf73G6L M ; do kf7tkf73G6L M hDdf kf73G6L M</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------

!- kf7ofz kl/ro

kjt kf7dflz dlbklZrdf-rn lj Zj lj Bfno, lzlfzf:q ; asfo cft/ut ; #]6/
k0ffnl dfwfl/t rf/ a; [:gfts Aofrn/ ckm Phs] g -al-P8= txdf cfbog
uglj Bfy[csf nflu tof/ kfl/Psf]xf. o; kf7dflzdf kfZrflo ; flxTosf kfV
j fb / k0ffnl; 4flcts kl/ro u/fpg]qrrddf kl/isf/j fb, :j R5Gbtj fb, oyfy{ fb,
k\$tf j fb, ktsj fb, cltoyfy{ fb, cl:tjj j fb, lj ; aitj fbsf clt/St kfZrflo
; dfnf]gfsf gltk/s, ; dfhk/s, zhlj]flgs, ; dfnf]gf k0ffnl; kl/ro, o; sf dfotf / gkfnl ; flxTodf ltgsf]kofjuaf/]hfgsf/l u/fpg]ck]ff
ul/Psf]5 .

@= ; fwf/0f p2]o

- kfZrflo ; flxTosf kfV j fbsf]kl/ro lbg]
- kfZrflo ; flxTol; 4fotf kfV ; dfnf]gf k0ffnl; hfgsf/l lbg]
- kfZrflo ; flxTo l; 4fotf cfwf/df gkfnl ; flxTosf s[tx, csf]lj j]gf
ug].

#= lj lzi6 p2]o tyf kf7dflj ifo

jzli6 p2]o	kf7dflj ifo
• kl/isf/j fbsf]gfd/0f / kl/ro atfpg,	
• kl/isf/j fbsf]kjt g / lj sf; sf]lj j / kf7t ug{	Psf0 Ps Mkl/isf/j fb / :j R5Gbtj fb
• kl/isf/j fbsf cfwf/e't dfotf j 0fg ug{	!=! kl/isf/j fb
• kl/isf/j fbsf ; ldf lgwf/0f ug{	!=!=! kl/isf/j fbsf]gfd/0f / kl/ro
• gkfnl ; flxTodf kl/isf/j fbsf]kefj sf] rrf{ug{	!=@ kl/isf/j fbsf]kjt g / lj :tf/ !=# kl/isf/j fbsf cfwf/e't dfotf
• :j R5Gbtj fbsf]gfd/0f / kl/ro atfpg,	!=!\$ kl/isf/j fbsf ; ldf
• :j R5Gbtj fbsf]kjt g / lj sf;	!=% gkfnl ; flxTodf kl/isf/j fbsf]kefj
• klgmofsf]rrf{ug{	!=@ :j R5Gbtj fb
• :j R5Gbtj fbsf cfwf/e't dfotfsf] j 0fg ug{	!=! :j R5Gbtj fbsf]gfd/0f / kl/ro
	!=@ :j R5Gbtj fbsf]kjt g / lj sf; !=# :j R5Gbtj fbsf cfwf/e't dfotf

jzli6 p2]o	kf7dflj ifo
• :j R5Gbtj fb / kl/isf/j fbsf larsf] legtf :ki6 kfg{	!=! :j R5Gbtj fb / kl/isf/j fb
• :j R5Gbtj fbsf] ldf cfwfpg,	!=!% :j R5Gbtj fbsf] ldf
• gkfnl ; flxTodf :j R5Gbtj fbsf]kefj kf7t ug{	!=^ gkfnl ; flxTodf :j R5Gbtj fbsf]kefj
• oyfy{ fbsf]gfd/0f / kl/ro atfpg,	Psf0 b0{oyfy{fb / k\$tf j fb
• oyfy{ fbsf]k7eld / kj t g klgmofsf] hfgsf/l u/fpg,	@! oyfy{fb
• oyfy{ fbsf cfwf/e't dfotfsf]j 0fg ug{	@!=! oyfy{ fbsf]gfd/0f / kl/ro
• oyfy{ fbsf] ldf cfwfpg,	@!=@ oyfy{ fbsf]k7eld / kj t g
• gkfnl ; flxTodf oyfy{ fbsf]kefj sf] DaGwdf rrf{ug{	@!=# oyfy{ fbsf cfwf/e't dfotf
• k\$tf j fbsf]gfd/0f / kl/ro atfpg,	@!=!\$ oyfy{ fbsf] ldf
• k\$tf j fbsf]k7eld / kj t g klgmofsf] plnly ug{	@!=% gkfnl ; flxTodf oyfy{ fbsf]kefj
• k\$tf j fbsf cfwf/e't dfotf lgwf/0f ug{	@!=@ k\$tf j fb
• k\$tf j fb / oyfy{ fbsf]legtf 7Dofpg,	@!=# k\$tf j fb / oyfy{fb
• k\$tf j fb / :j R5Gbtj fbsf] DaGw :ki6 kfg{	@!=! k\$tf j fb / :j R5Gbtj fb
• k\$tf j fbsf] ldf lgwf/0f ug{	@!=^ k\$tf j fbsf ; ldf
• gkfnl ; flxTodf k\$tf j fbsf kefj sf] j , k plnly ug{	@!=& gkfnl ; flxTodf k\$tf j fbsf]kefj
• ktlsj fbsf]gfd/0f / kl/ro atfpg,	
• ktlsj fbsf]k7eld / kj t g cj:yfsf] hfgsf/l lbg,	Psf0 ltg Mktlsj fb / cltoyfy{fb
• ktlsj fbsf cfwf/e't dfotfsf]j 0fg ug{	#!=! ktlsj fb
• ktlsj fb / :j R5Gbtj fbsf] DaGw :ki6 kfg{	#!=! ktlsj fbsf]gfd/0f / kl/ro
• ktlsj fbsf] ldf plnly ug{	#!=@ ktlsj fbsf]k7eld / kj t g
• gkfnl ; flxTodf ktlsj fbsf kefj sf] rrf{ug{	#!=# ktlsj fbsf cfwf/e't dfotf
• cltoyfy{ fbsf]gfd/0f / kl/ro atfpg,	#!=!\$ ktlsj fb / :j R5Gbtj fb
• cltoyfy{ fbsf]k7eld / lj sf; cj:yfsf] hfgsf/l lbg,	#!=% ktlsj fbsf ; ldf
• cltoyfy{ fbsf cfwf/e't dfotfsf] j 0fg ug{	#!=^ gkfnl ; flxTodf ktlsj fbsf]kefj
• cltoyfy{ fbsf] ldf 7Dofpg,	#=@ cltoyfy{fb
• gkfnl ; flxTodf cltoyfy{ fbsf] kefj sf] DaGwdf rrf{ug{.	#=@! cltoyfy{ fbsf]gfd/0f / kl/ro

ljz16 p2j0	kf7d1j1fo
<ul style="list-style-type: none"> cl:tTjjfbfs]gfd/0f / kl/ro atfg, cl:tTjjfbfs]k[7el/ k/j t/g klqnf]hgsf/l lbg, cl:tTjjfbfs cfwf/e't dffotsf] /yfa\$g ug{ cl:tTjjfbfs] ldf 7Dofpg, gkfnl ; flxodf cl:tTjjfbfs]kefj sf ; DaGwdf rrf{ug{ lj ; aNltjfbfs]gfd/0f / kl/ro atfg, lj ; aNltjfbfs]k[7el/ k/j t/g pNny ug{ lj ; aNltjfbfs cfwf/e't dffotsf] j0fg ug{ lj ; aNltjfb / cl:tTjjfbfs] DaGw :ki6 kfg{ lj ; aNltjfbfs] ldf /yfa\$g ug{ gkfnl ; flxodf lj ; aNltjfb kefj sf rrf{ug{. 	Psf0 rf/ Mcl:tTjjfb / lj ; aNltjfb \$! cl:tTjjfb \$!=! cl:tTjjfbfs]gfd/0f / kl/ro \$!=@ cl:tTjjfbfs]k[7el/ k/j t/g \$!=# cl:tTjjfbfs cfwf/e't dffotsf \$!=\\$ cl:tTjjfbfs] ldf \$!=% gkfnl ; flxodf cl:tTjjfbfs]kefj \$=@ lj ; aNltjfb \$=@! lj ; aNltjfbfs]gfd/0f / kl/ro \$=@@ lj ; aNltjfbfs]k[7el/ k/j t/g \$=@# lj ; aNltjfbfs cfwf/e't dffotsf \$=@\\$ lj ; aNltjfb / cl:tTjjfb \$=@% lj ; aNltjfbfs] ldf \$=@^ gkfnl ; flxodf lj ; aNltjfbfs]kefj
<ul style="list-style-type: none"> glltk/s ; dfnf]gf koffnlsf/kl/ro lbg, glltk/s ; dfnf]gf koffnlsf lj sf; sf] rrf{ug{ knbf]sf glltjfb b[6sf]fs]rrf{ug{ snfjfb lj ?4sf]gljtjfb :yfkgsf] j0fg ug{ glltk/s ; dfnf]gf koffnlsf cfwf/e't dffotsf 7Dofpg, glltk/s ; dfnf]gf koffnlsf ; ldf cflopg, dfhk/s ; dfnf]gf koffnlsf/kl/ro lbg, dfhk/s ; dfnf]gf koffnlsf]k[7el/ ljsf; qnd atfg, 6jsf]l0f ou / hflt; DaGw :yfkgsf] j0fg ug{ dS; {s8j]h / hh{tsfrsf ; dfhk/s :yfkgs pNny ug{ dfhk/s ; dfnf]gf koffnlsf cfwf/e't dffotsf]rrf{ug{ dfhk/s ; dfnf]gf koffnlsf ; ldf cflopg . 	Psf0 kfF Mglltk/s ; dfnf]gf koffnlsf / ; dfhk/s ; dfnf]gf koffnlsf %!= glltk/s ; dfnf]gf koffnlsf %!=! glltk/s ; dfnf]gf koffnlsf]kl/ro %!=@ glltk/s ; dfnf]gf koffnlsf lj sf; %!=# knbf]sf glltjfb lsf b[6sf] %!=\\$ snfjfb lj ?4sf]gljtjfb :yfkgsf] %!=% glltk/s ; dfnf]gf koffnlsf cfwf/e't dffotsf %!=^ glltk/s ; dfnf]gf koffnlsf ; ldf %=@ ; dfhk/s ; dfnf]gf %!=! ; dfhk/s ; dfnf]gf koffnlsf]kl/ro %=@@ ; dfhk/s ; dfnf]gf koffnlsf] k[7el/ ljsf; %=@# 6jsf]l0f, ou / hflt ; DaGw :yfkgsf] %=@\\$ dS; {s8j]h / hh{tsfrsf ; dfhk/s kflv :yfkgsf] %=@% ; dfhk/s ; dfnf]gf koffnlsf cfwf/e't dffotsf %=@^ ; dfhk/s ; dfnf]gf koffnlsf ; ldf

afmn/ ck] Phs] g -alP8- gkfnl

ljz16 p2j0	kf7d1j1fo
<ul style="list-style-type: none"> kk/s ; dfnf]gf koffnlsf]kl/ro lbg, kk/s ; dfnf]gf koffnlsf] lj sf; qndsf]rrf{ug{ ?; l k/j fb / r\$; Argfjfb sf kflv :yfkgsf]aofg ug{ gj ; dfnf]gf / l; sfuf]; Dkbfosf kflv dffotsf]lg_ kflv ug{ kk/s ; dfnf]gf koffnlsf kflv pknlAwx_ 7Dofpg, kk/s ; dfnf]gf koffnlsf ; ldf cflopg, zhlj]flgs ; dfnf]gf koffnlsf] kl/ro lbg, zhlj]flgs ; dfnf]gf koffnlsf] k[7el/ lj sf; qnd atfg, efiflj1fg / ; flxozf:q; E zhlj1fgsf]; DaGw :yfkgsf] k[7el/ lj sf; qnd zhlj]flgs ; dfnf]gf koffnlsf kflv dffotsf jf pknlAwxsf]j0fg ug{ zhlj]flgs ; dfnf]gf koffnlsf ; ldfx_ lgwf/0f ug{. 	Psf0 5 M; kk/s ; dfnf]gf koffnlsf / zhlj]flgs ; dfnf]gf koffnlsf ^!= k/s ; dfnf]gf koffnlsf ^!=?; l k/j fb / r\$; Argfjfb sf kflv :yfkgsf ^!=\\$ gj ; dfnf]gf / l; sfuf]; Dkbfosf kflv dffotsf ^!=% kk/s ; dfnf]gf koffnlsf kflv pknlAw ^!=^ kk/s ; dfnf]gf koffnlsf ; ldf ^=@ zhlj]flgs ; dfnf]gf koffnlsf ^=@! zhlj]flgs ; dfnf]gf koffnlsf] kl/ro ^=@ zhlj1flgs ; dfnf]gf koffnlsf] k[7el/ lj sf; qnd atfg, ^=@# efiflj1fg / ; flxozf:q; E zhlj1fgsf]; DaGw :yfkgsf] ^=@\\$ zhlj]flgs ; dfnf]gf koffnlsf kflv :yfkgsf ^=@% zhlj]flgs ; dfnf]gf koffnlsf ; ldf

\$= Izlf0f kqnof

klo\$ kf70 Psf0df kf70j :tSf]k\$]t / cfj Zostf cg'; f/ JofVofg,
k\$]t /, 5nknn, pbfx/0f, k\$]t, cEof; / k/t'tls/0f lj lwx?sf]pkofu ul/g]5.
JofVofg lj lwnf0{ sdeGbf sd pkofu u/l lj b0fy{; xeflutfdhs Izlf0f
sfo\$nfkx?nf0{a9L dxTj lbo]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq,
cf/y, tfnsf, ; Hl cflb ; d]sf]pkofu u/] ofhgfabW Izlf0f ugdf hf\$ lbo]5 .

%= dNofa\$g kqnof

dNofa\$g b0{k\$]nul/g]5 M-!_ cfct/s dNofa\$g, o; sf lglDt \$) kltzt
c@\$ lgwf/0f ul/Psf]5, -@ afAo dNofa\$g, o; sf lglDt ^) kltzt c@\$
lgwf/0f ul/Psf]5 . cfct/s dNofa\$g s1ff Izlf0f; E; E}ul/g]5 / afAo
dNofa\$g ; d]6/sf cGtods lj Zj lj Bfno k/lff koffnln] lgwf/0f u/] cg'; f/
xg\$. o; sf nflu lgDgfg'; f/sf]k\$]gofhgf /xg\$.

cft/s dlbfa\$g -\$) kltzt

klxnf]-lnvt k/lff_	!) kltzt
bf]f]-lnvt k/lff_	!) kltzt
t]f]	!) kltzt

afsl !) c^as lzlsn]s lff sfo\$nfk leq lnvt, df]vs, k\$flf]ds, u]sfo{ slffsfo{j f kl/ofhgf sfo\$ f ; ~rfng ug{; Sg]g\

aflo k/liff -.) kftzt

j :tut k]g	!)x!=!)	!) j 6f k]g
; ^Nfkt pQ/f]ds k]g	^x%#)	@ ljsNk; lxt ^ k]g
lj j]g]ds k]g	@x!=@)	! lj sNk; lxt # k]g

kf7ak:ts

hf]l, sdf/afb/, **kZrfl** ; **flxlosf k\$fljfb**, nlntk/ M; ferf k\$fgz .
lqkf7l, jf; b], **kZrfl** ; **dlnifgsfj; flxto k/Dk/f esu** @ nlntk/ M; ferf k\$fgz .
e08f/l, kf/; dlf / kf]h, dfwj k] fb, ; **flxlozf:q / g]fnl** ; **dlnifgsf**, sf7df8f]M
lj Bfyl{k:ts e08f/ .
zdf{ df]g/fh / n06h, vu]b]k] fb, **kflq / kZrfl** ; **flxlo l; 4fct**, sf7df8f]M
lj Bfyl{k:ts e08f/ .

; Gbe{ fdull
clwsf/l, 0gb]j nf; , **kZrdl** ; **flxlo l; 4fct**, sf7df8f]M; ferf k\$fgz .
ufosj f8, 1fg/fh-sfzlgfy, **kZrfl** ; **flxlo l; 4fct cfj jjjwjb**, sfgk/,
; flxTo /Tgfn .
uf]d, s]f, **pQ/cflgs lh1f; f**, sf7df8f]M e]b]l k\$fgz .
uf]d, b]lk] fb, **k\$fltjfb lk/Dk/f / dflctf**, sf7df8f]M df] uf]d .
u]t, zflct:j ; k, **kZrfl** **sflozf:q s]]**; **4fct**, g0{lbNnl Mczf\$ k\$fgz .
hg, lgdf] / af]f of s] t, **kZrfl** ; **flxlo lrctg**, lbNnl M/fwfs]f k\$fgz .
hg, /j lkb\$df/, ; **flxloinfjg s]]**; **4fct**, gol lbNnl Mg] gn k]anl; ^ xfp; .
1j fnl, /fdk] fb, **kZrfl** ; **flxlo l; 4fcts]], /n Jolof**, sf7df8f]M xh/sf]
k\$fgz .
lqkf7l, /fd; fu/ / zflct:j ; k u]t, **aft l; flxlos lga0u**, lbNnl M czf\$
k\$fgz .
gu]b] **z]llj 1fg**, gol lbNnl Mg] gn k]anl; ^ xfp; .
glfn, 3gZofd, **z]llj 1fg**, u]tfs\$ Mcs/f k\$fgz .
afnl, tf/sgfy, **kZrfl** **sflozf:q sf 0lxsf**, lbNnl M zAbfsf/ .
e]f/f0{ uflj Gb/fh, **pQ/cflgs ljdz**; sf7df8f]M df]g a\$; .
ef/afh, dlynk] fb, **kZrfl** **sflozf:q s]]**; **4fct**, r]8lu9 Mxl/ofoff ; flxTo
csfbdl .
ld>, eul/y, **kZrfl** **sflozf:q M0lxsf**; **l; 4fct cfj jfb**, j f/f0f; l Mla=j=

zdf{ b]]b]fy, **kZrfl** **sflozf:q**, gfP8f Mdo/ k]k/ a\$; .

zdf{ df]g/fh, **cflgs tyf pQ/ cflgs k7s dgl** ; **dlnifgsf**, sf7df8f]M
Sj]6 k\$fgz .

=====, **z]llj 1fg**, sf7df8f]M glfn /fhslo k]f k]ti7fg .

=====, ; **dsfnlg** ; **dlnifgsf M**; **4fct / k\$fl**, sf7df8f]M glfn /fhslo
k]f k]ti7fg .

; wfz'; nldlgf/fo0f, **sflo d]clelo-hgjfb**, k6gf M]j xf/ /fi6efiff kl/ifb\\
; j]l, cle, **kZrfl** **sflo l; 4fct**, nlntk/ M; ferf k\$fgz .

<p>dllbklZrdf-rn lj Zj lj Bfno Aofrn/ ckm Phs] g -alP8=</p> <p>kf7afz zlif§ Mgkfnl nf\$; flxTo kf7afz ; Wof Mgkfnl kfz= %% kf7afz k\$ft M ; 4flcts tx M alP8=</p> <p>; q M t] f]</p>	<p>qkfc= M # pQLOff{ M k txktf kf7306 M ; do k tkf7306 M hDdf kf7306 M</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------

!- kf7ofz kl/ro

k|t' kf7afz dllbklZrdf-rn lj Zj lj Bfno, lzlfzf:q ; ^sfo cftuf ; d]6/
koffnl df cfwfl/t rf/ a; [:gfts Aofrn/ ckm Phs] g -alP8_ txdf clbog
uglj Bfyl[; nf0{tof/ kf/Psf]xf]. o; df gkfnl nf\$; flxTosf ult, ufyf, syf,
gf6s, pvg, 6sf / upfFfg]syfsf]l; 4ft, :j z|tf, j ul\$/of Pj d\\
; DaGwt lj wfsf nf\$;/rgfsf]hfgsf/l u/fpg]ck]ff /flvPsf]5 .

=; fwf/0f p27o

- nf\$; flxTosf]kl/ro lbg]
- nf\$; flxTosf lj legg lj wfsf]j ul\$/of Pj d\gkfnl nf\$; flxTo k/Dk/fsf]
j 0fg ug{
- gkfnl nf\$ult, nf\$ufyf, nf\$gf6s, pvg - 6sf / upfFfg]syfsf]
kl/ro, tlj lgwf]of, j ul\$/of Pj d\k\$ft/sf]pNn] ug{/
- ; DaGwt lj wfsf nf\$stx_zsf]; fdfgo lrgf/l u/fpg].

#- lj lzi6 p27o tyf kf7alj ifo

lj lzi6 p27o	kf7alj ifo
<ul style="list-style-type: none"> • nf\$; flxTosf]kl/ro lbg, • nf\$; flxTosf]kl/efiff atfpg, • nf\$; flxTosf lj z tf cflofpg, • nf\$; flxTosf lj legg lj wfsf] j ul\$/of ug{ • nf\$; flxTosf]dxEj :ki6 kfg{ • gkfnl nf\$; flxTosf]k/Dk/f / j t@fg l:ylt k t' ug{. 	<p>Psf0 Ps M nf\$; flxTosf]kl/ro / gkfnl nf\$; flxTosf]k/Dk/f</p> <p>!= nf\$; flxTosf]kl/ro != nf\$; flxTosf]kl/efiff != nf\$; flxTosf lj z tf != nf\$; flxTosf lj wfut j ul\$/of != nf\$; flxTosf]dxEj != gkfnl nf\$; flxTosf]k/Dk/f / j t@fg l:ylt</p>

lj lzi6 p27o	kf7alj ifo
	<p>Psf0 b0{Mnf\$ultsf]kl/ro / gkfnl nf\$ultsf k\$ft/</p> <p>!= nf\$ultsf]kl/ro != nf\$ultsf]kl/efiff != nf\$ultsf lj z tf != nf\$ultsf tEj xz != nf\$ultsf]j ul\$/of != nf\$ult / nf\$slj tf != gkfnl nf\$ultsf k\$ft/ != k j lt != >dult != ; :sf/ult != afxfif;]ult != klygf ult != ; fngl != bpf8f != emfp/] != (bfx/l</p>
	<p>Psf0 Itg Mnf\$ufyfsf]kl/ro / gkfnl nf\$ufyfsf k\$ft/</p> <p>#! nf\$ufyfsf]kl/ro #@ nf\$ufyfsf]kl/efiff # nf\$ufyfsf lj z tf # nf\$ufyfsf tEj xz # nf\$ufyfsf]j ul\$/of #^ nf\$ufyf / nf\$sflo #& gkfnl nf\$ufyfsf k\$ft/ #!= svf{ #& rff/l #& ; j fo{ #& \$ r]</p>
	<p>Psf0 rf/ Mgkfnl nf\$syfsf]kl/ro / gkfnl nf\$syfsf k\$ft/</p> <p>\$! nf\$syfsf]kl/ro \$@ nf\$syfsf]kl/efiff \$ nf\$syfsf lj z tf \$ nf\$syfsf tEj xz \$ nf\$syfsf]j ul\$/of ug{ \$ nf\$syfsf / cfwlgs syflarsf] ; dtf / legtf cflofpg, • gkfnl nf\$syfsf k\$ft/sf]j 0fg ug{ • lgwif/t k\$ftsf nf\$syfsf] kl/ro lbg .</p>

Ijlzi6 p2j0	kf7dijifo
<ul style="list-style-type: none"> nf\$gf6ssf]kl/ro lbg, nf\$gf6ssf]kl/efiff atfpg, nf\$gf6ssf lj zjtf 7Dofpg, nf\$gf6ssf t[j x_ lgwf{0f ug{ nf\$gf6ssf]j ul\$/0f ug{ nf\$gf6ssf k\$ / 5bdfpg, lgwf/t k\$[tsf nf\$gf6ssf] kl/ro lbg . 	Psf0 kfF Mg]fnL nf\$gf6ssf]kl/ro / g]fnL nf\$gf6ssf k\$ / %! nf\$gf6ssf]kl/ro %@ nf\$gf6ssf]kl/efiff %# nf\$gf6ssf lj zjtf %\$ nf\$gf6ssf t[j x_ %% nf\$gf6ssf]j ul\$/0f %^ g]fnL nf\$gf6ssf k\$ / %^= ; f7l %^@ 3f6' %^# gr/l %^\$ afng %^% nlnf
<ul style="list-style-type: none"> pvgf]kl/ro lbg, pvgf]lj zjtf 7Dofpg, pvgf]j ul\$/0f ug{ g]fnL pvgf]lj ifoj :t' :ki6 kfg{ 6Ssf]kl/ro lbg, 6Ssf]lj zjtf c]ofpg, 6Ssf]j ul\$/0f ug{ g]fnL 6Ssf]lj ifoj :t' pNn y ug{ ufpVfg]syfsf]kl/ro lbg, ufpVfg]syfsf]lj zjtf pNn y ug{ ufpVfg]syfsf]j ul\$/0f ug{ g]fnL ufpVfg]syfsf]lj ifoj :t' :ki6 kfg{. 	Psf0 5 Mg]fnL pvgf, 6Ssf / ufpVfg]syfsf] kl/ro ^! pvgf]kl/ro ^@ pvgf]lj zjtf ^# pvgf]j ul\$/0f ^\$ g]fnL pvgf]lj ifoj :t' ^% 6Ssf]kl/ro ^= 6Ssf]lj zjtf ^& pvgf / 6Ssfdf legtf ^* 6Ssf]j ul\$/0f ^= g]fnL 6Ssf]lj ifoj :t' ^!= ufpVfg]syfsf]kl/ro ^!! ufpVfg]syfsf]lj zjtf ^!= ufpVfg]syfsf]j ul\$/0f ^!= g]fnL ufpVfg]syfsf]lj ifoj :t'

\$- Ijlfof k]qmf

k]o\$ kf70 Psf0df kf70j :t5f]k\$[t / cfj Zostf cg' f/ JofVofg, k]g]t/, 5nk, pbfx/0f, k]bf, cEof; / k]t'tls/0f lj lwx?sf]pkofu ul/g] 5 . JofVofg lj lwnf0{sdebf sd pkofu u/l lj b0fyl{; xefutfdhs Ijlfof sfo\$nfkx?nf0{a9l dxTj lb0g]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tfnsf, ; Hl cflb ; d]sf]pkofu u/] ofhgfabw Ijlfof ug]f hf]b lb0g]5 .

%= dNofa\$g k]qmf

dNofa\$g b0{k\$/{n}ul/g]5 M-!_ cf6tl/s dNofa\$g, o; sf lgldt \$) k]tzt c^s lgwf{0f ul/Psf]5, -@_ afAo dNofa\$g, o; sf lgldt ^) k]tzt c^s lgwf{0f ul/Psf]5 . cf6tl/s dNofa\$g sIff Ijlfof ; E; E) ul/g]5 / afAo dNofa\$g ; H]6/sf cGtodf lj zj lj Bfno k/liff k]ffnl] lgwf{0f u/] cg' f/ xg] . o; sf nflu lgDgfg' f/sf]k]gofhg /xg] .

| % (|

cf6tl/s dNofa\$g -\$) k]tzt

klxnf]-lnvt k/liff_	!) k]tzt
bf] f]-lnvt k/liff_	!) k]tzt
t] f]	!) k]tzt

aE! !) c^s lzlsn]slff sfo\$nfk leq lnvt, df]vs, k]ffnlds, u{kso{ slffsfo{j f kl/ofhg sfo\$g ; -rfng ug{; Sg]g\

afAo k/liff -') k]tzt

j :lut k]g	!) x!=!)	!) j 6f k]g
; ^Nfk t p0/flds k]g	^x=%#)	@ lj sNk; lxt ^ k]g
lj j]gfd s k]g	@x!=)=@)	! lj sNk; lxt # k]g

kf7dk:ts

yfkf, wd{fh / x+k'] ; j]l,g]fnL nf\$; flxTosf]lj j]gf, sIltk' MlqHj = kfHj =s] . aGw, r8fdlof, g]fnL nf\$; flxTo, sf7df8f]MPstf aS; .

Gbe{k:ts

pkfllbofo, s[fb], nf\$; flxTo sl el'dsf, Onfxfj fb Mnf\$ef/tl k\$ fzg .

sdf{ nlnf; x, xfdf] nf\$; flxTo, l, Gwhldf8l M nlnf; x

sf]/nf, zDek] fb, nf\$; flxTo M l; 4f6t / lj Zn]f0f, lj /f6gu/ Mw/0flw/ k:tsfno .

lu/l, hlij]bb], g]fnL nf\$; flxTodf hghlj g, sf7df8f]MPstf aS; .

===== nf\$; flxTosf]cj nf\$g, sf7df8f]MPstf k\$ fzg .

===== xfdf] nf\$ufyf, sf7df8f]MPstf aS; .

===== df]lnfn k/fhhl, g]fnL nf\$; flxTosf] jk/yf, nlntk' M ; fem k\$ fzg .

lbj , th; l, g]fnL nf\$syfsf]s]l cWoog, sf7df8f]Mg]fkk] .

k/fhhl, s[fb] fb, g]fnL pvgf / ufpVfg]syf, sf7df8f]M/Tg k:ts e08f/ .

===== g]fnL nf\$ultsf]cfnf\$, sf7df8f]MPstf k\$ fzg .

k/fhhl, df]lnfn, g]fnL nf\$ufyf, kf]/f M >ldtl tf/fbj l k/fhhl .

===== ; f7l g]ogfl6sf, sf7df8f]Mblf]f k:ts e08f/ .

kf08f, lqnf]g, nf\$; flxTo sf cWoog, Onfxfj fb Mnf\$ef/tl k\$ fzg .

kf]b, /fh]bb] fb, s]l ; ~r/0f M s]l lj r/0f, sf7df8f]Mlxdlzv/ k\$ fzg .

ofql, kofk\$ fz g]fn, e]l nf\$; flxTo, sf7df8f]Mg]fkk] .

zdf{ >l/fd, nf\$; flxTo M l; 4f6t cf] kf]b, cfu/f Mlj gf] k:ts e08f/ .

zfx, ; l, g]fnL nf\$ultsf]ems, sf7df8f]M ; fem k\$ fzg .

; To]b] nf\$; flxTo lj 1fg, cfu/f Mlj nfn Pg8 sDkgl .

dlibklZrdf-rn lj Zj lj Bfno Aofrn/ ckm Phs] g -al-P8= gkfnl lzlf LJ lzi6ls/0f	kf7dflz zlif\$ Mcfwlgs gkfnl lga6w / ; dfnf] gf kf7dflz ; lf M gkfz= #^ kf7dflz k\$ft M ; flcts tx M al-P8= ; q M t] f]	qkcf= M# pQL0ff{ M kltxtkdf kf73G6L M ; do kltkf73G6L M hDdf kf73G6L M
-------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------

!- kf7ofz kl/ro

kjt kf7dflz dlibklZrdf-rn lj Zj lj Bfno, lzlfzf:q ; a\$fcottuf ; !]6/
koffnl df cfwl/t rf/ a; :gfts Aofrn/ ckm Phs] g -al-P8= txdf cibog
uglj[l Bfy[z sf nflu tof/ kfl/Psf]xf]. o; kf7dflzdf cfwlgs gkfnl lga6wsf]
; flcts kl/ro, r/0fut kj Q tyf lj sf; qmdsf ; fy} lgwfl/t lga6wsf/sf
lga6wx[z sf] t1j ut ljj zgf ug{ p2zo /flvPsf] 5 . ; fy} cfwlgs gkfnl
; dfnf] gfsf] P]txf; s lj sf; qmd, kdfv df8 / kj Qsf ; fy} kltlgw gkfnl
; dfnf] sxz sf dVo kj Qsf] hfgsf/l u/fpg]b[6sf] cflinPsf] 5 .

-= ; fwf/0f p2zo

- lga6wsf]; flcts kl/ro lbg]
- cfwlgs gkfnl lga6wsf]lj sf; qmd / r/0fut kj Q 7Dofpg]
- Igoqfids / xf:olo^N gkfnl lga6wsf]lj sf; qmd kj Q pNny ug{
- lgwfl/t lga6wsf/sf kj Qx z 0fg ug{
- lj le6g b[6sf]lgwfl/t lga6wsf]; dlff ug{
- cfwlgs gkfnl ; dfnf] gfsf]lj sf; qmd, kdfv df8 / kj Qx[z sf]lj Zn]f0f ug{
- kltlgw gkfnl ; dfnf] sxz sf dVo kj Qx z 7Dofpg].

#= lj lzi6 p2zo tyf kf7dflj ifo

jzli6 p2zo	kf7dflj ifo
lga6wsf]kl/efiff atfpg,	
lga6wsf]lj z]tf cflodpg,	Psf0 Ps Mlga6w I; 4fgt / cfwlgs gkfnl
lga6wsf t[tf xz 7Dofpg,	lga6wsf]lj sf; qmd
lga6w / kagw larssf]Jolt/\$l 5bdfpg,	!= lga6wsf]kl/efiff
lga6w / ; fxlosf c6o lj wlarssf]; dfgtf / c; dfgtf kjtt ug{	=@ lga6wsf]lj z]tf !=# lga6wsf t[tf xz !=\\$ lga6w / kagw !=% lga6w / ; fxlosf c6o lj wf

jzli6 p2zo	kf7dflj ifo
<ul style="list-style-type: none"> cfwlgs gkfnl lga6wsf]k[7elb / kj t[g klqnof /yra sg ug{ cfwlgs gkfnl lga6wsf]lj sf; klqnof, r/0fj efhg -kj t[tyf pQ/j tl{r/0f / ltgsf kj Q cfwlgs gkfnl lga6wsf kdfv kflkt / pknlw 7Dofpg . 	!= cfwlgs gkfnl lga6wsf]k[7elb / kj t[g !=& cfwlgs gkfnl lga6wsf]lj sf; klqnof, r/0fj efhg -kj t[tyf pQ/j tl{r/0f / ltgsf kj Q !=* cfwlgs gkfnl lga6wsf]kdfv kflkt / pknlw

Psf0 b[6Mkdfv gkfnl lga6wsf] / ltgsf lga6w
-=! lgwfl/t lga6wsf/sf]; ^Nfk k1/ro
=@ lgwfl/t lga6wsf/sf kj Qut dVo lj z]tf xz sf]lgz kof
=# lgwfl/t lga6wsf]k7g, cf:j fbg / t[fj ut cfw/df lj j zgf
=\\$ lgwfl/t lga6wsf]lj lzi6 k^Qmsf]jof/vo
=% lgwfl/t lga6wsf / ltgsf lga6w =%! nldlkfb b]sf] - lzlf =%@ z[/ nfld5fg]- k[8hd Pl; n] g k[8hd =%# s[0frGb]l; x k]fg - uf3d a4sf] lr7l czfssf]gfd =%\$ afns[0f kfj/jh - ?gfs]s]l la/fd 5g =%% dfbfgy kl>t -d[0'; E h0sf e]

Psf0 ltg Mlgoqfsf I; 4fgt / gkfnl lgoqfsfids lga6wsf]cibog
#! Igoqfsf]kl/efiff
=@ Igoqfsf]lj z]tf
=# Igoqfsf t[fj xz
=\\$ Igoqfsf k\$]/xz
=% Igoqfdhs gkfnl lga6wsf]lj sf; klqnof, r/0fj efhg / ltgsf dVo kj Q
=^ kdfv Igoqfsf/sf]; ^Nfk k1/ro
=& Igoqfsf/sf kj Qut dVo lj z]tf
=* Iga6w t[fj sf cfw/df lgwfl/t lgoqfsfids lga6wsf]lj j zgf
=-(lgwfl/t lgoqfsf / ltgsf s[tx z
=-(tf/fgy zdf{Mkftfndf lanfpg]/f
=-(b]lr6b]gt] M0ltxf; sf]kbrfkdf
=(- oj /fh gofB/]Mcfdf kxf8df knkgng
=!) lgwfl/t lgoqfsf]lj lzi6 k^Qmsf]; kj a]u Jof/vof

Ijzi6 p2j0	kf7dijifo
<ul style="list-style-type: none"> xf: oJo^aNo\$]kl/efiff atfpq, xf: oJo^aNo\$]lj zJtf 7Dofpg, xf: oJo^aNo\$]tEj xJ lg; k0f ug{ xf: oJo^aNo\$]k\$]j Ofg ug{ xf: oJo^aNo\$]ds gkfnl lga\$wsf] ljsf; klqmf, r/Of lj efhg / ltgsf dVo kJ [QxJ sJhpg, lgwf/t kdfV xf: oJo^aNo\$]sf] ; ^Nfkt kl/ro lbg, lgwf/t xf: oJo^aNo\$]sf kJ [Qut lj zJtf pNny ug{ lga\$w tEj sf cfwf/df lgwf/t xf: oJo^aNo\$]ds lga\$wsf]lj j fgf ug{ lgwf/t xf: oJo^aNo\$]ds lga\$wsf lj Izi6 k^aQmsf]JofVof ug{. 	Psf0 rf/ Mxf: oJo^aNo I; 4fGt / gJfnL xf: oJo^aNo lga\$wsf]cl\$fbog \$!= xf: oJo^aNo\$]kl/efiff \$@ xf: oJo^aNo\$]lj zJtf \$# xf: oJo^aNo\$]tEj xJ \$\$ xf: oJo^aNo\$]k\$]xJ \$% xf: oJo^aNo\$]ds gkfnl lga\$wsf] ljsf; klqmf, r/Of lj efhg / ltgsf dVo kJ [Q \$^ lgwf/t kdfV xf: oJo^aNo\$]sf] ; ^Nfkt kl/ro \$& lgwf/t xf: oJo^aNo\$]sf kJ [Qut lj zJtf \$= lga\$w tEj sf cfwf/df lgwf/t xf: oJo^aNo\$]ds lga\$wsf]lj j rgf \$- lgwf/t xf: oJo^aNo\$] / ltgsf lga\$w \$=(! sJj /h lk8fnl Modk/l\$]ofqf \$=(@ eJj cofh Mho eB1 \$=(# dfkg/h zdf/M; b\$]fjaxfgl \$=(# g/gfy n06h MrDrf lrGtg \$!=) lgwf/t xf: oJo^aNo\$]ds lga\$wsf lj Izi6 k^aQmsf]JofVof
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Course Title: **Title: Social Justice in Education**

Nature of course: Theory and Practice

Level: B.Ed.

Course No: EDU 341

Credit hours: 3

Teaching hours: 45

Semester: IV

Course description

This course is designed to assist the students to understand the essence of education and social justice in real life situation. It aims to generate multiplier effect of education and social justice extending from the Bachelor in educational science level classroom to the realities of the households. It will also assist the students in familiarizing themselves with the issues of social justice by exploring their own assumptions and beliefs. The students are supposed to identify not only the local education and social justice but also explore their scenario at the national and global contexts.

Course objectives

At the end of this course the students will be able:

- To identify the evolution concept of social justice education
- To enhance the knowledge of students in promoting social justice through affirmative action
- To impart the knowledge on education as a requisite for social justice
- To make the students familiar with the contribution of social justice for social development and empowerment.
- To enable the students in carrying out an enquiry into social movements as a global movement.

Unit 1: Concept of social justice

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- 1.1 Meaning and evolution of social justice education
- 1.2 Theoretical foundations of social justice education
- 1.3 Pedagogical framework for social justice education
- 1.4 Concept of poor law and corn laws
- 1.5 Concept of anti poor laws and anti Corn Laws.

Unit 2: Education for social justice

7

- 2.1 Education as a conservative force to change in social justice
- 2.2 Education as a transformative force to bring change in social justice
- 2.3 Education as reformative force for social justice
- 2.4 Curricular role for social justice
- 2.5 Pedagogical role for social justice
- 2.6 Classroom practice
- 2.7 Participation and inclusion of students in the classroom

Unit 3: Social justice for equitable development

5

- 3.1 Social justice as political, distributive and economic justice
- 3.2 Critical domains of equity and equality
- 3.3 Poverty alleviation for social justice
- 3.4 Human rights for social development and justice

Unit 4: Social justice through affirmative action	7
4.1 Affirmative action and morality relevant characteristics	
4.2 Affirmative action compensatory justice	
4.3 Justification of affirmative action in employment	
4.4 Individual rights and group rights	
4.5 Pluralism in politics	
Unit 5: Social justice and empowerment	5
5.1 Social defense programs	
5.2 Employment and poverty alleviation	
5.3 Self employment and development programs	
5.4 Rights of persons with special needs	
Unit 6: Glocalization of social movements	5
6.1 Nature of international and national social movements	
6.2 Movements for diversified people in Nepal and abroad in relation to children, women, special needs people, elderly people, indigenous people and other disadvantaged groups of people.	
Unit 7: Approaches to promote social justice	6
7.1 Educational approaches	
7.2 Legal approaches	
7.3 Awareness campaign	
7.4 Internalization process	
7.5 Advocacy campaign	
7.6 Rehabilitation program	

Assessment

External: 60%

Internal: 40%

Oral examination, seminar/workshop/conference presentation, written examination, oral presentation, test, paper/essay, portfolio, continuous assessment

6. External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

References

- Adams, M. (1997). *Pedagogical frameworks for social justice education*. In teaching for diversity and social justice. (Edit. Adams, Maurianne, Bell, Lee Anne and Griffin, Pat) New York: Routledge.
- Bell, L. A. (1997). *Theoretical foundations for social justice education*. In teaching for diversity and social justice. (Edit. Adams, Maurianne, Bell, Lee Anne and Griffin, Pat) New York: Routledge.
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- Dumont, L. (1980). *Homo hierarchicus: the caste system and its implications*. Chicago: the university press.
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- Yugh, P. (2000). *Social justice and empowerment*. Delhi: Kal Paz publications
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Nature of course: **Title: Fundamentals of Research Methodology in Education**
 Nature: Theory and Practice Credit hours: 3
 Level: B.Ed. Teaching hours: 45
 Course No: EDU 342 Semester: IV

Course description

This course provides students with fundamental knowledge and understanding about research methodology in education. It also enables students to develop basic skills in preparing research proposal and essential tools for collecting the data. This course includes the basic concept and terminology of research, types of research, use of action research, data collection tools, data analysis and writing reports in standardized format.

