1. $l;lhz;ik kw;Wk; FOkj; jfty;fs;

1.1$l;lhz;ikj; jfty;fs;

gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp (fk;gdp)> ,yq;ifapy; tjptplj;jpidf; nfhz;l 22 Mf];l; 1995 ,y; xUq;fpizg;gl;l Xh; nghWg;G tiuaWf;fg;gl;l nghJf; fk;gdpahFk;. ,J 2011 Mk; Mz;bd; 42 Mk; ,yf;f epjp tzpfr; rl;lj;jpd; fPo; chpkkspf;fg;gl;l Xh; epjpf; fk;gdpahFk;. 24 etk;gh; 2011 ,y; fk;gdpahdJ nfhOk;G gq;Fg; gupth;j;jidapy; Kjd;Kiwahf gl;bayplg;gl;lJ. fk;gdpahdJ 2007 Mk; Mz;bd; 07Mk; ,yf;f fk;gdpfs; rl;lj;jpd; fPo; kPs; gjpTnra;ag;gl;lJ.

fk;gdpapd; gjpTnra;ag;gl;l fhupahyak; kw;Wk; gpujhd tzpf ,lk; ,yf;fk; 1161> kUjhid tPjp nfhOk;G 08 ,y; mike;Js;sJ.

xUq;fpizf;fg;gl;l epjpf; $w;Wf;fs;

31 khh;r; 2024 ,y; epiwtile;j tUlj;jpw;fhd FOkj;jpd; xUq;fpizf;fg;gl;l epjpf; $w;Wf;fs;> gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp (jha; epWtdk;)> mjd; Jizf;fk;gdpfis ($l;lhf FOkk; vd;W Fwpg;gplg;gLfpd;wJ) cs;slf;Fk;.

jha; epWtdk; kw;Wk; ,Wjpahd jha; epWtdk;

fk;gdpapd; jha; epWtdk; kf;fs; tq;fp vd;gJld; ,J mur cilikahd Xh; epWtdkhFk;.

Copah;fspd; vz;zpf;if

31 khh;r; 2024 ,y; cs;sthwhd fk;gdp kw;Wk; FOkj;jpd; gzpahl;fs; gykhdJ KiwNa 2>052 kw;Wk; 2>902 MFk;. (31 khh;r; 2023 ,y; 2>245 kw;Wk; 2>974).

1.2FOkj; jfty;fs;

gpujhd eltbf;iffs; kw;Wk; nraw;ghLfspd; jd;ik

fk;gdp

gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp

gpujhd tzpf eltbf;iffs; gpd;tUkhW - epjpf; Fj;jiffs; kw;Wk; jtizf; fld;fsJ toq;fy;> ,];yhkpa epjpaspg;G> vy;iyf;fld; th;j;jfk;> gq;F th;j;jfk;> fld; fUtpfsJ toq;fy;> tUkjpfspd; nfhs;tdT> jq;ff; fld;fs; kw;Wk; nghJ kf;fsplkpUe;J itg;Gf;fisj; jpul;Ljy; vd;gdthFk;.

Jizf;fk;gdpfs;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Jiz fk;gdpfspd; ngah; | gpujhd eltbf;iffs; | xUq;fpizf;- fg;gl;l ehL | % chpj;Jt mf;fiw | |
| 2024 | 2023 |
|  |  |  |  |  |
| gPg;gs;]; yPrpq; gpyPl; nkNd[;kd;l; ypkpl;ll; | thfdg; ngWkjpaply; kw;Wk; fhg;GWjp kjpg;gPL | ,yq;if | 100% | 100% |
| gPg;gs;]; yPrpq; gpnuhg;gh;l;b nltyg;kd;l; ypkpl;ll; | fyg;G mgptpUj;jp jpl;lq;fs; kw;Wk; Mjd mjgptpUj;jp eltbf;iffis Nkw;nfhs;Sjy; | ,yq;if | 100% | 100% |
| gPg;gs;]; yPrpq; ,d;#ud;]; gpvy;rp | nghJf; fhg;GWjp tzpfj;ij Nkw;nfhs;Sjy; | ,yq;if | 75% | 75% |
| gPg;gs;]; yPrpq; n`t;nyhf; gpnuhg;gl;h;B]; ypkpl;ll; | xU mYtyf tshfj;jpid ephpkhzpj;J nraw;gLj;Jjy; | ,yq;if | 100% | 100% |
| gPg;gs;]; ikf;Nuh nfhkh;]; ypkpl;ll; | Fiwe;j tUkhdk; ciog;gth;fSf;F kw;Wk; Ez; epWtdq;fSf;F tq;fpay;yhj epjpr; Nritfis toq;Fjy;. | ,yq;if | 100% | 100% |
| vyhad;]; igdhd;]; gpvy;rp | Fj;jiffs;⁄fld;fs; kw;Wk; Kw;gzq;fis toq;Fjy;> fld; fUtpfis toq;Fjy; kw;Wk; nghJkf;fsplkpUe;J itg;Gfisj; jpul;Ljy;. | gq;fshNj~; | 51% | 51% |

kPsha;T nra;ag;gLk; epjpahz;by; fk;gdpapd; kw;Wk; FOkj;jpd; gpujhd eltbf;iffspd; jd;ikapy; vt;tpjkhd Fwpg;gplj;jf;f khw;wq;fSk; fhzg;gltpy;iy.

2. jahhpg;gpd; mbg;gil

2.1 ,zf;fg;ghl;L $w;W

31 khh;r; 2022 ,y; cs;sthwhd kw;Wk; mj;jpfjpapy; epiwtile;j tUlj;jpw;fhd FOkj;jpd; xUq;fpizf;fg;gl;l epjpf; $w;Wf;fs; kw;Wk; fk;gdpapd; jdpahd epjpf; $w;Wf;fs; vd;gd> ,yq;if gl;laf; fzf;fhsh;fs; epUtfj;jpdhy; tpjpf;fg;gl;Ls;s ,yq;if fzf;fPl;L epakq;fSf;Nfw;g (SLFRS kw;Wk; LKAS) kw;Wk; 2007 Mk; Mz;bd; 07 Mk; ,yf;f fk;gdpfs; rl;lk;> 2011 Mk; Mz;bd; 42 Mk; ,yf;f epjp tzpfr; rl;lk;> 2000 Mk; Mz;bd; 43 Mk; ,yf;f fhg;GWjpj;Jiw rl;lk; kw;Wk; nfhOk;G gq;Fg; ghpth;j;jidapd; gl;bayply; tpjpfs; vd;gtw;Wf;F ,zq;f jahhpf;fg;gl;Ls;sd. ,e;j epjpf; $w;Wf;fs;> fhRg; gha;r;rypyhd jfty;fs; jtpu> Jy;ypakhd mbg;gilapyhd fzf;fPl;bid gpd;gw;wp jahhpf;fg;gl;Ls;sd.

,yq;if fzf;fPl;L epakq;fs; fpo;fhZk; ,izaj;jsj;jpy; fpilf;ff;$bajhAs;sJ.

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SLFRS kw;Wk; LKAS vd;gtw;wpd; Njitg;ghLfs;:> epjpf; $w;Wf;fsJ jahhpg;G kw;Wk; Kd;dpiyg;;gLj;jiy MSif nra;Ak; xOq;FtpjpfSld; ,zf;fg;ghL fhzg;glhj VNjDk; nghUj;jkw;w fzf;fPl;L elj;JKiwfis FOkkhdJ filg;gpbf;ftpy;iy.

,t;tUlj;jpy; gpd;gw;wg;gl;l FOkj;jpd; nghJthd fzf;fPl;Lf; nfhs;iffspd; tpguq;fs; Fwpg;G 3 ,y; toq;fg;gl;Ls;sd.

2.2 epjpf; $w;Wf;fSf;fhd nghWg;G

2007 Mk; Mz;bd; 07 Mk; ,yf;f fk;gdpfs; rl;lk; kw;Wk; SLFRS kw;Wk; LKAS vd;gtw;wpd; Vw;ghLfSf;fika fk;gdp kw;Wk; FOkj;jpd; ,e;j epjpf; $w;Wf;fSf;F gzpg;ghsh; rigahdJ nghWg;ghspahAs;sJ.

gzpg;ghsh; rigahdJ> 'fk;gdpapd; mYty;fspyhd gzpg;ghsh; rigapd; Mz;lwpf;if’, ‘epjpapay; mwpf;ifaplypyhd gzpg;ghsh;fsJ nghWg;gpyhd $w;W’ kw;Wk; epjp epiyikf; $w;wpyhd rhd;wspg;G vd;gtw;wpy; Fwpg;gplg;gl;Ls;sthW mth;fspd; nghWg;gpid Vw;Wf;nfhs;fpd;wJ.

,e;j epjpf; $w;Wf;fs; gpd;tUk; $Wfis cs;slf;Ffpd;wd:

kPsha;thz;bw;fhd fk;gdpapd; kw;Wk; FOkj;jpd; epjpr; nraw;jpwdpyhd jfty;fis ,yhgk; my;yJ el;lf; $w;W my;yJ tphpthd tUkhdf; $w;W toq;Ffpd;wJ;

tUlj;jpd; ,Wjpapy; fk;gdp kw;Wk; FOkj;jpd; epjp epiyikapyhd jfty;fis toq;Fk; Xh; epjp epiyikf; $w;;WÉ

kPsha;thz;bd;NghJ fk;gdp kw;Wk; FOkj;jpd; gq;Fjhuh;fsJ chpj;Jtj;jpyhd midj;J khw;wq;fisAk; rpj;jhpf;Fk; Xh; chpj;Jtj;jpyhd khw;wq;fspd; $w;WÉ ,f;fhyj;jpd;NghJ fk;gdp kw;Wk; FOkkhdJ vt;thW fhR kw;Wk; fhRf;Fr; rkdhditfis cUthf;fpaJ kw;Wk; gfph;e;jspj;jJ vd;gjpy; gadhspfSf;F jfty;fis toq;Fk; Xh; fhRg; gha;r;ry; $w;WÉ

fzf;fPl;Lf; nfhs;iffs; kw;Wk; Vida tptuzj; jfty;fis cs;slf;fpa epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;.

2.3 gzpg;ghsh;fs; rigapdhy; epjpf; $w;Wf;fspd; mq;fPfhuk;

31 khh;r; 2024 ,y; epiwtile;j Mz;bw;fhd fk;gdpapd; kw;Wk; FOkj;jpd; epjpf; $w;Wf;fs; (xg;gPLfs; cs;slq;fyhf) 28 Nk 2024 ,yhd gzpg;ghsh;fs; rigapd; jPh;khdj;jpd; gpufhuk; 28 Nk 2024 ,y; toq;Ftjw;fhf mq;fPfhukspf;fg;gl;L mjpfhukspf;fg;gl;lJ.

2.4 mstPl;bd; mbg;gil

fk;gdp kw;Wk; FOkj;jpd; epjpf; $w;Wf;fs;> epjp epiyikf; $w;wpy; fhzg;gLk; gpd;tUk; cUg;gbfs; jtpu tuyhw;W fpua mbg;gilapy; jahhpf;fg;gl;Ls;sd:

|  |  |  |  |
| --- | --- | --- | --- |
| cUg;gb | mstPl;bd; mbg;gil | Fwpg;G | gf;f ,y. |
|  |  |  |  |
| epjpr; nrhj;Jf;fs; - ,yhgk; my;yJ el;lj;jpDhlhf epahag; ngWkjpapy; | epahag; ngWkjp | 24 | 322 |
| epjpr; nrhj;Jf;fs; - Vida tpthpthd tUkhdj;jpDhlhf epahag; ngWkjpapy; | epahag; ngWkjp | 27 | 341 |
| KjyPl;L Mjdk; | epahag; ngWkjp | 30 | 346 |
| Xa;Tngwy; eyd; flg;ghL | Xa;Tngwy; eyd; flg;ghLfSld; fhg;gPl;Lf; fzpg;G ,yhgq;fs; kw;Wk; el;lq;fis Nrh;j;J mtw;wpd; epfo;fhyg; ngWkjpapy; nghWg;ghdJ mq;fPfhpf;fg;gLfpd;wJ. | 43 | 367 |

2.5 epjpf; $w;Wf;fspd; Kd;dpiyg;gLj;jy;

epjp epiyikf; $w;wpy; fhzg;gLk; fk;gdp kw;Wk; FOkj;;jpd; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; jd;ikapd; mbg;gilapy; njhFf;fg;;gl;L mtw;wpd; rhh;Gila jputj;jd;ik kw;Wk; Kjph;T mikg;gpid gpujpgypf;Fk; tpjkhf epuy; gLj;jg;gl;Ls;sd. mwpf;ifaplg;gLk; jpfjpf;F gpd;dh;(eilKiw) 12 khjq;fSf;Fs; jPh;g;gdT nra;aNtz;ba my;yJ kPl;fNtz;ba kw;Wk; mwpf;ifaplg;gLk; jpfjpf;F gpd;dh; 12 khjq;fSf;F mjpfkhdit (eilKiway;yhj) njhlh;ghd Xh; gFg;gha;T gf;fk; 376 ,y; fhzg;gLk; Fwpg;G 52 ,y; (eilKiw/eilKiway;yhjit) Kd;dpiyg;gLj;jg;gl;Ls;sJ. epjpf; $w;Wf;fis ghjpf;Fk; gztPf;f fhuzpfSf;fhf vt;tpjkhd nrk;ikahf;fy;fSk; Nkw;nfhs;sg;gltpy;iy.

