

afg; zφ/ ; DaGwl lgbLzsf, @)%*

-nfu"ePsf]ldlt @)%*!@!_

k|tfjgfm

; u7t ; :yfx?n] cfkm] dgfkmf6 ePsf] art jf hu\$ f sf]nf0{kFls/Of u/L zφ/jfnfx?nf0{afg; zφ/ hf/L ug[kφ]hgsf] nflu ; u7t ; :yfsf]afg; zφ/ lgisfzg k\$φf / sf0]og ljw; DaGwdf lglZrt Joj:yf ckgf0{nufglstf{?sf] xslxtsf] ; Af0f / lwtfkq sf/fφf/nf0{Aojl:yt ug\$] nflu lwtfkq sf/fφf/ Pφ, @)\$) sf]bkmf #%s= n]lbPsf]clwsf/ kφ] u/L lwtfkq af\$φ]of]lgbLzsf agf0{nfu"u/\$f]5 .

!= ; Hfkt gfd / k|DeM

-!_ of]lgbLzsf]gfd æafg; zφ/ lgisfzg; DaGwl lgbLzsf, @)%*Æ /x\$]5 .

-@_ of]lgbLzsf af\$φ]tf\$]ldltb]v k|De xg\$.

@- lgbLzsf nfu"xb]

af\$φ] lwtfkq bt{u/f0{lgisfzg cgdlt k|kt u/\$f tyf lwtfkq ahf/df ; Fls/Of ePsf ; u7t ; :yfn]afg; zφ/ lgisfzg ug[; DaGwdf of]lgbLzsf nfu"xb] .

#= afg; zφ/ hf/ ug{; lsg]cj:yfm

-s_ sg}klg ; u7t ; :yfn] cfkm] >[hgf u/\$f]art tyf hu\$ dWb] ltgkgl bfl0j, Pφ tyf lgodg ug[lgson]v8f ug{egl tf\$] hu\$=sf]ix? s6f0{zφ/jfnfx?sf]bfjl /xg ; Sg]u/L >[hgf ul/Psf :j t6q hu\$ -Free Reserve_ tyf gubdf k|kt zφ/ lklod /sdnf0{kFls/Of u/L afg; zφ/ lgisfzg ug{; Sg\$. o; sf nflu sDkgl jf ; u7t ; :yfn]kl5Nnf]k6s ; fj hlgS jf xskφ zφ/ lgisfzg u/\$f] Ps jif{k/f e} s\$]xgkg\$.

-v_ zφ/sf]clst dNo -Face Value_ a/fa/sf]/sd rQmf e} s\$]xgkg\$.
t/ o; n]art / c6o :j t6q hu\$nf0{kFls/Of u/L rQmf dNo a[4 ug{afwf u/\$f]df]gg]5g .

-u_ n]yfk/Llf0f e} s\$]lj Qlo lj j /of cg! f/ lj ut tlg jif{nuff/?kdf dgfkmf cfhg ug{; lfd /x\$]xgkg[.

-3_ >l % sf] ; /sf/ tyf lgodg lgsfox?áf/f hf/l ul/Psf]lgodg tyf lgbzgx?sf]k0f{kfngf ul/Psf]xgkg].

\$= afg; z0/ hf/l ug{g; lsg]cj:yfM

-s_ bkmf # df pNn]vt Joj :yfx? k/f gePsf]

-v_ sDkglN] hf/l u/\$f] l8j [r/sf xsdf Aofh tyf ; fFf / cu]lwsf/ z0/sf]xsdf tf\$]Psf]nfefz / lkmtf{ug{kg]; fj f+tg{afS /x\$]j]f ltg{g; Sg]cj :yf /x\$]j]f glt/\$f],

-u_ ; /sf/l tyf c6o lgodg lgsfox?nf0{ltg{kgl]/sd glt/\$f]

-3_ sd{f/lx?nf0{ltg{kgl]bflo]j sf]nflu kof{t sf]fsf]Aoj :yf gu/\$f]

-a_ sDkglSf]sg}l:y/ ; Dklt -Fixed Asset_ nf0{k0dNofsg jf laqm u/l >[ht art jf hu\$]f sf]faf6 afg; z0/ hf/l ug{vfh\$]/

-r_ kfnlt sfggn]nfefz afB0df aGb]h nufPsf].

%= lgisfzg k\$0fM

-!_ afg; z0/ lgisfzg ug]; Gbedf sDkglSf]lgodfjndf afg; z0/ lgisfzg ug{; lsg]klj wfg ul/Psf]xgkg] . o; /l klj wfg ul/Psf]af a\$ tyf lj Q sDkglSf]xsdf gkfn /fi6«a\$ tyf aldf sDkglSf]xsdf aldf ;ldtSf] k]{l:jstL lnP/ dfq sDkgl P0 cg" f/ ;fwf/0f ; efa6 lj z]f k|tfj kfl/t u/f0{afg; z0/ lgisfzg ug{kf00] .