Course objectives

- To introduce basic concepts and types of research in education
- To acquaint the students with the concept and use of action research in education
- To develop understanding about various types of data collection instruments and processes
- To enable the students to acquire basic quantitative and qualitative techniques of data collection
- To develop students' understanding and skill of writing research proposal and research report

Contents

Unit I Meaning and concept of research 8

- 1.1 Meaning and importance of educational research
- 1.2 Types of research
 - Quantitative and qualitative
 - Basic, Action and applied
 - Experimental and descriptive
- 1.3 Importance of research in education
- 1.4 Basic terminologies and concepts used in research
- 1.5 Hypothesis
- 1.6 Sampling

Unit II Methods of data collection 8

- 2.1 Interview
- 2.2 Observation
- 2.3 Questionnaire
- 2.4 Rating scale and check list
- 2.5 Tests

Chapter III Statistical data analysis 7

- 4.1 Measures of central tendency
- 4.2 Measures of dispersion
- 4.3 Correlation

Chapter IV Qualitative data analysis 7

- 5.1 Thematic analysis
- 5.2 Constant Comparison method

Chapter V Proposal writing 7

- 6.1 Need and importance of research proposal
- 6.2 Essential components of research proposal
- 6.3 Criteria for measuring qualities of a research proposal

Chapter VI Research report 8

- 7.1 Essential components of research report
- 7.2 Format of report writing
- 7.3 Qualities of a good research report

Suggested methodology

Modes of instruction: Lecture, seminar, exercise course, guided personal study, tutorial, independent study, project work.

Types of learning activities: attending lectures, performing specific assignments, writing papers, independent and private study, reading books, journals and papers, learning how to give constructive criticism, group study and peer discussion.

Assessment

- External 60%
 Internal 40%

Oral examination, seminar/workshop/conference presentation, written examination, oral presentation, test, paper/essay, portfolio, continuous assessment

External evaluation will be based on the following criteria:

Nature of questions	Total questions to be asked	Number of questions to be answered	Weightage
Multiple choice items	10	10 Marks	10 Marks
Short answer questions	6 with 2 'or' questions	6x5 Marks	30 Marks
Long answer questions	2 with 1 'or' question	2x10 Marks	20 marks

References

- Ary, D., Jacobs, L.C., Sorensen, C. and Razaveih, A. (2009) *Introduction to research in education*. (8th ed). Belmont, CA: Wadsworth/Thomson Learning.
 B.eD.t, J.W. and Kahn (2006) *Research in education* (10th ed.), New Delhi:Prentice Hall of India.
 Cohen, L., Manion, L. and Morrison, Keith (2007) *Research methods in education* (6th ed.) London: Routledge.
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	<ul style="list-style-type: none"> / kfjhg ; lxt afjh0 l; kl; tsf]; DaGw sJhpg / nYf0sf k\$f/, lzlf0f sfo\$nfk, nYf0sf sdhf]l / lgbfgsf pkfo tyf Invt clejolQmsf] z4ls/0fsf pkfox, ; empg .
	<ul style="list-style-type: none"> @-\$-! nYf0 l; k lzlf0fsf]kl/ro / kfjhg @-\$@ afjh0 / nYf0 l; ksf]; DaGw @-\$# nYf0sf k\$f/ MoGqs, lgbZt / :j tGq jf l; h6fids @-\$- nYf0 lzlf0sf sfo\$nfk Mx:t nYg, cghyg, >tnyg, k7gq/0f/ nYg, j :t:lrqj 0f, cgfj ÷36gf÷ ofqfj 0f, lr7lkq:jgjBg nYg, blgsl nYg, ejf JofNof; ejf lj :t/÷ k] ^n JofNof, abf16kf, ; Hfks/0f, lj :t:ls/0f, cgR5j nYg, IgaGw nYg, l6lk0f nYg, kltjBg nYg, ; dlif nYg, l; h6fids nYg @-\$% nYf0 l; ksf sdhf]l / lgbfgsf pkfox, M afA0 Joj :yf; DaGw :yh sdhf]l / cft/s Joj :yf; DaGw :Id sdhf]l @-\$^ Invt clejolStsf] z4ls/0f Meflifs Joj :yfsf] z4ls/0f, /rgfsf] z4ls/0f, z4ls/0fsf yk pkfox,
	<ul style="list-style-type: none"> ▪ gkfnl eflifs prrf/0f lzlf0sf] kl/ro / kfjhg, j0fj Gof; l; tsf]; DaGw, ql6lfq, lzlf0f tl/sf tyf sdhf]sf sf/0f / lgbfgsf pkfox, ; sf] JofNof ug{ ▪ gkfnl eflifs j0fj Gof; lzlf0sf] kl/ro, kfjhg, ql6lfq / lzlf0f tl/sfx, ; sf] j0fj ug{ ▪ gkfnl lzlf0sf ; Gbeff j fso/rgf lzlf0fsf]kl/ro lbo{o; sf lzlf0f kfjhg, kdfv ql6lfq / lzlf0f tl/sfx clejost ug{ ▪ gkfnl lzlf0fsf ; Gbeff zAbfy{ lzlf0fsf]kl/ro / kfjhg atf0{zAb / cyut ; DaGw phfu/ ug{/ zAbsfzsf]pkofu #-\$ zAbfy{zlf0f #-\$-! kl/ro / kfjhg #-\$@ zAb / cyut ; DaGw #-\$# zAbfy{zlf0fsf nflu zAbsfzsf]pkofu #-\$- zAbfy{zlf0fsf kdfv tl/sf #% Jofs/0f lzlf0f #%-! kl/ro / kfjhg #%-@ gkfnl Jofs/0f lzlf0fsf ; d:of / lgbfgsf pkfox, #%-# Jofs/0f lzlf0fsf k7Int lj lw / pkofutf M lgudg lj lw, cfudg lj lw, effif; +u(jf k1of lj lw, sf0hs lj lw
	&@

Ij IzI6 p2j0	kf70lj ifo
<ul style="list-style-type: none"> - tyf zAbfy{izIf0fsf tl/sfx_uf]JofVof ug{ - Jofs/0f IzIf0fsf kl/ro / kofhg atf0{gkfnl Jofs/0f IzIf0fsf ; d:of / lgbfgsf pkfox_ tyf Jofs/0f IzIf0fsf kl/rnt tl/sf / Itgsf pkofutfx_uf] Ij ZnIf0f ug{. 	
<ul style="list-style-type: none"> - gkfnl IzIf0fsf ; Gbeff clbfkg ofhgfsf]kl/ro, kofhg / kdlv 9ff k tt u/l Ij leqg clbfkg ofhgfsf] lgdf0f ug{ - gkfnl IzIf0fsf ckgfpg ; lsg] Ij Ij w IzIf0f Ij lw klij lwsf]kl/ro lbg, - IzIf0f ; fdullsf] kl/ro, k\$ff / kofhg plny u/l gkfnl IzIf0fsf ; Gbeff kofu ug{ ; lsg]Ij Ij w IzIf0f ; xfos ; fdullx_uf] ; a\$ng, lgdf0f / kofu Ij lwsf]JofVof ug{ - eflifs dlfra\$g Ij lwsf]kl/ro, kofhg, l; 4ft / ; fwgx_uf]hfgsf/l lb0{gkfnl IzIf0f / dlfra\$gsf ; Gbeff Ij IzI6ls/0f tflnsfsf]lgdf0f u/] Ij leqg Ij ifout j:tut k\$gsf gdgf lgdf0f ug{. 	<p>Psf0 rf/ M clbfkgofhg, IzIf0f Ij lw, IzIf0f ; fdull / dlfra\$g Ij lw</p> <p>\$!= clbfkgofhg \$!=! kl/ro / kofhg \$!=@ clbfkg ofhgfsf kdlv 9ff / cfl To M sfo6ifgf, Psf0 ofhg, kf70ifgf, n3zIf0f / n3kf7 ofhg</p> <p>\$!=\\$ Ij Ij w clbfkg ofhgfsf]lgdf0f cEof; \$!= IzIf0f Ij lw klij lw Mcyefy, JofVof, k\$ff/, 5nknn, gf6sIs/0f, k t'tls/0f, k\$ff, kl/ofhg, vfh cg' Gwfg, ; d:of ; dfwg, thgf, kofu, cEof;</p> <p>\$# IzIf0f ; fdull \$#! kl/ro, k\$ff / kofhg \$#@ gkfnl IzIf0fsf kofu ug{; lsg]IzIf0f ; xfos ; fdullx_uf]kl/ro / k\$ff / Mdf]vs, bZo, >Jo, >JobZo / :kz{ \$## IzIf0f ; fdull ; a\$ng, lgdf0f / kofu Ij lw</p> <p>\$-\$ eflifs dlfra\$g Ij lw \$-\$! kl/ro / kofhg \$-\$@ eflifs dlfra\$gsf l; 4ft \$-\$# eflifs dlfra\$gsf ; fwg <ul style="list-style-type: none"> • :t/oSt k/liff • IzIfs lgld{ k/liff Mdf]vs k/liff, lnvt k/liff, kofuifds k/liff • ko} If0fsf ; fwg MhfF; l; / >fl dfks </p> <p>\$-\$= dlfra\$gsdf Ij IzI6ls/0f tflnsfsf]kl/ro / 9ff</p> <p>\$-\$% Ij IzI6ls/0f tflnsfsf cfwf/df Ij leqg k\$g lgdf0f cEof; <ul style="list-style-type: none"> • Ij ifout k\$g Mlgawifds / ; Hftk pO/flds • j:tut k\$g M17s al]s 56&0fpg] hfBf ldnfpg] vfnl 7fpFeg]/ ax' j \$lnks </p>

=\$ IzIf0f k\$g

k\$g kf70 Psf0df kf70j :t\$]k\$ff / cfj Zostf cg' f/ JofVof, k\$ff/ , 5nknn, pbfx/0f, k\$ff, cEof; / k|t'tls/0f Ij lwx_uf]pkofu ul/g] 5 . JofVof Ij lwnf0{ sdeGbf sd pkofu u/l Ij Bfyl{ ; xeflutfdhs IzIf0f sfo6nfkx_uf]nf0{a9l dxQj lb0g]5 . o; u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tflnsf, ; Hl cflb ; d]sf]pkofu u/] ofhgfa4 IzIf0f ugff hfBf lb0g]5 .

%= dlfra\$g k\$g

dlfra\$g b0{k\$ff/n]ul/g]5 M-!_ cf6tl/s dlfra\$g, o; sf lgDlt \$) k|tzt c^s lgwf{0f ul/Psf]5, -@ afAo dlfra\$g, o; sf lgDlt ^) k|tzt c^s lgwf{0f ul/Psf]5 . cf6tl/s dlfra\$g sIfs IzIf0f ; E; E}ul/g]5 / afAo dlfra\$g ; d]6/sf cGtodf Ij Zj Ij Bfno k/liff kOffnln] lgwf{0f u/] cg' f/ xg\$. o; sf nflu lgDgfg' f/sf]k\$gofhgf / xg\$.

cf6tl/s dlfra\$g -\$) k|tzt

klnf]lnvt k/liff	!) k tzt
bf] fl- lnvt k/liff	!) k tzt
t] fl	!) k tzt

afsl !) c^s IzIfsn]sIfs sfo6nfkleq lnvt, df]vs, kofuifds, uksfo{ sIfsfo{j f kl/ofhg sfo6f ; rfnf ug{; Sg\$g\

afAo k/liff -\$) k|tzt

j:tut k\$g	!) x!=!)	!) j 6f k\$g
; aNfk pO/flds k\$g	^x%=-#)	@ Ij sNk; lxt ^ k\$g
Ij j\$g]lds k\$g	@x!)=@)	! Ij sNk; lxt # k\$g

kf70k:ts

clwsf/l, x\$ff/fh, gkfnl effif IzIf0f, sf7df8f]Mlj Bfyl{ k:ts e08f/ . zdf] sff/k] fb / dfwj k] fb kfBf, gkfnl effif IzIf0fsf ; obef, sf7df8f]Mlj Bfyl{ k:ts e08f/ .

; Gbe{k: fdull

clwsf/l, x\$ff/fh / sff/k] fb zdf] k]/lDes gkfnl IzIf0f, sf7df8f]Mlj Bfyl{ k:ts e08f/ .

9sfn, zflGtk] fb, gkfnl effif IzIf0f Mkl/ro / kofu, sf7df8f]Mdg sfdgf aS; P68 :6] g/l .

9\$g, eff/fh / blfK] fb bfxfn, gkfnl effif IzIf0f, sf7df8f]MPd=S} klan; ; { P68 I8I:6k6; .

gbg, 8]e8, *Nof^alj h l6lr^a dyf^bfjhjh*, Gobf§{Mk]6; xn .
 kf08], /fdzsn, lxgb1 lz1f0f, cfu/f Mlj gfb k:ts e08f/ .
 kgl, cf/_, c sf] {og *Nof^alj h l6lr^a*, SofDa|h MSofDa|h olgel; 6l k] .
 kfj/h, szj/fh / cgo, gkfnl effifl lz1f0f, sf7df8f]Mk]f k\$ fzg .
 kfj/h, dfwj k/fb, kfyls txdf gkfnl effifs l; kx₂sf]kpfyf]ds dlofa\$g
 klj lwsf]clbog, lq-h j= lz1ffzf:q ; a\$fo l8gsf]sfoffo, sllt]df k/tt
 lj Bfj fl/lw zfw k\$gw .
 e08f/l, kf/; dl0f / cgo, gkfnl effifl lz1f0f, sf7df8f]Mkgfsn klans] g .
 daun, ->ldtl_ pdf, lxgb1 lz1f0f, g0{lbnnl Mcfs{a\$ l8kf].
 /a6{ *Nof^a8f] Nof^alj h l6lr^a M*c ; f0l66lkms ofkf], Gobf§{M Dofu/xn .
 /fl16@ effifl glit ; emfa cfofj, /fl16@ effifl glit ; emfa cfofj]sf]kltj]fg,
 sf7df8f]Mg]f kkt .
 l/r8] h] P68 6l- /fh; { ofkf]h P68 dy8\ Og *Nof^alj h l6lr^a*, SofDa|h MSofDa|h olgel; 6l k] .
 _____, lb *Nof^alj h l6lr^a Dof6&*; SofDa|h MSofDa|h olgel; 6l k] .
 nfh/, llnog, ln6/] P68 *Nof^alj h l6lr^a*, SofDa|h MSofDa|h olgel; 6l k] .
 >jf:tj, /j lgbgy, effifl lz1f0f, g0{lbnnl Mlb d\$ldng sdkgf ckm 0lg8of
 lnld6§ .
 :6g{ Pr=Pr=, k18fd]6n sf;]6 ckm *Nof^alj h l6lr^a*, cS; kfB{M cS; kmB{
 olgel; 6l k] .
 Ahjh, cyl, 6]6^a km^b *Nof^alj h l6r*, Gobf§{MSofDa|h olgel; 6l k] .

Aofrn/ ckm Phs] g -al-P8- gkfnl

dlbklZrdf-rn lj Zj lj Bfno
 Aofrn/ ckm Phs] g -al-P8-
 gkfnl lz1ff lj lzi6ls/0f

kf7dfl zlif§ Mkj]6 ; flxlo l; 4ft
 kf7dfl ; wof Mgkj]z = \$\$
 kf7dfl k\$[t M ; 4flcts
 tx Mal-P8-
 ; q M rfy]

qmcf= M #
 pQl0ff{ M
 kltxktf kf7306L M
 ; do kltkf7306L M
 hDdf kf7306L M

!- kf7dfl kl/ro

k|t't kf7dfl dlbklZrdf-rn lj Zj lj Bfno, lz1ffzf:q ; a\$fo cgt/ut ;]6/
 kf7dfl dfwfl/t rf/ a; {:gfts Aofrn/ ckm Phs] g -al-P8- txdf clbog
 ug]lj Bfylx]sf nflu tof/ kf/Psf]xf]. o; df kj]6 ; flxlo l; 4ft -/ ; , lj lg,
 cn^sf/, /lt, j qmjt / cfr-Tosf] ; 4flcts kl/ro / o; sf cfwf/df gkfnl
 ; flxlosf kdV s[tx]sf]lj j]gf ug{; lfd tNofpg]p2]o cEflnPsf]5 .

@- ; fwf/0f p2]o

- kj]6 l; 4ft cg]f/ sfjo / zAbzlSt kl/ro lbg]
- kj]6 ; flxlosf lj lefg -/ ; , lj lg, cn^sf/, /lt, j qmjt / cfr-Tosf] ; 4flcts kl/ro / ; sf cfwf/df gkfnl
- kj]6 l; 4ftsf cfwf/df gkfnl ; flxlosf s[tx]sf]lj j]gf ug{

#- lj lzi6 p2]o tyf kf7dfl ifo

lj lzi6 p2]o	kf7dfl ifo
• sfjo / ; flxlosf]; Gbe{:ki6 kfg{	Psf0 Ps Mkj]6 ; flxlosf sfjo / zAbzlQmsf]kl/ro
• sfjo kl/efiffsf]kl/ro lbg,	!- sfjo / ; flxlo
• sfjox]sf]lj 0fg ug{	!@ sfjosf]kl/efiff
• sfjosf]kpfhg :ki6 kfg{	!# sfjox]'
• zAbzlQmsf]kl/ro lbg,	!\$ sfjokpfhg
• zAbzlStsf ksf/ atfpg,	!% zAbzlStsf]kl/ro
• clewf, nlf0ff / Jo-hgf zlStsf]; fbx/0f hfgsf/l u/fpg,	!^ zAbzlQmsf ksf/
• ; flxlosf zAbzlStsf]pkof]utf	!& clewf, nlf0ff / Jo-hgf zlStsf]kl/ro
	!* ; flxlosf zAbzlStsf]pkof]utf

jjzi6 p2j0	kf7&ljifo	jjzi6 p2j0	kf7&ljifo
<ul style="list-style-type: none"> • /; sf]cy{/ kl/efiff lbg, • /; fdllsf]j 0fg ug{ • /; qsf]JofVof ug{ • /; sf]; fwf/0fls/0f klqmf atfpg, • ; ffx/0f /; sf k\$ʃ/ lrgfpg, • /; l; 4fcts]; dlIff ug{ • Wj lgsf]cy{/ kl/efiff lbg, • Wj lgl; 4fcts] k\$ʃ :ykgf 7dofpg, • Wj lgsf]j ul\$/0f ug{ • ; flxTodf Wj lgsf]pkof]utf :ki6 kfg{ • Wj lgl; 4fcts]; dlIff ug{. 	<p>Psf0 b0(M/; l; 4fct / Wj lgl; 4fct @!= /; l; 4fct @!= /; sf]cy{/ kl/efiff @!= /; fdll @!= /; qsf]JofVof @!= /; sf]; fwf/0fls/0f @!= /; sf k\$ʃ/ @!= /; l; 4fcts]; dlIff @!= Wj lgl; 4fct @!= Wj lgsf]cy{/ kl/efiff @!= Wj lgl; 4fcts] k\$ʃ :ykgf @!= Wj lgsf]j ul\$/0f • /; Wj lg • cnʃf/ Wj lg • j:tWj lg @!= ; flxTodf Wj lgsf]pkof]utf @!= Wj lgl; 4fcts]; dlIff ug{.</p> <p>Psf0 ltg Mcn^ʃf/l; 4fct / /ltl; 4fct #! cnʃf/ l; 4fct #! cnʃf/sf]cy{/ kl/efiff #! cn^ʃf/l; 4fcts] k\$ʃ dfGotf #! cnʃf/sf elʃ • zAbfnʃf / o; sf elʃ M cgkf; , ods, Znʃf • cyfñʃf / o; sf elʃ M pkdf, ðks, pTkʃff, b[6fct, cltzofʃt, ; df; fʃQm blks, cyfñʃf/Gof; , ckʃt kʃtʃf, ; j ejf fʃt #! ; flxTodf zAbfnʃf / cyfñʃf/sf] pkof]utf #! cnʃf/l; 4fcts]; dlIff ug{ • /ltf]cy{/ kl/efiff atfpg, • /ltl; 4fcts] k\$ʃ dfGotf cfñʃfpg, • /lt / uʃfsf larsf]; Dañw :ki6 kfg{ • /lt / zñllarsf]cfʃt/ atfpg, • /ltf]eʃfsf]rrf{ug{ • ; flxTodf /ltf]pkof]utf :ki6 kfg{ • /ltl; 4fcts]; dlIff ug{.</p>	<ul style="list-style-type: none"> • j qmf]tsf]cy{/ kl/efiff lbg, • j qmf]QmI; 4fcts] k\$ʃ dfGotf atfpg, • nfzþl / j qmf]QmI]leGtf :ki6 kfg{ • j qmf]QmI k\$ʃ/sf]; ffx/0f rrfsf{ug{ ; flxTodf j qmf]QmI; 4fcts]; dxEj cñʃfpg, cñʃfTol; 4fcts] k\$ʃ :ykgf]rrf{ug{ ; flxTodf cñʃfTol; 4fcts]; pkof]utf l; 4 ug{ cñʃfTol; 4fcts]; dlIff ug{. 	<p>Psf0 rf/ Mj qmf]QmI; 4fct / cf]Tol; 4fct \$!= j qmf]QmI; 4fct \$!= j qmf]QmI]cy{/ kl/efiff \$!= j qmf]QmI]fbf k\$ʃ dfGotf \$!= j qmf]QmI / nfzþl \$!= j qmf]QmI k\$ʃ/ • j 0fj Gof; j qmtf • kbkʃff/j qmtf • kbk/fw/j qmtf • j fSoj qmtf • k\$ʃ/0fj qmtf • k\$wvj qmtf \$!= % ; flxTodf j qmf]QmI; 4fcts]; dxEj \$!= ^ j qmf]QmI; 4fcts]; dlIff \$@ cñʃfTol; 4fct \$@! cñʃfTosf]cy{/ j ðk \$@! cñʃfTol; 4fcts] k\$ʃ :ykgf \$@# ; flxTodf cñʃfTol; 4fcts]; pkof]utf \$@! cñʃfTol; 4fcts]; dlIff</p> <p>Sfjosf u0fsf]kl/ro lbg, Sfjou0fsf k\$ʃ k\$ʃ/sf]; ffx/0f pñny ug{ Sfjobf]fsf]kl/ro lbg, Sfjobf]fsf k\$ʃ k\$ʃ/nf0; ffx/0f lrgfpg, 5ñbsf]kl/ro lbg, 5ñbsf]dxEj atfpg, 5ñbsf k\$ʃ/sf]rrf{ug{ u0fj rf/sf]hfgsf/l u/fpg, lgwf/t 5ñbnf0; ffx/0f lrgfpg,</p> <p>Psf0 kfF M sJou0f / sfjobf]Pj d\5ñbsf] kl/ro %!= sfJou0f %!= sfJou0fsf]kl/ro %!= sfJou0fsf k\$ʃ k\$ʃ/ • dfwb{u0f • cfñf u0f • kʃ fb u0f %@ sfjobf]f %@! sfjobf]fsf]kl/ro %@! sfjobf]fsf k\$ʃ k\$ʃ/ • kbbf]f • /; bf]f • cyfñf]f %# 5ñbsf]kl/ro %#=! 5ñbsf]dxEj %#=! 5ñbsf k\$ʃ k\$ʃ/ • zf:qlo 5ñb • nf\$ 5ñb • dSt 5ñb • cfufñs 5ñb %#=! u0fj rf/ %#=! zfbñlj qml8t, dñbfqñf8t, Izvl/0f, ehE kþft, j z:y, j; Gtltnsf, pkhñlt, cgñ6k\cfot{5ñbsf}; ffx/0f kl/ro . %#=! enñsp/1 ; hñ nx/l, uhn, uBnosf] ; ffx/0f kl/ro</p>
	Aofrn/ ckñ Phñ] g-alP8- gjfnl		

\$= Izlf0f k|qrof

klo\$ kf70 Psf0df kf70j : t5f]k\$[t / cfj Zostf cg' f/ JofVofg, klgf/, 5nkm, pbf/0f, klgf, cEof; / k|t'tls/0f lj lwx, sf]pkofu ul/g]5 . JofVofg lj lwnf0{ sdebf sd pkofu u/l lj Bfyl{ ; xeflutfdhs Izlf0f sfo\$nfkx, nfo{a9l dxTj lb0g]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tflnsf, ; Hl cflb ; d]sf]pkofu u/] ofhgfabw Izlf0f ugff hf8 lb0g]5 .

%= dNofa\$g k|qrof

dNofa\$g b0{k\$f/n]ul/g]5 M-!_ cf6t/s dNofa\$g, o; sf lgldt \$) k|tzt c'a\$ lgwf/0f ul/Psf]5 . -@ afAo dNofa\$g, o; sf lgldt ^) k|tzt c'a\$ lgwf/0f ul/Psf]5 . cf6t/s dNofa\$g slff Izlf0f ; E; E}ul/g]5 / afAo dNofa\$g ; d]6/sf cGtodf lj Zj lj Bfno k/liff koffnl] lgwf/0f u/] cg' f/ xg\$. o; sf nflu lgDgfg' f/sf]k7gofhgf /xg\$.

cf6t/s dNofa\$g -\$) k|tzt

klnnf]-lnvt k/liff	!) k tzt
bf] f]-lnvt k/liff	!) k tzt
t] f]	!) k tzt

afE! !) c'a\$ Izlfsn]s lff sfo\$nfk leq lnvt, df]vs, kofu]tds, uksfo{ slffsfo{j f kl/ofhgf sfo\$f ; ~rfng ug{; Sg\$g\

afAo k/liff -\$) k|tzt

j:tut k7g	!) x!=!)	!) j6f k7g
; aNfkt p0/flds k7g	^%#)	@ lj sNk; lxt ^ k7g
lj j7g]tds k7g	@x!=@)	! lj sNk; lxt # k7g

k7ok!ts

pkflbofo, s7j k] fb, k7f6 ; flxto l; 4f6t, nlntk/ M; ferf k\$fzg . kfly/h, s7j /fb, k7f6 ; flxtozf:q, sf7df8f]Mk1f k\$fzg . e08f/l, kf/; dl0f / dfwj k] fb kf8h, ; flxtozf:q / g7fnl ; dlnf7gl, sf7df8f]M lj Bfyl{k:ts e08f/ . zdf{dfxg/fh / vu]b] fb n06h, k7f6 / kfZrfto ; flxto l; 4f6t, sf7df8f]M lj Bfyl{k:ts e08f/ .

; Gbe{; fdull

clwsf/l, x7f6/fh, k7f6 ; dlnf7gf l; 4f6t, nlntk/ M; ferf k\$fzg .

pkflbofo, s7j k] fb, ; flxtozf:z, nlntk/ M; ferf k\$fzg .

pkflbofo, anb], ef/tlo ; flxtozf:q -efu @, j f/f0f; l MgGb lszf] PG8 ; G; .

Aofrn/ ck] PhS] g -alP8- gkfml

!tj f/l, l; of/fd, ; flxtozf:q cfj s]loefif, gol lbNnl Meltdsf k\$fzg .

lqkf7l, /fdtl't{ ef/tlo s]lo ljdz, gol lbNnl Mj f0f k\$fzg .

yfkf, df]glxdzfz, ; flxtozf:ro, nlntk/ M; ferf k\$fzg .

gu]b] /; l; 4f6t, gol lbNnl Mg] gn kianl; u xfp; .

=====, /llts]lo sl elds, gol lbNnl Mg] n kianl; u xfp; .

===== -; Dkf=, s]lofn^\$f/ ; qjQ, -JofVofsf/ Mcfrfo{lj Zj Zj /, lbNnl M cfTdf/fd PG8 ; G; .

===== -; Dkf=, qjQ, -JofVofsf/ Mcfrfo{lj Zj Zj /, j f/f0f; l M1fgd08n ln=.

===== -; Dkf=, lx6bl j qm]pmh]jt, lbNnl M cfTdf/fd PG8 ; G; .

k6t, e/t/fh, cn^\$f/ kl/r0, sf7df8f]Mg]fk].

kfly/h, efgleSt, ; flxto / l; 4f6t, lj /f6gu/ MZofdk:ts e08f/ .

a/fn, OZj /; ef] g7fnl ; flxtozf:z, sf7df8f]Mg]fk].

e\$/f0{ uflj Gb/fh, k7f6 s]lof; 4f6t, sf7df8f]Mg]fk].

dDd6, s]loksfz, -JofVofsf/ Mcfrfo{lj Zj gfy, j f/f0f; l M1fgd08n ln=.

Id>, eul/y, s]lozf:q, j f/f0f; l Mj Zj lj Bfno k\$fzg .

zdf{ /fdgfb, ef/tlo s]lozf:q, cfu/f Mj gfb k:ts e08f/ .

; xfo .xl/f] xl/j z, ef/tlo s]lozf:q s]k]t]glw l; 4f6t, j f/f0f; l MrfVaf lj Bfej g .

l; ubjh, ; f]gfy zddf{ ; flxtozf:z, sf7df8f]Mj Bfyl{k:ts e08f/ .

<p>dllokIzrdf-rn lj Zj lj Bfno Aofrn/ ckm Phs] g -alP8= gkfnl IzIfs lj Izi6ls/0f</p> <p>kf7afz zlif\$ Mcfwlgs gkfnl slj tf, ult / uhn kf7afz ; hof M gkfz= #%</p> <p>kf7afz k\$ft M; #flts tx MalP8= ; q M rfyf]</p>	<p>qnfcf= M# k0ff\$M pQl0ff\$ M kltxktf kf736l M kltkf736l M hDdf kf736l M</p>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------

!= kf7ofz kl/ro

k|t't kf7afz dllokIzrdf-rn lj Zj lj Bfno, IzIfzf:q ; a\$fo cgt/ut ; #]6/
koffnl df cfwf/t rf/ a; Aofrn/ ckm Phs] g -alP8= txdf cibog ug
lj Bfyl\$ sf nflu tof/ ul/Psf]xf]. o; kf7afzdf cfwlgs gkfnl krib/ slj tf,
ult tyf uhnx\$ sf]lj j fglids ; dllof u/fpg]p2jo /lvPsf]5 .

@= ; fwf/0f p2jo

- k'l6-kf7rflo dgotfsf cfwf/df krib/ slj tfsf]; #flts kl/ro lbg]
- gkfnl slj tfsf]lj sf; qnd, kdv df\$ tyf dh kj [ox\$ sf]kl/ro kbfq ug]
- lgwfl/t ; l6sf l j wfut kj [Q tyf ltgsf /rgfsf]lj le\$g bl[6sf]fn]
lj j f gf ug{; Sg]lfdtsf]lj sf; ug]
- plNnlvt slj tf-sf]oleqsf lj Izi6 k^stx\$ sf]JofNof-lj Zn]f of ug{
; lfd tNofpg].

#= lj Izi6 p2jo tyf kf7afj ifo

lj Izi6 p2jo	kf7afj ifo
• cfwlgs gkfnl slj tfsf]	Psf0 Ps M slj tf l; 4ft / cfwlgs gkfnl kl/ro, kl/efiff, / t\$]x\$ sf]
rrfug{	slj tfsf]lj sf; qnd != slj tfsf]kl/ro
• cfwlgs gkfnl slj tfsf kdv	!= slj tfsf]kl/efiff df\$, wf/f, pkwf/f/ kj [ox\$]
df\$, wf/f, pkwf/f/ kj [ox\$]	!\$ cfwlgs gkfnl slj tfsf kdv df\$, wf/f, pkwf/f/ kj [ox\$]
• ultuhnsf]; #flts :j z k /	!= ult-uhnsf]; #flts :j z k / t\$]x?
t\$]sf]kl/ro lbg,	!^ cfwlgs gkfnl ult uhnsf]lj sf; qnd kdv
• cfwlgs gkfnl ultuhnsf]	df\$ / kj [Q
lj sf; qnd / kj [Q plNny ug{	

lj Izi6 p2jo	kf7afj ifo
• lgwfl/t slj sf]kl/ro, kj [Q / lj z]tf pNny ug{	Psf0 b0 M lgwfl/t slj / ltgsf slj tf #! lgDglnvt slj sf]kl/ro, sfJokj [Q / lj z]tf @@ nygfy kf\$ M ; ct-sflsn #@ nldlk fb b] sf]f Mofql @-\$ l; l4r/0f >] M d]f]k]tlala @-% uf\$fnk] fb l/dfn M; kgfdf @^ plNnlvt slj tfsf lj Izi6 k^Qmsf]JofNof
• lgbl6 slj tfsf]k7g, cf:j fbg / efj afy ug{	Psf0 ltg M lgwfl/t slj sf slj tf #! lgDglnvt slj x\$ sf]kl/ro, kj [Q / dvo lj z]tf #@ elk z]rg M 3Dg]d]dfly cGwf]df5] ## df\$g sf]f/fnf M km] l\$]f] h/f #\$ kf/hft M nfx/lf0[Psf /f]l kf]dsfsf]kq #% j]f]l sf]f M dft\$]f]df5\$]f]efif0f M dlb/ft kl5sf]; 8sl; t #^ plNnlvt slj tfsf lj Izi6 k^Qmsf]JofNof
• lgbl6 slj tfsf dfld\$ k^Qmsf]JofNof ug{.	Psf0 rf/ M lgwfl/t slj / ltgsf slj tf #! lgDglnvt slj x\$ sf]kl/ro, kj [Q / dvo lj z]tf \$@ lbg] clwsf/l M 07j / df5] \$# sf]felf0f an M \$\$ tf]f u?^ M w]6f9fsl lk]tdfnf0{ \$% dghh Mcfh /lt cfsfz \$^ > j of d\$]f]aofg \$& xl/eSt s6]fn Mof]lh]bul v)s]lh]bul \$-* plNnlvt slj tfsf lj Izi6 k^Qmsf]JofNof
• lgwfl/t ultsf/sf]kl/ro, kj [Q / l j z]tf pNny ug{	Psf0 kfr M lgwfl/t ultsf/ / ltgsf ult %#! lgDglnvt ultsf/sf]kl/ro, kj [Q / dvo lj z]tf %@ dfwj l3ld/]M ho ho ho x]g]kfn %# sf]lnk] fb l/hfn Mcf]f 5fk] g/f]m egl %\$ ls/0f v/] M d]h]c]f]x]f]l/bP/ %% sf]fxl/ a/fn Msd{u/f} %^ plNnlvt ultsf dfld\$ k^Qmsf]JofNof
• lgwfl/t ultsf]k7g, cf:j fbg / efj afy ug{	Psf0 5 M lgwfl/t uhnsf/ / ltgsf uhn #! lgwfl/t uhnsf/sf]kl/ro, kj [Q / dvo lj z]tf ^@ wl/]b]k]lif[M]tDn]cd] kfpq]eP ^# a\$]f/fg]f ul/asf]vg a/} ^\$ 1fg]f s/ kf\$] M v08x/ gofFgoF ^% dg]llhsf] Mxf] /Ng l; s]d]h] ^ plNnlvt uhnsf lj Izi6 k^Qmsf]JofNof
• lgbl6 ultsf dfld\$ k^Qmsf]JofNof ug{.	

\$= Izlf0f k|qrof

klo\$ kf70 Psf0df kf70j : t\$ k\$[t / cfj Zostf cg' f/ JofVofg, k\$g[t/, 5nkmm, pbfy/0f, k\$zg, cEof; / k\$[t ls/0f lj lwx_s]pkofu ul/ g]5 . JofVofg lj lwnf0{sdegbf sd pkofu u/l lj b0fy{; xeflutfdhs Izlf0f sfo\$nfkx_s nfo{a9l dxTj lb0g]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tflnsf, ; Hl cflb ; d]sf]pkofu u/] ofhgfabw Izlf0f ugff hf\$ lb0g]5 .

%= dNofa\$g k|qrof

dNofa\$g b0{k\$f/n]ul/g]5 M-!_ cf6t/s dNofa\$g, o; sf lgldt \$) k|ltzt c'a\$ lgwf{0f ul/Psf]5, -@ afAo dNofa\$g, o; sf lgldt ^) k|ltzt c'a\$ lgwf{0f ul/Psf]5 . cf6t/s dNofa\$g slff Izlf0f ; E; E}ul/g]5 / afAo dNofa\$g ; H]6/sf cGtodf lj Zj lj Bfno k/liff k\$ffnln] lgwf{0f u/] cg' f/ xg\$. o; sf nflu lgDgfg' f/sf]k\$gofhgf /xg\$.

c6t/s dNofa\$g -\$) k|ltzt

klnf]-lnvt k/liff	!) k ltzt
b]f]-lnvt k/liff	!) k ltzt
t]f]	!) k ltzt

af\$! !) c'a\$ Izlfsn]slff sfo\$nfk leq lnvt, dflvs, kofuuds, uksfo{ slffsfo{j f kl/ofhgf sfo\$! ; ~rfng ug{; Sg\$g\

afAo k/liff -\$) k|ltzt

j:tut k\$g	!) x!=!)	!) j6f k\$g
;^Nfkt pQ/flds k\$g	^x%#)	@ lj sNk; lxt ^ k\$g
lj j\$g/flds k\$g	@x!)=@)	! lj sNk; lxt # k\$g

k7ak:ts

clwsf/l, lbg\$, *c6t/st clenY*, nlntk/ M; ferf .
s6f fn, xl/eSt, *ofjhobul vjsjhobul*, sf7df8fM/Tg k:ts e08f/ .
v/jb, ls/0f, *kptds*, sf7df8fM/kfog k] .
l3ld/] dfwj, *lslg/lsg/*, nlntk/ M; ferf .
lqkf7l, jf; b] / cfo -; Dkf=, *gkfnl sljt efu \$*, nlntk/ M; ferf k\$fgz .
kl/>dl, 3gZofd Gofkfg] *uhn* ; *sfbo{dldsfH*, e}xjf M; gnf06 cf-df=j= .
kf\$jh, 1fgj fs/, *v08x/ goffgoft*nlntk/ M; ferf k\$fgz .
kf\$ofn, nygfy, *nflno efu !*, nlntk/ M; ferf k\$fgz .
k\$liif{wl/jb] ; *donf0{; nfd*, lrtj g Mv\$lsnf-xl/snf nfld5fg]; dfh sNof0f
k|ti7fg .
afw', r8fdlof -; Dkf=, ; *ferf sljt*, nlntk/ M; ferf k\$fgz .

a/fn, s]0fxl/, *Ps ktb Mcg\$ kg*, nlntk/ M; ferf k\$fgz .

=====, *uhn l; 4fgt / k/Dk/*, nlntk/ M; ferf k\$fgz .

=====, *ult l; 4fgt / 0txf;* sf7df8fMlj Bfyl{k:ts e08f/ .

e08f/l, kf/; dl0f / dfwj k] fb kf\$jh, *gkfnl sljt / sfo*, sf7df8fMlj Bfyl{k:ts e08f/ .

dgafhsl, *uhnuEf*, sf7df8fM; ferf k\$fgz .

l/hfn, sflnk] fb, *sJ5 / lhobul jj tfo lb05'*, nlntk/ M; ferf k\$fgz .

zdf{ tf/fgy -; Dkf=, ; *d; fdlos ; ferf sljt*, nlntk/ M; ferf k\$fgz .

z]rg, ekL, *30gJdJdly c0mfjd05*, nlntk/ M; ferf k\$fgz .

;Gbe{kfdul

hf\$l, stdf/axfb/, b] sf\$fsf k\$fv slj tf s[tsf]sfqnqlds ljj hgf, sf7df8fM l; 4fy{j g:ynl k\$1s kl/ifb .

=====, dxfslj b] sf\$ / pgzf dxfsfjo, nlntk/ M; ferf k\$fgz .

lqkf7l, jf; b], gkfnl slj tfsf]l; xfj nf\$g, nlntk/ M; ferf k\$fgz .

g]/f-k\$kt, gkfnl ; flxTosf], sf7df8f

k/fhhL, 7fs/k] fb, gkfnL ; flxTosf]kl/qmdf, sf7df8fMgkfnl lj Bf k\$fgz .

afw', r8fdlof, b] sf\$ / nlntk/ M; ferf k\$fgz .

n05h, vujbk] fb, slj tf l; 4fgt / gkfnl slj tfsf]0ltxf; , sf7df8fMg]/f-k\$kt .

zdf{ tf/fgy, gkfnL ; flxTosf]0ltxf; , sf7df8fM ; a\$nk k\$fgz .

=====; Dkf=, ; d; fdlos ; ferf slj tf, nlntk/ M; ferf k\$fgz .

zdf{ dfkg/fh / bof/fd >]7, gkfnL ; flxTosf]; Hfk 0ltxf; , nlntk/ M; ferf k\$fgz .

zdf{ lj g\$; ulltgf6k Dk/fdf /fi6slj l3ld/] sf7df8fMcs; knf\$06/g] gn k\$ans] g .

>]7, bof/fd, ; flxTosf]0ltxf; M l; 4fgt / ; Gbe{ sf7df8fMqsf0f k\$fgz .

>]7, /d], gkfnL slj tfsf k] Q, nlntk/ M; ferf k\$fgz .

