**wdodhï m%ldYh**

|  |  |  | **iud.u** | | | **iuQyh** | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | **2021**  **re' Z000** | **2020**  **re' Z000** | **fjki**  **]** | **2021**  **re' Z000** | **2020**  **re' Z000** | **fjki**  **]** |
|  |  |  |  |  |  |  |  |  |
| o< wdodhu | 5 | 188 | 27,103,798 | 33,599,314 | (19.33) | 33,645,265 | 40,054,830 | (16.00) |
|  |  |  |  |  |  |  |  |  |
| fmd,S wdodhu | 6.1 | 189 | 24,983,445 | 31,459,108 | (20.58) | 26,821,838 | 33,282,879 | (19.41) |
| wvq lsÍu( fmd,S úhou | 6.2 | 189 | 13,064,310 | 15,786,586 | (17.24) | 13,375,197 | 16,110,935 | (16.98) |
| **Y=oaO fmd,S wdodhu** | 6 | 188 | 11,919,135 | 15,672,522 | (23.95) | 13,446,641 | 17,171,944 | (21.69) |
|  |  |  |  |  |  |  |  |  |
| Y=oaO bmehqï jdßlh | 7 | 190 | - | - | - | 5,028,549 | 5,202,030 | (3.33) |
| .dia;= yd fldñia wdodhu | 8 | 191 | 1,818,675 | 1,694,014 | 7.36 | 1,198,054 | 1,165,632 | 2.78 |
| uQ,H j;alï u; Y=oaO ,dNh$^w,dNh& - FVTPL | 9 | 192 | 162,616 | 11,017 | 1,376.05 | 228,258 | 19,586 | 1,065.41 |
| fjk;a fufyhqï wdodhu | 10 | 192 | 139,062 | 435,175 | (68.04) | 368,566 | 384,703 | (4.19) |
| **uq¿ fufyhqï wdodhu** |  |  | 14,039,488 | 17,812,728 | (21.18) | 20,270,068 | 23,943,895 | (15.34) |
| wvq lsÍu( Kh iy ,eìh hq;= oE i|yd wmydhkh iy fjk;a w,dN | 11 | 193 | 1,043,837 | 4,646,683 | (77.54) | 1,352,489 | 4,901,902 | (72.41) |
| Ndú; ysñlï j;alï i|yd wmydhkh= | 33 | 245 | - | 36,965 | (100.00) | - | 36,965 | (100.00) |
| lS¾;skduh i|yd wmydhkh | 34 | 246 | 99,209 | 68,145 | 45.59 | 99,209 | 68,145 | 45.59 |
| **Y=oaO fufyhqï wdodhu** |  |  | 12,896,442 | 13,060,935 | (1.26) | 18,818,370 | 18,936,883 | (0.63) |
|  |  |  |  |  |  |  |  |  |
| **wvqlsÍu( úhou** |  |  |  |  |  |  |  |  |
| ld¾h uKav, úhoï | 12 | 196 | 3,465,373 | 3,701,385 | (6.38) | 4,354,636 | 4,561,026 | (4.53) |
| laIhùï iy l%ulaIh | 13 | 196 | 722,994 | 717,021 | 0.83 | 647,693 | 635,998 | 1.84 |
| m%;s,dN" ysñlïmEï iy m%drlaIK úhoï | 14 | 197 | - | - | - | 2,663,347 | 3,441,937 | (22.62) |
| fjk;a fufyhqï úhoï | 15 | 198 | 1,612,859 | 2,088,244 | (22.76) | 2,048,058 | 2,565,073 | (20.16) |
| **uq¿ fufyhqï úhoï** |  |  | 5,801,226 | 6,506,650 | (10.84) | 9,713,734 | 11,204,034 | (13.30) |
|  |  |  |  |  |  |  |  |  |
| **uQ,H fiajd u; nÿ j,g fmr fufyhqï ,dNh** |  |  | 7,095,216 | 6,554,285 | 8.25 | 9,104,636 | 7,732,849 | 17.74 |
| wvq lsÍu( uQ,H fiajd u; nÿ | 16 | 198 | 1,222,628 | 2,002,460 | (38.94) | 1,273,966 | 2,030,532 | (37.26) |
| **wodhï nÿ úhoug fmr ,dNh** |  |  | 5,872,588 | 4,551,825 | 29.02 | 7,830,670 | 5,702,317 | 37.32 |
| wvq lsÍu( wdodhï nÿ úhou | 17 | 199 | 1,839,568 | 1,609,317 | 14.31 | 2,234,336 | 2,110,568 | 5.86 |
| **jir i|yd ,dNh** |  |  | 4,033,020 | 2,942,508 | 37.06 | 5,596,334 | 3,591,749 | 55.81 |
|  |  |  |  |  |  |  |  |  |
| **,dNh fn§ hk wdldrh** |  |  |  |  |  |  |  |  |
| iud.fuys ialkaO ysñlrejka |  |  | 4,033,020 | 2,942,508 | 37.06 | 5,294,015 | 3,408,670 | 55.31 |
| md,khg hg;a fkdjk ysñlï | 49 | 268 | - | - | - | 302,319 | 183,079 | 65.13 |
| jir i|yd ,dNh |  |  | 4,033,020 | 2,942,508 | 37.06 | 5,596,334 | 3,591,749 | 55.81 |
|  |  |  |  |  |  |  |  |  |
| idudkH fldgilg uQ,sl$;kql bmehqï ^re'& | 18 | 202 | 2.37 | 1.73 | 36.99 | 3.11 | 2.00 | 55.50 |
| idudkH fldgilg ,dNdxY ^re'& | 19 | 203 | 0.60 | 1.20 | (49.88) |  |  |  |

msgq wxl 179 isg 307 olajd bÈßm;a flfrk igyka fuu uQ,H m%ldYhkays wksjd¾h wx.hls'

**úia;S¾K wdodhï m%ldYh**

|  |  |  | **iud.u** | | | **iuQyh** | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | **2021**  **re' Z000** | **2020**  **re' Z000** | **fjki**  **]** | 2021  **re' Z000** | 2020  **re' Z000** | **fjki**  **]** |
|  |  |  |  |  |  |  |  |  |
| **jir i|yd ,dNh** |  |  | 4,033,020 | 2,942,508 | 37.06 | 5,596,334 | 3,591,749 | 55.81 |
|  |  |  |  |  |  |  |  |  |
| **fjk;a úia;S¾K wdodhu" nÿ miq** |  |  |  |  |  |  |  |  |
| **t<fUk jir j,§ wdodhï m%ldYh fj; m%;sj¾.SlrKh lsÍug kshñ; whs;u  ^nÿ miq&(** |  |  |  |  |  |  |  |  |
| úfoaY mßmd,s;fhys uQ,H m%ldYhka mßj¾;kfhka Woa.; jk Y=oaO ,dN$^w,dN& | 48.4 | 267 | - | - | - | 141,728 | 139,129 | 1.87 |
| **t<fUk jir j,§ wdodhï m%ldYh fj; m%;sj¾.SlrKh lsÍug kshñ; Y=oaO whs;u** |  |  | - | - | - | 141,728 | 139,129 | 1.87 |
|  |  |  |  |  |  |  |  |  |
| **t<fUk jir j,§ wdodhï m%ldYh fj; m%;sj¾.SlrKh lsÍug kshñ; fkdjk whs;u ^nÿ miq&(** |  |  |  |  |  |  |  |  |
| **ks¾jpks; m%;s,dN ie,iqï u; Y=oaO wdhq.Kk ,dN$^w,dN&** |  |  |  |  |  |  |  |  |
| úY%du m%;s,dN ne£u u; Y=oaO wdhq.Kk ,dN$^w,dN& | 43.2 | 260 | 107,003 | 172 | 62,111.05 | 106,891 | 1,225 | 8,625.80 |
| wdhq.Kk ,dN iy w,dN u; ú,ïì; nÿ j.lSu | 44.1 | 263 | (29,961) | (49) | (61,044.90) | (27,690) | (91) | (30,328.57) |
|  |  |  |  |  |  |  |  |  |
| **uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |  |
| m%;sñkqïlrKh u; ,dN$^w,dN& | 48.3 | 267 | (15,263) | (49,372) | 69.09 | (5,512) | (61,300) | 91.01 |
| **t<fUk jir j,§ wdodhï m%ldYh fj; m%;sj¾.SlrKh lsÍug kshñ; fkdjk Y=oaO whs;u** |  |  | 61,779 | (49,249) | 225.44 | 73,689 | (60,166) | 222.48 |
| **fjk;a úia;S¾K wdodhu" nÿ miq** |  |  | 61,779 | (49,249) | 225.44 | 215,417 | 78,963 | 172.81 |
| **jir i|yd uq¿ úia;S¾K wdodhu** |  |  | 4,094,799 | 2,893,259 | 41.53 | 5,811,751 | 3,670,712 | 58.33 |
|  |  |  |  |  |  |  |  |  |
| **fn§ hk wdldrh(** |  |  |  |  |  |  |  |  |
| iud.fuys ialkaO ysñlrejka fj; |  |  | 61,779 | (49,249) | 225.44 | 212,979 | 82,278 | 158.85 |
| md,khg hg;a fkdjk ysñlu fj; | 49 | 268 | - | - | - | 2,438 | (3,315) | 173.54 |
| **jir i|yd fjk;a úia;S¾K wdodhu" nÿ j,ska Y=oaOj** |  |  | 61,779 | (49,249) | 225.44 | 215,417 | 78,963 | 172.81 |
| **jir i|yd uq¿ úia;S¾K wdodhu** |  |  | 4,094,799 | 2,893,259 | 41.53 | 5,811,751 | 3,670,712 | 58.33 |

msgq wxl 179 isg 307 olajd bÈßm;a flfrk igyka fuu uQ,H m%ldYhkays wksjd¾h wx.hls'

**uQ,H ;;a;aj m%ldYh**

|  |  |  | **iud.u** | | | **iuQyh** | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **igyk** | **msgq**  **wxlh** | **2021**  **re' Z000** | **2020**  **re' Z000** | **fjki**  **]** | **2021**  **re' Z000** | **2020**  **re' Z000** | **fjki**  **]** |
|  |  |  |  |  |  |  |  |  |
| **j;alï** |  |  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk oE | 22 | 212 | 2,703,031 | 7,164,139 | (62.27) | 3,844,694 | 7,693,032 | (50.02) |
| nexl= iy uQ,H wdh;khkays fYaIhka | 23 | 213 | 5,399,071 | 3,207,440 | 68.33 | 8,231,101 | 6,661,407 | 23.56 |
| uQ,H j;alï ,dN fyda w,dN Tiafia idOdrK w.hg | 24 | 214 | 109,787 | 1,031,719 | (89.36) | 1,281,753 | 1,198,592 | 6.94 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 25 | 216 | 141,387,907 | 147,747,511 | (4.30) | 149,342,332 | 154,134,934 | (3.11) |
| rlaIK iy m%;srlaIK ,eìh hq;= oE | 26 | 233 | - | - | - | 1,024,461 | 1,194,933 | (14.27) |
| uQ,H j;alï fjka; úia;S¾K wdodhu Tiafia idOdrK w.hg | 27 | 234 | 309,118 | 324,381 | (4.71) | 735,494 | 1,455,702 | (49.47) |
| Kh idOkm;S - l%ulaIh msßjeh | 28 | 236 | 6,994,206 | 4,106,963 | 70.30 | 8,593,386 | 4,813,439 | 78.53 |
| mßmd,s;hkays wdfhdack | 29 | 236 | 3,213,788 | 3,213,788 | - | - | - | - |
| wdfhdack foam< | 30 | 238 | - | - | - | 820,664 | 1,131,652 | (27.48) |
| fjk;a j;alï | 31 | 240 | 575,220 | 1,147,001 | (49.85) | 932,018 | 1,235,329 | (24.55) |
| foam<" msßh; yd WmlrK | 32 | 241 | 1,049,250 | 1,143,929 | (8.28) | 4,034,265 | 3,998,370 | 0.90 |
| Ndú; ysñlï j;alï | 33 | 245 | 2,242,444 | 1,939,450 | 15.62 | 1,591,297 | 1,639,482 | (2.94) |
| ú,ïì; nÿ j;alï | 44 | 262 | 415,841 | 376,291 | 10.51 | 594,495 | 471,841 | 25.99 |
| lS¾;skduh yd wiamDYH j;alï | 34 | 246 | 146,446 | 257,581 | (43.15) | 265,506 | 368,574 | (27.96) |
| **uq¿ j;alï** |  |  | 164,546,109 | 171,660,193 | (4.14) | 181,291,466 | 185,997,287 | (2.53) |
|  |  |  |  |  |  |  |  |  |
| **j.lSï** |  |  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 35 | 248 | 6,439,310 | 7,938,185 | (18.88) | 9,003,873 | 10,978,046 | (17.98) |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 251 | 101,502,931 | 106,701,027 | (4.87) | 103,743,716 | 107,685,592 | (3.66) |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 252 | 13,825,553 | 18,479,260 | (25.18) | 13,684,516 | 18,338,039 | (25.38) |
| fjk;a uQ,H j.lSï | 38 | 255 | 4,131,671 | 3,014,117 | 37.08 | 4,110,795 | 2,829,708 | 45.27 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 39 | 255 | - | - | - | 5,015,885 | 5,065,220 | (0.97) |
| l,anÿ j.lSï | 40 | 257 | 2,286,386 | 1,909,098 | 19.76 | 1,614,660 | 1,594,245 | 1.28 |
| m%j¾;k nÿ j.lSï | 41 | 258 | 362,450 | 1,803,309 | (79.90) | 883,900 | 2,077,418 | (57.45) |
| fjk;a j.lSï | 42 | 259 | 1,069,120 | 975,694 | 9.58 | 1,156,822 | 1,052,756 | 9.89 |
| úY%du m%;s,dN ne£u | 43 | 259 | 587,257 | 592,871 | (0.95) | 657,778 | 647,929 | 1.52 |
| ú,ïì; nÿ j.lSï | 44 | 262 | - | - | - | 297,568 | 418,132 | (28.83) |
| **uq¿ j.lSï** |  |  | 130,204,678 | 141,413,561 | (7.93) | 140,169,513 | 150,687,085 | (6.98) |
|  |  |  |  |  |  |  |  |  |
| **ialkaO** |  |  |  |  |  |  |  |  |
| m%ldYs; m%d.aOkh | 45 | 264 | 14,892,036 | 13,915,414 | 7.02 | 14,892,036 | 13,915,414 | 7.02 |
| jHjia:dms; ixÑ; wruqo, | 46 | 265 | 2,406,995 | 2,205,344 | 9.14 | 2,464,951 | 2,235,077 | 10.28 |
| r|jd.;a bmehqï | 47 | 266 | 17,159,777 | 14,227,988 | 20.61 | 20,682,106 | 16,517,824 | 25.21 |
| fjk;a ixÑ; | 48 | 266 | (117,377) | (102,114) | 14.95 | 421,319 | 285,103 | 47.78 |
| **iud.fuys fldgia ysñlrejka fj; wdfrdamkh l, hq;= uq¿ ialkaO** |  |  | 34,341,431 | 30,246,632 | 13.54 | 38,460,412 | 32,953,418 | 16.71 |
| md,khg m%udKj;a fkdjk whs;sh | 49 | 268 | - | - | - | 2,661,541 | 2,356,784 | 12.93 |
| **uq¿ ialkaO** |  |  | 34,341,431 | 30,246,632 | 13.54 | 41,121,953 | 35,310,202 | 16.46 |
| **uq¿ j.lSï iy ialkaO** |  |  | 164,546,109 | 171,660,193 | (4.14) | 181,291,466 | 185,997,287 | (2.53) |
|  |  |  |  |  |  |  |  |  |
| **wiïNdjH j.lSï iy ne£ï** | 53 | 270 | 10,998,111 | 5,316,892 | 106.85 | 11,045,100 | 5,350,615 | 106.43 |
| **idudkH fldgilg Y=oaO j;alï jákdlu ^re'&** | 54 | 271 | 20.15 | 18.58 | 8.42 | 22.56 | 20.25 | 11.45 |

fuu uQ,H m%ldYhka 2007 wxl 07 orK iud.ï mkf;ys wjYH;djkag wkql+,j ms<sfh, lrk ,o nj wms iy;sl lruq'

**Tu,a iqukisß** **Iñkaø u¾i,ska**

m%Odk l<ukdlre - uQ,Hm%Odk úOdhl ks,OdÍ

fuu uQ,H m%ldYhka flfrys wOHlaI uKav,h j.lSfuka nef|a'

wOHlaI uKav,h i|yd iy fjkqfjka wkqu; fldg w;aika ;nk ,§(

**iqÔj rdcmlaI** **frdydka m;srf.a**

iNdm;swOHlaI

msgq wxl 179 isg 307 olajd bÈßm;a flfrk igyka u.ska fuu uQ,H m%ldYhkays wksjd¾h wx.hls'

2021 cQks 4

fld<U

**ialkaO fjkiaùfï m%ldYh**

| **iud.u** |  |  | **fjk;a ixÑ;** |  |  |
| --- | --- | --- | --- | --- | --- |
| **m%ldYs;**  **m%d.aOkh** | **jHjia:dms;**  **ixÑ;**  **wruqo,** | **idOdrK**  **w.h**  **ixÑ;h** | **r|jd.;a**  **bmehqï** | **uq¿**  **ialkaO** |
| **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |
| **2019 wm%sfh,a 1 Èkg fYaIh** | 13,236,073 | 2,058,219 | (52,742) | 13,361,805 | 28,603,355 |
|  |  |  |  |  |  |
| **jir i|yd uq¿ úia;S¾K wdodhu** |  |  |  |  |  |
| jir i|yd ,dNh | - | - | - | 2,942,508 | 2,942,508 |
| fjk;a úia;S¾K wdodhu ^nÿ miq& | - | - | (49,372) | 123 | (49,249) |
| **jir i|yd uq¿ úia;S¾K wdodhu** | - | - | (49,372) | 2,942,631 | 2,893,259 |
|  |  |  |  |  |  |
| **ialkaO ;=< iDcqj y÷kd.;a" ialkaO ysñhka iu. .kqfokq** |  |  |  |  |  |
| ixÑ; fj; udre lsÍï | - | 147,125 | - | (147,125) | - |
| f.jk ,o ,dNdxY - wka;¾uOH | - | - | - | (1,139,392) | (1,139,392) |
| - wjidk | 679,341 | - | - | (789,931) | (110,590) |
| **ialkaO ysñhka iu. uq¿ .kqfokq** | 679,341 | 147,125 | - | (2,076,448) | (1,249,982) |
|  |  |  |  |  |  |
| **2020 ud¾;= 31 Èkg fYaIh** | 13,915,414 | 2,205,344 | (102,114) | 14,227,988 | 30,246,632 |
|  |  |  |  |  |  |
| **2020 wm%sfh,a 1 Èkg fYaIh** | 13,915,414 | 2,205,344 | (102,114) | 14,227,988 | 30,246,632 |
|  |  |  |  |  |  |
| **jir i|yd uq¿ úia;S¾K wdodhu** |  |  |  |  |  |
| jir i|yd ,dNh | - | - | - | 4,033,020 | 4,033,020 |
| fjk;a úia;S¾K wdodhu ^nÿ miq& | - | - | (15,263) | 77,042 | 61,779 |
| **jir i|yd uq¿ úia;S¾K wdodhu** | - | - | (15,263) | 4,110,062 | 4,094,799 |
|  |  |  |  |  |  |
| **ialkaO ;=< iDcqj y÷kd.;a" ialkaO ysñhka iu. .kqfokq** |  |  |  |  |  |
| ixÑ; fj; udre lsÍï | - | 201,651 | - | (201,651) | - |
| f.jk ,o ,dNdxY - wka;¾uOH | 976,622 | - | - | (976,622) | - |
| **ialkaO ysñhï iu. uq¿ .kqfokq** | 976,622 | 201,651 | - | (1,178,273) | - |
|  |  |  |  |  |  |
| **2021 ud¾;= 31 Èkg fYaIh** | 14,892,036 | 2,406,995 | (117,377) | 17,159,777 | 34,341,431 |

msgq wxl 179 isg 307 olajd bÈßm;a flfrk igyka fuu uQ,H m%ldYhkays wksjd¾h wx.hls'

| **iuQyh** |  |  | **fjk;a ixÑ;** | |  | **tl;=j** | **md,khg**  **m%udKj;a**  **fkdjk**  **whs;sh** | **uq¿**  **ialkaO** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **m%ldYs;**  **m%d.aOkh** | **jHjia:dms;**  **ixÑ;**  **wruqo,** | **idOdrK**  **w.h**  **ixÑ;h** | **úfoaY uqo,a**  **mßj¾;k**  **ixÑ;h** | **r|jd.;a**  **bmehqï** |
|  | Rs. '000 | Rs. '000 | Rs. '000 | Rs. '000 | Rs. '000 | Rs. '000 | Rs. '000 | Rs. '000 |
|  |  |  |  |  |  |  |  |  |
| **2019 wfm%a,a 1 Èkg fYaIh** | 13,236,073 | 2,070,667 | (54,705) | 261,979 | 15,198,424 | 30,712,438 | 2,269,520 | 32,981,958 |
|  |  |  |  |  |  |  |  |  |
| **m%d.aOk ,dN nÿ** | - | - | - | - | 14 | 14 | - | 14 |
| **m%d.aOk nÿ j,g miq fYaIh** | 13,236,073 | 2,070,667 | (54,705) | 261,979 | 15,198,438 | 30,712,452 | 2,269,520 | 32,981,972 |
| **jir i|yd uq¿ úia;S¾K wdodhu** |  |  |  |  |  |  |  |  |
| jir i|yd ,dNh | - | - | - | - | 3,408,670 | 3,408,670 | 183,079 | 3,591,749 |
| fjk;a úia;S¾K wdodhu ^nÿ miq& | - | - | (61,300) | 139,129 | 4,449 | 82,278 | (3,315) | 78,963 |
| **jir i|yd uq¿ úia;S¾K wdodhu** | - | - | (61,300) | 139,129 | 3,413,119 | 3,490,948 | 179,764 | 3,670,712 |
|  |  |  |  |  |  |  |  |  |
| **ialkaO ;=< iDcqj y÷kd.;a" ialkaO ysñhka iu. .kqfokq** |  |  |  |  |  |  |  |  |
| ixÑ; fj; udre lsÍï | - | 164,410 | - | - | (164,410) | - | - | - |
| f.jk ,o ,dNdxY - wka;¾uOH | - | - | - | - | (1,139,392) | (1,139,392) | (92,500) | (1,231,892) |
| - wjika | 679,341 | - | - | - | (789,931) | (110,590) | - | (110,590) |
| **ialkaO ysñhka iu. uq¿ .kqfokq** | 679,341 | 164,410 | - | - | (2,093,733) | (1,249,982) | (92,500) | (1,342,482) |
|  |  |  |  |  |  |  |  |  |
| **2020 ud¾;= 31 Èkg fYaIh** | 13,915,414 | 2,235,077 | (116,005) | 401,108 | 16,517,824 | 32,953,418 | 2,356,784 | 35,310,202 |
|  |  |  |  |  |  |  |  |  |
| **2020 wfm%a,a 1 Èkg fYaIh** | 13,915,414 | 2,235,077 | (116,005) | 401,108 | 16,517,824 | 32,953,418 | 2,356,784 | 35,310,202 |
|  |  |  |  |  |  |  |  |  |
| **jir i|yd uq¿ úia;S¾K wdodhu** |  |  |  |  |  |  |  |  |
| jir i|yd ,dNh | - | - | - | - | 5,294,015 | 5,294,015 | 302,319 | 5,596,334 |
| fjk;a úia;S¾K wdodhu ^nÿ miq& | - | - | (5,512) | 141,728 | 76,763 | 212,979 | 2,438 | 215,417 |
| **jir i|yd uq¿ úia;S¾K wdodhu** | - | - | (5,512) | 141,728 | 5,370,778 | 5,506,994 | 304,757 | 5,811,751 |
|  |  |  |  |  |  |  |  |  |
| **ialkaO ;=< iDcqj y÷kd.;a" ialkaO ysñhka iu. .kqfokq** |  |  |  |  |  |  |  |  |
| ixÑ; fj; udre lsÍï | - | 229,875 | - | - | (229,875) | - | - | - |
| f.jk ,o ,dNdxY - wka;¾uOH | 976,622 | - | - | - | (976,622) | - | - | - |
| **ialkaO ysñhka iu. uq¿ .kqfokq** | 976,622 | 229,875 | - | - | (1,206,497) | - | - | - |
|  |  |  |  |  |  |  |  |  |
| **2021 ud¾;= 31 Èkg fYaIh** | 14,892,036 | 2,464,952 | (121,517) | 542,836 | 20,682,105 | 38,460,412 | 2,661,541 | 41,121,953 |

msgq wxl 179 isg 307 olajd bÈßm;a flfrk igyka fuu uQ,H m%ldYhkays wksjd¾h wx.hls'

**uqo,a m%jdy m%ldYh**

**.sKqïlrK m%;sm;a;sh**

uqo,a m%jdy m%ldYh ms<sfh, lrkq ,en we;af;a fufyhqï l%shdldrlï" wdfhdack l%shdldrlï iy uQ,H l%shdldrlï fjk fjku y÷kd.kq ,nk" zuqo,a m%jdy m%ldYhZ iïnkaO Y%S ,xld .sKqïlrK m%ñ;s - LKAS 7 g wkql+,j ziDcq l%ufõohZ Ndú; lrñks' uqo,a yd uqo,a iudk oE fláld,Sk" iy ´kEu wjia:djl okakd uqo,a jákdlï njg yrjd.; yels by< øjYS,;djlska hq;= wdfhdackhkaf.ka iukaú; jk w;r" tajd jákdlu fjkiaùu ms<sn| ie<lsh hq;= wjodkulg Ndckh fkdfõ'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **fufyhqï l%shdldrlï j,ska uqo,a m%jdy** |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk oE j,ska wdodhu | 6.1 | 189 | 73,753 | 40,471 | 103,501 | 70,219 |
| Kh iy ,eìh hq;= oE fj; f.ùï |  |  | (47,647,269) | (57,215,121) | (50,862,600) | (60,513,293) |
| Kh iy ,eìh hq;= oE fj;ska ,eîï |  |  | 78,976,592 | 88,503,718 | 81,166,978 | 91,218,876 |
| nexl= iy uQ,H wdh;k iu. wdfhdack |  |  | (24,145,286) | (5,345,867) | (26,225,019) | (7,914,687) |
| nexl= iy uQ,H wdh;k iu. fYaIhkaf.ka ,eîï |  |  | 22,294,433 | 5,928,374 | 25,405,664 | 9,558,349 |
| l%ulaIh msßjeh wkqj Kh idOkm;% j, wdfhdack |  |  | (22,598,347) | (13,139,128) | (23,741,050) | (13,845,604) |
| l%ulaIh msßjeh wkqj Kh idOkm;% j,ska ,eîï |  |  | 20,089,756 | 17,787,435 | 20,339,756 | 17,787,435 |
| .kqfokqlrejka fj; isÿl, hq;= f.ùï |  |  | (99,054,813) | (108,586,490) | (97,571,015) | (106,951,511) |
| .kqfokqlrejka fj;ska ,eîï |  |  | 83,652,942 | 115,741,329 | 83,337,190 | 115,392,706 |
| fjk;a wdohï fj;ska ,eîï |  |  | 1,711 | 5,598 | 216,256 | 270,654 |
| uQ,H j;alï j, wdfhdack - ,dN fyda w,dN Tiafia idOdrK w.hg |  |  | (8,881,716) | (1,752,531) | (10,028,730) | (1,752,531) |
| uQ,H j;alï j,ska wdodhu - ,dN fyda w,dN Tiafia idOdrK w.hg | | | 9,966,264 | 755,019 | 10,173,826 | 645,911 |
| uQ,H j;alï j,ska ,eîï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg |  |  | - | - | 979,028 | (67,226) |
| uQ,H j;alï j, wdfhdack - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg |  |  | - | - | (264,333) | - |
| mqoa., úhoï i|yd f.ùu |  |  | (3,575,458) | (3,589,152) | (4,377,522) | (4,440,214) |
| l,anÿ j.lSï i|yd f.ùu | 40 | 257 | (655,969) | (616,740) | (409,587) | (343,968) |
| fjk;a fufyhqï l%shdldrlï i|yd f.ùu |  |  | (872,388) | (3,819,688) | (885,891) | (4,623,040) |
| .kqfokqlrejka fj;ska ,o jdßl |  |  | - | - | 5,199,021 | 4,892,492 |
| f.jk ,o ysñlïmEï |  |  | - | - | (2,712,682) | (3,257,590) |
| f.jk ,o mdßf;daIsl | 43 | 259 | (10,353) | (10,726) | (13,148) | (12,103) |
| f.jk ,o wdodhï nÿ | 41.1 | 258 | (3,349,938) | (3,071,709) | (3,534,648) | (3,339,472) |
| **fufyhqï l%shdldrlï j,ska W;amdÈ; Y=oaO uqo,a** | 50 | 268 | 4,263,914 | 31,614,791 | 6,294,995 | 32,775,403 |
|  |  |  |  |  |  |  |
| **wdfhdack l%shdldrlï j,ska uqo,a m%jdy** |  |  |  |  |  |  |
| foam<" msßh; yd WmlrK ñ,§ .ekSu | 32 | 241 | (104,690) | (213,928) | (152,324) | (284,215) |
| foam<" msßh; yd WmlrK úlsKSfuka ,o uqo,a |  |  | 54,832 | 9,976 | 210,359 | 17,612 |
| wiamDYH j;alï ñ<§ .ekSu | 34 | 246 | (360) | (15,120) | (11,661) | (15,120) |
| wfhdack j,ska ,o ,dNdxY |  |  | 110,673 | 113,091 | 918 | 17,280 |
| **wdfhdack l%shdldrlï j, ^fhdojk ,o&$j,ska W;amdÈ; Y=oaO uqo,a** |  |  | 60,455 | (105,981) | 47,292 | (264,443) |
|  |  |  |  |  |  |  |
| **uQ,HlrK l%shdldrlï j,ska uqo,a m%jdy** |  |  |  |  |  |  |
| nexl= fj; isÿl, hq;= f.ùï | 35.1 | 248 | (3,886,355) | (34,046,652) | (5,315,691) | (35,209,177) |
| nexl= j,ska Kh ,nd.ekSï | 35.1 | 248 | 1,000,000 | 12,950,000 | 1,500,000 | 12,950,000 |
| ksl=;a lrk ,o Kh iq/l=ï i|yd f.ùu | 37.1 | 252 | (6,589,468) | (5,076,951) | (6,570,514) | (5,060,941) |
| fldgia ysñlrejka fj; f.jk ,o ,dNdxY |  |  | (1,345) | (1,136,732) | (1,345) | (1,136,732) |
| md,khg m%udKj;a fkdjk whs;sh fj; f.jk ,o ,dNdxY |  |  | - | - | - | (92,500) |
| **uQ,HlrK l%shdldrlï ^j, fhdojk ,o& j,ska Y=oaO uqo,a** |  |  | (9,477,168) | (27,310,335) | (10,387,550) | (28,549,350) |
|  |  |  |  |  |  |  |
| **uqo,a iy uqo,a iudk oE j, Y=oaO ^wvqùu&$jeäùu** |  |  | (5,152,799) | 4,198,475 | (4,045,263) | 3,961,610 |
| jir wdrïNfha§ uqo,a iy uqo,a iudk oE |  |  | 7,139,456 | 2,940,981 | 6,998,078 | 3,036,468 |
| **jir wjidkfha§ uqo,a iy uqo,a iudk oE** |  |  | 1,986,657 | 7,139,456 | 2,952,815 | 6,998,078 |
|  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk oE |  |  | 2,703,031 | 7,164,139 | 3,844,694 | 7,693,032 |
| nexl= whsrdj |  |  | (716,374) | (24,683) | (891,879) | (694,954) |
| jir wjidkfha§ uqo,a iy uqo,a iudk oE |  |  | 1,986,657 | 7,139,456 | 2,952,815 | 6,998,078 |

msgq wxl 179 isg 307 olajd bÈßm;a flfrk igyka u.ska fuu uQ,H m%ldYhkays wksjd¾h wx.hls'

**uQ,H m%ldY ioyd igyka**

**1' ixia:dms; iy iuQy f;dr;=re**

**1'1 ixia:dms; f;dr;=re**

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS hkq Y%S ,xldj ;=< ixia:dms; iy iaÓr mÈxÑh iys; fmdÿ iSudiys; iud.uls' iud.fuys idudkH fldgia fld<U fldgia fj<|fmdf,ys ,ehsia;=.; fldg we;' iud.u 2007 wxl 07 orK iud.ï mk; hgf;a ,shdmÈxÑ lrkq ,en we;'

iud.fuys ,shdmÈxÑ ld¾hd,h iy m%Odk jHdmdßl ia:dkh fld<U 08" urodk mdr" wxl 1161 orK ia:dkfha msysgd we;'

**taldnoaO uQ,H m%ldYhka**

2021 ud¾;=31 Èk wjika jQ jir i|yd iuQyfha taldnoaO uQ,H m%ldYhka mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ^uõ iud.u&" tys mßmd,s;hkaf.ka ^tlaj ziuQyhZ jYfhka ye¢kafjk& iukaú; fõ'

**uõ iud.u iy mru uõ iud.u**

iud.fuys uõ iud.u jkqfha Y%S ,xld rcfha ysñldÍ;ajh iys; uyck nexl=j fõ'

**fiajl ixLHdj**

2021 ud¾;= 31 Èkg iud.fuys iy iuQyfhys fiajl msßia n,h ms<sfj,ska 2"343 lA iy 3"304 la úh' ^2020 ud¾;= 31 Èkg 2"401la iy 3"304&'

**1'2 iuQyh ms<sn| f;dr;=re**

**m%Odk l%shdldrlï iy fufyhqï j, iajNdjh**

**iud.u**

**mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS**

m%Odk l%shdldrlï jkqfha uQ,H l,anÿ ,n§u" l=,S msg .ekqï j;alï uQ,HlrKh" ld,iSud Kh" bia,dóh uQ,HlrKh" wdka;sl fj<|du" fldgia jHdmdr" Kh idOkm;% ksl=;a lsÍu" idOllrKh" rka Kh ,nd§u iy uyck ;ekam;= cx.ulrKh fõ'

**mßmd,s;hka**

| **mßmd,s;hkays ku** | **m%Odk l%shdldrlï** | **ixia:dms; rg** | **] ialkaO** | |
| --- | --- | --- | --- | --- |
| **2021** | **2020** |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | r:jdyk iuQy l<ukdlrKh" r:jdyk ;lafiarelrKh" r:jdyk wf,úh iy r:jdyk w¿;ajeähdj | Y%S ,xldj | 100% | 100% |
| mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaaÜ ,sñgâ | ñY% ixj¾Ok ls%hdldrlï iy foam< ixj¾Ok l%shdldrlï isÿlsÍu | Y%S ,xldj | 100% | 100% |
| mSm,aia bkaIqjrkaia mSt,aiS | rlaIK jHdmdr lghq;= isÿlsÍu | Y%S ,xldj | 75% | 75% |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | ld¾hd, ixlSrKhla bÈlsÍu iy fufyhùu | Y%S ,xldj | 100% | 100% |
| mSm,aia uhsfl%da - fldu¾ia ,sñgâ | wvq wdodhï,dNSka fj; iy laIqø jHjidhka fj; nexl= fkdjk uQ,H fiajd iemhSu | Y%S ,xldj | 100% | 100% |
| ,xlka t,dhkaia \*skEkaia ,sñgâ | ksYap, yd pxp, foam< fj; l,anÿ ,nd§u iy Kh ,nd§u | nx.a,dfoaYh | 51% | 51% |

úu¾Ykhg ,la jk jir ;=<§ iud.fuys iy iuQyfhys m%Odk l%shdldrlï iïnkaOfhka lsisÿ ie<lsh hq;= fjkila isÿfkdùh'

**2' ms<sfh, lsÍfï moku iy fjk;a ie<lsh hq;= .sKqïlrK m%ñ;Ska**

**2'1 wkql+,;d m%ldYh**

uQ,H m%ldYhka Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh u.ska ksl=;a lrkq ,en we;s Y%S ,xld .sKqïlrK m%ñ;Skag (SLFRS iy LKAS) wkqj iy 2007 wxl 07 orK iud.ï mk;" 2011 wxl 42 orK uQ,H jHdmdr mk;" 2000 wxl 43 orK rlaIK lafIA;% kshduk mk; yd miqld,Skj th fj; flrekq ixfYdaOkhkaf.a wjYH;djhkag iy fld<U fldgia fj<|fmdf,a ,ehsia;=.;ùfï kS;sÍ;s j,g wkql+,j ms<sfh, lrkq ,en we;' fuu uQ,H m%ldYhka" uqo,a m%jdy ms<sn| f;dr;=re yer" my; ±lafjk .sKqïlrK WmÑ; moku wkqj ms<sfh, lrkq ,en we;'

Y%S ,xld .sKqïlrK m%ñ;Ska 'www.casrilanka.com / www.slaasc.lk' fjí wvúfhys mj;S'

iuQyh u.ska uQ,H m%ldY ms<sfh, lsÍu iy md,kh iïnkaO SLFRS iy LKAS m%ñ;Ska iy fr.=,dis j,g wkql+, fkdjk" lsisÿ .sKqïlrK l%ufõohla Ndú; fkdlrk ,§'

jir ;=< wkq.ukh lrk ,o iuQyfha fmdÿ .sKqïlrK m%ñ;Ska ms<sn| f;dr;=re msgq wxl 182 ys igyk 3 ys ±lafõ'

**2'2 uQ,H m%ldYhka flfrys j.lSï iy.;nj**

2007 wxl 07 orK iud.ï mk; iy SLFRS iy LKAS m%ñ;Ska wkqj fuu uQ,H m%ldYhka i|yd wOHlaI uKav,h j.lSfuka nef|a'

zziud.fuys lghq;= iïnkaO wOHlaI uKav,fhys jd¾Isl jd¾;djZZ iy zzuQ,H jd¾;dlrKh iïnkaO wOHlaIjrekaf.a j.lSuZZ m%ldYfhys olajd we;s mßÈ fuu uQ,H m%ldYhka iïnkaOfhka iy uQ,H ;;a;aj m%ldYh iy;sl lsÍu iïnkaOfhka wOHlaI uKav,h j.lSu Ndr.kS'

fuu uQ,H m%ldYhka my; i|yka ixrplhkaf.ka iukaú; fõ(

* úu¾Ykhg ,lajk jir ;=< iud.fuys iy iuQyfhys uQ,Huh ld¾hidOkh ms<sn| úia;r imhkq ,nk wdodhï m%ldYhla iy úia;S¾K wdodhï m%ldYhla¦
* jir wjidkh jk úg   
  iud.fuys iy iuQyfhys uQ,H ;;a;ajh iïnkaO úia;r imhkq ,nk uQ,H ;;a;ajh ms<sn| m%ldYhla¦
* úu¾Ykhg ,lajk jir ;=< iud.fuys iy iuQyfhys fldgia ysñlrejkaf.a ialkaO iïnkaO ish¿u fjkiaùï úoyd olajkq ,nk ialkaO fjkiaùfï m%ldYhla¦
* mßYS,kh lrkakka yg uqo,a iy uqo,a iudk oE W;amdokh lsÍu i|yd iud.u iy iuQyh i;= yelshdj iy wod< uqo,a m%jdyhka Ndú; lsÍu i|yd wdh;khkays wjYH;djhka ms<sn| úia;r imhkq ,nk uqo,a m%jdy m%ldYhla"
* .sKqïlrK m%ñ;Ska iy fjk;a meyeÈ,s lsÍfï f;dr;=re j,ska iukaú; uQ,H m%ldYhka wdYs%; igyka'

**2'3 wOHlaI uKav,h úiska uQ,H m%ldYhka i|yd wkque;sh ,nd§u**

2021 cQks 4 jeks Èk isÿlrk ,o wOHlaI uKav, fhdackdjlg wkqj 2021 foieïn¾ 31 Èfkka wjika jQ jir i|yd ^ikaikaokhkao we;=¿j&   
iud.fuys iy iuQyfhys uQ,H m%ldYhka wkqu; lsÍu iy ksl=;a lsÍu i|yd wjir ,nd§u 2021 cQks 4 jeks Èk isÿflßKs'

**2'4 ñkqïlrK moku**

uQ,H ;;a;ajh ms<sn| m%ldYfhys we;=<;a my; ±lafjk m%udKd;aul whs;u yerekqúg iud.fuys uQ,H m%ldYhka ms<sfh, lrkq ,en we;af;a ft;sydisl msßjeh moku u;h(

| **whs;uh** | **ñkqïlrK moku** | **igyka wxlh** |
| --- | --- | --- |
| ,dN fyda w,dN Tiafia idOdrK w.h wkqj uQ,H j;alï | idOdrK w.h | 24 |
| fjk;a úia;S¾K wdodhu Tiafia idOdrK w.h wkqj uksk ,o uQ,H j;alï | idOdrK w.h | 27 |
| wdfhdack foam< | idOdrK w.h | 30 |
| úY%du m%;s,dN ne§u | úY%du m%;s,dN ne§fuys m%j¾;k jákdlu iy wdhq.Kk ,dN iy w,dN jYfhka j.lSu yÿkd.efka' | 43 |

**2'5 uQ,H m%ldYhka bÈßm;a lsÍu**

uQ,H ;;a;ajh ms<sn| m%ldYfhys we;=<;a j;alï yd j.lSï iajNdjh wkqj ldKav.; fldg tajdfha idfmalaI øjYS,;d iy l,amsÍfï ú,dYh ms<sìUq jk mßÈ wkqms<sfj,ska ,ehsia;=.; flßKs' jd¾;dlrK Èkfhka miq ^m%j¾;k& udi 12 la we;=<; iy jd¾;dlrK Èkfhka miq ^m%j¾;k fkdjk& udi 12 lg miq whlr.ekSfï fyda mshùfï ld,iSudj ms<sn| iudf,dapkhla **msgQ** wxl 272 ys igyk 55 ^m%j¾;k iy m%j¾;k fkdjk úu¾Ykh& hgf;a bÈßm;a lrkq ,en we;' uQ,H m%ldYhka i|yd n,mdkakd jQ WoaOukldÍ idOl i|yd .e,mqï lsisjla isÿ fldg fkdue;'

**2'6 ys,õ lsÍu**

y÷kd.;a uqo,a m%udKhka ys,õ lsÍu iïnkaO kS;suh jYfhka n,d;aul l< yels whs;shla mj;sk úg iy Y=oaO mokula u; mshùug woyia lrk wjia:djl§" fyda j;alï Wm,íê fldg ta yd iu.dój j.lSu mshjkq ,nk wjia:djl§ muKla" uQ,Huh j;alï yd uQ,Huh j.lSï ys,õ lsÍfuka wk;=rej Y=oa+O w.h uQ,H ;;a;ajh ms<sn| m%ldYfhys jd¾;d flf¾' iuQyfhys ljr fyda .sKqïlrK m%ñ;shlska fyda w¾: ±laùulska wjYH;djhla fyda wkque;shla mj;sk wjia:djl§ yerekq úg" iy iud.fuys .sKqïlrK m%ñ;Skays úfYaIs;j olajkq ,en we;s mßÈ wdodhï yd úhoï taldnoaO wdodhï m%ldYh ;=< ys,õ lsÍula isÿfkdfõ'

**2'7 jHjydßl yd bÈßm;a lsÍfï uqo,a tallh**

uQ,H m%ldYhka iuQyfhys jHjydßl uqo,a tallh ^iuQy l%shdldÍ uqo,a tallh& jk Y%S ,xld remsh,a ^re'& j,ska bÈßm;a lrkq ,en we;'

**2'8 jeghSu**

fjk;a whqrlska olajd fkdue;s kï yer" uQ,H m%ldYhkays w.hhkA Y%S ,xld .sKqïlrK m%ñ;s 01 zzuQ,H m%ldYhka bÈßm;a lsÍuZZ u.ska wkqu; fldg we;s mßÈ wdikak;u remsh,g jghkq ,en we;'

**2'9 m%udKd;aulNdjh iy iudyrKh**

Y%S ,xld .sKqïlrK m%ñ;s 01 zzuQ,H m%ldYhka bÈßm;a lsÍuZZ wkqj iudk whs;uhkays tla tla m%udKd;aul j¾.h fjk fjku bÈßm;a fldg we;' wiudk iajNdjfhka yd lD;Hfhka hq;= whs;u tajd m%udKd;aul fkdjkafka kï yer fjka fjkaj bÈßm;a lrkq ,en we;'

**2'10 ie<lsh hq;= .sKqïlrK úksYaphka" weia;fïka;= iy Wml,amk**

SLFRS iy LKAS .sKqïlrK m%ñ;Ska flfrys wkql+,j uQ,H m%ldY ms<sfh, lsÍfï§ l<ukdldÍ;ajh úiska .sKqïlrK m%ñ;Ska wdfoaY lsÍu iy jd¾;d lrk ,o j;alï" j.lSï" wdodhï yd úhoï flfrys n,mdk úksYaphka" weia;fïka;= iy Wml,amk fhdod .kq ,en we;' ;jo" jd¾;d lrkq ,nk Èk jk úg ó<Õ uQ,H j¾Ih we;=<; j;alï yd j.lSï j, OdrK w.hhka flfrys m%udKd;aul .e<mqï isÿlsÍug fya;=jk wdldrfha wkd.; yd fjk;a m%Odk wia:drNdj weia;fïka;=.; lsÍfï uQ,hka iïnkaOfhka o uQ,sl Wml,amkhka isÿlsÍu flfrys l<ukdldÍ;ajh úiska wjOdkh fhduqlsÍu wjYH fõ' ienE m%;sM, fuu weia;fïka;= j,ska fjkiaùfï yelshdj mj;S'

weia;fïka;= yd tajdg mdol jQ mdol jQ Wml,amk ksrka;frfhka iudf,dapkhg ,la flf¾' .sKqïlrK weiafïka;= j,g wod< m%;sfYdaOk weia;fïka;= m%;sfYdaê; ld,iSudj ;=<§ yd n,mEug ,la jk ljr fyda bÈß ld,iSudjka ys§ y÷kd.efka'

wia:djrNdjh wdY%s; m%Odk ie<lsh hq;= uÜgfï .sKqïlrK úksYaphka" weia;fïka;= yd Wml,amkhka my; idlÉPdjg Ndckh flfrk w;r" tn÷ j;alï yd j.lSï iïnkaO wod< OdrK w.hhka wdY%s; igyka j, olajkq ,en we;'

**2'9'1 wLKav meje;au**

l%shdldÍ jHdmdrhla jYfhka wLKavj mej;Sug iuQyh i;= yelshdj iïnkaOfhka l<ukdldÍ;ajh úiska ;lafiarejla isÿ lrkq ,en we;s w;r" l,a;nd ±lsh yels wkd.;h ;=< wLKavj mej;Sug wjYH iïm;a th i;= jk njg iEySulg m;aj isà' ;jo" l%shdldÍ jHdmdrhla jYfhka iqrlaIs;j meje;au i|yd nexl=j i;= yelshdj iïnkaOfhka ie<lsh hq;= ielhla bmoúh yels wdldrfha ljr fyda m%udKd;aul wúksYaÑ;;djhla ms<sn|j l<ukdldÍ;ajh ±kqj;aj fkdisà' tuksid wLKavju uQ,H m%ldY ieliSu wLKav meje;au hk moku u; isÿ flf¾'

2021 ud¾;= 31 jeks Èfkka wjika jQ j¾Ih i|yd uQ,H m%ldYhka ms<sfh, lsÍfï moku ks¾Kh lsÍfï§ wLKav meje;au ie<ls,a,g .ekSfï§" mj;sk f;dr;=re u; mokïj" l<ukdldÍ;ajh úiska iuQyfha iud.ï fj; fldaúâ 19 ys mj;sk iy wfmalaIs; n,mEï iy wLKav meje;au moku Ndú; lsÍfï fhda.H;djh we.hqug ,la lrk ,§'

iuQyh úiska wfmalaIs; msßjeh l<ukdlrKh" ,dNodhs;ajh" w;HdjYH fkdjk m%d.aOk úhoï ú,ïnk yelshdj" Ndú; fkdlrk ,o Kh m%jdy jeks mq¿,a mrdihl me;srekq nyqúO wd;;s mÍlaId ;;a;ajhka /ila  
ie<ls,a,g .ksñka isÿúh yels n,mEu yuqfõ fiajd iemhSfï iy jHdmdrh wLKAvj mj;ajdf.k hdfï yelshdj we.hqug ,la lrk ,§' iuQy iud.ï wOHlaI uKav,h fj; iuQyfha tla tla lafIa;%fhys iajNdjh ms<sn|j bÈßm;a lsÍfuka wk;=rej iy by; lreKq l<ukdldÍ;ajh úiska we.hqug ,la lsÍfuka miq" iy we;s úh yels m%;súmdl ms<sn|j ksis mßÈ ie<ls,a,g .ksñka" wkdjels m< l, yels wkd.; ld,hla i|yd fufyhqï l%shdldÍ;ajh mj;ajdf.k hdu i|yd m%udKj;a iïm;a iud.u i;= jk njg wOHlaI uKav,h iEySulg m;a fjñka bÈßhg;a fuu uQ,H m%ldYhka ms<sfh, lsÍfï§ wLKav meje;au moku wdfoaY lr.ekSug ;SrKh flßKs'

uQ,H j;alï yd j.lSï j¾.SlrKh

SLFRS 9 wkqj" iuQyfha ie<lsh hq;= .sKqïlrK m%ñ;Ska u.ska" my; ±lafjk l%shdmámdáh hgf;a uQ,H j;alï j¾.SlrKh fldg miqj tajd kï jYfhka l%ulaIh msßjeh wkqj" fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg" ,dN fyda w,dN Tiafia idOdrK w.hg jYfhka úúO ldKavhka hgf;a ñkqïlrKh lsÍu i|yd wjYH úIhm:h ielfikq ,efí¦

* msgq wxl 184 ys igyk 3'5'2' ys olajd we;s mßÈ uQ,H j;alï l<ukdlrKh i|yd iud.fuys jHdmdr wdlD;sh
* msgq wxl 184 ys igyk 3'5'2' ys olajd we;s mßÈ uQ,H j;alï j, .súiqï.; uqo,a m%jdy ,laIK

**uQ,H j;alï u; ydkslrK w,dN**

SLFRS 9 hgf;a ish¿u uQ,H j;alï ldKavhka mqrd ydkslrK w,dN ñkqïlrKfha§" úksiqu" úfYaIfhkau wkd.; uqo,a m%jdyhkays m%udKh yd   
ld,.Kkh weia;fïka;= lsÍfï§ iy ydkslrK w,dN ks¾Kh lsÍfï§ wem jákdlï ie<ls,a,g .ekSu jeo.;a fõ'

iuQyh$iud.u u.ska tla tla jd¾;dlrK Èkfha§" uQ,H j;alula fyda uQ,H j;alï iuQyhla ydkslrKhg ,laj we;s njg ljr fyda jdia;úl idlaaIs mj;skafkao hkak we.hqug ,la flf¾'

**Kh iy ,eìh hq;= oE u; ydkslrK w,dN**

ta wkqj" iuQyh u.ska wdodhï m%ldYfhys ydkslrK w,dNhla i|yd fjkalsÍula isÿ l, hqq;=o hkak ;lafiare lsÍu i|yd tla tla jd¾;dlrK Èkfha§ ish flaj, jYfhka ie<lsh hq;= Kh yd w;a;sldrï iudf,dapkhg ,la flf¾' úfYaIfhkau" wkd.; uqo,a m%jdyhkays m%udKh yd ld,.Kkh weia;fïka;= lsÍfï§ iy ydkslrK w,dN ks¾Kh lsÍfï§ l<ukdldÍ;ajfha úksiqu jeo.;a fõ'

fuu weia;fïka;= idOl /ila ms<sn| Wml,amkhka u; mokï jk neúka fjkia úh yels jk w;r" tys m%;sM,hla jYfhka isÿflfrk ydkslrK fjkalsÍu fj; wkd.; fjkiaùï isÿúh yel'

zKh iy ,eìh hq;= oE u; ydkslrK w,dNZ ms<sn| úia;r msgq wxl 228 ys uQ,H m%ldY i|yd igyk 25'7 ys ±lafõ'

**uQ,H wdfhdack u; ydkslrK .dia;=**

SLFRS 9 - uQ,H wdfhdack j,g wkqj uQ,H wdfhdack ydkslrKhg hg;aj l%ulaI msßjeh hgf;a ldKav.; flf¾' iud.u$iuQyh i;=j l%ulaIj msßjeh wkqj Kh idOkm;% iïnkaO ft;sydisl w;a±lSula fkdue;' tuksid" iuQyh u.ska íÆïn¾.a jeks ndysr Kh fY%aKs.; lsÍï u.ska m%ldYs; meyer yeÍfï iïNdú;dj (PD)' Y%S ,xld rch u.ska remsh,a j,ska ksl=;a lrk ,o Kh iq/l=ï i|yd w,dN f.kÿka meyeryeÍu (LGD) 0] jYfhka" iy fiiq ish¿u idOkm;%hka i|yd (LGD) jYfhka lafIa;%fha idudkHho ie<ls,a,g .efka'

uQ,sl y÷kd.ekSfï isg" uQ,H wdfhdack wdY%s;j Kh wjodku lemSfmfkk whqßka by< f.dia fkdue;' tuksid" iuQyh u.ska tn÷ wdfhdack i|yd fuu uQ,H m%ldYhkays wfmalaIs; Kh w,dN jd¾;d fkdlrk ,§'

**fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg** (FVOCI) **ydkslrKh**

zfjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg (FVOCI) ydkslrKhZ ms<sn| úia;r msgq wxl 234 ys uQ,H m%ldY i|yd igyk 27 ys ±lafõ'

**foam<" msßh; iy WmlrK j, iM, Ôj ld,h**

iuQyh u.ska tla tla jd¾;dlrK Èkfha§ foam<" msßh; iy WmlrK j, wjfYaI jákdlï" iM, Ôj ld,hka iy laIhùfï l%ufõohka iudf,dapkhg ,la flf¾' tajd wúksYaÑ;;djkag ,la úh yels neúka tlS jákdlï" wkqmd;hka" l%ufõohka weia;fïka;= lsÍfï§ l<ukdldÍ;ajfha úksiqu fhdod .efka'

**wiamDYH j;alï j, iM, Ôj ld,h**

zwiamDYH j;alï j, iM, Ôj ld,hZ ms<sn| úia;r msgq wxl 246 ys uQ,H m%ldY i|yd igyk 34 ys ±lafõ'

**mejreï ñ<lrK fr.=,dish**

iud.u mejreï ñ<lrK fr.=,dis we;=¿ wdodhï nÿ yd fjk;a nÿ j,g hg;a fõ' wod< mejreï ñ<lrK fr.=,dis iïnkaO mj;sk wúksYaÑ;;djka fya;=fjka mejreï ñ<lrK fr.=,dis j, n,mEu ms<sn|j ks¾Kh lsÍu i|yd l<ukdldÍ;ajfha úksiqu wjYH úh' ta wkqj wdY%s; m%;s{djka y÷kd.ekSu" wod< kqÿre ñ< weia;fïka;= lsÍu iy WÑ; ñ<lrK hdka;%Khka   
f;dard.ekSu we;=<;aj tkuq;a tajdg iSud fkdù fr.=,dis wdfoaY lr.ekSfïÈ nrm;, úksYaphka iy weia;fïka;= fhdod .eKsks' m%j¾;k nÿ .dia;=j tjeks úksYaphkag Ndckh úh' mejreï ñ<lrK m%;sm;a;s iïnkaO l<ukdldÍ;ajfha w¾:ksrEmkfhys iy l%shdfõ fhoùfuys m%;sM,hla jYfhka weia;fïka;=.; wodhï nÿ .dia;=j iy ;:H f.ùfï m%udKh w;r fjkialï Woa.; úh yel'

**ú,ïì; nÿ**

ú,ïì; nÿ ms<sn| úia;r msgq wxl 262 ys uQ,H m%ldY i|yd igyk 44 ys ±lafõ'

**úY%du m%;s,dN ne£u**

úY%du m%;s,dN ne£u ms<sn| úia;r msgq wxl 259 ys uQ,H m%ldY i|yd igyk 43 ys ±lafõ'

**mßmd,s;h jk mSm,aia bkaIqjrkaia mSt,aiS ys idudkH rlaIK .súiqï j.lSï iïnkaO ;lafiarelrKh**

jd¾;dlrK Èkg jd¾;d.; ysñlïmEï j, wfmaalaIs; mru msßjeh iy jd¾;dlrK Èkg ork ,o kuq;a jd¾;d fkdlrk ,o (IBNR) ysñlïmEï iïnkaO wfmalaI;s mru msßjeh hk oaú;ajh iïnkaOfhkau idudkH rlaIK .súiqï ieliSu wjYH fõ' ia:djrju mru ysñlïmEï msßjeh ia:dmkh lr.ekSu i|yd ie<lsh hq;= ld,hla .; fõ' ysÕ ysñlïmEï w.hhka weia;fïka;= lsÍu i|yd mdol jk m%Odk Wml,amkh w;S; ysñlïmEï j¾Ok w;a±lSuhs'

úYd, ysñlïmEï iïnkaOfhka idudkHfhka fjk fjku lghq;= flfrk w;r" tys§ w,dN .,mk ,o weia;fïka;= j, uqyqk; w.h u; fjkalsÍu fyda tajdfha wkd.; j¾Okhka ms<sìUq jk whqßka fjk fjku m%lafIamkh lsÍu isÿ flf¾' fndfyda wjia:djkays§" ysñlïmEï j, wkd.; wkqmd;hka" WoaOukh fyda w,dN wkqmd;hka iïnkaOfhka ksYaÑ; Wml,amk isÿ fkdflf¾'

**2'11 ikaikaokd;aul f;dr;=re**

m%udKd;aul" jd¾;d.; yd úia;rd;aul f;dr;=re we;=¿ ikaikaokd;aul f;dr;=re" jvd;a M,odhS bÈßm;a lsÍula yd j¾;udk jif¾ f;dr;=re iu. ikaikaokh l< yels jk mßÈ" wjYH ia:dkhkays§" miq.sh jif¾ uQ,H m%ldYhkays ±lafjk j;alï yd j.lSï bßÈm;a lsÍï yd j¾.SlrKhka ixfYdaOkh lrkq ,en we;'

**3' fmdÿ .sKqïlrK m%ñ;Ska**

| **úia;rh** | **igyk** | **msgq wxlh** |
| --- | --- | --- |
|  |  |  |
| **.sKqïlrK m%ñ;Ska - fmdÿ** |  |  |
| i<ldne,Sfï moku | 3.1 | 182 |
| úfoaY uqo,a .kqfokq yd fYaIhka | 3.2 | 183 |
| SLFRS 15 – .kqfokqlrejka iu. .súiqï j,ska wdodhu | 3.3 | 183 |
| .sKqïlrK m%ñ;Skays fjkiaùï | 3.4 | 183 |
| uQ,H idOkm;% - uQ,sl y÷kd.ekSu iy mYapd;a ñkqïlrKh | 3.5 | 184 |
| uQ,H fkdjk j;alï ydkslrKh | 3.6 | 186 |
| fjkalsÍï | 3.7 | 186 |
| Kh ,nd.ekSfï msßjeh | 3.8 | 186 |
| wdodhï nÿ | 3.9 | 186 |
| ú,ïì; nÿ | 3.10 | 186 |
|  |  |  |
| **.sKqïlrK m%ñ;Ska - wdodhï iy úhoï** | | |
| fmd,S wdodhï iy úhoï | 6 | 188 |
| Y=oaO Wmhk ,o jdßlh | 7 | 190 |
| .dia;= yd fldñia wdodhu | 8 | 191 |
| Y=oaO ,dN$^w,dN& - FVTPL | 9 | 192 |
| fjk;a fufyhqï wdodhu | 10 | 192 |
| Kh iy ,eìh hq;= oE i|yd ydkslrK .dia;= iy fjk;a w,dN | 11 | 193 |
| fiajl úhoï | 12 | 196 |
| laIh iy l%ulaIh | 13 | 196 |
| m%;s,dN" ysñlïmEï iy m%drlaIK úhoï | 14 | 197 |
| fjk;a fufyhqï úhoï | 15 | 198 |
| fiajd u; nÿ | 16 | 198 |
| wdodhï nÿ úhou | 17 | 199 |
| idudkH fldgilg uQ,sl$;kql bmehqï | 18 | 202 |
|  |  |  |
| **.sKqïlrK m%ñ;Ska - j;alï iy j.lSï** | | |
| uqo,a iy uqo,a iudk oE | 22 | 212 |
| nexl= yd uQ,H wdh;k j, fYaIhka | 23 | 213 |
| uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg | 24 | 214 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 25 | 216 |
| rlaIK iy m%;srlaIK ,eìh hq;= oE | 26 | 233 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 27 | 234 |
| Kh idOkm;% - l%ulaIh msßjeh | 28 | 236 |
| mßmd,s;hkays wdfhdack | 29 | 236 |
| wdfhdack foam< | 30 | 238 |
| fjk;a j;alï | 31 | 240 |
| foam<" msßh; iy WmlrK | 32 | 241 |
| Ndú; ysñlï j;alï | 33 | 245 |
| lS¾;skduh iy wiamDYH j;alï | 34 | 246 |
| nexl= fj; f.úh hq;= | 35 | 248 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 251 |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 252 |
| fjk;a uQ,H j.lSï | 38 | 255 |
| rlaIK j.lSï iy f.úh hq;= rlaIK | 39 | 255 |
| l,anÿ j.lSï | 40 | 257 |
| m%j¾;k nÿ j.lSï | 41 | 258 |
| fjk;a j.lSï | 42 | 259 |
| úY%du m%;s,dN ne£u | 43 | 259 |
| ú,ïì; nÿ j.lSï$^j;alï& | 44 | 262 |

**3'1 taldnoaOlrK moku**

2021 ud¾;= 31 jeks Èfkka wjika jQ jir i|yd jk taldnoaO uQ,H m%ldYhka iud.u" tys mßmd,s;hka iy tys yjq,aldr iud.fuka iukaú; fõ' foieïn¾ 31 Èfkka uQ,H j¾Ih wjika jk mSm,aia ,Sisx wekaâ \*hskEkaaia ys mßmd,s;hla jk mSm,aia bkaIqjrkaia mSt,aiS yerekq úg" iud.fuys mßmd,s;hka iy yjq,aldr iud.u i|yd jk uQ,H m%ldYhka tlu jd¾;dlrK jir i|yd ms<sfh, flf¾' taldnoaOlrK wruqKq Wfoid tlu jd¾;dlrK j¾Ih fhdod.ekqks'

**3'1'1' jHdmdr ixfhdackh iy lS¾;skduh**

Y%S ,xld .sKqïlrK m%ñ;s - SLFRS 03 ^jHdmdr ixfhdack& ys wjYH;djkag wkql+,j jHdmdr ixfhdackhka w;am;a lr.ekSfï l%uh fhdod.ksñka .sKqï.; flf¾'

iud.u iy iuQyh u.ska lS¾;skduh ukskq ,nkafka" w;am;a lr.ekSug ,la jQ wdh;kfhys ljr fyda md,khg k;= fkdjk y÷kd.;a jákdlulao we;=¿j udre lrk ,o m%;sYaGdfõ idOdrK w.fhka y÷kd.; yels w;am;a lr.;a j;alï iy Wml,ams; j.lSï j, Y=oaO y÷kd.;a jákdlu wvqlsÍfuka jk w;r" ish¿u ñkqï w;am;a lr.kakd ,o Èkg isÿ flf¾' w;sßla;h iDKd;aul jk úg§" flaj,a lsÍfï ñ<§ .ekSfï ,dNhla jydu wdodhï m%ldYhfhys y÷kd.efka'

jHdmdr ixfhdackhl§ w;am;a lr.kakd ,o lS¾;skduh uQ,slj msßjeh wkqj ukskq ,nk w;r" th w;am;a lr.kakd ,o y÷kd.; yels j;alï" j.lSï iy wiïNdjH j.lSï iïnkaO iuQyfha whs;sh u; jHdmdr ixfhdack msrsjefhys w;sßla;h fõ'

uQ,sl y÷kd.ekSfuka wk;=rej" lS¾;skduh ukskq ,nkafka msßjeh wkqj ljr fyda iuqÉÑ; ydkslrK w,dNhka wvq lsÍfuks' isÿùï fyda ;;a;ajhka iïnkaO fjkiaùï u.ska OdrK w.h ydkslrKhg ,laj we;s njg ±lafjkafka kï" lS¾;skduh ydkslrKh i|yd jd¾Islj fyda thg jvd ksrka;rfhka iudf,dapkhg ,la flf¾' ydkslrK mÍlaIdjka i|yd" jHdmdr ixfhdackhl§ w;am;a lr.kakd ,o lS¾;skduh" w;am;a lr.kakd ,o Èkfha isg" wod< ixfhdackfhys yjq,aldÍ;ajhka u.ska m%;s,dN ,n;ehs wfmalaIs; iuQyfha tla tla uqo,a W;amdok tall (CGU) fyda uqo,a W;amdok tall iuQyhka (CGU) fj; fnod fjka flfrk w;r" tys§ tlS tAllhka fj; w;am;a lr.ekSug ,la jQ wdh;kfhys fjk;a j;alï fyda j.lSï mjrd we;s njla fyda fkdue;s njla ie<ls,a,g   
fkd.efka'

lS¾;skduh u.ska uqo,a W;amdok tallhl (CGU) (fyda (CGU) iuQyhl& fldgila ks¾udKh jk iy tlS tallh ;=< fufyhqu neyer lrkq ,nk wjia:djl§" neyer lrk ,o fufyhqu wdY%s; lS¾;skduh" wod< fufyhqï neyer lsÍfï ,dNh fyda w,dNh ks¾Kh lsÍfï§ fufyhquys OdrK w.h ;=< we;=<;a flf¾' fulS ;;a;ajhka ;=< neyer lrk ,o lS¾;skduh ukskq ,nkafka neyer lrk ,o fufyhqfuys idfmalaI jákdlï iy uqo,a W;amdok tallh (CGU) u.ska r|jd .kakd ,o fldgi mokï lr .ksñks'

mßmd,s;hka úl=Kd oukq ,nk wjia:dfõ§" úlsKqï ñ, iy Y=oaO j;alï w;r jákdlu iy iuqÉÑ; .kqfokq fjkialï iy lS¾;skduh wdodhï m%ldYfhys y÷kd.efka'

**3'1'2' fmdÿ md,k jHdmdr ixfhdack**

fmdÿ md,k jHdmdr ixfhdack .sKqï.; lrkq ,nkafka Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh u.ska ksl=;a lrk ,o ks¾foaYs; l%shdldrlï m%ldYh (SoRP) - fmdÿ md,k jHdmdr ixfhdack i|yd taldnoaO .sKqïlrKhg wod<   
ud¾f.damfoaYhka Ndú; lrñks'

**3'1'3' md,kh wysñùu**

md,kh wysñ ùfuka wk;=rej" iuQyh u.ska mßmd,s;fhys j;alï yd j.lSï ljr fyda md,kh rys; whs;hla iy mrmd,s;fhys ialkaO wdY%s; fiiq ixrplhka   
y÷kd.ekSfuka neyer flf¾' md,kh wysñ ùfuka Woa.; jk ljr fyda w;sßla;hla fyda W!khla wdodhï m%ldYfhys y÷kd.efka' iuQyh u.ska fmr mßmd,s;hys ljr fyda whs;shla r|jd.kq ,nkafka kï" tn÷ whs;shla md,kh wysñ jk Èkfha§ idOdrK w.h wkqj ukskq ,efí'

**3'1'4' taldnoaOlrKfha§ bj;a lrk ,o .kqfokq**

taldnoaO uQ,H m%ldYhka ms<sfh, lsÍfï§ wNHka;r - iuQy fYaIhka yd .kqfokq iy wNHka;r - iuQy .kqfokq j,ska Woa.; jk ljr fyda Wm,íê fkdjQ wdodhï fyda úhoï bj;a flf¾' ialkaO .sKqï.; wdfhdað;hka iu. jk .kqfokq j,ska Woa.; jk Wm,íO fkdjQ ,dNhka" wdfhdað;hd flfrys iuQyfha whs;sh mj;sk ;dla ÿrg wdfhdackhg tfrysj bj;a flf¾' Wm,íO fkdjQ w,dNhkao Wm,íê fkdjQ ,dNhka wdldrhgu bj;a flfrk kuq;a" th isÿ flrkqfha lsisÿ ydkslrK idlaIshla fkdue;s ;dla ÿrg muKs'

**3'2 úfoaY uqo,a .kqfokq iy fYaIhka**

ish¿u úfoaY uqo,a .kqfokq wod< .kqfokq isÿflrekq Èkfha mej;s t;eka yqjudre wkqmd; wkqj l%shldÍ uqo,a tallh jk Y%S ,xld remsh,a j,g mßj¾;kh flf¾' fï iïnkaOfhka" iuQyfhys l%shdud¾.h jkqfha .kqfokq Èkfha uOH yqjudre wkqmd;h fhdod .ekSuhs'

jd¾;dlrK Èkfha§ úfoaY uqo,a tall j,ska ±lafjk uqo,a j;alï yd j.lsï jd¾;dlrK Èkfha mj;sk t;eka yqjudre wkqmd;h wkqj l%shdldÍ uqo,a tallh fj; m%;smßj¾;kh flf¾' uqo,a whs;u u; úfoaY uqo,a tall ,dNh fyda w,dNh jkqfha" iM, fmd,S wkqmd;hg .,mk ,o jir wdrïNfha§ l%shdldÍ uqo,a tallfhys l%ulaIh msßjeh yd jir ;=< isÿlrk ,o f.ùfï iy jd¾;dlrK Èkfha§ yqjudre wkqmd;h wkqj mßj¾;kh lrk ,o úfoaY uqo,a tallhkays l%ulaIh msßjeh w;r fjki fõ'

úfoaY uqo,a tallhl ft;sydisl msßjehg wod<j uksk ,o uqo,a fkdjk whs;u y÷kd.ekSfï Èkfha§ t;eka yqjudre wkqmd;h fhdod .ksñka mßj¾;kh flf¾' úfoaY uqo,a tallhlska idOdrK w.hg uksk ,o uqo,a fkdjk whs;u idOdrK w.h ks¾Kh lrk ,o Èkfha mej;s t;eka yqjudre wkqmd; wkqj mßj¾;kh flf¾'

**3'3'** SLFRS **15 - .kqfokqlrejka iu. .súiqï j,ska wdodhu**

SLFRS 15 u.ska zzwdodhuZZ iïnkaO LKAS 18 m%ñ;sh" zzbÈlsÍï .súiqïZZ iïnkaO LKAS 11 m%ñ;sh iy zz.kqfokqldr ysff;IS;aj jevigykaZ iïnkaO IFRIC 13 m%ñ;sh we;=¿j wdodhï y÷kd.ekSfï ud¾f.damfoaYhka m%;sia:dmkh flfrk w;r th 2018 wm%sfh,a 01 Èk fyda thg miq werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohka i|yd n,meje;afõ'

SLFRS 15 u.ska wdodhula y÷kd.ekSfï§ th y÷kd.kq  
,eîo" fldmuK iy flÈko hkak ms<sno mßmQ¾K wdlD;sl rduqjla imhkq ,efí' SLFRS 15 u.ska kj .=Kd;aul yd m%udKd;alul fy<sorõ lsÍï b,a,d isákq ,nk w;r tys wruqK jkqfha uQ,H m%ldYhka Ndú; lrkakka yg .kqfokqlrejka iu. .súiqï j,ska Woa.; jk wdodhu iy uqo,a m%jdy j, iajNdjh" jákdlu" ld,.Kkh iy wúksYaÑ;Ndjh ms<sn| wjfndaOhla ,nd.ekSfï wjia:dj Wod lsÍuhs'

fuys§ iud.ï u.ska wdodhu iy ljr jákdlula o hkak y÷kd.ekSu i|yd mshjr myl wdlD;shla fhdod.ekSu wjYH fõ' fuu wdlD;sh u.ska iud.ula úiska th wfmalaId lrk wdodhu ,nd.ekSu i|yd lsishï .kqfokqlrejl= fj; NdKav fyda fiajdjkays md,kh udre lrkq ,nk wjia:dfõp§ wdodhu y÷kd.; hq;= njg úfYaI fldg ±lafõ'

**3'4 .sKqïlrK m%ñ;Skays fjkiaùï**

fuu uQ,H m%ldYhkays§" iuQyh u.ska Y%S ,xld .sKqïlrK m%ñ;s - SLFRS 3: fj; ixfYdaOk ( jHdmdrhla ms<sn| ks¾jpkh" LKAS 1 LKAS 8 fj; ixfYdaOk( uQ¾; ms<sn| ks¾jpkh" iy m<uq jrg 2020 ckjdß 1 Èkg miq werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohkAag n,d;aul jQ uQ,H jd¾;dlrKh iïnkaO ixl,amSh rduqj fj; isÿlrk ,o ixfYdaOk fhdod .kq ,eîh' iuQyh u.ska" ksl=;a lrk ,o kuq;a n,d;aul fkdjk lssisÿ fjkla m%ñ;shla" w¾:±laùula fyda ixfYdaOkhla l,a;nd wdfoaY lr fkd.ekqks'

**3'4'1'** SLFRS **3**: **fj; ixfYdaOk ( jHdmdrhla ms<sn| ks¾jpkh**

2018 fkfjeïn¾ ui" iud.ï fj; w;am;a lr.kakd ,o l%shdldrlï iy j;alï iuQyhla jHdmdrhlao hkak ks¾Kh lr.ekSu i|yd Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh úiska SLFRS 3 ys jHdmdrhla ms<sn| ks¾jpkh iïnkaO ixfYdaOk ksl=;a lrk ,§' fuu ixfYdaOk u.ska jHdmdrhla i|yd jk wju wjYH;d meyeÈ,s lrñka" ljr fyda fkdmj;sk ixrplhka m%;sia:dmkh lsÍu i|yd fj<|fmd, iyNd.S;ajhkag yelsfõo hkak ms<sn| we.hqu bj;a lrñka" ffjl,ams; idOdrK w.h ixflakøK mßlaIdjla y÷kajdfok ,§'

fuu ixfYdaOk iuQyfhys taldnoaO uQ,H m%ldYhka flfrys lsisÿ n,mEula isÿ fkdlrk kuq;a wkd.;fha§ iuQyh ljr fyda jHdmdr ixfhdackhlg we;=<;a jqjfyd;a n,mEula we;s úh yels fõ'

LKAS **1** LKAS **8 fj; ixfYdaOk( uQ¾;** (‘material’) **ms<sn| ks¾jpkh**

2018 fkdjeïn¾ ui" Y%S ,xld .sKqïlrK m%ñ;s to LKAS 1 iy to LKAS 8( zz.sKqïlrK m%ñ;Ska" .sKqïlrK weia;fïka;= iy fodaI fjkiaùïZZ fj; ixfYdaOk ksl=;a lrñka m%ñ;Ska ish,a, iïnkaOfhka zuQ¾;Z (‘material’) ms<sn| ks¾jpkh i|yd meyeÈ,s lsÍï ,ndfok ,§' ta wkqj kj ks¾jpkfhys ±lafjk mßÈ zzlsishï úfYaIs; jd¾;dlrK iud.ula iïnkaO uQ,H f;dr;=re imhkq ,nk uQ,H m%ldYhkays bj;a lsÍula" idjoH m%ldYhla fyda iïñ,khla u.skA Ndú; lrkakkaf.a ;SrK flfrys idOdrK n,mEula we;s l, yels wkaofï we;s l, yel wdldrfha f;dr;=re uQ¾; fõ'ZZ

fuu ixfYdaOkhka u.ska iuQyfha taldnoaO uQ,H m%ldYhka flfrys lsisÿ n,mEula we;s fkdlrk w;r" wkd.;fha§ tjeks lsisÿ n,mEula wfmalaId fkdflf¾'

**uQ,H jd¾;dlrKh i|yd jk ixl,amSh rduqj fj; ixfYdaOk**

Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh úiska ixfYdaê; ixl,amSh rduqjla ksl=;a lrkq ,en we;s w;r th jydu l%shd;aul jk mßÈ m%ñ;Ska ieliSfï ;SrK flfrys   
fhdod.efkkq we;' m%Odk fjkialï my; ±lafjk mßÈ fõ(

* uQ,H jd¾;dlrK wruqK ;=< kshuq;ajh iïnkaO jeo.;aalu by< kexùu
* ffk;sl wdh;khla" fyda wdh;khl fldgila úh yels jd¾;dlrK wdh;khla ks¾jpkh lsÍu
* uOHia:Ndjfha ixrplhla jYfhka ÑplaIKYS,S nj mqkia:dmkh lsÍu
* j;alula yd j.lSula iïnkaO ks¾jpk ixfYdaOkh lsÍu
* y÷kd.ekSu i|yd jk iïNdú;d lvbu bj;a lsÍu iy y÷kd.ekSfuka neyer lsÍu i|yd ud¾f.damfoaY tla lsÍu
* tlsfklg fjkia ñkqï mokï u; ud¾f.damfoaY tla lsÍu" iy
* ,dNh fyda w,dNh uQ,sl ld¾hidOk o¾Ylh njg olajñka iy" m%;sm;a;shla jYfhka" uQ,H m%ldYhkays wod<;ajh iy úYajikSh bÈßm;a lsÍu by< kexfjk whqßka fjk;a úia;S¾K wdodhfuys we;=<;a wdodhï iy úhoï m%;spl%SlrKh l, hq;= ùu'

fuu ixfYdaOkhka u.ska iuQyfha taldnoaO uQ,H m%ldYhka flfrys lsisÿ n,mEula we;s fkdflf¾'

**3'5 uQ,H idOkm;% - uQ,sl y÷kd.ekSu iy mYapd;a ñkqïlrKh**

**3'5'1' y÷kd.ekSfï Èkh**

zks;H ud¾. fj<|duZ yer ish¿u uQ,H j;alï yd j.lSï uQ,slj fj<|dï Èkfha§ y÷kd.efka' tkï" iuQyh idOkm;%fhys .súiqï.; m%;smdok fj; md¾Yjhla njg m;ajk Èkh fõ' zks;H ud¾. fj<|duZ hkq fr.=,dis fyda fj<|fmd, iïuq;sh u.ska fmdÿfõ ia:dms; ld,iSudjla ;=< j;alï fnodyeÍu wjYH jk wdldrfha uQ,H j;alï ñ<§ .ekSï fyda úlsKSï fõ' tu fj<|dï mshùï Èkfha§ uQ,slj y÷kd.efka'

**3'5'2' uQ,H j;alï j¾.SlrKh iy mYapd;a ñkqïlrKh**

SLFRS 9 wkqj" iuQyh u.ska iajlSh ish¿u uQ,H j;alï wod< j;alï l<ukdlrKh i|yd jk jHdmdr wdlD;sh wkqj j¾.SlrKh flfrk w;r j;alï j, .súiqï.; fldkafoais my; ±lafjk whqßka ukskq ,efí¦

* l%ulaIh msßjeh wkqj
* fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg (FVOCI)
* ,dN fyda w,dN Tiafia idOdrK w.hg (FVTPL)

uQ,H j;alï j, mYapd;a ñkqïlrKh tajdfhA j¾.SlrKh u; mokï fõ'

**jHdmdr wdlD;sh we.hqu**

2018 wm%sfh,a 1 jeks Èk ish n,meje;afjk mßÈ" iuQyh u.ska j;alula l<U uÜgfï r|jd.ksñka idOkm;%fhka idOkm;%hg mokñka we.hqug ,la fkdlrk wdldrfha jHdmdr wdlD;shl wruqK iïnkaO we.hqula isÿlrkq ,nk w;r fuys§ jHdmdrh l<ukdlrKh flfrk wdldrh iy l<ukdldÍ;ajh fj; f;dr;=re iemfhk wdldrh úYsIag wkaoñka ms<sìUq flf¾' ie<ls,a,g .ekqkq f;dr;=re my; ±lafjk mßÈ fõ(

