



PAKISTAN
MERCANTILE
EXCHANGE

PULSE

NEWSLETTER

ISSUE 25, OCT-DEC 2019

YOUR FUTURES EXCHANGE, THE EXCHANGE OF THE FUTURE



Pakistan Mercantile Exchange Limited (PMEX) is Pakistan's first and only multi-commodity futures exchange, which is licensed and regulated by the Securities and Exchange Commission of Pakistan (SECP). Shareholders of PMEX include National Bank of Pakistan (NBP), Pakistan Stock Exchange Limited (PSX), ISE Towers RIT Management Company Limited, ISE Financial Services Limited, Pak Brunel Investment Company Limited, Zarafrazgiati Bank Limited and Pak Kuwait Investment Company Limited. The Exchange offers a diverse range of domestic and international commodities and financial futures. With a sophisticated infrastructure based on state-of-the-art technology, PMEX provides a complete suite of services i.e. trading, clearing and settlement, custody as well as back office, all under one roof. PMEX's international affiliations include memberships of Association of Futures Markets (AFM), Futures Industry Association (FIA) and Memorandum of Understanding (MoU) with Borsa Istanbul, Commodity Exchange, Dubai Gold & Commodity Exchange, Dalian Commodity Exchange, Iran Mercantile Exchange and Baleranian Universal Commodity Exchange.

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Disclaimer

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PMEX STRENGTHENS TECHNOLOGY ECOSYSTEM



PMEX endeavours relentlessly to stay proactive in identifying and exploring how existing and emerging technologies can help in developing a robust futures market in Pakistan. Since commencement of its operations, the Exchange continued its efforts to modernize and strengthen its technology ecosystem not only to meet market participants' demand for high speed and high reliability trading experience, but also transferring benefits of leading-edge technological developments.

In this backdrop, the Exchange first and foremost upgraded its electronic trading platform by collaborating with MetaQuotes Software for deploying its world renowned Meta Trader 5 (MT5) front-end trading platform and passing it on to the market participants free of cost in 2018.

On one hand, this move aligned PMEX to global best practices and upgraded its position as a robust technology-driven multi commodity exchange, improving quality standard of services being offered to its market participants. On the other hand, the upgrading equipped the market participants with an advance, multi-functional trading platform that offers enhanced features. This includes a comprehensive suite of analytical tools with easy-to-navigate interface, charts & timeframes, indicators & analytical object tools and above all One Click Trading. Moreover, MT5 provides convenience to trade from anywhere in the world using desktop, mobile phone and web terminal-based platforms. Resultantly, MT5 provided confidence to the market participants and encouraged them to actively invest, trade and hedge futures at PMEX platform.

Having deployed MT5 as a front-end trading terminal successfully, the Exchange is currently in the process of transferring its middle and back office functionalities to MT5 platform as well. PMEX team also visited the head office of MetaQuotes Software located in Cyprus to better understand the cutting-edge technology for back-office functions. Deployment of this functionality will enable the market participants to perform their day-to-day operations with convenience, speed and reliability.

In parallel, the Exchange is implementing TeamWox, a multi-functional enterprise management system by MT5. With TeamWox, the Exchange will create a full 360-degree view of market participants' end-to-end picture of the journey and experience of trading futures at the Exchange. It will also facilitate the Exchange in personalizing communications, strengthening relations, quickly accessing information of market participants along with improving their satisfaction.

The Exchange has also integrated Finteca, a cloud-based marketing-data analytics solution by MT5, with its website. Moving forward PMEX plans to offer Finteca to market participants. With real-time in-depth website and app analytics, Finteca will help the market participants to maximize conversions from the top to the bottom of their funnel.

PMEX is confident that with the complete suite of services being offered under MT5 platform including back office, TeamWox and Finteca, brokers and their clients will enjoy a more enhanced trading experience that is at par with global standards.

