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L8AÑ,J5 52

L8AÑ,CR× 54

L8AÑCt×`l 55

L8AÑ,f,ú6G} 61

L8AÑCi+X0>f 63

L8AÑ,JAÑÑ AÑ... 66

L8AÑ,M̂b 67

Nþ/j™ 73

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56Ã A 2«NÍÅt65+cC]8+cC]Ci+X&19O

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57Ã C 2«NÍÔp[L8AÑCt×]AÑ0=Ñi Èx&

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LÄL$AhÔpÄÖ 688289Å,(Å0ûÈ

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-Ö 601939ÄÈpÄÖ 939Å,(ÅÈ 2020

¤ 10 8C§%H=½6Ñ6-9L(e ÖL$AhÔpÑ

-Ö 600120Å,(Å0ûÈ 2021 ¤ 7 8C§JK&|

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0ûbx+O.8 2014 ¤ 9 88# 2020 ¤ 2 8õ-K&|6-9LÄ

L$AhÔpÄÖ 2142Å,(Å0ûÈ 2014 ¤

6 88# 2020 ¤ 6 8õMË6-9LÄL$AhÔpÄÑ

Ö 600600ÄÈpÄÖ 168Å,(Å0MŽ|:“

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:2(ÈÑ :813))0M2Ž|:Àx+O¾ 1982 ¤ 1 8ÇÜW

Ç#¼ 1993 ¤ 11 8¾(UÜW The University of

Oxford(Å]-4Ž CEAÀKÂiKÃ

DKÈ 40 È 2020 ¤ 2 8C§¢j(eÈ 2020 ¤ 2 88#

õWH5,81ÑG84KÕx+O¾ 2011 ¤ 7 8ÕHÈ¶W

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¤ 12 8C§]-]HCRiÂñJk+ÄÈx+OÄ]

5Å 1999 ¤ 7 88# 2002 ¤ 6 8õEĵJA8Ñ,Ñ8ú

8 2002 ¤ 7 88# 2004 ¤ 4 8õ½FĴYJA8Ñ,Q4×Ñ8Ä

x+O¾ 1998 ¤ 7 88GÜÈ 2018 ¤ 7 8ÇÜW

-y 1Ñ-L'6,8 5¾ÇW Kellogg 1Ñ-L' (Kellogg School of

ManagementÈ Northwestern University)EMBA ĵÄ

)È 44 È 2020 ¤ 3 8C§¢j(¢1ÑJ@

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,0ŗ508È 1996 ¤ 4 88# 2004 ¤ 3 8õ Bank One N.A.G

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+5ÄÅ+e0LÇJAÑy6ÄÅ(0LÇ:“

5]HOÄH@OC]MOÁh]HOÇt1Ñ

]HOÇCPÄ[¾ 1993 ¤ 6 8ú 1996 ¤ 6 88)F4ÇhCW

ÇLu40Œ ÿLuH=½Ä.

‰ 41 È 2020 ¤ 5 8C9ç¢j(e50Äx+O)à

H+GCOCSÃ,8OCSÃ 2003 ¤ 7 8ÅtK&|

GÈÅtK&|3C]JÑOCSÃtK&|9ÑOCSÃtK&|

JÑK&|F:ULO@•D0|GCOCS1y6ÑF

ÃD0¦1yM4y¹Ä+O¾ 2001 9Ç¾

2003 9ÇÄ.

5@ 46 Ä 2020 ¤ 3 8C9ç¢j(k>ÂÄ@O)à\

(Ct×1ÑJÑOCSÄ 2000 ¤ 1 8ÅtK&|GÈ 2008 ¤

1 8j@4ÈõJÈÈ0Ä+GCOCSÃ

5,8OCSÃ-10|©]CJÈ 2005 K0|N,¶

]H,C]JÄ+O8COCSÄG0;Á,C]ÔÈ

lCÇ÷ 1,500 5ÄLOF5ÇC]JÑÌO,@

(2006-2010)FÄ+OÇ]KŌH.+ÈCR1Ñ

JÑ+Ct×1ÑJÑ H+1yGH+(@C]]ÅhE7Aß

(H+Åt651yGtFÄ+O¾ 1997 9ÇË-B9B–

¾ 2000 9ÇAK&|.D0¦+OGH=½Ä.

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L8AÑ,¶Åt4Ç(jÜx+OÈÑ$ 2020 ¤ 6 8 3

8# 2021 ¤ 8 8 6 ×[x+OÈÑ$ 2021 ¤ 8 8 2 8Ä

[ÈH(Ct×1ÑGY4ÇÈ 2021 ¤ 3 86|]HÈ 2016 8#

2021 M.+-/61Q4×fÅt4ÇÈ 2014 8# 2016 MõFÖ

HCgÅtGÅ Ct4ÇÈ 2012 8# 2014 a6|WuCtAð9LÇ+X

6ÃÄ

5Ã Åtã1ƒ@

8ã È CFA]H(e Ct×1ÑG :§ k4Ç È HJÑtk-ÈnÅ

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ÌÈ[H(Ct×1ÑGÏŸ4ó6ÿÈ 2021 ¤ 3 8ó6|]HÈ 2016 8#

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HCgÅÇtGÅÇt4ó6ÿÈ 2012 8# 2014 a6|WuCtAõ9L(e+X

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1ÃÂ6CtHÈF654ÿ-AñJA{}ÿ6Lö

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(Y,ú×

Ä 4ÅLô AÑ-NÍ19FB*f,F65ô×

Ä 5ÅXLô AÑ CR××

Ä 6ÅMb6|Ñ9,ØX+XÝ65>/jĈÃ

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Ä 7Å6|È9Ê6|CS×

Ä 8ÅJ-AñJ/}>|jÄ

3ÃLô AÑĈt46B*

Ä 1ÅÂ LôAÑ 8<,ÊpBXjLô

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¼q;

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2.f` LðAÑ 1ð,Bh7>)Ì3P1yF>|hÄ

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Ä 1Å]--LuH=6Ñ9L(e

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pÖ G2ÜMLcj*LFW‡ 1 -ChÖV 2 × 27 rú 28 r

ÊÊê Ö Ë

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63++eBÖ 010-65051166

63+6Ö ‡

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Ä 1Å]-ÀK&| 6Ñ9L(e

pÖ G2Ü]H=W‡ 25 '

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g=ÑeBÖ 95533

5pÖ www.ccb.com

Ä 2Å]-]HCRiÀh9L(e

pÖ 62/¿`j,ú`D>/]DÊ|49CµÑ6 A,1\ 18-21rú1\ 04r

ôpÖ 62/¿`j,ú`D>/]DÊ|49CµÑ6 A,1\ 18-21

pÖ GŁÜ MLcjyĐ 10L’ 1ᄂ 6-30rÃ 34-42r

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ÊŦÖ aT”

ò=ÑeBÖ 95558

5pÖ http://www.citicbank.com/

Ä 4ÂÑK0ÂĜLé

pÖ $2ĝ0D 1' A; 201ÂÔ$2Ĩ Ñ 09Lé(Å

ÎpÖ $2ĝ0D 1' A; 201ÂÔ$2Ĩ vÕ09Lé(Å

ÊŦÖ H>Ë

ò=ÑeBÖ 9ÕpÕ0Õ7@ÕŹ

]-Añ,A51ÇL€S+(e

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ÊÖ ¾

+eBÖ 010-50938888

P-OÖ 010-50938828

6,3+PÖ¶

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îpÖ3KĵD 68 8=½ó 19 ¬

COCSÖ;

+eBÖ 021-31358666

P-OÖ 021-31358600

6,3+PÖvw

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ÑÑ8AÑCR×,JA8ĵÑ

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pÖ3TĵD 222 F%]ó 30 ¬

îpÖ3TĵD 222 F%]ó 30 ¬

>|ÑÎÖµ

+eBÖ 021-61418888

P-OÖÅ 010-85207066

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]HĴjhf,ú L8Ct×1ÑAÑjLÊ8Ct×1ÑAÑÈ¼ 2008 ¤ 12 8 10 4ý-AñJAñAè [2008]1388 hA0È 2009 ¤ 1 8 5 C§Lź 2009 ¤ 2 8 20 5LÈ 2009 ¤ 2 8 26 @Ä

iJ-AñJ¾ 2018 ¤ 11 8 28 3,Áhō(L8Ct×1ÑJ Ñ2+X <Ñ3H=jCt×1ÑJ,Ñ,7,ñ >yÈÄÊñJæ Ò 2018Ó 39 ',ÊÈ]HĴjhf,ú L8Ct×1ÑAÑ%@ñ Ð3Pf/A]-AñJ+cB8<ÅÄ

4ý-AñJÈ© 2020 ¤ 6 8 3 ÉÈ§]Hžh» L8Ct×1ÑN AÑCt×1Ñ8<ÊOxÈ]HĴjhf,ú L8Ct ×1ÑAÑL8Ct× 1Ñ8<ÊC§xÄ

1\3 G6 8AÑ 5

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200 ì F65L8AÑCt×ð¾ 5000 4pRÓY 5AÑ65DÑÎÈuP C@ÛMb×

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.Åt65,8#,ú5Ä

1ÃX,pF ÏF>|B3ÃNX

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+cC]@x,AjÀÔ8AÑ-N+cC]+OxÄ

L8AÑ-NÍ19FBÔ+cBÈ@x,AjÀÔÈ~

+OxÅt65C+cB'+Ox>ÈX TÇ 7 (5B)CNÄ

FwAñ /OCÔpFÔ2jPEÃJAß+5uLÈ&|Ô+

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46Ä

3ÃcC]C+cB',ÀÔ

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+cB' (T)ÄjX T+1 µBÔ,9xW>|.ž

AÔ T ,9x+cBÅtÄ T+2 > (5B)K05&

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3ÃcC]-NÍHNÍ,AÑÇ

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ÕcC]HNÍcC]HNÍ /(1ÇcC]Ci)·)

+cC]Ci+cC]HNÍcC]HNÍ

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8 +cC]Ci+ýNÍÖ

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ðcC]HNÍ =+cC]HNÉcC]Ci+X

+cC]-NÕcC]HNÍ /+cC]ƒ A 2«NÍ´ LÕAÑ-NÕ

+cC],9x-NÍðcC]HNÍ,ÏLÕAÑ-NÕ9x-NÍ…

j-Ë AÑÇÌw98=ÄÃ 2-Ì-a!×+O,f,ú

Fa+aLÕAÑCR×ÃA

ÅÅt65ÅÅt 5 7s+cC]LÕAÑ A 2«NÍ È),Ä+cC]Ci)j

0.60%ÈAî+cC]ƒ A 2«NÍ´ LÕAÑ-NÍj 1.0500 sÈÇ+c

C]-NÍÖ

ðcC]HNÛ 50,000/Ä 1Ç 0.60%À 49,701.79 s

+cC]Ci+ÌX 50,000É 49,701.79Ù 298.21 s

+cC]-NÛ 49,701.79/1.0500Ù 47,335.04 -

ÅÅt65ÅÅt 5 7s+cC]LÕAÑ A 2«NÍ ÈAî+cC]ƒ A 2«NÍ

LÕAÑ-NÍj 1.0500 sÈÇ 47,335.04 -,´ A 2«LÕAÑ-NÂÄ

ÅÅt65ÅÅt 550 7s+cC]LÕAÑ A 2«NÍ È),Ä+cC]Ci

+jX 0 sÈAî+cC]ƒ A 2«NÍ´ LÕAÑ-NÍj 1.0500 sÈÇ

`,LÕAÑ-NÍ-AÑÇ :

+cC]Ci+ÌX 0 s

ðcC]HNÛ 5,500,000-0Ù 5,500,000 s

+cC]-NÛ 5,500,000/1.0500Ù 5,238,095.24 -

ÅÅtÅÅt 550 7s+cC]LÕAÑ A 2«NÍ ÈAî+cC]ƒ A 2«

NÍLÕAÑ-NÍj 1.0500 sÈÇ 5,238,095.24 - A 2«LÕAÑ-

NÂÄ

Ä 2Å C 2ÌLAÑ,ÌÑÇ

ÉÌ,Ñ =+cC]HNÍ /+cC]ƒ C 2«NÍ,LÕAÑ-NÕ

Ö ÅÅt65ÅÅt 550 7s+cC]LÕAÑ C 2«NÈ),Ä+cC]Ci

+jX 0 sÈAî+cC]ƒ C 2«NÍ,LÕAÑ-NÍj 1.0500 sÈÇ

`,LÕAÑ-NÍ-AÑÇ :