* l<U i|yd m%ldYs; m%ñ;Ska yd wruqKq iy wod< m%ñ;Ska m%dfhda.slj fufyhùu' ksYaÑ;ju" l<ukdldÍ;ajfha l%fudamdh u.ska .súiqï.; fmd,S wdodhu   
  Wmhd.ekSu" ksYaÑ; fmd,sS wkqmd; iajNjhla mj;ajd f.k hdu" uQ,H j;alï j, ld,iSudj wod< j;alï i|yd uQ,HlrKh isÿlrkq ,nk j.lSï j, ld,iSudj iu. .e<mSu fyda wod< j;alï úlsKSu Tiafia uqo,a m%jdy Wm,íê lsÍu flfrys wjOdkh fhduq jkafkao hk j.¦
* l<fUys ld¾hidOkh we.hqug ,la flfrk iy iuQy l<ukdldÍ;ajh fj; jd¾;d flfrk wdldrh¦
* jHdmdr wdlD;sfhys ld¾hidOkh flfrys n,mdk wjodkï ^iy tu jHdmdr wdlD;sh ;=<   
  r|jd.efkk uQ,H j;alï& iy wod< wjodkï l<ukdlrKh lrkq ,nk wdldrh¦
* jHdmdrfhys l<ukdlrejka fj; m%;s,dN msßkefuk wdldrh - Wod( m%;s,dNh l<ukdlrKh lrkq ,nk j;alï j, idOdrK w.h u; mokï jkafkao ke;skï tla/ia lrkq ,nk .súiqï.; uqo,a m%jdy u; mokï jkafkao hkak( iy
* fmr jd¾;djkays úlsKqï iïnkaO jdr .Kk" mßudj iy ld,.Kkh" tn÷ úlsKqï i|yd fya;= iy wkd.; úlsKqï l%shdldrlï ms<sn| wfmalaIdj' flfiajqjo" úlsKqï l%shdldrlï ms<sn| f;dr;=re yqfol,dj ie<ls,a,g .kq fkd,nk w;r" uQ,H j;alï l<ukdlrKh iïnkaO iuQyfha m%ldYs; wruqK imqrd,k ,o wdldrh iy uqo,a m%jdy Wm,íê jQ wdldrh iïnkaO iuia; we.hqul fldgila jYfhka ie<ls,a,g .efka'

jHdmdr wdlD;s we.hqu idOdrK f,i wfmalaIs; ;;a;ajhka u; mokï jk w;r tys§ zzkrlu ;;a;ajhZ fyda zwd;;s ;;a;ajhZ ie<ls,a,g fkd.efka' uQ,sl y÷kd.ekSfuka miq uqo,a m%jdy iuQyfha uq,a wfmalaIdjkag fjkia wdldrhlska Wm,íê jqjfyd;a" iuQyh u.ska tu jHdmdr wdlD;sh ;=< r|jdf.k we;s b;sß uQ,H j;alï j, j¾.SlrKh fjkia fkdlrk kuq;a" bÈßhg hdfï§ w¿;ska wrUk ,o fyda w¿;ska ñ,§ .kakd ,o uQ,H j;alï we.hSfï§ wod< f;dr;=re we;=<;a flf¾'

**.súiqï.; uqo,a m%jdy ;kslru uq,a uqo, iy fmd,sh f.ùïo hkak ;lafiare lsÍu ^**SPPI **mÍlaIdj&**

ish j¾.SlrK l%shdj,sfhys fojeks mshjrla jYfhka iuQyh u.ska imqrd,kafka±hs   
y÷kd.ekSu i|yd uQ,H j;alï j, .súiqï.; fldkafoais we.hqug ,la flf¾'

fuu we.hqu i|yd" zzuq,a uqo,ZZ hkak uQ,sl y÷kd.ekSfï§ uQ,H j;alfuys idOdrK w.h jYfhka iy th uQ,H j;alfuys Ôj ld,h mqrd fjkia úh yels njg ks¾jpkh flf¾' ^WodyrKhla jYfhka" uq,a uqo, wdmiq f.ùï fyda jdßl$jÜgu ys l%ulaIh&

zzfmd,shZZ hkak ks¾jpkh flfrkqfha uqof,ys ld, jákdlu i|yd iy ksYaÑ; ld,iSudjla i|yd ysÕ uq,a uqo, wdY%s; Kh wjodku i|yd iy fiiq uQ,sl Kh §fï wjodkï iy msßjeh fukau ,dN ;Srej i|yd o jk m%;sYaGdj jYfhks'

fuhg tfrysj" wjodku flfrys ksrdjrkh wju lsÍu i|yd y÷kajdfokq ,nk .súiqï.; fldkafoais fyda .súiqï.; uqo,a m%jdyhka Woa.; fkdlrk uQ,sl Kh ,nd§fï lghq;a; wdY%s; fkdjk .súiqï.; uqo,a m%jdyhkays WÉpdjpkhka ;kslru ysÕ uq,a uqof,ys uq,a uqo, iy fmd,S f.ùï fõ' tjeks wjia:djkays§" wod< uQ,H j;alu ,dN fyda w,dN Tiafia idOdrK w.hg ueksh hq;= fõ'

.súiqï.; uqo,a m%jdyhka ;kslru ysÕ uq,a uqof,ys uq,a uqo, iy fmd,S f.ùïo hkak we.hqug ,la lssÍfï§" iuQyh u.ska idOkm;%fhys .súiqï.; fldkafoais ie<ls,a,g .kq ,efí' fuhg wod< uQ,H j;alu fuu fldkafoaish imqrd,Sug wfmdfydi;a jk wdldrfhka .súiqï.; uqo,a m%jdyhkays   
ld,.Kkh fyda jákdlu fjkia l, yels wdldrfha .súiqï.; fldkafoaishlska hqla; fõo hkak we.hqug ,la lsÍu we;=<;a fõ' we.hqu isÿlsÍfï§ iuQyh u.ska my; ±lafjk lreKq ie<ls,a,g .efka(

* uqo,a m%jdyhkays ld,.Kkh fyda jákdlu fjkia l, yels wiïNdjH isÿùï¦
* j.lSï bgq lsÍu (Leverage) ms<ssn| úfYaIdx.¦
* fmrodhlùï iy úia;drK fldkafoaiss¦
* úfYaIs; j;alï j,ska uqo,a m%jdy i|yd iuQyfhys ysñlïmEu iSud flfrk fldkafoais¦ iy
* uqof,ys ld, jákdlfuys m%;sYaGdj fjkia lrk wdldrfha úfYaIdx.'

iuQyh yg wdj¾;s; m%;sieliqï Èkhkays§ fmd,S wkqmd;h ixfYdaOkh lsÍu i|yd fhdackd l< yels wdldrfha jrKhla iys; È.= ld,Sk ia:djr wkqmd; Kh l<Ula iuQyh i;= fõ' fuu m%;sieliqï whs;Ska wod< ixfYdaOkh isÿ lrkq ,nk wjia:dfõ mj;sk fj<|fmd, wkqmd;hkag iSud fõ' fuys§ Kh.e;shka yg ixfYdaê; wkqmd;h ms<s.ekSu fyda ov uqo,lska f;drj Kh uqo, msßuqokq ,eîu isÿl, yels fõ' iuQyh u.ska fuu Kh uqo,a j, .súiqï.; uqo,a m%jdyhka ;kslru uq,a uqo, iy fmd,sh f.ùï jYfhka ksYaph lrkq ,en we;s w;r thg fya;=j fuu jrKh u.ska ysÕ uq,a uqo,a jákdlu wdY%s; uqof,ys ld, jákdlu" Kh wjodku" fiiq uQ,sl Kh ,nd§fï wjodkï iy msßjeh i|yd m%;sYaGdjg n,mdk whqßka fmd,S wkqmd;h úp,kh ùuhs'

SOFP u; y÷kd.kq ,nk úúO j¾.fha uQ,H j;alï ms<sn| úia;r'

**l%ulaIh msßjeh wkqj ukskq ,nk uQ,H j;alï**

l%ulaIh msßjeh wkqj uQ,H j;alula ukskq ,nkafka th my; ±lafjk fldkafoais folu imqrd,kafka kï jk w;r th ,dN fyda w,dN Tiafia idOdrK w.hg jYfhka kï fkdflf¾(

* j;alu .súiqï.; uqo,a m%jdy tla/ia lr.ekSfï wruqKska j;alï r|jd.kq ,nk jHdmdr wdlD;shla ;=< r|jdf.k mej;Su¦ iy
* uQ,H j;alfuys .súiqï.; fldkafoais u.ska ksYaÑ; Èkhkays§ ;ksslru ysÕ uq,a uqof,ys uq,a uqo, iy fmd,S f.ùï jk uqo,a m%jdy Woa.; lrùu'

l%ulaIh msßjeh wkqj ukskq ,nk uQ,H j;alï msgq wxl 212" 213" 216" 233" 236 iy 248 isg 258 olajd igyka 22" 23" 25" 26" 28 iy 35 isg 41 olajd bÈßm;a flf¾'

FVOCI **wkqj uksk ,o uQ,H j;alï**

FVOCI wkqj uksk ,o uQ,H j;alï fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg uksk ,o Kh iy ialkaO idOkm;% j,ska iukaú; fõ' FVOCI wkqj uksk ,o uQ,H j;alï msgq wxl 234 ys igyk 27 ys ±lafõ'

FVTPL **wkqj uksk ,o uQ,H j;alï**

SLFRS 9 wkqj" l%ulaIh msßjeh wkqj fyda ialkaO wkqj j¾.SlrKh fkdlrk ,o ish¿u uQ,H j;alï FVTPL wkqj ukskq ,efí' FVTPL wkqj jk uQ,H j;alï fj<|du i|yd r|jd.;a fyda l<ukdlrKh flfrk uQ,H j;alï iy tajd .súiqï.; uqo,a m%jdy tla/ia lr.ekSu i|yd r|jdf.k fyda .ssúiqï.; uqo,a m%jdy tla/ia lr.ekSu yd msgq wxl 2014 ys igyk 24 ys idlÉPd flfrk uQ,H j;alï iy ,dN fyda w,dN Tiafia idOdrK w.hg uQ,sl   
y÷kd.ekSfuka miq kï lrk ,o uQ,H j;alï úlsKSu hk folu i|yd fkdjk neúka idOdrK w.h moku u; ld¾hidOkh we.hqug ,la flfrk uQ,H j;alï j,ska iukaú; fõ'

**,dN fyda w,dN Tiafia idOdrK w.h wkqj kï lrk ,o uQ,H j;alï**

SLFRS 9 wkqj" uQ,sl y÷kd.ekSfï§" iuQyh u.ska uQ,H j;alula kej; wj,x.= fkdl, yels mßÈ kï lrkq ,nkafka" ke;skï th l%ulaIh msßjeh wkqj fyda FVTPL ys§ FVOCI wkqj uekSu i|yd wjYH;d imqrd,ñka tlS kï lsÍu bj;aùu fyda ke;skï j;alï fyda j.lSï fyda ,dN fyda w,dN fyda fjkia mokñka uekSfuka we;s úh yels .sKqïlrK   
fkd.e<mSu ie<lsh hq;= wkaoñka my; fy<Su Wfoidh'

jd¾;dlrK ld,mßÉfþoh wjika jk úg iuQyh u.ska lsisÿ uQ,H j;alula uQ,sl y÷kd.ekSfuka wk;=rej ,dN fyda w,dN Tiafia idOdrK w.hg kï lrkq ,en fkdue;'

**3'5'3' uQ,H j;alï iy uQ,H j.lSï y÷kd.ekSfuka neyer lsÍu**

uQ,Huh j;alula ^fyda wod< jk wjia:djkays§ uQ,Huh j;alul fldgila fyda iudk uQ,Huh j;alï iuQyhl fldgila&¦

* wod< uQ,Huh j;alfuka uqo,a m%jdy ,nd.ekSfï whs;Ska wfydais jQ úg¦
* iuQyh iy iud.u u.ska uQ,Huh j;alfuka uqo,a m%jdy ,nd.ekSfï whs;Ska mjrk ,o úg fyda zmdia ;DDz jevms<sfj,la hgf;a f;jk md¾Yjhla fj; uQ¾; m%udohlska f;drj ,o uqo,a m%jdy f.ùu i|yd ne£ula Wml,amkh lrk ,o wjia:djl§¦ iy

1. iuQyh iy iud.u u.ska j;alfuys wjodkï iy m%;s,dN jdia;úlj mjrk ,o wjia:djl§ fyda
2. iuQyh iy iud.u u.ska j;alfuys wjodkï iy m%;s,dN jdia;úlj mejÍu fyda r|jd.ekSu isÿfldg ke;;a" j;alfuys md,kh mjrd we;s úgl§'

uQ,H j;alula y÷kd.ekSfuka neyer lsÍfï§" j;alfuys OdrK w.h iy ,o m%;sYaGdj w;r fjki iy úia;S¾K wdodhï m%ldYfhys y÷kd.kakd ,o ljr fyda iuqÉÑ; ,dNhla fyda w,dNhla wdodhï m%ldYfhys y÷kd.efka'

iuQyh iy iud.u u.ska uQ,Huh j;alfuka uqo,a m%jdy   
,nd.ekSfï whs;Ska mjrk ,o úg fyda zmdia ;DDz jevms<sfj,la fj; we;=<;a jqkq úg" iy j;alfuys wjodkï iy m%;s,dN jdia;úlj mejÍu fyda r|jd.ekSu isÿfkdfldg" j;alfuys md,kho mjrd fkdue;s wjia:djl§ j;alu wdY%s;j iuQyfha wLKav iyNd.S;ajh ;dla ÿrg j;alu y÷kd.efka' tys§" iuQyh u.skao wdY%s; j.lSula y÷kd.efka' iuQyh u.ska r|jd.kakd ,o ysñlï iy ne£ï ms<sìUq jk mokulska mjrk ,o j;alu iy wdY%s; j.lSu ukskq ,efí'

mjrk ,o j;alu u; wemlrhl iajNdjh .kakd wLKav iyNd.S;ajh ukskq ,nkafka j;alfuys uq,a OdrK w.h iy iuQyh yg wdmiq f.ùug isÿúh yels m%;sYAGdfõ Wmßu jákdlu hk foflka my< w.h wkqjh'

**uQ,H j.lSï**

j.lSu hgf;a we;s ne£u ksoyia lrk úg fyda wj,x.= lrk úg fyda l,a bl=;a jQ úg uQ,H j.lSula y÷kd.ekSfuka neyer lsÍug ,la lrkq ,efí' mj;akd uQ,H j.lSula tlu Khysñhd fj;ska fjk;a md¾Yjhla úiska ie,lsh hq;= f,i fjkia fldkafoais u; m%;sia:dmkh lrk úg fyda mj;akd j.lSul kshuhka ie,lsh hq;= f,i fjkia lr we;s úg" tjeks yqjudrejla fyda fjkia lsÍula uq,a j.lSu y÷kd.ekSfuka neyer lsÍula f,i i,lkq ,nk w;r kj j.lSï" iy wdodhï m%ldYfha wod< OdrK w.hkays m%udKj, fjki y÷kd .efka'

**3'5'4' uQ,H idOkm;% ys,õ lsÍu**

jákdlï ys,õ lsÍu i|yd ffk;sl ysñlula mj;sk úg muKla iy Y=oaO mokula u; mshùug fyda j;alu Wm,íê fldg iu.dój j.lSu mshùug woyia lrk úgl§ uQ,H idOkm;% ys,õ fldg Y=oaO jákdlu uQ,H ;;a;ajh ms<sn| m%ldYfhys olajkq ,efí'

LKASs / SLFRSs u.ska wkqu; wjia:djkays§ muKla fyda iuQyfha fj<| l%shdldrlï jeks iudk wdlrfha .kqfokq ldKavhlska Woa.; jk ,dN fyda w,dN i|yd wdodhu iy úhou Y=oaO mokulska bÈßm;a flf¾'

**3'5'5' idOdrK w.h ks¾Kh lsÍu**

jd¾;dlrK Èkfha§ l%shdldÍ fj<|fmd, j, fj<|dfï fhofjk uQ,H idOkm;%hkays idOdrK w.h .kqfokq msßjeh i|yd lsisÿ wvqlsÍulska f;drj" tajdfha i|yka fj<|fmd, ñ< fyda wf,ú ksfhdað; ñ,le|jqï ^È.= ;;a;ajhka i|yd ,xiq ñ< iy flá ;;a;ajhka i|yd b,a¨ï ñ<& u; mokï fõ'

uQ,H idOkm;%hkays idOdrK w.hhka ms<sn| iudf,dapkhla iy ñkqïlrKh ms<sn| jeäÿr úia;r msgq wxl 205 ys igyk 21 ys ±lafõ'

**3'6 uQ,Huh fkdjk j;alï ydkslrKh**

iuQyh u.ska tla tla jd¾;dlrK Èkfha§ j;alul ydkslrKh ms<sn| ljr fyda o¾Ylhla mj;So hkak we.hqug ,la flf¾' tjeks ljr fyda o¾Ylhla mj;S kï" fyda lsishï j;alula i|yd jd¾Isl ydkslrK mÍlaIdjka wjYH fõ kï" iuQyh u.ska wod< j;alfuys mshjd.; yels jákdlu weia;fïka;=.; flf¾' lsishï j;alul mshjd.; yels jákdlu hkq wod< j;alfuys fyda uqo,a W;amdok tallfhys idOdrK w.h wvqlsÍu tys úlsKqï msßjeh iy tys m%fhdacH jákdlu hk foflka by< w.h fõ' lsishï j;alul fyda uqo,a W;amdok tallhl OdrK w.h tys mshjd.; yels jákdlu blaujd .sh úg" wod< j;alu ydkslrKhg ,lajQ jYfhka ie<flk w;r tys mshjd.; yels jákdlug ,shd oukq ,efí'

m%fhdacH jákdlu ;lafiare lsÍfï§" uqof,ys ld, jákdlu iy wod< j;alug úfYaIs; wjodkï iïnkaO jd¾;udk fj<|fmd, we.hqï ms<sìUq lrkakd jQ" mQ¾j nÿ jÜgï wkqmd;slhla Ndú; lrñka weia;fïka;=.; wkd.; uqo,a m%jdyhka tajdfha j¾;udk jákdlug jÜgï flf¾' idOdrK w.h wvq lsÍu úlsKqï msßjeh ;SrKh lsÍfï§" fhda.H jQ ;lafiarelrK wdlD;shla fhdod.efka' fuu .Kkhka wd.Kk .=Ks;" m%isoaêfha fj<|dï isÿlrkq ,nk mßmd,s; j, m%ldYs; fldgia ,ehsia;= ñ< .Kka yd fiiq mj;sk jákdlï iQpl u.ska ikd: flf¾'

lS¾;skduh yer fiiq j;alï iuíkaOfhka" tla tla j¾;dlrK Èkfha§" fmr y÷kd.;a ydkslrK w,dN iïnkaO ljr fyda o¾Ylhla ;jÿrg;a fkdmj;So ke;skï my< f.dia we;so hkak we.hqug ,la flf¾' tn÷ o¾Ylhla mej;shfyd;a" iud.u u.ska wod< j;alu fyda uqo,a W;amdok tallfhys mshjd.; yels jákdlu weia;fïka;=.; flf¾' fmr y÷kd.kakd ,o ydkslrK w,dNhla m%;sj¾;kh lrkq ,nkafka" wjika ydkslrK w,dNh y÷kd.kakd ,o wjia:dfõ isg wod< j;alfuys mshjd.; yels jákdlu ks¾Kh lsÍu i|yd fhdod.kq ,enQ Wml,amkhkays fjkila mej;shfyd;a muKs' fuu m%;sj¾;kh" j;alfuys OdrK w.h tys mshjd.; yels jákdlu blaujd fkdhdu" ke;fyd;a laIh wvq l< miqj ksYaph l< yels OdrK w.h blaujd fkdhdu" fmr jir j,§ lssisÿ ydkslrK w,dNhla y÷kdfkd.ekSu hk lreKq j,g iSud fõ' tn÷ m%;sj¾;khka wdodhï m%ldYfhys y÷kd.efka'

**3'7 fjkalsÍï**

w;S; isÿùul m%;sM,hla jYfhka iud.u i;=j m%j¾;k ne£ula ^ffk;sl fyda iïm%hqla;& mj;sk úg" iy wod< ne£u fíreï lsÍu i|yd wd¾Ól m%;s,dN wdY%s; iïm;a j, msg;g .,dhdula mej;Sfï yelshdjla we;s úg iy Y%S ,xld .sKqïlrK m%ñ;s - LKAS 37 - zzfjkalsÍu" wiïNdjH j.lSï iy wiïNdjH j;alï wkqjZZ tu ne£fï w.h ms<sn|j úYajikSh whqßka weia;fïka;=jla isÿl< yels úgl§ uQ,H ;;a;ajh ms<sn| m%ldYfhys fjkalsÍï y÷kd.kq ,efí' wod< Èkfha§ ne£u wdY%s; wjodkï yd wúksYaÑ;;djka ie<lSfï§" y÷kd.kq ,nk jákdlu jd¾;dlrK Èkfha§ j¾;udk ne£u fíreï lsÍu i|yd jk m%Yia;;u m%;sYaGdj iïnkaO weia;fïka;=j fõ' lsishï fjkalsÍulg wod< úhoula ljr fyda m%;smQrKhlska Y=oaOj wdodhï m%ldYfhys bÈßm;a flf¾'

**3'8 Kh ,nd.ekSfï msßjeh**

zzKh ,nd.ekSfï msßjehZZ iïnkaO Y%S ,xld .sKqïlrK m%ñ;s - LKAS 23 wkqj" iuQyh u.ska j;alula iqÿiqlï ,eîu i|yd jk w;am;a lr.ekSu" bÈlsÍu fyda ksIamdokh lsÍu i|yd iDcqj wdfrdamKh l, yels Kh ,nd.ekSï msßjeh wod< j;alfuys fldgila jYfhka m%d.aOkSlrKh flf¾' iqÿiqlï ,nk j;alula hkq tys wNsfm%a; Ndú;h fyda úlsKSu i|yd iQodkï lsÍug ie<lsh hq;= ld,hla .;jk j;aluls' fiiq Kh ,nd.ekSfï msßjeh tajd isÿjk ld,mßÉfþoh ;=< wdodhï m%ldYfhys y÷kd.efka'

**3'9 wdodhï nÿ**

zwdodhï nÿ úhouZ ms<sn| úia;r msgq wxl 199 igyk 17 ys ±lafõ'

**3'10 ú,ïì; nÿ**

zú,ïì; nÿZ ms<sn| úia;r msgq wxl 262 igyk 44 ys ±lafõ'

**3'11 j.d rlaIK .dia;=j**

2013 wxl 12 orK uqo,a mkf;ys j.ka;s 14 m%;smdok wkqj" 2013 wm%sfh,a 1 jeks Èk isg n,meje;afjk mßÈ j.d rlaIK .dia;=j y÷kajdfok ,o w;r" th cd;sl rlaIK Ndr wruqo, fj; f.úh hq;= fõ' j¾;udkfha§" j.d rlaIK .dia;=j nÿ j,g miq ,dNfhka 1] ls'

**3'12 uQ,H fiajd u; nÿ**

tl;= l, w.h u; nÿ" cd;sh f.dvkexùfï nÿ iy Kh wdmiq f.ùfï .dia;=j ms<sn| úia;r msgq wxl 198 igyk 16 ys ±lafõ'

**4' ksl=;a lrk ,o kuq;a fuf;la n,d;aul fkdjk m%ñ;Ska**

Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh úiska ksl=;a lrkq ,en we;s my; ±lafjk SLFRS .sKqïlrK m%ñ;Ska ksl=;a lrk ,o kuq;a tajd 2021 ud¾;= 31 Èkg n,d;aul fkdùh' ta wkqj fuu .sKqïlrK m%ñ;Ska 2021 ud¾;= 31 Èfkka wjika jQ jir i|yd jk fuu uQ,H m%ldYhka ms<sfh, lsÍfï§ fhdod fkd.ekqks' my; ±lafjk ixfYdaOkh wkdjels m< l, yels wkd.; ld,hla i|yd iud.fuys$iuQyfhys uQ,H m%ldYhka flfrys jdia;úl n,mEula we;s lrkq we;ehs wfmalaId fkdflf¾'

**Y%S ,xld .sKqïlrK m%ñ;s** SLFRS **17 - rlaIK .súiqï**

hkq rlaIK .súiqï wdY%S; y÷kd.ekSu iy ñkqïlrKh" bÈßm;a lsÍu iy fy<sorõ lsÍu wdjrkh flfrk mßmQ¾K kj .sKqïlrK m%ñ;shls' n,d;aul ùfuka wk;=rej" SLFRS 17 u.ska IFRS 4 rlaIK .súiqï (SLFRS 4) m%;sia:dmkh flf¾' ksl=;a lrkq ,nk iud.ï ms<sn| ie<ls,a,g .ekSulska f;drj" SLFRS 17 ish¿u j¾. j, rlaIK .súiqï ^tkï( Ôú;" Ôú; fkdjk" iDcq rlaIK iy m%;srlaIK& flfrys wod< jk w;r" we;eï wemlr iy wNsu; iyNd.S;aj wx. iys; uQ,H idOkm;%hka flfryso th wod< fõ'

2013 ckjdß 01 fyda thg miq werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohka i|yd n,meje;afõ' iud.ula u.ska th m<uq jrg SLFRS 17 wdfoaY lr .kq ,nk Èk fyda thg fmr" Y%S ,xld .sKqïlrK m%ñ;s - SLFRS 9 zzuQ,H idOkm;%ZZ iy Y%S ,xld .sKqïlrK m%ñ;s - SLFRS 15 zz.kqfokqlrejka iu. .súiqï j,ska wdodhuZZ hk oaú;ajh i|ydu whÿï lrkq ,nkafka kï l,a;nd wheÿï lsÍu i|yd wkque;sh ysñ fõ'

SLFRS **9"** LKAS **39"** SLFRS **7"** SLFRS **4** **iy** SLFRS **16 - fmd,S wkqmd; lvbï m%;sixialrK ^wÈhr 1 iy 2& fj; ixfYdaOk**

fmd,S wkqmd; lvbï m%;sixialrKhkaf.a iDcq n,mEug ,la jk ish¿u fyðka in|;d fj; wod< jk" SLFRS 9 iy LKAS 39 m%ñ;Ska fj; isÿflfrk ixfYdaOk u.ska iyk /ila iemfhkq we;' m%;sixialrKh u.ska fyÊ whs;ufha fyda fyðka idOkm;%fhys lvbu u; mokï jQ uqo,a m%jdy j, ld,.Kkh iy$fyda jákdlu ms<sn| wúksYaÑ;;djla Woa.; jqjfyd;a fyðka in|;djla flfrys th n,mdhs'

IBOR m%;sixialrK wÈhr 2 iyk iy wu;r fy<sorõ lsÍï /ilska iukaú; fõ' m%;sixialrKh fya;=fjka .súiqï.; uqo,a m%jdy fyda fyðka in|;djhka fj; fjkialï isÿlsÍug isÿjk wjia:djkays§ SLFRS m%ñ;Ska fhdod.ekSfï§ wod< ixfYdaOk iud.ï fj; WmldÍ fõ'

úúO m%ñ;Ska fj; isÿflfrk fuu ixfYdaOkhka 2021 ckjdß 1 Èk fyda bka miq werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohka i|yd n,d;aul fõ' iud.u$iuQyh fï jk úg fuu ixfYdaOkfhys m%;sM,hla jYfhka ish uQ,H m%ldYhka fj; isÿúh yels n,mEu we.hqug ,la lrkq ,nhs'

SLFRS **16 - fldaúâ 19 wdY%s; l=,S iyk fj; ixfYdaOk**

ixfYdaOk u.ska fldaúâ 19 jix.;fhys iDcq m%;súmdlhla jYfhka Woa.; jk l=,S iyk i|yd l,anÿ kùlrK .sKqïlrKh iïnkaO SLFRS 16 Wmfoia fhdod.ekSu u.ska nÿ .eKqïlrejka fj; iyk imhkq ,efí'

m%dfhda.sl Wmdhud¾.hla jYfhka" nÿlrejl= fj;ska jk fldaúâ 19 l=,S iykhla l,anÿ kùlrKhlao hkak we.hqug ,la lsÍug nÿ .eKqïlrejl= bÈßm;a fkdúh yel' fuu f;dard.ekSu isÿlrk nÿ .eKqïlrejl=" wod< fjki l,anÿ kùlrKhla fkdjkafka kï" SLFRS 16 hgf;a fjki i|yd .sKqï.; jk wdldrfhkau fldaúâ 19 wdY%s; l=,S iykfhys m%;sM,hla jYfhka jk ljr fyda l,anÿ f.ùfï fjkila i|yd .sKqï.; fõ'

fuu ixfYdaOkh 2020 cQks 01 fyda bka miqj werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohka i|yd wod< fõ' fuu ixfYdaOkh iïnkaO l,a;nd wheÿïlsÍfï wkque;sh mj;S' lsishï iud.ula úiska l,a;nd fuu ixfYdaOkh wdfoaY lr.kq ,enqfõ kï by; fy<orõ lsÍu t<fUk iïu; igyk hgf;a we;=<;a fkdl, hq;= fõ - th zz.sKqïlrK m%ñ;Skays fjkiaùï$jir ;=<§ wdfoaY lr.kakd ,o kj iy ixfYdaê; .sKqïlrK m%ñ;SkaZZ igyk hgf;a ms<sìUq úh hq;= fõ' iud.u$iuQyh fï jk úg fuu ixfYdaOkfhys m%;sM,hla jYfhka ish uQ,H m%ldYhka fj; isÿúh yels n,mEu we.hqug ,la lrkq ,nhs'

SLFRS **3 - fj; ixfYdaOk**

ixfYdaOk u.ska SLFRS 3 m%ñ;sh hdj;ald,Sk flfrk w;r tys§ 1989 rduqj fjkqjg 2018 ixl,amSh rduqj l%shd;aul jkq we;' tajd u.ska SLFRS 3 fj;" LKAS 37 úIhm:h we;=<; jk ne£ï i|yd" w;am;a lr.ekSfï Èkfha§ w;S; isÿùï fya;=fjka j¾;udk ne£ula mj;So hkak ks¾Kh lsÍu i|yd w;am;a lr.kq ,nkakd úiska LKAS 37 fhdod.ekSfï wjYH;djhlao tla fldg we;' IFRIC 21 .dia;= j, úIhm:h we;=<; mj;sk .dia;=jla i|yd" w;am;a lr.ekSfï Èkh jk úg .dia;=j f.ùug j.lSula Woa.; lrkakd jQ ne£ï isÿùula mj;So hkak ks¾Kh lsÍu i|yd w;am;a lr.kq ,nkakd úiska IFRIC 21 fhdod .kS' wjidkfha§" ixfYdaOk u.ska" w;am;a lr.kq ,nkakl= úiska jHdmdr ixfhdackhl§ w;am;a lr.kq ,nk wiïNdjH j;alï y÷kd.kq fkd,nk njg ksYaÑ; m%ldYhla tla lrkq ,nhs'

fuu ixfYdaOk w;am;a lr.ekSfï Èkh 2022 ckjdß 1 fyda bkamiq werfUk m<uq jd¾Isl ld,mrsÉfþoh fyda bkamiqj jk jHdmdr ixfhdackhka i|yd n,d;aul fõ' iud.u u.ska tlu wjia:dfõ fyda l,ska ish¿u fiiq hdj;ald,Sk l, úuiqï ^hdj;ald,Sk l, ixl,amSh rduqj iu. m%ldYs;& i|yd wheÿï lrkafka kï l,a;nd wheÿï lsÍfï wkque;sh ysñ fõ' iud.u$iuQyh u.ska fï jk úg fuu ixfYdaOkfhys m%;sM,hla jYfhka ish uQ,H m%ldYhka fj; isÿúh yels n,mEu we.hqug ,la lrkq ,nhs'

**foam<" msßh; iy WmlrK ( wNsfm%a; Ndú;hg fmr ,nk uqo,a -** LKAS **16 fj; ixfYdaOk**

2021 ud¾;= ui" Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh u.ska LKAS 16 - foam<" msßh; iy WmlrK( wNsfm%a; Ndú;hg fmr ,nk uqo,a fj; ixfYdaOk wdfoaY lrk ,o w;r" tu.ska iud.ï fj; foam<" msßh; iy WmlrK whs;uhl msßjefhka" wod< j;alu l<ukdldÍ;ajfha wNsu;h mßÈ fufyhqï isÿ l, yels ;;a;ajhg m;alsßSfï§ iy mßY%h fj; j;alu /f.k tafï§ ksIamdokh lrk ,o whs;u úlsKSfuka ,o ljr fyda uqo,la wvq lsÍu flfrys ;ykula mkjk ,§' ta fjkqjg" iud.ula u.ska tn÷ whs;u úlsKSfuka ,o uqo,a iy tu whs;u ksIamdokh lsÍfï msßjeh wodhï m%ldYfhys jd¾;d lrkq ,efí'

fuu ixfYdaOkh 2022 ckjdß 01 iy bkamiq werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohka i|yd n,meje;afjk w;r" iud.u u.ska m<uq jrg ixfYdaaOkh fhdod.kakd ,o wjia:dfõ§ bÈßm;a lrk ,o l,skau ld,mßÉfþoh wdrïNfha§ fyda bkamiqj Ndú;h i|yd mej;s foam<" msßh; iy WmlrK i|yd th w;S;hg n,mdk mßÈ wod< lr.; hq;= fõ' iud.u$iuQyh u.ska fï jk úg fuu ixfYdaOkfhys m%;sM,hla jYfhka ish uQ,H m%ldYhka fj; isÿúh yels n,mEu we.hqug ,la lrkq ,nhs'

**Ndr¥r .súiqï - .súiqula imqrd,Sfï msßjeh -** LKAS **37 fj; ixfYdaOk**

2021 ud¾;= ui" Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh u.ska" lsishï .súiqula Ndr¥r fyda w,dN f.k fok nj;a we.hSfï§ iud.ula úiska we;=<;a l, hq;= msßjeh úfYaIs;j ±laùu i|yd LKAS 37 fj; ixfYdaOk wdfoaY lrk ,§'

ixfYdaOk u.ska zziDcqj iïnkaê; msßjeh t<UqulaZZ Ndú; flf¾' NdKav fyda fiajd iemhSu i|yd jk .súiqula fj; iDcqj iïnkaê; msßjeh jDoaO msßjeh iy .súiqï l%shdldrlï fj; iDcqj iïnkaê; msßjeh fjkalsÍula hk foflkau iukaú; fõ' idudkH iy mßmd,k msßjeh .súiqula fj; iDcqj iïnkaO fkdjk w;r tajd .súiqu hgf;a ksYaÑ;j m%;smd¾Yjfhka whlr .; fkdyels kï neyer flf¾'

fuu ixfYdaOk 2022 ckjdß 01 iy bkamiq werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohka i|yd n,meje;afõ' iuQyh u.ska" th fuu ixfYdaOk m<uq jrh fhdod.kakd jd¾Isl jd¾;dlrK ld,mßÉfþoh wdrïNfha§ ish ne£ï ;ju;a imqrd fkdue;s .súiqï fj; fuu ixfYdaOk wod< lr .kq we;' iud.u$iuQyh u.ska fï jk úg fuu ixfYdaOkfhys m%;sM,hla jYfhka ish uQ,H m%ldYhka fj; isÿúh yels n,mEu we.hqug ,la lrkq ,nhs'

LKAS **1 - j¾;udk fyda j¾;udk fkdjk jYfhka j.lSï j¾.SlrKh( fj; ixfYdaOk**

2021 ud¾;= ui" Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh u.ska" j¾;udk fyda j¾;udk fkdjk jYfhka j.lSï j¾.SlrKh iïnkaO wjYH;d úfYaIs;j ±laùu i|yd LKAS 1 ys fþo 69 isg 76 olajd fj; ixfYdaOk wdfoaY lrk ,§' ixfYdaOkhka u.ska my; ±lafjk lreKq meyeÈ,s flf¾(

* l,a±óug whs;sh hkafkys woyi
* l,a±óug whs;sh jd¾;dlrK ld,mßÉfþoh wjidkfha§ mej;sh hq;=h hkAk
* lsishï iud.ula l,a±óug whs;sh Ndú; lsÍug we;s wjia:dj fya;=fjka j¾.SlrKh fj; n,mEula we;s fkdfõh hkak
* mßj¾;H j.lSul wka;¾.; jHq;amkakhla thu ialkaO idOkm;%hla jkafka kï j.lSul fldkafoais tys j¾.SlrKh flfrys n,fkdmdhs'

fuu ixfYdaOk 2022 ckjdß 01 iy bkamiq werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohka i|yd n,meje;afjk w;r tajd w;S;hg n,mdk mßÈ wod< fldg .; hq;= fõ'   
iud.u$iuQyh u.ska fï jk úg fuu ixfYdaOkfhys m%;sM,hla jYfhka ish uQ,H m%ldYhka fj; isÿúh yels n,mEu we.hqug ,la lrkq ,nhs'

**5' o< wdodhu**

**.sKqïlrK m%;sm;a;sh**

iuQyh ;=<g wd¾Ól m%;s,dN .,d tk ;dla ÿrg iy wdodhï úYajdikSh whqßka uekshyels ÿrg wdodhï y÷kd.efkaa'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| fmd,S wdodhu | 6.1 | 189 | 24,983,445 | 31,459,108 | 26,821,838 | 33,282,879 |
| Y=oaO bmehqï wdodhu | 7. | 190 | - | - | 5,028,549 | 5,202,030 |
| .dia;= iy fldñia wdodhu | 8. | 181 | 1,818,675 | 1,694,014 | 1,198,054 | 1,165,632 |
| uQ,H j;alï u; Y=oaO ,dN$^w,dN& - FVTPL | 9 | 192 | 162,616 | 11,017 | 228,258 | 19,586 |
| fjk;a fufyhqï wdodhu | 10 | 192 | 139,062 | 435,175 | 368,566 | 384,703 |
| **tl;=j** |  |  | 27,103,798 | 33,599,314 | 33,645,265 | 40,054,830 |

**6' Y=oaO fmd,S wdodhu**

**.sKqïlrK m%;sm;a;sh**

**wdodhï iy úhoï yd y÷kd.ekSu**

iuQyh ;=<g wd¾Ól m%;s,dN .,d tk ;dla ÿrg iy wdodhï úYajdikSh whqßka uekshyels ÿrg wdodhï y÷kd y÷kd.efkaa

**fmd,S wdodhu iy úhoï**

l%ulaIh msßjeh hgf;a ukskq ,nk ish¿u uQ,H idOk m;%hka i|yd fmd,S wdodhu fyda úhou iM, fmd,S wkqmd;sl Ndú; lrñka jd¾;d flf¾' iM, fmd,S wkqmd;slh hkq uQ,Huh idOk m;%h u.ska tys Ôj ld,h fyda fhda.H wjia:djkays§ flá ld,hlg weia;fïka;=.; wkd.; uqo,a f.ùï fyda ,eîï wod, uQ,H j;alï tys fyda uQ,H j.lSï tys Y=oaO OdrK w.h g jÜgï lrkq ,nk w¨;a wkqmd;h jk w;r tys§ iM, fmd,S wkqmd;fhys idOkSh wx.hla jk idOk m;%hg iDcqj wdfrdamKh l< yels ljr fyda .dia;= fyda j¾Ok msßjeh we;=<;a jk w;r kuq;a wkd.; Kh w,dN we;=,;a fkdfõ'

iuQyh u.ska tys f.ùï fyda ,eîï weia;fïka;= ixfYdaOkh lrkafka kï uQ,H j;alï ys fyda j.lSï j, OdrK w.h .,mkq ,efí' .,mk ,o Odrk w.h uq,a iM, fmd,S wkqmd;slh mokï lr.ksñka .Kkh flfrk w;r OdrK w.fhys fjki uQ,H j;alï ioyd fmd,S wdodhu f,i iy uQ,H j.lSï i|yd fmd,S úhou jYfhka jd¾;d flf¾' flfia jqjo" wod, uqo,a ,eîï j, whlr .ekSfï yelshdj by, hdfï m%;sM,hla jYfhks' iud.u u.ska miqj wkd.; uqo,a ,eîï j, weia;fïka;= miqj by< kxjk wjia:djl m%;sj¾.SlrKh lrk ,o j;alula i|yd" by< hdfï n,mEu weia;fïka;=j fjkia l, Èkfha isg iM, fmd,S wkqmd;slh fj; .e,mqula jYfhka y÷kd .efka'

SLFRS 9 hgf;a" ms<sfj,ska l%ulaIh msßjeh hgf;a uksk ,o uQ,H j;alï iy uQ,H j.lSï i|yd fmd,S wdodhu iy fmd,S úhou iM, fmd,S wkqmd;slh Ndú; lrñka jd¾;d flf¾'

wdodhï y÷kd.; yels jkafka .kqfokqj wdY%s; ysñúh yels wd¾Ól m%;s,dN wdh;kh fj; .,d tAfï § mu‚' flfia jqjo" whlr .ekSu ms<sn| wúksYaÑ;;djla mek ,enqkfyd;a wdodhï y÷kd.ekSu wjika fõ' SLFRS 9 - uQ,H idOkm;% .kqfokqldr meyer yeÍfï wjia:dj ^whlr .ekSï ms<sn| wúksYaÑ;;dj&wdfoaY lr .ekSu;a iu. f.úh hq;= Èkfhka Èk wkQjla jYfhka fjkia flßks' tA wkqj fmd,S wdodhu y÷kd.; yelafla f.úh hq;= Èkfhka Èk ^90& la olajd mu‚'

**f.ùu l,amiq jQ l=,S u; fmd,sh**

f.ùu l,amiq jQ l=,S u; fmd,sh uqo,a mokulska .sKqï.; fldg we;'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| fmd,S wdodhu | 6.1 | 189 | 24,983,445 | 31,459,108 | 26,821,838 | 33,282,879 |
| fmd,S úhou | 6.2 | 189 | 13,064,310 | 15,786,586 | 13,375,197 | 16,110,935 |
| **Y=oaO fmd,S wdodhu** |  |  | 11,919,135 | 15,672,522 | 13,446,641 | 17,171,944 |

**6'1 fmd,S wdodhu**

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk oE |  |  | 73,753 | 40,471 | 103,501 | 70,219 |
| nexl= iy uQ,H wdh;khkays fYaIhka |  |  | 340,778 | 385,414 | 471,229 | 510,760 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh wkqj | 6.1.1 | 189 | 24,190,261 | 30,280,577 | 25,589,345 | 31,530,367 |
| Kh idOkm;% - l%ulaIh msßjeh wkqj |  |  | 378,653 | 752,646 | 657,763 | 1,171,533 |
| **uq¿ fmd,S wdodhu** |  |  | 24,983,445 | 31,459,108 | 26,821,838 | 33,282,879 |

**6'1'1 fmd,S wdodhu - Kh iy ,eìh hq;= oE**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ,eìh hq;= l,anÿ$bcdrd | 14,176,359 | 17,767,878 | 14,178,588 | 17,770,273 |
| ,eìh hq;= l=,S msg .ekqï$uqrdnd | 5,479 | 34,709 | 823,834 | 822,222 |
| ld,iSud Kh iy ,eìh hq;= oE | 10,008,423 | 12,477,990 | 10,586,923 | 12,937,872 |
| **tl;=j** | 24,190,261 | 30,280,577 | 25,589,345 | 31,530,367 |

**6'2 fmd,S úhoï**

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** |  |  | 2021 | 2020 | 2021 | 2020 |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 6.2.1 | 190 | 671,106 | 1,736,221 | 949,639 | 2,066,943 |
| .kqfokqlrejka fj; f.úh hq;= | 6.2.1 | 190 | 10,228,458 | 11,530,604 | 10,316,632 | 11,595,328 |
| ksl=;a lrk ,o Kh iq/l=ï | 6.2.1 | 190 | 1,935,761 | 2,281,180 | 1,916,991 | 2,264,940 |
| l,anÿq j.lSï | 6.2.1 | 190 | 228,985 | 238,581 | 191,935 | 183,724 |
| **uq¿ fmd,S úhoï** |  |  | 13,064,310 | 15,786,586 | 13,375,197 | 16,110,935 |

**6'2'1' fmd,S úhoï - ie,iqï jYfhka**

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **nexl= fj; f.úh hq;=** |  |  |  |  |  |  |
| nexl= whsrdj u; fmd,sh |  |  | 1,272 | 2,511 | 25,769 | 31,811 |
| flá ld,Sk Kh u; fmd,sh |  |  | 14,963 | 286,526 | 16,372 | 286,659 |
| ld,iSud Kh u; fmd,sh |  |  | 4,980 | 402,721 | 257,608 | 704,009 |
| iqrlaIs;lrKh u; fmd,sh |  |  | 649,891 | 1,044,463 | 649,890 | 1,044,464 |
| wkqtl;=j |  |  | 671,106 | 1,736,221 | 949,639 | 2,066,943 |
|  |  |  |  |  |  |  |
| **.kqfokqlrejka fj; f.úh hq;=** |  |  |  |  |  |  |
| ;ekam;= u; fmd,sh |  |  | 10,228,458 | 11,530,604 | 10,316,632 | 11,595,328 |
| wkqtl;=j |  |  | 10,228,458 | 11,530,604 | 10,316,632 | 11,595,328 |
|  |  |  |  |  |  |  |
| **ksl=;a lrk ,o Kh iq/l=ï** |  |  |  |  |  |  |
| Khlr u; fmd,sh | 37.1 | 252 | 1,935,761 | 2,281,180 | 1,916,991 | 2,264,940 |
| wkqtl;=j |  |  | 1,935,761 | 2,281,180 | 1,916,991 | 2,264,940 |
|  |  |  |  |  |  |  |
| **l,anÿ j.lSï** |  |  |  |  |  |  |
| SLFRS 16-jdßluh Kh ,nd.ekSfï msßjeh | 40 | 257 | 228,985 | 238,581 | 191,935 | 183,724 |
| wkqtl;=j |  |  | 228,985 | 238,581 | 191,935 | 183,724 |
| **uq¿ fmd,S úhoï** |  |  | 13,064,310 | 15,786,586 | 13,375,197 | 16,110,935 |

**7' Y=oaO bmehqï jdßlh**

**.sKqïlrK m%;sm;a;sh**

**rlaIK .súiqï iy wdfhdack .súiqï j, ie,iqï j¾.SlrKh**

SLFRS ^4& zzrlaIK .súiqï— i|yd mjrkq ,nk rlaIK wjodkï uÜgu u; mokïj rlaIlhd úiska rlaIK .súiqï fyda wdfhdack .súiqï jYfhka j¾.SlrKh lrñka ,shk ,o .súiqï ùu wjYH fõ'

rlaIK .súiqï hkq rlaIK jr ysñhka fj; úfYaIs; wúksYaÑ; wkd.; isÿùula^ rlaIs; isÿùï& fya;=fjka wys;lr n,mEula we;s jQ úg wod, rlaIK jr ysñhka fj; ydksmQrKh flfrys iuQyh ^rlaIlhd& tlÕfjñka fjk;a md¾Yjhla ^rlaIK jr ysñhka& fj;ska ie,lsh hq;= rlaIK wjodkula ndr.kakd .súiqï fõ' fmdÿ ud¾f.damfoaYhla jYfhka" rlaIs; isÿùu isÿfkdjqjfyd;a iud.u u.ska f.jk ,o m%;s,dN iy f.úh hq;= m%;s,dN ixikaokh lrñka ie,lsh hq;= rlaIK wjodkula we;s o hkak ks¾Kh lrk w;r rlaIK .súiqï j,§ uQ,H wjodku mejÍuo isÿl< yelsfõ'

wdfhdack .súiqï hkq ie,lsh hq;= rlaIK wjodkula fkdue;s ie,lsh hq;= uQ,H wjodkula mejfrk .súiqï fõ' uQ,H wjodku hkq ksYaÑ; fmd,S wkqmd;hl" uQ,H idokm;% ñ,l" úfoaY úksuh wkqmd;hl" ñ, fyda wkqmd; ,ehsia;=jl " Kh fY%a‚.; lsÍï fyda fjk;a úp,Hhka j, isÿúh yels wkd.; fjkila fya;=fjka Woa.; jk wjodku fõ'

rlaIK .súiqula rlaIK .súiqula jYfhka j¾.SlrKh l< miq" ysñlï iy ne£ï wjika ùu fyda l,a bl=;a ùu isÿ fkdjqfKa kï" fuu ld, iSudj ;=< rlAIK wjodku ie,lsh hq;= wdldrfhka wvq jqjo rlaIK .súiqïla tys b;sß Ôj ld,h ;=< rlaIK .súiqula jYfhka mj;S' flfia jqjo rlaIK wjodku wdrïN ùu ie,lsh hq;= uÜgulg meñ‚ miq wdfhdack .súiqula rlaIK .súiqula jYfhka m%;sj¾.SlrKh l< yels fõ'

mSm,aia bkaIqjrkaia mSt,aiS ^ mSm,aia ,Sisx ys mßmd,s;h& wf,ú lrkq ,nk ish¨u ie,iqï rlaIK ie,iqï jk neúka SLFRS 4 - rlaIK .súiqï hgf;a rlaIK .súiqï jYfhka j¾. flf¾' tu ksid jd¾;dlrk Èk jk úg iuQyfha ie,iqï l<U ;=, lsisÿ wdfhdack .súiqula fkdùh'

**o< ,sÅ; jdßlfhys wdodhï y÷kd.ekSu**

o< ,sÅ; jdßlh (GWP) u.ska wjodkï Ndr.ekSu fjkqfjka iud.ï úiska whlrkq ,nk jdßlh ksfhdackh flfrk w;r WmÑ;Sh

mokula u; .sKqï.; flf¾'

o< ,sÅ; jdßlh" .sKqïlrK ld,mßÉfþoh ;=< t<fUk ,o .súiqï u.ska imhk ,o" uq¿ wdjrk ld,mßÉfþohg wod< ,o$,eìh hq;= iuia; jdßl j,ska iukaú; jk w;r rlaIKjrh werfUk Èkfha§ tajd y÷kd.efka'

ysñlï fkdmEfï m%;sodkh jeks jdßl wkqmd;fhys fldgila iïm%hqla; lrkq ,nk m%;sodkhka o< ,sÅ; jdßlfhka wvq flf¾'

**rlaIK - o< ,sÅ; jdßlfhys wdodhï y÷kd.ekSu**

Ôú; fkdjk rlaIK o< ,sÅ; jdßlh" .sKqïlrK ld,mßÉfþoh ;=< t<fUk ,o .súiqï u.ska imhk ,o" uq¿ wdjrk ld,mßÉfþohg wod< ,eìh hq;= iuia; jdßl j,ska iukaú; jk w;r rlaIKjrh werfUk Èkfha§ tajd y÷kd.efka'

**m%;srlaIK jdßlh**

Ôú; fkdjk o< m%;srlaIK jdßlh" ld,mßÉfþoh ;=< t<fUk ,o .súiqï u.ska imhk ,o" uq¿ wdjrkhg wod< f.úh hq;= iuia; m%;srlaIK jdßlfhka iukaú; jk w;r rlaIKjrh werfUk Èkfha§ tajd y÷kd.efka' fmr .sKqïlrK ld,mßÉfþohkays§ werUqkq m%;srlaIK.súiqï iïnkaOfhka" fuu .sKqïlrK ld,mßÉfþofhaÈ Woa.; jQ ljr fyda .e<mqï o jdßlfhys we;=<;a fõ'

**fkdbmehQ jdßl ixÑ;h**

fkdbmehQ jdßl ixÑ;h u.ska l,abl=;a fkdjQ wdjrk ld,iSudjg wod< jir ;=<§ ,shk ,o jdßl fldgi ksfhdackh fõ' fkdbmehQ jßl 365 mokñka .Kkh flf¾'

**fkdbmehQ m%;srlaIK jdßl ixÑ;h**

fkdbmehQ m%;srlaIK jdßlh hkq" jirl§ ,shk ,o jd¾;dlrK Èkfhka miq wjodkï ld,mßÉfþohka yd iïnkaO jdßlfha fldgi

fõ' fkdbmehQ m%;srlaIK jdßlh mdol jk iDcq rlaIKjrhkaf.a ld,iSudj mqrd fjkia fõ'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| o< ,sÅ; jdßlh | - | - | 6,133,052 | 5,958,629 |
| wvqlsrSu( m%;srlaIlhska fj; mjdrkh lrfk ,o jdßlh | - | - | 956,324 | 631,221 |
| wvq lsÍu( fkdbmehQ jdßl ixÑ;fha fjki | - | - | 148,179 | 125,378 |
| **tl;=j** | - | - | 5,028,549 | 5,202,030 |

**8' .dia;= iy fldñia wdodhu**

**.sKqïlrK m%;sm;a;sh**

**.dia;= iy fldñia wdodhu**

iuQyh u.ska ish .kqfokqlrejka fj; msßkukq ,nk fiajd rdYsh fjkqfjka .dia;= yd fldñia wdodhu whlr.efka' fldñia wdodhu WmÑ; mokula u; yÿkd.efka' .dia;= wdodhu my; ±lafjk ldKav folg fnÈh yels fõ¦

**ksYaÑ; ld,iSudjla ;=< imhk ,o fiajdjkaf.a Wmhk .dia;= wdodhu**

hï ld,iSudjla ;=< imhk ,o fiajdjkaf.a Wmhk .dia;= tu ld,iSudj mqrd WmÑ; flf¾'

**.kqfokq fiajdjka iemhSu u.ska .dia;= wdodhu**

f,aLK ieliSu iy fudag¾ r:hla mÍlaId lsÍu jeks .kqfokqjla idlÉPd lsÍfuka fyda f;jk md¾Yjhla ioyd .kqfokqjla idlÉPd lsÍul§ WmÈk .dia;= thg mdol jk .kqfokqj iïmQ¾K ùfï§ yÿkd.efka' lsishï ld¾hidOkhla iïnkaO .dia;= fyda ixrpl wod< l%shdmámdáh iïmQ¾K lsÍfuka miq yÿkd.efka'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| fiajd .dia;= | 583,452 | 642,507 | 149,021 | 201,485 |
| fiiq .dia;= iy fldñia | 1,235,223 | 1,051,507 | 1,049,033 | 964,147 |
| **tl;=j** | 1,818,675 | 1,694,014 | 1,198,054 | 1,165,632 |

**9' uQ,H j;alï u; Y=oaO ,dN$^w,dN& -** FVTPL

**.sKqïlrK m%;sm;a;sh**

fuh ,dN fyda w,dN Tiafia idOdrK w.hg uQ,H j;alï j, Wm,íê jQ iy Wm,íê fkdjQ idOdrK w.h fjkiaùï we;=¨j idOdrK w.fhys fjkiaùfuka jk ish¿u ,dN iy w,dN j,ska iukaú; fõ'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| uQ,H j;alï u; Y=oaO ,dN$^w,dN& - FVTPL |  |  |  |  |
| Y=oaO fj<ofmd, ^w,dN&$,dN | (10,455) | 4,772 | 25,864 | 11,448 |
| Y=oaO m%d.aOk ,dNh | 173,071 | 6,245 | 202,394 | 8,138 |
| **tl;=j** | 162,616 | 11,017 | 228,258 | 19,586 |

**10' fjk;a fufyhqï wdodhu**

**.sKqïlrK m%;sm;a;sh**

fjk;a fufyhqï wdodhu iuQyfha idudkH fufyhqï j,g iïnkaO fkdjk fjk;a uQ,hkaf.ka Wmhk ,o wdodhfuka iukaú; jk w;r WmÑ; mokñkA yÿkd.efka

**foam<" msßh; yd WmlrK wf,ú lsÍu u; jk ,dNh**

foam<" msßh; yd WmlrK wf,ú lsÍu u; jk ,dNh fyda w,dNh wod< wf,úh isÿlrk ,o ld,mßÉfPaofha§ wdodhu m%ldYfhys uqo,a mokñka .sKqï.; flf¾

**l=,shg §fuka wdodhu**

jir ioyd ysñlre iy l=,Slre w;r we;s jQ tl.;ajh u; fudag¾ r: l=,sshg §fuka jk l=,S wdodhu wdodhï m%ldYfhys yÿkd.efka'

**fufyhqï l,anÿ wdodhu**

fufyhqï l,anÿ wdodhu ±kg mj;sk l,anÿ j, fldkafoais wkqj ir, f¾Çh mokñka .sKqï.; flfrk w;r wdodhï m%ldYfhys fjk;a fufyhqï wdodhu hgf;a jd¾;d flf¾'

**wdfhdack foam, j,ska l=,S wdodhu**

wdfhdack foam, j,ska l=,S wdodhu WmÑ; mokñka wdodhï m%ldYfhys yÿkd.efka'

**fudag¾ r: wf,ú lsÍfuka Y=oaO fj<o wdodhu**

wdkhks; fudag¾ r: wf,úfhka ,efnk wdodhu idudkHfhkA wod< r:h ,nd§fï§ tkï ysñldÍ;ajh iïnkaO ie<lsh hq;= wjodkï iy m%;s,dN mejÍfuka miq yÿkd.efka'

**,dNdxY wdodhu**

f.ùu ,eîu whs;sh ia:dmkh jQ miq ,dNdxY wdodhu yÿkd.efka'

**wdfhdack foam< úlsKSfuka ,dNh$^w,dNh&**

wdfhdack foam< úlsKSfuka ,dN fyda w,dN wod< wf,úh isÿlrk ,o ld,mßÉfPaofha§ wdodhu m%ldYfhys uqo,a mokñka .sKqï.; flf¾'

**;lafiare wdodhu**

**tajd Wm,íê jQ miq fyda Wm,íê l, yels úg ;lafiare wdodhu yÿkd.efka'**

**rlaIK .dia;= wdodhu**

rlaIKjr mßmd,k fiajd iy fjk;a .súiqï.; .dia;= fjkqfjka rlaIKjr ysñhkaf.ka wh lsÍï isÿ flf¾ ,o miq fyda f.ùug kshñ; jQ úg fuu .dia;= yÿkd.efka'

**fjk;a wdodhï**

fjk;a wdodhï WmÑ; mokñka yÿkd.efka'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| foam<" msßh; yd WmlrK wf,ú lsÍu u; jk ,dNh | 22,823 | 6,183 | 74,774 | 6,183 |
| l=,shg §fuka wdodhu | - | - | 24,939 | 26,583 |
| fufyhqï l,anÿ wdodhu | - | - | 27,487 | 29,061 |
| wdfhdack foam, j,ska l=,S wdodhu | - | - | 72,248 | 90,284 |
| fudag¾ r: wf,ú lsÍfuka Y=oaO fj<o wdodhu | 4,620 | 301 | 4,620 | 301 |
| FVOCI fj;ska ,dNdxY wdodhu | 640 | 14,658 | 640 | 14,658 |
| - mßmd,s; | 110,000 | 406,750 | - | - |
| - FVTPL | 33 | 1,683 | 278 | 2,622 |
| wdfhdack foam< úlsKSfuka ,dNh$^w,dNh& | - | - | - | - |
| ;lafiare wdodhu | - | - | 92,166 | 108,448 |
| rlaIK .dia;= wdodhu | - | - | 55,761 | 54,838 |
| fjk;a wdodhï | 946 | 5,600 | 15,653 | 51,725 |
| **tl;=j** | 139,062 | 435,175 | 368,566 | 384,703 |

**11' Kh iy ,eìh hq;= oE i|yd wmydhkh iy fjk;a w,dN**

**.sKqïlrK m%;sm;a;sh**

iuQyfha iud.u uÕska SLFRS& ^9& wkqj uQ,H idokm;% we.hqug ,la lrñka Kh iy ,eìh hq;= oE o iïnkaO wmydhkh m%;smdok j, fjkiaùï y÷kd.kq ,efí iud.ï iy iuQyh u.ska ta i|yd fhdod.kq ,nk l%ufõoh fuu uQ,H m%ldYhkays msgq wxl o ^216& igyka ^25& meyeÈ,s flf¾'

**lmdyeÍu we;=¿j wem neyer lsÍï u; w,dNh**

whlr.ekSfï m%dfhda.sl wjia:djla fkd fkdue;s úg§ Kh iy ,eìh hq;= oE fldgia jYfhka fyda iïmQ¾Kfhka lmd yef¾ Kh iy ,eìh hq;= o mshjd .ekSfï § idudkHfhka wemh Wm,íê lsÍfuka ljr fyda wdodhula ,eîfuka fuh isÿ flf¾'

lmd yerekq Kh$ neyer lrk ,o w,dN wh lr .ekSu'

fnd,a Kh iy wúksYaÑ; Kh jYfhka lmd yereKq uqo,a wh lr .ekSu uqo,a mokulska y÷kd .efka'

**fjk;a ,eìh hq;= foa**

fuhg fjk;a j;alï ioyd wmydhk we;=<;a fõ'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| flaj, wmydhkh | 11.3/11.4 | 195 | (148,063) | 839,569 | (260,794) | 952,300 |
| iduQysl wmydhkh | 11.3/11.4 | 195 | 665,766 | 2,966,327 | 971,185 | 2,940,618 |
| fjk;a ,eìh hq;= foa | 11.1/11.2 | 194 | 18,672 | - | 55,707 | 34,346 |
| lmdyeÍu we;=¿j wem neyer lsÍï u; w,dNh |  |  | 603,692 | 953,786 | 683,057 | 1,090,659 |
| lmd yerekq Kh$ neyer lrk ,o w,dN wh lr .ekSu |  |  | (96,230) | (112,999) | (96,666) | (116,021) |
| **tl;=j** | 11.1/11.2 | 194 | 1,043,837 | 4,646,683 | 1,352,489 | 4,901,902 |

**11' 1 Kh ioyd wmydhkh$^m%;sj¾;kh& iy fiiq w,dN ^úia;rh& - iud.u**

| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **neyer lsÍfï**  **w,dNh$**  **lmdyeÍï**  **^whlr**  **.ekSfuka**  **Y=oaOj&** | **.dia;=j** | **^m%;sj¾;kh&** | **Y=oaO**  **jákdlu** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ,eìh hq;= l,anÿ$bcdrd | 293,766 | 1,519,992 | (1,733,151) | 80,607 |
| ,eìh hq;= l=,S msg .ekqï$uqrdnd | (5,316) | 74,128 | (10,712) | 58,100 |
| ld,iSud Kh iy ,eìh hq;= foa | 219,012 | 3,109,114 | (2,441,668) | 886,458 |
| fjk;a ,eìh hq;= foa | - | 18,672 | - | 18,672 |
| **tl;=j** | 507,462 | 4,721,906 | (4,185,531) | 1,043,837 |

| **ud¾;= 31 wjika jQ jir ioyd** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **neyer lsÍfï**  **w,dNh$**  **lmdyeÍï**  **^whlr**  **.ekSfuka**  **Y=oaOj&** | **.dia;=j** | **^m%;sj¾;kh&** | **Y=oaO**  **jákdlu** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ,eìh hq;= l,anÿ$bcdrd | 586,795 | 2,524,239 | (829,916) | 2,281,118 |
| ,eìh hq;= l=,S msg .ekqï$uqrdnd | (9,027) | 58,737 | (11,526) | 38,184 |
| ld,iSud Kh iy ,eìh hq;= foa | 263,019 | 3,065,761 | (1,001,399) | 2,327,381 |
| **tl;=j** | 840,787 | 5,648,737 | (1,842,841) | 4,646,683 |

**11' 2 Kh ioyd ydkslrK .dia;=j$^m%;sj¾;kh& iy fiiq w,dN ^úia;rh& - iuQyh**

| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **neyer lsÍfï**  **w,dNh$**  **lmdyeÍï**  **^whlr**  **.ekSfuka**  **Y=oaOj&** | **.dia;=j** | **^m%;sj¾;kh&** | **Y=oaO**  **jákdlu** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ,eìh hq;= l,anÿ$bcdrd | 293,330 | 1,519,992 | (1,733,151) | 80,171 |
| ,eìh hq;= l=,S msg .ekqï$uqrdnd | 2,437 | 194,347 | (10,712) | 186,072 |
| ld,iSud Kh iy ,eìh hq;= foa | 290,624 | 3,181,582 | (2,441,667) | 1,030,539 |
| fjk;a ,eìh hq;= foa | - | 55,707 | - | 55,707 |
| **tl;=j** | 586,391 | 4,951,628 | (4,185,530) | 1,352,489 |

| **ud¾;= 31 wjika jQ jir ioyd** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **neyer lsÍfï**  **w,dNh$**  **lmdyeÍï**  **^whlr**  **.ekSfuka**  **Y=oaOj&** | **.dia;=j** | **^m%;sj¾;kh&** | **Y=oaO**  **jákdlu** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ,eìh hq;= l,anÿ$bcdrd | 720,646 | 2,524,239 | (829,916) | 2,414,969 |
| ,eìh hq;= l=,S msg .ekqï$uqrdnd | (9,027) | 210,150 | (11,526) | 189,597 |
| ld,iSud Kh iy ,eìh hq;= foa | 263,019 | 3,089,724 | (1,089,753) | 2,262,990 |
| fjk;a ,eìh hq;= foa | - | 34,346 | - | 34,346 |
| **tl;=j** | 974,638 | 5,858,459 | (1,931,195) | 4,901,902 |

**11' 3 wdodhï m%ldYh fj; ydkslrK .dia;=j - iud.u**

| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **wÈhr** **1** | **wÈhr** **2** | **wÈhr** **3** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| l%ulaIh msßjeh wkqj uQ,H j;alï - Kh iy ,eìh hq;= foa |  |  |  |  |
| - flaj, wmydhkh | - | - | (148,063) | (148,063) |
| - iduQysl wmydhkh | 156,312 | (69,899) | 579,353 | 665,766 |
| **tl;=j** | 156,312 | (69,899) | 431,290 | 517,703 |

| **ud¾;= 31 wjika jQ jir ioyd** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **wÈhr** **1** | **wÈhr** **2** | **wÈhr** **3** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| l%ulaIh msßjeh wkqj uQ,H j;alï - Kh iy ,eìh hq;= foa |  |  |  |  |
| - flaj, wmydhkh | - | - | 839,569 | 839,569 |
| - iduQysl wmydhkh | (18,943) | 499,561 | 2,485,709 | 2,966,327 |
| **tl;=j** | (18,943) | 499,561 | 3,325,278 | 3,805,896 |

**11'4 wdodhï m%ldYh fj; ydkslrK .dia;=j - iuQyh**

| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **wÈhr** **1** | **wÈhr** **2** | **wÈhr** **3** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| l%ulaIh msßjeh wkqj uQ,H j;alï - Kh iy ,eìh hq;= foa |  |  |  |  |
| - flaj, wmydhkh | - | - | (260,794) | (260,794) |
| - iduQysl wmydhkh | 244,872 | (71,348) | 797,661 | 971,185 |
| **tl;=j** | 244,872 | (71,348) | 536,867 | 710,391 |

| **ud¾;= 31 wjika jQ jir ioyd** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **wÈhr** **1** | **wÈhr** **2** | **wÈhr** **3** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| l%ulaIh msßjeh wkqj uQ,H j;alï - Kh iy ,eìh hq;= foa |  |  |  |  |
| - flaj, wmydhkh | - | - | 952,300 | 952,300 |
| - iduQysl wmydhkh | 9,901 | 602,968 | 2,327,749 | 2,940,618 |
| **tl;=j** | 9,901 | 602,968 | 3,280,049 | 3,892,918 |

**12' ld¾h uKav, úhoï**

**.sKqïlrK m%;sm;a;sh**

ld¾h uKav, úhoï jegqma" Èß§ukd" fiajh wjika lsÍfï m%;s,dN iy fiiq wdY%s; úhoï j,ska iuka iukaú; fõ' ne£ula mshùï i|yd wd¾Ól m%;s,dN wdY%s; iïm;a bj;g .,dhEula isÿ l< hq;= njg iy ne£fï jákdlu ms<sn| úYajdikSh weia;fïka;=jla isÿl, yels úgl§ Èß§ukd i|yd m%;smdok y÷kd.efka'

fiajlhska fiajl w¾: w¾:idOl wruqo,a odhl;ajh iy fiajd kshqla;shkaf.a Ndr wruqo,a odhl;ajh i|yd iqÿiqlï ,nhs'

› ,xld .sKqï .sKqïlrK m%ñ;s LKAS 19 - fiajl m%;s,dN wkqj mdßf;daIsl j.lSï iïnkaOfhkaj wdhq .Kk ;lafiarejla u; mokïj wdodhï m%ldYfha§ úY%du m%;s,dN ne£ï y÷kd.efka'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| jegqma |  |  | 3,117,406 | 3,361,639 | 3,928,410 | 4,152,280 |
| fiajl m%;s,dN - ks¾jpks; odhl;aj ie,iqï - EPF |  |  | 188,764 | 182,755 | 237,748 | 227,447 |
| fiajl m%;s,dN - ks¾jpks; odhl;aj ie,iqï - ETF |  |  | 47,461 | 45,666 | 58,590 | 56,795 |
| fiajl m%;s,dN - úY%du m%;s,dN ne§u - mdßf;daIslh | 43 | 259 | 111,742 | 111,325 | 129,888 | 124,504 |
| **tl;=j** |  |  | 3,465,373 | 3,701,385 | 4,354,636 | 4,561,026 |

**13' laIhùï iy l%ulaIh**

**.sKqïlrK m%;sm;a;sh**

**laIh ùï**

foam," msßh; iy WmlrK j, tla tla fldgil weia;fïka;=.; iM, Ôj ld,h mqrd tAjdfha wjfYaI jákdlï fj; ir, f¾Çh mokulska wdodhï m%ldYfha § laIh ùï y÷kd .kS fuu l%uh u.ska wod, j;alï wdY%s; wkd.; wd¾Ól m%;s,dN mßfNdackh lsÍfï wfmalaIs; l%uh iómj ms<sìUq flf¾ bvï laIh ùug ,la fkdfõ'

wfmalaIs; iM, Ôjld,hka my; oelafjk mßÈ fõ¦

| **j;alï ldKavh** | **jirlg ]** | **ld,iSudj** |
| --- | --- | --- |
| iskaklalr f.dvke.s,s | 2 | wjqreÿ 50 |
| nÿ foam< jeäÈhqKq lsÍï | 25 | wjqreÿ 4 |
| fudag¾ r: | 12.5 - 20 | wjqreÿ 5 - 8 |
| mß.kl oDvdx. | 20 | wjqreÿ 5 |
| ld¾hd, WmlrK | 10 - 20 | wjqreÿ 5 -10 |
| .DyNdKav iy fuj,ï | 20 | wjqreÿ 5 |

by; oelafjk wkqmd;hka iuQyfha ish¨u wdh;k u.ska Ndú; flf¾ l<ukdldÍ;ajh úiska woyia lrk mßÈ Ndú;hg iqÿiq ;;a;ajhg m;alsÍfuka wk;=rej foam," msßh; iy WmlrK j, tla tla ie,lsh hq;= fldgia i|yd laIhùfï wkqmd;hka fjk fjku ;SrKh flf¾' lsishï j;alula úlsŒu i|yd r|jdf.k we;s njg fyda wod, j;alï y÷kd.ekSfuka neyer lsÍu hk Èk foflka l,ska t,fUk Èkfha§ j;alul laIhùu wjika fõ' tla tla jd¾;d lrk Èkfha § laIhùfï l%u" iM, Ôj ld,hka iy wjfYaI jákdlï m%;s;lafiare .;fldg iqÿiq mßÈ .,mkq ,efí'

jir wdrïNfha § iy jir wjidkfha§ OdrK w.hka iy iuqÉÑ; laIhùï .e,mqï o we;=<;aj ish¨u foam, msßh; iy WmlrK ldKavhka msgq wxl ^241& igyka ^32& ys oelafõ'

**Ndú; ysñlï j;alï l%ulaIh**

Ndú; ysñlï j;alï miqj laIhùug ,la fõ j;alfuys iM, cSjld,h iy l,anÿ ld,iSudj hk foflka flá ld,iSudj mqrd laIhùu isÿflf¾ ^msgq wxl 245 igyk 33&'

**wiamDYH j;alï l%ulaIh**

my; ±lafjk úfYaIs; wkqmd;hka wkqj tajdfha weia;fïkaa;=.; iM, cSjld,h mqrd wiamDYH j;alï j, mssßjeh ,shd;eîu ioyd ir, f¾Çh l%uh fhdod.ksñka l%ulaIh .Kkh flf¾(

| **j;alï ldKavh** | **jirlg ]** | **ld,iSudj** |
| --- | --- | --- |
| mß.kl uDÿldx. | 20 | wjqreÿ 5 |

wiamDH j;alï j, l%ulaIh fkdlrk ,o fYaIhka ydkslrKh i|yd jd¾Islj iudf,dapkhg ,la lrk w;r ydkslrkh ms<sn| ljr fyda o¾Ylhla we;akï ;jÿrg;a wfmalaIs; wkd.; m%;s,dN j,ska wh lr .; fkd yels ;dla ÿrg wdodhï m%ldYfha y÷kd.efka'

jir wdrïNfha§ iy wjidkfha§ OdrK w.hka iy iuqÉÑ; l%ulaIh iïnkaO ieieÿula iu.ska ish¨u wiamDYH j;alï ldKavhka msgq wxl 246 igyk 34 ys ±lafõ'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| foam, msßh; iy WmlrK | 32 | 241 | 167,360 | 164,492 | 292,245 | 292,404 |
| l%ulAIh - Ndú; ysñlï j;alï | 33 | 245 | 543,769 | 538,230 | 340,349 | 332,830 |
| l%ulAIh - wiamDYH j;alï | 34 | 246 | 11,865 | 14,299 | 15,099 | 10,764 |
| **tl;=j** |  |  | 722,994 | 717,021 | 647,693 | 635,998 |

**14' m%;s,dN" ysñlï mEï iy m%drlaIK úhoï**

**.sKqïlrK m%;sm;a;sh**

**o< ysñlïmEï yÿkd.ekSu**

miq.sh jir j,ska ysÕ ysñlïmEï i|yd ljr fyda .e,mqula iy wn,s øjHj, jákdlï i|yd wvq lsÍula iu.ska" Ôú; fkdjk rlaIK i|yd o< ysñlï mEï" jd¾;d jqjo fkdjQjo" ysñlïmEï ieliSu iy mshùï iDcqj iïnkaO wdY%s; ndysr ysñlïmEï lghq;= we;=¿j jir ;=< isÿ jQ ish¨ ysñlï mEï j,ska iukaú; fõ' flaj, ysñlï mEï ,smsf.dkq fhdod.ksñka ysÕ ysñlï we.hqug ,la flfrk w;r ysñlï mEï mshùï i|yd jk wjika msßjeh weia;fïka;= .; flf¾'

iDcq rlaIK jHdmdr lghq;= iïnkaOfhka ysÕ ysñlïmEï i|yd ysñlïmEï úhoï iy j.lSï y÷kd.efka' j.lSï u.ska jd¾;d lrk ,o kuq;a mshjk fkd,o" ork ,o kuq;a jd¾;d l, fkd,o IBNR ysñlïmEï iy wod, ysñlï mEï mshùfï§ wfmalaIs; iDcq yd jl% msßjeh wdjrKh fõ' w;S; w;aoelSï iy m%jK;d u; mokïj wkd.; j.lSï ms<sn| jvd;a h:d¾:jd§ weia;fïka;=jla ;yjqre lrkq ms‚i IBNR wdY%s; fjka lsÍu ld¾;=uh mokula u; wdhq f.k ;lafiarejlg ,la flf¾'

oekg mj;sk f;dr;=re u; mokïj ysñlïmEï ioyd fjka lsÍu idOdrKj m%ldYs; njg wOHlaIjreka i,lk kuq;a" miqj Woa.;jk f;dr;=re iy isÿùï j, m%;sM,hla jYfhka mru j.lSu fjkia úh yel' tjeks jákdlï wod< ld, mßÉfþoh i|yd jk uQ,H m%ldY j, olajkq ,efí' fhdod.kq ,nk l%ufõohka iy isÿ lrkq ,nk weia;fïka;= ksrka;rfhka iudf,dapkhg ,la flf¾'

**m%;srlaIK ysñlï mEï y÷kd.ekSï**

wod, .súiqfuys fldkafoais wkqj wdY%s; o< rlaIK ysñlï mEï y÷kd.ekSfï§ m%;srlaIK ysñlïmEï y÷kd.efka'

m%;srlaIK jHdmdr lghq;af;a ie,iqï j¾.SlrKh ie,ls,a,g .ksñka" m%;srlaIK jHdmdr lghq;a; iDcq rlaIK jHdmdr lghq;a;la f,i i,lñka iudk wdldrfhkau Wml,ams; m%;srlaIKh iïnkaO ysñlïmEï wdodhï yd úhoï jYfhka y÷kd.efka'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| Y=oaO m%;s,dN iy ysñlïmEï | - | - | 2,109,279 | 2,903,951 |
| m%drlaIK iy Y=oaO w;am;a lr.ekSfï msßjeh | - | - | 554,068 | 537,986 |
| **tl;=j** | - | - | 2,663,347 | 3,441,937 |

**15' fjk;a fufyhqï úhoï**

**.sKqïlrK m%;sm;a;sh**

ork ,o msßjeh iy úfYaIs; wdodhï whs;u bmehSï w;r iDcq iïnkaOh u; mokïj fjk;a fufyhqï úhoï wdodhï m%ldYfhys y÷kd.efka' jir i|yd ,dNh ks¾Kh lsÍfï§ jHdmdrh mj;ajdf.k hdug iy foam," msßh; iy WmlrK ld¾hlaIuj fhdod .ekSu i|yd ork ,o ish¨ úhoï wdodhï m%ldYh fj; wh flf¾'

**j.d rlaIK noao** (CIL)

^2013&& wxl ^12& orK uQ,H mkf;a j.ka;s ^14& úêúOdk m%ldr" 2013 wm%sfh,a m,fjks Èk isg n,meje;afjk mßÈ j.d rlaIK noao y÷kajd fok ,o w;r" th cd;sl rlaIK Ndr wruqo, fj; f.úh hq;= fõ' fï jk úg" j.d rlaIK noao nÿ j,g miq ,dNfhka 1] jYfhka f.úh hq;= fõ'

**wOHlaIjrekaf.a mdßY%ñl**

wOHlaIjrekaf.a mdßY%ñl úOdhl fkdjk wOHlaIjreka fj; f.jk ,o .dia;= j,ska iukaú; fõ'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wOHlaIjrekaf.a mdßY%ñl | 3,863 | 6,269 | 7,919 | 13,143 |
| ú.Kljrekaf.a jegqma | 7,385 | 7,385 | 13,321 | 13,487 |
| ú.Kljreka fj; ú.Kk fkdjk f.ùï | 1,888 | 1,641 | 2,216 | 4,912 |
| jD;a;Sh .dia;= | 12,155 | 24,119 | 24,821 | 32,069 |
| m%pdrK .dia;= | 28,473 | 43,280 | 63,059 | 68,836 |
| kS;s .dia;= | 11,666 | 16,915 | 12,042 | 17,048 |
| ;ekam;= rlaIK jdßlh | 151,868 | 141,843 | 151,868 | 141,843 |
| j.d rlaIK noao | 36,745 | 31,751 | 36,745 | 31,751 |
| wdfhdack foam< u.ska Woa.; jk fufyhqï úhoï | - | - | 4,465 | 7,337 |
| ld¾hd, mßmd,k iy wdh;ksl úhoï | 1,358,816 | 1,815,041 | 1,731,602 | 2,234,647 |
| **tl;=j** | 1,612,859 | 2,088,244 | 2,048,058 | 2,565,073 |

**16' uQ,H fiajd u; nÿ**

**.sKqïlrK m%;sm;a;sh**

**uQ,H fiajd u; tl;= l< w.h u; noao**

2002 wxl ^14& orK tl;= l< w.h u; nÿ mk;a iy thg miqj isÿlrk ,o ixfYdaOk m%ldrj uQ,H fiajd u; tl;= l< w.h u; nÿ .Kkh flf¾' f.úh hq;= wdodhï nÿ iy §ukd j,g fmr .sKqï .; ,dNh fj; foaYSh wdodhï fomd¾;fïka;=j u.ska mQ¾j ks¾foaYs; wkqmd;hka u; wd¾Ól laIùï i|yd .e,mqï iu.ska uQ,H fiajd u; tl;= l< w.h .Kkh lsÍï i|yd jk jákdlï moku .Kkh lrkq ,efí' f.úh hq;= §ukd uqo,a m%;s,dN" uqo,a fkdjk m%;s,dN iy fiajh wjika lsÍfï m%;s,dN j,ska iukaú; fõ' j¾;udk jir i|yd wod, jk uQ,H fiajd u; tl;= w.h u; nÿ wkqmd;h 15] fjhs' ^2020 - 15]&'