; j H, cle ; Dkf=, ; dsfnlg gkfnL slj tf, sf7df8fMg]/f-k\$kt .

dllokIzrdf-rn lj Zj Ij Bfno Aofrn/ ckm Phs] g -al-P8=	gkfnl Izlf Ij Izis/0f
kf7afz zlif§ Mcfwlgs gkfnl gf6s / Psfa\$sl	qndcf= M#
kf7afz ; Wof Mgkfz= #§^	pQLOff{ M
kf7afz k\$lt M; 4flts	kltxktf kf7366L M
tx M al-P8=	kltkf7366L M
; q M rfyf]	hdaf kf7366L M

!- kf7ofz kl/ro

kjt kf7afz dllokIzrdf-rn lj Zj Ij Bfno, Izlfzf:q ; a\$fo cft/ut ; 4]6/
koffnl df cfwl/t rf/ a; [:gfts Jofrn/ ckm Phs] g -al-P8= txdf clbog
uglj Bfylxsf nflu tof/ kf/Psf]xf]. o; kf7afzdf gkfnl gf6s / Psfa\$lsf]
l; 4ft, :j z k, t1j, j ul§/0f / lj sf; qnd / lgwfl/t s[t / ltgsf ; 16sf]kj]Q
hfgsf/l u/fpg]ck]ff / fvPsf]5

@= ; fwf/0f p2]o

- gf6s / Psfa\$lsf]; 4flts kl/ro lbg]
- cfwlgs gkfnl gf6s / Psfa\$lsf]lj sf; qndsf]df§ / wf/fut kj]Q
7Dof0{j 0fg ug{
- gf6s / Psfa\$lsf]t1j sf cfwf/df lglb{6 s[t xsf]lj j }gf ug{; lfd
tNofpg]

#= lj Izis p2]o tyf kf7afj ifo

Ijlzi6 p2]o	kf7bjjifo
<ul style="list-style-type: none"> gf6ssf]; 4flts kl/ro lbg, kj]Q tyf kfZrflo gf6dfotf; DaGwl hfgsf/l lbg, gf6ssf]kl/efiff atfpg, gf6ssf]j ul§/0f ug{ gf6atEj xz sf]klxrfg ug{. 	Psf0 Ps Mg6ssf]; 4flts kl/ro != gf6ssf]; 4flts kl/ro != ; Vft / bM/fgt gf6ssf dfotf != gf6ssf]kl/efiff != gf6ssf]j ul§/0f ug{ != gf6ssf tEj xz
<ul style="list-style-type: none"> gkfnl gf6ssf]lj sf; qndsf] j 0fg ug{ cfwlgs gkfnl gf6ssf kdV df§, wf/fut kj]Q / lj z]ftf 7Dofpg, cfwlgs gkfnl gf6ssf]kj]t{ pQ/j tl{kphu+kj]Q atf0{ thgf ug{. 	Psf0 b0(M cfwlgs gkfnl gf6ssf]lj sf; qnd @- gkfnl gf6ssf]kj]Des lj sf; M alhf/fk0f / p7fg @- cfwlgs gkfnl gf6ssf kdV df§ / wf/fut kj]Q @# cfwlgs gkfnl gf6ssf pQ/j tl{kphu / kj]Q @\\$ kj]t{/ pQ/j tl{gf6ssf]thgf

Ijlzi6 p2]o	kf7bjjifo
<ul style="list-style-type: none"> gf6ssf]; 4flts kl/ro lbg, kj]Q tyf kfZrflo gf6dfotf; DaGwl hfgsf/l lbg, gf6ssf]kl/efiff atfpg, gf6ssf]j ul§/0f ug{ gf6atEj xz sf]klxrfg ug{. 	Psf0 Ps Mg6ssf]; 4flts kl/ro != gf6ssf]; 4flts kl/ro != ; Vft / bM/fgt gf6ssf dfotf != gf6ssf]kl/efiff != gf6ssf]j ul§/0f ug{ != gf6ssf tEj xz
<ul style="list-style-type: none"> lgwfl/t gf6ssf/sf]kl/ro lbg, lgwfl/t gf6ssf/sf kj]Q pNhj ug{ kf7a gf6sx,zsf]tflEj s lj Znj]0f ug{ lglb{6 gf6as[tsf dfld§ k^Qmsf]JofVof ug{. 	Psf0 ltg MkdV gkfnl gf6ssi/ / ltgsf gf6asRt != lgwfl/t gf6ssf/sf]kl/ro != lgwfl/t gf6ssf/sf kj]Q / lj z]ftf != gf6atEj sf cfwf/df kl tlglw gf6ssf] clbog / lj Znj]0f != syfgs != rl/q != j ftfj /0f != p2]o != ; jfb=syfksyg != efiffzjL != /aNd-rloff-clegptf != zlif§ ; fy§tf != gf6ssf / ltgsf gf6s != afns]0f ; d Mdb5f]Joyf != lho dln M:dftsf]kvffleq != af; 'zzl MaF/ldf gc6fPsf wbxz != lgwfl/t gf6ssf lj Izis k^Qmsf]JofVof
<ul style="list-style-type: none"> Psfa\$lsf]; 4flts kl/ro lbg, Psfa\$lsf]kl/efiff atfpg, Psfa\$lsf tEj xz lgwfl/0f ug{ Psfa\$lsf]j ul§/0f ug{ Psfa\$sl / gf6ssf lj rsf] legtf atfpg, 	Psf0 rf/ MPsffa\$lsf]; 4flts kl/ro / gkfnl Psfa\$lsf]lj sf; qnd != Psfa\$lsf]kl/efiff != Psfa\$lsf tEj x? != Psfa\$lsf j ul§/0f != Psfa\$sl / gf6s != gkfnl Psfa\$lsf]kj]Des lj sf; -k[7eld M alhf/fk0f / p7fg != cfwlgs gkfnl Psfa\$lsf]lj sf; qnd, kdV df§ / wf/fut kj]Q != cfwlgs gkfnl Psfa\$lsf]pQ/j tl{kphu / kj]Q

Ijlzi6 p2j0	kf7bjifo
• Igwf/t Psfa\$lsf/sf]kl/ro lbg,	Psfo kffr M kdV Psfa\$lsf / Itgsf kltglw Psfa\$
• Igwf/t Psfa\$lsf/sf Psfa\$lut k]Q s]hpg,	%! Psfa\$lsf/sf]kl/ro %@ Psfa\$lsf/sf]k]Q
• kf7d Psfa\$lsf/k7g, cf:j fbg / afy ug{	%# Psfa\$ t]Q sf cfwf/df kltglw Psfa\$lsf]clbog
• Psfa\$lsf/x]sf Psfa\$lsf] tf]ej s Ij Zn]of ug{	%#! syfgs
• Igwf/t Ij Ijlzi6 k]Qmsf]JofVof ug{.	%#@ r]q %# ; jfb;syfksyg %#\$ p2j0 %#% /^nd-rlotf=cego %#^ efiizz]l %#& zlif\$; fy\$tf %\$ Psfa\$lsf / Itgsf Psfa\$ %\$=! x]bor]b]; x k]fg M.u^nfnsf]lrltfl %\$=@ uflj Gbaxfb/ dNn ..uf]fn M.olusf] I; sf/ü %\$#= eldlglw Itj f/L M.efj g]ü %\$=\$ df]g/fh zdflM.ca afen]xg]ü %\$=% uflfn k/fhhl M.uf]fn 4sf b0{5ph %\$=^ cz]f dNn M.d eg]f]xfdlü %\$=& Izj chwsf/L M.; x; g]ü %\$=* ; ?eQm M.dnfdlü %\$=(dgaxfb/ dlvof M.c]bf/fdf af]g]z %\$=!) zf/bf ; aaf M.ozf]f/f %\$= Iglb]6 Psfa\$lsf Ij Ijlzi6 k]Qmsf]JofVof

= Ijlzi6 k]qnof

k]o\$ kf70 Psf0df kf70j :t]sf]k\$[t / cfj Zostf cg] f/ JofVofg,
k]g]t/ , 5nk]m, pbfx/0f, k]bz]g, cEOF; / k]ttls/0f Ij lwx?sf]pkof] ul/g]
5 . JofVofg Ij lwnf0{sde]bf sd pkof] u/l Ij b0fyl{; xeflutfdhs Ijlzi6
sfo\$nfkx?nf0{a9l dx]Tj lb0g]5 . o; }u/l kf70 k]ts; Gbe{k]ts, kf7kq,
cf/y, tf]nsf, ; k]cflb ; d]sf]pkof] u/] ofhgfabw Ijlzi6 ug]f hf]b lb0g]
5 .

%= dNofa\$g k]qnof

dNofa\$g b0{k\$f/n]ul/g]5 M-!_ cf6t/s dNofa\$g, o; sf lg]dt \$) k]tzt
c^s Igwf]f ul/Psf]5 , @ af]o dNofa\$g, o; sf lg]dt ^) k]tzt c^s
Igwf]f ul/Psf]5 . cf6t/s dNofa\$g slff Ijlzi6 ; E; E}ul/g]5 / af]o
dNofa\$g ; d]6/sf cGtodf Ij Zj Ij Bfno k/liff k]ffnln] Igwf]f u/] cg] f/
xg]f . o; sf nflu lg]gfg] f/sf]k]gofhg] /xg]f .

c6t/s dNofa\$g -\$) k]tzt

klxnf]-lnlvk k/liff	!) k]tzt
bf] f]-lnlvk k/liff	!) k]tzt
t] f]	!) k]tzt

afsl !) c^s Ijlzi6 sfo\$nfk leq lnlvk, df]vs, k]ffnids, u]sfo{
sIffsfo{j f kl/ofhg] ffo\$sf ; kdf ; ~rfng ug{; Sg]g\

a]o k/liff -^) k]tzt

j:tut k]g	!) x!=!)	!) j 6f k]g
; ^Nfkt p0/flds k]g	^x%-#)	@ Ij sNk; lxt ^ k]g
Ijj]gffds k]g	@x!)=@)	! Ij sNk; lxt # k]g

k7dk:ts

Itj f/L eldlglw, **Psf]sI k]hj**, nlntk/ M; ferf k\$fgz .
dNn, cz]f, **cg]bbqnd**, nlntk/ M; ferf k\$fgz .
dNn, Ij ho, :**d]tsf]kvfpleq**, nlntk/ M; ferf k\$fgz .
j f; ; zzl, **aF]ldf gc6Psf wbxz**, nlntk/ M; ferf k\$fgz .
; d, afns]f, **db5f]oyf**, nlntk/ M; ferf k\$fgz .

o]e{fdul

clwsf/L /fdnfn, **g]fml Psfa\$li ofqf**, bflh]n^a Mg]fnL ; flxTo ; ~rflosf .
cofh, ej]j, ; **ferf Psfa\$li**, nlntk/ M; ferf k\$fgz .
pkflbofo, s]j k]fb, **g]fml Psfa\$li / Psfa\$lsf/**, nlntk/ M; ferf k\$fgz .
——, uflks]f zdf/ / leS6/ k]fg, **g]fml Psfa\$li-!**, nlntk/ M; ferf
k\$fgz .
uf]fn] uflj Gbaxfb/, **e]f]f3/**, nlntk/ M; ferf k\$fgz .
9^nh, ef]h/fh / bluf]f fb bfxfn, **g]fml g]fs**, **Psfa\$li / lgaW**, sf7df8f]M
PdS] k]Ans] g .
k/fhhl, uflfn, **uf]f4ef b0{5p**, nlntk/ M; ferf k\$fgz .
e08f/L, kf/ ; dl0f / cGo, **g]fml ub / g]fs**, sf7df8f]Mj Bfyl{k]ts e08f/ .
j fln] dfw] k]fb, lxdnfn k/l, **g]fml g]fs**, **Psfa\$li / lgaW**, sf7df8f]Mj ; g
j fln]. dgk]l

<p>dllokIzrdf-rn lj Zj lj Bfno Aofrn/ ckm Phs] g -al-P8= gkfnl lzlf LJ Izi6ls/0f</p> <p>kf7afz zlif\$ Mgkfnl afn; flxlosf]clobog kf7afz ; hof Mgkfz= \$%! kf7afz k\$ft M ; fgt tx M al-P8= ; d]6/ M kfFf)</p>	<p>qkf cf= M# pQLOff{ M kltxktf kf736L M ; do kltkf736L M hdaf kf736L M</p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------

!- kf7ofz kl/ro

of]kf7afz dllokIzrd lj Zj lj Bfno, lzlfzf:q ; a\$fo c6t/ut ; d]6/ koffnldf
cfwfl/t rf/ a; :gfts -al-P8= txdf clobog ug]lj Bfylkjnf0{afn; flxlosf]
l; 4ft, gkfnl afn; flxlosf]lj sf; qnd, kj]Q Pj d\kltlgw afn; flxlosf/ /
ltgsf s[tsf]lj jgf ds clobog u/fpg]b]6sf]f /flvPsf]5 .

=; fwf/0f p27o

- afn; flxlosf]; fgt kl/ro sf; fy)gkfnl afn; flxlosf]lj sf; qndsf]
hfgsf/l kbf gf ug]
- Igwf/t afn; flxlosf/x]sf]kj]Qut kl/ro lbg ; lfd tNofpg]
- Igwf/t afn; flxlosf s[tx]sf]cf:j fbg, afy tyf lj jgf ug{; Sg]
lfdtsf]lj sf; ug].

#= lj Izi6 p27o tyf kf7afj ifo

lj Izi6 p27o	kf7afj ifo
• afn; flxlosf]kl/ro / kl/efiff lbg,	Psfo Ps Mafn; flxlosf]; fgt s k/yf != afn; flxlosf]kl/ro / kl/efiff
• afn; flxlosf]lj wfut lrgf/l kjtt ug{	!= afn; flxlosf]lj wfut lrgf/l kjtt ug{
• afn; flxlosf clobogsf k4ltsf] lgkof ug{	!= afn; flxlosf clobogsf k4ltsf] lgkof ug{
• gkfnl afn; flxlosf]lj wfut lj sf; qndsf]k/yf kjtt ug{.	!= afn; flxlosf clobogsf k4ltsf] lgkof ug{

lj Izi6 p27o	kf7afj ifo
• Igwf/t slj / ltgsf afnslj tfsf]kj]Q / lj z]tf atpg,	Psfo b0{Mg]fnl afnslj tf / afnsfjo @!= Igwf/t slj / ltgsf afnslj tfsf] kj]Q / lj z]tf
• Igwf/t slj / ltgsf afnslj tfsf]lj legg b]6sf]f]lj jgf ug{.	@@ Igle gg sf]faf6 Igwf/t afnslj tfsf] lj jgf @# nldlk]fb b]sf]f M!stfa r/f] @\$ dfwj k]fb l3ld/]Mlahh]/ lahhf @% aB /fgf Msxfhfg]sxfrhfg] @^ blufhfn >]7 M; Gtsf]5ftf @& sf]f]fb k/fhhl Mhgtf/f
• Igwf/t syfsf / ltgsf afnsyfsf]kj]Q / lj z]tf atpg,	Psfo ltg Mg]fnl afnsyf #=! Igwf/t syfsf / ltgsf afnsyfsf] kj]Q / lj z]tf
• Igwf/t syfsf / ltgsf afnsyfx]sf]lj legg b]6sf]f] lj jgf ug{.	#= Igle gg sf]faf6 Igwf/t afnsyfx]sf] lj jgf #= b]sf]f yfkf M; gkv]L r/l #= /d]z lj sn M!xp]56al #= sXg]f gf; ggl Mahah r/f / uhfasf]kmh #= uf]vaxfb/ l; x M rty]sf]rlt\$nf] #= ; eQm McGgkof{iky\$; #=* lj go s; h'M 38lx]sf]h^un -lrqsyf #= w] l3ld/]M /fglkf]l
• Igwf/t afn; flxlosf/x]sf] kl/ro lbg,	Psfo rf/ Mg]fnl afnpkof; , gfs, lgaW / h]gl
• Igwf/t ny]sx]sf afnpkof; sf]cf:j fbg / lj jgf ug{	\$!= Igwf/t afn; flxlosf/x]sf]kl/ro \$@ Igwf/t afn; flxlosf/ / ltgsf pkof; , gfs, lgaW / h]gl
• Igwf/t ny]sx]sf afngf6ssf] cf:j fbg / lj jgf ug{	\$# Igwf/t afnpkof; sf]cf:j fbg / lj jgf
• Igwf/t ny]sx]sf afnlgaWsf] cf:j fbg / lj jgf ug{	• r8fdlof aW' Mcgfy]b]df Pln; • -cgfbt
• Igwf/t ny]sx]sf afnhlj glsf] cf:j fbg / lj jgf ug{.	• slj tf/fd >]7 Mcgfy]ofqf • lgwf/t afngf6ssf]cf:j fbg / lj jgf
	• /d]z lj sn Mca ltdl g/fpm ls/0f • zf/bf/d0f g]fn Mc7f6 \$% lgwf/t afn lgaW cf:j fbg / lj jgf • t]hksfz >]7 MemG8Psf]au]f • /d]z >]7 Mdf]la; f g; s]f]; fyl • zfbtbf; dfg]w Mkgf]sf]syf \$^ lgwf/t h]gl glsf]cf:j fbg / lj jgf • r8fdlof aW' Mdf]l/fd e66

\$= Izlf0f k|qmf

klo\$ kf70 Psf0df kf70j : t\$]k\$[t / cfj Zostf cg' f/ JofVofg, k\$g]t/, 5nk\$m, pbf/0f, k\$zg, cEof; / k]ttls/0f l]lx?sf]pkofu ul/g]5 . JofVofg l]j lwnf0{ sdebf sd pkofu u/l l]j b0fyl{; xeflutfdhs Izlf0f sfo\$nfkx?nf0{a9l dxTj lb0g]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tflnsf, ; Hl cflb ; d]sf]pkofu u/] ofhgfabw Izlf0f ugff hf8 lb0g]5 .

%= dNofa\$g k|qmf

dNofa\$g b0{k\$f/n]ul/g]5 M-!_ cf6t/s dNofa\$g, o; sf lgldt \$) k|ltzt c'a\$ lgwf/0f ul/Psf]5 . -@ afAo dNofa\$g, o; sf lgldt ^) k|ltzt c'a\$ lgwf/0f ul/Psf]5 . cf6t/s dNofa\$g slff Izlf0f ; E; E}ul/g]5 / afAo dNofa\$g ; d]6/sf cGtodf l]j Zj l]Bfno k/liff k]ffnln] lgwf/0f u/] cg' f/ xg\$. o; sf nflu lgDgfg' f/sf]k\$gofhgf /xg\$.

c6t/s dNofa\$g -\$) k|ltzt

klnf]lnvt k/liff	!) k ltzt
bf] l]lnvt k/liff	!) k ltzt
t] l]	!) k ltzt

afE!) c'a\$ Izlfn]slff sfo\$nfkleg lnvt, df]vs, k\$flnd, u]sfo{ slffsfo{j f kl/ofhgf sfo\$ff ; ~rfng ug{; Sg\$g\

afAo k/liff -\$) k|ltzt

j:tut k\$g	!) x!=!)	!) j6f k\$g
;^Nfkt p0/flds k\$g	^x%#)	@ l]sNk; lxt ^ k\$g
l]j j]gfls k\$g	@x!)=@)	! l]sNk; lxt # k\$g

kf7ak:ts

s; h" lago, 38lx; sf]h\$an, sf7df8f]M?d 6'l/8 .
a\$w, r8fdl0f, cGf]f]b\$zdf Pln;, sf7df8f]MPstf a\$; .
_____, df]l/fd e6k, sf7df8f]MPstf a\$; .
l3ld/] dfwj, lahh]/ lahhf, nlntk/ M; ferf k\$fzg .
l3ld/] w\$, w\$ l3ld/\$f a\$nsyf, sf7df8f]Mlj j \$ l; hg\$ln k\$fzg .
yfkf, b] s\$df/L; gkv\$ l/r/l, nlntk/ M; ferf k\$fzg .
b] s\$df, nldlk] fb, ; gsf]laxfg, nlntk/ M; ferf k\$fzg .
gf; ggl, sXg\$of Mahah r/f / uhfasf]kn\$, sf7df8f]MPstf a\$; .
g\$fn, z\$ft/d0f, c7f, sf7df8f]MPstf a\$; .
k/fhhl, s\$0fk] fb, h\$tf/f, sf7df8f]MPstf a\$; .

dfg\$w/, z\$ftbf; , kfglsf]syf, sf7df8f]Mafnsf] Hl k\$fzg .

/fgf, aE, k!6sf/L, nlntk/ M; ferf k\$fzg .

; ?eQm cGgk\$]f{ky\$, sf7df8f]MPstf a\$; .

l; x, uf]vaxfb/, rt]\$f]rlt\$nf, sf7df8f]MPstf a\$; .

>]7, slj tf/fd, cGf]f]ofqf, nlntk/ M; ferf k\$fzg .

>]7, thk\$fz Men\$8Psf]au\$if, sf7df8f]MPstf a\$; .

>]7, blf\$fn, ; Gtsf]5ftf, sf7df8f]MPstf a\$; .

>]7, /fd]z, d\$]la; g; s\$]f; fyl, sf7df8f]MPstf a\$; .

; Gbe{ fdul

cj :yl, dxfb], afn; flxlosf l]wf / ltgsf]nygk\$]qmf, sf7df8f]MPstf a\$; .

k\$fg leS6/ -; Dkf=, g\$fnl afn; flxlosf]; o j if{ sf7df8f]Mg\$fn afn; flxTo ; dfh .

k\$fg, k\$fb, g\$fnl afnj f\$]o kl/ro sf]z, sf7df8f]Mdf6g r\$]f/l .

_____, k|tlglw afnslj tfxz, sf7df8f]Mlj j \$ l; hg\$ln k\$fzg .

a\$w, r8fdl0f / cGo -; Dkf=, g\$fnl afnlj Zj sf]z, sf7df8f]Mg\$fn afn; flxTo ; dfh .

dlibklZrdf-rn lj Zj lj Bfno
Aofrn/ ckm Phs] g -al-P8=
gkfnl Izlff lj Izisls/0f

kf7afz zlif\$ Mcgj fb / sfzlj 1fg
kf7afz ; lsf M gkfz= \$%
kf7afz k\$ft M ; fnts
tx M al-P8=
; q M kfFf}

qjcf-M#
k0ff\$ M
pQl0ff{ M
k|txktf kf736L M
k|tkf736L M
hDdf kf736L M

!= kf7afz kl/ro

k|t't kf7afz dlibklZrdf-rn lj Zj lj Bfno, Izlffzf:q ; a\$fo cft/ut ; f]6/
k0ffnl df cfwf/t rf/ a; :gfts Jofrn/ ckm Phs] g -al-P8= txdf cibog
uglj Bfylk\$ nfli tof/ kfl/Psf]xf] o; kf7afzaf6 cgj fb / sfzlj 1fg; DaGwl
lj ifoj :tsf]cibog lj Zn]0fdf ; xofy klofpg]nlo /flvPsf]5 .

@= ; fwf/0f p2jo

- cgj fb cibog; DaGwl cfwf/e t cj wf/0ff k|t't ug{
- cgj fbsf]kphg, dxlj / pkofutfsf ; fy)cgj fbsf k\$ff/x, atfpg]
- cgj fb k|qmfstf]j 0fg ubcgj fb ; d:ofx, cflofpg]
- sg}eflifs ; fdul]sf]gkfnl efiffdf cgj fb ug{
- sfzlj 1fg ; DaGwl cfwf/e t cj wf/0ffx, k|t't ug{
- sfz ; Dkfbg k|qmf cEfnl sfz lgdf]f ug{
- sfz lgdf]sf]kj lq, kfZrflo tyf gkfnl k/Dk/fsf]j 0fg ug{
- efiff izlff / sfzsf]; DaGwl atfpb}eflifs ; fdul ; a\$ng u/l sfzlgdf]f ug{.

#= lj Izisls p2jo tyf kf7afj ifo

Ijlzi6 p2jo	kf7afj ifo
cgj fbsf]kl/ro lbg,	Psf0 Ps Mcgj fb cibogs]kl/ro / k\$ff/
cgj fb cibogs]kphg /	!= cgj fbsf]kl/ro
dxlj atfpg,	!=@ cgj fb cibogs]kphg / dxlj
cgj fb cibogs]lj sf; qmd	!=# cgj fb cibogs]lj sf; qmd
:ki6 kfg{	!=\$ cgj fbsf k\$ff/x,
cgj fbsf lj lj w k\$ff/x, sf]	!=!= ; flx]tos, j]flgs, k lj lws /
j 0fg ug{	oflqscgj fb
	!=\$@ Psf]dv / aof]dv cgj fb
	!=\$# cft/ eflifs, effift/s / cftlj]os
	cgj fb
	!=\$= zflabs, dQm lj ifof]dv / ; Argf-
	p6dV cgj fb
	!=\$% cgj fbsf cfo k\$ff/

Aofrn/ ckm Phs] g -al-P8= gkfnl

Ijlzi6 p2jo	kf7afj ifo
<ul style="list-style-type: none"> cgj fbsf]kl/qmofsf] :ki6; E j 0fg ug{ Sof6kmf] gf08f / Godfs\$ f cgj fb; DaGwl dflotf k t't ug{ cgj fbdf k fj kfg]t ej x, sf] :ki6; E aofg ug{ cgj fbsf lj lj w klf; E ; DaGwt ; d:ofx, cflofpg, oflqgs cgj fb / o; sf pknAw; E kl/rt xg . 	Psf0 b0(M cgj fbsf]kl/qmof / ; d:of != cgj fbsf]kl/qmof =@ Sof6kmf] gf08f / Godfs\$ f cgj fb; DaGwl dflotfx, z #@ cgj fbdf k fj kfg]t ej x, z #=! ; f]s[tsf]k\$ft #=@ ; f]efiffs]k\$ft #=# nloefffs]k\$ft #= \$ cgj fbsf]p2jo #= % wd{ ; nsf]t / k/Dk/f #= ^ kf7ssf]?ir #= & cgj fbsf]kl/j z #= * cgj fbsf]1fg, l; k, Ifdtf / clej IQ #= cgj fbsf ; d:of #= !; f]efiff / kf7; E ; DaGwt #= @ nloefff; E ; DaGwt #= # eflifs Psf0 jf old; E ; DaGwt #= \$ cgj fb k qmf; t ; DaGwt #= oflqgs cgj fb / o; sf pknAw

<ul style="list-style-type: none"> cgj fb dNof^sgsf cfwf/x, kgf]t' ug{ cgj fbsdf xkgk]ck]lft u0fx, atfpg, cgj fbsf jf-5glo u0fx, atfpg, cgj fbsf jf-5glo u0fx, lgbz ug{ ; dtNotf l; 4ftsf]; f]fx/0f Jofvof ug{ cgj fbsf]cfbz{:lyt :ki6 kfg{ cgj fbsf]efiff izlffsf bl]6n] pkofutf atfpg, sg}eflifs ; fdul ln0(gkfnl efiffdf cgj fb ug]{cEOF; ug{. 	Psf0 ltg M cgj fb dNof^sg #! cgj fb dNof^sgsf cfwf/x, #= cgj fbssf ; fk]lft u0fx, #= cgj fbsf jf-5glo u0fx, #S ; dtNotf]l; 4ft #= cgj fbsf]cfbz{:lyt #= cgj fb / efiff izlffsf #= gkfnl efiffdf cGo efiff=eflifsaf6 cgj fb ug]{cEOF;
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<ul style="list-style-type: none"> sfzlj 1fgsf]kl/ro lbg, cfo lj ifo; E sfzlj 1fgsf] ; DaGw :yflkt ug{ sfzsf]kphg / pkofutf atfpg, sfzj ul\$/0fsf lj lj w cfwf/x, k t't ub]tgsf cfwf/df sfzsf]j ul\$/0f ug{ lj Zj sfz / zAbsfzsf]kl/rosf ; fy)ltgsf eljs lj z]tf k t't ug{ 	Psf0 rf/ M sfzlj 1fg != sfzlj 1fgsf]kl/ro =@ sfzlj 1fgsf]cfo lj ifo; E ; DaGw #= sfzsf]kphg / pkofutf =\$ sfz j ul\$/0fsf cfwf / j ul\$/0f =% lj Zj sfz / zAbsfzsf]j z]tf
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

ljzi6 p2j0	kf7@jifo
<ul style="list-style-type: none"> sfzlgdf[sf nflu ofhgf tof/ kfg{ sfzlgdf[sf nflu ; fdull ; a\$ng ; ft / lj lw lgwf{of ug{ sfzsf]:j zksf ; fy]tgsf]k{ efu, dh j f siblo efu / pQ/ efusf]lrgf/l u/fpg, sfz; Dkfbgsf kyd lätlo / t[lo r/0fsf]kl/ro lb0{sfzdf k]fk/ ; dgj o :yflkt ug{. 	Psf0 kfF M sfz; Dkfbgsf klqrof %!= sfzlgdf[sf ofhgf %@ ; fdull ; sng ; ft / lj lw %# sfzsf]:j z k Mkj{efu, siblo efu / p0/ efu %\$ sfz ; Dkfbgsf r/0fxz %\$!= kyd r/0f Mkj li6 rog / lgwf{of %\$= lätlo r/0f Mkj li6 lj wfg, zlifzAbsf] :j z k, j 0fj Gof, ; pRrf/0f, ; ft, JoTkQ / Jofs/0fsf]lgbzg tyf cylj wfgsf lj lj w tl/sfsf]k]tlt . %\$# t[lo r/0f Mkj li6 cgqnd lj Gof, lrXg kph/ k]fk/ ; dgj o tyf ; effng .
<ul style="list-style-type: none"> sfzlgdf[sf]k]l6 tyf kfZrfl k/Dk/faf/]kl/lrt xg, gkfnl sfz/k/Dk/fsf]lj sf; qmd dfly k\$ fz kfg{ gkfnl sfzlgdf ubf{cf0kg] ; d:ofxz c]fopg, efiff lzlf0sf b[6n]sfzsf] pkof]utf atfpg, gkfnl efiffdf lj lj w ls; dsf sfz lgdf ug[cEof; ug{. 	Psf0 5 M sfzlgdf k/Dk/f / ; d:of kfZrfl k/Dk/faf/]kl/lrt xg, ^! sfzlgdf[sf]k]l6 tyf kfZrfl k/Dk/f ^@ gkfnl sfzsf]lj sf; qmd ^@! gkfnl sfzlgdf[sf]k]tld ^@ gkfnl Pseflif sfz/k/Dk/f ^@# gkfnl läefifl sfz/k/Dk/f ^@\$ gkfnl axefifl sfz/k/Dk/f ^# sfz / efifflzlf0f ^% gkfnl efiff / cfo effefflifsfz]sf] sfzlgdfdf cEof;
\$= lzlf0f klqrof	
klo\$ kf70 Psf0df kf70j :t5f]k\$ft / cfj Zostf cg]f / JofVofg, kf]ft/, 5nkM, pbfx/0f, kfzg, cEof; / k]tts/0f lj lw?sf]pkof] ul/g]5 . JofVofg lj lwnf0{sdegbf sd pkof] ul lj b0fyl{; xefutfdhs lzlf0f sfosnfkx?nf0{a9L dxTjy lb0g]5 . o;)u/l kf70 k:ts, gbe{k:ts, kf7kq, cf/y, tfnsf, ; H cflb ; d]sf]pkof] u/] ofhgfabw lzlf0f ugff hf]b lb0g]5 .	
%= dNofa\$g klqrof	
dNofa\$g b0{k\$f/n]ul/g]5 M-!_ cf6tl/s dNofa\$g, o; sf lgDf \$) kltzt c^s lgwf{of ul/Psf]5, -@ afAo dNofa\$g, o; sf lgDf ^) kltzt c^s lgwf{of ul/Psf]5 . cf6tl/s dNofa\$g sIff lzlf0f ; E; E}ul/g]5 / afAo dNofa\$g ; H]6/sf cGtodf lj zj lj Bfno k/liff k]ffnl] lgwf{of u/] cg]f / xg]f . o; sf nflu lgDgfg; f/sf]k]gofhgf /xg]f .	

lofrn/ ck]PhS] g -alP8- gkfnl

cf6tl/s dNofa\$g -\$) kltzt	
klxnf]-lnlv t k/liff_	!) kltzt
bf]f]-lnlv t k/liff_	!) kltzt
t]f]	!) kltzt

afsl !) c^s lzlsn]sIff sfosnfkleq lnlv t, df]vs, kf]ffds, uksfo{ sIffsfo{j f kl/ofhgf sfosf z kdf ; ~rfng ug{; Sg]g\

afAo k/liff -*) kltzt

j:tut k]g	!) x!=!)	!) j 6f k]g
; aNfkt p0/ffds k]g	^x%-#)	@ lj sNk; lxt ^ k]g
lj]gffds k]g	@x!=@)	! lj sNk; lxt # k]g

kf7ak:ts

e\$/0{uflj Gb/fh, **cgfib cibog / kl/ro** -cg=an/fd clwsf/L sf7df8f]M/Tg k:ts e08f/ .

e08f/L, kf/ ; dl0f / cfo, **k]ffus effiflj 1gsf k]ffv cfold**, sf7df8f]M Bfyl{ k:ts e08f/ .

nD; fn, /fdrGb, **sfzlj 1fg / g]fml sfz**, sf7df8f]M zf/bf nD; fn .

===== / cfo, **k]ffus effiflj 1gsf k]ffv cfold**, sf7df8f]M eBlk/f0f k\$fgz .

; gbe{ fdull

clwsf/L, x]ff]n/fh, ; **fdflhs / k]ffus effiflj 1fg**, sf7df8f]M /Tg k:ts e08f/ .

P/ , cf/- 0f b 0C; f0snfkl8of ckmNof]yj]p P8 In^NjI:6S;, 0^Nj8 M kufdg k] .

sdf/ ; yj, **cgfib l; 4f6t ls z k]yf**, lbNnl Mj f0f k\$fgz .

Sof6km]P{ h] L, P In^NjI:6S; Yof]k ckm6ff; njg, cS; km]Mcfokl .

vfgn, u0fzkl fb, **cgfib cibogsf]k]ffes z k]yf**, sf7df8f]M k]j l k\$fgz .

Itj f/L, efifgfy, **sfzlj 1fg**, lbNnl M zabsf/ .

===== **cgfib jj 1fg**, lbNnl M zabsf/ .

gu]b]-; ; **cgfib jj 1fg**, lbNnl MlbNnl lj Zj lj Bfno .

gf08f, 0-P=, **6f]8P ; f0C; ckm6ff; njg**, In8j M0-h] lajh .

Gofds, lk6/, P 6j:6a\$ ckm6ff; njg, Gofsf{ kf]6; xn .

a]h, /fh/ l6=Pg 068S; g 6'cMh08 In^NjI:6S; MPk]f P8 dy8; M68g M la]6= af:6kn]P{ .

e08f/l, kf/; dlof, **kþfllus efliflj 1gfsf sJl klf**, sf7df8f]M lj Bfyl{k:ts
e08f/ .
l/rf8{h]/ cGo, **n^dofg l8S; g/l ckmcMh08 ln^Nj:6S;**, n68g Mm^Bofg .
j df{P; s} PG8 P; \s{off:j fdl, **dflg ln^Nj:6S; MPg 0668S; g,** lbNnl M
cS; kf8{olgel; 6L k] .

d\blklZrdf-rn lj Zj lj Bfno
Aofrn/ ckm Phs] g -al-P8=

g\kfnl lzIf l j lzi6ls/0f
kf7\kfnz zlif\\$ Mcfwlg\\$ g\kfnl v08sfjo
kf7\kfnz ; Wof Mg\kfnz= \$%#
kf7\kfnz k\\$[t M ; \flgts
tx MaI-P8=

q\kfnl cM#
pQlOff{ M
k\ltxKtf kf73G6L M
k\ltkf73G6L M
hDdf kf73G6L M

!= kf7ofz kl/ro

k|t t kf7\kfnz d\blklZrdf-rn lj Zj lj Bfno, lzIfz:q ; ^sfo cGt/ut ; \t]6/
k\ffnldf cfwfl/t rf/ a; \:gfts Jofrn/ ckm Phs] g -al-P8= txdf dh lj ifo
g\kfnl lzIf c\bbog ug{l j Bfyl\kfnz sf nflu tof/ kf/Psf] xf]. o; kf7\kfnz df
v08sfjosf]; \flgts :j ?k, cfwlg\\$ g\kfnl v08sfjosf]lj sf; q\nd tyf k\ltlglw
v08sfjosf/sf v08sfjosf]lj j \t j gf ug{b\l6sf]f /flvPsf]5 .

== ; fwf/0f p2]0

- k\lq / kfZrflo df\otfsf cfw/df v08sfjo-nfdf]sfjo-gf6\asfjosf]
; \flgts :j \k atfpg]
- g\kfnl v08sfjo-gf6\asfjosf]lj sf; q\nd, df8 / d\het k\l Qsf]lrgf/l
u/fpg]
- lgwf/t sfjosf/sf sfjoofqf, v08sfjosf]ds k\l Q tyf ltgsf v08sfjosf]
t\j ut cfwf/df lj j \t j gf ug{; Sg]lfdtsf]lj sf; ug\
- lgwf/t sfjoleqsf lj lzi6 k\l Qmsf]JofNof ug{sfoff ; lfd agfpg].

#= lj lzi6 p2]0 tyf kf7\kfnz ifo

lj lzi6 p2]0	kf7\kfnz ifo
• slj tfsf]dem\kfnf lj wfsf \kdf v08sfjonf0\lrgfpg,	Psf0 Ps Mv08sfjo, nfdf]slj tf / gf6\asfjo l; 4\k != slj tfsf]dem\kfnf lj wfsf \kdf v08sfjo !=@ k\lq ; flx\ozf:qlo cfwf/df v08sfjosf] ; j \k
• k\lq ; flx\ozf:qlo cfwf/df v08sfjosf]; j \k lgwf\of ug{	!=# v08sfjosf t\l x\k !=\\$ kfZrflo slj tf k\l k/fdf nfdf]slj tfsf] ; j \k / k\\$f/
• v08sfjosf t\l x?sf]j 0fg ug{	!=% k\lq zf:qlo k\l k/fdf gf6\asfjosf]; j \k !=^ kfZrflo ; flx\ozf:qlo k\l k/fdf gf6\asfjo !=& gf6\asfjosf t\l x\k !=* gf6\asfjosf k\\$f/
• kfZrflo slj tf k\l k/fdf nfdf] slj tfsf]; j \k / k\\$f/ 56\kpg,	
• k\lq zf:qlo k\l k/fdf gf6\asfjosf]; j \k k\l t t ug{	
• kfZrflo ; flx\ozf:qlo df\otdf gf6\asfjosf]; j \k pln\y ug{	
• gf6\asfjosf t\l x\k j 0fg ug{	
• gf6\asfjosf k\\$f/ 56\kpg .	