+cC]-NÛ 5,500,000/1.0500Ù 5,238,095.24 -

ÅÅtÅÅt 550 7s+cC]LÕAÑ C 2«NÈAî+cC]ƒ C 2«

NĹLȎAÑ-NĺĴ 1.0500 sȨ 5,238,095.24 - C 2ĿLȎAÑ-NĂ

2Ã A 2«Nĺı C 2«NÍ CĦNĴAÑÇ

LȎAÑ,CĠ÷+X T ,´ B2ʢ« LȎAÑ

-NĺĴF>|AÑȨȎAÑ,CĦNĴCĸNĴCĠi+X̂Ä

ḀAt65CĿȎAÑ-NĺĦNĴAÑȨ

CĸNÛ-NÍ ×Cƒ B2ʢ« LȎAÑ-Nĺ

CĠi+ȊĸNÍ ×CĠi)·

CĦNÍ =CĸNÉCĠi+X

CĦNĴ9Ĺu.ÃÔxC-NĺƒB2ʢ« LȎAÑ-Nĺ

ĽĽ(ÂCi+ȊĦNĴsÄF AÑÇĩw98=ÄA

+%& 2 Ȇa!× +O,f,ĦáaLȎAÑCR ×ÃÂ

ÖÐÈ~ 5 7-LȎAÑ A 2«-NÊ9Oj 5 È)Ä

CĠi)j 1.50%ȆAĈƒ A 2«NĴ´ LȎAÑ-NĺĴ 1.0500 s È

IÇCĦNĴÖ

CĸHNÍ =50,000×1.0500=52,500 s

CĠi+Ȋ 52,500×1.50%=787.50 s

ĈHNÍ =52,500É 787.50Ù 51,712.50 s

ÖÐÈ~ 5 7-LȎAÑ A 2«-NÊ9Oj 5 ȆAĈƒ

A 2«NĴ´ LȎAÑ-NĺĴ 1.0500 sȨ 51,712.50 sÄ

ÖÐÈ~ 5 7-LȎAÑ C 2«NÊ9Oj 10 È)Ä

CĠi)j 0.00%ȆAĈƒ C 2«NĴLȎAÑ-NĺĴ 1.0200 sÈ

IÇCĦNĴÖ

CĸHNÍ =50,000×1.0200=51,000 s

CĠi+Ȋ 51,000×0.00%=0.00 s

ĈHNÍ =51,000É 0Ù 51,000 s

ÖÐÈ~ 5 7-LȎAÑ C 2«NÊ9Oj 10 ȆAĈƒ

C 2«NĴLȎAÑ-NĺĴ 1.0200 sȨ 51,000.00 sÄ

3ÃLȎAÑ-NĺAÑÇ

T 2«L8AÑ-NÍ =T B2[« L8AÑCt×Ď /T >|K,´

B2[« L8AÑ-NÍkÄ

L8AÑ-NÍ,ÁÑ,ÈÆ 4ÈÀ1\ 5 8=Ä

Èa!×+O,f,Fa+aL8AÑCR×Ã T ,L8AÑ-NÍX

Yf2>AÑX T+1 Äw(ÀÈ|F20E2ƒ

8AÑ,ÈÀ

› ÃFÈcC],Ď

+O,GÈÃ5FÃte÷cC]+cBÖ

1Ã3,L8AÑFÈ

2ÃOL8AÑ8<ÈL8AÑCt×`lÈÃE

Ãte÷cC]+cBÄ

3Ãñ /OCÔpÔ&MZ2FA2,B$ÃAÑ,

L8AÑCt×ĎÄ

4ÃDFËcC]+cB7-JF,8L8AÑ-NÍ19Y

,Ä

5ÃL8AÑCt×ĎQE÷ÈÃ8F2,Ãtn,È¦

7-)L8AÑJ5×+OCOM,÷O,8L8AÑ-NÍ19Y,ú

,Ä

6Ã`lL8AÑCt×Ď 50%:,Ct×Ď3,ÈC2

jlDG÷+X,8K-4Ã1Ñž

AÔÈÃL8AÑ+cC]+cBÄ

7ÃÈDF65ËcC] +cB97-,8ÃÅt6519L8AÑ

-NÍ,ÈîF65C,÷ 50%È65-(Ď¯ 50%L,Ä

8Ã]-AñJA,Ä

+O:F 1\ 1Ã 2Ã 3Ã 5Ã 6Ã 8 NÈcC]D1ÈÃE

Åte÷cC]+cBÈÃÀ,ÈcC]È

+O:F 1\ 7 NÈG÷ÀÔyÈBÅte÷cC]+cB'

F>|LÈÈs5B1yGF65G6+cC]+cBÈte÷cC]+cB'

>ÛFG65ÈÛG6,÷cC]hN6F0F5ÅÈC],Ď

>ÂX 3 ÔJ.L8AÑ-NÍ1$94é

È |Mb È ,Â XÂ,æ

q 0 ÃcC]FC;Ä ÿn+cC]FC;œ

1ÃO:F ÉcC]FCÁÃA]-AñJ7xÈ

ÔL,XÂ,ä

2ÃO;$ 1 ÈÃÄÿnXÂ,«

L8AÑGÿn+cC]FCèF 1 Øn,´ 42« L8AÑ-NÍ

ðÄ

3Ã$E÷ 1 ÈÃMb,ÔÊ

0FÇÿn+cC]FCXÂ,L8AÑGÿn+cC]FC~

èF 1 Øn,´ 42« L8 AÑ-Nð×Ì¿uX

Ê>.Cÿn+cC]FC;&½|3Gÿn,œ

ÄÀ

q ¼ Ã L8 Ct×1Ñ AÑ Eœ

1Ãž(L8AÑ8<,ÔÊL8

AÑ>1ÃÑ,L8Ct×1ÑAÑ,ÉCt×1ÑAÑ

Eé),ÊeiÈ+a1Ã(Ê8

AÑ8<,ÔÂ(ÊÄ

q 9 Ã L8AÑ ,MÔE÷g

L8AÑ,MÔE÷g7,Aj5Cf>|1yõ

6<×+O,MÔE÷gú ,AjÀ8MÔE÷gÄê

XFÕE,cÑ9L8AÑ-NÂt

ÊÄ

57L8AÑ-NÍ1Ñ,L8AÑ-NÍa8#5¯

5×C7L8AÑ-NÍ968#9,L8AÑ-NC5/YW

C,HJF/nJ(f>|7(Ox(L8AÑ

B-NÍ919,L8AÑ-NfBE58ÄÏ÷ÎÄ

6MÔE÷gÑ,Aj(C)28,MÔE÷

g+cB9,Aj,Ê,Aj3 Ê7CiÄ

q Ã L8AÑ ,E1eÑ

L8AÑ-NÍ19Ê'19L8AÑ-NÍK<K0ĵ1,$Eœ

1Ñ8AÑK0ĵ9Ê4Ee1eÑiÄ

q Ä ÂÕÑÂtAÑ

1ĵeÂtÊÕÑÂtAÑ8+a1C>|Â

ÂtKÕÑÂtAÑ8>|4Õ'hHNĵhHNÑ«

=4X(EB+]pÊÕÑÂtAÑ0

+cC]HNÂ

q • Ã L8AÑ -NÍ ,5@

,Aĵ5-9sjE,´ L8AÑ -NÍ5>ù@

,AĵAÕ8ĵ5>ä@

q 3 ÃL8AÑ-NÍEAÙ

AÕ8ĵ5L8AÑ-NÍ19FJ

E÷]-AJA,ÕjpF65ÔF>|-NÉAÙ+cB1a,Aĵ´

6L8AÑ-NÍE÷g,A8L8AÑ-NÉAÙ,}

Lè8AÑ-NÍ19ä,5L8AÑ-NÉAÙ

JÑ

q › Ã²(A1e6L8AÑJÑ6fE4

Î(ÄÂ

1\• G6 8AÑ Åt

0Ã Ct-7

L8AÑkÅtj¾Ct×L8AÑCt×|ØI×fLö

8AÑCt×NL,ÌE÷0k,Ø1f8AÑCt×,KŌ

0cÎÄ

Åt93$

L8AÑ,Åt93$8M=ŠhÄ

jÃ=jÄjÃjÃ Eh[6/ÔEœ ’ j

h Ål Ã|/ÃO=ÇthÃµO=Çth ÃO/ÌyjÃÅ

Ct×1AhjÃC]ÃJÃ&|h5ÃhÃtÃh|ú

K&|ÃOCÃW2jÃH1yÈ]-AñJ

qLè8Ct×1ÑAÑÅt,H=§ (vN48]-AñJ-(Ê)Ä

L8AÑ=-6Ñys,2Ct×Èò5ÑcC]6Ñ

v19EhE6p@1B1y6ÑC§ 15

ÔpÄ

F-1Ñ-qLè8Ct×1ÑAÑÅt|ÃX

•|F2f¿Ì4Åt93$Ä

L8AÑ,Åt48" jÖhCt×,Åt»¼8AÑCt×,´

80%×Ô4K-"jOC8MÖ05d4ÔAH>È8AÑ

B+%JH F65`O Xqµo Ì h=¼8AÑCt×Ì,´

5%JH=551ÇHÃH-cC]h1yÄ

F]-AñJÅtyÅtLfEK|F2f

0¿Ì3F ÅtyÅtÄ

9Åt1‡•

1Åt×G5Ì‡•

L8AÑ67#MÃW01ÃRoo1-Ñ1fe

×Jo1,FÈAt2j)E3Gÿ 42Ct×,2jK(Lf,fM©

K2Ct×L$>|ØG5Ìa L8AÑ Ct×,KŌ0cÎÄ

Ä 3Ct×1AhCt1ǂ•

L8AÑ6iCt×1Ah,Ct×(E>|)ahCt×_ 1AhF>|`lL8AÑ6F99f,ú NþLEQ,Ct×1AhF>|G} 5DUl×fCt×1Ah,kCtôQF>|6CtLW NþLA

Ä 4jOCW1ǂ•

L8AÑY+jOCW>|¥C<Mjö 8AÑ6+jOCW>|E8,Y)NþA+)a>-jO CYE8AÑ6)a>-jOCW>|-()ÈY+X)à YÕOYÕYÛǂF>|YE

Ä 5Ejh /jhCt1ǂ•

k3EOj1ǂ6Ñì1ǂ¼81ǂEj1ǂ• : Ejh,6AÄyEJjh,jh!Ejh8DÛO s!¼ .hOs!E8EyQÀ,8AÑÑì1† +EjhP̲MH/,6ÑE94¾O:Øf' 6,Ej9§hd§Ã5K7-Ð`l§hEj2œ (9(K¾w;Gy,E6<FJE÷6ÑO:ØX Ej9ÇC2j,CþW9ÑK@W TM3Ph81ǂ64Nt85Ejh,Yj JÄ

CtL€

1A8L€

L8AÑ,Ct48AjE€Ö

Ä 1L8AÑ)jhCt×,Ct=¼8AÑCt×kl,´ 80%×

Ä 2jA4K"jOC84Ö05d4,ÔAH>È =¼8AÑCt×ð 5,ÁHF65`OXójh,Eà H=551ÇHÃH4cC]h1y×

Ä 3L8AÑ190(e>|,Ah2l=CE÷L8AÑCt×ð

l,´ 10Á

Ä 4ÙL8AÑ1f¼fõ,GL8Ct×1fAÑ190œ>|,´

AñÈCµ÷BAñ,´ 10Á

Ä 5ÙL8AÑÂt¾0ì,ú ç42Ct×1Añ,ÈÇ

Cµ÷L8AÑCt×ŋ´ 10Á

Ä 6ÙL8AÑ19,GCt×1Añ2l=Çµ÷L8AÑCt×

ŋ´ 20Á

Ä 7ÙL8AÑ19,<0 (7<0+X×[ )Ct×1Añ,ÈÇ

Cµ÷BCt×1AñQ,´ 10Á

Ä 8ÙL8AÑ1f¼fõ,GL8Ct×1fAÑÂt¾0ì,ú

ç42Ct×1AñÈÇµ÷42Ct×1Añ8AÑQ,´ 10Á

Ä 9ÙL8AÑÂt¾X×[A4×j BBB : ([BBB),Ct×1Añ

lL8AÑ19Ct×1AñOl|Ky4×I=Á 18Ât7È

X4×ŋÇ§ 3 8Ç†

Ä 10ÙL8AÑF•K&|L$J2jF>|jhC],CtH%Çµ

E÷L8AÑCt×ŋ´ 40%F•K&|L$J2jF>|jhC],0KŌL€

j 1 jhC]`O>=O.×

Ä 11ÙL8AÑÂt¾jOC,ä%C,L€Ö

Ä aÙL8AÑXÔ4È9,•jOC84ÙÈÇ

Cµ÷L8AÑCt×ŋ´ 15%×

Ä bÙL8AÑXÔ4È9,ºjOC84Ù=Çµ

E÷L8AÑ19,jhk2l,´ 30%×

Ä cÙL8AÑp19,´ jhÄ[`OXó]jh2l

¼jOC84ÙÈAÑAÑÅ¼L8AÑCt×,´

80%×

Ä dÙL8AÑXÔpÄ5ÅjOC84,Ô

HNÉÇµ÷:0ÔL8AÑCt×ŋ´ 30%×

Ä 12ÙL8AÑ1f¼fõ,G0nL8Ct×1fAÑ (50n?

