

**saqarTvel os sabanko si st ema**

saqarTvel os sabanko si st ema - am rubrikiT Cveni Jurnal is furcl ebze Suqdeba saqarTvel oSi moqmedi bankebis da sxva safinanso institutebis saqmianoba, is siaxl eebi, miRwevebi da probl emebi, roml ebic Cveni qveynis sabanko-safinanso sferoSi xdeba.

rubrikas uzRveba `aafis- saredaqcio kol egiis wevri dal i CikvaiZe.

## ra mi zans emsaxur eboda sakanonmdebl o cvl il eba, romel mac mxol od 5 Tve iar seba

### pirvel i rigi si poTekar is gansazRvris wesi manamde moqmedi T Sei cval a

2012 wl is 30 marts saqarTvel os parl amentma daCqarebul i wesiT miiRo mTavrobis sakanonmdebl o iniciativa „saqarTvel os zogierT sakanonmdebl o aqtSi cvl il ebis Setanis Sesaxeb-“, roml is me-2 muxl iTac cvl il ebebi Sevida `saaRsrul ebo warmoebaTa Sesaxeb- kanonis ramdenime muxl Si da maT Soris, 82-3 muxl is pirvel punqtSi. es ukanasknel i Semdegi redaqqi iT Camoyal ibda:

*„ipoTekiT datvirTul i da dagiravebul i qonebis realizaciidan miRebul i TanxiT pirvel rigSi dakmayofil deba sagadasaxado giravnobiT/ipoTekiT uzrunvel yofil i, aRsasrul ebl ad warmodgenil i moTxovnebi, maTi arsebobis SemTxvevaSi, xol o Semdeg – ipoTekiTa da giravnobiT uzrunvel yofil i sxva moTxovnebi maTi rigi Tobis mixedviT. im SemTxvevaSi, rodesac aRsrul ebis procesSi kreditorebis saxiT erTdroul ad monawil eoben sajaro samarTi is iuridiul i piri – Semosavl ebis samsaxuri sagadasaxado giravnobiT/ipoTekiT uzrunvel yofil i moTxovniT da saqarTvel oSi registrirebul i komerciul i bankebi, mikrosafinanso organizaciebi, sadazRvevo organizaciebi an saerTaSoriso da `komerciul i bankebis saqmianobis Sesaxeb- saqarTvel os kanonis pirvel i muxl is `e- qvepunftis Sesabamisad gansazRvrul i ganvitarebul i qveynebis safinanso institutebi, romel Ta giravnobis/ipoTekis ufl ebac warmoiSva sagadasaxado giravnobis/ipoTekis registraciande, amoRebul i TanxiT pirvel rigSi dakmayofil deba zemoT aRniSnul i finansuri institutebis moTxovnebi sagadasaxado giravnobis/ipoTekis registraciande warmoSobil i val debul ebis nawil Si, xol o Semdeg – sagadasaxado giravnobiT/ipoTekiT uzrunvel yofil i moTxovna-.*

es cvl il eba 19 april s gamoqveynda da gamoqveynebisTanave amoqmedda.

aRniSnul i cvl il ebiT faqtobrivad aRadgines is norma, romel ic qveyanaSi 2011 wl is 6 noembris CaTvl iT moqmedebda. mogexsenebaT, 2011 wl is 7

noembers Zal aSi Sevida parl amentis mier 2011 wl is 28 oqtometers miRebul i sakanonmdebl o cvl il eba, roml iTac `saaRsrul ebo warmoebaTa Sesaxeb- kanonis 82-3 muxl is pirvel i punqti ase iyo Camoyal ibebul i:

