# epjpapay; ehs;fhl;b

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | **2024/25** | **2025/26** |
| ,ilff; hy epjpf ;  $w ;W f;fs pd ; g p u Ruk ; | Q1 30 [\_d ; ,y ; epiwtilej; J | 13 Mf]l; ; 2024 | 15 Mf]l; ; 2025 ,wF; Kd ; |
|  | Q2 30 nrgl; kg; h py ; epiwtilej; / epiwtilAk ; | 12 etkg; h ; 2024 | 15 etkg; h ; 2025 ,wF; Kd ; |
|  | Q3 31 brkg; u py ; epiwtilej; / epiwtilAkr | 13 nggu; thp 2025 | 15 nggu; thp 2026 ,wF; Kd ; |
|  | Q4 31 khhr; ; ,y ; epiwtilej; / epiwtilAk ; | 29 Nk 2025 | 31 Nk 2026 ,wF; Kd ; |
| epjpf ; $w ;W ff; s pd ; g p u Ruk ; | 30 nrgl; kg; h ; 2024 ,y ; epiwtilej; MW khjq;fSfF; | 29 etkg; h ; 2024 |  |
|  | 31 khhr; ; 2025 ,y ; epiwtilej; Mzb; w;fhdJ | 30 [\_d ; 2025 ,wF; Kd ; |  |
|  | 30 nrgl; kg; h ; 2025,y ; epiwtilej; MW khjq;fSfF; |  | 30 etkg; h ; 2025 ,wF; Kd ; |
|  | 31 khhr; ; 2026 ,y ; epiwtilej; Mzb; w;fhdJ |  | 30 [\_d ; 2026 ,wF; Kd ; |
| Mz l; w pfi; fapd ; g p u Ruk ; | Mzl; wpfi; fapd ; g puRuk ; | [\_d ; 2025 | [\_d ; 2026 |

gzpg;ghsh;fspd; nghWg;Gf;fspyhd $w;W

2007 ,d; 07 Mk; ,yf;f fk;gdpfs; rl;lj;jpd; Vw;ghLfs;> ,yq;if fzf;fPl;L epakq;fs;> ,yq;if kj;jpa tq;fpapd; ehzar; rigapdhy; toq;fg;gl;Ls;s gzpg;Giufs;> 2011 ,d; 42 Mk; ,yf;f epjp tzpfr; rl;lk; kw;Wk; nfhOk;G gq;Fg; ghpth;j;jidapd; gl;bayply; tpjpfs; vd;gtw;wpd; gpufhuk; gPg;gs;]; yPrpq;

md;l; igdhd;]; gpvy;rp ,d; (fk;gdp) epjpf; $w;Wf;fs; kw;Wk; fk;gdpapd; kw;Wk; mjd; Jizf;fk;gdpfspd; (FOkk;) epjpf; $w;Wf;fs; njhlh;ghd

gzpg;ghsh;fspd; nghWg;ghdJ ,e;jf; $w;wpy; Fwpg;gplg;gLfpd;wJ.

epjpf; $w;Wf;fs; njhlh;ghd ntspthhp fzf;fha;thsh;fspd; nghWg;Gf;fs; gf;fq;fs;

281 Kjy; 287 tiu toq;fg;gl;Ls;s "RahjPd fzf;fha;thshpd; mwpf;ifapy;" Fwpg;gplg;gl;Ls;sd.

31 khh;r; 2025 ,y; cs;sthwhd fk;gdp kw;Wk; FOkj;jpd; epjpf; $w;Wf;fs; mj;jpfjpapy; cs;sthwhd epjp epiyik kw;Wk; mj;jpfjpapy; epiwtile;j Mz;bw;fhd epjpr; nraw;jpwdpy; nka;ahd kw;Wk; epahakhd fUj;jpid toq;Ffpd;wJ vd;W gzpg;ghsh;fs; cWjpg;gLj;JtJld;

,tw;iw Mz;Lg;nghJf; $l;lj;jpw;F Kd;dh; Kd;dpiyg;gLj;Jfpd;whh;fs;.

,e;j epjpf; $w;Wf;fs; gpd;tUtdtw;iw cs;slf;Ffpd;wd:

0 epjp epiyikf; $w;W

0 ,yhgk; my;yJ el;lf; $w;W

0 tphpthd tUkhdf; $w;W

0 chpj;Jtj;jpyhd khw;wq;fspd; $w;W

0 fhRg; gha;r;ry; $w;W

0 epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

,e;j Mz;lwpf;ifapy; Kd;dpiyg;gLj;jg;gl;l epjpf; $w;Wf;fspd; Neh;ik kw;Wk; rhh;gw;w epiyf;fhd nghWg;gpid gzpg;ghsh;fs; Vw;fpd;whh;fs;.

,e;j epjpf; $w;Wf;fis jahhpg;gjpy;

gzpg;ghsh;fs; gpd;tUtdtw;iw cWjpg;gLj;Jfpd;whh;fs;;

xU njhlh;r;rpahd tpjj;jpy; nghUj;jkhd fzf;fPl;Lf; nfhs;iffs; njhpTnra;ag;gl;L gpuNahfpf;fg;gl;Ls;sd> nghUz;ikahd tpyfy;fs; VNjDk; ,Ug;gpd;> mit ntspg;gLj;jg;gl;L tpsf;fkspf;fg;gl;Ls;sd;

nghUj;jkhd midj;J gpuNahfpf;fj;jf;f fzf;fPl;L epakq;fSk; gpd;gw;wg;gl;Ls;sd; kw;Wk;

epahakhd kw;Wk; tpNtfkhd epahag;ghLfs; kw;Wk; kjpg;gPLfs; Nkw;nfhs;sg;gl;Ls;sd.

2007 ,d; 07 Mk; ,yf;f fk;gdpfs;

rl;lj;jpd; gphpTfs; 150(1)> 151> 152 kw;Wk;

153 (1) kw;Wk; (2) ,d; gpufhuk; midj;J nfhLf;fy; thq;fy;fSf;Fk; fk;gdp kw;Wk; FOkkhdJ fzf;FfSf;fhd Kiwahd fzf;Fg; Gj;jfq;fis itj;jpUg;gjid cWjpg;gLj;Jk; nghWg;gpid fk;gdp kw;Wk; FOkj;jpd; gzpg;ghsh;fs; nfhz;Ls;shh;fs;.

,e;j epjpf; $w;Wf;fisj; jahhpg;gjpy; epWtdr; nray;epiy njhlh;r;rp mbg;gilapid gpuNahfpg;gjid epahag;gLj;Jtjw;fhf nraw;ghLfis njhlh;tjw;F fk;gdpahdJ NghJkhd tsq;fisf; nfhz;Ls;sJ vd gzpg;ghsh;fs; cWjpg;gLj;Jfpd;whh;fs;. NkYk; fk;gdpapd; epjp epiyikapy; epahakhd Jy;ypaj;jpid ntspg;gLj;Jtjw;F fk;gdp NghJkhd fzf;fPl;L gjpTfis guhkhpg;gjid cWjpg;gLj;Jtjw;fhd nghWg;gpidAk; gzpg;ghsh;fs; nfhz;Ls;shh;fs;.

2007 ,d; 07 Mk; ,yf;f fk;gdpfs;

rl;lj;jpd; gphpTfs; 150 (1) (gp) kw;Wk;

152 (1) (gp) ,dhy; Njitg;gl;Ls;sthW

,tw;wpw;F nghWg;ghAs;s mjpfhhpahd fk;gdpapd; gpujk epjpapay; mjpfhhpapdhy; fk;gdpapd; kw;Wk; FOkj;jpd; epjpf;

$w;Wf;fs; rhd;wspf;fg;gl;Ls;sd. ,jw;Fk; Nkyhf> 2007 ,d; 07Mk; ,yf;f fk;gdpfs; rl;lj;jpd; gphpTfs; 150 (1) (rp) kw;Wk; 152

(1) (rp) ,y; Njitg;gLkhWk; kw;Wk; Vida Kiwikg;gLj;jy; Njitg;ghLfspd; gpufhuk; fk;gdp kw;Wk; FOkj;jpd; epjpf; $w;Wf;fs;

,uz;L gzpg;ghsh;fspdhy; 30 Nk 2025 ,y; ifnahg;gkplg;gl;Ls;sd.

2007 ,d; 07 Mk; ,yf;f fk;gdpfs;

rl;lj;jpd; gphpT 148 (1) ,d; gpufhuk;> xU Fwpg;gpl;l Neuj;jpy; fk;gdpapd; epjp epiyikapid epahakhd Jy;ypaj;Jld;

jPh;khdpg;gjpy; JizGhptjw;fhf fk;gdpapd; nfhLf;fy; thq;fy;fis tpsf;Fk; Kiwahd fzf;fPl;Lg; gjpTfs; fk;gdpapdhy; kw;Wk; FOkj;jpdhy; guhkhpf;fg;gLfpd;wJ vd;gij cWjpg;gLj;Jtjw;F gzpg;ghsh;fs; nghWg;ghspthh;fs; vd;gJld; ,J

epjpf; $w;Wf;fs; jahhpf;fg;gLtjid

,aYikahf;FtJld; epjpf; $w;Wf;fs; cldbahfTk; KiwahfTk; fzf;fha;T nra;ag;gLtjidAk; ,aYikahf;Fk;.

,e;j Mz;lwpf;ifapy; jahhpf;fg;gl;L Kd;dpiyg;gLj;jg;gl;;Ls;s 2024/25 Mz;bw;fhd epjpf;$w;Wf;fs; cs;shh;e;j

fzf;Fg; Gj;jfq;fSld; xj;jpUg;gJld;>

,yq;if fzf;fPl;L epakq;fs;> 2007 ,d;

07Mk; ,yf;f fk;gdpfs; rl;lk;> 1995

,d; 15 Mk; ,yf;f ,yq;if fzf;fPl;L kw;Wk; fzf;fha;T epakq;fs; rl;lk;> 2011

,d; 42 Mk; ,yf;f epjp tzpfr; rl;lk; kw;Wk; mjd;fPo; toq;fg;gl;l gzpg;Giufs;> nfhOk;G gq;Fg; ghpth;j;jidapd; gl;bayply; tpjpfs;> ,yq;if gl;laf; fzf;fhsh;fs; epUtfj;jpdhy; toq;fg;gl;l $l;lhz;ik MSifapyhd rpwe;j eilKiwf; Nfhit vd;gtw;Wld; ,zq;fpapUj;jy; Ntz;Lk;.

#### gzpg;ghsh;fs; rigahdJ mth;fsJ toikahd $l;;lq;fspy; NeubahfTk; kw;Wk; rig fzf;fha;Tf; FOtpDhlhfTk; epjp mwpf;ifaply; Kiwapid kPsha;T nra;tJld;> fk;gdp kw;Wk; FOkkhdJ Kiwahd fzf;Fg; Gj;jfq;fis guhkhpg;gjid cWjpnra;tjw;fhd

,jdpyhd mwpf;if gf;fq;fs; 242 Kjy;

244 tiu toq;fg;gl;Ls;sd. fk;gdp kw;Wk; FOkj;jpdhy; gpuRhpf;fg;gl;l ,ilf;fhy epjpf; $w;Wf;fSk; rig fzf;fha;Tf; FOtpd; kPsha;tpidj; njhlh;e;J rigapdhy; mq;fPfhpf;fg;gl;ld.

fk;gdp kw;Wk; FOkj;jpd; nrhj;Jf;fis ghJfhg;gjw;fhf epahakhd eltbf;iffis Nkw;nfhs;tjw;F gzpg;ghsh;fs; nghWg;ghAs;sJld; ,J njhlh;gpy; fk;gdp kw;Wk; FOkj;jpy; Fwpg;gplj;jf;f ,lh;fis Kfhikg;gLj;Jtjw;fhf xU nghUj;jkhd cs;sff; fl;Lg;ghl;L Kiwiknahd;wpid epWTtjw;F Kiwahd ftdk; nrYj;jg;gLfpd;wJ. “epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghLfspy; gzpg;ghsh;fsJ $w;whdJ” gf;fk; 278 ,y; toq;fg;gl;Ls;sJ.

2007 ,d; 07 Mk; ,yf;f fk;gdpfs;

rl;lj;jpd; gphpTfs; 166 (1) kw;Wk; 167

(1) ,d; fPo; gzpg;ghsh;fs; rigahdJ nfhOk;G gq;Fg; ghpth;j;jidapd; gl;bayply; tpjpfspd; tpjp ,yf;fk; 7.5 (V) kw;Wk;

(gp) ,d; Njitg;ghl;bw;fpzq;f Fwpg;gpl;l fhyg;gFjpapDs; gq;Fjhuh;fSf;F

,e;j Mz;lwpf;ifapid jahhpj;J ntspapl;Ls;sjid cWjpg;gLj;Jfpd;wJ. toq;fypd; Muk;g epajpfspd; gpufhuk; midj;J gq;Fjhuh;fSk; xU rkj;Jtkhd tpjj;jpy; ftdpf;fg;gl;lhh;fs; vd;gjid gzpg;ghsh;fs; cWjpg;gLj;Jfpd;whh;fs;.

fk;gdpahdJ ,e;j Mz;lwpf;ifapd; nkd; gpujpapid fk;gdpapd; ,izaj;jsj;jpy;> [(https://www.plc.lk/financial-information-and-](http://www.plc.lk/financial-information-and-) kpi/annual-reports/), epjpapay; jfty;fs; kw;Wk; Kf;fpa nraw;jpwd; Fwpfhl;bfs; gphptpy; juNtw;wk; nra;Js;sJld;> ,e;j nkd; gpujpf;Fk; Nkyhf nfh.g.g. ,d; gl;bayply; tpjpfspd; njhlh;r;rpahd

# gzpg;ghsh;fspd; nghWg;Gf;fspyhd $w;W

gl;bayply; Njitg;ghLfshd tpjp ,yf;fk;

7.5 (V) kw;Wk (gp) ,y; Ntz;bAs;sthW> Fwpg;gpl;l fhyj;jpDs; Vida gq;Fjhuh;fspd; eyDf;fhf nfh.g.g. ,d;

,izaj;jsj;jpy; fpilf;ff;$bajhAs;sJ.

gzpg;ghsh;fs; epjpf; $w;Wf;fisj; jahhpj;J fzf;fha;thshUf;F mth;fsJ fzf;fha;T mgpg;gpuhaj;jpid toq;Ftjid ,aYikahf;Ftjw;F nghUj;jkhdJ vdf;fUJk; VNjDk; ghprPyidfis nghWg;Ngw;gjw;F kw;Wk; VNjDk; eltbf;iffis vLg;gjw;fhd xt;nthU tha;g;gpidAk; toq;Fjy; Ntz;Lk; vd;W Ntz;lg;gLfpd;whh;fs;.

“fzf;fha;T nra;ag;gLk; epWtdk;:” vd;w

tiuaiwapd; fPo; tUfpd;w gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp MdJ

fzf;fha;thsh; jiyik mjpgjp mth;fshy; my;yJ fzf;fha;thsh; jiyik mjpgjp mth;fspdhy; mjpfhukspf;fg;gl;l ahNuDk; xUtupdhy; fk;gdpapdJ fzf;fha;tpid Nkw;nfhs;sy; Ntz;Lk; vd;gJld; epjpf;

$w;Wf;fSf;fhd mth;fsJ nghWg;Gf;fs; gf;fq;fs; 281 Kjy; 284 tiu fhzg;gLk;

“RahjPd fzf;fha;thshpd; mwpf;ifapy;”

toq;fg;gl;Ls;sd.

fk;gdpapd; ntspthhp fzf;fha;thsh;fshf> fzf;fha;thsh; jiyik mjpgjp

mth;fs; 2018 ,d; 19 Mk; ,yf;f Njrpa fzf;fha;Tr; rl;lj;jpd; gpufhuk; epakpf;fg;gl;Ls;sJld;> mth;fs;

nghUj;jkhdJ vdf; fUJk; ghprPyidfis nghWg;Ngw;gjw;F xt;nthU tha;g;Gk; toq;fg;gLfpd;wJ. mth;fs; epjpf; $w;Wf;fs; kw;Wk; fzf;fPl;Lg; gjpTfis guhkhpg;gjpy; mth;fsJ mgpg;gpuhaj;jpid njhptpg;gjw;F mtrpakhdJ kw;Wk; nghUj;jkhdJ vdf; fUjpa cs;sff; fl;Lg;ghl;L Kiwikfspy; kPsha;Tfs; kw;Wk; khjphp ghpNrhjidfis Nkw;nfhz;lhh;fs;. gzpg;ghsh;fs; rigapdhy; mth;fSf;F toq;fg;gl;l epjpf;

$w;Wf;fSld; Nrh;j;J midj;J epjpapay; gjpTfs;> njhlh;Gila juTfs; kw;Wk; gq;Fjhuh;fs; kw;Wk; gzpg;ghsh;fsJ $l;l epfo;r;rpf;Fwpg;Gfs; vd;gtw;iw ghprPyid nra;J gf;fq;fs; 281 Kjy; 284 tiu fhzg;gLk; mth;fspdhy; mwpf;ifaplg;gl;l

“RahjPd fzf;fha;thsh;fspd;

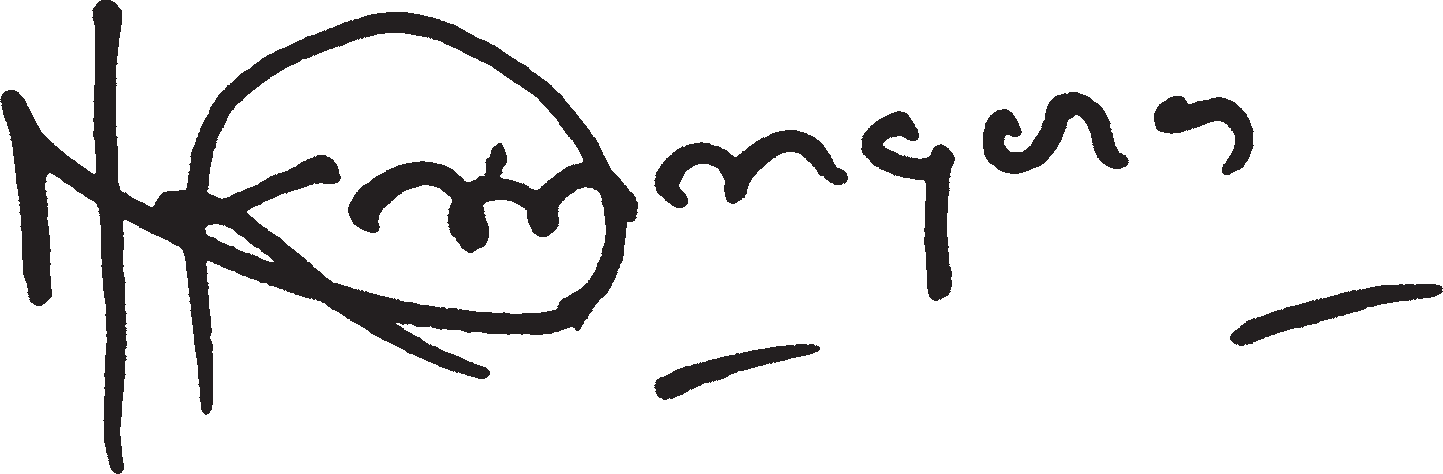
mwpf;ifapy;” mth;fsJ mgpg;gpuhaj;jpid ntspg;gLj;jpAs;shh;fs;.

gzpg;ghsh;fs; mth;fsJ mwptpw;F vl;bastpy; mwpf;ifaplg;gLk; jpfjpapy;> fk;gdp kw;Wk; FOkj;jpdhy; nrYj;jNtz;ba midj;J thpfs;>

jPh;itfs; kw;Wk; fl;lzq;fs;> fk;gdp kw;Wk; FOkj;jpd; gzpahl;fs; njhlh;ghf nrYj;jNtz;ba midj;J gq;fspg;Gfs;> fl;lzq;fs; kw;Wk; thpfs;> kw;Wk; fk;gdp kw;Wk; FOkk; njhlh;ghf murhq;fk; kw;Wk; Vida rl;lhPjpahd mq;fq;fSf;F nrYj;jNtz;baitfs; nrYj;jg;gl;Ls;sd my;yJ nghUj;jkhdtplj;J Vw;ghLfs;

nra;ag;gl;Ls;sd vd cWjpnra;fpd;whh;fs;.

,jd; gpufhuk;> ,e;j $w;wpy; Fwpg;gpl;Ls;sthW mth;fsJ nghWg;Gf;fis epiwNtw;wpAs;shh;fs; vd;w fUj;jpid gzpg;ghsh;fs; rigahdJ nfhz;Ls;sJ. rigapd; fl;lisapd; gpufhuk;.



epNuh~h fd;dq;fu fk;gdpr; nrayhsh;

30 Nk 2025

nfhOk;G

# epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghLfspy; RahjPd cWjpnkhop mwpf;if



jiyth;

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

gPg;gs;]; yPrpq; md;l; itdhd;]; gpvy;rp ,d; cs;sff; fl;Lg;ghLfspyhd gzpg;ghsh;fsJ

$w;wpy; cs;slf;fg;gl;l epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghLfspy; gzpg;ghsh;fsJ $w;wpy; gzpg;ghsh;fs; rigf;F fzf;fha;thsh; jiyik mjpgjpapd; cWJnkhop mwpf;if

### mwpKfk;

,e;j mwpf;ifahdJ 31 khh;r; 2025 ,y; epiwtile;j Mz;bw;fhd Mz;lwpf;ifapy; cs;slf;fg;gl;Ls;s gPg;gs;]; yPrpq;

md;l; igdhd;]; gpvy;rp ,d; (fk;gdp) epjp mwpf;ifaply; kPjhd cs;sff;

fl;Lg;ghLfspy; cs;slf;fg;gl;Ls;s cs;sff; fl;Lg;ghLfspy; gzpg;ghsh;fsJ $w;wpy; ($w;W) cWjpnkhopapid toq;Ftjw;fhFk;.

### Kfhikj;Jtj;jpd; nghWg;G

,yq;if gl;laf; fzf;fhsh;fs; epUtfj;jpdhy; toq;fg;gl;l 2021 ,d; 05 Mk; ,yf;f epjpf; fk;gdpfspd; $l;lhz;ik MSif gzpg;Giuapd; gphpT 16 (1) (ix)

,w;F ,zq;f “cs;sff; fl;Lg;ghLfspy;

gzpg;ghsh;fsJ $w;wpy; chpkkspf;fg;gl;l epjpf; fk;gdp / epjpf; Fj;jiff; fk;gdpapd; gzpg;ghsh;fSf;fhd topfhl;b” ,w;F mika Kfhikj;Jtk; $w;wpid jahhpg;gjw;Fk;

Kd;dpiyg;gLj;Jtjw;Fk; nghWg;ghAs;sJ.

vdJ nghWg;G kw;Wk; **SLSAE 3051**

### cldhd ,zf;fg;ghL

vdJ nghWg;ghdJ ,f;$w;W gzpg;ghsh;fspdhy; my;yJ mth;fSf;fhf jahhpf;fg;gl;l Mtzq;fspdhy; Jizaspf;fg;gLfpd;wjh kw;Wk; fk;gdpapd; cs;sff; fl;Lg;ghl;bd; tbtikg;G

kw;Wk; tpidj;jpwid kPsha;T nra;tjpy; gzpg;ghsh;fs; filg;gpbj;j nra;ifKiwfs; nghUj;jkhf gpujpgypf;fpd;wjh vd;W

kjpg;gpLtjhFk;..

ehd; vdJ gzpf;flg;ghl;bid cWjpnkhop

<LghLfspyhd ,yq;if epakk; (SLASE) 3051> ,yq;if gl;laf; fzf;fhsh;fs; epUtfj;jpdhy; toq;fg;gl;l cs;sff; fl;Lg;ghl;by; gzpg;ghsh;fsJ $w;wpy; chpkkspf;fg;gl;l epjpf; fk;gdp / epjpf; Fj;jiff; fk;gdpfSf;fhd cWjpnkhop

mwpf;if vd;gtw;Wq;fpzq;f elhj;jpNdd;. .

,e;j epakkhdJ> midj;J nghUz;ikahd tplaq;fs; njhlh;ghf Kfhikj;JtkhdJ cs;sf; fl;Lghl;byhd $w;wpid jahhpj;Js;sjh vd;gJ gw;wp tiuaWj;j cWjpnkhopapid ngWtjw;fhd nrad;Kiwfis ehd; jpl;lkpl;L nrayhw;wy; nra;aNtz;Lk; vd Ntz;Lfpd;wJ

,e;jg; gzpf;flg;ghl;bd; Nehf;fj;jpw;fhf> VNjDk; mwpf;iffis ,w;iwg;gLj;Jtjw;Nfh my;yJ kPs;toq;Ftjw;Nfh ehd; nghWg;ghspay;;y kw;Wk; ,e;j gzpf;flg;ghl;bd;NghJ epjpapay; jfty;fspy; ehd; xU fzf;fha;tpidNah my;yJ kPsha;tpidNah nrayhw;wtpy;iy. .

### nrayhw;wg;gl;l gzpapd; RUf;fk;

,f;$w;whdJ gzpg;ghsh;fspdhy; my;yJ mth;fSf;fhf jahhpf;fg;gl;l

Mtzq;fspdhy; Jizaspf;fg;gLfpd;wjh kw;Wk; fk;gdpapd; epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghl;L Kiwikapid kPsha;T nra;tjpy; gzpg;ghsh;fs; filg;gpbj;j nra;ifKiwfs; nghUj;jkhf

gpujpgypf;fpd;wjh vd;W kjpg;gpLtjw;fhf ehd; vdJ gzpf;flg;ghl;bid elhj;jpNdd.

nrayhw;wg;gl;l nrad;Kiwfs; gpujhdkhf gpd;tUtdtw;wpw;F tiuaiw nra;ag;gl;ljhFk;. fk;gdpapd; MszpadUldhd tprhuizfs;

gzpg;ghsh;fs; rigapdhy; filg;gpbf;fg;gl;l nra;ifKiwf;F Jizaspj;jy; eilKiwapYs;s Mtzq;fspy; xU khjphp mbg;gil vd;gtw;Wf;F khj;jpukhFk;.

SLSAE 3051 MdJ $w;whdJ midj;J

,lh;fs; kw;Wk; fl;Lg;ghLfis cs;slf;fpAs;sdth vd;W fUJtjw;Nfh my;yJ fk;gdpapd; ,lh; kw;Wk; fl;Lg;ghl;L nrad;Kiwfspd; gaDWjpj;jd;ikapy; xU mgpg;gpuhaj;jpid cUthf;Ftjw;Nfh Md

Njitapid nfhz;bUf;ftpy;iy. SLSAE 3051

MdJ Mz;lwpf;ifapy; ntspg;gLj;jg;gl;Ls;s VNjDk; Kf;fpa gpur;ridfspd; nghUz;ikahd cs;sff; fl;Lg;ghl;L Njhw;wj;jpid ifahStjw;F tpghpf;fg;gl;Ls;s nra;ifKiwfis fUj;jpw;nfhs;tjw;Nfh mg;gpur;ridfSf;fhd ghpfhuj;jpid toq;Ffpd;wjh vd;W ehd; fUJtjw;fhd

Njitapid nfhz;bUf;ftpy;iy.

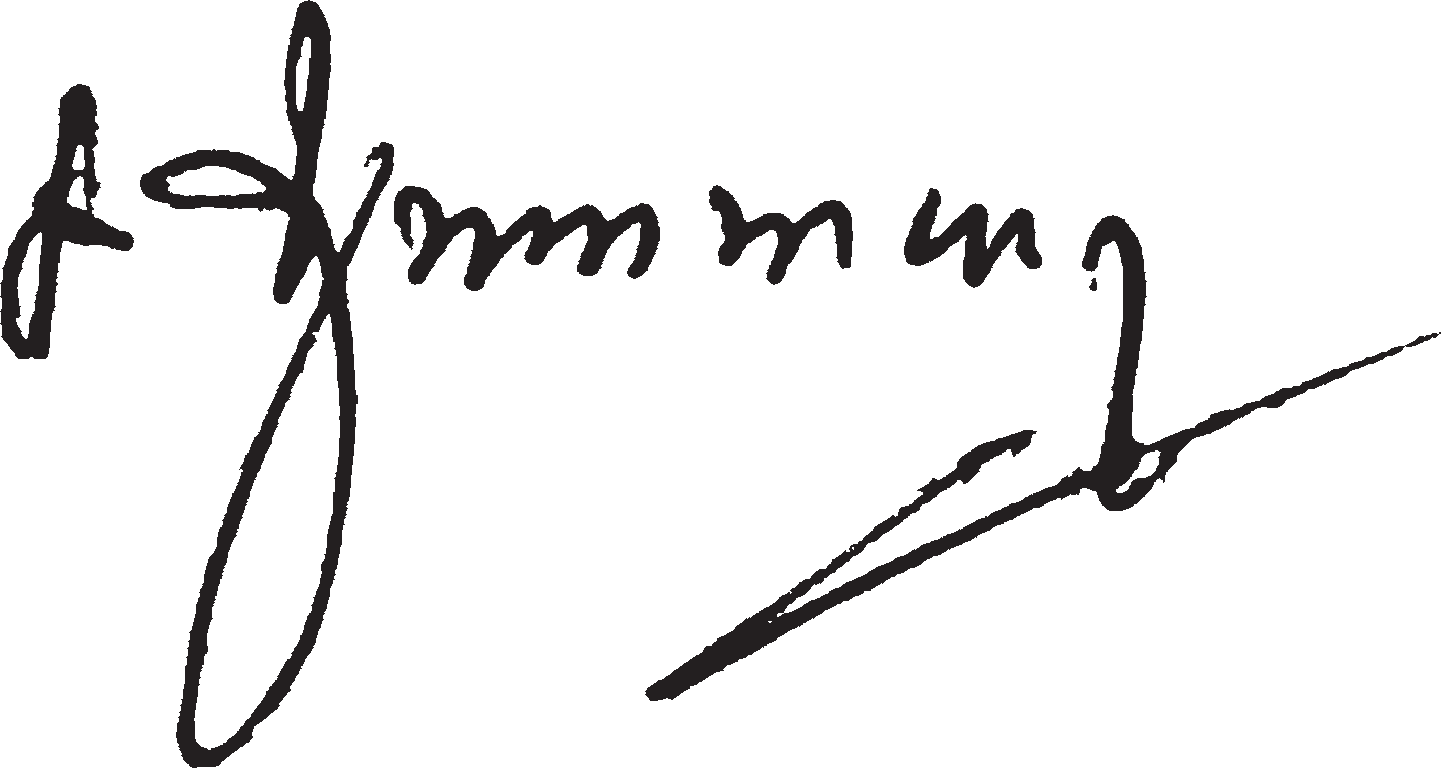
njhpTnra;ag;gl;l nrad;Kiwfs; vdJ epahag;ghl;by;;> fk;gdpapd; jd;ikapy; vdJ Ghpe;Jzh;T mf;fiw> $w;W jahhpf;fg;gl;Ls;s epfo;T my;yJ nfhLf;fy; thq;fy; njhlh;ghdit vd;gtw;wpy; jq;fpAs;sJ. .

vdJ Kbtpw;fhd xU mbg;gilapid toq;Ftjw;F NghJkhd kw;Wk; nghUj;jkhd rhd;Wfis ehd; ngw;Ws;Nsd; vd ehd; ek;Gfpd;Nwd;.

### KbTiu

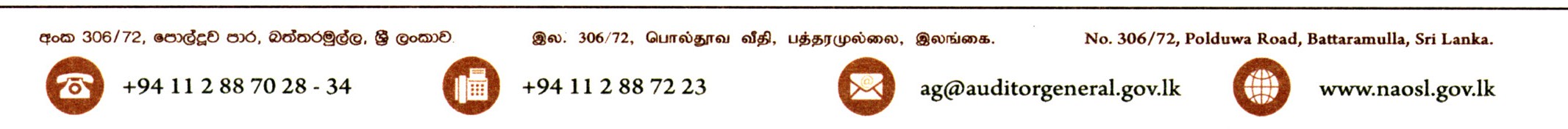
nrayhw;wg;gl;l nrad;Kiwfspd; mbg;gilapy;> fk;gdpapd; epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghl;L Kiwikfspd; tbtikg;G kw;Wk; tpidj;jpwdpyhd kPsha;tpy; gzpg;ghsh;fs; rig filg;gpbj;j nra;ifKiwapy; Mz;lwpf;ifapy; cs;slf;fg;gl;Ls;s $w;whdJ vdJ Ghpe;Jzh;Tld; Kuz;gl;Ls;sJ vd ehd; ek;Gtjw;fhd fhuzpfs; vJTk; vdJ

ftdj;jpw;F tutpy;iy..



[p.vr;.b. jh;kghy

fzf;fha;thsh; jiyik mjpgjp (gjpyhs;)



# cs;sff; fl;Lg;ghl;by; gzpg;ghsh;fsJ $w;W

### epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghl;by; gzpg;ghsh;fsJ $w;W

#### nghWg;G

$l;lhz;ik MSifapy; 2021 ,d; 05 Mk;

,yf;f epjp tzpfr; rl;l gzpg;Giuapd; gphpT

16 (1) (ix) ,w;F ,zq;f epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghl;byhd ,e;j mwpf;ifapid gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp (fk;gdp) ,d; gzpg;ghsh;fs; rig (rig) Kd;dpiyg;gLj;Jfpd;wJ.

gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp ,y; (fk;gdp) fhzg;gLk; cs;sff; fl;Lg;ghl;L Kiwikapd; NghJik kw;Wk; tpidj;jpwDf;F gzpg;ghsh;fs; rigahdJ (rig)

nghWg;ghspahFk;. .

fk;gdpapdhy; Kfq;nfhLf;fg;gLk; Kf;fpakhd

,lh;fis ,dq;fhz;gjw;F> kjpg;gpLtjw;F kw;Wk; Kfhikg;gLj;Jtjw;F rigahdJ xU njhlh;r;rpahd nra;ifKiwapid epWtpAs;sJld;> ,e;j nra;ifKiwahdJ epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghl;L Kiwikapid cs;slf;FtJld; tzpfr; #oy; kw;Wk; Kiwikg;gLj;jy;

topfhl;bfspyhd khw;wq;fis fzf;fpnyLj;J rigapdhy; tof;fkhf kPsha;T nra;J

Nkk;gLj;jg;gLfpd;wJ.

epjp mwpf;ifaplypd; ek;gfj;jd;ik njhlh;ghf epahakhd cWjpnkhopapid toq;Ftjw;F epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghl;L KiwikahdJ jplkhdJk;

kw;Wk; NghJikahdJk; vd;w fUj;jpidAk; ntspthhp Nehf;fq;fSf;fhf jahhpf;fg;gLk; epjpf; $w;Wf;fs; nghUj;jkhd fzf;fPl;Lf; nfhs;iffs; kw;Wk; Kiwikg;gLj;jy; Njitg;ghLfSf;F mikthf fhzg;gLfpd;wJ

vd;w fUj;jpidAk; rig nfhz;Ls;sJ. .

epjp mwpf;ifapLjy; kPjhd ,lh;fs; kw;Wk; fl;Lg;ghLfs; njhlh;ghd rigapd; nfhs;iffs; kw;Wk; nrad;KiwfsJ mKyhf;fj;jpy; Kfhikj;JtkhdJ Kfq;nfhLj;j ,lh;fs;> ,e;j ,lh;fis jzpg;gjw;Fk; fl;Lg;gLj;Jtjw;Fkhd nghUj;jkhd cs;sff; fl;Lg;ghLfspd;

tbtikg;G> nraw;ghL kw;Wk; fz;fhzpj;jy;

%yk; rigf;F JizGhpfpd;wJ.

epjp mwpf;ifapLjypyhd cs;sff; fl;Lg;ghl;L Kiwikapd; tbtikg;G kw;Wk; gaDWjpj;jd;ikapid gpuNahfpg;gjpy; kw;Wk; kPsha;T nra;tjpy; filg;gpbf;fg;gLk; nra;ifKiw

filg;gpbf;fg;gl;l nra;ifKiwapd; Kf;fpa rpwg;gk;rq;fs; gpd;tUkhW.

0 fk;gdpapd; ehshe;j nraw;ghLfspd; tpidj;jpwid cWjpnra;tjpy; JizGhptjw;fhf kw;Wk; mj;jifa midj;J nraw;ghLfSk; $l;lhz;ik Fwpf;Nfhs;fs;> %Nyhghaq;fs; kw;Wk; tUlhe;j ghjPl;Lld; rigapdhy; mq;fPfhpf;fg;gl;l nfhs;iffs;

kw;Wk; tzpf Nghf;FfSf;F mikthf Nkw;nfhs;sg;gLtjid

cWjpnra;tjw;fhf rigahdJ gy cg FOf;fis epakpj;Js;sJ.

0 fk;gdpapd; Kf;fpa nraw;ghl;Lg; gphpTfs; rigapdhy; mq;fPfhpf;fg;gl;l nfhs;iffs; / rhrdq;fspdhy; MSif nra;ag;gLfpd;wd. rig epakpf;fg;gl;l FOf;fs; rigapd; mq;fPfhuj;jpid ngWtjw;F Kd;dh;

mj;jifa nfhs;iffs; / rhrdq;fis kPsha;T nra;J ghpe;Jiuf;fpd;wJ. mj;jifa nfhs;ifs; / rhrdq;fs; tof;fkhf kPsha;T nra;ag;gl;L>

,w;iwg;gLj;jg;gl;L kw;Wk; rigapdhy; mq;fPfhpf;fg;gLfpd;wJ..

0 fk;gdpapd; cs;sff; fzf;fha;Tg; gphpthdJ nfhs;iffs; kw;Wk; nrad;KiwfSldhd ,zf;fg;ghl;bid kw;Wk; cs;sff; fl;Lg;ghl;L Kiwikfs; kw;Wk; jfty; Kiwikf; fl;Lg;ghLfs;

Mfpatw;wpd; gaDWjpj;jd;ikapid xU njhlh;r;rpahd mbg;gilapy; rhpghh;f;fpd;wJ. ,e;jf; fzf;fha;Tfs; gpujhdkhf khjphp mbg;gilahdit kw;Wk; ,zf;fg;ghbd;ikfspd; Fwpg;gplj;jf;f fz;Lgpbg;Gfis vLj;Jf;fhl;Ltjis Nehf;fhff;

nfhz;lJ. rig fzf;fha;Tf; FOtpdhy; kPsha;T nra;ag;gl;L mq;fPfhpf;fg;gLk; tUlhe;j fzf;fha;Tj; jpl;lj;jpw;fika fzf;fha;T eltbf;iffs; Nkw;nfhs;sg;gLfpd;wd. xU RahjPd kw;Wk; Gwepiyahd mwpf;ifapid cWjpnra;tjw;fhf tzpf myFfs; kw;Wk; nra;ifKiwfs; vd;gtw;wpd; fzf;fha;Tfspd; tif kw;Wk; mjph;ntz; vd;gd kjpg;gplg;gLk; ,lhpd; kl;lj;jpdhy; jPh;khdpf;fg;gLfpd;wd. cs;sff; fzf;fha;Tg; gphptpdhy;

,dq;fhzg;gLk; Fwpg;gplj;jf;f fz;Lgpbg;Gfs; rig fzf;fha;Tf;

FOtpw;F rkh;g;gpf;fg;gLfpd;wd.

0 cs;sff; fzf;fha;Tg; gphpT> Kiwikg;gLj;jy; mjpfhurigfs;> ntspthhp fzf;fha;thsh;fs; kw;Wk; Kfhikj;Jtk; Mfpatw;why;

,dq;fhzg;gLk; cs;sff; fl;Lg;ghl;Lr; rpf;fy;fs; / ,zf;fg;ghbd;ikfis rig fzf;fha;Tf; FO (rfF)

kPsha;T nra;fpd;wJ. cs;sff; fzf;fha;tpyhd Nehf;nfy;iy> RahjPdk; kw;Wk; tsq;fspyhd Fwpg;gpl;l typAWj;jYld; rfF Tk; cs;sff; fzf;fha;T nraw;ghl;bd;

gaDWjpapid kjpg;gPL nra;fpd;wJ. rig fzf;fha;Tf; FOtpdJ $l;lq;fspd; epfo;r;rpf; Fwpg;Gfs; xU fhyhfhy mbg;gilapy; rigf;F mDg;gg;gLfpd;wJ. rig fzf;fha;Tf; FOtpdhy; nghWg;Ngw;fg;gLk; eltbf;iffspd;

tpguq;fs; “rig fzf;fha;TF FO

mwpf;ifapy;” Fwpg;gplg;gl;Ls;sd.

0 epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghl;L Kiwikapid kjpg;gpLtjpy;> fk;gdpapd; ,dq;fhzg;gl;l mjpfhhpfs; fk;gdpapd; epjpf; $w;Wf;fspd; Kf;fpa

fzf;Ffs; kw;Wk; ntspg;gLj;jy;fSld;

,ize;Js;s midj;J nrad;Kiwfs; kw;Wk; fl;Lg;ghLfis njhFf;fpd;whh;fs;.

,it gpd;dh; fk;gdpapd; cs;sff; fzf;fha;Tg; gphptpdhy; xU njhlh;r;rpahd mbg;gilapy; tbtikg;gpd; nghUe;Jik kw;Wk; mKyhf;fy; gaDWjpj;jd;ik vd;gtw;Wf;fhf mtjhdpf;fg;gl;L rhpghh;f;fg;gLfpd;wd.

fk;gdpadhdJ SLFRSs kw;Wk; LKASs

,id cs;slf;fpa ,yq;if fzf;fPl;L epakq;fis filg;gpbg;gJld;> mq;fPfhuk;> mstPL> tifg;gLj;jy;; Njitg;ghLfSld;

,zq;Ftjw;F nra;ifKiwfspyhd Kd;Ndw;wfukhd Nkk;ghLfs; kw;Wk; mjd; epjp mwpf;ifaply; kw;Wk; Kfhikj;Jt jfty;fspy; ntspg;gLj;jy; Nkw;nfhs;sg;gLk;Ntis nra;ifKiwfs;

NkYk; gyg;gLj;jg;gLk;. .

SLFRS 9 “epjpf; fUtpfs;” Njitg;ghLfSf;F rigahdJ chpa ftdj;jpid nrYj;jpAs;sJ. ,J njhlh;gpy; jq;ff; fld;fs; kw;Wk; vy;iyf;fld; th;j;jff; fUtpfSf;fhf vjph;ghh;f;fg;gLk; fld; ,og;G (v.f.,.) khjphpfis tpUj;jpnra;tjw;F

xU gpurpj;jpngw;w fzf;fha;T epWtdk;

<LgLj;jg;gl;lJ. ,e;j Kd;ndLg;ghdJ fld; ,lh; Kfhikj;Jtj;jpy; khjphpapd; nghUj;jk; kw;Wk; tpisj;jpwid Nkk;gLj;Jtjw;F Kaw;rpf;fpd;wJ. ,e;j khjphpfis etPd nghUshjhu Nghf;Ffs; kw;Wk; Jiwrhh; toikfSf;F ,izahf itj;jpUj;jy; Kf;fpakhdjhFk;. ,e;j Kd;Kaw;rpahd topKiwahdJ re;ij jsk;gy;fSf;F kj;jpapy; ,e;j khjphpapd;

Jy;ypaj;jd;ik kw;Wk; nefpo;Tj;jd;ikapid cWjpnra;fpd;wJ. ,jd; %yk; eilKiw nghUshjhu ,af;ftpay;fs; kw;Wk; Jiwrhh; rpwe;j eilKiwfSld; v.f.,. khjphpapid nrk;ikg;gLj;Jtjpy; xU fzprkhd Kd;Ndw;wj;jpid gpujpepjpj;Jtk; nra;Ak;.

#### cWjpnkhop

Nkw;Fwpg;gpl;l nra;ifKiwfspd; mbg;gilapy;> gzpg;ghsh;fs; rigahdJ gpd;tUtdtw;iw cWjpg;gLj;Jfpd;wJ. fk;gdpapd; epjp mwpf;ifaply; KiwikahdJ epjp mwpf;ifaplypd; ek;gfj;jd;ik njhlh;ghf epahakhd cWjpnkhopapid toq;Ftjw;F kw;Wk; ntspthhp Nehf;fq;fSf;fhd epjpf; $w;Wf;fspd; jahhpg;ghdJ ,yq;if fzf;fPl;L epakq;fs; kw;Wk; ,yq;if kj;jpa tq;fp kw;Wk; nfhOk;G gq;Fg; ghpth;j;jid Mfpatw;wpd; Kiwikg;gLj;jy; Njitg;ghLfspd;

gpufhuk; Nkw;nfhs;sg;gl;Ls;sd vd cWjpg;gLj;Jfpd;wJ.

ntspthhp fzf;fha;thshpdhy; $w;wpd; kPsha;T

31 khh;r; 2025 ,y; epiwtile;j tUlj;jpw;fhd epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghLfspy; NkYs;s gzpg;ghsh;fsJ

$w;wpid ntspthhp fzf;fha;thsh;fs; kPsha;T nra;Js;sJld;> fk;gdpapd; cs;sff;; fl;Lg;ghl;L Kiwikapd; tbtikg;G

kw;Wk; gaDWjpj;jd;ikapid kPsha;T nra;tjpy; rigapdhy; filg;gpbf;fg;gl;l nra;ifKiwapy; mth;fsJ Ghpe;Jzh;Tld; epjpf; $w;whdJ nghUj;jkpd;wp fhzg;gLfpd;wJ vd;W ek;Gtjw;fhd vJTk; mth;fspd; ftdj;jpw;F tutpy;iy vd rigf;F mwpf;ifapl;Ls;shh;fs;. epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghL

$w;wpyhd mth;fsJ mwpf;ifahdJ

,e;j Mz;lwpf;ifapd; gf;fk; 278 ,y; toq;fg;gl;Ls;sJ.

 *GRI 2-27*

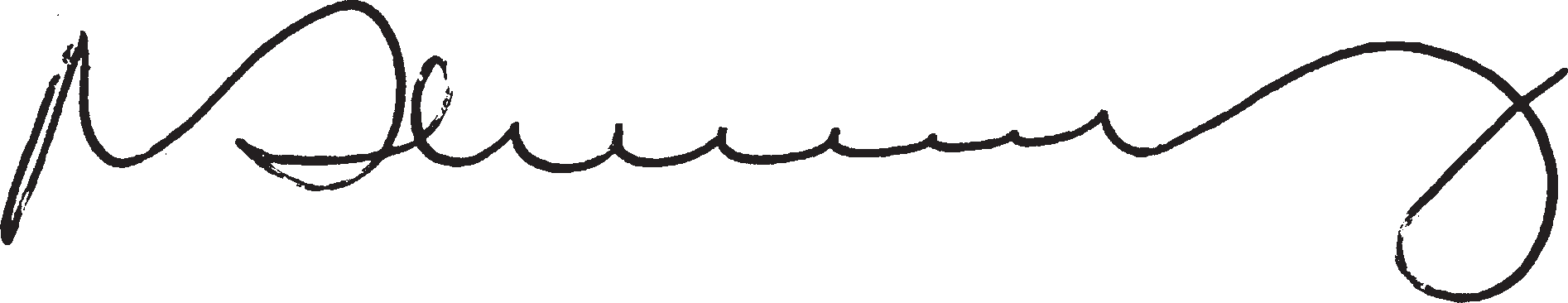
### tpNtfkhd Njitg;ghLfs;> xOq;Ftpjpfs;> rl;lq;fs; kw;Wk; cs;sff; fl;Lg;ghLfspyhd $w;W

rl;luPjpahd kw;Wk; Kiwikg;gLj;jy; flikfs; filg;gpbf;fg;gLtjid cWjpnra;tjw;F rigahdJ NghJkhd cs;sff; fl;Lg;ghl;L Kiwikfis mKy;gLj;jpAs;sJ. midj;J nghUj;jkhd tpNtfj; Njitg;ghLfs;> xOq;Ftpjpfs; kw;Wk; rl;lq;fSld; fk;gdp ,zq;fpAs;sJ vd rig

cWjpnra;fpd;wJ.

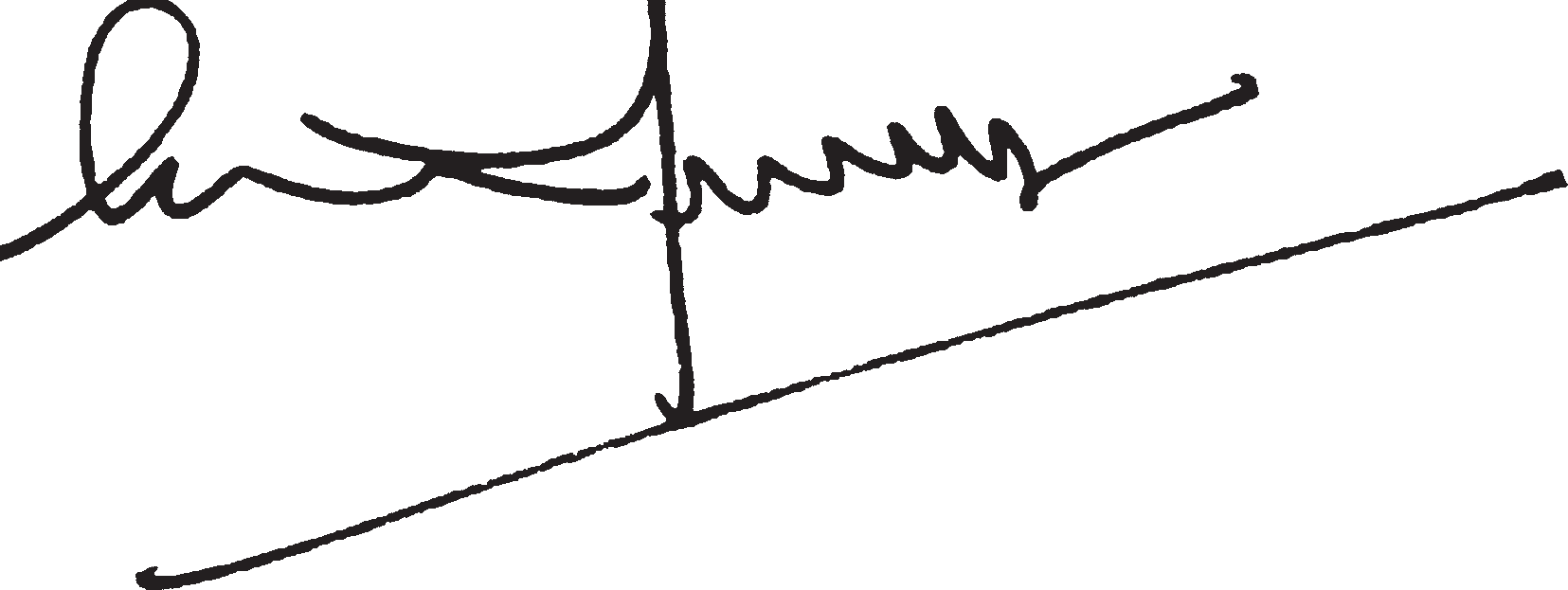
fk;gdpapd; ,lh; Kfhikj;Jtk; my;yJ rl;lk;> tpjpfs; kw;Wk; gzpg;Giufspyhd jtwpiog;Gfspy; vt;tpjkhd fzprkhd Kiwikg;gLj;jy; my;yJ Nkw;ghh;it mf;fiwfs; fhzg;gltpy;iy vd rig cWjpnra;fpd;wJ. vdNt> ,yq;if kj;jpa tq;fpapd; tq;fpay;yhj epjp epWtdq;fspd; Nkw;ghh;itg; gphptpdhy; nghJ ntspg;gLj;jy; Njit vd vt;tpjkhd Kiwikg;gLj;jy; gzpg;GiufSk; toq;fg;gltpy;iy kw;Wk;

,J njhlh;ghf vt;tpjkhd nraw;ghLfSk; Nkw;nfhs;sj; Njitapy;iy.

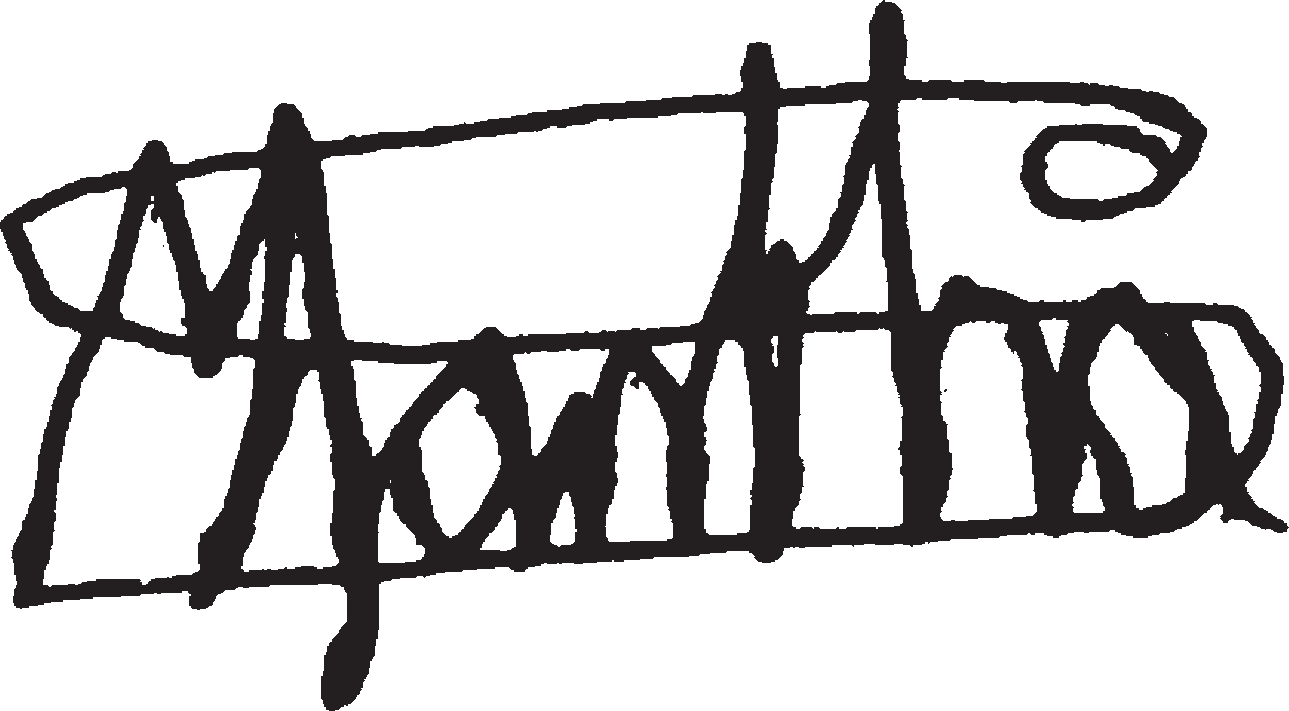


gputPh; rkurpq;f

jiyth; - rig fzf;fha;Tf; FO



fpist; nghd;Nrfh gzpg;ghsh;



Nguhrphpah;. m[e;j rkuf;Nfhd; jiyth;

30 Nk 2025

nfhOk;G

# gpujk epiwNtw;W mjpfhhpapd; kw;Wk; gpujk epjpapay; mjpfhhpapd; nghWg;Gf; $w;W

31 khh;r; 2025 ,y; cs;sthwhd gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp ,d; (fk;gdp) epjpf; $w;Wf;fs; kw;Wk; fk;gdp kw;Wk; mjd; Jizf;fk;gdpfspd; (FOkk; )

xUq;fpizf;fg;gl;l epjpf; $w;Wf;fs; gpd;tUk; Njitg;ghLfSld; ,zq;f jahhpf;fg;gl;L

Kd;dpiyg;gLj;jg;gl;Ls;sd::

0 ,yq;if gl;laf; fzf;fhsh;fs; epWtdj;jpdhy; toq;fg;gl;l ,yq;if fzf;fPl;L epakq;fs;.

0 2007 ,d; 07 Mk; ,yq;f fk;gdpfs; rl;lk; kw;Wk; mjdpyhd jpUj;jq;fs;.

0 1995 ,d; 15Mk; ,yf;f ,yq;if fzf;fPl;L kw;Wk; fzf;fha;T epakq;fs; rl;lk;.

0 2011 ,d; 42 Mk; ,yf;f epjp tzpfr; rl;lj;jpd; fPo; ,yq;if kj;jpa tq;fpapdhy; chpkspf;fg;gl;;l epjpf; fk;gdpfSf;F toq;fg;gl;l gzpg;Giufs;.

0 ,yq;if kj;jpa tq;fpapdhy; toq;fg;gl;l gzpg;giufs;> jPh;khdq;fs;> fl;lisfs; Rw;wwpf;iffs; kw;Wk; topfhl;bfs;>

0 nfhOk;G gq;Fg; ghpth;j;jidapd; gl;bayply; tpjpfs;> kw;Wk;

0 ,yq;if gl;laf; fzf;fhsh;fs; epWtdj;jpdhfy; toq;fg;gl;l

$l;lhz;ik MSifapyhd rpwe;j eilKiwf;Nfhit.

nfhOk;G gq;Fg; ghpth;j;jidapd; gl;bayply; tpjpfSf;F ,zq;f FOkkhdJ mjd; gq;Fjhuh;fSf;F fhyhz;L mbg;gilapy;

,ilf;fhy epjpf; $w;Wf;fis Kd;dpiyg;gLj;Jfpd;wJ. .

epjpf; $w;Wf;fisj; jahhpg;gjw;F gad;gLj;jg;gl;l fzf;fPl;Lf; nfhs;iffs; nghUj;jkhdJk; kw;Wk; FOkj;jpdhy; njhlh;e;Jk; gpuNahfpf;fg;gLfpd;witahFk;. mtw;wpd; filg;gpbg;gpy; Fwpj;Jiuf;fg;gl;l fzf;fPl;L epakq;fspypUe;J gpwo;Tfs; vJTk; fhzg;gltpy;iy. xg;gplg;gLk;

jfty;fs; mtrpakhdNghJ eilKiwapYs;s Kd;dpiyg;gLj;jYld; ,zq;Ftjw;fhf kPs;tifg;gLj;jg;gl;Ls;sd> VNjDk; nghUz;ikahd gpwo;Tfs; fhzg;gbd;> mit ntspg;gLj;jg;gl;L tpsf;fkspf;fg;gl;Ls;sd. xU cah;e;j kl;lj;jpyhdd epahag;ghL kw;Wk; rpf;fw;ghL cila Kf;fpakhd fzf;fPl;Lf; nfhs;iffs; kw;Wk; kjpg;gPLfs; fk;gdpapd; ntspthhp fzf;fha;thsh;

kw;Wk; rig fzf;fha;Tf; FOTld; fye;Jiuahlg;gLfpd;wd. .

,e;j epjpf;$w;Wf;fspd; Neh;ik kw;Wk; Gwepiyj;jd;ikf;F fk;gdpapd; gzpg;ghsh;fs; rigAk; Kfhikj;JtKk; nghWg;gpid Vw;fpd;wd. epjpf; $w;Wf;fs; njhlh;ghd kjpg;gPLfs; kw;Wk; epahag;ghLfs; xU tpNtfkhd kw;Wk; epahakhd mbg;gilapy; Nkw;nfhs;sg;gl;ldÉ ,J epjpf; $w;Wf;fs; xU nka;ahd kw;Wk; epahakhd

tpjj;jpy; nfhLf;fy; thq;fy;fspd; tbtk; kw;Wk; rhuhk;rj;jpidAk; fk;gdpapd; mYty;fspd; epiyikahdJ epahahkhf Kd;dpiyg;gLj;jg;gLtjid gpujpgypg;gjid cWjpg;gLj;Jtjw;fhFk;. FOkkhdJ nraw;ghl;bid njhlh;tjw;F NghJkhd tsq;fisf; nfhz;Ls;sJ vd ehk; cWjpg;gLj;JtJld;> ,e;j epjpf; $w;Wf;fisj; jahhpg;gjpy; epWtdr; nray;epiy njhlh;r;rp

mbg;gilapid gpuNahfpj;Js;Nshk;.

,jid cWjpg;gLj;Jtjw;fhf fk;gdp kw;Wk; FOkkhdJ> nrhj;Jf;fisg; ghJfhg;gjw;fhf kw;Wk; Nkhrbfs; kw;Wk; xOq;fpd;ikfis jLg;gjw;fhfTk; fz;Lgpbg;gjw;fhfTk; xU cs;sff; fl;Lg;ghl;L kw;Wk; fzf;fPl;Lg; gjpTfs; Kiwikapid epWTtjpy; Kiwahd kw;Wk; NghJikahd ftdj;jpid vLj;Js;sJld; ,it njhlh;r;rpahf kPsha;Tnra;ag;gl;L> kjpg;gplg;gl;L

,w;iwg;gLj;jg;gLfpd;wd. .

fk;gdp kw;Wk; FOkj;jpd; epWtg;gl;Ls;s nfhs;iffs; kw;Wk; nrad;Kiwfs; njhlh;r;rpahf gpd;gw;wg;gl;Ls;sjhf epahakhd cWjpnkhopapid toq;Ftjw;fhf cs;sff; fzf;fha;Tg; gphpthdJ fhyhfhy fzf;fha;Tfis elhj;jpAs;sJ. vt;thwhapDk;> VNjDk; cs;sff; fl;Lg;ghLfs; kw;Wk; fzf;fPl;L Kiwikfspdhy; toq;fg;gLfpd;w

cWjpnkhopfis epiwapLtjpy; fhzg;gLfpd;w cs;shh;e;j tiuaiwfis njhpe;Jnfhs;Sjy;

Ntz;Lk;. .

rig fzf;fha;Tf; FOthdJ gpd;tUtdtw;iw kPsha;T nra;jJ. midj;J cs;sf kw;Wk; ntspthhp fzf;fha;T kw;Wk; ghprPyidj; jpl;lq;fs;> cs;sff; fl;Lg;ghl;L Kiwikfs; kw;Wk; nrad;Kiwfspd; tpidj;jpwd;> fzf;fPl;L nfhs;iffspd; juk; kw;Wk; rl;luPjpahd kw;Wk; Kiwikg;gLj;jy; Njitg;ghLfSld; mtw;wpd; filg;gpbj;jy;> ntspthhp fzf;fha;Tj; jpl;lk; kw;Wk; rl;luPjpahd fzf;fha;tpd;NghJ vOg;gg;gLk; VNjDk; rpf;fy;fspyhd Kfhikj;Jt fbjq;fs; kw;Wk; gpd;njhlh;T> Mfpatw;wpd; tpguq;fs; ,e;j Mz;lwpf;ifapd; gf;fq;fs;

242 Kjy; 244 tiu fhzg;gLk; “rig

fzf;fha;Tf; FOtpd; mwpf;ifapy;” toq;fg;gl;Ld;sd. fk;gdpapd; epjpf;

$w;Wf;fSk; FOkj;jpd; xUq;fpizf;fg;gl;l

epjpf; $w;Wf;fSk; fzf;fha;thsh; jiyik mjpgjp mth;fspdhy; fzf;fha;T

nra;ag;gl;lJld; mtuJ mwpf;ifahdJ ,e;j Mz;lwpf;ifapd; gf;fq;fs; 281 Kjy; 284 tiu toq;fg;gl;Ls;sd

ehk; gpd;tUtdtw;iw cWjpg;gLj;Jfpd;Nwhk;.

0 FOkkhdJ midj;J nghUj;jkhd rl;lq;fs;> xOq;Ftpjpfs; kw;Wk; tpNtfKs;s Njitg;ghLfSld;

,zq;fpAs;sJld;> vt;tpjkhd nghUz;ikahd ,zf;fg;ghbd;ikfSk;

,y;iy.

0 ,e;j Mz;lwpf;ifapd; epjpf;

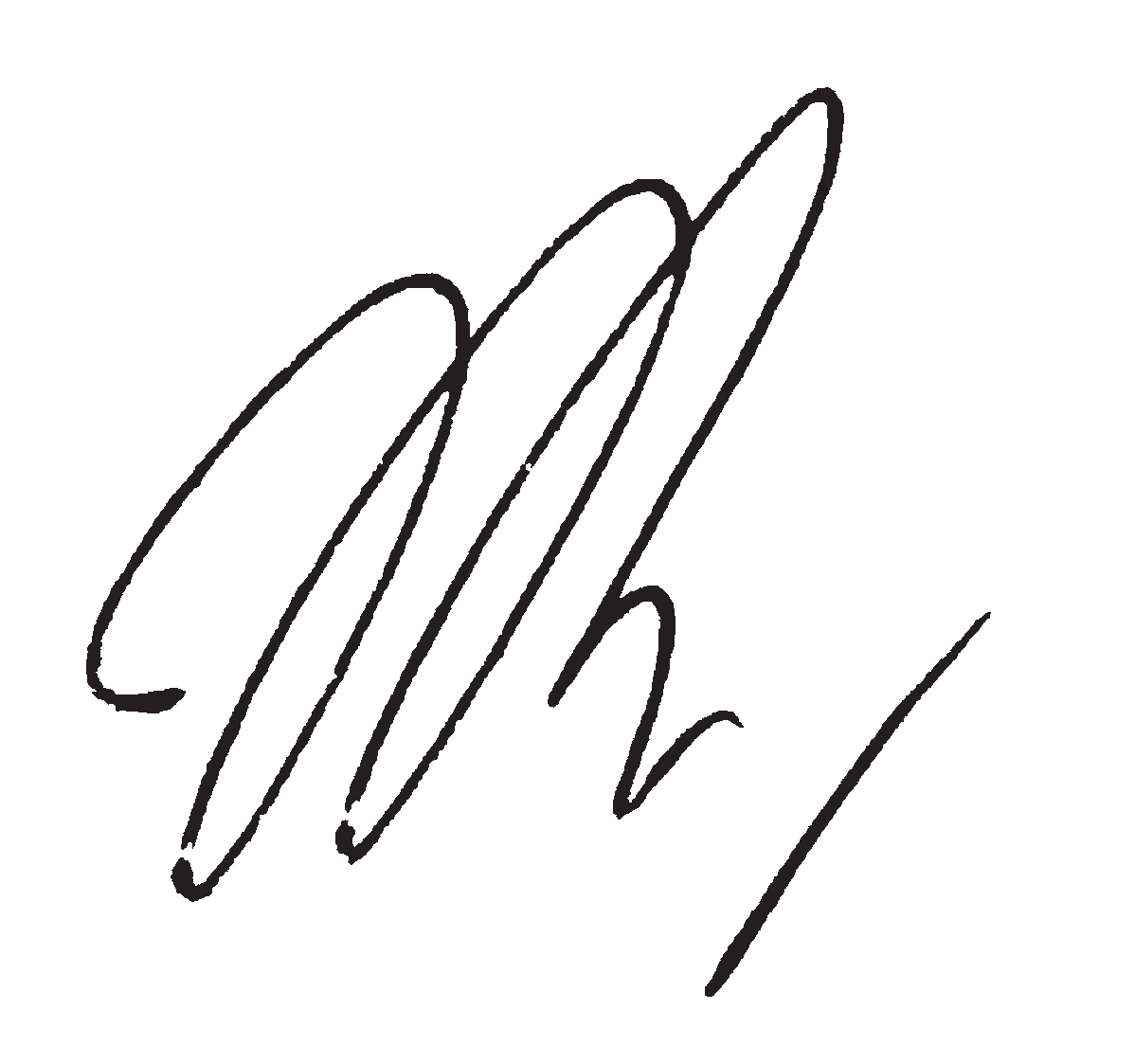
$w;Wf;fspd; gf;fk; 383 ,y; Fwpg;G

50.1.1 ,y; ntspg;gLj;jg;gl;Ls;sit jtpu FOkj;jpw;F vjpuhf vt;tpjkhd nghUz;ikahd tof;fhly;fSk; epYitapy; ,y;iy.

31 khh;r; 2025 ,y; cs;sthwhd> FOkj;jpdhy; nrYj;jg;glNtz;ba midj;J thpfs;> jPh;itfs;> fl;lzq;fs; kw;Wk; rl;lhPjpahd nfhLg;gdTfs; kw;Wk;

gzpahl;fs; rhh;ghf kw;Wk; mth;fs; njhlh;ghf nrYj;jNtz;ba midj;J gq;fspg;Gfs;> fl;lzq;fs; kw;Wk; thpfs; nrYj;jg;gl;Ls;sd my;yJ

nghUj;jkhdtplj;J Vw;ghL nra;ag;gl;Ls;sd.



rQ;[Pt gz;lhuehaf;f

gpujk epiwNtw;W mjpfhhp*/* ngh.K.



gphpaq;fu fq;fghNlNf rpNu~;l Kfhikahsh; epjp

30 Nk 2025

nfhOk;G

# RahjPd fzf;fha;thshpd; mwpf;if



#### jiyth;

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

2018 ,d; 19 Mk; ,yf;f Njrpa fzf;fha;Tr; rl;lj;jpd; gphpT 12 ,d; gpufhuk;> 31 khh;r; 2025 ,y; epiwtile;j Mz;bw;fhd gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp kw;Wk; mjd; Jizf;fk;gdpfspd; epjpf; $w;Wf;fs; kw;Wk; Vida rl;l kw;Wk; Kiwikg;gLj;jy; Njitg;ghLfspyhd fzf;fha;thsh; jiyik

mjpgjp mth;fspd; mwpf;if

### epjpf; $w;Wf;fs;

#### mgpg;gpuhak;

31 khh;r; 2025 ,y; epiwtile;j Mz;bw;fhd gPg;gs;]; yPrpq; md;l;

igdhd;]; gpvy;rp ,d; (fk;gdp) kw;Wk; mjd; Jizf;fk;gdpfspd; epjpf; $w;Wf;fs;> 31 khh;r; 2025 ,y; cs;sthwhd epjp epiyikf; $w;W> kw;Wk; mj;jpfjpapy; epiwtile;j Mz;bw;fhd ,yhgk; my;yJ el;lf;

$w;W> tphpthd tUkhdf; $w;W> chpj;Jtj;jpyhd khw;wq;fspd; $w;W kw;Wk; fhRg; gha;r;ry; $w;W kw;Wk; Kf;fpa fzf;fPl;L nfhs;iffspd; nghopg;G

cs;slq;fyhd epjpf; $w;Wf;fSf;fhd Fwpg;Gfs; vd;gtw;wpyhd fzf;fha;thdJ 2018 Mk; Mz;bd; 19 Mk; ,yf;f

Njrpa fzf;fha;T rl;lk; vd;gtw;Wld; Nrh;j;J thrpf;fg;gLk; ,yq;if rdehaf Nrhryprf; FbauR murpayikg;gpd;

154 (1) Mk; cWg;GiuapYs;s Vw;ghLfspd; gpufhuk; vdJ gzpg;Giuapd; fPo; Nkw;nfhs;sg;gl;lJ. murpayikg;gpd; cWg;Giu 154 (6)

,d; Vw;ghLfspd; gpufhuk; vdJ mwpf;ifahdJ chpa fhyj;jpy; ghuhSkd;wj;jpy; rkh;g;gpf;fg;gLk;. ,e;jf; fzf;fha;tpid Nkw;nfhs;tjw;F nghJ gapw;rpapy; <Lgl;Ls;s xU gl;laf; fzf;fhsh;fs; epUtfj;jpdhy; vdf;F Jizaspf;fg;gl;lJ..

fk;gdpapd; kw;Wk; FOkj;jpd; 2025 khh;r; 31

,y; cs;sthwhd epjp epiyikapidAk; mj;jpfjpapy; Kbtile;j Mz;bw;fhd fk;gdpapd; kw;Wk; FOkj;jpd; epjprhh; nrayhw;wypidAk; fhRg;gha;r;rypidAk;

,yq;if fzf;fPl;L epakq;fSf;F ,zq;f

,jDld; ,ize;j epjpf; $w;Wf;fs; cz;ikahdJk; epahakhdJkhd fUj;jpid jUfpd;wd vd;gJ vdJ mgpg;gpuhakhFk;.

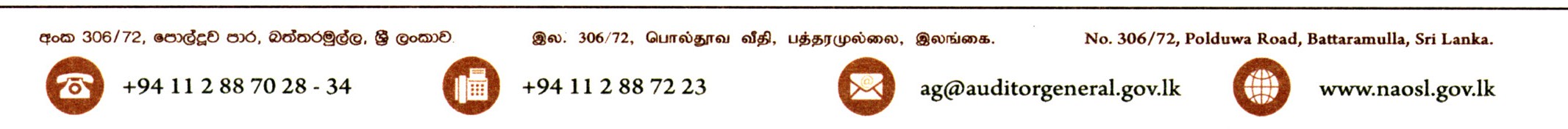
#### mgpg;gpuhaj;jpd; mbg;gil

ehd; vdJ fzf;fha;tpid ,yq;if fzf;fha;T epakq;fSf;F ,zq;f Nkw;nfhz;Nld; (SLAuSs). ,e;j epakq;fspd; fPohd vdJ nghWg;Gf;fs; vdJ mwpf;ifapd; epjpf; $w;Wf;fspd; fzf;fha;tpw;fhd fzf;fha;thshpd; nghWg;Gf;fs; gphptpy; NkYk; tpghpf;fg;gl;Ls;sd. vdJ mgpg;gpuhaj;jpw;fhd mbg;gil xd;wpid toq;Ftjw;F NghjpasTk; nghUj;jkhdJkhd fzf;fha;T rhd;Wfis ehd;

ngw;Wf;nfhz;Ls;Nsd; vd ehd; ek;GfpNwd;.

* 1. Kf;fpa fzf;fha;T tplaq;fs; Kf;fpa fzf;fha;T tplaq;fs; vd;gd eilKiw fhyg;gFjpapd; epjpf; $w;Wf;fspy; vdJ fzf;fha;tpy; kpfTk; Kf;fpakhdit vd vdJ njhopy;rhh; epahag;ghl;by; fUjg;gLgitahFk;. ,e;j tplaq;fs; epjpf;

$w;Wf;fspd; KOtJkhd vdJ fzf;fha;tpd; #oiktpy; tpspj;Jiuf;fg;gl;lJld;> mjdpyhd vdJ mgpg;gpuahj;jpid cUthf;Ftjpy; ,e;j tplaq;fspy; ehd; xU jdpahd mgpg;gpuhaj;jpid toq;ftpy;iy. fPo; fhzg;gLk; xt;nthU tplaj;jpw;Fk; me;jr; #oiktpy; vdJ fzf;fha;T vt;thW mt;tplaj;jpid tpspj;Jiuj;jJ vd;w vdJ tpguk; toq;fg;gl;Ls;sJ



## RahjPd fzf;fha;thshpd; mwpf;if



|  |  |
| --- | --- |
| Kf;fpa fzf;fha;T tplak; | Kf;fpa fzf;fha;T tplaj;ij vt;thW vdJ fzf;fha;T tpspj;Jiuj;jJ |
| ngWkjp Fiwg;Gf; fpuaj;jpy; mstplg;gLk; fld;fs; kw;Wk; Fj;jif tUkjpfspd; vjph;ghh;f;fg;gLk; fld; ,og;gpw;fhd js;Sgbfs;  Fwpg;G 25 ,y; Fwpg;gplg;gl;Ls;sthW ngWkjp Fiwg;Gf; fpuaj;jpy; mstplg;gl;l fld;fs; kw;Wk; Fj;jif tUkjpfspd; vjph;ghh;f;fg;gLk; fld; ,og;GfSf;fhd js;Sgbfs; epjpf; $w;Wf;fSf;fhd Fwpg;G  25.6 ,y; tpthpf;fg;gl;Ls;s fzf;fPl;L nfhs;iffspy; Kfhikj;Jtj;jpdhy;  jPh;khdpf;fg;gLfpd;wd. .  ,J gpd;tUtdtw;wpd; epkpj;jk; xU Kf;fpa fzf;fha;T tplakhFk;  0 mj;jifa fld;fs; kw;Wk; Fj;jif tUkjpfis kPl;gjw;fhd vjph;fhy fhRg; gha;r;ry;fis kjpg;gpLtjpy; cs;slq;Ffpd;w Kf;fpakhd Kfhikj;Jt epahag;ghLfs;> mDkhdq;fs;> kw;Wk; ,ize;Js;s epr;rakw;wjd;ikapd; kjpg;gPl;L kl;lk;É  kw;Wk;  0 vjph;ghh;f;fg;gLk; fld; ,og;GfSf;fhf mwpf;ifaplg;gl;l js;Sgbfs; njhifapd; nghUz;ik.  fld;fs; kw;Wk; Fj;jif tUkjpfSf;fhd vjph;ghh;f;fg;gl;l fld; ,og;GfSf;fhd js;Sgbfis kjpg;gpLtjw;F Kfhikj;Jtj;jpdhy; gad;gLj;jg;gl;l Kf;fpakhd epahag;ghLfs;> mDkhdq;fs; kw;Wk; kjpg;gPLfspd; Kf;fpa gphpTfs;> Kd;Ndhf;fpa ghhpanghUshjhu epytuq;fs; kw;Wk; mtw;Wld; ,ize;Js;s epiwaPLfis cs;slf;Ffpd;wd. ,it  ,ay;ghfNt cah;e;j kl;lj;jpyhd cWjpapd;ik kjpg;gPL kw;Wk; cs;Szh;tpw;F cl;gl;ljhFk;.  Kf;fpa kjpg;gPLfs;> mDkhdq;fs; kw;Wk; epahag;ghLfspy; Nkyjpfj; jfty;fs; Fwpg;G 25.6 ,y; ntspg;gLj;jg;gl;Ls;sd. | fld;fs; kw;Wk; Fj;jif tUkjpfspd; vjph;ghh;f;fg;gl;l fld; ,og;GfSf;fhd js;Sgbfspd; NghJikapid tpspj;Jiug;gjpy;> vdJ fzf;fha;T nra;ifKiwfs; gpd;tUk; Kf;fpa nrad;Kiwfis cs;slf;Ffpd;wd.  0 vdJ mwpf;ifapd; jpfjp tiuf;Fk; rpwg;ghf fpilf;ff;$ba jfty;fspy;> nghUshjhu epiyikfSf;fhd gjpy;fs; cs;slq;fyhd vjph;ghh;f;fg;gLk; fld; ,og;GfSf;fhd fk;gdpapd; js;SgbfsJ fzpg;gPL kw;Wk; cs;shh;e;j KiwikahdJ mjd; fzf;fPl;Lf; nfhs;ifSldhd rPuuikthdJ kjpg;gplg;gl;lJ.  0 Nkw;ghh;it kl;lj;jpid kjpg;gpLjy;> rig kw;Wk; Kfhikj;Jtj;jpdhy; vjph;ghh;f;fg;gl;l fld; ,og;GfSf;fhd js;Sgbfspd; kPsha;T kw;Wk; mq;fPfhuk; vd;gtw;iw cs;slf;fpa vjph;ghh;f;fg;gl;l fld; ,og;Gfspd; kjpg;gPL kPjhd fl;Lg;ghLfspd; tbtikg;G> mKyhf;fy; kw;Wk; nraw;ghl;L gaDWjpj;jd;ik vd;gd kjpg;gplg;gl;ld.  0 vjph;ghh;f;fg;gl;l fld; ,og;G fzpg;gPLfspy; gad;gLj;jg;gLk; cs;shh;e;j juTfspd; G+uzj;jd;ik> Jy;ypak; kw;Wk; epahakhdjd;ik vd;gd fk;gdpapd; nghUj;jkhd %y Mtzq;fs; kw;Wk; fzf;fPl;L gjpTfSld; FWf;F rhpghh;g;gpd; %yk; ghprPypf;fg;gLfpd;wd.  0 fld; ju kjpg;gPLfs; kw;Wk; njhlh;Gila fl;l tifg;ghLfspd; epahakhdjd;ik kjpg;gplg;gl;lJ.  0 Nkw;Fwpg;gpl;ltw;wpw;F Nkyhf gpd;tUk; nrad;Kiwfs; nrayhw;wg;gl;ld.  tYf;Fd;wYf;fhf xU jdpg;gl;l mbg;gilapy; kjpg;gPL nra;ag;gl;l fld;fs; kw;Wk; Fj;jif tUkjpfSf;fhdit.  0 cs;shh;e;j jdpg;gl;l tYf;Fd;wy; fzpg;gPLfspd; vz;fzpj Jy;ypak; guprPypf;fg;gl;lJ.  0 vjph;ghh;f;fg;gl;l fld; ,og;GfSf;fhd js;Sgbfspy; gad;gLj;jg;gl;l Kf;fpa cs;sPLfspd; epahaj;jd;ikahdJ nghUshjhu epiyikfSld; kjpg;gplg;gl;lJ. mj;jifa kjpg;gPLfs; fhRg; gha;r;ry; vjph;T$wy;fspd; ngWkjp kw;Wk; Neuk; vd;gtw;iw fUj;jpw;nfhz;L> Fwpg;ghf cah;e;j ,lh; Jiwfs; kw;Wk; gpizr;nrhj;Jf;fspd; epiyik kw;Wk; kPl;ly; nray;ghL>  Nkw;nfhs;sg;gLfpd;wJ  tYf;Fd;wYf;fhf xU $l;L mbg;gilapy; kjpg;gPL nra;ag;gl;l fld;fs; kw;Wk; Fj;jif tUkjpfSf;fhdit.  0 vjph;ghh;f;fg;gl;l fld; ,og;GfSf;fhd tYf;Fd;wypy; gad;gLj;jg;gl;l Kf;fpa cs;sPLfs; kw;Wk; fzpg;gPLfs; guprPypf;fg;gl;ld.  0 cs;shh;e;j Kiwik kw;Wk; Kfhikj;Jt NkyLf;Ffspy; Kfhikj;Jtj;jpdhy; gad;gLj;jg;gl;l epahag;ghLfs;> mDkhdq;fs; kw;Wk; kjpg;gPLfspd; epahaj;jd;ikahdJ kjpg;gplg;gl;lJ. vdJ ghprPyidahdJ> gad;gLj;jg;gl;l Kd;Nehf;fpa jftypd; epahaj;jd;ikapid kjpg;gpLjy;> fUj;jpnyLf;fg;gl;l nghUshjhu epfo;epytuq;fs;> kw;Wk; xt;nthU epfo;epytuj;jpw;F xg;gilf;fg;gl;l rhj;jpakhd epiwaply; vd;gtw;iw cs;slf;fpd. .  0 Fwpg;Gfs; 11 kw;Wk; 25 ,y; Fwpg;gplg;gl;Ls;s njhlh;Gila epjpf; $w;W ntspg;gLj;jy;fspd; NghJikahdJ kjpg;gplg;gl;lJ. . |
| epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghL njhlh;ghd jfty; njhopy;El;g (j.njh.) Kiwikfs;  FOkj;jpd; epjp mwpf;ifaply; nrad;KiwahdJ gd;Kfkhd j.njh. Kiwikfs; kw;Wk; njhlh;Gila cs;sff; fl;Lg;ghLfspy; fzprkhdsT jq;fpAs;sd. NkYk;> tphpjhs;fspd; gad;ghl;Lld; njhFf;fg;gl;l kw;Wk; cUthf;fg;gl;l j.njh. Kiwikfspdhy; cUthf;fg;gl;l juTfs; kw;Wk; mwpf;iffisg; gad;gLj;jp Kf;fpa epjpf; $w;W ntspg;gLj;jy;fs; jahhpf;fg;gLfpd;wd.  ,jd; gpufhuk;> epjpf; $w;Wf;fs; kPjhd cs;sff; fl;Lg;ghLfs; njhlh;ghd j.njh. Kiwikfs; xU Kf;fpakhd fzf;fha;T tplakhf fUjg;gl;lJ. | vdJ fzf;fha;T nra;ifKiwfs; gpd;tUk; Kf;fpa nrad;Kiwfis cs;slf;fpAs;sd.  0 epjp mwpf;ifaply; kw;Wk; njhlh;Gila ntspg;gLj;jy;fs; njhlh;ghd Kf;fpa fl;Lg;ghLfs; rhpghh;f;fg;gl;L nghUj;jkhd Fwpg;gplj;jf;f nra;ifKiwfsJ cs;sff; fl;Lg;ghl;L #o;epiyapyhd xU Ghpe;Jzh;T ngwg;gl;lJ.  0 vdJ cs;shh;e;j tpNrl tsq;fs; cs;slf;fg;gl;ld kw;Wk;;  0 fk;gdpapd; j.njh. MSif fl;likg;gpid ngw;W Ghpe;Jnfhs;Sjy;  0 epjp mwpf;ifaply; kPjhd cs;sff; fl;Lg;ghLfs; njhlh;ghd> gadhsh; mZf;fk; kw;Wk; khw;w Kfhikj;Jtk; njhlh;ghd j.njh. Kiwikfspd; tbtikg;G kw;Wk; nraw;ghl;L gaDWjpj;jd;ik vd;gd ,dq;fhzg;gl;L> kjpg;gplg;gl;L ghpNrhjid nra;ag;gl;ld> kw;Wk;.  0 fk;gdpapid ghjpf;Fk; irgh; ghJfhg;G ,lh;fspd; cah;kl;l Ghpe;Jzh;T kw;Wk; ,e;j ,lh;fis tpspj;Jiug;gjw;F vLf;fg;gl;l nraw;ghLfs; gpujhdkhf tprhizapDhlhf ngwg;gl;ld.  0 ntspg;gLj;jy;fis cUthf;Ftjw;F gad;gLj;jg;gl;l mwpf;iffspd; %yj; juTfs;> NgNul;L fzf;fpzf;fj;jpd; kPsha;T cs;slq;fyhf> Jy;ypak; kw;Wk; G+uzj;jd;ikf;fhf guprPypf;fg;gl;ld. |



#### FOkj;jpd; 2025 Mz;lwpf;ifapy; cs;slf;fg;gl;l Vida jfty;fs;

Vida jfty;fs; FOkj;jpd; 2025 Mz;lwpf;ifapy; cs;slf;fg;gl;Ls;s jfty;fis cs;slf;Ffpd;wd Mdhy; epjpf; $w;Wf;fs; kw;Wk; mjpdpyhd vdJ fzf;fha;thsuJ mwpf;ifapid

cs;slf;ftpy;iy> ,J ,e;j fzf;fha;T mwpf;ifapd; jpfjpf;F gpd;dh; vdf;F fpilf;fg;ngWk; Vida jfty;fSf;F Kfhikj;Jtk; nghWg;ghspahFk.

epjpf; $w;Wf;fspyhd vdJ mgpg;gpuhak; Vida jfty;fis cs;slf;fhjJld; ehd; mjpyhd VNjDk; tbtpyhd cWjpnkhop

jPh;khdj;jpid ntspg;gLj;jtpy;iy. .

epjpf; $w;Wf;fspyhd vdJ fzf;fha;T njhlh;gpy;> vdJ nghWg;ghdJ NkNy

,dq;fhzg;gl;l Vida jfty;fs; vdf;Ff; fpilf;fg;ngWk;NghJ mtw;iw thrpj;J> mt;thW nra;tjpy;> Vida jfty;fs; epjpf; $w;Wf;fSld; nghUz;ikahf Kuz;gl;Ls;sjh my;yJ fzf;fha;tpy; ngw;Wf;nfhz;l vdJ mwptpy; my;yJ

,y;yhtpbd; nghUz;ikahd gpwo;$w;whf Njhd;Wfpd;wjh vdf; fUJjy;.

Mz;lwpf;ifapid ehd; thrpj;jNghJ> mjpy; nghUz;ikahd gpwo;$w;Wf;fs; fhzg;gLfpd;wd vd ehd; KbTWj;jpdhy;> jpUj;jj;jpw;fhd MSiff;F nghWg;ghNdhUf;F me;j tplaj;jpid ehd; njhpag;gLj;jy; Ntz;Lk;. NkYk;

nghUz;ikahd jpUj;jg;glhj gpwo;$w;Wf;fs; fhzg;gbd;> murpayikg;gpd; cWg;Giu

154 (6) ,d; Vw;ghLfisj; njhlh;e;J mit ghuhSkd;wj;jpw;fhd vdJ mwpf;ifapy; cs;slf;fg;gLtJld; chpa fhyj;jpy;

rkh;g;gpf;fg;gLk;. .

#### epjpf; $w;Wf;fSf;;fhd MSifAld; nghWg;ghNdhh; kw;Wk; Kfhikj;Jtj;jpd; nghWg;Gf;fs

,yq;if fzf;fPl;L epakq;fSf;F ,zq;f xU nka;ahd kw;Wk; epahakhd fUj;jpid toq;Fk; epjpf; $w;Wf;fisj; jahhpg;gjw;Fk; kw;Wk; Nkhrb my;yJ jtwpd; fhuzkhf nghUz;ikahd gpwo;$w;Wf;fspypUe;J tpLgl;l epjpf; $w;Wf;fis jahpg;gjid

,aYikahf;Ftjw;F mtrpak; vd Kfhikj;Jtk; jPh;khdpf;fpd;w mj;jifa cs;sff; fl;Lg;ghLfSf;Fk; Kfhikj;Jtk; nghWg;ghspahFk;.

epjpf; $w;Wf;fisj; jahhpg;gjpy;> Xh; epWtdr; nray;epiy njhlh;r;rpahf nray;gLtjw;fhd FOkj;jpd; Mw;wiy kjpg;gpLk; nghWg;ghdJ Kfhikj;Jtj;jpdjhFk; vd;gJld;>

epWtdr; nray;epiy njhlh;epiy njhlh;ghf nghUj;jkhdtplj;J tplaq;fis ntspg;gLj;JtJld;; Kfhikj;Jtk;

FOkj;jpid fiyf;Fk; Nehf;fj;jpid my;yJ nraw;ghl;bid epWj;Jtjw;F my;yJ vt;tpj ajhh;j;jkhd khw;Wtopapd;wp mt;thW nra;aNtz;Lk; vd;W Vw;gl;lhnyhopa epWtdr; nray;epiy njhlh;r;rp fzf;fPl;bd; mbg;gilapid gad;gLj;jyhk;..

MSiff;F nghWg;ghAs;Nshh;fs; fk;gdp kw;Wk; FOkj;jpd; epjpapay; mwpf;ifaply; nray;Kiwapid Nkw;ghh;it nra;tjw;Fk; nghWg;ghspahthh;fs;.

2018 Mk; Mz;bd; 19 Mk; ,yf;f Njrpa fzf;fha;Tr; rl;lj;jpd; gphpT 16 (1) ,d; gpufhuk;> FOkj;jpd; tUlhe;j kw;Wk; fhyhfhy epjpf; $w;Wf;fis jahhpg;gjid

,aYikahf;Ftjw;fhf> fk;gdp kw;Wk; FOkkhdJ mjd; midj;J tUkhdk;> nrytpdk;> nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; vd;gtw;wpw;F Kiwahd Gj;jfq;fs; kw;Wk;

gjpTfis guhkhpf;FkhW Ntz;lg;gLfpd;wJ.

#### epjpf; $w;Wf;fspd; fzf;fha;tpw;F fzf;fha;thsuJ nghWg;Gf;fs;

epjpf; $w;Wf;fs; KOikahf VNjDk; Nkhrb my;yJ jtWfspd; fhuzkhf VNjDk; gpwo;

$w;Wf;fspypUe;J tpLgl;Ls;sjh vd;gJ gw;wp rhjhuz cWjpnkhopapid ngw;Wf;nfhs;tJk;> vdJ mgpg;gpuhaj;jpid cs;slf;fpa

Xh; fzf;fha;thsuJ mwpf;ifapid toq;FtJk; vdJ Nehf;fkhFk;. rhjhuz cWjpnkhop vd;gJ Xh; cah; kl;lj;jpyhd cWjpnkhop vd;gJld;> Mdhy; ,J

,yq;if fzf;fPl;L epakq;fSf;F ,zq;f Nkw;nfhs;sg;gl;l Xh; fzf;fha;thdJ ve;NeuKk; Xh; fUjj;jf;f gpwo; $w;wpid> mt;thW fhzg;gLkhapd;> ,dq;fhZk; vd;w cj;juthjky;y. gpwo; $w;Wf;fs; Nkhrb my;yJ jtwpypUe;J voyhk; vd;gJld;> mit jdpahf my;yJ $l;lhf> ,e;j epjpf;

$w;Wf;fspd; mbg;gilapy; gadhspfspd; nghUshjhu jPh;khdq;fspy; nry;thf;F nrYj;jf;$Lk; vd;w rhjhuzkhd vjph;ghh;g;G fhzg;gLkhapd; mit fzpr epiyahf fUjg;gLk;.

,yq;if fzf;fPl;L epakq;fSf;F

,zq;f fzf;fha;tpd; Xh; gFjpahf> ehd; fzf;fha;T KOtJk; njhopy;Kiw

epahag;ghl;bid cgNahfpj;Jk; njhopy;Kiw Iathjj;jpidAk; guhkhpj;Njd;> mj;Jld;

ehd; :

0 epjpf; $w;Wf;fs; Nkhrb my;yJ jtwpd; fhuzkhf Vw;gLk; fUjj;jf;f gpwo; $w;Wf;fsJ ,lh;Neh;iffis

,dq;fz;L kjpg;gpLjy; kw;Wk; me;j

,lh;Neh;iffSf;F kWnkhopaspf;Fk; fzf;fha;T nraw;ghLfis tbtikj;J nraw;gLj;jy; kw;Wk; vdJ fzf;fha;T mgpg;gpuhaj;jpid

toq;Ftjw;fhd mbg;gilf;F NghJkhd kw;Wk; nghUj;jkhd fzf;fha;T rhd;Wfis ngw;Wf;nfhs;Sjy; vd;gjhFk;. Xh; jtwpd; tpisthf vof;$ba ,lh;Neh;ifapYk; ghh;f;f Nkhrbapd; tpisthf Xh; fUjj;jf;f gpwo; $w;wpid ,dq;fhzhj

,lh;Neh;ifahdJ mjpfkhFk;. Vnddpy;> NkhrbahdJ $l;Lr;rjp> Nghyp Mtzk;> Ntz;Lnkd;Nw tpLgly;> gpwo; $w;Wf;fs; my;yJ cs;sff; fl;Lg;ghl;bid Nkyhiz nra;jy; Nghd;wtw;iw

cs;slf;Fk;..

0 fk;gdp kw;Wk; FOkj;jpd; cs;sff; fl;Lg;ghl;bd; gaDWjpj;jd;ikapy; Xh; mgpg;gpuhak; njhptpf;Fk; Nehf;fj;jpw;fd;wp> #o;epiyfSf;F nghUj;jkhd fzf;fha;T nray;Kiwfis tbtikg;gjw;fhf

fzf;fha;tpw;F nghUj;jkhd cs;sff; fl;lg;ghLfspy; Xh; Ghpe;Jzh;tpid ngw;Wf;nfhs;sy.

0 gad;gLj;jg;gl;l fzf;fPl;L nfhs;iffspd; nghUe;Jjd;ik kw;Wk; fzf;fPl;L kjpg;gPLfspd; epahakhdjd;ik kw;Wk;

Kfhikj;Jtj;jpdhy; Nkw;nfhz;l ,J njhlh;ghd ntspg;gLj;jy;fis kjpg;gPL nra;jy;

0 Kfhikj;Jtj;jpd; epWtd njhlh;epiy mbg;gilapyhd fzf;fPl;Lg; gad;ghl;bd; nghUe;Jjd;ik

kw;Wk; ngw;Wf;nfhz;l fzf;fha;T rhd;Wfspd; mbg;gilapy; epWtdj; njhlh;epiyapid njhlh;tjw;fhd FOkj;jpd; Mw;wypy; fUjj;jf;fsT re;Njfj;ij Vw;gLj;jf;$ba epfo;Tfs; my;yJ epiyikfs; njhlh;ghd xU nghUz;ikahd epr;rakw;wjd;ik fhzg;gLfpd;wjh vd KbTWj;jy;. xU; nghUz;ikahd epr;rakw;wjd;ik fhzg;gLfpd;wJ vd ehd; epiwT nra;jhy;> epjpf; $w;Wf;fspy; mJ njhlh;ghd ntspg;gLj;jy;fSf;F vdJ fzf;fha;T mwpf;ifapy; ehd; ftdj;ij <h;f;f Ntz;bAs;sJ my;yJ mj;jifa ntspg;gLj;jy;fs;

NghJkhdjpd;wp fhzg;gl;lhy; vdJ mgpg;gpuhaj;jpid jpUj;jNtz;bAs;sJ. vdJ fzf;fha;thsuJ mwpf;if jpfjpaplg;gl;l ehs; tiuf;Fkhd fzf;fha;T rhd;Wfspd; mbg;gilapy; vdJ epiwTWjy;fs; fhzg;gLk;.

# RahjPd fzf;fha;thshpd; mwpf;if



vt;thwhapDk;> vjph;fhy epfo;Tfs; my;yJ #o;epiyfs; FOkk; epWtdj; njhlh;epiyapid njhlh;tjid epWj;j fhuzkhapUf;fyhk;.

0 ntspg;gLj;jy;fs; cs;slq;fyhf> epjpf; $w;Wf;fspd; xl;Lnkhj;j Kd;dpiyg;gLj;jy;> fl;likg;G kw;Wk; cs;slf;fj;jpid kjpg;gPL nra;tJld;> epjpf; $w;Wf;fs;> mbg;gilahd nfhLf;fy; thq;fy;fs; kw;Wk; epfo;TfsJ epahakhd

Kd;dpiyg;gLj;jiy milAk; tpjj;jpy; gpujpepjpj;Jtk; nra;fpd;wjh vd;gijAk;

kjpg;gPL nra;fpd;wJ..

0 xUq;fpizf;fg;gl;l epjpf; $w;Wf;fspy; xU mgpg;gpuhaj;jpid njhptpg;gjw;F FOkj;jpDs; fhzg;gLk; epWtdq;fspd; my;yJ tzpf eltbf;iffspd; epjpapay; jfty;fs; njhlh;ghf NghJkhd nghUj;jkhd fzf;fha;Tr; rhd;Wfis ngw;Wf;nfhs;Sjy;.

FOk fzf;fha;tpd; topelj;jy;> Nkw;ghh;it kw;Wk; nrayhw;wYf;F ehd; nghWg;ghspaha; cs;Nsd;. vdJ fzf;fha;T mgpg;gpuhaj;jpw;F ehd;

khj;jpuNk nghWg;ghspaha; cs;Nsd.

MSif njhlh;ghd nghWg;ghspfSld; Vida tplaq;fSf;fpilapy;> vdJ fzf;fha;tpd;NghJ cs;sff; fl;Lg;ghLfspy; ehd; fz;Lgpbj;j fUjj;jf;f Fiwfs; cs;slq;fshf fzf;fha;tpd; jpl;lkpl;l Nehf;fk; kw;Wk; fzf;fha;tpd; Neuk; kw;Wk; fUjj;jf;f fzf;fha;T fz;Lgpbg;Gfs;

Fwpj;J njhlh;Gnfhz;Nld

### Vida rl;l kw;Wk; Kiwikg;gLj;jy; Njitg;ghLfspyhd mwpf;if

* 1. 2018 Mk; Mz;bd; 19Mk;,yf;f Njrpa fzf;fha;Tr; rl;lk; kw;Wk; 2007 Mk; Mz;bd; 07 Mk; ,yf;f fk;gdpfs; rl;lk; vd;gd gpd;tUk;

Njitg;ghLfSf;fhf tpNrl Vw;ghLfis cs;slf;Ffpd;wd

* + 1. fzf;fha;tpw;F Njitahd midj;J jfty;fs; kw;Wk; tpsf;fq;fis ehd; ngw;Ws;Nsd; kw;Wk; vdJ

ghprPyidapypUe;J> 2018 Mk; Mz;bd;

19 Mk; ,yf;f Njrpa fzf;fha;Tr; rl;lj;jpd; gphpT 12 (V) kw;Wk;

2007 Mk; Mz;bd; 07 Mk; ,yf;f

fk;gdpfs; rl;lj;jpd; gphpT 163 (2)

(b) ,d; Njitf;Nfw;g fk;gdpahdJ Kiwahd fzf;fPl;Lg; gjpTfis itj;Js;sjhd Njhw;wj;jpid

toq;Ffpd;wJ.

* + 1. fk;gdpapd; epjpf; $w;Wf;fs; 2007 Mk; Mz;bd; 07 Mk; ,yf;f fk;gdpfs; rl;lj;jpd; gphpT 151 ,d;

Njitg;ghLfSld; ,zq;fpAs;sd.

* + 1. 2018 Mk; Mz;bd; 19 Mk; ,yf;f

Njrpa fzf;fha;Tr; rl;lj;jpd; gphpT 6

(1) (b) (iii) ,d; Njitg;ghl;bw;fika fhl;rpg;gLj;jg;gl;l epjpf; $w;Wf;fs; Kd;ida Mz;Lld; xj;jpUf;fpd;wJ..

* + 1. 2018 Mk; Mz;bd; 19 ,yf;f

Njrpa fzf;fha;Tr; rl;lj;jpd; gphpT

6 (1) (b) (iv) ,d; Njitf;Nfw;g fhl;rpg;gLj;jg;gl;Ls;s epjpf; $w;Wf;fs; Kd;ida Mz;by; vd;dhy; Nkw;nfhs;sg;gl;l ghpe;Jiufis

cs;slf;Ffpd;wd..

* 1. nrayhw;wg;gl;l nray;Kiwffs; kw;Wk; ngw;Wf;nfhs;sg;gl;l rhd;Wfspd; mbg;gilapy;> nghUz;ikahd tplaq;fSf;F kl;Lg;gLj;jg;gl;Ls;sJ. vdJ ftdj;jpw;F gpd;tUtd vJTk;

tutpy;iy.;

* + 1. 2018 Mk; Mz;bd; 19 Mk; ,yf;f

Njrpa fzf;fha;T rl;lj;jpd; gphpT 12 (b) ,d; Njitf;Nfw;g

tof;fkhd tzpfq;fSf;F mg;ghy; fk;gdpapdJ MSif mq;fj;jpd; ahNuDk; mq;fj;jth; fk;gdpapdhy; nra;Jnfhs;sg;gl;l vt;tpj xg;ge;jj;jpYk; VNjDk; Neubahd my;yJ kiwKfkhd eyd;fis

nfhz;bUe;jhh; vd Fwpg;gpLtjw;F.

* + 1. 2018 Mk; Mz;bd; 19 Mk; ,yf;f

Njrpa fzf;fha;Tr; rl;lj;jpd; gphpT

12 (vt;) ,d; Njitf;Nfw;g VNjDk; gpuNahfpf;fj;jf;f vOj;J%y rl;lk;> fk;gdpapd; MSif mq;fj;jpdhy; toq;fg;gl;l nghJ kw;Wk; tpNrl gzpg;GiufSf;F fk;gdp ,zf;fg;ghL

fhztpy;iy vd Fwpg;gpLtjw;F.