2.6 <Lfl;ly;

gpd;tUtd fhzg;gl;lhy; khj;jpuNk epjpr; nrhj;Jf;fs; kw;Wk; epjpg; nghWg;Gf;fs; <Lfl;lg;gl;L Njwpa njhifahdJ xUq;fpizf;fg;gl;l epjp epiyikf; $w;wpy; mwpf;ifaplg;gLfpd;wJ. mq;fPfhpf;fg;gl;l njhiffis <Lfl;Ltjw;fhd rl;luPjpahf mKy;gLj;jj;jf;f <Lfl;lYf;fhd chpik kw;Wk; Xh; epfu mbg;gilapy; jPh;g;gdT nra;tjw;fhd my;yJ xNurkaj;jpy; nrhj;Jf;fis jPh;thf;fp nghWg;Gf;fis jPh;g;gdT nra;tjw;fhd Xh; Nehf;fk; fhzg;gbd;. VNjDk; fzf;fPl;L epakk; my;yJ nghUs;tpsf;fk; Njitg;gbd; my;yJ mDkjpf;fg;gl;lhy; kw;Wk; FOkj;jpd; fzf;fPl;L nfhs;iffspy; Fwpg;gpl;L ntspg;gLj;jg;gl;lhy; xopa tUkhdk; kw;Wk; nrytpdk; xUq;fpizf;fg;gl;l ,yhgk; my;yJ el;lf; $w;wpy; <Lfl;lg;gltpy;iy.

2.7 nraw;ghl;L kw;Wk; Kd;dpiyg;gLj;jy; ehzak;

FOkk; kw;Wk; fk;gdpapd; epjpf; $w;Wf;fs; ,yq;if &ghtpy; (&gh) Kd;dpiyg;gLj;jg;gl;Ls;sJld; ,J FOkk; nraw;gLk; nghUshjhu #oypd; Kjd;ik ehzakhFk; (FOk nraw;ghl;L ehzak;).

2.8 KOjhf;Fjy;

,yq;if fzf;fPl;L epakq;fs; - LKAS 01 – ‘epjpf; $w;Wf;fspd; Kd;dpiyg;;gLj;jy;’ ,y; NtWtifahf Fwpg;gpl;lJ jtph;j;J> epjpf; $w;Wf;fspy; fhzg;gLk; njhiffs; fpl;ba Mapuk; &gha;f;F (&gh ‘000) KOjhf;fg;gl;Ls;sd.

2.9 nghUz;ik kw;Wk; jpusy;

,yq;if fzf;fPl;L epakk; LKAS 01 – ‘epjpf; $w;Wf;fis Kd;dpiyg;;gLj;jy;’ ,w;F ,zq;f xt;nthU nghUz;ikahd xj;j cUg;gb tFg;Gk; jdpj;jdpahf epjpf; $w;Wf;fspy; Kd;dpiyg;gLj;jg;gl;Ls;sd. nghUz;ikaw;wjhf ,Ue;jhnyhopa> xj;jikahj jd;ik my;yJ nraw;ghLila cUg;gbfs; jdpj;jdpahf Kd;dpiyg;gLj;jg;gl;Ls;sd.

2.10 Kf;fpakhd fzf;fPl;L epahag;ghLfs;> kjpg;gPLfs; kw;Wk; mDkhdq;fs;

SLFRSs/LKASs cld; ,zq;fp jahhpf;fg;gl;l fk;gdpapd; kw;Wk; FOkj;jpd; epjpf; $w;Wf;fs; fzf;fPl;L nfhs;iffspd; gpuNahfk;> mwpf;ifaplg;gl;l nrhj;Jf;fs;> nghWg;Gf;fs;> tUkhdk; kw;Wk; nryTfsJ njhiffisg; ghjpf;ff;$ba epahag;ghLfs;;;> kjpg;gPLfs; kw;Wk; mDkhdq;fis Kfhikj;Jtk; nra;aNtz;Lk; vd Ntz;Lfpd;wJ. NkYk; Kfhikj;Jtk; vjph;fhyk; njhlh;ghd Kf;fpa mDkhdq;fs; kw;Wk; mLj;j epjpahz;bDs;; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fspd; nfhz;L nry;yg;gLk; njhiffSf;F nghUz;ikahd nrk;ikahf;fy;fis cUthf;ff;$ba Fwpg;gplj;jf;f ,lupidf; nfhz;l mwpf;ifapLk; jpfjpapy; kjpg;gPl;L epr;rakw;wjd;ikapd; Kf;fpa %yq;fis fUj;jpnyLf;fNtz;Lk; vd Ntz;Lfpd;wJ. nka;ahd tpisTfs; ,e;j kjpg;gPLfspypUe;J NtWglyhk;.

fzf;fPl;L epahag;ghLfs;> kjpg;gPLfs; kw;Wk; cs;shh;e;j mDkhdq;fs; Xh; njhlh;r;rpahd mbg;gilapy; kPsha;T nra;ag;gLfpd;wd. fzf;fPl;L kjpg;gPLfspyhd jpUj;jq;fs; kjpg;gPLfs; jpUj;jg;gLk; fhyj;jpy; kw;Wk; ghjpf;fg;gLk; VNjDk; vjph;fhy fhyg;gFjpapy; mq;fPfhpf;fg;gLfpd;wd.

epr;rakw;wjd;ikapid cs;slf;fpa Kf;fpa Fwpg;gplj;jf;f fzf;fPl;L epahag;ghLfs;> kjpg;gPLfs; kw;Wk; mDkhdq;fs; vd;gd fPNo fye;Jiuahlg;gl;Ls;sd. mj;jifa nrhj;Jf;fs; kw;Wk; nghWg;Gf;fspd; chpa nfhz;L nry;yy; njhiffs; njhlh;Gila Fwpg;Gfspy; toq;fg;gl;Ls;sd.

epWtdr; nray;epiy njhlh;r;rp

gzpg;ghsh;fs; Xh; epWtdr; nray;epiyapid njhlh;r;rpahf njhlh;tjw;fhd FOkj;jpd; Mw;wiy kjpg;gPL nra;Js;sJld;> vjph;tUk; vjph;fhyq;fspy; FOkk; mjd; tzpfj;jpid njhlh;tjw;fhd tsq;fisf; nfhz;Ls;sJ vd jpUg;jpgLfpd;whh;fs;. ,e;j kjpg;gPlhdJ mJ nrayhw;Wk; #oypd; vjph;fhy nghUshjhu epiyikfSf;F jpl;lkply;fis Nkw;nfhs;tjw;F eilKiwapYs;s nghUshjhu mgptpUj;jpfis fUj;jpnyLj;jJ. epWtdr; nray;epiy njhlh;r;rpapid njhlh;tjw;fhd FOkj;jpd; Mw;wypy; fzprkhd re;Njfj;ij vOg;gf;$ba vt;tpjkhd nghUz;ikahd epr;rakw;wjd;ikfs; Fwpj;J rig mwpe;jpUf;ftpy;iy.

Fwpg;ghf> cs;@h; nghUshjhu #oypy; fhzg;gl;l cah;e;j epiyapyhd cWjpapd;ikahdJ $l;lhz;ik kw;Wk; jdpegh;fspd; fld; jFjpapy; rPh;Fd;wyf;F ,l;Lr;nrd;wJ. ,J nraw;jpwdw;w fld;fspy; xU mjpfhpg;gpid tpistpj;jJ kw;Wk; vdNt nghJthf fk;gdp kw;Wk; Jiwapdhy; fzprkhd tYf;Fd;wy; el;lq;fs; mq;fPfhpf;fg;gl;ld. Nkw;Fwpg;gpl;ltw;wpd; mbg;gilAld; FOkj;jpd; %yjdg; NghJik kl;lq;fs; kw;Wk; jputj;jd;ik nghwpKiwfis fk;gdp mZFtjw;fhd Mw;wypd; mbg;gilapy;> FOkk; mjd; epjpf; $w;Wf;fisj; jahhpf;Fk;NghJ epWtdr; nray;epiy njhlh;r;rp nfhs;ifapd; gpuNahfj;jpw;fhd epge;jidfs; re;jpf;fg;gl;Ls;sd vd FOkk; kjpg;gpLfpd;wJ. vdNt> epjpf; $w;Wf;fs; njhlh;e;Jk; epWtdr; nray;epiy njhlh;r;rp mbg;gilapy; jahhpf;fg;gLfpd;wd.

epjpr; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fspd; tifg;gLj;jy;

SLFRS 9 ,d; gpufhuk;> FOkj;jpd; Kf;fpa fzf;fPl;Lf; nfhs;iffs; epjpr; nrhj;Jf;fs; tifg;gLj;jg;gLtjw;fhd Nehf;nfy;iyapid toq;FtJld; ,it mjd; gpd;dh; gy;NtW gphpTfSf;F mstPL nra;ag;gLfpd;wd. mit gpd;tUk; tud;Kiwfspd; mbg;gilapy;>

ngWkjp Fiwg;Gf; fpuaj;jpy;> Vida tphpthd tUkhdj;jpDhlhf epahag; ngWkjpapy; (Vtptepng) kw;Wk; ,yhgk; my;yJ el;lj;jpDhlhf epahag; ngWkjpapy; (,eepng) MFk;;

gf;fk; 293 ,Ys;s Fwpg;G 3.5.2 ,y; Fwpg;gpl;Ls;sthW epjpr; nrhj;Jf;fis Kfhikg;gLj;Jtjw;fhd epWtdj;jpd; tzpf khjphp.

gf;fk; 293 ,Ys;s Fwpg;G 3.5.2 ,y; Fwpg;gpl;Ls;sthW epjpr; nrhj;Jf;fsJ xg;ge;jf; fhRg; gha;r;ry; gz;Gfs;

KjyPl;L Mjdj;jpd; tifg;gLj;jy;

Mjdq;fs; thlif tUkhdj;jpid ciog;gjw;F my;yJ %yjd ngWkjp cah;tpw;fhf> RahjPd fhRg; gha;r;ry;fis cUthf;Ftjw;fhf itj;jpUf;fg;gLkhapd; Kfhikj;Jtk; mjd; epahag;ghl;bid gad;gLj;jp KjyPl;L Mjdq;fshf tifg;gLj;Jfpd;wJ. cw;gj;jp> toq;fy;> eph;thfj; Njitfs;> Vida nrhj;Jf;fSld; fhRg; gha;r;ry;fis cUthf;Ftjpy; gad;gLj;jg;gLk; Mjdq;fs;> Mjdk;> nghwp kw;Wk; cgfuzkhf tifg;gLj;jg;gl;Ls;sd. Mjdq;fspd; elg;G gad;ghl;bd; mbg;gilapy; FOkkhdJ tifg;gLj;jiy Mz;LNjhWk; kPskjpg;gPL nra;fpd;wJ.

epjpr; nrhj;Jf;fspy; tYf;Fd;wy; el;lq;fs;

epjpr; nrhj;Jf;fspd; midj;J gphpTfspilNaahd SLFRS 9 ,d; fPohd tYf;Fd;wy; el;lq;fspd; mstPlhdJ epahag;ghl;bid Ntz;lg;gLtJld; Kf;fpakhf tYf;Fd;wy; el;lq;fid jPh;khdpf;Fk;NghJ vjph;fhy fhRg; gha;r;ry;fspd; njhiffs; kw;Wk; gpizr;nrhj;Jf;fspd; ngWkjpfspd; kjpg;gPL Neuk; vd;gtw;iw Ntz;Lfpd;wJ.

xt;nthU mwpf;ifaplg;gLk; jpfjpapYk; FOkk; / fk;gdpahdhJ Xh; epjpr; nrhj;J my;yJ epjpr;nrhj;Jf;fspd; njhFg;nghd;W tYf;Fd;wpAs;sjhf VNjDk; Xh; Gwepiyahd rhd;W fhzg;gLfpd;wjh vd kjpg;gPL nra;fpd;wJ.

fld;fs; kw;Wk; tUkjpfspy; tYf;Fd;wy; el;lq;fs;

,jd; gpufhuk; FOkkhdJ xt;nthU mwpf;ifaplg;gLk; jpfjpapYk; jdpahf Fwpg;gplj;jf;f fld;fs; kw;Wk; Kw;gzq;fspy; ,yhgk; my;yJ el;lf; $w;wpy; Xh; tYf;Fd;wy; el;lk; Vw;ghL nra;ag;glNtz;Lkh vd kPsha;T nra;fpd;wJ. Fwpg;ghf> tYf;Fd;wy; el;lq;fis jPh;khdpf;Fk;NghJ vjph;fhy fhRg; gha;r;ry;fsJ njhifapd; kjpg;gPL kw;Wk; Neuk; vd;gtw;wpy; Kfhikj;Jtj;jpd; jPh;khdk; Njitg;gLfpd;wJ

,e;j kjpg;gPLfs; gy;NtW fhuzpfs; gw;wpa mDkhdq;fspd; mbg;gilapyhFk; vdNt nka;ahd tpisTfs; tpj;jpahrg;glyhk;> Nkw;nfhs;sg;gl;l tYf;fd;wy; js;Sgbapy; vjph;fhy; khw;wq;fis tpistpf;fyhk;.

\fld;fs; kw;Wk; tUkjpfspyhd tYf;Fd;wy; el;lq;fsJ| tpguq;fs; gf;fk; 336 ,y; fhzg;gLk; Fwpg;G 25.7 ,y; toq;fg;gl;Ls;sd.

epjpapay; KjyPLfspyhd tYf;Fd;wy; fl;lzq;fs;

epjpapay; KjyPLfs; ngWkjp Fiwg;Gf; fpuaj;jpd; fPo; tifg;gLj;jg;gl;Ls;sJld; ,J SLFRS 9 - epjpapay; KjyPLfSf;fpzq;f tYf;Fd;wYf;F Ml;gl;ljhFk;. ngWkjp Fiwg;Gf; fpuaj;jpy; fk;gdp / FOkkhdJ fld; fUtpfspy; tuyhw;W el;l mDgtj;jpidf; nfhz;bUf;ftpy;iy. vdNt FOkkhdJ ntspthhp %yq;fspdhy; gpuRhpf;fg;gLk; - cjhuzkhf ntspthhp fld; jug;gLj;jYf;F G@k;Ngh;f;> j.rh. ,id ftdj;jpnyLf;fpd;wJ. ,yq;if murhq;fj;jpdhy; ,yq;if &ghtpy; toq;fg;gl;l fld; gpizaq;fSf;F nfh.j.e. (LGD) 0% Mf fUjg;gLtJld; Vida midj;J fUtpfSf;Fk; Jiwrhh; ruhrhpahdJ nfh.j.e. Mf fUjg;gLfpd;wJ

Muk;g mq;fPfhuj;jpypUe;J epjpapay; KjyPLfSf;fhd fld; ,luhdJ Fwpg;gplj;jf;fsT mjpfhpf;ftpy;iy. vdNt> me;j KjyPLfSf;F FOkkhdJ epjpf; $w;Wf;fspy; vjph;ghh;f;fg;gl;l fld; el;lq;fis gjpT nra;atpy;iy.

