

# K ]fX`G]a a Yf]b[ `YbX`]W\`HY]`XYg ð [ YbXdUf`Ua YbhYg`&\$&) 3

@ WU`5fnha Ubb`h\Ya Uh]g]Yfh`XUg`ZY\`YbXY`ð [ YbXdUf`Ua Ybh  
]b`G]a a Yf]b[ `i bX`<cZZbi b[ Yb`ZØf`&\$&) "K Ug`g]bX`X]Y  
bÅW ghYb`GW f]hY 3



G]a a Yf]b[ ž`2 ghYffY]W\`!`a`<YfnYb`j cb`G]a a Yf]b[ `[ ]VhYg  
a ca YbhUb`Y]b`k ]W\h[ Yg`H\Ya Už`XUg`X]Y`ð [ YbX`i bX`X]Y  
[ YgUa hY`6Yn]f\_gdc`h]\_`VYhf]Zh`XUg`ð [ YbXdUf`Ua Ybh`8Yf`↑ b[ Y  
G]a a Yf]b[ Yf`@ WU`5fnha Ubb`\Uh]b`XYb`YhnhYb`HU[ Yb`k ]YXYf\c`h  
bUW`ðZcfa Uh]cbYb`ØVYf`X]Y`G]hi Uh]cb`XYg`ð [ YbXdUf`Ua Ybhg  
[ YZfU[ hž`k Y`WYg`]b`XYb`ð\`fYb`&\$&' `i bX`&\$&( ``YX][ ``]W`Y]b  
D\Ubhca `V`]YV``**A Y]b6Yn]f\_`VYf]W\hYhž`XUgg`G]a a Yf]b[ `XYf  
Y]bn][ Y`6Yn]f\_`]b`K ]Yb`c`bY`Y]b`gc`WYg`Cf[ Ub`]ghž`i bX`XUgg`X]Y  
6Yn]f\_gj`cfghY\`i b[ `Ui ZBUW`ZfU[ Yb`VYnØ[ ``]W`X]YgYg`H\Ya Ug  
\_Y]bY`\_`UfY`5bhk`cfh[ Y[ YVYb`\Uh`**

8]Y`9ff]W\hi b[ `j cb`9]bf]W\hi b[ Yb`k ]Y`Y]bYa`Jc`YmVU`d`Uhn`i bX  
Y]bYa`6U`gd]Y`\_AZ][ `]a`ð\`f`&\$&&Xi`fW`XUg`ð [ YbXdUf`Ua Ybh

nY][ hž'k ]Y'k ]W h][ 'X]YgY' ðgh]hi h]cb'ZØf'X]Y' ð [ YbX'W]Yb'j cf' C fh  
]gh" 8cW'X]Y'ZY\`YbXYb'A ]hY'` `bi f'%'\$ \$'9i fc'g]bX'ja  
6Yn]f\_gVi X[ Yh'ZØf'XUg' ð [ YbXdUf'Ua Ybh'j cf[ YgY\`Yb' `k YfZYb  
: fU[ Yb'Ui Z'8YbbcW' [ ]Vh'Yg'<cZbi b[ 'Ui Z'Y]bYb'BYi ghUfh]a ` ð\`f  
&\$&) ž'XU'X]Y'bc'hk YbX][ Yb'6YgW'ØggY'VYfY]hg[ YZUggh'k i fXYb"  
8U'`Y[ h'Yhk Ug'j]b'XYf'@ Zh'

## Dc`h]gW Y'A ]hVYgh]a a i b[ 'ZØf'`i b[ Y K ]YbbYf.]bbYb

8cW'`b]W h'bi f'`b'G]a a Yf]b[ 'Äa dZYb' ð [ YbX'W]Y' i a `dc`h]gW Y  
HY]\`UVY" `K ]Yb'j YfZc`[ h'a ]h'XYf'ja ` ð b]`&\$&\$'j YfUVgW]YXYhYb  
? ]bXYf!`i bX' ð [ YbXghfUhy [ ]Y'XUg'Y\`f[ Y]n][ Y'N]Y'ž'ni f'\_]bXYf!`i bX  
↑ [ YbXZfYi bX'W]ghYb'GhUXh'XYf'K Y'h'ni `k YfXYb" `8]YgY'GhfUhy [ ]Y  
VY]b\`U'hYh'i bhYf'UbXYfYa `X]Y'9]bf]W hi b[ 'Y]bYg'k ]Ybk Y]hYb  
? ]bXYf!`i bX' ð [ YbXdUf'Ua Ybhgž'k ]Y'`i b[ Yg" k ]Yb"[ j "Uh  
VYgW fY]Vh" <]Yf'VY\_ca a Yb' ð [ YbX'W]Y'X]Y'A Ò[ `W]\_Y]hž'U\_h]j `Ub  
dc`h]gW Yb'9bhgW Y]Xi b[ gdfcnYggYb'a ]hni UfVY]hYb' i bX'g]W  
; Y\`Öf'ni `j YfgW UZZYb" , VYf" \$ \$' ð [ YbX'W]Y'ja `5'hYf'j cb' ) `V]g  
&\$' ð\`fYb'`bU\`a Yb'ja `Y'h'hYb' ð\`f'VYfY]hg'XUfUb'hY]"