* + 1. 2018 Mk; Mz;bd; 19 Mk; ,yf;f

Njrpa fzf;fha;Tr; rl;lj;jpd; gphpT 12 ([p) ,d; Njitf;Nfw;g fk;gdpahdJ mjd; mjpfhuq;fs;> nrayhw;Wiffs; kw;Wk; flikfis epiwNtw;wtpy;iy

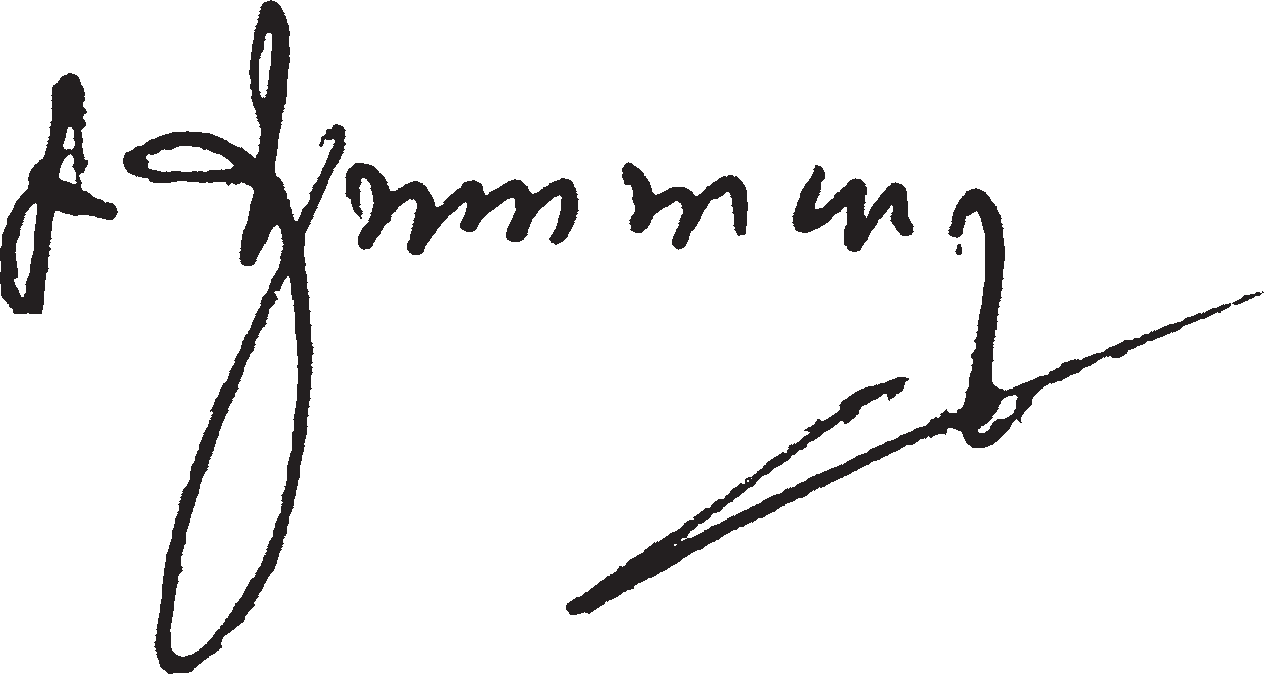
vd Fwpg;gpLtjw;F.

* + 1. 2018 Mk; Mz;bd; 19 Mk; ,yf;f

Njrpa fzf;fha;Tr; rl;lj;jpd; gphpT 12 (vr; ) ,d; Njitf;Nfw;g

nfhLf;fg;gl;l fhy vy;iyf;Fs; kw;Wk; gpuNahfpf;fj;jf;f rl;lq;fSf;F ,zq;f fk;gdpapd; tsq;fs; rpf;fdkhf> jpwd;gl kw;Wk; gaDWjpkpf;f

tpjj;jpy; ngwg;gltpy;iy kw;Wk; gad;gLj;jg;gltpy;iy vd Fwpg;gpLtjw;F.



[p. vr;. b. jh;kghy

fzf;fha;thsh; jiyik mjpgjp *(*khw;whs;*)*

# epjpf; $w;W - cs;slf;fj;jpd; ml;ltiz

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | gf;f | vz*.*; |  |  | gf;f | vz*.*; |
| epjpf; $w ;W ff; s ;  ,yhgk ; myy; J ell; f ; $wW; |  | 286 |  | epjp epiyikf ; $w ;W - ngh W g ;G ff; s ;  35. tqf; pfSfF; nrYjj; Ntzb; ait |  | 362 |
| t ph pthd tUkhdf ; $wW; |  | 287 |  | 36. thbfi; fahshf; SfF; nrYjj; Ntzb; ait |  | 364 |
| epjp epiyikf ; $wW; |  | 288 |  | 37. toqf; gg; ll; fld ; g pizaqf; s ; |  | 365 |
| ch pjJ; tjj; pyhd khww; qf; s pd ; $wW; |  | 289 |  | 38. Vida epjpg ; nghWg G; ff; s ; |  | 367 |
| fhRg ; ghar; r; y ; $wW; |  | 291 |  | 39. fhg G; Wjpg ; nghWg G; ff; Sk ; nrYjj; Ntzb; a |  |  |
|  |  |  |  | k sP ;fhg G; WjpAk ; |  | 368 |

### epjpf; $w ;W ff; Sff; hd Fw p g ;G fs ;

|  |  |  |
| --- | --- | --- |
| 40. | Fjj; ifg; nghWg G; ff; s ; | 370 |
| 41. | eilKiw th pg ; nghWg G; ff; s ; | 371 |
| 42. | Vida nghWg G; f;fs ; | 372 |
| 43 | XaT; ngwy ; eyd ; flgg; hLfs ; | 373 |
| 44. xjj; pitff; gg; ll; th pg; nghWg G; ff; s ; / (nrhjJ; f;fs); 376 | | |

1. $ll; hzi; k kwW; k ; FOkj ; jftyf; s ; 292
2. jahh pg;g pd ; mbg;gil 292
3. Kff; pakhd fzff; PlL; f ; nfhsi; ffs ; 295

4 toqf; gg; ll; epakqf; s ; Mdhy ; ,dd; Kk ; mKyhfhjit 299

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ,yhgk ; my y; J ell; f ; $w ;W |  |  | epjp | epiyikf ; $w ;W - ch pj ;J tk ; |  |
| 5. nkhjj; tUkhdk ; | 301 |  | 45. | $wgg; ll; %yjdk ; | 379 |
| 6. Njwpa tlb; tUkhdk ; | 301 |  | 46. | epaj prr; ll; xJff; epjpak ; | 380 |
| 7. Njwpa ciojj; jtizff; ll; zk ; | 303 |  | 47. | epWjj; pitf;fgg; ll; ,yhgq;fs ; | 380 |
| 8. fll; z kwW; k ; juF tUkhdk ; | 304 |  | 48. | Vida xJf;fq;fs ; | 380 |
| 9. epj pr ; nrhjJ; ff; s py ; Njwpa ,yhgk/; (el;l k); - F | VTPL 305 |  | 49. | flL; gg; hlww; mff; iw | 382 |
| 10. Vida nrawg; hlL; tUkhdk ; | 305 |  |  |  |  |

1. fldf; s ; kwW; k ; tUkjpfSff; hd tYfF; dw; y ; fll; zqf; s ;

### Vida epjpa p ay ; nts p g g;

Lj;jy ;fs ;

kwW; k ; Vida ell; qf; s ; 306

1. Msz pr ; nryt pdqf; s ; 309
2. vjphg; huh nghWg G; ff; Sk ; flgg; hLfSk ; 382
3. rhjhuz gqn; fhdw; pwf; hd Njwpa nrhjj; pd ; ngWkjp 384
4. ngWkhdj;NjaT; k ; ngWkjpFiwg G; k ; 309
5. eilKiw/eilKiwayy; h gFgg; haT;

385

1. eydf; s>; Nfhuyf; s ; kwW; k ; xg G; Wjpa PlL; nryt pdk ; 310

15 Vida nrawg; hlL; nryt pdk ; 311

1. epj pr ; Nritfs pyhd th p 311
2. tUkhd th pr ; nryt pdk ; 312
3. mbg;gil /e Phj; j; rhjhuz gqn; fhdw; pwf; hd ciog G; (EPS) 315
4. rhjhuz gqn; fhdw; pw;fhd gq;f pyhgk ; 316

### epjp epiyikf ; $w ;W - nrhj ;J ff; s ;

|  |  |
| --- | --- |
| 20. mst PlL; mbgg; ila py ; epjpf ; fUt pfs pd ; gFgg; haT; | 316 |
| 21. nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s pd ; epahag ; ngWkjp | 318 |
| 22. fhRk ; fhRfF; r ; rkdhditfSk ; | 325 |
| 23. tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 327 |
| 24. epj pr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf e | pahag ; |
| ngWkjpa py ; | 327 |

1. fldf; Sk ; tUkjpfSk ; - ngWkjp Fiwg G; f ; fpuajj; py ; 329
2. g ph pTthh pahd epjp mwpfi; fa ply ; 386
3. mlkhdkhd nrhjJ; ff; s ; 388
4. njhlh G; ila jug;g pdh ; nts pg;gLjj; y ; 388
5. ,lh ; KfhikjJ; tk ; 394
6. mwpfi; fa plgg; Lk ; fhyjj; pd ; g pdd; uhd epfoT; fs ; 419
7. fhg G; Wjp kwW; k ; k sP f; hg G; Wjp tUkjpfs ; 346
8. epj pr ; nrhjJ; ff; s ; - Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; 346
9. fld ; fUt pfs ; - ngWkjp Fiwg G; f ; fpuajj; py ; 347
10. JizepWtdqf; s py ; Kjy PLfs ; 349
11. [Kjy PlL; Mjdk ; 351](#_TOC_250004)
12. [Vida nrhjJ; ff; s ; 353](#_TOC_250003)
13. [Mjdk>; nghwpjn; jhFjp kwW; k; cgfuzk; 354](#_TOC_250002)
14. [gadg; LjJ; tjwf; ch pikAss; nrhjJ; ff; s ; 359](#_TOC_250001)
15. [edk; jpg G; k ; mUtr ; nrhjJ; ff; Sk ; 360](#_TOC_250000)

# ,yhgk; my;yJ el;lf; $w;W

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | fk ;gd p |  |  | F O kk ; |  |
| khhr; ; 31 ,y ; epiwtilej; Mzb; w;fhdJ | Fwpg;G | gf;f vz.; | 2025  &. '000 | 2024  &. '000 | khw;wk ;  % | 2025  &. '000 | 2024  &. '000 | khw;wk ;  % |
| nkhjj; tUkhdk ; | 5 | 301 | 28,427,584 | 31,036,624 | (8.41) | 35,916,302 | 37,552,858 | (4.36) |
| tl;b tUkhdk ; | 6.1 | 302 | 26,088,017 | 28,853,306 | (9.58) | 29,525,694 | 32,216,697 | (8.35) |
| fop: tlb; r ; nrytpdk ; | 6.2 | 302 | 12,016,685 | 17,200,885 | (30.14) | 13,065,611 | 18,266,659 | (28.47) |
| Njwpa tlb; tUkhdk ; | 6 | 301 | 14,071,332 | 11,652,421 | 20.76 | 16,460,083 | 13,950,038 | 17.99 |
|  | | |  |  | |  |  | |
| Njwpa ciojj; jtizff; ll; zk ; | 7 | 303 | - | - | - | 4,574,399 | 3,735,325 | 22.46 |
| fll; zk ; kwW; k ; juF tUkhdk ; | 8 | 304 | 1,756,723 | 1,544,820 | 13.72 | 1,262,706 | 979,395 | 28.93 |
| epjpr ; nrhjJ; ff; s py ; Njwpa ,yhgk ; /  (el;l k); - FVTPL | 9 | 305 | 146,186 | 135,892 | 7.58 | 182,398 | 124,229 | 46.82 |
| Vida nrawg; hlL; tUkhdk ; | 10 | 305 | 436,658 | 502,606 | (13.12) | 371,105 | 497,212 | (25.36) |
| nkhjj; nrawg; hlL; tUkhdk ; | | | 16,410,899 | 13,835,739 | 18.61 | 22,850,691 | 19,286,199 | 18.48 |
| fop: fldf; s ; kwW; k ; tUkjpfSff; hd tYf;Fdw; y ; fl;l zqf; s ; kwW; k ; Vida ell; q;fs ; | 11 | 306 | (403,301) | (1,155,776) | (65.11) | (383,497) | (1,354,204) | (71.68) |
| Njwpa nrawg; hlL; tUkhdk ; | | | 16,814,200 | 14,991,515 | 12.16 | 23,234,188 | 20,640,403 | 12.57 |
| fop: nrytpdq;fs ; |  |  | 4,864,568 |  |  | 6,448,279 |  |  |
| Msz pr ; nrytpdqf; s ; | 12 | 309 | 4,248,112 | 14.51 | 5,541,660 | 16.36 |
| ngWkhdjN; jaT; k ; ngWkjpFiwgG; k ; | 13 | 309 | 682,989 | 669,936 | 1.95 | 638,254 | 613,868 | 3.97 |
| eydf; s>; Nfhuyf; s ; kwW; k ; xg;gWjpa PlL; r ; nrytpdk ; | 14 | 310 | - | - | - | 2,937,798 | 2,668,198 | 10.10 |
| Vida nrawg; hlL; nrytpdqf; s ; | 15 | 311 | 3,471,383 | 2,776,611 | 25.02 | 4,222,297 | 3,391,028 | 24.51 |
| nkhjj; nrawg; hlL; r ; nrytpdqf; s ; | | | 9,018,940 | 7,694,659 | 17.21 | 14,246,628 | 12,214,754 | 16.63 |
| epjpr ; Nritfs pyhd th pfF; Kej; pa nrawg; hlL; ,yhgk ; | | | 7,795,260 | 7,296,856 | 6.83 | 8,987,560 | 8,425,649 | 6.67 |
| fop: epjpr ; Nritfs pyhd thp | 16 | 311 | 2,006,924 | 1,920,924 | 4.48 | 2,108,182 | 1,996,425 | 5.60 |
| tUkhd th pr ; nrytpdjj; pwF; Kej; pa  ,yhgk ; | | | 5,788,336 | 5,375,932 | 7.67 | 6,879,378 | 6,429,224 | 7.00 |
| fop: tUkhd th pr ; nrytpdk ; | 17 | 312 | 2,184,959 | 1,835,435 | 19.04 | 2,789,133 | 2,231,793 | 24.97 |
| Mzb; wf; hd ,yhgk ; | | | 3,603,377 | 3,540,497 | 1.78 | 4,090,245 | 4,197,431 | (2.55) |
| cilikahf;fjj; f;f ,yhgk ; |  |  | 3,603,377 |  |  | 3,998,783 |  |  |
| fkg; d pa pd ; ch pjJ; t  cilikahshf; SfF; |  |  | 3,540,497 | 1.78 | 3,994,917 | 0.10 |
| flL; gg; hlww; mff; iw | 49 | 382 | - | - | - | 91,462 | 202,514 | (54.84) |
| Mzb; wf; hd ,yhgk ; | | | 3,603,377 | 3,540,497 | 1.78 | 4,090,245 | 4,197,431 | (2.55) |
| rhjhuz gqn; fhdw; pwf; hd mbgg; il /  e Ph;j;j ciogG; (&.) | 18 | 315 | 1.67 | 1.64 | 1.83 | 1.86 | 1.85 | 0.54 |
| rhjhuz gqn; fhdw; pw;fhd gq;fpyhgk ; (&.) | 19 | 316 | 1.40 | 1.40 | - | - | - | - |

gff; qf; s ; 292 Kjy ; 419 tiu fhzgg; Lk ; Fwpg G; ff; s ; epjpf ; $wW; ff; s pd ; xU xUqf; pizej; ghfkhAss; d. .

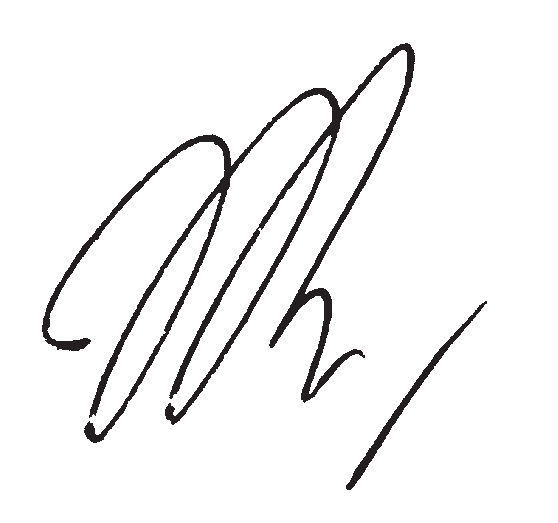
# tphpthd tUkhdf; $w;W

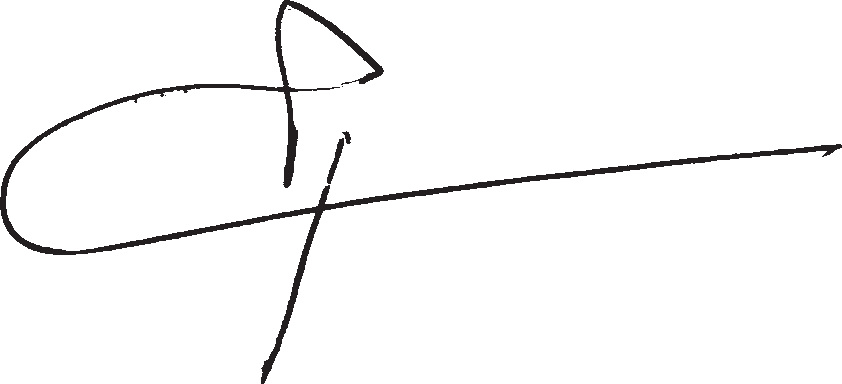
|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | fk ;gd p |  |  | F O kk ; |  |
| khhr; ; 31 ,y ; epiwtilej; Mzb; w;fhdJ | Fwpg;G | gf;f vz.; | 2025  &. '000 | 2024  &. '000 | khw;wk ;  % | 2025  &. '000 | 2024  &. '000 | khw;wk ;  % |
| Mzb; wf; hd ,yhgk ; | | | 3,603,377 | 3,540,497 | 1.78 | 4,090,245 | 4,197,431 | (2.55) |
| Vida tph pthd tUkhdk>; mLjJ; tUk ; tUlqf; s py ; (th p epfuhf)  ,yhgk ; myy; J el;l jj; pw;F  ksP t; ifg;gLjj; Ntzb; a cUg;gbfs:; |  |  | - |  |  | (148,962) |  |  |
| ntspehlL; Jiz epWtdjj; pd ; epjpf ;  $wW; ff; sJ gh pthj; ;jida pypUeJ; vOfpdw ; Njwpa ,yhgk ; / (el;l k); | 48.4 | 382 | - | - | (625,269) | (76.18) |
| mLjJ; tUk ; tUlqf; s py ; ,yhgk ; myy; J el;l jj; pw;F ksP t; ifg;gLjj; Ntzb; a Njwpa cUgg; bfs ; | | | - | - | - | (148,962) | (625,269) | (76.18) |
| mLjJ; tUk ; tUlqf; s py ; ,yhgk ; myy; J el;l jj; pw;F ksP t; ifg;gLjj; f ;  $lhj cUgg; bfs ; (th p epfuhf): |  |  | (134,126) |  |  | (143,496) |  |  |
| ephz; a pff; gg; ll; eyd ; jpll; qf; s py ; Njwpa  fhgg; PlL; f ; fzpgG; ,yhgk ; / (ell; k); | |  |  |  |  |  |
| XaT; ngwy ; eyd ; flgg; hlb; y ; fhgg; PlL; f ;  fzpgG; ,yhgk ; myy; J ell; k ; | 43.2 | 374 | (17,890) | 649.73 | (26,787) | 435.69 |
| fhgg; PlL; f ; fzpgG; ,yhgk ; myy; J el;l jj; py ; xjj; pitff; g;gl;l thp tpisT | 44.1 | 377 | 40,238 | 5,368 | 649.73 | 43,048 | 8,139 | 428.92 |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pDhlh epahag ; ngWkjpapy ; | | |  |  | |  |  | |
| ksP m; st Plb; yhd ,yhgk/;(el;l k); | 48.3 | 381 | 131,792 | 214,016 | (38.42) | 83,694 | 329,798 | (74.62) |
| NkYss; jpy ; xjj; pitff; g;gl;l thp t pisT | 44.1 | 377 | (39,537) | (64,200) | (38.42) | (25,108) | (97,944) | (74.36) |
| mLjJ; tUk ; MzL; fs py ; ,yhgk ; myy; J el;l jj; pw;F ksP ; tifg;gLjj; f ;  $lhj Njwpa cUgg; bfs ; | | | (1,633) | 137,294 | (101.19) | (41,862) | 213,206 | (119.63) |
| Mzb; wf; hd Vida tph pthd tUkhdk>; thp epfuhf | | | (1,633) | 137,294 | (101.19) | (190,824) | (412,063) | (53.69) |
| Mzb; wf; hd nkhjj; tph pthd tUkhdk ; | | | 3,601,744 | 3,677,791 | (2.07) | 3,899,421 | 3,785,368 | 3.01 |
| cilikahf;fjj; f;fJ: |  |  | (1,633) |  |  | (107,775) |  |  |
| fkg; dpapd ; chpjJ; ilikahshf; SfF; |  |  | 137,294 | (101.19) | (124,716) | (13.58) |
| flL; gg; hlww; mff; iw | 49 | 382 | - | - | - | (83,049) | (287,347) | (71.10) |
| Mzb; wf; hd Vida tph pthd tUkhdk>; thp epfuhf | | | (1,633) | 137,294 | (101.19) | (190,824) | (412,063) | (53.69) |
| Mzb; wf; hd nkhjj; tph pthd tUkhdk ; | | | 3,601,744 | 3,677,791 | (2.07) | 3,899,421 | 3,785,368 | 3.01 |

gff; qf; s ; 292 Kjy ; 419 tiu fhzgg; Lk ; Fwpg G; ff; s ; epjpf ; $wW; ff; s pd ; xU xUqf; pizej; ghfkhAss; d.

# epjp epiyikf; $w;W

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | fk ;gd p |  |  | F O kk ; |  |
| khhr; ; 31 ,y ; css; thwhdJ | Fwpg;G | gf;fk ; | 2025  &. '000 | 2024  &. '000 | khw;wk ;  % | 2025  &. '000 | 2024  &. '000 | khw;wk ;  % |
| nrhj ;Jf;fs ; |  |  | 18,696,732 |  |  | 19,583,402 |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 22 | 325 | 9,728,132 | 92.19 | 10,636,505 | 84.12 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd  kPj pfs ; | 23 | 327 | 3,031,551 | 14,288,282 | (78.78) | 5,694,373 | 17,562,955 | (67.58) |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J  ell; jj; pDhlhf epahag ; ngWkjpa py ; | 24 | 327 | 275,550 | 1,339,867 | (79.43) | 1,290,581 | 1,451,613 | (11.09) |
| fldf; Sk ; tUkjpfSk ; - ng.Fiw.fpuaj.; | 25 | 329 | 157,092,387 | 103,650,453 | 51.56 | 170,451,841 | 116,919,950 | 45.79 |
| fhgG; Wjp kwW; k ; ksP f; hgG; Wjp tUkjpfs ; | 26 | 346 | - | - | - | 1,698,354 | 1,586,697 | 7.04 |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd  tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 27 | 346 | 1,292,140 | 1,158,669 | 11.52 | 1,827,482 | 1,720,475 | 6.22 |
| fld ; fUtp - ng. F. fpuajj; py ; | 28 | 347 | 5,161,177 | 18,372,055 | (71.91) | 11,561,272 | 23,826,514 | (51.48) |
| Jiz epWtdqf; spy ; Kjy PLfs ; | 29 | 349 | 3,832,151 | 3,455,229 | 10.91 | - | - | - |
| Kjy PlL; Mjdk ; | 30 | 351 | 302,000 | 295,465 | 2.21 | 1,375,175 | 1,305,512 | 5.34 |
| Vida nrhjJ; ff; s ; | 31 | 353 | 1,040,658 | 3,981,818 | (73.86) | 1,065,584 | 4,166,268 | (74.42) |
| Mjdk>; nghwp kwW; k; cgfuzk; | 32 | 354 | 1,787,796 | 1,361,384 | 31.32 | 4,281,701 | 3,779,689 | 13.28 |
| gad;gLjJ; tjw;F chpikAss;  nrhjJ; f;fs ; | 33 | 359 | 1,872,168 | 1,360,775 | 37.58 | 1,553,402 | 1,287,033 | 20.70 |
| xjj; pitff; gg; ll; th pr ; nrhjJ; ff; s ; | 44 | 376 | 59,322 | 818,949 | (92.76) | 26,569 | 829,351 | (96.80) |
| edk; jpgG; k ; mUtr ; nrhjJ; ff; Sk ; | 34 | 360 | 34,719 | 41,010 | (15.34) | 172,552 | 185,304 | (6.88) |
| tUkjpahd eilKiw thp | 41 | 371 | 52,589 | - | 100.00 | - | - | - |
| nkhjj; nrhjJ; ff; s ; | | | 194,530,940 | 159,852,088 | 21.69 | 220,582,288 | 185,257,866 | 19.07 |
| nghWgG; f;fs ; |  |  | 11,436,573 |  |  | 16,828,985 |  |  |
| tqf; pfSfF; nrYjj; Ntzb; ait | 35 | 362 | 2,263,494 | 405.26 | 7,181,365 | 134.34 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; ait | 36 | 364 | 124,529,684 | 97,437,726 | 27.80 | 130,068,713 | 103,843,054 | 25.26 |
| toqf; gg; ll; fld ; g pizaqf; s ; | 37 | 365 | 5,014,652 | 11,032,248 | (54.55) | 5,014,652 | 11,032,248 | (54.55) |
| Vida epjpg ; nghWgG; ff; s ; | 38 | 367 | 6,415,071 | 3,188,693 | 101.18 | 8,187,438 | 3,926,092 | 108.54 |
| fhgG; Wjpg; nghWgG; ff; Sk ; nrYjj;  Ntzb; a ksP f; hgG; WjpfSk ; | 39 | 368 | - | - | - | 5,458,788 | 5,508,693 | (0.91) |
| Fjj; ifg; nghWgG; ff; s ; | 40 | 370 | 2,236,091 | 1,636,537 | 36.64 | 1,778,792 | 1,554,027 | 14.46 |
| eilKiw th pr ; nghWgG; ff; s ; | 41 | 371 | - | 295,474 | (100.00) | 326,594 | 536,436 | (39.12) |
| Vida nghWgG; f;fs ; | 42 | 372 | 1,486,395 | 1,393,241 | 6.69 | 1,737,036 | 1,632,768 | 6.39 |
| XaT; ngwy ; eyd ; flgg; hL | 43 | 373 | 1,000,719 | 778,537 | 28.54 | 1,155,916 | 897,355 | 28.81 |
| nkhjj; nghWgG; ff; s ; | | | 152,119,185 | 118,025,950 | 28.89 | 170,556,914 | 136,112,038 | 25.31 |
| ch pj ;Jtk ; |  |  | 19,230,479 |  |  | 19,230,479 |  |  |
| $wgg; ll; %yjdk ; | 45 | 379 | 19,230,479 | - | 19,230,479 | - |
| epajprr; ll; xJff; epjpak ; | 46 | 380 | 3,147,965 | 2,967,853 | 6.07 | 3,325,935 | 3,107,595 | 7.03 |
| epWjj; pitf;fgg; ll; ,yhgq;fs ; | 47 | 380 | 19,976,739 | 19,884,827 | 0.46 | 24,431,095 | 23,976,101 | 1.90 |
| Vida xJf;fq;fs ; | 48 | 380 | 56,572 | (257,021) | (122.01) | 633,005 | 431,456 | 46.71 |
| fkg; dpapd ; chpjJ; ilikahshf; SfF;  chpjJ; ilikahFk ; nkhjj; chpjJ; tk ; | | | 42,411,755 | 41,826,138 | 1.40 | 47,620,514 | 46,745,631 | 1.87 |
| flL; gg; hlww; mff; iw | 49 | 382 | - | - | - | 2,404,860 | 2,400,197 | 0.19 |
| nkhjj; chpjJ; tk ; | | | 42,411,755 | 41,826,138 | 1.40 | 50,025,374 | 49,145,828 | 1.79 |
| nkhjj; nghWgG; ff; Sk ; chpjJ; tKk ; | | | 194,530,940 | 159,852,088 | 21.69 | 220,582,288 | 185,257,866 | 19.07 |
| vjphf; huh nghWgG; ff; Sk ; flgg; hLfSk ; | 50 | 382 | 19,052,614 | 14,240,316 | 33.79 | 19,250,948 | 14,402,895 | 33.66 |
| rhjhuz gqn; fhdw; pwf; hd Njwpa  nrhjj; pd ; ngWkjp (&.) | 51 | 384 | 19.69 | 19.41 | 1.40 | 22.10 | 21.70 | 1.87 |

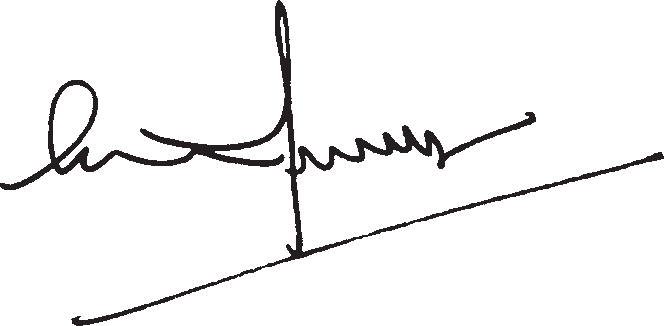
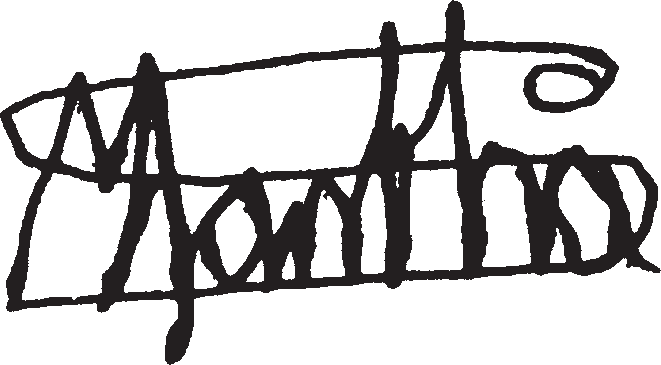
,ej; epjpf ; $wW; ff; s ; 2007 ,d ; 07 Mk ; ,yff; fkg; d pfs ; rll; jj; pd ; Njitgg; hLfSff; pzqf; jahh pff; gg; lL; ss; d vd ehk ; rhdw; s pff; pd ;Nwhk.;



g ph paq;fu fq;fghlNf rQ[; tP gzl; huehaf;f

r p N u~ l; Kfhikahsh ; - epjp g p ujk epiw Ntw ;W mjpfhh p

,ej; epjpf ; $wW; ff; SfF; gz pgg; hshf; s ; rig nghWgg; hs pahFk.; rigff; hfTk ; riga pd ; rhhg; pYk ; mqf; fP h pff; gg; l;L ifnahgg; kplgg; llJ; .;



Nguhr ph pah.; m[ej; rkuf;Nfhd ; fpist ; nghd ;Nrfh

jiyt h ; gz p g ;g hsh ;

30 Nk 2025

nfhOk;G

gff; qf; s ; 292 Kjy ; 419 tiu fhzgg; Lk ; Fwpg G; ff; s ; epjpf ; $wW; ff; s pd ; xU xUqf; pizej; ghfkhAss; d.

# chpj;Jtj;jpyhd khw;wq;fspd; $w;W - fk;gdp

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p |  |  | Vida x J f;fq ;fs ; | |  |  |
|  | % yjdk ; | epajpr ; rll; x J ff; epjpak ; | Kiwikg ; . el;l  js ;Sgb  x J f;fk ; | epahag ; ng W kjp x J f;fk ; | ep W jj; p itff; g ;gl;l  ,yhgq ;fs ; | nkhjj; ch pj ;J tk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 01 Vgu; y ; 2023 ,y ; css; thwhd kjP p | 18,015,559 | 2,790,828 | - | (571,148) | 19,556,826 | 39,792,065 |
| Mzb; wf; hd nkhjj; tph pthd tUkhdk ; |  |  |  |  |  |  |
| Mzb; wf; hd ,yhgk ; / (el;l k); | - | - | - | - | 3,540,497 | 3,540,497 |
| vida tph pthd tUkhdk ; ( thp epfuhf) | - | - | - | 214,016 | (76,722) | 137,294 |
| Mzb; wf; hd nkhjj; tph pthd tUkhdk ; | - | - | - | 214,016 | 3,463,775 | 3,677,791 |
| ch pjJ; tjj; py ; Neubahf mqf; fP h pff; gg; ll; chpjJ; t cilikahshf; Sldhd nfhLff; y ; thq;fy;fs ; |  |  |  |  |  |  |
| xJf;fjj; pw;fhd khww; y;fs ; | - | 177,025 | 100,111 | - | (277,136) | - |
| nrYjj; gg; ll; gqf; pyhfk ; - gjj; puk ; | 1,214,920 | - | - | - | (1,429,319) | (214,399) |
| - fhR | - | - | - | - | (1,429,319) | (1,429,319) |
| chpj; J; t cilikahshf; Sldhd nkhjj; nfhLf;fy ; thq;fy;fs ; | 1,214,920 | 177,025 | 100,111 | - | (3,135,774) | (1,643,718) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 19,230,479 | 2,967,853 | 100,111 | (357,132) | 19,884,827 | 41,826,138 |
|  |  | | | | | |
| 1 Vgu; y ; 2024 ,y ; css; thwhd kjP p | 19,230,479 | 2,967,853 | 100,111 | (357,132) | 19,884,827 | 41,826,137 |
| Mzb; wf; hd nkhjj; tph pthd tUkhdk ; |  |  |  |  |  |  |
| Mzb; wf; hd ,yhgk ; / (el;l k); | - | - | - | - | 3,603,377 | 3,603,377 |
| Vida tph pthd tUkhdk ; (th p epfuhf) | - | - | - | 131,792 | (133,426) | (1,634) |
| Mzb; wf; hd nkhjj; tph pthd tUkhdk ; | - | - | - | 131,792 | 3,469,951 | 3,601,743 |
| ch pjJ; tjj; py ; Neubahf mqf; fP h pff; gg; ll; chpjJ; t cilikahshf; Sldhd nfhLff; y ; thq;fy;fs ; |  |  |  |  |  |  |
| xJf;fjj; pw;fhd khww; y;fs ; | - | 180,112 | 181,801 | - | (361,914) | - |
| nrYjj; gg; ll; gqf; pyhgk ; - gjj; puk ; | - | - | - | - | - | - |
| - fhR | - | - | - | - | (3,016,126) | (3,016,126) |
| chpjJ; t cilikahshf; Sldhd nkhjj; nfhLf;fy ; thq;fy;fs ; | - | 180,112 | 181,801 | - | (3,378,039) | (3,016,126) |
|  |  | | | | | |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 19,230,479 | 3,147,965 | 281,912 | (225,340) | 19,976,739 | 42,411,755 |

gff; qf; s ; 292 Kjy ; 419 tiu fhzgg; Lk ; Fwpg G; ff; s ; epjpf ; $wW; ff; s pd ; xU xUqf; pizej; ghfkhAss; d..

F O kk ; V ida x J f;fq ;fs ;

% yjdk ; ep aj pr ; rll; x J ff;

epj p ak ;

Kiwikg ;. el;l

js ;Sgb xJf;fk ;

ep ahag ; ng W kj p x J f;fk ;

nts pehl;L ehza

gh p khw ;wy ; x J f;fk ;

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| &.'000 | | &.'000 | &.'000 | &.'000 | &.'000 | &.'000 | &.'000 | &.'000 | &.'000 |
| 01 Vgu; y ; 2023 ,y ; css; thwhd kjP p 18,015,559 | | 2,905,660 | - | (627,839) | 977,219 | 23,248,550 | 44,519,149 | 2,485,029 | 47,004,178 |
| Mzb; wf; hd nkhjj; t ph pthd tUkhdk ; | |  |  |  |  |  |  |  |  |
| Mzb; wf; hd ,yhgk ; / (ell; k); - | | - | - | - | - | 3,994,917 | 3,994,917 | 202,514 | 4,197,431 |
| Vida t ph pthd tUkhdk ; (th p epfuhf) - | | - |  | 300,852 | (318,887) | (106,681) | (124,716) | (287,347) | (412,063) |
| Mzb; wf; hd nkhjj; t ph pthd tUkhdk ; - | | - | - | 300,852 | (318,887) | 3,888,236 | 3,870,201 | (84,833) | 3,785,368 |
| ch pjJ; ilikahshf; Sldhd nfhLff; y ; thqf; yf; s>; Neubahf ch pjJ; tjj; py ; mqf; fP h p- ff; g;gl;lit  xJf;fq;fSf;fhd khww; y;fs ; - | | 201,936 | 100,111 | - | - | (302,047) | - | - | - |
| nryjj; gg; ll; gqf; pyhgk ; - gjj; puk ; 1,214,920 | | - | - | - | - | (1,429,319) | (214,399) | - | (214,399) |
| - fhR - | | - | - | - | - | (1,429,319) | (1,429,319) | - | (1,429,319) |
| ch pjJ; ilikahshf; Sld ; nkhjj; nfhLff; y ; thqf; yf; s ; 1,214,920 | | 201,936 | 100,111 | - | - | (3,160,685) | (1,643,718) | - | (1,643,718) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 19,230,479 | 3,107,596 | 100,111 | (326,987) | 658,332 | 23,976,101 | 46,745,632 | 2,400,196 | 49,145,828 |

ep W jj; p itff; g ;gl;l

,yhgq ;fs ;

nkhjj; k ; fl;L g g; hlww;

mf;fiw

nkhjj; ch pj ;J tk ;

chpj;Jtj;jpyhd khw;wq;fspd; $w;W - FOkk;;

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 01 Vgu; y ; 2024 ,y ; css; thwhd kjP p | 19,230,479 | 3,107,596 | 100,111 | (326,987) | 658,332 | 23,976,101 46,745,632 | 2,400,196 | 49,145,828 |
| ch pjJ; ilika pyhd khww; qf; spd ; fhuzkhd mirT | - | - | - | - |  | - - | 150,555 | 150,555 |
| Mzb; wf; hd nkhjj; t ph pthd tUkhdk ; Mzb; wf; hd ,yhgk ; / (el;l k); | - | - | - | - | - | 3,998,783 3,998,783 | 91,462 | 4,090,245 |
| Vida t ph pthd tUkhdk ; (th p epfuhf) | - | - | - | 95,719 | (75,971) | (127,523) (107,775) | (83,049) | (190,824) |
| Mzb; wf; hd nkhjj; t ph pthd tUkhdk ; | - | - | - | 95,719 | (75,971) | 3,871,260 3,891,008 | 158,968 | 4,049,976 |
| ch pjJ; ilikahshf; Sldhd nfhLff; y ; thqf; yf; s>; ch pjJ; tjj; py ; Neubahf |  | | | | | | | |
| mq;ffP h pf;fgg; ll; it |  | | | | | | | |
| xJf;fq;fSf;fhd khww; y;fs ; | - 218,339 181,801 - - (400,140) - - - | | | | | | | |
| nrYjj; gg; ll; gqf; pyhgk ; - gjj; puk ; | - - - - - - - (154,304) (154,304) | | | | | | | |
| - fhR | - | - | - | - | - | (3,016,126) (3,016,126) | - | (3,016,126) |
| ch pjJ; ilikahshf; Sld ; nkhjj; nfhLff; y ; thqf; yf; s ; | - | 218,339 | 181,801 | - | - | (3,416,266) (3,016,126) | (154,304) | (3,170,430) |
|  |  | | | | | | | |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 19,230,479 | 3,325,935 | 281,912 | (231,268) | 582,361 | 24,431,095 47,620,514 | 2,404,860 | 50,025,374 |

gff; qf; s ; 292 Kjy ; 419 tiu fhzgg; Lk ; Fwpg G; ff; s ; epjpf ; $wW; ff; s pd ; xU xUqf; pizej; ghfkhAss; d.

# fhRg; gha;r;ry; $w;W

,yq;if fzf;fPl;L epakk; - LKAS 7 ‘fhRg; ghar;ry; $w;W’ ,d; gpufhuk; ‘Neub Kiwapid’ gad;gLj;jp fhRg; ghar;ry; $w;W jahhpf;fg;gl;lJ.

,q;F nraw;ghl;L eltbf;iffs;> KjyPl;L eltbf;iffs; kw;Wk; epjpaspj;jy; eltbf;iffis ntt;Ntwhf mq;fPfhpf;fg;gl;Ls;sd. fhRk; fhRf;Fr; rkdhditfSk; FWq;fhy> njhpe;Jnfhz;l fhRj; njhiffSf;F cldbahf khw;wf;$ba cah;e;j jputj;jd;ikAs;s KjyPLfs; vd;gtw;iw

cs;slf;FtJld; ,it ngWkjpapy; Xh; mw;gkhd khw;wq;fspyhd ,lh;Neh;iff;F cl;gLfpd;wJ.

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ; | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| nrawg; hlL; eltbfi; ffspypUeJ; fhRg ; gha;r;ry;fs ; | | |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhdtww; pypUej; hd tUkhdk ; | | | 724,963 | 532,545 | 727,193 | 562,002 |
| fldf; Sff; hdhd nfhLgg; dTfSk ; tUkjpfSk ; | | | (166,432,887) | (82,001,794) | (175,731,375) | (92,308,567) |
| fldf; s pypUeJ; ngWiffSk ; tUkjpfSk ; | | | 141,513,583 | 118,689,051 | 153,231,820 | 128,330,292 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs py ; Kjy PL | | | (8,987,388) | (83,467,031) | (10,986,869) | (85,259,719) |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs py ; ngWiffs ; | | | 21,097,377 | 101,913,162 | 24,607,215 | 105,971,828 |
| ngWkjp FiwgG; f ; fpuajj; py ; fld ; fUtpa py ; Kjy PL | | | (30,660,972) | (64,224,591) | (39,053,120) | (68,672,625) |
| ngWkjp FiwgG; f ; fpuajj; py ; fld ; fUtpa pypUeJ; ngWiffs ; | | | 48,062,787 | 57,374,968 | 55,509,300 | 61,324,640 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; aitfs py ; nfhLgg; dT | | | (141,572,835) | (130,632,152) | (147,375,385) | (135,582,552) |
| thbfi; fahshf; SfF; nrYjj; Ntzb; aitfs py ; ngWiffs ; | | | 157,217,301 | 111,782,579 | 161,951,468 | 115,507,546 |
| Vida tUkhdjj; pypUeJ; ngWiffs ; | | | 3,946 | 14,285 | 204,750 | 184,865 |
| epjpr ; nrhjJ; ff; s py ; Kjy PLfs ; - FVPL | | | (6,000,000) | (1,200,000) | (6,924,544) | (1,200,000) |
| epjpr ; nrhjJ; ff; s py ; tUthaf; s ; - FVPL | | | 7,210,503 | 200,000 | 7,267,974 | 217,709 |
| epjpr ; nrhjJ; ff; s py ; ngWiffs ; - FVOCI | | | 81,846 | 81,549 | 178,574 | 103,589 |
| epjpr ; nrhjJ; ff; s py ; Kjy PLfs - FVOCII | | | - | - | - | - |
| Msz pr ; nrytpdjj; pwf; hd nfhLgg; dT | | | (4,918,235) | (4,158,611) | (6,422,964) | (5,419,653) |
| nraw;ghlL; Fjj; if nghWg;g pwf; hd nfhLg;gdT | | | (711,549) | (658,199) | (593,020) | (436,000) |
| Vida nrawg; hlL; eltbfi; ffSff; hd nfhLgg; dT | | | (5,170,064) | (4,567,545) | (5,683,396) | (5,073,934) |
| thbfi; fahshf; splkpUeJ; ngwg;gl;l jtizff; l;l zk ; | | | - | - | 4,462,741 | 3,646,693 |
| nrYjj; g;gl;l Nfhuyf; s ; | | | - | - | (2,987,704) | (2,366,126) |
| Kjy PLfs pypUeJ; gqf; pyhg tUkhdk ; | | | 4,757 | 257,556 | 5,430 | 9,772 |
| nrYjj; gg; ll; gzpfn; fhil | 43 | 373 | (70,168) | (88,382) | (91,537) | (107,113) |
| nrYjj; g;gl;l tUkhd thp | 41.1 | 372 | (1,685,532) | (1,836,478) | (1,969,527) | (2,142,485) |
| nraw;ghlL; eltbfi; ffspypUeJ; cUthff; g;gl;l /  (gad;gLjj; g;gl;l) Njwpa fhR | | | 9,707,433 | 18,010,912 | 10,327,024 | 17,290,162 |
| Kjy PlL; eltbfi; ffspypUeJ; fhRg ; gha;r;ry;fs ; |  |  | (585,981) | (168,935) | (783,457) | (206,483) |
| Mjdk>; nghwp kwW; k ; cgfuzqf; spd ; nfhst; dT | 32 | 354 |
| Mjdk>; nghwp> cgfuzqf; spd ; tpwg; ida pypUeJ; tUtha ; | | | 726 | 236,008 | 17,304 | 256,152 |
| mUtr ; nrhjJ; ff; spd ; nfhst; dT | 34 | 360 | (4,384) | (30,248) | (15,768) | (64,610) |
| Kjy PlL; eltbfi; ffspy ; (gad;gLjj; g;gl;l)/ cUthff; g;gl;l  Njwpa fhR | | | (589,639) | 36,825 | (781,921) | (14,941) |
| epjpaspjj; y ; eltbfi; ffspypUeJ; fhRg ; gha;r;ry;fs ; | | |  |  |  |  |
| tqf; pfSfF; nrYjj; Ntzb; aitfSff; hd nfhLgg; dT | 35.1 | 362 | (15,954,862) | (6,598,526) | (18,138,301) | (8,041,178) |
| tqf; pfSfF; nrYjj; Ntzb; aitfs pypUeJ; fld ; ngWiffs ; | 35.1 | 362 | 24,500,000 | - | 26,823,963 | 2,581,519 |
| toqf; gg; ll; fld ; g pizaqf; Sff; hd nfhLgg; dT | 37.1 | 365 | (6,613,134) | (6,594,697) | (6,613,134) | (6,450,482) |
| gq;Fjhuhf; Sf;F nrYjj; g;gl;l gqf; pyhgk ; | | | (3,006,809) | (1,426,208) | (3,006,809) | (1,426,208) |
| flL; g;ghlww; mff; iwfSf;F nrYjj; g;gl;l gqf; pyhgk ; | | | - | - | (3,750) | - |
| epjpaspjj; y ; eltbfi; ffspy ; (gad;gLjj; g;gl;l)/ cUthff; g;gl;l  Njwpa fhR | | | (1,074,805) | (14,619,431) | (938,031) | (13,336,349) |
| fhRk ; fhRfF; r ; rkdhditfs py ; Njwpa (FiwgG; ) | | | 8,042,989 | 3,428,306 | 8,607,072 | 3,938,872 |
| tUljj; pd ; Mukg; jj; pYss; fhRk ; fhRfF; r ; rkdhditfSk ; | | | 9,220,384 | 5,792,078 | 9,111,511 | 5,172,639 |
| tUljj; pd ; ,WjpapYss; fhRk ; fhRfF; r ; rkdhditfSk ; | | | 17,263,373 | 9,220,384 | 17,718,583 | 9,111,511 |
| fhRk ; fhRfF; r ; rkdhditfSk ; | | | 18,696,731 | 9,728,132 | 19,583,401 | 10,636,506 |
| tqf; p Nkyjpfgg; wW; | | | (1,433,358) | (507,748) | (1,864,818) | (1,524,995) |
| tUljj; pd ; ,WjpapYss; fhRk ; fhRfF; r ; rkdhditfSk ; | | | 17,263,373 | 9,220,384 | 17,718,583 | 9,111,511 |

gff; qf; s ; 292 Kjy ; 419 tiu fhzgg; Lk ; Fwpg G; ff; s ; epjpf ; $wW; ff; s pd ; xU xUqf; pizej; ghfkhAss; d..

# epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;;

 *GRI 2-1*

#### fk g; d p a pd ; kw ;W k ; F O kj ; jfty f; s ;

* 1. fk g; d pj ; 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..

#### x Uq ;f pizf;fg g; ll; epjpf ; $w ;W f;fs ;

31 khh;r; 2025 ,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 ; ep W tdk ; kw ;W k ; , W j p ahd jha ; ep W tdk ;

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

#### gz p ahlf; s pd ; vz ;z pf;if

31 khhr; ; 2025 ,y ; css; thwhd fkg; d p kwW; k ; FOkjj; pd ; gz pahlf; s ; gyk ; KiwNa 2>679 kwW; k ; 3>685 MFk ; (31 khhr; ; 2024 ,y ; 2>052 kwW; k ; 2>902).

#### jahh p g ;g pd ; mbg ;gil

* 1. ,zff; g g; hl;L $w ;W

31 khh;r; 2025 ,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> ml;^W 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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**1.2** F O kjj;

#### pd ; jfty ;fs ;

SLFRS kw;Wk; LKAS vd;gtw;wpd;

g p ujhd eltbfi; fk ;gd p

ffSk ; nraw g; h Lfs pd ; jd i;

k A k ;

Njitg;ghLfs;:> epjpf; $w;Wf;fsJ jahhpg;G kw;Wk; Kd;dpiyg;;gLj;jiy MSif nra;Ak; xOq;FtpjpfSld; ,zf;fg;ghL

g P g g; s];

; y Pr pq ; md l; ; igdhd ];

; g pvy r; p

fhzg;glhj VNjDk; nghUj;jkw;w

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;.

#### J izf;fk g; d pfs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| J izf ; fk g; d pfs pd ; | g p ujhd eltbfi; ffs ; | x Uq;fpiz . | % ch pj ;J t mff; iw | |
| ngah ;fs ; eh L | | | 2025 | 2024 |
| g Pgg; s]; ; yrP pq ; g py Pl; nkNd[k; d;l; ypkpl;l l; | thfdg ; ngWkjpa ply ; kwW; k ; fhgG; Wjp kjpgg; PL. | ,yqi; f | 100% | 100% |
| g Pgg; s]; ; yrP pq ; g pnuhg;gh;lb; nltygk; d;l; ypkpll; l; | fygG; mg pt pUjj; p jpll; qf; s ; kwW; k ; Mjd mjg pt pUjj; p eltbfi; ffis Nkwn; fhsS; jy.; | ,yqi; f | 100% | 100% |
| g Pgg; s]; ; yrP pq ;  ,d#; ud]; ; g pvyr; p | nghJf ; fhgG; Wjp tz pfji; j Nkwn; fhsS; jy.; | ,yqi; f | 75% | 75% |
| g Pgg; s]; ; yrP pq ; n`tn; yhf ;  g pnuhgg; lh; B; ] ; ypkpll; l; | xU mYtyf tshfjj; pid eph pkhz pj;J nrawg; Lj;Jjy.; | ,yqi; f | 100% | 100% |
| g Pgg; s]; ; ikf;Nuh nfhkh]; ; ypkpll; l; | Fiwej; tUkhdk ; ciogg; thf; SfF; kwW; k ; Ez ; epWtdqf; SfF;  tqf; payy; hj epjpr ; Nritfis toq;Fjy.;. | ,yqi; f | 100% | 100% |
| vyhad;] ; igdhd;] ; g pvy;r p | Fj;jiffs⁄;fldf; s ; kwW; k; Kwg; zqf; is toqF; jy>; fld ; fUt pfis toqF; jy ; kwW; k ;  nghJkff; s plkpUeJ; itgG; fisj ; jpulL; jy;.. | 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.

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.

#### epjpf; $w ;W ff; Sff; hd ngh W g ;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.

,ej; epjpf ; $wW; ff; s ; g pdt; Uk ; $Wfis cs;slfF; fpdw; d.

0 kPsha;thz;bw;fhd fk;gdpapd; kw;Wk; FOkj;jpd; epjpr; nraw;jpwdpyhd jfty;fis ,yhgk; my;yJ el;lf;

$w;W kw;Wk; tphpthd tUkhdf; $w;W toq;Ffpd;wJ

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

0 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

0 ,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

#### K Ojhf ;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.

0 fzf;fPl;Lf; nfhs;iffs; kw;Wk; Vida tptuzj; jfty;fis cs;slf;fpa epjpf;

#### ngh Uz i;

k kw ;W k ; j p us T;

$w;Wf;fSf;fhd Fwpg;Gfs;..

#### gz p g g; hsh f; s ; riga pdhy ; epjpf ; $w ;W ff; s pd ; mq f;

#### Pfhuk ;

,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

31 khh;r; 2025 ,y; epiwtile;j Mz;bw;fhd fk;gdpapd; kw;Wk; FOkj;jpd; epjpf; $w;Wf;fs; (xg;gPLfs; cs;slq;fyhf) 30 Nk 2025 ,yhd gzpg;ghsh;fs; rigapd; jPh;khdj;jpd; gpufhuk; 30 Nk 2025 ,y; toq;Ftjw;fhf mq;fPfhukspf;fg;gl;L mjpfhukspf;fg;gl;lJ.

#### mst P l;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 | mst Pl;b d ; mbgg; il | Fwpg;G | gf;fk ;  vz.; |
| epj pr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkj pa py ; | epahag ; ngWkjp | 24 | 327 |
| epj pr ; nrhjJ; ff; s ; - Vida t pth pthd tUkhdjj; pDhlhf epahag ; ngWkj pa py ; | epahag ; ngWkjp | 27 | 346 |
| Kjy PlL; Mjdk ; | epahag ; ngWkjp | 30 | 351 |
| XaT; ngwy ; eyd ; flgg; hL | 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 | 373 |

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.

#### Kf;f p akhd fzf;f P l;L

epahag ;g h Lfs ; > kjpg ;g P Lfs ; kw ;W k ; m D khdq f; s ;

SLFRSs/LKASscld; ,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

* 1. epjpf ; $w ;W f;fs pd ; Kd d;

piyg g;

Ljj; y ;

fUj;jpnyLf;fNtz;Lk; vd Ntz;Lfpd;wJ. nka;ahd tpisTfs; ,e;j kjpg;gPLfspypUe;J

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; 385 ,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.

#### < Lfll; y ;

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.

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.

ep W tdr ; nray e; piy njhlh ;r ;r p

* 1. nraw g; hl;L kw ;W k ; Kd d;

piyg g;

Ljj; y ; ehzak ;

gzpgg; hshf; s; Xh; epWtdr; nray;epiyapid

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;).

"Jizj ; jftyf; s"; g ph pt py ; mnkh pff; nlhyhf; s py ; Kdd; piygg; Ljj; gg; ll; jftyf; s ; epjpf ; $wW; ff; s pd ; ghfkhf fUjgg; lt pyi; y kwW; k ; ,J gqf; hs pfs pd ; jftYff; hf khjj; puNk fpilff; gn; gwW; ss; J.

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 eilKiw ghhpnghUshjhu epiyikfs;> Kiwikg;gLj;jy; mgptpUj;jpfs; kw;Wk; FOkj;jpd; epjpapay; kw;Wk; nraw;ghl;L epiyik vd;gtw;Wld; mjd; %yjdg; NghJik> jputj;jd;ik kw;Wk; ,lh; Kfhikj;jt fl;likg;G

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;;

vd;gtw;iw fzf;fpnyLj;Js;sJ. ,e;j kjpg;gPlhdJ vjph;fhy tzpfr; nraw;jpwd; kw;Wk; epiyNgWilik njhlh;ghd epahakhd vjph;T$wy;fis

tYf;Fd;wpAs;sjhf VNjDk; Xh; Gwepiyahd rhd;W fhzg;gLfpd;wjh vd kjpg;gPL nra;fpd;wJ..

gad;gLj;jg;gLtjdhy; ,it epr;rakw;wjd;ikf;F cl;gl;ljhFk;.

Nkw;nfhs;tjw;F ntspthhp nghUshjhu fhuzpfspd; rhj;jpakhd jhf;fj;ijAk; fUj;jpnyLj;Js;sJ. epWtdr; nray;epiy njhlh;r;rpapid njhlh;tjw;fhd

#### fld f; s ; kw ;W k ; t Ukjpfs pyhd t Yf ;Fd w; y ; ell; q f; s ;

,jd; gpufhuk; FOkkhdJ xt;nthU

#### m Utr ; nrhj ;Jff; s pd ; ga D s s; fhyk ;

\mUtr ; nrhjJ; ff; spd ; gaDss;

#### M A l;

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.

,jd; gpufhuk>; epjpf; $wW; ff; s; FOkkhdJ xU epWtdr; nraye; piy njhlhr; r; papid njhlhUk; vdw; mDkhdjj; py ; jahhpff; gg; lL; ss; d.

#### epjpr ; nrhj ;Jff; s ; kw ;W k ;

ngh W g ;G f;fs pd ; tifg g; Ljj; y ;

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; (FVOCI) kw;Wk; ,yhgk; my;yJ el;lj;jpDhlhf epahag; ngWkjpapy; (FVPL) MFk;; .

0 gf;fk; 296 ,Ys;s Fwpg;G 3.5.2 ,y; Fwpg;gpl;Ls;sthW epjpr; nrhj;Jf;fis Kfhikg;gLj;Jtjw;fhd epWtdj;jpd; tzpf khjphp.

0 gf;fk; 296 ,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;.

#### Kjy P l;L Mjdjj; pd ; tfig g; Ljj; y ;

Mjdqf; s ; thlif tUkhdjj; pid ciogg; jwF; myy; J %yjd ngWkjp caht; pw;fhf> RahjdP fhRg ; gha;r;ry;fis cUthfF; tjw;fhf itjj; pUf;fgg; Lkhapd ; KfhikjJ; tk ; mjd ; epahagg; hlb; id gadg; Ljj; p KjyPlL; Mjdqf; shf tifg;gLjJ; fpdw; J. cw;gjj; p> toqf; y>;

epht; hfj; Njitfs>; Vida nrhjJ; ff; Sld ; fhRg ; gha;r;ry;fis cUthfF; tjpy;

gadg; Ljj; gg; Lk ; Mjdqf; s>; Mjdk>; nghwp kwW; k ; cgfuzkhf tifg;gLjj; g;glL; ss; d. Mjdqf; spd ; elgG; gadg; hlb; d ; mbgg; ila py ; FOkkhdJ tifgg; Ljj; iy MzL; NjhWk ;

ksP kjpgg; PL nra;fpdwJ.;

#### epjpr ; nrhj ;Jff; s py ; t Yf ;Fd w; y ; ell; q f; s ;

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

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

,ej; kjpgg; PLfs ; gyN; tW fhuz pfs ; gww; pa mDkhdqf; s pd ; mbgg; ila pyhFk ; vdNt nkaa; hd tpisTfs ; tpjj; pahrgg; lyhk>; Nkwn; fhss; gg; ll; tYff; dw; y ; jsS; gbapy; vjph;fhy ; khww; q;fis tpistpf;fyhk;.

\fldf; s ; kwW; k ; tUkjpfspyhd tYfF; dw; y ; ell; qf; sJ| tpguqf; s ; gff; k ; 339 ,y; fhzgg; Lk ; FwpgG; 25.7 ,y; toqf; gg; lL; ss; d.

#### epjpa p ay ; Kjy P Lfs pyhd t Yf ;Fd w; y fll; zq f; s ;

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; t Yf ;Fd w; y ;

#### "FVOCI ,d ; tYfF; dw; y'; gww; pa tpguqf; s ; gff; k ; 346 ,y ; fhzgg; Lk ; epjpf ; $wW; ff; Sff; hd FwpgG; 27 ,y ; toqf; gg; lL; ss; J.

Mjdk ; > nghw pj n; jhFjp kw ;W k ; cgfuzq ;fs pd ; gad g; hl;L M A l;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

MAlf; hyjj; pd|; tpguqf; s ; gff; k ; 360 ,y; epjpf ; $wW; ff; Sff; hd FwpgG; 34 ,y; toq;fgg; lL; ss; d.

#### Kjy P l;L Mjdjj; pd ; epahag ; ng W kjp

xg;g plg;glf$; ba tpw;gidfs>; vjphf; hy thlif tUkhdk ; kwW; k ; foptpwff; tjP qf; s ; css; lqf; yhd fz prkhd epahagg; hLfs ;

kwW; k ; kjpgg; PLfs ; epahag ; ngWkjpapid jPhk; hdpg;gjw;F gad;gLjj; g;gLfpdw; d. KjyPlL; Mjdjj; pd ; epahag ; ngWkjpapd ; tpguqf; s ; gff; k ; 351 ,y; fhzgg; Lk ; FwpgG; 30 ,y; toq;fgg; lL; ss; d.

**SLFRS 16** Fjj; if ngh W g ;G f;fs ;

#### kw ;W k ; gad g; Lj ;J tjw ;F ch pik As s; nrhj ;Jf;fs ;

Fjj; if nghWgG; ff; s ; kwW; k ; gadg; LjJ; tjwF; ch pikAss; nrhjJ; ff; is fz pgg; pLtjwF; kwW; k ; GJgg; pjj; y ; njhpTfSff; hd

kjpgg; PlL; ld ; Fjj; if epajpfs ; kwW; k ; mjpfh pff; pdw; fld ; ngwy; tjP qf; s py ; fz prkhd epahagg; hLfs ; Njitgg; Lfpdw; d. Fjj; if nghWgG; ff; s ; kwW; k ; gadg; LjJ; tjwF; ch pikAss; nrhjJ; ff; s pd ; tpguqf; s ;

gf;fq;fs ; 370⁄359 ,y; fhzgg; Lk ; FwpgG; fs ; 40

kwW; k ; 33 ,y; toqf; gg; lL; ss; d.

gh pkhw w; y ; t piya p ly ; x O q ;Ft pjp

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;..

#### xjj; pitf;fg g; ll; th p

\xjj; pitff; gg; ll; thpapd|; tpguqf; s ; gff; k ; 376

,y; fhzgg; Lk ; epjpf ; $wW; ff; Sff; hd FwpgG;

44 ,y; toqf; gg; lL; ss; J.

#### X a T; ngwy ; eyd ; flg g; h L

XaT; ngwy; eyd ; flgg; hlb; d|; tpguqf; s ; gff; k ;

373 ,y; fhzgg; Lk ; epjpf ; $wW; ff; Sff; hd FwpgG; 43 ,y; toqf; gg; lL; ss; d..

#### ngh W g ;G ff; s ; > flg g; h Lfs ; kw ;W k ;

vjph g; huh ngh W g ;G ff; Sff; hd Vw g; h Lfs ;

jwN; ghija flgg; hLfs>; tsqf; sJ

ntspgg; ha;r;ry;fis kjpgg; pLjy; vdg; twW; f;fhf Vw;ghLfis mqf; fP h pg;gjw;F fzprkhd epahag;ghLfs ; Nkwn; fhss; g;gLfpdw; d. vjph;ghuh nghWgG; f;fs>; ntspgg; ha;r;ry;fs ; rhjj; pakww; J myy; J ekg; fkhf mstpltpayhJ

fhzg;gLkN; ghJ ntspg;gLjj; g;gLfpdw; d. flgg; hLfs ; vjphf; hy xgg; ej; f ; flgg; hLfshf ntspg;gLjj; g;gLfpdw; d. nghWgG; f;fs>;

flgg; hLfs ; kwW; k ; vjphg; huh nghWgG; ff; Sff; hd Vwg; hLfsJ tpguqf; s ; gff; k ; 372/382 ,y; fhzgg; Lk ; FwpgG; fs ; 42 kwW; k ; 50 ,y;

toq;fgg; lL; ss; d.

#### Jizff; k g; d p g P g g; s]; ; ,d #; ud ]; ; g pvy r; p ,d ; ngh J fhg ;G Wjp xg g; ej; ngh W g ;G ff; s pd ; ng W kjpa p ly ;

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.

#### mw pfi; fa p lg g; Lk ; j pfj p a pd ; g pd d; uhd epfo ;Tfs ;

KfhikjJ; tkhdJ mwpfi; faplgg; Lk ; jpfjpfF; gpdd; uhd epfoT; fis

nrki; kahf;fy;fSf;fhf myy; J ntspgg; Ljj; yf; Sff; hf ksP haT; nra;fpdw; J. nrki; kahf;fgg; Lk ;

epfoT; fs ; mwpfi; faplgg; Lk ; fhyjj; pd ;

,Wjpa py ; epiyikfspd ; rhdW; fis toq;FkN; tis> nrki; kahff; g;glhj

epfoT; fs ; mit nghUzi; kadjhf ,Ugg; pd ; ntspg;gLjj; g;gLfpdw; d. mwpfi; faplg;gLk ; jpfjpfF; gpdd; uhd epfoT; fs ; gff; k ; 419 ,y ; fhzgg; Lk ; FwpgG; 57 ,y ; toqf; gg; lL; ss; d.

* 1. xg ;g p lg ;g Lk ; jfty f; s ; 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.

#### Kff; p akhd fzff; P l;Lf; nfhs i; ffs;

* 1. x Uq f; pizg ;g pd ; mbg ;gil

31 khh;r; 2025 ,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.

#### tz pf g pizg ;G kw ;W k ; ed k; j p g ;G

,yq;if fzf;fPl;L epakk; - SLFRS 3 (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.

#### ngh J thd fl;Lg g; hl;L tz pfg ; g pizg ;G fs ;

,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.

* + 1. fl;Lg ;g hl;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.

#### x Uq f; pizg ;g py ; mfw w; g ;g Lk ; nfh Lf;fy ; thq ;fy ;fs ;

FOkq;fSf;fpilNaahd kPjpfs; kw;Wk; nfhLf;fy; thq;fy;fs;> kw;Wk; FOkq;fSf;fpilNaahd nfhLf;fy;

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;;

thq;fy;fspypUe;J vOk; VNjDk; va;jg;ngw;wpuhj tUkhdk; kw;Wk; nrytpdq;fs; xUq;fpizf;fg;gl;l epjpf; $w;Wf;fis

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;

jhff; qf; s ; gww; p Nkkg; ll; nts pgg; Ljj; yf; is NtzL; fpdw; J. fkg; d pahdJ mjd ;

toqF; dh ; epjpas pjj; y ; eilKiwfis

jahhpf;Fk;NghJ mfw;wg;gLfpd;wd. chpj;Jt

chpikAs;s njhiff;F khw;wy; nra;Ak;NghJ

k sP

haT; nraJ; mjj; ifa Vwg; hLfs ;

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 msTf;F khj;jpuNk.

vd Fwpg;gpLfpd;wJ.

#### Gjpa kw ;W k ;

j p Ujj; p aikff; g g; ll; epakk ; kw ;W k ; ngh Us ;t psff; k ;

,e;j epjpf; $w;Wf;fspy; FOkkhdJ gpd;tUk; ,yq;if fzf;fPl;L epakq;fis gpuNahfpj;Js;sJ ,J Kjy; Kiwahf 1

jw;NghJ css; Ntis> Njitahd nts pgg; Ljj; yf; s ; epjpf ; $wW; ff; SfF; nghUzi; kahdjhapyi; y vd

j Phk; hd pjJ; s;sJ.

#### epjpa p ay ; fUt pfs ; - Muk g; mq f; Pfhuk ; kw ;W k ; mjd g; pd d; mst P L

#### uhd

* 1. nts pehl;L ehza nfh Lff; y ; thq ;fy ;fs ; kw ;W k ; k Pj pfs ;

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..

#### **SLFRS 15 –** thbfi; fahsh f; Sldhd xg g; ej; q ;fs py p Ue ;J t Utha ;

SLFRS 15 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;

[dthp 2024 ,y; mKYf;Fte;j epjpapay; mwpf;ifaplYf;fhf LKAS 1, LKAS 16 kw;Wk; LKAS 7 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.

ngh W g ;G ff; is eilKiw my y; J eilKiway y; h vd tifg g; Ljj; y ;

kw ;W k ; eilKiway y; h ngh W g ;G ff; s ; -

LKAS1 ,w ;fhd j p Ujj; q ;fs ;

,ej; jpUjj; qf; s ; nghWgG; ff; is eilKiw myy; J eilKiwayy; hjit vd

tifgg; LjJ; k;NghJ mwpfi; fapLk ; jpfjpapy ; epWtdk ; j Ph;g;gdt pid xjj; pitg;gjw;F epiyahd ch pikapidf; nfhzL; ss; jh vd fUJjy ; NtzL; k ; vd njs pTgLjJ; fpdw; J. NkYk>; mwpfi; fapLk ; jpfjpfF; g pdd; h ;

fll; hak ; ,zqf; Ntzb; a cldg; bfi; ffsJ nrai; fKiwapid njs pTgLjJ; fpdw; J (vjphf; hy cldg; bfi; ffs); . cldg; bfi; ffs ;

Fwpg;ghf fld ; Vw;ghLfSf;F

g puNahfpff; gg; Lk ; kwW; k ; nghWg G; ff; sJ tifgg; Ljj; ypy ; r pwej; njs pt pwF; Jizas pfF; k.; ,ej; jpUjj; qf; s pd ; g puNahfkhdJ fkg; d pa pd ; nghWgG;

tifgg; Ljj; ypy ; vtt; pjkhd nghUzi; kahd tpistpidAk ; Vwg; Ljj; tpyi; y.

#### t pw g; id kw ;W k ; Fjj; ifk P lg; pyhd Fjj; ifg ; ngh W g ;G - **SLFRS 16** ,w f; hd j p Ujj; q ;fs**.**;

,jj; pUjj; khdJ vtt; hW xU tpwg; idahsh-; Fjj; ifjhuh ; tpwg; id kwW; k ;

Fjj; ifk PlG; nfhLf;fy ; thq;fy;fs py ;

Fjj; if nghWgg; pwF; vtt; hW fzff; PL nraa; NtzL; k ; vdW; njs pTgLjJ; tJld>; jff; itjJ; ss; gadg; LjJ; tjwf; hd ch pik njhlhg; hd ,yhgqf; s ; myy; J ell; qf; s ; cldbahf mqf; fP h pff; gg; lhjpUgg; jid cWj pnraf; pdw; J. fkg; d pahdJ mjd ;

Fjj; ifk PlG; Vwg; hLfis kjpgg; PL ; nraJ; jpUjj; khdJ epjpf ; $wW; ff; is

nghUzi; kahf ghjpff; hJ vdW; epiwT nraJ; s;sJ.

#### fzff; P l;L nfhs i; ffs pd ; nts p g g; Ljj; y ;

- **LKAS 7** kw ;W k ; **SLFRS 7** ,w f; hd

#### j p Ujj; q ;fs ;

,jj; pUjj; qf; s ; >; epajpfs ; kwW; k ; epgej; idfs>; nghWg G; ff; s pd ;

nfhzL; nryy; y ; njhiffs ; css; lqf; yhd toqF; dh ; epjpas pjj; y ; Vwg; hLfs ;

kwW; k ; mjDld pizej; fhRg ; ghar; r; y ;

#### mq f; Pfhujj; pd ; 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.

#### epjpr ; nrhj ;Jff; s pd ;

tifg ;g Ljj; Y k ; mjd ;g pd d; uhd mst P Lk ;

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;

0 ngWkjp Fiwg;Gf; fpuaj;jpy;

0 Vida tphpthd tUkhdj;jpDhlh epahag; ngWkjpapy; (FVOCI)

0 ,yhgk; my;yJ el;lj;jpDhlhd epahag; ngWkjpapy; (FVTPL)

epjpr ; nrhjJ; ff; spd ; gpdd; uhd mst PLfs ; mtww; pd ; tifgg; Ljj; ypy; jqf; pAss; d.

#### tz pf khjph p kjpg g; P L

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;wd. 0 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;;

0 FOkj;jpd; Kfhikj;Jtj;jpw;F vt;thW Njf;fj;jpd; nraw;jpwd; kjpgplg;gl;L

mwpf;ifaplg;gLfpd;wJ;

0 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;wJ;

0 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 fhRg; gha;r;ry;fs; va;jg;ngWfpd;wd.

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 g; ej; f ; fh Rg ; gha ;r ;ry ;fs ; mry ; kw ;W k ; tlb; f ; nfh Lg g; dTfs ;

khjj; p ukh vd kjpg g; P L nra j; y ; (**SPPI**

gh pr Pyid)

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;" 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).

xU 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:

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

0 fld; %yjdg; gz;Gfs;;

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

0 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;

0 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 ; mqf; fP h pff; gg; ll; epjpr ; nrhjJ; ff; s pd ; nttN; tW tiffs pd ; tpguq;fs.;

ng W kjp Fiwg ;G f ; f p uajj; py ; mst p lg g; ll; epjpr ; nrhj ;J ff; s ;

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:

0 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;

0 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 G; f ; fpuajj; py ; mst plgg; ll; epj pr ; nrhjJ; ff; s ;

gf;fq;fs ; 325/327/329/346/ 347 kwW; k; 362

Kjy ; 370 tiu fhzgg; Lk ; Fwpg G; fs ; 22>23>25>26>28 kwW; k ; 35 Kjy ; 40 tiu

nfhLff; gg; lL; ss; d.

**FVOCI** ,y ; mst p lg g; Lk ; epjpr ; nrhj ;J f;fs ;

FVOCI ,yhd epjpr ; nrhjJ; ff; s ; Vida tphpthd tUkhdjj; pDhlhf epahag ; ngWkjpapy ; mstplgg; Lk ; fld ; kwW; k ; chpjJ; t fUtpfis css; lfF; fpdw; d. FVOCI ,y ; mstplgg; ll; epjpr ; nrhjJ; ff; s ; gff; k ; 346 ,y ; fhzgg; Lk ; FwpgG; 27 ,y ;

toq;fgg; lL; ss; J.

#### **FVTPL** ,y ; mst p lg g; Lk ; 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; 327 ,y; fhzg;gLk; Fwpg;G 24,y; fye;Jiuahlg;gl;Ls;sd.

,yhgk ; my y; J ell; jj; p D lhf epahag ; ng W kjpa py ; Fw p g g; p l;lg g; l;l epjpr ; nrhj ;J f;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;.

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

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.

#### epjpf ; fUt pfs pd ; k Ps ;tifg g; Ljj; y ;

epjpr ; nrhjJ; ff; s ; mtww; pd ; Mukg; mqf; fP hujj; pd ; g pdd; h ; nghJthf

**FVTPL** ,y ; epjpg ; ngh W g ;G ff; s **:**; 0 th;j;jfj;jpw;F itj;jpUf;fg;gLgit 0 FVTPL ,y; tbtikf;fg;gl;lit

ngWkjp Fiwg G; f ; fpuajj; py ; mst plgg; ll; epjpf ; nghWg G; ff; s ;

#### **FVTPL** ,y ; epjpg ; ngh W g ;G ff; s ;

mwpfi; fa plgg; Lk ; jpfjpa pd ; ,Wjpa py ;

0 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 ; nrhjj; pd ; mqf; fP hu efP f; jj; py>; nrhjj; pd ; nfhzL; nryy; y ; njhiffF; k ; ngwg;gll kWgaDf;Fk ; ,ilNaahd

tpjj; pahrk ; kwW; k ; tphpthd tUkhd $ww; py ;

ksP

t; ifg;gLjj; g;gLtjpyi; y. tpjptpyff; hf

FVTPL Mf tifg;gLjj; g;gl;l vtt; pjkhd

mqf; fP h pff; gg; lL; ss; VNjDk ; jpuzl; ,yhgk ;

mhpjhd #oe; piya py ; mej; epjpr ; nrhjJ; ff; is Kfhikgg; LjJ; tjwf; hf FOkk ; mjd ; tz pf khjphpapid khww; papUej; hyhFk.; ,J xU tz pfg ;

gph ptpd ; ifafgg; Ljj; y>; tpwg; id nraj; y ; myy; J KbTWjj; ypd ; NghJ ,lkn; gwyhk.;

**FVTPL** ,y p Ue ;J **:**

FVOCI ,w;F: ksP tifg;g; Ljjg;g; ll jpfjpapy ; epahag ; ngWkjp Gjpa nkhjj; nfhzL; nryy; y ; njhifahf khWfpdw; J. EIR

ksP ffz; pgg; plgg; LfpdwJ; . mjd ; gpdd; uhd epahag ; ngWkjp khww; qf; s ; OCI ,w;F

nry;fpdw; d.

ngWkjp Fiwg G; fpuajj; pwF; : ksP tifg;g; Ljjg;g; ll jpfjpapy ;

epahag ; ngWkjp Gjpa nkhjj; nfhzL; nryy; y ; njhifahf khWfpdw; J. EIR

epjpg ; nghWg G; ff; isAk ; FOkk ; jw;NghJ nfhzb; Uff; t pyi; y.

#### epjpg ; ngh W g ;G ff; s ; ng W kjp Fiwg ;G f ; f p uajj; py ;

FVTPL ,y ; mstplgg; lhj epjpg ; nghWgG; ff; s ; ngWkjp FiwgG; ff; puajj; py ; epjpg ;

nghWgG; ff; shf tifgg; Ljj; gg; lL; ss; d> ,it gpd;tUtdtwi; w cs;slfF; fpdw; d:

tqf; pfSfF; nrYjj; Ntzb; ait : t pguqf; s ; gff; k ; 362 ,y ; Fwpg G; 35 ,y.;

thbfi; fahshf; SfF; nrYjj; Ntzb; ait

: t pguqf; s ; gff; k ; 364 ,y ; Fwpg G; 36 ,y ;

toqf; gg; ll; fld ; g pizaqf; s:; t pguqf; s ; gff; k ; 365 ,y ; Fwpg G; 37 ,y.;

Vida epjpg ; nghWg G; ff; s ; : t pguqf; s ; gff; k ; 367 ,y ; Fwpg G; 38 ,y.;

myy; J ell; k>; ,yhgk ; myy; J ell; f ; $ww; py ; mq;ffP h pf;fgg; Lfpdw; J.

FOkk; kwW; k; fkg; dpahdJ xU nrhjj; pypUeJ; fhRg ; gha;r;ry;fis

ngWtjwf; hd mjd ; chpikfis khww; y ; nraj; pUgg; pd ; myy; J xU fleJ; nry ; Vwg; hlb; y ; <LglL; ss; J> kwW; k ; nrhjj; pd ; midjJ; ,lhf; s ; kwW; k ; ntFkjpfis

fz prkhdsT khww; y ; nraa; t pyi; y myy; J epWjj; pitff; tpyi; y myy; J nrhjj; pd ;

flL; gg; hlb; id khww; y ; nraa; tpyi; y

vdw; hy>; nrhj;jhdJ> nrhj;jpy ; FOkj;jpd njhlhr; r; pahd <LghL css; mstpwW; mqf; fP h pff; g;gLfpdw; J. khww; y ; nraa; g;gll nrhjJ; k ; ,izeJ; ss; nghWgG; k ; FOkk ; epWjj; pitjJ; ss; ch pikfs ; kwW; k ;

flgg; hLfis gpujgypfF; k ; xU mbgg; ila py ; mstplgg; Lfpdw; J..

ksP

ff; zpgg; plgg; Lfpdw; J.

Mukg; mqf; fP hujj; pd ; gpdd; h>; ,ej; epjpg ;

khww; y ; nraa; gg; ll; nrhj; j; pd ; kJP

**FVOCI** ,y p Ue ;J **:**

nghWgG; ff; s ; tpisTW tlb; tjP (EIR) gadg; Ljj; p ngWjp FiwgG; f ;

Kiwapid

xU cjj; uthj tbtjj; pid vLfF; k ; njhlh;r;r pahd <LghlhdJ nrhjj; pd ;

FVTPL ,w;F: jpuz;lOCI k Pj pahdJ

fpuajj; py ; mstplgg; Lfpdw; d. EIR ngWkjp

nfhzL; nryy; y ; njhifapy ; FiwthdjpwF;

,yhgk ; myy; J ell; jj; pwF; khww; y ;

Fiwgg; hdJ ,yhgk ; myy; J ell; jj; py ; \

kwW; k; FOkk; ksP

n; rYjJ; tjwF;

nraa; gg; Lfpdw; J

ngWkjp Fiwg G; fpuajj; pwF; :

nrhjj; hdJ epahag ; ngWkjpa py ;

ksP tifg;g; Ljjg;g; LfpdwJ; > OCI kPjpfs ;

,ej; g ; ngWkjpahdJ ngWkjp FiwgG; f ; fpuajj; pw;F tUtjw;F nrki; kahf;Ffpdw; d.

EIR kwW; k ; Mukg; nfhzL; nryy; y ; njhif

khww; kilahJ cs;sJ

ng W kjp Fiwg ;G f ; f p uajj; py p Ue ;J **:** FVOCI ,w;F: nrhjj; hdJ epahag ; ngWkjpfF; ksP mst; plgg; LfpdwJ; > tpjj; pahrqfs; ; OCI

,y ; mqf; fP h pff; gg; Lfpdw; d. EIR khw;wkilahJ cs;sJ.

FVTPL,w;F: ksP tifgg;; Ljjy; ; jpfjpa py ; epahag ; ngWkjp Gjpa nfhzL; nryy; y ; njhifahf tUfpdw; J. ngWkjp FiwgG; f ; fpuajj; pwF; k ; epahag ; ngWkjpfF; k ;

,ilNaahd tpjj; pahrkhdJ ,yhgk ; myy; J ell jj; pw;F nryf; pdw; J.

epjpahzb; dN; ghJ FOkjj; pDs ; ksP ; tifgg; Ljj; y ; vJTk ; ,yi; y.

#### epjpg ; ngh W g ;G ff; s pd ; tifg g; Ljj; y ; kw ;W k ; mjd g; pd d; uhd mst P L

FOkkhdJ> epjpa pay ; cjj; uthjqf; s ; kwW; k ; fld ; flgg; hLfs ; e Pqf; yhf> epjpg ; nghWg G; ff; is g pdt; Uk ; g ph pTfs pd ; f Po ;

tifgg; LjJ; fpd;wJ:

tlb; r ; nrytpdjj; py|; cs;slff; gg; lL; s;sJ.

,yhgk ; myy; J ell; qf; s ; nghWgG; ff; is mqf; fP hu efP f; k ; nraA; kN; ghJ ,yhgk ;

myy; J ell; jj; py ; mqf; fP h pff; gg; Lfpdw; d..

* + 1. epjpr ; nrhj ;J ff; s ; kw ;W k ; epjpg ; ngh W g ;G f;fs pd ; mq ;f Pfhu

e Pf;fk ;

epjpr ; nrhj ;J ff; s ;

gpdt; Uk ; rej; hg; g; jj; py ; xU epjpr ; nrhjj; hdJ (myy; J nghUjj; khdthW epjpr ; nrhjj; pd ; xU gFjp myy; J xjj; epjpr ; nrhjJ; ff; spd ; njhFgg; pd ; xU gFjp) mqf; fP hu efP f; k ;

nraa; g;gLfpdw; J;

0 nrhj;jpypUe;J fhRg; gha;r;ry;fis ngWtjw;fhd chpikfs; Kjph;tile;jpUe;jhy;;

0 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;;

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

Njitahd Mff$; ba kWgadpd ; njhiff;F mst plgg; Lfpdw; J.

#### epjpg ; ngh W g ;G ff; s ;

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.

#### epjpf ; fUt pfis < Lfl;Ljy ;

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..

* + 1. epahag ; ng W kjpa pd ; j P h k; hdk ; 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; 318 ,y; fhzg;gLk; Fwpg;G 21 ,y; toq;fg;gl;Ls;sJ.

#### epjpay y; hj nrhj ;J ff; s pd ; t Y f F; d ;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

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 ; myy; J fhR cUthfF; k ; myFfs pd ;

kPlf; f$; ba njhifa pid kjpgg; pLfpdw; J. Kdd; h ; mqf; fP h pff; gg; ll; tYfF; dw; y ; ell qf; s>; ,Wjpahf tYf;Fdw; y ; ell k ;

mq;ffP h pf;fgg; ll; jpypUeJ; nrhjj; pd ; kPlf f$; ba njhifapid jPhkhd pg;gjwf; hf gad;gLjj; g;gll mDkhdqf; spy ; VNjDk; khww; k;

fhzg;gll hy ; khjj; puk ; jpUg;gg;gLfpdw; J.

,jj; pUgg; yhdJ nrhjj; pd ; nfhzL; nryy; y ; ngWkjp mjd ; kPlf; f$; ba njhifapid tpQr; hjpUjj; y>; myy; J ngWkhdjN; jaT;

/ ngWkjpFiwgG; epfhn; raa; gg; lL;

jPhk; hdpff; gg; ll; nfhzL; nryy; y ; njhifapid tpQr; papUjj; yhfhJ> Kdi; da MzL; fspy ; nrhjj; pw;F vtt; pjkhd tYf;Fdw; y ;

ell qf; Sk ; mqf; fP h pff; g;glt pyi; y vd;gjw;F tiuaiw nraa; gg; lL; ss; J. mjj; if

jpUgg; yhdJ ,yhgk ; myy; J ell; f ; $ww; py ; mq;ffP h pf;fgg; Lfpdw; J.

#### Mjdk ; > nghw pj n; jhFjp kw ;W k ; cgfuzk ;

njhlL; zuf$; ba nrhjJ; ff; spd ; mqf; fP huk>; mst PL> ngWkhdjN; jaT; kwW; k ; tYfF; dw; y ; njhlhg; hd nfhsi; ffs ; gff; k ; 354 ,y ;

fhzgg; Lk ; FwpgG; 32 ,y ; css; 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.

#### fld n; g W iff ; f p uaq f; s ;

,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.

#### t Ukhd th p

 *GRI 207-1,207-2*

nra;ag;gLfpd;wJ. VNjDk; Fwpfhl;b

* 1. gad g;

Lj ;Jjtw F;

ch pik A s s;

* + 1. elg ;G th p

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 gpujpgypf;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;

#### nrhj ;J

Fjj; if xgg; ej; qf; spypUeJ; vOfpdw;

gadg; LjJ; tjwF; ch pikAss; nrhjJ; ff; s pd ; mqf; fP huk>; mst PL kwW; k ; ngWkhdjN; jaT;

,wf; hd nfhsi; ffs ; gff; k ; 359 ,y ; FwpgG;

33 ,y ; cs;slff; gg; lL; s;sJ.

#### m Utr ; nrhj ;J f;fs ;

ngWkjp FiwgG; kwW; k ; tYfF; dw; y ;

css; lqf; yhd nkdn; ghUs ; kwW; k ; edk; jpgG; Nghdw; mUtr ; nrhjJ; ff; is mqf; fP h pjj; y ; kwW; k ; mstpLjypyhd nfhsi; ffs ; gff; k ;

360 ,y ; FwpgG; 34 ,y ; css; lff; gg; lL; ss; d.

#### .**3.10** Fjj; ifg ; ngh Wg ;G

Fjj; if xgg; ej; qf; is mqf; fP h pj;jy>; mst pLjy ; kwW; k ; Kdd; piygg; Ljj; Yff; hd nfhsi; ffs ; gff; k ; 370 ,y ; FwpgG; 40 ,y ; cs;slff; gg; lL; s;sd.

* 1. X a T; ngwy ; eyd ; flg g; h L njhopYf;F gpdd; uhd eydf; is mqf; fP h pg;gjw;F kwW; k ; mstpLtjwf; hd nfhsi; fs ; gff; k ; 373

,y ; FwpgG; 43 ,y ; css; lff; gg; lL; ss; J.

\tUkhd th pr ; nrytpdjj; pd|; tpguqf; s ; epjpf ;

$wW; ff; spd ; gff; k ; 312 ,y ; FwpgG; 17 ,y ; toqf; gg; lL; ss; d. ,jd ; gpufhuk>; 2022 ,d ;

45 Mk ; ,yff; cse; hlL; ,iwth pr ; rll; jj; pd ; (jpUjj; paikff; g;gll J) gpufhuk ; 30% tUthd

thp tjP k ; gpuNahfpff; gg; lL; ss; J.

#### xjj; pitf;fg g; ll; th p

\xjj; pitff; gg; ll; thpapd|; tpgurqf; s ; epjpf ;

$wW; ff; spd ; gff; k ; 376 ,y ; Fwpgg; 44 ,y ; toqf; g;glL; ss; d. xjj; pitff; g;gll thpr ; nrhjJ; ff; s ; kwW; k ; nghWgG; ff; s ; 30% tUkhd thp tjP jj; pd ; mbgg; ila pyhd

kjpgg; PlhFk;.

#### ga p h ; fhg ;G W j pf ; fll; zk ; **(CIL)**

2013 ,d ; 12 Mk ; ,yff; epjpr ; rll; jj; pd ; gph pT 14 ,d ; Vwg; hLfspd ; gpufhuk>; CIL 1 Vgu; y ; 2013 Kjy ; mwpKfg;gLjj; g;gll Jld ;

,J Njrpa fhgG; Wjp ekg; pfi; f epjpajj; pwF; nrYjj; gg; ly ; NtzL; k.; jwN; ghJ CIL thpf;F gpe;jpa ,yhgj;jpy ; 1% nrYjj; gg; ly ;

NtzL; k;.

#### epjpr ; Nritfs py ; ng W kjp

ngWkjpaply; ngUf;fq;fspdhy;

#### Nrh j;

j; y ; th p

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

#### Vw ;g h Lfs ;

Xh; Vw;ghlhdJ epjp epiyikf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ. ,J FOkkhdJ Xh; fle;j

epjpr ; Nritfs py ; VAT ,d ; tpguqf; s ; epjpf ;

$wW; ff; spd ; gff; k ; 311 ,y ; FwpgG; 16 ,y ; toqf; gg; lL; ss; d. ep.Nr. fs py ; VAT MdJ 18% Mf fzpgg; plgg; LtJld>; fkg; dpapd ; epjpr ;

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

NritfSfF; cilikahff; jj; ff; ngWkjp Nrh;g;g pd ; mbg;gila pyhFk.;

#### r % f gh J fhg ;G gq f; s p g ;G f ; fll; zk ; **(SSCL)**

“ epjpr ; Nritfs py ; SSCL” ,d ; tpguq;fs ; epjpf ; $wW; ff; spd ; gff; k ; 311 ,y ; FwpgG;

16 ,y ; toqf; gg; lL; ss; d. fkg; dpahdJ ep.Nr. fs py ; SSCL ,id nrYjJ; tjwF; nghWgg; hsJld ; ,J 2.5% Mf

fzpg;g plg;gLtJld>; epjpr ; NritfSf;F cilikahf;fjj; f;f ngWkjp Nrhg; g; pd ; mbgg; ilapyhFk.; NkYk; fkg; dpapd ;

epjpayy; hj Nritfs ; Gust; py ; 2.5% ,w;F

nghWgg; hFk.;

khjphpapid toqF; tjhFk.; SLFRS 4 ,d ; Njitg;ghLfSf;F khwhf> ,J ngUk;ghYk ; Kdi; da cs@; h ; fzff; PlL; nfhsi; ffspd ; mbgg; ila pyhFk>; SLFRS 17 fhg;GWjp

xgg; ej; qf; SfF; xU tphpthd khjphpapid toqF; tJld>; midjJ; fzff; PlL;

mkr; qf; isAk ; css; lfF; fpdw; J. SLFRS 17

,d ; ikakhdJ nghJ khjphpahFk>; ,jwF; g pdt; Utd Jizaspff; pdw; d:

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

0 xU vspikahf;fg;gl;l mZFKiw (fhg;GWjpj; jtizg;gz xJf;fPl;L

kwW; k ; fhRg ; ghar; r; yf; is vtt; hW ghjpfF; k ; vd vjphg; hhf; f; pdw; J vdW; Gh peJ; nfhst; jid ,aYikahf;Ftjw;F jftyf; is nts pgg; Ljj; Ntz L; k ; vd

Ntz;lg;gLf pdw; J. .

,jj; pUjj; qf; s ; 1 [dth p 2025 ,y ; myy; J mjwF; g pdd; h ; Mukg; khFk ; tUlhej; mwpfi; fa ply ; fhyqf; SfF;

mKYfF; tUk.; Kdd; uhd filgg; pbjj; y ; mDkjpff; gg; lL; ss; J> Mdhy ;

nts pgg; Ljj; Ntzb; a mtr pak ; ,yi; y. jpUjj; qf; is g puNahfpfF; k;NghJ> xU epWtdk ; xgg; plgg; Lk ; jftyf; is

k sP ;Fw pg;g plt payhJ

#### ng W kjp Nrh j;

j; y ; th p **(VAT)**

mZFKiw) gpujhdkhd Fiwthd fhyj;ijf; nfhz;l xg;ge;jq;fSf;F.

fk;gd p / FOkkhdJ mjd ; vjphf; hy epjp mwpfi; fa ply ; kwW; k ; nts pgg; Ljj; yf; s py ;

18% VAT tjP khdJ 2024 ,d ; 16 Mk ; ,yff; ng.Nr.t. rll jj; pd ; (jpUjj; paikff; g;gll J) gpufhuk ; gpuNahfpff; g;gll J.

#### toq f; g g; ll; epakq f; s ; Mdhy ;

,d d; K k ; m K Y f F; tuhjit

gpdt; Uk ; ,yqi; f fzff; PlL; epakqf; Sk ; nghUst; psf;fq;fSk ; ,yqi; f

gll; af; fzf;fhsh;fs ; epWtdjj; pdhy ; toqf; gg; ll; Jld ; ,J 31 khhr; ; 2025 ,y ;

,dd; Kk ; mKYfF; tut pyi; y. ,jd ; gpufhuk>; ,ej; fzff; PlL; epakqf; s ; 31 khhr; ; 2025 ,y ; epiwtilej; Mzb; wf; hd epjpf ; $wW; ff; isj; jahhpgg; jpy ; gpuNahfg;gLjj; g;glt pyi; y. gpdt; Uk ;

jpUjj; qf; s ; fkg; dpapd ; ⁄FOkjj; pd ; epjpf ;

$wW; f;fs py ; vjphg; hh;f;fjj; f;f vjph;fhyjj; py ; xU nghUzi; kahd jhff; ji; jf;

nfhzb; Uf;Fk ; vd vjph;ghhf; f; g;glt pyi; y.

* 1. **IFRS 17-** fhg ;G W j p xg g; ej; q ;fs ;

2026 mst py ; epakjj; pd ; ntww; pfukhd filgg; pbjj; iy cWjpnrat; jwf; hf FOkkhdJ xU njhlhr; r; pahd mKyhff; y ; nradK; iwa pidf ; nfhz L; ss; J. e piwtilej; e piyikj ; jhsf; s pd ; g pufhuk>; FOkjj; pd ; fz prkhdsT

gFjp epiyikj ; jhsf; s ; epiwT nraa; gg; lL; ss; d> epWtdjj; pd ; fz prkhdsT gFjp fUt pfs ;

vs pikahf;fgg; ll; jtizf;fll; z xJf;f PlL; mZFKiwa pd ; f Po ; mst plgg; LtjwF; jFjp ngWk.; epWtdkhdJ jw;NghJ nghUjj; khd fzff; PlL; nfhsi; ffs>;

xgg; plgg; Lk ; jftyf; s pyhd rhjj; pakhd t pisT css; lqf; yhd khww; y ; mZFKiw> epWtdjj; pd ; elg G; eilKiwfs pd ; jhff; k ; kwW; k ;

mKyhff; jj; pwf; hd nghUjj; khd Kiwik vdg; twi; w kjpgg; plL; KbTWjJ; k ; nradK; iwa pYss; J. vdNt> SLFRS

17 fhg G; Wjp xgg; ej; qf; s pd ; Mukg;

,ej; Gjpa epakqf; s pd ;

rhjj; pakhd jhff; jj; pid kjpgg; pLk ; nradK; iwa pYss; J. mit mKYfF; tej; Tld ; Gjpa Njitgg; hLfSld ;

,zff; gg; hlb; id cWjp nrat; jwf; hf mtr pakhd Kiwikfs ; kwW; k ; nrai; fKiwfs ; nrayhww; gg; Lk.;

SLFRS 17 vd;gJ fhgG; Wjp xg;gej; qf; Sf;F> mqf; fP huk>; mst PL> Kdd; piygg; Ljj; y ; kwW; k ; ntspgg; Ljj; iy css; lff; pa

xU tphpthd Gjpa fzff; PlL; epakkhFk.; mKYfF; tej; Tld>; SLFRS 17 MdJ IFRS 4

fhgG; Wjp xgg; ej; qf; is (SLFRS 4) khw;w PL nraA; k;. SLFRS 17 MdJ midjJ; tifahd fhgG; Wjp xgg; ej; qf; SfF; k ; nghUeJ; k ;

(cjhuzkhf MAs>; MAs ; myy; hj> Neub

g puNahfjj; pd ; epjpa pay ; jhff; khdJ

,dd; Kk ; epahakhf kjpgg; plgg; lhjjhy ;

,ej; epjpf ; $wW; ff; s py ; mit nts pg;gLjj; g;glt pyi; y.

khw;wt payhik **– LKAS 21** ,w;fhd jpUjj; qf; s ;

,jj; pUjj; qf; s ; xU epWtdk ; vtt; hW xU ehzak ; khww; jj; ff; jhf vd kjpgg; ply ;

fhgG; Wjp kwW; k ; ksP

f; hgG; Wjp)> ,J mtwi; w

Ntz L; k; kwW; k; khww; t payhik

toqF; k ; epWtdqf; spd ; tiffisg ; nghUlg; Ljj; hjJld>; jdK; bghd gqF; gww; y ; mk;rq;fSld ; r py cjj; uthjq;fs ; kwW; k ; epjpapay ; fUt pfSfF; k ; nghUeJ; k.;

r py Nehfn; fyi; y tpjpt pyfF; fs ;

fhzgg; Lkn; ghJ xU cldb gh pkhww; y ;

t jP ji; j vtt; hW mJ j Phk; hd pff; Ntz L; k ; vd Fwpgg; pLfpdw; J.

,jj; pUjj; qf; s ; mjd ; epjpf ; $wW; ff; sJ

gpuNahfpff; gg; Lk.;

SLFRS 17 ,d ; xlL; nkhj;j

gadhshf; s ; kwW; Nkhh ; ehzajj; pwF;

FwpfN; fhshdJ fhgG; Wjpahshf; SfF; kpfTk ; gaDss; kwW; k ; r Puhd fhgG; Wjp xgg; ej; q;fSf;fhd xU fzf;fPlL;

xU ehzajj; pd ; khww; t payhik vtt; hW ghjpff; pdw; J myy; J epWtdjj; pd ;

epj pr ; nrawj; pwd>; epjp epiyik

#### nkhjj;

t Ukhdk ;

nghUshjhu eydf; s ; fkg; d p ⁄FOkjj; pwF; ghar; r; gg; Lk ; rhjj; pak ; kwW; k ; tUthahdJ ekg; fkhf mst plgg; lf$; ba mst pwF; tUkhdkhdJ mq;ffP h pf;fgg; Lfpdw; J. xtn; thU tifahd tUkhdjj; pwF; Fwpjj; mqf; fP h pjj; y ; tudK; iwahdJ ch pa tUkhdf ; Fwpg G; fs pd ; f Po ; nfhLff; gg; lL; ss; d..

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| tl;b tUkhdk ; | 6.1 | 302 | 26,088,017 | 28,853,306 | 29,525,694 | 32,216,697 |
| Njwpa ciojj; jtizff; ll; zk ; | 7. | 303 | - | - | 4,574,399 | 3,735,325 |
| fll; zk ; kwW; k ; juF tUkhdk ; | 8. | 304 | 1,756,723 | 1,544,820 | 1,262,706 | 979,395 |
| epjpr ; nrhjJ; ff; s py ; Njwpa ,yhgk ; / (el;l k); - FVTPL | 9 | 305 | 146,186 | 135,892 | 182,398 | 124,229 |
| Vida nrawg; hlL; tUkhdk ; | 10 | 305 | 436,658 | 502,606 | 371,105 | 497,212 |
| nkhj;jk ; | | | 28,427,584 | 31,036,624 | 35,916,302 | 37,552,858 |

1. Njw p a tlb;

t Ukhdk ;

ngWkjp Fiwg G; f ; fpuajj; py ; mst plgg; Lk ; midjJ; epjpa pay ; fUt pfSfF; k>; tlb; tUkhdk ; myy; J tlb; r ; nryt pdk ; t pisTW tlb; t jP jj; pidg ; (EIR) gadg; Ljj; p gjpTnraa; gg; Lfpdw; J. EIR vdg; J epj pr ; nrhjj; pd ; myy; J epjpg ; nghWgg; pd ; Njwpa

nfhz L; nryy; y ; njhiffF; > nghUjj; khdthW> epjpa pay ; fUt pa pd ; vjphg; hhf; f; gg; ll; MAse; hs py ; myy; J xU FWfpa fhyjj; pDhlhf kjpgg; plgg; ll; vjphf; hy fhRf ; nfhLgg; dTfis myy; J ngWiffis rh pahf fopt pwff; k ; nra A; k ; t jP khFk.; fz pgg; PlhdJ

epjpa pay ; fUt pa pd ; midjJ; xgg; ej; epajpfisAk ; fzff; pnyLgg; Jld ; (cjhuzkhf Kwn; fhLgg; dT njh pTfs); kwW; k ; fUt pfF; Neubahf cilikahff; jj; ff; VNjDk ; fll; zqf; s ; myy; J mjpfh pfF; k ; fpuaqf; is css; lfF; tJld ; EIR ,d ; xU xUqf; pizej; ghfkhAss; J> Mdhy ; vjphf; hy fld ; ell; qf; SfF; myy; .

fhR kwW; k ; fhRfF; r ; rkdhditfs>; tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs>; fldf; s ; kwW; k ; tUkjpfs>; kwW; k ; fld ; fUt pfs ; css; lqf; yhd ngWkjp Fiwg G; f ; fpuajj; py ; mst plgg; Lk ; epj pr ; nrhjJ; ff; s pyhd tlb; tUkhdk ; t pisTW tlb; t jP jj; pid gad;gLjj; p fz pg;g plg;gLf pdw; J.