FVOCI ,d; tYf;Fd;wy;

**‘FVOCI** ,d; tYf;Fd;wy;| gw;wpa tpguq;fs; gf;fk; 341 ,y; fhzg;gLk; epjpf; $w;Wf;fSf;fhd Fwpg;G 27 ,y; toq;fg;gl;Ls;sJ.

Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzq;fspd; gad;ghl;L MAl;fhyk;

FOkkhdJ xt;nthU mwpf;ifapLk; jpfjpapYk; Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzq;fspd; ngWkhdj;Nja;T Kiwfs;> gad;ghl;L MAl;fhyq;fs; kw;Wk; vQ;rpa ngWkjpfis kPsha;T nra;fpd;wJ. ,e;j ngWkjpfs;> tPjq;fs;> Kiwfs; vd;gtw;wpd; kjpg;gPLfspy; Kfhikj;Jtj;jpdhy; epahag;ghL gad;gLj;jg;gLtjdhy; ,it epr;rakw;wjd;ikf;F cl;gl;ljhFk;

mUtr; nrhj;Jf;fspd; gaDs;s MAl;fhyk;

\mUtr; nrhj;Jf;fspd; gaDs;s MAl;fhyj;jpd;| tpguq;fs; gf;fk; 354 ,y; epjpf; $w;Wf;fSf;fhd Fwpg;G 34 ,y; toq;fg;gl;Ls;sd.

KjyPl;L Mjdj;jpd; epahag; ngWkjp

xg;gplg;glf;$ba tpw;gidfs;> vjph;fhy thlif tUkhdk; kw;Wk; foptpwf;f tPjq;fs; cs;slq;fyhd fzprkhd epahag;ghLfs; kw;Wk; kjpg;gPLfs; epahag; ngWkjpapid jPh;khdpg;gjw;F gad;gLj;jg;gLfpd;wd. KjyPl;L Mjdj;jpd; epahag; ngWkjpapd; tpguq;fs; gf;fk; 346 ,y; fhzg;gLk; Fwpg;G 30 ,y; toq;fg;gl;Ls;sd.

**SLFRS 16** Fj;jif nghWg;Gf;fs; kw;Wk; gad;gLj;jtjw;F chpikAs;s nrhj;Jf;fs;

Fj;jif nghWg;Gf;fs; kw;Wk; gad;gLj;Jtjw;F chpikAs;s nrhj;Jf;fis fzpg;gpLtjw;F kw;Wk; GJg;gpj;jy; njhpTfSf;fhd kjpg;gPl;Lld; Fj;jif epajpfs; kw;Wk; mjpfhpf;fpd;w fld; ngwy; tPjq;fspy; fzprkhd epahag;ghLfs; Njitg;gLfpd;wd. Fj;jif nghWg;Gf;fs; kw;Wk; gad;gLj;Jtjw;F chpikAs;s nrhj;Jf;fspd; tpguq;fs; gf;fq;fs; 364⁄353 ,y; fhzg;gLk; Fwpg;Gfs; 40 kw;Wk; 33 ,y; toq;fg;gl;Ls;sd.

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

ghpkhw;wy; tpiyaply; xOq;Ftpjp

fk;gdpahdJ tUkhd thpfs; kw;Wk; ghpkhw;wy; tpiyaply;; xOq;Ftpjpfs; cs;slq;fyhd Vida thpfSf;F fl;Lg;gl;ljhFk;. chpa ghpkhw;wy; tpiyaply;; xOq;Ftpjpfspd; nghUs; tpsf;fk; njhlh;ghff; fhzg;gLk; epr;rakw;wjd;ikfs; ghpkhw;wy tpiyaply; xOq;Ftpjpfspd; jhf;fj;jpid jPh;khdpg;gjw;fhf Kfhikj;Jtk; kjpg;ghuha;tpid gad;gLj;jNtz;ba mtrpak; Vw;gl;lJ. ,jd;gpufhuk;> xOq;Ftpjpfis gpuNahfpg;gjpy; Ez;zha;Tila kjpg;ghuha;Tfs; kw;Wk; kjpg;gPLfs; gad;gLj;jg;gl;ld. Mdhy;> ,it ,izf;fg;gl;l nghWg;Ngw;Gfis ,dq;fhZjy;> Koq;ifasT Jhu tpiyfs; njhlh;ghd kjpg;gPL kw;Wk; nghUj;jkhd tpiyaply; nghwpKiwapid njhpTnra;jy; vd;gtw;Wf;F khj;jpuk; tiuaiw nra;ag;gltpy;iy. eilKiw thpf; fl;lzkhdJ mj;jifa kjpg;ghuha;TfSf;F fl;Lg;gl;ljhFk;. ghpkhw;wy; tpiyaply; xOq;Ftpjpfspd; gpuNahfk; kw;Wk; Kfhikj;Jtj;jpd; nghUs; tpsf;fk; vd;gtw;wpd; tpisthf kjpg;gPL nra;ag;gl;l tUkhd thpf; fl;lzj;jpw;Fk; nka;ahfNt nrYj;jNtz;batw;wpFk; ,ilNa tpj;jpahrq;fs; voyhk;.

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

xj;jpitf;fg;gl;l thp

\xj;jpitf;fg;gl;l thpapd;| tpguq;fs; gf;fk; 369 ,y; fhzg;gLk; epjpf; $w;Wf;fSf;fhd Fwpg;G 44 ,y; toq;fg;gl;Ls;sJ.

*GRI 201-3*

Xa;Tngwy; eyd; flg;ghL  
\Xa;Tngwy; eyd; flg;ghl;bd;| tpguq;fs; gf;fk; 367 ,y; fhzg;gLk; epjpf; $w;Wf;fSf;fhd Fwpg;G 43 ,y; toq;fg;gl;Ls;sd.

nghWg;Gf;fs;> flg;ghLfs; kw;Wk; vjph;ghuh nghWg;Gf;fSf;fhd Vw;ghLfs;:

jw;Nghija flg;ghLfs;> tsq;fsJ ntspg;gha;r;ry;fis kjpg;gpLjy; vd;gtw;Wf;fhf Vw;ghLfis mq;fPfhpg;gjw;F fzprkhd epahag;ghLfs; Nkw;nfhs;sg;gLfpd;wd. vjph;ghuh nghWg;Gf;fs;> ntspg;gha;r;ry;fs; rhj;jpakw;wJ my;yJ ek;gfkhf mstpltpayhJ fhzg;gLk;NghJ ntspg;gLj;jg;gLfpd;wd. flg;ghLfs; vjph;fhy xg;ge;jf; flg;ghLfshf ntspg;gLj;jg;gLfpd;wd. nghWg;Gf;fs;> flg;ghLfs; kw;Wk; vjph;ghuh nghWg;Gf;fSf;fhd Vw;ghLfsJ tpguq;fs; gf;fk; 366/374 ,y; fhzg;gLk; Fwpg;G 42 ,y; toq;fg;gl;Ls;sJ.

Jizf;fk;gdp gPg;gs;]; ,d;#ud;]; gpvy;rp ,d; nghJ fhg;GWjp xg;ge;j nghWg;Gf;fspd; ngWkjpaply;.

nghJ fhg;GWjp xg;ge;jq;fspd; kjpg;gPLfs; gpd;tUk; ,uz;bw;Fk; Nkw;nfhs;sg;gly; Ntz;Lk;. mwpf;ifaplg;gLk; jpfjpapy; mwpf;ifaplg;gl;l Nfhuy;fspd; vjph;ghh;f;fg;gl;l ,Wjp fpuak; kw;Wk; Ml;gl;l Nfhuy;fspd; vjph;ghh;f;fg;gl;l ,Wjp fpuak; Mdhy; mwpf;ifaplg;gLk; jpfjpapy; ,d;dKk; mwpf;ifaplg;glhjit (IBNR) vd;gitahFk;. Nfhuy;fspd; ,Wjpf; fpuaj;jpid cWjpg;ghl;Lld; epiyehl;Ltjw;F fzprkhdsT fhyk; vLf;fyhk;. epYitapYs;s Nfhuy; njhiffspd; kjpg;gPl;bdJ

gpujhd cs;shh;e;j mDkhdk; fle;jfhy Nfhuy; mgptpUj;jp mDgtkhFk;.

ghhpa Nfhuy;fs; tof;fkhf jdpahf tpspj;Jiuf;fg;gLtJld;> el;lk; nrk;ikahf;fg;gl;l kjpg;gPLfspd; Kfg; ngWkjpf;F xJf;fg;gly; my;yJ mtw;wpd; vjph;fhy mgptpUj;;jpapid gpujpgypg;gjw;fhf jdpahf cj;Njrpf;fg;gl;lJ. mNdfkhd re;jh;g;gq;fspy;> Nfhuy;fspd; vjph;fhy tPjq;fs;> gztPf;fk; kw;Wk; el;l tpfpjq;fs; njhlh;ghf vt;tpjkhd ntspg;gilahd mDkhdq;fs; Nkw;nfhs;sg;gltpy;iy.

mwpf;ifaplg;gLk; jpfjpapd; gpd;duhd epfo;Tfs;:

Kfhikj;JtkhdJ mwpf;ifaplg;gLk; jpfjpf;F gpd;duhd epfo;Tfis nrk;ikahf;fy;fSf;fhf my;yJ ntspg;gLj;jy;fSf;fhf kPsha;T nra;fpd;wJ. nrk;ikahf;fg;gLk; epfo;Tfs; mwpf;ifaplg;gLk; fhyj;jpd; ,Wjpapy; epiyikfspd; rhd;Wfis toq;Fk;Ntis> nrk;ikahf;fg;glhj epfo;Tfs; mit nghUz;ikadjhf ,Ug;gpd; ntspg;gLj;jg;gLfpd;wd. mwpf;ifaplg;gLk; jpfjpf;F gpd;duhd epfo;Tfs; gf;fk; 411 ,y; fhzg;gLk; Fwpg;G 57 ,y; toq;fg;gl;Ls;sJ.

2.11 xg;gplg;gLk; jfty;fs;

msTrhh;e;j> vLj;JiuKiw kw;Wk; tpsf;fkhd jfty;fis cs;slf;fpa xg;gplg;gLk; jfty;fs; Kd;ida fhyk; njhlh;ghf epjpf; $w;Wf;fspy; ntspg;gLj;jg;gLfpd;wJ. ,J eilKiw fhyj;jpw;fhd epjpf; $w;Wf;fspyhd Ghpe;Jizh;tpid Nkk;gLj;Jtjw;Fk; fhyq;fSf;fpilNaahd xg;gpLjiy Nkk;gLj;Jtjw;Fk; MFk;. Kd;ida tUlj;jpd; epjpf; $w;Wf;fspd; Kd;dpiyg;gLj;jy; kw;Wk; tifg;gLj;jy; eilKiw Mz;Lld; xg;gpLtjw;Fk; rpwg;ghf Kd;dpiyg;gLj;Jtjw;Fk; Njitahapd; jpUj;jpaikf;fg;gl;Ls;sJ.

3. Kf;fpakhd fzf;fPl;Lf; nfhs;iffs;

3.1 xUq;fpizg;gpd; mbg;gil

31 khh;r; 2024 ,y; epiwtile;j Mz;bw;fhd FOkj;jpd; xUq;fpizf;fg;gl;l epjpf; $w;Wf;fs; fk;gdp> mjd; Jizf;fk;gdpfs; kw;Wk; ,izf;fk;gdpapid cs;slf;Ffpd;wd. fk;gdpapd; Jizf;fk;gdpfs; kw;Wk; ,izf;fk;gdpapd; epjpf; $w;Wf;fs; mNj Mz;bw;F jahhpf;fg;gl;Ls;sd. ,jw;F tpjp tpyf;fhf> gPg;gs;]; ,d;#ud;]; gpvy;rp> gPg;gs;]; yPrpq; md;l; itdhd;]; gpvy;rp ,d; Jizf;fk;gdp> fhzg;gLfpd;wJ. mjd; epjpahz;L brk;gh; 31 ,y; epiwtilfpd;wJ. xUq;fpizf;Fk; Nehf;fj;jpw;fhf mNj mwpf;ifaplg;gLk; Mz;L gad;gLj;jg;gl;lJ.

3.1.1 tzpf gpizg;G kw;Wk; ed;kjpg;G

,yq;if fzf;fPl;L epakk; - SLFRS 03 (tzpfg; gpizg;Gfs;) ,d; Njitg;ghLfSf;Nfw;g ifafg;gLj;jy; Kiwapid gad;gLj;jp tzpfg; gpizg;Gfs; fzf;fPL nra;ag;gl;lLs;sd.

FOkk; kw;Wk; fk;gdpahdJ gpd;tUkhW ed;;kjpg;gpid mstpLfpd;wJ. ifg;gw;wg;gl;l epWtdj;jpy; VNjDk; fl;Lg;ghlw;w mf;fiwahf mq;fPfhpf;fg;gl;l njhif cs;slq;fyhf khw;wy; nra;ag;gl;l njhifapd; epahag; ngWkjpapypUe;J ,dq;fhzg;glj;jf;f ifg;gw;wg;gl;l nrhj;Jf;fs; kw;Wk; Vw;Wf;nfhz;l nghWg;G Mfpatw;wpd; Njwpa mq;fPfhpf;fg;gl;l njhifapid fopj;J> midj;Jk; ifg;gw;wg;gl;l jpfjpapy; mstPL nra;ag;gLfpd;wd. kpifahdJ vjph;kiwahff; fhzg;gLk;NghJ kypthd nfhs;tdT ,yhgkhdJ ,yhgk; my;yJ el;lf; $w;wpy; cldbahf mq;fPfhpf;fg;gLfpd;wJ.

xU tzpfg; gpizg;gpyhd ifg;gw;wg;gl;l ed;kjpg;ghdJ Muk;gj;jpy; fpuaj;jpy; mstplg;gLfpd;wJ. ,J ifg;gw;wg;gl;l ,dq;fhzg;gl;l nrhj;Jf;fs;> nghWg;Gf;fs; kw;Wk; Iag;ghlhd epfo;Tg; nghWg;Gf;fs; vd;gtw;wpd; Njwpa ngWkjpapyhd FOkj;jpd; mf;fiwapd; Nkyhd tzpf gpizg;gpd; fpuaj;jpYk; kpifahdjhFk;.