PMEX LAUNCHES NEW PORTAL

PMEX has redesigned and launched its trade portal. The URL of the trade portal has been changed to <https://portal.pmem.com.pk/> from <http://trade.pmem.com.pk/>. The new portal features a contemporary design, improved functionality & navigation, easy access to front-end trading terminal, new Back Office (BO) and other essential information and applications.

The new BO has been designed to offer user friendly experience. It not only brings together functions of TAMS and CSR in one application for brokers, but also acts as a back office for clients, empowering them to manage all operations in a fast and convenient manner.

Following are the salient features of the new BO:

- No USB key dependency
- Secured login through One Time Password (OTP)
- Multiple browser support
- Mobile responsive design



- Clean, intuitive and fast user interface
- Easy menus for quick launching
- User friendly and fast landing page

The Exchange is confident that the new portal will enhance the trading experience of all brokers and their clients.

PMEX SIGNS WITH CLOUDASSET TO DIGITALIZE PAYMENTS & LOGISTICS

PMEX signed an agreement with Cloudasset on December 18, 2019. Under this agreement, Cloudasset will provide a unified digital transaction service platform to PMEX. This platform will be based on cloud native technologies that will seamlessly integrate all forms of financial systems, methods and tools to rapidly enable digital payments initiation and acceptance services.

Mr. Ejaz Ali Shah, Managing Director of PMEX, speaking on the occasion said, "We are delighted to collaborate with Cloudasset for digitalizing all aspects of payments at the Exchange. This will help our market participants to settle transactions in real-time and track credit and debit flows with end-to-end transparency and convenience domestically and internationally. We are confident that this initiative will boost the confidence of the market participants to invest, trade and hedge in futures commodities at a regulated platform."

Commenting on the occasion, Mr. Hassan Malik, CEO Cloudasset, said, "We are proud to work with the Pakistan Mercantile Exchange to digitize their global payments and the flow of funds. P3 global platform will provide real time



payments with international fulfillment and settlement making transactions carried out at the exchange and its partners faster than ever before. P3 provides PMEX enhanced control over costs with complex orchestration of payment flows extending their reach to new markets, international exchanges as well as domestic payment processing."

PMEX SIGNS WITH HASHMOVE TO DIGITALIZE TRADE & LOGISTICS

PMEX signed an agreement with HashMove on December 12, 2019. Under this agreement, HashMove will provide a digital multimodal logistic platform for PMEX, connecting buyers and sellers of commodities virtually anywhere around the globe.

At present, the Exchange is actively working towards developing Pakistan's first international online trading platform under the name of Global Trading Platform (GTP) that will show case local commodities to the global market by offering an end-to-end 1-window solution. The platform will enable the foreign buyers to purchase agricultural as well as non-agricultural commodities from Pakistan with convenience and confidence of quality assurance as per international standards. The GTP will cover: trading, storage, packaging, transport and export of the commodities with accessibility as convenient as a click of a button.

Mr. Ejaz Ali Shah, Managing Director of PMEX, speaking on the occasion said, "We are delighted to collaborate with HashMove for developing the digital logistic platform for PMEX to achieve the ultimate goal of selling of indigenous agricultural commodities to international buyers. We envisage that GTP will transform the local commodity markets by linking farmers directly to the international market, improve price discovery, induce transparency in commodity value



chain, reduce transaction costs and increase Pakistan's agricultural exports."

Commenting on the occasion, Mr. Sarfaraz Alam, CEO and Co-Founder of HashMove, said, "We are excited to see that our enterprise logistic platform has begun to contribute towards the digital economy in the era of Digital Pakistan. Congratulations to the PMEX leadership on being the pioneer in adopting latest technology innovations and we are looking forward to helping them in moving their commodities worldwide."

BURSA MALAYSIA VISITS PMEX

A team from Bursa Malaysia comprising of Mr. Mohd Saleem Bakac, Head of South Asia International Development and Mr. Vincent Chiew, Manager, Commodity Derivatives, Product and Market Development visited PMEX head office in Karachi. The purpose of the visit was to explore new business opportunities in the areas of mutual interest including market development, business cooperation and experience sharing.

