

2011年金融英语考试阅读：代理发行国债 PDF转换可能丢失图片或格式，建议阅读原文

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2011年金融英语考试即将来临，在此，百考试题金融英语站小编特整理了2011年金融英语考试阅读辅导训练之代理发行国债，帮助考友顺利通过金融英语初级考试。

( 1 ) Certificate T-bond Certificate T-bond is a main instrument whereby the bank issues T-bonds on behalf of the state, and the bank ' s business offices issue T-bond receipts to the depositors purchasing the T-bonds. The issued amount should be RMB100 at least or any integral multiples of RMB100 if larger but subject an upper limit of RMB500,000. Certificate T-bond is issued by year and issue, includes 2-year-term, 3-year-term and 5-year-term, and is a kind of registered securities, and the investors can handle loss-reporting procedures, redeem them in an intra-city bank, and withdraw the principal and interest at maturity or in advance by the receipts. Certificate T-bonds cannot be redeemed partially in advance, and a 2% commission of the redeemed principal will be charged for any advance redemption. ( 2 ) Non-registered T-bond Non-registered T-bond is unitedly printed by the Ministry of Finance of the State Council, has a fixed face value, generally including RMB100, RMB500, RMB1000 etc., and is a kind of unregistered securities, and the investors cannot handle loss-reporting procedures, but redeem the principal and interest at maturity or trade them on the market. Non-registered T-bond is issued by year and issue, includes 2-year-term, 3-year-term, and

5-year-term, can be redeemed at maturity at any a financial institution within the scope of the whole country, and is also an instrument whereby the state issues the T-bonds. (1) 凭证式国债 凭证式国债是银行代理国家发行国债的一种主要手段，储户购买国债时由银行营业网点签发国债收款凭证。起点金额为100元人民币，大于100人民币必须是百元的整数倍数，上限金额为50万元人民币。凭证式国债按年度、分期次发行，存期为二年、三年、五年，该凭证为记名凭证，可挂失，可在同一城市内通兑，到期或提前兑付凭凭证支取本息。凭证式国债不得部份提前支取，提前兑付的国债均按兑付本金数的2%收取手续费。(2) 无记名式国债 无记名式国债由国务院财政部统一印制，固定面额，一般分100元、500元、1000元等面额，不记名，不挂失，到期兑付本息，可上市买卖。无记名式国债按年度、分期次发行，存期为二年、三年、五年，到期可在全国范围的金融机构兑付，也是国家发行国债的一种方式

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