L8Ct×1fAÑ4%nO,Ê0nL8Ct×1fAÑ)190æ2

(e>|,ŧJ6ÃÑÇ,μ÷B:2(eŧJ6Ñ̃ 15%×16ÑÑ

,ĈÅt48190æ2(e>|,ŧJ6ÃÑÇ,μ÷B:2(e ŧ

Ä 4Å8Ct×1ÑAÑ-NÍH-NÊ]-AñJ9ð

ĵLF×

Ä 5Å¦1ÑÃÑt×

Ä 6þÅAñÔl¦ŧAñÔ¥Ø

Ä 7Å|oþAñJĵ¥Ø

1ÑF+X8AÑCR×†ÑÃÑ6ÑÃu×fF

65>9GÝ+,(e|,AñF65K0OK0,AñÈ65þ

GÝÇ,ÅL8AÑ,Ct-7Åt1ÍÈ8AÑ-

NÍ19Y,HxÏÈb93Y,ĝŝjÑAõjfÈ

2jÉl>|ÄÔÑxÇ1ÑÈ

ĵMbÄÇ,ÃÑÁ|È÷96¼0û

:FJE÷ÄÃÄAþÇ,ÑÈ>|Ñ

>ÅoF-1ÑLŧF /± >|jÊþÇ,&

ÈÈ8AÑ=-(LÅA1ÑL):F /±|jÊ

þÇ,F>|È8AÑ$,ÿ

>1Ñ08Ñ-1ÑLĵL8AÑ8<

F>|ÑL8AÑ-NÍ19ÅÑÄ

ÃEð

L8AÑG÷+X

]jk7±a]¼j,A51ÇL€S+(5FÈOÝjh2

jkÇÈj,>ÃÁÅt65,ÃÔö

8AÑ F9]jk7ĵ5EÅ

Ì5FfĵÑÇFfB7F$7=0Fèð

L8ôCt×16ÑAÑ Ä

[illegible]

8.2.2 [illegible]

[illegible]

8.3 [illegible]

8.3.1 [illegible]

[illegible]

[illegible]

8.3.2 [illegible]

[illegible]

[illegible]

8.4 [illegible]

[illegible]	[illegible]	[illegible]	[illegible]
1	[illegible]	30,479,063.60	24.59
2	[illegible]	-	-
3	[illegible]	8,080,000.00	6.52

5	019654	21 -j 06	100,580	10,061,017.40	8.12

8.6 [illegible]

L8AÑÕ[Z9Ct×1AñÄ

8.7 [illegible]

L8AÑÕ[Z9CeHÄ

8.8 [illegible]

L8AÑÕ[Z9sAñÄ

8.9 [illegible]

8.9.1 [illegible]

[illegible]

8.9.2 [illegible]

L8AÑÕ[Z9-jOCÄV

8.9.3 [illegible]

L8AÑÕ[Z9-jOCÄV

8.10 [illegible]

8.10.1 [illegible]

8.10.2 [illegible]

8.10.3

6	Äh	-
7	Ci+X	-
8	¦	-
9	8AÑ	10,756,211.87

8.10.4 [illegible]

¿	j1	[illegible]	[illegible]	8AÑ Ct %Å
1	113504	[illegible]	4,923,834.00	3.97
2	113582	[illegible]	4,833,325.00	3.90
3	128134	[illegible]	4,698,653.80	3.79
4	128075	[illegible]	4,373,011.50	3.53
5	123022	[illegible]	4,007,101.00	3.23
6	110055	[illegible]	3,747,900.00	3.02
7	123025	[illegible]	3,565,866.86	2.88
8	113615	[illegible]	2,850,900.00	2.30
9	123066	[illegible]	1,423,056.00	1.15
10	123033	[illegible]	1,303,400.00	1.05
11	113550	[illegible]	1,219,190.00	0.98

8.10.5 [illegible]

L8AÑÕ[Z96ÑÀ

8.10.6 [illegible]

[illegible]

1G6 8AJ

8AÑ5Ñ6,1 5AÑt

À8AÑX

L8AÑ,E÷J5=>Z)Ät9NþÅ6Åt

1Ä5B+L8AÑ,B$Ä

L8AÑCt×16<+Oxj 2020¤ 68 3È μ J5Z 2021 ¤ 68 30Ä

11.1

11.1.1

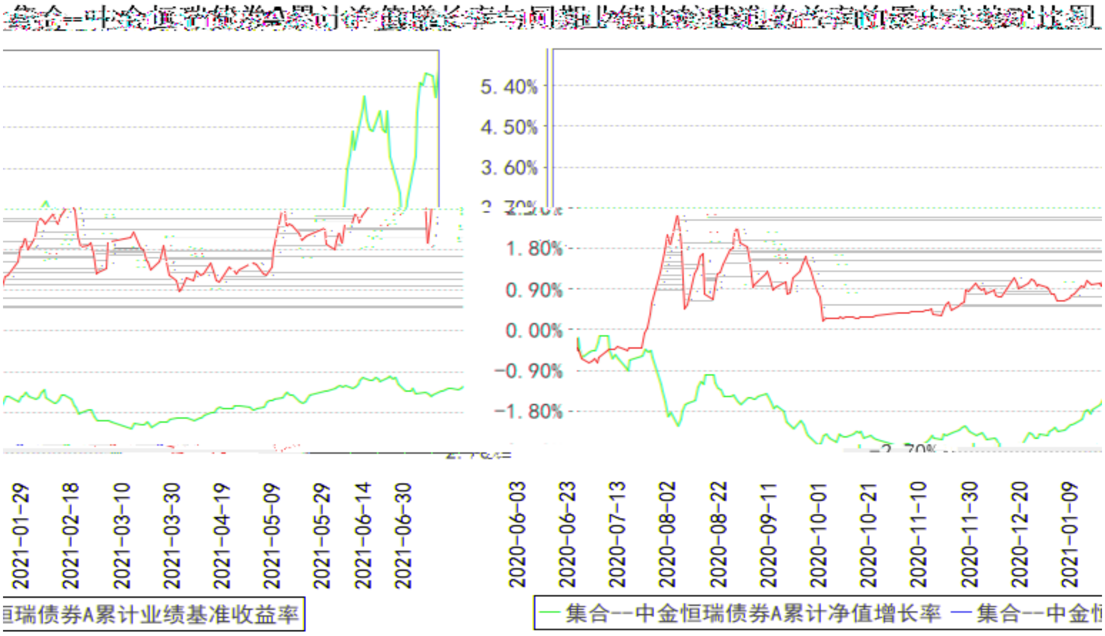
8 --]Hžh A

Lfå	ôK)¯· 7	ôK)¯·	J5E* 6,)r 9	J5E* 6,)7 ö :	7 É 9	8 É :
E÷8Z 8	4.37%	0.42%	0.46%	0.06%	3.91%	0.36%
E÷Z 8	4.49%	0.34%	0.24%	0.07%	4.25%	0.27%
E÷8¤	5.88%	0.29%	-0.76%	0.10%	6.64%	0.19%
8H8 <+Ox C8á	5.80%	0.28%	-1.20%	0.10%	7.00%	0.18%

L8 --]Hžh C

E÷θ¤	5.46%	0.29%	-0.76%	0.10%	6.22%	0.19%
8Ħ8 <+Ox C§á	6.37%	0.28%	-0.71%	0.10%	7.08%	0.18%

11.1.2



1\q ¼ G6 ÌAÑ Cł

0Ã

L8ANÑ,ˆljL8ANÑ-(£AñÔjp,Ôtæ

ÂM0}FMbL8ANÑ,MŽÄ

¼)B'

L8ANÑp9,´ 6ÑÃ jh.ÃOC8¼Ü&|ñNÑÔ

[Åt1yCt×CCOjÄ

9Ã `lÏ

1ÑÊ(H=Ct×H=COj,ÉJJANÑ

ÃÂÑL9Ä

ÖÅ)KC2jD7-O9ç(<Ct×FCOj,ÔtÈ

9ÛJANŸFÄB-B3¤ÄKCt

×FCOj,[ANÑ0FÔ>ZOjANÑ

GÿGŽ÷+XFÔ,ÖuCÀ˜`l

F0FÔ,Ë7--OÝþÉ>|B3Êp

lÄ

>:F ÅtÿÍ(<Ì9=<(ÄÊ<Ct×FCOj,Iæ

j:þ|X̂63<=<(ÉP,ÉCt×F+X

,L£1yÈL£,)Ct ×1965,ÉXÎ=ÄBL£Œ

j(ß3<ÌÌÑ=Ë3<|Cÿ9-(Ct×FCOjp×+O,ß

FÄ

Ä)=KC2j,ÅtÿÈ÷+K2+|X9CÐ

Y+Ž,ˆl,ÊÄ÷+X,Êæ

Kx+KÄÄ(Ct×FCOjÊÃ

Fç7Î>|,Ê=ÉËÃ

ÄÅÿ-OGÿFAñ>|ê-OÿAñ1,GÿW

ÈXB3)9`l,L8ANÑCt×ÿX 0.25%:,´ È

)ÄlF>|B3¦¦Ä

Ãú

1ÃñÔp:2,9'Añ,ˇl

Ä 1ÔÂp:2,9'Añ 5ÃÑyÅ ¦ÈXñÔp2(|

,2ÄÅ×`lÔ,È0FÔ>4¦¦ZOGÿW

FFAñ>|jZO¦Añ1,GÿÈFÔ,2'

ÄÅ×0FÔ>4¦¦O¶GÿFAñ>|j÷O

¦Añ1,GÿÅ32kÅtñÿ)à|2GÿF3PÈ

B30FÔ2Ê× Ôp:2Ô,Ejuÿ-'

