lnlvtd\ lnvt u/fO{ lng] wgLsf gfd k|rlnt g]kfn sfg'g adf]lhd ;+:yflkt tyf ;~rflnt sf&df\*f}+ lhNnf sf=d=g=kf=j\*f g+=11, ;"Gwf/f l:yt /lhi^\*{ sfof{no /x]sf] l;len a}+s lnld^]\*sf] ${branch} zfvf sfof{no -h;nfO{ o; pk|fGt æ**wgL a}+s**Æ elgPsf] %\_ lnvt u/L lbg] C)fLsf] gfd ${borrower\_details1} **${borrower\_name}** ${borrower\_details2} cfu], d÷xfdL C)fLn] ;~rfng u/]sf] pBf]u÷Jofkf/÷Joj;fo÷Jofkfl/s sf/f]jf/ ug{sf] nflu wgL a}+saf^ ldlt ${offerletterdate} df hf/L shf{ ;"ljwf :jLs[lt kq adf]lhd k|fKt ug]{ u/]sf] **? ${amount}÷–-cIf/]lk ${words} dfq\_**  ;Ddsf] C)f shf{ /sdsf] ;Ldf :jLs[t ePsf]df ;f] :jLs[t C)f /sdsf] ;Ldf dWo]af^ Ps} k^s jf k^s k^s lgj]bg lbO{ jf glbO{ C)f /sdsf] :jLs[t ;Ldfdf ga(g] u/L pkef]u u/]sf]] C)f /sddf C)fL;¤u eP u/]sf zt{ ;Demf}tfx?, shf{ ;"lawf :jLs[lt kq, shf{ td;"s nufotsf sfuhftx?df pNn]v eP adf]lhdsf] zt{ aGb]h sa"lnot adf]lhd ;Dk')f{ shf{ sf/f]af/ ;"ljwf r"Qmf gx"Gh]n pNn]lvt ldltsf] shf{ ;"ljwf :jLs[lt kqdf pNn]v u/] adf]lhdsf] ;dofjlw leqdf :jLs[t shf{sf] ;f¤jf Aofh nufot a}+ssf] ;Dk')f{ n]gf /sd r'Qmf u/L a"emfpg] %"÷%f}+ . Aofh b/sf] xsdf a]nf a]nfdf x"g] kl/jlt{t Aofhb/ cg";f/ ;dodf r"Qmf gePdf nfUg] Aofh, Aofhsf] Aofh, k]gfN^L Aofh ;d]t a"emfpg d~h'/ %÷%f}+ . ;f] C)fsf] ;"/If)f afkt C)fLn] tkl;ndf n]lvP adf]lhd d"No ?= ========= =========== ========== ÷– -cIf/]lk========================== =========== ================== ============\_ ;Ddsf] tkl;ndf pNn]lvt :^s df}Hbft ;DklQ xfn e} /x]sf] / eljiodf ;[hgf x"g] :^s OGe])^/L jf ;f] ;DklQ sf/f]af/sf] l;nl;nfdf rng rNtL eO{ uPsf] ;f]xL /sd;Ddsf] C)f r'Qmf gx"Gh]n ;Dd h"g;"s} cj:yfdf :^s df}Hbft a/fa/ /xg] u/L lwtf] n]vL lbPsf] %"÷%f}+ . wgL a}+sn] rfx]df h"g;"s} avt ;"/If)fdf /x]sf], /xg" kg]{ ;DklQ g#^fO{ a"emfpg] %"÷%f}+ . ;fy} tkl;ndf pNn]lvt zt{ aGb]hx?sf] clwgdf /xL ;"/If)fdf lbPsf] ;DklQsf] sf/f]af/ u/L wgL a}+snfO{ tf]lsPsf] efvfdf ;f¤jf Aofh Psd"i^ jf ls:tfaGbLdf wgL a}+sn] tf]s] adf]lhd r"Qmf ug]{ %"÷%f}+ . ;f] adf]lhd shf{sf] ;f¤jf Aofh r"Qmf gu/]df jf zt{ cg";f/ gu/]df ;"/If)fdf n]vL lbPsf] ;DklQ jf Tolt;Dd ;"/If)fsf] d"No vfDg] u/L d]/f]÷xfd|f] hf] ePsf] :^s jf ;DklQ a}+sn] sAhf u/L lnnfd laqmL jf cGo s"g} Joj:yf u/L wgL a}+ssf] cfˆgf] n]gf /sd c;"n pk/ u/L lnPdf d]/f]÷xfd|f] d~h'/L % . ;fy} ;f] C)fsf] ;"/If)f afkt C)fLn] cGo JolQm jf lgsfox?;¤u lng kg]{ jf p&fpg" kg]{ jf xfn eO{/x]sf] / eljiodf ;[hgf x"g] ;Dk')f{ n]gf af¤sL lan, bfaL /sd, Pjd\ axL vftfdf b]vfOPsf] n]gf /sd ;Dk')f{ pwf/f] /sd ;d]t a}+ssf] C)f r"Qmf gx"Gh]n;Dd lwtf] n]vL lbPsf] %"÷%f}+ . wgL a}+sn] rfx]df h'g;"s} avt ;"/If)fdf /x]sf], /xg kg]{ ;DklQ g#^fO{ a"emfpg] %"÷%f} . ;fy} tkl;ndf pNn]lvt zt{ aGb]hx?sf] clwgdf /xL ;"/If)fdf lbPsf] p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pansf] sf/f]af/ u/L wgL a}+snfO{ tf]lsPsf] efvfdf ;f¤jf Aofh Psd"i^ jf ls:tf aGbLdf wgL a}+sn] tf]s] adflhd r"Qmf ug]{%"÷%f}+ . ;f] adf]lhd shf{sf] ;f¤jf Aofh r"Qmf gu/]df jf zt{ cg";f/ gu/]df ;"/If)fdf n]vL lbPsf] p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan jf Tolt;Dd ;"/If)fsf] d"No vfDg] u/L C)fLsf] hf] ePsf] ;DklQ a}+sn] sAhf u/L lnnfd laqmL jf cGo s"g} Joj:yf u/L wgL a}+ssf] cfˆgf] n]gf /sd c;"n pk/ u/L lnPdf C)fLsf] d~h'/L % . syd\sbflrt\ pQm ;Dkltn] wgL a}+ssf] C)f c;"n pk/ x"g g;s]df d]/f]÷xfd|f] cGo rn crn >L ;DklQaf^ ;d]t c;"n pk/ u/L lng" egL d]/f]÷xfd|f] dgf]dfgL v'zL /fhL;¤u xfn eO /x]sf] :^s df}Hbft tyf eljiodf ;[hgf x"g] :^s df}Hbft ;d]t / p&fpg af¤sL /sd pk/ wgL a}+ssf] k|fylds clwsf/ :yflkt x"g] u/L xfO{kf]lys]zgsf] lnvt u/L l;len a}+s lnld^]\*df lbP÷lbof}+ . lsgf/fdf pNn]lvt ;fIfL ;b/ .