*„ipoTekiT datvirTul i da dagiravebul i qonebis realizaciidan miRebul i TanxiT pirvel rigSi dakmayofil deba sagadasaxado giravnobiT/ipoTekiT uzrunvel yofil i, aRsasrul ebl ad warmodgenil i moTxovnebi, maTi arsebobis SemTxvevaSi, xol o Semdeg – ipoTekiTa da giravnobiT uzrunvel yofil i sxva moTxovnebi maTi rigi Tobis mixedviT. im SemTxvevaSi, rodesac aRsrul ebis procesSi kreditorebis saxiT erTdroul ad monawil eoben saqarTvel os finansTa saministros mmarTvel obis sferoSi Semaval i sajaro samarTi is iuridiul i piri – Semosavl ebis samsaxuri sagadasaxado giravnobiT/ipoTekiT uzrunvel yofil i moTxovniT da saqarTvel oSi registrirebul i komerciul i bankebi, mikrosafinanso organizaciebi, sadazRvevo organizaciebi an saerTaSoriso da „komerciul i bankebis saqmianobis Sesaxeb- saqarTvel os kanonis pirvel i muxl is „e- qvepunftis Sesabamisad gansazRvrul i ganvitarebul i qveynebis safinanso institutebi, romel Ta giravnobis/ipoTekis ufl ebac warmoiSva sagadasaxado giravnobis/ipoTekis registraciande, amoRebul i TanxiT pirvel rigSi dakmayofil deba zemoaRniSnul i finansuri institutebis moTxovna sagadasaxado giravnobis/ipoTekis registraciande warmoSobil i val debul ebis nawil Si, xol o Semdeg – sagadasaxado giravnobiT/ipoTekiT uzrunvel yofil i moTxovna. im SemTxvevaSi, rodesac sagadasaxado giravnobis/ipoTekis warmoSobis safuZvl ebi miekuTvneba saqarTvel oSi registrirebul i komerciul i bankebis, mikrosafinanso organizaciebis, sadazRvevo organizaciebis an saerTaSoriso da „komerciul i bankebis saqmianobis Sesaxeb- saqarTvel os kanonis pirvel i muxl is „e- qvepunftis Sesabamisad gansazRvrul i ganvitarebul i qveynebis safinanso institutebis giravnobis/ipoTekis registraciande periods,pirvel*

rigSi dakmayofil deba sagadasaxado giravnobiT/ ipoTekiT uzrunvel yofil i moTxovna, xol o Semdeg zemoaRniSnul i finansuri institutebis moTxovna-.

**ratom aRadgines Zvel i norma**

amgvarad, gamodis, rom 2011 wl is 28 oqtombers miRebul ma sakanonmdebl o cvl il ebam 6 Tvec ki ver iarseba. an maSin ratom Secval es da an axl a ratom aRadgines is Zvel i norma? SegaxsenebT, rom wina cvl il ebisas erovnul i bankis prezidenti giorgi qadagiZe parl amentsa Tu satel evizio gamosvl ebSi irwmuneboda, mTel i civilizebul i samyaro swored am normiT muSaobso. Tu marTI ac asea, Cven im Zvel normas ratom davubrundiT?

am kiTxviT jer mivmarTeT parl amentis iuridiul sakiTxTa komitetis Tavmj domaris moadgil es, fraqcia `nacional uri moZraobis- wevr kaxaber anjafariZes, romel mac gviTxra: 2011 wl is 28 oqtombers miRebul i cvl il ebis iniciatori zviad kukavaa da am Temaze komentars is gagikeTebTo. zviad kukava, romel ic aseve `nacional uri moZraobis- wevria, safinanso-sabiuj eto komitetis Tavmj domaris moadgile da iuridiul sakiTxTa komitetis wevria. samwuxarod, manac yovel gvare komentarisgan Tavi Seikava.

amis Semdeg ukve komentari vTxoveT parl amentis iuridiul sakiTxTa komitetis Tavmj domares, fraqcia `nacional uri moZraobis- wevr pavl e kubl aSvil s, romel mac gviTxra:

