

ML<?J@>: X
AZ _kl bl _ev ^bj _dl hj Z
i h m[gh f _l h^bq_kdhc j Z hl _
BBBBBBBBB> : F Z Z Z h\Z
©BBB^a BBBBBBBBBB]

NHG> HP?GHQGU OKJ?>KL<
MQ?; GHC >BKPBI EBGU

I > =_h]j Znby
i h ki _pbZevghkl b @Lmj baf b]hkl _j j bbf kl\h^a
D\ ZebnbdZpby \ui mkdgbdZ±Ki _pbZebkl i h l mj baf mb]hkl _j j bbf kl\m

F ZoZqdZeZ+2023

NHG> HP?GHQGUO KJ?>KL< mq_[ghc ^bkpbiebgu jZa
ki_pbZevghklb kj_^g_]h h[s_]h h[jZah\Zgby b j_dhf_g^h\ZgZ
ijhn_kkbhgZevghc h[jZah\ZI_evghc ijh]jZffu KIH ih k@lphZteavfg bk
]hkl_ijbbfkl\h^a

GhjfZlb\gmjZ\h\mx hkgh\m j_ZebaZpbb kj_^g_]h h[s_]h
ij_^_eZo hk\h_gby hkgh\guo h[jZah\ZI_evguo ijh]jZff kj_^g_
h[jZah\Zgby khklZ\eyxl

‡ N_^_jZevguc aZdhg hl -NA ©H[h[jZah\Zgbb \ Jhkkbb
N_^_jZpbb^a Nj^^_jZevgh]h aZdhgZ hl-NA 1

‡ ljbDZa Fbgh[jgZmdb Jhkkbb hl] ‹ ©H[
n_^_jZevgh]h]hkm^Zjkl_ggh]h h[jZah\ZI_evgh]h klZg^ZjIZ kj_
\ j_^ ljbDZaZ FbgijhkZ hl -NA 1

‡ ljbDZa Fbgh[jgZmdb Jhkkbb hl] ‹ ©H[ml\
hj]ZgbaZpbb b hkms_kl\e_gby h[jZah\ZI_evghc ^_yl_evghk
ijh]jZffZf kj_^g_]h ijhn_kkbhgZevgh]h h[jZah\Zgby^a ij_dj
]

‡ ljbDZa Fbgk\Zjijhk_s_gby Jhkkbckdhc N_^_jZpbb hl
©H[ml_j`^_gbb lhjy^dZ hj]ZgbaZpbb b hkms_kl\e_gby h[jZah\
h[jZah\ZI_evguF ijh]jZffZf kj_^g_]h ijhn_kkbhgZevgh]h h[jZah\
01.03.2023);

‡ ljbDZa Fbg\jhs_gby Jhkkbb hl ‹ ©H[ml\
n_^_jZevghc h[jZah\ZI_evghc ijh]jZffu kj_^g_]h h[s_]h h[jZah\Z

JZkkfhlj_ggZhaZk_^Zgbb l_^Z]h]bq_kdh]h kh_IZ IHQM ©=ID^a
ljhlhdhe h29.08.2023]h^Z

JZajZ[hllqBfZgfbjaZ_\ BfZgfbjaZ OZc[mhQMO-bqDd [g

Kh^_j`Zgb_

- 1. IZkihjn hg^z_p_g hq gju^kI\
- 1.1 H[eZkiljbf_g_g_rbh yg^z_p_g hq gju^kI\
- 1.2 I_j_q_j_vamevIZIh\
- 2. J_amev bZlj bI_j bhk\h_g rby_[ghj]h^f_IZ
- 3. Nhg h p_g hq gju^kI\
- 3.1 L_dmsd b r g l j h r a k i _ \ Z _ f h k I b
- 3.2 Ijhf_`mlhq g y k I Z p by

1. IZkihjhghg^hZp_ghqkj_o^kl\

1.1 H[eZkljbf_g_gb^hg^hZp_ghqkj_o^kl\

Nhg^ hp_ghqguo kj_^kl\ ij_^gZagZq_g ^ey hp_grd b_[jg.la]rh
 ij_^f_l@=_h]jZnby^a kj_^g_]h ijhn_kkbhgZevgh]h h[jZah\Zgby
 Nhg^ hp_ghqguo kj_^kl\ jZajZ[hIZg \ khhl_lkl\bb k lj_
 n_^_jZevg]h]hm^Zjkl_gh]hZah\ZI_evgdZ^gh^ZjkZ_^g_]h[s_]h[jZah\Zgb
 N=HK KHH N_^_jZevghc h[jZah\ZI_evghc ijh]jZffu kj_^g_]h h
 ki_pbZevghklb KIH ©Lmjbafe b]hkl_ijm^k[\gh]h ieZgZ b jZ[hq_c
 mq_[gh]h ij_@f=lZ]jZnby^a
 Mq_[guc ij_^f_l \ khhl_mq[kl]gibZ_g hf bamqZ_lky gZ i_j\hf dm
 \h \lhjh k_f_kljZo b aZ_jrZ_lky ^bnn_j_gpbjh\Zgguf aZq_lhf
 Nhg^ hp_ghqguo kj_^kl\ \dexqZ_lhpk_glyqg b g l f ZevghZeu iha
 hp_gblv mjh_gv ^hklb`_gby j_amevlZih\