Muk;g mq;fPfhuj;jpidj; njhlh;e;J ed;kjpg;ghdJ fpuaj;jpypUe;J VNjDk; jpuz;l tYf;Fd;wy; el;lq;fs; fopf;fg;gl;L mstplg;gLfpd;wJ. ed;kjpg;ghdJ tUlhe;jk; tYf;Fd;wYf;fhf kPsha;T nra;ag;gLtJld;> nfhz;Lnry;Yk; ngWkjpahdJ tYf;Fd;Wk; vd epfo;Tfs; kw;Wk; #o;epiyapyhd khw;wq;fs; Fwpg;gpl;lhy;> mbf;fb kPsha;T nra;ag;gLk;. tYf;Fd;wy; ghprPyid Nehf;fj;jpw;fhf> xU tzpf gpizg;gpy; ifg;gw;wg;gl;l ed;kjpg;ghdJ> ifg;gw;wg;gl;l jpfjpapypUe;J> FOkj;jpd; xt;nthU fhR cUthf;Fk; myfpw;Fk; (CGUs)my;yJ fhR cUthf;Fk; myFf; FOTf;F xJf;fg;gLtJld;> ifg;gw;wg;gl;l epWtdj;jpd; Vida nrhj;Jf;fs; my;yJ nghWg;Gf;fs; me;j myFfSf;F xg;gilf;fg;gl;bUe;jhYk; mjidg; nghUl;gLj;jhkNy> ,it gpizg;gpd; $l;L tpistpypUe;J ed;ikailAk; vd vjph;ghh;f;fg;gLfpd;wJ.

ed;kjpg;ghdJ fhR cUthf;Fk; myfpd; (my;yJ fh.c.m. njhFjpapd;) Xh; mq;fkhf fhzg;gbd;> me;j myfpDs; fhzg;gLk; xU gFjp nraw;ghL tpw;;fg;gl;lhy;> tpw;gid nra;ag;gl;l nraw;ghl;Lld; ,ize;Js;s ed;kjpg;ghdJ nraw;ghl;bd; tpw;gidapyhd ,yhgk; kw;Wk; el;lj;ij jPh;khdpf;Fk;NghJ mJ nraw;ghl;bd; nfhz;Lnry;yg;gLk; njhifapy; cs;slf;fg;gl;Ls;sJ. ,e;j #oypy; tpw;fg;gl;l ed;kjpg;ghdJ tpw;fg;gl;l nraw;ghl;bd; rhh;G ngWkjpfs; kw;Wk; epWj;jpitf;fg;gl;l fhR cUthf;Fk; myfpd; xU gFjpapd; mbg;gilapy; mstplg;gLfpd;wJ.

Jizf;fk;gdpfs; tpw;fg;gLk;NghJ tpw;gid tpiyf;Fk; Njwpa nrhj;Jf;fSld; jpuz;l ghpkhw;wy; tpj;jpahrq;fs; kw;Wk; ed;kjpg;G Mfpatw;iwr; Nrh;j;J tUk; njhiff;Fk; ,ilNaahd tpj;jpahrk; ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ

3.1.2 nghJthd fl;Lg;ghl;L tzpfg; gpizg;Gfs;

,yq;if gl;laf; fzf;fhsh;fs; epWtdj;jpdhy; toq;fg;gl;l nghJf; fl;Lg;ghl;L tzpf gpizg;Gf;fhd ghpe;Jiuf;fg;gl;l eilKiwf; $w;W - ,izg;Gf;fs; fzf;fPl;bd; fPo; toq;fg;gl;l topfhl;bfis gad;gLj;jp nghJ fl;Lg;ghl;L tzpf gpizg;Gfs; fzf;fPL nra;ag;gLfpd;wd.

3.1.3 fl;Lg;ghl;bd; ,og;G

fl;Lg;ghl;bid ,oe;jijj; njhlh;e;J Jizf; fk;gdpapd; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs;> VNjDk; fl;Lg;ghlw;w mf;fiwfs; kw;Wk; Jizf; fk;gdp njhlh;ghd Vida chpj;Jtg; gphpTfis FOkkhdJ mq;fPfhu ePf;fk; nra;fpd;wJ. fl;Lg;ghl;L ,og;gpypUe;J vOk; VNjDk; kpif my;yJ gw;whf;FiwahdJ ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ. Kd;ida Jizf; fk;gdpapy; FOkk; VNjDk; mf;fiwapid jf;fitj;jpUe;jhy;> mj;jifa mf;fiwahdJ fl;Lg;ghL ,of;fg;gl;l jpdj;jpy; epahag; ngWkjpapy; mstPL nra;fpd;wJ;.

3.1.4 xUq;fpizg;gpy; mfw;wg;gLk; nfhLf;fy; thq;fy;fs;

FOkq;fSf;fpilNaahd kPjpfs; kw;Wk; nfhLf;fy; thq;fy;fs;> kw;Wk; FOkq;fSf;fpilNaahd nfhLf;fy; thq;fy;fspypUe;J vOk; VNjDk; va;jg;ngw;wpuhj tUkhdk; kw;Wk; nrytpdq;fs; xUq;fpizf;fg;gl;l epjpf; $w;Wf;fis jahhpf;Fk;NghJ mfw;wg;gLfpd;wd. chpj;Jt fzf;fPL nra;ag;gl;l KjyPl;bypUe;J vOk; va;jg;ngw;wpuhj ,yhgq;fs; FOkj;jpy; KjyPL nra;ag;gl;Ls;s epWtdj;jpYs;s mf;fiwapd; msTf;F KjyPl;bw;F vjpuhf ePf;fg;gLfpd;wJ. va;jg;ngw;wpuhj el;lq;fSk; va;jg;ngw;wpuhj ,yhgq;fisg; Nghd;Nw ePf;fg;gLfpd;wJ> Mdhy; tYf;Fd;wy; VJk; fhzf;$ba rhd;Wfs; ,y;yhj mstpl;F khj;jpuNk.

3.2 ntspehl;L ehza nfhLf;fy; thq;fy;fs; kw;Wk; kPjpfs;

midj;J ntspehl;L ehza nfhLf;fy; thq;fy;fSk; nraw;ghl;L ehzakhd ,yq;if &ghtpw;F> nfhLf;fy; thq;fy; ,lk;ngw;w Neuj;jpy; fhzg;gl;l ghpkhw;wy; tPjq;fspy; khw;wy; nra;ag;gLfpd;wd. ,J njhlh;gpy; FOkkhdJ nfhLf;fy; thq;fy; ,lk;ngw;w jpdj;jpy; gpuNahfpf;fg;gLk; ghpkhw;wy; tPjj;jpd; eL tPjj;jpid gad;gL;;j;Jk; tof;fj;jpidf; nfhz;Ls;sJ.

ntspehl;L ehzaj;jpy; Fwpg;gplg;gl;l ehzak; rhh;e;j nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; mwpf;ifaplg;gLk; jpfjpapy; tof;fkhd ];nghl; ghpkhw;w tPjj;jpy; nraw;ghl;L ehzaj;jpw;F rkdhd njhiff;F kPs; ghpkhw;wk; nra;ag;gLfpd;wd. ehzak; rhh;e;j cUg;gbfspd; ghpkhw;wypypUe;J vOk; ,yhgq;fs; my;yJ el;lq;fs; tUlj;jpd; Muk;gj;jpy; nraw;ghl;L ehzaj;jpy; ngWkjp Fiwg;Gf; fpuaj;jpw;Fk;> tUlj;jpyhd tpisTW tl;b kw;Wk; nfhLg;gdTfSf;F nrk;ikahf;fg;gl;L> mwpf;ifaplg;gLk; jpfjpapy; fhzg;gLk; ghpkhw;wy; tPjj;jpy; ntspehl;L ehzaj;jpy; fhzg;gLk; ngWkjp Fiwg;Gf; fpuaj;jpw;Fk; ,ilapyhd tpj;jpahrkhFk;.

xU ntspehl;L ehzaj;jpy; tuyhw;W fpua Vw;ghl;bd; fPo; mstplg;gLk; ehzak; rhuh cUg;gbfs; mq;fPfhuk; nra;ag;gLk; jpdj;jpy; cs;s ];nghl; ghpkhw;wy; tPjj;jpy; khw;wk; nra;ag;gLfpd;wd. epahag; ngWkjpapy; ntspehl;L ehzaj;jpy; mstplg;gLk; ehzak; rhuh cUg;gbfs; epahag; ngWkjp jPh;khdpf;fg;gl;l jpdj;jpy; fhzg;gLk; ];nghl; ghpkhw;wy; tPjj;jpid gad;gLj;jp khw;wk;; nra;ag;gLfpd;wd.

3.3 SLFRS 15 – thbf;ifahsh;fSldhd xg;ge;jq;fspypUe;J tUtha;

SLFRS 15 gpd;tUtdtw;iw khw;wpaikj;Js;sJ. LKAS 18 'tUtha;'> LKAS 11 ‘fl;Lkhd xg;ge;jq;fs;' kw;Wk; IFRIC 13 'thbf;ifahsh; tpRthrj; jpl;lq;fs;” cs;slq;fyhd tUtha; mq;fPfhu topfhl;bahdJ 1 Vg;uy; 2018 Kjy; my;yJ mjw;Fg; gpd; Muk;gpf;Fk; tUlhe;j mwpf;ifaplg;gLk; fhyg;gFjpf;F nry;Ygbahfpd;wJ.

SLFRS 15> tUthahdJ vt;tsT kw;Wk; vg;NghJ mq;fPfhpf;fg;gly; Ntz;Lk; vd;gij jPh;khdpg;gjw;fhf Xh; tphpthd tuk;GWifapid toq;Ffpd;wJ. thbf;ifahsh;fSldhd xg;ge;jq;fspypUe;J vOk; tUtha; kw;Wk; fhRg; ghar;rypd; jd;ik> njhif> Neuk; kw;Wk; epr;rakw;wjd;ik vd;gtw;iw Ghpe;Jnfhs;tjw;F epjpf; $w;Wf;fspd; gadhspfis ,aYikahf;Fk; Nehf;fpy; SLFRS 15 gz;Grhh; kw;Wk; msTrhh; ntspg;gLj;jy;fis Ntz;Lfpd;wJ.

tUthapid vg;NghJ vd;d njhifapy; mq;fPfhpf;fNtz;Lk; vd;gij jPh;khdpg;gjw;fhf epWtdq;fs; Ie;J-fl;l khjphpapid gpuNahfpf;FkhW Ntz;lg;gLfpd;wd. ,k;khjphpahdJ vg;NghJ tUtha; mq;fPfhpf;fg;gly; Ntz;Lk; my;yJ xU epWtdk; nghUl;fs; kw;Wk; NritfsJ fl;Lg;ghl;bid xU thbf;ifahsUf;F epWtdk; vjph;ghh;f;Fk; chpikAs;s njhiff;F khw;wy; nra;Ak;NghJ vd Fwpg;gpLfpd;wJ.

3.4 Gjpa kw;Wk; jpUj;jpaikf;fg;gl;l epakk; kw;Wk; nghUs;tpsf;fk;

,e;j epjpf; $w;Wf;fspy; FOkkhdJ gpd;tUk; ,yq;if fzf;fPl;L epakq;fis gpuNahfpj;Js;sJ ,J Kjy; Kiwahf 1 [dthp 2023 ,y; mKYf;Fte;j epjpapay; mwpf;ifaplYf;fhf LKAS 8, LKAS 12 kw;Wk; LKAS 1 f;fhd jpUj;jq;fis cs;slf;Ffpd;wJ. FOkkhdJ toq;fg;gl;l Mdhy; mKYf;F tuhj NtW VNjDk; epakj;jpid> nghUs;tpsf;fj;jpid my;yJ jpUj;jj;jpid Kd;dNu mKy;gLj;jtpy;iy.

fzf;fPl;L kjpg;gPLfspd; tiuaiw - LKAS 8 ,w;fhd jpUj;jq;fs;

,j;jpUj;jq;fs; fzf;fPl;L kjpg;gPLfs; kw;Wk; fzf;fPl;L nfhs;iffspyhd khw;wq;fs; kw;Wk; jtWfspd; jpUj;jq;fs; ,ilNaahd tpj;jpahrj;jpid njspTgLj;Jfpd;wJ. mj;Jld;> epWtdq;fs; fzf;fPl;L kjpg;gPLfis tpUj;jpnra;tjw;F vt;thW mstPl;L El;gq;fs; kw;Wk; cs;sPLfis gad;gLj;Jfpd;wd vd;gijAk; mit tpsf;Ffpd;wd. jpUj;jpaikf;fg;gl;l epakkhdJ> xU cs;sPl;by; my;yJ mstPl;L El;gj;jpyhd xU khw;wj;jpd; tpisthf fzf;fPl;L kjpg;gPl;byhd tpisTfis njspTgLj;JtJld;> mit Kd;ida fhyj;jpw;fhd jtWfspd; jpUj;jj;jpypUe;J vohtpl;lhy; mit fzf;fPl;L kjpg;gPLfspyhd khw;wq;fshFk;.