*`es Tema ipoTeka/giravnobis rigiTobasTan dakavSirebiT didi xnis ganmavl obaSi iyo msjel obis sagan. pirvel ad es sakiTxi 2006 wels daisva. maSin Cven uari vTqviT rigiTobis Secvl aze. uaris Tqmis mizezi iyo is, rom am SemTxvevaSi SeiZl eboda sagadasaxado Semosavl ebi dazaral ebul iyo; SeiZl eboda es cvl il eba viRacas Semosavl ebis damal vis mizniT gamoeyenebina. vfiqrob, Zal ian mniSvel ovania, Cven ar davtovoT imis saSual ebebi, rom viRacam garkveul i maqinaciebiT, sagadasaxado daval ianebebis daFarvis nacvl ad, sxvagan mimarTos Tavisi Tanxebi da raRaca mogonil i val debul ebebis Sesasrul ebl ad waiRos. vfiqrob, am miznisTvis es SeiZl eboda mniSvel ovani yofil iyo. magram meore mxriv, 2009 wels, bevri mizezis gamo da maT Soris, pirvel rigSi sabanko krizisis pirobebSi, ekonomikuri krizisis pirobebSi Cven saWirod CavTval eT, rom bankebisTvis am tipis waxal iseba gagvekeTebina; vfiqrobdiT, rom es mniSvel ovania bankebisTvis, miT ufro, mZime ekonomikur mdgomareobaSi, Tumca Tavidanve SevTanxmdiT (maT Soris, sabanko seqtorTan), rom es Canacvl eba droebiTi iqneboda. Tumca, rodesac am SeTanxmebis Sesabamisad Cven wina mdgomareoba aRvadgineT, Semdeg*

ukve sabanko seqtoridan kvl av wamovida Txovna: iqneb, aseTi SeRavaTiani reJimi gavagrZel oTo. sabol oo j amSi, am sakiTxTan dakavSirebiT CvenTvis, ra Tqma unda, pirvel i rigis aris bankebis pozicia, maTi damokidebul eba da aqedan gamomdinare iqna miRebul i gadawyvetil eba-.

2012 wl is 30 marts miRebul i sakanonmdebl o cvl il ebis avtori iusticiis saministro, iniciatori ki saqarTvel os mTavroba gaxl avT. parl amentSi wardgenil i kanonproeqtis ganmartebiTi baraTis Tanaxmad, `kanonproeqtis miRebis mizezs warmoadgens moTxovnis uzrunvel yofis saxeebis (ipoTeka da giravnoba, maT Soris sagadasaxado moTxovnis uzrunvel sayofad arsebul i ipoTekis da giravnobis) urTierTmimarTebis sakanonmdebl o mowesrigeba. saqarTvel os mTavrobasa da biznes seqtors Soris TanamSroml obis fargl ebSi gamoTqmul i iqna mosazrebebi uzrunvel yofil i kreditorebis moTxovnaTa rigiTobis sakiTxebis sakanonmdebl o mowesrigebasTan dakavSirebiT, rac asaxul ia kanonproeqtSi-.

*`kanonproeqtis ZiriTad mizans warmoadgens uzrunvel yofil i kreditorebis (maT Soris sagadasaxado ipoTekisa da giravnobis) urTierTmimarTebis gansazRvra-.*

rac Seexeba kanonproeqtis ZiriTad arss, `warmodgenil i kanonproeqt iT ganisazRvreba finansuri institutebis ipoTekis mimarTeba sagadasaxado ipoTekis da giravnobis mimarT, rodesac qoneba datvirtul ia finansuri institutebis sakredito moTxovnebis uzrunvel sayofad da amavdroul ad masze vrcel deba sagadasaxado moTxovnis uzrunvel sayofad arsebul i ipoTeka (giravnoba)-.

