

lwtflkq btf{tyf lgisfzgz lgodfjnl, @)^% df ldlit @)^&÷)@÷!) b]v nfu' ePsf]; zfv]g

gkfn lwtflkq af\$ {

lwtflkq btf{tyf lgisfzgz lgodfjnl, @)^%

lwtflkq btf{tyf lgisfzgz lgodfjnl, @)^% df ; zfv]g ug{af-5glo ePsf]h}

lwtflkq ; DaGwl Pq, @)^# sf] bknf !!^ n]lbPsf]clwsf/ kofu u/l gkfn lwtflkq af\$ h} gkfn ; /sf/sf]:jls[tln0{b}fosf]lgodx? agfPsf]5 .

!= ; Hfkt gfd / kf/DeM-!_ ol lgodx?sf]gfd ælwtflkq btf{tyf lgisfzgz -klxnf]; zfv]g_ lgodfjnl,@)^& /x\$]5 .

-@_ of]lgodfjnl af\$ h}tf\$]sf]ldltb]yl kf/De xg\$.

@= lwtflkq btf{tyf lgisfzgz lgodfjnl, @)^% sf]lgod & df ; zfv]gM lwtflkq btf{tyf lgisfzgz lgodfjnl, @)^% -o; kl5 ædh lgodfjnlÆ eglPsf] sf]lgod & sf]; \$f b}fosf]lgod & /flvPsf]5 .

æ= lwtflkqsf]; fj h]gs lgisfzgz ugkgM-!_ sgk]g ; u]7t ; :yfn] cfkng] lwtflkq Ps k6sdf krf; hgf eGbf al9 JolQmx?nf0{laqm lj t/of ug]ePdf To:tf] lwtflkq ; fj h]gs lgisfzgz u/l lj qm lj t/of ug{kg\$.

-@_ pklgod -!_ adf]hd lwtflkq ; fj h]gs lgisfzgz u/l laqm ug]ePdf ; DalGwt ; u]7t ; :yfn] cfkng] Joj; fo; E ; DalGwt lgodg lgsfon] tf\$]sf] cj:yfdf afx\$ cfkng] hf/L kFlsf] slDtdf #) kl]tzt ; Ø/ ; j{fwf/0fsf nflu 5\$ofpgkg\$.

-#_ pklgod -@_ df hg; s}s/f n]VPsf]ePtfklg :yflgo kls[ts ; ft /
; fwgnf0{sRrf kbfsf]?kdf kofu ugI; u7t ; :yfn]cfknf]hf/L kflsf] sDtdf
!% kl|tzt ; p/ ; j{fwf/0fsf nflu / !) kl|tzt ; p/ pBfu keflij t lqsf
j fl; Gbfx?nf0{ laqnl lj t/0f ug[sf]nflu 5\$ofpgkg\$. o; pklgod adf]hd pBfu
keflj t lqsf j fl; Gbfnf0{laqnl lj t/0f u/\$f] zp/ afBknf8 ePsf]ldltn]sDtdf
tlg j if{k/f geP; Dd laqnl lj t/0f ug{kf0g]5g .

-\$_ cfknf] Joj; fo; E ; DalGwt lgodg lgsfon] tf\$]sf] cj:yfdf afx\$
; :yfkssf]lx; f sDtdf %! kl|tzt eGbf sd gxg]u/L dfq ; fj hlgS lgsfzg ug{
; lsg\$.

-%_ pklgod -!_ adf]hd ; fj hlgS lgsfzg ugI; u7t ; :yf a\$, lj Qlo
; :yf j f aldf sDkgl ePdf, cfknf]p2]o cg?ksf]sf/faf/ ; ~rfng u/L k/f Ps
cfly\$ j if[sf]n]yfk/Llfof ul/Psf]lj Qlo lj j /0f ; fj hlgS ?kdf k\$flzt u/L ; fwf/0f
; ef ul/; s\$]xgkg\$.