Mr. Ejaz, Managing Director PMEX welcomed the team and briefed them about Exchange's business model, existing product suite and upcoming initiatives namely Global Trading Platform and listing of cash settled and physical futures contracts of palm oil.



UK AID, DEPARTMENT FOR INTERNATIONAL DEVELOPMENT VISITS PMEX

A team from UK Aid - Department for International Development comprising of Ms. Gillan Rogers, Team leader Finance Markets and Jobs Team Economic Growth Group and Mr. Waqas ul Hasan, Senior Private and Financial Sector Development Adviser visited PMEX.

Mr. Ejaz Ali Shah, Managing Director PMEX, welcomed the team and briefed them about the role of the Exchange in

promoting the indigenous agriculture commodities locally and internationally. He also elaborated on the pilot project of red chili and upcoming e-commerce platforms namely Electronic Pakistan Agriculture Market (EPAM) and Global Trading Platform (GTP).

The team thanked Mr. Shah and ensured their full support to PMEX's upcoming initiatives.



ADB DELEGATION VISITS PMEX

A delegation of Asian Development Bank (ADB) comprising of Mr. David White, Mr. Michele Parnell along with Mr. Afif Saeed and Mr. Ali Farid Khawaja visited PMEX head office. Mr. Ejaz Ali Shah, Managing Director, PMEX welcomed the delegation and thanked them for sharing insight about capital market reforms.



PMEX WELCOMES DAWOOD EQUITY LIMITED

Mr. Ayaz Dawood, CEO Dawood Group of Companies along with his team members visited PMEX to receive transfer of membership certificate for Dawood Equity Limited. Mr. Ejaz Ali Shah welcomed Mr. Dawood and his team and briefed them about Exchange's business model, electronic trading system, existing product suite and upcoming products.



AWARENESS PROGRAMS

Futures Training 101

The Exchange conducted eight (8) training sessions this quarter under the banner "Futures Trading 101". These sessions were attended by a wide array of potential investors from different walks of life. The training provided in-depth knowledge about futures trading at a regulated platform of PMEX.

The weekly free-of-cost training sessions are held on every Wednesday from 4:00 pm to 5:00 pm at PMEX premises.

Brokers Training

The Exchange organized a training session for the employees of Next Capital and briefed them about Metatrader 5, front end trading platform to trade futures at PMEX.



Sessions at Educational Institutes

During Oct-Dec 2019 quarter, PMEX organized awareness sessions for the students and faculty members of different universities and business schools. In Islamabad these sessions were organized at National University of Modern Languages (NUML), National University of Sciences & Technology (NUST), Bahria University, Iqra University, International Islamic University and Shaheed Zulfikar Ali Bhutto Institute of Science and Technology (SZABIST). Students of CECOS University of IT and Emerging Sciences, Peshawar also visited PMEX office in Islamabad. In Karachi awareness sessions were held at SZABIST and Dow University of Health Sciences.



The participants were briefed about commodity trading, Exchange's integrated business model, technology infrastructure and existing and upcoming products. To acquaint newcomers with commodity trading, the students were briefed about MetaTrader 5 Demo Trading facility, which is similar to the real trading with the exception that virtual money is used.



CIRCULARS AND NOTIFICATIONS

October 01, 2019

All brokers were informed that National Clearing Company of Pakistan (NCCPL) has made changes in Centralized Know Your Customer Organization (CKO) regime for brokers and their clients. Brokers were also requested to ensure strict compliance.

October 08, 2019

All members were informed that PMEX has suspended the Membership Rights of M/s. DMC Markets (Pvt.) Limited with effect from October 01, 2019 due to violation of various provisions of PMEX General Regulations.

October 09, 2019

All brokers were informed that the Exchange has revised the Standardized Account Opening Form (SAOF), consequent to the implementation of Direct Funds Model and other regulatory changes. They were also advised to use the revised SAOF for the new clients with immediate effect and also regularize the same for their existing clients within 90 days from the date of issue of the circular.

