

“TASDIQLANDI”

Ishtirokchilarning Yig'ilishi



“APPROVED”

by the Minutes of the General Meeting of
Participants №.04/25

dated February 20, 2025

Andijon viloyati Andijon shahar davlat xizmatlari ko'rsatish markazi tomonidan ro'yxatga olingan /
Center for the provision of state services of Andijan city in Andijan region:

sana / date 21.02

raqam / number 250



A handwritten signature in blue ink, appearing to be 'J.N. Babaxanov', written over a horizontal line.

J.N.Babaxanov

Yig'ilish raisi /

The Chairman of the General Meeting

“CONTACT FINANCE”

mas'uliyati cheklangan jamiyat

mikromoliya tashkilotining

USTAVI

THE CHARTER

of “CONTACT FINANCE”

limited liability company

microfinance organization

Andijon shahri – 2025 yil

Andijan city – 2025

I. UMUMIY QOIDALAR	I. GENERAL RULES
1.1. Ushbu Ustav O'zbekiston Respublikasining Fuqarolik kodeksi, "Mas'uliyati cheklangan hamda qo'shimcha mas'uliyatli jamiyatlar to'g'risida"gi va "Nobank kredit tashkilotlari va mikromoliyalashtirish faoliyati to'g'risida"gi qonunlari va amaldagi boshqa qonunlari, qonunosti me'yoriy-huquqiy hujjatlari (keyingi o'rinlarda "O'zbekiston Respublikasining qonun hujjatlari") asosida ishlab chiqilgan bo'lib, "CONTACT FINANCE" mas'uliyati cheklangan jamiyat mikromoliya tashkiloti (keyingi o'rinlarda "Jamiyat" deb yuritiladi)ning tashkil topishi va faoliyat yuritishi tartibini belgilab beradi.	1.1 This charter is based on the Civil Code of the Republic of Uzbekistan, the laws "On Limited liability and additional liability companies" and "On Non-bank credit organizations and microfinancing activities" and other applicable laws, statutory regulations (hereinafter referred to as was developed on the basis of "legislative acts of the Republic of Uzbekistan"), and defines the order of establishment and operation of "CONTACT FINANCE" limited liability company microfinance organization (hereinafter referred to as "the Company").
1.2. Jamiyat o'z faoliyatini O'zbekiston Respublikasining Fuqarolik kodeksi, "Mas'uliyati cheklangan hamda qo'shimcha mas'uliyatli jamiyatlar to'g'risida"gi, "Nobank kredit tashkilotlari va mikromoliyalashtirish faoliyati to'g'risida"gi Qonunlari, ta'sis shartnomasi, boshqa normativ-huquqiy hujjatlar hamda mazkur Ustavga muvofiq olib boradi.	1.2 The company conducts its activities in accordance with the Civil Code of the Republic of Uzbekistan, the Laws "On Limited Liability and Additional Liability Companies", "On Non-Bank Credit Organizations and Microfinancing Activities", the founding agreement, other normative legal documents and conducts in accordance with this Charter.
1.3. Jamiyat yuridik shaxs bo'lib, o'zining mustaqil balansida hisobga olinadigan alohida mol-mulkka ega bo'ladi, o'z nomidan huquqlarni olishi, majburiyatlarga ega bo'lishi, suda da'vogar va javobgar bo'lishi mumkin.	1.3 The company is a legal entity, has separate assets that are accounted for in its independent balance sheet, can receive rights and obligations in its own name, be a plaintiff and a defendant in court.
1.4. Jamiyatning Ishtirokchilari: - Babaxanov Jamoliddin Nematjonovich Pasport ma'lumotlari: AD 3495090 Andijon shaxari IIV 3211 tomonidan 01.06.2023-yilda berilgan. Tug'ilgan sana va joyi: 01.06.1981-yil Andijon shaxar JSHSHIR: 30106811240147. - Ziyaydinov O'ktamjon Soyibkomolovich Pasport ma'lumotlari: AD 6151023 14.02.2024-yil kuni Xo'jaobod tumani IIV 60715 tomonidan berilgan. Tug'ilgan sana va joyi: 04.03.1980-yil Buloqboshi tumani JSHSHIR: 30403801280065.	1.4 Company Participants: - Babakhanov Jamoliddin Nematjonovich Passport data: AD 3495090 issued by MIA 3211 of Andijan city on 01.06.2023. Date and place of birth: 01.06.1981, Andijan city PINFL: 30106811240147 - Ziyaydinov Uktamjon Soyibkomolovich Passport data: AD 6151023 issued on 14.02.2024 by MIA 60715 of Khojaabad district. Date and place of birth: 04.03.1980, Buloqboshi district PINFL: 30403801280065
1.5. Jamiyatning nomlanishi: Jamiyatning to'liq rasmiy nomi: • O'zbek tili lotin alifbosida: "CONTACT FINANCE" mas'uliyati cheklangan jamiyat mikromoliya tashkiloti; • O'zbek tili kirill alifbosida: "CONTACT FINANCE" маъсулияти чекланган жамият микромолия ташкилоти; • Rus tilida: Микрофинансовая организация Общество с ограниченной ответственностью "CONTACT FINANCE"; • Ingiliz tilida: "CONTACT FINANCE" Limited Liability Company microfinance organization.	1.5 Name of the company: Full official name of the company: • Uzbek language is in the Latin alphabet: "CONTACT FINANCE" mas'uliyati cheklangan jamiyat mikromoliya tashkiloti; • Uzbek language in Cyrillic alphabet: "CONTACT FINANCE" маъсулияти чекланган жамият микромолия ташкилоти; • In Russian: Микрофинансовая организация Общество с ограниченной ответственностью "CONTACT FINANCE"; • In English: "CONTACT FINANCE" Limited Liability Company microfinance organization.

Jamiyatning qisqartirilgan rasmiy nomi: • O'zbek tili lotin alifbosida: "CONTACT FINANCE" MCHJ MMT; • O'zbek tili kirill alifbosida: "CONTACT FINANCE" МЧЖ ММТ; • Rus tilida: MO OOO "CONTACT FINANCE"; • Ingiliz tilida: "CONTACT FINANCE" LLC MO. Jamiyatning to'liq rasmiy nomida "mikromoliya tashkiloti" degan so'z birikmasi, qisqartirilgan rasmiy nomida esa "MMT" degan qisqartma so'z birikmasi keltirilgan.	Abbreviated official name of the company: • Uzbek language is in the Latin alphabet: "CONTACT FINANCE" MCHJ MMT; • Uzbek language in Cyrillic alphabet: "CONTACT FINANCE" МЧЖ ММТ; • In Russian: MO OOO "CONTACT FINANCE"; • In English: "CONTACT FINANCE" LLC MO. The full official name of the company contains the phrase "microfinance organization", and the abbreviated official name contains the abbreviation "MMT".
1.6. Jamiyatning joylashgan joyi (pochta manzili): O'zbekiston Respublikasi, Andijon viloyati, Andijon shahar, Mustaqillik MFY, Amir Umarxon ko'chasi, 22-uy. Elektron pochta manzili: info@contactfinance.uz.	1.6 The location of the company (postal address): Republic of Uzbekistan, Andijan region, Andijan city, Mustaqillik, Amir Umarxon street, house 22. Email address: info@contactfinance.uz.
1.7. Jamiyat o'z faoliyatining muddati cheklanmagan bo'lib, O'zbekiston Respublikasi Markaziy banki tomonidan mikromoliya tashkiloti faoliyatini amalga oshiruvchi tashkilotlar reestriga muvofiq o'z faoliyatini amalga oshiradi.	1.7 The duration of the activity of the company is not limited, and it performs its activities in accordance with the register of organizations implementing the activities of the microfinance organization by the Central Bank of the Republic of Uzbekistan.
1.8. Jamiyat qonunchilikda belgilangan tartibda yuridik shaxs maqomiga ega bo'lmagan filiallar, vakolatxonalar, xizmat ko'rsatish ofislari va alohida bo'linmalar ochishi mumkin. Filial jamiyat joylashgan yerdan tashqarida joylashgan hamda uning barcha vazifalarini yoki ularning bir qismini, shu jumladan vakolatxonaning vazifalarini amalga oshiradigan alohida bo'linmasidir. Filial va vakolatxonalar jamiyat ishtirokchilar yig'ilishi qaroriga muvofiq tashkil qilinadi hamda ular joylashgan yuridik manzildagi davlat xizmatlari markazi tomonidan ro'yhatdan o'tkazilgan Nizom asosida ish yuritadi. Jamiyatning filial va vakolatxonalariga berib qo'yilgan mol-mulki jamiyatning balansida hisobga olinadi.	1.8 The company may open branches, representative offices, service offices and separate departments that do not have the status of a legal entity in accordance with the procedure established by law. A branch is a separate unit located outside the company's location and performing all or part of its functions, including the functions of a representative office. Branches and representative offices are established in accordance with the decision of the meeting of participants of the company and operate according to the Regulations registered by the state service center at the legal address where they are located. The assets transferred to the company's branches and representative offices are taken into account in the company's balance sheet.
1.9. Jamiyat qonun hujjatlariga muvofiq sho'ba va tobe xo'jalik jamiyatlariga ega bo'lishi mumkin.	1.9 The company may have subsidiaries and affiliates in accordance with the legislation.
1.10. Jamiyat o'z rasmiy nomidan foydalanishda mutlaq huquqqa ega. Jamiyat o'zining nomi davlat tilida yozilgan hamda joylashgan yeri ko'rsatilgan yumaloq muhrga, shtampga, blankalarga, o'z emblemasiga, reklama peshlavhalariga va boshqa vizual o'ziga xosligini belgilovchi vositalarga egadir.	1.10 The company has the exclusive right to use its official name. The company has a round seal, a stamp, forms, its emblem, advertising banners and other means of determining its visual identity with its name written in the state language and its location.
1.11. Jamiyat o'z majburiyatlari yuzasidan o'ziga qarashli barcha mol-mulk bilan javobgar hisoblanadi. Jamiyat o'z ishtirokchilarining majburiyatlari yuzasidan javobgar hisoblanmaydi. Jamiyatning to'lovga qobiliyatsizligi ishtirokchi sifatidagi shaxsning aybi tufayli vujudga kelgan bo'lsa, jamiyatning mol-mulki yetarli bo'lmagan taqdirda bunday shaxs zimmasiga uning majburiyatlari bo'yicha	1.11 The company is responsible for its obligations with all its property. The company is not responsible for the obligations of its participants. If the company's insolvency is caused by the fault of a person as a participant, in the event that the company's assets are insufficient, such a person may be subject to subsidiary liability for his obligations.

