



# gkfn df b'; ~rf/ l fqsflgofds ; :yfsf] cfj Zostf / el'dsf

S hfzk| fb Gofkfg]



lj Zj df cfPsf]cfly\$ pbf/ls/of / lj Zj Jofkls/of  
 Economic Liberalization/Globalization Sf]  
 wf/0ffsf]k\$ej / k\$fu a9b.)cfPkl5 klxn]/fHoaf/f  
 ; ~rflnt / lgoGqt ahf/ Joj:yfdf kl/j t\$ ePsf]  
 5 . /fHoaf/f klxn]lgoldt (Regulate) x\$)cfPsf]  
 dNo / kj z\$sf]lgod (Price/Entry Regulation) dfq\$]  
 cfly\$ ; antf (Economic Efficiency) k\$kt xg  
 ; s\$ . lghls/ofsf]yfnl ePkl5 klxn\$] ; fj hlg\$  
 ; :yfsf]Psf]wsf/ (Public Monopoly) ; dft e0{  
 lghl lq\$sf]Psf]wsf/ (Private Monopoly) df kl/of t  
 xg]kz:t ; Defj gf xG5 . o; l:ytsf]hGd xg glbg  
 lj lzi6ls[ ; lfd, kf/bzl{JoJ:yfkg\$]cfj Zostf k\$of]  
 / ; f\$lcg'k lj zif u/l ; fj hlg\$ pkef]sf j:t' tyf  
 ; Jf (Public Utility Services) vfg]kfgl, 0Gwg, lj Bt,\  
 oftoft / b'; ~rf/sf]lqdf o:t]j lzi6ls[ lgofds  
 ; :yf (Regulatory Authority) Sf] :yfkf u/l  
 Joj:yfkg (Regulate) ug{yfnof]. o:tf ; fj hlg\$  
 pkef]sf j:t' tyf ; Jfsf](Regulate) ug{/sf/n]  
 cf\$gf]k/Dk/fj fbl sfo\$hl kl/j t\$ ub{x;o; sf nflu  
 5\$]sfgl Joj:yf u/l sg}dh\$df ; a}; Jfsf nflu  
 Pp6}lgofds ; :yaf6 / sg}dh\$df 5\$5\$}lgofds  
 ; :yaf6 lgodg ug]gofFz'cft ePsf]kf0G5 .

o; /l :yfkf u/l/Psf lgofds ; :yf (Regulatory  
 Authority) x\$ :j tGq 5g\ ; /sf/sf cE xfoGg\  
 k\$6an vhsf /k\$ /x dflgG5g\ Public Monopoly  
 nf0{ Private Monopoly df kl/of t xg glbg' /  
 pkef]sf]lxt ; Af0sf nflu cfj Zos jftfj/ofsf]  
 l; hgf ug{o:tf ; :yfsf] dxljk0f{ el'dsf /xG5 .  
 ; fj hlg\$ pkef]sf j:t' tyf ; Jfsf] ahf/df k0f{

kl't:kwf{ (Perfect Competition) xg glbg To:tf  
 ; Jf jf j:t\$ ; ~rfns-pTkfb\$alr ; dxut P\$flwsf/  
 (Cartel), Syndication, Acquisition, merger Sf]  
 dfMod ckgf0Psf]n]o; k\$[tsf]ldn\$tf]/f\$g]p2Zon]  
 Regulator nf0{lj leG clwsf/ k\$fg ul/Psf xG5g\  
 o:tf ; :yfnf0{ ; DalGwt /fHosf] Gofoflos k\$ffn'lcg'/f/  
 s\$]l cw'ofolos (Quasi-Judicial) / s\$]l cw'oj :yfk\$lo  
 (Quasi-legislature) clwsf/ k\$fg ul/Psf xG5g\  
 o:tf clwsf/sf sf/of o; lqdf ; nUg xg]JolOm'nf0{  
 ; :yfk\$tsf]lj Zj ; glotf a9g]xG5 .