;fIfL

1========================lhNnf ===========================pk=dxf=g=kf÷uf=lj=;=÷uf=kf= j\*f g+= ====== a:g] jif{ ======== sf] =======================================================1

2========================lhNnf ========================= pk–dxf–g=kf÷uf=lj=;=÷uf=kf= j\*f g+= ====== a:g] jif{ ======== sf] =====================================================1

o; lnvtdf sf/)fLn] d]/f] /f]xj/df ;xL%fk u/]sf] xf] egL x:tfIf/ ug]{ wgL a}++ssf sd{rf/L >L ================================================================, sd{rf/L kl/ro g+= ===============================1

**tkl;n**

**zt{ aGb]hx?M**

1= lwtf] lbPsf] :^s df}Hbftx?sf] :jfldTjsf] lnlvt ;fdfgx?sf] b/kL& u/L a}+ssf] lhDdf lbg] %"÷%f}+ . t/ o:tf] lwtf]df /x]sf] :^s df}Hbftx? a}+ssf] lgldQ Ph])^sf] ?kdf C)fLs} lhDdf / /]vb]vdf /xg] %g\ .

2= C)fLsf] lwtf] n]lvlbPsf] :^s df}Hbftx? C)fLs} lhDdfdf /xg] % / lghn] Joj;fosf] lgldQ rng rNtL ug{ kfpg] % . t/ a}+snfO{ n]vL lbPsf] ;fdfgsf] df}Hbft C)f /sdeGbf sd /fVg kfOg] %}g . tf]lsPsf] dflh{g ;lxt ;fdfgsf] df}Hbft C)f /sd eGbf sd ePdf C)fLn] zt{ e+u u/]sf] dflgg] % .

3= a}+sn] lg/LIf)f ubf{ tf]lsPsf] df}HbfteGbf sd d"Nosf] ;fdfg /x]sf] &x/ u/]df gk"u ;fdfg afktsf] C)f /sdsf] ;f¤jf Aofh cljnDa a}+sdf a"emfpg" kg]{% .

$= C)fLn] lwtf] ;fdfgsf] df}Hbft d"No ;d]t v"nfO{ dfl;s÷q}dfl;s ?kdf a}+snfO{ df}Hbft ljj/)f clgjfo{ ?kdf lbg" kb{% .

5= C)fLn] h"g sfo{sf] nflu C)f lnPsf] xf] ;f] sfo{df C)fsf] /sd ;b"kof]u u/]sf] %, %}g / C)fsf] ;f¤jf Aofh ltg]{ k|aGw u/]sf] %, %}g eGg] ljifodf a}+sn] cfjZostf cg";f/ hlxn] ;"s} klg C)fLnfO{ k'j{ ;'rgf lbO{ jf glbO{ lg/LIf)f ug{ ;Sg]% . df}Hbft ;fdfgsf] ef}lts lg/LIf)f ug{ cfpg] a}+ssf] sd{rf/LnfO{ s"g} lsl;daf^ afwf c\*\rg glbO{ ;fdfg lg/LIf)f ug{ u/fpg lbg] lhDd]jf/L C)fLsf] x"g]% . a}+sn] dgf]gog u/]sf] JolQmnfO{ s"g} klg a]nf C)fLnfO{ ;'rgf glbO{ / C)fLsf] cfˆgf] hf]lvd / vr{df lwtf] /x]sf] ;fdfg /flvPsf] :yfgdf k|j]z ug{ hf¤Rg, d"No sfod ug{ jf ;Dk')f{ :^s df}Hbftx? jf cf+lzs :^s df}Hbftx? sAhf ug]{ clwsf/ x"g]% .

6= lwtf]df /x]sf] ;fdfgx? a}+snfO{ xfgL x"g] lsl;dn] sf/f]af/ ug]{ cyjf cGo s"g} k|sf/n] k|of]u ug]{ jf To; pk/ cGo bfloTj ;[hgf ug]{ %}g÷%}gf}+ . ;fy} wgL a}+snfO{ lwtf]sf] ?kdf lbOPsf] :^s df}Hbftdf k|lts"n c;/ x"g] lsl;dsf] s"g} sfd ug]{ u/fpg] %}g÷%}gf}+ .

7= lwtf]df /x]sf] ;fdfgx? cGoq ;fg{ k/]df a}+ssf] k'j{ :jLs[lt lnO{ xfgL gf]S;fgL gx"g] u/L cGoq ;fg{ ;lsg] % .

8= a}+snfO{ hdfgtsf] ?kdf lbPsf] a:t"x? uf]bfddf /fVgsf nflu cfjZos ef\*f tyf a}sn] :jLs[t u/]sf] aLdf sDkgLn] a}+ssf] gfddf u/L lbPsf] aLdf cGtu{t æa}+s;{ SnhÆ df pNn]lvt ;a} hf]lvdx? afkt aLdf lk|ldod nufot To; ;DaGwdf nfUg] cGo ;a} vr{x? d÷xfdLn] Joxf]g]{ %"÷%f}+ . cGoyf To:tf] aLdf d÷xfdL C)fLsf] vr{df g} u/fpg]] clwsf/ a}+sdf lglxt /xg]% .

9= lwtf]df /x]sf] ;fdfgsf] ;DaGwdf uf]bfd ef\*f, s/, ("jfgL vr{ aLdf z"Nssf] ;fy} cGo s"g} klg e}k/L cfpg] vr{ C)fLn] Joxf]g]{ % . cGoyf To:tf vr{ ef\*f, s/, ("jfgL vr{ aLdf z"Ns d÷xfdL C)fLsf] vr{df g} ug]{ u/fpg] a}+ssf] clwsf/ x"g]% / a}+sn]] dfu]sf] a]nfdf ;f]wegf{ lbg d÷xfdL sa"n u%"{÷u%f}{+ .