**uQ,H fiajd u; cd;sh f.dvkeÕSfï noao**

200^9& wxl 9 orK cd;sh f.dvkeÕSfï nÿ mk; wkqj 2014 ckjdß m<uqjeks Èk isg n,meje;afjk mßÈ miqj isÿlrk ,o ixfYdaOk m%ldrj uQ,H fiajd u; cd;sh f.dvke.Sfï nÿ .Kkh flf¾' uQ,H fiajd u; cd;sh f.dvkeÕSfï nÿ .Kkh flfrkqfha uQ,H fiajd u; tl;= l< w.h u; nÿ i|yd fhdod .kakd ,o w.h tl;= lsÍfuka ishhg folla jYfhks' ^2019& foieïn¾ m,fjks Èk isg jn,meje;afjk mßÈ cd;sh f.dvkeÕSfï noao wfydais flß‚'

**uQ,H fiajd u; Kh wdmiq f.ùfï .dia;=j**

^2018& wxl 35 orK uqo,a mk; wkqj" 2018 Tlaf;dan¾ m,fjks Èk isg n,meje;afjk mßÈ tla tla uQ,H wdh;kh u.ska uQ,H fiajd iemhSu i|yd wdfrdamKh l< yels w.h tl;= lsÍu u; ^7]& l Kh wdmiq f.ùfï .dia;=jla y÷kajdfok ,§' by; úia;r lrk ,o mßÈ Kh wdmiq f.ùfï .dia;=j o uQ,H fiajd tl;= l, u; nÿ .Kkh i|yd fhdod .kakd ,o mokuu Ndú; lrñka wh flf¾' ld, mßÉfþoh i|yd ,dNh fyda w,dNh ;SrKh lsÍfï§ wh lrk ,o Kh wdmiq f.ùfï .dia;=j my; oelafõ' 2020 ckjdß m,fjks Èk isg n,meje;afjk mßÈ Kh wdmiq f.ùfï .dia;=j wfydais flß‚'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| uQ,H fiajd u; tl;= l< w.h u; noao | 1,222,628 | 1,280,414 | 1,270,773 | 1,245,046 |
| uQ,H fiajd u; cd;sh f.dvkeÕSfï noao | - | 127,682 | 3,193 | 191,122 |
| Kh wdmiq f.ùfï .dia;=j | - | 594,364 | - | 594,364 |
| **tl;=j** | 1,222,628 | 2,002,460 | 1,273,966 | 2,030,532 |

**17' wdodhï nÿ úhou**

**.sKqïlrK m%;sm;a;sh**

Y%S ,xld .sKqïlrK m%ñ;s LKAS 12 - —wdodhï nÿ˜ wkqj" fuu igykg nÿ úhou iïnkaO m%Odk ixrplhka" n,d;aul nÿ wkqmd;hka iy nÿ fmr ,dNh iy nÿ úhou w;r ieioSula we;=<;a fõ' Y%S ,xld .sKqïlrK m%ñ;s LKAS 12 - —wdodhï nÿ˜ wkqj" m%j¾;k iy ú,ïì; nÿlrKh iïnkaOfhka ld,mßÉfPaoh ioyd ,dNh fyda w,dNh ;SrKh lsÍfï§ we;=<;a lrk ,o iuqÉÑ; jákdlu nÿ úhou fõ'

**m%j¾;k nÿ**

jákdlu .Kkh lsÍu ioyd fhdod .kakd ,o nÿ wkqmd;hka iy nÿ kS;s jd¾;dlrk oskg l%shd;aul lrk ,o fyda ie,lsh hq;= whqßka l%shd;aul lrk ,o tajd jk w;r tys§ fmr jir wdY%s;j f.úh hq;= nÿ fj; ljr fyda .e,mqula isÿflßKs'

ta wkqj" 2006 wxl 10 orK foaYSh wdodhï mk; iy th fj; isÿlrk ,o ixfYdaOk" iy 2018 wm%sfh,a 01 isg n,meje;afjk" 2017 wxl 24 orK foaYSh wdodhï mkf;ys úêúOdkhkag wkql+,j" nÿ ioyd m%;smdok my; ±lafjk wkqmd;hka hgf;a nÿlrK ld¾hhka ioyd .,mk ,o jir ioyd ,dNh u; mokï fõ'

**ú,ïì; nÿ**

ú,ïì; nÿ ms<sno .sKqïlrK m%ñ;Ska iïnkaO úia;rd;aul fy<sorõ lsÍula msgq wxl 262 uQ,H m%ldY ioyd igyk 44 ys ±lafõ'

| **iud.u** |  | **msgqj** | **nÿ wkqmd;h** | |
| --- | --- | --- | --- | --- |
|  | **igyk** | **wxl** | **2021** | **2020** |
|  |  |  |  |  |
| mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS |  |  | 24% | 24%-28% |
| mSm,aia ,Sisx wekaâ \*a,SÜ uefkacaukaÜ ,sñgâ |  |  | 24% | 24%-28% |
| mSm,aia uhsfl%da - fldu¾ia ,sñgâ |  |  | 24% | 24%-28% |
| mSm,aia bkaIqjrkaia mSt,aiS |  |  | 24% | 24% - 28% |
| mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ ,sñgâ | 17.1 | 200 | 20%-24% | 20%-28% |
| mSm,aia ,Sisx yeõf,dlaa fm%dm¾àia ,sñgâ | 17.2 | 200 | ksoyiA | ksoyiA |
| ,xlka t,dhkaia \*skEkaia ,sñgâ | 17.3 | 200 | 40% | 40% |

LKAS 12 - wdodhï nÿ wkqj" ú,ïì; nÿ j;alï iy j.lSï" jd¾;dlrK ld, mßÉfþoh wjidkfha§ l%shd;aul lrk ,o fyda ie,lsh hq;= f,i l%shd;aul lrk ,o nÿ wkqmd;hka ^ iy nÿ kS;s & u; mokïj" j;alï Wm,íê jQ fyda j.lSï mshjk ,o ld,mßÉfþohg wod< nÿ wkqmd;hka wkqj ueksh yels fõ' ;ju;a md¾,sfïka;=fõ ks, wkque;sh fkd,;a ^2017& wxl 24 ork foaYSh wdodhï mk;g ixfYdaOkhla jYfhka iud.ï u; wdodhï nÿ wkqmd;h 28 ] isg 24] olajd my; fy<Sug fhdað;h' 2021 wm%sfh,a ^23& fjks Èk Y%S ,xld jr,;a .Kldêldßjrekaf.a wdh;kh uÕska ksl=;a lrk ,o ud¾f.damfoaYhka wkqj" th jd¾;dlrk Èkg ie,lsh hq;= f,i l%shdjg kxjd we;s njg ie,fla' ie,lsh hq;= f,i l%shdjg kxjd we;s njg hkafkka" fjki y÷kajd fokq ,nk mk; md¾,sfïka;=fõ m<uq jr újdohg .ekSu woyia flf¾' fuu mk; 2021 ud¾;= 26 jeks Èk m<uq újdoh i|yd md¾,sfïka;= kHdhm;%hg we;=,;a flß‚' tA wkqj" m%j¾;k nÿ iy ú,ïì; nÿ ks¾Kh lsÍu i|yd 2021 ud¾;= 26 jeks Èkg miq ld,mßÉfþoh wjika jk uQ,H m%ldYhka" tn÷ mk; u.ska fhdað; nÿ kS;s iy wkqmd;hka fhdod.; hq;= fõ' tu ksid" my; i|yka mßmd,s;hka yer" m%j¾;k nÿ iy ú,ïì; nÿ .Kkh lsÍï i|yd 24] nÿ wkqmd;h wdfoaY lr .eks‚'

**17'1 mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ**

ñY% ixj¾Ok fohla jHdmD;shla ia:dmkh lsÍu iy fufyhùfï jHdmdrhla iïnkaOfhka" mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ ,sñgâ 2008 foieïn¾ 3 Èke;s Y%S ,xld wdfhdack uKav,h iu. t<ô .súiqu m%ldrj" mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ ,sñgâ u.ska ,dN Wmhk njg y÷kd.ekSfï jif¾ isg jir myl ld,mßÉfþohla i|yd fyda ish jd‚c fufyhqï wrUk ,oafoa hhs y÷kd.kq ,nk jif¾ isg jir folla miq fkdjQ ljr we.hqï jirla fyda hk Èk foflka l,ska t<fUk Èkh f;la wdodhï nÿ mekùu" f.ùu iy whlsÍu iïnkaO foaYSh wdodhï mk; wod< fkdfõ' mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ iud.u" nÿ úrdu ld,mßÉfþofha wjika Èkh wjika jQ jydu jir folla i|yd 10] l iyk nÿ wkqmd;slhlg iy 10] l iyk nÿ ld,mßÉfþoh l,a bl=;a ùfuka miqj 20] l nÿ j,ska ksoyia lsÍfï ld,iSudjlg o iqÿiqlï ,nhs' wdfhdack uKav, fkdjk wdodhu 24] idudkH nÿ wkqmd;hg hg;a fõ' ^2020& -^24]&

**17'2 mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ**

ñY% ixj¾Ok jHdmD;shla ia:dmkh lsÍfï iy fufyhùfï jHdmdrhla iïnkaOfhka" mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ wfhdack uKav, kS;sfha j.ka;s 17 wkqj" Y%S ,xld wdfhdack uKav,h iu. t<ô .súiqu m%ldrj" mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ u.ska ,dN Wmhk njg y÷kd.ekSfï jif¾ isg jir myl ld,mßÉfþohla i|yd fyda ish jd‚c fufyhqï wrUk ,oafoa hhs y÷kd.kq ,nk jif¾ isg jir folla miq fkdjQ ljr we.hqï jirla fyda hk Èk foflka l,ska t<fUk Èkh f;la wdodhï nÿ mekùu" f.ùu iy whlsÍu iïnkaO foaYSh wdodhï mk; wod< fkdfõ' mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ" nÿ úrdu ld,mßÉfþofha wjika Èkh wjika jQ jydu jir folla i|yd 10] l iyk nÿ wkqmd;slhlg iy 10] l iyk nÿ ld,mßÉfþoh l,a bl=;a ùfuka miqj 20] l iyk nÿ ld,iSudjlg o iqÿiqlï ,nhs'

**17'3 ,xlka t,dhkaia \*skEkaia ,sñgâ**

1984 nx.a,dfoaY nÿ mk; iy th fj; flrekq ixfYdaOk m%ldrj" ,xlka t,dhkaia \*skEkaia ,sñgâ fj; wod< jk nÿ wkqmd;h 40] ls'

**17'4 wdodhï nÿ úhou**

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** |  |  | 2021 | 2020 | 2021 | 2020 |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **wdodhï m%ldYh** |  |  |  |  |  |  |
| m%j¾;k wdodhï nÿ .dia;=j | 17.5 | 201 | 1,909,079 | 2,822,836 | 2,505,241 | 3,258,757 |
| jir ioyd ú,ïì; nÿ ^m%;sj¾;kh&$.dia;=j | 17.5 | 201 | (69,511) | (1,213,519) | (270,905) | (1,148,189) |
| **wdodhï m%ldYfhys yÿkd.;a wdodhï nÿ úhou** | 17.5 | 201 | 1,839,568 | 1,609,317 | 2,234,336 | 2,110,568 |
|  |  |  |  |  |  |  |
| **úia;S¾K wdodhï m%ldYh** |  |  |  |  |  |  |
| fjk;a úia;S¾K wdodhu ioyd ú,ïì; nÿ .dia;=j$ ^m%;sj¾;kh& | 44 | 262 | 29,961 | 49 | 27,690 | 91 |
| **úia;S¾K wdodhï m%ldYfhys yÿkd.;a wdodhï nÿ .dia;=j$^m%;sj¾;kh&** |  |  | 29,961 | 49 | 27,690 | 91 |
| n,d;aul nÿ wkqmd;h ^ú,ïì; nÿ yer& |  |  | 32.51% | 62.02% | 31.99% | 57.15% |
| n,d;aul nÿ wkqmd;h |  |  | 31.32% | 35.36% | 28.53% | 37.01% |

**17'5 .sKqï.; ,dNh iy nÿ j,g hg;a jk wdodhu w;r ieiÿu**

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **wdodhï m%ldYh wkqj ,dNh** |  |  | 5,872,588 | 4,551,825 | 7,830,670 | 5,702,317 |
| tl;= lsÍu( wkqu; fkdl, yels úhoï |  |  | 3,147,900 | 6,374,026 | 4,762,952 | 7,037,717 |
| tl;= lsÍu( whlr.; yels l,anÿ m%d.aOkh |  |  | 4,992,617 | 12,008,536 | 4,992,617 | 12,008,536 |
| wvq lsÍu( wkqu; l, yels úhoï |  |  | 6,101,406 | 11,751,442 | 6,370,337 | 11,986,518 |
| wvq lsÍu( ksoyia lrk ,o$wkqu; l, yels úhoï |  |  | 6,711 | 1,101,388 | 62,903 | 1,255,050 |
| jHjia:dms; wdodhu |  |  | 7,904,988 | 10,081,557 | 11,152,999 | 11,507,002 |
| wvq lsÍu( jir ;=<§ Ndú; lrk ,o nÿ w,dNh | 17.6 | 201 | - | - | 7,863 | 29,755 |
| ;lAfiare l, yels wdodhu |  |  | 7,904,988 | 10,081,557 | 11,145,136 | 11,477,247 |
| nÿ j,g hg;a jk wdodhu |  |  | 7,904,988 | 10,081,557 | 11,145,136 | 11,477,247 |
| jHjia:dms; wdodhfï§ wdodhï nÿ úhou | 17.7 | 201 | 1,999,971 | 2,822,836 | 2,601,127 | 3,259,538 |
| ^wê&$wj m%;smdok - fmr jir j, |  |  | (90,892) | - | (95,886) | (781) |
| m%j¾;k wdodhï nÿ .dia;=j |  |  | 1,909,079 | 2,822,836 | 2,505,241 | 3,258,757 |
| jir ioyd ú,ïì; nÿ ^m%;sj¾;kh&$.dia;=j | 44 | 262 | (69,511) | (1,213,519) | (270,905) | (1,148,189) |
| **wdodhï m%ldYfhys yÿkd.;a wdodhï nÿ úhou** |  |  | 1,839,568 | 1,609,317 | 2,234,336 | 2,110,568 |

**17'6 jir ;=<§ bÈßhg f.k wd iy Ndú; l, nÿ w,dN**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| bÈßhg f.k wd nÿ w,dN | - | - | 75,834 | 105,589 |
| jir ;=<§ Ndú; l, nÿ w,dN | - | - | (7,863) | (29,755) |
| Ndú; fkdl, iy bosßhg f.k fkd.sh nÿ w,dN | - | - | 67,971 | 75,834 |

**17'7 jHjia:dms; wdodhfï§ wdodhï nÿ úhou**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| mSm,aia ,Sisx wekaâ \*hskEkaia mSt,aiS | 1,999,971 | 2,822,836 | 1,999,971 | 2,822,836 |
| mSm,aia ,Sisx wekaâ \*a,SÜ uefkacaukaÜ ,sñgâ | - | - | 22,303 | 6,211 |
| mSm,aia uhsfl%da - fldu¾ia ,sñgâ | - | - | 71,377 | 40,707 |
| mSm,aia bkaIqjrkaia mSt,aiS | - | - | 422,685 | 310,271 |
| mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ ,sñgâ | - | - | 4,269 | - |
| ,xlka t,dhkaia \*skEkaia ,sñgâ | - | - | 80,535 | 79,513 |
| **jHjia:dms; wdodhfï§ uq¿ wdodhï nÿ** | 1,999,971 | 2,822,836 | 2,601,140 | 3,259,538 |

**17'8 jir ;=<§ f.jk ,o nÿ ms<sno idrdxYh**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | 2021 | 2020 | 2021 | 2020 |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| **iDcq nÿ** |  |  |  |  |
| wdodhï nÿ | 3,349,938 | 3,071,709 | 3,534,648 | 3,339,472 |
| uQ,H fiajd u; tl;= l, w.h u; nÿ | 834,720 | 1,463,382 | 864,943 | 1,498,978 |
| uQ,H fiajd u; cd;sh f.dvke.Sfï noao | - | 147,494 | - | 150,837 |
| j.d rlaIK nÿ | 18,373 | 56,002 | 24,679 | 56,002 |
| wd¾Ól fiajd .dia;=j | - | 210,539 | - | 250,764 |
| Kh wdmiq f.ùfï .dia;=j | - | 762,822 | - | 762,822 |
| uq¿ iDcq nÿ | 4,203,031 | 5,711,948 | 4,424,270 | 6,058,875 |
|  |  |  |  |  |
| **jl% nÿ ^tla/ia lr.kakd ,o iy f.jk ,o&** |  |  |  |  |
| tl;= l, w.h u; nÿ | 132,211 | 281,796 | 556,156 | 892,932 |
| cd;sh f.dvke.Sfï noao | - | 22,674 | - | 130,847 |
| uqoaor .dia;= | 133,173 | 250,144 | 141,036 | 257,991 |
| ,dNdxY iy fmd,sh u; rojd.ekSfï noao | - | 605,245 | - | 690,842 |
| Wmhk úg f.ùfï /APIT nÿ | 29,068 | 153,043 | 30,208 | 164,590 |
| uq¿ jl% nÿ | 294,452 | 1,312,902 | 727,400 | 2,137,202 |
| **uQ,H j¾Ih ;=< f.jk ,o uq¿ nÿ** | 4,497,483 | 7,024,850 | 5,151,670 | 8,196,077 |

**18' idudkH fldgilg uQ,sl$;kql fldgilg bmehSï**

**.sKqïlrK m%;sm;a;sh**

iud.fuys idudkH fldgia ysñhka fj; wdfrdamkh l< yels ,dNh fyda w,dNh wod< ld,mßÉfþoh ;=< ysÕ ysá idudkH fldgia

ixLHdfjka fn§fuka uQ,sl fldgilg bmehSï .Kkh flf¾' fldgilg bmehSï wkqj ish¿ ;kql úNjh iys; idudkH fldgia j, n,mEu i|yd .e<mqï lsÍfuka wk;=rej idudkH fldgia ysñhkag wod< jk iy jir ;=< ysÕ ysá idudkH fldgia j, nr ;enQ idudkHh u; mokïj fldgilg ;kql bmehSï .Kkh fldg we;' bÈßm;a lrkq ,nk wdikak;u ld,mßÉfPaofha wdrïNfha§ isoaêh isÿjQ f,i i<lñka lsisÿ wu;r m%;sYaGdjla ioyd ksl=;a fkdlrk ,o fldgia .<mkq ,efí'

Y%S ,xld .sKqïlrK m%ñ;s - LKAS 33 -- fldgilg bmehSï wkqj uQ,sl$;kql fldgilg bmehSï .Kkh fldg we;'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** | **2021** | **2020** |
|  |  |  |  |  |
| iud.fuys ialkaO ysñlrejka fj; wdfrdamkh l, yels ,dNh ^re'& | 4,033,021,638 | 2,942,508,328 | 5,294,013,656 | 3,408,670,499 |
| ys. nr ;nk ,o idudkH fldgia ixLHdfjys idudkHh | 1,704,602,760 | 1,704,602,760 | 1,704,602,760 | 1,704,602,760 |
| **idudkH fldgilg uQ,sl$;kql bmehqï ^re'&** | 2.37 | 1.73 | 3.11 | 2.00 |

**19' idudkH fldgilg ,dNdxY**

|  | **iud.u** | |
| --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | **2020** |
|  |  |  |
| **idudkH fldgia fj; f.jk ,o ,dNdxY** |  |  |
| ,o ,dNdxYh fhdod.ksñka ^re'& | - | 376,792,083 |
| idudkH ,dNh fhdod.ksñka ^re'& | - | 762,600,288 |
| f.jk ,o uq¿ uqo,a ,dNdxYh ^re'& | - | 1,139,392,371 |
|  |  |  |
| f.jk ,o uqo,a ,dNdxYh ^re'& - wka;¾uOH | - | 1,139,392,371 |
| f.jk ,o fldgia$uqo,a ,dNdxYh ^re'& - wka;¾uOH | 976,622,033 | 789,931,241 |
| f.jk ,o uq¿ ,dNdxYh ^re'& | 976,622,033 | 1,929,323,612 |
| idudkH fldgia ixLHdj ^,dNdxYhg fmr& | 1,627,703,388 | 1,611,756,419 |
|  |  |  |
| **idudkH fldgilg ,dNdxYh ^re'&** | 0.60 | 1.20 |

jir 2020$2021 ioyd iud.fuys idudkH fldgia ysñlrejka fj; fldgilg re' 0'60 la jQ fldgia ,dNdxYhla f.jk ,§' ^2019$2020 fldgia ,dNdxYh - re' 0'50&'

**20' ñkqïlrK moku wkqj uQ,H idOkm;%hka iïnkaO úYaf,aIKh**

**.sKqïlrK m%;sm;a;sh**

uQ,H idOkm;% idOdrK w.h fyda l%ulaIh msßjeh mokula u; wLKavj ñkqï.; flf¾' ie,lsh hq;= .sKqïlrK m%ñ;s idrdxYh u.ska" tla tla uQ,H idOkm;% ldKavh ñkqïlrKh lrk ,o wdldrh iy idOdrK w.h ,dN iy w,dN we;=¨j wdodhï iy úhoï" yÿkd.kakd ,o wdldrh úia;r flf¾' my; j.=j u.ska" uQ,H ;;a;ajh ms<sno m%ldYh hk ud;Dldj hgf;a Y%S ,xld .sKqïlrK m%ñ;s SLFRS 9 u.ska ks¾jpkh lr we;s mßÈ ldKav jYfhka uQ,H idOkm;% j, OdrK w.hka úYaf,aIKh flf¾'

**20'1 iud.u**

| **2021 ud¾;= 31 Èkg** |  |  | **,dN fyda w,dN**  **Tiafia idOdrK**  **w.hg**  **yÿkd.kakd ,o**  **uQ,H idOkm;%**  (FVTPL) | **l%ulaIh**  **msßjeh**  **wkqj uQ,H**  **idOkm;%**  (AC) | **fjk;a úia;S¾K**  **wdodhu Tiafia**  **idOdrK w.hg**  **yÿkd.kakd ,o**  **uQ,H idOkm;%**  (FVOCI) | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 22 | 212 | - | 2,703,031 | - | 2,703,031 |
| nexl= iy uQ,H wdh;khkays fYaIhka | 23 | 213 | - | 5,399,071 | - | 5,399,071 |
| uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg | 24 | 214 | 109,787 | - | - | 109,787 |
| Kh iy ,eìh hq;= foa - l%ulaIh msßjeh wkqj | 25 | 216 | - | 141,387,907 | - | 141,387,907 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 27 | 234 | - | - | 309,118 | 309,118 |
| Kh iy idOkm;% - l%ulaIh msßjeh wkqj | 28 | 236 | - | 6,994,206 | - | 6,994,206 |
| fjk;a uQ,H j;alï | 31 | 240 | - | 126,949 | - | 126,949 |
| **uq¿ uQ,H j;alï** |  |  | 109,787 | 156,611,164 | 309,118 | 157,030,069 |
|  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 35 | 248 | - | 6,439,310 | - | 6,439,310 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 251 | - | 101,502,931 | - | 101,502,931 |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 252 | - | 13,825,553 | - | 13,825,553 |
| fjk;a uQ,H j.lSï | 38 | 255 | - | 4,131,671 | - | 4,131,671 |
| l,anÿ j.lSï | 40 | 257 | - | 2,286,386 | - | 2,286,386 |
| **uq¿ uQ,H j.lSï** |  |  | - | 128,185,851 | - | 128,185,851 |

**20'2 iud.u**

| **2020 ud¾;= 31 Èkg** |  |  | **,dN fyda w,dN**  **Tiafia idOdrK**  **w.hg**  **yÿkd.kakd ,o**  **uQ,H idOkm;%**  (FVTPL) | **l%ulaIh**  **msßjeh**  **wkqj uQ,H**  **idOkm;%**  (AC) | **fjk;a úia;S¾K**  **wdodhu Tiafia**  **idOdrK w.hg**  **yÿkd.kakd ,o**  **uQ,H idOkm;%**  (FVOCI) | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 22 | 212 | - | 7,164,139 | - | 7,164,139 |
| nexl= iy uQ,H wdh;khkays fYaIhka | 23 | 213 | - | 3,207,440 | - | 3,207,440 |
| uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg | 24 | 214 | 1,031,719 | - | - | 1,031,719 |
| Kh iy ,eìh hq;= foa - l%ulaIh msßjeh wkqj | 25 | 216 | - | 147,747,511 | - | 147,747,511 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 27 | 234 | - | - | 324,381 | 324,381 |
| Kh iy idOkm;% - l%ulaIh msßjeh wkqj | 28 | 236 | - | 4,106,963 | - | 4,106,963 |
| fjk;a uQ,H j;alï | 31 | 240 | - | 232,692 | - | 232,692 |
| **uq¿ uQ,H j;alï** |  |  | 1,031,719 | 162,458,745 | 324,381 | 163,814,845 |
|  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 35 | 248 | - | 7,938,185 | - | 7,938,185 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 251 | - | 106,701,027 | - | 106,701,027 |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 252 | - | 18,479,260 | - | 18,479,260 |
| fjk;a uQ,H j.lSï | 38 | 255 | - | 3,014,117 | - | 3,014,117 |
| l,anÿ j.lSï | 40 | 257 | - | 1,909,098 | - | 1,909,098 |
| **uq¿ uQ,H j.lSï** |  |  | - | 138,041,687 | - | 138,041,687 |

**20'3 iuQyh**

| **2021 ud¾;= 31 Èkg** |  |  | **,dN fyda w,dN**  **Tiafia idOdrK**  **w.hg**  **yÿkd.kakd ,o**  **uQ,H idOkm;%**  (FVTPL) | **l%ulaIh**  **msßjeh**  **wkqj uQ,H**  **idOkm;%**  (AC) | **fjk;a úia;S¾K**  **wdodhu Tiafia**  **idOdrK w.hg**  **yÿkd.kakd ,o**  **uQ,H idOkm;%**  (FVOCI) | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 22 | 212 | - | 3,844,694 | - | 3,844,694 |
| nexl= iy uQ,H wdh;khkays fYaIhka | 23 | 213 | - | 8,231,101 | - | 8,231,101 |
| uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg | 24 | 214 | 1,281,753 | - | - | 1,281,753 |
| Kh iy ,eìh hq;= foa - l%ulaIh msßjeh wkqj | 25 | 216 |  | 149,342,332 | - | 149,342,332 |
| ,eìh hq;= rlaIK yd m%;srlaIK | 26 | 233 | - | 1,024,461 | - | 1,024,461 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 27 | 234 | - | - | 735,494 | 735,494 |
| Kh iy idOkm;% - l%ulaIh msßjeh wkqj | 28 | 236 | - | 8,593,386 | - | 8,593,386 |
| **uq¿ uQ,H j;alï** |  |  | 1,281,753 | 171,035,974 | 735,494 | 173,053,221 |
|  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 35 | 248 | - | 9,003,873 | - | 9,003,873 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 251 | - | 103,743,716 | - | 103,743,716 |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 252 | - | 13,684,516 | - | 13,684,516 |
| fjk;a uQ,H j.lSï | 38 | 255 | - | 4,110,795 | - | 4,110,795 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 39 | 255 | - | 5,015,885 | - | 5,015,885 |
| l,anÿ j.lSï | 40 | 257 | - | 1,614,660 |  | 1,614,660 |
| **uq¿ uQ,H j.lSï** |  |  | - | 137,173,445 | - | 137,173,445 |

**20'4 iuQyh**

| **2020 ud¾;= 31 Èkg** |  |  | **,dN fyda w,dN**  **Tiafia idOdrK**  **w.hg**  **yÿkd.kakd ,o**  **uQ,H idOkm;%**  (FVTPL) | **l%ulaIh**  **msßjeh**  **wkqj uQ,H**  **idOkm;%**  (AC) | **fjk;a úia;S¾K**  **wdodhu Tiafia**  **idOdrK w.hg**  **yÿkd.kakd ,o**  **uQ,H idOkm;%**  (FVOCI) | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 22 | 212 | - | 7,693,032 | - | 7,693,032 |
| nexl= iy uQ,H wdh;khkays fYaIhka | 23 | 213 | - | 6,661,407 | - | 6,661,407 |
| uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg | 24 | 214 | 1,198,592 | - | - | 1,198,592 |
| Kh iy ,eìh hq;= foa - l%ulaIh msßjeh wkqj | 25 | 216 | - | 154,134,934 | - | 154,134,934 |
| ,eìh hq;= rlaIK yd m%;srlaIK | 26 | 233 | - | 1,194,933 | - | 1,194,933 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg idOdrK w.hg | 27 | 234 | - | - | 1,455,702 | 1,455,702 |
| Kh iy idOkm;% - l%ulaIh msßjeh wkqj | 28 | 236 | - | 4,813,439 | - | 4,813,439 |
| **uq¿ uQ,H j;alï** |  |  | 1,198,592 | 174,497,745 | 1,455,702 | 177,152,039 |
|  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 35 | 248 | - | 10,978,046 | - | 10,978,046 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 251 | - | 107,685,592 | - | 107,685,592 |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 252 | - | 18,338,039 | - | 18,338,039 |
| fjk;a uQ,H j.lSï | 38 | 255 | - | 2,829,708 | - | 2,829,708 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 39 | 255 | - | 5,065,220 | - | 5,065,220 |
| l,anÿ j.lSï | 40 | 257 |  | 1,594,245 |  | 1,594,245 |
| **uq¿ uQ,H j.lSï** |  |  | - | 146,490,850 | - | 146,490,850 |

**21' j;alï iy j.lSï j, idOdrK w.h**

**.sKqïlrK m%;sm;a;sh**

;lafiarelrK Ys,aml%u Ndú; lrñka idOdrK w.hg jd¾;d.; uQ,H iy uQ,H fkdjk j;alï iy j.lSï j, idOdrK w.h ks¾Kh lrkq ,nk wdldrh my; úia;r flf¾' fuhg idOkm;% ;lafiarelrKfha§ fj<ofmd, iyNd.slhl= úiska isÿlrkq ,nk iuQyfhys$iud.fuys Wml,amk j, weia;fïka;=jo we;=<;a fõ'

**21'1 uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg**

uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg wdodhu ukskq ,nkafka uQ,slj m%ldY wdfhdack iq/l=ïm;a j,ska iukaú; ñ,lrK wdlD;Ska fyda ;lafiarelrK Ys,aml%u Ndú; lrñks' fuu m%ldY wdfhdck iq/l=ïm;a tla tla iq/l=ï j, l%shdldÍ fj<ofmd, ;=< m%ldY fj,ofmd, ñ, Ndú; lrñka ;lafiare flf¾'

**21'2 uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg**

uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg ;lafiare lrkq ,nkafka uQ,slj m%ldY wdfhdack j,ska iukaú; ;lafiarelrK Ys,aml%u Ndú; lrñks' fuu m%ldY j;alï tla tla iq/l=ï j, l%shdldÍ fj<ofmd, ;=< m%ldY fj,ofmd, ñ, Ndú; lrñka ;lafiare flf¾'

**21'3 l%ulaIh msßjeh wkqj OdrKh flfrk uQ,H j;alï iy j.lSï**

l%ulaIh msßjeh wkqj OdrKh flfrk ia:djr wkqmd; uQ,H j;alï j, idOdrK w.h weia;fïka;= flfrkqfha jÜgï.; uqo,a m%jdy t<Uqï moku u;h' fuu t<Uqu u.ska idOdrK w.h uekSfï ie,lsh hq;= ksÍlaIKh l, fkdyels wdodkhla jYfhka iudk uQ,H idOkm;%hkays m%j¾;k fj,ofmd, ñ, Ndú; flfrk w;r ta ksidfjka th idOdrK w.h OQrdj,sfhys 3 uÜgu hgf;a j¾. flf¾'

**21'4 l%ulaIh msßjeh wkqj OdrKh flfrk foam<" msßh; yd WmlrK**

iskaklalr bvï iy f.dvke.s,s m%;Hd.Kk Èkfhys tajdfha idOdrK w.h jYfhka m%;Hd.Kk jákdlu wkqj wkdjrKh flfrk w;r tys§ miqj isÿjk ljr fyda iuqÉÑ; laIh fyda iuqÉÑ; ydkslrK w,dNhka wvq flf¾'

**21'5 ;lafiarelrK wdlD;sh**

ndysr jYfhka m%ldY ñ, fyda wdlD;Ska fj; ksÍlaIKh l, yels ñ,lrK wdodkhka wdY%fhka idOdrK w.h ks¾Kh flfrk ish¨u uQ,H idOkm;%hka ioyd" iajdëk ñ, ;SrKh lsrSula fyda j,x.= lsÍula ,nd.efka' l%shdldÍ fj<ofmd,la ;=<" fj<o ñ,la iïnkaO iDcq ksÍlaIKh isÿ l, fkdyels úh yel' fulS ;;a;ajhkays§" iud.u u.ska" jvd;a wod< iy úYajikSh f;dr;=re fj; jeä ie<ls,a,la ,ndfoñka" uQ,H idOkm;%fhys idOdrK w.h j,x.= lsÍu ioyd úl,am fj<ofmd, f;dr;=re Ndú; flf¾'

**;lafiarelrK rduqj**

fj<o yd wdfhdack fufyhqï iy fiiq ish¨ ie,lsh hq;= j;alï yd j.lSï j, idOdrK w.h uekSu iïnkaOfhka iud.u u.ska md,k rduqjla ia:dmkh lrkq ,en we;' úfYaIs; md,khka my; ±lafõ¦

* ksÍlaIKh l, yels fj<ofmd, o;a; j,g idfmalaIj wdj¾;s;j ^ffokslj" udislj fyda ld¾;=uh jYfhka& idOdrK w.h ñkqï iudf,dapkh lsÍu'
* fj<ofmd, ;;a;ajhka" ie,lsh hq;= úksYaphka iy Wml,amkhkays fjkiaùï j,g idfmalaIj wdj¾;s;j ^wuj jYfhka jd¾Islj& idOdrK w.h ñkqï wdlD;Ska iudf,dapkh lsÍu'

**21'6 idOdrK w.h OQrdj,sh ks¾Kh lsÍu**

;lafiarelrK Ys,aml%u u.ska uQ,H idOkm;%hkays idOdrK w.h ks¾Kh lsÍu iy wkdjrkh lsÍu ioyd iuQyh u.ska my; ±lafjk OQrdj,sh Ndú; flf¾(

**ugÜu 1(** wkkH j;alï fyda j.lSï j, l%shdldÍ fj<ofmd, ;=< m%ldY ^.e,mqï isÿfkdlrk ,o& ñ,

**ugÜu 2(** iDcqj fyda jl%j" jd¾;d.; idOdrK w.h fj; ie,lsh hq;= n,mEula ksÍlaIkh l, yels ish¨ wodkhka iys; fjk;a Ys,aml%u

**ugÜu 3(** ksÍlaIKh l, yels fj<ofmd, o;a; u; mokï fkdù jd¾;d.; idOdrK w.h fj; ie,lsh hq;= n,mEula isÿl, yels wdodkhka iys; Ys,aml%u

my; ±lafjk j.=j u.ska idOdrK w.h OQrdj,sh wkqj idOdrK w.hg jd¾;d.;$wkdjrkh flreKq j;alï iy j.lSï iïnkaO úYaf,aIKhla ±lafõ(

| **iud.u** |  |  | **;lafiarelrK** | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2021 ud¾;= 31** | **igyk** | **msgq**  **wxlh** | **oskh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| **uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |
| m%ldYs; wdfhdack | 27 | 234 | 31.03.2021 | 309,118 | - | - | 309,118 |
| **Wm tl;=j** |  |  |  | 309,118 | - | - | 309,118 |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |
| m%ldYs; wdfhdack | 24 | 214 | 31.03.2021 | 9,768 | - | - | 9,768 |
| tall Ndrhkays wdfhdack | 24 | 214 | 31.03.2021 | - | 100,019 | - | 100,019 |
| **Wm tl;=j** |  |  |  | 9,768 | 100,019 | - | 109,787 |
| **tl;=j** |  |  |  | 318,886 | 100,019 | - | 418,905 |
|  |  |  |  |  |  |  |  |
| **idOdrK w.hg wkdjrkh lrk ,o uQ,H fkdjk j;alï** |  |  |  |  |  |  |  |
| iskaklalr bvï yd f.dvke.s,s ^foam<" msßh; iy WmlrK hgf;a we;=<;a& | 32.4 | 244 |  | - | - | 864,058 | 864,058 |
| **tl;=j** |  |  |  | - | - | 864,058 | 864,058 |

| **iud.u** |  |  | **;lafiarelrK** | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2020 ud¾;= 31** | **igyk** | **msgq**  **wxlh** | **oskh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| **uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |
| m%ldYs; wdfhdack | 27 | 234 | 21.03.2020 | 324,381 | - | - | 324,381 |
| **Wm tl;=j** |  |  |  | 324,381 | - | - | 324,381 |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |
| m%ldYs; wdfhdack | 24 | 214 | 21.03.2020 | 13,547 | - | - | 13,547 |
| tall Ndrhkays wdfhdack | 24 | 214 | 31.03.2020 | - | 1,018,172 | - | 1,018,172 |
| **Wm tl;=j** |  |  |  | 13,547 | 1,018,172 | - | 1,031,719 |
| **tl;=j** |  |  |  | 337,928 | 1,018,172 | - | 1,356,100 |
|  |  |  |  |  |  |  |  |
| **idOdrK w.hg wkdjrkh lrk ,o uQ,H fkdjk j;alï** |  |  |  |  |  |  |  |
| iskaklalr bvï yd f.dvke.s,s ^foam<" msßh; iy WmlrK hgf;a we;=<;a& | 32.4 | 244 |  | - | - | 864,058 | 864,058 |
| **tl;=j** |  |  |  | - | - | 864,058 | 864,058 |

my; ±lafjk j.=j u.ska idOdrK w.h OQrdj,sh wkqj idOdrK w.hg jd¾;d.;$wkdjrKh flreKq j;alï iy j.lSï iïnkaO úYaf,aIKhla ±lafõ(

| **iuQyh** |  |  | **;lafiarelrK** | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2021 ud¾;= 31** | **igyk** | **msgq**  **wxlh** | **oskh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| **uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |
| m%ldYs; wdfhdack | 27 | 234 | 31.03.2021 | 309,118 | - | - | 309,118 |
| NdKavd.dr ì,am;a | 27 | 234 | 31.03.2021 | - | 426,376 | - | 426,376 |
| **Wm tl;=j** |  |  |  | 309,118 | 426,376 | - | 735,494 |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |
| m%ldYs; wdfhdack | 24 | 214 | 31.03.2021 | 24,753 | - | - | 24,753 |
| tall Ndrhkays wdfhdack | 24 | 214 | 31.03.2021 | - | 1,257,000 | - | 1,257,000 |
| **Wm tl;=j** |  |  |  | 24,753 | 1,257,000 | - | 1,281,753 |
|  |  |  |  |  |  |  |  |
| **uQ,H fkdjk j;alï - wdfhdack foam<** |  |  |  |  |  |  |  |
| bvï iy f.dvke.s,s | 30 | 238 | 31.03.2021 | - | - | 820,664 | 820,664 |
| **Wm tl;=j** |  |  |  | - | - | 820,664 | 820,664 |
| **tl;=j** |  |  |  | 333,871 | 1,683,376 | 820,664 | 2,837,911 |
|  |  |  |  |  |  |  |  |
| **idOdrK w.hg wkdjrkh lrk ,o uQ,H fkdjk j;alï** |  |  |  |  |  |  |  |
| iskaklalr bvï yd f.dvke.s,s ^foam<" msßh; iy WmlrK hgf;a we;=<;a& | 32.4 | 244 |  | - | - | 5,964,058 | 5,964,058 |
| **tl;=j** |  |  |  | - | - | 5,964,058 | 5,964,058 |

| **iuQyh** |  |  | **;lafiarelrK** | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2020 ud¾;= 31** | **igyk** | **msgq**  **wxlh** | **oskh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| **uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |
| m%ldYs; wdfhdack |  |  | 27.03.2020 | - | 1,131,321 | - | 1,131,321 |
| NdKavd.dr ì,am;a | 27 | 234 | 21.03.2020 | 324,381 | - | - | 324,381 |
| **Wm tl;=j** |  |  |  | 324,381 | 1,131,321 | - | 1,455,702 |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg** |  |  |  |  |  |  |  |
| m%ldYs; wdfhdack | 24 | 214 | 21.03.2020 | 27,134 | - | - | 27,134 |
| tall Ndrhkays wdfhdack | 24 | 214 | 31.03.2021 |  | 1,171,458 |  | 1,171,458 |
| **Wm tl;=j** |  |  |  | 27,134 | 1,171,458 | - | 1,198,592 |
|  |  |  |  |  |  |  |  |
| **uQ,H fkdjk j;alï - wdfhdack foam<** |  |  |  |  |  |  |  |
| bvï iy f.dvke.s,s | 30 | 238 | 21.03.2020 | - | - | 1,131,652 | 1,131,652 |
| **Wm tl;=j** |  |  |  | - | - | 1,131,652 | 1,131,652 |
| **tl;=j** |  |  |  | 351,515 | 2,302,779 | 1,131,652 | 3,785,946 |
|  |  |  |  |  |  |  |  |
| **idOdrK w.hg wkdjrkh lrk ,o uQ,H fkdjk j;alï** |  |  |  |  |  |  |  |
| iskaklalr bvï yd f.dvke.s,s ^foam<" msßh; iy WmlrK hgf;a we;=<;a& | 32.4 | 244 |  | - | - | 5,914,058 | 5,914,058 |
| **tl;=j** |  |  |  | - | - | 5,914,058 | 5,914,058 |

2019$2020 § iy 2020$2021 § uÜgu 1 iy uÜgu 2 w;r lsisÿ m%udKd;aul mejÍula isÿfkdùh" Y%S ,xld .sKqïlrK m%ñ;s SLFRS 13 - idOdrK w.h ñkqïlrKh m%ldrj jD;a;Sh iqÿiqlï ,;a iajdëk ;lafiarelrejl= úiska bvï iy f.dvke.s,s ;lafiare lrk ,§'

wod< jir wjidkfha§ rojd.;a j;alï iy j.lSï iïnkaOj jir ;=<§ wdodhï m%ldYh ;=< yÿkd.;aa uq¿ idOdrK w.h ,dN$w,dN my; j.=fjys ±lafõ'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | 2021 | 2020 | 2021 | 2020 |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |
| **uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg** |  |  |  |  |
| m%ldYs; wdfhdack | 162,616 | 11,017 | 228,258 | 19,586 |
| **tl;=j** | 162,616 | 11,017 | 228,258 | 19,586 |

**uÜgu 3 idOdrK w.h ñkqïlrKh**

**ieiÿu**

my; igyk u.ska idOdrK w.h OQrdj,sfhys uÜgu 3 ;=< idOdrK w.h ñkqï j, wdrïNl fYaIhka iy wjidk fYaIhka w;r ieiÿula bÈßm;a flf¾' iud.u u.ska" uQ,H m%ldYhkays idOdrK w.h ioyd .sKqï.; flfrk wdfhdack foam< yerekq úg my; ±lafjk uQ,H fkdjk j;alï j, idOdrK w.h wkdjrkh fldg we;'

|  |  |  | **iud.u** | | | **iuQyh** | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **wdfhdack**  **foam<** | **iskaklalr**  **bvï**  **f.dvke.s,s** | **tl;=j** | **wdfhdack**  **foam<** | **iskaklalr**  **bvï**  **f.dvke.s,s** | **tl;=j** |
|  | **igyk** | **msgqq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| 2020 wm%sfh,a 1 Èkg fYaIh |  |  | - | 864,058 | 864,058 | 1,131,652 | 4,782,406 | 5,914,058 |
| tl;=lsÍï |  |  | - | - | - | - | - | - |
| neyerlsÍï$mejÍï |  |  | - | - | - | (310,988) | 310,988 | - |
| f.dvke.s,s laIhùï |  |  | - | - | - | - | (63,805) | (63,805) |
| jir ;=< wkdjrkh lrk ,o idOdrK w.h |  |  | - | - | - | - | 113,805 | 113,805 |
| **2021 ud¾;= Èkg fYaIh** | 32.4 | 244 | - | 864,058 | 864,058 | 820,664 | 5,143,394 | 5,964,058 |
|  |  |  |  |  |  |  |  |  |
| 2019 wm%sfh,a 1 Èkg fYaIh |  |  | - | 795,585 | 795,585 | 1,131,596 | 4,563,989 | 5,695,585 |
| tl;=lsÍï |  |  | - | 6,659 | 6,659 | - | 12,455 | 12,455 |
| neyerlsÍï$mejÍï |  |  | - | - | - | 56 | - | 56 |
| f.dvke.s,s laIhùï |  |  | - | (361) | (361) | - | (60,521) | (60,521) |
| jir ;=< wkdjrkh lrk ,o idOdrK w.h |  |  | - | 62,175 | 62,175 | - | 266,483 | 266,483 |
| **ud¾;= 31 Èkg fYaIh** | 32.4 | 244 | - | 864,058 | 864,058 | 1,131,652 | 4,782,406 | 5,914,058 |

**idOdrK w.h uekSfï§ fhdod.kakd ,o ksÍlaIKh l, fkdyels wdodkhka**

my; j.=j u.sska idOdrK w.h OQrdj,sfhys uÜgu 3 jYfhka j¾. fldg we;s uQ,H fkdjk idOkm;% uekSfï§ 2021 ud¾;= 31 iy 2020 ud¾;= 31 Ndú; lrk ,o ie<lsh hq;= ksÍlaIKh l, fkdyels wdodkhka ms<sno f;dr;=re bÈßm;a flf¾' uQ,H m%ldYhkays idOdrK w.h ioyd .sKqï.; flfrk wdfhdack foam< yerekq úg my; ±lafjk uQ,H fkdjk j;alï j, idOdrK w.h wkdjrkh fldg we;'

| **idOkm;%fhys j¾.h** | **;lafiare Èkh** | **idOdrK**  **w.h**  **re' 000** | **;lafiare Ys,aml%uh** | **ie<lsh hq;= ksÍlaIKh l, fkdyels wdodkhka** | **ksÍlaIKh l, fkdyels wdodkhka nr;nk ,o idudkHh mrdih** | **ksÍlaIKh l, fkdyels wdodkhka fj; idOdrK w.h ñkqfuys ixfõ§;djh** |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
| **iud.u** |  |  |  |  |  |  |
| **2021 ud¾;= 31 Èkg** |  |  |  |  |  |  |
| foam<" msßh; iy WmlrK |  |  |  |  |  |  |
| iskaklalr bvï | 31.12.2019 | 821,458 | MCM | m¾pihl weia;fïka;=.; jákdlu | re' 60,000 - 6,000,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2019 | 42,600 | MCM | j¾. wähl weia;fïka;=.; jákdlu | re' 1,000 - 4,000 | \* |
|  |  |  | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | re' 20 - 60 | \* |
|  |  |  |  |  |  |  |
| **2020 ud¾;= 31 Èkg** |  |  |  |  |  |  |
| foam<" msßh; iy WmlrK |  |  |  |  |  |  |
| iskaklalr bvï | 31.12.2019 | 821,458 | MCM | m¾pihl weia;fïka;=.; jákdlu | re' 60,000 - 6,000,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2019 | 42,600 | MCM | j¾. wähl weia;fïka;=.; jákdlu | re' 1,000 - 4,000 | \* |
|  |  |  | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | re' 20 - 60 | \* |
|  |  |  |  |  |  |  |
| **iuQyh** |  |  |  |  |  |  |
| **2021 ud¾;= 31 Èkg** |  |  |  |  |  |  |
| foam<" msßh; iy WmlrK |  |  |  |  |  |  |
| iskaklalr bvï | 31.12.2020 | 261,075 | MCM | m¾pihl weia;fïka;=.; jákdlu | re' 600,000 - 13,000,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2020 | 559,589 | MCM | j¾. wähl weia;fïka;=.; jákdlu | re' 200 - 300 | \* |
|  |  |  | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | re' 14,500 | \* |
|  |  |  |  |  |  |  |
| foam<" msßh; iy WmlrK |  |  |  |  |  |  |
| iskaklalr bvï | 31.12.2019 | 3,025,383 | MCM | m¾pihl weia;fïka;=.; jákdlu | re' 50,000 - 13,000,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2019 | 2,118,011 | MCM | j¾. wähl weia;fïka;=.; jákdlu | re' 500 - 11,000 | \* |
|  |  |  | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | re' 15 - 250 | \* |
|  |  |  |  |  |  |  |
| **2020 ud¾;= 31 Èkg** |  |  |  |  |  |  |
| foam<" msßh; iy WmlrK |  |  |  |  |  |  |
| iskaklalr bvï | 31.12.2019 | 360,014 | MCM | m¾pihl weia;fïka;=.; jákdlu | re' 600,000 - 13,000,000 | \* |
| iskaklalr f.dvke.s,s |  | 771,638 | MCM | j¾. wähl weia;fïka;=.; jákdlu | re' 200 - 300 | \* |
|  |  |  | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | re' 14,500 | \* |
|  |  |  |  |  |  |  |
| foam<" msßh; iy WmlrK |  |  |  |  |  |  |
| iskaklalr bvï | 31.12.2019 | 2,876,444 | MCM | m¾pihl weia;fïka;=.; jákdlu | re' 50,000 - 13,000,000 | \* |
| iskaklalr f.dvke.s, | 31.12.2019 | 1,905,962 | MCM | j¾. wähl weia;fïka;=.; jákdlu | re' 500 - 11,000 | \* |
|  |  |  | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | re' 15 - 250 | \* |

MCM - fj<ofmd, ieiï l%uh

);ksj fuu wdodkhkays ljr fyda ie<lsh hq;= by<hdula$^my<hdula& idOdrK w.fhys ie<lsh hq;= by<hdula$^my<hdula& flfrys fya;= fõ'

**21'7 idOdrK w.h wkqj OdrKh fkdl, idOrK w.h j;alï yd j.lSï**

my; j.=fjys ±lafjkqfha uQ,H m%ldYhkays idOdrK w.h wkqj OdrKh fkdl, iuQyfhys$iud.fuys uQ,H idOkm;%hkays" ldKavh wkqqj" OdrK w.h iy idOdrK w.h w;r ieiÿuls'

| **ud¾;= 31 Èkg** | **2021** | | | | | **2020** | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **uq¿ idOdrK**  **w.h** | **OdrK**  **w.h** | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **uq¿ idOdrK**  **w.h** | **OdrK**  **w.h** |
| **iud.u** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | - | 2,703,031 | - | 2,703,031 | 2,703,031 | - | 7,164,139 | - | 7,164,139 | 7,164,139 |
| nexl= iy uQ,H wdh;k j, fYaIhka | - | 5,900,872 | - | 5,900,872 | 5,399,071 | - | 3,205,140 | - | 3,205,140 | 3,207,440 |
| Kh iy ,eìh hq;= foa -l%ulaIh msßjeh ^o<& | - | 163,635,284 | - | 163,635,284 | 150,655,845 | - | 155,825,013 |  | 155,825,013 | 156,497,746 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | - | 6,984,078 | - | 6,984,078 | 6,994,206 | - | 4,114,978 | - | 4,114,978 | 4,106,963 |
| fjk;a uQ,H j;alï | - | 126,949 | - | 126,949 | 126,949 | - | 232,692 | - | 232,692 | 232,692 |
| **tl;=j** | - | 179,350,214 | - | 179,350,214 | 165,879,102 | - | 170,541,962 | - | 170,541,962 | 171,208,980 |
|  |  |  |  |  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | - | 6,936,408 | - | 6,936,408 | 6,439,310 | - | 8,057,554 | - | 8,057,554 | 7,938,185 |
| .kqfokqlrejkaa fj; f.úh hq;= | - | 102,019,672 | - | 102,019,672 | 101,502,931 | - | 106,798,094 | - | 106,798,094 | 106,701,027 |
| ksl=;a lrk ,o Kh iq/l=ï | - | 14,675,439 | - | 14,675,439 | 13,825,553 | - | 18,759,201 | - | 18,759,201 | 18,479,260 |
| fjk;a uQ,H j.lSï | - | 4,131,671 | - | 4,131,671 | 4,131,671 | - | 3,014,117 | - | 3,014,117 | 3,014,117 |
| l,anÿ j.lSï | - | 2,282,213 | - | 2,282,213 | 2,286,386 |  | 1,904,947 |  | 1,904,947 | 1,909,098 |
| **tl;=j** | - | 130,045,403 | - | 130,045,403 | 128,185,851 | - | 138,533,913 | - | 138,533,913 | 138,041,687 |

| **ud¾;= 31 Èkg** | **2021** | | | | | **2020** | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **uq¿ idOdrK**  **w.h** | **OdrK**  **w.h** | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **uq¿ idOdrK**  **w.h** | **OdrK**  **w.h** |
| **iuqyh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | - | 3,844,694 | - | 3,844,694 | 3,844,694 | - | 7,693,032 | - | 7,693,032 | 7,693,032 |
| nexl= iy uQ,H wdh;k j, fYaIhka | - | 8,239,912 | - | 8,239,912 | 8,231,101 | - | 6,593,797 | - | 6,593,797 | 6,661,407 |
| Kh iy ,eìh hq;= foa -l%ulaIh msßjeh ^o<& | - | 169,138,423 | - | 169,138,423 | 159,224,528 | - | 158,483,419 | - | 158,483,419 | 163,304,880 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | - | 1,024,461 | - | 1,024,461 | 1,024,461 | - | 1,194,933 | - | 1,194,933 | 1,194,933 |
| Kh idOkm;% -  l%ulaIh msßjeh | - | 8,620,175 | - | 8,620,175 | 8,593,386 | - | 4,821,454 | - | 4,821,454 | 4,813,439 |
| **tl;=j** | - | 190,867,665 | - | 190,867,665 | 180,918,170 | - | 178,786,635 | - | 178,786,635 | 183,667,691 |
|  |  |  |  |  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | - | 9,739,721 | - | 9,739,721 | 9,003,873 | - | 11,097,415 | - | 11,097,415 | 10,978,046 |
| .kqfokqlrejkaa fj; f.úh hq;= | - | 104,256,546 | - | 104,256,546 | 103,743,716 | - | 106,796,726 | - | 106,796,726 | 107,685,592 |
| ksl=;a lrk ,o Kh iq/l=ï | - | 14,522,493 | - | 14,522,493 | 13,684,516 | - | 18,616,227 | - | 18,616,227 | 18,338,039 |
| fjk;a uQ,H j.lSï | - | 4,110,795 | - | 4,110,795 | 4,110,795 | - | 2,829,708 | - | 2,829,708 | 2,829,708 |
| f.úh hq;= rlaIK j.lSï iy m%;srlaIK | - | 5,015,885 | - | 5,015,885 | 5,015,885 | - | 5,065,220 | - | 5,065,220 | 5,065,220 |
| l,anÿ j.lSï |  | 1,609,725 |  | 1,609,725 | 1,614,660 |  | 1,590,805 |  | 1,590,805 | 1,594,245 |
| **tl;=j** | - | 139,255,165 | - | 139,255,165 | 137,173,445 | - | 145,996,101 | - | 145,996,101 | 146,490,850 |

**idOdrK w.hg OdrKh fkdlrk ,o uQ,H j;alï iy j.lSï j, idOdrK w.h**

iuQyfha idOdrK w.hka ia:dmkh lsÍu i|yd Ndú; lrk ,o ;lafiarelrK Ys,am l%u idOdrK w.hg OdrKh lrk ,o uQ,H idOkm;%j, idOdrK w.hka .Kkh lsÍu i|yd fhdod .kakd ,o Ys,am l%u iu. ix.; fõ' iuQyh u.ska .Kkh lrk ,o idOdrK w.hhka" uQ,H idOkm;%h mshùfï§ fyda l,a msÍfï § ,efnk$f.jk ienE jákdlï j,ska fjkia úh yel' we;eï uQ,H idOkm;% ldKavhka fj<|dfuys fkdfhfok neúka" idOdrK w.h .Kkh lsÍfï§ ie,lsh hq;= uÜgfï l<uKdlrk úksiqula fhdod .eks‚'

uQ,H m%ldYhkays oekgu;a idOdrK w.hg jd¾;d fkdlrk ,o uQ,H idOkm;%hkays idOdrK w.hka ks¾Kh lsÍu i|yd fhdod .kakd ,o l%ufõohka iy Wml,amkhka my; úia;r flf¾(

**nexl= iy uQ,H wdh;k j, we;s ;ekam;=**

fláld,Sk l,amsÍula iys; uQ,H j;alï iy j.lSï i|yd tAjdfha Odrk w.h tAjdfha idOdrK w.hg o< jYfhka iudk jk njg Wml,amkh flf¾' fuu Wml,amkh b,a¨ï ;ekam;= iy ksYaÑ; l,amsÍula fkdue;s b;=reï .sKqï i|ydo wod, fõ' udi ;=klg jvd l,a msßula iys;j nexl= iy uQ,H wdh;kj, we;s fYaIhkaf.a weia;fïka;=.; idOdrK w.h u.ska ,eîug wfmalaIs; wkd.; uqo,a m%jdy j, jÜgï.; jákdlï ksfhdackh flf¾'

**Kh iy ,eìh hq;= foa**

Kh jHdma;Ska j, ljr fyda ie,lsh hq;= ixp,khg hg;aj" jirlg wvq l,amsÍula iys; .kqfokqlrejka fj; Kh iy w;a;sldrï j, idOdrK w.h fmdÿfõ o< jYfhka Odrk w.hg iudk fõ' jirlg jeä l,amsÍula iy iys; Kh yd w;a;sldrï j, weia;fïka;=.; idOdrK w.h u.ska ,nd .ekSug wfmalaIs; wkd.; uqo,a m%jdyj, jÜgï .; jákdlï ksfhdackh fõ' idOdrK w.h ks¾Kh lsÍu i|yd wfmalaIs; uqo,a m%jdy m%j¾;k wkqmd; wkqj jÜgï .; flf¾'

**Kh idOkm;% l%ulaIh msßjeh**

l%ulaIh msßjeh wkqj Kh idOkm;% u.ska jd¾;dlrk Èkfha § NdKavd.dr ì,am;a iy NdKavd.dr ne÷ïlrj, fjf<|fmd< ñ, ksfhdackh fõ' tla tla jd¾;dlrk Èkfha § fjf<|fmd< ñ, Y%S ,xld uy nexl=j u.ska m%ldYhg m;a flf¾'

**.kqfokqlrejka fj; f.úh hq;=**

l,amsÍfï ld,iSudjla fkdue;s ;ekam;= ^b;=reï ;ekam;=& j, weia;fïka;=.; idOdrK w.h b,a,Su u; f.úh hq;= uqo, fõ' m%ldY fj<ofmd, ñ, rys; ia:djr fmd,S ork ;ekam;= ^ia:djr ;ekam;=& j, weia;fïka;=.; idOdrK w.h iudk wjodkï iy wjfYaI l,amsÍu iys; Kh ioyd mj;sk fj<ofmd, wkqmd;hka Ndú; lrñka uqo,a m%jdy jÜgï.; lsÍu u; mokï fõ'

**nexl= fj; f.úh hq;= iy ksl=;a lrk ,o Kh iq/l=ïm;a**

úp,H wkqmd;h hkq fj<ofmd, ixp,khka ms<sìUq lrk idOdrK ñkquls' tuksid OdrK w.h u.ska úp,H wkqmd; idOkm;%hkays idOdrK w.h ksfhdackh fõ'

Kh jHdma;sfhys ljr fyda ie<lsh hq;= ixp,khlg hg;aj" jirlg wvq l,amsÍula iys; ia:djr wkqmd; Kh.ekSï j, idOdrK w.h fmdÿfõ o< jYfhka OdrK w.hg iudk fõ' jirlg jeä l,amsÍula iys; ia:djr wkqmd; Kh.ekSï j, weia;fïka;=.; idOdrK w.h u.ska f.ùug wfmalaIs; wkd.; uqo,a m%jdyhkays jÜgï.; jákdlu ksfhdackh fõ' idOdrK w.h ks¾Kh lsÍu ioyd wfmalaIs; uqo,a m%jdy m%j¾;k fj,ofmd, wkqmd;hka wkqj jÜgï.; flf¾'

**l,anÿ j.lSï**

l,anÿ j.lSï j, weiafïka;=.; idOdrK w.h" wkd.;fha§ ,eîug wfmalaIs; l,anÿ f.ùfï jÜgï.; jákdlu ksfhdackh lrhs' wfmalaIs; uqo,a m%jdy jd¾;dlrk Èkfha§ jdßluh wkqmd;h Ndú; lrñka jÜgï flf¾'

**22' uqo,a yd uqo,a iudk oE**

**.sKqïlrK m%;sm;a;sh**

uqo,a yd uqo,a iudk oE w;e;s uqo,a" nexl=j, ;ekam;= iy flá oekqï§ï Kh j,ska iukaú; jk w;r tAjd tAjdfha idOdrK w.h fjkia ùu iïnkaO ie,lsh hq;= fkdjk wjodkulg hg;a fõ' tAjd iuQyh u.ska ish flá ld,Sk j.lSï l<ukdlrKh i|yd fhdod .efka' tAjd wod< wjia:djkays§" tAjdfha uqyqK; jákdlu fyda o, jákdlu wkqj uQ,H m%ldY j, we;=,;a flf¾' iuQyh$iud.u u.ska lsisÿ uqo,a fyda uqo,a iudk oE r|jd .ekSula isÿ fkdflß‚'

uqo,a yd uqo,a iudk oE uQ,H ;;a;ajh ms<sn| jd¾;dfõ l%ulaIh msßjeh wkqj bÈrsm;a flf¾'

**m%;sj¾;H m%;sñ,§ .ekSfï .súiqï hgf;a ñ,§ .;a iq/l=ï**

ksYaÑ; wkd.; Èkhl§ kej; úlsŒu i|yd jk .súiqï hgf;a ñ,§ .;a iq/l=ï uQ,H ;;a;ajh ms<sn| jd¾;dfõ y÷kd.efka' iuQyh u.ska .kqfokqfjys wd¾Ól jeo.;alu ms<sìUq lrñka WmÑ; fmd,sh o we;=<;aj" f.jk ,o m%;sIaGdj uQ,H ;;a;ajh ms<sn| m%ldYfhys uqo,a yd uqo,a iudk oE hgf;a jd¾;d flf¾' ñ,§ .ekSfï iy kej; úlsKSfï ñ, w;r fjki fmd,S wdodhfuys jd¾;d flfrk w;r iM, fmd,S wkqmd;slh Ndú; lrñka .súiqfuys ld,iSudj mqrd WmÑ; flf¾'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| w; we;s uqo,a |  |  | 922,568 | 656,002 | 939,766 | 669,272 |
| nexl= j, cx.u .sKqï | 22.1 | 213 | 1,573,040 | 1,172,669 | 1,788,506 | 1,675,364 |
| nexl= j, b;=reï .sKqï |  |  | 207,403 | 206,434 | 338,985 | 214,422 |
| úfoaY uqo,a j,ska b;=reï ;ekam;= |  |  | 20 | 19 | 20 | 19 |
| m%;sj¾;H m%;sñ,§.eksSfï .súiqï hgf;a iq/l=ï |  |  | - | 5,129,015 | 777,417 | 5,133,955 |
| **tl;=j** |  |  | 2,703,031 | 7,164,139 | 3,844,694 | 7,693,032 |
|  |  |  |  |  |  |  |
| **idOdrK w.h** |  |  | 2,703,031 | 7,164,139 | 3,844,694 | 7,693,032 |

**22'1 nexl= j, fYaIhka**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| foaYSh nexl= | 1,573,040 | 1,172,669 | 1,788,506 | 1,675,364 |
| **tl;=j** | 1,573,040 | 1,172,669 | 1,788,506 | 1,675,364 |

**23' nexl= iy uQ,H wdh;k j, fYaIhka**

**.sKqïlrK m%;sm;a;sh**

nexl= iy uQ,H wdh;k j, fYaIhkag ia:djr ;ekam;= iy úfoaY uqo,a ;ekam;= we;=<;a fõ' nexl= iy uQ,H wdh;k j, fYaIhka uQ,H ;;a;ajh ms<sno jd¾;dfõ l%ulaIh msßjeh wkqj ±lafõ'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| **ia:djr ;ekam;=** |  |  |  |  |
| foaYSh uqo, | 5,399,071 | 3,207,440 | 8,230,653 | 6,644,819 |
| úfoaY uqo,a | - | - | 448 | 16,588 |
| **tl;=j** | 5,399,071 | 3,207,440 | 8,231,101 | 6,661,407 |
|  |  |  |  |  |
| **idOdrK w.h** | 5,900,872 | 3,205,140 | 8,239,912 | 6,593,797 |

**24' uQ,H j;alï - ,dN fyda w,dN Tiafia idOdrK w.hg**

**.sKqïlrK m%;sm;a;sh**

iuQyh u.ska fj<| l%shdldrlï Tiafia fláld,Skj ,dN bmehSu i|yd uQ,slj ñ,§ .kakd ,o uQ,H j;alï ,dN fyda w,dN Tiafia idOdrK w.hg y÷kd y÷kd.efka' ,dN fyda w,dN Tiafia idOdrK w.h" idOdrK w.h wkqj jd¾;d.; fldg ukskq ,nk w;r idOdrK w.fhys fjkia ùï wdodhï m%ldYfhys uQ,H j;alï u; Y=oaO ,dN $ w,dN - ,dN fyda w,dN Tiafia idOdrK w.hg hgf;a y÷kd.efka'

SLFRS 9 u.ska j;alï l<ukdlrKh i|yd iud.fuys jHdmdßl wdlD;sh iy idOkm;%fhys .súiqï.; uqo,a m%jdy ,laIK j, ixfhda.hla u; mokïj uQ,H idOkm;%hka j¾.SlrKh wjYH fõ' ,dN fyda w,dN Tiafia idOdrK w.hg fj; uQ,slju fláld,Sk ,dNh i|yd w;am;a lr.;a m%ldYs; ialkaO iq/l=ï we;=,;a jk w;r fld<U fldgia fjf<|fmd< u.ska m%ldYhg m;a lrk ,o fj<|fmd< ñ, .kka Ndú; lrñka idOdrK w.hg jd¾;d flf¾'

;jo SLFRS 9 wkqj" ,dN w,dN Tiafia idOdrK w.hg y÷kd.;a uQ,H j;alï fj; fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg iy l%ulaIh msßjeh wkqj j¾. l< tAjd yer ish¨ uQ,H j;alï we;=<;a fõ'

.súiqfuys fldkafoais wkqj fyda f.ùï ,nd.ekSfï whs;sh ia:dmkh jQ miq ,dNdxY wdodhu fyda úhou Y=oaO fj<| wdodhï ;=< jd¾;d flf¾'

kqÿre wkd.;fha§ úlsŒu iïnkaO wruqK ;jÿrg;a fhda.H jkafka o hkak ks¾Kh lsÍu i|yd iuQyh u.ska ish ,dN w,dN Tiafia idOdrK w.hg l,U we.hSug ,la flf¾' wl%Sh fj<ofmd, ksid fulS uQQ,H j;alï úlsŒug iuQyh wfmdfydi;a jkafka kï iy tAjd kqÿre wkd.;fha § úlsŒu i|yd jk l<ukdldß;ajfhys woyi ie,lsh hq;= f,i fjkia jkafka kï" iuQyh u.ska fuu uQ,H j;alï m%;sj¾.SlrKh flf¾'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| m%ldYs; ialkaO iq/l=ï | 24.1/24.2 | 214/216 | 9,768 | 13,547 | 24,753 | 27,134 |
| tall Ndrhkays wdfhdack | 24.3 | 216 | 100,019 | 1,018,172 | 1,257,000 | 1,171,458 |
| **tl;=j** |  |  | 109,787 | 1,031,719 | 1,281,753 | 1,198,592 |
|  |  |  |  |  |  |  |
| **idOdrK w.h** |  |  | 109,787 | 1,031,719 | 1,281,753 | 1,198,592 |

**24'1** **m%ldYs; ialkaO iq/l=ï**

| **ud¾;= 31 Èkg** | **2021** | | | **2020** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **fldgia**  **ixLHdj** | **uq¿**  **msßjeh** | **fj,ofmd,**  **jákdlu** | **fldgia**  **ixLHdj** | **uq¿**  **msßjeh** | **fj,ofmd,**  **jákdlu** |
| **iud.u** |  | **re' Z000** | **re' Z000** |  | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **nexl=" uQ,H iy rlaIK** |  |  |  |  |  |  |
| fldu¾I,a nEkaala T\*a isf,daka mSt,aiS - Pkao n,h rys; | - | - | - | 114,885 | 9,877 | 6,721 |
| fi,dka nEkala mSt,aiS - Pkao n,h iys; | - | - | - | 109,406 | 7,449 | 3,665 |
| fi,dka nEkala mSt,aiS - Pkao n,h rys; | - | - | - | 143,028 | 4,403 | 3,161 |
| **Wm tl;=j** |  | - | - |  | 21,729 | 13,547 |
|  |  |  |  |  |  |  |
| **úúOdx.SlD; iuqy iud.ï** |  |  |  |  |  |  |
| fcdaka lS,aia mSt,aiS | 65,780 | 10,310 | 9,768 | - | - | - |
| **Wm tl;=j** |  | 10,310 | 9,768 |  | - | - |
|  |  |  |  |  |  |  |
| **tl;=j** |  | 10,310 | 9,768 |  | 21,729 | 13,547 |
| fj<o fmd, ,dN$^w,dN& - ^l,la ;siafia WÉPdjpkh úh yels .sKqï j, idOdrK w.h uekSfï l%uh& (MTM) |  | (542) |  |  | (8,182) |  |
| ialkaO iq/l=ï j, fj,ofmd, jákdlu |  | 9,768 |  |  | 13,547 |  |

| **ud¾;= 31 Èkg** | **2021** | | | **2020** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **fldgia**  **ixLHdj** | **uq¿**  **msßjeh** | **fj,ofmd,**  **jákdlu** | **fldgia**  **ixLHdj** | **uq¿**  **msßjeh** | **fj,ofmd,**  **jákdlu** |
| **iuQyh** |  | **re' Z000** | **re' Z000** |  | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **Y%S ,xldfõ ,ehsia;=.; fldgia** |  |  |  |  |  |  |
| **nexl=" uQ,H iy rlaIK** |  |  |  |  |  |  |
| fldu¾I,a nEkaala T\*a isf,daka mSt,aiS - Pkao n,h iys; | - | - | - | 120,000 | 12,083 | 7,212 |
| fldu¾I,a nEkaala T\*a isf,daka mSt,aiS - Pkao n,h rys; | - | - | - | 114,885 | 9,877 | 6,721 |
| fi,dka nEkala mSt,aiS - Pkao n,h iys; | - | - | - | 109,406 | 7,449 | 3,665 |
| fi,dka nEkala mSt,aiS - Pkao n,h rys; | - | - | - | 143,028 | 4,403 | 3,161 |
| **Wm tl;=j** |  | - | - |  | 33,812 | 20,759 |
|  |  |  |  |  |  |  |
| **mdk j¾. wdydr iy ÿïfld,** |  |  |  |  |  |  |
| isf,daka gqneflda lïmeKs mSt,aiS | - | - | - | 5,000 | 5,400 | 5,000 |
| **Wm tl;=j** |  | - | - |  | 5,400 | 5,000 |
|  |  |  |  |  |  |  |
| **úúOdx.SlD; iuqy iud.ï** |  |  |  |  |  |  |
| fcdaka lS,aia mSt,aiS | 65,780 | 10,310 | 9,768 | - | - | - |
| **Wm tl;=j** |  | 10,310 | 9,768 |  | - | - |
|  |  |  |  |  |  |  |
| **ksIamdok** |  |  |  |  |  |  |
| msru,a .a,dia isf,daka mSt,aiS | 1,350,000 | 14,985 | 14,985 | - | - | - |
| **Wm tl;=j** |  | 14,985 | 14,985 |  | - | - |
|  |  |  |  |  |  |  |
| **nx.a,dfoaYfha ,ehsia;=.; fldgia** |  |  |  |  |  |  |
| **T!IO" cSj ;dlaIK iy cSj úoHdjka** |  |  |  |  |  |  |
| bkaÿ - nx.a,d \*duiQál,aia | - | - | - | 3,530 | 65 | 151 |
| is,ajd \*duiQál,aia | - | - | - | 9,653 | 204 | 399 |
| is,aflda \*duiQál,aia | - | - | - | 8,022 | 162 | 399 |
| **Wm tl;=j** |  | - | - |  | 431 | 949 |
|  |  |  |  |  |  |  |
| **úúOdx.SlD; iuqy iud.ï** |  |  |  |  |  |  |
| VFS fg%â ,sñgâ | - | - | - | 8,515 | 156 | 426 |
| **Wm tl;=j** |  | - | - |  | 156 | 426 |
|  |  |  |  |  |  |  |
| tl;=j |  | 25,295 | 24,753 |  | 39,799 | 27,134 |
| fj<o fmd, ,dN$^w,dN& - ^l,la ;siafia WÉPdjpkh úh yels .sKqï j, idOdrK w.h uekSfï l%uh& (MTM) |  | (542) |  |  | (12,665) |  |
| ialkaO iq/l=ï j, fj,ofmd, jákdlu |  | 24,753 |  |  | 27,134 |  |

**24'2 ialkaO iq/l=ï j, l¾udka;$lafIa;% ixhq;sh - iud.u iy iuQyh**

| **ud¾;= 31 Èkg** | **2021** | | | **2020** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **uq¿**  **msßjeh** | **fj,ofmd,**  **jákdlu** |  | **uq¿**  **msßjeh** | **fj,ofmd,**  **jákdlu** |  |
| **l¾udka;h$lafIa;%h** | **re' Z000** | **re' Z000** | % | **re' Z000** | **re' Z000** | % |
|  |  |  |  |  |  |  |
| **iud.u** |  |  |  |  |  |  |
| nexl=" uQ,H iy rlaIK | - | - | - | 21,729 | 13,547 | 100.00% |
| úúOdx.SlD; iuqy iud.ï | 10,310 | 9,768 | 100.00% | - | - | - |
| **tl;=j** | 10,310 | 9,768 | 100.00% | 21,729 | 13,547 | 100.00% |
| fj<ofmd, ,dN$^w,dN& | (542) |  |  | (8,182) |  |  |
| ialkaO iq/l=ï j, fj,ofmd, jákdlu | 9,768 |  |  | 13,547 |  |  |
|  |  |  |  |  |  |  |
| **iuQyh** |  |  |  |  |  |  |
| nexl=" uQ,H iy rlaIK | - | - | - | 33,812 | 20,759 | 76.51% |
| mdk j¾. wdydr iy ÿïfld, | - | - | - | 5,400 | 5,000 | 18.43% |
| T!IO" cSj ;dlaIK iy cSj úoHdjka | - | - | - | 431 | 949 | 3.50% |
| úúOdx.SlD; iuqy iud.ï | 10,310 | 9,768 | 39.46% | 156 | 426 | 1.57% |
| ksIamdok | 14,985 | 14,985 | 60.54% | - | - | - |
| **tl;=j** | 25,295 | 24,753 | 100.00% | 39,799 | 27,134 | 100.00% |
| fj<ofmd, ,dN$^w,dN&(Mark to market) | (542) |  |  | (12,665) |  |  |
| ialkaO iq/l=ï j, fj,ofmd, jákdlu | 24,753 |  |  | 27,134 |  |  |

uQ,H j;alï j, ixfõ§;d úYaf,aIKh - FVTPL - ialkaO msgq wxl 303 igyk 59'4'3 ys ±lafõ'

**24'3 tall Ndrhkays wdfhdack**

|  | **iud.u** | | | **iuQyh** | | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2021** | **2020** | **2021** | **2021** | **2020** |
|  | **tall ixLHdj** | **re' Z000** | **re' Z000** | **tall ixLHdj** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| tkaãî fj,a;a uks ud¾lÜ ma,ia \*kaâ | - | - | 760,585 | 16,281,952 | 387,382 | 760,585 |
| .dähka uks ud¾lÜ \*kaâ | - | - | 257,587 | - | - | 410,873 |
| iStat,a bkafjiaÜukaÜ | 4,976,560 | 100,019 | - | 24,153,997 | 485,447 | - |
| fÊî úkafÜÊ uks ud¾lÜ \*kaâ | - | - | - | 13,749,775 | 384,171 | - |
| **tl;=j** |  | 100,019 | 1,018,172 |  | 1,257,000 | 1,171,458 |

**25' Kh iy ,eìh hq;= foa - l%ulaIh msßjeh**

**.sKqïlrK m%;sm;a;sh**

my; oelafjk oE yereKq úg" Kh iy ,eìh hq;= oE jYfhka j¾. flfrk uQQ,H j;alï l%shdldÍ fj<|fmd,la ;=< m%ldYhg m;a fkdlrk ,o ia:djr fyda ks¾Kh l< yels f.ùï iys; jHq;amkak fkdjk uQ,H j;alï j,ska iukaú; fõ(

* iuQyh iy iud.u jydu fyda kqÿre ld,hl§ úlsŒug woyia lrk uQ,H j;alï iy uQ,sl y÷kd.ekSfuka wk;=rej" ,dN fyda w,dN Tiafia idOdrK w.hg kï flfrk uQ,H j;alï" iuQyh yd iud.u u.ska uQ,sl y÷kd.ekSfuka wk;=rej" fjk;a úia;SrK wdodhï Tiafia idOdrK w.hg jYfhka kï flfrk uQ,H j;alï
* Kh msßySu fya;=fjka yereKqfldg" iuQyh iy iud.u u.ska ish uQ,sl wdfhdackh m%udKj;a f,i iïmQ¾Kfhka whlr .; fkdyels uQ,H j;alï

Kh iy ,eìh hq;= oE ydkslrKh i|yd fjka lsÍï wvqfldg" l%ulaIh msßjeh wkqj ukskq ,efí' l%ulaIh msßjeh .Kkh lrkq ,nkafka iM, fmd,S wkqmd;slfhys jeo.;a fldgila jk w;am;a lr .ekSfï .dia;= iy msßjeh u; ljr fyda jÜgula fyda jdßlhla ie,ls,a,g .ksñks' l%ulaIh wdodhï m%ldYfhys fmd,S wdodhï hgf;a we;=,;a flf¾' ydkslrKfhka Woa.;jk w,dNhka wdodhï m%ldYfha Kh iy ,eìh hq;= oE iy fjk;a w,dN hgf;a y÷kd.efka'

**l,anÿ**

lsishï úêúOdkhla l,anÿ l%uhla o" ke;fyd;a l,anÿ we;=,;a o hkak ;SrKh lsÍu" úêúOdkfha yrh u; mokï jk w;r"

úêúOdkh bgq lsÍu ksYaÑ; j;alula fyda j;alula Ndú;d lsÍu u; r|d mj;S o hkak ;lafiare lsÍu wjYH fõ' fuu úêúOdkh uÕska j;alu Ndú;d lsÍfï whs;sh mejf¾'

**iuQyh$iud.u nÿ .ekqïlre f,i**

l,anÿ whs;uhkays ysñldß;ajhg wkkH jQ ish¨ wjodkï iy m%;s,dN ie,lsh hq;= f,i iuQyh$iud.u fj; mjrkq fkd,nk l,anÿ fufyhqï l,anÿ f,i j¾.SlrKh lr we;' fufyhqï l,anÿ f.ùï l,anÿ ld,iSudj mqrd ir, f¾Çh mokula u; wdodhï m%ldYfhys úhoula jYfhka yÿkd.efka' f.úh hq;= wiïNdjH l=,sh tajd ork ,o ld,mßÉfPaofhys§ úhoula jYfhka yÿkd.efka'

**iuQyh$iud.u nÿ§ukdlre f,i**

j;alfuys ysñldß;ajhg wkkH jQ ish¨ wjodkï iy m%;s,dN ie,lsh hq;= f,i iuQyh$iud.u úiska mjrkq fkd,nk l,anÿ fufyhqï l,anÿ f,i j¾.SlrKh lr we;' fufyhqï l,anÿ idlÉPd lsÍfï§ wdrïNl Rcq msßjeh l,anÿ j;alfuys OdrK w.hg tl;=

lrkq ,nk w;r l=,S wdodhug iudk mokula u; l,anÿ ld, iSudj ;=< y÷kd.efka' f.úh hq;= wiïNdjH l=,sh tajd Wmhk ,o ld,mßÉfPaofhys§ wdodhula jYfhka yÿkd.efka'