gkfn df kl b'; ~rf/ ; Jfsf]; ~rfng ug{ ; ~rf/  
 ; :yfg P\$ , @)\* cGtu\$ gkfn b'; ~rf/ ; :yfg  
 xfn\$]gkfn b'; ~rf/ sDkgl lnd6\$sf]:yfkf u/l  
 /fHoaf/f ; ~rfng x\$)cfPsf]b'; ~rf/ ; Jfdf lghl  
 lq\$nf0{ ; d] ; xeful u/fpg]; DaGwdf /fli6 ; ~rf/  
 glt, @)\$ ( n] o; lqdf k\$8\$] df/\$] kf0G5 .  
 lj Zj df b'; ~rf/ lqdf tlj |ultdf ePsf]lj sf; sf  
 sf/of ; ~rf/dflModdf cfPsf]gj lgt d klj lwnf0{gkfn  
 clw/fHoel/ ; j {fwf/of; dlf ; j {he'kdf k\$of0b'z  
 lj sf; ug{lj Zj s}cy{JoJ:yfdf ckgf0Psf gj lgt d  
 pkfox' cfly\$ pbf/ls/of, lghls/of jf vhf ahf/  
 Joj:yfsf]glit cj ndag u/l ; f\$lcg'k t\$fn axfn  
 /x\$]6]h\$Dolgs]g P\$ , @)! ( vf/h u/l b'; ~rf/  
 P\$ , @)%# nfu"ul/Psf] 5 . b'; ~rf/ ; Jfdf lghl  
 lq\$sf nufglstf'nf0{ ; nUg u/f0{o; lqdf :j R5



klit:kwf{ds j ftj/0fsf}l; hgf u/l ; j {he 2kdf ; j fsf}lj sf; / lj :tf/ ug{sfo{sf}nlosf]zbf/De ; fxl Pq tyf glltaf6 ePsf]xf]eGg cTolQmgxf]hf .

o; /l b/; ~rf/ ; j fdf /xsf] ; fj klgs ; yfsf] Psflwsf/ (Public Monopoly) ; dft e0{ghl lfqsf] Psflwsf/ (Private Monopoly) df kl/oft xg gbg lj lzi6ls[ ; lfd, kf/bzl{oj : yfkgf]cfj Zostfcg'k b/; ~rf/sf] lfqdf o:t}lj lzi6ls[ lgofds ; yf (Regulatory Authority) sf]2 kdf gkfn b/; ~rf/ kflws/0fsf] : yfkgf ePsf] 5 . gkfn df b/; ~rf/ kflws/0fn]ug{sfo{b/; ~rf/ Pq, @)%# k/De xgk' { >l % sf] ; /sf/n} ub{cfPsf] lyof]. lj Zj sf w/} dh'sdf b/; ~rf/ ; j fsf] lfqdf 5§} : j foQ lgsfoaf/f lgodg; DaGwl sfo{ Dkfbg ul/F]cfPsf]5 . cdj/sdf b/; ~rf/ ; j fsf] lfqdf Federal Commission of Communication (FCC), ahfotdf Office of Telecommunication (OFTEL), x<sup>a</sup>s<sup>a</sup>df Office of Telecommunication Authority (OFTA), dnl] ofdf Malaysian Communication for Multimedia & Communication (MCMC), aEnfbzdf Bangladesh Telecommunication Authority (BTA), >ln'fd Telecommunication Regulatory Commission of Srilanka (TRCSL) / ef/tdf Telecommunication Regulatory Authority of India (TRAI) sfo{t 5g\

o; /l : yfkgf ul/Psf] lgofds ; yfnf0{lj leGg clwsf/ kbf]g ul/Psf xG5g\ o:tf ; yfn] ; /sf/sf] gllt tyf sfo{ndx2nf0{ ; kmn kfg{cfj Zos kg] lgb]zsf, lj lgod agfpg]k'ng lj Zj sf c2 /fi6df klg rNb}cfPsf]5 . o:tf ; yfn] Pq adf]hd sfd ug[kg] / o:tf ; yf af/f Joj : yfkg xg] sfdsf nflu lj lzi6 k\$[tsf clwsf/ / stfo tfs]l Pq; d] lj zif ksf/sf] agf0Psf]xG5 . ; fxl adf]hd gkfn sf] b/; ~rf/ lfqdf b/; ~rf/ Pq, @)%# sf] lgdf e0{ ; f adf]hd gkfn b/; ~rf/ kflws/0fsf] u7g e0{sfo{ub{cfPsf] 5 . Pq tyf lgodfj nladf]hd kflws/0fnf0{ sxl cw{oflos (Quasi-Judicial) / sxl cw{oj : yfkslo (Quasi-Legislature) clwsf/ kbf]g ul/Psf 5g\

b/; ~rf/ Pq, @)%# sf] k'fj wfgcg' ; f/ kflws/0fnf0{b}fosf sfd, stfo tfl]slbPsf 5g\

- b/; ~rf/ ; j fsf]lj sf; sf nflu >l % sf] ; /sf/n} ckgfpgkg]gllt, of]hgf / sfo{nds] ; DaGwdf >l % sf] ; /sf/nf0{ ; emj lbg].