Ijlzi6 p2j0	kf7&ljifo
<ul style="list-style-type: none"> gkfnl v08sfjosf]lj sf; klfqnof / sfn lj efhgsf cfwf/ k t' t ug{ cflwgs gkfnl v08sfjo -kj f tl{/ p0/j tl{ sf k fV wf/f / lgsf kj Q s hpg . 	Psf0 b0 M gkfnl v08sfjosf]lj sf; qnd @! gkfnl v08sfjosf]lj sf; klfqnof @!=! kfyls sfn @!=! dfnbls sfn @!=# cflwgs sfn -kj f tl{tyf p0/j tl{r/of @!=# cflwgs gkfnl v08sfjosf k fV wf/f Pj d kj Q <ul style="list-style-type: none"> kl/isf/j fbl wf/f / o; sf kj Q :j R5Gbtj fbl wf/f / o; sf kj Q k fuj fbl wf/f / o; sf kj Q p0/j tl{r/ofsf k fV pknlw / lj z ftf
<ul style="list-style-type: none"> v08sfjosf/ n ygyf kf8&fnfnsf] kl/ro lbg n ygyf kf8&fnfnsf] v08sfjoflds kj Q p n y ug{ v08sfjo t ej sf cfwf/df .Ct j rf/ v08sfjosf]lj j gf ug{ .z/bVj rf/lsf lj lzi6 k Qmsf] JofNof ug{ 	Psf0 l tg M cflwgs gkfnl v08sfjosf] kl/isf/j fbl wf/fsf ; j f n ygyf kf8&fn / pgfnsf].Ct j rf/ v08sfjo #!= v08sfjosf/ n ygyf kf8&fnfnsf]kl/ro #=@ n ygyf kf8&fnfnsf] v08sfjoflds kj Q #= v08sfjout t ej sf cfwf/df .Ct j rf/ v08sfjosf]lj j gf #\$.z/bVj rf/lsf lj lzi6 k Qmsf] JofNof ug{
<ul style="list-style-type: none"> v08sfjosf/ nldlk fb b]sf fsf]kl/ro lbg, nldlk fb b]sf fsf] v08sfjoflds kj Q atfpg, v08sfjo t ej sf cfwf/df sl-hgl v08sfjosf]lj j gf ug{ p0m s tsf lj lzi6 k Qmsf] JofNof ug{ 	Psf0 rf/ M cflwgs gkfnl v08sfjo :j R5Gbtj fbl wf/fsf v08sfjosf/ / pgfnsf] .sl-hgl v08sfjo #!= v08sfjosf/ nldlk fb b]sf fsf]kl/ro #=@ v08sfjosf/ nldlk fb b]sf fsf]sfjoofqf #= v08sfjosf/ nldlk fb b]sf fsf]kj Q #\$ v08sfjout t ej sf cfwf/df sl-hgl v08sfjosf]lj j gf #% p0m v08sfjosf lj lzi6 k Qmsf] JofNof ug{
<ul style="list-style-type: none"> gf6asflosf/ dfwj l3ld/\$f] kl/ro lbg, dfwj l3ld/\$f gf6asfjout kj Qsf]lgz k f ug{ gf6asfjo t ej sf cfwf/df .lxdfnkfl/ lxdfnj fl/ s tsf] ; dlff ug{ p0m s tsf lj lzi6 k Qmsf] JofNof ug{ 	Psf0 kfF Mgf6asfjosf/ dfwj l3ld/] lxdfnj fl/ lxdfnkfl/ gf6asfjo %!= gf6asfjosf/ dfwj l3ld/\$f]kl/ro %=@ dfwj l3ld/\$f gf6asfjout kj Q %# gf6asfjo t ej sf cfwf/df dfwj l3ld/\$f] .lxdfnj fl/ lxdfnkfl/ gf6asfjosf]lj j gf %\$ p0m s tsf lj lzi6 k Qmsf] JofNof ug{

lofrn/ ck|phs] g -alP8- gkfnl

Ijlzi6 p2j0	kf7&ljifo
<ul style="list-style-type: none"> nfdf]slj tfsf/ df g sf0/fnfsf kl/ro lbg, df g sf0/fnfsf sfjokj Qsf] rrrug{ nfdf]slj tft ej sf cfwf/df .gblsgf/fsf dfen u s tsf] ljj hgf ug{ lgib 6 s tsf lj lzi6 k Qmsf] JofNof ug{ nfdf]slj tfsf/ s 0f; j .OR5s u sf]kl/ro lbg, s 0f ; j .OR5s u sf sfjokj Q nfdf]slj tf t ej sf cfwf/df .a b / rGbf lu/ sfjosf]lj j gf, p0m sfjosf lj lzi6 k Qmsf] JofNof ug{ 	Psf0 5 Mcflwgs gkfnl v08sfjosf k fuj fbl wf/f / ; d; fdos wf/fsf k fV ; l6f / ltgsf s t ^!= nfdf]slj tfsf/ df g sf0/fnfsf]kl/ro ^@ df g sf0/fnfsf sfjokj Q ^# nfdf]slj tft ej sf cfwf/df .df g sf0/fnfsf]gbl lsgf/fsf dfen u nfdf] slj tfsf]lj j gf ^=\$ p0m s tsf lj lzi6 k Qmsf] JofNof ^=% nfdf]slj tfsf/ s 0f ; j .OR5s u sf]kl/ro ^= s 0f; j .OR5s u sf sfjokj Q ^& nfdf]slj tft ej sf cfwf/df .j Gbl / rGbf ul/ sfjosf]lj j gf ^=* p0m sfjosf lj lzi6 k Qmsf] JofNof
	\$= l zf0f k qnof
	k o s kf70 Psf0df kf70j :t sf]k f / cfj Zostf cg'; f/ JofNofg, k zg t/, 5nk m, pbfx/0f, k bzg, cEof; / k t ls/0f lj lwx?sf]pkof u ul/g] 5 . JofNofg lj lwnf0{sdegbf sd pkof u u/l lj b0fy{; xeflutfdhs lzlfof sfosnfkx?nf0{a9l dxTj lb0g]5 . o; u/l kf70 k ts, ; Gbe{k ts, kf7kq, cf/y, tflnsf, ; Hl cflb ; d tsf]pkof u u/] ofhgfabw lzlfof ug f hf b lb0g]5 .
	%= dNofa g k qnof
	dNofa g b0{k f/n]ul/g]5 M-!_ cf6tl/s dNofa g, o; sf lg dt \$) k ltzt c s lgwf{0f ul/Psf]5 , -@ afA0 dNofa g, o; sf lg dt ^) k ltzt c s lgwf{0f ul/Psf]5 . cf6tl/s dNofa g s ff lzlfof ; E; E}ul/g]5 / afA0 dNofa g ; d]6/sf cGtodf lj Zj lj Bfno k/lifl kf ffnln] lgwf{0f u/] cg'; f/ xg f . o; sf nflu lgDgfg'; f/sf]k zgofhgf / xg f .

c|fti/s d|l|b|r|s -\$) k|ltzt

k xnf]-lnvt k/liff	!) k ltzt
b f] f]-lnvt k/liff	!) k ltzt
t] f]	!) k ltzt

afE! !) c|s lzlfsn]s|ff sfosnfk leq lnvt, dflvs, k|f|ffnlds, u|sfosf s|ffsfosf kf|ofhgf sfosf ; ~rfng ug{; Sg|g\

afXo k/liff -^) k/tzt

j:tut k7g	!)x!=!)	!) j 6f k7g
; ^Nfkt p0/flds k7g	^x%#=)	@ ljsNk; lxt ^ k7g
lj j7gffds k7g	@x!=@)	! ljsNk; lxt # k7g

k7ok:ts

0R5s, s[0f ; j, **a&b/ / r&b/ull/**, sf7df8f]M0R5s ; f:sfts k|ti7fg .
sf0/fnf, dfkg, **g&b/ lsg/ /sf d&en/**, sf7df8f]; fern k\$fgz .
l3ld/] dfwj k| fb, **lx&lnjfl/ /lx&lnkfl/**, sf7df8f]M ; fern k\$fgz .
bj sf&f, nldlk| fb, **sl-hgl/**, sf7df8f]M ; fern k\$fgz .
kf&fn, nygy, **Ctjrl/**, sf7df8f]M ; fern k\$fgz .

; obe{ fdull

cj :yl, dxfb], **c&wgs g&fnl dx&sfl/ / v08sfllosfljdz/** {sf7df8f]M
066]SRoCn als kofn] .
uftd, s[0f, **bjs&sf k&ow sflo**, sf7df8f]Mlj Bfyl{k:ts e08f/ .
9&Nfgf, nfj 0ok| fb / 3gZofd bfxfn, **v08sflol/ 4f&t / g&fnl v08sfl/**,
sf7df8f]M eBlk/f0f k\$fgz .
e08f/l, kf/; dl0f, **sflo jj&gf/**, sf7df8f]Mlj Bfyl{k:ts e08f/ .
=====, **g&fnl slj tf/**, sf7df8f]Mlj Bfyl{k:ts e08f/ .
===== / dfwj k&h, **g&fnl slj tf/ / sflo**, sf7df8f]Mlj Bfyl{k:ts e08f/ .

Aofrn/ ckm Phs] g-alP8= gkfnl

d&bkZrdf-rn lj Zj lj Bfno
Aofrn/ ckm Phs] g -alP8= gkfnl lzIf ljlzi6ls/0f

k7&fz zlif§ Mgkfnl /&nd-r / gf6&flego
k7&fz ; Wof Mgk&fz= \$\$
k7&fz k\$[t M ; &flcts
tx MalP8=
; q M kfFf}

q&cf= M#
pQlOff{ M
kltxKtf kf73G6L M
kltkf73G6L M
hDdf kf73G6L M

!= kf7ofz kl/ro

k|t't kf7&fz d&bkZrdf-rn lj Zj lj Bfno, lzIfz:q ; a&fo c&t/ut ; &]6/
k0ffnldf cfwfl/t rf/ a; &:gfts Jofrn/ ckm Phs] g-alP8= txdf cl&bog ugI
lj Bfy&sf nflu tof/ kfl/Psf]xf]. o; kf7&fzdf gkfnl /&nd-r / gf6&flegosf]
l; 4f&t, k&fj / cEof; u/fpg]ck]ff /flvPsf]5 .

= ; fwf/0f p2&o

- /&nd-r / gf6&flegosf]kl/ro lbg ; lfd tNofpg]
- /&nd-r / clegosf]hfgsf/l k&fg ugI
- /&nd-r / clegosf k\$/, k&fj / cEof; sf af/&f hfgsf/l lbg]
- gkfnl /&nd-rsf]lj sf; k/Dk/f atfpg ; Sg]lfdtf clej [& ugI
- gkfnl /&nd-rdf :yfg lj z&sf]of&ubfg kQf nufpg ; lfd tNofpg]
- gkfnl /&nd-r / clegosf k&fj / kj Qsf af/&f hfgsf/l k&fg ugI
- gkfnl /&nd-r / gf6&flegos l&sf pknl&wsf]d&nof&ggsf lgldt
pTk&/t ugI

#= lj lzi6 p2&o tyf kf7&lj ifo

ljlzi6 p2&o	kf7&lj ifo
• /&nd-rsf]j&kut kl/ro / kl/efiff lbg,	Psf0 Ps M /&nd-rsf]j&kut kl/ro
• /&nd-rsf]k\$/ atfpg,	!= /&nd-rsf]j&kut kl/ro
• /&nd-rsf]k&fhg / k&fj&sf af/&f hfgsf/l lbg,	!= /&nd-rsf]kl/efiff
• /&nd-rsf c&nx&sf]kl/ro lbg .	!= /&nd-rsf k\$/
	!= /&nd-rsf]k&fhg / k&fj
	!= /&nd-rsf c&nx M&rd- ; fdull ; Hhf, b&lo / kbf&kfzj {/ gkYo, kJ & / k&yfg, k\$fg / &lg Joj :yf, j fBj & cflb

Jj Iz i6 p2j0	kf7bljifo
<ul style="list-style-type: none"> • kjlq tyf kfzrfl /^and-rsf] k/Dk/f, :j^zk / ; Argf klfsf] • kjlq tyf kfzrfl /^and-rsf] kof / kjlQ 7Dofpg, • kjlq tyf kfzrfl /^and-rsf] ljsf; sf]tj tdfg l:ylt tyf pknlw af/]kl/lrt xg / ltgsf/ dnofasg ugt. 	Psf0 b0{Mkjlq tyf kfzrfl /^and-r k/Dk/f @! kjlq / ^a nd-rsf]k/Dk/f / j tdfg l:ylt @!=! kjlq / ^a nd-rsf]k/Dk/f @=@ kjlq / ^a nd-rsf]:j ^z k @=@# kjlq / ^a nd-rsf]; Argf klf @=@\$ kjlq / ^a nd-rsf]kof / kjlQ @=@% kjlq / ^a nd-r ljsf; sf]tdfg l:ylt, pknlw / dnofasg @=@ kfzrfl / ^a nd-rsf]k/Dk/f / j tdfg l:ylt @=@ kfzrfl / ^a nd-rsf]k/Dk/f @=@ kfzrfl / ^a nd-rsf]:j ^z k @=@# kfzrfl / ^a nd-rsf]; Argf klf @=@\$ kfzrfl / ^a nd-rsf]kof / kjlQ @=@^ kfzrfl / ^a nd-r ljsf; sf]tdfg l:ylt, pknlw / dnofasg <ul style="list-style-type: none"> • gkfnl /^and-rsf]k[7eld pb&j / k/Des kl/ro lbg, • gkfnl nfsgf6s, d-r, lo; sf] ksfj / kphusfr rrf{ug{ • njo gf6s / /^and-rsf]lj sf; / k/Dk/f atfpg .
	Psf0 Itg Mgkfnl gf6b /^and-r Mpbej / ljsf; #! gkfnl / ^a nd-rsf]k[7eld, pb&j / k/De #!=! gkfnl nfsgf6s / nfsgf6d d-r #!=@ gkfnl / ^a nd-rdf nfsgf6d-d-rsf]kefj / kof #@ njo gf6s / / ^a nd-r k/Dk/f #@=@ lnR5jlsfn #@=@ dNnsfn #@=@ zfxsn • gkfnf / ^a nd-rsf]k/Dk/f / ljsf; sf]Pjtxf; s ; j fof ug{.
<ul style="list-style-type: none"> • gf6aflegosf]; flts kl/ro lbg, • kjlq tyf kfzrfl gf6aflegosf]:j^zk atfpg, • gf6aflegosf]eldsf, tof/l, lgbzg, cEof; , kzfwg / j:qfelfsf]hfgsf/l lbg, • gf6aflegosf]k\$/- atfpg, • gf6aflegosf]kof / cEof; u/fpg . 	Psf0 kfF Mg6aflego l; 4fct %!=! kjlq tyf kfzrfl dffotfdf gf6aflego %# clegosf ljeleg :j ^z k %\$ eldsf rog / tof/l %& lgbzg / clego cEof; %^ kzfwg / j:qfelfsf %& gf6aflegosf k\$/ %&=! j flrs %&=@ cfafs %&=@ ; flEjs %&=\$ cfxfo{ %-* gf6aflegosf]kof / cEof; M %-*=! sf]tsf]5gf Mh:t]bjpsl ulltgf6s %-*=@ lgbzg rog %-*#= snfsf/sf]rog %-*=\$ / ^a nd-rlo tof/l / kjtlt %-*=% Joj:yfkg -eflts / cflys_

Aofrn/ cklyPhS] g -alP8- gkfnl

=\$ IzIfOf k|qmf

klo\$ kf70 Psf0df kf70j :tbf]k\$ft / cfj Zostf cg' f/ JofNofg, klgf]t/, 5nkln, pbfx/0f, klgzg, cEof; / kjtts/0f lj lwx,sf]pkofu ul/d5 . JofNofg lj lwnf0{ sdebf sd pkofu u/l lj b0fy{ ; xeflutfdhs lzIfOf sfo\$nfkx,snf0{a9l dxTj lb0g]5 . o;)u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tflnsf, ; H cflb ; d]sf]pkofu u/] ofhgfabw lzIfOf ugdf hfB lb0g]5 .

%= dnofasg k|qmf

dnofasg b0{k\$/{n}ul/g]5 M-!_ cf6tl/s dnofasg, o; sf lgldt \$) kltzt c^s lgwf{0f ul/Psf]5, -@ afA0 dnofasg, o; sf lgldt ^) kltzt c^s lgwf{0f ul/Psf]5 . cf6tl/s dnofasg slff lzIfOf ; E; E}ul/g]5 / afA0 dnofasg ; d]6/sf cGtodf lj zj l Bfno k/liff koffnln] lgwf{0f u/] cg' f/ xg\$. o; sf nflu lgDgfg' f/sf]klgofhgf /xg\$.

cf6tl/s dnofasg -\$) kltzt

klxnf]lnlv t k/liff_	!) kltzt
br]f]lnlv t k/liff_	!) kltzt
t]f]	!) kltzt

afsl !) c^s lzfsn]slff sfo\$nfk leq lnlv t, df]vs, kofu]ds, uksfo{ slffsfo{j f kl/ofhgf sfo\$ { kdf ; -rfng ug{; Sg\$g\

afA0 k/liff -1) kltzt

j :lut klg	!) x!=!)	!) j 6f klg
; ^Nfk t p0/flds klg	^x%=-#)	@ ljsNk; lxt ^ klg
lij]g fuds klg	@x!=)=)	! ljsNk; lxt # klg

kf7dk:ts

pkfbfo, s]j k]fb, gfs / /^and-r, sf7df8f]M?d'k\$ fzg .

=====, gkfnl gf6s tyf /^and-r Mpbej / ljsf;, sf7df8f]Mlj Bfyl{ k:ts e08f/ .

kf/y/h, /fdrGb] /^and-r, sf7df7f]Msf7d08k .

Gbe{fdul

ls/, 0nfd, 6'; Jbc]bs; cklyP6/ P68 8fd, n6g .

h], gldrGb] /^and-r, lbnhl M/fwfs{0f k\$ fzg .

lgsfh, Pj18{8fd, n6g .

ahfrfo{ a], glbaif, sf7df8f] .

e]/f0{ uflj Gb/fh -cg, gbadzi:q, sf7df8f]Mg]fk] .

dln, czf, gkfnl /^and-r, sf7df8f]Mpstf k\$ fzg .

dln, kf08, /^and-r, sf7df8f]Mg]fk] .

dllbklZrdf-rn lj Zj lj Bfno
Aofrn/ ckm Phs] g -alP8=
gkfnl lzlf s/0f

kf7dfz zlif\$ MP]txfl; s efiffj 1fg
kf7dfz ; lsf M gkfz= \$%
kf7dfz k\$ft M ; fflts
tx M alP8=
; q M kfFf]

qkcf= M #
k0ff\$ M
pQl0ff{ M
kltxktf kf736L M
kltkf736L M
hDdf kf736L M

!= kf7ofz kl/ro

k|t't kf7dfz dlbklZrdf-rn lj Zj lj Bfno, lzlfzf:q ; a'sfo cgt/ut ; d]6/
koffnl df cfwf/t rf/ a; :gfts Aofrn/ ckm Phs] g -alP8= txdf clbog
ug[lj Bfylxsf nflu tof/ kfl/Psf]xf]. k|t't kf7dfzaf6 P]txfl; s efiffj 1fg,
eflifs j ul\$/0f / ef/fkhl efiffkl/j f/, eflifs kl/j tgsf lj legg klfssf ; fy}
glkndf afhg]lj legg efiffkl/j f/sf efiffx?sf]lrgf/l u/fpg]nlo /flvPsf]5 .

=; fwf/0f p27o

- P]txfl; s efiffj 1fgsf lj legg klfssf]hfgsf/L u/fpg]
- ; +f/sf efiffsf]kfl/j fl/s j ul\$/0f ug[cwf/ ; kl/irt u/fpg]
- ef/fkhl efiffkl/j f/sf]j sf; qmd / dxj sf af/dflj 0fg ug{ Sg]tlofpg]
- eflifs kl/j tgsf To; ; kl/irt u/fpg]
- glkndf afhg]lj legg kl/j f/sf kflv efiffx; kl/irt u/fpg]

#= lj lzi6 p27o tyf kf7djl ifo

lzi6 p27o	kf7djl ifo
P]txfl; s efiffj 1fgsf]kl/ro lbg,	Psf0 Ps MP]txfl; s efiffj 1fg != P]txfl; s efiffj 1fgsf]kl/ro
P]txfl; s efiffj 1fgsf]lfg / ; ldf cflofpg,	!=@ P]txfl; s efiffj 1fgsf]lfg / ; ldf != P]txfl; s efiffj 1fgsf pknlw
P]txfl; s efiffj 1fgsf]pknlw aofg ug{	!= P]txfl; s efiffj 1fg / thgflts efiffj 1fgsf]; DaGw
thgflts efiffj 1fg / P]txfl; s efiffj 1fgsf]; DaGw :ki6 kfg{	!=% efiffs cbogsf]P]txfl; s k4lt !=%! afxo kblgdf
P]txfl; s k4ltcf cfwf/df eflifs kblgdf ug{	!=%@ cfstl/s kblgdf

lzi6 p27o	kf7djl ifo
; +f/sf efiffsf]kfl/j fl/s j ul\$/0f ug[cwf/ :ki6 kfg{	Psf0 b0(M; +f/sf efiffsf]kfl/j fl/s j ul\$/0f != efiffsf]kfl/j fl/s j ul\$/0fsf cfwf/xz !=@ Argflts j f cfs[tdhs j ul\$/0f
; Argflts, efiffhs / kfl/j fl/s cfwf/df ; +f/sf efiffsf]j ul\$/0f ug{	!=# kfl/j fl/s j ul\$/0f !=@ efiffhs j ul\$/0f
; +f/sf kflv efiffkl/j f/xzsf] lrgf/l u/fpg .	@@ ; +f/sf kflv efiffkl/j f/xz @@@ clkjpsnl efiffkl/j f/ @@@ blj 8 efiffkl/j f/ @@@ dno kfjndl; ofnl efiffkl/j f/ @@@ ssj; ofnl efiffkl/j f/ @@@ cl:6s efiffkl/j f/ @@@^ hfkgl sf]/ofnl efiffkl/j f/ @@@ o'fn-cn6f0nl efiffkl/j f/ @@@* cd]/sfnl efiffkl/j f/ @@@(efblrlgofFefiffkl/j f/ @@@!) ef/fkhl efiffkl/j f/
ef/fkhl kl/j f/sf]gfd/0f atfpg,	Psf0 ltg Mef/fkhl kl/j f/ #! ef/fkhl kl/j f/sf]gfd/0f
ef/fkhl kl/j f/sf]; do / dh kofstf 7Dofpg,	#@ ef/fkhl kl/j f/sf]; do / dh kofstf
ef/fkhl kl/j f/sf]j ul\$/0f ug{	## ef/fkhl kl/j f/sf]j ul\$/0f
s]td/ ; td j usf efiffx; :ki6 kfg{	#\$ sltd]j usf efiffx; #%; td]j usf efiffx; #^ cfoéffff / o; sf]lj sf; qmd
cfoéffff / o; sf]lj sf; qmd	#^! klrlg cfoéffff #^@ dlbsfnlg cfoéffff #^# cfwlg cfoéffff
eflifs kl/j tgsf]kl/ro lbg,	Psf0 rf/ Meflifs kl/j tgsf
eflifs kl/j tgsf cfstl/s / afxo cfwf/ :ki6 kfg{	\$\$#! eflifs kl/j tgsf]kl/ro
eflifs kl/j tgsf]lbzf cflofpg,	\$\$@ eflifs kl/j tgsf]cfstl/s / afxo sf/0f
W lg kl/j tgsf]kl/qmof atfpg,	\$\$# eflifs kl/j tgsf]lbzf -k\$fl/
Jofs/Offlds kl/j tgsf sf/0f :ki6 kfg{	\$\$\\$ W lgkl/j tgsf
cyut kl/j tgsf]; Defj gf cflofpg,	\$\$% Jofs/Offlds kl/j tgsf
eflifs cfudg, lkhg / qmjhfsf lj zjft 7Dofpg .	\$\$^ cyut kl/j tgsf
glknsf ef/fkhl kl/j f/sf efiffx; sf]kl/ro lbg,	Psf0 kfF Mgglkndf afhg]efiff kl/j f/xz
glknsf efblrlgofRkl/j f/sf efiffx; sf]hfgsf/L lbg,	%!= glkndf afhg]ef/fkhl kl/j f/sf efiffx;
glkndf afhg]cfuqhl, blaj8hl / Psn kl/j f/sf efiffsf]j 0fg ug{.	%@ glkndf afhg]efblrlgofRkl/j f/sf efiffx; %# glkndf afhg]cfuqhl kl/j f/sf]efiff %\$ glkndf afhg]blaj8 kl/j f/sf]efiff %-% glkndf afhg]Psn kl/j f/sf]efiff

\$= Izlf0f k|qrof

klo\$ kf70 Psf0df kf70j :t5f]k\$[t / cfj Zostf cg' f/ JofVofg, k7gf]t/, 5nkmm, pbf0f, kfzg, cEof; / k]t'tls/0f lj lwx?sf]pkofu ul/g]5 . JofVofg lj lwnf0{sdebf sd pkofu u/l lj b0fyl{; xefutfdhs Izlf0f sfo\$nfk?nf0{a9l dxTj lb0g]5 . o; }u/l kf70k:ts, ; Gbe{k:ts, kf7kq, cf/y, tflnsf, ; Hl cflb ; d]sf]pkofu u/] ofhgfabw Izlf0f ug6f hf3 lb0g]5 .

%= dNofa\$g k|qrof

dNofa\$g b0{k\$[n]ul/g]5 M-!_ cf6t/s dNofa\$g, o; sf lgldt \$) k|tzt c^s lgwf{0f ul/Psf]5, -@ afA0 dNofa\$g, o; sf lgldt ^) k|tzt c^s lgwf{0f ul/Psf]5 . cf6t/s dNofa\$g sIff Izlf0f ; E; E; ul/g]5 / afA0 dNofa\$g ; H]6/sf cGtodf lj Zj lj Bfno k/Liff k|ffnl] lgwf{0f u/] cg' f/ xgf . o; sf nflu lgDgfg' f/sf]k7gofhgf /xg5 .

c6t/s dNofa\$g -\$) k|tzt

klxn]-lnvt k/Liff	!) k tzt
b]f]-lnvt k/Liff	!) k tzt
t]f]	!) k tzt

afE!_) c^s Izlfsn]sIff sfo\$nfk leq lnvt, dflvs, kf7ufls, uksfo{ sIffsfo{jf kl/ofhgf sfo\$g ; kdf; ~rfng ug{; Sg5g\

afA0 k/Liff -\$) k|tzt

j:tut k7g	!) x!=!)	!) j6f k7g
; aNfkt p0/flds k7g	^%#=)	@ lj sNk; lxt ^ k7g
Ijj]gfls k7g	@x!=@)	! lj sNk; lxt # k7g

kf70k:ts

uf3d, b]lk] fb / /fdgfy cf6f, ; fd6o efiiflj 1fg, sf7df8f]Mkgfsn k1ans] g . l3ld/]jf; b], P]txfl; s efiiflj 1fg, sf7df8f]M

Gofkfg] 6sk] fb / kf/; dl0f e08f/l, ; fd6o efiiflj 1fg, sf7df8f]M ; gnf06 k1ans] g .

; Gbe{k:fdul

uf3d, b]lk] fb, g]fnl efiif k1/ro, sf7df8f]M ; ferf k\$fgz . 9sfm, zflgtk] fb, ; fd6o efiiflj 1fg, sf7df8f]M zesfdgf k\$fgz . kf7jh, s]j/fh, ; fd6o / kf]fus efiiflj 1fg, sf7df8f]M k]fg als xfp; . a6w, r8fdl0f, efiiflj 1fg, nlntk/ M ; ferf k\$fgz . /ldl, r8fdl0f, g]fnl efiifst]p1k1Q, nlntk/ M ; ferf k\$fgz . n;fn, /fdrGb]/ c6o, ; fd6o efiiflj 1fg, sf7df8f]M eB1k/f0f k\$fgz . zdf{df]g/fh / s]0fx/ a/fn, efiiflj 1fg / g]fnl efiif, nlntk/ M ; ferf k\$fgz . _____ / vulbk] fb n06h, cflngs efiiflj 1fg, sf7df8f]M Bfyl{k:ts e08f/ .

| !)* |

dllbkZrdf-rn lj Zj lj Bfno
Aofrn/ ckM Phs] g -al-P8= g]fnl Izlf Ij Izl6ls/0f

kf70fz zlif\$ Mg]fnl efiiflzl0fsf cfwf/e't klf
kf70fz ; aNof Mg]fHz = \$%^ tx Mal-P8= l; d]6/ MkfFf)

kf70fz k\$[t M; #nts qmB6 cfj / M# hDdf kf73G6L M\$% k|tkf7 3G6L ; do M! 306f

!= kf70fz kl/ro

k]tt kf70fz dllbkZrdf-rn lj Zj lj Bfno, Izlffz:q ; aSfo cGtu; ; H]6/ k|ffnl df cfwf/l rft/ a; ; gfts Aofrn/ ckM Phs] gn -al-P8= txdf clbbog ug{l]j Bfyl]z sf nflu tof/ kfl/Psf]xf]. o; kf70fzdf g]fnl efiiflzl0fsf] kl/roffds :j z k, efiifkf70qnd lgdf0fsf l; 4f6t, g]fnl kf70qndsf]lj sf; / j t6fg l:ylt tyf g]fnl efiif kf70k:tssf]lj sf; qndsf ; fy lj lj w sf]faf6 j t6fg cj :yf phfu/ ug{.

=; fwf/0f p2]o

- efiiflzl0fsf]kl/ro lb0{g]fnl efiiflzl0fsf cfj Zostf / lj lj w Izlf0f :j z k s]fpg]
- efiifkf70qnd lgdf0fsf l; 4f6t, k|qrof tyf ; Da4 k1fx]sf]j 0fg ug{
- P]txfl; s k]elddf g]fnl efiifkf70qndsf]; j f0f u/l j t6fg l:yltsf] cfsng ug{
- g]fnl efiif kf70k:tssf]lj sf; qndsf ; fy lj lj w sf]faf6 j t6fg cj :yf phfu/ ug{.

#= lj Izl6 p2]o / kf70lj ifo

lj Izl6 p2]o	kf70lj ifo
▪ efiiflzl0fsf]; fdf6o kl/ro lbg,	Psf0 Ps l efiiflzl0fsf]kl/ro tyf
▪ efiiflzl0fsf cfwf/e't l; 4f6tx]sf] j 0fg ug{	g]fnl Izlf0fsf]cfj Zostf / :j z k
▪ g]fnl efiiflzl0fsf cfj Zostf	!-! efiiflzl0fsf]; fdf6o kl/ro
▪ g]fnl efiiflzl0fsf cfwf/e't l; 4f6t	!-# efiiflzl0fsf cfwf/e't l; 4f6t
▪ g]fnl efiiflzl0fsf]cfj Zostf	!-\$ g]fnl efiiflzl0fsf ; d:of /
▪ g]fnl efiiflzl0fsf]cfj Zostf	!-% efiiflzl0fsf pkfox] ; d:of /
▪ efiiflzl0fsf ; Gbe{k: g]fnl	!-% efiiflzl0fsf lj lj w :j z k / g]fnl
▪ efiiflzl0fsf lj lj w :j z k]sf] z k/yf atpg,	Izlf0f
▪ efiiflzl0fsf lj lj w :j z k]sf] z k/yf atpg,	!-%! klxn]efiif l; sf0sf :j z k

lj lz16 p270	kf70lj ifo	lj lz16 p270	kf70lj ifo
<ul style="list-style-type: none"> dftEfifffsf]kl/ro lb0{gkfnf 0t/gkfnl dftEfifffx_sfl:ylt cfsng ug/ dftEfifffzlf0fsf]kofhg tyf lj ifo / dftEfifffsf]kdf dftEfifffsf]pkofy; befs]JofVof ug{. 	<p>!%@ bf] f]efifff l; sf0sf]:j ck !%# klnf] / bf] f]efifff; sf0df leggtf !%\$ klnf]efifffsf ckdf gkfnl lzlf0fsf]:j ck !%& ; /sf/l sfdsfhhsf]efifffsf ckdf gkfnl lzlf0fsf]:j ck !%^ bf] f]efifffsf ckdf gkfnl lzlf0fsf]:j ck</p> <ul style="list-style-type: none"> kf70qmddf ; wf/ kf70k:tsdf ; wf/ lzlf0flj lw / klnofdf ; wf/ dlnofa'sg lj lwdf ; wf/ lj eflifs, læflifs / axeflifs kl/j zdf gkfnl lzlf0fsf]:j ck <p>!^ dftEfifffsf]lzlf0f !^ dftEfifffsf]kl/ro / lzlf0fdf To; sf]dxlj !^= gkfnf 0t/ gkfnl dftEfifffx_sfl:ylt !^# dftEfifffzlf0fsf]kofhg !^\$ lj ifosf ckdf dftEfifffsf]pkofy !^% dlnofdf ckdf dftEfifffsf]pkofy</p>	<ul style="list-style-type: none"> gkfnl efifffkf70qmdsf kf/!Des ultlj lw / lj=; +@)@* kf]sf kf70qmd :j ckx_sfl]P]txfl; s lj j tgf ug{ lj=; +@)@* sf]gkfnl efifffkf70qmdsf]ck/yf j 0fg ug{ lj=; +@)@* sf]gkfnl efifffkf70qmdsf]kl/dflhfc ck/yf atpg, lj=; +@)\$(/ To; kl5sf kflylds, lgDg dfnblods / dfnblods gkfnl efifffkf70qmdsf]lj z]rtfx_sjhfp, gkfnl efifffkf70qmdsf]lj legg :tDeut cfwf/df lj Zn]f0f / dlnofa'sg ug{ dfnblods txsf]j tdfg gkfnl efifffkf70qmdsf]lj legg :tDeut cfwf/df lj Zn]f0f / dlnofa'sg ug{ 	<p>Psf0 Itg M gkfnl efifffkf70qmdsf]lj sf; / jt@gl:ylt</p> <ul style="list-style-type: none"> gkfnl efifffkf70qmdsf]kf/!De / lj=; +@)@* kf]sf]lj:ylt efifffkf7zfnf cavhl :shsf]lj :tf/ / sgof kf7zfnfsf]yfkf ;]tf kf7zfnf / kf; hfF c8&f b/af/ :sh gkfn P; = Pn=; l= afBsf] :yfkf cGo lj lj w z}flfs ultlj lw gkfn /fli6@ lzlf0f ofhg cfofy, @)!! j f@nl0f /fli6@ lzlf0f ; ldlt, @)!* kflylds / lgDg dfnblods kf70qmd, @)@) lj=; +@)@* sf]gkfnl efifffkf70qmd lj=; +@)@* sf]gkfnl efifffkf70qmd lj=; +@)\$(/ To; kl5sf gkfnl efifffkf70qmdsf]lj z]rtf =!: kflylds gkfnl efifffkf70qmd, @)\$(=:@ kflylds gkfnl efifffkf70qmd, (@)^) ^#-) ^% =:# lgDg dfnblods gkfnl efifffkf70qmd, @)% =:\$ lgDg dfnblods gkfnl efifffkf70qmd, @)%^*)^\$
<ul style="list-style-type: none"> kl/efiff; lxt efifffkf70qmdsf]kl/ro lbg, kf70qmd lgdfsf ; fdg0 l; 4fctx_sfl]JofVof ug{ efifff; sf0 l; 4fctsf]ddafy u/l efifffkf70qmd lgdfsf]df ltgsf]pkofy kfa klnofpg, efifffkf70qmd lgdfsf]sf r/0fut klnofpg, klnofx_sfl]j 0fg ug{ kf70j :t'5gfsf]cy/ cfj Zostf atpg, efifffkf70j :t'5gfsf]cy/ cfwf/x_sfl]JofVof ug{ kf70j :t':t/0fsf]cy/ cfj Zostf / kofhg pNny ug{ efifffkf70j :t':t/0fsf]cy/ cfwf/x_sfl]ki6 kfg{ 	<p>Psf0 b0(Mefifffkf70qmd lgdfsf]l; 4fct</p> <ul style="list-style-type: none"> efifffkf70qmdsf]kl/ro / kl/efiff efifffkf70qmd lgdfsf] ; fdg0 l; 4fct efifff; sf0 l; 4fct / efifffkf70qmd lgdfsf]df ltgsf]pkofy efifffkf70qmd lgdfsf]sf r/0fut klnofpg, klnofx_sfl]j 0fg ug{ efifffkf70qmd lgdfsf]sf r/0fut klnofpg efifffkf70qmd lgdfsf]sf r/0fut klnofpg efifffkf70qmd lgdfsf]sf r/0fut klnofpg efifffkf70qmd lgdfsf]sf r/0fut klnofpg 		

lj lzi6 p27o	kf70lj ifo
	<pre> #=\$% dfbllds gkfnl efiffkf70qnd, @)% #=\$^ dfbllds gkfnl efiffkf70qnd, @)^\$% #=% dfbllds txsf] tdfg gkfnl efiffkf70qndsf]clbog / dNofa\$g #=%! ; Argf #=%@ zlif\$ #=%# kl/ro #=%\$ txut / sIfut p27o #=%& lj wf / lj ifoj :' #=%^ lzlf0f ; sf0 klgmof #=%& dNofa\$g klgmof #=^ dfbllds txsf k/fgf / j tdfg gkfnl efiffkf70qndsf]thgf </pre> <ul style="list-style-type: none"> ▪ efiffkf70qnd / kf70k:tssf] ; DaW bYfg, ▪ efiff kf70k:ts / cfo lj ifosf kf70k:tsx,sf]legtf sYfg, ▪ gkfnl efiff kf70k:tssf]P]txfl; s lj sf; klgmofsf]; j {0f ug{ ▪ lj =; +@)* ; fnsf gkfnl efiff kf70k:tssf lj zJtfx,sf]lj j tgf ug{, ▪ lj =; +@)* kl5sf gkfnl efiff kf70k:tsx,sf]lj zJtff ; dlif ug{, ▪ kf70qnd cg;ktsfsf cfwf/d j tdfg dfbllds gkfnl efiff kf70k:tsx,sf]; dlif ug{ ▪ jtdfg dfbllds txsf gkfnl efiff kf70k:tssf kl/wlo / kfls lj zJtfx,sYfg, ▪ dfbllds txsf k/fgf / j tdfg gkfnl efiff kf70k:tsx,sf]afA / cfst/s lj zJtfsf cfwf/d thgf ug{, ▪ jtdfg dfbllds txsf sIf (/ !) sf gkfnl efiff kf70k:tsx,sf] lj lefg cfwf/d clbog / dNofa\$g ug{.
	<p>Psf0 rf/ M gkfnl efiff kf70k:tssf] ljsf; / jtdfg l:ylt</p> <pre> \$!= kf70qnd / kf70k:tssf]; DaW \$=@ efiff kf70k:ts / cfo lj ifosf kf70k:tsdf legtf \$# gkfnl efiff kf70k:tssf]kfl/De, lj sf; / lj =; +@)* kJsf]l:ylt \$#! kfl/Des kpf; \$#@ lj =; +!(&) kl5sf]kpf; \$## lj =; +@))& ; fn kl5sf] kpf; MjolStut ; /sf/l \$-\$ lj =; +@)* sf gkfnl efiff kf70k:tssf lj zJtff \$=% lj =; +@)* kl5sf gkfnl efiffs kf70k:ts \$=^ kf70qnd cg;ktsfsf cfwf/d j tdfg dfbllds gkfnl efiff kf70k:ts \$^=! p27o cg;ktf \$^=@ lj ifo j :t cg;ktf \$^#= lzlf0f klgmof cg;ktf \$^=% dNofa\$g klgmof cg;ktf \$^=%& lj lJw \$=& dfbllds txsf j tdfg gkfnl efiff kf70k:tssf kl/wlo / kfls lj zJtff \$=* dfbllds txsf k/fgf / j tdfg gkfnl efiff kf70k:tsx,sf]afA / cfst/s lj zJtfsf cfwf/d thgf </pre>

| ! ! @ |

lj lzi6 p27o	kf70lj ifo
	<pre> \$= j tdfg dfbllds txsf gkfnl efiff kf70k:tsx,sf]lj lefg cfwf/d clbog / dNofa\$g \$!= gkfnl efiff kf70k:ts, sIf (\$=@ gkfnl efiff kf70k:ts, sIf ! </pre>

= lzlf0f klgmof

klo\$ kf70 Psf0df kf70j :tssf]ks]t / cfj Zostf cg'; f/ JofVofg,
kZg]t/, 5nkln, pbfx/0f, kbzg, cEof; / k|t'tls/0f lj lwx,sf]pkofu ul/
g]5 . JofVofg lj lwnf0{sdeGbf sd pkofu u/l lj Bfyl{; xefutfdhs lzlf0f
sfo\$nfkx,snfkx,snfkx,snfkx,a9l dxlj lb0g]5 . o; }u/l kf70k:ts, ; Gbe{k:ts, kf7kq,
cf/y, tlinsf, ; tl cflb ; d]sf]pkofu u/] ofhgfabW lzlf0f ugdf hfB lb0g]5 .

%= dNofa\$g klgmof
dNofa\$g b0{k\$/{n}ul/g]5 M-!_ cfst/s dNofa\$g, o; sf lgldt \$) kltzt
c^s lgwf{0f ul/Psf]5, -@ afA dNofa\$g, o; sf lgldt ^) kltzt c^s
lgwf{0f ul/Psf]5 . cfst/s dNofa\$g sIf lzlf0f ; E; E}ul/g]5 / afA
dNofa\$g ; d]6/sf cGtodf lj zJlj Bfno k/lif kOffnln] lgwf{0f u/] cg'; f/
xg\$. o; sf nflu lgDgfg; f/sf]kZgofhgf /xg\$.

cfst/s dNofa\$g -\$) kltzt

klnf]-lnlv t k/lif	!) kltzt
bf] f]-lnlv t k/lif	!) kltzt
t] f]	!) kltzt

afsl !) c^s lzfsn]sIf sfo\$nfk leq lnvt, df]vs, kofifids, uksfo{
sIfsfo{j f kl/ofhgf sfo\$sf ; kdf ; ~rfng ug{; Sg\$g\

afA k/lif -\$) kltzt

j :tut kZg	!) x!=!)	!) j 6f kZg
; ^Nfkt p0/ftds kZg	^x%-=#)	@ lj sNk; lxt ^ kZg
lj j Zgfd s kZg	@x!=)=@)	! lj sNk; lxt # kZg

kf7ak:ts

zdf{ s]f/k/ fb / dfwj k/ fb kfB]h -@)^* gkfnl effflzlf0fsf ; Gbe{k,
s7df8f]Mlj Bfyl{k:ts e08f/-; a}Psf0sf nflu_ .

| ! ! # |

;b_ef; fd

clwsf/L, x_df_au/fh, g_kfnl efifflz/l0f, sf7df8f_Mlj Bfyl{k:ts e08f/ .
 clwsf/L, x_df_au/fh, efifflz/l0f M s_xl kl/k/o tyf k4t, sf7df8f_Mlj Bfyl{k:ts e08f/
 clwsf/L, x_df_au/fh, ; fdflhs / k_bofus efiff l_j 1fg, sf7df8f_Mlj g k:ts e08f/ .
 clwsf/L, x_df_au/fh / s_bf/k fb zdf{ k//lDes g_kfnl lz/l0f, sf7df8f_Mlj Bfyl{k:ts e08f/ .
 Pn_j, Pr= al= l6lr^a 0^an; ofh c ; \$j8 Nof_alj h, Gobf{M Doful{xn .
 Pn_j, h_jal / P= lk6 s8{ Pl8ga/f sf] {0g cklnf08 ln^aNj l:6S; -ef]od #-\$_,
 n_bg M CS; knf{olgel; 6l k] .
 8h] a6{S0f; g, Nof_alj h, Gobf{M CS; knf{olgel; 6l k] .
 9sfm, zflgtk] fb, g_kfnl efifflz/l0f Mkl/ro / k_bfy, sf7df8f_Mdg sfdfg aS;
 P68 :6] g/l .
 9^aNj, efh/fh / bluf] fb bfxfn, g_kfnl efifflz/l0f, sf7df8f_MPd=S} klan; ; {
 P68 l8l:6k6; {.
 gbg, 8]e8, Nof_alj h l6lr^a dyf_bfhfh, Gobf{M k]6; xn .
 g_kfn /fli6o lz/lff cfofy, g_kfnfdf lz/lff, sf7df8f_Msnh ckm Phs] g .
 kf08f, /fd zsn, lxgb_b lz/l0f, cfu/f Mlj g_b k:ts e08f/ .
 kf=j=S} -lj lefg ; do_, k_bfylds, lg_bg dflbllds tyf dflbllds lz/lff kf70qmd,
 eStk/ M kf70qmd lj sf; s_bb].
 kf=j=S} -lj lefg ; do_, k_bfylds, lg_bg dflbllds tyf dflbllds txsf l_j lefg
 sflsf g_kfnl efifsf kf70k:t_bsx, eStk/ M hgs lz/lff ; fdul s_bb|lnld6B .
 k_bl, cf/_c sf] {0g Nof_alj h l6lr^a, SofDah M SofDah olgel; 6l k] .
 kf_bh, dfwj k] fb, efifflkf70qmd, kf70k:ts tyf lz/l0f k4t, sf7df8f_Mlj Bfyl{k:ts e08f/ .
 d^an, ->l0dtL pdf, lxgb_b lz/l0f, g0{lbnl M CS{aS l8kf].
 /fli6o efiff glit ; emfa cfofy, /fli6o efiff glit ; emfa cfofy]sf] kltj fg,
 sf7df8f_M k] f ej g .
 l/r8] h] P68 6l= /fh; { ofk]f h P68 dy8\ 0g Nof_alj h l6lr^a, SofDah M
 SofDah olgel; 6l k] .
 _____, lb Nof_alj h l6lr^a Dofl6&;, SofDah M SofDah olgel; 6l k] .
 nfh/, lulnog, ln6/] P68 Nof_alj h l6lr^a, SofDah M SofDah olgel; 6l k] .
 Nof8f] /a6{ Nof_alj h l6lr^a M C; f0l6lkms ofk]f, Gobf{M Doful{xn .
 zdf{ s_bf/k] fb / dfwj k] fb kf_bh, g_kfnl efiff / ; flxTo lz/l0f, sf7df8f_M
 lj Bfyl{k:ts e08f/ .
 zdf{ uflkgfy, :sh sl/shd 0g g_kfn, sf7df8f_M x_d s_bf/L zdf{.
 _____, g_kfnfdf lz/lffsf]0ltxf;, sf7df8f_M x_d s_bf/L zdf{.
 >jf:tj, /jlob]gy, efifflz/l0f, g0{lbnl M b d_bldng sd_bgk_b ckm 0l68of lnld6B .
 :6g{ Pr=Pr=, knf8fd]6n sf] M ckm Nof_alj h l6lr^a, CS; knf{M CS; knf{
 olgel; 6l k] .
 Aohh, cyf, 6]6^a knf Nof_alj h l6r/, Gobf{M SofDah olgel; 6l k] .

