uq,H m%ldYkj,g wod< igyka

# 1' wdh;ksl iy iuQy f;dr;=re 1'1 wdh;ksl f;dr;=re

mSm,aia ,Sisx wekaâ \*skEkaia mS't,a'iS' ^ziud.uZ& hkq 1995 wf.daia;= 22 jeks Èk ixia:dms; jQ iy Y%S ,xldfõ isg l%shd;aul jk fmdÿ iSñ; j.lSï iud.uls' th 2011 wxl 42 ork uQ,H jHdmdr mk; hgf;a n,m;%,dNS uQ,H iud.ula f,i ,shdmÈxÑ lr we;' iud.u 2011 fkdjeïn¾ 24 jeks

Èk fld<U fldgia fjf<|fmdf<a m%d:ñl ,ehsia;=.; lsÍulg ,la j we;' th 2007 wxl 07 ork iud.ï mk; hgf;a o kej; ,shdmÈxÑ lrk ,§'

iud.fï ,shdmÈxÑ ld¾hd,h iy jHdmdßld uQ,ia:dkh jkafka wxl 1161" urodk mdr" fld<U 08 hk ia:dkhhs'

# taldnoaO uQ,H m%ldYk

2024 ud¾;= 31 ka wjika jQ j¾Ih i|yd iuQyfha taldnoaO uQ,H m%ldYkj,g mSm,aia ,Sisx wekaâ

\*skEkaia mS't,a'iS' ^uõ iud.u& iy tys wkqnoaê; iud.ï ^fmdÿfõ ‘lKavdhu’ f,iska ye¢kafõ& we;=<;a fõ'

# uj wdh;kh iy Wmß uõ wdh;kh

iud.fï uõ wdh;kh jkafka rch i;= wdh;khla jk uyck nexl=jhs'

# fiajlhka .Kk

2024 ud¾;= 31 Èkg iud.fï iy iuQyfha ld¾h uKav, idudðlhka ixLHdj ms<sfj<ska 2"052la iy 2"902 la úh' ^2023 ud¾;= 31 Èkg 2"245 iy 2"974&'

# 1'2 iuQy f;dr;=re

m%Odk l%shdldrlï iy fufyhqïj, iajNdjh iud.u

mSm,aia ,Sisx wekaâ \*skEkaia mS't,a'iS'

m%Odk jHdmdr l%shdldrlï jkafka uq,H l,anÿ ld,Sk Kh" bia,dóh uQ,H" wdka;sl fj<|du" fldgia fj<|du" Kh WmlrK ksl=;a lsÍu" idOllrKh" rka Kh iy uyck ;ekam;= n,uq¨‍ .ekaùuhs'

# wkqnoaO wdh;k

iudf,daÑ; uQ,H j¾Ih ;=< iud.fï iy iuQyfha m%Odk l%shdldrlïj, iajNdjfhys ie,lsh hq;= fjkila isÿ fkdùh'

wkqnoaO wdh;k

# 2' ilia lsÍfï moku 2'1 wkql+,;d m%ldYh

2024 ud¾;= 31 jeks Èkg iy bka wjika jQ j¾Ih i|yd Y%S ,xld .sKqïlrK m%ñ;Ska ^SLFRS iy LKASs& wkqj iuQyfha taldnoaO uQ,H m%ldYk iy iud.u i|yd jQ fjku uQ,H m%ldYk Y%S

,xldfõ jr,;a .KldêldÍjrekaf.a wdh;kh

^CA Y%S ,xld& úiska 2007 wxl 07 ork iud.ï mk;" 2011 wxl 42 ork uQ,H jHdmdr mk;" 2000 wxl 43 ork rlaIK l¾udka; mk; iy fld<U fldgia fjf<|fmdf<ys ,ehsia;=.; lsÍfï Í;s j,g wkql+, j ilia lr bÈßm;a lr we;' fuu uQ,H m%ldYk" uqo,a m%jdy ms<sn| f;dr;=re yer", .sKqïlrKfha WmÑ; moku wkqj ilia lr we;'

Y%S ,xld .sKqïlrK m%ñ;Ska ‘www'casrilanka'com / www'slaasc'lk’ hk fjí wvúfhka ,nd .; yelsh'

uQ,H m%ldYk ilia lsÍu iy bÈßm;a lsÍu md,kh lrk SLFRS iy LKAS ys m%ñ;Skag wkql+, fkdjk lsisÿ kqiqÿiq .sKqïlrK l%shdoduhka iuQyh úiska wkq.ukh lr ke;'

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

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

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

wOHlaI uKav,h zziud.fï lghq;= ms<sn| wOHlaI uKav,fha jd¾Isl jd¾;djZZ" zzuQ,H jd¾;dlrKh i|yd wOHlaIjrekaf.a j.lSuZZ

iy uQ,H ;;a;ajh ms<sn| m%ldYh ms<sn|

wkqnoaO iud.fuys ku m%Odk l%shdldrlï ixia:dms; rg % fldgia fmd,S

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | | 2024 | 2023 |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | jdyk ;lafiarej iy rlaIK  ;lafiarej | Y%S ,xldj | 100% | 100% |
| mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ | ñY% ixj¾Ok jHdmD;s iy foam, ixj¾Ok lghq;= isÿ lsÍu' | Y%S ,xldj | 100% | 100% |
| mSm,aia bkaIqjrkaia mS't,a'iS' | idudkH rlaIK jHdmdrh lrf.k hdu | Y%S ,xldj | 75% | 75% |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | ld¾hd, ixlS¾Khla bÈlr l%shd;aul lsÍu' | Y%S ,xldj | 100% | 100% |
| mSm,aia uhsfl%d fldu¾ia iud.u | wvq wdodhï,dNSkag iy laIqø jHjidhlhkag nexl= fkdjk uQ,H fiajd iemhSu' | Y%S ,xldj | 100% | 100% |
| t,dhkaia \*skEkaia mS't,a'iS' | l,anÿ$Kh iy w;a;sldrï ,nd §u" Kh WmlrK ksl=;a lsÍu iy fmdÿ  ;ekam;= n,uq¨‍ .ekaùu' | nx.a,dfoaYh | 51% | 51% |

iudf,daÑ; uQ,H j¾Ih ;=< iud.fï iy iuQyfha m%Odk l%shdldrlïj, iajNdjfhys ie,lsh hq;= fjkila isÿ fkdùh'

iy;slfha olajd we;s mßÈ Tjqkaf.a j.lSu ms<s.kS' fuu uQ,H m%ldYkj,g my; i|yka ixrpl we;=<;a fõ(

» ,dN fyda w,dN m%ldYh iy iudf,daÑ; j¾Ih i|yd iud.fï iy iuQyfha uQ,H ld¾h idOkh ms<sn| f;dr;=re imhk úia;SrK wdodhï m%ldYh¦

» jir wjidkfha§ iud.fï iy iuQyfha uQ,H ;;a;ajh ms<sn| f;dr;=re imhk uQ,H

;;a;ajh ms<sn| m%ldYh¦

» uqo,a m%jdy m%ldYh" tu ld,iSudj ;=< iud.u iy iuQyh úiska uqo,a iy uqo,a iudk øjH ckkh lr fnod yßk wdldrh ms<sn|j mßYS,lhskag f;dr;=re iemhSu

» .sKqïlrK m%;sm;a;s iy wfkl=;a meyeÈ,s lsÍfï f;dr;=re we;=<;a uq,H m%ldYk igyka'

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

2024 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd iud.fï iy iuQyfha uQ,H m%ldYk ^ixikaokd;aul lreKq we;=¿j& 2024 uehs 28 Èk wOHlaI uKav,fha fhdackdjg wkqj 2024 uehs 28 Èk ksl=;a lsÍug wkque;sh ,nd § we;'

# 2'4 ñkqï moku

iud.fï iy iuQyfha uQ,H m%ldYk uQ,H ;;a;aj m%ldYfha my; i|yka whs;u yer ft;sydisl msßjeh moku u; ilia lr we;'

whs;uh ñkqï moku igyk msgq wxlh

iïm;a we;s njg tu uKav,h iEySulg m;afõ' jHdmdrh l%shd;aul jk mßirh ;=< wkd.; wd¾Ól ;;a;ajhka wkqj m%lafIamKh lsÍu i|yd ;lafiare lsÍfï § j;auka wd¾Ól miqìu ie,ls,a,g f.k we;' m%j¾;k jHdmdrhla jYfhka bÈßhg hdug iuQyhg we;s yelshdj ms<sn|j ie,lsh hq;= ielhla we;s l< yels lsisÿ øjHuh wúksYaÑ;;djhla ms<sn|j uKav,hg lreKq fidhd .ekSug fkdyels úh'

úfYaIfhkau" wNHka;r wd¾Ól mßirh ;=< olakg ,efnk by< wúksYaÑ;;djh wdh;ksl iy mqoa.,hkaf.a Kh iqÿiqlï msßySug fya;= úh' fuys m%;sM,hla f,i wl%Sh Kh m%udKh

uq,H j;alï - ,dN fyda w,dN

yryd idOdrK jákdlula

uq,H j;alï - fjk;a úia;SrK wdodhula yryd idOdrK jákdlula idOdrK jákdlu

idOdrK jákdlu 24 322

idOdrK jákdlu 27 341

jeä jQ w;r tu ksid iud.u iy fmdÿfõ fuu wxYh ;=< ie,lsh hq;= wmydhk ydks jd¾;d úh' by; lreKq u; mokïj

iuQyfha m%d.aOk m%udKj;a;d uÜgï fuka u øjYS,;d hdka;%Khka fj; m%fõY ùug iud. ug we;s yelshdj iuÕska" iuQyhg tys uQ,H

wdfhdack foam, idOdrK jákdlu 30 346

m%ldYk ilia lsÍfï§ m%j¾;k jHdmdr m%;sm;a;s

úY%du m%;s,dN ne£u j.lSu úY%du m%;s,dN j.lSfï j¾;udk jákdlu f,i y÷kdf.k we;" iy l%shdldÍ ,dN iy w,dN

# 2'5 uq,H m%ldYk bÈßm;a lsÍu

43 367

l%shd;aul lsÍu i|yd jk fldkafoais imqrd

.ekSug yels ù we;' tneúka" uq,H m%ldYk ilia lr we;af;a wLKav j l%shd;aul jk moku u;hs'