FOkkhdJ mjd; nfhLg;gdTfs; my;yJ ngWiffspd; kjpg;gPLfis jpUj;jpaikj;jhy; nfhz;L nry;yg;gLk; epjpr; nrhj;J my;yJ epjpg; nghWg;gpd; njhifahdJ jpUj;jpaikf;fg;gLk;. jpUj;jpaikf;fg;gl;l nfhz;L nry;yy; njhifahdJ Muk;G EIR ,d; mbg;gilapy; fzpg;gPL nra;ag;gLtJld; nfhz;L nryy;yg;gLk; njhifapyhd khw;wk; epjpr; nrhj;jpw;F 'tl;b tUkhdkhfTk;' epjpg; nghWg;gpw;F 'tl;br; nrytpdkhfTk; ' gjpTnra;ag;gLfpd;wJ. vt;thwhapDk;. Xh; kPs;tifg;gLj;jg;gl;l epjpr; nrhj;jpw;F fk;gdp gpd;dh; mjd; vjph;fhy fhRg;

ngWiffspd; kjpg;gPLfis mjpfhpj;jhy;> me;j fhRg; ngWiffspy; kPl;nlLf;Fk; jpwd; mjpfhpj;jhy;> me;j mjpfhpg;gpd; tpisT kjpg;gPl;bd; khw;wk; Vw;gl;l jpfjpapypUe;J EIR ,w;fhd Xh; nrk;ikahf;fyhf mq;fPfhpf;fg;gLfpd;wJ.

tUthahdJ nfhLf;fy; thq;fYld; ,ize;j nghUshjhu eyd;fs; epWtdj;jpw;F ghAk; rhj;jpak; fhzg;gLk;NghJ khj;jpuNk mq;fPfhpf;fg;gLfpd;wJ. vt;thwhapDk;> kPl;ghw;wy; gw;wpa epr;rakw;wjd;ik vOk;NghJ tUtha; mq;fPfhukhdJ epWj;jg;gly; Ntz;Lk;. SLFRS 9

- 'epjpapay; fUtp” ,d; mKyhf;fj;Jld; thbf;ifahsh; jtWjy; Gs;spahdJ (kPl;ghw;wy; gw;wpa epr;rakw;wjd;ik) 90ehl;fs; fle;Js;sjhf khw;wg;gLfpd;wJ. ,jw;fika> SLFRS 9 ,d; gpufhuk; tl;b tUkhdkhdJ 90 ehl;fs; fhyk; fle;j msTf;F khj;jpuk; mq;fPfhpf;fg;glyhk;.

fhyk ; flej; thliffs pyhd tlb;

fhyk ; flej; thliffs pyh tlb; ahdJ xU fhR mbgg; ila py ; fzff; PL nraa; gg; lL; ss; J.

fzff; P l;Lf; nfhs i; f

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. Njw p a tlb;

t Ukhdk ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| tl;b tUkhdk ; | 6.1 | 302 | 26,088,017 | 28,853,306 | 29,525,694 | 32,216,697 |
| tl;b r ; nrytpdk ; | 6.2 | 302 | 12,016,685 | 17,200,885 | 13,065,611 | 18,266,659 |
| Njwpa tlb; tUkhdk ; | | | 14,071,332 | 11,652,421 | 16,460,083 | 13,950,038 |

* 1. tl;b t Ukhdk ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; | | | 730,653 | 532,545 | 760,103 | 562,002 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | | | 881,661 | 3,087,990 | 1,483,384 | 3,699,208 |
| fldf; Sk ; tUkjpfSk ; | 6.1.1 | 302 | 23,148,924 | 21,578,075 | 25,556,085 | 23,692,636 |
| fld ; fUt pfs ; - ngWkjp FiwgG; f ; fpuajj; py ; | | | 1,326,779 | 3,654,696 | 1,726,122 | 4,262,851 |
| nkhjj; tlb; tUkhdk ; | | | 26,088,017 | 28,853,306 | 29,525,694 | 32,216,697 |

* + 1. tlb;

t Ukhdk ; - fld f;

Sk ; t UkjpfSk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Fjj; if / ,[huh tUkjpfs ; | 14,945,220 | 11,605,428 | 14,945,993 | 11,606,944 |
| thliff; nfhst; dT / Kug`h tUkjpfs ; | 846 | 1,643 | 1,015,332 | 853,194 |
| jtizf; fld/; K~huf;fh/ gzpahsh ; fld/; njhlh;Gila jugg; pdh ; fld;fs ; | 8,202,858 | 9,971,004 | 9,594,760 | 11,232,498 |
| nkhjj; tlb; - fldf; s ; kwW; k ; tUkjpfs ; | 23,148,924 | 21,578,075 | 25,556,085 | 23,692,636 |

* 1. tl;br ; nryt pdk ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| tqf; pfSfF; nrYjj; Ntzb; ait | 6.2.1 | 303 | 338,312 | 682,321 | 622,134 | 1,190,871 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; ait | 6.2.1 | 303 | 10,811,512 | 15,352,185 | 11,649,576 | 15,938,105 |
| toqf; gg; ll; fld ; g pizaqf; s ; | 6.2.1 | 303 | 595,538 | 920,896 | 595,538 | 917,774 |
| SLFRS 16-mjpfh pff; pdw; fldn; gWiff; fpuak ; | 40 | 370 | 271,323 | 245,483 | 198,363 | 219,909 |
| nkhjj; tlb; r ; nrytpdk ; | | | 12,016,685 | 17,200,885 | 13,065,611 | 18,266,659 |

1. Njw p a tlb;

#### t Ukhdk ; (njhlh r; r;

p . . .)

* + 1. tlb; r ; nryt pdk ; - fUt p thh p ahf

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| tqf; pfSfF; nrYjj; Ntzb; ait |  |  | 198 | 1,272 | 86,912 | 129,425 |
| tqf; p Nkyjpfg ; gww; pyhd tlb; |  |  |
| FWq;fhy fld;fs pyhd tlb; | | | 137,777 | - | 137,777 | - |
| jtizf; fldf; s pyhd tlb; | | | 76,259 | 436,604 | 397,445 | 817,001 |
| g pizaqf; shfF; jypyhd tlb; | | | - | 244,445 | - | 244,445 |
| Jiznkhjj; k ; | | | 214,234 | 682,321 | 622,134 | 1,190,871 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; ait |  |  | 10,935,590 | 15,352,185 | 11,649,576 | 15,938,105 |
| itgG; fspyhd tlb; r ; nrytpdk ; |  |  |
| Jiznkhjj; kl; | | | 10,935,590 | 15,352,185 | 11,649,576 | 15,938,105 |
| toqf; gg; ll; fld ; g pizaqf; s ; |  |  | 595,538 | 920,896 | 595,538 | 917,774 |
| njhFjpf;fld;fs pyhd tlb; | 37.1 | 365 |
| Jiznkhjj; k ; | | | 595,538 | 920,896 | 595,538 | 917,774 |
| Fjj; ifg; nghWgG; ff; s ; |  |  | 271,323 | 245,483 | 198,363 | 219,909 |
| SLFRS 16-mjpfh pff; pdw; fldn; gWiff; fpuak ; |  |  |
| Jiznkhjj; k ; | | | 271,323 | 245,483 | 198,363 | 219,909 |
| nkhjj; tlb; r ; nrytpdk ; | | | 12,016,685 | 17,200,885 | 13,065,611 | 18,266,659 |

1. Njw p a ciojj;

fhg ;G W j pj ; jtizff; ll; zk ;

fhg ;G W j p kw ;W k ; Kjy P l;L xg g; ej; q f; s pd ; fUt pthh p ahd tifg g; Ljj; y ;

LFRS 4 - “fhg;GWjp xg;ge;jq;fs;” khw;wy; nra;ag;gl;l fhg;GWjp ,lupd;; kl;lj;jpy; rhh;e;J fhg;GWjpahshpdhy; vOjg;gl;l xg;ge;jq;fs; xd;wpy;>

“fhg;GWjp xg;ge;jq;fs;” my;yJ “KjyPl;L xg;ge;jq;fs;” vd tifg;gLj;Jk; Njit fhzg;gLfpd;wd.

fhg;GWjp xg;ge;jq;fs; gpd;tUkhW tpsf;fg;gLfpd;wJ. xg;ge;jq;fspy; fk;gdpahdJ (fhg;GWjpahsh;) kw;WNkhh; jug;gplkpUe;J (fhg;GWjpAWeh;fs;) Fwpg;gplj;jf;f fhg;GWjp ,lupid fhg;GWjpAWeh;fSf;F ,og;gPL nra;tjw;F ,zq;Ftjd; %yk; Vw;Wf;nfhz;Ls;sJ. ,J xU Fwpg;gpl;l epr;rakw;w vjph;fhy epfo;T (fhg;GWjp nra;ag;gl;l epfo;T) fhg;GWjpAWeh;fis Nkhrkhf ghjpj;jpUe;jhyhFk;. xU nghJthd topfhl;bahf> fk;gdpahdJ> fhg;GWjp nra;ag;gl;l epfo;T ,lk;ngwhtpl;lhy;> nrYj;jg;gl;l eyd;fis nrYj;jNtz;ba eyd;fSld; xg;gpLtjd; %yk; mJ Fwpg;gplj;jf;fsT ,lupidf; nfhz;Ls;sjh vd jPh;khdpf;fpd;wJ. fhg;GWjp xg;ge;jq;fs; epjpapay; ,liuAk;; khw;wy; nra;ayhk;.

KjyPl;L xg;ge;jq;fs; vd;gd Fwpg;gplj;jf;fsT epjpapay; ,lupid khw;wy; nra;Ak; xg;ge;jq;fs; kw;Wk; ,it vt;tpjkhd Fwpg;gplj;jf;f fhg;GWjp ,lupidAk; nfhz;bUg;gjpy;iy. epjpapay; ,lh; vd;gJ gpd;tUtdtw;Ws; xd;W my;yJ mjw;F Nkw;gl;;ljpy; rhj;jpakhd vjph;fhy khw;wy; Vw;glf;$ba ,luhFk;. Fwpg;gpl;l tl;b tPjk;> epjpapay; fUtpapd; tpiy> gz;lq;fspd; tpiy> ntspehl;L ehzakhw;W tPjk;> tpiy my;yJ tl;bfspd; Rl;b> fld; jug;gLj;jy; my;yJ fld; Rl;b my;yJ Vida khwpfs; vd;gitahFk;. ,J epjpay;yhj khwpfisg;

nghWj;jstpy; me;j khwpahdJ xg;ge;jj;jpd; xU juj;jtUf;F Fwpg;gpl;L fhzg;glyhfhJ.

xU xg;ge;jk; Xh; fhg;GWjp xg;ge;jkhf tifg;gLj;jg;gl;lTld;> mjd; vQ;rpa tho;ehl;fSf;F fhg;GWjp xg;ge;jkhfNt fhzg;gLk;. ,J midj;J chpikfs; kw;Wk; flg;ghLfs; mopf;fg;gl;lhy; my;yJ Kjph;tile;jhnyhopa> ,e;jf; fhyg;gFjpapy; fhg;GWjp ,lh;Neh;if Fiwtile;jhYk; fhg;GWjp xg;ge;jkhfNt fhzg;gLk;. vt;thwhapDk;> KjyPl;L xg;ge;jq;fs; Muk;g mq;fPfhuj;jpd; gpd;dh; mtw;wpyhd

fhg;GWjp ,lh;fs; fzprepiyf;F te;jhy; fhg;GWjp xg;ge;jq;fshf kPs;tifg;gLj;jg;gLk;..

gPg;gs;]; ,d;#ud;]; gpvy;rp (gP.yP.f. ,d; Jizf;fk;gdp) ,dhy; tpw;gid nra;ag;gLk; midj;J fUtpfSk; fhg;GWjp Xg;ge;jq;fs; vd;gJld; vdNt SLFRS 4 - fhg;GWjp xg;ge;jq;fs; ,d; fPo; fhg;GWjp xg;ge;jq;fshf tifg;gLj;jg;gLfpd;wd. vdNt> fk;gdpahdJ mwpf;ifaplg;gLk; jpfjpapy; mjd; fUtpj; Njf;fj;jpy; VNjDk; KjyPl;L xg;ge;jq;fisf; nfhz;bUf;ftpy;iy. .

fzff; P l;Lf; nfhs i; f

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. Njw p a ciojj;

fhg ;G W j pj ; jtizf;fll; zk ; (njhlh ;r ;r p)

nkhjj; v Ojg g; ll; fhg ;G W j p jtizff; ll; zjj; pd ; t Utha ; mq f; Pfhuk ;

nkhj;j vOjg;gl;l fhg;GWjp jtizf;fl;lzk; (GWP) ,lh;fis fhg;gPL nra;tjw;fhf fk;gdpapdhy;; mwtplg;gLk; fhg;GWjp jtizf; fl;lzj;jpid gpujpepjpj;Jtg;gLj;Jfpd;wJ. GWP ml;^W mbg;gilapy; fzf;fPL nra;ag;gLfpd;wJ.

nkhj;j vOjg;gl;l fhg;GWjp jtizf;fl;lzk; fzf;fPl;Lf; fhyg;gFjpapy; ifr;rhj;jplg;gl;l xg;ge;jq;fspd; %yk; toq;fg;gLk; KOf; fhyj;jpw;Fkhd ngwg;gl;l / ngwNtz;ba nkhj;j fhg;GWjp jtizf;fl;lq;fis cs;slf;FtJld; fhg;GWjp xg;ge;jk; Muk;gpf;Fk; jpfjpapy; mq;fPfhpf;fg;gLfpd;wJ.

fhg;GWjp jtizf;fl;lz tPjj;jpd; Xh; gFjpahf fhzg;gLk; js;Sgbfs;> Nfhuy; ,y;yhjjw;fhd js;Sgbfs;> GWP ,ypUe;J fopf;fg;gLfpd;wd.

fhg ;G W j p - nkhjj; v Ojg g; ll; fhg ;G W j p jtizff; ll; zjj; pd ; t Utha ; mq f; Pfhuk ;

MAsy;yhj fhg;GWjpapd; nkhj;j vOjg;gl;l fhg;GWjp jtizf;fl;lzk; fzf;fPl;Lf; fhyg;gFjpapy;; ifr;rhj;jplg;gl;l xg;ge;jq;fspd; %yk; toq;fg;gLk; fhg;gPl;bw;fhf ngwNtz;ba nkhj;j fhg;GWjpj; jtizf;fl;lzj;ij cs;slf;FtJld; fhg;GWjp xg;ge;jk; Muk;gpf;Fk; jpfjpapy; mq;fPfhpf;fg;gLfpd;wJ..

k Ps ;fhg ;G W j p jtizf;fll; zk ;

MAsy;yhj fhg;GWjpapd; nkhj;j vOjg;gl;l fhg;GWjp jtizf;fl;lzk; fzf;fPl;Lf; fhyg;gFjpapy;; ifr;rhj;jplg;gl;l xg;ge;jq;fspd; %yk; toq;fg;gLk; fhg;gPl;bw;fhf nrYj;jNtz;ba nkhj;j fhg;GWjpj; jtizf;fl;lzj;ij cs;slf;FtJld; fhg;GWjp xg;ge;jk; njhlq;Fk;

jpfjpapy; mq;fPfhpf;fg;gLfpd;wJ.

ciof;fg g; lhj jtizf;fll; z x J f;fk ;

cioff; gg; lhj jtizff; ll; z xJff; k ; tUljj; py ; vOjgg; ll; jtizff; ll; zjj; pd ; Mdhy ; fhgg; Plb; d ; Kjpht; ilahj fhyk ; njhlhg; hd gFjpa pid g pujpepjpjJ; tk ; nraf; pdw; J. cioff; gg; lhj jtizff; ll; zk ; 365 ehlf; s ; mbgg; ila py ; fz pgg; PL nraa; Lfpdw; J.

ciof;fg g; lhj k Ps ;fhg ;G W j p jtizf;fll; z x J f;fk ;

cioff; gg; lhj k sP f; hg G; Wjp jtizff; ll; zk ; vdg; J mwpfi; fa plgg; Lk ; jpfjpfF; g pdd; uhd ,lh ; fhyqf; s ; njhlhg; hd vOjgg; ll; jtizff; ll; zjj; pd ; gFjpahFk.; cioff; gg; lhj k sP f; hg G; Wjp jtizff; ll; zqf; s ; css; hhe; j; Neub fhg G; Wjpf ; nfhsi; ffs pd ; fhyjj; pd ; k PJ xjj; pitff; gg; Lf pdw; J.

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|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| nkhjj; vOjg;gl;l fhgG; Wjp jtizff; l;l zk ; | - | - | 6,384,198 | 5,482,095 |
| fop: ksP f; hgG; Wjpahshf; Sf;F nrYjj; g;gl;l jtizff; l;l zk ; | - | - | 1,426,241 | 2,236,515 |
| fop: cioff; gg; lhj jtizff; ll; z xJff; jj; pyhd khww; k ; | - | - | 383,558 | (489,745) |
| nkhj;jk ; | - | - | 4,574,399 | 3,735,325 |

1. fll; zk ; kw ;W k ; juF t Ukhdk ;

xgg; ej; khdJ th;jj; f rhuj;j pidf ; nfhzb; Uj;jy ; Ntz L; k.;

thbfi; fahsUfF; khww; y ; nraa; gg; lNtzb; a nghUlf; s ; kwW; k ; Nritfis gh pkhwW; tjwF; ch pikAss; kWgaid FOkk ; jpulL; k ; vdw; rhjj; pak ; fhzgg; ly ; Ntz L; k.;

SLFRS 15 ,d ; fkg; d pff; hd g puNahfkhdJ fll; z kwW; k ; juF tUkhdjj; pwF; tiuaiw nraa; gg; lL; ss; J.

0

xU epj pr ; nrhjj; pd ; EIR ,d ; xUqf; pizej; ghfkhAss; fll; z kwW; k ; juF tUkhdk ; %yjdkakhff; gg; lL; EIR mst Pl;b y ; css; lff; gg; lL; fUt pa pd ; vjphg; hff; gg; ll; MAsf; hyk ; k PJ tUkhdf ; $ww; py ; mqf; fP h pff; gg; Lfpdw; J.

SLFRS 15 ,d ; g pufhuk ; tUtha ; mqf; fP hujj; pwF; IeJ; gb khjph pa pid mbgg; ila pyhd nfhsi; ffis FOkk ; filgg; pbff; pdw; J.

,jd ; g pufhuk>; g pdt; Uk ; midjJ; tudK; iwfSk ; rej; pfF; k;NghJ khjj; puk ; tUtha ; mqf; fP h pff; gg; Lfpdw; J.

0 xgg; ej; j;j pwf; hd jugg; pdhf; s ; xgg; e;jk/; fis mq;ffP h pjJ; ss; hh;fs.;

0 FOkkhdJ khww; y ; nraa; Ntzb; a nghUlf; s ; kwW; k ; Nritfs ; njhlhg; hd xtn; thU jugg; pduJk ; ch pikfis ,dqf; hzyhk.;

0 FOkkhdJ khww; y ; nraa; Ntzb; a nghUlf; s ; kwW; k ; NritfSff; hd nfhLgg; dT epajpfis ,dqf; hzyhk.;

0

0

fzff; P l;Lf; nfhs i; f

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|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Nritf; fll; zq;fs ; | 415,782 | 424,985 | 122,546 | 69,548 |
| Vida fll; zk ; kwW; k ; juF | 1,340,941 | 1,119,835 | 1,140,160 | 909,847 |
| nkhj;jk ; | 1,756,723 | 1,544,820 | 1,262,706 | 979,395 |

1. epjpr ; nrhj ;J ff; s py ; Njw p a ,yhgk ; / (ell; k ); **- FVTPL**

epj pr ; nrhjJ; ff; s py ; Njwpa ,yhgqf; s ; ⁄ (ell; qf; s); - FVTPL thj; j; fr ; nrhjJ; ff; s ; njhlhg; hd ,yhgqf; s pypUeJ; ell; qf; s ;

fopff; gg; lL; kwW; k ; vaj; gn; gww; kwW; k ; vaj; gn; gwhj midjJ; epahag ; ngWkjp khww; qf; s>; thj; j; fr ; nrhjJ; ff; s pypUeJ; njhlh G; ila

%yjd ,yhgqf; s ; kwW; k ; ell; qf; is css; lfF; fpdw; d. .

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Njwpa rei; j kjpgg; pwf; hd (ell; k); / ,yhgk ; | 17,096 | 128,951 | 46,457 | 114,938 |
| Njwpa %yjd ,yhgk ; | 129,090 | 6,941 | 135,941 | 9,291 |
| nkhj;jk ; | 146,186 | 135,892 | 182,398 | 124,229 |

1. Vida nraw g; hl;L t Ukhdk ;

Vida nrawg; hlL; tUkhdk ; Vida %yqf; s pypUeJ; ciojj; tUkhdjj; pid css; lfF; tJld>; ,it FOkjj; pd ; toff; khd nrawg; hLfSld ; Neubahf njhlh G; mww; it> ,it ml^; W mbgg; ila py ; mqf; fP h pff; gg; Lfpdw; d.

gq ;f pyhg t Ukhdk ;

nfhLgg; dt pid ngWtjwf; hd ch pik epiyehll; gg; Lk;NghJ gqf; pyhg tUkhdk ; mqf; fP h pff; gg; Lfpdw; J.

Mjdk ; > nghw p kw ;W k ; cgfuzq f; s pd ; t pw g; ida py p Uej; hd ,yhgk ; my y; J ell; k ;

Mjdk>; nghwp kwW; k ; cgfuzqf; s pd ; t pwg; ida pypUeJ; t pisfpdw; ,yhgqf; s ; myy; J ell; qf; s ; xU fhR mbgg; ila py>; t pwg; id

,lkn; gww; fhyjj; py ; ,yhgk ; myy; J ell; f ; $ww; py ; fzff; PL nraa; gg; Lfpdw; d.

ng W kjpa p ly ; t Ukhdk ;

ngWkjpa ply ; tUkhdk ; mit vaj; gn; gww; NghJ myy; J vaj; gn; gwf$; baNghJ mqf; fP h pff; gg; Lfpdw; J.

fhg ;G W j pf ; fll; z t Ukhdk ;

fhgg; PlL; cWjpahshf; s ; fhgg; Pll; epht; hfr ; Nritfs ; kwW; k ; Vida xgg; ej; fll; zqf; SfF; Mlg; Lfpdw; hhf; s.; ,ej; fll; zqf; s ; ngww; g pdd; h ; myy; J nrYjj; Ntzb; ajha ; tUk;NghJ tUkhdkhf mqf; fP h pff; gg; Lfpdw; d.

Vida t Ukhdk ;

Vida tUkhdk ; xU ml^; W mbgg; ila py ; mqf; fP h pff; gg; Lfpdw; J..

fzff; P l;Lf; nfhs i; f

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. Vida nraw g; hl;L t Ukhdk ; (njhlh r; r;

p . . .)

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|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Mjdk>; nghwp kwW; k ; cgfuzqf; spd ; tpwg; ida pyhd ,yhgk ; | 279 | 111,049 | 7,407 | 126,037 |
| Kjy PlL; Mjdjj; pypUeJ; thlif tUkhdk ; | - | - | 83,077 | 81,846 |
| gqf; pyhg tUkhdk ; - FVOCI | 4,264 | 1,422 | 4,264 | 1,422 |
| - Jizf;fkg; d pfs ; | 419,688 | 373,334 | - | - |
| - FVTPL | 2,846 | 2,516 | 2,846 | 8,350 |
| Kjy PlL; Mjdqf; s pyhd ,yhgk ; / (el;l k); | 6,535 | 10,504 | 63,128 | 105,195 |
| ngWkjpaply ; tUkhdk ; | - | - | 91,575 | 76,682 |
| fhgG; Wjp fll; z tUkhdk ; | - | - | 108,638 | 87,335 |
| Vida tUkhdk ; | 3,046 | 3,781 | 10,170 | 10,345 |
| nkhj;jk ; | 436,658 | 502,606 | 371,105 | 497,212 |

1. fld f; s ; kw ;W k ; t UkjpfSff; hd t Y f F;

d w; y ; fll; zq f; s ; kw ;W k ; Vida ell; q f; s ;

SLFRS 9 – ‘epjpapay; fUtpfs;’ ,d; gpufhuk; kjpg;gplg;gLk; fld;fs; kw;Wk; tUkjpfSf;fhd tYf;Fd;wy; Vw;ghLfspyhd khw;wq;fis fk;gdp kw;Wk; FOkk; mq;fPfhpf;fpd;wJ. fk;gdp kw;Wk; FOkj;jpdhy; filg;gpbf;fg;gLk; KiwahdJ ,e;j epjpf;$w;Wf;fspd; gf;fk; 329 ,y; fhzg;gLk; Fwpg;G 25 ,y; tpsf;fg;gl;Ls;sJ.

gjpto pjj; y ; cs s; lq f; yhd g pizr ; nrhj ;J ff; s pd ; t pw g; ida pyhd ell; k ;

kPl;gjw;fhd nka;ahd tha;g;G fhzg;glhjNghJ fld;fs; kw;Wk; tUkjpfs; (njhlh;Gila tYf;Fd;wy; js;Sgb fzf;FfSk;) nghJthf gFjpastpy; my;yJ Kw;whf gjptopf;fg;gLfpd;wJ. fld;fs; kw;Wk; tUkjpfs; gpizrhh;e;J fhzg;gLk;NghJ ,J nghJthf gpizr;nrhj;jpypUe;J VNjDk; tUtha;fisg; ngw;wjd; gpd;duhFk;.

gjpto pff; g g; l;l fld f; s pd ; k P l;ly ; kw ;W k ; t pw g; id el;lq f; s ;

gjptopff; gg; ll; fldf; s pd ; k Pll; y ; kwW; k ; t pwg; id ell; qf; s ; fhR mbgg; ila py ; mqf; fP h pff; gg; Lfpdw; J

fzff; P l;Lf; nfhs i; f

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| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| jd pjj; d pahd tYfF; dw; y ; | 11.3/11.4 | 308 | (212,126) | 114,912 | (167,977) | 41,704 |
| $lL; tYfF; d;wy ; | 11.3/11.4 | 308 | (2,611,490) | (1,669,381) | (2,616,348) | (1,784,977) |
| Vida tUkjpfs ; | | | 12,501 | (121) | (11,475) | (8,234) |
| gjptopjj; y ; css; lqf; yhd g pizrn; rhjJ; ff; spd ; tpw;gida pyhd el;l k ; | | | 2,528,671 | 463,002 | 2,533,648 | 463,002 |
| gjptopff; gg; ll; fldf; s ; /tpw;gid el;l qf; sJ k Pl;l y ; | | | (120,857) | (64,188) | (121,345) | (65,699) |
| nkhj;jk ; | 11.1/11.2 | 307 | (403,301) | (1,155,776) | (383,497) | (1,354,204) |

1. fld f; s ; kw ;W k ; t UkjpfSff; hd t Y f F;

#### d w; y ; fll; zq f; s ; kw ;W k ; Vida ell; q f; s ; (njhlh r; r;

p . . .)

* 1. fld f; s ; kw ;W k ; ell; q f;

Sff; hd t Y f F;

d w; y ; fll; zk ; / (jp Ug g; k );

kw ;W k ; Vida ell; q f; s ; **(**t p h pthd g p h pjj; y );

fk g; d p

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| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | | | |
| t pw ;gid ell; k/;  gjpto pg ;G  (k P ll; y ;  epfuhf) | fll; zk ; | (j p Ug ;g k ); | N jw p a njhif |
| &. '000 | &. '000 | &. '000 | &. '000 |
| tUkjpahd Fjj; if / ,[huh | 788,642 | 724,064 | (1,568,844) | (56,138) |
| tUkjpahd thliff; nfhst; dT / Kug`h | 118,576 | 27 | (144,023) | (25,420) |
| jtizf; fldf; s ; kwW; k ; tUkjpfs ; | 1,500,596 | 968,878 | (2,803,718) | (334,244) |
| Vida tUkjpfs ; | - | 12,501 | - | 12,501 |
| nkhj;jk ; | 2,407,814 | 1,705,470 | (4,516,585) | (403,301) |

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| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2024 | | | |
|  | t pw ;gid ell; k/;  gjpto pg ;G  (k P ll; y ; epfuhf) | fll; zk ; | (j p Ug ;g k ); | N jw p a njhif |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| tUkjpahd Fjj; if / ,[huh | 364,140 | 561,926 | (1,616,235) | (690,169) |
| tUkjpahd thliff; nfhst; dT / Kug`h | (5,135) | 4,582 | (11,149) | (11,702) |
| jtizf; fldf; s ; kwW; k ; tUkjpfs ; | 39,809 | 870,241 | (1,363,834) | (453,784) |
| Vida tUkjpfs ; | (121) |  |  | (121) |
| nkhj;jk ; | 398,814 | 1,436,749 | (2,991,339) | (1,155,776) |

* 1. fld f; s ; kw ;W k ; Vida ell; q f;

Sff; hd t Y f F;

d w; y ; fll; zk ; / (jp Ug g; k );

- F O kk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | | | |
| t pw ;gid ell; k/;  gjpto pg ;G  (k P ll; y ;  epfuhf) | fll; zk ; | (j p Ug ;g k ); | N jw p a njhif |
| &. '000 | &. '000 | &. '000 | &. '000 |
| tUkjpahd Fjj; if / ,[huh | 809,031 | 725,345 | (1,570,125) | (35,749) |
| tUkjpahd thliff; nfhst; dT / Kug`h | 115,734 | 109,011 | (243,777) | (19,032) |
| jtizf; fldf; s ; kwW; k ; tUkjpfs ; | 1,487,539 | 1,271,467 | (3,076,247) | (317,241) |
| Vida tUkjpfs ; |  |  | (11,475) | (11,475) |
| nkhj;jk ; | 2,412,304 | 2,105,823 | (4,901,624) | (383,497) |

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| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2024 | | | |
|  | t pw ;gid ell; k/;  gjpto pg ;G  (k P ll; y ; epfuhf) | fll; zk ; | (j p Ug ;g k ); | N jw p a njhif |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| tUkjpahd Fjj; if / ,[huh | 362,629 | 561,926 | (1,616,235) | (691,680) |
| tUkjpahd thliff; nfhst; dT / Kug`h | (5,135) | 4,582 | (59,080) | (59,633) |
| jtizf; fldf; s ; kwW; k ; tUkjpfs ; | 39,809 | 615,455 | (1,249,921) | (594,657) |
| Vida tUkjpfs ; | (8,234) | - | - | (8,234) |
| nkhj;jk ; | 389,069 | 1,181,963 | (2,925,236) | (1,354,204) |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

* 1. t Ukhdf ; $w ;W ff; hd t Y f F;

d w; y ; fll; zk ; - fk g; d p

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | | | |
| fll; k ; 1 | fll; k ; 2 | fll; k ; 3 | nkhjj; k ; |
| &. '000 | &. '000 | &. '000 | &. '0000 |
| ngWkjp FiwgG; f ; fpuajj; py ; epjpr ; nrhjJ; ff; s ; - fldf; Sk ; Kwg; zqf; Sk ; |  |  |  |  |
| - jd pjj; d pahd tYfF; dw; y ; | - | 39,060 | (251,186) | (212,126) |
| - $l;l hd tYf;Fdw; y ; | 371,380 | (45,968) | (2,936,902) | (2,611,490) |
| nkhj;jk ; | 371,380 | (6,908) | (3,188,088) | (2,823,616) |

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| --- | --- | --- | --- | --- |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2024 | | | |
|  | fll; k ; 1 | fll; k ; 2 | fll; k ; 3 | nkhjj; k ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| ngWkjp FiwgG; f ; fpuajj; py ; epjpr ; nrhjJ; ff; s ; - fldf; Sk ; Kwg; zqf; Sk ; | | | | |
| - jd pjj; d pahd tYfF; dw; y ; | - | 27,335 | 87,577 | 114,912 |
| - $l;l hd tYf;Fdw; y ; | (593,483) | (609,876) | (466,022) | (1,669,381) |
| nkhj;jk ; | (593,483) | (582,541) | (378,445) | (1,554,469) |

* 1. t Ukhdf ; $w ;W ff; hd t Y f F; d w; y ; fll; zk **–** F O kk ;

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| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | | | |
| fll; k ; 1 | fll; k ; 2 | fll; k ; 3 | nkhjj; k ; |
| &. '000 | &. '000 | &. '000 | &. '0000 |
| ngWkjp FiwgG; f ; fpuajj; py ; epjpr ; nrhjJ; ff; s ; - fldf; Sk ; Kwg; zqf; Sk ; |  |  |  |  |
| - jd pjj; d pahd tYfF; dw; y ; | - | 66,395 | (234,372) | (167,977) |
| - $l;l hd tYf;Fdw; y ; | 314,777 | 15,365 | (2,946,490) | (2,616,348) |
| nkhj;jk ; | 314,777 | 81,760 | (3,180,862) | (2,784,325) |

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| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2024 | | | |
|  | fll; k ; 1 | fll; k ; 2 | fll; k ; 3 | nkhjj; k ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| ngWkjp FiwgG; f ; fpuajj; py ; epjpr ; nrhjJ; ff; s ; - fldf; Sk ; Kwg; zqf; Sk ; | | | | |
| - jd pjj; d pahd tYfF; dw; y ; | - | - | 41,704 | 41,704 |
| - $l;l hd tYf;Fdw; y ; | (591,263) | (719,810) | (473,904) | (1,784,977) |
| nkhj;jk ; | (591,263) | (719,810) | (432,200) | (1,743,273) |

1. Msz pr ; nryt pdq ;fs ;

Mszpr; nrytpdq;fs; rk;gsq;fs;> kpifA+jpak;;> ,Wjp eyd; fl;lzq;fs; kw;Wk; Vida njhlh;Gila nrytpdq;fis cs;slf;Ffpd;wJ. kpifA+jpaj;jpw;fhd Vw;ghlhdJ nghUshjhu eyd;fs; Gije;Js;s tsq;fsJ ntspg;gha;r;ryhdJ flg;ghl;bid jPh;g;gdT nra;tjw;F Njitg;gLtjw;fhd rhj;jpak; fhzg;gLk;NghJ kw;Wk; flg;ghl;bw;fhd njhifapy; Xh; epahakhd kjpg;gPl;bid Nkw;nfhs;sf;$bajhapUf;Fk;NghJ mq;fPfhpf;fg;gLfpd;wJ..

gzpahl;fs; Copah; Nrkyhg epjpaj;jpd; gq;fspg;gpw;Fk; (CNrep) kw;Wk; Copah; ek;gpf;if epjpaj;jpd; gq;fspg;gpw;Fk; (Ceep) chpa rl;lq;fs; kw;Wk; xOq;FtpjpfSf;fika chpikAs;sth;fshthh;fs;.

,yq;if fzf;fPl;L epakk; - LKAS 19 - Copah; eyd;fs; ,w;fika gzpf;nfhil nghWg;gpw;F Nkw;nfhs;sg;gl;l Xh; fhg;gPl;Lf; fzpg;gpd; mbg;gilapy;

,yhgk; my;yJ el;lf; $w;wpy; Xa;Tngwy; eyd; flg;ghlhdJ mq;fPfhpf;fg;gLfpd;wJ

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |  |  |
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| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| Cjpak ; | | | 4,420,233 | 3,816,895 | 5,860,086 | 4,985,581 |
| Copah ; eyd ; - ephz; a pff; gg; ll; gqf; spgG; j ; jpll; qf; s ; - EPF | | | 228,889 | 204,678 | 306,882 | 269,510 |
| Copah ; eyd ; - ephz; a pff; gg; ll; gqf; spgG; j ; jpll; qf; s ; - ETF | | | 57,222 | 51,169 | 74,709 | 65,208 |
| Copah ; eyd ; - XaT; ngwy ; eyd ; flgg; hL - gz pfn; fhil | 43 | 373 | 158,224 | 175,370 | 206,602 | 221,361 |
| nkhj;jk ; | | | 4,864,568 | 4,248,112 | 6,448,279 | 5,541,660 |

1. ng W khdj ; Nja T; k ; ng W kjp Fiwg ;G k ; ng W khdj ; Nja ;T

Mjdk>; nghwp kwW; k ; cgfuzjj; pd ; fpuajj; pid gjptopgg; jwf; hf> ngWkhdjN; jat; hdJ ,jpypUeJ; kjpgg; plgg; ll; vrr; g ; ngWkjpfisf ;

fopjJ; tUk ; njhifa py ; xU NehN; fhlL; Kiwapidg ; gadg; Ljj; p mtww; pd ; gaDss; thoe; hlf; s ; kJP fzpgg; plgg; lL; tUkhdf; $ww; py ;

mqf; fP h pff; gg; Lfpdw; J. ,iwa pyp fhzpahdJ ngWkhdjN; jaT; nraa; gg; Ltjpyi; y. gadg; LjJ; tjwF; chpikAss; nrhjJ; ff; s ; nrhjJ; ff; spd ;

gaDss; MAlf; hyjj; pd ; kJP ngWkhdjN; jaT; nraa; gg; Lfpdw; d. vtt; hwhapDk>; Fjj; iff; fhyjj; pd ; ,Wjpa py ; FOkkhdJ chpjJ; tjj; pid

ngwW; fn; fhst; jpy ; epahakhd cWjp fhzgg; lhtpbd>; nrhjJ; ff; s ; mtww; pd ; kjpgg; plgg; ll; gaDss; MAlf; hyk ; kwW; k ; Fjj; iff; fhyk ; ,twW; s ;

vJ FWfpaNjh mjd ; kJP ngWkhdjNjaT;; nraagg;; Lk.;

kjpg g; p lg g; l;l ga D s s; M A lf; hyk ; g pd t; Ukh W **;**

|  |  |  |
| --- | --- | --- |
| nrhjj; pd ; tif | % t U lhej; k ; | fhyk ; |
| ,iwapyp flb; lq;fs ; | 2 | 50 tUlk ; |
| Fjj; if Mjdj;jpd ; Nkkg; Lj;jy ; | 25 | 4 tUlk ; |
| Nkhll; hh ; thfdqf; s ; | 12.5 - 20 | 5 - 8 tUlk ; |
| fzpd p td;nghUs ; | 20 | 5 tUlk ; |
| mYtyf cgfuzqf; s ; | 10 - 20 | 5 -10 tUlk ; |
| jsghlKk ; nghUjj; pfSk ; | 20 | 5 tUlk ; |

Nkw;Fwpg;gpl;l tPjq;fs; FOk epWtdq;fspdhy; njhlh;r;rpahf gad;gLj;jg;gl;ld. ngWkhdj;Nja;thdJ Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzq;fspd; xU cUg;gbapd; xt;nthU Fwpg;gplj;jf;f gFjpf;Fk; jdpj;jdpahf mJ gad;ghl;bw;F fpilf;fg;ngWk;NghJ ngWkhdj;Nja;T tPjq;fs; jPh;khdpf;fg;gLfpd;wd. mjhtJ> Kfhikj;Jtj;jpdhy; fUjg;gLk; tpjj;jpy; nraw;gLtjw;fhd Mw;wYf;F mtrpakhd ,lk; kw;Wk; epiyik fhzg;gLk;NghjhFk;. nrhj;jhdJ tpw;gidf;F itj;jpUf;fg;gLtjhf tifg;gLj;jg;gl;l jpdj;jpy; my;yJ nrhj;J mq;fPfhuj;jpypUe;J mfw;wg;gLk; jpfjpapy; vJ Ke;jpaNjh md;W nrhj;jpd; ngWkhdj;Nja;thdJ epWj;jg;gLfpd;wJ. ngWkhdj;Nja;T Kiwfs;> gad;ghl;L tho;ehl;fs; kw;Wk; vr;rg; ngWkjpfs; vd;gd xt;nthU mwpf;ifaplg;gLk; jpfjpapYk; kPs;kjpg;gPL nra;ag;gl;L nghUj;jkhdthW nrk;ikahf;fg;gLfpd;wJ..

midj;J tFg;gpyhd Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk; vd;gtw;Wld; nfhz;Lnry;yy; njhiff;fhd fzf;fpzf;fk; kw;Wk; jpuz;l ngWkhdj;Nja;T vd;gd tUlj;jpd; Muk;gj;jpYk; ,WjpapYk; gf;fk; 354 ,y; fhzg;gLk; Fwpg;G 32 ,y; toq;fg;gl;Ls;sd.

gad g; Lj ;J tjw ;F ch pik A s s; nrhj ;J ff; s pd ; ng W kjp Fiwg ;G

gad;gLj;Jtjw;F chpikAs;s nrhj;jhdJ gpd;dh; ngWkhdj;Nja;T nra;ag;gLfpd;wJ. ngWkhdj;Nja;thdJ nrhj;jpd; gad;ghl;L tho;ehs; kw;Wk; Fj;jiff; fhyk; ,tw;wpy; vJ FiwthdNjh mf;fhyj;jpw;F ngWkhdj;Nja;T nra;ag;gLfpd;wJ..

m Utr ; nrhj ;J ff; s pd ; ng W kjp Fiwg ;G

mUtr; nrhj;Jf;fspd; fpuakhdJ mtw;wpd; kjpg;gplg;gl;l gad;ghl;L nghUshjhu tho;ehspy; fPNo Fwpg;gplg;gl;l tPjq;fspy; Neh;Nfhl;L Kiwapid gad;gLj;jp gjpTf; Fiwg;gpw;fhd ngWkjp Fiwg;G fzpf;fg;gLfpd;wJÉ

|  |  |  |
| --- | --- | --- |
| nrhj;j pd ; tif | % t U lhej; k ; | fhyk ; |
| fzpd p nkdn; ghUs ; | 20 | 5 tUlq;fs ; |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

jpl;lkhd tho;ehl;fisf; nfhz;l mUtr; nrhj;Jf;fsJ ngWkjpFiwg;Gr; nra;ag;glhj kPjpfs; vg;NghjhtJ tYf;Fd;wYf;fhd Xh; Fwpfhl;b fhzg;gLk;NghJ tYf;Fd;wYf;fhf tUlhe;jk; kPsha;T nra;ag;gl;L ,yhgk; my;yJ el;lf; fzf;fpy; vjph;ghh;f;Fk; vjph;fhy eyd;fspypUe;J mit

kPl;fg;gLtjw;fhd rhj;jpag;ghL fhzg;glhj mstpw;F mq;fPfhpf;fg;gLfpd;wJ.

midj;J tFg;gpyhd mUtr;nrhj;Jf;fs; mtw;Wld; nfhz;Lnry;yg;gLk; njhiffspd; fzf;fpzf;fk; kw;Wk; jpuz;l ngWkjpf;Fiwg;Gld; xd;WNrh;;;j;J tUlj;jpd; Muk;gj;jpYk; ,WjpapYk; fhzg;gLgit gf;fk; 360 ,y; Fwpg;G 34 ,y; toq;fg;gl;Ls;sJ.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| Mjdk.; nghwp kwW; k ; cgfuzjj; pd ; ngWkhdjN; jaT; | 32 | 354 | 159,123 | 159,024 | 271,430 | 262,934 |
| gadg; LjJ; tjwF; chpikAss; nrhjJ; ff; spd ; ngWkjpFiwgG; | 33 | 359 | 513,191 | 502,481 | 343,657 | 332,642 |
| mUtr ; nrhjJ; ff; spd ; ngWkjp FiwgG; | 34 | 360 | 10,675 | 8,431 | 23,167 | 18,292 |
| nkhj;jk ; | | | 682,989 | 669,936 | 638,254 | 613,868 |

1. eyd ; Nfhuy f; s ; kw ;W k ; fhg g;

P l;L v Oj ;J W j p nryt pdk ;

nkhjj; Nfhuy ;fs pd ; mq ;f Pfhuk ;

MAsy;yhj fhg;GWjpf;fhd nkhj;j Nfhuy;fs; tUlj;jpy; epfo;e;j midj;J Nfhuy;fisAk; cs;slf;FtJld;> mwpf;ifaplg;gl;lhNyh

,y;iyNah>Nfhuy;fsJ nrayhw;wy; kw;Wk; jPh;g;gdTld; Neubahf njhlh;Ggl;l ntspthhp Nfhuy;fis ifahSk; fpuaq;fs;> kPl;G kjpg;gpw;fhd Xh; Fiwg;G kw;Wk; VNjDk; kPl;ly;fs; kw;Wk; Kd;ida tUlq;fspypUe;J epYitahAs;s Nfhuy;fSf;fhd VNjDk; rPuhf;fy;fs;. epYitapYs;s Nfhuy;fs; jdpg;gl;l Nfhuy; Nfhg;GfSld; kPsha;T nra;ag;gLtjd; %yk; kjpg;gPL nra;ag;gLtJld; Nfhuy;fis jPh;g;gdT nra;tjpyhd ,Wjp fpuaj;jpyhd khw;wq;fs; kjpg;gpLjy; vd;gdthFk;.

epYitapYs;s Nfhuy;fSf;fhd Nfhuy; nrytpdq;fs; kw;Wk; nghWg;Gf;fs; Neub fhg;GWjp tzpfk; njhlh;ghdit mq;fPfhpf;fg;Lfpd;wd. nghWg;ghdJ mwpf;ifaplg;gl;l Mdhy; ,d;dKk; nrYj;jg;glhj Nfhuy;fs;> Ml;gl;l Mdhy; mwpf;ifaplg;glhj Nfhuy;fs; (IBNR)> kw;Wk; me;j Nfhuy;fis jPh;g;gdT nra;tjw;fhd vjph;ghh;f;Fk; Neub kw;Wk; kiwKfkhd fpuaq;fs; Mfpatw;iw cs;slf;Ffpd;wJ. IBNR njhlh;ghd Vw;ghlhdJ Xh; fhyhz;L mbg;gilapy; fhg;gPl;L fzpg;G mbg;gilapy; ngWkjpaplg;gLfpd;wJ. ,J fle;j mDgtq;fs; kw;Wk; Nghf;Ffspd; mbg;gilapy; vjph;fhy nghWg;gpid

kpfTk; ajhh;j;jkhf kjpg;gpLtjid cWjpnra;tjw;fhFk;..

jw;NghJ fpilf;fg;ngWk; jfty;fspd; mbg;gilapy; Nfhuy;fSf;fhd Vw;ghlhdJ epahakhf $wg;gl;Ls;sJ vd gzpg;ghsh;fs; fUJk;Ntis>

,Wjpahd nghWg;ghdJ gpd;duhd jfty;fs; kw;Wk; epfo;Tfspd; tpisthf khw;wkilayhk;. ,J Vw;ghL nra;ag;gl;l njhiffspy; nrk;ikahf;fy;fis tpistpf;fyhk;. mj;jifa njhiffs; mf;fhyg;gFjpf;fhd epjpf; $w;Wf;fspy; gpujpgypf;fg;gLfpd;wJ. gad;gLj;jg;gl;l Kiwfs; kw;Wk; kjpg;gPLfs; tof;fkhf kPsha;Tnra;ag;gLfpd;wd.

k Ps ;fhg ;G W j p Nfhuy ;fs pd ; mq ;f Pfhuk ;

chpa xg;ge;jj;jpd; epajpfSf;F mika njhlh;Gila nkhj;j fhg;GWjp NfhuyhdJ mq;fPfhpf;fg;gLk;NghJ kPs;fhg;GWjp Nfhuy;fs; mq;fPfhpf;fg;gLfpd;wd.

mDkhdpf;fg;gl;l kPs;fhg;GWjpapyhd Nfhuy;fs;> kPs;fhg;GWjpahdJ Neub tzpfkhf fUjg;gLk;NghJ mNj tpjj;jpy; tUtha; my;yJ nrytpdq;fs; mq;fPfhpf;fg;gLfpd;wd. ,J kPs;fhg;GWjp tzpfj;jpd; fUtp tifg;gLj;jypid fzf;fpnyLf;fpd;wJ..

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Njwpa eydf; Sk ; Nfhuyf; Sk ; | - | - | 2,424,673 | 2,501,723 |
| fhgg; PlL; vOjJ; Wjpfs ; kwW; k ; Njwpa ifafgg; Ljj; y ; fpuak ; | - | - | 513,125 | 166,475 |
| nkhj;jk ; | - | - | 2,937,798 | 2,668,198 |

1. Vida nraw g; hl;Lr ; nryt pdk ;

Vida nraw;ghl;L nrytpdq;fs;> Ml;gl;l fpuak; kw;Wk; tUkhdj;jpd; Fwpg;gpl;l cUg;gbfis cioj;jy; vd;gtw;Wf;fpilNaahd Neub ,izg;gpd; mbg;gilapy; ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ. tzpfj;jpid elhj;Jtjpy; kw;Wk; Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzq;fis Xh; tpidj;jpwdhd epiyikapy; guhkhpg;gjpy; Ml;gl;l midj;J nrytpdq;fSk; tUlj;jpw;fhd ,yhgj;jpid nfhz;LtUtjpy; ,yhgk; my;yJ el;lf; $w;wpy; nryT itf;fg;gLfpd;wJ.

gz p g g; hsh ;fs pd ; gz p A + j p aq ;fs ;

gzpg;ghsh;fsJ gzpA+jpaq;fs; epiwNtw;Weuy;yhj gzpg;ghsh;fSf;F nrYj;jpa fl;lzq;fis cs;slf;Ffpd;wd.

ga p h ; fhg ;G W j pf ; fll; zk ; **(CIL)**

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

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| gzpgg; hshf; sJ Cjpaqf; s ; | 27,668 | 18,727 | 50,818 | 37,865 |
| fzff; hat; hsuJ Cjpaqf; s ; | 7,580 | 7,032 | 15,655 | 14,959 |
| fzff; hat; hshf; SfF; fzff; haT; myy; hj fll; zqf; s ; | 3,755 | 1,351 | 3,755 | 1,466 |
| njhopy;rhh ; fll; zq;fs ; | 70,986 | 108,084 | 103,655 | 123,231 |
| t pskg; ur ; nryt pdqf; s ; | 42,585 | 56,582 | 83,927 | 107,460 |
| rl;l f ; fl;l zqf; s ; | 13,169 | 9,594 | 24,624 | 17,587 |
| itgG; f ; fhgG; Wjpj; jtizff; ll; zk ; | 134,749 | 134,224 | 134,749 | 134,224 |
| gaph ; fhgG; Wjpf ; fll; zk ; | 30,371 | 35,911 | 30,371 | 35,911 |
| Kjy PlL; Mjdjj; pypUeJ; vOfpdw; nrawg; hlL; r ; nrytpdqf; s ; | - | - | 15,467 | 18,186 |
| mYtyf epht; hf kwW; k ; epiyar ; nryTfs ; | 3,140,520 | 2,405,106 | 3,759,276 | 2,900,139 |
| nkhj;jk ; | 3,471,383 | 2,776,611 | 4,222,297 | 3,391,028 |

1. epjpr ; Nritfs pyhd th p

epjpr ; Nritfs pyhd **VAT**

epjpr; Nritfspyhd ngNrt (VAT) 2002 Mk; Mz;bd; 14 Mk; ,yf;f ngWkjp Nrh;j;jy; thpr; (VAT) rl;lk; kw;Wk; mjw;fhd gpw;gl;l jpUj;jq;fs; vd;gtw;Wf;fikthf fzpg;gplg;gl;Ls;sd. epjpr; Nritfspyhd ngWkjp Nrh;j;jy; thpapid fzpg;gPL nra;tjw;fhd ngWkjp mbj;jskhdJ cs;ehl;L

,iwthpj;jpizf;fsj;jpdhy; thpf;F Ke;jpa kw;Wk; Cjpaq;fs; nrYj;Jtjw;F Kd;duhd fzf;fPl;L ,yhgj;jpy; tpje;Jiuf;fg;gl;l rjtPjq;fspy; fzpg;gPL nra;ag;gl;l nghUshjhu ngWkhdj;Nja;tpid nrk;ikahf;fp fzpf;fg;gLfpd;wJ. nrYj;jNtz;ba Cjpaq;fs; ,Wjp eyd;fs; cs;slq;fyhd fhR eyd;fs; kw;Wk; fhry;yhj eyd;fs; Mfpatw;iw cs;slf;Fk;. elg;G epjpahz;bw;F gpuNahfpf;fg;gl;l epjpr; Nritfspyhd VAT tPjk; 18% MFk;. (2023/2024 - 18%).

epjpr ; Nritfs pyhd **SSCL**

epjpr ; Nritfis toqF; k ; tz pfjj; pid Nkwn; fhsS; k ; ahNuDk ; xUth pdhy ; r%f ghJfhg G; gqf; s pg G; fll; zk ; (SSCL) nrYjj; gg; ly ; Ntz L; k.; ,J 1 xf;Nlhgh ; 2022 Kjy ; 2022 ,d ; 25 Mk ; ,yff; r%f ghJfhg G; gqf; s pg G; f ; fll; zr ; rll; jj; pd ; (SSCL rl;l k); ,uz;lhk ;

mll; tiza py ; Fwpgg; plL; ss; nghWg G; ila Gust; py ; 2.5% ,d ; gb nrYjj; y ; Ntz L; k.; SSCL MdJ epjpr ; NritfSfF; cilikahff; jj; ff; ngWkjp Nrh;g;g py ; 100% ,wF; nrYjj; gg; ly ; Ntz L; k.; epjpr ; NritfSfF; cilikahff; jj; ff; ngWkjp Nrhj; j; yhdJ> epjpr ; Nritfis

toqF; k ; tz pfqf; SfF; 2002 ,d ; 14 Mk ; ,yff; ngWjp Nrhj; j; y ; th pr ; rll; jj; pd ; mjj; pahak ; lll A ,y ; Fwpgg; plgg; lL; ss; cilikahff; jj; ff; Kiwa pid g puNahfpjJ; fz pgg; plgg; ly ; Ntz L; k.;

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; Nritfs pyhd VAT | 1,762,177 | 1,691,301 | 1,847,219 | 1,758,576 |
| epjpr ; Nritfs pyhd SSCL | 244,747 | 229,623 | 260,963 | 237,849 |
| nkhj;jk ; | 2,006,924 | 1,920,924 | 2,108,182 | 1,996,425 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### t Ukhd th pr ; nryt pdk ;

,yq;if fz;f;fPl;L epakk; - LKAS 12 –‘tUkhd thpfs;’ ,y; Njitg;gLkhW ,f;Fwpg;ghdJ thpr; nrytpdj;jpd; nghpa gFjpahd> tpisTW thp tPjq;fisAk; thpf;F Ke;jpa ,yhgk; kw;Wk; thpr; nrytpdj;jpw;fpilNaahd fzf;fpzf;fj;jpidAk; cs;slf;Ffpd;wJ. ,yq;if fzf;fPl;L epakk; - LKAS 12 –‘tUkhd thpfs;' ,d; gpufhuk; thpr; nrytpdkhdJ> eilKiw kw;Wk; xj;jpitf;fg;gl;l thptpjpg;G njhlh;ghf ,yhgk; my;yJ el;lj;jpid jPh;khdpg;gjw;fhf

cs;slf;fg;gl;Ls;s nkhj;j njhifahFk;.

eilK iw th p

eilKiw kw;Wk; Kd;ida Mz;LfSf;fhd eilKiw thpr; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; thptpjpg;G mjpfhurigaplkpUe;J kPl;Ltjw;F my;yJ nrYj;Jtjw;F vjph;ghh;f;Fk; njhiff;F mstplg;gLfpd;wJ. njhifapid fzpg;gpLtjw;F gad;gLj;jg;gl;l thp tPjq;fs; kw;Wk; thpr; rl;lq;fs; mwpf;ifaplg;gLk; jpfjpapy; rl;lthf;fkhf;fg;gl;Ls;sd my;yJ fzprkhdsT rl;lthf;fkhf;fg;gl;Ls;sitahFk;.

2024/2025 kjpg;ghzb; dN; ghJ tUthd thpf; fzpg;g Plb; w;F 30% tUkhd thp tjP k ; gpuNahfpff; gg; lL; ss; J.

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| fk ;gd p |  | gf;fk ; | eilKiw th p t Pjk ; | |
|  | Fw p g ;G | vz.; | 2025 | 2024 |
| g Pgg; s]; ; yrP pq ; mdl; ; igdhd]; ; g pvyr; p | | | 30% | 30% |
| g Pgg; s]; ; yrP pq ; tpy Pl; nkNd[k; dl; ; ypkpll; l; | | | 30% | 30% |
| g Pgg; s]; ; ikfN; uh nfhkh]; ; ypkpll; l; | | | 30% | 30% |
| g Pgg; s;] ; ,d#; ud;] ; g pvyr; p | 17.1 | 312 | 30% | 30% |
| g Pg;gs]; ; yrP pq ; g pnuhg;gh;lb; nltygk; d;l; ypkpl;l l; | 17.2 | 312 | 20%-30% | 20%-30% |
| g Pg;gs]; ; yrP pq ; n`tn; yhf; g pnuhg;gh;lB; ] ; ypkpl;l l; | 17.3 | 312 | 20% | 10% |
| vyhad;] ; igdhd;] ; g pvyr; p | 17.4 | 312 | 40% | 40% |

* 1. g P g g; s;] ; ,d #; ud ]; ; g pvy r; p

mwpf;ifaplg;gLk; jpfjpapy; rl;lkakhf;fg;gl;l my;yJ fzprkhf rl;lkakhf;fg;gl;l thp tPjj;jpid gad;gLj;jp tUlj;jpw;fhd thptpjpf;fj;jf;f tUkhdj;jpy; vjph;ghh;f;fg;gLk; thp nrYj;jNtz;bait eilKiw thpahFk; kw;Wk; Kd;ida tUlk; njhlh;ghf nrYj;jNtz;ba thpf;fhd VNjDk; nrk;ikahf;fiyAk; cs;slf;Fk;. thptpjpg;gpw;fhd Vw;ghlhdJ> 2017 ,d; 24 Mk; ,yf;f cs;ehl;L ,iwthpr; rl;lj;jpd; Vw;ghLfSf;fpzq;f thptpjpg;G Nehf;fq;fSf;fhf nrk;ikahf;fg;gl;l tUlj;jpw;fhd ,yhgj;jpd; mbg;gilapdhyhFk;.

#### g P g ;gs]; ; y Pr pq ; g p nuhg ;g h ;l;b nltyg k; d ;l; y p k p l;ll;

xU fyg;gpd mgptpUj;jp jpl;lj;jpid cUthf;fp nraw;gLj;Jk; tzpfj;jpw;fhf KjyPl;Lr; rigr; rl;lj;jpd; gphpT 17 ,d; fPo; gPg;gs;]; yPrpq; gpnuhg;gh;l;b nltyg;kd;l; ypkpl;ll; KjyPl;Lr; rigAld; nra;Jnfhz;l 3 brk;gh; 2008 jpfjpaplg;gl;l cld;gbf;ifapid njhlh;e;J> gpd;tUtd njhlh;ghf cs;ehl;L

,iwthpj; jpizf;fsr; rl;;lkhdJ gpd;tUkhW Fwpg;gpLfpd;wJ. tUkhd thpapd; Rkj;jy;> nfhLg;gdT kw;Wk; kPl;ly; vd;gd fk;gdp ,yhgk; <l;Lk; Mz;bypUe;J fzf;fplg;gLk; Ie;J tUl fhyg;gFjpf;F gpuNahfpf;fg;glkhl;lhJ my;yJ mjd; th;j;jf nraw;ghLfs; Muk;;gpf;fg;gl;l jpfjpapypUe;J fzf;fplg;gLk; ,uz;L tUlq;fSf;Fg; gpe;jhj VNjDk; thpkjpg;gPl;lhz;bw;F ,tw;Ws; vJ Ke;jpaNjh mJ gpuNahfpf;fg;gLk;. fk;gdp ,Wjpahd tup

tpyf;fspg;G fhyj;jpd; jpfjpapypUe;J cldbahf tUk; ,uz;L tUlq;fSf;F 10% rYifapyhd tupf;F chpikahdJ vd;gJld; 10% rYif thpf;

fhyk; epiwtile;jjd; gpd;dh; 20% rYif thpf;F chpj;JilajhFk;. KjyPl;L rigay;yhj tUkhdkhdJ tof;fkhd 30% thpf;F nghWg;ghdjhFk;..

#### g P g ;gs]; ; y Pr pq ; n`t n; yhf ; g p nuhg ;g h ;l;B ] ; y p k p l;ll;

xU fyg;gpd mgptpUj;jp jpl;lj;jpid cUthf;fp nraw;gLj;Jk; tzpfj;jpw;fhf KjyPl;Lr; rigr; rl;lj;jpd; gphpT 17 ,d; fPo; gPg;gs;]; yPrpq; n`t;nyhf; gpuhg;gh;l;B]; ypkpl;ll; KjyPl;Lr; rigAld; nra;Jnfhz;l 16 brk;gh; 2010 jpfjpaplg;gl;l cld;gbf;ifapid njhlh;e;J> gpd;tUtd njhlh;ghf cs;ehl;L

,iwthpj; jpizf;fsr; rl;lkhdJ gpd;tUkhW Fwpg;gpLfpd;wJ tUkhd thpapd; Rkj;jy;> nfhLg;gdT kw;Wk; kPl;ly; vd;gd fk;gdp ,yhgk; <l;Lk; Mz;bypUe;J fzf;fplg;gLk; Ie;J tUl fhyg;gFjpf;F gpuNahfpf;fg;glkhl;lhJ my;yJ mjd; th;j;jf nraw;ghLfs; Muk;;gpf;fg;gl;l jpfjpapypUe;J fzf;fplg;gLk; ,uz;L tUlq;fSf;Fg; gpe;jhj VNjDk; thpkjpg;gPl;lhz;bw;F ,tw;Ws; vJ Ke;jpaNjh mJ gpuNahfpf;fg;gLk;. fk;gdp ,Wjpahd tup

tpyf;fspg;G fhyj;jpd; jpfjpapypUe;J cldbahf tUk; ,uz;L tUlq;fSf;F 10% rYifapyhd tupf;F chpikahdJ vd;gJld; 10% rYif thpf;

fhyk; epiwtile;jjd; gpd;dh; 20% rYif thpf;F chpj;JilajhFk;..

#### vyhad ;] ; igdhd ;] ; g pvy r; p

1984 ,d; gq;fshNj~pd; tUkhd thp mtrur; rl;lj;jpd; gpufhuk;> kw;Wk; mtw;wpyhd jpUj;jq;fSld;> yq;fd; vyhad;]; igdhd;]; ypkpl;ll;Lf;F gpuNahfpf;fj;jf; thp tPjk; 40% MFk;.

#### **17.** t Ukhd th pr ; nryt pdk ; (njhlh r; r;

* 1. t Ukhd th pr ; nryt pdk ;

p . . .)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg ;G | vz;.. | &. '000 | &. '000 | &. '000 | &. '000 |
| ,yhgk ; myy; J ell; f ; $wW; |  |  | 1,426,032 | 1,377,756 | 2,004,290 | 1,731,114 |
| eilKiw tUkhd th pf ; fll; zk ; | 17.6 | 314 |
| Mzb; wf; hd xjj; pitff; g;gl;l thp (jpUg;gk); / fl;l zk ; | 44 | 376 | 758,927 | 457,679 | 784,843 | 500,679 |
| ,yhgk ; myy; J ell; f ; $ww; py ; mqf; fP h pff; gg; ll; tUkhd th pr ; nryt pdk ; | | | 2,184,959 | 1,835,435 | 2,789,133 | 2,231,793 |
| tph pthd tUkhdf ; $wW; |  |  | 701 | 58,832 | 17,941 | 89,805 |
| Mzb; wf; hd xjj; pitff; gg; ll; th pf ; fll; zk ; / (jpUg;gk); | 44 | 376 |
| tph pthd tUkhdf; $ww; py ; mqf; fP h pff; gg; ll; tUkhd th pr ; nryt pdk ; / (jpUg;gk); | | | 701 | 58,832 | 17,941 | 89,805 |
| tpisTW thp tjP k ; (xjj; pitff; gg; ll; thp e Pqf; yhf) | | | 24.64% | 25.63% | 29.13% | 26.93% |
| tpisTW thp tjP k ; | | | 37.75% | 34.14% | 40.54% | 34.71% |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**17.** t Ukhd th pr ; nryt pdk ; (njhlh r; r; p . . .)

* 1. fzf;f P l;L ,yhgk ; kw ;W k ; th p t pj pf;fjj; f t Ukhdjj; pd ; fzf;f pzf;fk ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fw p g ;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| tUkhd th pr ; nrytpdjj; pwF; Kej; pa ,yhgk ; | | | 5,788,336 | 5,375,932 | 6,879,378 | 6,429,224 |
| $lL; : mDkjpff; gg; lhj nrytpdqf; s ; | | | 461,050 | 1,302,721 | 957,707 | 1,478,041 |
| $lL; : k Plf; jj; ff; Fjj; if %yjdk ; | | | 477,026 | 165,688 | 514,617 | 165,688 |
| fop: mDkjpff; jj; ff; nrytpdk ; | | | 1,538,907 | 1,380,520 | 1,895,007 | 2,013,309 |
| fop: t pyff; s pff; gg; ll; / mDkjpff; g;gl;l tUkhdk ; | | | 280,768 | 377,272 | 747,557 | 839,391 |
| epajprr; ll; tUkhdk ; | | | 4,906,737 | 5,086,549 | 5,709,138 | 5,220,253 |
| kjpf;fjj; f;f tUkhdk ; | | | 4,906,737 | 5,086,549 | 5,709,138 | 5,220,253 |
| thptpjpf;fjj; f;f tUkhdk ; | | | 4,906,737 | 5,086,549 | 5,709,138 | 5,220,253 |
| epajprr; ll; tUkhdjj; py ; tUkhd th pr ; nrytpdk ; | 17.8 | 314 | 1,428,189 | 1,525,924 | 2,008,214 | 1,876,053 |
| (kpif)/Fiw Vwg; hL - Kdi; da MzL; fs ; | | | (2,157) | (148,168) | (3,924) | (144,939) |
| Mzb; wf; hd ,yhgjj; py ; eilKiw thp | | | 1,426,032 | 1,377,756 | 2,004,290 | 1,731,114 |
| Mzb; wf; hd xjj; pitff; gg; ll; th pf ; fll; zk ; / (jpUg;gk); | 44 | 376 | 758,927 | 457,679 | 784,843 | 500,679 |
| Mzb; wf; hd tUkhd th pr ; nrytpdk ; | | | 2,184,959 | 1,835,435 | 2,789,133 | 2,231,793 |

* 1. Kd n;

fhz ;L tug ;gl;L Mz ;bd ; N gh J gad ;g Ljj; g ;gl; ;l th p el;lq f; s ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Kdn; fhzL; tug;gl;l thp el;l qf; s ; | - | - | 67,971 | 67,971 |
| Mzb; d N; ghJ gad;gLjj; g;gl;l th p el;l qf; s ; | - | - | - | - |
| gad;gLjj; g;glhj thp el;l qf; s ; Kdn; fhzL; nryy; g;gl;l it | - | - | 67,971 | 67,971 |

* 1. epajpr ; rll;

t Ukhdjj;

py ; t Ukhd th pr ; nryt pdk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| g Pgg; s]; ; yrP pq ; mdl; ; igdhd]; ; g pvyr; p | 1,428,189 | 1,525,924 | 1,428,189 | 1,525,924 |
| g Pgg; s]; ; yrP pq ; tpy Pl; nkNd[k; dl; ; ypkpll; l; | - | - | 11,299 | 14,548 |
| g Pgg; s]; ; ikfN; uh nfhkh]; ; ypkpll; l; | - | - | 105,619 | 34,868 |
| g Pgg; s;] ; ,d#; ud;] ; g pvyr; p | - | - | 271,938 | 227,776 |
| g Pg;gs]; ; yrP pq ; g pnuhg;gh;lb; nltygk; d;l; ypkpl;l l; | - | - | 77,547 | 32,716 |
| vyhad;] ; igdhd;] ; g pvyr; p | - | - | 113,622 | 40,221 |
| tpisTW thp tjP jj; py ; nkhjj; tUkhd thp | 1,428,189 | 1,525,924 | 2,008,214 | 1,876,053 |

**17.** t Ukhd th pr ; nryt pdk ; (njhlh r; r;

p . . .)

* 1. Mz b; d ; N gh J nr Yjj; g g; ll;

th pfs pd ; ngho p g ;G

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Neub th pfs ; | 1,685,532 | 1,836,478 | 1,969,527 | 2,142,485 |
| tUkhd thp |
| epjpr ; Nritfs py ; ngWkjp Nrhj; j; y ; thp | 1,769,703 | 1,750,444 | 1,860,309 | 1,805,240 |
| epjpr ; Nritfs py ; SSCL | 245,792 | 228,534 | 256,615 | 236,760 |
| gaph ; fhgG; Wjp fll; zk ; | 39,326 | 29,752 | 42,361 | 33,791 |
| nkhjj; Neub th pfs ; | 3,740,353 | 3,845,208 | 4,128,812 | 4,218,276 |
| Neh pyy; h th pfs ; (NrfhpjJ; nrYjj; gg; ll; it) | 375,886 | 290,857 | 1,295,634 | 1,074,467 |
| ngWkjp Nrh;j;jy ; th p |
| Vida tUkhd jsjj; py ; SSCL | 40,026 | 33,416 | 238,826 | 202,158 |
| Kjj; piuj; j Phi; t | 538,141 | 296,808 | 547,743 | 305,308 |
| gqf; pyhgk ; kwW; k ; tlb; apyhd g pbjJ; itjj; y ; th p | 938,353 | 920,867 | 1,005,948 | 971,089 |
| PAYE/APIT | 417,048 | 311,661 | 500,018 | 341,058 |
| nkhjj; Neu pyy; h th pfs ; | 2,309,454 | 1,853,609 | 3,588,169 | 2,894,080 |
| epjpahzb; d N; ghJ nrYjj; gg; ll; nkhjj; th pfs ; | 6,049,807 | 5,698,817 | 7,716,981 | 7,108,317 |

1. rhjhuz gq n;

fhd w;

pw f; hd mbg g; il / e P h j; j;

ciog ;G **(EPS)**

gq;nfhd;wpw;fhd mbg;gil ciog;ghdJ (g.c.) fk;gdpapd; rhjhuz gq;Fjhuh;fSf;F cilikahf;fj;jf;f ,yhgk; my;yJ el;lj;jpid ,f;fhyg;gFjpapy; epYitapYs;s epiwaplg;gl;l ruhrhp rhjhuz gq;FfsJ vz;zpf;ifapdhy; tFf;fg;gl;L fzpf;fg;gLfpd;wJ. ePh;j;j g.c. rjhuz gq;Fjhuh;fSf;F cilikahf;fj;jf;f ,yhgk; my;yJ el;lj;jpid kw;Wk; epYitapYs;s epiwaplg;gl;l ruhrhp rhjhuz gq;Ffis midj;J rhj;jpakhd kjpg;G ePh;j;jy; rhjhuz gq;Ffspd; tpistpid nrk;ikahf;Ftjd; %yk; jPh;khdpf;fg;gLfpd;wJ.

gq;nfhd;wpw;fhd mbg;gil ciog;ghdJ jha; epWtdj;jpd; chpj;Jt cilikahsh;fSf;F cilikahf;fj;jf;f tUlj;jpw;fhd Njwpa ,yhgj;jpid

,t;thz;Lf; fhyg;gFjpapy; epYitapypUe;j epiwaplg;gl;l ruhrhp rhjhuz gq;Ffspd; vz;zpf;ifapdhy; gphpf;fg;gl;L fzpg;gplg;gLfpd;wJ. ,J ,yq;if fzf;fPl;L epakk; - LKAS 33 - gq;nfhd;wpw;fhd ciog;G ,d; gpufhukhFk;

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| chpjJ; ilikahshf; SfF; cilikahff; jj; ff; ,yhgk ; (&.) | 3,603,380,844 | 3,540,498,468 | 3,998,786,847 | 3,994,914,903 |
| 31 khhr; ; 2025 ,y ; css; thwhd rhjhuz gqF; fspd ; vzz; pfi; f | 2,154,375,750 | 2,154,375,750 | 2,154,375,750 | 2,154,375,750 |
| rhjhuz gqn; fhdw; pwf; hd mbgg; il / e Ph;j;j ciogG; (&.) | 1.67 | 1.64 | 1.86 | 1.85 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. rhjhuz gq n;

fhd w;

pw f; hd gq f;

pyhgk ;

|  |  |  |
| --- | --- | --- |
| fk ;gd p | | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 |
| nrYjj; gg; ll; fhRg ; gqf; pyhgk ; (&.'000) | 3,016,126 | 1,429,319 |
| nrYjj; gg; ll; gj;jpug ; gqf; pyhgk ; (&.'000) | - | 1,429,319 |
| nrYjj; gg; ll; nkhjj; gqf; pyhgk ; *(*&.*'000)* | 3,016,126 | 2,858,638 |
| rhjhuz gqn; fhdw; pwf; hd gqf; pyhgk ; (&.) | 1.40 | 1.40 |

1. mst P l;L mbg g; ila pd ; % yk ; epjpa p ay ; fUt pfs pd g Fg g; ha T;

epjpapay;; fUtpfs; Xh; njhlh;r;rpahd mbg;gilapy; epahag; ngWkjpapy; my;yJ ngWkjpf; Fiwg;Gf; fpuaj;jpy; mstplg;gLfpd;wd. Kf;fpakhd fzf;fPl;Lf; nfhs;iffspd; RUf;fkhdJ gpd;tUtdtw;iw tpghpf;fpd;wJ. xt;nthU tifahd epjpapay; fUtpAk; vt;thW mstplg;gLfpd;wJ kw;Wk; vt;thW tUkhdk; kw;Wk; nrytpdq;fs;> epahag; ngWkjp ,yhgq;fs; kw;Wk; el;lq;fs; cs;slq;fyhf mq;fPfhpf;fg;gLfpd;wJ. gpd;tUk; ml;ltizahdJ ,yq;if fzf;fPl;L epakk; - SLFRS 9 'epjpapay; fUtpfs;: mq;fPfhuKk; mstplYk;' ,y; tiuaiw nra;ag;gl;lthW tFg;Gthhpahf epjpapay; fUtpfspd; nfhz;L nry;yy;

njhiffis epjp epiyikf; $w;wpyhd jiyg;Gfspd; fPo; gFg;gha;T nra;fpd;wJ. .

* 1. fk ;gd p

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 3 1 khh r; ; 2 0 2 5 ,y ; cs s; thwhd J |  | ,yhgk ; my y; J ell; jj; p D hlhf  epahag ; ng W kjpa py ; mq ;f Pfh pf;fg ; gll; epjpf ;  fUt pfs ; | | ng W kjp Fiwg ;G f ; f puajj; py ;  epjpf ; fUt pfs (; AC) | Vida t p h pthd t Ukhdj;j pd ; C lhf epahag ; ng W kjpa py ;  epjpf ; fUt pfs ;  (FVOCI) | nkhj;jk ; |
|  | gf;fk ; | (FVTPL) |  |  |  |
| Fw p g ;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 22 | 325 | - | 18,696,732 | - | 18,696,732 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 23 | 327 | - | 3,031,551 | - | 3,031,551 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf ep.ng. | 24 | 327 | 275,550 | - | - | 275,550 |
| fldf; Sk ; tUkjpfSk ; | 25 | 329 | - | 157,092,387 | - | 157,092,387 |
| epjpr ; nrhjJ; ff; s ; - V.tp. tUkhdjj; pDhlhf ep.ng. | 27 | 346 | - | - | 1,292,140 | 1,292,140 |
| ngWkjp FiwgG; f ; fpuajj; py ; fld ; fUt pfs ; | 28 | 347 | - | 5,161,177 | - | 5,161,177 |
| Vida epjpr ; nrhjJ; ff; s ; | 31 | 353 | - | 76,511 | - | 76,511 |
| nkhjj; epjpr ; nrhjJ; ff; s ; |  |  | 275,550 | 184,058,358 | 1,292,140 | 185,626,048 |
| nghWgG; f;fs ; |  |  |  |  |  |  |
| tqf; pfSfF; nrYjj; Ntzb; ait | 35 | 362 | - | 11,436,573 | - | 11,436,573 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; ait | 36 | 364 | - | 124,529,684 | - | 124,529,684 |
| toqf; gg; ll; fld ; g pizaqf; s ; | 37 | 365 | - | 5,014,652 | - | 5,014,652 |
| Vida epjpg ; nghWgG; ff; s ; | 38 | 367 | - | 6,415,071 | - | 6,415,071 |
| Fjj; ifg; nghWgG; | 40 | 370 |  | 2,236,091 |  | 2,236,091 |
| nkhjj; epjpg ; nghWgG; ff; s ; |  |  | - | 149,632,071 | - | 149,632,071 |

**20.** mst P l;L mbg g; ila pd ; % yk ; epjpa p ay ; fUt pfs pd g Fg g; ha T;

* 1. fk ;gd p

#### (njhlh r; r;

p . . .)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 3 1 khh r; ; 2 0 2 4 ,y ; cs s; thwhd J |  | ,yhgk ; my;yJ ell; jj; p Dhlhf  mqf; Pfh pf;fg g; ll;  epjpf ; fUt pfs ;  (FVTPL) | | ng W kjp Fiwg ;G f ; f puajj; py ;  epjpf ;  fUt pfs (; AC) | t p h pthd t Ukhdj;j pd ; C lhf epahag ; ng W kjpa py ; ejpf ; fUt pfs ;  (FVOCI) | nkhj;jk ; |
|  |  | gf;fk ; |  |  |  |
| Fw p g ;G | | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhj ;Jf;fs ; |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 22 | 325 | - | 9,728,132 | - | 9,728,132 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 23 | 327 | - | 14,288,282 | - | 14,288,282 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf ep.ng. | 24 | 327 | 1,339,867 | - | - | 1,339,867 |
| fldf; Sk ; tUkjpfSk ; | 25 | 329 | - | 103,650,453 | - | 103,650,453 |
| epjpr ; nrhjJ; ff; s ; - V.tp. tUkhdjj; pDhlhf epahag ; ngWkjp.. | 27 | 346 | - | - | 1,158,669 | 1,158,669 |
| ngWkjp FiwgG; f ; fpuajj; py ; fld ; fUt pfs ; | 28 | 347 | - | 18,372,055 | - | 18,372,055 |
| Vida epjpr ; nrhjJ; ff; s ; | 31 | 353 | - | 69,989 | - | 69,989 |
| nkhjj; epjpr ; nrhj ;Jff; s ; |  |  | 1,339,867 | 146,108,911 | 1,158,669 | 148,607,447 |
| ngh W g ;G f;fs ; |  |  |  |  |  |  |
| tqf; pfSfF; nrYjj; Ntzb; ait | 35 | 362 | - | 2,263,494 | - | 2,263,494 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; ait | 36 | 364 | - | 97,437,726 | - | 97,437,726 |
| toqf; gg; ll; fld ; g pizaqf; s ; | 37 | 365 | - | 11,032,248 | - | 11,032,248 |
| Vida epjpg ; nghWgG; ff; s ; | 38 | 367 | - | 3,188,693 | - | 3,188,693 |
| Fjj; ifg; nghWgG; | 40 | 370 |  | 1,636,537 | - | 1,636,537 |
| nkhjj; epjpg ; ngh W g ;G ff; s ; |  |  | - | 115,558,698 | - | 115,558,698 |

* 1. F O kk ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 3 1 khh r; ; 2 0 2 5 ,y ; cs s; thwhd J |  | ,yhgk ; my y; J ell; jj; p D hlhf  epahag ; ng W kjpa py ; mq ;f Pfh pf;fg ; gll; epjpf ;  fUt pfs ; | | ng W kjp Fiwg ;G f ; f puajj; py ;  epjpf ; fUt pfs (; AC) | Vida t p h pthd t Ukhdj;j pd ; C lhf epahag ; ng W kjpa py ;  epjpf ; fUt pfs ;  (FVOCI) | nkhj;jk ; |
|  | gf;fk ; | (FVTPL) |  |  |  |
| Fw p g ;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 22 | 325 | - | 19,583,402 | - | 19,583,402 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 23 | 327 | - | 5,694,373 | - | 5,694,373 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf ep.ng. | 24 | 327 | 1,290,581 | - | - | 1,290,581 |
| fldf; Sk ; tUkjpfSk ; ngWkjp FiwgG; f ; fpuajj; py ; | 25 | 329 |  | 170,451,841 | - | 170,451,841 |
| tUkjpahd fhgG; Wjp kwW; k ; ksP f; hgG; Wjp | 26 | 346 | - | 1,698,354 | - | 1,698,354 |
| epjpr ; nrhjJ; ff; s ; - V.tp. tUkhdjj; pDhlhf epahag ; ngWkjp | 27 | 346 | - | - | 1,827,482 | 1,827,482 |
| ngWkjp FiwgG; f ; fpuajj; py ; fld ; fUt pfs | 28 | 347 | - | 11,561,272 | - | 11,561,272 |
| nkhjj; epjpr ; nrhjJ; ff; s ; |  |  | 1,290,581 | 208,989,242 | 1,827,482 | 212,107,305 |
| nghWgG; f;fs ; |  |  |  |  |  |  |
| tqf; pfSfF; nrYjj; Ntzb; ait | 35 | 362 | - | 16,828,985 | - | 16,828,985 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; ait | 36 | 364 | - | 130,068,713 | - | 130,068,713 |
| toqf; gg; ll; fld ; g pizaqf; s ; | 37 | 365 | - | 5,014,652 | - | 5,014,652 |
| Vida epjpg ; nghWgG; ff; s ; | 38 | 367 | - | 8,187,438 | - | 8,187,438 |
| fhgG; Wjpg; nghWgG; ff; Sk ; nrYjj; Ntzb; a ksP f; hgG; Wjp. | 39 | 368 | - | 5,458,788 | - | 5,458,788 |
| Fjj; ifg; nghWgG; | 40 | 370 |  | 1,778,792 |  | 1,778,792 |
| nkhjj; epjpg ; nghWgG; ff; s ; |  |  | - | 167,337,368 | - | 167,337,368 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

* 1. F O kk ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 3 1 khh r; ; 2 0 2 4 ,y ; cs s; thwhd J |  | ,yhgk ; my;yJ ell; jj; p Dhlhf  mqf; Pfh pf;fg g; ll;  epjpf ; fUt pfs ;  (FVTPL) | | ng W kjp Fiwg ;G f ; f puajj; py ;  epjpf ;  fUt pfs (; AC) | t p h pthd t Ukhdj;j pd ; C lhf epahag ; ng W kjpa py ; ejpf ; fUt pfs ;  (FVOCI) | nkhj;jk ; |
|  |  | gf;fk ; |  |  |  |
| Fw p g ;G | | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 22 | 325 | - | 10,636,505 | - | 10,636,505 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 23 | 327 | - | 17,562,955 | - | 17,562,955 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf ep.ng. | 24 | 327 | 1,451,613 | - | - | 1,451,613 |
| fldf; Sk ; tUkjpfSk ; ngWkjp FiwgG; f ; fpuajj; py ; | 25 | 329 | - | 116,919,950 | - | 116,919,950 |
| tUkjpahd fhgG; Wjp kwW; k ; ksP f; hgG; Wjp | 26 | 346 | - | 1,586,697 | - | 1,586,697 |
| epjpr ; nrhjJ; ff; s ; - V.tp. tUkhdjj; pDhlhf epahag ; ngWkjp |  |  |  |  |  |  |
|  | 27 | 346 | - | - | 1,720,475 | 1,720,475 |
| ngWkjp FiwgG; f ; fpuajj; py ; fld ; fUt pfs | 28 | 347 | - | 23,826,514 | - | 23,826,514 |
| nkhjj; epjpr ; nrhjJ; ff; s ; |  |  | 1,451,613 | 170,532,621 | 1,720,475 | 173,704,709 |
| nghWgG; f;fs ; |  |  |  |  |  |  |
| tqf; pfSfF; nrYjj; Ntzb; ait | 35 | 362 | - | 7,181,365 | - | 7,181,365 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; ait | 36 | 364 | - | 103,843,054 | - | 103,843,054 |
| toqf; gg; ll; fld ; g pizaqf; s ; | 37 | 365 | - | 11,032,248 | - | 11,032,248 |
| Vida epjpg ; nghWgG; ff; s ; | 38 | 367 | - | 3,926,092 | - | 3,926,092 |
| fhgG; Wjpg; nghWgG; ff; Sk ; nrYjj; Ntzb; a ksP f; hgG; Wjp. | 40 | 370 | - | 1,554,027 | - | 1,554,027 |
| Fjj; ifg; nghWgG; | 39 | 368 | - | 5,508,693 | - | 5,508,693 |
| nkhjj; epjpg ; nghWgG; ff; s ; |  |  | - | 133,045,479 | - | 133,045,479 |

1. nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp

ngWkjpaply; El;gq;fisg; gad;gLj;jp epahag; ngWkjpapy; gjpTnra;ag;gLk; epjpapay; kw;Wk; epjpay;yhj nrhj;Jf;fs; kw;Wk; nghWg;Gf;fSf;F epahag; ngWkjpfs; vt;thW jPh;khdpf;fg;gl;Ls;sd vd fPNo tpsf;fg;gl;Ls;sJ. ,it Xh; re;ij gq;Fgw;Weh; fUtpfis ngWkjpapLk; FOkj;jpd; / fk;gdpapd; mDkhdq;fspd; kjpg;gPl;bid xUq;fpizf;fpd;wd.

fzff; P l;Lf; nfhs i; f

* 1. epahag ; ng W kjp kw ;W k ; epahag ; ng W kjp gbepiya pd ; j P h k; hdk ;

FOkkhdJ kjpgg; PlL; Elg; jj; pd ; %yk ; epjpf ; fUt pfs pd ; epahag ; ngWkjpapid jPhk; hdpgg; jwF; k ; ntspgg; LjJ; tjwF; k ; gpdt; Uk ; gbepiyapid gadg; LjJ; fpdw; J::

kll; k ; **1:** xjj; nrhjJ; ff; s ; kwW; k ; nghWgG; ff; SfF; nraYhff; khd rei; ja py ; NkwN; fhs ; (nrki; kahff; gg; lhj) tpiyfs ;

kll; k ; **2:** Neubahf myy; J Neuyy; hJ mtjhd pff; f$; ba gjpTnraa; gg; ll; epahag ; ngWkjpa py ; xU fz prkhd tpistpid nfhzb; UfF; k ; css; PLfSf;fhd Vida Elg; q;fs ;

kll; k ; **3:** mtjhd pff; jj; ff; rei; j juTfspd ; mbgg; ila py ; gjpTnraa; gg; ll; epahag ; ngWkjpa py ; xU fz prkhd tpistpid nfhzb; UfF; k ; css; PLfisg ; gadg; LjJ; k ; Elg; qf; s ;

#### epjpr ; nrhj ;J ff; s ; - Vida t p h pthd t Ukhdjj; p D hlhf epahag ; ng W kjpa py ;

epjpr ; nrhjJ; ff; s ; - ngWkjpaply ; Elg; qf; s ; myy; J tpisaply ; khjph pfis gadg; Ljj; p Vida tphpthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; kjpgg; plyhdJ Nkwn; fhs plgg; ll; KjyPlL; gpizaqf; is css; lff; pAss; J. NkwN; fhsplgg; ll; KjyPlL; g ; gpizaqf; s ; xU nraYhff; khd

rei; ja py ; xtN; thU gpizajj; pwF; k ; NkwN; fhsplgg; ll; rei; j tpiya py ; kjpgg; plgg; Lk;..

#### epjpr ; nrhj ;J ff; s ; - ,yhgk ; my y; J ell; jj; p D hlhf epahag ; ng W kjpa py ;

epj pr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; ngWkjpa ply ; Elg; qf; is gadg; Ljj; p kjpgg; plgg; Lgit g pujhdkhd Nkw;Nfhs plgg; ll; Kjy PLfis css; lfF; k.; ,ej; Nkw;Nfhs plgg; ll; nrhjJ; ff; s ; xU nraYhff; khd rei; ja py ; xtN; thU gpizajj; pw;Fk ; NkwN; fhsplg;gll rei; j tpiyapy ; kjpg;g plg;gLk;.

#### **21.** nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp (njhlh r; r; p . . .)

* 1. ng W kjp Fiwg ;G f ; f p uajj; py ; nfhz ;Lnry y; g g; Lk ; epjpf ; nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s ;

ngWkjp Fiwg G; f ; fpuajj; py ; nfhz L; nryy; gg; ll; epiyahd t jP epj pr ; nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s pd ; epahag ; ngWkjpahdJ

fopt pwff; k ; nraa; gg; ll; fhRg ; ghar; r; y ; mZFKiwa pd ; mbgg; ila py ; kjpgg; plgg; lL; ss; d. ,ej; mZFKiwahdJ xjj; epjpa pay ;

fUt pfsJ eilKiw rei; j tlb; t jP qf; is epahag ; ngWkjpa pid mst pLtjpy ; xU fz prkhd mtjhd pff; jj; ff; css; Plhf

gadg; Ljj; pAss; Jld>; kwW; k ; vdNt mJ epahag ; ngWkjp gbepiya py ; kll; k ; 2 ,d ; f Po ; tifgg; Ljj; gg; lL; ss; d.

#### epahag ; ng W kjpa p ay ; nts p g g; Ljj; g g; ll; Mjdk ; > nghw p kw ;W k ; cgfuzk ;

,iwa pyp fhz p kwW; k ; flb; lqf; s ; k sP k; jpgg; Pl;L njhifa py ; nts pgg; Ljj; gg; l;Lssd>; k sP k; jpgg; Pl;L jpfjpa py ; mtww; pd epahag ;

ngWkjpahf> mjpypUeJ; g pdd; uhd VNjDk ; jpuzl; ngWkhdj;NjaT; kwW; k ; g pdd; uhd jpuzl; tYfF; dw; y ; ell; qf; s ; fopff; gg; Lfpdw; d. .

#### ng W kjpa p ly ; khjph pfs ;

epahag ; ngWkjpfs ; nts pthh pahf Nkw;Nfhs plgg; ll; t piyfs ; myy; J khjph pfSff; hd mtjhd pff; jj; ff; t piya ply ; css; PLfis

Fwpgg; pLtjd ; %yk ; midjJ; epjpa pay ; fUt pfSfF; k ; RahjdP t piy j Phk; hdk ; myy; J Vw G; ilahff; y ; ngwgg; Lfpdw; J. xU

nraYhff; kww; rei; ja py>; xU thj; j; fk ; nraa; gg; ll; t piya pd ; Neub mtjhd pgg; hdJ rhjj; pakww; jhFk.; ,ej; #oe; piya py>; fkg; d pahdJ epjpa pay ; fUt pa pd ; epahag ; ngWkjpa pid Vw G; ilahfF; tjwF; khww; PlL; rei; j jftyf; is gadg; LjJ; fpdw; J. ,jd;NghJ kpfTk ; nghUjj; khd kwW; k ; ekg; fkhf fUjgg; Lk ; jftyf; SfF; mjpf epiwa ply ; toqf; gg; Lfpdw; J.

#### ng W kjpa p ly ; fll; ikg ;G

fk;gdpahdJ th;j;jf kw;Wk; KjyPl;L nraw;ghLfs; kw;Wk; Vida midj;J Fwpg;gplj;jf;f nrhj;Jf;fs; kw;Wk; nghWg;Gf;fsJ epahag; ngWkjp mstPLfs; njhlh;ghf Xh; fl;Lg;ghl;L tuk;GWifapid epWtpAs;sJ. Fwpg;gpl;l fl;Lg;ghLfs; gpd;tUtdtw;iw cs;slf;Ffpd;wd>

0 mtjhdpf;ff;$ba re;ij juTfSf;F vjpuhf epahag; ngWkjp mstPLfis fhyhfhyk; (ehshe;jk;> khjhe;jk; my;yJ fhyhz;Lf;nfhUKiw) kPsha;T nra;jy;.

0 re;ij epiyikfs;> Fwpg;gplj;jf;f epahag;ghLfs; kw;Wk; mDkhdq;fspyhd khw;wq;fSf;nfjpuhf epahag; ngWkjp mstPl;L khjphpfis fhyhfhyk; (Mff; Fiwe;jJ tUlj;jpw;nfhUKiwahtJ) kPsha;T nra;jy;.

g pdt; Uk ; mll; tizahdJ epahag ; ngWkjpa py ; gjpTnraa; gg; ll; ⁄nts pgg; Ljj; gg; ll; nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s pd ; gFgg; hat; pid epahag ; ngWkjp gbepiy kll; jj; pd ; %yk ; fhzg; pff; pdw; J:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 3 1 khh r; ; 2 0 2 5 |  | gf;fk ; | ng W kjpa p ly ; jpfjp | kll; k ; 1 | kll; k ; 2 | kll; k ; 3 | nkhj;jk ; |
| fk ;gd p | Fw p g ;G | vz ; .. |  | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pdhlhf epahag ; ngWkjpa py ; |  |  |  |  |  |  |  |
| NkwN; fhsplg;gl;l Kjy PLfs ; | 27 | 346 | 31.03.2025 | 315,005 | - | - | 315,005 |
| njhFjpf;fld;fs ; |  |  | 31.03.2025 | - | 977,135 | - | 977,135 |
| Jiznkhjj; k ; |  |  |  | 315,005 | 977,135 | - | 1,292,140 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; |  |  |  |  |  |  |  |
| NkwN; fhsplg;gl;l Kjy PLfs ; | 24 | 327 | 31.03.2025 | 275,550 | - | - | 275,550 |
| Ad pl; lu; ]l; f; spy ; Kjy PL | 24 | 327 | 31.03.2025 | - | - | - | - |
| Jiznkhjj; k ; |  |  |  | 275,550 | - | - | 275,550 |
| epjpayy; h nrhjJ; ff; s ; - Kjy PlL; Mjdk ; |  | | | | | | |
| fhzpAk; flb; lqf; Sk; | 30 | 351 | 31.03.2025 | - | - | 302,000 | 302,000 |
| Jiznkhjj; k ; |  |  |  | - | - | 302,000 | 302,000 |
| nkhj;jk ; |  |  |  | 590,555 | 977,135 | 302,000 | 1,869,690 |
| epahag ; ngWkjpapy ; ntspg;gLjj; g;gl;l epjpayy; h nrhjJ; f;fs ; |  |  |  |  |  |  |  |
| ,iwa pyp fhzpAk ; flb; lKk(; Mjdk>; nghwp  kwW; k ; cgfuzjj; py ; css; lff; gg; ll; it) . | 32.4 | 354 |  | - | - | 1,565,514 | 1,565,514 |
| nkhj;jk ; |  |  |  | - | - | 1,565,514 | 1,565,514 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 3 1 khh r; ; 2 0 2 4 |  | gf;fk ; | ng W kjpa p ly ; | kll; k ; 1 | kll; k ; 2 | kll; k ; 3 | nkhj;jk ; |
| fk ;gd p | Fw p g ;G | vz ; .. | jpfjp | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pdhlhf epahag ; ngWkjpa py ; |  |  |  |  |  |  |  |
| NkwN; fhsplg;gl;l Kjy PLfs ; | 27 | 346 | 31.03.2024 | 234,492 | - | - | 234,492 |
| Ad pl; lu; ]l; f; spy ; Kjy PL |  |  | 31.03.2024 | - | 924,177 | - | 924,177 |
| Jiznkhjj; k ; |  |  |  | 234,492 | 924,177 | - | 1,158,669 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; |  |  |  |  |  |  |  |
| NkwN; fhsplg;gl;l Kjy PLfs ; | 24 | 327 | 31.03.2024 | 280,717 | - | - | 280,717 |
| Ad pl; lu; ]l; f; spy ; Kjy PL | 24 | 327 | 31.03.2024 | - | 1,059,150 | - | 1,059,150 |
| Jiznkhjj; k ; |  |  |  | 280,717 | 1,059,150 | - | 1,339,867 |
| epjpayy; h nrhjJ; ff; s ; - Kjy PlL; Mjdk ; |  |  |  |  |  |  |  |
| fhzpAk; flb; lqf; Sk; | 30 | 351 | 31.03.2024 | - | - | 295,465 | 295,465 |
| Jiznkhjj; k ; |  |  |  | - | - | 295,465 | 295,465 |
| nkhj;jk ; |  |  |  | 515,209 | 1,983,327 | 295,465 | 2,794,001 |
| epahag ; ngWkjpapy ; ntspg;gLjj; g;gl;l epjpayy; h nrhjJ; f;fs ; |  |  |  |  |  |  |  |
| ,iwa pyp fhzpAk ; flb; lKk(; Mjdk>; nghwp  kwW; k ; cgfuzjj; py ; css; lff; g;gl;l it). | 32.4 | 358 |  | - | - | 1,243,058 | 1,243,058 |
| nkhj;jk ; |  |  |  | - | - | 1,243,058 | 1,243,058 |

g pdt; Uk ; mll; tizahdJ epahag ; ngWkjpa py ; gjpTnraa; gg; ll; ⁄nts pgg; Ljj; gg; ll; nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s pd ; gFgg; hat; pid epahag ; ngWkjp gbepiy kll; jj; pd ; %yk ; fhzg; pff; pdw; J.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 3 1 khh r; ; 2 0 2 5 |  | gf;fk ; | ng W kjpa p ly ; jpfjp | kll; k ; 1 | kll; k ; 2 | kll; k ; 3 | nkhj;jk ; |
| F O kk ; | Fw p g ;G | vz ; .. |  | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pdhlhf epahag ; ngWkjpa py ; |  |  |  |  |  |  |  |
| NkwN; fhsplg;gl;l Kjy PLfs ; | 27 | 346 | 31.03.2025 | 315,005 | - | - | 315,005 |
| jpiwNrh p czb; ay;fs ; | 27 | 346 | 31.03.2025 | - | 535,342 | - | 535,342 |
| njhFjpf;fld;fs ; | 27 | 346 | 31.03.2025 | - | 977,135 | - | 977,135 |
| Jiznkhjj; k ; |  |  |  | 315,005 | 1,512,477 | - | 1,827,482 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; |  |  |  |  |  |  |  |
| NkwN; fhsplg;gl;l Kjy PLfs ; | 24 | 327 | 31.03.2025 | 334,188 | - | - | 334,188 |
| Ad pl; lu; ]l; f; spy ; Kjy PL | 24 | 327 | 31.03.2025 | - | 956,393 | - | 956,393 |
| Jiznkhjj; k ; |  |  |  | 334,188 | 956,393 | - | 1,290,581 |
| epjpayy; h nrhjJ; ff; s ; - Kjy PlL; Mjdk ; |  |  |  |  |  |  |  |
| fhzpAk; flb; lqf; Sk; | 30 | 351 | 31.03.2025 | - | - | 1,375,175 | 1,375,175 |
| Jiznkhjj; k ; |  |  |  | - | - | 1,375,175 | 1,375,175 |
| nkhj;jk ; |  |  |  | 649,193 | 2,468,870 | 1,375,175 | 4,493,238 |
| epahag ; ngWkjpapy ; ntspg;gLjj; g;gl;l epjpayy; h nrhjJ; f;fs ; |  |  |  |  |  |  |  |
| ,iwa pyp fhzpAk ; flb; lKk(; Mjdk>; nghwp  kwW; k ; cgfuzjj; py ; css; lff; g;gl;l it) | 32.4 | 358 |  | - | - | 8,665,514 | 8,665,514 |
| nkhj;jk ; |  |  |  | - | - | 8,665,514 | 8,665,514 |

#### **21.** nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp (njhlh r; r;

#### p . . .)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 3 1 khh r; ; 2 0 2 4 |  | gf;fk ; | ng W kjpa p ly ; | kll; k ; 1 | kll; k ; 2 | kll; k ; 3 | nkhj;jk ; |
| F O kk ; | Fw p g ;G | vz ; .. | jpfjp | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pdhlhf epahag ; ngWkjpa py ; |  |  |  |  |  |  |  |
| NkwN; fhsplg;gl;l Kjy PLfs ; | 27 | 346 | 31.03.2024 | 234,492 | - | - | 234,492 |
| jpiwNrh p czb; ay;fs ; | 27 | 346 | 31.03.2024 | - | 561,806 | - | 561,806 |
| njhFjpf;fld;fs ; | 27 | 346 | 31.03.2024 | - | 924,177 | - | 924,177 |
| Jiznkhjj; k ; |  |  |  | 234,492 | 1,485,983 | - | 1,720,475 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; |  |  |  |  |  |  |  |
| NkwN; fhsplg;gl;l Kjy PLfs ; | 24 | 327 | 31.03.2024 | 392,463 | - | - | 392,463 |
| Ad pl; lu; ]l; f; spy ; Kjy PL | 24 | 327 | 31.03.2024 |  | 1,059,150 |  | 1,059,150 |
| Jiznkhjj; k ; |  |  |  | 392,463 | 1,059,150 | - | 1,451,613 |
| epjpayy; h nrhjJ; ff; s ; - Kjy PlL; Mjdk ; |  |  |  |  |  |  |  |
| fhzpAk; flb; lqf; Sk; | 30 | 351 | 31.03.2024 | - | - | 1,305,512 | 1,305,512 |
| Jiznkhjj; k ; |  |  |  | - | - | 1,305,512 | 1,305,512 |
| nkhj;jk ; |  |  |  | 626,955 | 2,545,133 | 1,305,512 | 4,477,600 |
| epahag ; ngWkjpapy ; ntspg;gLjj; g;gl;l epjpayy; h nrhjJ; f;fs ; |  |  |  |  |  |  |  |
| ,iwa pyp fhzpAk ; flb; lKk(; Mjdk>; nghwp  kwW; k ; cgfuzjj; py ; css; lff; g;gl;l it). | 32.4 | 358 |  | - | - | 7,893,058 | 7,893,058 |
| nkhj;jk ; |  |  |  | - | - | 7,893,058 | 7,893,058 |

2024/2025 kwW; k ; 2023/2024 fhyjj; pd ;Nghj fll; k ; 1 kwW; k ; fll; k ; 2 ,w;Nf ,ilNa vtt; pjkhd nghUzi; kahd khww; yf; Sk ;

,lkn; gwt pyi; y. ,yqi; f fzff; PlL; epakkk ; SLFRS 13 - epahag ; ngWkjp mst PlL; ld ; ,zff; gg; hlhf njhopyu; jP pahd jifik ngww;

RahjdP

ngWkjpa Pll; hsh pdhy ; fhz p kwW; k ; flb; lqf; s py ; ngWkjpa ply ; Nkwn; fhss; gg; ll; J. jifikAila RahjdP

ngWkjpa Pll; hsh ;

gww; pa t pguqf; s ; gff; k ; 358 ,y ; Fwpg G; 32.4 ,y ; toqf; gg; lL; ss; d.

g pdt; Uk ; mll; tizahdJ mej; ej; tUlqf; s pd ; ,Wjpa py ; itjj; pUej; nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s ; njhlhg; hf Mzb; d;NghJ

,yhgk ; myy; J ell; jj; py ; mqf; fP h pff; gg; ll; ,yhgk ; / elljj;; pid fhzg; pff; pdw; J.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; epiwtilej; Mz b; w f; hd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; | 146,186 | 135,892 | 182,398 | 124,229 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpapy ; |
| NkwN; fhsplg;gl;l Kjy PLfs ; |
| nkhj;jk ; | 146,186 | 135,892 | 182,398 | 124,229 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**21.** nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp (njhlh r; r; kll; k ; 3 epahag ; ng W kjp mst P L

fzf;f pzf;fk ;

p . . .)

gpd;tUk; Fwpg;ghdJ epahag; ngWkjp gbepiyapy; kl;lk; 3 ,yhd Muk;g kPjpfs; Kjy; ,Wjp kPjpfs; tiuahd epahag; ngWkjp mstPLfspypUe;jhd fzf;fpzf;fj;jpid fhz;gpf;fpd;wd. fk;gdpahdJ epjpf; $w;Wf;fspy; epahag; ngWkjpapy; fzf;fPL nra;ag;gl;l KjyPl;L

Mjdq;fs; jtph;e;j gpd;tUk; epjpay;yhj epjpr; nrhj;Jf;fspd; epahag; ngWkjpapid ntspg;gLj;Jfpd;wJ.

fk ;gd p

F O kk ;

Fw p g ;G gf;fk ;

vz.;

Kjy P l;L Mjdk ;

,iwa py p flb; lq f; s ;

nkhjj; k ; Kjy P l;L Mjdk ;

,iwa py p flb; lq f; s ;

nkhjj; k ;

1 Vgu; y ; 2023 ,y ; css; thwhd kPjp

#### &. '000 &. '000 &. '000 &. '000 &. '000 &. '000

284,961 1,243,058 1,528,019 1,200,317 6,227,702 7,428,019

Nrh;fi; ffs ; - - - - - -

tpw;gidfs ; / khww; y;fs ; - - - - - -

,yhgk ; myy; J ell; jj; py ;

mqf; fP h pff; gg; ll; nkhjj; ,yhgk ;

/ (el;l k); ;

,t;thzb; d N; ghJ

mq;ffP h pf;fgg; ll; epahag ; ngWkjp

flb; lq;fs pd ; ngWkhdjN; jaT;

,t;thzb; d N; ghJ ntspg;gLjj; g;gl;l epahag ; ngWkjp

31 khhr; ; 2024 ,y ; css; thwhd kPjp

10,504 - 10,504 105,195 - 105,195

- - - - (63,805) (63,805)

- - - - 708,610 708,610

32.4 358 295,465 1,243,058 1,538,523 1,305,512 6,872,507 8,178,019

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | |  |  |  |  |  |  |
| 1 Vgu; y ; 2024 ,y ; css; thwhd kPjp | | | 295,465 | 1,243,058 | 1,538,523 | 1,305,512 | 6,872,507 | 8,178,019 |
| Nrh;fi; ffs ; | | | - | 322,456 | 322,456 | - | 322,456 | 322,456 |
| tpw;gidfs ; / khww; y;fs ; | | | - | - | - | - | - | - |
| ,yhgk ; myy; J ell; jj; py ;  mqf; fP h pff; gg; ll; nkhjj; ,yhgk ;  / (el;l k); ; | | |  | | | | | |
| ,t;thzb; d N; ghJ  mq;ffP h pf;fgg; ll; epahag ; ngWkjp | | | 6,535 | - | 6,535 | 69,663 | - | 69,663 |
| flb; lq;fs pd ; ngWkhdjN; jaT; | | | - | - | - | - | (63,674) | (63,674) |
| ,t;thzb; d N; ghJ ntspg;gLjj; g;gl;l epahag ; ngWkjp | | | - | - | - | - | 444,011 | 444,011 |
| 31 khhr; ; 2025 ,y ; css; thwhd kPjp | 32.4 | 358 | 302,000 | 1,565,514 | 1,867,514 | 1,375,175 | 7,575,300 | 8,950,475 |

**21.** nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp (njhlh r; r;

p . . .)

epahag ; ng W kjpa pid mst p Ltjpy ; gad g;

Ljj; g g; ll;

mtjhd pff; t p ayhj cs s;

P Lfs ;

f Pof; hZk ; mll; tizahdJ epahag ; ngWkjp gbepiya py ; kll; k ; 3 Mf tifgg; Ljj; gg; ll; epjpayy; hj fUt pfis mst pLtjpy ; 31 khhr; ; 2025 kwW; k ; 31 khhr; ; 2024 ,y ; gadg; Ljj; gg; ll; Kff; pakhd mtjhd pff; t payhj css; Plfs ; gww; pa jftyf; is toqF; fpdw; J. fkg; d pahdJ> epjpf ; $wW; ff; s pd ; epahag ; ngWkjpa py ; fzff; PL nraa; gg; ll; Kjy PlL; Mjdk ; jt phj; j; g pdt; Uk ; epjpayy; hj

nrhjJ; ff; s pd ; epahag ; ngWkjpa pid nts pgg; Ljj; pAss; J.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fUt p a pd ; tif | ng W kj p  ,ly ; jpfjp | e p ahag ; ng W kj p | ng W kjp a p ly ; | fz prkhf mtjhd pff; t p ayhj cs s; P Lfs; | mtjhd pf;ft p ayhj cs s; P LfSf ;F e piwa p lg g; l;l ruhrh p kjp g g; P Lfs pd ; tuk ;G | mtjhd pf;f  ,ayhj cs s; P Lfs; njhlh g; hd e p ahag ; ng W k p  mst P L  czh j; pwd ; |
|  |  | &. '000 | E lg; k ; |  |
| fk;gd p |  |  |  |  |  |  |
| 31 khhr; ; 2025 ,y ; |  |  |  |  |  |  |
| Kjy PlL; Mjdk ; |  |  |  |  |  |  |
| ,iwa pyp epyk ; | 31.03.2025 | 239,017 | MCM | 1 Nghr; r; pd ; kj pgg; PlL; . t piy | &.400,000-8,200,000 | \* |
| ,iwa pyp flb; lq;fs ; | 31.03.2025 | 62,983 | MCM | 1 r.mba pd ; kj pgg; PlL; t piy | &.3,500-5,000 | \* |
| Mjdk>; nghwp> cgfuzk ; | | | | | | |
| ,iwa pyp epyk ; | 31.12.2022 | 1,489,514 | MCM | 1 Nghr; r; pd ; kj pgg; PlL; . t piy | &. 60,000 - 6,000,000 | \* |
| ,iwa pyp flb; lq;fs ; | 31.12.2022 | 76,000 | MCM | 1 r.mba pd ; kj pgg; PlL; t piy | &. 1,000 - 4,000 | \* |
|  |  |  | tUkhd mbg;gil | 1 r.m. ,d ; kj pg.;thlif ngW. | &. 20 - 60 | \* |
| 31 khhr; ; 2024 ,y ; |  |  |  |  |  |  |
| Mjdk>; nghwp> cgfuzk ; |  |  |  |  |  |  |
| ,iwa pyp epyk ; | 31.12.2022 | 1,167,058 | MCM | 1 Nghr; r; pd ; kj pgg; PlL; t piy | &. 60,000 - 6,000,000 | \* |
| ,iwa pyp flb; lq;fs ; | 31.12.2022 | 76,000 | MCM | 1 r.mba pd ; kj pgg; PlL; t piy | &. 1,000 - 4,000 | \* |
|  |  |  | tUkhd mbg;gil | 1 r.m. ,d ; kj pg.;thlif.ngW. | &.. 20 - 60 | \* |
| FOkk ; |  |  |  |  |  |  |
| 31 khhr; ; 2025 ,y ; |  |  |  |  |  |  |
| Kjy PlL; Mjdk ; |  |  |  |  |  |  |
| ,iwa pyp epyk ; | 31.12.2024 | 370,975 | MCM | 1 Nghr; r; pd ; kj pgg; PlL; . t piy | &. 6,000,000 - 17,500,000 | \* |
| ,iwa pyp flb; lq;fs ; | 31.12.2024 | 702,200 | MCM | 1 r.mba pd ; kj pgg; PlL; t piy | &. 17500 | \* |
|  |  |  | tUkhd mbg;gil | 1 r.m. ,d ; kj pg.;thlif ngW. | &. 295 - 357 | \* |
| Mjdk>; nghwp> cgfuzk ; |  |  |  |  |  |  |
| ,iwa pyp epyk ; | 31.12.2024 | 3,958,539 | MCM | 1 Nghr; r; pd ; kj pgg; PlL; . t piy | &. 50,000 - 13,000,000 | \* |
| ,iwa pyp flb; lq;fs ; | 31.12.2024 | 3,633,800 | MCM | 1 r.mba pd ; kj pgg; PlL; t piy | &. 500 - 11,000 | \* |
|  |  |  | tUkhd mbg;gil | 1 r.m. ,d ; kj pg.;thlif ngW. | &. 15 - 250 | \* |
| 31 khhr; ; 2024 ,y ; |  |  |  |  |  |  |
| Kjy PlL; Mjdk ; |  |  |  |  |  |  |
| ,iwa pyp epyk ; | 31.12.2023 | 343,500 | MCM | 1 Nghr; r; pd ; kj pgg; PlL; t piy | &. 600,000 - 17,500,000 | \* |
| ,iwa pyp flb; lq;fs ; | 31.12.2023 | 666,547 | MCM | 1 r.mba pd ; kj pgg; PlL; t piy | &. 17,500 | \* |
|  |  |  | tUkhd mbg;gil | 1 r.m. ,d ; kj pg.;thlif.ngW. | &. 175 - 310 | \* |
| Mjdk>; nghwp> cgfuzk ; |  |  |  |  |  |  |
| ,iwa pyp epyk ; | 31.12.2023 | 3,663,558 | MCM | 1 Nghr; r; pd ; kj pgg; PlL; t piy | &. 50,000 - 13,000,000 | \* |
| ,iwa pyp flb; lq;fs ; | 31.12.2023 | 3,219,453 | MCM | 1 r.mba pd ; kj pgg; PlL; t piy | &. 500 - 11,000 | \* |
|  |  |  | tUkhd mbg;gil | 1 r.m. ,d ; kj pg.;thlif.ngW. | &. 15 - 250 | \* |

MCM - rei; j xgg; plf$; ba Kiw

\* VNjDk; ,e;j cs;sPLfspy; jdpikahd Fwpg;gplj;jf;f mjpfhpg;Gfs; / (Fiwg;Gfs;) xU Fwpg;gplj;jf;f cah;thd / (jho;thd) epahag; ngWkjpapid tpistpf;fyhk;..