⇒ a ` \_ca a YbXYb' < YfVgh'ghUfhYh'X]Y' bÄW ghY' F i bXYž' ]b'XYf'g]W  
↑ b[ Y'A YbgW Yb'nk ]gW Yb'%( `i bX'&\$' ð\`fYb'Uba Y'XYb' `ÖbbYbž  
i a ` ]b' ]\`fYa `6Yn]f'\_U\_h]j `ni `k YfXYb" `6]g'ni a `\*""C\_hcVYf'&\$&'  
\_ÖbbYb'g]W ` ðhYfYgg]YfhY'ØVYf'X]Y' D'Uhhžcfa ` `   
**VYk YfVYb" `i b[ Yg" k ]Yb" `8]Y'G]hni b[ Yb'XYg'DUf'Ua Ybhg'Z]bXYb  
nk ]gW Yb' Bcj Ya VYf'&\$&' `i bX'A Äfn'&\$&'( `ghUhhž'k cVY]j ]Y`Y  
k ]W h][ Y'H\`Ya Yb'Ui Z'XYf'5[ YbXU'ghY\`Ybž'k ]Y'?`ja UgW i h'ni bX  
GhUXhd`Ubi b[ "**

## 9]b'6`]W\_ ]b'X]Y'Ni \_i bZh

⇒ : YVfi Uf'ZUbX'Y]b'VYXYi hYbXYg'HfYZZYb'j cb'\*\$'8Y'Y[ ]YfhYb'XYg  
K ]YbYf' ð [ YbXdUf'Ua Ybhg'i bX'&' ) `? ]bXYf'XYf'[ YbUbbhYb  
ðgh]hi h]cb'ja `F Uh\`Ui g'ghUhh"N]Y'`k Uf'X]Y'A ]h[ YghU'hi b[ 'XYf  
? ]bXYf!`i bX' ð [ YbXghfUhy [ ]Y'ZØf'X]Y' ð\`fY'&\$&) `V]g'&\$' \$ž'k ]Y'  
**dfYggY" k ]Yb"[ j "Uh'Ui gZØ\`f]W'XUfghY'h" `6Y]`X]YgYa `HfYZZYb**

VYhc.bhYb`GhUXhdc`h]\_Yfž`i bhYf`j\`bYb`J]nYVØf[ Yfa Y]ghYf  
 7\`f]ghcd\`K ]YXYf\_Y\`fž`X]Y`6YXYi hi b[ `XYf`6Y]hfÀ[ Y`XYf`ž [ YbX  
 ZØf`X]Y`dc`h]gWXY` ; YghU`hi b[ `XYf`GhUXh"

8]Y`ž [ YbX`]WXYb`\`UhYb`X]Y`A Ò[ `]W\_X]hž`g]W`Xi fW`]bhYfU\_hj] Y  
 Gd]Y`Y`i bX`K cf\_g\`cdg`Ui ZX]Y`8]g\_i gg]cbYb`j cfni VYfY]hYb"  
 H\`Ya Yb`k ]Y`@VYbgYf\`U`hi b[ g\_cghYbž`Ni [ Ub[ `ni f  
 GhUUhgVØf[ YfgW`UZhž; `Y]W`VYfYW`h][ i b[ `i bX`?`]a UZØfXYfi b[ Yb  
 ghUbXYb`ja `: c\_i g``8]YgY`: cfa `XYf`U\_hj] Yb`A ]h[ YghU`hi b[ `ZØfXYfh  
 b]W`h`bi f`XUg`dc`h]gWXY`6Yk i gghgY]bž`gcbXYfb`Yfa Ò[ `]W`h`Ui W  
 XYb`X]fY\_hYb`5i ghUi gW`a ]h`J YfhfYhYf.]bbYb`XYf`GhUXhfY[ ]Yfi b[ "

8]Y`J YfbYhmi b[ `j cb`?]bXYf!`i bX`ž [ YbXdUf`Ua Ybh`]gh`Y]b`[ fc»Yf  
 GW`f]h`i]b`F ]W`hi b[ `Y]bYf`gh`f\_YfYb`dc`h]gWXYb`ž`hY[ fUh]cb`j cb  
 ↑ b[ Yb`A YbgWXYb``9g`nY][ h`g]W`ž`XUgg`X]Y`Gh]a a Y`XYf`b`ÀW`ghYb  
 ; YbYfUh]cb`[ Y\`Øfh`k YfXYb`a i gg` `i bX`XUgg`X]Y`ž]h]Uh]j Yb`k ]Y  
 XUg`ž [ YbXdUf`Ua Ybh`Ui W`]b`Y]bYa `6Yn]f`\_k ]Y`G]a a Yf]b[ `Y]bY  
 7\`UbW`j YfX]Ybh``9g`V`Y]Vh`U`gc`gdUbbYbXž`cV`ja `ž\`f`&`\$`&) `XUg  
 ž [ YbXdUf`Ua Ybh`hUhg`ÀW`]W`]b`G]a a Yf]b[ `ghUfhYhi bX`XUa ]h`X]Y  
 dc`h]gWXY`@UbXgW`UZh`XYg`6Yn]f`\_g`VYfY]W`Yfh"

8YhU]`g	
C fh	G]a a Yf]b[ ž`² ghYffY]W`
E i Y`Yb	<ul style="list-style-type: none"> <li>• k k k "a Y]bVYn]f`_`Uh</li> <li>• ĩ b[ Yg`k ]Yb"[ j `Uh</li> <li>• dfYggY`k ]Yb"[ j `Uh</li> </ul>

6Ygi W`Yb`G]Y`i bg`Ui Z.`a Y]b`!k ]Yb`bYh