**l,anÿ" l=,S msg .ekqï iy bia,dóh uQ,H u; ,eìh hq;= oE**

SLFRS 16 wkqj" mdol jk j;alulg wod<j ish¨u wjodkï iy m%;s,dN m%udKd;aul jYfhka mjrkq ,nk l,anÿ uQ,H l,anÿ jYfhka j¾. flf¾' wdrïNl Èkfha §" iuQyh u.ska uQ,H l,anÿ hgf;a r|jd .;a j;alï uQ,H ;;a;ajh ms<sn| m%ldYfhys y÷kd..kq ,nk w;r tAjd Y=oaO wdfhdackhys jákdlug iudkj ,eìh hq;= l,anÿ jYfhka bÈßm;a flf¾' Y=oaO wdfhdackh .Kkh lrkq ,nkafka l,anÿ j, wka;¾.; wkqmd;h wkqj ,eìh hq;= l,anÿ f.ùï jÜgï lsÍfuks' tkï" mdol jk j;alfuys idOdrK w.h iy uQ,sl iDcq msßjehg iudk l,a nÿ f.ùï j, m%j¾;k jákdlug fya;=jk wkqmd;h fõ' l,anÿ j, Y=oaO wdfhdackh u; wLKav wkqmd;sl wodhula w;am;a lr .ekSu i|yd ,eìh hq;= uQ,H wdodhu l,anÿ ld, iSudj mqrd fmd,S wdodhfuys y÷kd.efka'

**ld¾huKav, Kh j, m<uq Èk fjki**

my; oelafjk fjf<|fmd< fmd,S wkqmd;sl wkqj msßkukq ,nk ish¨ ld¾h uKav, Kh idOdrK w.h wkqj y÷kd.efka' idOdrK w.h iy msßkuk ,o uqo, w;r fjki m<uq osk fjki jYfhka ie,flk w;r th iM, fmd,S wkqmd;slh Ndú; lrñka Kh ld,iSudj mqrd ld¾huKav, msßjeh jYfhka l%ulaIh flf¾' ld¾h uKav, Kh miqj l%%ulaIh msßjeh wkqj ukskq ,efí' msgq wxl 241 igyk 31'1'1' n,kak'

**kej; idlÉPd lrk ,o Kh iy ,eìh hq;= oE**

yels wjia:djkays§" iuQyh$iud.u wemh rojd .ekSug jvd Kh iy ,eìh hq;= oE m%;sjHqy.; lsÍug lghq;= lrhs' fuhg f.ùfï lghq;= §¾> lsÍu iy kj ,eîfï fldkafoais fj; tlÕùu we;=<;a fõ' fldkafoais kej; idlÉPd lsÍfuka wk;=rej" ljr fyda ydkslrKhla uq,a iM, fmd,S wkqmd;slh Ndú; lrñka ukskq ,nk w;r" fldkafoais kùlrKh lsÍug fmr .Kkh l< ,eìh hq;= oE ;jÿrg;a ysÕ jYfhka fkdie,fla' iuia; l%shdmámdáh imqrd,k ,o njg iy wkd.; f.ùï isÿúh yels njg ;yjqre lrkq ms‚i l<ukdldÍ;ajh úiska kej; idlÉPd lrk ,o Kh iy ,eìh hq;= foa wLKavj iudf,dapkh lrhs' ,eìh hq;= oE wLKavju ljr fyda l%shdmámdáhlg hg;a jk w;r wkd.; f.ùï isÿúh yels fõ' Kh iy ,eìh hq;= oE wLKavju l%ulaIh msßjeh wkqj ukskq ,nk w;r tys§ iM, fmd,S wkqmd;slh Ndú; flf¾' th flaj, fyda iduQysl ydkslrk ;lafiarejlg hg;a fõ'

**.kqfokqlrejka fj; Kh iy ,eìh hq;= oE i|yd ydkslrK fjkalsÍu**

.kqfokqlrejka fj; Kh iy ,eìh hq;= oE i|yd ydkslrK fjkalsÍu ms<sn| úia;r msgq wxl 228 igyk 25'7 ys oelafõ'

**ydkslrK m%;sj¾;kh**

miq ld,iSudjl§ ydkslrK w,dN jákdlu my, hkafka kï" iy wod< my<hdu ydkslrKh y÷kd.ekSfuka miq isÿùulg jdia;úlj iïnkaO jkafka kï" wod, mßÈ ydkslrK fjkalsÍu wvq lsÍu u.ska w;sßla;h wdmiq ,shd ;nkq ,efí' wod, wdmiq ,shd ;eîu wdodhï m%ldYfhys y÷kd.efka'

**lmd yßk ,o Kh iy ,eìh hq;= oE**

whlr .ekSfï m%dfhda.sl ud¾.hla fkdue;s jQ l, Kh yd ,eìh hq;= oE fldgia jYfhka fyda iïmQ¾Kfhka lmd yef¾' fuh idudkHfhka isÿjkafka Kh.e;shd yg lmdyeÍug hg;a jk uqo,a f.ùu i|yd m%udKj;a uqo,a m%jdy Wmojd .ekSu i|yd j;alï fyda wdodhï uQ,hka fkdue;s njg iuQyh ks¾Kh lsÍfuka miqjh' flfia jqjo" ysÕ uqo,a whlr .ekSu i|yd jk iuQyfhys l%shdmámdàkag wkq.;ùu i|yd lmd yßk ,o uQ,H j;alï jqjo kS;sh l%shd;aul lsÍfï lghq;=j,g hg;a úh yel'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| Kh iy ,eìh hq;= foa | 25.1.2 | 219 | 150,655,845 | 156,497,746 | 159,224,528 | 163,304,880 |
|  |  |  |  |  |  |  |
| wvqlsÍu( |  |  |  |  |  |  |
| flaj, ydkslrK .dia;= | 25.8 | 230 | 1,168,174 | 1,316,237 | 1,168,174 | 1,428,968 |
| iduQysl ydkslrK .dia;= | 25.8 | 230 | 8,099,764 | 7,433,998 | 8,714,022 | 7,740,978 |
| **Y=oaO Kh iy ,eìh hq;= oE** |  |  | 141,387,907 | 147,747,511 | 149,342,332 | 154,134,934 |
| **idOdrK w.h** |  |  | 163,635,284 | 155,825,013 | 169,138,423 | 158,483,419 |

**25'1 úYaf,aIKh**

**25'1'1** **wÈhr jYfhka úYaf,aIKh**

| **iud.u - 2021 ud¾;= 31 Èkg** | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| Kh iy ,eìh hq;= oE | 91,721,453 | 30,256,132 | 28,678,260 | 150,655,845 |
|  |  |  |  |  |
| wvqlsÍu( |  |  |  |  |
| flaj, ydkslrK .dia;= | - | - | 1,168,174 | 1,168,174 |
| iduQysl ydkslrK .dia;= | 831,484 | 1,113,374 | 6,154,906 | 8,099,764 |
| **Y=oaO Kh iy ,eìh hq;= oE** | 90,889,969 | 29,142,758 | 21,355,180 | 141,387,907 |

| **iud.u - 2020 ud¾;= 31 Èkg** | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| Kh iy ,eìh hq;= oE | 85,842,549 | 38,427,765 | 32,227,432 | 156,497,746 |
|  |  |  |  |  |
| wvqlsÍu( |  |  |  |  |
| flaj, ydkslrK .dia;= | - | - | 1,316,237 | 1,316,237 |
| iduQysl ydkslrK .dia;= | 675,172 | 1,183,272 | 5,575,553 | 7,433,997 |
| **Y=oaO Kh iy ,eìh hq;= oE** | 85,167,377 | 37,244,493 | 25,335,642 | 147,747,512 |

| **iuQyh - 2021 ud¾;= 31 Èkg** | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| Kh iy ,eìh hq;= oE | 92,517,093 | 35,084,515 | 31,622,920 | 159,224,528 |
|  |  |  |  |  |
| wvqlsÍu( |  |  |  |  |
| flaj, ydkslrK .dia;= | - | - | 1,168,174 | 1,168,174 |
| iduQysl ydkslrK .dia;= | 995,233 | 1,262,265 | 6,456,524 | 8,714,022 |
| **Y=oaO Kh iy ,eìh hq;= oE** | 91,521,860 | 33,822,250 | 23,998,222 | 149,342,332 |

| **iuQyh - 2020 ud¾;= 31 Èkg** | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| Kh iy ,eìh hq;= oE | 88,207,562 | 41,813,456 | 33,283,862 | 163,304,880 |
|  |  |  |  |  |
| wvqlsÍu( |  |  |  |  |
| flaj, ydkslrK .dia;= | - | - | 1,428,968 | 1,428,968 |
| iduQysl ydkslrK .dia;= | 749,718 | 1,333,159 | 5,658,101 | 7,740,978 |
| **Y=oaO Kh iy ,eìh hq;= oE** | 87,457,844 | 40,480,297 | 26,196,793 | 154,134,934 |

**25'1'2** **ie,iqu jYfhka úYaf,aIKh**

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **ie,iqu wkqj** |  |  |  |  |  |  |
| ,eìh hq;= l,anÿ$bcdrd | 25.5.1/25.6.1 | 223/226 | 78,141,725 | 85,815,366 | 78,131,430 | 85,815,366 |
| ,eìh hq;= l=,Smsg .ekqï$uqrdnd | 25.5.2/25.6.2 | 224/227 | 224,793 | 336,375 | 3,143,356 | 3,355,778 |
| ld,iSud Kh iy ,eìh hq;= foa | 25.5.3/25.6.3 | 225/228 | 70,780,167 | 68,728,321 | 75,611,414 | 71,615,697 |
| iïnkaê; md¾Ysj ,eìh hq;= foa | 25.2 | 220 | 1,509,160 | 1,617,684 | - | - |
| jdKsc m;%l |  |  | - | - | 155,245 | - |
| Khlr | 25.3 | 221 | - | - | 2,183,083 | 2,518,039 |
| **o< tl;=j** |  |  | 150,655,845 | 156,497,746 | 159,224,528 | 163,304,880 |
| **idOdrK w.h** |  |  | 163,635,284 | 155,825,013 | 169,138,423 | 158,483,419 |

**25'1'3** **uqo,a tallh wkqj úYaf,aIKh**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| Y%S ,xld remsh,a | 150,655,845 | 156,497,746 | 154,452,244 | 160,611,510 |
| nx.a,dfoaY gld | - | - | 4,772,284 | 2,693,370 |
| **o< tl;=j** | 150,655,845 | 156,497,746 | 159,224,528 | 163,304,880 |

**25'1'4** **l¾udka;h wkqj úYaf,aIKh**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| lDIsld¾ñl" jk j.d iy ëjr | 30,661,009 | 30,535,229 | 31,237,276 | 31,148,829 |
| l,d" riúkaok iy úfkdaodYajdo | 1,406,139 | 1,198,406 | 1,406,139 | 1,198,406 |
| bÈlsÍï" hál, myiqlï ixj¾Ok | 10,972,649 | 11,861,226 | 9,780,857 | 10,905,103 |
| mßfNdack | 7,819,767 | 8,982,853 | 7,819,767 | 9,017,339 |
| wOHdmk | 1,888,245 | 1,790,145 | 1,888,245 | 1,790,145 |
| uQ,H fiajd | 7,268,787 | 4,881,761 | 9,848,580 | 7,836,750 |
| fi!LH" iudc fiajd iy iydhl fiajd | 12,134,882 | 18,588,699 | 13,531,028 | 20,017,178 |
| f;dr;=re ;dlaIk iy ikaksfõok | 1,536,108 | 1,419,850 | 1,536,108 | 1,419,850 |
| ksIamdok | 9,094,435 | 9,267,973 | 10,625,482 | 11,378,906 |
| jD;a;Sh" úoHd;aul iy ;dlaIKsl l%shdldrlï | 10,814,474 | 8,042,772 | 10,814,474 | 8,042,772 |
| ixpdrl | 3,666,967 | 4,337,271 | 3,679,932 | 4,352,849 |
| m%jdyk iy .nvd | 33,506,084 | 35,230,788 | 33,611,307 | 35,265,304 |
| f;d. iy is,a,r fj<o | 18,498,319 | 18,168,984 | 19,034,510 | 18,606,628 |
| fjk;a | 1,387,980 | 2,191,789 | 2,072,495 | 2,324,821 |
| **o< tl;=j** | 150,655,845 | 156,497,746 | 156,886,200 | 163,304,880 |

**25'2** **iïnkaê; md¾Yj ,eìh hq;= foa**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ ,sñgâ | 599,301 | 614,680 | - | - |
| mSm,aia ,Sisx \*a,SÜ uefkacaukaÜ ,sñgâ | - | 17,654 | - | - |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 830,096 | 809,822 | - | - |
| mSm,aia uhsfl%da - fldu¾ia ,sñgâ | 2,700 | 112,505 | - | - |
| mSm,aia bkaIqjrkaia mSt,aiS | 49,908 | 35,868 | - | - |
| ,xld t,dhkaia \*skEkaia ,sñgâ | 27,155 | 27,155 | - | - |
| **tl;=j** | 1,509,160 | 1,617,684 | - | - |

**25'3** **Khlr**

|  |  |  | **iuQyh** | | | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  |  | **2021** | | **2020** | |
|  | **wkqmd;h** | **l,amsÍfï**  **Èkh** | **Khlr**  **ixLHdj** | **OdrK**  **w.h** | **Khlr**  **ixLHdj** | **OdrK**  **w.h** |
|  |  |  |  | **re' Z000** |  | **re' Z000** |
|  |  |  |  |  |  |  |
| iïm;a nEkala mSt,aiS | 9.90% | 18-fkdje-20 | - | - | 500,000 | 51,802 |
| 12.50% | 20-ud¾;=-23 | 1,000,000 | 100,401 | 1,000,000 | 106,634 |
| 13.90% | 24-fmn-24 | 1,000,000 | 101,152 | 1,000,000 | 101,138 |
| ishm; \*skEkaia mSt,aiS | 13.33% | 8-wf.da-24 | 1,500,000 | 162,632 | 1,500,000 | 162,626 |
| cd;sl b;sßlsÍfï nexl=j | 11.00% | 10-iema-22 | 1,000,000 | 105,941 | 1,000,000 | 105,970 |
| keIk,a äfjf,dmaukaÜ nEkala mSt,aiS | 9.40% | 24-cQks-20 | - | - | 282,800 | 26,057 |
| 13.95% | 30-ud¾;=-24 | 2,000,000 | 200,163 | 2,000,000 | 227,961 |
| ãt\*aiSiS nEkala mSt,aiS | 9.40% | 10-cQks-20 | - | - | 332,100 | 35,764 |
| 12.75% | 9-fkdje-23 | 1,000,000 | 104,925 | 1,000,000 | 104,996 |
| 13.00% | 29-ud¾;=-25 | 844,500 | 84,538 | 844,500 | 95,536 |
| 13.50% | 28-ud¾;=- 2024 | 1,000,000 | 100,143 | 1,000,000 | 113,627 |
| 11.00% | 12-cQks-25 | 1,190,000 | 128,912 | - | - |
| fi,dka nEkala mSt,aiS | 12.85% | 29-ud¾;=-23 | 750,000 | 75,051 | 750,000 | 79,883 |
| tïàã fjdal¾ia mSt,aiS | 11.75% | 30-iema-19 | - | - | 254,784 | 26,954 |
| fldu¾I,a fl%äÜ wekaâ \*skEkaia mSt,aiS | 10.40% | 10-foie-20 | 1,000,000 | 26,954 | 1,000,000 | 103,189 |
| iKi ixj¾Ok nEkala mSt,aiS | 10.30% | 31-foie-20 | - | - | 500,000 | 51,280 |
| fldu¾I,a nEkala mSt,aiS | 10.75% | 8-ud¾;=-21 | - | - | 2,000,000 | 212,104 |
| 12.00% | 27-Tla-21 | 421,900 | 44,316 | 421,900 | 44,345 |
| 12.00% | 22-cQ,s-23 | 881,700 | 90,106 | 881,700 | 90,135 |
| yegka keIke,a nEkala mSt,aiS | 11.25% | 28-ud¾;=-21 | - | - | 2,000,000 | 222,954 |
| 13.00% | 1-fkdje-23 | 193,300 | 20,332 | 193,300 | 20,339 |
| 12.30% | 22-iema-24 | 413,300 | 43,900 | 413,300 | 43,914 |
| fkaIkaia g%iaÜ nEkala mSt,aiS | 12.65% | 8-fkdje-21 | 2,000,000 | 209,851 | 2,000,000 | 209,619 |
| 12.80% | 23-foie-24 | 2,000,000 | 206,568 | 2,000,000 | 206,634 |
| fya,Sia mSt,aiS | 12.50% | 31-cQ,s-23 | 1,000,000 | 101,978 | 1,000,000 | 102,012 |
| t,a´t,aiS mSt,aiS | 10.25% | 24-fmn-26 | 3,000,000 | 302,819 | - | - |
| Wm tl;=j |  |  |  | 2,210,684 |  | 2,545,473 |
| wvq lsÍu( wfmalaIs; Kh w,dN ioyd fjkalsÍu |  |  |  | (27,601) |  | (27,434) |
| **tl;=j** |  |  |  | 2,183,083 |  | 2,518,039 |

fuu ldKavh hgf;a jk ish¨u wdfhdack wfhdack fY%aKsfha idOkm;%hka jk neúka wfmalaIs; Kh w,dN ioyd jk uq¿ fjkalsÍu udi 12 wfmalaIs; Kh w,dN j,ska Wlyd .eksks'

**25'4 jir ;=<§ o< Kh iy ,eìh hq;= foa j, ixp,kh ^**SLFRS **9 hgf;a&**

**Kh iy ,eìh hq;= foa j, ixp,kh 2021 - iud.u**

|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| 2020 wm%sfh,a 1 Èkg o< OdrK jákdlu | 85,842,549 | 38,427,765 | 32,227,432 | 156,497,746 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 45,437,659 | 5,359,775 | 5,802,633 | 56,600,067 |
| yÿkd.ekSfuka neyer l, fyda kej; f.jk ,o j;alï ^lmdyeÍï yer& | (34,540,620) | (15,262,704) | (12,491,832) | (62,295,156) |
| wÈhr 2 iy 3 fj; udrelsÍï | (15,480,507) | 13,868,554 | 1,611,953 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 7,993,476 | (15,696,865) | 7,703,389 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 2,468,896 | 3,559,607 | (6,028,503) | - |
| lmd yßk ,o jákdlï | - | - | (146,812) | (146,812) |
| **2021 ud¾;= 31 Èkg o< OdrK jákdlu** | 91,721,453 | 30,256,132 | 28,678,260 | 150,655,845 |

**Kh iy ,eìh hq;= foa j, ixp,kh 2020 - iud.u**

|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| 2019 wm%sfh,a 1 Èkg o< OdrK jákdlu | 114,902,936 | 26,640,117 | 15,109,188 | 156,652,241 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 45,583,126 | 16,938,239 | 7,026,238 | 69,547,603 |
| yÿkd.ekSfuka neyer l, fyda kej; f.jk ,o j;alï ^lmdyeÍï yer& | (49,915,849) | (13,501,435) | (6,284,814) | (69,702,098) |
| wÈhr 2 iy 3 fj; udrelsÍï | (26,572,169) | 16,957,385 | 9,614,784 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 1,608,186 | (9,125,199) | 7,517,013 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 236,319 | 518,658 | (754,977) | - |
| lmd yßk ,o jákdlï | - | - | - | - |
| **2020 ud¾;= 31 Èkg o< OdrK jákdlu** | 85,842,549 | 38,427,765 | 32,227,432 | 156,497,746 |

**2021 o< Kh iy ,eìh hq;= foa j, ixp,kh - iuQyh**

|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| 2020 wm%sfh,a 1 Èkg o< OdrK jákdlu | 88,207,562 | 41,813,456 | 33,283,862 | 163,304,880 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 52,415,185 | 6,131,991 | 6,371,434 | 64,918,610 |
| yÿkd.ekSfuka neyer l, fyda kej; f.jk ,o j;alï ^lmdyeÍï yer& | (41,520,185) | (15,048,355) | (12,283,610) | (68,852,150) |
| wÈhr 2 iy 3 fj; udrelsÍï | (16,130,403) | 14,368,752 | 1,761,651 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 7,366,941 | (15,816,240) | 8,449,299 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 2,177,993 | 3,634,911 | (5,812,904) | - |
| lmd yßk ,o jákdlï | - | - | (146,812) | (146,812) |
| **2021 ud¾;= 31 Èkg o< OdrK jákdlu** | 92,517,093 | 35,084,515 | 31,622,920 | 159,224,528 |

**Kh iy ,eìh hq;= foa j, ixp,kh 2020 - iuQyh**

|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| 2019 wm%sfh,a 1 Èkg o< OdrK jákdlu | 118,132,249 | 28,664,658 | 15,435,958 | 162,232,865 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 51,127,542 | 19,378,635 | 7,714,983 | 78,221,160 |
| yÿkd.ekSfuka neyer l, fyda kej; f.jk ,o j;alï ^lmdyeÍï yer& | (55,248,912) | (14,943,943) | (6,956,290) | (77,149,145) |
| wÈhr 2 iy 3 fj; udrelsÍï | (27,728,058) | 17,695,031 | 10,033,027 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 1,678,142 | (9,522,145) | 7,844,003 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 246,599 | 541,220 | (787,819) | - |
| lmd yßk ,o jákdlï | - | - | - | - |
| **2020 ud¾;= 31 Èkg o< OdrK jákdlu** | 88,207,562 | 41,813,456 | 33,283,862 | 163,304,880 |

**25'5 wjfYaI .súiqï.; l,amsÍfï úYaf,aIKh - iud.u**

**25'5'1 ,eìh hq;= l,anÿ$bcdrd**

| **ud¾;= 31 Èkg** | **2021** | | | | **2020** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **,eìh hq;= o< l=,S** | 43,999,315 | 52,294,393 | 53,075 | 96,346,783 | 49,584,958 | 59,717,444 | 19,500 | 109,321,902 |
| wvq lsÍu( fkdbmehQ wdodhu | 9,942,866 | 8,256,450 | 3,185 | 18,202,501 | 12,002,025 | 11,498,996 | 1,241 | 23,502,262 |
| **,eìh hq;= Y=oaO l=,S** | 34,056,449 | 44,037,943 | 49,890 | 78,144,282 | 37,582,933 | 48,218,448 | 18,259 | 85,819,640 |
|  |  |  |  |  |  |  |  |  |
| wvq lsÍu( l,a;nd ,o l=,S |  |  |  | 2,557 |  |  |  | 4,274 |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= l,anÿ$bcdrd** |  |  |  | 78,141,725 |  |  |  | 85,815,366 |
|  |  |  |  |  |  |  |  |  |
| **wvq lsÍu( ydkslrJ w,dN ioyd fjkalsÍu** |  |  |  |  |  |  |  |  |
| flaj, ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | - |  |  |  | - |
| wÈhr 2 |  |  |  | - |  |  |  | - |
| wÈhr 3 |  |  |  | - |  |  |  | 61,413 |
| uq¿ flaj, ydkslrKh |  |  |  | - |  |  |  | 61,413 |
|  |  |  |  |  |  |  |  |  |
| iduQysl ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | 407,512 |  |  |  | 324,980 |
| wÈhr 2 |  |  |  | 646,288 |  |  |  | 632,661 |
| wÈhr 3 |  |  |  | 2,164,642 |  |  |  | 2,394,313 |
| uq¿ iduQysl ydkslrKh |  |  |  | 3,218,442 |  |  |  | 3,351,954 |
| **uq¿ ,eìh hq;= Y=oaO l=,S** | 34,056,449 | 44,037,943 | 49,890 | 74,923,283 | 37,582,933 | 48,218,448 | 18,259 | 82,401,999 |

**25'5'2** **,eìh hq;= l=,S msg .ekqï$uqrdnd**

| **ud¾;= 31 Èkg** | **2021** | | | | **2020** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **,eìh hq;= o< l=,S** | 230,888 | 11,686 | - | 242,574 | 310,678 | 34,553 | - | 345,231 |
| wvq lsÍu( fkdbmehQ wdodhu | 17,085 | 522 | - | 17,607 | 6,612 | 1,783 | - | 8,395 |
| **,eìh hq;= Y=oaO l=,S** | 213,803 | 11,164 | - | 224,967 | 304,066 | 32,770 | - | 336,836 |
|  |  |  |  |  |  |  |  |  |
| wvq lsÍu( l,a;nd ,o l=,S |  |  |  | 174 |  |  |  | 461 |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= l=,S msg .ekqï$uqrdnd** |  |  |  | 224,793 |  |  |  | 336,375 |
|  |  |  |  |  |  |  |  |  |
| **wvq lsÍu( ydkslrk w,dN ioyd fjkalsÍu** |  |  |  |  |  |  |  |  |
| flaj, ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | - |  |  |  | - |
| wÈhr 2 |  |  |  | - |  |  |  | - |
| wÈhr 3 |  |  |  | - |  |  |  | - |
| uq¿ flaj, ydkslrKh |  |  |  | - |  |  |  | - |
|  |  |  |  |  |  |  |  |  |
| iduQysl ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | 137 |  |  |  | 200 |
| wÈhr 2 |  |  |  | 671 |  |  |  | 1,034 |
| wÈhr 3 |  |  |  | 182,224 |  |  |  | 123,874 |
| uq¿ iduQysl ydkslrKh |  |  |  | 183,032 |  |  |  | 125,108 |
| **uq¿ ,eìh hq;= Y=oaO l=,** | 213,803 | 11,164 | - | 41,761 | 304,066 | 32,770 | - | 211,267 |

**25'5'3** **ld,iSud Kh iy ,eìh hq;= foa**

| **ud¾;= 31 Èkg** | **2021** | | | | **2020** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| fudag¾ Kh | 12,293,886 | 27,878,428 | 39,835 | 40,212,149 | 13,395,016 | 21,440,497 | - | 34,835,513 |
| iq¿ yd uOH mßudK Kh | 6,074,667 | 5,810,178 | 69,797 | 11,954,642 | 6,534,786 | 7,511,149 | 64,677 | 14,110,612 |
| meyeÈ,s mokï Kh f;d. | 817,416 | 117,173 | - | 934,589 | 780,035 | 185,292 | - | 965,327 |
| iajhx B uqo,a Kh | 1,951,463 | 677,058 | - | 2,628,521 | 1,914,075 | 900,925 | - | 2,815,000 |
| \*diaÜ g%ela Kh | 1,228,751 | 522,933 | - | 1,751,684 | 5,190,508 | 824,658 | 181,583 | 6,196,749 |
| fj<o uqrdnd | 309,166 | 78,721 | - | 387,887 | 647,923 | 129,116 | - | 777,039 |
| uqIdrld | 937,696 | 1,574,502 | - | 2,512,198 | 611,187 | 1,008,473 | 1,033 | 1,620,693 |
| ,eìh hq;= \*elagrska | 2,611,936 | - | - | 2,611,936 | 3,142,703 | - | - | 3,142,703 |
| ;Sre fj<odu | 4,832,679 | - | - | 4,832,679 | 2,265,923 | - | - | 2,265,923 |
| ld¾h uKav, Kh | 191,822 | 507,272 | 24,555 | 723,649 | 171,683 | 506,130 | 28,429 | 706,242 |
| iq¿ Kh | 2,151,099 | 80,820 | - | 2,231,919 | 1,295,043 | - | - | 1,295,043 |
| wvq lsÍu# fmrodhl l=,sh | (1,686) | - | - | (1,686) | (2,523) | - | - | (2,523) |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= Kh** | 33,398,895 | 37,247,085 | 134,187 | 70,780,167 | 35,946,359 | 32,506,240 | 275,722 | 68,728,321 |
|  |  |  |  |  |  |  |  |  |
| **wvq lsÍu( ydkslrk w,dN ioyd fjkalsÍu** |  |  |  |  |  |  |  |  |
| flaj, ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | - |  |  |  | - |
| wÈhr 2 |  |  |  | - |  |  |  | - |
| wÈhr 3 |  |  |  | 1,168,174 |  |  |  | 1,254,824 |
| uq¿ flaj, ydkslrKh |  |  |  | 1,168,174 |  |  |  | 1,254,824 |
|  |  |  |  |  |  |  |  |  |
| iduQysl ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | 423,835 |  |  |  | 349,992 |
| wÈhr 2 |  |  |  | 466,415 |  |  |  | 549,577 |
| wÈhr 3 |  |  |  | 3,808,040 |  |  |  | 3,057,366 |
| uq¿ iduQysl ydkslrKh |  |  |  | 4,698,290 |  |  |  | 3,956,935 |
| **uq¿ Y=oaO ,eìh hq;= foa** | 33,398,895 | 37,247,085 | 134,187 | 64,913,703 | 35,946,359 | 32,506,240 | 275,722 | 63,516,562 |

**25'6 wjfYaI .súiqï.; l,amsÍfï úYaf,aIKh - iuQyh**

**25'6'1 ,eìh hq;= l,anÿ$bcdrd**

| **ud¾;= 31 Èkg** | **2021** | | | | **2020** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **,eìh hq;= o< l=,S** | 43,996,067 | 52,284,615 | 53,076 | 96,333,758 | 49,584,958 | 59,717,444 | 19,500 | 109,321,902 |
| wvq lsÍu( fkdbmehQ wdodhu | 9,941,699 | 8,254,887 | 3,185 | 18,199,771 | 12,002,025 | 11,498,996 | 1,241 | 23,502,262 |
| **,eìh hq;= Y=oaO l=,S** | 34,054,368 | 44,029,728 | 49,891 | 78,133,987 | 37,582,933 | 48,218,448 | 18,259 | 85,819,640 |
|  |  |  |  |  |  |  |  |  |
| wvq lsÍu( l,a;nd ,o l=,S |  |  |  | 2,557 |  |  |  | 4,274 |
| **wvq lsÍu( ydkslrK fjkalsÍug fmr l,anÿ$bcdrd** |  |  |  | 78,131,430 |  |  |  | 85,815,366 |
|  |  |  |  |  |  |  |  |  |
| **wvq lsÍu( ydkslrk w,dN ioyd fjkalsÍu** |  |  |  |  |  |  |  |  |
| flaj, ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | - |  |  |  | - |
| wÈhr 2 |  |  |  | - |  |  |  | - |
| wÈhr 3 |  |  |  | - |  |  |  | 61,413 |
| uq¿ flaj, ydkslrKh |  |  |  | - |  |  |  | 61,413 |
|  |  |  |  |  |  |  |  |  |
| iduQysl ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | 407,512 |  |  |  | 324,980 |
| wÈhr 2 |  |  |  | 646,288 |  |  |  | 632,661 |
| wÈhr 3 |  |  |  | 2,164,642 |  |  |  | 2,394,313 |
| uq¿ iduQysl ydkslrKh |  |  |  | 3,218,442 |  |  |  | 3,351,954 |
| **uq¿ Y=oaO ,eìh hq;= l=,S** | 34,054,368 | 44,029,728 | 49,891 | 74,912,988 | 37,582,933 | 48,218,448 | 18,259 | 82,401,999 |

**25'6'2** **,eìh hq;= l=,S msg .ekqï $uqrdnd**

| **ud¾;= 31 Èkg** | **2021** | | | | **2020** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **,eìh hq;= o< l=,S** | 2,090,271 | 2,176,206 | - | 4,266,477 | 2,244,239 | 2,342,823 | - | 4,587,062 |
| wvq lsÍu( fkdbmehQ wdodhu | 570,783 | 552,164 | - | 1,122,947 | 636,855 | 593,968 | - | 1,230,823 |
| **,eìh hq;= Y=oaO l=,S** | 1,519,488 | 1,624,042 | - | 3,143,530 | 1,607,384 | 1,748,855 | - | 3,356,239 |
|  |  |  |  |  |  |  |  |  |
| wvq lsÍu( l,a;nd ,o l=,S |  |  |  | 174 |  |  |  | 461 |
| **wvq lsÍu( ydkslrK fjkalsÍug fmr l=,S msg .ekqï $uqrdnd** |  |  |  | 3,143,356 |  |  |  | 3,355,778 |
|  |  |  |  |  |  |  |  |  |
| **wvq lsÍu( ydkslrk w,dN ioyd fjkalsÍu** |  |  |  |  |  |  |  |  |
| flaj, ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | - |  |  |  | - |
| wÈhr 2 |  |  |  | - |  |  |  | - |
| wÈhr 3 |  |  |  | - |  |  |  | 33,824 |
| uq¿ flaj, ydkslrKh |  |  |  | - |  |  |  | 33,824 |
|  |  |  |  |  |  |  |  |  |
| iduQysl ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | 91,775 |  |  |  | 45,524 |
| wÈhr 2 |  |  |  | 99,142 |  |  |  | 126,381 |
| wÈhr 3 |  |  |  | 396,782 |  |  |  | 203,824 |
| uq¿ iduQysl ydkslrKh |  |  |  | 587,699 |  |  |  | 375,729 |
| **uq¿ Y=oaO ,eìh hq;= l=,S** | 1,519,488 | 1,624,042 | - | 2,555,657 | 1,607,384 | 1,748,855 | - | 2,946,225 |

**25'6'3** **ld,iSud Kh iy ,eìh hq;= foa**

| **ud¾;= 31 Èkg** | **2021** | | | | **2020** | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** | **tla jirla**  **;=<** | **jir**  **1-5** | **jir 5 g**  **jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| fudag¾ Kh | 12,293,886 | 27,878,428 | 39,835 | 40,212,149 | 13,395,016 | 21,440,497 | - | 34,835,513 |
| iq¿ yd uOH mßudK Kh | 8,700,465 | 8,015,627 | 69,797 | 16,785,889 | 9,422,162 | 7,511,149 | 64,677 | 16,997,988 |
| meyeÈ,s mokï Kh f;d. | 817,416 | 117,173 | - | 934,589 | 780,035 | 185,292 | - | 965,327 |
| iajhx B uqo,a Kh | 1,951,463 | 677,058 | - | 2,628,521 | 1,914,075 | 900,925 | - | 2,815,000 |
| \*diaÜ g%ela Kh | 1,228,751 | 522,933 | - | 1,751,684 | 5,190,508 | 824,658 | 181,583 | 6,196,749 |
| fj<o uqrdnd | 309,166 | 78,721 | - | 387,887 | 647,923 | 129,116 | - | 777,039 |
| uqIdrld | 937,696 | 1,574,502 | - | 2,512,198 | 611,187 | 1,008,473 | 1,033 | 1,620,693 |
| ,eìh hq;= \*elagrska | 2,611,936 | - | - | 2,611,936 | 3,142,703 | - | - | 3,142,703 |
| ;Sre fj<odu | 4,832,679 | - | - | 4,832,679 | 2,265,923 | - | - | 2,265,923 |
| ld¾h uKav, Kh | 191,822 | 507,272 | 24,555 | 723,649 | 171,683 | 506,130 | 28,429 | 706,242 |
| iq¿ Kh | 2,151,099 | 80,820 | - | 2,231,919 | 1,295,043 | - | - | 1,295,043 |
| wvq lsÍu# fmrodhl l=,sh | (1,686) | - | - | (1,686) | (2,523) | - | - | (2,523) |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= Kh** | 36,024,693 | 39,452,534 | 134,187 | 75,611,414 | 38,833,735 | 32,506,240 | 275,722 | 71,615,697 |
|  |  |  |  |  |  |  |  |  |
| **wvq lsÍu( ydkslrk w,dN ioyd fjkalsÍu** |  |  |  |  |  |  |  |  |
| flaj, ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | - |  |  |  | - |
| wÈhr 2 |  |  |  | - |  |  |  | - |
| wÈhr 3 |  |  |  | 1,168,174 |  |  |  | 1,333,731 |
| uq¿ flaj, ydkslrKh |  |  |  | 1,168,174 |  |  |  | 1,333,731 |
|  |  |  |  |  |  |  |  |  |
| iduQysl ydkslrKh |  |  |  |  |  |  |  |  |
| wÈhr 1 |  |  |  | 495,946 |  |  |  | 379,214 |
| wÈhr 2 |  |  |  | 516,835 |  |  |  | 574,117 |
| wÈhr 3 |  |  |  | 3,895,100 |  |  |  | 3,059,964 |
| uq¿ iduQysl ydkslrKh |  |  |  | 4,907,881 |  |  |  | 4,013,295 |
| **uq¿ Y=oaO ,eìh hq;= foa** | 36,024,693 | 39,452,534 | 134,187 | 69,535,359 | 38,833,735 | 32,506,240 | 275,722 | 66,268,671 |

**25'7 .kqfokqlrejka fj; Kh iy ,eìh hq;= oE i|yd ydkslrk fjkalsÍu**

**.sKqïlrK m%;sm;a;sh**

SLFRS 9 wkqj" iuQyh u.ska Kh iy w;a;sldrï i|yd wfmalaIs; Kh w,dN i|yd fjkalsÍula jd¾;d flf¾'

**flaj, ydkslrkh**

iuQyh u.ska ydkslrKh iïnkaO ljr fyda i,l=Kla mj;S o hkak ks¾Kh lsÍï i|yd ie,lsh hq;= .kqfokqldr ksrdjrKh fjk fjku we.ehSug ,la flf¾' ksYaÑ;ju" ydkslrk w,dNh ks¾Kh lsÍfï § wkd.; uqo,a m%jdy j, m%udKh iy ld, .Kkh weia;fïka;= lsÍfï§ l<ukdldÍ;ajfha úksiqu wjYH úh'fuu weia;fïka;= idOl .Kkdjla iïnkaO Wml,amk u; mokï jk w;r ienE m%;sM, fjkia ùu fya;=fjka isÿlrk ,o ydkslrK fjkalsÍug wkd.;fha§ fjkialï isÿúh yels fõ' w,dN iïnkaO jdia;úl idlaIs iys; Kh wÈhr ;=k hgf;a j¾. flfrhs' wdrïNfha isg ie,lsh hq;= Kh ÿ¾j,;djhla isÿùo hkak ks¾Kh lsÍu i|yd my; oelafjk úfYaIs; l%shdmámdáh hgf;a flaj, jYfhka ie,lsh hq;= jákdlula iys; kuq;a ydkslrKh fkdjQ Kh wÈhr ^1& fyda wÈhr 2 ;=< ydkslrKh i|yd iduQyslj we.hSug ,la flf¾'

**iduQysl ydkslrkh**

my; oelafjkafka lreKq fya;=fjka iduQysl ydkslrK fjkalsÍula ia:dmkh fldg we;(

* flaj, jYfhka ie,lsh hq;= f,i fkdie,flk iudk wdldrfha Kh iy w;a;sldrï ldKavhka iy flaj, jYfhka ie,lsh hq;= f,i .efkk kuq;a flaj, jYfhka ydkslrKh jQ njg y÷kdfkd.;a j;alï ldKavhka'

SLFRS 9 - wkqj iuQyfha wfmalaIs; Kh w,dN (ECL) ;lafiare lsÍu i|yd Ndú;d lrk fhojqï" Wml,amk iy Ys,amSh l%u fuu

igyk u.ska biau;= flf¾'

* Kh wjodku ie,lsh hq;= by< hdu mj;S o hkak ;SrKh lsÍu i|yd iuQyhg .=Kd;aul we.hqï l%shdj,shla mj;sk w;r tfia wjodkula mj;S kï uQ,H j;alï i|yd Ôj ld, Kh w,dN ^LTECL& mokula u; fjkalsÍï isÿ flf¾¦
* tAjdfha wfmalaIs; Kh w,dN (ECL) iduQyslj we.hqug ,la lsÍfï § uQ,H j;alï ldKavlrKh
* wfmalaIsl Kh w,dN wdlD;Ska ieliSu" úúO ixLHdkuh iQ;% iy f;dard.;a wdodkhka
* úúO ixLHdf,aLkuh l%ufõohka iy o< foaYSh ksIamdÈ;h" WoaOukh" fmd,S wkqmd;" úksuh wkqmd; iy ú/lshdj jeks id¾j wd¾Ól idOl w;r iïnkaOh we;=<;aj iy meyer yeÍfï iïNdú;dj (PD)" meyer yeÍï flfrys ksrdjrKh (EAD) iy w,dN f.kÿka meyer yeÍu (LGD) flfrys n,mEu wdÈh ie,ls,a,g .ksñka wfmalaIs; Kh w,dN wdlD;Ska iïm%hqla; flf¾'
* wfmalaIs; Kh w,dN wdlD;Ska fj; wd¾Ól wdodkhka Wlyd .ekSfï§ bÈß oel=ï id¾j wd¾Ól ;;a;ajhka iy tAjdfha nr ;eîfï iïNdú;djka f;dard .efka'

iuQyh u.ska uQ,H idOkm;%fhys wjfYaI cSj ld,h ;=< meyer yeÍfï wjodkula isÿùfï wjodkfuys fjki ie,ls,a,g .ksñka" uQ,sl   
y÷kd.ekSfï isg uQ,H idOkm;%hl Kh wjodku ie,lsh hq;= whqßka by< f.dia we;s oehs mßlaId lsÍu i|yd m%%;sm;a;shla ia:dmkh fldg we;' SLFRS 9 uÕska uQ,sl y÷kd.ekSfï isg Kh .=Kd;aulNdjfha fjkiaùï u; mokï jQ ydkslrKh i|yd wÈhr ;=klska hq;= wdlD;shla bÈßm;a lf¾'

**wÈhr 1**

uQ,sl yÿkd.ekSfï§ wdrïNl jYfhka Kh ÿ¾j, fkdjQ Kh iy ,eìh hq;= foa wÈhr 1 hgf;a j¾. flf¾' wÈhr 1 ;=< mj;sk uQ,H idOkm;%hkays wfmalaIs; Kh w,dN ukskq ,nkafka" ó<. udi 12 ;=<§ isÿúh yels meyer yeÍfï isÿùï j, (12M ECL) m%;sM,hla jYfhka we;s úh yels cSj ld, wfmalaIs; Kh w,dN (LTECL) fldgig iudk jákdlula wkqj fõ'

**wÈhr 2**

Khla wdrïNfha isgu Kh wjodkfuys ie,lsh hq;= jeä ùula fmkakqï l< úg iuQyh LTECL i|yd §ukdjla jd¾;d lrhs' wÈhr 2 Kh i|yd myiqlï o we;=<;a jk w;r" Kh wjodku by< f.dia we;s w;r Kh 3 jk wÈhfrka kej; j¾.SlrKh lr we;'

**wÈhr 3**

ÿ¾j, hehs ie,flk Kh' LTECL i|yd §ukdjla iuQyh jd¾;d lrhs'

**Kh wjodkfuys ie,lsh hq;= by< hdu**

uQ,sl y÷kd.ekSfï isg uQ,H idOkm;%hl meyer yeÍfï wjodkulau ie,lsh hq;= f,i by< f.dia we;s o hkak ks¾Kh lsÍfï§" iuQyh w;sßla; msßjehla fyda m%h;akhlska f;drj wod, yd mj;sk idOdrK yd WmldÍ f;dr;=re ie,ls,a,g .efka' fuhg iuQyfha ft;sydisl w;aoelSï iy úfYaI{ Kh we.hqï iy bÈß oel=ï f;dr;=re u; mokïj isÿflfrk .=Kd;aul yd m%udKd;aul úYaf,aIKhla we;=<;ah'

SLFRS 9 Wml,amkh u; mokïj .kqfokqlrefjl= f.a .súiqï.; f.ùï Èk ;sylg jvd l,a miq fõ kï lsishï ksrdjrKhla ie,lsh hq;= f,i by< .sh Kh wjodkula iys; njg iuQyh i,lhs'

iuQyh u.ska tla tla jd¾;dlrk Èkfha §" lsishï ksrdjrKhla meyer yeÍug ,laùug fmr" wdrïNfha isg Kh wjodku ie,lsh hq;= f,i by< f.dia we;s oehs y÷kd.ekSu i|yd mQ¾j ks¾jpks; lvbula Ndú; lrñka Kh iy w;a;sldrï iudf,dapkh lrkq ,efí'

**meyer yeÍug ,lajQ iy Kh ydkslrKh jQ j;alï iïnkaOj ks¾jpkh**

my; oelafjk wjia:djkays§ iuQyh u.ska fjk;a .kqfokqlrejka fj; Kh iy w;a;sldrï meyer yeÍug ,laù we;s nj i,lkq ,nhs'

1. iuQyh u.ska wemh ^r|jd f.k we;akï& Wm,íê lsÍï jeks l%shdud¾.hkaf.ka f;drj" Kh.e;shd yg iuQyh fj; iïmQ¾Kfhka ish ne£ï f.ùïg fkdyels njla yeÕfjk wjia:djl§

2. Kh.e;shd ish .súiqï.; f.ùï iïnkaOfhka Èk 90 l,a miq jk wjia:djl

**wfmalaIs; Kh w,dN .Kkh lsÍu**

iuQyh u.ska m%Odk ixrplhka ;=kla we;=<;a j ixrpl lsysmhla Ndú; lrñka wfmalaIs; Kh w,dN .Kkh flf¾' tAjd kï meyer yeÍfï iïNdú;dj (PD)" w,dN f.kÿka meyer yeÍu (LGD) iy meyer yeÍug ,lajkq ksrdjrKh (EAD) fõ' fuu m%ñ;Ska idudkHfhka wNHka;rj ilik ,o ixLHdf,aLkuh wdlD;Ska iy ft;sydisl o;a; u.ska Wlyd .efkk w;r bka wk;=rej bÈß oel=ï f;dr;=re ms<sìUq j, mßÈ .,mkq ,efí'

1. meyer yeÍfï iïNdú;dj (PD) - meyer yeÍfï iïNdú;dj u.ska ó<Õ udi 12 ;=< fyda ne£fï wjfYaI Ôj ld,h mqrd Kh.e;shd úiska ish uQ,H ne£ï ^by; meyer yeÍfï iy Kh ydkslrk ks¾jpkh wkqj& meyer yeÍfï yelshdj ksfhdackh fõ'

**wfmalaIs; Kh w,dN .Kkh lsÍï i|yd meyer yeÍfï iïNdú;d j¾. folla Ndú; flf¾'**

* udi 12 meyer yeÍfï iïNdú;dj - fuh ó,Õ udi 12 we;=<; ^fyda udi 12g wvq kï uQ,H idOkm;%fhys wjfYaI Ôj ld,h mqrd& meyer yeÍula isÿùfï iïNdú;dj ms<sn| weia;fïka;=j fõ' udi 12 wfmalaIs; Kh w,dN .Kkh lsÍï i|yd fuh Ndú; flf¾'
* Ôj ld, meyer yeÍfï iïNdú;dj - fuh uQ,H idOkm;%fhys wjfYaI Ôj ld,h mqrd meyer yeÍula isÿlsÍu ms<sn|j iïNdú;dj wdY%s; weia;fïka;=j fjhs' fuh wÈhr 2 iy wÈhr 3 ksrdjrK i|yd Ôj ld, wfmalaIs; Kh w,dN .Kkh lsÍï i|yd Ndú; flf¾'

2. w,dN f.kÿka meyer yeÍu LGD( w,dN f.k fok meyer yeÍu hkq fok ,o hï ld,hl§ meyer yeÍu isÿ jk wjia:djl we;s jk w,dNh ms<sn| ;lafiarejls' .súiqï.; uqo,a m%jdy ysÕ iy hï wem uqodyeÍu we;=¿j Khlre ,nd.ekSu wfmalaId lrk m%udKh w;r fjki u; th mokï fõ' th idudkHfhka meyer yeÍfï§ ksrdjrKfhys m%;sY;hla f,i m%ldYhg m;a flf¾'

3. meyer yeÍug ,lajkq ksrdjrKh - EAD( meyer yeÍfï§ ksrdjrKh hkq ne÷kq myiqlu iy u.yerekq f.ùï j, WmÑ; fmd,sh u; my< jeàï wfmalaIs; .súiqu u.ska fyda fjk;a wdldrhlska Wmf,aLk.; uq,a uqo, iy fmd,sh kej; f.ùu we;=¿j jd¾;dlrK Èkfhka miq ksrdjrK ;=< wfmalaIs; fjkiaùï ie<ls,a,g .ksñka wkd.; meyer yeÍfï Èkhl ksrdjrKh ms<sn| ;lafiarejls'

4. jÜgï wkqmd;h - fuh uQ,sl yÿkd.ekSfï§ iM, fmd,S wkqmd;slh fhdod.ksñka jd¾;dlrK Èkfha§ m%j¾;k jákdlula fj; wfmalaIs; w,dNhla jÜgï lsÍu ioyd fhdod .efka'

5. wd¾Ól idOl .e,mqu EFA - bÈß ±l=ï f;dr;=re fhdod.ekSfï§" iud.ula úiska wfmalaIs; Kh w,dN we.hqug ,la lsÍu ioyd m%lafYams; id¾j wd¾Ól idOl ie<ls,a,g .; hq;= fõ'

**bÈß o¾Yk f;dr;=re**

iuQyh u.ska" tys uQ,sl yÿkd.ekSfï isg lsishï idOkm;%hla Kh wjodku ie<lsh hq;= whqrska by< f.dia we;so hkak ks¾Kh lsÍu ioyd jk ish we.hqfï§ iy ish wfmalaIs; Kh w,dN ñkqïlrKh hk wjia:d foflys§u bosß o¾Yk f;dr;=re Wmfhda.S lr.kq ,nhs' uQ,sl ;;a;ajhla iy whym;au ;;a;ajhla ks¾udKh lsÍu ioydo iuQyh u.ska m<mqreÿ Kh úksiqu ,ndf.k we;' uQ,sl ;;a;ajh u.ska jvd;a isÿúh yels m%;sM,h ksfhdackh jk w;r th l%fudamdhsl ie,iqïlrKfhaÈ iy whjeh ieliSfï§ iuQyh u.ska fhdod.kq ,nk f;dr;=re iu. .,mkq ,efí' iuQyh u.ska úúO l<U ldKavhka ioyd m%udKd;aul yd .=Kd;aul m%uqL .dulhka yÿkdf.k f,aLk.; fldg we;' m%udKd;aul wd¾Ól idOl wd¾Ól o;a; iy Y%S ,xld uy nexl=j yd cd;Hka;r uQ,H wruqo, jeks Wmßcd;sl ixúOdkhka u.ska m%ldYhg m;a flfrk mqfrdal:khka u; mokï fõ'

| **Kh wjodkfuys m%udKd;aul .dulhka** | **Kh wjodkfuys .=Kd;aul .dulhka** |
| --- | --- |
| fmd,S wkqmd;h (AWPLR) | lafIa;%fha jHdmdrhkays ;;a;ajh |
| o< foaYSh ksIamdÈ; j¾Okh | kshdukuh ne,mEu |
| WoaOuk wkqmd;h | rcfha m%;sm;a;s |
| ú/lshd wkqmd;h |  |
| úksuh wkqmd;h |  |

**pl%Sh myiqlï**

iuQyh u.ska Fast Track jeks pl%Sh myiqlï i,ikq ,nk w;r" tlS myiqlï u; udi12 wfmalaIs; Kh w,dN §ukdj muKla .Kkh flf¾' tys§ EAD .Kkh lrkq ,nkafka Kh mßj¾;k idOlh (CCF) i|yd .<mk ,o oKavk iSudj iy Kh uqof,ys OdrK jákdlu hk foflka Wmßuh ,nd .ekSfuks' iuQyh u.ska wod, .súiqï j, iSudjka Ndú; lrk ,o jákdllñka kj;kq ,nk neúka wÈhr 3 .súiqï o< OdrK jákdlug iSud jk w;r th Ndú; lrk ,o jákdlu o fõ'

**25'8** **ie,iqï jYfhka ydkslrK úYaf,aIKh**

ldKavh wkqj" Kh iy ,eìh hq;= foa ioyd ydkslrK w,dN ioyd fjkalsÍu iïnkaO iieÿula my; ±lafõ'

| **iud.u** | **2021** | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **l,anÿ** | **l=,S msg**  **.ekqï** | **bcdrd** | **ld,iSud**  **Kh** | **m%;s uQ,H**  **Kh** | **uqrdnd** | **fj,o**  **uqrdnd** | **\*elagßka** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |
| **2020 wm%sfh,a 1 Èkg** | 3,170,385 | 112,933 | 242,982 | 4,217,079 | 15,622 | 12,176 | 145,538 | 833,520 | 8,750,235 |
| jir ioyd fjki$ ^m%;sj¾;kh& | (140,595) | 61,754 | (54,330) | 364,494 | 4,525 | (3,831) | (5,155) | 290,841 | 517,703 |
| **2021ud¾;= 31 Èkg** | 3,029,790 | 174,687 | 188,652 | 4,581,573 | 20,147 | 8,345 | 140,383 | 1,124,361 | 9,267,938 |
|  |  |  |  |  |  |  |  |  |  |
| **flaj, ydkslrKh** |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | - | - | - | - | - | - | - | - | - |
| wÈhr 2 | - | - | - | - | - | - | - | - | - |
| wÈhr 3 | - | - | - | 712,308 | 2,403 | - | 3,791 | 449,672 | 1,168,174 |
| **uq¿ flaj, ydkslrKh** | - | - | - | 712,308 | 2,403 | - | 3,791 | 449,672 | 1,168,174 |
|  |  |  |  |  |  |  |  |  |  |
| **iduQysl ydkslrKh** |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | 381,601 | 124 | 25,911 | 400,833 | - | 13 | 2,363 | 20,639 | 831,484 |
| wÈhr 2 | 606,640 | 646 | 39,648 | 459,226 | - | 25 | 1,674 | 5,515 | 1,113,374 |
| wÈhr 3 | 2,041,549 | 173,917 | 123,093 | 3,009,206 | 17,744 | 8,307 | 132,555 | 648,535 | 6,154,906 |
| **uq¿ iduQysl ydkslrKh** | 3,029,790 | 174,687 | 188,652 | 3,869,265 | 17,744 | 8,345 | 136,592 | 674,689 | 8,099,764 |
|  |  |  |  |  |  |  |  |  |  |
| **tl;=j** | 3,029,790 | 174,687 | 188,652 | 4,581,573 | 20,147 | 8,345 | 140,383 | 1,124,361 | 9,267,938 |

| **iud.u** | **2020** | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **l,anÿ** | **l=,S msg**  **.ekqï** | **bcdrd** | **ld,iSud**  **Kh** | **m%;s uQ,H**  **Kh** | **uqrdnd** | **fj,o**  **uqrdnd** | **\*elagßka** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |
| 2019 wm%sfh,a 1 Èkg | 1,626,579 | 72,613 | 92,465 | 2,815,266 | 14,206 | 3,866 | 129,608 | 189,736 | 4,944,339 |
| jir ioyd fjki$^m%;sj¾;kh& | 1,543,806 | 40,320 | 150,517 | 1,401,813 | 1,416 | 8,310 | 15,930 | 643,784 | 3,805,896 |
| **2020 ud¾;= 31 Èkg** | 3,170,385 | 112,933 | 242,982 | 4,217,079 | 15,622 | 12,176 | 145,538 | 833,520 | 8,750,235 |
|  |  |  |  |  |  |  |  |  |  |
| **flaj, ydkslrKh** |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | - | - | - | - | - | - | - | - | - |
| wÈhr 2 | - | - | - | - | - | - | - | - | - |
| wÈhr 3 | 61,413 | - | - | 494,801 | 2,403 |  |  | 757,620 | 1,316,237 |
| **uq¿ flaj, ydkslrKh** | 61,413 | - | - | 494,801 | 2,403 | - | - | 757,620 | 1,316,237 |
|  |  |  |  |  |  |  |  |  |  |
| **iduQysl ydkslrKh** |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | 301,497 | 88 | 23,483 | 268,660 | 110 | 112 | 5,323 | 75,899 | 675,172 |
| wÈhr 2 | 583,738 | 788 | 48,923 | 535,113 | 4,426 | 246 | 10,038 | - | 1,183,272 |
| wÈhr 3 | 2,223,737 | 112,057 | 170,576 | 2,918,505 | 8,683 | 11,817 | 130,178 | - | 5,575,553 |
| **uq¿ iduQysl ydkslrKh** | 3,108,972 | 112,933 | 242,982 | 3,722,278 | 13,219 | 12,176 | 145,538 | 75,900 | 7,433,998 |
|  |  |  |  |  |  |  |  |  |  |
| **tl;=j** | 3,170,385 | 112,933 | 242,982 | 4,217,079 | 15,622 | 12,176 | 145,538 | 833,520 | 8,750,235 |

| **iuQyh** | **2021** | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **l,anÿ** | **l=,S msg**  **.ekqï** | **bcdrd** | **ld,iSud**  **Kh** | **m%;s uQ,H**  **Kh** | **uqrdnd** | **fj,o**  **uqrdnd** | **\*elagßka** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |
| **2020 wm%sfh,a 1 Èkg** | 3,170,385 | 397,378 | 242,982 | 4,352,345 | 15,622 | 12,175 | 145,539 | 833,520 | 9,169,946 |
| jir ioyd fjki$^m%;sj¾;kh& | (140,595) | 181,976 | (54,330) | 436,960 | 4,525 | (3,830) | (5,156) | 290,841 | 710,391 |
| úksuh wkqmd; fjkiaùu | - | - | - | 1,859 | - | - | - | - | 1,859 |
| **2021ud¾;= 31 Èkg** | 3,029,790 | 579,354 | 188,652 | 4,791,164 | 20,147 | 8,345 | 140,383 | 1,124,361 | 9,882,196 |
|  |  |  |  |  |  |  |  |  |  |
| **flaj, ydkslrKh** |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | - | - | - | - | - | - | - | - | - |
| wÈhr 2 | - | - | - | - | - | - | - | - | - |
| wÈhr 3 | - | - | - | 712,308 | 2,403 | - | 3,791 | 449,672 | 1,168,174 |
| **uq¿ flaj, ydkslrKh** | - | - | - | 712,308 | 2,403 | - | 3,791 | 449,672 | 1,168,174 |
|  |  |  |  |  |  |  |  |  |  |
| **iduQysl ydkslrKh** |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | 381,601 | 91,762 | 25,911 | 472,944 | - | 13 | 2,363 | 20,639 | 995,233 |
| wÈhr 2 | 606,640 | 99,117 | 39,648 | 509,646 | - | 25 | 1,674 | 5,515 | 1,262,265 |
| wÈhr 3 | 2,041,549 | 388,475 | 123,093 | 3,096,266 | 17,744 | 8,307 | 132,555 | 648,535 | 6,456,524 |
| **uq¿ iduQysl ydkslrKh** | 3,029,790 | 579,354 | 188,652 | 4,078,856 | 17,744 | 8,345 | 136,592 | 674,689 | 8,714,022 |
| **tl;=j** | 3,029,790 | 579,354 | 188,652 | 4,791,164 | 20,147 | 8,345 | 140,383 | 1,124,361 | 9,882,196 |

| **iuQyh** | **2020** | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **l,anÿ** | **l=,S msg**  **.ekqï** | **bcdrd** | **ld,iSud**  **Kh** | **m%;s uQ,H**  **Kh** | **uqrdnd** | **fj,o**  **uqrdnd** | **\*elagßka** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |
| **2019 wm%sfh,a 1 Èkg** | 1,626,579 | 200,117 | 92,465 | 3,020,451 | 14,206 | 3,866 | 129,608 | 189,736 | 5,277,028 |
| jir ioyd fjki$^m%;sj¾;kh& | 1,543,806 | 197,261 | 150,517 | 1,331,894 | 1,416 | 8,310 | 15,930 | 643,784 | 3,892,918 |
| **2020 ud¾;= 31 Èkg** | 3,170,385 | 397,378 | 242,982 | 4,352,345 | 15,622 | 12,176 | 145,538 | 833,520 | 9,169,946 |
|  |  |  |  |  |  |  |  |  |  |
| **flaj, ydkslrKh** |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | - | - | - | - | - | - | - | - | - |
| wÈhr 2 | - | - | - | - | - | - | - | - | - |
| wÈhr 3 | 61,413 | 33,824 | - | 573,707 | 2,403 | - | - | 757,621 | 1,428,968 |
| **uq¿ flaj, ydkslrKh** | 61,413 | 33,824 | - | 573,707 | 2,403 | - | - | 757,621 | 1,428,968 |
|  |  |  |  |  |  |  |  |  |  |
| **iduQysl ydkslrKh** |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | 301,497 | 45,412 | 23,483 | 297,882 | 110 | 112 | 5,323 | 75,899 | 749,718 |
| wÈhr 2 | 583,738 | 126,135 | 48,923 | 559,653 | 4,426 | 246 | 10,038 | - | 1,333,159 |
| wÈhr 3 | 2,223,737 | 192,007 | 170,576 | 2,921,103 | 8,683 | 11,817 | 130,178 | - | 5,658,101 |
| **uq¿ iduQysl ydkslrKh** | 3,108,972 | 363,554 | 242,982 | 3,778,638 | 13,219 | 12,176 | 145,538 | 75,899 | 7,740,978 |
| **tl;=j** | 3,170,385 | 397,378 | 242,982 | 4,352,345 | 15,622 | 12,176 | 145,538 | 833,520 | 9,169,946 |

**25'9** **jir ;=<§ ydkslrKh ioyd fjkalsÍfuys ixp,kh**

**2021 ydkslrKfhys ixp,kh - iud.u**

|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| 2020 wm%sfh,a 1 Èkg wfmalaIs; Kh w,dN fjkalsÍu | 675,172 | 1,183,272 | 6,891,791 | 8,750,235 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 362,358 | 108,938 | 263,483 | 734,779 |
| yÿkd.ekSfuka neyer l, fyda kej; f.jk ,o j;alï ^lmd yeÍï yer& | 360,808 | (366,251) | (275,162) | (280,605) |
| wÈhr 2 iy 3 fj; udrelsÍï | (761,572) | 289,030 | 472,542 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 126,562 | (620,498) | 493,936 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 26,289 | 293,663 | (319,952) | - |
| jir ;=,§ wÈhr w;r udrelrk ,o ksrdjrkhkays jir wjidk wfmalaIs; Kh w,dN flfrys n,mEu | (227,219) | (22,819) | 141,534 | (108,504) |
| wfmalaIs; Kh w,dN .Kkh ioyd Ndú; lrk ,o wdlD;Ska iy wdodkhka fj; fjkialï | 269,086 | 248,039 | (272,310) | 244,815 |
| lmd yßk ,o jákdlï | - | - | (72,782) | (72,782) |
| **2021 ud¾;= 31 Èkg fYaIh** | 831,484 | 1,113,374 | 7,323,080 | 9,267,938 |

**2020 ydkslrKfhys ixp,kh - iud.u**

|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| 2019 wm%sfh,a 1 Èkg wfmalaIs; Kh w,dN fjkalsÍu | 694,115 | 683,710 | 3,566,514 | 4,944,339 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 331,309 | 612,170 | 1,115,561 | 2,059,040 |
| yÿkd.ekSfuka neyer l, fyda kej; f.jk ,o j;alï ^lmd yeÍï yer& | (155,897) | (195,393) | (1,008,966) | (1,360,256) |
| wÈhr 2 iy 3 fj; udrelsÍï | (1,767,220) | 444,409 | 1,322,811 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 15,466 | (1,069,877) | 1,054,411 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 4,385 | 23,816 | (28,201) | - |
| jir ;=,§ wÈhr w;r udrelrk ,o ksrdjrkhkays jir wjidk wfmalaIs; Kh w,dN flfrys n,mEu | 1,259,054 | 253,065 | 790,015 | 2,302,134 |
| wfmalaIs; Kh w,dN .Kkh ioyd Ndú; lrk ,o wdlD;Ska iy wdodkhka fj; fjkialï | 293,960 | 431,372 | 79,646 | 804,978 |
| **2020 ud¾;= 31 Èkg fYaIh** | 675,172 | 1,183,272 | 6,891,791 | 8,750,235 |

**2021 ydkslrKfhys ixp,kh - iuQyh**

|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| 2020 wm%sfh,a 1 Èkg wfmalaIs; Kh w,dN fjkalsÍu | 749,718 | 1,333,159 | 7,087,069 | 9,169,946 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 482,566 | 212,977 | 205,397 | 900,940 |
| yÿkd.ekSfuka neyer l, fyda kej; f.jk ,o j;alï ^lmd yeÍï yer& | 395,853 | (411,288) | (198,112) | (213,547) |
| wÈhr 2 iy 3 fj; udrelsÍï | (880,310) | 299,071 | 581,239 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 125,361 | (738,941) | 613,580 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 71,935 | 311,982 | (383,917) | - |
| jir ;=,§ wÈhr w;r udrelrk ,o ksrdjrkhkays jir wjidk wfmalaIs; Kh w,dN flfrys n,mEu | (271,960) | (25,867) | 147,364 | (150,463) |
| wfmalaIs; Kh w,dN .Kkh ioyd Ndú; lrk ,o wdlD;Ska iy wdodkhka fj; fjkialï | 322,070 | 281,172 | (283,528) | 319,714 |
| lmd yßk ,o jákdlï | - | - | (144,394) | (144,394) |
| **2021 ud¾;= 31 Èkg fYaIh** | 995,233 | 1,262,265 | 7,624,698 | 9,882,196 |

**2020 ydkslrKfhys ixp,kh - iuQyh**

|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| 2019 wm%sfh,a 1 Èkg wfmalaIs; Kh w,dN fjkalsÍu | 739,817 | 730,191 | 3,807,020 | 5,277,028 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 339,960 | 643,192 | 1,006,966 | 1,990,118 |
| yÿkd.ekSfuka neyer l, fyda kej; f.jk ,o j;alï ^lmd yeÍï yer& | (161,955) | (238,824) | (989,970) | (1,390,749) |
| wÈhr 2 iy 3 fj; udrelsÍï | (1,869,471) | 470,122 | 1,399,349 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 16,361 | (1,131,780) | 1,115,419 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 4,639 | 25,194 | (29,833) | - |
| jir ;=,§ wÈhr w;r udrelrk ,o ksrdjrkhkays jir wjidk wfmalaIs; Kh w,dN flfrys n,mEu | 1,375,954 | 388,352 | 600,612 | 2,364,918 |
| wfmalaIs; Kh w,dN .Kkh ioyd Ndú; lrk ,o wdlD;Ska iy wdodkhka fj; fjkialï | 304,413 | 446,712 | 82,478 | 833,603 |
| lmd yßk ,o jákdlï | - | - | 95,028 | 95,028 |
| **2020 ud¾;= 31 Èkg fYaIh** | 749,718 | 1,333,159 | 7,087,069 | 9,169,946 |

**26' rlaIK iy m%;srlaIK ,eìh hq;= oE**

**.sKqïlrK m%;sm;a;sh**

**rlaIK ie,iqï j¾.SlrKh**

rlaIK .súiqï hkq iuQyh u.ska ^rlaIlhd& ;j;a md¾Yjhlska fj;ska ^rlaIKjrysñhka& ie,lsh hq;= rlaIK wjodkula Ndr .ksñka rlaIKjr ysñhka fj; wys;lr f,i n,mdk úfYaIs; wúksYaÑ; isÿùïl§ ^isÿùu& rlaIK jr ysñhka fj; jkaÈ ,nd§ug tlÕ ùuhs' fmdÿ   
ud¾f.damfoaYhla jYfhka iuQyh u.ska ie,lsh hq;= rlaIK wjodkula we;s o hkak ks¾Kh lrkq ,nkafka wod< isÿùï isÿ fkdjQfha kï f.jk ,o m%;s,dN iy f.úh hq;= m%;s,dN ixikaokh lsÍfuks'

lsishï .súiqïla rlaIK .súiqula jYfhka j¾.SlrKh l< miq" ish¨u ysñlï bj;aùu fyda l,a bl=;a ùu isÿ fkdjqfKa kï" fuu ld, iSudj ;=< rlaIK wjodku ie,lsh hq;= whqßka my<.sh o" th tys Ôj ld,h mqrd rlaIK .súiqula jYfhka mj;S'

**rlaIK ,eìh hq;= oE**

;kslru uQ,sl uqo, yd fmd,sh ksfhdackh lrk neúka rlaIK ,eìh hq;= oE .súiqï.; uqo,a m%jdy mÍlaIdfjka iqÿiqlï ,nhs' rlaIK ,eìh hq;= oE iïnkaOfhka fmd,S .dia;=jla fkdue;s jqjo" tajd flá ld,k yd iy fmd,shla wh lsÍu i|yd Kh wjodkula rys; jk neúka .súiqï.; uqo,a m%jdy mÍlaIdj (SPPI) iu;a fõ' .súiqï.; uqo,a m%jdy mÍlaIdj iïmQ¾K lsÍfuka wk;=rej" fïjd iajNdjfhka flá ld,Sk jk neúka .súiqï.; uqo,a m%jdy tla/ia lr.ekSu i|yd jk jHdmdr wdlD;shla i|yd iy idOkm;%h l%ulaIh msßjeh wkqj ñkqï.; lsÍu i|yd l<ukdldÍ;ajh úiska ish wNsu;h m< lrk ,§' fïjd uQ,Huh ixrplhla rys; fláld,Sk fYaIhka jk neúka l%ulaIh msßjeh OdrK w.hg iudk fõ' il%Sh ^1 wÈhr&" wjl%Sh ^2 wÈhr& iy wl%Sh ^3 wÈhr& hk wÈhr ;=kla u; mokïj" iud.u u.ska ;;a;ajhka lsysmhla hgf;a udi 12 wfmalaIs; Kh w,dN iy Ôj ld, Kh w,dN jYfhka wfmalaIs; Kh w,dN imhkq ,efí'

**kS;sÍ;s yd fldkafoais j, lemS fmfkk ixfYdaOk fya;=fjka y÷kd.ekSfuka neyerlsÍu**

lemS fmfkk wdldrfhka" th kj rlaIK .súiqula njg m;ajk ;dla ÿrg kej; idlÉPd lsÍfuka wk;=rej" iud.u u.ska ,eìh hq;=

jdßl y÷kd.ekSfuka neyer flfrk w;r" wod< fjki fjku j;alula fyda j.lSula jYfhka y÷kd.efka' w¿;ska y÷kd.;a rlaIK

.súiqï wfmalaIs; Kh w,dN ld¾hhka Wfoid wÈhr 1 jYfhka j¾.SlrKh flf¾'

,eìh hq;= rlaIK jdßl y÷kd.ekSfuka neyer lrkafkao fkdlrkafkao hkak ;SrKh lsÍfï§ iud.u u.ska my; ±lafjk idOl

i<ld n,kq ,efí(

* rlaIKh l< yels fmd,sh wysñ ùu
* m%;smd¾Yjfhys fjkiaùu

**rlaIK ,eìh hq;= ± iïnkaO ydkslrK ;lafiarelrKh**

iuQyh u.ska rlaIK ,eìh hq;= oE iïnkaO ydkslrK fjkalsÍu wfmalaIs; Kh w,dN l%uh fhdod.ksñka ;lafiare lrkq ,efí'

**m%;srlaIK ,eìh hq;= oE**

idudkH jHdmdßl lghq;= j,§ iud.u u.ska m%;srlaIlhska fj; wjodku mjrkq ,efí' m%;srlaIK ,eìh hq;= oE u.ska m%;srlaIK iud.ï fj;ska ,eìh hq;= ysÕ fYaIhka ksfhdackh fõ' m%;srlaIlhskaf.ka mshjd .; hq;= jákdlï ysÕ ysñlïmEï fjkalsÍug .e<fmk mßÈ fyda m%;srlaIlhdf.a rlaIKjrhka wdY%s; mshjk ,o ysñlïmEï wdldrfhka iy wdY%s; m%;srlaIK .súiqu wkqj weia;fïka;=.; flf¾'

mjrk ,o m%;srlaIK lghq;= u.ska iuQyh iajlSh rlaIKjrysñhka flfrys jk ne£ï j,ska ksoyia fkdflf¾'

m%;srlaIK ,eìh hq;= oE iïnkaO .;s,laIK wkqj" wdodhu ;kslru uQ,sl uqo, yd fmd,sh ksfhdackh lrk neúka wod< idOk m;%hka

.súiqï.; uqo,a m%jdy mÍlaIdfjka iqÿiqlï ,nhs' m%;srlaIK ,eìh hq;= oE iïnkaOfhka fmd,S .dia;=jla fkdue;s jqjo" tajd flá

ld,k yd iy fmd,shla wh lsÍu i|yd Kh wjodkula rys; jk neúka .súiqï.; uqo,a m%jdy mÍlaIdj iu;a fõ' .súiqï.; uqo,a m%jdy

mÍlaIdj iïmQ¾K lsÍfuka wk;=rej" fïjd iajNdjfhka flá ld,Sk jk neúka .súiqï.; uqo,a m%jdy tla/ia lr.ekSu i|yd jk

jHdmdr wdlD;shla i|yd iy idOkm;%h l%ulaIh msßjeh wkqj ñkqï.; lsÍu i|yd l<ukdldÍ;ajh úiska ish wNsu;h m< lrk ,§'

fïjd uQ,Huh ixrplhla rys; fláld,Sk fYaIhka jk neúka l%ulaIh msßjeh OdrK w.hg iudk fõ'

**m%;srlaIK ,eìh hq;= ± iïnkaO ydkslrK ;lafiarelrKh**

SLFRS 4 - rlaIK .súiqï fþoh 20 u; mokïj iud.fuys m%;srlaIK ,eìh hq;= oE wfmalaIs; Kh w,dN wdlD;sh i|yd iqÿiqlï fkd,nk w;r" m%;srlaIK ,eìh hq;= oE wdY%s; ydkslrK w,dN y÷kd.efkkqfha m%;srlaIK j;alfuys uQ,sl y÷kd.ekSfuka miq isÿùula fya;=fjka .súiqfuys fldkafoais wkqj iud.u fj; ish¿ ysÕ uqo,a fkd,eî hd yels wkaofï jdia;úl idlaIs mj;sk úg iy wod< isÿùu iud.u fj; m%;srlaIlhdf.ka ,eìh hq;= jákdlu flfrys ueksh yels n,mEula iys; jQjla jQ úgl§h'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ,eìh hq;= m%;srlaIK | - | - | 277,279 | 518,059 |
| ,eìh hq;= rlaIK | - | - | 747,182 | 676,874 |
| **tl;=j** | - | - | 1,024,461 | 1,194,933 |
| **idOdrK w.h** | - | - | 1,024,461 | 1,194,933 |

**27' uQ,H j;alï- fjk;a úia;SrK wdodhï Tiafia idOdrK w.h**

**.sKqïlrK m%;sm;a;sh**

uQ,sl y÷kd.ekSfuka wk;=rej" iud.u u.ska" tAjd úlsŒu i|yd rojd fkd.;a wjia:djl§ l%fudamdhsl wruqKla Wfoid r|jd .kakd ,o we;eï uQ,H wdfhdack idudkHfhka wj,x.= l< fkdyels mßÈ fjk;a úia;S¾K wdodhï Tiafia idOdrK w.hg ialkaO idOkm;% jYfhka j¾.SlrKh lrkq ,nhs' tn÷ j¾.SlrKhla ;SrKh flfrkqfha idOkm;%fhka idOkm;%hg moku u;h'

Wm,íê fkdjQ ,dN iy w,dN idOdrK w.h ixÑ;fhys fjk;a úia;SrK wdodhu Tiafia ialkaO jYfhka y÷kd.ekq‚' fulS uQ,H idOkm;% neyer lsÍfï§" idOdrK w.h ixÑ;fhys fmr y÷kd.;a iuqÉÑ; ,dNh fyda w,dNh r|jd.;a bmehqï fj; udre flf¾' fjk;a úia;SrK wdodhï Tiafia idOdrK w.hg uQ,H j;alï r|jdf.k isáh § Wmhk ,o ,dNdxYh f.ùï ,nd.ekSfï whs;sh ia:dmkh jQ miq fjk;a fufyhqï wdodhï hgf;a wdodhï m%ldYh ;=< y÷kd.efka' fjk;a úia;SrK wdodhu Tiafia idOdrK w.hg ialkaO idOkm;% ydkslrK we.hSulg ,la fkdfõ'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| ialkaO iq/l==ï | 27.1 | 235 | 309,118 | 324,381 | 309,118 | 324,381 |
| NdKavd.dr ì,am;a |  |  | - | - | 426,376 | 1,131,321 |
| **tl;=j** |  |  | 309,118 | 324,381 | 735,494 | 1,455,702 |
| **idOdrK w.h** |  |  | 309,118 | 324,381 | 735,494 | 1,455,702 |

27'1 ialkaO iq/l==ï - iud.u iy iuQyh

| **ud¾;= 31 Èkg** |  |  | 2021 | | | 2020 | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **fldgia**  **ixLHdj** | **wdfhdack**  **msßjeh** | **fj<ofmd,**  **jákdlu** | **fldgia**  **ixLHdj** | **wdfhdack**  **msßjeh** | **fj<ofmd,**  **jákdlu** |
|  | **igyk** | **msgq**  **wxlh** |  | **re' Z000** | **re' Z000** |  | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **m%ldYs; wdfhdack** |  |  |  |  |  |  |  |  |
| mSm,aia u¾pkaÜ \*skEkaia mSt,aiS |  |  | 25,014,002 | 237,633 | 180,100 | 25,014,002 | 237,633 | 217,622 |
| iKi ixj¾Ok nEkAlA mSt,aiS |  |  | 2,271,260 | 213,853 | 129,008 | 2,271,260 | 213,853 | 106,749 |
|  |  |  |  | 451,486 | 309,108 |  | 451,486 | 324,371 |
|  |  |  |  |  |  |  |  |  |
| **wm%ldYs; wdfhdack** |  |  |  |  |  |  |  |  |
| Y%S ,xld Kh f;dr;=re ld¾hxYh | 27.2.1 | 235 | 100 | 10 | 10 | 100 | 10 | 10 |
| ,xld l%äÜ wekaâ ìiakia \*skEkaia ,sñgâ | 27.2.2 | 235 | 50,000,000 | 50,000 | - | 50,000,000 | 50,000 | - |
| **tl;=j** |  |  |  | 501,496 | 309,118 |  | 501,496 | 324,381 |

**27'2 uÜgu 3 OQrdj,sh hgf;a jk wm%ldYs; ialkaO iq/l=ï ioyd idOdrK w.h ñkqfuys ieiÿu**

**27'2'1** **Y%S ,xld Kh f;dr;=re ld¾hxYh**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wm%sfh,a 1 Èkg fYaIh | 10 | 10 | 10 | 10 |
| fjk;a úia;S¾K wdodhfuys yÿkd.;a m%;s ñkqu | - | - | - | - |
| ud¾;= 31 Èkg fYaIh | 10 | 10 | 10 | 10 |

**27'2'2** **,xld fl%äÜ wekaâ ìiakia \*skEkaia ,sñgâ**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wm%sfh,a 1 Èkg wdfhdackh | 50,000 | 50,000 | 50,000 | 50,000 |
| fjk;a úia;S¾K wdodhfuys yÿkd.;a m%;s ñkqu | - | - | - | - |
| ud¾;= 31 Èkg wdfhdackh | 50,000 | 50,000 | 50,000 | 50,000 |
| wvqlsÍu( fjkalsÍu | 50,000 | 50,000 | 50,000 | 50,000 |
| **ud¾;= 31 Èkg fYaIh** | - | - | - | - |

**28' Kh idOkm;%- l%ulaIh msßjeh**

**.sKqïlrK m%;sm;a;sh**

SLFRS 9 wkqj" ,dN w,dN Tiafiaa idOdrK w.hg kï fldg fkdue;s kï iy my; oelafjk fldkafoais folu imqrd,kafka kï uQ,H idOkm;% l%ulaIh msßjeh wkqj ukskq ,efí(