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;;

#### **21.** nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp (njhlh r; r; p . . .)

* 1. epahag ; ng W kjpa py ; nfhz ;Lnry y; g g; lhj nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp

epjpf; $w;Wf;fspy; epahag; ngWkjpapy; nfhz;L nry;yg;glhf FOkj;jpd; / fk;gdpapd; epjpf; fUtpfspd; nfhz;Lnry;yy; njhif kw;Wk; epahag; ngWkjpfsJ tFg;G thhpahd xg;gPlhdJ fPNo nfhLf;fg;gl;Ls;sJ. ,e;j ml;ltizahdJ epjpay;yhj nrhj;Jf;fs; kw;Wk; epjpay;yhj nghWg;Gf;fspd; epahag; ngWkjpapid cs;slf;ftpy;iy.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 3 1 ,y ; css; thwhdJ | 2025 | | | | | 2024 | | | | |
| fk;gd p | fll; k ; 1 | fll; k ; 2 | fll; k ; 3 | nkhjj; ep. ngWkjp | nfh.nr. njhif | fl;lk ; 1 | fl;lk ; 2 | fll; k ; 3 | nkhjj; ep. ngWkjp | nfh.nr. njhif |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '0000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | - | 18,696,732 | - | 18,696,732 | 18,696,732 | - | 9,728,132 | - | 9,728,132 | 9,728,132 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | - | 3,646,180 | - | 3,646,180 | 3,031,551 | - | 15,136,114 | - | 15,136,114 | 14,288,282 |
| fldf; Sk ; tUkjpfSk ; (nkhjj; k); | - | 166,252,107 | - | 166,252,107 | 163,123,558 | - | 130,253,601 |  | 130,253,601 | 112,505,204 |
| fld ; fUtp - ng.Fiw.fpuajj; py ; | - | 4,866,785 | - | 4,866,785 | 5,161,177 | - | 18,463,247 | - | 18,463,247 | 18,372,055 |
| Vida epjpr ; nrhjJ; ff; s ; | - | 76,511 | - | 76,511 | 76,511 | - | 69,989 | - | 69,989 | 69,989 |
| nkhj;jkl; | - | 193,358,315 | - | 193,358,315 | 190,089,529 | - | 173,651,083 | - | 173,651,083 | 154,963,698 |
| epjpg; nghWgG; ff; s ; |  |  |  |  |  |  |  |  |  |  |
| tqf; pfSfF; nrYjj; Ntzb; ait | - | 11,436,573 | - | 11,436,573 | 11,436,573 | - | 2,261,237 | - | 2,261,237 | 2,263,494 |
| thbfi; fahshf; SfF; nr.Nt. | - | 124,806,329 | - | 124,806,329 | 124,529,684 | - | 99,373,010 | - | 99,373,010 | 97,437,726 |
| toqf; gg; ll; fld ; gpizaqf; s ; | - | 4,866,785 | - | 4,866,785 | 5,014,652 | - | 9,178,853 | - | 9,178,853 | 11,032,248 |
| Vida epjpg ; nghWgG; ff; s ; | - | 6,415,071 | - | 6,415,071 | 6,415,071 | - | 3,188,693 | - | 3,188,693 | 3,188,693 |
| Fjj; ifg; nghWgG; ff; s ; | - | 2,273,973 | - | 2,273,973 | 2,236,091 |  | 1,534,352 |  | 1,534,352 | 1,636,537 |
| nkhj;jk ; | - | 149,798,731 | - | 149,798,731 | 149,632,071 | - | 115,536,145 | - | 115,536,145 | 115,558,698 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 3 1 ,y ; css; thwhdJ | 2025 | | | | | 2024 | | | | |
| F O kk ; | fl;lk ; 1 | fl;lk ; 2 | fl;lk ; 3 | nkhjj; ep. ngWkjp | nfh.nr. njhif | fl;lk ; 1 | fl;lk ; 2 | fll; k ; 3 | nkhjj; ep. ngWkjp | nfh.nr. njhif |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '0000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | - | 19,583,402 | - | 19,583,402 | 19,583,402 | - | 10,636,505 | - | 10,636,505 | 10,636,505 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | - | 6,410,128 | - | 6,410,128 | 5,694,373 | - | 18,528,137 | - | 18,528,137 | 17,562,955 |
| fldf; Sk ; tUkjpfSk ; (nkhjj; k); | - | 178,629,217 | - | 178,629,217 | 177,417,915 | - | 144,313,634 | - | 144,313,634 | 126,632,467 |
| fhg;GWjp kwW; k ; ksP f; hg;GWjp tUkjpfs ; | - | 1,698,354 | - | 1,698,354 | 1,698,354 | - | 1,586,697 | - | 1,586,697 | 1,586,697 |
| fld ; fUtp. ng.Fiw.fpuajj; py ; | - | 11,839,300 | - | 11,839,300 | 11,561,272 | - | 24,739,582 | - | 24,739,582 | 23,826,514 |
| nkhj;jk ; | - | 218,788,476 | - | 218,788,476 | 215,955,316 | - | 199,804,555 | - | 199,804,555 | 180,245,138 |
| epjpg; nghWgG; ff; s ; |  |  |  |  |  |  |  |  |  |  |
| tqf; pfSfF; nrYjj; Ntzb; ait | - | 16,825,813 | - | 16,825,813 | 16,828,985 | - | 7,317,086 | - | 7,317,086 | 7,181,365 |
| thbfi; fahshf; SfF; nr.Nt. | - | 130,118,804 | - | 130,118,804 | 130,068,713 | - | 105,426,170 | - | 105,426,170 | 103,843,054 |
| toqf; gg; ll; fld ; gpizaqf; s ; | - | 4,866,785 | - | 4,866,785 | 5,014,652 | - | 9,178,853 | - | 9,178,853 | 11,032,248 |
| Vida epjpg ; nghWgG; ff; s ; | - | 8,187,438 | - | 8,187,438 | 8,187,438 | - | 3,926,092 | - | 3,926,092 | 3,926,092 |
| fhg;GWjp nghWg;Gff; s ; kwW; k ; nr.Ntzb; a ksP ;fhgG; Wjp | - | 5,458,788 | - | 5,458,788 | 5,458,788 | - | 5,508,693 | - | 5,508,693 | 5,508,693 |
| Fjj; ifg; nghWgG; ff; s ; |  | 1,816,674 |  | 1,816,674 | 1,778,792 | - | 1,496,451 | - | 1,496,451 | 1,554,027 |
| nkhj;jk ; | - | 167,274,302 | - | 167,274,302 | 167,337,368 | - | 132,853,345 | - | 132,853,345 | 133,045,479 |

#### nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp (njhlh r; r; p . . .)

epahag ; ng W kjpa py ; nfhz ;Lnry y; g g; lhj epjpr ; nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; epahag ; ng W kjp

FOkj;jpd; epahag; ngWkjpfis epWTtjw;fhfg; gad;gLj;jg;gLk; ngWkjpaply; El;gq;fs; epahag; ngWkjpapy; nfhz;Lnry;yg;gl;l epjpapay; fUtpfspd; epahag; ngWkjpfis fzpg;gpLtjw;fhf gad;gLj;jg;gl;ltw;Wld; xj;jjhff; fhzg;gl;ld. fzpg;gplg;gl;l epahag; ngWkjpfs; ntspg;gLj;jy; Nehf;fq;fSf;F khj;jpuk; vd;gJld; FOkj;jpd; mwpf;ifaplg;gl;l epjpapay; nraw;jpwdpy; my;yJ epjp epiyikapy; vt;tpjkhd jhf;fj;jpidAk; Vw;gLj;jtpy;iy. FOkj;jpdhy; fzpg;gplg;gl;l epahag; ngWkjpfs; epjpapay; fUtpapd; jPh;g;gdtpy; my;yJ Kjph;tpy; ngwg;gLk; / nrYj;jg;gLk; nka;ahd njhifapypUe;J tpj;jpahrkhapUf;fyhk;. rpy tifahd epjpapay; fUtpfs; th;j;jfk; nra;ag;glhjjdhy; epahag; ngWkjpfis fzpg;gPL nra;tjpy; Xh;

fzprkhdsT kl;lj;jpyhd Kfhikj;Jtj;jpd; epahag;ghL cs;slq;fpAs;sJ

epjpf; $w;Wf;fspy; epahag; ngWkjpapy; Vw;fdNt gjpTnra;ag;glhj epjpapay; fUtpfSf;fhd epahag; ngWkjpfis jPh;khdpg;gjw;F gad;gLj;jg;gl;l Kiwikfs; kw;Wk; mDkhdq;fis gpd;tUtd tpsf;Ffpd;wd:

#### tq f; pfs ; kw ;W k ; epjp ep W tdq f; Sldhd k Pj pfs ;

xU FWq;fhy Kjph;tpid (%d;W khjq;fSf;Ff; FiwthdJ) nfhz;l epjpr; nrhj;Jf;fs; kw;Wk; epjpg; nghWg;Gf;fsJ nfhz;L nry;yy; njhiffs; mtw;wpd; epahag; ngWkjpf;F Vwj;jho rkkhf ,Uf;Fk; vd;W mDkhdpf;fg;gLfpd;wJ. ,e;j mDkhdkhdJ Nfs;tp itg;Gfs;> kw;Wk; Xh; Fwpg;gpl;l Kjph;tpidf; nfhz;l Nrkpg;G fzf;FfSf;Fk; gpuNahfpf;fg;gLfpd;wJ..

#### fld f; Sk ; t UkjpfSk ;

xU tUlj;jpw;Fk; Fiwthd Kjph;tpidf; nfhz;l thbf;ifahsh;fSf;fhd fld;fs; kw;Wk; Kw;gzq;fspd; epahag; ngWkjpahdJ nghJthf Vwj;jho mtw;wpd; nfhz;L nry;yy; njhiff;F rkdhff; fhzg;gLtJld;> fld; tphpnty;iyfspyhd VNjDk; Fwpg;gplj;jf;f mirTfSf;F fl;Lg;gl;ljhFk;. xU tUlj;jpw;Fk; Nkyhd Kjph;tpidf; nfhz;l fld;fs; kw;Wk; Kw;gzq;fspd; kjp;g;gplg;gl;l epahag; ngWkjpahdJ ngWtjw;F vjph;ghh;f;fg;gLk;

vjph;fhy fhRg; gha;r;ry;fspd; foptpwf;fk; nra;ag;gl;l njhifapid gpupjpepjpj;Jtk; nra;fpd;wJ. vjph;ghh;f;fg;gLk; fhRg; gha;r;ry;fs; epahag; ngWkjpapid jPh;khdpg;gjw;fhf eilKiw re;ij tPjq;fspy; foptpwf;fk; nra;ag;gLfpd;wd..

thbfi;

fahsh ;fSf F;

nr Yjj;

Ntz b; ait

Kjph;Tf; fhyk; ,y;yhj itg;Gf;fspd; (Nrkpg;G itg;Gf;fs;) kjpg;gplg;gl;l epahag; ngWkjpahdJ Nfl;Fk;NghJ nrYj;jNtz;ba njhifahFk;. re;ij tpiyfs; Fwpg;gplg;glhj epiyahd tl;bapidf; nfhz;l itg;Gf;fsJ (epiyahd itg;Gf;fs;) kjpg;gplg;gl;l epahag; ngWkjpahdJ xj;j ,lh;Neh;if kw;Wk; kpQ;rpAs;s Kjph;Tf;fhyj;ijf; nfhz;Ls;s fld;fSf;fhd jw;Nghija re;ij tPjq;fis gad;gLj;jp fhRg; gha;r;ryhdJ foptpwf;fk;

nra;ag;gLfpd;wJ.

#### tq f;

#### pfSf F;

#### nr Yjj;

#### Ntz b; ait kw ;W k ; toq f; g g; ll;

#### fld ; g pizaq f; s ;

re;ij mirTfis gpujpgypf;Fk; khw;wkilAk; tPjkhdJ Xh; epahakhd mstPlhFk;. vdNt> khw;wkilAk; tl;bapidf; nfhz;l fUtpfspd; nfhz;L nry;yy; ngwkjpahdJ epahag; ngWkjpapid gpujpepjpj;Jtk; nra;fpd;wJ.

xU tUlj;jpw;Fk; Fiwthd Kjph;tpidf; nfhz;l epiyahd tPjj;jpidAila fld; ngWiffspd; epahag; ngWkjpahdJ nghJthf Vwj;jho mjd; nfhz;L nry;yy; ngWkjpf;F rkdhdjhFk; vd;gJld; ,J fld; tphpnty;iyfspyhd VNjDk; Fwpg;gplj;jf;f mirTfSf;F fl;Lg;gl;ljhFk;. xU tUlj;jpw;Fk; Nkyhd Kjph;tpidAila fld; ngWiffsJ kjpg;gplg;gl;l epahag; ngWkjpahdJ nrYj;Jtjw;F vjph;ghh;f;Fk; vjph;fhy

fhRg; gha;r;ry;fspd; foptpwf;fk; nra;ag;gl;l njhifapid gpujpepjpj;Jtk; nra;fpd;wJ. vjph;ghh;f;fg;gLk; fhRg; gha;r;ry;fs; epahag; ngWkjpapid jPh;khdpg;gjw;fhf eilKiw re;ij tPjq;fspy; foptpwf;fk; nra;ag;gLfpd;wd.

#### Fjj; ifg ; ngh W g ;G f;fs ;

Fj;jif nghWg;gpd; kjpg;gplg;gl;l epahag; ngWkjpahdJ vjph;fhyj;jpy; ngWtjw;F vjph;ghh;f;Fk; Fj;jif nfhLg;gdtpd; foptpwf;fk; nra;ag;gl;l njhifapid gpujpepjpj;Jtk; nra;fpd;wJ. vjph;ghh;f;fg;gLk; fhRg; gha;r;ry;fs; mwpf;ifaplg;gLk; jpfjpapy; fhzg;gLk; Ez;khw;w fld;ngWif tPjj;jpid

gad;gLj;jp foptpwf;fk; nra;ag;gLfpd;wJ.

1. fh Rk ; fh Rf F; r ; rkdhditfSk ;

fzff; P l;Lf; nfhs i; f

fhRk; fhRf;Fr; rkdhditfSk;> ifapYs;s fhR> tq;fpfSldhd itg;Gfs;> miog;G kw;Wk; FWq;fhy mwptpj;jYldhd fld;fs; vd;gtw;iw cs;slf;FtJld; mtw;wpd; epahag; ngWkjpapy; Kf;fpakw;w khw;wq;fspd; ,lUf;F cl;gl;ljhFk; kw;Wk; ,it FOkj;jpd; FWq;fhy flg;ghLfis Kfhikg;gLj;Jtjw;F gad;gLj;jg;gLfpd;wJ. ,it epjpf; $w;Wf;fspy; mtw;wpd; epahag; ngWkjpapy; my;yJ nkhj;j ngWkjpfspy; nfhz;L tug;gLfpd;wd. FOkj;jpdhy; gad;gLj;Jtjw;F fpilf;fg;ngwhj fhR kw;Wk; fhRf;Fr; rkdhditfs; VJk; FOkf; fk;gdpfspdhy; itj;jpUf;fg;gltpy;iy.

fhR kw;Wk; fhRf;Fr; rkdhditfs; epjp epiyikf; $w;wpy; ngWkjp Fiwg;Gf; fpuaj;jpy; nfhz;Lnry;yg;gLfpd;wd.

k W jiy k Ps n; fhs t; dT cld g; bfi; ffs pd ; f P o ; nfhs t; dT nra j; g pizaq f; s ;

xU Fwpg;gpl;l vjph;fhyj; jpfjpapy; Xh; kPs;tpw;gid cld;gbf;ifapd; fPo; nfhs;tdT nra;ag;gl;l gpizaq;fs; epjp epiyikf; $w;wpy; mq;fPfhpf;fg;gLfpd;wd. ml;^W tl;b cs;slq;fyhf nrYj;jg;gl;l kWgad; njhifahdJ epjp epiyikf; $w;wpy; ‘fhRk; fhRf;Fr; rkdhditfspDs;’ gjpT nra;ag;gl;lJld; ,J nfhLf;fy; thq;fypd; nghUshjhu rhuhk;rj;jpid FOkj;jpd; Xh; fld; toq;fyhf gpujpgypf;fpd;wJ. nfhs;tdT kw;Wk; kPs;tpw;gid tpiyfSf;fpilNaahd tpj;jpahrk; 'tl;b tUkhdkhf' gjpTnra;ag;gLtJld; EIR ,id

gad;gLj;jp cld;gbf;ifapd; tho;ehs; fhyg;gFjpapy; ml;^W nra;ag;gLfpd;wJ..

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; cs s; thwhd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fw p g ;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| ifapYs;s fhR | | | 1,526,684 | 1,174,532 | 1,575,773 | 1,211,180 |
| tqf; pfSldhd kjP pfs ; | 22.1 | 326 | 2,101,182 | 1,368,045 | 2,639,809 | 1,795,308 |
| tqf; pfSldhd NrkpgG; f ; fzfF; fs ; | | | 4,946,197 | 976,423 | 5,064,779 | 1,420,885 |
| ntspehlL; ehzajj; py ; NrkpgG; itgG; fs ; | | | 33 | 33 | 33 | 33 |
| kWjiy ksP n; fhst; dT cldg; bfi; fapd ; f Pohd g pizaqf; s ; | | | 10,122,636 | 6,209,099 | 10,303,008 | 6,209,099 |
| nkhj;jk ; | | | 18,696,732 | 9,728,132 | 19,583,402 | 10,636,505 |
| epahag ; ngWkjp | | | 18,696,732 | 9,728,132 | 19,583,402 | 10,636,505 |

* 1. tq f;

pfSldhd k Pjpfs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; cs s; thwhd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| cs@; h ; tqf; pfs; | 2,101,182 | 1,368,045 | 2,639,809 | 1,795,308 |
| nkhj;jk ; | 2,101,182 | 1,368,045 | 2,639,809 | 1,795,308 |

1. tq f;

#### pfs ; kw ;W k ; epjp ep W tdq f;

Sldhd k Pj pfs ;

tq;fpfs; kw;Wk; epjp epWtdq;fSldhd kPjpfs; epiyahd itg;GfisAk; ntspehl;L ehza itg;GfisAk; cs;slf;Ffpd;wJ. tq;fpfs; kw;Wk; epjp epWtdq;fSldhd kPjpfs; epjp epiyikf; $w;wpy; ngWjp Fiwg;Gf; fpuaj;jpy; nfhz;L nry;yg;gLfpd;wd..

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khh r; ; 3 1 ,y ; cs s; thwhd J | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| epiyahd itgG; fs ; | 3,031,551 | 14,288,282 | 5,661,414 | 17,551,790 |
| cs;@h ; ehzak ; |
| ntspehlL; ehzak ; | - | - | 32,959 | 11,165 |
| nkhj;jk ; | 3,031,551 | 14,288,282 | 5,694,373 | 17,562,955 |
| epahag ; ngWkjp | 3,646,180 | 15,136,114 | 6,410,128 | 18,528,137 |

1. epjpr ; nrhj ;J ff; s ; - ,yhgk ; my y;

J ell; jj;

p D hlhf epahag ; ng W kjpa py ;

FOkkhdJ epjpr; nrhj;Jf;fis mit th;j;jf eltbf;iffspDhlhf gpujhdkhf FWq;fhy ,yhgk; <l;Ltjw;fhf nfhs;tdT nra;ag;gLk;NghJ

,yhgk; my;yJ el;lj;jpDhlhf (FVTPL) mq;fPfhpf;fg;gl;l epjpr; nrhj;Jf;fshf tifg;gLj;Jfpd;wJ. FVTPL vd;gd epahag; ngWkjpapy; mstplg;gl;L gjpTnra;ag;gLtJld; epahag; ngWkjpapyhd VNjDk; khw;wq;fs; ,yhgk; my;yJ el;lf; $w;wpy; epjpr; nrhj;Jf;fspyhd - FVTPL Njwpa ,yhgq;fs; / (el;lq;fshf) mq;fPfhpf;fg;gLfpd;wd.

SLFRS 9 , epjpapay; fUtpfs; nrhj;Jf;fis Kfhikg;gLj;Jtjw;fhd epWtdj;jpd; tzpf khjphp kw;Wk; fUtpfspd; xg;ge;j fhRg; gha;r;ry; gz;Gfs; Mfpatw;wpd; gpizg;gpd; mbg;gilapy; epjpapay; fUtpfs; tifg;gLj;jg;gly; Ntz;Lk; vd Ntz;Lfpd;wJ. FVTPL FWq;fhy ,yhgk; <l;Ltjw;fhf nfhs;tdT nra;ag;gl;l tpiy$wg;gl;l chpj;Jt gpizaq;fis cs;slf;FtJld; ,it nfhOk;G gq;Fg; ghpth;j;jidapdhy; gpuRhpf;fg;gLk; re;ij

tpiyfis gad;gLj;jp epahag; ngWkjpapy; gjpTnra;ag;gLfpd;wd.

NkYk;> SLFRS 9 ,d; gpufhuk;> ,yhgk; my;yJ el;lj;jpDhlhf mq;fPfhpf;fg;gl;l epjpr; nrhj;Jf;fs; FVOCI kw;Wk; ngWkjp Fiwg;Gf; fpuaj;jpd; fPo; tifg;gLj;jg;gl;lit jtph;e;j midj;J epjpr; nrhj;Jf;fisAk; cs;slf;Ffpd;wJ..

gq;fpyhg tUkhdk; my;yJ nrytpdkhdJ xg;ge;jj;jpd; epajpfspd; gpufhuk; “Njwpa th;j;jf tUkhdj;jpy;” gjpT nra;ag;gLfpd;wd my;yJ nfhLg;gdtpid ngWtjw;fhd chpik epiyehl;lg;gl;lNghjhFk;..

FOkkhdJ mjd; FVOCI nrhj;Jf;fs; Njf;fj;jpid vjph;tUk; rkPg fhyq;fspy; mtw;iw tpw;gid nra;tjw;fhd Nehf;fk; ,d;dKk; nghUj;jkhdjh vd;W jPh;khdpg;gjw;fhf kjpg;gPL nra;fpd;wJ. FOkkhdJ ,e;j epjpr; nrhj;Jf;fis nrayw;w re;ijfspd; fhuzkhf tpw;gid nra;a Kbahtpl;lhy; kw;Wk; mtw;iw vjph;tUk; vjph;fhyq;fspy; tpw;gid nra;tjw;fhd Kfhikj;Jtj;jpd; Nehf;fk; Fwpg;gplj;jf;fsT khw;wkile;jpUe;jhy;> FOkkhdJ

,e;j epjpr; nrhj;Jf;fis kPs;tifg;gLj;Jtjw;F njhpT nra;ayhk;. FVOCI ,yhd epjpr; nrhj;Jf;fs; nfhOk;G gq;Fg; ghpth;j;jidapypUe;J fpilf;Fk;

tpiyfisg; gad;gLj;jp epahag; ngWkjpapid mstPL nra;fpd;wJ..

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khh r; ; 3 1 ,y ; cs s; thwhd J |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fw p g ;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| glb; ayplgg; ll; chpjJ; tg ; g pizaqf; s ; | 24.1 | 328 | 275,550 | 280,717 | 334,188 | 392,463 |
| Ad pl; l;u]l; fspyuhd Kjy PL | 24.3 | 329 | - | 1,059,150 | 956,393 | 1,059,150 |
| nkhj;jk ; | | | 275,550 | 1,339,867 | 1,290,581 | 1,451,613 |
| epahag ; ngWkjp | | | 275,550 | 1,339,867 | 1,290,581 | 1,451,613 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. epjpr ; nrhj ;J ff; s ; - ,yhgk ; my y;

J ell; jj;

p D hlhf epahag ; ng W kjpa py ; ( njhlh r; r;

p . . .)

* 1. gl;bay p lg ;gl;l ch pj ;J tg ; g pizaq f; s ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khh r; ; 3 1 ,y ; cs s; thwhd J | 2025 | | | 2024 | | |
|  | gq;Ffs pd ; vz;z pf;if | nkhj;jf ; fpuak ; | re;ijg ; ngWkjp | gq;Ffs pd ; vz;z pf;if | nkhj;jf ; fpuak ; | re;ijg ; ngWkjp |
| fk ;gd p |  | &. '000 | &. '000 |  | &. '000 | &. '000 |
| %yjdg ; nghUlf; s ; |  |  |  |  |  |  |
| N[hd ; fyP ]; ; N`hyb; q]; ; g pvyr; p | 13,641,080 | 188,294 | 275,550 | 1,364,108 | 188,294 | 264,637 |
| N`kh] ; N`hyb; q]; ; g pvyr; p | - | - | - | 200,000 | 14,157 | 16,080 |
| Jiznkhjj; k ; |  | 188,294 | 275,550 |  | 202,451 | 280,717 |
|  |  | | |  | | |
| nkhj;jk ; |  | 188,294 | 275,550 |  | 202,451 | 280,717 |
| rei; j kjpgg; pyhd ,yhgqf; s/; (ell; q;fs); | 87,256 | | | 78,266 | | |
| chpjJ; tg ; g pizaqf; spd ; rei; jg ; ngWkjp | 275,550 | | | 280,717 | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khh r; ; 3 1 ,y ; cs s; thwhd J | 2025 | | | 2024 | | |
| F O kk ; | gq;Ffs pd ; vz;z pf;if | nkhj;jf ; fpuak ; | re;ijg ; ngWkjp | gq;Ffs pd ; vz;z pf;if | nkhj;jf ; fpuak ; | re;ijg ; ngWkjp |
| ,yq i; fa py ; gl;bay p lg ;gl;lit |  | &. '000 | &. '000 |  | &. '000 | &. '000 |
| %yjdg ; nghUlf; s ; |  |  |  |  |  |  |
| N[hd ; fyP ]; ; N`hyb; q]; ; g pvyr; p | 1,364,108 | 188,294 | 275,550 | 1,364,108 | 188,294 | 264,637 |
| N`kh] ; N`hyb; q]; ; g pvyr; p |  | - | - | 200,000 | 14,157 | 16,080 |
| Jiznkhjj; k ; |  | 188,294 | 275,550 |  | 202,451 | 280,717 |
| gqf; shNj~py ; glb; ayplgg; ll; gqF; fs ; |  |  |  |  |  |  |
| g ph plb; ~ ; mnkh pff; d ; LNgfN; fh gqf; shNj~ ; | 10,000 | 15,978 | 7,889 | 10,000 | 17,977 | 11,081 |
| Nghf; h ; ngapdl; ]; ; gqf; shNj~ ; ypkpll; l.; | - | - | - | 999 | 4,919 | 4,901 |
| ngfr; pkN; fh ghhk; h | 12,000 | 5,742 | 2,900 | 12,000 | 6,459 | 3,833 |
| g puf ; Ngqf; ; ypkpll; l.; | - | - | - | 32,250 | 4,094 | 3,558 |
| r plb; Ngqf; ; ypkpll; l.; | - | - | - | 114,750 | 8,005 | 7,274 |
| lr ; gqf; s; h Ngqf; ; ypkpll; l.; | 69,471 | 10,025 | 8,488 | 59,125 | 11,280 | 9,054 |
| <];lhd; ; Ngqf; ; ypkpl;l l.; | - | - | - | 30,000 | 2,483 | 2,635 |
| fpuhkdP N; ghd ; ypkpll; l; | - | - | - | 28,000 | 26,427 | 18,273 |
| kh pfN; fh gqf; shNj~ ; ypkpll; l.; | 1,452 | 8,605 | 8,627 | 1,000 | 6,805 | 6,710 |
| nuf;fpl; ngd;fprh ; | 310 | 3,919 | 2,920 | 310 | 4,411 | 3,988 |
| FNshgy ; ,]y; hkpf ; Ngqf; ; ypkpll; l; | 455,652 | 10,081 | 4,112 | 433,955 | 11,342 | 9,289 |
| ]F; ahh ; ghhk; r pA+lb; fy]; ; ypkpll; l.; | 30,000 | 17,298 | 16,105 | 30,000 | 19,464 | 17,923 |
| rkpl; gth ; | 150,000 | 17,542 | 5,451 | 150,000 | 19,738 | 9,838 |
| Nthy;ld ; I-nlf; ,d;l];lu; P] ; | 1,900 | 5,120 | 2,146 | 1,900 | 5,754 | 3,389 |
| Jiznkhjj; k ; |  | 94,310 | 58,637 |  | 149,158 | 111,746 |
| nkhj;jk ; |  | 282,604 | 334,188 |  | 351,609 | 392,463 |
| rei; j kjpgg; pyhd ,yhgqf; s/; (ell; q;fs); | 51,584 | | | 40,854 | | |
| chpjJ; tg ; g pizaqf; spyhd rei; jg ; ngWkjp | 334,188 | | | 392,463 | | |

* 1. ch pj ;J tg ; g pizaq f; s pd ; njho py **/**; J iw njhFg ;G - fk g; d p kw ;W k ; F O kk ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khh r; ; 3 1 ,y ; cs s; thwhd J | 2025 | | | 2024 | | |
| fk;gd p | nkhj;jf ; fpuak ; | re;ijg ; ngWkjp | njhFg;G | nkhj;jf ; fpuak ; | re;ijg ; ngWkjp | njhFg;G |
| njhopy/; Jiw | &. '000 | &. '000 | % | &. '000 | &. '000 | % |
| %yjdg ; nghUlf; s ; | 188,294 | 275,550 | 100.00% | 202,451 | 280,717 | 100.00% |
| Jiznkhjj; k ; | 188,294 | 275,550 | 100.00% | 202,451 | 280,717 | 100.00% |
| rei; j kjpgg; pyhd ,yhgqf; s/; (ell; q;fs); | 87,256 | | | 78,266 | | |
| chpjJ; tg ; g pizaqf; spyhd rei; jg ; ngWkjp | 275,550 | | | 280,717 | | |
| FOkk ; |  | | |  | | |
| %yjdg ; nghUlf; s ; | 188,294 | 275,550 | 82.45% | 202,451 | 280,717 | 71.53% |
| gqf; shNj~py ; glb; ayplgg; ll; gqF; fs ; | 94,310 | 58,638 | 17.55% | 149,158 | 111,746 | 28.47% |
| Jiznkhjj; k ; | 282,604 | 334,188 | 100.00% | 351,609 | 392,463 | 100.00% |
| rei; j kjpgg; pyhd ,yhgqf; s/; (ell; q;fs); | 51,584 | | | 40,854 | | |
| chpjJ; tg ; g pizaqf; spd ; rei; jg ; ngWkjp | 334,188 | | | 392,463 | | |

epj pr ; nrhjJ; ff; s pd ; czhj; pwd ; gFgg; haT; - FVTPL - ch pjJ; tk ; gff; k ; 415 ,y ; Fwpg G; 56.4.3. ,y ; toqf; gg; lL; ss; J. .

* 1. Ad p l; l;u] l; f; s py ; Kjy P L

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | fk ;gd p |  |  | F O kk ; |  |
| khh r; ; 3 1 ,y ; cs s; thwhd J |  | 2025 | 2024 |  | 2025 | 2024 |
|  | myFfsJ vz;z pf;if | &. '000 | &. '000 | myFfsJ vz;z pf;if | &. '000 | &. '000 |
| CAL ,dn; t];lk; d;l; | - | - | 1,059,150 | 22,655 | 824,256 | 1,059,150 |
| NDB nty;j ; nkNd[k; dl; ; | - | - | - | 3,687 | 132,137 | - |
| - | | - | 1,059,150 | | 956,393 | 1,059,150 |

1. fld f;

Sk ; t UkjpfSk ; **-** ng W kjp Fiwg ;G f ; f p uajj;

py ;

fzff; P l;Lf; nfhs i; f

fld;fs; kw;Wk; tUkjpfshf tifg;gLj;jg;gl;l epjpr; nrhj;Jf;fs;> gpd;tUtd jtph;e;j> Xh; Jbg;ghd re;ijapy; tpiy$wg;glhj epiyahd my;yJ jPh;khdpf;ff;$ba nfhLg;gdTfSldhd %yhjhukw;w epjpr; nrhj;Jf;fis cs;slf;Ffpd;wd:

0 FOkk; kw;Wk; fk;gdp cldbahf tpw;gjw;fhd Nehf;ifAilait my;yJ rkPgj;jpa fhyj;jpy; kw;Wk; Muk;g mq;fPfhuj;jpd; gpd;dh;

,yhgk; my;yJ el;lj;jpDhlhf epahag; ngWkjpapy; Fwpg;gplg;gl;lit.

0 Muk;g mq;fPfhuj;jpd; gpd;dh; FOkk; kw;Wk; fk;gdpapdhy; FVOCI Mf Fwpg;gplg;gl;lit.

0 fld; rPh;FiyT fhuzk; jtph;e;j> FOkk; kw;Wk; fk;gdp mtw;wpd; midj;J Muk;g KjyPl;bidAk; fzprkhdsT kpl;f ,ayhjit

'fld;fs; kw;Wk; tUkjpfs;' EIR ,id gad;gLj;jp ngWkjpFiwg;Gf; fpuaj;jpy;> tYf;Fd;wYf;fhd js;Sgbfs; fopf;fg;gl;L mstplg;gLfpd;wd. ngWkjp Fiwg;Gf; fpuakhdJ EIR ,d; Xh; xUq;fpize;j ghfkhAs;s ifafg;gLj;jypyhd VNjDk; fopT my;yJ tl;lk; kw;Wk; fl;lzq;fs; kw;Wk; fpuak; vdgtw;iw fzf;fpnyLj;J fzpg;gPL nra;ag;gLfpd;wJ. ngWkjp Fiwg;ghdJ ,yhgk; my;yJ el;lf; $w;wpy; 'tl;b tUkhdj;jpy;' cs;slf;fg;gl;Ls;sJ. tYf;Fd;wypypUe;J vOk; el;lq;fs; ,yhgk; my;yJ el;lf; $w;wpy; 'fld;fs; kw;Wk; tUkjpfspyhd tYf;Fd;wy; fl;lzq;fs; kw;Wk; Vida el;lq;fs;' ,y; mq;fPfhpf;fg;gLfpd;wd.

Fj;jif

xU Vw;ghL Fj;jifah> my;yJ Fj;jifapid cs;slf;fpAs;sjh vd;w jPh;khdkhdJ Vw;ghl;bd; rhuhk;rj;jpd; mbg;gilapy; fhzg;gLtJld;> Vw;ghl;bd; epiwNtw;wyhdJ xU Fwpg;gpl;l nrhj;jpd; my;yJ nrhj;Jf;fspd; gad;ghl;by; jq;fpAs;sjh vd xU kjpg;gPL Njitg;gLtJld; Vw;ghlhdJ nrhj;jpid gad;gLj;Jjw;fhd chpikapid toq;Ffpd;wjh vd;gjpYk; jq;fpAs;sJ.

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **25.** fld f; Sk ; t UkjpfSk ; - ng W kjp Fiwg ;G f ; f p uajj; py ; (njhlh r; r; p . . .)

F O kk**/**; fk g; d p x U Fjj; iff ;F v Ljj; tuhf

FOkk; / fk;gdpf;F Fj;jif cUg;gbfspd; chpj;Jilikapd; tUepfo;thf midj;J ,lh;fs; kw;Wk; eyd;fis fzprkhdsT khw;wy; nra;ahj Fj;jiffs; nraw;ghl;L Fj;jiffs; MFk;. nraw;ghl;L Fj;jiff; nfhLg;gdTfs; Fj;jiff; fhyg;gFjpapy; xU Neh;Nfhl;L mbg;gilapy; ,yhgk; my;yJ el;lf; $w;wp;y; xU nrytpdkhf mq;fPfhpf;fg;gLfpd;wd. tUepfo;thd nrYj;jNtz;ba thlifahdJ mit Ml;gl;l fhyg;gFjpapy; xU nrytpdkhf mq;fPfhpf;fg;gLfpd;wJ..

F O kk**/**; fk g; d p x U Fjj; iff ;F t p Lgtuhf

FOkk; / fk;gdp nrhj;jpd; chpj;Jilikapd; midj;J ,lh;fs; kw;Wk; eyd;fis fzprkhdsT khw;wy; nra;ahj Fj;jiffs; nraw;ghl;L Fj;jiffs; vd tifg;gLj;jg;gLfpd;wd. nraw;ghl;L Fj;jiffis Nguk;NgRtjpy; Ml;gl;l Muk;g Neub nrytpdq;fs; Fj;jifr; nrhj;jpd; nfhz;Lnry;yy; njhifAld; Nrh;f;fg;gl;L Fj;jif fhyg;gFjpapy; thlif tUkhdk; Nghd;w mNj mbg;gilapy; mq;fPfhpf;fg;gLfpd;wJ. tUepfo;T thliffs; mit ciof;fg;gl;l fhyj;jpy; xU tUkhdkhf mq;fPfhpf;fg;gLfpd;wJ. .

Fjj; if> thliff ; nfhst; dT kw ;W k ; ,]y; hk pa epjpas pg g; pyhd t Ukjpfs ;

SLFRS 16 ,d; gpufhuk;> xU cs;shh;e;j nrhj;jpd; chpj;Jilikapd; tUepfo;thf midj;J ,lh;Neh;iffs; kw;Wk; ntFkjpfis fzprkhdsT khw;wy; nra;Ak; Xh; Fj;jif Xh; epjpapay; Fj;jifahf tifg;gLj;jg;gLk;. Muk;gpf;fg;gLk; jpfjpapy;> FOkkhdJ epjp epiyikf; $w;wpy; epjpapay; Fj;jifapd; fPo; itj;jpUf;fg;gLk; nrhj;jhf mq;fPfhpf;fpd;wJ. mj;Jld; Fj;jifapyhd Njwpa KjyPl;bw;F xU rkdhd njhiff;F Fj;jif tUkjpahf fhl;rpg;gLj;Jfpd;wJ. Fj;jifapyhd Njwpa KjyPL Fj;jifapy; cs;shh;e;Js;s tl;b tPjj;jpy; tUkjpahd Fj;jiff; nfhLg;gdTfs; foptpwf;fk; nra;ag;gl;L ngwg;gLfpd;wJ. mjhtJ> Fj;jiff; nfhLg;gdTfspd; epfo;fhyg; ngWkjpapid cs;shh;e;j nrhj;jpd; epahag; ngwkjpf;Fk; kw;Wk; Muk;g Neub fpuaq;fs; Mfpatw;wpw;F rkdhf;Fk; tl;b tPjk; MFk;. ngwNtz;ba epjpapay; tUkhdkhdJ Fj;jiffspd; fhyg;gFjpapy; Fj;jifapyhd Njwpa KjyPLfspy; xU epiyahd tpisT

tPjj;jpid ngWtjw;fhf 'tl;b tUkhdj;jpy;' mq;fPfhpf;fg;gLfpd;wJ.

**‘**ehs ; **1’** gz pahl;fs ; fld ;fs pyhd t pjj; pahrk ;

re;ij tl;b tPjq;fspYk; ghh;f;f Fiwe;j tl;b tPjj;jpy; midj;J gzpahl;nlhFjp fld;fSk; toq;fg;gLtJld; mit epahag; ngWkjpapy; mq;fPfhpf;fg;gLfpd;wd. epahag; ngWkjpf;Fk; nfhLf;fg;gl;l njhiff;Fk; ,ilNaahd tpj;jpahrkhdJ ‘ehs; 1’ tpj;jpahrk; vd elj;jg;gLtJld; tpisTW tl;b tPjj;jpid (EIR) gad;gLj;jp fld; fhyg;gFjpapy; gzpahl;nlhFjp nrytpdkhf ngWkjp Fiwg;G nra;ag;gLfpd;wd. gzpahl;nlhFjp fld;fs; mjd; gpd;dh; ngWkjp Fiwg;Gf; fpuaj;jpy; mstplg;gLfpd;wd. gf;fk; 353 ,y; Fwpg;G 31.2 ,id ghh;f;fTk;

k Ps ;N guk ;N grg g; ll; fld f; s ; kw ;W k ; t Ukjpfs ;

rhj;jpakhdNghJ> gpizaPl;bid ifAilikg; gLj;jhJ FOkk; / fk;gdp fld;fs; kw;Wk; tUkjpfis kPs;-fl;likg;G nra;tjw;F Kidfpd;wd. ,J nfhLg;gdT Vw;ghLfis ePl;Ljy; kw;Wk; Gjpa fld; epge;jidfSila cld;gbf;iffs; vd;gtw;iw cs;slf;Fk;. epajpfs; kPs; Nguk;Ngrg;gl;ljd; gpd;dh;> VNjDk; tYf;Fd;wyhdJ> Muk;g EIR ,id gad;gLj;jp fzpg;gplg;gLtJld;> ,J epajpfs; jpUj;jpaikf;fg;gLtjw;F Kd;dh; kw;Wk; tUkjpfs; jtiz fle;jjhf fUjg;gl;bUj;jyhfhJ. Kfhikj;JtkhdJ midj;J tud;KiwfSk; re;jpf;fg;gLjy; kw;Wk; vjph;fhy nfhLg;gdTfs; ngUk;ghYk; epfof;$Lk; vd;gjid cWjpnra;tjw;fhf njhlh;r;rpahf kPs;Nguk; Ngrg;gl;l fld;fs; kw;Wk; tUkjpfis kPsha;T nra;fpd;wJ. tUkjpfs; njhlh;e;Jk; VNjDk; tud;Kiwfs; re;jpf;fg;gLtjw;F cl;gLjy; kw;Wk; vjph;fhy nfhLg;gdTfs; ngUk;ghYk; ,lk;ngWk; vd;gjw;F cl;gl;ljhFk;. fld;fs; kw;Wk; tUkjpfs; njhlh;e;Jk; Muk;g EIR. ,id gad;gLj;jp fzpg;gplg;gLk; xU jdpahd my;yJ $l;lhd tYf;Fd;wy; kjpg;gPl;bw;F cl;gl;L ngWkjp Fiwg;Gf; fpuaj;jpy;

mstplg;gLfpd;wd

thbfi; fahshf; Sff; hd fld f; s ; kw ;W k ; t Ukjpfs pyhd t Yf F; d w; y ; js ;Sgb

thbf;fhasUf;fhd fld;fs; kw;Wk; tUkjpfSf;fhd tYf;Fd;wy; js;Sgbfspyhd tpguq;fs; gf;fk; 342 ,y; fhzg;gLk; Fwpg;G 25.7 ,y; ntspg;gLj;jg;gl;Ls;sd.

t Yf F; d w; y pd; jp Ug g; qf; s ;

mLj;JtUk; fhyj;jpy; xU tYf;Fd;wy; el;lj;jpd; njhifahdJ tPo;r;rpaile;jhy;> me;j tPo;r;rpahdJ tYf;Fd;wy; mq;fPfhpf;fg;gl;ljd; gpd;dh; ghFghbd;wp xU epfo;T ,lk;ngWjYld; njhlh;G gl;bUe;jhy; kpifahdJ mjw;fika tYf;Fd;wy; js;Sgb fzf;fpid Fiwg;gjd; %yk; kPs; vOjg;gLfpd;wJ. kPs; vOJjyhdJ ,yhgk; my;yJ el;lf; fzf;fpy; mq;fpfhpf;fg;gLfpd;wJ..

fld f; s ; kw ;W k ; t Ukjpfs pd ; gjptopg ;G

fld;fs; kw;Wk; tUkjpfs; mtw;iw kPl;gjw;fhd vt;tpjkhd ajhh;j;jkhd rhj;jpaKk; fhzg;glhjNghJ (gFjpastpy; my;yJ KOtJkhf) gjptopf;fg;gLfpd;wd. ,J nghJthf fld;ngw;wth; njhiffis kPsnrYj;Jtjw;F NghJkhd fhRg;gha;r;ry;fis cUthf;ff;$ba nrhj;Jf;fisNah my;yJ tUkhd tsq;fisNah nfhz;bUf;ftpy;iy vd FOkk; jPh;khdpj;jhy; gjptopf;fg;gLtjw;F fl;Lg;gl;L ,lk;ngWfpd;wJ. vt;thwhapDk;> gjptopf;fg;gl;l epjpr; nrhj;Jf;fs; nrYj;jNtz;ba njhiffis kPl;gjw;fhd fk;gdpapd; nray;KiwfSld; ,zq;Ftjw;fhf tYtspj;jy; eltbf;iffSf;F cl;gLj;jg;glyhk;.

g pizr n; rhj ;J ng W kjpa ply ;

toqf; gg; ll; fldt; rjpfSfF; vjpuhf gpizrn; rhjJ; ff; shf ngwgg; ll; mirah Mjdqf; spd ; ksP kj; pgg; plyhdJ> ,yqif; kjj; pa tqf; pa pdhy(CB; SL)

toqf; gg; ll; \mirah nrhjJ; ff; spd ; ngWkjpaplypy|; 2018 ,d ; 04 Mk ; ,yff; gzpgG; iu kwW; k ; mjwf; hd gpdd; uhd jpUjj; qf; spd ; Njitgg; hLfspd ; mbg;gila py ; kjpg;g PL nraa; g;gLfpdw; d. CBSL ,dhy ; toqf; gg; ll; Fwpjj; gzpgG; iuapd ; Njitgg; hlb; d ; gpufhuk ; mirha nrhjJ; ff; spd ; kjpgg; PlhdJ

xU RahjdP njhopyrh; h ; ngWkjpa Pllhsh; pdhy ; Nkwnfhssg;; g; LfpdwJ; .

mirah nrhjJ; ff; spd ; kjpgg; plgg; ll; epahag ; ngWkjpahdJ CBSL ,dhy ; toqf; gg; ll; 2020 ,d ; 01 Mk ; ,yff; gzpgG; iu kwW; k ; mjwf; hd gpdd; uhd jpUjj; qf; spd ; gpufhuk ; mwptplKbahj kwW; k ; Iagg; hlhd fldf; Sff; hd Kiwikgg; Ljj; y ; Vwg; hLfis fUjj; pnyLgg; jpyi; y

k Psi; fg ;gww; g ;gl;l g pizr n; rhj ;J

ksP i; fgg; ww; gg; ll; gpizrn; rhjj; hdJ> mej; gpizrn; rhjJ; ff; is FOkk ; mjd ; tz pf nrawg; hLfs py ; vLjj; pUej; hnyhopa fzfF; g ;

Gjj; fqf; s py ; vLff; gg; Ltjpyi; y. vtt; hwhapDk>; tz pfr ; nrawg; hLfSfF; ksP ifg; gwwg;; gl; l; gpizrnrhjJ;; ffs; pypUejhd; mjjifa; Nrhfiffs;; ; Kf;fpakhditayy; ..

ml^; W my y; hj t Ukjpfs ;

90 ehlf; SfF; Nky; fhyk ; fleJ; ss; tUkjpfs>; rll; eltbfi; fa py ; clg; lb; UfF; khapd>; fhzgg; Lkhapd ; tlb; tUkhd mqf; fP huk ; epWjj; gg; LtJld>;

,it fzL; gpbff; tpayhj myy; J jpull; tpayhjjhff; fUjgg; Lgit. ml^; W nraa; gg; lhj tUkjpfSfF; > nfhLgg; dTfs ; ngwgg; LkN; ghJ khjj; puNk epjpaspjj; y ; tUkhdk ; mqf; fP h pff; gg; Lfpdw; J> nfhLgg; dTfs ; Kjyhtjhf epYitapYss; tlb; fF; gpuNahfpff; gg; lL; gpdd; h ; mry; njhiffF; gpuNahfpf;fgg; Lk.;

#### fld f;

#### Sk ; t UkjpfSk ; - ng W kjp Fiwg ;G f ; f p uajj;

#### py ; (njhlh r; r;

p . . .)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| fldf; Sk ; tUkjpfSk ; | 25.1.2 | 332 | 163,123,558 | 112,505,240 | 177,417,915 | 126,632,467 |
| (fop): |  |  |  |  |  |  |
| jd pjj; d pahd tYfF; dw; y ; jsS; gbfs ; | 25.7 | 342 | 2,048,292 | 2,260,418 | 2,019,233 | 2,187,210 |
| $ll; hd tYfF; dw; y ; jsS; gbfs ; | 25.7 | 342 | 3,982,879 | 6,594,369 | 4,946,841 | 7,525,307 |
| Njwpa fldf; Sk ; tUkjpfSk ; | | | 157,092,387 | 103,650,453 | 170,451,841 | 116,919,950 |
| epahag ; ngWkjp | | | 166,252,107 | 130,253,601 | 178,629,217 | 144,313,634 |

* 1. g Fg g; ha T;
     1. fll; k ; thh pahd gFgg; haT;

fk ;gd p

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 31 khhr; ; 2025 ,y ; css; thwhdJ | fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| fldf; Sk ; tUkjpfSk ; | 143,413,112 | 10,151,081 | 9,559,365 | 163,123,558 |
| (fop): |  |  |  |  |
| jd pjj; d pahd tYfF; dw; y ; jsS; gbfs ; | - | 66,395 | 1,981,897 | 2,048,292 |
| $ll; hd tYfF; dw; y ; jsS; gbfs ; | 686,434 | 167,389 | 3,129,056 | 3,982,879 |
| Njwpa fldf; Sk ; tUkjpfSk ; | 142,726,678 | 9,917,297 | 4,448,412 | 157,092,387 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 31 khhr; ; 2024 ,y ; css; thwhdJ | fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| fldf; Sk ; tUkjpfSk ; | 84,239,819 | 10,439,263 | 17,826,158 | 112,505,240 |
| (fop): |  |  |  |  |
| jd pjj; d pahd tYfF; dw; y ; jsS; gbfs ; | - | 27,335 | 2,233,083 | 2,260,418 |
| $ll; hd tYfF; dw; y ; jsS; gbfs ; | 315,054 | 213,357 | 6,065,958 | 6,594,369 |
| Njwpa fldf; Sk ; tUkjpfSk ; | 83,924,765 | 10,198,571 | 9,527,117 | 103,650,453 |

F O kk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 31 khhr; ; 2025 ,y ; css; thwhdJ | fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| fldf; Sk ; tUkjpfSk ; | 155,321,360 | 12,208,166 | 9,888,389 | 177,417,915 |
| (fop): |  |  |  |  |
| jd pjj; d pahd tYfF; dw; y ; jsS; gbfs ; | - | 66,395 | 1,952,838 | 2,019,233 |
| $ll; hd tYfF; dw; y ; jsS; gbfs ; | 962,384 | 449,472 | 3,534,985 | 4,946,841 |
| Njwpa fldf; Sk ; tUkjpfSk ; | 154,358,975 | 11,692,299 | 4,400,566 | 170,451,841 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 31 khhr; ; 2024 ,y ; css; thwhdJ | fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| fldf; Sk ; tUkjpfSk ; | 95,124,774 | 12,411,576 | 19,096,116 | 126,632,467 |
| (fop): |  |  |  |  |
| jd pjj; d pahd tYfF; dw; y ; jsS; gbfs ; | - | - | 2,187,210 | 2,187,210 |
| $ll; hd tYfF; dw; y ; jsS; gbfs ; | 609,726 | 434,107 | 6,481,475 | 7,525,308 |
| Njwpa fldf; Sk ; tUkjpfSk ; | 94,515,048 | 11,977,469 | 10,427,431 | 116,919,949 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**25.** fld f; Sk ; t UkjpfSk ; - ng W kjp Fiwg ;G f ; f p uajj; py ; (njhlh r; r; p . . .)

* + 1. fUt pthh pahd gFgg; haT;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| fUtpthhpahf |  |  | 90,229,304 | 61,953,264 | 90,229,496 | 61,950,810 |
| tUkjpahd Fjj; if/,[huh | 25.4.1/25.5.1 | 335/337 |
| tUkjpahd thliff; nfhst; dT/Kug`h | 25.4.2/25.5.2 | 335/337 | 41,305 | 184,992 | 4,416,698 | 3,020,693 |
| jtizf; fldf; Sk ; tUkjpfSk ; | 25.4.3/25.5.3 | 336/338 | 71,215,899 | 48,977,273 | 82,771,721 | 61,660,964 |
| njhlhG; ila jugg; pdh ; tUkjpfs ; | 25.2 | 333 | 1,637,050 | 1,389,711 | - | - |
| nkhj;jk ; | | | 163,123,558 | 112,505,240 | 177,417,915 | 126,632,467 |

* + 1. ehzathh pahd gFgg; haT;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| ,yqi; f &gh | 163,123,558 | 112,505,240 | 166,268,536 | 114,047,504 |
| gq;fshNj~ ; lhf;fh | - | - | 11,149,379 | 12,584,963 |
| nkhj;jk ; | 163,123,558 | 112,505,240 | 177,417,915 | 126,632,467 |

* + 1. Jiwu jP

pahd gFgg; haT;

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| tptrhak>; tdtpay ; kwW; k ; kdP g; pbjj; y ; | | 20,271,319 | 24,068,961 | 21,214,126 | 24,631,279 |
| fiy> nghOJNghfF; kwW; k ; Nfs pfi; f | | 825,904 | 847,930 | 878,592 | 851,205 |
| flL; khdKk ; clf; ll; ikgG; mgptpUjj; pAk ; | | 10,601,352 | 7,357,034 | 11,054,435 | 7,308,784 |
| Efh;T | | 48,109,047 | 7,297,156 | 48,553,463 | 8,443,036 |
| fy;t p |  | 2,515,533 | 2,060,396 | 2,579,138 | 2,060,832 |
| epjpapay ; Nritfs ; |  | 12,117,847 | 7,482,293 | 14,614,966 | 10,357,850 |
| Rfhjhuk>; r%f Nritfs ; kwW; k ; Jizr ; Nritfs ; | | 6,333,545 | 7,001,076 | 8,898,764 | 7,501,618 |
| jfty ; njhopyE; lg; k ; kwW; k ; njhlhg; hly ; | | 1,060,960 | 1,413,598 | 1,096,380 | 2,556,816 |
| cwg; j;jp |  | 7,119,867 | 7,097,228 | 11,143,734 | 12,396,221 |
| njhopyr; hh>; mwptpay ; kwW; k ; njhopyE; lg; eltbfi; ffs ; |  | 5,775,752 | 8,989,175 | 6,872,145 | 10,384,508 |
| Rw;Wyh | | 3,185,110 | 2,478,577 | 3,587,488 | 2,491,645 |
| NghfF; tujJ; k ; fsQr; pagg; Ljj; Yk ; | | 24,747,085 | 20,245,475 | 24,921,854 | 20,346,201 |
| nkhjj; tpwg; id kwW; k; r pyy; iw thj; j; fk; | | 20,126,980 | 15,198,784 | 21,550,252 | 15,618,303 |
| Vidait | | 333,257 | 967,557 | 452,578 | 1,684,169 |
| nkhj;jk ; | | 163,123,558 | 112,505,240 | 177,417,915 | 126,632,467 |

* 1. njhlh ;G ila jug g;

pdh ; t Ukjpfs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| g Pg;gs]; ; yrP pq ; g pnuhg;gh;lb; nltygk; d;l; ypkpl;l l; | 433,894 | 462,396 | - | - |
| g Pg;gs]; ; yrP pq ; n`tn; yhf; g pnuhg;gh;lB; ] ; ypkpl;l l; | 827,798 | 843,719 | - | - |
| g Pgg; s]; ; ikfN; uh nfhkh]; ; ypkpll; l.; | 259,264 | 9,554 | - | - |
| g Pgg; s;] ; ,d#; ud;] ; g pvyr; p | 89,833 | 47,532 | - | - |
| vyhad;] ; igdhd;] ; g pvyr; p | 26,261 | 26,510 | - | - |
| nkhj;jk ; | 1,637,050 | 1,389,711 | - | - |

* 1. Mz b; d ; N gh J nkhjj; fld f; s ; kw ;W k ; t Ukjpfs pyhd mirT

2024/25 ,y ; nkhjj; fld f; s ; kw ;W k ; t Ukjpfs pyhd mirT - fk g; d p

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fl;l k ; 1 | fl;l; 2 | fl;l k ; 3 | nkhj;jk;l |
| &. '000 | &. '000 | &. '000 | &. '000 |
| 01 Vgu; y ; 2024 ,y ; css; thwhd nkhjj; nfhzL; nryy; y ; njhif | 84,239,819 | 10,439,263 | 17,826,158 | 112,505,240 |
| cUthff; gg; ll; myy; J nfhst; dT nraa; gg; ll; Gjpa nrhjJ; ff; s ; | 104,114,534 | 4,253,549 | 1,088,485 | 109,456,568 |
| mqf; fP hu efP f; k ; nraa; gg; ll; myy; J ksP n; rYjj; gg; ll; nrhjJ; ff; s ; (gjptopjj; y ; e Pqf; yhf) | (42,087,373) | (7,030,204) | (7,326,059) | (56,443,636) |
| fll; k ; 2 kwW; k ; 3 ,wf; hd khww; yf; s ; | (4,344,530) | 3,812,145 | 532,385 | - |
| fll; k ; 1 kwW; k ; 3 ,wf; hd khww; yf; s ; | 1,159,417 | (1,875,937) | 716,520 | - |
| fll; k ; 1 kwW; k ; 2 ,wf; hd khww; yf; s ; | 331,245 | 552,265 | (883,510) | - |
| gjptopgG; nraa; gg; ll; njhiffs ; | - | - | (2,394,614) | (2,394,614) |
| 31 khhr; ; 2025 ,y ; css; thwhd nkhjj; nfhzL; nryy; y ; njhif | 143,413,112 | 10,151,081 | 9,559,365 | 163,123,558 |

2023/24 ,y ; nkhjj;

fld f; s ; kw ;W k ; t Ukjpfs pyhd mirT - fk g; d

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fll; k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '0000 |
| 01 Vgu; y ; 2023,y ; css; thwhd nkhjj; nfhzL; nryy; y ; njhif | 92,643,506 | 14,701,075 | 17,342,620 | 124,687,201 |
| cUthff; gg; ll; myy; J nfhst; dT nraa; gg; ll; Gjpa nrhjJ; ff; s | 37,489,556 | 975,258 | 108,152 | 38,572,966 |
| mqf; fP hu efP f; k ; nraa; gg; ll; myy; J ksP n; rYjj; gg; ll; nrhjJ; ff; s ; (gjptopjj; y ; e Pqf; yhf)) | (42,133,378) | (7,305,534) | (1,316,015) | (50,754,927) |
| fll; k ; 2 kwW; k ; 3 ,wf; hd khww; yf; s ; | (7,175,071) | 5,589,122 | 1,585,949 | - |
| fll; k ; 1 kwW; k ; 3 ,wf; hd khww; yf; s ; | 2,484,625 | (4,379,148) | 1,894,523 | - |
| fll; k ; 1 kwW; k ; 2 ,wf; hd khww; yf; s ; | 930,581 | 858,490 | (1,789,071) | - |
| 31 khhr; ; 2024 ,y ; css; thwhd nkhjj; nfhzL; nryy; y ; njhif | 84,239,819 | 10,439,263 | 17,826,158 | 112,505,240 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

nkhjj;

fld f; s ; kw ;W k ; t Ukjpfs pyhd mirT **2024/25 -** F O kk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fl;l k ; 1 | fl;l; 2 | fl;l k ; 3 | nkhj;jk;l |
| &. '000 | &. '000 | &. '000 | &. '000 |
| 01 Vgu; y ; 2024 ,y ; css; thwhd nkhjj; nfhzL; nryy; y ; njhif | 95,124,775 | 12,411,576 | 19,096,116 | 126,632,467 |
| cUthff; gg; ll; myy; J nfhst; dT nraa; gg; ll; Gjpa nrhjJ; ff; s ; | 111,992,418 | 4,857,910 | 1,118,941 | 117,969,269 |
| mqf; fP hu efP f; k ; nraa; gg; ll; myy; J ksP n; rYjj; gg; ll; nrhjJ; ff; s ; (gjptopjj; y ; e Pqf; yhf) | (47,215,194) | (7,140,859) | (8,091,007) | (62,447,060) |
| fll; k ; 2 kwW; k ; 3 ,wf; hd khww; yf; s ; | (4,431,421) | 3,888,388 | 543,033 | - |
| fll; k ; 1 kwW; k ; 3 ,wf; hd khww; yf; s ; | 1,275,359 | (2,063,531) | 788,172 | - |
| fll; k ; 1 kwW; k ; 2 ,wf; hd khww; yf; s ; | 364,370 | 607,492 | (971,862) | - |
| gjptopgG; nraa; gg; ll; njhiffs ; |  |  | (2,394,614) | (2,394,614) |
| mee; pa nryhtzp nrki; kahf;fy;fs ; | (1,788,947) | (352,810) | (200,390) | (2,342,147) |
| 31 khhr; ; 2025 ,y ; css; thwhd nkhjj; nfhzL; nryy; y ; njhif | 155,321,360 | 12,208,166 | 9,888,389 | 177,417,915 |

nkhjj;

fld f; s ; kw ;W k ; t Ukjpfs pyhd mirT **2023/24 -** F O kk

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fll; k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '0000 |
| 01 Vgu; y ; 2024 ,y ; css; thwhd nkhjj; nfhzL; nryy; y ; njhif | 100,865,905 | 17,257,359 | 18,762,110 | 136,885,374 |
| cUthff; gg; ll; myy; J nfhst; dT nraa; gg; ll; Gjpa nrhjJ; ff; s ; | 42,673,551 | 1,462,666 | 129,929 | 44,266,146 |
| mqf; fP hu efP f; k ; nraa; gg; ll; myy; J ksP n; rYjj; gg; ll; nrhjJ; ff; s ; (gjptopjj; y ; e Pqf; yhf) | (43,713,985) | (7,981,447) | (1,414,388) | (53,109,820) |
| fll; k ; 2 kwW; k ; 3 ,wf; hd khww; yf; s ; | (7,318,572) | 5,700,904 | 1,617,668 | - |
| fll; k ; 1 kwW; k ; 3 ,wf; hd khww; yf; s ; | 2,733,088 | (4,817,063) | 2,083,975 | - |
| fll; k ; 1 kwW; k ; 2 ,wf; hd khww; yf; s ; | 1,023,639 | 944,339 | (1,967,978) | - |
| mee; pa nryhtzp nrki; kahf;fy;fs ; | (1,138,851) | (155,182) | (115,200) | (1,409,233) |
| 31 khhr; ; 2024 ,y ; css; thwhd nkhjj; nfhzL; nryy; y ; njhif | 95,124,774 | 12,411,576 | 19,096,116 | 126,632,467 |

* 1. v Q r;

#### p A s s;

#### xg g; ej;

#### Kjph T;

#### g Fg g; ha T;

- fk g; d p

* + 1. tUkjpahd Fjj; if / ,[huh

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2025 | |  |  | 2024 | |  |
| xU tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlqf; s ; Nkyhdit | nkhj;jk ; | xU  tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlq;fs ; Nkyhdit | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| tUkjpahd nkhjj; thliffs ; | 47,021,516 | 69,842,544 | 94,314 | 116,958,374 | 37,665,486 | 41,791,184 | 14,207 | 79,470,877 |
| fop: cioff; gg; lhj tUkhdk ; | 13,207,498 | 13,512,601 | 7,143 | 26,727,242 | 9,353,538 | 8,163,090 | 296 | 17,516,924 |
| tUkjpahd Njwpa thliffs ; | 33,814,018 | 56,329,943 | 87,171 | 90,231,132 | 28,311,948 | 33,628,094 | 13,911 | 61,953,953 |
| fop: Kwg; zkhf ngww; thlif | 425 | | | | 688 | | | |
| tYf;Fdw; y ; Vw;ghlb; w;F Kdd; h ; tUkjpahd  Fjj; if / ,[huh | 90,230,707 | | | | 61,953,265 | | | |
| fop: tYfF; dw; y ; ell; qf; Sff; hd jsS; gb |  | | | |  | | | |
| jd pjj; d pahd tYfF; dw; y ; |
| fl;l k ; 1 | - | | | | - | | | |
| fl;l k ; 2 | 1,403 | | | | - | | | |
| fl;l k ; 3 | 25,999 | | | | - | | | |
| nkhj;j jd pj;jd pahd tYfF; dw; y ; | 27,402 | | | | - | | | |
| $l;l hd tYf;Fdw; y ; | 333,663 | | | | 231,521 | | | |
| fl;l k ; 1 |
| fl;l k ; 2 | 122,845 | | | | 159,977 | | | |
| fl;l k ; 3 | 1,239,526 | | | | 2,175,315 | | | |
| nkhjj; $l;l hd tYf;Fdw; y ; | 1,696,034 | | | | 2,566,813 | | | |
| tUkjpahd nkhjj; Njwpa thliffs ; | 33,814,018 | 56,329,943 | 87,171 | 88,507,271 | 28,311,948 | 33,628,094 | 13,911 | 59,386,452 |

* + 1. tUkjpahd thliff ; nfhst; dT / Kug`h

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2025 | |  |  | 2024 | |  |
| xU tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlqf; s ; Nkyhdit | nkhj;jk ; | xU  tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlq;fs ; Nkyhdit | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| tUkjpahd nkhjj; thliffs ; | 43,857 | 2,036 | - | 45,893 | 196,280 | 2,516 | - | 198,796 |
| fop: cioff; gg; lhj tUkhdk ; | 4,573 | 16 | - | 4,589 | 13,591 | 38 | - | 13,629 |
| tUkjpahd Njwpa thliffs ; | 39,284 | 2,020 | - | 41,304 | 182,689 | 2,478 | - | 185,167 |
| fop: Kwg; zkhf ngww; thlif | - | | | | 174 | | | |
| tYf;Fdw; y ; Vw;ghlb; w;F Kdd; h ; tUkjpahd thliff ; nfhst; dT / Kug`h | 41,304 | | | | 184,993 | | | |
| fop: tYfF; dw; y ; ell; qf; Sff; hd jsS; gb | - | | | |  | | | |
| jd pjj; d pahd tYfF; dw; y ; |
| fl;l k ; 1 | - | | | | - | | | |
| fl;l k ; 2 | - | | | | - | | | |
| fl;l k ; 3 | - | | | | - | | | |
| nkhj;j jd pj;jd pahd tYfF; dw; y ; | - | | | | - | | | |
| $l;l hd tYf;Fdw; y ; | 1,171 | | | | 1,145 | | | |
| fl;l k ; 1 |
| fl;l k ; 2 | - | | | | - | | | |
| fl;l k ; 3 | 36,787 | | | | 180,808 | | | |
| nkhjj; $l;l hd tYf;Fdw; y ; | 37,958 | | | | 181,953 | | | |
| tUkjpahd nkhjj; Njwpa thliffs ; | 39,284 | 2,020 | - | 3,346 | 182,689 | 2,478 | - | 3,040 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**25.** fld f;

Sk ; t UkjpfSk ; - ng W kjp Fiwg ;G f ; f p uajj;

py ; (njhlh r; r;

p . . .)

* + 1. jtizf ; fldf; Sk ; tUkjpfSk ; kh

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | xU tUlj;jpDs ;  &. '000 | 2025  1-5 5 tUlqf; s ; tUlq;fs ; Nkyhdit  &. '000 &. '000 | | nkhj;jk ; &. '000 | xU tUlj;jpDs ;  &. '000 | 2024  1-5 5 tUlq;fs ; tUlq;fs ; Nkyhdit  &. '000 &. '000 | | nkhj;jk ; &. '000 |
| Nkhll; hh ; fld;fs ; | 6,701,740 | 10,401,573 | 18,797 | 17,122,110 | 7,501,218 | 7,746,909 | 1,784 | 15,249,911 |
| FWqf; hy kwW; k ; kjj; pafhy fldf; s ; | 3,185,929 | 3,538,391 | 37,078 | 6,761,398 | 4,502,741 | 1,929,926 | 7,196 | 6,439,863 |
| g pizrhuh mbgg; ila pyhd fldf; s ; | 236,012 | 6,686 | - | 242,698 | 821,567 | 15,511 | - | 837,078 |
| Ra , fhRf ; fldf; s ; | 2,584,609 | 1,167,139 | - | 3,751,748 | 3,564,760 | 1,161,484 | - | 4,726,244 |
| t piuTf ; fld ; | 5,544,909 | 3,027,066 | | 8,571,975 | 1,033,287 | 245,514 | - | 1,278,801 |
| th;j;jf Kug`h | 85,412 | 15,616 | - | 101,028 | 209,839 | 23,017 | - | 232,856 |
| K~huf;fh | 1,020,471 | 1,513,267 | 55,118 | 2,588,856 | 742,240 | 712,869 | - | 1,455,109 |
| jqf; f ; fld ; | 20,286,342 | - | - | 20,286,342 | 10,957,789 | - | - | 10,957,789 |
| tUkjpahd fhuz pahff; k ; | 1,120,919 | - | - | 1,120,919 | 1,122,792 | - | - | 1,122,792 |
| vyi; yff; ld ; th;j;jfk ; | 9,650,568 | - | - | 9,650,568 | 5,714,267 | - | - | 5,714,267 |
| gz pahlf s ; fld;fs ; | 321,842 | 448,355 | 165,581 | 935,778 | 200,464 | 577,107 | 54,890 | 832,461 |
| ehdht pjf ; fld;fs ; | 82,001 | 506 | - | 82,507 | 126,141 | 4,143 | - | 130,284 |
| fop: Kwn; rYjj; gg; ll; thliffs ; | (28) | - | - | (28) | (181) | - | - | (181) |
| tYf;Fdw; y ; Vw;ghlb; w;F Kdd; h ; tUkjpahd fld;fs ; | 50,820,725 | 20,118,599 | 276,574 | 71,215,899 | 36,496,924 | 12,416,480 | 63,870 | 48,977,274 |
| fop: tYfF; dw; y ; ell; qf; Sff; hd jsS; gb  jd pjj; d pahd tYfF; dw; y ; |  | | | |  | | | |
| fl;l k ; 1 | - | | | | - | | | |
| fl;l k ; 2 | 64,992 | | | | - | | | |
| fl;l k ; 3 | 1,926,839 | | | | 2,187,210 | | | |
| nkhj;j jd pj;jd pahd tYfF; dw; y ; | 1,991,831 | | | | 2,187,210 | | | |
| $l;l hd tYf;Fdw; y ; fl;l k ; 1 |  | | | |  | | | |
| 317,512 | | | | 82,388 | | | |
| fl;l k ; 2 | 45,947 | | | | 53,380 | | | |
| fl;l k ; 3 | 1,852,743 | | | | 3,709,835 | | | |
| nkhjj; $l;l hd tYf;Fdw; y ; | 2,216,202 | | | | 3,845,603 | | | |
| tUkjpahd nkhjj; Njwpa thliffs ; | 50,820,725 | 20,118,599 | 276,574 | 67,007,866 | 36,496,924 | 12,416,480 | 63,870 | 42,944,461 |

* 1. v Q r;

#### p A s s;

#### xg g; ej;

#### Kjph T;

#### g Fg g; ha T;

**-** F O kk ;

* + 1. tUkjpahd Fjj; if / ,[huh

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2025 | |  |  | 2024 | |  |
| xU tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlqf; s ; Nkyhdit | nkhj;jk ; | xU  tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlq;fs ; Nkyhdit | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| tUkjpahd nkhjj; thliffs ; | 47,021,708 | 69,842,544 | 94,314 | 116,958,566 | 37,662,701 | 41,791,183 | 14,208 | 79,468,092 |
| fop: cioff; gg; lhj tUkhdk ; | 13,207,498 | 13,512,601 | 7,143 | 26,727,242 | 9,353,207 | 8,163,090 | 296 | 17,516,593 |
| tUkjpahd Njwpa thliffs ; | 33,814,210 | 56,329,943 | 87,171 | 90,231,324 | 28,309,494 | 33,628,093 | 13,912 | 61,951,499 |
| fop: Kwg; zkhf ngww; thlif | 425 | | | | 688 | | | |
| tYf;Fdw; y ; Vw;ghlb; w;F Kdd; h ; tUkjpahd  Fjj; if / ,[huh | 90,230,899 | | | | 61,950,811 | | | |
| fop: tYfF; dw; y ; ell; qf; Sff; hd jsS; gb |  | | | |  | | | |
| jd pjj; d pahd tYfF; dw; y ; |
| fl;l k ; 1 | - | | | | - | | | |
| fl;l k ; 2 | 1,403 | | | | - | | | |
| fl;l k ; 3 | 25,999 | | | | - | | | |
| nkhj;j jd pj;jd pahd tYfF; dw; y ; | 27,402 | | | | - | | | |
| $l;l hd tYf;Fdw; y ; | 333,663 | | | | 231,521 | | | |
| fl;l k ; 1 |
| fl;l k ; 2 | 122,845 | | | | 159,977 | | | |
| fl;l k ; 3 | 1,239,526 | | | | 2,175,316 | | | |
| nkhjj; $l;l hd tYf;Fdw; y ; | 1,696,034 | | | | 2,566,814 | | | |
| tUkjpahd nkhjj; Njwpa thliffs ; | 33,814,210 | 56,329,943 | 87,171 | 88,507,463 | 28,309,494 | 33,628,093 | 13,912 | 59,383,997 |

* + 1. tUkjpahd thliff ; nfhst; dT / Kug`h

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2025 | |  |  | 2024 | |  |
| xU tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlqf; s ; Nkyhdit | nkhj;jk ; | xU  tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlq;fs ; Nkyhdit | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| tUkjpahd nkhjj; thliffs ; | 2,791,261 | 3,384,850 | - | 6,176,111 | 2,159,024 | 1,982,320 | - | 4,141,344 |
| fop: cioff; gg; lhj tUkhdk ; | 985,400 | 774,013 | - | 1,759,413 | 614,308 | 506,168 | - | 1,120,476 |
| tUkjpahd Njwpa thliffs ; | 1,805,861 | 2,610,837 | - | 4,416,698 | 1,544,716 | 1,476,152 | - | 3,020,868 |
| fop: Kwg; zkhf ngww; thlif | - | | | | 174 | | | |
| tYf;Fdw; y ; Vw;ghlb; w;F Kdd; h ; tUkjpahd thliffn; fhst; dT/Kug`h | 4,416,698 | | | | 3,020,694 | | | |
| fop: tYfF; dw; y ; ell; qf; Sff; hd jsS; gb |  | | | |  | | | |
| jd pjj; d pahd tYfF; dw; y ; |
| fl;l k ; 1 | - | | | | - | | | |
| fl;l k ; 2 | - | | | | - | | | |
| fl;l k ; 3 | - | | | | - | | | |
| nkhj;j jd pj;jd pahd tYfF; dw; y ; | - | | | | - | | | |
| $l;l hd tYf;Fdw; y ; | 54,409 | | | | 28,015 | | | |
| fl;l k ; 1 |
| fl;l k ; 2 | 19,784 | | | | 40,286 | | | |
| fl;l k ; 3 | 168,104 | | | | 308,762 | | | |
| nkhjj; $l;l hd tYf;Fdw; y ; | 242,297 | | | | 377,063 | | | |
| tUkjpahd nkhjj; Njwpa thliffs ; | 1,805,861 | 2,610,837 | - | 4,174,401 | 1,544,716 | 1,476,152 | - | 2,643,631 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**25.** fld f;

Sk ; t UkjpfSk ; - ng W kjp Fiwg ;G f ; f p uajj;

py ; (njhlh r; r;

p . . .)

* + 1. jtizf ; fldf; Sk ; tUkjpfSk ;

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2025 | |  |  | 2024 | |  |
| xU tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlqf; s ; Nkyhdit | nkhj;jk ; | xU  tUlj;jpDs ; | 1-5  tUlq;fs ; | 5 tUlq;fs ; Nkyhdit | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| Nkhll; hh ; fld;fs ; | 6,701,740 | 10,401,573 | 18,797 | 17,122,110 | 7,501,218 | 7,746,909 | 1,784 | 15,249,911 |
| FWqf; hy kwW; k ; kjj; pafhy fldf; s ; | 8,520,317 | 7,865,134 | 1,749,202 | 18,134,653 | 10,809,630 | 6,227,625 | 1,983,669 | 19,020,924 |
| g pizrhuh mbgg; ila pyhd fldf; s ; | 236,012 | 6,686 | - | 242,698 | 821,567 | 15,511 | - | 837,078 |
| Ra , fhRf ; fldf; s ; | 2,584,609 | 1,167,139 | - | 3,751,748 | 3,564,760 | 1,161,484 | - | 4,726,244 |
| t piuTf ; fld ; | 5,544,909 | 3,027,066 | - | 8,571,975 | 1,033,287 | 245,514 | - | 1,278,801 |
| th;j;jf Kug`h | 85,412 | 15,616 | - | 101,028 | 209,839 | 23,017 | - | 232,856 |
| K~huf;fh | 1,020,471 | 1,513,267 | 55,118 | 2,588,856 | 742,240 | 712,869 | - | 1,455,109 |
| jqf; f ; fld ; | 20,286,342 | - | - | 20,286,342 | 10,957,789 | - | - | 10,957,789 |
| tUkjpahd fhuz pahff; k ; | 1,120,919 | - | - | 1,120,919 | 1,122,792 | - | - | 1,122,792 |
| vyi; yff; ld ; th;j;jfk ; | 9,650,568 | - | - | 9,650,568 | 5,714,267 | - | - | 5,714,267 |
| gz pahlf s ; fld;fs ; | 382,258 | 537,368 | 198,718 | 1,118,345 | 224,357 | 637,140 | 73,593 | 935,090 |
| ehdht pjf ; fld;fs ; | 82,001 | 506 | - | 82,507 | 126,141 | 4,143 | - | 130,284 |
| fop: Kwn; rYjj; gg; ll; thliffs ; | (28) | - | - | (28) | (181) | - | - | (181) |
| tYf;Fdw; y ; Vw;ghlb; w;F Kdd; h ; tUkjpahd fld;fs ; | 56,215,530 | 24,534,355 | 2,021,835 | 82,771,721 | 42,827,706 | 16,774,212 | 2,059,046 | 61,660,964 |
| fop: tYfF; dw; y ; ell; qf; Sff; hd jsS; gb |  | | | |  | | | |
| jd pjj; d pahd tYfF; dw; y ; |  | | | |  | | | |
| fl;l k ; 1 | - | | | | - | | | |
| fl;l k ; 2 | 64,992 | | | | - | | | |
| fl;l k ; 3 | 1,926,839 | | | | 2,187,210 | | | |
| nkhj;j jd pj;jd pahd tYfF; dw; y ; | 1,991,831 | | | | 2,187,210 | | | |
| $l;l hd tYf;Fdw; y ; |  | | | |  | | | |
| fl;l k ; 1 | 574,312 | | | | 350,190 | | | |
| fl;l k ; 2 | 308,246 | | | | 233,844 | | | |
| fl;l k ; 3 | 2,127,355 | | | | 3,997,397 | | | |
| nkhjj; $l;l hd tYf;Fdw; y ; | 3,009,913 | | | | 4,581,431 | | | |
| tUkjpahd nkhjj; Njwpa thliffs ; | 56,215,529 | 24,534,355 | 2,021,835 | 77,769,977 | 42,827,706 | 16,774,212 | 2,059,046 | 54,892,323 |

* 1. fld f; s ; kw ;W k ; t UkjpfSff; hd t Y f F; d w; y ; js ;Sgb

fzff; P l;Lf; nfhs i; f

FOkkhdJ SLFRS 9 - epjpf ; fUt pfs ; ,d ; g pufhuk ; fldf; s ; kwW; k ; tUkjpfs py ; tYfF; dw; iy (vjpghhf; f; gg; ll; fld ; ell; k);

mq;ffP h pf;f pdw; J.

vjph g; hh ;f ;fg g; ll; fld ; ell; jj; pw ;fhd js ;Sgb

$ll; hf \e pj pa pay ; fUt pfs|; vdf ; Fwpgg; plgg; Lk ; fld ; flgg; hLfs>; epjpa pay ; cjj; uthj xgg; ej; qf; s ; kwW; k ; ehzaf ; fbjk ;

css; lqf; yhd ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; (FVPTL) itjj; pUff; gg; lhj midjJ; fldf; s ; kwW; k ; tUkjpfs ; kwW; k ; Vida epj pr ; nrhjJ; ff; Sff; hd vjphg; hhf; f; gg; Lk ; fld ; ell; qf; Sff; hd (ECL) xU jsS; gba pid FOkk ; gjpTnraf; pdw; J. ch pjJ; tf ; fUt pfs ; SLFRS 9 ,d ; f Po ; tYf;Fdw; Yf;F cl;g l;l jhFk.;

vjph;ghhf; f; g;gl;l fld ; el;l khdJ (ECL) jsS; gbahdJ> Mukg; cUthff; ypypUeJ; fld ; ,lh pyhd xU fz prkhd mjpfh pg G;

fhzgg; Lk;NghJ nrhjj; pd ; [thoe; hs ; vjphg; hhf; f; gg; Lk ; fld ; ell; k ; (LTECL)]thoe; hs ; k PJ vOfpdw; vjphg; hhf; f; gg; ll; fld ; ell; qf; s pd ;

mbgg; ila pyhFk.; Vida midjJ; rej; hg; g; qf; s py>; ECL MdJ 12 khj ECL (12mECL) mbgg; ila pyhFk.; fld ; ,lh py ; xU fz prkhd

mjpfh pg G; fhzgg; lL; ss; jh vd j Phk; hd pgg; jwf; hf FOkjj; pd ; nfhsi; ffs ; fkg; d pa pd ; nghUjj; khd nfhsi; f Mtzqf; s py ; t psff; g;gLjj; g;glL; ss; d.

12 khj ECL MdJ> mwpfi; fa plgg; Lk ; jpfjpfF; g pdd; h ; 12 khjqf; s pDs ; epjpa pay ; fUt pfs py ; rhjj; pakhd jtWjy ; epfoT; fs pd ; t pisthf thoe; hs ; ECL ,d ; xU gFjpa pid g pujpepjpjJ; tk ; nraf; pdw; J.

thoe; hs ; ECL kwW; k ; 12 khj ECL Mfpa ,uz L; k ; xdw; py ; jd pjj; d pahd mbgg; ila py ; myy; J xU $lL; mbgg; ila py ;

fz pgg; plgg; LtJld>; ,J thbfi; fahsh ; nts pgg; hLfs pd ; xU Kde; phz; a pff; gg; ll; tha pye; piya pd ; mbgg; ila pyhFk.; jd pjj; d pahd tYfF; dw; ypd ; f Po ; xU Fwpgg; pll; fldhdJ fld ; tYfF; dw; pa pUfF; kha pd>; (Fwpg G; 56.2.2 ,y ; t psff; gg; lL; ss; J) ell; jj; pd ; njhifahdJ nrhjj; pd ; nfhz L; nryy; y ; njhiffF; k ; vjphg; hhf; f; gg; Lk ; vjphf; hy fhRg ; ghar; r; yf; s pd ; epfof; hyg ; ngWkpfF; k ;

,ilNaahd t pjj; pahrkhf mst plgg; Lfpdw; J. jd pjj; d pahd tYfF; dw; ypd ; f Po ; xU jd pjj; d pahd kjpgg; plgg; ll; nrhjj; hdJ fld ; tYfF; dw; t pyi; y vd j Phk; hd pff; gg; ll; hy>; mjj; ifa epj pr ; nrhjj; hdJ mg;NghJ $lL; tYfF; dw; ypd ; f Po ; xjj; ,lh ; gz G; fisAild Vida Njff; qf; Sld ; Nrhj; J; tYfF; dw; YfF; $ll; hf kjpgg; plgg; Lfpdw; d. xU $lL; mbgg; ila py ; mst pLtjwF; epj pr ; nrhjJ; ff; is njhFgg; jwf; hd FOkjj; pd ; nghsi; fahdJ nghUjj; khd fkg; d pa pd ; nfhsi; f Mtzqf; s py ; t pgh pff; gg; lL; ss; d.

SLFRS 9 ,d ; g pufhuk ; Mukg; mqf; fP hujj; pypUeJ; fld ; jujj; py ; khww; qf; s pd ; mbgg; ila py ; tYfF; dw; YfF; xU %dW; fll;

khjph pa pid FOkkhdJ filgg; pbff; pdw; J..

fll; k ; 1 : Muk g; mq f; Pfhuk ; kw ;W k ; nrayhw ;W k ; nrhj ;J ff; s ;

Mukg; mqf; fP hujj; pd ;NghJ Mukg; jj; py ; fld ; tYfF; dw; pa pyy; hj xU epjpr ; nrhjj; hdJ fll; k ; 1 Mf tifgg; Ljj; gg; Lfpdw; J. fll; k ;

1 ,y ; css; epjpa pay ; fUt pfs ; thoe; hs ; vjphg; hhf; f; gg; Lk ; fld ; ell; jj; pd ; (LTECL) xU gFjpfF; rkdhd xU njhiffF; mtww; pd ; vjph;ghhf; f; g;gl;l fld ; el;l jj; pid (ECL) mst pLfpdw; J. ,J mLjj; 12 khjqf; s pDs ; jtWjy ; (12mECL) epfoT; ff; hd rhjj; pajj; pd ;

t pist pypUej; hFk.; ,ej; f ; fll; khdJ fld ; ,lh ; Nkkg; lL; ss; epjpr ; nrhjJ; ff; is css; lfF; tJld>; mit fll; k ; 2 kwW; k ; fll; k ; 3 ,ypUeJ; k Pst; ifg;gLjj; g;gl;l itahFk.; .

fll; k ; 2 : fld ; ,lh pyhd fz prkhd mjpfh p g ;G (SICR)

Mukg; jj; pypUej; J fld ; ,lh py ; xU fz prkhd mjpfh pg G; (SICR) ,dqf; hzgg; Lkha py ; xU epj pr ; nrhjj; hdJ fll; k ; 2 ,wF;

efh;j;jgg; Lfpdw; J. ,e;jf ; fll; j;j py>; FOkkhdJ LTECL ,wF; xU jsS; gba pid gjpTnraf; pdw; J. ,J midjJ; rhjj; pakhd jtWjy ; epfoT; fis fUjj; pnyLjJ; > nrhjj; pd ; thoe; hs ; k PJ fld ; ell; khdJ mjpfh pfF; k ; vdg; ij g pujpgypff; pdw; J. fll; k ; 2 MdJ fld ; ,lh ;

Nkkg; lL; ss; epj pr ; nrhjJ; ff; is css; lfF; tJld>; ,it fll; k ; 3 ,ypUeJ; k sP t; ifgg; Ljj; gg; lli; tahFk.;

fll; k ; 3 : fld ; t Y f ;Fd w; p a nrhj ;J ff; s ;

xU epj pr ; nrhjJ; tYfF; dw; pa pUgg; pd>; mJ fll; k ; 3 ,wF; efhj; j; gg; Lk.; ,ej; fll; jj; py>; FOkkhdJ LTECL ,wF; xU jsS; gba pid>

jtWjYff; hd rhjj; pak ; 100% cld ; mqf; fP h pff; pdw; J. ,J tYfF; dw; y ; fhuzkhf vjphg; hhff;; gg; Lk ; fld ; ell; qf; s pd ; KO

mst pid g pujpgypff; pdw; J. fld ; tYfF; dw; yhdJ nghUjj; khd nfhsi; f Mtzqf; s py ; Fwpgg; plL; ss; tudK; iwa pd ; mbgg; ila py ;

,dq;fhzgg; Lfpdw; J.

fld ; ,lh py ; fz prkhd mjpfh p g ;G

Mukg; mqf; fP hujj; pypUeJ; epjpa pay ; fUt pfs py ; jtWtjwf; hd ,luhdJ fz prkhd mjpfh pjJ; ss; jh vd j Phk; hd pfF; k;NghJ> FOkk ;

kpifahd fpuak ; myy; J Kawr; pfF; Mlg; lhJ nghUjj; khd kwW; k ; fpilff; f$; ba epahakhd kwW; k ; Jizas pff; f$; ba jftyf; is fUjj; pnyLff; pdw; J. ,ej; kjpgg; PlhdJ FOkjj; pd ; tuyhwW; mDgtk>; epGzh ; fld ; kjpgg; PL kwW; k ; Kd;Ndhff; pa jtyf; s ; Mfpatww; pd ; mbgg; ila py ; msTrhh ; kwW; k ; gz G; rhh ; gFgg; haT; fis css; lfF; fpdw; J.

xgg; ej; f ; fhRg ; ghar; r; yf; s ; 30 ehlf; SfF; mjpfkhf epYitaha pUgg; pd>; FOkkhdJ xU epjpa pay ; nts pgg; hlhdJ fz prkhd fld ;

,liu mjpfh pjJ; ss; J vd fUjj; pnyLff; pdw; J. ,J SLFRS 9 ,y ; fhzgg; Lk ; kWff; jj; ff; mDkhdkjj; pd ; g pufhuk ; MFk.; Nkyhf> nghUshjhu epiyikfs pyhd khww; qf; s>; vjphj; ujj; thf; s pd ; fld ; jFjp Nghdw; Vida fhuz pfs ; kwW; k ; Jiwrhh ; fz;Nzhll; jj; pyhd

ghjfkhd khww; q;fSk ; fzf;f pnyLf;fgg; Lfpdw; d. .

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. fld f; Sk ; t UkjpfSk ; - ng W kjp Fiwg ;G f ; f p uajj; py ; (njhlh r; r; p . . .)
   1. thbfi; fahsh f; Sff; hd fld f; s ; kw ;W k ; t Ukjpfs pyhd t Y f F; d w; y ; js ;Sgb (njhlh r; r; p . . .)

vjph ;g hh f; f; g ;gl;l fld ; el;lq f; s pd ; fz p g ;g P L **(ECL)**

FOkkhdJ vjph;ghhf; f; g;gl;l fld ; el;l qf; is (ECL) xU %dW; fll; mZFKiwa pid gadg; Ljj; p fz pgg; pLtJld>; vjphg; hhf; f; gg; Lk ; fhRg ; gww; hfF; iwfis t pisTW tlb; t jP jj; pwF; (EIR) mzz; sthf fopt pwff; k ; nraJ; mst pLfpdw; J. xU fhRg ; gww; hfF; iwahdJ xgg; ej; jj; pd ; g pufhuk ; epWtdjj; pwF; tuNtzb; a fhRg ; ghar; r; yf; SfF; k ; epWtdk ; ngWtjwF; vjphg; hhf; F; k ; fhRg ; ghar; r; yf; SfF; k ;

,ilNaahd t pjj; pahrkhf tiuaiw nraa; gg; Lfpdw; J.

ECL ,d ; fz pgg; PlhdJ> nts pgg; hL kwW; k fopt pwff; t jP jj; pd ; vjphg; hhf; f; gg; Lk ; kjpgg; PL css; lqf; yhf> xU jd pjj; d pahd

mbgi; la py ; myy; j xU $lL; mbgg; ila py ; FOkjj; pd ; tYfF; dw; y ; nfhsi; fa pd ; g pufhuk ; nrayhww; gg; Lfpdw; J. $lL; kjpgg; PLfs ; xjj; fld ; ,lh ; gz G; fisAila fldt; rjp Njff; qf; SfF; jd pjj; d pahf elhjj; gg; Lfpdw; d.

ECL fz pgg; PLfs pd ; nghwpKiwfs f PNo Fwpgg; plgg; lL; ss; Jld>; Kff; pa $Wfs ; $lL; tYfF; dw; y ; kjpgg; Plb; d ; f Po>; jtWtjwf; hd rhj;j pak ; (PD)> jtWjypyhd nts pgg; hL (EAD)> kwW; k ; toqf; gg; ll; jtWjYff; hd ell; k ; (LGD) g pdt; UkhW t psff; gg; lL; ss; d

#### jt W tjw ;fhd rhjj; p ak ; **(PD)**

jtWtjwf; hd rhjj; pak ; (PD) vdg; J xU toqf; gg; ll; fhyjj; pd ; k PJ jtWtjwf; hd rhjj; pajj; pyhd kjpgg; PlhFk.; xU fldt; rjpahdJ

Kdd; h ; mqf; fP hu efP f; k ; nraa; gg; lhJ Njff; jj; py ; ,UfF; kha pd>; kjpgg; plgg; ll; fhyjj; pd ;NghJ xU Fwpgg; pll; Neujj; py ; xU jtWjy ; voyhk;.