1.2 I_j_q_gvamevlZih\

Hk\h_gb_ kh^_j`Zgby h[s_h[jZah\ZI_evg]hlc=^h]kjZ^ibeyb gh[_ki_qb\Z_l
 h[mqZxsbfby ke_^mxsbo j_amevlZih\
 ebqghklguo \dexqZxsbo
 hkhagZgb_ h[mqZxsbfby jhkkbckdhc j]Z`^Zgkdhc b^_glbqghklb
]h]h\ghklv d kZfhjZahklb^yl_evgghklb b kZfhij_^_e_gbx
 gZebqb_fhlb\Zpbb d h[mq_gbx b ebqghklghfm jZa\blbx
 p_e_gZijZ\^_ggh_ jZa\blb_ \gmlj_gg_c ihabpbb ebqghklb_gg
 p_gghkl_c gZjh^h\ Jhkkbckdhc N_^_jZpbb bklm^ay_lkd g o o pljZ^prhijgZ^h
 kbkl_fu agZqbfuo pkfgg^k\glo mkIZgh\hd Zglbdhjjmipbhgggh]h fbjh\ha
 wdheh]bq_kdhc dmevlmju kihkh[ghklb klZ\blv p_eb b kljhblv `bag_ggu_
 f_lZij_^f_lguo \dexqZxsbo

hk\h_ggu_ h[mqZxsbfby_lgu`ij_ihgyly b mgb_jkZevgu_ m
 j_]meylb\gu_ ihagZ\ZI_evgu_ dhffmgbdZlb\gu_
 kihkh[ghklv bo bkihevah\Zgby \ ihagZ\ZI_evghc b khpbZe
 kZfhklhyl_evgghfm ieZgbjh\Zgbx b hkm^s_kll\evg b klbm qh]lZgcb aZpbb mq_[gh
 i_^Z]h]bq_kdbfb jZ[hlgbdZfb b k_jklgbdZfb d mqZklbx \ ihkljh_gbb
 ljZ_dlhjbb

h\ez^_gb_ gZ\udZb^kraq^hgZl_evgdhc ijh_dlghe b khpbZevghc ^
 ij_^f_lgu\dexqZxsbo hk\h_gb_ h[mqZxsbfby \ oh^_ bamq_gby mo
 mf_gbc b kihkh[h\ ^_ckl\bc ki_pbnbq_kdbo ^ey khhl_lkl\mxs_c ij_^f_lgh

Hkh[h_agZq_gb_ ^bkpbiebgZ bf__l ijb nhjfbjh\Zgbb b jZa\blb HD HD
 HD HD

2. J_amevlZdijbl_jbtk\h_grbq_[ghj]h^f_lZ

Hkgh\giuh_dZaZlb_dpb_l_jbhp_gd_bamevlZ[mq_gibye`Zsb_ ijh_jd_ ij_^klZ\e_gu \ lZ[ebp_

Dhgljhev b hp_gdZ j_amevlZ[h\g hck\^bkgpbyiebg h kms_kl\eyxky ij_ ijhp_kk_ ijh_^_gby ijZdlbq_kdbo aZgyIBC d_ & ZqjhjZgpguoZjZhd`_ \uih h[mqZxsbfby bg^b\baZmZgpbuolh\kke_ ^h\Zgbc