**iyo Tu ara mizanmi marTul i politikuri daval eba `qarTu bankis- wi naaRmdeg**

saqarTvel os parl amentis Tavmj domaris moadgil is, safinanso-sabiuj eto da iuridiul sakiTxTa komitetebis wevris, fraqcia `qristian-demokratebis- wevris l evan vefxvaZis TqmiT, `faqtia, rom 2011 wl is oqtombersi miRebul i gadawyvetil ebiT (rom ipoTekuri sesxebis dros Tuki saxel mwifos winaSe daval ianeba arsebobda, pirvel i unda gastumrebul iyo saxel mwifo daval ianeba da mere bankebis) bankebis mdgomareoba Zal ian damZimda. saxel mwifos SeeZl o Zal ian xSirad, xel ovnuradac ki, sauravebiTa da gadasaxadebis dakisrebiT, gaezarda Tanxebis odenoba ise, rom es qoneba saxel mwifos sakuTrebaSi gadadioda da amit banki dazaral deboda. ver

getyviT, es `qarTu bankisTvis- gakeTda Tu ara, yovel SemTxvevaSi, eqspertebis nawil i amas `qarTu banks- ukavSirebs da bunebrivia, eWvi yvel as SeiZl eba hqondes, aris Tu ara es `qarTu bankTan- dakavSirebul i. probl emaa is aris, rom bankebtan urTierToba Zal ian saxifaTo Tema, vinaidan rogorc ki sabanko sistemaSi garkveul i aramdgradoba SeimCneva, es xval -zeg pirdapir aisaxeba mTel Cvens safinanso sistemaze da safinanso sistemaze amis asaxva niSnavs, rom Cveni mosaxl eobis didi nawil i SeiZl eba Zal ian mZime dReSi aRmoCndes. amitom saxel mwifos mxridan aseTi araadekvaturi gadawyvetil eba qveynisTvis Zal ian saxifaTo iyo. kargia, rom TviTon bankebma iaqtiures da rogorc Cans, xel isufl eba mixvda, ra safrTxeebis winaSea da am Secdomis gamosworeba gadawyvita. Tumca, manamde SeiZl eba es konkretul i banki ukve dazaral da (შენიშვნა: ბანკის განცხადებით, მისმა ზარალმა 200 მლნ ლარამდე მიაღწია). yovel SemTxvevaSi, me es informacia ara maqvs. verc sxva bankebis konkretul i zaral is Sesaxeb getyviT rames, radgan sabanko seqtori Zal ian privatul i sferoa da TviTon banki Tu ar ityvis, Cven am informaciaze wvdoma ar gvaqvs. Zal ian cudia, rom erTi konkretul i banki praqtikul ad gaxda pol itikuri procesis nawil i, rac Tavad bankisTvis cudia, misTvis #1 probl emaa, radgan saerTod banki arapartiul i struqturaa da iq anabari Tu sesxi SeiZl eba hqondes nebismieri partiis warmomadgenel sac da upartiosac. is yvel asTvis unda iyos. rac Seexeba sxva bankebs, CemTvis absol uturad gasagebia maTi pozicia, rom isini amaze sajarod ar l aparakoben; Tumca, zustad vici, rom amaze isini privatul saubrebSi, mTavrobis wevrebTan Sexvedris dros l aparakoben; maT Soris, baTumSi iyo xel isufl ebis warmomadgenel Ta Sexvedra biznes-seqtortan. es iyo daxurul i Sexvedrebi da me vici, rom bankebi am sakiTxs Zal ian aqtiurad ayenebdnen-.

im mosazrebis pasuxad, rom `komerciul i bankebis saqmianobis Sesaxeb- kanonSi konkretul ad `qarTu bankis- winaaRmddeg gamosayenebl ad Sevida cvl il eba, roml is Tanaxmadac erovnul i banki ufl ebamosil i iqneba normatiul i aqtiT gansazRvros komerciul i bankis mniSvnel ovani wil is mfl obel i aqcionerisa da administratoris Sesaferebisobis damatebiTi kriteriumebi, l evan vefxvaZe acxadebs:

`rodesac es cvl il eba Sedioda, sakomiteto da pl enarul sxdomebze erTaderTi kaci viyavi, vinc ambobda, rom amis gakeTeba ar SeiZl eba. me zogadad mikvirs, rom Tuki banki gaxda pol itikuri procesis monawil e, am pol itikuri procesSi mas pol itikuri partnioric unda hyavdes, arada, Cemda samwuxarod, is fraqcia amaze xmas ar iRebda.