subsidiar javobgarlik yuklatilishi mumkin. Davlat va uning organlari jamiyatning majburiyatlari yuzasidan javobgar bo'lmaydi, xuddi shuningdek jamiyat ham davlat va uning organlari majburiyatlari yuzasidan javobgar bo'lmaydi.	The state and its bodies are not responsible for the obligations of the company, just as the company is not responsible for the obligations of the state and its bodies.
1.12. Jamiyat belgilangan tartibda O'zbekiston Respublikasi hududida va undan tashqarida bank hisobvaraqlari ochishga haqlidir.	1.12 The company has the right to open bank accounts in the territory of the Republic of Uzbekistan and outside it according to the established procedure.
1.13. Jamiyat Ustav qoidalari va jamiyatning ishtirokchilar umumiy yig'ilishi qarorlari asosida tasdiqlangan ichki hujjatlari o'rtasida ziddiyatlar vujudga kelgan taqdirda, mazkur Ustav ustunlik qiladi. Ushbu Ustav o'zbek va ingliz tillarida tuzilgan va tasdiqlangan. Mazkur ikki tildagi matn o'rtasida nomuvofiqlik yuzaga kelgan taqdirda, o'zbek tili lotin alifbosidagi matn ustunlik qiladi.	1.13 In case of conflicts between the provisions of the company's Charter and the internal documents of the company approved on the basis of the decisions of the general meeting of participants, this Charter shall prevail. This Charter is drawn up and approved in Uzbek and English languages. In case of inconsistency between the text in these two languages, the Uzbek Latin text shall prevail.
II. JAMIYATNING FAOLIYAT SOHASI MAQSADI VA VAZIFALARI	II. PURPOSE AND DUTIES OF THE COMPANY'S FIELD OF ACTIVITY
2.1. Jamiyat tijorat tashkiloti bo'lib, uning asosiy faoliyat sohasi (asosiy yo'nalishi)ning maqsadi jamiyatning moliyaviy-xo'jalik faoliyatidan aholi ehtiyojlarini qondirish hisobiga mikromoliyaviy xizmatlar ko'rsatish orqali foyda olishdir.	2.1 The company is a commercial organization, the purpose of which is the main field of activity (the main direction) is to benefit from the financial and economic activities of the company through provision of microfinance services to meet and satisfy the needs of the population.
2.2. Jamiyat asosiy faoliyat yo'nalishidan tashqari O'zbekiston Respublikasi qonunchiligiga zid bo'lmagan har qanday faoliyat turi bilan shug'ullanishi mumkin.	2.2 The company can engage in any type of activity that does not conflict with the legislation of the Republic of Uzbekistan, except for the main activity.
2.3. Jamiyat barcha ishonchli (blankli) kreditlarning ular shakllantirgan ustav fondiga ustama nisbatini mustaqil ravishda belgilaydi.	2.3 The company independently determines the premium ratio of all reliable (blank) loans to the charter fund formed by them.
2.4. O'z faoliyat maqsadlariga erishish uchun jamiyat quyidagi mikromoliyaviy (vazifalarni) xizmatlarni amalga oshiradi: • mikromoliyalar yoki mikroqarzlar berish; • tadbirkorlik subyektlariga mikrocredit summasidan oshadigan miqdorda kreditlar, lizing, kafolatlar berishga va islomiy moliyalashtirishga oid xizmatlar ko'rsatish; • islomiy moliyalashtirishga oid xizmatlar ko'rsatish; • qarz majburiyatlarini sotib olish va sotish (factoring); • jamiyat lizing beruvchi sifatida ishtirok etadigan mikrolizing berish (moliya ijara); • qonunchilikka muvofiq boshqa turdagi mikromoliyaviy xizmatlar ko'rsatish, shu jumladan iste'mol kreditlari berish; • korporativ obligatsiyalarni chiqarish va ularni investorlar o'rtasida joylashtirish; • banklar, sug'urta kompaniyalari va boshqa moliya tashkilotlarning agenti sifatida agentlik xizmatlarini faqat naqdsiz shaklda ko'rsatish, shuningdek, jinoiy faoliyatdan olingan daromadlarni legallashtirishga, terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish	2.4 In order to achieve the goals of its activity, the company provides the following microfinance (tasks) services: • providing microfinance or microloans; • providing loans, leasing, guarantees and Islamic financing services to business entities in the amount exceeding the amount of microcredit; • provision of Islamic financing services; • purchase and sale of debt obligations (factoring); • microleasing in which the company participates as a lessor (financial lease); • provision of other types of microfinance services, including consumer loans, in accordance with the law; • issuing corporate bonds and placing them among investors; • providing agency services as an agent of banks, insurance companies and other financial organizations only in cashless form, as well as legalization of proceeds from criminal activities, financing of terrorism and weapons of mass destruction participation on the condition of

bo'yicha qonun hujjatlari normalarini bajarish sharti bilan qatnashish; • makroprudensial nazorat doirasida belgilangan normalarga rioya qilinishini ta'minlaydigan hajmlarda kreditlarni (qarzlarni) jalb qilish; • mikromoliya tashkiloti filiallarini belgilangan nizom asosida O'zbekiston Respublikasi Markaziy bankini xabardor qilgan holda ochish; • jamiyat mikromoliyalar, mikroqarzarlar, mikrolizing berish va boshqa mikromoliyaviy xizmatlar ko'rsatish bilan bog'liq maslahat va axborot xizmatlari ko'rsatish mumkin.	compliance with the norms of legislation on combating distribution financing; • attraction of credits (debts) in volumes that ensure compliance with the norms established within the framework of macroprudential control; • to open branches of microfinance organizations based on the established regulations, upon notification of the Central Bank of the Republic of Uzbekistan; • the company can provide consulting and information services related to microfinance, microloans, microleasing and other microfinance services.																																
2.5. Qonun hujjatlarida nazarda tutilgan hollarda jamiyat mikromoliyaviy xizmatlar ko'rsatish faoliyatini O'zbekiston Respublikasi Markaziy banki tomonidan reestrda kiritilganidan so'ng amalga oshiradi.	2.5 In the cases stipulated by the legislation, the company shall carry out the activities of providing microfinance services after being entered into the register by the Central Bank of the Republic of Uzbekistan.																																
2.6. Amalga oshirish uchun maxsus ruhsatnomalar (litsenziyalar) talab etiladigan faoliyat turlari qonunchilikda belgilangan tartibda litsenziyalar berilganidan so'ng amalga oshiriladi.	2.6 The types of activities that require special permits (licenses) for implementation are carried out after the issuance of licenses in accordance with the procedure established by law.																																
III. USTAV KAPITALINING MIQDORI, UNI KO'PAYTIRISH VA KAMAYTIRISH TARTIBI	III. THE AMOUNT OF THE CHARTER CAPITAL, ITS INCREASE AND DECREASE PROCEDURE																																
Ustav kapitalining miqdori:	Charter capital amount:																																
3.1. Jamiyat ustav kapitali ishtirokchilar ulushlari nominal qiymatidan iborat bo'lib, O'zbekiston Respublikasi milliy valyutasida ifodalanadi.	3.1 The charter capital of the company consists of the nominal value of the participants' shares and is expressed in the national currency of the Republic of Uzbekistan.																																
3.2. Jamiyatning ustav kapitali 2 800 000 000 (ikki milliard sakkiz yuz million) so'mni tashkil qiladi.	3.2 The charter capital of the company is 2 800 000 000 (two billion eight hundred million) soums.																																
3.3. Jamiyat ishtirokchilarining ustav kapitalga kiritgan ulushlarining miqdori quyidagi tarzda belgilanadi:	3.3 The amount of shares of the company's participants in the charter capital is determined as follows:																																
<table><tr><th>No</th><th>Jamiyat ishtirokchilari</th><th>Ulushlar qiymati (so'mda)</th><th>Ulushlar miqdori (foizda)</th></tr><tr><td>1</td><td>Babaxanov Jamoliddin Nematjonovich</td><td>1 400 000 000</td><td>50,00</td></tr><tr><td>2</td><td>Ziyaydinov O'ktamjon Soyibkomolovich</td><td>1 400 000 000</td><td>50,00</td></tr><tr><td colspan="2">Jami:</td><td>2 800 000 000</td><td>100,00</td></tr></table>	No	Jamiyat ishtirokchilari	Ulushlar qiymati (so'mda)	Ulushlar miqdori (foizda)	1	Babaxanov Jamoliddin Nematjonovich	1 400 000 000	50,00	2	Ziyaydinov O'ktamjon Soyibkomolovich	1 400 000 000	50,00	Jami:		2 800 000 000	100,00	<table><tr><th>No.</th><th>Company participants</th><th>Value of shares (in soums)</th><th>Amount of shares (in percentage)</th></tr><tr><td>1</td><td>Babaxanov Jamoliddin Nematjonovich</td><td>1 400 000 000</td><td>50,00</td></tr><tr><td>2</td><td>Ziyaydinov O'ktamjon Soyibkomolovich</td><td>1 400 000 000</td><td>50,00</td></tr><tr><td colspan="2">In total:</td><td>2 800 000 000</td><td>100,00</td></tr></table>	No.	Company participants	Value of shares (in soums)	Amount of shares (in percentage)	1	Babaxanov Jamoliddin Nematjonovich	1 400 000 000	50,00	2	Ziyaydinov O'ktamjon Soyibkomolovich	1 400 000 000	50,00	In total:		2 800 000 000	100,00
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3.4. Jamiyatning ustav kapitali jamiyatning ishtirokchilari tomonidan kiritilgan pul mablag'laridan tashkil topadi. Jamiyatning ustav kapitali shakllantirish uchun kreditga, garovga olingan mablag'lardan va majburiyatlar yuklatilgan boshqa mablag'lardan, shuningdek jinoiy faoliyatdan olingan mablag'lardan foydalanish ta'qiqlanadi. Jamiyat ustav kapitali miqdori qonun hujjatlarida belgilangan, ustav kapitalining eng kam miqdoriga rioya qilgan holda o'z faoliyatini yuritadi.	3.4 The charter capital of the company consists of funds contributed by the participants of the company. It is prohibited to use loans, pledged funds and other funds with obligations, as well as funds obtained from criminal activities for the formation of the charter capital of the company. The amount of the charter capital of the company is determined by law, and it operates in accordance with the minimum amount of the charter capital.																																