#### jt W jy pyhd nts p g ;g h L **(EAD)**

jtWjypyhd nts pgg; hL vdg; J> mwpfi; fa plgg; ll; jpfjpa pd ; g pdd; h ; nts pgg; hlb; y ; vjphg; hhf; F; k ; khww; qf; s ; fzff; pnyLff; gg; lL; xU vjphf; hy jtWjy ; jpfjpa py ; nts pgg; hlb; d ; xU kjpgg; PlhFk>; ,J xgg; ej; jj; pdhy ; myy; J NtWtifa py ; mll; tizgg; Ljj; gg; ll; hy>;

mry ; kwW; k ; tlb; k sP n; fhLgg; dTfs ; css; lqf; yhdit> kwW; k ; nghWg;Ngww; trjpfs py ; vjphg; hhf; f; gg; Lk ; ngWiffisAk ;

css; lfF; fpdw; J. fll; k ; 1 flDfF; EAD ,id fz pgg; pLtjwF; > FOkkhdJ 12 khjqf; s pDs ; rhjj; pakhd jtWjy ; epfoT; fis

kjpgg; pLfpdw; J. Vida midjJ; fldf; SfF; k>; epjpa pay ; fUt pfs pd ; thoe; hs pd ; kjP fUjj; pnyLff; gg; Lfpdw; J

#### toq f; g g; l;l jt W jY ff; hd el;lk ; **(LGD)**

hd jtWjy ; epfoT; fSfF; EAD MdJ

toqf; g;gl;l jtWjYff; hd el;l k ; (LGD) vdg; J xU nfhLff; gg; ll; Neujj; py ; jtWjy ; epfOk;NghJ vOfpdw; ell; jj; pd ; xU kjpgg; PlhFk.;

,J tuNtzb; a xgg; ej; f ; fhRg ; ghar; r; yf; SfF; k ; fld ; toqf; path ; ngWtjwF; vjphg; hhf; F; k ; njhiffF; k>; VNjDk ; g pizrn; rhjj; pd ; t pwg; id tUtha ; css; lqf; yhf> ,ilNaahd t pjj; pahrkhFk.; LGD MdJ EIR ,id xU fopt pwff; f ; fhuz pahfg ; gadg; Ljj; p xU fopt pwff; fhRg ; ghar; r; y ; mbgg; ila py ; fz pgg; plgg; LtJld>; ,J nghJthf EAD ,d ; xU rjt jP khf njh pt pff; gg; Lfpdw; J.

,ej; tudK; iwfs ; nghjthf css; fj;Nj t pUjj; pnraa; gg; ll; Gss; pt pgu khjpu pfs ; kwW; k ; tuyhwW; j ; juTfs pypUeJ; ngwgg; LtJld>; Kd;Ndhf;f pa jfty;fis g pujpgypgg; jw;fhf nrki; kahf;fgg; Lfpdw; d.

#### Kd ; Ndhf;f p g ; ghh ;f F; k ; jfty ;fs ;

FOkkhdJ Kd;Ndhff; pg ; ghhf; F; k ; jftyf; is> xU fUt pa pd ; Mukg; mqf; fP hujj; pypUeJ; mjd ; fld ; ,luhdJ fz prkhf

mjpfh pjJ; ss; jh vd kjpgg; pLk;NghJk>; mjd ; ECL mst Plb; d;NghJk ; xUqf; pizff; pdw; J. ECL fis kjpgg; pLk;NghJ FOkkhdJ

%dW; nghUshjhu fhlr; pe piyfis fUjj; pnyLff; pdw; J: mbkll; epiy> r pwej; epiy kwW; k ; Nkhrkhd epiy. msTrhh ; nghUshjhuf ; fhuz pfs ; ,.k.t. kwW; k Vida ekg; fkhd %yqf; s pdhy ; g puRh pff; gg; Lk ; nghUshjhuj ; juTfs ; kwW; k ; vjphT; $wyf; s pd ;

mbgg; ila pyhFk.;

mjd ; ECL khjph pfs py>; FOkkhdJ g pdt; Uk ; guej; st pyhd Kd;Ndhff; pg ; ghhf; F; k ; jftyf; s py ; jqf; pAss; J::

msTrhh ; fhuz pfs:; nkh.c.c. tshr; r; p> Ntiyaw;Nwhh ; t jP k>; gzt fP f; t jP k>; tlb; t jP k ; kwW; k gh pkhww; y ; t jP k.;

gz ;G rhh ; fhuz pfs :; murhqf; f ; nfhsi; ffs>; Jiw tz pfjj; pd ; epiyik kwW; k ; Kiwikgg; Ljj; y ; jhff; k.;

ECL ,id fz pgg; pLtjwF; gadg; Ljj; gg; Lk ; css; Plfs ; kwW; k ; khjph pfs ; epjpf ; $wW; ff; sJ jpfja py ; css; thwhd rei; ja pd ; midjJ; gz G; fisAk ; vg;NghJk ; css; lff; hjpUff; yhk.;

#### Row r; p ahd fld ; trjpfs ;

FOkkhdJ tpiuT top Nghd;w Row;rpahd fld; trjpfis toq;FtJld;> ,e;j fld; trjpfspy; 12 khj vjph;ghh;f;fg;gl;l fld; el;lq;fis (12mECL) ,id khj;jpuk; fzpg;gPL nra;fpd;wJ. jtWjypyhd ntspg;ghlhdJ (EAD) xd;wpy; fld; khw;Wjy; fhuzpf;fhd (CCF) nrk;ikahf;fg;gl;l xg;gspg;G tiuaiwapd; kw;Wk; fldpd; (gad;gLj;jg;gl;l njhif) nkhj;j nfhz;Lnry;yy; njhifapy; vJ $baNjh mjid vLg;gjd;%yk; ngwg;gLfpd;wJ.

fl;lk; 3 xg;ge;jq;fspd; EAD vd;gd nkhj;j nfhz;Lnry;yy; njhiff;Fk; tiuaiw nra;ag;gl;Ls;sJld;> ,J gad;gLj;jg;gl;l njhif Vnddpy; FOkkhdJ me;j xg;ge;jq;fspd; gad;gLj;jg;gl;l njhiff;F mtw;wpd; tiuaiwapid Klf;Ffpd;wJ. vjph;ghh;f;fg;gLk; 12 khj jtWjy; rhj;jpaq;fs; EAD f;F gpuNahfpf;fg;gl;L vjph;ghh;f;fg;gl;l toq;fg;gl;l jtWjYf;fhd el;lk; (LGD) ,dhy; ngUf;fp Xh; mz;zsthd mry; tpisTW tl;b tPjj;jpdhy; (EIR) foptpwf;fk; nra;ag;gLfpd;wJ.

#### Mz b; d ; N ghjhd jd pjj; d p ahd kw ;W k ; $ll; hd t Y f F; d w; y ; fll; zq f; s pd ; mirT

fldf; s ; kwW; k ; tUkjpfSff; hd tFg G; thh pahd tYfF; dw; y ; ell; qf; Sff; hd jsS; gba pd ; xU fzff; pzff; k ; g pdt; UkhW.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| fk;gd p | Fjj; if | thliff ; nfhs;tdT | ,[huh | jtizf ; fld;fs ; | k sP ; epjp ms p.fld ; | njhlh ;Gil jug;g pdh ; fld;fs ; | Kug`h | thj; ;jf Kug`h | fhuz pg ; gLj;jy ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 01 Vgu; y ; 2023 ,y ; | 3,528,919 | 184,293 | 92,203 | 4,942,811 | 49,497 | - | 4,228 | 196,978 | 1,410,327 | 10,409,256 |
| Mzb; wf; hd fll; zk/;  (jpUg;gk); | (1,028,832) | (5,423) | (25,477) | (280,156) | (2,007) | 73,208 | (1,145) | 27,144 | (311,781) | (1,554,469) |
| 31 khhr; ; 2024 ,y ; | 2,500,087 | 178,870 | 66,726 | 4,662,655 | 47,490 | 73,208 | 3,083 | 224,122 | 1,098,546 | 8,854,787 |
| jd pjj; d pahd tYfF; d;wy ; |  |  |  |  |  |  |  |  |  |  |
| fl;l k ; 1 | - | - | - | - | - |  | - | - | - | - |
| fl;l k ; 2 | - | - | - | - | - | 27,335 | - | - | - | 27,335 |
| fl;l k ; 3 | - | - | - | 1,071,777 | 16,887 | 45,873 |  | - | 1,098,546 | 2,233,083 |
| nkhj;j jd pj;jd pahd tYfF; d;wy ; | - | - | - | 1,071,777 | 16,887 | 73,208 | - | - | 1,098,546 | 2,260,418 |
| $l;l hd tYf;Fdw; y ; |  |  |  |  |  |  |  |  |  |  |
| fl;l k ; 1 | 221,584 | 1,075 | 9,937 | 57,548 | - | - | 70 | 24,840 | - | 315,054 |
| fl;l k ; 2 | 155,470 | - | 4,507 | 53,380 | - | - | - | - | - | 213,357 |
| fl;l k ; 3 | 2,123,033 | 177,795 | 52,282 | 3,479,950 | 30,603 | - | 3,013 | 199,282 | - | 6,065,958 |
| nkhj;j $ll; hd tYfF; d;wy ; | 2,500,087 | 178,870 | 66,726 | 3,590,878 | 30,603 | - | 3,083 | 224,122 | - | 6,594,369 |
| nkhj;jk ; | 2,500,087 | 178,870 | 66,726 | 4,662,655 | 47,490 | 73,208 | 3,083 | 224,122 | 1,098,546 | 8,854,787 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| fk;gd p | Fj;jif | thliff nfhs;tdT |  | ,[huh |  | jtizf ; fld;fs ; | ksP .;epjp. ms p.fld |  | njhlh;Gil jug;g pdh fld;fs ; | ; | Kug`h |  | th;j;jf Kug`h |  | fhuz pg ; gLj;jy ; | nkhj;jk ; |
| &. '000 | &. '000 |  | &. '000 |  | &. '000 | &. '000 |  | &. '000 |  | &. '000 |  | &. '000 |  | &. '000 | &. '000 |
| 01 Vgu; y ; 2024 ,y ; | 2,500,087 | 178,870 |  | 66,726 |  | 4,662,655 | 47,490 |  | 73,208 |  | 3,083 |  | 224,122 |  | 1,098,546 | 8,854,787 |
| Mzb; wf; hd fll; zk/; (jpUg;gk); | (86,754) | (20,121) |  | (3,902 |  | (283,274) | (32,193 |  | (10,061 | ) | (196 | ) | (14,874 |  | 22,373 | (429,002) |
| gjptopff; g;gl;l njhif | (737,136) | (121,827 | ) | (16,988 |  | (1,387,026) | (12,693 |  |  |  | (1,851 | ) | (117,093 |  | - | (2,394,614) |
| 31 khhr; ; 2025 ,y ; | 1,676,197 | 36,922 |  | 45,836 |  | 2,992,355 | 2,604 |  | 63,147 |  | 1,036 |  | 92,155 |  | 1,120,919 | 6,031,171 |
| jd pjj; d pahd tYfF; dw; y ; |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| fl;l k ; 1 |  | - |  | - |  |  | - |  | - |  | - |  | - |  | - | - |
| fl;l k ; 2 | 1,403 | - |  | - |  | 64,992 | - |  | - |  | - |  | - |  | - | 66,395 |
| fl;l k ; 3 | 25,999 | - |  | - |  | 799,955 | 2,409 |  | 29,059 |  |  |  | 3,556 |  | 1,120,919 | 1,981,897 |
| nkhj;j jd pj;jd pahd tYfF; dw; y ; | 27,402 | - |  | - |  | 864,947 | 2,409 |  | 29,059 |  | - |  | 3,556 |  | 1,120,919 | 2,048,292 |
| $l;l hd tYf;Fdw; y ; |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| fl;l k ; 1 | 319,645 | 1,101 |  | 14,018 |  | 315,938 | - |  | 34,088 |  | 70 |  | 1,574 |  | - | 686,434 |
| fl;l k ; 2 | 115,919 | - |  | 5,523 |  | 43,202 | - |  | - |  | - |  | 2,745 |  | - | 167,389 |
| fl;l k ; 3 | 1,213,231 | 35,821 |  | 26,295 |  | 1,768,268 | 195 |  | - |  | 966 |  | 84,280 |  | - | 3,129,056 |
| nkhjj; $ll hd tYf;Fdw; y ; | 1,648,795 | 36,922 |  | 45,836 |  | 2,127,408 | 195 |  | 34,088 |  | 1,036 |  | 88,599 |  | - | 3,982,879 |
| nkhj;jk ; | 1,676,197 | 36,922 |  | 45,836 |  | 2,992,355 | 2,604 |  | 63,147 |  | 1,036 |  | 92,155 |  | 1,120,919 | 6,031,171 |

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## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### Mz b; d ; N ghjhd jd pjj; d p ahd kw ;W k ; $ll; hd t Y f F; d w; y ; fll; zq f; s pd ; mirT

fldf; s ; kwW; k ; tUkjpfSff; hd tFg G; thh pahd tYfF; dw; y ; ell; qf; Sff; hd jsS; gba pd ; xU fzff; pzff; k ; g pdt; UkhW.:

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| FOkk ; | Fjj; if | thliff ; nfhs;tdT | ,[huh | jtizf ; fld;fs ; | k sP ; epjp ms p.fld ; | njhlh ;Gil jug;g pdh ; fld;fs ; | Kug`h | thj; ;jf Kug`h | fhuz pg ; gLj;jy ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 01 Vgu; y ; 2023 ,y ; | 3,528,919 | 500,706 | 92,203 | 5,724,612 | 49,497 | - | 4,228 | 196,978 | 1,410,327 | 11,507,470 |
| Mzb; wf; hd fll; zk/;  (jpUg;gk); | (1,028,832) | (126,726) | (25,477) | (274,449) | (2,007) | - | (1,145) | 27,144 | (311,781) | (1,743,273) |
| gh pkhww; y ; tjP NtWghL | - | - | - | (51,680) | - | - | - | - | - | (51,680) |
| 31 khhr; ; 2024 ,y ; | 2,500,087 | 373,980 | 66,726 | 5,398,483 | 47,490 | - | 3,083 | 224,122 | 1,098,546 | 9,712,517 |
| jd pjj; d pahd tYfF; d;wy ; |  |  |  |  |  |  |  |  |  |  |
| fl;l k ; 1 | - | - | - | - | - | - | - | - | - | - |
| fl;l k ; 2 | - | - | - | - | - | - | - | - | - | - |
| fl;l k ; 3 | - | - | - | 1,071,777 | 16,887 | - | - | - | 1,098,546 | 2,187,210 |
| nkhj;j jd pj;jd pahd tYfF; d;wy ; | - | - | - | 1,071,777 | 16,887 | - | - | - | 1,098,546 | 2,187,210 |
| $l;l hd tYf;Fdw; y ; |  |  |  |  |  |  |  |  |  |  |
| fl;l k ; 1 | 221,584 | 27,945 | 9,937 | 325,350 | - | - | 70 | 24,840 | - | 609,726 |
| fl;l k ; 2 | 155,470 | 40,286 | 4,507 | 233,844 | - | - | - | - | - | 434,107 |
| fl;l k ; 3 | 2,123,034 | 305,749 | 52,282 | 3,767,512 | 30,603 | - | 3,013 | 199,282 | - | 6,481,475 |
| nkhj;j $ll; hd tYfF; d;wy ; | 2,500,088 | 373,980 | 66,726 | 4,326,706 | 30,603 | - | 3,083 | 224,122 | - | 7,525,307 |
| nkhj;jk ; | 2,500,088 | 373,980 | 66,726 | 5,398,483 | 47,490 | - | 3,083 | 224,122 | 1,098,546 | 9,712,517 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| FOkk ; | Fj;jif | thliff nfhs;tdT | ; | ,[huh | jtizf fld;fs ; | ; | ksP .;epjp. ms p.fld ; | njhlh;Gil jug;g pdh fld;fs | Kug`h  ;  ; |  | th;j;jf Kug`h |  | fhuz pg ; gLj;jy ; | nkhj;jk ; |
| &. '000 | &. '000 |  | &. '000 | &. '000 |  | &. '000 | &. '000 | &. '000 |  | &. '000 |  | &. '000 | &. '000 |
| 01 Vgu; y ; 2024 ,y ; | 2,500,087 | 373,980 |  | 66,726 | 5,398,483 |  | 47,490 |  | 3,083 |  | 224,122 |  | 1,098,546 | 9,712,517 |
| Mzb; wf; hd fll; zk/; (jpUg;gk); | (86,754) | (10,892 | ) | (3,902) | (263,274) |  | (32,193) |  | (196 | ) | (14,874 |  | 22,373 | (389,712) |
| gjptopff; g;gl;l njhif | (737,136) | (121,827 | ) | (16,988) | (1,387,026 | ) | (12,693) |  | (1,851 | ) | (117,093 |  | - | (2,394,614) |
| gh pkhww; y ; tjP NtWghL | - | - |  | - | 37,883 |  | - |  | - |  | - |  | - | 37,883 |
| 31 khhr; ; 2025 ,y ; | 1,676,197 | 241,261 |  | 45,836 | 3,786,066 |  | 2,604 |  | 1,036 |  | 92,155 |  | 1,120,919 | 6,966,074 |
| jd pjj; d pahd tYfF; dw; y ; |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| fl;l k ; 1 | - | - |  | - | - |  | - |  | - |  | - |  | - | - |
| fl;l k ; 2 | 1,403 | - |  | - | 64,992 |  | - |  | - |  | - |  | - | 66,395 |
| fl;l k ; 3 | 25,999 | - |  | - | 799,955 |  | 2,409 |  | - |  | 3,556 |  | 1,120,919 | 1,952,838 |
| nkhj;j jd pj;jd pahd tYfF; dw; y ; | 27,402 | - |  | - | 864,947 |  | 2,409 |  | - |  | 3,556 |  | 1,120,919 | 2,019,233 |
| $l;l hd tYf;Fdw; y ; |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| fl;l k ; 1 | 319,645 | 54,339 |  | 14,018 | 572,738 |  | - |  | 70 |  | 1,574 |  | - | 962,384 |
| fl;l k ; 2 | 115,919 | 19,784 |  | 5,523 | 305,501 |  | - |  | - |  | 2,745 |  | - | 449,472 |
| fl;l k ; 3 | 1,213,231 | 167,138 |  | 26,295 | 2,042,880 |  | 195 |  | 966 |  | 84,280 |  | - | 3,534,985 |
| nkhjj; $ll hd tYf;Fdw; y ; | 1,648,795 | 241,261 |  | 45,836 | 2,921,119 |  | 195 |  | 1,036 |  | 88,599 |  | - | 4,946,841 |
| nkhj;jk ; | 1,676,197 | 241,261 |  | 45,836 | 3,786,066 |  | 2,604 |  | 1,036 |  | 92,155 |  | 1,120,919 | 6,966,074 |

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#### Mz ;bd ; N gh J t Y f F;

#### d w; Y ff; hd Vw ;g hlb; yhd mirT

**2024/25** ,y ; t Y f F;

#### d w; y pyhd mirT - fk g; d p

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| SLFRS 9 ,d ; f Po ; 1 Vgu; y ; 2024 ,y ; css; thwhd ECL js;Sgb | 342,389 | 213,357 | 8,299,041 | 8,854,787 |
| cUthff; gg; ll; myy; J nfhst; dT nraa; gg; ll; Gjpa nrhjJ; ff; s ; | 564,005 | 85,007 | 307,536 | 956,548 |
| mqf; fP hu efP f; k ; nraa; gg; ll; myy; J ksP n; rYjj; gg; ll; nrhjJ; ff; s ; (gjptopgG; fs ; e Pqf; yhf) | (341,817) | (197,262) | (601,297) | (1,140,376) |
| fll; k ; 2 kwW; k ; 3 ,wf; hd khww; yf; s ; | (138,639) | 53,067 | 85,572 | - |
| fll; k ; 1 kwW; k ; 3 ,wf; hd khww; yf; s ; | 5,307 | (92,612) | 87,305 | - |
| fll; k ; 1 kwW; k ; 2 ,wf; hd khww; yf; s ; | 3,235 | 74,247 | (77,482) | - |
| Mzb; d N; ghJ fll; qf; Sff; pilNa khww; y ; nraa; gg; ll; ntspgg; hLfspd ; tUl  ,Wjp ECL jhf;fk ; | 52,341 | 68,232 | (616,667) | (496,094) |
| mqf; fP hu efP f; jj; pid tpist pff; hj jpUjj; qf; spd ; fhuzkhf xgg; ej; f ; fhRg ; gha;r;ry;fSf;fhd khww; q;fs ; |  |  | - | - |
| ECL fzpgg; PLfSfF; gadg; Ljj; gg; ll; khjph pfs ; kwW; k ; css; PLfs py ; khww; k ; | 199,613 | 29,748 | 21,559 | 250,920 |
| gjptopff; g;gl;l njhif | - | - | (2,394,614) | (2,394,614) |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 686,434 | 233,784 | 5,110,953 | 6,031,171 |

**2023/24** ,y ; t Y f F;

d w; y pyhd mirT - fk g; d p

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fl;l k ; 1 | fl;l k ; 2 | fll; k ; 3 | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| SLFRS 9 ,d ; f Po ; 1 Vgu; y ; 2023 ,y ; css; thwhd ECL js;Sgb | 908,537 | 823,233 | 8,677,486 | 10,409,256 |
| cUthff; gg; ll; myy; J nfhst; dT nraa; gg; ll; Gjpa nrhjJ; ff; s ; | 124,238 | 16,890 | 13,209 | 154,337 |
| mqf; fP hu efP f; k ; nraa; gg; ll; myy; J ksP n; rYjj; gg; ll; nrhjJ; ff; s ; (gjptopgG; fs ; e Pqf; yhf) | (752,469) | (532,260) | (207,637) | (1,492,366) |
| fll; k ; 2 kwW; k ; 3 ,wf; hd khww; yf; s ; | (395,514) | 103,481 | 292,033 | - |
| fll; k ; 1 kwW; k ; 3 ,wf; hd khww; yf; s ; | 23,800 | (352,159) | 328,359 | - |
| fll; k ; 1 kwW; k ; 2 ,wf; hd khww; yf; s ; | 15,274 | 24,783 | (40,057) | - |
| Mzb; d N; ghJ fll; qf; Sff; pilNa khww; y ; nraa; gg; ll; ntspgg; hLfspd ; tUl  ,Wjp ECL jhf;fk ; | 434,676 | 152,962 | (703,029) | (115,391) |
| ECL fzpgg; PLfSfF; gadg; Ljj; gg; ll; khjph pfs ; kwW; k ; css; PLfs py ; khww; k | (16,153) | (23,573) | (61,323) | (101,049) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 342,389 | 213,357 | 8,299,041 | 8,854,787 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### fld f; Sk ; t UkjpfSk ; - ng W kjp Fiwg ;G f ; f p uajj; py ; (njhlh r; r; p . . .)

**2024/25** ,y ; t Y f F; d w; y pyhd mirT - F O kk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| SLFRS 9 ,d ; f Po ; 1 Vgu; y ; 2024 ,y ; css; thwhd ECL js;Sgb | 609,726 | 434,107 | 8,668,685 | 9,712,517 |
| cUthff; gg; ll; myy; J nfhst; dT nraa; gg; ll; Gjpa nrhjJ; ff; s ; | 757,265 | 170,889 | 317,999 | 1,246,152 |
| mqf; fP hu efP f; k ; nraa; gg; ll; myy; J ksP n; rYjj; gg; ll; nrhjJ; ff; s ; (gjptopgG; fs ; e Pq;fyhf) | (277,542) | (319,397) | (622,541) | (1,219,480) |
| fll; k ; 2 kwW; k ; 3 ,wf; hd khww; yf; s ; | (351,412) | 264,128 | 87,284 | (1) |
| fll; k ; 1 kwW; k ; 3 ,wf; hd khww; yf; s ; | 5,838 | (161,873) | 156,035 | 1 |
| fll; k ; 1 kwW; k ; 2 ,wf; hd khww; yf; s ; | 3,559 | 81,671 | (85,230) | 1 |
| Mzb; d N; ghJ fll; qf; Sff; pilNa khww; y ; nraa; gg; ll; ntspgg; hLfspd ; tUl  ,Wjp ECL jhf;fk ; | 54,959 | 70,279 | (604,334) | (479,096) |
| ECL fzpgg; PLfSfF; gadg; Ljj; gg; ll; khjph pfs ; kwW; k ; css; PLfs py ; khww; k ; | 209,592 | 30,641 | 21,127 | 261,360 |
| gjptopff; g;gl;l njhif | - | - | (2,394,614) | (2,394,614) |
| mee; pa nryhtz pr ; nrki; kahf;fy;fs ; | (49,600) | (54,578) | (56,588) | (160,766) |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 962,384 | 515,867 | 5,487,823 | 6,966,074 |

**2023/24** ,y ; t Y f F;

d w; y pyhd mirT - F O kk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | fl;l k ; 1 | fl;l k ; 2 | fll; k ; 3 | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| SLFRS 9 ,d ; f Po ; 1 Vgu; y ; 2023 ,y ; css; thwhd ECL js;Sgb | 1,252,668 | 1,153,917 | 9,100,885 | 11,507,470 |
| cUthff; gg; ll; myy; J nfhst; dT nraa; gg; ll; Gjpa nrhjJ; ff; s ; | 308,796 | 54,063 | 20,334 | 383,193 |
| mqf; fP hu efP f; k ; nraa; gg; ll; myy; J ksP n; rYjj; gg; ll; nrhjJ; ff; s ; (gjptopgG; fs ; e Pq;fyhf) | (791,756) | (782,736) | (355,134) | (1,929,626) |
| fll; k ; 2 kwW; k ; 3 ,wf; hd khww; yf; s ; | (613,424) | 315,551 | 297,874 | - |
| fll; k ; 1 kwW; k ; 3 ,wf; hd khww; yf; s ; | 26,180 | (447,375) | 421,195 | - |
| fll; k ; 1 kwW; k ; 2 ,wf; hd khww; yf; s ; | 16,801 | 27,261 | (44,063) | - |
| Mzb; d N; ghJ fll; qf; Sff; pilNa khww; y ; nraa; gg; ll; ntspgg; hLfspd ; tUl  ,Wjp ECL jhf;fk ; | 456,410 | 157,551 | (680,315) | (66,354) |
| ECL fzpgg; PLfSfF; gadg; Ljj; gg; ll; khjph pfs ; kwW; k ; css; PLfs py ; khww; k ; | (16,961) | (24,280) | (60,097) | (101,338) |
| mee; pa nryhtz pr ; nrki; kahf;fy;fs | (28,988) | (19,845) | (31,994) | (80,827) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 609,726 | 434,107 | 8,668,685 | 9,712,518 |

1. fhg ;G W j p kw ;W k ; k Ps f; hg ;G W j p t Ukjpfs ;

fzff; P l;Lf; nfhs i; f

fhg ;G W j p - fUt pfs pd ; tifg g; Ljj; y ;

fhg;GWjp xg;ge;jq;fs; vd;gd FOkkhdJ (fhg;GWjpahsh;) kw;WNkhh; jug;gpduplkpUe;J (fhg;GWjpAWeh;) Fwpg;gplj;jf;fsT fha;GWjp

,lh;fis> Xh; Fwpg;gpl;l epr;rakw;w vjph;fhy epfo;thdJ (fhg;GWjp nra;ag;gl;l epfo;T) fhg;GWjpAWeh;fis Nkhrkhf ghjpf;Fk;NghJ fhg;GWjpAWeh;fSf;F ,og;gPL nra;tjw;F cld;gLtjd;%yk; Vw;Wf;nfhz;l xg;ge;jq;fshFk;. Xh; nghJthd topfhl;bahf> fhg;GWjp nra;ag;gl;l epfo;T ,lk;ngwhtpbd; nrYj;jg;gl;l eyd;fis nrYj;jNtz;ba eyd;fSld; xg;gpLtjd; %yk; mJ Fwpg;gplj;jf;fsT fhg;GWjp ,lupidf; nfhz;Ls;sjh vd FOkk; jPh;khdpf;fpd;wJ. fhg;GWjp xg;ge;jq;fs; epjpapay; ,lh;fisAk; khw;wy; nra;ayhk;.

Xh; xg;ge;jkhdJ Xh; fhg;GWjp xg;ge;jkhf tifg;gLj;jg;gl;lTld;> mJ mjd; vQ;rpAs;s MAl;fhyj;jpy; fhg;GWjp xg;ge;jkhfNt ,Uf;Fk;.

,J ,f;fhyg;gFjpapy; fhg;GWjp ,lh; Fwpg;gplj;jf;fsT Fiwe;jpUe;jhYk;> midj;J chpikfs; kw;Wk; flg;ghLfs; mopj;Jtplg;gl;lhy; my;yJ Kjph;tile;jhy; xopa xg;ge;jkhfNt ,Uf;Fk;.

fhg ;G W j p t Ukjpfs ;

fhg;GWjp tUkjpfs; xg;ge;jf; fhRg; gha;r;ry; gz;Gfs; Nrhjidapid jpUg;jpg;gLj;Jfpd;wd (SPPI Nrhjid) Vnddpy; tpisthdJ mry; kw;Wk; tl;bapid khj;jpuNk gpujpepjpg;gLj;JtjdhyhFk;. fhg;GWjp tUkjpfSf;F tl;b mwtply; fhzg;glhtpl;lhYk; mit FWq;fhykhf fUjg;gLtjdhy; SPPI Nrhjidapid jpUg;jpg;gLj;JtJld; tl;b mwtpLtjw;F fld; ,lh; fhzg;gLtjpy;iy. SPPI Nrhjidapid epiwTnra;jjd; gpd;dh; Kfhikj;JtkhdJ xg;ge;jf; fhRg; gha;r;ry;fis Nrfhpg;gjw;fhf itj;jpUf;fg;gLk; tzpf

khjphpapid njhpTnra;jJld; ,it FWq;fhy jd;ikapidf; nfhz;Ls;sjdhy; ,f;fUtpapid ngWkjpFiwg;Gf; fpuaj;jpy; mstpLfpd;wJ.

,it epjpaspj;jy; $W fhzg;glhj FWq;fhy kPjpfs; Mifahy;> ngWkjpFiwg;Gf; fpuakhdJ mjd; nfhz;Lnry;yy; ngWkjpf;Fr; rkdhf fhzg;gLk;. %d;W fl;lq;fspd; mbg;gilapy;> nrayhf;fk; (fl;lk; 1)> Fiwr;nrayhf;fk; (fl;lk; 2)> nrayhf;fkw;wit (fl;lk; 3)> fk;gdpahdJ 12 khjq;fs; vfe kw;Wk; MAl;fhy ECL ,id gy;NtW fhl;rpepiyfspilNa epiwapl;L ECL ,id Vw;ghL nra;fpd;wJ.

epajpfs ; kw ;W k ; epgej; idfs py ; fz prkhd j p Ujj; q f; s pd ; fhuzkhf mq f; Pfhu e Pff; k ;

FOkkhdJ tUkjpahd fhg;GWjp jtizf;fl;lzj;jpid gpd;tUk; re;jh;g;gj;jpy; mq;fPfhuj;jpypUe;J mfw;Wfpd;wJ. mJ Xh; Gjpa fhg;GWjp xg;ge;jkhFk; tiuf;Fkhf fzprkhdsT mjd; epajpfs; kw;Wk; epge;jidfs; kPs;-Nguk; Ngrg;gl;bUf;fFkhdhy;> VNjDk; tpj;jpahrk; Xh; jdpahd nrhj;J my;yJ nghWg;ghf mq;fPfhpf;fg;gLfpd;wJ. Gjpjhf mq;fPfhpf;fg;gl;l fhg;GWjp xg;ge;jq;fs; ECL mstPl;L Nehf;fq;fSf;fhf fl;lk; 1 Mf tifg;gLj;jg;gLfpd;wJ.

Vidatw;Wf;fpilapy;> Xh; tUkjpahd fhg;GWjp jtizf;fl;lzj;ij mq;fPfhuj;jpypUe;J mfw;Wtjh my;yJ ,y;iyah vd;gij kjpg;gPL nra;Ak;NghJ. FOkkhdJ gpd;tUk; fhuzpfis fUj;jpnyLf;fpd;wJ:

0 fhg;GWjp mf;fiwapd; ,og;G

0 vjph;juj;jthpyhd khw;wk;

fhg ;G W jp t Ukjpfs pd ; t Y f ;Fd w; y pd ; kjpg g; P L

FOkkhdJ ECL Kiwapd; mbg;gilapy; tYf;Fd;wy; Vw;ghl;bid kjpg;gPL nra;jJ.

t Ukjpahd k Ps f; hg ;G W j p

fk;gdpahdJ tof;fkhd tzpfr; nraw;ghl;by; fhg;GWjp ,lh;Neh;ifapid kPs;fhg;GWjpf;F xg;Gtpf;fpd;wJ. kPs;fhg;GWjp tUkjpfs; fhg;GWjp fk;gdpfspypUe;J tuNtz;ba kPjpfis gpujpepjpj;Jtg;gLj;Jfpd;wJ. kPs;fhg;GWjpahshplkpUe;J kPl;ff;$ba njhiffs;> epYitapYs;s Nfhuy;fs; Vw;ghl;Lld; Xh; epiyg;NgUs;s tpjj;jpy; my;yJ kPs;fhg;GWjpahshpd; nfhs;iffSld; ,ize;j jPh;g;gdT nra;ag;gl;l Nfhuy;fs; kw;Wk; njhlh;Gila kPs;fhg;GWjp xg;ge;jj;jpw;F mikthf kjpg;gPL nra;ag;gLfpd;wd.

xg;Gtpf;fg;gl;l kPs;fhg;GWjp Vw;ghLfs; FOkj;jpid fhg;GWjpAWeh;fSf;fhd flg;ghLfspypUe;J tpLtpf;fhJ.

kPs;fhg;GWjp tUkjpfs; njhlh;ghd gz;GfSf;fika fUtpfs; xg;ge;j fhRg; gha;r;ry; gz;Gr; Nrhjidf;F (SPPI Nrhjid) jfik ngWfpd;wJ Vnddpy; tpisthdJ mry;; kw;Wk; tl;bapid khj;jpuk; gpujpepjpj;Jtg;gLj;Jfpd;wJ. tUkjpahd kPs;fhg;GWjpf;F vt;tpjkhd tl;bAk; mwtplg;gLtjpy;iyahapDk;> mit FWq;fhykhf kw;Wk; tl;b mwtpLtjw;F fld; ,lh;Neh;if fhzg;glhjjhf fUjg;gLtjdhy; mit SPPI Nrhjidapid jpUg;jpg;gLj;Jfpd;wJ. SPPI Nrhjid epiwTnra;jjd; gpd;dh;> Kfhikj;JtkhdJ xg;ge;jf; fhRg; gha;r;ry;fis Nrfhpg;gjw;fhf itj;jpUf;Fk; tzpf khjphpapid kw;Wk; ,it FWq;fhy jd;ikapid nfhz;Ls;sjdhy; fUtpapid ngWkjp Fiwg;Gf; fpuaj;jpy; mstpLtjw;Fk; njhpTnra;jJ. ,it Xh; epjpaspg;G $W mw;w FWq;fhy kPjpfs; Mifahy;> ngWkjp Fiwg;Gf; fpuakhdJ

nfhz;Lnry;yy; ngWkjpf;Fr; rkdhFk;..

k Ps f; hg ;G W jp t Ukjpfs pd ; t Y f ;Fd w; y pd ; kjpg g; P L

SLFRS 4 - fhg;GWjp xg;ge;jq;fs;> gphpT 20 ,d; mbg;gilapy; fk;gdpapd; fhg;GWjp tUkjpfs; ECL khjphpf;F jfik ngwtpy;iy. gpd;tUk; re;jh;g;gj;jpy; khj;jpuk; kPs;fhg;GWjp tUkjpfspy; tYf;Fd;wy; el;lq;fs; mq;fPfhpf;fg;gLk;. ghFghlw;w rhd;W fhzg;glhtpl;lhy;> tpisthf kPs;fhg;GWjp nrhj;Jf;fsJ Muk;g mq;fPfhuj;jpd; gpd;dh; ,lk;ngw;wpUg;gpd;> fk;gdp xg;ge;jj;jpd; epajpfspd; fPo; mjw;F tuNtz;ba midj;J njhiffisAk; ngwhJtpbd;> kw;Wk; me;j epfo;thdJ kPs;fhg;GWjpahshplkpUe;J fk;gdp ngwNtz;ba njhiffspy; Xh; ek;gj;jFe;j mstplf;$ba jhf;fj;jpid nfhz;bUg;gpd;.

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. fhg ;G W j p kw ;W k ; k Ps f; hg ;G W j p t Ukjpfs ; (njhlh r; r;

p . . .)

xjj; pitf;fg g; ll; nryt pdq ;fs ;

xjj; pitff; g g; ll; ifafg g; Ljj; y ; f p uak ; **(DAC)**

juF> fhg;GWjp xg;ge;jk;> re;ijg;gLj;jy; kw;Wk; fhg;GWjp xg;ge;j toq;fy; nrytpdq;fs; cs;slq;fyhd Gjpa tzpfq;fsJ ifafg;gLj;jy; fpuakhdJ khWglyhk; kw;Wk; Gjpa tzpfq;fsJ cUthf;fYld; Neubahf njhlh;Ggl;lit vjph;fhy jtizf;fl;lzq;fspypUe;J kPl;ff;

$bastpw;F ,e;jf; fpuaq;fs; xj;jpitf;fg;gLfpd;wd. Vida midj;J ifafg;gLj;jy; fpuaq;fSk; Ml;gLk;NghJ xU nrytpdkhf mq;fPfhpf;fg;gLfpd;wd. Muk;g mq;fPfhuj;jpd; gpd;dh;> xj;jpitf;fg;gl;l ifafg;gLj;jy; fpuaq;fs; (DACp)> ciof;fg;glhj jtizf;fl;lzk; ngWkjp Fiwg;Gr; nra;ag;gLk; mbg;gilapy;> fhyg;gFjpapy; ngWkjp Fiwg;Gr; nra;ag;gLfpd;wd.

nrhj;jpd; vjph;ghh;f;fg;gLk; gaDs;s MAl;fhyj;jpy; my;yJ nrhj;jpy; Gije;Js;s vjph;fhy nghUshjhu eyd;fspd; vjph;ghh;f;Fk; Efh;Tg; Nghf;fpyhd khw;wq;fs; ngWkjpFiwg;Gf; fhyj;jpid khw;Wtjd; %yk; fzf;fPL nra;ag;gLtJld; xU fzf;fPl;L kjpg;gPl;byhd khw;wkhf ftdpf;fg;gLfpd;wJ.

njhlh;Gila xg;ge;jq;fs; Kjph;tile;jhy; my;yJ uj;Jnra;ag;gl;lhy; DAC mq;fPfhuj;jpypUe;J mfw;wg;gLfpd;wJ.

xt;nthU mwpf;ifaplg;gLk; jpfjpapy; my;yJ tYf;Fd;wy; vof;$ba xU Fwpfhl;b fhzg;gbd; mbf;fbahf DAC ,yhd xU tYf;Fd;wy; kPsha;T nraw;gLj;jg;gLfpd;wJ. nfhz;Lnry;yy; njhifapYk; ghh;f;f kPl;fj;jf;f njhifahdJ Fiwthff; fhzg;gLk;NghJ xU tYf;Fd;wy; el;lkhdJ

,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ. xt;nthU mwpf;ifaplg;gLk; fhyj;jpw;Fkhd nghWg;G NghJik Nrhjidf;F DAC ck;

fUj;jpnyLf;fg;gLfpd;wJ.

k Ps ;fhg ;G W j p juF

ntspthhp kPs;fhg;GWjp xg;ge;jq;fspy; tUkjpahd juFfs; vjph;ghh;f;fg;gLk; jtizf;fl;lzk; nrYj;Jtjw;F vjph;ghh;f;fg;gLk; fhyj;jpd; kPJ xU Neh;Nfhl;L mbg;gilapy; xj;jpitf;fg;gl;L ngWkjp Fiwg;G nra;ag;gLfpd;wd. .

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| ksP f; hgG; Wjp tUkjpfs ; | - | - | 409,604 | 469,767 |
| fhgG; Wjp tUkjpfs ; | - | - | 1,288,750 | 1,116,930 |
| nkhj;jk ; | - | - | 1,698,354 | 1,586,697 |
| epahag ; ngWkjp | - | - | 1,698,354 | 1,586,697 |

1. epjpr ; nrhj ;J ff; s ; - Vida t p h pthd t Ukhdjj;

p D hlhf epahag ; ng W kjpa py ;

Muk;g mq;fPfhuj;jpd; gpd;dh;> fk;gdpahdJ %Nyhgha Nehf;fj;jpw;fhf itj;jpUf;Fk; mjd; chpj;Jt KjyPLfspy; rpytw;iw mt;tg;NghJ> mit th;j;jfj;jpw;fhf itj;jpUf;fg;glhjNghJ FVOCI ,y; chpj;Jt fUtpfshf khw;wtpayhjthW mit LKAS 32 “epjpapay; fUtpfs;: Kd;dpiyg;gLj;jy;”

,d; fPo; chpj;Jt tiuaiwapid re;jpf;Fk;NghJ tifg;gLj;Jtjw;F njhpTnra;fpd;wJ. mj;jifa tifg;gLj;jyhdJ Xh; fUtpapypUe;J fUtp mbg;gilapy; jPh;khdpf;fg;gLfpd;wJ.

,e;j chpj;Jt fUtpfspyhd ,yhgq;fs; kw;Wk; el;lq;fs; ,yhgk; my;yJ el;lj;jpw;F xUNghJk; kPs;Row;rp nra;ag;gLtjpy;iy vd;gJld; mjw;Fg; gjpyhf mit mq;fPfhu mfw;wypd;NghJ Neubahf epWj;jpitf;fg;gl;l ciog;GfSf;F khw;wy; nra;ag;gLfpd;wd. nfhLg;gdtpw;fhd chpikahdJ epiyehl;lg;gLk;NghJ gq;fpyhgq;fs; Vida nraw;ghl;L tUkhdkhf ,yhgk; my;yJ el;lj;jpy; mq;fPfhpf;fg;gLfpd;wd. FVOCI ,y; cs;s chpj;Jt

fUtpfs; Xh; tYf;Fd;wy; kjpg;gPl;bw;F cl;gLj;jg;gLtjpy;iy.

va;jg;ngw;wpuhj ,yhgq;fs; kw;Wk; el;lq;fs; chpj;Jtj;jpy; OCI Clhf 'epahag; ngWkjp xJf;fj;jpy;” mq;fPfhpf;fg;gLfpd;wd.,e;j epjpapay; KjyPLfs; tpw;gidnra;ag;gLk;NghJ Kd;dh; epahag; ngWkjp xJf;fj;jpy; mq;fPfhpf;fg;gl;l jpuz;l ,yhgk; my;yJ el;lk; epWj;jpitf;fg;gl;l ciog;GfSf;F khw;wy; nra;ag;gLfpd;wd. epjpapay; nrhj;jpid - FVOCI itj;jpUf;Fk;NghJ ciof;fg;gLk; gq;fpyhgkhdJ> nfhLg;gdtpid ngWtjw;fhd chpik epiyehl;lg;gLk;NghJ> tUkhdf; $w;wpy; “Vida nraw;ghl;L tUkhdkhf" mq;fPfhpf;fg;gLfpd;wJ> FVOCI ,yd ; fhzg;gLk ; chpjJ; tf; fUt pfs ; xU epahag ; ngWkjp kjpgg; Plb; wF; clg; Ljj; gg; Ltjpyi; y.

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| chpjJ; tg ; g pizaqf; s ; | 27.1 | 347 | 315,005 | 234,492 | 315,005 | 234,492 |
| jpiwNrh p czb; ay;fs ; | | | - | - | 535,342 | 561,806 |
| njhFjpf;fld;fs ; | 27.1 | 347 | 977,135 | 924,177 | 977,135 | 924,177 |
| nkhj;jk ; | | | 1,292,140 | 1,158,669 | 1,827,482 | 1,720,475 |
| epahag ; ngWkjp | | | 1,292,140 | 1,158,669 | 1,827,482 | 1,720,475 |

* 1. ch pj ;J tk ; kw ;W k ; fld ; g pizaq f; s ; - fk g; d p

,y;qif

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | Fwpg ;G | gf;fk ;  vz.; | gq;Ffs/; njh. fldf; s pd; vzz; pfi; f | 2025  Kjy Plb; d ; fpuak ;  &. '000 | rei; jg ; ngWkjp  &. '000 | gq;Ffs/; njh. fldf; s pd; vzz; pfi; f | 2024  Kjy Plb; d ; fpuak ;  &. '000 | rei; jg ; ngWkjp  &. '000 |
| tpiy Fwpg;g plg;gl;l Kjy PLfs ;  g Pgg; s]; ; Nkh;r;rdl; ; igdhd]; ; g pvy;r p | | | 25,014,002 | 237,633 | 180,101 | 25,014,002 | 237,633 | 117,566 |
| Mrphp n`h];g pl;l y ; N`hyb; q]; ; g pvy;r p | | | 500,000 | 20,730 | 12,900 | 500,000 | 20,730 | 12,500 |
| t pdl; N; ghh]; ; g pvyr; p | | | 1,000,000 | 18,489 | 25,000 | 1,000,000 | 18,489 | 19,600 |
| yqf; h fpubl; mdl; ; g p] pd] ; igdhd]; ; g pvy;r p | | | 5,000,000 | 50,000 | 13,000 | 5,000,000 | 50,000 | 11,000 |
| rdr nltygk; dl; ; Ngqf; ; g pvyr; p | | | 2,320,270 | 215,532 | 83,994 | 2,271,260 | 213,853 | 73,816 |
| Jiznkhjj; k ; | | |  | 542,384 | 314,995 |  | 540,705 | 234,482 |
| tpiy Fwpgg; plgg; lhj Kjy PLfs ;  ,yqi; f fld ; jfty ; gzpafk ; | 27.2 | 347 | 200 | 10 | 10 | 200 | 10 | 10 |
| Jiznkhjj; k ; Subtotal | | | 10 | | | 10 | | |
| njhFjpff; ld ; Kjy PLfs ;  ,yqi; f kpdr; hu rig | | | 9,180,900 | 1,000,086 | 977,135 | 9,180,900 | 1,000,086 | 924,177 |
| Jiznkhjj; k ; | | |  | 1,000,086 | 977,135 | 9,180,900 | 1,000,086 | 924,177 |
| nkhj;jk ; | | |  | 1,540,801 | 1,292,140 |  | 1,540,801 | 1,158,669 |

* 1. ,yq i;

f fld ; jfty ; gz p afk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
|  | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 10 | 10 | 10 | 10 |
| OCI ,y ; mq;ffP h pf;fgg; ll; ksP m; st PL | - | - | - | - |
| khhf; ; 31 ,y ; css; thwhd kjP p | 10 | 10 | 10 | 10 |

1. fld ; fUt p - ng W kjp Fiwg ;G f ; f p uajj;

py ;

fzff; P l;Lf; nfhs i; f

SLFRS 9 ,d; gpufhuk;> “epjpapay; KjyPLfs;” gpd;tUk; ,uz;L epge;jidfisAk; re;jpj;jhy; ngWkjp Fiwg;Gf; fpuaj;jpy; mstplg;gLtJld;>

FVTPL ,y; tiuaWf;fg;gLtjpy;iy

0 xg;ge;jf; fhRg; gha;r;ry;fis jpul;Ltjw;fhf itj;jpUf;Fk; Nehf;fj;jpidAila tzpf khjphpapDs; nrhj;J itj;jpUf;fg;gly; Ntz;Lk; ; kw;Wk;

0 epjpr; nrhj;jpd; xg;ge;j epajpfs; Fwpg;gpl;l jpfjpfspy; fhRg; gha;r;ry;fis vOg;GtJld;> ,it epYitapYs;s Kjy; njhifapyhd Kjy; kw;Wk; tl;bf; nfhLg;gdTfs; khj;jpukhapUj;jy; Ntz;Lk;.

Muk;g mq;fPfhuj;jpd; gpd;dh;> ,it gpd;dh; ngWkjp Fiwg;Gf; fpuaj;jpy; mstplg;gLfpd;wd (EIR ,id gad;gLj;jpa nkhj;j nfhz;Lnry;yy; njhifapy; tYf;Fd;wYf;fhd Vw;ghL fopf;fg;gl;ljd; gpd;dh;). ngWkjp Fiwg;Gf; fpuakhdJ ifafg;gLj;jypd;Nghjhd VNjDk; fopT my;yJ tl;lj;jpidAk; EIR ,d; xUq;fpize;j ghfkhAs;s fl;lzq;fs; kw;Wk; fpuaq;fisAk; fzf;fpnyLj;J fzpg;gplg;gLfpd;wJ. ngWkjp Fiwg;ghdJ “tl;b tUkhdj;jpy;” cs;slf;fg;gLtJld; tYf;Fd;wypypUe;J vOfpd;w el;lq;fs; tUkhdf; $w;wpy; “fld;fs; kw;Wk; Vida

el;lq;fSf;fhd tYf;fd;wy; fl;lzq;fs;” ,y; mq;fPfhpf;fg;gLfpd;wJ..

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**28.** fld ; fUt p - ng W kjp Fiwg ;G f ; f p uajj;

py ; (njhlh r; r;

p . . .)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | Fwpg;G | gf;fk ;  vz.; | 2025 | 2024 | 2025 | 2024 |
|  |  | &. '000 | &. '000 | &. '000 | &. '000 |
| jpiwNrh p czb; ay;fs ; | | | 5,161,177 | 18,372,055 | 5,161,177 | 18,372,055 |
| jpiwNrhp Kw pfs ; | | | - | - | 4,320,266 | 3,429,548 |
| tpiy Fwpgg; plgg; lhj KdD; h pikg ; gq;Fs ; | | | - | - | 1,116,718 | 420,538 |
| njhFjpf;fld;fs ; | 28.1 | 348 | - | - | 963,111 | 1,604,373 |
| nkhj;jk ; | | | 5,161,177 | 18,372,055 | 11,561,272 | 23,826,514 |
| epahag ; ngWkjp | | | 4,866,785 | 18,463,247 | 11,839,300 | 24,739,582 |

1. fld ; fUt p - ng W kjp Fiwg ;G f ; f p uajj;
   1. njhFjpf;fld ;fs ;

py ;

**Group**

vjphg; hhf; f; gg; ll; fld ; ell; qf; Sff; hd nkhjj; jsS; gbfs ; 12 khjqf; s ; ECL ,ypUeJ; vOfpdw; d> ,ej; g ; g ph pt py ; fhzgg; Lk ; midjJ; Kjy PLSk ; Kjy PlL; jj; u fUtpfshFk.; .

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  |  | 2025 | | 2024 | |
|  | tl;b t jP k ; | Kjph;Tj ; jpfjp | njhFjpf;. fldf; s pd ; vz;z pf;if | nfh.nryy; y ; ngWkjp | njhFj pf ; fldf; s pd ; vz;z pf;if | nfh.nryy; y ; ngWkjp |
|  |  |  |  | &. '000 |  | &. '000 |
| r pagjj; igdhd]; ; g pvyr; p | 13.33% | 8-Aug-24 | - | - | 1,500,000 | 162,636 |
| ne~dy ; nltygk; dl; ; Ngqf; ; g pvyr; p | 13.95% | 30-Mar-24 | - | - | 2,000,000 | 228,031 |
| DFCC Ngq;f ; g pvy;r p | 13.00% | 29-Mar-25 | 844,500 | 95,475 | 844,500 | 95,539 |
| 11.00% | 12-Jun-25 | 1,190,000 | 129,429 | 1,190,000 | 129,435 |
| MTD Nthh;f;fh]; ; g pvy;r p | 11.75% | 30-Sep-19 | 254,784 | 26,954 | 254,784 | 26,954 |
| `ll; d ; ne~dy ; Ngqf; ; g pvyr; p | 12.30% | 22-Sep-24 | - | - | 413,300 | 43,901 |
| Ne~d]; ; lu; ]l; ; Ngqf; ; g pvyr; p | 12.80% | 23-Dec-24 | - | - | 2,000,000 | 206,602 |
| ,yqi; f kpdr; hu rig | 9.35% | 15-Apr-26 | 4,000,000 | 405,035 | 4,000,000 | 435,794 |
| LOLC g pvy;r p | 10.25% | 24-Feb-26 | 3,000,000 | 333,629 | 3,000,000 | 302,892 |
| Jiznkhjj; k ; | | | 990,522 | | 1,631,784 | |
| fop: vjphg; hh;f;fgg; ll; fld ; ell; q;fSf;fhd jsS; gb | | | (27,412) | | (27,412) | |
| nkhj;jk ; | | | 963,112 | | 1,604,373 | |

#### J izff; k g; d pfs py ; Kjy P Lfs ;

Jizf;fk;gdpapyhd KjyPL fpuaj;jpy; Fwpg;gplg;gLtJld;> fk;gdpapd; epjpf; $w;Wf;fspy; ,yhgk; my;yJ el;lf; $w;wpy; rhl;lg;gl;l VNjDk; tYf;Fd;wy; el;lq;fs; fopf;fg;gl;L ,yq;if fzf;fPl;L epakq;fs; - LKAS 27 – ‘ xUq;fpizf;fg;gl;l kw;Wk; jdpahd epjpf; $w;Wf;fs;’ f;F Vw;g Fwpg;gplg;gLfpd;wd.

Jizf;fk;gdpfs; vd;gd FOkj;jpdhy; ⁄fk;gdpapdhy; fl;Lg;gLj;jg;gLk; epWtdq;fshFk;. Jizf;fk;gdpfs; fk;gdpf;F fl;Lg;ghlhdJ khw;wy; nra;ag;gl;l jpfjpapy; xUq;fpizf;fg;gLtJld; mj;jifa fl;Lg;ghL epWj;jg;gLk;tiu njhlh;e;Jk; xUq;fpizf;fg;gLk;. fk;gdpahdJ gpd;tUk; re;jh;g;gq;fspy; Xh; KjyPL nra;ag;gl;l epWtdj;jpid fl;Lg;gLj;Jtjhf Cfpf;fpd;wJ: mJ KjyPL nra;ag;gl;l epWtdj;Jldhd mjd; <Lghl;bypUe;J khw;wkilAk; tpistpw;F ntspg;ghL> my;yJ chpikapidf; nfhz;bUe;jhy; kw;Wk; KjyPL nra;ag;gl;l epWtdj;jpyhd mjd; mjpfhuj;jpDhlhf me;j tpisTfis ghjpf;Fk; Mw;wiyf; nfhz;bUe;jhy; vd;gdthFk;. .

FOkj;jpDs;shd kPjpfs;> nfhLf;fy; thq;fy;fs;> tUkhdk;> nrytpdq;fs; kw;Wk; FOkj;jpDs;shd nfhLf;fy; thq;fy;fspypUe;J vOk; VNjDk; va;jg;ngwhj ,yhgq;fs; xUq;fpizf;fg;gl;l epjpf; $w;Wf;fs; jahhpf;fg;gLk;NghJ mfw;wg;gLfpd;wd.

flLg;ghlw;w mf;fiwfs;> fk;gdpapdhy; Neubahf my;yJ kiwKfkhf Jizf;fk;gdpapd; nrhe;jkpy;yhj chpj;Jtj;jpd; gFjpapid gpujpepjpj;Jtk; nra;fpd;wd.

fl;Lg;ghlw;w mf;fiwfs; xUq;fpizf;fg;gl;l epjp epiyikf; $w;wpy; chpj;Jtj;Jld; Kd;dpiyg;gLj;jg;gLfpd;wd Mdhy; jha; fk;gdpapd; chpj;Jilikahsh;fspd; chpj;Jtj;jpypUe;J NtWgLj;jp fhz;gpf;fg;gLk;. ,yhgk; my;yJ el;lk; kw;Wk; Vida tphpthd tUkhdj;jpd; xt;nthU $Wk; fl;Lg;ghlw;w mf;fiwf;F chpj;jhdJ xUq;fpizf;fg;gl;l ,yhgk; my;yJ el;lf; Rw;wpy; jdpahf fhl;rpg;gLj;jg;gLfpd;wJ. fl;Lg;ghl;L mf;fiwf;F gpuNahfpf;fg;gLk; VNjDk; el;lq;fs; Xh; gw;whf;Fiwahd kPjpapid tpistpj;jhYk; fl;Lg;ghlw;w mf;fiwfspd; mf;fiwf;F vjpuhf xJf;fg;gLfpd;wJ. fl;Lg;ghlw;w mf;fiwfspd; ifafg;gLj;jyhdJ jha; epWtdj;jpd; ePbg;G Kiwapid gad;gLj;jp fzf;fPL nra;ag;gLfpd;wJ> ,jd; %yk; kWgaDf;Fk; ifafg;gLj;jg;gl;l Njwpa nrhj;Jf;fspd; gq;fpw;fhd epahag; ngWkjpf;Fk; ,ilNaahd tpj;jpahrkhdJ chpj;Jtkhf mq;fPfhpf;fg;gLfpd;wJ.

fzff; P l;Lf; nfhs i; f

fk;gdpapd; midj;J Jizf;fk;gdpfSk; ,yq;ifapy; xUq;fpizf;fg;gl;Ls;sJld; vyhad;]; itdhd;]; gpvy;rp gq;fshNj~py; xUq;fpizf;fg;gl;lJ. gpujhd eltbf;ifapd; %yk; itj;jpUf;fg;gLk; tpfpjhrhuq;fspyhd khw;wq;fSld; Jizf;fk;gdpfspd; Xh; gl;bayhdJ gf;fk; 292 ,y; fhzg;gLk; Fwpg;G

1.2 ,y; toq;fg;gl;Ls;sJ.

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| khhr; ; 31 ,y ; css; thwhdJ |  | 2025 |  |  | 2024 |  |
|  | ch pjJ; ilik | fpuak ; | gz pgg; hsuJ rei; jg ; ngWkjpa ply ; | ch pjJ; ilik | fpuak ; | gz pgg; hsuJ rei; jg ; ngWkjpa ply ; |
| fk;gd p | % | &. '000 | &. '000 | % | &. '000 | &. '000 |
| g Pgg; s]; ; yrP pq ; tpy Pl; nkNd[k; dl; ; ypkpll; l; | 100.00 | 175,000 | 217,016 | 100.00 | 175,000 | 201,797 |
| g pg;gs]; ; yrP pq ; g pnuhg;gh;lb; nltygk; d;l; ypkpl;l l; | 100.00 | 892,215 | 2,560,499 | 100.00 | 713,625 | 2,524,509 |
| g pg;gs]; ; yrP pq ; n`tn; yhf; g pnuhg;gh;lB; ] ; ypkpll; l; | 100.00 | 600,000 | 1,762,366 | 100.00 | 600,000 | 1,779,117 |
| g Pgg; s]; ; ikfN; uh nfhkh]; ; ypkpll; l; | 100.00 | 150,000 | 770,956 | 100.00 | 150,000 | 628,627 |
| g Pgg; s;] ; ,d#; ud;] ; g pvyr; p | 75.00 | 663,750 | 4,352,644 | 75.00 | 600,000 | 3,450,000 |
| vyhad;] ; igdhd;] ; g pvyr; p | 51.00 | 1,351,186 | 1,676,604 | 51.00 | 1,216,604 | 1,667,335 |
| nkhj;jk ; |  | 3,832,151 | 11,340,085 |  | 3,455,229 | 10,251,385 |

g Pgg; s]; ; ,d#; ud]; ; g pvyr; p ,idj ; jt pu Jizff; kg; d pfs ; nfhOk G; gqF; g ; gh pthj; j; ida py ; glb; ayplgg; lt pyi; y. g Pgg; s]; ; jt puyhd Jizff; kg; d pfs py ; gz pgg; hshf; sJ Kjy Plb; yhd ngWkjpahdJ xU Njwpa nrhjJ; mbgg; ila py ; Nkwn; fhss; gg; lL; ss; J. g Pgg; s]; ;

,d#; ud]; ; g pvyr; p rei; j t piya pd ; mbgg; ila py ; ngWkjpa plgg; lL; ss; J

epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### J izf;fk g; d pfs py ; Kjy P Lfs ; (njhlh ;r ;r p . . .)

xU nghUzi; kahd flL; gg; hlww; mff; iwa pid (NCI) nfhzl; FOkjj; pd ; Jizff; kg; d pfs ; njhlhg; hd jftyf; is g pdt; Uk ; mll; tizahdJ RUff; khf njhFjJ; ss; J.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ |  | 2025 |  |  | 2024 |  |
| g Pgg; s]; ;  ,d#; ud]; ;  g pvy;r p | vyhad]; ;  igdhd]; ;  g pvy;r p | nkhj;jk ; | g Pgg; s]; ;  ,d#; ud]; ;  g pvy;r p | vyhad]; ;  igdhd]; ;  g pvy;r p | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '0000 |
| flL; gg; hlww; mff; iw (NCI) rjtPjk ; | 25% | 49% | - | 25% | 49% | - |
| Njwpa nrawg; hlL; tUkhdk ; | 5,190,003 | 461,827 | 5,651,830 | 4,674,252 | 624,005 | 5,298,257 |
| fop: nrawg; hlL; nrytpdqf; s ; | 4,521,576 | 367,578 | 4,889,154 | 4,028,321 | 333,794 | 4,362,115 |
| tUkhd th pfF; Kej; pa ,yhgk ; | 668,427 | 94,249 | 762,676 | 645,931 | 290,211 | 936,142 |
| fop: tUkhd th pr ; nrytpdk ; | 287,941 | 101,717 | 389,658 | 208,243 | 100,227 | 308,470 |
| Mzb; wf; hd ,yhgk ; | 380,486 | (7,468) | 373,018 | 437,688 | 189,984 | 627,672 |
| flL; gg; hlww; mff; iwfF; (NCI) xJff; g;gl;l ,yhgk ; | 95,121 | (3,659) | 91,462 | 109,422 | 93,092 | 202,514 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ |  | 2025 |  |  | 2024 |  |
| g Pgg; s]; ;  ,d#; ud]; ;  g pvy;r p | vyhad]; ;  igdhd]; ;  g pvy;r p | nkhj;jk ; | g Pgg; s]; ;  ,d#; ud]; ;  g pvy;r p | vyhad]; ;  igdhd]; ;  g pvy;r p | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '0000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 367,750 | 254,227 | 621,977 | 732,308 | 139,371 | 871,679 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 3,248,407 | 987,912 | 4,236,319 | 3,410,573 | 884,700 | 4,295,273 |
| fldf; Sk ; tUkjpfSk ; | 163,744 | 11,035,982 | 11,199,726 | 97,634 | 12,474,999 | 12,572,633 |
| fhgG; Wjp kwW; k ; ksP f; hgG; Wjp tUkjpfs ; | 2,298,818 | - | 2,298,818 | 2,096,469 | - | 2,096,469 |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pDhlhf epahag ; ngWkjpapy ; | 535,342 | - | 535,342 | 561,806 | - | 561,806 |
| fld ; fUt pfs ; ngWkjp FiwgG; f ; fpuajj; py ; | 5,283,377 | 1,116,718 | 6,400,095 | 5,033,920 | 420,538 | 5,454,458 |
| Mjdk>;nghwp kwW; k; cgfuzk; /mUtr ; nrhjJ; f;fs ; kwW; k; ROUA | 358,210 | 133,412 | 491,622 | 309,916 | 138,237 | 448,153 |
| Vida nrhjJ; ff; s ; | 1,233,233 | 182,948 | 1,416,181 | 203,630 | 284,722 | 488,352 |
| nkhjj; nrhjJ; ff; s ; | 13,488,881 | 13,711,199 | 27,200,080 | 12,446,256 | 14,342,567 | 26,788,823 |
| tqf; pfSfF; nrYjj; Ntzb; ait | 46,076 | 2,310,221 | 2,356,297 | 11,944 | 2,787,553 | 2,799,497 |
| thbfi; fahshf; SfF; nrYjj; Ntzb; ait | - | 7,489,978 | 7,489,978 | - | 7,756,925 | 7,756,925 |
| Vida epjpg ; nghWgG; ff; s ; | 1,553,726 | 433,654 | 1,987,380 | 1,000,130 | 415,726 | 1,415,856 |
| Vida nghWgG; f;fs ; | 533,351 | 189,887 | 723,238 | 459,526 | 113,079 | 572,605 |
| fhgG; Wjpg ; nghWgG; ff; s ; kwS; k ; nrYjj; Ntzb; a ksP ;fhgG; Wjp | 5,595,322 | - | 5,595,322 | 5,605,452 | - | 5,605,452 |
| nkhjj; nghWgG; ff; s ; | 7,728,475 | 10,423,740 | 18,152,215 | 7,077,052 | 11,073,283 | 18,150,335 |
| Njwpa nrhjJ; ff; spd ; ngWkjp | 5,760,406 | 3,287,459 | 9,047,865 | 5,369,204 | 3,269,284 | 8,638,488 |

#### Kjy P l;L Mjdk ;

fzff; P l;Lf; nfhs i; f

KjyPl;L Mjdk; vd;gJ xd;wpy; thlif tUkhdj;jpid ciog;gjw;fhf my;yJ %yjd kjpg;Ngw;wj;jpw;F my;yJ ,t;tpuz;Lf;fhfTk; itj;jpUf;fg;gLgit Mdhy; tof;fkhd tzpf eltbf;ifapd;NghJ tpw;gidf;fhf> nghUl;fs; kw;Wk; Nritfis cw;gj;jpnra;tjw;F my;yJ tpepNahfpg;gjw;F my;yJ eph;thf Nehf;fq;fSf;fhf itj;jpUf;fg;gLgit my;y.

KjyPl;L Mjdq;fs; Muk;gj;jpy; fpuaj;jpy; mq;fPfhpf;fg;gLfpd;wd. Muk;g mq;fPfhuj;jpd; gpd;dh; KjyPl;L Mjdq;fs; epahag; ngWkjpapy; Fwpg;gplg;gLtJld; mJ epjp epiyikf; $w;W jpfjpapy; re;ij epytuj;jpid gpujpgypf;fpd;wJ. epahag; ngWkjpapd; khw;wq;fspypUe;J vOk;

,yhgq;fs; my;yJ el;lq;fs; mit vOk; tUlj;jpy; ,yhgk; my;yJ el;lf; $w;wpy; cs;slf;fg;gLfpd;wd.

FOkf; fk;gdpfs; xU JizepWtdj;jpd; KjyPl;L Mjdj;jpd; fzprkhdsT gFjpapid mkh;Tnfhz;lhy;> mj;jifa KjyPl;L MjdkhdJ xUq;fpizf;fg;gl;l epjpf; $w;Wf;fspy; Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzkhf ftdpf;fg;gl;L ,yq;if fzf;fPl;L epakk; - LKAS 16 - 'Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk;” ,d; gpufhuk; fzf;fpylg;gl;Ls;sJ..

#### mq ;f Pfhu e Pf;fk ;

KjyPl;L Mjdq;fs; gpd;tUk; re;jh;g;gq;fdpy; mq;fPfhuj;jpypUe;J mfw;wg;gLfpd;wd. mit tpw;gid nra;ag;gl;lhy; my;yJ KjyPl;L MjdkhdJ gad;ghl;bypUe;J epue;jukhf ePf;fg;gl;bUe;jhy; kw;Wk; mjd; tpw;gidapypUe;J vt;tpjkhd vjph;fhy nghUshjhu eyDk; vjph;ghh;f;fg;glhtpl;lhy; MFk;. Xh; KjyPl;L Mjdj;jpd; tpw;gid my;yJ Xa;TnfhLg;gjpypUe;jhd VNjDk; ,yhgq;fs; my;yJ el;lq;fs; ,yhgk; my;yJ el;lf; $w;wpy; mJ Xa;TnfhLf;fg;gl;l my;yJ tpw;gid nra;ag;gl;l tUlj;jpy; mq;fPfhpf;fg;gLfpd;wJ.

#### Kjy P l;L Mjdjj; pw F; /Mjdjj; py p Ue ;J g pd d; uhd khw w; y ;fs ;

KjyPl;L Mjdj;jpw;F gad;ghl;by; khw;wk; fhzg;gl;lhy; khj;jpuNk khw;wy;fs; nra;ag;gLfpd;wd. chpikahsuJ mkh;T epiwtile;jjw;fhd rhd;W> kw;WNkhh; jug;gpdUf;fhd Xh; nraw;ghl;L Fj;jifapd; Muk;gk;> my;yJ fl;Lkhdj;jpd; my;yJ mgptpUj;jpapd; epiwT.

KjyPl;L Mjdj;jpypUe;J gpd;tUtd ,lk;ngw;why; khj;jpuNk khw;wy;fs; nra;ag;gLfpd;wd. gad;ghl;byhd Xh; khw;wk;> chpikahsh; mkh;Tnfhs;sy; Muk;gpj;jhy; my;yJ tpw;gid nra;Ak; Nehf;fj;Jld; mgptpUj;jpapid Muk;gpj;jpUe;jhy;.

KjyPl;L Mjdj;jpypUe;J chpikahsh; mkh;Tnfhz;l Mjdj;jpw;F my;yJ ,Ug;GfSf;F khw;wy; nra;tjw;fhf> gad;ghl;byhd khw;wy; ,lk;ngw;w jpfjpapy; gpd;dh; fzf;fPL nra;tjw;fhf Mjdj;jpd; fUjg;glf;$ba fpuakhdJ mjd; epahag; ngWkjpahFk;. Xh; chpikahsh; mkh;Tnfhz;l Mjdkhf fk;gdpapdhy; mkh;Tnfhs;sg;gLk; Mjdk; fhzg;gLkhapd; mJ KjyPl;L Mjdkhf tUtJld; fk;gdpahdJ gad;ghl;byhd khw;wk;

,lk;ngWk; jpfjp tiuf;Fk; Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk; vd;gtw;wpd; fPo; Fwpg;gplg;gl;l nfhs;ifapd; gpufhuk; mj;jifa Mjdk; fzf;fPL nra;ag;gLfpd;wJ.

,Ug;Gf;fspypUe;J KjyPl;L Mjdj;jpw;fhd Xh; khw;wYf;F> me;j jpfjpapy; cs;sthwhd nrhj;jpd; epahag; ngWkjpf;Fk; mjd; Kd;ida nfhz;Lnry;yy; njhiff;Fkhd VNjDk; tpj;jpahrkhdJ ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ. fk;gdp xU Rakhf eph;khzpf;fg;gl;l KjyPl;L Mjdj;jpd; fl;Lkhdj;jpid my;yJ mgptpUj;jpapid epiwTnra;jpUe;jhy; me;j jpfjpapyhd Mjdj;jpd; epahag; ngWkjpf;Fk; mjd;

Kd;ida nfhz;Lnry;yy; njhiff;Fk; ,ilNaahd VNjDk; tpj;jpahrkhdJ ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ. .

#### Kjy P l;L Mjdjj; pd ; epahag ; ng W kjp

FOkj;jpd; kw;Wk; fk;gdpapd; KjyPl;L MjdkhdJ epahag;ngWkjpapy; gpujpgypf;fg;gLfpd;wJ. xj;j nrhj;Jf;fspd; eilKiw re;ij tpiyfs; fpilf;fg;ngWk;NghJ> ,e;j nrhj;Jf;fspd; epahag; ngWkjpfis kjpg;gpLtjpy; mj;jifa rhd;Wfs; fUj;jpnyLf;fg;gLfpd;wd. mj;jifa jfty;fs; fpilf;fhjtplj;J> Xh; epahahkhd epahag; ngWkjp kjpg;gPLfspy; FOkk; kw;Wk; fk;gdpahdJ epahag; ngWkjpfshf cilikahaf;fj;jf;f njhiffis jPh;khdpf;fpd;wJ. ,J kjpg;gPLfspd; mbg;gilapy; foptpwf;fk; nra;ag;gl;l fhRg; gha;r;ry;fspd; vjph;fhyf; fzpg;gpid fUj;jpnyLg;gJld;> xj;j Mjdq;fSf;fhd eilKiw re;ij thlif Nghd;w rhd;WfspypUe;J ngwg;gl;lit kw;Wk; fhRg; gha;r;ry;fspd; njhif kw;Wk; Neuk;

vd;gtw;wpyhd epr;rakw;wjd;ikapid gpujpgypf;Fk; foptpwf;f tPjq;fis gad;gLj;jp jPh;khdpf;fpd;wJ.

#### epahag ; ng W kjpa pid j P h k; hd pjj; y ;

nghUj;jkhd mq;fPfhpf;fg;gl;l njhopy;rhh; jfikfisAila kw;Wk; kjpg;gplg;gLk; Mjdj;jpd; tifapy; kw;Wk; mJ mike;Js;s ,lj;jpy; rkPgj;ija mDgtk; nfhz;l ntspthhp kw;Wk; RahjPd kjpg;gPl;lhsh;fs;> xt;nthU tUlKk; KjyPl;L Mjdj; Njf;fj;jpid kjpg;gPL nra;fpd;whh;fs;. epjpapay; fhyg;gFjpfspy;> me;jf; fhyg;gFjpapDs; gzpg;ghsh; rigapdhy; epahag; ngWkjp jPh;khdpf;fg;gLfpd;wJ.

epahag; ngWkjpfs; re;ijg; ngWkjpfspd; mbg;gilapyhFk; vd;gJld;> gad;ghl;bYs;s ngWkjp my;yJ mstPl;L jpfjpapy; re;ij gq;Fgw;Weh;fSf;fpilNa Xh; Kiwahd nfhLf;fy; thq;fypy; Mjdk; tpw;gid nra;af;$ba kjpg;gplg;gl;l njhif vd;gtw;wpyhFk;.

F O kjj;

p D s ; Fjj; iff F;

t p lg g; ll;

Kjy P l;L Mjdk ;

FOkj;jpd; fz;Nzhl;lj;jpypUe;J jha; epWtdj;jpw;F my;yJ Jiz epWtdj;jpw;F Fj;jiff;F tplg;gl;l VNjDk; MjdkhdJ chpikahsh; mkh;Tnfhz;ljhff; fUjg;gLtJld; xUq;;fpizf;Fk; Nehf;fq;fSf;fhf nrk;ikahf;fy;fs; Nkw;nfhs;sg;gLfpd;wd.

#### ch pikahsh ; mkh T; nfhz l; Mjdq f; s ; kw ;W k ; Kjy P l;L Mjdk**;**

xU nrhj;J KjyPl;L Mjdkhf jifik ngw;Ws;sjh vd;gijj; jPh;khdpg;gjpy;> FOkk; / fk;gdp> Mjdk; RahjPd fhRg;gha;r;ry;fis cUthf;Ffpd;wjh vd;gijj; jPh;khdpg;gjpy;> Mjdj;jpw;F khj;jpukd;wp Vida nrhj;Jf;fSf;Fk; cUthf;fg;gLfpd;wjh vd;W jPh;khdpf;fpd;wJ. Jizr;Nritfs; fzprkhdjh vd;W jPh;khdpg;gjpy; fUj;Jf;fs; gpuNahfpg;gLjtJld;> ,jd; fhuzkhf Mjdk; KjyPl;L Mjdkhf jifik ngwhJ.

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. Kjy P l;L Mjdk ; (njhlh ;r ;r p . . .)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 295,465 | 284,961 | 1,305,512 | 1,200,317 |
| Mzb; d N; ghjhd Nrhf; i; ffs ; | - | - | - | - |
| epahag ; ngWkjp nrki; kahff; yf; spy ; ,yhgk ; | 6,535 | 10,504 | 69,663 | 105,195 |
| khhr; ; 31 ,y ; css; thwhd kjP p | 302,000 | 295,465 | 1,375,175 | 1,305,512 |

fk ;gd p

* 1. Kjy P l;L Mjdq f; s pd ; ng W kjpa p ly ;

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | ngWkj pa ply ; jpfjp | ngWkj pa ply ; Kiw | fhz pa pd ; msT | flb; lq;fs pd ; vzz; pfi; f | flb; lj;j pd ; gug;gsT | 2025  fpuak ; | 2025  ksP ;kj pgg; PL | 2024  ksP ;kj pgg; PL |
| mikt plk ; | Kfth p | |  | (Ngh;r;rh]; ); |  | (rJu mb) | &. '000 | &. '000 | &. '000 |
| ngd pnjd pa -fzb; | ,y. 210> jTyfy tjP p> ngd pnjd pa |  |  |  |  |  |  |  | 61,340 |
|  | 31.03.2025 | MCM | 13.5 | 1 | 10,948 | 60,000 | 63,000 |
| cUf]k; d`; ej; pa - mkg; yhqn; fhl | ,y. 490D, r pwpGu, etjfy | 31.03.2025 | MCM | 35.00 | - | - | 11,961 | 14,000 | 13,125 |
| flL; f]n; jhll; - fzb; | ,y. 396>  flL; f]n; jhll; tPjp> fz;b |  |  |  |  |  |  |  | 221,000 |
|  | 31.03.2025 | MCM | 26.45 | 1 | 2,355 | 213,000 | 225,000 |
| nkhj;jk ; |  |  |  |  | 2 |  | 284,961 | 302,000 | 295,465 |

fkg; d pahdJ Kjy PlL; Mjdqf; is rei; jg ; ngWkjpa py ; nfhz L; nryf; pdw; J. NkwF; wpgg; pll; fkg; d pa pd ; Kjy PlL; Mjdqf; s pd ; ngWkjpa plyhdJ 31.03.2025 ,y ; S.A.M.A Perera (MRICS.U.K) > gll; a ngWkjpa ply ; msfi; fahsh pdhy>; ,th ; xU njhopyr; hh ; RahjdP ngWkjpa pLgth>; Nkwn; fhss; gg; ll; J. %dW; fhz pfs ; ngd pnjd pa-fzb; > flL; f] n; jhll; -fzb; kwW; k ; cUf]k; d`; ej; pa-mkg; yhqn; fhl

Mfpa ,lqf; s py ; mikeJ; ss; d

#### F O kk ;

,t;tUlj;jpy; ,yf;fk; 7 kw;Wk; 9> n`t;nyhf; tPjp> nfhOk;G 5 ,Ys;s fhzp kw;Wk; fl;blkhdJ gPg;gs;]; yPrpq; n`t;nyhf; g;nuhg;gh;l;B]; ypkpl;ll;

,dhy; kf;fs; tq;fp> gPg;gs;]; ,d;#ud;]; gpvy;rp kw;Wk; gPg;gs;]; yPrpq; md;l; igdhd;]; gpvy;rp Mfpatw;wpw;F thliff;F tplg;gl;lJ. FOkj;jpd; epjpf; $w;Wf;fspy;> mj;jifa MjdkhdJ Ntwhf;fg;gl;L kf;fs; tq;fpf;F gFjpastpy; thliff;F tplg;gl;L FOkj;jpw;F KjyPl;L Mjdkhf tifg;gLj;jg;gl;Ls;sJ. NtWgLj;jYf;fhd mbg;gil thlifff;F tplg;gl;l rJu mbapd; vz;zpf;ifapd; mbg;gilapyhFk;.

FOkkhdJ KjyPl;L Mjdj;jpid re;ij tpiyapy; nfhz;L nry;fpd;wJ. Nkw;Fwpg;gpl;l KjyPl;L Mjdj;jpd; re;ijg; ngWkjpaplyhdJ 31 brk;gh; 2024

,y; fk;gdpAld; njhlh;gw;w RahjPd kjpg;gPl;lhsuhd jpU. Nf.b.b. jpNruh> FRICS (Eng) mth;fspdhy; Nkw;nfhs;sg;gl;lJ. fk;gdp ePq;fyhf> FOkj;jpd; KjyPl;L Mjdq;fspd; ngWkjpaply;fspd; tpguq;fs; gf;fk; 358 ,y; Fwpg;G 32.4 ,y; cs;slf;fg;gl;Ls;sd.

Nkw;Fwpg;gpl;l KjyPl;L Mjdk; njhlh;ghf mq;fPfhpf;fg;gl;l thlif tUkhdkhdJ gf;fk; 305 ,y; fhzg;gLk; Fwpg;G 10 ,y; ntspg;gLj;jg;gl;Ls;sJ

Nkw;Fwpg;gpl;l KjyPl;L Mjdk; njhlh;ghf mq;fPfhpf;fg;gl;l Neub nraw;ghl;L nrytpdq;fs; gf;fk; 311 ,y; fhzg;gLk; Fwpg;G 15 ,y; ntspg;gLj;jg;gl;Ls;sd.

#### Vida nrhj ;J f;fs ;

fk;gdp kw;Wk; FOkkhdJ mth;fsJ midj;J Vida nrhj;Jf;fisAk; Vida epjpr; nrhj;Jf;fshfTk; Vida epjpay;yhj nrhj;Jf;fshfTk; tifg;gLj;Jfpd;wd. Vida epjpay;yhj nrhj;Jf;fs; gpujhdkhf> Kw;gzf; nfhLg;gdTfs;> kPl;fj;jf;f ngNrt> ifapUg;G kw;Wk; ehdhtpj tUkjpfis cs;slf;Ffpd;wd. Kw;gzf; nfhLg;gdTfs; tuyhw;Wf; fpuaj;jpy; nfhz;Lnry;yg;gLfpd;wd.

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| Vida epjpr ; nrhjJ; ff; s ; - fhgG; Wjp juF | | | 76,511 | 69,989 | - | - |
| epjpayy; hj nrhjJ; ff; s ; | 31.1 | 353 | 964,147 | 3,911,829 | 1,065,584 | 4,166,268 |
| nkhj;jk ; | | | 1,040,658 | 3,981,818 | 1,065,584 | 4,166,268 |

* 1. epjpay y;

hj nrhj ;J ff; s ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| Kw;gzf ; nfhLg;gdT | | | 205,535 | 145,494 | 279,166 | 139,875 |
| ifapUgG; fs ; | | | 47,257 | 45,404 | 72,805 | 81,845 |
| Kdn; rYjj; gg; ll; nrytpdk ; | | | 184,623 | 187,305 | 62,870 | 102,919 |
| gzpahlf; s ; fldf; s py ; ngWkjpFiwgG; nraa; gg; lhj fpuak ; (ehs ; 1 tpjj; pahrk); | 31.2 | 353 | 263,086 | 383,859 | 263,170 | 384,218 |
| xjj; pitf;fgg; ll; nrytpdq;fs ; | | | - | - | (29,144) | 1,366 |
| Vida tUkjpfs ; | | | 263,646 | 3,149,767 | 416,717 | 3,456,045 |
| nkhj;jk ; | | | 964,147 | 3,911,829 | 1,065,584 | 4,166,268 |

* 1. gz p ahlf; s ; fld f; s py ; ng W kjp Fiwg ;G nra a;

g g; lhj f p uak ; (ehs ; 1 t pjj;

p ahrk );

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 383,859 | 370,151 | 384,218 | 370,235 |
| Mzb; wf; hd fll; zk ; | (120,773) | 13,708 | (121,048) | 13,983 |
| khh r; ; 3 1 ,y ; cs s; thwhd k Pj p | 263,086 | 383,859 | 263,170 | 384,218 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### Mjdk ; > nghw pj n; jhFjp kw ;W k ; cgfuzk ;

fzff; P l;Lf; nfhs i; f

mq ;f Pfhuj;j pd ; mbg g; il

Mjdk;> nghwpj;njhFjp; kw;Wk; cgfuzk; vd;gd njhl;Lzuf;$ba cUg;gbfs; vd;gJld; ,it Nritfs; toq;fYf;fhf my;yJ eph;thf Nehf;fq;fSf;fhf kw;Wk; xU tUlj;jpw;Fk; Nkyhd fhyg;gFjpapy; gad;gLj;Jtjw;F vjph;ghh;f;fg;gLfpd;wJ.

nrhj;Jld; ,ize;Js;s vjph;fhy nghUshjhu eyd;fs; FOkj;jpw;F gha;r;rg;gLk; kw;Wk; nrhj;jpd; fpuakhdJ ek;gfkhf mstplg;glf;$ba rhj;jpak; fhzg;gLkhapd; Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk; mq;fPfhpf;fg;gLfpd;wJ.

#### mst P l;bd ; mbg ;gil

Xh; nrhj;jhf mq;fPfhpf;fg;gLk; jfikapidf; nfhz;l Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzj;jpd; xU cUg;gb Muk;gj;jpy; fpuaj;jpy; mstplg;gLfpd;wJ. fpuakhdJ nrhj;jpd; ifafg;gLj;jYld; Neubahf cilikahf;fj;jf;f nrytpdj;ij cs;slf;FtJld; mjd; gpd;dh; xU gFjpapid Nrh;g;gjw;F my;yJ khw;wPL nra;tjw;fhf Ml;gl;l nrytpdj;ijAk; cs;slf;Fk;. Rakhf eph;khzpf;fg;gl;l

nrhj;Jf;fspd; fpuak; %yg; nghUl;fs; kw;Wk; Neub ciog;G> nrhj;jpid mjd; gad;ghl;bd; Nehf;fj;jpw;fhf mjid nraw;gLk; epiyikf;F nfhz;LtUtjw;F Neubahf cilikahf;fj;jf;f NtW VNjDk; nrytpdq;fs; kw;Wk; ghfk; ghfkha; gphpj;njLg;gjw;F kw;Wk; cUg;gbfis fow;Wtjw;F kw;Wk; jsj;jpy; mtw;iw GdUj;jhuzk; nra;tjw;fhd nrytpdq;fs; kw;Wk; %yjdkhf;fg;gl;l fld;ngwy; fpuaq;fs; vd;gtw;iw cs;slf;Fk;. njhlh;Gila cgfuzj;jpd; nraw;ghl;bw;F Xh; xUq;fpize;j ghfkhAs;s nfhs;tdT nra;ag;gl;l nkd;nghUs; fzpdp cgfuzj;jpd; Xh; ghfkhf %yjdthf;fg;gLfpd;wJ.

Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzj;jpd; Xh; cUg;gbapd; ghfq;fs; ntt;NtW gad;ghl;L MAl;fhyq;fisf; nfhz;bUg;gpd;> mit Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzj;jpd; gpuj;jpNaf cUg;gbfshf (ghhpa gphpTfs;) fzf;fPL nra;ag;gLfpd;wd.

fk;gdp kw;Wk; FOkkhdJ Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzq;fSf;F fpua Kiwapid gpuNahfpg;gJld; nfhs;tdTf; fpuak; my;yJ fl;Lkhdj;Jld; mtw;wpyhd VNjDk; jw;nrayhd nrytpdq;fs; kw;Wk; mjpypUe;J jpuz;l ngWkhdj;Nja;T kw;Wk; VNjDk; jpuz;l tYf;Fd;wy; el;lq;fs; fopf;fg;gl;L gjpT nra;fpd;wJ.

#### m Lj ;J t Uk ; f p uaq ;fs ;

Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzj;jpd; xU cUg;gbapd; xU gFjpapid khw;wPL nra;tjw;fhd fpuak;> mg;gFjpapy; nghjpe;Js;s vjph;fhy nghUshjhu eyd;fs; FOkj;jpw;F ghar;rg;gLk; kw;Wk; mjd; fpuakhdJ ek;gfkhf mstpl ,aYk; rhj;jpak; fhzg;gLkhapd; nfhz;L nry;yy; njhifapy; mq;fPfhpf;fg;gLk;. Mjdk;> nghwpj;njhFjp kw;Wk; ehshe;j gOJghh;j;jy; nrythdJ mJ Ml;lgl;l rkaj;jpy;

,yhgk; my;yJ el;lf; $w;wpy; tpjpf;fg;gLfpd;wJ.

#### g O J ghh j; j; Y k ; guhkh p g ;G k ;

gOJghh;j;jy; kw;Wk; guhkhpg;ghdJ mit Ml;gl;l epjpapay; fhyg;gFjpapy; ,yhgk; my;yJ el;lf; $w;wpy; tpjpf;fg;gLfpd;wJ. ghhpa GJg;gpj;jy; nrytpdkhdJ> eilKiwapYs;s nrhj;Jf;fspd; kpf rkPgj;jpy; kjpg;gplg;gl;l nrayhw;wy; juj;jpYk; Nkyhd vjph;fhy nghUshjhu eyd;fs; fk;gdpf;F kw;Wk; FOkj;jpw;F gha;r;rg;gLk; rhj;jpak; fhzg;gl;bUe;jhy; kw;Wk; GJg;gpj;jyhdJ nrhj;jpd;

,dq;fhzf;$ba Xh; gFjpapid khw;wPL nra;jpUe;jhy; nrhj;jpd; nfhz;Lnry;yy; njhifapDs; cs;slf;fg;gLk;. ghhpa GJg;gpj;jy;fs; njhlh;Gila nrhj;jpd; vQ;rpa gad;ghl;Lf; fhyg;gFjpapy; ngWkhdj;Nja;T nra;ag;gLfpd;wd.

#### mq ;f Pfhu e Pf;fk ;

tpw;gid nra;ag;gl;lhy; my;yJ mjd; gad;ghl;bypUe;J ve;jtpj nghUshjhu eyd;fSk; vjph;ghh;f;fg;glhtpl;lhy; Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk; mq;fPfhuj;jpypUe;J mfw;wg;gLfpd;wd. nrhj;jpd; mq;fPfhu mfw;wypypUe;jhd VNjDk; ,yhgk; my;yJ el;lkhdJ (Njwpa tpw;gid tUtha; kw;Wk; nrhj;jpd; nfhz;Lnry;yy; njhiff;Fk; ,ilNaahd tpj;jpahrkhf fzpg;gplg;gl;lJ) nrhj;jhdJ mq;fPfhu mfw;wk; nra;ag;gl;l tUlj;jpy; ,yhgk; my;yJ el;lf; $w;wpy; ‘ Vida nraw;ghl;L tUkhdk;’ ,y; mq;fPfhpf;fg;gLfpd;wJ.

#### ng W khdj ; Nja ;T

ngWkhdj;Nja;thdJ Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk; Mfpatw;wpd; Xh; cUg;gbapd; xt;nthU ghfKk; mjd; kjpg;gplg;gl;l gaDs;s MAl;fhyj;jpy; kPJ Xh; Neh;Nfhl;L mbg;gilapy; ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ. Vnddpy;> ,e;j KiwahdJ nrhj;jpDs; Gije;Js;s vjph;fhy nghUshjhu eyd;fspd; vjph;ghh;f;Fk; Efh;Tg; Nghf;fpid kpfTk; neUf;fkhf gpujpgypg;gjdhyhFk;. fhzpahdJ ngWkhdj;Nja;T nra;ag;gLtjpy;iy..

#### Mjdk ; > nghw pj n; jhFjp kw ;W k ; cgfuzk ; (njhlh r; r; p . . .)

kjpg;g plg;gl;l gaDss; MAlf; hyqf; s ; g pdt; UkhW;

|  |  |  |
| --- | --- | --- |
| nrhjj; pd ; tFg G; | % tUlj;j pwF; | fhyk ; |
| ,iwapyp flb; lq;fs ; | 2 | 50 tUlq;fs ; |
| Fj;jif Mjdj;jpd ; Nkkg; Lj;jyf; s ; | 25 | 4 tUlq;fs ; |
| Nkhll; hh ; thfdqf; s ; | 12.5 - 20 | 5 - 8 tUlq;fs ; |
| fzpd p td;nghUs ; | 20 | 5 tUlq;fs ; |
| mYtyf cgfuzqf; s ; | 10 - 20 | 5 -10 tUlq;fs ; |
| jsghlKk ; nghUjj; pfSk ; | 20 | 5 tUlq;fs ; |

Nkw;Fwpg;gplg;gl;l tPjq;fs; FOk epWtdq;fspdhy; xNu khjphpahf gad;gLj;jg;gLfpd;wd. ngWkhdj;Nja;T tPjq;fs; Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk; Mfpatw;wpd; Xh; cUg;gbapd; xt;nthU Kf;fpakhd gFjpf;Fk; jdpj;jdpahf jPh;khdpf;fg;gLfpd;wd. mj;Jld; nrhj;jhdJ gad;ghl;bw;F fpilf;fg;ngWk;NghJ ngWkhdj;Nja;T Muk;gpf;fg;gLfpd;wJ. mjhtJ> Kfhikj;Jtk; fUjg;gl;l Kiwapy; nraw;gLtjw;fhd Mw;wYf;F mtrpakhd

,lk; kw;Wk; epiyik fhzg;gLk;NghjhFk;. Xh; nrhj;jpd; ngWkhdj;Nja;thdJ> mr;nrhj;jhdJ tpw;gidf;fhf itj;jpUf;fg;gLtjhf tifg;gLj;jg;gl;l jpfjp my;yJ nrhj;J mq;fPfhuj;jpypUe;J mfw;wg;gl;l jpfjp ,jpy; vJ Kjypy; tUfpd;wNjh mj;jpfjp njhlf;fk; epWj;jg;gLfpd;wJ. ngWkhdj;Nja;T Kiwfs;> gad;ghl;L MAl;fhyq;fs; kw;Wk; vr;rg; ngWkjpfs; vd;gd xt;nthU mwpf;ifaplg;gLk; jpfjpapYk; kPs;kjpg;gPL nra;ag;gl;L nghUj;jkhapd; rPuhf;fg;gLfpd;wJ.

Mjdk ; > nghw pj n;

jhFjp kw ;W k ; cgfuzq f; s pd ; ga D s s;

M A lf; hyq f; s ;

FOkk; kw;Wk; fk;gdpahdJ Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzq;fspd; kjpg;gplg;gl;l gad;ghl;L MAl;fhyj;jpy; mtw;wpd; kjpg;gplg;gl;l vr;rg;ngWkjpfis fzf;fpnyLj;jjd; gpd;dh; Neh;Nfhl;L Kiwapid gad;gLj;jp ngWkhdj;Nja;T nra;fpd;wJ. kjpg;gplg;gl;l gaDs;s MAl;fhykhdJ FOkj;jpd; Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzq;fspd; gad;ghl;bypUe;J FOkk; kw;Wk; fk;gdpahdJ vjph;fhy nghUshjhu eyd;fis ngWtjw;F vz;zpAs;s Kfhikj;Jtj;jpd; kjpg;gPl;Lf; fhyj;jpidg; gpujpgypf;fpd;wJ. vr;rg; ngWkjpahdJ FOkk; / fk;gdp nrhj;jpd; tpw;gidapypUe;J jw;NghJ ngwf;$ba njhifapid Kfhikj;Jtj;jpd; kjpg;gplg;gl;l njhifahdJ gpujpgypf;fpd;wJ. ,J kjpg;gplg;gl;l tpw;gidf; fpuaj;jpid fopj;J> nrhj;jhdJ Vw;fdNt mjd; gad;ghl;L MAl;fhyj;jpid mile;Js;sJ kw;Wk; mg;NghJ vjph;ghh;f;Fk; epiyikapy; fhzg;gLfpd;wJ vd;w mbg;gilapyhFk;. vjph;ghh;f;fg;gLk; kl;lj;jpyhd gad;ghL kw;Wk; njhopy;El;g mgptpUj;jpfspyhd khw;wq;fs; ,e;j nrhj;Jf;fspd; nghUshjhuk;> gad;ghl;L MAl;fhyk;

kw;Wk; vr;rg; ngWkjpfis ghjpf;fyhk;. ,J mjd; tpisthf vjph;fhy ngWkhdj;Nja;T fl;lzj;jpy; jhf;fk; Vw;gLj;jyhk;.

* 1. Mjdk ; > nghw pj n; jhFjp kw ;W k ; cgfuzk ; - fk g; d p

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | ,iwa pyp epyKk ;  flb; lq;fSk ; | Fjj; if Mjdq;fsJ Nkkg; Ljj; y ; | Nkhl;l hh ; thfdqf; s ; | fz pd p td ;nghUs ; | mYtyf cgfuzqf; s ; | jsghlk ; nghUj;j pfs ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fpuak ; |  |  |  |  |  |  |  |
| 1 Vgu; y ; 2024 ,y ; css; thwhd kjP p | 723,542 | 56,872 | 427,978 | 803,282 | 800,035 | 436,983 | 3,248,692 |
| Nrh;fi; ffs ; | 322,456 | - |  | 141,545 | 100,990 | 20,990 | 585,981 |
| tpw;gidfs ; | - | - | (126) |  | (604) | (747) | (1,477) |
| khww; y;fs/; nrki; kahf;fy;fs ; | - | - | - | 316 | 300 | (616) | - |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 1,045,998 | 56,872 | 427,852 | 945,143 | 900,721 | 456,610 | 3,833,196 |
| (fop): jpuzl; ngWkhdjN; ja;T |  | | | | | | |
| 1 Vgu; y ; 2024 ,y ; css; thwhd kjP p | 4,647 | 56,872 | 118,452 | 674,218 | 629,407 | 403,714 | 1,887,310 |
| Mzb; wf; hd fll; zk ; | 471 | - | 24,848 | 57,711 | 63,073 | 13,020 | 159,123 |
| tpw;gidfs ; | - | - | (78) |  | (208) | (747) | (1,033) |
| khww; y;fs/; nrki; kahf;fy;fs ; | - | - | 875 | (559) | 300 | (616) | - |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 5,118 | 56,872 | 144,097 | 731,370 | 692,572 | 415,371 | 2,045,400 |
| 31 khhr; ; 2025 ,y ; css; thwhd Njwpa Gjj; fg ; ngWkjp | 1,040,880 | - | 283,755 | 213,773 | 208,149 | 41,239 | 1,787,796 |
|  | ,iwa pyp epyKk ;  flb; lq;fSk ; | Fjj; if Mjdq;fsJ Nkkg; Ljj; y ; | Nkhl;l hh ; thfdqf; s ; | fz pd p td ;nghUs ; | mYtyf cgfuzqf; s ; | jsghlk ; nghUj;j pfs ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fpuak ; |  |  |  |  |  |  |  |
| 1 Vgu; y ; 2023 ,y ; css; thwhd kjP p | 723,542 | 56,872 | 592,523 | 833,105 | 699,495 | 442,805 | 3,348,343 |
| Nrh;fi; ffs ; | - | - | 555 | 44,323 | 106,306 | 17,751 | 168,935 |
| tpw;gidfs ; | - | - | (165,100) | (74,146) | (5,766) | (23,573) | (268,585) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 723,542 | 56,872 | 427,978 | 803,282 | 800,035 | 436,983 | 3,248,693 |
| (fop): jpuzl; ngWkhdjN; ja;T |  |  |  |  |  |  |  |
| 1 Vgu; y ; 2023 ,y ; css; thwhd kjP p | 4,176 | 56,872 | 120,922 | 688,623 | 579,519 | 417,227 | 1,867,338 |
| Mzb; wf; hd fll; zk ; | 471 | - | 36,261 | 59,648 | 52,584 | 10,060 | 159,024 |
| tpw;gidfs ; | - | - | (38,731) | (74,053) | (2,696) | (23,573) | (139,053) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 4,647 | 56,872 | 118,452 | 674,218 | 629,407 | 403,714 | 1,887,309 |
| 31 khhr; ; 2024 ,y ; css; thwhd Njwpa Gjj; fg ; ngWkjp | 718,895 | - | 309,526 | 129,064 | 170,629 | 33,270 | 1,361,384 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

* 1. Mjdk ; > nghw pj n;

jhFjp kw ;W k ; cgfuzk ; - F O kk ;

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | ,iwa pyp epyKk ;  flb; lq;fSk ; | Fjj; if Mjdq;fsJ Nkkg; Ljj; y ; | Nkhl;l hh ; thfdqf; s ; | fz pd p td ;nghUs ; | mYtyf cgfuzqf; s ; | jsghlk ; nghUj;j pfs ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fpuak ; |  |  |  |  |  |  |  |
| 1 Vgu; y ; 2024 ,y ; css; thwhd kjP p | 3,687,089 | 58,583 | 270,198 | 960,045 | 1,151,476 | 550,586 | 6,677,977 |
| Nrh;fi; ffs ; | 322,456 | - | 59,213 | 206,960 | 142,894 | 51,934 | 783,457 |
| tpw;gidfs ; | - | - | (8,575) | - | (1,211) | (807) | (10,593) |
| khww; y;fs ; | - | - | - | 316 | 3,981 | (4,297) | - |
| gh pkhww; y ; tjP khww; k ; | - | - | (1,694) | (7,639) | (2,826) | (1,472) | (13,631) |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 4,009,545 | 58,583 | 319,142 | 1,159,682 | 1,294,314 | 595,944 | 7,437,210 |
| (fop): jpuzl; ngWkhdjN; ja;T | - | | | | | | |
| 1 Vgu; y ; 2024 ,y ; css; thwhd kjP p | 573,132 | 57,349 | 129,809 | 804,842 | 844,767 | 488,389 | 2,898,288 |
| Mzb; wf; hd fll; zk ; | 63,674 | - | 36,176 | 71,168 | 80,865 | 19,547 | 271,430 |
| Jizff; k;gd pa pd ; ifafg;gLjj; ypd ; fhuzkhd Nrh;fi; ffs ; | - | - | - | - | - | - | - |
| tpw;gidfs ; | - | - | (4,587) | - | (1,531) | (795) | (6,913) |
| khww; y;fs ; | - | - | 875 | (559) | 300 | (616) | - |
| gh pkhww; y ; tjP khww; k ; | - | - | (720) | (2,850) | (2,647) | (1,079) | (7,296) |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 636,806 | 57,349 | 161,553 | 872,601 | 921,754 | 505,446 | 3,155,509 |
| 31 khhr; ; 2025 ,y ; css; thwhd Njwpa Gj;jfg ; ngWkjp | 3,372,739 | 1,234 | 157,589 | 287,081 | 372,560 | 90,498 | 4,281,701 |
|  | ,iwa pyp epyKk ;  flb; lq;fSk ; | Fjj; if Mjdq;fsJ Nkkg; Ljj; y ; | Nkhl;l hh ; thfdqf; s ; | fz pd p td ;nghUs ; | mYtyf cgfuzqf; s ; | jsghlk ; nghUj;j pfs ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fpuak ; |  |  |  |  |  |  |  |
| 1 Vgu; y ; 2023 ,y ; css; thwhd kjP p | 3,687,089 | 58,583 | 449,737 | 984,343 | 1,044,769 | 553,643 | 6,778,164 |
| Nrh;fi; ffs ; | - | - | 14,567 | 53,727 | 114,087 | 24,102 | 206,483 |
| tpw;gidfs ; | - | - | (192,400) | (74,146) | (5,766) | (23,706) | (296,018) |
| gh pkhww; y ; tjP khww; k ; | - | - | (1,706) | (3,879) | (1,614) | (3,453) | (10,652) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 3,687,089 | 58,583 | 270,198 | 960,045 | 1,151,476 | 550,586 | 6,677,977 |
| (fop): jpuzl; ngWkhdjN; ja;T |  |  |  |  |  |  |  |
| 1 Vgu; y ; 2023 ,y ; css; thwhd kjP p | 509,327 | 57,349 | 150,522 | 810,707 | 781,163 | 497,877 | 2,806,945 |
| Mzb; wf; hd fll; zk ; | 63,805 | - | 40,206 | 73,772 | 69,368 | 15,783 | 262,934 |
| tpw;gidfs ; | - | - | (60,357) | (77,021) | (3,299) | (24,219) | (164,896) |
| gh pkhww; y ; tjP khww; k ; | - | - | (562) | (2,616) | (2,465) | (1,052) | (6,695) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 573,132 | 57,349 | 129,809 | 804,842 | 844,767 | 488,389 | 2,898,288 |
| 31 khhr; ; 2024 ,y ; css; thwhd Njwpa Gj;jfg ; ngWkjp | 3,113,957 | 1,234 | 140,389 | 155,203 | 306,709 | 62,197 | 3,779,689 |

* 1. K Ot J k ; ng W khdj ; Nja T;

#### nra a;

#### g g; ll;

#### Mjdk ; > nghw p kw ;W k ; cgfuzk ;

mwpf;ifaplg;gLk; jpfjpapy; ,d;dKk; gad;ghl;bYs;s KOtJk; ngWkhdj;Nja;T nra;ag;gl;l Mjdk;> nghwp kw;Wk; cgfuzq;fspd; Muk;g fpuak; gpd;tUkhW.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Fjj; if Mjdqf; sJ Nkkg; Lj;jy ; | 56,872 | 56,872 | 56,872 | 56,872 |
| Nkhll; hh ; thfdqf; s ; | 107,261 | 49,745 | 107,665 | 50,149 |
| fzpd td;nghUs ; | 590,742 | 534,609 | 691,159 | 621,252 |
| mYtyf cgfuzk ; | 555,623 | 503,641 | 630,828 | 565,953 |
| jsghlKk ; nghUjj; pfSk ; | 385,185 | 372,139 | 446,990 | 425,832 |
| nkhj;jk ; | 1,695,683 | 1,517,006 | 1,933,514 | 1,720,058 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **32.** Mjdk ; > nghw pj n; jhFjp kw ;W k ; cgfuzk ; (njhlh r; r; p . . .)