CemTvis mTavaria erTi rame, rom erovnul i bankis instrumentebi bankebze zegavl enisa sakmaod SezRudul i unda iyos, rom saxel mwifo ar ereodes bankis Sida saqmianobaSi. amitom CemTvis es gadawyvetil eba miuRebel i iyo da me amaze sajarod ganvacxade jer kidev komitetis sxdomebze-.

partia `Tavisufal i demokratebis- gamgeobis wevri, saparl amento fraqcia `erToba samarTI ia- nobisTvis- mdivani gia cagareisvil i ki acxadebs:

`es cvl il ebebi dakavSirebul ia biZina ivaniSvil is pol itikaSi gamoCenis faqtTan. manamde amgvარი sakanonmdebl o iniciativebis Semotana aravis mofiqrebia. deputatebs umravl esobidan arc gauazrebiaT, ra moyveboda amgvar sakanonmdebl o novaciebs. es moxda mxol od 7 oqtombris cnobil i gancxadebis Semdeg da kal eidoskopuri siswrafiT Sedioda cvl il ebebi ara marto `saaRsrul ebo warmoebaTa Sesaxeb- kanonSi, aramed `komerciul i bankebis saqmianobis Sesaxeb- kanonSi, `erovnul i bankis Sesaxeb- kanonSi, sagadasaxado kodeqsSi. am cvl il ebebs Zal ian bevri Tanmdevi kanonproeqti axl da da yvel aferi iqiTken iyo mimarTul i, rom `qarTu banki- da konkretul ad misi erTaderTi damfuZnebel i ivaniSvil i rogorme mZime finansur mdgomareobaSi, araTanabar mdgomareobaSi CaeyenebinaT, gaenadgurebinaT banki, rogorc safinanso instrumenti, moespoT da amas yvel aferis saTaveSi edga Camoyal ibebl i `zonderbankiri- giorgi qadagiZe. sxvaTa Soris, man `kargi- gamocdil eba SeiZina, roca badri patarkacisvil is dafuZnebul `standartbankSi- 2007-08 wl ebSi Sesul erovnul i bankis sadamsjel o jgufs xel mZRvanel obda. swored amitom Semdeg adeiSvil isgan jil dod erovnul i bankis prezidentoba daimsaxura. ra Tqma unda, mas rasac daaval ebdnen, imas gaakeTebda! rogorc ki ivaniSvil i gamoCnda qarTul pol itikur sivrceSi, myisierad miiRes Sesabamisi cvl il ebebi kanonSi da `qarTu bankSi- Sevida revizorTa sakmaod didi jgufi, romel ic dRemde bankSia, akontrol ebs bankis saqmianobas, mis yvel anair operacias. amdenad, es yvel aferi, rac xdeboda `qarTu bankSi-, rac xdeboda saqarTvel os parl amentSi, dawyebul i sainkasacio manqanis dayaCaRebiT da damTavrebul i sakanonmdebl o iniciativebiT, dakavSirebul i iyo pol itikaSi ivaniSvil is gamoCenasTan.

mogexsenebaT, saerTod, sabanko seqtori sakmaod mgrZnobiare sferoa. Cvenma sabanko seqtorma Zal ian didi dartya miiRo msopl io safinanso krizisis periodSi da aseve 2008 wl is agvistos movl enebis gamo, rusul i okupaciis dros. am ori dartyms Semdeg is jerac bol omde araa wel Si gamarTul i da krizisidan gamosul i. axl a erovnul ma bankma, romel mac Tavidan bol omde SeiZina sadamsjel o funqciebi da `qarTu bankis- ganadgureba gadawyvita,