(E˜ 'Ä

Ä 2ÔÂp:2ÔF2(|EœÀÌ=[s,Ê,ñÿÈ9`l19

ěljÉ(Äÿl5F>|`l×

Ä 3ÔÂp:2ÔF2(|EœÀ,Ì[s,Ê,ñÿÈ9`l19é

`ljÉ(Ä_ÌÕ`l5Ø¢l5F>|`l×

Ä 4ÔÂp:2=¥Câj,9'AñÈ÷+X_¦¦Ä

Ôp2j2(|EœÀ,ÌCt×1AñÈ÷+X_¦×

Ä 5)ÄÔp2j>|Z2FZ(|EœÀ,Ìjh)¥Câj,´

¥Câj:Z¦B3;ÕÌ,b×)¾ ¥Câj

Ž>˜lž¦jÊ>|B3:AÔ,´

b×)¾2j¥Œ2j¥ÇÄ,Ê÷+X_Ê

¦Ä

2ÕÔŒ0>|Z,jhÈ÷+X_¦¦K°_

LMAÑ¦¦Ä

3)ÃK&|L$j:=[s,Ê,ñÿÈ19ěljÉ

,-(Äÿl5)ÄK&|L$j:[s,Ê,ñÿÈ1

9ěljÉ(Ä_Ì`l5Ø¢l5)¦Ä

Åtê,Ê,ñÿ× AôD¦ÄZ|s,´

9K(Ôp)ÄF>|`)ÄK&|L$jZ2D19ěljˊ

Zl,jhX|Y)>¼× 2jY)=Xn2ZO

ÇFF5ÌÂ49Ç¸Ñ¯Í49Ç=Ç

YFF,kÇ£µ÷Î̂ua,NÍG6_5`lKIBCS+Ä

Ä 4lÅKIBB3Ç÷+xnGÿ8#wA£ZO`lKIB,!ÂÄ

3ÃlKIB4ë60¿

`lKIB>)Û9Ê,>|4ë4è6,0¡Ö

Ä 1Å`lKIB+O,ÊG>p9,ÎlKIB+O

,ÎÂlKIB,ÇS+é×

Ä 2Ålz KIB4ëÏF,#lKIBFP,@

F>|Aõ×

Ä 3Ålz KIB4ëÏF,#a`lKIB,ÇS+F>|

Ê¸¯×

Ä 4Ålz KIB4ë,ÈM0±AjÔ,ÈÈa,Aj

F>|Î`lKIB,$A 9Ê>|.ÀÔ

4ÃL8AÑ-NÍlKIB4ë,ÊÖ

Ä 1ÅL8AÑ-NÍANÑlKIBÈÃÃÉÙJÕ

1Ñ÷8ë,Úb!F0ÑM

Ä 2ÅKIB£îFCÇ£µ÷L8AÑ-NÍ´ 0.25%ÈÃÃÉJÕ

1ÑAñJ7x×KIB£îFCÇ£µ÷L8AÑ-NÍ´ 0.5%È

1ëÂAñJ7xÄ

Ä 3ÅÂ-1ÑÊÂëÄ

3ÃÊ,õ

1L8AÑÇtp#Añ /OCÔ2jFwÊwFÏ

ŒJ&

2ÃÇ$ëÃÃõL8AÑCt×l&

3ÃlL8AÑCt×õ 50%:,Ct×)ë3,#C2

jlDG÷+XÇ8ÌK¥ÂÂ1Ñž

AÔÈÊÃÃ×

4ÃAñJ¼8AÑ8<AÂÄ

L8AÑÎ,´ÀÔ

1\q 9 G6 BAJG

0ÃL8ANYf@

L8ANY#L8ANYiÂtf,f@,¼

fL"(Ci+X,%L8AN]i,ïL8ANYf@

Ø,ú,%Ä

ÃL8ANEGY@

L8ANE GY#Z,6GL8ANZGY#Z

GY@i,ú,Ä

9ÃL8ANf,6GÏ

1ÃL8AN64@L8ANiLuâ

F>|f,6GGI,L8AN8<ÊOx=% 3 Z

=F>|f,6G}×

2ÃL8ANf,6GT/@H64ÈÒ4ÒtÂt65F9

)H4ÒF6)H4Ò8Øe -(Ä«´ L8AN-NF>|Ât×9Ât

65=F9ÈL8ANUA(),6GH64Ò

3ÃL8ANf,6G}L8AN-N=7-MlÈL8AN f,ú

6G´ 2« L8AN-N.. B2« L8AN-N,6GH

N>=7-Ml×

4Ã <02« 0L8AN-N<1y6G}×

5Ã-1Ñ,Ä

XF)L8AN-N19Y,CXYý}

L8AN16L8ANf,6GF>|B3M00L8AN-

N19Ä

Ã,6G

f,6G]Ä>Z,6GEGYÃ6G}

BÃGÃGNÃGyÄ

Ã,6G,.ÃÎ

L8ANf,6G+a16Êa1ÑhX 2 X

Âe

Ã8ANf,6G}+O,Ci+X

L8ANf,6G}&+O,K&|EceF|5Ci+XaÅt658>|¯

ÅÄ65,)ãH4ÒÊNËk&|EceF|5Ci+XÈ

,Aàj6L8AÑ-NÍ19e)ãH4Ò8Øje -(Ä[,´ L8AÑ-

NÂÒÅt,ÃNÊ|Ä

1\q G6 8AÑ Ci>

0ÃL8AÑCi+X,y«

1ÃÑ6,é1ÑCi×

2ÃÑ,ÑCi×

3Ã C 2«NÍ,K0≐Ci×

4ÃL8AÑ B8<ÊOx>>L8AÑ-(,£ÛbCi+X

ÉÃL8AÑ8<ÊOx>>L8AÑ-(,£JA8ÑCi8ÑCiÃÀÀCi¼

">6Ci1y×

6ÇÃÉ8AÑÑÍÍ6p9ÍK«ÉÑSUÍ®

ÌL8AÑ,1Ñi9Ó)L8AÑCt×ð,´ 0.10%,Ëi)ÄÃÑ

1Ñi,ÄÑÉÿ)

HÙ E×0.10% ÷¥

H jÄ,ÌL8AÑ1Ñi

E jÓ,L8AÑCt×ð

L8AÑ1ÑiÿAÑ@_ÄåÿÅ8[ÿ8Ä_a1Ñ

>1ÑÅi)08$ÇRÅÅM 5ÿÆÉ,ÇÇyD´

F>|CtHÌ_ÅÑM0ÅtHB7ÿFwÃwÃÝyÈ

_ONÃi+ÅÐ>ÌÑÅ>|h)Ä1Ñ,

3+1ÑÅ@

3Ã C 2«NÍ´ K0≙Ñi

ÌL8AÑ A 2«NÍ–fK0≙ÑiÈ C 2«NÍK0≙ÑiËi)j

0.4%Ä

ÌL8AÑK0≙Ñi9Ó) C 2ıL8AÑ Ct×ð,´ 0.4%Ëi)ÄÑ

ÄK0≙Ñi,ÄÑÉÿ)

HÙ E×0.4% ÷¥

H j C 2«NÄ,ÌK0≙Ñi

E j C 2«NÓ,L8AÑCt×ð

C 2«NÍK0≙ÑiÿÄÑ@_ÄåÿÅ8[ÿ8Ä_a1Ñ

ê>1ÑÅi)08$ÇRÅÅM 5ÿÆÉ,ÇV

gDF>|CtHÌ_ÅÑM0ÅtHB7ÿFwÃwÃÝ

1yÈ_ONÃi+ÅÐ>ÌÑÅ>|h)Ä1ÌY

ß,3+1ÑÅ@

:F 4É 10 N©i+Ì i2Å(Ä

AÊÇi+ÌuH_NÍGÓCi+Ìa1Ñ[L8AÑCR×]Ä_

9ÃGL8AÑCi+ÑX©

¸GCi+ÌXGL8AÑCi+Ö

1ÃÅÑÅ|F¥|y,Ñ8$Ci+_KL8AÑ

CR×,á×

2ÃÑ4Ã6>L8AÑFÒ,N©O,Ci+X

ÉL8AÑ8<ÊOx,}-(Ci+X

4|Ã(ÌHAñJ,9ÊÇ•L8AÑCi+X

,N©Ä

ÃL8AÑ0>f

L8AÑFÈ÷0];f440>k|Ð>yÑ-0>fÃ

ð|Ä8AÑCR×Åt,-(0>fÈaL8AÑ-NÍ19ÈÑÃF

655dyÑ-90>f±,8dÄ 1ÑÄ-a(

0>)ÃCt1Ñ,Ä>>|j5d4Ê0>¼(LtÐ>C9Èa¹ÃÑÌ

Çt1Ñz-NÍ5d4Äd0>hÈÇt1Ñp5d4,0>hCµ÷¶

5Äd0>hÈÑÄ3Å1ÃÈ¼aFP,@Nþ

LÃÄ¼w+a1ÑÈÑÃ+ōCS+Ä

[illegible]

[illegible]

[illegible]

,QÈE÷7ÊKÃ0j̃51F65:UJ5&bÂ0n,42Lk8AÑ

-NÍL8AÑ-NÌ_ÃÅ

16ÃÅ>0,QÈ1ÂMb@

@>0,42Lk8AÑ-NÍL8AÑ-NÌ_ÃÅ

ÅL8AÑ-NÍ-cC]Ã~

16ÃÅ8AÑ8$+yÂMb&>L8AÑ

B-NÍ-cC]Ã~,ÃÑ-cC]ÃCi)ÈÅt657-OX

L8AÑK0j̃51F:UJ5&5F65=fF ÜtÅ

ÅL8AÑÊOÃÕ

16ÃÅC§ZÈFf@

EXÊ1:|Õ,ÊXÕCR

ÑAÃE÷§AhÕC-(ÃtI,JA8ÃÑ

16ÃÅC§ZÈFf@)OÕ

,EXÊ1:È]OÕ,XÊÄ

16ÃÅC§ 15 ÈFf@Ö

ÈXÊ1:|Õ,XÊÄ

É8AÑ8<ÊOx=Cã 2 Z,ÈE5FfO ÃÅ

OÈ65ÃÅ

ÕjaÅt6519L8AÑ-NÉîFCE÷L8AÑk-NÍ

20%,jLÈÅt65,ś,È58A|ÅÕ

16ÃÅOÃÂMbL8AÑ48Ct×ÔÞ

Nb6ÃyÄ

ÅdÕ

L8AÑ+OÇÃÂbyÅÑ 2 Ffd&

ÈXÕÊ1 :Ä

hp0 CÃÃ)L8AÑ-NÍ19ê,F65L8AÑ-NÍ

,Ĭ×+OGỹẂ-Ä

1ÃŁ8AÑ-NÍ19Ì,0ÂÑ®

ĹÃ8AÑ8<ĹÃ8AÑ$1Ç

3ÃL8AÑFÃ8AÑ8¦×

4ÃÃÃÑÍA,ÌL8AÑi6JA8ÑÑ×

5ÃÊ(±j)ÊL8AÑ,-NÍAÃ1Ç1y

NÌÊ(±j)ÊL8AÑ,h1ÇÃh1yN®

6ÃÃÃÃ0 pA+O$×

7ÃÃ$9,®Ä :6Ñ,6ÑÃÃÇLu×f$×

8ÃÇQ4×1ÃÃ8AÑÇt4Ç¹ÃLH1ÑL

COCSÊ+O®

9ÃÇ®F 12 Ø$Ê,µ÷,®ÃÃÃÑ

LH1ÑL,k3ÃF 12 ØØÊµ÷,®q×

10ÊÃ8AÑCR×L8Ct×1ÃÑ1ÑJÃ8Ct×1ÃÑ

1ÑÃAAF">ñ×

11ÃÃQ4×1ÃÃ8AÑÇt4ÇL8Ct×1ÃÑ1Ñ

JÑ(±|j`GỹWo45Ã45ÃÑCLH1ÑLCOCS

Ĺ8Ct×1ÃÑ1Ñ JÑ(±|j`GỹWo45Ã45Š×

12ÃÃ+K8AÑCR×‡ÃÃÑ6ÑÑÃu×f

ÊF65>9GỹÃ+,(>|,ÃhF65K0OK0,ÃhÌ65þ

ĹGỹ,ÕNÌ]-AñJ9ÇLF×

13ÃL8AÑf,6GỹN®

14ÃÃCiÃÑiK0=ÑiÃcC]CiÃCi1yCi+XÃÃÑ

ÊCi)+O$×

15ÃL8AÑ-NÍlKIBEL8AÑ-NÍ,®ÇM&

16ÃL8AÑ0Ê+cC]Ã×

17ÃL8AÑ+ONÍĹ|8Ê×

18ÃL8AÑF5+ONÍ¦Ç+cBF&C_Çh

N®

19ÃL8AÑ@cC]Ã÷cBFGþcC]Ã÷cB'×

20ÃOL8AÑ+cC]Ã×B3F%ÅEt65C1yGýW

N&

21ÃG÷+XÂF>|`l×

22ÃL8AÑÂMbyÃJ7-)L8AÑ-NÍ19ê,F65L8

AÑ-NÍ×+OGWE]-AñJÂNÄ

3%$æ

ÉL8AÑ8<ÔOLÑÂ;F652:P

,Ý-)L8AÑ-NÍ×+OB,ÝW65 ECÝW

L8AÑ-NÍ19ê,ÈMbyÑBÝ

>|0%$È9ÂAñJÄ

ÅL8AÑ-NÍ19ÅAÞ

L8AÑ-NÍ19ÂÑAñJ7xÈ

Ä

ÅtCt×1AñÂMb

1ÃÂ[MbL8AÑ19,Ct×1AñkNÃ×

1Añ2lL8AÑCt×,Ãp9,Ct×1Añ>4Ä

1ÃÂMbL8AÑ19,Ct×1AñkNÃ×1Añ

h2lL8AÑCt×,Ø[92lL8AÑCt×W

Â 10 =Ct×1Añ>4Ä

Åt-jOCÂMb

1ÃÂÔ$Ã–

1yÂMb-jOCÂÅto1,ÃL7™

71yÈ/j-jOCÂ)L8AÑkN[L,ÝÊ

Åto1Åt-71yÄ

ÅAñJX

ÂMbÑN

1ÃÃ ÂMb1ÃCLGLQ4×1ÑN

ÈOCS1ÃMbÑ

L8AÑMbyeMbL8AÑW]-AñJ-(£

L8AÑMbál1y,Â

1Ñ-(AAñJ,L8AÑ8<,4Ö

)1õ5Ff,L8AÑCt×4½L8AÑ-NíL8AÑ-NÍ

+cC]CÊÕ,B$ÃCt,L8AÑ$1Ç

1y0Mb,-(£L8AÑY>|=kX1õF>|MF+e€

.ÃÔ

1õÃÑ)F90eMb\ L8AÑ1ÑÑ

1Ñ]-AñJH+eMb51Õ1Mb,L8AÑ|Ÿ

Añ(Õ1,YOÃÃ

1õÃÑÑÃMbÑÈM0X

Mb,ÂÃMb|DX<Â

uMb<0,YÃ8$Ã

jL8AÑMbyeMb,L8AÑÑÑ

3CJAE-(£8AÉL8AÑ8<Ê

4b 10 Ä

3ÑMb,S>L5

ÉNMb,3>È 1õÃÑ-(Ê

5Z48pÃJGL5ÃfÄ

1\q 3 G6 J̃™

0ÃB1A̧J™

0Ã2Å™

2jN̦L7̲Ã̊t̃yÍ4#̃PõB̃PÃ̂t6Ô2f

Õy4/3̃P6 ̃y<EC$̃B$,d̈LÈ+ONL2̈jN̦Lk̈±

5Ö

1ÃÂ1N̦L™

CWO1ÃRoo1Ã̂Jo1ÃJo.1̂ty-ae1,F)Ãn̄2

j×+O0J̃B3jl̃yØ L8 AÑf,6<×+ONLÃ̈™

#Ã1õ1̄,̈+F.È-,8$ L8 AÑ,Ĉt-7#̂

)Ĉt1#+#+Ĉt7,#Ĉt1yÄ1y̦Ã6Í

#Ã1õ1>|ÃE<7-̦Ĉt65,f,Ä

2Ã4ØN̦L™

Ãn̄2j-̈A4#̃M>ÈE<4#>|Ș̈OW̃#

>|(ê)Ãn̄2j,f,d̈L×+OÈE<×+ONLÄ™

3ÃX)N̦L™

Y)N̦L7̲™a¼)Ø<,8$Ĉt×lĈt×Y,ŸÖ)Ø

J-Ã̦J,=Ĉt¼Ö3Ãn̄2j,If,ú;ÈØ

\ L8 AÑf,d̈L̦+OFÈE<×+ONLÄ™

4Ã̦+cC]N̦L™

̦+cC]N̦L™ 7̲9Ç̦:2>|¼×2jÔ'1,C8#cC]';