* .súiqï.; uqo,a m%jdy tla/ia lsÍfï wruqKqska hq;=j j;alï r|jd.kq ,nk jHdmdr wdlD;shla ;=< j;alï r|jd .ekSu iy
* uQ,H j;alfuys .súiqï.; fldkafoais u.ska ;kslru ysÕ uq,a uqof,ys uQ,sl uqo, iy fmd,sh f.ùï i|yd jk uqo,a m%jdy i|yd ksYaÑ; Èkhka Woa.; jkafka kï'

uQ,sl ñkqñka wk;=rej" fïjd l%ulaIh msßjeh wkqj miqj ukskq ,efí' ^ydkslrk fjkalsÍu wvq fldg iM, fmd,S wkqmd;slh Ndú; lrñka o< OdrK w.h& iM, fmd,S wkqmd;slh .Kkh lrkq ,nkafka iM, fmd,S wkqmd;slfhys jeo.;a fldgila jk w;am;a lr .ekSu iïnkaO ljr fyda jÜgï fyda jdßl iy .dia;= iy msßjeh ie,ls,a,g .ksñks' l%ulaIh fmd,S wdodhu ;=< we;=,;a lrkq ,nk w;r ydkslrKfhka Woa.;jk w,dN wdodhï m%ldYfhys - Kh iy fjk;a w,dN i|yd ydkslrk .dia;= hgf;a y÷kd.efka'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| NdKavd.dr ì,am;a | 6,319,142 | 4,106,963 | 6,319,142 | 4,106,963 |
| NdKavd.dr neÿïlr | 675,064 | - | 1,539,558 | - |
| wm%ldYs; jrKSh fldgia | - | - | 734,686 | 706,476 |
| **tl;=j** | 6,994,206 | 4,106,963 | 8,593,386 | 4,813,439 |
| **idOdrK w.h** | 6,984,078 | 4,114,978 | 8,620,175 | 4,821,454 |

**29' mßmd,s;hka ys wdfhdack**

**.sKqïlrK m%;sm;a;sh**

mßmd,s;hkays wdfhdack ljr fyda ydkslrk w,dN j,ska Y=oaOj uQ,H m%ldYk j, wdodhï m%ldYhg wh flfrk w;r msßjeh wkqj m%%ldYhg m;a flf¾' tAjd fjka fjka jQ uQ,H m%ldY iïnkaOj › ,xld .sKqïlrK m%ñ;s ^27& g wkql+, fõ'

mßmd,s;hka hkq iud.u u.ska md,kh lrkq ,nk wdh;k fõ' iud.u u.ska mßmd,s;hska md,kh w;am;a lr .;a Èkfha isg mßmd,s;hka tAldnoaOlrKh flfrk w;r tu md,kh wysñjk f;la wLKavj tAldnoaOlrKh flf¾' iud.u u.ska th ksrdjrKh jQ miq fyda wdfhdað;hd iu. ish wdfhdackfhka úp,H wdodhï ,nd .ekSfï whs;sh ysñ jQ miq wdfhdað;hd md,kh lrkq ,nk w;r wdfhdað;hd u; mj;sk ish n,h Tiafia wod, wdodhï j,g n,mEï lsÍfï yelshdj iud.ug ysñ fjhs'

tAldnoaO uQ,H m%ldY ieliSfï§ wNHka;r iuQy fYaIhka iy .kqfokq" úhoï iy ljr fyda wNHka;r iuQy .kqfokq j,ska jk Wm,íê fkdjQ ,dN bj;a flf¾'

md,kh wysñjQ whs;sh uÕska iud.u fj; iDcqj fyda jl%j wdfrdamkh fkdyels mßmd,s;hka f.a mj;sk ialkaO fldgi ksfhdackh fõ'

md,kh wysñ jQ whs;sh ialkaO iu. tAldnoaO uQ,H ;;a;ajh ms<sn| m%ldYfhys bÈßm;a lrk w;r" tkuq;a iud.fuys whs;slrejkaf.a ialkaO j,ska fjku m%ldYhg m;a flf¾' fjk;a úia;S¾K wdodhfuyss tla tla ixrplfha ,dNh fyda w,dNh fjk fjku md,kh wysñ jQ whs;sh fj; wdfrdamKh lrk w;r tAldnoaO wdodhï m%ldYfhys fjk fjku bÈßm;a flf¾' iDKd;aul fYaIhla flfrys fya;= jqjo md,kh wysñjQ whs;shg wod, jk ljr fyda w,dNhla md,kh wysñ jQ whs;sh ysñlug idfmalaIj fjka lrkq ,efí' md,kh wysñ jQ whs;sh u.ska r|jdf.k we;s fldgia iïnkaO fjkialï uõ iud.ï jHdma;s l%ufõoh fhdod.ksñka .sKqï .; flfrk w;r f.jk ,o fyda ,o m%;sYaGdfjys idOdrK w.h iy md,kh wysñ jQ whs;sfhys jákdlï w;r fjki .,mkq ,efí'

nx.a,dfoaYfhys ixia:dms; ,xlka t,dhkaia \*skEkaia ,sñgâ yereKqúg iud.fï ish¨u mßmd,s;hka Y%s ,xldfõ ixia:dms;h' mßmd,s;hka ms<sn| ,ehsia;=jla iy m%Odk l%shdldrlï u.ska r|jdf.k we;s tAjdfha fldgfiys fjki msgq wxl ^179& igyka ^1'2& ys oelafõ'

| **ud¾;= 31 Èkg** | **2021** | | | **2020** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **ysñldÍ;ajh** | **msßjeh** | **wOHlaIjrekaf.a$**  **fj<ofmd,**  **;lafiarej** | **ysñldÍ;ajh** | **msßjeh** | **wOHlaIjrekaf.a$**  **fj<ofmd,**  **;lafiarej** |
| **iud.u** | % | **re' Z000** | **re' Z000** | % | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| mSm,aia ,Sisx \*a,SÜ uefkacaukaÜ ,sñgâ | 100.00 | 175,000 | 332,983 | 100.00 | 175,000 | 304,841 |
| mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ ,sñgâ | 100.00 | 550,000 | 1,013,914 | 100.00 | 550,000 | 1,104,209 |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 100.00 | 600,000 | 626,158 | 100.00 | 600,000 | 616,910 |
| mSm,aia uhsfl%da - fldu¾ia ,sñgâ | 100.00 | 150,000 | 367,437 | 100.00 | 150,000 | 304,808 |
| mSm,aia bkaIqjrkaia mSt,aiS | 75.00 | 600,000 | 4,590,000 | 75.00 | 600,000 | 2,955,000 |
| ,xlka t,dhkaia \*skEkaia ,sñgâ | 51.00 | 1,138,788 | 1,482,658 | 51.00 | 1,138,788 | 1,440,838 |
| **tl;=j** |  | 3,213,788 | 8,413,150 |  | 3,213,788 | 6,726,606 |

mSm,aia bkaIqjrkaia mSt,aiS yerekqúg mßmd,s;hka fld<U fldgia fj<ofmdf,ys m%ldYs; fkdfõ' mßmd,s;hkays wdfhdack ms<sno wOHlaIjrekaf.a ;lafiarej Y=oaO j;alï mokula u; OdrKh fldg we;' mSm,aia bkaIajrkaia mSt,aiS fj<ofmd, jákdlï mokula u; ;lafiare fldg we;'

m%udKd;aul md,kh wysñ jQ whs;shla iys; iuQyfha mßmd,s;hka iuíkaO f;dr;=re my; j.=fjys idrdxY.; flf¾'

| **ud¾;= 31 wjika jQ jir ioyd** | **2021** | | | **2020** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **mSm,aia**  **bkaIqjrkaia**  **mSt,aiS** | **,xlka**  **t,dhkaia**  **\*skEkaia**  **,sñgâ** | **tl;=j** | **mSm,aia**  **bkaIqjrkaia**  **mSt,aiS** | **,xlka**  **t,dhkaia**  **\*skEkaia**  **,sñgâ** | **tl;=j** |
|  |  |  |  |  |  |  |
| md,kh wysñ jQ whs;sh (NCI) m%;sY;h | 25% | 49% |  | 25% | 49% |  |
|  |  |  |  |  |  |  |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| Y=oaO fufyhqï wdodhu | 5,294,873 | 361,819 | 5,656,692 | 5,252,053 | 381,416 | 5,633,469 |
| wvq lsÍu( fufyhqï úhoï | 3,728,072 | 303,451 | 4,031,523 | 4,437,888 | 182,443 | 4,620,331 |
| wdodhï nÿ j,g fmr ,dNh | 1,566,801 | 58,368 | 1,625,169 | 814,165 | 198,973 | 1,013,138 |
| wvq lsÍu( wdodhï nÿ úhoï | 363,208 | 55,468 | 418,676 | 320,626 | 77,147 | 397,773 |
| nÿ j,g miq ,dNh | 1,203,593 | 2,900 | 1,206,493 | 493,539 | 121,826 | 615,365 |
| md,kh wysñ jQ whs;sh (NCI) fj; fjkalrk ,o ,dNh | 300,898 | 1,421 | 302,319 | 123,384 | 59,695 | 183,079 |

| **ud¾;= 31 Èkg** | **2021** | | | **2020** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **mSm,aia**  **bkaIqjrkaia**  **mSt,aiS** | **,xlka**  **t,dhkaia**  **\*skEkaia**  **,sñgâ** | **tl;=j** | **mSm,aia**  **bkaIqjrkaia**  **mSt,aiS** | **,xlka**  **t,dhkaia**  **\*skEkaia**  **,sñgâ** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 1,045,082 | 42,604 | 1,087,686 | 350,478 | 43,773 | 394,251 |
| nexl= iy uQ,H wdh;k j, fYaIhka | 2,815,391 | 505,607 | 3,320,998 | 3,162,759 | 702,633 | 3,865,392 |
| Kh iy ,eìh hq;= foa | 2,558,607 | 4,735,863 | 7,294,470 | 2,728,813 | 2,732,523 | 5,461,336 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 1,643,629 | - | 1,643,629 | 1,840,239 | - | 1,840,239 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 426,376 | - | 426,376 | 1,131,321 | - | 1,131,321 |
| l%ulaIh msßjeh wkqj Kh idOkm;% | 864,494 | 691,274 | 1,555,768 | - | 666,840 | 666,840 |
| foam< msßh; iy WmlrK yd wiamDYH j;alï | 182,322 | 147,778 | 330,100 | 224,164 | 184,843 | 409,007 |
| fjk;a j;alï | 1,597,954 | 204,811 | 1,802,765 | 661,596 | 153,468 | 815,064 |
| **uqq¨ j;alï** | 11,133,855 | 6,327,937 | 17,461,792 | 10,099,370 | 4,484,080 | 14,583,450 |
|  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 3,020 | 105,449 | 108,469 | 359,447 | - | 359,447 |
| .kqfokqlrejka fj;f.úh hq;= | - | 2,944,262 | 2,944,262 | - | 1,487,573 | 1,487,573 |
| fjk;a uQ,H j.lSï | 691,728 | 273,396 | 965,124 | 714,002 | 284,807 | 998,809 |
| fjk;a j.lSï | 482,995 | 97,658 | 580,653 | 242,858 | 91,413 | 334,271 |
| rlaIK j.lSï iy f.úh hq;= m%%;srlaIK | 5,089,039 | - | 5,089,039 | 5,132,753 | - | 5,132,753 |
| uq¿ j.lSï | 6,266,782 | 3,420,765 | 9,687,547 | 6,449,060 | 1,863,793 | 8,312,853 |
| Y=oaO j;alï jákdlu | 4,867,073 | 2,907,172 | 7,774,245 | 3,650,310 | 2,620,287 | 6,270,597 |
| md,kh wysñ jQ whs;sfhys OdrK w.h | 1,216,768 | 1,424,514 | 2,641,283 | 912,578 | 1,283,941 | 2,196,518 |
|  |  |  |  |  |  |  |
| fufyhqï l%shdldrllï j,ska uqo,a m%jdy | 360,314 | 2,920 | 363,234 | 249,203 | 55,222 | 304,425 |
| wdfhdack l%shdldrllï j,ska uqo,a m%jdy | (163,440) | 1,492 | (161,948) | 197,202 | (1,912) | 195,290 |
| uQ,HlrK l%shdldrllï j,ska uqo,a m%jdy | (18,428) | (301,060) | (319,488) | 53,078 | 85,248 | 138,326 |
| uqo,a iy uqo,a iudk foa j, Y=oaO by<hdu | 178,446 | (296,648) | (118,202) | 499,483 | 138,558 | 638,041 |

**30' wdfhdack foam,**

**.sKqïlrK m%;sm;a;sh**

wdfhdack foam, hkq NdKav fyda fiajd iemhSï fyda mßmd,k wjia:d fjkqfjka Ndú; flfrk" kuq;a idudkH jHdmdr lghq;= j,§ úlsŒu i|yd fkdmj;sk" l=,S wdodhï Wmhd .ekSu i|yd fyda m%d.aOkh by< kxjd .ekSu i|yd fyda fuu wruqKqq folu i|yd r|jd.;a foam< fõ'

wdfhdack foam, uQ,slj msßjeh wkqj y÷kd.efka' uQ,sl y÷kd.ekSfuka wk;=rej uQ,H ;;a;ajh ms<sn| m%ldY Èkfha § fjf<|fmd< ;;a;ajhka ms,sìUq jk mßÈ wfhdack foam< idOdrK w.h wkqj m%ldYhg m;a flf¾' idOdrK w.h fjkia ùu fya;=fjka Woa.;jk ,dN fyda w,dN tajd Woa.; jk jif¾ wdodhï m%ldYfhys we;=<;a flf¾'

tla iuQy iud.ula u.ska ;j;a iuQy iud.ul wdfhdack foam< j,ska ie,lsh hq;= fldgila w;am;a fldgf.k we;s kï" tjeks wdfhdack foam, tAldnoaO uQ,H m%ldYhkays foam," msßh; yd WmlrK jYfhka ie,flk w;r Y%S ,xld .sKqïlrK m%ñ;s wxl ^16& foam," msßh; yd WmlrK hgf;a .sKqï.; flf¾'

**y÷kd.ekSfuka neyer lsÍï**

wdfhdack foam<la neyer lsÍfï§ fyda tys neyer lsÍfuka wkd.; wd¾Ól m%;s,dN ,nd .ekSug fkdyels wjia:djl§ wdfhdack foam,   
y÷kd.ekSfuka neyer flf¾' wdfhdack foam<la úY%du .ekaùfuka fyda neyer lsÍfuka Woa.; jk ljr fyda ,dN fyda w,dN wod, úY%du .ekaùu fyda neyer lsÍu isÿl< jif¾ wdodhï m%ldYfhys y÷kd.efka'

**wdfhdack foam< fj;$fj;ska miqld,Sk mejÍï**

wdfhdack foam< fj; mejÍï isÿ lrkq ,nkafka" fjk;a md¾Yjhla fj; fufyhqï l,anÿ .súiqula weröfï§" ysñlref.a ika;lNdjh wjika jQ njg ;yjqrejlska wk;=rej" Ndú;fha fjkila isÿjk úg" fyda bÈlsÍula ke;fyd;a ixj¾Okhla iïmQ¾K lsÍfï§ muKs'

wdfhdack foam<la fj;ska mejÍula isÿjkqfha" ysñlref.a ika;lNdjh werUqkqQ njg ;yjqrejlska wk;=rej" Ndú;fha fjkila isÿjk úg" fyda úlsKSfï woyilska hq;=j ixj¾Okhla weröfï§ muKs'

wdfhdack foam<la fj;ska ysñlre ika;l foam<la fyda f;d. fj; mejÍula iïnkaOfhka" miqld,Sk .sKqï.; lsÍï ioyd foamf,ys ie<ls,a,g .kq ,nk msßjeh Ndú;h fjkia jq Èkg tys idOdrK w.h fõ'

iud.u u.ska ysñlre ika;l foam<la jYfhka lsishï foam<la i;= lrf.k we;s úg th wdfhdack foam<la njg m;a jkafka kï" iud.u u.ska" tnÿ foam< Ndú;h fjkia jQ Èk olajd foam<" msßh; yd WmlrK hgf;a m%ldYs; m%;sm;a;sh wkqj .sKqï.; flf¾'

ysñlre ika;l foam< iy f;d. fj;ska wdfhdack foam< fj; mejÍula iïnkaOfhka" tu Èkfha§ foamf,ys idOdrK w.h iy tys fmr OdrK w.h w;r ljr fyda fjkila wdodhï m%ldYfhys yÿkd.efka' iud.u$iuQyh u.ska iajhx ks¾ñ; wdfhdack foam,la iïnkaO bÈlsÍula fyda ixj¾Okhla isÿlrk ,o wjia:djl§" tu Èkfha§ foamf,ys idOdrK w.h iy tys fmr OdrK w.h w;r ljr fyda fjkila wdodhï m%ldYfhys yÿkd.efka'

**wdfhdack foam,j, idOdrK w.h**

iud.fï iy iuQyfha wdfhdack foam, idOdrK w.h wkqj ksrEmKh flf¾' iudk wdldrfha j;alï j, m%j¾;k fjf<|fmd< ñ, mj;sk úg" tjeks idlaIs fulS j;alï j, idOdrK w.hka weia;fïka;= .; lsÍfï§ ie,ls,a,g .efka' tn÷ f;dr;=re fkdue;s úgl§" iuQyh iy iud.u u.ska iudk wdldrfha foam<j, m%j¾;k fjf<|fmd< l=,S j,ska Wlyd.;a weia;fïka;= u; mokï jQ jÜgï.; uqqo,a m%jdy wkdjels ie,ls,a,g .ksñka idOdrK w.hka jYfhka wdfrdamKh l< yels jákdlï idOdrK mßÈ idOdrK w.h weia;fïka;= wdY%fhka ks¾Kh flf¾'

**idOdrK w.h ks¾Kh lsÍu**

;lafiarelrkhg ,la jk foam, j, mßY%h iy ldKavh ms<sn| uE; ld,Sk w;aoelSï iys; ms<s.;a iqÿiqlï ,;a iys; ndysr yd iajdëk ;lafiarelrejka úiska iEu jirl§u wdfhdack foam, l<U ;lafiare lrk ,efí' wod, ld,iSudj ;=< jk uQ,H ld, mßÉfþohka i|yd wOHlaI uKav,h úiska idOdrK w.h ks¾Kh flf¾'

ñkqïlrK Èkfha § fjf<|fmd< iyNd.slhska w;r idudkH .kqfokqjl§ wod< foam< úls‚h yels jákdlu mss<sn| weia;fïka;=jla wdY%fhka fyda Ndú;fha§ tys fjf<|fmd< jákdlu u; mokïj idOdrK w.h ;SrKh lrkq ,efí'

**ysñlref.a ika;lnj iys; foam, iy wdfhdack foam,**(

lsishï foam,la wdfhdack foam<la jYfhka iqÿiqlï ,nkafkao hkak ;SrKh lsÍfï§ iuQyh$iud.u u.ska wod< foam< fj; wdfrdamKh l< yels uqo,a m%jdy muKla fkdj fjk;a j;alï j,g o wod< jk uqo,a m%jdy iajdëkj W;amdokh lrkafkaoehs úksYaphla isÿ lrhs' iyhl fiajd ie,lshhq;= uÜgul mj;So hkak ks¾Kh lsÍfï§ wod, foam, wdfhdack foam,la jYfhka iqÿiqlï fkd,nk wjia:djl§o fuu úksYaph Ndú; flf¾'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wm%sfh,a 1 Èkg fYaIh | - | - | 1,131,652 | 1,131,596 |
| jir ;=<§ tlalsÍï | - | - | - | 56 |
| jir ;=<§ udrelsÍï | - | - | (310,988) | - |
| **ud¾;= 31 Èkg fYaIh** | - | - | 820,664 | 1,131,652 |

fld<U 7" yeõf,dla mdr" wxl 7 iy 9 ork ia:dkfha msysá bvï iy f.dvke.s,s uyck nexl=j" mSm,aia bkaIqjrkaia mSt,aiS iy mSm,aia ,Sisx wekaâ \*hskEkaia mSt,aiS fj; mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ u.ska l=,shg fok ,§' iuQyfha uQ,H m%ldYhka ys" tn÷ foam, fjka fldg we;s w;r uyck nexl=j fj; l=,shg fok ,o fldgi iuQyfha wdfhdack foam< jYfhka j¾. fldg we;' j¾. lsÍfuys moku jYfhka j¾. wä ixLHdj mokï lrf.k we;' jir ;=<§" uyck nexl=j u.ska l=,shg ,nd fok ,o mßY%fhka fldgila neyer lrk ,o w;r tn÷ mßY%hka jir ;=<§ foam, msßh; iy WmlrK jYfhka udre lrk ,§'

by; wdfhdack foamf<ys fj<|fmd< jákdlu 2020 foieïn¾ 20 jeks Èkg iud.u iy iuQyh iuÕ iïnkaO fkdjQ iajdëk ;lafiarelrejl= jk fla'à'ã' ;sfiard uy;d úiska ;lafiare lrk ,§'

by; wdfhdack foam, iïnkaO y÷kd.;a l=,S wdodhï msgq wxl ^192& igyka 10 ys wkdjrKh fldg we;'

by; wdfhdack foam, iïnkaOj y÷kd.;a iDcq fufyhqï úhoï msgq wxl 190 ±lafjk igyka 15 ys fy<sorõ fldg we;'

**31' fjk;a j;alï**

**.sKqïlrK m%;sm;a;sh**

iud.u iy iuQyh u.ska Tjqkaf.a ish¨u fjk;a j;alï" fjk;a uQ,H j;alï iy fjk;a uQ,H fkdjk j;alï jYfhka j¾. lrkq ,efí' fjk;a uQ,H fkdjk j;alï m%%Odk jYfhka whlr .; yels tl;= l< w.h u; nÿ" f;d. iy iq¿ whlr .; yels foa j,ska iukaú; fõ' w;a;sldrï f.ùï ft;sydisl msßjeh wkqj OdrKh lrkq ,efí'

**ú,ïì; úhoï**

**ú,ïì; w;am;a lr .ekSfï msßjeh** (DAC)

fldñia" m%drlaIKh" wf,úlrKh iy rlaIKjr ksl=;a lsÍfï úhoï we;=¿j jHdmdr w;am;alr .ekSfï msßjeh jeks kj jHdmdr ieliqï i|yd iDcqj iïnkaO iy úp,kh jk úhoï" wkd.; jdßl u.ska fulS msßjeh whlr.ekSug yels;dla ÿrg ú,ïNkh lrkq ,efí' fiiq ish¨ w;am;alr .ekSfï msßjeh tajd ork ,o wjia:dfõ§ úhoula jYfhka y÷kd.efka' uQ,sl y÷kd.ekSfuka wk;=rej" ú,ïì; w;am;a lr.ekSfï msßjeh" Wmhk fkd,o jdßl l%ulaIh lrk ,o moku u; wod, ld,iSudj mqrd l%ulaIh flf¾'

iM, Ôj ld,fhys fyda j;alu yd ne÷kq wkd.; wd¾Ól m%;s,dN mßfNdack udÈ,sj, fjkialï l%ulaIh ld,iSudj fjkia lrñka .sKqï.; flfrk w;r th .sKqïlrK weia;fïka;=jl fjkila jYfhka i,lkq ,efí'

wdY%s; .súiqï l,a bl=;a jQ úg fyda wj,x.= jQ miq ú,ïì; w;am;a lr .ekSfï msßjeh y÷kd.ekSfuka neyer flf¾'

lsishï ydkslrk o¾Ylhka Woa.; jQ miq ú,ïì; w;am;a lr .ekSfï msßjeh iïnkaO ydkslrk iudf,dapkhla tla tla jd¾;dlrK Èkfha § fyda jvd;a ksrka;rj isÿ flf¾' whlr .; yels uqo, OdrK jákdlug jvd wvq kï" wdodhï m%ldYfhys ydkslrk w,dNhla y÷kd.efka' tla tla jd¾;d lr ld,mßÉfþofha§ j.lSï m%udKj;a;d mÍlaIdj ;=<o ú,ïì; w;am;a lr .ekSfï msßjeh ie,ls,a,g .efka'

**m%;srlaIK fldñia**

ndysr m%;srlaIK .súiqï iïnkaO ,eìh hq;= fldñia ú,ïNkh fldg wfmalaIs; f.úh hq;= jdßl ld,iSudj mqrd ir, f¾Çh mokulska l%ulaIh flf¾'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  | **msgq** | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| fjk;a uQ,H j;alï - rlaIK fldñia |  |  | 126,949 | 232,692 | - | - |
| uQ,H fkdjk j;alï | 31.1 | 240 | 448,271 | 914,309 | 932,018 | 1,235,329 |
| **tl;=j** |  |  | 575,220 | 1,147,001 | 932,018 | 1,235,329 |

**31'1** **uQ,H fkdjk j;alï**

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  | **msgq** | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| w;a;sldrï f.ùï |  |  | 105,693 | 145,383 | 68,320 | 124,859 |
| ,eìh hq;= ,dNdxY |  |  | - | 310,000 | - | - |
| f;d. |  |  | 58,380 | 49,596 | 65,708 | 57,920 |
| fmrodhljQ úhou |  |  | 72,367 | 67,914 | 81,759 | 76,409 |
| fiajl Kh u; l%ulaIh fkdl, msßjeh ^1 jeks osk fjki& | 31.1.1 | 241 | 78,624 | 123,264 | 78,924 | 123,264 |
| ú,ïì; úhoï |  |  | - | - | 210,104 | 244,874 |
| fjk;a uQ,H fkdjk j;alï |  |  | 133,207 | 218,152 | 427,203 | 608,003 |
| **tl;=j** |  |  | 448,271 | 914,309 | 932,018 | 1,235,329 |

**31'1'1** **fiajl Kh u; l%ulaIh fkdl, msßjeh ^1 jeks osk fjki&**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wm%sfh,a 1 Èkg fYaIh | 123,264 | 128,906 | 123,264 | 129,509 |
| jir ioyd whlsÍu | (44,640) | (5,642) | (44,340) | (6,245) |
| **ud¾;= 31 Èkg fYaIh** | 78,624 | 123,264 | 78,924 | 123,264 |

**32' foam<" msßh; yd WmlrK**

**.sKqïlrK m%;sm;a;sh**

**y÷kd.ekSfï moku**

foam<" msßh; yd WmlrK hkq fiajd fyda mßmd,k ld¾hhka i|yd r|jd;nd .kq ,nk fN!;sluh whs;uhka jk w;r" tajd jirlg

jeä l,la Ndú;hg wfmalaIs;h'

j;alula wdY%s; wkd.; wd¾Ól m%;s,dN iud.u fj; .,d tafï iïNdú;djla we;s kï iy wod< j;alfuys msßjeh idOdrK whqßka

ueksh yels kï foam<" msßh; yd WmlrK y÷kd.efka'

**ñkqïlrK moku**

y÷kd.ekSu i|yd fhda.H jk foam<" msßh; yd WmlrK whs;uhla tys msßjeh wkqj uQ,slj y÷kd.efka' tu msßjeh wod< j;alu w;am;a lr.ekSu i|yd iDcqj wdfrdamkh l, yels ork ,o úhou iy miqj thg fldgia tla lsÍug fyda m%;sia:dmkh lsÍug fhdok ,o msßjefhka iukaú; fõ' iajhx ks¾ñ; j;alul msßjeh wuqøjH msßjeh yd iDcq Y%uh" th l%shdldÍ ;;a;ajhg f.k tau i|yd ork ,o ljr fyda msßjeh" whs;uhka bj;a lsÍfï yd wod< mßY%fha m%;sia:dmkh lsÍfï msßjefhka iukaú; fõ' wdY%s; WmlrKfhys l%shdldß;ajh i|yd jeo.;a jk ñ,§ .;a uDÿldx. mß.kl WmlrKfhys fldgila jYfhka m%d.aOkSlrKh flf¾'

foam<" msßh; yd WmlrK whs;uhl fldgia úúO iM, cSjld, iys; jk úg" tajd foam<" msßh; yd WmlrK j, fjku whs;uhka ^m%Odk ixrpl& jYfhka .sKqï.; flf¾'

iud.u iy iuQyh u.ska msßh; yd WmlrK i|yd msßjeh wdlD;shla fhdojñka ljr fyda wjia:duh msßjeh iu.ska ñ,§ .ekSfï fyda bÈlsÍfï msßjefhka iuqÉÑ; laIh yd ljr fyda iuqÉÑ; ydkslrK w,dNhka wvq fldg jd¾;d flf¾'

**miqld,Sk msßjeh**

lsishï fldgila yd ne÷Kq wkd.; wd¾Ól m%;s,dN iuQyh fj; .,d tkafka kï iy tys msßjeh úYajdikSh whqßka ueksh yels kï foam, msßh; iy WmlrK fldgila m%;sia:dmkh lsÍfï msßjeh Odrk w.h ;=< y÷kd .efka' foam, msßh; yd WmlrK tÈfkod fiajd lsÍfï msßjeh tAjd jeh l< wjia:dfõ§ wdodhï m%ldYhg wh flf¾'

**w¿;ajeähdj iy kv;a;=j**

w¿;ajeähd iy kv;a;= msßjeh tajd ork ,o uQ,Huh ld,mßÉfþoh ;=< wdodhï m%ldYhg wh flf¾' m%Odk fmf,a w¿;ajeähdjka iïnkaO msßjeh" mj;sk j;alï j, wdikak;u ;lafiare lrk ,o iïu; ld¾hidOkhg jeä wkd.; wd¾Ól m%;s,dN iuQyh fj; .,dtaula isÿjk wjia:dfõ§ iy w¿;ajeähdfõ§ wod< j;alfuys y÷kd.; yels fldgila m%;sia:dmkh lsÍfï§" OdrK w.h ;=< we;=<;a flf¾' wdY%s; j;alfuys wjfYaI iM, cSjld,h ;=< m%Odk fmf,a w¨;ajeähdjka laIh flf¾'

**y÷kd.ekSfuka neyer lsÍu**

foam<" msßh; yd WmlrK tajd bj;a lsÍfï§ fyda tu.ska lsisÿ wkd.; wd¾Ól m%;s,dNhla wfmalaId l< fkdyels úgl§ y÷kd.ekSfuka

neyer flf¾' foam<" msßh; yd WmlrK whs;uhla y÷kd.ekSfuka neyer lsÍfuka jk ,dNh fyda w,dNh wod< whs;uh

y÷kd.e.Sfuka neyer lrk ,o jif¾§ fjk;a fufyhqï wdodhu hgf;a wdodhï m%ldYh fj; we;=<;a flf¾'

**laIhùï**

foam< msßh; iy WmlrK j, msßjeh j, tla tla wh;uhkays weia;fïka;=.; m%fhdackj;a wdhq ld,h mqrd ir, f¾Çh

l%uhla Ndú; lrñka wdodhï m%ldYfhys laIh yÿkd.efka'

**foam<" msßh; yd WmlrK j, m%fhdacH cSjld,h**

iuQyh iy iud.u u.ska tAjdfha weia;fïka;= .; wjfYaI jákdlï ie,ls,a,g .ekSfuka wk;=rej tAjdfha weia;fïka;=.; m%fhdacH Ôj ld,h mqrd ir, f¾Çh l%ufõoh Ndú;d lrñka foam," msßh; iy WmlrK laIh lrkq ,efí' m%fhdacH Ôj ld,h u.ska " iuQyfha foam," msßh; iy WmlrK Ndú;fhka iud.u iy iuQyh wkd.; wd¾Ól m%;s,dN ,nd.ekSug woyia lrk ld,iSudj iïnkaO l<ukdldÍ;ajfhys weia;fïka;=j ksfhdackh fõ' wjfYaI jákdlu uÕska " j;alula oekgu;a tys Ôj ld,fha wjidkhg <Õd jQ njg iy tys m%fhdacH cSj ld,fha wjidkfha § wfmalaIs; ;;a;ajhg m;aj we;s njg i,lñka" neyer lsÍfï weia;fïka;=.; msßjeh wvq lsÍfuka miq" wod, j;alu úlsŒfuka iuQyh$iud.ug j¾;udkfha§ ,nd.; yels l<ukdldÍ;ajfhys weia;fïka;=.; jákdlï ksfhdackh fõ' wfmalaIs; Ndú; uÜgfuys iy ;dlaI‚l j¾Okhka j, fjkialï fulS j;alï j, wd¾Ól ;;ajh" m%fhdacH Ôj ld,h iy wjfYaI jákdlï flfrys n,mE yels w;r túg tys m%;sM,hla jYfhka wkd.; laIh whlsÍu fj; n,mEï we;s fjhs'

weia;fïka;=.; m%fhdacH cSjld,hka my; ±lafjk mßÈ fõ¦

| **j;alï ldKAAvh** | **jirlg ]** | **ld,iSudj** |
| --- | --- | --- |
| iskaklalr f.dvke.s,s | 2 | jir 50 |
| nÿ foam< j, jeäÈhqKq lsÍï | 25 | jir 4 |
| fudag¾ r: | 12.5 - 20 | jir 5 - 8 |
| mß.kl oDvdx. | 20 | jir 5 |
| ld¾hd, WmlrK | 10 - 20 | jir 5 -10 |
| .DyNdKav iy Wmdx. | 20 | jir 5 |

by; wkqmd;hka iuQyfha ish¨u iud.ï u.ska ix.;j Ndú; flf¾' foam," msßh; iy WmlrK j, tla tla ie,lsh hq;= fldgiaa i|yd laIhùfï wkqmd;hka fjk fjku ks¾Kh flfrk w;r" tAjd l<ukdldß;ajh woyia lrk mßÈ fufyhùï i|yd wjYH mßY%h iy ;;ajh ;=< Ndú;hg iqÿiq njg m;ajQ miq laIhùu wdrïN flf¾' j;alul laIhùu" wod, j;alu úlsŒu i|yd r|jd.;a jYfhka j¾. lrk ,o Èkh iy j;alu y÷kd.ekSfuka neyer lrk ,o Èkh hk foflka l,ska t<fnk Èkfha§ wjika fõ' laIhùfï l%ufõohka" m%fhdacH Ôj ld, iy wjfYaI jákdlï tla tla jd¾;dlrk Èkfha § kej; iudf,dapkh lr wjYH kï .e,mqï isÿ flf¾'

**32'1** **foam," msßh; iy WmlrK - iud.u**

|  | **iskaklalr bvï**  **iy f.dvke.s,** | **nÿ foam< j,**  **jeäÈhqKq lsÍï** | **fudag¾**  **r:** | **mß.kl**  **oDvdx.** | **ld¾hd,**  **WmlrK** | **.DyNdKav iy**  **Wmdx.** | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **msßjeh** |  |  |  |  |  |  |  |
| 2020 wms%sfh,a 1 Èkg fYaIh | 573,840 | 56,872 | 278,163 | 766,212 | 704,670 | 450,446 | 2,830,203 |
| tl;= lsÍï | - | - | - | 33,922 | 54,104 | 16,664 | 104,690 |
| neyer lsÍï | - | - | (52,440) | (39,869) | (74,924) | (7,129) | (174,362) |
| **2021 ud¾;= 31 Èkg fYaIh** | 573,840 | 56,872 | 225,723 | 760,265 | 683,850 | 459,981 | 2,760,531 |
| **wvq lsÍu( iuqÉÑ; laIh** |  |  |  |  |  |  |  |
| 2020 wms%sfh,a 1 Èkg fYaIh | 2,763 | 56,794 | 85,461 | 586,278 | 556,502 | 398,476 | 1,686,274 |
| jir ioyd whlsÍu | 471 | 78 | 15,841 | 63,242 | 64,589 | 23,139 | 167,360 |
| neyer lsÍï | - | - | (26,047) | (36,647) | (73,604) | (6,055) | (142,353) |
| **2021 ud¾;= 31 Èkg fYaIh** | 3,234 | 56,872 | 75,255 | 612,873 | 547,487 | 415,560 | 1,711,281 |
| **2021 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 570,606 | - | 150,468 | 147,392 | 136,363 | 44,421 | 1,049,250 |
|  |  |  |  |  |  |  |  |
| **msßjeh** |  |  |  |  |  |  |  |
| 2019 wms%sfh,a 1 Èkg fYaIh | 567,181 | 56,872 | 209,509 | 709,456 | 655,397 | 435,471 | 2,633,886 |
| tl;= lsÍï | 6,659 | - | 75,277 | 59,573 | 56,334 | 16,085 | 213,928 |
| neyer lsÍï | - | - | (6,623) | (2,817) | (7,061) | (1,110) | (17,611) |
| **2020 ud¾;= 31 Èkg fYaIh** | 573,840 | 56,872 | 278,163 | 766,212 | 704,670 | 450,446 | 2,830,203 |
| **wvq lsÍu( iuqÉÑ; laIh** |  |  |  |  |  |  |  |
| 2019 wms%sfh,a 1 Èkg fYaIh | 2,402 | 56,774 | 74,507 | 525,167 | 502,580 | 374,170 | 1,535,600 |
| jir ioyd whlsÍu | 361 | 20 | 14,859 | 63,928 | 60,081 | 25,243 | 164,492 |
| neyer lsÍï | - | - | (3,905) | (2,817) | (6,159) | (937) | (13,818) |
| **2020 ud¾;= 31 Èkg fYaIh** | 2,763 | 56,794 | 85,461 | 586,278 | 556,502 | 398,476 | 1,686,274 |
| **2020 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 571,077 | 78 | 192,702 | 179,934 | 148,168 | 51,970 | 1,143,929 |

**32'2** **foam," msßh; iy WmlrK - iuQyh**

|  | **iskaklalr bvï**  **iyf.dvke.s,** | **nÿ foam< j,**  **jeäÈhqKq lsÍï** | **fudag¾**  **r:** | **mß.kl**  **oDvdx.** | **ld¾hd,**  **WmlrK** | **.DyNdKav iy**  **Wmdx.** | **tl;=j** |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **msßjeh** |  |  |  |  |  |  |  |
| 2020 wms%sfh,a 1 Èkg fYaIh | 3,226,454 | 58,583 | 693,357 | 881,755 | 999,658 | 530,039 | 6,389,846 |
| tl;= lsÍï | - | - | 9,440 | 37,085 | 81,547 | 24,252 | 152,324 |
| neyer lsÍï | (55) | - | (191,976) | (39,869) | (74,924) | (22,599) | (329,423) |
| udre lsÍï | 310,988 | - | - | - | - | - | 310,988 |
| úksuh wkqmd; úp,H | - | - | - | 899 | 445 | 293 | 1,637 |
| **2021 ud¾;= 31 Èkg fYaIh** | 3,537,387 | 58,583 | 510,821 | 879,870 | 1,006,726 | 531,985 | 6,525,372 |
| **wvq lsÍu( iuqÉÑ; laIh** |  |  |  |  |  |  |  |
| 2020 wms%sfh,a 1 Èkg fYaIh | 317,912 | 57,271 | 205,642 | 658,593 | 706,349 | 445,709 | 2,391,476 |
| jir ioyd whlsÍu | 63,805 | 78 | 44,373 | 74,400 | 75,807 | 33,782 | 292,245 |
| neyer lsÍï | - | - | (74,643) | (33,611) | (73,604) | (11,980) | (193,838) |
| udre lsÍï | - | - | - | - | - | - | - |
| úksuh wkqmd; úp,H | - | - | - | 627 | 499 | 98 | 1,224 |
| **2021 ud¾;= 31 Èkg fYaIh** | 381,717 | 57,349 | 175,372 | 700,009 | 709,051 | 467,609 | 2,491,107 |
| **2021 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 3,155,670 | 1,234 | 335,449 | 179,861 | 297,675 | 64,376 | 4,034,265 |
|  |  |  |  |  |  |  |  |
| **msßjeh** |  |  |  |  |  |  |  |
| 2019 wms%sfh,a 1 Èkg fYaIh | 3,213,999 | 58,583 | 610,767 | 812,177 | 940,383 | 507,409 | 6,143,318 |
| tl;= lsÍï | 12,455 | - | 108,867 | 72,378 | 67,848 | 22,667 | 284,215 |
| neyer lsÍï | - | - | (26,277) | (3,959) | (9,051) | (1,110) | (40,397) |
| úksuh wkqmd; úp,H | - | - | - | 1,159 | 478 | 1,073 | 2,710 |
| **2020 ud¾;= 31 Èkg fYaIh** | 3,226,454 | 58,583 | 693,357 | 881,755 | 999,658 | 530,039 | 6,389,846 |
| **wvq lsÍu( iuqÉÑ; laIh** |  |  |  |  |  |  |  |
| 2019 wms%sfh,a 1 Èkg fYaIh | 257,391 | 57,251 | 176,593 | 585,965 | 644,807 | 404,010 | 2,126,017 |
| jir ioyd whlsÍu | 60,521 | 20 | 44,843 | 75,584 | 69,209 | 42,227 | 292,404 |
| neyer lsÍï | - | - | (15,794) | (3,959) | (8,105) | (1,110) | (28,968) |
| úksuh wkqmd; úp,H | - | - | - | 1,003 | 438 | 582 | 2,023 |
| **2020 ud¾;= 31 Èkg fYaIh** | 317,912 | 57,271 | 205,642 | 658,593 | 706,349 | 445,709 | 2,391,476 |
| **2020 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 2,908,542 | 1,312 | 487,715 | 223,162 | 293,309 | 84,330 | 3,998,370 |

**32'3** **iïmQ¾Kfhka laIh jQ foam<" mssßh; iy WmlrK**

jd¾;dlrK Èkg ;ju;a Ndú;fha mj;sk iïmQ¾Kfhka laIh jQ foam<" mssßh; iy WmlrK j, uQ,sl msßjeh my; ±laafjk mßÈ fõ'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| nÿ foam< j, jeäÈhqKq lsÍï | 53,282 | 53,282 | 53,282 | 53,282 |
| fudag¾ r: | 37,971 | 37,971 | 37,971 | 37,971 |
| mß.kl oDvdx. | 440,942 | 440,942 | 490,175 | 482,058 |
| ld¾hd, WmlrK | 397,383 | 397,383 | 431,160 | 428,485 |
| .DyNdKav iy Wmdx. | 327,178 | 327,178 | 338,727 | 338,371 |
| **tl;=j** | 1,256,756 | 1,256,756 | 1,351,315 | 1,340,167 |

**32'4** **iuQyfha iskaklalr bvï iy f.dvke.s,s**

| **ia:dkh** | **,smskh** | **;lafiare**  **Èkh** | **;lafiare l%uh** | | **bvï**  **m%udKh**  **^m¾pia&** | **f.dvke.s,s**  **wxlh** | **f.dvke.s,s**  **lafIa;%h**  **^j¾. wä&** | **2021**  **msßjeh**  **re' Z000** | **2021**  **m%;Hd.Kkh**  **re' Z000** | **2020**  **m%;Hd.Kkh**  **re' Z000** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | |  |  |  |  |  |  |
| **mSm,aia ,Sisx wekaâ** \*skEkaia **mSt,aiS** | | | | | | | | | | |
| **fudag¾ r: wx.k** |  |  | |  |  |  |  |  |  |  |
| udfld, | 496" udfld, W;=r udfld, | 31.12.2019 | | MCM | 90 | 1 | 11,600 | 7,632 | 49,000 | 49,000 |
| udìu | wxl 225$ã" khd., mdr" fyhshka;=vqj" udìu | 31.12.2019 | | MCM | 330.75 | 1 | 820 | 22,532 | 75,000 | 75,000 |
| ó.yuq,a, | lkafom,a," fn,s.uqj" .f,afj, | 31.12.2019 | | MCM | 260 | 1 | 1,836 | 27,558 | 24,000 | 24,000 |
| fudKrd., | wxl 10" fmd;=ú,a mdr fudKrd., | 31.12.2019 | | MCM | 125.9 | 1 | 1,376 | 46,905 | 50,000 | 50,000 |
|  |  |  | |  |  |  |  |  |  |  |
| **mßmd,k ld¾hh** | | | | | | | | | | |
| nKavdrfj, | wxl 35$2ãS" je,suv mdr nKavdrfj, | 31.12.2019 | | MCM | 8.3 | 1 | 5,194 | 31,257 | 45,000 | 45,000 |
| hdmkh | wxl 10" uy;aud .dkaê mdr" hdmkh | 31.12.2019 | | MCM | 44.72 | - | - | 45,764 | 155,063 | 155,063 |
| ud;r | wxl 367" wk.dßl O¾umd, udj; ud;r | 31.12.2019 | | MCM | 40 | - | - | 93,599 | 100,000 | 100,000 |
| uykqjr | wxl 296" fiakdkdhl mdr uykqjr | 31.12.2019 | | MCM | 47.1 | - | - | 142,711 | 183,700 | 183,700 |
| wkqrdOmqr | wxl 50" ffu;%smd, fiakdkdhl mdr" wkqrdOmqr | 31.12.2019 | | MCM | 40.51 | - | - | 155,882 | 182,295 | 182,295 |
| **Wm tl;=j** |  |  | |  |  | 5 |  | 573,840 | 864,058 | 864,058 |
|  |  |  | |  |  |  |  |  |  |  |
| **mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ ,ssñgâ** | |  | |  |  |  |  |  |  |  |
| fld<U 8 | wxl 1161" urodk mdr" fld<U 8 | 31.12.2020 | | MCM | 104.9 | 2 | 127,621 | 1,532,414 | 2,500,000 | 2,450,000 |
| **Wm tl;=j** |  |  | |  |  | 2 |  | 1,532,414 | 2,500,000 | 2,450,000 |
|  |  |  | |  |  |  |  |  |  |  |
| **mSm,aia ,Sisx yeõf,dla fm%dm¾áia ,ssñgâ** | |  | |  |  |  |  |  |  |  |
| fld<U 5) | wxl 7" yeõf,dla mdr" fld<U 5 | 31.12.2020 | | MCM | 111.45 | 1 | 84,024 | 2,059,690 | 2,600,000 | 2,600,000 |
| **Wm tl;=j** |  |  | |  |  | 1 |  | 2,059,690 | 2,600,000 | 2,600,000 |
| **tl;=j** |  |  | |  |  | 8 |  | 4,165,944 | 5,964,058 | 5,914,058 |

MCM: fjf<|fmd< iei÷ï l%uh

\* iuQyfha uq,H m%ldYhkays remsh,a 628"556"600 l bvï iy f.dvke.s,s msßjehla wdfhdack foam, jYfhka j¾. lrk ,o w;r remsh,a 628"556"600 foam," msßh; iy WmlrK jYfhka j¾. lrk ,§'

by; bvï iy f.dvke.s,sj, ;lafiarej isÿlrk ,oafoa iud.u iu. iïnkaOhla fkdue;s iajdëk ;lafiarelrejl= jk fla à î ;sfiard FRICS (Eng) uy;d úisks' ;lafiarej i|yd wdfhdack l%ufõoh" fldka;%d;aldr mßlaId l%ufõoh iy ieiÿï l%ufõoh Ndú; flß‚' iud.fuys iskaklalr bvï iy f.dvke.s,s idOdrK w.h Oqrdj,sfha uÜgu ^3& hgf;a ie,ls,a,g .efka'

**;djld,slj Ndú;hg fkd.efkk foam," msßh; iy WmlrK**

2021 ud¾;= 31 Èkg iy 2020 ud¾;= 31 Èkg iuQyfha$ iud.fï lsisÿ Ndú;hg fkd.efkk foam," msßh; iy WmlrK fkdmej;s‚'

**il%Sh Ndú;fhka úY%du .kajk ,o foam," msßh; iy WmlrK**

2021 ud¾;= 31 Èkg iy 2020 ud¾;= 31 Èk g iuQyfha$ iud.fï lsisÿ il%Sh Ndú;fhka úY%du .kajk ,o foam," msßh; iy WmlrK fkdmej;s‚'

**foam," msßh; iy WmlrK u; ysñlï iSudjla**

2021 ud¾;= 31 Èkg iy 2020 ud¾;= 31 Èk g iuQyfha$ iud.fï foam," msßh; iy WmlrK iïnkaO lsisÿ ysñlï iSudjla fkdmej;s‚'

**j.lSï i|yd iq/l=ï jYfhka wemhg ;nk ,o foam," msßh; iy WmlrK**

msgq wxl 275 igyk 57 ^wemhg ;nk ,o j;alï& fy<sorõ lr we;s lreKq yer iuQyh$ iud.u u.ska lsisÿ foam," msßh; yd WmlrK whs;uhla j.lSï i|yd iq/l=ï jYfhka wemhg ;nd fkdue;'

**foam," msßh; yd WmlrK whs;u i|yd jk md¾Yjhkaf.ka jkaÈ**

iuQyfha$iud.fuys ydkslrkhg ,la jQ" wysñ jQ fyda w;ayer ouk ,o (2020 ; 00) foam," msßh; iy WmlrK i|yd jir ;=< § f;jk md¾Yjhkaf.ka lsisÿ jkaÈhla fkd,enq‚'

**idOdrK w.h ue§fï§ Ndú; flfrk ksÍlaIKh l< fkdyels wdodkhka**

idOdrK w.h Oqrdj,sfha uÜgu ;=k jYfhka j¾. fldg we;s uQ,H fkdjk j;alï uekSfï § Ndú; lrk ,o ie,lsh hq;= ksÍlaIKh l< fkdyels wdodkhka uQ,H m%ldY i|yd igyka msgq wxl ^206& igyka 21'6 hgf;a fy<sorõ fldg we;'

**33' Ndú; ysñlï j;alï**

**.sKqïlrK m%;sm;a;sh**

SLFRS 16 – **l,anÿ**

**ñkqïlrk moku**

Ndú; ysñlï j;alï l,anÿ wdrïNfha l,anÿ f.ùfuys m%j¾;k jákdlu iy ljr fyda fmrodhl jQ l,anÿ l=,S wkqj y÷kd.efka' ^msgq wxl ^254& igyk ^40& n,kak&

**l%ulaIh**

iud.u$ iuQyh u.ska tAjdfha weia;fïka;=.; iM, cSj ld,h mqrd ir, frÇh l%uh Ndú; lrñka Ndú; ysñlï j;alï l%ulaIh flf¾'

bvï Ndú; lsÍfï whs;sh w;am;a lr .ekSug i|yd fmr odhl jQ l,a nÿ l=,S imhkq ,nk m%;s,dN udÈ,sh wkqj l,anÿ ld, iSudj mqrd l%ulaIh flf¾' bvï Ndú; lsÍfï whs;sh we;=<;a nÿ foam, b;sß l,anÿ iSudj mqrd ir, f¾Çh l%uh Wmfhda.S lr.ksñka l%ulaIh flf¾'

**kej; w¨;a lsÍfï iy wjika lsÍfï jrKhka iys; l,anÿ .súiqï i|yd l,anÿ ld, iSudj ks¾Kh lsÍu ^iuQyh nÿ .ekqïlre jYfhka&**

iuQyh u.ska" th isÿl, yels nj idOdrKj ksYaÑ;j kï l,anÿ § §¾> lsÍfï jrKhla u.ska wdjrKh jk ljr fyda ld,iSudjla fyda th isÿl< fkdyels nj idOdrKj ksYaÑ; kï l,anÿ wjika lsÍfï jrKhla u.ska wdjrKh jk ljr fyda ld, iSudjka o iu.ska" l,anÿ ld, iSudj wj,x.= l< fkdyels l,anÿ fldkafoaishla jYfhka ks¾Kh lrhs' YdLdjka$ m%Odk ld¾h ld¾hd,h i|yd §¾> lsÍfï iy wjika lsÍfï jrKhka iy iys; l,anÿ .súiqï lsysmhla iuQyh i;= fõ' l,anÿ kej; w¨;a lsÍu fyda wjika lsÍu iïnkaO jrkh Ndú;h lsÍu fyda fkdlsÍu iïnkaOfhka idOdrKj ksYaÑ; o hkak ks¾Kh lsÍfï§ iuQyh u.ska úkssiqu fhdod.efka' tkï" tuÕska kej; w¨;a lsÍu fyda wjika lsÍfï jrkh Ndú; lsÍu i|yd wd¾Ól §ukdjla ks¾udKh lrkq ,nk ish¨u wod< idOl ie,ls,a,g .efka' wdrïNl Èkfhka miq" kej; w¨;a lsÍfï fyda wjika lsÍfï jrkh Ndú; lsÍu fyda fkdlsÍu i|yd ish yelshdj flfrys n,mdk" ish md,kh hgf;a mj;sk ie,lsh hq;= isÿùula fyda ;;ajhkaf.a fjkia ùula mj;So hkak ;SrKh lsÍu i|yd iuQyh l,anÿ ld,iSudj m%%;swe.hqug ,la lrhs'^ WodyrK - ie,lsh hq;= nÿ mokug .;a jeä ÈhqKq lsÍï bÈlsÍu fyda l,anÿ j;alfuys ie,lsh hq;= kùlrKh&

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| **msßjeh** |  |  |  |  |
| wms%sfh,a 1 Èkg fYaIh | 2,522,565 | 91,985 | 2,017,197 | 91,985 |
| wdfoaY lr.ekSfï n,mEu | - | 2,080,315 | - | 1,547,546 |
| fjk;a j;alulska udrelsÍu ^fmrodhl jQ l=,S& | 50,600 | 143,322 | 50,600 | 170,723 |
|  | 2,573,165 | 2,315,622 | 2,067,797 | 1,810,254 |
| tl;= lsÍï | 858,510 | 206,943 | 292,305 | 206,943 |
| neyer lsÍï | (69,214) | - | (69,214) | - |
| udrelsÍï | (13,347) | - | - | - |
| **ud¾;= 31 Èkg fYaIh** | 3,349,114 | 2,522,565 | 2,290,888 | 2,017,197 |
|  |  |  |  |  |
| **wvq lsÍu( iuqÉÑ; l%ulaIh** |  |  |  |  |
| wms%sfh,a 1 Èkg fYaIh | 583,115 | 7,920 | 377,715 | 7,920 |
| l%ulaIh | 543,769 | 538,230 | 340,349 | 332,830 |
| udrelsÍï | (1,741) | - | - | - |
| neyer lsÍï | (18,473) | - | (18,473) | - |
| ydkslrKh | - | 36,965 | - | 36,965 |
| **ud¾;= 31 Èkg fYaIh** | 1,106,670 | 583,115 | 699,591 | 377,715 |
| **ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 2,242,444 | 1,939,450 | 1,591,297 | 1,639,482 |

**34' lS¾;skduh iy wiamDYH j;alï**

**.sKqïlrK m%;sm;a;sh**

iuQyfhys wiamDYH j;alï w;rg lS¾;skduh iy jHdmdr ixfhdackfha§ w;am;a lr.kakd ,o .kqfokqldr ,ehsia;=j iy uDÿldx. j, jákdlu we;=<;a fõ'

**y÷kd.ekSfï moku**

lsishï j;alula fj; wdfrdamkh l, yels wkd.; wd¾Ól m%;s,dN iuQyh$ iud.u fj; .,d tau isÿfõ kï iy wod< j;alfuys msßjeh úYajiksh whqßka ñkqï.; l< yels kï Y%S ,xld .sKqïlrK m%ñ;s 38 - wiamDYH j;alï hgf;a th wiamDYH j;alula jYfhka y÷kd.efka'

fjk fjku w;am;a lr.kakd ,o wiamDYH j;alï uQ,sl yÿkd.ekSfï§ msßjeh wkqj ukskq ,efí' uQ,sl yÿkd.ekSfuka wk;=rej" ljr fyda iuqÉÑ; l%ulaIh fyda ljr fyda iuqÉÑ; ydkslrKhka we;akï wvq fldg" msßjeh wkqj uQ,H ;;a;ajh ms<sno m%ldYfhys bÈßm;a flf¾'

**miqld,Sk úhoï**

wiamDYH j;alï fj; miqld,Skj isÿlrkq ,nk úhoï m%d.aOkSlrKh lrkq ,nkafka tu.ska th wdY%s; úfYaIs; j;alfuys wka;¾.; wkd.; wd¾Ól m%;s,dN by< kxjk ,o úg muKs' ish¨ fiiq úhoï ork ,o úg úhoula jYfhka ie,fla'

**m%fhdacH cSjld," l%ulaIh iy ydkslrKh**

mßñ; fyda wmßñ; jYfhka wiamDYH j;alï j, m%fhdacH cSj ld, we.hqug ,la flf¾'

mßñ; Ôj ld,hla iys; wiamDYH j;alï m%fhdacH wd¾Ól Ôj ld,h mqrd l%ulaIh flf¾' mßñ; m%fhdacH Ôj ld,hla iys; wiamDYH j;alula iïnkaO l%ulaIh ld,iSudj iy l%ulaIh l%ufõoh wju jYfhka tla tla uQ,H j¾Ih wjidkfha iudf,dapkhg ,la flf¾' wfmalaIs; m%fhdacH Ôj ld,h fyda jla;fuys wka;¾.; wkd.; wd¾Ól m%;s,dN mßfNdackh lsÍfï wfmalaIs; ú,dYh" iqÿiq mßÈ" l%ulaIh ld,iSudj fyda l%ufõoh fjkia lsÍfuka .sKqï.; flfrk w;r" tajd LKAS 8 wkqj .sKqïlrK weia;fïka;= ;=< fjkiaùï jYfhka i<lkq ,efí' mßñ; Ôj ld,hla iys; wiamDYH j;alï u; l%ulaIh úhou wod< wiamDYH j;alfuys l%shdldÍ;ajh yd iu.dój wdodhï m%ldYfhys úhoï ldKavh ;=< y÷kd.efka'

my; úfYaIs;j olajd we;s wkqmd;hka wkqj tajdfha weia;fïka;=.; m%fhdacH cSjld,hka mqrd wiamDYH j;alï j, msßjeh tajdfha wjfYaI jákdlï j,g ,shd ;eîu ioyd l%ulaIh ir, f¾Çh mokula u; .Kkh flf¾'

| **j;alfuys msßjeh** | **jirlg ]** | **ld,iSudj** |
| --- | --- | --- |
| mß.kl uDÿldx. | 20 | jir 5 |

mßñ; cSjld,hla iys; wiamDYH j;alï j, l%ulaIh fkdlrk ,o fYaIhka jd¾Islj ydkslrKh ioyd iudf,dapkh flfrk w;r ydkslrKh ms<sno o¾Ylhla mj;sk wjia:djl§ wfmalaIs; wkd.; m%;s,dN j,ska ;jÿrg;a tajd whlr.; fkdyels ;dla ÿrg wdodhï m%ldYfhys yÿkd.efka'

mßmd,s;hka m;alr .ekSfï§ Woa.;jk lS¾;skduh wiamDYH j;alï j, we;=,;a flf¾' lS¾;skduh uQ,slj msßjeh wkqj ukskq ,efí' uQ,sl y÷kd.ekSfuka wk;=rej" lS¾;skduh iuqÉÑ; ydkslrk w,dN wvq fldg msßjeh wkqj ukskq ,efí' ialkaO .sKqï.; wdfhdaclhka iïnkaOfhka" lS¾;skdufhys OdrK jákdlu wdfhdackfhys OdrK jákdlu ;=< we;=<;a flfrk w;r" lS¾;skduho we;=¿j" tjeks wdfhdackj, ydkslrk w,dNh lsisÿ j;alula fj; wdfrdamKh fkdflf¾'

wmßñ; Ôjld,hka iys; lS¾;skduh jd¾Islj ydkslrKh i|yd we.hSug ,la fl¾' wmßñ; Ôj ld,h wLKavju WmldÍ jkafka o hkak ks¾Kh lsÍu i|yd wmßñ; cSj ld,fhys we.hqu jd¾Islj iudf,dapkh flf¾'

**y÷kd.ekSfuka neyer lsÍu**

wiamDYH j;alula bj;a lsÍfï§ fyda tu.ska lsisÿ wkd.; wd¾Ól m%;s,dNhla wfmalaId fkdlrkq ,nk wjia:djl§ th y÷kd.ekSfuka bj;a flf¾' tn÷ wiamDYH j;alï y÷kd.ekSfuka neyer lsÍu u.ska Woa.; jk ,dNh fyda w,dNh" ^Y=oaO neyer lsÍfï wdodhu iy j;alfuys OdrK w.h w;r fjki jYfhka .Kkh flfrk& wod< whs;uh y÷kd.ekSfuka neyer lrk ,o wjia:dfõ§ wdodhï m%ldYfhys we;=<;a flf¾'

|  | **iud.u** | | | **iuQyh** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **mrs.kl**  **uDÿldx.** | **lS¾;skduh** | **tl;=j** | **mrs.kl**  **uDÿldx.** | **lS¾;skduh** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **msßjeh** |  |  |  |  |  |  |
| 2020 wm%sfh,a 1 Èkg fYaIh | 199,914 | 308,545 | 508,459 | 222,221 | 417,099 | 639,320 |
| tl;= lsÍï | 360 | - | 360 | 11,661 | - | 11,661 |
| neyer lsÍï | 421 | - | 421 | 421 | - | 421 |
| **2021 ud¾;= 31 Èkg fYaIh** | 199,853 | 308,545 | 508,398 | 233,461 | 417,099 | 650,560 |
| **wvq lsÍu( iuqÉÑ; l%ulaIh** |  |  |  |  |  |  |
| 2020 wm%sfh,a 1 Èkg fYaIh | 163,153 | 87,725 | 250,878 | 183,021 | 87,725 | 270,746 |
| l%ulaIh | 11,865 | - | 11,865 | 15,099 | - | 15,099 |
| ydkslrKh | - | 99,209 | 99,209 | - | 99,209 | 99,209 |
| **2021 ud¾;= 31 Èkg fYaIh** | 175,018 | 186,934 | 361,952 | 198,120 | 186,934 | 385,054 |
| **2021 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 24,835 | 121,611 | 146,446 | 35,341 | 230,165 | 265,506 |
|  |  |  |  |  |  |  |
| **msßjeh** |  |  |  |  |  |  |
| 2019 wm%sfh,a 1 Èkg fYaIh | 184,794 | 308,545 | 493,339 | 206,765 | 417,099 | 623,864 |
| tl;= lsÍï | 15,120 | - | 15,120 | 15,120 | - | 15,120 |
| úksuh wkqmd; fjkiaùu | - | - | - | 336 | - | 336 |
| **2020 ud¾;= 31 Èkg fYaIh** | 199,914 | 308,545 | 508,459 | 222,221 | 417,099 | 639,320 |
| **wvq lsÍu( iuqÉÑ; l%ulaIh** |  |  |  |  |  |  |
| 2019 wm%sfh,a 1 Èkg fYaIh | 148,854 | 19,580 | 168,434 | 171,944 | 19,580 | 191,524 |
| l%ulaIh | 14,299 | - | 14,299 | 10,764 | - | 10,764 |
| ydkslrKh | - | 68,145 | 68,145 | - | 68,145 | 68,145 |
| úksuh wkqmd; fjkiaùu | - | - | - | 313 | - | 313 |
| **2020 ud¾;= 31 Èkg fYaIh** | 163,153 | 87,725 | 250,878 | 183,021 | 87,725 | 270,746 |
| **2020 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 36,761 | 220,820 | 257,581 | 39,200 | 329,374 | 368,574 |

2021 ud¾;= 31 Èkg" jd¾;d lrk Èkg ;ju;a Ndú;fha mj;sk" wiamDYH j;alï iud.u ioyd re' 139"001"271 jákdlñka hq;= iy iuQyh ioyd re' 139"902"771 jákdlñka hq;= mQ¾K jYfhka l%ulaIh lrk ,o uDÿldx. j,ska iukaú; fõ' ^2020 ud¾;= 31 Èkg iud.u ioyd re' 136"106"914 iy iuQyh ioyd re' 136"401"914&'

**lS¾;skduh i|yd ydkslrK mÍlaIdjka**

fcHIaG l<ukdldß;ajh úiska wkqu; lrkq ,nk whjeh u; mokïj uqo,a m%jdy wkdjels Ndú; lrñka Ndú;fha mj;sk jákdlu u; mokïj iuQyh u.ska jd¾Islj ydkslrK mÍlaIdjla isÿ lrkq ,efí' fuu ld¾hh i|yd Ndú; lrk m%Odk Wml,amkhka jkqfha 15'98] l jÜgï wkqmd;h ^2020 - 17'86]& iy o< foaY< foaYSh ksIamdÈ;h u; mokï jQ mqfrdal:kh lrk ,o j¾Ok wkqmd;hhs' iud.fuys ialkaO j, msßjefhys m%;sY;uh idudkHh u; mokïj jÜgï wkqmd;h weia;fïka;= flfrhs' tAll j, OdrK jákdlu tAjdfhys whlr .; yels jákdlu blaujd hEu flfrys fya;= jk wdldrfha m%Odk Wml,amkhkays idOdrK whqßka isÿúh yels fjkila fkdue;s nj l<ukdldß;ajfhys úYajdihhs'

jd¾;dlrk Èkg iud.fuys$ iuQyfhys wiamDYH j;alï j, ysñlï u; lsisÿ iSudjla fkdmej;s‚' ;jo" j.lSï i|yd iq/l=ï jYfhka lsisÿ whs;uhla wemhg fkd;nk ,§' jir 2021 § wiamDYH j;alï ñ,§ .ekSï ioyd lsisÿ m%d.aOkSlrKh lrk ,o Kh ,nd .ekSfï msßjehla fkdùh ^2020 - 0&'

**35' nexl= fj; f.úh hq;=**

**.sKqïlrK m%;sm;a;sh**

nexl= fj; f.úh hq;= oE nexl= whsrd iy nexl= fj;ska ,nd.;a È.= ld,Sk iy fláld,Sk Kh j,ska iukaú; fõ' uQ,sl y÷kd.ekSfuka miqj" fïjd iM, fmd,S wkqmd;sl l%uh Ndú; lrñka tAjdfha l%ulaIh msßjeh wkqj ukskq ,efí' iM, fmd,S wkqmd;slh ukskq ,nkafka iM, fmd,S wkqmd;slfhys jeo.;a fldgila jk ksl=;= fyda msßjeh u; ljr fyda jÜgï fyda jdßl ie,ls,a,g .ksñks' iM, fmd,S wkqmd;sl l%ulaIh wdodhï m%ldYfhys fmd,S úhoï hgf;a yÿkd.efka' iM, fmd,S wkqmd;sl l%ulaIh l%shdj,sh Tiafia fukau j.lSï y÷kd.ekSfuka neyer lsÍfï§ ,dN fyda w,dN wdodhï m%ldYfhys y÷kd.efka'

^2021& iy 2021 § iud.u" nexl= j,g f.úh hq;= oE iïnkaOfhka uQ,sl uqo," fmd,sh fyda fjk;a meyer yeÍï lsisjla isÿfldg ke;'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| nexl= whsrd | 716,374 | 24,683 | 891,879 | 694,954 |
| flá ld,Sk Kh | - | 500,127 | 105,449 | 500,127 |
| È.= ld,Sk Kh | - | 456,546 | 2,283,609 | 2,826,136 |
| wemhg ;nk ,o j;alï | 5,722,936 | 6,956,829 | 5,722,936 | 6,956,829 |
| **tl;=j** | 6,439,310 | 7,938,185 | 9,003,873 | 10,978,046 |
| **idOdrK w.h** | 6,936,408 | 8,057,554 | 9,739,721 | 11,097,415 |

**35'1** **nexl= fj; f.úh foa iïnkaO ixp,kh**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wm%sfh,a 1 Èkg fYaIh | 7,938,185 | 27,273,933 | 10,978,046 | 30,475,326 |
| jir ;=<§ Khg ,nd.;a jákdlu | 1,000,000 | 12,950,000 | 1,500,000 | 12,950,000 |
| jir ;=<§ wdmiq f.ùï | (3,886,355) | (34,046,652) | (5,315,691) | (35,209,177) |
| jir ;=<§ fmd,S úhoï | 671,106 | 1,736,221 | 949,639 | 2,066,943 |
| **Wm tl;=j** | 5,722,936 | 7,913,502 | 8,111,994 | 10,283,092 |
| whsrd | 716,374 | 24,683 | 891,879 | 694,954 |
| **ud¾;= 31 Èkg fYaIh** | 6,439,310 | 7,938,185 | 9,003,873 | 10,978,046 |

**35'2 Kh úia;r**

**È.=ld,Sk Kh**

| **Kh.e;shdf.a ku** | **msßkuk ,o Èkh** | **myiqlfuys jákdlu**  **re' Z000** | **ld,iSudj** | **fmd,S wkqmd;h** | **wem ;;a;ajh** |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| fldu¾I,a nEkala T\*a isf,daka mSt,aiS | 14.07.2015 | 2,000,000 | jir 04 | 7.25% - 10.5% | wem ;nk ,§ |
| fldu¾I,a nEkala T\*a isf,daka mSt,aiS | 08.09.2016 | 1,000,000 | jir 04 | 14.00% | wem ;nk ,§ |
| iïm;a nEkala mSt,aiS | 31.12.2014 | 2,000,000 | jir 05 | 7.00% - 8.5% | wem ;nk ,§ |
| welaisia nexl=j | 27.03.2017 | 150,000 | jir 04 | AWPLR+1.25% | wem ;nk ,§ |
| welaisia nexl=j | 27.03.2017 | 250,000 | jir 04 | AWPLR+1.25% | wem ;nk ,§ |
| uyck nexl=j | 26.05.2015 | 4,250,000 | jir 04 | 8.50% | wem ;nk ,§ |
| uyck nexl=j | 27.11.2015 | 2,000,000 | jir 04 | 10.00% | wem ;nk ,§ |
| uyck nexl=j | 15.03.2016 | 2,000,000 | jir 04 | AWPLR+1.75% | wem ;nk ,§ |
| uyck nexl=j | 02.06.2016 | 2,500,000 | jir 04 | 06 month SLIBOR+1.75% | wem ;nk ,§ |
| ,xld nexl=j | 07.07.2016 | 3,000,000 | jir 04 | 11.50% | wem ;nk ,§ |
| RAK nexl=j | 27.04.2017 | 5,355,000 | jir 03 | 13.50% | wem ;nk ,§ |
| MCB nexl=j | 26.09.2017 | 500,000 | jir 04 | AWPLR+1.5% | wem ;nk ,§ |

**wemhg ;nk ,o j;alï**

| **Kh.e;shdf.a ku** | **msßkuk ,o Èkh** | **myiqlfuys jákdlu**  **re' Z000** | **ld,iSudj** | **fmd,S wkqmd;h)** | **wem ;;a;ajh** |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
| ,xld nexl=j | 30.09.2016 | 2,146,200 | jir 04 | 13.81% | wem ;nk ,§ |
| fvdhsIa nEkala mSt,aiS | 03.07.2015 | 3,000,000 | jir 04 | 8.82% | wem ;nk ,§ |
| fvdhsIa nEkala mSt,aiS | 28.10.2016 | 1,769,900 | jir 04 | 14.47% | wem ;nk ,§ |
| fvdhsIa nEkala mSt,aiS | 25.02.2016 | 4,250,700 | jir 04 | 11.75% | wem ;nk ,§ |
| yegka keIke,a nEkala mSt,aiS | 29.06.2018 | 2,000,000 | jir 05 | 12.27% | wem ;nk ,§ |
| yegka keIke,a nEkala mSt,aiS | 13.03.2019 | 2,000,000 | jir 05 | 13.08% | wem ;nk ,§ |
| uyck nexl=j | 18.08.2016 | 3,000,000 | jir 04 | 13.32% | wem ;nk ,§ |
| uyck nexl=j | 09.02.2018 | 1,000,000 | jir 02 | 11.71% | wem ;nk ,§ |
| uyck nexl=j | 10.09.2018 | 2,000,000 | jir 02 | 13.15% | wem ;nk ,§ |
| uyck nexl=j | 23.05.2019 | 1,000,000 | jir 03 | 11.16% | wem ;nk ,§ |

) tla tla iqrlaIs;lrKfhys fmd,S wkqmd;h nr;nk ,o idudkHh fmd,S wkqmd;h jYfhka olajd we;'

wem ms<sno úia;r igyk 57 isg 275 olajd - uQ,H m%ldYhkays wemhg ;nk ,o j;alï hgf;a bÈßm;a flf¾'

**35'3 .súiqï.; l,amsÍfï úYaf,aIKh**

**35'3'1' nexl= fj; f.úh hq;= wjfYaI .súiqï.; l,amsÍfï úYaf,aIKh - iud.u**

| **2021 ud¾;= 31 Èkg** | **jirla**  **;=<**  **re' Z000** | **jir**  **1-5**  **re' Z000** | **jir**  **5 g jeä**  **re' Z000** | **tl;=j**  **re' Z000** |
| --- | --- | --- | --- | --- |
|  |
|  |  |  |  |  |
| whsrd | 716,374 | - | - | 716,374 |
| wemhg ;nk ,o j;alï | 2,249,108 | 3,473,828 | - | 5,722,936 |
| **tl;=j** | 2,965,482 | 3,473,828 | - | 6,439,310 |

| **2020 ud¾;= 31 Èkg** | **jirla**  **;=<**  **re' Z000** | **jir**  **1-5**  **re' Z000** | **jir**  **5 g jeä**  **re' Z000** | **tl;=j**  **re' Z000** |
| --- | --- | --- | --- | --- |
|  |
|  |  |  |  |  |
| nexl= whsrd | 24,683 | - | - | 24,683 |
| flá ld,Sk Kh | 500,127 | - | - | 500,127 |
| È.= ld,Sk Kh | 456,546 | - | - | 456,546 |
| wemhg ;nk ,o j;alï | 2,588,636 | 4,368,193 | - | 6,956,829 |
| **tl;=j** | 3,569,992 | 4,368,193 | - | 7,938,185 |

**35'3'2 nexl= fj; f.úh hq;= wjfYaI .súiqï.; l,amsÍfï úYaf,aIKh - iuQyh**

| **2021 ud¾;= 31 Èkg** | **jirla**  **;=<**  **re' Z000** | **jir**  **1-5**  **re' Z000** | **jir**  **5 g jeä**  **re' Z000** | **tl;=j**  **re' Z000** |
| --- | --- | --- | --- | --- |
|  |
|  |  |  |  |  |
| nexl= whsrd | 891,879 | - | - | 891,879 |
| flá ld,Sk Kh | 105,449 | - | - | 105,449 |
| È.= ld,Sk Kh | 936,819 | 1,346,790 | - | 2,283,609 |
| wemhg ;nk ,o j;alï | 2,249,108 | 3,473,828 | - | 5,722,936 |
| **tl;=j** | 4,183,255 | 4,820,618 | - | 9,003,873 |

| **2020 ud¾;= 31 Èkg** | **jirla**  **;=<**  **re' Z000** | **jir**  **1-5**  **re' Z000** | **jir**  **5 g jeä**  **re' Z000** | **tl;=j**  **re' Z000** |
| --- | --- | --- | --- | --- |
|  |
|  |  |  |  |  |
| nexl= whsrd | 694,954 | - | - | 694,954 |
| flá ld,Sk Kh | 500,127 | - | - | 500,127 |
| È.= ld,Sk Kh | 1,479,347 | 1,346,789 | - | 2,826,136 |
| wemhg ;nk ,o j;alï | 2,588,636 | 4,368,193 | - | 6,956,829 |
| **tl;=j** | 5,263,064 | 5,714,982 | - | 10,978,046 |

**36' .kqfokqlrejka fj; f.úh hq;=**

**.sKqïlrK m%;sm;a;sh**

.kqfokqlrejka fj; f.úh hq;= foa w;rg ia:djr ;ekam;= iy b;=reï ;ekam;= we;=<;a fõ' uQ,sl y÷kd.ekSfuka miq" fïjd iM, fmd,S wkqmd;slh lrñka Ndú; lrñka tAjdfha l%ulaIh msßjeh wkqj ukskq ,efí ' iM, fmd,S wkqmd;slh ukskq ,nkafka iM, fmd,S wkqmd;slfhys jeo.;a fldgila jk ksl=;= fyda msßjeh u; ljr fyda jÜgula fyda jdßlhla ie,ls,a,g .ksñks' iM, fmd,S wkqmd;sl l%ulaIh wdodhï m%ldYfhys fmd,S úhoï hgf;a we;=,;a flf¾' j.lSï y÷kd.ekSfuka neyer lsÍfï § ,dN iy w,dN wdodhï m%ldYfhys y÷kd.efka'

.kqfokqlrejka fj; f.úh hq;= foa fj; ;ekam;= j,g tfrysj wem jYfhka r|jd.;a remsh,a ì,shk 8'1 la we;=<;a fõ ^2020 - remsh,a ì,shk 8'2&'

2010 rlaIK iud.ï ^;ekam;= j.lSï rlaIKh lsÍï& ksfhda. wxl 2 m%ldrj .kqfokqlrejkaf.a whs;sh iy úYajdih iqrlaIs; lsÍfï wdrlaIK Y=oaO mshjrla jYfhka ish¨u iqÿiqlï,;a ;ekam;= j.lSï Y%S ,xld ;ekam;= rlaIK iy øjYS,;d iydhl ie,iqu hgf;a rlaIKh fldg we;' jir ;=< § iud.u uÕska by; rlaIK ie,iqfuys jdßlh jYfhka remsh,a ñ,shk 151'87 f.jd we;' ^2020 - remsh,a ñ,shk 141'84&'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ia:djr ;ekam;= | 92,999,765 | 99,930,391 | 95,378,121 | 100,929,548 |
| b;=reï ;ekam;= | 8,503,166 | 6,770,636 | 8,365,595 | 6,756,044 |
| **tl;=j** | 101,502,931 | 106,701,027 | 103,743,716 | 107,685,592 |
| **idOdrK w.h** | 102,019,672 | 106,798,094 | 104,256,546 | 106,796,726 |

**36'1** **.kqfokqlrejka fj; f.úh hq;= wjfYaI .súiqï.; l,amsÍfï úYaf,aIKh - iud.u**

| **ud¾;= 31 Èkg** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ia:djr ;ekam;= | 74,108,732 | 18,891,033 | - | 92,999,765 |
| b;=reï ;ekam;= | 8,288,671 | 50,466 | 164,029 | 8,503,166 |
| **tl;=j** | 82,397,403 | 18,941,499 | 164,029 | 101,502,931 |

| **ud¾;= 31 Èkg** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ia:djr ;ekam;= | 74,874,182 | 25,056,209 | - | 99,930,391 |
| b;=reï ;ekam;= | 6,573,515 | 53,391 | 143,730 | 6,770,636 |
| **tl;=j** | 81,447,697 | 25,109,600 | 143,730 | 106,701,027 |

**36'2** **.kqfokqlrejka fj; f.úh hq;= wjfYaI .súiqï.; l,amsÍfï úYaf,aIKh - iuQyh**

| **ud¾;= 31 Èkg** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ia:djr ;ekam;= | 76,487,088 | 18,891,033 | - | 95,378,121 |
| b;=reï ;ekam;= | 8,151,100 | 50,466 | 164,029 | 8,365,595 |
| **tl;=j** | 84,638,188 | 18,941,499 | 164,029 | 103,743,716 |

| **ud¾;= 31 Èkg** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ia:djr ;ekam;= | 75,873,339 | 25,056,209 | - | 100,929,548 |
| b;=reï ;ekam;= | 6,558,923 | 53,391 | 143,730 | 6,756,044 |
| Total | 82,432,262 | 25,109,600 | 143,730 | 107,685,592 |

**37' ksl=;a lrk ,o Kh iq/l=ï**

**.sKqïlrK m%;sm;a;sh**

Kh iq/l=ï u.ska iud.u yd iuQyh úiska flá ld,Sk øjYS,;d wruqo,a wjYH;d fjkqfjka Khg .kq ,nk wruqo,a ksfhdackh fõ' uQ,sl y÷kd.ekSfuka miq" fïjd iM, fmd,S wkqmd;slh lrñka Ndú; lrñka tAjdfha l%ulaIh msßjeh wkqj ukskq ,efí ' iM, fmd,S wkqmd;slh ukskq ,nkafka iM, fmd,S wkqmd;slfhys jeo.;a fldgila jk ksl=;= fyda msßjeh u; ljr fyda jÜgula fyda jdßlhla ie,ls,a,g .ksñks' iM, fmd,S wkqmd;sl l%ulaIh wdodhï m%ldYfhys fmd,S úhoï hgf;a we;=,;a flf¾' j.lSï y÷kd.ekSfuka neyer lsÍfï § ,dN iy w,dN wdodhï m%ldYfhys y÷kd.efka'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  | **msgq** | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| fmdfrdkaÿ m;% |  |  | - | 17,087 | - | 17,087 |
| ,ehsia;=.; Khlr | 37.2 | 253 | 13,825,553 | 18,462,173 | 13,684,516 | 18,320,952 |
| **tl;=j** | 37.1 | 252 | 13,825,553 | 18,479,260 | 13,684,516 | 18,338,039 |
| **idOdrK w.h** |  |  | 14,675,439 | 18,759,201 | 14,522,493 | 18,616,227 |