sabanko seqtors faqtobrivad mesame dartya miayena. ra Tqma unda, SeiZl eboda es yvel aferi mTel sabanko seqtorze gavr cel ebul iyo, magram `qarTu bankis-garda arc erT sxva banks ar Sexebia. ar Sexebia imitom, rom yvel a gafrTxil ebul i iyo, Tqven es ar SegexebaTo! Tumca, SeiZl eboda srul iad sabanko seqtors Seqmnoda safrTxe. roca am seqtorSi aseT saSiS eqsperiments awyob, e.i. Sen yvel afris gamkeTebel i xar imisTvis, rom Seni pol itikuri mdgomareoba SeinarCuno da amis samsxverpl oze miitano mTel i sabanko seqtori, Tanac sabanko seqtoris gasanadgurebl ad Sens xel Si instrumentad gadaaqcio erovnul i bankis prezident i, mTel sabWosTan erTad!

darwmunebel i var, am sakanonmdebl o cvl il ebis gamo sxva bankebi xel isufl ebis maRal CinosnebTan (premier-ministrTan, prezidentTan, merabiSvil Tan, adeiSvil Tan) Sexvedrebisas, ara sajarod, protests gamoTqvamdnen, radgan yvel a banks Seexeboda safrTxe. gl obal uri safrTxis winaSe rom iyvnen damdgari, swored amitom saqarTvel os xel isufl ebam uswrafesad Seitana ukanasknel i cvl il ebebi.

cxadia, saerTaSoriso safinanso institutebis zewol ac iqneboda, miT umetes, Tu gaviTval iswinebT, rom javaxiSvil i da sxvebic vizitad iyvnen vaSingtonSi, niu-iorkSi da yvel as gaagebines, ra yaCaRebi udganan Cvens sabanko seqtors saTaveSi... sisxl is samarTl is danaSaul ia, rac am Tveebis ganmavl obaSi moxda da nu hqoniaT nure saakaSvil s, nure merabiSvil s, nure qadagiZes, rom aseTi rame SerCebaT~.

roca isev Zvel regul acias ubrundebodnen, cagareiSvil s da saerTod, fraqcias `erToba samarTl ianobisTvis- pl enarul sxdomaze saparl amento umravl esobisTvis ar ukiTxavs, ratom abrunebdnen Zvel s da ratom ambobdnen uars im normaze, roml iTac, giorgi qadagiZis ganmartebiT, Turme mTel i civilizebel i samyaro muSaobs. cagareiSvil i acxadebs:

`maTTvis aseTi kiTxvis dasmas azri rom ara aqvs da aravitari nayofi amas ar SeeZl o moetana, am kiTxvebis dasmigan Tavi swored amitomac Sevikave. saerTod, maT aravin arafers ekiTxeba. eseni merabiSvil is, adeiSvil is da saakaSvil is marionetebi arian. amitom miviCnieT, rom jobda axl a es procesi ase dasrul ebul iyo, raTa sabanko seqtori gadagverCina, gadagverCina `qarTu banki-kidev damatebiTi zaral isgan. Tumca, principSi, am bankma dakarga rac dasakargi hqonda. me mgoni, aRaravin hyavs iseTi kreditori, visac uzrunvel yofaSi rame eqneboda Cadebul i. `komerciul i bankebis saqmianobis Sesaxeb- kanonSic imitom Seitanes cvl il eba, rom nodar javaxiSvil s

xel i SeuSal on im saqmianobaSi, romel sac is axl a `qarTuSi- eweva. ras vapirebT? Cven vapirebT 2 TveSi arCevnebi movigoT da es yvel aferi amovSanToT qarTul i kanonmdebl obidan. me erTi kaci da Cveni 7 kaciani fraqcia maT rames Sevacvl evinebT?! fraqciaSi 40 kaci rom myavdes, gaCvene bdiT, ras vizamdi!~

gia cagareiSvil is informaciIT, amJamad revizorTa jgufi Sesulia aseve kal azis `progresbankSi~, roml is garkveul i procenti SeiZina biZina ivaniSvil ma.