-^_ pklgod -!_ adf]hd ; fj hlgS lgsfzg ugI; u7t ; :yf a\$, lj Qlo
; :yf j f aldf sDkgl afx\$ cGo ; u7t ; :yfx? ePdf bxfosf]cj:yf k/f ePsf]
xgkg\$M

-s_ sDkgl]cfknf]p2]o cg' f/sf]sf/faf/ ; rfng ug[sf nflu cfj Zos
sfo{x? cufl8 a9f0{Ps j if[sf]cj wl k/f ul/; s\$]f]

-v_ lgodfg' f/ n]yfk/Llfof tyf ; fwf/0f ; ef ; DkGg u/\$f]

-u_ k|Int sfgg adf]hd ; u7t ; :yfn]ugI dVo sfo{ug[sf]nflu sg}
lgsfoaf6 Ohfht, cgdlt jf :jls[L lngkg] ePdf To:tf] Ohfht,
cgdlit jf :jls[L ln0; s\$]f]

-3_ ; u7t ; :yfs]nflu cfjZos kg[hluuf v/lb jf cGo k\$[n]JoJ :yf
u/l sf/vfgf ejg, sfofno ejg, ufffd3/ tyf cGo cfjZos
; ljwfx? lgdfQf sfo{z? ul/; s\$[f]

-a_ pTkfbgsf]klj lw 5gf6 u/l pBfu]sf]nflu cfjZos kg[oflGqs pks/Of
tyf To; sf kf6k[hf{cfbl v/lb ug[kg]ePdf v/lb k\$[f cufl8 a9f0{
; s\$[f]

-r_ kl/of]hgf lgdfQfsf nflu knf0gflG; on Snf]h/ (financial closure)
e} s\$[f]

-5_ hnljBt pTkfbg ; :yf ePdf, ljBt v/lb ; Demf]f ul/; s\$[f] /
hnljBt ux tyf cGo kjfwf/x? lgdfQfsf nflu 6Q8/ cfJxfg
ul/; s\$[f]

-em_ kl/of]hgfsf] lgdfQf cj lwe/ sDkgl[sf] COf / kFl[sf] cgkft lwtflkq
lgisfzg lgbLzsfdf tfl]sP adf]hd /fVg ; xdt ePsf]

-of_ ; :yfkx?n]cfknh]Ing sjh u/\$f]/sd zt kl]tzt rQmf e} s\$[f]

-6_ ; j {fwf/Ofdf lgisfzg ug{nfu\$]z0/x? lwtflkq lgisfzg lgbLzsfdf
tfl]sP adf]hd k]ofelt u/fPsf].

-&_ pklgod -!_ adf]hd ; fj h]lgs lgisfzg ul/g]lwtflkq v/lb ug{kz
u/\$f]b/vf:t knf/fd; fy b/vf:tjfnf :j om]kdfloft u/\$f]gful/stfsf]kdf0fkqsf]
kl]tlnik tyf b/vf:tjfnf :j osf]vftf /x\$]a\$ jf ljQlo ; :yfsf]gfd, 7ufgf /
vftf gDa/ ; d] b/vf:t knf/fddf vhfpgkg5 / b/vf:tjfnfnf0{lghn] b/vf:t
knf/fddf pNn] u/\$f]vftfdf /sd hDdf xg]u/l lgisfzg tyf laqm kqGwsn]lkmtf{
eQmfgl[sf]JoJ :yf ldnf0Psf]xgkg5 .

-*_ o; lgod adfllnd cfj hsn] pllny ul/g] vftf lSnol/a xfp; (clearing house) sf]; b:otf lnPsf]a\$ j f lj Qlo ; :yfsf]xgkg\$.

-(_ ?= %),,)) eGbf a9L /sd a/fa/sf]cfj hg ug[b/vf:tjfnf k]o\$]n] clgj fo{?kdf Pspg6 kpl r\$ dfknt /sd hDdf ugkg\$.

