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cxwZ we`køLY

**An analysis of Financial Management Systems of a Bangladeshi
Islamic Political Party**

gy. b~iæj Bmjvg*

*gy. b~iæj Bmjvg, Dc`óv I ivR%bwZK we`køLY, IAvBAviwWGj Ges mv`ek
†iwR÷avi, evsjv`k Bmjvgx wek^we`vjq, XvKv|

Abstract

The democratic-socialist, left-democratic and liberal religious political parties are active in Bangladesh. This study only addresses the Bangladesh Jamaat-e-Islami as a research sample among the Islamic political parties to analyze the financial management practices. This research is carried out by employing the data of ten organizational wards of the Dhaka South City Corporation area by conducting the independent sampling method. The results show that the party mainly collects funds through donations from its internal manpower and donations from well-wishers. The general people also contribute to their particular period of fundraising. Apart from political activities, the party mostly spends a lot of money on social welfare works. Such social welfare work activities have achieved acceptance among the people. This party conducts audits every year with an experienced team in accounting to ensure the transparency of expenditure management. A designated Finance Secretary professionally maintains all accounts. This research article provides some recommendations for the political party.

Keywords: Bangladesh Jamaat-E-Islami, Political Organization, Financial Management, Obligatory Subscription, Audit.

JEL Classificantion: P26, P36, P39, P47, P48

mswÿßmvi

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2.0 aviYvcî

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RvgvqvþZi msweavþbi aviv-66

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2.1 mvsMVwbK Avw_©K e¨e´vcbv wK?

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2.1.1 mvsMVwbK w`K †_†K Avw_©K e¨e´vcbv mswkøó KvH©vejx

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- L. Av†qi Drm wba©viY
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- O. bM` cÖev†ni c~e©vbygvb
- P. SzuwK I Avq cwigvc
- Q. AwR©Z djvdj we†køIY
- R. bM` Znwej I Avw_©K `wjj msiÿY
- S. mæúwË e¨e´vcbv I msiÿY

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3.0 M†elYvi D†ík¨

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- M. A#_©i e`envi I Li#Pi LvZmg~n wbb©q Kiv
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m`m` e,,wx K#i _v#K| cyivZb m`m`#`il G mg#q cÖ#`q Pv`vu e,,wxi Rb`
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µgvš^#q Av#qi LvZmg~n #_#K Znwej msMÖn cxwZ Av##jvPbv Kiv
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5.1.1 Rbkw³ †_#K wbqwgZ Avq (GqvbZ)

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Kgx© wbqwgZ GqvbZ †`b bv Zv#`i ZvwjKv ^Zwi K#i Zv#`i mv#_
_vbv msMV#bi D#`v#M †hvMv#hvM K#i wbqwgZ cÖ`v#bi c`ÿc
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e`w³MZ †hvMv#hvM K#i GqvbZ wba©viY Kiv Ges Zv#`i KvQ †_#K

wbqwgZ GqvbZ Av`v†qi Kvh©Ki D†`vM MÖnY Kiv| †Kvb †Kvb mn†hvMx †Kvb we†kl gv†m GqvbZ bv w`†j c†ii gv†m e†Kqvmn Av`v†qi e`e`v Kiv|

- O. cÖwZgv†mB mKj BDwb†U mn†hvMx I mwµq mn†hvMx†i g†a` bZzb bZzb GqvbZ`vZv e,,wxi cÖ†Pón Ae`vnZ ivLv|
- P. gnvbMix wba©vwiZ wbm†v†ei †KvUv c~i†Yi Rb` gv†mi iia †_†KB lqvW© I BDwbUmn Z...Yg~†j Zv†i †KvUv c~i†Y _vbv Avgxi/wefv†Mi mfvcwZmn `vwqZikxj†i cÿ †_†K Av†iv Kvh©Ki wb†©kbv, mn†hvwMZv, Z`viwK I Reew`wnZv wbwðZ Kiv|
- Q. _vbv/wefv†Mi evBZzjgv†ji †KvUv c~i†Yi Rb` _vbv/wefvM, lqvW© I BDwbU ch©v†q ev`ímǻšZ c`†ÿc MÖn†Y †Rvb `vwqZikxj†i mn†hvwMZv, Z`viwK I Reew`wnZv Av†iv evov†bv|
- R. _vbv/wefv†Mi evBZzjgvj mǻúv`K†i mv†_ gnvbMix evBZzjgvj mǻúv`†Ki mgš^q Av†iv †Rvi`vi Kiv|

5.1.2 myax - ifvKv•ÿx †_†K wbqwgZ Avq (GqvbZ)

RvgvqvZ Zvi wewfboe mvsMVwbK kvLvi Rbkw³i mn†hvwMZvq myax I ifvKv•ÿx†i A_©vr hviv RvgvqvZ†K cQ>` K†i GiKg †jvKR†bi KvQ †_†K `vb I Aby`vb msMÖn K†i _v†K|

- K. myax e,,w× I myax†i wbKU †_†K wbqwgZ I GKKvjxb Kv†jKk†bi cwiKwíZ cÖ†Pón Kiv|
- L. cÖwZ _vbv cÖwZ gv†m Kgc†ÿ 3 Rb we†kl myax e,,w× Ki†e| cÖwZ lqvW© cÖwZ gv†m Kgc†ÿ 3 Rb myax e,,w× Ki†e| cÖwZ BDwbU Kgc†ÿ 1 Rb GqvbZ`vZv myax Ges 3 Rb GqvbZ`vZv e,,w× Ki†e|
- M. GbvqZ Av`vq Qvovl myax†i mv†_ wbqwgZ †hvMv†hvM K†i mǻúK© Dbœeqb Kiv DwPZ| Gi d†j myax†i g†a` ^Z:ù~Z©Zv ev†o Ges mn†hvwMZvi nvZ evwo†q w`†Z DrmwvnZ nq|
- N. me©ch©v†qi Rbkw³, myax/ ifvKv•ÿxi KvQ †_†K gvwmK GqvbZ Av`vq wbwðZ Kivi j††ÿ` _vbv Avgxi/mfvcwZ I evBZzjgvj mǻúv`†Ki Kvh©Ki †hvMv†hvM I mdi Av†iv e,,w× Kiv DwPZ|