October 30, 2019

All brokers were informed to update their internal Risk Assessments in line with Pakistan's updated National Risk Assessment (NRA) on Money Laundering (ML) and Terrorism Financing (TF) 2019, copy of which has already been shared by the SECP during first week of September 2019.

November 01, 2019

All brokers were informed that the Securities and Exchange Commission of Pakistan (SECP), in collaboration with United Nations Office on Drugs and Crime (UNODC) and Financial Monitoring Unit (FMU), had organizing full day interactive sessions in November, 2019.

November 26, 2019

All brokers were informed that Securities & Exchange Commission of Pakistan (SECP) has directed the Exchange to instruct all its members to display the required standardized information prominently at their offices, branches, and places of business, including their official websites and all social media platforms.

December 09, 2019

All brokers were informed that PMEX has redesigned and launched its trade portal. The URL of the trade portal has been changed to <https://portal.pmax.com.pk/>. The new portal features a contemporary design, improved functionality & navigation, easy access to front end trading terminal, new Back Office (BO) and other essential information and applications.

December 16, 2019

All market participants were informed that the Securities and Exchange Commission of Pakistan (SECP) has issued the SECP (Regulatory Sandbox) Guidelines, 2019. The objective of the guidelines is to promote innovation in the financial services industry through reduction of regulatory uncertainty.

December 16, 2019

All brokers were advised to ensure compliance with the S.R.O. 345(1)/2019 (SRO) dated February 22, 2019 issued by the Securities and Exchange Commission of Pakistan (SECP). They were also informed that the non-compliance shall lead to PENAL ACTION under Section 40A of the SECP Act, 1997.

December 20, 2019

All brokers were informed that the Exchange has proposed amendments to PMEX General Regulations, 2007 consequent to promulgation of Futures Market Act, 2015, Futures Exchanges (Licensing and Operations) Regulations, 2017 and Futures Brokers (Licensing and Operations) Regulations, 2018. All concerned were invited to provide written comments on the proposed amendments either in hard form or through email at compliance@pmax.com.pk latest by December 27, 2019.

EMPLOYEE VOLUNTEER PROGRAMS

PMEX encourages its employees to become cause champions and help local communities where they live and work. The Exchange empowers its employees through volunteering programs which resonate with organization's own values and culture.

In line with this, PMEX employees regularly participate in Rahbar, a structured seven weeks mentorship program of The Citizens Foundation (TCF) aimed at developing responsible youth. Through this program, PMEX employees have not only helped many underprivileged children to improve academically and become good citizens but also improved their own well-being.

During Oct - Dec quarter 2019, Yasir Butt, Senior Officer Business Development, participated in Rahbar.

"This is my second cycle of Rahbar Program. This program became a life altering experience for me. I feel immense consentment in contributing towards guiding the students to pursue their dreams in life and igniting hope in them to improve



themselves for a better tomorrow. I plan to continue with this program and contribute towards the community to the best of my capabilities."

Yasir Butt
Senior Officer Business Development

TOP TEN BROKERS

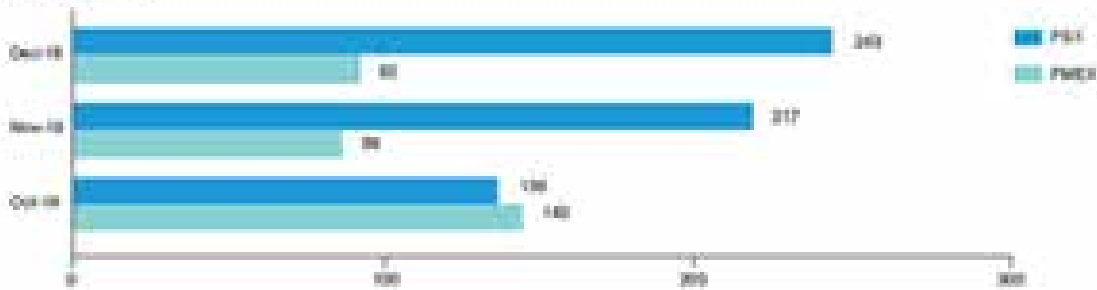
October - December, 2019

Total contracts traded: 329,511 | Total Rupee Value Traded: 318,582 billion | Number of Brokers active: 55