3.5. Jamiyat quyidagilar hisobidan mikromoliyaviy xizmatlar ko'rsatadi: • o'z mablag'lari, shu jumladan olgan daromadlari; • investorlar, shu jumladan chet ellik investorlar tomonidan investitsiya shartnomalari asosida olingan mablag'lari; • banklarning kreditlari va davlat maqsadli jamg'armalarining mablag'lari; • o'z ishtirokchilaridan jalb etilgan mablag'lari; • xalqaro moliya institutlari, nodavlat notijorat tashkilotlarining, shu jumladan chet el nodavlat notijorat tashkilotlarining grantlari va qarz mablag'lari; • obligatsiyalar joylashtirishdan olingan mablag'lar; • qonun hujjatlarida ta'qiqlanmagan boshqa manbalar.	3.5 The company provides microfinance services at the expense of: • own funds, including income; • funds received by investors, including foreign investors, based on investment contracts; • loans from banks and funds of state special funds; • Funds raised from its participants; • grants and loans from international financial institutions, non-governmental non-profit organizations, including foreign non-governmental non-profit organizations; • funds received from placement of bonds; • other sources not prohibited by law
Ustav kapitalini ko'paytirish va kamaytirish:	Increase and decrease of charter capital:
3.6. Jamiyatning ustav kapital miqdorini ko'paytirish yoki kamaytirish ishtirokchilar umumiy yig'ilishi tomonidan qabul qilingan qarorga binoan amalga oshiriladi.	3.6 Increasing or decreasing the amount of the charter capital of the company is carried out according to the decision adopted by the general meeting of participants.
3.7. Jamiyat o'z ustav kapitalini jamiyat ishtirokchilariga tegishli bo'lgan ulushlarning qiymatini kamaytirish yoki jamiyatga tegishli bo'lgan ulushlarni to'lash yo'li bilan kamaytirilishi mumkin. Jamiyat ustav kapitali kamaytirilishi to'g'risidagi qaror qabul qilingan kundan boshlab 30 (o'ttiz) kun mobaynida jamiyat ustav kapitali kamaytirilishi va uning yangi miqdori to'g'risida jamiyatning barcha kreditorlarini xabardor qilishi shart hamda qabul qilingan qaror to'g'risidagi xabarni ommaviy axborot vositalarida e'lon qilishi kerak.	3.7 The company's charter capital can be reduced by reducing the value of the shares owned by the participants of the company or by paying the shares owned by the company. Within 30 (thirty) days from the date of adoption of the decision on the reduction of the charter capital of the company, the company is obliged to inform all the creditors of the company about the reduction of the charter capital and its new amount, and publish a message about the adopted decision in the mass media.
3.8. Jamiyat ustav kapital miqdorini o'zgartirish haqidagi qabul qilingan qarori ustavga va jamiyat ta'sis shartnomasiga tegishli o'zgartirishlar va qo'shimchalar kiritilib, davlat ro'yxatidan o'tkazilgandan so'ng jamiyat ishtirokchilari uchun kuchga kiradi.	3.8 The adopted decision of the company to change the amount of the charter capital comes into force for the participants of the company after the relevant amendments and additions are made to the charter and the founding agreement of the company, and after the state registration.
3.9. Jamiyat ishtirokchilari jamiyatning ustav kapitaldagi o'z ulushlarini yoki uning bir qismini bitta yoki bir nechta jamiyat ishtirokchilariga sotishi yoki qonun hujjatlarida belgilangan tartibda voz kechishi mumkin. Bunday holatda O'zbekiston Respublikasi "Mas'uliyati cheklangan hamda qo'shimcha mas'uliyatli jamiyatlar to'g'risida"gi Qonunning 20-moddasida belgilangan tartibga amal qilinadi.	3.9 The participants of the company may sell their shares or part of them in the charter capital of the company to one or several participants of the company or waive them in accordance with the procedure established by law. In this case, the procedure established in Article 20 of the Law of the Republic of Uzbekistan "On Limited Liability and Additional Liability Companies" shall be followed.
3.10. Jamiyatning ustav kapitaldagi ulushlarning kamida 10 (o'n) foiziga ega bo'lgan jamiyatning ishtirokchilari jamiyat oldida o'z majburiyatlarini qo'pol ravishda buzayotgan, o'z harakatlari (harakatsizligi) bilan jamiyatning faoliyat ko'rsatishiga imkon bermayotgan yoki uni jiddiy ravishda qiyinlashtirayotgan ishtirokchini ishtirokchilar ro'yxatidan qonun hujjatlarida belgilangan tartibda chiqarilishini so'rab sudga murojaat etishlari mumkin.	3.10 Participants of the company who own at least 10 (ten) percent of shares in the charter capital of the company grossly violate their obligations to the company, do not allow the operation of the company or make it seriously difficult by their actions (inaction) they can apply to the court asking to remove the participant from the list of participants in accordance with the procedure established by law.