- O. mKj ch@v#q cÖwZgv#mB bZzb bZzb GqvbZ `vZv I myax e,,wxi gva`#g wbqwgZ Avq D#Ëv#ivËi e,,wxi cÖ#Póv Pvjv#bv|
- P. _vbv/wefvM I lqvW© ch@v#qi myax#`i g#a` hviv wbqwgZ GqvbZ #`b bv Zv#`i ZvwjKv ^Zwi K#i Zv#`i mv#_ #hvMv#hvM Kiv Ges wbqwgZ GqvbZ Av`vq wbdZ Kiv|
- Q. me© ch@v#q myax e,,wxi we#kl cwíKíbv MÖnY Kiv| we#kl K#i lqvW© msMV#bi cvkvcwk _vbv/wefvMI ZvwjKv ^Zwi K#i myax e,,wxi Kvh©Ki c`##ÿc MÖnY Ki#e| we#klfv#e D#jøl#hvM` #h `vwqZikxjMY myax e,,wx Ki#j mn#hvMxZvi cwigvY #ekx nq|
- R. cÖ#Z`K m`m` (iæKb) cÖwZgv#m Kgc#ÿ 3 Rb we#kl myax e,,wx Kiv|

5.1.3. hvKvZ I Iki

hvKvZ I Iki msMÖ#ni gva`#g msMV#bi Kj`vY dv#Û A#_©i cÖevn e,,wx Kiv nq| hvKvZ I Iki m#ú#K© mwVK aviYv `v#bi Rb` gnvbMixi D#`v#M GKwU #mwbvvi/Av#jvPbv mfvi Av#qvRb Kiv| G#ÿ#ÿ#_vbv/wefvMmg~n Abyiæc c`#ÿc MÖnY Ki#e| _vbv/wefvMmg~n eQ#ii iia#Z hvKvZ I Iki `vZv#`i ZvwjKv Avc#WU Ki#e|

- K. hvKvZ `vZv (mv#n#e wbmve) Rbkw³#`i hvKv#Zi 60% msMV#bi hvKvZ dv#Û Rgv #`qv wbdZ Kiv| welqwU mKj m`m`#K (gwnjv I cyiæ) c~e©v#ÿB AewnZ Kiv| myax hvKvZ`vZv#`i hvKv#Zi D#jøl#hvM` Ask Av`v#qi #Póv Kiv|
- L. msMV#bi Rbkw³i g#a` hv#`i AvZ#xq-^Rb I eÜz-evÜe ^#vej#^x Ges we#`#k _v#Kb Zv#`i #_#K wbqwgZ/GKKvwjb/hvKv#Zi A_© Av`v#qi #Póv Kiv|
- M. igRv#bi Kgc#ÿ GKgvm c~#e© hvKvZ `vZv#`i (mv#n#e wbmve) ,iæZi Abymv#i _vbv/wefvM, lqvW© I BDwbUwfwËK ZvwjKv cÖ`Z Kiv|
- N. igRvb iia# Kgc#ÿ 15 w`b Av#M ZvwjKv Abyhvqx #hvMv#hvM m#ú~Y© K#i hvKvZ Av`v#qi Avnevb m#^wjZ eyK#jU #cuŠQv#bvi e`e`v Kiv, cÖ#qvR#b hvKvZ m#úwK©Z ,iæZic~Y©

- eB/eB †mU hvKvZ`vZv†`i (mv†n†e wbmve) Kv†Q Dcnvi wn†m†e cÖ`vb Kiv †h†Z cv†i|
- O. hvKvZ`vZv Ab`vb` Rbkw³, mwμq mn†hvMx, mn†hvMx I myax†`i†K hvKv†Zi D†jØL†hvM` Ask msMV†bi dv†Û Rgv †`qvi Rb` Av†M †_†KB DØyã Kiv|
- P. igRv†bi cÖ_g fv†MB hvKvZ msMÖ†ni Kvh©Ki D†`vM MÖnY Kiv|
- Q. hvKvZ`vZv†`i mv†_ (mv†n†e wbmve) wewfbœ ch©v†q e`w³MZ †hvMv†hvM I mæúK© Dbœeqb Kivi Rb` eQ†ii iïæ †_†K cwiKwíZfv†e KvR Kiv|
- R. †Kvb †Kvb †y†Î hvKv†Zi wewfbœ LvZwfwËK †QvU †QvU/gvSvwi cÖ†R± ^Zwi K†i GjvKvi mvaviY gvby†li g†a` hviv weËevb I `vbkj Zv†`i Kv†Q Zv†`i AvMÖ†ni cÖwZ jÿ` ti†L c`†yç MÖnY Ki†j A†bK mgqB Kvh©Ki djvdj Avkv Kiv hvq|
- S. igRvb gv†m hvKvZ Qvovl gvby†li `vb Lqiv†Zi †y†Î †h we†kl wbqZ I e`vcK AvMÖn _v†K Zv Kv†R jvwM†q Rvgvqv†Zi bv†g A_ev `vbxq mvgvwRK msMV†bi bv†g GKKvjxb A_© Av`v†qi †Póv Kiv|

5.1.4 Riæwi-GKKvjxb Kv†jKkb

evsjv†k Rvgvqv†Z Bmjvgx†K †`Lv hvq `jxq I RvZxq Riæwi cÖ†qvR†b GKKvjxb we†kl Avw_©K Znwej msMÖn Ki†Z| `jxq cwifvlvq GwU ÒRiæwi GKKvjxb Kv†jKkbÓ bv†g cwiwPZ| GRb` Zviv m`m` (iæKb), Kgx©, mwμq mn†hvMx, mn†hvMx I myax†`i wbKU †_†K lqv`v ev cÖwZkÖæwZ wb†q wb†æœv³ Kvh©vejx mæúv`b K†i _v†K|