# uQ,H j;alï iy j.lSï j¾.SlrKh

uQ,H ;;a;ajh ms<sn| m%ldYh ;=< iud.fï iy iuQyfha j;alï iy j.lSï ldKav lr we;af;a iajNdjh wkqj jk w;r tajdfha idfmalaI øjYS,;djh iy l,amsÍfï rgdj ms<sìUq lrk wkqms<sfj,lg ,ehsia;=.; lr we;' jd¾;d l< Èkg ^j;auka& udi 12la we;=<; iy jd¾;d l< Èkg ^j;auka fkdjk& udi 12lg jvd jeä ld,hla ;=< m%;sidOkh fyda fíreïlrKh ms<sn| úYaf,aIKhla 376 msgqfõ ^j;auka$j;auka fkdjk& igyk 52 ys bÈßm;a lr we;' uQ,H m%ldYkj,g n,mdk WoaOuk idOl .e,mSï isÿ lr fkdue;'

# 2'6 ys,õ lsÍu

uQ,H j;alï iy uQ,H j.lSï ys,õ lrkq ,nk w;r uQ,H ;;a;ajh ms<sn| taldnoaO m%ldYfha Y=oaO uqo, jd¾;d lrkq ,nkafka ms<s.;a uqo,a mshùug kS;Hdkql+,j n,d;aul l< yels whs;shla we;s úg iy Y=oaO mokula u; mshùug fyda j;alï idlaId;a lr .ekSug yd j.lSï tlajr ksrdlrKh lsÍug lghq;= lrk úg mu‚' lsishï .sKqïlrK m%ñ;shlska fyda w¾:l:khlska wjYH;djla u;= lrkafka kï fyda wjir § we;akï iy iuQyfha .sKqïlrK m%;sm;a;sj, úfYaIfhka fy<sorõ lr

we;akï ñi ,dN fyda w,dN ms<sn| taldnoaO m%ldYh ;=< wdodhï iy úhoï mshùula isÿ fkdflf¾'

# 2'7 lD;Hd;aul iy w¾mK uQ,Hhka

iuQyfha iy iud.fï uQ,H m%ldYkhka w¾mKh lrkq ,nkafka iuQyh l%shd;aul jk ^iuQy lD;H uQ,H& m%d:ñl wd¾Ól mßirfha uqo,a j¾.h jk Y%S ,xld remsh,aj,sks ^re'&'

# 2'8 jeghSu

—uq,H m%ldYk bÈßm;a lsÍu˜ iïnkaOfhka Y%S ,xld .sKqïlrK m%ñ;sh- LKAS 01 u.ska wjir § we;s mßÈ fjk;a wdldrhlska olajd we;s ia:dk yer" uq,H m%ldYkj, we;s uqo, wdikak;u remsh,a oyia

.Kkg jeghSu isÿ fõ'

# 2'9 øjHuh nj iy iuqÉpkh

uQ,H m%ldYk bÈßm;a lsÍu’ ms<sn| Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 01 g wkql+,j" iudk whs;uj, tla tla øjH mka;sh uq,H m%ldYkj, fjk fjku bÈßm;a flf¾' wiudk iajNdjfha fyda wiudk ld¾hhka i|yd fhdod .kakd oE øjHuh fkdjk tajd kï" fjk fjku bÈßm;a flf¾'

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

SLFRS iy LKAS j,g wkql+,j iud.fï iy iuQyfha uQ,H m%ldYk ilia lsÍu .sKqïlrK m%;sm;a;s iy jd¾;d lr we;s j;alï" nerlï" wdodhï iy úhoï m%udKhg n,mdk úksYaphka" weia;fïka;= iy Wml,amk isÿ lsÍu l<ukdlrKh l< hq;= fõ' ;jo" m%Odk Wml,amk i,ld

ne,Su o l<ukdlrKh l< hq;= fõ'

wúksYaÑ;Ndjh iïnkaOfhka jk uQ,sl .sKqïlrK úksYaphka" weia;fïka;= iy Wml,amk my; idlÉPd flfrk w;r" tjeks j;alï iy j.lSïj,g wod< bÈßhg /f.k uqo,a wod< igyka j, olajd we;'

# m%j¾;k jHdmdßl ;;a;ajh

iuQyhg m%j¾;k jHdmdrhla f,iska bÈßhg hdug we;s yelshdj ms<sn|j wOHlaI uKav,h úiska

;lafiarejla lr we;s w;r wfmalaIs; wkd.;h ld, mrdih ;=< jHdmdr lghq;= lrf.k hdug

iuQyfha fjfiis .sKqïlrK m%;sm;a;s uQ,H j;alï j¾.SlrKh i|yd wjldYhla ilia lrk w;r bkamiq kï jYfhka l%ulaI úhoï fjk;a úia;S¾K wdodhï ^FVOCI& yryd idOdrK jákdlu iy ,dNh fyda w,dNh yryd idOdrK jákdlu ^FVTPL& wd§ f,i fjk;a m%j¾.hka ;=< my; oelafjk ks¾Kdhl hgf;a

.Kkhg ,la fõ(

293 msgqfõ igyk 3'5'2 ys olajd we;s mßÈ uQ,H j;alï l<ukdlrKh i|yd wdh;kfha jHdmdr wdlD;sh

# wdfhdack foam, j¾.SlrKh

iajdëk uqo,a m%jdyhka W;amdokh lrñka l=,S wdodhula bmehSug fyda m%d.aOk w.h jeä lsÍu i|yd foafmd< r|jd ;nd .kafka kï" tu foafmd< wdfhdack foafmd< f,i j¾.SlrKh lsÍu l<ukdldÍ;ajh ish úksYaphla jYfhka isÿ lrhs' ksIamdok" iemhqï fyda mßmd,kuh wruqKq i|yd Ndú;d lrk foam," fjk;a j;alï iuÕ uqo,a m%jdy W;amdokh lsÍfï §" foam," l¾udka; Yd,d iy WmlrK f,i j¾. lr we;'

iuQyh úiska jd¾Islj foam,j, j¾;udk Ndú;h u; mokïj j¾.SlrKh kej;

;lafiare lrhs'

# uQ,H j;alïj, w,dN ydks

SLFRS 9 hgf;a ish¨‍u uQ,H j;alï ldKav yryd ydks mdvq uekSu i|yd úksYaph wjYH fõ" úfYaIfhkau" wkd.; uqo,a m%jdyj, m%udKh iy ld, ks¾Kh iy ydks mdvq ks¾Kh lsÍfï§ wemlr w.hka ;lafiare lsÍu wjYH fõ'

# Kh iy ,eìh hq;= foaj, w,dN ydks

ta wkqj" ,dN fyda w,dN m%ldYh ;=< wmydhk w,dNhla jd¾;d l< hq;=o hkak ;lafiare lsÍu i|yd jd¾;d lrk iEu Èklu iuQyh úiska ie,lsh hq;= uÜgfï Kh iy w;a;sldrï fjka fjka jYfhka iudf,dapkh lrhs'

úfYaIfhkau" wmydhk w,dNh ;SrKh lsÍfï§ wkd.; uqo,a m%jdyfha m%udKh iy ld,iSudj ;lafiare lsÍfï§ l<ukdldß;ajfha úksYaph wjYH fõ'

fuu weia;fïka;= mokï ù we;af;a idOl

.Kkdjla ms<sn| Wml,amk u; fõ' tu ksid i;H m%;sM, fjkia úh yels w;r tuÕska isÿ lrk ,o wmydhk §ukdjkays fjkialï isÿ úh yelsh'

336 msgqfõ uq,H m%ldYk iïnkaO igyk 25'7 ys zKh iy ,eìh hq;= foaj, w,dN ydksZ ms<sn| úia;r olajd we;'

# uQ,H wdfhdack u; wmydhk .dia;=

SLFRS 9 -uQ,H wdfhdack m%;sm;a;shg wkql+,j uQ,H wdfhdack wmydhkhg hg;aj l%ulaI.; msßjeh hgf;a j¾.SlrKh lr we;' Kh WmlrK u; laIh lrk ,o msßjehla hgf;a iud.ug$iuQyhg ft;sydisl mdvq w;aoelSula fkdue;' fuf,i iuQyh úiska ndysr Kh fYa‚.; lsÍu i|yd Bloomberg jeks ndysr uQ,dY% u.ska m%ldYs; PDs Ndú; lrhs' remsh,a j,ska Y%S ,xld rch úiska ksl=;a lrk ,o

Kh iq/l=ïm;a i|yd LGD 0] f,i i,lkq

,nk w;r wfkl=;a ish¨‍u WmlrK i|yd wka;¾ ld, mßÉfþo ixikaokh jeä ÈhqKq lsÍu fjkqfjka l¾udka; idudkHh LGD f,i

i,lkq ,efí'

uQ,sl y÷kd.ekSfï isg uQ,H wdfhdack iïnkaOfhka Kh wjodku ie,lsh hq;= f,i jeä ù ke;' tneúka iuQyh tu wdfhdack i|yd jQ uQ,H m%ldYkj, wfmalaIs; Kh

w,dNh jd¾;d lr fkdue;'

FVOCI ys wmydhkh

341 msgqfõ uq,H m%ldYk ;=< igyk 27 ys FVOCI ys wmydhkh’ ms<sn| úia;r ,nd § we;'

# foam," l¾udka; Yd,d iy WmlrKj, m%fhdackj;a wdhq ld,h

iuQyh úiska tla tla jd¾;dlrK Èkhl§ foam," lïy,a iy WmlrKj, wjfYaI w.hka" m%fhdackj;a Ôú; ld,h iy laIh ùfï l%u iudf,dapkh lrhs'

fuu w.hka" wkqmd;" l%u ;lafiare lsÍfï§ l<ukdldÍ;ajh úiska ksis mshjr .kq ,nk w;r tneúka tajd wúksYaÑ;;djhg hg;a fõ'

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

354 msgqfõ uq,H m%ldYk ;=< igyk 34 ys zwiamDYH j;alïj, m%fhdackj;a wdhq ld,hZ ms<sn| úia;r olajd we;'

