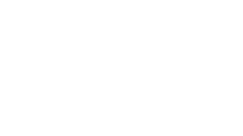
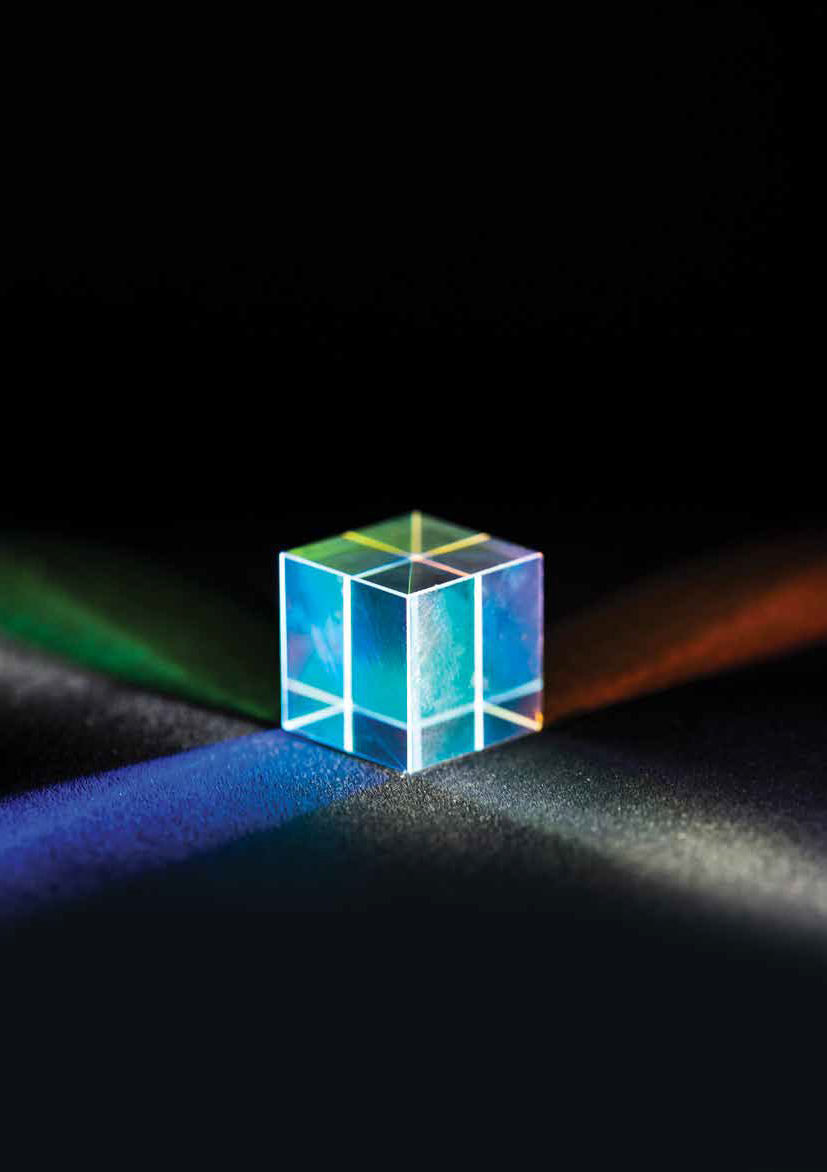
nyq udkh



mSm,aia ,Sisx wekaâ \*hskEkaia mSt,aiS jd¾Isl jd¾;dj **2022/23**

**iajdëk ú.Kljrekaf.a jd¾;dj**



**iNdm;s;=ud**

**mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS iud.u**

**2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 jeks j.ka;sh m%ldrj" 2023 ud¾;= 31 ka wjika jQ jir i|yd mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS iud.fuys iy tys mßmd,s; iud.ïj, uQ,H m%ldY iy wfkl=;a ffk;sl iy kshduk wjYH;d ms<sn| ú.Kldêm;sjrhdf.a jd¾;dj**

**1' uQ,H m%ldY**

**1'1 u;h**

2023 ud¾;= 31 jk Èkg uQ,H ;;a;aj m%ldYh iy ,dN fyda w,dN m%ldYh" úia;SrK wdodhï m%ldYh" ysñlï fjkiaùï ms<sn| m%ldYh iy tÈfkka wjika jQ j¾Ih i|yd uQ,H m%jdy m%ldYh" iqúfYaIS .sKqïlrK m%;sm;a;sj, idrdxYhlao we;=<;a uQ,H m%ldY i|yd igykaj,ska iukaú; jQ" 2023 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd mSm,aia ,Sisx wekaâ

\*skEkaia mSt,aiS ^—iud.u˜& ys uQ,H m%ldYj,

ú.Kkh iy iud.fï iy tys mßmd,s; iud. ïj, ^—iuQyh˜& taldnoaO uQ,H m%ldY ú.Kkh" Y%S ,xld m%cd;dka;%sl iudcjd§ ckrcfha wdKavql%u jHjia:dfõ 154^1& j.ka;sh iuÕ ixfhdað;j lshúh hq;= 2018 wxl 19 ork cd;sl ú.Kk mkf;a úêúOdk m%ldrj"

uf.a uÕfmkaùu hgf;a isÿ lrk ,§' fuu ú.Kkh isÿ lsÍu i|yd m%isoaO jD;a;sfhys fh§ isák jr,;a .KldêldÍ iud.ul iyh ud úiska ,nd .kakd ,§' wdKavql%u jHjia:dfõ 154^6& j.ka;sfha úêúOdk m%ldrj udf.a jd¾;dj h:d ld,fha§ md¾,sfïka;=fõ iNd.; lrkq ,efí'

fï jd¾;dfõ olajd we;s iud.fï iy iuQyfha uQ,H m%ldY" 2023 ud¾;= 31 jk Èkg iud.fï iy iuQyfha uQ,H ;;a;ajh iy tÈfkka wjika jQ j¾Ih i|yd tajdys uQ,H l%shdldß;ajh

iy uQ,H m%jdyhka i;H iy idOdrK f,i oelafjk whqßka Y%S ,xld .sKqïlrK m%ñ;sj,g wkql+,j ms<sfh, fldg we;s nj ud orkakd jQ u;h fõ'

# 1'2 u;h i|yd moku

Y%S ,xld ú.Kk m%ñ;Skag ^SLAuSs& wkql+,j uu uf.a ú.Kkh isÿ lf<ñ' uf.a j.lSï ms<sn| uf.a jd¾;dfõ uQ,H m%ldY i|yd jk fldgfia ú.Kkhg wod< ú.Klf.a j.lSïys" tlS m%ñ;Ska hgf;a ;jÿrg;a úia;r lr we;' ud ,ndf.k we;s ú.Kk idlaIs uf.a u;h i|yd mokula iemhSug m%udKj;a iy fhda.H jkq we;ehs uu úYajdi lrñ'

# 1'3 m%Odk ú.Kk lreKq

uf.a jD;a;Sh úksYaph wkqj" m%Odk ú.Kk lreKq jkafka j;auka ld,mßÉfþofha uQ,H m%ldY ú.Kkh lsÍfï§ jvd;a jeo.;a jQ lreKq fõ' iuia;hla f,i uQ,H m%ldY ú.Kkh lsÍfï§ iy ta ms<sn|j uf.a u;h ieliSfï§ fuu lreKq i,ld n,k ,o w;r" fuu lreKq iïnkaOfhka uu fjku u;hla bÈßm;a fkdlrñ' my; iEu lreKla i|ydu" uf.a ú.Kkh tu ldrKh i,ld n,k wdldrh ms<sn| i|yka lrñka uf.a úia;rh tu ikao¾Nh ;=< imhd we;'

**m%Odk ú.Kk lreK**

**udf.a ú.Kkfha§ m%Odk ú.Kk lreK i,ld n,k ,o wdldrh**

# l%ulaIh msßjeh hgf;a .Kkh lrk ,o Kh iy ,eìh hq;= uqo,a ys ydkslrK .dia;= i|yd m%;smdok

2023 ud¾;= 31 Èkg" uQ,H m%ldYj, igyk 25 ys fy<sorõ lr we;s mßÈ" l%ulaIh msßjeh hgf;a .Kkh lrk ,o Kh iy ,eìh hq;= uqo,a ys ydkslrK .dia;= i|yd m%;smdok remsh,a ñ,shk 125"378 la úh'

fuh m%Odk ú.Kk ldrKhla jQfha ixlS¾K .Kkh lsÍï we;=<;a ydkslrK .dia;= i|yd jd¾;d lr we;s m%;smdokj, m%udKj;aNdjh¦ iqúfYaIS úksYaphka iy Wml,amkj, uÜgu iy tjeks Kh iy ,eìh hq;= uqo,aj,ska ,nd .ekSug wfmalaIs; wkd.; uQ,H m%jdy l<ukdlrKh weia;fïka;= lsÍu yd iïnkaO weia;fïka;= wúksYaÑ;;d uÜgu fya;=fjks'

udf.a jd¾;dfõ ioyka Èkh olajd mj;sk jeo.;a f;dr;=re u; mokïj" tys .sKqïlrK m%;sm;a;s iuÕ fj<|m< wd¾Ól wia:djr;ajhg m%;spdr oelaùu we;=¿j ydkslrK .dia;= .Kkh lsÍï iy wNHka;rfha mj;sk l%ufõohka i|ydo iuQyfha úêúOdk fm<.eiaùu uu ;lafiare lf<ñ'

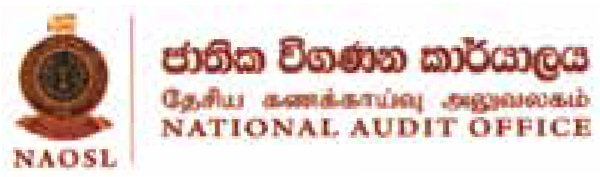
 uKav,h iy l<ukdldß;ajh úiska ydkslrK m%;smdok ms<sn| m%;sm;a;s iy l%shd mámdá i|yd jk wëlaIKh" iudf,dapkh iy wkqu; lsÍfï uÜgu ;lafiare lsÍu we;=<;a ydkslrK .dia;= weia;fïka;= lsÍu ms<sn| wNHka;r md,khka uu we.hSug ,la lf<ñ'

 iuQyfha uQ,dY% f,aLk iy .sKqï jd¾;djkag wod<j we;s úia;r iuÕ tlÕùfuka uu ydkslrK .dia;= .Kkh lsÍfï§ Ndú; lrk ,o mdol o;a;j, mßmQ¾K;ajh" ksrjoH;dj iy j¾.SlrKh uu mÍlaId lf<ñ'

 by; lreKqj,g wu;rj" my; i|yka l%shd mámdá wkq.ukh lrk

,§'





**m%Odk ú.Kk lreK**

**udf.a ú.Kkfha§ m%Odk ú.Kk lreK i,ld n,k ,o wdldrh**

 ydkslrK .dia;= i|yd jk m%;smdok ;lafiare lsÍfï§ l<ukdldß;ajh **ydkslrKh i|yd ;ks mokula u; ;lafiare lrk ,o Kh iy ,eìh**

úiska Ndú; lrk ,o iqúfYAIS úksYaphka" weia;fïka;= iy Wml,amkj,g wod< m%Odk lafIa;% i|yd my; lreKq we;=<;a úh'

 j;auka wd¾Ól wjmd;h ms<sn|j wjOdkh fhduq lsÍu i|yd l<ukdldß;ajh ie,iqï lrhs'

 wfmalaIs; uQ,H m%jdyhka úúO wd¾Ól ;;a;ajhka hgf;a ;lafiare lrk ,o j¾;udk iy wfmalaIs; wkd.; ndysr idOl iy fuu tla tla wjia:d i|yd ;SrKh lrk ,o iïNdú;d nr ;eîï ms<sìUq jk bÈß oelaula iys; f;dr;=re ixia:d.; lsÍu'

f;dr;=re ;dlaIK (IT) moaO;sj, iy uQ,H jd¾;dlrKfhys wNHka;r md,khka

iuQyfha uQ,H jd¾;dlrK l%shdj,sh" iajhxl%Sh l%shdj,s iy wNHka;r md,khka iys; f;dr;=re ;dlaIK moaO;s u; ie,lsh hq;= f,i r|d mj;S'

;jo" f;dr;=re ;dlaIK moaO;s u`.ska ckkh lrk ,o o;a; iy jd¾;d Ndú; lrñka m%Odk uQ,H m%ldY fy<sorõ lsÍï ilia lrkq ,efí' tAjd me;=reïm;a Ndú;fhka iïmdokh lr ilia lr we;'

tA wkqj" f;dr;=re ;dlaIK moaO;s iy uQ,H jd¾;dlrKh iïnkaO wNHka;r md,khka m%Odk ú.Kk lreKla f,i ie,fla'

# hq;= uqo,a(

 uu Kh .=Kd;aulNdjh ms<sn| ;lafiarej, idOdrK;ajh we.hSug

,la lf<ñ'

 uu wNHka;rj mj;sk ;ks ydkslrK .Kkh lsÍïj, wxl .‚;uh ksrjoH;djh mÍlaId lf<ñ'

 uu j;auka wd¾Ól wjmd;h flfrys úfYaI wjOdkhla fhduq lrñka ydkslrKh i|yd mj;sk m%;smdokhka ys Ndú; lrk m%Odk fhojqïj, idOdrK;ajh we.hSug ,la lf<ñ' by< wjodkï iys; l¾udka; i|yd mdßfNda.slhka ksrdjrKh ùu" Kh w;aysgqùï" uQ,H m%jdyfha jákdlu iy ld,iSudj mqfrdal:kh lsÍfï§ wemlrj, m%;sidOk l%shdjkays ;;a;ajh ie,ls,a,g .ksñka tjeks we.hSï isÿ lrk ,§'

# ydkslrKh fjkqfjka iduQysl mokula u; ;lafiare lrk ,o Kh iy

**,eìh hq;= uqo,a i|yd(**

 uu igyk 25'6 ys wkdjrKh lr we;s mßÈ m%Odk fhojqï iy ydkslrK .dia;= i|yd jk m%;smdok i|yd Ndú; lrk .Kkh lsÍï mÍlaId lf<ñ'

 wkd.; uQ,H m%jdyhka weia;fïka;= lsÍfï§ l<ukdldß;ajh úiska Ndú; lrk ,o úksYaphka" Wml,amk iy weia;fïka;= fukau wNHka;r l%ufõo iy l<ukdlrK wdjrK idOdrKoehs uu ;lafiare lf<ñ' ksIamdok l<U j¾.SlrKh" by< wjodkï l¾udka;" bÈß oelaula we;s f;dr;=rej, idOdrK nj we.hSu" úúO wd¾Ól wjia:d iy tla tla wjia:djg mjrd we;s iïNdú;d nr ;eîï wdÈh uf.a

;lafiarejg we;=<;a úh'

 uQ,H m%ldYj, 11 iy 25 igykaj, olajd we;s wod< uQ,H m%ldY fy<sorõ lsÍïj, m%udKj;a nj uu ;lafiare lf<ñ'

# uf.a ú.Kk l%shd mámdá ;=< my; l%shd mámdá we;=<;a fõ(

 uu l%shdj,Skays wNHka;r md,k mßirh ms<sn| wjfndaOhla ,nd

.;a w;r" uQ,H jd¾;dlrKh iy wod< fy<sorõ lsÍï iïnkaO wod< md,khka mÍlaId lf<ñ'

 mßYS,l m%fõYh iy fjkiaùï l<uKdlrKhg wod< oE we;=¿j f;dr;=re ;dlaIK moaO;s iy wod< md,khkays ie,iqï iy fufyhqï ld¾hlaIu;dj mÍlaId lsÍug fukau we.hSug uu uf.a wNHka;r úfYaIs; iïm;a fhdod .;af;ñ'

 iuQyhg n,mdk ihsn¾ wdrlaIK wjodkï iy fuu wjodkï úi£ug

f.k we;s l%shdud¾. ms<sn|j" uQ,sl jYfhka úuiSï fhdod .ksñka uu by< uÜgfï wjfndaOhlao ,nd .;af;ñ'

 uu fmdÿ f,cr iei§ï iudf,dapkh we;=¿j ksrjoH;dj iy mßmQ¾K;ajh i|yd fy<sorõ lsÍï y÷kd.ekSug Ndú; lrk jd¾;dj, uQ,dY% o;a; mÍlaId lf<ñ'

# 1'4 2023 jd¾Isl jd¾;dfõ we;=<;a iud.ug wod< fjk;a f;dr;=re

uQ,H m%ldY iy ta ms<sn| uf.a ú.Kl jd¾;dj yer" wfkl=;a f;dr;=re iud.fï 2023 jd¾Isl jd¾;dfõ we;=<;a f;dr;=rej,ska iukaú; fõ' wfkl=;a f;dr;=re i|yd l<ukdldß;ajh j.lsj hq;=h' iud.fï 2023 jd¾Isl jd¾;dj fuu ú.Kl jd¾;dfõ Èkfhka miqj ud fj;

,nd §ug wfmalaId flf¾'

uQ,H m%ldY ms<sn| uf.a u;fhys fjk;a f;dr;=re wdjrKh fkdflfrk w;r uu tA ms<sn|j lsisÿ wdldrhl iy;sl ks.ukhla m%ldY fkdlrñ'

uf.a uQ,H m%ldY ú.Kkhg wod<j" uf.a j.lSu jkafka by; y÷kdf.k we;s fjk;a f;dr;=re ,nd .; yels jQ úg tAjd lshùu iy tfia lsÍfï§" fjk;a f;dr;=re uQ,H

m%ldY fyda ú.Kkfha§ ,nd.;a uf.a oekqug m%udKd;aulj fkd.e<fmao hkak i,ld ne,Suhs' tfia fkdue;s kï m%udKd;aul jYfhka jerÈ f,i m%ldYs; nj fmfka'

iuQyfha 2023 jd¾Isl jd¾;dj lshjk úg" tys m%udKd;aul idjoH m%ldYhka we;s nj nj ud ks.ukh lrkafka kï" tajd ksrjoH lsÍu i|yd ud tu ldrKh mßmd,khg iïnkaO wh fj; ikaksfõokh l< hq;= fõ'

;jÿrg;a ksjerÈ fkdl< m%udKd;aul idjoH m%ldY ;sfí kï" tajd wdKavql%u jHjia:dfõ 154 ^6& j.ka;sfha úêúOdk wkqj ud úiska md¾,sfïka;=jg iNd.; lrk jd¾;djg we;=<;a lrkq we;'

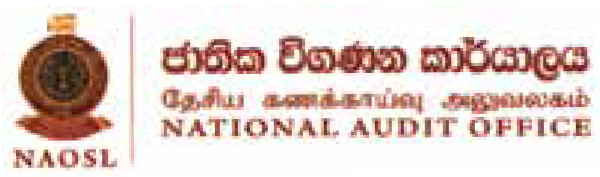
# 1'5 uQ,H m%ldY i|yd l<ukdldß;ajh iy mßmd,khg iïnkaO mqoa.,hka i;= j.lSï

Y%S ,xld .sKqïlrK m%ñ;Skag wkql+,j

i;H iy idOdrK whqßka uQ,H m%ldY ilia lsÍu l<ukdldß;ajfha j.lSu jk w;r" l<ukdldß;ajh ;SrKh lrk mßÈ jxpdjla fyda fodaIhla fya;=fjka we;s jk m%udKd;aul idjoH m%ldYkfhka f;dr uQ,H m%ldY ieliSug tjeks wNHka;r md,khla wjYH fõ'

uQ,H m%ldY ms<sfh, lsÍfï§" iud.u wLKavj mj;ajdf.k hdfï yelshdj ;SrKh lsÍu l<uKdldß;ajfha j.lSula jk w;r" l<uKdldß;ajh iud.u wEjr lsÍug woyia lrkafka kï fyda fjk;a úl,amhla fkdue;s úg§ fufyhqï keje;aùug lghq;= lrkafka kï yer" wLKav meje;afï moku u; .sKqï

;eîu yd iud.fï wLKav meje;aug wod< lreKq wkdjrKh lsÍuo l<uKdldÍ;ajfha j.lSuls'



iud.fï iy iuQyfha uQ,H jd¾;dlrK l%shdj,sh wëlaIKh lsÍu i|yd mßmd,khg iïnkaO wh j.lsj hq;=h'

2018 wxl 19 ork cd;sl ú.Kk mkf;a 16^1& j.ka;shg wkqj" iuQyfha jd¾Isl iy jdrdka;r uQ,H m%ldY ilia lsÍug yelsjk mßÈ iuQyh úiska ish¨ wdodhï" úhoï" j;alï iy j.lSï ms<sn| ksis fmd;a iy jd¾;d mj;ajdf.k hdu wjYH fõ'

# 1'6 uQ,H m%ldY ú.Kkh i|yd ú.Kl i;= j.lSï

iuia:hla f,i uQ,H m%ldY" jxpd iy jerÈ ksid we;sjk m%udKd;aul idjoH m%ldYkhkaf.ka f;dr njg idOdrK

;yjqrejla ,nd §u iy udf.a u;h we;=<;a ú.Klf.a jd¾;dj ksl=;a lsÍu uf.a wruqK fõ' idOdrK iy;sl ùu Wiia uÜgfï iy;sl ùula jk kuq;a" Y%S ,xld ú.Kk m%ñ;s m%ldrj ú.Kkh isÿ lsÍfï§ th iEu úgu m%udKd;aul idjoH m%ldYhka wkdjrKh lr fmkakk njg jk ;yjqre lsÍula fkdjkq we;' jxpd yd jerÈ ;ks fyda iduQysl f,i n,mEï isÿ lsÍu ksid m%udKd;aul idjoH m%ldYhka we;súh yels w;r" fuu uQ,H m%ldY

mokï lr .ksñka mßYS,lhka úiska .kq ,nk wd¾Ól ;SrK flfrys n,mEula we;súh yels nj wfmalaId flf¾'

ud úiska jD;a;Sh úksYaphNdjh yd jD;a;Sh ieluqiqNdjh iys;j" Y%S ,xld ú.Kk m%ñ;s m%ldrj ú.Kkh isÿ lrk ,§' ;jo(

jxpdjla fyda fodaIhla fya;=fjka uQ,H m%ldYj, we;súh yels m%udKd;aul idjoH m%ldYkhkaf.a wjodku y÷kdf.k ;lafiare lsÍu" tu wjodkïj,g m%;spdr olajk ú.Kk l%shd mámdá ie,iqï lsÍu iy l%shd;aul

lsÍu iy uf.a u;h i|yd mokula iemhSug m%udKj;a iy fhda.H ú.Kk idlaIs ,nd

.ekSu' ÿiaikaOdkh" jHdc ,sms f,aLk ieliSu" fõ;kdkau; uÕyeÍu fyda wNHka;r md,khka uÕ yeÍu jxpdjka we;sùug

fya;= úh ye;s neúka jrola ksid isÿjk n,mEug jvd jxpdjla fya;=fjka is¥lrk ,o m%udKd;aul idjoH m%ldYhla y÷kd fkd.ekSu uÕska isÿjkakdjQ n,mEu m%n, fõ'

wjia:dfkdaÑ;j WÑ; ú.Kk mámdá ie,iqï lsÍu ms‚i wNHka;r md,kh iïnkaOfhka wjfndaOhla ,nd .kakd ,o kuq;a" iud.u iy iuQyhg wod< wNHka;r md,kfha iM,odhS;ajh ms<sn|j u;hla m%ldY lsÍug woyia fkdlrhs'

l<ukdldß;ajh úiska wkq.uk lrk ,o

.sKqïlrK m%;sm;a;sj, WÑ;Ndjh iy fhdod. kakd ,o .sKqïlrK weia;fïka;=j, yd iïnkaê; fy<sorõ lsÍïj, idOdrK;ajh we.hSu'

isoaëka fyda ;;a;ajhka fya;=fjka iud. fï wLKav meje;au ms<sn| m%udKd;aul

wúksYaÑ;Ndjhla ;sfío hkak iïnkaOfhka

,nd.;a ú.Kk idlaIs u; mokïj"

.sKqïlrKh i|yd wdh;kfha wLKav meje;au ms<sn| moku fhdod.ekSfï wod<;ajh ;SrKh

lrk ,§' m%udKj;a wúksYaÑ;Ndjhla we;s njg ud ks.ukh lrkafka kï" uQ,H m%ldYj, ta iïnkaOfhka jQ fy<sorõ lsÍïj,g wmf.a ú.Kk jd¾;dfõ wjOdkh fhduq l< hq;=h' ke;fyd;a tu fy<sorõ lsÍu m%udKj;a fkdjkafka kï udf.a u;h ixfYdaOkh l< hq;=h' udf.a ks.ukhka ú.Kk jd¾;dfõ Èkh olajd ,nd.kakd ,o ú.Kk idlaIs u; mokï fõ' flfia fj;;a" wkd.; isoaëka fyda

;;a;ajhka u; wLKav meje;au wjika úh yelsh'

fy<sorõ lsÍï we;=¿j uq,H m%ldYhkays iuia; bÈßm;a lsÍu" jHqyh iy wka;¾.;h iy idOdrK m%ldYkhla ,nd .; yels whqßka" .kqfokq iy isÿùï uq,H m%ldY u`.ska ksfhdackh lrkafkao hkak ;lafiare lsÍu'

taldnoaO uQ,H m%ldYh ms<sn| u;hla m%ldY lsÍu i|yd iuQyh ;=< we;s wdh;kj, fyda jHdmdr l%shdldrlïj, uQ,H f;dr;=re

iïnkaOfhka m%udKj;a iqÿiq ú.Kk idlaIs

,nd .ekSu' iuQyfha ú.Kkh fufyhùu" wëlaIKh iy ld¾hidOkh ms<sn| j.lSu ud i;=h' uf.a ú.Kk u;h i|yd uu iïmQ¾Kfhkau j.lsj hq;=hs'

udf.a ú.Kkfha§ ud úiska y÷kd .kakd ,o wNHka;r md,kfha hï ie,lsh hq;= wvqmdvq we;=¿j" fjk;a lreKq w;r" ú.Kkfha ie,iqï.; úIh m:h iy ld,iSudj iy iqúfYaIS ú.Kk fidhd .ekSï iïnkaOfhka mßmd,khg wod< md¾Yajhka iuÕ uu ikaksfõokh lrkAfkñ'

# 2' wfkl=;a ffk;sl iy kshduk wjYH;d ms<sn| jd¾;dj

2018 wxl 19 ork cd;sl ú.Kk mk; iy 2007 wxl 7 ork iud.ï mkf;ys my; wjYH;d i|yd ksYaÑ; úêúOdk we;=<;a fõ'

ú.Kkh i|yd wjYH ish¨u f;dr;=re iy meyeÈ,s lsÍï ,ndf.k we;s w;r udf.a úu¾Ykhkaf.ka fmkS hk mßÈ" 2007 wxl 7 ork iud.ï mkf;a 163 ^2& ^wE& j.ka;sfha iy 2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 ^w& j.ka;sfha wjYH;djhg wkqj iud.u úiska ksis .sKqï jd¾;d ;nd we;'

iud.fï uq,H m%ldY" 2007 wxl 07 ork iud.ï mkf;a 151 j.ka;sfha wjYH;djhg wkql+, fõ'

bÈßm;a lrk ,o uq,H m%ldY" 2018 wxl 19 ork cd;sl ú.Kk mkf;a 6 ^1& ^wE& ^iii& j.ka;sfha wjYH;djg wkqj fmr jirg wkql+, fõ'

2018 wxl 19 ork cd;sl ú.Kk mkf;a 6 ^1&

^wE& ^iv& j.ka;sfha wjYH;djg wkqj bÈßm;a lrk ,o uQ,H m%ldYj, ud úiska fmr j¾Ifha lrk ,o ish¨u ks¾foaY we;=<;a fõ'

isÿ lrk ,o l%shd mámdá iy ,nd.;a idlaIs u; mokïj m%udKd;aul lreKqj,g iSud jQ lsisjla uf.a wjOdkhg ,laj ke;¦

2018 wxl 19 ork cd;sl ú.Kk mkf;a 12

^wE& j.ka;sfha wjYH;djg wkqj idudkH l%ufõohg mßndysrj iud.u úiska we;s lr

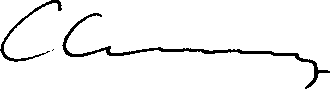
.;a ´kEu fldka;%d;a;=jla iïnkaOfhka iud. fï md,k uKav,fha ´kEu idudðlfhl=g iDcq fyda jl% Wkkaÿjla we;s nj m%ldY lsÍug¦

2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 ^B& j.ka;sfha wjYH;djg wkqj iud.fï md,k wêldßh úiska ksl=;a lrk ,o wod< ,sÅ; kS;sh" idudkH iy úfYaI úOdkhka iuÕ iud.u wkql+, ù fkdue;s nj m%ldY lsÍug¦

2018 wxl 19 ork cd;sl ú.Kk mkf;a 12

^W& j.ka;sfha wjYH;djg wkqj iud.u ish n,;," ld¾hhka iy rdcldß bgq lr fkdue;s nj m%ldY lsÍug¦

2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 ^W!& j.ka;sfha wjYH;djg wkqj wod< kS;sj,g wkql+,j ld, rduq ;=< iud.fï iïm;a msßueiqïiy.;j" ld¾hlaIuj iy M,odhS whqßka ,nd .ekSu iy Wmfhdackh lsÍu isÿ fldg fkdue;s nj m%ldY lsÍu'



# ví,sõ' mS' iS' úl%ur;ak

ú.Kldêm;s

**uQ,H m%ldY - wka;¾.;h**

# msgq wxlh

**uQ,H m%ldY**

[,dN fyda w,dN m%ldYh 225](#_TOC_250005)

[úia;S¾K wdodhï m%ldYh 226](#_TOC_250004)

[uQ,H ;;a;aj m%ldYh 227](#_TOC_250003)

ysñlï fjkiaùfï m%ldYh 228

uqo,a m%jdy m%ldYh 230

uQ,H m%ldY i|yd igyka

1. ixia:dj iy iuQyh ms<sn| 231

msgq wxlh

uQ,H ;;a;aj m%ldYh - j.lSï

1. [nexl= fj; f.úh hq;= 296](#_TOC_250002)
2. .kqfokqlrejkag f.úh hq;= 298
3. ksl=;a l< Kh iq/l=ï 299
4. fjk;a uQ,H j.lSï 301
5. [rlaIK j.lSï iy f.úh hq;= m%;srlaIK 302](#_TOC_250001)
6. [l,anÿ j.lSï 304](#_TOC_250000)
7. m%j¾;k nÿ j.lSï 305
8. ms<sfh, lsÍfï moku iy fjk;a jeo.;a .sKqïlrK m%;sm;a;s

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1. fjk;a j.lSï 306
2. úY%du m%;s,dN ne|Sï 307
3. idudkH .sKqïlrK m%;sm;a;s 233

4 ksl=;a l< kuqÿ n,d;aul fkdjk m%ñ;Ska 237

# ,dN fyda w,dN m%ldYh

1. o< wdodhu 238
2. Y=oaO fmd,S wdÞhu 238

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
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| 7. bmehQ Y=oaO jdßl |  | 240 |  | 47. | r|jd.;a bmehqï | 312 |
| 8. .dia;= iy fldñia wdodhu |  | 241 |  | 48. | fjk;a ixÑ; | 313 |
| 9. uQ,H j;alï ys Y=oaO ,dN$^w,dNh& | - FVTPL | 242 |  | 49. | md,kh fkdjk ysñlï | 314 |
| 10. fjk;a fufyhqï wdodhï |  | 242 |  |  |  |  |

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1. m%ldYs; m%d.aOkh 311
2. jHjia:dms; ixÑ; wruqo, 312
3. Kh iy ,eìh hq;= oE i|yd ydkslrK .dia;= iy fjk;a w,dN

243

# fjk;a uQ,H fy<sorõ lsÍï

1. ld¾h uKav, úhoï 246

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
| 13. | laIh ùu iy l%ulaIh lsÍu | 246 |  | 51. | idudkH fldgilg Y=oaO j;alï w.h | 316 |
| 14. | m%;s,dN" ysñlï mEï iy m%;srlaIK úhoï | 247 |  | 52. | cx.u iy cx.u fkdjk úYaf,aIK | 316 |
| 15 | fjk;a fufyhqï úhoï | 248 |  | 53. | ldKav wkqj uQ,H jd¾;dlrKh | 318 |
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| 17. | wdodhï nÿ úhoï | 249 |  | 55. | iïnkaê; md¾Yaj fy<sorõ lsÍu | 320 |
| 18. | idudkH fldgilg uQ,sl$;kql bmhqï | 252 |  | 56. | wjodkï l<ukdlrKh | 326 |
|  |  |  |  |  |  |  |

50. wiïNdjH j.lSï iy ne|Sï 314

1. idudkH fldgilg ,dNdxY 253

57. jd¾;dlrK ld,iSudjg miq isÿùï 350

# uQ,H ;;a;aj m%ldYh - j;alï

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2. uqo,a iy uqo,aj,g iudk oE 262
3. nexl= iy uQ,H wdh;kj, fYaIh 263
4. uQ,H j;alï ,dN fyda w,dN uÕska idOdrK w.hg 263
5. Kh iy ,eìh hq;= - l%ulaIh msßjeh 265
6. ,eìh hq;= rlaIK iy m%;srlaIK 281
7. uQ,H j;alï - fjk;a úia;S¾K wdodhu uÕska idOdrK w.hg

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1. Kh idOk m;% - l%ulaIh msßjeh 283
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3. foam< wdfhdack 287
4. fjk;a j;alï 288
5. foam<" msßh; iy WmlrK 289
6. Ndú;hg whs;sh we;s j;alï 293
7. lS¾;s kduh iy wiamDYH j;alï 294

**,dN fyda w,dN m%ldYh**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | **igyk** | **msgq wxlh** | **iud.u** | | | **iuQyh** | | |
| 2023  **re**. '000 | 2022 **iuQyh**  **re**. '000 % | | 2023  **re**. '000 | 2022 **iuQyh**  **re**. '000 % | |
| **o< wdodhu** | 5 | 238 | 32,018,308 | 26,741,380 | 19.73 | 39,162,645 | 32,630,986 | 20.02 |
| fmd,S wdodhu | 6.1 | 239 | 30,196,588 | 23,881,526 | 26.44 | 33,406,918 | 25,926,792 | 28.85 |
| wvq l<( fmd,S úhoï | 6.2 | 239 | 18,206,943 | 10,832,186 | 68.08 | 19,270,402 | 11,205,126 | 71.98 |
| Y=oaO fmd,S wdodhu | 6 | 238 | 11,989,645 | 13,049,340 | (8.12) | 14,136,516 | 14,721,666 | (3.97) |
| Y=oaO bmehqï jdßl | 7 | 240 | - | - | - | 4,673,853 | 4,939,071 | (5.37) |
| .dia;= iy fldñia wdodhu | 8 | 241 | 1,265,287 | 1,876,524 | (32.57) | 691,195 | 1,321,513 | (47.70) |
| uQ,H j;alïj, Y=oaO ,dN$^w,dN&-  FVTPL | 9 | 242 | 9,143 | 26,783 | (65.86) | 4,168 | 86,525 | (95.18) |
| fjk;a fufyhqï wdodhu | 10 | 242 | 547,290 | 956,547 | (42.78) | 386,511 | 357,085 | 8.24 |
| **uq¿ fufyhqï wdodhu** | | | 13,811,365 | 15,909,194 | (13.19) | 19,892,243 | 21,425,860 | (7.16) |
| wvq l<d( Kh iy ,eìh hq;= oE ys ydkslrK .dia;= iy fjk;a w,dN | 11 | 243 | 568,485 | 655,425 | (13.26) | 703,962 | 951,756 | (26.04) |
| lS¾;s kduh i|yd ydkslrK .dia;= | 34 | 294 | - | 121,611 | (100.00) | - | 121,611 | (100.00) |
| **Y=oaO fufyhqï wdodhu** | | | 13,242,880 | 15,132,158 | (12.49) | 19,188,281 | 20,352,493 | (5.72) |
| **wvq l<( úhoï**  ld¾h uKav, úhoï | 12 | 246 | 4,488,546 | 4,002,414 | 12.15 | 5,731,934 | 4,946,747 | 15.87 |
| laIh ùï iy l%ulaIh | 13 | 246 | 698,572 | 700,043 | (0.21) | 660,133 | 638,664 | 3.36 |
| m%;s,dN" ysñlï mEï iy m%;srlaIK úhoï | 14 | 247 | - | - | - | 3,251,671 | 3,228,475 | 0.72 |
| fjk;a fufyhqï úhoï | 15 | 248 | 2,082,538 | 2,134,497 | (2.43) | 2,540,760 | 2,607,480 | (2.56) |
| **uq¿ fufyhqï úhoï** | | | 7,269,656 | 6,836,954 | 6.33 | 12,184,498 | 11,421,366 | 6.68 |
| **uQ,H fiajd u; nÿj,g fmr fufyhqï**  **,dNh** | | | 5,973,224 | 8,295,204 | (27.99) | 7,003,783 | 8,931,127 | (21.58) |
| wvq l<( uQ,H fiajd i|yd nÿ | 16 | 248 | 1,631,468 | 1,645,111 | (0.83) | 1,673,580 | 1,705,797 | (1.89) |
| **wdodhï nÿ úhoïj,g fmr ,dNh** | | | 4,341,756 | 6,650,093 | (34.71) | 5,330,203 | 7,225,330 | (26.23) |
| wvq l<( wdodhï nÿ úhoï | 17 | 249 | 1,324,118 | 1,991,084 | (33.50) | 1,888,502 | 2,407,161 | (21.55) |
| **jir i|yd ,dNh** | | | 3,017,638 | 4,659,009 | (35.23) | 3,441,701 | 4,818,169 | (28.57) |
| **,dNh fnÞyeÍu**  iud.fï ysñlï orkakka | | | 3,017,638 | 4,659,009 | (35.23) | 3,507,014 | 4,805,731 | (27.02) |
| md,kh fkdjk ysñlï | 49 | 314 | - | - | - | (65,313) | 12,438 | (625.11) |
| **j¾Ih i|yd ,dNh** | | | 3,017,638 | 4,659,009 | (35.23) | 3,441,701 | 4,818,169 | (28.57) |
| idudkH fldgilg uQ,sl$;kql bmehqï ^re'& | 18 | 252 | 1.48 | 2.28 | (35.09) | 1.72 | 2.35 | (26.81) |
| idudkH fldgilg ,dNdxY ^re'& | 19 | 253 | 0.50 | 1.25 | (60.00) |  |  | |

msgq wxl 231 isg 350 olajd we;s igyka uQ,H m%ldYj, w;HdjYH wx.hls'

**úia;S¾K wdodhï m%ldYh**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | **igyk** | **msgq wxlh** | **iud.u** | | | **iuQyh** | | |
| 2023  **re**. '000 | 2022 **iuQyh**  **re**. '000 % | | 2023  **re**. '000 | 2022 **iuQyh**  **re**. '000 % | |
| **j¾Ih i|yd ,dNh** | | | 3,017,638 | 4,659,009 | (35.23) | 3,441,701 | 4,818,169 | (28.57) |
| **fjk;a úia;S¾K wdodhu" bÈß j¾Ij,**  **,dN fyda w,dN fj; kej; j¾.SlrKh lsÍug we;s Y=oaO nÿ whs;u ^Y=oaO nÿ&(**  úfoia mßmd,s;j, uQ,H m%ldY mßj¾;kfhka we;sjk Y=oaO ,dN$^w,dN& | 48.4 | 314 | - | - | - | (594,615) | 1,439,171 | (141.32) |
| **bÈß j¾Ij, ,dN fyda w,dN fj; kej; j¾.SlrKh lsÍug we;s Y=oaO whs;u** | | | - | - | - | (594,615) | 1,439,171 | (141.32) |
| **bÈß j¾Ij, ,dN fyda w,dN fj; kej; j¾.SlrKh lsÍug we;s whs;u ^Y=oaO nÿ&(**  **ksYaÑ; m%;s,dN ie,iqï u; Y=oaO wdhq.**  **Kl ,dNh$^w,dNh&**  úY%du m%;s,dN ne|Sï u; wdhq.Kk ,dN iy w,dN | 43 | 307 | 57,764 | (31,732) | (282.04) | 67,120 | (28,272) | (337.41) |
| wdhq.Kk ,dN fyda w,dN u; ú,ïNS; nÿ n,mEu | 44.1 | 310 | (17,329) | 7,616 | 327.53 | (20,136) | 7,795 | 358.32 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhï  ;=<ska idOrK w.h | | |  |  | |  |  | |
| kej; ñkqïlrKh u; ,dNh$^w,dNh& | 48.3 | 313 | (195,940) | (207,831) | 5.72 | (248,491) | (207,831) | (19.56) |
| by; oE u; ú,ïNS; nÿ n,mEu | 44.1 | 310 | 58,789 | 49,817 | 18.01 | 74,554 | 49,817 | 49.66 |
| **bÈß j¾Ij, ,dN fyda w,dN fj; kej; j¾.SlrKh lsÍug fkdue;s Y=oaO whs;u** | | | (96,716) | (182,130) | 46.90 | (126,953) | (178,491) | 28.87 |
| **j¾Ih i|yd fjk;a úia;S¾K wdodhu" Y=oaO nÿ** | | | (96,716) | (182,130) | 46.90 | (721,568) | 1,260,680 | (157.24) |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu** | | | 2,920,922 | 4,476,879 | (34.76) | 2,720,133 | 6,078,849 | (55.25) |
| **,dNh fnÞyeÍu**  iud.fï ysñlï orkakka fj; | | | (96,716) | (182,130) | 46.90 | (426,193) | 555,132 | (176.77) |
| md,kh fkdjk ysñlï | 49 | 314 | - | - | - | (295,375) | 705,548 | 141.86 |
| j¾Ih i|yd fjk;a úia;S¾K wdodhï" Y=oaO nÿ | | | (96,716) | (182,130) | 46.90 | (721,568) | 1,260,680 | (157.24) |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu** | | | 2,920,922 | 4,476,879 | (34.76) | 2,720,133 | 6,078,849 | (55.25) |

msgq wxl 231 isg 350 olajd we;s igyka uQ,H m%ldYj, w;HdjYH wx.hls'

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **igyk** | **msgq wxlh** | **iud.u** | | | **iuQyh** | | |
| 2023  **re**. '000 | 2022 **iuQyh**  **re**. '000 % | | 2023  **re**. '000 | 2022 **iuQyh**  **re**. '000 % | |
| **j;alï**  uqo,a iy uqo,a iudk oE | 22 | 262 | 5,844,798 | 4,668,830 | 25.19 | 6,316,003 | 5,402,587 | 16.91 |
| nexl= iy uQ,H wdh;k fYaIhka | 23 | 263 | 29,839,914 | 5,117,866 | 483.05 | 34,224,917 | 9,529,518 | 259.15 |
| uQ,H j;alï - ,dN fyda w,dN uÕska  idOdrK w.hg | 24 | 263 | 203,975 | 25,140 | 711.36 | 345,093 | 849,298 | (59.37) |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 25 | 265 | 114,277,945 | 151,274,454 | (24.46) | 125,377,904 | 163,320,846 | (23.23) |
| ,eìh hq;= rlaIK iy m%;srlaIK | 26 | 281 | - | - | - | 1,498,065 | 1,322,528 | 13.27 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu  uÕska idOdrK w.h | 27 | 282 | 944,653 | 1,333,278 | (29.15) | 1,372,962 | 1,632,941 | (15.92) |
| Kh idOk m;%h - l%ulaIh msßjeh | 28 | 283 | 10,903,577 | 9,827,221 | 10.95 | 15,859,672 | 16,013,525 | (0.96) |
| mßmd,s;j, wdfhdack | 29 | 285 | 3,291,604 | 3,213,788 | 2.42 | - | - | - |
| wdfhdack foam< | 30 | 287 | 284,961 | - | - | 1,200,317 | 820,664 | 46.26 |
| fjk;a j;alï | 31 | 288 | 1,030,138 | 749,155 | 37.51 | 1,281,022 | 831,825 | 54.00 |
| foam<" msßh; iy WmlrK | 32 | 289 | 1,481,005 | 1,413,776 | 4.76 | 3,971,219 | 4,090,682 | (2.92) |
| Ndú;hg whs;sh we;s j;alï | 33 | 293 | 1,615,939 | 1,972,380 | (18.07) | 1,372,423 | 1,539,484 | (10.85) |
| ú,ïNS; nÿ j;alï | 44 | 309 | 1,335,460 | 1,146,726 | 16.46 | 1,419,836 | 1,121,192 | 26.64 |
| lS¾;s kduh iy wiamDYH j;alï | 34 | 294 | 19,193 | 21,965 | (12.62) | 137,436 | 139,603 | (1.55) |
| **uq¿ j;alï** | | | 171,073,162 | 180,764,579 | (5.36) | 194,376,869 | 206,614,693 | (5.92) |
| **j.lSï**  nexl=jg f.úh hq;= | 35 | 296 | 7,724,671 | 11,749,332 | (34.25) | 11,068,522 | 15,300,361 | (27.66) |
| .kqfokqlrejkag f.úh hq;= | 36 | 298 | 100,935,114 | 103,367,904 | (2.35) | 107,979,956 | 111,453,750 | (3.12) |
| ksl=;a l< Kh iq/l=ï | 37 | 299 | 16,706,049 | 17,244,313 | (3.12) | 16,564,956 | 17,103,223 | (3.15) |
| fjk;a uQ,H j.lSï | 38 | 301 | 1,457,388 | 3,636,528 | (59.92) | 1,709,574 | 4,043,322 | (57.72) |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 39 | 302 | - | - | - | 5,206,622 | 5,903,363 | (11.80) |
| l,anÿ j.lSï | 40 | 304 | 1,753,723 | 2,059,050 | (14.83) | 1,477,875 | 1,588,115 | (6.94) |
| m%j¾;k nÿ j.lSï | 41 | 305 | 1,013,703 | 1,851,676 | (45.25) | 1,406,648 | 2,098,784 | (32.98) |
| fjk;a j.lSï | 42 | 306 | 1,016,790 | 1,369,054 | (25.73) | 1,202,218 | 1,399,030 | (14.07) |
| úY%du m%;s,dN ne|Sï | 43 | 307 | 673,659 | 668,411 | 0.79 | 756,320 | 748,944 | 0.98 |
| **uq¿ j.lSï** | | | 131,281,097 | 141,946,268 | (7.51) | 147,372,691 | 159,638,892 | (7.68) |
| **ysñlï**  m%ldYs; m%d.aOkh | 45 | 311 | 18,015,559 | 17,071,961 | 5.53 | 18,015,559 | 17,071,961 | 5.53 |
| jHjia:dms; ixÑ; wruqo, | 46 | 312 | 2,790,828 | 2,639,946 | 5.72 | 2,905,660 | 2,729,351 | 6.46 |
| r|jd.;a bmehqï | 47 | 312 | 19,556,826 | 19,481,612 | 0.39 | 23,248,550 | 23,122,851 | 0.54 |
| fjk;a ixÑ; | 48 | 313 | (571,148) | (375,208) | 52.22 | 349,380 | 897,111 | (61.05) |
| **iud.fï ysñlï orkakka fj; fnÞyeßh**  **yels uq¿ ysñlï** | | | 39,792,065 | 38,818,311 | 2.51 | 44,519,149 | 43,821,274 | 1.59 |
| md,kh l< ysñlï | 49 | 314 | - | - | - | 2,485,029 | 3,154,527 | (21.22) |
| **uq¿ ysñlï** | | | 39,792,065 | 38,818,311 | 2.51 | 47,004,178 | 46,975,801 | 0.06 |
| **uq¿ j.lSï iy ysñlï** | | | 171,073,162 | 180,764,579 | (5.36) | 194,376,869 | 206,614,693 | (5.92) |
| **wiïNdjH j.lSï iy ne|Sï** | 50 | 314 | 5,626,774 | 6,852,234 | (17.88) | 5,750,578 | 6,899,223 | (16.65) |
| **idudkH fldgilg Y=oaO j;alï w.h ^re'&** | 51 | 316 | 19.49 | 20.57 | (5.26) | 21.80 | 23.22 | (6.10) |

2007 wxl 07 ork iud.ï mkf;a wjYH;djkag wkql+,j fuu uQ,H m%ldY ilia lr we;s nj wms iy;sl lrkafkuq'



# Tud,a iqukisß Yñkaø u¾is,ska

iyldr idudkHdêldÍ - uQ,H m%Odk úOdhl ks,OdÍ

fuu uQ,H m%ldY i|yd wOHlaI uKav,h j.lSfuka nef|a' wOHlaI uKav,h fjkqfjka iy;sl fldg w;aika ;nk ,oafoa¦



# m%§ma wó¾;kdh.ï frdydka m;srf.a

iNdm;s wOHlaI

msgq wxl 231 isg 350 olajd we;s igyka uQ,H m%ldYj, w;HdjYH wx.hls' 2023 uehs 26 jksod

fld<U

**ysñlï fjkiaùfï m%ldYh- iud.u**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| iud.u |  |  | **fjk;a ixÑ;** |  | |
|  | **m%d.aOkh** | **jHjia:dms; ixÑ; wruqo,** | **idOdrK**  **w.h ixÑ;** | **r|jd.;a bmehqï** | **uq¿ ysñlï** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **2021 wfm%a,a 1 jeksodg fYaIh** | 14,892,036 | 2,406,995 | (117,377) | 17,159,777 | 34,341,431 |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu** |  |  |  |  |  |
| j¾Ih i|yd ,dNh$^w,dNh& | - | - | - | 4,659,009 | 4,659,009 |
| fjk;a úia;S¾K wdodhu ^Y=oaO nÿ& | - | - | (207,831) | 25,701 | (182,130) |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu** | - | - | (207,831) | 4,684,710 | 4,476,879 |
| **ysñlï ys Rcqj y÷kd .;a ysñlï orkakka iuÕ isÿ l< .kqfokq** |  |  |  |  |  |
| ixÑ;j,g udre lsÍu | - | 232,950 | (50,000) | (182,950) | - |
| f.jQ ,dNdxY – w;=re | 2,179,925 | - | - | (2,179,925) | - |
| - wjidk | - | - | - | - | - |
| **ysñlï orkakka iuÕ isÿ l< uq¿ .kqfokq** | 2,179,925 | 232,950 | (50,000) | (2,362,875) | - |
|  |  |  |  |  |  |
| **2022 ud¾;= 31 Èkg fYaIh** | 17,071,961 | 2,639,945 | (375,208) | 19,481,612 | 38,818,310 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **2022 wfm%a,a 1 Èkg fYaIh** | 17,071,961 | 2,639,945 | (375,208) | 19,481,612 | 38,818,310 |
| 2022 wxl 14 ork wêNdr nÿ mk; hgf;a wêNdr nÿ whlsÍu i|yd .e<mSï | - | - |  | (1,947,167) | (1,947,167) |
| **2022 wfm%a,a 1 Èkg .e<mQ fYaIh** | 17,071,961 | 2,639,945 |  | 17,534,445 | 36,871,143 |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu**  j¾Ih i|yd ,dNh$^w,dNh& | - | - | - | 3,017,638 | 3,017,638 |
| fjk;a úia;S¾K wdodhu ^Y=oaO nÿ& | - | - | (195,940) | 99,224 | (96,716) |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu** | - | - | (195,940) | 3,116,862 | 2,920,922 |
| **ysñlï ys Rcqj y÷kd .;a ysñlï orkakka iuÕ isÿ l< .kqfokq**  ixÑ;j,g udre lsÍu | - | 150,882 | - | (150,882) | - |
| f.jQ ,dNdxY - wjidk | 943,598 | - | - | (943,598) | - |
| **ysñlï orkakka iuÕ isÿ l< uq¿ .kqfokq** | 943,598 | 150,882 | - | (1,094,480) | - |
|  |  | | | | |
| **2023 ud¾;= 31 Èkg fYaIh** | 18,015,559 | 2,790,827 | (571,148) | 19,556,827 | 39,792,065 |

msgq wxl 231 isg 350 olajd we;s igyka uQ,H m%ldYj, w;HdjYH wx.hls'

**ysñlï fjkiaùfï m%ldYh- iuQyh**

# iuQyh fjk;a ixÑ;

**m%d.aOkh jHjia:dms; idOdrK w.h úfoaY jHjydr r|jd.;a bmehqï tl;=j md,kh**

# uq¿ ysñlï

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **ixÑ; wruqo,** | **ixÑ;** | **uqo,a .kqfokq**  **ixÑ;** |  | **fkdjk**  **ysñlï** |  |
| **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 **re**.'000 | **re**.'000 |
| **2021 wfm%a,a 1 jeksodg fYaIh** 14,892,036 | 2,464,951 | (121,517) | 542,836 | 20,682,106 | 38,460,412 2,661,541 | 41,121,953 |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu** |  |  |  |  |  |  |
| j¾Ih i|yd ,dNh$^w,dNh& - | - | - | - | 4,805,731 | 4,805,731 12,438 | 4,818,169 |
| fjk;a úia;S¾K wdodhu ^Y=oaO nÿ& - | - | (207,831) | 733,623 | 29,340 | 555,132 705,548 | 1,260,680 |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu** - | - | (207,831) | 733,623 | 4,835,071 | 5,360,863 717,986 | 6,078,849 |
| **ysñlï ys Rcqj y÷kd .;a ysñlï orkakka iuÕ isÿ l< .kqfokq** |  |  |  |  |  |  |
| ixÑ;j,g udre lsÍu - | 264,401 | (50,000) | - | (214,401) | - - | - |
| f.jQ ,dNdxY - w;=re 2,179,925 | - | - | - | (2,179,925) | - (225,000) | (225,000) |
| **ysñlï orkakka iuÕ isÿ l< uq¿ .kqfokq** 2,179,925 | 264,401 | (50,000) | - | (2,394,326) | - (225,000) | (225,000) |
|  |  |  |  |  |  |  |
| **2022 ud¾;= 31 jeksodg fYaIh** 17,071,961 | 2,729,352 | (379,348) | 1,276,459 | 23,122,851 | 43,821,275 3,154,527 | 46,975,802 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2022 wfm%a,a 1 jeksodg fYaIh** | 17,071,961 | 2,729,352 | (379,348) | 1,276,459 | 23,122,851 | 43,821,275 | 3,154,527 | 46,975,802 |
| 2022 wxl 14 ork wêNdr nÿ mk; hgf;a wêNdr nÿ whlsÍu i|yd .e<mSï | - | - | - | - | (2,382,947) | (2,382,947) | (110,146) | (2,493,093) |
| **2022 wfm%a,a 1 jeksodg .e<mQ fYaIh** | 17,071,961 | 2,729,352 | (379,348) | 1,276,459 | 20,739,904 | 41,438,328 | 3,044,381 | 44,482,709 |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu**  j¾Ih i|yd ,dNh$^w,dNh& | - | - | - | - | 3,507,014 | 3,507,014 | (65,313) | 3,441,701 |
| fjk;a úia;S¾K wdodhu ^Y=oaO nÿ& | - | - | (248,491) | (299,240) | 121,538 | (426,193) | (295,375) | (721,568) |
| **j¾Ih i|yd uq¿ úia;S¾K wdodhu** | - | - | (248,491) | (299,240) | 3,628,552 | 3,080,821 | (285,924) | 2,794,897 |
| **ysñlï ys Rcqj y÷kd .;a ysñlï orkakka iuÕ isÿ l< .kqfokq**  ixÑ;j,g udre lsÍu | - | 176,310 | - | - | (176,310) | - | - | - |
| f.jQ ,dNdxY - wjidk | 943,598 | - | - | - | (943,598) | - | (273,428) | (273,428) |
| **ysñlï orkakka iuÕ isÿ l< uq¿ .kqfokq** | 943,598 | 176,310 | - | - | (1,119,908) | - | (273,428) | (273,428) |
|  |  | | | | | | | |
| **2023 ud¾;= 31 jeksodg fYaIh** | 18,015,559 | 2,905,662 | (627,839) | 977,219 | 23,248,548 | 44,519,149 | 2,485,029 | 47,004,178 |

msgq wxl 231 isg 350 olajd we;s igyka uQ,H m%ldYj, w;HdjYH wx.hls'

**uQ,H m%jdy m%ldYh**

Y%S ,xld .sKqïlrK m%ñ;s - LKAS 7 ys zuqo,a m%jdy m%ldYhZ g wkql+,j" uqo,a m%jdy ilia lsÍfï zRcq l%uhZ fhdod .ksñka uqo,a m%jdy m%ldYh ilia lr we;' tuÕska fufyhqï l%shdldrlï" wdfhdack l%shdldrlï" iy uQ,H l%shdldrlï fjka fjka jYfhka y÷kd .kq ,nhs' uqo,a iy uqo,a yd iudk oE" ksYaÑ; uqo,a jákdlulg myiqfjka mßj¾;kh l< yels iy w.h fjkiaùï iïnkaOfhka fkdie,lsh yels ;rfï wjodkulg Ndckh jk" flá ld,Sk" b;d by< øjYS,s;djfhka hq;a wfhdackj,ska iukaú; fõ'

**.sKqïlrK m%;sm;a;sh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg wjika j¾Ih i|yd** | **igyk** | **msgq wxl** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **fufyhqï l%shdldrlï uÕska isÿ jk uqo,a m%jdy**  uqo,a iy uqo,a yd iudk oE ys wdodhu | 6.1 | 239 | 877,597 | 159,743 | 884,520 | 176,533 |
| Kh iy ,eìh hq;= oE i|yd f.ùï | | | (49,479,705) | (123,938,484) | (56,532,319) | (128,649,697) |
| Kh iy ,eìh hq;= oE fj;ska uqo,a ,eîï | | | 108,112,701 | 137,014,283 | 116,824,867 | 139,838,872 |
| nexl= iy uQ,H wdh;k iuÕ .e<mQ fYaIhka i|yd wdfhdack | | | (96,735,535) | (30,785,830) | (102,232,584) | (34,428,160) |
| nexl= iy uQ,H wdh;k iuÕ .e<mQ fYaIhka fj;ska ,o uqo,a ,eîï | | | 74,982,057 | 31,510,851 | 81,747,062 | 34,065,096 |
| l%ulaIh msßjeh hgf;a Kh idOk m;%fha wdfhdack | | | (40,967,052) | (31,590,690) | (45,032,821) | (37,883,431) |
| l%ulaIh msßjeh hgf;a Kh idOk m;%fha uqo,a ,eîï | | | 42,620,849 | 29,316,856 | 47,916,827 | 31,022,471 |
| .kqfokqlrejkag f.úh hq;= f.jqï | | | (164,570,652) | (122,737,129) | (169,175,292) | (124,719,248) |
| .kqfokqlrejkag f.úh hq;= oE fj;ska uqo,a ,eîï | | | 147,334,387 | 116,799,179 | 150,395,668 | 124,371,580 |
| fjk;a wdodhï fj;ska uqo,a ,eîï | | | 4,259 | 2,079 | 184,223 | 219,280 |
| uQ,H j;alïj, wdfhdack - ,dN fyda w,dN ;=<ska idOdrK w.h | | | (189,797) | (4,573,220) | (286,151) | (5,221,552) |
| uQ,H j;alïj,ska ,eîï - ,dN fyda w,dN ;=<ska idOdrK w.h | | | 1,616 | 4,684,650 | 794,525 | 5,740,532 |
| uQ,H j;alïj,ska ,eîï - fjk;a úia;S¾K wdodhï ;=<ska idOdrK w.h | | | 313,654 | 3,756 | 566,386 | 156,320 |
| uQ,H j;alïj, wdfhdack - fjk;a úia;S¾K wdodhï ;=<ska idOdrK w.h | | | - | (1,150,081) | (452,420) | (1,175,931) |
| ld¾h uKav, úhoï i|yd f.ùï | | | (4,724,920) | (3,709,482) | (5,986,957) | (4,653,596) |
| fufyhqï l,anÿ j.lSï i|yd f.ùï | | | (651,359) | (667,068) | (438,364) | (385,273) |
| fjk;a fufyhqï l%shdldlï i|yd f.ùï | | | (3,796,402) | (3,444,436) | (4,577,598) | (3,623,514) |
| mdßfNda.slhskaf.ka ,o jdßl | | | - | - | 4,498,316 | 4,641,005 |
| f.jQ ysñlïmEï | | | - | - | (3,948,414) | (2,340,996) |
| wdfhdackj,ska ,o ,dNdxY wdodhu | | | 343,930 | 711,841 | 7,014 | 6,216 |
| f.jQ mdßf;daIl | 43 | 307 | (92,658) | (33,471) | (100,021) | (39,309) |
| f.jQ wdodhï nÿ | 41.1 | 306 | (4,256,539) | (1,175,248) | (5,317,964) | (1,958,933) |
| **fufyhqï l%shdldrlïj,ska W;amdokh jQ$ ^Ndú; jQ& Y=oaO uqo,a** | | | 9,126,431 | (3,601,901) | 9,738,503 | (4,841,735) |
| **wdfhdack l%shdldrlïj,ska uQ,H m%jdy**  foam<" msßh; iy WmlrK ñ,§ .eKqï | 32 | 289 | (253,253) | (385,714) | (234,426) | (307,456) |
| foam<" msßh; iy WmlrK úl=Kqïj,ska ,o uqo,a | | | 39,867 | 14,005 | 88,898 | 131,604 |
| wiamDYH j;alï ñ,§ .eKqï | 34 | 294 | (7,684) | (10,325) | (12,781) | (12,835) |
| wdfhdackj,ska ,o ,dNdxY | | | - | - | - | - |
| **wdfhdack l%shdldrlïj,ska ^Ndú; jQ&$ W;amdokh jQ Y=oaO uqo,a** | | | (221,070) | (382,034) | (158,309) | (188,687) |
| **uQ,H l%shdldrlï fj;ska isÿ jQ uQ,H m%jdy** | | |  |  |  |  |
| nexl= fj; isÿl< hq;= f.ùï | 35.1 | 296 | (7,618,774) | (1,946,889) | (9,082,471) | (2,504,664) |
| nexl=j,ska Kh ,nd .ekSï | 35.1 | 296 | 2,000,000 | 7,000,000 | 2,799,279 | 7,250,000 |
| ksl=;a l< Kh iq/l=ï i|yd f.ùï | 37.1 | 299 | (2,093,667) | (8,456,772) | (2,077,567) | (8,440,722) |
| ksl=;a l< Kh iq/l=ïj,ska Kh .ekSu | | | - | 10,000,000 | - | 10,000,000 |
| fldgia ysñhka fj; f.jQ ,dNdxY | | | 17 | 80 | 17 | 80 |
| md,kh fkdjk ysñlï fj; f.jQ ,dNdxY | | | - | - | (123,900) | (150,000) |
| **uQ,H l%shdldrlïj,ska ^Ndú; jQ&$ W;amdokh jQ Y=oaO uqo,a** | | | (7,712,424) | 6,596,419 | (8,484,642) | 6,154,694 |
| **Y=oaO ^wavqùu& uqo,a iy uqo,a yd iudk oE** | | | 1,192,937 | 2,612,484 | 1,095,552 | 1,124,272 |
| j¾Ih wdrïNfha uqo,a iy uqo,a yd iudk oE | | | 4,599,141 | 1,986,657 | 4,077,087 | 2,952,815 |
| **j¾I wjidkh i|yd uqo,a iy uqo,a yd iudk oE** | | | 5,792,078 | 4,599,141 | 5,172,639 | 4,077,087 |
| uqo,a iy uqo,a yd iudk oE | | | 5,844,798 | 4,668,831 | 6,316,003 | 5,402,587 |
| nexl= whsrdj | | | (52,720) | (69,690) | (1,143,364) | (1,325,500) |
| **j¾I wjidkh i|yd uqo,a iy uqo,a yd iudk oE** | | | 5,792,078 | 4,599,141 | 5,172,639 | 4,077,087 |

msgq wxl 231 isg 350 olajd we;s igyka uQ,H m%ldYj, w;HdjYH wx.hls'

**uQ,H m%ldYk i|yd igyka**

# 1' wdh;kh iy iuQyh ms<sn| f;dr;=re 1'1 wdh;ksl f;dr;=re

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ^fu;eka mgka ziud.uZ& 1995 wf.daia;= 22 Èk ixia:dms;" Y%S ,xldj

;=< ,shdmÈxÑ iSudiys; fmdÿ iud.uls' th 2011 wxl 42 ork uqo,a jHdmdr mk; hgf;a n,m;%,dNS uQ,H iud.uls' 2011 fkdjeïn¾ 24 Èk fld<U fldgia fj<|fmdf<a uQ,sl ,ehsia;=.; lsÍula iud.u i;= fõ' 2007 wxl 07 ork iud.ï mk; hgf;a iud.u kej; ,shdmoxÑ lrk ,§'

tys ,shdmÈxÑ ld¾hd,h iy m%Odk jHdmdr ia:dkh fkd' 1161" urodk mdr" fld<U 08 ,smskfha msysgd we;'

# taldnoaO uQ,H m%ldY

2023 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd jk iuQyfha taldnoaO uQ,H m%ldY uÕska mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ^ujq iud.u&" tys mßmd,s; ^ish,a, tlaj ziuQyhZ f,i ye|skafõ& iukaú; fõ'

# ujq iud.u iy iuia; mßmd,l iud.u

rcfha wdh;khla jk uyck nexl=j iud.fï ujq iud.u fõ'

# fiajlhska ixLHdj

2023 ud¾;= 31 Èkg iud.fï iy iuQyfha ld¾h uKav,h ms<sfj<ska 2"114 la iy 2"995 la úh' ^2022 ud¾;= 31 Èkg 2"245 iy 3"148 la úh'&

**1'2 iuQyfha f;dr;=re**

**uQ,sl l%shdldrlï iy fufyhqï iajdNdjh iud.u**

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

uQ,sl jHdmdr l%shdldlï f,i uQ,H l,anÿ iemhSu" l=,S msg .eKqï j;alï uQ,HlrKh" ld,iSud Kh" bia,dóh Kh" wdka;sl fj<|du" fldgia fj<odu" Kh idOk m;% ksl=;a lsÍu" idOllrKh" rka Kh iy uyck ;ekam;= cx.ulrKh oelaúh yelsh'

# mßmd,s;hka

mßmd,s;fha ku uQ,sl l%shdldrlï ixia:dms; rg ysñlï whs;Ska ]

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | | 2023 | 2022 |
| mSm,aia ,Sisx \*S,aÜ uefkaÊukaâ ,sñgâ | r:jdyk iuQy l<ukdlrKh" r:jdyk ;lafiarelrKh" r:jdyk úl=Kqï" rlaIK ;lafiarej iy r:jdyk w¨;ajeähdj | Y%S ,xldj | 100% | 100% |
| mSm,aia ,Sisx fm%dam¾á äjf,damaukaâ ,sñgâ | ñY% ixj¾Ok jHdmD;s iy foam< ixj¾Ok l%shdldrlï mj;ajd f.k hdu | Y%S ,xldj | 100% | 100% |
| mSm,aia bkaIqjrkaia mSt,aiS | rlaIK jHdmdr lghq;= lrf.khdu  ^idudkH& | Y%S ,xldj | 75% | 75% |
| mSm,aia ,Sisx yeõf,dla fm%damràia ,sñgâ | ld¾hd, ixlS¾Khla f.dv keÕSu iy fufyhùu | Y%S ,xldj | 100% | 100% |
| mSm,aia uhsfl%d fldu¾ia  ,sñgâ | wvq wdodhï Wmhkakkag iy laIqø jHdmdr wdh;k fj; nexl= fkdjk uQ,H fiajd iemhSu | Y%S ,xldj | 100% | 100% |
| ,kalka t,dhkaia \*skEkaia  ,sñgâ | l,anÿ$Kh iy w;a;sldrï iemhSu" Kh idOk m;% ksl=;a lsÍu iy uyck  ;ekam;= cx.ulrKh | nx.,dfoaYh | 51% | 51% |

iudf,daÑ; j¾Ih ;=< iud.fï iy iuQyfha uQ,sl l%shdldrlïj, iajdNdjfha ie,lsh hq;= fjkialï isÿ fkdùh'

# 2' .sKqï ilia lsÍfï moku iy wfkl=;a iqúfYaIS .sKqïlrK m%;sm;a;s

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

2023 ud¾;= 31 Èkg iy tÈfkka wjika jQ j¾Ih i|yd iuQyfha taldnoaO uQ,H m%ldY iy fjku ilia lrk ,o iud.fï uQ,H m%ldY" Y%S ,xld jr,;a .KldêldÍjrekaf.a ^CA Y%S ,xld& wdh;kh úiska ilia lr we;s Y%S ,xld .sKqïlrK m%ñ;Skag ^SLFRs iy LKASs& wkqj iy 2007 wxl

07 ork iud.ï mk;" 2011 wxl 42 ork uQ,H jHdmdr mk;" 2000 wxl 43 ork rlaIK

l¾udka; mk; hk mk;aj, wjYH;dj,g iy fld<U fldgia fjf<|fmdf<ys ,ehsia;=.; lsÍfï Í;sj,g wkql+,j ilia lr bÈßm;a lr we;' uqo,a m%jdy ms<sn| f;dr;=re yereKqfldg" fuu uQ,H m%ldY .sKqïlrKfha WmÑ; moku wkqj ilia lr we;'

Y%S ,xld .sKqïlrK m%ñ;Ska 'www.casrilanka. com / [www.slaasc.lk’](http://www.slaasc.lk’) fj;ska ,nd .; yelsh'

uQ,H m%ldY ilia lsÍu iy bÈßm;a lsÍu kshdukh lrk SLFRs iy LKAs ys wjYH;dj,g wkkql+, jk lsisÿ wdldrhl wfhda.H

.sKqïlrK m%;sm;a;s iuQyh úiska wkq.ukh lr ke;'

iuQyh úiska j¾Ih ;=< wkq.ukh lrk ,o idudkH .sKqïlrK m%;sm;a;s ms<sn| úia;r msgq wxl 233 ys igyka 3 ys olajd we;'

# 2'2 uq,H m%ldY i|yd j.lSu

2007 wxl 07 ork iud.ï mkf;a iy SLFRs iy LKAs ys úêúOdk wkqj iud.fï iy iuQyfha fuu uQ,H m%ldYhka i|yd wOHlaI uKav,h j.lsj hq;=h'