- K. †h mKj m`m` (iæKb), Kgx©, mwμq mn†hvMx, mn†hvMx I myax Riæix Znwe†ji lqv`v K†i†Qb Zv†`i KvQ †_†K gvwMk wbqwgZ Riæix A_© Av`v†qi Rb` h_vh_ c`††yç MÖnY Kiv cÖ†qvRb|
- L. †h mKj Kgx© I mwμq mn†hvMxi GLbl lqv`v nqwb Zv†`i ZvwjKv ^Zwi K†i `^í mg†qi g†a` Zv†`i lqv`v wbwðZ Kiv|

M. mn#hvMx I myax#i ga` +_#KI GKwU mæçve` ZvwjKv ^Zwi K#i
Zv#i#K Riæix lqv`vi AvlZvq wb#q Avmv cÖ#qvRb|

N. hv#i#K GKvwaKevi †Póv K#il †cÖvMÖv#g Dcw`Z Kiv hv#e bv
Zv#i#K e`w³MZ †hvMv#hv#Mi gva`#g n#jl lqv`v cyiY Kiv|

O. GjvKvi weËevb I `vbkxj †jvK#i ZvwjKv %Zwi K#i Zv#i KvQ +_#K
Riæwi lqv`v, Bmy`wfwËK ev LvZwfwËK GKKjxb Av`vq wbwðZ
Kiv|

Rvgvqv#Zi Af`šlixYfv#e dvÛ msMÖ#ni G cxwZwU †ek Kvh©Ki e#jB
†Lv hv#Q| d#j Zv#i Znwe#ji AvKv#ii cÖebZv µgea@vb|

5.1.5 wbe©vPbx dvÛmsMÖn

Bmjvgx G msMVbwU wbqgZvwš¿K MYZvwš¿K Ae`vb +_#K `vbxq
miKvi cÖkvmb I RvZxq wbe©vP#bi Rb` Zvi wewfbœ kvLvi gva`#g
`vbxqfv#e wbe©vPbx dvÛ MVb K#i wbqwgZ Av#qi e`e`v K#i _v#K|

5.1.6 knx` I AvnZ cwievi#i Rb` Znwej msMÖn

wbqwgZ Av#qi gva`#g knx` cixev#ii cv#k Zv#i by`bZg cÖ#qvRb
wgUv#biv Rb` wewfbœ kvLv A_© msMÖn K#i#e| cÖ#qvR#b eQ#ii
†Kvb GKwU wba©vwiZ mßv#n myax I ifvKv•ÿx Ges RYkw³i wbKU
Avnevb Rvwb#q A_© msMÖn Kiv nq| hviv wewfbœ NUbv AvnZ n#q
mgm`vMÖ`Í nq, cÖ#qvR#b Zv#i Rb`I A_© msMÖn Kiv nq wewfbœ
gva`g +_#K|

5.1.7 mgvRKj`vY Kvh©µ#gi Rb`Znwej msMÖn

#`#ki nZ`wi`ª I wbæœweË gvbyl#i RxebhvÎv mnR Kiv, RxebhvÎvi gvb I
Zv#i Avw_©K Ae`vi DbœwZ Ki#bi j#ÿ` Ges †h †Kvb †kÖbx#ckvi nVvr
wecbœ n#q hvlqv gvbyl#i cv#k `vovq Bmjvgx G ivR%bwZK `jwU| G
D#i#k` Zviv wb#R#i Rbkw³i cvkvcwk mgv#Ri weËevb#i Avnevb K#i
_v#K mgvRKj`vYg~jK Kv#R Znwej msMÖ#n mnvqZv Ki#Z| Zv#i
`vqxZjxj#i (†bZ...e,,) g#Z e`vcKfv#e mvgvwRK KvR mæcÖmvi#Yi Rb`
A#_©i †Kvb weKí bvB| Zviv g#b K#i -

K. ew`ÍwfwËK wkÿvKvhµg, AvZÿKg©ms`vb, `^v`´#mev Kvh©µg,
c_wk#i wkÿv Kvh©µg, nZ`wi`ª` gwnjv I wk#i Rb` eûgLy

Kj"vYagx©, tmev l mn#hvwMZvg~jK Kv#©µ#gi †QvU †QvU/gvSvwi cÖ#R± ^Zwi K#i mvg_©evb l `vbkxj#`i Kv#Q Dc`vcb Ki#Z cvi#j mgvRKj"vYg~jK Kv#R A#_©i msKU n#e bv BbkvAvjØvn|

L. we#kl K#i igRvb gv#m mvg_© DRvo K#i gvbyl `vb LqivZ K#i _v#Kb| hv#`i Kv#Q Rvgvqv#Zi bv#g A_© †bqv hv#e bv Zv#`i Kv#Q `vbxq mvgvwRK cÖwZôv#bi e"v#v#i igRvb gv#m A_© Av`v#qi we#kl D#`vM MÖnY Kiv| Z#e A#bK †y#ÎB cÖ#R±wfwËK Dc`vcb Ki#Z cvi#j Kv#©Ki dj Avkv Kiv hvq|

M. mgvRKj"vY dvÛ#K mg,,x Kiv j#y RvgvqvZ me©ch©v#q gywó l `vbev· Gi Gi gva`#g Pvj l UvKv cqmv msMÖn K#i dvÛ#K mg,,x K#i _v#K| G#Z Zviv h#_ô mvov †c#q _v#K|

N. Znwej msMÖ#ni Rb" Bmjvgx G msMVbwU ,æZic~Y© myax#`i#K wb#q eQ#i Kgc#y #QvU †QvU fvM K#i myax mgv#ek Ges gv#S gv#S Dcnvi mvgMÖx wb#q Zv#`i mv#_ †mŠRb" mv#vZ K#i _v#K|