* 1. F O kjj; pd ; ,iwa py p epy K k ; flb; lq f; Sk ;

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| mikt plk ; | Kftu p | ngWkj pa ply ; jpfjp | ngWkj pa ply ; Kiw | fhz pa pd ; msT | flb; lq;fs pd ; vzz; pfi; f | flb; lj;j pd ; gug;gsT | 2025  fpuak ; | 2025  ksP ;kj pgg; PL | 2024  ksP ;kj pgg; PL |
|  |  |  |  | (Ngh;r;rh]; ); |  | (rJu mb) | &. '000 | &. '000 | &. '000 |
| g Pgg; s]; ; yrP pq ; mdl; ; igdhd]; ; g pvyr; p | |  |  |  |  |  |  |  | 53,000 |
| thfd Kww; qf; s ; |  |  |  |  |  |  |  |  |
| khf;nfhy | ,y.496>khnfhy  tlf;F>khnfhy |  |  |  |  |  |  |  |
|  | 31.12.2022 | MCM | 90 | 1 | 11,600 | 7,632 | 53,000 |
| khg pk | ,y.225b>eahfy tjP p> n`aa; e;JLt> khg pk |  |  |  |  |  |  |  | 88,000 |
|  | 31.12.2022 | MCM | 330.75 | 1 | 820 | 22,532 | 88,000 |
| kfP `hKy;y | fe;Njgyy; > ngyfKt>fNyty |  |  |  |  |  |  |  | 31,000 |
|  | 31.12.2022 | MCM | 260 | 1 | 1,836 | 27,558 | 31,000 |
| nkhduhfy | ,y.10> nghjJ; t py ; tjP p> nkhduhfy |  |  |  |  |  |  |  | 100,000 |
|  | 31.12.2022 | MCM | 125.9 | 1 | 1,376 | 46,905 | 100,000 |
| epht; hf Nehff; jj; pwF; |  |  |  |  |  |  |  |  | 50,000 |
| gz;lhutis | ,y.35⁄2b. ntypkl tjP p> gz;lhutis | 31.12.2022 | MCM | 8.3 | 1 | 5,194 | 31,257 | 50,000 |
| aho;g;ghzk ; | ,y.10> kfhjk; h fhej; p tjP p> aho;g;ghzk ; | 31.12.2022 | MCM | 44.72 | - | - | 45,764 | 155,063 | 155,063 |
| khj;jiw | ,y. 367> mehfh pff; jhk; ghy khtjj; > khj;jiw |  |  |  |  |  |  |  | 120,000 |
|  | 31.12.2022 | MCM | 40 | - | - | 93,599 | 120,000 |
| fz;b | ,y> 296> Nrdhehaff; tjP p> fzb; |  |  |  |  |  |  |  | 203,700 |
|  | 31.12.2022 | MCM | 47.1 | - | - | 142,711 | 203,700 |
| mEuhjGuk ; | ,y. 50> ikjj; pu pghy Nrdhehaf;f tjP p> mEuhjGu |  |  |  |  |  |  |  | 182,295 |
|  | 31.12.2022 | MCM | 40.51 | - | - | 155,882 | 182,295 |
| nfhOk;G | ,y 10b ⁄8 fLnty | 31.12.2022 | MCM | 94.3 | - | - | 149,702 | 260,000 | 260,000 |
| nfhOk;G | ,y. 1173> kUjhid tjP p> nfhOkG; 08. |  |  |  |  |  |  |  | - |
|  |  |  | 27.09 | - | - | 322,456 | 322,456 |
| Jiznkhjj; k ; |  |  |  |  | 5 |  | 1,045,998 | 1,565,514 | 1,243,058 |
| g Pg;gs]; ; yrP pa ; g pnuhg;gh;lb; nltygk; d;l;  ypkpll; l; | |  |  |  |  |  |  |  |  |
| nghusi; s | ,y> 1161> kUjhid  tjP p> nfhOkG; 08 |  |  |  |  |  |  |  |  |
|  | 31.12.2024 | MCM | 104.9 | 2 | 127,621 | 1,532,414 | 3,700,000 | 3,450,000 |
| Jiznkhjj; k ; |  |  |  |  | 2 |  | 1,532,414 | 3,700,000 | 3,450,000 |
| g Pg;gs]; ; yrP pq ; n`tn; yhf ; g pnuhg;gh;lB; ] ; ypkpll; l; | |  |  |  |  |  |  |  | 3,200,000 |
| nfhOk;G 05\* | ,y. 07>n`tn; yhf ;  tjP p> nfhOkG; 05 | 31.12.2024 | MCM | 111.45 | 1 | 84,024 | 2,059,690 | 3,400,000 |
| Jiznkhjj; k ; |  |  |  |  | 1 |  | 2,059,690 | 3,400,000 | 3,200,000 |
| nkhj;jk;l |  |  |  |  | 8 |  | 4,638,102 | 8,665,514 | 7,893,058 |

MCM : rei; j xgg; plf$; ba Kiw

\* &. 628>556>600 ngWkjpahd fhz pAk flb; lqf; Sk ; Kjy PlL; Mjdkhf tifgg; Ljj; gg; lL; ss; d kwW; k ; FOkjj; pd ; epjpf ; $wW; ff; s py ; &. 1>431>133>056 Mjdk>; nghwpjn; jhFjp kwW; k ; cgfuzqf; shf tifgg; Ljj; gg; lL; ss; d.

.

Nkw;Fwpg;gpl;l fhzp kw;Wk; fl;blq;fspd; re;ijg; ngWkjpahdJ fk;gdpAld; njhlh;gw;w RahjPd ngWkjpaPl;lhsuhd jpU. Nf.b.b.jpNruh FRICS (Eng), mth;fspdhy; Nkw;nfhs;sg;gl;lJ. ngWkjpaplYf;F KjyPl;L Kiw> xg;ge;jjhuhpd; ghprPyid Kiw kw;Wk; xg;gPl;lsT Kiwfs; vd;gd gad;gLj;jg;gl;Ls;sd. fk;gdpapd; ,iwapyp epyk; kw;Wk; fl;blq;fs; epahag; ngWkjp gbepiyapy; kl;lk; 3 ,d; fPo; fUjg;gl;Ls;sd.

jwf; hy pfkhf gad g; Ljj; g g; lhj Mjdk ;> nghwpjn; jhFjp kw ;W k ; cgfuzk ;

31 khhr; ; 2025 ,y; kwW; k ; 31 khhr; ; 2024 ,y; FOkjj; pdhy ; ⁄fkg; dpapdhy; gadg; Ljj; gg; lhj vtt; pjkhd Mjdk>; nghwp kwW; k ; cgfuzKk ; fhzgg; lt pyi; y..

ca ph g; ;Gss; gad g; hlb; y p Ue;J Xa T; ngww; Mjdk ;> nghwpjn; jhFjp kw ;W k ; cgfuzk ;

31 khhr; ; 2025 ,y; kwW; k ; 31 khhr; ; 2024 ,y; FOkjj; pdhy ; ⁄fkg; dpapdhy; ca phg; G; ss; gadg; hlb; ypUeJ; xaT; ngww; vtt; pjkhd Mjdk>; nghwp kwW; k ; cgfuzKk ; fhzgg; lt pyi; y.

Mjdk ;> nghwpjn; jhFjp kw ;W k ; cgfuzqf; s pyhd ch pj ;J tjj; py ; fl;Lg g; h L

31 khhr; ; 2025 ,y; kwW; k ; 31 khhr; ; 2024 ,y; FOkjj; pdhy ; ⁄fkg; dpapdhy; Mjdk>; nghwp kwW; k ; cgfuzqf; s py ; vtt; pjkhd chpjJ; t flL; gg; hLk ; fhzgg; ltpyi; y.

ngh W g ;Gff; Sff; hf g pizahf < Litff; g g; ll; Mjdk ;> nghwpjn; jhFjp kw ;W k ; cgfuzk ;

epjpf; $w;Wf;fspy; gf;fk; 380 ,y; Fwpg;G 54 ,y; (gpizaPL itf;fg;gl;l nrhj;Jf;fs;) ntspg;gLj;jg;gl;Ls;sJ jtpu FOkj;jpd; /fk;gdpapd; ve;jtpjkhd Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzKk; nghWg;Gf;fSf;F gpizahf <Litf;fg;gltpy;iy.

Mjdk ;> nghwpjn; jhFjp kw ;W k ; cgfuzqf; s pd ; cUg g; bfSff; hf %d w; hk ; jug g; pdh plk p Ue;J ,og g; P L

,t;tUlj;jpy; tYf;Fd;wyile;j> ,oe;j my;yJ tpl;Ltpl;l Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk; Mfpatw;wpd; cUg;gbfSf;F %d;whk; jug;gpdhplkpUe;J vt;tpjkhd

,og;gPLk; ngwg;gltpy;iy. (2024: G+r;rpak;).

epahag ; ng W kjpa pid mst p Ltjpy ; gad g; Ljj; g g; ll; mtjhd pff; t payhj css; P Lfs ;

epahag; ngWkjp gbepiyapy; kl;lk; 3 Mf tifg;gLj;jg;gl;l epjpay;yhj nrhj;Jf;fis mstpLtjpy; gad;gLj;jg;gl;l fzprkhdsT mtjhdpf;f ,ayhj cs;sPLfs; epjpf;

$w;Wf;fspd; gf;fk; 319 ,y; fhzg;gLk; Fwpg;G 21.6 ,y; toq;fg;gl;Ls;sd..

#### gad g; Lj ;J tjw F; ch pik A s s; nrhj ;J ff; s ;

**SLFRS 16 –** Fj;jiffs ;

GJg;gpj;jy; kw;Wk; KbTWj;jy; njhpThpikfisf; nfhz;l Fj;jif xg;ge;jq;fSf;fhd Fj;jif fhyj;jpidj; jPh;khdpj;jy; (FOkk; xU Fj;jifjhuuhf)

FOkkhdJ Fj;jif fhyj;jpid Fj;jifapd; uj;Jnra;a ,ayhj fhykhf jPh;khdpg;gJld;> Fj;jifapid ePl;Ltjw;fhf xU njhpThpikapdhy; fhg;gpLk; VNjDk; fhyq;fs; mit epiwNtw;wg;gLk; vd epahahkhd epr;rak; fhzg;gbd;> my;yJ Fj;jifapid KbTWj;Jtjw;fhd xU njhpThpikapdhy; fhg;gpLk; VNjDk; fhyq;fs; mit epiwNtw;wg;glhJ vd;w epahakhd epr;rak; fhzg;gbd; MFk;. FOkkhdJ Fj;jifapid GJg;gpg;gjw;F my;yJ KbTWj;Jtjw;fhd njhpThpikfis epiwNtw;Wtjh my;yJ ,y;iyah vd;gjpy; epahakhd epr;raj;jpidf; nfhz;Ls;sjh vd gFj;jwptpidg; gpuNahfpf;fpd;wJ. mjhtJ> GJg;gpj;jy; my;yJ KbTWj;jy; njhpThpikapid gad;gLj;Jtjw;fhd xU nghUshjhu Cf;Ftpg;gpid cUthf;Fk; midj;J nghUj;jkhd fhuzpfisAk; fUj;jpnyLf;fpd;wJ. Muk;gpf;fg;gl;l jpfjpapd; gpd;dh;> FOkkhdJ GJg;gpg;gjh my;yJ KbTWj;Jtjh vd;w njhpThpikapid nraw;gLj;Jjy; my;yJ nraw;gLj;jhjpUj;jypy; mjd; Mw;wiy ghjpf;Fk; xU fzprkhd epfo;T my;yJ #o;epiyfspyhd khw;wk; mjd; fl;Lg;ghl;bDs; fhzg;gl;lhy; FOkkhdJ Fj;jif fhyj;jpid kPs;kjpg;gPL nra;fpd;wJ. (cjhuzkhf> fzprkhdsT

Fj;jif Nkk;gLj;jy;fspd; eph;khzk; my;yJ Fj;jifr; nrhj;jpd; fzprkhdsT jdpg;gadhf;fy;).

fhzpg; gad;ghl;L chpikfis ifafg;gLj;Jtjw;fhd nrYj;jg;gl;l Kw;nrYj;jg;gl;l Fj;jif thliffs; toq;fg;gLk; eyd;fsJ Nghf;Ffspd; gpufhuk; Fj;jiff; fhyk; kPJ ngWkjp Fiwg;G nra;ag;gLfpd;wJ. fhzpg; gad;ghl;L chpikfis cs;slf;fpa Fj;jif Mjdk; vQ;rpAs;s

Fj;jiff; fhyk; kPJ xU Neh;Nfhl;L mbg;gilapy; ngWkjp Fiwg;G nra;ag;gLfpd;wJ.

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| fpuak ; | 3,815,915 | 3,639,518 | 2,766,130 | 2,606,244 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p |
| Vida nrhjJ; ff; spypUeJ; khww; y ; (Kdn; rYjj; gg; ll; thliffs); | 28,362 | 11,747 | 28,362 | 11,747 |
|  | 3,844,277 | 3,651,265 | 2,794,492 | 2,617,991 |
| Nrh;fi; ffs ; | 996,222 | 283,704 | 584,348 | 293,956 |
| tpw;gidfs ; | - | (119,054) | - | (119,054) |
| gh pkhww; y ; tjP khww; k ; | - | - | (8,447) | (26,763) |
| khhr; ; 31 ,y ; css; thwhd kjP p | 4,840,499 | 3,815,915 | 3,370,393 | 2,766,130 |
| (fop): jpuzl; ngWkhdjN; ja;T |  |  |  |  |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 2,455,140 | 2,023,579 | 1,479,098 | 1,233,821 |
| ngWkjp Fiwg;G | 513,191 | 502,481 | 343,657 | 332,642 |
| tpw;gidfs ; |  | (70,920) | - | (70,920) |
| gh pkhww; y ; tjP khww; k ; | - | - | (5,764) | (16,445) |
| khhr; ; 31 ,y ; css; thwhd kjP p | 2,968,331 | 2,455,140 | 1,816,991 | 1,479,098 |
| khhr; ; 31 ,y ; css; thwhd Njwpa Gjj; fg ; ngWkjp | 1,872,168 | 1,360,775 | 1,553,402 | 1,287,032 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### ed k; j p g ;G k ; m Utr ; nrhj ;J ff; Sk ;

fzff; P l;Lf; nfhs i; f

FOkj;jpd; mUtr; nrhj;Jf;fs; ed;kjpg;G kw;Wk; tzpfg; gpizg;gpy; ifafg;gLj;jpa thbf;ifahsh; gl;bay; kw;Wk; fzpdp nkd;nghUs; vd;gtw;iw cs;slf;Ffpd;wd.

mq f; Pfhuj;j pd ; mbg g; il

Xh; mUtr; nrhj;jhdJ mjd; fpuak; ek;gfkhf mstplf;$bajhf ,Ue;jhy; khj;jpuk; kw;Wk; mjd; cilikAs;s vjph;ghh;f;Fk; vjph;fhy nghUshjhu eyd;fs; fk;gdp kw;Wk; FOkj;jpw;F gha;r;rg;gLk; rhj;jpak; fhzg;gl;lhy; ,yq;if fzf;fPl;L epakk; - LKAS 38 – ‘mUtr; nrhj;Jf;fs;’ ,d; gpufhuk; mq;fPfhpf;fg;gLfpd;wJ.

jdpahf ifafg;gLj;jg;gl;l mUtr; nrhj;Jf;fs; Muk;g mq;fPfhuj;jpd;NghJ fpuaj;jpy; mstplg;gLfpd;wd. Muk;g mq;fPfhuj;jpd; gpd;dh;> mUtr; nrhj;Jf;fs; epjp epiyikf; $w;wpy; fpuaj;jpypUe;J VNjDk; jpuz;l ngWkjp Fiwg;Gfs; kw;Wk; VNjDk; jpuz;l tYf;Fd;wy; el;lq;fs; ,Ug;gpd; mit fopf;fg;gl;L Fwpg;gplg;gLfpd;wd.

gpw g; ll; nrytpdk ;

mUtr; nrhj;Jf;fspyhd gpw;gl;l nrytpdk;> mJ njhlh;Gila Fwpj;j nrhj;jpy; Gije;Js;s vjph;fhy nghUshjhu eyd;fis mjpfhpj;jhy; khj;jpuk; %yjdkhf;fg;gLfpd;wJ. Vida midj;J nrytpdq;fSk; Ml;gl;l nrytpdq;fshf fUjg;gLfpd;wd. .

ga D s s; ngh Ushjhu M A lf; hyq f; s ; > ng W kjp Fiwg ;G kw ;W k ; t Y f ;Fd w; y ;

mUtr; nrhj;Jf;fsJ gaDs;s nghUshjhu MAl;fhykhdJ xd;wpy; tiuaiwAilajhf my;yJ tiuaiwaw;wjhf kjpg;gplg;gLfpd;wJ.

tiuaiwAila MAl;fhyj;jpidf; nfhz;l mUtr; nrhj;Jf;fs; gaDs;s nghUshjhu MAl;fhyj;jpd; kPJ ngWkjpFiwg;G nra;ag;gLfpd;wd. tiuaiwAila MAl;fhyj;jpidf; nfhz;l Xh; mUtr; nrhj;jpw;fhd ngWkjp Fiwg;Gf; fhyk; kw;Wk; ngWkjpFiwg;G KiwahdJ Mff; Fiwe;jJ xt;nthU epjpahz;bYk; kPsha;T nra;ag;gLfpd;wJ. nrhj;jpDs; Gije;Js;s vjph;fhy nghUshjhu eyd;fsJ vjph;ghh;f;Fk; Efh;Tg; Nghf;F my;yJ vjph;ghh;f;Fk; gaDs;s MAl;fhyj;jpyhd khw;wq;fs;> nghUj;jkhdthW ngWkjpFiwg;Gf; fhyk; my;yJ Kiwapid khw;Wtjd; %yk; fzf;fPL nra;ag;gLfpd;wJ. kw;Wk; mit LKAS 8 ,d; gpufhuk; fzf;fPl;L kjpg;gPLfSf;fhd khw;wq;fshf fUjg;gLfpd;wJ. tiuaiwAila MAl;fhyj;jpidf; nfhz;l mUtr; nrhj;Jf;fspyhd ngWkjpFiwg;Gr; nrytpdkhdJ mUtr; nrhj;jpd; nraw;ghl;Lld; epiyg;NgUs;s nrytpd tifapDs; ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ.

mUtr; nrhj;Jf;fspd; fpuaj;jpid mtw;wpd;; kjpg;gplg;gl;l gaDs;s nghUshjhu MAl;fhyj;jpd; kPJ mtw;wpd; vr;rg; ngWkjpfSf;F Fiwj;njOJtjw;fhf Neh;Nfhl;L Kiwapidg; gad;gLj;jp fPo; Fwpg;gpl;l tPjq;fspy; ngWkjpFiwg;G fzpg;gplg;gLfpd;wJ;

;

|  |  |  |
| --- | --- | --- |
| nrhjj; pd ; tFg G; | % tUlj;j pwF; | fhyk ; |
| fzpd p nkdn; ghUs ; | 20 | 5 tUlq;fs ; |

tiuaiwAila MAl;fhyj;jpidf; nfhz;l mUtr; nrhj;Jf;fspd; ngWkjp Fiwg;G nra;ag;glhj kPjpfs; tUlhe;jk; tYf;Fd;wYf;fhf kPsha;T nra;ag;gLtJld; tYf;Fd;wYf;fhd Xh; mwpFwp njd;gLk;NghJ vjph;ghh;f;fg;gl;l vjph;fhy eyd;fspypUe;j kPl;gjw;fhd rhj;jpak; fhzg;glhj mstpw;F ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ.

Jizf;fk;gdpapid ifafg;gLj;Jk;NghJ vOfpd;w ed;kjpg;ghdJ mUtr; nrhj;Jf;fspDs; cs;slf;fg;gLfpd;wJ. ed;kjpg;ghdJ Muk;gj;jpy; fpuaj;jpy; mstPL nra;ag;gLfpd;wJ. Muk;g mq;fPfhuj;jpd; gpd;dh;> ed;kjpg;ghdJ fpuaj;jpypUe;J jpuz;l tYf;Fd;wy; el;lq;fs; fopf;fg;gl;L mstPL nra;ag;gLfpd;wJ. chpj;Jt fzf;fPL nra;ag;gl;l KjyPLnra;ag;gl;l epWtdq;fs; njhlh;ghf> ed;kjpg;gpd; nfhz;Lnry;yy; njhifahdJ KjyPl;bd; nfhz;L nry;yy; njhifapDs; cs;slf;fg;gLfpd;wJ. mj;Jld; mj;jifa Xh; KjyPl;byhd Xh; tYf;Fd;wy; el;lkhdJ VNjDk; nrhj;jpw;F xJf;fg;glhjJld;> ed;kjpg;G cs;slq;fyhf> mJ chpj;Jt fzf;fPL nra;ag;gl;l KjyPl;bd; nfhz;L nry;yy; ngWkjpapd; ghfkhf mikfpd;wJ.

tiuaiwaw;w MAl;fhyj;jpidf; nfhz;l ed;kjpg;ghdJ tYf;Fd;wYf;fhf tUlhe;jk; kjpg;gPL nra;ag;gLfpd;wJ. tiuaiwaw;w MAl;fhyj;jpd; kjpg;gPlhdJ tiuaw;w MAl;fhykhdJ njhlh;e;Jk; JizGhpaf;$bajhAs;sjh vd;gij jPh;khdpg;gjw;fhf tUlhe;jk; kPsha;T nra;ag;gLfpd;wJ.

mq ;f Pfhu e Pf;fk ;

mUtr; nrhj;Jf;fs; tpw;gid nra;ag;gl;lhy; my;;yJ mjd; gad;ghl;bypUe;J vjph;fhy nghUshjhu eyd;fs; vjp;h;ghh;f;fg;glhtpl;lhy; mq;fPfhuj;jpypUe;J mfw;wg;gLfpd;wd. nrhj;jpd; mq;fPfhu mfw;wypypUe;J vOk; VNjDk; ,yhgk; my;yJ el;lk; (Njwpa tpw;gid tUtha;f;Fk; nrhj;jpd; nfhz;Lnry;yy; ngWkjpf;Fk; ,ilNaahd tpj;jpahrkhf fzpg;gplg;gLfpd;wJ) nrhj;J mq;fPfhu mfw;wy; nra;ag;gl;l tUlj;jpy; ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ..

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| --- | --- | --- | --- | --- | --- | --- |
|  |  | fk ;gd p |  |  | F O kk ; |  |
|  | fz pd p nkdn; ghUs ; | ed;kj pg G; | nkhj;jk ; | fz pd p nkdn; ghUs ; | ed;kj pg G; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fpuak ; |  |  |  |  |  |  |
| 1 Vgu; y ; 2024 ,y ; css; thwhd kjP p | 248,110 | 308,545 | 556,655 | 324,682 | 417,099 | 741,781 |
| Nrh;fi; ffs ; | 4,384 | - | 4,384 | 15,768 | - | 15,768 |
| gh pkhww; tjP NtWghL | - | - | - | (3,901) | - | (3,901) |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 252,494 | 308,545 | 561,039 | 336,549 | 417,099 | 753,648 |
| (fop): jpuzl; ngWkjpFiwgG; |  | | | | | |
| 1 Vgu; y ; 2024 ,y ; css; thwhd kjP p | 207,100 | 308,545 | 515,645 | 247,932 | 308,545 | 556,477 |
| ngWkjpFiwg;G | 10,675 | - | 10,675 | 23,168 | - | 23,168 |
| gh pkhww; tjP NtWghL | - | - | - | 1,452 | - | 1,452 |
| 31 khhr; ; 2025 ,y ; css; thwhd kjP p | 217,775 | 308,545 | 526,320 | 272,552 | 308,545 | 581,097 |
| 31 khhr; ; 2025 ,y ; css; thwhd Njwpa Gjj; fg ; ngWkjp | 34,719 | - | 34,719 | 63,997 | 108,554 | 172,551 |
| fpuak ; |  |  |  |  |  |  |
| 1 Vgu; y ; 2023 ,y ; css; thwhd kjP p | 217,862 | 308,545 | 526,407 | 259,290 | 417,099 | 676,389 |
| Nrh;fi; ffs ; | 30,248 | - | 30,248 | 67,916 | - | 67,916 |
| gh pkhww; tjP NtWghL | - | - | - | (2,524) | - | (2,524) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 248,110 | 308,545 | 556,655 | 324,682 | 417,099 | 741,781 |
| (fop): jpuzl; ngWkjpFiwgG; |  |  |  |  |  |  |
| 1 Vgu; y ; 2023 ,y ; css; thwhd kjP p | 198,669 | 308,545 | 507,214 | 230,408 | 308,545 | 538,953 |
| ngWkjpFiwg;G | 8,431 | - | 8,431 | 18,292 | - | 18,292 |
| gh pkhww; tjP NtWghL | - | - | - | (768) | - | (768) |
| 31 khhr; ; 2024 ,y ; css; thwhd kjP p | 207,100 | 308,545 | 515,645 | 247,932 | 308,545 | 556,477 |
| 31 khhr; ; 2024 ,y ; css; thwhd Njwpa Gjj; fg ; ngWkjp | 41,010 | - | 41,010 | 76,750 | 108,554 | 185,304 |

31 khh;r; 2025 ,y; fk;gdpapd; mUtr; nrhj;Jf;fs; KOtJk; ngWkjpFiwg;G nra;ag;gl;l &gh 199>492>821 njhifahd nkd;nghUisAk; FOkj;jpdJ nkd;nghUs; &gh 267>437>368 njhifapidAk; nfhz;Ls;sJld; (31 khh;r; 2024 ,y; fk;gdpf;F &gh 184>373>402 kw;Wk; FOkj;jpw;F &gh 185>272>902 MFk;) ,it mwpf;ifaplg;gLk; jpfjpapy; ,d;dKk; gad;ghl;by; cs;sd.

ed k; j p g ;G ff; hd t Y f ;Fd w; y ; gup Nrhjidfs ;

rpNu~;l Kfhikj;Jtj;jpdhy; mq;fPfhpf;fg;gl;l epjpapay; ghjPLfspd; mbg;gilapy; fhRg; gha;r;ry; vjph;T$wy;fisg; gad;gLj;jp gad;ghl;bYs;s ngWkjp fzpg;gPl;bd; mbg;gilapy; FOkkhdJ tYf;Fd;wYf;fhd xU tUlhe;j Nrhjidapid nghWg;Ngw;fpd;wJ. foptpwf;f tPjkhdJ fk;gdpapd; chpj;Jt fpuaj;jpd; xU ruhrhp rjtPjj;jpd; mbg;gilapy; kjpg;gplg;gLfpd;wJ. foptpwf;f tPjkhd 17.86� kw;Wk; nkh.c.c. ,d; mbg;gilapy; jpl;lkplg;gl;l tsh;r;rp tPjk; vd;gd ,e;j Nehf;fq;fSf;fhf gad;gLj;jg;gl;l Kf;fpa mDkhdq;fshFk;. foptpwf;f tPjkhdJ fk;gdpapd; chpj;Jtj;jpw;fhd fpuaj;jpd; xU ruhrhp rjtPjj;jpd; mbg;gilapy; kjpg;gplg;gl;Ls;sJ. VNjDk; Kf;fpa mDkhdq;fspyhd ve;jtpjkhd epahakhd rhj;jpakhd khw;wKk; myFfspd; nfhz;Lnry;yy; ngWkjp mtw;wpd; kPl;lf;$ba njhifapid tpQ;Rtjw;fhd fhuzpahfhJ vd Kfhikj;Jtk; ek;Gfpd;wJ.

mwpf;ifaplg;gLk; jpfjpapy; FOkj;jpd; / fk;gdpapd; mUtr; nrhj;Jf;fspd; chpj;Jtj;jpy; vt;tpjkhd fl;Lg;ghLfSk; fhzg;gltpy;iy. NkYk;> nghWg;Gf;fSf;fhf ve;jnthU cUg;gbAk; gpizahf <Litf;fg;gltpy;iy. 2024/25 tUlj;jpy; mUtr; nrhj;Jf;fspd; ifafg;gLj;jy; njhlh;ghf

%yjdthf;fg;gl;l fld;ngWiff; fpuaq;fs; vJTk; fhzg;gltpy;iy. .

epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. tq ;f pfSf F;

nr Yjj;

Ntz b; ait

tq;fpfSf;F nrYj;Jg;glNtz;baitfs; tq;fp Nkyjpfg;gw;Wf;fs;> kw;Wk; ePz;lfhy kw;Wk; FWq;fhy fld;fis cs;slf;Ffpd;wd. Muk;g mq;fPfhuj;jpd; gpd;dh;> ,it EIR Kiwapidg; gad;gLj;jp mtw;wpd; ngWkjpFiwg;Gf; fpuaj;jpy; mstPL nra;ag;gLfpd;wd. ngWkjpFiwg;Gf; fpuakhdJ EIR ,d; xU cs;shh;e;j ghfkhd toq;fy; kw;Wk; nrytpdq;fspyhd VNjDk; fopT my;yJ tl;lj;jpid fzf;fpnyLj;J fzpg;gplg;gLfpd;wd. EIR ngWkjpFiwg;ghdJ ,yhgk; my;yJ el;lf; $w;wpy; “tl;br; nrytpdq;fspy;” cs;slf;fg;gLfpd;wd. nghWg;Gf;fs; mq;fPfhu mfw;wy; nra;ag;gLk;NghJk; EIR ngWkjpFiwg;G nray;KiwapDhlhd ,yhgq;fs; kw;Wk; el;lq;fs; ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wd.

2025 my;yJ 2024 fhyg;gFjpapy; tq;fpfSf;F nrYj;jg;glNtz;bait njhlh;ghf fk;gdp mry;;> tl;bapy; vt;tpjkhd jtWjiyNah my;yJ Vida kPWiffisNah nfhz;bUf;ftpy;iy. .

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Nkyjpfgg; wW; f;fs ; | 1,433,358 | 507,748 | 1,864,818 | 1,524,995 |
| jtizf;fld;fs ; | 10,003,215 | 1,755,746 | 14,964,167 | 5,656,370 |
| nkhj;jk ; | 11,436,573 | 2,263,494 | 16,828,985 | 7,181,365 |
| epahag ; ngWkjp | 11,436,573 | 2,261,237 | 16,825,813 | 7,317,086 |

* 1. tq ;f pfSf F;

nr Yjj;

Ntz b; aitfs pyhd mirT

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
|  | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 1,755,746 | 7,671,951 | 5,656,370 | 9,925,158 |
| ,tt; hzb; d N; ghJ fldn; gwg;gl;l njhif | 24,500,000 | - | 26,823,963 | 2,581,519 |
| ,tt; hzb; d N; ghJ ksP n; rYjj; gg; ll; it | (16,590,843) | (6,598,526) | (18,138,300) | (8,041,178) |
| ,tt; hz;bd N; ghjhd tl;b r ; nrytpdqf; s ; | 338,312 | 682,321 | 622,134 | 1,190,871 |
| Jiznkhjj; k ; | 10,003,215 | 1,755,746 | 14,964,167 | 5,656,370 |
| Nkyjpfgg; wW; f;fs ; | 1,433,358 | 507,748 | 1,864,818 | 1,524,995 |
| khhr; ; 31 ,y ; css; thwhd kjP p | 11,436,573 | 2,263,494 | 16,828,985 | 7,181,365 |

* 1. e Pz l;

fhy fld ; t p guq f; s ;

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| fldn; gWeh pd ; ngah ; | toqf; g;gl;l jpfjp | fld;trj pj ; njhif  &. '000 | fhyk ; | tl;b t jP k ; | g piza e piy |
| `ll; d ; ne~dy ; Ngqf; ; g pvyr; p | 27.03.2025 | 4,000,000 | 04 tUlq;fs ; | 1-2 tUlk ;  10.90%  3 tUlk ;  11.00% | g pizrhh ; |
| nryhd ; Ngq;f ; g pvy;r p | 28.03.2025 | 5,000,000 | 03 tUlq;fs ; | 10.90% | g pizrhh ; |

\* xtn; thU g pizaqf; shfF; jYff; hd tlb; t jP khdJ epiwa plgg; ll; ruhrh p tlb; t jP khf toqf; gg; lL; ss; d.

epjpf ; $wW; ff; s py ; gff; k ; 388 ,y ; Fwpg G; 54 ,y ; \g piza PLnraa; gg; ll; nrhjJ; | ,y ; g pizaqf; sJ t pguqf; s ; nts pgg; Ljj; gg; lL; ss; d.

#### xg g; ej;

* + 1. tq f;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | |
| xU  tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Nkyjpfgg; wW; f;fs ; | 1,433,358 | - | - | 1,433,358 |
| ezP l; fhy fld;fs ; | 3,670,682 | 6,332,533 | - | 10,003,215 |
| nkhj;jk ; | 5,104,040 | 6,332,533 | - | 11,436,573 |

#### Kjph T; pfSf F;

#### g; g Fg g; ha T;

nr Yj ;J Ntz b; aitfs pd ; v Q r;

#### p a xg g; ej;

#### Kjph T;

#### g ; g Fg g; ha T;

- fk g; d p

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2024 | | | |
|  | xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| Nkyjpfgg; wW; f;fs ; | 507,748 | - | - | 507,748 |
| ezP l; fhy fld;fs ; | 1,755,746 | - | - | 1,755,746 |
| nkhj;jk ; | 2,263,494 | - | - | 2,263,494 |

* + 1. tq f; pfSf ;F nr Y jj; N tz b; aitfs pd ; v Q r; p a xg g; ej;

Kj p h T;

g ; g F g g; ha T;

– F O kk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | |
| xU  tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Nkyjpfgg; wW; f;fs ; | 1,864,818 | - | - | 1,864,818 |
| ezP l; fhy fld;fs ; | 7,385,182 | 7,578,985 | - | 14,964,167 |
| nkhj;jk ; | 9,250,000 | 7,578,985 | - | 16,828,985 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2024 | | | |
|  | xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| Nkyjpfgg; wW; f;fs ; | 1,524,995 | - | - | 1,524,995 |
| ezP l; fhy fld;fs ; | 3,270,653 | 2,385,717 | - | 5,656,370 |
| nkhj;jk ; | 4,795,648 | 2,385,717 | - | 7,181,365 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. thbfi;

fahsh ;fSf F;

nr Yjj;

Ntz b; ait

thbf;ifahsh;fSf;F nrYj;jNtz;baitfs; epiyahd itg;GfisAk; Nrkpg;G itg;GfisAk; cs;slf;Ffpd;wJ. Muk;g mq;fPfhuj;jpd; gpd;dh;> ,it tpisTW tl;b tPj (EIR) Kiwapid gad;gLj;jp mtw;wpd; ngWkjp Fiwg;Gf; fpuaj;jpy; mstPL nra;ag;gLfpd;wJ. toq;fypyhd VNjDk; fopT my;yJ tl;lk; kw;Wk; EIR ,d; xU xUq;fpize;j ghfkhAs;s nrytpdq;fisAk; fzf;fpnyLj;J ngWkjpf;Fiwg;Gf; fpuak; fzpg;gplg;gLfpd;wJ. EIR ngWkjpFiwg;ghdJ ,yhgk; my;yJ el;lf; $w;wpy; “tl;br; nrytpdq;fspy"; cs;slf;fg;gLfpd;wJ. nghWg;Gf;fs; mq;fPfhuj;jpypUe;J mfw;wg;gLk;NghJ vOfpd;w ,yhgq;fs; kw;Wk; el;lq;fs; ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ.

itg;Gf;fSf;F vjpuhd fld;fSf;fhf gpizahf itj;jpUf;fg;gLk; itg;Gf;fs; &gh 7.1 gpy;ypad; (2023/24 - &gh 12.1 gpy;ypad;) thbf;ifahsUf;F nrYj;jNtz;baitapy; cs;slf;fg;gl;Ls;sJ.

2010 ,d; 02 Mk; ,yf;f epjpf; fk;gdpfSf;fhd gzpg;Giu (itg;Gg; nghWg;Gf;fSf;fhd fhg;GWjp) ,w;F mikthf midj;J chpikAs;s itg;Gg; nghWg;Gf;fSk; ,yq;if fhg;GWjpf; $l;Lj;jhgdj;Jld; kw;Wk; jputj;jd;ik Jizaspj;jy; jpl;lj;Jld; fhg;gPL nra;ag;gl;Ls;sJld; ,J thbf;ifahsh; chpikfisAk; ek;gfj;jd;ikapidAk; ghJfhg;gjw;fhd xU ghJfhg;G topKiwahFk;. ,t;tUlj;jpy; Nkw;Fwpg;gpl;l fhg;GWjpj; jpl;lj;jpw;F fk;gdpahdJ &gh 134.75 kpy;ypaid (2023/24 - &gh 134.22 kpy;ypad;) fhg;GWjpj; jtizf;fl;lzkhf nrYj;jpAs;sJ. .

fzff; P l;Lf n; fhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| epiyahd itgG; fs ; | 117,512,800 | 92,577,092 | 123,067,554 | 99,027,354 |
| Nrkpg;G itg;Gfs ; | 7,016,884 | 4,860,634 | 7,001,159 | 4,815,700 |
| nkhj;jk ; | 124,529,684 | 97,437,726 | 130,068,713 | 103,843,054 |
| epahag ; ngWkjp | 124,806,329 | 99,373,010 | 130,118,804 | 105,426,170 |

* 1. thbfi;

fahsh f;

Sf F;

nr Yjj;

Ntz b; aitfs pd ; v Q r;

p a xg g; ej;

Kjph T;

g ; g Fg g; ha T;

- fk g; d p

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | |
| xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| epiyahd itgG; fs ; | 75,874,846 | 41,637,954 | - | 117,512,800 |
| Nrkpg;G itg;Gfs ; | 6,708,757 | 103,400 | 204,727 | 7,016,884 |
| nkhj;jk ; | 82,583,603 | 41,741,354 | 204,727 | 124,529,684 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2024 | | | | |
| khhr; ; 31 ,y ; css; thwhdJ | xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| epiyahd itgG; fs ; | 74,366,470 | 18,210,622 | - | 92,577,092 |
| Nrkpg;G itg;Gfs ; | 4,571,920 | 94,918 | 193,796 | 4,860,634 |
| nkhj;jk ; | 78,938,390 | 18,305,540 | 193,796 | 97,437,726 |

* 1. thbfi;

#### fahsh f;

#### Sf F;

#### nr Yjj;

#### Ntz b; aitfs pd ; v Q r;

#### p a xg g; ej;

#### Kjph T;

#### g ; g Fg g; ha T;

**-** F O kk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | |
| xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| epiyahd itgG; fs ; | 82,085,219 | 40,982,335 | - | 123,067,554 |
| Nrkpg;G itg;Gfs ; | 6,692,381 | 103,400 | 205,378 | 7,001,159 |
| nkhj;jk ; | 88,777,600 | 41,085,735 | 205,378 | 130,068,713 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2024 | |  |
|  | xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| epiyahd itgG; fs ; | 81,482,883 | 17,544,471 | - | 99,027,354 |
| Nrkpg;G itg;Gfs ; | 4,526,986 | 94,918 | 193,796 | 4,815,700 |
| nkhj;jk ; | 86,009,869 | 17,639,389 | 193,796 | 103,843,054 |

1. toq ;fg g; ll;

fld ; g pizaq ;fs ;

fzff; P l;Lf; nfhs i; f

toq;fg;gl;l fld; gpizaq;fs; fk;gdpapdhy; kw;Wk; FOkj;jpdhy; ePz;lfhyj;jpw;F kw;Wk; FWq;fhy jputj;jd;ik epjpj; Njitg;ghLfSf;Fk; fld; ngwg;gl;l epjpfis gpujpepjpj;Jtk; nra;fpd;wJ. Muk;g mq;fPfhuj;jpd; gpd;dh;> ,it EIR Kiwapidg; gad;gLj;jp mtw;wpd; ngWkjpFiwg;Gf; fpuaj;jpy; mstplg;gLfpd;wd. ngWkjpFiwg;Gf; fpuakhdJ EIR ,d; xU cs;shh;e;j ghfkhd toq;fy; kw;Wk; nrytpdq;fspyhd VNjDk; fopT my;yJ tl;lj;jpid fzf;fpnyLj;J fzpg;gplg;gLfpd;wd. EIR ngWkjpFiwg;ghdJ ,yhgk; my;yJ el;lf; $w;wpy; “tl;br; nrytpdq;fspy;” cs;slf;fg;gLfpd;wd. nghWg;Gf;fs; mq;fPfhu mfw;wy; nra;ag;gLk;NghJk; EIR ngWkjpFiwg;G nray;KiwapDhlhd ,yhgq;fs; kw;Wk; el;lq;fs;

,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wd..

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| glb; ayplgg; ll; njhFjpf;fld;fs ; | 37.2 | 366 | 5,014,652 | 11,032,248 | 5,014,652 | 11,032,248 |
| nkhj;jk ; | | | 5,014,652 | 11,032,248 | 5,014,652 | 11,032,248 |
| epahagn; gWkjp | | | 4,866,785 | 9,178,853 | 4,866,785 | 9,178,853 |

* 1. toq f; g g; ll;

fld ; g pizaq f; s pd ; mirT

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
|  | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 11,032,248 | 16,706,049 | 11,032,248 | 16,564,956 |
| toqf; g;gl;l fld ; g pizaqf; spd ; k Pl;l y ; | (5,362,869) | (5,295,400) | (5,362,869) | (5,169,620) |
| toqf; gg; ll; fld ; g pizaqf; s pyhd tlb; r ; nrytpdk ; | 595,538 | 920,896 | 595,538 | 917,774 |
| toqf; g;gl;l fld ; g pizaqf; spy ; nrYjj; g;gl;l tlb; | (1,250,265) | (1,299,297) | (1,250,265) | (1,280,862) |
| khhr; ; 31 ,y ; css; thwhd kjP p | 5,014,652 | 11,032,248 | 5,014,652 | 11,032,248 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**37.** toq ;fg g; ll; fld ; g pizaq ;fs ; (njhlh ;r ;r p . . .)

* 1. gl;bay p lg ;gl;l njhFjpff; ld f; s ;

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thW |  |  | tl;b | ksP n; rYj;j. | tif | 2025 | 2024 | 2025 | 2024 |
|  |  | Kfg;ngWkj p |  |  |  |  |  |  |  |
| toqf; g;gl;l j pfj p | KjphT; jj; pfjp | Rs. '000 | t Pjk ; | fhyk ; |  | &. '000 | &. '000 | &. '000 | &. '000 |
| Senior, unsecured,redeemable, A+ rated | |  |  |  |  | - | 3,091,864 | - | 3,091,864 |
| 5-Aug-2021 | 5-Aug-2024 | 2,942,940 | 8.00% | tUlhe;jk ; | tif A |
| 5-Aug-2021 | 5-Aug-2024 | 2,419,929 | 8.00% | Kjph;t py ; | tif B | - | 2,944,024 | - | 2,944,024 |
| 5-Aug-2021 | 5-Aug-2026 | 4,272,360 | 9.00% | tUlhe;jk ; | tif C | 4,516,284 | 4,539,490 | 4,516,284 | 4,539,490 |
| 5-Aug-2021 | 5-Aug-2026 | 364,766 | 9.00% | Kjph;t py ; | tif D | 498,368 | 456,870 | 498,368 | 456,870 |
| 9,999,995 | | | | | | 5,014,652 | 11,032,248 | 5,014,652 | 11,032,248 |

* + 1. % yjdr ; rei;

ja p D hlhf j p ul;lg ;gl;l epjpfs pd ; gad ;g h L

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Kdt; ptuzf ; Nfhita pd ; g pufhuk ; Fwpf;Nfhs ; | Kd;t ptuzf ; Nfhita pd ; g pufhuk ; xJff; g;gl;l njhif | Kdt; ptuzf;Nfhita pd ; g pufhuk ; gadg; Ljj; cj;Njr pjJ; ss; fhyk ; | ngwg;gl;l tUtha py ;  ,Ue;J  xJff; g;gl;l njhif | nkhj;j tUtha pd ; % | gad;gLjj; g;gl;l njhif &. . | xJff; j;jpwF; vjpuhd  gadg; hlb; d; % | KOtJk ; gadg; Lj;jg ;  glht pbd ; vq;Nf epjp Kjy PL nraa; gg; lL; ss; J css; lq;fyhd t psf;fk ; |
| &. '000 | |  | &. '000(A) |  | (B) | (B/A) |  |
| 2021/22 Mzb; d;NghJ toqf; g;gl;l > glb; ayplg;gl;l > r pNu~;l> g pizrhuh> k Plf; jj; ff; > jug;gLjj; g;gl;l njhFjpff; ldf; s ; | | | | | | | |
| njhFjpff; ld ; toqf; ypDhlhf jpul;l g;gl;l epjpahdJ fk;gd pa pd ; fld ; toq;fy ; Njf;fjj; pid t ph pthf;Ftjw;F gad;gLjj; g;gLk ; | 10,000,000 | xJff; gg; ll; jpfjpa py ; ,UeJ;  6 khjj;jpDs ; | 10,000,000 | 100 | 10,000,000 | 100 | N/A |

fld ; fUt pfs pd ; v Q r;

p a xg g; ej;

Kjph T;

g ; g Fg g; ha T;

- fk g; d p

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | |
| xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| glb; ayplgg; ll; njhFjpf;fld;fs ; | 384,977 | 4,629,675 | - | 5,014,652 |
| nkhj;jk ; | 384,977 | 4,629,675 | - | 5,014,652 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2024 | | | | |
| khhr; ; 31 ,y ; css; thwhdJ | xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| glb; ayplgg; ll; njhFjpf;fld;fs ; | 6,400,684 | 4,631,564 | - | 11,032,248 |
| nkhj;jk ; | 6,400,684 | 4,631,564 | - | 11,032,248 |

fld ; fUt pfs pd ; v Q r;

p a xg g; ej;

Kjph T;

g ; g Fg g; ha T;

- F O kk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | |
| xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| glb; ayplgg; ll; njhFjpf;fld;fs ; | 384,977 | 4,629,675 | - | 5,014,652 |
| nkhj;jk ; | 384,977 | 4,629,675 | - | 5,014,652 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2024 | |  |
|  | xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| glb; ayplgg; ll; njhFjpf;fld;fs ; | 6,400,684 | 4,631,564 | - | 11,032,248 |
| nkhj;jk ; | 6,400,684 | 4,631,564 | - | 11,032,248 |

1. Vida epjpg ; ngh W g ;G ff; s ;

Vida epjpg; nghWg;Gf;fs; toq;Feh;fSf;F nrYj;jNtz;ba njhif> nrYj;jNtz;ba fhg;GWjp> nrYj;jNtz;ba gq;fpyhgk; kw;Wk; Vida nrYj;jNtz;baitfis cs;slf;Ffpd;wd. ,e;j nghWg;Gf;fs; tl;b tpjpf;fg;glhjit kw;Wk; mwpf;ifaplg;gLk; jpfjpapy; vjph;ghh;f;Fk; nrYj;jNtz;ba njhiffspy; gjpTnra;ag;gLfpd;wJ.

Vida midj;J epjpg; nghWg;Gf;fSk; Muk;gj;jpy; epahag; ngWkjpapy; mq;fPfhpf;fg;gl;L gpd;dh; ngWkjpFiwg;Gf; fpuaj;jpy; mstPL nra;ag;gLfpd;wd.

toq ;Fdh f; Sf ;F nr Yjj; Ntz b; a njhif

toq;Fdh;fSf;F nrYj;jNtz;ba njhifahdJ tof;fkhd tzpfg; Nghf;fpy; thfd toq;Fdh;fSf;F nrYj;jNtz;ba flg;ghl;bid cs;slf;Ffpd;wJ..

nr Yjj; Ntz b; a fhg ;G W j p

nrYj;jNtz;ba fhg;GWjpahdJ thfdq;fs; njhlh;ghf fhg;GWjpf; fk;gdpfSf;F nrYj;jNtz;ba fhg;GWjpj; jtizf;fl;lzj; njhiffis cs;slf;Ffpd;wJ. .

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| toq;Fdhf; Sf;F nrYjj; Ntzb; a njhif | 5,167,955 | 2,009,627 | 6,038,332 | 2,347,382 |
| nrYjj; Ntzb; a fhgG; Wjp | 600,465 | 509,772 | - | - |
| Vida nrYjj; Ntzb; aitfs ; | 646,651 | 669,294 | 2,149,106 | 1,578,710 |
| nkhj;jk ; | 6,415,071 | 3,188,693 | 8,187,438 | 3,926,092 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### fhg ;G W j p g; ngh W g ;G ff; Sk ; nr Yjj; Ntz b; a k Ps f; hg ;G W j p A k ;

fzff; P l;Lf; nfhs i; f

Njw p a cioff; g g; lhj fhg ;G W j pj ; jtizff; ll; zjj; pw f; hd Vw g; h L

ciof;fg;glhJ fhg;GWjp jtizf;fl;lzq;fSf;fhd Vw;ghlhdJ ,d;dKk; Kjph;tilahj ,lh;fSf;fhf ngwg;gl;l fhg;GWjp jtizf;fl;lzj;jpid gpujpepjpj;Jtg;gLj;Jfpd;wJ. nghJthf> xJf;fkhdJ xg;ge;jf; fhyj;jpy; tpLtpf;fg;gLtJld; fhg;GWjp jtizf;fl;lz tUkhdkhf mq;fPfhpf;fg;gLfpd;wJ. xt;nthU mwpf;ifaplg;gLk; jpfjpapYk;> FOkkhdJ Kjph;tilahj ,lupid kPsha;T nra;J xU nghWg;G NghJik Nrhjidapid nraw;gLj;Jfpd;wJ. ,J ciof;fg;glhj fhg;GWjp jtizf;fl;lzq;fs; kPjhd vjph;ghh;f;Fk; Nfhuy;fspd; kw;Wk; xj;jpitf;fg;gl;l ifafg;gLj;jy; fpuaq;fspy; VNjDk; xl;Lnkhj;j kpiffs; fhzg;gLfpd;wjh vd;gjid jPh;khdpg;gjw;fhFk;. ,e;j fzpg;gPlhdJ vjph;fhy xg;ge;jf; fhRg; gha;r;;ry;fspd; eilKiw kjpg;gPLfis gad;gLj;Jfpd;wJ. ,J chpa

MAsy;yhj fhg;GWjp El;g Vw;ghLfSld; njhlh;Gila nrhj;Jf;fspy; vOtjw;F vjph;ghh;f;fg;gLk; KjyPl;L tpistpid fzf;fpnyLj;jjd; gpd;duhFk;. ,e;j kjpg;gPLfs; ciof;fg;glhj fhg;GWjp jtizf;fl;lzj;jpd; nfhz;L nry;yy; njhifahdJ Njitf;Ff; Fiwthf fhzg;gl;lhy; nghWg;G NghJikf;fhd xU Vw;ghl;bid cUthf;Ftjd; %yk; ,e;j gw;whf;FiwahdJ ,yhgk; my;yJ el;lf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ.

SLFRS 4 - fhg;GWjp xg;ge;jq;fspd; Njitg;ghl;bd;; gpufhuk;> FOkkhdJ Xh; ntspthhp fhg;GWjp fzpg;gPl;lhshpd; JizAld; MAsy;yhj xg;ge;jg; nghWg;Gf;fs; njhlh;ghf Xh; nghWg;G NghJik Nrhjidapid (LAT) elhj;Jfpd;wJ.

nkhjj;

ep Y ita p Y s s;

Nfhuy f; Sff; hd Vw g; h L

MAsy;yhj fhg;GWjp xg;ge;jg; nghWg;Gf;fs; xg;ge;jq;fspy; <Lgl;L fhg;GWjp jtizf;fl;lzq;fs; mwtplg;gLk;NghJ mq;fPfhpf;fg;gLfpd;wd.

,e;j nghWg;Gf;fs; epYitapYs;s Nfhuy; Vw;ghL vd njhpe;Jnfhs;sg;gLtJld;> mwpf;ifaplg;gLk; jpfjpapy; Ml;gl;l Mdhy; jPh;g;gdT nra;ag;glhj midj;J Nfhuy;fspd; kjpg;gplg;gl;l ,Wjpahd fpuaj;jpd; mbg;gilapyhFk;. mwpf;ifaplg;gl;lhNyh ,y;iyNah> ,tw;Wld; njhlh;Gila Nfhuy; ifahSjy; fpuaq;fs; kw;Wk; mopTkPl;G kw;Wk; Vida kPl;Gfspd; vjph;ghh;f;fg;gLk; ngWkjpapyhd Fiwg;gpidAk; ftdj;jpnyLf;fpd;wJ.

nghWg;ghdJ gzj;jpd; Neug; ngWkjpf;F foptpwf;fk; nra;ag;gLtjpy;iy. rkdhf;Fjy; my;yJ NguopT xJf;fq;fSf;F vt;tpjkhd Vw;ghLk; mq;fPfhpf;fg;gLtjpy;iy. xg;ge;jk; Kjph;tilAk;NghJ> ntspNaw;wg;gLk;NghJ my;yJ uj;Jnra;ag;gl;lhy; nghWg;Gf;fs; mq;fPfhuj;jpypUe;J mfw;wg;gLfpd;wJ.

nkhjj; Mlg; ll; Mdhy ; mw pfi; fa p lg g; lhj Nfhuy f; Sff; hd Vw g; h L

rpy tifahd Nfhuy;fspd; mwptpj;jy; kw;Wk; jPh;g;gdtpy; jhkjq;fs; Vw;glyhk;> vdNt mwpf;ifaplg;gLk; jpfjpapy; ,tw;wpd; ,Wjp fpuaj;jpid epr;rakhf njhpe;Jnfhs;s ,ayhJ. mwpf;ifaplg;gLk; jpfjpapy; nghWg;ghdJ tof;fkhd fhg;gPl;Lf; fzpg;G Nfhuy; vjph;T$wy; El;gq;fspd; Xh; tuk;gpid gad;gLj;jp fzpg;gplg;gLfpd;wJ. ,J mDgt juTfs; kw;Wk; ghjfkhd tpyfs;fSf;fhd Xh; Xutuk;gpid cs;slf;ff;$ba eilKiw mDkhdq;fs; vd;gtw;wpd; mbg;gilapyhdhFk;.

MAsy;yhj fhg;GWjp xg;ge;jq;fSf;F gpd;tUtdtw;wpw;F kjpg;gPLfs; Nkw;nfhs;sg;gly; Ntz;Lk;. mwpf;ifaplg;gLk; jpfjpapy; mwpf;ifaplg;gl;l Nfhuy;fspd; vjpghh;j;j ,Wjpahd fpuak; kw;Wk; mwpf;ifaplg;gLk; jpfjpapy; Ml;gl;l Mdhy; ,d;dKk; mwpf;ifaplg;glhj (IBNR) Nfhuy;fspd; vjph;ghh;j;j ,Wjpahd fpuak; vd;gtw;wpy; kjpg;gPLfis Nkw;nfhs;sy; Ntz;Lk;. ,Wjpahd Nfhuy;fs; fpuaj;jpid cWjpg;ghl;Lld; epiyehl;Ltjw;F fzprkhdsT fhyk; nry;yyhk; kw;Wk; rpy tifahd fhg;GWjp xg;ge;jq;fSf;F epjp epiyikf; $w;wpy; fhzg;gLk; mjpfsT nghWg;ghdJ IBNR Nfhuy;fspdhyhFk;.

epYitapYs;s Nfhuy;fspd; ,Wjpahd fpuakhdJ tof;fkhd fhg;gPl;Lf; fzpg;G Nfhuy;fs; vjph;T$wy; El;gq;fis gad;gLj;jp kjpg;gpL nra;ag;gLfpd;wJ. ,it rq;fpyp Vzp Kiw> Nghh;d;<Al;lh;-Nth;f]d; Kiw kw;Wk; epfo;ntz; /jPtpu Kiw vd;gdthFk;.

,e;j El;gq;fspd; cs;shhe;j gpujhd mDkhdk; vd;dntdpy; fk;gdpapd; fle;jfhy Nfhuy;fs; mgptpUj;jp mDgtkhdJ vjph;fhy Nfhuy; mgptpUj;jpapid vjph;T$Wtjw;F gad;gLj;jg;glyhk; vd;gJld; mjd;%yk; ,Wjp Nfhuy; fpuaq;fs;. ,jd; fhuzkhf> ,e;j Kiwfs; nrYj;jpa kw;Wk; Ml;gl;l el;lq;fspd; mgptpUj;jpapid Cfpj;Jzh;tJld;> Nfhuy; xd;Wf;fhd ruhrhp fpuak; Kd;ida tUlq;fspd; mtjhdpf;fg;gl;l mgptpUj;jpapd; mbg;gilapy; Nfhuy; vz;zpf;iffs; kw;Wk; vjph;ghh;f;fg;gLk; el;l tpfpjhrhuq;fs;. tuyhw;W fpuaq;fs; mgptpUj;jpahdJ gpujhdkhf tpgj;J tUlq;fspd; %yk; gFg;gha;T nra;ag;gLfpd;wJ. Mdhy; G+Nfhs gpuNjrq;fs;> fzprkhd tzpf tif kw;Wk; Nfhuy; tiffs; uPjpahfTk; NkYk; gFg;gha;T nra;ayhk;. ghhpa Nfhuy;fs; jdpahf tpspj;Jiuf;fg;gLtJld;> mit xd;wpy; el;lk; nrk;ikahf;fg;gl;l kjpg;gPLfspd; Kfg; ngWkjpapy; xJf;fg;gl;L my;yJ mtw;wpd; vjph;fhy mgptpUj;jpapid gpujpgypg;gjw;fhf jdpahf vjph;T$wy; Nkw;nfhs;tjhFk;. mNdfkhd tplaq;fspy;> vjph;fhy Nfhuy;fspd; rjtPjk;> gztPf;fk; my;yJ el;l tPjq;fs; njhlh;ghf ntspg;gilahd mDkhdq;fs; Nkw;nfhs;sg;gLtjpy;iy. gjpyhf> gad;gLj;jg;gl;l mDkhdq;fs; tuyhw;W Nfhuy;fs; mgptpUj;jp juTfspy; cs;slf;fkhdJld; ,tw;wpd; mbg;gilapy; vjph;T$wy;fs; Nkw;nfhs;sg;gLfpd;wd.

fle;j Nghf;Ffs; ve;jsTf;F vjph;fhyj;jpw;F nry;YgbahfhJ vd;gij kjpg;gpLtjw;F Nkyjpf gz;Grhh; jPh;khdk; gad;gLj;jg;gl;lJ. (cjhuzkhf> xU jlit epfo;Tfis gpujpgypg;gjw;F> ntspthhp my;yJ re;ij fhuzpfspyhd khw;wq;fs;> Nfhuy;fSf;fhd nghJkf;fsJ kNdhghtq;fs;> nghUshjhu epiyikfs;> Nfhuy; gztPf;fj;jpd; kl;lq;fs;> ePjpKiw jPh;khdq;fs; kw;Wk; rl;lthf;fk;> Njf;f fyit> fhg;GWjp xg;ge;j rpwg;Gf;$Wfs; kw;Wk; Nfhuy; ifahSjy; nray;Kiwfs; Nghd;w cs;thhp fhuzpfs; vd;gdthFk;) ,J rk;ge;jg;gl;Ls;s midj;J cWjpapd;ikfis fzf;fpnyLj;J tPr;rhd rhj;jpakhd tpisiTfspypUe;jhd epfoj;jf;f tpistpid rkh;g;gpf;Fk; fpuaq;fspd; kjpg;gplg;gl;l

,Wjpahd fpuaj;jpw;F tUtjw;fhf Nkw;nfhs;sg;gLfpd;wJ.

xj;j jPh;khdq;fs;> kjpg;gPLfs; kw;Wk; mDkhdq;fs; vd;gd ciof;fg;glhj fhg;GWjp jtizf;fl;lzj;jpw;fhd Vw;ghLfspd; NghJikapid kjpg;gpLtjw;F gad;gLj;jg;gLfpd;wd..

#### fhg ;G W j p xg g; ej; g; ngh W g ;G ff; s ;

M A sy y; hj fhg ;G W j p xg g; ej; g; ngh W g ;G ff; s ;

MAsy;yhj fhg;GWjp xg;ge;jg; nghWg;Gf;fs; xg;ge;jq;fspy; <Lgl;L jtizf;fl;lzk; mwtplg;gLk;NghJ mq;fPfhpf;fg;gLfpd;wd. ,e;j nghWg;Gf;fs; epYitapYs;s Nfhuy; Vw;ghLfs; vd njhpe;Jnfhs;sg;gLtJld;> ,it mwpf;ifaplg;gLk; jpfjpapy; jPh;g;gdT nra;ag;glhj Mdhy; Ml;gl;l midj;J Nfhuy;fspd; kjpg;gplg;gl;l ,Wjp nrytpdj;jpd; mbg;gilapyhFk; vd;gJld;> mwpf;ifaplg;gl;Ls;sNjh my;yJ ,y;iyNah> vjph;ghh;f;fg;gLk; mopTkPl;G ngWkjp kw;Wk; Vida kPl;ly;fSf;fhd Fiwg;G kw;Wk; njhlh;Gila Nfhuy; ifahSjy; fpuaq;fSldhFk;. rpy tifahd Nfhuy;fspd; mwptpj;jypd; kw;Wk; jPh;g;gdtpy; jhkjq;fs; mDgtpf;fg;glyhk; vd;gJld;> vdNt mwpf;ifaplg;gLk; jpfjpapy; ,tw;wpd;

,Wjpahd fpuak; njhpe;Jnfhs;s ,ayhJ. mwpf;ifaplg;gLk; jpfjpapy; tof;fkhd fhg;gPl;Lf;fzpg;G Nfhuy; vjph;fhy epfo;Tf;fzpg;G El;gq;fspd; tuk;gpid gad;gLj;jp nghWg;ghdJ fzpg;gplg;gLfpd;wJ. nghWg;ghdJ gzj;jpd; Neug; ngWkjpf;fhf foptpwf;fk; nra;ag;gLtjpy;iy. rkkhf;fy; my;yJ NguopT xJf;fq;fSf;F vt;tpjkhd Vw;ghLk; mq;fPfhpf;fg;gLtjpy;iy. xg;ge;jkhdJ Kjph;tile;jhy;> tpLtpf;fg;gl;lhy; my;yJ uj;Jnra;ag;gl;lhy; nghWg;Gf;fs; mq;fPfhu mfw;wy; nra;ag;gLfpd;wd.

ciof;fg;glhj fhg;GWjp jtizf;fl;lzq;fSf;fhd Vw;ghlhdJ ,d;dKk; Kjph;tilahj ,lh;fSf;F ngwg;gl;l fhg;GWjpj; jtizf;fl;lzj;jpid gpujpepjpj;Jtk; nra;fpd;wJ. nghJthf> xJf;fkhdJ xg;ge;jj;jpd; fhyg;gFjp kPJ tpLtpf;fg;gLtJld; fhg;GWjp jtizf;fl;lz tUkhdkhf mq;fPfhpf;fg;gLfpd;wJ. xt;nthU mwpf;ifapLk; jpfjpapYk;> FOkkhdJ mjd; Kjph;tilahj ,lhpid kPsha;T nra;tJld;> ciof;fg;glhj fhg;GWjpj; jtizf;fl;lzq;fs; kPjhd vjph;ghh;f;fg;gl;l Nfhuy;fs; kw;Wk; xj;jpitf;fg;gl;l ifafg;gLj;jy; fpuaq;fsJ VNjDk; xl;Lnkhj;j kpiffs; fhzg;gLfpd;wjh vd;W jPh;khdpg;gjw;fhf xU nghWg;G NghJik Nrhjid nrayhw;wg;gLfpd;wJ.

,e;j fzpg;gPlhdJ> chpa MAsy;yhj fhg;GWjp El;g Vw;ghLfs; njhlh;ghd nrhj;Jf;fspy; vOtjw;F vjph;ghh;f;Fk; KjyPl;L tpistpid fzf;fpnyLj;jjd; gpd;dh; vjph;fhy xg;ge;j fhRg; gha;r;ry;fspd; eilKiw kjpg;gPLfis gad;gLj;Jfpd;wJ. ,e;j kjpg;gPLfs; ciof;fg;glhj fhg;GWjpj; jtizf;fl;lzq;fspd; nfhz;Lnry;yy; njhifahdJ NghJikahdjhf ,y;iy vdf; fhz;gpj;jhy;> gw;whf;FiwahdJ nghWg;G NghJikf;fhd xU Vw;ghl;bid cUthf;Ftjd; %yk; tUkhdf; $w;wpy; mq;fPfhpf;fg;gLfpd;wJ.

nr Yjj; Ntz b; a fhg ;G W j pfs pd ; mq f; Pfhu e Pff; k ;

nrYj;jNtz;ba fhg;GWjpfs; nghWg;gpd; fPohd flg;ghlhdJ tpLtpf;fg;gl;lhy;> uj;Jnra;ag;gl;lhy; my;yJ Kjph;tile;jhy; mq;fPfhu ePf;fk;; nra;ag;gLfpd;wJ.

Kjph t; ilahj ,lh ; x J ff; k ;

fhg;GWjpj; jtizf;fl;lz nghWg;gpd; fzpg;gPlhdJ> fk;gdpapd; ciof;fg;glhj fhg;GWjpj; jtizf;fl;lz xJf;fq;fspypUe;J Kf;fpakhd Kfhikj;Jtj;jpd; jPh;khdj;jpd; mbg;gilapy; jPh;khdpf;fg;gl;l vjph;ghh;j;j njhifAld; xj;jpitf;fg;gl;l ifaf;fg;gLj;jy; fpuak; fopf;fg;gLk; Njitapid Ntz;Lfpd;wJ. Kjph;tilahj ,lh; nghWg;gpid kjpg;gpLtjpy;> ,e;jf; fhg;GWjpf; nfhs;iffs; Nfhuy;fSf;fhd ntspg;ghl;bid nfhz;Ls;sNtis Ml;gl;l xt;nthU tzpf kw;Wk; Nfhuy; Kfhikj;Jt nrytpdq;fSf;fhf vjph;ghh;f;fg;gLk; Njwpa Nfhuy; tpfpjhrhuj;jpy; mDkhdq;fs; Nkw;nfhs;sg;gLfpd;wd.

M A sy y; hj fhg ;G W j p xg g; ej; g; ngh W g ;G ff; s ;

MAsy;yhd fhg;GWjp xg;ge;jf;fSf;F> mwpf;ifaplg;gLk; jpfjpapy; mwpf;ifaplg;gl;l vjph;ghh;f;fg;gLk; ,Wjpahd Nfhuy;fspd; fpuak; kw;Wk; mwpf;ifaplg;gLk; jpfjpapy; Ml;gl;l vjph;ghh;j;j ,Wjpahd Nfhuy;fspd; nrytpdq;fs; Mdhy; ,d;dKk; mwpf;ifaplg;glhjit (IBNR) Mfpa ,uz;bYk; kjpg;gPLfs; nra;ag;gly; Ntz;Lk;. ,Wjpahd Nfhuy; fpuak; epr;rakhf epWtg;gLtjw;F kw;Wk; rpy tifahd fhg;GWjpf; nfhs;iffSf;F xU Fwpg;gpl;l fhyk; Njitg;glyhk;.

epYitapYs;s Nfhuy;fspd; ,Wjpahd fpuakhdJ tof;fkhd fhg;gPl;Lf; fzpg;G Nfhuy;fs; vjph;T$wy; El;gq;fis gad;gLj;jp kjpg;gpL nra;ag;gLfpd;wJ. ,it rq;fpyp Vzp Kiw> Nghh;d;<Al;lh;-Nth;f]d; Kiw kw;Wk; epfo;ntz; /jPtpu Kiw vd;gdthFk;..

,e;j El;gq;fspd; cs;shhe;j gpujhd mDkhdk; vd;dntdpy; fk;gdpapd; fle;jfhy Nfhuy;fs; mgptpUj;jp mDgtkhdJ vjph;fhy Nfhuy; mgptpUj;jpapid vjph;T$Wtjw;F gad;gLj;jg;glyhk; vd;gJld; mjd;%yk; ,Wjp Nfhuy; fpuaq;fs;. ,jd; fhuzkhf> ,e;j Kiwfs; nrYj;jpa kw;Wk; Ml;gl;l el;lq;fspd; mgptpUj;jpapid Cfpj;Jzh;tJld;> Nfhuy; xd;Wf;fhd ruhrhp fpuak; Kd;ida tUlq;fspd; mtjhdpf;fg;gl;l mgptpUj;jpapd; mbg;gilapy; Nfhuy; vz;zpf;iffs; kw;wk; vjph;ghh;f;fg;gLk; el;l tpfpjhrhuq;fs;. tuyhw;W fpuaq;fs; mgptpUj;jpahdJ gpujhdkhf tpgj;J tUlq;fspd; %yk; gFg;gha;T nra;ag;gLfpd;wJ. Mdhy; G+Nfhs gpuNjrq;fs;> fzprkhd tzpf tif kw;Wk; Nfhuy; tiffs; uPjpahfTk; NkYk; gFg;gha;T nra;ayhk;. ghhpa Nfhuy;fs; jdpahf tpspj;Jiuf;fg;gLtJld;> mit xd;wpy; el;lk; nrk;ikahf;fg;gl;l kjpg;gPLfspd; Kfg; ngWkjpapy; xJf;fg;gl;L my;yJ mtw;wpd; vjph;fhy mgptpUj;jpapid gpujpgypg;gjw;fhf jdpahf vjph;T$wy; Nkw;nfhs;tjhFk;. mNdfkhd tplaq;fspy;> vjph;fhy Nfhuy;fspd; rjtPjk;> gztPf;fk; my;yJ el;l tPjq;fs; njhlh;ghf ntspg;gilahd mDkhdq;fs; Nkw;nfhs;sg;gLtjpy;iy. gjpyhf> gad;gLj;jg;gl;l mDkhdq;fs; tuyhw;W Nfhuy;fs; mgptpUj;jp juTfspy; cs;slf;fkhdJld; ,tw;wpd; mbg;gilapy; vjph;T$wy;fs;

Nkw;nfhs;sg;gLfpd;wd.

fle;j Nghf;Ffs; ve;jsTf;F vjph;fhyj;jpw;F nry;YgbahfhJ vd;gij kjpg;gpLtjw;F Nkyjpf gz;Grhh; jPh;khdk; gad;gLj;jg;gl;lJ. (cjhuzkhf> xU jlit epfo;Tfis gpujpgypg;gjw;F> ntspthhp my;yJ re;ij fhuzpfspyhd khw;wq;fs;> Nfhuy;fSf;fhd nghJkf;fsJ kNdhghtq;fs;> nghUshjhu epiyikfs;> Nfhuy; gztPf;fj;jpd; kl;lq;fs;> ePjpKiw jPh;khdq;fs; kw;Wk; rl;lthf;fk;> Njf;f fyit> fhg;GWjp xg;ge;j rpwg;Gf;$Wfs; kw;Wk; Nfhuy; ifahSjy; nray;Kiwfs; Nghd;w cs;thhp fhuzpfs; vd;gdthFk;) ,J rk;ge;jg;gl;Ls;s midj;J cWjpapd;ikfis fzf;fpnyLj;J tPr;rhd rhj;jpakhd tpisiTfspypUe;jhd epfoj;jf;f tpistpid rkh;g;gpf;Fk; fpuaq;fspd; kjpg;gplg;gl;l

,Wjpahd fpuaj;jpw;F tUtjw;fhf Nkw;nfhs;sg;gLfpd;wJ.

cioff; gg; lhj fhg G; Wjpj ; jtizff; ll; zjj; pwf; hd Vwg; hLfs pd ; NghJika pid kjpgg; pLtjpy>; xjj; epahagg; hLfs>; kjpgg; PLfs ; kwW; k ; mDkhdqf; s ; gad;gLjj; g;gLf pdw; d. Neu xJf;fPL jtph;e;j xU mbg;gilapy; ciof;fg;glhj jtizf;fl;lzj;jpd; ngWkjpFiwg;gpid xU xg;ge;ejj;jpd; %yk; toq;fg;gl;l fhg;GWjpr; Nritapd; Nghf;fhdJ Ntz;Lfpd;wjh vd;W jPh;khdpg;gjpy; kjpEl;gk; Njitg;gLfpd;wJ.

midj;J nghJ fhg;GWjp xg;ge;jq;fSk; xU nghWg;G NghJik Nrhjidf;F (LAT) cl;gLfpd;wd. LAT. MdJ el;th; vd;.vk;.[p. itdhd;rpay; Nrh;tp]]; nfhd;ry;bq; gpiuNtl; ypkpl;ll;> rpq;fg;G+h; ,dhy; Nkw;nfhs;sg;gl;lJ.

kPs;fhg;GWjp nghWg;Gf;fs; fhg;GWjp fk;gdpfSf;F nrYj;jNtz;ba kPjpfis gpujpepjpj;Jtg;gLj;Jfpd;wJ. kPs;fhg;GWjp nrhj;Jf;fs; my;yJ nghWg;Gf;fs; xg;ge;j chpikfs; mopf;fg;gLk;NghJ my;yJ Kjph;tile;jhy; my;yJ xg;ge;jk; kw;WNkhh; jug;gpw;F khw;wy; nra;ag;gl;lhy; mq;fPfhu mfw;wy; nra;ag;gLfpd;wJ..

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. fhg ;G W j p g ; ngh W g ;G f;fSk ; nr Yjj;

Ntz b; a k Ps ;fhg ;G W j pfSk ; (njhlh ;r ;r p . . .)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| fhgG; Wjpg; nghWgG; ff; s ; | 39.1 | 370 | - | - | 4,830,545 | 4,326,861 |
| ksP f; hgG; Wjp nrYjj; Ntzb; aitfs ; | | | - | - | 628,243 | 1,181,832 |
| nkhj;jk ; | | | - | - | 5,458,788 | 5,508,693 |

* 1. fhg ;G W j p g; ngh W g ;G ff; s ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| epYitapYss; Nfhuyf; Sff; hd Vwg; hL | - | - | 1,977,060 | 814,643 |
| cioff; gg; lhj fhgG; Wjpj; jtizff; ll; zjj; pwf; hd Vwg; hL (epfuhf) | - | - | 2,853,485 | 3,512,218 |
| nkhj;jk ; | - | - | 4,830,545 | 4,326,861 |

1. Fjj; ifg ; ngh W g ;G f;fs ;

fk;gdpahdJ Fj;jif Muk;gpf;fg;gLk; jpfjpapy; Fj;jiff; fhyg;gFjp kPJ nrYj;jNtz;ba Fj;jiff; nfhLg;gdTfis epfo;fhyg; ngWkjpapy; mstpl;L Fj;jifg; nghWg;Gf;fshf mq;fPfhpf;fpd;wJ. Fj;jiff; nfhLg;gdTfspd; epfo;fhyg; ngWkjpapid fzpg;gjpy; FOkkhdJ Fj;jif Muk;gpf;fg;gl;l jpfjpapYs;s mjd; Ez;khw;wy; fld;ngWjy; tl;btPjj;jpidg; gad;gLj;Jfpd;wJ Vnddpy; Fj;jifapd; cs;shh;e;j tl;b tPjj;jpid cldbahf jPh;khdpf;f ,ayhjjpdhyhFk;. Muk;gpf;fg;gl;l jpfjpapd; gpd;dh;> Fj;jif nghWg;Gf;fspd; njhifahdJ tl;bapd; jpus;tpid

gpujpgypg;gjw;fhf mjpfhpf;fg;gLtJld; Nkw;nfhs;sg;gl;l Fj;jif nfhLg;gdTfSf;fhf Fiwf;fg;gLfpd;wJ. ,jw;Fk; Nkyhf> Fj;jif nghWg;Gf;fspd; nfhz;Lnry;yy; njhifahdJ Xh; jpUj;jk;> Fj;jif fhyj;jpyhd khw;wk;> Fj;jiff; nfhLg;gdTfspyhd khw;wk; fhzg;gl;lhy; kPs;mstPL nra;ag;gLfpd;wJ.

SLFRS 16 ,d; gpufhuk; gpd;Ndhf;fpa mZFKiwapid gpuNahfpj;jJld;> ,e;j epakj;ij filg;gpbf;Fk;NghJ 13.05% ,id Xh; epiwaplg;gl;l ruhrhp Ez;khw;wy; fld;ngWjy; tl;btPjkhf gad;gLj;jpaJ. ,J gad;gLj;Jtjw;F chpikAs;s nrhj;Jf;fs; kw;Wk; Fj;jif nghWg;Gf;fis gjpTnra;tjw;fhFk;. (2024 - 14.91%).

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 1,636,537 | 1,753,723 | 1,554,027 | 1,477,875 |
| ,tt; hzb; d N; ghJ nrawg; hlL; Fjj; if xgg; ej; qf; spd ; Nrhf; i; ffs/; GJgg; pj;jyf; s ; | 996,222 | 283,704 | 584,348 | 293,956 |
| tlb; apd ; tsh;r;r pg ; ngUf;fk ; | 271,323 | 245,483 | 198,363 | 219,909 |
| Fjj; if fld ; nfhLjN; jhUff; hd nfhLgg; dTfs ; | (667,991) | (586,137) | (557,946) | (377,477) |
| ,tt; hzb; d N; ghJ nrawg; hlL; Fjj; if xgg; ej; qf; spd ; KjphT; | - | (60,236) | - | (60,236) |
| khhr; ; 31 ,y ; css; thwhd kjP p | 2,236,091 | 1,636,537 | 1,778,792 | 1,554,027 |

Fjj; ifg; ngh W g g; pd ; czh j; pwd ; g Fg g; ha T;

Fj;jif nghWg;gpyhd Ez;khw;w fld;ngWif tl;btPjj;jpyhd rhj;jpakhd khw;wq;fspypUe;J vOfpd;w jhf;fkhdJ ,lh; Kfhikj;Jt ntspg;gLj;jy; gf;fk; 410 ,y; fhzgg;Lk; Fwpg;G 56.4.1 ,y; ntspg;gLj;jg;gl;Ls;sJ..

Fjj; ifg; ngh W g ;G ff; s pd ; v Q r;

fk;gd p

p A s s;

xg g; ej;

Kjph T;

g; g Fg g; ha T;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | |
| xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Fjj; ifg; nghWgG; | 561,593 | 1,380,554 | 293,944 | 2,236,091 |
| nkhj;jk ; | 561,593 | 1,380,554 | 293,944 | 2,236,091 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2024 | |  |
|  | xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| Fjj; ifg; nghWgG; | 397,870 | 1,013,774 | 224,893 | 1,636,537 |
| nkhj;jk ; | 397,870 | 1,013,774 | 224,893 | 1,636,537 |

FOkk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | |
| xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Fjj; ifg; nghWgG; | 445,665 | 1,096,350 | 236,777 | 1,778,792 |
| nkhj;jk ; | 445,665 | 1,096,350 | 236,777 | 1,778,792 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2024 | |  |
|  | xU tUljj; pDs ; | 1-5 tUlqf; s ; | 5tUlq;fSfF;  Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 |
| Fjj; ifg; nghWgG; | 389,352 | 957,817 | 206,858 | 1,554,027 |
| nkhj;jk ; | 389,352 | 957,817 | 206,858 | 1,554,027 |

**41** eilKiw th p g ; ngh W g ;G ff; s ;

fk;gdp kw;Wk; FOkkhdJ tUkhd thpfs; kw;Wk; epjpr; Nritfspyhd ngWkjp Nrh;j;jy; thp> Njrj;ijf; fl;bnaOg;Gjy; thp cs;slq;fyhd Vida thpfSf;F cl;gl;ljhFk;. eilKiw> xj;jpitf;fg;gl;l kw;Wk; Vida thpfSf;fhd nkhj;j Vw;ghl;bid jPh;khdpg;gjw;F fzprkhdsT jPh;khdk; Njitg;gLfpd;wJ. ,e;j epjpf; $w;Wf;fisj; jahhpf;Fk; NghJ thpr; rl;lq;fspd; nghUe;Jjd;ikapyhd nghUs; tpsf;fk; njhlh;ghf cWjpaw;w epiyikfs; fhzg;gLfpd;wd.

Nkyjpf thpfs; nrYj;jNtz;b tUkh vd;w kjpg;gPLfspd; mbg;gilapy; eilKiw> xj;jpitf;fg;gl;l kw;Wk; Vida thpfSf;F FOkk; kw;Wk; fk;gdpahdJ nrhj;Jf;fs; kw;Wk; nghWg;Gf;fis mq;fPfhpf;fpd;wd. ,e;j tplaq;fspy; ,Wjp thp tpisTfs; Muk;gj;jpy; gjpTnra;ag;gl;l njhiffspypUe;J tpj;jpahrkhff;

fhzg;gl;lhy;> mj;jifa tpj;jpahrq;fs; jPh;khdk; Nkw;nfhs;sg;gl;l fhyj;jpy; tUkhdk;> xj;jpitf;fg;gl;l thpj; njhiffspy; jhf;fj;jpid Vw;gLj;Jk;..

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
|  |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
| khhr; ; 31 ,y ; css; thwhdJ | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| nfhLkjpahd / tUkjpahd eilKiw thp | 41.1 | 372 | (52,589) | 295,474 | 326,594 | 536,436 |
| nkhj;jk ; | | | (52,589) | 295,474 | 326,594 | 536,436 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. eilKiw th p g ; ngh W g ;G f;fs ; (njhlh ;r ;r p . . .)
   1. eilKiw th p g ; ngh W g ;G **/** t Ukjpfs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 295,474 | 1,013,703 | 536,436 | 1,406,648 |
| Mzb; wf; hd Vwg; hL | 1,428,189 | 1,525,924 | 2,008,215 | 1,876,053 |
| Kdi; da tUlqf; s ; njhlhg; hd Fiw/(kpif) Vw;ghL | (2,157) | (148,168) | (3,924) | (144,939) |
| tUkhd th pf ; nfhLgg; dT | (1,685,532) | (1,836,478) | (1,969,527) | (2,142,485) |
| thp tuTfs(; \*) | (88,563) | (259,507) | (244,605) | (458,841) |
| khhr; ; 31 ,y ; css; thwhd kjP p | (52,589) | 295,474 | 326,595 | 536,436 |

* 1. g p bj ;J itjj; y ; th p **(WHT)/** Kd n; fh Lg g; dT t Ukhd th p **(AIT)**

WHT MdJ 2017 ,d ; 24 Mk ; ,yff; cse; hlL; ,iwth pr ; rll; jj; pd ; g ph pTfs ; 84 kwW; k ; 85 kwW; k ; mjd pyhd jpUjj; qf; s pd ;

(2021 ,d ; 10 kwW; k ; 2022 ,d ; 45) g pufhuk ; k sP e; piygg; Ljj; gg; lL; ss; J. &. 100>000 ,id t pQR; k ; Nritff; llz; qf; SfF; 5%

g pbjJ; itjj; y ; th pAk>; &. 100>000 ,id t pQR; k ; thliffF; 10% ck ; vej; t pjkhd njhif tlb; fF; 5% ck ; gq;f pyhgq;fSfF; 15% ck ; g puNahfpff; gg; Lfpdw; d.

1. Vida ngh W g ;G f;fs ;

Vida nghWg;Gf;fs; epjpr; Nritfspy; nrYj;jNtz;ba VAT> r%fg; ghJfhg;G gq;fspg;Gf; fl;lzk; (SSCL)> nrYj;jNtz;ba ngWkjp Nrh;j;jy; thp (VAT) nrYj;jNtz;ba Vida thpfs; kw;Wk; Vida nrYj;jNtz;baitfis cs;slf;Ffpd;wJ. ,e;j epjpay;yhj nghWg;Gf;fs; jw;Nghija

flg;ghl;bid jPh;g;gdT nra;tjw;fhf gFj;jwpthf nrYj;jNtz;ba my;yJ Ie;njhifj; jpfjpapy; xU %d;whk; jug;gpdUf;F khw;wy; nra;aNtz;ba njhiff;F mstPL nra;ag;gLfpd;wd. .

fzff; P l;Lf; nfhs i; f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| nfhLkjpahd epjpr ; Nritfs pyhd VAT | 242,044 | 249,569 | 254,754 | 270,349 |
| nfhLkjpahd SSCL | 31,759 | 31,781 | 58,518 | 53,036 |
| nfhLkjpahd ngWkjp Nrhf; f; gg; ll; thp (VAT) | 58,115 | 68,571 | 186,861 | 201,942 |
| nfhLkjpahd W.H.T. | 36,044 | 46,627 | 69,416 | 48,592 |
| nfhLkjpahd gaph ; fhgG; Wjpf ; fll; zk ; | 8,851 | 17,806 | 8,851 | 17,806 |
| thbfi; fahshf; SfF; nfhLkjpahd njhif | 527,615 | 478,329 | 530,766 | 478,618 |
| nfhLkjpahd Kjj; piuj; j Phi; t | 159,024 | 133,907 | 162,250 | 136,554 |
| Vida nfhLkjpfs ; | 422,943 | 366,336 | 465,620 | 425,871 |
| nkhj;jk ; | 1,486,395 | 1,393,241 | 1,737,036 | 1,632,768 |

 *GRI 201-3*

1. X a T; ngwy ; eyd ; flg g; h L

C o p ah ;fs J eyd ;fs ;

X a T; ngwy ; eyd ; flg g; h L - gz pf n; fhil

gzpf;nfhilf;fhd thf;FWjpaspf;fg;gl;l Xa;Tngwy; eyd;fspd; epfo;fhyg; ngWkjpapid FOkk; / fk;gdp mstPL nra;fpd;wJ. ,J ,yq;if fzf;fPl;L epakk; LKAS 19 - “Copah;fs;; eyd;fs;” ,dhy; Njitg;gLkhW “vjph;T$wg;gLk; myF tuT Kiwapid “ (PUC) gad;gLj;jp xU RahjPd njhopy;rhh; fhg;gPl;Lf; fzpg;gPl;lhsuJ MNyhridAldhd xU Xa;Tngwy; eyd; jpl;lkhFk;.

2021 ,d; 28 Mk; ,yf;f Copah;fspd; Mff;Fiwe;j Xa;Twy; taJ ,dhy; rl;lkakhf;fg;gl;l xa;Twy; tajpd; mjpfhpg;gpd; fhuzkhf fk;gdpapd; Xa;Tngwy; eyd; jpl;lkhdJ jpUj;jpaikf;fg;gl;lJ.

fhg g; P l;Lf ; fz p g ;G ,yhgq f; s ; kw ;W k ; ell; q f; s pd ; mq f; Pfhuk ;

FOkk; / fk;gdpahdJ jpl;lk; njhlh;ghf fk;gdpapd; flg;ghl;bid fzpg;gpLtjpypUe;J vOfpd;w nkhj;j fhg;gPl;Lf; fzpg;G ,yhgq;fs; kw;Wk; el;lq;fs; tphpthd tUkhdf; $w;wpy; mJ ,lk;ngw;w fhyj;jpy; mq;fPfhpf;fpd;wJ.

#### epjpas pjj; y ; Vw g; h Lfs ;

gz pfn; fhil nghWgg; hdJ nts pthh pahd epjpas pff; gg; lt pyi; y.

eph z; a pff; g g; ll; gq f; s p g ;G j ; j p ll; q f; s ; - C o p ah ; Nrkyhg epjpak ; kw ;W k ; eph z; a pff; g g; ll; gq f; s p g ;G j ; j p ll; q f; s ; - C o p ah ; ek g; pfi; f epjpak ;

Xh; eph;zapf;fg;gl;l gq;fspg;Gj; jpl;lkhdJ njhopy; epiwtile;jjd; gpd;duhd Xh; eyd; jpl;lkhFk;. ,jd; fPo; xU epWtdk; epiyahd gq;fspg;Gfis Xh; jdpahd epWtdj;jpw;F (Xh; epjpak;) nrYj;Jfpd;wJ kw;Wk; ,yq;if fzf;fPl;L epakk; LKAS 19 (Copah; eyd;fs;) ,y; tiuaiw nra;ag;gl;Ls;sthW> eilKiw kw;Wk; Kd;ida fhyq;fSf;fhd Copah;fsJ Nritfs; njhlh;ghf epjpakhdJ midj;J Copah; eyd;fisAk; nrYj;Jtjw;F NghJkhd nrhj;Jf;fis itj;jpUf;fhtpl;lhy; Nkyjpf gq;fspg;Gfisr; nrYj;Jtjw;fhd vt;tpjkhd rl;lhPjpahd my;yJ Mf;fG+h;tkhd flg;ghL fhzg;glkhl;lhJ.

Xh; eph;zapf;fg;gl;l gq;fspg;Gj; jpl;lj;jpw;F nrYj;jg;glNtz;ba gq;fspg;ghdJ Copah;fspdhy; fk;gdpf;F Mw;wg;gl;l Nritfspd; tpfpjhrhuj;jpy; fhzg;gLtJld; mit nrYj;jNtz;bNaw;gLk;NghJ Xh; nrytpdkhf gjpTnra;ag;gLfpd;wJ. nrYj;jg;glhj gq;fspg;Gfs; Xh; nghWg;ghf gjpT nra;ag;gLfpd;wd.

FOkk; / fk;gdp kw;Wk; Copah;fs; ,yq;if kj;jpa tq;fpapdhy; Kfhikg;gLj;jg;gLk; Copah; Nrkyhg epjpaj;jpw;F KiwNa 12% kw;Wk; 8% xt;nthU CopahpdJk; nkhj;j rk;gsj;jpy; gq;fspg;G nra;ag;gLfpd;wJ.

xt;nthU CopahpdJk; nkhj;j rk;gsj;jpy; 3% ,id FOkk;/fk;gdp Copah; ek;gpf;ifg; nghWg;G epjpaj;jpw;F gq;fspg;G nra;fpd;wJ.

X a T; ngwy ; eyd ; flg g; h L

Xa;Tngwy; eyd; flg;ghl;bd fpuakhdJ fhg;gPl;Lf; fzpg;G ngWkjpapliyg; gad;gLj;jp jPh;khdpf;fg;gLfpd;wJ. fhg;gPl;Lf; fzpg;G ngWkjpaplyhdJ fopT tPjq;fs;> nrhj;Jf;fspy; vjph;ghh;f;fg;gLk; tpisT tPjk;> vjph;fhy rk;gs mjpfhpg;Gfs;> ,wg;G tPjq;fs; kw;Wk; vjph;fhy gzpf;nfhil mjpfhpg;Gfs; Mfpatw;wpy; mDkhdq;fs; Nkw;nfhs;tjid cs;slf;fpAs;sJ. mj;jifa flg;ghLfspd; ePz;lfhy jd;ikapd; fhuzkhf> ,e;j kjpg;gPLfs; fzprkhd epr;rakw;wjd;ikf;F cl;gLfpd;wd. midj;J mDkhdq;fSk; xt;nthU mwpf;ifaplg;gLk; jpfjpapy; kPsha;T nra;ag;gLfpd;wd.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
|  |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | | | 778,537 | 673,659 | 897,355 | 756,320 |
| ,yhgk ; myy; J ell; f ; $ww; py ; mqf; fP h pff; gg; ll; njhif | 43.1 | 374 | 158,224 | 175,370 | 206,602 | 221,361 |
| Vida tph pthd tUkhdf; $ww; py ; mqf; fP h pff; gg; ll; njhif | 43.2 | 374 | 134,126 | 17,890 | 143,496 | 26,787 |
| Mzb; d N; ghJ nrYjj; g;gl;l eydf; s ; | | | (70,168) | (88,382) | (91,537) | (107,113) |
| khhr; ; 31 ,y ; css; thwhd kjP p | | | 1,000,719 | 778,537 | 1,155,916 | 897,355 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. X a T; ngwy ; eyd ; flg g; h L (njhlh r; r; p . . .)
   1. ,yhgk ; my y; J ell; f ; $w w; py ; mq f; Pfh pff; g g; ll; njhif

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| eilKiw Nritf; fll; zk ; | 64,800 | 54,111 | 102,887 | 77,202 |
| Njwpa ephz; a pff; gg; ll; eyd ; nghWgg; pyhd Njwpa tlb; | 93,424 | 121,259 | 103,715 | 144,159 |
| ,yhgk ; myy; J ell; f ; $ww; py ; mqf; fP h pff; gg; ll; nkhjj; njhif | 158,224 | 175,370 | 206,602 | 221,361 |

* 1. t p h pthd t Ukhdf ; $w w;

py ; mq f;

Pfh pff; g g; ll;

njhif

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| mDkhdq;fs pyhd khww; q;fs pd ; fhuzkhd ell; q;fs/; (,yhgq;fs); | 94,403 | 56,806 | 103,773 | 63,097 |
| ,tt; hzb; d N; ghJ vOfpdw; mDgt ,ogG; fs/; (,yhgq;fs); | 39,723 | (38,916) | 39,723 | (36,310) |
| tph pthd tUkhdf; $ww; py ; mqf; fP h pff; gg; ll; nkhjj; fhgg; PlL; f ; fzpgG; (ell; qf; s); /  ,yhgq;fs ; | 134,126 | 17,890 | 143,496 | 26,787 |

31 khh;r; 2025 ,y; cs;sthwhd Xa;Tngwy; eyd; flg;ghl;byhd xU fhg;gPl;Lf; fzpg;G ngWkjpaplyhdJ el;th; vf;#Nahpay; md;l; nkNd[;kd;l; nfhd;ry;ld;l;]; (gpiuNtl;) ypkpl;l;badhy;> xU njhopy;rhh; fhg;gPl;Lf; fzpg;G epWtdj;jpdhy; Nkw;nfhs;sg;gl;lJ (31 khh;r; 2024 ,y; el;th; vf;#Nahpay; md;l; nkNd[;kd;l; nfhd;ry;ld;l;]; (gpiuNtl;) ypkpl;l;). nghWg;gpid ngWkjpapLtjw;F fhg;gPl;Lf; fzpg;gPl;lhshpdhy; gad;gLj;jg;gLk; ngWkjpaply; KiwahdJ ,yq;if fzf;fPl;L epakk; LKAS 19 -“Copah;; eyd;fs;” ,dhy; ghpe;Jiuf;fg;gl;l Kiwahd “vjph;T$wg;gl;l myF tuT” KiwahFk;.

|  |  |  |
| --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 |
| fk;gd p /FOkk ; |
| fhgg; PlL; f ; fzpgG; mDkhdqf; s ; | 10.00% | 12.00% |
| foptpwf;f tjP k ; |
| vjphf; hy rkg; s mjpfh pgG; tjP k ; | 10.00% | 10.00% |
| ,wg;G | A1967/70 ,Wjp  ,wg;G | A1967/70 ,Wjp  ,wg;G |
| ,ayhik | tof;fkhd RI  t jP q;fs ; | tof;fkhd RI  t jP q;fs ; |
| Xa;Tngwy ; taJ | 60 tUlq;fs ; | 60 tUlq;fs ; |

31 khh;r; 2025 ,y; epiwtile;j Mz;bw;fhd Jbg;ghd gq;Fgw;Wdh;fspd; vjph;ghh;f;fg;gLk; ruhrhp njhopy; tho;f;if 6.00 tUlq;fshFk; (6 - 2024)

#### fhg ;g P l;Lf ; fz p g ;G kjpg ;g P l;by ; gad ;g Ljj; g ;gl;l m D khdq f; s pd ; czh j; pwd ;

gzpf;nfhs;sy; eyd; nghWg;G topKiwfspy; Vida midj;J khwpfSk; epiyahf fhzg;gLk;NghJ gad;gLj;jg;gl;l Kf;fpa mDkhdq;fspyhd xU epahakhd rhj;jpakhd khw;wj;jpd; czh;jpwid gpd;tUk; ml;ltizahdJ fhl;rpg;gLj;Jfpd;wJ..

tphpthd tUkhdf; $w;W kw;Wk; epjp epiyikf; $w;W Mfpatw;wpd; czh;jpwdhdJ> tUlj;jpw;fhd gzpf;nfhs;sy; eyd; flg;ghl;byhd foptpwf;f tPjk; kw;wk; rk;gs mjpfhpg;G tPjk; Mfpatw;wpyhd Cfk;nra;ag;gl;l khw;wq;fspd; tpisthFk;.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | | 2024 | |
| Copah; eyd; flg;ghl;byhd  tpisT nghWg;gpyhd  mjpfhpg;G⁄  (Fiwg;G) | Copah; eyd; flg;ghl;byhd  tpisT nghWg;gpyhd  mjpfhpg;G⁄  (Fiwg;G) | tphpthd tUkhdf;  $w;wpyhd tpisT  tUlj;jpd; tpistpyhd mjpfhpg;G/ (Fiwg;G) | Copah; eyd; flg;ghl;byhd  tpisT nghWg;gpyhd  mjpfhpg;G⁄  (Fiwg;G) |
| &. '000 | &. '000 | &. '000 | &. '000 |
| fopt pwff; tjP jj; pyhd mjpfh pgG; / (Fiwg;G) |  | |  | |
| 1% | 953,451 | (953,451) | 35,693 | (35,693) |
| -1% | (1,052,656) | 1,052,656 | (39,166) | 39,166 |
| rkg; s mjpfh pgg; pyhd mjpfh pgG; / (Fiwg;G) |  | |  | |
| 1% | 1,051,807 | (1,051,807) | 39,246 | (39,246) |
| -1% | (953,373) | 953,373 | (36,357) | 36,357 |

#### X a T; ngwy ; eyd ; flg g; hlb; y ; Kjph T; j ; Njhw w; k ; thh p ahd g Fg g; ha T;

g pdt; Uk ; Fwpgg; hdJ xtn; thU jd pahd CopauJk ; vjphg; hhf; F; k ; vjphf; hy njhopy ; thof; i; f Neujj; pd ; %yk ; ephz; a pff; gg; ll; eyd ;

flgg; hlb; id gFgg; haT; nraf; pdw; J vjphg; hhf; f; gg; Lk ; vjphf; hy njhopy ; thof; i; fahdJ XaT; ngWtjwF; Kdd; h ; t pyfyf; s>; ,wg G; myy; J Cdkiljy ; vdg; tww; pd ; epkpjj; khd xU nts pNaWifa pd ; rhjj; pajj; pid fUjj; pnyLff; pdw; J .