ekonomikis mecnierebaTa doqtor I ado papavas azriT, `saaRsrul ebo warmoebaTa Sesaxeb- kanonSi ori momdevno, erTmaneTis sapirispiro cvl il ebis Sefaseba erTmniSvnel ovania, Tu SevxedavT pirvel i cvl il ebis Sedegad romel i banki dazaral da. im pirvel i cvl il ebidan gamomdinare, sirtul eebi Seeqmna mxol od `qarTu banks- (arc erT sxva banks msgavsi probl ema ar Seqmnia) da Semdeg aRadgines Zvel i varianti. amitom es iyo mizanmimarTul i pol itikuri daval eba, romel ic erovnul i bankma da mTavrobam Seasrul es konkretul ad `qarTu bankis- winaaRmdeg. radgan `qarTu bankis- mesakuTre biZina ivaniSvil i pol itikaSi CaerTo, amitom ifiqres: modiT, `qarTu banks- ekonomikuri zaral i mivayenoTo. im Sesazl ebl obebis gaTval iswinebiT, rac uSual od ivaniSvil s aqvs, eseni am banks ver gaakotreben, magram ivaniSvil is biznesTan dakavSirebiT aseTi Setevebi momaval Sic aris mosal odnel i~.

ra moxdeboda, Tu isev Zvel normas ar daubrundebodnen? es cudi iqneboda, radgan mTavari isaa, rom ar SeiZl eba bankis interesebi gadavides meore pl anze. Tu bankma dakarga bankSi Cadebul i ipoTeka, rogorc garantia mis mier gacemul i kreditisa, SeiZl eba bankebi gakotr dnen. es ki aravis interesSi ar aris. Cven yvel a dainteresebul i varT, rom bankebi iyvnen mdgradi, stabil uri da ar eqmnebodeT maT rame sirtul e, radgan maTi meSveobiT sxvadasxva operaciebs vaxorciel ebT, iq angariSebi da depozitebi gvaqvs gaxsnil i.

I ado papavas TqmiT, zviad kukavam misi iniciativiT miRebul i normis Zvel iT Secvl aze komentari imitom ar gaakeTa, rom etyoba, igi ar aris is pol itikosi, romel sac am SemTxvevaSi sityvis Tqmis ufl eba aqvs. ubral od, mas daeval a, rom momzadebul i kanonproeqti misi saxel iT yofil iyo inicirebul i. kukavas SeiZl eba bol omde arc esmodes, razea saubari. misi mxridan am kanonis inicireba Tavidanve imdenad mou odnel i iyo, rom aSkara iyo, es misi daweril i ki ar aris, aramed daaval es, rom misi saxel iT gasul iyo parl amentSi. sinamdvil eSi saubar ia imaze, rom es iyo mxol od da mxol od erTi bankis winaaRmdeg gadadgmul i

nabiji. sxva bankebis winaarmdeg msgavsi ar gatarebul a da es cvl il eba rom Sevida kanonmdebl obaSi, qarTu bankis- garda, yvel a Cumad iyo. erTi javaxiSvil i yviroda, amas qarTu bankis- winaarmdeg amzadebeno. danarCen arc erT banks xma ar amouRia. Cumad iyo sabanko asociaciac, romel sac bankebis interesebis dacva uSual od eval eba. samwuxarod, qarTu bankTan- momxdarma procesebma gviCvena, rom sabanko asociaciac aris xel isufl ebis mier kontrol irebadi Tu ara, sul cota, misi morCili organo mainc.