Ranking	Based on Traded Contracts	Based on Traded Value
1	H.G Markets (Pvt.) Limited	H.G Markets (Pvt.) Limited
2	Air Habib Commodities (Pvt.) Limited	Air Habib Commodities (Pvt.) Limited
3	JS Global Capital Limited	Jahanzab Commodities (Pvt.) Limited
4	FinTech (Pvt.) Limited	FinTech (Pvt.) Limited
5	Jahanzab Commodities (Pvt.) Limited	Rahat Securities Limited
6	BPL Securities Limited	JS Global Capital Limited
7	Sink Capital Management (Pvt.) Limited	Enrichers (Pvt.) Limited
8	AKD Securities Limited	Topline Securities Limited
9	Topline Securities Limited	BPL Securities Limited
10	Market 788 (Pvt.) Limited	Sink Capital Management (Pvt.) Limited

PMEX HIGHLIGHTS

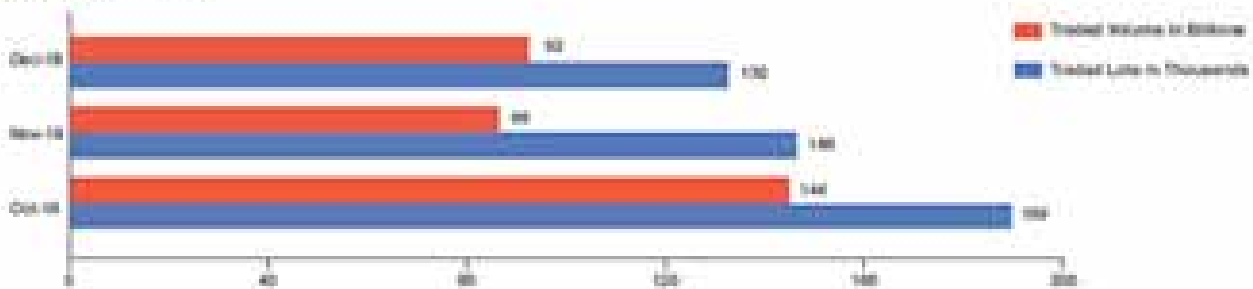
PMEX VOLUME COMPARISON WITH PAKISTAN STOCK EXCHANGE In PKR Billions