10= C)fLn] o;df n]lvPsf] s"g} zt{ pNn#ª\g u/]df lwtf]df /x]sf] ;fdfgx? laqmL ug]{ jf a}+s tyf ljQLo ;+:yf ;DaGwL P]g, ;"/lIft sf/f]af/ P]g, a}+s tyf ljQLo ;+:yfsf] C)f c;"nL P]g nufotsf a}+s ;DaGwL k|rlnt P]g sfg"g tyf a}lsª s;"/ tyf ;hfo ;DaGwL sfg'g adf]lhd C)fL pk/ sf/afxL ug{ ;Sg]% . lwtf] afkt lbPsf] :^s df}Hbftdf klxnf] k|fyldstf a}+ssf] x"g]% .

11= C)fLn] lwtf]sf ;fdfgx?sf] k/n d"No / ahf/ d"Nosf] k|dfl)ft ljj/)f a}+snfO{ cfjZos k/]sf avt k]z ug{"kg]{% .

12= a}+ssf] thlahdf lwtf]df /x]sf] ;fdfgx?sf] d"NoeGbf kl% k]z u/]sf] k/n÷nfut df]n jf ahf/ df]n -b"O{ dWo] h"g sd x"G%\_ ;f] d"Nodf sdL cfPsf] kfOPdf hlt gk"u x"g cfp% a}+sn] dfu ugf{ ;fy To:tf] sd ePsf] /sd d}n]÷xfdLn] t"?Gt ltg{]%"÷%f}+ . cGoyf a}+snfO{ dfGo x"g] rn crn ;DklQsf] ;"/If)f pknAw u/fpg] %"÷%f}+ .

13= C)fLsf] lhDdfdf /x]sf] :^s df}Hbft cGo s"g} JolQm kmd{, a}+s jf ;+:yfnfO{ lhDdf lbg], lwtf] /fVg] jf hdfgt lbg] sfd ug]{ %}g . o;sf] ;fy} lgoldt sf/f]af/sf] l;nl;nfdf laqmLaf^ afx]s cGo s"g} tl/sfaf^ C)fLn] To:tf] ;fdfgaf^ /sd p&fpg] k|oTg ug]{ %}g .

14= lwtf] /x]sf :^s df}Hbftx? k'/f jf cf+lzs laqmL eO{ p&]sf] /sd a"lemlnO{ a}+ssf] ;DklQsf] ?kdf C)fLn] cfˆgf] lhDdfdf /fVg] %"÷%f}+ . ;fy} lwtf]sf] :^s df}Hbftx? laqmL ug{, laqmLaf^ p&]sf] /sd k|fKt x"gf ;fy a}+snfO{ a"emfpg / To:tf] /sd a}+sdf vf]lnPsf] vftfdf hDdf ug{ d}n]÷xfdLn] a}+ssf] :^s df}Hbft lhDdf lng] k|ltlglwsf] ?kdf sfd ug{ sa"n ub{%"÷ub{%f}+ . ;fy} C)fLn] tL ;fdfgsf qm]tfx?sf] la?$ ul/g] ;a} bfaL klg a}+snfO{ o;} lnvt dfkm{t x:tfGt/)f ug{ d~h'/ ub{%"÷%f}+ .

15= s"g} ;fdfg laqmL x"¤bf To;sf] d"Nosf] nflu d÷xfdL a}+s k|lt lhDd]af/ x"g klg sa"n ub{%"÷ub{%f}+ . s"g} laqmLaf^ p&]sf] /sd wgL a}+s afx]s cGo s"g} a}+sdf /x]sf] d]/f]÷xfd|f] vftfdf r(fOPdf d}n]÷xfdLn] To;nfO{ t"?Gt wgL a}+ssf] vftfdf g} ;fg]{÷a"emfpg] %"÷%f}+ .

16= Aofhb/sf] xsdf o; lnlvtdf h] ;"s} n]lvPsf] ePtf klg a}+sn] ;do ;dodf lgwf{/)f u/] adf]lhdsf] Aofhb/n] x"g cfpg] Aofh a"emfpg] %"÷%f}+ .