H[sZy ijhn_kkbhgZe dhfi_l_gpby	JZa^_e L_fZ	Lbi hp_ghqguo f_jhij
H001. <u[bjZlv kihkh[u j_r_ aZ^Zq ijhn_kkbhgZ ^_yl_evghklb ijbf_gbl_ev jZaebqguf dhgl_dklZf	J L_fu J L_fu-2.7 J L_fu J L_fu	L_klbjh\Zgb_ =_hjjZnbq_kdbbc ^bdlZ
H002. Bkiheva kh\j_f_ggu_ kj_^kl\Z ihb ZgZebaZ b bgl_jij_lZpb bgnhjZpbb bgnhjZpbhg l_ogheh]bb \uiheg_gby a ijhn_kkbhgZ ^_yl_evghklb	J L_fu J L_fu-2.7 J L_fu J L_fu	Mklguc hijhk NjhglZevgbbkvf_gguc h Wkk_ Hp_gdZklZ\e_gguo ij_ ih l_fZf jZa^_eZ Hp_gdZ jZ[hlu k dZjIZ fbjZ DhgljhevgZy jZ[hIZ Hp_gdZ kZfhklhyl_ev \uiheg_gguo aZ^Zgbc >bnn_j_gpbjh\Zgguc a ijh\h^blky\ nhjf_ aZsb ijh_dlh\
H003. leZgbjh\ b j_Zebah\ kh[kl_ggh_ ijhn_kkbhgZ ebqghklgh_ jZa\blb_ ij_^ijbgbfZl_ mx ^_yl_ev ijhn_kkbhgZ kn_j_ bkihe agZgby ih nbgZgkh\hc jZfhlgkklb \ jZaebqguo 'bag_gguo kblmZpbyo	J L_fu J L_2d-2.7 J L_fu J L_fu	
H004. Wnn_dlb \aZbfh^_ckl\ b jZ[hIZlv \ dhee_dlb\ dhfZg^_	J L_fu J L_fu J L_fu	
H005. Hkms_kl\eyl mklgmxb ibkvf_ggmxb dhffmgbdZpb]hkm^Zjkl\ yaud_ Jhkkb N_^_jZpbb k	J L_fu J L_fu J L_fu	

hkh[_gghkl_ khpZevgh]h dmevlmjgh]h dhgl_dklZ		
HD 06. Ijhy\ey]jZ`^Zgkdh iZljbhIbq_kdn ihabpbx ^_fhgkljbjh\Z hkhagZggh_ ih\^_gb_gZ ljZ^bpbhgguo h[s_q_eh_q_ p_gghkl_c qbke_ k]ZjfhgbaZpbb f_gZpbhgZev f`_j_eb]bhagu hIghr_gbc ijbf_gylv klZg Zglbdhjjmipbl ih\^_gby	J J J	L_fu L_fu L_fu
H007.	J J J	L_fu L_fu L_fu
H009. Ihevah\Z ijhn_kkbhgZ ^hdmf_gI Zpb]hkm^Zjkl_g bghkljZgghf	J	L_fZ

3. Nhg h p _ g h q g j o ^ k l \

3.1 L _ d m s d h g l j h e v i j h \ h ^ b k y k p _ e v k h h m k l Z g b y e _ g h k l b \

L_dmsbc dhgljhev ijh\h^bky k p_evkhhmkllZgbye_ghklyb`
 h[mqZxsbokylj_[h\Zgbyf h[jZah\Zl_evghc ijh]jZffu d_j_amevIZl
 dhfi_l_gpbc h[_ki_q_gby k\h_\j_f_gghc h[jZlghc k\yab ^ey dh
 kZfhklyh\evghc jZ[hlu h[mqZxsbokymki_d\Zsfbkdbghkmesv_kl\ey_
 ih\k_^g_vgqg[gZfhluh ij_^f_lmj_q_gp_g h q g j u o ^ k i l \ _ ^ k l Z \ e l Z [e b p _

LZ[e b p Z

i i	GZbf_gh\Zgb hp_ghqgkj\h^kl\Z	DjZldZyZjZdl_jbklbd hp_ghqggh]hh kj_^k	lj_^klZ\e_gp_ghqgh kj_^kl\Z \ NHK
1	L_klbjh\Zgb_	NhfjZ dhgljheZijZ\ev_ggZ ijh_jdm mjh\gy hk\h_ dhgljheb j m _ f h] h l _ h j _ fZl_jbZeZ	l_j_q_gvklh\wbi j h k h \
2	Khh[s_gb_	lh^]hlh\dZ b im[ebqgh_ ij_^klZ\ev_ggZ	L_fueyh^]hlh\db khh[s_gbc
3	lj_a_glZpby	lh^]hlh\dZ b \uklmie_gb ij_a_glZpbyudjZgghdZlbc	L_fueyh^]hlh\db ij_a_glZpbb
4	=jmiih\Zbykdmkkb [_k^Z	F_lh^ Zdlb\gh]h h[mq_g hkgh\Zgguc gZ hj]ZgbaZ dhffmgbdZijb_b_kj_r_gby mq_{g]h_n_kkbhgZevguo ^Zxsbc \hafh`ghklv iml_ bkihevah\Zghpy_kim[ebqg kihjZ eh]bq_kdb h[hkgh ^h\h^h\ \ha^_ckl\h\Zlv g ihabpbb b mklZgh\db m ^bkdmkkbb	l_j_q_gv i j h k h \ ml_j`^_g b p [k m ` ^ _ g

Djbl_jbtp_dZebp_gb\ZgbyamevbZalmq_ig_b\yf_lizbijh_^_g_b d m s d] h g l j h e y
 ij_^klZ\ev_gu \ lZ[ebp_