—iud.fï lghq;= ms<sn| wOHlaI uKav,fha jd¾Isl jd¾;dj˜" —uQ,H jd¾;dlrKh i|yd wOHlaIjrekaf.a j.lSu˜ iy uQ,H ;;a;ajh ms<sn| m%ldYhg wod< iy;slfha olajd we;s mßÈ wOHlaI uKav,h úiska Tjqkaf.a j.lSu ms<s. kq ,efí'

fuu uQ,H m%ldYj,g my; ixrpl we;=<;a fõ(

* iudf,daÑ; j¾Ih i|yd iud.fï iy iuQyfha uQ,H ld¾hidOkh ms<sn| f;dr;=re iemfhk

,dN fyda w,dN m%ldYh iy úia;SrK wdodhï m%ldYh¦

* jir wjidk jk úg iud.fï iy iuQyfha uQ,H ;;a;ajh ms<sn| f;dr;=re iemfhk uQ,H

;;a;ajh ms<sn| m%ldYh¦

* iudf,daÑ; j¾Ih ;=< iud.fï iy iuQyfha fldgia ysñhkaf.a ysñlïys ish¨u fjkialï ksrEmKh flfrk ysñlï fjkiaùu ms<sn| mldYh¦
* iud.ug iy iuQyhg uqo,a iy uqo,a iudk oE W;amdokh lsÍug we;s yelshdj iy tu uqo,a m%jdyhka Wmfhdackhg wdh;kh i;= jk wjYH;d ms<sn|j mßYS,lhskag f;dr;=re iemfhk uqo,a m%jdy m%ldYh¦ iy"
* .sKqïlrK m%;sm;a;s iy wfkl=;a meyeÈ,s lsÍï we;=<;a uq,H m%ldY i|yd igyka'

# 2'3 wOHlaI uKav,h úiska uQ,H m%ldY wkqu; lsÍu

2023 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd iud.fï iy iuQyfha uQ,H m%ldY ^ixikaokhka we;=<;aj& m%ldYhg m;a lsÍu i|yd" 2023 uehs 26 Èk wOHlaI uKav, fhdackdjg wkql+,j wkqu;h iy wjirh

,nd § we;'

# 2'4 ñkqïlrK moku

uQ,H ;;a;aj m%ldYfha my; lreKq yer iud.fï iy iuQyfha uQ,H m%ldY" fM;sydisl msßjeh moku hgf;a ilia fldg we;'

|  |  |  |  |
| --- | --- | --- | --- |
| lreKq | ñkqï moku | igyk | msgq wxlh |
| uQ,H j;alï - ,dN fyda w,dN ;=<ska idOdrK w.hg | idOdrK w.h | 24 | 263 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhï ;=<ska idOdrK w.h | idOdrK w.h | 27 | 282 |
| wdfhdack foam< | idOdrK w.h | 30 | 287 |
| úY%du m%;s,dN ne|Sï | úY%du m%;s,dN ne|Sï ys j¾;udk w.h iy wdhq.Kk ,dNh fyda w,dNh f,i j.lSï y÷kd .efka' | 43 | 307 |

# 2'5 uQ,H m%ldY bÈßm;a lsÍu

uQ,H ;;a;aj m%ldYfh ys iud.fï iy iuQyfha j;alï iy j.lSï" tajdfha wod< øjYS,s;d iy l,a msÍu ksrEmKh lsÍfï iajdNdjh wkqj j¾. fldg ,ehsia;=.; lr we;' jd¾;dlrK Èkhg ^cx.u& miq udi 12 la we;=<; iy jd¾;dlrK Èkhg ^cx.u fkdjk& miq udi 12 lg jeäfhka m%;sidOk fyda ksrjq,a lsÍï úYaf,aIKh msgq wxl 316 ys igyk 52 ys bÈßm;a fldg we; ^cx.u$ cx.u fkdjk&' uQ,H m%ldYj,g n,mdk WoaOuk idOl i|yd .e<mqï isÿ fldg ke;'

# 2'6 ys,jq lsÍu

y÷kd.;a jákdlu ys,jq lsÍug ffk;sl n,d;aul l< yels whs;shla mj;sk úg iy Y=oaO moku u; ksrjq,a lsÍug woyia lrk úg fyda" tljr j;alï Wm,íê lsÍug iy j.lSï ksrjq,a lsÍug woyia lrk úg muKla uQ,H j;alï iy uQ,H j.lSï ys,jq fldg taldnoaO uQ,H ;;a;aj m%ldYfha Y=oaO w.h jd¾;d fldg we;' hï .sKqïlrK m%ñ;shla fyda w¾:l:khla uÕska wjYH fyda wjir § we;akï iy iuQyfha .sKqïlrK m%ñ;sj, úfYaIfhka fy<sorõ lr we;akï ñi wdodhï iy úhoï taldnoaO ,dN fyda w,dN m%ldYfha ys,jq lrkq fkd,efí'

# 2'7 jHjydßl iy bÈßm;a lrk jHjydr uqo,a

iud.fï iy iuQyfha uQ,H m%ldY" iuQyh mj;ajdf.k hkq ,nk uQ,sl wd¾Ól mßirfha jHdjydr uqo, jk ^iuQyfha l%shdldÍ jHjydr uqo,a& Y%S ,xld remsh,aj,ska oelafõ'

# 2'8 jeghSu

—uQ,H m%ldY bÈßm;a lsÍu˜ ys Y%S ,xld .sKqïlrK m%ñ;s - LKAS 01 uÕska ms<sf.k we;s mßÈ fjk;a wdldrhlg bÈßm;a fldg we;s wjia:djl§ yer uQ,H m%ldYj, jákdlï wdikak remsh,a oyig jghd we;'

# 2'9 m%udKd;aulNdjh iy iudyrKh

—uQ,H m%ldY bÈßm;a lsÍu˜ ys Y%S ,xld .sKqïlrK m%ñ;s - LKAS 01 wkql+,j" iEu iudk lreKqj, m%udKd;aul uÜgu uQ,H m%ldYj, fjka fjka jYfhka bÈßm;a fldg we;' wiudk iajdNdjfha fyda ld¾hhfha lreKq tajd m%udKd;aul fkdjkafka kï yer fjka fjka jYfhka bÈßm;a lrkq ,nhs'

# 2'10 iqúfYaIS .sKqïlrK úksYaphka" weia;fïka;= iy Wml,amk

SLFRSs iy LKASs wjYH;dj,g wkql+,j iud.fï iy iuQyfha uQ,H m%ldY ilia lsÍfï §" l<ukdlrKh úiska .sKqïlrK m%;sm;a;s iy jd¾;d l< j;alï" j.lSï" wdodhï iy úhoï jákdlï i|yd n,mdk úksYaphka" weia;fïka;= iy Wml,amk isÿ l< hq;=h' tfukau l<ukdlrKh úiska bÈß uQ,H j¾I ;=< j;alï iy j.lSï ys OdrK jákdlug øjHuh .e<mqï we;s l< yels ie,lsh

hq;= wjodkï mj;sk jd¾;dlrK Èkhg bÈßh i,ld n,ñka uQ,sl Wml,amk iy weia;fïka;= wúksYaÑ;djka ys m%Odk uQ,dY% i,ld ne,Su isÿ l< hq;=h' fuu Wml,amkhkag idfmalaIj ienE m%;sM,hka fjkai úh yelsh'

.sKqïlrK úksYaphka" weia;fïka;= iy mdol jQ Wml,amk wLKav moku u; iudf,dapkh flf¾' .sKqïlrK weia;fïka;=j, ixfYdaOk" tajd ixfYdaOkh l< ld,h ;=< iy wkd.;fha n,mdkq ,nk ´kEu ld,hl y÷kd .efka'

wúksYaÑ;;d we;s lrkq ,nk m%Odk jeo.;a

.sKqïlrK úksYaphka" weia;fïka;= iy Wml,amk my;ska olajd we;s w;r" wod< igykaj, tjeks j;alï iy j.lSï ys wod< OdrK jákdlu olajd we;'

# wLKav meje;au

wLKav meje;au mj;ajd .ekSug iuQyh i;= yelshdj iïnkaOfhka wOHlaI uKav,h

;lafiarejla isÿ lr we;s w;r" ;lafiare l< yels weia;fïka;= l< yels wkd.;h ;=< jHdmdr mej;Sug wjYH iïm;a th i;= jk njg iEySulg m;a fõ' th fufyhqï isÿ lrkq ,nk mßirh ;=< bÈß wd¾Ól wjYH;d i|yd m%lafIamK isÿ lsÍug ;lafiare uÕska j;auka wd¾Ól ixj¾Okhka i,ld n,k ,§' fuu m%;sm;a;s fhdod .ekSu i|yd wúksYaÑ;;d we;s lrk ,o uQ,sl ldrKdj,g rfÜ wia:djr wd¾Ól mßirh" jHdmdr fufyhqïj,g fldúâ 19 Wjÿf¾ n,mEu" iuQyfha ld¾hidOkh iy wd¾Ól m%;sidOkhg iyh ,nd §ug rch úiska fhdod .;a l%shdud¾. wod< fõ' wLKav meje;au mj;ajd .ekSu i|yd iuQyh i;= yelshdjg

ie,lsh hq;= n,mEula we;s l< yels m%udKd;aul wúksYaÑ;;djka ms<sn| wOHlaI uKav,h oekqj;a ke;'

úfYaIfhkau wNHka;r wd¾Ól mßirh ksrEmKh lrkq ,nk by< uÜgfï wkfmalaIs;;d wdh;ksl iy mqoa., Kh fhda.H;djfha msßySug fya;= fõ' fuh wl%Sh Kh by< hdu i|yd n,mdkq ,nk w;r" tu ksid fmdÿfõ iud.u iy tu wxYh úiska ie,lsh hq;= ydkslrK w,dN y÷kd .; yels úh' by; lreKq iy iuQyfha m%d.aOk m%udKj;aNdjh iy øjYS,s;d hdka;%K m%fõYhg iud.fï yelshdj iuÕska" iuQyh úiska tys uQ,H m%ldY ilia lsÍfï§ wLKav meje;au

fhdod .ekSfï fldkafoais imqrd we;s njg iud.u weia;fïka;= lrhs' teneúka uQ,H m%ldY wLKav meje;au moku hgf;a ilia lsÍu isÿ lrkq

,nhs'

# uQ,H j;alï iy j.lSï j¾.SlrKh

SLFRS 9 wkqj" iuQyfha iqúfYaIS .sKqïlrK m%;sm;a;s uÕska uQ,H j;alï j¾.SlrKh lr miqj úúO ldKavj,g" tkï l%ulaI msßjeh" fjk;a úia;S¾K wdodhï ^FVOCI& yryd idOdrK jákdlu iy ,dNh fyda w,dNh yryd idOdrK jákdlu ^FVTPL& my; i|yka ks¾Kdhl u; mokïj ñkqï lrkq ,efí¦

 3'5'2 igyfka olajd we;s mßÈ uQ,H j;alï l<ukdlrKh i|yd jk wdh;kfha jHdmdr wdlD;sh

 3'5'2 igyfka olajd we;s uQ,H j;alïj,

.súiqï.; uQo,a m%jdy ,laIK

# uQ,H j;alï ys ydkslrK w,dN

SLFRS 9 hgf;a ish¨ j¾.j, uQ,H j;alï yryd isÿjk ydkslrKh uekSu i|yd úksYaph wjYH fõ' úfYaIfhkau" wkd.; uqo,a m%jdyhkays m%udKh iy ld,iSudj fukau ydkslrK w,dN ks¾Kh lsÍfï§ w;sf¾l jákdlï weia;fïka;= lsÍu i|yd fuh wjYH fõ'

uQ,H j;alula fyda uQ,H j;alï iuQyhla ydkslrKh ù we;s njg lsishï úIh uQ,sl idlaIs ;sfío hkak" tla tla jd¾;dlrK Èkhkays§ iuQyh$iud.u uÕska ;lafiare lrhs'

# Kh iy ,eìh hq;= oE ys ydkslrK w,dN

ta wkqj" ,dN fyda w,dN m%ldYfhys ydkslrK w,dNhla oelaúh hq;=o hkak ;lafiare lsÍu i|yd iuQyh úiska jd¾;d lrk iEu Èklu

;ks ;ksj ie,lsh hq;= Kh iy w;a;sldrï iudf,dapkh lrhs' úfYaIfhkau" ydkslrK w,dNh ks¾Kh lrk úg wkd.; uqo,a m%jdyfha m%udKh iy ld,h ;lafiare lsÍfï§ l<ukdldß;ajfha úksYaph wjYH fõ'

fuu weia;fïka;= mokï ù we;af;a idOl

.Kkdjla ms<sn| jk Wml,amk u; jk w;r tu ksid i;H m%;sM, fjkia úh yelsh' tuÕska isÿ lrk ,o ydkslrK fjka lsÍu fj; wkd.; fjkialï we;s fõ'

zKh iy ,eìh hq;= oE u; we;s jQ ydkslrK w,dNZ ms<sn| úia;r msgq wxl 277 ys uq,H m%ldY i|yd jk 25'7 igyfka olajd we;'

# uQ,H wdfhdackhkaays ydkslrK .dia;=

SLFRS 9-uQ,H wdfhdackhg wkql+,j ydkslrKhg hg;aj l%ulaIh l< msßjeh hgf;a uQ,H wdfhdack j¾.SlrKh lr we;' ydkslrK msßjeh hgf;a .Kkh lrk ,o Kh idOk m;% ms<sn| ft;sydisl w,dN w;aoelSula iud.ug$iuQyhg fkdue;' tneúka iuQyh úiska ndysr uQ,dY% u`.ska m%ldYhg m;a lrk

,o meyer yeÍfï iïNdú;dj ^PD& tkï ndysr

Kh fY%a‚.; lsÍu i|yd - íÆïn¾.a wdÈh i,ld n,hs' Y%S ,xld rch úiska remsh,aj,ska ksl=;a lrk ,o meyer yeÍï ksid isÿjQ w,dNh

^LGD& i|yd Kh iq/l=ïm;a 0] f,i i,lkq

,nk w;r" wfkl=;a ish¨u idOk m;% i|yd l¾udka; idudkHh meyer yeÍï ksid isÿjQ w,dNh f,i i,lkq ,nhs'

uQ,sl y÷kd.ekSfï isg uQ,H wdfhdack iïnkaOfhka Kh wjodku ie,lsh hq;= f,i jeä ù fkdue;' tneúka iuQyh úiska tu wdfhdack i|yd uQ,H m%ldYj, wfmalaIs; Kh w,dN jd¾;d lr fkdue;'

FVOCI **ys ydkslrKh**

FVOCI ys ydkslrKhZ ms<sn| úia;r msgq wxl 282 ys uq,H m%ldY i|yd jk 27 igyfka olajd we;'

# foam<" msßh; iy WmlrKj, m%fhdackj;a wdhq ld,h

iuQyh úiska tla tla jd¾;dlrK Èkfha§ foam<" msßh; iy WmlrKj, wjfYaI w.hka"

m%fhdackj;a wdhq ld,hka iy laIh ùfï l%u iudf,dapkh flf¾' l<ukdldß;ajfha úksYaph fuu w.hka" wkqmd;" l%u ;lafiare lsÍfï§ l%shd;aul jk w;r tneúka tajd wúksYaÑ;;djhg hg;a fõ'

# wiamDYH j;alïj, m%fhdackj;a wdhq ld,h

zwiamDYH j;alïj, m%fhdackj;a wdhq ld,hz ms<sn| úia;r msgq wxl 294 uq,H m%ldY i|yd jk 34 igyfka olajd we;'

GRI 207-1,207-2,207-3,207-4,3-3

# yqjudre ñ, fr.=,dis

iud.u wdodhï nÿ iy yqjudre ñ, fr.=,dis we;=¿ wfkl=;a nÿj,g hg;a fõ' wod< yqjudre ñ, fr.=,disj, w¾: ksrEmKh iïnkaOfhka mj;sk wúksYaÑ;;djhka" yqjudre ñ, fr.=,disj, n,mEu ;SrKh lsÍu i|yd l<ukdlrK úksYaph Ndú; lsÍu wjYH úh' ta wkqj wdY%s; jHdmdr y÷kd. ekSu" wod< wdikak ñ, .Kka weia;fïka;= lsÍu iy iqÿiq ñ,lrK hdka;%Khla f;dard

.ekSu wka;¾.; jk uq;a tajdg iSud fkdjQ" wxYj, fr.=,dis fhdod .ekSfï§ ;SrKd;aul úksYaphka iy weia;fïka;= Ndú; lrk ,§' j;auka nÿ .dia;=j tjeks úksYaphkag hg;a fõ' l<ukdldß;ajfha w¾: ksrEmKh iy yqjudre ñ, fr.=,dis fhdod .ekSfï m%;sM,hla f,i weia;fïka;=.; wdodhï nÿ whlsÍï iy i;H jYfhka f.úh hq;= uqo, w;r fjkialï we;s úh yelsh'

GRI 207-1,207-2,207-3,207-4,3-3

# ú,ïì; nÿ

zú,ïì; noaoz ms<sn| úia;r msgq wxl 309 ys uq,H m%ldY i|yd jk 44 igyfka olajd we;'

# úY%du m%;s,dN j.lSu

zúY%du m%;s,dN j.lSuz ms<sn| úia;r msgq wxl 307 ys uq,H m%ldY i|yd jk 43 igyfka olajd we;'

# mßmd,s;hla jk mSm,aia bkaIqjrkaia mSt,aiS ys idudkH rlaIK .súiqï j.lSï ;lafiare lsÍu

idudkH rlaIK .súiqïj, weia;fïka;= jd¾;d lrk Èkg ,o ysñlïj, wfmalaIs;

wjidk msßjeh iy jd¾;d lrk Èkg ork ,o kuq;a ;ju;a jd¾;d lr fkdue;s ysñlïj, wfmalaIs; wjidk msßjeh ^IBNR& hk

fohdldrhg isÿ l< hq;=h' wjidk ysñlï msßjeh ksYaÑ;j ;yjqre lsÍug fmr ie,lsh hq;= ld,hla .; úh yelsh' fkdf.jQ ysñlï m%udKhka weia;fïka;= lsÍu i|yd mdol jk m%Odk Wml,amkh jkafka w;S; ysñlï l%shdldÍ;ajfhka ,o w;aoelSuhs'

w,dN .e<mqï weia;fïka;=j, m%ldYs; jákdlñka fjka lr ;eîfuka fyda tajdfha wkd.; j¾Okh ms<sìUq lsÍu i|yd fjk fjku m%lafIamKh lsÍu u`.ska úYd, ysñlï idudkHfhka fjka jYfhka i,ld n,kq ,efí' fndfyda wjia:djkays§" wkd.; ysñlï wkqmd;" WoaOukh fyda w,dN wkqmd; iïnkaOfhka meyeÈ,s Wml,amk isÿ fkdflf¾'

# 2'11 ixikaokd;aul f;dr;=re

j;auka ld,mßÉfþofha uQ,H m%ldY ms<sn| wjfndaOh jeä ÈhqKq lsÍu i|yd iy wka;¾ ld, mßÉfþo ixikaokh jeä ÈhqKq lsÍu i|yd m%udKd;aul" wdLHdk iy úia;rd;aul f;dr;=re we;=<;a ixikaokd;aul f;dr;=re uq,H m%ldYj, fmr ld, iSudj iïnkaOfhka wkdjrKh lr we;' jvd fyd| bÈßm;a lsÍula i|yd iy j;auka jif¾ f;dr;=re iuÕ iei¢h yels mßÈ fmr jif¾ uq,H m%ldY iy j¾.SlrKh ixfYdaOkh lrkq ,efí'

# 3' idudkH .sKqïlrK m%;sm;a;s 3'1 taldnoaO lsÍfï moku

2023 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd iuQyfha taldnoaO uQ,H m%ldYj,g iud.u" tys mßmd,s; iud.ï iy tys wdY%s; iud.u we;=<;a fõ' mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ys mßmd,s; mSm,aia bkaIqjrkaia mSt,aiS yer iud.fï mßmd,s; iud.ïj, iy wdY%s; iud.ïj, uQ,H m%ldY tu jd¾;dlrK j¾Ih i|yd ilia lr we;s w;r" mSm,aia bkaIqj¾kaia mSt,aiS ys uQ,H j¾Ih foieïn¾ 31 Èfkka

wjika fõ' taldnoaO lsÍfï ld¾hh i|yd tlu jd¾;dlrK j¾Ih Ndú; lr we;'

# 3'1'1 jHdmdr ixfhdackh iy lS¾;s kduh

Y%S ,xld .sKqïlrK m%ñ;sh - SLFRS 03

^jHdmdr ixfhdack& ys wjYH;djkag wkql+,j jHdmdr ixfhdackhka w;am;a lr .ekSfï l%uh fhdod .ksñka .sKqï.; flf¾'

iuQyh iy iud.u u`.ska ls¾;s kduh 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.lSïj, Y=oaO y÷kd.;a jákdlu wvq lsÍfuka jk w;r" ish¨u

ñkqï w;am;a lr .kakd ,o Èkg isÿ flf¾' w;sßla;h RKd;aul jk úg§" flaj,a fldg ñ,§ .ekSfï ,dNhla jydu wdodhï m%ldYfhys y÷kd.efka'

jHdmdr ixfhdackhl§ w;am;a lr.kakd ,o lS¾;s kduh 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;s kduh ukskq ,nkafka msßjeh wkqj ljr fyda iuqÉÑ; ydkslrK w,dNhka wvq lsÍfuks' isÿùï fyda

;;a;ajhka iïnkaO fjkiaùï uÕska OdrK

w.h ydkslrKhg ,laj we;s njg oelafjkafka kï" lS¾;s kduh ydkslrKh i|yd jd¾Islj fyda Bg jvd ksrka;rfhka iudf,dapkhg ,la flf¾' ydkslrK mÍlaIdjka i|yd" jHdmdr ixfhdackhl§ w;am;a lr.kakd ,o lS¾;s kduh" w;am;a lr .kakd ,o Èkfha isg" wod< ixfhdackfhys yjq,aldÍ;ajhka uÕska m%;s,dN

,efí hehs 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;s kduh uÕska 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;s kduh" wod< fufyhqï neyer lsÍfï ,dNh fyda w,dNh ks¾Kh lsÍfï§ fufyhqfuys OdrK w.h ;=< we;=<;a flf¾' fulS ;;a;ajhka ;=< neyer lrk ,o lS¾;s kduh ukskq ,nkafka neyer lrk ,o fufyhqfuys idfmalaI jákdlï iy uqo,a W;amdok tallh (CGU) uÕska r|jd .kakd ,o fldgi mokï lr .ksñks'

mßmd,s;hka úl=Kd oukq ,nk wjia:dfõ§" úl=Kqï ñ, iy Y=oaO j;alï w;r jákdlu iy iuqÉÑ; mßj¾;k fjkialï iy lS¾;s kduh ,dN fyda w,dN 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 uÕska ksl=;a lrk ,o" fmdÿ

md,k jHdmdr ixfhdackh i|yd taldnoaO

.sKqïlrKh - ks¾foaYs; l%shdldrlï m%ldYh (SoRP) hgf;a jQ ud¾f.damfoaYhka Ndú; lrñks'

# 3'1'3' md,kh wysñùu

md,kh wysñ ùfuka wk;=rej" iuQyh uÕska mßmd,s;fhys j;alï yd j.lSï ljr fyda md,kh rys; whs;hla iy mßmd,s;fhys ysñlï wdY%s; fiiq ixrplhka y÷kd.ekSfuka neyer flf¾' md,kh wysñ ùfuka Woa.; jk ljr fyda w;sßla;hla fyda ysÕhla ,dN fyda w,dN m%ldYfhys y÷kd.efka' iuQyh uÕska 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 .kqfokqj,ska Woa.; jk ljr fyda Wm,íê fkdjQ wdodhï fyda úhoï bj;a flf¾' ysñlï .sKqï.; wdfhdað;hka iuÕ jk .kqfokqj,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 mu‚'

# 3'2 úfoaY uqo,a .kqfokq iy fYaIhka

ish¨u úfoaY uqo,a .kqfokq wod< .kqfokq isÿflreKq Èkfha mej;s ;;H úksuh wkqmd; wkqj l%shdldÍ uqo,a tallh jk Y%S

,xld remsh,aj,g mßj¾;kh flf¾' fï iïnkaOfhka" iuQyfhys l%shdud¾.h jkqfha

.kqfokq isÿ l< Èkfha uOH úksuh wkqmd;h fhdod .ekSuhs'

jd¾;dlrK Èkfha§ úfoaY uqo,a tallj,ska oelafjk uqo,a j;alï yd j.lSï jd¾;dlrK Èkfha mj;sk ;;H úksuh 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 ;=< isÿ

lrk ,o f.ùfï iy jd¾;dlrK Èkfha§ úksuh 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§ ;;H úksuh 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 ;;H úksuh wkqmd; wkqj mßj¾;kh flf¾'

3'3 SLFRS 15 **- .kqfokqlrejka iuÕ**

# .súiqïj,ska ,o wdodhu

zzwdodhuZZ ms<sn| LKAS 18 m%ñ;sh" zzbÈlsÍï

.súiqïZZ ms<sn| LKAS 11 m%ñ;sh iy zz.kqfokqldr ysff;IS;aj jevigykaZ ms<sn| IFRIC 13 m%ñ;sh we;=¿j wdodhï y÷kd. ekSfï ud¾f.damfoaYhka SLFRS 15 uÕska m%;sia:dmkh flfrk w;r" th 2018 wfm%a,a 01 Èk fyda thg miq werfUk jd¾Isl jd¾;dlrK

ld,mßÉfþohka i|yd n,meje;afõ'

SLFRS 15 uÕska wdodhu fldmuK m%udKhla" l=uk wjia:dfõ§ y÷kd.kafkao hkak

;SrKh lsÍu i|yd úia;rd;aul rduqjla imhhs' SLFRS 15 wkqj kj ;=,kd;aul yd

m%udKd;aul wkdjrKj,ska .kqfokqlrejka iuÕ .súiqïj,ska we;sjk uqo,a m%jdyhkays iajNdjh" m%udKh" ld,h iy wúksYaÑ;;dj wjfndaO lr .ekSug uQ,H m%ldY Ndú; lrk mßYS,lhkag yelshdj we;s lsÍug W;aiy lrhs'

fuys§ iud.ï uÕska wdodhu l=uk ld,hl§ ljr jákdlulska ;SrKh lrkafkao hkak y÷kd.ekSu i|yd mshjr myl wdlD;shla fhdod .ekSu wjYH fõ' fuu wdlD;sh uÕska iud.ula úiska th wfmalaId lrk wdodhu

,nd.ekSu i|yd lsishï .kqfokqlrejl= fj; NdKav fyda fiajdjkays md,kh udre lrkq

,nk wjia:dfõ§ wdodhu y÷kd.; hq;= njg úfYaI fldg oelafõ'

# 3'4 n,d;aul ùug kshñ; iy ixfYdaê; m%ñ;sh iy w¾:l:kh

fuu uQ,H m%ldYhkays§" iuQyh úiska uQ,H jd¾;dlrKh i|yd" Y%S ,xld .sKqïlrK m%ñ;s

- SLFRS 1" SLFRS 9" LKAS 16 iy LKAS 37

fj; ixfYdaOk isÿ fldg we;s w;r tajd 2022 ckjdß 1 jeks Èk isg fyda bka miqj wdrïN jk jd¾Isl jd¾;dlrK ld,iSudjka i|yd m%:u jrg n,d;aul úh' iuQyh u.ska" ksl=;a lrk ,o kuq;a n,d;aul fkdjk lsisÿ fjk;a m%ñ;shla" w¾:oelaùula fyda ixfYdaOkhla l,a;nd wdfoaY lr fkd.ekq‚'

# SLFRS 1 Y%S ,xld uQ,H jd¾;dlrK m%ñ;Ska m%:u jrg fhdod .ekSu - m<uq jrg m%ñ;Ska fhdod .kafkl= jYfhka mßmd,s;h

SLFRS m%ñ;s l%shdj,sh i|yd 2018-2020 jd¾Isl jeäÈhqKq lsÍfï wx.hla f,i" Y%S ,xld jr,;a

.KldêldÍ wdh;kh ^CA Sri Lanka& úiska

SLFRS 1 Y%S ,xld uQ,H jd¾;dlrK m%ñ;Ska m%:u jrg fhdod .ekSu ^SLFRS 1& i|yd ixfYdaOkhla ksl=;a lrk ,§' ;jo uõ iud. fuys ixl%dka;s Èkh u; mokïj" uõ iud.u

úiska jd¾;d lrk ,o m%udKhka Ndú; lrñka iuqÉÑ; mßj¾;k fjkialï uekSu i|yd" SLFRS 1 ys D16^w& fþoh fhdod .ekSug

f;dard .kakd mßmd,s; wdh;khlg fuu ixfYdaOkh u`.ska wkque;sh ysñ fõ' fuu ixfYdaOkh" SLFRS 1 ys D16^w& fþoh fhdod

.ekSug f;dard .kakd wdY%s; iud.ug fyda yjq,a jHdmdrhgo wod< fõ'

# SLFRS 9 uQ,H idOk m;% - uQ,H j.lSï y÷kd.ekSu i|yd zishhg 10z mÍlaIKfha

**.dia;=**

SLFRS m%ñ;s l%shdj,sfhys 2018-2020 jd¾Isl jeäÈhqKq lsÍfï fldgila f,i" Y%S ,xld jr,;a .KldêldÍ wdh;kh ^CA Sri Lanka& úiska SLFRS 9 uQ,H idOk m;% ^SLFRS 9& i|yd ixfYdaOkhla ksl=;a lrk ,§' kj fyda kùlrKh lrk ,o uq,H j.lSïj, kshuhka uq,a uq,H j.lSïj, kshuhkag jvd ie,lsh hq;= fjkila fmkakqï lrkafkao hkak ;lafiare lsÍfï§ wdh;khla i|yd we;=<;a lrk

.dia;= ixfYdaOkh uÕska meyeÈ,s lrhs' fuu

.dia;=j,g we;=<;a jkafka Kh .eKqïlre iy Kh fokakd w;r f.jQ fyda ,enqKq .dia;= mu‚' fï i|yd wfkla ;eke;a;d fjkqfjka Kh .eKqïlre fyda Kh fokakd úiska f.jk

,o fyda ,nd .kakd ,o .dia;= we;=<;a fõ' wdh;khla úiska ixfYdaOk m%:u jrg fhdod

.kakd ,o jd¾Isl jd¾;dlrK ld, iSudj wdrïNfha§ fyda bka miqj fjkia lrk ,o fyda yqjudre lrk ,o uQ,H j.lSï i|yd jk ixfYdaOkh" wdh;kh i|yd wod< fõ'

SLFRS 3 **i|yd jk ixfYdaOk**

ixfYdaOk uÕska SLFRS 3 hdj;ald,Sk lrk w;r tuÕska th 1989 rduqj fjkqjg 2018 ixl,amSh rduqj fj; fhduq fõ' LKAS 37

ys úIh m:h ;=< we;s ne£ï i|yd" w;am;a lr.;a Èkfha§ w;S; isÿùïj, m%;sM,hla f,i j¾;udk ne£ula ;sfío hkak ;SrKh lsÍu

i|yd w;am;a lr .kafkl= LKAS 37 wod< lr

.ekSfï wjYH;djhlao tlS ixfYdaOk uÕska

SLFRS 3 ys olajhs' IFRIC 21 nÿ úIh m:h

;=< mj;sk noaola i|yd" noao f.ùug j.lSula we;s lrk wksjd¾h isÿùu w;am;a lr .ekSfï Èkh jk úg isÿ ù ;sfío hkak ;SrKh

lsÍu i|yd w;am;a lrkakd úiska IFRIC 21

fhdod .kq ,efí' wjidk jYfhka" jHdmdr ixfhdackhlska w;am;a lr.;a wúksYaÑ; j;alï w;am;a lr .kafkl= úiska y÷kdfkd. kakd njg meyeÈ,s m%ldYhla ixfYdaOkhkays we;=<;a fõ'

# foam<" msßh; iy WmlrK( wfmalaIs; Ndú;hg fmr ,efnk wdodhu - LKAS 16 i|yd jk ixfYdaOk

2021 ud¾;= udifha§" Y%S ,xld jr,;a

.KldêldÍ wdh;kh uÕska LKAS 16 - foam<" msßh; iy WmlrK - wfmalaIs; Ndú;hg fmr wdodhug ixfYdaOk iïu; lr .kakd ,§' tuÕska ksIamdokh lrk ,o NdKav úlsŒfuka

,efnk lsishï wdodhula" hï j;alula wod< ia:dkhg f.k tafï iy tlS j;alu l<ukdldß;ajh úiska wfmalaIs; wdldrhg l%shd;aul lsÍug yels ;;a;ajhg f.k tafï l%shdj,sh w;r;=r§ foam<" msßh; iy

WmlrKj, msßjefhka wvq lsÍug wdh;khlg bv fkdfohs' ta fjkqjg" wdh;khla tjeks NdKav úlsŒfuka ,efnk wdodhu iy tu NdKav ksIamdokh lsÍfï msßjeh" ,dN fyda w,dNhkays y÷kd.kS'

# Ndr¥r .súiqï - .súiqula bgq lsÍu i|yd jk msßjeh - LKAS 37 i|yd jk ixfYdaOk

2021 ud¾;= udifha§" Y%S ,xld jr,;a

.KldêldÍ wdh;kh úiska LKAS 37 i|yd jk ixfYdaOk iïu; lr .kq ,enqfõ .súiqula Ndr¥r .súiqulao mdvq ,nkaklao hkak

;lafiare lsÍfï§ wdh;khla we;=<;a l< hq;= msßjeh meyeÈ,sj oelaùugh'

—iDcqju iïnkaO msßjeh m%fõYhla˜ fuu ixfYdaOk i|yd wod< fõ' NdKav fyda fiajd iemhSu i|yd jk fldka;%d;a;=jg iDcqju iïnkaO jk msßjeh i|yd j¾Ol msßjeh iy fldka;%d;a l%shdldrlïj,g iDcqju wod<

msßjeh fjka lsÍu hk fowxYhu we;=<;a fõ' idudkH iy mßmd,k úhoï fldka;%d;a;=jla iuÕ iDcqj iïnkaO fkdjk w;r fldka;%d;a;=j hgf;a m%;smd¾Yajhg meyeÈ,sj wh l< fkdyels kï yer tajd neyer lrkq

,efí'

# 3'5 uQ,H idOk m;% - 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 iy j.lSï uQ,slj fj<|dï Èkfha§ y÷kd.efka' tkï" idOk m;%fhys .súiqï.; m%;smdok i|yd iuQyh md¾Yajlrefjl= njg m;ajk Èkh fõ' zzks;H ud¾. fjf<|duZZ hkq frd.=,dis fyda fjf<|fmd< iïuq;s u.ska fmdÿfõ ia:dms; ld,iSudjla ;=< j;alï fnÞyeÍu wjYH jk wdldrfha uQ,H j;alï ñ,§ .ekSu fyda úlsŒu fõ' tu fjf<|dï mshùfï Èkfha§ uQ,slj y÷kd.efka'

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

SLFRS 9 wkqj" iuQyh uÕska 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;alïj, .súiqï.; fldkafoais my; oelafjk whqßka ukskq ,efí(

 l%ulaIh msßjeh wkqj

 idOdrK w.fha fjkiaùï úia;S¾K wdodhï m%ldYh ;=<ska (FVOCI)

 idOdrK w.fha fjkiaùï ,dN fyda w,dN m%ldYh ;=<ska (FVOCI)

uQ,H j;alïj, mYapd;a ñkqïlrKh tajdfha j¾.SlrKh u; mokï fõ'

# jHdmdr wdlD;sh we.hqu

2018 wm%sfh,a 1 jeks Èk isg n,meje;afjk mßÈ" iuQyh uÕska j;alula l<U uÜgfï r|jd .ksñka idOk m;%fhka idOk m;%hg hk mokñka we.hqug ,la fkdlrk wdldrfha jHdmdr wdlD;shl wruqK iïnkaO we.hqula isÿ lrkq ,nkafka fuh jHdmdrh l<ukdlrKh lrk wdldrh iy

l<ukdldß;ajhg f;dr;=re iemfhk wdldrh jvd;a fyd¢ka ms<sìUq lrk neúks' i,ld n,k

,o f;dr;=re my; oelafjk mßÈ fõ(

 l<U i|yd m%ldYs; m%;sm;a;s yd wruqKq iy wod< m%;sm;a;s m%dfhda.slj fufyhùu' ksYaÑ;ju" l<ukdldß;ajfha l%fudamdh

uÕska .súiqï.; fmd,S wdodhu Wmhd .ekSu" ksYaÑ; fmd,S wkqmd; iajNdjhla mj;ajd

f.k hdu" uQ,H j;alïj, ld,iSudj wod< j;alï i|yd uQ,HlrKh isÿ lrkq ,nk j.lSïj, ld,iSudj iuÕ .e<mSu fyda wod< j;alï úlsŒu Tiafia uQ,H m%jdy Wm,íê lsÍu flfrys wjOdkh fhduq jkafkao hk j.(

 l<fUys ld¾hidOkh weÕhqug ,la flfrk iy iuQy l<ukdldß;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;alïj, idOdrK w.h u; mokï jkafkao ke;skï tla/ia lrkq ,nk .súiqï.; uQ,H m%jdy u; mokï jkafkao hkak( iy

 fmr jd¾;djkays úl=Kqï iïnkaO jdr

.Kk" mßudj iy ld,.Kkh" tn÷ úl=Kqï i|yd fya;= iy wkd.; úl=Kqï l%shdldrlï ms<sn| wfmalaIdj' flfiajqjo" úl=Kqï l%shdldrlï ms<sn| f;dr;=re" yqfol,dj ie,ls,a,g .kq fkd,nk w;r" uQ,H j;alï l<ukdlrKhg iïnkaO iuQyfha m%ldYs; wruqK imqrd,k ,o wdldrh iy uQ,H 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 uQ,H m%jdy iuQyfha uq,a wfmalaIdjkag fjkia wdldrhlska Wm,íê jqjfyd;a" iuQyh uÕska tu jHdmdr wdlD;sh ;=< r|jdf.k we;s b;sß uQ,H j;alïj, j¾.SlrKh fjkia fkdlrk kuq;a" bÈßhg hdfï§ w¨;ska wrUk

,o fyda w¨;ska ñ,§ .kakd ,o uQ,H j;alï weÕhSfï§ wod< f;dr;=re we;=<;a flf¾'

# .súiqï.; uQ,H m%jdy yqfola uq,a uqo, iy fmd,sh f.ùïo hkak ;lafiare lsÍu' (SPPI test)

ish j¾.SlrK l%shdj,sfhys fojeks mshjrla jYfhka uQ,H j;alïj, .súiqï.; fldkafoais uÕska SPPI mÍlaIKh imqrd,kafka oehs y÷kd.ekSu i|yd iuQyh úiska tajd weÕhqug

,la flf¾'

fuu weÕhqu 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 f,i" jdßl$jÜgï i|yd uQ,sl f.ùula fyda l%ulaIhla ;sfí kï&'

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 wdka;sl i|ydo jk m%;sYaGdj jYfhks'

fuhg m%;súreoaO jYfhka" wjodku flfrys ksrdjrKh wju lsÍu i|yd y÷kajdfokq

,nk .súiqï.; fldkafoais fyda .súiqï.; uQ,H m%jdyhka Woa.; fkdlrk uQ,sl Kh

,nd§fï lghq;a; wdY%s; fkdjk .súiqï.;

uqo,a m%jdyhkays WÉpdjpkhka yqfola ysÕ uq,a uqof,ys uq,a uqo, iy fmd,S f.ùï fõ'

tjeks wjia:djkays§" wod< uQ,H j;alu wdodhï m%ldYh Tiafia idOdrK w.hg ueksh hq;= fõ'

.súiqï.; uQ,H m%jdyhka yqfola ysÕ uq,a uqof,ys f.ùu iy fmd,S f.ùïo hkak weÕhqug ,la lsÍfï§" iuQyh úiska idOk m;%fhys .súiqï.; fldkafoais ie,ls,a,g

.kq ,efí' fuhg wod< uQ,H j;alu fuu fldkafoaish imqrd,Sug wfmdfydi;a jk wdldrfhka .súiqï.; uQ,H m%jdyhkays ld,.Kkh fyda jákdlu fjkia l< yels wdldrfha .súiqï.; fldkafoaishlska hqla; fõo hkak we.hqug ,la lsÍu we;=<;a fõ' weÕhqu isÿlsÍfï§ iuQyh uÕska my; ±lafjk lreKq ie,ls,a,g .efka(

 uQ,H m%jdyhkays ld,.Kkh fyda jákdlu fjkia l< yels wiïNdjH isÿùï(

 j.lSï bgq lsÍu (Leverage) ms<sn| úfYaIdx(

 fmrodhlùï iy úia;drK fldkafoais(

 úfYaIs; j;alïj,ska uQ,H m%jdy i|yd iuQyfhys ysñlïmEu iSud flfrk fldkafoais( iy

 uqof,ys ld, jákdlfuys m%;sYaGdj fjkia lrk wdldrfha úfYaIdx.

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' Kh .eKqïlrejkag ixfYdaê; wkqmd;h ms<s.ekSug fyda ov uqo,lska f;drj Kh uqo, ksoyia lr .ekSug úl,amhla we;' iuQyh uÕska fuu Kh uqo,aj,

.súiqï.; uQ,H m%jdyhka yqfola uq,a uqo, iy fmd,sh f.ùï jYfhka ksYaph lrkq ,en we;s w;r thg fya;=j fuu jrKh uÕska 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'

úúO j¾.fha uQ,H j;alï ms<sn| úia;r uQ,H

;;a;ajh ms<sn| m%ldYfhys y÷kd.efka'

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

l%ulaIh msßjeh wkqj uQ,H j;alula ukskq

,nkafka th my; oelafjk fldkafoais folu imqrd,kafka kï iy th ,dN fyda w,dN m%ldYfhys idOdrK w.hg kï lr fkdue;s úgh(

 j;alu .súiqï.; uQ,H m%jdy tla/ia lr.ekSfï wruq‚ka j;alï r|jd.kq ,nk jHdmdr wdlD;shla ;=< r|jdf.k mej;Su( iy

 uQ,H j;alïj, .súiqï.; kshuhka ksYaÑ; Èkhkays§ uQ,H m%jdyhka we;s lrhs' tajd yqfola uQ,sl f.ùu iy ysÕ m%Odk uqo, i|yd fmd,sh mu‚'l%ulaIh msßjeh wkqj ukskq ,nk uQ,H j;alï msgq wxl 262"263"265"281"283"296 iy 304

ys igyka 22"23"25"26"28 iy 35 isg 40 olajd bÈßm;a flf¾'

# idOdrK w.fha fjkiaùï fjk;a úia;SrK wdodhï m%ldYh Tiafia uksk ,o uQ,H j;alï

fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg uksk ,o uQ,H j;alï fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg uksk ,o

Kh iy ysñlï idOk m;%j,ska iukaú; fõ' fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg uksk ,o uQ,H j;alï msgq wxl 268 ys igyk 27 ys oelafõ'

**idOdrK w.fha fjkiaùï ,dN fyda w,dN m%ldYh Tiafia uksk ,o uQ,H j;alï** SLFRS 9 wkqj" l%ulaIh msßjeh hgf;a fyda

fjk;a úia;S¾K wdodhu hgf;a idOdrK w.hg

uksk ,o jYfhka j¾.SlrKh fkdlrk ,o ish¨u uQ,H j;alï ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg ukskq ,efí' ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg uksk

,o uQ,H j;alï" fj<|du i|yd r|jd.;a fyda l<ukdlrKh flfrk uQ,H j;alï iy .súiqï.; uQ,H m%jdy tla/ia lr.ekSug r|jdf.k fyda .súiqï.; uQ,H m%jdy tla/ ia lr.ekSug iy uQ,H j;alï úlsKqug

hk folu i|yd fkdjk neúka idOdrK

w.h u; tys ld¾hidOkh ukskq ,nk uQ,H j;alïj,ska" iy msgq wxl 283 ys igyk 24 ys idlÉPd flfrk ,dN fyda w,dN m%ldYh

Tiafia uQ,slj idOdrK w.hg uQ,slj y÷kd. ekSfuka miq kï lrk ,o uQ,H j;alï iukaú; fõ'

# ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg kï lrk ,o uQ,H j;alï

SLFRS 9 wkqj" uQ,sl y÷kd.ekSfï§" iuQyh uÕska uQ,H j;alula kej; wj,x.= l< fkdyels 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 mokulska 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 uÕska lsisÿ uQ,H j;alula uQ,sl y÷kd

.ekSfuka wk;=rej ,dN fyda w,dN Tiafia idOdrK w.hg kï lrkq ,en ke;'

# 3'5'3' uQ,H j;alï iy uQ,H j.lSï y÷kd.e kSfuka neyer lsÍu

**uQ,H j;alï**

uQ,H j;alula ^fyda wod< jk wjia:djkays§ uQ,H j;alul fldgila fyda iudk uQ,H j;alï iuQyhl fldgila& my; wjia:dj,§ y÷kd fkd.efka'

 wod< uQ,H j;alfuka uQ,H m%jdy ,nd. ekSfï whs;Ska wfydais jQ úg

 iuQyh iy iud.u uÕska uQ,H j;alfuka uQ,H m%jdy ,nd.ekSfï whs;Ska mjrk ,o úg fyda zyqjudre jevms<sfj<laZ hgf;a f;jk md¾Yajhla fj; uQ¾; m%udohlska f;drj ,o uQ,H m%jdy f.ùu i|yd ne£ula Wml,amkh lrk ,o wjia:djl§( iy

 iuQyh iy iud.u uÕska j;alfuys wjodkï iy m%;s,dN jdia;úlj mjrk ,o wjia:djl§¦ fyda

 iuQyh iy iud.u uÕska 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 úiska uQ,H j;alfuka uQ,H m%jdy ,nd.ekSfï whs;Ska mjrk ,o úg fyda yqjudre jevms<sfj<la fj; udre jQ 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;ajfha m%udKh olajd j;alu y÷kd.efka' tys§" iuQyh uÕskao wdY%s; j.lSula y÷kd.efka' iuQyh uÕska r|jd.kakd ,o ysñlï iy ne£ï ms<sìUq jk mokulska mjrk ,o j;alï iy wdY%s; j.lSï 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 fj; wdmiq f.ùug isÿúh yels m%;sYAGdfõ Wmßu jákdlu hk foflka wvq 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 lrkq ,efí' mj;akd uQ,H j.lSula tlu Khysñhd fj;ska fjk;a md¾Yajhla úiska ie,lsh hq;= f,i fjkia fldkafoais u; m%;sia:dmkh lrk úg fyda mj;akd j.lSul fldkafoais 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.lSula y÷kd .efka' uq,a uQ,H j.lSfï OdrK

w.h yd f.jk ,o m%;sYaGdj w;r fjki ,dN fyda w,dN m%ldYh ;=< y÷kd.efka'

# 3'5'4' uQ,H idOk m;% ys,õ lsÍu

uQ,H j;alï iy uQ,H j.lSï ys,õ fldg" Y=oaO uqo, uQ,H ;;a;aj m%ldYfha jd¾;d lrkq ,nkafka" y÷kd.;a uqo,a mshùug oekg

n,d;aul l< yels ffk;sl whs;shla ;sfí kï iy Y=oaO mokula u; mshùug woyia lrkafka kï fyda j;alu Wm,íê lr .ekSu iy j.lSu tljr mshjkafka kï mu‚' m%Odk Y=oaO .súiqï iïnkaOfhka fuh idudkHfhka isÿ fkdfõ' tneúka wod< j;alï iy j.lSï uQ,H ;;a;aj m%ldYfha o< jYfhka bÈßm;a lr we;'

wdodhï iy úhoï Y=oaO moku u; bÈßm;a lrkq ,nkafka LKAS $ SLFRS hgf;a wjir § we;s úg fyda iuQyfha fj<| l%shdldrlï jeks iudk .kqfokq iuQyhlska we;sjk ,dN iy w,dN i|yd mu‚'

# 3'5'5' idOdrK w.h ks¾Kh lsÍu

jd¾;dlrK Èkfha§ l%shdldÍ fj<|fmd<j, fj<|dfï fhofjk uQ,H idOk m;%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 idOk m;%hkays idOdrK w.hka ms<sn| úYaf,aIKhla iy ñkqïlrKh ms<sn| jeäÿr úia;r msgq wxl 255 ys igyk 21 ys oelafõ'

# 3'6 uQ,Huh fkdjk j;alï ydkslrKh

j;alula ydkslrKhg ,la úh yels njg weÕùula ;sfío hkak oek .ekSu i|yd ú,ïNS; nÿ j;alï yer iuQyfha uQ,H fkdjk j;alïj, OdrK w.hka iEu jd¾;d lsÍfï Èkhl§u iudf,dapkh flf¾' tjeks lsishï we`.ùula ;sfí kï" fyda j;alul jd¾Isl ydkslrK mÍlaIKhla wjYH jQ úg" iuQyh j;alï wdmiq whlr yels uqo, weia;fïka;= lrhs' j;alul whlr.; yels uqo, j;alul fyda uqo,a W;amdok tallfha idOdrK jákdlug jvd jeä w.hla jk w;r th úl=Kqï msßjehg iy tys m%fhdacH jákdlug jvd wvq fõ' j;alul fyda uqo,a - W;amdok tallfha OdrK w.h tys whlr.; yels m%udKh blaujk úg" j;alu ydkslrKhg

,la jQjla f,i i,lkq ,nk w;r th wdmiq

,nd.; yels uqo,g ,shd we;'

m%fhdacH jákdlu ;lafiare lsÍfï§" weia;fïka;=.; wkd.; uQ,H m%jdyhka tajdfha j¾;udk jákdlug jÜgï lrkq ,nkafka

nÿ j,g fmr jÜgï wkqmd;hla Ndú; lrñka uqo,aj, ld, jákdlu iy j;alug úfYaIs; jQ wjodkï ms<sn| j¾;udk fj<|fmd< ;lafiare lsÍï ms<sìUq lrhs' úl=Kqï msßjeh wvq lrk ,o idOdrK w.h ;SrKh lsÍfï§" iqÿiq ;lafiare wdlD;shla Ndú; lrhs' fuu .Kkhka wd.Kk

.=‚;" m%isoaêfha fj<|dï isÿ lrkq ,nk mßmd,s;j, m%ldYs; fldgia ,ehsia;= ñ, .Kka yd fiiq mj;sk jákdlï o¾Yl uÕska ikd: flf¾'

lS¾;s kduh 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 uÕska 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 mu‚' 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 jirj,§ lsisÿ ydkslrK w,dNhla y÷kdfkd.ekSu hk lreKqj,g

iSud fõ' tn÷ m%;sj¾;khka ,dN fyda w,dN 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;aj, 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;alïZZ wkqj tu ne£fï w.h ms<sn|j

úYajikSh whqßka weia;fïka;=jla isÿ l< yels úgl§ uQ,H ;;a;ajh ms<sn| m%ldYfhys

fjkalsÍï y÷kd.kq ,efí' wod< Èkfha§ ne£ï wdY%s; wjodkï iy wúksYaÑ;;d 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 ,dN fyda w,dN 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 uÕska 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 úlsŒu i|yd iQodkï lsÍug ie,lsh hq;= ld,hla

.;jk j;aluls' wfkl=;a Kh ,nd.ekSfï msßjeh tajd isÿjk ld,mßÉfþoh ;=< ,dN fyda w,dN m%ldYfhys y÷kd.efka'

GRI 207-1,207-2,207-3,207-4,3-3

# 3'9 wdodhï nÿ

zwdodhï nÿ úhouZ ms<sn| úia;r msgq wxl 249 ys uQ,H m%ldY i|yd jk igyk 17 ys oelafõ'

GRI 207-1,207-2,207-3,207-4,3-3

# 3'10 ú,ïNS; nÿ

zú,ïNS; nÿZ ms<sn| úia;r msgq wxl 309 ys uQ,H m%ldY i|yd jk igyk 44 ys oelafõ'

# 3'11 j.d rlaIK .dia;=j (CIL)

2013 wxl 12 ork uqo,a mkf;ys j.ka;s 14 m%;smdok wkqj" 2013 wfm%a,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 nÿj,g miq ,dNfhka 1] ls'

# 3'12 uQ,H fiajd u; nÿ

uQ,H fiajd ms<sn| tl;= l< w.h u; nÿ iy iudc wdrlaIK odhl;aj nÿ ms<sn| úia;r msgq wxl 248 ys uQ,H m%ldY i|yd jk igyk 16 ys oelafõ'

# 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 2023 ud¾;= 31 Èkg n,d;aul fkdùh' ta wkqj fuu .sKqïlrK m%ñ;Ska 2023 ud¾;= 31 Èfkka wjika jQ jir i|yd jk fuu uQ,H m%ldYhka ms<sfh, lsÍfï§ fhdod fkd.ekq‚' my; oelafjk 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'

IFRS 17**- rlaIK .súiqï**

SLFRS 17 hkq y÷kd.ekSu iy uekSu" bÈßm;a lsÍu iy fy<sorõ lsÍu wdjrKh jk rlaIK

.súiqï i|yd jQ kj mq¿,a .sKqïlrK m%ñ;shls' n,d;aul jQ miq" SLFRS 17 u.ska IFRS 4 rlaIK .súiqï ^SLFRS 4& m%;sia:dmkh lrkq we;' SLFRS 17 ish¨u j¾.fha rlaIK .súiqï

^tkï" Ôú;" Ôú; fkdjk" iDcq rlaIK iy m%;s-rlaIK&" tajd ksl=;a lrk wdh;k j¾.h l=ula jqj;a" wNsu; iyNd.s;aj úfYaIdx. iys; we;eï wemlr iy uQ,H WmlrK i|yd wod< fõ' úIh m: jH;sf¾l lsysmhla wod<

fõ' SLFRS 17 ys iuia; wruqK jkafka

rlaIKlrejkag jvd;a m%fhdackj;a iy ia:djr rlaIK .súiqï i|yd .sKqïlrK wdlD;shla iemhSuhs' fndfyda ÿrg fmr mej;s foaYSh

.sKqïlrK m%;sm;a;s we=;=<;a fkdjk mßÈ ilia fldg ;sfnk SLFRS 4 ys wjYH;djhka yd iei£fï§" SLFRS 17 u`.ska wod< ish¨u

.sKqïlrK wxY wdjrKh jk mßÈ rlaIK

.súiqï i|yd mq¿,a wdlD;shla imhkq ,efí' SLFRS 17 ys yrh idudkH wdlD;sh jk w;r my; i|yka oE thg w;sf¾lj imhkq ,efí(

 iDcq iyNd.S;aj ,laIK iys; .súiqï i|yd ksYaÑ; wkqj¾;khla ^úp,H .dia;= m%fõYh&'

 m%Odk jYfhka flá ld,Sk .súiqï i|yd ir, m%fõYhla ^jdßl fjkalsÍfï m%fõYh&'

2023 ckjdß 01 fyda thg miq werfUk jd¾Isl jd¾;dlrK ld,mßÉfþohka i|yd SLFRS 17 n,meje;afõ' iud.ula uÕska 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. .súiqïj,ska

,o wdodhuZZ hk oaú;ajh i|ydu whÿï lrkq

,nkafka kï l,a;nd whÿï lsÍu i|yd wkque;sh ysñ fõ'

# .sKqïlrK weia;fïka;= i|yd ks¾jpk LKAS 8 i|yd jk ixfYdaOk

ixfYdaOk uÕska .sKqïlrK weia;fïka;=j, fjkialï iy .sKqïlrK m%;sm;a;sj, fjkialï iy fodaI ksjerÈ lsÍu w;r fjki meyeÈ,s lrhs' tfiau" .sKqïlrK weia;fïka;= ixj¾Okh lsÍu i|yd wdh;k úiska ñkqï Ys,amSh l%u iy fhojqï Ndú; lrk wdldrh tlS ixfYdaOk uÕska meyeÈ,s flf¾' ixfYdaê; m%ñ;sh uÕska meyeÈ,s flfrkafka fhojqul fjkila fyda ñkqï ;dlaIKhl fjkila ms<sn| .sKqïlrK weia;fïka;=jlg we;s

jk n,mEï" mQ¾j ld, mßÉfþo fodaI ksjerÈ lsÍfuka ,efnk m%;sM,hla fkdjkafka kï

.sKqï weia;fïka;=j, fjkialï njhs'

2023 ckjdß 1 fyda Bg miqj wdrïN jk jd¾Isl jd¾;dlrK ld, iSudjka i|yd ixfYdaOk l,ska iïu; lr .ekSug wjir § we;'

# ;ks .kqfokqjlska mek k.sk j;alï iy j.lSï iïnkaO ú,ïNS; noao - LKAS 12 i|yd jk ixfYdaOk

j.lSula mshùu i|yd isÿ lrk f.ùï nÿ wruqKq i|yd wvq l< yels wdldr ixfYdaOk uÕska meyeÈ,s lrhs' tu ixfYdaOk uQ,H m%ldYj, ^iy fmd,S úhoï& y÷kdf.k we;s j.lSïj,g fyda wod< j;alï ixrplhg ^iy

fmd,S úhou& tjeks wvq lsÍï nÿ wruqKq i|yd wdfrdamKh l< yelso hkak ^wod< nÿ kS;sh i,ld ne,Sfuka& úksYaph lsÍfï ldrKhls' j;alï iy j.lSï uQ,sl jYfhka y÷kd.ekSfï§ hï ;djld,sl fjkialï ;sfío hkak ;SrKh lsÍfï§ fuu úksYaph jeo.;a fõ'

2023 ckjdß 1 Èk fyda Bg miqj wdrïN jk jd¾Isl jd¾;dlrK ld, iSudjka i|yd fuu ixfYdaOk n,d;aul fõ'

# .sKqïlrK m%;sm;a;s fy<sorõ lsÍu - LKAS 1 LKAS 1 i|yd ixfYdaOk iy IFRS m%dfhda.sl m%ldYh 2 i|yd ixfYdaOk

.sKqïlrK m%;sm;a;s fy<sorõ lsÍï i|yd m%udKd;aul úksYaphka fhdod .ekSug wdh;kj,g wjYH ud¾f.damfoaY iy WodyrK iemhSu" m%udKd;aul úksYaphka isÿ lsÍu yryd isÿ fõ' fuu ixfYdaOk uÕska jvd;a m%fhdackj;a jk .sKqïlrK m%;sm;a;s fy<sorõ lsÍï iemhSug wdh;kj,g Wmldr lsÍu wruqKq lrhs(

 wdh;khkays ziqúfYaISz .sKqïlrK m%;sm;a;s fy<s lsÍfï wjYH;dj fjkqjg tajdys zm%udKd;aulz .sKqïlrK m%;sm;a;s fy<s lsÍfï wjYH;dj we;s lsÍu

 .sKqïlrK m%;sm;a;s fy<sorõ lsÍï ms<sn|

;SrK .ekSfï§ wdh;k u`.ska m%udKd;aul ixl,amh wod< lr.kakd wdldrh ms<sn| ud¾f.damfoaY iemhSu

2023 ckjdß 1 Èk fyda Bg miqj wdrïN jk jd¾Isl jd¾;dlrK ld, iSudjka i|yd ixfYdaOk n,d;aul fõ'

# LKAS 1 i|yd jk ixfYdaOk( cx.u fyda cx.u fkdjk f,i j.lSï j¾.SlrKh

LKAS 1 i|yd jk ixfYdaOk( j.lSï" cx.u fyda cx.u fkdjk f,i j¾.SlrKh lsÍfï wjYH;dj uQ,H m%ldY bÈßm;a lsÍu u`.ska oelafõ' my; i|yka lreKq ixfYdaOk u`.ska meyeÈ,s flf¾ -

 fíreïlrKh l,a oeófï whs;sh hkafkka woyia lrkafka l=ulao@

 jd¾;d lsÍfï ld, iSudj wjidkfha l,a oeófï whs;shla ;sìh hq;= nj

 wdh;khla úiska l,a oeóu i|yd jk whs;sh fhdod .kq ,eîfï iïNdú;dj u`.ska tu j¾.SlrKhg n,mEula isÿ fkdjk nj'

 mßj¾;kh l< yels j.lSul ksys; jHq;amkakhla ysñlï idOk m;%hla kï muKla j.lSul kshuhka tys j¾.SlrKhg n,fkdmdk nj

2023 ckjdß 1 Èk fyda Bg miqj wdrïN jk jd¾Isl jd¾;dlrK ld, iSudjka i|yd ixfYdaOk n,meje;afjk w;r" tajd kej;

i,ld ne,sh hq;=h' iud.u$iuQyh fï jkúg fuu ixfYdaOkfha m%;sM,hla f,i tys uQ,H m%ldYj,g we;s úh yels n,mEu ;lafiare lrñka isà'

**5' o< wdodhu**

**.sKqïlrK m%;sm;a;sh**

wdodhu y÷kd .efkkqfha iud.u$iuQyh fj; wd¾Ól m%;s,dN .,d tAu isÿúh yels m%udKhg iy th úYajikSh whqßka ueksh yels ;dla ÿrg fõ' tla tla j¾.fha wdodhï i|yd úfYaIs; y÷kd .ekSfï l%shd mámdáh" wod< wdodhï igyka hgf;a olajd we;'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | igyk | msgq wxlh | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wdodhu | 6.1 | 239 | 30,196,588 | 23,881,526 | 33,406,918 | 25,926,792 |
| Y=oaO bmehqï wdodhu | 7 | 240 | - | - | 4,673,853 | 4,939,071 |
| .dia;= iy fldñia wdodhu | 8 | 241 | 1,265,287 | 1,876,524 | 691,195 | 1,321,513 |
| uQ,H j;alï u; Y=oaO ,dN$^w,dN& - wdodhï m%ldYh Tiafia idOdrK w.hg | 9 | 242 | 9,143 | 26,783 | 4,168 | 86,525 |
| fjk;a fufyhqï wdodhu | 10 | 242 | 547,290 | 956,547 | 386,511 | 357,085 |
| **tl;=j** | | | 32,018,308 | 26,741,380 | 39,162,645 | 32,630,986 |

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

**.sKqïlrK m%;sm;a;sh**

**wdodhï iy úhoï ys .sKqïlrK m%;sm;a;s y÷kd .ekSu**

wdodhu y÷kd .efkkqfha iuQyh fj; wd¾Ól m%;s,dN .,d tAu isÿúh yels m%udKhg iy th úYajikSh whqßka ueksh yels ;dla ÿrg fõ'

# fmd,S wdodhu iy úhoï

l%ulaIh msßjeh hgf;a ukskq ,nk ish¨u uQ,H idOk m;% i|yd fmd,S wdodhu fyda úhou M,odhS fmd,S wkqmd;sl (EIR) Ndú; lrñka jd¾;d flf¾' M,odhS fmd,S wkqmd;slh hkq" .e<fmk mßÈ uQ,H idOk m;%j, wfmalaIs; wdhq ld,h fyda flá ld, iSudjla ;=<ska weia;fïka;=.; uQ,H f.ùï fyda ,eîïj,ska uQ,H j;alï fyda uQ,H j.lSïj, Y=oaO OdrK w.hg wvq lrkq ,nk wkqmd;slhhs' fuu .Kkh lsÍï i|yd uQ,H idOk m;%j, ish¨u .súiqï fldkafoais ie,ls,a,g .kakd w;r ^Wod" fmrf.jqï úl,am&" idOk m;% i|yd Rcqj wdfrdamKh l< yels .dia;= fyda j¾Ol msßjeh we;=<;a fõ' th bÈß Kh w,dNj, yer M,odhS fmd,S wkqmd;slfha wksjd¾h wx.hls'

iuQyh uÕska tys f.ùï fyda ,eîï weia;fïka;= ixfYdaOkh lrkafka kï uQ,H j;alï ys fyda j.lSï ys OdrK w.h .<mkq ,efí' .<mk ,o OdrK w.h uq,a M,odhS fmd,S wkqmd;slh mokï lr.ksñka .Kkh flfrk w;r" OdrK w.fhys fjki uQ,H j;alï i|yd zfmd,S wdodhuZ f,i iy uQ,H j.lSï i|yd zfmd,S úhouZ jYfhka jd¾;d flf¾' flfia jqjo" kej; j¾.SlKh lrk ,o uQ,H j;alï i|yd tu uqo,a ,eîïj, m%;sidOkh jeä ùfï m%;sM,hla f,i" iud.u úiska wkd.; uqo,a ,eîï ms<sn| weia;fïka;= miqj jeä lrk w;r" weia;fïka;= fjkia jQ Èk isg tu jeä ùfï n,mEu" M,odhS fmd,S wkqmd;sl fj; .e<mSula f,i 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 M,odhS fmd,S wkqmd;slh Ndú; lrñka jd¾;d flf¾'

wdodhï y÷kd.; yels jkqfha .kqfokqj wdY%s; ysñúh yels wd¾Ól m%;s,dN wdh;kh fj; .,d tAfï § mu‚' flfia fj;;a" whlr .ekSï ms<sn| wúksYaÑ;;djla we;s jqjfyd;a wdodhï y÷kd .ekSu wjika fõ' SLFRS 9 - —uQ,H idOk m;%˜ fhdod .ekSu;a iuÕ" .kqfokqldr meyer yeÍfï wjia:dj ^whlr .ekSï ms<sn| wúksYaÑ;;dj& l,a bl=;a jQ Èk wkQjla jYfhka fjkia lr we;' tA wkqj SLFRS 9 g wkqj fmd,S wdodhu y÷kd.; yels jkqfha l,a bl=;a jQ Èk ^90& la olajd mu‚'

# ys. l=,S u; fmd,sh

ys. l=,S u; fmd,sh uqo,a mokulska .sKqï .; lr we;'

1. **Y=oaO fmd,S wdodhu**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** msgq  igyk wxlh | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wdodhu 6.1 239 | 30,196,588 | 23,881,526 | 33,406,918 | 25,926,792 |
| fmd,S úhou 6.2 239 | 18,206,943 | 10,832,186 | 19,270,402 | 11,205,126 |
| **Y=oaO fmd,S wdodhu** | 11,989,645 | 13,049,340 | 14,136,516 | 14,721,666 |

* 1. **fmd,S wdodhu**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** msgq  igyk wxlh | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| uqo,a iy uqo,a iudk oE | 877,597 | 159,743 | 884,520 | 176,533 |
| nexl= iy uQ,H wdh;k iuÕ we;s fYaIh | 2,968,570 | 443,816 | 3,028,775 | 587,209 |
| Kh iy ,eìh hq;= oE 6.1.1 239 | 23,517,789 | 22,633,122 | 25,479,889 | 24,170,060 |
| Kh idOk m;%h - l%ulaIh msßjeh | 2,832,632 | 644,845 | 4,013,734 | 992,990 |
| **uq¿ fmd,S wdodhu** | 30,196,588 | 23,881,526 | 33,406,918 | 25,926,792 |

* + 1. **fmd,S wdodhu - Kh iy ,eìh hq;=**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| l,a nÿ$bcdrd - ,eìh hq;= | 11,349,795 | 12,449,735 | 11,353,503 | 12,453,101 |
| l=,S-ñ,§ .ekSu$uqrdnd - ,eìh hq;= | 1,119 | 1,628 | 758,514 | 791,468 |
| ld,Sk Kh iy ,eìh hq;= | 12,166,876 | 10,181,759 | 13,367,873 | 10,925,491 |
|  | 23,517,789 | 22,633,122 | 25,479,889 | 24,170,060 |

* 1. **fmd,S úhoï**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | igyk | msgq wxlh | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| nexl= i|yd f.úh hq;= | 6.2.1 | 240 | 1,611,082 | 903,595 | 2,233,489 | 1,117,531 |
| mdßfNda.slhka ioyd f.úh hq;= | 6.2.1 | 240 | 14,803,475 | 7,802,922 | 15,305,829 | 8,057,701 |
| ksl=;a l< Kh iq/l=ïm;a | 6.2.1 | 240 | 1,555,403 | 1,875,532 | 1,539,300 | 1,859,429 |
| nÿ j.lSï | 40 | 304 | 236,983 | 250,137 | 191,784 | 170,465 |
| **uq¿ fmd,S úhoï** | | | 18,206,943 | 10,832,186 | 19,270,402 | 11,205,126 |

1. **Y=oaO fmd,S wdodhu ^inefoa'''&**
   * 1. **fmd,S úhoï - ie,iqï jYfhka**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** msgq  igyk wxlh | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **nexl= fj; f.úh hq;=**  nexl= whsrd u; fmd,S | 605 | 1,027 | 193,068 | 34,866 |
| flá ld,Sk Kh i|yd fmd,sh | 49,260 | - | 49,261 | 11 |
| ld,Sk Kh i|yd fmd,S | 954,474 | 235,166 | 1,384,418 | 415,253 |
| iq/l=ïlrK fmd,S | 606,743 | 667,402 | 606,742 | 667,401 |
| Wm tl;=j | 1,611,082 | 903,595 | 2,233,489 | 1,117,531 |
| **.kqfokqlrejkag f.úh hq;=**  ;ekam;= i|yd fmd,S msßjeh | 14,803,475 | 7,802,922 | 15,305,829 | 8,057,701 |
| Wm tl;=j | 14,803,475 | 7,802,922 | 15,305,829 | 8,057,701 |
| **ksl=;a l< Kh iq/l=ïm;a**  Khlr i|yd fmd,S 37.1 299 | 1,555,403 | 1,875,532 | 1,539,300 | 1,859,429 |
| Wm tl;=j | 1,555,403 | 1,875,532 | 1,539,300 | 1,859,429 |
| **nÿ j.lSï**  l,anÿ j.lSï i|yd fmd,S | 236,983 | 250,137 | 191,784 | 170,465 |
| Wm tl;=j | 236,983 | 250,137 | 191,784 | 170,465 |
| uq¿ fmd,S úhoï | 18,206,943 | 10,832,186 | 19,270,402 | 11,205,126 |

1. **Y=oaO bmehqï jdßl**

**.sKqïlrK m%;sm;a;sh**

**rlaIK iy wdfhdack .súiqïj, ie,iqï j¾.SlrKh**

SLFRS 4- zzrlaIK .súiqï˜ i|yd mjrkq ,nk rlaIK wjodkï uÜgu u; mokïj" rlaIlhd úiska zrlaIK .súiqïZ fyda zwdfhdack .súiqïZ jYfhka j¾.SlrKh lsÍug ,shk ,o .súiqï wjYH fõ'

rlaIK .súiqï hkq" rlaIK ysñhka fj; úfYaIs; wúksYaÑ; wkd.; isÿùula ^rlaIs; isÿùï& fya;=fjka wys;lr n,mEula we;s jQ úg" wod, rlaIK ysñhka fj; ydksmQrKh lsÍug tl. fjñka iud.u úiska ^rlaIlhd& fjk;a md¾Yajhla ^rlaIK ysñhka& fj;ska ie,lsh hq;= rlaIK wjodkïla ndr.kakd .súiqï fõ' fmdÿ ud¾f.damfoaYhla jYfhka" rlaIs; isÿùu isÿ fkdjqjfyd;a" f.jk ,o m%;s,dN iy f.úh hq;= m%;s,dN ixikaokh lrñka ie,lsh hq;= rlaIK wjodkula we;so hkak iud.u úiska ks¾Kh lrkq ,nhs' rlaIK .súiqïj,§ 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" fldka;%d;a;=fõ md¾Yajhlg úfYaIs; fkdjk nj uQ,H fkdjk úp,Hhla iïnkaOfhka imhd we;s ksYaÑ; fmd,S wkqmd;slhl fyda lsysmhl" uQ,H idOk m;%hl ñ,l" NdKav ñ,l" úfoaY úksuh wkqmd;slhl" ñ, fyda wkqmd; ,ehsia;=jl" Kh fY%a‚.; lsÍï fyda fjk;a úp,Hhkaj, isÿúh yels wkd.; fjkila fya;=fjka Woa.; jk wjodku fõ'