rac Seexeba cvl il ebas komerciul i bankebis Sesaxeb- kanonSi, javaxiSvil i eWvobs, rom esec qarTu bankis- winaarmdeg gamosayenebl ad miiRes da al baT, es ase aris, radgan yvel a wina qmedeba, rac ki sabanko seqtorSi gakeTda, qarTu bankis- winaarmdeg iyo. papavas azriT, am etapze, sanam erovnul i banki komerciul i bankis mniSvnel ovani wil is mfl obel i aqcionerisa da administratoris Sesafarisobis rame axal kriteriუმებს ar daamtkicebs, Znel ia konkretul i komentaris gakeTeba, vinaidan ar arsebobs faqti, ra keTdeba da ra mizniT keTdeba. Tumca is, rom TviTon es regul acia kanonidan gavida da erovnul banks ufl eba mieca, kriteriუმები დამოუკიდებლად TviTon gansazRvros, ra Tqma unda, es ukan gadadgmul i nabijia, radgan roca kanonSi aseTi principul i sakiTxi gaweril i aris, es imis garantias iZl eva, rom erovnul banks TviTnebobis safuZvel i ar eqneba. axl a, praqtikul ad, mas daukanones TviTnebobis safuZvel i, rac SeiZl eba gamoyenebul i iyos ivaniSvil is biznesis (kerZod \_ misi bankis) pol itikuri devnisaTvis.

## erovnul banksac da mTavrobasac deputatebma pasuxi unda mostxovon

ratom dums erovnul i bankis prezidenti axl a, rodesac qveyana im Zvel sakanonmdebl o normas daubrunდა, romel ic qadagiZes arasworad miaCnia? parl amentma misgan am sakiTxe ganmarteba ar unda moiTxovos da erovnul i bankis prezidenti araa val debul i, rom es ganmarteba gaakeTos? I ado papavas azriT, sinamdvil eSi Cveni parl amenti rom marTlac parl amenti iyos da ara mTavrobis notariusi, maSin, ra Tqma unda, parl amenti amas gaakeTebda. marTal ia, didi al baToba imisa, rom es ase iqneba, ar aris, magram ar aris gamoricxul i, rom sapaarl amento opoziciam es moiTxovos da Tu is amas moiTxovs, papava amas mxol od da mxol od miesal meba. imitom rom erovnul ma bankma aucil ebl ad unda gasces pasuxi im kiTxvebs, romel ic xal xs aRel vebs da xal xs aRel vebs swored is, rom ramdenime Tvis winaT ganxorciel ebul i sakanonmdebl o cvl il eba axl a misi sawinaarmdegoTi Caanacvl es da gamovida, rom mTlianobaSi mxol od erT banks Seexo pirvel i cvl il eba. anu am banks giraod Cadebul i qoneba Camoacil es, daazaral es da axl a yvel aferi Zvel eburad aRadgines. amaze pasuxi, ra Tqma unda, unda moeTxovos erovnul banksac da mTlianad mTavrobasac. pasuxi deputatebma unda mostxovon. papava imedovnebs, rom SeiZl eba es opozicionerma deputatebma mainc gaakeTon.

**dal i CikvaiZe**

## sadaz Rvevo saqmi anoba dRes

sadaz Rvevo saqmi anoba dRes - am rubrikis meSveobiT Jurnal Si ganxil ul ia rogorc saqarTvel oSi moRvawe sadazRvevo kompaniebis saqmianoba, aseve zogadad biznesis am mniSvnel ovan sferoSi arsebul i probl ematika.

rubrikis redaqtoria `aafis- mTavari redaqtoris moadgil e Temur iobaSvil i.

## daz Rvevis bazarze kompaniebis gaerTianeba gaxSi r da `al dagi bisiaim- `imedi el i- iyida

april is bol os gavrcel da informacia, rom „al dagi bisiai- apirebda qarTul i sadazRvevo bazris erT-erTi lideris, „saerTaSoriso sadazRvevo kompania imedi el interneSenel is- yidvas. Tu gaviTval iswinebT imas, rom 2010 wl is wl iuri maCvenebl ebiT „imedi el ma- saqarTvel os dazRvevis bazarze yvel aze meti jamuri premiis

mozidva SeiZl o da bazris erTpirovnul i liderobas miaRwia, kompaniis aqciebis gayidva, metadre ki uSual o konkurentisTvis gadacema cota ucveul od Canda. Tumca, ukve maisis dasawyisSi es informacia dadasturda \_ `imedi el is- aqciebis sakontrol o paketis mfl obel i Sps `metas- 100% wil i SeiZina „saqarTvel os bankis- Svil obil ma ss `sadazRvevo