# wdfhdack foam,j, idOdrK jákdlu

iei¢h yels úl=Kqï" wkd.; l=,S wdodhu iy jÜgï wkqmd; we;=¿j idOdrK jákdlu

;SrKh lsÍu i|yd ie,lsh hq;= úksYaphka iy weia;fïka;= Ndú;d lrkq ,efí' wdfhdack foam,j, idOdrK jákdlu ms<sn| úia;r 346 msgqfõ igyk 30 ys olajd we;'

# SLFRS 16 l,anÿ j.lSï iy Ndú; j;alï

w¨‍;a lsÍfï úl,amhka fuka u l,anÿ j.lSï iy Ndú;fha whs;sh ms<sn| j;alï .Kkh lsÍu i|yd weia;fïka;= iys;j" l,anÿ

fldkafoais iy jeäjk Kh .ekSï wkqmd; i|yd ie,lsh hq;= ks¾Khka wjYH fõ' l,anÿ j.lSï iy Ndú;fha whs;sh j;alï ms<sn| úia;r 364$353 msgqfõ 40 iy 33 igyfka

olajd we;'

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

# yqjudre ñ, kshdukh

iud.u wdodhï nÿ iy ia:dk udre ñ, fr.=,dis we;=¿ wfkl=;a nÿ j,g hg;a fõ' wod< yqjudre udre ñ, fr.=,disj, w¾: ksrEmKh iïnkaOfhka mj;sk wúksYaÑ;;djhka" udre lsÍfï ñ, fr.=,dis j, n,mEu ;SrKh lsÍu i|yd l<ukdldÍ;ajfha ks¾Khka wjYH úh' ta

wkqj wdY%s; jHdmdr y÷kd .ekSu" ÿria: ñ,

.Kka weia;fïka;= lsÍu iy iqÿiq ñ,lrK hdka;%Khla f;dard .ekSu we;=¿j úúO jQ wxYj, fr.=,dis fh§fï§ ;Sj% úksYaphka iy weia;fïka;= Ndú;d lrk ,§' j;auka nÿ .dia;=j tjeks úksYaphkag hg;a fõ' weia;fïka;=.; wdodhï nÿ whlsÍï iy f.úh hq;= ienE .dia;= w;r fjkialï l<ukdlrKh l< hq;af;a flfiao hk w¾: ksrEmKh iy ia:dk udre ñ, kshdukh

fh§fï m%;sM,hla f,i mek ke.sh yel'

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

# l,a oeuQ nÿ

369 msgqfõ uq,H m%ldYk ;=< igyk 44 ys zl,a oeuQ noaoZ ms<sn| úia;r olajd we;'

***GRI 201-3***

# úY%du m%;s,dN j.lSu

zúY%du m%;s,dN j.lSuZ ms<sn| úia;r 367 msgqfõ uq,H m%ldYkj, igyk 43 ys olajd we;'

# j.lSï" lemùï iy yÈis wjia:d i|yd úêúOdk(

iïm;a msg;g .,dhdu weia;fïka;= lrñka" j¾;udk ne£ïj,g wod< jk úêúOdk y÷kd

.ekSug meyeÈ,s úksYaphka isÿ flf¾' iïm;a msg;g .,dhdfï iïNdú;djla fkdue;s úg fyda úYajdiodhl f,i ueksh fkdyels úg wúksYaÑ; j.lSï ksrdjrKh fõ' wkd.;

.súiqï.; ne£ï f,i lemùï l%shd;aul fõ' 366$374 msgqfõ igyk wxl 42 iy 50 ys j.lSï" lemùï iy wúksYaÑ;;d i|yd jk

m%;smdok ms<sn| úia;r olajd we;'

# wkqnoaO iud.ula jk mSm,aia bkaIqjrkaia mS't,a'iS' ys idudkH rlaIK .súiqï j.lSï

;lafiare lsÍu

idudkH rlaIK .súiqï j, weia;fïka;= jd¾;d lrk Èkfha jd¾;d lrk ,o ysñlïj, wfmalaIs; wjidk msßjeh iy jd¾;d lrk Èkfha ^IBNR& ork ,o kuq;a ;ju;a jd¾;d lr fkdue;s ysñlïj, wfmalaIs; wjidk msßjeh hk folu ;lafiare l< hq;=h' wjidk ysñlï msßjeh ksYaÑ;j ;yjqre lsÍug ie,lsh hq;= ld,hla .; úh yel' lemS fmfkk ysñlï m%udKhka weia;fïka;= lsÍfï

§ n,mj;ajk m%Odk Wml,amkh jkafka w;S; ysñlï ixj¾Ok w;aoelSï h'

úYd, ysñlï fmdÿfõ .;a úg fjka fjka jYfhka wduka;%Kh lrkq ,nk w;r tlaflda

w,dN .e,mqï weia;fïka;= j, uqyqK; jákdlu hgf;a fjka lr ;eîu fyda wkd.;

;;a;ajhka ;jÿrg;a ksrdjrKh ùug bv yeÍu fuys § isÿ fjhs' fndfyda wjia:djkays§" wkd.; ysñlï wkqmd;" WoaOukh fyda w,dN wkqmd; iïnkaOfhka meyeÈ,s Wml,amk isÿ

fkdflf¾'

# jd¾;d l< Èkg miq isÿùï(

.e,mSï fyda ksrdjrKh lsÍï i|yd l<ukdldÍ;ajh úiska jd¾;d l< Èkg miqj isÿùï iudf,dapkh lrhs' .e,mqï isÿùï iïnkaOfhka jk fldkafoais ms<sn| idlaIs jd¾;dlrK ld, iSudj wjidkfha § fy<sorõ flfrk w;r" fkd-.e<mqï isÿùï øjHuh jYfhka oek .ekSug yels kï wkdjrKh flf¾' jd¾;d lrk Èkg miq isÿùï ms<sn| úia;r 411 msgqfõ 57 igyfka olajd we;'

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

j;auka ld,mßÉfþofha uQ,H m%ldYh ms<sn| wjfndaOh jeäÈhqKq lsÍu i|yd uQ,H m%ldYkj, fmr ld,iSudj iïnkaOfhka m%udKd;aul" wdLHdk iy úia;rd;aul f;dr;=re we;=¿ ixikaokd;aul f;dr;=re wkdjrKh lr we;' jvd fyd¢ka bÈßm;a lsÍu iy fï jif¾ ;;a;ajhka iuÕ .e<mSug yels jk mßÈ fmr jif¾ uq,H m%ldYk bÈßm;a lsÍu iy j¾.SlrKh ixfYdaOkh

flÍ we;'

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

2024 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd iuQyfha taldnoaO uQ,H m%ldYkj,g iud.u" tys wkqnoaê; iud.ï iy tys wdY%s; iud.u we;=<;a fõ' mSm,aia ,Sisx wekaâ \*skEkaia mS't,a'iS' ys wkqnoaê; mSm,aia bkaIqjrkaia mS't,a'iS' yer iud.fï wkqnoaê; iud. ïj, iy wdY%s;hkaf.a uQ,H m%ldYk tu

jd¾;dlrK j¾Ih i|yd ilia lr we;s w;r" tys uQ,H j¾Ih foieïn¾ 31 jeksod wjika fõ' taldnoaO lsÍfï ld¾hh i|yd tlu

jd¾;dlrK j¾Ihla Ndú;d lr we;'

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

Y%S ,xldfõ .sKqïlrK m%ñ;sh - SLFRS 03

^jHdmdr ixfhdack& ys oelafjk wjYH;d wkqj w;am;a lr .ekSfï l%uh Ndú;d flfrk w;r ta wkqj jHdmdr ixfhdack .sKqï.; flf¾'

iuQy iy iud.u úiska mjrd .kakd ,o ´kEu md,khla fkdjk fmd,shl ms<s.;a m%udKh" w;am;a lr.;a y÷kd.; yels j;alïj, Y=oaO ms<s.;a m%udKh iy Wml,amkh l< j.lSï m%udKh we;=¿j udre lrk ,o i,ld ne,Sfï idOdrK jákdlu f,i lS¾;s kduh we.hSu isÿ flf¾' w;sßla;h RK jQ úg" ,dN fyda w,dN m%ldYh ;=< flaj,a lrk ,o ñ, §

.ekSfï ,dNhla jydu y÷kd .efka'

jHdmdr ixfhdackhlska w;am;a lr.;a lS¾;s kduh uq,ska ukskq ,nkafka msßjehla jYfhka jk w;r" th w;am;a lr.;a y÷kd.; yels j;alï" j.lSï iy wúksYaÑ; j.lSïj, Y=oaO m%udKhg idfmalaI j iuQyfha fmd,S m%udKh wkqj .e<mSu isÿ fjhs'

uq,sl y÷kd.ekSfuka miqj" iuqÉÑ; wmydhk msßjeh .Kkh lr wvq lsÍfuka miq lS¾;s kduh ms<sn| jákdlu ukskq ,efí' isÿùï fyda ;;ajhka fjkiaùï u.ska bÈßhg /f.k hd yels w.h wvd, úh yels nj fmkakqï lrkafka kï" jd¾Islj" fyda jßka jr lS¾;s kduhg wod< wmydkhk iudf,dapkh flf¾'

wmydhkh mÍlaId lsÍfï wruqK i|yd" jHdmdßl ixfhdackhlska ,nd .kakd iqyo;djh" w;am;a lr.;a Èkfha isg" iuQyfha uqo,a W;amdok tall ^CGUs& fyda CGU iuQyhg fjka lrkq ,nk w;r w;am;a lr

.;a ;eke;a;df.a fjk;a j;alï fyda j.lSï tu tall fj; mjrd ;sfío hkak fkdi,ld yer ixfhdackfha iyfhda.S;d m%;s,dN mÍlaId flf¾'

iqyo;djh CGU ^fyda CGU iuQyhla& ys fldgila jk w;r tu tallh ;=< we;s fufyhqfï fldgila neyer lrk úg" neyer lsÍfï ,dNh fyda w,dNh ;SrKh lsÍfï§ bj;a lrk ,o fufyhqu yd iïnkaO lS¾;s kduh fufyhqfï m%udKhg we;=<;a fõ' fuu