**37'1 ksl=;a lrk ,o Kh iq/l=ï j, ixp,kh**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wm%sfh,a 1 Èkg fYaIh | 18,479,260 | 21,275,031 | 18,338,039 | 21,134,040 |
| jir ;=<§ Khg .;a jákdlu | - | - | - | - |
| ksl=;a lrk ,o Kh iq/l=ï j, msßuqokh | (4,500,657) | (3,338,413) | (4,500,657) | (3,338,413) |
| ksl=;a lrk ,o Kh iq/l=ï u; fmd,S úhoï | 1,935,761 | 2,281,180 | 1,916,991 | 2,264,940 |
| ksl=;a lrk ,o Kh iq/l=ï u; f.jk ,o fmd,sh | (2,088,811) | (1,738,538) | (2,069,857) | (1,722,528) |
| **ud¾;= 31 Èkg fYaIh** | 13,825,553 | 18,479,260 | 13,684,516 | 18,338,039 |

**37'2 ,ehsia;=.; Khlr**

|  |  | |  |  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ksl=;a lrk ,o Èkh** | **l,amsßfï Èkh** | | **m%ldYs; w.h** | **fmd,S**  **wkqmd;h** | **wdmiq f.ùï ld,iSudj** | **j¾.h** | **2021** | **2020** | **2021** | **2020** |
|  |  | | **re' Z000** |  |  |  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  | |  |  |  |  |  |  |  |  |
| **fcHIag" iq/l=ï fkdl," msßuqÈh yels"** 'AA(-) **fY%aKs.;** | | | | | | | | | | |
| 13- **fkdje**-2015 | | 12- **fkdje**-2020 | 3,824,220 | 9.95% | jd¾Islj | **j¾.h** B | - | 3,961,709 | - | 3,961,709 |
| 16-**fkdje**-2016 | | 16- **fkdje** -2020 | 659,350 | 12.25% | w¾O jd¾Islj | **j¾.h** B | - | 686,167 | - | 686,167 |
| 16 - **fkdje** -2016 | | 16- **fkdje** -2021 | 6,798,610 | 12.60% | w¾O jd¾Islj | **j¾.h** C | 7,108,347 | 7,104,422 | 7,108,347 | 7,104,422 |
| 18 - wm%sfh,a -2018 | | 18- wm%sfh,A -2022 | 704,600 | 12.40% | jd¾Islj | **j¾.h** A | 784,097 | 783,316 | 784,097 | 783,316 |
| 18 - wm%sfh,a -2018 | | 18- wm%sfh,A  2023 | 5,295,400 | 12.80% | jd¾Islj | **j¾.h** B | 5,933,109 | 5,926,559 | 5,792,072 | 5,785,338 |
|  | |  | 17,282,180 |  |  |  | 13,825,553 | 18,462,173 | 13,684,516 | 18,320,952 |

**37'2'1** **m%d.aOk fj<ofmd, Tiafia Wmhk ,o wruqo,a Ndú;h**

| **ixia:d m%ldYh wkqj wruqK** | **ixia:d m%ldYh wkqj fjkalrk ,o jákdlu re' '000 j,ska** | **ixia:d m%ldYh wkqj fhdacs; Ndú; lsÍfï Èkh** | **wdodhfuka fjkaalrk ,o jákdlu  re' Z000 j,ska** (A) | **iïmQ¾K wdodhfuys ]** | **Ndú; lrk ,o jákdlï re' '000 j,ska** (B) | **fjkalsÍug idfmalaIj Ndú; lrk ,o]** (B/A) | **wruqo,a wfhdackh l, ia:dkh we;=¨j iïmQ¾Kfhka Ndú; fkdlf,a kï meyeÈ,s lsÍu** |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |
|  | | | |  |  |  |  |
| **jir 2016 § ,ehsia;=.;" fcHIag" iq/l=ï fkdl," msßuqÈh yels" fY%aKs.; Khlr ksl=;=j** | | | | | | | |
| mSm,aia ,Sisx iud.fuys uOH yd È.= ld,Sk Kh ,n§ï fj; .e,mSu ioyd iy fmd,S wkqmd; wjodku wju lsÍu ioyd fuu Khlr ksl=;=j Tiafia Wmhk ,o wruqo,a ldrl m%d.aOk wjYH;d uQ,HlrKh ioyd fhdod .kq we; | 6,000,000 | fjkalrk ,o Èkfha isg t<fUk udi 12 we;=<; | 6,000,000 | 100 | 6,000,000 | 100 | wod< fkdfõ |
| **jir 2017 § ,ehsia;=.;" fcHIag" iq/l=ï fkdl," msßuqÈh yels" fY%aKs.; Khlr ksl=;=j** | | | | | | | |
| fuu Khlr ksl=;=j Tiafia Wmhd.;a wruqo,a whjeh ie,iqï .; Kh ,nd§fï l<U iy ldrl m%d.aOk wjYH;d uQ,HlrKh i|yd fhdod .kq we;' | 8,000,000 | fjkalrk ,o Èkfha isg t<fUk udi 12 we;=<; | 8,000,000 | 100 | 8,000,000 | 100 | wod< fkdfõ |
| **jir 2019 § ,ehsia;=.;" fcHIag" iq/l=ï fkdl," msßuqÈh yels" fY%aKs.; Khlr ksl=;=j** | | | | | | | |
| fuu Khlr ksl=;=j Tiafia Wmhd.;a wruqo,a 2018 ud¾;= 26 jeks Èk l,amsreKq Khlr mshùu i|yd ,nd.;a flá fláld,Sk Kh myiqlï wdmiq f.ùï iy iud.fuys ldrl m%d.aOk wjYH;d i|yd fhdod.kq we; | 6,000,000 | fjkalrk ,o Èkfha isg t<fUk udi 12 we;=<; | 6,000,000 | 100 | 6,000,000 | 100 | wod< fkdfõ |

**37'2'2 ksl=;a lrk ,o Kh iq/l=ï j, l,amsÍfï úfYaf,aIKh**

**ksl=;a lrk ,o Kh iq/l=ï j, wjfYaI .súiqï.; l,amsÍfï úfYaf,aIKh - iud.u**

| **ud¾;= 31 Èkg** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ,ehsia;=.; Khlr | 7,835,316 | 5,990,237 | - | 13,825,553 |
| **tl;=j** | 7,835,316 | 5,990,237 | - | 13,825,553 |

| **ud¾;= 31 Èkg** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| fmdfrdkaÿ m;% | 17,087 | - | - | 17,087 |
| ,ehsia;=.; Khlr | 5,696,827 | 12,765,346 | - | 18,462,173 |
| **tl;=j** | 5,713,914 | 12,765,346 | - | 18,479,260 |

**ksl=;a lrk ,o Kh iq/l=ï j, wjfYaI .súiqï.; l,amsÍfï úfYaf,aIKh - iuQyh**

| **ud¾;= 31 Èkg** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| ,ehsia;=.; Khlr | 7,820,059 | 5,864,457 | - | 13,684,516 |
| **tl;=j** | 7,820,059 | 5,864,457 | - | 13,684,516 |

| **ud¾;= 31 Èkg** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| fmdfrdkaÿ m;% | 17,087 | - | - | 17,087 |
| ,ehsia;=.; Khlr | 5,693,924 | 12,627,028 | - | 18,320,952 |
| **tl;=j** | 5,711,011 | 12,627,028 | - | 18,338,039 |

**38' fjk;a uQ,H j.lSï**

**.sKqïlrK m%;sm;a;sh**

fjk;a uQ,H j.lSï iemhqïlrejka fj; f.úh hq;= oE" f.úh hq;= rlaIK" f.úh hq;= ,dNdxY iy fjk;a f.úh hq;= oE j,ska iukaú; fõ' fulS j.lSï fmd,S fkdork w;r jd¾;dlrk Èkfha § f.úh hq;= hehs wfmalaIs; jákdlï wkqj jd¾;d flf¾'

ish¨u fjk;a uQ,H j.lSï uQ,slj idOdrK w.h wkqj y÷kd.efkk w;r bka wk;=rej l%ulaIh msßjeh wkqj ukskq ,efí'

**iemhqïlrejka fj; f.úh hq;= jákdlï**

iemhqïlrejka fj; f.úh hq;= jákdlï idudkH jHdmdr lghq;=j,§ fudag¾ r: imhkq ,nkakka fj; f.ùug we;s ne£fuka iukaú; fõ'

**f.úh hq;= rlaIK**

f.úh hq;= rlaIK fudag¾ r: iïnkaOfhka rlaIK iud.ï fj; f.úh hq;= jdßl jákdlñka iukaú; fõ'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| iemhqïlrejka fj; f.úh hq;= jákdlu | 2,923,795 | 2,079,540 | 2,981,030 | 2,378,782 |
| f.úh hq;= rlaIK | 619,168 | 645,306 | - | - |
| fjk;a f.úh hq;= foa | 588,708 | 289,271 | 1,129,765 | 450,926 |
| **tl;=j** | 4,131,671 | 3,014,117 | 4,110,795 | 2,829,708 |

**39' rlaIK j.lSï iy f.úh hq;= m%;srlaIK**

**.sKqïlrK m%;sm;a;sh**

**rlaIK j.lSï**

**Y=oaO fkdbmehQ jdßlh i|yd fjkalsÍu**

Y=oaO fkdbmehQ jdßlh i|yd fjkalsÍu u.ska ;ju;a l,a bl=;a fkdjQ wjodkï i|yd ,o jdßl ksfhdackh fõ' idudkHfhka" fuu ixÑ;h .súiqï ld,iSudj mqrd Wm,íê flfrk w;r jdßl wdodhu jYfhka y÷kd.efka' tla tla jd¾;dlrK Èkfha§" iuQyh u.ska iajlSh l,a bl=;a fkdjQ wjodku úu¾Ykhg ,la lrkq ,nk w;r wfmalaIs; ysñlïmEï j, ljr fyda iuia; w;sßla;hla we;so iy fkdbmehQ jdßl u; ú,ïì; w;am;a lr.ekSfï msßjeh mj;So hkak ks¾Kh lsÍu i|yd j.lSï m%udKj;aNdj mÍlaIdjla isÿ flf¾' idudkH rlaIK ;dlaIKsl fjkalsÍï j,g iïnkaO" j;alï u; Woa.; fõ hehs wfmalaIs; wdfhdack wdodhula .Kka .ekSfuka wk;=rej wkd.; .súiqï.; uqo,a m%jdyhkays m%j¾;k weia;fïka;= fhdod .ksñka fuu .Kkh isÿflf¾' fuu weia;fïka;= u.ska fkdbmehQ jdßl j, OdrK w.h m%udKj;a fkdjk nj oelajqkfyd;a" j.lSï m%udKj;aNdjh ioyd fjkalsÍula iliñka W!Kkh wdodhï m%ldYfhys yÿkd.efka'

SLFRS 4 - rlaIK .súiqïys wjYH;djh mßÈ" ndysr wdhq.Kldjrhdf.a iyfhda.fhka hq;=j iuQyh u.ska idudkH .súiqï j.lSï

iïnkaOfhka j.lSï m%udKj;a;d mÍlaIdjla (LAT) isÿflf¾'

**o< ysÕ ysñlïmEï i|yd fjkalsÍï**

idudkH rlaIK .súiqï .; j.lSï" wod< .súiqug t<Uqkq úg iy jdßl wh lr.;aúg y÷kd.efka' fuu j.lSï" wdY%s; ysñlïmEï

iïnkaOfhka lghq;= lsÍfï msßjeh iy wjfYaIhka yd fjk;a mshùï j, wfmalaIs; jákdlu wvqlsÍfuka miq" jd¾;d.; .; lrkq ,enQjo fkd,enQjo" jd¾;dlrk Èkfha§ orK ,o kuq;a fkdmshjk ,o ish¿ ysñlïmEï iïnkaO weia;fïka;= .; wjidk msßjeh u; mokï jq" ysÕ ysñlïmEï fjkalsÍu jYfhka ye¢kafõ'

j.lSu uqof,ys ld, jákdlug jÜgï fkdflf¾' fuys§ lsisÿ iulrKh ioyd fjkalsÍula fyda wdmod ixÑ; y÷kd fkd.efka' .súiqu l,a bl=;a jQúg" bgqlrk ,o úg fyda wj,x.= lrk ,o úg j.lSï y÷kd.ekSfuka neyer flf¾'

**ork ,o kuq;a jd¾;d fkdl< ysñlïmEï i|yd fjkalsÍï**

we;eï ysñlïmEï ldKavhka ±kqï§fï§ yd mshùfï§ m%udoùï isÿúh yels w;r" tuksid fïjdfha wjika msßjeh iaÒr jYfhka jd¾;d lrk Èkfha§ ±k.; fkdyels fõ' ydkslr wm.ukh i|yd jk ;Srejlao we;=<;a úh yels j¾;udk Wml,amk iy wdkqN+;sl o;a; u; mokïj" iïu; wdhq.Kk ysñlïmEï wkdjels Ys,aml%u /ila fhdod.ksñka jd¾;dlrk Èkfha§ j.lSu .Kkh flf¾'

idudkH rlaIK .súiqï i|yd jd¾;dlrk Èkfha§ jd¾;djQ ysñlïmEï j, wfmalaIs; wjidk msßjeh i|yd iy jd¾;dlrK Èkg ork ,o kuq;a jd¾;d fkdl< (IBNR) ysñlïmEï j, wfmalaIs; wjidk msßjeh hk lreKq oaú;ajh iïnkaOfhkau weia;fïka;= ilia l<hq;= fõ' ksYaÑ;j wjidk ysñlïmEï msßjeh ia:dmkh lsÍug fmr ie,lsh hq;= ld, mßÉfþohla .;úh yels w;r" we;eï ldKav j, rlaIKjrhka i|yd" IBNR ysñlïmEï uQ,H ;;aj m%ldYfhys ±lafjk j.lSfuys nyq;r fldgi ilikq ,nhs'

ysÕ ysñlïmEï j, wjidk msßjeh" —fÉka ,ev¾˜ l%uh" —fndakayQg¾-\*¾.shqika˜ l%uh iy ixLHd;h$m%n,;ajh l%ufõoh jeks" iïu; wdhq.Kk ysñlïmEï m%lafIamK Ys,aml%u /ila fhdod.ksñka weia;fïka;= .; flf¾'

fuu Ys,aml%u flfrys mdol jk m%Odk Wml,amkh jkQfha iud.ul w;S; ysñlïmEï j¾Ok w;a±lSu wkd.; ysñlïmEï j¾Okh m%lafIamKh lsÍu i|yd iy tuÕska wjidk ysñlïmEï msßjeh y÷kd.ekSu i|yd fhdod.; yels njh' ta whqßka" fuu l%ufõohka u.ska f.jk ,o iy orK ,o w,dN j¾Okhka" miq.sh jir j, ksÍlaIKh lrk ,o j¾Okhka iy wfmalaIs; w,dN wkqmd;slhka u; mokïj ysñlula iy ysñlï ixLHdjla i|yd idudkHh msßjeh ;lafiare flf¾' ft;sydisl ysñlïmEï j¾Okhka m%Odk jYfhka yosis wk;=re jir wdY%fhka úYaf,aIKh flfrk kuq;a N+f.da,Sh m%foaYh úYaf,aIKh lrñka fukau ie,lsh hq;= jHdmdr f¾Ldjka iy ysñlïmEï ldKavhka Tiafiao úYaf,aIKh l< yels fõ' fndfyda wjia:djka j,§ ysñlïmEï WoaOukh fyda w,dN wkqmd;slhkays wkd.; wkqmd;slhka iïnkaOfhka meyeÈ,s Wml,amk isÿfkdflf¾' ta fjkqjg" Ndú; lrkq ,nk Wml,amkhka" m%lafIamkhka mokï jk ft;sydisl ysñlïmEï j¾Ok o;a;hka ;=< mj;sk tajd fõ'

mj;sk ish¿u wúksYaÑ;;djka ie,ls,a,g .ksñka" m%;sM, mrdihla ;=<ska isÿúh yels m%;sM, bÈßm;alrkq ,nk ysñlïmEïj,

weia;fïka;=.; wjika msßjeh y÷kd.ekSu i|yd w;S; m%jK;d wkd.;fha§ wod< fkdjqkq we;s ;dla ÿrg ;lafiare lsÍu i|yd ^WodyrKhla jYfhka tlajrla isÿjk isÿùï" ysñlïmEu flfrys ck;d wdl,amh jeks ndysr iy fj<ofmd, idOlhkays fjkiaùï" wd¾Ól ;;a;ajhka" ysñlïmEï WoaOuk uÜgï" wêlrK ;Skaÿ yd jHjia:d" fukau l<U ñY%h jeks rlaIK ie.iqï úfYaIdx. iy ysñlïmEau iïnkaOfhka lghq;= lsÍfï l%shdoduhka wdohs ms<sìUq jk mßÈ& wu;r .=Kd;aul úksiqu fhdod.efka'

fkdbmehQ jdßl i|yd fjkalsÍï j, m%udKj;aNdjh ;lafiarelrKfha§ o iudk wdldrfha úksYaphka" weia;fïka;= iy Wml,amkhka   
fhdod.efka'

**m%;srlaIK j.lSï**

m%;srlaIK j.lSï u.ska rlaIK iud.ï fj; mj;sk ysÕ fYaIhka ksfhdackh fjhs' .súiqï.; ysñlï bj;a jQ úg fyda l,a bl=;a jQ úg fyda wod< .súiqu fjk;a md¾Yjhla fj; mjrk ,o úg m%;srlaIK j;alï yd j.lSï y÷kd .ekSfuka neyer flf¾'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| rlaIK j.lSï | 39.1 | 256 | - | - | 4,717,294 | 5,026,503 |
| f.úh h;= m%;srlaIK |  |  | - | - | 298,591 | 38,717 |
| **tl;=j** |  |  | - | - | 5,015,885 | 5,065,220 |

**39'1** **rlaIK j.lSï**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| Y=oaO fkdWmhk ,o jdßl ioyd fjkalsÍu | - | - | 3,509,920 | 1,462,009 |
| o< ys. ysñlïmEï ioyd fjkalsÍu |  |  | 587,614 | 773,189 |
| ork ,o kuq;a jd¾;d fkdlrk ,o ysñlïmEï ioyd fjkalsÍu | - | - | 619,760 | 688,820 |
| **tl;=j** | - | - | 4,717,294 | 5,026,503 |

j.lSï m%udKj;a;d mÍlaIdj isx.mamQrefõ M/S. NMG \*hskEkaIsh,a i¾úiia lkai,aáka.a mqoa.,sl iud.u úiska isÿflßKs'

**40' l,anÿ j.lSï**

**.sKqïlrK m%;sm;a;sh**

iud.u u.ska l,anÿ wdrïN jk Èkfha§" l,anÿ ld,iSudj mqrd f.ùï j, m%j¾;k jákdlu wkqj uek" l,anÿ j.lSï y÷kd.kS' l,anÿ f.ùï j, m%j¾;k jákdlu .Kkh lsÍfï§" l,anÿ j, we;==<;a fmd,S wkqmd;h meeyeÈ,sj ;SrKh l, fkdyels neúka" iud.u u.ska l,anÿ wdrïNl Èkfha ish jdßluh Kh ,nd.ekSfï wkqmd;h Ndú; flf¾' wdrïNl Èkfhka miq" fmd,sfhys új¾Okh ms<sìUq jk mßÈ l,anÿ j.lSï j, jákdlu by< kexfjk w;r isÿlrk ,o l,anÿ f.ùï ioyd wvq flf¾' thg wu;rj" kùlrKhla" l,anÿ ld,iSudfjys fjkila" l,anÿ f.ùï j, fjkila mej;shfyd;a l,anÿ j.lSau j, OdrK w.h m%;sñkqï.; flf¾'

iuQyh u.ska m%ñ;Ska wdfoaY lr.ekSfï§ 2019 wm%sfh,a 1 jeks Èk SLFRS 16 m%ñ;sh wkqj kùlrKh lrk ,o m%;Hdjf,dalk t<Uqu fhdod.kakd ,o w;r Ndú; ysñlï j;alï iy l,anÿ j.lSï jd¾;d lsÍu ioyd nr;nk ,o idudkHh jdßluh Kh ,nd.ekSfï wkqmd;h jYfhka 12'45] Ndú; lrk ,§'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wm%sfh,a 1 Èkg fYaIh | 1,909,098 | - | 1,594,245 | - |
| SLFRS 16 wdfoaY lr.ekSfï n,mEu | - | 2,080,315 | - | 1,547,546 |
|  | 1,909,098 | 2,080,315 | 1,594,245 | 1,547,546 |
| jir ;=<§ tla lsÍï$m%;sj¾;khka | 858,510 | 206,943 | 292,305 | 206,943 |
| fmd,sfhys új¾Okh | 228,985 | 238,581 | 191,935 | 183,724 |
| l,anÿ Khysñhka fj; f.ùï | (655,969) | (616,741) | (409,587) | (343,968) |
| jir ;=<§ l,anÿ .súiqï l,a;nd wjika lsÍu | (54,238) | - | (54,238) | - |
| **ud¾;= 31 Èkg fYaIh** | 2,286,386 | 1,909,098 | 1,614,660 | 1,594,245 |

**l,anÿ j.lSfuys ixfõ§;d úYaf,aYkh**

jdßluh Kh ,nd.ekSfï wkqmd;fhka isÿúh yels fjkiaùï fya;=fjka l,a nÿ j.lSu flfrys we;s úh yels n,mEï msgq wxl 298 ys 59'4'1 wjodkï l<ukdlrk fy<sorõ lsÍfuys wkdjrKh fldg we;'

**l,anÿ j.lSu iïnkaO wjfYaI .súiqï.; l,amsÍfï úfYaf,aIKh - iud.u**

| **ud¾;= 31 Èkg** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| l,anÿ j.lSu | 404,863 | 1,509,462 | 372,061 | 2,286,386 |
| **tl;=j** | 404,863 | 1,509,462 | 372,061 | 2,286,386 |

| **ud¾;= 31 Èkg** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| l,anÿ j.lSu | 415,531 | 1,157,562 | 336,005 | 1,909,098 |
| **tl;=j** | 415,531 | 1,157,562 | 336,005 | 1,909,098 |

**l,anÿ j.lSu iïnkaO wjfYaI .súiqï.; l,amsÍfï úfYaf,aIKh - iuQyh**

| **ud¾;= 31 Èkg** | **2021** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| l,anÿ j.lSu | 236,269 | 1,038,946 | 339,446 | 1,614,661 |
| **tl;=j** | 236,269 | 1,038,946 | 339,446 | 1,614,661 |

| **ud¾;= 31 Èkg** | **2020** | | | |
| --- | --- | --- | --- | --- |
|  | **jirla**  **;=<** | **jir**  **1-5** | **jir**  **5 g jeä** | **tl;=j** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| l,anÿ j.lSu | 239,223 | 975,782 | 379,240 | 1,594,245 |
| **tl;=j** | 239,223 | 975,782 | 379,240 | 1,594,245 |

**41' m%j¾;k nÿ j.lSï**

**.sKqïlrK m%;sm;a;sh**

iud.u iy tys Wm iud.ï wdodhï nÿ iy uQ,H fiajd i|yd jeÜ iy tkaîà we;=¿ wfkl=;a nÿ j,g hg;a fõ' m%j¾;k" ú,ïNS; iy wfkl=;a nÿ i|yd jQ iïmQ¾K m%;smdok ;SrKh lsÍu i|yd ie,lsh hq;= ks¾Kh lsÍula wjYH fõ' fuu uQ,H m%ldYk ilia lrk wjia:dj jk úg § nÿ kS;s j, wod< ùu w¾: ksrEmKh iïnkaOfhka wúksYaÑ;;djhka mej;sfhah'

w;sf¾l nÿ f.úh hq;=o hk weia;fïka;=j u; mokïj iuQyh iy iud.u úiska j;auka" oekg l,a oud we;s iy wfkl=;a nÿ i|yd j;alï yd nerlï y÷kd .ekSu isÿ lf<ah' fuu ldrKdj, wjidk nÿ m%;sM,h uq,ska igyka jQ m%udKhg jvd fjkia jQ úg" tjeks fjkialï" wdodhug fuka u ;SrKh l< ld, iSudj ;=< ú,ïNS; nÿ m%udKhg n,mdhs'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| m%j¾;k nÿ j.lSï | 41.1 | 258 | 362,450 | 1,803,309 | 883,900 | 2,077,418 |
| **tl;=j** |  |  | 362,450 | 1,803,309 | 883,900 | 2,077,418 |

**41'1 m%j¾;k nÿ j.lSu**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wfm%a,a 1 jk úg fYaIh | 1,803,309 | 2,238,257 | 2,077,418 | 2,323,647 |
| j¾Ih i|yd jQ m%;smdok | 1,999,971 | 2,822,836 | 2,601,127 | 3,259,538 |
| miq.sh jirg wod<j wvq$ ^jeä& m%;smdok | (90,892) | - | (95,886) | (781) |
| wdodhï nÿ f.ùu | (3,349,938) | (3,071,709) | (3,534,648) | (3,339,472) |
| **nÿ Kh** |  |  |  |  |
| WHT /fjk;a Kh | - | (44,991) | 13 | (18,416) |
| wd¾Ól fiajd .dia;= | - | (141,084) | (164,124) | (147,098) |
| **ud¾;= 31 jk úg fYaIh** | 362,450 | 1,803,309 | 883,900 | 2,077,418 |

**41'2 wd¾Ól fiajd .dia;=j** (ESC)

2006 wxl 13 orK wd¾Ól fiajd .dia;= ^ESC& mkf;a úêúOdk yd miqj isÿ lrk ,o ixfYdaOk j,g wkqj" wd¾Ól fiajd .dia;=j —ksoyia l< msßjegqu˜ u; 0'5] la f.úh hq;= w;r wdodhï nÿ f.ùï j,ska wvq l< yelsh' ysñlï fkdmE wd¾Ól fiajd .dia;=" ;sfí kï" bÈß jir ;=k ;=< f.úh hq;= wdodhï noaog idfmalaI j tajd bÈßhg f.khdug yelsh' foaYSh wdodhï fomd¾;fïka;=j úiska 2020 ckjdß 1 od m%ldYhg m;a lrk ,o ksfõokhg wkqj" 2020 ckjdß 01 od isg n,meje;afjk mßÈ wd¾Ól fiajd .dia;=j wfydais lrk ,§'

**41'3 ia:djr ;ekam;= iy b;sß lsÍfï .sKqï i|yd r|jd .ekSfï noao** (WHT)

2006 wxl 10 orK foaYSh wdodhï mkf;a 137 jk j.ka;shg iy tys ixfYdaOk j,g wkqj" f.ùul § fyda .sKqug ner lrk wjia:dfõ§ ia:djr ;ekam;= iy b;sß lsÍfï .sKqï i|yd r|jd .ekSfï noao jd¾Islj 10] lska wvq jk whqßka iud.ula ia:djr ;ekam;= yd b;=reï .sKqï fmd,S wdodhula ,nd .kS' fuu nÿ wvq lsÍu wdodhï nÿ f.ùï i|yd jk nÿ Kh f,i i,lkq ,efí' 2017 wxl 24 orK foaYSh wdodhï mkf;a 84 fjks j.ka;shg wkqj" 2018 wfma%,a 1 Èk isg n,meje;afjk mßÈ mqoa., wkqmd;hlg f.jkq ,nk fmd,S fyda jÜgï u; f.jkq ,nk ia:djr ;ekam;= iy b;sß lsÍfï .sKqï i|yd r|jd .ekSfï noao 5] olajd wvq lrk ,È' foaYSh wdodhï fomd¾;fïka;=j úiska ksl=;a lrk ,o ksfõokhg wkqj ia:djr ;ekam;= iy b;sß lsÍfï .sKqï i|yd r|jd .ekSfï noao wvq lsÍu 2020 ckjdß 1 jk Èk isg bj;a lr we;'

**42' fjk;a j.lSï**

**.sKqïlrK m%;sm;a;sh**

fjk;a j.lSï w;rg f.ùug kshñ;j we;s uQ,H fiajd i|yd jk jeÜ nÿ" f.úh hq;= tl;= l< w.h u; nÿ ^jeÜ&" fjk;a nÿ f.úh hq;= iy f.úh hq;= fjk;a foa we;=<;a fõ' fuu uQ,H fkdjk j.lSï ueksh hq;af;a j¾;udk j.lSï fyda fYaI m;% Èkfha§ f.ùï i|yd ;=kajk md¾Yjhlg mjrd ;sîu i|yd jQ ;d¾lsl uqof,ks'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èk jk úg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| f.úh hq;= uq,H fiajd i|yd jeÜ noao | 351,885 | - | 367,928 | - |
| tl;= l< w.h u; noao ^jeÜ& | 19,590 | 10,502 | 61,394 | 62,173 |
| ia:djr ;ekam;= iy b;sß lsÍfï .sKqï i|yd r|jd .ekSfï noao | 7,192 | 123,135 | 7,370 | 123,355 |
| f.úh hq;= fNda. rlaIK noao | 18,372 | - | 16,132 | - |
| mdßfNda.slhskag f.úh hq;= uqo, | 320,699 | 401,960 | 321,655 | 409,602 |
| f.úh hq;= uqoaor .dia;= | 61,790 | 53,008 | 64,295 | 55,087 |
| fjk;a f.úh hq;= .dia;= | 289,592 | 387,089 | 318,048 | 402,539 |
| **tl;=j** | 1,069,120 | 975,694 | 1,156,822 | 1,052,756 |

**43' úY%du m%;s,dN j.lSu**

**.sKqïlrK m%;sm;a;sh**

**fiajl m%;s,dN**

**úY%dñl m%;s,dN j.lSu - mdßf;daIslh**

iuQyh$iud.u úiska Y%S ,xld .sKqïlrK m%ñ;sh jk LKAS 19 - zfiajl m%;s,dNz fj; wkql+, jk mßÈ zm%lafIams; tall Kh l%uhz ^PUC& hgf;a iajdëk jD;a;Sh ixLHdf,aLk{fhl=f.a Wmfoia mßÈ mdßf;daIsl i|yd fmdfrdkaÿ jQ úY%du jegqma m%;s,dN j, j¾;udk jákdlu ukskq ,nk w;r" th by; lS fldkafoais wkqj ilia lrk ,o úY%du m%;s,dN ie,eiauls'

ixLHdf,aLk ;lafiarej hg;g jÜgï wkqmd;" j;alïj, wfmalaIs; m%;s,dN wkqmd;slhka" wkd.; jegqma jeäùï" urK wkqmd;slhka iy wkd.; mdßf;daIsl jeäùï wdÈh ms<sn| Wml,amk we;=<;a fõ' fuu j.lSïj, È.= ld,Sk iajNdjh fya;=fjka fuu weia;fïka;= ie,lsh hq;= wúksYaÑ;;djhlg hg;a fõ' iEu Wml,amkhlau tla tla jd¾;dlrK Èkfha§ iudf,dapkh flf¾'

**wd.Ks; ,dN yd mdvq y÷kd .ekSu**

iudf,dapkh isÿ jk ld, iSudj ;=<§ úia;S¾K wdodhï m%ldYfha ie,eiau wkqj iud.fï j.lSu .Kkh lsÍfï§ mek k.sk iuia; wd.Ks; jdis iy w,dNhka y÷kd .ekSu iuQyh$iud.u isÿ lrhs'

**wruqo,a iïmdokh**

mdßf;daIsl j.lSu i|yd ndysrj wruqo,a iemfhkafka ke;'

**ks¾jpkh lrk ,o odhl ie,iqï - fiajlhskaf.a w¾:idOl wruqo, iy ksYaÑ; odhl;aj ie,iqï - fiajl Ndrldr wruqo,**

ks¾jpkh lrk ,o odhl ie,eiaula hkq mYapd;a /lshd m%;s,dN ie,eiaula jk w;r tuÕska hï wdh;khla fjku odhl wdh;khlg ^wruqo,lg& ia:djr odhl uqo,a f.jk w;r ish¨u fiajlhskag f.ùug wruqof,a m%udKj;a j;alï fkdue;s kï ;jÿrg;a odhl uqo,a f.ùug kS;Hdkql+, fyda iïm%hqla; ne£ula tys § fkdue;' Y%S ,xld .sKqïlrK m%ñ;s - LKAS 19 ^fiajl m%;s,dN& ys olajd we;s mßÈ j¾;udk iy fmr ld, mßÉfþohkays fiajdjkag wod< m%;s,dN i|yd fuh wod< fõ'

fiajlhska úiska iud.u ;=< bgq lrk ,o fiajdjkag iudkqmd;slj odhl ie,eiaulg f.úh hq;= odhl uqo, f.ùu isÿ jk w;r f.ùu id¾:l f,iska isÿ fkdjQ úg fkdf.jQ odhl uqo,a j.lSula f,i igyka fõ'

iEu fiajlfhl=f.au o< jegqm u; iuQyh$iud.u iy fiajlhska ms<sfj,ska 12] la iy 8] la jYfhka Y%S ,xld uy nexl=j úiska l<ukdlrKh lrkq ,nk fiajl w¾:idOl wruqo,g odhl uqo,a f.jkq ,efí'

iEu fiajlfhl=f.au o< jegqfmka 3] l m%;sY;hla iuQyh$iud.u úiska fiajl Ndrldr wruqo,g odhl lrhs'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| wfm%a,a 1 jk úg fYaIh |  |  | 592,871 | 492,444 | 647,929 | 536,753 |
| ,dN fyda w,dN m%ldYh ;=< ms<s.;a uqo, | 43.1 | 260 | 111,742 | 111,325 | 129,888 | 124,504 |
| úia;S¾K wdodhï m%ldYfha § ms<s.;a uqo, | 43.2 | 260 | (107,003) | (172) | (106,891) | (1,225) |
| j¾Ih ;=< f.jq m%;s,dN |  |  | (10,353) | (10,726) | (13,148) | (12,103) |
| **ud¾;= 31 jk úg fYaIh** |  |  | 587,257 | 592,871 | 657,778 | 647,929 |

**43'1 ,dN fyda w,dN m%ldYh ;=< ms<s.;a uqo,**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ j¾Ih i|yd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| m%j¾;k fiajd msßjeh | 52,455 | 57,157 | 69,823 | 70,335 |
| Y=oaO mokñka w¾: oelajQ m%;s,dN j.lSu wkqj Y=oaO fmd,S wkqmd; | 59,287 | 54,168 | 60,065 | 54,169 |
| ,dN fyda w,dN m%ldYh ;=< ms<s.;a uq¿ uqo, | 111,742 | 111,325 | 129,888 | 124,504 |

**43'2 úia;S¾K wdodhï m%ldYfha § ms<s.;a uqo,**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ j¾Ih i|yd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| Wml,amkj, fjkialï fya;=fjka isÿ jQ mdvq$^,dN& | (38,363) | (2,410) | (42,779) | (1,716) |
| jir ;=< we;s jQ w,dN$^,dN& w;aoelSï | (68,640) | 2,238 | (64,111) | 491 |
| úia;S¾K wdodhï m%ldYh ;=< ms<s.;a iïmQ¾K wd.Ks; ^mdvq&$,dN | (107,003) | (172) | (106,890) | (1,225) |

úY%du jegqma m%;s,dN j.lSu iïnkaO wd.Ks; ;lafiare lsÍu 2021 ud¾;= 31 Èk jk úg welapQßh,a wekaâ uefkaþukaÜ lkai,agkaÜia fm!oa.,sl iud.u úiska isÿ lrk ,o w;r tu iud.u wd.Kkh iïnkaO jD;a;Sh iud.ula fõ' ^31 ud¾;= 2020 jk Èkg wd.Kkh iauhs,aia .af,dan,a ^mqoa.,sl& iud.u&" fup¾ia welaIqjßh,a wekaâ uefkaÊukaÜ WmfoaYl ^mqoa.,sl& iud.u úisks' j.lSï w.h lsÍu i|yd Tjqka úiska Ndú;d lrk ,o ;lafiare l%uh jQfha zm%lafIams; tall Kh ^PUC&Z l%uh jk w;r" th Y%S ,xld .sKqïlrK m%ñ;sh jk" LKAS 19 - zfiajl m%;s,dNZ uÕska ks¾foaY lrk ,o l%uhls'

| **ud¾;= 31 jk úg** | **2021** | **2020** |
| --- | --- | --- |
|  |  |  |
| **iud.u$iuQyh** |  |  |
| **wd.Kk Wml,amk** |  |  |
| jÜgï wkqmd;h | 7.87% | 10.00% |
| wkd.; fõ;k by< kexùfï wkqmd;h | 6.00% | 9.00% |
| urK isÿ ùfï m%jK;dj | A1967/70 **Wmßu urK wkqmd;h** | A1967/70 Wmßu urK wkqmd;h |
| wndO isÿ ùu | **iïu;** RI **wkqmd;** | iïu; RI wkqmd; |
| úY%du .ekaùfï jhi | 55 **wjqreÿ** | 55 wjqreÿ |

fuu ksheÈfha l%shdldÍ iyNd.Slrejkaf.a wfmalaIs; idudkH fiajd ld,h 2021 ud¾;= 31 ka wjika jQ jir i|yd jir 10'68 ls' ^8'87 - 2020&

**43'3 wd.Ks; ;lafiarefõ kshqla; Wml,amkj, ixfõ§;dj**

/lshd m%;s,dN j.lSï uekSfï§ ksh;j mj;sk wfkl=;a úp,Hhka iuÕ Ndú;d flfrk m%Odk Wml,amkj, idOdrK f,i fjkia úh yels ixfõ§;dj my; j.=fjka fmkakqï flf¾'

úia;S¾K wdodhï m%ldYfha iy uQ,H ia:dk m%ldYfha ixfõ§;dj hkq jif¾ /lshd m%;s,dN j.lSu u; jÜgï wkqmd;h iy jegqma j¾Ok wkqmd;fha Wml,ams; fjkialïj, n,mEuhs'

|  |  | **2021** | | **2020** | |
| --- | --- | --- | --- | --- | --- |
|  |  | **j¾Ih i|yd**  **jQ m%;sM,j,**  **j¾Okh$^W!kkh&**  **úia;S¾K wdodhï**  **ms<sn| m%ldYh**  **flfrys n,mEu** | **j.lSïj,**  **j¾Okh$**  **^W!kkh&**  **fiajl m%;s,dN**  **j.lSï flfrys**  **n,mEu** | **j¾Ih i|yd**  **jQ m%;sM,j,**  **j¾Okh$^W!kkh&**  **úia;S¾K wdodhï**  **ms<sn| m%ldYh**  **flfrys n,mEu** | **j.lSïj,**  **j¾Okh$**  **^W!kkh&**  **fiajl m%;s,dN**  **j.lSï flfrys**  **n,mEu** |
|  | % | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |
| jÜgï wkqmd;h jeä lsÍu$ ^wvq lsÍu& |  |  |  |  |  |
|  | 1 | 37,667 | (37,667) | 33,376 | (33,376) |
|  | -1 | (42,606) | 42,606 | (37,348) | 37,348 |
| wkd.; jegqma j¾Ok wkqmd;h jeä lsÍu$ wvq lsÍu |  |  |  |  |  |
|  | 1 | (42,735) | 42,735 | (38,666) | 38,666 |
|  | -1 | 38,416 | (38,416) | 35,140 | (35,140) |

**43'4 l,amsÍfï úia;rh wkqj úY%du hdfï m%;s,dN j.lSu úYaf,aIKh lsÍu**

my; i|yka igyk uÕska tla tla fiajlhdf.a wfmalaIs; wkd.; fiajd ld,h wkqj w¾: olajd we;s m%;s,dN j.lSu úYaf,aIKh flßK' wfmalaIs; wkd.; jev lrk ld,h úY%du .ekaùfï Èkhg fmr fiajfhka bj;a ùu" urKh fyda wdndê;Ndjh jeks lreKq u; i,ld nef,a'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| bÈß udi 12 ;=< | 90,630 | 48,003 | 92,778 | 51,911 |
| wjqreÿ 1-5 w;r | 197,715 | 67,487 | 223,127 | 83,388 |
| jir 5 lg tyd | 298,912 | 477,381 | 341,873 | 512,630 |
| **iuia;** | 587,257 | 592,871 | 657,778 | 647,929 |

**44' ú,ïNS; nÿ j.lSï$^j;alï&**

**.sKqïlrK m%;sm;a;sh**

j;alï yd nerlï j, nÿ mokï iy uq,H jd¾;dlrK lghq;= i|yd tajdfha bÈßhg /f.k hk m%udKhka w;r jd¾;d lrk Èkfha§ ;djld,sl fjkialï u; ú,ïNS; nÿ iïm%hqla; fõ' my; i|yka wjia:djkays § yer" nÿ wh l< yels ish¨u ;djld,sl fjkialï i|yd ú,ïNS; nÿ j.lSï ms<s.kq ,efí(

* jHdmdr ixfhdackhla fkdjk .kqfokqjl fyd|ys; fyda j;alï fyda j.lSï uq,sl jYfhka ms<s.ekSfuka iy .kqfokqfõ§ .sKqïlrK ,dNhg fyda nÿ f.úh hq;= ,dNhg fyda w,dNhg n,mdkafka ke;s wdldrfhka ú,ïNS; nÿ j.lSu mek kefÕkafka kï¦ yd
* ;djld,sl fjkialïj, wdmiq yerùfï ld,h md,kh l< yels iy wkd.;fha§ ;djld,sl fjkialï wdmiq yer fkdùug bv we;s njg ta;a;= hk úg § wkqnoaê; iud.ïj, wdfhdaPkh iuÕska iïnkaO jk ;djld,sl fjkialïj,g wod< j'

ú,ïNS; nÿ j;alï ish¿u wvq l< yels ;djld,sl fjkialï i|yd ms<sf.k we;s w;r" Ndú;hg fkd.;a nÿ Kh yd Ndú;d fkdl< nÿ w,dNhka bÈßhg f.k hk w;r" wvq l< yels ;djld,sl fjkialï iuÕ nÿ f.úh yels ,dNhla ,eîug bv we;s w;r" Ndú;hg fkd.;a nÿ Kh bÈßhg f.k hdu l< yels jk w;r Ndú;d fkdl< nÿ w,dN u;= oelafjk ;;a;ajhkays § yer m%fhdack .; yelsh(

* wvq l< yels ;djld,sl fjkig wod<j ú,ïNS; nÿ j;alï jHdmdr ixl,khla fkdjk .kqfokqjl j;alï fyda j.lSï jYfhka   
  ms<s.ekSfuka mek k.sk wjia:d j,§ iy .kqfokqfõ§ .sKqïlrK ,dNhg fyda nÿ f.úh yels ,dNhg fyda w,dNhg n,mdkafka ke;s úg¦ yd
* wkqnoaO iud.ï j, wdfhdaPk yd iïnkaO wvq l< yels ;djld,sl fjkialï iïnkaOfhka ú,ïNS; nÿ j;alï ms<s.kq ,nkafka ;djld,sl fjkialï wfmalaId l< yels mßÈ wdmiq yerùug bv we;s ;;a;ajhka hgf;a § jk w;r ;djld,sl fjkialï Ndú;d l< yels ;;a;ajhlg idfmalaI j nÿ f.úh yels ,dNhla ,eîug bv we;s wjia:dj, §'

ú,ïNS; nÿ j;alïj, bÈßhg /f.k hk m%udKh tla tla jd¾;dlrK Èkfha§ iudf,dapkh flfrk w;r" ú,ïNS; nÿ j;alï j,ska fldgila fyda m%udKhla m%fhdackhg .ekSug bv ie,fik mßÈ m%udKj;a nÿ f.úh yels ,dNhla ,eîug fkdyels jk wdldrhg W!kkh flf¾' jd¾;d lrk iEu Èklg u wod, j y÷kd fkd.;a ú,ïNS; nÿ j;alï kej; ;lafiare flfrk w;r wkd.; nÿ wh l< hq;= ,dNh uÕska ú,ïNS; nÿ j;alï wdmiq ,nd .ekSug bv ie,fik uÜgug ms<s.ekSu isÿ flf¾'

jd¾;d lrk Èkfha§ n,d;aul lr we;s fyda ie,lsh hq;= f,i n,d;aul lr we;s nÿ wkqmd; ^iy nÿ kS;s& u; mokïj j;alï iïmq¾K jQ úg fyda j.lSï mshjk úg n,meje;afjk mßÈ j¾Ih ;=<§ nÿ wkqmd;hka u; ú,ïNS; nÿ j;alï yd j.lSï ukskq ,efí'

iDcqju idOdrKj ms<s.;a whs;uhkag wod< m%j¾;k noao iy ú,ïNS; noao o ,dNfhka fyda w,dNfhys m%ldYfhka fkdj idOdrK;ajfhka   
ms<s.efka'

j¾;udk nÿ j.lSïj,g yd ú,ïNS; nÿ tlu wdh;khlg iy tlu nÿ wêldßhg wh;a ùug idfmalaI j m%j¾;k nÿ j;alï wfydais lsÍug kS;Hdkql+,j n,d;aul l< yels whs;shla ;sfí kï ú,ïNS; nÿ j;alï iy ú,ïNS; nÿ j.lSï mshjkq we;'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| j;alï hgf;a ms<s.efka | (415,841) | (376,291) | (594,495) | (471,841) |
| j.lSï hgf;a ms<s.efka | - | - | 297,568 | 418,132 |
| ú,ïNS; nÿ j.lSu$^j;alï& | (415,841) | (376,291) | (296,927) | (53,709) |

mshùu i|yd kS;Hdkql+,j n,d;aul l< fkdyels whs;shla ke;s fyhska tla wdh;khl Y=oaO ú,ïNS; nÿ j;alï$j.lSï fjk;a wdh;khl j;alï$j.lSï j,g tfrysj mshúh fkdyel' tneúka úúO wdh;k j, Y=oaO ú,ïNS; nÿ j;alï iy j.lSï" uQ,H ;;a;ajh ms<sn| m%ldYh ;=< fjk fjku y÷kdf.k we;'

PN$IT$2020-03 ^ixfYdaê;& pl% f,aLkfhka 2017 wxl 24 orK foaYSh wdodhï mk;g fhdackd lr we;s ixfYdaê; wdodhï nÿ wkqmd; 2020 ckjdß 01 Èk isg l%shd;aul jk mßÈ y÷kajd § we;' 2021 wfma%,a 23 Èk isg CA Sri Lanka úiska j¾;udk nÿ iy ú,ïNS; nÿ ñkqï i|yd n,mj;ajk nÿ wkqmd;hka iïnkaOfhka LKAS 12 hgf;a ksl=;a lrk ,o ud¾f.damfoaY uÕska 2021 ud¾;= 31 Èfkka wjika jk uQ,H jd¾;dlrK ld,h i|yd j¾;udk nÿ iy ú,ïNS; nÿ uekSfï§ nÿ wkqmd; fh§u ms<sn| w¾: ksrEmKhka ,nd§u isÿ fõ' ixfYdaOkh lrk ,o wdodhï nÿ wkqmd; 28] isg 24] olajd ixfYdaOkh lsÍu fya;=fjka iud.u i|yd ú,ïNS; nÿ j;alï re' ñ,shk 69'3 lska my; jeáK' iuQyh ;=< ú,ïNS; nÿ j;alï re' ñ,shk 99'0 lska iy ú,ïNS; nÿ j.lSu re' ñ,shk 49'5 lska my; jeáK'

**44'1 ú,ïNS; nÿj, ixp,kh**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wfm%a,a 01 jk úg fYaIh | (376,291) | 837,179 | (53,709) | 1,094,389 |
| ,dN fyda w,dN m%ldYh iïnkaO j¾Ih i|yd wh lsÍu | (69,511) | (1,213,519) | (270,905) | (1,148,189) |
| úia;S¾K wdodhï m%ldYfha fldgia j,g wod<j ú,ïNS; nÿ wh lsÍu | 29,961 | 49 | 27,690 | 91 |
| **ud¾;= 31 jk úg fYaIh** | (415,841) | (376,291) | (296,924) | (53,709) |

|  | **iud.u** | | | | | **iuQyh** | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2021 ud¾;= 31 jk úg** | **ú,ïNS; nÿ**  **j;alï** | **ú,ïNS; nÿ**  **j.lSï** | **,dN fyda w,dN**  **m%ldYh** | **iúia;rd;aul**  **wdohï m%ldYh** | **Iufldgiaj,**  **fjkialï**  **ms<sn| m%ldYkh** | **ú,ïNS; nÿ**  **j;alï** | **ú,ïNS; nÿ**  **j.lSï** | **,dN fyda w,dN**  **m%ldYh** | **iúia;rd;aul**  **wdohï m%ldYh** | **Iufldgiaj,**  **fjkialï**  **ms<sn| m%ldYkh** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |
| úY%dñl m%;s,dN j.lSu | 166,597 | - | (30,564) | 29,961 | 29,961 | 171,164 | - | 18,973 | 27,690 | 27,690 |
| bÈßhg f.k wd nÿ w,dN | - | - | - | - | - | - | - | 268 | - | - |
| Kh ,eìh yelalka i|yd wndO §ukd | 1,786,426 | 465,774 | 172,933 | - | - | 2,078,889 | 465,774 | 59,002 | - | - |
| ixl%dka;s .e,mSï i|yd jQ nÿ | 214,911 | - | 35,818 | - | - | 228,423 | - | 38,071 |  | - |
| nÿ wruqK i|yd läkï laIh ùfï §ukdj ^l,anÿ& | - | 1,244,197 | (243,171) | - | - | - | 1,244,197 | (243,171) | - | - |
| nÿ wruqK i|yd läkï laIh ùfï §ukdj ^PPE& | - | 32,685 | 28,197 | - | - | - | 224,050 | 92,393 | - | - |
| SLFRS 16 u; ú,ïNS; nÿ | 26,701 | 36,138 | (32,724) | - | - | 26,701 | 36,138 | (37,787) | - | - |
| idOdrK jákdlï u; ,dN$mdvq - wdfhdack foam, | - | - | - | - | - | 51,899 | 289,990 | (198,654) | - | - |
|  | 2,194,635 | 1,778,794 | (69,511) | 29,961 | 29,961 | 2,557,076 | 2,260,149 | (270,905) | 27,690 | 27,690 |
|  |  |  |  |  |  |  |  |  |  |  |
| ,dNh fyda w,dNh iy j¾Ih i|yd jQ wfkl=;a úia;S¾K wdodhï u; ú,ïNS; nÿ n,mEu |  |  | (69,511) | 29,961 |  |  |  | (270,905) | 27,690 |  |
| iufldgia moku hgf;a ms<s.efka |  |  |  |  | 29,961 |  |  |  |  | 27,690 |
| j;alï hgf;a ms<s.efka |  | (415,841) |  |  |  |  | (594,495) |  |  |  |
| j.lSï hgf;a ms<s.efka |  | - |  |  |  |  | 297,568 |  |  |  |
| **2021 ud¾;= 31 Èkg wkqj Y=oaO ú,ïNS; nÿ j.lSï$^j;alï&** |  | (415,841) |  |  |  |  | (296,927) |  |  |  |

|  | **iud.u** | | | | | **iuQyh** | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2020 ud¾;= 31 jk úg** | **ú,ïNS; nÿ**  **j;alï** | **ú,ïNS; nÿ**  **j.lSï** | **,dN fyda w,dN**  **m%ldYh** | **iúia;rd;aul**  **wdohï m%ldYh** | **Iufldgiaj,**  **fjkialï**  **ms<sn| m%ldYkh** | **ú,ïNS; nÿ**  **j;alï** | **ú,ïNS; nÿ**  **j.lSï** | **,dN fyda w,dN**  **m%ldYh** | **iúia;rd;aul**  **wdohï m%ldYh** | **Iufldgiaj,**  **fjkialï**  **ms<sn| m%ldYkh** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |
| úY%dñl m%;s,dN j.lSu | 166,020 | - | (28,087) | 49 | 49 | 176,625 | - | (36,483) | 91 | 91 |
| bÈßhg f.k wd nÿ w,dN | - | - | - | - | - | 227 | - | 13,158 | - | - |
| Kh ,eìh yelalka i|yd wndO §ukd | 1,933,299 | 439,714 | (589,257) | - | - | 1,998,246 | 440,392 | (660,265) | - | - |
| ixl%dka;s .e,mSï i|yd jQ nÿ | 250,729 | - | - | - | 250,729 | 266,494 | - | - |  | 266,494 |
| nÿ wruqK i|yd läkï laIh ùfï §ukdj ^l,anÿ& | - | 1,487,393 | (596,118) | - | - | - | 1,487,393 | (596,118) | - | - |
| nÿ wruqK i|yd läkï laIh ùfï §ukdj ^PPE& | - | 4,488 | (57) | - | - | - | 131,656 | 11,659 | - | - |
| SLFRS 16 u; ú,ïNS; nÿ | - | 42,162 | - | - | - | 5,763 | 42,162 | 36,399 | - | - |
| idOdrK jákdlï u; ,dN$mdvq - iskaklalr f.dvke.s,s | - | - | - | - | - | - | - | 42,155 | - | - |
| idOdrK jákdlï u; ,dN$mdvq - wdfhdack foam, | - | - | - | - | - | 41,073 | 333,116 | 41,306 | - | - |
|  | 2,350,048 | 1,973,757 | (1,213,519) | 49 | 250,778 | 2,488,428 | 2,434,719 | (1,148,189) | 91 | 266,585 |
|  |  |  |  |  |  |  |  |  |  |  |
| ,dNh fyda w,dNh iy j¾Ih i|yd jQ wfkl=;a úia;S¾K wdodhï u; ú,ïNS; nÿ n,mEu |  |  | (1,213,519) | 49 |  |  |  | (1,148,189) | 91 |  |
| iufldgia moku hgf;a ms<s.efka |  |  |  |  | 250,778 |  |  |  |  | 266,585 |
| j;alï hgf;a ms<s.efka |  | (376,291) |  |  |  |  | (471,841) |  |  |  |
| j.lSï hgf;a ms<s.efka |  | - |  |  |  |  | 418,132 |  |  |  |
| **2020 ud¾;= 31 Èkg wkqj Y=oaO ú,ïNS; nÿ j.lSï$^j;alï&** |  | (376,291) |  |  |  |  | (53,709) |  |  |  |

nÿ j;alï$j.lSï .Kkh lr we;af;a tla tla iud.ug úfYaIs; jQ wkqmd;hg h'

**45' m%ldYs; m%d.aOkh**

**.sKqïlrK m%;sm;a;sh**

**m%d.aOkh**

jHdmdrfha wdfõksl wjodkï wdjrKh lsÍu i|yd iud.u il%Shj l<ukdlrKh lrk ,o m%d.aOk mokula mj;ajdf.k hk w;r u th Y%S ,xld uy nexl=j uÕska kshu lr we;s m%d.aOk m%udKj;aNdjh ms<sn| wjYH;d imqrd,hs' iud.fï m%d.aOkfha m%udKj;aNdjh wëlaIKh lsÍu" Y%S ,xld uy nexl=j úiska ia:dms; Í;s iy wkqmd;hka yd fjk;a l%ufõohka Wmfhda.S lr .ksñka isÿ flf¾'

jd¾;d lrk ,o ld,h ;=< iud.u úiska ndysrj mkjd we;s ish¿u m%d.aOk wjYH;d j,g wkql+,j lghq;= lr we;'

**m%d.aOk l<ukdlrKh**

iud.fï m%d.aOk l<ukdlrK m%;sm;a;sfha uQ,sl mrud¾:h kï iud.u úiska jHdmdr i|yd iyfhda.h oelaùu i|yd iy fldgia ysñhkaf.a jákdlu Wmßu lsÍu i|yd ndysrj mkjd we;s m%d.aOk wjYH;djhkag wkql+, ùu iy Yla;su;a Kh fYa%‚.; lsÍï iy ksfrda.S m%d.aOk wkqmd;hka mj;ajd .ekSu iy;sl lsÍuhs'

iud.u tys m%d.aOk jHqyh l<ukdlrKh lrk w;r wd¾Ól ;;ajhkaf.a fjkiaùï iy tys l%shdldrlï j, wjodkï ,laIK wkqj thg .e,mSï isÿ lrhs' m%d.aOk jHqyh kv;a;= lsÍu fyda ilia lsÍu i|yd" iud.u úiska fldgia ysñhkag ,dNdxY f.ùfï m%udKh" fldgia ysñhkag f.jk m%;s,dN m%d.aOkh fyda m%d.aOk iq/l=ïm;a ksl=;a lsÍu l<ukdlrKh lsÍug bv we;'

|  | **iud.u$iuQyh** | | **iud.u$iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | | **2020** | |
|  | **wxlh** | **re' Z000** | **wxlh** | **re' Z000** |
|  |  |  |  |  |
| wfm%a,a 1 jk úg fYaIh | 1,627,703,388 | 13,915,414 | 1,579,862,482 | 13,236,073 |
| fldgialr ,dNdxY | 76,899,372 | 976,622 | 47,840,906 | 679,341 |
| **ud¾;= 31 jk úg fYaIh** | 1,704,602,760 | 14,892,036 | 1,627,703,388 | 13,915,414 |

2021 j¾Ih ;=<§ iud.u úiska fldgila re' 12'70 jk f,i fldgialr ,dNdxY fldgia 76"899"372 la ksl=;a lf<ah' ^2020 uq,H j¾Ih i|yd - remsh,a 14'20 hgf;a 47"840"906 l fldgia ksl=;a flßK&'

**m%d.aOk mka;s j, whs;sjdislï" ukdmhka iy iSud lsÍï**

iud.fï idudkH fldgia WoaOD; lr we;af;a fld<U fldgia fj<|fmdf,a h' jßka jr m%ldY lrk mßÈ idudkH fldgia ysñ whg ,dNdxY ,nd .ekSfï whs;sh we;s w;r iud.fï jd¾Isl uyd iNd /iaùfï§ tla fldgilg tla Pkaohla ysñ fõ'

**kshduk m%d.aOkh**

| **ud¾;= 31 jk úg** | **2021** | | **2020** | |
| --- | --- | --- | --- | --- |
|  | **;:H** | **wjYH jk** | **;:H** | **wjYH jk** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| uÜgu 1 m%d.aOkh $ uQ,sl m%d.aOkh | 33,109,148 | 2,000,000 | 29,269,430 | 2,000,000 |
| uÜgu 1 m%d.aOk wkqmd;h | 17.72% | 7.00% | 15.12% | 7.00% |
| uq¿ m%d.aOk wkqmd;h | 18.58% | 11.00% | 15.99% | 11.00% |

2018 wxl 3 orK uqo,a jHdmdr mkf;a ksfhda.hkag wkqj" kshduk m%d.aOkh 1 jk uÜgfï m%d.aOkfhka iukaú; jk w;r thg m%ldYs;   
m%d.aOkh" jHjia:dms; ixÑ; wruqo," j;auka j¾Ifha ,dNh we;=¿ r|jd .;a wdodhï" idudkH iy wfkl=;a wvq wfmalaIdjka iys; ixÑ;" fjk;a wiamDYH j;alï iy wfkl=;a mq¿,a wdodhï w,dN fuka u ú,ïNS; nÿ j;alï" iïmq¾K m%;smdok i|yd iuqÉÑ; ydks ysÕh iy iïmsKAä; fmd,S iy nexl= yd uQ,H iud.ï j, wdfhdackfhka 50]la we;=<;a fõ'

2017 wxl 2 orK uq,H jHdmdr mkf;a ksfhda.h hgf;a iEu n,m;%,dNS uq,H iud.ulau wju uQ,sl m%d.aOkh 2021 ckjdß 1 fjksod jk úg re' ì,shk 2'5 la" mj;ajd .; hq;= jqj o — fldfrdakd jhsria frda.h ^COVID-19& jHdma; ùu fya;=fjka jHdmdr iy mSvdjg m;a mqoa.,hskag wdOdr lsÍu i|yd n,m;%,;a uq,H iud.ïj,g kuHYS,SNdjh ,nd §u i|yd Y%S ,xld uy nexl=j úiska .kq ,enQ kshduk mshjrhka˜ hk ud;Dldj hgf;a 2020 ud¾;= 31 Èke;s ,smsh u.ska" YS% ,xld uy nexl=j úiska lrk ,o oekqï §u wkqj iyk ,nd §ug lghq;= flreKq w;r wju uQ,sl m%d.aOk wjYH;djh 2022 ckjdß 1 jk Èk olajd ì,shk re' 2'5 blaujd mj;ajd f.k hEug isÿ úh' ;jo" tu ,smsh uÕska oekqï ÿka mßÈ m%d.aOk m%udKj;a;d kv;a;= lsÍu i|yd jk wju m%d.aOk wjYH;d 2020'07'01 yd 2020'07'01 jk Èkg wkql+,j 2018 wxl 03 orK uqo,a jHdmdr mkf;a ksfhda. wxl 3 hgf;a ms<sfj,ska 01'07'2021 iy 01'07'2022 olajd l,a oukq ,eìK'

**46' ixia:dms; ixÑ; wruqo,**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wfm%a,a 1 jk úg fYaIh | 2,205,344 | 2,058,219 | 2,235,077 | 2,070,667 |
| j¾Ih ;=< udre lsÍu | 201,651 | 147,125 | 229,874 | 164,410 |
| **ud¾;= 31 jk úg fYaIh** | 2,406,995 | 2,205,344 | 2,464,951 | 2,235,077 |

**mSm,aia ,Sisx iy \*skEkaia mSt,aiS**

2003 ys wxl 1 orK uq,H iud.ï ^m%d.aOk wruqo,a& 3 ^w& fþoh wkqj" iEu uQ,H iud.ulau ixÑ; wruqo,a mj;ajd .; hq;= w;r" tu Wmfoiaj, 3 ^wd& ^i& fþoh wkqj" m%d.aOk wruqo,a È.= ld,hla uq¿ ;ekam;= j.lSï j,ska ishhg úismylg ^25& jvd fkdwvq úh hq;= jk w;r" iEu jirlu Y=oaO ,dNfhka ishhg mylg ^5& fkdwvq uqo,la ixÑ; wruqo,g udre l< hq;=h'

m%d.aOk wruqo,a iuia; ;ekam;= j.lSï j,ska ishhg úismylg ^25& fkdwvq jQ w;r iud.u Y=oaO ,dNfhka ishhg myla ^5& ixÑ; wruqo,g udre lr we;'

**,xld t,hkaia \*skEkaia ,sñgâ**

nx.a,dfoaYfha 1994 uQ,H fr.=,dis j,g wkqj" iEu nexl= fkdjk uQ,H wdh;khlau tys f.jQ fldgia m%d.aOkh yd iudk jdßlhla ^wod< jkafka kï& olajd iudk ixÑ; wruqo, ,efnk f;la tys j¾;udk jd¾Isl ,dNfhka wju jYfhka 20] la j;a wruqo,g udre l< hq;=h' by; wjYH;djhkag wkql+,j ,dNdxYh m%ldYhg m;a lsÍug fmr iud.u Y=oaO ,dNfhka 20] la jHjia:dms; ixÑ;hg udre lr we;'

**47' r|jd .kq ,enQ bmehSï**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wfm%a,a 1 jk úg fYaIh | 14,227,988 | 13,361,805 | 16,517,824 | 15,198,424 |
| m%d.aOk ,dN noao | - | - | - | 14 |
| j¾Ih i|yd ,dNh | 4,033,020 | 2,942,508 | 5,294,015 | 3,408,670 |
| iúia;rd;aul wdodhu | 77,042 | 123 | 76,764 | 4,449 |
| ixÑ; fj; udre lsÍu | (201,651) | (147,125) | (229,875) | (164,410) |
| ,dNdxY f.ùu | (976,622) | (1,929,323) | (976,622) | (1,929,323) |
| **ud¾;= 31 jk úg fYaIh** | 17,159,777 | 14,227,988 | 20,682,106 | 16,517,824 |

**48' fjk;a iïm;a**

**.sKqïlrK m%;sm;a;sh**

**fldgia ixÑ;**

uQ,H ia:djrh ms<sn| m%ldYh u; fldgiays igyka lr we;s ixÑ;j,g ^iúia;rd;aul wdodhï m%ldYh& we;=<;a jkafka¦

* idOdrK jákdlï ixÑ;h  
  idOdrK jákdlï ixÑ;h iukaú; jkafka wfkl=;a mq¿,a wdodhï ud¾. Tiafia idOdrK w.hlska ukskq ,nk uq,H j;alïj, idOdrK jákdlïj, iuqÉÑ; Y=oaO fjkia ùu o we;=<;ajhs' ^267 msgqfõ igyk 48'3 n,kak&'
* úfoaY uqo,a mßj¾;k ixÑ;h  
  jd¾;dlrK Èkh jk úg" iud.fï wkqnoaO wdh;khla jk ,xld t,hkaia \*skEkaia ,sñgâ ys j;alï yd nerlï jd¾;d lrk Èkfha úksuh wkqmd;slh hgf;a bÈßm;a lrk uqo,g ^Y%S ,xld remsh,a& mßj¾;kh lrk ,o w;r ,dN fyda w,dN m%ldYkh iy tu ld,h ;=< wfkl=;a úia;S¾K wdodhu idudkH úksuh wkqmd;hg wkqj mßj¾;kh flß‚' fuu uq,H m%ldYh mßj¾;kh lsÍfï§ u;=jk yqjudre fjkialï fjk;a úia;rd;aul wdodhï m%ldYh ;=<ska úfoaY uqo,a mßj¾;k ixÑ;hg f.k hkq ,efí ^267 msgqfõ igyk 48'4 n,kak&'

**48'1 2021 j;auka j¾Ih**

|  |  |  | **iud.u** | | | **iuQyh** | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **01-04-2020 jk**  **úg wdrïNl**  **fYaIh** | **ixp,khka$**  **iïfm%aIKhka** | **31-03-2021 jk**  **úg wdrïNl**  **fYaIh** | **01-04-2020 jk**  **úg wdrïNl**  **fYaIh** | **ixp,khka$**  **iïfm%aIKhka** | **31-03-2021 jk**  **úg wdrïNl**  **fYaIh** |
|  | **igyk** | **msgq**  **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| idOdrK jákdlï ixÑ;h | 48.3 | 267 | (102,114) | (15,263) | (117,377) | (116,005) | (5,512) | (121,517) |
| úfoaY uqo,a mßj¾;k ixÑ;h | 48.4 | 267 | - | - | - | 401,108 | 141,728 | 542,836 |
| **tl;=j** |  |  | (102,114) | (15,263) | (117,377) | 285,103 | 136,216 | 421,319 |

**48'2 fmr jir 2020**

|  |  |  | **iud.u** | | | **iuQyh** | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **msgq** | **01-04-2019 jk**  **úg wdrïNl**  **fYaIh** | **ixp,khka$**  **iïfm%aIKhka** | **31-03-2020 jk**  **úg wdrïNl**  **fYaIh** | **01-04-2019 jk**  **úg wdrïNl**  **fYaIh** | **ixp,khka$**  **iïfm%aIKhka** | **31-03-2020 jk**  **úg wdrïNl**  **fYaIh** |
|  | **igyk** | **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| idOdrK jákdlï ixÑ;h | 48.3 | 267 | (52,742) | (49,372) | (102,114) | (54,705) | (61,300) | (116,005) |
| úfoaY uqo,a mßj¾;k ixÑ;h | 48.4 | 267 | - | - | - | 261,979 | 139,129 | 401,108 |
| **tl;=j** |  |  | (52,742) | (49,372) | (102,114) | 207,274 | 77,829 | 285,103 |

**48'3 idOdrK jákdlï ixÑ;h**

idOdrK wdfhdack ixÑ;hg we;=<;a jkafka tjeks wdfhdack y÷kd fkd.kakd fyda ÿ¾j, jk ;=re fjk;a iúiaa;rd;aul wdodhula ;=<ska idOdrK jákdlñka ukskq ,nk uq,H j;alïj, idOdrK jákdlï j, iuqÉÑ; Y=oaO fjkia ùuhs'

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
|  | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| wfm%a,a 1 jk úg fYaIh | (102,114) | (52,742) | (116,005) | (54,705) |
| uQ,H wdfhdack kej; ;lafiare lsÍfï§ Y=oaO idOdrK jákdlï ,eîï$^mdvq& | (15,263) | (49,372) | (5,512) | (61,300) |
| **ud¾;= 31 jk úg fYaIh** | (117,377) | (102,114) | (121,517) | (116,005) |

**48'4 úfoaY uqo,a mßj¾;k ixÑ;h**

úfoaY uqo,a mßj¾;k ixÑ;h iukaú; jkafka úfoaY wkqnoaO wdh;kfha uq,H m%ldYk mßj¾;kh lsÍfï isg wkqnoaO wdh;kh wj;lafiare lrk ;=re mek k.sk iuqÉÑ; úfoaY uqo,a fjkialï j,sks'

|  | **iuQyh** | |
| --- | --- | --- |
|  | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** |
|  |  |  |
| wfm%a,a 1 jk úg fYaIh | 401,108 | 261,979 |
| uq,H m%ldYk mßj¾;kh lsÍfuka we;sjk Y=oaO ,dN$^mdvq& | 141,728 | 139,129 |
| **ud¾;= 31 jk úg fYaIh** | 542,836 | 401,108 |

**49' md,kh l< fkdyels fmd,S**

**.sKqïlrK m%;sm;a;sh**

w;am;a lr .;a Èkfha§ w;am;a lr .;a y÷kd.; yels Y=oaO j;alï j, idOdrK jákdlfï iudkqmd;sl fldgi wkqj md,kh l< fkdyels fmd,S .Kkh flf¾' miqj ,dNh fyda w,dNh iy md,kh l< fkdyels fmd,S iïnkaOfhka f.úh hq;= wfkla iúia;rd;aul wdodhfï tla tla wx. iy ,dNdxY f.ùu fuu fYaIh iuÕska .e,mkq ,efí' wkqnoaê; wdh;khl md,kh .s,sySula isÿ fkdjqkq fmd,S we;s úg iuQyfha fmd,S fjkialï .Kkh flfrkafka iufldgia .kqfokq jYfhks' wkqnoaê; iud.ula jk mSm,aia bkaIqjrkaiays md,kh l< fkdyels fmd,S uÜgu Y=oaO j;alï j,ska 25] la iy wkqnoaê; iud.ula jk ,xld t,dhkaia \*skEkaia ,sñgâ ys Y=oaO j;alï j,ska 49] ls'

|  | **iuQyh** | |
| --- | --- | --- |
|  | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** |
|  |  |  |
| wfm%,a 1 jk úg fYaIh | 2,356,784 | 2,269,520 |
| jif¾ ,dNh | 302,319 | 183,079 |
| fjk;A iúia;rd;aul wdodhu | 2,438 | (3,315) |
| jir i|yd f.jQ ,dNdxY | - | (92,500) |
| **ud¾;= 31 jk úg fYaIh** | 2,661,541 | 2,356,784 |

**50' fufyhqï lghq;= Tiafia Y=oaO uQ,H ixys¢hdjla we;s lsÍu**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **iud.u** | | **iuQyh** | |
| **ud¾;= 31 ka wjika jQ j¾Ih i|yd** |  | **msgq** | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **fufyhqï lghq;=j,ska uQ,H .,kh** |  |  |  |  |  |  |
| wdodhï noaog fmr ,dNh |  |  | 5,872,588 | 4,551,825 | 7,830,670 | 5,702,317 |
| .e,mSï( |  |  |  |  |  |  |
| wdodhï noaog fmr ,dNhg uqo,a fkdjk whs;u   we;=<;a fõ | 50.1 | 269 | 1,787,723 | 5,562,638 | 1,865,920 | 5,707,098 |
| fufyhqï j;alï j, fjki | 51 | 269 | 1,879,170 | 2,348,793 | (571,331) | 33,870 |
| fufyhqï j.lSï j, fjki | 52 | 269 | (4,411,470) | 18,639,660 | (2,289,908) | 20,229,961 |
| wdfhdack j,ska ,dNdxY wdodhu | 10 | 192 | (110,673) | (423,091) | (918) | (17,280) |
| nexl= fj; f.úh hq;= fmd,S úhoï | 6.2 | 189 | 671,106 | 1,736,221 | 949,639 | 2,066,943 |
| ksl=;a lrk ,o Kh iq/l=ïm;a i|yd fmd,S úhoï | 6.2 | 189 | 1,935,761 | 2,281,180 | 1,916,991 | 2,264,940 |
| úfoaY uQ,H m%ldYk mßj¾;kh lsÍfuka mek   k.sk Y=oaO h:dj;a fkdl< ,dN$^mdvq& | 48.4 | 267 | - | - | 141,728 | 139,129 |
| úY%du jegqma m%;s,dN j.lSu u; f.jkq ,nk  m%;s,dN | 43 | 259 | (10,353) | (10,726) | (13,148) | (12,103) |
| f.jkq ,enQ wdohï nÿ | 17.8 | 202 | (3,349,938) | (3,071,709) | (3,534,648) | (3,339,472) |
| **fufyhqï l%shdldrlï u.ska ,enqKq Y=oaO uqo,a** |  |  | 4,263,914 | 31,614,791 | 6,294,995 | 32,775,403 |

**50'1 wdodhï nÿ f.ùug fmr ,dNhg we;=<;a uqo,a fkdjk whs;u**

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** |  | **msgq** | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| foam," l¾udka; Yd,d iy WmlrK laIh ùu | 13 | 196 | 167,360 | 164,492 | 292,245 | 292,404 |
| Ndú;fha whs;sh we;s j;alï lmamdÿ lsÍu | 13 | 196 | 543,769 | 538,230 | 340,349 | 332,830 |
| wiamDYH j;alï lmamdÿ lsÍu | 13 | 196 | 11,865 | 14,299 | 15,099 | 10,764 |
| Ndú;d lsÍfï whs;sh ms<sn| j;alï i|yd jk ÿ¾j,;d .dia;= | 33 | 245 | - | 36,965 | - | 36,965 |
| lS¾;s kduh ySkùfï .dia;= | 34 | 246 | 99,209 | 68,145 | 99,209 | 68,145 |
| Kh yd ,eîïj, ySkùfï mdvq | 11 | 193 | 1,043,837 | 4,646,683 | 1,296,782 | 4,867,556 |
| úY%dñl m%;s,dN j.lSu i|yd .dia;= | 12 | 196 | 111,742 | 111,325 | 129,888 | 124,504 |
| foam," l¾udka; Yd,d iy WmlrK úlsKSfuka ,efnk ,dN$^w,dN& | 10 | 192 | (22,823) | (6,183) | (74,774) | (6,183) |
| jdyk úlsKqfuka ,efnk Y=oaO fjf<| wdodhu | 10 | 192 | (4,620) | (301) | (4,620) | (301) |
| uq,H j;alï u; Y=oaO ,dNh$^mdvqj& - FVTPL | 9 | 192 | (162,616) | (11,017) | (228,258) | (19,586) |
| **tl;=j** |  |  | 1,787,723 | 5,562,638 | 1,865,920 | 5,707,098 |

**51' fufyhqï j;alïj, fjki**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| nexl= yd uQ,H wdh;k iuÕ we;s fjk;a fYaIhkays Y=oaO ^jeä ùï &$wvq ùï | (2,191,631) | 197,093 | (1,569,694) | 714,016 |
| Y=oaO ^jeä ùï&$uQ,H j;alï wvq ùï - FVTPL | 1,084,548 | (997,512) | 145,097 | (1,106,620) |
| Y=oaO ^jeäùu&$Kh iy ,eîï wvq ùu | 5,339,059 | (685,991) | 3,500,440 | (2,046,352) |
| Y=oaO ^jeäùu&$rlaIK wvq ùu iy m%;srlaIK ,eîï | - | - | 170,472 | (309,538) |
| Y=oaO ^jeä lsÍu&$uQ,H j;alï wvq ùu - FVOCI | - | (248,102) | 714,696 | (1,391,351) |
| Kh uqof,a Y=oaO ^jeäùu&$wvq lsÍu | (2,887,243) | 3,895,662 | (3,779,947) | 4,278,506 |
| wfkl=;a j;alï j, Y=oaO ^jeäùu&$wvq ùu | 534,437 | 187,643 | 247,605 | (104,791) |
| **tl;=j** | 1,879,170 | 2,348,793 | (571,331) | 33,870 |

**52' fufyhqï j.lSïj, fjkia ùu**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| .kqfokqlrejka fj; we;s Khj, Y=oaO by< hEu$^my< hEu& | (5,198,096) | 18,332,371 | (3,941,876) | 18,762,396 |
| wfkl=;a uQ,H j.lSïj, Y=oaO jeäùu$^wvq ùu& | 1,117,554 | 535,224 | 1,281,087 | 366,256 |
| rlaIKfha Y=oaO jeäùu$^wvq ùu& iy f.úh hq;= m%;srlaIK | - | - | (49,335) | 184,347 |
| wfkl=;a j.lSïj, Y=oaO jeäùu$^wvq ùu& | (330,928) | (227,935) | 420,216 | 916,962 |
| **tl;=j** | (4,411,470) | 18,639,660 | (2,289,908) | 20,229,961 |

**53' wksYaÑ; j.lSï iy ne£ïS**

**.sKqïlrK m%;sm;a;sh**

**ne|Sï iy wksYaÑ;;djhka**

wksYaÑ; j.lSï hkq meje;au ;yjqre l< yels wksYaÑ; wkd.; isÿùï fyda j¾;udk ne£ïj,ska muKla ;yjqre úh yels wd¾Ól m%;s,dN mejÍu isÿ úh fkdyels fyda Y%S ,xld .sKqïlrK m%ñ;s - LKAS 37 - zúêúOdk" yÈis j.lSï iy yÈis j;alï z uÕska w¾: olajd we;s mßÈ jyd uekSug fkdyels j.lSï h' uq,H ;;a;ajh m%ldY lsÍfï§ yÈis j.lSï y÷kd fkd.kakd kuq;a tajd isÿùu b;d ÿria: fkdfõ kï idudkHfhka fy<sorõ lrkq ,efí'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** |  | **msgq** | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| wúksYaÑ; j.lSï | 53.1 | 270 | 697,502 | 689,290 | 744,491 | 707,179 |
| lemùï | 53.2 | 271 | 10,300,609 | 4,627,602 | 10,300,609 | 4,643,436 |
| **tl;=j** |  |  | 10,998,111 | 5,316,892 | 11,045,100 | 5,350,615 |

**53'1 wksYaÑ; j.lSï**

idudkH jHdmdr ;;a;ajhka hgf;a iuQyh iy iud.u úúOdldr wdmiq yerúh fkdyels ne£ï we;s lr .kakd w;r ish .kqfokqlrejkag kS;suh msysg ,nd §fuka hï hï wúksYaÑ; j.lSï ork w;r kvq mejÍfï md¾Yjhla jk wjia:d o we;' uq,H m%ldYkfha§ fuu ne£ï ms<s.ekSu isÿ fkdjQj o " tajdfha fufyhqï wjodku w;a fkdyefrk w;r tu ksid iuQyfha iy iud.fï iuia; wjodkï me;slfvys fldgila njg th m;a fõ' flfia fj;;a" fuu .kqfokq fya;=fjka øjHuh w,dNhla wfmalaId fkdflf¾'

|  |  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** |  | **msgq** | **2021** | **2020** | **2021** | **2020** |
|  | **igyk** | **wxlh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| iud.ug tfrysj kvq mejÍu | 53.1.1 | 270 | 182,451 | 287,415 | 182,451 | 287,415 |
| wemlr - wod< md¾Yjhka | 53.1.2 | 270 | 300,000 | 300,000 | 300,000 | 300,000 |
| wemlr - fjk;a | 53.1.3 | 270 | 164,098 | 32,798 | 164,098 | 32,798 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq ;lafiarej | 53.1.4 | 270 | 50,953 | 67,938 | 97,942 | 85,827 |
| wfmalaIs; ì,a úY%du |  |  | - | 1,139 | - | 1,139 |
| **tl;=j** |  |  | 697,502 | 689,290 | 744,491 | 707,179 |

**53'1'1 iud.ug tfrysj kvq mejÍu**

mj;ajd f.k hk jHdmdrfha iajNdjh fya;=fjka uq,H l¾udka;h ;=< kvq mejÍu idudkH fohls' ffk;sl ysñlï l<ukdlrKh i|yd iud.ug úêu;a md,khka iy m%;sm;a;s we;' iud.u úiska ish uq,H m%ldYk ;=<ska isÿúh yels mdvq i|yd m%;smdok i,id we;akï fyda ydks mshùu i|yd idOdrK wdrlaIdjla ;sfí kï" wfmalaIs; kS;s ysñlï mEï my;ska we;=<;a fkdflfrkafka iud.u tjeks ysñlï j,ska uqo,a ,efí hehs n,dfmdfrd;a;= fkdjk neúks'

uq,H ;;a;ajh m%ldYhg m;a l< Èkh jk úg fiajdodhlhska y;<sia tlla ^41& iud.ug tfrysj kvq mjrd ;sfí' iud.fï kS;s WmfoaYlf.a woyi jkafka oekg úNd. fjñka mj;sk kvq u.ska jd¾;d jk uQ,H m%;sM, fyda iud.fï wkd.; fufyhqï lghq;= flfrys lsisÿ n,mEula isÿ fkdjk njhs'