.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.SlrKh flf¾' tu ksid jd¾;d lrk Èk jk úg" ksIamdok ie,iqï l<U ;=< lsisÿ wdfhdack .súiqula fkdùh'

**\\\**

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

o< ,sÅ; jdßlh (GWP) uÕska wjodkï Ndr.ekSu fjkqfjka iud.ï úiska whlrkq ,nk jdßlh ksfhdackh lrhs' o< ,sÅ; jdßlh WmÑ; moku u; .sKqï.; flf¾'

.sKqïlrK ld, mßÉfþoh ;=< isÿ lrk ,o .súiqï uÕska imhk ,o" uq¿ wdjrK ld,mßÉfþohg wod< ,o$,eìh hq;= iuia; jdßlj,ska o<

,sÅ; jdßlh iukaú; jk w;r" rlaIKh werfUk Èkfha§ tajd y÷kd .efka'

ysñlï fkdmEfï m%;sodkh jeks jdßl wkqmd;fhys wx.hla ksrEmKh lrkq ,nk m%;sodkhka o< ,sÅ; jdßlfhka wvq flf¾'

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

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

**m%;srlaIK jdßlh**

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

**fkdbmehQ jdßl ixÑ;h**

fkdbmehQ jdßl ixÑ;h uÕska 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;**

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 rlaIKhkaf.a ld,iSudj mqrd fjkia fõ'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| o< ,sÅ; jdßlh | - | - | 5,819,786 | 6,049,693 |
| wvq( m%;srlaIKlrejkag mjrk ,o jdßlh | - | - | 1,383,534 | 1,142,976 |
| wvq( fkdbmehQ jdßl ixÑ;fha fjki | - | - | (237,601) | (32,354) |
| **uq¿ tl;=j** | - | - | 4,673,853 | 4,939,071 |

1. **.dia;= iy fldñia wdodhu**

**.sKqïlrK m%;sm;a;sh**

**.dia;= iy fldñia wdodhu**

iuQyh úiska ;u .kqfokqlrejkag imhk úúO jQ fiajd uÕska .dia;= iy fldñia wdodhu Wmhd .kS' fldñia wdodhu WmÑ; moku u; y÷kd.efka'

.dia;= wdodhu my; i|yka ldKav follg fnÈh yelsh¦

**ksYap; ld,iSudjla ;=< imhkq ,nk fiajdjkaf.ka bmehQ .dia;= wdodhu**

hï ld,mßÉfþohla ;=< fiajd iemhSu i|yd Wmhk .dia;= tu ld,fha WmÑ; fõ'

**.kqfokq fiajd iemhSfï .dia;= wdodhu**

f,aLk ieliSu iy jdyk mÍlaId lsÍu jeks ;=kajk md¾Yajhla i|yd .kqfokqjla idlÉPd lsÍu fyda Bg iyNd.S ùfuka mek k.sk .dia;=" thg mdol jQ .kqfokq wjika jQ miq y÷kd .efka' hï ld¾hidOkhlg iïnkaO .dia;= fyda ixrpl wod< l%shdmámdáh iïmQ¾K lsÍfuka miqj y÷kd

.efka'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fiajd .dia;= | 494,523 | 522,316 | 107,464 | 160,404 |
| fiiq .dia;= iy fldñia | 770,764 | 1,354,208 | 583,731 | 1,161,109 |
| **uq¿ tl;=j** | 1,265,287 | 1,876,524 | 691,195 | 1,321,513 |

**9' uQ,H j;alï u; Y=oaO ,dN$^w,dN& - wdodhï m%ldYh Tiafia idOdrK w.hg**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| Y=oaO fj<ofmd< ^w,dN&$,dN | 9,053 | (8,496) | (6,133) | 30,325 |
| Y=oaO m%d.aOk ,dNh | 90 | 35,279 | 10,301 | 56,200 |
| **tl;=j** | 9,143 | 26,783 | 4,168 | 86,525 |

1. **fjk;a fufyhqï wdodhu**

**.sKqïlrK m%;sm;a;sh**

fjk;a fufyhqï wdodhu" iuQyfha idudkH fufyhqïj,g iDcqj iïnkaO fkdjQ fjk;a uQ,dY%hkaf.ka Wmhk ,o wdodhïj,ska iukaú; jk w;r" tajd WmÑ; moku u; y÷kd .efka'

**,dNdxY wdodhu**

f.ùï ,eîfï whs;sh ;yjqre jQ miq ,dNdxY wdodhu y÷kd .efka'

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

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

**fufyhqï l,anÿ wdodhu**

fufyhqï l,anÿj,ska we;s jk wdodhu" oekg mj;sk l,anÿj, fldkafoais wkqj ir, ud¾.sl mokñka .sKqï.; flfrk w;r" ,dN fyda w,dN m%ldYfha fjk;a fufyhqï wdodhï hgf;a olajkq ,efí'

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

foam<" msßh; yd WmlrK wf,ú lsÍfuka we;s jk ,dNh fyda w,dNh" wod< wf,úh isÿ lrk ,o ld,mßÉfþofha§ ,dN fyda w,dN m%ldYfha uqo,a mokñka .sKqï.; flf¾'

**l=,S wdodhu**

fudag¾ r: l=,shg §fuka jk l=,S wdodhu" jir i|yd ysñlre iy l=,Slre w;r we;s jQ tlÕ;ajh mokïj" ,dN fyda w,dN m%ldYfha y÷kd

.efka'

**;lafiare wdodhu**

tajd Wm,íê jQ miq fyda Wm,íê l< yels úg" ;lafiare wdodhu y÷kd .efka'

**rlaIK .dia;= wdodhu**

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

**fjk;a wdodhï**

fjk;a wdodhï" WmÑ; mokñka y÷kd .efka'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| foam<" msßh; yd WmlrK wf,ú lsÍu u; jk ,dNh | 22,189 | 17,529 | 22,189 | 55,778 |
| l=,S wdodhu | - | - | 463 | 2,436 |
| fufyhqï l,anÿ wdodhu | - | - | 7,366 | 25,030 |
| wdfhdack foam<j,ska ,o l=,S wdodhu | - | - | 78,392 | 75,712 |
| fudag¾ r: wf,ú lsÍfuka ,o Y=oaO fj<| wdodhu | - | 99 | - | 99 |
| ,dNdxY wdodhu - úia;S¾K wdodhu Tiafia idOdrK w.fhka | 4,487 | 5,591 | 4,487 | 5,591 |
| - mßmd,s; | 513,828 | 930,625 | - | - |
| - wdodhï m%ldYh Tiafia idOdrK w.fhka | 2,527 | 625 | 2,527 | 625 |
| wdfhdack foam<j, ,dNh$^w,dNh& | - | - | 94,692 | - |
| ;lafiare wdodhu | - | - | 55,363 | 106,662 |
| rlaIK .dia;= wdodhu | - | - | 82,590 | 57,588 |
| fjk;a wdodhï | 4,259 | 2,078 | 38,442 | 27,564 |
| **tl;=j** | 547,290 | 956,547 | 386,511 | 357,085 |

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

**.sKqïlrK m%;sm;a;sh**

iud.u iy iuQyh uÕska "SLFRS 9" uQ,H idOk m;% wkqj Kh iy ,eìh hq;= oE iïnkaO wmydhk m%;smdokj, fjkialï y÷kd .kq ,efí' iud.ï iy iuQyh uÕska ta i|yd fhdod .kq ,nk l%ufõoh ms<sn| fuu uQ,H m%ldYhkays msgq wxl 265 igyk 25 ys meyeÈ,s flf¾'

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

whlr .ekSfï m%dfhda.sl wjia:djla fkdue;s úg§" Kh iy ,eìh hq;= oE ^iy wod< wmydhk §ukd .sKqï& fldgia jYfhka fyda iïmQ¾Kfhka lmd yef¾' Kh iy ,eìh hq;= oE mshjd .ekSfï § idudkHfhka wemhla we;s úg wemh Wm,íê lsÍfuka ljr fyda wdodhula ,eîfuka miq fuh isÿ flf¾'

**whlr.;a fnd,a Kh**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** msgq  igyk wxlh | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| flaj, ydkslrK 11.3/11.4 245 | 490,044 | 487,288 | 490,044 | 487,288 |
| iduQysl ydkslrK 11.3/11.4 245 | 31,642 | 132,344 | 213,684 | 442,868 |
| fjk;a ,eìh hq;= oE | - | 6,760 | (43,760) | (5,623) |
| lmdyeÍu we;=¿j wem neyer lsÍï u; w,dNh | 96,679 | 104,746 | 96,679 | 104,746 |
| lmd yereKq Kh$ neyer lrk ,o w,dN wh lr .ekSu | (49,880) | (75,713) | (52,685) | (77,523) |
| **tl;=j** 11.1/11.2 244 | 568,485 | 655,425 | 703,962 | 951,756 |

1. **Kh iy ,eìh hq;= oE i|yd wmydhkh iy fjk;a w,dN ^inefoa&**
   1. **Kh i|yd wmydhkh ^m%;sj¾;kh& iy fiiq w,dN ^úia;rd;aul fn§hdu& - iud.u**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | 2023 | | | |
|  | **neyer lsÍfï** | **.dia;=j** | **^m%;sj¾;kh&** | **Y=oaO** |
|  | **w,dNh$** |  |  | **jákdlu** |
|  | **lmdyeÍï ^whlr** |  |  |  |
|  | **.ekSfuka Y=oaOj&** |  |  |  |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| ,eìh hq;= l,anÿ$bcdrd | 46,181 | 1,280,342 | (1,457,062) | (130,539) |
| ,eìh hq;= l=,S msg .eKqï$uqrdnd | (6,795) | 7,441 | (9,307) | (8,661) |
| ld,Sk Kh iy ,eìh hq;= oE | 7,413 | 2,101,527 | (1,401,255) | 707,685 |
| **tl;=j** | 46,799 | 3,389,310 | (2,867,624) | 568,485 |

**ud¾;= 31 ka wjika jQ jir i|yd** 2022

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ,eìh hq;= l,anÿ$bcdrd | 28,415 | 2,766,525 | (2,187,125) | 607,815 |
| ,eìh hq;= l=,S msg .eKqï$uqrdnd | (6,795) | 17,586 | (10,232) | 559 |
| ld,Sk Kh iy ,eìh hq;= oE | 7,413 | 2,078,221 | (2,045,342) | 40,292 |
| fjk;a ,eìh hq;= oE | - | 389,417 | (382,658) | 6,759 |
| **tl;=j** | 29,033 | 5,251,749 | (4,625,357) | 655,425 |
| **11.2 Kh ioyd wmydhkh ^m%;sj¾;kh& iy fiiq w,dN ^úia;rd;aul fn§hdu& - iuQyh** |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | 2023 | | | |
|  | **neyer lsÍfï** | **.dia;=j** | **^m%;sj¾;kh&** | **Y=oaO** |
|  | **w,dNh$** |  |  | **jákdlu** |
|  | **lmdyeÍï ^whlr** |  |  |  |
|  | **.ekSfuka Y=oaOj&** |  |  |  |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| ,eìh hq;= l,anÿ$bcdrd | 46,181 | 1,280,342 | (1,457,062) | (130,539) |
| ,eìh hq;= l=,S msg .eKqï$uqrdnd | (6,795) | 7,441 | (153,797) | (153,151) |
| ld,Sk Kh iy ,eìh hq;= oE | 4,608 | 2,428,059 | (1,401,255) | 1,031,412 |
| fjk;a ,eìh hq;= oE | - | (43,760) | - | (43,760) |
| **tl;=j** | 43,994 | 3,672,082 | (3,012,114) | 703,962 |

**ud¾;= 31 ka wjika jQ jir i|yd** 2022

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ,eìh hq;= l,anÿ$bcdrd | 28,415 | 2,766,525 | (2,187,125) | 607,815 |
| ,eìh hq;= l=,S msg .eKqï$uqrdnd | (6,795) | 73,823 | (10,232) | 56,796 |
| ld,Sk Kh iy ,eìh hq;= oE | 5,603 | 2,332,507 | (2,045,342) | 292,768 |
| fjk;a ,eìh hq;= oE | - | 377,035 | (382,658) | (5,623) |
| **tl;=j** | 27,223 | 5,549,890 | (4,625,357) | 951,756 |

**11.3 wdodhï m%ldYh fj; wmydhk .dia;=j - iud.u**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | 2023 | | | |
| **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| **l%ulaIh msßjeh wkqj uQ,H j;alï - Kh iy ,eìh hq;= oE**  - flaj, wmydhkh | - | - | 490,044 | 490,044 |
| - iduQysl wmydhkh | (429,686) | (67,893) | 529,221 | 31,642 |
| **tl;=j** | (429,686) | (67,893) | 1,019,265 | 521,686 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** |  | 2022 |  | |
|  | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| **l%ulaIh msßjeh wkqj uQ,H j;alï - Kh iy ,eìh hq;= oE**  - flaj, wmydhkh | - | - | 487,288 | 487,288 |
| - iduQysl wmydhkh | 506,739 | (222,248) | (152,147) | 132,344 |
| **tl;=j** | 506,739 | (222,248) | 335,141 | 619,632 |
| **11.4 wdodhï m%ldYh fj; wmydhk .dia;=j - iuQyh** |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | 2023 | | | |
| **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| **l%ulaIh msßjeh wkqj uQ,H j;alï - Kh iy ,eìh hq;= oE**  - flaj, wmydhkh | - | - | 490,044 | 490,044 |
| - iduQysl wmydhkh | (454,680) | 117,728 | 550,636 | 213,684 |
| **tl;=j** | (454,680) | 117,728 | 1,040,680 | 703,728 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** |  | 2022 |  | |
|  | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| **l%ulaIh msßjeh wkqj uQ,H j;alï - Kh iy ,eìh hq;= oE**  - flaj, wmydhkh | - | - | 487,288 | 487,288 |
| - iduQysl wmydhkh | 720,725 | (226,076) | (51,781) | 442,868 |
| **tl;=j** | 720,725 | (226,076) | 435,507 | 930,156 |

1. **ld¾h uKav, úhoï**

**.sKqïlrK m%;sm;a;sh**

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

wod< kS;s iy fr.=,dis wkqj fiajlhska" fiajl w¾: w¾:idOl wruqo,a (EPF) odhl;ajh iy fiajd kshqla;slhkaf.a Ndr wruqo,a (ETF)

odhl;ajh i|yd iqÿiqlï ,nhs'

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| mdßY%ñl | 4,071,654 | 3,675,122 | 5,221,557 | 4,536,777 |
| fiajl m%;s,dN - w¾: idOl odhl ie,iqï - EPF | 208,985 | 195,504 | 270,711 | 247,093 |
| fiajl m%;s,dN - w¾: idOl odhl ie,iqï - ETF | 52,237 | 48,895 | 65,149 | 60,674 |
| fiajl m%;s,dN - úY%du m%;s,dN ne£u - mdßf;daIslh 43 307 | 155,670 | 82,893 | 174,517 | 102,203 |
| **tl;=j** | 4,488,546 | 4,002,414 | 5,731,934 | 4,946,747 |

1. **laIh ùï iy l%ulaIh laIhùï**

foam<" msßh; iy WmlrKj, tla tla fldgil weia;fïka;=.; iM, Ôj ld,h mqrd tAjdfha wjfYaI jákdlï fj; ir, ud¾.sl mokulska ,dN fyda w,dN m%ldYfha§ laIhùï y÷kd .efka' fuu l%uh uÕska wod< j;alï wdY%s; wkd.; wd¾Ól m%;s,dN mßfNdackh lsÍfï wfmalaIs; l%uh iómj ms<sìUq flf¾' bvï laIhùug ,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 iúlsÍï | 20 | wjqreÿ 5 |

by; oelafjk wkqmd;hka iuQyfha ish¨u iud.ï uÕska ix.;j Ndú; flf¾' l<ukdldß;ajh úiska woyia lrk mßÈ Ndú;hg iqÿiq ;;a;ajhg m;alsÍfuka wk;=rej" mßY%fha mj;sk úg foam<" msßh; iy WmlrKj, 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<efUk Èkfha§ j;alul laIh ùu 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<mqïo we;=<;aj ish¨u foam< msßh; iy WmlrK ldKavhka msgq wxl 289 igyk 32 ys oelafõ'

# Ndú; ysñlï j;alï l%ulaIh

Ndú; ysñlï j;alï miqj laIhùug ,la fõ' j;alfuys iM, Ôjld,h iy l,anÿ ld,iSudj hk foflka flá ld,iSudj mqrd laIhùu isÿ flf¾'

# wiamDYH j;alï l%ulaIh

my; ±lafjk úfYaIs; wkqmd;hka wkqj tajdfha weia;fïka;=.; iM, Ôjld,h mqrd wiamDYH j;alïj, msßjeh tajdfha wjfYaI jákdlïj,g ,shd

;eîu i|yd ir, ud¾.sl l%uh fhdod .ksñka l%ulaIh .Kkh flf¾¦

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

iSñ; wdhq ld,hla iys; wiamDYH j;alïj, 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,dNj,ska whlr .; fkdyels ;dla ÿrg ,dN fyda w,dN m%ldYfha y÷kd .efka'

jir wdrïNfha § iy jir wjidkfha§ OdrK w.hka iy iuqÉÑ; l%ulaIh .e<mqïo we;=<;aj ish¨u wiamDYH j;alï ldKavhka msgq wxl 294 igyk 34 ys oelafõ'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| foam<" msßh; iy WmlrK laIhùu 32 289 | 165,015 | 168,564 | 284,076 | 296,458 |
| l%ulAIh - Ndú; ysñlï j;alï 33 293 | 523,101 | 518,284 | 361,012 | 325,327 |
| l%ulAIh - wiamDYH j;alï 34 294 | 10,456 | 13,195 | 15,045 | 16,879 |
| **tl;=j** | 698,572 | 700,043 | 660,133 | 638,664 |

1. **m%;s,dN" ysñlï mEï iy m%drlaIK úhoï**

**.sKqïlrK m%;sm;a;sh**

**o< ysñlïmEï y÷kd .ekSu**

jd¾;d l< fyda fkdl<" jir ;=< we;s jQ ish¨u ysñlï" ysñlïmEï ieliSu iy mshùï i|yd iDcqj iïnkaO wdY%s; ndysr ysñlïmEï ys mßyrK msßjeh" iqkanqka iy fjk;a whlrjd .; yels w.fhka wvq lsÍula" iy miq.sh jirj,ska ysÕ ysñlïmEï i|yd ljr fyda .e<mqula wdÈfhka Ôú; fkdjk rlaIK i|yd o< ysñlïmEï iukaú; fõ' flaj, ysñlïmEï ,smsf.dkq fhdod .ksñka ysÕ ysñlï we.hqug ,la flfrk w;r ysñlïmEï mshùu 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 uÕska jd¾;d lrk ,o kuq;a fkdmshjk ,o" ork ,o kuq;a jd¾;d fkdl< ^IBNR& ysñlïmEï iy wod< ysñlïmEï 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; m%;smdok ld¾;=uh mokula u; wdhq.Kl ;lafiarejlg ,la flf¾'

oekg mj;sk f;dr;=re u; mokïj ysñlïmEï i|yd fjka lsÍu idOdrKj m%ldYs; njg wOHlaIjreka i,lk w;r" miqj Woa.;jk f;dr;=re iy isÿùïj, m%;sM,hla jYfhka wjidk j.lSu fjkia úh yelsh' fuh olajd we;s m%udKhka i|yd .e<mSug fya;= úh yelsh' tjeks jákdlï wod< ld, mßÉfþoh i|yd jk uQ,H m%ldYj, olajkq ,efí' fhdod.kq ,nk l%ufõohka iy isÿ lrkq ,nk weia;fïka;= ksrka;rfhka iudf,dapkhg ,la flf¾'

**m%;srlaIK ysñlïmEï 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 fyda úhoï jYfhka y÷kd .efka'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| Y=oaO m%;s,dN iy ysñlïmEï | - | - | 2,790,316 | 2,704,556 |
| m%drlaIK iy Y=oaO w;am;a lr.ekSfï msßjeh | - | - | 461,355 | 523,919 |
| **tl;=j** | - | - | 3,251,671 | 3,228,475 |

1. **fjk;a fufyhqï úhoï**

**.sKqïlrK m%;sm;a;sh**

ork ,o msßjeh iy ksYaÑ; 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 ys úêúOdk m%ldrj" 2013 wfm%a,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' oekg" j.d rlaIK noao nÿ j,g miq ,dNfhka 1] jYfhka f.úh hq;= fõ'

**wOHlaIjrekaf.a jegqma**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wOHlaIjrekaf.a jegqma | 5,726 | 4,939 | 14,794 | 12,711 |
| ú.Kljrekaf.a .dia;= | 7,032 | 7,385 | 14,630 | 14,444 |
| ú.Kljreka fj; ú.Kk fkdjk .dia;= | 1,406 | 1,317 | 1,406 | 1,317 |
| jD;a;Sh .dia;= | 37,658 | 23,689 | 41,813 | 34,112 |
| m%pdrK .dia;= | 39,529 | 12,618 | 75,804 | 53,709 |
| kS;s .dia;= | 7,529 | 8,702 | 15,492 | 12,829 |
| ;ekam;= rlaIK jdßlh | 147,584 | 148,678 | 147,584 | 148,678 |
| j.d rlaIK noao | 37,689 | 45,973 | 37,689 | 45,973 |
| wdfhdack foam< u.ska Woa.; jk fufyhqï úhoï | - | - | 9,700 | 11,145 |
| ld¾hd, mßmd,k iy wdh;ksl úhoï | 1,798,385 | 1,881,196 | 2,181,848 | 2,272,562 |
| **tl;=j** | 2,082,538 | 2,134,497 | 2,540,760 | 2,607,480 |

1. **uQ,H fiajd u; nÿ**

**.sKqïlrK m%;sm;a;sh**

**uQ,H fiajd u; jeÜ**

uQ,H fiajd u; jeÜ .Kkh lrkq ,nkafka 2002 wxl 14 ork w.h tl;= l< nÿ ^jeÜ& mk; iy Bg miqj isÿ lrk ,o ixfYdaOk wkqjh' uQ,H fiajd u; w.h tl;= l< nÿ .Kkh i|yd w.h moku .Kkh lrkq ,nkafka" foaYSh wdodhï fomd¾;fïka;=j úiska kshu lrk ,o wkqmd; u; .Kkh lrk ,o wd¾Ól laIhùï" wdodhï nÿ iy f.úh hq;= jegqmaj,g fmr .sKqï ,dNhg .e<mSfukah' jegqma f.úh hq;= i|yd uqo,a m%;s,dN" uqo,a fkdjk m%;s,dN iy fiajh wjika lsÍfï m%;s,dN we;=<;a fõ' j;auka uQ,H j¾Ih i|yd wod< uQ,H fiajd wkqmd;h u; jeÜ noao 18% (2021/22 - 15% - 18%) fõ'

**uQ,H fiajd u;** SSCL

2022 wxl 25 ork iudc wdrlaIK odhl;aj nÿ mkf;a ^SSCL mk;& fojk Wmf,aLkfha olajd we;s j.lSï msßjegqu u;" 2022 Tlaf;daïn¾ 01 Èk isg n,meje;afjk mßÈ" 2'5] l wkqmd;hlg" uQ,H fiajd iemhSfï§ jHdmdr mj;ajdf.k hkq ,nk ´kEu mqoa.,fhl= úiska iudc wdrlaIK odhl;aj noao ^SSCL& f.úh hq;=h' uQ,H fiajd fj; wdfrdamKh l< yels w.h tl;= lsÍfï 100] u; SSCL f.úh hq;=h' 2022 wxl 14 ork

w.h tl;= l< nÿ mkf;a III w mßÉfþofha olajd we;s wdfrdamKh l< yels l%uh fhdod .ksñka uQ,H fiajd iemhSfï jHdmdrfha SSCL f.ùu

i|yd uQ,H fiajd i|yd wod< l< yels w.h tl;= lsÍu .Kkh l< hq;=h'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| uQ,H fiajd u; jeÜ | 1,526,568 | 1,645,111 | 1,565,971 | 1,705,797 |
| uQ,H fiajd u; iudc wdrlaIK odhl;aj nÿ | 104,900 | - | 107,609 | - |
| **tl;=j** | 1,631,468 | 1,645,111 | 1,673,580 | 1,705,797 |

1. **wdodhï nÿ úhou**

**.sKqïlrK m%;sm;a;sh**

wdodhï nÿ úhou" cx.u nÿ úhoï iy ú,ïNS; nÿ úhoï $^wdmiq yerùu& j,ska iukaú; fõ' wdodhï nÿ úhou ysñlï fyda fjk;a úia;S¾K wdodhï ys iDcqju ms<s.;a whs;uj,g wod< jk m%udKhg yer" wdodhï m%ldYfha y÷kd f.k we;'

**cx.u nÿ**

j;auka j¾Ih iy fmr j¾I i|yd cx.u nÿ j;alï iy j.lSï" nÿlrK wêldß fj;ska m%;sidOkhg fyda fj; f.ùug wfmalaIs; w.hg ukskq

,efí' m%udKh .Kkh lsÍu i|yd Ndú; lrkq ,nk nÿ wkqmd; iy nÿ kS;s jd¾;d lrk Èkhg mkjkq ,nk fyda uQ,slj mkjkq ,nkakla fõ'

ta wkqj" iud.u úiska 2022$2023 jßmkï j¾Ifha m<uq udi yh i|yd 24] l wdodhï nÿ wkqmd;hla Tiafia wdodhï nÿ j.lSu .Kkh lrk ,§' 2022$2023 jßmkï j¾Ifha fojk udi yh i|yd iud.fï wdodhï nÿ j.lSu .Kkh lsÍu i|yd 2022 wxl 45 ork foaYSh wdodhï ^ixfYdaOk& mk;g wkql+,j 30] l ixfYdaê; wdodhï nÿ wkqmd;slh iy wfkl=;a ixfYdaOk fhdod .kakd ,§'

**wêNdr nÿ**

2022 wxl 14 ork wêNdr nÿ mk;g wkqj" 2020$21 jßmkï j¾Ihg wod<j remsh,a ñ,shk 7"788'66 l nÿ wh l< yels wdodhfuka remsh,a ñ,shk 1"947'16 l wêNdr noaolg iud.u hg;a fõ' by; mk;g wkqj" wêNdr noao" 2020 ckjdß 01 jeks Èk mgka uq,H m%ldYj, úhoula f,i i,lkq

,efí' mk;g jvd Y%S ,xld .sKqïlrK m%ñ;sj, wjYH;d n,meje;afjk neúka" Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh úiska ksl=;a lrk

,o wêNdr noao i|yd .sKqïlrKh ms<sn| SoAT uÕska olajd we;s mßÈ wêNdr nÿ úhoï .sKqï fldg we;' ta wkqj" 2023 ud¾;= 31 Èfkka wjika jQ jir ;=<§" iud.u úiska wêNdr noao i|yd jk iïmQ¾K j.lSu" 2022 wfma%,a 01 Èkg wdrïNl r|jd.;a bmehSï i|yd .e<mSula f,i y÷kd

f.k we;'

**ú,ïNS; nÿlrKh**

2023 ud¾;= 31 Èkg iud.fï ú,ïNS; nÿ j;alï$j.lSï" 30] ixfYdaê; wdodhï nÿ wkqmd;slh Ndú;fhka .Kkh lrk ,§' .sKqï m%;sm;a;s iy ú,ïNS; nÿ weia;fïka;=j ms<sn| úia;rd;aul fy<sorõ lsÍu uQ,H m%ldYj, igyk 44 ys olajd we;'

**iud.u msgq cx.u nÿ wkqmd;h**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **igyk** | **wxlh** | 2023 | 2022 |
| mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS | | | | 24%-30% | 24% |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | | | | 24%-30% | 24% |
| mSm,aia uhsfl%d - fldu¾ia ,sñgâ | | | | 24%-30% | 24% |
| mSm,aia | bkaIqjrkaia mSt,aiS | 17.1 | 249 | 24%-30% | 24% |
| mSm,aia | ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ | 17.2 | 250 | 20%-30% | 20%-24% |
| mSm,aia | ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 17.3 | 250 | 10% | Exempt |
| ,xlka | t,dhkaia \*skEkaia ,sñgâ | 17.4 | 250 | 40.00% | 40.00% |

**17'1 mSm,aia bkaIqjrkaia mSt,aiS**

cx.u nÿ hkq" jd¾;dlrK Èkg n,d;aul lrk ,o fyda miqj n,d;aul lrk ,o nÿ wkqmd;h Ndú; lrñka" nÿj,g hg;a hk wdodhu u; f.úh hq;= njg wfmalaIs; nÿ iy fmr jir iïnkaOfhka f.úh hq;= nÿ fj; ljr fyda .e<mqula iïnkaOfhka f.úh hq;= nÿ fõ' nÿlrKh ioyd jk m%;smdok" 2017 wxl 24 ork foaYSh wdodhï mkf;a úêúOdk m%ldrj nÿlrK ld¾hhka i|yd ilia lrk ,o j¾Ih i|yd jk ,dNh u; mokï fõ'

cx.u wdodhï nÿ j;alï yd j.lSï i|yd" fmr ld,mßÉfþoh iïnkaO f.úh hq;= fyda whlr.; hq;= hehs wfmalaIs; nÿ i|yd jk .e<mSï we;=<;a fõ' wod< nÿ fr.=,dis w¾:oelaùug hg;a jk wjia:djkays§" m%;smdok fjka lrñka wod< ;;a;ajhka iïnkaO nÿ wdodhï wdY%s;j .kq ,enQ mshjr l<ukdldß;ajh úiska" wod< mßÈ l,ska l,g úu¾Ykh lrkq ,efí' 2022$2023 jßmkï j¾Ifha m<uq udi yh i|yd wdodhï nÿ wkqmd; wdodhï noao 24] la fh§ug iud.u hg;a fõ' 2022$2023 jßmkï j¾Ifha fojk udi yh i|yd iud.fï wdodhï nÿ j.lSu .Kkh lsÍu i|yd 2022 wxl 45 ork foaYSh wdodhï ^ixfYdaOk& mk;g wkql+,j 30] l ixfYdaê; wdodhï nÿ wkqmd;slh iy wfkl=;a ixfYdaOk fhdod .kakd ,§'

# 17. wdodhï nÿ úhou ^inef|a&

**17**.**2 mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ**

wdfhdack uKav, mkf;ys j.ka;s 17 m%ldrj" ñY% ixj¾Ok jHdmD;shla ia:dmkh lsÍfï iy fufyhùfï jHdmdrhla iïnkaOfhka" mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ 2008 foieïn¾ 3 Èke;s Y%S ,xld wdfhdack uKav,h iu. t<ô .súiqu m%ldrj" mSm,aia ,Sisx fm%m¾á äjf,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 wdÞhï nÿ mekùu" f.ùu iy whlsÍu iïnkaO foaYSh wdÞhï mk; wÞ< fkdfõ' iud.u nÿ úrdu ld,mßÉfþofha wjika Èkh wjika jQ jydu jir 2 la i|yd 10] l iyk nÿ wkqmd;slhlg iy 10] l iyk nÿ ld,mßÉfþoh l,a bl=;aùfuka miqj 20] l iyk nÿ ld,iSudjlgo iqÿiqlï ,nhs' wdfhdack uKav, fkdjk wdodhu 30] l idudkH wkqmd;hlg j.lsj hq;=h'

# 17'3 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 wdfhdack uKav, kS;sfha j.ka;s 17 wkqj" Y%S ,xld wdfhdack uKav,h iu. 2010 foieïn¾ 16 jeks Èk 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 wdÞhï nÿ mekùu" f.ùu iy whlsÍu iïnkaO foaYSh wdÞhï mk; wÞ< fkdfõ' iud.u nÿ úrdu ld,mßÉfþofha wjika Èkh wjika jQ jydu jir 2 la i|yd 10] l iyk nÿ wkqmd;slhlg iy 10] l iyk nÿ ld,mßÉfþoh l,a bl=;aùfuka miqj 20] l iyk nÿ ld,iSudjlgo iqÿiqlï ,nhs'

# 17.4 ,xlka t,dhkaia \*skEkaia ,sñgâ

1984 nx.a,dfoaY wdodhï nÿ mk; iy tys ixfYdaOk m%ldrj" ,xlka t,dhkaia \*skEkaia ,sñgâ fj; 40]l nÿ wkqmd;hla wod< fõ'

**17**.**5 wdodhï nÿ úhou**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **igyk** | **msgq wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **,dN fyda w,dN m%ldYh**  cx.u wdodhï nÿ .dia;=j | 17.6 | 251 | 1,471,393 | 2,664,536 | 2,132,725 | 3,173,817 |
| jir ioyd ú,ïNS; nÿ ^m%;sj¾;kh&$.dia;=j | 44 | 309 | (147,275) | (673,452) | (244,223) | (766,656) |
| ,dN fyda w,dN m%ldYfhys y÷kd.;a wdodhï nÿ úhou | | | 1,324,118 | 1,991,084 | 1,888,502 | 2,407,161 |
| **úia;S¾K wdodhï m%ldYh**  jir i|yd ú,ïNS; nÿ .dia;=j$ ^m%;sj¾;kh& | 44 | 309 | (41,460) | (57,433) | (54,418) | (57,612) |
| **úia;S¾K wdodhï m%ldYfhys y÷kd.;a wdodhï nÿ**  **.dia;=j$^m%;sj¾;kh&** | | | (41,460) | (57,433) | (54,418) | (57,612) |
| iM, nÿ wkqmd;h ^ú,ïNS; nÿ yer& | | | 33.89% | 40.07% | 40.01% | 43.93% |
| iM, nÿ wkqmd;h | | | 30.50% | 29.94% | 35.43% | 33.32% |
| **,dN fyda w,dN m%ldYh**  jir ;=< ixp,k u; we;s jQ .dia;=$^m%;sj¾;k& | | | (78,471) | 673,452 | (176,951) | (766,656) |
| nÿ wkqmd;slj, fjkialï fya;=fjka .dia;=$^m%;sj¾;k& | | | (68,804) | - | (67,272) | - |
|  | | | (147,275) | 673,452 | (244,223) | (766,656) |
| **fjk;a úia;S¾K wdodhu**  jir ;=< ixp,k u; we;s jQ .dia;=$^m%;sj¾;k& | | | (33,168) | (57,433) | (43,536) | (57,612) |
| nÿ wkqmd;slj, fjkialï fya;=fjka .dia;=$^m%;sj¾;k& | | | (8,292) | - | (10,882) | - |
|  | | | (41,460) | (57,433) | (54,418) | (57,612) |

**17'6 .sKqï.; ,dNh iy nÿj,g hg;a jk wdodhu w;r iei÷u**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | **igyk** | **msgq wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **,dN fyda w,dN m%ldYh wkqj ,dNh** | | | 4,341,756 | 6,650,093 | 5,330,203 | 7,225,330 |
| tl;= lsÍu( wkqu; fkdl< úhoï | | | 3,216,890 | 3,537,261 | 4,159,442 | 4,057,954 |
| tl;= lsÍu( whlr.; yels l,anÿ m%d.aOkh | | | 817,039 | 5,788,713 | 817,039 | 5,788,713 |
| wvq lsÍu( wkqu; l< úhoï | | | 2,709,307 | 4,363,762 | 2,859,307 | 4,711,073 |
| wvq lsÍu( ksoyia lrk ,o$wkqu; l< wdÞhï | | | 319,717 | 4,483 | 402,401 | 236,240 |
| jHjia:dms; wdodhu | | | 5,346,661 | 11,607,822 | 7,044,977 | 12,124,684 |
| wvq lsÍu( jir ;=<§ Ndú; lrk ,o nÿ w,dNh | 17.7 | 251 | - | - | - | - |
| ;lAfiare l< wdodhu | | | 5,346,661 | 11,607,822 | 7,044,977 | 12,124,684 |
| nÿ j,g hg;a jk wdodhu | | | 5,346,661 | 11,607,822 | 7,044,977 | 12,124,684 |
| jHjia:dms; wdodhfï§ wdodhï nÿ úhou | 17.8 | 251 | 1,471,393 | 2,712,280 | 2,132,725 | 3,221,561 |
| ^wê&$wj m%;smdok - fmr jirj, | | | - | (47,744) | - | (47,744) |
| jir i|yd ,dN u; cx.u nÿ | | | 1,471,393 | 2,664,536 | 2,132,725 | 3,173,817 |
| jir ioyd ú,ïNS; nÿ ^m%;sj¾;kh&$.dia;=j | 44.1 | 310 | (147,275) | (673,452) | (244,223) | (766,656) |
| **jir i|yd nÿ úhou** | | | 1,324,118 | 1,991,084 | 1,888,502 | 2,407,161 |

**17'7 j¾Ih ;=<§ bÈßhg f.k tk ,o iy Ndú; l< nÿ w,dN**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |

|  |  |  |
| --- | --- | --- |
| bÈßhg f.kd nÿ w,dN | - - 67,971 | 67,971 |
| jir ;=<§ Ndú; l< nÿ w,dN | - - - | - |
| Ndú; fkdl< iy bÈßhg f.kd nÿ w,dN | - - 67,971 | 67,971 |
| **17'8 jHjia:dms; wdodhfï§ wdodhï nÿ úhou** |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir ioyd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS | 1,471,393 | 2,712,280 | 1,471,393 | 2,712,280 |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | - | - | 20,363 | 68,653 |
| mSm,aia uhsfl%d fldu¾ia ,sñgâ | - | - | 28,333 | 93,247 |
| mSm,aia bkaIqjrkaia mSt,aiS | - | - | 458,219 | 219,958 |
| mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ | - | - | 36,096 | 26,562 |
| ,xlka t,dhkaia \*skEkaia ,sñgâ | - | - | 118,321 | 100,861 |
| **iM, wkqmd;slh hgf;a uq¿ wdodhï nÿ** | 1,471,393 | 2,712,280 | 2,132,725 | 3,221,561 |

**17' wdodhï nÿ úhoï ^ienef|a&**

**17'9 jir ;=<§ f.jk ,o nÿ ms<sn| idrdxYh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| iDcq nÿ wdodhï nÿ | 2,309,372 | 1,175,310 | 2,619,752 | 1,958,933 |
| uQ,H fiajd u; tl;= l< w.h u; nÿ | 1,629,017 | 1,568,235 | 1,668,229 | 1,597,458 |
| uQ,H fiajd u; iudc wdrlaIK odhl;aj nÿ | 77,808 | - | 79,857 | - |
| j.d rlaIK nÿ | 39,637 | 48,509 | 47,817 | 60,462 |
| wêNdr nÿ | 1,947,167 | - | 2,493,093 | - |
| **uq¿ iDcq nÿ** | 6,003,001 | 2,792,054 | 6,908,748 | 3,616,853 |
| jl% nÿ ^/ia l< iy f.jQ& tl;= l< w.h u; nÿ | 138,697 | 148,433 | 736,548 | 529,610 |
| fjk;a wdodhï moku u; iudc wdrlaIK odhl;aj nÿ | 11,060 | - | 78,479 | - |
| uqoaor .dia;= | 141,341 | 173,443 | 149,012 | 181,192 |
| ,dNdxY iy fmd,sh u; r|jd .ekSfï nÿ | 100,781 | - | 105,142 | - |
| Wmhk úg f.ùfï nÿ $w;a;sldrï mqoa., wdÞhï nÿ | 87,568 | 33,987 | 95,828 | 35,394 |
| **uq¿ jl% nÿ** | 479,447 | 355,863 | 1,165,009 | 746,196 |
| **uQ,H j¾Ih ;=< f.jk ,o uq¿ nÿ** | 6,482,448 | 3,147,917 | 8,073,757 | 4,363,049 |

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

**.sKqïlrK m%;sm;a;sh**

iud.fuys idudkH fldgia ysñhka fj; wdfrdamKh l< yels ,dNh fyda w,dNh wod< ld,mßÉfþoh ;=< nr ;enQ idudkH fldgia ixLHdfjka fn§fuka" uQ,sl fldgilg bmehSï .Kkh flf¾' fldgilg ;kql bmehSï .Kkh lrkq ,nkafka idudkH fldgia ysñhkag wod< jk ,dN fyda w,dN iy ish¨ ;kql úNjh iys; idudkH fldgiaj, n,mEu i|yd ysÕj mj;sk idudkH fldgiaj, nr ;enQ idudkHh u; mokïjh'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| iud.fï ysñlï orkakkag wfrdamKh l< yels ,dNh ^re'& | 3,017,638,245 | 4,659,008,652 | 3,507,013,959 | 4,805,730,508 |
| 2023 ud¾;= 31 Èkg idudkH fldgia ixLHdj ^2022 - m%;sm%ldYs;& | 2,041,883,116 | 2,041,883,116 | 2,041,883,116 | 2,041,883,116 |
| idudkH fldgilg uQ,sl$;kql bmehqï ^re'& | 1.48 | 2.28 | 1.72 | 2.35 |

**19' idudkH fldgilg ,dNdxYh**

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir i|yd** | **iud.u** | |
| 2023 | 2022 |
| f.jk ,o fldgia ,dNdxYh$uqo,a ,dNdxYh ^re'& | 943,597,501 | 2,179,924,683 |
| f.jk ,o uq¿ ,dNdxYh ^re'& | 943,597,501 | 2,179,924,683 |
| **idudkH fldgilg ,dNdxYh ^re'&** | 0.50 | 1.25 |

**20' ñkqïlrK moku wkqj uQ,H idOk m;% ms<sn| úYaf,aIKh**

**.sKqïlrK m%;sm;a;sh**

uQ,H idOk m;% idOdrK w.h fyda l%ulaIh msßjeh mokula u; wLKavj ñkqï.; flf¾' iqúfYaIS .sKqïlrK m%;sm;a;s idrdxYh uÕska" tla tla uQ,H idOk m;% ldKavh ñkqïlrKh lrk ,o wdldrh iy idOdrK w.h ,dN iy w,dN we;=¿j wdodhï iy úhoï" y÷kd .kakd ,o wdldrh úia;r flf¾' my; j.=j uÕska" uQ,H ;;a;ajh ms<sn| m%ldYh hk ud;Dldj hgf;a Y%S ,xld .sKqïlrK m%ñ;s - SLFRS 9 zzuQ,H idOk m;% ( y÷kd .ekSu iy ñkqïlrKhZZuÕska ks¾jpkh lr we;s mßÈ ldKav jYfhka uQ,H idOk m;%j, OdrK w.hka úYaf,aIKh flf¾'

**20'1 iud.u**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2023 ud¾;= 31 Èkg** | **igyk** | **msgq wxlh** | **,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg y÷kd.kakd ,o uQ,H idOk m;%**  (FVTPL)  **re'** '000 | **l%ulaIh msßjeh wkqj uQ,H idOk m;%** (AC)  **re'** '000 | **fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg y÷qkd .kakd**  **,o uQ,H idOkm;%**  (FVOCI)  **re'** '000 | **tl;=j**  **re'** '000 |
| **j;alï**  uqo,a iy uqo,a iudk oE | 22 | 262 | - | 5,844,798 | - | 5,844,798 |
| nexl= iy uQ,H wdhk;hkaj, fYaIhka | 23 | 263 | - | 29,839,914 | - | 29,839,914 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 24 | 263 | 203,975 | - | - | 203,975 |
| Kh iy ,eìh hq;= oE | 25 | 265 | - | 114,277,945 | - | 114,277,945 |
| uQ,H j;alï - fjk;a úia;SrK wdÞhu Tiafia idOdrK w.hg | 27 | 282 | - | - | 944,653 | 944,653 |
| l%ulaIh msßjeh wkqj Kh idOk m;% | 28 | 283 | - | 10,903,577 | - | 10,903,577 |
| fjk;a uQ,H j;alï | 31 | 288 | - | 100,306 | - | 100,306 |
| **uq¿ uQ,H j;alï** |  |  | 203,975 | 160,966,540 | 944,653 | 162,115,168 |
| **j.lSï**  nexl= fj; f.úh hq;= | 35 | 296 | - | 7,724,671 | - | 7,724,671 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 298 | - | 100,935,114 | - | 100,935,114 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 37 | 299 | - | 16,706,049 | - | 16,706,049 |
| fjk;a uQ,H j.lSï | 38 | 301 | - | 1,457,388 | - | 1,457,388 |
| l,anÿ j.lSï | 40 | 304 | - | 1,753,723 | - | 1,753,723 |
| **uq¿ uQ,H j.lSï** |  |  | - | 128,576,945 | - | 128,576,945 |

**20' ñkqïlrK moku wkqj uQ,H idOk m;% ms<sn| úYaf,aIKh ^inef|a& 20'2 iud.u**

**2022 ud¾;= 31 Èkg**

**,dN fyda w,dN l%ulaIh msßjeh fjk;a úia;S¾K**

**tl;=j**

**m%ldYh Tiafia**

**wkqj uQ,H**

**wdodhu Tiafia**

**idOdrK w.hg idOk m;%** (AC) **idOdrK w.hg**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **msgq** | **.kakd ,o uQ,H**  **idOk m;%**  (FVTPL) |  | **y÷qkd .kakd ,o uQ,H idOkm;%**  (FVOCI) |  |
| **igyk** | **wxlh** | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| **j;alï** |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk oE | 22 | 262 | - | 4,668,830 | - | 4,668,830 |
| nexl= iy uQ,H wdh;kj, fYaIhka | 23 | 263 | - | 5,117,866 | - | 5,117,866 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 24 | 263 | 25,140 | - | - | 25,140 |
| Kh iy ,eìh hq;= oE | 25 | 265 | - | 151,274,454 | - | 151,274,454 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhï Tiafia idOdrK w.hg | 27 | 282 | - | - | 1,333,278 | 1,333,278 |
| l%ulaIh msßjeh wkqj Kh idOk m;% | 28 | 283 | - | 9,827,221 | - | 9,827,221 |
| fjk;a uQ,H j;alï | 31 | 288 | - | 108,493 | - | 108,493 |
| **uq¿ uQ,H j;alï** |  |  | 25,140 | 170,996,864 | 1,333,278 | 172,355,282 |
| **j.lSï** |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 35 | 296 | - | 11,749,332 | - | 11,749,332 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 298 | - | 103,367,904 | - | 103,367,904 |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 299 | - | 17,244,313 | - | 17,244,313 |
| fjk;a uQ,H j.lSï | 38 | 301 | - | 3,636,528 | - | 3,636,528 |
| l,anÿ j.lSï | 40 | 304 | - | 2,059,050 | - | 2,059,050 |
| **uq¿ uQ,H j.lSï** |  |  | - | 138,057,127 | - | 138,057,127 |
| **20'3 iuQyh** |  |  |  |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg** | **igyk** | **msgq wxlh** | **,dN fyda w,dN l%ulaIh msßjeh fjk;a úia;S¾K m%ldYh Tiafia wkqj uQ,H wdodhu Tiafia idOdrK w.hg idOk m;%** (AC) **idOdrK w.hg**  **.kakd ,o uQ,H y÷qkd .kakd ,o**  **idOk m;% uQ,H idOkm;%**  (FVTPL) (FVOCI)  **re'** '000 **re'** '000 **re'** '000 | | | **tl;=j**  **re'** '000 |
| **j;alï**  uqo,a iy uqo,a iudk oE | 22 | 262 | - | 6,316,003 | - | 6,316,003 |
| nexl= iy uQ,H wdh;kj, fYaIhka | 23 | 263 | - | 34,224,917 | - | 34,224,917 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 24 | 263 | 345,093 | - | - | 345,093 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh wkqj | 25 | 265 |  | 125,377,904 | - | 125,377,904 |
| ,eìh hq;= rlaIK yd m%;srlaIK | 26 | 281 | - | 1,498,065 | - | 1,498,065 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhï Tiafia idOdrK w.hg | 27 | 282 | - | - | 1,372,962 | 1,372,962 |
| l%ulaIh msßjeh wkqj Kh idOk m;% | 28 | 283 | - | 15,859,672 | - | 15,859,672 |
| **uq¿ uQ,H j;alï** |  |  | 345,093 | 183,276,561 | 1,372,962 | 184,994,616 |
| **j.lSï**  nexl= fj; f.úh hq;= | 35 | 296 | - | 11,068,522 | - | 11,068,522 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 298 | - | 107,979,956 | - | 107,979,956 |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 299 | - | 16,564,956 | - | 16,564,956 |
| fjk;a uQ,H j.lSï | 38 | 301 | - | 1,709,574 | - | 1,709,574 |
| rlaIK j.lSï yd f.úh hq;= m%;srlaIK | 39 | 302 | - | 5,206,622 | - | 5,206,622 |
| l,anÿ j.lSï | 40 | 304 | - | 1,477,875 | - | 1,477,875 |
| **uq¿ uQ,H j.lSï** |  |  | - | 144,007,505 | - | 144,007,505 |

**20.4 iuQyh**

**2022 ud¾;= 31 Èkg**

# ,dN fyda w,dN l%ulaIh msßjeh fjk;a úia;S¾K

**tl;=j**

**m%ldYh Tiafia**

**wkqj uQ,H**

**wdodhu Tiafia**

**idOdrK w.hg idOk m;%** (AC) **idOdrK w.hg**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **msgq** | **y÷kd.kakd ,o uQ,H idOk m;%**  (FVTPL) |  | **y÷qkd .kakd ,o uQ,H idOkm;%**  (FVOCI) |  |
| **igyk** | **wxlh** | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| **j;alï** |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk oE | 22 | 262 | - | 5,402,587 | - | 5,402,587 |
| nexl= iy uQ,H wdh;kj, fYaIhka | 23 | 263 | - | 9,529,518 | - | 9,529,518 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 24 | 263 | 849,298 | - | - | 849,298 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh wkqj | 25 | 265 | - | 163,320,846 | - | 163,320,846 |
| ,eìh hq;= rlaIK yd m%;srlaIK | 26 | 282 | - | 1,322,528 | - | 1,322,528 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhï Tiafia idOdrK w.hg | 27 | 282 | - | - | 1,632,941 | 1,632,941 |
| l%ulaIh msßjeh wkqj Kh idOk m;% | 28 | 283 | - | 16,013,525 | - | 16,013,525 |
| **uq¿ uQ,H j;alï** |  |  | 849,298 | 195,589,004 | 1,632,941 | 198,071,243 |
| **j.lSï** |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 35 | 296 | - | 15,300,361 | - | 15,300,361 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 298 | - | 111,453,750 | - | 111,453,750 |
| ksl=;a lrk ,o Kh iq/l=ï | 37 | 299 | - | 17,103,223 | - | 17,103,223 |
| fjk;a uQ,H j.lSï | 38 | 301 | - | 4,043,322 | - | 4,043,322 |
| l,anÿ j.lSï | 40 | 304 | - | 1,588,115 | - | 1,588,115 |
| rlaIK j.lSï yd f.úh hq;= m%;srlaIK | 39 | 302 | - | 5,903,363 | - | 5,903,363 |
| **uq¿ uQ,H j.lSï** |  |  | - | 155,392,134 | - | 155,392,134 |
| **21. j;alï iy j.lSïj, idOdrK w.h** |  |  |  |  |  |  |

**.sKqïlrK m%;sm;a;sh**

;lafiarelrK Ys,am l%u Ndú; lrñka idOdrK w.hg jd¾;d.; uQ,H iy uQ,H fkdjk j;alï iy j.lSïj, idOdrK w.h ks¾Kh lrkq

,nk wdldrh my; úia;r flf¾' fj<|fmd< iyNd.sjkafkl= idOk m;% ;lafiare lsÍfï§ lrk Wml,amkj,g wod< iuQyfha$iud.fï weia;fïka;= fïjdg 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 ,ehsia;=.; wdfhdack iq/l=ïm;aj,ska iukaú; ñ,lrK wdlD;Ska fyda ;lafiarelrK Ys,am l%u Ndú; lrñks' fuu ,ehsia;=.; wdfhdck iq/l=ïm;a tla tla iq/l=ïj, l%shdldÍ fj<|fmd< ;=< m%ldY fj<ofmd< ñ, Ndú; lrñka ;lafiare flf¾'

# 21'2 uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg

uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg ;lafiare lrkq ,nkafka uQ,slj ,ehsia;=.; wdfhdackj,ska iukaú; ;lafiarelrK Ys,am l%u Ndú; lrñks' fuu ,ehsia;=.; j;alï tla tla iq/l=ïj, l%shdldÍ fj<|fmd< ;=< m%ldY fj<|fmd< 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;alïj, idOdrK w.h weia;fïka;= flfrkqfha jÜgï.; uQ,H m%jdy t<Uqï moku u;h' fuu t<Uqu uÕska idOdrK w.h uekSfï ie,lsh hq;= ksÍlaIKh l< fkdyels fhojqula jYfhka iudk uQ,H idOk m;%hkays m%j¾;k fj<|fmd< ñ, Ndú; flfrk w;r ta ksidfjka th idOdrK w.h OQrdj,sfhys 3 uÜgu hgf;a j¾. flf¾'

# 21' j;alï iy j.lSïj, idOdrK w.h ^inef|a&

**21'4 idOdrK w.hg wkdjrKh l< 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 fy<sorõ flfrk w;r tys§ miqj isÿjk ljr fyda iuqÉÑ; laIh fyda iuqÉÑ; ydkslrK w,dNfhka wvq flf¾'

# 21'5 ;lafiarelrK wdlD;sh

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

# ;lafiarelrK rduqj

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

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

# 21'6 idOdrK w.h iy idOdrK w.fhys Oqrdj,sh ks¾Kh lsÍu

;lafiarelrK Ys,am l%u uÕska uQ,H idOk m;%hkays idOdrK w.h ks¾Kh lsÍu iy wkdjrKh lsÍu i|yd iuQyh uÕska my; oelafjk Oqrdj,sh Ndú; flf¾'

ugÜu 1( tl iudk j;alï fyda j.lSïj, il%Sh fj<|fmd< ,ehsia;=.; ^.e<mqï isÿ fkdlrk ,o& ñ, .Kka

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

ugÜu 3( ksÍlaIKh l< yels fj<|fmd< o;a; u; mokï fkdù jd¾;d.; idOdrK w.h fj; ie,lsh hq;= n,mEula isÿ l< yels fhojqï iys;

Ys,am l%u

my; ±lafjk j.=j u`.ska idOdrK w.h Oqrdj,sfha uÜgu wkqj idOdrK w.hg jd¾;dl<$wkdjrKh l< j;alï iy j.lSï ms<sn| úYaf,aIKhla oelafõ'

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2023 ud¾;= 31 Èkg**  **iud.u** | **igyk** | **msgq**  **wxlh** | **;lafiarelrK**  **Èkh** | **uÜgu 1**  **re'000** | **uÜgu 2**  **re'000** | **uÜgu 3**  **re'000** | **tl;=j**  **re'000** |
| **uQ,H j;alï**  uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg  ,ehsia;=.; wdfhdack | 27 | 282 | 31.03.2023 | 228,541 | - | - | 228,541 |
| Khlr |  |  | 31.03.2023 | - | - | 716,112 | 716,112 |
| Wm tl;=j |  |  |  | 228,541 | - | 716,112 | 944,653 |
| **uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg**  ,ehsia;=.; wdfhdack | 24 | 263 | 31.03.2023 | 203,975 | - | - | 203,975 |
| Wm tl;=j |  |  |  | 203,975 | - | - | 203,975 |
| **uQ,H fkdjk j;alï - wdfhdack foam<** |  | | | | | | |
| bvï iy f.dvke.s,s |  |  | 31.03.2023 | - | - | 284,961 | 284,961 |
| Wm tl;=j |  |  |  | - | - | 284,961 | 284,961 |
| tl;=j |  |  |  | 432,516 | - | 1,001,073 | 1,433,589 |
| **idOdrK w.hg wkdjrKh lrk ,o uQ,H fkdjk j;alï**  iskaklalr bvï iy f.dvke.s,s ^foam<" msßh; iy WmlrK hgf;a we;=<;a& | 32.4 | 292 |  | - | - | 1,243,058 | 1,243,058 |
| tl;=j |  |  |  | - | - | 1,243,058 | 1,243,058 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg** |  | **msgq** | **;lafiarelrK** | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **tl;=j** |
| **iud.u** | **igyk** | **wxlh** | **Èkh** | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| **uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia** |  |  |  |  |  |  |  |
| **idOdrK w.hg** |  |  |  |  |  |  |  |
| ,ehsia;=.; wdfhdack | 27 | 282 | 31.03.2022 | 231,838 | - | - | 231,838 |
| Khlr | 27 | 282 | 31.03.2022 | - | - | 1,101,440 | 1,101,440 |
| Wm tl;=j |  |  |  | 231,838 | - | 1,101,440 | 1,333,278 |
| **uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia** |  |  |  |  |  |  |  |
| **idOdrK w.hg** |  |  |  |  |  |  |  |
| ,ehsia;=.; wdfhdack | 24 | 263 | 31.03.2022 | 25,140 | - | - | 25,140 |
| Wm tl;=j |  |  |  | 25,140 | - | - | 25,140 |
| tl;=j |  |  |  | 256,978 | - | 1,101,440 | 1,358,418 |
| **idOdrK w.hg wkdjrKh lrk ,o uQ,H** |  |  |  |  |  |  |  |
| **fkdjk j;alï** |  |  |  |  |  |  |  |
| iskaklalr bvï iy f.dvke.s,s ^foam<" msßh; iy WmlrK hgf;a we;=<;a& | 32.4 | 292 |  | - | - | 1,047,943 | 1,047,943 |
| tl;=j |  |  |  | - | - | 1,047,943 | 1,047,943 |

my; oelafjk j.=j uÕska idOdrK w.h Oqrdj,sfha uÜgu wkqj idOdrK w.hg jd¾;d.;$wkdjrKh flreKq j;alï iy j.lSï ms<sn| úYaf,aIKhla oelafõ(

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2023 ud¾;= 31 Èkg**  **iud.u** | **igyk** | **msgq**  **wxlh** | **;lafiarelrK**  **Èkh** | **uÜgu 1**  **re'** '000 | **uÜgu 2**  **re'** '000 | **uÜgu 3**  **re'** '000 | **tl;=j**  **re'** '000 |
| **uQ,H j;alï**  **uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg**  ,ehsia;=.; wdfhdack | 27 | 282 | 31.03.2023 | 228,541 | - | - | 228,541 |
| NdKavd.dr ì,am;a | 27 | 282 | 31.03.2023 | - | 428,309 | - | 428,309 |
| Khlr | 27 | 282 | 31.03.2023 | - | - | 716,112 | 716,112 |
| Wm tl;=j |  |  |  | 228,541 | 428,309 | 716,112 | 1,372,962 |
| **uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg**  ,ehsia;=.; wdfhdack | 24 | 263 | 31.03.2023 | 345,093 | - | - | 345,093 |
| Wm tl;=j |  |  |  | 345,093 | - | - | 345,093 |
| **uQ,H fkdjk j;alï - wdfhdack foam<**  bvï iy f.dvke.s, | 30 | 287 | 31.03.2023 | - | - | 1,200,317 | 1,200,317 |
| Wm tl;=j |  |  |  | - | - | 1,200,317 | 1,200,317 |
| **tl;=j** |  |  |  | 573,634 | 428,309 | 1,916,429 | 2,918,372 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **21' j;alï iy j.lSïj, idOdrK w.h ^inef|a&** |  | | | | | |
| **2022 ud¾;= 31 Èkg** | **msgq** | **;lafiarelrK** | **uÜgu 1** | **uÜgu 2** | **uÜgu 3** | **tl;=j** |
| **iud.u igyk** | **wxlh** | **Èkh** | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| **uQ,H j;alï** |  |  |  |  |  |  |
| **uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia** |  |  |  |  |  |  |
| **idOdrK w.hg** |  |  |  |  |  |  |
| NdKavd.dr ì,am;a 27 | 282 | 31.03.2022 | - | 299,663 | - | 299,663 |
| ,ehsia;=.; wdfhdack 27 | 282 | 31.03.2022 | 231,838 | - | - | 231,838 |
| Khlr 27 | 280 | 31.03.2022 | - | - | 1,101,440 | 1,101,440 |
| Wm tl;=j |  |  | 231,838 | 299,663 | 1,101,440 | 1,632,941 |
| **uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia** |  |  |  |  |  |  |
| **idOdrK w.hg** |  |  |  |  |  |  |
| ,ehsia;=.; wdfhdack 24 | 263 | 31.03.2022 | 174,801 | - | - | 174,801 |
| tall Ndr ;=< wdfhdack 24 | 263 | 31.03.2022 | - | 674,497 | - | 674,497 |
| **Wm tl;=j** |  |  | 174,801 | 674,497 | - | 849,298 |
| **uQ,H fkdjk j;alï - wdfhdack foam<** |  |  |  |  |  |  |
| bvï iy f.dvke.s, 30 | 287 | 31.03.2022 | - | - | 820,664 | 820,664 |
| Wm tl;=j |  |  | - | - | 820,664 | 820,664 |
| **tl;=j** |  |  | 406,639 | 974,160 | 1,922,104 | 3,302,903 |
| **idOdrK w.hg wkdjrKh lrk ,o uQ,H** |  |  |  |  |  |  |
| **fkdjk j;alï** |  |  |  |  |  |  |
| iskaklalr bvï iy f.dvke.s,s ^foam<"  msßh; iy WmlrK hgf;a we;=<;a& 32.4 | 292 |  | - | - | 6,297,943 | 6,297,943 |
| **tl;=j** |  |  | - | - | 6,297,943 | 6,297,943 |

2022$2023 iy 2021$2022 ld,h ;=< 1 uÜgu iy 2 uÜgu w;r ie,lsh hq;= yqjudre lsÍula isÿ fkdúks' Y%S ,xld .sKqïlrK m%ñ;sh - SLFRS 13 - idOdrK w.h wkqj jD;a;Sh iqÿiqlï ,;a iajdëk ;lafiarelrefjl= úiska bvï iy f.dvke.s,s i|yd ;lafiare lsÍu isÿ lrk ,§'

wod< j¾Ih wjidkhg j;alï iy j.lSïj,g wod<j j¾Ih ;=< ,dN fyda w,dN m%ldYfha y÷kd f.k we;s iïmQ¾K idOdrK jákdlï

,dN$w,dNhka my; j.=fõ oelafõ'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 ka wjika jQ jir ioyd** | iud.u | | iuQyh | |
| 2023  **re'** '000 | 2022  **re'** '000 | 2023  **re'** '000 | 2022  **re'** '000 |
| **uQ,H j;alï**  **uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg**  ,ehsia;=.; wdfhdack | 9,143 | 26,783 | 4,168 | 86,525 |
| **tl;=j** | 9,143 | 26,783 | 4,168 | 86,525 |

# 3 jk uÜgu idOdrK w.h ñkqïlrKh ixikaokh

my; igyk uÕska idOdrK w.h OQrdj,sfhys uÜgu 3 ;=< idOdrK w.h ñkqïj, wdrïNl fYaIhka iy wjidk fYaIhka w;r ieiÿula bÈßm;a flf¾' iud.u uÕska" uQ,H m%ldYhkays idOdrK w.h i|yd .sKqï.; flfrk wdfhdack foam< yereKq úg my; oelafjk uQ,H fkdjk j;alïj, idOdrK w.h wkdjrKh fldg we;'

iuQyh

iud.u

wdfhdack foam< iskaklalr bvï

f.dvke.s,s

tl;=j wdfhdack foam< iskaklalr bvï

f.dvke.s,s

tl;=j

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | re' '000 | re' '000 | re' '000 | re' '000 | re' '000 | re' '000 |
| **2021 wfm%a,a 1 Èkg fYaIh** | - | 864,058 | 864,058 | 820,664 | 5,143,394 | 5,964,058 |
| tl;=lsÍï | - | 149,702 | 149,702 | - | 149,702 | 149,702 |
| f.dvke.s,s laIh ùï | - | - | - | - | (63,805) | (63,805) |
| jir ;=< wkdjrKh lrk ,o idOdrK w.h | - | 34,183 | 34,183 | - | 247,988 | 247,988 |
| **2022 ud¾;= 31 Èkg fYaIh** | - | 1,047,943 | 1,047,943 | 820,664 | 5,477,279 | 6,297,943 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2022 wfm%a,a 1 Èkg fYaIh** | - | 1,047,943 | 1,047,943 | 820,664 | 5,477,279 | 6,297,943 |
| tl;=lsÍï | 284,961 | - | 284,961 | 284,961 | - | 284,961 |
| jir ;=< wkdjrKh lrk ,o idOdrK w.h | - | - | - | 94,692 | - | 94,692 |
| f.dvke.s,s laIh ùï | - | - | - | - | (63,805) | (63,805) |
| jir ;=< wkdjrKh lrk ,o idOdrK w.h | - | 195,115 | 195,115 | - | 814,228 | 814,228 |
| **2023 ud¾;= 31 Èkg fYaIh** | 284,961 | 1,243,058 | 1,528,019 | 1,200,317 | 6,227,702 | 7,428,019 |

# 21' j;alï iy j.lSïj, idOdrK w.h ^inef|a&

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

my; j.=j uÕska idOdrK w.h OQrdj,sfhys uÜgu 3 jYfhka j¾. fldg we;s uQ,H fkdjk idOk m;% uekSfï§ 2023 ud¾;= 31 iy 2022 ud¾;= 31 Ndú; lrk ,o ie,lsh hq;= ksÍlaIKh l< fkdyels fhojqï ms<sn| f;dr;=re bÈßm;a flf¾' uQ,H m%ldYhkays idOdrK w.h i|yd .sKqï.; flfrk wdfhdack foam< yereKq úg my; oelafjk uQ,H fkdjk j;alïj, idOdrK w.h iud.u úiska wkdjrKh fldg we;'

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **idOk m;%fhys j¾.h** | **;lafiare idOdrK** | **;lafiare Ys,am** | **ksÍlaIKh l< fkdyels** | **ksÍlaIKh l< fkdyels** | **ksÍlaIKh** |
|  | **Èkh w.h** | **l%uh** | **iqúfYaIS wdÞkhka** | **wdÞkhka fjkqfjka nr ;nk** | **l< fkdyels** |

**re'z000**

**,o idudkH mrdih**

**wdÞkhka i|yd idOdrK**

**w.h ñkqfuys ixfõ§;djh**

**iud.u**

**2023 ud¾;= 31 Èkg**

**foam<" msßh; iy WmlrK**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| iskaklalr bvï | 31.12.2022 | 1,167,058 | MCM | **m¾pihl weia;fïka;=.; ñ,** | **re'** 60,000 - 6,000,000 | \* |
| iskaklalr f.dvke.s, | 31.12.2022 | 76,000 | MCM | **j¾. wähl weia;fïka;=.; ñ,** | **re'** 1,000 - 4,000 | \* |
|  |  | | **wdodhï moku j¾. wähl weia;fïka;=.; l=,S jákdlu** | | **re'** 20 - 60 | \* |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg**  **foam<" msßh; iy WmlrK**  iskaklalr bvï | | 31.12.2019 | | 1,005,343 | | MCM | m¾pihl weia;fïka;=.; ñ, | | re. 60,000 - 6,000,000 | \* |
| iskaklalr f.dvke.s,s | | 31.12.2019 | | 42,600 | | MCM | j¾. wähl weia;fïka;=.; ñ, | | re. 1,000 - 4,000 | \* |
|  | |  | |  | | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | | re. 20 - 60 | \* |
| **iuQyh** | |  | |  | |  |  | |  |  |
| **2023 ud¾;= 31 Èkg wdfhdack foam<**  iskaklalr bvï | | | 31.12.2022 302,287 MCM | | | | **m¾pihl weia;fïka;=.; ñ,** | **re'** 600,000 - 13,000,000 | | \* |
| iskaklalr | f.dvke.s,s | | 31.12.2022 613,068 MCM | | | | **j¾. wähl weia;fïka;=.; ñ,** | **re'** 200 - 300 | | \* |
|  | | | **wdodhï moku** | | | | **j¾. wähl weia;fïka;=.; l=,S jákdlu** | **re'** 14,500 | | \* |
| **foam<" msßh; iy WmlrK**  iskaklalr bvï | | | 31.12.2022 | | 3,704,771 | MCM | **m¾pihl weia;fïka;=.; ñ,** | **re'** 50,000 - 13,000,000 | | \* |
| iskaklalr | f.dvke.s, | | 31.12.2022 | | 2,522,932 | MCM | **j¾. wähl weia;fïka;=.; ñ,** | R**re'** 500 - 11,000 | | \* |
|  | | |  | |  | **wdodhï moku** | **j¾. wähl weia;fïka;=.; l=,S jákdlu** | **re'** 5 - 250 | | \* |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg wdfhdack foam<**  iskaklalr bvï | 31.12.2021 | 261,075 | MCM | m¾pihl weia;fïka;=.; ñ, | re. 600,000 - 13,000,000 | \* |
| iskaklalr f.dvke.s, | 31.12.2021 | 559,589 | MCM | j¾. wähl weia;fïka;=.; ñ, | re. 200 - 300 | \* |
|  |  |  | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | re. 14,500 | \* |
| **foam<" msßh; iy WmlrK** |  |  |  |  |  |  |
| iskaklalr bvï | 31.12.2021 | 3,209,268 | MCM | m¾pihl weia;fïka;=.; ñ, | re. 50,000 - 13,000,000 | \* |
| iskaklalr f.dvke.s, | 31.12.2021 | 2,268,011 | MCM | j¾. wähl weia;fïka;=.; ñ, | re. 500 - 11,000 | \* |
|  |  |  | wdodhï moku | j¾. wähl weia;fïka;=.; l=,S jákdlu | re. 15 - 250 | \* |

MCM - fj<|fmd< iei÷ï l%uh

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

# 21'1 idOdrK w.h wkqj OdrKh fkdl< j;alï iy j.lSïj, idOdrK w.h

my; j.=fjys oelafjkqfha uQ,H m%ldYhkays idOdrK w.h wkqj OdrKh fkdl< iuQyfhys $ iud.fuys uQ,H idOk m;%hkays" ldKavh wkqj" OdrK

w.h iy idOdrK w.h w;r iei÷uls' uQ,H fkdjk j;alïys $ uQ,H fkdjk j.lSïys idOdrK w.h fuu j.=fjys we=;=<;a fkdfõ'