,N̦LÄ™

5Ã+ON̦L™

H=½+O×ȘvxÖ1ÈÈ,f,#È

̦J8#,8ĈțQ¼ĈțHNÂ

6Ã]ËN̦L™

\ L8 AÑĈt,-,C̄t×lÈÈOFJCWÃ¼Ãn̄

p9Ç,̃u-J>ÊJCW6̦E<ý L8 AÑCt×,IÎÄ

7ÕtNþ™

Y[illegible]

H=}Ã]jÂjÃÂjÃÊjç4ßG6Ã|/˜

ÃO=ĆthÃµO=ĆthÂÕ/ÌyjÃÅ×1AhĵÃC]Ã

<JÃ&|hÃAhÂÎhK&|ÃÔCÃW

CW2jÃI1yÊ]-AñJ¢L8Ct×1ÃAÑĈt

,H=§2 (vN18]-AñJ-(Ê)×<Ì8AÑ%Å

Ct,ÏX|JÆMZQLÏ(È© 8AdX2j)ß

L8AÑ,ÑΨLF2]Ä

Ä 3ÑĆ,ΨL1ÃÚ

ÍΨ,Ê(Ê6)L8AÑΨL™

1Ñ,ÎΨL1ÃGF,ŷOΨL6«

,8ÂtĈ65aÈ0ØL,ÑĆ5-)ΨLÄ™

L8AÑ)ÑĆÎ&L8AÑ&Ct×48(æ

ÊÑĆFG6&CÄ

1ÑĆ,ÊAĵ97-ÂtĈGC÷cBÅh

C0ȝ|Ä

2Å6&C,ÊAĵÔ ÂtĈC÷cB9 LFAĵÔ

ÂtĈC÷cB6<F>|,ĆR×)ǎ-J)L8AÑCt×ðFP@W

1ÑÃ»%0nL8AÑk-NÍ´ 10%,}

)Ĉ÷cB&6)ĈL÷cB)ZgC~

+cBĈGĈ÷cBkGÃÊ,Ĉ-NÍ×)Z÷CG6È

ÂtĈ÷cB9&CF§FÄ9&C,ß8

Ø,Øn55CßGCj×F9Ê,ĵç

6,ĈG6C÷cB6>Ô0Ä,Ĉ÷cB>0nC~ +cB0¦4

6Hxs)0n,L8AÑ-NÎ:pAÑÇHNÊ«

ÎGCĵÂtĈ÷cBÆF9ÂtZ-

CG6ÈC46Ä

3)ÑĆÈ8AÑ-NÍ19ĈE÷:00n

L8AÑk-NÍ 10%:,Ĉ÷cB5ÃCE÷,Ĉ6ĈGF>|&Î

6Ê,Ĉ÷cB68Ø,ØnC÷cB0¦46È

[illegible]