3.11. Jamiyatdan chiqqan yoki chiqarilgan ishtirokchining ulushi jamiyatning hisobiga o'tadi. Bunday holatda jamiyatdan chiqqan yoki chiqarilgan ishtirokchiga ulushining haqiqiy qiymatini to'lab berishi yoki ishtirokchining roziligi bilan ushbu ulushning qiymati miqdoridagi jamiyatning tegishli mol-mulki natija shaklida 6 (olti) oy mobaynida ishtirokchiga beriladi. Jamiyat hisobiga o'tgan ulush jamiyatni hisobiga o'tgan vaqtdan boshlab 1 (bir) yil mobaynida ishtirokchilarning umumiy yig'ilishi tomonidan qabul qilingan qarorga asosan qolgan ishtirokchilar o'rtasida ularning ustav kapitaligi qo'shgan ulushiga mutanosib ravishda taqsimlanishi, bir yoki bir nechta ishtirokchilarga sotilishi mumkin.	3.11 The share of the participant who left or was excluded from the company is transferred to the account of the company. In such a case, the participant who left or was expelled from the company must pay the real value of his share or, with the consent of the participant, the relevant property of the company in the amount of the value of this share will be given to the participant in kind within 6 (six) months. The share transferred to the account of the company within 1 (one) year from the time it was transferred to the account of the company will be distributed among the remaining participants in proportion to the share of their charter capital, based on the decision taken by the general meeting of participants, to one or more participants can be sold.
IV. ISHTIROKCHILARNING HUQUQLARI, MAJBURIYATLARI VA JAVOBGARLIKLARI	IV. RIGHTS, OBLIGATIONS AND RESPONSIBILITIES OF PARTICIPANTS
4.1. Jamiyatning ishtirokchilari quyidagi huquqlarga ega: • mazkur ustavi va qonun hujjatlarida belgilangan tartibda jamiyat ishlarini boshqarish; • jamiyat faoliyatidan tushadigan foydaning taqsimlanishida qatnashish; • jamiyat faoliyati haqida to'liq axborotni olish va uning buxgalteriya hisoboti hujjatlari bilan belgilangan tartibda tanishib chiqish; • qonun hujjatlari va ushbu ustavda belgilangan tartibda jamiyatning ustav kapitalidagi o'z ulushini yoki uning bir qismini jamiyat bitta yoki bir nechta ishtirokchilariga sotishi yoki voz kechish; • o'zi istagan vaqtda qolgan ishtirokchilarning roziligiga qaramasdan qonun hujjatlari va jamiyat ta'sis hujjatlari bilan belgilangan tartibda jamiyatdan chiqish; • jamiyat tugatilayotganda kreditorlar bilan hisob-kitoblar amalga oshirilgandan so'ng qolgan jamiyat mol-mulkinging bir qismini yoki uning qiymatini olish; • qonun hujjatlari hamda ushbu ustavda ko'zda tutilgan boshqa huquqlarga ega bo'ladilar.	4.1 The company participants have the following rights: • management of company's affairs in accordance with the procedure established by this charter and legal documents; • participation in the distribution of profits from the activities of the company; • receive complete information about the activity of the company and get acquainted with its accounting report documents in the prescribed manner; • sale or relinquishment of the company's share in the charter capital or part of it to one or more participants of the company in accordance with the procedure established by the laws and this charter; • leave the company at any time, regardless of the consent of the remaining participants, in accordance with the law and the founding documents of the company; • receiving a part of the company's property or its value remaining after settlement with creditors during the liquidation of the company; • have legal documents and other rights provided for in this charter.
4.2. Jamiyat ishtirokchilarining majburiyatlari: • ushbu ustav va jamiyatning ta'sis shartnomasida belgilangan tartibda, miqdorda va muddatlarda jamiyat ustav kapitaliga o'z ulushini kiritish; • jamiyat ishtirokchilari umumiy yig'ilishi qarorlari ijrosini nazorat qilish; • jamiyat faoliyati bilan bog'liq mahfiy ma'lumotlarni oshkor qilmaslik; • qonun hujjatlari hamda ushbu ustavda ko'zda tutilgan boshqa majburiyatlarni bajarishlari shart.	4.2 The company participants' obligations: • contributing one's share to the charter capital of the company in the manner, amount and terms specified in this charter and the founding agreement of the company; • controlling the execution of decisions of the general meeting of company participants; • disclosing confidential information related to the company's activities; • necessity to fulfill legal documents and other obligations provided for in this charter.

4.3. Ishtirokchilar jamiyat majburiyatlari bo'yicha, jamiyat esa ta'sisчилarning majburiyatlari bo'yicha javob bermaydi.	4.3 Participants are not responsible for the obligations of the company, and the company is not responsible for the obligations of the founders.
4.4. Jamiyat ishtirokchilari jamiyatning majburiyatlari bo'yicha o'zlari kiritgan ulushlari doirasida javobgar bo'ladilar.	4.4 The company participants are responsible for the obligations of the company within the scope of their shares.
V. JAMIYAT KORPORATIV OBLIGATSIYALARI	V. COMPANY CORPORATE BONDS
5.1. Jamiyat qonun hujjatlariga muvofiq korporativ obligatsiyalar chiqarishga hamda joylashtirishga, o'zining korporativ obligatsiyalarini qaytarib sotib olishga haqli.	5.1 The company has the right to issue and place corporate bonds and buy back its corporate bonds in accordance with the law.
5.2. Jamiyat tomonidan korporativ obligatsiyalarni chiqarish va ularni qayta sotib olish to'g'risidagi qaror qabul qilish Jamiyat ishtirokchilarining qaroriga ko'ra amalga oshiriladi.	5.2 The decision on the issue of corporate bonds and their repurchase by the company is carried out according to the decision of the General meeting of participants.
VI. FOYDANI TAQSIMLASH VA ZARARNI QOPLASH TARTIBI	VI. PROCEDURE FOR PROFIT SHARING AND DAMAGES
6.1. Moliyaviy yil 1 yanvardan boshlanadi va kalendar yilning 31 dekabrda tugaydi. Yil tugaganda jamiyatning balansi, foydalar va zararlar hisobi yuritiladi.	6.1 The fiscal year begins on January 1 and ends on December 31 of the calendar year. At the end of the year, the company's balance sheet, profit and loss account is calculated.
6.2. Jamiyatning foydasi uning xo'jalik faoliyatidan olingan daromadi hisobidan moddiy va ularga tenglashtirilgan harajatlarni, shular qatori soliqlarni to'lash, mehnat haqi sarflari va boshqalarni chegirib shakllantiriladi.	6.2 The profit of the company is formed by deducting the material and equivalent costs, including the payment of taxes, labor costs, and etc., from the income received from its economic activities.
6.3. Hosil bo'lgan sof foyda jamiyat tasarrufida qoladi va jamiyat ishtirokchilarning qaroriga asosan taqsimlanadi.	6.3 The resulting net profit remains at the disposal of the company and is distributed according to the decision of the company's participants.
6.4. Jamiyatning moliya-xo'jalik faoliyati natijasida vujudga kelgan sof foyda ishtirokchilar o'rtasida ularning ustav kapitaliga kiritgan ulushlarga mutanosib ravishda yilning har chorak, yarim yillik yoki yillik natijalari bo'yicha taqsimlanishi mumkin.	6.4 The net profit generated as a result of the company's financial and economic activity can be distributed among the participants according to the quarterly, half-yearly or annual results in proportion to their shares in the charter capital.
6.5. Jamiyatning moliyaviy yilning birinchi choragi, yarim yilligi va to'qqiz oyi natijalariga ko'ra dividendlar to'lash to'g'risidagi qarori tegishli davr tugagandan keyin uch oy ichida qabul qilinishi mumkin.	6.5 The company's decision to pay dividends based on the results of the first quarter, half year and nine months of the financial year can be taken within three months after the end of the relevant period.
6.6. Jamiyatning faoliyati mobaynida paydo bo'luvchi zararlari o'rnini qoplash, jamiyatning korporativ obligatsiyalarini muomaladan chiqarish uchun zahira va boshqa jamg'armalardagi mablag'larni jalb qilish hisobiga qoplanadi.	6.6 Compensation for the losses arising during the activity of the company, withdrawal of the company's corporate bonds from the circulation will be covered by attracting funds from reserves and other funds.
6.7. Jamiyat ustav kapitalining 15 foizi miqdorida zahira jamg'arma tashkil qiladi.	6.7 The company shall establish a reserve fund in the amount of 15% of the charter capital.
6.8. Jamiyatning zaxira fondi jamiyatning ustav kapitalining 15 foizi miqdorida shakllantiriladi. Zaxira fondi belgilangan miqdorga yetguncha jamiyat olgan sof foydaning kamida 5 foizi miqdorida ajratilgan ajratmalar hisobiga shakllantiriladi.	6.8 The reserve fund of the company is formed in the amount of 15% of the charter capital of the company. The reserve fund is formed at the expense of allocations in the amount of at least 5% of the net profit received by the company until it reaches the specified amount.
6.9. Jamiyat boshqa jamg'armalarni ham tashkil qiladi va ularni maqsadi, miqdori, shakllantirish prinsiplari va manbalari, shuningdek ulardagi mablag'lardan	6.9 The company also organizes other funds, and their purpose, amount, principles and sources of formation, as well as the procedure and direction of