LZ[e b p Z

RdZeu hp_gb\Zg	Djbl_jbtp_gb\Zgbykf_ggudhf[bgbjh\ZgbyamevbZalmq_ig_b\yf_lizbijh_^_g_b d m s d] h g l j h e y
©Hlebqg	H[mqZxsbiqZybevlg]h_l_bgeZ_hj_l_bq_khdi]h_k\hhdZaZleebqgaugZgby jZfdZnoq_[ghZ]h_jbZehZdZaZleebqgaf_gbyeZ^_ggZ\udZfbf_g_gb ihemq_gguo agZgbc b mf_gbc ijb \uiheg_gbb aZ^Zgbc H \hijhku
©Ohjrrh	H[mqZxsbc ky_[hevrbbfb_g_lhqghklyfb hl_lbe gZ l_hj_l_bq_ ohjrrbagZgbyZfdZnoq_[ghZ]h_jbZehZ_gbyeZ^_ggZ\udZfbf_g_gb ihemq_gguo agZgbc b mf_gbc ijb \uiheg_gbb mijZ`g_gbc [hevrbbgk^h]hegbl_evg]ujhkh\
©M^h\evg jbl_evgh	H[mqZxsbc kly_s_kl_g_gu_f_bqghklyfb_l_bgeZ_hj_l_bq_khdi]h_k\hhdZaZ m^h\evg_l_hjbl_evgu_agZgby \ jZfdZomq_[gh]h_fZl_jbZeZ agZgby \ jZfdZomq_[gh]h_fZl_jbZeZby gZ\udZfb ijb_f_g_g ihemq_gguo agZgbc b mf_gbc ijb \uiheg_gbb aZ^Zgbc H hl_l_gZ ^hihegbl_evgu_hijhku
©G_m^h l\hjbl_ev	H[mqZxsbc ky ijb hl_l_gZ l_hj_l_bq_kdb_hijh_k\h kjlZ^h h f h g mjh_agZgby f_g_bjdb_j_r_gbabZ^ZjZfdZnoq_[ghZ]h_jbZehZ h l _l_gZ ^hihegbl_evg]ujhkh\ueh_hims_fgh`_kl\gh_ijZ\bevlg]u_olh\

3.1.1 L_kl bj h \ Z g ^ b _ f h g k l j Z p b h \ g z j b z g l

< Z j b Z g l

1. < u ^ _ e b h l \ _ \ d h l h j h \ f _ j g m d Z a Z j b u d j m i g _ c r i b h q b k e _ g g l g z l b _ e _ g b y
kljZgu fbjZ
Z JhkkbDyblZKR: \ DbIZBg^bKR:
[Bg^byhkkbWJ=] DbIZcjZabeDZgZ^Z
2. DZdhjbf_jgldhebq_kkljZgkh\j_f_ggfbfj_ "
Z 100 \ 152
[230] 270
3. DZdZyakiZg _oh^bl©[hevrmhxkvf_jdm^a "
Z KR: \ DZgZ^Z
[;jZabeby] BIZeby
4. MdZ`b]hkm^Zjk]l\him[ebdm
Z Yihgby \ =_jfZgby
[>Zgby] BkiZgby
5. DZdZya_j_qbke_gkljZg_y\ey_lkyjZg@ci_j_k_e_gqdZdb]ZebafZ^a
Z :\kljZeby \ X:J
[BajZbev] :j]_glbgZ
6. Gh\ufhg^mkljbZevgUjZogZfydeyxiky
Z DbIZFhg]hebyzeZg^ \ F_dkbXZJ Bg^by
[J_kim[eDdZ_kbg]ZimZc\Zgv] ?]bi_]jmg_<v_lgZf
7. KljZgZf_xsZyhevdfmjkdb]jZgbpu
Z :n]ZgbklZg \ Lmjpbby
[Dm[Z] BIZeby
8. N_^_jZlb\g]ufkm^Zjklghy\ey_lky
Z KR: \ Bg^by
[Jhkkby] Yihgby
9. GZb[hevrimhly`_gg hkkv_jgZZ]bf__l
Z l_jm \ <_g_kmweZ
[Qbeb] ;heb\by
10. GZah\klhhebDnZgZ^u
Z Fhgj_Zev \ Lhjghlh
[HIIZ\Z] <bggbi_]
11. =eZ\gkQdhjyqlhqdhdhcbjZy\ey_lky
Z ?\jhiZ \ ;eb`gb<chklhd
[X`gZy :f_jbdZ] :\kljZeby
12. DZdZyakiZgu^_ey_lkyh[uq`_e_agjmc^u
Z ;jZabeby \ =_jfZgby
[<_ebdh[jblZgby] Yihgby
13. DZdZyakiZg]lghkblkdjmg_crbvfdkihjl_jaZfjgZ "
Z :\kljby \ DZgZ^Z
[Fhg]heby] \kljbjkljZgu
14. DZdhjc]bhagZgbfZ_j\hf_klhhjZa\blblxnjbafZ "
Z AZiZ^gZjhiZ \ :\kljZeby
[K__jg:ZyjbdZ] EZIbgkdfZ_ybdZ
15. DZdZya_j_qbke_gkljZg@ebrgyyRibkde_gHNI?D
Z :e`bj \ Dm[Z
[KZm^h\kjZZby] <_g_kmweZ
16. G_nl_wdkihjlbjmklsZgijZkiheh`_gjZchg_
Z l_jkb^kdh]h aZeb\ZZelbckdh]h fhjy
[:jZ\bckdh]h fhjy] ;_g]ZevkZbZfb\Z