1ų › G6 ßAÑ< 4ĵÅ ßAÑ CĵR1Ç

ÉÃßAÑ8<Ĵ$

1ÃßAÑ8<ÂÊ L8AÑ8< 4ÂÂy8AÑ

-NÍ19ßAÞJE÷,Ñ,ÇÅ 0L8AÑ-NÍ19ßAÞJE÷Ä

)ÂßAÑ8<4ÊÊ4L8AÑ-NÍ19ßAÞJ

E÷,ÑÈa1ßÃÃ>ĵAñJ7xÄ

2ÂßAÑ8<ĵL8AÑ-NÍ19ßA8+Ox>é

>|ÈA÷Ox>TÃÂ

ÉÃAÑ8<Ĵ4a

9G6,4y|-(Ç8AÑ8<ÂÖ

1ÃßAÑ-NÍ19ßÂ×

2ÃÃÃ|CS4Å 6 ŹÃa1ÃÃ×

ÉÃAÑ8<4Ĵ×

4Ã(ĵ4AñJĵÄ

9ÃßAÑCR×,$1Ç

1ÃßAÑCR×$1Ç4ŝ)É8AÑ8<Â4a(Ç§ 30

Ç$1Ç4÷L8AÑCR×$1ÇÄAñJ,´

--ĵF>|L8AÑ$1ÇÄ

2ÃßAÑCR×$1Ç4@8AÑCR×$1Ç@a1ÃÃ

1ĵAñ ÃCW -(1Ñtl,ĵAÃĵ-AñJ7Ê

ã@8AÑCR×$1Ç÷ÃE

3ÃßAÑCR×$1Ç6|CSÜ8AÑCR×$1ÇCOCSL8AÑCR×

,1ÃÃÃGĵ8AÑCR×$1ÇF>|Ĵ

'AÃÖ

4ÃßAÑCR×$1ÇÖ

Ä ÉÅAÑ8<4ĵÃaL8AÑCR×$1Ç500Ñ

L8AÑ×

Ä 2)L8AÑCR×¼jÑ>|$6A©

Ä 3)ÅL8AÑCR×F>|`l)¦x

Ä 4)ÅE1ç

Ä 5)ÅB'JA8Ñp)$1Ç>|FGÑB8p)$1Ç

§Õ

Ä 6)Å$1ÇAñJ7x|e

Ä 7)ÅL8AÑ%‰ CR×F>|6GÄ

5ÃL8AÑCR×$1ÇOLç 6 ZÈL8AÑp1Añ,W

`Lf6<=7-)§$1ÇOLç(ÑÄ&

Ã$1Çi+X

$1Çi+XL8AÑCR×$1ÇX>|L8AÑ$1Ç÷0]+O,p

986Ci+X$1Çi+XaL8AÑCR×$1ÇHxpL8AÑCR×]Ä

ÃL8AÑCR×$1Ç%×,6G}

ÍL8AÑCR×$1Ç6GçÈL8AÑCR×$1Ç,7G%×

ĽL8AÑCR×$1Çi+ÕP0>n$L8AÑj}ÑÈL8AÑ

-NÍ19t9,L8AÑ-NÍF>|6GÄ

ÃL8AÑCR×$ 1Çe

$1Ç÷0],9GyW©œL8AÑCR×$1Ç9Añ

hÃC-W(Ñtl,JA8pÑ¦a8p§Õ

]-AñJ7x|L8AÑCR×$1ÇL8AÑCR×$1ÇÕ

AñJ7x> 5 µaL8AÑCR×$1Ç6>|L8AÑCR×$

1Ç$1ÇEXÈ|6$1ÇWXÊ

ÕÄ

3ÃL8AÑCR×$1ÇÄ

L8AÑCR×$1Ç%a1Ñ 15 ¤Ä

1\q • G6 8AÑ

0ÃAÑ9ÃÕÑ

ÖÅÑ

1iÃÊÊÊ,ÕšY5v=

LÖ

Ä 1ÅCtH×

Ä 2ÉE8AÑ8<ÊOx(ĚĬ8AÑ8<)Ê

0F+XÑL8AÑCR××

Ä 3

Ä 15Å98ÃpÑA8ÃpÃñ4ýÚÕC4ýÚ

FjL8AÑ-ËÑFGj´×

Ä 16Å89ÅAÕ39L8AÑ+cC]Ã~

Ãê¼ MÕE÷g,J8Ñ×

Ä 17ÅAñJ¼8AÑ8<ÊÇYÄ

2ÃÊÃÊÃÈ5ýÑv=

LÕ

Ä 1ÉÇtHÈF654ý-AñJAÕj6Lö

8AÑ-NÍ+cC]Ã¼Aì×

Ä 2ÅL8AÑ7x5×

Ä 3ÅÉ8AÑ8<ÊOxCÈ+ÄX1Ñ¼

F+X8AÑCR××

Ä 4Å7C5D,9CJCtl,F>|L8AÑÇt6ÃÈJ

F,4ýU1Ñ¼C8AÑCR××

Ä 5Åû µNþ™-Ã0mhÃRÑ5Ñ1yfÈ

Aþ1Ñ,L8AÑCR×1Ñ,CR×-()þ1Ñ,=<L8AÑ6

[1ÑÈ[AcÈ>|AñÇt×

Ä 6ÅÉÈ8AÑ8<ÊÈÇ+Xö

8AÑCR×j8ü1.9B,Y,ÈÇ9FC8AÑCR××

Ä 7ÅÑ-“×

Ä 8Å÷F28Ñ,ÉÑÇ8AÑ-NÍ+cC]Ã¼0!,é

18É8AÑ8<Êý,ÕÃÑÇ8AÑ5

Ÿ È8AÑ-NÍ+cC]Ã,!×

Ä 9Å>|L8AÑJAÑ1ÇFfL8AÑCRÑAÕ

Ä 105Ff ÃÕÕ ×

Ä 11ÅÛl9ÉÃ8AÑ8<ÊÈ|Ÿ

ÛMbýÑ

Ä

0ÛMbJ ÀAÑMb ×

Ä 139ÅÉ8AÑ8<Ĵ4Ê8AÑf,6G:ÀLô

AÑ-NÍ196GJ,8AÑf,ú×

Ä 149ÂÊ+cC]>C+cBÑ5ÁNĆhN© ×

Ä 15ÂÂÃ8AÑ8<ÊÊL8AÑ-

NÍ198/FG8ÎÑAÑ-NÍ9ÉL8AÑ-NÍ19ê

JV×

Ä 16 6

JV×

1i Y5v=

L

Ä 1 8AÑ8<ÊOx 8AÑ8<

ÊÑ8AÑCR××

Ä 2 8AÑ8< 8AÑ1Ñi -1Ñ

GL© Ci+X

Ä 3 L8AÑ,CtF F 8AÑ

8< L8AÑCR× Y,FPC W

, Aii ÷ 8AÑCt65,Y,ú

Ä 4 L8AÑ0ACtHC AñC 1y tpM0CV

g L8AÑ AñCÔCtH$1Ç

Ä 5Å FL L8AÑ-NÍ19 ×

Ä 6 a1 ×

Ä 7 Ai 8AÑ8< YÄ

2i y5v=

L

Ä 1 CS,Í19 1Ñ8AÑCR××

Ä 2 0CL,1ÑL 1 UJjp 7C 0,8A,´

1J C6 OCSL8AÑCR×1Ñ

Ä 3 N ™ 0mh R 1yf

L8AÑCR× ÑL8AÑCR×>1 CR×ú<

,L8AÑCR×-( ) p1,Ñ<,L8AÑ6[A C 1Ç

6C A<L8AÑ(A5 tH BCAa1yM·(Â

)0ú

Ä 4 8AÑ8< Ç+Kö

8AÑCR×j8 1 B,Y, Ç9 Ñ8AÑCR××

Ä 5 a1 L8AÑ1A L8AÑ9 G 9£

Añ

Ä 6 A 8AÑCR×,CtHC A AñC 1y tpM0C —

É8AÑ8<Ĵ4Õ6ÇCt7ÈB$1Ô

Ä 7Ĵ8AÑvJ0ÈFH8AÑ8<Ĵ£

ÊÈX8AÑ0ÊMbĴÇ Mb×

Ä 8ÂhÑÃN L8AÑCt×ÕÃ L8AÑ-NÍÕÃ L8

AÑ-NÍcC]Ã!×

Ä 9Â>L8AÑ1ÑÕÊMbN®

Ä 10Â8AÑCRÑAÑ]ÕÕ È

B$1ÕGÑ,FŨ9É8AÑ8<ÊÈ>|×²

Ì9Z|É8AÑ8<ÊÈ|jÈB$1Ñ÷¶

F2ÍX

Ä 11ÂL8AÑ1ÑÃÇÑ(CtÉ 15¤

:×

Ä 12ÂL8AÑ-NÍ9ê¼

Ä 13Å 9ÊÈÇ¼1Õ)×

Ä 14ÂÕ7F9ÊL8AÑ-NÍ9L8AÑf

,ÇN®

Ä 15ÂÃ8AÑ8<ÊÈL8AÑ

-NÍ9ŸG81Õ8AÑ-NÍ9L8AÑ-NÍ9

ÂY×

Ä 16ÂÃ8AÑ8<ÊÈ1ÕÇtFŒ

Ä 17Õ8AÑCR×$1ÕL8AÑCR×,1ÑÃ

)ÕG}×

Ä 18ÑdÃ0F65>É×ÊAñJ

K&J--1ÕjÈ FJ.1Õ×

Ä 19ÂÿÉ8AÑ8<ÊÈL8AÑCR×aÃÇS+È

ÇS+=F0+6<L’×

Ä 20ÂÈ1Õ8AÑ8<ÊÈ|8,ý

ÑÝÉ8AÑ8<ÊP@8AÑCR×jÂ8AÑ-

NÍ9Ÿ,A1ÕF-×

Ä 21Å┼+Ox,L8AÑ-NÍ19ê,A1×

Ä 22ÅÀAñJÉ8AÑ8<ÊÇyÑ

9ÅL8AÑ-NÍ19ê

L8AÑÇt6519L8AÑ-NÍ>|jÉ8AÑ8<Ê

AÉ8AÑÅ Ct658É8AÑ8<ÊÇ8AÑ-NÍ©

L8AÑ-NÍ19É8AÑ8<,8#½L8AÑ

B,L8AÑ-NÍL8AÑ-NÍ19É8AÑ8<ÊX

É8AÑ8<ÊM1©F1jÀ×

<02« ¼L8AÑ-NÍ§<1y,8#,Å

1ÃÃÊL8AÑ-NÍ19ê

sY5v=LÊ

Ä 1ÅÛL8AÑCR×f,ú×

Ä 2Å6G$1Ç,1L8AÑCR××

Ä 3ÅAèÈ65+cBC┼9,L8AÑ-NÍ×

Ä 4ÅÂL8AÑ-NÍ19M65LL8AÑ-NÍ19

Ñ×

Ä 5ÅF65#>ÎL8AÑ-NÍ19ÈL8AÑ-NÍ19

ÑN©|>ã×

Ä 6ÅL5F65=f0ÂMb,L8AÑÇtÉ

Ä 7Å"ÕÇtFŒ

Ä 8ÅÂÃL8AÑ=j8#,ú>|jÉ§

AÅF">ñ×

Ä 9ÅÀAñJÉ8AÑ8<ÊÇyÄ

2ÃÃÊL8AÑ-NÍ19ê

yÑv=LÊ

Ä 1ÅÔL5B+FÉ8 AÑ8<Ê$1yÛMb&

Ä 2ÅÂtL8AÑ×ÈDÑL7™kTL8AÑ

,ÇtlkÅtä18>|ÅtNL™

Ä 3ÅL8AÑÛMbÂ|sY¼yÑ

Ä 4ÂLδAÑ+cC]hNÉδAÑ8<ÂþÂCi+×

Ä 5Ø9,LδAÑ-NÍ3ÞδAÑF65ÉδAÑ8

<Â4/9LCS+×

Ä 6Å9LδAÑÉδAÑ8<Â#,µ

Ø

Ä 7Å+Ox,LδAÑ-NÍ9ÅI×

Ä 8ÅFKδAÑ BÔE÷0]+9ÇÇ×

Ä 9ÅAñJ,ÉδAÑ8<ÂÇÑ

ÉδAÑ-NÍ9LÂÞ;0¼

1AÑ9AÑ9¢@AÑ9ê

8§1AÑ9ÂÑ

9¢9§1AÑÍÄ

LδAÑ-NÍ9AñjXδAÑ5Oþ

LδAÑ,FM0NÍ9A0ñj,A0ûF

Ä(1¼ AñJ,Ê>|Ä

ÖÂ»a

1ÑFM0Ê»a0,ÅLδAÑ-NÍ9Ê

v9ÉÉδAÑ8<Â4ÇLFÖ

Ä 1ÅÉδAÑ8<Ê

Ä 2ÅÑ×

Ä 3ÅÑ

Ä 4ÅLδAÑFE

Ä 5Å3ÑÑÕ7ö FQK0≏Ñi ×

Ä 6ÅδAÑ2[×

Ä 7ÅδAÑ>|δCt×1ÅAÑ,8¦×

Ä 8ÅδAÑCt-7Å3Ñ1‡×

Ä 9ÅδAÑ-NÍ9Ç×

Ä 10ÅÑF1ÑLδAÑ-NÍ9Ñ×

Ä 11)Ê.8AÑ9L8AÑk-NÍ 10%:[Ä 10%Å8AÑ-NÍ

,L8AÑ-NÍ19ÃÑF1ÑAJL8AÑ-NÁÑÊ,

;<å<0>M20L8AÑ-NÍ19ÍW×

Ä 12)8<{Yy¼Ñ+OGJN®

Ä 13ÃÑ8AÑ8<Ê]-AñJ|ÃL8

AÑ-NÍ19J,W>Ä

2ÃÑ8AÑ8<Ë|Ô3|D)L8AÑ-NÍ19

Y,ÊLÑY¡Ä 1ÃÑÑ08$

iÈM00L8AÑ-NÍ19ÑÖ

Ä 1ÊÑB3;L8AÑCi+X×

Ä 2Å3L8AÑ,+cC]Ci)B3CCi)· K0÷Ñi F$Cié

? Ã3-NÍ2[AÏž ×

Ä 3Å,ÃOÖ<)É8AÑ8<Ê>|i×

Ä 4)É8AÑ8<Ê,D)L8AÑ-NÍ19Y,ÊLÑY¡

Fi=É8AÑ8<ÊYy¼++OF×

Ä 5ÃÑ8AÑ8<ÊM00L8AÑ-NÍ19W

J,|Ä

3ÃÑ8AÑ8<+Ox>È 5 50)L8AÑ-NÍ19C÷y%

200F65L8AÑCt×Þ¼ 50007s)È8AÑ6iL8AÑ

8<,4Ê14|D)M00L8AÑ-NÍ19ÑÄ

JÄL5ð

1ÃÊÉ8AÑ8<Ê4ÊÈ8AÑ-NÍ19W

J+a1ÑLÄ

2ÃÑÊÊ=7-0ka1ÑÄ

3ÃJ9L8AÑ-NÍ19J,È1Ñ

M'AÑÃf`M'AÊ§ 10ÊM|Mż

1ÑÃÊ,ÑMÊ§ 60µ×1Ñ

ÊLÃJ9,Ãa1Ñ>|LÑM'

Ê§ 60µ1ÑÃÑ8Ä

4ÃL8AÑ-NÍ 10%:Ä 10%,ÅL8AÑ-NÍ19â<0›N©

ÞMÞ0L8AÑ-NÍ19âV1ÕMÀ1ÕÄ

ßf`MÀÇ§ 10ÞMÈzAJL8AÑ

-NÍ19ê¼ÑÉ;ÅMÇ§ 60

µ 0×1ÕÊLèL8AÑ-NÍ 10%:Ä 10%,ÅL8AÑ

B-NÍ19ÃJ9ÞÂ1ÃMÀÞÑ

f`MÀÇ§ 10ÞMÈzAJL8AÑ-NÍ

19ê¼ê1ÑÅMÇ§ 60µ

0¿1ÕÈÉÂ8Ä

5ÃL8AÑ-NÍ 10%:Ä 10%,ÅL8AÑ-NÍ19â<0›N©

Þ0L8AÑ-NÍ19ãV<1ÕÑ-=L,ÈL8AÑ

>L8AÑ-NÍ 10%:Ä 10%,ÅL8AÑ-NÍ 198s8>|LÈ

8A} 30ÕAñJ7xÆ8AÑ-NÍ19â>|L.L8AÑ-

NÍ19ÅÈÕÑ8ÈÇk.Ä

6ÃL8AÑ-NÍ19AJLCOCSF9.ÊJ&Ä

s,ú Ä

9ÃL8AÑ-NÍ19ÅFJ.&J.AJ.ê

10ÃL8AÑ-NÍ19ÅÄA0} 30ÅÂ

Ä8AÑ-NÍ19ÅJ.ÄAE>þ0

Ä 1ÅA0,&AP×

Ä 2ÅAÑJNÃ0¿ê×

Ä 3Ås]L8AÑ-NÍ19ÅL8AÑ-NÍ19ê,úAà

×

Ä 4ÇÅñ,Âv=LÕDÊsLÆ

9xOLÇyÃ1E&×

Ä 5ÅÑA63+ê63++eB×

Ä 6ÅNA55N7,&×|,5×

Ä 7ÅM0FJ.,NÄ

2Ã÷FJA0JF>|>âÈaJAL&AÞJ.]