foydalanishning tartibi va yo'nalishi ishtirokchilarning qarori bilan tasdiqlangan qoidalariga muvofiq belgilanadi.	using funds from them are determined in accordance with the rules approved by the decision of the participants.
VII.JAMIYATNING BOSHQARUV ORGANLARI	VII. GOVERNING BODIES OF THE COMPANY
7.1. Jamiyatni boshqaruv organlari quyidagilardan iborat: • Ishtirokchilarning umumiy yig'ilishi; • Kuzatuv kengashi; • Ijroiya organi (jamiyat Bosh direktori).	7.1 The management bodies of the company include: • General meeting of participants; • Supervisory board; • Executive body (General director of the company).
JAMIYAT ISHTIROKCHILARNING UMUMIY YIG'ILISHI	GENERAL MEETING OF COMPANY PARTICIPANTS
7.2. Ishtirokchilarning umumiy yig'ilishi jamiyat boshqaruvining oliy organi hisoblanadi.	7.2 The general meeting of participants is the supreme body of company management.
7.3. Jamiyat har yili ishtirokchilarning umumiy yig'ilishini (ishtirokchilarning yillik umumiy yig'ilishini) o'tkazishi shart. Ishtirokchilarning yillik umumiy yig'ilishi moliya yili tugaganidan keyin olti oydan kechiktirmay o'tkaziladi. Jamiyat ishtirokchilarining yig'ilishlari jamiyat ishtirokchilari, Kuzatuv kengashi yoki ijroiya organi tomonidan chaqiriladi. Ishtirokchilarning yillik umumiy yig'ilishidan tashqari o'tkaziladigan umumiy yig'ilishlari navbatdan tashqari yig'ilishlardir.	7.3 The company is obliged to hold a general meeting of participants (annual general meeting of participants) every year. The annual general meeting of participants shall be held no later than six months after the end of the financial year. Meetings of the participants of the company are called by the participants of the company, the Supervisory Board or the executive body. General meetings of participants other than the annual general meeting are extraordinary meetings.
7.4. Ishtirokchilarning umumiy yig'ilishi, agar unda ishtirokchilarning to'rtinchi uch (3/4) qismi mavjud bo'lsa, vakolatli (kvorumga ega) deb hisoblanadi.	7.4 The general meeting of participants is considered authorized (has a quorum) if three-fourths (3/4) of the participants are present.
7.5. Jamiyatning har bir ishtirokchisi jamiyat ishtirokchilarining umumiy yig'ilishida jamiyatning ustav kapitaldagi o'z ulushiga mutanosib ovozlari soniga ega bo'ladi.	7.5 Each participant of the company has the number of votes in the general meeting of the company's participants proportional to his share in the charter capital of the company.
7.6. Har bir ishtirokchi ishtirokchilarning umumiy yig'ilishi chaqirilishi to'g'risida uning o'tkazilishidan kamida 30 kun oldin yozma ravishda xabardor qilinishi shart. Xabarnomada ishtirokchilarning umumiy yig'ilishiga qo'yilayotgan kun tartibi masalalari ko'rsatiladi. Jamiyatning har bir ishtirokchisi yig'ilish o'tkazilishidan kamida o'n besh kun oldin ishtirokchilarning umumiy yig'ilishinining kun tartibiga qo'shimcha masalalar kiritish to'g'risida taklif kiritish huquqiga ega.	7.6 Each participant must be notified in writing about the convening of the general meeting of participants at least 30 days before its holding. The notice will indicate the agenda items for the general meeting of participants. Each participant of the company has the right to make a proposal to add additional issues to the agenda of the general meeting of participants at least fifteen days before the meeting.
7.7. Ishtirokchilarning umumiy yig'ilishi mutloq vakolatlari jumlasiga quyidagilar kiriladi: • jamiyat faoliyatining asosiy yo'nalishlarini belgilash, shuningdek jamiyatning boshqa birlashmalarida ishtirok etish to'g'risida qaror qabul qilish; • jamiyatning ustav kapitalini ko'paytirish va/yoki kamaytirish; • jamiyat ustaviga o'zgartish va qo'shimchalar kiritish yoki jamiyatning yangi tahrirdagi ustavini tasdiqlash; • ta'sis hujjatlariga o'zgartishlar va qo'shimchalar kiritish va uni yangi tahrirda qabul qilish; • undirib olinishidan umid bo'lmagan qarzlari,	7.7 The absolute powers of the general meeting of participants include the following: • determining the main directions of the company's activities, as well as making decisions about participation in other associations of the company; • increase and/or decrease the charter capital of the company; • making amendments and additions to the charter of the company or approving the new version of the charter of the company; • making changes and additions to the founding documents and adopting it in a new edition;

kamomadlar, moddiy-tovar boyliklarining yo'qolishi, ma'naviy eskirgan asbob-uskunalar va vositalarni jamiyat balansidan chiqarish to'g'risida qarorlar qabul qilish;

- jamiyatni qayta tashkil etish;
- jamiyat ijroiya organini (Bosh direktorini) tayinlash, mehnat shartnomasining muddatini uzaytirish, uni qayta tuzish yoki vakolatlarini muddatidan ilgari tugatish;
- jamiyatning ijroiya organiga to'lanadigan haq va (yoki) kompensatsiyalarning miqdorlarini belgilash;
- jamiyat Kuzatuv kengashining son tarkibini qonun hujjatlarida belgilangan tartibda belgilash, ularning a'zolarini saylash va a'zolarining vakolatlarini muddatidan ilgari tugatish;
- jamiyatning tashkiliy tuzilmasini tasdiqlash;
- jamiyatning yillik hisobotini va yillik biznes-rejasini, shuningdek jamiyat faoliyatining asosiy yo'nalishlari va maqsadidan kelib chiqqan holda jamiyatni o'rta muddatga va uzoq muddatga rivojlantirishning aniq muddatlari belgilangan strategiyasini tasdiqlash;
- jamiyatning foydasi va zararlarini taqsimlash;
- jamiyatning sof foydasini jamiyat ishtirokchilari o'rtasida taqsimlash to'g'risida qaror qabul qilish;
- jamiyatning zaxira fondidan va boshqa fondlaridan foydalanish;
- jamiyatning filiallarini tashkil etish, xizmat ko'rsatish ofislari va vakolatxonalarini ochish;
- jamiyatning mikromoliyaviy xizmatlari uchun ustamalarini belgilash;
- sho'ba va tobe xo'jalik jamiyatlarini tashkil etish (ular aksiyadorlik jamiyati yoki ma'suliyati cheklangan jamiyati shakllarida tuziladi);
- korporativ obligatsiyalar chiqarish to'g'risida qaror qabul qilish va tasdiqlash;
- jamiyat obligatsiyalar emissiya risolasini tasdiqlash;
- avval ro'yhatdan o'tkazilgan korporativ obligatsiyalar chiqarilishlariga o'zgartirish va (yoki) qo'shimchalar kiritish;
- jamiyatning korporativ obligatsiyalarini jamiyat hisobiga qaytarib sotib olish to'g'risida qaror qabul qilish;
- homiylik (hayriya) yoki beg'araz yordam ko'rsatish (olish) tartibi va shartlarini belgilash, ularni oshirish vakolatini ijroiya organiga berish to'g'risida qaror qabul qilish;
- jamiyat qo'mitalarini tuzish va ularning ishlash tartibi, soni va tarkibi yuzasidan qo'mitalar nizomini tasdiqlash;
- jamiyat Kuzatuv kengashi va ijroiya organinining o'z vakolat doirasiga kiradigan masalalar yuzasidan, shu jumladan Jamiyatni boshqarishga doir qonunchilikda

- making decisions on the removal of debts that cannot be recovered, deficits, loss of material assets, removal of obsolete equipment and tools from the balance sheet of company;
- reorganization of the company;
- appointing the executive body of the company (General Director), extending the term of the employment contract, restructuring it or terminating its powers before the term;
- determining the amounts of fees and (or) compensations to be paid to the executive body of the company;
- determining the number of the Supervisory Board members of the company in accordance with the procedure established by law, electing their members and prematurely terminating the powers of the members;
- approval of the organizational structure of the company;
- approval of the company's annual report and annual business plan, as well as the strategy of medium-term and long-term development of the company based on the main directions and goals of the company's activities;
- distribution of benefits and losses of the company;
- making a decision on the distribution of the net profit of the company among the participants of the company;
- use of the reserve fund and other funds of the company;
- establishment of branches of the company, opening of service offices and representative offices;
- setting premiums for microfinance services of the company;
- establishing of subsidiary and subdivision economic companies (they are formed in the form of a joint-stock company or a limited liability company);
- deciding and approving the issue of corporate bonds;
- approving the company's bond issue prospectus;
- making changes and (or) additions to previously registered issues of corporate bonds;
- determining the order and conditions of sponsorship (charity) or providing (receiving) unbiased assistance, making a decision on giving the authority to increase them to the executive body;
- establishing the company committees and approving the charter of the committees regarding their working order, number and composition;