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ud¾;= 31 Èkg | 2023 | | | | | 2022 | | | | |
| iud.u | **uÜgu 1**  re. '000 | **uÜgu 2**  re. '000 | **uÜgu 3**  re. '000 | **uq¿ idOdrK**  **w.h**  re. '000 | **OdrK w.h**  re. '000 | **uÜgu 1**  re. '000 | **uÜgu 2**  re. '000 | **uÜgu 3**  re. '000 | **uq¿ idOdrK**  **w.h**  re. '000 | **OdrK w.h**  re. '000 |
| **uQ,H j;alï**  uqo,a iy uqo,a iudk oE | - | 5,844,798 | - | 5,844,798 | 5,844,798 | - | 4,668,830 | - | 4,668,830 | 4,668,830 |
| nexl= iy uQ,H wdh;k iu`. we;s fYaIhka | - | 29,900,057 | - | 29,900,057 | 29,839,914 | - | 5,117,307 | - | 5,117,307 | 5,117,866 |
| Kh iy ,eìh hq=q=q;= oE ^o<& | - | 122,796,426 | - | 122,796,426 | 124,687,201 | - | 161,878,020 |  | 161,878,020 | 161,162,024 |
| Kh idOk m;% - l%ulaIh msßjeh | - | 10,936,265 | - | 10,936,265 | 10,903,577 | - | 9,804,639 | - | 9,804,639 | 9,827,221 |
| fjk;a uQ,H j;alï | - | 100,306 | - | 100,306 | 100,306 | - | 108,493 | - | 108,493 | 108,493 |
|  | - | 169,577,852 | - | 169,577,852 | 171,375,796 | - | 181,577,289 | - | 181,577,289 | 180,884,434 |
| **uQ,H j.lSï**  nexl= fj; f.úh hq;= | - | 7,450,914 | - | 7,450,914 | 7,724,671 | - | 11,750,052 | - | 11,750,052 | 11,749,332 |
| .kqfokqlrejka fj; f.úh hq;= | - | 101,524,558 | - | 101,524,558 | 100,935,114 | - | 102,854,237 | - | 102,854,237 | 103,367,904 |
| ksl=;a lrk ,o Kh iq/l=ï | - | 13,139,340 | - | 13,139,340 | 16,706,049 | - | 16,266,084 | - | 16,266,084 | 17,244,313 |
| fjk;a uQ,H j.lSï | - | 1,457,388 | - | 1,457,388 | 1,457,388 | - | 3,636,528 | - | 3,636,528 | 3,636,528 |
| l,anÿ j.lSï | - | 1,570,117 | - | 1,570,117 | 1,753,723 | - | 2,072,188 | - | 2,072,188 | 2,059,050 |
|  | - | 125,142,317 | - | 125,142,317 | 128,576,945 | - | 136,579,089 | - | 136,579,089 | 138,057,127 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ud¾;= 31 Èkg | 2023 | | | | | 2022 | | | | |
| iuQyh | **uÜgu 1**  re. '000 | **uÜgu 2**  re. '000 | **uÜgu 3**  re. '000 | **uq¿ idOdrK**  **w.h**  re. '000 | **OdrK w.h**  re. '000 | **uÜgu 1**  re. '000 | **uÜgu 2**  re. '000 | **uÜgu 3**  re. '000 | **uq¿ idOdrK**  **w.h**  re. '000 | **OdrK w.h**  re. '000 |
| **uQ,H j.lSï**  nexl= fj; f.úh hq;= | - | 6,316,003 | - | 6,316,003 | 6,316,003 | - | 5,402,587 | - | 5,402,587 | 5,402,587 |
| nexl= iy uQ,H wdh;k iu`. we;s | - |  |  |  |  |  | | | | |
| fYaIhka |  | 34,164,468 | - | 34,164,468 | 34,224,917 | - | 9,492,331 | - | 9,492,331 | 9,529,518 |
| Kh iy ,eìh hq=q=q;= oE ^o<& | - | 135,077,403 | - | 135,077,403 | 136,885,374 | - | 174,545,177 | - | 174,545,177 | 174,162,982 |
| Kh idOk m;% - l%ulaIh msßjeh | - | 1,498,065 | - | 1,498,065 | 1,498,065 | - | 1,322,528 | - | 1,322,528 | 1,322,528 |
| fjk;a uQ,H j;alï | - | 15,854,167 | - | 15,854,167 | 15,859,672 | - | 15,765,803 | - | 15,765,803 | 16,013,525 |
|  | - | 192,910,106 | - | 192,910,106 | 194,784,031 | - | 206,528,426 | - | 206,528,426 | 206,431,140 |
| **uQ,H j.lSï**  nexl= fj; f.úh hq;= | - | 10,340,197 | - | 10,340,197 | 11,068,522 | - | 15,389,574 | - | 15,389,574 | 15,300,361 |
| .kqfokqlrejka fj; f.úh hq;= | - | 108,431,346 | - | 108,431,346 | 107,979,956 | - | 110,876,896 | - | 110,876,896 | 111,453,750 |
| ksl=;a lrk ,o Kh iq/l=ï | - | 12,998,247 | - | 12,998,247 | 16,564,956 | - | 16,124,318 | - | 16,124,318 | 17,103,223 |
| fjk;a uQ,H j.lSï | - | 1,709,574 | - | 1,709,574 | 1,709,574 | - | 4,043,322 | - | 4,043,322 | 4,043,322 |
| ,eìh hq;= rlaIK iy m%;srlaIK | - | 5,206,622 | - | 5,206,622 | 5,206,622 | - | 5,903,363 | - | 5,903,363 | 5,903,363 |
| l,anÿ j.lSï |  | 1,328,797 |  | 1,328,797 | 1,477,875 |  | 1,587,902 |  | 1,587,902 | 1,588,115 |
|  | - | 140,014,783 | - | 140,014,783 | 144,007,505 | - | 153,925,375 | - | 153,925,375 | 155,392,134 |

# idOdrK w.hg OdrKh fkdlrk ,o uQ,H j;alï iy j.lSïys idOdrK w.h

iuQyfha idOdrK w.hka ia:dmkh lsÍï i|yd Ndú; lrk ,o ;lafiarelrK Ys,am l%u idOdrK w.hg OdrKh lrk ,o uQ,H idOk m;%j, idOdrK w.hka .Kkh lsÍï i|yd fhdod .kakd ,o Ys,am l%u iu. ix.; fõ' .Kkh lrk ,o idOdrK w.hka fy<sorõ lsÍfï wruqKq i|yd muKla jk w;r tuÕska iuQyfha jd¾;d lrk ,o uQ,H ld¾hidOkh fyda ;;a;ajh flfrys lsisÿ n,mEula we;s fkdlrhs' iuQyh uÕska .Kkh lrk ,o idOdrK w.hhka" uQ,H idOk m;%h mshùfï§ fyda l,a msÍfï § ,efnk$f.jk ienE jákdlïj,ska fjkia úh yel' we;eï uQ,H idok m;% ldKavhka wf,ú fkdlfrk 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 idOk m;%hkays idOdrK w.hka ks¾Kh lsÍu i|yd fhdod .kakd ,o l%ufõohka iy Wml,amk my; úia;r flf¾'

# 21' j;alï iy j.lSïj, idOdrK w.h ^inef|a& nexl= iy uQ,H wdh;k iu`. we;s fYaIhka

fláld,Sk l,a msßula iys; ^udi ;=klg wvq& 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'

# Kh iy ,eìh hq;=

Kh me;sÍïj, ljr fyda ie,lsh hq;= ixp,khg hg;aj" jirlg wvq l,a msÍula iys; .kqfokqlrejka fj; Kh iy w;a;sldrïj, idOdrK w.h idudkHfhka o< jYfhka OdrK w.hg iudk fõ' jirlg jeä l,a msÍula iy iys; Kh yd w;a;sldrïj, weia;fïka;=.; idOdrK w.h uÕska

,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; ^fmd,S wkqmd;h& wkqj jÜgï .; 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%ldYs; fj<|fmd< 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<|fmd< 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<|fmd< ixp,khka ms<ssìUq lrk idOdrK ñkquls' tuksid OdrK w.h uÕska úp,H wkqmd; idOk m;%hkays idOdrK w.h ksfhdackh fõ'

Kh me;sÍfï ljr fyda ie,lsh ixp,khlg hg;aj" jirlg wvq l,amsÍula iys; ia:djr wkqmd; Kh.ekSïj, idOdrK w.h idudkHfhka o< jYfhka OdrK w.hg iudk fõ' jirlg jeä l,amsÍula iys; ia:djr wkqmd; Kh.ekSïj, idOdrK w.h weia;fïka;=.; idOdrK w.h uÕska f.ùug wfmalaIs; wkd.; uqo,a m%jdyhkays jÜgï.; jákdlu ksfhdackh fõ' idOdrK w.h ks¾Kh lsÍu i|yd wfmalaIs; uqo,a m%jdy m%j¾;k fj<|fmd< wkqmd;hka wkqj jÜgï.; flf¾'

# l,anÿ j.lSï

l,anÿ j.lSïj, 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 iy 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 talaIK iy flá ld,Sk oekqï §fuka ,efnk Khj,ska iukaú; jk w;r tAjd tAjdfha idOdrK w.h fjkia ùu iïnkaO ie,lsh hq;= fkdjk wjodkulg hg;a fõ' tAjd iuQyh uÕska ish flá ld,Sk j.lSï l<ukdlrKh i|yd fhdod .efka' tajd wod< wjia:djkays§" tajdfha m%ldYs; jákdlu fyda o< jákdlu wkqj uQ,H m%ldYj, we;=<;a flf¾' iuQyh uÕska Ndú;h i|yd fkdjk lsisÿ uqo,la fyda uqo,g iudk fohla iuQyfha iud.ï uÕska r|jd .ekSula isÿ fkdflß‚'

uqo,a iy uqo,a iudk oE uQ,H ;;a;ajh ms<sn| jd¾;dfõ l%ulaIh msßjeh wkqj bÈßm;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=ïm;a uQ,H ;;a;ajh m%ldYfha y÷kd .efka' iuQyh uÕska

.kqfokqfjys wd¾Ól jeo.;alu ms<sìUq lrñka WmÑ; fmd,sho we;=<;aj" f.jk ,o m%;sIaGdj uQ,H ;;a;ajh ms<sn| m%ldYfhys zuqo,a yd uqo,a iudk oEZ 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'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| w;e;s uqo,a | 1,004,152 | 1,135,991 | 1,018,947 | 1,157,668 |
| nexl=j, fYaIhka 22.1 262 | 1,748,726 | 1,693,626 | 2,097,659 | 2,202,565 |
| nexl=j, b;=reï .sKqï | 231,172 | 1,339,182 | 338,649 | 1,367,071 |
| úfoaY jHjydr uqo,aj,ska b;=reï ;ekam;= | 35 | 31 | 35 | 31 |
| talaIK ;ekam;= | 2,860,713 | - | 2,860,713 | - |
| m%;sj¾;H ñ,§.ekSfï .súiqï hgf;a iq/l=ï | - | 500,000 | - | 675,252 |
| **tl;=j** | 5,844,798 | 4,668,830 | 6,316,003 | 5,402,587 |
| **idOdrK w.h** | 5,844,798 | 4,668,830 | 6,316,003 | 5,402,587 |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| foaYSh nexl= | 1,748,726 | 1,693,626 | 2,097,659 | 2,202,565 |
| **tl;=j** | 1,748,726 | 1,693,626 | 2,097,659 | 2,202,565 |

1. **nexl= iy uQ,H wdh;kj, fYaIhka**

**.sKqïlrK m%;sm;a;sh**

nexl= iy uQ,H wdh;kj, fYaIhkag ia:djr ;ekam;= iy úfoaY jHjydr uqo,a ;ekam;= we;=<;a fõ' nexl= iy uQ,H wdh;kj, fYaIhka uQ,H

;;a;ajh ms<sn| m%ldYfha l%ulaIh msßjeh wkqj oelafõ'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **ia:djr ;ekam;=**  foaYSh uqo,a | 29,839,914 | 5,117,866 | 34,171,461 | 9,510,617 |
| úfoaY uqo,a | - | - | 53,456 | 18,901 |
| **tl;=j** | 29,839,914 | 5,117,866 | 34,224,917 | 9,529,518 |
| **idOdrK w.h** | 29,900,057 | 5,117,307 | 34,164,468 | 9,492,331 |

1. **uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg**

**.sKqïlrK m%;sm;a;sh**

iuQyh uÕska fj<| l%shdldrlï Tiafia flá ld,Skj ,dN bmehSu i|yd uQ,slj ñ,§ .kakd ,o uQ,H j;alï ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg y÷kd y÷kd .efka' ,dN fyda w,dN m%ldYh Tiafia idOdrK w.h" idOdrK w.h wkqj jd¾;d fldg ukskq ,nk w;r idOdrK w.fhys fjkia ùï

,dN fyda w,dN m%ldYfhys uQ,H j;alï u; Y=oaO ,dN $ ^w,dN& - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.h hgf;a y÷kd .efka'

SLFRS 9 uÕska j;alï l<ukdlrKh i|yd iud.fuys jHdmdßl wdlD;sh iy idOk m;%fhys .súiqï.; uqo,a m%jdy ,laIKj, ixfhda.hla u; mokïj uQ,H idOk m;%hka j¾.SlrKh wjYH fõ' ,dN fyda w,dN m%ldYh Tiafia idOdrK w.h fj; uQ,slju flá ld,Sk ,dNh i|yd w;am;a lr.;a ,ehsia;=.; ysñlï iq/l=ï we;=<;a jk w;r fld<U fldgia fj<|fmd< u`.ska m%ldYhg m;a lrk ,o ñ, .Kka Ndú; lrñka idOdrK w.hg jd¾;d flf¾'

;jo SLFRS 9 wkqj" ,dN fyda w,dN m%ldYh 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 zY=oaO fj<| wdodhïZ ;=< jd¾;d flf¾'

kqÿre wkd.;fha§ úlsŒu iïnkaO wruqK ;jÿrg;a fhda.H jkafkao hkak ks¾Kh lsÍu i|yd iuQyh uÕska ish fjk;a úia;s¾K wdodhï m%ldYh Tiafia idOdrK w.hg l,U we.hSug ,la flf¾' wl%Sh fj<|fmd< ksid fulS uQ,H j;alï úlsŒug iuQyh wfmdfydi;a jkafka kï iy tAjd kqÿre wkd.;fha § úlsŒu i|yd jk l<ukdlß;ajfhys woyi ie,lsh hq;= f,i fjkia jkafka kï" iuQyh uÕska fuu uQ,H j;alï m%;sj¾.SlrKh flf¾' fjk;a úia;S¾K wdodhu hgf;a idOdrK w.hg uQ,H j;alïj, idOdrK w.h" fld<U fldgia fj<|fmdf<ka ,nd.;a ñ, .Kka fhdod .ksñka ukskq ,efí'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| ,ehsia;=.; ysñlï iq/l=ï 24.1 264 | 203,975 | 25,140 | 345,093 | 174,801 |
| tall Ndrhkays wdfhdack 24.3 265 | - | - | - | 674,497 |
| **tl;=j** | 203,975 | 25,140 | 345,093 | 849,298 |
| **idOdrK w.h** | 203,975 | 25,140 | 345,093 | 849,298 |

1. **uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg ^inef|a&**
   1. **,ehsia;=.; ysñlï iq/l=ï**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | 2022 | | |
|  | **fldgia ixLHdj** | **uq¿ msßjeh** | **fj<|fmd<** | **fldgia ixLHdj** | **uq¿ msßjeh** | **fj<|fmd<** |
|  |  |  | **jákdlu** |  |  | **jákdlu** |
| **iud.u** |  | **re'** '000 | **re'** '000 |  | **re'** '000 | **re'** '000 |
| **Wmfhda.s;d wxYh**  úkaâf\*daia mSt,aiS | - | - | - | 1,000,000 | 18,489 | 15,900 |
| **Wm tl;=j** | - | - | - | - | 18,489 | 15,900 |
| **m%d.aOk NdKav**  fcdaka lS,aia fyda,aäka.aia mSt,aiS | 1,364,108 | 188,294 | 190,975 | - | - | - |
| fyaudia fyda,aäka.aia mSt,aiS | 200,000 | 14,157 | 13,000 | 200,000 | 14,157 | 9,240 |
| Wm tl;=j | - | 202,451 | 203,975 | - | 14,157 | 9,240 |
| **tl;=j** | - | 202,451 | 203,975 | - | 32,646 | 25,140 |
| fj<|fmd< ,dN$^w,dN& (Mark to market ) | - | 1,524 | - | - | (7,506) | - |
| **ysñlï iq/l=ïj, fj<|fmd< jákdlu** | - | 203,975 | - | - | 25,140 | - |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | 2022 | | |
| **iuQyh** | **fldgia ixLHdj** | **uq¿ msßjeh** | **fj<|fmd<** | **fldgia ixLHdj** | **uq¿ msßjeh** | **fj<|fmd<** |
|  |  |  | **jákdlu** |  |  | **jákdlu** |
| **Y%S ,xldfõ ,ehsia;=.; fldgia** |  | **re'** '000 | **re'** '000 |  | **re'** '000 | **re'** '000 |
| **Wmfhda.s;d wxYh**  úkaâf\*daia mSt,aiS | - | - | - | 1,000,000 | 18,489 | 15,900 |
| Wm tl;=j | - | - | - | - | 18,489 | 15,900 |
| **m%d.aOk NdKav**  fcdaka lS,aia fyda,aäka.aia mSt,aiS | 1,364,108 | 188,294 | 190,975 | - | - | - |
| fyaudia fyda,aäka.aia mSt,aiS | 200,000 | 14,157 | 13,000 | 200,000 | 14,157 | 9,240 |
| **Wm tl;=j** | - | 202,451 | 203,975 | - | 14,157 | 9,240 |
| **nx.a,dfoaYfha ,ehsia;=.; fldgia**  nx.a,dfoaY ì%ÜIa weußlka fgdneflda | 10,000 | 19,990 | 15,829 | 10,000 | 22,716 | 20,269 |
| iSudiys; n¾.¾ fmakaÜia nx.a,dfoaY iud.u | 999 | 5,470 | 5,284 | 1,000 | 6,241 | 6,081 |
| fnlaisïflda \*dud | 12,000 | 7,182 | 5,354 | 12,000 | 8,162 | 7,332 |
| iSudiys; BRAC ^í/la& nexl=j | 30,000 | 4,552 | 3,525 | 25,000 | 4,761 | 4,309 |
| iSudiys; isá nexl=j | 112,500 | 8,902 | 7,484 | 100,000 | 10,116 | 8,981 |
| iSudiys; vÉ nx.a,d nexl=j | 55,000 | 12,543 | 10,507 | 50,000 | 14,253 | 12,912 |
| iSudiys; Biag¾ka nexl=j | 35,000 | 3,666 | 3,396 | 25,000 | 3,399 | 3,329 |
| iSudiys; .%dókaf\*daka iud.u | 28,000 | 29,386 | 24,488 | 17,300 | 22,696 | 19,731 |
| iSudiys; ueßflda nx.a,dfoaYa | 1,000 | 7,567 | 7,389 | 2,000 | 16,416 | 16,334 |
| frlsÜ fnkalsi¾ | 390 | 6,171 | 5,666 | 150 | 2,949 | 2,803 |
| iSudiys; .af,dan,a bia,dó nexl=j | 413,291 | 12,612 | 11,351 | - | - | - |
| iSudiys; frkdgd iud.u | - | - | - | 82 | 376 | 385 |
| iSudiys; ialafjhd¾ \*duiQál,aia iud.u | 30,000 | 21,644 | 19,207 | 30,000 | 24,595 | 22,814 |
| iñÜ mj¾ | 150,000 | 21,948 | 15,563 | 150,000 | 24,940 | 20,276 |
| fjd,agka yhs fgla bkaviaà%ia | 1,900 | 6,398 | 6,075 | 1,100 | 4,350 | 4,105 |
| Wm tl;=j | - | 168,031 | 141,118 | - | 165,970 | 149,661 |
| tl;=j | - | 370,481 | 345,093 | - | 198,616 | 174,801 |
| fj<|fmd< ,dN$^w,dN& (Mark to market ) | - | (25,388) | - | - | (23,815) | - |
| ysñlï iq/l=ïj, fj<|fmd< jákdlu | - | 345,093 | - | - | 174,801 | - |

* 1. **ysñlï iq/l=ïj, l¾udka;$lafIa;% ixhq;sh - iud.u iy iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg iud.u**  **l¾udka;h$lafIa;%h** | 2023 | | | 2022 | | |
| **uq¿ msßjeh**  **re**. '000 | **fj<|fmd< jákdlu**  **re**. '000 | **ixhq;sh**  % | **uq¿ msßjeh**  **re**. '000 | **fj<|fmd< jákdlu**  **re**. '000 | **ixhq;sh**  % |
| Wmfhda.s;d wxYh | - | - | 0.00% | 18,489 | 15,900 | 63.25% |
| m%d.aOk NdKav | 202,451 | 203,975 | 100.00% | 14,157 | 9,240 | 36.75% |
| Wm tl;=j | 202,451 | 203,975 | 100.00% | 32,646 | 25,140 | 100.00% |
| fj<|fmd< ,dN$^w,dN& (Mark to market ) | 1,524 | | | (7,506) | | |
| ysñlï iq/l=ïj, fj<|fmd< jákdlu | 203,975 | | | 25,140 | | |
| **iuQyh**  Wmfhda.s;d wxYh | - | - | 0.00% | 18,489 | 15,900 | 63.25% |
| bÈlsÍï iy bxðfkare | - | - | 0.00% | - | - | 0.00% |
| m%d.aOk NdKav | 202,451 | 203,975 | 59.11% | 14,157 | 9,240 | 36.75% |
| nx.a,dfoaYfha ,ehsia;=.; fldgia | 168,030 | 141,118 | 40.89% | - | - | 0.00% |
| Wm tl;=j | 370,481 | 345,093 | 100.00% | 32,646 | 25,140 | 100.00% |
| fj<|fmd< ,dN$^w,dN& (Mark to market ) | (25,388) | | | (7,506) | | |
| ysñlï iq/l=ïj, fj<|fmd< jákdlu | 345,093 | | | 25,140 | | |

uQ,H j;alïj, ixfõ§;d úYaf,aIKh - FVTPL - ysñlï msgq wxl 347 ys igyk 56'4'3' ys oelafõ'

* 1. **tall Ndrhkays wdfhdack**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **tall ixLHdj** | **iud.u** | |  | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | **tall ixLHdj** | 2023  **re**. '000 | 2022  **re**. '000 |
| tkaãî fj,a;a uks ud¾lÜ ma,ia \*kaâ | - | - | - | 2,052 | - | 51,679 |
| iStat,a bkafjiaÜukaÜ | - | - | - | 16,805 | - | 362,795 |
| fcaî jekafÜÊ uks ud¾lÜ \*kaâ | - | - | - | 8,693 | - | 260,023 |
|  | | - | - | | - | 674,497 |

1. **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 uQ,H j;alï l%shdldÍ fj<|fmd<la ;=< m%ldYhg m;afkdlrk ,o ia:djr fyda ks¾Kh l< yels f.ùï iys; jHq;amkak fkdjk uQ,H j;alïj,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 m%ldYh Tiafia idOdrK w.hg kï flfrk uQ,H j;alï
* iuQyh iy iud.u uÕska 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 yereKq fldg" iuQyh iy iud.u uÕska ish uQ,sl wdfhdackh m%udKj;a f,i iïmQ¾Kfhka whlr .; fkdyels uQ,H j;alï

zKh iy ,eìh hq;= oEZ ydkslrKh i|yd fjka lsÍï wvq fldg" 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" ,dN fyda w,dN m%ldYfhys fmd,S wdodhï hgf;a we;=<;a flf¾' ydkslrKfhka Woa.; jk w,dNhka ,dN fyda w,dN m%ldYfha zKh iy ,eìh hq;= oE iy fjk;a w,dN i|yd jk ydkslrK .dia;=Z hgf;a y÷kd .efka'

**l,anÿ**

lsishï úêúOdkhla l,anÿ l%uhlao" ke;fyd;a tys l,anÿ we;=<;ao hkak ;SrKh lsÍu" úêúOdkfha yrh u; mokï jk w;r" úêúOdkh bgq lsÍu ksYaÑ; j;alula fyda j;alula Ndú; lsÍu u; r|d mj;So hkak ;lafiare lsÍu wjYH fõ' fuu úêúOdkh uÕska j;alu Ndú; lsÍfï whs;sh mejf¾'

1. **Kh iy ,eìh hq;= oE - l%ulaIh msßjeh ^inef|a& 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, ud¾.sl mokula u; ,dN fyda w,dN m%ldYfhys úhoula jYfhka y÷kd .efka' f.úh hq;= wiïNdjH l=,sh tajd ork ,o ld,mßÉfPaofhys§ úhoula jYfhka y÷kd .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 y÷kd

.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 uÕska 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 wdfhdackfhys jákdlug iudkj ,eìh hq;= l,anÿ jYfhka bÈßm;a flf¾' Y=oaO wdfhdackh .Kkh lrkq ,nkafka l,anÿj, 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.ùïj, m%j¾;k jákdlug fya;=jk wkqmd;h fõ' l,anÿj, 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 zzfmd,S wdodhfuysZZ y÷kd .efka'

# ld¾h uKav, Khj, m<uq Èk fjki

fj<|fmd< fmd,S wkqmd;j,g jvd wvqfjka ,nd fok ish¨u ld¾h uKav, Kh idOdrK jákdlñka y÷kd.kq ,eì‚' idOdrK w.h iy msßkuk

,o uqo, w;r fjki m<uq Èk 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 289 ys igyk 31'2 n,kak'

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

yels wjia:djkays§" iuQyh$iud.u wemh r|jd .ekSug jvd Kh iy ,eìh hq;= oE m%;sjHqy.; lsÍug lghq;= lrhs' fuhg f.ùfï lghq;= §¾> lsÍï 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 lr ,eìh hq;= oE ;j ;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<ukdldß;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; flfrk w;r th flaj, fyda iduQysl ydkslrK ;lafiarejlg hg;a fõ'

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

.kqfokqlrejka fj; jk Kh iy ,eìh hq;= oE i|yd ydkslrK fjkalsÍu ms<sn| úia;r msgq wxl 270 ys 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 uÕska w;sßla;h wdmiq ,shd ;nkq ,efí' wod< wdmiq ,shd ;eîu ,dN fyda w,dN 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 isÿ jkafka 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 .ekSug 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'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **igyk** | **msgq wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| Kh iy ,eìh hq;= oE | 25.1.2 | 268 | 124,687,201 | 161,162,024 | 136,885,374 | 174,162,982 |
| **^wvqlsÍu&**  ;ks ydkslrK .dia;= | 25.7 | 277 | 2,145,506 | 1,655,462 | 2,145,506 | 1,655,462 |
| iduQysl ydkslrK .dia;= | 25.7 | 277 | 8,263,750 | 8,232,108 | 9,361,964 | 9,186,674 |
| **Y=oaO Kh iy ,eìh hq;= oE** | | | 114,277,945 | 151,274,454 | 125,377,904 | 163,320,846 |
| **idOdrK w.h** | | | 122,796,426 | 161,878,020 | 135,077,403 | 174,545,177 |

* 1. **úYaf,aIKh**
     1. **wÈhr jYfhka úYaf,aIKh iud.u**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2023 ud¾;= 31 Èkg** | **wÈhr 1**  re' '000 | **wÈhr 2**  re' '000 | **wÈhr 3**  re' '000 | **wÈhr 4**  re' '000 |
| Kh iy ,eìh hq;= oE | 92,643,506 | 14,701,075 | 17,342,620 | 124,687,201 |
| ^wvqlsÍu&  ;ks ydkslrK .dia;= | - | - | 2,145,506 | 2,145,506 |
| iduQysl ydkslrK .dia;= | 908,537 | 823,233 | 6,531,980 | 8,263,750 |
| **Y=oaO Kh iy ,eìh hq;= oE** | 91,734,969 | 13,877,842 | 8,665,134 | 114,277,945 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg** | **wÈhr 1**  re' '000 | **wÈhr 2**  re' '000 | **wÈhr 3**  re' '000 | **wÈhr 4**  re' '000 |
| Kh iy ,eìh hq;= oE | 124,054,490 | 16,207,503 | 20,900,031 | 161,162,024 |
| ^wvqlsÍu&  ;ks ydkslrK .dia;= | - | - | 1,655,462 | 1,655,462 |
| iduQysl ydkslrK .dia;= | 1,338,223 | 891,126 | 6,002,759 | 8,232,108 |
| **Y=oaO Kh iy ,eìh hq;= oE** | 122,716,267 | 15,316,377 | 13,241,810 | 151,274,454 |
| **iuQyh** |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2023 ud¾;= 31 Èkg** | **wÈhr 1**  re' '000 | **wÈhr 2**  re' '000 | **wÈhr 3**  re' '000 | **wÈhr 4**  re' '000 |
| Kh iy ,eìh hq;= oE | 100,865,905 | 17,257,359 | 18,762,110 | 136,885,374 |
| ^wvqlsÍu&  ;ks ydkslrK .dia;= | - | - | 2,145,506 | 2,145,506 |
| iduQysl ydkslrK .dia;= | 1,252,668 | 1,153,917 | 6,955,379 | 9,361,964 |
| **Y=oaO Kh iy ,eìh hq;= oE** | 99,613,237 | 16,103,442 | 9,661,225 | 125,377,904 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg** | **wÈhr 1**  re' '000 | **wÈhr 2**  re' '000 | **wÈhr 3**  re' '000 | **wÈhr 4**  re' '000 |
| Kh iy ,eìh hq;= oE | 134,631,929 | 17,272,072 | 22,258,981 | 174,162,982 |
| ^wvqlsÍu&  ;ks ydkslrK .dia;= | - | - | 1,655,462 | 1,655,462 |
| iduQysl ydkslrK .dia;= | 1,745,742 | 1,036,189 | 6,404,743 | 9,186,674 |
| **Y=oaO Kh iy ,eìh hq;= oE** | 132,886,187 | 16,235,883 | 14,198,776 | 163,320,846 |

**25. Kh iy ,eìh hq;= oE - l%ulaIh msßjeh ^inef|a&**

* + 1. **ksIamdokh jYfhka úYaf,aIKh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **igyk** | **msgq wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **ksIamdokh wkqj**  ,eìh hq;= l,anÿ$bcdrd | 25.4.1/25.5.1 | 271/273 | 55,764,729 | 76,836,170 | 55,759,186 | 76,827,955 |
| ,eìh hq;= l=,S msg .eKqï$uqrdnd | 25.4.2/25.5.2 | 271/273 | 196,060 | 204,339 | 2,918,779 | 3,532,661 |
| ld,Sk Kh iy ,eìh hq;= oE | 25.4.3/25.5.3 | 272/274 | 67,089,647 | 82,658,604 | 78,207,409 | 93,802,366 |
| iïnkaê; md¾Yajhkaf.ka ,eìh hq;= foa | 25.2 | 269 | 1,636,765 | 1,462,911 | - | - |
| **o< tl;=j** | | | 124,687,201 | 161,162,024 | 136,885,374 | 174,162,982 |

* + 1. **uqo,a tallh wkqj úYaf,aIKh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| Y%S ,xld remsh,a | 124,687,201 | 161,162,024 | 125,832,413 | 163,098,987 |
| nx.a,dfoaY gld | - | - | 11,052,961 | 11,063,995 |
| **o< tl;=j** | 124,687,201 | 161,162,024 | 136,885,374 | 174,162,982 |

* + 1. **l¾udka;h wkqj úYaf,aIKh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| lDIsld¾ñl" jk j.d iy ëjr | 27,151,036 | 32,571,677 | 27,709,320 | 33,958,216 |
| l,d" riúkaok iy úfkdaodiajdo | 954,545 | 1,314,458 | 956,091 | 1,314,458 |
| bÈlsÍï" há;, myiqlï ixj¾Ok | 8,528,731 | 9,797,912 | 9,433,072 | 10,631,366 |
| mßfNdack | 8,013,864 | 8,618,671 | 8,781,028 | 10,188,492 |
| wOHdmk | 1,707,696 | 2,090,854 | 1,707,696 | 2,090,854 |
| uQ,H fiajd | 8,776,851 | 10,787,171 | 12,776,951 | 10,719,757 |
| fi!LH" iudc fiajd iy iydhl fiajd | 7,354,251 | 9,010,963 | 9,185,041 | 11,498,386 |
| f;dr;=re ;dlaIK iy ikaksfõok | 1,304,974 | 1,726,877 | 1,399,371 | 1,968,838 |
| ksIamdok | 7,247,716 | 9,441,731 | 10,617,109 | 14,135,330 |
| jD;a;Sh" úoHd;aul iy ;dlaI‚l fiajd | 10,064,883 | 13,558,688 | 10,069,976 | 14,364,143 |
| ixpdrl | 2,689,999 | 3,314,785 | 2,699,305 | 3,328,350 |
| m%jdyk iy .nvd | 24,861,237 | 35,116,000 | 24,989,315 | 35,254,791 |
| f;d. iy is,a,r fj<|du | 14,994,171 | 20,787,613 | 15,481,123 | 21,336,335 |
| fjk;a | 1,037,247 | 3,024,624 | 1,079,976 | 3,373,666 |
| **o< tl;=j** | 124,687,201 | 161,162,024 | 136,885,374 | 174,162,982 |

* 1. **iïnkaê; md¾Yajhkaf.ka ,eìh hq;= oE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| mSm,aia ,Sisx fm%dm¾á äfjf,dmaukaÜ ,sñgâ | 528,249 | 560,310 | - | - |
| mSm,aia ,Sisx \*a,SÜ uefkacaukaÜ ,sñgâ | 1,320 | 3,528 | - | - |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 1,043,582 | 835,187 | - | - |
| mSm,aia uhsfl%d fldu¾ia ,sñgâ | 10,405 | 1,495 | - | - |
| mSm,aia bkaIqjrkaia mSt,aiS | 26,589 | 35,236 | - | - |
| ,xlka t,dhkaia \*skEkaia ,sñgâ | 26,620 | 27,155 | - | - |
| **tl;=j** | 1,636,765 | 1,462,911 | - | - |

* 1. **jir ;=< o< Kh iy ,eìh hq;= oE ys fjkiaùu**

2022$23 o< Kh iy ,eìh h q; = oE y s fjki aùu - iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **wÈhr 1**  re' '000 | **wÈhr 2**  re' '000 | **wÈhr 3**  re' '000 | **wÈhr 4**  re' '000 |
| 2022 wfm%a,a 1 Èkg o< OdrK jákdlu | 124,054,490 | 16,207,503 | 20,900,031 | 161,162,024 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 24,572,528 | 361,926 | 77,170 | 25,011,624 |
| y÷kd .ekSfuka neyer l< fyda kej; f.jk ,o j;alï ^lmdyeÍï yer& | (47,358,272) | (7,465,019) | (6,656,062) | (61,479,353) |
| wÈhr 2 iy 3 fj; udrelsÍï | (14,813,857) | 9,470,397 | 5,343,460 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 4,048,153 | (5,547,139) | 1,498,986 | - |
| wÈhr 2 iy 2 fj; udrelsÍï | 2,140,464 | 1,673,407 | (3,813,871) | - |
| lmd yßk ,o jákdlï | - | - | (7,094) | (7,094) |
| 2023 ud¾;= 31 Èkg o< OdrK jákdlu | 92,643,506 | 14,701,075 | 17,342,620 | 124,687,201 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **25' Kh iy ,eìh hq;= oE - l%ulaIh msßjeh ^inef|a&**  **o< Kh iy ,eîïj, fjkiaùu 2021$22 - iud.u** |  | | | |
|  | **wÈhr 1**  **re'** '000 | **wÈhr 2**  **re'** '000 | **wÈhr 3**  **re'** '000 | **wÈhr 4**  **re'** '000 |
| 2021 wfm%a,a 1 Èkg o< OdrK w.h | 91,721,453 | 30,256,132 | 28,678,260 | 150,655,845 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 65,130,966 | 1,874,077 | 1,211,963 | 68,217,006 |
| y÷kd .ekSfuka neyer l< fyda kej; f.jk ,o j;alï ^lmdyeÍï yer& | (37,547,489) | (10,439,345) | (9,718,930) | (57,705,764) |
| wÈhr 2 iy 3 fj; udrelsÍï | (8,524,274) | 6,540,158 | 1,984,116 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 9,306,431 | (13,243,054) | 3,936,623 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 3,967,403 | 1,219,535 | (5,186,938) | - |
| lmdyeß m%udKh | - | - | (5,063) | (5,063) |
| 2022 ud¾;= 31 Èkg o< OdrK w.h | 124,054,490 | 16,207,503 | 20,900,031 | 161,162,024 |
| **o< Kh iy ,eîïj, fjkiaùu 2022$23 - iuQyh** |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **wÈhr 1**  re' '000 | **wÈhr 2**  re' '000 | **wÈhr 3**  re' '000 | **wÈhr 4**  re' '000 |
| 2022 wfm%a,a 1 Èkg o< OdrK w.h | 134,631,929 | 17,272,072 | 22,258,981 | 174,162,982 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 31,727,096 | 1,085,962 | 82,391 | 32,895,449 |
| y÷kd .ekSfuka neyer l< fyda kej; f.jk ,o j;alï ^lmdyeÍï yer& | (56,107,111) | (6,223,770) | (6,319,132) | (68,650,012) |
| wÈhr 2 iy 3 fj; udrelsÍï | (15,110,134) | 9,659,805 | 5,450,329 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 4,452,968 | (6,101,853) | 1,648,885 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 2,354,510 | 1,840,748 | (4,195,258) | - |
| lmdyeß m%udKh |  |  | (15,922) | (15,922) |
| úfoaY úksuh .e<mqï | (1,083,353) | (275,605) | (148,164) | (1,507,122) |
| 2023 ud¾;= 31 Èkg o< OdrK w.h | 100,865,905 | 17,257,359 | 18,762,110 | 136,885,374 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Kh iy ,eîïj, fjkiaùu 2021$22 - iuQyh** |  | | | |
|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **wÈhr 4** |
|  | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| 2021 wfm%a,a 1 Èkg o< OdrK w.h | 92,517,093 | 35,084,515 | 31,622,920 | 159,224,528 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 74,010,141 | 2,035,752 | 1,377,459 | 77,423,352 |
| y÷kd .ekSfuka neyer l< fyda kej; f.jk ,o j;alï ^lmdyeÍï yer& | (40,640,670) | (13,175,141) | (11,751,547) | (65,567,358) |
| wÈhr 2 iy 3 fj; udrelsÍï | (8,694,759) | 6,690,802 | 2,003,957 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 10,237,076 | (13,976,868) | 3,739,792 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 4,364,143 | 563,448 | (4,927,591) | - |
| lmdyeß m%udKh | - | - | (5,063) | (5,063) |
| úfoaY úksuh .e<mqï | 2,838,904 | 49,564 | 199,054 | 3,087,522 |
| 2022 ud¾;= 31 Èkg o< OdrK w.h | 134,631,929 | 17,272,072 | 22,258,981 | 174,162,982 |

# b;sß .súiqï.; l,amsÍfï úYaf,aIKh - iud.u

* + 1. ,eìh h q; = l, anÿ$bcdrd

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **tla jirla ;=<**  re' '000 | 2023  **jir 1 - 5 jir 5 g jeä**  re' '000 re' '000 | | **tl;=j**  re' '000 | **tla jirla ;=< re'** '000 | 2022  **jir 1 - 5 jir 5 g jeä**  **re'** '000 **re'** '000 | | **tl;=j re'** '000 |
| **,eìh hq;= o< l=,S** | 34,877,887 | 33,566,958 | 35,300 | 68,480,145 | 40,144,122 | 55,166,643 | 143,004 | 95,453,768 |
| wvq lsÍu( fkdbmehQ wdodhu | 7,634,808 | 5,078,328 | 1,477 | 12,714,613 | 9,383,677 | 9,225,344 | 6,816 | 18,615,836 |
| **,eìh hq;= Y=oaO l=,S** | 27,243,079 | 28,488,630 | 33,823 | 55,765,532 | 30,760,445 | 45,941,299 | 136,189 | 76,837,932 |
| wvq lsÍu( l,a;nd ,o l=,S | 803 | | | | 1,762 | | | |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= l,anÿ$bcdrd ,eîï** | 55,764,729 | | | | 76,836,170 | | | |
| **wvq lsÍu( ydkslrK w,dN i|yd fjkalsÍu**  flaj, ydkslrKh |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | - | | | | - | | | |
| uq¿ flaj, ydkslrKh | - | | | | - | | | |
| **iduQysl ydkslrKh**  wÈhr 1 | 622,874 | | | | 831,062 | | | |
| wÈhr 2 | 559,881 | | | | 643,743 | | | |
| wÈhr 3 | 2,438,367 | | | | 2,323,037 | | | |
| uq¿ iduQysl ydkslrKh | 3,621,122 | | | | 3,797,842 | | | |
| **uq¿ ,eìh hq;= Y=oaO l=,S** | 27,243,079 | 28,488,630 | 33,823 | 52,143,607 | 30,760,445 | 45,941,298 | 136,189 | 73,038,328 |

* + 1. **,eìh hq;= l=,S msg .eKqï$uqrdnd**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **tla jirla ;=<**  re' '000 | 2023  **jir 1 - 5 jir 5 g jeä**  re' '000 re' '000 | | **tl;=j**  re' '000 | **tla jirla ;=< re'** '000 | 2022  **jir 1 - 5 jir 5 g jeä**  **re'** '000 **re'** '000 | | **tl;=j re'** '000 |
| **,eìh hq;= o< l=,S** | 207,793 | 3,211 | - | 211,004 | 213,214 | 6,822 | - | 220,036 |
| wvq lsÍu( fkdbmehQ wdodhu | 14,705 | 65 | - | 14,770 | 15,345 | 178 | - | 15,523 |
| **,eìh hq;= Y=oaO l=,S** | 193,088 | 3,146 | - | 196,234 | 197,869 | 6,644 | - | 204,513 |
| wvq lsÍu( l,a;nd ,o l=,S | 174 | | | | 174 | | | |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= l,anÿ$bcdrd ,eîï** | 196,060 | | | | 204,339 | | | |
| **wvq lsÍu( ydkslrK w,dN i|yd fjkalsÍu**  flaj, ydkslrKh |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | - | | | | - | | | |
| uq¿ flaj, ydkslrKh | - | | | | - | | | |
| **iduQysl ydkslrKh**  wÈhr 1 | 81 | | | | 23 | | | |
| wÈhr 2 | - | | | | 223 | | | |
| wÈhr 3 | 188,440 | | | | 190,140 | | | |
| uq¿ iduQysl ydkslrKh | 188,521 | | | | 190,386 | | | |
| **uq¿ ,eìh hq;= Y=oaO l=,S** | 193,088 | 3,146 | - | 7,539 | 197,869 | 6,644 | - | 13,953 |

**25. Kh iy ,eìh hq;= oE - l%ulaIh msßjeh ^inef|a&**

* + 1. **ld,iSud Kh iy ,eìh hq;= oE**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **tla jirla ;=<**  re' '000 | 2023  **jir 1 - 5 jir 5 g jeä**  re' '000 re' '000 | | **tl;=j**  re' '000 | **tla jirla ;=< re'** '000 | 2022  **jir 1 - 5 jir 5 g jeä**  **re'** '000 **re'** '000 | | **tl;=j re'** '000 |
| fudag¾ jdyk Kh | 12,132,928 | 18,250,910 | 41,723 | 30,425,561 | 15,038,440 | 31,941,065 | 187,072 | 47,166,577 |
| flá yd uOHu Kh | 4,960,282 | 3,555,325 | 43,594 | 8,559,201 | 5,096,841 | 5,308,971 | 100,925 | 10,506,738 |
| meyeÈ<s mokï Kh f;d. | 836,317 | 29,316 | - | 865,633 | 830,176 | 64,652 | - | 894,828 |
| fi,a\*a BlEIa Kh | 3,465,791 | 1,606,759 | - | 5,072,551 | 2,315,513 | 598,809 | - | 2,914,322 |
| \*diaÜ g%ela Kh | 896,100 | 92,235 | - | 988,335 | 2,020,498 | 605,689 | - | 2,626,187 |
| fj<| uqrdnd | 181,068 | 22,846 | 45,535 | 249,449 | 248,779 | 59,022 | - | 307,800 |
| uqIdrld | 1,136,527 | 1,435,060 | 8,052 | 2,579,639 | 1,491,411 | 2,744,510 | 27,526 | 4,263,447 |
| rka Kh | 9,194,726 | - | - | 9,194,726 | 2,658,471 | - | - | 2,658,471 |
| idOllrK ,eîï | 1,507,410 | - | - | 1,507,410 | 2,111,469 | - | - | 2,111,469 |
| wdka;sl fj<|du | 6,632,491 | - | - | 6,632,491 | 8,387,793 | - | - | 8,387,793 |
| l¾h uKav, Kh | 180,883 | 454,141 | 192,458 | 827,481 | 192,171 | 418,747 | 2,993 | 613,911 |
| fjk;a Kh | 164,157 | 23,312 | - | 187,470 | 184,773 | 23,106 | - | 207,879 |
| wvq lsÍu( fmrÞhl l=,sh | (300) | - | - | (300) | (819) | - | - | (819) |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= Kh** | 41,288,381 | 25,469,904 | 331,362 | 67,089,647 | 40,575,517 | 41,764,571 | 318,517 | 82,658,604 |
| **wvq lsÍu( ydkslrK w,dN i|yd fjkalsÍu**  flaj, ydkslrKh |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | 2,145,506 | | | | 1,655,462 | | | |
| uq¿ flaj, ydkslrKh | 2,145,506 | | | | 1,655,462 | | | |
| **iduQysl ydkslrKh** |  | | | |  | | | |
| wÈhr 1 | 285,582 | | | | 507,138 | | | |
| wÈhr 2 | 263,352 | | | | 247,160 | | | |
| wÈhr 3 | 3,905,173 | | | | 3,489,582 | | | |
| uq¿ iduQysl ydkslrKh | 4,454,107 | | | | 4,243,880 | | | |
| **uq¿ ,eìh hq;= Y=oaO l=,S** | 41,288,381 | 25,469,904 | 331,362 | 60,490,034 | 40,575,517 | 41,764,571 | 318,517 | 76,759,262 |

* 1. **wjfYaI .súiqï.; l,amsÍfï úYaf,aIKh ^iuQyh&**
     1. **,eìh hq;= l,anÿ$bcdrd**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **tla jirla ;=<**  re' '000 | 2023  **jir 1 - 5 jir 5 g jeä**  re' '000 re' '000 | | **tl;=j**  re' '000 | **tla jirla ;=< re'** '000 | 2022  **jir 1 - 5 jir 5 g jeä**  **re'** '000 **re'** '000 | | **tl;=j re'** '000 |
| **,eìh hq;= o< l=,S** | 34,876,040 | 33,560,590 | 35,301 | 68,471,931 | 40,142,275 | 55,160,275 | 143,004 | 95,445,554 |
| wvq lsÍu( fkdbmehQ wdodhu | 7,635,488 | 5,077,648 | 1,477 | 12,714,613 | 9,384,357 | 9,224,664 | 6,816 | 18,615,837 |
| **,eìh hq;= Y=oaO l=,S** | 27,240,552 | 28,482,942 | 33,824 | 55,757,318 | 30,757,918 | 45,935,611 | 136,188 | 76,829,717 |
| wvq lsÍu( l,a;nd ,o l=,S | 803 | | | | 1,762 | | | |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= l,anÿ$bcdrd ,eîï** | 55,756,515 | | | | 76,827,955 | | | |
| **wvq lsÍu( ydkslrK w,dN i|yd fjkalsÍu**  flaj, ydkslrKh |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | - | | | | - | | | |
| uq¿ flaj, ydkslrKh | - | | | | - | | | |
| **iduQysl ydkslrKh**  wÈhr 1 | 622,874 | | | | 831,062 | | | |
| wÈhr 2 | 559,881 | | | | 643,743 | | | |
| wÈhr 3 | 2,438,367 | | | | 2,323,037 | | | |
| uq¿ iduQysl ydkslrKh | 3,621,122 | | | | 3,797,842 | | | |
| **uq¿ ,eìh hq;= Y=oaO l=,S** | 27,240,552 | 28,482,942 | 33,824 | 52,135,393 | 30,757,918 | 45,935,611 | 136,188 | 73,030,113 |

* + 1. **,eìh hq;= l=,S msg .eKqï $uqrdnd**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **tla jirla ;=<**  re' '000 | 2023  **jir 1 - 5 jir 5 g jeä**  re' '000 re' '000 | | **tl;=j**  re' '000 | **tla jirla ;=< re'** '000 | 2022  **jir 1 - 5 jir 5 g jeä**  **re'** '000 **re'** '000 | | **tl;=j re'** '000 |
| **,eìh hq;= o< l=,S** | 1,779,431 | 2,177,218 | - | 3,956,649 | 1,958,654 | 2,911,695 | - | 4,870,349 |
| wvq lsÍu( fkdbmehQ wdodhu | 536,448 | 501,248 | - | 1,037,696 | 630,350 | 707,164 | - | 1,337,514 |
| **,eìh hq;= Y=oaO l=,S** | 1,242,983 | 1,675,970 | - | 2,918,953 | 1,328,304 | 2,204,531 | - | 3,532,835 |
| wvq lsÍu( l,a;nd ,o l=,S | 174 | | | | 174 | | | |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= l=,S msg**  **.eKqï$uqrdnd** | 2,918,779 | | | | 3,532,661 | | | |
| **wvq lsÍu( ydkslrK w,dN i|yd fjkalsÍu**  flaj, ydkslrKh |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | - | | | | - | | | |
| uq¿ flaj, ydkslrKh | - | | | | - | | | |
| **iduQysl ydkslrKh**  wÈhr 1 | 86,167 | | | | 115,814 | | | |
| wÈhr 2 | 92,156 | | | | 121,038 | | | |
| wÈhr 3 | 326,611 | | | | 414,438 | | | |
| uq¿ iduQysl ydkslrKh | 504,934 | | | | 651,289 | | | |
| **uq¿ ,eìh hq;= Y=oaO l=,S** | 1,242,983 | 1,675,970 | - | 2,413,845 | 1,328,304 | 2,204,531 | - | 2,881,372 |

**25. Kh iy ,eìh hq;= oE - l%ulaIh msßjeh ^inef|a&**

* + 1. **ld,iSud Kh iy ,eìh hq;= oE**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **tla jirla ;=<**  re' '000 | 2023  **jir 1 - 5 jir 5 g jeä**  re' '000 re' '000 | | **tl;=j**  re' '000 | **tla jirla ;=< re'** '000 | 2022  **jir 1 - 5 jir 5 g jeä**  **re'** '000 **re'** '000 | | **tl;=j re'** '000 |
| fudag¾ jdyk Kh | 12,132,928 | 18,250,910 | 41,723 | 30,425,561 | 15,038,440 | 31,941,065 | 187,072 | 47,166,578 |
| flá yd uOHu Kh | 9,664,686 | 9,326,044 | 639,014 | 19,629,744 | 11,284,774 | 9,631,763 | 733,961 | 21,650,499 |
| meyeÈ<s mokï Kh f;d. | 836,317 | 29,316 | - | 865,633 | 830,176 | 64,652 | - | 894,828 |
| fi,a\*a BlEIa Kh | 3,465,791 | 1,606,759 | - | 5,072,551 | 2,315,513 | 598,809 | - | 2,914,322 |
| \*diaÜ g%ela Kh | 896,100 | 92,235 | - | 988,335 | 2,020,498 | 605,689 | - | 2,626,187 |
| fj<| uqrdnd | 181,068 | 22,846 | 45,535 | 249,449 | 248,779 | 59,022 | - | 307,800 |
| uqIdrld | 1,136,527 | 1,435,060 | 8,052 | 2,579,639 | 1,491,411 | 2,744,510 | 27,526 | 4,263,447 |
| rka Kh | 9,194,726 | - | - | 9,194,726 | 2,658,471 | - | - | 2,658,471 |
| idOllrK ,eîï | 1,507,410 | - | - | 1,507,410 | 2,111,469 | - | - | 2,111,469 |
| wdka;sl fj<|du | 6,632,491 | - | - | 6,632,491 | 8,387,793 | - | - | 8,387,793 |
| l¾h uKav, Kh | 191,331 | 479,967 | 203,403 | 874,700 | 192,171 | 418,747 | 2,993 | 613,911 |
| fjk;a Kh | 164,157 | 23,312 | - | 187,470 | 184,773 | 23,106 | - | 207,879 |
| wvq lsÍu# fmrf.jQ l=,sh | (300) | - | - | (300) | (819) | - | - | (819) |
| **ydkslrK fjkalsÍug fmr ,eìh hq;= Kh** | 46,003,233 | 31,266,450 | 937,727 | 78,207,409 | 46,763,450 | 46,087,363 | 951,553 | 93,802,366 |
| wvq lsÍu( ydkslrK w,dN i|yd fjkalsÍu |  | | | |  | | | |
| flaj, ydkslrKh |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | 2,145,506 | | | | 1,655,462 | | | |
| uq¿ flaj, ydkslrKh | 2,145,506 | | | | 1,655,462 | | | |
| iduQysl ydkslrKh |  | | | |  | | | |
| wÈhr 1 | 543,627 | | | | 798,866 | | | |
| wÈhr 2 | 501,880 | | | | 271,408 | | | |
| wÈhr 3 | 4,190,401 | | | | 3,667,268 | | | |
| uq¿ iduQysl ydkslrKh | 5,235,908 | | | | 4,737,542 | | | |
| **uq¿ ,eìh hq;= Y=oaO l=,S** | 46,003,233 | 31,266,450 | 937,727 | 70,825,995 | 46,763,450 | 46,087,363 | 951,553 | 87,409,362 |

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

**.sKqïlrK m%;sm;a;sh**

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

# flaj, ydkslrKh

iuQyh uÕska ydkslrKh iïnkaO ljr fyda i,l=Kla mj;So hkak ks¾Kh lsÍu i|yd ie,lsh hq;= .kqfokqldr ksrdjrKh fjk fjku we.ehSug ,la flf¾' w,dN iïnkaO jdia;úl idlaIs iys; Kh wÈhr 3 hgf;a j¾. flfrhs' wdrïNfha isg ie,lsh hq;= Kh msrySula 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; oelafjk 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÷kd fkd.;a j;alï ldKavhka

SLFRS 9 - wkqj" iuQyfha wfmalaIs; Kh w,dN (ECL) .Kkh lsÍï hkq úp,H fhojqï f;aÍu iy tajdfha wfkHdakH;djka i|yd mdol jQ Wml,amk .Kkdjla iys; ixlS¾K wdlD;sj, m%;sodkhka fõ' .sKqïlrK úksiqï iy weia;fïka;= f,i i,lkq ,nk wfmalaIs; Kh w,dNhkays uQ,sldx.j,g we;=<;a jkafka(

* Kh wjodkï ys ie,lsh hq;= by< hdula mj;So 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 isÿ flf¾(
* úúO ixLHdf,aLKuh l%ufõo iy fhojqï jrKhka we;=¿j wfmalaIs; Kh w,dN ieliSu
* o< foaYSh ksIamdÈ;h" WoaOukh" fmd,S wkqmd;" úksuh wkqmd; iy ú/lshdj jeks id¾j wd¾Ól idOl w;r iïnkaOh iy meyer yeÍfï iïNdú;dj (PD)" meyer yeÍï flfrys ksrdjrKh (EAD) iy w,dN f.kÿka meyer yeÍu (LGD) flfrys tajdys n,mEu ks¾Kh lsÍu¦
* wfmalaIs; Kh w,dN wdlD;Ska fj; wd¾Ól fhojqï Wlyd .ekSfï§ bÈß oel=ï id¾j wd¾Ól ;;a;ajhka iy tAjdfha nr ;eîfï iïNdú;djka f;dard .ekSu

iuQyh uÕska uQ,H idOk m;%fhys wjfYaI Ôj ld,h ;=< meyer yeÍfï wjodkula isÿùfï wjodkfuys fjki ie,ls,a,g .ksñka" uQ,sl y÷kd

.ekSfï isg uQ,H idOk m;%hl Kh wjodku ie,lsh hq;= whqßka by< f.dia we;s oehs mßlaId lsÍï 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 y÷kd .ekSfï§ uQ,slj Kh ydkslrKh fkdjQ Kh iy ,eìh hq;= oE wÈhr 1 fj; j¾. flf¾' wÈhr 1 ys uQ,H idOk m;%fhka" ó<Õ udi 12 (12M ECL) ;=< isÿúh yels meyeryeÍfï isÿùïj, m%;sM,hla jYfhka jk wfmalaIs; Kh w,dNj, Ôj ld,fha fldgig iudk jákdlula wkqj ukskq ,efí'

# wÈhr 2

wdrïNfha isgu Kh wjodkfï ie,lsh hq;= jeä ùula y÷kd.kq ,enqjfyd;a" th wÈhr 2 fj; f.k hk w;r iuQyh úiska LTECL i|yd

§ukdjla jd¾;d flf¾'

# wÈhr 3

ydkslrK iïNdú;dj 100] la iuÕska" Kh uqo, Kh ydkslrKhg ,la ù we;s kï" th wÈhr 3 fj; we;=<;a fldg iuQyh úiska tA i|yd

§ukdjla jd¾;d flf¾'

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

uQ,sl y÷kd .ekSfï isg uQ,H idOk m;%hl meyer yeÍfï wjodkulau ie,lsh hq;=hs f,i by< f.dia we;so hkak ks¾Kh lsÍfï§" iuQyh w;sßla; msßjehla fyda m%h;akhlska f;drj wod< yd mj;sk idOdrK yd iydhl 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 isÿ flfrk .=Kd;aul yd m%udKd;aul úYaf,aIKhla we;=<;a fõ'

SLFRS 9 Wml,amkh u; mokïj .kqfokqlrefjl=f.a .súiqï.; f.ùï Èk ;sylg jvd l,a miq fõ kï ksrdjrKh ie,lsh hq;= f,i by<

.sh Kh wjodkula iys; njg iuQyh i,lhs'

# Kh iy ,eìh hq;= oE - l%ulaIh msßjeh ^inef|a&

* 1. **.kqfokqlrejka fj; jk Kh iy ,eìh hq;= oE i|yd ydkslrK fjkalsÍu ^inef|a&**

iuQyh uÕska 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 ms<sn| ks¾jpkh

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

1' iuQyh uÕska iq/l=u ^r|jd f.k we;akï& Wm,íê lsÍï jeks l%shd ud¾.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§(

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

1' meyer yeÍfï iïNdú;dj (PD) - meyer yeÍfï iïNdú;dj uÕska ó<Õ udi 12 (12mPD) ;=< fyda ne£fï b;sß Ôj ld,h mqrd Kh.e;shd úiska ish uQ,H ne£ï ^by; meyer yeÍfï iy Kh ydkslrK ks¾jpkh wkqj& meyer yeÍfï iïNdú;dj 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 idok m;%fhys b;sß Ôj ld,h mqrd& meyer yeÍula isÿ ùfï 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 idOk m;%fhys b;sß Ôj ld,h mqrd meyer yeÍula isÿ lsÍï 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' meyer yeÍu ksid isÿjQ w,dNh (LGD) - fuh fok ,o hï ld,hl§ meyer yeÍu isÿ jk wjia:djl we;s jk w,dNh ms<sn| ;lafiarejls'

.súiqï.; uqo,a m%jdy 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 ,lajQ ksrdjrKh (EAD) - fuh wkd.; meyer yeÍfï Èkhl ksrdjrKh ms<sn| ;lafiarejla jk w;r jd¾;d lrk Èkg miqj ksrdjrKfha wfmalaIs; fjkialï ie,ls,a,g .ksñka" uQ,sl iy fmd,S wdmiq f.ùu iy ne÷kq myiqlu i|yd wfmalaIs; wvq lsÍï we;=<;a fõ'

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

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

bÈß oelau ms<sn| f;dr;=re

iuQyh uÕska" tys uQ,sl y÷kd .ekSfï isg lsishï idOk m;%hla Kh wjodku ie,lsh hq;= whqßka by< f.dia we;so hkak ks¾Kh lsÍu i|yd jk ish we.hqfï§ iy ish wfmalaIs; Kh w,dN ñkqïlrKh hk wjia:d foflys§u bosß oelau ms<sn| f;dr;=re Wmfhda.S lr.kq ,nhs' uQ,sl

;;a;ajhla iy whym;au ;;a;ajhla ks¾udKh lsÍu i|ydo iuQyh u.ska m<mqreÿ Kh úksiqu ,ndf.k we;' uQ,sl ;;a;ajh uÕska jvd;a isÿúh yels m%;sM,h ksfhdackh jk w;r th l%fudamdhsl ie,iqïlrKfha§ iy whjeh ieliSfï§ iuQyh uÕska fhdod.kq ,nk f;dr;=re iuÕ .<mkq

,efí' iuQyh uÕska úúO l<U ldKavhka i|yd m%udKd;aul yd .=Kd;aul m%uqL .dulhka y÷kd f.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 ixúOdkhka uÕska 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 idudkH LTV

úksuh wkqmd;h

rg ;=< mj;sk wúkaYsÑ; id¾j wd¾Ól ;;a;ajh ie,ls,a,g .ksñka iud.u uÕska nr ;eîfï ;;a;ajhka ys krlu wjia:dj 70]" fydou wjia:dj 0] iy mokï wjia:dj 30] la jYfhka ixfYdaOkh lrk ,È'

**pl%Sh myiqlï** (Revolving Facilities)

iuQyh uÕska \*diaÜ g%ela jeks pl%Sh myiqlï i,ikq ,nk w;r" tlS myiqlï u; udi 12 wfmalaIs; Kh w,dN §ukdj muKla .Kkh flf¾' tys§ meyer yeÍfï ksrdjrKh - 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 uÕska wod< .súiqïj, iSudjka Ndú; lrk ,o jákdllñka kj;kq ,nk neúka wÈhr 3 .súiqï o< OdrK jákdlug iSud jk w;r th Ndú; lrk ,o jákdluo fõ' meyer yeÍfï ksrdjrKh - EAD fj; wfmalaIs; udi 12 meyer yeÍfï iïNdú;djka wdfoaYkh fldg wfmalaIs;j,ska .=K flfrk w;r uq,a iM, fmd,S wkqmd;slfhys jeghqula wkqj jÜgï.; flf¾'

# jir ;=< flaj, iy iduQysl ydkslrK .dia;=j,g wod< fjkiaùu

ldKavh wkqj" Kh iy ,eìh hq;= oE i|yd ydkslrK w,dN i|yd fjkalsÍu iïnkaO iie÷ula my; ±lafõ'

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **l,anÿ** | **l=,S msg**  **.eKqï** | **bcdrd** | **ld,isud**  **Kh** | **m%;suQ,H**  **Kh** | **uqrdnd** | **fj<| uqrdnd** | **idOllrKh** | **tl;=j** |
|  | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| 2021 wfm%a,a 1 Èkg | 3,029,790 | 174,687 | 188,652 | 4,581,573 | 20,147 | 8,345 | 140,383 | 1,124,361 | 9,267,938 |
| jir i|yd .dia;=j$ ^m%;sj¾;kh& | 656,967 | 8,184 | (77,567) | (157,665) | 3,300 | (830) | 58,672 | 128,571 | 619,632 |
| 2022 ud¾;= 31 Èkg 3,686,757 | | 182,871 | 111,085 | 4,423,908 | 23,447 | 7,515 | 199,055 | 1,252,932 | 9,887,570 |
| **flaj, ydkslrKh**  wÈhr 1 - | | - | - | - | - | - | - | - | - |
| wÈhr 2 - | | - | - | - | - | - | - | - | - |
| wÈhr 3 - | | - | - | 771,042 | 2,406 | - | 3,456 | 878,558 | 1,655,462 |
| uq¿ flaj, ydkslrKh - | | - | - | 771,042 | 2,406 | - | 3,456 | 878,558 | 1,655,462 |
| **iduQysl ydkslrKh**  wÈhr 1 | 804,513 | 15 | 26,549 | 486,203 | - | 8 | 4,311 | 16,624 | 1,338,223 |
| wÈhr 2 | 628,642 | 214 | 15,101 | 207,247 | - | 9 | 263 | 39,650 | 891,126 |
| wÈhr 3 | 2,253,602 | 182,642 | 69,435 | 2,959,416 | 21,041 | 7,498 | 191,025 | 318,100 | 6,002,759 |
| **uq¿ iduQysl ydkslrKh** | 3,686,757 | 182,871 | 111,085 | 3,652,866 | 21,041 | 7,515 | 195,599 | 374,374 | 8,232,108 |
| **tl;=j** | 3,686,757 | 182,871 | 111,085 | 4,423,908 | 23,447 | 7,515 | 199,055 | 1,252,932 | 9,887,570 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **l,anÿ**  **re'** '000 | **l=,S msg**  **.eKqï**  **re'** '000 | **bcdrd**  **re'** '000 | **ld,isud**  **Kh**  **re'** '000 | **m%;suQ,H**  **Kh**  **re'** '000 | **uqrdnd**  **re'** '000 | **fj<| idOllrKh uqrdnd**  **re'** '000 **re'** '000 | | **tl;=j**  **re'** '000 |
| **2022 wfm%a,a 1 Èkg** | 3,686,757 | 182,871 | 111,085 | 4,423,908 | 23,447 | 7,515 | 199,055 | 1,252,932 | 9,887,570 |
| jir i|yd .dia;=j$ ^wdmiq yerùu& | (157,838) | 1,422 | (18,882) | 518,903 | 26,050 | (3,287) | (2,077) | 157,395 | 521,686 |
| lmdyßk ,o w.h | - | - | - | - | - | - | - | - | - |
| **2023 ud¾;= 31 Èkg** | 3,528,919 | 184,293 | 92,203 | 4,942,811 | 49,497 | 4,228 | 196,978 | 1,410,327 | 10,409,256 |
| **flaj, ydkslrKh**  wÈhr 1 | - | - | - | - | - | - | - | - | - |
| wÈhr 2 | - | - | - | - | - | - | - | - | - |
| wÈhr 3 | - | - | - | 717,122 | 16,886 |  | 1,171 | 1,410,327 | 2,145,506 |
| uq¿ flaj, ydkslrKh | - | - | - | 717,122 | 16,886 | - | 1,171 | 1,410,327 | 2,145,506 |
| **iduQysl ydkslrKh**  wÈhr 1 | 602,883 | 78 | 19,991 | 284,319 |  | 3 | 1,263 | - | 908,537 |
| wÈhr 2 | 545,564 | - | 14,317 | 261,332 | - | - | 2,020 | - | 823,233 |
| wÈhr 3 | 2,380,472 | 184,215 | 57,895 | 3,680,038 | 32,611 | 4,225 | 192,524 | - | 6,531,980 |
| **uq¿ iduQysl ydkslrKh** | 3,528,919 | 184,293 | 92,203 | 4,225,689 | 32,611 | 4,228 | 195,807 | - | 8,263,750 |
| **tl;=j** | 3,528,919 | 184,293 | 92,203 | 4,942,811 | 49,497 | 4,228 | 196,978 | 1,410,327 | 10,409,256 |

**25. Kh iy ,eìh hq;= oE - l%ulaIh msßjeh ^inef|a&**

* 1. **jir ;=< flaj, iy iduQysl ydkslrK .dia;=j,g wod< fjkiaùu ^inef|a&**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **l,anÿ** | **l=,S msg**  **.eKqï** | **bcdrd** | **ld,isud**  **Kh** | **m%;suQ,H**  **Kh** | **uqrdnd** | **fj<| idOllrKh uqrdnd** | | **tl;=j** |
| **re'** '000 | | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| 2021 wfm%a,a 1 Èkg 3,029,790 | | 579,354 | 188,652 | 4,791,164 | 20,147 | 8,345 | 140,383 | 1,124,361 | 9,882,196 |
| jir i|yd .dia;=j$ ^m%;sj¾;kh& 656,967 | | 64,421 | (77,567) | 96,622 | 3,300 | (830) | 58,672 | 128,571 | 930,156 |
| úksuh wkqmd; úp,Hldj - | | - | - | 29,784 | - | - | - | - | 29,784 |
| **2022 ud¾;= 31 Èkg** 3,686,757 | | 643,775 | 111,085 | 4,917,570 | 23,447 | 7,515 | 199,055 | 1,252,932 | 10,842,136 |
| flaj, ydkslrKh | |  |  |  |  |  |  |  |  |
| wÈhr 1 - | | - | - | - | - | - | - | - | - |
| wÈhr 2 - | | - | - | - | - | - | - | - | - |
| wÈhr 3 - | | - | - | 735,534 | 2,406 |  | 38,964 | 878,558 | 1,655,462 |
| uq¿ flaj, ydkslrKh - | | - | - | 735,534 | 2,406 | - | 38,964 | 878,558 | 1,655,462 |
| iduQysl ydkslrKh |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | 804,513 | 115,806 | 26,549 | 745,704 | - | 8 | 36,538 | 16,624 | 1,745,742 |
| wÈhr 2 | 628,642 | 121,029 | 15,101 | 189,072 | - | 9 | 42,686 | 39,650 | 1,036,189 |
| wÈhr 3 | 2,253,602 | 406,940 | 69,435 | 3,119,998 | 21,041 | 7,498 | 208,129 | 318,100 | 6,404,743 |
| uq¿ iduQysl ydkslrKh | 3,686,757 | 643,775 | 111,085 | 4,182,036 | 21,041 | 7,515 | 160,091 | 374,374 | 9,186,674 |
| **tl;=j** | 3,686,757 | 643,775 | 111,085 | 4,917,570 | 23,447 | 7,515 | 199,055 | 1,252,932 | 10,842,136 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **l,anÿ**  **re'** '000 | **l=,S msg**  **.eKqï**  **re'** '000 | **bcdrd**  **re'** '000 | **ld,isud**  **Kh**  **re'** '000 | **m%;suQ,H**  **Kh**  **re'** '000 | **uqrdnd**  **re'** '000 | **fj<| idOllrKh uqrdnd**  **re'** '000 **re'** '000 | | **tl;=j**  **re'** '000 |
| **2022 wfm%a,a 1 Èkg** | 3,686,757 | 643,775 | 111,085 | 4,790,308 | 23,447 | 7,515 | 326,317 | 1,252,932 | 10,842,136 |
| jir i|yd .dia;=j$ ^m%;sj¾;kh& | (157,838) | (143,069) | (18,882) | 972,698 | 26,050 | (3,287) | (129,339) | 157,395 | 703,728 |
| úksuh wkqmd; úp,Hldj | - | - | - | (38,394) | - | - | - | - | (38,394) |
| 2023 ud¾;= 31 Èkg | 3,528,919 | 500,706 | 92,203 | 5,724,612 | 49,497 | 4,228 | 196,978 | 1,410,327 | 11,507,470 |
| **flaj, ydkslrKh** |  | | | | | | | | |
| wÈhr 1 | - | - | - | - | - | - | - | - | - |
| wÈhr 2 | - | - | - | - | - | - | - | - | - |
| wÈhr 3 | - | - | - | 717,122 | 16,886 | - | 1,171 | 1,410,327 | 2,145,506 |
| uq¿ flaj, ydkslrKh | - | - | - | 717,122 | 16,886 | - | 1,171 | 1,410,327 | 2,145,506 |
| **iduQysl ydkslrKh** |  | | | | | | | | |
| wÈhr 1 | 602,883 | 86,164 | 19,991 | 542,364 | - | 3 | 1,263 | - | 1,252,668 |
| wÈhr 2 | 545,564 | 92,156 | 14,317 | 499,860 | - | - | 2,020 | - | 1,153,917 |
| wÈhr 3 | 2,380,472 | 322,386 | 57,895 | 3,965,266 | 32,611 | 4,225 | 192,524 | - | 6,955,379 |
| uq¿ iduQysl ydkslrKh | 3,528,919 | 500,706 | 92,203 | 5,007,490 | 32,611 | 4,228 | 195,807 | - | 9,361,964 |
| tl;=j | 3,528,919 | 500,706 | 92,203 | 5,724,612 | 49,497 | 4,228 | 196,978 | 1,410,327 | 11,507,470 |