VOLUME OF 14 MAJOR COMMODITIES In PKR Billions



TRADED VOLUME



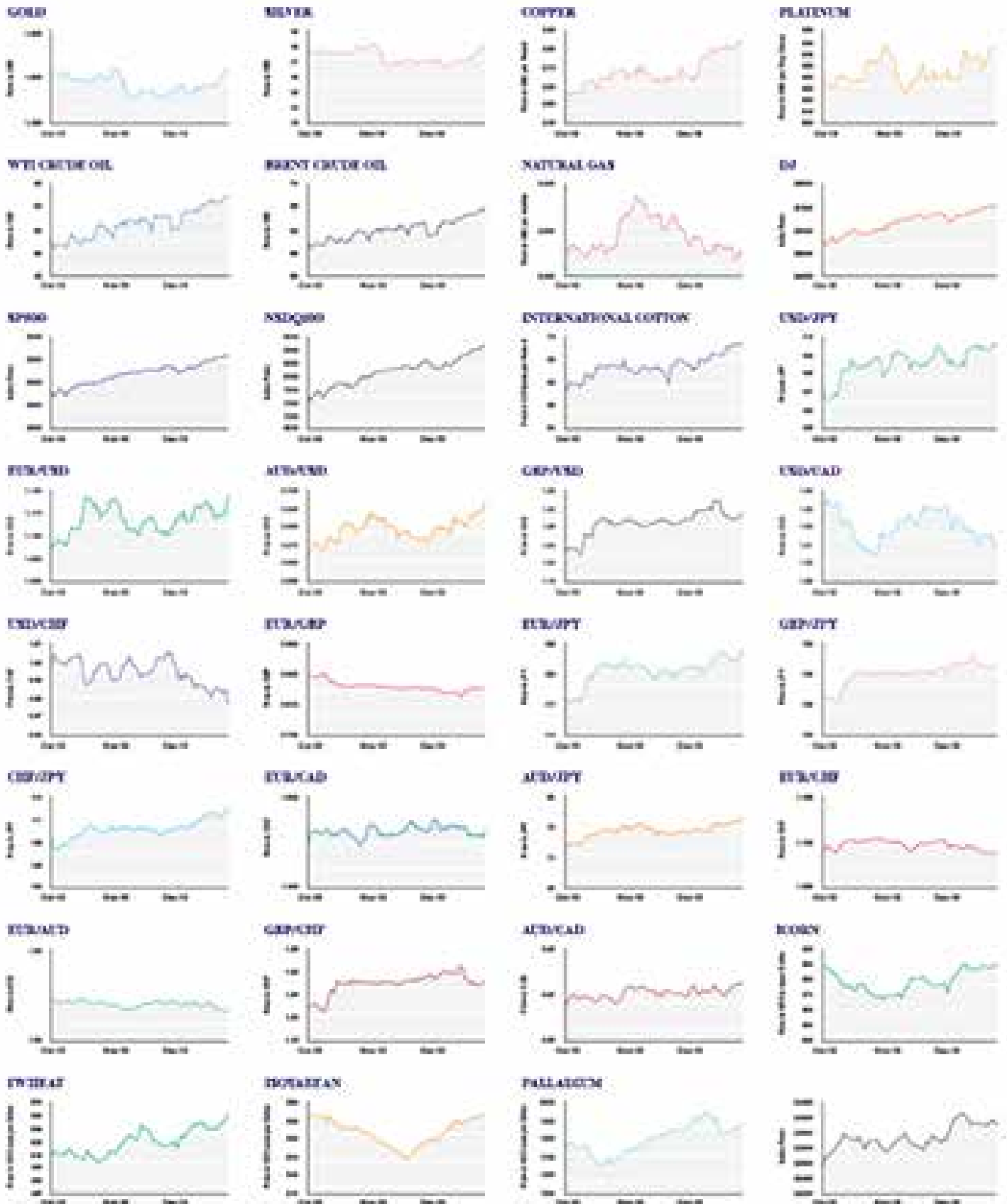
NEW UNB



DEMO TRADING ACCOUNTS



PRICE TREND OF COMMODITIES



پی ایم ای ایکس ملازمین کارضاکارانہ پروگرام

پی ایم ای ایکس اپنے کارکنوں کی حوصلہ افزائی کرتا ہے کہ وہ چھوٹی ٹیم کے کٹوتے میں کام کرنا سیکھیں اور اس معاشرے میں اصلاحی آگے بڑھیں اور نئے نئے کام کرتے ہیں۔ آئیٹکا اپنے کارکنوں کو روزانہ پروگرام کے ذریعے ہفت روزہ کے کارکنوں کی ترقی اور ترقی کے لیے کام کرتے ہیں۔

اس وقت کہ مگر کچھ ہونے لگا ہے کہ کارکنوں کی ترقی کے لیے پروگرام میں حصہ لینے والے کارکنوں کی تعداد میں اضافہ ہوا ہے۔ اس پروگرام کے ذریعے پی ایم ای ایکس کے کارکنوں کو صرف معاشرے کے امور میں حصہ لینے کی توجی دیا جاتا ہے اور ان کی ترقی کے لیے کام کرتے ہیں۔

اکتوبر 2019ء سے اپنی دورانیہ رپورٹ پیش کرتے ہوئے کارکنوں کی ترقی کے لیے کام کرتے ہیں۔

تو یہ پروگرام کارکنوں کو ہفت روزہ کے لیے کام کرنے کے لیے توجی دیتا ہے اور ان کی ترقی کے لیے کام کرتے ہیں۔