-!)_ ?= !),,)),- ; Dd /sd a/fa/sf]cfj hg ug[b/vf:tjfnfn]:j R5s ?kdf / ?= !),,)),- eGbf a9L /sd a/fa/sf]cfj hg ug[b/vf:tjfnfn]clgj fo{ ?kdf kofg gDa/ b/vf:t knf/fddf vhfpgkg\$.

-!!_ lwtflkq v/lbsf nflu cf]xfg ubf{ klt xg] /sdnf0{ lgisfzg a\$ -Banker to Issue_ df Jofh klt xg]u/l hDdf u/\$f]cj:yfdf sh klt xg]Jofh /sdsf] *)Ü kltzt /sd k]o\$ cfj hsnf0{ cfj hg ; fy hDdf u/\$f] /sdsf] ; dfgkflts lx; fj n]lbg] Joj :yf ugkg\$ / ; f] sf] hfgsf/l afBnf0{ ; d] u/fpg' kg\$.

-!@_ lgisfzgstf{ ; u]7t ; :yfn] ; j {fwf/0fnf0{ 5\$ofPsf] z\$ / d]l] kF kltzt; Dd z\$ / lwtflkq lgisfzg lgb]zsfdf t]sP adfllnd ; :yfdf sfo{t sd{f/l]nflu 5\$of0{afBknfB ug{ ; Sg\$. o; /l afBknfB ul/Psf]lwtflkq afBknfB ePsf]ldltn]sDtdf tlg j if{k/f geP; Dd laqm lj t/Of ug{kf0g]5\$.

-!#_ pklgod #_ adfllnd pBfu kflj t lq]sf j fl; Gbfx?nf0{laqm lj t/Of ug\$]nflu 5\$ofPsf]z\$ / laqm u/]kZrft dfq ; j {fwf/0fnf0{5\$ofPsf]z\$ / laqm ugkg\$.

-!\$_ pklgod #_ adfllnd pBfu kflj t lq]sf afl; Gbfx?n] ; j {fwf/0fsf nflu ; fj h]gs lgisfzg ul/Psf]z\$/sf nflu kgMcfj hg lbg ; Sg]5\$.

-!%_ pklgod #_ tyf -!@_ adfllnd 5\$ofPsf]z\$ / laqm ge0{afB /xg uPdf o; /l afB /x\$]z\$/x? ; j {fwf/0f ; d]xdf yk u/l hf/l ug{ ; lsg\$.

-!^_ lwtflkq v/lbsf nflu s; h]cgflws t tj/af6 cfjhg u/\$f]kf0Pdf j f
em7f ljj/0f k z u/\$f]kf0Pdf lgisfzg tyf laqm k aGwsn]To:tf]cfjhg /2 u/L ; f]
cfjhg jfktsf]/sd hkmt u/L af\$[h]tf\$]vftfdf hDdf ugkg\$. o; /L hDdf
ePsf]/sd af\$[h]kFl ahf/sf]lj sf; Pj -k a4g ug]sfof dfq kofu ugkg\$.

-!&_ ; fj hlgS lgisfzg ; DaGwl cGo Joj:yf lgbLzsfdf pNny eP
adflnd xg\$.A

#= dh lgodfj nlsf]lgod (df ; zflvgM lgod (sf] pklgod -#_ kl5 bxf0 cg' f/sf]
pklgod -\$_ yk ug].

æ\$ _ pklgod -#_ df hg; S}s/f nylPsf]ePtfklg af\$[h]lwtflkq ahf/ dfkmt xs
sf/faf/ ug{; Sg]Joj :yf u/\$f]cj :yfdf ; fxl Joj :yf cg' f/ xs x:tfGt/0f
xg\$.A

\$= dh lgodfj nlsf]lgod @& kl5 bxf0 cg' f/sf]lgod @&-s_ yk ug].

æ@s=afwf c8\$fp knsfpg] M o; lgodfj nl cg' f/ sfd ubf{u/fpbf sg} sl7gf0{ j f
cj/fv cfPdf af\$[h]afwf c8\$fp knsfpg ; Sg\$.A