Aofrn/ ckm Phs] g -al=P8=

dllbkZrdf-rn lj Zj lj Bfno
 Aofrn/ ckm Phs] g -al=P8=

g_kfnl lz/lff lj lzi6ls/0f

kf7dfz zlif\$ Mg_kfnl 8fo:kf]f ; flxTo -c_btij flos / yk P15s_
 kf7dfz ; Wof Mg_khZ= \$!
 kf7dfz k\$[t M ; fflcts
 tx MalP8=
 ; q M 5bf]-

q]cf= M #
 k0ffps M
 pQl0ffps M
 k]lxktf kf73G6L M
 k]tkf73G6LM
 hDdf kf73G6LM

!= kf7dfz kl/ro

of]kf7dfz dllbkZrd lj Zj lj Bfno, lz/lffz:q ; aSfo c_btut ; f]6/ k0ffnl df
 cfwf/t rf/a; I :fcts Aofrn/ ckm Phs] g -al=P8= txdf cWoog ugI
 lj Bfyl{k:nf0{ g_kfnl 8fo:kf]f ; flxTosf] lj Zj Jofkl k] f/sf] ; fflcts cfwf/
 lj sf; qnd, dV0 k] Q / k]tiglw ; flxTosf] lj Zn]of ug{; lfd tNofpg]p2]o / flvPsf
 5 .

= ; fwf/0f p2]o

- g_kfnl 8fo:kf]fsf]; fflcts kl/rosf ; fy)o; sf]lj sf; qnd / o; df
 b]vPsf dh k] Qx]sf]klxrgf / ltgsf lj z]rtfx]sf]j 0fg ug{; lfd
 tNofpg]
- lgwfl/t ; flxTosf s[t]sf]cf:j fbg, af]y tyf dNof_asg ug{; Sg]lfdtsf]
 lj sf; ugI
- lgwfl/t s[t]sf cfwf/d g_kfn / g_kfnl 8fo:kf]fsf alr xg]efj gflds
 c_bt; Qa_bwsf]JofVof ugI; k / pks/0f kf_by ugI.

= lj lzi6 p2]o tyf kf70lj ifo

lj lzi6 p2]o	kf70lj ifo
• 8fo:kf]fsf]; fflcts kl/ro lbg,	Psf0 Ps M 8fo:kf]fsf]; fflcts kl/ro / g _k fnl 8fo:kf]f ; flxTosf]lj sf; qnd
• 8fo:kf]f, a; f0 / f0 / cfkj f; sf alrsf]; DaGw / lefgtf 7Dofpg,	!= 8fo:kf]f l; 4fgt != 8fo:kf]fsf]cy{/ kl/eff != 8fo:kf]f,a; f0; /f0 / cfkj f;
• g _k fnl 8fo:kf]f ; flxTosf lj z]rtfx] klxrgf ug{	!=# 8fo:kf]f ; flxTosf lj z]rtfx] / g _k fnl 8fo:kf]f ; flxTo
• g _k fnl 8fo:kf]f ; flxTosf]k] f/sf cfwf/d kf]f/x] atfpg,	!=-\$ ef]flhs cfwf/d g _k fnl 8fo:kf]f ; flxTosf]j ul\$/0f

lj lzi6 p27o	kf7d1j ifo
<ul style="list-style-type: none"> gkfnl 8fo:kf]f ; flxTosf lj sf; qnd / kf]v ; flxTos lj wf / kf]tefx]sf of]bfgsf] /yf^sg ug{. 	!-!% gkfnl 8fo:kf]f ; flxTosf pb&j / lj sf; !-!% gkfnl 8fo:kf]f ; flxTosf lj lefg lj wf / ltgsf] kf]tefx]sf]kl/ro PjdVkj[Q
<ul style="list-style-type: none"> gkfnl 8fo:kf]fsf lgwfl/t slj sf]kl/ro lbg, lgwfl/t slj tfsf]efyf]hs, ; f:s[t s legtf 7Dofpg, 8fo:kf]s ; flxTosf] lj lzi6tfsf cfwf/df lgwfl/t slj tfx]sf]lj Zn]ff ug{. 	Psf0 b0{M gkfnl 8fo:kf]fsf slj tf @!= p0/ cdly/sfnl gkfnl 8fo:kf]fsf slj / slj tf M gd]f u/fuf0{cdly/sf - .hxsf d]f]cfkn]dg=U jf; >J -cdly/sf - .kf]f; l dg]l 1fg]b ubfn -cdly/sf - .dgd}Xo]l 0/fk]hl gkfnl 8fo:kf]fsf slj / slj tf M 8f= dw' dfwb{-?; - .d?elb / d]b @# Pl; ofnl gkfnl 8fo:kf]fsf slj / slj tf M b]z ; Aaf-x^s^a - .x]d^a]f]df5f] /fdgfh Gofkgf] -dofgdf/- .cb]l] /fhsd]f]U cf] lgofnl gkfnl 8fo:kf]fsf slj / slj tf M k]lk rfkfufo{ -c:6]hof - .l; 8g] ; kgf]s]U
<ul style="list-style-type: none"> lgwfl/t syfsf/sf]kl/ro lbg, lgwfl/t syfsf]efyf]hs, ; f:s[t s kl/j zsf]legtf 7Dofpg, lgwfl/t syfsf]8fo:kf]s cfwf/df lj Zn]ff ug{. 	Psf0 ltg M gkfnl 8fo:kf]fsf syf #! p0/ cdly/sf / o/fk]hl gkfnl 8fo:kf]fsf syfsf / / syf M dl/f kf]fg /f] -hdgl_ -Pp6f dxfgu/dfl] xf]gfy ; j]l -cdly/sf - .8fo:kf]fsf]df65]l hof /0{.ahfot - .k]l; -h' ahuf0{a]nhod - .csf]df8]l ; fb/ >J -cdly/sf - .sfnf] d]f]bk]f5fot] #=@ lgwfl/t syfsf]8fo:kf]s cfwf/df lj j fgf #=@! 3/b]z / k/b]z #=@@ lj eflht dfgl; stf #=@# k/fb]lo xgfsf]/f]f-r / lr]tf #=@\$ c]nk; wos / ; ldf]ts[t xgfsf]kl8f #=@% ct]tdf] #=@^ cl:t]jsf nflu Ps; qtfsf] vf]hl #=@& cf]ds]b]t kl]j lw

lj lzi6 p27o	kf7d1j ifo
<ul style="list-style-type: none"> lgwfl/t pkGof; sf/sf]kl/ro lbg, lgwfl/t pkGof; sf]efyf]hs, ; f:s[t s kl/j zsf]legtf 7Dofpg, lgwfl/t pkGof; sf]8fo:kf]s cfwf/df lj Zn]ff ug{. 	Psf0 rf/ M gkfnl 8fo:kf]fsf pkGof; \$!= pkGof; sf/ /fhj sf]; Hfkt kl/ro \$=@ pkGof; sf/ /fhj sf cf]Gof; s kj Qx^z \$# .P6nfG6s l:660 pkGof; sf] 8fo:kf]s lj Zn]ff
<ul style="list-style-type: none"> lgwfl/t lga]wsf/sf]kl/ro lbg, 8fo:kf]s lga]wsf] lj lzi6tfsf cfwf/df lgwfl/t lga]wsf]lj Zn]ff ug{ lgwfl/t lga]wsf]efyf]hs, ; f:s[t s kl/j z / gkfnl hlj gk4ltsf]cgel'tsf] ct; la]w atfpq . 	Psf0 kf] M gkfnl 8fo:kf]fsf lga]w %!= d-h'l g/f] -cdly/sf - .cdly/sfdf al]al; l6^a ubf]sf] cge]U / s]f/ ; g]f/ ... s]U -ahfot - .Py]l; sf]ew]U %@ 8fo:kf]s kl/j z / gkfnl hlj gk4ltsf]cgel'tsf] ct; la]w atfpq .

= lzf]f of k]qmf

k]o]s kf70 Psf0df kf70j : t]sf]k]f / cfj Zostf cg] f/ JofVofg,
k]g]f]t, 5nk]m, pbfx/0f, k]bzg, cEof; / k]t]ts/0f lj lwx]sf]pkof]u ul/]5 .
JofVofg lj lwnf0{ sdegbf sd pkof]u u/l lj b0fyl{ ; xeflutfdhs lzf]f
sfo]nfkx]nf0{a9l dxTj lbo]g]5 . o; }u/l kf70 k]ts; ; gbe{k:ts, kf7kq, cf/y,
tflnsf, ; t]l cflb; d]sf]pkof]u u/] of]hgfabW lzf]f ug]f hf]b lbo]g]5 .

%= dNofa]s g k]qmf

dNofa]s g b0{k]f/n]ul/g]5 M-!_ cf]tl/s dNofa]s g, o; sf lg]dt \$) k]tzt
c^s lgwfl{f ul/Psf]5, -@ af]o dNofa]s g, o; sf lg]dt ^) k]tzt c^s
lgwfl{f ul/Psf]5 . cf]tl/s dNofa]s g s]ff lzf]f ; E; E}ul/g]5 / af]o
dNofa]s g ; d]6/sf c]t]odf lj Zj lj Bfno k/lif] k]ffnln] lgwfl{f u/] cg] f/
xg]f . o; sf nflu lg]gfg'; f/sf]k]gof]hgf /xg]f .

c]t]tl/s d]lbf]s g -\$) k]tzt

k]xn]l]n]vt k/lif]_	!) k]tzt
b]f]f]l]n]vt k/lif]_	!) k]tzt
t]f]f]l]	!) k]tzt

af]s !) c^s lzf]sn]s]ff sfo]nfkleq lzf]f, d]f]vs, k]ff]f]ds, u]sfo]{
s]ffsfo{j f kl/of]hgf sfo]sf z kdf ; ~rfng ug{; Sg]g]v

af&oo k/l/f/-1) k/tz

j:tut k/zg	!)x!=!)	!) j 6f k/zg
; ^Nfk t p0/flds k/zg	^%#=)	@ ljsNk; lxt ^ k/zg
lj j tg/flds k/zg	@x!=@)	! ljsNk; lxt # k/zg

kf7ak:ts

cfrfo{ lvdfgb -k‡; ‡ cg\$ 8fo:kf/jfsf slj tf-slj tf; ^Nk_, j fl; ^g 8l=; l= cgt/f/6o gkfnl ; flxTo ; dfh, d\$Rofk6/. P6d, g\$, gkfnl 8fo:kf/jfsf gf/l-syf, sf7df8f gkfnl k1fklti7fg . lg/fhf, d-h'; oyfydf cdlysf, sf7df8f z/bVg/fhf . klyfg /\$, dl/f, Pp6f dxfgu/df, sf7df8f glxf/ k\$ fzg u\$. ahuf0f; ~h'; db/ ; kgf, sf7df8f /Tg k:ts e08f/ . /f0{ hof, a\$ /l:66sf b0{cf/f, cdlysf/cgt/f/6o gkfnl ; flxTo ; dfh sylb|o sffofo . /fhj, P6nfl6s l:66, sf7df8f lj j \$ l; hgzln k\$ fzg . >J, ; Gb/, Sof; n /ssl ck; /f, sf7df8f vDanf a\$; . ; qj f/ ..; ^Sj slyf, Pyj; sfjeml, j fl; ^g 8l=; LM cgt/f/6o gkfnl ; flxTo ; dfh . ; j bl, xfdfgy, 8fo:kf/jfsf] df65] j fl; ^g 8l=; LM cgt/f/6o gkfnl ; flxTo ; dfh .

; Gbe{ fdul

P6d, g\$, gkfnl 8fo:kf/jf / c6o ; dfnf7gf, sf7df8f Pstf k\$ fzg . sfjg, /lag, lhfn 8fo:kf/jfhmofg 066fBS; g= nG8gMo" lPn k] . vql, ult -k‡; ‡ cgt/f/6o gkfnl 8fo:kf/jf k1l1s cllbog -; dlff ; ^Nk_, j fl; ^g 8l=; l, cgt/f/6o gkfnl ; flxTo ; dfh . k1f0f/g/b/fh / 0lGb/f k1f0f; Dkf=, gkfnl eflif; flxlosf] cgt/f/6o jj :tf/, sf7df8f lqdl't{lgsjt . a/fn, s0fxl/ / g\$ P6d, pk6of; -l; 4f6t / gkfnl pk6of; = nIntk'M ; ferf k\$ fzg . e6&/f0{ uflj Gb/fh, p0/cfwlg s ljdz{ sf7df8f df8g{a\$; . ld>, ; b\$, 8fo:kf/jf lqnl6l; Hdf ofl8Gau ofl8Gau{olgel; q1 k] . ; j bl, dxz, cdlysl-gkfnl 8fo:kf/jf's pk6of; , j fl; ^g 8l=; LM cgt/f/6o gkfnl ; flxTo ; dfh, d\$Rofk6/. ; j bl, xfdfgy, ; dbkf/sf ; dfnf7gf, j fl; ^g 8l=; LM cgt/f/6o gkfnl ; flxTo ; dfh .

dllbkZrdf-rn lj Zj lj Bfno
Aofrn/ ckm Phs] g -al-P8= gkfnl lzlf LJlzi6ls/0f

qmcf= M#
k0ff\$M
pQl0ff{ M
kltxktf kf73G6L M
kltkf73G6L M
hdif kf73G6L M

kf7afz zlif§ Meflifs lj wf lzlf0f
kf7afz ; Wof Mgkflz= \$^@
kf7afz k\$[t M ; fflts
tx Mal-P8= ; q M5bf-

!= kf70fz kl/ro

k{tt kf70fz dllbkZrdf-rn lj Zj lj Bfno, lzlfzf:q ; a\$fo cgtu{ ; d]6/ k0ffnldf cfwfl/t rf/ a; :gfts Aofrn/ ckm Phs] g -al-P8= txdf clbog ug{ljj Bfylk\$sf nflu tof/ kf/Psf] xf]. o; kf70fzdf gkfnl eflifz lzf0fsf ; Gbeif eflifs l; k l; sf0sf jkdf lj wf lzlf0f tyf ; flxitos cllbog / cf:j fbgsf jkdf lj wf lzlf0f klij lw ; DaGwl lj j w klfyx\$sf] ; fflts / kf0fus ; em lj sf; ug{b]6sf]f /flvPsf]5 .

= ; fwf/0f p2]o

- eflifs l; k l; sf0df eflifs lj wf lzlf0fsf ; fdf6o / lj lzi6 kphg tyf kliqmfxf]kl/ro lbg]
- eflifs l; k l; sf0sf b]6n]lj j w eflifs lj wf lzlf0fsf lj lzi6 kphg / kliqmfxf]j 0f6 ug{
- eflifz lzf0f / ; flxitos lj wf lzlf0fdf le6gtf tyf ; flxitos lj wf lzlf0fsf] cfj Zostf, dxlj / kphg atfpg]
- lj j w ; flxitos lj wf lzlf0fsf kphg / kliqmfxf]lj j]gf ug{

#= lj lzi6 p2]o / kf70lj ifo

lj lzi6 p2]o	kf70lj ifo		
• eflifs l; k l; sf0df lj wf lzlf0fsf] ; DaGw b]fpg,	Ps0 Ps M eflifz lzf0f / lj wf lzlf0f != eflifs l; k lzf0f / lj wf lzlf0fsf]; DaGw		
• lj wf lzlf0fsf ; fdf6o kphg atfpg,	!=@ lj wf lzlf0fsf]; fdf6o kphg • lj wf lzlf0fsf lj lzi6 kphg cffopg,	!=# lj wf lzlf0fsf]lj lzi6 kphg • lj wf lzlf0fsf ; fdf6o kliqmfxf] lgwf0f ug{	!=\\$ lj wf lzlf0fsf]; fdf6o kliqmfxf]lj lzi6 kliqmf
• lj wf lzlf0fsf lj lzi6 kliqmfxf] 0aut ug{.	!=% lj wf lzlf0fsf]lj lzi6 kliqmf		

lj lzi6 p27o	kf7@lj ifo
<ul style="list-style-type: none"> eflifs l; k l; sf0sf ; Gbe@f syf lzlf0sf k@fhg / klqmf x; cf@fpg, eflifs l; k l; sf0sf ; Gbe@f slj tf lzlf0sf k@fhg / klqmf x; lgwf@f ug{ eflifs l; k l; sf0sf ; Gbe@f lga@w lzlf0sf k@fhg / klqmf x; cfsng ug{ eflifs l; k l; sf0sf ; Gbe@f ?ks lj wfsf lj le@g pkj wf lzlf0sf k@fhg / klqmf x; k@t@ ug{ eflifs l; k l; sf0sf ; Gbe@f hlj gl lzlf0sf k@fhg / klqmf x; :ki6 kfg{ eflifs l; k l; sf0sf ; Gbe@f lr7l=lgj @g lzlf0sf k@fhg / klqmf x; pln@y ug{ eflifs l; k l; sf0sf ; Gbe@f blgs! lzlf0sf k@fhg / klqmf x; sf]; t@l tof/ ug{ eflifs l; k l; sf0sf ; Gbe@f ljj w efifft@j lzlf0sf k@fhg / klqmf x; lgSof@ ug{. 	Psf0 b0@M lj lj w lj wf lzlf0sf lj lzi6 k@fhg / klqmf @! syf lzlf0f M k@fhg / klqmf @! slj tf lzlf0f M k@fhg / klqmf @# lga@w lzlf0f M k@fhg / klqmf @\$?ks lzlf0f @-\$! ; jfb lzlf0f M k@fhg / klqmf @-\$@ j fb@j fb lzlf0f M k@fhg / klqmf @-\$# dgf@fb lzlf0f M k@fhg / klqmf @-\$@ Psfa@sl lzlf0f M k@fhg / klqmf @-\$% j St@f lzlf0f M k@fhg / klqmf @% hlj gl lzlf0f M k@fhg / klqmf @^ lr7l=lgj @g lzlf0f M k@fhg / klqmf @& blgs! lzlf0f M k@fhg / klqmf @* efifft@j lzlf0f @*!= j Of@f@f; / n@o lr@g lzlf0f M k@fhg / klqmf @*=@ Jofs@f lzlf0f M k@fhg / klqmf @*# z@be08f lzlf0f M k@fhg / klqmf
<ul style="list-style-type: none"> efifflzlf0sf ; Gbe@f ; flxltos lj wf lzlf0sf]kl/ro lbg, efifflzlf0f / ; flxltos lj wf lzlf0df le@gtf b@fpg, efifflzlf0fd ; flxltos lj wf lzlf0sf]cfj Zostf / dx@j cf@fpg, ; flxltos lj wf lzlf0sf k@fhg :ki6 kfg{. 	Psf0 ltg M efifflzlf0f / ; flxltos lj wf lzlf0f #! ; flxltos lzlf0sf ; kdf lj wf lzlf0sf]kl/ro #@ efifflzlf0f / ; flxltos lj wf lzlf0df le@gtf ## efifflzlf0fdf ; flxltos lj wf lzlf0sf]cfj Zostf / dx@j #\\$; flxltos lj wf lzlf0sf]k@fhg
; flxltos lj wfsf ; kdf slj tfsf] kl/ro, lzlf0f cfj Zostf, lzlf0f k@fhg, lzlf0f lj lw, lzlf0f qnd / ; xfos sfo\$nfkx; :ki6 kfg{ • kl/ro; lxt gf6s=Psfa@sl lzlf0sf cfj Zostf, k@fhg, lzlf0f lj lw / lzlf0f qndsf]j@f ug{	Psf0 rf/ M lj lj w ; flxltos lj wf lzlf0sf k@fhg / klqmf \$! slj tf lzlf0f \$!=! slj tfsf]kl/ro / slj tf lzlf0sf]cfj Zostf \$!=@ efifflk70qnddf slj tfsf] :yfg

Aofrn/ ck@ PhS] g -al@P8- jkfnl

lj lzi6 p27o	kf7@lj ifo
<ul style="list-style-type: none"> kl/rofids ; Gbe@l xt syf@pk@f; lj wf lzlf0sf] cfj Zostf, k@fhg, lzlf0f lj lw / lzlf0f qndsf]j@f atfp, ; flxltos:qsf]kl/ro, lzlf0f cfj Zostf, lzlf0f k@fhg / lzlf0f lj lwx;sf]j :tut JofNof ug{. 	\$!=# slj tf lzlf0sf]k@fhg \$!=! slj tf lzlf0sf] lj le@g lj lw / klqmf \$!=% slj tf lzlf0sf]qnd \$!=^ slj tfk@t ?!r ptkGg ugI ; xfos sfo\$nfkx; xfos sfo\$nfkx; \$@ gf6s=Psfa@sl lzlf0f \$@! gf6s=Psfa@sls]kl/ro / gf6s=Psfa@sl lzlf0sf] cfj Zostf \$@-@ gf6s=Psfa@sl lzlf0sf] k@fhg \$@# gf6s=Psfa@sl lzlf0sf] lj lw / klqmf \$@-\$ gf6s=Psfa@sl lzlf0sf] qnd \$# lga@w lzlf0f \$#! lga@wsf]kl/ro / lga@w lzlf0sf]cfj Zostf \$#@ lga@w lzlf0sf]k@fhg \$## lga@w lzlf0sf] lj lw / klqmf \$#-\$ lga@w lzlf0sf]qnd \$-\$ syf@pk@f; lzlf0f \$-\$! syf@pk@f; sf]kl/ro / syf@pk@f; lzlf0sf] cfj Zostf \$-\$@ syf@pk@f; lzlf0sf] k@fhg \$-\$# syf@pk@f; lzlf0sf] lj lw / klqmf \$-\$% syf@pk@f; lzlf0sf]qnd \$-%; flxltos:q lzlf0f \$-%! ; flxltos:qsf]kl/ro / flxltos:q lzlf0sf] cfj Zostf \$-%@ ; flxltos:q lzlf0sf] k@fhg \$-%# ; flxltos:q lzlf0sf] lj lw / klqmf

\$= lzlf0f klqmf
klo@ kf70 Psf0df kf70j :t@f]k\$@t / cfj Zostf cg' f/ JofNof, k@gt@t/, 5nk@n, pbfx@f, k@z@, c@of; / k@t@ls@f lj lwx;sf]pkof@ ul/g]5 . JofNof lj lw@f0f sde@bf sd pkof@ u/l lj Bf@f; xeflutfd@hs lzlf0f sfo\$nfkx; nf0{a@l dx@j lb0g]5 . o; u/l kf70 k@ts, ; Gbe@k@ts, kf7kq, cf/y, tf@nsf, ; t@l cf@b ; d@sf]pkof@ u/l ofh@fabw lzlf0f ug@f hf@ lb0g]5 .

%= dNof^asg kltzt

dNof^asg b0{k\$/{n}ul/g]5 M-!_ cfst/s dNof^asg, o; sf lgDt \$) kltzt
c^as lgwf{0f ul/Psf]5, -@ afAo dNof^asg, o; sf lgDt ^) kltzt c^as
lgwf{0f ul/Psf]5 . cfst/s dNof^asg sIff lzlfot ; E; E}ul/g]5 / afAo
dNof^asg ; #]6/sf cGtodf lj Zj lj Bfno k/liff koffnl] lgwf{0f u/] cg; f/
xg^b . o; sf nflu lgDgfg; f/sf]k^bgofhgf /xg^b .

cfst/s dlbfr^asg -\$) kltzt

klnfl-lnvlt k/liff_	!) kltzt
bf] l]-lnvlt k/liff_	!) kltzt
t] l]	!) kltzt

afE!) c^as lzlsn]sIff sfo\$nfk leq lnvt, df]vs, koflids, uksfo{
sIffsfo{j f kl/ofhgf sfo\$ff ; kdf ; ~rfng ug{; Sg^bg\

afAo k/liff -\$) kltzt

j:tut k ^b g	!) x!=!)	!) j 6f k ^b g
; ^Nfk t p0/flds k ^b g	^x%#)	@ lj sNk; lxt ^ k ^b g
lj j ^b gfls k ^b g	@x!=@)	! lj sNk; lxt # k ^b g

kf7ak:ts

- * zdf{ s]f/k| fb / dfwj k| fb kf8]h gkfnl efiff / ; ftxto lzlfot sf7df8f]M
lj Bfyl{k:ts e08f/ .
- * zdf{ s]f/k| fb / dfwj k| fb kf8]h, gkfnl efiffzlf0fsf ; Gbe^b,
sf7df8f]Mlj Bfyl{k:ts e08f/ .

; Gbe{; fdul

- * clwsf/l, x]faN/fh, gkfnl efiffzlf0f, sf7df8f]Mlj Bfyl{k:ts e08f/ .
- * clwsf/l, x]faN/fh / s]f/k| fb zdf{k//Des gkfnl lzlfot, sf7df8f]M
lj Bfyl{k:ts e08f/
- * 9sfm, zflGt k| fb, gkfnl efiffzlf0f Mkl/r0 / kphi, sf7df8f]M dg
sfdfg aS; P68 :6] g/l .
- * 9eNjh, efh/fh / blf]k| fb bfxfn, gkfnl efiffzlf0f, sf7df8f]MPd=S
kian; ; {P68 l8l:6kob; {.
- * ggg, 8le8, Nof^ajh l6lr^a dyfBfjhjl, Gobf{Mk]6; xn .
- * kf08f, /fd zsn, lxbl lzlfot, cfu/f Mlj gfb k:ts e08f/ .
- * /fli6o effif glt ; emfa cfofu, /fli6o effif glt ; emfa cfofu/sf]kltjbg,
sf7df8f]Mk]f ej g .

- * l/r8], h] PG8 6l= /fh; { ofkf]h Pg8 dy8\ 0g Nof^ajh l6lr^a,
SofDah M SofDah olgel; 6L k] .
- * l/r8], h] PG8 6l= /fh; {lb Nof^ajh l6lr^a Dof6&; SofDah M SofDah
olgel; 6L k] .
- * nfh/, luhog, In6/] PG8 Nof^ajh l6lr^a, SofDah M SofDah olgel; 6L
k] .
- * /a6{ Nof8f] Nof^ajh l6lr^a Mc ; f0lG6lkns ofkf]h, Gobf{M Dofulxn .
- * >jf:tj , /j LGbghy, efiffzlf0f, g0{lbnnl Mlb d\$ldng sDkgI ckm
0lG8of lnd6P .
- * Åohjh, cyl, 6]6^a km' Nof^ajh l6r/ Gobf{M SofDah olgel; 6L k] .

dlibklZrdf-rn lj Zj lj Bfno Aofrn/ ckm Phs] g -al-P8=	kf7afz zlif\$ Mgkfnl efiffkf7aqmd / kf7ak:ts nyg kf7afz ; Mof Mgkfz = \$^# kf7afz k\$[t M; fflts tx M al-P8= ; q M 56f}	qnf cf= M# pQLOff{ M kltxktf kf73G6L M kltkf73G6L M hDdf kf73G6L M
----------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------

!- kf7ofz kl/ro

kjt kf7afz dlibklZrdf-rn lj Zj lj Bfno, lzlfzf:q ; a\$fo cft/ut ; f]6/
koffnl df cfwf/t rf/ a; Aofrn/ ckm Phs] g -al-P8= txdf cfbog ug{
lj Bfyl{sf nflu tof/ kf/Psf]xf]. o; kf7afzdf gkfnl efiffkf7aqmdsf]kl/ro,
efiffkf7aqmdsf kf7aj :t\$]5gf] / :t/0f, efiffkf7aqmdsf]cfbog lj Zn]0f,
efiffkf7ak:ts / k's efiffkf7a; fdulf]kl/ro, efiffkf7ak:ts nyg / lgdf]sf
cfwf/ ; Da4 lgsfosf]el\$sf, ofhgf / cEof; sfo{ ; d]sf 1fg / lfdtf
clej Q u/fpg]b]6sf]f / fvPsf]5 .

= ; fwf/0f p2]o

- efiffkf7aqmdsf] ; fflts kl/ro lbg]
- efiffkf7aqmdsf kf7aj :t\$]5gf] / :t/0fsf cfj Zostf, kfhlhg /
cfwf/x]sf]klxrfg ug{; lfd tNoppg]
- efiffkf7aqmdsf] ; Argfids 36sx]sf]hfgsf/l kbf] ug{
- efiffkf7ak:ts / k's efiffkf7a; fdulf]kl/ro, k\$[t, pkof]utf,
lj zjtf cfbsf]af/0f atfpg ; Sg]lfdtsf]lj sf; ug{
- efiffkf7ak:ts nygdf k7g / k7glotfsf]el\$sf / kf]l kf]sf]1fg
xfl; n ug{
- efiffkf7ak:ts nyg, lgdf]f / ; Dkfbg ; DaGwl cfwf/e't l; 4f]tx]sf]
1fg / l; ksf]clej {4 ug{.

#- lj lzi6 p2]o tyf kf7alj ifo

lj lzi6 p2]o	kf7blj ifo
• efiffkf7aqmdsf]kl/ro lbg,	Psf0 Ps M efiffkf7aqmdsf]kl/ro
• efiffkf7aqmdsf]cy{/ kl/efiff atfpg,	!- efiffkf7aqmdsf]cy{/ kl/efiff !- efiffkf7aqmdsf k\$[f/ !- efiffkf7aqmdsf]k\$[f/x]sf] rrf{ug{
	!- efiffkf7aqmdsf kf7aqmd / ; Dk]f0ffds kf7aqmd

lj lzi6 p2]o	kf7blj ifo
• efiffkf7aqmd lgdf]sf ; fdfo l; 4f]t / efiffkf7aqmd lgdf]sf r/0fut kf]qmfst] j 0fg ug{.	!-@ kf]w lgi7tfsf]cfwf/ M/ylo kf7aqmd / rqmlo kf7aqmd !-# kf]hgsf]cfwf/ M; fdfo kf7aqmd tyf lj lzi6:lj zj kf7aqmd !-# efiffkf7aqmd lgdf]sf ; fdfo l; 4f]tx] !-# efiff; sf0 l; 4f]t / efiffkf7aqmdsf ltgsf]pkofy !# efiffkf7aqmd lgdf]sf]j zj / r/0fut kf]qmf #! p2]o ; fwf/0f, lj lzi6_ !-@ lj ifo :t\$]lfp !-# lj wfsf]lfp / qmd !-# lzf]0f kf]qmf !-# dNof]sg kf]qmf Mcf]tl/s / afxo k/lif M kf7aqmd / ; do / c^s lj efhg / lj lzi6s/0f tlinsf
• efiffkf7aqmdsf kf7aj :t\$]5gf] / 5gf] / :t/0fsf]kl/ro lbg, 5gf]sf afxo / cf]tl/s kf]j s t]x]sf] ; fdfo cfwf/x] / zlb e08f/ 5gf]sf cfwf/x] atfpg, ; a\$ygsf]5gf] ug{ • kf7aj :t\$] :t/0fsf]cy{ kfhlhg atfpg, • 5gf] / :t/0fsf]le\$gtf byfpg, • kf7aj :t':t/0fsf]kf]qmf atfpg .	Psfo{b0{M efiffkf7aqmdsf kf7oj :t\$]5gf] / :t/0f @- kf7aj :t\$]5gf] @- kf7aj :t\$]5gf]sf]kl/ro @- kf7aj :t'5gf]sf afxo / cf]tl/s kf]j sx] @-# efiffkf75gf]sf ; fdfo cfwf/x] @-# zAbe08f/ 5gf]sf cfwf/x] @-# a\$ygsf]5gf] @- kf7aj :t\$] :t/0f @- kf7aj :t':t/0fsf]cy{ kfhlhg @- kf7aj :t'5gf] / :t/0fdf le\$gtf @-# kf7ak:ts :t/0f kf]qmf @-\$- efiff lzf]0fdf rqmlo :t/0fsf]pkof]utf
• efiffkf7aqmdsf ; Argfids 36sx]sf]kl/ro lbg, • kf7aqmd ; Argfdf lgixt zlifefu, kf7afz kl/ro, p2]o, kf7aj :t\$]lj j/0f, lzlf]0f, dNof]sg kf]qmf, kf7ak:ts, ; Gbe{k:ts h:tf 36sx?; E kl/rt xg .	Psf0 ltg M efiffkf7aqmdsf] ; Argfids 36sx] #! efiffkf7aqmdsf] ; Argf t]x] #!- kf7afzsf]zlifefu #!- kf7afz kl/ro #!- kf7afzsf]p2]o M ; fwf/0f p2]o / lj lzi6 p2]o #!- kf7aj :t\$]lj j/0f #!-# lzf]0f kf]qmf #!-# dNof]sg kf]qmf Mcf]tl/s / afxo #!- kf7ak:ts #!-* ; Gbe{k:ts :; Gbe{k:ts ; fdul

Ijlzi6 p2j0	kf7blj ifo
<ul style="list-style-type: none"> • k'ts, kf7ak:ts / ; Gbe{k:ts÷ ; xfos k'tsxɔ̄ Pj d\; Gbe{; fdullsf]kl/ro lbg, • efiffkf7ak:tsssf]kl/efiff, k\$[t, pkof]utf, lj zj]tf Pj d kf7ak:ts lgdf]sf cfwf/ atfpg . 	<p>Psf0 rf M effffk7ok:ts / k'ys effffk7&; fdullsf]kl/ro</p> <p>\$=! k'ts, kf7ak:ts / ; Gbe{k:ts÷ ; xfos k'tsxɔ̄, Pj d\; Gbe{; fdullsf]kl/ro</p> <p>\$=@ effffk7ak:tsssf]kl/ro / kl/efiff</p> <p>\$#= effffk7ak:tsssf]k\$[t</p> <p>\$=\$ effffk7ak:tsssf]lj zj]tf</p> <p>\$=% effffk7ak:tsssf]pkof]utf</p> <p>\$^= gofkf7ak:ts lgdf]sf cfwf/</p>
<ul style="list-style-type: none"> • effffk7ak:ts nygdf k7g / k7glotf klfsf]cllbgog / kofu klfsl]kl/ro lbg, • effffk7ak:ts nygdf k7gsf] kefj / k7gsf]k\$[f/ atfpg, • kf7aj :t'k7gdf xg]joj wfg, c7lqmf klpomf / kf7aj :t' k7g / k7gafy]sf af/ jf hfgsf/L kllkt ug{ • effffk7ak:ts nygdf k7glotfsf]kefj, k7f6dfg, cle?lr / :t/sf]kefj sf af/ jf rrf{ug{ • k7glotfsf bl[6n]lgldt kf7a; fdullsf]jytf / lj Zj ; glotf kQf nufpg, • k7glotfsf sl7gf0 klf; E kl/irt xg . 	<p>Psf0 kfr M effffk7ak:tsssf]nygdf k7g / k7glotf</p> <p>%!= k7glotfsf bl[6n]effffk7ak:ts nygdf k7g klfsl]kofu</p> <p>%!=! effffk7aj :t'nygdf k7gsf]kefj</p> <p>%!=@ eflifs kf7aj :tdf k7gsf k\$[f/ M pkoQm k7g, cf] t k7g, ; :j/k7g, lgk0f k7g</p> <p>%!=# kf7aj :t'k7gdf joj wfg</p> <p>%!=\\$ kf7aj :t'k7g klpomfdf c7t lqmf</p> <p>%!=% kf7aj :t'k7gdf ; dfgft/ klpomf</p> <p>%!=^ kf7aj :t'k7g / k7gafy]</p> <p>%=@ effffk7ak:ts nygdf k7glotfsf]kefj</p> <p>%#= kf7aj :t'k7glotfsf]k7f6dfg</p> <p>%=\$ k7glotfdf cle?lr / :t/sf]kefj</p> <p>%=% k7glotfsf bl[6n]lgldt kf7a; fdullsf]jytf</p> <p>%^= k7glotf ; qxsf]lj Zj ; glotf</p> <p>%& k7glotfsf sl7gf0xɔ̄</p> <ul style="list-style-type: none"> • k7glotfsf]dfkglo tEj xɔ̄ • k7glotfsf]cdkglo tEj xɔ̄ • k7glotf ; qsf ckof]ttxɔ̄ • k7glotf clbogsf cfwf/xɔ̄
<ul style="list-style-type: none"> • effff kf7ak:ts nyg / lgdf]sf ; f]fts cfwf/xɔ̄sf] kl/ro lbg, • effffk7ak:ts nyg / lgdf]sf cfwf/xɔ̄ ; E kl/irt xg, • kf7ak:ts nygdf lgdf]f / ; Dkfbgdf ; Da4 lgsfost] eldsf atfpg . 	<p>Psf0 5 M effffk7ak:ts nyg / lgdf]sf ; f]fts cfwf/ ; Da4 lgsfo</p> <p>^!= kf7ak:ts nyg / lgdf]sf cfwf/xɔ̄</p> <p>^!=! ; Da4 lj ifosf]kf7aqmd</p> <p>^!=@ lj ifolfg / lj wflfg cg]ksf kf7aj :tsf] jɔ̄k</p> <ul style="list-style-type: none"> • kof{kf7aj :t'nyg • kof{kf7aj :t'; a\$ng • ldl>t kf7aj :t' <p>^!=# kf7aj :t-kf7afzdf c7tlglxɔ̄ k7g, k7glotf / af]sf ; an klf</p> <p>^!=\\$ nyg l; k</p> <p>^!=% p2j0</p> <p>^!=^ zabe08/sf]5gf] / lgofqf</p> <p>^!=& jfso / rgef</p>

Aofrn/ Cm PhS] g -alP8- jkfnl

Ijlzi6 p2j0	kf7blj ifo
	<p>^!= kf7aj :t'sf] Argfids ; ldf / lgofqf M tx, s1ff, pd], ?lr, cfj Zostf cflb</p> <p>^!= effffk7ak:ts nyg, lgdf]f / ; Dkfbgdf ; Da4 lgsfo</p> <p>^!=! ; / sf/l jf ; #yfkslo eldsf</p> <p>^!=@ kf7aqmd lgdf]fsf]eldsf</p> <p>^!=# nylo eldsf</p> <p>^!=\\$ kf7slo eldsf M:j tGq kf7s, cfl>t kf7s</p> <p>^!=% lz1fslo eldsf</p> <p>^!=^ k\$fslo eldsf</p>

<ul style="list-style-type: none"> • effff kf7ak:ts nyg, lgdf]f / ; Dkfbg klfsf]l; 4ft / klqmfsl]kl/ro lbg, • ; DalGwt tx jf slffsf]effff kf7aqmdsf] cllbgog • effff kf7aqmdsf lgbz6 lgbzgxɔ̄sf]kfngf • effff kf7ak:ts nygdf kpoQm kll1s klf • pkoQmtf, ; f]otf, qmdj4tf, /f]stf, hlj gkof]utf, ; a7g / k]lt, eflifs z4tf, z]lut k]lt, lrq / gdgf cEof; • kf7ak:ts nygdf effts klf M • cfj /0f k[7-dv k[7 M k\$szg ljj /0f k[7, kls\$yg=eldsf, kf7afz; M-lkf7afz, db]f jf cfl/fstf/, cflf, zAb ; aNof / jfso • kl/R5]Psf0, kf7azlif\$, pkzli\$ M sfuh, c]td efu, a]f0, cfsf/, dno

= lz1f0f k]qmf

k]o\$ kf70 Psf0df kf70j :t'sf]k\$[t / cfj Zostf cg]f/ JofVofg, k]qmf, 5nknn, pbfx/0f, k]bzg, cEof; / k]t'tls/0f lj lwxɔ̄sf]pkofu ul/g]5 . JofVofg lj lwnf0{ sdegbf sd pkofu u/l lj b0fy{ ; xeflutfdhs lz1f0f sfosnfkxɔ̄nf0{a9l dxTj lb0g]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tfnsf, ; M cflb ; d]tsf]pkofu u/] ofhgfabw lz1f0f ugdf hf]b lb0g]5 .