;;ajh ;=< neyer lrk ,o lS¾;s kduh ukskq

,nkafka neyer lrk ,o fufyhqfï idfmalaI w.hka iy CGU ys r|jd we;s fldgi u;h'

wkqnoaê; iud.ï úl=Kk úg" úl=Kqï ñ, iy Y=oaO j;alï iy iuqÉÑ; mßj¾;k fjkialï iy fyd| ys; w;r fjki ,dN fyda w,dN

m%ldYfha igyka flf¾'

# 3'1'2 fmdÿ md,k jHdmdr ixfhdackh

Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh úiska ksl=;a lrk ,o fmdÿ md,k jHdmdr ixfhdackh i|yd taldnoaO .sKqïlrKh - ks¾foaYs; m%dfhda.sl m%ldYh ^SoRP& hgf;a ksl=;a lrk ,o ud¾f.damfoaY Ndú;d lrñka fmdÿ md,k jHdmdr ixfhdack .sKqï.;

flf¾'

# 3'1'3 md,kh wysñ ùu

md,kh wysñ jQ úg" md,kh fkdlrk ´kEu fmd,S iy wkqnoaê; iud.ug wod< fldgiaj, wfkl=;a fldgia we;=¿ j iuQy jHdmdrh úiska wkqnoaê; wdh;kfha j;alï iy nerlï y÷kd .ekSu w;a yÍ' md,kh ke;sùu u; mek k.sk ´kEu w;sßla;hla fyda ysÕhla

,dN fyda w,dN m%ldYfha igyka flf¾' iuQyh úiska mQ¾j wkqnoaê; wdh;kfhys lsishï fmd<shla r|jd .kafka kï" md,kh wysñ jQ Èkfha § tu fmd<sh idOdrK jákdlulska ukskq ,efí'

# 3'1'4 taldnoaO lsÍfï§ bj;a lrk ,o

.kqfokq

taldnoaO uQ,H m%ldYk ieliSfï§ wka;¾ iuQy fYaIhka iy .KqfoKq iy wka;¾ iuQy

.KqfoKq j,ska mek k.sk ´kEu h:d¾:j;a fkdjk wdodhula iy úhoï bj;a lrkq

,efí' .sKqï.; wdfhdaclhska iuÕ lrk

.KqfoKqj,ska mek k.sk w;HjYH fkdjk

,dN wdfhdaclhd flfrys iuQyfha Wkkaÿfõ m%udKh u; wdfhdackhg idfmalaI j bj;a lrkq ,efí' idlaId;a lr fkd.;a w,dNhka w;HjYH fkdjk m%;s,dN fuka u bj;a lrkq

,nk w;r wmydhk ms<sn| idlaIs fkdue;s

;dla tjeks oE isÿ flf¾'

# 3'2 úfoaY uqo,a .kqfokq iy fYaI

ish¨‍u úfoaY uqo,a .kqfokq l%shdldÍ uqo,a njg mßj¾;kh lrkq ,efí' th .kqfokq isÿ jQ Èkfha ia:dk úksuh wkqmd;hg wkqj Y%S

,xld remsh,a ^re'& f,iska .Kkh flf¾' fï iïnkaOfhka" iuQyfha Ndú;h jkafka uOH Ndú; l%uhhs'

jd¾;d lrk Èkfha§ úfoaY uqo,a j,ska kï lrk ,o uqo,a j;alï iy j.lSï jd¾;d lrk Èkfha ia:dkSh úksuh wkqmd;h wkqj l%shdldÍ uqo,a fj; kej; mßj¾;kh flf¾' uQ,H whs;uj, úfoaY uqo,a ,dNh fyda w,dNh hkq j¾Ih ;=< M,odhS fmd,S iy f.ùï i|yd ilia lrk ,o j¾Ih wdrïNfha l%shdldÍ uqof,a l%ulaI l< msßjeh iy jd¾;d lrk

Èkfha § úksuh wkqmd;slhg mßj¾;kh lrk

,o úfoaY uqo,aj, l%ulaI l< msßjeh w;r fjkihs'

úfoaY uqo,ska ft;sydisl msßjeh wkqj ukskq

,nk uQ,H fkdjk whs;u" ms<s.ekSfï Èkfha § ia:dkSh úksuh wkqmd; Ndú;fhka mßj¾;kh lrkq ,efí' úfoaY uqo,lska idOdrK jákdlulska ukskq ,nk uqo,a fkdjk whs;u ioyd idOdrK jákdlu ;SrKh l< Èkfha ia:dkSh úksuh wkqmd; Ndú;fhka mßj¾;kh

lrkq ,efí'

3'3 SLFRS 15 - .kqfokqlrejka iuÕ

# .súiqï j,ska ,efnk wdodhu

SLFRS 15 zzwdodhuZZ ms<sn| LKAS 18" zzbÈlsÍï fldka;%d;a;=ZZ ms<sn| LKAS 11 iy zzmdßfNda.sl mlaImd;s;aj jevigykaZZ ms<sn| IFRIC 13 we;=¿j wdodhï y÷kd.

ekSfï ud¾f.damfoaYh m%;sia:dmkh lrk w;r 2018 wfma%,a 1 fyda bka miqj werfUk jd¾Isl jd¾;dlrK ld,iSudjka i|yd l%shd;aul fõ'

SLFRS 15 wdodhu y÷kd .kafka flfiao" fldmuK m%udKhla iy ljodo hkak ;SrKh lsÍu i|yd mq¿,a rduqjla imhhs' SLFRS 15 ys kj .=Kd;aul yd m%udKd;aul fy<sorõjla wjYH jkafka uQ,H m%ldYk Ndú;d lrkakkag

.kqfokqlrejka iuÕ .súiqï j,ska mek k.sk wdodhfï iy uqo,a m%jdyfha iajNdjh" m%udKh" ld,h iy wúksYaÑ;Ndjh wjfndaO lr .ekSu i|ydh'

wdodhu y÷kd .kafka ljodo iy l=uk m%udKhlskao hkak ;SrKh lsÍug wdh;k úiska mshjr myl wdlD;shla Ndú; lsÍu wjYH fõ' wdh;khla úiska NdKav yd fiajd md,kh mdßfNda.slfhl=g ysñùug wfmalaId lrk uqo,g mejÍfï§ fyda wdh;khla f,i wdodhu y÷kd .kakd nj wdlD;sh i|yka

lrhs'

# 3'4 kj iy ixfYdaê; iïu; iy w¾: ksrEmKh

fuu uQ,H m%ldYk ;=< iuQyh Y%S ,xld

.sKqïlrK m%ñ;sh fhdod we;' - uq,H jd¾;dlrKh i|yd jk LKAS 8" LKAS 12 iy LKAS 1 g wod< ixfYdaOk m<uq jrg 2023 ckjdß 1 jeks Èk fyda bka miqj werfUk jd¾Isl jd¾;dlrK ld, iSudjka i|yd n,d;aul úh' iuQyh úiska ksl=;a lr we;s kuq;a M,odhS fkdjk fjk;a lsisÿ m%ñ;shla"

w¾:l:khla fyda ixfYdaOkhla iïu; lr

f.k fkdue;'

# .sKqïlrK weia;fïka;= ms<sn| w¾: oelaùï - LKAS 8 i|yd lrk ,o ixfYdaOk

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

jk n,mEï mQ¾j ld, mßÉfþo fodaI ksjerÈ lsÍfuka m%;sM,hla fkdjkafka kï tajd .sKqï weia;fïka;=j, fjkialï njhs'

# ;ks .Kqfokqjlska mek k.sk j;alï iy nerlï iïnkaO ú,ïì; noao - LKAS 12 i|yd isÿ flreKq ixfYdaOk

fuu ixfYdaOk meyeÈ,s lrkafka j.lSula mshjk f.ùï nÿ wruqKq i|yd wvq l< yels úg" uQ,H m%ldYkj, ^iy fmd,S úhoï&

y÷kdf.k we;s j.lSïj,g nÿ wruqKq i|yd tjeks wvq lsÍï wdfrdamKh l< yelso hkak

^wod< nÿ kS;sh i,ld ne,Sfuka& úksYaph lsÍfï ldrKhls' fyda wod< j;alï ixrplhg

^iy fmd,S úhou&' j;alï iy j.lSï uQ,sl jYfhka y÷kd.ekSfï§ hï ;djld,sl fjkialï ;sfío hkak ;SrKh lsÍfï§ fuu úksYaph jeo.;a fõ'

j.lSula mshjk úg isÿ lrk f.ùï nÿ wruqKq fjkqfjka wvq l< yels nj fuu ixfYdaOk uÕska meyeÈ,s flfrk w;r tjeks wvq lsÍï uQ,H m%ldYkj, ^iy fmd,S úhoï& ms<s.;a j.lSï i|yd nÿ wruqKq i|yd wdfrdamKh l< yelso hkak fyda wod< j;alï ixrplhg ^iy fmd,S úhoï& wod< fõo hkak Tiafia jk úksYaph ms<sn| ldrKhls ^wod< nÿ kS;sh i,ld n,d&'

j;alï iy j.lSï uQ,sl jYfhka y÷kd. ekSfï§ hï ;djld,sl fjkialï ;sfío hkak

;SrKh lsÍfï§ fuu úksYaph jeo.;a fõ'

# .sKqïlrK m%;sm;a;s ksrdjrKh - LKAS 1 iy SLFRS Ndú;hka ms<sn| m%ldYh 2 i|yd jk ixfYdaOk

øjHuh úksYaphka isÿ lsÍu" .sKqïlrK m%;sm;a;s fy<sorõ lsÍï i|yd jk øjHuh úksYaphka Ndú;h fjkqfjka wdh;k flfrys ksis ud¾f.damfoaY iy WodyrK iemhSu fuys

§ isÿ fjhs' ixfYdaOk u.ska jvd;a m%fhdackj;a jk .sKqïlrK m%;sm;a;s fy<sorõ lsÍï iemhSug wdh;kj,g Wmldr lsÍu wruqKq lrhs(

» wdh;k i|yd Tjqkaf.a zie,lsh hq;=z

.sKqïlrK m%;sm;a;s fy<s lsÍfï wjYH;djh Tjqkaf.a zøjHz .sKqïlrK m%;sm;a;s fy<s lsÍfï wjYH;djhla iuÕ m%;sia:dmkh lsÍu

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

;SrK .ekSfï§ wdh;k øjH;ajh ms<sn| ixl,amh wod< lr.kakd wdldrh ms<sn| ud¾f.damfoaY tl;= lsÍu

