

جامعة السودان للعلوم والتكنولوجيا  
كلية الدراسات العليا  
أكاديمية السودان للعلوم المصرفية والمالية

أثر الإستثمار في الأوراق المالية في المصارف السودانية في  
تمويل القطاعات الاقتصادية الأخرى :  
بالتطبيق على بنك التضامن الإسلامي  
Effect of Sudanese Banks' Investment in Stocks on  
Financing Other Economic Sectors:  
An Applied Study on Tadamon Islamic Bank  
2000 -2006

بحث تكميلي لنيل درجة ماجستير العلوم في المحاسبة والتمويل

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**ABSTRACT**

The research aims to pip on the impact of investment in securities on Sudanese banks to fund other sectors and become acquainted with the subjects of investment in securities and the volume of banks investment in the securities in comparison to the volume of fund granted to the economic sectors. The research attempts to test the following hypotheses:

1/ the size of banks investment in the securities reduce the amount of funds granted to the banking sectors of the economy.

2/ benefit of the large investment in securities is the main catalyst for the banks investment.

3/ banks focus on investment in securities, is a negative impact on the role of the branches in the state to play its part.

Followed by the analytical method, descriptive, historical, and in order to obtain the data, the researcher distributed a questionnaire to a random sample of some executive departments Sudanese banks represent an effective weight of investment in securities financial dealers, promotion companies, and follow the style of analytical and statistical study of the situation in the clarification of the objectives of the research.

The most important conclusions reached by the researcher that the amounts invested in the securities of the estimated amount of the investment ceiling of the Sudanese banks focus on making the purchase and sale of securities would lead to reduction of the social role of banks, which would lead to the absence of sufficient flexibility to manage access in areas of new investment , and the amounts invested by Sudanese banks in securities which would negatively affect their level of contribution to the financing and development of other investment sectors , also have a negative impact on the role of branches in the development of their respective geographic areas , which negatively affects the various items of revenue and competition in the banking market .

It is the most important recommendation that have been recommended by investment in the securities to serve the purpose of macroeconomic activity, through the development of stock market and approval legislation laws.

Banks to create financial services companies to ensure that self-censorship on the IPOS of the stock exchange (primary market) and buying and selling securities for their own benefit and the benefit of its clients to ensure control of the absorption of liquidity outside the banking system to serve the objectives of monetary policy.

In the preparation of monetary policy , very important to ensure the observance of technical and administrative aspects of the micro-policies in line with the macroeconomic objectives of the state and society.

- 1/ ماهي اهم دواعي استثمار المصارف السودانية فى الأوراق المالية ؟
- 2/ ما هو أثر تركيز المصارف السودانية على الاستثمار فى الأوراق المالية فيما يختص باستقطاب العملاء ودور الفروع ؟