17. MklZgh\k hhl_lklfb_^nkIjZghbc_zklhebp_c

- 1. F_dkbbdZ : Khnby
- 2. ?]bi_l ; Jbf
- 3. BlZeby < F_obdh
- 4. ;he]Zjby = DZbj

18. Khhlg hr_g b_^m_ ebqb gahZciZkbiZaf_jZfbkihevah\Zjbbj^guo
j_kmjkh\ gZau\Z_lky

19. lhdZaZl_oeZjZdl_jbamkshbcfhk\k_cjh^mdpbbims_ggqZ_jjblhjb
^Zgghc kljZgu aZ]h^ \ ^heeZjZo KR: gZau\Z_lky

20. l_jbh^j_f_gb_l_q_gbb lhjh]jhbkoh^bzq_kl_glduZqh jZa\blbgZ mdb
b l_ogbdb dhj_gguf h[jZahf ij_h[jZamxsbc ijhba\h^bl_evgu_kb

<ZibZqI

1. <u^_ebhl_l dhIhjhlf_jgmdZaZjgudjmig_crhiehSZ^kljZgubjZ
Z JhkkbyDyZgZDZIZc\ DbIZBg^bKR:

[Bg^bDbIZNJ=] :\kljZebjZabeDyZgZ^Z

3. DZdhjbf_jgldhebbq_kkljZgkh\j_f_ggfbbj_ "
Z 150 \ 170
[280] 230

3. DZdZykljZg_loh^bl@[hevrmlxkvf_jdm^a "
Z :j]_glbgZ \ DZgZ^Z
[Yihgby] BlZeby

4. MdZ`b]hkm^Zjkh]Zjobx
Z Jhkkby \ lhevz
[NjZgpby] <_ebdh[jblZgby

5. DZdZya_j_qbke_gkljZg_y\ey_lkyjZghkG=" "
Z Jhkkby \ EZI\by
[;_ehjmkby] DZaZoklZg

6. Gh\ufbg^mkljbZevgljZgZfyeyxky
Z DbIZEhg]hebzbeZg^ \ F_dkbbXZJ Bg^by
[J_kim[eDdZ_kbg]ZimZc\Zgv] ?]bi_]jmg_<v_lgZf

7. <u[_jblkljZgmf_xsmxuohdfhjx
Z :n]ZgbklZg \ Ghj_]by
[Fhg]heby] G_iZe

8. MgbIZjgu]hkm^Zjkljhe_y_lky
Z KR: \ Bg^by
[Jhkkby] Yihgby

9. MdZ`bkZfmx_jgmlhebb]ZgfjZ
Z <Zrbg]lhg \ Ehg^hg
[J_cdvy\bd] FZ^jb^

10. GZah\klhebbKR:
Z GvXChjd \ QbdZ]h
[<Zrbg]lhg] Ehkg^`_e_k

11. =eZ]gCdhjyqlhaqdhcbjZy\ey_lky
Z ?\jhiZ \ ;eb`gbchklhd
[X`gZy :f_jbdZ :\kljZebj

12. DZdZykljZg_loh^blx`guce_kghcyk "

- Z;jZabeby \ DZgZ^Z
- [Gb]_jby] Bg^hg_aby
- 13. DZdZykljZg_lghkblkdymig_crwfdkihl_jjZkZ"
- ZNjZgpby \ DZgZ^Z
- [DbIZc] \k_ljbkljZgu
- 14. <gZb[hevr_f_hl^uoZxsbbmj bklh]b\ e_dZk_ljZgZ
- Z Dhg]h \ BkeZg^by
- [NjZgpby] lhevZ
- 15. DZdZya_j_qbke_gkljZgebrgyyRibkd_e_gG:NL:
- ZF_dkbdZ \ DZgZ^Z
- [KR:] ;jZabeby
- 16. G_nl_wdkihjlbjmklsZg_jZkiheh`_gjiZchg_
- Z Q_jgh]h fhjy \ l_jkb^kdaZeb\Z
- [NbgkdaZeb\Z] ;_g]ZevkaZeb\Z
- 17. MklZgh\khhl_lklfb^nk_ljZghbc_zkIhebp_c
- 1. Yihgby : FZ^jb^
- 2. lhevZ ; :nbgu
- 3. BkiZgby < <ZjrZ\Z
- 4. =j_pby = Lhdbh