X88ÈJA0J,ã9xÖ

Ä 1ÅAL9É8AÑ8<4ÊÛJAÞJ.>ÈX 2ÆE

F5ã-(£jW

Ä 2Å9L8AÑ8<4ÊJ.1ÌÑLĵ1Ñ

6ÅÂÊM>ãAÑF>|--ÄAL3ÌÑ

1ÑĵÌ1ÑÅj--9JAÞ FJ.ĵÊ

-NÍ19çM>ã1Ñ1ÑFJ.=ÐM>ã

,ÈyãË

Ä 3ÑĵMFşĉ>§MĵÈ8AÑ-NÍ

19ê19,L8AÑ-NÍ=X,ú«AL8AÑk-NÍ,64

[64Ä9êĵMFşĉ>§ML8AÑ

B-NÍ19ê19,L8AÑ-NÍX,ú«AL8AÑk-NÍ,64

0ÈXL8AÑ-NÍ190&$ 3Z>Ã 6

ZÑNGĵL8AÑ-NÍ19Äý L,L8

AÑ-NÍ19Ä>960[Ä960ÅL8AÑ-NÍLö

8AÑ-NÍ19êĵMFşĉ>§Mã

Ä 4ÅF 1Ä 3ÅÑ©ĵMĵL8AÑ-NÍ19F>˜

§M,6ÊÂ19L8AÑ-NÍ,A§Ã

M,6ĵL8AÑ-NÍ19ê19L8AÑ-NÍ,AL8AÑ

B-NÍ19ê6ÅĵÂAã1ĵÊ8AÑ8<IAÞ

FJ.,ÊL8AÑ,«ĵAà(1XÄ

3Ã>0,ĵÈ8AÑ-NÍ19XÖ÷+X5Ã

+eBÃ1y|MXĵF65)ĵ2MXĵ(58,0È

JA0ĵ0JFJA0J,0F>|8AÑ-NÍ19G÷+X

M5Ã-eBÃF>|>ĵaJALãX

AÞJ.]G>Ä

4Ã>0,ĵ8AÑ-NÍ19G÷+XMFMŽ

-Mĵ3]L8AÑ-NÍ19V|>ĵÈ

G÷+XM5Ã-eBÃFĵAÞJ.]G>Ä

$8Ä

Ä 4ÅÑE÷0,Äaæjñ1ÈF1Ñ]VÈ

ÅÑxÄ

2ÑJA0J

KJA0J,ÅÑ+aVL§,T=--XÑ

§>Ä+a1ÑÈj1§>Å+F>|AÑa

æj,AÑE÷0,ÄÈF1Ñ>)M>ÄÑ

/F>|--;ÈjAÑ5Ä

ÅOx>æ

L0AÑ-NÍ19ÄAÄFJE÷Ç§

5ÑAñ

J7xÄ

L0AÑ-NÍ19ÄA0>FJE÷Ç§OxÄ

L0AÑ-NÍ19ÄA0+OxÇ§

2ÑÄ÷

+KJAF>|>L0AÑ-NÍ19ÄÑ6æñ

æjÄñ1y0<æ

1ÑÄL0AÑ-NÍ19Ä+Ox,L0AÑ-NÍ19ê

JAÄOx,L0AÑ-NÍ19ÄA)L0AÑ-NÍ19Ä

1ÑÄÑ94Ö

Ä6L0AÑ-NÍ19V

+aÑÄ0Ã

>Ry_Ð+XG6È8$(£

µF,È>1Ñ08þÐG6

F>|iZ3ÈM00L0AÑ-NÍ19ÑÄ

9ÑL0AÑ8<,4+aÄ>L0AÑCt×,$1Ç

0ÄAÑ£

1L0AÑ8<È8<4Ä,L0AÑ-NÍ19

ÄAFJE÷,NÄL0AÑ-NÍ19ÄAFJE÷)Ä

ÆL0AÑ8<4Ê4,L0AÑ-NÍ19ÄAFJE÷,´

NÈ©

+a1ÑÄ?ÞAñJ7xÄ

`Lf6<=7-&$1QL(Ä&

$1Çi+X

$1Çi+X LöAÑCR×$1Ç 4&>|LöAÑ$1Ç÷0]+O,p9

8Ci+$1Çi+XaLöAÑCR×$1ÇxLöAÑCR×]Ä

LöAÑCR×$1Ç×,6G}

LöAÑCR×$1Ç6G LöAÑCR×$1Ç,G×

LöAÑCR×$1Çi+P0>h$LöAÑjÑLöAÑ

-NÍ19,LöAÑ-NÍ>|6GÄ

LöAÑCR×$1Çæ

$1Ç÷0],9GyLöAÑCR×$1Çÿ §AñÃ

OCWÑtl,´ JAÑÑaÕ

-AñJ7x|Ä AÑCR×$1ÇLöAÑCR×$1ÇAñ

-J7x> 5aLöAÑCR×$1Ç>|æ ÈöAÑCR×$1Ç

4$1ÇXE$1ÇwXÕ

:: Ä

LöAÑCR×$1Ç

LöAÑCR×$1Ça1Ñ 15Ä

Ã@

4AÑAÑ£

07Ä

9

94ÕCKNÄ

A6OL5ÑÄ8,6|CSÈ5ÃCS

`>|LöAÑ8<SÑLöAÑ-NÍ19,3#,Ä

ÉöAÑ8<Ê+ÑÄE

LöAÑ8<,ñ`At65Ç

AÑ@651ÑÃ

jp¼UJjpL5Ä

1\¼ G6 ÅAÑÑ

0ÅÑ

ÖÅ5

=0 Ö-LuH=6Ñ9Le

¼pÖ2MLcj*LFW‡ 1 -ChÖ 2 × 27 rú 28 r

ôpÖ2MLcj*LFW‡ 1 -Ch 3 O B × 42 r

Fb5F.1Ö 100020

£Ö Ë

@Ö 1995 ¤ 7 8 31

Åt1ÑJÑ-j‡ [2007]196 '

4ó ÷ 6Ñ9Le

¼tÖ 230666.9 7Ã1

5OLÈ54ýU

4ýU93ÖÅ1(©ÅÑ1FJ6ÅÑ>|6Ñ

oJh(ÅhýJh,4ýUÑÅ1FJ6ÅÑ1(©

6ÅÑ>|6ÑoJh(Åh¼Jh,8:UJÑ9Ã

Å1FJ6ÅÑ1(©ÅÑ>|6ÑoJh(Åh

¼Jh,K0JÑÅ,C$Ñ×ÑG4ÅC]>8N®

L×Ñ=¼tN®×3ÅtN®|N®JÑÅw×Ã

F1JÅvÅt1J,FwCt×1Ñ×ÅJ6×0ÅCt ×1Ñ

6×ÅAhJÑqÅ¼t=½JÑÅ0H=½×q

ÃhÅtHK0×ÅCÕLÈyÑqÃhÅt

H1ÑÅH=½jÑÅÑN©È

4ý(GL©Å4.ýU#Ã

ÅÑ

=0 ÖAK&|6Ñ9Le (10 ÖAK&|)

pÖ2[H=¼‡ 25'

ipÖ2[L)2W‡ 1L' 1˩

Fb5F.1Ö 100033

Ë0`-0û

@DÖ 2004¤ 098 17

H1JÑ -AñJAn‡ [1998]12'

4à÷6Ñ9L(e

ÆtÖ`=)M&Æ6¶Lvs¤

5OL€54yU

4yU93ßfeñ×n.OÃÕKÕCgñ×6-Ŧ51Ç

6/ŹCd)à>|H=jh×6>|6K0ojh×

tjhÄ=jh×pJO×ŕF'w×pK&|JÑ

ËXñXfhN6LJÑËÑ=Ñ4ŷ

-K&|J--1Ñj1y-1ÑL,OÑ

ÃÑ1ÑL,$JÑÃ

1)Ñ5Ã

0Ã5ÂÉ8AÑ8<,4)L8

AÑCt93At)BF>|-É8AÑ8<Ê.4Ê8AÑCtNþ

lFAñF97,É5Ñ1A,ÍAtñE

1Ñ+X2+5)L8AÑLuAt1&É8AÑ8<ÃÃñ

hF97,4Ê>|--ÈXy,NE>|hÄ

L8AÑ,Ct93kj98M=Ñ[Ä

jÃ=jÑjôÃjÃ Ejh[Ä6/ÊEœ ' j

h ÅjÃ h Ã|/Ã=ÇthÃuO=ÇthÃO/žyjhÃ

Ct×1AñjÃC]ÃJÃ&|h5AñÃh|ı

K&|hÃOCÃW2jÃH1yÈ]-AñJ

qL8Ct×1ÑAÑCt,H=§ (vNk8]-AñJ-(Ê)Ä

L8AÑ=-6Ñys,2Ct×Èð6ÑcC]6Ñ

v19EjhE6p\6@1y6NC§ 15

ÔÅ

#-1Ñ¬qL8Ct×16ÑAÑÇt¦JX

>|F20¿È ¦4Åt93Å

¼ÿ8AÑ8<,ÔF

B3OL€>|--Ö

Ä 1L8AÑ)jhCt×,Ct»¼8AÑCt×,´ 80%×

Ä 2Ô4K'jOC84Ö05d4¿ÔAH>È

=¼8AÑCt×ð 5,ÅHF65`O%ó]hÈà

H=551ÇHÅHÄcC]h1y×

Ä 3L8AÑ190(e>|,Ãñ2l=CE÷L8AÑCt×ð

l,´ 10Å

Ä 4L8AÑ16ÑD2Ñ1,ÇL8Ct×16ÑAÑ1

90 (e>|,ÃñÈCE÷BAñ,´ 10Å

Ä 5L8AÑÅt¾0ï,ã42Ct×1Añ,ÈÇ

CE÷L8AÑCt×ð,´ 10Å

Ä 6L8AÑ19,ÇCt×1Añ2l=ÇE÷L8AÑCt×

ð,´ 20Å

Ä 7L8AÑ19,<0 (7<0+X×[ )Ct×1Añ,ÈÇ

CE÷BCt×1AñQ,´ 10Å

Ä 8L8AÑ16ÑD2Ñ1,ÇL8Ct×16ÑAÑÅ

Ct¾0ï,ã42Ct×1AñÈÇE÷¦42Ct×1Añ8AÑ

Q,´ 10Å

Ä 9L8AÑÅt¾X×[Aå×j BBB: ([BBB),Ct×1Añ

lL8AÑ19Ct×1AñOHKy4×¦=¼Åt7È

Xå×ÐC§ 3ZG*

Ä 10L8AÑF•K&|L$J2jF>|jhC],CtH%Çµ

E÷L8AÑCt×ð,´ 40%È•K&|L$J2jF>|jhC],0KŌL€

j 1ÈhC]`O>=O×

Ä 11Ľ8AÑCt¾jOC,Ã%CJ,L€Ö

Ä aĽ8AÑXÔ4È9,ľjOC84ÜĘÇ

CĘµ÷L8AÑCt×Ò´ 15%×

Ä bĽ8AÑXÔ4È 9,ľjOC84ÜĘÇµ

E÷L8AÑ19,ĵhk2l,´ 30%×

Ä cĽ8AÑp19,ĵhÄ[`OØóĵh2Ľ

ľjOC84ÜÄÑ-Ñ%8AÑCt×,´ 80%×

Ä dĽ8AÑXÔµÄ5ĽjOC84(Ô

HNĘÇµ÷:0ÔL8AÑCt×Ò´ 30%×

Ä 12Ľ8AÑ1ÑĚDĬÑ1,Ĝ0nL8Ct×1Ñ

AÑ (50nL8Ct×1ÑAÑ4ÑnO,Ô0nL8Ct×1ÑAÑ

B)190a2(è|,ĘJ6ÑĘÇµ÷ B:2(ĘJ6Ñ´

15%×1ÑĚDĬÑ1,ĜĈt48190a2(è|,´

ĘJ6ÑĘÇµ÷B:2(ĘJ6Ñ´ 30%×

Ä 13Ľ8AÑkÕtĘĈt×,2l8AÑĘÇµ÷L8AÑ

Ct×Ò´ 15%×Aĥ2jØ(6ÑĘ8AÑĈQØy1Ñ

6Ę,3P8ĬL8AÑ=18BĽĘ1Ę-kÇĵW

L€t×,Ĉt×

Ä 14Ľ8AÑ>/2AĥCt1Ñĵ-AĥJAÔĵjÔ

C)(F6C]ÔĴĈtCĔĽL8AÑ8<4Ö Ê

,Ĉt93$08$×

Ä 15Ľ8AÑCt×kl=CĘµ÷L8AÑCt×Ò´ 140%×

Ä 16ĘAĥJĘ8AÑ8<4ĘĈtL€

fÄ

L:F 1Ä 2Ä 9Ä 13Ä 14ÑĘÈĥÕC2y#

Ãĥ>|ĘĽ8AÑĈQØy1ÑĘ,3P8ĬL8AÑĈt

»18:F ĈtĴĘÃ 10ÔĘ>|B3È-

AĥJ(CF9ĘÃ

L8AÑØG>|OCÃĘ1ÃC(W0<aO

[illegible]

1ÕÑ

0ÄÕ1Ñ|1Õ|CSá>|hÈN51Ñ

1Ñ8AÑCR×0A18AÑCR×,CtHCgÄñCg1yÅtpM0CV

gÄ1ÕAÑ,L8AÑCt×1L8AÑ-NÕÃÕ

6$1Ç(ÃMb¼L8AÑÅtFCy>|jÄ

1ÕaÕZL8AÑCR×ÃL8AÑCR×Î|6

CVÕ|Fu&>|1ÕCtHB7ÑbL8AÑÅtÝy

FýÊ8AÑ8<ÂÊ

M'