belgilangan talablarga rioya etilishi yuzasidan hisobotlarini eshitish; • Kuzatuv kengashiga to'lanadigan haq va (yoki) kompensatsiyalarning miqdorlarini belgilash; • jamiyatning affillangan shaxsi bilan bitimlar tuzish to'g'risida qaror qabul qilish; • majburiy auditorlik tekshiruvini o'tkazish uchun auditorlik tashkilotini belgilash, ushbu tashkilotning xizmatlariga to'lanadigan eng ko'p haq miqdori va u bilan shartnoma tuzish (shartnomani bekor qilish) to'g'risida qaror qabul qilish; • jamiyat Korporativ boshqaruv kodeksiga rioya etish majburiyatini olish to'g'risida qaror qabul qilish va xabarni oshkor qilish shaklini tasdiqlash; • jamiyat mansabdor shaxslarga Korporativ boshqaruv kodeksi tavsiyalariga rioya etmaganlik yoki Korporativ boshqaruv kodekda nazarda tutilgan axborotlarni oshkor etmaganlik uchun O'zbekiston Respublikasining Mehnat kodeksida ko'rsatilgan intizomiy jazo choralarini qo'llash; • jamiyat korporativ boshqaruv kodeksi to'g'risidagi, ishtirokchilarning umumiy yig'ilishi to'g'risidagi, jamiyatning Kuzatuv kengashi, ijroiya organi to'g'risidagi nizomlarini tasdiqlash; • jamiyatning joriy xo'jalik faoliyati bilan bog'liq bitimlarni belgilash; • elektron pochta orqali (elektron raqamli imzo bilan tasdiqlangan holda), shuningdek, o'z vakolatini vakilga berish yo'li bilan ovoz berish yoki umumiy yig'ilishni videokonferensiya aloqa tarzida o'tkazish tartibini belgilash (tasdiqlash); • jamiyatni tugatish, tugatuvchini (tugatish komissiyasini) tayinlash hamda oraliq va yakuniy tugatish balanslarini tasdiqlash; • O'zbekiston Respublikasining "Mas'uliyati cheklangan hamda qo'shimcha mas'uliyatli jamiyatlar to'g'risida"gi Qonunida nazarda tutilgan boshqa masalalarni hal etish.	• hearing the reports of the company's Supervisory Board and executive body regarding the matters within their scope of authority, including compliance with the requirements established by the legislation on the management of the company; • determining the amounts of fees and (or) compensations to be paid to the Supervisory Board; • making a decision on concluding transactions with an affiliate of the company; • determining the audit organization for conducting a mandatory audit, making a decision on the maximum fee to be paid for the services of this organization and concluding a contract with it (cancellation of the contract); • approving the form of decision-making and disclosure of information on the commitment of the company to comply with the Code of Corporate Governance; • applying disciplinary sanctions specified in the Labor Code of the Republic of Uzbekistan to company officials for non-compliance with the recommendations of the Corporate Governance Code or for non-disclosure of information provided for in the Corporate Governance Code; • approving the regulations on the company's corporate management code, on the general meeting of participants, on the company's Supervisory Board, on the executive body; • determining the transactions related to the current economic activity of the company; • determining (confirming) the procedure for holding a general meeting in the form of video-conference communication by e-mail (confirmed with an electronic digital signature), as well as by assigning one's authority to a representative; • liquidation of the company, appointment of liquidator (liquidation commission) and approval of interim and final liquidation balances; • resolving other issues stipulated by the Law of the Republic of Uzbekistan "On limited liability and additional liability companies".
7.8. Jamiyat ishtirokchilari yig'ilishda shaxsan yoki o'z vakillari orqali ishtirok etishga haqlidirlar. Jamiyat ishtirokchilarining vakillari o'z vakolatlarini tasdiqlovchi hujjatni (ishonchnomani) ko'rsatishlari lozim. Jamiyat ishtirokchisining vakiliga berilgan ishonchnoma qonun talablariga muvofiq rasmiylashtirilgan va notarial tartibda tasdiqlangan bo'lishi kerak.	7.8 The company participants have the right to attend the meeting in person or through their representatives. The representatives of the participants of the company must present a document confirming their authority (power of attorney). The power of attorney issued to the representative of the participant of the company must be formalized and notarized in accordance with the requirements of the law.

7.9. Jamiyat ishtirokchilari umumiy yig'ilishining qarorlari, oddiy ko'pchilik ochiq ovoz berish yo'li bilan qabul qilinadi. Jamiyat ishtirokchilari umumiy yig'ilishi yakuni bo'yicha bayonnoma rasmiylashtiriladi. Jamiyatning ijro etuvchi organi jamiyat ishtirokchilari umumiy yig'ilishining bayonnomasi yuritilishini tashkil etadi.	7.9 Decisions of the general meeting of the participants of the company are made by simple majority of open voting. At the end of the general meeting of the participants of the company, a report is drawn up. The executive body of the company organizes the keeping of minutes of the general meeting of company participants
7.10. Ishtirokchilarning umumiy yig'ilishi mutlaq vakolatlari jumlasiga kiritilgan masalalar, "Mas'uliyati cheklangan hamda qo'shimcha mas'uliyatli jamiyatlar to'g'risida"gi Qonunda nazarda tutilgan hollarni istisno etganda, uning tomonidan jamiyatning Kuzatuv kengashi hal etishi uchun, shuningdek jamiyatning ijro etuvchi organi hal etishi uchun topshirilishi mumkin emas.	7.10 Issues included in the exclusive powers of the general meeting of participants, except for the cases provided for in the Law "On limited liability and additional liability", cannot be handed over to the Supervisory Board of the company, and the executive body for decision-making.
JAMIYAT KUZATUV KENGASHI	SUPERVISORY BOARD OF THE COMPANY
7.11. Jamiyat Kuzatuv kengashi jamiyat umumiy faoliyatiga rahbarlik qiladi va qarorlar qabul qiladi, qonunchilikda hamda mazkur ustavda ishtirokchilarning umumiy yig'ilishining vakolatlari doirasiga kiritilgan masalalarni hal etish bundan mustasno.	7.11 The Supervisory Board of the company directs the general activities of the company and makes decisions, except for solving issues included in the scope of powers of the general meeting of participants in the legislation and this charter.
7.12. Jamiyat Kuzatuv kengashi va uning a'zolari son tarkibi jamiyat ishtirokchilarning umumiy yig'ilishi qaroriga asosan tashkil qilinishi mumkin.	7.12 Members of the Supervisory Board of the company and their number composition are elected by the general meeting of participants.
JAMIYATNING IJROIYA ORGANI	EXECUTIVE BODY OF THE COMPANY
7.13. Jamiyatning kundalik faoliyatiga rahbarlik yakkaboshchilik asosidagi ijro etuvchi organ (keyingi o'rinlarda "Bosh direktor" deb yuritiladi) tomonidan amalga oshiriladi.	7.13 The day-to-day activities of the company are managed by the sole executive body (hereinafter referred to as the "General director").
7.14. Bosh direktori jamiyatning ijro etuvchi organi hisoblanib, uning kundalik faoliyatini boshqaradi va operativ rahbarlikni O'zbekiston Respublikasi qonunchiligi, jamiyat ustavi va ishtirokchilar umumiy yig'ilishining qarorlariga muvofiq amalga oshiradi.	7.14 The general director is considered the executive body of the company, manages its daily activities and carries out operational management in accordance with the legislation of the Republic of Uzbekistan, the charter of the company and the general meeting of participants.
7.15. Bosh direktori jamiyat ishtirokchilar umumiy yig'ilishiga hisobot beradi.	7.15 The General director reports to the general meeting of participants.
7.16. Jamiyat Bosh direktori vakolatlariga jamiyatning kundalik faoliyatiga rahbarlik qilishga doir barcha masalalar kiradi, ishtirokchilar umumiy yig'ilishining mutlaq vakolatlariga kiritilgan masalalar bundan mustasno.	7.16 The powers of the General director of the company include all matters related to the management of the daily activities of the company, with the exception of matters included in the exclusive powers of the General Meeting of participants.
7.17. Jamiyatning Bosh direktori ishtirokchilar umumiy yig'ilishining qarorlari bajarilishini tashkil etadi.	7.17 The General director of the company organizes the implementation of the decisions of the general meeting of participants the company.
7.18. Jamiyat Bosh direktori faoliyat ko'rsatishi, javobgarligi va tegishli qarorlar qabul qilish tartibi qonun hujjatlari, mazkur ustav hamda u bilan tuzilgan mehnat shartnomasida belgilanadi.	7.18 The activity, responsibility and decision-making procedure of the General director of the company are defined in the legal documents, this charter and the employment contract concluded with him or her.
7.19. Jamiyat Bosh direktori quyidagi vakolatlar va majburiyatlariga ega: • o'zining vakolatlari doirasida jamiyatning ishiga, kundalik xo'jalik faoliyatiga rahbarlik qilish;	7.19 The General director of the company has the following powers and obligations: • leading the work of the company, daily economic activities within the scope of his powers;