†Lv hvq mgv#Ri gvby#li KvQ †_#KB Zviv mgvRKj"v#Yi Rb" Znwej msMÖ#ni Avnevb Rvbvq Ges Zv#`i G Avnev#b RbMY mvovl †q e"vcKfv#e| GwU G Bmjvgx msMVwUi cÖwZ gvby#li Av`v cÖgvY K#i|

5.1.8 we#kl myax- ifvKv•yx †_#K Kv#jKkb

eQ#ii i#æ †_#KB wewfbœ PjwZ cÖKí#K nvBjvBUm K#i GKKvjxb Kv#jKk#bi D#`vM †bq `jwU| we#kl K#i igRvb gvm l eQ#ii †k#l A#±vei l b#f#i gvm#K Kv#R jvMv#bvi e"e`v #blqv nq| G j#y" gnvbMix 1wU KwgwU MVb K#i cwikwíZfv#e Kv#jKk#bi mvwe©K Kv#©µg cwiPvjbv K#i|

Rvgvqv#Zi Znwej msMÖ#ni mvwe©K w`K we#køl#Y †Lv hvq Zviv †#ki wfZi †_#KB m#xc~Y© Af`šlíxY Drm #_#K A_© msMÖn K#i _v#K| `jxq Kg©Kv#Ûi evwn#i m#úyY© AivR%obwZK l mvgvwRK Kj"vYg~jK Kv#©µ#gi D#í#k"l Zviv A_© msMÖn K#i _v#K| Zv#`i G A_© msMÖn cÖwµqvq RbM#Yi m#ú,,³Zvi cÖgvY cvlqv hvq|

5.2 e`#qi LvZmg~n

evsjv`k Rvgvqv`Z Bmjvgx wewfbœ Drm` +_`K cÖvß Avq `jxq Kg©KvÛ Qvovl wewfbœ AivR%bwZK I mgvR Dbœqgb Ges +mev Lv`Z e`q K`i _v`K | wbqg Abyhvqx cÖ`Z`K Aat`Íb kvLv Zvi Daÿ©Zb kvLvq msM,,wnZ A`_©i wba©vwiZ GKwU Ask cvwV`q _v`K hv µgvš^`q †K>`xq Znwe`j †cŠu`Q hvq |

†Uwej 02 t e``q i LvZmg~n

e``q i LvZmg~n

- | | |
|--|---|
| 1. kvLvmg~n KZ...©K Daÿ©Zb
msMVb`K- | 10.mgvRKj`vY I mgvR`mev
11.AvBb I Av`vjZ |
| K. wba©vwiZ gvwmK Pv`vu
cwi`kva | 12.QvÎ-QvÎx I wkî Kj`vY
13.gwnjv wefvM |
| L. wbe©vPbx dvÛ cwi`kva | 14.Aby`gvw`Z cÖ`R± wfwËK
e`q |
| M. knx` dvÛ cwi`kva | 15.cvK^© msMV`bi Rb` e`q |
| N. hvKvZ-lki cwi`kva | GQvovl gnvbMix/†Rjv ch©v`q |
| O. Riæwi-GKKvjxb cwi`kva | Av`iv e``q i LvZmg~n: |
| 2. wbqwgZ LiP | 16.mdi I ågb Lv`Z e`q |
| K. Awdm †÷kbvwi | 17.wjM`vj GBW Lv`Z e`q |
| L. †cÖvMÖvg ev`évbq | 18.†ckvRxwe msMVb mg~`n
e`q |
| M. hvZvqvZ | 19.mvwnZ` ms`<...wZ wefvMxq
e`q |
| N. †Uwj`dvb, WvK I
†hvMv`hvM wej | 20.AvBwU Lv`Z e`q |
| O. Awdm fvov | 21.cÖPvi I wgwWqv Lv`Z e`q |
| P. ÷vd `ezb (hw`_v`K) | 22.`^v` I cwievi Kj`vY Lv`Z e`q |
| Q. Avc`vqb LiP | 23.hye wefvMxq Lv`Z e`q |
| R. cvwb I we`y`Z wej | 24.kÖwgK Kj`vY Lv`Z e`q |
| 3. `vlqvZx KvH©µ`gi LiP | 25.Djvgv wefvMxq e`q |
| 4. cÖPviYv Lv`Z e`q | 26.Zvwjgyj KziAvb wefvMxq e`q |
| 5. cÖKvkbv eve` LiP | 27.wkÿv Lv`Z e`q |
| 6. ZviweqvZ/cÖwkÿY eve` | 28.K`R© nvmvbv cÖ`vb |
| 7. AvBwU Lv`Z e`q | |
| 8. gvbemæú` Dbœqgb | |

9. M#elYv LvZv

29.Ab"vb" wefvMxq Lv#Z e"q

m~ft msM,,wnZ Z_-Dcv#Ei wfwE#Z M#el#Ki ^Zwi

Bmjvgx G ivR%obwZK `jwU DcwiD³ Aby#gvw`Z LvZmg~#n eQie"vcx e"q K#i _v#K| e"q#i cwigvY wbf@i K#i mswk#ó Lv#Z Zv#i msM,,wnZ A#_@i Dci| mvgvwrK Lv#Zi D`vniY wnmv#e ejv hvq msMVbwUi XvKv gnvbMix `w#Y M#elYvKvjxb mg#q G`v#^y#jY #q K#i bMix | Ab"vb" #Rjvq Zv#i G #mev Kvh@#g e,,w# K#i#Q| K#ivbvKvjxb #wZMÖ-1 #z`a | gvSvix e`emvqx#i Zviv Avw_@K | g~jabx DcKiY mieivn K#i Zv#i c~be@vm#bi e`e`v K#i#Q| cyael Kg@Rxex#i wi-v, f`vb Ges `yt` gwnjv#i #mjvB#gwkb Dcnvi w`#q Zv#i#K `^vej#^x n#Z mnvqZv K#i#Q| GQvovl K#ivbvq #wZMÖ-1 Kg@nviv gvbyl | AwM#e`~N@Ubvq wec`MÖ-1 gvbyl#i Lv` mvgMÖx weZi#Y A_@e"q K#iwQj msMVbwU| G#Z cÖgvY nq msMVbwU #Kej ivR%obwZK D#i#k" bq, gvbweK | mvgvwrK Kg@Kv#U| Zv#i A#_@i GKwU eo Ask e"q K#i _v#K|