%= dNofa\$g k]qmf

dNofa\$g b0{k\$]f/n]ul/g]5 M-!_ cflt/s dNofa\$g, o; sf lgldt \$) k]tzt c]s lgwf]f ul/Psf]5, -@_ af]o dNofa\$g, o; sf lgldt ^) k]tzt c]s lgwf]f ul/Psf]5 . cflt/s dNofa\$g s1ff lz1f0f ; E; E}ul/g]5 / af]o dNofa\$g ; d]6/sf cGtoddj lj Zj lj Bfno k/lff k]ffnn] lgwf]f u/] cg]f/ xg]f . o; sf nflu lgDgfg]f/sf]k]gof]hgf /xg]f .

cflts dlfbsg -\$) kftzt

klnf]-lnvt k/liff_	!) k tzt
bf] l]-lnvt k/liff_	!) k tzt
t] l]	!) k tzt

afsl !) c^as lzlsn]slff sfo\$nfk leq lnvt, df]vs, kf]lds, uksfo{ slffsfo{j f kl/ofhgf sfo\$ f kdf ; ~rfng ug{; Sg\$g\

afao k/liff -\$) kftzt

j:tut klg	!) x!=!)	!) j 6f klg
; ^Nfkt p0/flds klg	^x%#)	@ lj sNk; lxt ^ klg
lj j]g]lds klg	@x!=@)	! lj sNk; lxt # klg

kfak:ts

clwsf/l, x]fr^u/fh, gkfnL efflzlfof M s]l kl/k]o tyf k4lt, sf7df8f]M lj Bfyl{k:ts e08f/.
 kf]h, /fh]b]fb, df]lds txsf gkfnL kf7ak:tssf]k7glotfsf]clloog, ck]flzt lkPr=8l= zfvk]kw, dfglj sl tyf ; fdflhs zf:q; a]fo, lq=j=.
 e08f/l, kf/; dl0f, efff / ; flxTo lzlfosf s]l klf, sf7df8f]M j fo f k\$fgz .
 zdf{ s]f/k]fb / dfwj k]fb kf]h, gkfnL efff / ; flxTo lzlfof, sf7df8f]M go' lx/f aS; 066/k]oh]h .
 nD; fn, /fdrgb/ cGo, kf7ak:ts tyf lzlfof k4lt, sf7df8f]M eBlk'/fof k\$fgz .
 ; gbe{ fdu||

clwsf/l, x]fr^u/fh, gkfnL efflzlfof, sf7df8f]M lj Bfyl{k:ts e08f/.
 hg, dxjf l/ ; 6g, cGo efff lzlfof, cfu]M j gfb k:ts dlgb/ .
 gkfn /fli6o lzlf cfofy, gkfnL lzlf, sf7df8f]M snh ckm Phs] g .
 9^u]h, effh/fh / bluf]fb bfxfn, efffkf7ak:ts, kf7ak:ts tyf lzlfof k4lt, sf7df8f]M Pd-s] klan; ; {P68 181:6ao6; .
 dfnof]8, df0s]h - ; , Nofa]h Pgml b sl/shd, nG8g MPr=0ha= .
 Dofs] 8ano= Pd= Nofa]h l6lr^a Pgflnl; ; , nG8g Mn^ofig .
 e08f/l, kf/; dl0f, kf]lds txsf lj Bfyl{k:ts cfwf/et gkfnL zAbe08f/sf]
 lg]k0f, ck]flzt lj Bfj fl/lw zfvk]kw, lq=j= .
 lj lnsG; , l8P= ln^u]h l:6S; Og Nofa]h l6lr^a, nG8g MP8j f8{cfg]8 .
 zdf{ s]f/k]fb, c lqm6sn 0eofnP; g ckm lb kf0d/l n]en uefd]6 6\$:6aS;
 ckm lb gkfnL Nofa]h h -lkPr=8l= zfvk]kw, lq=j= .
 zdf{ uflgfy, :sh sl/shd Og gkfn, sf7df8f]M >lrtl x]sdf/l zdf{

____, gkfnL lzlfssf]0ltxf; , sf7df8f]M >lrtl x]sdf/l zdf{.

kf7ak:ts ljsf; s]b]l]j legg ; dosf_, kf]lds, lg]g df]lds tyf df]lds gkfnL kf7ak:ts, eStk' M kf7ak:ts ljsf; s]b] ; fgfl]7dl .

____ -jj legg ; do_, kf]lds, lg]g df]lds tyf df]lds txsf lj legg slffsf gkfnL kf7ak:ts, eStk' M hgs lzlf ; fdu] s]b] .

:6A; , df0sn, 0hs] gn ln^u]h l:6S; , cS; kn]B{M al; n Anofsa]h .
 :6g{Pr-Pr, kf7ak:ts g; l6ckm Nofa]h h l6lr^a SofDah MSofDah olgel; 6l k] .

Xoh]h, cy], 6]:6^a km/ Nofa]h h l6r/, Gobf]S{MSofDah olgel; 6l k] .
 Xofln8] Pd-Ps] / cGo, b ln^u]h l:6S; ; fG; h ofG8 Nofa]h h l6lr^a, nG8g M n^ofig .

xfld/ , h] b kf]S6; ckm Nofa]h h l6lr^a, nG8g Mn^ofig .
 kf08] /fdzsn, lxgb] lzlfof, cfu/f M j gfb k:ts e08f/ .

<p style="text-align: center;">dflbklZrdf-rn lj Zj lj Bfno Aofrn/ ckm Phs] g -al-P8=</p> <p style="text-align: center;">gkfnl Izlff lj Izi6ls/0f</p> <p style="text-align: center;">kf7dfz zlif\$ Mgkfnl dxfsfjo kf7dfz ; wf Mgkfhz = \$^\$ kf7dfz k\$ft M ; fflcts tx Mal-P8- ; q M 56f}</p>	<p style="text-align: center;">qmkcf= M # k0ff\$ pQLOff{ M kltxktf kf736L M kltkf736L M hdif kf736L M</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------

!= kf7dfz kl/ro
kj t' kf7dfz dflbklZrdf-rn lj Zj lj Bfno, Izlffzf:q ; a\$fo c6tu\$; \$]6/
k0ffnl df cfwfl/t rf/ a; :gfts Jofrn/ ckm Phs] g -al-P8= txdf clbog
ug[lj Bfylx\$ sf nflu tof/ kfl/Psf]xf]. o; kf7dfzdf dxfsfjosf] ; fflcts
:j \$k, gkfnl dxfsfjosf]lj sf; qnd tyf lgwf/t dxfsfjosf/x\$ sf dxfsfjosf\$ sf]
t\$ut lj j]gf ug[1fg / lfdtf lj sf; u/fpg] b[l6sf] / fvPsf]5 .

=; fuf/0f p2j0

- kjl6 / kfZrllo dfotfsf cfwf/df dxfsfjosf] ; fflcts :j \$ksfrrfug]
- gkfnl dxfsfjosf]lj sf; qnd, df\$ / lo; sf r/0fut dh\$et kj [Qsf]
lrgf/L u/fpg]
- lgwf/t ; l6sf dxfsfjosf]ds kj [O tyf ltgsf dxfsfjosf]t\$ut
cfwf/df lj j]gf ug{; Sg]lfdtf clej]4 ug].

#= lj Izi6 p2j0 tyf kf7dlj ifo

Ij Izi6 p2j0	kf7bljifo
• slj tfsf]pklj wfsf \$ kdf dxfsfjosf]:j ?k lr\$g,	Psf0 Ps M dxfsfjosf]; fflcts :j \$k != dxfsfjosf]:j ?k
• k\$ l6 ; flxtozf:qlo k/Dk/dfd dxfsfjosf af/\$f JoQm b[l6sf]f kj t't ug{	!= slj tfsf]pklj wfsf \$ kdf dxfsfjo != k\$ l6 ; flxtozf:qlo k/Dk/dfd dxfsfjo != k\$ l6 dfotfdf dxfsfjosf t[Ej x\$!= kfZrllo k/Dk/dfd dxfsfjo != kfZrllo dfotfdf dxfsfjosf t[Ej x\$!= dxfsfjo; Da\$wl gkfnl b[l6sf]f !=* j t\$fg oludf dxfsfjosf]lj wfut :j \$k
• kfZrllo k/Dk/dfd dxfsfjosf af/\$f JoQm b[l6sf]f kj t't ug{	
• kfZrllo dfotfdf cfwf/df dxfsfjosf t[Ej x\$ sfrrfug{	
• dxfsfjo; Da\$wl gkfnl b[l6sf]f JoQm ug{	
• j t\$fg oludf dxfsfjosf]:j \$k atfpg .	

Ij Izi6 p2j0	kf7dljifo
	<p>• gkfnl dxfsfjosf]lj sf; klg\$of, df\$ / kj [O plnly ug{</p> <p>• cfwlgs gkfnl dxfsfjosf kj f tl{ / p0/j tl{r/0f, kf\$w wf/f Pj d'Vj [O x\$ sf]ao\$ ug{</p>
	<p>Psf0 b0{Mgkfnl dxfsfjosf]lj sf; qnd != gkfnl dxfsfjosf]lj sf; klg\$of != klg\$of sfn != dfnlold sfn != cfwlgs sfn</p> <p>!= cfwlgs gkfnl dxfsfjosf]kj f tl{r/0f M kf\$w wf/f :j R5Gbtj fbl wf/f, kl/isf/j fbl wf/f, kf\$lj fbl wf/f, kf\$lj fbl wf/f Pj d' ltgsf kj [O != cfwlgs dxfsfjosf]p0/j tl{r/0f M wf/fut lg/Gt/tf, gjlg kf\$lj / kj [O</p>
	<p>• dxfsfjosf/ efg8Om cfrfo\$]f kl/ro lbg,</p> <p>• efg8Stsf dxfsfjosf]ds lj z\$rf • sfotlj sf cfwf/df efg8Om . / fdfo0f] ; t[Ej j]gf ug{</p> <p>• psf sfjosf].co[lbfosf]08lsf lj Izi6 dfld\$ k\$Qmsf]JofVof ug{</p>
	<p>Psf0 ltg MefgeSt cfrfo/ pgsf]/fdfo0f' #! dxfsfjosf/ efg8Om cfrfo\$]f kl/ro #@ efg8Stsf dxfsfjosf]ds lj z\$rf ## sfotlj sf cfwf/df efg8Stlo ./fdfo0f] sf]lj j]gf #\$ p0m sfjosf].co[lbfosf]08lsf lj Izi6 k\$Qmsf]JofVof</p>
	<p>• dxfslj nldlk] fb b] sf\$]sf] kl/ro lbg,</p> <p>• dxfslj b] sf\$]sf]dxfsfjosf]sf] r/0f lj efhqsf]cfwf/ k t' ug{</p> <p>• dxfslj b] sf\$]sf dxfsfjosf]ds kj [Qsf]rrfug{</p> <p>• dxfsfjo t[Ej sf cfwf/df .. hfgf] dxfsfjosf]uxg lj j]gf ug{</p> <p>• p0m dxfsfjosf lj Izi6 k\$Qmsf] JofVof ug{</p>
	<p>Psf0 rf/ Mnldlk]fb b]sf\$]f / pgsf]/hfgf' \$! dxfslj nldlk]fb b]sf\$]sf]kl/ro \$@ dxfslj nldlk]fb b]sf\$]sf] dxfsfjosf]sf] \$# dxfslj nldlk]fb b]sf\$]sf kj [O \$\$ dxfsfjo t[Ej sf cfwf/df .. hfgf] dxfsfjosf]lj j]gf \$% p0m dxfsfjosf lj Izi6 k\$Qmsf]JofVof</p>
	<p>• dxfsfjosf/ pdfgy zf:ql .; Gwhlol\$]f kl/ro lbg,</p> <p>• pdfgy zf:ql .; Gwhlol\$]f dxfsfjosf]out kj [O plnly ug{</p> <p>• dxfsfjo t[Ej sf cfwf/df .dsj fglj fnf] dxfsfjosf] lj j]gf ug{</p> <p>• p0m dxfsfjosf lj Izi6 k\$Qmsf] JofVof ug{</p>
	<p>Psf0 kfF M pdfgy zf:ql '1; Qwhlo' / pgsf] 'dsjfgljfnf'</p> <p>%! dxfsfjosf/ pdfgy zf:ql .; Gwhlol\$]f kl/ro %@ pdfgy zf:ql .; Gwhlol\$]f dxfsfjosf]out kj [O %# dxfsfjo t[Ej sf cfwf/df .dsj fglj fnf] dxfsfjosf]lj j]gf %\$ p0m dxfsfjosf lj Izi6 k\$Qmsf]JofVof</p>
	<p>• dxfsfjosf/ df\$]fgf y k >tsf] kl/ro lbg,</p> <p>• df\$]fgf y k >tsf dxfsfjosf]out kj [O plnly ug{</p> <p>• dxfsfjo t[Ej sf cfwf/df .df\$]fgj] dxfsfjosf]lj j]gf ug{</p> <p>• p0m dxfsfjosf lj Izi6 k\$Qmsf] JofVof ug{</p>
	<p>Psf0 M df\$]fgf y k >t / pgsf]/df\$]fg' ^! dxfsfjosf/ df\$]fgf y k >tsf]kl/ro ^@ df\$]fgf y k >tsf dxfsfjosf]out kj [O ^# dxfsfjo t[Ej sf cfwf/df .df\$]fgj] dxfsfjosf]lj j]gf ^\$ p0m dxfsfjosf lj Izi6 k\$Qmsf]JofVof</p>

\$= Izlf0f k|qrof

klo\$ kf70 Psf0df kf70j : t5f]k\$[t / cfj Zostf cg' f/ JofVofg, k7gjt/, 5nkn, pbfy/0, k7zg, cEOF, / k|t'tls/0f lj lwx,sf]pkofu ul/g]5 . JofVofg lj lwnf0{ sdeGbf sd pkofu u/l lj b0fy{ ; xeflutfdhs Izlf0f sfo\$nfkx,sf]pkofu u/] ofhgfabw Izlf0f ug0f hf8 lb0g]5 .

%= dNofa\$g k|qrof

dNofa\$g b0{k\$f/n}ul/g]5 M-!_ cf6t/s dNofa\$g, o; sf lgldt \$) k|tzt c'a\$ lgwf{0f ul/Psf]5 . -@ afAo dNofa\$g, o; sf lgldt ^) k|tzt c'a\$ lgwf{0f ul/Psf]5 . cf6t/s dNofa\$g slff Izlf0f ; E; E}ul/g]5 / afAo dNofa\$g ; d]6/sf cGtodf lj Zj lj Bfno k/liff k0ffnln] lgwf{0f u/] cg' f/ xg\$. o; sf nflu lgDgfg' f/sf]k7gofhgf /xg\$.

c6t/s dNofa\$g -\$) k|tzt

klxn]-lnvt k/lif	!) k tzt
b] f]-lnvt k/lif	!) k tzt
t] f]	!) k tzt

afE!) c'a\$ Izlfsn]slff sfo\$nfk leq lnvt, df]vs, k0ffnln]s, uksfo{ slffsfo{j f k|ofhgf sfo\$f ; ~rfng ug{; Sg\$g\

afAo k/lif -\$) k|tzt

j :tut k7g	!) x!=!)	!) j 6f k7g
; ^Nfkt pQ/flds k7g	^x%#)	@ lj sNk; lxt ^ k7g
lj j7gfls k7g	@x!=@)	! lj sNk; lxt # k7g

k7ak:ts

cfrfo{ efgb0m /dfo0, nlntk/ M; ferf k\$fgz .
b] sf]f, nldlk] fb, ; h7gf, nlntk/ M; ferf k\$fgz .
k|t, dfbgf, dgj, nDj gl Mkl; gf k\$fgz .
l; Gwhlo, pdgfy zf:ql, dsjsgjinf, nlntk/ M; ferf k\$fgz .

; Gbe{ fdul

cj :yl, dxfb], chwgs g7fnl dxfsf]o / v08sf]o jjdzxsf7df8f]M06jh\$Rochn
as kofn] .
===== nldlk] fb b]s7sf]v08sf]osf/tf, sf7df8f]MPstf k\$fgz .
pkflbfo, szj k] fb, k7q ; flxto l; 46t, nlntk/ M; ferf k\$fgz .

uh'/h, uflj Gb, pdgfy zf:ql l; Gwhlo Mps jjZn]0ffds clbog, sf7df8f]M
zAb3/ k\$fgz .

uf]d, s]0f, b]s7sf]sf k7p0w sf]o, sf7df8f]Mlj Bfyl{k:ts e08f/ .
===== k1Zrfto dxfsf]o, sf7df8f]MleBk'yf0f k\$fgz .

hf7l, sf]f/axfb', dxfsf] b]s7sf] / pgssf dxfsf]o, nlntk/ M; ferf k\$fgz .
lqkf7l, j f; b], g7fnl slj tf sf]o ; xjrn\$g, nlntk/ M; ferf k\$fgz .
g7f-k7f, g7fnl ; flxto f7, sf7df8f] .

a6w, r8fdal0f, b]s7sf] , nlntk/ M; ferf k\$fgz .
e08f/l, kf/; d10f, sf]o jj7gf, sf7df8f]Mlj Bfyl{k:ts e08f/ .

===== / dfwj k] fb kf7h, g7fnl slj tf sf]o / ; dnf7gf, sf7df8f]M
lj Bfyl{k:ts e08f/ .

dllbk1Zrdf-rn lj Zj lj Bfno

Aofrn/ ckm Phs] g -al-P8=_
gkfml lziff lj lzi6ls/0f

kf7dfz zlif\$ Mkf]fus effiflj 1fgsf s]l kf

kf7dfz ; lf \$ Mgkf]fz = \$%

kf7dfz k\$ft M ; flgts

tx M al-P8=

; q M 56f]

q16cf= M #

k0ffps M

pQl0ff]s M

kltxktf kf736l M

kltkf736l M

hdff kf736l M

! kf7ofz kl/ro

kjt kf7dfz dllbk1Zrdf-rn lj Zj lj Bfno, lziffzf:q ; asfo c6t/ut ; f]6/
koffnl df cfwf/t rf/ a; Aofrn/ ckm Phs] g -al-P8= txdf c1bbog ug
lj Bfy[s nflu tof/ kf/Psf]xf]. o; kf7dfzdf ql6lj Zn]f0f, Jolt/\$l lj Zn]f0f,
zhlj flgs, z]fl0fs Jofs/0f / ; asyj lj Zn]f0f; ; Da4 lj ifoj : tk]t lj Bfy[s
; 1fgsf]lj sf; ug[ck]ff ul/Psf]5 .

= ; fwf/0f p2]o

- ql6lj Zn]f0fsf] ; flgts / kofluffds klfsf]hfgsf/l kfpg ug]
- Jolt/\$l lj Zn]f0fsf cfwf/e't klfaf/]kl/ro kfpg ug]
- zhlj 1fgsf cfwf/e't dfgotf; kl/rlt u/fpg]
- z]fl0fs Jofs/0faf/]hfgsf/l kfpg ug]
- ; asyj lj Zn]f0fsf]kl/ro kt]t ug]; Sg]lfdtf lj sf; ug].

lj lzi6 p2]o tyf kf7d1j ifo

ljlzi6 p2]o

- Jolt/\$l lj Zn]f0fsf]cj wf/0ff
kt]t ug]
 - Jolt/\$l lj Zn]f0fsf]k]7eld /
lj sf; klfqmfosf]/yfa\$g ug]
 - Jolt/\$l lj Zn]f0fsf cfwf/e't
dfgotf lgwf/0f ug]
 - Jolt/\$l lj Zn]f0fsf
klqmfosfx]sfl]rrf{ug}
 - Jolt/\$l lj Zn]f0fsf]z]fl0fs
pkoflutf:ki6 kf]
 - Jolt/\$l lj Zn]f0fsf]cEof;
ug].
- Psf0 Ps M Jolt/\$l lj Zn]f0f
! Jolt/\$l lj Zn]f0fsf]cj wf/0ff
!@ Jolt/\$l lj Zn]f0fsf]k]7eld / lj sf;
!# Jolt/\$l lj Zn]f0fsf cfwf/e't dfgotf
!\$ Jolt/\$l lj Zn]f0f klfqmf
!-! ; fdull ; asng Metiff, / efiff.
!-\$@ ; fdull ; asngs tx M lg]j 0f; ,
j fso, zAbe08f/ / zhl
!-\$# ; fdull; Tofkg
!-\$- ; fdull af / lj Zn]f0f
!-\$% lgisif{
!%- Jolt/\$l lj Zn]f0fsf]z]fl0fs pkoflutf
!^ Jolt/\$l lj Zn]f0fsf]cEof;

kf7d1j ifo

ljlzi6 p2]o

- ql6lj Zn]f0fsf]cj wf/0ff
atfp,
- ql6lj Zn]f0fsf]dxlj atfp,
- ql6lj Zn]f0f / Jolt/\$l
lj Zn]f0fdf legtf,
- ql6lfq / q16x[csf]j ul\$/0f ug{
- ql6lj Zn]f0fsf klfqmfosfx]sf]
rrf{ug{
- ql6sf]z]fl0fs pkoflutf :ki6
kfg{
- ql6lj Zn]f0fsf]cEof; ug{.

kf7d1j ifo

- Psf0 b0{M q16lj Zn]f0f
@-! ql6lj Zn]f0fsf]cj wf/0ff
@-@ ql6lj Zn]f0fsf]dxlj
#@ ql6lj Zn]f0f / Jolt/\$l lj Zn]f0f
@-\$ ql6lfq / q16x[csf]j ul\$/0f
@-% ql6lj Zn]f0f klfqmf
@-%!= ; fdull ; asng
@-%= q16x[csf]kxrfg
@-%# q16x[csf]j 0fg / lj Zn]f0f
@-^ ql6sf]z]fl0fs pkoflutf
@-& ql6lj Zn]f0fsf]cEof;

- zhlj 1fgsf]kl/ro lbg,
zhlj 1fgsf]j , k 7dofpg,
- zhlj 1fgsf]f]q klxrfg ug{
- zhlj 1fgsf]cfwlg s k4lt; b
kl/rlt xg,
- zhlj 1fgsf]z]fl0fs
pkoflutf k]6 kf{.

- Psf0 ltg M zhlj 1fg
#! zhlj 1fgsf]kl/ro
#@ zhlj 1fgsf]j , k
zhlj 1fgsf]f]q
##\$ zhlj 1fgsf]kfj l6 / kfZrflo k/Dk/f
##% zhlj Zn]f0f klfqmf
##!= ; flx1os ; Argf Magf, agf / zhl
##-@ s[tut zhl Mrog, lj rmg / ; dfgft/tf
##-# eflifs ; Argf
##^ zhlj 1fgsf]cfwlg s k4lt
##-& zhlj 1fgsf]z]fl0fs pkoflutf

- z]fl0fs Jofs/0fsf]kl/ro,
koflfg / cfj Zostf atfp,
- j 0fgfids / z]fl0fs Jofs/0fsf]
thgfids ; j , k k|t]t ug{
- gkfml z]fl0fs Jofs/0fsf
; d:of klxrfg ug{.

- Psf0 rf/ M z]fl0fs Jofs/0f
\$!= z]fl0fs Jofs/0fsf]kl/ro
\$\$@ z]fl0fs Jofs/0fsf]koflfg / cfj Zostf
\$\$# j 0fgfids Jofs/0f / z]fl0fs Jofs/0f
\$\$-\$ z]fl0fs Jofs/0fsf lj z]fl0f
\$\$% gkfml z]fl0fs Jofs/0fsf ; d:of

- ; asygsf]kl/ro lbg,
; asyj lj Zn]f0fsf]k]7eld /
k/Dk/f atfp,
- ; asygsf k\$]f/s]rrf{ug{
- ; asygsf 36sx[p1ny ug{
- ; asygsf]z]fl0fs pkoflutf
:ki6 kf{.

- Psf0 kfr M ; asyj lj Zn]f0f
%;! ; asygsf]kl/ro
%@ ; asygsf]k]7eld / k/Dk/f
%# ; asygsf k\$]/
%\$; asygsf 36sx[

- %- ; asygsf]z]fl0fs pkoflutf

= lzlf0f klfqmf

klo\$ kf70 Psf0df kf70j : tbf]ks]t / cfj Zostf cg' f/ JofVofg,
k7gf]t, 5nkm, pbfx/0f, kfzg, cEof; / k/t]ls/0f lj lwx[csf]pkofu ul/g]5 .
JofVofg lj lwnf0{ sdegbf sd pkofu u/l lj b0fyl{ ; xeflutfdhs lzlf0f
sfo\$nfkx[nf0{a9l dxTj lb0g]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq,
cf/y, tfnsf, ; Hl cflb; d]sf]pkofu u/] ofhgfabw lzlf0f ugff hf\$ lb0g]5 .

%= dNofa^ag k||q||of

dNofa^ag b0{k\$!f/n}ul/g]5 M-!_ cf6t/s dNofa^ag, o; sf lglt \$) k||tzt
c^as lgwf{of ul/Psf]5, -@ afAo dNofa^ag, o; sf lglt ^) k||tzt c^as
lgwf{of ul/Psf]5 . cf6t/s dNofa^ag s|ff lz|l|f ; @; @}ul/g]5 / afAo
dNofa^ag ; 6/sf cGtodf lJ zJ lJ Bfno k/liff k||ffnln] lgwf{of u/] cg'; f/
xg\$. o; sf nflu lgDgfg' f/sf]k||gofhgf /xg\$.

c6t/s d||bfr^ag -\$) k||tzt

klxnf]-lnlv _t k/liff_	!) k tzt
bfl]-lnlv _t k/liff_	!) k tzt
t]]	!) k tzt

afE!) c^as lz|fsn]s|ff sfo\$nfkleq lnlv_t, df^avs, k||ffuds, u|sfo{
s|ffsfos j f kl/ofhgf sfo\$! f kdf ; ~rfng ug{; Sg\$g\

afAo k/liff -\$) k||tzt

j:tut k g	!) x!=!)	!) j 6t k g
;^Nfk t pQ/flds k g	^%#=)	@ ljsNk; lxt ^ k g
lj j]gfl ds k g	@x!)=@)	! ljsNk; lxt # k g

k||ak:ts

clwsf/l, x||fr^au/fh, ;**fdrhs / k||us eifflj 1fg**, sf7df8f]M /Tg k:ts
e08f/.
e08f/l, kf/; dl0f / zlQm/fh gkf_n, **k||us eifflj 1fgsf k||v cfo**df, sf7df8f]M
lj Bfyl{k:ts e08f/.
e08f/l, kf/; dl0f, **k||us eifflj 1fgsf s|| k||**, sf7df8f]M lj Bfyl{k:ts
e08f/ .

; Gbe{ fdu||

P; /, cf/= 0€ b 0g; fo\$nf]kl8of ck m Nofa^ajh Pg8 Ina^aNj I:6S; , 0an08 M
kufof g k] .

PN; , lyof]efg / cGo, ck nf08 Ina^aNj I:6S; ofg8 / nlga ofg8 l6lr^a ck m kf/y/j
Nofa^ajh, c:6khof MP8j f8{cfgf]8 .

a|pg, hh{oh} l8:sf {Pgflnl; ; , SofDa|h Mihlnog .

gkf_n, 3gZofd, z||llj 1fg, u|ftf\$ McfE/f k\$ fzg .

9sfm, zfGt k| fb, kf ofu us eifflj 1fg, sf7df8f]M z|esfdgf k\$ fzg .

9Ejh, efh/fh / cGo, kf ofu us eifflj 1fg, sf7df8f]M Pd-s||k\$ fzg .

kfy/h, s|zj/fh / cGo, kf ofu us eifflj 1fg, sf7df8f]M k||f k\$ fzg .

ajh, /fh/ l6- Pg 066PS; g 6' ck nf08 Ina^aNj I:6S; M Pkfrjh ofg8 dy8x,
nG8g Mla=6 af:6kmP{.
l/rf8{ \h} ; L, P// 0gflnl; , nG8g MnaDofg .
/B&l, lJ ho/f3j , Jolt/SL eifflj 1fg, cfu/f MJj gfh k:ts dlGb/ .
l/rf8{ Hofs / cGo, n'aDofg l8S; g/L ck m Pk nf08 Ina^aNj I:6S; , nG8g M
n'aDofg .
j df{ P; = s] / Pg- s]Off;j fdl, dfBg{ Ina^aNj I:6S; M Pg 066PS; g, lbNnl M
cS; kmP{olgel; 6L k] .
zdf{ dfkg/fh, z||Uj 1fg, sf7df8f]M g]/f-k||t .
zdf{ dfkg/fh, ; dsfnlg ; dfnf]gf M l; 4fgt / kf y, sf7df8f]M g]/f-k||t .
>lj f:tj, /j lgbgf y, eifflj 1fg M ; ZflGts lrGtg, lbNnl M fwfs]Of .
>lj f:tj, /j lgbgf y / cGo, cgkOQm eifflj 1fg, lbNnl Mcfny k\$ fzg .
:6g{ Pr=Pr=, km8fd6n sg; D6; ck m Nofa^ajh l6lr^a, cS; kmP{lcfkL .

dllbklzrdf-rn lj Zj lj Bfno
 Aofrn/ ckm Phs] g -al-P8=
 gkfnl lzIfs lj lzi6ls/0f

kf7dflz zlif\$ M ; fdflhs efiffij 1fg
 kf7dflz ; Mof Mgkfz= \$^
 kf7dflz k\${t M; flcts
 tx M al-P8=
 ; q M 56f}

qjcf= M#
 kOff\$ M
 pQLOff\$ M
 kltxktf kf7366L M
 kltkf7366L M
 hDdf kf7366L M

!- kf7ofz kl/ro

kjt kf7dflz dlbklzrd lj Zj lj Bfno lzIfsf:q ; a\$fo cft/ut ;]6/ kOffnl df
 cfml/t rf/ a; Aofrn/ ckm Phs] g -al-P8= txdf dVo lj ifo gkfnl lzIfsf
 lj lzi6ls/0f ug{ rfxg] lj Bfyk\$ sf nflu tof/ ul/Psf] xf] . o; kf7dflz df
 lj Bfyk\$ sf] eflifs eb, efiffglit / ofhgf, gkfnfs] eflifs l:ylt, ; fdflhs
 efiffij 1fg / efiffizlflsf l j w cfodsf]; flcts 1fg tyf kf7dflts lfdtsf]
 lj sf; ug{bl[6sf] / lVpsf] 5 .

= ; fwf/0f p2]o

- ; fdflhs efiffij 1fgsf] kl/ro lbg]
- eflifs ebx\$ sfpg]
- efiffglit / ofhgsf] cfj Zostfaf/] :ki6 kfg]
- gkfnfs] eflifs l:yltsf] lj Zn]0f ug{
- ; fdflhs efiffij 1fg / efiffizlflsf larsf] cft/ ; DaW klxNofpg].

#- lj lzi6 p2]o tyf kf7dflj ifo

ljlzi6 p2]o	kf7dflj ifo
; fdflhs efiffij 1fgsf]	Psf0 Ps M ; fdflhs efiffij 1fgsf] kl/ro
cj wf/0f :ki6 kfg{	! ; fdflhs efiffij 1fgsf] kl/ro / If]
eflifs ; dbfost] kl/rosf	!= eflifs ; dbfo
; fy}eflifs ; dbfo lgwf{0fsf	!# eflifs ; dbfo lgwf{0fsf cfw/x\$
cfml/x\$ klxNofpg,	!\$ eflifs tyf ; f:ts ; fk]ftfsf] ; 4ft
efiff / ; fdflhs ; Dks\$]	!% ; dflhsf] k\${t / efffdf To; sf]kefj
; Gbe{:ki6 kfg{	!= eflifs cj nDag, :jls/0f / cklfo
eflifs tyf ; f:ts	
; fk]ftfsf] ; 4ft k t t ug{	
; dflhsf] k\${t / efffdf kg]	
kefj 7Dofpg,	
eflifs cj nDag, :jls/0f /	
cklfosf] cj wf/0ff :ki6 kfg{	

| !#* |

ljlzi6 p2]o	kf7dflj ifo
eflifs efsf] kl/ro lbg,	Psf0 b0{M eflifs eb
eflifs efsf] kdV sf/0f atpg,	#! eflifs efsf] kl/ro
efiffa\$ sf] kl/ro lbg,	@= eflifs efsf] kdV sf/0f
læeflifstf / axeflifstfsf]	#@ eflifa\$ sf] kl/ro
cgt/ :ki6 kfg{	@\$ læeflifstf / axeflifstf
sf]ld>0f / sf]kl/j tgsf]	@% sf]ld>0f / sf]kl/j tgsf]cj wf/0ff
cj wf/0ff k t t ug{.	
efiffglit / ofhgsf]	Psf0 ltg M efiffglit / effif ofhgf
cfj Zostf b; fpg,	#! efiffglit / effif ofhgsf] cfj Zostf
kfhgsf cfw/df efffx\$ sf]	#= kfhgsf cfw/df efffx\$
ksft 7Dofpg,	## /fli6@tfsf]; Dj 46df /fli6@tfsf] ; Dj 46df
/fli6@tfsf]; Dj 46df	#\$ effifofhgsf kdV ; d:of
/fli6@tfsf] ; dj 46df	##\$ effifofhgsf kdV klif M5gf, sf]ls/0f
effifofhgsf kdV ; d:of	/ dfgsLs/0f
klxrfg ug{	#^ efffsf] cfwLgsLs/0f klqmf / o; sf
effifofhgsf kdV klfx\$; d:of
lgwf{0f ug{	
efffsf] cfwLgsLs/0f klqmf /	
o; sf ; d:ofsf] klxrfg ug{.	
gkfnfs] efliffs l:yltsf] lj Zn]0f ug{	Psf0 rf/ M gkfnfs] eflifs l:ylt
; fdflhs l:ylt plny ug{	#! gkfnfs] efliffs l:yltsf] ; fdflhs
gkfnfs] effifglitaf/] kl/rt xg,	l:ylt
lzIfs ; ~rf/ kzf; g; DaW klxrfg ug{	@@ gkfnfs] effifglit M]ut / jt@fg
eflifs glit :ki6 kfg{	\$# lzIfs ; ~rf/ kzf; gdf effifglit,
/fli6@tfsf] ; dj 46df efiffsf] lj sf; sf kpf; x\$ sf]hgsf/L	\$\$ /fli6@tfsf] ; dj 46df efiffsf] lj sf; sf kpf; x\$
ng .	
; fdflhs efiffij 1fg /	Psf0 kfr M ; fdflhs effifij 1fg / effifizlflsf]
effifizlflsf] ; DaW atpg,	%! ; fdflhs effifij 1fg / effifizlflsf] ; DaW
; fdflhs effifij 1fg /	%@ effifizlflsf] ; fdflhs effifij 1fgsf] pkofjt
effifizlflsf] pkofjt ut l; 4 ug{	%# ; fdflhs effifij 1fgsf] z}fl0fs dxij
; fdflhs effifij 1fg /	k 6 kfg{
effifizlflsf] z}fl0fs dxij	
cklfosf] cj wf/0ff :ki6 kfg{	

!= lzlf0f k|qmf

klo\$ kf70 Psf0df kf70j :tsf] k\${t / cfj Zostf cg/f/ JofNofg, k7gjt/,
 5nknn, pbfx/0f, kbzg, cEOF; / k|t ts/0f lj lwx\$ sf] pkofj ul/g] 5 .
 JofNofg lj lwnf0{ sdebf sd pkofj u/l lj b0fyL; xefltdhs lzlf0f
 sfo\$nfkx\$ nf0{a9l dxTj lb0g] 5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq,
 cf/y, tflnsf, ; H cflb; dtsf]pkofj u/] ofhgsabw lzlf0f ugdf hfB lb0g] 5 .

%= dNof^asg k|lqrof

dNof^asg b0{k\$/{n}ul/g]5 M-!_ cf6t/s dNof^asg, o; sf lgDf \$) k|ltzt
c^as lgwf{0f ul/Psf]5, -@ afAo dNof^asg, o; sf lgDf ^) k|ltzt c^as
lgwf{0f ul/Psf]5 . cf6t/s dNof^asg sIff lzlfot ; E; E}ul/g]5 / afAo
dNof^asg ; d]6/sf cGtodf Ij Zj lj Bfno k/liff k0ffnl] lgwf{0f u/] cg^t/ f/
xg^f . o; sf nflu lgDgfg^t f/sf]k7gofhgf /xg^f .

cf6t/s dNof^asg -\$) k|ltzt

klnf]-lnvt k/liff_	!) k ltzt
bf]1]-lnvt k/liff_	!) k ltzt
t]1]	!) k ltzt

afE!) c^as lzlsn]sIff sfo\$nfk leq lnvt, df]vs, k0ffl]ds, uksfo{
sIffsfo{j f kl/ofhgf sfo\$ff ; ~rfng ug{; Sg\$g\

afAo k/liff -^) k|ltzt

j:tut k7g	!)x!=!)	!) j 6f k7g
; ^Nfkt pQ/flds k7g	^x%-=#)	@ ljsNk; lxt ^ k7g
lj j7gfls k7g	@x!=@)	! ljsNk; lxt # k7g

k7ak:ts

clwsf/l, x0fr^au/fh, ; fdllhs / k0ffl]s effffj 1fg, sf7df8f]M /Tg k:ts
e08f/ .

e08f/l, kf/; dl0f / ; flns/fd kf8jh, ; fdllhs effffj 1fg / dgf7ffffj 1fg,
sf7df8f]Mlj Bfyl{k:ts e08f/ .

; Gbe{; fdull

Pn^g h} lk= la= / P; lk6 s8/ -; k}; {0g cknf08 lnlaNj l:6S; , Gobf\${M
cS; knf8{olgel; 6L k] .

0aNjd 8je8, km6 Nof^aNj h Plsj lh; g, Gobf\${M SoflDah olgel; 6L k] .

u/fuf0f8Nnlk] fb/ eJ/fh kf8jh, ; f0sf]h^aNj l:6S; Pg8 ; f]; of]lnaNj l:6S; ,
sf7df8f]M hlk6/ klan; ; {Pg8 l8l:6kob; {.

l3ld/] jf; b], ; dfh effffj 1fg, sf7df8f]Mj f^ado k\$ fzg tyf cg^t Gwfg s]b].
gkf8n /fhslo k]f k|ti7fg, k]f c] & .

gkf8n effffzIff lj efu -; Dkf=, ; Dkf0f, c] !-^ .

oh]hh{ b :68L ck m Nof^aNj h, Gobf\${M SoflDah olgel; 6L k] .

/f0{l j i0f; x, ; f0sf]lnaNj l:6S; Pg8 ; f]; of]lnaNj l:6S; , sf7df8f]M eBL k/f0f
k\$ fzg .

nD; fn, /fdrlGb]/ c6o, kfof]us effflj 1fg, sf7df8f]M eBL k/f0f k\$ fzg .
nfof; , hfg, Nof^aNj h Pg8 ln aNj l:6S; , Gobf\${M SoflDah olgel; 6L k] .
j fw{ /fgN8, Pg 0G6fBS; g 6' ; f]; of]ln aNj l:6S; , cdlysf MJnfsj h klan; ; {.
x8\g, cf/P= ; f]; of]ln aNj l:6S; , Gobf\${M SoflDah olgel; 6L k] .

dllioklZrdf-rn lj Zj lj Bfno
Aofrn/ ckm Phs] g -alP8=
gkfnl lzlfj lj Iz16ls/0f

kf7afz zlif\$ Mgkfnl eiff; Dkfbg snf -cftlj llos
kf7afz ; Wof Mgkfz = \$!
kf7afz k\$[t M ; flgs ts=koflus
tx MalP8= ; q M ; ftf}

!= kf7afz kl/ro

qjcf= M#
k0ff\$ M
pQl0ff\$ M
kltxktf kf736L M
kltkf736LM
hd df kf736L M

!t t kf7afz dllioklZrd lj Zj lj Bfno, lzlfzf:q ; a\$fo cftuf ;]6/ k0ffnl df
cfwf/t rf/a; l: gfts Aofrn/ ckm Phs] g -alP8= txdf clwog ug
lj Bfyl{, nf0{gkfnl eiffddf /lrPsf ; fdulx{sf]eiff; Dkfbg snfsf]; flgs
1fgsf cfwf/df s[t ; Dkfbg ug{; Sg]agfpg]p24o /flvPsf]5 .