xU jdpahd nfhLf;fy; thq;fypypUe;J vOfpd;w nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; njhlh;ghd xj;jpitf;fg;gl;l thp - LKAS 12 ,w;fhd jpUj;jq;fs;

thp Nehf;fq;fSf;fhf xU nghWg;gpid jPh;g;gdT nra;Ak; nfhLg;gdthdJ fopf;fj;jf;fjha; ,Uf;Fk;NghJ> mJ xU epahag;ghl;L tplak; vdTk; (nghUj;jkhd thpr; rl;lj;jpid fUj;jpnyLj;jgpd;dh;) mj;jifa fopj;jy;fs; epjpf; $w;Wf;fspy; mq;fPfhpf;fg;gl;l nghWg;Gf;F (kw;Wk; tl;br; nrytpdj;jpw;F) my;yJ njhlh;Gila nrhj;Jf; $Wf;F (kw;Wk; tl;br; nrytpdk;) thp Nehf;fq;fSf;F mj;jifa fopj;jy;fs; cilikahf;fj;jf;fjh vdTk; ,j;jpUj;jq;fs; njspTgLj;Jfpd;wd. ,e;j epahag;ghlhdJ nrhj;J kw;Wk; nghWg;gpd; Muk;g mq;fPfhuj;jpd;NghJ VNjDk; jw;fhypf tpj;jpahrq;fs; fhzg;gLfpd;wjh vdj; jPh;khdpg;gjpy; Kf;fpakhdjhFk;.

fzf;fPl;L nfhs;iffspd; ntspg;gLj;jy; - LKAS 1 kw;Wk; SLFRS eilKiw $w;W 2 ,w;fhd jpUj;jq;fs;

LKAS 1 kw;Wk; SLFRS eilKiw $w;W 2 ,w;fhd jpUj;jq;fs;> nghUz;ik epahag;ghLfis Nkw;nfhs;sy;> fzf;fPl;L nfhs;if ntspg;gLj;jy;fSf;F epWtdq;fs; nghUz;ik epahag;ghLfis gpuNahfpg;gjw;F JizGhptjw;F topfhl;b kw;Wk; cjhuzq;fis toq;Ffpd;wJ. ,j;jpUj;jq;fs; epWtdq;fs; gpd;tUtdtw;wpd; %yk; kpfTk; gaDs;sjhd fzf;fPl;L nfhs;if ntspg;gLj;jy;fis toq;Ftjw;F JizGhpAk; Nehf;fj;jpidf; nfhz;ljhFk;:

epWtdq;fs; mtw;wpd; \Kf;fpakhd| fzf;fPl;L nfhs;iffis ntspg;gLj;jNtz;ba Njitg;ghl;bid mtw;wpd; \nghUz;ikahd| fzf;fPl;Lf; nfhs;iffis ntspg;gLj;jNtz;ba Njitg;ghlhf khw;wpL nra;jy;.

fzf;fPl;Lf; nfhs;if ntspg;gLj;jy;fs; gw;wpa jPh;khdk; Nkw;nfhs;tjpy; nghUz;ik vz;zf;fUtpid epWtdq;fs; gpuNahfpf;fpd;wd vd;gjpy; topfhl;liy Nrh;j;jy;.

3.5 epjpapay; fUtpfs; - Muk;g mq;fPfhuk; kw;Wk; mjd; gpd;duhd mstPL

3.5.1 mq;fPfhuj;jpd; jpfjp

midj;J epjpr; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; 'tof;fkhd topapyhd th;j;jfk;' jtpu th;j;jfj; jpdj;jpy; Muk;gj;jpy; mq;fPfhpf;fg;gLfpd;wd> mjhtJ> fUtpfspd; xg;ge;j Vw;ghLfSf;F FOthdJ Xh; jug;gpduhf tUk;NghJ. 'tof;fkhd topapyhd th;j;jfk; 'vd;gJ re;ijapy; xOq;Ftpjp my;yJ kuGtopahf epWtg;gl;l fhy vy;iyapDs; nrhj;Jf;fspd; tpepNahfk; Njitg;gLk; epjpr; nrhj;Jf;fspd; nfhs;tdT my;yJ tpw;gid MFk;. me;j th;j;jfq;fs; jPh;g;gdT jpfjpapy; Muk;gepiyapy; mq;fPfhpf;fg;gLfpd;wd.

3.5.2 epjpr; nrhj;Jf;fspd; tifg;gLj;jYk; mjd;gpd;duhd mstPLk;

SLFRS 9 ,d; gpufhuk; mjd; midj;J epjpr; nrhj;Jf;fis FOkkhdJ nrhj;Jf;fs; kw;Wk; nrhj;Jf;fspd; xg;ge;j epajpfis Kfhikg;gLj;Jtjw;fhf tzpf khjphpapd; mbg;gilapy; tifg;gLj;JtJld; gpd;tUtdtw;wpy; xd;whf mstPL nra;ag;gLfpd;wd;

ngWkjp Fiwg;Gf; fpuaj;jpy;

Vida tphpthd tUkhdj;jpDlhf epahag; ngWkjpapy; (FVOCI)

,yhgk; my;yJ el;lj;jpDlhf epahag; ngWjpapy; (FVTPL)

epjpr; nrhj;Jf;fspd; gpd;duhd mstPLfs; mtw;wpd; tifgg;Lj;jypy; jq;fpAs;sJ.

tzpf khjphp kjpg;gPL

1 Vg;uy; 2018 Kjy; FOkkhdJ Xh; tzpf khjphpapd; Fwpf;Nfhspy; Xh; kjpg;gPl;bid Nkw;nfhs;fpd;wJ. ,q;F nrhj;jhdJ Xh; fUtp mbg;gilapy; kjpg;gPL nra;ag;glhJ Xh; Njf;fj;jpd; kl;lj;jpy; kjpg;gPL nra;ag;gLfpd;wJ. ,J tzpfk; vt;thW Kfhikg;gLj;jg;gLfpd;wJ kw;Wk; jfty; Kfhikj;jpw;F toq;fg;gLfpd;wJ vd;w tpjj;jpid rpwg;ghf gpujpgypg;gjdhyhFk;. fUjg;gl;l jfty;fs; gpd;tUtdtw;iw cs;slf;Ffpd;wd:

Njf;fj;jpd; $wg;gl;l nfhs;iffs; kw;Wk; Fwpf;Nfhs;fs; kw;Wk; eilKiwapy; me;j nfhs;iffspd; nraw;ghL. Fwpg;ghf> Kfhikj;Jtj;jpd; %NyhghakhdJ gpd;tUtdtw;iw Kd;dpWj;Jfpd;wjh vd;W ghh;f;fpd;wJ. xg;ge;j tl;b tUthapid cioj;jy;> Xh; Fwpg;gpl;l tl;b tPj tptuj;jpid guhkhpj;jy;> epjpr; nrhj;Jf;fsJ fhyntspahdJ> me;j nrhj;Jf;fSf;F epjpaspj;jy; my;yJ nrhj;Jf;fspd; tpw;gidapDhlhf fhRg; gha;r;ry;fis ngw;Wf; nfhs;Sjy;fis Nkw;nfhs;Sk; epjpg; nghWg;Gf;fsJ fhyntspAld; nghUj;Jjy;;

FOkj;jpd; Kfhikj;Jtj;jpw;F vt;thW Njf;fj;jpd; nraw;jpwd; kjpgplg;gl;L mwpf;ifaplg;gLfpd;wJÉ

tzpf khjphpapd; nraw;jpwid ghjpf;Fk; ,lh;fs; (kw;Wk; me;j tzpf khjphpapDs; itj;jpUf;fg;gLk; epjpr; nrhj;Jf;fs;) kw;Wk; vt;thW me;j ,lh;fs; Kfhikg;gLj;Jfpd;wJÉ

vt;thW tzpfj;jpd; Kfhikahsh;fs; <Lnra;ag;gLfpd;whh;fs; - cjhuzkhf Kfhikg;gLj;jg;gLk; nrhj;Jf;fsJ epahag; ngWkjpapd; mbg;gilapy; <L fhzg;gLfpd;wjh my;yJ jpul;lg;gl;l xg;ge;j fhRg; gha;r;ry;fspy;É kw;Wk;.

Kd;ida fhyg;gFjpapyhd tpw;gidapd; epfo;ntz;> gUkd; kw;Wk; Neuq;fs;> mj;jifa tpw;gidfSf;fhd fhuzpfs; kw;Wk; vjph;fhy tpw;gid eltbf;if gw;wpa mjd; vjphghh;g;G. vt;thwhapDk;> tpw;gid eltbf;if gw;wpa jftyhdJ jdpikapy; fUjg;glhJ> Xh; xl;Lnkhj;j kjpg;gPl;bd; Xh; mq;fkhf FOkj;jpd; $wg;gl;l Fwpf;NfhshdJ epjpr; nrhj;jhdJ vt;thW Kfhikg;gLj;jg;gl;L milag;gLfpd;wJ kw;Wk; vt;thW.

tzpf khjphp kjpg;gPlhdJ epahakhf vjph;ghh;f;fg;gLk; fhl;rpepiyfspd; mbg;gilapy; 'Nkhrkhd epiy" 'my;yJ mOj;jkhd epiy" Mfpatw;iw fzf;fpnyLf;fhJ Nkw;nfhs;sg;gLfpd;wJ. FOkj;jpd; Muk;g vjph;ghh;g;GfspypUe;J khWgl;L Muk;g mq;fPfhuj;jpd; gpd;duhd fhRg; gha;r;ry;fs; ngwg;gl;lhy; FOkkhdJ tzpf khjphpapDs; itj;jpUf;Fk; vQ;rpa epjpr; nrhj;Jf;fspd; tifg;gLj;jiy khw;whJ. Mdhy;> Kd;Ndhf;fp nry;Yk;NghJ Gjpjhf cUthf;fg;gl;l my;yJ nfhs;tdT nra;j epjpr; nrhj;Jf;fis kjpg;gPL nra;Ak;NghJ mj;jifa jfty;fis xUq;fpizf;fpd;wJ.

xg;ge;jf; fhRg; gha;r;ry;fs; mry; kw;Wk; tl;bf; nfhLg;gdTfs; khj;jpukh vd kjpg;gPL nra;jy; **(SPPI**-ghprPyid**)**

FOkkhdJ mjd; tifg;gLj;jy; nray;Kiwapd; ,uz;lhtJ fl;lkhf mit SPPI guprPyidapid re;jpf;fpd;wjh vd ,dq;fhz;gjw;fhf epjpr; nrhj;Jf;fspd; xg;ge;j epajpfis kjpg;gPL nra;fpd;wJ.

,e;j kjpg;gPl;L Nehf;fj;jpw;fhf 'mry;É" vd;gJ Muk;g mq;fPfhuj;jpy; epjpr; nrhj;jpd; epahag; ngWkjp kw;Wk; epjpr; nrhj;jpd; tho;ehspy; khw;wkilayhk; vd;w tiutpyf;fzj;jpid nfhz;Ls;sJ (cjhuzkhf> mrypd; kPs;nrYj;jy; my;yJ tl;lk;/ foptpd; ngWkjp Fiwg;G).

Xh; Fwpg;gpl;l fhyg;gFjpapy; epYitapYs;s mry; njhifAld; ,izf;fg;gl;Ls;s fld; ,lUf;fhf kw;Wk; gzj;jpw;fhd Neug; ngWkjpf;fhd kWgad; vd 'tl;b" tiutpyf;fzg;gLj;jg;gLfpd;wJ. ,it Vida mbg;gil fld; toq;fy; ,lh;fs; kw;Wk; fpuaq;fSld; ,yhg tuk;G Mfpatw;iwAk; cs;slf;Fk;.

Kuzhf> xg;ge;jf; fhRg; gha;r;ry;fspy; ,lh;fs; my;yJ jsk;gYf;F Mff;Fiwe;j ntspg;ghl;bw;Fk; mjpfkhdtw;iw mwpKfg;gLj;Jk; xg;ge;j epajpfs; mbg;gil fld; toq;fy; Vw;ghl;L;ld; njhlh;gw;W fhzg;gLtJld; ,it epYitapYs;s mry; njhifapy; mry; kw;Wk; tl;bf; nfhLg;gdTfis khj;jpuk; fhzg;gLk; xg;ge;jf; fhRg; gha;r;ry;fis cUthf;fhJ. mj;jifa tplaj;jpy;> epjpr; nrhj;jhdJ FVTPL ,y; mstplg;gly; Ntz;Lk;.

xg;ge;j fhRg; gha;r;ry;fs; epYitapYs;s mry; njhifapyhd mry; kw;Wk; tl;bf; nfhLg;gdTfs; khj;jpukh vd kjpg;gpLtjpy; FOkkhdJ fUtpapd; xg;ge;j epajpfis fUj;jpnyLf;fpd;wJ. ,J epjpr; nrhj;jhdJ xg;ge;j fhRg; gha;r;rypd; Neuk; my;yJ njhifapid khw;wf;$ba Xh; xg;ge;j epajpapid cs;slf;fpAs;sjh ,e;j epiyapid re;jpf;fhJ vd;w kjpg;gPl;bid cs;slf;Ffpd;wJ. kjpg;gPl;bid Nkw;nfhs;tjpy; FOkkhdJ gpd;tUtdtw;iw fUj;jpnyLf;fpd;wJ:

fhRg; gha;r;ry;fspd; njhif kw;Wk; Neuj;jpid khw;wf;$ba Iag;ghlhd epfo;Tfs;;

fld; %yjdg; gz;Gfs;;

Kw;nfhLg;gdT kw;Wk; ePl;ly; epajpfs;;

Fwpg;gpl;l nrhj;Jf;fspypUe;jhd fhRg; gha;r;ry;fSf;F FOkj;jpd; Nfhuy;fis fl;Lg;gLj;Jk; epajpfs;É kw;Wk;

gzj;jpd; Neug;ngWkjpapd; kWgaid khw;wpaikf;Fk; gz;Gfs.;