* 1. **jir ;=< ydkslrKh i|yd fjkalsÍfuys fjkiaùu**

2022**$**23 **ydkslrKfhys fjkiaùu - iud.u**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **wÈhr 1**  **re'** '000 | **wÈhr 2**  **re'** '000 | **wÈhr 3**  **re'** '000 | **wÈhr 4**  **re'** '000 |
| 2022 wfm%a,a 1 Èkg wfmalaIs; Kh w,dN fjkalsÍu | 1,338,223 | 891,126 | 7,658,221 | 9,887,570 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 54,520 | 18,525 | 29,519 | 102,564 |
| y÷kd .ekSfuka neyer l< fyda kej; f.jk ,o j;alï ^lmd yeÍï yer& | (111,628) | (687,814) | (201,356) | (1,000,798) |
| wÈhr 2 iy 3 fj; udrelsÍï | (1,415,730) | 421,383 | 994,347 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 80,509 | (289,082) | 208,573 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 76,260 | 103,778 | (180,038) | - |
| jir ;=< wÈhr w;r udrelrk ,o ksrdjrKhkays jir wjidk wfmalaIs; Kh w,dN flfrys n,mEu | 477,074 | (160,731) | (143,386) | 172,957 |
| wfmalaIs; Kh w,dN .Kkh i|yd Ndú; lrk ,o wdlD;Ska iy fhojqï fj; l< fjkialï | 409,309 | 526,048 | 318,700 | 1,254,057 |
| lmd yßk ,o w.hka | - | - | (7,094) | (7,094) |
| 2023 ud¾;= 31 Èkg fYaIh | 908,537 | 823,233 | 8,677,486 | 10,409,256 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2021**$**22 **ydkslrKfhys fjkiaùu - iud.u** |  | | | |
|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **wÈhr 4** |
|  | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| 2021 wfm%a,a 1 Èkg wfmalaIs; Kh w,dN fjkalsÍu | 831,484 | 1,113,374 | 7,323,080 | 9,267,938 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 556,956 | 76,426 | 442,180 | 1,075,562 |
| y÷kd .ekSfuka neyer l< fyda kej; f.jk ,o j;alï ^lmd yeÍï yer& | (12,530) | (362,278) | (439,651) | (814,459) |
| wÈhr 2 iy 3 fj; udrelsÍï | (203,085) | 100,684 | 102,401 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | (9,270) | (105,960) | 115,230 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 81,009 | 27,966 | (108,975) | - |
| jir ;=< wÈhr w;r udrelrk ,o ksrdjrKhkays jir wjidk wfmalaIs; Kh w,dN flfrys n,mEu | (231,669) | (24,428) | 28,790 | (227,307) |
| wfmalaIs; Kh w,dN .Kkh i|yd Ndú; lrk ,o wdlD;Ska iy | 306,788 | 65,342 | 200,229 | 572,359 |
| fhojqï fj; l< fjkialï |  |  |  |  |
| lmd yßk ,o w.hka | - | - | (5,063) | (5,063) |
| 2022 ud¾;= 31 Èkg fYaIh | 1,338,223 | 891,126 | 7,658,221 | 9,887,570 |

1. **Kh iy ,eìh hq;= oE - l%ulaIh msßjeh ^inef|a&**

2022**$**23 **ydkslrKfhys fjkiaùu - iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | **wÈhr 1**  **re'** '000 | **wÈhr 2**  **re'** '000 | **wÈhr 3**  **re'** '000 | **wÈhr 4**  **re'** '000 |
| 2022 wfm%a,a 1 Èkg wfmalaIs; Kh w,dN fjkalsÍu | 1,745,742 | 1,036,189 | 8,060,205 | 10,842,136 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 262,396 | 105,963 | 31,453 | 399,812 |
| y÷kd .ekSfuka neyer l< fyda kej; f.jk ,o j;alï ^lmd yeÍï yer& | (169,818) | (708,045) | (213,595) | (1,091,458) |
| wÈhr 2 iy 3 fj; udrelsÍï | (1,654,045) | 639,811 | 1,014,234 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 88,560 | (377,990) | 289,430 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 83,886 | 114,156 | (198,042) | - |
| jir ;=< wÈhr w;r udrelrk ,o ksrdjrKhkays jir wjidk wfmalaIs; Kh w,dN flfrys n,mEu | 500,928 | (165,553) | (149,346) | 186,028 |
| wfmalaIs; Kh w,dN .Kkh i|yd Ndú; lrk ,o wdlD;Ska iy fhojqï fj; l< fjkialï | 429,774 | 541,829 | 312,326 | 1,283,930 |
| lmd yßk ,o w.hka | - | - | (7,094) | (7,094) |
| úfoaY úksuh .e<mSï | (34,756) | (32,442) | (38,686) | (105,884) |
| 2023 ud¾;= 31 Èkg fYaIh | 1,252,668 | 1,153,917 | 9,100,885 | 11,507,470 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2021**$**22 **ydkslrKfhys fjkiaùu - iuQyh** |  | | | |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **wÈhr 4** |
|  | **re'** '000 | **re'** '000 | **re'** '000 | **re'** '000 |
| 2021 wfm%a,a 1 Èkg wfmalaIs; Kh w,dN fjkalsÍu | 995,233 | 1,262,265 | 7,624,698 | 9,882,196 |
| W;amdÈ; fyda ñ,g .;a kj j;alï | 838,601 | 111,603 | 488,498 | 1,438,702 |
| y÷kd .ekSfuka neyer l< fyda kej; f.jk ,o j;alï ^lmd yeÍï yer& | (137,607) | (384,216) | (437,025) | (958,848) |
| wÈhr 2 iy 3 fj; udrelsÍï | (207,147) | 103,722 | 103,425 | - |
| wÈhr 1 iy 3 fj; udrelsÍï | 10,197 | (119,666) | 109,469 | - |
| wÈhr 1 iy 2 fj; udrelsÍï | 89,110 | 14,417 | (103,526) | - |
| jir ;=< wÈhr w;r udrelrk ,o ksrdjrKhkays jir wjidk wfmalaIs; Kh w,dN flfrys n,mEu | (236,302) | (24,672) | 29,079 | (231,896) |
| wfmalaIs; Kh w,dN .Kkh i|yd Ndú; lrk ,o wdlD;Ska iy | 312,924 | 65,995 | 202,231 | 581,150 |
| fhojqï fj; l< fjkialï |  |  |  |  |
| lmd yßk ,o w.hka | - | - | (5,063) | (5,063) |
| úfoaY úksuh .e<mSï | 80,733 | 6,740 | 48,420 | 135,894 |
| 2022 ud¾;= 31 Èkg fYaIh | 1,745,742 | 1,036,188 | 8,060,205 | 10,842,136 |

1. **rlaIK iy m%;srlaIK ,eìh hq;= oE**

**.sKqïlrK m%;sm;a;sh rlaIK - ie,iqï j¾.SlrKh**

rlaIK .súiqï hkq iuQyh ^rlaIlhd& uÕska ;j;a md¾Yajhla fj;ska ^rlaIKjr ysñhka& ie,lsh hq;= rlaIK wjodkula Ndr .ksñka" rlaIKjr ysñhka fj; wys;lr f,i n,mdk úfYaIs; wúksYaÑ; isÿùul§ ^rlaIs; isÿùu& rlaIKjr ysñhka fj; jkaÈ ,nd§ug tlÕ ùuhs' fmdÿ ud¾f. dmfoaYhla jYfhka" iuQyh uÕska ie,lsh hq;= rlaIK wjodkula we;so hkak ks¾Kh lrkq ,nkafka wod< isÿùï isÿ fkdjQfha kï f.jk ,o m%;s,dN iy f.úh hq;= m%;s,dN ixikaokh lsÍfuks' rlaIK .súiqï uÕska uQ,H wjodkuo yqjudre l< yelsh'

fldka;%d;a;=jla" rlaIK fldka;%d;a;=jla jYfhka j¾.SlrKh l< miq" fuu ld, iSudj ;=< rlaIK wjodku ie,lsh hq;= whqßka ixfldapkh jQjo" ish¨u ysñlï iy ne|Sï bj;aùu fyda l,a bl=;a ùu isÿ fkdjqfKa kï" th tys Ôj ld,h mqrd rlaIK .súiqula jYfhka mj;S'

# rlaIK ,eìh hq;= oE

,eìh hq;= oE m%d.aOkh yd fmd,sh muKla ksfhdackh lrk neúka rlaIK ,eìh hq;= oE uÕska .súiqï.; uqo,a m%jdy ,laIK mÍlaIKh (SPPI test) iïmQ¾K lrhs' rlaIK ,eìh hq;= oE iïnkaOfhka fmd,S .dia;=jla fkdue;s jqjo" tajd flá ld,Sk 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 idOk m;%h l%ulaIh msßjeh wkqj ñkqï.; lsÍu i|yd l<ukdlrKh úiska ish wNsu;h m< lrkq ,enq‚' fïjd uQ,Huh ixrplhla rys; flá ld,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 uÕska

;;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 fldkafoaisj, lemS fmfkk ixfYdaOk fya;=fjka y÷kd .ekSfuka neyerlsÍu

ie,lsh hq;= wdldrfhka" th kj rlaIK .súiqula njg m;ajk ;dla ÿrg kej; idlÉPd lsÍfuka wk;=rej" iud.u uÕska ,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 ;lafiare lsÍfï§ iuQyh úiska my; lreKq flfrys wjOdkh fhduq lrkq ,efí'

* rlaIKh l< yels wjodku wysñ ùu
* .kqfokqlrejkaf.a fjkiaùu

# rlaIK ,eìh hq;= oE iïnkaO ydkslrK ;lafiarelrKh

wfmalaIs; Kh w,dN l%ufõoh u; mokïj iuQyh uÕska ydkslrK m%;smdok ;lafiare lrkq ,nhs'

# m%;srlaIK ,eìh hq;= oE

idudkH jHdmdßl lghq;=j,§ iud.u uÕska m%;srlaIlhska fj; rlaIK wjodku mjrkq ,efí' m%;srlaIK ,eìh hq;= oE uÕska 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;= uÕska iuQyh iajlSh rlaIKjrysñhka flfrys jk ne£ïj,ska ksoyia fkdflf¾'

m%;srlaIK ,eìh hq;= oE iïnkaO .;s,laIK wkqj" ,eìh hq;= oE m%d.aOkh yd fmd,sh muKla ksfhdackh lrk neúka idOk m;% uÕska

.súiqï.; uqo,a m%jdy ,laIK mÍlaIKh (SPPI test) iïmQ¾K lrhs' m%;srlaIK ,eìh hq;= oE iïnkaOfhka fmd,S .dia;=jla fkdue;s jqjo" tajd flá ld,Sk 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 idOk m;%h l%ulaIh msßjeh wkqj ñkqï.; lsÍu i|yd l<ukdlrKh úiska ish wNsu;h m< lrkq ,enq‚' fïjd uQ,Huh ixrplhla rys; flá ld,Sk fYaIhka jk neúka" l%ulaIh msßjeh OdrK w.hg iudk fõ'

# m%;srlaIK ,eìh hq;= oE 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,nhs' m%;srlaIK ,eìh hq;= oE wdY%s; wmydhk 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'

1. **rlaIK iy m%;srlaIK ,eìh hq;= oE ^inefoa&**

**ú,ïNS; úhoï**

**ú,ïNS; 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,ïNS; w;am;a lr.ekSfï msßjeh (DAC)" Wmhk fkd,o jdßl l%ulaIh lrk ,o moku u; wod< ld,iSudj mqrd l%ulaIh flf¾'

iM, Ôj ld,fhys fyda j;alu iuÕ ne÷Kqq 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,ïNS; w;am;a lr .ekSfï msßjeh y÷kd .ekSfuka neyer flf¾'

lsishï ydkslrK o¾Ylhla Woa.; jQ miq ú,ïNS; w;am;a lr .ekSfï msßjeh iïnkaO wmydhk iudf,dapkhla tla tla jd¾;dlrK Èkfha§ fyda ksrka;rj isÿ flf¾' whlr .; yels uqo, OdrK jákdlug jvd wvq kï" ,dN fyda w,dN m%ldYfhys ydkslrK w,dNhla y÷kd .efka' tla tla jd¾;dlrK ld,mßÉfþofha§ j.lSï m%udKj;a mÍlaIdj ;=<o ú,ïNS; w;am;a lr .ekSfï msßjeh ie,ls,a,g .efka'

**m%;srlaIK fldñia**

ndysr me;sr m%;srlaIK .súiqï iïnkaO ,eìh hq;= fldñia ú,ïNkh fldg wfmalaIs; f.úh hq;= jdßl ld,iSudj mqrd ir, ud¾. mokulska l%ulaIh flf¾'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| m%;srlaIK ,eîï\* | - | - | 521,091 | 606,386 |
| rlaIK ,eîï\* | - | - | 976,974 | 716,142 |
| **tl;=j** | - | - | 1,498,065 | 1,322,528 |
| **idOdrK w.h** | - | - | 1,498,065 | 1,322,528 |

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

**.sKqïlrK m%;sm;a;sh**

uQ,sl y÷kd .ekSfuka wk;=rej" iud.u uÕska" tAjd úlsŒu i|yd r|jd fkd.;a wjia:djl§ l%fudamdhl wruqKla Wfoid r|jd .kakd ,o we;eï ysñlï wdfhdack" idudkHfhka wj,x.= l< fkdyels mßÈ tajd SLFRS 9 - —uQ,H idOk m;%˜ hgf;a ysñlï ms<sn| ks¾jpkh imqrd,k wjia:djl§" fjk;a úia;S¾K wdodhï Tiafia idOdrK w.hg ysñlï idOk m;% jYfhka j¾.SlrKh lrkq ,nhs' tn÷ j¾.SlrKhla ;SrKh flfrkqfha idOk m;%fhka idOk m;%hg moku u;h'

Wm,íê fkdjQ ,dN yd w,dN" —idOdrK w.h ixÑ;h˜ ;=< fjk;a úia;S¾K wdodhu Tiafia ysñlï jYfhka y÷kd .efka' fulS uQ,H wdfhdack neyer lrk ,o úgl§" fmr idOdrK w.h ixÑ;fhys yÿkd.;a" iuqÉÑ; ,dN fyda w,dN r|jd.;a bmehqï fj; udre flf¾' j;alu r|jd ;nd

.ekqKq úg fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg Wmhk ,o ,dNdxY" wod< f.ùï ysñlr .ekSfï whs;sh ia:dmkh jQ miq wdodhï m%ldYfhys —fufyhqï wdodhu˜ jYfhka y÷kd .efka' fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg ysñlï idOk m;%" ydkslrK ;lafiarej i|yd hg;a fkdfõ'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| ysñlï iq/l=ï 27.1 283 | 228,541 | 231,838 | 228,541 | 231,838 |
| NdKavd.dr ì,am; | - | - | 428,309 | 299,663 |
| Khlr 27.1 283 | 716,112 | 1,101,440 | 716,112 | 1,101,440 |
| tl;=j | 944,653 | 1,333,278 | 1,372,962 | 1,632,941 |
| idOdrK w.h | 944,653 | 1,333,278 | 1,372,962 | 1,632,941 |

* 1. **ysñlï wdfhdack iy Khlr wdfhdack - iud.u**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ud¾;= 31 Èkg | **igyk** | **msgq wxlh** | **fldgia ixLHdj** | 2023  **wdfhdack msßjeh**  **re**.'000 | **fj<|fmd< jákdlu**  **re**.'000 | **fldgia ixLHdj** | 2022  **wdfhdack msßjeh**  **re**. '000 | **fj<|fmd< jákdlu**  **re**. '000 |
| **ysñlï wdfhdack**  mSm,aia u¾pkaÜ \*skEkaia mSt,aiS | | | 25,014,002 | 237,633 | 130,073 | 25,014,002 | 237,633 | 135,076 |
| wdisß fydaiamsÜ,a fyda,aäx.aia mSt,aiS | | | 500,000 | 20,730 | 12,450 | 500,000 | 20,730 | 18,750 |
| úkaâf\*da¾ia mSt,aiS | | | 1,000,000 | 18,489 | 16,500 | - | - | - |
| ,xld fl%äÜ wekaâ ìiakia \*skEkaia mSt,aiS | | | 5,000,000 | 50,000 | 12,500 | 5,000,000 | 50,000 | 11,000 |
| iKi ixj¾Ok nexl=j mSt,aiS | | | 2,271,260 | 213,853 | 57,008 | 2,271,260 | 213,853 | 67,002 |
|  | | |  | 540,705 | 228,531 |  | 522,216 | 231,828 |
| **ñ, .Kka m%ldY fkdl< wdfhdack**  Y%S ,xld Kh f;dr;=re ld¾hdxYh | 27.2.1 | 283 | 100 | 10 | 10 | 100 | 10 | 10 |
| Wm tl;=j | | | 228,541 | | | 231,838 | | |
| **Khlr wdfhdack**  ,xld úÿ,sn, uKav,h | | | 9,180,900 | 1,000,086 | 716,112 | 9,180,900 | 1,000,086 | 891,470 |
| iïm;a nexl=j | | |  | | | 2,025,000 | 211,149 | 209,970 |
| **tl;=j** | | |  | 1,590,801 | 944,653 |  | 1,733,461 | 1,333,278 |

* 1. **uÜgu 3 Oqrdj,sh hgf;a jk wm%ldYs; ialkaO iq/l=ï ioyd idOdrK w.h ñkqfuys iei÷u**
     1. **Y%S ,xld Kh f;dr;=re ld¾hdxYh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 Èkg fYaIh | 10 | 10 | 10 | 10 |
| fjk;a úia;S¾K wdodhfuys y÷kd.;a m%;sñkqu | - | - | - | - |
| **ud¾;= 31 Èkg fYaIh** | 10 | 10 | 10 | 10 |

1. **Kh idOk m;%- l%ulaIh msßjeh**

**.sKqïlrK m%;sm;a;sh**

SLFRS 9 wkqj" —uQ,H wdfhdack˜" ,dN w,dN m%ldYh Tiafia idOdrK w.hg kï fldg fkdue;s kï iy my; oelafjk fldkafoais folu imqrd,kafka kï l%ulaIh msßjeh wkqj ukskq ,efí'

* .súiqï.; uQ,H m%jdy tla/ia lsÍfï wruq‚ka hq;=j j;alï r|jd .kq ,nk jHdmdr wdlD;shla ;=< j;alï r|jd .ekSu¦ iy
* uQ,H j;alfuys .súiqï.; fldkafoais uÕska ysÕ uq,a uqof,ys uQ,sl uqo, iy fmd,sh f.ùï i|yd muKla 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 wvqfldg iM, fmd,S wkqmd;slh Ndú; lrñka o< OdrK w.hg&' l%ulaIh msßjeh .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'

**28. Kh idOk m;%- l%ulaIh msßjeh ^inefoa&**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| NdKavd.dr ì,am;a | 10,903,577 | 9,827,221 | 10,903,577 | 9,827,221 |
| NdKavd.dr ne`ÿïlr | - | - | 2,242,156 | 2,750,582 |
| wm%ldYs; jrŒh fldgia | - | - | 630,330 | 918,504 |
| jd‚c m;%sld | - | - | - | 152,475 |
| Khlr | - | - | 2,083,609 | 2,364,743 |
| **tl;=j** | 10,903,577 | 9,827,221 | 15,859,672 | 16,013,525 |
| **idOdrK w.h** | 10,936,265 | 9,804,639 | 15,854,167 | 15,765,803 |

1. **Kh idOk m;%- l%ulaIh msßjeh**
   1. **Khlr**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **wkqmd;h** | **l,amsÍfï Èkh** | **iuQyh** | | | |
| 2023  **Khlr ixLHdj** | **OdrK w.h**  **re**. '000 | 2022  **Khlr ixLHdj** | **OdrK w.h**  **re**. '000 |
| iïm;a nEkala mSt,aiS | 12.50% | 23-ud¾;=-20 | 1,000,000 | - | 1,000,000 | 100,366 |
| 13.90% | 24-fmn-24 | 1,000,000 | 101,152 | 1,000,000 | 101,152 |
| ishm; \*skEkaia mSt,aiS | 13.33% | 24-wf.da-8 | 1,500,000 | 162,605 | 1,500,000 | 162,630 |
| cd;sl b;sßlsÍfï nexl=j | 11.00% | 22-iema-10 | 1,000,000 | - | 1,000,000 | 105,940 |
| keIk,a äjf,dmaukaÜ nEkala mSt,aiS | 13.95% | 24-ud¾;=-30 | 2,000,000 | 200,149 | 2,000,000 | 200,149 |
| ãt\*aiSiS nEkala mSt,aiS | 12.75% | 23-fkdje-9 | 1,000,000 | 104,925 | 1,000,000 | 104,925 |
| 13.00% | 25-ud¾;=-29 | 844,500 | 84,538 | 844,500 | 84,538 |
| 13.50% | 24-ud¾;=-28 | 1,000,000 | 100,143 | 1,000,000 | 100,143 |
| 11.00% | 25-cqks-12 | 1,190,000 | 129,407 | 1,190,000 | 129,415 |
| fi,dka nEkala mSt,aiS | 12.85% | 23- ud¾;=-29 | 750,000 | - | 750,000 | 75,026 |
| tïàã fjdal¾ia mSt,aiS | 11.75% | 19-iema-30 | 254,784 | 26,954 | 254,784 | 26,954 |
| fldu¾I,a nEkala mSt,aiS | 12.00% | 23-cq,s-22 | 881,700 | 90,106 | 881,700 | 90,106 |
| yegka keIk,a nEkala mSt,aiS | 13.00% | 23-fkdje-1 | 193,300 | 20,332 | 193,300 | 20,332 |
| 12.30% | 24-iema-22 | 413,300 | 43,894 | 413,300 | 43,900 |
| fkaIkaia g%iaÜ nEkala mSt,aiS | 12.80% | 24-foie-23 | 2,000,000 | 206,566 | 2,000,000 | 206,553 |
| fya,Sia mSt,aiS | 12.50% | 23-cQ,s-31 | 1,000,000 | 101,972 | 1,000,000 | 101,978 |
| ,xld úÿ,sn, uKav,h | 9.35% | 26-wfma%,a-15 | 4,000,000 | 435,688 | 4,000,000 | 435,694 |
| t,a´t,aiS mSt,aiS | 10.25% | 26-fmn-24 | 3,000,000 | 302,819 | 3,000,000 | 302,819 |
| Wm tl;=j | | | 2,111,250 | | 2,392,620 | |
| wvq lsÍu(wfmalaIs; Kh w,dN i|yd m%;smdok | | | (27,641) | | (27,877) | |
| **tl;=j** | | | 2,083,609 | | 2,364,743 | |

fuu ldKavh hgf;a jk ish¨u wdfhdack" wdfhdack fY%a‚fha idOk m;% jk neúka" wfmalaIs; Kh w,dN i|yd jk iuia; m%;smdok udi 12 wfmalaIs; Kh w,dNj,ska Wlyd .kakd ,§'

# mßmd,s;hkays wdfhdack

**.sKqïlrK m%;sm;a;sh**

ztaldnoaO iy fjka fjka jQ uQ,H m%ldYZ iïnkaOj › ,xld .sKqïlrK m%ñ;s LKAS 27 wkqj" mßmd,s;hkays wdfhdack" iud.fï uQ,H m%ldYj,

,dN fyda w,dN m%ldYh fj; ljr fyda ydkslrK w,dNj,ska Y=oaOj wh flfrk w;r msßjeh wkqj m%ldYhg m;a flf¾'

mßmd,s;hka hkq iuQyh$iud.u uÕska md,kh lrkq ,nk wdh;k fõ' iud.u uÕska 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 uÕska th ksrdjrKh jQ miq fyda wdfhdað;hd iuÕ 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< wdodhïj,g n,mEï lsÍfï yelshdj iud.ug ysñ fjhs'

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

md,kh fkdjk ysñlï uÕska iud.u fj; iDcqj fyda jl%j ysñlula fkdue;s" mßmd,s;hkaf.a ,dN fyda w,dN iy Y=oaO j;alï fldgi ksfhdackh fõ'

md,kh fkdjk ysñlï" ,dN fyda w,dN ms<sn| taldnoaO m%ldYfha fjka jYfhka olajd we;' tfiau uQ,H ;;a;ajh ms<sn| taldnoaO m%ldYfhys ysñlï ys olajd we;s kuq;a" ujq iud.fuys fldgia ysñlrejkaf.a ysñlïj,ska fjku m%ldYhg m;a flf¾' md,kh fkdjk ysñlïj,g wod< jk ljr fyda w,dNhla" iDKd;aul fYaIhla flfrys fya;= jqjo" ysñlug idfmalaIj md,kh fkdjk ysñlulg fjka lrkq ,efí' md,kh fkdjk ysñlï uÕska w;am;a lr.ekSï" ujq iud.ï jHdma;s l%ufõoh fhdod .ksñka .sKqï .; flfrk w;r" tuÕska m%;sYaGdfjys iy w;am;afldg .;a Y=oaO j;alïj, idOdrK w.h w;r fjki ysñlï f,i y÷kd .kq ,nhs'

nx.a,dfoaYfhys ixia:dms; ,xlka t,dhkaia \*skEkaia ,sñgâ yereKq úg" 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 ms<sn| msgq wxl 231 igyk 1'2 ys oelafõ'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **ysñldß;ajh**  % | 2023  **msßjeh**  **re'z000** | **wOHlaIjrekaf.a**  **$ fj<|fmd<**  **;lafiarej**  **re'z000** | **ysñldß;ajh**  % | 2022  **msßjeh**  **re'z000** | **wOHlaIjrekaf.a**  **$ fj<|fmd<**  **;lafiarej**  **re'z000** |
| **iud.u** |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | 100.00 | 175,000 | 353,841 | 100.00 | 175,000 | 332,983 |
| mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ | 100.00 | 550,000 | 919,221 | 100.00 | 550,000 | 1,013,914 |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 100.00 | 600,000 | 596,214 | 100.00 | 600,000 | 626,158 |
| mSm,aia uhsfl%d fldu¾ia ,sñgâ | 100.00 | 150,000 | 479,547 | 100.00 | 150,000 | 367,437 |
| mSm,aia bkaIqjrkaia mSt,aiS | 75.00 | 600,000 | 3,255,000 | 75.00 | 600,000 | 2,955,000 |
| ,xlka t,dhkaia \*skEkaia ,sñgâ | 51.00 | 1,216,604 | 1,920,742 | 51.00 | 1,138,788 | 1,482,658 |
| **tl;=j** |  | 3,291,604 | 7,524,565 |  | 3,213,788 | 6,778,150 |

mSm,aia bkaIqjrkaia mSt,aiS yereKq úg mßmd,s;hka fld<U fldgia fj<|fmdf<ys m%ldYs; fkdfõ' mßmd,s;hkays wdfhdack ms<sn| wOHlaIjrekaf.a

;lafiarej" Y=oaO j;alï mokula u; OdrKh fldg we;' mSm,aia bkaIajrkaia mSt,aiS fj<|fmd< jákdlï mokula u; ;lafiare fldg we;'

# mßmd,s;hkays wdfhdack ^inefoa&

m%udKd;aul md,kh fkdjk ysñlï (NCI) iys; iuQyfha mßmd,s;hkag wod< f;dr;=re my; j.=fjka idrdxY.; flf¾'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ jir ioyd** | **mSm,aia bkaIqjrkaia**  **mSt,aiS**  **re**. '000 | 2023  **,xlka t,dhkaia**  **\*skEkaia**  **,sñgâ**  **re**. '000 | **tl;=j**  **re**. '000 | **mSm,aia bkaIqjrkaia**  **mSt,aiS**  **re**. '000 | 2022  **,xlka t,dhkaia**  **\*skEkaia**  **,sñgâ**  **re**. '000 | **tl;=j**  **re**. '000 |
| Y=oaO fufyhqï wdodhu | 5,505,104 | 557,249 | 6,062,353 | 4,562,288 | 449,753 | 5,012,041 |
| wvq lsÍu( fufyhqï úhoï | 4,395,453 | 734,304 | 5,129,757 | 4,254,559 | 478,043 | 4,732,602 |
| wdodhï nÿj,g fmr ,dNh | 1,109,651 | (177,055) | 932,596 | 307,729 | (28,290) | 279,439 |
| wvq lsÍu( wdodhï nÿ úhoï | 442,306 | 296,718 | 739,024 | 217,338 | (7,556) | 209,782 |
| nÿj,g miq ,dNh | 667,345 | (473,773) | 193,572 | 90,391 | (20,734) | 69,657 |
| iq¿ fldgia ysñ whs;sh (NCI) fj; fjkalrk ,o ,dNh | 166,836 | (232,149) | (65,313) | 22,598 | (10,160) | 12,438 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **mSm,aia bkaIqjrkaia**  **mSt,aiS**  **re**. '000 | 2023  **,xlka t,dhkaia**  **\*skEkaia**  **,sñgâ**  **re**. '000 | **tl;=j**  **re**. '000 | **mSm,aia bkaIqjrkaia**  **mSt,aiS**  **re**. '000 | 2022  **,xlka t,dhkaia**  **\*skEkaia**  **,sñgâ**  **re**. '000 | **tl;=j**  **re**. '000 |
| uqo,a iy uqo,g iudk oE | 259,422 | 126,354 | 385,776 | 642,756 | 124,218 | 766,974 |
| nexl= iy uQ,H wdh;kj, fYaIhka | 3,665,082 | 1,390,392 | 5,055,474 | 2,561,413 | 1,997,930 | 4,559,343 |
| Kh iy ,eîï | 42,539 | 10,949,870 | 10,992,409 | 51,575 | 10,964,065 | 11,015,640 |
| rlaIK iy m%;srlaIK ,eìh hq;= | 2,111,871 | - | 2,111,871 | 1,931,657 | - | 1,931,657 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 428,309 | - | 428,309 | 299,663 | - | 299,663 |
| l%ulaIh msßjeh wkqj Kh idOk m;% | 4,466,859 | 630,330 | 5,097,189 | 5,408,890 | 918,504 | 6,327,394 |
| foam<" msßh; iy WmlrK yd wiamDYH j;alï | 367,958 | 165,712 | 533,670 | 106,954 | 183,036 | 289,990 |
| fjk;a j;alï | 386,208 | 381,610 | 767,816 | 1,099,636 | 356,326 | 1,455,962 |
| **uq¿ j;alï** | 11,728,248 | 13,644,268 | 25,372,514 | 12,102,544 | 14,544,079 | 26,646,623 |
| nexl= fj; f.úh hq;= | 192,027 | 1,047,214 | 1,239,241 | 184,738 | 796,993 | 981,731 |
| .kqfokqlrejka fj; f.úh hq;= | - | 8,109,008 | 8,109,008 | - | 8,665,037 | 8,665,037 |
| fjk;a uQ,H j.lSï | 871,770 | 624,228 | 1,495,998 | 969,610 | 528,323 | 1,497,933 |
| fjk;a j.lSï | 493,820 | 97,658 | 591,478 | 216,896 | 97,658 | 314,554 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 5,296,908 | - | 5,296,906 | 5,982,246 | - | 5,982,246 |
| uq¿ j.lSï | 6,854,525 | 9,878,108 | 16,732,631 | 7,353,490 | 10,088,011 | 17,441,501 |
| **Y=oaO j;alï jákdlu** | 4,873,723 | 3,766,160 | 8,639,883 | 4,749,052 | 4,456,068 | 9,205,120 |

# wdfhdack foam<

**.sKqïlrK m%;sm;a;sh**

wdfhdack foam< hkq NdKav fyda fiajd 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 wruqKq 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 Èkhg fj<|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 ,dN fyda w,dN m%ldYfhys we;=<;a flf¾'

tla iuQy iud.ula uÕska mßmd,s;hkays 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; - LKAS 16 - —foam<" msßh; yd WmlrK˜ wkqj .sKqï.; flf¾'

# y÷kd .ekSfuka neyer lsÍï

wdfhdack foam<" neyer lsÍfï§ fyda wdfhdack foam< Ndú;fhka iaÓrju bj;a jQ úg iy tys neyer lsÍfuka wkd.; wd¾Ól m%;s,dN ,nd

.ekSug fkdyels wjia:djl§ y÷kd .ekSfuka neyer flf¾' wdfhdack foam< úY%du .ekaùfuka fyda neyer lsÍfuka Woa.; jk ljr fyda ,dN fyda w,dN wod< úY%du .ekaùu fyda neyer lsÍu isÿ l< jif¾ ,dN fyda w,dN m%ldYfhys y÷kd .efka'

# wdfhdack foam< fj;$ wdfhdack foam< fj;ska miqld,Sk udrelsÍï

wdfhdack foam< fj; udre lsÍï isÿ flfrkqfha" wjika ysñlref.a ysñldß;ajh iys;j Ndú;h fjkila mj;sk úg" fjk;a md¾Yajhla f,i fufyhqï l,anÿ wrUk úg fyda bÈlsÍï fyda ixj¾Okhla iïmQ¾K lsÍfï§ mu‚'

wdfhdack foam< fj;ska udre lsÍula isÿ lrkqfha" ysñlref.a ysñldÍ;ajh wdrïN lsÍfuka fyda úlsŒfï woyila iys;j ixj¾Ok wdrïN l< wjia:djl§ Ndú;fha fjkila jQ úg mu‚'

ysñlref.a ysñldß;ajh iys; foam< fyda f;d. fj; wdfhdack foam<j,ska udre lsÍula i|yd" miqld,Sk .sKqï.; lsÍï i|yd foam<j, Wml,ams; msßjeh hkq Ndú;h fjkia jQ Èkfha§ idOdrK w.h fõ' ysñlre i;= foam<la jYfhka iud.u i;= foam<" wdfhdack fom<la wdfhdackhla njg m;a m;ajkafka kï" iud.u uÕska Ndú;fha fjki isÿ jQ Èkh olajd foam<" msßh; iy WmlrK hgf;a olajd we;ss m%;sm;a;sh wkqj tjeks foam< .sKqï.; flf¾'

f;d.j,ska wdfhdack foam< fj; udre lsÍula i|yd" wod< Èkfha§ foamf<ys idOdrK w.h iy tys fmr OdrK w.h w;r ´kEu fjkila ,dN fyda w,dN m%ldYfhys y÷kd .efka' iud.u uÕska iajhx bÈlsÍï wdfhdack foam<la bÈlsÍu fyda ixj¾Okh iïmQ¾K l< miq" wod< Èkfhys foam<j, idOdrK w.h iy tys fmr OdrK w.h w;r ljr fyda fjkila" ,dN fyda w,dN m%ldYfhys y÷kd .efka'

# wdfhdack foam<j, idOdrK w.h

iud.fï iy iuQyfha wdfhdack foam< idOdrK w.fhka ksrEmKh flf¾' iudk wdldrfha j;alïj, j¾;udk fj<|fmd< ñ, mj;akd úg" tjeks idlaIs fulS j;alïj, idOdrK w.hka weia;fïka;=.; lsÍfï§ ie,ls,a,g .efka' tn÷ f;dr;=re fkdue;s úgl§" iuQyh iy iud.u uÕska idOdrK w.hka jYfhka wdfrdamKh l< yels jákdlï" idOdrK mßÈ idOdrK w.fha weia;fïka;= wdY%fhka ks¾Kh lrkq ,nhs' fuys§ iudk foam< i|yd fj<|fmd< l=,S iy uQ,H m%jdyfha m%udKfha iy ld,fha wúksYaÑ;;djh fmkakqï lrkq ,nk jÜgï wkqmd;sl Ndú; lrñka idlaIs u; mokï jQ ;lafiare fhdod .ksñka jÜgï l< uQ,H m%jdy m%lafIamK ms<sn| ie,ls,a,g .kq ,nhs'

# idOdrK w.h ks¾Kh lsÍu

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

ñkqïlrK Èkfha§ fj<|fmd< iyNd.slhska w;r idudkH .kqfokqjl§" wod< foam< úls‚h yels jákdlu ms<sn| weia;fïka;=jla ùu fya;=fjka fj<|fmd< jákdlu u; mokïj idOdrK w.h ;SrKh lrkq ,efí'

# iuQyh ;=< l,anÿ mokug fok ,o wdfhdack foam<

uõ iud.ug fyda mßmd,s;hla fj; l,anÿ mokug fok ,o foam<la iuQyh md¾Yajfhka ysñlref.a ysñldß;ajh iys; hehs i,lkq ,nk w;r idfudaOdksl wruqKq Wfoid .e<mqï isÿ flf¾'

# ysñlref.a mÈxÑh iys; foam< iy wdfhdack foam<(

foam<" wdfhdack foam<la f,i iqÿiqlï imqrd,kafkao hkak y÷kd .ekSfï§" foam< i|yd muKla fkdj fjk;a j;alï fj; wdfrdamKh l< yels uQ,H m%jdyj,g jvd iajdëk uQ,H m%jdy foam< uÕska W;amdokh lrkafkaoehs úksYaphla isÿ lrhs' wkqYdx.sl fiajd ie,lsh hq;= uÜgul mj;So hkak ks¾Kh lsÍfï§o úksYaphka isÿ lrkq ,nk w;r túg wdfhdack foam<la jYfhka foam< iqÿiqlï fkd,nhs'

# wdfhdack foam< ^inefoa&

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 Èkg fYaIh | - | - | 820,664 | 820,664 |
| jir ;=< tla lsÍï | 284,961 | - | 284,961 | - |
| idOdrK w.h .e<mSfuka m%;s,dN | - | - | 94,692 | - |
| **ud¾;= 31 Èkg fYaIh** | 284,961 | - | 1,200,317 | 820,664 |

jir ;=< mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ úiska wxl 7 iy 9" yeõf,dla mdr" fld<U 5 ork ia:dkfha msysá bvï iy f.dvke.s,s uyck nexl=j" mSm,aia bkaIqjrkaia mSt,aiS iy mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS fj; l=,shg fok ,§' iuQyfha uQ,H m%ldYhkays" 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 l=,shg fok ,o j¾. wä ixLHdj mokï lrf.k we;'

fj<|fmd< jákdlu u; iud.u úiska foam< wdfhdack isÿ lrkq ,nhs' 2022 foieïn¾ 31 Èkg by; wdfhdack foam< wdfhdackys fj<|fmd< jákdlu isÿ lrk ,oafoa iud.u iuÕ iïnkaO fkdjQ iajdëk ;lafiarelrejl= jk fla'à'ã' ;sfiard uy;d FRICS (Eng) úiska isÿ lrk ,§'

by; wdfhdack foam< iïnkaO y÷kd .;a l=,S wdodhï" msgq wxl 242 ys igyk 10 ys wkdjrKh fldg we;'

by; wdfhdack foam< iïnkaOj y÷kd .;a iDcq fufyhqï úhoï msgq wxl 248 ys igyk 15 ys wkdjrKh fldg we;'

1. **fjk;a j;alï**

**.sKqïlrK m%;sm;a;sh**

iud.u iy iuQyh uÕska 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 w;a;sldrï f.ùï" whlr .; yels tl;= l< w.h u; nÿ" f;d. iy fjk;a whlr .; yels foaj,ska iukaú; fõ' w;a;sldrï f.ùï ft;sydisl msßjeh wkqj OdrKh lrkq ,efí'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fjk;a uQ,H j;alï - rlaIK fldñia | 100,306 | 108,493 | - | - |
| uQ,H fkdjk j;alï 31.1 288 | 929,832 | 640,662 | 1,281,022 | 831,825 |
| **tl;=j** | 1,030,138 | 749,155 | 1,281,022 | 831,825 |

* 1. **uQ,H fkdjk j;alï**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| w;a;sldrï f.ùï | 118,813 | 111,524 | 91,853 | 81,928 |
| ,eìh hq;= ,dNdxY | 110,768 | 225,000 | - | - |
| f;d. | 47,018 | 33,015 | 67,150 | 40,815 |
| fmrod f.jQ úhoï | 127,533 | 94,605 | 135,472 | 100,814 |
| fiajl Kh u; l%ulaIh fkdl< msßjeh ^1 jeks osk fjki& 31.2 289 | 370,151 | 54,211 | 370,235 | 54,360 |
| ú,ïNS; úhoï | - | - | 91,926 | 151,388 |
| fjk;a ,eîï | 155,549 | 122,307 | 524,386 | 402,520 |
| **tl;=j** | 929,832 | 640,662 | 1,281,022 | 831,825 |

* 1. **fiajl Kh u; l%ulaIh fkdl< msßjeh ^1 jeks osk fjki&**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 Èkg fYaIh | 54,211 | 123,264 | 54,360 | 123,264 |
| jir i|yd whlsÍu | 315,940 | (69,053) | 315,875 | (68,904) |
| **ud¾;= 31 Èkg fYaIh** | 370,151 | 54,211 | 370,235 | 54,360 |

1. **foam<" msßh; iy WmlrK**

**.sKqïlrK m%;sm;a;sh y÷kd .ekSfï moku**

foam<" msßh; iy WmlrK hkq fiajd fyda mßmd,k ld¾hhka i|yd r|jd ;nd .kq ,nk iamDYH 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

j;alula f,i y÷kd .ekSu i|yd fhda.H jk foam<" msßh; yd WmlrK whs;uhla tys msßjeh wkqj uQ,slj y÷kd .efka' 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' wuqøjH msßjeh yd iDcq Y%uh" th l%shdldÍ ;;a;ajhg f.k tau i|yd ork ,o ljr fyda msßjeh" iy whs;uhka .e,ùfï iy bj;a lsÍfï msßjeh iy wod< mßY%fha m%;sia:dmkh lsÍfï msßjeh iy m%d.aOk.; Kh .ekSfï msßjeh wdÈfhka iajhx ks¾ñ; j;alul msßjeh 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, Ôj ld, iys; jk úg" tajd foam<" msßh; yd WmlrKj, fjku whs;uhka ^m%Odk ixrpl& jYfhka .sKqï.; flf¾'

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

# miqld,Sk msßjeh

foam<" msßh; iy WmlrK whs;uhla m%;sia:dmkh iïnkaO msßjeh" whs;uhl /f.k hdfï w.fhka y÷kd .efkkqfha tu fldgi uÕska wkd.; wd¾Ól m%;s,dN iuQyh fj; .,dtaula isÿ jkqfha kï iy tys w.h idOdrK f,i ueksh yels kïh' foam<" msßh; iy WmlrKhka ys tÈfkod lghq;=j,§ msßjeh ,dN fyd w,dN m%ldYh fj; wh flf¾'

# w¨;ajeähdj iy kv;a;=j

w¨;ajeähd iy kv;a;= msßjeh tajd ork ,o uQ,Huh ld,mßÉfþoh ;=< ,dN fyda w,dN m%ldYhg wh flf¾' mj;sk j;alïj, wdikak;u

;lafiare lrk ,o iïu; ld¾hidOkhg jeä wkd.; wd¾Ól m%;s,dN iud.u iy iuQyh fj; .,dtaula isÿúh yels wjia:dfõ§ iy w¨;ajeähdfõ§ wod< j;alfuys y÷kd.; yels fldgila m%;sia:dmkh lsÍfï§" uQ,sl w¨;ajeähdjka iïnkaO msßjeh" j;alïys OdrK w.fha olajd we;' wdY%s; j;alfuys wjfYaI iM, Ôj ld,h ;=< uQ,sl w¨;ajeähdjka laIh flf¾'

# y÷kd .ekSfuka neyer lsÍu

foam<" msßh; yd WmlrK tajd bj;a lsÍfï§ fyda tuÕska lsisÿ wkd.; wd¾Ól m%;s,dNhla wfmalaId l< fkdyels úgl§ y÷kd .ekSfuka neyer flf¾' j;alï y÷kd .ekSfuka neyer lsÍfuka we;s jk m%;s,dN fyda w,dN ^Y=oaO neyer lsÍfuka ,o uqo, iy j;alïj, OdrK w.fha fjki wkqj .Kkh flf¾'& jir ;=< zfjk;a fufyhqï wdodhfuZ ys ,dN fyda w,dN m%ldYfha y÷kd .efka'

# laIhùï

j;alu ;=< wka;¾.; wkd.; wd¾Ól m%;s,dNj, wfmalaIs; mßfNdack rgdj meyeÈ,sj ±lafjk neúka" foam<" msßh; iy WmlrKj, tla tla wh;uhkays weia;fïka;=.; m%fhdackj;a wdhq ld,h mqrd ir, ud¾. l%uhla Ndú; lrñka ,dN yda w,dN m%ldYfhys laIh jYfhka yÿkd .efka' bvï laIhùug Ndckh fkdfõ'

|  |  |  |
| --- | --- | --- |
| **32. foam<" msßh; iy WmlrK ^inef|a&**  weia;fïka;=.; iM, Ôj ld,hka my; oelafjk mßÈ fõ' |  | |
| **j;alï ldKAvh** | **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 uÕska ix.;j Ndú; flf¾' foam<" msßh; iy WmlrKj, tla tla ie,lsh hq;= fldgia 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 ;;a;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<fUk Èkfha§ wjika fõ' laIhùfï l%ufõohka" iM, Ôj ld, iy wjfYaI jákdlï tla tla jd¾;dlrK Èkfha§ kej; iudf,dapkh lr wjYH kï .e<mqï isÿ flf¾'

# foam<" msßh; yd WmlrKj, iM, Ôj ld,h

iuQyh iy iud.u uÕska tAjdfha weia;fïka;= .; wjfYaI jákdlï ie,ls,a,g .ekSfuka wk;=rej tAjdfha weia;fïka;=.; iM, Ôj ld,h mqrd ir, ud¾.sl l%ufõoh Ndú; lrñka foam<" msßh; iy WmlrK laIh lrkq ,efí' iM, 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<ukdldß;ajfhys weia;fïka;=j ksfhdackh fõ' wjfYaI jákdlu uÕska j;alula oekgu;a tys Ôj ld,fha wjidkhg <Õd jQ njg iy tys iM, Ôj 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.ï j¾;udkfha§ ,nd.; yels

l<ukdldß;ajfha weia;fïka;=.; jákdlï ksfhdackh fõ' wfmalaIs; Ndú; uÜgfuys iy ;dlaI‚l j¾Okhkaj, fjkialï fulS j;alïj, wd¾Ól

;;a;ajh" iM, 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'

* 1. **foam<" msßh; yd WmlrK - iud.u**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | **iskaklalr nÿ foam<j, bvï yd jeäÈhqKq lsÍï**  **f.dvke.s,**  **re**. '000 **re**. '000 | | **fudag¾ r:**  **re**. '000 | **mß.Kl oDvdx.**  **re**. '000 | **ld¾hd, .DyNdKav iy WmlrK Wmdx.**  **re**. '000 **re**. '000 | | **tl;=j**  **re**. '000 |
| **msßjeh**  2022 wfm%a,a 1 | Èkg | fYaIh | 723,542 | 56,872 | 438,804 | 874,947 | 666,126 | 440,498 | 3,200,789 |
| tl;=lsÍï | | | - | - | 182,800 | 14,113 | 49,359 | 6,981 | 253,253 |
| neyerlsÍï | | | - | - | (29,081) | (55,955) | (15,990) | (4,673) | (105,699) |
| **2023 ud¾;= 31 Èkg fYaIh** | | | 723,542 | 56,872 | 592,523 | 833,105 | 699,495 | 442,805 | 3,348,343 |
| **wvq lsÍu( iuqÉÑ; laIh** | | |  | | | | | | |
| 2022 wfm%a,a 1 | Èkg | fYaIh | 3,705 | 56,872 | 97,669 | 675,663 | 547,092 | 406,012 | 1,787,013 |
| jir ioyd whlsÍu | | | 471 | - | 32,151 | 68,915 | 47,712 | 15,765 | 165,015 |
| neyerlsÍï | | | - | - | (8,898) | (55,955) | (15,286) | (4,551) | (84,690) |
| **2023 ud¾;= 31 Èkg fYaIh** | | | 4,176 | 56,872 | 120,922 | 688,623 | 579,519 | 417,227 | 1,867,338 |
| **2023 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | | | 719,366 | - | 471,601 | 144,482 | 119,977 | 25,579 | 1,481,005 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **iskaklalr bvï yd f.dvke.s,** | **nÿ foam<j, jeäÈhqKq lsÍï** | **fudag¾ r:** | **mß.Kl oDvdx.** | **ld¾hd, WmlrK** | **.DyNdKav iy**  **Wmdx.** | **tl;=j** |
| **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **msßjeh** |  |  |  |  |  |  |  |
| 2021 wfm%a,a 1 Èkg fYaIh | 573,840 | 56,872 | 225,723 | 760,265 | 683,850 | 459,981 | 2,760,531 |
| tl;=lsÍï | 149,702 | - | 215,101 | 122,169 | 39,451 | 8,993 | 535,416 |
| neyerlsÍï | - | - | (2,020) | (7,327) | (57,335) | (28,476) | (95,158) |
| udrelsÍï$.e<mqï |  |  |  | (160) | 160 |  | - |
| **2022 ud¾;= 31 Èkg fYaIh** | 723,542 | 56,872 | 438,804 | 874,947 | 666,126 | 440,498 | 3,200,789 |
| **wvq lsÍu( iuqÉÑ; laIh** |  |  |  |  |  |  |  |
| 2021 wfm%a,a 1 Èkg fYaIh | 3,234 | 56,872 | 75,255 | 612,873 | 547,487 | 415,560 | 1,711,281 |
| jir i|yd whlsÍu | 471 | - | 23,466 | 69,806 | 55,899 | 18,922 | 168,564 |
| **neyerlsÍï** | - | - | (1,052) | (7,016) | (56,294) | (28,470) | (92,832) |
| **2022 ud¾;= 31 Èkg fYaIh** | 3,705 | 56,872 | 97,669 | 675,663 | 547,092 | 406,012 | 1,787,013 |
| **2022 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 719,837 | - | 341,135 | 199,284 | 119,034 | 34,486 | 1,413,776 |

* 1. **foam<" msßh; yd WmlrK - iuQyh**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **iskaklalr nÿ foam<j, bvï yd jeäÈhqKq lsÍï**  **f.dvke.s,**  **re**. '000 **re**. '000 | | **fudag¾ r:**  **re**. '000 | **mß.Kl oDvdx.**  **re**. '000 | **ld¾hd, WmlrK**  **re**. '000 | **.DyNdKav iy**  **Wmdx.**  **re**. '000 | **tl;=j**  **re**. '000 |
| **msßjeh**  **2022 wfm%a,a 1 Èkg fYaIh** | | 3,687,089 | 58,583 | 432,006 | 1,019,057 | 998,494 | 544,638 | 6,739,867 |
| tl;=lsÍï | | - | - | 124,531 | 26,691 | 64,575 | 18,629 | 234,426 |
| neyerlsÍï | | - | - | (104,490) | (55,955) | (15,990) | (4,673) | (181,108) |
| úksuh wkqmd; úp,H;dj | | - | - | (2,310) | (5,450) | (2,310) | (4,951) | (15,021) |
| **2023 ud¾;= 31 Èkg fYaIh** | | 3,687,089 | 58,583 | 449,737 | 984,343 | 1,044,769 | 553,643 | 6,778,164 |
| **wvq lsÍu( iuqÉÑ; laIh** | |  | | | | | | |
| 2022 | wfm%a,a 1 Èkg fYaIh | 445,522 | 57,349 | 148,561 | 783,400 | 735,591 | 478,762 | 2,649,185 |
| jir | i|yd whlsÍu | 63,805 | - | 44,007 | 86,924 | 64,179 | 25,161 | 284,076 |
| neyerlsÍï | | - | - | (41,374) | (55,955) | (15,286) | (4,551) | (117,166) |
| úksuh wkqmd; úp,H;dj | | - | - | (672) | (3,662) | (3,321) | (1,495) | (9,150) |
| **2023 ud¾;= 31 Èkg fYaIh** | | 509,327 | 57,349 | 150,522 | 810,707 | 781,163 | 497,877 | 2,806,945 |
| **2023 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | | 3,177,762 | 1,234 | 299,215 | 173,636 | 263,606 | 55,766 | 3,971,219 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **iskaklalr bvï yd f.dvke.s,** | **nÿ foam<j, jeäÈhqKq lsÍï** | **fudag¾ r:** | **mß.Kl oDvdx.** | **ld¾hd, WmlrK** | **.DyNdKav iy**  **Wmdx.** | **tl;=j** |
| **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **msßjeh**  **2021 wfma%,a 1 Èkg fYaIh** | 3,537,387 | 58,583 | 510,821 | 879,870 | 1,006,726 | 531,985 | 6,525,372 |
| tl;=lsÍï | 149,702 | - | 92,205 | 137,696 | 45,225 | 32,330 | 457,158 |
| neyerlsÍï | - | - | (177,260) | (7,712) | (57,795) | (29,786) | (272,553) |
| udrelsÍï$.e<mqï | - | - | - | (160) | 160 | - | - |
| úksuh wkqmd; úp,H;dj | - | - | 6,240 | 9,363 | 4,178 | 10,109 | 29,890 |
| **2022 ud¾;= 31 Èkg fYaIh** | 3,687,089 | 58,583 | 432,006 | 1,019,057 | 998,494 | 544,638 | 6,739,867 |
| **wvq lsÍu( iuqÉÑ; laIh** |  |  |  |  |  |  |  |
| 2021 wfma%,a 1 Èkg fYaIh | 381,717 | 57,349 | 175,372 | 700,009 | 709,051 | 467,609 | 2,491,107 |
| jir i|yd whlsÍu | 63,805 | - | 43,592 | 84,197 | 72,835 | 32,029 | 296,458 |
| neyerlsÍï | - | - | (71,508) | (7,016) | (56,294) | (28,470) | (163,288) |
| úksuh wkqmd; úp,H;dj | - | - | 1,105 | 6,210 | 9,999 | 7,594 | 24,908 |
| **2022 ud¾;= 31 Èkg fYaIh** | 445,522 | 57,349 | 148,561 | 783,400 | 735,591 | 478,762 | 2,649,185 |
| **2022 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 3,241,567 | 1,234 | 283,445 | 235,657 | 262,903 | 65,876 | 4,090,682 |

* 1. **iïmQ¾Kfhka laIh jQ foam<" msßh; iy WmlrK**

jd¾;dlrK Èkg ;ju;a Ndú;fha mj;sk iïmQ¾Kfhka laIh jQ foam<" msßh; iy WmlrKj, uQ,sl msßjeh my; oelafjk mßÈ fõ(

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| l,anÿ foam<j, jeäÈhqKq lsÍï | 56,872 | 56,872 | 56,872 | 56,872 |
| fudag¾ r: | 18,860 | 33,013 | 36,864 | 33,013 |
| mß.Kl oDvdx. | 526,546 | 489,153 | 596,593 | 548,306 |
| ld¾hd, WmlrK | 457,782 | 359,878 | 513,045 | 395,812 |
| .DyNdKav iy Wmdx. | 382,967 | 357,188 | 433,490 | 369,416 |
| **tl;=j** | 1,443,027 | 1,296,104 | 1,636,864 | 1,403,419 |

# 32. foam<" msßh; yd WmlrK ^inef|a&

* 1. **iuQyfha iskaklalr bvï iy f.dvke.s,s**

|  |  |  |
| --- | --- | --- |
| ;lafiare ;lafiare bvï m%udKh f.dvke.s,s f.dvke.s,s Èkh l%uh wxlh lafIa;%h  ia:dkh ,smskh ^m¾pia& ^j¾. wä& **re**. '000 **re**. '000 | **2023 2023**  **msßjeh m%;Hd.Kkh**  **re**. '000 **re**. '000 | 2022  m%;Hd.Kkh  **re**. '000 |
| **mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS fudag¾ r: wx.K**  udfld, wxl 496" udfld, W;=r"  udfld, 31.12.2022 MCM 90 1 11,600 | 7,632 53,000 | 49,000 |
| udìu wxl 225$ã" khd.,mdr"  fyhshka;=vqj" udìu 31.12.2022 MCM 330.75 1 820 | 22,532 88,000 | 75,000 |
| ó.yuq,a, lkafom,a," fn,s.uqj"  .f,afj, 31.12.2022 MCM 260 1 1,836 | 27,558 31,000 | 24,000 |
| fudKrd., wxl 10" fmd;=ú,a mdr"  fudKrd., 31.12.2022 MCM 125.9 1 1,376 | 46,905 100,000 | 50,000 |
| **mßmd,k ld¾hh**  nKavdrfj, wxl 35$2 ã" je,suv mdr"  nKavdrfj, 31.12.2022 MCM 8.3 1 5,194 | 31,257 50,000 | 45,000 |
| hdmkh wxl 10" uy;aud .dkaê  mdr" hdmkh 31.12.2022 MCM 44.72 - - | 45,764 155,063 | 155,063 |
| ud;r wxl 367" wk.dßl  O¾umd, udj;" ud;r 31.12.2022 MCM 40 - - | 93,599 120,000 | 100,000 |
| uykqjr wxl 296" fiakdkdhl mdr"  uykqjr 31.12.2022 MCM 47.1 - - | 142,711 203,700 | 183,700 |
| wkqrdOmqr wxl 50" ffu;%smd, fiakdkdhl mdr"  wkqrdOmqr 31.12.2022 MCM 40.51 - - | 155,882 182,295 | 182,295 |
| fld<U wxl 10 ã$8" lvqfj, 31.12.2022 MCM 94.3 - | 149,702 260,000 | 183,885 |
| Wm tl;=j 5 | 723,542 1,243,058 | 1,047,943 |
| **mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ**  fnd/,a, wxl 1161" urodk mdr"  fld<U 31.12.2022 MCM 104.9 2 127,621 | 1,532,414 3,000,000 | 2,650,000 |
| Wm tl;=j 2 | 1,532,414 3,000,000 | 2,650,000 |
| **mSm,aia ,Sisx yeõf,dla fm%dm¾áia ,sñgâ**  fld<T 05\* wxl 7" yeõf,dla mdr"  fld<U 5 31.12.2022 MCM 111.45 1 84,024 | 2,059,690 2,900,000 | 2,600,000 |
| Wm tl;=j 1 | 2,059,690 2,900,000 | 2,600,000 |
| **tl;=j** 8 | 4,315,646 7,143,058 | 6,297,943 |

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 1"431'133"056 la foam<" msßh; iy WmlrK jYfhka j¾. lrk ,§'

by; bvï iy f.dvke.s,sj, ;lafiarej isÿ lrk ,oafoa iud.u iuÕ iïnkaOhla fkdue;s iajdëk ;lafiarelrejl= jk fla' à' ã' ;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

2023 ud¾;= 31 iy 2022 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

2023 ud¾;= 31 Èkg iy 2022 ud¾;= 31 Èkg iuQyfha$ iud.fï lsisÿ il%Sh Ndú;fhka úY%du .kajk ,o foam<" msßh; iy WmlrK fkdmej;s‚'

# foam<" msßh; iy WmlrK u; Tmamq iSudj

2023 ud¾;= 31 Èkg iy 2022 ud¾;= 31 Èkg iuQyfha$ iud.fï foam<" msßh; iy WmlrK iïnkaO lsisÿ Tmamq iSudjla fkdmej;s‚'

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

uQ,H m%ldYhkays msgq wxl 320 igyk 54 ys ^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 f;jk md¾Yajhkaf.ka jkaÈ

iuQyfha$iud.fuys ydkslrKhg ,la jQ" wysñ jQ fyda w;ayer ouk ,o foam<" msßh; iy WmlrK i|yd jir ;=< f;jk md¾Yajhkaf.ka lsisÿ jkaÈhla fkd,enq‚' ^2021( Y+kH&

# idOdrK w.h uekSfï§ Ndú; flfrk ksÍlaIKh l< fkdyels fhojqï

idOdrK w.h Oqrdj,sfha f;jk uÜgu jYfhka j¾. fldg we;s uQ,H fkdjk j;alï uekSfï§ Ndú; lrk ,o ie,lsh hq;= ksÍlaIKh l< fkdyels fhojqï msgq wxl 256 ys uQ,H m%ldYfha igyk 21'6 hgf;a olajd we;'

1. **Ndú;hg whs;sh we;s j;alï**

**.sKqïlrK m%;sm;a;sh**

**SLFRS 16 – l,anÿ**

**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 uÕska" isÿ l< yels nj idOdrKj ksYaÑ;j kï l,anÿ §¾> lsÍfuka jrKhla uÕska wdjrKh jk ljr fyda ld,iSudjla fyda" th isÿl< fkdyels nj idOdrKj ksYaÑ; kï l,anÿ wjika lsÍfï jrKhla uÕska wdjrKh jk ljr fyda ld, iSudjkao iuÕska" 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 iys; l,anÿ .súiqï lsysmhla iuQyh i;= fõ' l,anÿ kej; w¨;a lsÍu fyda wjika lsÍu iïnkaO jrKh Ndú; lsÍu fyda fkdlsÍu iïnkaOfhka idOdrKj ksYaÑ;o hkak ks¾Kh lsÍfï§ iuQyh uÕska úksYaphka 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' iuQyh úiska 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 ;;a;ajhkaf.a fjkia ùula mj;So hkak ;SrKh lsÍu i|yd 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&'

bvï Ndú; lsÍfï whs;sh w;am;a lr .ekSu 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, ud¾.sl l%uh Wmfhda.S lr.ksñka l%ulaIh flf¾'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **msßjeh**  wfm%a,a 1 Èkg fYaIh | 3,502,568 | 3,349,114 | 2,469,636 | 2,290,888 |
| fjk;a j;alulska udrelsÍu ^f.jQ l=,S& | 54,279 | 52,790 | 54,279 | 52,790 |
| Wm tl;=lsÍï | 3,556,847 | 3,401,904 | 2,523,915 | 2,343,678 |
| tl;=lsÍï | 161,309 | 239,437 | 191,169 | 238,105 |
| neyerlsÍï | (78,638) | (138,773) | (78,638) | (112,147) |
| úksuh wkqmd; úp,H;dj | - | - | (30,202) | - |
| **ud¾;= 31 Èkg fYaIh** | 3,639,518 | 3,502,568 | 2,606,244 | 2,469,636 |
| **wvq lsÍu( iuqÉÑ; laIh** |  |  |  |  |
| wfm%a,a 1 Èkg fYaIh | 1,530,188 | 1,106,670 | 930,152 | 699,591 |
| l%ulaIh | 523,101 | 518,284 | 361,012 | 325,327 |
| neyerlsÍï | (29,710) | (94,766) | (29,710) | (94,766) |
| úksuh wkqmd; úp,H;dj | - | - | (27,633) | - |
| **ud¾;= 31 Èkg fYaIh** | 2,023,579 | 1,530,188 | 1,233,821 | 930,152 |
| **ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 1,615,939 | 1,972,380 | 1,372,423 | 1,539,484 |

1. **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 - zwiamDYH j;alïZ hgf;a th wiamDYH j;alula jYfhka y÷kd .efka'

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

# miqld,Sk úhoï

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

# iM, Ôjld," l%ulaIh iy wmydhkh

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

mßñ; Ôj ld,hla iys; wiamDYH j;alï iM, wd¾Ól Ôj ld,h mqrd l%ulaIh flf¾' mßñ; iM, 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,dih" 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%shdldß;ajh yd iu.dój ,dN fyda w,dN m%ldYfhys úhoï ldKavh ;=< y÷kd

.efka'

my; úfYaIs;j olajk ,o wkqmd;hka wkqj tajdfha weia;fïka;=.; iM, Ôj ld,h mqrd tajdfha wjfYaI jákdlïj,g wiamDYH j;alïj, msßjeh ,shd ;eîu i|yd ir, ud¾.sl l%uh fhdod .ksñka l%ulaIh .Kkh flf¾'

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

mßñ; Ôj ld,hla iys; wiamDYH j;alïj, l%ulaIh fkdlrk ,o fYaIhka jd¾Islj wmydhkh i|yd iudf,dapkh flfrk w;r wmydhkh ms<sn| o¾Ylhla mj;sk wjia:djl§ wfmalaIs; wkd.; m%;s,dNj,ska ;jÿrg;a tajd whlr .; fkdyels ;dla ÿrg ,dN fyda w,dN m%ldYfhys y÷kd .efka'

mßmd,s;hka w;am;alr .ekSfï§ Woa.;jk lS¾;skduh wiamDYH j;alïj, we;=<;a flf¾' lS¾;skduh uQ,slj msßjeh wkqj ukskq ,efí' uQ,sl y÷kd .ekSfuka wk;=rej" lS¾;skduh iuqÉÑ; wmydhk w,dN wvq fldg msßjeh wkqj ukskq ,efí' ysñlï .sKqï.; wdfhdað;hka iïnkaOfhka" lS¾;skdufhys OdrK jákdlï wdfhdackfhys OdrK jákdlu ;=< we;=<;a flfrk w;r" lS¾;skduho we;=¿j" tjeks wdfhdackj, ydkslrK w,dNh lsisÿ j;alula fj; wdfrdamKh fkdflf¾' fulS wmydhk w,dNh ysñlï .sKqï.; wdfhdað;hkaf.a OdrK jákdlfuys fldgila fõ'

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

# y÷kd .ekSfuka neyer lsÍu

wiamDYH j;alula bj;a lsÍfï§ fyda tuÕska lsisÿ wkd.; wd¾Ól m%;s,dNhla wfmalaI fkdlrkq ,nk wjia:djl§ th y÷kd .ekSfuka bj;a flf¾' tn÷ wiamDYH j;alï y÷kd .ekSfuka neyer lsÍu uÕska 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§ ,dN fyda w,dN m%ldYfhys we;=<;a flf¾'

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **iud.u** |  |  | **iuQyh** |  |
| **mß.Kl uÿqldx.** | **lS¾;skduh** | **tl;=j** | **mß.Kl uÿqldx.** | **lS¾;skduh** | **tl;=j** |
| **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **msßjeh**  2022 wfm%a,a 1 | Èkg | fYaIh | 210,178 | 308,545 | 518,723 | 247,069 | 417,099 | 664,168 |
| tl;=lsÍï | | | 7,684 | - | 7,684 | 12,781 | - | 12,781 |
| úksuh wkqmd; úp,H;dj | | | - | - | - | (560) | - | (560) |
| **2023 ud¾;= 31 Èkg fYaIh** | | | 217,862 | 308,545 | 526,407 | 259,290 | 417,099 | 676,389 |
| **^wvq lsÍu&( iuqÉÑ; l%ulaIh** | | |  | | | | | |
| 2022 wfm%a,a 1 | Èkg | fYaIh | 188,213 | 308,545 | 496,758 | 216,020 | 308,545 | 524,565 |
| l%ulaIh | | | 10,456 | - | 10,456 | 15,045 | - | 15,045 |
| úksuh wkqmd; úp,H;dj | | | - | - | - | (657) | - | (657) |
| **2023 ud¾;= 31 Èkg fYaIh** | | | 198,669 | 308,545 | 507,214 | 230,408 | 308,545 | 538,953 |
| **2023 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | | | 19,193 | - | 19,193 | 28,882 | 108,554 | 137,436 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| msßjeh |  | | | | | |
| 2021 wfm%a,a 1 Èkg fYaIh | 199,853 | 308,545 | 508,398 | 233,461 | 417,099 | 650,560 |
| tl;=lsÍï | 10,325 | - | 10,325 | 12,835 | - | 12,835 |
| **úksuh wkqmd; úp,H;dj** | - | - | - | 773 | - | 773 |
| **2021 ud¾;= 31 Èkg fYaIh** | 210,178 | 308,545 | 518,723 | 247,069 | 417,099 | 664,168 |
| ^wvq lsÍu&( iuqÉÑ; l%ulaIh |  |  |  |  |  |  |
| 2021 wfm%a,a 1 Èkg fYaIh | 175,018 | 186,934 | 361,952 | 198,120 | 186,934 | 385,054 |
| l%ulaIh | 13,195 | - | 13,195 | 16,879 | - | 16,879 |
| ydkslrKh | - | 121,611 | 121,611 | - | 121,611 | 121,611 |
| úksuh wkqmd; úp,H;dj | - | - | - | 1,021 | - | 1,021 |
| **2022 ud¾;= 31 Èkg fYaIh** | 188,213 | 308,545 | 496,758 | 216,020 | 308,545 | 524,565 |
| **2022 ud¾;= 31 Èkg Y=oaO fmd;a w.h** | 21,965 | - | 21,965 | 31,049 | 108,554 | 139,603 |

2023 ud¾;= 31 Èkg" jd¾;d lrk Èkg ;ju;a Ndú;fha mj;sk" wiamDYH j;alï iud.u i|yd re' 177"147"838 jákdlñka hq;= iy iuQyh ioyd re'178"049"338 jákdlñka hq;= mQ¾K jYfhka l%ulaIh lrk ,o uDÿldx.j,ska iukaú; fõ' ^2022 ud¾;= 31 Èkg iud.u i|yd re'147"975"983 iy iuQyh i|yd 148"877"483&

# 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 flá ld,Sk Khj,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 ,dN fyda w,dN m%ldYfhys zfmd,S úhoïZ hgf;a y÷kd .efka' iM, fmd,S wkqmd;sl l%ulaIh l%shdj,sh Tiafia fukau j.lSï y÷kd .ekSfuka neyer lsÍfï§ ,dN fyda w,dN" ,dN fyda w,dN m%ldYfhys y÷kd .efka'

2022$23 fyda 2021$22 § iud.u" nexl=j,g f.úh hq;= oE iïnkaOfhka uQ,sl uqo," fmd,sh fyda fjk;a meyer yeÍï lsisjla isÿ fldg ke;'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| nexl= whsrd | 52,720 | 69,690 | 1,143,364 | 1,325,500 |
| flá ld,Sk Kh | - | - | 1,047,214 | 796,993 |
| È.= ld,Sk Kh | 4,089,382 | 6,432,218 | 5,295,375 | 7,930,444 |
| j;alï msgqn,h iys; iq/l=ïm;a | 3,582,569 | 5,247,424 | 3,582,569 | 5,247,424 |
| **tl;=j** | 7,724,671 | 11,749,332 | 11,068,522 | 15,300,361 |
| **idOdrK w.h** | 7,450,914 | 11,750,052 | 10,340,197 | 15,389,574 |