# 3'5 uQ,H WmlrK - uQ,sl y÷kd.ekSu iy miq uekqï

3'5'1 ms<s.ekSfï Èkh

zidudkH ud¾. fj<|dïz yer wfkl=;a ish¨‍u uQ,H j;alï iy j.lSï iïnkaO uQ,sl y÷kd

.ekSu isÿ lrkq ,nkafka fj<| Èkfha" tkï iuQyh .súiqï.; m%;smdokj, md¾Yjlrefjl= njg m;ajk Èkfha h' ‘ks;H ud¾. fj<|dï’ hkafkka woyia jkafka idudkHfhka fj<|fmdf,a kshdukh fyda iïuq;sh u.ska ia:dms; lr we;s ld, iSudj ;=< j;alï fnod yeÍu wjYH jk uQ,H j;alï ñ,§ .ekSu fyda úlsŒuhs' tu fj<|dï uq,§ ms<s.kq ,nkafka mshùï Èkfha§h'

# 3'5'2 uQ,H j;alï j¾.SlrKh iy miq uekSu

SLFRS 9 g wkqj" iuQyh úiska j;alï l<ukdlrKh i|yd jHdmdr wdlD;sh iy j;alïj, .súiqï.; fldkafoais u; mokïj tys ish¨‍u uQ,H j;alï j¾.SlrKh lrhs'

» m%;slafIam l< msßjeh

» fjk;a úia;S¾K wdodhï ^FVOCI& yryd

,efnk idOdrK jákdlu

» ,dNh fyda w,dNh yryd ,efnk idOdrK jákdlu ^FVTPL&

uQ,H j;alï miqld,Skj uekSu tajdfha j¾.SlrKh u; r|d mj;S'

# jHdmdr wdo¾Y ;lafiarej

2018 wfma%,a 1 jk Èk isg l%shd;aul jk mßÈ" iuQyh úiska idOk uÜgñka fkdj j;alï l<U uÜgñka mj;ajd f.k hñka jHdmdr wdlD;sfha mrud¾:h ;lafiare lsÍu isÿ lrk w;r Bg fya;=j jkafka jHdmdrh l<ukdlrKh jk wdldrh yd l<ukdldÍ;ajh fj; f;dr;=re ,efnk

wdldrh thska ukdj ms<sìUq jk neúks' i,ld neÆ f;dr;=rej,g we;=<;a jkafka(

» l<U i|yd m%ldYs; m%;sm;a;s iy wruqKq iy tu m%;sm;a;s m%dfhda.slj l%shd;aul lsÍu' úfYaIfhkau" l<ukdldß;ajfha Wmdhud¾.h .súiqï.; fmd,S wdodhula bmehSu o hkak" úfYaIs; fmd,S wkqmd; me;slvla mj;ajdf.k hdu" uQ,H j;alïj, ld,iSudj tu j;alï i|yd wruqo,a imhk j.lSï ld,hg .e,mSu fyda j;alï úlsŒu yryd uqo,a m%jdyhka idlaId;a lr .ekSu flfrys fuys § wjOdkh fhduq flf¾'

» l<fUys ld¾h idOkh we.hSug ,la lr iuQyfha l<ukdldß;ajhg jd¾;d lrk wdldrh¦

» jHdmdr wdlD;sfha l%shdldß;ajhg n,mdk wjodkï ^iy tu jHdmdr wdlD;sh ;=< mj;sk uQ,H j;alï& iy tu wjodkï l<ukdlrKh lrkafka flfiao hkak¦

» jHdmdrfha l<uKdlrejkag jkaÈ f.jkq ,nkafka flfiao hkak - Wod(

l<ukdlrKh lrk ,o j;alïj, idOdrK jákdlu fyda tl;= lrk ,o .súiqï.; uqo,a m%jdyhka u; mokïj¦ iy

» fmr ld,j, úl=Kqïj, jdr .Kk" mßudj iy ld,h" tjeks úl=Kqï i|yd fya;=

iy wkd.; úl=Kqï l%shdldrlï ms<sn| tys wfmalaIdjka' flfia fj;;a" úl=Kqï l%shdldrlï ms<sn| f;dr;=re yqol,d f,i i,lkq fkd,efnk kuq;a uQ,H j;alï l<ukdlrKh i|yd iuQyfha m%ldYs; wruqK idlaId;a lr .kafka flfiao iy uqo,a m%jdyhka idlaId;a lr .kafka flfiao hkak ms<sn| iuia; ;lafiarejl fldgila f,iska th ie,fla'

jHdmdr wdo¾Y ;lafiarej mokï jkafka zkrlu wjia:djz fyda zwd;;s wjia:dz ;;ajhka ie,ls,a,g fkdf.k idOdrK f,i wfmalaId lrk ,o wjia:d mokï lr f.k h'

uQ,sl y÷kd.ekSï iuQyfha uq,a wfmalaIdjkag jvd fjkia wdldrfhka idlaId;a isÿ lsÍfuka miqj" iuQyh tu jHdmdr wdlD;sfha b;sßj we;s uQ,H j;alï j¾.SlrKh fjkia fkdlrk kuq;a" w¨‍;ska ìys jQ fyda w¨‍;ska ñ,§ .;a uq,H j;alï bÈßfha§ ;lafiare lsÍfï§ tjeks

f;dr;=re we;=<;a lrhs'

# .súiqï.; uqo,a m%jdyhka uq,sl iy fmd,S f.ùï muKlao hkak ;lafiare lsÍu ^SPPI mÍlaIKh&

tys j¾.SlrK l%shdj,sfha fojk mshjr f,i iuQyh úiska SPPI mÍlaIKhg isÿ lrkafka o hkak y÷kd .ekSu i|yd uQ,H j;alïj,

.súiqï.; fldkafoais ;lafiare lrhs'

fuu ;lafiarefõ wruqKq i|yd" uQ,sl y÷kd

.ekSfï§ uq,H j;alïj, idOdrK jákdlu f,i zzm%OdkZZ hkqfjka w¾: olajd we;s w;r" uq,H j;alïj, wdhq ld,h fjkia úh yel

^WodyrKhla f,i" jdßl$jÜgï uqo, wdmiq f.ùu fyda l%ulaI lsÍu ;sfí kï'&

—fmd<sh˜ hkq uqof,a ld,Sk jákdlu iy hï ld, iSudjla ;=< fkdmsúiQ m%Odk uqo, yd iïnkaO Kh wjodku iy wfkl=;a uQ,sl Kh §fï wjodkï iy msßjeh fukau ,dN wdka;slh i|yd i,ld ne,Su f,i w¾: oelafõ'

wju ksrdjrKhg jvd jeä hula y÷kajd fok

.súiqï fldkafoais

uQ,sl Kh §fï úêúOdkhlg iïnkaO fkdjk fldka;%d;a uqo,a m%jdyj, wjodkï fyda wia:djr;ajh uq,H f.ùï muKla jk

fldka;%d;a uqo,a m%jdyhka we;s fkdlrhs' tjeks wjia:djkays§" FVTPL ys uQ,H j;alï ueksh hq;=h'

.súiqï.; uqo,a m%jdyhka uQ,sl jYfhka m%Odk f.ùu iy b;sßj we;s m%Odk uqo, i|yd fmd,S muKlao hkak ;lafiare lsÍfï§" iuQyh úiska WmlrKfha .súiqï.; fldkafoais i,ld n,hs' uQ,H j;alfuys fuu fldkafoaish imqrd fkd.kakd .súiqï.; uqo,a m%jdyj, ld,h fyda m%udKh fjkia l< yels .súiqï.; ld, iSudjla ;sfío hkak ;lafiare lsÍu fuhg we;=<;a fõ' ;lafiare lsÍfï§" iuQyh my; lreKq i,ld n,hs(

» uqo,a m%jdyfha m%udKh iy fõ,dj ixfYdaOkh lrk yÈis isÿùï¦

» W;af;da,k wx.¦

» fmrf.jqï iy §¾> lsÍfï fldkafoais¦

» ksYaÑ; j;alï j,ska uqo,a m%jdyhka i|yd iuQyfha ysñlï iSud lrk kshuhka¦ iy

» uqo,aj, ld, jákdlu i,ld ne,Su ixfYdaOkh flfrk wx.'

iuQyh i;=j È.=ld,Sk ia:djr wkqmd; Kh l<Ula we;s w;r ta i|yd jdßl h<s msysgqùfï Èkj,§ fmd,S wkqmd;slh ixfYdaOkh lsÍug fhdackd lsÍu i|yd iuQyhg úl,amh we;' fuu h<s msysgqùfï whs;Ska ixfYdaOk ld, iSudfõ fj<|m, wkqmd;hg hg;a fõ' Kh

.eKqïlrejkag ixfYdaê; wkqmd;h ms<s. ekSug fyda ovhlska f;drj iudkj Kh

,nd .ekSug úl,amhla we;' fuu Khj,

.súiqï.; uqo,a m%jdyhka .Kkh lr we;af;a Khg .;a uqo, yd fmd,S u; muKla njg iuQyh ;SrKh lr we;s w;r Bg fya;=j jkafka uqo,aj, ld, jákdlu" Kh wjodku" wfkl=;a uQ,sl Kh §fï wjodkï iy ysÕ m%Odk uqo, yd iïnkaO msßjeh ie,ls,a,g

.kakd wdldrh u; fmd,S wkqmd;h fjkia jk neúks'

m%Odk ysÕ uqo,'

uQ,H ;;a;ajh ms<sno m%ldYkfhys ms<s.;a úúO j¾.fha uQ,H j;alï ms<sn| úia;r'

# uQ,H j;alï ukskq ,nkafka l%ulaIh l< msßjeh u;h'

uQ,H j;alula my; i|yka fldkafoais imqrd,kafka kï iy ,dN fyda w,dN yryd idOdrK jákdlu ms<sn| m%ldYkfhys kï lr fkdue;s kï l%ulaI l< msßjeh foflkau ukskq ,efí(

» .súiqï.; uqo,a m%jdy tl;= lsÍu i|yd j;alï ;nd .ekSu wruqKq lr.;a jHdmdßl wdlD;shla ;=< j;alï ie,lSug ,la fõ¦ iy