FOkkhdJ ePz;lfhy epiyahd tl;btPj fld; Njf;fq;fis itj;jpUg;gJld;> ,tw;wp;y; FOkkhdJ tl;b tPjj;jpid fhyhfhy kPl;likg;G jpfjpfspy; jpUj;jpaikg;gjid Kd;nkhoptjw;fhd njhptpidf; nfhz;Ls;sJ. ,e;j kPl;likg;G chpikfs; jpUj;jpaikf;fg;gLk;NghJs;s re;ij tl;b tPjq;fSf;F kl;Lg;gLj;jg;gl;Ls;sd. fld; ngw;wth;fs; jpUj;jpaikf;fg;gl;l tl;b tPjj;jpid Vw;Wf;nfhs;tjw;F my;yJ VNjDk; jz;lkpd;wp flid Kfg;ngWkjpapy; kPl;nlLg;gjw;fhd njhptpid nfhz;Ls;shh;fs;. ,e;j fld;fspd; xg;ge;j fhRg; gha;r;ry;fs; mry; kw;Wk; tl;b nfhLg;gdT khj;jpuk; vd FOkk; jPh;khdpj;Js;sJ. Vnddpy; njhpthdJ epYitapYs;s mry; njhifAld; ,ize;Js;s Vida mbg;gil fld; toq;fy; ,lh;fs; kw;Wk; fpuaq;fs;> fld; ,lh;> gzj;jpd; Neug;ngWkjp vd;gtw;Wf;fhd ngWifapyhd tl;b tPjj;jpid khw;WtjdhyhFk;.;

SOFP ,y; mq;fPfhpf;fg;gl;l epjpr; nrhj;Jf;fspd; ntt;NtW tiffspd; tpguq;fs;.

ngWkjp Fiwg;Gf; fpuaj;jpy; mstplg;gl;l epjpr; nrhj;Jf;fs;

gpd;tUk; ,uz;L epge;jidfisAk; re;jpf;Fk; Xh; epjpr; nrhj;jhdJ ngWkjp Fiwg;Gf; fpuaj;jpy; mstPL nra;ag;gLfpd;wJ kw;Wk; ,J FVTPL ,y; Fwpg;gplg;gltpy;iy:

Xh; tzpf khjphpapDs; itj;jpUf;fg;gLk; nrhj;jhdJ mjd; xg;ge;jf; fhRg; gha;r;ry;fis jpul;Lk; Nehf;fj;jpw;fhf itj;jpUf;fg;gLfpd;wJÉ; kw;Wk;.

epjpr; nrhj;jpd; xg;ge;j epajpfs; Fwpg;gpl;l jpfjpfspy; fhRg; gha;r;riy vOg;GtJld; mit epYitapYs;s mry; njhifapyhd mry; kw;Wk; tl;b nfhLg;gdtpid khj;jpuk; nfhz;bUe;jhy;.

ngWkjp Fiwg;Gf; fpuaj;jpy; mstplg;gl;l epjpr; nrhj;Jf;fs; gf;fq;fs; 321/322/324/340/342 kw;Wk;356 Kjy; 364 tiu fhzg;gLk; Fwpg;Gfs; 22,23,25,26,28 kw;Wk; 35 Kjy; 40 tiu toq;fg;gl;Ls;sd.

**FVOCI** ,y; mstplg;gLk; epjpr; nrhj;Jf;fs;

FVOCI ,yhd epjpr; nrhj;Jf;fs; Vida tphpthd tUkhdj;jpDhlhf epahag; ngWkjpapy; mstplg;gLk; fld; kw;Wk; chpj;Jt fUtpfis cs;slf;Ffpd;wd. FVOCI ,y; mstplg;gl;l epjpr; nrhj;Jf;fs; gf;fk; 341 ,y; fhzg;gLk; Fwpg;G 27 ,y; toq;fg;gl;Ls;sJ.

**FVTPL** ,y; mstplg;gLk; epjpr; nrhj;Jf;fs;

SLFRS 9 ,d; gpufhuk;> ngWkjp Fiwg;Gf; fpuaj;jpy; tifg;gLj;jg;gl;l my;yJ FVOCI ,y; tifg;gLj;jg;gl;lit jtpu midj;J epjpr; nrhj;Jf;fSk; FVTPL ,y; mstplg;gLtjhf tifg;gLj;jg;gl;Ls;sd. ,yhgk; my;yJ el;lj;jpDhlhf epahag; ngWkjpapy; cs;s epjpr; nrhj;Jf;fs; gpd;tUtdtw;iw cs;slf;Ffpd;wd. th;j;jfj;jpw;fhf itj;jpUf;fg;gLk; my;yJ Kfhikg;gLj;jg;gLk; epjpr; nrhj;Jf;fs; kw;Wk; mtw;wpd; nraw;jpwdhdJ epahag; ngWkjpapd; mbg;gilapy; kjpg;gplg;gLfpd;wJ> Vnddpy; ,it xg;ge;j fhRg; gha;r;ry;fis jpul;Ltjw;fhfNth my;yJ xg;ge;j fhRg; ghar;ry;fis jpul;Ltjw;F itj;jpUf;fg;glhj kw;Wk; epjpr; nrhj;Jf;fis tpw;gid nra;tjw;Nfh itj;jpUf;fg;glhjit kw;Wk; Muk;g mq;fPfhuj;jpd; gpd;dh; ,yhgk; my;yJ el;lj;jpDhlhf epahag; ngWkjpapy; Fwpg;gplg;gl;l epjpr; nrhj;Jf;fs; gf;fk; 322 ,y; fhzg;gLk; Fwpg;G 24,y; fye;Jiuahlg;gl;Ls;sd.

,yhgk; my;yJ el;lj;jpDlhf epahag; ngWkjpapy; Fwpg;gpl;lg;gl;l epjpr; nrhj;Jf;fs;

SLFRS 9 ,d; gpufhuk;> Muk;g mq;fPfhuj;jpy; FOthdJ Xh; epjpr; nrhj;jpid khw;wtpayhjthW FVTPL ,y; Fwpg;gpl;bUf;fyhk;. ,y;iynadpy; ngWkjp Fiwg;Gf; fpuaj;jpy; my;yJ FVOCI ,y; mstpLtjw;fhd Njitg;ghLfis re;jpe;jpUf;fyhk;> mj;jifa Fwpg;gplyhdJ Xh; fzf;fPl;L nghUe;jhikapid ePf;fyhk; my;yJ fzprkhdsT Fiwf;fyhk;. ,y;iynadpy; Xh; tpj;jpahrkhd mbg;gilapy; nrhj;Jf;fs; my;yJ nghWg;Gf;fis my;yJ ,yhgq;fs; my;yJ el;lq;fis mstpLtjpypUe;J voyhk;.

FOkkhdJ mwpf;ifaplg;gLk; fhyj;jpd; ,Wjpapy; VNjDk; epjpr; nrhj;Jf;fis Muk;g mq;fPfhuj;jpd; gpd;dh; ,yhgk; my;yJ el;lj;jpDhlhf epahag; ngWkjpapy; ngahpltpy;iy.

3.5.3 epjpf; fUtpfspd; kPs;tifg;gLj;jy;

epjpr; nrhj;Jf;fs; mtw;wpd; Muk;g mq;fPfhuj;jpd; gpd;dh; nghJthf kPs;tifg;gLj;jg;gLtjpy;iy. tpjptpyf;fhf mhpjhd #o;epiyapy; me;j epjpr; nrhj;Jf;fis Kfhikg;gLj;Jtjw;fhf FOkk; mjd; tzpf khjphpapid khw;wpapUe;jhyhFk;. ,J xU tzpfg; gphptpd; ifafg;gLj;jy;> tpw;gid nra;jy; my;yJ KbTWj;jypd; NghJ ,lk;ngwyhk;.

**FVTPL** ,ypUe;J:

FVOCI ,w;F: kPs;tifg;gLj;jg;gl;l jpfjpapy; epahag; ngWkjp Gjpa nkhj;j nfhz;L nry;yy; njhifahf khWfpd;wJ. EIR kPsf;fzpg;gplg;gLfpd;wJ. mjd; gpd;duhd epahag; ngWkjp khw;wq;fs; OCI ,w;F nry;fpd;wd.

ngWkjp Fiwg;Gf; fpuaj;jpw;F: kPs;tifg;gLj;jg;gl;l jpfjpapy; epahag; ngWkjp Gjpa nkhj;j nfhz;L nry;yy; njhifahf khWfpd;wJ. EIR kPsf;fzpg;gplg;gLfpd;wJ

**FVOCI** ,ypUe;J**:**

FVTPL ,w;F: jpuz;lOCI kPjpahdJ ,yhgk; my;yJ el;lj;jpw;F khw;wy; nra;ag;gLfpd;wJ.

ngWkjp Fiwg;G fpuaj;jpw;F: nrhj;jhdj epahag; ngWkjpapy; kPs;tifg;gLj;jg;gLfpd;wJ> OCI kPjpfs; ,e;jg; ngWkjpahdJ ngWkjp Fiwg;Gf; fpuaj;jpw;F tUtjw;F nrk;ikahf;Ffpd;wd. EIR kw;Wk; Muk;g nfhz;Lnry;yy; njhif khw;wkilahJ cs;sJ.

ngWkjp Fiwg;G fpuaj;jpypUe;J:

FVOCI ,w;F: nrhj;jhdJ epahag; ngWkjpf;F kPs;mstplg;gLfpd;wJ> tpj;jpahrq;fs; OCI ,y; mq;fPfhpf;fg;gLfpd;wd. EIR khw;wkilahJ cs;sJ.

FVTPL,w;F: kPs;tifg;gLj;jy; jpfjpapy; epahag; ngWkjp Gjpa nfhz;Lnry;yy; njhifahf tUfpd;wJ. ngWkjp Fiwg;Gf; fpuaj;jpw;Fk; epahag; ngWkjpf;Fk; ,ilNaahd tpj;jpahrkhdJ ,yhgk; my;yJ el;lj;jpw;F nry;fpd;wJ.

epjpahz;bd;NghJ FOkj;jpDs; kPs; tifg;gLj;jy; vJTk; ,y;iy.

3.5.4 epjpg; nghWg;Gf;fspd; tifg;gLj;jYk; mjd;gpd;duhd mstPLk;

FOkkhdJ> epjpapay; cj;juthjq;fs; kw;Wk; fld; flg;ghLfs; ePq;fyhf> epjpg; nghWg;Gf;fis gpd;tUk; gphpTfspd; fPo; tifg;gLj;Jfpd;wJ:

**FVTPL** ,y; epjpg; nghWg;Gf;fs;:

th;j;jfj;jpw;F itj;jpUf;fg;gLgit

FVTPL ,y; Fwpg;gplg;gl;lit

ngWkjp Fiwg;Gf; fpuaj;jpy; mstplg;gl;l epjpg; nghWg;Gf;fs;

**FVTPL** ,y; epjpg; nghWg;Gf;fs;

FOkkhdJ jw;NghJ mwpf;ifaplg;gLk; fhyj;jpd; ,Wjpapy; FVTPL ,y; tifg;gLj;jg;gl;l vt;tpjkhd epjpg; nghWg;Gf;fisAk; nfhz;bUf;ftpy;iy.

ngWkjp Fiwg;Gf; fpuaj;jpy; epjpg; nghWg;Gf;fs;

FVTPL ,y; mstplg;glhj epjpg; nghWg;Gf;fs; ngWkjp Fiwg;Gf;fpuaj;jpy; epjpg; nghWg;Gf;fshf tifg;gLj;jg;gl;Ls;sd> ,it gpd;tUtdtw;iw cs;slf;Ffpd;wd:

tq;fpfSf;F nrYj;jNtz;bait: tpguq;fs; gf;fk; 356 ,y; Fwpg;G 35 ,y;.

thbf;ifahsUf;F nrYj;jNtz;bait: tpguq;fs; gf;fk; 358 ,y; Fwpg;G 36 ,y;.

toq;fg;gl;l fld; gpizaq;fs;: tpguq;fs; gf;fk; 359 ,y; Fwpg;G 37 ,y;.

Vida epjpg; nghWg;Gf;fs;: tpguq;fs; gf;fk; 361 ,y; Fwpg;G 38 ,y;.

Muk;g mq;fPfhuj;jpd; gpd;dh;> ,e;j epjpg; nghWg;Gf;fs; tpisTW tl;b tPj Kiwapid (EIR) gad;gLj;jp ngWjp Fiwg;Gf; fpuaj;jpy; mstplg;gLfpd;wd. EIR ngWkjp Fiwg;ghdJ ,yhgk; my;yJ el;lj;jpy; \tl;br; nrytpdj;jpy;| cs;slf;fg;gl;Ls;sJ. ,yhgk; my;yJ el;lq;fs; nghWg;Gf;fis mq;fPfhu ePf;fk; nra;Ak;NghJ ,yhgk; my;yJ el;lj;jpy; mq;fPfhpf;fg;gLfpd;wd.

3.5.5 epjpr; nrhj;Jf;fs; kw;Wk; epjpg; nghWg;gf;fspd; mq;fPfhu ePf;fk;

epjpr; nrhj;Jf;fs;

gpd;tUk; re;jh;g;gj;jpy; xU epjpr; nrhj;jhdJ (my;yJ nghUj;jkhdthW epjpr; nrhj;jpd; xU gFjp my;yJ xj;j epjpr; nrhj;Jf;fspd; njhFg;gpd; xU gFjp) mq;fPfhu ePf;fk; nra;ag;gLfpd;wJ;

nrhj;jpy; ,Ue;J fhRg; gha;r;rypid ngWtjw;fhd chpikfs; Kjph;tile;jpUe;jhy;;

FOkKk; tq;fpAk; nrhj;jpypUe;J fhRg; gha;r;ry;fis ngWtjw;fhd mjd; chpikfis khw;wy; nra;jpUe;jhy; my;yJ xU \fle;J nry;| Vw;ghl;bd; fPo; xU %d;whk; juj;jtUf;F nghUz;ikahd jhkjkpd;wp ngwg;gl;l fhRg; gha;r;ry;fs; KOtijAk; nrYj;Jtjw;fhd xU flg;ghl;bid nghWg;Ngw;wpUe;jhy;É kw;Wk; xd;wpy;;

FOkk; kw;Wk; fk;gdpahdJ nrhj;jpd; midj;J ,lh;fs; kw;Wk; ntFkjpfis fzprkhdsT khw;wy; nra;jpUe;jhy;É my;yJ

FOkk; kw;Wk; fk;gdpahdJ nrhj;jpd; midj;J ,lh;fs; kw;Wk; ntFkjpfis fzprkhdsT khw;wy; nra;atpy;iy my;yJ epWj;jpitj;jpUf;fhtpy;iy> Mdhy; nrhj;jpd; fl;Lg;ghl;bid khw;wy; nra;jpUe;jhy;.

xU epjpr; nrhj;jpd; mq;fPfhu ePf;fj;jpy;> nrhj;jpd; nfhz;Lnry;yy; njhiff;Fk; ngwg;gl;l kWgaDf;Fk; ,ilNaahd tpj;jpahrk; kw;Wk; tphpthd tUkhd $w;wpy; mq;fPfhpf;fg;gl;Ls;s VNjDk; jpuz;l ,yhgk; my;yJ el;lk;> ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ.