**53'1'2 wemlr - wod< md¾Yj**

uhsfl%da fldu¾ia ,sñgâ iud.u úiska hï nexl=jlska whsrd myiqlu ,nd .ekSu i|yd ,nd fok iy;slh Tiafia ms<s.efkkafka" uhsfl%da fldu¾ia ,sñgâ iud.ug Kh wdmiq f.ùug fkdyels jqjfyd;a" wkqnoaO iud.u fjkqfjka Kh f.ùug iud.u lem jk njhs'

**53'1'3 j.lSï - fjk;a**

ia:djr ;ekam;= mdßfNda.slhskaf.ka f;jk md¾Yjhla i|yd lrk ,o b,a,Sula u; iud.u úiska ksl=;a lrk ,o iy;slhlg wkqj   
mdßfNda.slhdg f.ùï mshùug fkdyels jQ úg mdßfNda.slhd fjkqfjka wod< j.lSï mshùug lghq;= flf¾'

**53'1'4 foaYSh wdodhï fomd¾;fïka;=fjka ,enQ ;lafiarej**

2010$11 ;lafiare j¾Ih i|yd foaYSh wdodhï fomd¾;fïka;=fjka iud.u;lafiarej ^VATFS/BFSU$2014$579 iy 580& ,enQ w;r th re' 50"953"390$- la úh' foaYSh wdodhï fomd¾;fïka;=jg mlaIj tu f.ùu wjika lr we;s w;r fuu ;SrKh iïnkaOfhka idOdrK fya;= iys;j wNshdpkdêlrKfha§ iud.u úiska wNshdpkh lr we;' nÿ WmfoaYlhska iud.u fjkqfjka fmkS isà'

**53'2 ne£ï**

ud¾;= 31 Èk jk úg my; i|yka mßÈ idudkH jHdmdr l%shdj,shg wod< foam," l¾udka; Yd,d iy WmlrK" wiamDYH j;alï iy m%fhdackhg fkd.;a myiqlï ,nd .ekSu i|yd iuQyh$iud.u lemù isà(

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| **m%d.aOk j.lSï** | | | | |
| wkqu; lr .súiqï .; lrk ,o | - | - | - | 4,534 |
| wkqu; lr we;s kuq;a ta i|yd .súiqï .; lr fkdue;s | 1,485,544 | - | 1,485,544 | 11,300 |
| wkq tl;=j | 1,485,544 | - | 1,485,544 | 15,834 |
|  |  |  |  |  |
| **m%fhdackhg fkd.;a myiqlï** | | | | |
| wdka;sl fj<|du | 6,646,678 | 1,106,598 | 6,646,678 | 1,106,598 |
| ld¾hlaIau ld¾hidOkh | 828,677 | 2,132,016 | 828,677 | 2,132,016 |
| idOl | 1,339,710 | 1,388,988 | 1,339,710 | 1,388,988 |
| wkq tl | 8,815,065 | 4,627,602 | 8,815,065 | 4,627,602 |
| **tl;=j** | 10,300,609 | 4,627,602 | 10,300,609 | 4,643,436 |

wfmalaIs; Kh w,dN .Kkh lsÍfï§" Ndú;d fkdlrk ,o yerjqï myiqlu .ek i,ld ne,sK' tneúka m%fhdackhg fkd.;a myiqlï i|yd §ukdj 228 msgqfõ 25'7 orK igykg we;=<;a lr we;'

**54' idudkH fldgia i|yd jk Y=oaO ;lafiarej**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2021 | 2020 | 2021 | 2020 |
|  |  |  |  |  |
| iud.fï fldgia ysñhkag wdfrdamKh l< hq;= iuia; fldgia  ^remsh,a Z000& | 34,341,431 | 30,246,632 | 38,460,412 | 32,953,418 |
| uq¿ fldgia .Kk | 1,704,602,760 | 1,627,703,388 | 1,704,602,760 | 1,627,703,388 |
| fldgilg Y=oaO j;alï jákdlu ^re'& | 20.15 | 18.58 | 22.56 | 20.25 |

**55' j;auka$j;auka fkdjk úYaf,aIKh**

| **ud¾;= 31 jk úg** | **2021** | | | **2020** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **udi 12la**  **we;=<;** | **udi 12lska**  **miq** | **iuia;h** | **udi 12la**  **we;=<;** | **udi 12lska**  **miq** | **iuia;h** |
| **iud.u** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **j;alï** |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk jQ foa | 2,703,031 | - | 2,703,031 | 7,164,139 | - | 7,164,139 |
| nexl= yd uQ,H wdh;k iuÕ iunr;dj | 5,399,071 | - | 5,399,071 | 3,207,440 | - | 3,207,440 |
| uQ,H j;alï - ,dNh fyda w,dNh ;=<ska idOdrK jákdlu | 109,787 | - | 109,787 | 1,031,719 | - | 1,031,719 |
| Kh iy ,eîï - ixia:dms; msßjeh | 60,898,074 | 80,489,833 | 141,387,907 | 65,360,573 | 82,386,938 | 147,747,511 |
| uQ,H j;alï - idOdrK jákdlu fjk;a mq¿,a wdodhula ;=<ska | 309,108 | 10 | 309,118 | 324,371 | 10 | 324,381 |
| Kh WmlrK - ixia:dms; msßjeh | 6,994,206 | - | 6,994,206 | 4,106,963 | - | 4,106,963 |
| wkqnoaO iud.ï j, wdfhdack | - | 3,213,788 | 3,213,788 | - | 3,213,788 | 3,213,788 |
| fjk;a j;alï | 414,337 | 160,883 | 575,220 | 981,430 | 165,571 | 1,147,001 |
| foam," l¾udka; Yd,d iy WmlrK | - | 1,049,250 | 1,049,250 | - | 1,143,929 | 1,143,929 |
| Ndú;d lsÍfï whs;sh ms<sn| j;alï | - | 2,242,444 | 2,242,444 | - | 1,939,450 | 1,939,450 |
| ú,ïNS; nÿ j;alï | - | 415,841 | 415,841 | - | 376,291 | 376,291 |
| lS¾;s kduh iy wiamDYH j;alï | - | 146,446 | 146,446 | - | 257,581 | 257,581 |
| **uq¿ j;alï** | 76,827,614 | 87,718,495 | 164,546,109 | 82,176,635 | 89,483,558 | 171,660,193 |
|  |  |  |  |  |  |  |
| **j.lSï** |  |  |  |  |  |  |
| nexl= fj; we;s Kh | 2,965,482 | 3,473,828 | 6,439,310 | 3,569,992 | 4,368,193 | 7,938,185 |
| mdßfNda.slhska fj; we;s Kh | 82,397,403 | 19,105,528 | 101,502,931 | 81,447,697 | 25,253,330 | 106,701,027 |
| ksl=;a l< Kh iq/l=ïm;a | 7,835,316 | 5,990,237 | 13,825,553 | 5,713,914 | 12,765,346 | 18,479,260 |
| fjk;a uQ,H j.lSï | 4,131,671 | - | 4,131,671 | 3,014,117 | - | 3,014,117 |
| nÿ j.lSï | 2,286,386 | - | 2,286,386 | 1,909,098 | - | 1,909,098 |
| m%j¾;k nÿ j.lSï | 362,450 | - | 362,450 | 1,803,309 | - | 1,803,309 |
| fjk;a j.lSï | 1,069,120 | - | 1,069,120 | 975,694 | - | 975,694 |
| úY%dñl m%;s,dN j.lSu | 90,630 | 496,627 | 587,257 | 48,003 | 544,868 | 592,871 |
| iïmQ¾K j.lSï | 101,138,458 | 29,066,220 | 130,204,678 | 98,481,824 | 42,931,737 | 141,413,561 |
| **Y=oaO j;alï** | (24,310,844) | 58,652,275 | 34,341,431 | (16,305,189) | 46,551,821 | 30,246,632 |

| **ud¾;= 31 jk úg** | **2021** | | | **2020** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **udi 12la**  **we;=<;** | **udi 12lska**  **miq** | **iuia;h** | **udi 12la**  **we;=<;** | **udi 12lska**  **miq** | **iuia;h** |
| **iuQyh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **j;alï** | | | | | | |
| uqo,a yd uqo,a iudk jQ foa | 3,844,694 | - | 3,844,694 | 7,693,032 | - | 7,693,032 |
| nexl= yd uQ,H wdh;k iuÕ iunr;dj | 8,231,101 | - | 8,231,101 | 6,661,407 | - | 6,661,407 |
| uQ,H j;alï - ,dNh fyda w,dNh ;=<ska idOdrK jákdlu | 1,281,753 | - | 1,281,753 | 1,198,592 | - | 1,198,592 |
| Kh iy ,eîï - ixia:dms; msßjeh | 63,738,250 | 85,604,082 | 149,342,332 | 66,973,007 | 87,161,927 | 154,134,934 |
| m%;srlaIK yd rlaIK fj;ska ,eîug we;s foa | 1,024,461 | - | 1,024,461 | 1,194,933 | - | 1,194,933 |
| uQ,H j;alï - idOdrK jákdlu fjk;a mq¿,a wdodhula ;=<ska | 735,484 | 10 | 735,494 | 1,455,692 | 10 | 1,455,702 |
| Kh WmlrK - ixia:dms; msßjeh | 7,636,956 | 956,430 | 8,593,386 | 4,157,713 | 655,726 | 4,813,439 |
| wkqnoaO iud.ï j, wdfhdack | - | 820,664 | 820,664 | - | 1,131,652 | 1,131,652 |
| fjk;a j;alï | 771,135 | 160,883 | 932,018 | 1,069,758 | 165,571 | 1,235,329 |
| foam," l¾udka; Yd,d iy WmlrK | - | 4,034,265 | 4,034,265 | - | 3,998,370 | 3,998,370 |
| Ndú;d lsÍfï whs;sh ms<sn| j;alï | - | 1,591,297 | 1,591,297 | - | 1,639,482 | 1,639,482 |
| ú,ïNS; nÿ j;alï | - | 594,495 | 594,495 | - | 471,841 | 471,841 |
| lS¾;s kduh iy wiamDYH j;alï | - | 265,506 | 265,506 | - | 368,574 | 368,574 |
| **uq¿ j;alï** | 87,263,834 | 94,027,632 | 181,291,466 | 90,404,134 | 95,593,153 | 185,997,287 |
|  |  |  |  |  |  |  |
| **j.lSï** | | | | | | |
| nexl= fj; we;s Kh | 4,183,255 | 4,820,618 | 9,003,873 | 5,263,064 | 5,714,982 | 10,978,046 |
| mdßfNda.slhska fj; we;s Kh | 84,638,188 | 19,105,528 | 103,743,716 | 82,432,262 | 25,253,330 | 107,685,592 |
| ksl=;a l< Kh iq/l=ïm;a | 7,820,059 | 5,864,457 | 13,684,516 | 5,711,011 | 12,627,028 | 18,338,039 |
| fjk;a uQ,H j.lSï | 4,110,795 | - | 4,110,795 | 2,829,708 | - | 2,829,708 |
| rlaIK iy m%;srlaIK f.ùug we;s foa | - | 5,015,885 | 5,015,885 | - | 5,065,220 | 5,065,220 |
| nÿ j.lSï | - | 1,614,660 | 1,614,660 | - | 1,594,245 | 1,594,245 |
| m%j¾;k nÿ j.lSï | 883,900 | - | 883,900 | 2,077,418 | - | 2,077,418 |
| fjk;a j.lSï | 1,156,822 | - | 1,156,822 | 1,052,756 | - | 1,052,756 |
| úY%dñl m%;s,dN j.lSu | 92,778 | 565,000 | 657,778 | 51,911 | 596,018 | 647,929 |
| iïmQ¾K j.lSï | - | 297,568 | 297,568 | - | 418,132 | 418,132 |
| **ú,ïNS; nÿ j.lSï** | 102,885,797 | 37,283,716 | 140,169,513 | 99,418,130 | 51,268,955 | 150,687,085 |
| **Y=oaO j;alï** | (15,621,963) | 56,743,916 | 41,121,953 | (9,013,996) | 44,324,198 | 35,310,202 |

**56' ldKav hgf;a uQ,H jd¾;d lsÍu**

**.sKqïlrK m%;sm;a;sh**

iuQyfha ldKav.; jd¾;dlrKh mokï ù we;af;a jHdmdßl fldgia u; h'

ldKavhla hkq ksIamdok yd fiajd iemhSfï fh§ isák iuQyfha lemS fmfkk wxYhls' ^ jHdmdr wxYh .;a úg wfkl=;a wxYj,g jvd fjkia wjodkï iy m%;s,dN ,nhs&'

ldKavfha m%;sM," j;alï yd j.lSï j,g iDcqju wdfrdamKh l< yels fukau idOdrKj fjka l< yels whs;uhka we;=<;a fõ'

ldKav iïnkaOfhka jd¾;dlrKh i|yd wkq.ukh lrk ,o .sKqïlrK m%;sm;a;s kï iuQyfha uq,H m%ldYk ilia lsÍu i|yd wkq.ukh lrk ,o .sKqïlrK m%;sm;a;sh uh'

wka;¾ ldKav .kqfokqj,§ fjk;a iud.ïj,ska wh lrk wdldrhg u ;rÕldÍ idOdrK fjf<|fmd< ñ, .Kka hgf;a wh lsÍï isÿ flßK' ;yjqre lsÍu u; tjeks fiajdjka bj;a flf¾'

Y%S ,xld jd¾;dlrK m%ñ;s - SLFRS -8 ys úêúOdkhg wkqj" lKavdhfï fufyhqï wxYh y÷kd .ekSug ,la j we;af;a fjkia wdldrhlska jk w;r wjodkï uÜgu iy jrm%ido wfkla ldKavhkaf.ka ie,lsh hq;= f,i fjkia jk w;r tys § ksIamdok iy fiajdjka mokï lr .efka'

iuQyfha by< l<ukdldÍ;ajh tys ;SrK .ekSfï l%shdj,sfha§ iy ld¾h idOk we.hSfï§ tys jHdmdßl fldgia j, fufyhqï m%;sM, iy ;;a;ajh i,ld n,hs' iEu fufyhqï wxYhlau tys wdodhu ,nk ksIamdok iy fiajd j¾. my; mßÈ úia;r lr we;¦

**nÿ §u iy l=,shg .ekSu**

.kqfokqlrejkag msßkuk ,Sisx iy l=,S ñ,§ .ekSfï ksIamdok fuu fldgig we;=<;a h'

**Kh**

fuu fldgfia mdßfNda.slhskag msßkuk Kh ksIamdok we;=<;a fõ'

**bia,dóh**

fuu fldgig mdßfNda.slhskag msßkuk bcdrd" uqrdnd" uqIdrld iy fj<| uqrnd ksIamdok we;=<;a fõ'

**rlaIK jHdmdr**

rlaIK jHdmdr wxYhg idudkH rlaIKh we;=<;a fõ

**fjk;a jHdmdr**

by; fldgfia yer iuQyfha fh§ isá wfkl=;a ish¨u jHdmdßl lghq;= fuu fldgig we;=<;a fõ'

| **wjika jQ jir i|yd** | **l,anÿ iy** HP | | **Kh** | | **bia,dóh** | | **rlaIK** | | **fjk;a** | | **;=rka lsÍï** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31** | **2021** | **2020** | **2021** | **2020** | **2021** | **2020** | **2021** | **2020** | **2021** | **2020** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| fmd,S wdodhu | 14,076,446 | 17,074,973 | 10,175,781 | 12,902,498 | 1,180,184 | 1,477,951 | 718,734 | 782,716 | 872,270 | 1,308,340 | (201,577) | (263,599) | 26,821,838 | 33,282,879 |
| Y=oaO Wmhk jdßlh | - | - | - | - | - | - | 5,198,693 | 5,357,949 | - | - | (170,144) | (155,919) | 5,028,549 | 5,202,030 |
| .dia;= iy fldñia wdodhu | 1,147,474 | 1,082,308 | 829,502 | 817,833 | 96,205 | 93,681 | - | - | 209,887 | 191,201 | (1,085,014) | (1,019,391) | 1,198,054 | 1,165,632 |
| uq,H j;alï u; Y=oaO ,dN$^mdvq& - FVTPL | - | - | - | - | - | - | 65,631 | 8,622 | 162,627 | 10,964 | - | - | 228,258 | 19,586 |
| fjk;a fufyhqï wdodhu | 90,553 | 237,426 | 65,460 | 179,408 | 7,592 | 20,551 | 61,820 | 78,649 | 311,463 | 352,332 | (168,322) | (483,663) | 368,566 | 384,703 |
| **o< wdodhu** | 15,314,473 | 18,394,707 | 11,070,743 | 13,899,739 | 1,283,981 | 1,592,183 | 6,044,878 | 6,227,936 | 1,556,247 | 1,862,837 | (1,625,057) | (1,922,572) | 33,645,265 | 40,054,830 |
| fmd,S úhou | 7,114,388 | 8,425,432 | 5,142,949 | 6,366,577 | 596,477 | 729,277 | - | - | 722,960 | 853,246 | (201,577) | (263,597) | 13,375,197 | 16,110,935 |
| uq¿ fufyhqï wdodhu | 8,200,085 | 9,969,275 | 5,927,794 | 7,533,162 | 687,504 | 862,906 | 6,044,878 | 6,227,936 | 833,287 | 1,009,591 | (1,423,480) | (1,658,975) | 20,270,068 | 23,943,895 |
| Kh yd ,eîï i|yd jQ ydks .dia;= iy wfkl=;a w,dN | 670,935 | 2,768,746 | 693,649 | 1,929,504 | (67,802) | 169,306 | - | - | 55,707 | 34,346 | - | - | 1,352,489 | 4,901,902 |
| Y=oaO fufyhqï wdodhu | 7,529,150 | 7,200,529 | 5,234,145 | 5,603,658 | 755,306 | 693,600 | 6,044,878 | 6,227,936 | 777,580 | 975,245 | (1,423,480) | (1,658,975) | 18,917,579 | 19,041,993 |
| laIh ùu iy Kh f.ùu | 343,502 | 354,765 | 316,567 | 292,987 | 21,563 | 27,591 | 97,289 | 90,245 | 57,405 | 39,359 | (188,633) | (168,949) | 647,693 | 635,998 |
| **ldKav m%;sM,h** | 4,037,333 | 3,648,381 | 2,918,564 | 2,756,857 | 338,494 | 315,792 | 1,570,221 | 1,053,624 | 410,271 | 369,475 | (170,247) | (411,280) | 9,104,636 | 7,732,849 |
| wvq ùï( uq,H fiajd i|yd nÿ |  |  |  |  |  |  |  |  |  |  |  |  | 1,273,966 | 2,030,532 |
| wvq ùï( wdodhï nÿ úhou |  |  |  |  |  |  |  |  |  |  |  |  | 2,234,336 | 2,110,568 |
| **j¾Ih i|yd ,dNh** |  |  |  |  |  |  |  |  |  |  |  |  | 5,596,334 | 3,591,749 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **ud¾;= 31 jk úg** | | | | | | | | | | | | | | |
| ldKav j;alï | 82,140,914 | 90,379,077 | 75,700,016 | 74,640,489 | 5,156,381 | 7,029,126 | 11,133,855 | 10,099,370 | 13,727,137 | 10,026,879 | (6,566,842) | (6,177,654) | 181,291,461 | 185,997,287 |
| **iuia; j;alï** | 82,140,914 | 90,379,077 | 75,700,016 | 74,640,489 | 5,156,381 | 7,029,126 | 11,133,855 | 10,099,370 | 13,727,137 | 10,026,879 | (6,566,842) | (6,177,654) | 181,291,461 | 185,997,287 |
|  |  |  |  |  |  |  |  |  |  |  |  |  | - |  |
| ldKav j.lSï | 64,265,746 | 73,522,577 | 59,226,490 | 60,719,375 | 4,034,271 | 5,718,132 | 6,266,782 | 6,449,060 | 10,739,894 | 8,156,777 | (4,363,675) | (3,878,836) | 140,169,508 | 150,687,085 |
| **iuia; j.lSï** | 64,265,746 | 73,522,577 | 59,226,490 | 60,719,375 | 4,034,271 | 5,718,132 | 6,266,782 | 6,449,060 | 10,739,894 | 8,156,777 | (4,363,675) | (3,878,836) | 140,169,508 | 150,687,085 |

**57' fmdfrdkaÿ jQ j;alï**

my; i|yka j;alï fjkqfjka j.lSï i|yd iq/l=ïm;a jYfhka fmdfrdkaÿ ùï isÿ lr we;'

|  | **bÈßhg f.k ,o fmdfrdkaÿ jQ w.h** | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **iud.u** | | **iuQyh** | |  |
| **j;alïj, iajNdjh** | **j.lSïj, iajNdjh** | **2021**  **ud¾;= 31** | **2020**  **ud¾;= 31** | **2021**  **ud¾;= 31** | **2020**  **ud¾;= 31** | **wdjrKh jk wxYh** |
|  |  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |  |
|  |  |  |  |  |  |  |
| l,a nÿ u; ,eìh hq;= l=,S | iq/l=ïlrKh | 10,701,499 | 13,674,060 | 10,701,499 | 13,674,060 | Kh iy ,eìh hq;= foa |
| ld,Sk Kh | - | - | - | - | Kh iy ,eìh hq;= foa |
| flá ld,Sk Kh | 17,408,077 | 14,644,573 | 17,408,077 | 14,644,573 | Kh iy ,eìh hq;= foa |
| l=,S .ekqï u; wh úh hq;= l=,S | iq/l=ïlrKh | - | - | - | - | Kh iy ,eìh hq;= foa |
| ld,Sk Kh | - | - | 1,037,255 | 1,037,255 | Kh iy ,eìh hq;= foa |
| flá ld,Sk Kh | 2,340 | 12,362 | 49,045 | 59,067 | Kh iy ,eìh hq;= foa |
| Kh u; ,eìh hq;= l=,S | iq/l=ïlrKh | 1,315,592 | 3,920,262 | 1,315,592 | 3,920,262 | Kh iy ,eìh hq;= foa |
| flá ld,Sk Kh | 3,754,149 | 6,866,971 | 3,754,149 | 6,866,971 | Kh iy ,eìh hq;= foa |
| ia:djr ;ekam;= | j;alï i|yd nexl= wemlrh | - | - | 14,000 | - | wksYaÑ; j.lSï iy ne£ï |
| ia:djr ;ekam;= | whsrd | - | - | 75,000 | 75,000 | nexl= iy uQ,H wdh;k iuÕ we;s fYaIhka |
| iskaklalr bvï iy f.dvke.s,s | ld,Sk Kh | - | - | 3,818,007 | 3,818,007 | foafmd<" l¾udka;Yd,dj iy WmlrK |

**58' wod< md¾Yjhka fy<sorõ lsÍu**

**.sKqïlrK m%;sm;a;sh**

Y%S ,xld .sKqïlrK m%ñ;s - LKAS 24 ^wod< md¾Yj fy<sorõ lsÍu& wkqj wod< md¾Yjhka f,i w¾: olajd we;s md¾Yjhka iuÕ iud.u iy iuQy jHdmdr idudkH jHdmdr l%shdj,sfha§ .kqfokq isÿ lrk w;r ta ms<sn| úia;r my; olajd we;(

**58'1 uõ iud.u iy mru md,l md¾Yj**

uyck nexl=j iud.fï uõ iud.u jk w;r th rchg wh;a wdh;khls'

**58'2 m%Odk l<ukdlrK mqoa.,hska iy Tjqkaf.a mjqf,a idudðlhska iuÕ .kqfokq**

Y%S ,xld .sKqïlrK m%ñ;sh - LKAS -24& - —wod< md¾Yj fy<sorõ˜ lsÍfï m%;sm;a;sh wkqj" m%Odk l<ukdlrK msßiaj,g iud.fï l%shdldrlï ie,iqï lsÍu" fufyhùu iy md,kh lsÍu i|yd n,;, iy j.lSï mj;S' ta wkqj iud.fï wOHlaI uKav,h" uõ iud.u iy iud.fï wdh;ksl l<ukdlrK idudðlhska iud.fï m%Odk l<ukdlrK msßia f,i j¾.SlrKh lr we;'

iud.u ie,lsh hq;= ÿria:Ndjhla mj;ajd f.k hEfï moku hgf;a jd‚cuh ñ, .Kka u; m%Odk l<ukdlrK msßia iy Tjqkaf.a ióm;u mjqf,a idudðlhska iuÕ jHdmdßl lghq;= lrhs'

m%Odk l<ukdlrK msßiays ióm;u mjqf,a idudðlhska kï wdh;kh iuÕ lghq;= lsÍfï§ m%Odk l<ukdlrK msßiaj,g n,mEï lsÍug fyda n,mEï lsÍu isÿlsÍfï úNjhla we;s mjqf,a idudðlhka h'

**58'2'1 m%Odk l<ukdlrK msßia i|yd mdßf;daIsl**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31ka wjika jQ jir i|yd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| **^w& wOHlaI uKav, mdßf;daIsl** |  |  |  |  |
| fiajlhska i|yd jk fláld,Sk m%;s,dN | 3,863 | 6,269 | 7,919 | 13,143 |
| **iuia;** | 3,863 | 6,269 | 7,919 | 13,143 |

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31ka wjika jQ jir i|yd** | **2021** | **2020** | **2021** | **2020** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| **^wd& wdh;ksl l<ukdlrKh i|yd mdßf;daIsl** | | | | |
| flá ld,Sk fiajl m%;s,dN | 153,815 | 181,362 | 213,700 | 199,122 |
| /lshdfjka miq m%;s,dN | 14,351 | 8,051 | 16,235 | 8,051 |
| **iuia;** | 168,166 | 189,413 | 229,935 | 207,173 |

by; i|yka lreKq j,g wu;rj iud.fï wkqu; fiajd fldkafoais j,g wkql+,j iud.u úiska kv;a;= lrk ,o jdyk jeks uqo,a fkdjk m%;s,dN o m%Odk l<ukdlrK msßia fj; ,nd § we;'

**58'2'2 m%Odk l<ukdlrK msßia iuÕ fldgia .kqfokq isÿ lsÍu**

|  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jk jir i|yd** | **2021** | **2020** | **2021** | **2020** |
|  |  |  |  |  |
| i;= jQ idudkH fldgia .Kk | 1,147,720 | 945,947 | 1,326,220 | 1,285,009 |
| f.jQ uqo,a ,dNdxYh ^re' 000& | - | 607 | - | 820 |
| fldgialr ,dNdxY ^fldgia .Kk& | 51,773 | 28,001 | 51,773 | 28,001 |

**58'2'3 m%Odk l<ukdlrK msßia ^**KMPs**&" Tjqkaf.a ióm mjq,a idudðlhska ^**CFMs**& iy wfkl=;a wod< wdh;k iïnkaO .kqfokq" úêúOdk iy .súiqï'**

|  | **wOHlaI uKav,h** | | **wdh;ksl l<ukdlrKh** | | **iuia;h** | |
| --- | --- | --- | --- | --- | --- | --- |
|  | 2021 | 2020 | 2021 | 2020 | 2021 | 2020 |
| **iud.u** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **ud¾;= 31ka wjika j¾Ih i|yd** |  |  |  |  |  |  |
| **^w& ,dN fyda w,dN m%ldYkfha oelafjk whs;u** |  |  |  |  |  |  |
| fmd,S wdodhu | 26 | - | 5,488 | 502 | 5,514 | 502 |
| fmd,S úhoï | 9,179 | 9,487 | 37,140 | 29,376 | 46,319 | 38,864 |
|  |  |  |  |  |  |  |
| **ud¾;= 31 jk úg** |  |  |  |  |  |  |
| **^wd& uQ,H ia:djrh ms<sn| m%ldYkfha whs;u** |  |  |  |  |  |  |
| **j;alï** |  |  |  |  |  |  |
| Kh iy ,eìh hq;= foa - l%ulaIs; msßjeh | - | - | 10,317 | 2,272 | 10,317 | 2,272 |
|  | - | - | 10,317 | 2,272 | 10,317 | 2,272 |
|  |  |  |  |  |  |  |
| **j.lSï** |  |  |  |  |  |  |
| .kqfokqlrejka fj; we;s Kh | 59,748 | 79,438 | 351,430 | 238,619 | 411,178 | 318,057 |
|  | 59,748 | 79,438 | 351,430 | 238,619 | 411,178 | 318,057 |

**58'3 Y=oaO myiqlï iy m%d.aOk wruqo,a j, m%;sY;hla f,i Y=oaO myiqlï**

|  | 2021 | 2020 | 2021 | 2020 |
| --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | % | % |
|  |  |  |  |  |
| uyck nexl=j | - | - | - | - |
| mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ iud.u | 599,301 | 614,680 | 1.75 | 2.03 |
| mSm,aia ,Sisx \*a,SÜ uefkacaukaÜ iud.u | - | 24,630 | - | 0.08 |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia iud.u | 830,096 | 809,822 | 2.42 | 2.68 |
| mSm,aia ,Sisx uhsfl%da fldu¾ia iud.u | 2,700 | 152,095 | - | 1.00 |
| mSm,aia bkaIqjrkaia mSt,aiS iud.u | 49,908 | 35,868 | 0.15 | 0.12 |
|  | 27,155 | 39,152 | 0.08 | 0.13 |
| wOHlaI uKav,h | - | - | - | - |
| wdh;ksl l<ukdlrKh | 10,317 | 7,497 | 0.03 | 0.02 |
| **iuia; Y=oaO myiqlï** | 1,519,477 | 1,683,744 | 4.42 | 6.06 |

**58'4 wod< wdh;k iuÕ .kqfokq**

**Y%S ,xld rch iy rchg iïnkaO wdh;k iuÕ .kqfokq**

iud.fï ióm;u uõ iud.u jkafka rchg wh;a uyck nexl=jhs' iud.u Y%S ,xld rch iy ta yd wod< wdh;k iuÕ .kqfokq" úêúOdk yd .súiqïj,g t<fò' 202 jk msgqfõ uq,H m%ldYk 17'8 wxlfhka olajd we;s mßÈ rchg f.jk ,o nÿ yer" Y%S ,xld rch iy rchg wod< wdh;k iuÕ ;ks ;ksj fyda iduQyslj ie,lsh hq;= .kqfokqjla isÿ fkdùh'

**rdcH i;= jHdmdr ^**SOE**& iuÕ .kqfokq**

uyck nexl=j yer fiiq rdcH i;= jHdmdr iuÕska lrk ,o uQ,H .kqfokq my; mßÈ fõ' uyck nexl=j iuÕ we;s iïnkaOh wxl 58'4'1 orK wxlh 278 jk msgqfõ olajd we;'

|  | **iud.u** | |
| --- | --- | --- |
|  | 2021 | 2020 |
|  | Rs. '000 | Rs. '000 |
|  |  |  |
| **ud¾;= 31 ka wjika jQ jir i|yd** |  |  |
| **^w& ,dN fyda w,dN m%ldYkfha oelafjk whs;u** |  |  |
| fmd,S wdodhu | 4,391 | 5,433 |
| fmd,S úhoï | 561,100 | 804,036 |
|  |  |  |
| **ud¾;= 31 jk úg** |  |  |
| **^wd& uQ,H ia:djrh ms<sn| m%ldYkfha whs;u** | | |
| **j;alï** |  |  |
| Kh iy ,eìh hq;= foa - l%ulaIs; msßjeh | 26,802 | 32,929 |
| **iuia;h** | 26,802 | 32,929 |
|  |  |  |
| **j.lSï** |  |  |
| nexl= fj; we;s Kh | - | 268,026 |
| .kqfokqlrejka fj; we;s Kh | 4,288,972 | 4,480,813 |
| **iuia;h** | 4,288,972 | 4,748,838 |

;jo" idudkH jHdmdr l%uhg wod< .kqfokq my; úia;r lr we;s mßÈ isÿ lr ;sfnk w;r " Y%S ,xld rch iy Bg wod< wdh;k iuÕ tu l%shdj,sh wkqj .kqfokqj,g t<eö ;sfí'

* NdKavd.dr ì,am;a" NdKavd.dr ne÷ïlrj, wdfhdack
* jHjia:dms; .dia;= iy nÿ f.ùï
* m%Odk jYfhka ÿrl:k" úÿ,sh iy c, wd§ Wmfhda.s;d i|yd f.ùï
* /lshd úY%du jegqma m%;s,dN i|yd f.ùï - ETF
* iïu; .dia;= u; mokïj f.jk RMV .dia;= iy CRIB .dia;= jeks isoaëka f.ùu'

**58'4'1 iud.u**

iud.u úiska uQ,H j¾Ih ;=< my; i|yka wod< wdh;k iuÕ u;= oelafjk uq,H .kqfokq isÿ lr we;'

|  | **uõ iud.u** | | **wkqnoaê; iud.ï** | |
| --- | --- | --- | --- | --- |
|  | 2021 | 2020 | 2021 | 2020 |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| **ud¾;= 31 ka wjika jQ** |  |  |  |  |
| **^w& ,dN fyda w,dN m%ldYkfha oelafjk whs;u** | | | | |
| fmd,S wdodhu | 755,692 | 1,132,518 | 131,352 | 188,265 |
| fmd,S úhoï | 118,748 | 443,451 | 126,096 | 157,142 |
| .dia;= iy fldñIka wdodhï | - | - | 715,240 | 680,264 |
| fjk;a fufyhqï wdodhï | - | - | 110,000 | 475,829 |
| laIh ùu iy l%ulaIh ùu | 22,928 | 22,371 | 231,555 | 229,687 |
| fjk;a fufyhqï úhoï | - | - | 195,950 | 190,996 |
|  |  |  |  |  |
| **ud¾;= 31 jk úg** |  |  |  |  |
| **^wd& uQ,H ia:djrh ms<sn| m%ldYkfha whs;u** |  |  |  |  |
| **j;alï** |  |  |  |  |
| uqo,a iy uqo,a iudk oE | 1,755,592 | 6,290,427 | - | - |
| nexl= iy uQ,H wdh;k iu. we;s fYaIhka | 5,399,071 | 2,801,890 | - | - |
| Kh iy ,eìh hq;= foa - l%ulaIh msßjeh | - | - | 1,509,160 | 1,676,247 |
| uQ,H j;alï - l%ulaIh msßjeh | 6,319,142 | 7,976,782 | - | - |
| Wm iud.ïj, wdfhdack | - | - | 3,213,788 | 3,213,788 |
| fjk;a j;alï | - | - | 168,802 | 262,509 |
| Ndú; whs;sh we;s j;alï | 134,618 | 155,122 | 798,632 | 515,374 |
| **iuia;h** | 13,608,423 | 17,224,221 | 5,690,382 | 5,667,918 |
|  |  |  |  |  |
| **j.lSï** |  |  |  |  |
| nexl= fj; we;s Kh | 1,398,943 | 1,644,494 | - | - |
| .kqfokqlrejka fj; we;s Kh | 1,128,019 | 763,397 | 703,477 | 503,009 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | - | - | 141,037 | 141,222 |
| fjk;a uQ,H j.lSï | - | - | 685,294 | 703,566 |
| fjk;a j.lSï | 3,018 | 3,179 | 11,109 | 9,260 |
| l,anÿ j.lSï | 149,204 | 163,090 | 835,759 | 547,991 |
| **iuia;h** | 2,679,184 | 2,574,160 | 2,376,676 | 1,905,048 |
|  |  |  |  |  |
| **^we& .kqfokq** |  |  |  |  |
| f.jk ,o f.dvke.s,s l=,S | 36,231 | 35,322 | - | - |
| uqo,a iy uqo,a iudk - kej; ñ< oS .ekSfï wdfhdack | 4,950,000 | 25,122,245 | - | - |
| uqo,a iy uqo,a iudk - kej; ñ< oS .ekSï ksrjq,a lsÍï | 10,117,940 | 23,236,534 | - | - |
| nexl= iy uQ,H wdh;k iuÕ we;s fYaIhka - wdfhdaPk | 24,145,286 | 2,610,079 | - | - |
| nexl= yd uQ,H wdh;k iuÕ iunr;dj - uqo,a wdmiq .ekSu | 22,294,433 | 4,060,829 | - | - |
| Kh iy ,eîï- mshjd we;s msßjeh - m%odkhka | - | - | 537,481 | 608,624 |
| Kh iy ,eîï - wdmiq f.ùï - ixia:dms; msßjeh | - | - | 663,796 | 507,911 |
| uQ,H j;alï - ixia:dms; msßjeh - wdfhdaPk | 22,598,347 | 13,164,970 | - | - |
| uq,H j;alï - ixia:dms; msßjeh - mshùï | 20,089,756 | 17,787,216 | - | - |
| nexl= fya;=fjka - Kh .ekSï | 1,000,000 | 4,800,000 | - | - |
| nexl= fya;=fjka - wdmiq f.ùu | 1,575,922 | 7,625,383 | - | - |
| .kqfokqlrejka ksid - wdfhdaPk | 516,030 | 287,153 | 702,487 | 470,485 |
| .kqfokqlrejka ksid - uqo,a wdmiq .ekSu | 186,774 | 11,779 | 441,997 | 320,485 |
| ,dNdxY f.jd we; | 732,467 | 1,446,993 | - | - |
| ,dNdxY ,enq‚ | - | - | 110,000 | 406,750 |
| mSm,aia ,Sisx iy \*skEkaia mSt,aiS úiska y÷kajd ÿka mdßfNda.slhska fjkqfjka rlaIK jdßl f.jkq ,efí | - | - | 3,397,566 | 3,595,939 |
| **iuia;** | 107,504,629 | 99,859,099 | 5,853,327 | 5,910,194 |
|  |  |  |  |  |
| **^wE& fYaI m;%fhka neyer whs;uhka** |  |  |  |  |
| wemlr | - | - | 300,000 | 300,000 |
| **iuia;h** | - | - | 300,000 | 300,000 |

**58'4'2 iuQyh**

iuQyh úiska uQ,H j¾Ih ;=< my; i|yka wod< wdh;k iuÕ u;= oelafjk uq,H .kqfokq isÿ lr we;'

|  | **uõ iud.u** | |
| --- | --- | --- |
|  | 2021 | 2020 |
|  | **re' Z000** | **re' Z000** |
|  |  |  |
| **ud¾;= 31 ka wjika jQ jir i|yd** |  |  |
| **^w& ,dN fyda w,dN m%ldYkfha oelafjk whs;u** |  |  |
| fmd,S wdodhu | 800,369 | 1,196,187 |
| fmd,S úhoï | 113,534 | 437,704 |
| Y=oaO Wmhk jdßl | 404,434 | 232,100 |
| .dia;= iy fldñIka wdodhï | 33,601 | 49,207 |
| fjk;a fufyhqï wdodhï | 132,221 | 146,318 |
| laIh ùu iy l%ulaIh ùu | 74,736 | 162,557 |
| fjk;a fufyhqï úhoï | 35,323 | 44,303 |
|  |  |  |
| **ud¾;= 31 jk úg** |  |  |
| **^wd& uQ,H ia:djrh ms<sn| m%ldYkfha whs;u** |  |  |
| **j;alï** |  |  |
| uqo,a iy uqo,a iudk oE | 2,054,940 | 6,517,002 |
| nexl= iy uQ,H wdh;k iu. we;s fYaIhka | 6,137,065 | 3,555,637 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 184,548 | 273,277 |
| uQ,H j;alï - l%ulaIh msßjeh | 6,319,142 | 4,106,963 |
| fjk;a j;alï | 10,166 | 28,528 |
| **iuia;h** | 14,705,861 | 14,481,407 |
|  |  |  |
| **j.lSï** |  |  |
| nexl= fj; we;s Kh | 1,524,537 | 2,143,641 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 1,128,019 | 763,397 |
| fjk;a j.lSï | 10,940 | 13,103 |
| **iuia;h** | 1,535,477 | 2,156,744 |

**58'5 iud.fï o< wdodhfuka 10] blaujk .kqfokq'**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **wod< md¾Yjfha ku** | **iïnkaO;dj** | **.Kqfokqfõ iajNdjh** | **.Kqfokq j, jákdlu** | | **.kqfokq jákdlu o< wdodhfuka] la f,i** | | **kshuhka yd fldkafoais** |
| 2021  **re' Z000** | 2020  **re' Z000** | 2021  **re' Z000** | 2020  **re' Z000** |
|  |  |  |  |  |  |  |  |
| uyck nexl=j | uõ iud.u | wdmiq .ekSï wdfhdack | 4,950,000 | 25,122,245 | 18.26% | 74.77% | idudkH fldkafoais$ ÿria:Ndjh |
| wdmiq .ekSï wdfhdack | 10,117,940 | 23,236,534 | 37.33% | 69.16% | idudkH fldkafoais$ ÿria:Ndjh |
| ia:djr ;ekam;= wdmiq .ekSu | 22,294,433 | 4,060,829 | 82.26% | 12.09% | idudkH fldkafoais$ ÿria:Ndjh |
| NdKavd.dr ì,am;a wdfhdack | 22,598,347 | 13,164,970 | 83.38% | 39.18% | idudkH fldkafoais$ ÿria:Ndjh |
| NdKavd.dr ì,am;a wdfhdack | 20,089,756 | 17,787,216 | 74.12% | 52.94% | idudkH fldkafoais$ ÿria:Ndjh |
| Khg .ekqï | 1,000,000 | 4,800,000 | 3.69% | 14.29% | idudkH fldkafoais$ ÿria:Ndjh |
| Khg .ekqï i|yd f.ùï | 1,575,922 | 7,625,383 | 5.81% | 22.70% | idudkH fldkafoais$ ÿria:Ndjh |
| mSm,aia bkaIqjrkaia mSt,aiS | wkqnoaê; iud.u | rlaIK jdßl | 3,397,566 | 3,595,939 | 12.54% | 10.70% | idudkH fldkafoais$ ÿria:Ndjh |

**59' wjodkï l<ukdlrKh**

**59'1 ye¢kaùu**

lKavdhfï l%shdldrlï j,§ wjodkï flfrys ksrka;rfhka uqyqK §ug isÿ jk kuq;a wjodkï iSudjka iy wfkl=;a md,khkag hg;aj tu wjodkï wLKavj y÷kd .ekSu" uekSu iy wëlaIKh lsÍfï l%shdj,shla Tiafia tajd l<ukdlrKh lr .ekSug lghq;= flf¾' iud.fï wLKav ,dNodhs;dj" ;sridrNdjh i|yd fuu wjodkï l<ukdlrK l%shdj,sh b;d jeo.;a jk w;r iud.fï isák iEu mqoa.,fhl=u Tyqf.a fyda wehf.a j.lSïj,g wod< wjodkï fy<sorõ i|yd j. lsj hq;=h' iud.u uQ,sl jYfhka Kh wjodku" øjYS,;d wjodku iy fj<|m, wjodku i|yd ksrdjrKh ù we;' iud.u úúO fufyhqï wjodkï j,g o hg;a fõ' wjodkï l<ukdlrK fldgfia § wjodkï úYaf,aIKh iïnkaOfhka úia;rd;aulj lreKq olajd we;'

**wjodkï l<ukdlrK jHqyh**

iuia; wjodkï l<ukdlrK m%fõYh iy wjodkï l<ukdlrK Wmdh ud¾. iy uQ,O¾u wkqu; lsÍu iïnkaOfhka wOHlaI uKav,h j.lsj hq;=h'

wOHlaI uKav,h úiska iud.u ;=< iuia; wjodkï l%shdj,sh ksÍlaIKh lsÍfï j.lSu we;s taldnoaO wjodkï l<ukdlrK lñgqjla ^IRM&" wOHlaI uKav, wkqlñgqjla jYfhka m;a lr we;'

wjodkï Wmdh ud¾. ilia lsÍfï uQ,O¾u" rduq" m%;sm;a;s iy iSudjka l%shd;aul lsÍfï iuia; j.lSu wjodkï l<ukdlrK lñgqjg mejf¾' wjodkï iïnkaO ;SrK l<ukdlrKh lsÍu iy wjodkï uÜgï ksÍlaIKh lsÍu iy jßka jr uKav,hg jd¾;d lsÍu tu lñgqfõ j.lSu fõ'

iud.u mqrd wjodkï uQ,O¾u" m%;sm;a;s iy iSudjka j,g wkql+, ùu ksÍlaIKh lsÍu i|yd wjodkï l<ukdlrKh iy md,k tallh j.lsj hq;=h'

**j;alï yd nerlï lñgqj ^**ALCO**&**

j;alï yd nerlï lñgqfjys m%Odk;ajh m%Odk úOdhl ks,Odßhd úiska Wiq,kq ,nhs' lñgqfjys wfkl=;a iaÒr idudðlhska w;r" fcHIaG ksfhdacH idudkHdêldÍjreka - fufyhqï" ksfhdacH idudkHdêldÍ-wjodkï iy md,k" ksfhdacH idudkHdêldÍ- m%;sidOk iy mßmd,k" ksfhdacH idudkHdêldß-wf,úlrK" ;ekam;= wxYfha m%OdkS" uqo,a wxYfha m%OdkS" NdKavd.dr m%OdkS iy lñgq f,alï isà' kshduk wjYH;d imqrd,k w;ru" iud.fï j;alï yd nerlï wëlaIKh lsÍu iy l<ukdlrKh lsÍu iy iud.fï øjYS,;djh ksfrda.S uÜgul mj;ajd .ekSu i|yd iuia; øjYS,;d ;;a;ajh ms<sn|j lñgq /iaùï wju jYfhka uilg jrlaj;a meje;aúh hq;=h' B<Õ ks;sm;d /iaùu tkf;la n,d isáh fkdyels .eg¨jla u;= jQ úg ´kEu ks;H idudðlfhl= lrk b,a,Sula u; lñgqfjys iNdm;sjrhdg ldrl iNd úfYaI /iaùula le|úh yelsh'

**taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj**

taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj ^—IRMOC˜ fyda —lñgqj˜& l<ukdlrK uÜgfï lñgqjla f,i msysgqjd we;s w;r tuÕska iud.fï wjodkï md,k jHqyh ;jÿrg;a Yla;su;a lsÍu iy wOHlaI uKav,h" uKav, wkqlñgq iy wdh;k l<ukdlrKh fj; wjodkï l<ukdlrKh i|yd iydh ùu Wfoid iud.fï jHdmdr lghq;= iuÕ taldnoaOj lghq;= lrhs'

lñgqfõ fr.=,dis uÕska meyeÈ,sju tys wêldßh" jHjia:dj" /iaùfï jdr .Kk" j.ùu iy j.lSï" .KmQrKh" jd¾;d lsÍu iy wfkl=;a l%shd mámdá olajd we;' fuu fr.=,dis 2019 ud¾;= udifha§ uKav,h úiska iïu; lrk ,§'

taldnoaO wjodkï l<ukdlrK fufyhqï lñgqfjys m%Odk;ajh wjodkï m%Odkshd úiska orkq ,nhs' ldrl iNdfõ idudðlhskag wdh;ksl l<ukdlrK idudðlhska" m%Odk l<ukdlrejka-fufyhqï iy fcHIaG l<ukdlrejka ^YdLd j,g iïnkaO fcHIaG l<ukdlrejka yer& we;=<;a fõ' wOHlaI uKav,fha wkqu; wjodkï l<ukdlrK m%;sm;a;s iy wjodkï ord .ekSfï iSudjka ;=<isáñka .kqfokqlrejka iuÕ wjodkï iïnkaOfhka .kqfokq lrk neúka iud.fï fufyhqï j,g iïnkaO ish¿u jHdmdr l<ukdlrejka —wjodkï ysñhka˜ f,i y÷kd .; yelsh' ta wkqj jHdmdr fufyhqïj,g iïnkaO fcHIaG l<ukdlrK idudðlhska fcHIaG wjodkï ysñlrejka f,i ie,lsh yelsh' tu ksid" lñgqj ;=< §" iud.fï fcHIaG wjodkï ysñhka úiska by< uÜgul iyNd.S;ajhla isÿ lsÍu wksjd¾h fõ'

lñgqj wjOdkh fhduq l< hq;af;a bÈß fmf<a Wml,ams; wjodkï iudf,dapkh lsÍu" úfYaIfhka Kh wjodkï" fufyhqï wjodku iy wkql+, ùfï wjodku flfrys h'

lñgqj wjYH jQ úg wju jYfhka ld¾;=uh jYfhka fyda ks;r ks;r yuqúh hq;=h' iudf,dapkh lrk ,o j¾Ih ;=<§ fuu lñgqj ld¾;=uh jYfhka y;r jrla ^04& /ia ù ;sfí' taldnoaO wjodkï l<ukdlrK lñgqjg ^IRMC& taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj fj; j. lsj hq;=h' lñgqfõ woyia" tlÕ;djh iy ksYaÑ; Wmfoia ,nd .ekSu i|yd lñgqj taldnoaO wjodkï l<ukdlrK fufyhqï lñgqfõ   
/iaùï úfYaI igykaj, lreKq taldnoaO wjodkï l<ukdlrK lñgqjg fj; bÈßm;a lf<ah'

iud.fï jHdmdr$fufyhqï iy wjodkï l<ukdlrKh flfrys COVID-19 u.ska we;s lrk n,mEu

COVID-19 jix.;h uÕska mqoa.,hska" m%cdjka iy ixúOdk flfrys lrk n,mEu iS>%fhka by< hñka mj;S' iemhqu iy b,a¨fï .;sl;djhka flfrys we;s lr ;sfnk n,mEug wu;rj" COVID-19 fï jk úg;a uQ,H fj,|fmd, wvd, lr ;sfí' jix.; ;;a;ajh we;s ùfuka miq ne÷ïlr M,odhs;ajhg oreKq f,iska n,md we;s w;r Lksc f;,a iy fldgia ñ, f.da,Sh fj<|fmdf,a ;shqkq f,i my; jeàu isÿ ù ;sfí' COVID-19 fj;ska we;s jQ wNsfhda.hka uÕska wmf.a wd¾Ólh fj; úYd, n,mEï t,a, lr ;sfí' YS>%fhka fjkia jk iudc iïu;hka" m%jdykh iSud lsÍu" wd¾Ól l%shdldrlï uÜgu ukao.dó ùu" iemhqï odufha we;s úh yels ndOd iy fjf<|fmdf<a by< uÜgfï wia:djr;ajh wdÈh Bg fya;= ù we;' rfÜ we;eï m%foaY w.=¨ oeófuka miq iemhqug iy b,a¨ug wLKavj n,mEï we;sùu fya;=fjka ;jÿrg;a fj<|m, ndOd we;sùfï yelshdjla mj;S'

**fufyhqï wjodku**

COVID-19 jHdma;sh ksid lsis Èfkl isÿ fkdjQ mßÈ iud.fï lghq;= flfrys iy fiajlhkaf.a ld¾hhka fjkqfjka ndOd we;s ù ;sfí' jix.;h fya;=fjka iuyr fiajlhska ÿria:j jev lsÍu wjYH jk neúka iuyr YdLd ;djld,slj jid oeóug isÿ úh' ÿria:j fiajd bgq lrk fiajlhska i|yd wjYH jk myiqlï ñ,§ .ekSfï w;sf¾l fufyhqï msßjeh o iudf,dapkhg ,la jk jif¾ wdodhug n,mdkq we;ehs wfmalaId flf¾' ,emafgdma" fiajdodhl iy cd,lrK WmlrK i|yd weKjqï m%udo ùu o fiajl M,odhs;dj flfrys ;jÿrg;a n,mEï l< yels w;r tys n,mEu o iud.ug t,a, jkq we;' COVID-19 wdrïNfha isg f,dj mqrd uDÿldx. iy wka;¾cd,h Tiafia jxpd isÿùï by< f.dia ;sfí' ihsn¾ wdrlaIl moaO;s Yla;su;a lsÍu iy ixfõ§ o;a; wdrlaId lsÍu i|yd iud.u úiska ldf,daÑ; ueÈy;a ùula isÿ lsÍu w;HjYH fõ'

**59'2 Kh wjodku**

Kh wjodku hkq iud.fï .kqfokqlrejka fyda i.hka .súiqï.; ne£ï meyer yeÍu ksid iud.ug mdvq isÿ ùfï wjodku hs' iud.u úiska iydhl md¾Yjhka iy lKavdhï i|yd wjodkï m%udKh flfrys iSud mekùu iy tjeks iSudjka fy<sorõ lsÍu wëlaIKh lr Kh wjodku l<ukdlrKh lr md,kh lrhs'

**Kh wjodku -uQ,H j;alï i|yd wfmalaIs; Kh ydks wkqj ydkhka y÷kd .ekSu**

foaYSh jYfhka" fldúâ -19 jHdma;sh fndfyda iud.ï j,g RKd;aul f,i n,mdkq we;' m%Odk jYfhka ksIamdok iemhqï oduhka" .Dyia; mßfNdackh" ixpdrl l¾udka;h iy wmkhkj, we;s úh yels ndOd fya;=fjka bmehSï wfmalaIdjka my; jeàfï wjodku ù ;sfí' ld¾h idOkhla rys; Khj, jeäùug ;=vq fok .súiqï.; ne£ï we;s lrñka tjeks wNsfhda.hkag uqyqK ÿka iud.ïj, Odß;dj flfrys fuh n,mdkq we;'

2021 ud¾;= 31 Èk wfmalaIs; Kh w,dNh weia;fïka;= lf<a tu Èkh jk úg mej;s wd¾Ól mqfrdal:k mrdih u; h' ;;ajh wLKavj mßKduh fjñka mj;sk w;r wd¾Ól l%shdldrlï idudkHlrKh lsÍu i|yd jk ld,rduqj ;ju;a fkdokakd neúka" wmf.a uQ,sl fj,|fmd,j,g iy iud.fï uQ,H m%;sM, j,g we;s n,mEu idOdrKj ;lafiare lsÍug fyda úYajdiodhl f,i uekSug fkdyelsh'

COVID-19 ffjrih jHdma;sh fya;=fjka rfÜ j¾;udk wd¾Ól ;;a;ajh ie,ls,a,g f.k" 2021 ud¾;= 31 ka wjika jQ j¾Ih ;=< mej;s ydks m%;smdok iïnkaOfhka my; i|yka .e,mSï isÿ lrk ,§'

* fyd|u wjia:dj wvq w.hla olajd f.k tñka iy krlu wjia:dj jeä w.hla lrd f.k tñka wd¾Ól" uQ,Huh iy ú.Kk wjia:d ilia lrk ,È'
* fojk Kh iykh hgf;a ,nd ÿka myiqlï iïnkaOfhka w;sf¾l ydhk igyka ;nk ,È' fuh isÿ flrefKa m<uq jdßlh meyer yeÍfï iïNdú;dj mokï lrf.k h'
* ;jo" ixpdrl yd u.S m%jdyk jeks lafIa;%hkays ld¾ñlhskag wod<j oekg ;sfnk jhia mrdih tla wÈhrlska by<g f.k tafuka ksYaÑ; .e,mSï isÿ lrk ,È'

**Ydhk ;lafiarej**

.sKqïlrK lghq;= i|yd" ÿ¾j, uQ,H j;alïj, mdvq y÷kd .ekSu i|yd iud.u iduQysl yd ;ks udÈ,shla Ndú;d lrhs'

**fjka fjka j ;lafiare l< §ukd**

l,a bl=;a jQ fmd,S f.ùï fyda Kh fYa%‚.; lsÍï my; oeóu we;=¿j" l,anÿ" l=,S ñ,§ .ekSï iy Kh i|yd iqÿiq §ukd iud.u úiska fjka fjka jYfhka ;SrKh lrhs' §ukd m%udKhka ks¾Kh lsÍfï§ i,ld n,kq ,nk lreKqj,g wod< m%;s md¾Yjfha jHdmdr ie,eiafï ;sridrNdjh" uQ,H ÿIalr;djhl§ ysñ jQ ,eîï iy fjk;a uQ,H wdOdr ,nd .; yels ùu" wemlrfha idlaId;H jákdlu iy wfmalaIs; uqo,a m%jdyfha ld,h we;=<;a fõ' tla tla jd¾;dlrK Èkfha§ydhk §ukd we.hSug ,la flf¾'

**iduQyslj ;lafiare l< §ukd**

l,anÿ" l=,S ñ,§ .ekSï iy Kh i|yd jQ mdvq iïnkaOfhka iy ;ks ;ksj ie,lsh hq;= fkdjk Kh iïnkaOfhka l,amsÍfï Kh wdfhdack i|yd iy ;ks ;ksj ;lafiare lr we;s yd wvqmdvq fkdue;s w;a;sldrï i|yd §ukd iduQyslj ;lafiare flf¾' ÿ¾j,;d l%uh ms<sn| iúia;r igyk 216 jk msgqfõ 25 jk igyfkys olajd we;'

**59'2'1 Kh wjodkug Wmßu ksrdjrKh ùu**

**uQ,H j;alï mka;sh wkqj Khj, .=Kd;aulNdjh**

wNHka;r Kh ;lafiare l%uh Ndú;d lrñka iud.u uq,H j;alïj, Kh .=Kd;aulNdjh l<ukdlrKh lrhs' my; oelafjk j.= uÕska   
iud.fï wNHka;r Kh we.hSï l%uh u; mokïj Kh wjodkug ksrdjrKh jk ish¨u uQ,H j;alï i|yd j;alï ldKavfha Kh .=Kd;aulNdjh mj;sk uÜgu fmkakqï lrhs' bÈßm;a lr we;s m%udKhka ydhk §ukd j, o< w.hka fõ'

**w;S; Kh ms<sn| w¾: oelaùu**

fldka;%d;a ld,h wjika jQ Èkg fyda Bg jeä Èklg miq tl;= fkdl< ´kEu uqo,la zw;S;fha f.úh hq;= Khz f,i iud.u i,lhs'

| **2021 ud¾;= 31 jk úg** | **w;S; Kh iy ySk ùï fkdue;** | **w;S; Kh we;s iy ySk ùï fkdue;s** | | | | **;ks jYfhka ySk ùï** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Èk 1 - 30** | **Èk 31 - 60** | **Èk 61 - 90** | **Èk 90 blau jQ** |
| **iud.u** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk ^ika;lfha we;s uqo,a yer& | 1,780,463 | - | - | - | - | - | 1,780,463 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 5,399,071 | - | - | - | - | - | 5,399,071 |
| uQ,H j;alï - idOdrK jákdlu ;=<ska ,dN fyda w,dN | 109,787 | - | - | - | - | - | 109,787 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 76,540,202 | 15,174,455 | 20,580,873 | 9,682,055 | 26,709,922 | 1,968,338 | 150,655,845 |
| uq,H j;alï - idOdrK jákdlu wfkl=;a mq¿,a wdodhï | 309,118 | - | - | - | - | - | 309,118 |
| Kh WmlrK -l%ulaIsma; msßjeh | 6,994,206 | - | - | - | - | - | 6,994,206 |
| fjk;a uQ,H j;alï | 126,949 | - | - | - | - | - | 126,949 |
| **iuia;h** | 91,259,796 | 15,174,455 | 20,580,873 | 9,682,055 | 26,709,922 | 1,968,338 | 165,375,439 |

| **2020 ud¾;= 31 jk úg** | **w;S; Kh iy ySk ùï fkdue;** | **w;S; Kh we;s iy ySk ùï fkdue;s** | | | | **;ks jYfhka ySk ùï** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Èk 1 - 30** | **Èk 31 - 60** | **Èk 61 - 90** | **Èk 90 blau jQ** |
| **iud.u** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk ^ika;lfha we;s uqo,a yer& | 6,508,137 | - | - | - | - | - | 6,508,137 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 3,207,440 | - | - | - | - | - | 3,207,440 |
| uQ,H j;alï - idOdrK jákdlu ;=<ska ,dN fyda w,dN | 1,031,719 | - | - | - | - | - | 1,031,719 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 13,989,178 | 72,124,229 | 26,852,168 | 11,575,597 | 30,259,094 | 1,697,480 | 156,497,746 |
| uq,H j;alï - idOdrK jákdlu wfkl=;a mq¿,a wdodhï | 324,381 | - | - | - | - | - | 324,381 |
| Kh WmlrK -l%ulaIsma; msßjeh | 4,106,963 | - | - | - | - | - | 4,106,963 |
| fjk;a uQ,H j;alï | 232,692 | - | - | - | - | - | 232,692 |
| **iuia;h** | 29,400,510 | 72,124,229 | 26,852,168 | 11,575,597 | 30,259,094 | 1,697,480 | 171,909,078 |

| **2021 ud¾;= 31 jk úg** | **w;S; Kh iy ySk ùï fkdue;** | **w;S; Kh we;s iy ySk ùï fkdue;s** | | | | **;ks jYfhka ySk ùï** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Èk 1 - 30** | **Èk 31 - 60** | **Èk 61 - 90** | **Èk 90 blau jQ** |
| **iuQyh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk ^ika;lfha we;s uqo,a yer& | 2,904,928 | - | - | - | - | - | 2,904,928 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 8,231,101 | - | - | - | - | - | 8,231,101 |
| uQ,H j;alï - idOdrK jákdlu ;=<ska ,dN fyda w,dN | 1,281,753 | - | - | - | - | - | 1,281,753 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 75,265,407 | 17,251,686 | 24,716,058 | 10,368,457 | 29,925,440 | 1,697,480 | 159,224,528 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 1,024,461 | - | - | - | - | - | 1,024,461 |
| uQ,H j;alï idOdrK jákdlu fjk;a iúia;rd;aul wdodhï | 735,494 | - | - | - | - | - | 735,494 |
| Kh WmlrK - l%ulaIsma; msßjeh | 8,593,386 | - | - | - | - | - | 8,593,386 |
| **iuia;h** | 98,036,530 | 17,251,686 | 24,716,058 | 10,368,457 | 29,925,440 | 1,697,480 | 181,995,651 |

| **2020 ud¾;= 31 jk úg** | **w;S; Kh iy ySk ùï fkdue;** | **w;S; Kh we;s iy ySk ùï fkdue;s** | | | | **;ks jYfhka ySk ùï** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Èk 1 - 30** | **Èk 31 - 60** | **Èk 61 - 90** | **Èk 90 blau jQ** |
| **iuQyh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk  ^ika;lfha we;s uqo,a yer& | 7,023,760 | - | - | - | - | - | 7,023,760 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 6,661,407 | - | - | - | - | - | 6,661,407 |
| uQ,H j;alï - idOdrK jákdlu ;=<ska ,dN fyda w,dN | 1,198,592 | - | - | - | - | - | 1,198,592 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 59,572,933 | 28,634,629 | 29,228,859 | 12,584,597 | 31,473,652 | 1,810,210 | 163,304,880 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 1,194,933 | - | - | - | - | - | 1,194,933 |
| uQ,H j;alï - idOdrK jákdlu fjk;a iúia;rd;aul wdodhï | 1,455,702 | - | - | - | - | - | 1,455,702 |
| Kh WmlrK - l%ulaIsma; msßjeh | 4,813,439 | - | - | - | - | - | 4,813,439 |
| **iuia;h** | 81,920,766 | 28,634,629 | 29,228,859 | 12,584,597 | 31,473,652 | 1,810,210 | 185,652,713 |

**59'2'2 wjodkï iïmsKavkh ms<sn| úYaf,aIKh**

my; oelafjk j.=fõ oelafjkafka uq,H ;;a;ajh m%ldY lsÍfï ixrpl i|yd l¾udka;h uÕska ,nd § we;s wjodkï iïmsKavkhhs'

**l¾udka; úYaf,aIKh**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2021 ud¾;= 31**  **iud.u** | **uQ,H fiajd re' Z000** | **lDIsl¾u**  **re' Z000** | **ksIAmdok**  **re' Z000** | **ixpdrl**  **re' Z000** | **m%jdyk**  **re' Z000** | **b|slsÍï**  **re' Z000** | **fjf<|**  **re' Z000** | **fiajd**  **re' Z000** | **l¾udka;**  **re' Z000** | **fjk;a**  **re' Z000** | **iuia;**  **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk ^ika;lfha we;s uqo,a yer& | 2,703,031 | - | - | - | - | - | - | - | - | - | 2,703,031 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 5,399,071 | - | - | - | - | - | - | - | - | - | 5,399,071 |
| uQ,H j;alï - idOdrK jákdlu ;=<ska ,dN fyda w,dN | 100,019 | - | - | - | - | - | - | 9,768 | - | - | 109,787 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 7,268,787 | 30,661,009 | 9,094,435 | 3,666,967 | 33,506,084 | 10,972,649 | 18,498,319 | 24,837,601 | 2,942,247 | 9,207,747 | 150,655,845 |
| ySkùfï .dia;= - wvqùu | - | - | - | - | - | - | - | - | - | - | 9,267,938 |
| Y=oaO Kh iy ,eìh hq;= foa | - | - | - | - | - | - | - | - | - | - | 141,387,907 |
| uQ,H j;alï - idOdrK jákdlu fjk;a iúia;rd;aul wdodhï | 309,108 | - | - | - | - | - | - | 10 | - | - | 309,118 |
| Kh WmlrK - l%ulaIsma; msßjeh | 6,994,206 | - | - | - | - | - | - | - | - | - | 6,994,206 |
| fjk;a uQ,H j;alï | 126,949 | - | - | - | - | - | - | - | - | - | 126,949 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2020 ud¾;= 31**  **iud.u** | **uQ,H fiajd re' Z000** | **lDIsl¾u**  **re' Z000** | **ksIAmdok**  **re' Z000** | **ixpdrl**  **re' Z000** | **m%jdyk**  **re' Z000** | **b|slsÍï**  **re' Z000** | **fjf<|**  **re' Z000** | **fiajd**  **re' Z000** | **l¾udka;**  **re' Z000** | **fjk;a**  **re' Z000** | **iuia;**  **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk ^ika;lfha we;s uqo,a yer& | 7,164,139 | - | - | - | - | - | - | - | - | - | 7,164,139 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 3,207,440 | - | - | - | - | - | - | - | - | - | 3,207,440 |
| uQ,H j;alï - idOdrK jákdlu ;=<ska ,dN fyda w,dN | 1,031,719 | - | - | - | - | - | - | - | - | - | 1,031,719 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 4,881,761 | 30,535,229 | 9,267,973 | 4,337,271 | 35,230,788 | 11,861,226 | 18,168,984 | 28,421,616 | 2,618,256 | 11,174,642 | 156,497,746 |
| ySkùfï .dia;= - wvqùu | - | - | - | - | - | - | - | - | - | - | 8,750,235 |
| Y=oaO Kh iy ,eìh hq;= foa | - | - | - | - | - | - | - | - | - | - | 147,747,511 |
| uQ,H j;alï - idOdrK jákdlu fjk;a iúia;rd;aul wdodhï | 324,371 | - | - | - | - | - | - | 10 | - | - | 324,381 |
| Kh WmlrK - l%ulaIsma; msßjeh | 4,106,963 | - | - | - | - | - | - | - | - | - | 4,106,963 |
| fjk;a uQ,H j;alï | 232,692 | - | - | - | - | - | - | - | - | - | 232,692 |

)uq,H fiajdjkag nexl=" uq,H wdh;k" rlaIK iud.ï" fldgia ;e/õldr iud.ï iy wruqo,a l<ukdlrK iud.ï" jHdmdr m%d.aOk iud.ï iy wdfhdaPk WmfoaYk fiajd iud.ï we;=<;a fõ'

**l¾udka;h úYaf,aIKh**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2021 ud¾;= 31**  **iuQyh** | **uQ,H fiajd re' Z000** | **lDIsl¾u**  **re' Z000** | **ksIAmdok**  **re' Z000** | **ixpdrl**  **re' Z000** | **m%jdyk**  **re' Z000** | **b|slsÍï**  **re' Z000** | **fjf<|**  **re' Z000** | **fiajd**  **re' Z000** | **l¾udka;**  **re' Z000** | **fjk;a**  **re' Z000** | **iuia;**  **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk ^ika;lfha we;s uqo,a yer& | 3,844,694 | - | - | - | - | - | - | - | - | - | 3,844,694 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 8,231,101 | - | - | - | - | - | - | - | - | - | 8,231,101 |
| uQ,H j;alï - idOdrK jákdlu ;=<ska ,dN fyda w,dN | 1,257,000 | - | 14,985 | - | - | - | - | 9,768 | - | - | 1,281,753 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 12,186,908 | 31,237,276 | 10,625,482 | 3,679,932 | 33,611,307 | 9,780,857 | 19,034,510 | 26,233,747 | 2,942,247 | 9,892,262 | 159,224,528 |
| ySkùfï .dia;= - wvqùu |  |  |  |  |  |  |  |  |  |  | 9,882,196 |
| Y=oaO Kh iy ,eìh hq;= foa |  |  |  |  |  |  |  |  |  |  | 149,342,332 |
| m%;srlaIK iy rlaIK ,eìh hq;= foa | - | - | - | - | - | - | - | - | - | 1,024,461 | 1,024,461 |
| uQ,H j;alï - idOdrK jákdlu fjk;a iúia;rd;aul wdodhï | 735,484 | - | - | - | - | - | - | 10 | - | - | 735,494 |
| Kh WmlrK - l%ulaIsma; msßjeh | 8,593,386 | - | - | - | - | - | - | - | - | - | 8,593,386 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2020 ud¾;= 31**  **iuQyh** | **uQ,H fiajd re' Z000** | **lDIsl¾u**  **re' Z000** | **ksIAmdok**  **re' Z000** | **ixpdrl**  **re' Z000** | **m%jdyk**  **re' Z000** | **b|slsÍï**  **re' Z000** | **fjf<|**  **re' Z000** | **fiajd**  **re' Z000** | **l¾udka;**  **re' Z000** | **fjk;a**  **re' Z000** | **iuia;**  **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk ^ika;lfha we;s uqo,a yer& | 7,693,032 | - | - | - | - | - | - | - | - | - | 7,693,032 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 6,661,407 | - | - | - | - | - | - | - | - | - | 6,661,407 |
| uQ,H j;alï - idOdrK jákdlu ;=<ska ,dN fyda w,dN | 1,192,217 | - | 5,000 | - | - | - | - | 1,375 | - | - | 1,198,592 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 7,836,750 | 31,148,829 | 11,378,906 | 4,352,849 | 35,265,304 | 10,905,103 | 18,606,628 | 29,850,095 | 2,618,256 | 11,342,160 | 163,304,880 |
| ySkùfï .dia;= - wvqùu |  |  |  |  |  |  |  |  |  |  | 9,169,946 |
| Y=oaO Kh iy ,eìh hq;= foa |  |  |  |  |  |  |  |  |  |  | 154,134,934 |
| m%;srlaIK iy rlaIK ,eìh hq;= foa | - | - | - | - | - | - | - | - | - | 885,395 | 885,395 |
| uQ,H j;alï - idOdrK jákdlu fjk;a iúia;rd;aul wdodhï | 1,455,692 | - | - | - | - | - | - | 10 | - | - | 1,455,702 |
| Kh WmlrK - l%ulaIsma; msßjeh | 4,813,439 | - | - | - | - | - | - | - | - | - | 4,813,439 |

)uq,H fiajdjkag nexl=" uq,H wdh;k" rlaIK iud.ï" fldgia ;e/õldr iud.ï iy wruqo,a l<ukdlrK iud.ï" jHdmdr m%d.aOk iud.ï iy wdfhdaPk WmfoaYk fiajd iud.ï we;=<;a fõ'

**Kh iy ,eìh hq;= foa N+f.da,Sh jYfhka fnoSu**

Y%S ,xldj ;=< Kh yd ,eìh hq;= foa m<d;a uÜgñka fn§ hEu my; mßÈ fõ¦

| **iud.u** | **,eìh hq;= l=,S$ bcdrd -** | **l=,S ñ,§ .ekSï ,eìh hq;= uqrnd** | **ld,Sk Kh iy ,eìh hq;= foa** | **wod< md¾Yjhka fj;ska ,eìh hq;= foa** | **iuia;h** |
| --- | --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |
| **2021 ud¾;= 31 jk úg** |  |  |  |  |  |
| uOHu | 9,702,115 | 20,365 | 4,943,754 | - | 14,666,234 |
| kef.kysr | 3,989,744 | 10,077 | 1,838,905 | - | 5,838,726 |
| W;=re ueo | 4,574,021 | 11,640 | 2,401,930 | - | 6,987,591 |
| W;=re | 2,637,478 | 3,766 | 1,724,093 | - | 4,365,337 |
| jhU | 7,707,196 | 17,838 | 4,133,335 | - | 11,858,369 |
| inr.uqj | 5,776,852 | 10,063 | 2,248,670 | - | 8,035,585 |
| ol=K | 11,046,940 | 21,944 | 8,134,466 | - | 19,203,350 |
| W!j | 5,272,230 | 12,448 | 2,392,564 | - | 7,677,242 |
| niakdysr | 27,435,149 | 116,652 | 42,962,450 | 1,509,160 | 72,023,411 |
| **iuia;** | 78,141,725 | 224,793 | 70,780,167 | 1,509,160 | 150,655,845 |
|  |  |  |  |  |  |
| **2020 ud¾;= 31 jk úg** |  |  |  |  |  |
| uOHu | 10,488,737 | 32,233 | 4,664,620 | - | 15,185,590 |
| kef.kysr | 4,660,950 | 26,090 | 1,787,178 | - | 6,474,218 |
| W;=re ueo | 5,183,078 | 19,171 | 2,001,699 | - | 7,203,948 |
| W;=re | 2,893,775 | 7,168 | 1,358,179 | - | 4,259,122 |
| jhU | 8,283,316 | 27,345 | 3,915,850 | - | 12,226,511 |
| inr.uqj | 5,873,327 | 11,819 | 2,436,144 | - | 8,321,290 |
| ol=K | 12,306,699 | 23,835 | 10,064,149 | - | 22,394,683 |
| W!j | 5,717,660 | 13,738 | 2,781,660 | - | 8,513,058 |
| niakdysr | 30,407,824 | 174,976 | 39,718,842 | 1,617,684 | 71,919,326 |
| **iuia;** | 85,815,366 | 336,375 | 68,728,321 | 1,617,684 | 156,497,746 |

| **iuQyh** | **,eìh hq;= l=,S$ bcdrd -** | **l=,S ñ,§ .ekSï ,eìh hq;= uqrnd** | **ld,Sk Kh iy ,eìh hq;= foa** | **wod< md¾Yjhka fj;ska ,eìh hq;= foa** | **iuia;h** |
| --- | --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |
| **2021 ud¾;= 31 jk úg** |  |  |  |  |  |
| uOHu |  | 463,874 | 4,950,118 | - | 15,116,107 |
| kef.kysr | 3,989,744 | 377,074 | 1,849,011 | - | 6,215,829 |
| W;=re ueo | 4,574,021 | 332,374 | 2,408,489 | - | 7,314,884 |
| W;=re | 2,637,478 | 3,766 | 1,728,774 | - | 4,370,018 |
| jhU | 7,707,196 | 310,247 | 4,143,126 | - | 12,160,569 |
| inr.uqj | 5,776,852 | 269,912 | 2,253,827 | - | 8,300,591 |
| ol=K | 11,046,940 | 320,759 | 8,154,142 | - | 19,521,841 |
| W!j | 5,272,230 | 570,913 | 2,424,802 | - | 8,267,945 |
| niakdysr | 27,424,854 | 494,437 | 42,926,841 | 2,338,328 | 73,184,460 |
| nx.a,dfoaY | - | - | 4,772,284 | - | 4,772,284 |
| **iuia;h** | 78,131,430 | 3,143,356 | 75,611,414 | 2,338,328 | 159,224,528 |
|  |  |  |  |  |  |
| **2020 ud¾;= 31 jk úg** |  |  |  |  |  |
| uOHu | 10,488,737 | 537,826 | 4,670,984 | - | 15,697,547 |
| kef.kysr | 4,660,950 | 385,414 | 1,797,284 | - | 6,843,648 |
| W;=re ueo | 5,183,078 | 409,598 | 2,008,258 | - | 7,600,934 |
| W;=re | 2,893,775 | 136,711 | 1,362,860 | - | 4,393,346 |
| jhU | 8,283,316 | 317,036 | 3,925,641 | - | 12,525,993 |
| inr.uqj | 5,873,327 | 333,076 | 2,441,301 | - | 8,647,704 |
| ol=K | 12,306,699 | 671,809 | 10,083,825 | - | 23,062,333 |
| W!j | 5,717,660 | 389,332 | 2,813,898 | - | 8,920,890 |
| niakdysr | 30,407,824 | 174,976 | 39,818,276 | 2,518,039 | 72,919,115 |
| nx.a,dfoaYh | - | - | 2,693,370 | - | 2,693,370 |
| **iuia;** | 85,815,366 | 3,355,778 | 71,615,697 | 2,518,039 | 163,304,880 |

**59'2'3 wemlr iy Kh jeä ÈhqKq lsÍfï idOdrK jákdlu**

idudkH uQ,O¾uhla f,i iud.u ish Kh l<U iqrlaIs; lr .ekSu i|yd m%udKj;a wemhla ,nd .ekSug W;aidy lrhs' we;s úh yels Kh mdvq wju lsÍu i|yd iud.u tjeks wemllrhkays .=Kd;aulNdjh iy j.lSu flfrys wjOdkh fhduq lrhs' wemlrfha fj<|m, jákdlu l<ukdldÍ;ajh úiska wëlaIKh lrk w;r wod< .súiqug wkql+,j w;sf¾l wemhla b,a,d isà' wemlr w.hka ;=< idOdrK wdrlaIs; wdka;slhla mj;ajd f.k hkq ,efí'

,nd.;a m%Odk wemlr j¾. my; mßÈ fõ(

* jd‚cuh Kh i|yd" ksYap, foam," bkafjkagß iy fj<| ,eîï iy jdyk whs;sh mejÍu j,x.= úh'
* is,a,r Kh i|yd" fkajdisl foam, Wlia lsÍu iy jdyk whs;sh mejÍu j,x.= úh'

mdßfNda.slhskaf.a idudkH Kh iqÿiqlï u; mdolj tu md¾Yjhkag Kh myiqlï ,nd§u isÿ flfrk w;r th .=Kd;aulNdjh ms<sn| jvd;au wod< o¾Ylh fõ' flfia fj;;a" wemlrh uÕska Kh i|yd w;sf¾l wdrlaIdjla iemfhk w;r iud.u úiska úYd, uÜgñka Kh ,nd .kakka f.ka o tjeks u wem lr ,nd .ekSu i|yd b,a,Sula flf¾' iud.u wemlr ,nd .ekSfï§ foam< fj<|dï m<uq .dia;=j jYfhka i,lkq ,nk w;r ish¿u wdh;ksl j;alï iy wfkl=;a j.lSï iy wemlr mdfjk .dia;= jYfhka i,lhs' wdh;ksl .kqfokqlrejka flfrys iud.fï wjOdkh m%Odk jYfhka mokï ù we;af;a Tjqkaf.a Kh jákdlu" jHdmdßl ;;a;ajh iy lS¾;s kduh u; neúka" iud.ï fiajdodhlhskaf.ka wemlr hdj;ald,Sk ;lafiarejla jYfhka ,nd fok f,ig iud.u wjOdrkh fkdlrhs' tjeks ;lafiarejla le|jkq ,nkafka wfmalaId l< yels Kh ;;a;ajfha msßySula fyda Kh wjodkula ms<sn| idlaIs wod< wdh;ksl fiajdodhlhska fj;ska oel .ekSug ;sfnkï mu‚' ta wkqj" úfYaIs; .kqfokqlrejka iïnkaOfhka wemlr ;lafiarej iud.u idudkHfhka hdj;ald,Sk fkdlrhs' ÿ¾j, ;;a;ajhkays § muKla" iud.u idudkHfhka wemlrfha j¾;udk fj<|m, jákdlu ,nd .kS' Bg fya;=j jkafka th ydhkhka uekSfï fhojqula jYfhka Ndú; l< yels neúks'

my; j.=fõ oelafjkafka iud.u úiska ork wem iy Kh jeä ÈhqKq lsÍfï idOdrK jákdluhs'

|  | **2021 ud¾;= 31** | | **2020 ud¾;= 31** | |
| --- | --- | --- | --- | --- |
| **iud.u** | **Kh wjodkug we;s Wmßu ksrdjrKh** | **Y=oaO ksrdjrKh** | **Kh wjodkug we;s Wmßu ksrdjrKh** | **Y=oaO ksrdjrKh** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| uqo,a yd uqo,a iudk ^wf;a we;s uqo,a yer& | 1,780,463 | 1,780,463 | 6,508,137 | 6,508,137 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | 5,399,071 | 5,399,071 | 3,207,440 | 3,207,440 |
| uQ,H j;alï -,dNh fyda w,dNh ;=<ska idOdrK jákdlu | 109,787 | 109,787 | 1,031,719 | 1,031,719 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 141,387,907 | 551,368 | 147,747,511 | 517,217 |
| uQ,H j;alï - idOdrK jákdlu fjk;a mq¿,a wdodhula ;=<ska | 309,118 | 309,118 | 324,381 | 324,381 |
| Kh WmlrK - l%ulaIsma; msßjeh | 6,994,206 | 6,994,206 | 4,106,963 | 4,106,963 |
| fjk;a uQ,H j;alï | 126,949 | 126,949 | 232,692 | 232,692 |
| **iuia;** | 156,107,501 | 15,270,962 | 163,158,843 | 15,928,549 |

my; j.=fõ oelafjkafka iuQyh úiska ork wem iy Kh jeä ÈhqKq lsÍfï idOdrK jákdluhs'

|  | **2021 ud¾;= 31** | | **2020 ud¾;= 31** | |
| --- | --- | --- | --- | --- |
| **iuQyh** | **Kh wjodkug we;s Wmßu ksrdjrKh** | **Y=oaO ksrdjrKh** | **Kh wjodkug we;s Wmßu ksrdjrKh** | **Y=oaO ksrdjrKh** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |
| uqo,a yd uqo,a iudk ^wf;a we;s uqo,a yer& | 2,904,928 | 2,904,928 | 7,023,760 | 7,023,760 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | 8,231,101 | 8,231,101 | 6,661,407 | 6,661,407 |
| uQ,H j;alï -,dNh fyda w,dNh ;=<ska idOdrK jákdlu | 1,281,753 | 1,281,753 | 1,198,592 | 1,198,592 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 149,342,332 | 551,368 | 154,134,934 | 517,217 |
| m%;srlaIK iy rlaIK ,eìh hq;= foa | 1,024,461 | 1,024,461 | 1,194,933 | 1,194,933 |
| uQ,H j;alï - fjk;a úia;rd;aul wdohu ;=<ska idOdrK jákdlu | 735,494 | 735,494 | 1,455,702 | 1,455,702 |
| Kh WmlrK - l%ulaIsma; msßjeh | 8,593,386 | 8,593,386 | 4,813,439 | 4,813,439 |
| **iuia;** | 172,113,455 | 23,322,491 | 176,482,767 | 22,865,050 |