» m%Odk ysÕ uqo, u; uQ,sl iy fmd,S muKla f.jk uqo,a m%jdyhkag wkqj uQ,H j;alïj, .súiqï kshuhka ksYaÑ; Èkhka

iksgqyka fjhs'

l%ulaIh l< uqo,ska ukskq ,nk uQ,H j;alï 321$322$324$340$342 iy 356 isg 364 olajd

jQ msgqj, igyka 22"23"25"26"28 iy 35 isg 40 olajd olajd we;'

FVOCI ys ukskq ,nk uQ,H j;alï

FVOCI ys uQ,H j;alïj,g wfkl=;a úia;SrK wdodhu yryd idOdrK jákdlulska ukskq

,nk Kh iy fldgia WmlrK we;=<;a fõ'

# FVOCI ys ukskq ,nk uQ,H j;alï 341 msgqfõ igyka 27 ys olajd we;'

FVTPL ys ukskq ,nk uQ,H j;alï SLFRS 9 g wkqj" laIh l< msßjeh fyda FVOCI yer wfkl=;a ish¨‍u uQ,H j;alï FVTPL

wkqj j¾.SlrKh lr we;' ,dNh fyda w,dNh yryd idOdrK jákdlula we;s uQ,H j;alïj,g fj<|dï lsÍu fyda l<ukdlrKh lsÍu i|yd ;nd we;s uQ,H j;alï we;=<;a jk w;r .súiqï.; uqo,a m%jdy tl;= lsÍug fyda .súiqï.; uqo,a m%jdy tl;= lsÍug fuka u uQ,sl y÷kd.ekSï u; kï lrk ,o uQ,H j;alï iy uQ,H j;alï idOdrK jákdlug

,dN fyda w,dNh yryd úlsŒug ;nd fkdue;s neúka Tjqkaf.a ld¾h idOkh 322 msgqfõ igyka 24 ys oelafjk mßÈ idOdrK jákdlula u; we.hSug ,la flf¾'

# ,dN fyda w,dN yryd idOdrK jákdlulska kï lrk ,o uQ,H j;alï

SLFRS 9 wkqj" uQ,sl y÷kd.ekSfï§ iuQyhg wdmiq yerúh fkdyels f,i uQ,H j;alula kï l< yels jk w;r tjeks kï lsÍula

.sKqïlrK fkd.e,mSu bj;a lrk úg fyda ie,lsh hq;= f,i wvq lrhs kï fjk;a

wdldrhlska j;alï fyda j.lSï uekSfuka fyda fjk;a mokula u; tajdfha ,dN fyda w,dN y÷kd .ekSfuka mek k.skq úg § tfia ke;akï

FVTPL ys fuka l%ulaI ñ,g fyda FVOCI ys§

uekSug wjYH flfrk wjYH;d iemsÍu isÿ lrhs'

jd¾;dlrK ld,iSudj wjidkfha ,dN fyda w,dN yryd idOdrK jákdlula f,i uQ,sl y÷kd.ekSï u; iuQyh lsisÿ uQ,H j;alï kï

lr fkdue;'

# 3'5'3 uQ,H WmlrK kej; j¾.SlrKh

uQ,H j;alï l<ukdlrKh i|yd iuQyh ish jHdmdr wdlD;sh fjkia lrk iqúfYaIs; wjia:djkays§ yer" uq,H j;alï tajdfha uQ,sl y÷kd.ekSfuka miqj kej; j¾.SlrKh fkdflf¾' jHdmdßl wxYhla w;am;a lr

.ekSu" neyer lsÍu fyda wjika lsÍu fya;=fjka fuh isÿúh yel'

FVTPL fj;ska(

FVOCI fj;( kej; j¾.SlrK Èkfha idOdrK jákdlu bÈßhg /f.k hk kj o< uQ,H

w.h njg m;afõ' EIR kej; .Kkh flf¾'

miqld,Sk idOdrK w.h fjkia lsÍï OCI fj; hhs'

laIh l< msßjeh wkqj( kej; j¾.SlrK Èkfha idOdrK jákdlu bÈßhg /f.k hk kj uqo, njg m;afõ' EIR kej; .Kkh

flf¾'

FVOCI fj;ska(

FVTPL fj;( iuqÉÑ; OCI fYaIh ,dN fyda w,dNh fj; udre lrkq ,efí'

laIh l< msßjeh wkqj( j;alï idOdrK jákdlñka kej; j¾.SlrKh lr we;" OCI fYaIh fuu w.h l%ulaI l< msßjeh njg m;a lrhs' EIR iy uQ,sl /f.k hdfï uqo, fkdfjkiaj mj;S'

# laIh l< msßjeh wkqj(

FVOCI fj;( j;alï idOdrK jákdlug kej; ukskq ,efí" OCI ys fjkialï y÷kd

.efka' EIR fkdfjkiaj mj;S'

FVTPL fj;( kej; j¾.SlrK Èkfha idOdrK jákdlu kj /f.k hk uqo, njg m;a fõ' laIh l< msßjeh iy idOdrK jákdlu w;r fjki ,dNhg fyda w,dNhg tla flfrhs'

uQ,H j¾Ih ;=< iuQyh ;=< kej; j¾.SlrKhla isÿ fkdflf¾'

# 3'5'4 uQ,H j.lSï j¾.SlrKh iy miqj uekSu

iuQyh uQ,H wemlr iy Kh ne£ï yer" uQ,H j.lSï my; i|yka ldKavj,g j¾. lrhs(

FVTPL ys uQ,H j.lSï(

» fj<|du i|yd mj;ajkq ,efí

» FVTPL ys kï lr we;

uQ,H j.lSï l%ul%u l< úhoñka ukk úg §

FVTPL ys uQ,H j.lSï

jd¾;dlrK ld,h wjika jk úg FVTPL ys j¾.SlrKh lr we;s uQ,H j.lSï iuQyh ;=< oekg jd¾;d fkdfõ

# l%ulaIh l< msßjeh u; uQ,H j.lSï

FVTPL ys ukskq fkd,nk uQ,H j.lSï l%ulaI l< msßjeh hgf;a uQ,H j.lSï f,i j¾. lr we;" tajdg we;=<;a jkafka(

nexl= Kh ( 356 msgqfõ igyk 35 ys úia;r'

mdßfNda.slhka fj; we;s Kh ( 358 msgqfõ igyk 36 ys úia;r'

Kh iq/l=ï ksl=;a lsÍï ( 359 msgqfõ igyk 37 ys úia;r'

fjk;a uq,H j.lSï( 361 msgqfõ igyk 38 ys úia;r'

uQ,sl y÷kd.ekSfuka miqj" fuu uQ,H j.lSï M,odhS fmd,S wkqmd; ^EIR& l%uh Ndú;fhka l%ulaIh l< msßjehla hgf;a ukskq ,efí' EIR l%ulaIh lsÍu ,dN fyda w,dNfha zzfmd,S úhoïZZ ;=< we;=<;a fõ' j.lSï y÷kd. ekSfuka miq ,dN fyda w,dN y÷kd .efka

# 3'5'5 uQ,H j;alï iy uQ,H j.lSï y÷kd fkd.ekSu

uQ,H j;alï

uQ,H j;alula ^fyda" wod< jk úg uQ,H j;alul fldgila fyda iudk uQ,H j;alï iuQyhl fldgila& y÷kd fkd.kakd wjia:d jkafka¦

» l,a bl=;a jQ j;alï j,ska uqo,a m%jdy ,nd

.ekSfï whs;sh¦

» iuQyh iy iud.u úiska j;alïj,ska uqo,a m%jdy ,nd .ekSfï whs;sh ;=kajeks md¾Yajhla fj; mjrd we;s wjia:djl

§ fyda ke;fyd;a ,enqKq uqo,a m%jdyhka øjHuh m%udohlska f;drj iïmQ¾Kfhka f.ùug j.lSula ;=kajk md¾Yajhlg zmdia-

;DD’ úêúOdkhla hgf;a mjrd we;s úgl §

¦ iy tlaflda¦

» iuQyh iy iud.u j;alfï ish¨‍ wjodkï iy ;Hd. ie,lsh hq;= f,i udre lr we;s úg¦ fyda

» iuQyh iy iud.u j;alïj, ish¨‍ wjodkï iy ;Hd. ie,lsh hq;= f,i udre lr fyda r|jd ;nd f.k fkdue;s" kuq;a j;alï md,kh mjrd we;s úg'

uQ,H j;alula y÷kdfkd.ekSfuka miq" j;alï

/f.k hk m%udKh iy ,enqKq i,ld ne,Su iy úia;SrK m%ldYfha y÷kdf.k we;s iuqÉÑ; ,dNhla fyda w,dNhla w;r fjki

iuQyh iy iud.u j;alulska uqo,a m%jdy ,nd

.ekSu i|yd tys whs;sh mejrE úg fyda wjir m;% úêúOdkhlg we;=,a ù we;s wjia:djl § j;alïj, wjodkï iy jrm%ido ish,a,u udre lr fyda r|jd ;nd f.k fyda j;alï md,kh udre lr fkdue;s úg § j;alï i|yd iuQyfha wLKav ueÈy;aùfï m%udKhg j;alï y÷kd

.ekSu isÿ fõ'

tu wjia:dfõ §" iuQyh iïnkaê; j.lSula o y÷kd .kS' mejrE j;alï iy ta wdY%s; j.lSï ukskq ,nkafka iuQyfha r|jdf.k we;s whs;sjdislï iy ne£ï ms<sìUq lrk mokula u; h'

udre l< j;alu ms<sn| wemlrhl iajrEmh

.kakd wLKav ueÈy;aùu ukskq ,nkafka j;alfï m<uqj /f.k hk uqof,a wju w.hlska iy iuQyhg wdmiq f.ùug wjYH

úh yels Wmßu i,ld ne,Sfï m%udKhla u;hs'