FOkk; kw;Wk; fk;gdpahdJ xU nrhj;jpypUe;J fhRg; gha;r;ry;fis ngWtjw;fhd mjd; chpikfis khw;wy; nra;jpUg;gpd; my;yJ xU fle;J nry; Vw;ghl;by; <Lgl;Ls;sJ> kw;Wk; nrhj;jpd; midj;J ,lh;fs; kw;Wk; ntFkjpfis fzprkhdsT khw;wy; nra;atpy;iy my;yJ epWj;jpitf;ftpy;iy my;yJ nrhj;jpd; fl;Lg;ghl;bid khw;wy; nra;atpy;iy vd;why;> nrhj;jhdJ> nrhj;jpy; FOkj;jpd njhlh;r;rpahd <LghL cs;s mstpw;W mq;fPfhpf;fg;gLfpd;wJ. khw;wy; nra;ag;gl;l nrhj;Jk; ,ize;Js;s nghWg;Gk; FOkk; epWj;jpitj;Js;s chpikfs; kw;Wk; flg;ghLfis gpujgypf;Fk; xU mbg;gilapy; mstplg;gLfpd;wJ.

khw;wy; nra;ag;gl;l nrh;j;jpd; kPJ xU cj;juthj tbtj;jpid vLf;Fk; njhlh;r;rpahd <LghlhdJ nrhj;jpd; nfhz;Lnry;yy; njhifapy; Fiwthdjpw;F kw;Wk; FOkk; kPs;nrYj;Jtjw;F Njitahd Mff;$ba kWgadpd; njhiff;F mstplg;gLfpd;wJ.

epjpg; nghWg;Gf;fs;

nghWg;gpd; fPohd flg;ghlhdJ ntspNaw;wg;gl;lhy; my;yJ uj;J nra;ag;gl;lhy; my;yJ KbTw;why; Xh; epjpg; nghWg;ghdJ mq;fPfhuj;jpypUe;J mfw;wg;gLfpd;wJ. eilKiwapYs;s Xh; epjpg; nghWg;ghdJ mNj fld; toq;Fehpdhy; fUjj;jf;f NtW Vw;ghl;by; khw;wPL nra;ag;gl;lhy; my;yJ eilKiwapYs;s Xh; nghWg;ghdJ fzprkhdsT jpUj;jpaikf;fg;gl;lhy;> mj;jifa Xh; ghpkhw;wy; my;yJ jpUj;jkhdJ Muk;g nghWg;G mq;fPfhpg;gpypUe;J mfw;wg;gl;L Xh; Gjpa nghWg;ghdJ mq;fPfhpf;fg;Lfpd;wJ. Muk;g epjpg; nghWg;gpd; nfhz;L nry;yy; ngWkjpf;Fk; nrYj;jg;gl;l kWgaDf;Fk; ,ilNaahd tpj;jpahrkhdJ ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ.

3.5.6 epjpf; fUtpfsJ <Lfl;ly;

epjpr; nrhj;Jf;fs; kw;Wk; epjpg; nghWg;Gf;fs; <Lnra;ag;gl;L Njwpa njhifahdJ epjp epiyikf; $w;wpy; mwpf;ifaplg;gLk;> ,J fhzg;gl;lhy; khj;jpuk;> jw;NghJ mq;fPfhpf;fg;gl;l njhiffis <Lfl;Ltjw;fhd typAWj;jj;jf;f rl;luPjpahd chpik fhzg;gLtJld;> Xh; Njwpa mbg;gilapy; jPh;g;gdT nra;tjw;fhd Xh; Nehf;fk; fhzg;gLfpd;wJ my;yJ xNu Neuj;jpy; nrhj;Jf;fis fhrhf;fp nghWg;Gf;fisj; jPh;g;gdT nra;jy;. ngUk; <Lfl;ly; Vw;ghLfSld; ,J nghJthf fhzg;gLtjpy;iy> vdNt njhlh;Ggl;l nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; epjp epiyikf; $w;wpy; nkhj;j mbg;gilapy; Kd;dpiyg;gLj;jg;gLfpd;wd.

LKAS / SLFRS ,d; fPo; mDkjpf;fg;gl;lhy; khj;jpuNk tUkhdk; kw;Wk; nrytpdq;fs; Xh; Njwpa mbg;gilapy; Kdpiyg;;gLj;Jfpd;wJ my;yJ xj;j nfhLf;fy; thq;fy; FOtpypUe;J vOk;> FOkj;jpd; th;j;jf eltbf;iffs; Nghd;wit> ,yhgq;fs; kw;Wk; el;lj;jpw;F.

3.5.7 epahag; ngWkjpapd; jPh;khdk;

mwpf;ifaplg;gLk; jpfjpapy; nraYhf;fkhd re;ijfspy; th;j;jfk; nra;ag;gl;l epjpf; fUtpfspd; epahag; ngWkjpahdJ VNjDk; nfhLf;fy; thq;fy; fpuaj;jpid fopf;fhJ mtw;wpd; vLj;Jiuf;fg;gl;l re;ij tpiy my;yJ th;j;jfuJ tpiyf;Fwpg;gpd; (ePs; epiyg;ghl;bw;F Vw;G tpiy kw;Wk; Fiwtzpf epiyg;ghl;bw;F Nfl;G tpiy) mbg;gilapyhFk;.

epjpf; fUtpfspy; epahag; ngWkjpapyhd Xh; gFg;gha;T kw;Wk; vt;thW mit mstPL nra;ag;gLfpd;wd Nghd;w Nkyjpf jfty;fs; gf;fk; 314 ,y; fhzg;gLk; Fwpg;G 21 ,y; toq;fg;gl;Ls;sJ.

3.6 epjpay;yhj nrhj;Jf;fspd; tYf;Fd;wy;

xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs; jtph;e;j FOkj;jpd; epjpay;yhj nrhj;Jf;fs; xt;nthU mwpf;ifaplg;gLk; jpdj;jpYk; xU nrhj;jhdJ tYf;Fd;wiyile;Js;sjhf xU Fwpfhl;b fhzg;gLfpd;wjh vd;W ghh;g;gjw;fhf kPsha;T nra;ag;gLfpd;wJ. VNjDk; Fwpfhl;b njd;gl;lhy;> my;yJ xU nrhj;jpd; tUlhe;j tYf;Fd;wy; Nrhjid Njitg;gbd;> FOkkhdJ nrhj;jpd; kPl;fj;jf;f njhifapid kjpg;gPL nra;fpd;wJ. xU nrhj;jpd; kPl;fj;jf;f ngWkjpahdJ nrhj;jpd; cah;e;j my;yJ fhR cUthf;Fk; myfpd; epahag; ngWkjpapypUe;J tpw;gidr; nrytpdk; kw;Wk; gad;ghl;bYs;s mjd; ngWkjp fopf;fg;gl;L tUk; njhifahFk;. xU nrhj;jpd; nfhz;Lnry;yy; ngWkjp my;yJ fhR cUthf;Fk; myfhdJ mjd; kpl;fj;jf;f njhifapid tpQ;rpapUe;jhy; nrhj;jhdJ tYf;Fd;wpAs;sjhf fUjg;gl;L mjd; kPl;fj;jf;f ngWkjpf;F Fiwj;njOjg;gLfpd;wJ.

gad;ghl;bYs;s ngWkjpapid kjpg;gPL nra;Ak;NghJ> vjph;ghh;f;Fk; vjph;fhy fhRg; gha;r;ry;fs;> gzj;jpd; Neug; ngWkjpapd; eilKiw re;ij kjpg;gPLfs; kw;Wk; nrhj;jpw;fhd Fwpj;j ,lh; vd;gtw;iw gpujgypf;Fk; thpf;F Ke;jpa Xh; foptpwf;f tPjj;jpid gad;gLj;jp mtw;wpd; epfo;fhyg; ngWkjpf;F foptpwf;fk; nra;ag;gLfpd;wd. tpw;gidr; nrytpdj;ijf; fopj;J epahag; ngWkjpapid jPh;khdpg;gjpy;> Xh; nghUj;jkhd ngWkjpaply; khjphpahdJ gad;gLj;jg;gLfpd;wJ. ,e;j fzpg;gPLfs; ngWkjpaply; ngUf;fq;fspdhy; Mjutspf;fg;gLtJld;> nghJthf th;j;jfk; nra;ag;gLk; Jizf;fk;gdpapd; gq;FfSf;F rhw;wpa gq;F tpiyapYk;>my;yJ fpilf;ff;$ba Vida epahag; ngWkjp Fwpfhl;bfspYk; ngWkjpaplg;gLfpd;wJ.

ed;kjpg;G ePq;fyhd nrhj;Jf;fSf;F> xt;nthU mwpf;ifaplg;gLk; jpfjpapYk; Kd;dh; mq;fPfhpf;fg;gl;l tYf;Fd;wy; el;lq;fs; Fiwe;Js;sjh vd;gjid jPh;khdpg;gjw;fhf xU kjpg;gPL Nkw;nfhs;sg;gLfpd;wJ. mj;jifa Xh; Fwpfhl;b fhzg;gLkhapd;> FOkkhdJ nrhj;jpd; my;yJ fhR cUthf;Fk; myFfspd; kPl;ff;$ba njhifapid kjpg;gpLfpd;wJ. Kd;dh; mq;fPfhpf;fg;gl;l tYf;Fd;wy; el;lq;fs;> ,Wjpahf tYf;Fd;wy; el;lk; mq;fPfhpf;fg;gl;ljpypUe;J nrhj;jpd; kPl;ff;$ba njhifapid jPhkhdpg;gjw;fhf gad;gLj;jg;gl;l mDkhdq;fspy; VNjDk; khw;wk; fhzg;gl;lhy; khj;jpuk; jpUg;gg;gLfpd;wJ. ,j;jpUg;gyhdJ nrhj;jpd; nfhz;Lnry;yy; ngWkjp mjd; kPl;ff;$ba njhifapid tpQ;rhjpUj;jy;> my;yJ ngWkhdj;Nja;T / ngWkjpFiwg;G epfh;nra;ag;gl;L jPh;khdpf;fg;gl;l nfhz;Lnry;yy; njhifapid tpQ;rpapUj;jyhfhJ> Kd;ida Mz;Lfspy; nrhj;jpw;F vt;tpjkhd tYf;Fd;wy; el;lq;fSk; mq;fPfhpf;fg;gltpy;iy vd;gjw;F tiuaiw nra;ag;gl;Ls;sJ. mj;jif jpUg;gyhdJ ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ.

3.7 Mjdk;> nghwp kw;Wk; cgfuzk;

njhl;Lzuf;$ba nrhj;Jf;fspd; mq;fPfhuk;> mstPL> ngWkhdj;Nja;T kw;Wk; tYf;Fd;wy; njhlh;ghd nfhs;iffs; gf;fk; 349 ,y; fhzg;gLk; Fwpg;G 32 ,y; cs;sJ.

3.8 gad;gLj;Jtjw;F chpikAs;s nrhj;J

Fj;jif xg;ge;jq;fspypUe;J vOfpd;w gad;gLj;Jtjw;F chpikAs;s nrhj;Jf;fspd; mq;fPfhuk;> mstPL kw;Wk; ngWkhdj;Nja;T ,w;fhd nfhs;iffs; gf;fk; 353 ,y; Fwpg;G 33 ,y; cs;slf;fg;gl;Ls;sJ.

3.9 mUtr; nrhj;Jf;fs;

ngWkjp Fiwg;G kw;Wk; tYf;Fd;wy; cs;slq;fyhd nkd;nghUs; kw;Wk; ed;kjpg;G Nghd;w mUtr; nrhj;Jf;fis mq;fPfhpj;jy; kw;Wk; mstpLjypyhd nfhs;iffs; gf;fk; 354 ,y; Fwpg;G 34 ,y; cs;slf;fg;gl;Ls;sd.

3.10 Fj;jifg; nghWg;G

Fj;jif xg;ge;jq;fis mq;fPfhpj;jy;> mstpLjy; kw;Wk; Kd;dpiyg;gLj;jYf;fhd nfhs;iffs; gf;fk; 364 ,y; Fwpg;G 40 ,y; cs;slf;fg;gl;Ls;sd.

3.11 Xa;Tngwy; eyd; flg;ghL

njhopYf;F gpd;duhd eyd;fis mq;fPfhpg;gjw;F kw;Wk; mstpLtjw;fhd nfhs;ifs; gf;fk; 367 ,y; Fwpg;G 43 ,y; cs;slf;fg;gl;Ls;sJ.

3.12 Vw;ghLfs;

Xh; Vw;ghlhdJ epjp epiyikf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ. ,J FOkkhdJ Xh; fle;j epfo;tpd; tpisthf Xh; (rl;luPjpahd my;yJ Mf;fG+h;tkhd) flg;ghl;bid nfhz;bUf;Fk;NghJ kw;Wk; flg;ghl;bid jPh;g;gdT nra;tjw;F nghUshjhu eyd;fspd; Xh; ntspg;gha;r;ry; Njitg;gLk; vd;W epfof;$Lk; vd;W fUjpdhy; mq;fPfhpf;fg;gLfpd;wJ. flg;ghl;bd; njhifahdJ ,yq;if fzf;fPl;L epakk; - LKAS 37 – ‘Vw;ghLfs;> Iag;ghlhd nghWg;Gf;fs; kw;Wk; tUepfo;T nrhj;Jf;fs;’ ,d; gpufhuk; ek;gfkhf kjpg;gPL nra;ayhk;. epjp epiyikf; $w;W jpdj;jpy; jw;Nghija flg;ghl;bid jPh;g;gdT nra;tjw;fhf Njitg;gLk; njhifapd; rpwe;j kjpg;gPL mq;fPfhpf;fg;gl;l njhifahf fhzg;gLfpd;wJ. ,jw;F me;j jpfjpapy; flg;ghl;bid #o;e;J fhzg;gLk; ,lh;fs; kw;Wk; epr;rakw;wjd;ikfs; fzf;fpnyLf;fg;gLfpd;wd. VNjDk; Vw;ghL njhlh;ghd nrytpdkhdJ ,yhgk; my;yJ el;lf; $w;wpy; VNjDk; nrytPL epfh; nra;ag;gl;L Kd;dpiyg;gLj;jg;gLfpd;wJ.