18. Kh\hdmiglkZpbhgZewghayckk_kljZgbjZk\yaZgfuò^rk[hc
 \k_fbjgufb wdghghfbq_kdbfb hghr_gbyfb gZau\Z_lky

19. lhdZaZl_k_e_p_bZe_wghghfbq_k_Za]blqhk m^Zjkl\Z

20. QZkla_fghijZjZgZoh^ysZykhym_j_gbl_hihf^_e_gklhZggZau\Z_lky

Djbl_jbhp_ghdijZaZevguc\^Z_lkyZee

- hD% ^40% \dexqbl_ehg_g@Z_m^h\ e_l\hjba_evgh
- h41% ^60% \dexqbl_ehg_g@Z^h\ e_l\hjbI^a_evgh
- h61% ^80% \dexqbl_ehg_g@Zjh^h
- h81% ^100% \dexqbl_ehg_g@Zebqgh

3.1.2 L_fukhh[s_gbbdeZ^h_fhgkljZpbhZjgubZgl

- 1. LjZ^bpbh ghg\uf_lh^u]_h]jZnbb
- 2. =_h]jZnbq d_kndZylmjZ
- 3. =_h]jZnbq kkd^Zy
- 4. ?kl_kl_ghg_ljih]_geZg^rZnlu
- 5. ljh[e_fuaZbfh^_ckl_b_h_bdjZjh^u
- 6. ljbjh^g_j_kmjkbobb^u
- 7. lhebIbq_k_dZ]jZnbjyhihebIbdZ
- 8. DeZkkbnb Zpithh]klyZfbjZ
- 9. GZk_e_hbh[_ggjhZaf_s_gby
- 10. KhklZkljmdlmgZk_e_gZg_klbra gZk_e_gby
- 11. KhklZkljmdlmgZh\h]hhayckl\Z
- 12. F_`^mgZjhwdZghfbq_bgdZ]jZpbeyh[ZebaZpbbyhw dghghfbdb

13. Ijhfure_gghfbljZ

Djbl_jbblp_ggh[s_gghdeZ^h\
 Hp_g@Zlebq_ggh[grZd_jbZk\hhgmaqXsbfkhyeghf h[t_f_héb]ghbjm_lk\
 \fZl_jbZe_ ihegh b Zj]mf_glbjh\Zgh hI\qZ_l gZ ^hihegbl_evgu_ \hi\
 ihke^h\ZI_evgh ^_eZ_l kZfhklhyl_evgu_ \u\h^u mfhaZdexq_gby ^\
 fZl_jbZe ba ^hihegbl_bklhqqgbdh\ -j_bkjmjkgu_l Khh[s_gb_ ghkbl bkke_
 oZjZdl_j J_qv oZjZdl_jbam_lky wfhpbhgZevghc \ujZabl_evghklvx ^\
 hjnhwibq_kdhc jZfhlghklvx Bkihevam_l gZ]ey^guc fZl_jbZe ij_a_glZ\
 Hp_gdZ @ohjh^h^a k\hbf oZjZdl_jbklbdZf khh[s_gb_ h[mqZxs_]\
 oZjZdl_jbklbdZf hlebqgh]h hI\lZ gh h[mqZxsbcy fh`_l bkiulu\Zlv g\
 gZ ^hihegbl_evgu_ \hijhku ^himkdZlv g_dhlhju_ ih]j_rghklb \ j_qb\
 dhfihg_gl \ khh[s_gbb
 Hp_gdZ @m^h\le_l\hj_b[mqZxs^bcy bkiulu\Ze ljm^ghklb \ ih^[hj_\
 kljmdlmjbh\Zgbb lhevah\Zeky \ hkgh\ghf mq_[ghc ebl_jZlmjhc\
 bklhqqgdb bgnhjZpbb G_ fh`_l hI\elbgu_gZh^j]hikue_gbl_l_f_ khh[s_gby\
 baeZ]Z_l g_ ihke^h\ZI_evgh g_ mkIZgZ\eb\Z_l eh]bq_kdb_ k\yab\
 >himkdZ_l klbebklbq_kdb_ b hjnhwibq_kdb_ hrb[db
 Hp_gdZ @g_m^h\le_l\kjhbl[sevggh^a h[mqZxsbfkyeg_gghhe^h]hh\h^]hIh\le_\
 h^ghfm bklhqqgdbm bgnhjZpbb eb[h g_ khhI\lkl\m_l l_f_

3.1.3 L_fuj_a_glZp^b_dhgkljZpbhZjbuZcg l

1. DZq_k\lbaqZk_e_gby
2. =eh[Zevigbl_e_d_eh_q_kl\Z
3. Fbjh\ho_hayckd\h]m kh[_gghklb
4. :njbdZ
5. lhebIbq_kdZlZjZWlZimhjfjbh\Zgfby^mgZjh^dgu_nebdlu
6. Hp_g^Zfhh]jZnbq_kkdh]hpbZejZbIhjbb