کارکنوں کے لیے کام کرنے کے لیے پروگرام کے ذریعے کارکنوں کی ترقی کے لیے کام کرتے ہیں۔

دورانیہ
ترقی کے لیے کام کرتے ہیں۔

دس سرفہرست پروکوز

اکتوبر - دسمبر 2019ء

کل تھروٹیٹ سٹاپس: 329.511 | کل تھروٹیٹ لم: 318.582 ٹیمپس: 55 | اٹیوٹو کارڈز ٹھوس: 55

رد نمبر	تھروٹیٹ سٹاپس کی فہرست	تھروٹیٹ لم کی فہرست
1	ایکس پی ایم ای ایکس	ایکس پی ایم ای ایکس
2	ایکس پی ایم ای ایکس	ایکس پی ایم ای ایکس
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9	ایکس پی ایم ای ایکس	ایکس پی ایم ای ایکس
10	ایکس پی ایم ای ایکس	ایکس پی ایم ای ایکس

بی ایم ای ایکس کے نئے پورٹل کا اجراء

بی ایم ای ایکس نے اپنے پورٹل پر پیش آنچہ کیلئے ہر ماہ کو جدید کر رہے ہیں۔ اس سے پورٹل کا ایڈریس <http://portal.pmax.com.pk> ہے۔ نئے پورٹل کا آرڈر ایڈریس <http://trade.pmax.com.pk> ہے۔ پورٹل کا آرڈر ایڈریس <http://trade.pmax.com.pk> ہے۔ پورٹل کا آرڈر ایڈریس <http://trade.pmax.com.pk> ہے۔ پورٹل کا آرڈر ایڈریس <http://trade.pmax.com.pk> ہے۔

یہ ایڈریس پورٹل پر پیش آنچہ کیلئے ہر ماہ کو جدید کر رہے ہیں۔ اس سے پورٹل کا ایڈریس <http://portal.pmax.com.pk> ہے۔ نئے پورٹل کا آرڈر ایڈریس <http://trade.pmax.com.pk> ہے۔ پورٹل کا آرڈر ایڈریس <http://trade.pmax.com.pk> ہے۔ پورٹل کا آرڈر ایڈریس <http://trade.pmax.com.pk> ہے۔

- بی ایم ای ایکس کے نئے پورٹل کا ایڈریس <http://portal.pmax.com.pk> ہے۔
- نئے پورٹل کا آرڈر ایڈریس <http://trade.pmax.com.pk> ہے۔
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بی ایم ای ایکس کے نئے پورٹل کا ایڈریس <http://portal.pmax.com.pk> ہے۔

بی ایم ای ایکس اور کلاؤڈ ایسیٹ کے درمیان معاہدہ

بی ایم ای ایکس اور کلاؤڈ ایسیٹ نے 18 اکتوبر 2019 کو ایک معاہدے پر دستخط کیے ہیں۔ اس معاہدے کے تحت کلاؤڈ ایسیٹ بی ایم ای ایکس کو اپنے کلاؤڈ سروسز فراہم کرے گا۔ اس معاہدے کے تحت کلاؤڈ ایسیٹ بی ایم ای ایکس کو اپنے کلاؤڈ سروسز فراہم کرے گا۔ اس معاہدے کے تحت کلاؤڈ ایسیٹ بی ایم ای ایکس کو اپنے کلاؤڈ سروسز فراہم کرے گا۔

اس معاہدے کے تحت کلاؤڈ ایسیٹ بی ایم ای ایکس کو اپنے کلاؤڈ سروسز فراہم کرے گا۔ اس معاہدے کے تحت کلاؤڈ ایسیٹ بی ایم ای ایکس کو اپنے کلاؤڈ سروسز فراہم کرے گا۔ اس معاہدے کے تحت کلاؤڈ ایسیٹ بی ایم ای ایکس کو اپنے کلاؤڈ سروسز فراہم کرے گا۔