@= ; fwf/0f p24o

- eiff; Dkfbg snfsf]; flgs cfwf/ j0fg ug{; lfd tnofpg]
- lgwf/t sf[t df gkfnl eiff z4 / ksfj sf/l tl/sfn]koflu u/l ; Dkfbg
ug{lfdtf / l; ksf]lj sf; ug{

lj Iz16 p24o	kf7blj ifo
<ul style="list-style-type: none"> • eiff; Dkfbgsf]cy{/ kl/eiff atfpg, • eiff; Dkfbgsf]kofhg / dxlj klxrfg ug{ • eiff; Dkfbg; E sf nyg / klm; zfngsf]lelg :j z k lgwf/ug{ • eiff; Dkfbgsf ksf/x{ klxrfg ug{ • eiff; Dkfbgsf txx{ /yfa\$g ug{. 	Psf0 Ps M eiff; Dkfbgsf]; flgs kl/ro != eiff; Dkfbgsf]cy{/ kl/eiff !@ eiff; Dkfbgsf]kofhg / dxlj !# eiff; Dkfbg, sf nyg / klm ; zfngdf legtf !\$; Dkfbgsf ksf/ Mefiff; Dkfbg / lj ifoj :t'; Dkfbg !% eiff; Dkfbgsf txx{ M ; fdf6 ; Dkfbg, u0j [4 -Pl6ko6^ ; Dkfbg / zkepl -l/kild{ ; Dkfbg
<ul style="list-style-type: none"> • eiff; Dkfbgsf cfwf/e't klfx{sf]klxrfg ug{ • sf]kofhg cg'ksf] ; Dkfbg lj lwsf]; ffg xl; n ug{. 	Psf0 b0M eiff; Dkfbgsf lj lw @! eiff; Dkfbgsf cfwf/e't klf @!= zAbrog Mlj wf, lj ifoj :t' lj rfc, ej, ; Argf, zfhsf] cg'ktf @!= jfSosf]; Argf M Jofs/0ffds / cfna\$fl/s

Aofrn/ ckm Phs] g -alP8= gkfnl

lj Iz16 p24o	kf7blj ifo
	@!= cgR5\$ /rgf Mlj rf/j fso, qmidstf / koff @#\$; a\$yg M; zl0m ; xofhg, cleklo, jlsfoff, ; fgfdstf, kl/l:ylt / cft/kf7fldstf @= kofhgk/stf, nylorXg / cftel\$fstf

lj lz16 p27o	kf70lj ifo
• ; Dkfbgsf]; dlff ug[l; k lj sf; ug{	Psf0 rf/ M ; dlff, kl/dfhg / k tlt \$!= ; xkf7l ; Dkfbg / ; dlff
• ; emj sf cfwf/df ; Dkfbgnf0{ kl/dfhg ug{	\$!= ; Dkfbt s[t]sf]d:ofbf / ; dlff
• kfjflids k/lifsf nflu ; Dkfbt s[t tof/ kfge[ceof; ug{	\$=@ ; fdiks /rgflids ; dlffaf6 kl/dfhg \$=@ s[t; Dkfbgsf]k tltut 9ffsf] kfngf / lgwf/t ; ^nof / k 7df ; Dkfbt s[t]sf]k tlt -kfjflids afxo k/lifsf nflu s0tldf klg @% k 7 xg]u/l /^alg uftf / kf7leq lrq, gS; f cfib ; d]ePsf]; Dkfbt s[t cfid; dlff; lxt sDko/ 6^s0f u/l ; kdf k t t ugkg]

=\$ lz1f0f k|qrof

kjo\$ kf70 Psf0df kf70j :tsf]k\$[t / cfj Zostfcg; f/ JofVofg, k7gP/,
5nkim, pbfx/0f, kbzg, cEof; / k|tts/0f lj lwx[sf] pkofu ul/g] 5 .
JofVofglj lwnf0{ sdegbf sd pkofu u/l lj b0fyl{ ; xeflutfdhs lz1f0f
sfo\$nfkx{ nf0{a9l dxj[lb0g]5 . o; }u/l kf70 k|ts, ; Gbe{k:ts, kf7kq,
cf/y, tfnsf, ; Hl cfib ; d]tsf]pkofu u/] ofhgfabw lz1f0f ugdf hfg[lb0g]5 .

%= dNofa\$g k|qrof

dNofa\$g b0{k\$[f/n]ul/g]5 M-!_ cf6t/s dNofa\$g, o; sf lgdt \$) k|tzt
c^s lgwf/0f ul/Psf]5, -@ afao dNofa\$g, o; sf lgdt ^) k|tzt c^s
lgwf/0f ul/Psf]5 . cf6t/s dNofa\$g slff lz1f0f ; E; E}ul/g]5 / afao
dNofa\$g ; H]6/sf cGtodf lj Zj lj Bfno k/liff koffnln] lgwf/0f u/] cg; f/
xg\$. o; sf nflu lgDgfg; f/sf]k7gofhgf /xg\$.

cf6t/s dNofa\$g -\$) k|tzt

klxnf]-lnvt k/liff_	!) k tzt
bf] f]-lnvt k/liff_	!) k tzt
t] f]	!) k tzt

afao !) c^s lz1fsn]slff sfo\$nfk leq lnvt, dfys, kfjflids, uksfo{
slffsfo{j f kl/ofhgf sfo\$; ~rfng ug{; Sg\$g\

afao k/liff -\$) k|tzt

j:tut k7g	!) x!=!)	!) j6f k7g
; ^Nfkt p0/fids k7g	^%#=)	@ lj sNk; lxt ^ k7g
lj j7gflids k7g	@x!=@)	! lj sNk; lxt # k7g

| !\$|

kf7dk:ts

a\$, , lafg P; = / Hofs h\$=l; h; { lb cf6{ckmPl8l6^, go' of\${MPing ofg8
a\$g .
j :tl, z/Rrcb] xfdj]efiff, sf7df8fMPstf a\$; .

; Gbe{fdull

P6d, g\$, ; ldfit cfsfz M; l6f; tsf]c6t offf, sf7df8fMPtgg]l k\$fg .
lqm6n, 8je8 / 8]8 8el, 06el:6u]6^ 0^nn; :6f0n, n68g Mna^dofg .
lqkf7l, jf; b], ; fixto l; 46tMzfl tyf ; hglj lw, sf7df8fMPk7a; fdull k; n .
l; Nefg afg\$ / lj lnod 0= sf0g, c ; 6{uf08 6'/f0l6^ cap6 ln6/}; go' lbNnl M
8f]h^ lsG8:nl{-0G8of_ lnld6\$.

Aofrn/ ckmpPhs] g -alP8- gkfnl

77

| !\$|

dñbklZrdf-rn lj Zj lj Bfno
 Aofrn/ ckm Phs] g -alP8=
 gkfnl lzlf M; klofus
 kf7afz zlif\$ M; hgflds nyg
 kf7afz ; wof Mgkfz= \$&
 kf7afz k\$[t M; flgts=kofus
 tx MalP8=
 ; q M; ftf}

qnfcf= M#
 koff\$ M
 pQlOff\$ M
 kltxktf kf73G6L M
 kltkf73G6LM
 hDdf kf73G6L M

!= kf7afz kl/ro

k|t't kf7afz dñbklZrd lj Zj lj Bfno lzlfz:q ; a\$fo cftuf ; d]6/ koffnl df
 cfwf/t rf/a; :gfts Aofrn/ ckm Phs] g -alP8= txdf cllbog ug
 lj Bfyl{ nf0{l j wfut l; hgflds nygsf]; flgts cfwf/df ; flxltos l; hgf
 sfzn lj sf; ug{; Sg] lfdtf clej [4 ug[p2]o /flvPsf]5 .

@= ; fwf/0f p2]o

- l; hgflds nygsf]; flgts cfwf/ j 0fg ug{; lfd tNofpg]
- lgwf/t ; flxltos lj wfst]; hgflds nyg ug[lfdtsf]lj sf; ug]
- lgwf/t ; flxltos lj wfdf u/\$f]; hgfaf/]cflddNofa\$g; dñlff / kl/dffhgsf
 l; k lj sf; ug{.

#= lj lzi6 p2]o tyf kf7N ifo

lj lzi6 p2]o	kf7bj ifo
• l; hgflds nygsf]kl/efiff / :j z k lgwf/0f ug{	Psf0 Ps M l; hgflds nygsf]; flgts kl/ro
• l; hgflds nyg / 1fgflds nygsf]leGgtf atfpg,	!= l; hgflds nygsf]kl/efiff / :j ?k
• l; hgflds nygsf lj wfxt j ul\$/0f ug{	!= l; hgflds nyg / 1fgflds nygsf]larsf]leGgtf
• l; hgflds nygsf]kofhg / dxlj atfpg,	!= l; hgflds nygsf]lj wfj ul\$/0f / ltgsf]cjt/; DaGw Pj d\\ cftlj ffsf]; Defj gf
• l; hgflds nyg; B ; dfnf]gfsf]; DaGw /yfa\$g ug{.	!= l; hgflds nygsf]kofhg / dxlj != l; hgflds nyg / ; dfnf]gfsf larsf]; DaGw

Aofrn/ ckm Phs] g -alP8= gkfnl

lj lzi6 p2]o	kf7bj ifo
• l; hgflds nygsf]lj ifo / zjl rogsf]l; k lj sf; ug{	Psf0 b0(M l; hgflds nygsf]lj lw / kqmf @!= l; hgflds nygsf]l; sf0
• lgwf/t l; hgflds nygsf]lj ifo / snflds pks/0fsf]klxrfg ug{	@!= l; lgzfrog Mlj wf, lj ifo :t; lj rf/, ejf, ; Argf, zjl @!= l; lgzfrog ; a\$ng / 9ff lgdfif Mcilbog, cj n\$g, cftj ftf; edofsf]; fdul l6kf / To; cgsh efflifs olQmzsf] lgwf/0f
• lgwf/t ; l6fx; sf]; hgf klqmfosf]lj zjtf lgz kof ug{.	@= :t/lo /rgfsf]gdjf lj Zn]0f / snflds pks/0fx; sf]klxrfg @= slj tf M.3G6f3/l -elk z]rg @= lgaGw M.bM kfpf'klg sIt dhf l -dfwj l3ld/] @= syf M.eF1 c^\$nU -fhj - nyg klqmfosf]lj j gfsf nflu lgwf/t ; l6fsf cftj ftf; sf] clbog @#! cefj / cfFs]cleJolQmdf dfof 7s/l -dfof 7s/l_
	@#! lgef Mclwsf/sf s6&/ b'dg -j dn lgef @## oyfy\$]pBfgdf dnfdlsf] cgelt -gf/foof 9sfn_
• kib/s slj tfsf]kofus l; hgflds nygsf]klqmfut l; k lj sf; ug{	Psf0 Itg M kofus l; hgflds nyg -!%_ #!= slj tf l; hgf #!= no, 5Gb / uBfIdstfsf]lgwf/0f #!= ej :kM/0f / sllkgfsf]kofu #!= laba, kts / cn a\$ / ; efhg #!= zlif\$rog #= lgaGw l; hgf #!= lj ifo / zjl lgwf/0f #=@ cftdk/s cgfj, :dft / sNkgfsf]kofu #=@ j / kf7slo kefj #=@ zlif\$rog #= syf l; hgf #!= 3Gf, kfq / kl/j zsf]lgwf/0f #=@ syfsglo ; Argf, b(lolj Gb'/ syg k4ltsf]kofu #=@ j/sf]; efhg #=@ zlif\$rog

lj lz16 p27o	kf7d1j ifo
<ul style="list-style-type: none"> l; hgsf]; dlif ug]; k ljsf; ug{ ; emf sf cfw/df l; hgsfn0{ kl/dfhg ug{ kofuifds k/liffsf nflu l; hgsfq tof/ kfg]cEof; ug{ 	Psf0 rf/M ; dlif, kl/dfhg / k tlt -!)- \$!= ; xkf7l l; hgf ; dlif \$!=! l; hgsf]d:of] nyg / ; dlif \$!=@ ; fdiks /rgfids ; dliffaf6 kl/dfhg \$=@ l; hgsf]d nygsf]k tltut 9fffsf]kfnf / lgwf/t ; ^nof / k tlf l; hgf k tlt -kofuifds afx0 k/liffsf nflu b0{ slj tf, b0{lga\w / b0{syf sdtldf klg %% k[7 xg]u/l cfld; dlif ; lxt sd\ob/ 6^s0f u/l kdf k tt ug]g]

=\$ lz1f0f k|qrof

klo\\$\\$ kf70 Psf0df kf70j :tsf]k\\$[t / cfj Zostf cg]f/ JofVofg, k\zg]t/, 5nk\\$, pbfx/0f, k\zg]cEof; / k|t\ts/0f lj lwx,sf] pkofu ul/g]5 . JofVofg lj lwnf0{ sdefbf sd pkofu ul lj b0fyl{ ; xeflutfdhs lz1f0f sfo\\$\\$nfkx,sf]n0{a9l dx\j lb0g]5 . o;)u/l kf70 k|ts; Gbe{k:ts, kf7kq, cf/y, tflnsf, ;\t cfb ; d]sf]pkofu u/] ofhgfabW lz1f0f ug]f hf\j lb0g]5 .

%= dNofa\\$g k|qrof

dNofa\\$g b0{k\\$f/n]ul/g]5 M-!_ cf\ts/s dNofa\\$g, o; sf lg\dt \$) k|tzt c^s lgwf/0f ul/Psf]5, @_ af\o dNofa\\$g, o; sf lg\dt ^) k|tzt c^s lgwf/0f ul/Psf]5 . cf\ts/s dNofa\\$g s1ff lz1f0f ; \t; \t; ul/g]5 / af\o dNofa\\$g ; \t;6/sf cGtodf lj zj lj Bfno k/liff koffnln] lgwf/0f u/] cg]f/ xg\\$. o; sf nflu lg\gfg]f/sf]k\zgofhg /xg\\$.

cf\ts/s dNofa\\$g -\$) k|tzt

klxnf]-lnvt k/liff	!) k tzt
b\j]-lnvt k/liff	!) k tzt
t]\j	!) k tzt

af\o !) c^s lz1fsn]s1ff sfo\\$\\$nfk leq lnvt, df]vs, kofuifds, u\ksfo{ s1ffsfo{j f kl/ofhg sfo\\$\\$f kdf ; ~rfng ug{; Sg\\$g\

af\o k/liff -\$) k|tzt

j :tut k\zg	!) x!=!)	!) j 6f k\zg
; ^Nfkt pQ/flds k\zg	^x%#)	@ lj sNk; lxt ^ k\zg
lj j]g\flds k\zg	@x!=@)	! lj sNk; lxt # k\zg

| !\$* |

kf7dk:ts

P6d, g\\$, ; ldf\et cfsfz M; l6f; tsf]c\tof\g, sf7df8f\g]l k\\$fzg .

s\\$, pQd, ; l6f / ; flxTo, sf7df8f\g]l k\g]l k\\$fzg .

l3ld/] dfwj, rf? rrf\{nlntk/ M; ferf k\\$fzg .

/fhj, ; do-kl8f, nlntk/ M; ferf k\\$fzg .

z]rg, elk, 3dg]d]dfly c\w\]df\5]nlntk/ M; ferf k\\$fzg .

; Gbe{ fdu\|

tfgf; df\{ klZrdsf s\\$\\$ dxfg\; flxTo\; nlntk/ M; ferf k\\$fzg .

lqkf7l, jf; b], ; flxTo l; 4f\etMz\j tyf ; hglj lw, sf7df8f\g]l k\g]l k; n .

a\w, r8fdf0f -; Dkf_, l; hgfids nyg, sf7df8f\g]l k\g]fn /fhslo k\|fk\|ti7fg .

a/fn, s\{fx\|, ult s; /l nyg< sf7df8f\g]fn k\|fk\|ti7fg .

a/fj] hg\\$, /f0l6^a lk\\$, g, Go' of\\${M n^a\w ofg .

d\y, 8\6l 8An\\$, qmkm\w^a bl k; gn P; JM c uf08 km/ /f0l6^a ofg8 k\anl; ^

lqmPl6e gg\k\\$, g, cf\kof]M/f06; {8f0h}6 als .

d\yf, l8ofg, xfp 6'/f06 kf\j6\\$, Go' of\\${M:kfs{k\anl; ^ .

df\h\\$, 8\le8, l\ b\ SolfDa\h 0G6\PS; g 6"lqmPl6e /f0l6^a, Go"l\NnL M SolfDa\h olgel; \l k] .

; j\l, /fh\j l; hgfids nyg M; 4f\et /lj Zn\j\of, sf7df8f\g]l k\g]l k; n .

Aofrn/ C\m PhS] g -alP8- g\k\fnL

| !\$|

dllbklZrdf-rn lj Zj lj Bfno
Aofrn/ ckm Phs] g -alP8=
gkfnl Izlff lj lzi6ls/0f

kf7dflz zlif\$ Meflifs cg'; Gwfg lj lw
kf7dflz ; Wof Mgkfz= \$&#
kf7dflz k\$ft M; fflts
tx M alP8=
; q M

qnfcf= M#
k0ff\$M
pQlOff{ M
kltxktf kf73G6L M
kltkf73G6L M
hDdf kf73G6L M

!= kf7dflz kl/ro

kjt' kf7dflz dllbklZrdf-rn lj Zj lj Bfno Izlffzf:q ; a\$fo c6tu\$; \$]6/
koffnl df cfwf/t rf/a; :gfts Aofrn/ ckm Phs] g -alP8= txdf clbog
ug{lj Bfylzsf nflu tof/ ul/Psf]xf]. o; kf7dflzdf eflifs cg'; Gwfgsf]
kl/ro, eflifs cg'; Gwfgsf]cj wf/0ff, eflifs cg'; Gwfgsf ; fdf6o lj lwxz, tYofa's
; a\$ng, pks/0f lgdfsf, dfgsls/0f / lj Znifof, cg'; Gwfg k|tfj sf k|dv c\$nxz,
cg'; Gwfg k|tfj nysf] ; fflts / koflfls
1fg tyf l; ksf]lj sf; ug[ck]ff ul/Psf]5 .

@= ; fwf/0f p27o

- cg'; Gwfgsf af/df ; fdf6o kl/ro lbg]
- gkfnl Izlff lj ifodf cg'; Gwfgsf]kl/ro lbg]
- eflifs cg'; Gwfgsf nflu ; fdf6o lj lwsf]j 0fg ug{; Sg]
- tYofa's ; a\$ng / pks/0f lgdfsf]kl/qmof / k4ltsf af/df hfgsf/l
kbfpg ug{
- cg'; Gwfg k|tfj sf k|dv c\$nxz; E kl/rt e0{cg'; Gwfg k|tfj nysf
; lfd tNofpg]
- cg'; Gwfg k|tfj nysf]nysf; Dkfbg; lxt clctd kltj lg tof/ kfg{; Sg]
l; ksf]lj sf; ug{.

#= lj lzi6 p27o tyf kf7dflj ifo

lj lzi6 p27o	kf7dflj ifo
• eflifs cg'; Gwfgsf]kl/ro / kl/efiff lbg,	Psf0 Ps Meflifs cg'; Gwfgsf]kl/ro
• cg'; Gwfgsf k\$ft/xz atfpg,	!= cg'; Gwfgsf]kl/ro !@ cg'; Gwfgsf]kl/efiff #! cg'; Gwfgsf k\$ft/xz
• eflifs cg'; Gwfgsf p27ox? lgwf/0f ug{.	!=! sfo{k\$ftsf cfwf/df cg'; Gwfgsf] j ul\$/0f

Aofrn/ ckm Phs] g -alP8= gkfnl

lj lzi6 p27o	kf7dflj ifo
	<ul style="list-style-type: none"> • dfhs cg'; Gwfg • wf/0fflds cg'; Gwfg • Jofj xfl/s cg'; Gwfg • koflfls cg'; Gwfg !#= koflhgsf cfwf/df cg'; Gwfgsf]j ul\$/0f • pkflwdhs cg'; Gwfg • kf7dflzdhhs cg'; Gwfg • koflhgdhs cg'; Gwfg !#; tgsf]cfwf/df cg'; Gwfgsf]j ul\$/0f • kl/d0fflds cg'; Gwfg • u0fflds cg'; Gwfg <p>!=! eflifs cg'; Gwfgsf]p27o !=% efiff Izlffdf ul/g]cg'; Gwfgsf]p27o</p>
	<p>Psf0 b0Mgkfnl Izlff lj ifodf cfwf/t cg'; Gwfgsf]lg</p> <ul style="list-style-type: none"> @! gkfnl Izlff lj ifodf cg'; Gwfgsf]kl/ro, k/Dk/f / kf7eld atfpg, gkfnl Izlff lj ifodf ePsf cg'; Gwfgfls sfo\$sf] ; j If0f ug{ ; flxltos cg'; Gwfg / eflifs cg'; Gwfgsf larsf] le6gtf klxNofpg, gkfnl Izlff lj ifo; E ; Dal6wt cg'; Gwfgsf lgfxz 7Dofpg . <p>!=! efiffkf7dflj !=! efiffkf7dflj ts !=! gkfnl efiff / gkfnf efiffxz !=! q16 lj Znifof !=! Jolt/\$l lj Znifof !=! zAbe08f/</p>
	<p>Psf0 ltg Meflifs cg'; Gwfgsf ; fdf6o lj lwxz</p> <ul style="list-style-type: none"> #! ; j If0f lj lw #@ lgflo clbog lj lw ## koflfls clbog lj lw !# efiffkofluzfnf lj lw #% thgfls cg'; Gwfg lj lw #^ k'tsfno lj lwsf]pkofl ug{.

ljizi6 p27o	kf7dlj ifo	ljizi6 p27o	kf7dlj ifo
<ul style="list-style-type: none"> tYofa\$; a\$ngsf]kl/ro lbg tYofa\$; a\$ngsf ; ftx_ atfpg, gdgf 5gf ljsf]kl/ro lbg, gdgf 5gf sf ksf/x_ atfpg, tYofa\$; a\$ngsf pks/0fsf]kofju ug{ pks/0fx_uf]dfgsls/0f ug{ eflifs cg; Gwfgdf ; f^Noslif]kofju ug{ tYofa\$ k tts/0fsf tl/sfx_ klxrfg ug{ 	<p>Psf0 rf/ MtfOfa\$; a\$ng, pks/0f lgdf</p> <p>dfgsls/0f / ; f^Noslif]</p> <p>\$!= tYofa\$; a\$ngsf]kl/ro</p> <p>\$@ tYofa\$; a\$ngsf ; ftx_</p> <p>\$=! klyds ; ft</p> <p>\$=! latlos ; ft</p> <p>\$# gdgf 5gf ljsf]kl/ro</p> <p>\$\$ gdgf 5gf sf ksf/</p> <p>\$\$!= ; Dfj gftds gdgf 5gf</p> <ul style="list-style-type: none"> fdgo ofbR5s gdgf hl6n ofbR5s gdgf <p>\$\$@ c; Defj gftds gdgf 5gf</p> <ul style="list-style-type: none"> lj wfhgs gdgf dfj zl gdgf <p>\$\$ tYofa\$; a\$ngsf pks/0fsf]kl/ro</p> <p>\$\$!= kZgfj nl</p> <p>\$\$@ cjtj ftf{</p> <p>\$\$# dtfj nl</p> <p>^ pks/0fx_uf]dfgsls/0f</p> <p>-\$ eflifs cg; Gwfgdf ; f^Noslif]kofju</p> <p>\$!= f^Noslif]kl/ro</p> <p>\$!= f^Noslif]kl/efiff</p> <p>=* tYofa\$sf]k tts/0fsf tl/sfx_</p> <p>=*!= tflnsf / tflnsls/0f</p> <p>=*@ tYofa\$sf]nYflrq / k tts/0f</p> <ul style="list-style-type: none"> cfn/ cf/y <p>=*# k tzf u0fgf</p> <p>=* \$ dlbdfg</p>	<ul style="list-style-type: none"> cg; Gwfg k tj bgsf] kl/ro lbg, cg; Gwfg k tj bgsf]9fFf tof/ ug{ cg; Gwfg k tj bgsf kofv c^nx_ cg; Gwfg k tj bgsf kofv c^nx_ cg; Gwfg k tj bgsf]cfib, dlbo / cgto efusf] klxrfg u/l tbg'; / clGtd k tj bgsf tof/ kfg{. 	<p>Psf0 ^ Mcg; Gwfg k tj bgsf]</p> <p>!= cg; Gwfg k tj bgsf]kl/ro</p> <p>=@ cg; Gwfg k tj bgsf]9fFf</p> <p># cg; Gwfg k tj bgsf kofv c^nx?</p> <p>=! cfbefu</p> <ul style="list-style-type: none"> dVkl/ zflgbLssf]l; kfl/; jls[t kq=cgdt kq s1tf1fk zfl/ f/ lj ifo; H tflnsf, lrq / gS; f; H lrXg; H ; aNikt z <p>=! dlbefu</p> <ul style="list-style-type: none"> cWifo / zlif\$ cgR5b ljefhg / lj Gof; p4/0f ; Gbe{ s; ; Gbe{ a\$} ; Gbe{ H ; Gbe{ s / ; Gbe{ Hdf leGtf <p>=! cgto efu</p> <ul style="list-style-type: none"> kl/izi6 kfl/eflifs tyf cfo zAbfj nl <p>=! cg; Gwfgdf kofQm efiff</p> <ul style="list-style-type: none"> j \$olj Gof; cfb/fy[kofju j Rosf]kofju <p>=% k tj bgsf 6^sg / ; zflvg</p> <p>=% k tj bgsf]clGtd; zflvg</p> <p>=& kf7dlzdkhs zflk tj bgsf tof/L / dlofa\$g klgmof</p>
<ul style="list-style-type: none"> cg; Gwfg k tj sf]kl/ro lbg cg; Gwfg k tj sf c^nx_ 	<p>Psf0 kF Mcg; Gwfg k tj sf kofv c^nx_</p> <p>%!= cg; Gwfg k tj sf]kl/ro</p> <p>%@ cg; Gwfg k tj sf c^nx_</p> <p>%!= zflif\$</p> <p>%=@ zflsf]kofjhg</p> <p>%=@ ; d:ofsyg</p> <p>%=@ \$ p27o</p> <p>%=@ k\$smkgf</p> <p>%=@ k\$fo\$]; dlff</p> <p>%=@& cWbogsf]cfi]t</p> <p>%=@* cWbogsf]; ldf</p> <p>%=@(zflif\$ l</p> <p>%=@!) zflsf]z k/yf</p> <p>%=@!! ; Gbe{ H</p>	<ul style="list-style-type: none"> efifffkf7dqnd / efifffkf7dk:ts ; Da4 lj ifolflgdf cfwfl/t gdgf zflk tj tof/ ug{ cEof; ug{ lgldt gdgf zflk tj slffd k t ug{. 	<p>Psf0 ; ft Mzfuk tj nYg / cEof;</p> <p>&! efifffkf7dqnd ; Da4 gdgf zflk tj nYg / cEof;</p> <p>&@ efifffkf7dk:ts ; Da4 gdgf zflk tj nYg</p> <p>&# lgldt gdgf zflk tj sf]slffut k tlt</p>

| !%@ |

81

| !%# |

= dlofa\$g klgmof
 dlofa\$g b0{k\$flnJl/gJ5 M! cftt/s dlofa\$g, o; sf lgldt \$)
 k|tzf c^s lgwf0f ul/PsfJ5, -@ afAo dlofa\$g, o; sf lgldt \$)
 k|tzf c^s lgwf0f ul/PsfJ5. cftt/s dlofa\$g slff/zlifor; H; H)
 ul/gJ5 / afAo dlofa\$g ; J6/sf cftodf ljZjB/no k|lif koffln]
 lgwf0f u/jcg; f/ xg\$. o; sf nflu lgwgfg; f/sf klgogf/xg\$.

cflts dlbfa\$g -\$) kltzt

klxnf]-lnvt k/liff_	!) kltzt
bf] l]-lnvt k/liff_	!) kltzt
t] l]	!) kltzt

afsl !) c^as lzlsn]s lff sfo\$nfk leq lnvt, df]vs, kf]ffds, u]sfo{ slffsfo{j f kl/ofhgf sfo\$ f } kdf ; ~rfng ug{; Sg\$g\

aflo k/liff -\$) kltzt

j:tut klg	!) x!=!)	!) j 6f klg
; ^Nfkt p0/flds klg	^x%#)	@ lj sNk; lxt ^ klg
lj j]gffds klg	@x!)=@)	! lj sNk; lxt # klg

kf7ak:ts

- kf]h, /fh]b] fb, eflifs cg, Gwfg lj lw, sf7df8f]Mk]f k]ns] g P68 l8l:6lo6; {kfHn=.
- e08f/l, kf/; dl0f / c6o, eflifs cg, Gwfg lj lw, sf7df8f]kgfsn k]ns] g .

; Gbe{; fdull

- kf]h, /fh]b] fb / l; -Pg=kl08t, cfwigs cg, Gwfg k4lt Mnyg / dNofa\$g, sf7df8f]Mk]f k]ns] g .
- a6w, r8fd0f, cg, Gwfg tyf kltj]g nyg, sf7df8f]Tg k:ts e08f/ .
- e66/0f /fdk] fb, eflifs cg, Gwfg lj lw, sf7df8f]Mzesfdgf k\$fgz, j]6 h]8Ano/ vfg h]j=l; r{og Phs]g, Go'18Nnl, lk]6; \n ckm 0l68of .

Aofrn/ ck]Phs] g -alP8= gkfnl

d]bkZrdf-rn lj Zj lj Bfno
Aofrn/ ck]Phs] g -alP8= gkfnl lzlf l]zi6ls/0f

kf70fz zlif\$ Meflifs l; kk/lifof
kf70fz ; aNof MgkfHz= \$&\$
kf70fz k\$[t M; #flcts
tx MalP8=
; q M; ftf}

qm]86 cfj / M#
koff]s M
pQlOff]s M
kl]tkf7 3G6L ; do M
hDdf kf73G6L M

!- kf70fz kl/ro

k]t't kf70fz d]bkZrdf-rn lj Zj lj Bfno, lzlfzf:q ; a\$fo cgtuf ; d]6/ kOffnldf cfwfl/t rf/ a; l:ghts Aofrn/ ck]Phs] g -alP8= txdf clbog ug[lj Bfylk]sf nflu tof/ kf/Psf]xf]. o; kf70fzdf eflifs l; kk/lifofsf] ; #flcts kl/ro, dffotf / wf/, eflifs l; kk/lifofsf olSt / ; fwg, eflifs l; kk/lifof ofhgf tyf eflifs l; kk/lifofsf ; fwg / klg lgdf]sf lj lj w klf]x]sf]; #flcts / kf]fus ; 1fg lj sf; ug[b]6sf] / flvPsf]5 .

=; fwf/0f p2]o

- eflifs l; kk/lifofsf kf]hg, l; 4ft, k\$[t / k\$[x]sf]kl/ro lbg]
- eflifs l; kk/lifofsf P]txfl; s ; Gbe{/ gkfnl eflifs dNofa\$g kl/kf6lsf] j 0f] ug{
- eflifs l; kk/lifofsf ; Gbe]f c; n k/lifofsf u0fx]sf] ; k/yf atfpg]
- eflifs l; kk/lifofsf olSt / ; fwg tyf klg lgdf]sf r/0f / pkof] ; Gbe]sf]JofVof ug{
- eflifs l; kk/lifofsf ofhgf / ; fwgx]sf]gdjf lgdf]f ug{.

#= lj lzi6 p2]o / kf70lj ifo

lj lzi6 p2]o	kf70lj ifo
▪ eflifs l; kk/lifofsf]kl/ro lbg,	Psf0 Ps Meflifs l; kk/lifofsf]
▪ eflifs l; kk/lifofsf]kf]hg atfpg,	; #flcts kl/ro
▪ eflifs l; kk/lifofsf l; 4ftx]sf] JofVof ug{	!= eflifs l; kk/lifofsf]kl/ro
▪ eflifs l; kk/lifofsf kf]tx]sf] v60fpg,	!= eflifs l; kk/lifofsf]kf]hg
▪ eflifs l; kk/lifofsf kf]x]sf] cfsng ug{	!=# eflifs l; kk/lifofsf l; 4ft
▪ eflifs l; kk/lifof / eflifs dNofa\$gsf]; Da6w b]fpg,	!=# kf70qmd lj Zn]ft k/lifof p2]osf]lgwf]f
	!=# k/lifoflo j:t]sf] kf]hgk/s 5g]

lj lz16 p27o	kf7b1j ifo	lj lz16 p27o	kf7b1j ifo	
<ul style="list-style-type: none"> ▪ k/l1f0f p27osf lgf / eflifs l; kk/l1f0fsf ; ldf lgwfl0f ug{ ; DaGw lgS0ff ug{. 	<ul style="list-style-type: none"> !#:# eflifs l; k ; dufdf cfwfl/t eflifftlj sf] k/l1f0f !#:\$ Ps olStaff6 Ps k1fsf] k/l1f0f !#:% k/l1f0flo j:t' / k/l1f0f olstsf]; x; DaGw !#:^ kf gofjht k/l1f0f klj lwsf] kl/kfng !-\$ eflifs l; kk/l1f0fsf] k\$ ft !-\$=! lg0f6f0ds k/l1f0f !-\$=@ lgdf0ff0ds k/l1f0f !-\$=% klxrfgff0ds k/l1f0f !-\$=% pTkfbgff0ds k/l1f0f !-% eflifs l; kk/l1f0fsf k\$ f/ !%#! cfj lws / cfj rfl/s k/l1f0f !%-@ lj ifout / j:tut k/l1f0f !%-# ; fdg0 / kf0ff0ds k/l1f0f !%-=\$ lg/ct/ / cgfkrfi/s k/l1f0f !%-=% kfyslsl / Pslsl k/l1f0f !%-^ pknlAwk/s / blftfk/s k/l1f0f !%-& lfdfk/s / lgbfgff0ds k/l1f0f !%-* kf zk/s / :yfglgwf/s k/l1f0f !^ eflifs l; kk/l1f0f / eflifs dNofaksgsf]; DaGw !-& k/l1f0f p27osf lgf / eflifs l; kk/l1f0fsf ; ldf !=* eflifs l; kk/l1f0f / eflifflz1f0fsf] ; DaGw 	<ul style="list-style-type: none"> ▪ eflifs l; kk/l1f0fsf] Pjttxfl; s ; Gbe{f lj j gf ug{ ▪ eflifs l; kk/l1f0fsf df6otf / wf/xzsf] , k/yf j 0fg ug{ ▪ gkfnl eflifs l; kk/l1f0f kl/kf6lsf] ; dlff ug{. 	<ul style="list-style-type: none"> Psf0 b0(M eflifs l; kk/l1f0fsf] Pjttxfl; s ; Gbe{/ gkfnl kl/kf6l @! eflifs l; kk/l1f0fsf] Pjttxfl; s ; Gbe{ eflifs l; kk/l1f0fsf df6otf / wf/ @-! kf kfyslsl k4lt @-@ kfyslsl k4lt @-# Pslls k4lt @-=\$ dgf6fiff j] flgs / ; dfh eflifff j] flgs k4lt @-=% k\$fol/s / ; Dkf0ff0ds k4lt @-^ eflifs l; kk/l1f0fsf] j tdfg l:ylt @# gkfnl eflifs l; kk/l1f0f kl/kf6l @#! cfkrfi/s k/l1f0fdf hf\$ @#@ lj ifoj :t's] b] k/l1f0f / c:sg @## j:tut k/l1f0fsf] ll dt pkofu @#=\$ lg/ct/ / cgfkrfi/s k/l1f0f tyf l; k ; dufdf] cefj @#=% nyl0 l; k / Jofs/0fdf hf\$ @#^ c:ki6 k/l1f0flo cj wf/Off @#& j] flgs k/l1f0f clenyxzsf] cefj @#-* kf0ff0ds k/l1f0fsf] cefj @#(lj ifo lz1fsnf0{k/l1f0f bfl0j ; Dkg g; lsg]cj :yf @#!) eflifs l; kk/l1f0f ; DaGw k/z1f0fsf] cefj 	<ul style="list-style-type: none"> Psf0 ltg M c; n k/l1f0fsf u0f / eflifs l; kk/l1f0f #! j ytf #!=! cfs] tut j ytf #!=@ lj ifout j ytf #!=# ; dj tl{j ytf #!=-\$ /rgfl0ds j ytf #!=% cgdfgff0ds j ytf #!=^ dfgb08fl0ds j ytf #=@ lj Zj ; glotf #=# Jofj xfl/stf #\$ lj elpsfl/tf

<p>Ij Izi6 p27o</p> <ul style="list-style-type: none"> ▪ eflifs I; kk/Lif0fdf :t/oSt k/Lif0f olStsf]; Gbe{/ ; k/yf atfpq, ▪ Izlfs lgldf k/Lif0f olSt / eflifs I; kk/Lif0fsf]Jofj xfl/s ; Da6w blyfpq, ▪ eflifs I; kk/Lif0fsf lj le6g ; fwg, ; Gbe{/ ; fl; fdulx,sflj :tk/s kl/r o lbg, ▪ Inlvt k/Lif0fsf ; Gbedf kZglgdffsf qmda4 r/0fx,sf] sforj lw j 0fg ug{ ▪ k/Lif0f kzf; g, ; fdull ; aSng / dfkg lj lwsf tl/sfx,sf]cfsng ug{ ▪ k/Lif0f glthfsf]dNofaSglo pkofsf ; Gbe{, plnly ug{. 	<p>kf7bj ifo</p> <p>Psf0 rf/ M eflifs I; kk/Lif0fsf olSt / ; fwgx,s \$=! :t/oSt k/Lifff \$=@ Izlfs lgldf k/Lifff \$#= eflifs I; kk/Lif0fsf ; fwg, ; Gbe{/ ; fl; fdulx,s \$#=! dfllvs k/Lifff Mlj ifout / j:tut \$#=@ Inlvt k/Lifff Mlj ifout / j:tut \$#=# koflifds k/Lifff <ul style="list-style-type: none"> • ; bf0 I; ksf koflifk/s ; Gbe{/ ; fl; fdulx,s • k9f0 I; ksf koflifk/s ; Gbe{/ ; fl; fdulx,s • afjh0 I; ksf koflifk/s ; Gbe{/ ; fl; fdulx,s • nyf0 I; ksf koflifk/s ; Gbe{/ ; fl; fdulx,s • Ps1s t I; ksf koflifk/s ; Gbe{/ ; fl; fdulx,s • kof10fsf ; fdulx,s M hff; tI / >fl dks \$\$ kZglgdffsf r/0f \$\$=! kZgofhgf \$\$=@ kZglgdff \$\$=# kJ k/Lif0f \$\$=## dfgs1s/0f \$=% k/Lif0f kzf; g, ; fdull ; aSng / dfkg lj lw \$=^ k/Lif0f glthfsf]dNofaSglo pkofsf</p>
<p>Aofrn/ ckm Ph5] g -alP8- gkfnl</p> <ul style="list-style-type: none"> ▪ txut j f s1ffut b[6n]eflifs I; kk/Lif0f ofhgf cyjf lj Izi6s/0f tlinsfsf]lgdfsf ug{ ▪ dfllvs, Inlvt / koflifds k/Lif0f ; fwgsf lj le6g kZg tyf ko{]0f ; fdulx,sf]lgdfsf ug{. 	<p>Psf0 kfF M eflifs I; kk/Lif0fofhgf / ; fwgx,sf]lgdfsf]cEof;</p> <p>%!= txut j f s1ffut b[6n]eflifs I; kk/Lif0f ofhgf cyjf lj Izi6s/0f tlinsfsf]lgdfsf</p> <p>%=@ k/Lif0f ; fwg tyf ; fdullgdfsf %=-! dfllvs kZg lgdfsf Mlj ifout / j:tut %=-@ Inlvt kZg lgdfsf Mlj ifout / j:tut %=-# koflifds k/Lifffsf lj lw ; Gbe{st hff; tI / >fl dksx,sf]lgdfsf</p>

\$= Izlfof k|qmf
kjo\$ kf70 Psf0df kf70j :t\$]k\$]t / cfj Zostf cg'f/ JofNofg, kZgjt/, 5nkmm, pbfx/0f, kZg, cEof; / k|ttls/0f lj lwx,sf]pkofsf ul/g]5 . JofNofg lj lwnf0{ sdeGbf sd pkofsf u/l lj Bfyl{ ; xeflutfdh lszlfof sfo\$nfkx,sf]nf0{a9l dxlj lb0g]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tfnsf, ; tI cflb ; d]sf]pkofsf u/] ofhgf a4 lzlf0f ugff hfB lb0g]5 .

%= dNofaSg k|qmf
dNofaSg b0{k\$]n]ul/g]5 M-!_ cf6tl/s dNofaSg, o; sf lglDt \$) kltzt c'aS lgwf{0f ul/Psf]5, -@ afAo dNofaSg, o; sf lglDt ^) kltzt c'aS lgwf{0f ul/Psf]5 . cf6tl/s dNofaSg s1ff lzlf0f ; E; E}ul/g]5 / afAo dNofaSg ; d]6/sf cGtodf lj Zj lj Bfno k/Lifff koffnln] lgwf{0f u/] cg'f/ xg\$. o; sf nflu lgDgfg' f/sf]kZgofhgf / xg\$.

cfttl/s dlbfaSg -\$) kltzt

klxnf]-Inlvt k/Lifff	!) kltzt
bf] f]-Inlvt k/Lifff	!) kltzt
t] f]	!) kltzt

afsl !) c'aS Izlfsn]s1ff sfo\$nfk leq Inlvt, dfllvs, koflifds, uksfo{ s1ffsfo{j f kl/ofhgf sfo\$sf ; ~rfng ug{; Sg\$g\

afAo k/Lifff -\$) kltzt

j:tut kZg	!) x!=!)	!) j 6f kZg
; aNfk t pQ/flds kZg	^x%#=)	@ lj sNk; lxt ^ kZg
lij f]gfd s kZg	@x!)=@)	! lj sNk; lxt # kZg

k7dk:ts

- kfBj, dfwj k] fb, eflifs dNofaSg, sf7df8f]M lj Bfyl{k:ts e08f/ .
- ; Gbe{; fdull
- clwsf/l, x]f]a]/fh, g]f]nl effffz]f0f, sf7df8f]M lj Bfyl{k:ts e08f/ .
- _____ / cfo, g]f]nl effffz]f0f-kf]lds lzlf0f tlind, lzlf0f :j flbog ; fdull, eStk/ Mz]fs hgzs]t lj sf; s]b].
- _____ / s]f/k] fb zdf{ k]f]des g]f]nl lzlf0f, sf7df8f]M lj Bfyl{k:ts e08f/ .
- c68/ln, lgs, 6]6^ :kf]g NofaSg, SofDa] MSofDa] olgel; fl k] .
- P8; g, h]rfl; { cb; { l/Eoh ckm0a]n; NofaSg h k]kmt; l 6]6], j fl; a6g 8l-; l- M6] f]

- _____, *Nof^alj* 6]6 s^c:6&; g Pg8 OefnoP; g SofDaḥ MSofDaḥ olgel; 6l k] .
- P8; g, h] rfn; {Pg8 a] gy Nof^alj h 6]:6^a Og b gf0l6hMb sf0lgs]6e, sf7df8fJ M DoflSdng klan; ; {lnld6\$, df8g{0^lun; klan} g Og P; f]; o; g l] y b la]6; sfplG; n .
- sfHs/ , 8Ano' Pg8 cf/= P8]dg, b k]6; ckm knyj Nof^alj h l6lr^a, n68g M8]e8 kml6g .
- sf]j, P= l6lr^a Nof^alj h Plaln6l Og b Snf; ?d, /f]M Goal xfp; klan; ; {0^s .
- vlgof, tly{fh, 0lhfdg] g kn/ 0gxj:8 nlgt, nint k/ M ldnlgod klan} g kf0e] lnld6\$
- lu/l, /fdflzif, b 6]:6^ackmI/l8^a, off Ej fo; h -0Pn6l y8{efjh M-%-!%, sf7df8fJ g]6f .
- ukt, /d]rGb, lzlffldkg cf] dlofa\$g, cfu/f Mnldlgf/foof cuj fn, k:ts k\$fgz .
- hf]l, /fwfs]0f, dlofa\$g k]j lw -kfyls lzlfs ;]fsfnlg tfInd kf70qmd_eStk' M z]fs hgzlSt l]sf; s]b] .
- kf]h, dfwj k| fb, kfyls txdf g]kfnl effis l; kx]sf]kph]f]f]ds dlofa\$g k]j lwsf]cllbg, lq]j = lzlffz:q ; a\$fo, l8gsf]sfofh0, sllt]df k|t't l]Bfj fl/lw zf]Wk]6w .
- Anh, la, 6]; f]f]ll ckm Phs] g clh]6E; , n68g M n^Dofg .
- Nof8f] /a6{ Nof^alj h 6]:6^a, n68g M n^Dofg .
- j l, l= h] c68/:60f]68a Pg8 8]nlk^a Nof^alj h 6]6; , x]ln x]kl:68 M k] l60n xn .
- zdf]s]f/k| fb / dfwj k| fb kf]h g]kfnl effif / ; f]xTolz]f]f, sf7df8fJ l]Bfyl{k:ts e08f/ .
- _____, g]kfnl effif lzlffsf; b]ef]c, sf7df8fJ l]Bfyl{k:ts e08f/ .
- >]7, uh]b]dfg, k|lff / dlofa\$g, sf7df8fJ l]q]j = lzlffz:q cllbg ; a]fg / olg; kmsf] ; eSt kf]ofh .
- Åoh]h, cy], 6]:6^a kn/ Nof^alj h l6r; { SofDaḥ MSofDaḥ olgel; 6l k] .
- Åoh]h, P= Pg8 6l= kf]h -; Dkf=, s/]6 8]nkdk/]6 Og Nof^alj h 6]:6^a, n68g MPs]ds k] .