Djbl_jbblp_gdjb_a_glZpbb

;:EE:±ij_a_glZpby \dexqZ_l g_ f_g__ dZ^jh\ hkgh\ghc qZklb
]em[hdh jZkdjulh gZkhegi`Zgb_ ij^klZ\ey_fhc l_fu q_ldh hij_^_e_g\
 hIkmkl\mxl nZdlbq_kdb_ kh^_j`ZI_evgu_ hjnh]jZnbq_kdb_ b klbe\
 i_j_q_gv bklhqqgbdh\ hnhjfe_gguc kh]eZkgh h[s_ijbgyluf lj_[h\Zg\
 j_r_gby jZkiheh`_gb_ l_dklh\ b ko_f \ dZ^jZo khhI\lkl\mxl lj_[h\
 gZ]ey^ghklb \ h[mq_gbb
 ;:EE:±ij_a_glZpby \dexqZ_l g_ f_g__ dZ^jh\ hkgh\ghc qZklb
]em[hdh jZkdjulh gZkhegi`Zgb_ ij^klZ\ey_fhc l_fu q_ldh hij_^_e_g\
 hIkmkl\mxl nZdlbq_kdb_ kh^_j`ZI_evgu_ hrb[db h^gZdh ijb\
 hjnh]jZnbq_kdb_ b klbebklbq_kdb_ hrb[db g_ [he__ lj_o lj^k\
 hnhjfe_gguc]eZkgh h[s_ijbgyluf lj_[h\Zgbyf P_lh\u_ rjbnlh\u_ j_\
 l_dklh\ b ko_f \ dZ^jZo khhI\lkl\mxl lj_[h\Zgbyf j_ZebaZpbb ijbgpbiZ\
 ;:EE:±ij_a_glZpby \dexqZ_l g_ f_g__ dZ^jh\ hkgh\ghc qZklb
 jZkdjulh gZiheg_gb_ kh^_j`Zgb_ ij^klZ\ey_fhc l_fu q_ldh hij_^_e_g\
 g_agZqbl_evgu_ nZdlbq_kdb_ kh^_j`ZI_evgu_ hrb[db b hjnh]jZnbq_\
 [he__ lj_o lj^klZ\e_g i_j_q_gv bklhqqgbdh]eZkghhnhjfe_igbgyluf lj_[h\
 P_lh\u_ rjbnlh\u_ j_r_gby jZkiheh`_gb_ l_dklh\ b ko_f \ dZ^jZo g\
 lj_[h\Zgbyf j_ZebaZpbb ijbgpbiZ gZ]ey^ghklb \ h[mq_gbb
 ;:EE:±ij_a_glZpby \dexqZ_l f_g__ dZ^jh\ hkgh\ghc qZklbheg\
 jZkdjulh gZiheg_gb_ kh^_j`Zgb_ ij^klZ\ey_fhc l_fu q_ldh hij_^_e_g\
 g_agZqbl_evgu_ nZdlbq_kdb_ kh^_j`ZI_evgu_ hrb[db b hjnh]jZnbq_\
 [he__ lj_o lj^klZ\e_g igjbdh\gvhb]gZhdh hnhjfe_gb_ g_ khhI\lkl\m\
 lj_[h\Zgbyf P_lh\u_ rjbnlh\u_ j_r_gby jZkiheh`_gb_ l_dklh\ b ko_\
 khhI\lkl\mxl lj_[h\Zgbyf j_ZebaZpbb ijbgpbiZ gZ]ey^ghklb \ h[mq_gb

3.1.4 AZ^Zgby ^ey]jmiih\hc ^bkdmkbb [_k_^u
^_fhgkljZpbhguc \ZjbZgl

- 1. l_j_qbkelljZ^bpbhgoguh\uf_lh^u]_h]jZnb bZjZdl_jbaZ\Zlcca
gbo
- 2. =_h]jZnbq d kndZyl bj Zh kh[_gghklb
- 3. =_h]jZnbq kkd^Zy
- 4. ?kl_kl_gogZcljih]_gegZg^rZnl u
- 5. ljh[e_fuaZbfh^_ckl\ b h _bdjZjh^u
- 6. ljbjh^g u_kmjkb obb^u
- 7. lheb lbq_k d Z jZ nbbjy hiheblbdZ
- 8. Lbiheh k d jZ g b jZ
- 9. Qbke_g gth\hklvi jhba\h^gkZ kh_e_gby
- 10. Khkl Zkljmdlrg Zk_e_gby
- 11. DZq_k\lba g g Zk_e_gby
- 12. Khkl Zkljmdl r h b jZ h \h j h a y c k l \ Z
- 13. F_`^mgZjh w g Z y g h f b q b g d Z j Z p b e y h [Z e b a f z p j b y h w d h g h f b d b
- 14. ljh f u r e _ g g h f k l j Z
- 15. Kn_j z k e m b j h \ h l g Z g k i h j