3.13 fld; ngWiff; fpuak;

,yq;if fzf;fPl;L epakk; LKAS 23 “fld; ngWiff; fpuak;' ,d; gpufhuk; FOkkhdJ ifafg;gLj;jy;> fl;Lkhdk;> my;yJ nrhj;jpd; fpuaj;jpd; xU gFjpahf jifikAs;s nrhj;jpd; cw;gj;jpf;F Neubahf cilahf;fj;jf;fitahFk;. Xh; jifikAila nrhj;njd;gJ mjd; Nehf;Fila gad;ghl;bw;F my;yJ tpw;gidf;F fzprkhdsT fhyj;ij vLf;Fk; nrhj;jhFk;. Vida fld; ngWiff; fpuaq;fs; mit Ml;gLk; fhyq;fspy; ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wd.

3.14 tUkhd thp

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

3.14.1 eilKiw thp

\tUkhd thpr; nrytpdj;jpd;| tpguq;fs; epjpf; $w;Wf;fspd; gf;fk; 308 ,y; Fwpg;G 17 ,y; toq;fg;gl;Ls;sd. ,jd; gpufhuk;> 2022 ,d; 45 Mk; ,yf;f cs;ehl;L ,iwthpr; rl;lj;jpd; (jpUj;jpaikf;fg;gl;lJ) gpufhuk; 30% tUthd thp tPjk; gpuNahfpf;fg;gl;Ls;sJ.

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

3.14.2 xj;jpitf;fg;gl;l thp

\xj;jpitf;fg;gl;l thpapd;| tpgurq;fs; epjpf; $w;Wf;fspd; gf;fk; 369 ,y; Fwpg;g 44 ,y; toq;fg;gl;Ls;sd. xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; 30% tUkhd thp tPjj;jpd; mbg;gilapyhd kjpg;gPlhFk;.

3.15 gaph; fhg;GWjpf; fl;lzk; (CIL)

2013 ,d; 12 Mk; ,yf;f epjpr; rl;lj;jpd; gphpT 14 ,d; Vw;ghLfspd; gpufhuk;> CIL 1 Vg;uy; 2013 Kjy; mwpKfg;gLj;jg;gl;lJld; ,J Njrpa fhg;GWjp ek;gpf;if epjpaj;jpw;F nrYj;jg;gly; Ntz;Lk;. jw;NghJ CIL thpf;F gpe;jpa ,yhgj;jpy; 1% nrYj;jg;gly; Ntz;Lk;.

3.16 epjpr; Nritfspy; ngWkjp Nrh;j;jy; thp

epjpr; Nritfspy; VAT, SSCL vd;gtw;wpd; tpguq;fs; epjpf; $w;Wf;fspd; Fwpg;G 16 ,y; toq;fg;gl;Ls;sd. ep.Nr. fspy; VAT MdJ 18% Mf fzpg;gplg;gLtJld;> fk;gdpapd; epjpr; NritfSf;F cilikahf;fj;jf;f ngWkjp Nrh;g;gpd; mbg;gilapyhFk;.

3.17 r%fg; ghJfhg;G gq;fspg;G fl;lzk; (SSCL)

“ epjpr; Nritfspy; SSCL” ,d; tpguq;fs; epjpf; $w;Wf;fspd; gf;fk; 307 ,y; Fwpg;G 16 ,y; toq;fg;gl;Ls;sd. ep.Nr. fspy; SSCL MdJ 2.5% Mf fzpg;gplg;gLtJld;> epjpr; NritfSf;F cilikahf;fj;jf;f ngWkjp Nrh;g;gpd; mbg;gilapyhFk;. NkYk; fk;gdpapd; epjpay;yhj Nritfs; Gus;tpy; 2.5% ,w;F nghWg;ghFk;.

3.18 ngWkjp Nrh;j;jy; thp (VAT)

VAT tPjkhdJ 1 [dthp 2024 Kjy; 15% ,ypUe;J 18% Mf mjpfhpf;fg;gl;Ls;sJ.

4. toq;fg;gl;l epakq;fs; Mdhy; ,d;dKk; mKYf;F tuhjit

gpd;tUk; ,yq;if fzf;fPl;L epakq;fSk; nghUs;tpsf;fq;fSk; ,yq;if gl;laf; fzf;fhsh;fs; epWtdj;jpdhy; toq;fg;gl;lJld; ,J 31 khh;r; 2024 ,y; ,d;dKk; mKYf;F tutpy;iy. ,jd; gpufhuk;> ,e;j fzf;fPl;L epakq;fs; 31 khh;r; 2024 ,y; epiwtile;j Mz;bw;fhd epjpf; $w;Wf;fisj; jahhpg;gjpy; gpuNahfg;gLj;jg;gltpy;iy. gpd;tUk; jpUj;jq;fs; fk;gdpapd; ⁄FOkj;jpd; epjpf; $w;Wf;fspy; vjph;ghh;f;fj;jf;f vjph;fhyj;jpy; xU nghUz;ikahd jhf;fj;ijf; nfhz;bUf;Fk; vd vjph;ghh;f;fg;gltpy;iy.

4.1 IFRS 17- fhg;GWjp xg;ge;qfs;

SLFRS 17vd;gJ fhg;GWjp xg;ge;jq;fSf;F> mq;fPfhuk;> mstPL> Kd;dpiyg;gLj;jy; kw;Wk; ntspg;gLj;jiy cs;slf;fpa xU tphpthd Gjpa fzf;fPl;L epakkhFk;. mKYf;F te;jTld;> SLFRS 17 MdJ IFRS 4 fhg;GWjp xg;ge;jq;fis (SLFRS 4) khw;wPL nra;Ak;. SLFRS 17 MdJ midj; tifahd fhg;GWjp xg;ge;jq;fSf;Fk; nghUe;Jk; (cjhuzkhf MAs;> MAs; my;yhj> Neub fhg;GWjp kw;Wk; kPs;fhg;GWjp)> ,J mtw;iw toq;Fk; epWtdq;fspd; tiffisg; nghUl;gLj;jhjJld;> jd;Kbghd gq;Fgw;wy; mk;rq;fSld; rpy cj;juthjq;fs; kw;Wk; epjpapay; fUtpfSf;Fk; nghUe;Jk;. rpy Nehf;nfy;iy tpjptpyf;Ffs; gpuNahfpf;fg;gLk;. SLFRS 17 ,d; xl;Lnkhj;j Fwpf;NfhshdJ fhg;GWjpahsh;fSf;F kpfTk; gaDs;s kw;Wk; rPuhd fhg;GWjp xg;ge;jq;fSf;fhd xU fzf;fPl;L khjphpapid toq;FtjhFk;. SLFRS 4 ,d; Njitg;ghLfSf;F khwhf> ,J ngUk;ghYk; Kd;ida cs;@h; fzf;fPl;L nfhs;iffspd; mbg;gilapyhFk;> SLFRS 17 fhg;GWjp xg;ge;jq;fSf;F xU tphpthd khjphpapid toq;FtJld;> midj;J fzf;fPl;L mk;rq;fisAk; cs;slf;Ffpd;wJ. SLFRS 17 ,d; ikakhdJ nghJ khjphpahFk;> ,jw;F gpd;tUtd Jizaspf;fpd;wd:

Neub gq;Fgw;wy; mk;rq;fSldhd xg;ge;jq;fSf;fhd xU Fwpg;gpl;l gpd;gw;wy; (khw;wkilAk; fl;lz mZFKiw).

xU vspikahf;fg;gl;l mZFKiw (fhg;GWjpj; jtizg;gz xJf;fPl;L mZFKiw) gpujhdkhd Fiwthd fhyj;ijf; nfhz;l xg;ge;jq;fSf;F.

SLFRS 17 MdJ 01 [dthp 2023 Kjy; my;yJ mjw;F gpd;dh; tUfpd;w tUlhe;j mwpf;ifaply; fhyq;fSf;F nry;YgbahFk;. Kd;ida gpuNahfkhdJ mDkjpf;fg;gLfpd;wJ> ,J epWtdk; ,yq;if fzf;fPl;L epakkk; - SLFRS 9 \epjpapay; fUtpfs;| kw;Wk; ,yq;if fzf;fPl;L epakkk; - SLFRS 15 \thbf;ifahsh;fSldhd xg;ge;jq;fspypUe;J tUtha;| Mfpatw;iw mJ Kjyhtjhf SLFRS 17 ,id gpuNahfpj;j jpfjpay; mjw;F Kd;dh.

4.2 nghWg;Gf;fis eilKiw my;yJ eilKiway;yhjit vd tifg;gLj;jy; - LKAS 1 ,w;fhd jpUj;jq;fs;.

LKAS 1 ,w;fhd jpUj;jq;fs; cld;gbf;iffSldhd nghWg;Gf;fis eilKiw my;yJ eilKiway;yhjit vd tifg;gLj;jy; njhlh;ghdjhFk;. jpUj;jq;fs;> xU nghWg;gpd; jPh;g;gdtpid xj;jpg;NghLtjw;fhd xU epWtdj;jpd; chpikahdJ mwpf;ifaplg;gLk; fhyj;jpw;F (“vjph;fhy cld;gbf;iffs;”) gpd;dh; xU jpfjpapy; khj;jpuk; Njitahd cld;gbf;iffSf;F epWtdk; mikTWjYf;F cl;gl;ljhFk; vdTk;> mwpf;ifaplg;gLk; fhyj;jpd; ,Wjpapy; me;j cld;gbf;iffSld; mikTwhtpl;lhYk; epWtdk; nghWg;gpd; jPh;g;gdtpid xj;jpg;NghLtjw;fhd chpikapid nfhz;Ls;sJ vdTk; njspTgLj;Jfpd;wJ. ,j;Njitg;ghLfs; fld; Vw;ghLfspypUe;J vOfpd;w nghWg;Gf;fSf;F khj;jpuk; nghUe;Jk;.

4.3 ntspg;gLj;jy;fs;: toq;Feh; epjpaspj;jy; Vw;ghLfs; - LKAS 7 kw;Wk; SLFRS 7 ,w;fhd jpUj;jq;fs;

,j;jpUj;jq;fs;> toq;Feh; epjpaspj;jy; Vw;ghLfspd; gz;Gfis njspTgLj;JtJld;> nghWg;Gf;fs; kw;Wk; fhRg; gha;r;ry;fspy; toq;Feh; epjpaspj;jy; Vw;ghLfspd; jhf;fk; gw;wpa gpd;tUk; jfty;fis toq;Fjy; Ntz;Lk;. me;j cld;gbf;iffspd; epapjpfs; kw;Wk; epge;jidfs;> mwpf;ifaplg;gLk; fhyj;jpd; Muk;gj;jpy; kw;wk; ,Wjpapy; me;j Vw;ghLfs; njlh;ghd nghWg;Gf;fspy; msTrhh; jfty;fs; kw;Wk; me;j Vw;ghLfspd; nfhz;Lnry;yy; njhiffspy; fhry;yhj khw;wq;fspd; tif kw;Wk; tpisT vd;gitahFk;.

4.4 xU tpw;gid kw;Wk; Fj;jif kPl;gpy; Fj;jif nghWg;G – SLFRS 16 ,w;fhd jpUj;jq;fs;

SLFRS 16 Fj;jiffSf;fhd jpUj;jq;fs;;> gad;gLj;Jtjw;Fs;s chpikapid mJ itj;jpUg;gJ njhlh;ghf VNjDk; ,yhgk; my;yJ el;lj; njhifapid tpw;gidahsh; - Fj;jifff;F vLj;jth; mq;fPfhpf;fhJ ,Ug;gij cWjpnra;tjw;fhf> xU tpw;gid kw;Wk; Fj;jif kPl;ly; nfhLf;fy; thq;fypy; vOfpd;w Fj;jifg; nghWg;gpid mstpLtjpy; xU tpw;gidahsh; - Fj;jiff;F vLg;gth; gad;gLj;Jk; Njitg;ghLfis Fwpg;gpLfpd;wJ. xU tpw;gidahsh; - Fj;jiff;F vLj;jth; LKAS 8 tpw;gid kw;Wk; Fj;jif kPl;G nfhLf;fy; thq;fypd; gpufhuk; Muk;g gpuNahfj; jpfjpapd; gpd;dh;; <Lgl;bUe;jhy; ,j;jpUj;jkhdJ gpd;Ndhf;fp gpuNahfpf;fpd;whh;.

4.5 rh;tNjr thp rPh;jpUj;jk; - Jhz; ,uz;;L khjphp tpjp – LKAS 12 ,w;fhd jpUj;jq;fs;

LKAS 12 ,w;fhd jpUj;jq;fs; Jhz; ,uz;L tUkhd thpfs; njhlh;ghd xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fis mq;fPfhpj;jy; kw;Wk; ntspg;gLj;Jtjpy; LKAS 12 ,y; xU fl;lha tpjptpyf;fpid mwpKfg;gLj;Jfpd;wJ. xU epWtdkhdJ mJ Jhz; ,uz;L tUkhd thpfs; njhlh;ghd xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; gw;wpa jfty;fis mq;fPfhpj;jy; kw;Wk; ntspg;gLj;Jtjpy; tpjptpyf;fpid gad;gLj;jpAs;sJ ntspg;gLj;jNtz;ba Njit fhzg;gLfpd;wJ.