- cfwf/et b/; ~rf/ ; j f / ; lj wf gkfn clw/fhoe/ zx/l tyf ufdlOf ; a} lfqdf k'ofpg cfj Zos Joj : yf ug].

- b/; ~rf/ ; j f tyf ; lj wf ; j {he / e/kbf] agfpg].

- b/; ~rf/ ; j f ; ~rfngdf : j bz]l tyf lj bz]l lghl lfqsf nufglstf{f0{ ; xeful u/fpg].

- b/; ~rf/ ; j f / ; lj wf ; j {fwf/Of ; ahf0{pknAw u/fpg o:tf] ; j f / ; lj wf kbf]g u/fpg]JolQm2 alr ; dgjo / : j : y klit:kwf{xg] Joj : yf ug].

- b/; ~rf/ ; j f / b/; ~rf/ ; DaGwl oGq tyf pks/0fsf] : t/ tfs]g] uOf : t/ lgwf{Of ug] tyf : j ls[t ug].

- b/; ~rf/ ; j fnf0{lgoldt / Joj : yt ug].

- b/; ~rf/ ; j f ; ~rfng ug]cgdltkq lbg].

- cgdltkq klit JolQm] b/; ~rf/ ; j f pknAw u/fpakt lng]zNs : j ls[ / lgoldt ug].

- /]Bof]lkf]j ; l gllt lgwf{Of ; ldltaf/f lgwf{/t glltcg'k lkf]j ; l ; DaGwl sfd ug].

- b/; ~rf/sf] lfqdf gofFklj lwsf] lj sf; tyf pkof]af/]cg' Gwfg ug] u/fpg].

- b/; ~rf/ lfqsf nflu blf hgziQmlj sf; u/fpg].

- pkefQmx2sf]xs lxtsf] ; AfOf xg]u/l b/; ~rf/ ; j fsf]lj sf; / lj :tf/ ug] u/fpg].

- b/; ~rf/sf ; DaGwdf gkfnf0{cGt/f]i66 6&Gh6sf]2kdf lj sf; ug] u/fpg].

- b/; ~rf/ ; j fsf]lj sf; / k]4g sf nflu cfj Zos / pkoQm cGo sfd ug].

kflws/0fnf0{b/; ~rf/ ; j fsf]uOf : t/ lgwf{Of / : t/ tfs]g] lg/lifOf ug] b/; ~rf/ ; j f kbfosnf0{ cfj Zos cfbz-lgbz]g hf/L ug] b/; ~rf/ ; j f kbfos tyf ufxsalr k/\$f lj jfb ; dfwfg ug] b/; ~rf/ ; j fsf]cgdltkqsf nflu k/\$f lgj hgdfly sf/afxl ug] kbf]g ul/Psf cgdltkqsf ; t2df dhet s/fdf km's gkg] u/l cgdltkq klit JolQmsf] lgj hgsf] cfwf/df j f cfk]cgdltkqsf ; t2 ; zfwg ug] cgdltkqsf]xs x:tfGt/0fsf nflu k/\$f lgj hgdfly



sf/afxl u/l : jls[t lbg]jf c: jls[ ug] cgdltkq  
 kft JolQm]ufxs; f c; h ug]; jf zNs lgwf[Of; DaGwl  
 lgb]zsf agf0{rfu'ug/ ; jf zNs : jls[ ug] cgdltkq  
 kft JolQm]Pq, sfgg tyf cgdltkqs; t\$]pNn3g  
 u/df pQm cgdltkq vf/h ug] cgdltkq kft JolQm]sf  
 sdfs sf/Of s; hf0{gf\$; fgl k/\$f]/x\$ eg]dsf{kg  
 klfnf0{fltklt{bnf0lbg/ Pq]-lgodlj k/lt ; jf ; ~rfng  
 ug]JolQm]tyf ; yfnf0{Pq]df tfl]sPadfl]hd b08 hl/jfgf  
 ug]clwsf/ /x\$ 5g\

b/; ~rf/ Pq, @)%# tyf b/; ~rf/cg' f/ gkfn  
 b/; ~rf/ kflws/Ofsf]eldsf lgDg zlif\$df lj efhg  
 u/l clwoog ug{; ls65-