* 1. **nexl= fj; f.úh hq;= oE ys fjkiaùu**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 Èkg fYaIh | 11,679,642 | 5,722,936 | 13,974,861 | 8,111,994 |
| jir ;=< Khg ,nd.;a m%udKh | 2,000,000 | 7,000,000 | 2,799,279 | 7,250,000 |
| jir ;=< wdmiq f.ùï | (7,618,773) | (1,946,889) | (9,082,471) | (2,504,664) |
| jir ;=< fmd,S úhoï | 1,611,082 | 903,595 | 2,233,489 | 1,117,531 |
| Wm tl;=j | 7,671,951 | 11,679,642 | 9,925,158 | 13,974,861 |
| whsrd | 52,720 | 69,690 | 1,143,364 | 1,325,500 |
| **ud¾;= 31 Èkg fYaIh** | 7,724,671 | 11,749,332 | 11,068,522 | 15,300,361 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **35.2 È.= ld,Sk Kh f;dr;=re** |  | | | | |
| **Khlref.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,ai | 11.11.2021 | 3,000,000 | 03 years | 9.25% | Secured |
| yegka keIke,a nexl=j mSt,aiS | 16.11.2021 | 4,000,000 | 03 years | AWPLR + 0.5% | Secured |
| **j;alï msgqn,e;s iq/l=ï** |  |  |  |  |  |
| **Khlref.a ku** | **msßkuk ,o Èkh** | **myiqlfuys jákdlu re'z000** | **ld,iSudj** | **fmd,S wkqmd;h** | **wem ;;a;ajh** |
| yegka keIke,a nexl=j mSt,aiS | 29.06.2018 | 2,000,000 | 05 years | 12.27% | Secured |
| yegka keIke,a nexl=j mSt,aiS | 13.03.2019 | 2,000,000 | 05 years | 13.08% | Secured |

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

iq/l=ï ms<sn| úia;r igyk 54 msgq wxl 320 - uQ,H m%ldYhkays zwemhg ;nk ,o j;alïZ hgf;a bÈßm;a flf¾'

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | |
| **jirla ;=<**  **re**. '000 | **jir 1 - 5**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| whsrd | 52,720 | - | - | 52,720 |
| È.= ld,Sk Kh | 2,340,573 | 1,748,809 | - | 4,089,382 |
| j;alï msgqn,e;s iq/l=ï | 3,582,569 | - | - | 3,582,569 |
| **tl;=j** | 5,975,862 | 1,748,809 | - | 7,724,671 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2022 | | | |
|  | **jirla ;=<**  **re**. '000 | **jir 1 - 5**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| whsrd | 69,690 | - | - | 69,690 |
| È.= ld,Sk Kh | 2,353,092 | 4,079,126 | - | 6,432,218 |
| j;alï msgqn,e;s iq/l=ï | 3,111,337 | 2,136,087 | - | 5,247,424 |
| **tl;=j** | 5,534,119 | 6,215,213 | - | 11,749,332 |
| **35.3.2 nexl= fj; f.úh hq;= wjfYaI .súiqï.; l,amsÍfï úYaf,aIKh - iuQyh** |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | |
| **jirla ;=<**  **re**. '000 | **jir 1 - 5**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| whsrd | 1,143,364 | - | - | 1,143,364 |
| flá ld,Sk Kh | 1,047,214 | - | - | 1,047,214 |
| È.= ld,Sk Kh | 2,926,926 | 2,368,449 | - | 5,295,375 |
| j;alï msgqn,e;s iq/l=ï | 3,582,569 | - | - | 3,582,569 |
| **tl;=j** | 8,700,073 | 2,368,449 | - | 11,068,522 |

|  |  |  |  |
| --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  | 2022 |  |
|  | **jirla ;=<**  **re**. '000 | **jir 1 - 5 jir 5 g jeä**  **re**. '000 **re**. '000 | **tl;=j**  **re**. '000 |
| whsrd | 1,325,500 | - - | 1,325,500 |
| flá ld,Sk Kh | 796,993 | - - | 796,993 |
| È.= ld,Sk Kh | 3,113,993 | 4,816,451 - | 7,930,444 |
| j;alï msgqn,e;s iq/l=ï | 3,111,337 | 2,136,087 - | 5,247,424 |
| **tl;=j** | 8,347,823 | 6,952,538 - | 15,300,361 |

1. **.kqfokqlrejka fj; f.úh hq;=**

**.sKqïlrK m%;sm;a;sh**

.kqfokqlrejka fj; f.úh hq;= oE w;rg ia:djr ;ekam;= iy b;=reï ;ekam;= we;=<;a fõ' uQ,sl y÷kd .ekSfuka miq" fïjd iM, fmd,S wkqmd;slh 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 ,dN fyda w,dN m%ldYfhys zfmd,S úhoïZ hgf;a we;=<;a flf¾' j.lSï y÷kd .ekSfuka neyer lsÍfï§ ,dN iy w,dN" ,dN fyda w,dN m%ldYfhys y÷kd .efka'

.kqfokqlrejka fj; f.úh hq;= oE fj; ;ekam;=j,g tfrysj wem jYfhka r|jd.;a remsh,a ì,shk 11'5 la we;=<;a fõ' ^2021$22 - remsh,a ì,shk 8'0&

2010 uQ,H 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 147'58 f.jd we;' ^2021$22 - remsh,a ñ,shk 148'67&

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| ia:djr ;ekam;= | 96,761,645 | 95,145,802 | 103,843,184 | 103,375,767 |
| b;=reï ;ekam;= | 4,173,469 | 8,222,102 | 4,136,772 | 8,077,983 |
| **tl;=j** | 100,935,114 | 103,367,904 | 107,979,956 | 111,453,750 |
| **idOdrK w.h** | 101,524,558 | 102,854,237 | 108,431,346 | 110,876,896 |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | |
| **jirla ;=<**  **re**. '000 | **jir 1 - 5**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| ia:djr ;ekam;= | 71,191,079 | 25,570,566 | - | 96,761,645 |
| b;=reï ;ekam;= | 3,904,347 | 83,300 | 185,822 | 4,173,469 |
| **tl;=j** | 75,095,426 | 25,653,866 | 185,822 | 100,935,114 |

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

2022

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **jirla ;=<** | **jir 1 - 5** | **jir 5 g jeä** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| ia:djr ;ekam;= | 78,112,290 | 17,033,512 | - | 95,145,802 |
| b;=reï ;ekam;= | 7,973,377 | 75,044 | 173,681 | 8,222,102 |
| **tl;=j** | 86,085,667 | 17,108,556 | 173,681 | 103,367,904 |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | |
| **jirla ;=<**  **re**. '000 | **jir 1 - 5**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| ia:djr ;ekam;= | 78,092,707 | 25,727,174 | - | 103,843,184 |
| b;=reï ;ekam;= | 3,862,675 | 83,300 | 190,797 | 4,136,772 |
| **tl;=j** | 81,955,382 | 25,810,474 | 190.797 | 107,979,956 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2022 | | | |
|  | **jirla ;=<**  **re**. '000 | **jir 1 - 5**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| ia:djr ;ekam;= | 86,149,370 | 17,226,397 | - | 103,375,767 |
| b;=reï ;ekam;= | 7,829,258 | 75,044 | 173,681 | 8,077,983 |
| **tl;=j** | 93,978,628 | 17,301,441 | 173,681 | 111,453,750 |
| **37. ksl=;a lrk ,o Kh iq/l=ïm;a** |  |  |  |  |

**.sKqïlrK m%;sm;a;sh**

Kh iq/l=ï uÕska 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 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" ,dN fyda w,dN m%ldYfhys zfmd,S úhoïZ hgf;a we;=<;a flf¾' j.lSï y÷kd .ekSfuka neyer lsÍfï§ ,dN iy w,dN"

,dN fyda w,dN m%ldYfhys y÷kd .efka'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| ,ehsia;=.; Khlr 37.2 300 | 16,706,049 | 17,244,313 | 16,564,956 | 17,103,223 |
| **tl;=j** | 16,706,049 | 17,244,313 | 16,564,956 | 17,103,223 |
| **idOdrK w.h** | 13,139,340 | 16,266,084 | 12,998,247 | 16,124,318 |

* 1. **ksl=;a lrk ,o Kh iq/l=ïj, fjkiaùu**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 Èkg fYaIh | 17,244,313 | 13,825,553 | 17,103,223 | 13,684,516 |
| jir ;=< Khg .;a uqo, | - | 10,000,000 | - | 10,000,000 |
| ksl=;a lrk ,o Kh iq/l=ïj, uqodyeÍu | (704,600) | (6,798,610) | (704,600) | (6,798,610) |
| ksl=;a lrk ,o Kh iq/l=ï u; fmd,S úhoï | 1,555,403 | 1,875,532 | 1,539,300 | 1,859,429 |
| ksl=;a lrk ,o Kh iq/l=ï u; f.jk ,o fmd,sh | (1,389,067) | (1,658,162) | (1,372,967) | (1,642,112) |
| **ud¾;= 31 Èkg fYaIh** | 16,706,049 | 17,244,313 | 16,564,956 | 17,103,223 |

1. **ksl=;a lrk ,o Kh iq/l=ïm;a ^inef|a&**
   1. **,ehsia;=.; Khlr**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | |  |  |  |  | **iud.u** | | **iuQyh** | |
| **ud¾;= 31 Èkg** | | **m%ldYs; w.h** | **fmd,S** | **wdmiq** | **j¾.h** | 2023 | 2022 | 2023 | 2022 |
|  | |  |  | **f.ùfï** |  |  |  |  |  |
| **ksl=;a lrk ,o Èkh** | **l,amsßfï Èkh** | **re**. '000 | **wkqmd;h** | **ld,iSudj** |  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **fcHaIaG" iq/l=ï fkdl<" ksoyia l< yels"** AA(-) **fY%a‚.;**  2018-wfm%a-18 2022-wfm%a-18 | | 704,600 | 12.40% | jd¾Islj | j¾.h A | - | 785,163 | - | 785,163 |
| 2018-wfm%a-18 | 2023-wfm%a-18 | 5,295,400 | 12.80% | jd¾Islj | j¾.h B | 5,943,391 | 5,941,109 | 5,802,298 | 5,800,019 |
| 2021-wf.da-5 | 2024-wf.da-5 | 2,942,940 | 8.00% | jd¾Islj | j¾.h A | 3,089,465 | 3,087,136 | 3,089,465 | 3,087,136 |
| 2021-wf.da-5 | 2024-wf.da-5 | 2,419,929 | 8.00% | l,amsÍfï§ | j¾.h B | 2,743,781 | 2,538,385 | 2,743,781 | 2,538,385 |
| 2021-wf.da-5 | 2026-wf.da-5 | 4,272,360 | 9.00% | jd¾Islj | j¾.h C | 4,509,198 | 4,507,686 | 4,509,198 | 4,507,686 |
| 2021-wf.da-5 | 2026-wf.da-5 | 364,766 | 9.00% | l,amsÍfï§ | j¾.h D | 420,214 | 384,834 | 420,214 | 384,834 |

* + 1. **m%d.aOk fj<|fmd< Tiafia Wmhk ,o wruqo,a Ndú;h**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **ixia:d m%ldYh wkqj wruqK** | **ixia:d m%ldYh** | **ixia:d m%ldYh wkqj Ndú;** | **wdodhfuka** | **iïmQ¾K** | **Ndú; lrk** | **fjkalsÍug** | **wruqo,a** |
|  | **wkqj fjkalrk** | **lsÍug fhdað; Èkh** | **fjkalrk ,o** | **wdodhfuys ]** | **,o jákdlï** | **idfmalaIj** | **wfhdackh l,** |
|  | **,o jákdlu** |  | **jákdlu** |  | **re' z000 j,ska** | **Ndú; lrk** | **ia:dkh we;=¨j** |
|  |  |  |  |  |  | **,o]** | **iïmQ¾Kfhka** |
|  |  |  |  |  |  |  | **Ndú; fkdlf,a** |
|  | **re**. '000 |  | **re**. '000 | (B) |  | (B/A) | **kï meyeÈ,s lsÍu** |

**jir 2018$2019 § ,ehsia;=.;" fcHaIaG" iq/l=ï fkd,;a" ksoyia l< yels" fY%a‚.; 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 ld,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 N/A

# jir 2021$2022 § ,ehsia;=.;" fcHaIaG" iq/l=ï fkd,;a" ksoyia l< yels" fY%a‚.; Khlr ksl=;=j

fuu Khlr ksl=;=j Tiafia Wmhd.;a wruqo,a iud.fuys Kh

,nd§fï l<U jHdma; lsÍu i|yd fhdod .kq we;'

10,000,000 fjkalrk ,o Èkfha isg t<fUk udi 06 we;=<;

10,000,000 100 10,000,000 100 N/A

# Kh iq/l=ïj, wjfYaI .súiqï.; l,amsÍfï úfYaf,aIKh - iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | |
| **jirla ;=<**  **re**. '000 | **jir 1 - 5**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| ,ehsia;=.; Khlr | 6,718,166 | 9,987,883 | - | 16,706,049 |
| tl;=j | 6,718,166 | 9,987,883 | - | 16,706,049 |

2022

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **jirla ;=<** | **jir 1 - 5** | **jir 5 g jeä** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| ,ehsia;=.; Khlr | 1,977,853 | 15,266,460 | - | 17,244,313 |
| tl;=j | 1,977,853 | 15,266,460 | - | 17,244,313 |

**Kh iq/l=ïj, wjfYaI .súiqï.; l,amsÍfï úfYaf,aIKh - iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | |
| **jirla ;=<**  **re**. '000 | **jir 1 - 5**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| ,ehsia;=.; Khlr | 6,577,073 | 9,987,883 | - | 16,564,956 |
| tl;=j | 6,577,073 | 9,987,883 | - | 16,564,956 |

|  |  |  |  |
| --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  | 2022 |  |
|  | **jirla ;=<**  **re**. '000 | **jir 1 - 5 jir 5 g jeä**  **re**. '000 **re**. '000 | **tl;=j**  **re**. '000 |
| ,ehsia;=.; Khlr | 1,962,543 | 15,140,680 - | 17,103,223 |
| tl;=j | 1,962,543 | 15,140,680 - | 17,103,223 |
| **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;= oEj,ska iukaú; fõ' fulS j.lSï fmd,S fkdork w;r jd¾;d lrk 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,§ r:jdyk imhkq ,nkakka fj; f.ùug we;s ne£fuka iukaú; fõ'

**f.úh hq;= rlaIK**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| iemhqïlrejka fj; f.úh hq;= jákdlu | 204,319 | 2,181,519 | 243,157 | 2,243,619 |
| f.úh hq;= rlaIK | 613,806 | 609,130 | - | - |
| fjk;a f.úh hq;= oE | 639,263 | 845,879 | 1,466,417 | 1,799,703 |
| **tl;=j** | 1,457,388 | 3,636,528 | 1,709,574 | 4,043,322 |

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

**.sKqïlrK m%;sm;a;sh**

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

Y=oaO fkdbmehQ jdßlh i|yd fjkalsÍu uÕska ;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 uÕska iajlSh l,a bl=;a fkdjQ wjodku úu¾Ykhg ,la lrkq ,nk w;r wfmalaIs; ysñlïmEïj, ljr fyda iuia; w;sßla;hla we;so iy fkdbmehQ jdßl u; ú,ïNS; w;am;a lr.ekSfï msßjeh mj;So hkak ks¾Kh lsÍu i|yd j.lSïys m%udKj;aNdj mÍlaIdjla isÿ flf¾' idudkH rlaIK ;dlaI‚l

fjkalsÍïj,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 isÿ flf¾' fuu weia;fïka;= uÕska fkdbmehQ jdßlj, OdrK w.h m%udKj;a fkdjk nj oelajqKfyd;a" j.lSïys m%udKj;aNdjh i|yd fjkalsÍula iliñka W!k;dj ,dN fyda w,dN m%ldYfhys y÷kd .efka'

SLFRS 4 - rlaIK .súiqïys wjYH;djh mßÈ" ndysr wdhq.Kljrhdf.a iyfhda.fhka hq;=j iuQyh uÕska idudkH .súiqï j.lSï iïnkaOfhka j.lSïys m%udKj;aNdj mÍlaIdjla (LAT) isÿflf¾'

# o< ysÕ ysñlïmEï i|yd fjkalsÍï

idudkH rlaIK .súiqï.; j.lSï" wod< .súiqug t<UqKq úg iy jdßl wh lr.;a úg y÷kd .efka' fuu j.lSï" wdY%s; ysñlïmEï iïnkaOfhka lghq;= lsÍfï msßjeh iy wjfYaIhka yd fjk;a mshùïj, 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 i|yd fjkalsÍula fyda wdmod ixÑ; y÷kd fkd.efka' .súiqu l,a bl=;a jQ úg" bgqlrk ,o úg fyda wj,x.= lrk ,o úg j.lSï y÷kd .ekSfuka neyer flf¾'

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

we;eï ysñlïmEï ldKavhka oekqï§fï§ yd mshùfï§ m%udoùï isÿúh yels w;r" tuksid fïjdfha wjika msßjeh iaÒr jYfhka jd¾;d lrk Èkfha§ oek.; 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,am l%u /ila fhdod .ksñka jd¾;d lrk Èkfha§ j.lSu .Kkh flf¾'

idudkH rlaIK .súiqï i|yd jd¾;d lrk Èkfha§ jd¾;djQ ysñlïmEïj, wfmalaIs; wjidk msßjeh i|yd iy jd¾;dlrK Èkg ork ,o kuq;a jd¾;d fkdl< (IBNR) ysñlïmEïj, 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 ldKavj, rlaIKjrhka i|yd" IBNR ysñlïmEï uQ,H ;;a;aj m%ldYfhys oelafjk j.lSfuys nyq;r fldgi ilikq ,nhs'

ysÕ ysñlïmEïj, 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,am l%u /ila fhdod .ksñka weia;fïka;=.; flf¾'

fuu Ys,am l%u flfrys mdol jk m%Odk Wml,amkh jkQfha iud.ul w;S; ysñlïmEï j¾Ok w;aoelSu 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 uÕska f.jk ,o iy

ork ,o w,dN j¾Okhka" miq.sh jirj, 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 wyUq jir wdY%fhka úYaf,aIKh flfrk kuq;a N+f.da,Sh m%foaYh úYaf,aIKh lrñka fukau ie,lsh hq;= jHdmdr ldKavhka iy ysñlïmEï ldKavhka Tiafiao úYaf,aIKh l< yels fõ' fndfyda wjia:djkaj,§ ysñlïmEï WoaOukh fyda w,dN wkqmd;slhkays wkd.; wkqmd;slhka iïnkaOfhka meyeÈ,s Wml,amk isÿ fkdflf¾' 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 ;=< fkdjkq we;s ;dla ÿrg ;lafiare lsÍu i|yd ^WodyrKhla jYfhka tlajrla isÿjk isÿùï" ysñlïmEu flfrys ck;d wdl,amh jeks ndysr iy fj<|fmd< idOlhkays fjkiaùï" wd¾Ól ;;a;ajhka" ysñlïmEï WoaOuk uÜgï" wêlrK ;Skaÿ yd jHjia:d" fukau l<U ñY%h jeks rlaIK ieliqï úfYaIdx. iy ysñlïmEï iïnkaOfhka lghq;= lsÍfï l%shdoduhka wdÈh ms<sìUq jk mßÈ& w;sf¾l .=Kd;aul úksiqu fhdod .efka'

fkdbmehQ jdßl i|yd fjkalsÍïj, m%udKdj;aNdjh ;lafiarelrKfha§ iudk wdldrfha úksYaphka" weia;fïka;= iy Wml,amkhka fhdod

.efka'

# rlaIK .súiqï j.lSï

**idudkH rlaIK .súiqï j.lSï**

.súiqï fj; t<öfï§ iy jdßl whlsÍfï§ idudkH rlaIK j.lSï y÷kd .efka' fulS j.lSï ysÕ ysñlïmEï m%;smdok jYfhka oelafjk w;r" tajd wdY%s; ysñlïmEï iïnkaOfhka lghq;= lsÍfï msßjeh iy wn,s øjH iy fjk;a mshjd.ekSïj, wfmalaIs; msßjeh wvq lsÍfuka wk;=rej" jd¾;d.; jqjo fkdjqjo" jd¾;dlrK Èkg ork ,o kuq;a fkdmshjk ,o ish¨ ysñlïmEïj, weia;fïka;=.; wjidk msßjeh u; mokï fõ' we;eï ldKavhkays ysñlïmEï iïnkaO oekqï§fï iy mshùfï m%udohka isÿúh yels w;r" tuksid fïjdfha wjidk msßjeh jd¾;dlrK Èkg ksYaÑ;j oek.; fkdyels fõ' jd¾;dlrK Èkg j.lSu" mq¿,a mrdihl me;sreKq iïu; wdhq.Kk mqfrdal:k Ys,am l%u Ndú;fhka .Kkh flf¾' j.lSu" uqof,ys ld, jákdlu i|yd jÜgï.; fkdflf¾' iu;dlrKh i|yd m%;smdok 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'

fkdbmehQ jdßlh ioyd jk m%;smdokh uÕska ;ju;a l,a bl=;a fkdjQ wjodkï i|yd ,o jdßl ksfhdackh fõ' idudkHfhka" .súiqï ld,iSudj mqrd ixÑ;h uqodyefrk w;r th jdßl wdodhu jYfhka y÷kd .efka' tla tla jd¾;dlrK Èkfha§" iuQyh uÕska ish l,a bl=;a fkdjQ wjodku iudf,dapkh flfrk w;r" fkdbmehQ jdßlh iïnkaO ú,ïNS; w;am;a lr.ekSfï msßjeh iy wfmalaIs; ysïlïmEï iïnkaO lsishï iuia; w;sßla;hla mj;So hkak ks¾Kh lsÍu i|yd j.lSï m%udKj;aNdjh ms<sn| mÍlaIdjla isÿ lrkq ,efí' fuu .Kkh lsÍu i|yd" wod< idudkH rlaIK ;dlaI‚l m%;smdok iïnkaO j;alï u; Woa.; fõhehs wfmalaIs; wdfhdack wdodhu ie,ls,a,g .ekSfuka wk;=rej" wkd.; .súiqï.; uqo,a m%jdyj, j¾;udk weia;fïka;= fhdod .efka' fulS weia;fïka;= uÕska fkdbmehQ jdßlfha OdrK w.h m%udKj;a fkdjk nj ksrEmKh jqjfyd;a" wod< ys.h j.lSï m%udKj;aNdj m%;smdokhla iliñka wdodhï m%ldYfhys y÷kd .efka'

# f.úh hq;= rlaIK y÷kd .ekSfuka neyer lsÍu

j.lSu bgq lsÍfuka" wj,x.= ùfuka fyda l,a bl=;a ùfuka wk;=rej f.úh hq;= rlaIK y÷kd .ekSfuka neyer flf¾'

# l,a bl=;a fkdjQ wjodkï ixÑ;h

jdßl j.lSu .Kkh lsÍu i|yd" ie,lsh hq;= l<ukdldß;aj úksiqula u; mokïj ú,ïNS; w;am;a lr.ekSfï msßjeh wvq fldg iud.u uÕska r|jd.kakd ,o fkdbmehQ jdßlh iïnkaO ieiÿula wjYH fõ' l,a bl=;a fkdjQ wjodkï j.lSu weia;fïka;= lsÍfï§" fulS rlaIKjrhka ysñlïmEï i|yd ;ju;a ksrdjrKh jk miqìula ;=<" tla tla jHdmdrh i|yd wfmalaIs; Y=oaO ysñlïmEï wkqmd;h iy ork ,o ysñlïmEï l<ukdlrK úhoï u; mokïj Wml,amk isÿ flf¾'

# idudkH rlaIK .súiqï j.lSï

idudkH rlaIK .súiqï j.lSï i|yd" jd¾;dlrK Èkfha§ jd¾;d.; ysñlïmEïj, wfmalaIs; wjidk msßjeh iy jd¾;dlrK Èkg ork ,o kuq;a ;ju;a jd¾;d fkdjQ (IBNR) ysñlïmEïj, wfmalaIs; wjidk msßjeh hk oaú;Ajhgu weia;fïka;= ilia l< hq;= fõ' we;eï rlaIKjr iïnkaOfhka wjidk ysñlïmEï msßjeh ks¾Kh lsÍu i|yd ie,lsh hq;= ld,iSudjla .; úh yelsh'

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

fulS Ys,aml%u i|yd mdol jk m%Odk Wml,amkh jkqfha" wkd.; ysñlïmEï j¾Okhka iy wjidk ysñlïmEï msßjeh mqfrdal:kh lsÍu i|yd iud.fuys w;S; ysñlïmEï j¾Ok w;aoelSï fhdod .ekSuhs' tkhska n,k l<" fulS l%ufõohka uÕska fmr jirj, ksÍlaIKh lrk ,o j¾Okhka iy wfmalaIs; w,dN wkqmd;hka u; mokïj" f.jk ,o iy ork ,o w,dN" ysñlïmEulg idudkHh msßjeh iy ysñlïmEï ixLHdj ú.%y flf¾' ft;sydisl ysñlïmEï j¾Okhka m%Odk jYfhka wyUq ld,iSudjka iy ie,lsh hq;= jHdmdr Odrdjka Tiafia úYaf,aIKh flfrk w;r" tkuq;a N+f.da,Sh l,dmh iy ysñlïmEï ldKavh wkqj ;jÿrg;a úYaf,aIKh l< yels fõ' úYd, ysñlïmEï iïnkaOfhka fjku lghq;= flfrk w;r" tys§ w,dN .e<mqï weia;fïka;=j, m%ldYs; w.h ixÑ;lrKh fyda tajdfha wkd.; j¾Okh ms<sìUq jk mßÈ fjku mqfrdal:kh lsÍula isÿ flf¾' fndfyda wjia:djkays§" ysñlïmEï WoaOukhkays wkd.; wkqmd;hka fyda w,dN wkqmd;hka iïnkaO ksYaÑ; Wml,amkhka isÿ fkdflf¾' ta fjkqjg" mqfrdal:khka mokï jk ft;sydisl ysñlïmEï o;a; iïnkaO wkqudks; Wml,amk Ndú; flf¾'

wod< ish¨u wúksYaÑ;;d ie,ls,a,g f.k" m%;sM, mrdihla w;=ßka isÿúh yels m%;sM,h ksfhdackh lrkakd jQ ysñlïmEïj, weia;fïka;=.; wjidk msßjeh ksYaph lsÍu i|yd" w;S; m%jK;d wkd.;h i|yd wod< fkdjk ;dla ÿrg ;lafiare lsÍu i|yd wu;r .=Kd;aul úksiqu Ndú; flf¾ ^WodyrKhla jYfhka tla jrla isÿjk isÿùï" ysñlïmEï iïnkaO ck;d wdl,am" wd¾Ól ;;a;ajhka" ysñlïmEï WoaOuk uÜgu"

wêlrK ;SrK iy jHjia:d jeks ndysr fyda fj<| idOl fukau l<U ñY%h" rlaIKjr úfYaI;d iy ysñlïmEï iïnkaOfhka lghq;= lsÍu jeks wNHka;r idOl ms<sìUq lsÍu&'

fkdbmehq jdßlh i|yd jk m%;smdokj, m%udKj;aNdj ;lafiare lsÍfï§ iudk wdldrfha úksiqï" weia;fïka;= iy Wml,amk Ndú; flf¾' ld, fjkalsÍu yer mokulska fkdbmehQ jdßlh l%ulaIh lsÍu wjYH wdldrfha .súiqï uÕka imhkq ,nk rlaIK fiajd j¾.h ks¾Kh lsÍfï§ úksiqu wjYH fõ'

ish¨u idudkH rlaIK .súiqï m%d.aOk m%udKj;aNdj mÍlaIdjkag (LAT) hg;a fõ' fuu mÍlaIdj tkatïÔ \*skEkaI,a i¾úiia lkai,aáka.a fm!oa.,sl iud.u" isx.mamQrej uÕska isÿ lrk ,§'

m%;srlaIK j.lSï uÕskA" rlaIK iud.ï fj; f.úh hq;= fYaIhka ksfhdackh fõ' .súiqï.; ysñlï wjika jQ fyda l,a bl=;a jQ fyda .súiqu fjk;a md¾Yajhla fj; mjrk ,o wjia:djl§" m%;srlaIK j;alï fyda j.lSï y÷kd .ekSfuka neyer flf¾'

1. **rlaIK j.lSï iy f.úh hq;= m%;srlaIK ^inef|a&**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| rlaIK j.lSï 39.1 304 | - | - | 4,800,973 | 5,314,549 |
| f.úh hq;= m%;srlaIK | - | - | 405,649 | 588,814 |
| **tl;=j** | - | - | 5,206,622 | 5,903,363 |

* 1. **rlaIK j.lSï**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| ysÕ ysñlï m%;smdok | - | - | 1,288,755 | 1,652,891 |
| Wmhd fkd.;a jdßl i|yd m%;smdok ^Y=oaO& | - | - | 3,512,218 | 3,661,658 |
| **tl;=j** | - | - | 4,800,973 | 5,314,549 |

# l,anÿ j.lSï

**.sKqïlrK m%;sm;a;sh**

iud.u uÕska l,anÿ wdrïN jk Èkfha§" l,anÿ ld,iSudj mqrd f.ùïj, m%j¾;k jákdlu wkqj uekSfuka" l,anÿ j.lSï y÷kd .kS' l,anÿ f.ùïj, m%j¾;k jákdlu .Kkh lsÍfï§" l,anÿj, we;=<;a fmd,S wkqmd;h meyeÈ,sj ;SrKh l< fkdyels neúka" iud.u uÕska l,anÿ wdrïNl Èkfha ish jdßluh Kh ,nd.ekSfï wkqmd;h Ndú; flf¾' wdrïNl Èkfhka miq" fmd,sfhys j¾Okh ms<sìUq jk mßÈ l,anÿ j.lSï j.lSïj, jákdlu by< kexfjk w;r" isÿ lrk ,o l,anÿ f.ùï i|yd wvq flf¾' thg wu;rj" kùlrKhla" l,anÿ ld,iSudfjys fjkila" l,anÿ f.ùïj, fjkila mej;shfyd;a l,anÿ j.lSïj, OdrK w.h m%;sñkqï.; flf¾'

iuQyh uÕska m%ñ;Ska wdfoaY lr.ekSfï§ SLFRS 16 m%ñ;sh wkqj kùlrKh lrk ,o m%;Hdjf,dalk l%shdj,shla fhdod .kakd w;r" Ndú; ysñlï j;alï iy l,anÿ j.lSï jd¾;d lsÍu i|yd nr ;nk ,o idudkHh jdßluh Kh ,nd .ekSfï wkqmd;h jYfhka 19'68] Ndú; lrk ,§'

^2022 - 12'62]&

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 Èkg fYaIh | 2,059,050 | 2,286,386 | 1,588,115 | 1,614,660 |
| jir ;=< fufyhqï l,a nÿ .súiqïys tla lsÍï$ w¨;alsÍï | 161,309 | 239,437 | 191,169 | 238,105 |
| fmd,sfha jeä ùu | 236,983 | 250,137 | 191,784 | 170,465 |
| l,anÿ Khysñhka fj; f.ùï | (651,359) | (667,068) | (438,364) | (385,273) |
| jir ;=<§ fufyhqï l,anÿ .súiqï wjika ùu | (52,260) | (49,842) | (54,829) | (49,842) |
| **ud¾;= 31 Èkg fYaIh** | 1,753,723 | 2,059,050 | 1,477,875 | 1,588,115 |

**l,anÿ j.lSfuys ixfõ§;d úYaf,aIKh**

l,anÿ j.lSïys jdßl Kh .ekSï wkqmd;fha we;s úh yels fjkialï n,mEï 342 msgqfõ wjodkï l<ukdlrK wkdjrKh igyk 56'4'1 ys olajd we;'

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | |
| **iud.u** | **jirla ;=<** | **jir 1 - 5** | **jir 5 g jeä** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| l,anÿ j.lSu | 461,803 | 1,127,460 | 164,460 | 1,753,723 |
| **tl;=j** | 461,803 | 1,127,460 | 164,460 | 1,753,723 |

|  |  |  |  |
| --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  | 2022 |  |
| **iuQyh** | **jirla ;=<**  **re**. '000 | **jir 1 - 5 jir 5 g jeä**  **re**. '000 **re**. '000 | **tl;=j**  **re**. '000 |
| l,anÿ j.lSu | 265,413 | 1,048,002 164,460 | 1,477,875 |
| **tl;=j** | 265,413 | 1,048,002 164,460 | 1,477,875 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | |
| **iud.u** | **jirla ;=<** | **jir 1 - 5** | **jir 5 g jeä** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| l,anÿ j.lSu | 440,316 | 1,407,356 | 211,378 | 2,059,050 |
| **tl;=j** | 440,316 | 1,407,356 | 211,378 | 2,059,050 |

|  |  |  |  |
| --- | --- | --- | --- |
| **ud¾;= 31 Èkg** |  | 2022 |  |
| **iuQyh** | **jirla ;=<**  **re**. '000 | **jir 1 - 5 jir 5 g jeä**  **re**. '000 **re**. '000 | **tl;=j**  **re**. '000 |
| l,anÿ j.lSu | 117,807 | 1,267,240 203,068 | 1,588,115 |
| **tl;=j** | 117,807 | 1,267,240 203,068 | 1,588,115 |
| **41 m%j¾;k nÿ j.lSï** |  |  |  |

**.sKqïlrK m%;sm;a;sh**

iuQyh iy iud.u uQ,H fiajd ys w.h tl;= l< nÿ iy cd;sh f.dvke.Sfï nÿ we;=¿ wdodhï nÿ iy fjk;a nÿj,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:dfõ§ nÿ kS;sj, 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 m%j¾;k" ú,ïNS; iy wfkl=;a nÿ i|yd j;alï yd j.lSï y÷kd .kakd ,§' fuu ldrKdj, wjidk nÿ m%;sM,h" uq,ska igyka jQ m%udKhg jvd fjkia jQ úg" tjeks fjkialï wdodhug fukau ;SrKh l< ld, iSudj ;=< ú,ïNS; nÿ m%udKhg n,mdhs'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| m%j¾;k nÿ j.lSï 41.1 306 | 1,013,703 | 1,851,676 | 1,406,648 | 2,098,784 |
| **tl;=j** | 1,013,703 | 1,851,676 | 1,406,648 | 2,098,784 |

1. **m%j¾;k nÿ j.lSï ^inef|a&**
   1. **m%j¾;k nÿ j.lSï**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 Èkg fYaIh | 1,851,676 | 1,803,309 | 2,098,784 | 2,077,418 |
| j¾Ih i|yd m%;smdok | 1,471,393 | 2,712,280 | 2,132,725 | 3,221,561 |
| miq.sh jirg wod<j wvq$ ^jeä& m%;smdok | - | (47,744) | - | (47,744) |
| wdodhï nÿ f.ùu | (4,256,539) | (1,175,248) | (5,317,964) | (1,958,933) |
| **nÿ ner** (\*) | 1,947,173 | (1,440,921) | 2,493,103 | (1,193,518) |
| **ud¾;= 31 jk úg fYaIh** | 1,013,703 | 1,851,676 | 1,406,648 | 2,098,784 |

* 1. **r|jd .ekSfï noao (WHT) iy w;a;sldrï wdodhï nÿ (AIT)**

2017 wxl 24 ork foaYSh wdodhï mkf;a 84 jk iy 85 jk j.ka;s iy tys ixfYdaOk ^2021 wxl 10 iy 2022 wxl 22& m%ldrj r|jd .ekSfï noao mqkia:dmkh lr we;' tys m%;sM,hla jYhka" remsh,a 100"000 blaujk mqoa., fiajd .dia;= i|yd 5]la" remsh,a 100"000 blaujk ´kEu wfhl= i|yd 10]la" fmd,sfha ´kEu w.hla i|yd 5]la" iy ,dNdxY i|yd 15]la wod< jkq we;' wdodhï nÿ f.ùï ys fuu r|jd .ekSfï noao wvqlsÍu nÿ nerla f,i fhdod .; yelsh'

1. **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" iudc wdrlaIK odhl;aj nÿ" f.úh hq;= tl;= l< w.h u; nÿ

^VAT&" fjk;a f.úh hq;= nÿ iy f.úh hq;= fjk;a oE 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 md¾Yajhlg mjrd ;sîu i|yd jQ ;d¾lsl uqof,ks'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| f.úh hq;= uq,H fiajd i|yd jeÜ noao | 308,716 | 428,150 | 317,732 | 441,687 |
| f.úh hq;= SSCL | 31,195 | - | 32,322 | - |
| f.úh hq;= tl;= l< w.h u; noao ^jeÜ& | 13,235 | 6,985 | 116,449 | 51,216 |
| f.úh hq;= j.d rlaIK noao | 11,647 | 13,595 | 11,647 | 13,595 |
| mdßfNda.slhskag f.úh hq;= uqo, | 272,956 | 498,011 | 273,303 | 498,650 |
| f.úh hq;= uqoaor .dia;= | 34,365 | 62,106 | 36,971 | 64,546 |
| fjk;a f.úh hq;= .dia;= | 344,676 | 360,207 | 392,847 | 329,364 |
| **tl;=j** | 1,016,790 | 1,369,054 | 1,202,218 | 1,399,030 |

GRI 201-2

1. **úY%du m%;s,dN j.lSu fiajl m%;s,dN**

**úY%du 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& fhdod

.ksñka iajdëk jD;a;Sh ixLHd f,aLk{fhl=f.a Wmfoia mßÈ mdßf;daIsl i|yd fmdfrdkaÿ jQ úY%du jegqma m%;s,dNj, j¾;udk jákdlu ukskq

,nk w;r" th by; lS fldkafoais wkqj ilia lrk ,o úY%du m%;s,dN ie,eiauls'

2021 wxl 28 ork wju úY%du .ekaùfï lïlre mk; wkqj n,d;aul lrk ,o úY%du ,eîfï jhi by< kexùu fya;=fjka iud.fuys úY%du .ekSfï jhi ixfYdaOkh lrk ,§'

# wdhq.Kl ,dN yd w,dN 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; wdhq.Kl ,dN iy w,dN" iuQyh$iud.u y÷kd.kq ,nhs'

# wruqo,a iïmdokh

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

# ks¾jpkh lrk ,o odhl;aj ie,iqï - fiajlhskaf.a w¾:idOl wruqo, iy ks¾jpkh lrk ,o 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;Hkql+, fyda iïm%hqla; ne£ula tys § fkdue;' fuh 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 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'

# úY%du m%;s,dN j.lSu

úY%du m%;s,dN j.lSfuys msßjeh wdhq.Kl ;lafiarejla Ndú; lrñka ks¾Kh flf¾' jÜgï wkqmd;hka" j;alï u; wdodhu iïnkaO wfmalaIs; wkqmd;hka" wkd.; jegqma j¾Ol" u¾;H;d wkqmd; iy wkd.; mdßf;daIsl j¾Ol iïnkaO Wml,amkhkaf.ka tlS wdhq.Kk ;lafiarej iukaú; fõ'

fujeks ne£ïj, È.= ld,Sk iajNdjh fya;=fjka" fulS weia;fïka;= ie,lsh hq;= wúksYaÑ;Ndjhlska hqla; fõ' ish¨ Wml,amkhka tla tla jd¾;dlrK Èkfha§ iudf,dapkh flf¾'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 jk úg fYaIh | 668,411 | 587,257 | 748,944 | 657,778 |
| ,dN fyda w,dN m%ldYh ;=< y÷kd.;a uqo, 43.1 308 | 155,670 | 82,893 | 174,517 | 102,203 |
| úia;S¾K wdodhï m%ldYfha § y÷kd.;a uqo, 43.2 308 | (57,764) | 31,732 | (67,120) | 28,272 |
| j¾Ih ;=< f.jq m%;s,dN | (92,658) | (33,471) | (100,021) | (39,309) |
| **ud¾;= 31 Èkg fYaIh** | 673,659 | 668,411 | 756,320 | 748,944 |

1. **úY%du m%;s,dN j.lSu ^inefoa&**
   1. **,dN fyda w,dN m%ldYh ;=< y÷kd.;a uqo,**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg wjika jQ j¾Ih i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| mQ¾j fiajd msßjeh | - | (20,736) | - | (23,,590) |
| j¾;udk fiajd msßjeh | 55,362 | 57,412 | 65,812 | 74,008 |
| Y=oaO mokñka w¾: oelajQ m%;s,dN j.lSu wkqj Y=oaO fmd,S wkqmd; | 100,308 | 46,217 | 108,705 | 51,785 |
| ,dN fyda w,dN m%ldYh ;=< y÷kd.;a uq¿ uqo, | 155,670 | 82,893 | 174,517 | 102,203 |

* 1. **úia;S¾K wdodhï m%ldYh ;=< y÷kd.;a uqo,**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| Wml,amkj, fjkialï fya;=fjka isÿ jQ w,dN$^,dN& | (45,364) | 9,555 | (56,903) | 22 |
| jir ;=< we;s jQ w,dN$^,dN& w;aoelSï | (12,400) | 22,177 | (10,217) | 28,250 |
| úia;S¾K wdodhï m%ldYh ;=< y÷kd.;a iïmQ¾K wdhq.Kl ^w,dN&$,dN | (57,764) | 31,732 | (67,120) | 28,272 |

úY%du jegqma m%;s,dN j.lSu iïnkaO wdhq.Kl ;lafiare lsÍu 2023 ud¾;= 31 Èk jk úg welapQßh,a wekaâ uefkaÊukaÜ lkai,agkaÜia

^fm!oa.,sl& iud.u úiska isÿ lrk ,o w;r" tu iud.u wdhq.Kl iïnkaO jD;a;Sh iud.ula fõ ^2022 ud¾;= 31 i|yd welapQßh,a wekaâ uefkaÊukaÜ lkai,agkaÜia ^fm!oa.,sl& iud.u&' j.lSï w.h lsÍu i|yd Tjqka úiska Ndú; 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 Èkg**  **iud.u $iuQyh** | 2023 | 2022 |
| **wdhq.Kk Wml,amk**  jÜgï wkqmd;h | 18.00% | 15.00% |
| wkd.; jegqma by< kexùfï wkqmd;h | 15.00% | 13.00% |
| u¾;H;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 | 60 **wjqreÿ** | 60 wjqreÿ |

fuu ksheÈfha l%shdldÍ iyNd.Slrejkaf.a wfmalaIs; idudkH fiajd ld,h 2023 ud¾;= 31 ka wjika jQ jir i|yd jir 7'9 ls' ^8'58 - 2022&

# wdhq.Kl ;lafiarefõ Ndú; l< Wml,amkj, ixfõ§;dj

/lshd m%;s,dN j.lSï uekSfï§ ksh;j mj;sk wfkl=;a úp,Hhka iuÕ Ndú; 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 ;;a;aj 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'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | 2023 | | 2022 | |
| **j¾Ih i|yd jQ m%;sM,j, j¾Ok$**  **^W!kkh& úia;S¾K wdodhï m%ldYfhys**  **n,mEu**  **re**. '000 | **j.lSïj, j¾Okh$**  **^W!kkh& fiajl m%;s,dN j.lSï flfrys n,mEu**  **re**. '000 | j¾Ih i|yd jQ m%;sM,j, j¾Ok$  ^W!kk& úia;S¾K wdodhï m%ldYfhys  n,mEu  **re**. '000 | j.lSïj, j¾Okh$  ^W!kkh& fiajl m%;s,dN j.lSï flfrys n,mEu  **re**. '000 |
| jÜgï wkqmd;fha by<hdu$ ^my<hdu& |  | |  | |
| 1% | 35,475 | (35,475) | 46,958 | (46,958) |
| -1% | (39,307) | 39,307 | (53,552) | 53,552 |
| jegqma j¾Olj, by<hdu$^my<hdu& |  | |  | |
| 1% | 39,800 | (39,800) | (53,830) | 53,830 |
| -1% | (36,451) | 36,451 | 47,935 | (47,935) |

# l,a msÍfï iúia;rh wkqj úY%du m%;s,dN ne£u 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 lr we;' wfmalaIs; wkd.; jev lrk ld,h úY%du .ekaùfï Èkhg fmr fiajfhka bj;a ùu" urKh fyda wl¾uKH;djh jeks lreKq u; i,ld nef,a'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| bÈß udi 12 ;=< | 85,296 | 54,921 | 95,970 | 62,636 |
| wjqreÿ 1-5 w;r | 288,778 | 246,811 | 322,789 | 275,960 |
| jir 5 lg jeä | 299,585 | 366,679 | 337,561 | 410,348 |

GRI 207-1,207-2,207-3,207-4,3-3

# ú,ïNS; nÿ j.lSï$^j;alï&

**.sKqïlrK m%;sm;a;sh**

j;alï yd j.lSïj, nÿ mokï iy uq,H jd¾;dlrK lghq;= i|yd tajdfha OdrK jákdlï w;r jd¾;dlrK Èkh ;=< ;djld,sl fjkialï u; ú,ïNS; nÿ ks¾udKh fõ'

* jHdmdr ixfhdackhla fkdjk .kqfokqjl lS¾;skduh fyda j;alï fyda j.lSï uq,sl jYfhka y÷kd .ekSfuka iy .sKqïlrK ,dNhg fyda nÿ wh l< yels ,dNhg fyda w,dNhg n,mEula fkdue;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 fkdyer ùug bv we;s njg ta;a;= hk úg§" wkqnoaê; iud.ïj, wdfhdackh iuÕska iïnkaO jk ;djld,sl fjkialïj,g wod< wjia:djka

yer nÿ wh l< yels ish¨u ;djld,sl fjkialï i|yd ú,ïNS; nÿ j.lSï y÷kd.kq ,efí(

ish¨u wvq l< yels ;djld,sl fjkialï" Ndú;hg fkd.;a nÿ w,dN iy nÿ w,dNhka ys bÈßhg /f.k hdu i|yd ú,ïNS; nÿ j;alï y÷kd

.efkk w;r" tfia isÿ lrkqfha"

* wvq l< yels ;djld,sl fjkig wod<j ú,ïNS; nÿ j;alï" jHdmdr ixl,khla fkdjk .kqfokqjl j;alï fyda j.lSï jYfhka y÷kd

.ekSfuka mek k.sk wjia:dj,§ iy .kqfokqfõ§ .sKqïlrK ,dNhg fyda nÿ wh l< yels ,dNhg fyda w,dNhg n,mdkafka ke;s úg¦ yd

* wkqnoaO iud.ïj, wdfhdackj,g iïnkaO wvq l< yels ;djld,sl fjkialï iïnkaOfhka" ú,ïNS; nÿ j;alï y÷kd.kq ,nkafka

;djld,sl fjkialï mQ¾j oDYH wkd.;fha fjkia ùug iïNdú;djla we;s úg§ muKla jk w;r" ;djld,sl fjkialï Ndú; l< yels

;;a;ajhlg idfmalaIj nÿ wh l< yels ,dNhla ,eîug bv we;s wjia:dj, §

yer wvq l< yels ;djld,sl fjkialï iy Ndú; fkdl< nÿ ner lsÍï iy Ndú; fkdl< nÿ w,dN bÈßhg f.k hdu Ndú; lsÍug tÈßj nÿ wh l< yels ,dNhla ,eîug bv mj;sk hk wjia:dj,§ fõ'

ú,ïNS; nÿ j;alïj, OdrK jákdlï tla tla jd¾;dlrK Èkfha§ iudf,dapkh flfrk w;r" ú,ïNS; nÿ j;alï ish,a, fyda m%udKhla m%fhdackhg .ekSug bv ie,fik mßÈ" m%udKj;a nÿ wh l< yels ,dNhla ,eîug fkdyels jk wdldrhg W!kkh flf¾' y÷kd fkd.;a ú,ïNS; nÿ j;alï jd¾;dlrK Èkfha§ kej; ;lafiare lrkq ,nk w;r" wkd.; nÿ wh l< yels ,dNh ú,ïNS; nÿ j;alï kej; wh lr

.ekSug bv ie,fik iïNdú;dj olajd y÷kd .efka'

jd¾;dlrK 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'

ysñlïys iDcqju y÷kd .efkk whs;uj,g wod< m%j¾;k nÿ iy ú,ïNS; nÿ ysñlï m%ldYfhys y÷kd .efkk w;r ,dN fyda w,dN m%ldYfhys y÷kd fkd.efka'

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| j;alï hgf;a y÷kd.;a | (1,335,460) | (1,146,726) | (1,477,554) | (1,276,649) |
| j.lSï hgf;a y÷kd.;a | - | - | 57,718 | 155,457 |
| ú,ïNS; nÿ j.lSu$^j;alu& | (1,335,460) | (1,146,726) | (1,419,836) | (1,121,192) |

# ú,ïNS; nÿ j.lSï $ ^j;alï& ^inef|a&

tla wdh;khl Y=oaO ú,ïNS; nÿ j;alï$ j.lSï" ;j;a wdh;khl j;alï$ j.lSïj,g tfrysj ys,jq l< fkdyelsh' ukao h;a ys,jq lsÍu i|yd ffk;sl n,d;aul l< yels whs;shla fkdue;s neúks' tneúka úúO wdh;kj, Y=oaO ú,ïNS; nÿ j;alï iy j.lSï uQ,H ;;a;aj m%ldYfha fjku y÷kd .efka'

# ú,ïNS; nÿj, fjkiaùu

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 01 Èkg fYaIh | (1,146,726) | (415,841) | (1,121,196) | (296,924) |
| j¾Ih i|yd wh lsÍu | (147,275) | (673,452) | (244,222) | (766,656) |
| úia;S¾K wdodhï m%ldYfha ixrplj,g wod< ú,ïNS; nÿ wh lsÍu | (41,460) | (57,433) | (54,418) | (57,612) |
| **ud¾;= 31 Èkg fYaIh** | (1,335,460) | (1,146,726) | (1,419,836) | (1,121,196) |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **iud.u** | | | | | **iuQyh** | | | | |
| **ú,ïNS; nÿ j;alï**  **re**. '000 | **ú,ïNS; nÿ j.lSï**  **re**. '000 | **,dN fyda w,dN m%ldYh**  **re**. '000 | **úia;S¾K wdohï m%ldYh**  **re**.'000 | **ialkaOh fjkiaùfï**  **m%ldYh**  **re**.'000 | **ú,ïNS; nÿ j;alï**  **re**. '000 | **ú,ïNS; nÿ j.lSï**  **re**. '000 | **,dN fyda w,dN m%ldYh**  **re**. '000 | **úia;S¾K wdohï m%ldYh**  **re**.'000 | **ialkaOh fjkiaùfï**  **m%ldYh**  **re**. '000 |
| **2023 ud¾;= 31 Èkg**  úY%dñl m%;s,dN j.lSu | 219,433 | - | (92,311) | 17,329 | 17,329 | 334,546 | - | (112,446) | 20,136 | 20,136 |
| bÈßhg f.k wd nÿ w,dN | - | - | - | - | - | - | - | - | - | - |
| Kh ,eìh hq;= oE i|yd ydkslrK m%;smdok | 2,577,454 | 1,522,025 | 94,267 | - | - | 2,575,291 | 1,304,309 | 69,200 | - | - |
| ixl%dka;s .e<mSï i|yd jQ ú,ïNS; nÿ | 268,638 | - | (53,728) | - | - | 268,638 | - | (53,727) |  | - |
| nÿ wruqK i|yd läkï laIh ùfï §ukdj ^l,anÿ& | - | 234,255 | (106,329) | - | - | - | 234,255 | (147,839) | - | - |
| nÿ wruqK i|yd läkï laIh ùfï §ukdj (PPE) | - | 83,348 | 57,026 | - | - | - | 258,965 | 57,026 | - | - |
| SLFRS 16 u; ú,ïNS; nÿ | 95,947 | 45,173 | (37,235) | - | - | 67,227 | 45,173 | (8,515) | - | - |
| fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg ú,ïNS; nÿ | 58,789 | - | (8,965) | (58,789) | (58,789) | 74,554 | - | 49,817 | (74,554) | (74,554) |
| idOdrK w.h u; ,dN$w,dN - wdfhdack foam< | - | - | - | - | - | - | 57,718 | (97,739) | - | - |
|  | 3,220,261 | 1,884,801 | (147,275) | (41,460) | (41,460) | 3,320,256 | 1,900,420 | (244,223) | (54,418) | (54,418) |
| j¾Ih i|yd jQ ,dNh fyda w,dNh iy fjk;a úia;S¾K wdodhï u; ú,ïNS; nÿ n,mEu |  |  | (147,275) | (41,460) |  |  |  | (244,223) | (54,418) |  |
| ysñlï moku hgf;a y÷kd.kakd |  |  |  |  | (41,460) |  |  |  |  | (54,418) |
| j;alï hgf;a y÷kd.kakd |  | (1,335,460) |  |  |  |  | (1,477,554) |  |  |  |
| j.lSï hgf;a y÷kd.kakd |  | - |  |  |  |  | 57,718 |  |  |  |
| **2023 ud¾;= 31 Èkg Y=oaO ú,ïNS; nÿ j.lSï$^j;alï&** |  | (1,335,460) |  |  |  |  | (1,419,836) |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **iud.u** |  |  |  |  | **iuQyh** |  | |
| **ú,ïNS;** | **ú,ïNS;** | **,dN fyda** | **úia;S¾K** | **ialkaOh** | **ú,ïNS;** | **ú,ïNS;** | **,dN fyda** | **úia;S¾K** | **ialkaOh** |
| **nÿ j;alï** | **nÿ j.lSï** | **w,dN** | **wdohï** | **fjkiaùfï** | **nÿ j;alï** | **nÿ j.lSï** | **w,dN** | **wdohï** | **fjkiaùfï** |
|  |  | **m%ldYh** | **m%ldYh** | **m%ldYh** |  |  | **m%ldYh** | **m%ldYh** | **m%ldYh** |
| **re**. '000 | **re**. '000 | **re**. '000 | **re**.'000 | **re**.'000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**.'000 | **re**. '000 |
| **2022 ud¾;= 31 jk úg** |  |  |  |  |  |  |  |  |  |  |
| úY%dñl m%;s,dN j.lSu | 127,122 | - | 39,501 | (7,616) | (7,616) | 242,236 | - | (234,413) | (7,795) | (7,795) |
| bÈßhg f.k wd nÿ w,dN | - | - | - | - | - | - | - | 171,164 | - | - |
| Kh ,eìh hq;= oE i|yd | 1,936,823 | 787,070 | 178,514 | - | - | 2,127,250 | 787,071 | 306,055 | - | - |
| ydkslrK m%;smdok |  |  |  |  |  |  |  |  |  |  |
| ixl%dka;s .e<mSï i|yd jQ | 214,911 | - | - | - | - | 214,911 | - | 13,512 |  | - |
| ú,ïNS; nÿ |  |  |  |  |  |  |  |  |  |  |
| nÿ wruqK i|yd läkï laIh ùfï §ukdj ^l,anÿ& | - | 382,094 | (862,128) | - | - | - | 382,094 | (862,128) | - | - |
| nÿ wruqK i|yd läkï laIh |  |  |  |  |  |  |  |  |  |  |
| ùfï §ukdj (PPE) | - | 26,322 | (6,363) | - | - | - | 201,939 | (22,111) | - | - |
| SLFRS 16 u; ú,ïNS; nÿ | 49,677 | 36,138 | (22,976) | - | - | 49,677 | 36,138 | (59,114) | - | - |
| fjk;a úia;S¾K wdodhu Tiafia | 49,817 | - | - | (49,817) | (49,817) | 49,817 | - | - | (49,817) | (49,817) |
| idOdrK w.hg ú,ïNS; nÿ |  |  |  |  |  |  |  |  |  |  |
| idOdrK w.h u; ,dN$w,dN - | - | - | - | - | - | - | 155,457 | (79,621) | - | - |
| wdfhdack foam< |  |  |  |  |  |  |  |  |  |  |
|  | 2,378,350 | 1,231,624 | (673,452) | (57,433) | (57,433) | 2,683,891 | 1,562,699 | (766,656) | (57,612) | (57,612) |
| j¾Ih i|yd jQ ,dNh fyda |  |  |  |  |  |  |  |  |  |  |
| w,dNh iy fjk;a úia;S¾K  wdodhï u; ú,ïNS; nÿ n,mEu |  |  | (673,452) | (57,433) |  |  |  | (766,656) | (57,612) |  |
| ysñlï moku hgf;a |  |  |  |  | (57,433) |  |  |  |  | (57,612) |
| y÷kd.kakd |  |  |  |  |  |  |  |  |  |  |
| j;alï hgf;a y÷kd.kakd |  | (1,146,726) |  |  |  |  | (1,276,649) |  |  |  |
| j.lSï hgf;a y÷kd.kakd |  | - |  |  |  |  | 155,457 |  |  |  |
| **2022 ud¾;= 31 Èkg Y=oaO ú,ïNS;** |  | (1,146,726) |  |  |  |  | (1,121,192) |  |  |  |
| **nÿ j.lSï** |  |  |  |  |  |  |  |  |  |  |

1. **m%ldYs; m%d.aOkh m%d.aOkh**

jHdmdrfha wdfõ‚l wjodkï wdjrKh lsÍu i|yd iud.u il%Shj l<ukdlrKh lrk ,o m%d.aOk mokula mj;ajdf.k hk w;r" 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; lrk ,o kS;s Í;s iy wkqmd;hka yd fjk;a l%ufõohka Wmfhda.S lr .ksñka isÿ flf¾'

jd¾;dlrK ld,iSudj ;=< iud.u ndysrj mkjd we;s ish¨u m%d.aOk wjYH;dj,g iïmQ¾Kfhka wkql+, ù we;'

# m%d.aOk l<ukdlrKh

iud.fï m%d.aOk l<ukdlrK m%;sm;a;sfha uQ,sl wruqKq jkqfha 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 ukd m%d.aOk wkqmd;hka mj;ajd .ekSu iy;sl lsÍuhs'

iud.u uÕska" wd¾Ól ;;a;ajhkaf.a fjkiaùï iy ish l%shdldrlïj, wjodkï .;s,laIK wkqj ish m%d.aOk jHqyh l<ukdlrKh lrñka wjYH mßÈ fjkialï isÿ lrkq ,nhs' m%d.aOk jHqyh mj;ajdf.k hdu fyda .e<mqï isÿlsÍu Wfoid" iud.u uÕska fldgia ysñlrejka fj; ,dNdxY jákdlu fldgia ysñlrejka fj; m%d.aOk wdodhu .e<mSu fyda m%d.aOk iq/l=ï ksl=;=j isÿ flf¾'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u$iuQyh** | | **iud.u$iuQyh** | |
| 2023  **m%udKh** | 2023  **re**. '000 | 2022  **m%udKh** | 2022  **re**. '000 |
| wfm%a,a 1 Èkg fYaIh | 1,887,195,002 | 17,071,961 | 1,704,602,760 | 14,892,036 |
| fldgialr ,dNdxY | 154,688,114 | 943,598 | 182,592,242 | 2,179,925 |
| **ud¾;= 31 Èkg fYaIh** | 2,041,883,116 | 18,015,559 | 1,887,195,002 | 17,071,961 |

# m%ldYs; m%d.aOkh ^inef|a&

**m%d.aOk mka;sj, whs;sjdislï" jrKhka iy iSud lsÍï**

iud.fï idudkH fldgia" fld<U fldgia fj<|fmdf<a ,ehsia;=.; lr we;' jßka jr m%ldY lrk mßÈ idudkH fldgia ysñhkag ,dNdxY ,nd

.ekSfï whs;shla we;s w;r" iud.fï jd¾Isl uyd iNd /iaùfï§ tla fldgilg tla Pkaohla ysñ fõ'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg fYaIh** | 2023 | | 2022 | |
| **;:H**  **re**. '000 | **wjYH jk**  **re**. '000 | **;:H**  **re**. '000 | **wjYH jk**  **re**. '000 |
| ia:r 1 m%d.aOkh $ uQ,sl m%d.aOkh | 36,238,022 | 2,000,000 | 36,445,056 | 2,000,000 |
| ia:r 1 m%d.aOk wkqmd;h$uQ,sl m%d.aOk wkqmd;h | 25.76% | 10.00% | 18.76% | 8.00% |
| uq¿ m%d.aOk wkqmd;h$iuia; wjodkï nr;nk ,o m%d.aOk wkqmd;h | 26.61% | 14.00% | 19.67% | 12.00% |

2018 wxl 3 ork uqo,a jHdmdr mkf;a ksfhda.hkag wkqj kshduk m%d.aOkh" 1 jk ia:rfha m%d.aOkfhka iukaú; fõ' m%ldYs; m%d.aOkh" jHjia:dms; ixÑ; wruqo," j;auka j¾Ifha ,dNh we;=¿ r|jd .;a wdodhï" idudkH iy wfkl=;a ixÑ; j,ska lS¾;s kduh" fjk;a wiamDYH j;alï" wfkl=;a úia;S¾K wdodhï" iïmq¾K m%;smdok i|yd iuqÉÑ; ydkslrK ysÕh iy wúksYaÑ; fmd,S iy nexl= iy uQ,H iud.ï j, wdfhdackfhka 50] la wvq lsÍfuka ,nd .kS'

# jHjia:dms; ixÑ; wruqo,

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 jk úg fYaIh | 2,639,946 | 2,406,995 | 2,729,351 | 2,464,951 |
| j¾Ih ;=< udre lsÍu | 150,882 | 232,951 | 176,309 | 264,400 |
| **ud¾;= 31 jk úg fYaIh** | 2,790,828 | 2,639,946 | 2,905,660 | 2,729,351 |

**mSm,aia ,Sisx wekaâ \*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, 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 neúka" iud.u Y=oaO ,dNfhka ishhg myla ^5& ixÑ; wruqo,g udre lr we;'

# ,xlka t,dhkaia \*skEkaia ,sñgâ

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 uÕska Y=oaO ,dNfhka 20] la jHjia:dms; ixÑ;hg udre lr we;'

# r|jd.;a bmehSï

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 jk úg fYaIh | 19,481,612 | 17,159,777 | 23,122,851 | 20,682,106 |
| j¾Ih i|yd ,dNh | 3,017,638 | 4,659,009 | 3,507,014 | 4,805,731 |
| úia;S¾K wdodhu | 99,224 | 25,701 | 121,538 | 29,340 |
| ixÑ; fj; udre lsÍu | (150,882) | (182,950) | (176,310) | (214,401) |
| f.jQ ,dNdxY | (943,598) | (2,179,925) | (943,598) | (2,179,925) |
| ixÑ; j,ska udre lsÍu | (1,947,167) | - | (2,382,947) | - |
| wêNdr nÿ | 19,556,826 | 19,481,612 | 23,248,550 | 23,122,851 |
| **ud¾;= 31 jk úg fYaIh** |  |  |  |  |

1. **fjk;a ixÑ; fldgia ixÑ;**

uQ,H ;;a;aj ms<sn| m%ldYfha fldgiays igyka lr we;s ixÑ;j,g ^úia;S¾K wdodhï m%ldYh& we;=<;a jkafka¦

* idOdrK w.fha ixÑ;h i|yd" fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hlska ukskq ,nk" uq,H j;alïj, idOdrK jákdlïj, iuqÉÑ; Y=oaO fjkia ùu o we;=<;a fõ' ^313 msgqfõ igyk 48'3 n,kak&'
* zfmdÿ ixÑ;hZ u.ska wOHlaIjreka úiska fmdÿ fhojqï ioyd rojd .kq ,nk jákdlï ksfhdackh fõ' fmdÿ ixÑ;h ia:dmkh lsÍfï wruqK jkqfha" wkd.;fhays§ Woa.; úh yels wkfmalaIs; j.lSï imqrd,Suhs'
* wOHlaIjreka úiska wkd.;fhys Woa.; úh yels ljr fyda nÿ j.lSula imqrd,Su ioyd fjkafldg we;s jákdlï j,ska znÿ iu;dlrK ixÑ;hZ iukaú; fõ'
* zm%;Hd.Kk ixÑ;hZ" foam<" msßh; iy WmlrK j,ska udrelrk ,o wdfhdack foam< j, m%;Hd.Kk .e<mqï yd iïnkaO fõ'

# úfoaY úksuh mßj¾;k ixÑ;h

jd¾;dlrK Èkh jk úg" iud.fï wkqnoaO wdh;khla jk ,xlka t,dhkaia \*skEkaia ,sñgâ ys j;alï yd ysñlï jd¾;dlrK Èkfha" úksuh wkqmd;slh hgf;a bÈßm;a lrk uqo,g ^Y%S ,xld remsh,a& mßj¾;kh lrk ,o w;r" tu ld,h ;=< ,dN fyda w,dN m%ldYkh iy 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" úia;SrK wdodhï m%ldYh ;=<ska úfoaY uqo,a mßj¾;k ixÑ;hg f.k hkq ,efí ^314 msgqfõ igyk 48'4 n,kak&'

* 1. **m%j¾;k j¾Ih 2023**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2022-04-01 ixp,khka$ jk úg iïfm%aIKhka wdrïNl  **msgq** fYaIh | | **2023-03-31**  **jk úg wjidk fYaIh** | 2022-04-01 ixp,khka$ jk iïfm%aIKhka  úg wdrïNl  fYaIh | **2023-03-31**  **jk úg wdrïNl fYaIh** |
| **igyk wxlh re**. '000 **re**. '000 | | **re**. '000 | **re**. '000 **re**. '000 | **re**. '000 |
| idOdrK w.h ixÑ;h 48.3 313 (375,208) (195,940) | | (571,148) | (379,348) (248,491) | (627,839) |
| úfoaY uqo,a mßj¾;k ixÑ;h 48.4 314 - - | | - | 1,276,459 (299,240) | 977,219 |
| **tl;=j** (375,208) (195,940) | | (571,148) | 897,111 (547,731) | 349,380 |

* 1. **fmr jir 2022**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2022-04-01 ixp,khka$ jk úg iïfm%aIKhka wdrïNl  **msgq** fYaIh | | **2023-03-31**  **jk úg wjidk fYaIh** | 2022-04-01 ixp,khka$ jk iïfm%aIKhka  úg wdrïNl  fYaIh | **2023-03-31**  **jk úg wdrïNl fYaIh** |
| **igyk wxlh re**. '000 **re**. '000 | | **re**. '000 | **re**. '000 **re**. '000 | **re**. '000 |
| idOdrK w.h ixÑ;h 48.3 313 (117,377) (257,831) | | (375,208) | (121,517) (257,831) | (379,348) |
| úfoaY uqo,a mßj¾;k ixÑ;h 48.4 314 - - | | - | 542,836 733,623 | 1,276,459 |
| **tl;=j** (117,377) (257,831) | | (375,208) | 421,319 475,792 | 897,111 |

* 1. **idOdrK w.h ixÑ;h**

tjeks wdfhdack yÿkd.ekSfuka neyer flfrk ;=re fyda wmydhkh jk ;=re" fjk;a úia;SrK wdodhu ;=<ska idOdrK w.hg ukskq ,nk uQ,H j;alïj, idOdrK jákdlïj, iuqÉÑ; Y=oaO fjkia ùu" idOdrK w.h ixÑ;hg we;=<;a fõ'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 jk úg fYaIh | (375,208) | (117,377) | (379,348) | (121,517) |
| rojd.;a bmehqï j,ska udre lsÍï | - | (50,000) | - | (50,000) |
| uQ,H wdfhdack kej; ;lafiare lsÍfï§ Y=oaO idOdrK w.fha  ,dN$^w,dN& | (195,940) | (207,831) | (248,491) | (207,831) |
| **ud¾;= 31 jk úg fYaIh** | (571,148) | (375,208) | (627,839) | (379,348) |

# 48. fjk;a ixÑ; ^inefoa&

* 1. **úfoaY uqo,a mßj¾;k ixÑ;h**

úfoaY uqo,a mßj¾;k ixÑ;h iukaú; jkafka úfoaY mßmd,s;fha uq,H m%ldYk mßj¾;kh lsÍfï§ mek k.sk ish¨u úfoaY uqo,a fjkialï j,sks'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 jk úg fYaIh | - | - | 1,276,459 | 542,836 |
| uQ,H m%ldY mßj¾;kfha§ we;s jk Y=oaO ,dN$^w,dN& | - | - | (594,615) | 1,439,171 |
| md,kh fkdjk ysñlï fj; udrelsÍu | - | - | 295,375 | (705,548) |
| **ud¾;= 31 Èkg fYaIh** | - | - | 977,219 | 1,276,459 |

# md,kh fkdjk ysñlï

w;am;a lr .;a Èkfha§ w;am;a lr .kq ,eìug ,lajkakdf.a y÷kd.; yels Y=oaO j;alï j, idOdrK jákdlfï iudkqmd;sl fldgi wkqj md,kh fkdjk ysñlï ukskq ,efí' mßmd,s;hl md,kh .s,sySula isÿ fkdjqkq md,khla we;s úg" iuQyfha ysñlï ms<sn| fjkialï .Kkh flfrkafka iu fldgia .kqfokq jYfhks' md,kh fkdjk ysñlï" Y=oaO j;alï j,ska 25] la wkqnoaê; iud.ula jk mSm,aia bkaIqjrkaia uÕska iy Y=oaO j;alï j,ska 49] la wkqnoaê; iud.ula jk ,xlka t,dhkaia \*skEkaia ,sñgâ uÕska ksrEmKh lrkq ,nhs'

|  |  |  |
| --- | --- | --- |
|  | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 |
| wfm%a,a 1 jk úg fYaIh | 3,154,527 | 2,661,541 |
| md,kh fkdjk ysñlï iuÕ wkqnoaê;hla w;alr .ekSu | 74,764 | - |
| jif¾ ,dNh | (65,313) | 12,438 |
| fjk;a úia;S¾K wdodhu | (295,375) | 705,548 |
| jir i|yd f.jQ ,dNdxY | (273,428) | (225,000) |
| wêNdr nÿ | (110,146) |  |
| **ud¾;= 31 Èkg fYaIh** | 2,485,029 | 3,154,527 |

# wiïNdjH j.lSï iy ne£ï ne|Sï iy wksYaÑ;;djhka

wiïNdjH j.lSï hkq" meje;au ;yjqre l< yels wúksYaÑ; 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 - zm%;smdok" wiïNdjH j.lSï iy wiïNdjH j;alïZ uÕska w¾: olajd we;s mßÈ jyd uekSug fkdyels j.lSï fõ' uq,H ;;a;aj m%ldYfha wiïNdjH j.lSï y÷kd fkd.kakd kuq;a tajd isÿùu ÿria: fkdfõ kï idudkHfhka fy<sorjq lrkq ,efí'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| wiïNdjH j.lSï 50.1 315 | 338,408 | 469,000 | 462,212 | 515,989 |
| ne§ï 50.2 315 | 5,288,366 | 6,383,234 | 5,288,366 | 6,383,234 |
| **tl;=j** | 5,626,774 | 6,852,234 | 5,750,578 | 6,899,223 |