5.3 msMVbwUi Avw_@K e`e`vc#Ki Kvh@vejx we#køIY

Bmjvgx G ivR%obwZK `jwU Zv#i #K>`a #_#K #z`a kvLv ch@šI me#y#I#B A_@ m#úv`K wb#qvM w`#q _v#K| `jwUi wbR`^ cwiflvq G#K ÖevqZzjgvj m#úv`KÓ ejv nq| A_@ m#úv`K#K Avw_@K cÖ#qvRbxqZvi c~e@vfvM, cÖ#qvRbxq g~jab AR@b/msMÖn, wewb#qvM wm#všI, bM` A_@ e`e`vcbv, Ges cÖwZôv#bi Ab"vb" Kvh@Kix wefvMmg~#ni g#a" Avw_@K AvšI#úK@ `vc#bi KvR wbqwgZfv#e Ki#Z nq| msMVbwUi A_@ m#úv`K #h KvR,#jv K#i _v#Kb Zvi ,æZic~Y@ Ask avivevwnKfv#e Av#jvPbv Kiv n#jv|

5.3.1 Avw_@K cÖ#qvRbxqZvi c~e@vfvM cÖ`v#bi Kvh@vejx

A_@m#úv`#Ki cÖavb KvR n#"Q fwel"#Z wK cwigvY A#_@i `iKvi n#e Zvi AvMvg c~e@vfvM #`lqv| G j#y" wb#æev³ aviYvmg`n cwi`vifv#e ivL#Z n#e|

- K. m#çve" Av#qi Drm | e"q#i LvZ,#jv m#ú#K@ cwi`vi aviYv #bqv
- L. #Kvb Drm #_#K m#çve" KZ Avq Kiv m#çe #m wel#q aviYv #bqv
- M. #Kvb Lv#Z m#çve" e"q KZ n#Z cv#i #m wel#q aviYv #bqv

- N. N.Av#qi †Kvb Drm, #jv#K AMÖvwaKvi wfwË#Z ,jæZi †`qv cÖ#qvRb †m wel#q aviYv †bqv
- O. e`#qi †Kvb LvZ, #jv#K AMÖvwaKvi †`qv cÖ#qvRb †m wel#q aviYv †bqv

5.3.2 cÖ#qvRbxq g~jab AR©b/msMÖn msµvšÍ Kvh©vejx

A#_©i c~e©vfv m cÖ`v#bi ciciB Zv#K cÖ#qvRbxq A_©ms`vb Ki#Z n#e A_© m#úv`K#K| G j#ÿ Zv#K hv Ki#Z n#e Zv n#jvt

- K. msMV#bi mvwe©K cwiKíbv ev`levq#b me©#gvU A#_©i cwigvY KZ Zv msMÖ#ni Rb` h_vh_ c`#ÿc MÖnY Kiv|
- L. we#kl K#i Av#qi Drm, #jv †_#K LvZ wfwËK Uv#M©UK...Z Avq wbwðZ Ki#Z h_vh_ c`#ÿc MÖnY Kiv
- M. Rbkw³ I ifvKv•ÿx#`i g#a` Z`vM-Kzievbx i †PZbv RvMÖZ Kivi Kvh©Ki D†`vM MÖnY Kiv|
- N. AvKl©Yxq #gvwU#fkbvj †cÖvMÖv#gi D†`vM †bqv| we#kl K#i KziAvwbK †gvwU#fkb|
- O. cÖ#RU wfwËK †cÖ#R#Ukb ^Zwi I Dc`vcv Kiv| we#kl K#i hvKvZ, †mvm`vj I#qj#dqvi, `^v`- cwievi Kj`vY, gvbem#ú` Dbœeqb LvZ|

5.3.3 wewb#qvM wm#všÍ MÖnY

M#elYvq M,,wnZ ivR%obwZK `jwU mv#ú#wZKKv#j RYKj`vYg~jK wewfbœ cÖKí nv#Z wb#`Q| GmKj cÖK#í mZK©Zvi mv#_ wewb#qvM Kivi wm#všÍ civg#k©i Av#jv#K A_© m#úv`K#KB wb#Z n#e| GB wm#všÍ MÖn#Yi we#eP` welqmg~n n#`Q -

- K. cÖK#íi hveZxq e`#qi LvZ I cwigvY wba©viY Kiv
- L. LvZ, #jvi AMÖvwaKvi wba©viY I Zvi wfwË#Z e`q wbwðZ Kiv
- M. LvZ, #jv#Z Uv#M©UK...Z AvDUcyU AR©#bi gva`#g mvwe©Kfv#e evwl©K AvDUcyU/wiUvb© wbwðZ Kiv
- N. wgm G#cÖvvcÖ#qkb ev A#_©i AccÖ#qvM †hb bv nq †m w`#K †Lqvj ivLv|
- O. wba©vwiZ Lv#Zi eiv# wba©vwiZ Lv#ZB Kv#R jvMv#bv|

5.3.4 bM` A_© e`e`vcbv

^`bw>`b mvsMVwbK KvR-Kg© I mgvRKj`vY g~jK KvRK†g©i Rb` A_© e`e`vc†Ki nv†Z bM` UvKv _vK†Z nq| GRb` G ivR%obwZK msMVbwU A_©e`e`vcK†K wKQ' g~jbxwZ AbymiY Ki†Z e†j -

k. cwiKÍbvi KvH©Ki ev`lévq†b PjwZ g~jab (Working Capital) ,iæ†Zji mv†_ cwiPvjbv Ki†Z n†e I wbwðZ Ki†Z n†e |