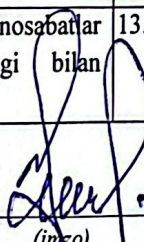
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| <ul style="list-style-type: none"> • jamiyat nomidan ishonchnomasiz ish yuritish, davlat muassasalari, barcha mulk shakllaridagi korxona va tashkilotlarda uning manfaatlarini himoya qilish; • banklarda hisob raqamlar, shu jumladan, valyuta hisob raqamlarini ochish va jamiyatning bank va boshqa moliya hujjatlarida birinchi imzo vakolati bilan imzolash; • o'zining vakolatlari doirasida, jamiyat mijozlari, korxona va tashkilotlar bilan shartnomalar imzolash va bitimlar tuzish; • o'z vakolatlari doirasida jamiyatning mol-mulki va pul mablag'larini tassaruf etish; • jamiyat shtatlarni belgilash, xodimlarning shtat ro'yhatini tasdiqlash; • jamiyatning tarkibiy bo'linmalar to'g'risidagi nizomlar, xodimlarning lavozim yo'riqnomalarini tasdiqlash; • jamiyat sho'ba korxonalari, vakolatxonalari, xizmat ko'rsatish ofislari va filiallari uchun majburiy bo'lgan qaror, buyruq va farmoyishlar chiqarish; • jamiyat sho'ba korxonalari, vakolatxonalari, xizmat ko'rsatish ofislari va filiallari rahbarlarini lavozimga tayinlash va lavozimdan ozod etish; • jamiyat filiallari, xizmat ko'rsatish ofislari va sho'ba korxonalari nizomlarini tasdiqlash va ularga o'zgartirish va qo'shimchalar kiritish; • jamiyat filiallari, xizmat ko'rsatish ofislari va sho'ba korxonalarining shtat jadvalarini tasdiqlash; • jamiyat xodimlarini ishga qabul qilish, ular bilan mehnat shartnomalarni tuzish va bekor qilish, rag'batlantirish hamda ularga nisbatan intizomiy jazo choralarini qo'llash, xodimlar tomonidan mehnat va ijro intizomini saqlab turilishini ta'minlash; • jamiyat nomidan amaldagi qonunchilikka asosan ishonchnomalar berish; • jamiyatning barcha xodimlari tomonidan bajarilishi majburiy bo'lgan buyruq va farmoyishlar chiqaradi va ko'rsatmalar berish; • jamiyat xodimlarining ijtimoiy kafolatlariga rioya qilinishini va ular mehnatini muhofaza qilishni ta'minlash; • o'z vakolatlari doirasida jamiyatning samarali va barqaror ishlashini ta'minlangan holda uning joriy faoliyatiga rahbarlik qilish; • ishtirokchilar umumiy yig'ilishi qarorlarining bajarilishini tashkil etish; • jamiyatni rivojlantirish dasturlari ishlab chiqish va ularni tashkil etish va bajarilishini ta'minlash; • jamiyatning yillik biznes-rejasini ishlab chiqish va uni loyihasini joriy yilning 20 noyabrdan kechiktirmay jamiyat ishtirokchilariga taqdim etish; • jamiyatning yillik biznes-rejasi bajarilishi bo'yicha | <ul style="list-style-type: none"> • acting on behalf of company without a power of attorney, protecting its interests in state institutions, enterprises and organizations of all forms of ownership; • opening bank accounts, including foreign currency accounts, and signing bank and other financial documents of the company with the authority of the first signatory; • within the scope of his powers, to sign contracts and conclude agreements with customers of the company, enterprises and organizations; • misappropriation of company's property and funds within the scope of their authority; • determining the status of the company, approving the staff list; • approval of regulations on structural units of the company, job instructions of employees; • issuing decisions, orders and decrees that are mandatory for the company's subsidiaries, representative offices, service offices and branches; • appointment and dismissal of heads of the company's subsidiaries, representative offices, service offices and branches; • approving the statutes of the company's branches, service offices and subsidiaries and making changes and additions to them; • approval of the staff tables of the company's branches, service offices and subsidiaries; • recruiting employees of the company, concluding and canceling labor contracts with them, encouraging and applying disciplinary sanctions against them, ensuring that employees maintain labor and performance discipline; • issuing power of attorneys on behalf of the company in accordance with the current legislation; • issuing orders and instructions that must be followed by all employees of the company; • ensuring compliance with social guarantees of company's employees and protection of their work; • leading the current activity of the company, ensuring the effective and stable operation of the company within its powers; • organizing the implementation of the decisions of the general meeting of participants; • development of community development programs and their organization and implementation; • developing the annual business plan of the company and submitting its draft to the |
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yilda bir marotaba jamiyat ishtirokchilariga hisobot berish; • boshqa qonun hujjatlarida belgilangan vakolatlarni ham amalga oshirish.	participants of the company no later than November 20 of the year; • reporting to the participants of the company once a year on the implementation of the company's annual business plan; • exercising powers established by other legal documents.
7.20. Bosh direktori xizmat safari yoki boshqa sabablarga ko'ra ish joyida bo'lmagan vaqtda, uning vazifalarini vaqtincha bajaruvchi shaxni tayinlashga jamiyat ishtirokchilarining roziligi bilan yo'l qo'yiladi.	7.20 In the event that the General director is absent from the workplace due to a business trip or other reasons, it is allowed to appoint a person temporarily performing his duties with the approval of the participants of the company.
7.21. Jamiyat Bosh direktori qonun hujjatlariga va mazkur ustavga muvofiq jamiyat oldida javobgardir.	7.21 The General director of the company is responsible to the company in accordance with the legal documents and this charter.
7.22. Jamiyat Bosh direktori tomonidan ushbu ustav va mehnat shartnomasi shartlari qo'pol ravishda buzilsa, yohud jamiyat biznes-rejasining tasdiqlangan ko'rsatkichlarni bajarilishi ta'minlanmagan hollarda va uning harakatlari (harakatsizligi) natijasida jamiyatga keltirilgan zararlar sababli u bilan tuzilgan shartnoma jamiyat ishtirokchilari tomonidan muddatidan ilgari bekor qilinishi mumkin.	7.22 In the event that the general director of the company grossly violates the terms of this charter and employment contract, or in cases where the performance of the approved indicators of the company's business plan is not ensured, and due to the damage caused to the company as a result of his actions (inaction), the contract concluded with him by the participants of the company may be canceled earlier.
7.23. Bosh direktor vakolatlari muddatidan ilgari tugatilgan hollarda uning vazifasini vaqtincha bajarish jamiyat ishtirokchilarining qaroriga muvofiq boshqa shaxsga yuklatiladi.	7.23 In the case of premature termination of the powers of the General director, temporary performance of his duties shall be entrusted to another person in accordance with the decision of the participants of the company.
7.24. Jamiyat Bosh direktori huquqlarini amalga oshirishda va o'z burchlarini bajarishda birinchi o'rinda jamiyat manfaatlarini ko'zlab harakat qilishi lozim.	7.24 The General director of the company should act in the interest of the company first when exercising his rights and fulfilling his duties.
7.25. Jamiyat Bosh direktori mavjud qonunchilik, mazkur ustav va ishtirokchilar umumiy yig'ilishi tomonidan tasdiqlangan "Ijroiya organi to'g'risida"gi Nizom asosida ish olib boradi.	7.25 The General director of the company works on the basis of the existing legislation, this Charter and the Regulation "On the Executive Body" approved by the general meeting of participants.
VIII. MOLIIYA-XO'JALIK FAOLIYATINI NAZORAT QILISH	VIII. CONTROL OF FINANCIAL ACTIVITIES
8.1. Jamiyatning moliya-xo'jalik faoliyatini tekshirish ishtirokchilar umumiy yig'ilishining yoki jamiyat Kuzatuv kengashining tashabbusiga ko'ra, jamiyat Bosh direktorini oldindan xabardor qilish yo'li bilan, bir yillik yoki boshqa davr ichidagi faoliyat yakunlari bo'yicha amalga oshiriladi.	8.1 Audit of the financial and economic activity of the company is carried out at the initiative of the general meeting of the participants or the Supervisory board of the company, by notifying the General director of the company in advance, based on the results of the activity within one year or another period.
8.2. Jamiyat qonun hujjatlariga muvofiq jamiyatda ichki audit xizmati tashkil qilishi mumkin. Ichki audit xizmati jamiyatning jamiyat ishtirokchilariga hisobdordir.	8.2 The company may organize an internal audit service in the company in accordance with the legislation. The internal audit service is accountable to the participants of the company.
8.3. Jamiyatning moliyaviy hujjatlari ishonchliligi va buhgalteriya hisobotini olib borish tartibi o'rnatilgan talablarga mosligini tekshirish uchun jamiyat jamiyat ishtirokchilari tomonidan qabul qilingan qarorga asosan jamiyatning ichki auditori saylanadi.	8.3 In order to verify the reliability of the company's financial documents and compliance with the accounting reporting procedure, the company's internal auditor is elected based on the decision made by the participants of the company.