# uQ,H j.lSï

uQ,H j.lSula j.lSï hgf;a we;s j¾.SlrKfhka bj;a l< úg fyda wj,x.= l< úg fyda l,a bl=;a jQ úg y÷kd .ekSula isÿ fkdfõ' mj;sk uQ,H j.lSula tu Kh fokakdf.ka fjk;a whl= úiska ie,lsh hq;= f,i fjkia fldkafoais u; m%;sia:dmkh lrk úg fyda mj;sk j.lSul kshuhka ie,lsh hq;= f,i fjkia lrkq ,enqjfyd;a" tjeks yqjudrejla fyda fjkia lsÍula uq,a j.lSula y÷kd .ekSu iy kj j.lSula y÷kd .ekSula f,i i,lkq ,efí' uq,a uQ,H j.lSï ork

w.h iy f.jk ,o i,ld ne,Su w;r fjki

,dN fyda w,dN m%ldYfha y÷kdf.k we;'

# 3'5'6 uQ,H WmlrK ys,õ lsÍu

uQ,H j;alï iy uQ,H j.lSï ys,õ lrkq

,nk w;r uQ,H ;;a;ajh m%ldYfha jd¾;d lr we;s Y=oaO uqo," ms<s.;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 mu‚' j;alu wjfndaO lr .ekSu iy j.lSu tljr mshùu' m%Odk oe,a .súiqï iïnkaOfhka fuh idudkHfhka isÿ fkdfõ" tneúka wod< j;alï iy j.lSï uQ,H ;;a;ajh 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‚'

uQ,H j;aï iy uQ,H j.lSï ys,õ flfrkafka iy uQ,H ;;a;aj m%ldYkfha o< w.hka jd¾;d flfrkafka y÷kd.;a jákdlï ys,õ lsÍu i|yd n,d;au l< yels ffk;shla mj;skafka kï yd Y=oaO mokula u; ys,õ lsÍfï wNs,dIhla fyda j;alï idlaId;a lsÍu iy j.lSï tljr mshùu iïnkaOfhka wNs,dIhla

mj;skafka kï yd mj;skafka kï muKla u fõ' yd mj;skafka kï muKls'

m%Odk iuqÉpk .súiqï iïnkaOfhka fmdÿfõ fuh n, fkdmeje;afjk w;r wod< jk j;alï iy j.lSï uQ,H ;;a;aj m%ldYkfha o< jYfhka igyka flf¾'

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‚'

# 3'5'7 idOdrK jákdlu ;SrKh lsÍu

jd¾;d lrk Èkfha§ l%shdldÍ fj,|fmd,j, fj<|dï lrk ,o uQ,H WmlrK i|yd idOdrK jákdlu" .kqfokq msßjeh i|yd lsisÿ wvq lsÍulska f;drj" tajdfha WoaOD; fj<|m, ñ, fyda fnodyßkakdf.a ñ, .Kka

^È.= wjia:d i|yd ,xiq ñ, iy flá wjia:d i|yd ñ, .Kka le|ùu isÿ l< hq;=h& u; mokï fõ'

uQ,H WmlrKj, idOdrK jákdlï ms<sn| úYaf,aIKhla iy tajd ukskq ,nk wdldrh ms<sn| jeäÿr úia;r 314 msgqfõ igyk 21 ys olajd we;'

# 3'6 uQ,H fkdjk j;alï wmydkh lsÍu

l,a oeuQ nÿ j;alï yer iuQyfha uQ,H fkdjk j;alïj, bÈßhg f.k hkq ,nk uQ,H w.h " j;alula wmydhkh úh yels njg weÕùula

;snqK o iEu jd¾;d lsÍfï Èkhl§u iudf,dapkh flf¾' tjeks wmydhkhla iïnkaOfhka lsishï wfmalaIdjla ;sfí kï" fyda j;alul jd¾Isl ÿ¾j,;d mÍlaIKhla wjYH jQ úg" iuQyh úiska j;alfuka wdmiq

,nd .ekSug 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 úlsŒug jeh jk wvq msßjeh iy tys Ndú;fha we;s jákdlu f,i ie,lsh yelsh' j;alul fyda uqo,a - W;amdok tallfha bÈßhg /f.k hd yels jákdlu tys whlr.; yels m%udKh blaujk úg" j;alu wmydhkh jQjla f,i i,lkq ,nk w;r tys § wdmiq ,nd.; yels uqo, wvq flf¾'

Ndú;fha we;s jákdlu ;lafiare lsÍfï§" weia;fïka;=.; wkd.; uqo,a m%jdyhka tajdfha j¾;udk jákdlug jÜgï lrkq

,nkafka fmr nÿ jÜgï wkqmd;hla Ndú;d lrñka uqo,aj, ld, jákdlu iy j;alug úfYaIs; jQ wjodkï ms<sn| j¾;udk fj<|m,

;lafiare lsÍï ms<sìUq lrhs' idOdrK jákdlula úlsŒu i|yd wvq úhoï ;SrKh lsÍfï§" iqÿiq ;lafiare wdlD;shla Ndú;d lrhs' fuu .Kkh lsÍï ;lafiare .=Kdldr" m%isoaêfha fj<|dï lrk ,o wkqnoaê; iud.ï i|yd WoaOD; fldgia ñ, fyda fjk;a idOdrK jákdlï o¾Yl u.ska ikd: fõ'

Ndú;fha we;s jákdlï ;lafiare lsÍfï § weia;fïka;=.; wkd.; uQ,H m%jdyhka tajdfha j;auka w.hkag idfmalaI j jÜgï.; flfrk w;r tys § mQ¾j nÿ jÜgï wkqmd;hla Ndú; flf¾' tu jÜgï wkqmd;h uqof,a ld,sl

jákdlu wkqj j;auka fjf<| ;lafiare jákdlï ms<sìUq jk wdldrfhka l%shd;aul jk w;r j;aulg úfYaIs; j we;s wjodkï o

.Kkhg ,la flf¾'

wf,úh ioyd wvq msßjeh idOdrK jákdlï ks¾Kh lsÍfï § fhda.H ;lafiarelrK wdlD;shla Ndú; flf¾' fuu .Kkh lsÍï nyq ;lafiarelrKhka fuka u m%isoaêfha fj<|dï lrk ,o wkqnoaê; iud.ï i|yd WoaOD; fldgia ñ, fyda fjk;a idOdrK jákdlï o¾Yl u.ska ikd: fõ'

lS¾;skduh yer fjk;a j;alï i|yd iEu jd¾;dlrK Èkhl § u ;lafiare lsÍu isÿ jk w;r l,ska y÷kd.;a wmydhk mdvq we;aoehs úuiSula flf¾ tjeks weÕùula ;sfí kï iuQyh j;alï fyda uqo,a W;amdok tallfha whlr.; yels uqo, weia;fïka;= lrhs'

l,ska y÷kd.;a wmydhk w,dNhla wdmiq yrjkq ,nkafka" wjika wmydhk mdvqj y÷kd

.ekSfuka miqj j;alïj, whlr.; yels uqo,

;SrKh lsÍu i|yd Ndú;d lrk Wml,amkj, fjkila isÿù we;akï muKla jk w;r wdmiq yerùu iSñ; neúka j;alï bÈßhg /f.k hd yels m%udKh tys wdmiq ,nd.; yels m%udKh fkdblauùu fyda fmr jirj, j;alï i|yd lsisÿ wmydhk w,dNhla y÷kdf.k fkd;snqfka kï" laIhùï$ laIh lsÍï Y=oaO jQ bÈßhg

/f.k hd yels uqo, blaujd fkdisák w;r u tjeks wdmiq yeÍula ,dN fyda w,dN m%ldYfha y÷kd .efka'

# 3'7 foam," lïy, iy WmlrK

iam¾YH j;alï y÷kd.ekSu" uekSu" laIhùï" iy wmydhk iïnkaO m%;sm;a;sj,g 349 msgqfõ igyk 32 we;=<;a fõ'

# 3'8 j;alï Ndú;d lsÍfï whs;sh

l,anÿ .súiqï j,ska mek k.sk j;alï Ndú;fha whs;sh y÷kd .ekSu" uekSu iy laIh lsÍu i|yd jk m%;sm;a;sj,g wod< f;dr;=re 353 msgqfõ igyk 33 we;=<;a fõ'

# 3'9 wiamDYH j;alï

uDÿldx. iy lS¾;skduh jeks wiamDYH j;alï y÷kd .ekSu iy uekSu ms<sn| m%;sm;a;s" tajd l%ulaI lsÍu iy wmydkh ùu we;=¿j lreKq ms<sn| 354 msgqfõ igyk 34 we;=<;a fõ'

# 3'10 nÿ j.lSu

l,anÿ .súiqï y÷kd .ekSu" uekSu iy bÈßm;a lsÍu i|yd jk m%;sm;a;sj,g 364 msgqfõ igyk 40 we;=<;a fõ'

# 3'11 úY%du m%;s,dN j.lSu

mYapd;a /lshd m%;s,dN y÷kd .ekSu iy uekSu i|yd jk m%;sm;a;sj,g 367 msgqfõ igyk 43 we;=<;a fõ'

uQ,H ;;a;aj m%ldYkh ;=< úêúOdkhka y÷kd

.ekSu isÿ jk w;r iuQyh fj; we;s j¾;udk ne£ï ^kS;suh fyda m%;sckkd;aul& mer‚ ixisoaëka u;ska ks¾udKh ù ;sfí' wd¾Ól jdis we;s iïm;a ndysrg .<d hEula isÿ úh yels jk w;r j.lSï hgf;a tajd ys,õ lsÍug isÿ

jkq we;' fuu j.lSu iïnkaO uQ,H jákdlu iïnkaOfhka úYajikSh ;lafiarejla l< hq;= jk w;r th Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 37 wkqj zm%;smdok" wúksYaÑ; j.lSï iy wúksYaÑ; j;alïz u; isÿ l< hq;=h' jd¾;dlrK Èkfha § j;auka j.lSï msheùu iïnkaO ie,lSug wod< fyd|u weia;fïka;=j jkafka y÷kd.ekSug ,la lr we;s uQ,H w.h jk w;r tys § j.lSug wod< jk Èkfha wjodkï iy wúksYaÑ;;djka ie,lSug .; yelsh' lsishï m%;smdokhlg wod< úhoï

,dN fyda w,dN m%ldYfha Y=oaO w.hka hgf;a m%;smQrKhla f,iska igyka flf¾'