FJ.1ÕO4ÑFJ.>Ä;M51Õê

B$FÉDL|ÂLÉ ∂

ÔL|ÈsL,FJ.N©>|=ÈÑ

G$1Õh>|Ev=LÇCtÍÕ1ÑR

×,ÕÂ=1Õ|Ä

9ÄÕa9GF3|ÂAñJÈJ

.1ÑO4Ð45ÕAñJÑN+aÈÃ

LkP)ÃÂ|--$ÈG÷

jÃ1y@F>|9

x--ÈUGF4ÿÕAÿi,1ÕÂAñJÄ

9Ã L8AÑ CR×,1Ñ

0ÄAÑKÑ

1.L8AÑCR×)0ÃÑCR×Ä

2.1ÑN8AÑCR×Ä

3.1ÕÉA1L8AÑCR×,CtHCgÄñCg1yÅtpM0CV

gÄ

4.1Õ|1Ñ<L8AÑCR×6[A5CgÈL8AÑCR×,´

¼)0Ä

5.1ÕÉ8AÑ8<ÃJ4ÊÑ8AÑCR×9(©

6|vÃÂyÕê

,7ÈÇ>|F+Ã6Ã

6GL8AÑ,+Ct×Ä5[1ÑAñ,Aa51ÇL€S+(e

51ĵ@Ô0gK&|FÔ /,A51ĵĵÔCiŽ1Ç

CiĈy5ĉÔi1yCi+Ä

6.)ĵL8AÑCt×+O,ĈCt×Àa1ÑCOCS>9Ź

ĈCVFJ.1ÑLL8AÑCR×ÑEL8AÑCy1Ñ

ÀJ.1ÑG÷Ú>|ÉÄ5L8AÑCR×FPçÈÑ

ÉOCSA9ĵ-L8AÑCR×,ÃĵÄ}

8È)÷ōCS+Ä

7.LÅ8AÑ8<ĵÈÈÑÇ9ê

1Ñ8AÑCR×Ä

ÄÅ8AÑK&|Cy,00ÀÑ

1.1ÀÑ8AÑ,÷yŽUJj00L8AÑ,K&|CyÈ

ŽĈ8Ĉ7ÈCtHLÀ8AÑ,K&|N÷Ŷa#a1Ñ

1ÑÄ

2.L8AÑK&|Cy,00ÀÈÑ%CāL8AÑJ,Ñ0Ä

1ÑÈ÷çOL8AÑ,÷y00û|K&|Cy×ÈÇX

L8AÑ,÷CyF>|L8AÑJÑ,ñÄ

3.L8AÑK&|Cy,00ÀÑÄ8K&|J--1Ñj´ ,9ÑÄ

4.Ĉ8ĵÑUE÷1Ñ+ÇyÈL8

AÑCt×,Ä

9ÄÅ8AÑAĥCy41ÇHCy,00ÀÑ

1.1ÑAĥ,A51ÇLCS+ĵL8AÑ001ÑL8

AÑ6„,ÀĥCyÄ

2.L8AÑAĥCy,00ÀÈÑ%CāL8AÑJ,Ñ0

ÀÑÈ÷ÇF4yĉ8EÀÈ8AÑ,÷AĥCV

gÈÇX8AÑ,÷CyF>|L8AÑJÑ,ñÄ

3.L8AÑAĥCy,00ÀĥCy1Ña1ÑOCSÈyCt×,´

1Ñ¼ F+Xa1ÑCOCSÄ

AĥCy0gCi+a1Ñ&>|Û ,ĵ1Ñĥ:U> ,1ÑA1Ñ

ÉF1Bĥ7 ,6ÛgCiL8AÑ1ÑtHCy]F1ÑÄ

1ÑÑ+a1ÑÑ(ÄÑhÃ&|ÔfiAÂy9'Añ

C]ÈAÈ1ÑÑÄÑÑ+a1ÑjÎLu

9x×fF1ÑCt×=ŏCS+Ä

ÅL8AÑCR×9ÇGyW,1Ñ

>L8AÑCR×9ÇGyW,1ÈÈa1ÑCOCS+a1ÑÈL8

AÑ1Ñ,ÅL8AÑCR×9ÇGyW,8[+a1ÑÑÑÃ

LÀÑÂÑÈL8AÑ1Ñ,>L8AÑCR×9ÇGyW

<5v=LÈ8AÑÑÑL8AÑÂMbAL8AÑÅt

JÑ×+O,GyÑÑÄ1ÑÄÑA4190-ÿ

ÑÑÄyW1Ñ8GyW-P-O51ÑÑ

9ÑF1E1ÑÑyW,1ÕLf1ÑÑ

15ÑÃ -:,ÑÑÄ1ÑÑe,8<

=ÄyFÄ<4Ô3Ñ<ÈÇ0+Ä

Ã LĕAÑ Ct×ÑÑÇ=h

ÖÅAÑÑÑÑÑ

1.L8AÑCt×Ñ_L8AÑCt×klÇOj>,HNÊ8AÑ-

NÑÑÑL2ÈL8AÑCt×Ñ,L8AÑ-NÑ‰

NÇyAÑÇž 0.0001sÑ1\ 5Ñ=ÂÑÑE

ÅÄ

1ÑÑAÑÇ8AÑCt×Ñú 42« L8AÑ-NÑÑ

ÑÑ

2.1ÑÑ)L8AÑCt×`lÄ1ÑÑÉ8

AÑ8<ÑÑFÑÑÑ)L8AÑCt×`l>È

6L8AÑ-NÑF1ÑÑÑhB>È1Ñ)FaÄ

ÑÅAÑCt×`lÑÑ6

1.`l)B‘

L8AÑp9,´ 6ÑÄ jhÃOC8ÑÑ&|ÑÑNÃ

ÅÃt1yCt×ÇOjÄ

2.`lé

L8AÑp19,Ctñ)ŸF>|`l Ö

Ä 1ÅñÔp:2,9'Añ,˚l

1Ôp:2,9'Añ 56ÑyÅ |HX AñÔp2(|

,2ÄÅ×`lÔ,È0FÔ>4)¥OGŸW

FFAñ>|jŻOÅñl,GŸ¥FÔ,2'

ÄÅ×0FÔ>4)¥O¶GŸFAñ>|j÷O

Añl,GŸ¥32lCtñ)ã|2GŸ3PÈ

B30FÔ2Ê× Ôp:2Ô,Ejaf-'

ĵEÄ

2Ôp:2ÔF2(|EæÈ=[sÊ,ñÈ9`l19é

`ljË(Ä̈Ÿl5>|`l×

3Ôp:2ÔF 2(|EæÈ[sÊ,ñÈ9`l19ě

ljË(Ä̈Q`lF9ÆlF>|`l×

4Ôp:2=¥Cǎj,9'AñÈ÷+X9ÊÄ

Ôp2j2(|EæÈCt×1AñÈ÷+X9Ê×

5)ÄÔp2j>|Z2FZ(|EæÈjh)¥Cǎj,õ

¥Cǎj:4Ÿ33;ÛL,Łp×)¥CǎjÕ

Z->˜lŸĵjÕ>|B3:ÄÔ,œ

Łq×)¾2j¥Ø2j¥QÂ,Ê÷+X9ÊB3)¦

ŁpÄ

Ä 2ÅØ0æ>|Z,jhÈ÷+X9Ê°

LMAÑŸĵ@Ä

Ä 3)ÅK&|L$j:=[s,ÊÈ1ĕ19ěj´

Ë(Ä̈Ÿlð)ÄK&|L$j:[s,ÊÈ—

19ěljË(Ä̈Q`lF9Ælð³Ä

[Ctè,Ê,ñÄ5)ŸŻ|s̄

,9K—p)ÄF>|`l)ÄK&|L$jZÈ19ělj

Ÿl,jhX|Y)>¼× 2jY)=Xn2Z

É$–

1.ƑL8AÑ-NÍ& 4}µ ([1\ 4})+OKIB˜L8AÑ

B-NÍKIB×L8AÑ-NÍKIB4J

QÑ÷8Ć,Ú ba F0WKIBÈîL8AÑ-NÍ

ĝ´ 0.25%KUÇÑAñJ7x×KIBÈîLö

8AÑ -NÍĝ´ 0.5%Ä+OÃAÑÇKIB-a1Ç

COCS4Èa5L8AÑ-NÍ19£8AÑFP@A a1Ç>|

CÌ9KIBsA-Ã

2.ƑL8AÑ-NÍAÑÇKI5L8AÑ¼8AÑ-NÍ19ÈFP@

aM0F>|CÌ4LuÅ|ÇS+4ž

AĈ9ħF>|CÖ

(1)L8AÑ,L8AÑJAÑS+ê a1Ç-ÈL8AÑ9£

JAÑN4Ky:p:u6AØĉÈ=7-EÇ@8ÇØ

ÃÞ|Èa5L8AÑ- NÍ19£8AÑCR×FP@aÈa1ÇCO

CSCÄ

(2)91ÇAÑÇL8AÑ-NÍ+a1Ȃh.ÃĈÈ<Dˆ

1ÃAÑÇ÷0*yÅF1ÇMB$L8AÑ-NÍKIDFP

@8AÑ-NÍ19ã,At65FL8AÑ_

CÌLuAÇt65FL8AÑ_CÌNÍÇ>1ÑÑ

Ci¹Ñi,48ê(ÅCS+Ä

(3)¹ÇÑL8AÑ-NĝˆAÑÇ·JQGÃAÑÇ

ħÈ=7-EÇ@Ç=7-98L8AÑ-NĝÈ

1Ç ęAÑÇ)FaÈa5L8AÑ-NÍ19£8AÑFP@

aÈa1ÇCOCSCÄ

(4)+a¹Ç,KIBÃv=L£8AÑ+cC]FCHNÍ

1ÿÅ<,8L8AÑ-NÍAÑÇKIB6<ECȘL8AÑ-NÍ19£8

AÑCR×,áÈa1ÇCOCSCÄ

3.1Ç£ÑNa¼83+5A15<×+O,ÃAÑÇLÇê

AÑÇJä

4.Ƒ Ĥ65-1ÑL9ÞJ9

FJ>|£yÔ8AÑ-NÍ19Ÿ,¡ÏF>|•

vÄ

Ä,õ

1.L8AÑÂtp#Añ /OCÔ2jFw£wF¦

ŒJ&

2.=Çt$ÕÃÃõL8AÑCt×l&

3.ĵ`lL8AÑCt×õ 50%:,Ct×ĵ3,ǂC2

jlDG÷+X¦8lKy4Ây1Õ0

8,$ÈÕÃA×

4.]-AñJÉ8AÑ8<ÂÕ,ĵÄ

Å8AÑJAñÕ

9-aĆL,ÂAñÕ|Ä

Å8AÑC,Ø0û

1ÕF>|L8AÑJAñ1,FfL8AÑCRÑA1Õ)0û `

AñÃÄ1Ñ8AÑ,Ç9ÄÕ4,ÑA4Õ#

ÖÄÕÕ4ĵÖ)=1ÄXIC,V

ĉ<ýL8AÑCt×õ,ÃÑ,ÈÕC,ĵÄ

ÄÅ8AÑCRÕ>,ÕFf¼h

1.CRÕ,5Ff

L8AÑCRÕ+a1Õ5FfÈÕhÄ

2.Õ=h

1Õ1Õ5Ff,L8AÑCRÕÈ>|)0¡=h)Ä=

1ÄÙ.1Õ,Ë>|B3Ä8ÄA

3.CRÕ,5Ff>=h&Â

(1)Õ,5Ff

1Õĵ5• 5ÕÕ,5Ff×ĵÖ

Ç§ 15Õ8AÑ,ÕFf×ÆÇ§Z

8¡Õ8AÑ]O,ÕFf×ÆÇ§Z¡Õ8AÑ¤

,ÕFfL8AÑ,ÕCRÑAĵ÷§AñÃC‹(

3ÃÑ>4ó

ÖÃÑ¿

\Aÿ08)ÉAP>|iÄ,ãÀ¦È

ú¢É8AÑ8<,E+0Ä8AÑ1ÑJ,Õ

-AñJ7xÄ

1ÑÄ4,õ

1.É8AÑ8<Ä4×

2.1ÂÑ0Ãl×F+a¦1ÑN8AÑCt××

3.1ÂÑ0Ãl×F+a¦1ÑL8AÑ1õs×

4.+OÉ8AÑ8<Ã4NÄ

9Å8AÑCR×,$1Ç

1.L8AÑCR×$1¢6)É8AÑ8<Ä4aÇ§ 30Z

@1¢2÷L8AÑCR×$1¢XAñJ,´-“

F>|L8AÑ$1ÇÄ

2.L8AÑCR×$1¢@8AÑCR×$1¢@a1ÑÃÑ

§Añ ÃCW -(1Ñtl,#A8ÑJ-AñJ7,Ê

4ô @8AÑCR×$1¢6÷+ÃE

3.L8AÑCR×$1¢6|CSL8AÑCR×$1¢COCSL8AÑCR×,´

1Ñ`ÑGJ,8AÑCR×$1¢F>|A

#Ö

4.L8AÑCR×$1Ç¿Ö

(1)É8AÑ8<Ä4aL8AÑCR×$1¢500Ñ

L8AÑ×

(2))L8AÑCR×jÑ>|$1A¸Ô

(3))L8AÑCR×F>|`l)a×

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(5)6BJA8Ñ)$1Ç>|FGAÑB8Ñ)$1Ç

§

(6)6$ 1ÇJ-AñJ7x|æ

(7))L8AÑCR×F>|6GÄ

5.L8AÑCR×$1ÇOL£ 6ZÈL8AÑp1Añ,W

`L£6<=7-§$1ÇOL£(Ä&

6.$1Çi+X

$1Çi+XL8AÑCR×$1Ç>|L8AÑ$1Ç÷0]+O,p

986Ci+$1Çi+XaL8AÑCR×$1ÇlxpL8AÑCR×]Ä

7.L8AÑCR×$1Ç×,6G}

L8AÑCR×$1Ç6GÈL8AÑCR×$1Ç,ÇM×

L'L8AÑCR×$1Çi+Ç5P0>h$L8AÑjÑL8AÑ

-NÍ19t9 ,L8AÑ-NÍF>|6GÄ

8.L8AÑCR×$1Çe

$1Ç÷0],9C-yWN&L8AÑCR×$1Çy §Añ

hÃC-WÇÑtl,´ JAÑpÑAÑpÈ

ÇAñJ7xL8AÑCR×$1Ç8AÑCR×$1ÇO

-AñJ7x> 5aL8AÑCR×$1Ç5>|e ÈL8AÑCR×

$1Ç$1ÇXE1-6$1ÇX

Ð Ä

9.L8AÑCR×$1Ç%

L8AÑCR×$1Ç%a1ÑA 15Ä

1¼ 0 G6 8AÑ9Ñ

16 8AÑ9 13 6Ñ

9 2

ÖAtÉ1 B

1Ã8AÑCt65)CÖ.

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=ÔE61)CÄ.

2ÃÅCtÅ L8AÑ-NÍ19FJE÷16519Ç ö

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16Ø+eBFB1651Ä

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1	[illegible]	[illegible]	2020-6-3
2	[illegible]	[illegible]	2020-6-8
3	[illegible]	[illegible]	2020-8-19
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5	[illegible]	[illegible]	2020-11-4
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