-S\_ cgdltkq klfos (Licensor)

-V\_ kj 4\$ (Promoter)

-u\_ lgofds (Regulator)

b/; ~rf/ Pq, @)%# sf]klj wfgcg' f/ b/; ~rf/sf  
 lj jw ; jfsf nflu cgdltkq klfog ug] ePsfn]  
 kflws/Ofn] cgdltkq klfossf]eldsf v]gkb\$ .  
 To; }u/l kj 4\$sf]kdf gofF; jfsf]kl/lrt u/fpg]  
 lghl lf]sf] ; xeflutf u/fpg] : j bzl, lj bzl

nufglstff0{cfsif[ u/fpg] pkerDm]x;nf0{ ; jf  
 5gf\$sf]cj ; / pknAw u/fpg]plrt / dgfl; j dNodf  
 ; jf kft xg ; Sg]u/l : j R5 kl:t:kwf\$]jftfj /Of  
 l; hgf u/fpg] nufglstff]lxt ; Af0f ug] b/; ~rf/  
 glt lgdf[Ofsf nflu ; hfj k] ug] ahf/ l:ylt /  
 dfusf]dNof]g u/l cgdltkqs; ; Wof lgwf[Of ug]  
 kOf{klt:kwf\$]jftfj /Of l; hgf ug] ; jf ; ~rfnssf]  
 sf0]lftf j [4 u/fpg]eldsf v]gkb\$ .

kflws/Ofn] lgofds ; yfsf] l; 4f6tcg' f/  
 cgdltkqs; ; t{lgwf[Of ug] dNo, glt tof/ ug] ; jf  
 ; ~rfnssf] ; jfsf]uof:t/ lgwf[Of ug]lg/lfOf ug]cfj Zos  
 cfbz lgbzg hf/l ug] b/; ~rf/ ; jfsf]goldt / Jojl:yt  
 ug] ufxs / ; jf klfosalr ug] ; Dem]sf] ; t{lgwf[Of  
 ug]h:tf eldsf lgjfx ug] kb\$ . lgofds ; yfsf]  
 lj Zj ; glotf hufpg cfkth]u/\$f sfd sf/afx]sf]cf]To  
 kli6 tyf kf/blz{f kbzg ug]{cfhsf]cfj Zostf xf].  
 To; }u/l lgofds ; yfn]:j tGq 5lj /Vb}sg}/fhgllts  
 lj rf/af/f kflj t ge0{ ; yfsf]sfo{ ~rfngdf kf/blz{f  
 (Transparency) ckgp]Pj +k] fut Jofj ; flostf  
 (Professionalism) Sf]lj sf; ub]hfgkb\$ .

### What is Customer Relationship Management (CRM)

**IT'S IMPOSSIBLE TO** state precisely what customer relationship management (CRM) means to everyone. The term has been applied to almost every element of business that even remotely interacts with a customer. In its infancy, CRM systems were a series of main-frame or server-based applications specific to sales, marketing and support business functions. The applications were lightweight by today's standards and did little more than capture and file critical data. But as cultural boundaries within organizations weakened, individual fiefdoms of information gave way to sophisticated applications that could span business functions. By doing so, these applications created the vision of a single view of the customer. For the first time, organizations could track and analyze shifting customer needs, link marketing campaigns to sales results, and monitor sales activities for improved forecasting accuracy and manufacturing demand.

### What is Digital Signature

There's no simple definition for "digital signature," but if there were, it might go something like this: a cryptographic method of communication that authenticates transactions taking place over the Internet. No problem, right?

Basically, the idea behind digital signatures is the same as your handwritten signature. You use it to authenticate the fact that you promised something that you can't take back later. A digital signature doesn't involve signing something with a pen and paper then sending it over the Internet. But like a paper signature, it attaches the identity of the signer to a transaction. Having a digital certificate is like using your driver's license to verify your identity. You may have obtained your license from Maryland, for example, but your Maryland license lets you drive in Nevada and Florida. Similarly, your digital certificate proves your online identity to anybody who accepts it.