17= C)fLn] lnPsf] shf{ tyf ;"ljwf ;dodf e"QmfgL gu/]sf] sf/)fn] o; lnvtdf pNn]v u/] adf]lhdsf] :^s df}Hbft ;DklQsf] lwtf] k|rlnt a}+lsª sfg'g adf]lhd lnnfd las|L ubf{ jf cGo s"g} Joj:yf u/L wgL a}+ssf] n]gf /sd c;"npk/ ubf{ rfn" k'¤hL shf{df k|ydflwsf/ / l:y/ k'¤hL shf{df bf];|f] clwsf/ sfod u/L lx;fa ldnfg u/]df ;d]t d]/f]÷xfd|f] d!h'/L /x]sf] % .

18= a}+sn] lg/LIf)f ug{ hf¤bf a}+ssf] ;fdfg /x]sf] uf]bfd÷k;n tfnfaGbL /x]sf] jf c? h"g ;"s} sf/)fn] lg/LIf)f ug{ g;s]df a}+saf^ v^L uPsf] lg/LIfsn], :yfgLo lgsfo jf k|x/L k|ltlglwx? Jff :yflgo eb| enfbdLx?sf] jf To; sDkgL÷kmd{sf] sd{rf/Lx? ;d]tsf] /f]xj/df uf]bfd wgL÷k;n wgL÷Ph])^sf] pkl:yt gePdf klg tfnf vf]nL :^ssf] lg/LIf)f ug{ jf ;f] :^s df}Hbft a}+ssf] uf]bfddf NofO{ a}+sn] P]g tyf cfˆgf] lgod adf]lhd laqmL ug{ ;Sg]% .

**tkl;n**

lwtf] /x]sf] ;fdfgsf] ljj/)f

|  |  |  |
| --- | --- | --- |
| qm=;+= | :^s OGe]G^/L df}Hbft ;fdfgsf] ljj/)f | d"No |
|  |  |  |

**p&fpg af¤sL /sddf zt{ aGb]hx?M**

1= C)fLn] p&fpg af¤sL lan, bfaL, Pjd\ vftfaxLdf b]vfOPsf] n]gf af¤sL ;Dk')f{ /sd, Psfp)^ l/l;Pan o;} lnvtn] a}+snfO{ lwtf] n]lvlbPsf] %"÷%f}+ . t/ o:tf] lwtf] a}+ssf] lgldQ C)fL Ph])^sf] ?kdf /xL C)fLs} lhDdf / /]vb]vdf /xg] %g\ .

2= a}+snfO{ n]vL lbPsf] pNn]lvt p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pjn wgL a}+sn] hf/L u/L lbPsf] shf{ ;"ljwf :jLs[lt kq ;d]tsf lnvtx?df pNn]v eP eGbf sd /fVg kfOg] %}g . sd ePdf C)fLn] zt{ e+u u/]sf] dflgg] % .

3= C)fLn] p&fpg a¤fsL aSof}tf, Psfp)^ l/l;Pansf] aSof}tf ;d]t v"nfO{ k|To]s dlxgf a}+snfO{ vftf ljj/)f clgjfo{ ?kdf lbg" kb{% .

4= C)fLn] h"g sfo{sf] nflu C)f lnPsf] xf] ;f] sfo{df C)fsf] /sd ;b"kof]u u/]sf] %, %}g / C)fsf] ;f¤jf Aofh ltg]{ k|aGw u/]sf] %, %}g eGg] ljifodf a}+sn] cfjZostf cg";f/ hlxn] ;"s} klg C)fLnfO{ k'j{ ;'rgf lbO{ jf glbO{ lg/LIf)f ug{ ;Sg]% . a}ssf] sd{rf/LnfO{ s"g} lsl;daf^ afwf c\*\rg glbO{ p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pansf] axL vftf lg/LIf)f ug{ u/fpg lbg] lhDd]jf/L C)fLsf] x"g]% . a}+sn] dgf]gog u/]sf] JolQmnfO{ s"g} klg a]nf C)fLnfO{ ;'rgf glbO{ / C)fLsf] cfˆgf] hf]lvd / vr{df lwtf] /x]sf] :yfgdf k|j]z ug{ hf¤Rg, d"No sfod ug{ / jf ;Dk\')f{ p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan jf cf+lzs p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan sAhf ug]{ clwsf/ x"g]% .

