



c'lvb Kvh'j q Bt' nvi bs t 111  
Zwi L t 29 wWtmst, 2011

tRbv'j j g'v'tbRvi /wmbqi Kbmj tU>U/  
tWcyU tRbt'j j g'v'tbRvi /Gwm÷ 'vU tRbv'j j g'v'tbRvi /g'v'tbRvi  
mKj wRGg Awdm/tj vKvj Awdm  
c'lvb Kvh'j tqi mKj wfvMxq c'lvb  
óvd Ktj R/wc'Ycvj Awdm  
Kt'cti U kvLv/wi wRI byj Awdm  
cwi `k' l wbi x'j v `j /tU'bs BwóWUDU  
mKj kvLv  
tmvbj x e'vsK wj wgtUW  
evsj vt' k |

gv'tK'Us GÜ tW'tfj ctg>U wWwf kb t M'nt'Ki c'lvb e'vs'Ks cwi tmev (bM` A\_°  
`wj j w` msM'h l mi ei vn) c'lvb c'lvb |

g'tnv` q,

Dch' wel tq evsj vt' k e'vsK, e'vs'Ks c'ewa l bxwZwfvM, c'lvb Kvh'j q, XvKv Gi  
weAvi wcvW mvK'j vi bs-10 Zwi L 30 bt' st, 2011 Gi wel qe' wbtge'ueü DØZ Ki v ntj v t

Ót' tki e'vs'Ks c'lvb, tj v M'nt'Ki Pwn`vi cwi t'ct' tZ wbr` ^ ^ x'tgi Avl Zvq M'nt'Ki  
c'lvb e'vs'Ks cwi tmev (thgb-bM` A\_°wWgvÜ WvdU'tc-AW' BZ`w` msM'h l mi ei vn)  
c'lvb e'v M'hY K'ti Avm'tQ gtg'j 'j` Ki v hv't'Q| M'nt'Ki Awakvi l `vq-` wq'tZj t'j t'  
`^QZv AvbqY, wewf b'ee'vst'Ki t` qv cwi tmevi g'ta` mvg'Äm` weavb Ges wbi vc` e'vs'Ks e'v  
wbw'ØZKi t'Yi `t' M'nt'Ki c'lvb c'lvb e'vs'Ks cwi tmev GKwU m'j'úó bxwZgvj vi Avl Zvq  
cwi Pwj Z nl qv ev'Äbxq etj evsj vt' k e'vsK g'tb K'ti | GgZve`vq, M'nt'Ki c'lvb wewf b'ee'  
e'vs'Ks cwi tmev c'lvb t'j t' GB mvK'j vt' ewY'Z bxwZgvj vi mv't\_ mvg'Äm` ti tL` ^ ^ ^ ^ xg  
c'lvb t' Rb` t' tki e'vs'Ks c'lvb, tj vt'K ci v'gk'et` qv hv't'Q|

O1| cwi tmev| e'vs'Ks c'lvb, tj v G j t'j` M'nt'Ki mv't\_ Pw³ ex ntq wbtge³ tk'Yxi  
M'nt'Ki c'lvb wbgewY'Z e'vs'Ks cwi tmev c'lvb Ki tZ cv'ti t

K)	Kt'cti U M'nt'K, mi Kvi x wfvM l mi Kvi x gwj Kvbvaxb c'lvb t'j t'
	(A) bM` A_°Ges `wj j w` msM'h;
	(Av) e'vst'Ki KvD>Uvti Dc` wcz t'cti weci xtZ bM` A_°mi ei vn ;
	(B) th tKvb cKvi Aw_K `wj j w` mi ei vn

L)	e'w³ M'nt'Ki t'j t'
	(A) bM` A_°Ges `wj j w` msM'h;
	(Av) th tKvb cKvi Aw_K `wj j w` mi ei vn

O2| cwi tmev c'lvbKvi x| e'vst'Ki wbr` ^ Rbej Qvovl G'tR>U wbtqv'tMi gva'tg M'nt'Ki  
c'lvb e'vs'Ks cwi tmev c'lvb Ki v hv'te| G'tR>U wbtqv'tMi gva'tg G ai t'Yi cwi tmev c'lvb  
t'j t' e'vsK'tK GZ` mswk' Operational Risk, Contractual Risk, Legal Risk, Compliance Risk, Reputation  
Risk BZ`w` we'tk'Y Ki Zt Zv wbi m'tbi e'v wbtZ nte; tKbbv, G'tR>U KZ'K tmev c'lvb th  
tKvb ai t'Yi e`Zvi Rb`; wKsev, M'nt'Ki A't'p wbi vc'Ev hv tMvcbxqZv j w'NZ ntj ; wKsev,  
t' tk c'Pwj Z AvBb ev wewa-weavb j w'NZ ntj , Zv e'vst'Ki Rb` Aw\_K 'j wZ ev m'bvgnwbi  
Kvi Y ntq `vov'tZ cv'ti |