Aofrn/ ckm Phs] g -alP8= g]kfnl

d]bkZrdf-rn l] Zj l] Bfno
Aofrn/ ckm Phs] g -alP8=

g]kfnl lzlff l] lzi6s/0f

kf7dfz zlif§ M dgf]fiffij 1fg
kf7dfz ; Wof Mgkf]z= \$&%
kf7dfz k\$]t M ; f]f]ts
tx MalP8=

q]cf= M #
koff]SM
pQlOff{ M
k]txktf kf73G6L M
k]tkf73G6L M
hDdf kf73G6L M

!= kf7dfz kl/ro

k|t't kf7dfz d]bkZrdf-rn l] Zj l] Bfno, lzlffz:q ; a\$fo c]tu] ; d]6/ k]ffnldf cfwfl/t rf/a; I:f]ts Aofrn/ ckm Phs] g -alP8= txdf clbog ug]l] Bfyl]z]sf nflu tof/ ul/Psf]xf]. o; kf7dfzdf dgf]fiffij 1fgsf]kl/ro, afnefiffij sf; sf]l; 4f]t, effifl]sf; sf r/0fx]z, effifcfh]gsf k]ssNkgf Pj d\ effif l; sf0sf kf]v l; 4f]t; E kl/lrt u/fpg]bl]6sf]f /flvPsf]5 .

= ; fwf/0f p2]o

- dgf]fiffij 1fgsf]kl/ro lbg]
- afnefiff l]sf; sf] ; f]f]ts kl/ro lbg]
- effifl]sf; sf r/0fx]z]hfgsf/l kf]fg ug]
- effifl]sf; sf cfwf/e]t kf]f; E kl/lrt u/fpg]
- effif cfh]gsf k]ssNkgfaf/] :ki6 kfg]/
- effifl; sf0sf kf]v ; f]f]ts cj wf/0ff l]sf; ug]

#= l] lzi6 p2]o tyf kf7dfz ifo

l] lzi6 p2]o	kf7dfz ifo
dgf]fiffij 1fgsf]kl/ro lbg,	Psf0 Ps Mdgf]fiffij 1fgsf]kl/ro != dgf]fiffij 1fgsf]kl/ro
dgf]fiffij 1fgsf]l]f] klx]lofpg,	!=@ dgf]fiffij 1fgsf]l]f] !=# dgf]fiffij 1fgsf]l]sf; qmd
dgf]fiffij 1fgsf] l]sf; qmd k t't ug{	!\$ effif / dl:tissf]c]t; E]gw
effif / dl:tissf]c]t; E]gw :ki6 kfg{.	
afnefiff l]sf; df rD:s]sf]cj wf/0ff k t't ug{	Psf0 b0{afnefiff l]sf; sf] ; 4f]t @!= afn effif l]sf; df rD:s]sf]wf/0ff @!= effif k]kt / k]qmf

lj lz16 p270	kf7@lj ifo
<ul style="list-style-type: none"> efifffk[lkt]sf kefj s tlj x_ kxrfg ug{ afneiff lj sf; df lkofh\$] cj wf/Off; E kl/lrt xg, efifflj sf; / ; fglids lj sf; sf; DaGw klxNofpg . 	@!= efifffk[lkt] ; @q @= efifffk[lkt]df kefj kfg[tlj x_ @# afneiff lj sf; df lkofh\$]cj wf/Off . @\$ efifflj sf; / ; fglids lj sf;
<ul style="list-style-type: none"> efifflj sf; sf kdv r/0fx_ sf]rrf{ug{ afneiff lj sf; sf lj legg klsf]j 0fg ug{ 	Psf0 ltg Mefifflj sf; sf r/0f / klf #! afnsdf efifflj sf; sf kdv r/0fx_ #! k{j tl{r/0f #!=! pQ/j tl{r/0f #@ afneiffssf lj legg klsf]j sf; #=! Wj Goflids klf #@ cfbfgflids klf #@# klyfgflids klf #@-\$ zAbfy/{ zAbe08f/ #@% Jofs/10fs klf
efiff cfhg\$ sf klsNkgfx_ sf]kl/r0 lb0{ ltgsf]j 0fg ug{.	Psf0 rf/ Mefiff cfhg\$ sf klsNkgfx_ \$!= efiff cfhg\$ sf klsNkgfsf]kl/r0 \$@ effffklt / effffcfhg klsNkgf \$# ; flu\$ cgfnd / klsNkgf \$\$ dlgl/ klsNkgf \$% cgklij li6 klsNkgf \$^ kefj l lkln6/ klsNkgf
<ul style="list-style-type: none"> efiff l; sf0sf l; 4gtsf] kl/r0 lbg, Joj xf/j fbl / dgf] fbl l; 4gtsf]kl/r0 lb0{ ltgsf ; dtf / leggtf 5bfpq, dgfefifflj 1fg / efifflz1f0fsf]; DaGw atfpq . 	Psf0 kf! Mefiff l; sf0sf l; 4gft %!= efiff l; sf0sf l; 4gtsf]kl/r0 %!=! Joj xf/j fbl l; 4gft %!=! dgf] fbl l; 4gft %@ Joj xf/j fbl l; 4gft / dgf] fbl l; 4gtdf leggtf %# dgfefifflj 1fg / efifflz1f0f

\$= lz1f0f k|qnof

klo\$ kf70 Psf0df kf70j :t\$]k\$[t / cfj Zostf cg' f/ JofNofg, klgf]t/, 5nk, pbfx/0f, kbzg, cEof; / k|t'tls/0f lj lwx_ sf] pkofu ul/g]5 . JofNofg lj lwnf0{ sdebf sd pkofu u/l lj b0fyl{ ; xeflutfdhs lz1f0f sfo\$nfkx_ nf0{a9l dxTj lb0g]5 . o; }u/l kf70 k:ts, ; Gbe{k:ts, kf7kq, cf/y, tflnsf, ; Hl cflb ; d]sf]pkofu u/] ofhgbaw lz1f0f ugff hf\$ lb0g]5 .

%= dNofa\$g k|qnof

dNofa\$g b0{k\$nf/n]ul/g]5 M!_ cf6tl/s dNofa\$g, o; sf lglDt \$) k|tzt c@\$ lgwf{0f ul/Psf]5, -_ afÅo dNofa\$g, o; sf lglDt ^) k|tzt c@\$ lgwf{0f ul/Psf]5 . cf6tl/s dNofa\$g slff lz1f0f ; E; E}ul/g]5 / afÅo dNofa\$g ; D]6/sf cGtodd lJ zj lj Bfno k/lff k0ffnln] lgwf{0f u/] cg' f/ xg\$. o; sf nflu lgDgfg' f/sf]kZgofhgf /xg\$.

c6tl/s dlbfa\$g -\$) k|tzt

klxnf]-lnvt k/lff_	!) k tzt
bf] f]-lnvt k/lff_	!) k tzt
t]f]	!) k tzt

afÅ !) c@\$ lz1fsn]slff sfo\$nfk leq lnvt, dflvs, koflids, uksfo{ slffsfo{j f kl/ofhgf sfo\$f ; kdf ; -rfng ug{; Sg\$g\

afÅo k/lff -\$) k|tzt

j :lut klg	!) x!=!)	!) j 6f klg
; ^Nfkt pQ/ftds klg	^x%#)	@ lj sNk; lxt ^ klg
ljj klgfids klg	@x!) =()	! lj sNk; lxt # klg

kf7dk:ts

clwsf/l, x]f]u/fh, ; fdflhs / k]oflus efifflj 1fg, sf7df8f]M/Tg k:ts e08f/ . e08f/l, kf/; dl0f / c6o, ; fdflhs tyf dgf]efifflj 1fg, sf7df8f]Mj Bfyl{k:ts e08f/ .

; Gbe{ fdull

Pn] h]k]a= / P; lk6 s8/ -; k]; {0g cknf08 ln^a]j l:6S; , Gobf\$ {M cS; kif\$olgel; qL k] .

0^u1d 8]e8, km6 Nofa]j h Plsj lh; g, Gobf\$ {M SoflDa]h olgel; qL k] .

u/fuf0f]H8Nnlk] fb / ejf/fh kf]h, ; f0sf]ln^a]j l:6S; Pg8 ; fl; of]ln^a]j l:6S; ,

sf7df8f]M hlk6/ klan; ; {Pg8 18:6k; {.

g]fnl efifflz1f Ifj efu -; Dkf=, ; Dkf0f, c! !^- .

oh]hh{b :68l ckN Nofa]j h, Gobf\$ {M SoflDa]h olgel; qL k] .

/f0{l j i0f l; x, ; f0sf]ln^a]j l:6S; Pg8 ; fl; of]ln^a]j l:6S; , sf7df8f]MeBL k'f0f k\$fgz .

nD; fn, /fdrGb] / c6o, k]oflus efifflj 1fg, sf7df8f]MeBL/k'f0f k\$fgz .

nfo{, hfg, Nofa]j h Pg8 ln^a]j l:6S; , Gobf\$ {M SoflDa]h olgel; qL k] .

j fw{ /fg]8, Pg 06f]BS; g 6'; fl; of]ln^a]j l:6S; , cd]/sf MJnfjsj h klan; ; {.

j f10f, cf= Pn, Og 06f]BS6/l 6\$:6a5 ckN ln^a]j l:6S; Pg8 kf]j6S; , x/af/ M :68]6 :6f] .

dllbklZrdf-rn lj Zj lj Bfno Aofrn/ ckM Phs] g -al-P8= gkfnl lzlf Ij lzis/0f	qjcf= M# kOffs M pQLOffs M ktxktf kf73G6L M kltkf73G6LM hDdf kf73G6L M
-----------------------------------------------------------------------------------	---------------------------------------------------------------------------------------

!= kf7afz kl/ro

kjt kf7afz dllbklZrdf-rn lj Zj lj Bfno, lzlfzf:q ; asfo cftuf ; d]6/
kOffnldf cfwfl/t rf/a; J:gfts Aofrn/ ckM Phs] g -al-P8= txdf cllbog
uglj Bfylj nf0{gkfnl ; flxlos / ; dfrf/dhs kqsfl/tfsf]; fflcts cfwf/
/ lj sf; qmdsf]hfgsf l b0{kqsfl/tf ug{/ kqsfl/tf lzlf0f ug{; Sg]agfpg]
p2lo /lvPsf]5 .

=; ffw/0f p2lo

- gkfnl kqsfl/tfsf]; fflcts kl/rosf ; fy)0; sf]j sf; qmdsf kj [Qxjsf]
klxrfg ug{/ ltgsf lj zjtxfxj sf]j 0fg ug{; lfd tNofpg]
- kqsfl/tfdf kfQm eflfs / ktlj lws l; k kofu ug{; Sg]lfdtsf]lj sf;
ug]
- lgwf/t cfwf/df gkfnl ; flxlos ; dfrf/dhs kqsfl/tf lzlf0f ug{; Sg]
l; k cfhg ug{/ pks/0f kofu ug{; lfd tNofpg].

lj lzis p2lo tyf kf7lj ifo

lj lzis p2lo	kf7lj ifo
<ul style="list-style-type: none"> cfdf; ~rf/sf]dflbdcs gkdf kqsfl/tfsf]kl/ro lbg, kqsfl/tfsf]cfwf/e't kl/ro lbg, kqsfl/tfsf l; 4fctsf]JofVof ug{ kqsfl/tfsf]ju\$/0f ug{/ gkfnl ; flxlos tyf ; dfrf/dhs kqsfl/tfsf] lj sf; qmd 7Dofpg . 	Psf0 Ps M cfdf; ~rf/ kqsfl/tfsf] kl/ro / gkfnl kqsfl/tfsf] lj sf; qmd != cfdf; ~rf/ kqsfl/tf != cf; ~rf/sf ksf/ kqsfl/tf != qmdsf]cy{ kl/efiff != kqsfl/tfsf cfwf/e't l; 4fct != kqsfl/tfsf]ju\$/0f Mdb0f -5fkf_ lj Btlo -/Bof/ 6jhlehg_ tyf gofRkqsfl/tf -cgnf0g_ !=% gkfnl ; flxlos / ; dfrf/dhs kqsfl/tfsf] lj sf; qmd

lj lzis p2lo	kf7bj ifo
<ul style="list-style-type: none"> ; dfrf/ tyf /rgf ; asngklqmoftjkl/ro lbg, ; gbejz 7Dofpg, ; dfrf/ ; Dkfbgsf lj legg ; cftj ftf{ ; dfrf/ ; Dkfbgsf lj legg ; Dkfbgsf jkhlk:tsfsf]pkofu ug{. 	Psf0 b0{M db0f kqsfl/tfdf ; dfrf/ tyf /rgf ; asng / ; Dkfbgsf != ; dfrf/ tyf /rgf; asng != 36gf cj n\$g != cftj ftf{ != clenyls/0f != ; dfrf/ ; Dkfbgsf != ; dfrf/sf c^nxj != ; dfrf/sf] Argf M pN6f] lk/fld8 / cVofgffds != ; ks -lmr/_ Mgfslo / snflds ; dfrf/ != ; dfrf/ ; Dkfbgsf tx M kf08lnlk ; zflg, eflfs ; Dkfbgsf / cl6td ; efhg != ; Dkfbgsf]kl/ro, ksf/ / nyg != cftj ftf{]kl/ro, ksf/ / cftj ftf{snf != st; dlif M k:ts / rnrlq != ; dfrf/sf] ; dfrf/ kltj bg nyg != ; Dkfbgsf zjlk: tssf]pkofu

lj lzis p2lo	kf7lj ifo
<ul style="list-style-type: none"> klqf]kqsfl/tf ; Dkfbgsf klqmoftjkl/ro lbg, sf6j kqsfl/tfsf]dxlj 7Dofpg, klqsdf l j 1kg ; efhg ug{ l; k lj sf; ug{. 	Psf0 ltg M db0f kqsfl/tfdf kf6f] sf6j / lj 1kg; efhg tyf ; Dkfbgsf #!= kf6f]kqsfl/tf M kf6f] ; Dkfbgsf cfwf/e't l; 4fct / Sofk; g nyg #= sf6j kqsfl/tf M sf6j sf c^N, ; d; fdlostf, Jo^N / lrqsf] cftrTo #!= lj 1kg; kl/ro / ksf/ -kbzgfls, ju\$e / ; f j hls ; fgl_ lj 1kg / ; dfrf/sf]k7ut, ; xn tyf ; dgkflts ; efhg

lj lzis p2lo	kf7lj ifo
<ul style="list-style-type: none"> kqsfl/tfsf ksfosf]kl/ro lbg, lzlf0f / kqsfl/tfsf]cgt; jaW 7Dofpg, gkfnl efifl lzlf0f / ; d; fdlos ; flxlos lj wfsf] lzlf0fdf kqsfl/tfnf0[pkofu ug{l; k xfl; n ug{. 	Psf0 rf/ M gkfnl kqsfl/tf / cgtlj los lzlf0f != kqsfl/tfsf kfF kfV ksfosf; M ; fgf, dgf-hg, lzlf, ptk]off tyf ; fdflhsls/0f #= lzlf0f / kqsfl/tfsf ksfosf larfs]cgt; jaW M W lg, lrq / lnksf]; Dk7of \$# gkfnl efiflzl0fdf kqsfl/tfsf] kefj sf/tf M; d; fdlos kofusf ktlj lws zAbfj nl tyf j 0fg lsf; , j fSou7g, 5kf0z14 / sDk6/sf]kofu, != flxlos lj wfsf p0/j tl{ kj Qsf]lzlf0fsf nflu ; d; fdlos ; flxlos klqsfsf]kofu

jj lzi6 p?j0	kf70lj ifo
• kqsf/tfsf kloflus klfxsifl l; k lj sf; ug{	Psf0 kfr M gkfnl kqsf/tfsf kfufklf #)_%!= kloflus kloflus ; fdull Joj :yfg / snf; Hhfsf cfwf/e' l; 4ftsf kphfl :yfg, ult, lj k/lts, sibls/or, /^a, ; d_ ktf %;@ dfrf/ kqsfdf ; Dfbssf] lgbzgdf ltg xlt kloflus ceof; / To; sf]sfo6flngf / kltj bg JolQmtz kdf sdtdf !) k[7df sdtdf/ 6^s0f k tlt ; flxltos / ; dfrf/dhs klqsf] tof/l / k tlt -lgbzgdf dfubzgdf %#!= cfj lws ; flxltos klqsf] tof/l a9ldf kfE hgsf]; dxaf6 -l8df0 cfsf/sf]gojt@) k[7 %#=@ blgs jf ; ftflxs klqsf] tof/l a9ldf kfE hgsf]; dxaf6 -6nf06 cfsf/sf]gojt@) r/ k[7
• dbnf kqsf/tfsf]; dfrf/dhs / ; flxltos klqsf; Hhfsf, dbnf tyf ; Dfbg kloflus l; k xfl; n ug{	

= lzf0f kloflus

kloflus kf70 Psf0df kf70j :t|sf]k|t / cfj Zostf cg'; f/ JofNofg, kf70j t/,
5nkim, pbfx/or, kloflus, ceof; / k|t t|s/0f lj lwxzsf] pkofu ul/g]5 .
JofNofg lj lwnf0{ sdegbf sd pkofu u/l lj b0fyl{ ; xeflutfdhs lzf0f
sfo5nfkxz nfo{a9l dxij lboog]5 . o; Ju/l kf70 k|ts, ; Gbe{k|ts, kf7kq,
cf/y, tflnsf, ; tflnsf ; d|sf]pkofu u/l ofhgfabw lzf0f ugfl hf8 lboog]5 .

%= dNofaSg kloflus

dNofaSg b0{k\$fnul/g]5 M-!_ cf6tl/s dNofaSg, o; sf lgldt \$) k|tzt
c^s lgwf0f ul/Psf]5, -@_ afAo dNofaSg, o; sf lgldt ^) k|tzt c^s
lgwf0f ul/Psf]5 . cf6tl/s dNofaSg sIff lzf0f ; E; E) ul/g]5 / afAo
dNofaSg ; d]6/sf cGtodf lj Zj lj Bfno k/liff koffnln] lgwf0f u/] cg'; f/
xg\$. o; sf nflu lgDgfg; f/sf]k|gofhgf /xg\$.

c6tl/s dlfbaSg -\$) k|tzt

klnf]-lnvt k/liff	!) k tzt
bf] f]-lnvt k/liff	!) k tzt
t] f]	!) k tzt

a! !) c^s lzsns]siff sfo5nfk leq lnvt, dflvs, kphflids,
ufsfo{siffso{jf kloflus sfo5nfz kdf; -rfng ug{; Sg\$g!

| !^|

a! !) k/liff -\$) k tzt		
j : tut k g	!) x!-!)	!) j 6f k g
; ^NfKt pQ/flds k g	^x%-#)	@ ljsNk; lxt ^ k g
lij f]flds k g	@x!)=@)	! ljsNk; lxt # k g

kf70k:ts

cfrfo{ efbQm / 3d/fh n06h, gkfnl kqsf/tf, sf7df8fM k|fg a5 xfp;
vgn, >l/fd, kphflids gkfnl kqsf/tf, sf7df8fM l Bjy{k\$fg kHn= .

; Gbe{ fdull

cfrfo{ lgdhdl0f -; Dkf=, cfd; ~rf/ / kqsf/tf, sf7df8fM k|fg k:ts
e08f/ .

sflgtk'/ ; dfrf/kq, sf7df8fM sflgtk'/ klns] G .

ul/df -; flxltos klqsf, nlnkt/ M ; fen k\$fg .

uf]vfkg -; dfrf/kq, sf7df8fM uf]vfkg : yfg .

gkfn, lszf], gkfnl kqsf/tfsf]efiff, sf7df8fM gkfn k] 0IG:6Ro6 .

kloflng, afh / c, sl s; f6\ 0g hgfnnhd :6l8h, Go"lbNnl M ; h klns] g .

j : tl, z/RrGb, xdf]]efiff, sf7df8fM Pstf aS; .

zAb-; ofhg -; flxltos klqsf, sf7df8fM ; flxltos ; Gnb .

dllbklZrdf-rn lj Zj lj Bfno
 Aofrn/ ckm Phs] g -al-P8=
 gkfnl lziffl lj lzi6ls/0f

kf7dflz zlif\$ n3' zflwkqnyg
 kf7dflz ; hof Mgkfz= \$*!
 kf7dflz k\$lt M kflfuds
 tx Mal-P8=
 ; q Mcf7f]

qnfcf= M#
 koff\$M
 pQlOff\$ M%)
 kltxktf kf73G6l M
 kltkf73G6l M
 hDdf kf73G6l M

!= kf7ofz kl/ro

k|t't kf7dflz dlbklZrdf-rn lj Zj lj Bfno, lzifzf:q ; a\$fo cft/ut ; f]6/
 kffnl df cfwf/t rf/ a; Aofrn/ ckm Phs] g -al-P8= txdf cflbog ug]
 lj Bfylx\$ sf nflu tof/ ul/Psf]xf]. of]kf7dflz n3' zflwkq n\$y g sfo\$df cfwf/t
 5 . o; cftuf lj Bfylx\$[n]cfkmh]k9\$ f lgwf/t lfleq /xl ; d:ofsf]5gf\$
 -zlif\$ rog_ u/l To; sf cfwf/df n3' zflwk|tfj n\$y g tyf lfleqsf cfwf/df
 tYo ; a\$ng u/l lgwf/t 9fffdf n3' zflwkq n\$y g ug{; Sg]lfdtsf]ck]ff
 ul/Psf]5 .

@= ; fwf/0f p27o

- n3' zflwkq n\$ygsf lgldt ; d:of rog ug{; Sg]lfdtsf]lj sf; ug]
- n3' zflwkqsf lgldt cfj Zos ; fdull ; a\$ng ug]l; ksf lj sf; ug]
- n3' zflwkq n\$y g kjk|tfj n\$y g; E ; Dalwt cfj Zos l; ksf]lj sf; ug]
- klt ; fdull-tYofax\$ x\$ sf]lj Znifof ug]lfdtf clej [4 ug]
- lgwf/t 9ffleq /xl n3' zflwkqsf]klt j\$g n\$y g lfdtf clej [4 ug]

#= lj lzi6 p27o tyf kf7dflj ifo

lj lzi6 p27o	kf7dflj ifo
• lgwf/t lj ifolqaf6 klt j\$g n\$ygsf nflu zlif\$ rog ug{.	Psf0 Ps M zlif\$ rog != lgwf/t lj ifolqaf6 leq /xl zlif\$ rog, slffut tyf thgffds ql6lj Znifof, Jolt/\$l lj Znifof, effif j f effifsf]thgffds cflbog, gkfnl lzifofklt lzifsf]b]6sf]lfdtsf]cflbog, gkfnl kf7dqlx\$ sf]cflbog, gkfnl kf7dflj tsx\$ sf]cflbog,

lj lzi6 p27o	kf7dflj ifo
	gkfnl kf7dflj tssf kf7 / cEOF; x\$ sf]cflbog, gkfnl efiff -dft effif ; gkfnl effif_sf kf7dflj tssf]thgffds cflbog, kf7dflj ts tyf kf7d; fdull\$sf] k7glotf, afyudotf tyf k7g agflsf]cflbog, lghl k\$zgsf gkfnl k:ts tyf kf7d; fdull\$sf] cflbog, cgfkrfi/s lzifdf k\$st kf7d; fdull\$sf]cflbog, afn; flxlosf]cflbog, z\$fs ; fdull\$sf]pkofly, gkfnl sf lzifof lgb[zsf]cflbog, vf; slffsf lj Bfylx\$ sf]cfj lws k\$lt\$sf] cflbog, effifs dNof\$g k\$mo\$sf] cflbog, effiflzf lfofdf lg/gt/ dNof\$g / o; sf]k\$efj sf]tfsf] cflbog, tfnd klt / cklt lzifssf]gkfnl lzifof, lzifzf:qsf]gkfnl kf7dql / lj Bfno lzifofdf o; sf]; fble\$tf, gkfnl effifsf k\$zifof sfo\$mdsf] k\$efj sf]tfsf]cflbog, bf] l effifsf z kdf gkfnl lzifof, afneffifsf]cflbog cflb .

lj lzi6 p27o	kf7d1j ifo
<ul style="list-style-type: none"> lgwf/t 9ffdf n3z/w kltj ug; nysf/gdgt lgdf ug{. 	<p>Psf0 ltgM n3' zfw kltj ug nyg 9frf -lgdfg' f/sf] 9ffdfleq /xl n3' zfw kltj ug tof/ ug{.</p> <p>#! k}efu M <ul style="list-style-type: none"> dvk/ zfw/gbzsf/dftjo :jls/tkq st1tf1fkg zfw/ f/ lj ifo; Hl tflnsf ; Hl lrXg; Hl ; Hfkt cksf]; Hl <p>#@ dhefu M <ul style="list-style-type: none"> c1bfo zlf dhkf7 dhkf7sf]k/tlt p4/0f ; bbeftsg kfb16kk0f ; bbeft; Hl, <p>## pQ/efu M <ul style="list-style-type: none"> kl/lzi6 cgqmd0fsf kfl/eflifs tyf cgo zAbfj nl JolStj Q <p>eflifs kltj ugfsf] 6^sg <ul style="list-style-type: none"> cgR5bjj gof; zAbfj efhg cft/fn k7fa^sg 6^sg kltj ugfsf]; zfwg cfj /0f </p> </p></p></p>

kyzrm

- lgwf/t 9ffdf cEfnl :jlsf zlifsf df zfwk/tfj nyg]
- ljefun]tfsfzfw/gbzsf/]ybjdf /xl ; fflts clbog; lxt ; fdul; ; asng, ljznffof / ; fdfols/0fsf cfwf/df zfid:ofbf tof/ ug{.
- zfw/gbzsf/k/fdzcg' f/ ; zfwg tyf kl/isf/kl/dfhg u/l n3' zfwkq 6^sof ug{.
- ?h' / 6^sof z4l u/l uftfj gbl u/f0{lje fudf abmpg]

| !& |

- ljefun]b0fxktfleq afok/lfsaf/f dnofasg u/f0/df]vs k/lif ; dtif cfwf/df n3' zfwkqsf]dnofasgsf]joj :yf ldmpg]
 - n3' zfwkqsf]9ff, k/tlt, eiff, ; bbeft; Hl ; dtnf0{du/ \$) c^as / df]vs k/lifsf/]!) c^as u/l hddf # qmcf-a/fa/sf%) koff\$af6 c^as kbfq ug{.
- kf7dk'ts
- a6w, r8fdl0f, cg' Gwfg tyf kltj bgnyg, sf7df8f]M/Tgk'ts e08f/ .
e08f/l / cGo, eflifs cg' Gwfg lj lw, sf7df8f]M kgsn klns] g .
k18h, /fhjbk] fb, eflifs cg' Gwfg lj lw, sf7df8f]M k1f klns] g Pg8 l8l:6Ab; {
k1Hn= .
- ; bbeft fdul
- vgn, k2n, zfwfs cg' Gwfg k4lt, sf7df8f]M; gnf06 klns] g .
bfxn, k2n / ; fdk] fb vltj 8f, cg' Gwfg k4lt, sf7df8f]M Pd=s] kln; ; {
g1fj f, j lgt, b Plj ; l ckm l/ ; r{ gofRbnL Mij Nnl 0:6g{lnld6B .
gbfg, 8jj 8, l/ ; r{dy8\ 0g Nofajj h nlgx, SofDah M SofDah k] .
gkfnl efff lz1ff lj efu -; Dkf=, ; Dkjf0f, c1 !-^ .
k18h, /fhjbk] fb / l; Pg= k108t, cfwlg s cg' Gwfg k4lt nyg / dnofasg,
sf7df8f]M k1f klns] g .
afjf, /fhdn, cg' Gwfg M k1j lw cfj lfg, lbNnl M/fwfs]of k\$fg .
e\$/0f /fdk] fb, eflifs cg' Gwfg lj lw, sf7df8f]M zesfdgf k\$fg .
e08f/l, kf/; dl0f, gftsf] / gkfnl lz1ff zfwj ljj/0f, sf7df8f]M Go' lx/f as; .
j fln] dgk] fb, l/ ; r{dy8\ 0g Phs] g Pg8 ; f] n nf06; h, sf7df8f]M u0fz
lxdfn Phs] g .
ljrg/, h] /f0l6^aPg cknf08 ln^nj l:6S; y]; ; c/ l8h6] g, n68g Mknue
Dofsldng .
zdf{ dfkg/h / vuwb/n06h, zfwj lw, sf7df8f]M; ferf k\$fg .
zdf{ lj godfg, zfwkjl lw, lbNnl Mg] gn klnl; ^ xfp; .

90

| !& |

dlobklZrdf-rn Ij Zj Ij Bfno
 Aofrn/ ckm Phs] g -al-P8-
 g]kfnl Izlff Ij Izidi ls/0f
 kf7ofz zlif\$ McEof; Izlff
 kf7ofz ; Wof Mgf Hz= \$*@
 kf7ofz k\$[t M kf7ofz
 tx Mal-P8-
 ; q Mcf7f]

qmcf= M#
 k0ff\$M
 poLoff\$ M%)
 kltxktf kf7366L M
 kltkf7366L M
 hDdf kf7366L M

I= kf7ofz kl/ro

k|t't kf7ofz dlobklZrdf-rn Ij Zj Ij Bfno, Izlffzf:q ; ^sfo cft/ut ; 16/
 k0ffnlfd cfwfl/t rf/ a; [Aofrn/ ckm Phs] g -al-P8- txdf clbog ug{
 Ij Bfyls] sf nflu tof/ ul/Psf]xf]. of[koffM kf7ofz
 o; cftu] Ij Bfyls]n Sofdk; leq -on campus_ ugkg]cEof; Izlff; kl
 ; DaGwt sfo\$nfkx; dfj z ul/Psf]5 . o; kf7ofzaf6 Ij Bfyls]n]Iz1f0f
 cEof; kf7ofzaf6 Ij Bfyls]n]Iz1f0f cEof; sf qmddf ugkg]s1ff Izlff, Izlff
 ; fdull lgdf]f, kf7ofzaf6 dNofa\$g tyf k|tj yg nyg; DaGwl cfj Zos 1fg /
 l; k kf7t ug]ck]ff /lvPsf]5 .

@= ; ffw/Of p2]o

- gdgf s1ff cj nf\$g u/l To; sf]; ^Nfk t k|tj yg tof/ ug]esfifs l; ksf]
 Ij sf; ug]
- Ij leqg Ij Bfno Ifg] e]of u/l To; sf cfwf/df z]fs tyf kf7ofzaf6 Ij sf; ug]{
 tYout k|ttsf lgdf]t cfj Zos Ifdtfsf]Ij sf; ug]{
- ; fdllxs kf7ofzaf6 lgdf]f sfo\$nfkx; Dkkg ug]{
- Igwfl/t 9Ffdf gdgf kf7ofzaf6 lgdf]f ug]{
- n3lzf0sf nflu kf7ofzaf6, Izlff ; fdull lgdf]f / gdgf s1ffzl1f0f ug]{
- s1ffzl1f0sf lgdf]t kf7ofzaf6 lgdf]f, Izlff ; fdull lgdf]f tyf k|tj yg
 nyg; DaGwl Ifdtf clej 4 ug].

#= Ij Izidi p2]o tyf kf7ofz ifo

Ij Izidi p2]o	kf7ofz ifo
v08 s M Sofdk; leq (on Campus) -!±!±! ~ # qmcf=	
• Ij leqg Ij Bfno Pj d\ Ifg]e]of u/l To; sf]; ^Nfk t k tj yg ug{.	Psf0 Ps M Ifg]e]of / k tj ygn yg <ul style="list-style-type: none"> • Ij leqg Ij Bfnolgsf]:ynut e]of / dmlols txsf s1ffsf]cj nf\$g u/l ; DaGwt Ij Bfno tyf z]fs k t17fgsf] kl/rofzds tYout k tlt • ; fdllxs 5nkmm, uf7lsf]cfofzaf6 / k tj ygn yg

Ij Izidi p2]o	kf7ofz ifo
<ul style="list-style-type: none"> • n3'lzf0sf lgdf]t cfj Zos kg]gdgf kf7ofzaf6 lgdf]f / cEof; ug{. 	Psf0 b0(Mkf7ofzaf6 lgdf]f / cEof; <ul style="list-style-type: none"> • n3'lzf0f -!%-) lgdf]f leq Iz1f0f ug{ ; lsg] sf lgdf]t gdgf kf7ofzaf6 lgdf]f / cEof; • ; DaGwt kf7ofzaf6 nflu cfj Zos kg]z]f0fs ; fdulllgdf]f lgdf]f lgdf]f / fdllxs sfo\$nfkx cfofzaf6
<ul style="list-style-type: none"> • z]f0fs ; fdulllgdf]f / kf7ofzaf6 ug{. 	Psf0 ltg Mkf7ofzaf6 lgdf]f / Iz1f0f ; fdulllgdf]f lgdf]f / kf7ofzaf6 :tsf]Iz1f0fs <ul style="list-style-type: none"> • Ij Bfno txsf]kf7ofzaf6 cfwfl/t vf; vf; Ij wf-kf7ofzaf6 :tsf]Iz1f0fs lgdf]t cfj Zos kg]gdgf kf7ofzaf6 lgdf]f / tl kf7ofzaf6; E; DaGwt z]f0fs ; fdulllgdf]f lgdf]f / cEof; • n3lzf0f -!-) Iz1f0f -df0qnf]l6lr^a_sf] cEof;

Aofrn/ ckm Phs] g -al-P8- qmcf=

=dNofa\$g k]qmf

- ; fdull lgdf]f tyf kf7ofzaf6 lgdf]f / cEof; df ; DaGwt Izlfssf]clgj fo{ pklylt xgkg]
- cfet/s lg/l1f0f kf7ofzaf6 xktf clgj fo{ kf7ofzaf6 ug}{
- cltd dNofa\$g #) j6f kf7ofzaf6 kf7ofzaf6 e0; s1k15 dfq ul/gkg]

kf7ofz

e08f/l, kf/; d10f, **cltakg cEof; kl/r0**, sf7df8fMPstf as; .

dllbklZrdf-rn Ij Zj Ij Bfno
Aofrn/ ckm Phs] g -al-P8=
gkfml Izlff Ij Izisls/of

kf7dfz zlif§ McEof; Izlff
kf7dfz ; Mof Mgkfz = \$*#
kf7dfz k\$[t M kfifluds
tx M al-P8= ; q Mcf7f]

qmfcf= M #
koff§ M
pQlOff§ M %)
k|txktf kf73G6l M
k|tkf73G6l M
hDdf kf73G6l M

I= kf7ofz kl/ro

k|t't kf7dfz dlbklZrdf-rn Ij Zj Ij Bfno, Izlffzf:q ; a'sfo cft/ut ; flj6/
koffnldf cfwf/t rf/ a; Aofrn/ ckm Phs] g -al-P8= txdf clbog ug
Ij Bfyl{,sf nflu tof/ ul/Psf]xf]. of]koffM kfifluds k\$[ts]kf7dfz xf].
o; cftuf Ij Bfyl{,n]Sofdk; aflux/ -Off campus_ ugkg{cEof; Izlff; flj6/
; DalGwt sfo\$nfkx; ; dfj z ul/Psf]5 . o; kf7dfzaf6 Ij Bfyl{,n]Izlfos
cEof; kf7dfzaf6 Ij Bfyl{,n]Izlfos cEof; sf qmddf ugkg{slff Izlff, Izlff
; fdufl lgdf{, kf7dfzaf6 dNofasg tyf kltj hg nyg; DaGwl cfj Zos 1fg /
l; k klt ug{ck]ff /flvPsf]5 .

@= ; fwf/Of p2jo

- gdgf slff cijnfsg u/l To; sf]; aNkt kltj hg tof/ ug{eflifs l; ks§
lj sf; ug{
- lje6g Ij Bfno lf§ eftof u/l To; sf cfwf/df z§fs tyf kf7dfz; lgs
kifsf]tYout klttsf lgdflt cfj Zos lfdtfsf]lj sf; ug{
- ; fdlxs ,kdf Izlff ; fdufl lgdf{, sfo\$nfkx; ; DkGg ug{
- lgwfl/t 9fFfdf gdgf kf7ofhg hg lgdf{, ug{
- n3Izlfosf nflu kf7ofhg hg, Izlff ; fdufl lgdf{, / gdgf slff Izlff
ug{
- slff Izlffsf lgdflt kf7ofhg hg lgdf{, z§fs ; fdufl lgdf{, tyf kltj hg
nyg; DaGwl lfdf clej[l ug{.

#= ljlzi6 p2jo tyf kf7dfz ifo

ljlzi6 p2jo	kf7dfz ifo
v08 s M Sofdk; aflux/ (Off Campus) -!+!+! ~ # qmfcf=	
• lje6g Ij wfsf gdgf kf7ofhg hg lgdf{, u/l slff Izlff ug{.	Psf0 Ps M slff Izlff cEof; • slff Izlff -go§td #) j6f- - Izlfs Ij Bfyl{cgtlqmof

| !& |

ljlzi6 p2jo	kf7dfz ifo
	- slff ; xeflutf - Ij Bfyl{slff tif - kf7dfz gkfmd - Izlff ; fduflsf]pkoffutf - Ij ifoj :tsf]k tlt - Ij ifoj :tsf]ulx/f0 • Ij lw - kf7dfz/ - 5nkim - Psn jf ; fdks kf7dfz/ - slff cij nfsg Mgo§td ltg hg; xkf7l ; fylx§sf]slff cij nfsg u/l To; sf]ljj /of ; dfj z ugkg{ • :gfts txsf]clGtd k/liffs lgldt Ps ; \$ gdgf kf7dfz lgdf{, lgdf{ • :gfts txsf]kf7dfz ts jf sg}kf7dfzdsf] lj Zn]ff u/l kltj hg nyg

• lje6g 9fFfsf kltj hg tof/ kfg{	Psf0 b0§Mij Bfno kltj hg • Go§td #) kf7leq lgwfl/t Ij ifo ; dlf6g]u/l kltj hg tof/ kfg{ -s ; DalGwt Ij Bfnosf]cfly§ tyf efits kifsf]kl/rofls k tlt -v z§fs sfo\$nfkx; ; t§ ljj kfg{ - Izlfssf]gfd / oflottf ljj /of - ; -rlnt slffx§sf]l:ylt - ljt j if§f] ; du k/liffs]tYout lj Zn]ff - c 3Nnfkx; if§f]P; -Pn=; l= k/liffs]glthf lj Zn]ff -u_pk; xf/ tyf lgisif{ • v08 s / v df ; dlf6Psf ; du kifsf]tYout lgisif/ ; emf]
----------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

\$= dNofasg kf7dfz

- ; fdufl lgdf{, tyf kf7ofhg hg lgdf{, / cEof; df ; DalGwt Izlfssf]
clgj fo{pk:ylt xgkg{
• cf§tl/s lg/lifof klo§ xktf clgj fo{, kdf ul/gkg{
• clGtd dNofasg #) j6f kf7ofhg hg e0; sk15 dfq ul/gkg{

kf7dfz ts

e08f/l, kf/; dlf6f, *clbkg cEof; kltj ro, sf7df8fMPstf a\$;* .