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| mLjJ; tUk ; 12 khjqf; spDs ; | 149,708 | 121,465 | 182,914 | 138,366 |
| 1 Kjy ; 5 tUlqf; SfF; ,ilgg; ll; J | 478,888 | 376,817 | 536,002 | 423,931 |
| 5 tUlqf; Sf;F mg;ghy ; | 372,123 | 280,255 | 437,000 | 335,058 |
| nkhj;jk ; | 1,000,719 | 778,537 | 1,155,916 | 897,355 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

 *GRI 2- 207-1,207-2*

1. xjj;

pitf;fg g; ll;

th p g ; ngh W g ;G f;fs ; **/ (**nrhj ;J f;fs **)**;

fzff; P l;Lf; nfhs i; f

xj;jpitf;fg;gl;l thpahdJ mwpf;ifaplg;gLk; jpfjpapy; fhzg;gLk; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fspd; thp mbj;jsq;fs; kw;Wk; epjp mwpf;ifaply; Nehf;fj;jpw;fhf nfhz;L nry;yg;gLk; njhiffSf;Fk; ,ilNaahd jw;fhypf tpj;jpahrj;jpy; Vw;ghL nra;ag;gLfpd;wJ. gpd;tUtd jtph;j;j> xj;jpitf;fg;gl;l thpg; nghWg;Gf;fs; midj;J thptpjpf;fj;jf;f jw;fhypf tpj;jpahrq;fSf;Fk; mq;fPfhpf;fg;gLfpd;wd:

0 ed;kjpg;gpd; Muk;g mq;fPfhuj;jpy; my;yJ Xh; tzpf gpizg;gw;w Xh; nfhLf;fy; thq;fypyhd Xh; nrhj;J my;yJ nghWg;G Mfpatw;wpypUe;J xj;jpitf;fg;gl;l thpg; nghWg;G vOk;NghJ> kw;Wk; nfhLf;fy; thq;fypd;NghJ fzf;fPl;L ,yhgj;ijNah my;yJ thptpjpf;fj;jf;f ,yhgk; my;yJ el;lj;ijNah ghjpf;fhjit : kw;Wk;

0 Jizf; fk;gdpfspyhd KjyPLfSld; ,ize;j thptpjpf;fj;jf;f jw;fhypf tpj;jpahrq;fs; njhlh;ghf> jw;fhypf tpj;jpahrq;fsJ jpUg;gypd; NeukhdJ fl;Lg;gLj;jf;$baJ kw;Wk; jw;fhypf tpj;jpahrq;fs; vjph;tUk; vjph;fhyj;jpy; jpUg;gg;glhjjw;fhd rhj;jpak; fhzg;gbd;.

fopf;fj;jf;f midj;J jw;fhypf tpj;jpahrq;fSf;F> gad;gLj;jg;glhj thp tuTfs; kw;Wk; gad;gLj;jg;glhj thp el;lq;fsJ nfhz;L nry;yy; vd;gtw;Wf;fhd xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs; mq;fPfhpf;fg;gLfpd;wd. ,J thptpjpf;fj;jf;f ,yhgk; fopf;fj;jf;f jw;fhypf tpj;jpahrq;fs;> kw;Wk; nfhz;L nry;yg;gLk; gad;gLj;jg;glhj thp tuTfs; kw;Wk; gad;gLj;jg;glhj thp el;lq;fSf;F vjpuhf gad;gLj;Jtjw;F fpilf;Fk; mstpw;F> mjw;F tpjptpyf;fhf:

0 Xh; tzpf gpizg;G my;yhj nfhLf;fy; thq;fypy; Xh; nrhj;J my;yJ nghWg;gpd; Muk;g mq;fPfhuj;jpypUe;J vOfpd;w fopf;fg;glf;$ba jw;fhypf tpj;jpahrq;fs; njhlh;ghd xj;jpitf;fg;gl;l thpahdJ> nfhLf;fy; thq;fypd;NghJ fzf;fPl;L ,yhgj;ijNah my;yJ thptpjpf;fj;jf;f ,yhgk; my;yJ el;lj;jpid ghjpf;fhjit: kw;Wk;

0 Jizf; fk;gdpfspyhd KjyPLfSld; ,ize;j fopf;fj;jf;f jw;fhypf tpj;jpahrq;fs; njhlh;ghf xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs; vjph;tUk; vjph;fhyq;fspy; jw;fhypf tpj;jpahrq;fs; jpUg;gg;gLk; rhj;jpakhd mstpw;F khj;jpuk; mq;fPfhpf;fg;gLtJld; kw;Wk; thptpjpf;fj;jf;f ,yhgkhdJ jw;fhypf tpj;jpahrq;fis gad;gLj;Jtjw;F fpilf;ff;$bajha; ,Uj;jy; Ntz;Lk;.

xt;nthU mwpf;ifaplg;gLk; jpfjpapYk; xj;jpitf;fg;gl;l thpr; nrhj;Jf;fspd; nfhz;Lnry;yy; njhifahdJ> midj;Jk; my;yJ gFjpastpyhd xj;jpitf;fg;gl;l thpr; nrhj;jpid gad;gLj;Jtjw;F NghJkhd thptpjpf;fj;jf;f ,yhgk; fpilf;Fk; vd;gJ rhj;jpakw;Wf; fhzg;gLk; mstpw;F Fiwf;fg;gLfpd;wJ. mq;fPfhpf;fg;glhj xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs; xt;nthU mwpf;ifaplg;gLk; jpfjpapYk; kPs;kjpg;gPL nra;ag;gl;L vjph;fhy thptpjpf;fj;jf;f ,yhgkhdJ xj;jpitf;fg;gl;l thpr; nrhj;jpid kPl;ff;$ba rhj;jpak; tUk; mstpw;F mq;fPfhpf;fg;gLfpd;wJ.

xj;jpitf;fg;gl;;;l thpr; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs;> nrhj;J jPh;thfpa my;yJ nghWg;G jPh;g;gdT nra;ag;gl;l tUlj;jpy; gpuNahfpg;gjw;F vjph;ghh;f;fg;gLk; thp tPjq;fspy; mstPL nra;ag;gLfpd;wJ. ,J mwpf;ifaplg;gLk; jpfjpapy; rl;lkakhf;fg;gl;l my;yJ nghUz;ikahf rl;lkhf;fg;gl;l thp tPjq;fspd; (thpr; rl;lq;fs;) mbg;gilapdhyhFk;.

chpj;Jtj;jpy; Neubahf mq;fPfhpf;fg;gl;l cUg;gbfs; njhlh;ghf eilKiw thp kw;Wk; xj;jpitf;fg;gl;l thp vd;gd ,yhgk; my;yJ el;lf;

$w;wpypd;wp chpj;Jtj;jpNyNa mq;fPfhpf;fg;gLfpd;wJ.

xj;jpitf;fg;gl;l thpr; nrhj;Jf;fSk; xj;jpitf;fg;gl;l thpg; nghWg;Gf;fSk;> eilKiw thpr; nrhj;Jf;fis eilKiw thpg; nghWg;Gf;fSf;F vjpuhf <Lnra;tjw;fhd Xh; rl;luPjpahf typAWj;jj;jf;f chpik fhzg;gLkhapd;> kw;Wk; xj;jpitf;fg;g;l thpfs; mNj thptpjpf;fj;jf;f epWtdk; kw;Wk; mNj thptpjpg;G mjpfhurigAld; njhlh;Ggl;bUe;jhy;> <Lfl;lg;gLfpd;wJ.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs pd ; f Po ; mq;ffP h pf;fgg; ll; it | 213,519 | 818,949 | 832,154 | (875,915) |
| nghWgG; f;fs pd ; f Po ; mq;ffP h pf;fgg; ll; it | (154,197) | - | (805,585) | 46,564 |
| xjj; pitff; gg; ll; thpg ; nghWgG; / (nrhj;J) | 59,322 | (818,949) | 26,569 | (829,351) |

#### xjj; pitf;fg g; ll; th pr ; nrhj ;J f;fs ; **/**ngh W g ;G f;fs ; (njhlh ;r ;r p . . .)

xU epWtdj;jpd; Njwpa xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs; / nghWg;Gf;fs; ,d;DNkhh; epWtdj;jpd; nrhj;Jf;fs; / nghWg;Gf;fSld;

<Lnra;ag;glyhfhJ Vnddpy; <Lnra;tjw;fhd rl;luPjpahd typAWj;jj;jf;f chpik ,y;yhjjdhyhFk;. vdNt ntt;NtW epWtdq;fspd; Njwpa xj;jpitf;fg;gl;l thp nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; epjp epiyikf; $w;wpy; jdpj;jdpahf mq;fPfhpf;fg;gLfpd;wd.

* 1. xjj; pitf;fg g; ll; th p a pd ; R Uf;fk ;
     1. xjj; pitf;fg g; ll; th p a pyhd mirT

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | |  |  | F O kk ; | |  |
|  | | | 2025 | | 2024 | | 2025 | | 2024 | |
|  | Fwpg;G | gf;fk ;  vz.; | jwf hypf tpjj pahrk; | thp tpisT | jw;fhypf tpjj pahrk ; | thp tpisT | jwf hypf tpjj pahrk; | thp tpisT | jw;fhypf tpjj pahrk ; | thp tpisT |
|  |  |  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | | | (2,729,829) | (818,949) | (4,451,533) | (1,335,460) | (2,764,507) | (829,352) | (4,732,787) | (1,419,836) |
| xjj; pitff; gg; ll; th pa pDhlhf th pr ; nrytpdji; j khwW; tjd ; %yk ; tUkhdf; $ww; pid jwf; hypa  tpjj; pahrq;fs ; ghjpf;fpdw; d | 44.2 | 378 | 2,529,756 | 758,927 | 1,525,597 | 457,679 | 2,616,139 | 784,842 | 1,668,930 | 500,679 |
| jw;fhy pa tpjj; pahrq;fs pd ; cUthff; k; kwW; k; jpUgg; yhdJ  ,yhgk ; myy; J ell; k ; kwW; k ; Vida tph pthd tUkhdf; $ww; py ; jhff; ji; j  Vwg; LjJ; fpd;wJ | 44.2 | 378 | 2,334 | 700 | 196,107 | 58,832 | 59,802 | 17,941 | 299,350 | 89,805 |
| khhr; ; 31 ,y ; css; thwhd kjP p | | | (197,739) | (59,322) | (2,729,829) | (818,949) | (88,566) | (26,570) | (2,764,507) | (829,351) |

* + 1. jw ;fhy pf t pjj; p ahrjj; pw F; k ; xjj; pitf;fg g; ll; th pf F; k ; ,ilN aahd t pisT W tlb; t Pjjj; pd ; fzf;f pzf;fk ;

xjj; pitff; gg; ll; th pa pdhy ; <Lfll; gg; ll; jwf; hypf t pjj; pahrqf; s pyhd xU fzff; pzff; k ; f PNo toqf; gg; lL; ss; J.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | |  |  | F O kk ; | |  |
|  | | | 2025 | | 2024 | | 2025 | | 2024 | |
|  | Fwpg;G | gf;fk ;  vz.; | njhif | th p t pisT | njhif | th p t pisT | njhif | th p t pisT | njhif | th p t pisT |
|  |  |  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| tUkhd th pr ; nrytpdjj; pwF; Kej; pa  ,yhgk ; | | | 5,788,336 | 1,736,501 | 5,375,932 | 1,612,780 | 6,879,378 | 2,063,813 | 6,429,224 | 1,928,767 |
| $lL; : jwf; hy pf tpjj; pahrk ; | | |  | |  | |  | |  | |
| mDkjpf;fgg; lhj nrytpdq;fs ; /  k Plf; jj; ff; Fjj; if %yjdk ; | 17.6 | 314 | (876,849) | (263,055) | (269,916) | (80,975) | (1,014,222) | (304,267) | (964,384) | (289,315) |
| fop: jwf; hy pf tpjj; pahrk ; | | |  | |  | |  | |  | |
| mDkjpf;fgg; Lk ; nrytpdq;fs ; /  tpyf;fs pf;fgg; ll; tUkhdk ; | 17.6 | 314 | (1,652,907) | (495,872) | (1,255,592) | (376,678) | (2,078,875) | (623,663) | (1,928,767) | (578,630) |
| jwf; hy pf tpjj; pahrk ; - th pt pjpf;fjj; f;f tUkhdk ; | | | 3,258,580 | 977,574 | 3,850,424 | 1,155,127 | 3,786,281 | 1,135,884 | 3,536,073 | 1,060,822 |
| xjj; pitff; gg; ll; th pr ; nrki; kahff; y ; | 44.2 | 378 | - | 758,927 | - | 457,679 | - | 784,842 | - | 500,679 |
| jwf; hypf tpj;j pahrj;j pyhd nkhj;j th p | | | - | 1,736,501 | - | 1,612,806 | - | 1,920,726 | - | 1,561,501 |
| jwf; hy pf tpjj; pahrjj; py ; tpisTW th p tPjk ; |  |  |  | 30% |  | 30% |  | 20%-40% |  | 20%-40% |
| eilKiw th p tjP k ; |  |  |  | 30% |  | 30% |  | 20%-40% |  | 20%-40% |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

* 1. xjj;

pitf;fg g; ll;

th p a pd ; fzf;f pzf;fk ; - fk g; d p

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | epjp epi  $ | yikf ; w;W | ,yhgk ;  el; | myy; J l k ; | Vida  tUk | t ph pthd hdk ; | ch pjJ; t khww; qf; s | jj; pyhd pd ; $wW; |
|  | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 31 khhr; ; 2025 ,y; css; thwhdJ / ,y ; epiwtilej; Mzb; wf; hdJ |  |  |  |  |  |  |  |  |
| xjj; pitff; gg; ll; th pr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |  |
| gzpapd ; gpdd; uhd eyd ; flgg; hL | 259,978 | 233,561 | (26,417) | (8,761) | 40,238 | (5,369) | 40,238 | (5,369) |
| tYf;Fdw; y ; fll zjj; pwf; hd Vw;ghL | (105,263) | 781,223 | 886,485 | 542,852 | - | - | - | - |
| gadg; LjJ; tjwF; ch pikAss; nrhjJ; ff; s ;  (SLFRS 16) | 58,804 | 51,342 | (7,462) | (570) | - | - | - | - |
| Kdn; fhzL; nryy; g;gll thp ell qf; s ; | - | - | - | - | - | - | - | - |
|  | 213,519 | 1,066,126 | 852,606 | 533,521 | 40,238 | (5,369) | 40,238 | (5,369) |
| xjj; pitff; gg; ll; thpg; nghWgG; ff; s ; |  |  |  |  |  |  |  |  |
| th p Nehff; jj; pwf; hf tpiuthff; gg; ll; ngWkhdj; NjaT; - Mjdk>; nghwp kwW; k ; cgfuzk ; | 71,802 | 55,880 | (15,922) | 27,468 | - | - | - | - |
| th p Nehff; jj; pwf; hf tpiuthff; gg; ll; ngWkhdj; NjaT; - Fjj; ifr ; nrhjJ; ff; s ; | 42,858 | 185,881 | 143,723 | 48,374 | - | - | - | - |
| Vida tphpthd tUkhdjj; py ; epahagn; gWkjp | 39,537 | 5,416 | (34,122) | - | 39,537 | (64,200) | 39,537 | (64,200) |
|  | 154,197 | 247,177 | 93,679 | 75,842 | 39,537 | (64,200) | 39,537 | (64,200) |
|  |  |  |  |  |  |  |  |  |
| Mzb; wf; hd ,yhgk ; myy; J ell; jj; py ; xjj; pitff; g;gll thp tpisT | - | - | 758,927 | 457,679 | - | - | - | - |
| Mzb; wf; hd Vida tphpthd tUkhdk ; | - | - | - | - | 701 | 58,831 | - | - |
| chpjJ; tjj; pd ; fPo ; mqf; fP h pff; gg; ll; it | - | - | - | - | - | - | 701 | 58,831 |
| khhr; ; 31 ,y ; css; thwhd Njwpa xjj; pitff; gg; ll; th pr ; nrhjJ; | 59,322 | 818,949 | - | - | - | - | - | - |

* 1. xjj;

pitf;fg g; ll;

th p a pd ; fzf;f pzf;fk ; - F O kk ;

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | epjp epi  $ | yikf ; w;W | ,yhgk ;  el; | myy; J l k ; | Vida  tUk | t ph pthd hdk ; | ch pjJ; t khww; qf; s | jj; pyhd pd ; $wW; |
|  | | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 31 khhr; ; 2025 ,y; css; thwhdJ / ,y ; epiwtilej; Mzb; wf; hdJ  xjj; pitff; gg; ll; th pr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| gzpapd ; gpdd; uhd eyd ; flgg; hL | | 362,406 | 264,520 | (140,934) | (4,109) | 43,049 | (8,139) | 43,049 | (8,139) |
| tYf;Fdw; y ; fll zjj; pwf; hd Vw;ghL |  | 350,735 | 805,012 | 454,278 | 501,110 | - | - | - | - |
| gadg; LjJ; tjwF; ch pikAss; nrhjJ; ff; s ;  (SLFRS 16) |  | 119,013 | 51,342 | (67,671) | (570) | - | - | - | - |
| Kdn; fhzL; nryy; g;gll thp ell qf; s ; | | - | 63,798 | 63,798 | (25,130) | - | - | - | - |
| KjylP L; Mjdjj; py ; ep.ng. ,yhgk/; ell k ; | | - | 21,594 | 21,594 | 32,159 |  |  |  |  |
| xjj; pitff; gg; ll; thpg; nghWgG; ff; s ; |  | 832,154 | 1,206,266 | 331,065 | 503,460 | 43,049 | (8,139) | 43,049 | (8,139) |
|  |  |  |  |  |  |  |  |  |
| th p Nehff; jj; pwf; hf tpiuthff; gg; ll; ngWkhdj; NjaT; - Mjdk>; nghwp kwW; k ; cgfuzk ; | | 432,488 | 163,148 | (269,340) | (50,297) | - | - | - | - |
| th p Nehff; jj; pwf; hf tpiuthff; gg; ll; ngWkhdj; NjaT; - Fjj; ifr ; nrhjJ; ff; s ; | | 92,717 | 194,226 | 101,509 | 53,078 | - | - | - | - |
| Vida tphpthd tUkhdjj; py ; epahagn; gWkjp | | 280,380 | 19,541 | (285,947) | - | 25,108 | (97,944) | 25,108 | (97,944) |
|  | | 805,585 | 376,915 | (453,778) | 2,781 | 25,108 | (97,944) | 25,108 | (97,944) |
|  | |  |  |  |  |  |  |  |  |
| Mzb; wf; hd ,yhg ell; jj; py ; x.thp.tpisT |  | - | - | 784,843 | 500,679 | - | - | - | - |
| Mzb; wf; hd Vida tphpthd tUkhdk ; |  | - | - | - | - | 17,941 | 89,805 | - | - |
| chpjJ; tjj; pd ; fPo ; mqf; fP h pff; gg; ll; it | | - | - | - | - | - | - | 17,941 | 89,805 |
| khhr; ; 31 ,y; css; thwhd Nj.x.t.nrhjJ; | | 26,569 | 829,351 | - | - | - | - | - | - |

1. $wg ;gl;l % yjdk ;

% yjdk ;

fk;gdpahdJ tzpfj;jpy; Gije;Js;s ,lh;Neh;iffisf; fhg;gjw;fhf Xh; Jbg;ghd Kfhikg;gLj;jg;gLk; %yjd mbj;jsj;jpid guhkhpg;gJld; ,yq;if kj;jpa tq;fpapd; %yjdg; NghJik Njitg;ghLfisAk; re;jpf;fpd;wJ. fk;gdpapd; %yjdj;jpd; NghJikahdJ> Vida topKiwfspd; kj;jpapy;>

,yq;if kj;jpa tq;fpapdhy; epiyehl;lg;gl;l tpjpfs; kw;Wk; tpfpjhrhuq;fis gad;gLj;jp fz;fhzpf;fg;gLfpd;wJ.

fkg; dpahdJ mwpfi; faplgg; Lk ; fhyjj; pd ; kJP mjd ; ntspthhpahf tpjpff; gg; ll; %yjdj; Njitgg; hLfSld ; Kww; hf ,zqf; pAss; J.

#### % yjd Kfhikj ;J tk ;

fk;gdpapd; %yjd Kfhikj;Jtf; nfhs;ifapdJ gpujhd Fwpf;Nfhs;fs; fk;gdp ntspthhpahf tpjpf;fg;gl;l %yjdj; Njitg;ghLfSld; ,zq;Ftij cWjpg;gLj;jy; kw;Wk; mjd; tzpfj;jpw;F Jizaspg;gjw;F kw;Wk; gq;Fjhuh; ngWkjpapid cr;repiyg;gLj;Jtjw;fhf. jplkhd fld; jug;gLj;jy;fs; kw;Wk; MNuhf;fpakhd %yjd tpfpjhrhuq;fis guhkhpj;jy; vd;gitahFk;.

fkg; dpahdj mjd ; %yjdf; fll; ikgg; pid Kfhikgg; LjJ; tJld>; nghUshjhu epiyikfs py ; kwW; k ; mjd ; eltbfi; ffsJ ,lh ; gzG; fs pyhd khww; qf; spd ; gpufhuk ; nrki; kahff; yf; is Nkwn; fhsf; pdw; J. %yjdf; fll; ikgg; pid guhkhpgg; jwF; myy; J nrki; kahfF; tjwF; fkg; dp

gqF; jhuhf; SfF; gqf; pyhgf ; nfhLgg; dtpd ; njhifapid nrki; kahff; yhk>; gqF; jhuhf; SfF; %yjdji; j jpUgg; pr ; nrYjj; yhk ; myy; J Gjpjhf

%yjdg ; gpizaqf; is toqf; yhk.;.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p/F O kk ; | | fk ;gd p/F O kk ; | |
| 2025 | | 2024 | |
| vz ; | &. '000 | vz ; | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 2,154,375,750 | 19,230,479 | 2,041,883,116 | 18,015,559 |
| gjj; pug ; gqf; pyhgk ; | - | - | 112,492,634 | 1,214,920 |
| khhr; ; 31 ,y ; css; thwhd kjP p | 2,154,375,750 | 19,230,479 | 2,154,375,750 | 19,230,479 |

% yjd t Fg ;G fs pd ; ch pikfs ; > Kd ;D h pikfs ; kw ;W k ; fl;Lg g; h Lfs ;

fkg; d pa pd ; rhjhuz gqF; fs ; nfhOk G; gqF; g ; gh pthj; j; ida py ; glb; ayplgg; lL; ss; d. rhjhuz gqF; fs pd ; cilikahshf; s ; fhyKiwa py ; g pufldgg; LjJ; k ; gqf; pyhgqf; is ngWtjwF; ch pikAilathf; s ; kwW; k ; fkg; d pa pd ; Mz L; g ; nghJf ; $ll; jj; py ; gqn; fhdw; pwF; xU thf;f pw;fhd ch pika pidAk ; nfhz L; ss; hh;fs.;

.

#### Kiwikg g; Ljj; y ; % yjdk ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | 2024 | |
| nkaa; hdJ | NjitahdJ | nkaa; hdJ | NjitahdJ |
| &. '000 | &. '000 | &. '000 | &. '000 |
| mLfF; 1 %yjdk ; / ika %yjdk ; | 41,548,341 | 2,500,000 | 40,454,374 | 2,000,000 |
| mLfF; 1 %yjd t pfpjk ; / ika %yjd t pfpjk ; | 22.94% | 10.00% | 30.00% | 10.00% |
| nkhjj; %yjd t pfpjk ; / nkhjj; ,lh ; epiwaplgg; ll; %yjd t pfpjk ; | 22.68% | 14.00% | 29.70% | 14.00% |

2018 Mk; Mz;bd; 3 Mk; ,yf;f epjp tzpfr; rl;lj;jpd; gzpg;Giuapd; gpufhuk;> Kiwikg;gLj;jy; %yjdkhdJ mLf;F 1 %yjdj;jpid cs;slf;FtJld; ,J $wg;gl;l %yjdk;> rl;luPjpahd xJf;f epjpak;> eilKiwahz;L ,yhgk; cs;slq;fshd epWj;jpitf;fg;gl;l ciog;Gfs;> nghJ kw;Wk; Vida xJf;fq;fspypUe;J ed;kjpg;G fopf;fg;gl;L> Vida mUtr; nrhj;Jf;fs;> Vida tphpthd tUkhd el;lq;fs;> xj;jpitf;fg;gl;l thpr; nrhj;Jf;fs;> nkhj;j Vw;ghLfSf;fhd jpuz;l tYf;Fd;wypd; gw;whf;Fiw kw;Wk; njhq;fypYs;s tl;b kw;Wk; tq;fpapay; kw;Wk; epjpapay; fk;gdpfspyhd KjyPl;bd; 50% ,id cs;slf;fpajhFk;.

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. epajpr ; rll;

x J ff;

epjpak ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
|  | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 2,967,853 | 2,790,828 | 3,107,595 | 2,905,660 |
| Mzb; d N; ghjhd khww; yf; s ; | 180,112 | 177,025 | 218,340 | 201,935 |
| khhr; ; 31 ,y ; css; thwhd kjP p | 3,147,965 | 2,967,853 | 3,325,935 | 3,107,595 |

g P g g; s ]; ; y Pr pq ; md l; ; igdhd ]; ; g pvy r; p

2003 Mk; Mz;bd; 1Mk; ,yf;f epjpf; fk;gdpfs; gzpg;Giuapd; ge;jp 3 (V) ,d; gpufhuk;> xt;nthU epjpf; fk;gdpAk; Xh; xJf;f epjpaj;jpid guhkhpj;jy; Ntz;Lk; kw;Wk; mNj gzpg;Giuapd; ge;jp 3 (gp) (i) ,d; gpufhuk; %yjd epjpaq;fs; nkhj;j itg;Gg; nghWg;Gf;fspd; ,Ugj;J Ie;J

(25) rjtPjj;jpw;F FiwahJ ,Uf;Fk; tiuapy;> Njwpa ,yhgj;jpd; Ie;J (5) rjtPjj;jpw;Fk; Fiwahj xU njhifapid xt;nthU tUlKk; xJf;f epjpaj;jpw;F khw;wy; nra;jy; Ntz;Lk;.

%yjd epjpaq;fs; nkhj;j itg;Gg; nghWg;Gf;fspd; ,Ugj;J Ie;J (25) rjtPjj;jpw;Fk; FiwahJ fhzg;gLtjdhy;> fk;gdp Njwpa ,yhgj;jpd; Ie;J (5) rjtPjj;jpid xJf;f epjpaj;jpw;F khw;wy; nra;Js;sJ.

vyad ;] ; igdhd ;] ; g pvy r; p

1994 Mk; Mz;bd; epjpapay; xOq;Ftpjpfspd; gpufhuk; xt;nthU tq;fpay;yhj epjp epWtdKk; mjd; eilKiwahz;bd; ,yhgj;jpd; Mff;Fiwe;jJ 20% ,id xJf;f epjpak; Nghd;w epjpaj;jpw;F khw;wy; nra;AkhW Ntz;Lfpd;wJ. ,J mjd; nrYj;jg;gl;l %yjdk; kw;Wk; gq;F tl;lj;jpw;F (VNjDk; ,Ug;gpd;) rkdhf ,Uj;jy; Ntz;Lk;. ,e;j Njitg;ghl;Lld; ,zq;fpnahOFtjw;fhf fk;gdp Njwpa ,yhgj;jpd; 20%

,id gq;fpyhgk; gpufldk; nra;tjw;F Kd;dh; rl;luPjpahd xJf;fj;;jpw;F khw;wy; nra;jJ.

#### ep W jj; pitf;fg g; ll; ciog ;G fs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
|  | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 19,884,827 | 19,556,826 | 23,976,101 | 23,248,550 |
| Mzb; wf; hd ,yhgk ; | 3,603,377 | 3,540,497 | 3,998,783 | 3,994,917 |
| tph pthd tUkhdk ; | (133,426) | (76,722) | (127,523) | (106,681) |
| xJf;fq;fSf;fhd khww; y;fs ; | (361,913) | (277,136) | (400,140) | (302,047) |
| nrYjj; g;gl;l gqf; pyhgk ; | (3,016,126) | (2,858,638) | (3,016,126) | (2,858,638) |
| khhr; ; 31 ,y ; css; thwhd kjP p | 19,976,739 | 19,884,827 | 24,431,093 | 23,976,101 |

1. Vida x J f;fq ;fs ; ch pj ;J t x J f;fq ;fs ;

epjp epiyikf ; $ww; py ; ch pjJ; tjj; py ; (t ph pthd tUkhdf ; $wW; ) gjpTnraa; gg; ll; xJff; qf; s ; g pdt; Udtwi; w css; lfF; fpdw; d;

0 epahag; ngWkjp xJf;fkhdJ Vida tphpthd tUkhdj;jpDhlhf epahag; ngWkjpapy; mstPL nra;ag;gl;l epjpr; nrhj;Jf;fspd; epahag; ngWkjpapyhd jpuz;l Njwpa khw;wq;fis cs;slf;Ffpd;wJ. (gf;fk; 381 ,y; fhzg;gLk; Fwpg;G 48.3 ,id ghh;f;fTk;).

0 ntspehl;L ehza ghpkhw;wy; xJf;fk;

mwpf;ifaplg;gLk; jpfjpapy;> fk;gdpapd; JizepWtdkhd vyhad;]; igdhd;]; gpvy;rp ,d; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; mwpf;ifaplg;gLk; jpfjpapy; mKypYs;s ehzakhw;W tPjj;jpy; Kd;dpiyg;gLj;jy; ehzaj;jpw;F (,yq;if &ghtpw;F) ghpkhw;wy; nra;ag;gl;lJ.

,yhgk; my;yJ el;lf; $w;W kw;Wk; Vida tphpthd tUkhdf; $w;Wk; fhyj;jpw;fhd ruhrhp ghpkhw;wf tPjj;jpy; khw;wy; nra;ag;gl;lJ. ,e;j epjpf; $w;Wf;fis ghpkhw;wy; nra;Ak;NghJ vOfpd;w ghpkhw;w tpj;jpahrkhdJ Vida tphpthd tUkhdj;jpDhlhf ntspehl;L ehza ghpkhw;wy; xJf;fj;jpw;F vLj;Jr;nry;yg;gl;lJ. gf;fk; 382 ,y; fhzg;gLk; (Fwpg;G 48.4 ,id ghh;f;fTk;).

0 Kiwikg;gLj;jy; el;l js;Sgb xJf;fk;

2020 ,d ; 01 Mk ; ,yff; epjp tz pfr ; rll; g ; gz pg G; iufs pd ; g ph pT 7.1 ,d ; g pufhuk ; (fld ; trjpfs pd ; tifgg; Ljj; y ; kwW; k ; mst PL) xU gfpugg; lt payhj Kiwikgg; Ljj; y ; ell; jsS; gb xJff; k ; epWjj; pitff; gg; ll; ciog G; fs pd ; xU cilikahff; ypDhlhf epWtgg; Ljy ; Ntz L; k.; ,J Kiwikgg; Ljj; y ; Vwg; hlb; Yk ; ghhf; f; vjphg; hhf; f; gg; ll; fld ; ell; qf; Sff; hd (tYfF; dw; y); ell; j ; jsS; gb Fiwthf ,UfF; k;NghjhFk.; ,jd ; t pisthf> fkg; d p ,tt; hzb; d;NghJ epWjj; pitff; gg; ll; ciog G; fs pypUej; &. 100 kpyy; paid Kiwikgg; Ljj; ell; jsS; gb xJff; jj; pwF; khww; y ; nraJ; ss; J.

* 1. eilKiw Mz ;L 2 0 2 5

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | fk ;gd p |  |  | F O kk ; |  |
|  |  |  | 01-04-  2024 ,y ;  cs;sthwhd Muk;g kjP p | mirT khww; y;fs ; | 31-03-  2025 ,y ;  cs;sthwhd  ,Wjp kjP p | 01-04-  2024 ,y ;  cs;sthwhd Muk;g kjP p | mirT khww; y;fs ; | 31-03-  2025 ,y ;  cs;sthwhd  ,Wjp kjP p |
|  |  | gf;fk ; |  |  |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| Kiwikg;gLjj; y ; el;l j ; jsS; gb xJf;fk ; |  |  | 100,111 | 181,801 | 281,912 | - | 281,912 | 281,912 |
| epahag ; ngWkjp xJff; k ; | 48.3 | 381 | (357,132) | 131,792 | (225,340) | (326,987) | 95,719 | (231,268) |
| ntspehlL; ehza gh pkhww; y ; xJff; k ; | 48.4 | 382 | - | - | - | 658,332 | (75,971) | 582,361 |
| nkhj;jk ; |  |  | (257,021) | 313,593 | 56,572 | 331,345 | 301,660 | 633,005 |

* 1. Kd i;

da Mz ;L 2 0 2 4

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | fk ;gd p |  |  | F O kk ; |  |
|  |  |  | 01-04-  2023 ,y ;  cs;sthwhd Muk;g kjP p | mirT khww; y;fs ; | 31-03-  2024 ,y ;  cs;sthwhd  ,Wjp kjP p | 01-04-  2023 ,y ;  cs;sthwhd Muk;g kjP p | mirT khww; y;fs ; | 31-03-  2024 ,y ;  cs;sthwhd  ,Wjp kjP p |
|  |  | gf;fk ; |  |  |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| Regulatory loss allowance reserve | 48.3 | 381 | - | 100,111 | 100,111 | - | 100,111 | 100,111 |
| Fair value reserve |  |  | (571,148) | 214,016 | (357,132) | (627,839) | 300,852 | (326,987) |
| Foreign currency translation reserve | 48.4 | 382 | - | - | - | 977,219 | (318,887) | 658,332 |
| Total |  |  | (571,148) | 314,127 | (257,021) | 349,380 | 82,076 | 431,456 |

* 1. epahag ; ng W kjp x J ff; k ;

epahag ; ngWkjp xJff; khdJ> Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; mst plgg; ll; epj pr ; nrhjJ; ff; s pd ; epahag ;

ngWkjpa pyhd jpuzl; Njwpa khww; jj; pid css; lfF; fpdw; J> ,J Kjy PLfs ; mqf; fP hu efP f; k ; nraa; gg; Lkt; iu myy; J tYfF; dw; pAss; tiufF; khFk.;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
|  | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | (357,132) | (571,148) | (326,987) | (627,839) |
| epjpf ; fUtpfspd ; ksP m; st Plb; y ; Njwpa ep.ng.,yhgqf; s/; (ell; q;fs); | 131,792 | 214,016 | 83,694 | 329,798 |
| NCI ,wf; hd khww; y ; |  |  | 12,025 | (28,946) |
| khhr; ; 31 ,y ; css; thwhd kjP p | (225,340) | (357,132) | (231,268) | (326,987) |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **48.** Vida x J f;fq ;fs ; (njhlh ;r ;r p . . .)

* 1. nts pehl;L ehza gh p khw w; y ; x J ff; k ;

nts pehlL; ehza gh pkhww; y ; xJff; khdJ nts pehlL; Jiz epWtdjj; pd ; epjpf ; $wW; ff; s pd ; gh pkhww; ypypUeJ; vOfpdw; midjJ; nts pehlL; ehza t pjj; pahrqf; is css; lfF; fpdw; J.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
|  | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | - | - | 658,332 | 977,219 |
| epjpf ; $wW; ff; spd ; gh pkhww; ypypUeJ; vOfpdw; Njwpa ,yhgk/; (el;l k); | - | - | (148,962) | (625,269) |
| NCI ,w;fhd khww; y;fs ; | - | - | 72,991 | 306,382 |
| khhr; ; 31 ,y ; css; thwhd kjP p | - | - | 582,361 | 658,332 |

#### fl;Lg g; hlw w;

mff; iw

fl;Lg;ghlw;w mf;fiwahdJ ifafg;gLj;jg;gl;l jpfjpapy; ifg;gw;wg;gl;l epWtdj;jpd; ,dq;fhzg;glf;$ba Njwpa nrhj;Jf;fspd; tpfpjhrhug; gq;fpy; mstPL nra;ag;gLfpd;wJ. fl;Lg;ghl;bid ,of;fhJ tpistpf;Fk; Jizf;fk;gdpapy; FOkj;jpd; mf;fiwapyhd khw;wq;fs; chpj;Jt nfhLf;fy; thq;fyhf fzf;fPL nra;ag;gLfpd;wd. fl;Lg;ghlw;w mf;fiwahdJ Jizf;fk;gdp gPgs;]; ,d;#ud;]; gpvy;rpapd; Njwpa

nrhj;jpd; 25% ,id gpujpepjpj;Jtg;gLj;JtJld;> Jizf;fk;gdp vyhad;]; igdhd;]; gpvy;rp ,d; Njwpa nrhj;Jf;fspd; 49% ,id

gpujepjpj;Jtg;gLj;Jfpd;wJ..

|  |  |  |
| --- | --- | --- |
| F O kk ; | | |
| khhr; ; 31 ,y ; css; thwhd kjP p | 2025 | 2024 |
| Rs. '000 | Rs. '000 |
| Vgu; y ; 01 ,y ; css; thwhd kjP p | 2,400,197 | 2,485,030 |
| flL; gg; hlww; mff; iwAld ; xU Jizff; kg; d pa pd ; ifafgg; Ljj; y ; | 150,554 | - |
| Mzb; wf; hd ,yhgk ; | 91,462 | 202,514 |
| Vida tph pthd tUkhdk ; | (83,049) | (287,347) |
| Mzb; w;fhd nrYjj; gg; ll; gq;fpyhgk ; | (154,304) | - |
| khhr; ; 31 ,y ; css; thwhd kjP p | 2,404,860 | 2,400,197 |

#### vjph g; huh ngh W g ;G ff; s ; kw ;W k ; flg g; h Lfs ; flg ;g h LfSk ; vjph ;g huhjitfSk ;

vjph;ghuh nghWg;Gf;fs; vd;gJ cWjpaw;w vjph;fhy epfo;Tfs; my;yJ jw;Nghija flg;ghLfs; vd;gtw;wpdhy; khj;jpuk; rhj;jpakhd flg;ghLfsJ

gpurd;dk; cWjpg;gLj;jg;gLfpd;wJ. ,q;F nghUshjhu eydpd; khw;wy; rhj;jpakw;wJ kw;Wk; ,yq;if fzf;fPl;L epakk; - LKAS 37 - 'Vw;ghLfs;> vjph;ghuh nghWg;Gf;fs; kw;Wk; vjph;ghuh nrhj;Jf;fspy;” tiuaiw nra;ag;gl;Ls;sthW cldbahf mstplg;gl ,ayhjit MFk;. vjph;ghuh

nghWg;Gf;fs; epjp epiyikf; $w;wpy; mq;fPfhpf;fg;gLtjpy;iy Mdhy; mjd; epfo;T kpfTk; mupjhapUe;jhnyhopa MFk;.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhd kjP p |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| vjphg; huh nghWgG; ff; s ; | 50.1 | 383 | 463,182 | 353,254 | 661,516 | 515,833 |
| flgg; hLfs ; | 50.2 | 383 | 18,589,432 | 13,887,062 | 18,589,432 | 13,887,062 |
| nkhj;jk ; | | | 19,052,614 | 14,240,316 | 19,250,948 | 14,402,895 |

#### vjph g; huh ngh W g ;G ff; s ;

tof;fkhd tzpf eltbf;iffspy; FOkk; kw;Wk; fk;gdpahdJ gy;NtW kPl;ftpayhj flg;ghLfis Nkw;nfhs;tJld; mjd; thbf;ifahshh;fSld; rl;l kPl;GhpikAld; rpy vjph;ghuh nghWg;Gf;fSf;F Ml;gLtJld; mjd; nraw;ghLfs; fhuzkhf tof;fhlypy; xU jug;ghf fhzg;gLk;. ,e;j flg;ghLfs; epjp epiyikf; $w;wpy; mq;fPfhpf;fg;glhtpl;lhYk; mit nraw;ghl;L ,lupidf; nfhz;bUg;gJld; FOkk; kw;Wk; fk;gdpapd; xl;Lnkhj;j ,lh; Njhw;wj;jpd; Xh; gFjpahf mikfpd;wJ. vt;thwhapDk;> ,e;j nfhLf;fy; thq;fy;fspd; tpisthf vt;tpjkhd fzprepiy el;lq;fs; vjph;ghh;f;fg;gltpy;iy.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk ;gd p | | | | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhd kjP p |  | gf;fk ; | 2025 | 2024 | 2025 | 2024 |
|  | Fwpg;G | vz.; | &. '000 | &. '000 | &. '000 | &. '000 |
| fkg; d pfF; vjpuhd toff; hlyf; s ; | 50.1.1 | 383 | 394,026 | 294,821 | 394,026 | 294,821 |
| cjj; uthjqf; s ; - VidNahh ; | 50.1.2 | 383 | 69,156 | 58,433 | 69,156 | 58,433 |
| cse; hlL; ,iwth pj ; jpizff; sjj; plkpUeJ; ngwgg; ll; thpkjpg;g PL | | | - | - | 198,334 | 162,579 |
| nkhj;jk ; | | | 463,182 | 353,254 | 661,516 | 515,833 |

#### fk g; d pf F;

vjpuhd tof;fhly ;fs ;

nghWg;Ngw;fg;gl;l tzpfj;jpd; jd;ikapd; fhuzkhf epjpapay; Jiwapy; tof;fhly;fs; vd;gJ Xh; rhjhuz epfo;thFk;. rl;l uPjpahd Nfhuy;fis Kfhikg;gLj;Jtjw;F fk;gdpahdJ cj;jpNahfG+h;t fl;Lg;ghLfs; kw;Wk; nfhs;iffisf; nfhz;Ls;sJ. epYitapYs;s rl;lf; Nfhuy;fspy; fk;gdp rhj;jpakhd el;lq;fSf;F mjd; epjpf; $w;Wf;fspy; Vw;fdNt Vw;ghLfis nra;jpUg;gpd; my;yJ Nrjq;fis kPl;gjw;fhd epahakhd gpizr;nrhj;J fhzg;gLkhapd; mit fPNo cs;slf;fg;gltpy;iy vd;gJld; mj;jifa Nfhuy;fspypUe;J fhR ntspg;gha;r;ry;fis fk;gdp vjph;ghh;f;ftpy;iy.

epjp epiyikf; $w;W jpfjpapy; Ik;gj;J Ie;J (55) thbf;ifahsh;fs; fk;gdpf;F vjpuhf tof;F jhf;fy; nra;Js;shh;fs;. fk;gdpapd; rl;l MNyhrfh; jw;NghJ epYitapYs;s tof;fhly;fs; mwpf;ifaplg;gl;l epjp tpistpy; my;yJ fk;gdpapd; vjph;fhy nraw;ghLfspy; Xh; fzprepiy jhf;fj;jpid cz;Lgz;zhJ vd;w mgpg;gpuhaj;jpidf; nfhz;Ls;shh;.

#### cjj; uthjq ;fs ; - Vidait

epiyahd itg;GfsJ thbf;ifahsh;fspd; Ntz;Ljypd; Nghpy; fk;gdpahdJ %d;whk; jug;gpdUf;F thbf;ifahsh; nfhLg;gdtpid jPh;g;gjw;F

,ayhj epiyikapy; flg;ghl;bid Nkw;nfhs;tjhf cWjpg;gLj;Jk; cj;juthjq;fis toq;fpAs;sJ.

#### flg g; h Lfs ;

FOkk; / fk;gdp Mjdk;> nghwpj;njhFjp kw;Wk; cgfuzk;> mUtr; nrhj;Jf;fs; vd;gtw;wpd; ifafg;gLj;jYf;Fk; kw;Wk; gad;gLj;jg;glhj fld; trjpfSf;Fk; tzpfj;jpd; tof;fkhd eltbf;iffSld; rhh;e;Js;sitf;Fk; 31 khh;r; ,y; gpd;tUk; flg;ghLfisf; nfhz;Ls;sJ.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhd kjP p | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| %yjdf; flgg; hL | 1,537,092 | 1,870,197 | 1,537,092 | 1,870,197 |
| mqf; fP h pff; gg; ll; it Mdhy ; xgg; ej; k ; nraa; gg; lhjit |
| Jiznkhjj; k ; | 1,537,092 | 1,870,197 | 1,537,092 | 1,870,197 |
| gad;gLjj; g;glhj fld ; trjpfs ; | 9,812,170 | 6,794,683 | 9,812,170 | 6,794,683 |
| vyi; yff; ld ; th;j;jfk ; |
| tpiuT top | 2,073,298 | 144,472 | 2,073,298 | 144,472 |
| nryt; p < fh] ; | 5,154,518 | 5,072,542 | 5,154,518 | 5,072,542 |
| jqf; f ; fld ; - thilah | 7,482 | 5,168 | 7,482 | 5,168 |
| jqf; f ; fld ; - mli; l | 4,872 | - | 4,872 | - |
| Jiznkhjj; k ; | 17,052,340 | 12,016,865 | 17,052,340 | 12,016,865 |
| nkhj;jk ; | 18,589,432 | 13,887,062 | 18,589,432 | 13,887,062 |

vjph;ghh;f;Fk; fld; el;l fzpg;gPl;by; fk;gdp Row;rp Kiw fld; trjpfspd; gad;gLj;jg;glhj njhifapid fUj;jpnyLf;fpd;wJ. vdNt> gad;gLj;jg;glhj fld; trjpf;fhd js;SgbahdJ gf;fk; 341 ,y; fhzg;gLk; Fwpg;G 25.7 ,y; cs;slf;fg;gl;Ls;sJ.

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

1. rhjhuz gq n;

fhd w;

pw f; hd Njw p a nrhj ;J ff; s pd ; ng W kjp

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| fkg; d pa pd ; ch pjJ; ilikahshf; SfF; cilikahff; jj; ff; nkhjj; ch pj;Jtk ; (&.'000) | 42,411,755 | 41,826,138 | 47,620,514 | 46,745,631 |
| gqF; fs pd ; nkhjj; vzz; pfi; f | 2,154,375,750 | 2,154,375,750 | 2,154,375,750 | 2,154,375,750 |
| gqn; fhdw; pwf; hd Njwpa nrhjJ; ff; s pd ; ngWkjp (&.) | 19.69 | 19.41 | 22.10 | 21.70 |

1. eilK iw / eilKiway y;

h g Fg g; ha T;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | 2024 | | |
|  | 12  khjq;fs pDs ; | 12 khjqf; s ; g pdd; h ; | nkhj;jk ; | 12  khjq;fs pDs ; | 12 khjqf; s ; g pdd; h ; | nkhj;jk ; |
| fk;gd p | &. '000 | &. '0000 | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 18,696,732 | - | 18,696,732 | 9,728,132 | - | 9,728,132 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP p | 3,031,551 | - | 3,031,551 | 14,288,282 | - | 14,288,282 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; ell; jj; pDhlhf ep.ng.,y.; | 275,550 | - | 275,550 | 1,339,867 | - | 1,339,867 |
| fldf; Sk ; tUkjpfSk ; | 94,366,827 | 62,725,560 | 157,092,387 | 59,170,793 | 44,479,660 | 103,650,453 |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pDhlhf epahag ; ngWkjpapy ; | 1,292,130 | 10 | 1,292,140 | 1,158,659 | 10 | 1,158,669 |
| fld ; fUtp - ngWkjpFiwgG; f ; fpuajj; py ; | 5,161,177 | - | 5,161,177 | 18,372,055 | - | 18,372,055 |
| Jizff; kg; d pfspy ; Kjy PLfs ; | - | 3,832,151 | 3,832,151 | - | 3,455,229 | 3,455,229 |
| Kjy PlL; Mjdk ; | - | 302,000 | 302,000 | - | 295,465 | 295,465 |
| Vida nrhjJ; ff; s ; | 889,844 | 150,814 | 1,040,658 | 3,829,337 | 152,481 | 3,981,818 |
| Mjdk>; nghwp kwW; k ; cgfuzk ; | - | 1,787,796 | 1,787,796 | - | 1,361,384 | 1,361,384 |
| gadg; LjJ; tjwF; chpikAss; nrhjJ; ff; s ; | - | 1,872,168 | 1,872,168 | - | 1,360,775 | 1,360,775 |
| xjj; pitff; gg; ll; thpr ; nrhjJ; ff; s ; | - | 59,322 | 59,322 | - | 818,949 | 818,949 |
| edk; jpgG; k ; mUtr ; nrhjJ; ff; Sk ; | - | 34,719 | 34,719 | - | 41,010 | 41,010 |
| tUkjpahd eilKiw thp | 52,589 | - | 52,589 | - | - | - |
| nkhjj; r ; nrhjJ; ff; s ; | 123,766,400 | 70,764,540 | 194,530,940 | 107,887,125 | 51,964,963 | 159,852,088 |
| nghWgG; f;fs ; |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 5,104,040 | 6,332,533 | 11,436,573 | 2,263,494 | - | 2,263,494 |
| thbfi; fahshf; SfF; nfhLkjpahdit | 82,583,603 | 41,946,081 | 124,529,684 | 78,938,390 | 18,499,336 | 97,437,726 |
| toqf; gg; ll; fld ; g pizaqf; s ; | 384,977 | 4,629,675 | 5,014,652 | 6,400,684 | 4,631,564 | 11,032,248 |
| Vida epjpg ; nghWgG; ff; s ; | 6,415,071 | - | 6,415,071 | 3,188,693 | - | 3,188,693 |
| Fjj; ifg; nghWgG; ff; s ; | 561,593 | 1,674,498 | 2,236,091 | 344,617 | 1,291,920 | 1,636,537 |
| eilKiw thpg ; nghWgG; ff; s ; | - | - | - | 295,474 | - | 295,474 |
| Vida nghWgG; f;fs ; | 1,486,395 | - | 1,486,395 | 1,393,241 | - | 1,393,241 |
| XaT; ngwy ; eyd ; flgg; hL | 149,709 | 851,010 | 1,000,719 | 121,465 | 657,072 | 778,537 |
| nkhjj; g ; nghWgG; ff; s ; | 96,685,388 | 55,433,797 | 152,119,185 | 92,946,058 | 25,079,892 | 118,025,950 |
| Njwpa nrhjJ; f;fs ; | 27,028,423 | 15,383,332 | 42,411,755 | 14,941,067 | 26,885,071 | 41,826,138 |

1. eilK iw / eilKiway y;

h g Fg g; ha T;

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2025 | | | 2024 | | |
|  |  | 12  khjq;fs pDs ; | 12 khjqf; s ; g pdd; h ; | nkhj;jk ; | 12  khjq;fs pDs ; | 12 khjqf; s ; g pdd; h ; | nkhj;jk ; |
| FOkk ; |  | &. '000 | &. '0000 | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fss; sets |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; |  | 19,583,402 | - | 19,583,402 | 10,636,505 | - | 10,636,505 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP p | | 5,694,373 | - | 5,694,373 | 17,562,955 | - | 17,562,955 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; ell; jj; pDhlhf ep.ng.,y ; | | 1,290,581 | - | 1,290,581 | 1,451,613 | - | 1,451,613 |
| fldf; Sk ; tUkjpfSk ; | | 96,915,172 | 73,536,669 | 170,451,841 | 66,223,220 | 50,696,730 | 116,919,950 |
| ksP f; hgG; Wjp kwW; k ; fhgg; Wjp tUkjpfs ; | | 1,698,354 | - | 1,698,354 | 1,586,697 | - | 1,586,697 |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pDhlhf epahag ; ngWkjpapy | | 1,827,472 | 10 | 1,827,482 | 1,720,465 | 10 | 1,720,475 |
| fld ; fUtp - ngWkjpFiwgG; f ; fpuajj; py ; |  | 10,941,728 | 619,544 | 11,561,272 | 22,787,970 | 1,038,544 | 23,826,514 |
| Kjy PlL; Mjdk ; |  | - | 1,375,175 | 1,375,175 | - | 1,305,512 | 1,305,512 |
| Vida nrhjJ; ff; s ; | | 914,770 | 150,814 | 1,065,584 | 4,013,787 | 152,481 | 4,166,268 |
| Mjdk>; nghwp kwW; k ; cgfuzk ; | | - | 4,281,701 | 4,281,701 | - | 3,779,689 | 3,779,689 |
| gadg; LjJ; tjwF; ch pikAss; nrhjJ; ff; s ; | | - | 1,553,402 | 1,553,402 | - | 1,287,033 | 1,287,033 |
| xjj; pitff; gg; ll; th pr ; nrhjJ; ff; s ; | | - | 26,569 | 26,569 | - | 829,351 | 829,351 |
| edk; jpgG; k ; mUtr ; nrhjJ; ff; Sk ; | | - | 172,552 | 172,552 | - | 185,304 | 185,304 |
| nkhjj; r ; nrhjJ; ff; s ; | | 138,865,852 | 81,716,436 | 220,582,288 | 125,983,212 | 59,274,654 | 185,257,866 |
| nghWgG; f;fs ; |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 9,250,000 | 7,578,985 | 16,828,985 | 4,795,648 | 2,385,717 | 7,181,365 |
| thbfi; fahshf; SfF; nfhLkjpahdit |  | 88,777,600 | 41,291,113 | 130,068,713 | 86,009,869 | 17,833,185 | 103,843,054 |
| toqf; gg; ll; fld ; g pizaqf; s ; | | 384,977 | 4,629,675 | 5,014,652 | 6,400,684 | 4,631,564 | 11,032,248 |
| Vida epjpg ; nghWgG; ff; s ; | | 8,187,438 | - | 8,187,438 | 3,926,092 | - | 3,926,092 |
| nfhLkjpahd fhgG; WjpAk ; ksP f; hgG; WjpAk ; | | - | 5,458,788 | 5,458,788 | - | 5,508,693 | 5,508,693 |
| Fjj; ifg; nghWgG; ff; s ; | | 104,294 | 1,674,498 | 1,778,792 | 341,565 | 1,212,462 | 1,554,027 |
| eilKiw th pg ; nghWgG; ff; s ; | | 326,594 | - | 326,594 | 536,436 | - | 536,436 |
| Vida nghWgG; f;fs ; | | 1,737,036 | - | 1,737,036 | 1,632,768 | - | 1,632,768 |
| XaT; ngwy ; eyd ; flgg; hL | | 202,913 | 953,003 | 1,155,916 | 138,366 | 758,989 | 897,355 |
| nkhjj; nghWgG; ff; s ; | | 108,970,852 | 61,586,062 | 170,556,914 | 103,781,428 | 32,330,610 | 136,112,038 |
| Njwpa nrhjJ; f;fs ; | | 29,895,000 | 20,130,374 | 50,025,374 | 22,201,784 | 26,944,044 | 49,145,828 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### g p h p Tthh p ahd epjp mw pfi;

fa p ly ;

fzff; P l;Lf; nfhs i; f

FOkjj; pd ; g ph pTthh pahd mwpfi; fa plyhdJ tz pfg ; g ph pTfs pd ; mbgg; ila pyhFk.;

Xh; gphpT vd;gJ FOkj;jpd; Xh; NtWgLj;jf;$ba $whFk; vd;gJld; mJ cw;gj;jpfs; kw;Wk; Nritfis toq;Ftjpy; <Lgl;Ls;sJ. (tzpfg; gphpthdJ ,lh;fs; kw;Wk; ntFkjpfSf;F cl;gLtJld; Vida gphpTfspypUe;J NtWgl;ljhFk;.)

gphpTthhpahd tpisTfs;> nrhj;Jf;fs; kw;Wk; nghWg;Gf;fs; vd;gd xU Fwpg;gpl;l gphpTf;F cilikahf;fj;jf;f cUg;gbfis cs;slf;FtJld; ,it Xh; epahakhd mbg;gilapy; xJf;ff;$bajhFk;.

gphpTthhpahd mwpf;ifaplYf;F filg;gpbf;fg;gl;l fzf;fPl;Lf; nfhs;iffs; FOkj;jpd; epjpf; $w;Wf;fisj; jahhpg;gjw;F filg;gpbf;fg;gl;l mNj fzf;fPl;L nfhs;iffshFk;.

gphpTfSf;fpilNaahd khw;wy;fs; xj;j NritfSf;F fk;gdpfSf;fpilNa mwtplg;gLk; Nghl;bfukhd re;ij tpiyfspy; fzf;fPL nra;ag;gLfpd;wd. mj;jifa Nritfs; xUq;fpizg;gpd;NghJ mfw;wg;gLfpd;wd.

,yq;if fzf;fPl;L epakk; - SLFRS - 8 ,d; Vw;ghLfspd; gpufhuk; FOkj;jpd; nraw;ghl;L gphpthdJ FOkj;jpdhy; toq;fg;gLk; fUtpfs; kw;Wk; Nritfspd; mbg;gilapy; ,dq;fhzg;gl;Ls;sJld; mtw;wpd; ,lh;Neh;if kl;lq;fs; kw;Wk; ntFkjpfs; xd;wpypUe;J kw;wJ fzprkhdsT NtWgLfpd;wJ.

FOkj;jpd; cah; Kfhikj;Jtk; mjd; tzpfg; gphpTfspd; nraw;ghl;L tpisTfs; kw;Wk; epiyikapid mth;fsJ jPh;khdk; Nkw;nfhs;Sk; nray;Kiw kw;Wk; nraw;jpwd; kjpg;gPl;bd;NghJ ftdj;jpnyLf;fpd;wJ. xt;nthU nraw;ghl;Lg; gphpTk; mjd; tUthapidg; ngw;Wf;nfhs;Sk; fUtpfs; kw;Wk; Nritfs; fPo;fz;lthW tpsf;fg;gl;Ls;sd:;

Fjj; if kw ;W k ; thliff ; nfhs t; dT

,e;jg; gphpthdJ thbf;ifahsh;fSf;F toq;fg;gLk; Fj;jif kw;Wk; thliff; nfhs;tdT fUtpfis cs;slf;Ffpd;wd..

fld f; s ;

,g;gphpthdJ thbf;ifahsh;fSf;F toq;fg;gl;l fld; fUtpfis cs;slf;Ffpd;wd.

,];yhk p a

,g;gphpthdJ thbf;ifahsh;fSf;F toq;fg;gLk; ,[huh> Kug`h> K~huf;fh kw;Wk; th;j;jf Kug`h fUtpfis cs;slf;Ffpd;wJ..

fhg ;G W j p tz pfk ;

fhg;GWjp tzpfg; gphpthdJ nghJ fhg;GWjpapid cs;slf;Ffpd;wJ.

Vida tz pfk ;

Nkw;Fwpg;gpl;;l gphpTfisj; jtpu FOkk; <LgLfpd;w Vida midj;J tzpf eltbf;iffisAk; cs;slf;Ffpd;wJ..

Fjj; if/th.nfh. fld;fs ; ,];yhk pa fhg;GWj p Vidait mfww; yf; s ; FOkk ;

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ;  epiwtile;j Mzb; w;fhdJ | 2025  &.'000 | 2024  &.'000 | 2025  &.'000 | 2024  &.'000 | 2025  &.'000 | 2024  &.'000 | 2025  &.'000 | 2024  &.'000 | 2025  &.'000 | 2024  &.'000 | 2025  &.'000 | 2024  &.'000 | 2025  &.'000 | 2024  &.'000 |
| tlb; tUkhdk ; | 15,403,947 | 12,333,980 | 9,158,211 | 10,589,539 | 1,086,637 | 828,950 | 1,108,849 | 1,391,108 | 3,185,446 | 7,530,937 | (417,396) | (457,817) | 29,525,694 | 32,216,697 |
| Nj.ciojj; jtizf ; fl;l zk ; | - | - | - | - | - | - | 4,833,404 | 3,969,415 | - | - | (259,005) | (234,090) | 4,574,399 | 3,735,325 |
| Njwpa fll; z kwW; k ; juF tUkhdk ; | 1,265,710 | 936,245 | 752,511 | 803,828 | 89,287 | 62,924 | - | - | 290,113 | 288,531 | (1,134,915) | (1,112,133) | 1,262,706 | 979,395 |
| Njwpa th;j;jf tUkhdk ; | - | - | - | - | - | - | 35,393 | - | 147,005 | 124,229 | - | - | 182,398 | 124,229 |
| Vida nraw;ghlL; tUkhdk ; | 166,459 | 286,042 | 98,966 | 245,586 | 11,742 | 19,225 | 130,208 | 118,785 | 369,858 | 178,366 | (406,128) | (350,792) | 371,105 | 497,212 |
| nkhj;j tUkhdk ; | 16,836,116 | 13,556,267 | 10,009,688 | 11,638,953 | 1,187,666 | 911,099 | 6,107,854 | 5,479,308 | 3,992,422 | 8,122,063 | (2,217,444) | (2,154,832) | 35,916,302 | 37,552,858 |
| tlb; r ; nryt pdq;fs ; | 7,088,059 | 7,415,894 | 4,214,110 | 6,367,036 | 500,011 | 498,413 | - | - | 1,680,822 | 4,443,135 | (417,391) | (457,819) | 13,065,611 | 18,266,659 |
| nkhj;j nraw;ghlL; tUkhdk ; | 9,748,057 | 6,140,373 | 5,795,578 | 5,271,917 | 687,655 | 412,686 | 6,107,854 | 5,479,308 | 2,311,600 | 3,678,928 | (1,800,053) | (1,697,013) | 22,850,691 | 19,286,199 |
| fld ; ,og G; r ; nryt pdq;fs ; | 827,475 | (726,672) | 1,083,297 | (617,527) | 111,819 | (1,771) | - | - | (11,474) | (8,234) | - | - | 2,011,117 | (1,354,204) |
| Njwpa nraw;ghlL; tUkhdk ; | 8,920,582 | 6,867,045 | 4,712,281 | 5,889,444 | 575,836 | 414,457 | 6,107,854 | 5,479,308 | 2,323,074 | 3,687,162 | (1,800,053) | (1,697,013) | 20,839,574 | 20,640,403 |
| ngWkhdj ; NjaT; | 346,244 | 262,673 | 281,742 | 238,117 | 29,271 | 21,548 | 116,416 | 102,678 | 44,202 | 157,365 | (179,621) | (168,513) | 638,254 | 613,868 |
| th pfF; Kej; pa g ph pTthh pahd t pisT | 4,478,581 | 3,196,557 | 2,662,682 | 2,744,453 | 315,932 | 214,836 | 734,371 | 627,587 | 1,062,024 | 1,915,172 | (266,030) | (272,956) | 8,987,560 | 8,425,649 |
| fop:epjpr ; Nritfs pyhd th p | 1,108,278 | 841,439 | 658,912 | 650,288 | 78,181 | 50,905 | - | - | 262,810 | 453,793 | - | - | 2,108,182 | 1,996,425 |
| tUkhd th pr ; nryt pdk ; | 1,389,850 | 846,707 | 826,317 | 726,953 | 98,044 | 56,906 | 227,899 | 166,236 | 329,581 | 507,292 | (82,558) | (72,301) | 2,789,133 | 2,231,793 |
| chpjJ; ilik- ahshf; SfF; cilikahf-; fj;jff;  ,yhgk ; | 1,980,453 | 1,592,438 | 1,177,453 | 1,367,212 | 139,707 | 107,025 | 506,472 | 312,647 | 469,633 | 954,087 | (183,472) | (200,655) | 4,090,245 | 4,197,431 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| khhr; ; 31 ,y ; cs;sthwhdJ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| g ph pTthh pahd nrhjJ; f;fs ; | 105,833,816 | 69,085,195 | 86,118,140 | 62,626,580 | 8,947,001 | 5,667,203 | 13,488,882 | 12,446,256 | 13,510,998 | 41,388,072 | (7,316,576) | (5,955,440) | 220,582,261 | 185,257,866 |
| nkhj;jr ; nrhjJ; f;fs ; | 105,833, 816 | 69,085,195 | 86,118,140 | 62,626,580 | 8,947,001 | 5,667,203 | 13,488,882 | 12,446,256 | 13,510,998 | 41,388,072 | (7,316,576) | (5,955,440) | 220,582,261 | 185,257,866 |
|  |  |  |  |  |  |  |  |  |  |  |  |  | - |  |
| g ph pTthh pahd nghWg G; f;fs ; | 82,986,610 | 51,431,804 | 67,527,113 | 46,623,559 | 7,015,539 | 4,219,058 | 7,728,475 | 7,077,051 | 10,594,268 | 30,812,144 | (5,295,084) | (4,051,578) | 170,556,921 | 136,112,038 |
| nkhj;jg ; nghWg;G | 82,986,610 | 51,431,804 | 67,527,113 | 46,623,559 | 7,015,539 | 4,219,058 | 7,728,475 | 7,077,051 | 10,594,268 | 30,812,144 | (5,295,084) | (4,051,578) | 170,556,921 | 136,112,038 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### g piza P L nra a; g g; l;l nrhj ;J ff; s ;

g pdt; Uk ; nrhjJ; ff; s ; nghWg G; ff; Sff; hd g pizfshf g piza PL nraa; gg; lL; ss; d.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | nfhzL; nryy; gg; Lk ; | | g piza PlL; j ; njhif | |  |
|  |  | fk ;gd p | | F O kk ; | |  |
|  |  | 31 khhr; ;  2025 | 31 khhr; ;  2024 | 31 khhr; ;  2025 | 31 khhr; ;  2024 |  |
| nrhjj; pd; jd i; k | ngh W g ;G f;fs pd ; jd ;ik | &. '000 | &. '000 | &. '000 | &. '000 | f Po ;  cs;slqf; pAs;sJ |
| Fjj; iffs py ; tUkjpahd thliffs | g pizaqf; shfF; jy ; | - | - | - | - | fld;fSk ; tUkjpfSk ; |
|  | jtizf; fld ; | - | 2,179,094 | - | 2,179,094 | fld;fSk ; tUkjpfSk ; |
| FWq;fhyf ; fld;fs ; | 20,689,756 | 23,509,389 | 20,689,756 | 23,509,389 | fld;fSk ; tUkjpfSk ; |
| thliff; nfhst; dTfspy ; tUkjpahd thliffs ; | g pizaqf; shfF; jy ; | - | - | - | - | fld;fSk ; tUkjpfSk ; |
| jtizf; fld ; | - | - | 3,781,101 | 1,037,255 | fld;fSk ; tUkjpfSk ; |
| FWq;fhyf ; fld;fs ; | - | - | - | 46,705 | fld;fSk ; tUkjpfSk' |
| fldf; spy ; tUkjpahd thliffs ; | g pizaqf; shfF; jy ; | - | - | - | - | fld;fSk ; tUkjpfSk ; |
| FWq;fhyf ; fld;fs ; | 853,153 | - | 853,153 | fld;fSk ; tUkjpfSk ; | |
| epiyahd itgG; fs ; | kjpgg; Plb; w;fhd tq;fp cj;juthjk ; | - | - | 125,700 | 125,700 | vjph;ghuh nghWgG; f;fSk ; flgg; hLfSk ; |
| epiyahd itgG; fs ; | Nkyjpfg ; gwW; ff; s ; | - | - | 150,839 | 75,000 | tqf; pfs ; kwW; k ; epjp epWtdq;fSldhd kjP p |
| ,iwapyp epyq;fSk ; flb; lq;fSk ; | jtizf; fld | - | - | 3,818,007 | 3,818,007 | Mjdk>;nghwp> cgfuzk; kwW; k; Kjy PlL; Mjdk ; |

;

#### njhlh ;G ila jug ;g pdh ; nts p g ;g Ljj; y ;

fk;gdp kw;Wk; FOkkhdJ tof;fkhd tzpf eilKiwfspy;> ,yq;if fzf;fPl;L epakk; - LKAS - 24 (njhlh;Gila jug;gpdh; ntspg;gLj;jy;)

,y; njhlh;Gila jug;gpduhf tiuaiw nra;ag;gl;l jug;gpdUld; nfhLf;fy; thq;fy;fis Nkw;nfhs;fpd;wJ. mtw;wpd; tpguq;fs; fPNo

mwpf;ifaplg;gl;Ls;sd;.

#### jha ; kw ;W k ; , W j p ahd fl;Lg g; Lj ;J k ; jug ;G

fk;gdpapd; cldb jha; epWtdk; kf;fs; tq;fpahFk; vd;gJld; ,J Xh; muR cilikahd epWtdkhFk;.

#### Kff; p a Kfhikj ;J t Msz p a pdh ; ( K . K . M .) kw ;W k ; mth f; s J F Lk g; mq f; jj; th f; Sldhd nfh Lff; y ; thq f; y f; s ;

,yq;if fzf;fPl;L epakk; - LKAS - 24 “njhlh;Gila jug;gpdh; ntspg;gLj;jy;” ,d; gpufhuk;> KKM fk;gdpapd; eltbf;iffis jpl;lkply;>

,af;Fjy; kw;Wk; fl;Lg;gLj;jy; Mfpatw;wpw;F mjpfhuKs;s kw;Wk; nghWg;ghAs;sth;fis cs;slf;Ffpd;wJ. ,jw;fika> fk;gdpapd; gzpg;ghsh; rig> cldb jha; epWtdk; kw;Wk; fk;gdpapd; $l;lhz;ik Kfhikj;Jtj;jpd; mq;fj;jth;fs; fk;gdpapd; KKM Mf tifg;gLj;jg;gl;Ls;shh;fs;.

fk;gdpahdJ KKM kw;Wk; mth;fsJ neUq;fpa FLk;g mq;fj;jth;fSld; tof;fkhd tzpf eilKiwapy; Xh; Koq;if Jhu mbg;gilapy; th;j;jf tl;b tPjq;fspy; nfhLf;fy; thq;fy;fis Nkw;nfhs;fpd;wJ.

KKM ,d; neUq;fpa FLk;g mq;fj;jth;fs; vd;gJ epWtdj;Jldhd mth;fsJ th;j;jfj;jpy; me;j KKM ,y; nry;thf;F nrYj;jf;$ba my;yJ KKM My; nry;thf;F nrYj;jg;glf;$ba FLk;g mq;fj;jth;fis Fwpg;gpLfpd;wJ.

* + 1. Kf;f p a Kfhikj ;J t Msz p a pdh ; kw ;W k ; mth ;fs J neUq ;f p a F Lk g; mq ;fjj; th ;fSldhd nfh Lf;fy ; thq ;fy ;fs ;

Kff; p a Kfhikj ;J t Msz p a pd Uff; hd Cjpak ;

**(**m**)** gz p g g; hsh ;fs ; rigf;fhd Cjpak ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| FWq;fhy Copah ; eyd;fs ; | 27,668 | 18,727 | 50,818 | 37,865 |
| nkhj;jk ; | 27,668 | 18,727 | 50,818 | 37,865 |

**(**M**)** $ll; hz i;

#### k Kfhikj ;J tjj;

pw ;fhd Cjpak ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| FWq;fhy Copah ; eyd;fs ; | 260,251 | 270,450 | 367,351 | 342,398 |
| njhopypd; g pdd; uhd eydf; s ; | 17,035 | 19,647 | 37,546 | 22,111 |
| nkhj;jk ; | 277,286 | 290,097 | 404,897 | 364,509 |

,jwF; k ; Nkyhf> fkg; d pahdJ K.K.M. ,wF; fkg; d pa pdhy ; guhkh pff; gg; Lk ; thfdqf; s ; Nghdw; fhryy; hj eydf; is toqF; fpdw; J. ,J fkg; d pa pd ; gz pff; khj; j; y ; epajpfSfF; Vwg; MFk.;

#### Kff; p a Kfhikj ;J t Msz p a pd U ldhd gq F; nfh Lff; yh ; thq f; y f; s ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| itjj; pUfF; k ; rhjhuz gqF; fspd ; vzz; pfi; f | 397,340 | 972,820 | 399,376 | 1,078,985 |
| fhRg ; gqf; pyhgk ; (&. '000) | 455 | 681 | 455 | 681 |
| gjj; ug ; gqf; pyhgk ; (gqF; fspd ; vzz; pfi; f) | - | 53,588 | - | 58,088 |

* + 1. Kf;fpa Kfhikj;Jt Mszpapdh; (KKM)> mth;fsJ neUq;fpa FLk;g mq;fj;jth;fs; kw;Wk; Kf;fpa Kfhikj;jt Mszpapdh; kw;Wk; mth;fsJ neUq;fpa FLk;g mq;fj;jth; fl;Lg;ghl;bid my;yJ $l;L fl;Lg;ghl;bidf; nfhz;l epWtdq;fis cs;slf;fpa nfhLf;fy; thq;fy;fs;> Vw;ghLfs; kw;Wk; cld;gbf;iffs;.

**(**m**)** ,yhgk ; my y; J ell; f ; $w w; p Y s s; cUg g; bfs ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | gz pgg; hs | hf; s ; rig | $ll; hzi; k K | fhikjJ; tk ; | nkh | j;jk ; |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| tl;b tUkhdk ; | - | 57 | 156 | 806 | 156 | 863 |
| tlb; r ; nrytpdk ; | 10 | 1,619 | 26,624 | 37,031 | 26,634 | 38,650 |

**(**M**)** epjp epiyikf ; $w w;

p Y s s;

cUg g; bfs ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | gz pgg; hs | hf; s ; rig | $ll; hzi; k K | fhikjJ; tk ; | nkh | j;jk ; |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; | - | - | 904 | 6,475 | 904 | 6,475 |
| fldf; Sk ; tUkjpfSk ; |
| nkhj;jk ; | - | - | 904 | 6,475 | 904 | 6,475 |
| nghWgG; f;fs ; | 209 | 10,723 | 170,167 | 213,326 | 170,376 | 224,049 |
| thbfi; fahsUff; hd nfhLkjpfs ; |
| nkhj;jk ; | 209 | 10,723 | 170,167 | 213,326 | 170,376 | 224,049 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**55.** njhlh ;G ila jug g; pdh ; nts p g g; Ljj; y ; (njhlh ;r ;r p . . .)

* 1. Njw p a fld ; toq f; y ; kw ;W k ; % yjd epjpaq f; s pd ; x U rjt Pjkhf Njw p a fld ; toq f; y ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | % | % |
| kf;fs ; tq;fp | 433,894 | 462,396 | 1.02 | 1.11 |
| g Pg;gs]; ; yrP pq ; g pnuhg;gh;lb; nltygk; d;l; ypkpl;l l; |
| g Pgg; s]; ; yrP pq ; tpy Pl; nkNd[k; dl; ; ypkpll; l; | - | - | - | - |
| g Pg;gs]; ; yrP pq ; n`tn; yhf; g pnuhg;gh;lB; ] ; ypkpl;l l; | 827,798 | 843,719 | 1.95 | 2.02 |
| g Pgg; s]; ; ikfN; uh nfhkh]; ; ypkpll; l; | 259,264 | 80,044 | 1.00 | - |
| g Pgg; s;] ; ,d#; ud;] ; g pvyr; p | 89,833 | 47,532 | 0.21 | 0.11 |
| vyad;] ; igdhd;] ; g pvyr; p | 26,261 | 26,510 | 0.06 | 0.06 |
| gzpgg; hshf; s ; rig | - | - | - | - |
| $ll; hzi; k KfhikjJ; tk ; | 904 | 6,475 | 0.00 | 0.02 |
| nkhjj; Njwpa fld ; toqf; y ; | 1,637,954 | 1,466,676 | 4.24 | 3.32 |

* 1. njhlh ;G ila ep W tdq ;fSldhd nfh Lf;fy ; thq ;fy ;fs ;

,yq i; f murhq ;fk ; kw ;W k ; murhq ;fk ; rhh e; j; ep W tdq ;fSldhd nfh Lf;fy ; thq ;fy ;fs ;

mur cilik epWtdkhd kf;fs; tq;fp fk;gdpapd; cldb jha; epWtdkhFk;. fk;gdpahdJ ,yq;if murhq;fj;Jld; kw;Wk; mjDld; njhlh;Gila epWtdq;fSld; nfhLf;fy; thq;fy;fs;> Vw;ghLfs; kw;Wk; cld;gbf;iffs; Mfpatw;wpy; <LgLfpd;wJ. ,t;thz;by; kw;Wk; epjp epiyikf; $w;W jpfjpapy; fhzg;gl;l Kf;fpa epjpapay; th;j;jfq;fs; gpd;tUkhW:

m . ,yhgk ; my y;

J ell; f ; $w w;

py ; cs s;

cUg g; bfs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| tl;b tUkhdk ; | 91 | 1,332 | 91 | 1,332 |
| tlb; r ; nrytpdk ; | 387,721 | 1,129,126 | 387,721 | 1,129,126 |

M . epjp epiyikf ; $w w;

py ; cs s;

cUg g; bfs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; | 1,052 | 5,679 | 1,052 | 5,679 |
| fldf; Sk ; tUkjpfSk ; |
| nkhj;jk ; | 1,052 | 5,679 | 1,052 | 5,679 |
| nghWgG; f;fs ; | - | - | - | - |
| tqf; pfSfF; nfhLkjpahdit |
| thbfi; fahshf; SfF; nfhLkjpahdit | 4,988,739 | 3,415,159 | 4,988,563 | 3,415,159 |
| nkhj;jk ; | 4,988,739 | 3,415,159 | 4,988,563 | 3,415,159 |

NkYk;> tof;fkhd tzpfg; Nghf;F njhlh;ghf ,yq;if murhq;fj;Jld; kw;Wk; mjDld; njhlh;Gila epWtdq;fSldhd nfhLf;fy; thq;fy;fs; fPNo tpghpf;fg;gl;Ls;sd.

0 jpiwNrhp cz;bay;fs;> jpiwNrhp Kwpfspy; KjyPLfs;

0 rl;luPjpahd jPh;itfs; kw;Wk; thpfspd; nfhLg;gdT

0 njhiyNgrp> kpd;rhuk; kw;Wk; jz;zPh; vd;gtw;iw gpujhdkhf cs;slf;fpa gad;ghLfSf;fhd nfhLg;gdTfs;

0 Copah; Xa;Tngwy; eyd;fSf;fhd nfhLg;gdTfs; - C.e.ep

0 tof;fkhd tPjj;jpy; Nkh.th.g. fl;lzq;fs; kw;Wk; f.j.ik fl;lzq;fs; Nghd;w jw;nrayhd nfhLg;gdTfs;..

#### **c.** jd p ahd Kf;f p a nfh Lf;fy ; thq ;fy ;fs ;

,yq;if murhq;fj;Jld; kw;Wk; murhq;f njhlh;Gila epWtdq;fSld;> tof;fkhd ehshe;j tzpfr; nraw;ghLfisj; jtpu NtW VNjDk; jdpahd Kf;fpakhd nfhLf;fy; thq;fy;fs; vJTk; fhzg;gltpy;iy.

#### fk ;gd p

g pdt; Uk ; njhlh G; ila epWtdqf; Sld ; epjpahzb; d;NghJ fkg; d p f Po ; Fwpgg; plgg; l; epjpa pay ; ifahSiffisf ; nfhzb; Uej; J.

m. ,yhgk ; my y;

J ell; f ; $w w;

py ; cs s;

cUg g; bfs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | jha ; e | pWtdk ; | Jizf ; | fk;gd pfs ; |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| tl;b tUkhdk ; | 1,974,337 | 6,201,705 | 213,801 | 272,829 |
| tl;b r ; nrytpdk ; | 431,931 | 410,497 | 286,951 | 226,191 |
| fll; z kwW; k ; juF tUkhdk ; | - | - | 712,680 | 690,539 |
| Vida nrawg; hlL; tUkhdk ; | - | - | 429,818 | 377,135 |
| eydf; s>; Nfhuyf; s ; kwW; k ; vOjJ; Wjpr ; nrytpdk ; | - | - | 242,960 | 220,573 |
| ngWkhdjN; jaT; k ; ngWkjpFiwgG; k ; | 3,548 | 4,301 | 226,020 | 215,824 |
| Vida nrawg; hlL; r ; nrytpdk ; | - | - | 1,631 | 16,986 |

M . epjp epiyikf ; $w w;

py ; cs s;

cUg g; bfs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | jha ; e | pWtdk ; | Jizf ; | fk;gd pfs ; |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; | 12,047,568 | 2,340,575 | - | - |
| fhRk ; fhRfF; r ; rkdhditfSk ; |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 3,031,551 | 2,989,538 | - | - |
| fldf; Sk ; tUkjpfSk ; | - | - | 1,637,050 | 1,462,655 |
| epjpr ; nrhjJ; ff; s ; - ngWkjpFiwgG; f ; fpuajj; py ; | 5,161,177 | 18,372,055 | - | - |
| Jizf;fkg; d pfs ; / ,iz epWtdqf; s py ; Kjy PL (tYfF; dw; y ; epfuhf) | - | - | 3,832,151 | 3,455,229 |
| Vida nrhjJ; ff; s ; | - | 4,670 | 252,946 | 111,842 |
| gadg; LjJ; tjwF; ch pikAss; nrhjJ; ff; s ; | 22,975 | 14,430 | 489,710 | 152,524 |
| nkhj;jk ; | 20,263,271 | 23,721,268 | 6,211,857 | 5,182,250 |
| nghWgG; f;fs ; | 1,423,816 | 498,705 | - | - |
| tqf; pfSfF; nfhLkjpahdit |
| thbfi; fahshf; SfF; nfhLkjpahdit | 4,988,563 | 3,415,159 | 1,949,173 | 1,350,179 |
| Vida epjpg ; nghWgG; ff; s ; | - | - | 731,099 | 601,598 |
| Vida nghWgG; f;fs ; | - | - | 24,108 | 15,929 |
| Fjj; ifg; nghWgG; | 26,050 | 23,962 | 551,086 | 189,003 |
| nkhj;jk ; | 6,438,429 | 3,937,826 | 3,255,466 | 2,156,709 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**55.** njhlh ;G ila jug g;

pdh ; nts p g g;

Ljj; y ;fs ; ( n;

jhlh ;r ;r p . . .)

,. nfhLf;fy ; thq;fy;fs ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | jha ; e | pWtdk ; | Jizf ; | fk;gd pfs ; |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 | 2025 | 2024 |
| &. '000 | &. '000 | &. '000 | &. '000 |
| nrYjj; g;gl;l flb; l thlif | 600 | 4,035 | 284,342 | 284,342 |
| ngwg;gl;l flb; l thlif | - | - | 12,606 | 13,217 |
| fhRk ; fhRfF; r ; rkdhditfs ; - ksP n; fhLgg; dT Kjy PLfs ; | 9,250,000 | 65,410,137 | - | - |
| fhRk ; fhRfF; r ; rkdhditfs ; - ksP n; fhLgg; dT j Phg; g; dTfs ; | 4,296,613 | 65,461,426 | - | - |
| fhRk ; fhRfF; r ; rkdhditfs ; - gzrr; ei; j fzfF; Kjy PLfs ; | 83,775,226 | 33,616,500 | - | - |
| fhRk ; fhRfF; r ; rkdhditfs ; - gzrr; ei; j fzfF; ksP n; gWiffs ; | 80,034,053 | 32,924,701 | - | - |
| fhRk ; fhRfF; r ; rkdhditfs ; -- miogG; itgG; Kjy PLfs ; | - | 7,662,226 | - | - |
| fhRk ; fhRfF; r ; rkdhditfs ; - miog;G itg;G ksP n; gWiffs ; | - | 10,814,419 | - | - |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP p - ep.it. Kjy PLfs ; | 514,803 | 56,680,782 | - | - |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP p- ep.it.ksP n; gWiffs ; | 1,041,494 | 82,695,645 | - | - |
| fldf; Sk ; tUkjpfSk ; - toqf; yf; s ; | - | - | 383,840 | 351,395 |
| fldf; Sk ; tUkjpfSk ; - ksP n; rYjJ; iffs ; | - | - | 375,552 | 339,732 |
| fld ; fUtp - ngWkjpFiwgG; f ; fpuajj; py ; - Kjy PLfs ; | 30,660,972 | 64,224,591 | - | - |
| fld ; fUtp - ngWkjpFiwgG; f ; fpuajj; py ; - j Phg; g; dTfs ; | 45,112,787 | 60,074,968 | - | - |
| tqf; pfSfF; nfhLkjpahdit - fld ; ngWiffs ; | - | - | - | - |
| tqf; pfSfF; nfhLkjpahdit - ksP n; rYjj; yf; s ; | - | 295,487 | - | - |
| thbfi; fahshf; SfF; nfhLkjpahdit - Kjy PLfs ; | 5,109,519 | 3,558,902 | 2,174,275 | 1,063,578 |
| thbfi; fahshf; SfF; nfhLkjpahdit - j Phg; g; dTfs ; | 4,681,511 | 3,536,263 | 4,028,275 | 945,304 |
| Vida epjpg ; nghWgG; ff; s ; - ngwgg; ll; Nritfs ; | - | - | 8,258 | 10,203 |
| Vida epjpg ; nghWgG; ff; s ; - ksP n; rYjj; yf; s ; | - | - | 8,258 | 10,910 |
| nrYjj; g;gl;l gqf; pyhgk ; | 4,524,189 | 2,143,977 | - | - |
| ngwg;gl;l gqf; pyhgk ; | - | - | 419,688 | 367,500 |
| g Pgg; s]; ; yrP pq ; mdl; ; igdhd]; ; g pvyr; p ,dhy ; mwpKfgg; Ljj; gg; ll; thbfi; fahshf; s ; njlhg; hf nrYjj; gg; ll; fhgG; Wjpj; jtizff; ll; zk ; | - | - | 669,928 | 1,884,034 |
| nkhj;jk ; | 269,001,767 | 489,104,058 | 8,365,022 | 5,270,215 |

* + 1. F O kk ;

g pdt; Uk ; njhlh G; ila epWtdqf; Sld ; epjpahzb; d;NghJ FOkkhdJ f Po ; Fwpgg; plgg; ll; ifahSiffis nfhzb; Uej; J.

m . ,yhgk ; my y;

J ell; f ; $w w;

py ; cs s;

cUg g; bfs ;

|  |  |  |
| --- | --- | --- |
|  | cldb jh | a ; epWtdk ; |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | 2025 | 2024 |
| &. '000 | &. '000 |
| tl;b tUkhdk ; | 2,112,845 | 6,463,156 |
| tl;b r ; nrytpdk ; | 433,806 | 419,069 |
| Njwpa ciojj; jtizff; ll; zk ; | 365,909 | 347,954 |
| fll; z kwW; k ; juF tUkhdk ; | 27,783 | 26,316 |
| Vida nrawg; hlL; tUkhdk ; | 125,240 | 112,227 |
| eydf; s>; Nfhuyf; s ; kwW; k ; vOjJ; Wjpr ; nrytpdqf; s ; | 39,373 | 34,790 |
| ngWkhdjN; jaT; k ; ngWkjpFiwgG; k ; | 3,548 | 4,301 |

M . epjp epiyikf ; $w w;

py ; cs s;

cUg g; bfs ;

|  |  |  |
| --- | --- | --- |
|  | cldb jh | a ; epWtdk ; |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 |
| &. '000 | &. '000 |
| nrhjJ; f;fs ; | 12,382,904 | 2,584,359 |
| fhRk ; fhRfF; r ; rkdhditfSk ; |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 4,092,113 | 4,441,178 |
| fhgg; Wjp kwW; k ; ksP f; hgG; Wjp tUkjpfs ; | 309,017 | 294,726 |
| ejpr ; nrhjJ; ff; s ; - ngWkjp FiwgG; f ; fpuajj; py ; | 5,161,177 | 18,372,055 |
| Vida nrhjJ; ff; s ; | 4,962 | 4,670 |
| gadg; LjJ; tjwF; ch pikAss; nrhjJ; ff; s ; | 22,975 | 14,430 |
| nkhj;jk ; | 21,973,148 | 25,711,418 |
| nghWgG; f;fs ; | 1,694,029 | 540,649 |
| tqf; pfSfF; nfhLkjpahdit |
| thbfi; fahshf; SfF; nfhLkjpahdit | 4,988,563 | 3,415,159 |
| Vida nghWgG; f;fs ; | 8,871 | 7,851 |
| Fjj; ifg; nghWgG; ff; s ; | 26,050 | 23,962 |
| nkhj;jk ; | 6,717,513 | 3,987,621 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**55.** njhlh ;G ila jug g;

* 1. fk g; d p a pd ; nkhjj;

pdh ; nts p g g; t Ukhdjj;

Ljj; y ;fs ; (njhlh ;r ;r p . . .)

pd ; 1 0% ,id t p Q ;Rk ; nfh Lf;fy ; thq ;fy ;fs**.**;

nfhLff; y ; thqf; y ; ngWkj p nfh.th.ngWkj p nkhjj;

tUkhdjj; pd ; rjt jP khf

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; epiwtilej; Mzb; w;fhdJ | cwTKiw | nfhLf;fy ; thq;fy pd ; jdi; k | 2025 | 2024 | 2025 | 2024 | epaj pfSk ; epge;jidfSk ; |
| njhlh G; ila jugg; pduJ ngah ; |  |  | &. '000 | &. '000 | &. '000 | &. '000 |
| kf;fs ; tq;fp | cldb jha ; epWtdk ; | nug;Ngh Kjy PLfs ; | 9,250,000 | 65,410,137 | 32.54% | 210.75% | toik.epaj pfs ; |
|  |  | nug;Ngh j Ph;g;gdTfs ; | 4,296,613 | 65,461,426 | 15.11% | 210.92% | toik.epaj pfs ; |
|  |  | ep.it.Kjy PLfs ; | 514,803 | 56,680,782 | 1.81% | 182.63% | toik.epaj pfs ; |
|  |  | ep.it.ksP n; gWiffs ; | 1,041,494 | 82,695,645 | 3.66% | 266.45% | toik.epaj pfs ; |
|  |  | jp.czb; .Kjy PLfs ; | 30,660,972 | 64,224,591 | 107.86% | 206.93% | toik.epaj pfs ; |
|  |  | jp.czb; .j Ph;g;gdTfs ; | 45,112,787 | 60,074,968 | 158.69% | 193.56% | toik.epaj pfs ; |
|  |  | miog;G itg;G Kjy PLfs ; | - | 7,662,226 | 0.00% | 24.69% | toik.epaj pfs ; |
|  |  | miog;G itg;G ksP n; gWiffs; | - | 10,814,419 | 0.00% | 34.84% | toik.epaj pfs ; |
|  |  |  |  |  |  |  | |
| g Pgg; s;] ; ,d#; ud;] ; g pvyr; p | Jizf;fkg; d p | fhg;GWjp jtizff; ll; zk ; | 669,928 | 1,884,034 | 2.36% | 6.07% | toik.epaj pfs ; |

#### ,lh ; Kfhikj ;J tk ; ( fk g; d p / F O kk ;)

* 1. mw p Kfk ;

,lh; vd;gJ FOkj;jpd; eltbf;iffspy; cs;shh;e;jJ vd;gJld;> ,J njhlh;r;rpahd ,dq;fhzy;> mstPL kw;Wk; fz;fhzpj;jy; nray;KiwapDhlhf Kfhikg;gLj;jg;gLtJld; ,lh; tiuaiwfs kw;Wk; Vida fl;Lg;ghLfSf;F cl;gl;ljhFk;. ,lh; Kfhikj;Jtj;jpd; ,e;j nray;KiwahdJ fk;gdpapd; njhlh;r;rpahd ,yhgfuj;jd;ik> ePbg;Gj;jpwd; vd;gtw;Wf;F Kf;fpakhdJld; fk;gdpapDs;s xt;nthU jdpegUk; mtuJ nghWg;Gf;fs; njhlh;ghd ,lh; ntspg;ghLfSf;F nghWg;ghspahthh;fs;. fk;gdpahdJ gpujhdkhf> fld; ,lh;> jputj;jd;ik ,lh; kw;Wk; re;ij ,lh; vd;gtw;Wf;F

ntspg;gl;ljhFk;. mJ gy;NtW nraw;ghl;L ,lh;fSf;Fk; fl;Lg;gl;ljhFk;. tpgukhd ,lh; gFg;gha;T ,lh; Kfhikj;Jt gFjpapy; toq;fg;gl;Ls;sJ..

,lh ; Kfhikj ;J tf ; fyhr r; huk ;

gzpg;ghsh; rigahdJ xl;Lnkhj;j ,lh; Kfhikj;Jt mZFKiwf;Fk; kw;Wk; ,lh; Kfhikj;Jt %Nyhghaq;fs; kw;Wk; nfhs;iffSf;Fg; nghWg;ghspahAs;sJ.

rigahdJ Xh; cgFOtpid> xUq;fpizf;fg;gl;l ,lh; Kfhikj;Jt FO (x,K)> epakpj;Js;sJld; ,J fk;gdpapYs;shd xl;Lnkhj;j ,lh; nray;Kiwapid fz;fhzpg;gjw;F nghWg;gpidf; nfhz;Ls;sJ.

x,K FO ,lh; %Nyhghaj;jpid mgptpUj;jp nra;jy; kw;Wk; nfhs;ifs;> tuk;GWiffs; kw;Wk; tiuaiwfis mKy;gLj;Jtjw;Fkhd xl;Lnkhj;j nghWg;gpidf; nfhz;Ls;sJ. x,K FOthdJ ,lh; jPh;khdq;fis Kfhikg;gLj;Jtjw;Fk; kw;Wk; ,lh; kl;lq;fis fz;fhzpg;gjw;Fk; nghWg;ghspahAs;sJld; rigf;F Xh; fhyKiw mbg;gilapy; mwpf;ifapLfpd;wJ.

,lh; Kfhikj;Jt kw;Wk; fl;Lg;ghl;L myfhdJ ,lh; newpKiwfs;> nfhs;iffs;> kw;Wk; fk;gdp KOtJkhd tiuaiwfSldhd ,zf;fg;ghl;bid fz;fhzpg;gjw;F nghWg;ghAs;sJ.

nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s ; F O **(ALCO)**

ALCO gpujk epiwNtw;W mjpfhhpapdhy; jiyik jhq;fg;gLfpd;wJ. ALCO ,d; Vida epue;ju mq;fj;jth;fs;> rpNu~;;;l gpujp nghJ Kfhikahsh; - nraw;ghLfs;> gpujp nghJ Kfhikahsh; - nraw;ghLfs;> gpujp nghJ Kfhikahsh; - ,lh; kw;Wk; fl;Lg;ghL> gpujp nghJ Kfhikahsh;- kPl;ly;fs; kw;Wk; eph;thfk;> gpujp nghJ Kfhikahsh; - re;ijg;gLj;jy;> itg;Gf;fspd; jiyik> epjpapaypd; jiyik> jpiwNrhpapd; jiyik kw;Wk; fk;gdpapd; nrayhsh; Mthh;fs;. FOtpd; $l;lq;fs; Mff;Fiwe;jJ khjj;jpw;F xU KiwahtJ fk;gdpapd; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fis fz;fhzpg;gjw;fhfTk; Kfhikg;gLj;Jtjw;fhfTk; $l;lg;gly; Ntz;Lk;. mj;Jld;> Kiwikg;gLj;jy; Njitg;ghLfis jpUg;jpg;gLj;Jk; Ntis fk;gdpapd; jputj;jd;ikapid MNuhf;fpakhd kl;lj;jpy; itj;jpUg;gjw;F xl;Lnkhj;j jputj;jd;ik epyikapid Kfhikg;gLj;Jfpd;wJ. ALCO ,d; jiyth; ahNuDk; xU epue;ju mq;fj;jthpd; Ntz;Ljypd; Nghpy; tof;fkhf ml;ltizaplg;gl;l mLj;j $l;lk; tiu fhj;jpUf;f ,ayhj Xh; tplak; vOk;NghJ FOtpd; Xh; tpNrl

$l;lj;jpid $l;lyhk;..

x Uq f; pizff; g g; ll; ,lh ; Kfhikj ;J t nraw g; hl;L F O **(IRMOC)**

xUqf; pizff; gg; ll ,lh ; KfhikjJ; tr ; nrawg; hlL; FO (“IRMOC” my;yJ “FO”) xU KfhikjJ; t kll; jj; pyhd FOthf cUthff; gg; lL; ss; J.

,J fkg; dpapd ; ,lh ; MSiff; fll; ikgg; pid NkYk ; gygg; LjJ; tjwF; k ; rig> rig cg FOff; s ; kwW; k ; $ll; hzi; k KfhikjJ; tjj; pwF; fkg; dpapd ; tz pfr ; nrawg; hLfSld ; ,izeJ; ss; ,lhf; is xU xUqf; pizff; gg; ll; tpjjj; py ; Kfhikgg; LjJ; tjwF; JizGhptJk ; MFk.;

FOtpd ; FwpgG; tpjpKiwfs ; (TOR) FOtpd ; mjpfhuk>; ahgG; > $ll; epfon; tz>; nghWgG; f$; wy ; kwW; k ; nghWgG; fs>; Fiwntz>; mwpfi; faply ; kwW; k ; Vida nradK; iwfis njspthf Fwpgg; pLfpdw; J. ,ej; TOR MdJ khhr; ; 2019 ,y ; rigapdhy ; filgg; pbff; gg; lL; ss; J

IRMOC MdJ ,lhpd ; jiyikapdhy ; jiyik jhqf; gg; Lfpdw; J. FOtpd ; mqf; jj; thf; s>; $ll; hzi; k KfhikjJ; tjj; pd ; mqf; jj; thf; s>; gpujk Kfhikahshf; s ; - nrawg; hLfs ; kwW; k ; r pNu~l; Kfhikahshf; is (fpisfSld ; ,izeJ; ss; r pNu~l; Kfhikahshf; s ; ePqf; yhf) css; lfF; fpdw; J. fkg; dpapd ; nrawg; hLfs py ; <LgLfpdw; midjJ; tz pf Kfhikahshf; Sk ; “,lh ; ch pikahshf; s”; vd mwpeJ; nfhss; g-;

gLfpdw; hhf; s.; Vndd py ; rig mqf; fP h pff; gg; ll; ,lh ; KfhikjJ; t nfhsi; ffs ; kwW; k ; ,lh ; rfpgG; tiuaiwfspDs ; rhjj; pakhd thbfi; fahsh-; fSld ; ,lh ; ntspgg; hLfis nghWgN; gwg; jwf; hf NgukN; gRtjdhyhFk.; ,jd ; gpufhuk>; tz pfr ; nrawg; hLfs py ; <LgLfpdw; r pNu~l; KfhikjJ; t-

jj; pd ; mqf; jj; thf; s ; r pNu~l; ,lh ; chpikahshf; shf fUjgg; Lfpdw; hhf; s.; vdNt> IRMOC ,y ; fkg; dpapd ; r pNu~l; ,lh ; chpikahshf; sJ

<LghlhdJ xU cahe; j; kll; jj; py ; fhzgg; LtJ fll; hakhFk.;

FOthdJ Kdt; u pira py ; VwW; fn; fhzl; ,lhf; is k sP haT; nrat; jpy ; Kdd; pWjj; k ; Nkwn; fhsS; k>; Fwpgg; hf fld ; ,lh>; nrawg; hlL; ,lh>;

kwW; k ; ,zff; gg; hlL; ,lh ; Mfpatww; py ; Kdd; pWjj; k ; nra A; k;.

IRMOC MdJ Mff; Fiwej; J fhyhzL; fF; xUKiw myy; J mtrpakhdNghJ mbff; b $Ljy ; NtzL; k.; ksP hathz; bd; N; ghJ FO fhyhzL;

NjhWk ; ehdF; (04) jlitfs ; $baJ. IRMOC MdJ xUqf; pizff; gg; ll; ,lh ; KfhikjJ; tf; FOTfF; (IRMC) nghWgG; f$; wy ; NtzL; k.; FO

IRMOC $ll; q;fs pd ; epfo;r;r pf ; FwpgG; f;fs pd ; r pwgg; k;rq;fis IRMC ,wF; rkhg; g; pjJ; FOtpd ; fUjJ; ff; s>; cldg; hL kwW; k ; myy; J Fwpgg; pll; gzpgG; iufis ehbaJ.

#### fld ; ,lh ;

fld; ,lh; vd;gJ fk;gdp mjd; thbf;ifahsh;fs; my;yJ vjph;juj;jth; mth;fsJ xg;ge;j flg;ghLfis epiwTNtw;Wtjw;F jtWtjdhy; fk;gdp Xh; el;lj;jpw;F Ml;gLk; vd;w ,luhFk;. fk;gdpahdJ jdpg;gl;l vjph;juj;jth; kw;Wk; FOkkhf mJ Vw;Wf;nfhs;tjw;F tpUg;gKs;s ,lhpd;; njhifapy; tiuaiwfis epWTtjd; %yk; mj;jifa tiuaiwfs; njhlh;ghf ntspg;ghl;bid fz;fhzpg;gjDhlhf fld; ,lhpid Kfhikg;gLj;jp

fl;Lg;gLj;Jfpd;wJ. mj;Jld; fk;gdp ntspg;ghLfs; Kd; eph;zapf;fg;gl;l kl;lq;fspDs; fhzg;gLtij cWjpnra;tjw;F mtw;iw fzf;fhzpf;fpd;wJ.

#### fld ; ,lh ; Kfhikj ;J tk ;

jtWjy ; ,lhpd ; Kff; pajJ; tjj; pid mwpeJ; nfhzL; fkg; dpahdJ xU tphpthd msT fUt pfs ; kwW; k ; Elg; qf; is gadg; LjJ; fpdw; J.

,rn; radK; iwahdJ> xU rig mqf; fP h pff; gg; ll; fld ; nfhsi; f kwW; k ; epiyahd nrawg; hlL; nradK; iwfspdhy ; (SOPs) topelj;jgg; lL;

fLikahd fld ; kjpgg; PlL; ld ; Mukg; khfpdw; J. fld ; gpNuuizfs ; kjj; pa fld ; jpizff; sjj; pdhy ; KOikahd ksP hat; pwF; clg; LtJld>; cah ;

tukn; gyi; y tplaqf; s ; KfhikjJ; t fld ; FOtpdhy ; Muhagg; Lfpdw; J. r pww; sT kwW; k ; SME ntspg;ghLfs ; CRIB jftyf; is gadg; Ljj; p kjpgg; plgg; LkN; tis $ll; hzi; k fldn; gWehf; s ; jdpjj; dpahd kjpgg; PlL; css; hfpdw; hhf; s.;

fld ; toqf; ypd ; gpdd; h>; fkg; dpahdJ RahjdP

khjhej; ksP

haT; fis elhjj; p VNjDk ; ,dqf; hzgg; ll; ,ilnts pfis cldbahf

tpspjJ; iuff; pdw; J. thfdf; Fjj; if ⁄mlkhdf; fld ; vdg; tww; pyhd Kdd; pWjj; khdJ xU gjpTnraa; gg; ll; Mjd kjpgg; Pll; hshf; s ; Njff; ji; j guhkhpgg; jwf; hd mtrpaji; j Vwg; Ljj; pAss; J. jtWjy ; ,lhpid fzf; hzpjj; y ; xU gfpugg; ll; nghWgg; hFk>; $ll; hzi; k KfhikjJ; tkhdJ css; ff; flL; gg; hLfs ; kwW; k ; SOPs filg;g pbff; g;gLtij cWjpnrat; jwf; hf Nkw;ghhi; tapid toq;Ffpdw; J. kPll y ; fll ikgG; fs ; fpis mz pfis toeljJ; tJld>; ikagg; Ljj; gg; ll; myFfs ; Kdd; uhf vrr; h pfi; f mwpFwpfis fzf; hzpjJ; toff; hlyf; is ifahSfpdw; J.

fld ; nrwpthff; y ; ,luhdJ rig mqf; fP h pff; gg; ll; tiuaiwfspDs ; Kfhikgg; Ljj; gg; Lfpdw; J. ,lh ; kwW; k ; flL; gg; hlL; jpizff; sqf; spdhy ; Nkwn; fhss; gg; ll; toikahd fzf; hzpgg; hdJ ,ej; tiuaiwfs ; filgg; pbff; gg; Ltjid cWjpnrat; Jld>; xU tYthd fld ; mOjj; r ;

Nrhjid jpll; ji; jAk ; nfhzL; ss; J. epjpahzL; 2023⁄24 ,y ; fkg; dpahdJ Mukg; jj; py ; xU mtjhdkhd fldt; oqf; y ; epiygg; hlb; id

guhkhpjJ; > gpdd; h ; gbgg; bahf nghUshjhu kPll; YfF; gjpys pfF; k ; tpjkhd Fiwthd ,lh ; fld ; toqf; yf; SfF; tphpthff; paJ. nradK; iwfis r PuhfF; tjwF; k ; fld ; jujj; pid Nkkg; LjJ; tjwF; k ; xU Gjpa fld ; kjpgg; PlL; Kiwik kwW; k ; jdpgg; adhd fld ; jpizff; sKk ; mKyhff; gg; ll; d.

fld ; toqf; ypd ; gpdd; uhd ksP haT; fs ; tphpthff; gg; ll; Jld>; nrwpthff; y ; ,lhf; s py ; r pwej; Ezz; wptpid toqf; paJ> ,it neUff; khf

fzf; hz pff; gg; lL; epiwNtwW; FOff; SfF; ksP haT; kwW; k ; nrayhww; YfF; mwpfi; faplgg; ll; d.

t Y f ;Fd w; y ; kjpg g; P L

xtn; thU mwpfi; faplgg; Lk ; jpfjpa pYk>; vjphg; hhf; f; gg; ll; fld ; ell; qf; Sff; hf (ECL) xU jsS; gb gjpTnraa; gg; Lfpdw; J. ,ej; jsS; gbahdJ xdw; py ; 12 khj ECLfs ; myy; J thoe; hs ; ECLfs ; mbgg; ila py ; jPhk; hd pff; gg; Lfpdw; d. ,it epjpapay ; fUt pff; hd fld ; ,lh py ; mjd ; Mukg; mqf; fP hujj; pypUeJ; xU fz prkhd mjpfh pgG; fhzgg; lL; ss; jh vdg; ijg ; nghWjj; jhFk.; ECL jsS; gbfSff; hd VNjDk ; khww; qf; s ; ,yhgk ; myy; J ell; f ; $ww; py ; xU tYfF; dw; y ; ,yhgk ; myy; J ell; khf mqf; fP h pff; gg; Lfpdw; J. (,J FwpgG; 25.6 ,y ; tpsff; gg; lL; ss; J)

jt W jy ; vd g; jd ; tiut pyff; zk ;

xgg; ej; f ; nfhLgg; dTfs ; 90 ehlf; SfF; Nky ; epYitahapUej; hy ; myy; J xjj; fhyjj; pwf; hd mDkjpff; gg; ll; tiuaiwapid tpQr; papUej; hy>;

$lL; Nehf;fq;fSf;fhf ECL fzpgg; PLfSfF; fkg; dp jtWjiy tiuaiw nraJ; fll; k ; 3 Mf (fld ; tYfF; dw; pAss; J) tifgg; LjJ; fpdw; J.