**59'2'4 wem iy fjk;a Kh jeä ÈhqKq lsÍï**

3 jk wÈhf¾ j;alï i|yd jk wemlr j, j¾;udk idOdrK w.hka iy Kh jeä ÈhqKq lsÍï ms<sn| úYaf,aIKhla my; j.=fjka oelafõ' wemlr uÜgu u; mokïj" we;eï wd¾Ól wjodkï j, LGD j,g jvd wfmalaIs; jákdlu jeä jQ úg" wd¾Ól wjia:d lsysmhla Wmfhda.S lr.ksñka wkd.; jákdlu mqfrdal:kh l<o wÈhr 3 ys ksrdjrKhka i|yd ;ks wfmalaI; Kh wysñ ùfï w.hla fkd;sìh yelsh' flfia fj;;a" nyq wd¾Ól wjia:d Wmfhda.S lr.ksñka wemlrfha wkd.; jákdlu my; jefgkq we;ehs wfmalaId lrk úg my; oelafjk Y=oaO ksrdjrKhg jvd 3 jk wÈhf¾ wfmalaIs; Kh wysñ ùu jeä úh yelsh'

| **wemlr j¾.h fyda Kh jeä lsÍu** |  | **uQ,sl ;;a;ajh hgf;a we;s wem iy Kh jeä lsÍï j, idOdrK jákdlu** | | |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Kh wjodku i|yd we;s Wmßu ksrdjrKh** | **pxp,  iq/l=ïm;a** | **wp,  iq/l=ïm;a** | **iuia; wemlr** | **Y=oaO ksrdjrKh** | **wdY%s; wfmalaIs; Kh ydksh** |
| **re' Z000** |
|  |  |  |  |  |  |  |
| **iud.u** |  |  |  |  |  |  |
| **2021 ud¾;= 31 jk úg** |  |  |  |  |  |  |
| Kh iy ,eìh hq;= foa - l%ulaIsma; msßjeh | 28,678,260 | 13,536,876 | 31,319,598 | 44,856,474 | (16,178,214) | 7,323,080 |
|  |  |  |  |  |  |  |
| **2020 ud¾;= 31 jk úg** |  |  |  |  |  |  |
| Kh iy ,eìh hq;= foa - l%ulaIsma; msßjeh | 32,227,432 | 16,125,508 | 22,048,802 | 38,174,310 | (5,946,878) | 6,891,790 |
|  |  |  |  |  |  |  |
| **iuQyh** |  |  |  |  |  |  |
| **2021 ud¾;= 31 jk úg** |  |  |  |  |  |  |
| Kh iy ,eìh hq;= foa - l%ulaIsma; msßjeh | 31,622,920 | 16,060,082 | 31,319,598 | 47,379,680 | (15,756,760) | 7,624,698 |
|  |  |  |  |  |  |  |
| **2020 ud¾;= 31 jk úg** |  |  |  |  |  |  |
| Kh iy ,eìh hq;= foa - l%ulaIsma; msßjeh | 33,283,862 | 18,490,474 | 22,048,802 | 40,539,276 | (7,255,414) | 7,087,069 |

**59'2'5 uQ,H j;alï yd j.lSï mshùu**

uQ,H j;alï iy uQ,H j.lSï mshjd we;s w;r ms<s.;a uqo,a kshu lsÍug lKavdhug kS;Hdkql+, whs;shla we;s w;r th Y=oaO moku u; mshjd .ekSug fyda j;alï idlaId;a lr fíreï lr .ekSug woyia lrk úg uq,H ;;a;ajh m%ldYfha § Y=oaO uqo, bÈßm;a flf¾'

**59'2'6 uQ,H j;alï iy j.lSï mshùu i|yd hg;a fkdfõ**

jkaÈ f.ùu i|yd iqÿiqlï fkd,nk uqo,la we;s jQ úg md¾Yjlre iuÕ we;s lemS fmfkk .Kqfokq muKla meyer yeÍula fyda fjk;a l,ska ;SrKh l< isoaëka isÿ jqjfyd;a tajd mshjd .ekSug bv i,ik Kh ieliqï fuys § we;=<;a fõ' tjeks Kh ieliSfï§ kej; ñ,§ .ekSfï .súiqï iy ta yd iudk fjk;a wdrlaIs; Kh §u iy Kh .ekSï ieliSï we;=<;a fõ'

Kh ieliSï j,g hg;aj ,enqKq fyda fmdfrdkaÿ jQ uq,H wemlrfha m%udKh" mshjd .ekSu i|yd iqÿiqlï fkd,nk uqo,a my; oelafõ'

| **ud¾;= 31 jk úg** | 2021 | | | 2020 | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **o< w.h** | **iu:h i|yd m%udKj;a kuq;a ys,õ lsÍug m%udKj;a ke;s uqo,a w.h** | **Y=oaO w.h** | **o< w.h** | **iu:h i|yd m%udKj;a kuq;a ys,õ lsÍug m%udKj;a ke;s uqo,a w.h** | **Y=oaO w.h** |
| **iud.u iy iuQyh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |
| Kh iy ,eìh hq;= foa - l%ulaIsma; msßjeh | 8,115,689 | 2,724,435 | 5,391,254 | 8,255,369 | 3,014,640 | 5,240,729 |

**59'2'7 Kh yd ,eîï ms<sn| ydhk m%;smdok ms<sn| ixfõ§;dj**

|  | **uQ,H ;;a;ajh m%ldYh flfrys wfmalaIs; Kh ydks ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj** [**ydhk m%;smdok jeä lsÍu$^wvq lsÍu&**] | | | | **wdodhu u; ixfõoS;d n,mEu** |
| --- | --- | --- | --- | --- | --- |
|  | **woshr 1** | **woshr 2** | **woshr 3** | **iuia;h** |  |
|  | **^re' Z000&** | **^re' Z000&** | **^re' Z000&** | **^re' Z000&** | **^re' Z000&** |
|  |  |  |  |  |  |
| **iud.u - 2021 ud¾;= 31 Èkg** |  |  |  |  |  |
| ish¨ jhia uÜgï yryd PD 1% lska jeäfõ | 7,876 | 10,928 | - | 18,804 | 18,804 |
| ish¨ jhia uÜgï yryd PD 1% lska wvq fõ | (7,876) | (10,928) | - | (18,804) | (18,804) |
| LGD 5% jeä ùu | 39,385 | 54,963 | 206,864 | 301,212 | 301,212 |
| LGD 5% l wvq ùula | (39,385) | (54,963) | (206,864) | (301,212) | (301,212) |
| iïNdú;dj wkqj nr ;enQ wd¾Ól ;;a;ajhka |  |  |  |  |  |
|  | (1,515) | (564) | - | (2,079) | (2,079) |
| - uQ,sl wjia:dj 10] lska jeä ùu" krlu wjia:dj 5] lska wvq ùu iy fyd|u wjia:dj 5] lska wvq ùu fya;=fjka | 1,515 | 564 | - | 2,079 | 2,079 |
| - uQ,sl wjia:dj 10] lska wvq ùu" krlu wjia:dj 5] lska jeä ùu iy fyd|u wjia:dj 5] lska jeä ùu fya;=fjka |  |  |  |  |  |

|  | **uQ,H ;;a;ajh m%ldYh flfrys wfmalaIs; Kh ydks ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj** [**ydhk m%;smdok jeä lsÍu$^wvq lsÍu&**] | | | | **wdodhu u; ixfõoS;d n,mEu** |
| --- | --- | --- | --- | --- | --- |
|  | **woshr 1** | **woshr 2** | **woshr 3** | **iuia;h** |  |
|  | **^re' Z000&** | **^re' Z000&** | **^re' Z000&** | **^re' Z000&** | **^re' Z000&** |
|  |  |  |  |  |  |
| **iud.u - 2020 ud¾;= 31 Èkg** |  |  |  |  |  |
| ish¨ jhia uÜgï yryd PD 1% jeäfõ | 5,857 | 10,622 | - | 16,479 | 16,479 |
| ish¨ jhia uÜgï yryd PD 1% wvq fõ | (5,857) | (10,622) | - | (16,479) | (16,479) |
| LGD 5% jeä ùu | 29,285 | 58,172 | 258,700 | 346,157 | 346,157 |
| LGD 5% l wvq ùula | (29,285) | (58,172) | (258,700) | (346,157) | (346,157) |
| iïNdú;dj wkqj nr ;enQ wd¾Ól ;;ajhka |  |  |  |  |  |
| - uQ,sl wjia:dj 10] lska jeä ùu" krlu wjia:dj 5] lska wvq ùu iy fyd|u wjia:dj 5] lska wvq ùu fya;=fjka | (657) | (703) | - | (1,360) | (1,360) |
| - uQ,sl wjia:dj 10] lska wvq ùu" krlu wjia:dj 5] lska jeä ùu iy fyd|u wjia:dj 5] lska jeä ùu fya;=fjka | 657 | 703 | - | 1,360 | 1,360 |

|  | **uQ,H ;;a;ajh m%ldYh flfrys wfmalaIs; Kh ydks ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj** [**ydhk m%;smdok jeä lsÍu$^wvq lsÍu&**] | | | | **wdodhu u; ixfõoS;d n,mEu** |
| --- | --- | --- | --- | --- | --- |
|  | **woshr 1** | **woshr 2** | **woshr 3** | **iuia;h** |  |
|  | **^re' Z000&** | **^re' Z000&** | **^re' Z000&** |  | **^re' Z000&** |
|  |  |  |  |  |  |
| **iuQyh - 2021 ud¾;= 31 Èkg** |  |  |  |  |  |
| ish¨ jhia uÜgï yryd PD 1% jeäfõ | 8,330 | 11,557 | - | 19,887 | 19,887 |
| ish¨ jhia uÜgï yryd PD 1% wvq fõ | (8,330) | (11,557) | - | (19,887) | (19,887) |
| LGD 5% jeä ùu | 42,536 | 59,360 | 279,396 | 381,292 | 381,292 |
| LGD 5% l wvq ùula | (42,536) | (59,360) | (279,396) | (381,292) | (381,292) |
| iïNdú;dj wkqj nr ;enQ wd¾Ól ;;ajhka |  |  |  |  |  |
| - uQ,sl wjia:dj 10] lska jeä ùu" krlu wjia:dj 5] lska wvq ùu iy fyd|u wjia:dj 5] lska wvq ùu fya;=fjka | (1,538) | (572) | - | (2,110) | (2,110) |
| - uQ,sl wjia:dj 10] lska wvq ùu" krlu wjia:dj 5] lska jeä ùu iy fyd|u wjia:dj 5] lska jeä ùu fya;=fjka | 1,538 | 572 | - | 2,110 | 2,110 |

|  | **uQ,H ;;a;ajh m%ldYh flfrys wfmalaIs; Kh ydks ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj** [**ydhk m%;smdok jeä lsÍu$^wvq lsÍu&**] | | | | **wdodhu u; ixfõoS;d n,mEu** |
| --- | --- | --- | --- | --- | --- |
|  | **woshr 1** | **woshr 2** | **woshr 3** | **iuia;h** |  |
|  | **^re' Z000&** | **^re' Z000&** | **^re' Z000&** |  | **^re' Z000&** |
|  |  |  |  |  |  |
| **iuQyh - 2020 ud¾;= 31 Èkg** |  |  |  |  |  |
| ish¨ jhia uÜgï yryd PD 1% jeäfõ | 6,194 | 11,234 | - | 17,428 | 17,428 |
| ish¨ jhia uÜgï yryd PD 1% wvq fõ | (6,194) | (11,234) | - | (17,428) | (17,428) |
| LGD 5% jeä ùu | 31,628 | 62,826 | 279,396 | 373,850 | 373,850 |
| LGD 5% l wvq ùula | (31,628) | (62,826) | (279,396) | (373,850) | (373,850) |
| iïNdú;dj wkqj nr ;enQ wd¾Ól ;;ajhka |  |  |  |  |  |
| - uQ,sl wjia:dj 10] lska jeä ùu" krlu wjia:dj 5] lska wvq ùu iy fyd|u wjia:dj 5] lska wvq ùu fya;=fjka | (667) | (714) | - | (1,381) | (1,381) |
| - uQ,sl wjia:dj 10] lska wvq ùu" krlu wjia:dj 5] lska jeä ùu iy fyd|u wjia:dj 5] lska jeä ùu fya;=fjka | 667 | 714 | - | 1,381 | 1,381 |

**59'3 øjYS,;d wjodkï iy wruqo,a l<ukdlrKh**

øjYS,;d wjodku w¾: oelafjkafka uqo,a fyda fjk;a uQ,H j;alï ,nd §fuka mshjk uQ,H j.lSï yd ne£ï bgq lsÍfï§ iud.ug ÿIalr;djkag uqyqK §fï wjodku f,i h' øjYS,;d wjodku mek k.skafka idudkH yd mSvk ;;a;ajhka hgf;a iud.ï f.ùfï j.lSï bgq lsÍug fkdyels ùu ksid h' fuu wjodku iSud lsÍu i|yd l<ukdldß;ajh ish ;ekam;= mokug wu;rj úúO jQ wruqo,a m%Njhka ilid we;s w;r" ld,amksl øjYS,;d j;alï l<ukdlrKh lsÍfï iy wkd.; uqo,a m%jdy iy øjYS,;dj Èkm;d ksÍlaIKh lsÍfï m%;sm;a;shla wkq.ukh flf¾'

uQ,H iïuq;shg iy Y%S ,xld uy nexl=fõ øjYS,;d wjYH;djhkag wkql+, ùu i|yd yÈis øjYS,;d lïmkhka wjfYdaIKh lr .ekSu fjkqfjka fldúâ -19 isg iud.fï l%shdldß;ajhg we;s úh yels n,mEu ;lafiare lsÍu iy uqo,a m%jdyh .ek mqfrdal:kh lsÍu i|yd úúO wxY hgf;a w;ayod ne,Sï isÿ lr ;sfí' m%udKj;a uqo,a iy Ndú;d fkdl< Kh wxY" ;ekam;= w¿;a lsÍfï wkqmd;" .kqfokqlrejka tl;= lsÍfï wkqmd;" flá ld,Sk wjYH;d imqrd,Su i|yd iïuq;s Kh myiqlï ,nd .ekSu" fufyhqï msßjeh wvq lsÍu iy m%d.aOk úhoï l,a oeóu i|yd jQ m%;sjHqy.; lsÍï fuys § i,ld n,d ;sfí'

wkfmalaIs; f,i uqo,a m%jdyhg ndOd we;s jqjfyd;a myiqfjka øjYS,;ajhg m;a l< yels hehs Wml,amkh flfrk by< wf,ú l< yels iy úúO j;alï iuQyhla iud.u mj;ajdf.k hhs' øjYS,;d wjYH;d imqrd,Su i|yd iud.u i;= jQ leml, Kh ud¾. we;'

fj<|fmdf,a m%udKj;a øjYS,;djh iy;sl lsÍfï wruqKska" uy nexl=j fjf<|fmd< øjYS,;djh j¾Okh lsÍu i|yd m%;sm;a;s wkqmd; wvq lsÍfuka ueÈy;a ù ;sfí' fuh iud.fï Y=oaO .,d tau wvq lsÍug fya;= úh yels n,mEula jQ w;r w;r n,mEug ,la jQ wxY ;=<ska uqo,a bj;a lr .ekSu ksid .;a mshjrla úh yelsh' Kh iykh ,nd §ug wu;rj" COVID-19 w.=¨ oeófuka n,mEug ,la jQ jHdmdr iy mqoa.,hska i|yd nexl= iy nexl= fkdjk uQ,H wdh;k ^NBFIs& yryd iyk Kh ,nd §u ;jÿrg;a øjYS,;djh iy wd¾Ólh j¾Okh lsÍug fya;= úh'

2013 wxl 4 orK uQ,H iud.ï ^øjYS, j;alï& ksfhda. wxl 4 g wkql+,j lsisÿ Èkl jHdmdrh wjika jk úg uq¿ tl;=jg jvd my; oelafjk mßÈ wvq fkdúh hq;=h'

2013 wxl 4 orK uQ,H iud.ï ^øj j;alï& ksfhda. wxl 4 g wkql+,j lsisÿ Èkl jHdmdrh wjika jk úg uq¿ tl;=jg jvd wvq fkdúh hq;=h'

w& tu Èkfha§ jHdmdrh wjika jk úg f.úh hq;= ld, ;ekam;=j, ysÕ jákdlfuka 10]la iy tl;= jQ fmd,sh iy

wd& b;sß lsÍfï ;ekam;=fjys ysÕ jákdlfuka 15] la iy tu Èkfha§ jHdmdrh wjika jk úg f.úh hq;= fmd,sh iy

we& ysÕ jQ uq¿ Kh j,ska 10]la jQ úg

;jo iud.u úiska uila wjidkfha § idudkHfhka wjika jk ;ekam;= j.lSï iy fmr uQ,H j¾Ifha udi 12 l Kh .ekSïj,ska ishhg 7'5la f,iska" Y%S ,xld rcfha NdKavd.dr ì,am;a iy rcfha iq/l=ïm;a jYfhka o< j;alï hgf;a mj;ajd .; hq;=h'

flfia fj;;a" ˜fldúâ -19 fya;=fjka˜ Y%S ,xld uy nexl=j 2021 wxl 02 orK uqo,a jHdmdr mk;a ksfhda.h ksl=;a l< w;r 2021 cQks 30 olajd øjYS, j;alï ms<sn| Wmfoia ixfYdaOk iy 2020 wxl 07 iy 2021 wxl 03 orK wkqldrl ixfYdaOk ksl=;a lrk ,È' tajd my; mßÈ'

w& tu Èkfha§ jHdmdrh wjika jk úg f.úh hq;= ld, ;ekam;=j, ysÕ w.h 6] la iy tl;= l< fmd,sh iy

^wd& b;sß lsÍfï ;ekam;=fjys ysÕ jákdlu 10] la iy tu Èkfha§ jHdmdrh wjika jk úg f.úh hq;= fmd,sh iy

^we& uq¿ ysÕ Khj,ska 5]la

;jo" iud.u úiska tys idudkH udisl ;ekam;= j.lSïj,ska 5] lg iudk øj j;alï uQ,H j¾Ihg fmr udi 12 g fmr .;a Kh Y%S ,xld rcfha NdKavd.dr ì,am;a jYfhka iy rcfha iq/l=ïm;a jYfhka mj;ajd f.k hd hq;=h'

fïjdhska jeo.;au foh kï fjf<|fmd< ;;a;ajhka ms<sìUq lsÍu i|yd Y=oaO øj j;alï mdßfNda.sl j.lSï w;r wkqmd;fha iSudjka mj;ajd .ekSuhs' Y=oaO øj j;alï uqo,a" nexl= iy uQ,H wdh;k iuÕ we;s fYaIhka iy rcfha iq/l=ïm;a j, wdfhdaPk j,ska iukaú; fõ'

m%Odk .kqfokqlrejkag Kh ,nd §u i|yd wruqo,a uQ,dY% jYfhka b;=reï .sKqï j, jeo.;alu iud.u y÷kd .kS' w;a;sldrï ;ekam;= wkqmd;h Wmfhda.S lr.ksñka tajd ksÍlaIKh lrkq ,nk w;r tuÕska Kh iy w;a;sldrï .kqfokqlrejkaf.a b;=reï .sKqï yd ia:djr ;ekam;=j, m%;sY;hla f,i ieif|a'

j¾Ih wjidkfha wkqmd; my; mßÈ úh(

| **øjYS,;d wkqmd;** | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2021 | 2020 | 2021 | 2020 |
|  |  |  |  |  |
| ;ekam;= wkqmd;hka bÈßhg f.k hdu ^ld,& | 1.39 | 1.36 | 1.44 | 1.40 |
| ;ekam;a lsÍug øj j;alï ^]& | 14 | 14 | 17 | 18 |

**59'3'1 bÈßhg mj;akd .súiqïuh mßK;Ndjh uQ,H j;alï yd j.lSï f,iska úYaf,aIKh lsÍu**

my; oelafjk j.=fõ oelafjkafka 2021 ud¾;= 31 Èk jk úg iud.fï uQ,H j;alï yd j.lSï j, .Kkhg ,la fkdjQ uqo,a m%jdyhkaf.a l,a msÍfï me;slvhs'

kej; f.ùï i|yd fhduq lrk ,nk oekaùï i,lkq ,nkafka jydu oekaùu fhduq lrkafka h hk moku u;h' flfia fj;;a" iud.u wfmalaId l< mßÈ uq,a Èkg fndfyda .kqfokqlrejka wdmiq f.ùula isÿ fkdlrk w;r iud.fï ;ekam;= r|jd .ekSfï b;sydih u.ska fmkakqï flfrk wfmalaIs; uqo,a m%jdyh j.=fjka ms<sìUq fkdfõ'

**59'3'2 uQ,H j;alï yd j.lSïj, jÜgï fkdue;s uqo,a .,kfha .súiqï l,a msÍu'**

| **2021 ud¾;= 31 jk úg** | **b,a¨u u;** | **udi ;=klg wvq** | **udi 3 isg  12 olajd** | **wjqreÿ 1-3 olajd** | **wjqreÿ 3-3 olajd** | **jir 5 g  jeä** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk foa | 2,703,031 | - | - | - | - | - | 2,703,031 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | - | 5,291,634 | 116,854 | - | - | - | 5,408,488 |
| uQ,H j;alï - ,dNh fyda w,dNh ;=<ska idOdrK jákdlu | - | 109,787 | - | - | - | - | 109,787 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 9,539,408 | 28,396,273 | 47,980,789 | 78,310,609 | 18,763,721 | 389,923 | 183,380,723 |
| uQ,H j;alï - idOdrK jákdlu fjk;a mq¿,a wdodhula ;=<ska | - | 309,108 | - | - | - | 10 | 309,118 |
| Kh WmlrKh - l%ulaIsma; msßjeh | - | 5,200,037 | 1,885,456 | - | - | - | 7,085,493 |
| fjk;a uQ,ah j;alï | - | 126,949 | - | - | - | - | 126,949 |
| **iuia; jÜgï fkdfok ,o uQ,H j;alï** | 12,242,439 | 39,433,788 | 49,983,099 | 78,310,609 | 18,763,721 | 389,933 | 199,123,589 |
|  |  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |  |
| nexl= i|yd Kh | 716,374 | 209,970 | 909,506 | 5,980,493 | - | - | 7,816,343 |
| .kqfokqlrejka fj; Kh | 8,265,964 | 27,414,568 | 47,916,279 | 16,918,724 | 3,774,746 | 164,029 | 104,454,310 |
| ksl=;a l< Kh iq/l=ïm;a | - | 1,189,974 | 7,230,443 | 7,442,993 | - | - | 15,863,410 |
| fjk;a uQ,H j.lSï | - | 4,131,671 | - | - | - | - | 4,131,671 |
| l,anÿ j.lSï | - | 165,100 | 504,043 | 1,327,457 | 695,916 | 445,445 | 3,137,961 |
| **iuia; jÜgï fkdfok ,o uQ,H j.lSï** | 8,982,338 | 33,111,283 | 56,560,271 | 31,669,667 | 4,470,662 | 609,474 | 135,403,695 |
| **iuia; jÜgï fkdfok ,o uQ,H j;alï$^j.lSï&** | 3,260,101 | 6,322,505 | (6,577,172) | 46,640,942 | 14,293,059 | (219,541) | 63,719,894 |

| **2021 ud¾;= 31 jk úg** | **b,a¨u u;** | **udi ;=klg wvq** | **udi 3 isg 12 olajd** | **wjqreÿ 1-3 olajd** | **wjqreÿ 3-3 olajd** | **jir 5g  jeä** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk foa | 2,034,316 | 5,129,823 | - | - | - | - | 7,164,139 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | - | 2,945,763 | 298,866 | - | - | - | 3,244,629 |
| uQ,H j;alï -,dNh fyda w,dNh ;=<ska idOdrK jákdlu | - | 1,031,719 | - | - | - | - | 1,031,719 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 14,878,433 | 27,421,600 | 51,465,418 | 81,262,031 | 18,863,910 | 163,703 | 194,055,095 |
| uQ,H j;alï - idOdrK jákdlu fjk;a mq¿,a wdodhula ;=<ska | - | 324,371 | - | - | - | 10 | 324,381 |
| Kh WmlrK - l%ulaIsma; msßjeh | - | 2,187,464 | 2,005,192 | - | - | - | 4,192,656 |
| fjk;a uQ,H j;alï | - | 232,692 | - | - | - | - | 232,692 |
| **iuia; jÜgï fkdfok ,o uQ,H j;alï** | 16,912,749 | 39,273,432 | 53,769,476 | 81,262,031 | 18,863,910 | 163,713 | 210,245,311 |
|  |  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |  |
| nexl= i|yd Kh | 24,683 | 1,823,909 | 708,180 | 2,639,718 | 3,777,203 | - | 8,973,693 |
| .kqfokqlrejka fj; Kh | 26,333 | 33,749,133 | 49,883,951 | 25,232,970 | 5,752,380 | 143,730 | 114,788,497 |
| ksl=;a l< Kh iq/l=ïm;a | 17,087 | 1,231,318 | 5,336,381 | 9,890,198 | 5,973,211 | - | 22,448,195 |
| fjk;a uQ,H j.lSï | - | 3,014,117 | - | - | - | - | 3,014,117 |
| l,anÿ j.lSï | - | 156,667 | 473,932 | 1,038,303 | 517,268 | 411,070 | 2,597,240 |
| **iuia; jÜgï fkdfok ,o uQ,H j.lSï** | 68,103 | 39,975,144 | 56,402,444 | 38,801,189 | 16,020,062 | 554,800 | 151,821,742 |
| **iuia; jÜgï fkdfok ,o uQ,H j;alï$^j.lSï&** | 16,844,646 | (701,712) | (2,632,968) | 42,460,842 | 2,843,848 | (391,087) | 58,423,569 |

| **2021 ud¾;= 31 jk úg** | **b,a¨u u;** | **udi ;=klg wvq** | **udi 3 isg 12 olajd** | **wjqreÿ 1-3 olajd** | **wjqreÿ 3-3 olajd** | **jir 5g  jeä** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk foa | 3,844,694 | - | - | - | - | - | 3,844,694 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | - | 6,363,103 | 1,847,720 | 78,302 | - | - | 8,289,125 |
| uQ,H j;alï -,dNh fyda w,dNh ;=<ska idOdrK jákdlu | - | 1,281,753 | - | - | - | - | 1,281,753 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 9,980,624 | 29,213,835 | 50,107,709 | 82,746,614 | 20,727,091 | 696,060 | 193,471,933 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | - | 1,268,209 | 572,030 | - | - | - | 1,840,239 |
| uQ,H j;alï - -,dNh fyda w,dNh ;=<ska idOdrK jákdlu | - | 735,484 | - | - | - | 10 | 735,494 |
| WmlrK - l%ulaIsma; msßjeh | - | 5,625,023 | 2,045,474 | 742,973 | 340,013 | 52,021 | 8,805,504 |
| **iuia; jÜgï fkdfok ,o uQ,H j;alï** | 13,825,318 | 44,487,407 | 54,572,933 | 83,567,889 | 21,067,104 | 748,091 | 218,268,742 |
|  |  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |  |
| nexl= i|yd Kh | 719,394 | 406,341 | 1,671,103 | 7,118,036 | 347,088 | - | 10,261,962 |
| .kqfokqlrejka fj; Kh | 8,324,960 | 28,746,198 | 49,379,419 | 16,995,421 | 3,778,713 | 174,457 | 107,399,168 |
| ksl=;a l< Kh iq/l=ïm;a | - | 1,173,874 | 7,230,443 | 7,285,013 | - | - | 15,689,330 |
| fjk;a uQ,H j.lSï | - | 4,110,795 | - | - | - | - | 4,110,795 |
| rlaIK j.lSï iy m%;srlaIK f.úh hq;= foa | 4,977,168 | 38,717 | - | - | - | - | 5,015,885 |
| l,anÿ j.lSï | - | 93,154 | 283,394 | 720,481 | 517,268 | 411,070 | 2,025,367 |
| **iuia; jÜgï fkdfok ,o uQ,H j;alï$^j.lSï&** | 14,021,522 | 34,569,079 | 58,564,359 | 32,118,951 | 4,643,069 | 585,527 | 144,502,507 |
| **uQ,H j.lSï** | (196,204) | 9,918,328 | (3,991,426) | 51,448,938 | 16,424,035 | 162,564 | 73,766,235 |

| **2020 ud¾;= 31 jk úg** | **b,a¨u u;** | **udi ;=klg wvq** | **udi 3 isg 12 olajd** | **wjqreÿ 1-3 olajd** | **wjqreÿ 3-3 olajd** | **jir 5g  jeä** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk foa | 2,563,209 | 5,129,823 | - | - | - | - | 7,693,032 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | - | 3,384,603 | 2,416,361 | 75,632 | - | - | 5,876,596 |
| uQ,H j;alï -,dNh fyda w,dNh ;=<ska idOdrK jákdlu | - | 1,198,592 | - | - | - | - | 1,198,592 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 14,878,433 | 27,245,770 | 52,119,800 | 81,806,295 | 20,192,323 | 259,239 | 196,501,860 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | - | 1,268,209 | 572,030 | - | - | - | 1,840,239 |
| uQ,H j;alï - fjk;A úia;rd;aul wdodhï u; idOdrK jákdlu | - | 1,455,692 | - | - | - | 10 | 1,455,702 |
| **Kh WmlrK - l%ulaIsma; msßjeh** | - | 2,187,562 | 2,066,319 | 361,538 | 340,866 | 202,942 | 5,159,227 |
| **iuia; jÜgï fkdfok ,o uQ,H j;alï** | 17,441,642 | 41,870,251 | 57,174,510 | 82,243,465 | 20,533,189 | 462,191 | 219,725,248 |
|  |  |  |  |  |  |  |  |
| **uQ,H j.lSï** |  |  |  |  |  |  |  |
| nexl= i|yd Kh | 384,130 | 2,120,541 | 1,434,440 | 4,053,119 | 4,179,169 | - | 12,171,399 |
| .kqfokqlrejka fj; Kh | 26,333 | 33,554,416 | 49,658,988 | 25,121,858 | 5,752,380 | 143,730 | 114,257,705 |
| ksl=;a l< Kh iq/l=ïm;a | 17,087 | 1,215,318 | 5,336,381 | 9,858,198 | 5,832,211 | - | 22,259,195 |
| fjk;a uQ,H j.lSï | - | 2,829,708 | - | - | - | - | 2,829,708 |
| rlaIK j.lSï iy m%;srlaIK f.úh hq;= foa | 5,026,503 | 38,717 | - | - | - | - | 5,065,220 |
| l,anÿ j.lSï | - | 93,154 | 283,394 | 720,481 | 517,268 | 411,070 | 2,025,367 |
| **iuia; jÜgï fkdfok ,o uQ,H j.lSï** | 5,454,053 | 39,851,854 | 56,713,203 | 39,753,656 | 16,281,028 | 554,800 | 158,608,594 |
| **iuia; jÜgï fkdfok ,o uQ,H j;alï$^j.lSï&** | 11,987,589 | 2,018,397 | 461,307 | 42,489,809 | 4,252,161 | (92,609) | 61,116,654 |

**59'3'3 ne£ï iy wemlr**

my; j.=fõ oelafjkafka iud.fï wksYaÑ; j.lSï iy ne£ïj, l,a msÍfuka .súiqï.; l,a bl=;aùuhs'

h:dj;a l< fkdyels iEu Kh ne§ula u th h:dj;a l< yels uq,au Èkh we;=<;a j ld, mrdih ;=<g we;=<;a lr .kq ,efí'

ksl=;a lrk ,o uq,H wemlr fldka;%d;a i|yd" wemlrh ,nd .; yels uq,a u ld,iSudj i|yd wemlrfha Wmßu m%udKh fjka flf¾'

| **iud.u** | **b,a¨u u;** | **udi ;=kg wvq** | **udi 3 - 12** | **wjqreÿ 1- 5** | **wjqreÿ 5g jeä** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **2021 ud¾;= 31 oskh jk úg** |  |  |  |  |  |  |
| Wemlr | - | 2,500 | 334,098 | 127,500 | - | 464,098 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq ;lafiarej | - | - | - | 50,953 | - | 50,953 |
| iud.ug tfrysj kvq mejÍï | - | 92,110 | 90,341 | - | - | 182,451 |
| m%d.aOk ne|Sï | - | 9,186,451 | 1,114,158 | - | - | 10,300,609 |
| **iïmQ¾K ne|Sï iy iy;sl lsÍï** | - | 9,281,061 | 1,538,597 | 178,453 | - | 10,998,111 |
|  |  |  |  |  |  |  |
| **2020 ud¾;= 31 jk úg** |  |  |  |  |  |  |
| wemlr | - | 5,300 | 327,498 | - | - | 332,798 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq ;lafiarej | - | - | - | 67,938 | - | 67,938 |
| Khjr ,smsh | - | 1,139 | - | - | - | 1,139 |
| l,anÿ jdyk j, wk;=re | - | 280,735 | 6,680 | - | - | 287,415 |
| m%d.aOk ne|Sï | - | 4,627,602 | - | - | - | 4,627,602 |
| **iïmQ¾K ne|Sï iy wemlr** | - | 4,914,776 | 334,178 | 67,938 | - | 5,316,892 |

| **iuQyh** | **b,a¨u u;** | **udi ;=kg wvq** | **udi 3 - 12** | **wjqreÿ 1- 5** | **wjqreÿ 5g jeä** | **iuia;h** |
| --- | --- | --- | --- | --- | --- | --- |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **2021 ud¾;= 31 Èkg** |  |  |  |  |  |  |
| wemlr | - | 2,500 | 334,098 | 127,500 | - | 464,098 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,o ;lafiarej | - | - | - | 97,942 | - | 97,942 |
| iud.ug tfrys kvq lghq;= | - | 92,110 | 90,341 | - | - | 182,451 |
| m%d.aOk ne§u | - | 9,186,451 | 1,114,158 | - | - | 10,300,609 |
| **uq¿ ne§ï iy wemlr** | - | 9,281,061 | 1,538,597 | 225,442 | - | 11,045,100 |
|  |  |  |  |  |  |  |
| **2020 ud¾;= 31 Èkg** |  |  |  |  |  |  |
| wemlr | - | 5,300 | 327,498 | - | - | 332,798 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,o ;lafiarej | - | - | - | 85,827 | - | 85,827 |
| Khjr ,sms | - | 1,139 | - | - | - | 1,139 |
| nÿ fok ,o fudag¾ r: iïnkaO yÈis wk;=re | - | 280,735 | 6,680 | - | - | 287,415 |
| m%d.aOk ne§u | - | 4,627,602 | 15,834 | - | - | 4,643,436 |
| **uq¿ ne§ï iy wemlr** | - | 4,914,776 | 350,012 | 85,827 | - | 5,350,615 |

ne£ï l,a bl=;aùug fmr ish¿u wksYaÑ; j.lSï fyda ne£ï bj;a lr fkd.efkkq we;ehs iud.u n,dfmdfrd;a;= fõ'

**59'3'4 uq¿ øjYS, j;alï**

my; j.=fõ oelafjkafka iud.fï øjYS, j;alï j, fldgia h¦

| **ud¾;= 31 jk úg** | 2021 | 2020 |
| --- | --- | --- |
|  | **jákdlu** | **jákdlu** |
|  | **re' Z000** | **re' Z000** |
|  |  |  |
| wf;ys we;s uqo,a | 922,568 | 656,002 |
| cx.u .sKqï j, fYaIhka | 442,176 | 1,148,826 |
| jd‚c nexl=j, ;ekam;= | 5,606,470 | 3,413,893 |
| NdKavd.dr ì,am;a iy NdKavd.dr ne÷ïlr | 6,955,980 | 4,111,641 |
| fjk;a wkqu; iq/l=ïm;a | - | 5,129,015 |
| **uq¿ øjYS,;d j;alï** | 13,927,194 | 14,459,377 |

**59'4 fj<|m, wjodku**

fj,|fmd, wjodku hkq fmd,S wkqmd;" úfoaY úksuh wkqmd; iy fldgia ñ, jeks fjf<|fmd< úp,Hhka fya;=fjka uQ,H WmlrKj, idOdrK jákdlu fyda wkd.; uqo,a m%jdyfha WÉpdjpkh ùfï wjodku hs' iud.u fj<|m, wjodkug ksrdjrKh ùu fj<|du fyda fj<|du fkdjk l<Ug j¾.SlrKh lrk w;r tu tla tla úIh m:h fjk fjku l<ukdlrKh lrhs'

j¾;udkfha§" fndfyda uQ,H j;alï mka;sj, wia:djr;ajh by< hdu iy jákdlu my; jeàu" fj<|m, wjodku jeä ùu fya;=fjka fndfyda iud.ï j, fj<| l<Ug n,mEï l< yelsh' jix.; ;;a;ajh fya;=fjka we;s jk wúksYaÑ;;djh fya;=fjka foaYSh uqo,a u; mSvkh jeä ùu fya;=fjka úfoaY úksuh wjodku by< hdfï bv we;'

fmd,S wkqmd; wvq lsÍu wkqmd; ixfõ§ j;alï yd j.lSï flfrys n,mdk wdldrh iy thska miqj ,dNodhs;dj flfrys n,mdk wdldrh iud.u ;lafiare lrhs'

**59'4'1 fmd,S wkqmd; wjodku**

fmd,S wkqmd; wjodku hkq fj,|fmd, fmd,S wkqmd; j, fjkiaùï fya;=fjka uQ,H WmlrKhl idOdrK jákdlu fyda wkd.; uqo,a m%jdyhka WÉpdjpkh ùfï wjodkuhs' fj<|m, fmd,S wkqmd; fjkia ùfï wjodkug iud.u ksrdjrKh ùu uQ,sl jYfhka mdfjk fmd,S wkqmd; iuÕ iud.fï È.=ld,Sk Kh ne£ï yd iïnkaO fõ' iud.fuys m%;sm;a;sh jkafka fmd,S wkqmd; ks;sm;d wëlaIKh l< hq;=h hkakhs' iud.u ia:djr yd úp,H wkqmd; uQ,H j;alï yd uQ,H j.lSï iunr l<Ulska mj;ajd .ksñka ish fmd,S wkqmd; wjodku l<ukdlrKh lrhs'

wfkl=;a ish¿ úp,H ksh;hka iuÕ 2021 ud¾;= 31 iy 2020 ud¾;= 31 ka wjika jQ jir i|yd iud.fï ,dN fyda w,dN m%ldYfha ixfõ§;dj my; j.=fõ olajd we;'

| **ud¾;= 31 jk úg** | 2021 | 2020 |
| --- | --- | --- |
|  | **re' Z000** | **re' Z000** |
|  |  |  |
| fmd,S wkqmd; lïmk fya;=fjka ,dN fyda w,dN ms<sn| m%ldYkhg we;s n,mEu | | |
| 0.50% | 5,060 | 4,277 |
| 1% | 10,120 | 8,554 |
| -0.50% | (5,060) | (4,277) |
| -1% | (10,120) | (8,554) |

**m%Odk Wml,amkh fj; l,anÿ j.lSfuys ixfõ§;djh**

| **j¾Ok Kh wkqmd; i|yd ixfõ§;dj** | 2021 | 2020 |
| --- | --- | --- |
|  | **re' Z000** | **re' Z000** |
|  |  |  |
| fmd,S wkqmd; lïmk fya;=fjka ,dN fyda w,dN ms<sn| m%ldYkhg we;s n,mEu | | |
| 1% | (51,625) | (41,257) |
| -1% | 53,585 | 43,486 |

**uQ,H j;alï iy j.lSï u; fmd,S wkqmd; wjodku fy<sorõ lsÍu**

my; j.=j uÕska fj<|dï fkdjk uQ,H j;alï yd j.lSï ms<sn| iud.fï fmd,S wkqmd; wjodkï úYaf,aIKh lrhs' iud.fï j;alï yd nerlï m%jdykfha§ we;=<;a lr we;s w;r l,ska fldka;%d;a m%;s -ñ, kshu lsÍfï fyda l,a msÍfï Èk wkqj j¾.SlrKh lrk ,È'

|  | **iud.u** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2021 ud¾;= 31 jk úg** | **bosßhg f.k uqo,** | **b,a¨u u;** | **udi ;=klg wvq** | **udi 3 isg 12 olajd** | **wjqreÿ 1-3 olajd** | **wjqreÿ 3-5 olajd** | **jir 5g jeä** | **fmd,S fkdjk oeÍï** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **j;alï** |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk foa | 2,703,031 | 207,423 | - | - | - | - | - | 2,495,608 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | 5,399,071 | 48,621 | 5,239,950 | 110,500 | - | - | - | - |
| uQ,H j;alï -,dN fyda w,dNh ;=<ska idOdrK jákdlu | 109,787 | - | - | - | - | - | - | 109,787 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 150,655,845 | 10,084,836 | 23,646,215 | 37,222,146 | 64,874,601 | 14,683,282 | 144,765 | - |
| wvq ùï- ydhk .dia;= | 9,267,938 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eîï | 141,387,907 | - | - | - | - | - | - | - |
| uQ,H j;alï - idOdrK jákdlu fjk;a úia;rd;aul wdodhula ;=<ska | 309,118 | - | - | - | - | - | - | 309,118 |
| Kh WmlrK - l%ulaIsma; msßjeh | 6,994,206 | 42,014 | 5,136,618 | 1,815,574 | - | - | - | - |
| fjk;a uQ,H j;alï | 126,949 | - | - | - | - | - | - | 126,949 |
| **iuia;** | 157,030,069 | 10,382,894 | 34,022,783 | 39,148,220 | 64,874,601 | 14,683,282 | 144,765 | 3,041,462 |
|  |  |  |  |  |  |  |  |  |
| **j.lSï** |  |  |  |  |  |  |  |  |
| nexl= Kh | 6,439,310 | 2,044,668 | 212,751 | 708,063 | 3,473,828 | - | - | - |
| mdßfNda.slhska i|yd we;s Kh | 101,502,931 | 12,983,261 | 25,217,406 | 44,196,736 | 15,373,365 | 3,568,134 | 164,029 | - |
| ksl=;a l< Kh iq/l=ïm;a | 13,825,553 | 1,047,215 | - | 6,788,101 | 5,990,237 | - | - | - |
| fjk;a uQ,H j.lSï | 4,131,671 | - | - | - | - | - | - | 4,131,671 |
| nÿ j.lSï | 2,286,386 | - | 94,358 | 310,505 | 968,680 | 540,782 | 372,061 | - |
| **iuia;** | 128,185,851 | 16,075,144 | 25,524,515 | 52,003,405 | 25,806,110 | 4,108,916 | 536,090 | 4,131,671 |
| **iuia; fmd,S ixfõ§;djfha mr;rh** | 28,844,218 | (5,692,250) | 8,498,268 | (12,855,185) | 39,068,491 | 10,574,366 | (391,325) |  |

|  | **iud.u** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2020 ud¾;= 31 jk úg** | **bosßhg f.k uqo,** | **b,a¨u u;** | **udi ;=klg wvq** | **udi 3 isg 12 olajd** | **wjqreÿ 1-3 olajd** | **wjqreÿ 3-5 olajd** | **jir 5g jeä** | **fmd,S fkdjk oeÍï** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **j;alï** |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudk foa | 7,164,139 | 384,414 | 5,129,015 | - | - | - | - | 1,650,710 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | 3,207,440 | 202,756 | 2,734,287 | 270,397 |  | - | - | - |
| uQ,H j;alï -,dN fyda w,dNh ;=<ska idOdrK jákdlu | 1,031,719 | - | - | - | - | - | - | 1,031,719 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 156,497,746 | 15,287,682 | 21,649,373 | 37,960,938 | 64,522,858 | 16,980,219 | 96,676 | - |
| wvq ùï- ydhk .dia;= | 8,750,235 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eîï | 147,747,511 | - | - | - | - | - | - | - |
| uQ,H j;alï - idOdrK jákdlu fjk;a úia;rd;aul wdodhula ;=<ska | 324,381 | - | - | - | - | - | - | 324,381 |
| Kh WmlrK - l%ulaIsma; msßjeh | 4,106,963 | 28,443 | 2,141,057 | 1,937,463 | - | - | - | - |
| fjk;a uQ,H j;alï | 232,692 | - | - | - | - | - | - | 232,692 |
| **iuia;** | 163,814,845 | 15,903,295 | 31,653,732 | 40,168,798 | 64,522,858 | 16,980,219 | 96,676 | 3,239,502 |
|  |  |  |  |  |  |  |  |  |
| **j.lSï** |  |  |  |  |  |  |  |  |
| nexl= Kh | 7,938,185 | 1,289,463 | 1,728,144 | 552,385 | 2,246,877 | 2,121,316 | - | - |
| mdßfNda.slhska i|yd we;s Kh | 106,701,027 | 11,753,079 | 24,697,553 | 44,997,065 | 20,285,055 | 4,824,545 | 143,730 | - |
| ksl=;a l< Kh iq/l=ïm;a | 18,479,260 | 1,241,443 | - | 4,472,471 | 7,483,709 | 5,281,637 | - | - |
| fjk;a uQ,H j.lSï | 3,014,117 | - | - | - | - | - | - | 3,014,117 |
| l,anÿ j.lSï | 1,909,098 | - | 98,137 | 317,394 | 773,246 | 384,316 | 336,005 | - |
| **iuia;** | 138,041,687 | 14,283,985 | 26,523,834 | 50,339,315 | 30,788,887 | 12,611,814 | 479,735 | 3,014,117 |
| **iuia; fmd,S ixfõ§;djfha mr;rh** | 25,773,158 | 1,619,310 | 5,129,898 | (10,170,517) | 33,733,971 | 4,368,405 | (383,059) |  |

my; j.=fõ fj<|dï fkdjk uQ,H j;alï yd j.lSï ms<sn| iuQyfha fmd,S wkqmd; wjodkï úYaf,aIKh lrhs' iuQyfha j;alï yd nerlï m%jdyh fuys we;=<;a lr we;s w;r l,ska fldka;%d;a m%;s -ñ, kshu lsÍu fyda l,a msÍfï Èk wkqj j¾.SlrKh lrk ,È'

|  | **iuQyh** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2021 ud¾;= 31 jk úg** | **bosßhg f.k uqo,** | **b,a¨u u;** | **udi ;=klg wvq** | **udi 3 isg 12 olajd** | **wjqreÿ 1-3 olajd** | **wjqreÿ 3-5 olajd** | **jir 5g jeä** | **fmd,S fkdjk oeÍï** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **j;alï** |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudklï | 3,844,694 | 1,116,437 | - | - | - | - | - | 2,728,257 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | 8,231,101 | 155,656 | 6,748,378 | 1,255,928 | 71,139 | - | - | - |
| uQ,H j;alï -,dNh fyda w,dNh ;=<ska idOdrK jákdlu | 1,281,753 | - | - | - | - | - | - | 1,281,753 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 159,224,528 | 10,988,903 | 23,551,567 | 39,867,161 | 68,200,436 | 16,165,559 | 450,902 | - |
| wvq ùï - ydhk .dia;= | 9,882,196 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eîï | 149,342,332 | - | - | - | - | - | - | - |
| rlaIK iy m%;srlaIK ,eìh hq;= | 1,024,461 | - | - | - | - | - | - | 1,024,461 |
| uQ,H j;alï - idOdrK jákdlu fjk;a úia;rd;aul wdodhula ;=<ska | 735,494 | - | 426,376 | - | - | - | - | 309,118 |
| Kh WmlrK - l%ulaIsma; msßjeh | 8,593,386 | 87,767 | 5,621,571 | 1,927,618 | 628,368 | 281,196 | 46,866 | - |
| **iuia;** | 173,053,221 | 12,348,763 | 36,347,892 | 43,050,707 | 68,899,943 | 16,446,755 | 497,768 | 5,343,589 |
|  |  |  |  |  |  |  |  |  |
| **j.lSï** |  |  |  |  |  |  |  |  |
| nexl= Kh | 9,003,873 | 2,224,999 | 350,754 | 1,469,660 | 4,611,372 | 347,088 | - | - |
| mdßfNda.slhska i|yd Kh | 103,743,716 | 12,883,575 | 26,307,059 | 45,356,462 | 15,450,062 | 3,572,101 | 174,457 | - |
| ksl=;a l< Kh iq/l=ïm;a | 13,684,516 | 1,031,958 | - | 6,788,101 | 5,864,457 | - | - | - |
| fjk;a uQ,H j.lSï | 4,110,795 | - | - | - | - | - | - | 4,110,795 |
| rlaIK j.lSï iy m%;srlaIK f.úh hq;= foa | 5,015,885 | - | - | - | - | - | - | 5,015,885 |
| l,anÿ j.lSï | 1,614,660 | - | 54,905 | 181,364 | 561,175 | 477,770 | 339,446 | - |
| **iuia;** | 137,173,445 | 16,140,532 | 26,712,718 | 53,795,587 | 26,487,066 | 4,396,959 | 513,903 | 9,126,680 |
| **iuia; fmd,S ixfõ§;djfha mr;rh** | 35,879,776 | (3,791,769) | 9,635,174 | (10,744,880) | 42,412,877 | 12,049,796 | (16,135) |  |

|  | **iuQyh** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2020 ud¾;= 31 jk úg** | **bosßhg f.k uqo,** | **b,a¨u u;** | **udi ;=klg wvq** | **udi 3 isg 12 olajd** | **wjqreÿ 1-3 olajd** | **wjqreÿ 3-5 olajd** | **jir 5g jeä** | **fmd,S fkdjk oeÍï** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |
| **j;alï** |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,a iudklï | 7,693,032 | 397,361 | 5,129,015 | - | - | - | - | 2,166,656 |
| nexl= yd uQ,H wdh;k iuÕ fYaIhka | 6,661,407 | 202,756 | 3,722,590 | 2,736,061 | - | - | - | - |
| uq,H j;alï-fj<|du i|yd ;nk ,o | 1,198,592 | - | - | - | - | - | - | 1,198,592 |
| Kh iy ,eîï - l%ulaIsma; msßjeh | 163,304,880 | 15,744,959 | 21,275,125 | 39,910,054 | 66,197,005 | 19,860,190 | 317,547 | - |
| wvq ùï - ydhk .dia;= | 9,169,946 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eîï | 154,134,934 | - | - | - | - | - | - | - |
| rlaIKh iy m%;srlaIKh ,eìh hq;= | 1,194,933 | - | - | - | - | - | - | 1,194,933 |
| uQ,H j;alï - idOdrK jákdlu fjk;a mq¿,a wdodhula ;=<ska | 1,455,702 | - | - | 234,540 | 161,440 | 681,618 | 53,723 | 324,381 |
| Kh WmlrKh - l%ulaIsma; msßjeh | 4,813,439 | 28,443 | 2,180,693 | 1,948,577 | 222,280 | 255,622 | 177,824 | - |
| **iuia;** | 177,152,039 | 16,373,519 | 32,307,423 | 44,829,232 | 66,580,725 | 20,797,430 | 549,094 | 4,884,562 |
|  |  |  |  |  |  |  |  |  |
| **j.lSï** |  |  |  |  |  |  |  |  |
| nexl= Kh | 10,978,046 | 1,966,084 | 1,938,458 | 1,146,479 | 3,431,789 | 2,495,236 | - | - |
| mdßfNda.slhska i|yd Kh | 107,685,592 | 11,732,213 | 24,991,570 | 44,814,342 | 21,166,927 | 4,836,742 | 143,798 | - |
| ksl=;a l< Kh iq/l=ïm;a | 18,338,039 | 1,226,001 | - | 4,472,472 | 7,483,709 | 5,155,857 | - | - |
| fjk;a uQ,H j.lSï | 2,829,708 | - | - | - | - | - | - | 2,829,708 |
| l,anÿ j.lSï | 1,594,245 | - | 55,961 | 183,262 | 542,017 | 433,765 | 379,240 | - |
| rlaIK j.lSï iy m%;srlaIK f.úh hq;= | 5,065,220 | - | - | - | - | - | - | 5,065,220 |
| **iuia;** | 146,490,850 | 14,924,298 | 26,985,989 | 50,616,555 | 32,624,442 | 12,921,600 | 523,038 | 7,894,928 |
| **iuia; fmd,S ixfõ§;djfha mr;rh** | 30,661,189 | 1,449,221 | 5,321,434 | (5,787,323) | 33,956,283 | 7,875,830 | 26,056 |  |

**59'4'2 uq,H tall wjodku**

uq,H tall wjodku hkq úfoaY úksuh wkqmd; fjkia ùu fya;=fjka uQ,H WmlrKhl jákdlu WÉpdjpkh ùfï wjodku hs'

we'fvd' ;ekam;=j, wdfhdackh b;d my; jeàu fya;=fjka iud.fï $ iuQyfha uqo,a tall wjodku o wju fõ'

my; oelafjk j.= j,ska oelafjkafka 2021 ud¾;= 31 Èk jk úg iud.u ie,lsh hq;= f,i n,mEug ksrdjrKh ùfuka uqo,a tall iy fjf<|fmd< úksuh wkqmd;slhka 1]lska by< .shfyd;a$my; jegqKfyd;a ,dN$mdvq i|yd jk n,mEuhs' úYaf,aIKh uÕska ,dN iy w,dN m%ldYh u;" wfkl=;a ish¨u úp,Hhka ia:djrj mj;ajd f.k hk hñka Y%S ,xld remsh,g idfmalaI jYfhka idOdrK j úh yels f,i ^idOdrK uqo,a jákdlu fya;=fjka fj<| fkdjk uQ,H j;alï yd j.lSï we;=¿ j& uq,H wkqmd;fha ixp,kh ;=<ska isÿ jk n,mEu .Kkh lrhs'

**úksuh wkqmd; lïmk fya;=fjka ,dN fyda w,dN m%ldYhg we;slrk n,mEu**

|  |  | **iud.u** | | **iuQyh** | |
| --- | --- | --- | --- | --- | --- |
| **ud¾;= 31ka wjika jk j¾Ih i|yd** |  | 2021 | 2020 | 2021 | 2020 |
|  | **fjki** | **n,mEu** | **n,mEu** | **n,mEu** | **n,mEu** |
|  | **uqo,a tallh** | **,dnh** | **,dnh** | **,dnh** | **,dnh** |
|  | **wkqmd;h m%;sY;hla f,i** | **nÿ f.ùug fmr** | **nÿ f.ùug fmr** | **nÿ f.ùug fmr** | **nÿ f.ùug**  **fmr** |
|  |  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |
| we'fvd' | 1 | - | - | 375 | 482 |
| we'fvd' | -1 | - | - | (375) | (482) |

**59'4'3 fldgia ñ, wjodku**

fldgia fj<|fmdf,a ñ, .Kka j, Wml,amkh lrk ,o fjkialï j,g m%;spdr jYfhka jd¾;dlrK Èkfha§ fldgia iq/l=ïm;aj, idOdrK jákdlfï fjkiaùï WÉpdjpkh jk wdldrh fldgia wjodkï i|yd jk ixfõ§;d úYaf,aIKfhka ms<sìUq fõ' ¬$- 1] l Wml,ams; fldgia ñ, ixp,khkag m%;spdr jYfhka" ork ,o fldgia j, iq/l=ïm;a j, idOdrK jákdlfuys m%lafIams; fjkialï ;lafiare lsÍfuka idOdrK fldgia iq/l=ïm;a j, idOdrK w.fha p,khka ksÍlaIKh flf¾'

|  | 2021 | | | 2020 | | |
| --- | --- | --- | --- | --- | --- | --- |
| **fldgia fj,| fmdf,a ñ, 1] lska jeä ùu$wvqùu** | **Y=oaO jákdlu u; we;s lrk n,mEu** | **nÿj,g fmr ,dNh flfrys we;s lrk n,mEu** | **iúia;rd;aul wdodhu flfrys we;s lrk n,mEu** | **j;alï jákdlu flfrys we;s lrk n,mEu** | **nÿj,g fmr ,dNh flfrys we;s lrk n,mEu** | **iúia;rd;aul wdodhu flfrys we;s lrk n,mEu** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| **iud.u** |  |  |  |  |  |  |
| uq,H j;alï - FVTPL | 98 | 98 | - | 136 | 136 | - |
| uq,H j;alï - FVOCI | 3,091 | - | 3,091 | 3,244 | - | 3,244 |
|  |  |  |  |  |  |  |
| **iuQyh** |  |  |  |  |  |  |
| uq,H j;alï - FVTPL | 248 | 248 | - | 272 | 272 | - |
| uq,H j;alï - FVOCI | 3,091 | - | 3,091 | 3,244 | - | 3,244 |

**59'4'4** fj<| NdKav ñ, **wjodku**

fj<| NdKav ñ, wjodku hkafkka woyia lrkafka NdKav ñ, WÉpdjpkhka fya;=fjka wkd.; fj<|m, jákdlu iy wkd.; wdodhï mßudKfha wúksYaÑ;;djhs' iuQyh i|yd rka Khj, we;s jeo.;alu ie,ls,a,g .ksoa§" rka ñf,ys wia:djr;ajh ,dN fyda w,dN m%ldYhg wys;lr f,i n,mE yelsh' rka ñf,ys WÉpdjpkhka fjf<|fmd< wjodkï fj; uÕ fy<s lrk w;r fuys § Kh wjodkfï m%Odk uQ,dY%h th jk w;r fj<| NdKav ñ, wjodkug fya;= fõ'

r;a;rka ñf,ys wys;lr fjkiaùï fya;=fjka we;s jk Kh iy fjf<|fmd< wjodkï l<ukdlrKh i|yd iuQyh úiska my; i|yka Wmdh ud¾. Ndú;d flf¾'

* LTV - mßmQ¾K Kh yd jákdlï wkqmd;hla mj;ajd .ekSu i|yd fjf<|fmd< jákdlfuys wia:djrNdjh ms<sìUq lrk iEu rka iaffjÍ;ajhla i|ydu w;a;sldrï f.ùï ixfYdaOkh lsÍfï l%shdj,shla l%shd;aul lsÍu'
* ksIamdok wdhq ld,h - Kh wjodkï l<ukdlrK Wmdh ud¾.hla f,i" iuQyh flá ld,hla ;=< fiajd ,nd fok w;r tuÕska fõ.j;a m%;sidOk l%shdj,shla wfmalaId flf¾'

**59'5 fufyhqï wjodku**

fufyhqï wjodku hkq moaO;s ì| jeàï" mqoa., fodaI" jxpd fyda ndysr isÿùï fya;=fjka isÿjk w,dN wjodku h' md,khka id¾:lj l%shd;aul ùug wiu;a jQ úg" fufyhqï wjodku lS¾;s kduhg ydks muqKqjkakg" ffk;sl fyda kshduk n,mEï we;s lsÍug fyda uQ,Huh w,dNhlg ;=vq fokq we;'

iud.fï fufyhqï wjodku l<ukdlrKh l< yelafla uKav,h úiska wkqu; lrk ,o fufyhqï wjodkï l<ukdlrK m%;sm;a;s md,k rduqjla uÕska jk w;r wjodkï ksÍlaIKh lsÍu iy tajdg m%;spdr oelaùu Bg we;=<;a fõ'

**59'6 rlaIK wjodkï**

mSm,aia bkaIqjrkaia mSt,aiS ^PI& hkq iud.fï wkqnoaO wdh;khls' tys uQ,sl ld¾hh jkafka idudkH rlaIK jHdmdrhla mj;ajd f.k hEuhs' my; oelafjkafka 2021 ud¾;= 31 ka wjika jQ jHjia:dms; j¾Ih i|yd mSm,aia bkaIqjrkaia fj; mek k.sk ,o wjodkï iy tajdfha l<ukdlrKhhs'

**59'6'1 kshduk rduqj**

kshdulhska uQ,sl jYfhka Wkkaÿjla olajkafka rlaIK ysñhkaf.a whs;sjdislï iq/lSug iy rlaIK ysñhkaf.a m%;s,dN i|yd mSm,aia bkaIqjrkaia i;=gqodhl f,i lghq;= l<ukdlrKh lrkafka o hkak iy;sl ùu i|yd Tjqka iómj wëlaIKh lsÍug hs' ta w;ru" wd¾Ól lïmkhkaf.ka fyda iajdNdúl úm;a j,ska mek k.sk wkfmalaIs; j.lSï imqrd,Su i|yd mSm,aia bkaIqjrkaia úiska iqÿiq úi£fï jevms<sfj<la mj;ajd f.k hdu iy;sl lsÍug kshdulhska Wkkaÿ fj;s'

rlaIKlrefjl= jYfhka" mSm,aia bkaIqjrkaiays l%shdldrlï Y%S ,xld rlaIK uKav,fha ^IBSL& kshduk wëlaIKhg hg;a fõ' jir mqrd wod< jk fr.=,disj,g wkql+, ùug mSm,aia bkaIqjrkaia iud.u wjYH mshjr f.k we;'

**59'6'2 rlaIK fldka;%d;a ;=<ska we;s jk wjodkï j, iajNdjh iy m%udKh**

rlaIK fldka;%d;a ;=<ska u;=jk wjodkï l<ukdlrKh i|yd wruqKq" m%;sm;a;s iy l%shdj,s

ish uQ,sl jákdlï ks¾udKh lsÍfï l%shdldrlula f,i mSm,aia bkaIqjrkaia iafõÉPdfjka fjk;a ixúOdkj, wjodku ms<sn| fidhd ne,Sula isÿ lrhs' rlaIK jHdmdrfha yrh fuh jYfhka ie,lsh yels jk w;r rlaIK wjodkug we;s úh yels n,mEu uekSug mßmQ¾K l%uhla fkdue;' Ôú; fkdjk rlaIK jHdmdr i|yd" by< u wjodkï u;= jkafka foaY.=‚l úm¾hdi" iajdNdúl úm;a iy ;%ia;jd§ l%shdldrlï u.sks'

by; wjodkï rlaIK fldka;%d;a fuka u N+f.da,Sh m%foaY úYd, m%udKhla yryd ksIamdok úúOdx.SlrKh lsÍfuka iukh l< yels fõ' mSm,aia bkaIqjrkaiays wjodkï l<ukdlrK rduqj uQf,damdhsl wjodku" Wml,ams; wjodkï iy úh yels wjodkï flfrys wjOdkh fhduq lrhs' iud.u wjodkï y÷kdf.k tajdfha m%Njh" tajdhska we;s n,mEu iy tajd iuÕ lghq;= lsÍug yels Wmdh ud¾. wkqj j¾.SlrKhla isÿ lrhs'

wjodkï l<ukdlrKh lsÍug Ndú;d lrk l%uh

**wjodkï reÑh iy wjodkï ord .ekSu**

fldgia ysñhkaf.a jákdlu ms<s.; yels wjodkï uÜgul mj;ajd .ekSfï fyd|u úNjhla ie,fik neúka rlaIK fjf<|fmdf<a idudkH w.hg jvd ;rula uOHia:j wjodkï reÑh mj;ajd .ekSug mSm,aia bkaIqjrkaia Wmdhud¾.sl ;SrKhla f.k ;sfí' mSm,aia bkaIqjrkaia úiska úúOdx.SlrKh ;=<ska wia:djr;ajh iy my; jeàfï wjodku l<ukdlrKh flfrhs'

**lïmk mdvq y÷kd .ekSu**

lïmk mdvq i|yd we;s f,dl=u úNjh f,i mSm,aia bkaIqjrkaia úiska oekg y÷kdf.k we;s wd¾Ól jákdlug øjHuh jYfhka ydks lsÍfï yelshdj we;s wjodkï lafIa;% ;=kla ;sfí' tajd kï jHikh" fjka lsÍu iy fldgia wdfhdack wjodku hs' ksYaÑ; wjodkï ord .ekSu iy fy<sorõ lsÍug leu;s m%d.aOkfha m%udKh iSud lsÍu ;=<ska lïmk w,dN wjodku l<ukdlrKh lr .ekSu mSm,aia bkaIqjrkaia lghq;= lrhs'

my; j.=fõ olajd we;af;a fldka;%d;a j¾.h wkqj Ôú; fkdjk rlaIK .súiqï j.lSï idkaøkh lsÍuhs'

|  | **2021 ud¾;= 31** | | | **2020 ud¾;= 31** | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **o< j.lSï** | **m%;srlaIK ,eìh hq;=** | **Y=oaO j.lSï** | **o< j.lSï** | **m%;srlaIK ,eìh hq;=** | **Y=oaO j.lSï** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |
| fudag¾ | 655,925 | 70,757 | 585,168 | 769,853 | 46,757 | 723,096 |
| kdúl | 5,792 | 5,607 | 185 | 1,695 | 1,160 | 535 |
| .sks | 96,986 | 120,000 | (23,014) | 411,378 | 334,342 | 77,036 |
| úúO | 182,361 | 80,914 | 101,447 | 143,830 | 50 | 143,780 |
| **iuia;** | 941,064 | 277,278 | 663,786 | 1,326,756 | 382,309 | 944,447 |

**ysñlï ixj¾Ok j.=j**

my; oelafjk j.= j,ska oelafjkafka tla tla ld¾;=j i|yd jQ iuqÉÑ; ysñlï j, weia;fïka;= iy ta olajd jQ iuqÉÑ; f.ùï h'

**2021 jir i|yd o< Ôú; fkdjk rlaIK ysÕ ysñlï mEï**

| **wk;=re ld,h** | isÿ jQ iuqÉÑ; ysñlï j, j¾;udk ;lafiarej | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 | 2015/16 | 2016/17 | 2017/18 | 2018/19 | 2019/20 | 2020/21 | **iuia;h** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2020/21 | 193 | 10,771 | 1,012 | 685 | 539 | 2,236 | 10,692 | 11,085 | 32,949 | 3,072 | 3,536,534 | 3,609,768 |
| 2019/20 | - | 42,085 | 5,515 | 1,591 | 1,014 | 2,662 | 4,183 | 31,282 | 92,881 | 3,803,005 |  | 3,984,218 |
| 2018/19 | (120) | 11,385 | 51 | (8,584) | 4,918 | (9,647) | 21,099 | 73,912 | 3,165,480 |  |  | 3,258,494 |
| 2017/18 | (844) | 4,738 | (608) | 8,298 | 5,704 | 21,071 | 33,255 | 2,792,805 |  |  |  | 2,864,419 |
| 2016/17 | (945) | (113) | (17,006) | (8,555) | 5,397 | 50,267 | 2,635,203 |  |  |  |  | 2,664,248 |
| 2015/16 | 1,703 | 6,377 | (5,165) | 35,874 | 31,044 | 2,182,704 |  |  |  |  |  | 2,252,537 |
| 2014/15 | 1,465 | 1,577 | 28,391 | (15,126) | 2,040,473 |  |  |  |  |  |  | 2,056,780 |
| 2013/14 | 3,148 | 50,297 | (167,837) | 2,042,094 |  |  |  |  |  |  |  | 1,927,702 |
| 2012/13 | 4,224 | (58,704) | 2,042,934 |  |  |  |  |  |  |  |  | 1,988,454 |
| 2011/12 | 2,762 | 1,396,938 |  |  |  |  |  |  |  |  |  | 1,399,700 |
| 2010/11 | 213,653 |  |  |  |  |  |  |  |  |  |  | 213,653 |
| **isÿ jQ iuqÉÑ; ysñlï j, j¾;udk ;lafiarej** | 225,239 | 1,465,351 | 1,887,287 | 2,056,277 | 2,089,089 | 2,249,293 | 2,704,432 | 2,909,084 | 3,291,310 | 3,806,077 | 3,536,534 | 26,219,973 |

| **wk;=re ld,h** | fï jk úg mj;sk iuqÉÑ; f.ùï | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 | 2015/16 | 2016/17 | 2017/18 | 2018/19 | 2019/20 | 2020/21 | **iuia;h** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2020/21 | (193) | (3,154) | (9,536) | (6,513) | (8,510) | (11,979) | (16,068) | (19,079) | (33,096) | (761,838) | (3,025,348) | (3,895,314) |
| 2019/20 | - | (84,791) | (9,222) | (4,101) | (13,820) | (21,259) | (15,975) | (39,809) | (551,787) | (2,956,804) |  | (3,697,568) |
| 2018/19 | - | (16,329) | (5,532) | (14,079) | (15,396) | (26,780) | (26,927) | (515,478) | (2,646,682) |  |  | (3,267,203) |
| 2017/18 | (2,129) | (8,627) | (10,057) | (10,447) | (13,186) | (30,768) | (468,923) | (2,267,584) |  |  |  | (2,811,721) |
| 2016/17 | (390) | (8,262) | (16,478) | (12,958) | (23,979) | (389,878) | (2,129,944) |  |  |  |  | (2,581,889) |
| 2015/16 | (1,718) | (16,664) | (53,691) | (28,525) | (395,617) | (1,743,315) |  |  |  |  |  | (2,239,530) |
| 2014/15 | (2,329) | (19,215) | (29,760) | (329,993) | (1,586,379) |  |  |  |  |  |  | (1,967,676) |
| 2013/14 | (3,495) | (57,574) | (252,384) | (1,621,312) |  |  |  |  |  |  |  | (1,934,765) |
| 2012/13 | (5,154) | (311,763) | (1,465,582) |  |  |  |  |  |  |  |  | (1,782,499) |
| 2011/12 | (72,227) | (893,615) |  |  |  |  |  |  |  |  |  | (965,842) |
| 2010/11 | (134,902) |  |  |  |  |  |  |  |  |  |  | (134,902) |
| **fï jk úg mj;sk iuqÉÑ; f.ùï** | (222,537) | (1,419,994) | (1,852,242) | (2,027,928) | (2,056,887) | (2,223,979) | (2,657,837) | (2,841,950) | (3,231,565) | (3,718,642) | (3,025,348) | (25,278,909) |
| **f.ùug we;s uq¿ Y=oaO ysñlï** | 2,702 | 45,357 | 35,045 | 28,349 | 32,202 | 25,314 | 46,595 | 67,134 | 59,745 | 87,435 | 511,186 | 941,064 |

2021 jir i|yd jQ Y=oaO Ôú; fkdjk rlaIK ysÕ ysñlï mEï

| **wk;=re ld,h** | **isÿ jQ iuqÉÑ; ysñlï j, j¾;udk ;lafiarej** | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 | 2015/16 | 2016/17 | 2017/18 | 2018/19 | 2019/20 | 2020/21 | **iuia;h** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2020/21 | 193 | 10,771 | 1,012 | 685 | 539 | 2,236 | 10,139 | 12,479 | 34,119 | 88,484 | 3,339,422 | 3,500,079 |
| 2019/20 | - | 321 | 5,515 | 1,591 | 1,014 | 2,667 | 4,325 | 37,666 | 79,873 | 3,398,413 |  | 3,531,385 |
| 2018/19 | (120) | 11,400 | 51 | (11,575) | 5,037 | (3,500) | 24,501 | 77,270 | 3,106,289 |  |  | 3,209,353 |
| 2017/18 | (844) | 9,001 | (608) | 14,290 | 5,742 | 15,721 | 37,716 | 2,692,279 |  |  |  | 2,773,297 |
| 2016/17 | (945) | (128) | (16,949) | (10,511) | 6,864 | 59,287 | 2,549,666 |  |  |  |  | 2,587,284 |
| 2015/16 | 1,599 | 6,454 | (3,982) | 34,203 | 16,076 | 2,100,737 |  |  |  |  |  | 2,155,087 |
| 2014/15 | 1,465 | 2,382 | 28,151 | (15,127) | 2,023,094 |  |  |  |  |  |  | 2,039,965 |
| 2013/14 | 3,157 | 51,344 | (158,485) | 2,034,121 |  |  |  |  |  |  |  | 1,930,137 |
| 2012/13 | 4,239 | (15,515) | 1,976,422 |  |  |  |  |  |  |  |  | 1,965,146 |
| 2011/12 | 4,621 | 1,224,086 |  |  |  |  |  |  |  |  |  | 1,228,707 |
| 2010/11 | 209,132 |  |  |  |  |  |  |  |  |  |  | 209,132 |
| **isÿ jQ iuqÉÑ; ysñlï j, j¾;udk ;lafiarej** | 222,497 | 1,300,116 | 1,831,127 | 2,047,677 | 2,058,366 | 2,177,148 | 2,626,347 | 2,819,694 | 3,220,281 | 3,486,897 | 3,339,422 | 25,129,572 |

| **wk;=re ld,h** | **fï jk úg mj;sk iuqÉÑ; f.ùï** | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 | 2015/16 | 2016/17 | 2017/18 | 2018/19 | 2019/20 | 2020/21 | **iuia;h** |
|  | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** | **re' Z000** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2020/21 | (193) | (3,154) | (9,536) | (6,513) | (8,510) | (11,979) | (15,515) | (18,797) | (19,011) | (508,359) | (2,938,267) | (3,539,834) |
| 2019/20 | - | (13,201) | (9,222) | (4,101) | (13,820) | (21,259) | (15,969) | (32,630) | (521,977) | (2,902,120) |  | (3,534,299) |
| 2018/19 | - | (16,329) | (5,532) | (11,079) | (15,396) | (26,799) | (25,385) | (492,761) | (2,619,040) |  |  | (3,212,321) |
| 2017/18 | (2,129) | (8,627) | (10,057) | (10,432) | (13,132) | (30,608) | (446,918) | (2,209,836) |  |  |  | (2,731,739) |
| 2016/17 | (390) | (8,244) | (16,282) | (12,833) | (23,866) | (387,579) | (2,075,965) |  |  |  |  | (2,525,159) |
| 2015/16 | (1,614) | (16,664) | (31,860) | (27,883) | (369,486) | (1,756,890) |  |  |  |  |  | (2,204,397) |
| 2014/15 | (2,329) | (17,417) | (29,152) | (329,883) | (1,564,956) |  |  |  |  |  |  | (1,943,737) |
| 2013/14 | (3,495) | (32,280) | (226,969) | (1,593,260) |  |  |  |  |  |  |  | (1,856,004) |
| 2012/13 | (5,123) | (248,760) | (1,424,239) |  |  |  |  |  |  |  |  | (1,678,122) |
| 2011/12 | (71,904) | (881,711) |  |  |  |  |  |  |  |  |  | (953,615) |
| 2010/11 | (131,282) |  |  |  |  |  |  |  |  |  |  | (131,282) |
| **fï jk úg mj;sk iuqÉÑ; f.ùï** | (218,459) | (1,246,387) | (1,762,849) | (1,995,984) | (2,009,166) | (2,235,114) | (2,579,752) | (2,754,024) | (3,160,028) | (3,410,479) | (2,938,267) | (24,310,509) |
| **f.ùug we;s uq¿  Y=oaO ysñlï** | 4,038 | 53,729 | 68,278 | 51,693 | 49,200 | (57,966) | 46,595 | 65,670 | 60,253 | 76,418 | 401,155 | 819,063 |

**60' jd¾;dlrK ld,hg miq isÿùï**

my; olajd we;s lreKq yer fjk;a lsisjla uq,H m%ldYkj,g .e,mSï fyda ksrdjrKh lsÍug wjYH jk mßÈ jd¾;d l< Èkfha isg u;= ù fkdue;'

2020 jif¾ ud¾;= udifha § COVID-19 jix.;fha jHdma;sh iy bkamiq we;s jQ fojeks iy ;=kajeks /<s fya;=fjka wúksYaÑ;;d" iSud lsÍï fya;=fjka foaYSh iy f.da,Sh jYfhka jHdmdr iy l¾udka; i|yd wLKavj wNsfhda. t,a, úh' fldúâ -19 jix.;h fya;=fjka u.S m%jdyk fiajd iy ixpdrl l¾udka;fha kshq;= jHdmdßlhska iy fiiq mqoa.,hska uqyqK fok ÿIalr;d iy ndOl ie,ls,a,g f.k" Y%S ,xld uy nexl=j n,m;%,dNS jd‚c nexl=" n,m;%,dNS úfYaIs; nexl=" n,m;%,dNS uq,H iud.ï iy úfYaIs; ,Sisx iud.ï ^uq,H wdh;k& fj;ska iyk ie,iSfï b,a,Sï lf<ah' ta wkqj n,mEug ,la jQ jHdmdr iy mqoa.,hska i|yd udi 6 la fyda flá ld,hlg iyk ie,iSu i|yd wod< jk mßÈ" 2021 wfma%,a 1 Èk isg fhda.H jk mßÈ wod< jevigyk l%shd;aul lrk f,ig Wmfoia ,eìK' iqÿiqlï ,;a Kh .e;shka jYfhka fmdÿ u.S m%jdyk fiajd iemhSfï kshqla; mqoa.,hska" fm!oa.,sl u.S m%jdyk yd ixpdrl wxYh y÷kd .eKsk'

;jo iud.u uQ,sl n,mEï ;lafiarejla isÿ lr we;s w;r kshduk m%d.aOk wjYH;d imqrd,Sug iud.fï yelshdj flfrys fuu RKd;aul n,mEu lsisÿ wu;r mSvkhla we;s fkdlrk nj l<ukdldß;ajfha woyihs' flfia fj;;a" iud.u úiska bÈß ;;a;ajhka ksÍlaIKh lrñka iy;lafiare lrñka yÈis ie,iqï iy wjodkï l<ukdlrK mshjrhka .ekSug;a we;s úh yels n,mEï wju lsÍug;a mshjr .kS' Y%S ,xld uy nexl=j úiska bÈßm;a lrk ,o iyk fhdackd l%uhkag wkql+,j mSvdjg m;a mdßfNda.slhskag wdOdr iemhSu i|yd iud.u ish W;aidyh wLKavj lrf.k hkq we;'

fuu iyk i|yd jk b,a,Sï we.hSfï l%shdj,sh ;ju;a isÿ flfrñka mj;sk w;r th wjika jQ miq iud.fï wdodhug iy ,dNodhs;djhg we;s n,mEu jvd;a ksjerÈj .Kkh lsÍug yels fõ' 2021 jd¾Isl uQ,H m%ldYkj, ilia fkdl< jd¾;dlrK Èkhg miqj fuu iyk mshjrhka l%shd;aul fõ'

COVID-19 yd iïnkaO wjodkï l<ukdlrKh ms<sn| ;lafiarej uQ,H m%ldYkj, 280 jk msgqfõ 59 fjks igyk uÕska fy<sorõ lr we;'