# wiïNdjH j.lSï

idudkH jHdmdr ;;a;ajhka hgf;a iuQyh iy iud.u úúOdldr wh lr.; fkdyels ne£ï we;s lr .kakd w;r" ish .kqfokqlrejkag ffk;sl ms<sirK ,nd §fuka hï hï wúksYaÑ; j.lSï ork w;r" tys fufyhqï fya;=fjka kvq mejÍfï md¾Yjhla jk wjia:d o we;' uq,H ;;a;aj m%ldYkfha§ fuu ne£ï ms<s.ekSu isÿ fkdjQjo" tajdfha fufyhqï wjodku mj;sk w;r" tu ksid iuQyfha iy iud.fï iuia; wjodkï iajrEmfhys fldgila njg th m;a fõ' flfia fj;;a" fuu .kqfokq fya;=fjka m%dud‚l w,dNhla wfmalaId fkdflf¾'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg msgq**  **igyk wxlh** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| iud.ug tfrysj kvq lghq;= 50.1.1 315 | 252,572 | 242,797 | 252,572 | 242,797 |
| wemlr - fjk;a 50.1.2 315 | 58,825 | 175,250 | 58,825 | 175,250 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq ;lafiarej 50.1.3 315 | 27,011 | 50,953 | 150,815 | 97,942 |
| **tl;=j** | 338,408 | 469,000 | 462,212 | 515,989 |

# 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 w,dN i|yd m%;smdok i,id we;akï fyda ydks mshùu i|yd ie,lsh hq;= wdrlaIdjla ;sfí kï" wfmalaIs; kS;S ysñlïmEï my;ska we;=<;a fkdflfrkafka iud.u tjeks ysñlï j,ska uqo,a ,efí hehs n,dfmdfrd;a;= fkdjk neúks'

uq,H ;;a;aj m%ldYh bÈßm;a l< Èkh jk úg" fiajdodhlhska mkyla ^50& 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 m%dud‚l n,mEula isÿ fkdjk njhs'

# wemlr - 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'

# foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq ;lafiarej

iud.u úiska f.dkq lrk ,o ;lafiare wNshdpkfha§" fYa%IaGdêlrKh uÕska foaYSh wdodhï fomd¾;fïka;=fõ ia:djrh (VATFS/BFSU/2014/579 iy 580) ;yjqre lrk ,§' nÿ wdrjqf,a iuia; f.ùï u; remsh,aa ñ,shk 27l uq¿ ov uqo, w;ayßk f,i iud.u úiska foaYSh wdodhï fomd¾;fïka;=j uÕska b,a,d isák ,§'

# ne£ï

ud¾;= 31 Èk jk úg my; i|yka mßÈ idudkH jHdmdr l%shdj,shg wod< foam<" msßh; iy WmlrK" wiamDYH j;alï iy m%fhdackhg fkd.;a myiqlï ,nd .ekSu i|yd iuQyh$iud.u lemù isà(

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **m%d.aOk ne|Sï**  **wkqu; l< kuq;a .súiqï .; fkdl<** | 1,001,417 | 1,093,909 | 1,001,417 | 1,093,909 |
| wkq tl;=j | 1,001,417 | 1,093,909 | 1,001,417 | 1,093,909 |
| **m%fhdackhg fkd.;a myiqlï wdka;sl fj<|du** | 4,130,745 | 4,263,065 | 4,130,745 | 4,263,065 |
| \*diaÜ g%ela | 105,270 | 577,652 | 105,270 | 577,652 |
| idOllrKh | - | 448,608 | - | 448,608 |
| rka Kh - bia,dóh | 50,934 | - | 50,934 | - |
| wkq tl;=j | 4,286,949 | 5,289,325 | 4,286,949 | 5,289,325 |
| **tl;=j** | 5,288,366 | 6,383,234 | 5,288,366 | 6,383,234 |

wfmalaIs; Kh w,dN .Kkh lsÍfï§" Ndú; fkdlrk ,o pl%Sh myiqlï jákdlu ms<sn| i,ld n,k ,§' tneúka m%fhdackhg fkd.;a myiqlï i|yd §ukdj 277 msgqfõ igyk 25'7 ys we;=<;a lr we;'

1. **idudkH fldgilg Y=oaO j;alï w.h**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| iud.fï ysñlï orkakkayg wdfrdamKh l< hq;= iuia; ysñlu ^remsh,a z000& | 39,792,065 | 38,818,311 | 44,519,149 | 43,821,274 |
| uq¿ fldgia .Kk | 2,041,883,116 | 1,887,195,002 | 2,041,883,116 | 1,887,195,002 |
| **idudkH fldgilg Y=oaO j;alï jákdlu ^re'&** | 19.49 | 20.57 | 21.80 | 23.22 |

1. **cx.u$cx.u fkdjk úYaf,aIKh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | 2022 | | |
| **iud.u** | **udi 12la we;=<;**  **re**. '000 | **udi 12lska**  **miq**  **re**. '000 | **tl;=j**  **re**. '000 | **udi 12la we;=<;**  **re**. '000 | **udi 12lska**  **miq**  **re**. '000 | **tl;=j**  **re**. '000 |
| **j;alï**  uqo,a yd uqo,g iudk oE | 5,844,798 | - | 5,844,798 | 4,668,830 | - | 4,668,830 |
| nexl= yd uQ,H wdh;kj, fYaIhka | 29,839,914 | - | 29,839,914 | 5,117,866 | - | 5,117,866 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 203,975 | - | 203,975 | 25,140 | - | 25,140 |
| Kh iy ,eìh hq;= oE | 58,456,983 | 55,820,962 | 114,277,945 | 59,713,721 | 91,560,733 | 151,274,454 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 944,643 | 10 | 944,653 | 1,333,268 | 10 | 1,333,278 |
| Kh idOk m;% - l%ulaIh msßjeh | 10,903,577 | - | 10,903,577 | 9,827,221 | - | 9,827,221 |
| mßmd,s;hkays wdfhdack | - | 3,291,604 | 3,291,604 | - | 3,213,788 | 3,213,788 |
| wdfhdack foam< | - | 284,961 | 284,961 | - | - | - |
| fjk;a j;alï | 872,589 | 157,549 | 1,030,138 | 589,939 | 159,216 | 749,155 |
| foam<" msßh; iy WmlrK | - | 1,481,005 | 1,481,005 | - | 1,413,776 | 1,413,776 |
| Ndú;hg whs;sh we;s j;alï | - | 1,615,939 | 1,615,939 | - | 1,972,380 | 1,972,380 |
| ú,ïNS; nÿ j;alï | - | 1,335,460 | 1,335,460 | - | 1,146,726 | 1,146,726 |
| lS¾;skduh iy wiamDYH j;alï | - | 19,193 | 19,193 | - | 21,965 | 21,965 |
| **uq¿ j;alï** | 107,066,479 | 64,006,683 | 171,073,162 | 81,275,985 | 99,488,594 | 180,764,579 |
| **j.lSï**  nexl= fj; f.úh hq;= | 5,975,862 | 1,748,809 | 7,724,671 | 5,534,119 | 6,215,213 | 11,749,332 |
| mdßfNda.slhska fj; fúsh hq;= | 75,095,424 | 25,839,690 | 100,935,114 | 86,085,667 | 17,282,237 | 103,367,904 |
| ksl=;a l< Kh iq/l=ïm;a | 6,718,166 | 9,987,883 | 16,706,049 | 1,977,853 | 15,266,460 | 17,244,313 |
| fjk;a uQ,H j.lSï | 1,457,388 | - | 1,457,388 | 3,636,528 | - | 3,636,528 |
| l,anÿ j.lSï | 461,803 | 1,291,920 | 1,753,723 | 440,316 | 1,618,734 | 2,059,050 |
| m%j¾;k nÿ j.lSï | 1,013,703 | - | 1,013,703 | 1,851,676 | - | 1,851,676 |
| fjk;a j.lSï | 1,016,790 | - | 1,016,790 | 1,369,054 | - | 1,369,054 |
| úY%dñl m%;s,dN ne£ï | 85,296 | 588,363 | 673,659 | 54,921 | 613,490 | 668,411 |
| **uq¿ j.lSï** | 91,824,433 | 39,456,664 | 131,281,097 | 100,950,134 | 40,996,134 | 141,946,268 |
| **Y=oaO j;alï** | 15,242,046 | 24,550,019 | 39,792,065 | (19,674,149) | 58,492,460 | 38,818,311 |

1. **cx.u$cx.u fkdjk úYaf,aIKh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | | | 2022 | | |
| **iud.u** | **udi 12la we;=<;**  **re**. '000 | **udi 12lska**  **miq**  **re**. '000 | **tl;=j**  **re**. '000 | **udi 12la we;=<;**  **re**. '000 | **udi 12lska**  **miq**  **re**. '000 | **tl;=j**  **re**. '000 |
| j;alï  uqo,a yd uqo,g iudk oE | 6,316,003 | - | 6,316,003 | 5,402,587 | - | 5,402,587 |
| nexl= yd uQ,H wdh;kj, fYaIhka | 34,224,917 | - | 34,224,917 | 9,529,518 | - | 9,529,518 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 345,093 | - | 345,093 | 849,298 | - | 849,298 |
| Kh iy ,eìh hq;= oE | 66,298,700 | 59,079,204 | 125,377,904 | 69,526,174 | 93,794,672 | 163,320,846 |
| rlaIK yd m%;srlaIK ,eìh hq;= oE | 1,498,065 | - | 1,498,065 | 1,322,528 | - | 1,322,528 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 1,372,952 | 10 | 1,372,962 | 1,632,931 | 10 | 1,632,941 |
| Kh idOk m;% - l%ulaIh msßjeh | 12,810,585 | 3,049,087 | 15,859,672 | 12,964,438 | 3,049,087 | 16,013,525 |
| wdfhdack foam< | - | 1,200,317 | 1,200,317 | - | 820,664 | 820,664 |
| fjk;a j;alï | 1,123,473 | 157,549 | 1,281,022 | 672,609 | 159,216 | 831,825 |
| foam<" msßh; iy WmlrK | - | 3,971,219 | 3,971,219 | - | 4,090,682 | 4,090,682 |
| Ndú; ysñlï j;alï | - | 1,372,423 | 1,372,423 | - | 1,539,484 | 1,539,484 |
| ú,ïNS; nÿ j;alï | - | 1,419,836 | 1,419,836 | - | 1,121,192 | 1,121,192 |
| lS¾;skduh iy wiamDYH j;alï | - | 137,436 | 137,436 | - | 139,603 | 139,603 |
| **uq¿ j;alï** | 123,989,788 | 70,387,081 | 194,376,869 | 101,900,083 | 104,714,610 | 206,614,693 |
| j.lSï  nexl= fj; f.úh hq;= | 8,700,073 | 2,368,449 | 11,068,522 | 8,347,823 | 6,952,538 | 15,300,361 |
| .kqfokqlrejka fj; f.úh hq;= | 81,955,382 | 26,024,574 | 107,979,956 | 93,978,628 | 17,475,122 | 111,453,750 |
| ksl=;a l< Kh iq/l=ïm;a | 6,577,073 | 9,987,883 | 16,564,956 | 1,962,543 | 15,140,680 | 17,103,223 |
| fjk;a uQ,H j.lSï | 1,709,574 | - | 1,709,574 | 4,043,322 | - | 4,043,322 |
| f.úh hq;= rlaIK yd m%;srlaIK | - | 5,206,622 | 5,206,622 | - | 5,903,363 | 5,903,363 |
| l,anÿ j.lSï | 265,413 | 1,212,462 | 1,477,875 | 117,807 | 1,470,308 | 1,588,115 |
| m%j¾;k nÿ j.lSï | 1,406,648 | - | 1,406,648 | 2,098,784 | - | 2,098,784 |
| fjk;a j.lSï | 1,202,218 | - | 1,202,218 | 1,399,030 | - | 1,399,030 |
| úY%dñl m%;s,dN ne£ï | 95,970 | 660,350 | 756,320 | 62,636 | 686,308 | 748,944 |
| **uq¿ j.lSï** | 101,912,351 | 45,460,340 | 147,372,691 | 112,010,573 | 47,628,319 | 159,638,892 |
| **Y=oaO j;alï** | 22,077,437 | 24,926,741 | 47,004,178 | (10,110,490) | 57,086,291 | 46,975,801 |

1. **ldKav hgf;a uQ,H jd¾;dlrKh**

**.sKqïlrK m%;sm;a;sh**

**iuQyfha ldKav.; jd¾;dlrKh mokï ù we;af;a jHdmdßl wxYh 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 iy j.lSïj,g iDcqju wdfrdamKh l< yels fukau idOdrK mokulska fjka l< yels whs;uhka we;=<;a fõ' iuQyfha uq,H m%ldY ilia lsÍu i|yd wkq.ukh lrk ,o .sKqïlrK m%;sm;a;sh" ldKav iïnkaOfhka jd¾;dlrKh i|yd wkq.ukh lrk ,o

.sKqïlrK m%;sm;a;s fõ'

wka;¾ ldKav .kqfokqj,§ fjk;a iud.ïj,ska wh lrk wdldrhgu ;rÕldÍ idOdrK fjf<|fmd< ñ, .Kka hgf;a wh lsÍï isÿ flßK'

.sKqï tAldnoaO lsÍfï§ tjeks fiajdjka bj;a flf¾'

Y%S ,xld jd¾;dlrK m%ñ;s - SLFRS - 8 ys úêúOdkhg wkqj" lKavdhfï fufyhqï wxYh y÷kd .ekSug ,laj we;af;a fjkia wdldrhlska jk w;r wjodkï iy jrm%ido uÜgu wfkla ldKavhkaf.ka ie,lsh hq;= f,i fjkia fõ' tys§ ksIamdok iy fiajdjka mokï lr .efka'

iuQyfha by< l<ukdldß;ajh tys ;SrK .ekSfï l%shdj,sfha§ iy ld¾hidOk we.hSfï§ tys jHdmdßl wxYj, 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;¦

**l,anÿ iy l=,S msg .eKqï**

.kqfokqlrejkag msßkuk l,anÿ iy l=,S msg .eKqï ie,iqï fuu wxYhg we;=<;a h'

**Kh**

mdßfNda.slhskag msßkuk Kh ie,iqï fuu wxYhg we;=<;a fõ'

**bia,dóh**

mdßfNda.slhskag msßkuk bcdrd" uqrdnd" uqIdrld iy fj<| uqrdnd ie,iqï fuu wxYhg we;=<;a fõ'

**rlaIK jHdmdr**

rlaIK jHdmdr wxYhg idudkH rlaIK jHdmdrh wh;a fõ'

**fjk;a jHdmdr**

by; wxY yer iuQyh kshe<S isá wfkl=;a ish¨ jHdmdßl lghq;= fuu fldgig we;=<;a fõ'

**l,anÿ iy l=,S msg .ekqï Kh bia,dóh rlaIK fjk;a bj;a lsÍï iuQyh**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31**  **wjika jQ jir i|yd** | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wdodhu | 11,413,366 | 12,462,608 | 13,140,899 | 10,530,761 | 948,386 | 1,035,736 | 1,452,100 | 701,136 | 6,911,484 | 1,415,774 | (459,317) | (219,223) | 33,406,918 | 25,926,792 |
| Y=oaO bmhqï jdßl | - | - | - | - | - | - | 4,873,871 | 5,123,003 | - | - | (200,019) | (183,932) | 4,673,852 | 4,939,071 |
| Y=oaO .dia;= iy fldñia wdodhu | 669,324 | 1,081,235 | 770,633 | 913,631 | 55,617 | 89,859 | - | - | 282,204 | 277,835 | (1,086,582) | (1,041,047) | 691,196 | 1,321,513 |
| Y=oaO fj<odï wdodhu | - | - | - | - | - | - | 2,249 | 71,272 | 1,919 | 15,253 | - | - | 4,168 | 86,525 |
| fjk;a fufyhqï wdodhu | 101,678 | 185,292 | 117,068 | 156,569 | 8,449 | 15,399 | 84,546 | 58,022 | 634,727 | 1,049,168 | (559,957) | (1,107,365) | 386,511 | 357,085 |
| **o< wdodhu** | 12,184,368 | 13,729,135 | 14,028,600 | 11,600,962 | 1,012,452 | 1,140,994 | 6,412,766 | 5,953,433 | 7,830,334 | 2,758,029 | (2,305,875) | (2,551,567) | 39,162,645 | 32,630,986 |
| fmd,S úhoï | 6,857,480 | 5,366,101 | 7,895,432 | 4,534,295 | 569,818 | 445,963 | - | - | 4,406,988 | 1,077,990 | (459,316) | (219,223) | 19,270,402 | 11,205,126 |
| uq¿ fufyhqï wdodhu | 5,326,888 | 8,363,034 | 6,133,168 | 7,066,667 | 442,634 | 695,031 | 6,412,766 | 5,953,433 | 3,423,346 | 1,680,039 | (1,846,559) | (2,332,344) | 19,892,243 | 21,425,860 |
| Kh w,dN úhoï | (227,806) | 785,927 | 1,128,996 | 194,519 | (153,467) | (23,067) | - | - | (43,760) | (5,623) | - | - | 703,963 | 951,756 |
| Y=oaO fufyhqï wdodhu | 5,554,694 | 7,577,107 | 5,004,172 | 6,872,148 | 596,101 | 718,098 | 6,412,766 | 5,953,433 | 3,467,106 | 1,685,662 | (1,846,559) | (2,332,344) | 19,188,280 | 20,474,104 |
| laIh ùu | 228,090 | 282,547 | 294,633 | 324,649 | 21,830 | 29,548 | 103,645 | 102,316 | 181,774 | 69,411 | (169,840) | (169,807) | 660,132 | 638,664 |
| **ldKav m%;sM,h** | 2,111,289 | 4,252,022 | 2,430,855 | 3,592,909 | 175,436 | 353,375 | 1,246,908 | 995,844 | 1,356,827 | 854,183 | (317,532) | (1,117,206) | 7,003,783 | 8,931,127 |
| wvq lsÍu( uq,H fiajd i|yd nÿ |  |  |  |  |  |  |  |  |  |  |  |  | 1,673,580 | 1,705,797 |
| wdodhï nÿ úhou |  |  |  |  |  |  |  |  |  |  |  |  | 1,888,502 | 2,407,161 |
| **fldgia ysñlrejka fj; wdfrdamKh l< yels**  **,dNh** |  |  |  |  |  |  |  |  |  |  |  |  | 3,441,701 | 4,818,169 |
| **ud¾;= 31 Èkg**  ldKav j;alï | 59,409,781 | 81,759,467 | 76,742,103 | 91,065,698 | 5,686,111 | 8,524,799 | 11,728,248 | 12,102,543 | 47,346,146 | 19,708,581 | (6,535,519) | (6,546,394) | 194,376,870 | 206,614,693 |
| **uq¿ j;alï** | 59,409,781 | 81,759,467 | 76,742,103 | 91,065,698 | 5,686,111 | 8,524,799 | 11,728,248 | 12,102,543 | 47,346,146 | 19,708,581 | (6,535,519) | (6,546,394) | 194,376,870 | 206,614,693 |
|  |  |  |  |  |  |  |  |  |  |  |  |  | - |  |
| ldKav j.lSï | 45,552,968 | 63,645,543 | 58,842,679 | 70,889,964 | 4,359,875 | 6,636,118 | 6,854,524 | 7,353,491 | 36,303,070 | 15,270,418 | (4,540,425) | (4,156,642) | 147,372,691 | 159,638,892 |
| **uq¿ j.lSï** | 45,552,968 | 63,645,543 | 58,842,679 | 70,889,964 | 4,359,875 | 6,636,118 | 6,854,524 | 7,353,491 | 36,303,070 | 15,270,418 | (4,540,425) | (4,156,642) | 147,372,691 | 159,638,892 |

# wemhg ;nk ,o j;alï

j.lSï fjkqfjka my; i|yka j;alï wem jYfhka ;nd we;'

# wemhg ;nk ,o j;alï

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **j;alïj, iajNdjh** | **j.lSïj, iajNdjh** | **iud.u** | | **iuQyh** | |  |
| ud¾;= 31 2023  re' '000 | ud¾;= 31 2022  re' '000 | ud¾;= 31 2023  re' '000 | ud¾;= 31 2022  re' '000 | **hgf;a we;=<;a lrk ,o** |
| l,anÿ u; ,eìh hq;= l=,S | iqrlaIs;lrKh | 5,042,359 | 7,472,455 | 5,042,359 | 7,472,455 | Kh iy ,eìh hq;= oE |
| ld,iSud Kh | 4,845,020 | 7,611,638 | 4,845,020 | 7,611,638 | Kh iy ,eìh hq;= oE |
| flá ld,Sk Kh | 14,911,377 | 16,307,463 | 14,911,377 | 16,307,463 | Kh iy ,eìh hq;= oE |
| l=,S msg .eKqï u; ,eìh hq;= l=,S | ld,iSud Kh | - | - | 1,037,255 | 1,037,255 | Kh iy ,eìh hq;= oE |
| flá ld,Sk Kh | - | - | 46,705 | 46,705 | Kh iy ,eìh hq;= oE |
| Kh u; ,eìh hq;= l=,S | iqrlaIs;lrKh | - | 413,373 | - | 413,373 | Kh iy ,eìh hq;= oE |
| flá ld,Sk Kh | 8,697,471 | 9,195,305 | 8,697,471 | 9,195,305 | Kh iy ,eìh hq;= oE |
| ia:djr ;ekam;= | ;lafiarej i|yd nexl= wemlrh | - | - | 21,500 | 14,553 | wiïNdjH j.lSï iy ne£ï |
| ia:djr ;ekam;= | whsrd | - | - | 75,000 | 75,000 | nexl= iy uQ,H wdh;kj, fYaIhka |
| iskaklalr bvï yd f.dvke.s,s | ld,iSud Kh | - | - | 3,818,007 | 3,818,007 | foam<" msßh; iy WmlrK" wdfhdack foam< |

1. **iïnkaê; md¾Yajhka fy<sorõ lsÍu**

Y%S ,xld .sKqïlrK m%ñ;s - LKAS 24 ^iïnkaê; md¾Yaj fy<sorjq lsÍu& wkqj iïnkaê; md¾Yajhka f,i w¾: olajd we;s md¾Yajhka iuÕ iud.u iy iuQy jHdmdr idudkH jHdmdr l%shdj,sfha§ .kqfokq isÿ lrk w;r" ta ms<sn| úia;r my; olajd we;'

# ujq iud.u iy mru md,l md¾Yj

iud.fï ióm;u ujq iud.u uyck nexl=j jk w;r th rchg wh;a wdh;khls'

# m%Odk l<ukdlrK msßia ^KMP& iy Tjqkaf.a mjqf,a idudðlhska iuÕ isÿ lrk .kqfokq

Y%S ,xld .sKqïlrK m%ñ;sh - LKAS -24& - —iïnkaê; md¾Yaj 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" ióm;u ujq 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 .kqfokq isÿ 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 isÿ lsÍfï úNjhla we;s mjqf,a idudðlhkah'

* + 1. **m%Odk l<ukdlrK msßia iy Tjqkaf.a ióm;u mjqf,a idudðlhska iuÕ isÿ lrk .kqfokq m%Odk l<ukdlrK msßia i|yd jk mdßf;daIsl**

^w& **wOHlaI uKav,h i|yd mdßf;daIsl**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fiajlhska i|yd jk flá ld,Sk m%;s,dN | 5,726 | 4,939 | 14,794 | 12,711 |
| **tl;=j** | 5,726 | 4,939 | 14,794 | 12,711 |

**^wd& wdh;ksl l<ukdldß;ajh i|yd mdßf;daIsl**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fiajlhska i|yd jk flá ld,Sk m%;s,dN | 197,483 | 163,457 | 282,087 | 227,342 |
| mYapd;a fiajd kshqla;s m%;s,dN | 47,426 | 15,529 | 50,499 | 17,605 |
| **tl;=j** | 244,909 | 178,986 | 332,586 | 244,947 |

by; i|yka lreKqj,g wu;rj" iud.fï wkqu; fiajd fldkafoaisj,g wkql+,j iud.u úiska kv;a;= lrk ,o jdyk jeks uqo,a fkdjk m%;s,dNo m%Odk l<ukdlrK msßia fj; ,nd § we;'

* + 1. **m%Odk l<ukdlrK msßia iuÕ fldgia .kqfokq isÿ lsÍu**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31ka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| i;= jQ idudkH fldgia .Kk | 747,831 | 673,685 | 929,331 | 855,185 |
| fldgialr ,dNdxYh ^fldgia .Kk& | 73,165 | 64,892 | 77,665 | 69,392 |

* + 1. **m%Odk l<ukdlrK msßia" Tjqkaf.a ióm mjq,a idudðlhska iy wfkl=;a wod< wdh;k iïnkaO .kqfokq" úêúOdk iy .súiqï**

**^w& uQ,H ;;a;aj m%ldYfhys whs;u**

**wOHlaI uKav,h wdh;ksl l<ukdlrKh tl;=j**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ud¾;= 31ka wjika jQ jir i|yd | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wdodhu | 316 | 26 | 3,176 | 312 | 3,492 | 338 |
| fmd,S úhou | 3,223 | 4,495 | 54,770 | 21,702 | 57,993 | 26,197 |

**^w& uQ,H ;;a;aj m%ldYfhys whs;u**

**wOHlaI uKav,h wdh;ksl l<ukdlrKh tl;=j**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| j;alï  Kh iy ,eìh hq;= oE | 1,612 | - | 10,547 | 8,921 | 12,159 | 8,921 |
| **tl;=j** | 1,612 | - | 10,547 | 8,921 | 12,159 | 8,921 |
| j.lSï  mdßfNda.slhska fj; f.úh hq;= | 19,936 | 63,263 | 316,155 | 286,951 | 336,091 | 350,214 |
| **tl;=j** | 19,936 | 63,263 | 316,155 | 286,951 | 336,091 | 350,214 |

**55. iïnkaê; md¾Yajhka fy<sorõ lsÍu ^inef|a&**

* 1. **Y=oaO myiqlï iy m%d.aOk wruqo,aj, m%;sY;hla f,i Y=oaO myiqlï**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| uyck nexl=j  mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ iud.u | 528,249 | 560,310 | 1.33 | 1.44 |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ iud.u | 1,320 | 3,528 | - | 0.01 |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia iud.u | 1,043,582 | 835,187 | 2.62 | 2.15 |
| mSm,aia uhsfl%d fldu¾ia iud.u | 10,405 | 1,495 | - | - |
| mSm,aia bkaIqjrkaia mSt,aiS | 26,589 | 35,236 | 0.07 | 0.09 |
| ,xlka t,dhkais \*skEkaia mSt,aiS | 26,620 | 27,155 | 0.07 | 0.07 |
| wOHlaI uKav,h | 1,612 | - | 0.00 | - |
| wdh;ksl l<ukdklrKh | 10,547 | 8,921 | 0.03 | 0.02 |
| **uq¿ Y=oaO myiqlï** | 1,648,924 | 1,471,832 | 4.11 | 3.78 |

* 1. **wod< wdh;k iuÕ .kqfokq**

**Y%S ,xld rch iy rchg iïnkaO wdh;k iuÕ .kqfokq**

iud.fï ióm;u ujq iud.u jkafka" rchg wh;a wdh;khla jk uyck nexl=jhs' iud.u Y%S ,xld rch iy ta yd wod< wdh;k iuÕ .kqfokq" úêúOdk yd .súiqïj,g t<fò' jir ;=< isÿ lrk ,o ie,lsh hq;= uQ,Huh .kqfokq uQ,H ;;a;aj m%ldY Èkg my; oelafjk mßÈ fõ(

# w' ,dN fyda w,dN m%ldYfha oelafjk whs;u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ jir i|yd** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wdodhu | 7,663 | 7,663 | 7,663 | 7,663 |
| fmd,S úhoï | 375,363 | 746,204 | 375,363 | 746,204 |

**wd' uQ,H ;;a;aj m%ldYfha oelafjk whs;u**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **j;alï**  Kh iy ,eìh hq;= foa | 10,429 | 49,571 | 10,429 | 49,571 |
| **tl;=j** | 10,429 | 49,571 | 10,429 | 49,571 |
| **j.lSï**  nexl= fj; we;s Kh | - | 263,602 | - | 263,602 |
| .kqfokqlrejka fj; we;s Kh | 2,167,874 | 6,424,954 | 2,167,874 | 6,424,954 |
| **tl;=j** | 2,167,874 | 6,688,556 | 2,167,874 | 6,688,556 |

;jo" idudkH jHdmdr l%uhg wod<" my; úia;r lr we;s .kqfokq Y%S ,xld rch iy Bg wod< wdh;k iuÕ isÿ lr ;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 - fiajl Ndr wruqo, ETF

 iïu; .dia;= u; mokïj f.jk fudag¾ r: frcsiag%d¾ iy Y%S ,xld Kh f;dr;=re ld¾hdxY .dia;=

# we& flaj, jYfhka jeo.;a .kqfokq

ffoksl jHdmdßl fufyhqï yereKq úg" Y%S ,xld rch fyda rchg iïnkaO wdh;k iu. flaj, jYfhka jeo.;a .kqfokq isÿ fkdùh'

# iud.u

iud.u úiska uQ,H j¾Ih ;=< my; i|yka wod< wdh;k iuÕ u;= oelafjk uq,H .kqfokq isÿ lr we;'

**^w& ,dN fyd w,dN m%ldYkfha oelafjk whs;u**

**ujq iud.u mßmd,s;hka**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wdodhu | 6,432,847 | 1,142,425 | 312,463 | 153,122 |
| fmd,S úhoï | 129,395 | 1 03,669 | 217,166 | 162,077 |
| .dia;= iy fldñIka wdodhï | - | - | 678,554 | 655,763 |
| fjk;a fufyhqï wdodhï | - | - | 531,930 | 945,670 |
| m%;s,dN" ysñlïmEï iy m%drlaIK úhoï | - | - | 189,231 | 167,402 |
| laIh ùu iy l%ulaIh ùu | 4,567 | 13,719 | 215,824 | 215,791 |
| fjk;a fufyhqï úhoï | - | - | 16,067 | 20,561 |

**^wd& uQ,H ;;a;aj m%ldYfha whs;u**

**ujq iud.u mßmd,s;hka**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| **j;alï**  **uqo,a iy uqo,g iudk oE** | 4,701,513 | 3,500,703 | - | - |
| nexl= iy uQ,H wdh;k iuÕ we;s fYaIhka | 26,680,324 | 5,117,866 | - | - |
| Kh iy ,eìh hq;= foa | - | - | 1,642,309 | 1,471,124 |
| uQ,H j;alï - l%ulaIh msßjeh | 10,903,577 | 9,827,221 | - | - |
| mßmd,s;fha wdfhdack | - | - | 3,291,604 | 3,213,788 |
| fjk;a j;alï | - | - | 253,877 | 376,555 |
| Ndú;hg whs;sh we;s j;alï | 19,878 | 21,753 | 368,349 | 584,173 |
| **tl;=j** | 42,305,292 | 18,467,543 | 5,556,139 | 5,645,640 |
| **j.lSï**  nexl= fj; we;s Kh | 43,736 | 333,018 | - | - |
| .kqfokqlrejka fj; we;s Kh | 554,386 | 1,031,702 | 1,062,879 | 564,298 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | - | - | 141,093 | 141,090 |
| fjk;a uQ,H j.lSï | - | - | 700,811 | 682,454 |
| fjk;a j.lSï | - | 1,118 | 9,460 | 8,769 |
| l,anÿ j.lSï | 23,962 | 24,424 | 432,635 | 647,548 |
| **tl;=j** | 622,084 | 1,390,262 | 2,346,878 | 2,044,159 |

**55. iïnkaê; md¾Yj fy<sorjq lsÍu ^inef|a& we& .kqfokq**

**ujq iud.u mßmd,s;hka**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd** | 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| Khlr ksl=;=j iy iqrlaIs;lrKh iïnkaO .kqfokq msßjeh | - | 178 | - | - |
| fudag¾ r: ñ,§ .ekSu | - | - | 103,550 | 215,100 |
| f.jQ f.dvke.s,s l=,S | 6,516 | 27,435 | 284,342 | 284,352 |
| ,o f.dvke.s,s l=,S | - | - | 13,637 | 8,992 |
| uqo,a iy uqo,a iudk foa - kej; ñ< § .ekSfï wdfhdack | 6,150,000 | 48,312,210 | - | - |
| uqo,a iy uqo,a iudk foa- kej; ñ< § .ekSfï mshùï | 6,665,168 | 47,856,467 | - | - |
| uqo,a iy uqo,a iudk foa - uqo,a fj<|fmd< wdfhdack | 24,451,334 | - | - | - |
| uqo,a iy uqo,a iudk foa - uqo,a fj<|fmd< - wdmiq .ekSu | 25,620,116 | - | - | - |
| uqo,a iy uqo,a iudk foa - le|jqï ;eïm;= wdhdack | 22,255,000 | - | - | - |
| uqo,a iy uqo,a iudk foa - le|jqï ;eïm;= wdmiq .ekSu | 20,178,665 | - | - | - |
| nexl= iy uQ,H wdh;k iuÕ we;s fYaIhka - ia:djr ;ekam;= wdfhdack | 93,389,656 | 30,785,830 | - | - |
| nexl= iy uQ,H wdh;k iuÕ we;s fYaIhka - ia:djr ;ekam;= wdmiq  .ekSï | 71,514,078 | 31,510,851 | - | - |
| Kh iy ,eìh hq;= foa - m%odk | - | - | 347,337 | 326,170 |
| Kh iy ,eìh hq;= foa - wdmiq f.ùï | - | - | 338,514 | 348,048 |
| Kh idOkm;% - l%ulaIh msßjeh - wdfhdack | 40,967,052 | 31,590,690 | - | - |
| Kh idOkm;% - l%ulaIh msßjeh - mshùï | 43,255,119 | 28,631,105 | - | - |
| nexl= fj; f.úh hq;= - Kh ,nd.ekSï | - | - | - | - |
| nexl= fj; f.úh hq;= - wdmiq f.ùï | 295,487 | 472,626 | - | - |
| .kqfokqlrejka fj; f.úh hq;= - wdfhdack | 3,141,782 | 389,246 | 1,063,578 | 1,063,578 |
| .kqfokqlrejka fj; f.úh hq;= - mshùï | 3,619,098 | 292,930 | 945,304 | 945,304 |
| fjk;a uQ,H j.lSï - ,nd.;a fiajdjka | - | - | 10,203 | 9,306 |
| fjk;a uQ,H j.lSï - wdmiq f.ùï | - | - | 10,910 | 9,270 |
| f.jk ,o ,dNdxY | 707,698 | 1,634,944 | - | - |
| ,o ,dNdxY | - | - | 513,828 | 930,625 |
| mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS úiska y÷kajd ÿka mdßfNda.slhska fjkqfjka f.jk ,o rlaIK jdßl | - | - | 2,581,127 | 2,959,667 |
| **tl;=j** | 362,216,769 | 221,504,512 | 6,212,330 | 7,100,412 |

* + 1. **iuQyh**

uQ,H j¾Ih ;=< iuQyh úiska my; i|yka wod< wdh;k iuÕ u;= oelafjk uq,H .kqfokq isÿ lr we;'

**^w& ,dN fyda w,dN m%ldYfha oelafjk whs;u**

**ióm;u ujq iud.u**

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wdodhu | 6,710,304 | 1,218,355 |
| fmd,S úhoï | 147,035 | 112,817 |
| Y=oaO Wmhk jdßl | 359,945 | 253,839 |
| .dia;= iy fldñIka wdodhï | 28,061 | 32,987 |
| fjk;a fufyhqï wdodhï | 115,746 | 111,796 |
| m%;s,dN" ysñlïmEï iy m%drlaIK úhoï | 56,650 | 25,650 |
| laIh ùu iy l%ulaIh ùu | 4,567 | 13,719 |

**^w& uQ,H ;;a;aj m%ldYfha oelafjk whs;u**

**ióm;u ujq iud.u**

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023  **re**. '000 | 2022  **re**. '000 |
| **j;alï**  uqo,a iy uqo,g iudk oE | 4,902,129 | 3,907,522 |
| nexl= iy uQ,H wdh;k iu. we;s fYaIhka | 28,366,010 | 5,722,035 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 291,717 | 190,536 |
| uQ,H j;alï - l%ulaIh msßjeh | 10,903,577 | 9,827,221 |
| fjk;a j;alï | 4,592 | 7,432 |
| Ndú; whs;sh we;s j;alï | 19,878 | 21,753 |
| **tl;=j** | 44,487,903 | 19,676,499 |
| **j.lSï**  nexl= fj; we;s Kh | 295,763 | 607,755 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 554,386 | 1,031,702 |
| fjk;a j.lSï | 8,369 | 10,126 |
| l,anÿ j.lSï | 23,962 | 24,424 |
| **tl;=j** | 882,480 | 1,674,007 |

1. **iïnkaê; md¾Yaj fy<sorõ lsÍu ^inef|a&**
   1. **iud.fï o< wdodhfuka 10] blaujk .kqfokq**

**.kqfokqj, jákdlu .kqfokq jákdlu o< wdodhfuka ] la f,i**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg iïnkaO;dj .kqfokqfõ iajNdjh**  **iïnkaê; md¾Yajfha ku** | | 2023  re. '000 | 2022  re. '000 | 2023  re. '000 | 2022  re. '000 | **kshuhka yd fldkafoais** |
| uyck nexl=j wdikak;u uõ iud.u | m%;sñ,§ .ekSfï wdfhdack | 6,150,000 | 48,312,210 | 19.21% | 180.66% idudkH fldkafoais | |
| m%;sñ,§.ekSfï mshùï | 6,665,168 | 47,856,467 | 20.82% | 178.96% idudkH fldkafoais | |
| ia:djr ;ekam;= wdmiq  .ekSï | 71,514,078 | 31,510,851 | 223.35% | 117.84% idudkH fldkafoais | |
| NdKavd.dr ì,am;a wdfhdack | 40,967,052 | 31,590,690 | 127.95% | 118.13% idudkH fldkafoais | |
| NdKavd.dr ì,am;a mshùu | 43,255,119 | 28,631,105 | 135.09% | 107.07% idudkH fldkafoais | |
| le|ùï ;ekam;= wdfhdack | 22,255,000 | - | 69.51% | 0.00% idudkH fldkafoais | |
| le|ùï ;ekam;= wdmiq  .ekSu | 20,178,665 | - | 63.02% | 0.00% idudkH fldkafoais | |
| mSm,aia bkaIqjrkaia mSt,aiS mßmd,s;h rlaIK jdßlh | | 2,581,127 | 2,959,667 | 8.06% | 11.07% idudkH fldkafoais | |

# wjodkï l<ukdlrKh ^iud.u$iuQyh&

* 1. **ye¢kaùu**

wjodkï" iuQyfha l%shdldrlïj,§ iq,N lreKla jQjo" wjodkï iSudjka iy wfkl=;a md,khkag hg;aj tu wjodkï wLKavj y÷kd .ekSu" we.hSu iy wëlaIKh hk l%shdj,sh Tiafia l<ukdlrKh lrkq ,nhs' iud.fï wLKav ,dNodhs;dj" ;sridrNdjh i|yd fuu wjodkï l<ukdlrK l%shdj,sh jeo.;a jk w;r" iud.fï iEu mqoa.,fhl=u Tyqf.a fyda wehf.a j.lSïj,g wod< wjodkï fy<sorõ lsÍug j.lSfuka nef|a' iud.u uQ,sl jYfhka Kh wjodku" øjYS,;d wjodku iy fj<|fmd< wjodku i|yd ksrdjrKh jkq ,nhs' iud.u úúO fufyhqï wjodkïj,go hg;a fõ' wjodkï úYaf,aIKh iïnkaOfhka úia;rd;aulj lreKq" wjodkï l<ukdlrK fldgfiys olajd we;'

# wjodkï l<ukdlrK jHqyh

iuia; wjodkï l<ukdlrK m%fõYh iy wjodkï l<ukdlrK Wmdhud¾. iy uQ,O¾u wkqu; lsÍu iïnkaOfhka wOHlaI uKav,h j.lSfuka nef|A'

wOHlaI uKav,h úiska taldnoaO wjodkï l<ukdlrK lñgqj (IRM) kñka wkqlñgqjla m;a lr we;' tuÕska iud.u ;=< iuia; wjodkï l%shdj,sh ksÍlaIKh lsÍfï j.lSu orhs'

wjodkï Wmdhud¾. ixj¾Okh iy uQ,O¾u" rduq" m%;sm;a;s iy iSudjka l%shd;aul lsÍfï iuia; j.lSï taldnoaO wjodkï l<ukdlrK lñgqj fj; mejf¾' wjodkï iïnkaO ;SrK l<ukdlrKh iy wjodkï uÜgï ksÍlaIKh lsÍu iy jßka jr uKav,hg jd¾;d lsÍu i|yd tu lñgqfõ j.lSu fõ'

iud.u mqrd wjodkï uQ,O¾u" m%;sm;a;s iy iSudjkaj,g wkql+, ùu ksÍlaIKh lsÍu i|yd wjodkï l<ukdlrKh iy md,k tallh j.lSfuka nef|a'

**j;alï yd j.lSï lñgqj** (ALCO)

j;alï yd j.lSï lñgqfjys uq,iqk m%Odk úOdhl ks,Odßhd úiska orkq ,nhs' lñgqfjys wfkl=;a iaÒr idudðlhska f,i" fcHaIaG ksfhdacH idudkHdêldß-fufyhqï" ksfhdacH idudkHdêldÍ-wjodkï iy md,k" ksfhdacH idudkHdêldß- m%;sidOk iy mßmd,k" ;ekam;= wxYfha m%OdkS" uQ,H wxYfha m%OdkS" NdKavd.dr m%OdkS iy lñgq f,alï fõ' kshduk wjYH;d imqrd,k w;ru" iud.fï j;alï yd j.lSï wëlaIKh iy l<ukdlrKh fukau" iud.fï øjYS,;djh hym;a 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 mj;ajk f;la l,a.; fkdyels .eg¨jla u;= jQ úg" ´kEu ks;H idudðlfhl=f.a b,a,Sula u; lñgqfjys iNdm;sjrhdg ldrl iNd úfYaI /iaùula le|úh yelsh'

# taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj (IRMOC)

taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj (ñka u;= “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 lsÍug iy wOHlaI uKav,h" uKav, wkqlñgq iy wdh;k l<ukdlrKh i|yd wjodkï l<ukdlrKh i|yd iyh ùu Wfoid iud.fï jHdmdr lghq;= iuÕ taldnoaOj lghq;= lrhs'

lñgqfõ fhduq ks¾foaY uÕska meyeÈ,sju tys wêldßh" jHjia:dj" /iaùfï jdr .Kk" j.ùu iy j.lSï" .KmQrKh" jd¾;dlrKh wd§ wfkl=;a l%shd mámdá olajd we;'

IRMOC ys m%Odk;ajh wjodkï ms<sn| m%Odk ks,Odßhd úiska orkq ,nhs' fuu lñgqfõ idudðlhska w;rg wdh;ksl l<ukdlrK idudðlhska" m%Odk fufyhqï l<ukdlrejka iy fcHaIaG l<ukdlrejka we;=<;a fõ ^YdLd i|yd wod< fcHaIaG l<ukdlrejka yer&' wOHlaI uKav,fha wkqu; wjodkï l<ukdlrK m%;sm;a;s iy wjodkï ord .ekSfï iSudjka ;=< isáñka" mj;sk .kqfokqlrejka iuÕ wjodkï ksrdjrKh Wml,amkh Wfoid iïnkaO jk neúka iud.fï fufyhqïj,g iïnkaO ish¨u jHdmdr l<ukdlrejka —wjodkï ysñhka˜ f,i ye|skaúh yelsh' ta wkqj jHdmdr fufyhqïj,g iïnkaO fcHaIaG l<ukdlrK idudðlhska" fcHaIaG wjodkï ysñlrejka f,i ye|skaúh yelsh' tneúka" lñgqj ;=< §" iud. fï fcHaIaG wjodkï ysñhka úiska by< uÜgul iyNd.S;ajhla isÿ lsÍu wksjd¾h fõ'

Kh wjodkï" fufyhqï wjodku iy wkql+,ùfï wjodku flfrys úfYaI wjOdkh fhduq lrñka" lñgqj uÕska uQ,sl Wml,ams; wjodkï iudf,dapkh i|yd wjOdkh fhduq lrkq we;'

lñgqj udi ;=klg jrla fyda wjYH jQ mßÈ iy wjYH jQ úg ksrka;rfhka /iaúh hq;=h' iudf,daÑ; jir ;=<§ lñgqj ld¾;=uh jYfhka y;r jrla ^04& /iajk ,§' taldnoaO wjodkï l<ukdlrK lñgqjg" taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj fj; j.lsj hq;=h' lñgqfõ woyia" tlÕ;djh iy ksYaÑ; Wmfoia ,nd .ekSu i|yd lñgqj úiska taldnoaO wjodkï l<ukdlrK fufyhqï lñgqfõ /iaùï úfYaI igykaj, lreKq taldnoaO wjodkï lñgqjg fj; bÈßm;a lrk ,§'

# fufyhqï wjodku

wm%udKj;a fyda wid¾:l wNHka;r l%shdj,sh" mqoa., fodaI" f;dr;=re ;dlaaIKfha ì| jeàï iy ndysr idOl fya;=fjka we;s jk wjodkï" fufyhqï wjodku jYfhka w¾: olAjkq ,nhs' iud.fï fufyhqï wjodkï l<ukdlrK rduqj" wOHlaI uKav,h úiska wkqu; lrk ,o fufyhqï wjodkï l<ukdlrK m%;sm;a;s hgf;a w¾: olajd we;' wjia:d jd¾;dlrK l%shdj,sh" YdLd fufyhqï wjodkï ;lafiarelrK moaO;sh" l%uj;a wjodkï msßlaiqï l%shdj,sh wdÈ we;=<;a iqÿiq wNHka;r md,k moaO;shla msysgqjd,ñka" wLKav jHdmdr ie,iqula msysgqjd,ñka iy fufyhqï wjodkï wjia:d u; mokï jQ o;a; mj;ajd .ksñka fufyhqï wjodkï l<ukdlrKh lrkq ,nhs'

# 56'2 Kh wjodku

Kh wjodku hkq" iud.fï .kqfokqlrejka fyda m%;smd¾Yaj úiska .súiqï.; ne£ï meyer yeÍu ksid iud.ug mdvq isÿ ùfï wjodku hs' iud.u úiska Kh wjodku l<ukdlrKh iy md,kh isÿ lrkq ,nkafka tuÕska ms<s.kq ,nk wjodkï m%udKh flfrys flaj, m%;smd¾Yajhka iy lKavdhï i|yd iSud mekùu iy tjeks iSudjkag wod< ksrdjrKhka wëlaIKh lsÍu uÕsks'

# Kh wjodku -uQ,H j;alï i|yd wfmalaIs; Kh ydks wkqj wmydhkh y÷kd .ekSu

fndfyda iud.ïj,g j;auka wd¾Ól idOl wys;lr f,i n,mdkq we;s w;r" m%Odk jYfhka ksIamdok iemhqï odu" foaYSh mßfNdackh" ixpdrl jHdmdrh iy wmkhkj, we;s úh yels ì| jeàï" Tjqkaf.a bmehSï wfmalaIdjkag wjdisodhl wjodkï we;s lrhs' fuh tn÷ iud.ïj, .súiqï.; ne£ï imqrd,Sug we;s yelshdj flfrys n,mdkq we;s w;r" th wl%Sh Kh jeä ùug fya;= fõ'

2023 ud¾;= 31 Èkg wfmalaIs; Kh w,dN ;lafiare lrk ,oafoa tu ld,fha mej;s wd¾Ól mqfrdal:k ;;a;aj u; mokïj fõ' ;;a;ajh fjkia jkakg wdrïN ùu;a" wd¾Ól l%shdldrlï idudkH ;;ajhg m;ajk ld,h wúksYaÑ; ùu;a fya;=fjka" wmf.a m%Odk fj<|fmd< fj; iy iud.fï uQ,H m%;sM, idOdrK f,i ;lafiare lsÍug fyda j¾;udk miqìu ;=< mj;sk idOdrK iy fhdod.; yels f;dr;=re u; mokïj úYajikSh f,i uekSu isÿ l< fkdyel'

rfÜ mj;sk j¾;udk wd¾Ól ;;a;ajh wkqj" 2023 ud¾;= 31 j¾Ih ;=< wmydhkh m%;smdokj,g wod<j my; oelafjk fjkialï isÿ lrk ,§'

rfÜ fjkiajk j¾;udk id¾j wd¾Ól ;;a;ajhka ie,ls,a,g .ksñka iud.u uÕska isÿùïj, m%udKhka uekSu fjkia lrk ,§¦ krlu wjia:dj 70]" fyd|u wjia:dj 0]" moku 30] f,i bÈß jir ;=kg;a" bka miq krlu wjia:dj 60]" fyd|u wjia:dj 10]" moku 30] f,i fõ'

# wmydhk ;lafiarej

.sKqïlrK lghq;= i|yd" wmydhkh jQ uQ,H j;alïj, w,dN y÷kd .ekSug iud.u iduQysl yd flaj, udÈ,shla Ndú; lrhs'

# flaj, jYfhka ;lafiare l< §ukd

ysÕ fmd,S f.ùï fyda Kh fYa%‚.; lsÍï my; oeóu we;=¿j" iajdëkj jeo.;a jk 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%;smd¾Yajfha 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§ wmydhk §ukd we.hSug ,la flf¾'

# iduQyslj ;lafiare l< §ukd

l,anÿ" l=,S msg .eKqï iy Kh i|yd jQ w,dN iïnkaOfhka iy ;ks ;ksj ie,lsh hq;= fkdjk Kh iïnkaOfhka l,amsÍfï Kh wdfhdack i|yd iy ;ks ;ksj ;lafiare lr we;s iy wmydhk fkdue;s w;a;sldrï i|yd §ukd iduQyslj ;lafiare flf¾' wmydhk l%uh ms<sn| iúia;r 251 jk msgqfõ 25 jk igyfkys olajd we;'

**56' wjodkï l<ukdlrKh ^inef|a&**

**56'2'1' Kh wjodkug Wmßu ksrdjrKh ùu**

**uQ,H j;alï mka;sh wkqj Kh .=Kd;aulNdjh**

wNHka;r Kh ;lafiare l%uh Ndú; 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 wmydhk §ukdj, o< w.hka fõ'

# w;S; f.úh hq;= 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; f.úh hq;= KhZ f,i iud.u i,lkq ,nhs'

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u**  **2023 ud¾;= 31 Èkg** | **w;S; Kh iy ySk ùï fkdue;**  **re**. '000 | **Èk 1-30**  **re**. '000 | **w;S; Kh we;s kuq;a ySkùï fkdùï Èk 31-60 Èk 61-90**  **re**. '000 **re**. '000 | | **Èk 90g jeä**  **re**. '000 | **flaj, jYfhka ySk ùï**  **re**. '000 | **tl;=j**  **re**. '000 |
| uqo,a yd uqo,g iudk oE ^w;e;s uqo,a yer& | 4,840,646 | - | - | - | - | - | 4,840,646 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 29,839,914 | - | - | - | - | - | 29,839,914 |
| uQ,H j;alï - idOdrK jákdlu ,dN fyda w,dN m%ldYh Tiafia | 203,975 | - | - | - | - | - | 203,975 |
| Kh iy ,eîï - l%ulaIh msßjeh | 76,024,330 | 16,619,175 | 10,000,432 | 4,700,643 | 14,733,157 | 2,609,464 | 124,687,201 |
| uQ,H j;alï - fjk;a úia;S¾K m%ldYh Tiafia idOdrK w.h | 944,653 | - | - | - | - | - | 944,653 |
| Kh idOk m;% - l%ulaIh msßjeh | 10,903,577 | - | - | - | - | - | 10,903,577 |
| fjk;a uQ,H j;alï | 100,306 | - | - | - | - | - | 100,306 |
| **tl;=j** | 122,857,401 | 16,619,175 | 10,000,432 | 4,700,643 | 14,733,157 | 2,609,464 | 171,520,272 |

**iud.u w;S; Kh iy**

**w;S; Kh we;s kuq;a ysk ùï fkdùï flaj, jYfhka**

**tl;=j**

**2022 ud¾;= 31 Èkg**

**ySk ùï fkdue;**

**Èk 1-30 Èk 31-60 Èk 61-90 Èk 90g jeä**

**ySk ùï**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| uqo,a yd uqo,g iudk oE ^w;e;s uqo,a yer& | 3,532,839 | - | - | - | - | - | 3,532,839 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 5,117,866 | - | - | - | - | - | 5,117,866 |
| uQ,H j;alï - idOdrK jákdlu ,dN fyda w,dN m%ldYh Tiafia | 25,140 | - | - | - | - | - | 25,140 |
| Kh iy ,eîï - l%ulaIh msßjeh | 102,300,917 | 21,753,573 | 11,454,830 | 4,752,674 | 18,437,021 | 2,463,009 | 161,162,024 |
| uQ,H j;alï - fjk;a úia;S¾K m%ldYh Tiafia idOdrK w.h | 1,333,278 | - | - | - | - | - | 1,333,278 |
| Kh idOk m;% - l%ulaIh msßjeh | 9,827,221 | - | - | - | - | - | 9,827,221 |
| fjk;a uQ,H j;alï | 108,493 | - | - | - | - | - | 108,493 |
| **tl;=j** | 122,245,754 | 21,753,573 | 11,454,830 | 4,752,674 | 18,437,021 | 2,463,009 | 181,106,861 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh**  **2023 ud¾;= 31 Èkg** | **w;S; Kh iy ySk ùï fkdue;**  **re**. '000 | **w;S; Kh we;s kuq;a ySk ùï fkdùï**  **Èk 1-30 Èk 31-60 Èk 61-90 Èk 90g jeä**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | | **flaj, jYfhka ySk ùï**  **re**. '000 | **tl;=j**  **re**. '000 |
| uqo,a yd uqo,g iudk oE ^w;e;s uqo,a yer& | 5,297,056 | - | - | - | - | - | 5,297,056 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 34,224,917 | - | - | - | - | - | 34,224,917 |
| uQ,H j;alï - idOdrK jákdlu ,dN fyda w,dN m%ldYh Tiafia | 345,093 | - | - | - | - | - | 345,093 |
| Kh iy ,eîï - l%ulaIh msßjeh | 83,670,420 | 17,195,506 | 11,679,224 | 5,578,135 | 16,152,645 | 2,609,464 | 136,885,374 |
| uQ,H j;alï - fjk;a úia;S¾K m%ldYh Tiafia idOdrK w.h | 1,498,065 | - | - | - | - | - | 1,498,065 |
| Kh idOk m;% - l%ulaIh msßjeh | 1,372,962 | - | - | - | - | - | 1,372,962 |
| fjk;a uQ,H j;alï | 15,859,672 | - | - | - | - | - | 15,859,672 |
| **tl;=j** | 142,268,165 | 17,195,506 | 11,679,224 | 5,578,135 | 16,152,645 | 2,609,464 | 195,483,139 |

**iuQyh w;S; Kh iy**

**w;S; Kh we;s kuq;a ysk ùï fkdùï flaj, jYfhka**

**tl;=j**

**2022 ud¾;= 31 Èkg**

**ySk ùï fkdue;**

**Èk 1-30 Èk 31-60 Èk 61-90 Èk 90g jeä**

**ySk ùï**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| uqo,a yd uqo,g iudk oE ^w;e;s uqo,a yer& | 4,244,919 | - | - | - | - | - | 4,244,919 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 9,529,518 | - | - | - | - | - | 9,529,518 |
| uQ,H j;alï - idOdrK jákdlu ,dN fyda w,dN 849,298  m%ldYh Tiafia | | - | - | - | - | - | 849,298 |
| Kh iy ,eîï - l%ulaIh msßjeh | 112,406,372 | 22,225,556 | 12,232,422 | 5,039,650 | 19,795,973 | 2,463,009 | 174,162,982 |
| uQ,H j;alï - fjk;a úia;S¾K m%ldYh Tiafia 1,322,528  idOdrK w.h | | - | - | - | - | - | 1,322,528 |
| Kh idOk m;% - l%ulaIh msßjeh | 1,632,941 | - | - | - | - | - | 1,632,941 |
| fjk;a uQ,H j;alï | 16,013,525 | - | - | - | - | - | 16,013,525 |
| **tl;=j** | 145,991,772 | 22,232,885 | 12,232,422 | 5,039,650 | 19,795,973 | 2,463,009 | 207,755,711 |

1. **wjodkï l<ukdlrKh ^inef|a&**

my; j.=fjka oelafjkafka uq,H ;;a;ajh m%ldYfha ixrpl i|yd lafIa;%h uÕska ord we;s wjodkï iïmsKavkhhs'

# lafIa;% úYaf,aIKh iud.u

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2023 ud¾;= 31 Èkg** | **uQ,H fiajd**\*  **re**. '000 | **lDIsl¾u**  **re**. '000 | **ksIAmdok**  **re**. '000 | **ixpdrl**  **re**. '000 | **m%jdyk**  **re**. '000 | **bÈlsÍï**  **re**. '000 | **fj<|**  **re**. '000 | **fiajd**  **re**. '000 | **l¾udka;**  **re**. '000 | **fjk;a**  **re**. '000 | **tl;=j**  **re**. '000 |
| uqo,a yd uqo,g iudk oE | 5,844,798 | - | - | - | - | - | - | - | - | - | 5,844,798 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaI | 29,839,914 | - | - | - | - | - | - | - | - | - | 29,839,914 |
| uQ,H j;alï -,dN fyda w,dN m%ldYh Tiafia idOdrK jákdlu | - | - | - | - | - | - | - | 203,975 | - | - | 203,975 |
| Kh iy ,eîï - l%ulaIh msßjeh | 8,776,851 | 27,151,036 | 7,247,716 | 2,689,999 | 24,861,237 | 8,528,731 | 14,994,171 | 19,126,829 | 2,259,519 | 9,051,111 | 124,687,201 |
| wvqlsÍu - wmydhk .dia;= | - | - | - | - | - | - | - | - | - | - | 10,409,256 |
| Y=oaO Kh iy ,eìh hq;= oE | - | - | - | - | - | - | - | - | - | - | 114,277,945 |
| uq,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 199,582 | - | - | - | - | - | - | 745,071 | - | - | 944,653 |
| Kh idOk m;% - l%ulaIh msßjeh | 10,903,577 | - | - | - | - | - | - | - | - | - | 10,903,577 |
| fjk;a uQ,H j;alï | 100,306 | - | - | - | - | - | - | - | - | - | 100,306 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** |  | | | | | | | | | | |
| **2022 ud¾;= 31 Èkg** | **uQ,H fiajd**\* | **lDIsl¾u** | **ksIAmdok** | **ixpdrl** | **m%jdyk** | **bÈlsÍï** | **fj<|** | **fiajd** | **l¾udka;** | **fjk;a** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| uqo,a yd uqo,g iudk oE | 4,668,830 | - | - | - | - | - | - | - | - | - | 4,668,830 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 5,117,866 | - | - | - | - | - | - | - | - | - | 5,117,866 |
| uQ,H j;alï -,dN fyda |  |  |  |  |  |  |  |  |  |  |  |
| w,dN m%ldYh Tiafia  idOdrK w.h | - | - | - | - | - | - | - | 25,140 | - | - | 25,140 |
| Kh iy ,eîï - l%ulaIh msßjeh | 10,787,171 | 32,571,677 | 9,441,731 | 3,314,785 | 35,116,000 | 9,797,912 | 20,787,613 | 24,660,505 | 3,041,335 | 11,643,295 | 161,162,024 |
| wvqlsÍu - wmydhk .dia;= | - | - | - | - | - | - | - | - | - | - | 9,887,570 |
| Y=oaO Kh iy ,eìh hq;= oE | - | - | - | - | - | - | - | - | - | - | 151,274,454 |
| uq,H j;alï - fjk;a |  |  |  |  |  |  |  |  |  |  |  |
| úia;S¾K wdodhu Tiafia  idOdrK w.hg | 423,048 | - | - | - | - | - | - | 910,230 | - | - | 1,333,278 |
| Kh idOk m;% - l%ulaIh msßjeh | 9,827,221 | - | - | - | - | - | - | - | - | - | 9,827,221 |
| fjk;a uQ,H j;alï | 108,493 | - | - | - | - | - | - | - | - | - | 108,493 |

* + 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 wdfhdack WmfoaYk fiajd iud.ï we;=<;a fõ'

# lafIa;% úYaf,aIKh iuQyh

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2023 ud¾;= 31 Èkg** | **uQ,H fiajd**\*  **re**. '000 | **lDIsl¾u**  **re**. '000 | **ksIAmdok**  **re**. '000 | **ixpdrl**  **re**. '000 | **m%jdyk**  **re**. '000 | **bÈlsÍï**  **re**. '000 | **fj<|**  **re**. '000 | **fiajd**  **re**. '000 | **l¾udka;**  **re**. '000 | **fjk;a**  **re**. '000 | **tl;=j**  **re**. '000 |
| uqo,a yd uqo,g iudk oE | 6,316,003 | - | - | - | - | - | - | - | - | - | 6,316,003 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 34,224,917 | - | - | - | - | - | - | - | - | - | 34,224,917 |
| uQ,H j;alï -,dN fyda w,dN m%ldYh Tiafia idOdrK jákdlu | 36,263 | - | - | - | - | - | - | 308,830 | - | - | 345,093 |
| Kh iy ,eîï - l%ulaIh msßjeh | 12,777,112 | 27,709,320 | 10,617,109 | 2,699,305 | 24,989,315 | 9,433,072 | 15,481,123 | 20,962,712 | 2,355,462 | 9,860,843 | 136,885,374 |
| wvqlsÍu -wmydhk .dia;= | 11,507,470 | | | | | | | | | | |
| Y=oaO Kh iy ,eìh hq;= oE | 125,377,904 | | | | | | | | | | |
| ,eìh hq;= rlaIK iy m%;srlaIK | - | - | - | - | - | - | - | - | - | 1,498,065 | 1,498,065 |
| uq,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 627,891 | - | - | - | - | - | - | 745,071 | - | - | 1,372,962 |
| Kh idOk m;% - l%ulaIh msßjeh | 15,859,672 | - | - | - | - | - | - | - | - | - | 15,859,672 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg** | **uQ,H fiajd**\* | **lDIsl¾u** | **ksIAmdok** | **ixpdrl** | **m%jdyk** | **bÈlsÍï** | **fj<|** | **fiajd** | **l¾udka;** | **fjk;a** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| uqo,a yd uqo,g iudk oE | 5,402,587 | - | - | - | - | - | - | - | - | - | 5,402,587 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 9,529,518 | - | - | - | - | - | - | - | - | - | 9,529,518 |
| uQ,H j;alï -,dN fyda |  |  |  |  |  |  |  |  |  |  |  |
| w,dN m%ldYh Tiafia  idOdrK w.h | 704,415 | - | - | - | - | - | - | 144,883 | - | - | 849,298 |
| Kh iy ,eîï - l%ulaIh msßjeh | 10,719,757 | 33,958,216 | 14,135,330 | 3,328,350 | 35,254,791 | 10,631,366 | 21,336,335 | 27,953,383 | 3,283,296 | 13,562,158 | 174,162,982 |
| wvqlsÍu - wmydhk .dia;= |  |  |  |  |  |  |  |  |  |  | 10,842,136 |
| Y=oaO Kh iy ,eìh hq;= oE |  |  |  |  |  |  |  |  |  |  | 163,320,846 |
| ,eìh hq;= rlaIK iy m%;srlaIK | - | - | - | - | - | - | - | - | - | 1,024,461 | 1,024,461 |
| uq,H j;alï - fjk;a |  |  |  |  |  |  |  |  |  |  |  |
| úia;S¾K wdodhu Tiafia  idOdrK w.hg | 1,632,931 | - | - | - | - | - | - | 10 | - | - | 1,632,941 |
| Kh idOk m;% - l%ulaIh msßjeh | 16,013,525 | - | - | - | - | - | - | - | - | - | 16,013,525 |

* + 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 wdfhdack WmfoaYk fiajd iud.ï we;=<;a fõ'

# 56. wjodkï l<ukdlrKh ^inefoa&

**Kh iy ,eìh hq;= oE N+f.da,Sh jYfhka fn§hdu**

Y%S ,xldj ;=< Kh yd ,eìh hq;= oE m<d;a uÜgñka fn§ hdu my; mßÈ fõ'

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **iud.u** | **,eìh hq;= l,anÿ$ bcdrd**  **re**. '000 | **,eìh hq;= l=,S msg .eKqï$**  **uqrdnd**  **re**. '000 | **ld,Sk Kh iy ,eìh**  **hq;= oE**  **re**. '000 | **iïnkaê; md¾Yajhka fj;ska ,eìh**  **hq;= oE**  **re**. '000 | **tl;=j**  **re**. '000 |
| **2023 ud¾;= 31 Èkg**  uOHu | 6,820,293 | 16,804 | 3,476,303 | - | 10,313,400 |
| kef.kysr | 2,823,384 | 8,616 | 2,282,945 | - | 5,114,945 |
| W;=re ueo | 3,311,761 | 8,906 | 2,050,647 | - | 5,371,314 |
| W;=re | 1,870,740 | 2,265 | 2,775,154 | - | 4,648,159 |
| jhU | 5,484,869 | 13,948 | 3,707,618 | - | 9,206,435 |
| inr.uqj | 4,250,399 | 8,719 | 2,083,365 | - | 6,342,483 |
| ol=K | 8,394,590 | 19,845 | 6,648,866 | - | 15,063,301 |
| W!j | 3,887,879 | 11,368 | 2,418,103 | - | 6,317,349 |
| niakdysr | 18,920,814 | 105,589 | 41,646,648 | 1,636,765 | 62,309,815 |
| **tl;=j** | 55,764,729 | 196,060 | 67,089,647 | 1,636,765 | 124,687,201 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg**  uOHu | 9,549,639 | 17,421 | 5,647,598 | - | 15,214,658 |
| kef.kysr | 3,718,288 | 8,610 | 2,534,747 | - | 6,261,645 |
| W;=re ueo | 4,681,387 | 9,832 | 2,653,600 | - | 7,344,819 |
| W;=re | 2,443,490 | 2,672 | 2,352,399 | - | 4,798,561 |
| jhU | 7,775,486 | 15,733 | 4,677,244 | - | 12,468,463 |
| inr.uqj | 5,828,809 | 9,720 | 2,637,285 | - | 8,475,814 |
| ol=K | 11,054,270 | 20,203 | 7,952,428 | - | 19,026,901 |
| W!j | 5,389,008 | 12,211 | 2,587,964 | - | 7,989,183 |
| niakdysr | 26,395,793 | 107,937 | 51,615,339 | 1,462,911 | 79,581,980 |
| **tl;=j** | 76,836,170 | 204,339 | 82,658,604 | 1,462,911 | 161,162,024 |

Kh iy ,eìh hq;= oE N+f.da,Sh jYfhka fn§hdu

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **iuQyh** | **,eìh hq;= l,anÿ$ bcdrd**  **re**. '000 | **,eìh hq;= l=,S msg .eKqï$**  **uqrdnd**  **re**. '000 | **ld,Sk Kh iy ,eìh**  **hq;= oE**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2023 **ud¾;= 31 Èkg**  uOHu | 6,820,293 | 451,109 | 3,479,437 | 10,750,839 |
| kef.kysr | 2,823,384 | 397,963 | 2,285,755 | 5,507,102 |
| W;=re ueo | 3,311,761 | 323,994 | 2,052,921 | 5,688,676 |
| W;=re | 1,870,740 | 2,265 | 2,775,153 | 4,648,159 |
| jhU | 5,484,869 | 150,930 | 3,708,607 | 9,344,406 |
| inr.uqj | 4,250,399 | 229,935 | 2,084,961 | 6,565,295 |
| ol=K | 8,394,590 | 280,546 | 6,650,747 | 15,325,883 |
| W!j | 3,887,879 | 582,481 | 2,422,225 | 6,892,585 |
| niakdysr | 18,915,271 | 499,556 | 41,694,643 | 61,109,469 |
| nx.a,dfoaYh | - | - | 11,052,961 | 11,052,961 |
| **tl;=j** | 55,759,186 | 2,918,779 | 78,207,409 | 136,885,374 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg**  uOHu | 9,549,639 | 714,101 | 5,649,973 | 15,913,713 |
| kef.kysr | 3,718,288 | 453,915 | 2,537,929 | 6,710,132 |
| W;=re ueo | 4,681,387 | 222,938 | 2,653,966 | 7,558,291 |
| W;=re | 2,443,490 | 2,672 | 2,352,399 | 4,798,561 |
| jhU | 7,775,486 | 193,126 | 4,678,347 | 12,646,959 |
| inr.uqj | 5,828,809 | 253,047 | 2,639,164 | 8,721,020 |
| ol=K | 11,054,270 | 335,304 | 7,952,940 | 19,342,514 |
| W!j | 5,389,008 | 650,187 | 2,593,942 | 8,633,137 |
| niakdysr | 26,387,578 | 707,371 | 51,679,711 | 78,774,660 |
| nx.a,dfoaYh | - | - | 11,063,995 | 11,063,995 |
| **tl;=j** | 76,827,955 | 3,532,661 | 93,802,366 | 174,162,982 |

# 56. wjodkï l<ukdlrKh ^inef|a&

**56.2.3 wemlr iy Kh jeä ÈhqKq lsÍï 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 wemlrhkays .=Kd;aulNdjh iy j.lSu flfrys wjOdkh fhduq lrhs' l<ukdldß;ajh úiska wemlrfha fj<|fmd< jákdlu ksÍlaIKh lrk w;r thg mdol jQ .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 ,nd§ï i|yd" ksYap, foam<" f;d. iy fj<| ,eîï iy jdyk whs;sh mejÍu
* is,a,r Kh i|yd" fkajdisl foam< Wlia lsÍu iy jdyk whs;sh mejÍu

ie,lsh hq;= .kqfokqlrejkaf.a idudkH Kh fhda.H;dj" tlS md¾Yajhka fj; ,nd § we;s myiqlul Kh .=Kd;aulNdjhg jvd;a wod< o¾Ylh fõ' flfia fj;;a" wemlrh uÕska Kh i|yd w;sf¾l wdrlaIdjla iemfhk w;r iud.u úiska úYd, uÜgñka Kh ,nd .kakkaf.kao tjeksu wemlr

,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 wemlr mdfjk .dia;= jYfhka i,lhs' wdh;ksl .kqfokqlrejka flfrys iud.fï wjOdkh m%Odk jYfhka mokï ù we;af;a Tjqkaf.a Kh fhda.H;dj" jHdmdßl ;;a;ajh iy lS¾;skduh u; neúka" iud.ï fiajdodhlhskaf.a wemlr hdj;ald,Sk ;lafiarejla jYfhka ,nd fok f,ig iud.u wjOdrKh fkdlrhs' tjeks ;;a;ajhla le|jkq ,nkafka wfmalaId l< yels Kh ;;a;ajfha msßySula fyda Kh wjodkula ms<sn| idlaIs wod< wdh;ksl fiajdodhlhska fj;ska oel .ekSug ;sfí kï mu‚' ta wkqj" ie,lsh hq;= .kqfokqlrejka iïnkaOfhka wemlr ;lafiarej iud.u ks;sm;d hdj;ald,Sk fkdlrhs' wmydhkh jQ Kh myiqlï iïnkaOfhka muKla" iud.u idudkHfhka wemlrfha j¾;udk fj<|fmd< jákdlu