L. Aa:´Íb †_†K wewfbœ LvZ wfwĚK wbqwgZ A†_©i mieivn _vKv `iKvi |

M. AMÖvwaKvi wfwĚ†Z ^`bw>`b cÖ†qvRbxq Lv†Z Kv†R jvMv†bv cÖ†qvRb |

N.KL†bv A_© msK†Ui Kvi†Y ^`bw>`K KvH©µg cwiPvjbvq weNœ m,,wó †hb bv nq |

5.3.5 Ab`vb` wefv†Mi mv†_ AvšÍ:mǎúK©

msMV†bi wfZ†i ^Zšĵ KvR-Kg© mǎúv`b Kivi Rb` wewfbœ wefvM _v†K| A_© e`e`vc†Ki Ab`Zg KvR n†jv GmKj wefv†Mi g†a` cÖ†qvRb Abyhvqx A_© eivĭ w`†q AvšÍtmǎúK© ev mvsMVwbK mykvmb (Corporate Governance) wbwðZ Kiv| Zv†`i g†Z G Kv†Ri Rb` -

K. mKj wefv†Mi mv†_B A_© wefvM mǎú,,³ weavq AvšÍ:mǎúK© I mgš^q LyeB cÖ†qvRb |

L. GgbwK cÖwZwU wefv†Mi KvH©µgmn Av†qi Drm I e`†qi LvZ mǎú†K©I h_vh_ aviYv _vKv `iKvi |

M. GQvovl cwiw`wZ we†køIY (Scenario Analysis) K†i mvaviY Ae`vq I A^vfvweK Ae`vi c~e© cÖ`wZ wb†q ivL†Z n†e |

5.4 KvH©Ki Avw_©K e`e`vcbvi Rb` KiYxq

cwiKÍbv MÖnY ev ev†RU cÖYqY I h_vh_ ev`lévqb Gi j†ÿ` A_©mǎúv`K†K hv hv Ki†Z nq Zv n†jvt

K. h_vmg†q evBZzjgvj wefv†Mi evwl©K cwiKÍbv Aby†gv`b |

L. gnvbMix evBZzjgvj mǎúv`K I †Rvb cwiPvj†Ki Dcw`wZ†Z _vbv evBZzjgvj mǎúv`K†`i wb†q; †Rvb cwiPvj†Ki Dcw`wZ†Z IqvW© evBZzjgvj mǎúv`K†`i wb†q Ges _vbv Avgxi/mfvvcwZ/†m†µUvixM†Yi Dcw`wZ†Z BDwbU evBZzjgvj

- mæúv`K`i wb`q G wb`©kbvi Av`jv`K Kgc`ÿ Rvbyqvix I RyjvB gv`m 2 evi ch`v`jvPbv `eVK Kiv |
- M. bZzb eQ`i _vbv/wefv`Mi mKj `Í`i Kgc`ÿ 30% ev Zvi AwaK cwigvY evBZyjgvj e,,wxi e`vcv`i Kvh`©Ki c`ÿc MÖnY Kiv |
- N. bZzb eQ`i mKj Rbkw³, mwµq mn`hvMx, mn`hvMx I myaxi mvg_`vbyhvqx GqvbZ e,,wxi Rb` D³/₄xweZ Kivi t`ÿ`Í Kvh`©Ki c`ÿc MÖnY Kiv |
- O. _vbv/wefvM, lqvW`© I BDwb`U cÖwZ gv`m mywa- ifvKv•ÿx I GqvbZ`vZv e,,w× Ges Zv`i KvQ `K wbqwgZ Kv`jKk`bi e`vcv`i ZrciZv Av`iv t`Rvi`vi Ki`Z n`e |
- P. me`ch`v`q msMV`bi Kv`Ri AMÖvwaKvi wba`viY K`i evwl`©K ev`RU cÖYqb Kiv Ges Avq-e``qi g`a` fvimvg` iÿv I msMVb`K FY gy³ ivLv |
- Q. _vbv/wefvM I lqvW`©mg~n evBZzjgvj mæúv`K`i wb`q eQ`i 2wU lqvK`©kc Ki`e |
- R. m`m` Qvovl Ab`vb` `^vej`x Rbkw³`K 5% GqvbZ t`qvi e`vcv`i DrmvwnZ Kiv |
- S. mKj Rbkw³`K gv`mi iia`ZB Avj`vni c`_ A_`v`bi gva``g e`q iia` Kivi ,iæZi Zz`j a`i t`gvwU`fkb t`qv | A_`vr gv`mi cÖ_g LiP GqvbZ w``q iia` Kivi t`gvwU`fkb t`qv |
- T. _vbv/wefv`Mi cÿ t`K evBZzjgv`ji wba`vwiZ t`KvUv m`e`v`P 10 Zvwi`Li g`a` gnvbMix`Z Rgv `qvb wbw`dZ Kiv | G j`ÿ` 7 Zvwi`Li gv`a` lqvW`©mg~n t`KvUv cwigvY UvKv _vbv/wefv`M Rgv t`qv wbw`dZ Kiv |
- U. Av`qi Dr`mi Av`jv`K Znwej msMÖ`ni h_vh_ c`ÿc MÖnY
- V. AMÖvwaKv`ii wfw`E`Z e`q wba`viY wbw`dZ Kiv
- W. Avw_`©K LvZ mswkøó mKj Lv`Zi mv`_ h_vh_ mgš`^q
- X. Avq-e``qi LvZwfw`EK h_vh_ we`køIY
- Y. Avq-e``qi bxwZgvjv AbymiY
- Z. m`QZv, Rewew`nxZv, AvgvbZ`vixZv, WKz`g`Ukb
- _ msMV`bi mKj `Í`i Avq e`q wnmve msiÿ`Yi Rb` t`jRvi eB, K`vk eB, iwk` eBmn evBZzjgvj mswkøó mKj LvZv cÍ nvjvMv` Kiv Ges

ch@vqμ‡g _vbw/wefvMmg~n Avq e`‡qi wnmve Microsoft Excel Program Gi gva`‡g Pvjy Kivi D‡`vM Avw_©K e`e`vcK‡K MÖNy Ki‡Z n‡e|