Y%S ,xld .sKqïlrK m%ñ;sh-LKAS 23 ys zKh

.ekSfï msßjehZ wkqj" iuQyh úiska w;am;a lr .ekSï" j;alïys msßjeh f,i j;alula iqÿiq lsÍu fyda ks¾udKh Kh .ekSfï msßjeh m%d.aOkSlrKh hgf;a wdjrKh fõ'

iqÿiqlï ,;a j;alula hkq tys wfmalaIs; Ndú;h fyda úlsŒu i|yd iQodkï ùug ie,lsh hq;= ld,hla .; jk j;aluls' wfkl=;a Kh .ekSfï msßjeh tajd isÿjk ld,mßÉfþofha ,dN fyda w,dN m%ldYfha y÷kdf.k we;'

# 3'14 wdodhï nÿ

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

# 3'14'1 j;auka nÿ

zwdodhï nÿ úhoïZ ms<sn| úia;r uq,H m%ldYkj, 308 msgqfõ igyk 17 ys olajd we;' ta wkqj" 2022 wxl 45 ork foaYSh wdodhï

^ixfYdaOk& mk;g wkqj 30] l wdodhï nÿ wkqmd;h fhdok ,§'

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

# 3'15 fnda. rlaIK noao ^CIL&

2013 wxl 12 ork uqo,a mkf;a 14 jeks j.ka;sfha úêúOdk wkqj" 2013 wfma%,a 1 jk Èk isg n,meje;afjk mßÈ fnda. rlaIK noao y÷kajd fok ,o w;r th cd;sl rlaIK Ndr wruqo,g f.úh hq;=h' oekg" fnda. rlaIK noao jYfhka f.úh hq;af;a nÿ f.ùfuka miq

,dNfhka 1]ls'

# 3'16 uq,H fiajd u; tl;= l< w.h u; noao

uQ,H fiajd ms<sn| jeÜ noao yd iudc wdrlaIK odhl noao ^SSCL& ms<sn| úia;r uq,H m%ldYk ;=< igyk 16 ys olajd we;' iud. fï uQ,H fiajdjkag wdfrdamKh l< yels w.h tl;= lsÍu u; mokïj uq,H m%ldYk ;=< jeÜ noao 18] l wkqmd;hlska .Kkh flf¾'

# 3'17 iudc wdrlaIK odhl noao ^SSCL&

—uQ,H fiajd ms<sn| iudc wdrlaIK odhl noao˜ ms<sn| úia;r uq,H m%ldYkj, 307 msgqfõ igyk 16 ys olajd we;' uQ,H fiajdjkag wdfrdamKh l< yels w.h tl;= lsÍu u; mokïj 2'5] l wkqmd;hlska uQ,H m%ldYk u; iudc wdrlaIK odhl noao f.ùug iud.u ne£ isà' ;jo" iud.fï uQ,H fkdjk fiajd msßjegqu u; 2'5] l wkqmd;hlska mej;sh hq;=h'

# 3'18 tl;= l< w.h u; noao ^VAT&

2024 ckjdß 01 Èk isg l%shd;aul jk mßÈ jeÜ nÿ wkqmd;h 15] isg 18] olajd jeä lr we;'

# 4' ksl=;a lr we;s kuq;a ;ju;a l%shd;aul fkdjk m%ñ;Ska

my; i|yka Y%S ,xld .sKqïlrK m%ñ;s iy w¾:l:k Y%S ,xld jr,;a .KldêldÍ wdh;kh úiska ksl=;a lrk ,o kuq;a 2024

ud¾;= 31 Èk jk f;la l%shd;aul ù fkd;sìK' ta wkqj 2024 ud¾;= 31 ka wjika jQ j¾Ih i|yd uQ,H m%ldYk ieliSfï§ fuu .sKqï m%ñ;Ska wod< lr f.k fkdue;' my; i|yka ixfYdaOk u.ska wfmalaId l< yels wkd.;fha§ iud.fï$iuQyfha uQ,H m%ldYkj,g øjHuh

n,mEula we;s lrkq we;ehs wfmalaId fkdflf¾'

4'1 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 mq¿,a kj .sKqïlrK m%ñ;shls' SLFRS 17 n,d;aul lsÍfuka miq" th 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%;srlaIK& wod< jk w;r l=uk wdldrfha wdh;k úiska tajd ksl=;a lr ;snqK o tfia u wNsu;;ajh u; mdol jQ iyNd.S;ajhka we;s ksYaÑ; wemlr iy uQ,H WmlrK mej;sh o fuh wod< fõ' flfiafj;;a" úIh m: iïnkaO 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'

fmr mej;s foaYSh .sKqïlrK uQ,O¾uhkays uq,a hq.hg wh;a ,laIK iys; SLFRS 4 ys olajd we;s wjYH;dj,g m%;smlaI j SLFRS 17 ;=< jvd;a iïmQ¾K rlaIK .súiqï ms<sn| wdlD;shla bÈßm;a flfrk w;r wod< jk ish¨‍ .sKqïlrK me;slvhka wdjrKh fjhs'

SLFRS 17 ys yrh jkafka fmdÿ wdlD;shla jk w;r tys my; oelafjk fldgia we;=<;a fõ(

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

» m%Odk jYfhka flá ld,Sk fldka;%d;a;= i|yd ir, m%fõYhla ^jdßl fjkalsÍfï m%fõYh&'

SLFRS 17 2023 ckjdß 01 Èk fyda bka miqj werfUk jd¾Isl jd¾;dlrK ld,iSudjka i|yd l%shd;aul fõ' Y%S ,xld .sKqïlrK m%ñ;sh - SLFRS 9 —uQ,H WmlrK˜ iy Y%S ,xld

.sKqïlrK m%ñ;sh - SLFRS 15 zz.kqfokqlrejka

iuÕ we;s .súiqï fj;ska ,enfk wdohu˜ hk fowxY u wdh;kh úiska fhdod .kafka kï l,a

;nd isÿ flfrk Ndú;hka fh§fï yelshdj we;s w;r SLFRS 17 m%:u jrg Ndú; l< Èkg fyda bka fmr th isÿ l< yelsh'

# 4'2 j;auka fyda j;auka fkdjk f,i j.lSï j¾.SlrKh - LKAS 1 fj; isÿ lrkq ,nk ixfYdaOkh

LKAS 1 ys ixfYdaOk .súiqï iuÕ j.lSï j;auka fyda j;auka fkdjk f,i j¾.SlrKhg iïnkaO fõ' fj; isÿ flfrk ixfYdaOk cx.u iy cx.u fkdjk iïuq;s jYfhka j.lSï j¾.SlrKh fj; wod< fõ' ixfYdaOkhka uÕska meyeÈ,s jkafka lsishï j.lSula ksrdlrKh lsÍu iïnkaOfhka wdh;khg we;s l,aoeóula isÿ lsÍug whs;sh wod< jk iïuq;Skaj,g wkql+, ùug hg;a jkafka kï fuu iïuq;Ska iu j.lSï wkq.; fkdjkafka jqjo jd¾;dlrK Èkhg miqÈkhl § ^wkd.; iïuq;s& kï j.lSï ksrdlrKh lsÍfï whs;sh wdh;k

fj; ,efí' fuu ;;a;ajhka wod< jkafka Kh úêúOdk j,ska mek k.sk j.lSï i|yd mu‚'

# 4'3 wkdjrK lsÍï( iemhqïlref.a uQ,H úêúOdk - LKAS 7 iy SLFRS 7 i|yd jk ixfYdaOk

fuu ixfYdaOK u.ska iemhqïlrejkag wod< uQ,H úê úOdk ms<sn| ,laIK ksrdlrKh jk w;r j.lSï iy uQ,H m%jdyka fj; iemhqïlrejka iïnkaO uQ,H úê úOdk isÿ

lrk n,mEu iïnkaOfhka f;dr;=re iemhSfï l%ufõohl wjYH;dj o tu.ska meyeÈ,s flf¾' fuys § wod< úêúOdkhka iïnkaO j.ka;s iy fr.=,dis" jd¾;dlrK ld, iSudj wdrïNfha iy wjidkfha § Bg wod< j.lSï iïnkaO m%udKd;aul f;dr;=re fuka u wod< úêúOdkhka ;=< uqo,a bÈßhg /f.k hEfï

§ uqo,a fkdjk fjkialï j¾. iy n,Eu o we;=<;a fõ'

# 4'4 úlsŒfï nÿ j.lSu iy l,anÿ wdmiq ysñùï - SLFRS 16 i|yd jk ixfYdaOkh

SLFRS 16 ys oelafjk l,anÿ i|yd jk ixfYdaOk uÕska úl=Kqï iy miql,anÿ

.kqfokqjl§ mek k.sk l,anÿ j.lSu uekSfï§ úl=Kqïlre úiska Ndú;d lrk wjYH;d kshu lrk w;r úl=Kqïlre-nÿlre th Ndú;h i|yd ;uka fj; we;s whs;shg wod< j ,dN fyda w,dN lsisjla y÷kd.ekSu isÿ fkdlrhs'

úlsKqïlre-nÿlre iïnkaOh LKAS 8

m%ldrj ixfYdaOk kej; i,ld ne,Sfï§ uQ,sl b,a¨‍ïm;% Èkg miqj isÿ lrk ,o úl=Kqï iy l,anÿ .kqfokq i|yd wod< fõ'

# 4'5 cd;Hka;r nÿ m%;sixialrK - l=¿Kq fol wdo¾Y Í;sh - LKAS 12 fj; isÿ flfrk ixfYdaOk

LKAS 12 fj; isÿ lrk ,o ixfYdaOk u.ska LKAS 12 ys wksjd¾h jH;sf¾lhla y÷kajd fohs' LKAS 12 fj; isÿ lrk ,o ixfYdaOk ñka LKAS 12 fj; wksjd¾h jH;sf¾lhla y÷kajd fokq ,enQ wr l=¿Kq fol wdodhï nÿ hgf;a jk j;alï iy j.lSïj,g wod< jk l,a oeuQ nÿ ms,s.ekSfï isg ksrdjrKh lsÍu olajd th wod< fõ'

l=¿Kq foflys wdodhï nÿj,g wod<j l,a oeuQ nÿ j;alï iy j.lSï ms<sn| f;dr;=re y÷kd

.ekSu iy wkdjrK lsÍu i|yd jH;sf¾lh fh§ we;s nj fy<sorõ lsÍug hka;%Khla wjYH fõ'