,nd .kafka th wmydhkhka uekSu i|yd fhojqula jYfhka Ndú; l< yels neúks'

iud.u iy iuQyh úiska ork wem iy Kh jeä ÈhqKq lsÍfï idOdrK w.h my; j.=fõ oelafõ'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| iud.u | **2023 ud¾;= 31 Èkg** | | **2022 ud¾;= 31 Èkg** | |
| Kh wjodkug we;s Wmßu ksrdjrKh  **re**. '000 | Y=oaO ksrdjrKh  **re**. '000 | Kh wjodkug we;s Wmßu ksrdjrKh  **re**. '000 | Y=oaO ksrdjrKh  **re**. '000 |
| uqo,a iy uqo,g iudk oE ^w;e;s uqo,a yer& | 4,840,646 | 4,840,646 | 3,532,839 | 3,532,839 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 29,839,914 | 29,839,914 | 5,117,866 | 5,117,866 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK jákdlu | 203,975 | 203,975 | 25,140 | 25,140 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 114,277,945 | 306,052 | 151,274,454 | 371,104 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 944,653 | 944,653 | 1,333,278 | 1,333,278 |
| Kh idOk m;%h - l%ulaIh msßjeh | 10,903,577 | 10,903,577 | 9,827,221 | 9,827,221 |
| fjk;a uQ,H j;alï | 100,306 | 100,306 | 108,493 | 108,493 |
| **tl;=j** | 161,111,016 | 47,139,123 | 171,219,291 | 20,315,941 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **iuQyh** | **2023 ud¾;= 31 Èkg** | | **2022 ud¾;= 31 Èkg** | |
| Kh wjodkug we;s Wmßu ksrdjrKh  **re**. '000 | Y=oaO ksrdjrKh  **re**. '000 | Kh wjodkug we;s Wmßu ksrdjrKh  **re**. '000 | Y=oaO ksrdjrKh  **re**. '000 |
| uqo,a iy uqo,g iudk oE ^w;e;s uqo,a yer& | 5,297,056 | 5,297,056 | 4,244,919 | 4,244,919 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 34,224,917 | 34,224,917 | 9,529,518 | 9,529,518 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK jákdlu | 345,093 | 345,093 | 849,298 | 849,298 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 125,377,904 | 306,052 | 163,320,846 | 371,104 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 1,498,065 | 1,498,065 | 1,322,528 | 1,322,528 |
| Kh idOk m;%h - l%ulaIh msßjeh | 1,372,962 | 1,372,962 | 1,632,941 | 1,632,941 |
| fjk;a uQ,H j;alï | 15,859,672 | 15,859,672 | 16,013,525 | 16,013,525 |
| **tl;=j** | 183,975,669 | 58,903,817 | 196,913,575 | 33,963,833 |

3 jk wÈhf¾ j;alï i|yd jk wemlrj, 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 wjodkïj,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 wfmalaIs; Kh w,dN 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 w,dN jeä úh yelsh'

# wemlr j¾.h fyda Kh jeä lsÍu uQ,sl ;;a;ajh hgf;a we;s wem iy Kh jeä lsÍïj, idOdrK w.h

**re**.'000

Kh wjodku i|yd we;s Wmßu ksrdjrKh

pxp, wemlr ksYap, wemlr iuia; wemlr Y=oaO

ksrdjrKh

wdY%s; wfmalaIs; Kh w,dNh

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **iud.u**  **2023 ud¾;= 31 Èkg** |  | | | | | |
| Kh iy ,eìh hq;= oE | 17,342,620 | 11,958,881 | 13,685,174 | 25,644,055 | (8,301,435) | 8,677,486 |

# 2022 ud¾;= 31 Èkg

Kh iy ,eìh hq;= oE 20,900,031 25,317,181 17,686,396 43,003,577 (22,103,546) 7,658,221

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **iuQyh**  **2023 ud¾;= 31 Èkg** |  | | | | | |
| Kh iy ,eìh hq;= oE | 18,762,110 | 12,294,149 | 13,800,662 | 26,094,811 | (7,332,701) | 9,100,885 |

# 2022 ud¾;= 31 Èkg

Kh iy ,eìh hq;= oE 22,258,981 26,020,062 17,701,476 43,721,538 (21,462,557) 8,060,205

# uQ,H j;alï yd j.lSï ys,õ lsÍu

uQ,H j;alï iy uQ,H j.lSï ys,õ fldg we;s w;r y÷kd.;a uqo,a mshùug iuQyhg kS;Hkql+, whs;shla we;s úg Y=oaO uqo, uQ,H ;;a;ajh ms<sn| m%ldYfha bÈßm;a lrkq ,efí' Y=oaO mokula u; mshjd .ekSug fyda j;alï idlaId;a lr j.lSu mshùug tu`.ska wfmalaId flf¾'

# ys,õ lsÍug hg;a fkdjk uQ,H j;alï iy j.lSï

ys,õ lsÍu i|yd iqÿiqlï fkd,nk uqo,la we;s jQ úg md¾Yajlre iuÕ we;s lemS fmfkk .kqfokq muKla meyer yeÍula fyda fjk;a mQ¾j ksYaÑ; isoaëka isÿ jqjfyd;a tajd ys,õ lsÍug 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 ieliSïj,g hg;aj ,enqKq fyda fmdfrdkaÿ jQ kuq;a ys,õ lsÍu i|yd iqÿiqlï fkd,nk uQ,H wemlrfha m%udKh my; oelafõ'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg** | **o< w.h**  **re**. '000 | 2023  **iu:h i|yd m%udKj;a kuq;a**  **ys,õ lsÍug m%udKj;a ke;s uqo,a m%udKh**  **re**. '000 | Y=oaO w.h  **re**. '000 | **o< w.h**  **re**. '000 | 2022  **iu:h i|yd m%udKj;a kuq;a**  **ys,õ lsÍug m%udKj;a ke;s uqo,a m%udKh**  **re**. '000 | Y=oaO w.h  **re**. '000 |
| **uQ,H j;alï**  Kh iy ,eìh hq;= oE | 11,521,174 | 5,161,420 | 6,359,754 | 7,984,520 | 2,990,159 | 4,994,361 |

**56. wjodkï l<ukdlrKh ^inef|a&**

* + 1. **Kh yd ,eìh hq;= oEj,g wod< ydkslrK m%;smdok ms<sn| ixfõ§;dj**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **uQ,H ;;a;ajh m%ldYh flfrys wfmalaIs; Kh w,dN ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj** [**ydkslrK m%;smdokhkays jeäùu$^wvqùu&**] | | | | **wdodhu u; ixfõ§;d n,mEu** |
| **wÈhr 1**  (**re**. ’000) | **wÈhr 2**  (**re**. ’000) | **wÈhr 3**  (**re**. ’000) | **tl;=j**  (**re**. ’000) | (**re**. ’000) |
| **iud.u - 2023 ud¾;= 31 Èkg**  ish¨ jhia uÜgï yryd meyer yeÍfï iïNdú;djh 1] lska jeä ùu | 8,786 | 8,044 | - | 16,830 | 16,830 |
| ish¨ jhia uÜgï yryd meyer yeÍfï iïNdú;djh 1] lska wvq ùu | (8,786) | (8,044) | - | (16,830) | (16,830) |
| meyer yeÍu ksid isÿjQ w,dNh 5] lska jeä ùu | 43,932 | 41,088 | 175,012 | 260,032 | 260,032 |
| meyer yeÍu ksid isÿjQ w,dNh 5] lska wvq ùu | (43,932) | (41,088) | (175,012) | (260,032) | (260,032) |
| iïNdú;d nr ;nk ,o wd¾:sl ;;a;ajhka |  | | | | |
| -mokï ;;a;ajh 10] lska by<hdu" krlu ;;a;ajh 5] lska my<hdu iy fyd|u ;;a;ajh 5] lska my<hdu | (5,683) | (4,376) | - | (10,059) | (10,059) |
| -mokï ;;a;ajh 10] lska my<hdu" krlu ;;a;ajh 5] lska by<hdu iy fyd|u ;;a;ajh 5] lska by<hdu | 5,683 | 4,376 | - | 10,059 | 10,059 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **uQ,H ;;a;ajh m%ldYh flfrys wfmalaIs; Kh w,dN ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj** [**ydkslrK m%;smdokhkays jeäùu$^wvqùu&**] | | | | **wdodhu u; ixfõ§;d n,mEu** |
| **wÈhr 1**  (**re**. ’000) | **wÈhr 2**  (**re**. ’000) | **wÈhr 3**  (**re**. ’000) | **tl;=j**  (**re**. ’000) | (**re**. ’000) |
| **iuQyh - 2023 ud¾;= 31 Èkg**  ish¨ jhia uÜgï yryd meyer yeÍfï iïNdú;djh 1] lska jeä ùu | 9,292 | 8,507 | - | 17,799 | 17,799 |
| ish¨ jhia uÜgï yryd meyer yeÍfï iïNdú;djh 1] lska wvq ùu | (9,292) | (8,507) | - | (17,799) | (17,799) |
| meyer yeÍu ksid isÿjQ w,dNh 5] lska jeä ùu | 47,447 | 44,375 | 189,013 | 280,835 | 280,835 |
| meyer yeÍu ksid isÿjQ w,dNh 5] lska wvq ùu | (47,447) | (44,375) | (189,013) | (280,835) | (280,835) |
| iïNdú;d nr ;nk ,o wd¾:sl ;;a;ajhka |  | | | | |
| -mokï ;;a;ajh 10] lska by<hdu" krlu ;;a;ajh 5] lska my<hdu iy fyd|u ;;a;ajh 5] lska my<hdu | (5,768) | (4,442) | - | (10,210) | (10,210) |
| -mokï ;;a;ajh 10] lska my<hdu" krlu ;;a;ajh 5] lska by<hdu iy fyd|u ;;a;ajh 5] lska by<hdu | 5,768 | 4,442 | - | 10,210 | 10,210 |

**uQ,H ;;a;ajh m%ldYh flfrys wfmalaIs; Kh w,dN ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj** [**ydkslrK m%;smdokhkays jeäùu$^wvqùu&**]

**wdodhu u; ixfõ§;d n,mEu**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **wÈhr 1**  (**re**. ’000) | **wÈhr 2**  (**re**. ’000) | **wÈhr 3**  (**re**. ’000) | **tl;=j**  (**re**. ’000) | (**re**. ’000) |
| **iud.u - 2022 ud¾;= 31 Èkg** |  |  |  |  |  |
| ish¨ jhia uÜgï yryd meyer yeÍfï iïNdú;djh 1] lska jeä ùu | 12,602 | 8,450 | - | 21,052 | 21,052 |
| ish¨ jhia uÜgï yryd meyer yeÍfï iïNdú;djh 1] lska wvq ùu | (12,602) | (8,450) | - | (21,052) | (21,052) |
| meyer yeÍu ksid isÿjQ w,dNh 5] lska jeä ùu | 63,010 | 42,654 | 180,114 | 285,778 | 285,778 |
| meyer yeÍu ksid isÿjQ w,dNh 5] lska wvq ùu | (63,010) | (42,654) | (180,114) | (285,778) | (285,778) |
| iïNdú;d nr ;nk ,o wd¾:sl ;;a;ajhka |  |  |  |  |  |
| -mokï ;;a;ajh 10] lska by<hdu" krlu ;;a;ajh 5] lska my<hdu iy fyd|u ;;a;ajh 5] lska my<hdu | (4,740) | (2,183) | - | (6,923) | (6,923) |
| -mokï ;;a;ajh 10] lska my<hdu" krlu ;;a;ajh 5] lska by<hdu iy fyd|u ;;a;ajh 5] lska by<hdu | 4,740 | 2,183 | - | 6,923 | 6,923 |

**uQ,H ;;a;ajh m%ldYh flfrys wfmalaIs; Kh w,dN ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj** [**ydkslrK m%;smdokhkays jeäùu$^wvqùu&**]

**wdodhu u; ixfõ§;d n,mEu**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **wÈhr 1**  (**re**. ’000) | **wÈhr 2**  (**re**. ’000) | **wÈhr 3**  (**re**. ’000) | **tl;=j**  (**re**. ’000) | (**re**. ’000) |
| **iuQyh - 2022 ud¾;= 31 Èkg** |  |  |  |  |  |
| ish¨ jhia uÜgï yryd meyer yeÍfï iïNdú;djh 1] lska jeä ùu | 13,328 | 8,937 | - | 22,265 | 22,265 |
| ish¨ jhia uÜgï yryd meyer yeÍfï iïNdú;djh 1] lska wvq ùu | (13,328) | (8,937) | - | (22,265) | (22,265) |
| meyer yeÍu ksid isÿjQ w,dNh 5] lska jeä ùu | 68,051 | 46,066 | 194,523 | 308,640 | 308,640 |
| meyer yeÍu ksid isÿjQ w,dNh 5] lska wvq ùu | (68,051) | (46,066) | (194,523) | (308,640) | (308,640) |
| iïNdú;d nr ;nk ,o wd¾:sl ;;a;ajhka |  |  |  | - | - |
| -mokï ;;a;ajh 10] lska by<hdu" krlu ;;a;ajh 5] lska my<hdu iy fyd|u ;;a;ajh 5] lska my<hdu | (4,811) | (2,216) | - | (7,027) | (7,027) |
| -mokï ;;a;ajh 10] lska my<hdu" krlu ;;a;ajh 5] lska by<hdu iy fyd|u ;;a;ajh 5] lska by<hdu | 4,811 | 2,216 | - | 7,027 | 7,027 |

**56. wjodkï l<ukdlrKh ^inef|a&**

* 1. **øjYS,;d wjodku 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 §ug isÿ ùug wod< jQ wjodku f,ih' øjYS,;d wjodku mek k.skafka idudkH yd wd;;s ;;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.; uQ,H 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;djkag wkql+, ùu i|yd yÈis øjYS,;d lïmkhka wjfYdaIKh lr .ekSu fjkqfjka fldúâ -19 iy wd¾Ól miqnEu fya;=fjka 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' tkï" m%udKj;a uqo,a iy Ndú; 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 uQ,H 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;= úfYaIs; Kh ud¾. mj;S'

2013 wxl 4 ork uQ,H iud.ï ^øjYS, j;alï& ksfhda.hg wkql+,j lsisÿ Èkl jHdmdrh wjika jk úg uq¿ tl;=jg jvd my; oelafjk mßÈ wvq fkdúh hq;=h'

^w& tu Èkfha§ jHdmdr lghq;= wjika jk úg f.úh hq;= ld, ;ekam;=j, ysÕ w.h iy WmÑ; fmd,sfhka 10] la iy

^wd& tu Èkfha§ jHdmdrh wjika jk úg f.úh hq;= b;sß lsÍfï ;ekam;=fjys ysÕ jákdlu iy WmÑ; fmd,sfhka 15] la iy

^we& uq¿ ysÕ Khj,ska 10]la

;jo" iud.u úiska Y%S ,xld rcfha NdKavd.dr ì,am;a jYfhka iy rcfha iq/l=ïm;a jYfhka øjYS, j;alï mj;ajd f.k hd hq;= w;r ta tys idudkH udisl ;ekam;= j.lSïj,ska iy uQ,H j¾Ihg fmr udi 12 l uq¿ Kh .ekSïj,ska 7'5] lg iudk jk mßÈ fõ'

.kqfokqlrejkag Kh ,nd §u i|yd wruqo,a uQ,dY% f,i b;=reï .sKqïj, jeo.;alu iud.u úiska wjOdrKh flf¾' 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; oelafjk mßÈ úh(

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èkg øjYS,;d wkqmd;** | **iud.u** | | **iuQyh** | |
| 2023  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2022  **re**. '000 |
| ;ekam;= wkqmd;hkag w;a;sldrï ^jdr .Kk& | 1.13 | 1.46 | 1.16 | 1.47 |
| ;ekam;=j,g øjYS, j;alï ^]& | 45 | 18 | 45 | 20 |

# wjfYaI .súiqï.; l,amsÍï wkqj uQ,H j;alï yd j.lSï úYaf,aIKh

my; oelafjk j.=fõ oelafjkafka 2023 ud¾;= 31 Èk jk úg iud.fï uQ,H j;alï yd j.lSïj, jÜgï.; fkdl< uQ,H m%jdyhkaf.a l,a msÍfï iajrEmhhs'

kej; f.ùï i|yd fhduq lrkq ,nk oekaùï i,lkq ,nkafka jydu oekaùu fhduq lrkafkah 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 uÕska fmkakqï flfrk wfmalaIs; uQ,H m%jdyh j.=fjka ms<sìUq fkdfõ'

* + 1. **z uQ,H j;alï iy j.lSïj, jÜÜu.; fkdl< uQ,H m%jdyhkays wjfYaI .súiqï.; l,amsÍï**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u**  **2023 ud¾;= 31 Èkg** | **b,a¨u u;**  **re '000** | **udi 3 lg wvq udi 3 isg 12**  **olajd**  **re '000 re '000** | | **jir 1-3 olajd jir 3-5 olajd jir 5 g jeä**  **re '000 re '000 re '000** | | | **tl;=j**  **re '000** |
| **uQ,H j;alï**  uqo,a yd uqo,g iudk oE | 2,984,085 | 2,860,713 | | - | - | - | 5,844,798 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | - | 30,160,220 | - | - | 7,478 | - | 30,167,698 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | - | 203,975 | - | - | - | - | 203,975 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 14,866,751 | 30,620,220 | 37,234,467 | 55,520,225 | 9,655,890 | 436,428 | 148,333,981 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | - | 1,372,962 | - | - | - | 10 | 1,372,972 |
| Kh idOk m;% - l%ulaIh msßjeh | - | 10,017,190 | 1,357,841 | - | - | - | 11,375,031 |
| fjk;a uQ,H j;alï | - | 100,306 | - | - | - | - | 100,306 |
| **uq¿ jÜgï fkdl< uQ,H j;alï** | 17,850,836 | 75,335,586 | 38,592,308 | 55,520,225 | 9,663,368 | 436,438 | 197,398,761 |
| **uQ,H j.lSï**  nexl= fj; f.úh hq;= | 52,720 | 2,113,653 | 4,174,310 | 1,778,223 | - | - | 8,118,906 |
| .kqfokqlrejka fj; f.úh hq;= | 3,949,686 | 54,318,028 | 45,926,481 | 19,604,178 | 17,464,082 | 185,824 | 141,448,279 |
| ksl=;a l< Kh iq/l=ïm;a | - | 5,973,211 | 619,948 | 6,995,938 | 5,218,138 | - | 18,807,234 |
| fjk;a uQ,H j.lSï | - | 1,457,388 | - | - | - | - | 1,457,388 |
| l,anÿ j.lSï | - | 165,085 | 504,249 | 948,757 | 544,241 | 191,776 | 2,354,109 |
| **uq¿ jÜgï fkdl< uQ,H j.lSï** | 4,002,406 | 64,027,365 | 51,224,988 | 29,327,096 | 23,226,460 | 377,600 | 172,185,916 |
| **Y=oaO jÜgï fkdl< uQ,H j;alï$^j.lSï&** | 13,848,430 | 11,308,221 | (12,632,680) | 26,193,129 | (13,563,092) | 58,838 | 25,212,844 |

**iud.u**

**2022 ud¾;= 31 Èkg**

**b,a¨u u; udi 3 lg wvq udi 3 isg 12**

**olajd**

**jir 1-3 olajd jir 3-5 olajd jir 5 g jeä tl;=j**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **re '000** | **re '000** | **re '000** | **re '000** | **re '000** | **re '000** | **re '000** |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| uqo,a yd uqo,g iudk oE | 4,168,741 | 500,089 |  | - | - | - | 4,668,830 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | - | 5,182,401 | - | - | - | - | 5,182,401 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | - | 25,140 | - | - | - | - | 25,140 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 8,586,901 | 29,437,982 | 48,629,443 | 81,866,129 | 24,636,554 | 2,176,820 | 195,333,830 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | - | 1,632,941 | - | - | - | 10 | 1,632,951 |
| Kh idOk m;% - l%ulaIh msßjeh | - | 9,902,159 | - | - | - | - | 9,902,159 |
| fjk;a uQ,H j;alï | - | 108,493 | - | - | - | - | 108,493 |
| **uq¿ jÜgï fkdl< uQ,H j;alï** | 12,755,642 | 46,789,205 | 48,629,443 | 81,866,129 | 24,636,554 | 2,176,830 | 216,853,804 |
| **uQ,H j.lSï** |  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 69,689 | 1,300,790 | 3,774,480 | 8,215,683 | - | - | 13,360,641 |
| .kqfokqlrejka fj; f.úh hq;= | 8,044,009 | 25,125,453 | 60,217,662 | 16,911,741 | 2,139,728 | 173,681 | 112,612,274 |
| ksl=;a l< Kh iq/l=ïm;a | - | 1,469,782 | 619,948 | 13,204,584 | 5,602,650 | - | 20,896,963 |
| fjk;a uQ,H j.lSï | - | 3,636,528 | - | - | - | - | 3,636,528 |
| l,anÿ j.lSï | - | 163,229 | 493,662 | 1,138,126 | 640,089 | 246,521 | 2,681,627 |
| **uq¿ jÜgï fkdl< uQ,H j.lSï** | 8,113,698 | 31,695,781 | 65,105,751 | 39,470,134 | 8,382,467 | 420,202 | 153,188,033 |
| **Y=oaO jÜgï fkdl< uQ,H j;alï$^j.lSï&** | 4,641,944 | 15,093,424 | (16,476,308) | 42,395,995 | 16,254,087 | 1,756,628 | 63,665,771 |

**56. wjodkï l<ukdlrKh ^inef|a&**

* + 1. **uQ,H j;alï iy j.lSïj, jÜÜu.; fkdl< uQ,H m%jdyhkays wjfYaI .súiqï.; l,amsÍï**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh**  **2023 ud¾;= 31 Èkg** | **b,a¨u u;**  **re**. '000 | **udi 3 lg wvq**  **re**. '000 | **udi 3 isg 12**  **re**. '000 | **jir 1-3 olajd**  **re**. '000 | **jir 3-5 olajd**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| **uQ,H j;alï**  uqo,a yd uqo,g iudk oE | 3,455,290 | 2,860,713 | - | - | - | - | 6,316,003 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 56,100 | 30,995,463 | 3,159,507 | 111,868 | 925,403 | - | 35,248,341 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | - | 345,093 | - | - | - | - | 345,093 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 15,544,489 | 32,063,196 | 39,929,713 | 60,570,598 | 12,374,078 | 3,341,594 | 163,823,668 |
| ,eìh hq;= rlaIK iy m%;srlaIK | - | 1,268,209 | 572,030 | - | - | - | 1,840,239 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | - | 1,372,952 | - | - | - | 10 | 1,372,962 |
| Kh idOk m;% - l%ulaIh msßjeh | 26,954 | 11,865,448 | 3,149,189 | 1,372,618 | 503,434 | - | 16,917,643 |
| **uq¿ jÜgï fkdl< uQ,H j;alï** | 19,082,833 | 80,771,074 | 46,810,439 | 62,055,084 | 13,802,915 | 3,341,604 | 225,863,949 |
| **uQ,H j.lSï**  nexl= fj; f.úh hq;= | 251,727 | 2,257,413 | 5,479,984 | 2,397,863 | 16,570 | - | 10,403,557 |
| .kqfokqlrejka fj; f.úh hq;= | 3,954,226 | 58,072,352 | 50,796,418 | 19,866,333 | 17,510,069 | 194,627 | 150,394,025 |
| ksl=;a l< Kh iq/l=ïm;a | - | 5,831,331 | 619,948 | 6,995,938 | 5,218,138 | - | 18,665,355 |
| fjk;a uQ,H j.lSï | - | 1,709,574 | - | - | - | - | 1,709,574 |
| f.úh hq;= rlaIK iy m%;srlaIK | 5,167,905 | 38,717 | - | - | - | - | 5,206,622 |
| l,anÿ j.lSï | - | 109,137 | 336,403 | 910,141 | 485,158 | 191,776 | 2,032,615 |
| uq¿ jÜgï fkdl< uQ,H j.lSï | 9,373,858 | 68,018,523 | 57,232,753 | 30,170,276 | 23,229,935 | 386,403 | 188,411,748 |
| **Y=oaO jÜgï fkdl< uQ,H j;alï$^j.lSï&** | 9,708,975 | 12,752,551 | (10,422,313) | 31,884,808 | (9,427,020) | 2,955,201 | 37,452,201 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh**  **2023 ud¾;= 31 Èkg** | **b,a¨u u;**  **re**. '000 | **udi 3 lg wvq**  **re**. '000 | **udi 3 isg 12**  **re**. '000 | **jir 1-3 olajd**  **re**. '000 | **jir 3-5 olajd**  **re**. '000 | **jir 5 g jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| uqo,a yd uqo,g iudk oE | 4,902,498 | 500,089 | - | - | - | - | 5,402,587 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | - | 6,253,870 | 3,223,189 | 78,302 | - | - | 9,555,361 |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | - | 849,298 | - | - | - | - | 849,298 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 8,599,309 | 31,937,318 | 52,833,034 | 85,716,401 | 26,708,214 | 2,810,238 | 208,604,513 |
| ,eìh hq;= rlaIK iy m%;srlaIK | - | 1,268,209 | 572,030 | - | - | - | 1,840,239 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | - | 1,632,931 | - | - | - | 10 | 1,632,941 |
| Kh idOk m;% - l%ulaIh msßjeh | - | 12,353,948 | 703,564 | 2,606,801 | 1,215,056 | - | 16,879,369 |
| **uq¿ jÜgï fkdl< uQ,H j;alï** | 13,501,807 | 54,795,663 | 57,331,817 | 88,401,504 | 27,923,270 | 2,810,248 | 244,764,308 |
| **uQ,H j.lSï** |  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 254,427 | 1,497,161 | 4,536,077 | 9,353,226 | 347,088 | - | 15,987,978 |
| .kqfokqlrejka fj; f.úh hq;= | 8,044,009 | 25,138,573 | 63,286,787 | 22,302,243 | 2,311,242 | 195,052 | 121,277,906 |
| ksl=;a l< Kh iq/l=ïm;a | - | 1,453,682 | 619,948 | 13,046,604 | 5,602,650 | - | 20,722,884 |
| fjk;a uQ,H j.lSï | - | 4,043,322 | - | - | - | - | 4,043,322 |
| f.úh hq;= rlaIK iy m%;srlaIK | 5,864,646 | 38,717 | - | - | - | - | 5,903,363 |
| l,anÿ j.lSï | - | 92,144 | 280,405 | 744,717 | 538,804 | 238,081 | 1,894,151 |
| uq¿ jÜgï fkdl< uQ,H j.lSï | 14,163,082 | 32,263,599 | 68,723,217 | 45,446,790 | 8,799,784 | 433,133 | 169,829,604 |
| **Y=oaO jÜgï fkdl< uQ,H j;alï$^j.lSï&** | (661,275) | 22,532,064 | (11,391,400) | 42,954,714 | 19,123,486 | 2,377,115 | 74,934,704 |

* + 1. **ne£ï iy wemlr**

my; j.=fõ oelafjkafka iud.fï wiïNdjH j.lSï iy ne£ïj, l,amsÍfuka .súiqï.; l,a bl=;aùuhs'

h:dj;a l< fkdyels iEu Kh ne£ulau th h:dj;a l< yels uq,au Èkh wka;¾.; jk 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;**  **re**. '000 | **udi 3 lg**  **wvq**  **re**. '000 | **udi 3 isg**  **12 olajd**  **re**. '000 | **jir 1-5 olajd**  **re**. '000 | **jir 5 g**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2023 ud¾;= 31 Èkg wemlr | - | 18,475 | 40,350 | - | - | 58,825 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,o ;lafiarej | - | - | - | 27,011 | - | 27,011 |
| iud.ug tfrysj kvq mejÍï | - | 234,683 | 17,889 | - | - | 252,572 |
| m%d.aOk ne|Sï | - | 4,537,303 | 751,063 | - | - | 5,288,366 |
| **iïmQ¾K ne|Sï iy wemlr** | - | 4,790,461 | 809,302 | 27,011 | - | 5,626,774 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg**  wemlr | - 9,505 | 157,295 | 8,450 | - | 175,250 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,o ;lafiarej | - - | - | 50,953 | - | 50,953 |
| iud.ug tfrysj kvq mejÍï | - 188,667 | 54,130 | - | - | 242,797 |
| m%d.aOk ne|Sï | - 5,562,802 | 820,432 | - | - | 6,383,234 |
| **iïmQ¾K ne|Sï iy wemlr** | - 5,760,974 | 1,031,857 | 59,403 | - | 6,852,234 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **b,a¨u u;**  **re**. '000 | **udi 3 lg**  **wvq**  **re**. '000 | **udi 3 isg**  **12 olajd**  **re**. '000 | **jir 1-5 olajd**  **re**. '000 | **jir 5 g**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| **2023 ud¾;= 31 Èkg**  wemlr | - | 18,475 | 40,350 | - | - | 58,825 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,o ;lafiarej | - | - | - | 150,815 | - | 150,815 |
| iud.ug tfrysj kvq mejÍï | - | 234,683 | 17,889 | - | - | 252,572 |
| m%d.aOk ne|Sï | - | 4,537,303 | 751,063 | - | - | 5,288,366 |
| **iïmQ¾K ne|Sï iy wemlr** | - | 4,790,461 | 809,302 | 150,815 | - | 5,750,578 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **2022 ud¾;= 31 Èkg**  wemlr | - 9,505 | 157,295 | 8,450 | - | 175,250 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,o ;lafiarej | - - | - | 97,942 | - | 97,942 |
| iud.ug tfrysj kvq mejÍï | - 188,667 | 54,130 | - | - | 242,797 |
| m%d.aOk ne|Sï | - 5,562,802 | 820,432 | - | - | 6,383,234 |
| **iïmQ¾K ne|Sï iy wemlr** | - 5,760,974 | 1,031,857 | 106,392 | - | 6,899,223 |

ne£ï l,a bl=;aùug fmr ish¨u wiïNdjH j.lSï fyda ne£ï bj;a lr fkd.efkkq we;ehs iud.u n,dfmdfrd;a;= fõ'

# 56. wjodkï l<ukdlrKh ^inef|a&

* + 1. **uq¿ øjYS, j;alï**

iud.fï øjYS, j;alïj, ixrplhka my; j.=fõ oelafõ'

|  |  |  |
| --- | --- | --- |
| ud¾;= 31 Èkg | 2023 | 2022 |
| **w.h**  **re**. '000 | **w.h**  **re**. '000 |
| w;e;s uqo,a | 1,004,152 | 1,135,991 |
| cx.u .sKqïj, fYaIhka | 656,631 | 725,529 |
| jd‚c nexl=j, ;ekam;= | 32,931,834 | 6,457,079 |
| NdKavd.dr ì,am;a iy NdKavd.dr ne÷ïlr | 10,918,159 | 9,801,050 |
| fjk;a wkqu; iq/l=ïm;a | - | 500,000 |
| **uq¿ øjYS,;d j;alï** | 45,510,776 | 18,619,649 |

# fj<|fmd< wjodku

fj<|m< wjodku hkq fmd,S wkqmd;" úfoaY úksuh wkqmd; iy fldgia ñ, jeks fj<|fmd< úp,Hhka fya;=fjka uQ,H idOk m;%j, idOdrK jákdlu fyda wkd.; uQ,H m%jdyh WÉpdjpkh ùfï wjodkuhs' iud.u fj<|fmd< wjodkug ksrdjrKh ùu fj<|du fyda fj<|du fkdjk l<Ug j¾.SlrKh lrk w;r tu tla tla l<U fjk fjku l<ukdlrKh lrhs'

j¾;udkfha§" fndfyda uQ,H j;alï mka;sj, wia:djr;ajh by< hdu iy jákdlu my; jeàu" fj<|fmd< wjodku jeä ùu fya;=fjka fndfyda iud.ïj, l<Ug n,mEï l< yelsh' jix.; ;;a;ajh fya;=fjka we;s jQ wúksYaÑ;;djh foaYSh uqo,a u; mSvkh jeä ùug fya;= jQ w;r tuÕska 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 úiska ;lafiare flf¾'

# fmd,S wkqmd; wjodku

fmd,S wkqmd; wjodku hkq fj<|fmd< fmd,S wkqmd;j, fjkiaùï fya;=fjka uQ,H idOk m;%hl idOdrK jákdlu fyda wkd.; uQ,H m%jdyhka WÉpdjpkh ùfï wjodkuhs' fj<|fmd< 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;j ;nd .ksñka" fmd,S wkqmd;j, idOdrKj isÿúh yels fjkila ksrEmKh jk ;dla ÿrg" 2023 ud¾;= 31 iy 2022 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 Èkg** | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wkqmd; lïmk fya;=fjka ,dN fyda w,dN ms<sn| m%ldYhg we;s n,mEu  0.50% | (11,681) | (16,173) |
| 1% | (23,361) | (32,346) |
| -0.50% | 11,681 | 16,173 |
| -1% | 23,361 | 32,346 |

# m%Odk Wml,amkh fj; l,anÿ j.lSfuys ixfõ§;djh jdßluh Kh wkqmd; i|yd ixfõ§;dj

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023  **re**. '000 | 2022  **re**. '000 |
| fmd,S wkqmd; lïmk fya;=fjka uQ,H ;;a;ajh ms<sn| m%ldYhg we;s n,mEu  1% | (33,413) | (36,398) |
| -1% | 34,504 | 37,621 |

**uQ,H j;alï iy j.lSï u; fmd,S wkqmd; wjodkï ksrdjrKh**

my; j.=j uÕska fj<|dï fkdjk uQ,H j;alï yd j.lSï ms<sn| iud.fï fmd,S wkqmd; wjodkï úYaf,aIKh flf¾' iud.fï j;alï iy j.lSï OdrK w.h wkqj we;=<;a lr we;s w;r jvd;a l<ska t<fUk .súiqï.; m%;s-ñ, kshu lsÍfï fyda l,amsÍfï Èk wkqj j¾.SlrKh lrk ,§'

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u OdrK w.h**  **2023 ud¾;= 31 Èkg**  **re**. '000 | | **b,a¨u u;**  **re**. '000 | **udi 3 lg wvq**  **re**. '000 | **udi 3 isg 12 olajd**  **re**. '000 | **jir 1-3 olajd jir 3-5 olajd jir 5 g jeä**  **re**. '000 **re**. '000 **re**. '000 | | | **fmd,S fkdork** |
| **j;alï**  uqo,a yd uqo,g iudk oE | 5,844,798 231,207 | | 2,860,713 | - | - | - | - | 2,752,878 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 29,839,914 1,009,931 | | 28,826,913 | - | - | 3,070 | - | - |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 203,975 - | | - | - | - | - | - | 203,975 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 124,687,201 14,629,963 | | 27,611,243 | 32,967,958 | 43,941,028 | 5,493,962 | 43,047 | - |
| wvq lsÍu - ydkslrK .dia;= | 10,409,256 - | | - | - | - | - | - | - |
| Y=oaO Kh iy ,eìh hq;= oE | 114,277,945 - | | - | - | - | - | - | - |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 944,653 - | | 716,111 | - | - | - | - | 228,542 |
| Kh idOk m;% - l%ulaIh msßjeh | 10,903,577 472,265 | | 9,326,181 | 1,105,131 | - | - | - | - |
| fjk;a uQ,H j;alï | 100,306 - | | - | - | - | - | - | 100,306 |
| **tl;=j** | 162,115,168 16,343,366 | | 69,341,161 | 34,073,089 | 43,941,028 | 5,497,032 | 43,047 | 3,285,701 |
| **j.lSï**  nexl= fj; f.úh hq;= | 7,724,671 3,837,710 | | 1,089,112 | 2,048,372 | 749,477 | - | - | - |
| .kqfokqlrejka fj; f.úh hq;= | 100,935,114 10,580,912 | | 40,066,888 | 24,447,624 | 13,484,894 | 12,168,972 | 185,824 | - |
| ksl=;a l< Kh iq/l=ïm;a | 16,706,049 1,428,626 | | 5,289,540 | - | 5,356,373 | 4,631,510 | - | - |
| fjk;a uQ,H j.lSï | 1,457,388 - | | - | - | - | - | - | 1,457,388 |
| l,anÿ j.lSï | 1,753,723 - | | 107,916 | 353,887 | 686,919 | 440,541 | 164,460 | - |
| tl;=j | 128,576,945 15,847,248 | | 46,553,456 | 26,849,883 | 20,277,663 | 17,241,023 | 350,284 | 1,457,388 |
| **iuia; fmd,S ixfõ§;d mr;rh** | 33,538,223 496,118 | | 22,787,705 | 7,223,206 | 23,663,365 | (11,743,990) | (307,237) |  |

# 56. wjodkï l<ukdlrKh ^inef|a&

uQ,H j;alï iy j.lSï u; fmd,S wkqmd; wjodkï ksrdjrKh

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u**  **2022 ud¾;= 31 Èkg** | **OdrK w.h**  **re**. '000 | **b,a¨u u;**  **re**. '000 | **udi 3 lg**  **wvq**  **re**. '000 | **udi 3 isg 12**  **olajd**  **re**. '000 | **jir 1-3 olajd**  **re**. '000 | **jir 3-5 olajd**  **re**. '000 | **jir 5 g**  **jeä**  **re**. '000 | **fmd,S fkdork** |
| **j;alï** |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,g iudk oE | 4,668,830 | 1,339,213 | 500,000 | - | - | - | - | 2,829,617 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 5,117,866 | 45,085 | 5,072,781 | - | - | - | - | - |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 25,140 | - | - | - | - | - | - | 25,140 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 161,162,024 | 8,500,810 | 24,622,184 | 38,777,566 | 68,688,567 | 19,006,788 | 1,566,110 | - |
| wvq lsÍu - ydkslrK .dia;= | 9,887,570 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eìh hq;= oE | 151,274,454 | - | - | - | - | - | - | - |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia | 1,333,278 | - | 1,101,440 | - | - | - | - | 231,838 |
| idOdrK w.hg |  |  |  |  |  |  |  |  |
| Kh idOk m;% - l%ulaIh msßjeh | 9,827,221 | 130,610 | 9,696,611 | - | - | - | - | - |
| fjk;a uQ,H j;alï | 108,493 | - | - | - | - | - | - | 108,493 |
| **tl;=j** | 172,355,282 | 10,015,718 | 40,993,016 | 38,777,566 | 68,688,567 | 19,006,788 | 1,566,110 | 3,195,088 |
| **j.lSï** |  |  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 11,749,332 | 5,658,302 | 499,284 | 1,707,469 | 3,884,277 | - | - | - |
| .kqfokqlrejka fj; f.úh hq;= | 103,367,904 | 11,252,713 | 24,226,715 | 50,606,239 | 15,163,949 | 1,944,607 | 173,681 | - |
| ksl=;a l< Kh iq/l=ïm;a | 17,244,313 | 1,274,585 | 703,267 | - | 10,638,106 | 4,628,354 | - | - |
| fjk;a uQ,H j.lSï | 3,636,528 | - | - | - | - | - | - | 3,636,528 |
| l,anÿ j.lSï | 2,059,050 | - | 104,229 | 336,087 | 873,720 | 533,636 | 211,378 | - |
| **tl;=j** | 138,057,127 | 18,185,600 | 25,533,496 | 52,649,795 | 30,560,053 | 7,106,597 | 385,059 | 3,636,528 |
| **iuia; fmd,S ixfõ§;d mr;rh** | 34,298,155 | (8,169,882) | 15,459,520 | (13,872,229) | 38,128,514 | 11,900,191 | 1,181,051 |  |

# uQ,H j;alï iy j.lSï u; fmd,S wkqmd; wjodkï ksrdjrKh ^inef|a&

my; oelafjk j.=fjys fj<| fkdjk uQ,H j;alï yd j.lSï ms<sn| iuQyfha fmd,S wkqmd; wjodkï úYaf,aIKh flf¾' iuQyfha j;alï iy j.lSï fuys OdrK

w.h wkqj we;=<;a lr we;s w;r jvd;a l,ska t<fUk .súiqï.; m%;s-ñ, kshu lsÍu fyda l,a msÍfï Èk wkqj j¾.SlrKh lrkq ,en ;sfí'

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh**  **2023 ud¾;= 31 Èkg** | **OdrK w.h**  **re**. '000 | **b,a¨u u;**  **re**. '000 | **udi 3 lg**  **wvq**  **re**. '000 | **udi 3 isg 12**  **olajd**  **re**. '000 | **jir 1-3 olajd**  **re**. '000 | **jir 3-5 olajd**  **re**. '000 | **jir 5 g**  **jeä**  **re**. '000 | **fmd,S fkdork** |
| **j;alï**  uqo,a yd uqo,g iudk oE | 6,316,003 | 163,565 | 3,035,965 | - | - | - | - | 3,116,473 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 34,224,917 | 1,377,609 | 30,919,064 | 1,442,833 | 82,341 | 403,070 | - | - |
| uQ,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 345,093 | - | - | - | - | - | - | 345,093 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 136,885,374 | 15,080,704 | 30,382,749 | 38,685,642 | 45,014,968 | 7,044,846 | 676,465 | - |
| wvq lsÍu - ydkslrK .dia;= | 11,507,470 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eìh hq;= oE | 125,377,904 | - | - | - | - | - | - | - |
| ,eìh hq;= m%;srlaIK iy rlaIK | 1,498,065 | - | - | - | - | - | - | 1,498,065 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 1,372,962 | - | 1,144,420 | - | - | - | - | 228,542 |
| Kh idOk m;% - l%ulaIh msßjeh | 15,859,672 | 349,790 | 10,713,302 | 1,747,493 | 1,952,671 | 1,096,416 | - | - |
| **tl;=j** | 184,994,616 | 16,971,668 | 76,195,500 | 41,875,968 | 47,049,980 | 8,544,332 | 676,465 | 5,188,173 |
| **j.lSï**  nexl= fj; f.úh hq;= | 11,068,522 | 4,940,968 | 2,286,436 | 2,455,430 | 1,369,118 | 16,570 | - | - |
| .kqfokqlrejka fj; f.úh hq;= | 107,979,956 | 10,507,279 | 43,116,651 | 28,331,452 | 13,641,502 | 12,192,275 | 190,797 | - |
| ksl=;a l< Kh iq/l=ïm;a | 16,564,956 | 1,413,312 | 5,163,760 | - | 5,356,373 | 4,631,510 | - | - |
| fjk;a uQ,H j.lSï | 1,709,574 | - | - | - | - | - | - | 1,709,574 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 5,206,622 | - | - | - | - | - | - | 5,206,622 |
| l,anÿ j.lSï | 1,477,875 | - | 61,222 | 204,192 | 662,158 | 385,844 | 164,460 | - |
| **tl;=j** | 144,007,505 | 16,861,559 | 50,628,069 | 30,991,074 | 21,029,151 | 17,226,199 | 355,257 | 6,916,196 |
| **iuia; fmd,S ixfõ§;d mr;rh** | 40,987,111 | 110,109 | 25,567,431 | 10,884,894 | 26,020,829 | (8,681,867) | 321,208 |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **56. wjodkï l<ukdlrKh ^inef|a&** |  | | | | | | | |
| **iuQyh** | **OdrK w.h** | **b,a¨u u;** | **udi 3 lg** | **udi 3 isg 12** | **jir 1-3** | **jir 3-5** | **jir 5 g** | **fmd,S** |
| **2022 ud¾;= 31 Èkg** |  |  | **wvq** | **olajd** | **olajd** | **olajd** | **jeä** | **fkdork** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |  |
| **j;alï** |  |  |  |  |  |  |  |  |
| uqo,a yd uqo,g iudk oE | 5,402,587 | 1,367,125 | 675,252 | - | - | - | - | 3,360,210 |
| nexl= yd uQ,H wdh;k iuÕ we;s fYaIhka | 9,529,518 | 165,334 | 8,157,504 | 1,119,531 | 87,149 | - | - | - |
| uQ,H j;alï | 849,298 | - | - | - | - | - | - | 849,298 |
| Kh iy ,eìh hq;= oE - l%ulaIh msßjeh | 174,162,982 | 8,953,406 | 27,386,685 | 44,815,404 | 70,250,288 | 20,557,671 | 2,199,528 | - |
| wvq lsÍu - ydkslrK .dia;= | 10,842,136 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eìh hq;= oE | 163,320,846 | - | - | - | - | - | - | - |
| ,eìh hq;= m%;srlaIK iy rlaIK | 1,322,528 | - | - | - | - | - | - | 1,322,528 |
| uQ,H j;alï - fjk;a úia;S¾K wdodhu Tiafia idOdrK w.hg | 1,632,941 | - | 1,401,103 | - | - | - | - | 231,838 |
| Kh idOk m;% - l%ulaIh msßjeh | 16,013,525 | 296,309 | 12,025,767 | 642,362 | 1,952,671 | 1,096,416 | - | - |
| **tl;=j** | 198,071,243 | 10,782,174 | 49,646,311 | 46,577,297 | 72,290,108 | 21,654,087 | 2,199,528 | 5,763,874 |
| **j.lSï** |  |  |  |  |  |  |  |  |
| nexl= fj; f.úh hq;= | 15,300,361 | 6,927,576 | 1,492,648 | 2,258,534 | 4,621,603 | - | - | - |
| .kqfokqlrejka fj; f.úh hq;= | 111,453,750 | 11,130,114 | 26,865,248 | 55,983,266 | 15,335,463 | 1,965,978 | 173,681 | - |
| ksl=;a l< Kh iq/l=ïm;a | 17,103,223 | 1,259,276 | 703,267 | - | 10,512,326 | 4,628,354 | - | - |
| fjk;a uQ,H j.lSï | 4,043,322 | - | - | - | - | - | - | 4,043,322 |
| l,anÿ j.lSï | 1,588,115 | - | 57,568 | 60,239 | 735,620 | 531,620 | 203,068 | - |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 5,903,363 | - | - | - | - | - | - | 5,903,363 |
| **tl;=j** | 155,392,134 | 19,316,966 | 29,118,731 | 58,302,039 | 31,205,012 | 7,125,952 | 376,749 | 9,946,685 |
|  |  |  |  |  |  |  |  |  |
| **iuia; fmd,S ixfõ§;d mr;rh** | 42,679,109 | (8,534,792) | 20,527,580 | (11,724,742) | 41,085,096 | 14,528,135 | 1,822,779 |  |

# jHjydr uqo,a wjodku

jHjydr uqo,a wjodku hkq úfoaY úksuh wkqmd; fjkia ùu fya;=fjka uQ,H idOk m;%hl jákdlu WÉpdjpkh ùfï wjodku hs' we'fvd' ;ekam;=j, wdfhdackh wvq uÜgul ;sîu fya;=fjka iud.fï $ iuQyfha jHjydr uqo,a wjodkuo wju fõ'

2023 ud¾;= 31 Èkg iud.ug ie,lsh hq;= f,i ksrdjrKh ù we;s jHjydr uqo,a iy fj<|fmd< úksuh wkqmd;slhka 1]lska by< hdu $ my; jeàul§ ,dN $ w,dN flfrys n,mdk wdldrh my; j.=j,ska oelafõ' úYaf,aIKh uÕska ,dN fyda 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 uq,H wkqmd;fha idOdrKj isÿúh yels ixp,kh ;=<ska isÿ jk n,mEu

.Kkh flf¾' ^uqo,a tallj,g ixfõ§" fj<| fkdjk uqo,a j;alï iy j.lSïj, idOdrK w.h lrK fldg f.k&

# úksuh wkqmd; lïmk fya;=fjka ,dN fyda w,dN m%ldYhg we;s jk n,mEu

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 Èfkka wjika jQ jir i|yd jHjydr uqo,a wkqmd;slfhys fjki ] f,i** | **iud.u** | | **iuQyh** | |
| 2023  **nÿ fmr**  **,dNh flfrys**  **n,mEu**  **re**. '000 | 2022  **nÿ fmr**  **,dNh flfrys**  **n,mEu**  **re**. '000 | 2023  **nÿ fmr**  **,dNh flfrys**  **n,amEu**  **re**. '000 | 2022  **nÿ fmr**  **,dNh flfrys**  **n,mEu**  **re**. '000 |
| we'fvd' 1 | - | - | 2,093 | 972 |
| we'fvd' -1 | - | - | (2,093) | (972) |

* + 1. **fldgia ñ, wjodku**

fldgia fj<|fmd< ñ, .Kkaj, Wml,amkh lrk ,o fjkialïj,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,aIKh uÕska ksrEmKh lrhs' ¬$- 1] l Wml,ams; fldgia ñ, ixp,khkag m%;spdr jYfhka" l<U u.ska ork ,o fldgiaj, iq/l=ïm;ays idOdrK jákdlfuys m%lafIams; fjkialï ;lafiare lsÍfuka idOdrK fldgia iq/l=ïm;aj, idOdrK w.fha ixp,khka ksÍlaIKh flf¾'

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 Èkg** | 2023 | 2022 |
|  | **Y=oaO j;alï nÿj,g fmr úia;S¾K jákdlu u; ,dNh flfrys wdodhu we;s lrk we;s lrk flfrys we;s n,mEu n,mEu lrk n,mEu** | **Y=oaO j;alï nÿj,g fmr úia;S¾K jákdlu u; ,dNh flfrys wdodhu we;s lrk we;s lrk flfrys we;s n,mEu n,mEu lrk n,mEu** |
| **fldgia fj<|fmdf<a ñ, 1] lska jeä ùu$wvqùu** | **re**. '000 **re**. '000 **re**. '000 | **re**. '000 **re**. '000 **re**. '000 |
| **iud.u**  uq,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | 2,040 2,040 - | 251 251 - |
| uq,H j;alï - fjk;a úia;S¾K wdodhï Tiafia idOdrK w.hg | 2,285 - 2,285 | 2,208 - 2,208 |
| **iuQyh**  uq,H j;alï - ,dN fyda w,dN m%ldYh Tiafia idOdrK w.hg | (3,451) (3,451) - | 1,748 1,748 - |
| uq,H j;alï - fjk;a úia;S¾K wdodhï Tiafia idOdrK w.hg | 2,285 - 2,285 | 2,208 - 2,208 |

# NdKav ñ, wjodku

NdKav ñ, wjodku hkq" NdKav ñ, WÉpdjpkhka fya;=fjka wkd.; fj<|fmd< jákdlï iy wkd.; wdodhï mßudKfha wúksYaÑ;;djhs' iuQyh i|yd rka Khj, we;s jeo.;alu i,ld ne¨jfyd;a" rka ñf,ys wia:djr;ajh wdodhï m%ldYhg wys;lr f,i n,mE yelsh' rka ñf,ys WÉpdjpkhka fj<|fmd< wjodkï we;s lrkq ,nk w;r" th fuu ie,iqu wdY%s; Kh wjodkfï m%Odk uQ,dY%ho 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 Wmdhud¾. Ndú; flf¾'

 LTV - mßmQ¾K jákdlug Kh wkqmd;hla mj;ajd .ekSu i|yd fjf<|m< jákdlfuys wia:djrNdjh ms<sìUq lrk iEu rka iaffjÍ;ajhla i|ydu w;a;sldrï f.ùï ixfYdaOkh lsÍfï l%shdj,shla iuQyh uÕska l%shd;aul lrhs'

 ksIamdok wdhq ld,h - Kh wjodkï l<ukdlrK Wmdhud¾.hla f,i" iuQyh flá ld,hla ;=< fiajd ,nd fok w;r" tuÕska fõ.j;a m%;sidOk l%shdj,shla wfmalaId flf¾'

# fufyhqï wjodku

fufyhqï wjodku wm%udKj;a fyda wid¾:l wNHka;r l%shdj,sh" mqoa., fodaI" f;dr;=re ;dlaIK ì| jeàï iy ndysr isÿùï fya;=fjka isÿjk wjodku f,i y÷kajkq ,nhs' wOHlaI uKav,h úiska wkqu; lrk ,o fufyhqï wjodku l<ukdlrKh m%;sm;a;sh hgf;a iud.fï fufyhqï wjodkï l<ukdlrK rduqj w¾: olajkq ,nhs'

wjia:d jd¾;dlrK moaO;sh" YdLd fufyhqï wjodkï iajhx ;lafiare moaO;sh" úêu;a wNHka;r msßlaiqï l%shdj,sh" we;=<;a iqÿiq wNHka;r md,k moaO;shla" wLKAv jHdmdr ie,iqï we;s lr,Su iy fufyhqï wjodkï wjia:d mdol lr.ksñka o;a; moaO;shla mj;ajd .ekSu Tiafia fufyhqï wjodku l<ukdlrKh lrkq ,nhs'

# rlaIK wjodkï

mSm,aia bkaIqjrkaia mSt,aiS iud.fï mdßmd,s;hla jk w;r" tys uQ,sl ld¾hh jkqfha idudkH rlaIK jHdmdrhla mj;ajd .ekSuhs' mSm,aia bkaIqjrkaia mSt,aiS fj; mek k.sk ,o wjodkï iy tajdfha l<ukdlrKh my;ska oelafõ'

# kshdukuh wdlD;sh

rlaIK ysñhkaf.a whs;sjdislï iq/lSug iy rlaIK ysñhkaf.a m%;s,dN i|yd mSm,aia bkaIqjrkaia i;=gqodhl f,i l<ukdlrK lghq;= lrkafkao hkak iy;sl ùu i|yd Tjqka iómj wëlaIKh lsÍug kshdulhska uQ,sl jYfhka Wkkaÿjla olajkq ,nhs' tfukau" wd¾Ól lïmkhkaf.ka fyda iajdNdúl úm;a fya;=fjka we;s jk wkfmalaIs; j.lSï imqrd,Su i|yd mSm,aia bkaIqjrkaia úiska iqÿiq úi÷ï jevms<sfj<la mj;ajd f.k hdu iy;sl lsÍug kshdulfhda Wkkaÿ fj;s'

rlaIKlrefjl= f,i 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;'

**56. wjodkï l<ukdlrKh ^inef|a&**

* + 1. **rlaIK fldka;%d;a ;=<ska we;s jk wjodkïj, iajdNdjh iy m%udKh**

**rlaIK fldka;%d;a ;=<ska we;s 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' fuh rlaIK jHdmdrfha yrh 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 we;s jkafka foaY.=‚l úm¾hdi" iajdNdúl úm;a iy ;%ia;jd§ l%shdldrlï uÕsks'

rlaIK fldka;%d;a fukau N+f.da,Sh m%foaY úYd, m%udKhla yryd ksIamdok úúOdx.SlrKh lsÍfuka by; wjodkï ksrdjrKh wju l< yelsh' mSm,aia bkaIqjrkaiays wjodkï l<ukdlrK rduqj Tiafia uQf,damdhsl wjodku" Wml,ams; wjodkï iy úh yels wjodkï flfrys wjOdkh fhduq lrhs' iud.u wjodkï uQ,dY%h" bka we;s n,mEu iy tajd iuÕ lghq;= lsÍug yels Wmdhud¾. wkqj y÷kd .ekSu j¾.SlrKh lsÍu isÿ lrhs'

# wjodkï l<ukdlrKh lsÍug Ndú; lrk l%uh wjodkï wNsreÑh iy wjodkï ord .ekSu

fldgia ysñhkaf.a jákdlu ms<s.; yels wjodkï uÜgul mj;ajd .ekSfï fyd|u úNjhla ie,fik neúka" rlaIK fjf<|mf<a idudkH w.hg jvd ;rula uOHia:j wjodkï wNsreÑh mj;ajd .ekSug mSm,aia bkaIqjrkaia Wmdhud¾.sl ;SrKhla f.k ;sfí' mSm,aia bkaIqjrkaia úiska úúOdx. lrKh ;=<ska wia:djr;ajh iy my; jeàfï wjodku l<ukdlrKh flfrhs'

# lïmk w,dN y÷kd .ekSu

lïmk mdvq i|yd we;s f,dl=u úNjh f,i mSm,aia bkaIqjrkaia úiska oekg y÷kd f.k we;s wd¾Ól jákdlug øjHuh jYfhka ydks lsÍfï yelshdj we;s wjodkï lafIa;% ;=kla ;sfí' tkï jHikh" fjka lsÍu iy fldgia wdfhdack wjodku hs' ksYaÑ; wjodkï ord .ekSu iy ksrdjrKh ùug wNsu; m%d.aOkfha m%udKh iSud lsÍu ;=<ska lïmk w,dN wjodku l<ukdlrKh lsÍug mSm,aia bkaIqjrkaia lghq;= lrhs'

my; j.=j uÕska .súiqï j¾.h wkqj idudkH rlaIK .súiqul ixflakaøKh ±lafõ'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **23-ud¾;=-31** | | | **22-ud¾;=-31** | | |
| **o< j.lSï** | **m%;srlaIK** | **Y=oaO j.lSï** | **o< j.lSï** | **m%;srlaIK** | **Y=oaO j.lSï** |
|  | **,eìh hq;=** |  |  | **,eìh hq;=** |  |
| **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| fudag¾ | 600,217 | 179,858 | 420,360 | 789,121 | 18,464 | 770,657 |
| kdúl | 20,742 | 11,239 | 9,503 | 32,253 | 19,809 | 12,444 |
| .sks | 140,495 | 83,694 | 56,801 | 159,013 | 99,139 | 59,874 |
| úúO | 307,558 | 120,821 | 186,737 | 310,487 | 134,685 | 175,802 |
| **tl;=j** | 1,069,012 | 395,611 | 673,401 | 1,290,874 | 272,096 | 1,018,778 |

# ysñlï j¾Okh ùfï j.=j

my; oelafjk j.= uÕska tla tla ld¾;=j i|yd jQ iuqÉÑ; ork ,o ysñlïmEïj, weia;fïka;= iy fï olajd jQ iuqÉÑ; f.ùï ksrEmKh lrkq ,nhs'

# 2023 jir i|yd o< idudkH rlaIK ysÕ ysñlïmEï m%;smdokh

**yosis wk;=re ld,iSudj**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010/11  **re**. '000 | 2011/12  **re**. '000 | 2012/13  **re**. '000 | 2013/14  **re**. '000 | 2014/15  **re**. '000 | 2015/16  **re**. '000 | 2016/17  **re**. '000 | 2017/18  **re**. '000 | 2018/19  **re**. '000 | 2019/20  **re**. '000 | 2020/21  **re**. '000 | 2021/22  **re**. '000 | 2022/23  **re**. '000 | **tl;=j re**. '000 |
| 2022/23 | (1,714) | (23,214) | (13,363) | (8,059) | (4,254) | (17,359) | (30,538) | (12,618) | (29,531) | (6,780) | 56,598 | 383,337 | 4,359,787 | 4,652,293 |
| 2021/22 | (189) | 58 | (1,319) | (600) | (7) | (907) | 2,629 | 6,465 | 4,197 | 47,351 | 67,214 | 3,014,983 | - | 3,139,875 |
| 2020/21 | 193 | 10,771 | 2,942 | 1,485 | 705 | 2,602 | 7,258 | 7,573 | 32,132 | (27,248) | 2,738,131 | - | - | 2,776,544 |
| 2019/20 | - | 42,085 | 5,515 | 1,591 | 1,014 | 2,662 | 4,183 | 31,282 | 92,881 | 3,801,849 | - | - | - | 3,983,061 |
| 2018/19 | (120) | 11,385 | 51 | (8,584) | 4,918 | (9,647) | 21,099 | 73,912 | 3,166,635 | - | - | - | - | 3,259,650 |
| 2017/18 | (844) | 4,738 | (608) | 8,298 | 5,704 | 21,071 | 33,256 | 2,792,805 | - | - | - | - | - | 2,864,421 |
| 2016/17 | (945) | (113) | (17,006) | (8,555) | 5,397 | 50,267 | 2,635,203 | - | - | - | - | - | - | 2,664,247 |
| 2015/16 | 1,703 | 6,377 | (5,165) | 35,874 | 31,044 | 2,182,703 | - | - | - | - | - | - | - | 2,252,538 |
| 2014/15 | 1,465 | 1,579 | 28,391 | (15,126) | 2,040,470 | - | - | - | - | - | - | - | - | 2,056,779 |
| 2013/14 | 3,149 | 50,298 | (167,837) | 2,042,095 | - | - | - | - | - | - | - | - | - | 1,927,705 |
| 2012/13 | 4,224 | (58,704) | 2,040,586 | - | - | - | - | - | - | - | - | - | - | 1,986,105 |
| 2011/12 | 2,761 | 1,396,936 | - | - | - | - | - | - | - | - | - | - | - | 1,399,696 |
| 2010/11 | 213,654 | - | - | - | - | - | - | - | - | - | - | - | - | 213,654 |
| **ork ,o iuqÉÑ; ysñlïmEï ms<sn| j¾;udk weia;fïka;=j** | 223,337 | 1,442,195 | 1,872,187 | 2,048,420 | 2,084,992 | 2,231,393 | 2,673,090 | 2,899,419 | 3,266,313 | 3,815,172 | 2,861,943 | 3,398,321 | 4,359,787 | 33,176,568 |

**ork ,o iuqÉÑ; ysñlïmEï ms<sn| j¾;udk weia;fïka;=j**

**yosis wk;=re ld,iSudj**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010/11  **re**. '000 | 2011/12  **re**. '000 | 2012/13  **re**. '000 | 2013/14  **re**. '000 | 2014/15  **re**. '000 | 2015/16  **re**. '000 | 2016/17  **re**. '000 | 2017/18  **re**. '000 | 2018/19 2019/20  **re**. '000 **re**. '000 | 2020/21  **re**. '000 | 2021/22  **re**. '000 | 2022/23  **re**. '000 | **tl;=j re**. '000 |
| 2022/23 | (650) | (4,594) | (11,107) | (12,939) | (10,261) | 5,616 | 8,111 | (9,960) | (2,126) (12,604) | (33,139) | (917,614) | (3,667,980) | (4,669,247) |
| 2021/22 | - | (58) | (2,569) | (2,428) | (5,012) | (3,402) | (8,644) | (12,075) | (10,880) (41,866) | (534,897) | (2,397,109) | - | (3,018,940) |
| 2020/21 | (193) | (3,154) | (7,835) | (4,584) | (6,434) | (10,697) | (11,924) | (12,594) | (29,128) (737,058) | (2,214,578) | - | - | (3,038,180) |
| 2019/20 | - | (84,791) | (9,222) | (4,101) | (13,820) | (21,259) | (15,975) | (39,809) | (551,787) (2,956,804) | - | - | - | (3,697,567) |
| 2018/19 | - | (16,329) | (5,532) | (14,079) | (15,396) | (26,780) | (26,927) | (515,478) | (2,646,682) - | - | - | - | (3,267,202) |
| 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) | - | - - | - | - | - | (2,581,891) |
| 2015/16 | (1,718) | (16,664) | (53,691) | (28,525) | (395,616) | (1,743,314) | - | - | - - | - | - | - | (2,239,528) |
| 2014/15 | (2,328) | (19,214) | (29,760) | (329,994) | (1,586,379) | - | - | - | - - | - | - | - | (1,967,674) |
| 2013/14 | (3,494) | (57,575) | (252,384) | (1,621,311) | - | - | - | - | - - | - | - | - | (1,934,764) |
| 2012/13 | (5,153) | (311,764) | (1,463,234) | - | - | - | - | - | - - | - | - | - | (1,780,150) |
| 2011/12 | (72,230) | (893,614) | - | - | - | - | - | - | - - | - | - | - | (965,843) |
| 2010/11 | (134,903) | - | - | - | - | - | - | - | - - | - | - | - | (134,903) |
| **fï olajd iuqÉÑ; f.ùï** | (223,187) | (1,424,646) | (1,861,867) | (2,041,367) | (2,070,083) | (2,220,482) | (2,654,227) | (2,857,500) | (3,240,602) (3,748,332) | (2,782,615) | (3,314,723) | (3,667,980) | (32,107,611) |
| **iuia; ys. o< ysñlïmEï** | 150 | 17,550 | 10,320 | 7,053 | 14,909 | 10,911 | 18,863 | 41,919 | 25,711 66,840 | 79,328 | 83,597 | 691,807 | 1,068,957 |

**ork ,o iuqÉÑ; ysñlïmEï ms<sn| j¾;udk weia;fïka;=j**

# wjodkï l<ukdlrKh ^inef|a&

2022 jir i|yd jQ Y=oaO idudkH rlaIK ysÕ ysñlïmEï m%;smdokh

**yÈis wk;=re ork ,o iuqÉÑ; ysñlïmEï ms<sn| j¾;udk weia;fïka;=j**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010/11  **re**. '000 | 2011/12  **re**. '000 | 2012/13  **re**. '000 | 2013/14  **re**. '000 | 2014/15  **re**. '000 | 2015/16  **re**. '000 | 2016/17  **re**. '000 | 2017/18  **re**. '000 | 2018/19  **re**. '000 | 2019/20  **re**. '000 | 2020/21  **re**. '000 | 2021/22  **re**. '000 | 2022/23  **re**. '000 | **tl;=j**  Rs. '000 |
| 2022/23 | (20,644) | (12,818) | (13,296) | (10,493) | (3,364) | (28,002) | (24,616) | (16,730) | (11,552) | 2,018 | 45,375 | 129,593 | 5,301,447 | 5,336,918 |
| 2021/22 | (189) | 35 | (1,319) | (600) | (7) | (907) | 2,599 | 7,936 | 4,256 | 48,097 | 70,143 | 2,797,360 | - | 2,927,405 |
| 2020/21 | 193 | 10,793 | 2,942 | 1,485 | 705 | 2,602 | 6,735 | 8,961 | 33,117 | 58,000 | 2,600,846 | - | - | 2,726,381 |
| 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 | - | - | - | - | 3,209,354 |
| 2017/18 | (844) | 9,001 | (608) | 14,290 | 5,742 | 15,721 | 37,716 | 2,692,279 | - | - | - | - | - | 2,773,296 |
| 2016/17 | (945) | (128) | (16,949) | (10,511) | 6,864 | 59,287 | 2,549,666 | - | - | - | - | - | - | 2,587,283 |
| 2015/16 | 1,599 | 6,454 | (3,982) | 34,203 | 16,076 | 2,184,019 | - | - | - | - | - | - | - | 2,238,369 |
| 2014/15 | 1,465 | 2,383 | 28,149 | (15,128) | 2,023,095 | - | - | - | - | - | - | - | - | 2,039,964 |
| 2013/14 | 3,157 | 51,343 | (158,485) | 2,034,125 | - | - | - | - | - | - | - | - | - | 1,930,139 |
| 2012/13 | 4,239 | (15,515) | 1,976,424 | - | - | - | - | - | - | - | - | - | - | 1,965,148 |
| 2011/12 | 4,621 | 1,224,087 | - | - | - | - | - | - | - | - | - | - | - | 1,228,708 |
| 2010/11 | 209,131 | - | - | - | - | - | - | - | - | - | - | - | - | 209,131 |
| **ork ,o iuqÉÑ; ysñlïmEï ms<sn| j¾;udk weia;fïka;=j** | 201,663 | 1,287,357 | 1,818,441 | 2,037,386 | 2,055,161 | 2,231,887 | 2,600,926 | 2,807,384 | 3,211,983 | 3,506,528 | 2,716,365 | 2,926,954 | 5,301,447 | 32,703,482 |

**yÈis wk;=re ork ,o iuqÉÑ; ysñlïmEï ms<sn| j¾;udk weia;fïka;=j**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2010/11  **re**. '000 | 2011/12  **re**. '000 | 2012/13  **re**. '000 | 2013/14  **re**. '000 | 2014/15  **re**. '000 | 2015/16  **re**. '000 | 2016/17  **re**. '000 | 2017/18  **re**. '000 | 2018/19  **re**. '000 | 2019/20  **re**. '000 | 2020/21 2021/22  **re**. '000 **re**. '000 | 2022/23  **re**. '000 | **tl;=j re**. '000 |
| 2022/23 | (650.0) | (4,594.1) | (11,107.1) | (12,938.6) | (10,260.8) | 5,615.9 | 8,110.9 | (9,960.3) | (2,125.6) | (9,019.3) | (31,406.9) (826,283.9) | (3,479,856.5) | (4,384,476) |
| 2021/22 | - | (57.5) | (2,568.9) | (2,428.2) | (5,011.5) | (3,402.3) | (8,644.5) | (12,075.1) | (10,872.0) | (37,663.5) | (505,153.1)(2,331,752.0) | - | (2,919,629) |
| 2020/21 | (193) | (3,154) | (7,835) | (4,584) | (6,434) | (10,697) | (11,371) | (12,311) | (15,045) | (487,549) | (2,149,086) - | - | (2,708,260) |
| 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) | - | - - | - | (3,212,322) |
| 2017/18 | (2,129) | (8,627) | (10,057) | (10,432) | (13,132) | (30,608) | (446,918) | (2,209,836) | - | - | - - | - | (2,731,738) |
| 2016/17 | (390) | (8,244) | (16,282) | (12,833) | (23,866) | (387,579) | (2,075,965) | - | - | - | - - | - | (2,525,160) |
| 2015/16 | (1,614) | (16,664) | (31,860) | (27,883) | (369,486) | (1,756,890) | - | - | - | - | - - | - | (2,204,397) |
| 2014/15 | (2,328) | (17,415) | (29,152) | (329,884) | (1,581,957) | - | - | - | - | - | - - | - | (1,960,736) |
| 2013/14 | (3,494) | (32,281) | (226,968) (1,616,604) | | - | - | - | - | - | - | - - | - | (1,879,345) |
| 2012/13 | (5,121) | (248,761) | (1,457,472) | - | - | - | - | - | - | - | - - | - | (1,711,355) |
| 2011/12 | (71,907) | (890,085) | - | - | - | - | - | - | - | - | - - | - | (961,992) |
| 2010/11 | (132,617) | - | - | - | - | - | - | - | - | - | - - | - | (132,617) |
| **fï olajd**  **iuqÉÑ; f.ùï** (220,443) | | (1,259,412) | (1,808,055) (2,032,767) | | (2,039,363) | (2,231,619) | (2,576,142) | (2,769,574) | (3,169,061) | (3,436,352) | (2,685,646) (3,158,036) | (3,479,857) | (30,866,325) |
| **iuia; ysÕ**  **Y=oaO ysñlïmEï** (18,780) | | 27,945 | 10,387 | 4,619 | 15,798 | 268 | 24,785 | 37,809 | 42,922 | 70,176 | 30,719 (231,082) | 1,821,590 | 1,837,156 |

# jd¾;dlrK ld,hg miq isÿùï

jd¾;d l< Èkhg miq isÿùï hkq" jd¾;dlrK Èkh iy uQ,H m%ldY ksl=;a lsÍu Wfoid n,h ysñjk Èkh w;r we;s jkq ,nk jdisodhl iy wjdisodhl wjia:d fõ' uq,H m%ldYj,g .e<mSï fyda wkdjrKh lsÍug wjYH jk" lsisÿ wjia:djla jd¾;dlrK Èkfha isg isÿ ù fkdue;'





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

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úoHq;a ;emE, : [info@plc.lk](mailto:info@plc.lk) | fjí ,smskh: [www.plc.lk](http://www.plc.lk/)