5.5 Avq-e`v‡qi wnmve msiÿ‡Yi Rb` A_© m‡úv`‡Ki Kibxq

myyôz I `^"Qfv‡e Avq-e`‡qi Kvh©μg cwiPvjvbi Rb` A_© m‡úv`K‡K wb‡Pi welq_‡jvi cÖwZ AwakZi g‡bv‡hvM I _jæZi w`‡Z n‡e|

- K. iwK` Qvov Avq bq I fvDPvi Qvov e`q bq| G †køvMvb‡K Av‡iv Kvh©Ki Kiv|
- L. me©ch©v‡q wbqwgZ Avq e`‡qi wnmve msiÿ‡Y Avil hZœevb nlqv I Avc‡WU ivLv| G‡ÿ‡Î _vbw/wefv‡Mi K`vk eB‡q gv‡mi Avq e`‡qi wnmve †K-vR K‡i _vbw Avgxi/mfvcwZi `^vÿi †bqv| _vbw Avgxi/mfvcwZ iwK` I fvDPvi wgwj‡q †`‡L K`vk eB‡q I fvDPv‡i `^vÿi Ki‡eb|
- M. Daÿ©Zb wbmve cwi‡kv‡ai ci wbqwgZ LiP cwiPvjvbi Rb` †h cwigvY A_© nv‡Z ivLv `iKvi †m cwigvY A_© †i‡L evKx A_© e`vs‡K †hŠ_ bv‡g GKvD>U K‡i Rgv ivLv `iKvi|
- N. Avq-e`‡q fvimg` eRvq ivLv Ges mKj ch©v‡q mKj cÖKvi e`‡qi †ÿ‡Î wgzE`qx nlqv|
- O. mvq‡_©i Av‡jv‡K KvR bq, Kv‡Ri Av‡jv‡K ev‡RU ^Zwi I †m cwigvY A_© msMÖ‡ni me©vËK cÖ‡Pón Pvjv‡bv|
- P. _vbw/wefvMmn msMV‡bi mKj `Í‡i evBZzjgv‡ji gwvmK wi‡cvU© ch©v‡jvPvbi Rb` mswkøó gvm †kl nlqvi mv‡_ mv‡_B ^eV‡Ki c~‡e©B wi‡cvU© ^Zwi/cÖ`Z ivLv|
- Q. m‡ú‡i `wjj I †iwR÷‡vi msiÿY
- R. AwWU I ch©v‡jvPbv

5.6 wbixÿv (AwWU) m‡úv`b Kiv‡bv

Bmjvgx G ivR%obwZK msMVbwU Avw_©K wel‡q `^"QZv I Review`nxZv wbd‡‡Zi Rb` msMV‡b wnmve weÁvb m‡ú‡K© mg`K AwfÁZvm‡úvœ GK ev GKvwaK e`w‡‡K w`‡q cÖwZwU kvLvi Avw_©K †jb‡`‡bi AwWU m‡úv`b K‡i _v‡K cÖwZ eQi| Zviv mvaviY Bs‡iRx

K`v`jÛvi el©`KB AwW`Ui Rb` wnmve eQi wnmv`te MÖnY K`i _v`K|
Zv`i G KvH©`µ`g wb`æev³ welq,`jv ,iæZi `t`c`q _v`Kt

K. _vbv/wefvMmg`~`ni evBZzjgv`ji Avq e``qi AwWU Kiv|

L. mKj `Í`i wgqe`qxZv PP©`v Kiv, Avq-e``qi g`a` fvimvg` iÿv Kiv|
vbv/wefvMmg`~`ni A©`%bwZK mg,,wx AR©`bi cwiKwíz
D`~`vM MÖnY Kiv|

M. cÖwZ gv`mi Avq-e`v`qi wnmve ch©`v`jvPbv Kiv I KiYxq wba©`viY
K`i h_vh_ c`ÿc `tbqv|

N. mKj ch©`v`q eQi `k`l Avq-e``qi h_vh_ ch©`v`jvPbv I AwWU
wbwðZ Kiv|

O. `h `Kvb mgq AwW`Ui Rb` iwk` eB `tiwRóvi, m`ú` `tiwRóvi, K`vk I
`jRvi eB, fvDPvi I iwk` eB`qi gywo BZ`vw` cÖ`Z ivLv|

P. eQ`i `k`l mKj ch©`v`q AwWUi/AwWU KwgwUi g`š`e` I civgk©
Abyhvqx cieZx© c`ÿc MÖnY Kiv|

Q. AvjØvni mvnvh` I `vqv Kvgbv Kiv|

6.0 eZ©gvb M`elYvq cÖvß djvdj

DcwiD³ Av`jvPbv I we`køIY ` _`K cvlqv M`elYvq bgybv wnmv`te
M,,wnZ `j evsjv`k Rvgvqv`Z Bmjvgxi A_© e`e`vcbvi wb`æev³
,iæZic`Y© welq,`jv D`j`jØL Kiv hvqt

K. Bmjvgx G ivR%bwZK `jwU (evsjv`k Rvgvqv`Z Bmjvgx) Zvi wbR`^
Rbkw³ I myax- `ifvKv•ÿx`i wbKU ` _`KB A_© msMÖn K`i _v`K|

L. msMVbwU `kx Af`š`íxY Drm ` _`KB cÖ`qvRbxq Znwej msMÖn
K`i|

M. Rvgvqv`Z Bmjvgxi we`kl Znwej msMÖ`n mvaviY RbMY I
`ifvKv•ÿx`i e`j AskMÖnY `Lv hvq| RvgvqvZ RbM`Yi Av`v I
wek^vm AR©`b Ki`Z cvivi GwU GKwU cÖgvy|