8.4. Ichki auditor o'z vakolati doirasida jamiyat mansabdor shaxslaridan buhgalteriya, moliya va boshqa turdagi jamiyat faoliyati bilan bog'liq hujjatlarini so'rab olish huquqiga ega.	8.4 The internal auditor has the right to request accounting, financial and other types of documents related to the company's activities from the company's officials.
8.5. Jamiyatning yillik hisobotlari va balanslariga ichki auditor o'z hulosalari berishi lozim. Jamiyat o'z faoliyati natijalarini buhgalteriya va statistika hisobotini O'zbekiston Respublikasining qonun va me'yoriy hujjatlariga muvofiq amalga oshiradi.	8.5 The company's annual reports and balance sheets must be submitted by the internal auditor. The company performs accounting and statistical reporting of the results of its activities in accordance with the laws and regulatory documents of the Republic of Uzbekistan.
8.6. Jamiyatning faoliyat yakunlari belgilangan tartibda tuziladigan hisobotlarda aks ettiriladi.	8.6 The results of the company's activities are reflected in the reports drawn up according to the established procedure.
8.7. Tashqi auditorlik tashkiloti jamiyat bilan tuzilgan shartnomaga muvofiq qonunchilikda belgilangan tartibda jamiyat moliya-xo'jalik faoliyatining tekshirilishini amalga oshiradi va unga auditorlik xulosasini taqdim etadi.	8.7 In accordance with the contract concluded with the company, the external audit organization shall carry out an audit of the financial and economic activities of the company and submit an audit report to it in accordance with the procedure established by law.
8.8. Tashqi auditorlik tashkiloti jamiyatning moliyaviy hisoboti va moliyaga doir boshqa axborot haqidagi noto'g'ri xulosani o'z ichiga olgan auditorlik xulosasi tuzilganligi oqibatida yetkazilgan zarar uchun jamiyat oldida javobgar bo'ladi.	8.8 The external auditing organization shall be liable to the company for the damage caused by the preparation of the audit report containing the incorrect conclusion about the company's financial report and other financial information.
IX. PRUDENSIAL NORMATIVLARGA RIOYA ETISH	IX. COMPLIANCE WITH PRUDENTIAL REGULATIONS
9.1. Jamiyat mikromoliya tashkilot sifatida faoliyat yuritishida prudensial normativlarga rioya etishi shart.	9.1 The company is obliged to comply with prudential regulations when operating as a microfinance organization.
9.2. Prudensial normativlar quyidagilarni o'z ichiga oladi: • kapitalning yetarlilik koeffitsiyentlarini; • likvidlilik koeffitsiyentlarini; • bir qarz oluvchiga yoki o'zaro aloqador qarz oluvchilar guruhiga doir tavakkalchilikning eng ko'p miqdorini; • mikromoliya tashkilotiga aloqador bo'lgan shaxslar uchun tavakkalchilikning eng ko'p miqdorini; • yuridik shaxslarning ustav fondiga (ustav kapitaliga) va (yoki) qarz qimmatli qog'ozlariga investitsiyalarning eng ko'p miqdorini.	9.2 Prudential regulations include the following: • capital adequacy ratios; • liquidity coefficients; • maximum amount of risk for one borrower or a group of interconnected borrowers; • maximum amount of risk for persons related to the microfinance organization; • the maximum amount of investments in the charter fund (charter capital) and (or) debt securities of legal entities.
X. JAMIYAT HUJJATLARINI SAQLASH	X. STORAGE OF COMPANY'S DOCUMENTS
10.1. Jamiyat quyidagi hujjatlarni doimiy saqlashi shart: • jamiyatning ta'sis hujjatlari, shuningdek jamiyatning ta'sis hujjatlariga kiritilgan hamda belgilangan tartibda ro'yxatdan o'tkazilgan o'zgartishlar va qo'shimchalarni; • jamiyatning ishtirokchilarining yig'ilishining jamiyatini tashkil etish va jamiyatning ustav kapitaliga qo'shiladigan pulsiz hissalarining pul bahosini tasdiqlash to'g'risidagi qarorini, shuningdek jamiyatni tashkil etish bilan bog'liq boshqa qarorlarni o'z ichiga olgan bayonnomasini;	10.1 The company must keep the following documents permanently: • the founding documents of the company, as well as the changes and additions included in the founding documents of the company and registered in the prescribed manner; • the minutes of the meeting of the participants of the company on the establishment of the company and approval of the monetary value of non-monetary contributions to the charter capital of the company, as well as other decisions related to the

• jamiyat davlat ro'yxatidan o'tkazilganligini tasdiqlovchi hujjatlarni; • jamiyatning o'z balansida turgan mol-mulkka bo'lgan huquqini tasdiqlovchi hujjatlarni; • jamiyatning filiallari va vakolatxonalari to'g'risidagi nizomlarni; • jamiyat ishtirokchilari umumiy yig'ilishlarining va jamiyatning ijro organlari majlislarining bayonnomalarini; • jamiyatning auditorlik xulosalari; • qonun hujjatlarida nazarda tutilgan boshqa hujjatlarni.	• establishment of the company; • documents confirming the state registration of the company; • documents confirming the company's right to property on its balance sheet; • regulations on branches and representative offices of the company; • minutes of general meetings of the company's participants, and the meetings of the company's executive bodies; • audit conclusions of the company; • other documents stipulated by law.
10.2. Jamiyat ushbu ustavning 10.1-bandida nazarda tutilgan hujjatlarni o'zining ma'muriy binosi joylashgan yerda yoki jamiyat ishtirokchilariga ma'lum bo'lgan va ular uchun qulay bo'lgan joyda saqlanadi. Mazkur hujjatlarini but saqlanishi bo'yicha jamiyat Bosh direktor javobgar hisoblanadi.	10.2 The company shall keep the documents provided for in clause 10.1 of this charter at the place where its administrative building is located or in a place known to the company's participants and convenient for them. The General director of the company is responsible for the preservation of these documents.
XI. JAMIYATNING FILIALLARI	XI. BRANCHES OF THE COMPANY
11.1. Jamiyatning yuridik shaxs bo'lmagan, o'z faoliyatini jamiyat nomidan uning vakolatli boshqaruv organi tomonidan tasdiqlangan nizom asosida amalga oshiradigan alohida bo'linmasi jamiyatning filialidir.	11.1 The branch of the company is a separate unit of the company that is not a legal entity and performs its activities on behalf of the company based on the charter approved by its authorized management body.
11.2. Jamiyatning filiali jamiyat bilan yagona ustav fondiga (ustav kapitaliga) va balansga ega bo'ladi, shuningdek uning mol-mulki bilan ta'minlanadi.	11.2 The branch of the company will have the same charter fund (charter capital) and balance sheet as the company, and will also be provided with its property.
11.3. Jamiyat filialining nomi uni tashkil etgan jamiyatning firma nomini o'z ichiga olishi shart.	11.3 The name of the branch of the company must include the name of the firm of the company that established it.
11.4. Agar jamiyat faoliyatini "Nobank kredit tashkilotlari va mikromoliyalashtirish faoliyati to'g'rida"gi qonun 8-moddasining ikkinchi qismida ko'rsatilgan mablag'lar hisobidan amalga oshirsa, jamiyat filialni ochish chog'ida prudensial normativlarga rioya etishi shart.	11.4 If the company carries out its activities at the expense of the funds specified in the second part of Article 8 of the Law "On Non-Bank Credit Organizations and Microfinancing Activities", the company must comply with prudential regulations when opening a branch.
11.5. Jamiyat filialni ochgan kundan e'tiboran 10 (o'n) ish kuni ichida Markaziy bankga vakolatli boshqaruv organining filialni tashkil etish to'g'risidagi qarorini, filial haqidagi nizomni va filialning rahbari to'g'risidagi ma'lumotlarni ilova qilgan holda bu haqda elektron platforma orqali xabarnoma yuborishi shart.	11.5 Within 10 (ten) working days from the day of opening the branch, the company must submit a notification to the Central Bank through the electronic platform about the decision of the authorized management body on the establishment of the branch, the regulations on the branch and information on the head of the branch.
11.6. Filialning nomi yoki joylashgan yeri o'zgarganligi to'g'risidagi xabarnoma bunday o'zgarish yuzaga kelgan kundan e'tiboran 3 (uch) kunlik muddat ichida elektron platforma orqali Markaziy bankka yuborilishi kerak.	11.6 Notification of a change in the name or location of the branch must be sent to the Central Bank through the electronic platform within 3 (three) days from the date of such change.
XII. JAMIYATNI QAYTA TASHKIL ETISH VA TUGATISH	XII. REORGANIZATION AND DISSOLUTION OF COMPANY
12.1. Jamiyatni qayta tashkil etish ishtirokchilar umumiy yig'ilishining qaroriga ko'ra, shuningdek, amaldagi	12.1 Reorganization of the company is carried out by the decision of the general meeting of participants, as

qonun hujjatlari bilan belgilangan hollarda va tartibda qo'shib yuborish, qo'shib olish, bo'lish, ajratib chiqarish va o'zgartirish shaklida amalga oshiriladi.	well as in the cases and in the order established by the current legal documents, in the form of merger, acquisition, division, separation and change.
12.2. Jamiyatni tugatish ishtirokchilarning umumiy yig'ilishining qarori asosida, shuningdek amaldagi qonun hujjatlari bilan belgilangan tartibda amalga oshiriladi. Jamiyatni tugatish uning huquq, va majburiyatlari huquqiy vorislik tartibida boshqa shaxsga o'tmagan holda jamiyat faoliyatining to'xtatilishiga olib keladi.	12.2 The termination of the company is carried out on the basis of the decision of the general meeting of the participants, as well as in accordance with the procedure established by the current legislation. The liquidation of the company leads to the termination of the company's activity without the transfer of its rights and obligations to another person in the order of legal succession.
XIII. YAKUNIY QOIDALAR	XIII. FINAL RULES
13.1. Mazkur ustavga kiritilayotgan barcha o'zgartirish va qo'shimchalar O'zbekiston Respublikasining tegishli davlat organidan belgilangan tartibda ro'yhatga olinadi.	13.1 All amendments and additions to this charter shall be registered with the relevant state body of the Republic of Uzbekistan in accordance with the established procedure.
13.2. Agar mazkur ustavni biron bir qoidasi o'z kuchini yo'qotgan bo'lsa, ushbu qoida boshqa qoidalarni to'xtatish uchun sabab bo'lmaydi.	13.2 If any provision of this charter is invalid, this provision shall not be a reason to suspend other provisions.
13.3. Agar O'zbekiston Respublikasining qonunchilik hujjatlarida mazkur ustavda nazarda tutilganidan boshqacha qoidalar belgilangan bo'lsa, O'zbekiston Respublikasining amaldagi qonunchilik hujjatlari qoidalari qo'llaniladi.	13.3 If the legislation of the Republic of Uzbekistan stipulates rules different from those stipulated in this charter, the provisions of the current legislation of the Republic of Uzbekistan shall be applied.
13.4. Mazkur Ustav tartibga solinmagan munosabatlar O'zbekiston Respublikasining qonunchiligi bilan tartibga solinadi.	13.4 Relations not regulated by this Constitution shall be regulated by the legislation of the Republic of Uzbekistan.


 (imzo)
 (signature)

O'.S.Ziyaydinov

Bosh direktor /
General director