5= wgL a}+snfO{ lwtf]sf] ?kdf lbOPsf] p&fpg af¤+sL aSof}tf, Psfp)^ l/l;Pandf k|lts'n c;/ x'g] lsl;dsf] s"g} sfd ug]{ u/fpg] %}g÷%}gf}+ .

6= C)fLn] o;df n]lvPsf] s"g} zt{ pNn#ª\g u/]df lwtf]nfO{ sAhf ug]{, ;DalGwt t];|f] kIf jf C)fLnfO{ e"QmfgL ug{ af¤sL JolQm jf ;+# ;+:yfnfO{ ;'rgf lbg] jf a}+s tyf ljQLo ;+:yf ;DaGwL P]g, ;"/lIft sf/f]af/ P]g, a}+s tyf ljQLo ;+:yfsf] C)f c;'nL P]g nufotsf a}+s ;DaGwL k|rlnt P]g sfg'g tyf a}+lsª s;"/ tyf ;hfo ;DaGwL sfg'g adf]lhd C)fL pk/ a}+sn] sf/afxL ug{ ;Sg]% . h"g ;"s} kl/l:yltdf klg lwtf] afkt lbPsf] p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pandf klxnf] k|fyldstf a}+ssf] x"g]% .

7= C)fLn] a}+sn] c\*\sn u/] adf]lhdsf] vftf axL Psfp)^ l/l;Pan sfod /fVg" kg]{ % a}+sn] dfu u/]sf] avt cGo lwtf] ;d]t k|bfg ug"{ kg]{ % .

8= C)fLsf] lhDdfdf /x]sf] p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan cGo s"g} JolQm kmd{, a}+s jf ;+:yfnfO{ lhDdf lbg], lwtf] /fVg] jf hdfgt lbg] sfd ug]{ %}g .

9= Aofhb/sf] xsdf o; lnlvtdf h] ;"s} n]lvPsf] ePtf klg a}+sn] ;do ;dodf lgwf{/)f u/] adf]lhdsf] Aofhb/n] x"g cfpg] Aofh a"emfpg] %"÷%f}+ .

10= a}+sn] lg/LIf)f ug{ hf¤bf p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan;¤u ;DalGwt axL vftf /x]sf] :yfg tfnfaGbL /x]sf] jf c? h"g ;"s} sf/)fn] lg/LIf)f ug{ g;s]df a}+saf^ v^L uPsf] lg/LIfsn] :yfgLo lgsfo jf k|x/L k|ltlglwx? Jff :yflgo eb| enfbdLx?sf] jf To; sDkgL÷kmd{sf] sd{rf/Lx? ;d]tsf] /f]xa/df Cl)fsf] pkl:yt gePdf klg tfnf vf]nL lwtf]sf] lg/LIf)f ug{ jf a}+sn] cfˆgf] P]g lgod adf]lhd cfˆgf] sAhfdf lng] jf cGo s"g} Joj:yf ug{ ;Sg] % .

11= a}+sn] kqfrf/ u/]sf] s"g} ;'rgf jf kq adf]lhdsf] sfo{ ug{ C)fL k')f{ ?kn] k|lta$ % / o:tf] kq C)fLn] a}+snfO{ pknJw u/fPsf] &]ufgfdf kqfrf/ u/]sf] 7 lbg leq k|fKt u/]sf] dflgg] % . syd\sbflrt\ C)fLsf] &]ufgf kl/jt{g ePdf To;sf] hfgsf/L t"?Gt a}+snfO{ u/fpg" kg]% . &]ufgf kl/jt{g ePsf] hfgsf/L gu/fPdf a}+s;¤u pknJw &]ufgfdf k&fPsf] ;'rgf C)fLn] k|fKt u/]sf] dflgg] % . ljB"lto dfWodaf^ k&fPsf] ;'rgfn] ;d]t dfGotf kfpg] s"/fdf C)fLsf] d~h'/L /x]sf] % .

O{lt ;Djt\ 20==== ;fn ============== dlxgf ========== ut]======= /f]h z"ed\ .