N. msMVbwUi A_© e`e`vcbvq myk,,•Lj `tckv`vix`Zji cÖgvY cvlqv
hvq| A_© e`e`vcK`K mKj `ÿ`ÍB Zvi Daÿ©Zb `tbZ...`Zji wbKU
`vjxwjK Review`wnZvi g`a` _vK`Z nq|

O. cÖwZeQi Af`š`íxY AwWU m`úv`b nq e`j A`_©i e`env`ii tiKW©
msiÿY I `^"QZv cwijwÿZ nq|

- P. e"q e"e"vcbvq t`Lv hvq, `jwU tKej `jxq ivR%obwZK Kg©Kv†ÛB A_© e"q mxgvex bv ti†L mvaviY I wbæœweË gvby†li Kj"v†Y A_©vr Zv†`i fvlvq mvgvwRK Kj"vYg~jK Kg©Kv†Û AwaK A_© e"q K†i_v†K|
- Q. mvgvwRK Kj"vYg~jK Kv†R I `yN©UbvKewjZ wec`MÖ`Í gvby†li cÖ†qvR†b `jxq we†ePbvi D†aY© D†V ZvrÿwbK mvov cÖ`v†b mÿgZv AR©b K†i†Q `jwU| mvaviY RbMY G Kg©Kv†Û†K fv†jfv†eB MÖnY K†i†Q|
- R. `jwUi Znwej msMÖ†n mvavi†Yi AskMÖn†Yi d†j cªwZeQiB Zv†`i Znwej µge,,w× t`Lv hvq|
- S. cÖKÍ wfwËK Kv†R Znwej msMÖ†ni mæçvebv w`b w`b e,,w× cv†"Q G `jwUi| Z†e wbe©vPb msµvšÍ Znwej msMÖ†n A†bK kvLvi AvMÖn h†_ó Kg cixjwÿZ n†q†Q eZ©gvb M†elYvq|

7.0 mycvwik cÖ`Ívebv

M†elYvq cÖvß djvd†ji Av†jv†K wb†æœv³ cÖ`Ívebv tck Kiv hvqt

- K. RvgvqvZ t†h†nZz `ÍiwfwËK (K"vWvi) Rbkw³ web"vm K†i_v†K, t†m†nZz mn†hvMx m`m" t_†K Kgx© ev m`m" e,,w× Ki†j Ges bZzb RbMb mæú,,³ Ki†j Zv†`i Znwe†ji cwigvY Avil evo†e|
- L. we†kl Ae"vi ZnwejmSÖ†n t†h†nZz wbR^ Rbkw³ Qvovl t`†ki mvaviY gvbyl I ifvKv•ÿx†`i AskMÖnY t`Lv hvq, GwU†K Avil †eMevb K†i Zv†`i wbKU †ekx †ekx Avnevb Rvbv†Z n†e|
- M. Avw_©K weeiYx ^Zixi wnmve msiÿ†Yi Rb" AvaywbK mdUlqvi h_v Uvwj ev gvB†µvmdU G†·j e"env†i A_© mæúv`K†`i DrmvwnZ Ki†Z n†e| cÖ†qvRbxq cÖwkÿ†Yi e"e"v Ki†Z n†e|
- N. t†h†nZz Bmjvgx ivR%obwZK msMVb, t†m†nZz wbe©vPbx Znwej msMÖn†K Avil jæZi w`†Z n†e|
- O. Znwej e,,w×l Rb" m`m"†`i Pvuv` Ges ifvKv•ÿx†`i Aby`v†bi cvkvcvwk mæú`wfwËK wewb†qv†Mi gva"†g Av†qi ms"vb Kiv t†h†Z cv†i| G†Z Kg©ms"vbl ^Zix n†e|
- P. mybv†gi mv†_ t†h mgvRKj"vYg~jK KvR cwiPvwjZ n†"Q Zvi e"q e"e"vcbv Ae"vnZ ivL†Z n†e|

- Q. cÖ#qvRb Abyhvqx iyYkxj (AcwieZ©bxq) eiv× c#wZi cwie#Z© bgbxq (cwieZ©bxq) c#wZ Abymi#Yi Aby#gv`b ivL#Z n#e|
- R. cÖKímg~n cwiPvjvbi Rb` thŠw³K A_© e`#q h_vh_ GKv#WwgK I †ckv`vi cÖwkwÿZ †jvK wb#qvM w`#Z n#e|

08. Dcmsnvi

eZ©gvb M#elYvwU#Z Bmjvgx ivR%bwZK `j wnmv#e evsjv`k Rvgvqv#Z Bmjvgxi Avw_©K e`e`vcbvi w`KwU we#køly Kiv n#q#Q| M#elYvKvjxb m#gqi mxgvexZv wQj e#j Ges cÖvwZôvwbK †MvcbxqZvi k#Z©B Avw_©K Z_` GLv#b mwbœ#ewkZ Kiv hvqwb hv M#elYvbxwZ I †Nvlyvi (Disclaimer) Ask| M#elYvq cÖvß djvdj I mycvwikgvjv †Kej GB `jwUi Rb`B cÖ#hvR` bq, Gai#Yi Ab`vb` ivR%bwZK `#jil DcKv#i Avm#e| GKwU ivR%bwZK `j Af`šlixY Drm I †#ki Rbmvavi#Yi wbKU †_#K cÖvß A#_©i gva`#g ivR%bwZK I mvgvwrK KvH©µg cwiPvwjZ Ki#Z cv#i M#elYvq G welqwU cÖgvwYZ n#q#Q| evsjv`#k G ai#bi M#elYv BwZc~#e© †Lv hvqwb e#j mvwnZ` ch©v#jvPbvq M#elK mgm`vi gy#LvgywL n#q#Q| fwel`#Z AvMÖnx M#elKiv G mxgvexZv KvwU#q Ab`vb` ivR%bwZK `#ji Avw_©K w`K wb#q Zzjbvg~jK M#elYv Ki#Z cvi#e| eZ©gvb M#elYvwU#Z Zv#`i †mB c_ †Lv#e|

Z_`m~î

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