O3| cwi tmev c'lvb qv| M'nt'Ki c'lvb e'vs'Ks cwi tmev c'lvb t'j t' mvavi Yfv'te wbtge³  
c'lvb qv Abmi Y Ki tZ ntet

K)	i agv' e'vs'Ks K'g' etm Ges e'vs'Ks mg'tqi g'ta` GB cwi tmev c'lvb Ki v hv'te
L)	bM` A_° cwi ent'Yi mg'tq e'eüZ hvbevntb A`avi x c'hi xi Dcw`wZ ev'Äbxq; A`avi x c'hi x e'ZxZ hvbevn e'env'ti i t'j t' 'ØZ-Pwe m'aj Z w'> jKmn h_vh_ wbi vc'Ev'g'j K e'v M'hY Ki tZ nte
M)	bM` A_° ev g'j `evb `wj j w` cwi ent'bi mg'tq wbi vc'Ev weav'tb h_vh_ mZK'Zv, wbqš'Y Ges tMvcbxqZv eRvq i vL'tZ nte
N)	M'nt'Ki c'lvb e'vs'Ks cwi tmev c'lvb Rb` th mKj hvb-evnb e'eüZ nte Zvi ti KW'j M ewn mswk' e'vsK kvLvq GKRB `wqZ'xj K'g'KZ' KZ'K msi w'j Z l `v'j wi Z ntZ nte
O)	M'nt'Ki w'K'U ntZ msM'nxZ bM` A_° ev `wj j w` i weci xtZ e'vst'Ki c'j ntZ Dch' `xKwZ c'lvb c'lvb Ki tZ nte
P)	M'nt'Ki w'K'U ntZ msM'nxZ A_°H w` bB mswk' wnmv'te AvKj b Ki tZ nte; Zte, msM'nxZ bM` A_° e'vsK KvD>Uvti e'vs'Ks mg'tqi c'ti t'ct'Qvtj Zv cieZ'K Kvh' etmi c'lvb N>Uvi g'ta` mswk' wnmv'te Aek`B AvKj b Ki tZ nte

wel q t M0ntKi c0½tb e'vswKs cwi tmev (bM` A\_°l ` wj j w` msM0h l mi ei vn) c0 vb c0nt½|

Q)	wWgvU WtdU/tc-AWfi cfwZ M0ntKi wnmve weKj b Kti A_ev e'vstKi KvD>Uvti MnxZ bM` A+_p weci xtZ tci Y Kiv hvte; tKvbfvteB M0ntKi c0½b ntZ MnxZe` tPK ev bM` A+_p weci xtZ wWgvU WtdU/tc-AWfi tci Y Kiv hvte bv
R)	Ktcfti U M0nK,mi Kvi x wefvM l mi Kvi x gvuj Kvbvaxb c0Z0vbi tfti i agvl e'vstKi KvD>Uvti Dc`wcZ tptKi weci xtZ M0ntKi c0½tb bM` A_°mi ei vn Kiv hvte; cKvtk` Kw l FY weZitYi tfti Qvov e'w3 M0ntKi tfti M0ntKi c0½tY bM` A_°mi ei vn Kiv hvte bv  tKvbi jc tUwj tdvb wbt` R,B-tgBj ev d`v thvtM tci Z Abfti vacfti i weci xtZ bM` A_°tci Y Kiv hvte bv,Zte tgvevBj e'vswKs ev Ab` tKvb Kw i Mwi muj Dkibi tfti GB kZ`c0thvR` ntebv
S)	bM` A_°ev gj `evb `wj j w` cwi enb mgftqi Sjk wbi mtb ht_vchj3 exgv Av`Qv` b M0hY Ki tZ nte

O4| cwi tmev DTMZ `vq| M0ntKi mv+\_ m0uvw` Z Pw3 tZ mj` u0fvte Dti E Ki tZ nte th, e'vskvti i wbsjYvaxb bq Ggb tKvb cwi w`wztZ M0ntKi c0½tY e'vswKs cwi tmev c0 vtb e`\_Zvi Rb` e'vsk AvBbMZfvte ev Avw`R ftwZci tY eva` bq| c0 E cwi tmev e'vstKi kvLvq c0 E tmevi Abjfc wefepZ nte Ges e'vstKi kvLvq c0 E tmevi tfti e'vstKi thi jc `vqexZv i tqtQ, GB tfti tmi jc `vqexZv i tqtQ gtgMY` nte|