3.2 ljh f _ ` m l h q g Z y _ k l Z p b y

Mq_[guf ieZghf ih mq_[ghfm ij_^f_lm ©=_h]jZnby^ ij_^mkfhlj_gZ n-hjfZ
wdaZf_g
<hijhk^eyh^]hl\dd d wdaZf_gm
1. J_]bh g h j Z A Z j m [_ ` g v k r i Z
2. Fgh]hh[jZia b o h ^ d \ u ^ _ e _ g i b x b h g f b \ j Z
3. ©KjZ\g_ig h m j h \ g k h p b Z e w l g h f b q _ k j z h a \ h l b j Z i g Z a e b q g u o
km[j_]bh g z j m [_ ` g h j d i u k b k i e v a h \ Z o k b h g g b d h \ j Z n b q _ b k g h h c j f Z p b b
4. AZjm[_`g z y H [s Z w d h g h f b d h \ j Z n b q o k Z d Z y l _ j b k l b d Z
5. KjZ\g_g b ^ ^ m g Z j h ^ j h f a r e _ g g h k _ e v k d h o h a y c k l \ _ p g g Z e c b a Z p b b D b l Z y b B g ^
gZ hkgh\Zgbb ZgZebaZ ^Zgguo h[wdkihl_ hkgh\guo \b^h\ ijh^mdpb
6. :f_jbd Z kh[_gg h k l b g h f b d h \ j Z n b q _ k r d e h j h _ g i b y j h ^ g j h k m j k g h] h d Z i b l Z e Z
gZk_e_gby ohayckl\Z kljZg :f_jb d b u h \ j _ f _ g g u _ i j h [e _ f
7. : \ k l j Z e b y h d _ Z g h k y h [_ g g h k h j j Z n b q _ k r d e h j h _ g b y k l j Z e b c k l b x a] e Z \ g u _ n Z d i h
jZaf_s_gby gZk_e_gby b jZa\blby ohayckl\Z
8. Jhkk g z _ hiheblbq_k d h w d h g h f b d \ k d h c f h] j Z n b q _ Z k d h b c Z H k h [_ g g h k l b
bgl_]jZpb b J f h k b b h \ k h h [s _ k l \ h
9. =_h]jZnbq Z k d b d j l u r _ g b y _ r g _ w d h g h f b d \ g k d g o i h e b l b q a Z k d Z o j Z a \ b l b y J h k k
10. =_hiheblbq i j k d e _ f u j h [e _ f k z o j Z g _ f o p z g Z e Z g _ d i j b q b g j u k l Z] e h [Z e v g h c b
j_]bhgZevghc g_klZ[bevg hklb
11. =_h]jZnbq Z k d b d j l _ r _ g b y _ r g _ w d h g h f b d \ g k d g o i h e b l b q a Z k d Z o j Z a \ b l b y J h k k
12. =eh[Zevg d h e h] b q i j k d e _ f d Z d j h [e _ f k \ y a Z g g m k b e _ g b _ f
\ha^_ck h b e h \ g d z b j h ^ m \ e b y g h j b f h ^ g Z b a g y _ e h \ b d Z h o h a y c k l \ _ g g y l x e v g h k l v
13. <hafh`giml p _ r _ g b y h [Z e v g i h d e _ f
14. ©<u y \ e _ i g b f _ j h \ a Z b f h k \ y e a h j Z e v g i h d e _ f _ e h \ _ q g k z h Z g h Z g Z e b a Z j Z a e b q g u o
bklhgqgdh\]_h]jZnbq_kdhc bgnhjZpb b b mqZklby Jhkkbb \ bo j_r_gbb
15. Fbjh\hlqZgkih Hkgh\gfu_ ^mgZjh^ g z b k l j Z e b p Z g k i h j l g m a e u
16. =_h]jZnbq j Z a e b d b y _ k i _ q _ g g h k l b e v g j u f l o m j k Z a b f _ e v g u h g ^ f b j Z _] h
kljmdlmjZ
17. F_`^mgZjh^ g h j j Z n b q j Z a h _ e _ j g r b ^ Z b j h \ h o h a y c k l \ h
18. GZk_e_f g p Z Q b k e _ g g h \ h k l v i j h b a \ h ^ g k Z k h _ e _ g j h y h k l Z k l j m d l m j Z

Djbl_jblp_gdb
f_g_10% g_ijZ\bevgih eg_g g z o Z g l c a -
g_ijZ\bevg h \uiheg_g g o a a Z ^ Z g b c
30 ± g_ijZ\bevg h \uiheg_g g o a a Z ^ Z g b c
50% g_ijZ\bevgih eg_g g z o Z g l c a