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مندرجات

۱	پی ایم ای ایکس کا ٹیکنالوجی نظام
۲	پی ایم ای ایکس کے نئے پورٹل کا اجراء
۳	پی ایم ای ایکس اور کھانا ڈارمیٹ کے درمیان معاہدہ
۴	پی ایم ای ایکس اور ٹیس سوڈ کے درمیان معاہدے پر دستخط
۵	بورس ملائیشیا کے وفد کا پی ایم ای ایکس کا دورہ
۶	یو کے ایٹ کے وفد کا پی ایم ای ایکس کا دورہ
۷	اسے ڈی بی کے وفد کا پی ایم ای ایکس کا دورہ
۸	پی ایم ای ایکس میں دائرہ دیکھنے کی کوشش آئی
۹	آگامی پروگرامز
۱۰	سرگرم اور نوٹیفیکیشنز
۱۱	پی ایم ای ایکس ملازمین کا رضا کارانہ پروگرام
۱۲	دی سرفہرست پروگرامز
۱۳	پی ایم ای ایکس کی شہ سرخیاں
۱۴	اشیاء کی قیمتوں کا رجحان

پاکستان مرکٹائل ایکسچینج لمیٹڈ (پی ایم اے ایکس) پاکستان کا ریگولیشنڈ اور قائم شدہ فیڈرل اسٹاک ایکسچینج ہے۔ ہر ملک کو ریگولیشنڈ ایکسچینجوں میں پاکستان ڈولرس فی ٹریڈ اسٹاکس ایکسچینج جی ڈی ایچ، پی ایم اے ایکس اور پاکستان سٹاک ایکسچینج ڈی ڈی ٹی ٹی (ایس ڈی ڈی ٹی) شامل ہیں۔ پاکستان ڈولرس فی ٹریڈ اسٹاکس ایکسچینج، ایس ڈی ڈی ٹی اور پاکستان سٹاک ایکسچینج ڈی ڈی ٹی ٹی ٹی (ایس ڈی ڈی ٹی) کے درمیان فرق اس لیے ہے کہ پاکستان ڈولرس فی ٹریڈ اسٹاکس ایکسچینج، ایک ریگولیشنڈ اور قائم شدہ فیڈرل اسٹاک ایکسچینج ہے، جبکہ پاکستان سٹاک ایکسچینج ڈی ڈی ٹی ٹی (ایس ڈی ڈی ٹی) ایک ریگولیشنڈ اور قائم شدہ فیڈرل اسٹاک ایکسچینج نہیں ہے۔ پاکستان ڈولرس فی ٹریڈ اسٹاکس ایکسچینج، ایس ڈی ڈی ٹی اور پاکستان سٹاک ایکسچینج ڈی ڈی ٹی ٹی (ایس ڈی ڈی ٹی) کے درمیان فرق اس لیے ہے کہ پاکستان ڈولرس فی ٹریڈ اسٹاکس ایکسچینج، ایک ریگولیشنڈ اور قائم شدہ فیڈرل اسٹاک ایکسچینج ہے، جبکہ پاکستان سٹاک ایکسچینج ڈی ڈی ٹی ٹی (ایس ڈی ڈی ٹی) ایک ریگولیشنڈ اور قائم شدہ فیڈرل اسٹاک ایکسچینج نہیں ہے۔

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اہم وضاحت:
 اس سروس کو استعمال کرنے کے لیے، آپ کو اپنے رجسٹریشن کے تحت ایک ایس ڈی ڈی ٹی ٹی ٹی (ایس ڈی ڈی ٹی) اکاؤنٹ بنانا پڑے گا۔ یہ سروس اس کے لیے دستیاب ہے۔
 اس سروس کے لیے، آپ کو اپنے رجسٹریشن کے تحت ایک ایس ڈی ڈی ٹی ٹی ٹی (ایس ڈی ڈی ٹی) اکاؤنٹ بنانا پڑے گا۔ یہ سروس اس کے لیے دستیاب ہے۔

پی ایم اے ایکس کے ساتھ پاکستان کے سٹاک ایکسچینجوں کا رابطہ





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