O5| cwi tmev gfti `i `\*QZv| cwi tmevi Rb` Av`vqZe` Li P/PvR°BZ`w` i wel tq M0ntKi mv+\_ m0uvw` Z Pw3 tZ mj` u0fvte Dti E \_vktZ nte| cwi tmev cPvti i Rb` c0 ZKZ tKvb eMkDi ev l tpe c0vq GZ`wel qK Li P/PvR°BZ`w` cKvtki wel tq weAvi wcvW mvKj vi bs 19 Zwi L t 22/12/2009 Gi wbt` Rbv Abmi Y KtZ nte|

O6| Ab`vb` kZq evsj vt` k e'vstKi gwib j Uvwi s c0Zti va wefvvtMi mvKj vi /wbt` Rbv/ MvBWj vBb Abhvqx th mKj M0ntKi KYC Procedure m0ube Kiv ntqtQ i agvl tm mKj M0nktKB ewYZ cwi tmev c0 vb Kiv hvte| GZ0`ZxZt

(K) M0ntKi `vBwi K wKvbvq/Kvi Lvbvq ev AvevwmK fejb ewYZ cwi tmev c0 vb Kiv hvte, Zte G mKj wKvbn M0ntKi mv+\_ m0uvw` Z Pw3 tZ mj` u0fvte Dti E \_vktZ nte|

(L) M0ntKi mv+\_ m0uvw` Z Pw3 tZ mj` u0fvte Dti E Ki tZ nte th, GtRtUi gva`tg G ai tYi cwi tmev c0 vtb tfti GtRtUi mKj cKvi Kvhjtgi Rb` e'vsk `vqx \_vkte|

(M) M0ntKi c0½tb GB e'vswKs cwi tmev c0 vb Ges mwfhn PvR°Av`vtqi tfti GKB tkYxf3 wfbewf beM0ntKi tfti cftf` Kiv hZ`j m0e cwi nvi Ki tZ nte|

(N) bM` A\_°ev gj `evb `wj j w` cwi enb mgftq hZ`t m0e `vbxq AvBb-k;Lj v i ftvKvi x evnboxi mv+\_ mgstq mvab Kti Zvt` i mnthvMZv M0hY Ki tZ nte|

(O) GB tmev c0 vtb wbgftE M0nK wbePb, mwfhn PvR° c0Zwbwa wbtqvM, c0Zwbwai thvM`Zv-AwfAZv, K`vk cwi entbi mxgv BZ`w` mswk0 GKwU bxwZgvj v c0vq Ki tZ nte| D3 bxwZgvj v e'vstKi cwi Pj bv cl° (weft` kx e'vstKi tfti Dxzb KZ0fti) KZK Abfgw` Z ntZ nte|

(P) GB tmev c0 vtb wbgftE M0ntKi c0½tY tKvb ey\_ ev KvD>Uvi `vcb Kiv hvte bv|

O7| Awf thvM wb0uvE| GtRtUi gva`tg M0ntKi c0½tY e'vswKs cwi tmev c0 vtb tfti DTMZ M0nK-Awf thvM wb0uvEi Rb` wbw` 0 mvsMVwbK KVVtgv `vcb KtZ nte| Gi jc Awf thvM tmj ev `wqZc0B KgKZfti bvg, thvMvthvM wKvbn tUwj tdvb b0t M0nktK mi ei vn Ki tZ nte|

O8| e'vswKs c0Z0vb, tj vi Dcti ewYZ bxwZgvj vi mv+\_ mvgAm` ti tL M0ntKi c0½tY e'vswKs cwi tmev c0 vtb tfti evsj vt` k e'vstKi tKvb ceftbgwZ M0htYi cftqvRb tbB|0

Dti E th,µwgK bs 5- G ewYZ weAvi wcvW mvKj vi bs-19 Zwi L-22-12-2009 Gi wbt` Rbv Abmi tYi wel tq c0vb Kvhjtqi cwi c1 bs-164 Zwi L-02 tdeqvi x,2010 l c0vb Kvhjtqi cwi c1 bs-187 Zwi L 08 Rp,2010 Gi Avtj vtK e`e` v M0hY Ki tZ nte|

Ggzve`vq, evsj vt` k e'vstKi Dwj wLZ mvKj vti i Avtj vtK M0ntKi c0½tb e'vswKs cwi tmev (bM` A\_°l ` wj j w` msM0h Ges mi ei vn) c0 vtb wel tq cftqvRbxq e`e` v M0htYi Rb` mswk0 mKj tK Abfti va Kiv ntj v|

Avcbvt` i wek`r`

`vt/-  
(tgt wRj j i ngvb wmwI Kx)  
tWcju tRbvti j g`vtbRvi

`vt/-  
(bl tki Avj x L` Kvi )  
tRbvti j g`vtbRvi