-@_ afg; z0/ k0fg ul/ ; skl5 afS]l /xg]art tyf dgfkmaf6 >[lt S]f]f -Reserve or Surplus_ ; u]7t ; :yfsf]r0mf kF]Sf]%)Ü eGb]f sd xg]u/l afg; z0/ lj t/0f ug{kf00] 50 . o; /l r0mf kF]Sf]%)Ü u0fgf ubf{bkmf \$ sf]v08 -a_ cg" f/ >[ht art jf hu\$]f ; dfj] ul/Psf]xgxb0 .

#t/ ; Dal6wt lgodg lgsfon] cfjZos kF]Sf] :t/ -Capital Adequacy Requirement_ tf\$]sf]cj:yfaf6 kF]l a[4sf nflu afgz z0/ lgisfzg ul/g]ePdf ; Dal6wt P0n]tf\$]ad]hdsf]>[ht hu\$]f sf]f

af\$]ldlt @)%(.\$.@ sf]lg0f0 cg' f/ yk ul/Psf].

-Statutory Reserve Fund_ nf0{sfod}/fVg]k|ta4tf ; lxt af0z z0/
lgisfzgsf] sf/0f / cf]rTo ; lxtsf] lgj0g lbPdf af0n] pk/fQm
Loj:yfdf 56 lbg ; Sg5 .

^= sfof0j og cj lwM

; u7t ; :yfsf] ; #fns ; ldltn]af0; z0/ lgisfzg ug]lg0f0 u/]kZrft
; fwf/0f ; efdf k|tt u/L To:tf] lg0f0nf0{ ^ dlxgf leq clgjfo?kdf
sfof0j og ug] / lwtfkq ahf/af/f lgwf{0f u/}sf]k\$0f k'f u/L ; 'Ls/0f u/f0{
; Sgkg5 .

&= lg0f0 cg' f/ xgM

; #fns ; ldltn] lg0f0 ubf\$] cj:yfdf g}af0; z0/ -Stock Dividend_
lgisfzg ug]jf nefz -Cash Dividend_ lbg]af/]:ki6 ug]kb5 . Ps k6s
lg0f0 e}skl5 nefzsf]; \$f af0; z0/ lgisfzg ug]jf af0; z0/sf]; \$f
nefz lj t/0f ug{kf00]50 .

***= lgodfj nldf ; dfj z ugkgM**

-!_ af0; z0/ lgisfzg u/]kl5 xg cfpg]kFl, ; u7t ; :yfsf]k0Gwkq tyf
lgodfj nldf pNny eP cg' f/sf] clws[tyf hf/L kFlsf]; ldf e0bf
a9L ePdf ; fwf/0f ; efdf kFl j [4 ug]; DaGwl k|tfj k'z u/L ; f]k|tfj
kfl/t ePk15 sDkgl Pj, @)%# df Aoj:yf eP cg?k clws[kFlsf]
xsdf sDkgl /lhi6/sf]sfof0oaf6 :jls[k|kt u/L / hf/L kFlsf]xsdf
pQm sfof0odf clen' u/f0{dfq sfof0j og ug]kg5 .

t/ a\$ tyf ljQ sDkgl]xsdf eg]kFl j [4 ug]; DaGwl k|tfj
; fwf/0f ; efdf k'z ug]kg]k' {g}gkfn /fi6«a\$af6 :jls[t lngkg5 .

-@_ ; u7t ; :yfsf]lgodfj nldf dgfkrf jf dgfkrfaf6 >ht sf]faf6 gofF
z0/ lgisfzg u/L jf z0/sf]rQmf dNo j [4 u/L af0; hf/L ug{: lsg]
Aoj:yf /x\$]xkg] 5 / ; f]gePdf To:tf]Aoj:yf ; dfj z u/]dfq
af0; z0/ lgisfzg ug]lg0f0 sfof0j og ug]kg5 .

(= hfgsf/l lbgkg

-!_ ; u!7t ; :yfsf]; ~rfns ; ldltn]afg; z0/ lgisfzg u/l kFl j[4 ugI
lg0f0 u/]kZrft ; f]af/]lwtfkq afB{tyf gkfn lwtfkq ljlgdo ahf/
ln= nf0{/ a\$ tyf ljQ sDkglst]xsdf gkfn /fi6«a\$nf0{; d] t?Gt
hfgsf/l u/fpgkg5 .

-@_ o; lgb[zsfcg; f/sf]Aoj:yfx? kfngf ul/Psf]Aoxf]f sDkgL ; lrjn]
k0f10ft u/l afg; z0/ lwtfkq ahf/df ; rls/0f u/fPsf]a9ldf ; ft
lbgleg lwtfkq afB{nf0{hfgsf/l u/fpgkg5 .