Nkyhf> SLFRS 9 ,d ; foP ; fllk; ; 3 Mf tifgg; Ljjggl;; Lss;; VNjDk ; fld ; trjpfs ; jtwpAssjhf; fUjgg; Lfpdwd.;

k Ps m; ll; tizg g; Ljj; y ; kw ;W k ; k Ps e; pj p as pjj; y ; trjpfs ;

ksP ; mlltizgg;; Ljjggl;; l; kwW; k ; ksP ; epjpaspjjy; ; xggejqfs>;;;; chpa fzfhz; pjjy; ; fhyk ; KOtJk ; jpUgj; pfukhd nrawj; pwid nts pffhl; ba;

gpdd; h ; khjj; puNk xU juKahj; j; YfF; css; hff; gg; Lk.; ,jdN; ghJ thbfi; fahsh ; nghUjj; khd ksP nrYjjy;; ; epajpfisf ; filgg; pbjjy; ; NtzL; k..;

fld ; ,lh py ; fz prkhd mjpfh p g ;G

fkg; dp njhlh;r;r pahf nrhjJ; f;fis vjphg; hh;f;fgg; ll; fld ; ell; q;fSf;fhf (ECL) fzf; hz pff; pdw; J. xU fUtp myy; J xU Njff; khdJ 12 khj ECL myy; J thoe; hs ; ECL (LTECL) vdW; jPhk; hdpgg; jwF; > fkg; dp Mukg; mqf; fP hujj; pypUeJ; fld ; ,lh py ; xU fz prkhd mjpfh pgG; fhzgg; lL; ss; jh vd kjpgg; pLfpd;wJ.

Nkyhf> fkg; dp fld ; ,lh pyhd fz prkhd mjpfh pgg; pid ,dqf; hzg; jwF; gzG; rhh ; Kiwfis gadg; LjJ; fpdw; J> ,J xU fzff; pid>

ksP fl; likjjy;; ; myyJ; ⁄kwW; k ; Vida gzGrhh; ; Fwpfhlbfs; pd ; fhuzkhf mtjhdpgG; glba; YfF; efhjJjy;; ; Nghdwit.;

$ll hf ECL ,id kjpg;g pLtjw;F> fk;gd pahdJ fld ; ntspg;ghLfis gpdt; Uk ; fll qf; Sf;F tifg;gLjJ; fpdw; J:

fll; k ; 1 : Mukg; pjj; jpypUeJ; r PhF; iyTff; hd vtt; pj mwpFwpAk ; mww; it> Fiwej; fld ; ,luhf (LCR) Mf fUjgg; Ljy ; kwW; k ; 30 ehlf; SfF; rkdhd myy; J mjwF; Fiwthf fhyk ; flej; it. xU 12 khj ECL gpuNahfpff; gg; Lfpdw; J.

fll; k ; 2 : Mukg; jj; jpypUeJ; fz prkhd fld ; r PhF; iytpid fhzg; pjJ; ss; it> 31 Kjy ; 90 ehlf; s ; tiu fhyk ; flej; it. thoe; hs ; ECL

gpuNahfpff; gg; Lfpdw; J.

fll; k ; 3 : tYfF; dw; pa nrhjJ; ff; s>; 90 ehlf; SfF; Nky ; fhyk ; flej; it css; lqf; yhdit> thoe; hs ; ECL gpuNahfpff; gg; Lfpdw; J.

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **56.** ,lh ; Kfhikj ;J tk ; (njhlh r; r; p . . .)

jd pjj; d p ahd t Y f ;Fd w; y ;

gff; k ; 339 ,y ; fhzgg; Lk ; Fwpg G; 25.6 ,y ; t psff; pAss; thW> fkg; d pahdJ r py fhuz pfs pd ; mbgg; ila py ; vjphg; hhf; f; gg; ll; fld ; ell; q;fis (ECL) $ll; hf myy; J jd pjj; d pahf fz pgg; pLfpdw; J. jd pjj; d pahd tYfF; dw; y ; kjpgg; hlhdJ> jd pjj; d pahf fz prkhd tiuaiwahd &gh 50 kpyy; paid t pQR; k ; nts pgg; hLfSfF; elhjj; gg; Lfpdw; J.

fkg; d pahdJ mjd ; jd pjj; d pahf Kff; pakhd thbfi; fahshf; SfF; jtWjYfF; msTrhh ; kwW; k ; gz G; rhh ; kjpgg; PLfs ; ,uzi; lAk ; nrayhwW; fpdw; J. ,J nfhLgg; dT jtWk ; rhjj; pajj; pid Fwpgg; pLk ; gy;NtW Fwpfhlb; fis gFgg; haT; nrat; jid css; lfF; k.; ,J xU

thbfi; fahsiu xdw; py fll; k ; 3 myy; J fll; k ; 2 ,wF; k sP t; ifgg; Ljj; gg; Ltij t pist pfF; k.;

xU tYfF; dw; y ; Vwg; hlL; ldhd jd pjj; d pahf kjpgg; plgg; ll; nts pgg; hLfs ; $lL; tYfF; dw; y ; kjpgg; Plb; ypUeJ; mfww; gg; Lfpdw; d.

jd pjj; d pahd kjpg;g plg;gl;l xU nts pg;ghlb; w;F vjph;ghhf; f; g;gl;l el;l jj; pw;F xU Gwepiyahd rhdW; fhzg;glht pbd>; $lL; tYf;Fdw; y ; kjpgg; Plb; wf; hf mJ xjj; fld ; ,lh ; nts pgg; hLfSila FOt py ; css; lff; gg; Lfpdw; J.

#### fld ; ,lUff; hd Mff ;$ba nts p g g; h L

epjpr ; nrhj ;J ff; s pd ; t Fg ;G thh p ahd fld ; juk ;

fkg; d pahdJ epjpr ; nrhjJ; ff; s pd ; fld ; jujj; pid css; f fld ; kjpgg; ply ; Kiwika pid gadg; Ljj; p Kfhikgg; LjJ; fpdw; J. f Pof; hZk ;

mll; tizahdJ fld ; ,lUfF; nts pgg; hlb; idf ; nfhzl; midjJ; epjpr ; nrhjJ; ff; sJ fld ; jukhdJ nrhjJ; tFg G; thh pahf fhzg; pff; pdw; J. Kdd; piyg;gLjj; g;gl;l njhiffs ; nkhjj; tYf;Fdw; y ; jsS; gbfshFk.;

fhyk ; flej; J vd g; jd ; tiut pyff; zk ;

xgg; ej; epYitj ; jpfjpfF; mgg; hy ; xU ehs ; myy; J mjwF; Nky ; jpull; gg; lhj VNjDk ; njhiffis fkg; d p \fhyk ; flej; it| vd fUJfpd;wJ

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| fk;gd p | fhyk ; fle;Njh  /tYfF; d;w pNah my;yhjit | fhyk ; flej; it Mdhy ; tYfF; dw; hjit | | | | jd pjj; d pahf tYfF; d;w p. | nkhj;jk ; |
| 31 khhr; ; 2025 ,y ; css; thwhdJ | 1-30 ehlf s ; | 31-60 ehlf s ; | 61-90 ehlf s ; | 90 ehlf; SfF; Nky ; |  |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; (ifa pYss; fhR e Pq;fyhf) | 17,170,048 | - | - | - | - | - | 17,170,048 |
| tq;fpfs/; epjp epWtdqf; Sldhd kjP pfs ; | 3,031,551 | - | - | - | - | - | 3,031,551 |
| epjpr ; nrhjJ; ff; s ; - ,.e. Clhf ep.ng.,y.; | 275,550 | - | - | - | - | - | 275,550 |
| fld;fs ; /tUkjpfs ; ngWkjpFiw.fpuajj; py ; | 122,704,211 | 20,708,901 | 7,499,810 | 2,229,659 | 6,126,543 | 3,854,434 | 163,123,558 |
| epjpr ; nrhjJ; ff; s ; - Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 1,292,140 | - | - | - | - | - | 1,292,140 |
| fld ; fUt p - ngW.Fiw. fpuajj; py ; | 5,161,177 | - | - | - | - | - | 5,161,177 |
| Vida epjpr ; nrhjJ; ff; s ; | 76,511 | - | - | - | - | - | 76,511 |
| nkhj;jk ; | 149,711,188 | 20,708,901 | 7,499,810 | 2,229,659 | 6,126,543 | 3,854,434 | 190,130,535 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| fk;gd p | fhyk ; fle;Njh  /tYfF; d;w pNah my;yhjit | fhyk ; flej; it Mdhy ; tYfF; dw; hjit | | | | jd pjj; d pahf tYfF; d;w p. | nkhj;jk ; |
| 31 khhr; ; 2024 ,y ; css; thwhdJ | 1-30 ehlf s ; | 31-60 ehlf s ; | 61-90 ehlf s ; | 90 ehlf; SfF; Nky ; |  |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; (ifa pYss; fhR e Pq;fyhf) | 8,553,600 | - | - | - | - | - | 8,553,600 |
| tq;fpfs/; epjp epWtdqf; Sldhd kjP pfs ; | 14,288,282 | - | - | - | - | - | 14,288,282 |
| epjpr ; nrhjJ; ff; s ; - ,.e. Clhf ep.ng.,y.; |  |  |  |  |  |  |  |
|  | 1,339,867 | - | - | - | - | - | 1,339,867 |
| fld;fs ; /tUkjpfs ; ngWkjpFiw.fpuajj; py ; | 69,528,050 | 14,711,770 | 7,068,333 | 3,822,291 | 13,123,549 | 4,251,247 | 112,505,240 |
| epjpr ; nrhjJ; ff; s ; - Vida t ph pthd  tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 1,158,669 | - | - | - | - | - | 1,158,669 |
| fld ; fUt p - ngW.Fiw. fpuajj; py ; | 18,372,055 | - | - | - | - | - | 18,372,055 |
| Vida epjpr ; nrhjJ; ff; s ; | 69,989 | - | - | - | - | - | 69,989 |
| nkhj;jk ; | 113,310,512 | 14,711,770 | 7,068,333 | 3,822,291 | 13,123,549 | 4,251,247 | 156,287,702 |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| FOkk ; | fhyk ; fle;Njh  /tYfF; d;w pNah my;yhjit | fhyk ; flej; it Mdhy ; tYfF; dw; hjit | | | | jd pjj; d pahf tYfF; d;w p. | nkhj;jk ; |
| 31 khhr; ; 2025 ,y ; css; thwhdJ | 1-30 ehlf s ; | 31-60 ehlf s ; | 61-90 ehlf s ; | 90 ehlf; SfF; Nky ; |  |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; (ifa pYss; fhR e Pq;fyhf) | 18,007,629 | - | - | - | - | - | 18,007,629 |
| tq;fpfs/; epjp epWtdqf; Sldhd kjP pfs ; | 5,694,373 | - | - | - | - | - | 5,694,373 |
| epjpr ; nrhjJ; ff; s ; - ,.e. Clhf ep.ng.,y.; | 1,290,581 | - | - | - | - | - | 1,290,581 |
| fld;fs ; /tUkjpfs ; ngWkjpFiw.fpuajj; py ; | 133,864,139 | 21,457,221 | 9,129,951 | 3,078,215 | 6,887,828 | 3,000,561 | 177,417,915 |
| fhgG; Wjp kwW; k ; ksP f; hgG; Wjp tUkjpfs ; | 1,698,354 | - | - | - | - | - | 1,698,354 |
| epjpr ; nrhjJ; ff; s ; - Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 1,827,482 | - | - | - | - | - | 1,827,482 |
| fld ; fUt p - ngW.Fiw. fpuajj; py ; | 11,561,272 | - | - | - | - | - | 11,561,272 |
| nkhj;jk ; | 173,943,830 | 21,457,221 | 9,129,951 | 3,078,215 | 6,887,828 | 3,000,561 | 217,497,606 |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| FOkk ; | fhyk ; fle;Njh  /tYfF; d;w pNah my;yhjit | fhyk ; flej; it Mdhy ; tYfF; dw; hjit | | | | jd pjj; d pahf tYfF; d;w p. | nkhj;jk ; |
| 31 khhr; ; 2024 ,y ; css; thwhdJ | 1-30 ehlf s ; | 31-60 ehlf s ; | 61-90 ehlf s ; | 90 ehlf; SfF; Nky ; |  |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; (ifa pYss; fhR e Pq;fyhf) | 9,425,325 | - | - | - | - | - | 9,425,325 |
| tq;fpfs/; epjp epWtdqf; Sldhd kjP pfs ; | 17,562,955 | - | - | - | - | - | 17,562,955 |
| epjpr ; nrhjJ; ff; s ; - thj; j; fjj; pwf; hf itjj; pUff; gg; Lgit | 1,451,613 | - | - | - | - | - | 1,451,613 |
| fld;fs ; /tUkjpfs ; ngWkjpFiw.fpuajj; py ; | 80,563,974 | 14,560,800 | 7,475,834 | 4,935,743 | 16,178,828 | 2,917,288 | 126,632,467 |
| fhgG; Wjp kwW; k ; ksP f; hgG; Wjp tUkjpfs ; | 1,586,697 | - | - | - | - | - | 1,586,697 |
| epjpr ; nrhjJ; ff; s ; - Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 1,720,475 | - | - | - | - | - | 1,720,475 |
| fld ; fUt p - ngW.Fiw. fpuajj; py ; | 23,826,514 | - | - | - | - | - | 23,826,514 |
| nkhj;jk ; | 136,137,553 | 14,560,800 | 7,475,834 | 4,935,743 | 16,178,828 | 2,917,288 | 182,206,046 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **56.** ,lh ; Kfhikj ;J tk ; ( njhlh r; r; p . . .)

* + 1. J iwthh p ahd ,lh ; nrw pthff; jj; pd ; g Fg g; ha T;

g pdt; Uk ; mll; tizahdJ epjp epiyikf ; $ww; pd ; $WfSff; hd Jiwthh pahd ,lh ; nrwpthff; jj; pid fhzg; pff; pdw; J.

#### J iwthh p ahd g Fg g; ha T; fk ;gd p

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 31 khhr; ; 2025 ,y ; | epjpr ; Nritfs;\* | t ptrhak ; | cwg; jj; p | RwW; yh | NghfF; tuj;J | fl;Lkhdk ; | thj; j; fhf; s ; | Nritfs ; | ifj;njhopy ; | Vidait | nkhjj; k ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 18,696,732 | - | - | - | - | - | - | - | - | - | 18,696,732 |
| tqf; pfs ; kwW; k ; epjp epWtdq;fSld ; kjP p | 3,031,551 | - | - | - | - | - | - | - | - | - | 3,031,551 |
| epjpr ; nrhjJ; f;fs ;  ,.e.Clhd epahag ; ngWkjpa py ; | - | - | - | - | - | - | - | 275,550 | - | - | 275,550 |
| fldf; Sk ; tUkjpfSk ; ngW.Fiw.fpuajj; py ; | 12,117,847 | 20,271,319 | 7,119,867 | 3,185,110 | 24,747,085 | 10,601,352 | 20,126,980 | 14,624,830 | 1,886,864 | 48,442,304 | 163,123,558 |
| fop - tYfF; dw; y ; fll; zqf; s ; | - | - | - | - | - | - | - | - | - | - | 6,031,171 |
| Njwpa fld;fSk ; tUkjpfSk ; | - | - | - | - | - | - | - | - | - | - | 157,092,387 |
| epjpr ; nrhjJ; f;fs ; Vida t ph pthd tUkh. Clhf ep.ng.,y ; | 277,095 | - | - | - | - | - | - | 1,015,045 | - | - | 1,292,140 |
| fld ; fUt p - ngW. Fiw. fpuajj; py ; | 5,161,177 | - | - | - | - | - | - | - | - | - | 5,161,177 |
| Vida epjpr ; nrhjJ; f;fs ; | 76,511 | - | - | - | - | - | - | - | - | - | 76,511 |

fk ;gd p

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 31 khhr; ; 2024 ,y ; | epjpr ; Nritfs;\* | t ptrhak ; | cwg; jj; p | RwW; yh | NghfF; tuj;J | fl;Lkhdk ; | thj; j; fhf; s ; | Nritfs ; | ifj;njhopy ; | Vidait | nkhjj; k ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 9,728,132 | - | - | - | - | - | - | - | - | - | 9,728,132 |
| tqf; pfs ; kwW; k ; epjp epWtdq;fSld ; kjP p | 14,288,282 | - | - | - | - | - | - | - | - | - | 14,288,282 |
| epjpr ; nrhjJ; f;fs ;  ,.e.Clhd epahag ; ngWkjpa py ; | 1,059,150 | - | - | - | - | - | - | 280,717 | - | - | 1,339,867 |
| fldf; Sk ; tUkjpfSk ; ngW.Fiw.fpuajj; py ; | 7,482,293 | 24,068,961 | 7,097,228 | 2,478,577 | 20,245,475 | 7,357,034 | 15,198,784 | 18,050,647 | 2,261,527 | 8,264,713 | 112,505,240 |
| fop - tYfF; dw; y ; fll; zqf; s ; | - | - | - | - | - | - | - | - | - | - | 8,854,787 |
| Njwpa fld;fSk ; tUkjpfSk ; | - | - | - | - | - | - | - | - | - | - | 103,650,453 |
| epjpr ; nrhjJ; f;fs ; Vida t ph pthd tUkh. Clhf ep.ng.,y ; | 202,382 | - | - | - | - | - | - | 956,287 | - | - | 1,158,669 |
| fld ; fUt p - ngW. Fiw. fpuajj; py ; | 18,372,055 | - | - | - | - | - | - | - | - | - | 18,372,055 |
| Vida epjpr ; nrhjJ; f;fs ; | 69,989 | - | - | - | - | - | - | - | - | - | 69,989 |

\* epj pr ; Nritfs>; tqf; pfs>; epjp epWtdqf; s>; fhg G; Wjp fkg; d pfs.; gqF; j ; juFf ; fkg; d pfs>; epjp KfhikjJ; tf ; fkg; d pfs>; Jz pfu

%yjd fkg; d pfs ; kwW; k ; Kjy PlL; MNyhridr ; Nritfs ; fkg; d pfis css; lfF; fpdw; d..

#### J iwthh p ahd g Fg g; ha T; F O kk ;

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 31 khhr; ; 2025 ,y ; | epjpr ; Nritfs;\* | t ptrhak ; | cwg; jj; p | RwW; yh | NghfF; tuj;J | fl;Lkhdk ; | thj; j; fhf; s ; | Nritfs ; | ifj;njhopy ; | Vidait | nkhjj; k ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 19,583,402 | - | - | - | - | - | - | - | - | - | 19,583,402 |
| tqf; pfs ; kwW; k ; epjp epWtdq;fSld ; kjP p | 5,694,373 | - | - | - | - | - | - | - | - | - | 5,694,373 |
| epjpr ; nrhjJ; f;fs ;  ,.e.Clhd epahag ; ngWkjpa py ; | 968,993 | - | - | - | - | - | - | 321,588 | - | - | 1,290,581 |
| fldf; Sk ; tUkjpfSk ; ngW.Fiw.fpuajj; py ; | 14,614,966 | 21,214,126 | 11,143,734 | 3,587,488 | 24,921,854 | 11,054,435 | 21,550,252 | 18,350,047 | 1,974,972 | 49,006,041 | 177,417,915 |
| fop - tYfF; dw; y ; fll; zqf; s ; | - | - | - | - | - | - | - | - | - | - | 6,966,074 |
| Njwpa fld;fSk ; tUkjpfSk ; | - | - | - | - | - | - | - | - | - | - | 170,451,841 |
| ksP f; hgG; Wjp kwW; k ; fhgG; Wjp tUkjpfs ; | - | - | - | - | - | - | - | - | - | 1,698,354 | 1,698,354 |
| epjpr ; nrhjJ; f;fs ; Vida t ph pthd tUkh. Clhf ep.ng.,y ; | 812,437 | - | - | - | - | - | - | 1,015,045 | - | - | 1,827,482 |
| fld ; fUt p - ngW. Fiw. fpuajj; py ; | 11,561,272 | - | - | - | - | - | - | - | - | - | 11,561,272 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 31 khhr; ; 2024 ,y ; | epjpr ; Nritfs;\* | t ptrhak ; | cwg; jj; p | RwW; yh | NghfF; tuj;J | fl;Lkhdk ; | thj; j; fhf; s ; | Nritfs ; | ifj;njhopy ; | Vidait | nkhjj; k ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 10,636,505 | - | - | - | - | - | - | - | - | - | 10,636,505 |
| tqf; pfs ; kwW; k ; epjp epWtdq;fSld ; kjP p | 17,562,955 | - | - | - | - | - | - | - | - | - | 17,562,955 |
| epjpr ; nrhjJ; f;fs ;  ,.e.Clhd epahag ; ngWkjpa py ; | 1,090,960 | - | - | - | - | - | - | 360,653 | - | - | 1,451,613 |
| fldf; Sk ; tUkjpfSk ; ngW.Fiw.fpuajj; py ; | 10,357,850 | 24,631,279 | 12,396,221 | 2,491,645 | 20,346,201 | 7,308,784 | 15,618,303 | 19,946,958 | 3,408,020 | 10,127,205 | 126,632,467 |
| fop - tYfF; dw; y ; fll; zqf; s ; | - | - | - | - | - | - | - | - | - | - | 9,712,517 |
| Njwpa fld;fSk ; tUkjpfSk ; | - | - | - | - | - | - | - | - | - | - | 116,919,950 |
| ksP f; hgG; Wjp kwW; k ; fhgG; Wjp tUkjpfs ; | - | - | - | - | - | - | - | - | - | 1,586,697 | 1,586,697 |
| epjpr ; nrhjJ; f;fs ; Vida t ph pthd tUkh. Clhf ep.ng.,y ; | 764,188 | - | - | - | - | - | - | 956,287 | - | - | 1,720,475 |
| fld ; fUt p - ngW. Fiw. fpuajj; py ; | 23,826,514 | - | - | - | - | - | - | - | - | - | 23,826,514 |

\* epj pr ; Nritfs>; tqf; pfs>; epjp epWtdqf; s>; fhg G; Wjp fkg; d pfs.; gqF; j ; juFf ; fkg; d pfs>; epjp KfhikjJ; tf ; fkg; d pfs>; Jz pfu

%yjd fkg; d pfs ; kwW; k ; Kjy PlL; MNyhridr ; Nritfs ; fkg; d pfis css; lfF; fpdw; d..

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **56.** ,lh ; Kfhikj ;J tk ; ( njhlh r; r; p . . .)

fld f; s ; kw ;W k ; t Ukjpfs pd ; G + Nfhsthh p ahd gfph e; j; s p g ;G

,yqi; fa pDs ; fldf; s ; kwW; k ; tUkjpfs pd ; khfhz thh pahd g ph pjj; y ; g pdt; UkhW;

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| fk;gd p | Fjj; if/  ,[huh tUkjpfs ; | thliff ; nfhs;tdT/  Kug`h  tUkjpfs ; | jtizf ; fld ; kwW; k ; tUkjpfs ; | njhlh ;Gila jug;g pdh ; tUkjpfs ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 31 khhr; ; 2025 ,y ; css; thwhdJ |  |  |  |  |  |
| kj;jpa | 10,864,346 | 3,822 | 4,126,451 | - | 14,994,619 |
| fpof;F | 3,998,032 | 861 | 2,232,065 | - | 6,230,958 |
| tl kj;jpa | 5,840,842 | 1,003 | 1,812,859 | - | 7,654,704 |
| tlf;F | 3,705,808 | - | 2,089,370 | - | 5,795,178 |
| tl Nky ; | 9,175,979 | 2,063 | 2,763,319 | - | 11,941,361 |
| rgufKt | 7,617,274 | 3,347 | 3,016,592 | - | 10,637,213 |
| njd ; | 12,803,300 | 3,018 | 6,526,299 | - | 19,332,617 |
| Cth | 6,476,366 | 1,355 | 2,227,912 | - | 8,705,633 |
| Nky ; | 29,747,357 | 25,836 | 46,421,032 | 1,637,050 | 77,831,275 |
| nkhj;jk ; | 90,229,304 | 41,305 | 71,215,899 | 1,637,050 | 163,123,558 |
| 31 khhr; ; 2024 ,y ; css; thwhdJ |  |  |  |  |  |
| kj;jpa | 7,408,537 | 11,142 | 3,744,741 | - | 11,164,420 |
| fpof;F | 2,923,457 | 8,370 | 2,444,336 | - | 5,376,164 |
| tl kj;jpa | 3,681,503 | 7,955 | 1,376,644 | - | 5,066,102 |
| tlf;F | 5,800,516 | 13,753 | 2,422,502 | - | 8,236,770 |
| tl Nky ; | 2,348,189 | 2,065 | 2,454,552 | - | 4,804,806 |
| rgufKt | 4,983,146 | 7,917 | 1,822,552 | - | 6,813,615 |
| njd ; | 9,147,608 | 19,536 | 4,585,224 | - | 13,752,368 |
| Cth | 4,431,732 | 11,151 | 1,627,351 | - | 6,070,234 |
| Nky ; | 21,228,576 | 103,103 | 28,499,371 | 1,389,711 | 51,220,760 |
| nkhj;jk ; | 61,953,264 | 184,992 | 48,977,273 | 1,389,711 | 112,505,240 |

fld f; s ; kw ;W k ; t Ukjpfs pd ; G + Nfhsthh p ahd gfph e; j; s p g ;G

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| FOkk ; | Fjj; if/  ,[huh tUkjpfs ; | thliff ; nfhs;tdT/  Kug`h  tUkjpfs ; | jtizf ; fld ; kwW; k ; tUkjpfs ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 |
| 31 khhr; ; 2025 ,y ; css; thwhdJ |  |  |  |  |
| kj;jpa | 10,864,346 | 715,038 | 4,144,150 | 15,723,534 |
| fpof;F | 3,998,032 | 533,480 | 2,268,775 | 6,800,287 |
| tl kj;jpa | 5,840,842 | 787,188 | 1,832,820 | 8,460,850 |
| tlf;F | 3,705,808 | 4,222 | 2,089,370 | 5,799,400 |
| tl Nky ; | 9,175,979 | 153,057 | 2,786,265 | 12,115,301 |
| rgufKt | 7,617,274 | 335,606 | 3,030,256 | 10,983,136 |
| njd ; | 12,803,300 | 439,805 | 6,607,676 | 19,850,781 |
| Cth | 6,476,366 | 842,319 | 2,276,081 | 9,594,766 |
| Nky ; | 29,747,549 | 605,983 | 46,587,141 | 76,940,673 |
| gq;fshNj~ ; | - | - | 11,149,379 | 11,149,379 |
| nkhj;jk ; | 90,229,496 | 4,416,698 | 82,771,913 | 177,418,107 |
| 31 khhr; ; 2024 ,y ; css; thwhdJ |  |  |  |  |
| kj;jpa | 7,408,537 | 440,260 | 3,747,875 | 11,596,672 |
| fpof;F | 2,923,457 | 436,760 | 2,447,146 | 5,807,364 |
| tl kj;jpa | 3,681,503 | 452,817 | 1,378,918 | 5,513,238 |
| tlf;F | 5,800,516 | 13,753 | 2,422,502 | 8,236,771 |
| tl Nky ; | 2,348,189 | 103,476 | 2,455,541 | 4,907,206 |
| rgufKt | 4,983,146 | 223,634 | 1,824,148 | 7,030,928 |
| njd ; | 9,147,608 | 259,383 | 4,587,105 | 13,994,096 |
| Cth | 4,431,732 | 650,373 | 1,631,473 | 6,713,578 |
| Nky ; | 21,226,122 | 440,237 | 28,581,293 | 50,247,651 |
| gq;fshNj~ ; | - | - | 12,584,963 | 12,584,963 |
| nkhj;jk ; | 61,950,810 | 3,020,693 | 61,660,964 | 126,632,467 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **56.** ,lh ; Kfhikj ;J tk ; ( njhlh r; r; p . . .)

* + 1. itjj; p Uff; g g; Lk ; g pizr ; nrhjj; pd ; kw ;W k ; fld ; N kk g; Ljj; y f; s pd ; epahag ; ng W kjp

xU nghJthd nfhs;ifahf fk;gdp mjd; fld; Njf;fq;fis ghJfhg;gjw;fhf NghJkhdsT gpizr;nrhj;Jf;fis ngw;Wf;nfhs;tjw;F Kaw;rpf;fpd;wJ. fk;gdpahdJ rhj;jpakhd fld; el;lq;fis jzpg;gjw;fhf mj;jifa gpizr;nrhj;Jf;fspd; juk; kw;Wk; nghWg;gpy; Kd;dpWj;jk; nra;fpd;wJ. Kfhikj;JtkhdJ gpizr;nrhj;Jf;fspd; re;ijg; ngWkjpapid fz;fhzpg;gJld; cs;shh;e;j cld;gbf;ifapd; gpufhuk; Nkyjpf gpizr;nrhj;Jf;fis Ntz;Lfpd;wJ. gpizr;nrhj;Jf;fspd; ngWkjpapy; Xh; epahakhd ghJfhg;G vy;iy guhkhpf;fg;gLfpd;wJ. .

ngwg;gl;l gpizr;nrhj;Jf;fspd; gpujhd tiffs; gpd;tUkhW:

0 th;j;jf fld; toq;fy;fSf;F> Mjdq;fs;> ifapUg;G kw;Wk; th;j;jf tUkjpfs; kw;Wk; thfdq;fs; kPjhd chpj;Jtj;jpd; khw;wy; vd;gtw;wpd; kPjhd iftrk;.

0 rpw;wsT fld; toq;fy;fSf;F> tjptpl Mjdq;fs; kPjhd mlkhdk; kw;Wk; thfdq;fs; kPjhd chpj;Jtj;jpd; khw;wy;.

Kf;fpakhd thbf;ifahsh;fsJ nghJthd fld; jFjpahdJ me;j jug;gpdh;fSf;F toq;fg;gl;l fld; trjpapd; fld; juj;jpw;fhd kpfTk; nghUj;jkhd Fwpfhl;bahf cfe;jjhapUf;fpd;wJ. vt;thwhapDk;> gpizr;nrhj;jhdJ Nkyjpf ghJfhg;gpid toq;FtJld; fk;gdp ghhpa fld;ngWeh;fis mtw;iw toq;FkhW Ntz;Lfpd;wJ. fk;gdp gpizr;nrhj;jpid Mjdk; kPjhd Kjyhk; nghWg;G tbtpy; vLg;gJld; midj;J $l;lhz;ik nrhj;Jf;fs; kw;Wk; Vida gpizAhpik kw;Wk; cj;juthjq;fspy; kPJ kpjf;Fk; nghWg;gpid vLf;fpd;wJ. $l;lhz;ik

thbf;ifapshh;fspy; fk;gdpapd; Kd;dpWj;jkhdJ gpujhdkhf fld; jFjp> tzpf me;j];J ew;ngah; vd;gtw;wpy; fhzg;gLtJld;> fk;gdpahdJ

$l;lhz;ik thbf;ifahsh;fsplkpUe;J gpizr;nrhj;jpd; ,w;iwg;gLj;jg;gl;l ngWkjpaplYf;F tw;GWj;Jtjpy;iy. fld; epyikapy; vjph;T$wf;$ba jukpog;G my;yJ rhj;jpakhd fld; ,lh;Neh;iff;fhd rhd;W fhzg;gl;lhy; khj;jpuNk $l;lhz;ik thbf;ifahsh;fsplkpUe;J mj;jifa ngWkjpaply;fs; miof;fg;gLk;.. ,jw;fika fk;gdpahdJ thbf;ifahf Kf;fpakhd thbf;ifahsh;fSf;F toq;fpa midj;J fld; trjpfSf;Fk; vjpuhf itj;jpUf;Fk; gpizr;nrhj;Jf;fspd; ngWkjpapliy ,w;iwg;gLj;jtjpy;iy. tYf;Fd;wpa fld; trjpfSf;F> fk;gdp tof;fkhf gpizr;nrhj;jpd; eilKiw re;ij ngWkjpapid ngw;Wf;nfhs;fpd;wJ Vnddpy; mJ tYf;Fd;wy; mstPl;bw;F Xh; cs;sPlhff; fhzg;glyhk;.

gpd;tUk; ml;ltizahdJ fk;gdpapdhy; itj;jpUf;fg;gLk; gpizr;nrhj;Jf;fs; kw;Wk; fld; Nkk;gLj;jy;fspd; epahag; ngWkjpapid fhz;gpf;fpd;wJ.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| fk ;gd p | 31 khhr; ; 2025 | | 31 khhr; ; 2024 | |
| fld ;  ,lUf;fhd Mff$; ba nts pg;ghL | Njwpa nts pg;ghL | fld ;  ,lUf;fhd Mff$; ba nts pg;ghL | Njwpa nts pg;ghL |
| &. '000 | &. '000 | &. '000 | &. '000 |
| fhR kwW; k ; fhRfF; r ; rkdhditfs ; (ifapYss; fhR e Pqf; yhf) | 17,170,048 | 17,170,048 | 8,553,600 | 8,553,600 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 3,031,551 | 3,031,551 | 14,288,282 | 14,288,282 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf ep.ng.,y ; | 275,550 | 275,550 | 1,339,867 | 1,339,867 |
| fldf; Sk ; tUkjpfSk ; - ngWkjp FiwgG; f ; fpuajj; py ; | 157,092,387 | 82,728 | 103,650,453 | 201,752 |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pDhlhf ep.ng. ,y.; | 1,292,140 | 1,292,140 | 1,158,669 | 1,158,669 |
| fld ; fUtp - ngWkjpFiwgG; f ; fpuajj; py ; | 5,161,177 | 5,161,177 | 18,372,055 | 18,372,055 |
| Vida epjpr ; nrhjJ; ff; s ; | 76,511 | 76,511 | 69,989 | 69,989 |
| nkhj;jk ; | 184,099,364 | 27,089,705 | 147,432,915 | 43,984,214 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| F O kk ; | 31 khhr; ; 2025 | | 31 khhr; ; 2024 | |
| fld ;  ,lUf;fhd Mff$; ba nts pg;ghL | Njwpa nts pg;ghL | fld ;  ,lUf;fhd Mff$; ba nts pg;ghL | Njwpa nts pg;ghL |
| &. '000 | &. '000 | &. '000 | &. '000 |
| fhR kwW; k ; fhRfF; r ; rkdhditfs ; (ifapYss; fhR e Pqf; yhf) | 18,007,629 | 18,007,629 | 9,425,325 | 9,425,325 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Sldhd kjP pfs ; | 5,694,373 | 5,694,373 | 17,562,955 | 17,562,955 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf ep.ng.,y ; | 1,290,581 | 1,290,581 | 1,451,613 | 1,451,613 |
| fldf; Sk ; tUkjpfSk ; - ngWkjp FiwgG; f ; fpuajj; py ; | 170,451,841 | 82,728 | 116,919,950 | 201,752 |
| epjpr ; nrhjJ; ff; s ; - Vida tph pthd tUkhdjj; pDhlhf ep.ng. ,y.; | 1,698,354 | 1,698,354 | 1,586,697 | 1,586,697 |
| fld ; fUtp - ngWkjpFiwgG; f ; fpuajj; py ; | 1,827,482 | 1,827,482 | 1,720,475 | 1,720,475 |
| Vida epjpr ; nrhjJ; ff; s ; | 11,561,272 | 11,561,272 | 23,826,514 | 23,826,514 |
| nkhj;jk ; | 210,531,532 | 40,162,419 | 172,493,529 | 55,775,331 |

fPo;fhZk;; ml;ltizahdJ fl;lk; 3 nrhj;Jf;fSf;fhf itj;jpUf;fg;gLk; gpizr;nrhj;Jf;fs; kw;Wk; fld; Nkk;gLj;jy;fsJ eilKiw epahag; ngWkjpfspy; xU gFg;gha;tpid toq;Ffpd;wJ. gpizr;nrhj;jpd; kl;lj;;jpidg; nghWj;J rpy fl;lk; 3 ntspg;ghLfs;> gpizr;nrhj;jpd; vjph;ghh;f;fg;gLk; ngWkjpahdJ toq;fg;gl;l jtWf;fhd fldpYk; ghh;f;f mjpfkhapUf;Fk;NghJ jdpj;jdpahd ECL fis nfhz;bUf;fhJ> gpizr;nrhj;jpd; vjph;fhyg; ngWkjpahdJ gd;Kf nghUshjhu fhl;rpepiyfis gad;gLj;jp vjph;T$wg;gl;lbUe;j NghjpYkhFk;.

vt;thwhapDk;> gd;Kf nghUshjhu fhl;rpepiyfisg; gad;gLj;jp mstplg;gLk; gpizr;nrhj;jpd; vjph;fhyg; ngWkjpahdJ tPo;r;rpailtjw;F vjph;ghh;f;fg;gLk;NghJ fl;lk; 3 ECL MdJ fPNo fhl;lg;gl;bUf;Fk; Njwpa ntspg;ghl;bYk; ghh;f;f mjpfkha; ,Uf;fyhk;.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| g pizr ; nrhjj; pd ; myy; J fld ; Nkkg; Ljj; ypd ; tif | mbkll; fhlr; pe piya pd ; f Po ; itjj; pUff; gg; Lk ; g pizrn; rhjJ; myy; J fld ; Nkkg; Ljj; yf; s pd ; epahag ; ngWkjp | | |  |  |  |
|  | fld ; ,lh pd ; | mirAk ; | mirah  ; g pizaqf; s ; | nkhj;j | Njwpa | ,izeJ; s;s |
| &.'000 | Mff$; ba nts pg;ghL | g pizaqf; s | g piznrhjJ; | nts pg;ghL | ECL |
| fk;gd p |  | | | | | |
| 31 khhr; ; 2025 ,y ; css; thwhdJ |
| fldf; Sk ; tUkjpfSk ; | 9,559,365 | 6,924,407 | 9,460,900 | 16,385,307 | (6,825,942) | 5,110,953 |
| 31 khhr; ; 2024 ,y ; css; thwhdJ |  |  |  |  |  |  |
| fldf; Sk ; tUkjpfSk ; | 17,826,158 | 11,926,818 | 9,111,034 | 21,037,852 | (3,211,694) | 8,299,041 |
| FOkk ; |  | | | | | |
| 31 khhr; ; 2025 ,y ; css; thwhdJ |
| fldf; Sk ; tUkjpfSk ; | 9,888,389 | 7,324,498 | 9,994,974 | 21,406,794 | (11,518,405) | 5,487,823 |
| 31 khhr; ; 2024 ,y ; css; thwhdJ |  |  |  |  |  |  |
| fldf; Sk ; tUkjpfSk ; | 19,096,116 | 12,294,550 | 9,112,244 | 21,406,794 | (2,310,678) | 8,668,685 |

* + 1. epj pr ; nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; is < Lfl;Ljy ;

gpd;tUk; re;jh;g;gj;jpy; epjpr; nrhj;Jf;fs; kw;Wk; epjpr; nghWg;Gf;fs; <Lfl;lg;gl;L Njwpa njhifahdJ epjp epiyikf; $w;wpy; Kd;dpiyg;gLj;jg;gLfpd;wJ. FOkkhdJ mq;fPfhpj;j njhiffis <Lfl;Ltjw;fhd rl;luPjpahd chpikapidf; nfhz;bUf;Fk;NghJ kw;Wk; mJ Xh; Njwpa mbg;gilapy; jPh;g;gdT nra;tjw;F my;yJ xNurkaj;jpy; nrhj;jpid jPh;thf;fp nghWg;gpid jPh;g;gjw;fhd Nehf;fk; fhzg;gbd;.

* + 1. < Lfll; Y f ;F clg; Ljj; g g; lhj epjpr ; nrhj ;J ff; Sk ; ngh W g ;G ff; Sk ;

<Lfl;lYf;F jfik ngwhj njhiffs; epfusT Vw;ghLfis cs;slf;Ffpd;wJ. ,J epYitapYs;s nfhLf;fy; thq;fyhdJ xNu jug;gpdUld;

,Ue;jhy; Xh; jtWjy; epfo;T my;yJ Vida Kd;eph;zapf;fg;gl;l epfo;Tfs; ,lk;ngw;why; khj;jpuk; <Lfl;Ltjw;F mDkjpf;fg;gLk;. mj;jifa epfusT Vw;ghLfs; kPs;nfhs;tdT cld;gbf;iffs; kw;Wk; Vida mNjNghd;w gpizrhh; fld;toq;fy; kw;Wk; fld;ngWjy; Vw;ghLfis cs;slf;Fk;.

ngwg;gl;l my;yJ mlkhdkplg;gl;l epjpg; gpizr;nrhj;jps; njhifahdJ epfusT Vw;ghLfSf;F cl;gl;lJ Mdhy; <Lfl;Ltjw;F jfik

,y;yhjit fPNo ntspg;gLj;jg;gl;Ls;sd.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ |  | 2025 |  |  | 2024 |  |
| nkhj;j njhif | epfusTfF; cl;g l;l J Mdhy ;  <Lfl;l Yf;F jifik  ,y;yhjit | Njw pa njhif | nkhj;j njhif | epfusTfF; cl;g l;l J Mdhy ;  <Lfl;l Yf;F jifik  ,y;yhjit | Njw pa njhif |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |
| fldf; Sk ; tUkjpfSk ; | 12,109,103 | 3,820,825 | 8,288,278 | 12,109,103 | 4,767,983 | 7,341,120 |

epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**56.** ,lh ; Kfhikj ;J tk ; (njhlh r; r;

p . . .)

* + 1. fld f; s ; kw ;W k ; t Ukjpfs pyhd t Y f F;

d w; y ; Vw g; hlb; d ; czh j;

pwd ;

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | epjp epiyikf; $w;wpy; (tYf;Fd;wy; Vw;ghLfspy; mjpfhpg;GÆ (Fiwg;G)) czh;jpwd; tpisT kw;Wk; ECL ,yhd czh;jpwd; | | | | tUkhdj;j py ; czh;j pwd ; t pisT |
| fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; | &. '000 |
| (&. ’000) | (&. ’000) | (&. ’000) | (&. ’000) |
| fkg; d p - 31 khhr; ; 2025 ,y ; css; thwhdJ |  |  |  |  |  |
| PD 1% midjJ; taJ fyqf; spYkhd mjpfh pgG; | 4,180 | 1,523 | - | 5,703 | 5,703 |
| PD 1% midjJ; taJ fyqf; spYkhd FiwgG; | (4,180) | (1,523) | - | (5,703) | (5,703) |
| LGD 5% mjpfhpg;G | 20,899 | 7,998 | 77,116 | 106,013 | 106,013 |
| LGD 5% Fiwg;G | (20,899) | (7,998) | (77,116) | (106,013) | (106,013) |
| rhjj; pagg; hL epiwaplgg; ll; nghUshjhu fhlr; pepiyfs ; |  | | | | |
| – mbjj; s epiy 10% mjpfh pgG; > Nkhrkhd epiy 5% FiwgG; kwW; k ; r pwej; epiy 5% Fiwg;G | 1,276 | 233 | - | 1,509 | 1,509 |
| – mbjj; s epiy 10% FiwgG; > Nkhrkhd epiy 5% mjpfh pgG; kwW; k ; r pwej; epiy 5% mjpfhpg;G | (1,276) | (233) | - | (1,509) | (1,509) |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| epjp epiyikf; $w;wpy; (tYf;Fd;wy; Vw;ghLfspy; mjpfhpg;GÆ (Fiwg;G)) czh;jpwd; tpisT kw;Wk; ECL ,yhd czh;jpwd; | | | | | tUkhdj;j py ; czh;j pwd ; t pisT |
|  | fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |  |
|  | (&. ’000) | (&. ’000) | (&. ’000) | (&. ’000) | &. '000 |
| fkg; d p - 31 khhr; ; 2024 ,y ; css; thwhdJ |  |  |  |  |  |
| PD 1% midjJ; taJ fyqf; spYkhd mjpfh pgG; | 2,917 | 2,236 | - | 5,153 | 5,153 |
| PD 1% midjJ; taJ fyqf; spYkhd FiwgG; | (2,917) | (2,236) | - | (5,153) | (5,153) |
| LGD 5% mjpfhpg;G | 13,308 | 10,651 | 98,370 | 122,329 | 122,329 |
| LGD 5% Fiwg;G | (13,308) | (10,651) | (98,370) | (122,329) | (122,329) |
| rhjj; pagg; hL epiwaplgg; ll; nghUshjhu fhlr; pepiyfs ; |  |  |  |  |  |
| – mbjj; s epiy 10% mjpfh pgG; > Nkhrkhd epiy 5% FiwgG; kwW; k ; r pwej; epiy 5% Fiwg;G | (91) | (173) | - | (264) | (264) |
| – mbjj; s epiy 10% FiwgG; > Nkhrkhd epiy 5% mjpfh pgG; kwW; k ; r pwej; epiy 5% mjpfhpg;G | 91 | 173 | - | 264 | 264 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | epjp epiyikf; $w;wpy; (tYf;Fd;wy; Vw;ghLfspy; mjpfhpg;GÆ (Fiwg;G)) czh;jpwd; tpisT kw;Wk; ECL ,yhd czh;jpwd; | | | | tUkhdj;j py ; czh;j pwd ; t pisT |
| fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; | &. '000 |
| (&. ’000) | (&. ’000) | (&. ’000) | (&. ’000) |
| FOkk ; - 31 khhr; ; 2025 ,y ; css; thwhdJ |  |  |  |  |  |
| PD 1% midjJ; taJ fyqf; spYkhd mjpfh pgG; | 4,421 | 1,611 | - | 6,032 | 6,032 |
| PD 1% midjJ; taJ fyqf; spYkhd FiwgG; | (4,421) | (1,611) | - | (6,032) | (6,032) |
| LGD 5% mjpfhpg;G | 22,571 | 8,638 | 83,285 | 114,494 | 114,494 |
| LGD 5% Fiwg;G | (22,571) | (8,638) | (83,285) | (114,494) | (114,494) |
| rhjj; pagg; hL epiwaplgg; ll; nghUshjhu fhlr; pepiyfs ; |  |  |  |  |  |
| – mbjj; s epiy 10% mjpfh pgG; > Nkhrkhd epiy 5% FiwgG; kwW; k ; r pwej; epiy 5% Fiwg;G | 1,295 | 236 | - | 1,531 | 1,531 |
| – mbjj; s epiy 10% FiwgG; > Nkhrkhd epiy 5% mjpfh pgG; kwW; k ; r pwej; epiy 5% mjpfhpg;G | (1,295) | (236) | - | (1,531) | (1,531) |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| epjp epiyikf; $w;wpy; (tYf;Fd;wy; Vw;ghLfspy; mjpfhpg;GÆ (Fiwg;G)) czh;jpwd; tpisT kw;Wk; ECL ,yhd czh;jpwd; | | | | | tUkhdj;j py ; czh;j pwd ; t pisT |
|  | fl;l k ; 1 | fl;l k ; 2 | fl;l k ; 3 | nkhj;jk ; |  |
|  | (&. ’000) | (&. ’000) | (&. ’000) | (&. ’000) | &. '000 |
| FOkk ; - 31 khhr; ; 2024 ,y ; css; thwhdJ |  |  |  |  |  |
| PD 1% midjJ; taJ fyqf; spYkhd mjpfh pgG; | 3,085 | 2,365 | - | 5,450 | 5,450 |
| PD 1% midjJ; taJ fyqf; spYkhd FiwgG; | (3,085) | (2,365) | - | (5,450) | (5,450) |
| LGD 5% mjpfhpg;G | 14,373 | 11,503 | 106,240 | 132,115 | 132,115 |
| LGD 5% Fiwg;G | (14,373) | (11,503) | (106,240) | (132,115) | (132,115) |
| rhjj; pagg; hL epiwaplgg; ll; nghUshjhu fhlr; pepiyfs ; |  |  |  | - | - |
| – mbjj; s epiy 10% mjpfh pgG; > Nkhrkhd epiy 5% FiwgG; kwW; k ; r pwej; epiy 5% Fiwg;G | (92) | (176) | - | (268) | (268) |
| – mbjj; s epiy 10% FiwgG; > Nkhrkhd epiy 5% mjpfh pgG; kwW; k ; r pwej; epiy 5% mjpfhpg;G | 92 | 176 | - | 268 | 268 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **56.** ,lh ; Kfhikj ;J tk ; (njhlh r; r; p . . .)

* 1. j p utjj; d i; k ,lh ; kw ;W k ; epjpas pjj; y ; Kfhikj ;J tk ;

jputj;jd;ik ,luhdJ> epjpg; nghWg;Gf;fSld; njhlh;Gs;s flg;ghLfs;; fhR tpepNahfj;jpd; %yk; my;yJ kw;WNkhh; epjpr; nrhj;jpd; %yk; jPh;g;gdT nra;tjpy; fk;gdp rpukq;fis vjph;nfhs;sf;$ba ,lh; vd;W nghUs;gLk;. jputj;jd;ik ,lh;fs; fk;gdp mjd; nfhLg;gdT flg;ghLfs; rhjhuz kw;Wk; neUf;fbahd #o;epiyfspd; fPo; nrYj;jNtz;b Vw;gLk;NghJ mjidr; re;jpg;gjw;F rhj;jpakhd ,ayhikapypUe;J vOfpd;wd. ,e;j ,lhpid tiuaiw nra;tjw;F> Kfhikj;JtkhdJ mjd; itg;Gj; jsj;jpw;Fk; Nkyhf gd;Kfkhd epjpaspj;jy; %yq;fis xOq;Fnra;Js;sJ. mj;Jld; jputj;jd;ikapid fUj;jpw;nfhz;L nrhj;Jf;fis Kfhikg;gLj;Jk; Xh; nfhs;ifapid filg;gpbg;gJld; Xh; ehshe;j mbg;gilapy; vjph;fhy fhRg;gha;r;ry;fs; kw;Wk; jputj;jd;ikapid fz;fhzpf;fpd;wJ.

2013 ,d ; 04 Mk ; ,yff; epjpf ; fkg; d pfSff; hd (jputr ; nrhjJ; ff; s); gz pg G; iufF; mikthf> VNjDk ; jpdjj; py ; tz pfk ; epiwtilAk;NghJ g pdt; Uk ; nkhjj; qf; SfF; Fiwtha pUjj; yhfhJ;

(m)mj;jifa jpfjpapy; tzpfk; epiwTWk;NghJ epYitapYs;s jtiz itg;Gf;fs; kw;Wk; nrYj;jNtz;ba ml;^W tl;b vd;gtw;wpd; ngWjpahdJ 10% Mf ,Uj;jy; kw;Wk;

(M)mj;jifa jpfjpapy; tzpfk; epiwTWk;NghJ epYitapYs;s Nrkpg;G itg;Gf;fs; kw;Wk; nrYj;jNtz;ba ml;^W tl;b vd;gtw;wpd; ngWjpahdJ 15% Mf ,Uj;jy; kw;Wk;

(,)epYita pYss; nkhjj; fldn; gWiffs pd ; 10%

NkYk; fk;gdpahdJ ,yq;if murhq;fj;jpd; jpiwNrhp cz;bay;fs; kw;Wk; murhq;fg; gpizaq;fs; tbtpy; Kd;ida epjpahz;bd; 12 khjq;fsJ khj ,WjpapYs;s nkhj;j itg;Gg; nghWg;Gf;fs; kw;Wk; fld;ngWiffspd; ruhrhpapy; 7.5% jputr; nrhj;Jf;fis guhkhpj;jy; Ntz;Lk;.

thbf;ifahsh;fsJ fld;toq;fYf;F epjpaspg;gjw;F Nrkpg;G fzf;Ffs; Xh; epjpapay; %ykhf fhzg;gLtjd; Kf;fpaj;Jtj;jpid fk;gdp tw;GWj;Jfpd;wJ. ,it itg;Gf;fSf;fhd fld; toq;fy; tpfpjhrhuj;jpid gad;gLj;jp fz;fhzpf;fg;gLtJld; ,J thbf;ifahsh;fSf;fhd fld;fs; kw;Wk; Kw;gzq;fis thbf;ifahsh;fsJ Nrkpg;G fzf;Ffs; kw;Wk; epiyahd itg;Gf;fspd; rjtPjkhf xg;gplg;gLfpd;wJ.

tUlj;jpd; ,Wjpapy; cs;sthwhd tpfpjhrhuq;fs; gpd;tUkhW:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | fk ;gd p | | F O kk ; | |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 | 2025 | 2024 |
| jputj;jdi; k t pf pjqf; s ; | &. '000 | &. '000 | &. '000 | &. '000 |
| itgG; fSff; hd fld ; toqf; y ; t pfpjk ; (klqF; fs); | 1.26 | 1.06 | 1.31 | 1.13 |
| itgG; fSfF; jputjj; di; k nrhjJ; ff; s ; (%) | 12 | 36 | 14 | 38 |

#### vQr; p Ass; xgg; ej; KjphT; fs ; thhpahd epjpr ; nrhjJ; ff; s ; kw W; k ; nghWg ;Gff; spd ; gFgg; haT;

fPo;fhZk; ml;ltizahdJ 31 khh;r; 2025 ,y; cs;sthwhd fk;gdpapd; epjpr; nrhj;Jf;fs; kw;Wk; nghWg;Gf;fspd; foptpwf;fk; nra;ag;glhj fhRg; gha;r;ry;fspd; Kjph;Tj; Njhw;wj;jpd; RUf;fj;jpid toq;Ffpd;wJ.

mwptpj;jYf;Fl;gl;l kPs;nfhLg;gdTfs; mwptpj;jy; cldbahf toq;fg;gly; Ntz;Lk; vd fUjg;gLfpd;wJ. vt;thwhapDk; fk;gdp nrYj;j Ntz;ba Kd;$l;ba jpfjpapy; gy thbf;ifahsh;fs; kPs;nrYj;jiy Ntz;lkhl;lhh;fs; vd fk;gdp vjph;ghh;f;fpd;wJ vd;gJld; ml;ltizahdJ fk;gdpapd; itg;G jf;fitj;jy; tuyhw;wpdhy; Fwpfhl;lg;gl;l vjph;ghh;f;fg;gl;l fhRg; gha;r;ry;fis gpujpgypf;ftpy;iy..

#### epjpr ; nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; fo pt pwff; k ; nra a; Kjph ;Tfs ;

#### g g; lhj fh Rg ; gha r;

#### r; y f; s pd ; v Q r;

#### p A s s;

xg g; ej;

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| fk;gd p  31 khhr; ; 2025 ,y ; css; thwhdJ | Nfl;l Tld ; | 3  khjq;fSfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1Kjy ; 3 tUlq;fs ; | 3 Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 8,574,096 | 10,122,636 |  | - | - | - | 18,696,732 |
| tq;fpfs/; epjp epWtdqf; Sldhd kjP pfs ; | - |  | - | 7,478 | 4,778,041 | - | 4,785,519 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; | - | 275,550 | - | - | - | - | 275,550 |
| fldf; Sk ; tUkjpfSk ; - ng.F.fpuajj; py ; | 8,742,875 | 43,302,563 | 51,303,361 | 72,661,981 | 20,832,941 | 376,113 | 197,219,834 |
| epjpr ; nrhjJ; ff; s ; - Vida tphpthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | - | 400,846 | - | 1,003,931 | - |  | 1,404,777 |
| fld ; fUt pfs ; - ng.F.fpuajj; py ; | - | 5,192,759 | - | - | - | - | 5,192,759 |
| Vida epjpr ; nrhjJ; ff; s ; | - | 76,511 | - | - | - | - | 76,511 |
| foptpwff; k ; nraa; gg; lhj nkhjj; epjpr ; nrhjJ; f;fs ; | 17,316,971 | 59,370,865 | 51,303,361 | 73,673,390 | 25,610,982 | 376,113 | 227,651,682 |
| epjpg; nghWgG; ff; s ; |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 1,431,684 | 1,896,741 | 2,595,947 | 6,173,580 | 1,056,501 | - | 13,154,453 |
| thbfi; fahshf; SfF; nfhLkjpahdit | 6,777,490 | 35,770,419 | 45,564,217 | 46,639,776 | 5,917,491 | 204,727 | 140,874,120 |
| toqf; gg; ll; fld ; gpizaqf; s ; | - | 554 | 384,512 | 5,218,138 | - | - | 5,603,204 |
| Vida epjpg ; nghWgG; ff; s ; | - | 6,415,071 | - | - | - | - | 6,415,071 |
| Fjj; ifg; nghWgG; ff; s ; | - | 178,840 | 543,902 | 1,197,180 | 612,390 | 330,876 | 2,863,188 |
| foptpwff; k ; nraa; gg; lhj nkhjj; epjpg ; nghWgG; f;fs ; | 8,209,174 | 44,261,625 | 49,088,578 | 59,228,674 | 7,586,382 | 535,603 | 168,910,036 |
| Njwpa foptpwff; k ; nraa; gg; lhj epjpr ; nrhjJ; f;fs ; / (nghWgG; f;fs); | 9,107,797 | 15,109,240 | 2,214,782 | 14,444,716 | 18,024,601 | (159,491) | 58,741,646 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| fk;gd p  31 khhr; ; 2024 ,y ; css; thwhdJ | Nfl;l Tld ; | 3  khjq;fSfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1 Kjy ; 3 tUlq;fs ; | 3 Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 3,519,033 | 6,276,202 | - | - | - | - | 9,795,235 |
| tq;fpfs/; epjp epWtdqf; Sldhd kjP pfs ; | - | 11,913,537 | - | - | 4,785,519 | - | 16,699,056 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; | - | 1,339,867 | - | - | - | - | 1,339,867 |
| fldf; Sk ; tUkjpfSk ; - ng.F.fpuajj; py ; | 13,751,137 | 28,274,112 | 39,597,951 | 43,027,687 | 8,868,749 | 204,166 | 133,723,802 |
| epjpr ; nrhjJ; ff; s ; - Vida tphpthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | - | 1,158,659 | - | - | - | 10 | 1,158,669 |
| fld ; fUt pfs ; - ng.F.fpuajj; py ; | - | 9,123,110 | 9,736,373 | - | - | - | 18,859,483 |
| Vida epjpr ; nrhjJ; ff; s ; | - | 69,989 | - | - | - | - | 69,989 |
| foptpwff; k ; nraa; gg; lhj nkhjj; epjpr ; nrhjJ; f;fs ; | 17,270,170 | 58,155,476 | 49,334,324 | 43,027,687 | 13,654,268 | 204,176 | 181,646,101 |
| epjpg; nghWgG; ff; s ; |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 507,748 | 604,341 | 1,179,341 | - | - | - | 2,291,430 |
| thbfi; fahshf; SfF; nfhLkjpahdit | 4,652,100 | 42,133,884 | 37,162,583 | 11,101,283 | 15,431,220 | 193,796 | 110,674,866 |
| toqf; gg; ll; fld ; gpizaqf; s ; | - | - | 6,611,425 | 5,602,650 | - | - | 12,214,075 |
| Vida epjpg ; nghWgG; ff; s ; | - | 3,188,693 | - | - | - | - | 3,188,693 |
| Fjj; ifg; nghWgG; ff; s ; | - | 171,599 | 346,687 | 915,909 | 472,468 | 262,692 | 2,169,354 |
| foptpwff; k; nraa; gg; lhj nkhjj; epjpg; nghWgG; ff; s; | 5,159,848 | 46,098,517 | 45,300,036 | 17,619,842 | 15,903,688 | 456,488 | 130,538,418 |
| Njwpa foptpwff; k ; nraa; gg; lhj epjpr ; nrhjJ; f;fs ; / (nghWgG; f;fs); | 12,110,322 | 12,056,959 | 4,034,288 | 25,407,845 | (2,249,419) | (252,312) | 51,107,684 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**56.** ,lh ; Kfhikj ;J tk ; (njhlh r; r;

p . . .)

* + 1. epjpr ; nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pd ; fo pt pwff; k ; nra a; Kjph ;Tfs ;

g g; lhj fh Rg ; gha r;

r; y f; s pd ; v Q r;

p A s s;

xg g; ej;

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| FOkk ;  31 khhr; ; 2025 ,y ; css; thwhdJ | Nfl;l Tld ; | 3  khjq;fSfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1Kjy ; 3 tUlq;fs ; | 3 Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 9,460,766 | 10,122,636 | - | - | - | - | 19,583,402 |
| tq;fpfs/; epjp epWtdqf; Sldhd kjP pfs ; | 37,210 | 513,920 | 2,549,868 | 7,478 | 5,437,241 | - | 8,545,717 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; | - | 1,290,581 | - | - | - | - | 1,290,581 |
| fldf; Sk ; tUkjpfSk ; - ng.F. fpuajj; py ; | 8,897,939 | 46,789,997 | 56,393,445 | 80,075,646 | 23,360,970 | 3,025,133 | 218,543,130 |
| tUkjpahd fhgG; WjpAk ; ksP f; hgG; WjpAk ; | - | 1,268,209 | 572,030 | - | - | - | 1,840,239 |
| epjpr ; nrhjJ; ff; s ; - Vida tphpthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | - | 1,827,472 | - | - | - | 10 | 1,827,482 |
| fld ; fUt pfs ; - ng.F.fpuajj; py ; | - | 6,702,844 | 3,395,336 | 1,188,195 | - | - | 11,286,375 |
| foptpwff; k ; nraa; gg; lhj nkhjj; epjpr ; nrhjJ; f;fs ; | 18,395,915 | 68,515,659 | 62,910,679 | 81,271,319 | 28,798,211 | 3,025,143 | 262,916,926 |
| epjpg; nghWgG; ff; s ; |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 1,863,144 | 2,486,590 | 4,058,867 | 8,997,942 | 1,999,945 | - | 19,406,488 |
| thbfi; fahshf; SfF; nfhLkjpahdit | 6,777,490 | 42,743,045 | 47,498,899 | 46,690,254 | 5,950,755 | 213,455 | 149,873,898 |
| toqf; gg; ll; fld ; gpizaqf; s ; | - | 554 | 384,512 | 5,218,138 | - | - | 5,603,204 |
| Vida epjpg ; nghWgG; ff; s ; | - | 8,187,438 | - | - | - | - | 8,187,438 |
| nfhLkjpahd fhgG; WjpAk ; ksP f; hgG; WjpAk ; | 5,420,071 | 38,717 | - | - | - | - | 5,458,788 |
| Fjj; ifg; nghWgG; ff; s ; | - | 109,137 | 336,403 | 910,141 | 485,158 | 191,776 | 2,032,615 |
| foptpwff; k ; nraa; gg; lhj nkhjj; epjpg ; nghWgG; f;fs ; | 14,060,705 | 53,565,481 | 52,278,680 | 61,816,476 | 8,435,858 | 405,231 | 190,562,431 |
| Njwpa foptpwff; k ; nraa; gg; lhj epjpr ; nrhjJ; f;fs ; / (nghWgG; f;fs); | 4,335,210 | 14,950,178 | 10,631,999 | 19,454,844 | 20,362,353 | 2,619,912 | 72,354,495 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| FOkk ;  31 khhr; ; 2024 ,y ; css; thwhdJ | Nfl;l Tld ; | 3  khjq;fSfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1 Kjy ; 3 tUlq;fs ; | 3 Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | nkhj;jk ; |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| epjpr ; nrhjJ; ff; s ; |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 4,185,051 | 6,451,454 | - | - | - | - | 10,636,505 |
| tq;fpfs/; epjp epWtdqf; Sldhd kjP pfs ; | 15,416 | 12,427,457 | 2,446,656 | - | 5,444,719 | - | 20,334,248 |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; | - | 1,451,613 | - | - | - | - | 1,451,613 |
| fldf; Sk ; tUkjpfSk ; - ng.F. fpuajj; py ; | 13,906,202 | 31,798,085 | 44,646,300 | 49,933,073 | 11,387,952 | 2,870,292 | 154,541,904 |
| tUkjpahd fhgG; WjpAk ; ksP f; hgG; WjpAk ; | - | 1,268,209 | 572,030 | - | - | - | 1,840,239 |
| epjpr ; nrhjJ; ff; s ; - Vida tphpthd  tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | - | 1,720,465 | - | - | - | 10 | 1,720,475 |
| fld ; fUt pfs ; - ng.F.fpuajj; py ; | - | 10,633,195 | 13,131,709 | 1,188,195 | - | - | 24,953,099 |
| foptpwff; k ; nraa; gg; lhj nkhjj; epjpr ; nrhjJ; f;fs ; | 18,106,669 | 65,750,478 | 60,796,695 | 51,121,268 | 16,832,671 | 2,870,302 | 215,478,083 |
| epjpg; nghWgG; ff; s ; |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 1,530,087 | 1,110,899 | 2,349,865 | 2,075,379 | 491,063 | - | 7,557,293 |
| thbfi; fahshf; SfF; nfhLkjpahdit | 4,652,100 | 49,106,510 | 39,097,265 | 11,151,761 | 15,464,484 | 202,524 | 119,674,644 |
| toqf; gg; ll; fld ; gpizaqf; s ; | - | - | 6,611,425 | 5,602,650 | - | - | 12,214,075 |
| Vida epjpg ; nghWgG; ff; s ; | - | 3,926,092 | - | - | - | - | 3,926,092 |
| nfhLkjpahd fhgG; WjpAk ; ksP f; hgG; WjpAk ; | 5,469,976 | 38,717 | - | - | - | - | 5,508,693 |
| Fjj; ifg; nghWgG; ff; s ; | - | 109,137 | 336,403 | 910,141 | 485,158 | 191,776 | 2,032,615 |
| foptpwff; k ; nraa; gg; lhj nkhjj; epjpg ; nghWgG; ff; s ; | 11,652,163 | 54,291,355 | 48,394,958 | 19,739,931 | 16,440,705 | 394,300 | 150,913,412 |
| Njwpa foptpwff; k ; nraa; gg; lhj epjpr ; nrhjJ; f;fs ; / (nghWgG; f;fs); | 6,454,506 | 11,459,123 | 12,401,737 | 31,381,337 | 391,966 | 2,476,002 | 64,564,671 |

* + 1. flg g; h LfSk ; cjj; uthjq ;fSk ;

fPo;fhZk; ml;ltizahdJ fk;gdpapd; vjph;ghuh nghWg;Gf;fs; kw;Wk; flg;ghLfspd; Kjph;Tthhpahd xg;ge;j Kbtpid fhz;gpf;fpd;wJ. xt;nthU vLf;fg;glhj fld; flg;ghLk; mJ vLf;fg;glf;$ba Kd;djhd jpfjpapid cs;slf;fpa Neug; gl;ilapy; cs;slf;fg;gl;Ls;sJ.

toq;fg;gl;l epjpapay; cj;juthj xg;ge;jq;fSf;F cj;juthjj;jpd; Mff;$ba njhifahdJ cj;juthjk; miof;fg;glf;$ba Kd;djhd fhyg;gFjpf;F xJf;fg;gl;Ls;sJ.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| fk;gd p | Nfl;l Tld ; | 3  khjq;fSfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 31 khhr; ; 2025 ,y ; css; thwhdJ |  |  |  |  |  |  |
| cj;juthjqf; s ; | - | 27,800 | 41,093 | 263 | - | 69,156 |
| cse; hlL; ,iwth pj ; jpizff; sjj; plkpUeJ; ngwg;gl;l thp kjpg;g PLfs ; | - | - | - | - | - | - |
| fkg; d pfF; vjpuhd toff; hly ; | - | 214,005 | 180,021 | - | - | 394,026 |
| %yjdf; flgg; hL | - | 17,436,613 | 1,152,819 | - | - | 18,589,432 |
| nkhjj; flgg; hLfSk ; cjj; uthjqf; Sk ; | - | 17,678,418 | 1,373,933 | 263 | - | 19,052,614 |
| 31 khhr; ; 2024 ,y ; css; thwhdJ |  |  |  |  |  |  |
| cj;juthjqf; s ; | - | 16,910 | 41,225 | 298 | - | 58,433 |
| cse; hlL; ,iwth pj ; jpizff; sjj; plkpUeJ; ngwg;gl;l thp kjpg;g PLfs ; | - | - | - | - | - | - |
| fkg; d pfF; vjpuhd toff; hly ; | - | 226,650 | 68,171 | - | - | 294,821 |
| %yjdf; flgg; hL | - | 12,484,415 | 1,402,648 | - | - | 13,887,063 |
| nkhjj; flgg; hLfSk ; cjj; uthjqf; Sk ; | - | 12,727,975 | 1,512,044 | 298 | - | 14,240,316 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| FOkk ; | Nfl;l Tld ; | 3  khjq;fSfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 31 khhr; ; 2025 ,y ; css; thwhdJ |  |  |  |  |  |  |
| cj;juthjqf; s ; | - | 27,800 | 41,093 | 263 | - | 69,156 |
| cse; hlL; ,iwth pj ; jpizff; sjj; plkpUeJ; ngwg;gl;l thp kjpg;g PLfs ; | - | - | - | 198,334 | - | 198,334 |
| fkg; d pfF; vjpuhd toff; hly ; | - | 214,005 | 180,021 | - | - | 394,026 |
| %yjdf; flgg; hL | - | 17,436,613 | 1,152,819 | - | - | 18,589,432 |
| nkhjj; flgg; hLfSk ; cjj; uthjqf; Sk ; | 198,334 | 17,678,418 | 1,373,933 | 263 | - | 19,250,948 |
| 31 khhr; ; 2024 ,y ; css; thwhdJ |  |  |  |  |  |  |
| cj;juthjqf; s ; | - | 16,910 | 41,225 | 298 | - | 58,433 |
| cse; hlL; ,iwth pj ; jpizff; sjj; plkpUeJ; ngwg;gl;l thp kjpg;g PLfs ; | - | - | - | 162,579 | - | 162,579 |
| fkg; d pfF; vjpuhd toff; hly ; | - | 226,650 | 68,171 | - | - | 294,821 |
| %yjdf; flgg; hL | - | 12,484,415 | 1,402,648 | - | - | 13,887,062 |
| nkhjj; flgg; hLfSk ; cjj; uthjqf; Sk ; | - | 12,727,974 | 1,512,044 | 162,877 | - | 14,402,895 |

flgg; hLfs ; Kjpht; iltjwF; Kdd; h ; midjJ; vjphg; huh nghWgG; ff; s ; myy; J flgg; hLfs ; vLff; gg; Lk ; vd fkg; d p vjphg; hhf; f; tpyi; y. .

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### **56.** ,lh ; Kfhikj ;J tk ; (njhlh r; r; p . . .)

* + 1. nkhjj; j p utr ; nrhj ;J f;fs ;

f Pof; hZk ; mll; tizahdJ fkg; d pa pd ; jputr ; nrhjJ; ff; s pd ; $Wfis Fwpgg; pLfpdw; J;

|  |  |  |
| --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 |
| njhif | njhif |
| &. '000 | &. '000 |
| ifapYs;s fhR | 1,518,172 | 1,167,062 |
| eilKiwf; fzfF; fspy ; css; kjP pfs ; | 454,062 | 577,194 |
| thj; j; f tqf; pfs py ; css; itgG; fs ; | 7,977,781 | 15,264,738 |
| kWjiy ksP n; fhst; dT cldg; bfi; ffspd ; f Pohd g pizaqf; s ; | 10,122,636 | 6,209,999 |
| jpiwNrhp czb; ayf; Sk ; jpiwNrhp Kw pfSk ; | 5,161,108 | 18,460,778 |
| nkhjj; jputr ; nrhjJ; ff; s ; | 25,233,759 | 41,678,871 |

#### rei; j ,lh ;

re;ij ,luhdJ epjpapay; fUtpfspd; epahag; ngWkjp my;yJ vjph;fhy fhRg; gha;r;ry;fs; re;ij khwpfspd; khw;wq;fspd; fhuzkhf jsk;gyilAk; ,luhFk; mit tl;b tPjq;fs;> ntspehl;L ehzakhw;W tPjq;fs; kw;Wk; chpj;Jt tpiyfs;. fk;gdp re;ij ,lUf;fhd ntspg;ghl;bid xd;wpy; th;j;jfk; my;yJ th;j;jfkw;w Njf;fq;fshf tifg;gLj;JtJld; ,e;j xt;nthU Njf;fj;ijAk; NtW Ntwhf Kfhikg;gLj;Jfpd;wJ.

jw;NghJ mjpfhpj;j re;ij ,lupd; fhuzkhf gy epjpr; nrhj;J tFg;Gfspd; ngWkjpapy; mjpfhpj;j jsk;gy; kw;Wk; tPo;r;rp mNdfkhd fk;gdpfspd; th;j;jfg; Gj;jfq;fis ghjpf;fyhk;. njhw;wpdhy; tpistpf;fg;gl;l cWjpaw;wjd;ik cs;@h; ehzaj;jpy; mjpfhpj;j mOj;jj;jpid Vw;gLj;Jtjd; fhuzkhf cah;e;j ntspehl;L ehzakhw;W ,lupid tpistpf;fyhk;.

tl;b tPjq;fspyhd tPo;r;rp vt;thW fk;gdpapd; tl;btPj czh;jpwDila nrhj;Jf;fs; kw;Wk; nghWg;Gf;fis ghjpf;Fk; kw;Wk; mjd; gpd;duhd

,yhgfuj;jd;ikapyhd tpisT vd;gtw;iw fk;gdp kjpg;gPL nra;fpd;wJ.

#### tlb; t Pj ,lh ;

tl;b tPj ,lh; vd;gJ re;ij tl;b tPjq;fspyhd khw;wq;fspd; fhuzkhf Xh; epjpapay; fUtpapd; epahag; ngWkjp my;yJ vjph;fhy fhRg; gha;r;ry; jsk;gyilAk; vd;w ,luhFk;. re;ij tl;b tPjq;fspyhd khw;wq;fsJ ,lUf;F fk;gdpapd; ntspg;ghlhdJ gpujhdkhf kpjf;Fk; tl;b tPjj;Jldhd fk;gdpapd; ePz;lfhy fld; flg;ghLfSld; njhlh;Ggl;ljhFk;. fk;gdpapd; nfhs;ifahdJ Xh; toikahd mbg;gilapy;

njhlh;r;rpahf tl;b tPjq;fis fz;fhzpg;gjhFk;. fk;gdp mjd; tl;b tPj ,lupid Xh; rkdhd epiyahd kw;Wk; khw;wkilAk; tl;b tPj epjpr; nrhj;Jf;fs; kw;Wk; epjpg; nghWg;Gf;fs; Njf;fj;jpid Kfhikg;gLj;Jfpd;wJ.

gpd;tUk; ml;ltizahdJ 31 khh;r; 2025 kw;Wk; 31 khh;r; 2024 ,y; epiwtile;j tUlq;fSf;fhd fk;gdpapd; ,yhgk; my;yJ el;lf;

$w;Wf;;fspd; czh;jpwid> Vida midj;J khwpfSk; epiyahf fhzg;gLk;NghJ> fhl;rpg;gLj;Jfpd;wJ.

|  |  |  |
| --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 |
| &. '000 | &. '000 |
| tlb; tjP mjphT; fspd ; fhuzkhf ,yhgk ; myy; J ell; f ; $ww; pyhd jhff; k ; | (79,492) | (30,211) |
| 0.50% |
| 1% | (158,985) | (60,421) |
| -0.50% | 79,492 | 30,211 |
| -1% | 158,985 | 60,421 |

Kff; p a m D khdq f; Sff; hd Fjj; ifg ; ngh W g g; pd ; czh j; pwd ;

mjpfh pfF; k ; fldn; gWif t jP qf; Sff; hd czhj; pwd ;

|  |  |  |
| --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | 2024 |
| &. '000 | &. '000 |
| tlb; tjP mjphT; fspd ; fhuzkhf fkg; d pa pd ; epjp epiyikf; $ww; pyhd jhff; k ; | (285,687) | (32,520) |
| 1% |
| -1% | 285,687 | 33,677 |

#### epjpr ; nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pyhd tlb; t Pj ,lh ; nts p g g; h L

f Pof; hZk ; mll; tizahdJ thj; j; fk ; nraa; gg; lhj epj pr ; nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s py ; fkg; d pa pd ; tlb; t jP ,lh ; nts pgg; hlb; id

gFgg; haT; nraf; pdw; J. fkg; d pa pd ; nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s ; nfhz L; nryy; y ; njhifa py ; css; lff; gg; lL; ss; Jld>; xg;ge;j kPs;tpiyaply; my;yJ Kjph;Tj; jpfjpfs; ,tw;wpy; vJ Kd;dNuh mjd; mbg;gilapy; tifg;gLj;jg;gl;Ls;sd.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| fk;gd p  31 khhr; ; 2025 ,y ; css; thwhdJ | nfh.nry.; njhif | Nfl;l Tld ; | 3khjqf; SfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1 Kjy ; 3 tUlq;fs ; | 3 Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | tlb; mw;wit |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; |  |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 18,696,732 | 4,946,230 | 10,122,636 | - | - | - | - | 3,627,866 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Slhd kjP p | 3,031,551 | 1,028,481 | - | - | 3,070 | 2,000,000 | - | - |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; | 275,550 | - | - | - | - | - | - | 275,550 |
| fldf; Sk ; tUkjpfSk ; - ngWkjp FiwgG; f ; fpuaj;jpy ; | 163,123,558 | 14,458,978 | 39,682,780 | 46,256,240 | 48,803,776 | 13,628,433 | 293,351 | - |
| fop- tYf;Fdw; y ; fl;lzqf; s ; | 6,031,171 | - | - | - | - | - | - | - |
| Njwpa fldf; Sk ; tUkjpfSk ; | 157,092,387 | - | - | - | - | - | - | - |
| epjpr ; nrhjJ; ff; s ; - Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 1,292,140 | - | - | - | 977,135 | - | - | 315,005 |
| fld ; fUt p - ngWkjp FiwgG; f ; fpuajj; py ; | 5,161,177 | - | 5,161,177 | - | - | - | - | - |
| Vida epjpr ; nrhjJ; ff; s ; | 76,511 | - | - | - | - | - | - | 76,511 |
| nkhj;jk ; | 191,657,219 | 20,433,689 | 54,966,593 | 46,256,240 | 49,783,981 | 15,628,433 | 293,351 | 4,294,932 |
| nghWgG; f;fs ; |  |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 11,436,573 | 1,431,683 | 1,671,757 | 2,000,600 | 5,334,933 | 997,600 | - | - |
| thbfi; fahshf; SfF; nfhLkjpahdit | 124,529,684 | 7,742,239 | 34,385,693 | 40,455,671 | 38,191,668 | 3,549,686 | 204,727 | - |
| toqf; gg; ll; fld ; g pizaqf; s ; | 5,014,652 | 384,977 | - | - | 4,629,675 | - | - | - |
| Vida epjpg ; nghWgG; ff; s ; | 6,415,071 | - | - | - | - | - | - | 6,415,071 |
| Fjj; ifg; nghWgG; ff; s ; | 2,236,091 | - | 198,431 | 363,162 | 898,290 | 482,264 | 293,944 | - |
| nkhj;jk ; | 149,632,071 | 9,558,899 | 36,255,881 | 42,819,433 | 49,054,566 | 5,029,550 | 498,671 | 6,415,071 |
| nkhjj; tlb; czhj; pwd ; ,ilnts p | 42,025,148 | 10,874,790 | 18,710,712 | 3,436,807 | 729,415 | 10,598,883 | (205,320) | - |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**56.** ,lh ; Kfhikj ;J tk ; (njhlh r; r;

p . . .)

epjpr ; nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pyhd tlb; t Pj ,lh ; nts p g g; h L

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| fk;gd p  31 khhr; ; 2024 ,y ; css; thwhdJ | nfh.nry.; njhif | Nfl;l Tld ; | 3khjqf; SfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1 Kjy ; 3 tUlq;fs ; | 3 Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | tl;b mw;wit |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; |  |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 9,728,132 | 976,455 | 6,209,099 | - | - | - | - | 2,542,578 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Slhd kjP p | 14,288,282 | 714,865 | 11,570,347 | - | - | 2,003,070 | - | - |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; | 1,339,867 | - | - | - | - | - | - | 1,339,867 |
| fldf; Sk ; tUkjpfSk ; - ngWkjp FiwgG; f ; fpuaj;jpy ; | 112,505,240 | 17,542,913 | 24,841,576 | 31,122,411 | 33,052,043 | 5,872,083 | 74,214 | - |
| fop- tYf;Fdw; y ; fl;lzqf; s ; | 8,854,787 | - | - | - | - | - | - | - |
| Njwpa fldf; Sk ; tUkjpfSk ; | 103,650,453 | - | - | - | - | - | - | - |
| epjpr ; nrhjJ; ff; s ; - Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 1,158,669 | - | 924,177 | - | - | - | - | 234,492 |
| fld ; fUt p - ngWkjp FiwgG; f ; fpuajj; py ; | 18,372,055 | 738,656 | 8,517,164 | 9,116,235 | - | - | - | - |
| Vida epjpr ; nrhjJ; ff; s ; | 69,989 | - | - | - | - | - | - | 69,989 |
| nkhj;jk ; | 148,607,447 | 19,972,889 | 52,062,363 | 40,238,646 | 33,052,043 | 7,875,153 | 74,214 | 4,186,926 |
| nghWgG; f;fs ; |  |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 2,263,494 | 1,513,884 | 249,870 | 499,740 | - | - | - | - |
| thbfi; fahshf; SfF; nfhLkjpahdit | 97,437,726 | 10,797,794 | 37,093,264 | 31,047,332 | 6,268,895 | 12,036,645 | 193,796 | - |
| toqf; gg; ll; fld ; g pizaqf; s ; | 11,032,248 | 1,044,248 | - | 5,356,436 | 4,631,564 | - | - | - |
| Vida epjpg ; nghWgG; ff; s ; | 3,188,693 | - | - | - | - | - | - | 3,188,693 |
| Fjj; ifg; nghWgG; ff; s ; | 1,636,537 | 72,062 | 119,449 | 206,359 | 654,952 | 358,822 | 224,893 | - |
| nkhj;jk ; | 115,558,698 | 13,427,988 | 37,462,583 | 37,109,867 | 11,555,411 | 12,395,467 | 418,689 | 3,188,693 |
| nkhjj; tlb; czhj; pwd ; ,ilnts p | 33,048,749 | 6,544,902 | 14,599,780 | 3,128,779 | 21,496,632 | (4,520,314) | (344,475) |  |

epjpr ; nrhj ;J ff; s ; kw ;W k ; ngh W g ;G ff; s pyhd tlb;

t Pj ,lh ; nts p g g; h L (njhlh r; r;

p . . .)

f Pof; hZk ; mll; tizahdJ thj; j; fk ; nraa; gg; lhj epj pr ; nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s py ; FOkjj; pd ; tlb; t jP ,lh ; nts pgg; hlb; id

gFgg; haT; nraf; pdw; J. FOkjj; pd ; nrhjJ; ff; s ; kwW; k ; nghWg G; ff; s ; nfhz L; nryy; y ; njhifa py ; css; lff; gg; lL; ss; Jld>; xg;ge;j kPs;tpiyaply; my;yJ Kjph;Tj; jpfjpfs; ,tw;wpy; vJ Kd;dNuh mjd; mbg;gilapy; tifg;gLj;jg;gl;Ls;sd

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| FOkk ;  31 khhr; ; 2025 ,y ; css; thwhdJ | nfh.nry.; njhif | Nfl;l Tld ; | 3khjqf; SfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1 Kjy ; 3 tUlq;fs ; | 3 Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | tlb; mw;wit |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; |  |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 19,583,402 | 5,070,127 | 10,297,888 | - | - | - | - | 4,215,387 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Slhd kjP p | 5,694,373 | 1,331,368 | 1,434,608 | 387,012 | 421,385 | 2,120,000 | - | - |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; | 1,290,581 | - | - | - | - | - | - | 1,290,581 |
| fldf; Sk ; tUkjpfSk ; - ngWkjp FiwgG; f ; fpuaj;jpy ; | 177,417,915 | 14,120,019 | 43,545,766 | 48,336,036 | 54,124,145 | 15,286,474 | 2,005,475 | - |
| fop- tYf;Fdw; y ; fl;lzqf; s ; | 6,966,074 | - | - | - | - | - | - | - |
| Njwpa fldf; Sk ; tUkjpfSk ; | 170,451,841 | - | - | - | - | - | - | - |
| tUkjpahd ksP f; hgG; WjpAk ; fhgG; WjpAk ; | 1,698,354 | - | - | - | - | - | - | 1,698,354 |
| epjpr ; nrhjJ; ff; s ; - Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 1,827,482 | - | 535,342 | - | 977,135 | - | - | 315,005 |
| fld ; fUt p - ngWkjp FiwgG; f ; fpuajj; py ; | 11,561,272 | 957,298 | 6,317,314 | 3,667,117 | 619,544 | - | - | - |
| nkhj;jk ; | 212,107,305 | 21,478,813 | 62,130,918 | 52,390,165 | 56,142,209 | 17,406,474 | 2,005,475 | 7,519,326 |
| nghWgG; f;fs ; |  |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 16,828,985 | 1,863,143 | 2,185,787 | 3,308,785 | 7,936,029 | 1,535,242 | - | - |
| thbfi; fahshf; SfF; nfhLkjpahdit | 130,068,713 | 7,374,502 | 39,445,425 | 41,957,675 | 37,534,251 | 3,551,484 | 205,378 | - |
| toqf; gg; ll; fld ; g pizaqf; s ; | 5,014,652 | 384,977 | - | - | 4,629,675 | - | - | - |
| Vida epjpg ; nghWgG; ff; s ; | 8,187,438 | - | - | - | - | - | - | 8,187,438 |
| fhgG; Wjpg; nghWgG; ff; s ; kwW; k ; ksP f; hgG; Wjp nfhLkjpfs ; | 5,458,788 | - | - | - | - | - | - | 5,458,788 |
| Fjj; ifg; nghWgG; ff; s ; | 1,778,792 | 75,870 | 139,914 | 229,882 | 716,018 | 380,332 | 236,777 | - |
| nkhj;jk ; | 167,337,368 | 9,698,492 | 41,771,126 | 45,496,342 | 50,815,973 | 5,467,058 | 442,155 | 13,646,226 |
| nkhjj; tlb; czhj; pwd ; ,ilnts p | 44,769,937 | 11,780,321 | 20,359,792 | 6,893,823 | 5,326,236 | 11,939,416 | 1,563,320 |  |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

**56.** ,lh ; Kfhikj ;J tk ; (njhlh r; r;

p . . .)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| FOkk ;  31 khhr; ; 2024 ,y ; css; thwhdJ | nfh.nry.; njhif | Nfl;l Tld ; | 3khjqf; SfF; FiwthdJ | 3 Kjy ; 12  khjq;fs ; | 1 Kjy ; 3 tUlq;fs ; | 3 Kjy ; 5 tUlq;fs ; | 5  tUlq;fSfF; Nky ; | tl;b mw;wit |
|  | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| nrhjJ; f;fs ; |  |  |  |  |  |  |  |  |
| fhRk ; fhRfF; r ; rkdhditfSk ; | 10,636,505 | 1,245,885 | 6,384,351 | - | - | - | - | 3,006,269 |
| tqf; pfs ; kwW; k ; epjp epWtdqf; Slhd kjP p | 17,562,955 | 1,386,051 | 13,577,631 | 596,203 | - | 2,003,070 | - | - |
| epjpr ; nrhjJ; ff; s ; - ,yhgk ; myy; J ell; jj; pDhlhf epahag ; ngWkjpa py ; | 1,451,613 | - | - | - | - | - | - | 1,451,613 |
| fldf; Sk ; tUkjpfSk ; - ngWkjp FiwgG; f ; fpuaj;jpy ; | 126,632,467 | 17,691,869 | 27,831,216 | 35,120,002 | 35,872,665 | 7,311,688 | 2,069,390 | - |
| fop- tYf;Fdw; y ; fl;lzqf; s ; | 9,712,517 | - | - | - | - | - | - | - |
| Njwpa fldf; Sk ; tUkjpfSk ; | 116,919,950 | - | - | - | - | - | - | - |
| tUkjpahd ksP f; hgG; WjpAk ; fhgG; WjpAk ; | 1,586,697 | - | - | - | - | - | - | 1,586,697 |
| epjpr ; nrhjJ; ff; s ; - Vida t ph pthd tUkhdjj; pDhlhf epahag ; ngWkjpa py ; | 1,720,475 | - | 1,485,983 | - | - | - | - | 234,492 |
| fld ; fUt p - ngWkjp FiwgG; f ; fpuajj; py ; | 23,826,514 | 1,240,724 | 9,703,668 | 11,843,578 | 1,038,544 | - | - | - |
| nkhj;jk ; | 173,704,709 | 21,564,529 | 58,982,849 | 47,559,783 | 36,911,209 | 9,314,758 | 2,069,390 | 6,279,071 |
| nghWgG; f;fs ; |  |  |  |  |  |  |  |  |
| tqf; pfSfF; nfhLkjpahdit | 7,181,365 | 2,536,223 | 711,040 | 1,548,385 | 1,907,032 | 478,685 | - | - |
| thbfi; fahshf; SfF; nfhLkjpahdit | 103,843,054 | 10,514,019 | 42,823,652 | 32,672,198 | 6,302,623 | 11,336,766 | 193,796 | - |
| toqf; gg; ll; fld ; g pizaqf; s ; | 11,032,248 | 1,044,248 | - | 5,356,436 | 4,631,564 | - | - | - |
| Vida epjpg ; nghWgG; ff; s ; | 3,926,092 | - | - | - | - | - | - | 3,926,092 |
| Fjj; ifg; nghWgG; ff; s ; | 1,554,027 | 66,283 | 122,235 | 200,834 | 625,543 | 332,274 | 206,858 | - |
| fhgG; Wjpg; nghWgG; ff; s ; kwW; k ; ksP f; hgG; Wjp nfhLkjpfs ; | 5,508,693 | - | - | - | - | - | - | 5,508,693 |
| nkhj;jk ; | 133,045,479 | 14,160,773 | 43,656,927 | 39,777,853 | 13,466,762 | 12,147,725 | 400,654 | 9,434,785 |
|  |  |  |  |  |  |  |  |  |
| nkhjj; tlb; czhj; pwd ; ,ilnts p | 40,659,230 | 7,403,756 | 15,325,922 | 7,781,930 | 23,444,447 | (2,832,967) | 1,668,736 |  |

* + 1. ehza ,lh ;

ehza ,lh; vd;gJ ntspehl;L ehzakhw;W tPjq;fspyhd khw;wq;fspd; fhuzkhf epjpapay; fUtpapd; ngWkjpahdJ jsk;gyilAk; ,luhFk;. mnkhpf;f nlhyh;fspyhd KjyPLfs; Fiwthf ,Ug;gjdhy;> fk;gdp / FOkj;jpd; ehza ,lh; kpfTk; FiwthdjhFk;.

fPo;fhZk; mlltizahdJ 31 khh;r; 2024 ,y; fk;gdp Fwpg;gplj;jf;fsT ntspghl;bid nfhz;l ehzaq;fis Fwpg;gpLtJld;> re;ij ehzakhw;W tPjq;fs; 1% cah;tile;jhy; /Fiwtile;jhy; ,yhgq;fs; / el;lq;fSf;fhd tpistpidAk; Fwpg;gpLfpd;wJ. ,e;j gFg;gha;thdJ Xh; epahakhd rhj;jpakhd ,yq;if &ghtpw;F vjpuhf ehzaj;jpyhd mirtpdJ> Vida midj;J khwpfSk; epiyahf itj;jpUf;fg;gLk;NghJ> ,yhgk; my;yJ el;lf;

$w;wpyhd tpisTfis fzpg;gPL nra;fpd;wJ> (th;j;jfk; nra;ag;glhj gzhPjpahd nrhj;Jf;fs; kw;Wk; nghWg;Gf;fspd; ehza czh;jpwdpd; epahag; ngWkjpapd; epkpj;jk;). .

#### gh p khw w; y ; t Pj mjph T;

#### fs pd ; fhuzkhf ,yhgk ; ell; f ; $w w;

#### pyhd jhff; k ;

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | fk ;gd p | | F O kk ; | |
|  |  | 2025 | 2024 | 2025 | 2024 |
| khhr; ; 31 ,y ; epiwtilej; Mzb; wf; hdJ | gh pkhw;wy ; t jP j;j pyhd  khww; k %; | th pfF; Kej; pa  ,yhgjj; pyhd t pisT | th pfF; Kej; pa  ,yhgjj; pyhd t pisT | th pfF; Kej; pa  ,yhgjj; pyhd t pisT | th pfF; Kej; pa  ,yhgjj; pyhd t pisT |
|  |  | &. '000 | &. '000 | &. '000 | &. '000 |
| USD | 1 | - | - | 330 | 1,927 |
| USD | -1 | - | - | (330) | (1,927) |

* + 1. ch pj ;J t t piy ,lh ;

chpj;Jt ,lupd; czh;jpwd; gFg;gha;thdJ vt;thW mwpf;ifaplg;gLk; jpfjpapYs;s chpj;Jtg; gpizaq;fspd; epahag; ngWkjpapyhd khw;wq;fs; chpj;Jt re;ij tpiyfspyhd mDkhdpf;fg;gl;l khw;wq;fspd; tpisthf jsk;gyilAk; vd;gij gpujpgypf;fpd;wJ. chpj;Jtg; gpizaq;fspd; epahag; ngWkjpapyhd mirTfs; gpd;tUkhW fz;fhzpf;fg;gLfpd;wJ. KjyPl;Lj; Njf;fjjpy; itj;jpUf;fg;gLk; chpj;Jtg; gpizaq;fspd; epahag; ngWkjpapyhd vjph;T$wg;gl;l khw;wq;fis mDkhdpf;fg;gl;l chpj;Jt tpiy mirTfspd; +/-1% gjpy; czh;thf

kjpg;gpLjy; %ykhFk;.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| khhr; ; 31 ,y ; css; thwhdJ | 2025 | | | 2024 | | |
|  | Njw pa nrhjj; pd ; ngWkj pa pyhd t pisT | th pfF; Kej; pa  ,yhgjj; pyhd t pisT | tph pthd tUkhdjj; pyhd tpisT | Njw pa nrhjj; pd ; ngWkj pa pyhd t pisT | th pfF; Kej; pa  ,yhgjj; pyhd t pisT | tphpthd tUkhdjj; pyhd  tpisT |
| ch pj ;J t rei; j t piyfs py ; 1% mjpfh pg ;G /  t P o ;r ;r p | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| fk;gd p |  |  |  |  |  |  |
| epjpr ; nrhjJ; ff; s-; FVTPL | 3,150 | - | - | 2,807 | 2,807 | - |
| epjpr ; nrhjJ; ff; s ; - FVOCI | - | - | 3,150 | 3,665 | - | 3,665 |
| FOkk ; |  |  |  |  |  |  |
| epjpr ; nrhjJ; ff; s ; - FVTPL | 3,339 | 3,339 | - | 3,924 | 3,924 | - |
| epjpr ; nrhjJ; ff; s ; - FVOCI | 3,150 | - | 3,150 | 3,665 | - | 3,665 |

#### gz l; q f; s pd ; t piy ,lh ;

gz;lq;fspd; tpiy ,lh; vd;gJ gz;lq;fspd; tpiy jsk;gy;fspd; fhuzkhf vjph;fhy re;ij ngWkjp kw;Wk; vjph;fhy tUkhd msTNfhypd; cWjpaw;wjd;ikapid Fwpg;gpLfpd;wJ. FOkj;jpd; jq;ff; fldpd; Kf;fpaj;Jtj;jpid fUjp> jq;fj;jpd; tpiyapyhd tpiuthd khw;wq;fs;

,yhgk; my;yJ el;lf; $w;wpid Nkhrkhf ghjpf;fyhk;. jq;fj;jpd; tpiyapyhd jsk;gy;fs; re;ij ,lUf;F ,l;Lr;nry;Yk; vd;gJld; ,J

,e;jf; fUtpAld; ,ize;Js;s gpujhd fld; ,lh; %ykhFk;.

jq;fj;jpd; tpiyfspyhd Nkhrkhd khw;wq;fspypUe;J vOfpd;w fld; kw;Wk; re;ij ,lh;fis Kfhikg;gLj;Jtjw;F gpd;tUk; %Nyhghaq;fis FOkk; gad;gLj;Jfpd;wJ.

0 ngWkjpf;fhd fld; (LTV) - xt;nthU jq;fg; gTZf;Fkhd Kw;gzf; nfhLg;gdTfis khw;wpaikf;Fk; Xh; nray;Kiwapid FOkk; mKy;gLj;Jfpd;wJ. ,J Xh; Fwpf;Nfhshd ngWkjpf;fhd fld; tpfpjhrhuj;jpid guhkhpg;gjw;fhFk;.

0 fUtpapd; tho;ehs; - Xh; fld; ,lh; Kfhikj;Jt %Nyhghakhf FOkkhdJ Nritfis Fiwthd Neuj;jpy; tpepNahfpj;jy; Xh; tpiuthd kPl;ly; nray;Kiwapid ,aYikahf;Ffpd;wJ.

#### nraw g; hl;L ,lh ;

nraw;ghl;L ,lh; vd;gJ Kiwik fhhpaj;jtWfs;> kdpj gpiofs;> Nkhrb my;yJ ntspthhp epfo;TfspypUe;J vOfpd;w el;l ,luhFk;. fl;Lg;ghLfs; tpidj;jpwDld; nraw;gLtjw;F jtWk;NghJ> nraw;ghl;L ,luhdJ ew;ngahpy; ghjpg;gpid Vw;gLj;jyhk;> rl;l my;yJ Kiwikg;gLj;jy; tpisTfisf; nfhz;bUf;fyhk; my;yJ epjpapay; el;lj;jpw;F ,l;Lr;nry;yyhk;.

fk;gdpapd; nraw;ghl;L ,luhdJ rig mq;fPfhpf;fg;gl;l nraw;ghl;L ,lh; Kfhikj;Jtf; nfhs;if fl;Lg;ghl;L tuk;GWifapDhlhf Kfhikg;gLj;jg;gLtJld; ,J rhj;jpakhd ,lh;fis fz;fhzpj;jy; kw;Wk; tpilaspj;jy; vd;gtw;iw cs;slf;Fk;.

#### fhg ;G W j p ,lh ;

gPg;gs;]; ,d;#ud;]; gpvy;rp (PIL) fk;gdpapd; Xh; Jizf;fk;gdp vd;gJld; mjd; gpujhd tzpfk; nghJthd fhg;GWjp tzpfj;jpid Nkw;nfhs;tjhFk;. PI ,d; rl;luPjpahd 31 khh;r; 2025 ,y; epiwtile;j tUlj;jpw;fhd vOfpd;w ,lh;fs; kw;Wk; mtw;wpd; Kfhikj;Jtk; gpd;tUkhW.

#### Kiwikg ;g Ljj; y ; fl;likg ;G

Kiwikg;gLj;Jgth;fs; gpujhdkhf fhg;GWjpAWeh;fspd; chpikfis ghJfhg;gjpy; mf;fiwAilath;fsha; ,Ug;gJld; fhg;GWjpAWeh;fspd; eyd;fSf;fhf PI jpUg;jpfukhf eltbf;iffis Kfhikg;gLj;Jtjid cWjpg;gLj;Jtjw;fhf neUf;fkhf fz;fhzpf;fpd;wJ. mNjrkak;> nghUshjhu mjph;r;rpfs; my;yJ ,aw;if mdh;j;jq;fspypUe;J vOfpd;w vjph;ghuhj nghWg;Gf;fis re;jpg;gjw;F PI Xh; nghUj;jkhd fld;jPh;Tj;jpwd; epiyikapid cWjpg;gLj;JtjpYk; mf;fiwahAs;sJ.

Xh; fhg;GWjpahsh; vd;w tifapy;> PI ,dJ nraw;ghLfs; ,yq;if fhg;GWjpr; rigapd; (IBSL) Kiwikg;gLj;jy; Nkw;ghh;itf;F cl;gLfpd;wJ. PI

nghUj;jkhd xOq;FtpjpfSld; ,zf;fg;ghL fhz;gjw;fhf mtrpakhd eltbf;ifapid Nkw;nfhz;Ls;sJld; ,t;tUlk; KOtJk; mtw;Wld;

,zq;fpAs;sd.

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### ,lh ; Kfhikj ;J tk ; ( njhlh r; r; p . . .)

* + 1. fhg ;G W j p xg g; ej; q f; s py p Ue ;J v Ofpd w; ,lh f; s pd ; jd i; k A k ; msT k ;

fhg;GWjp xg;ge;jq;fspypUe;J vOfpd;w ,lh;fis Kfhikg;gLj;Jtjw;fhd Fwpf;Nfhs;fs;> nfhs;iffs; kw;Wk; nray;Kiwfs;

PI mjd; gpujhd ngWkjp cUthf;fy; eltbf;ifapd; fhuzkhf Vida epWtdq;fsJ ,lh;fis tpUg;gj;Jld; nghWg;Ngw;fpd;wJ. ,J fhg;GWjp tzpfj;jpd; ikakhFk; kw;Wk; fhg;GWjp nra;ag;gl;l ,lupyhd rhj;jpakhd jhf;fj;ij kjpg;gpLtjw;fhd vt;tpjkhd KOepiwthd KiwAk;

,y;iy. MAsy;yhj fhg;GWjp tzpfj;jpw;F kpfTk; fzprkhd ,lh;fs; fhyepiy khw;wq;fs;> ,aw;if mdh;j;jq;fs; kw;Wk; gaq;futhj eltbf;iffs; vd;gitahFk;.

Nkw;$wg;gl;l ,lh; ntspg;ghlhdJ fhg;GWjp xg;ge;jq;fspd; Xh; ghhpa Njf;fj;jpdpilNa kw;Wk; G+Nfhs gphpTthhpahf gd;Kfg;gLj;JtjDhlhf Fiwf;fg;gLfpd;wJ. PI ,d; ,lh; Kfhikj;Jt tuk;GWifahdJ %Nyhgha ,lh;> mDkhdpf;fg;gl;l ,lh;fs; kw;Wk; rhj;jpakhd ,lh;fspy; Kd;dpWj;jk; nra;fpd;wJ. PI ,lh;fis mtw;wpd; %yk;> PI ,y; mtw;wpd; jhf;fk; Nghd;wtw;wpy; ,lh;fis ,dq;fz;L tifg;gLj;JtJld; mtw;iwf; ifahStjw;fhd njhpthd %Nyhghaq;fisAk; Nkw;nfhs;fpd;wJ.

,lh f; is Kfhikg ;g Lj ;J tjw F;

gad g;

Ljj; g ;gl;l Kiw

,lh ; Mht; k ; kwW; k ; ,lh ; rfpg G; jj; di; k

PI fhg;GWjpr; re;ijapd; ruhrhpf;Fk; Nkyhf Xh; kpjkhd ,lh; Mh;tj;jpid guhkhpg;gjw;fhd Xh; %Nyhgha jPh;khdj;jpid Nkw;nfhz;Ls;sJ. Vnddpy; mJ Xh; Vw;Wf;nfhs;sf;$ba ,lh; kl;lj;jpy; gq;Fjhuh; ngWjpapid cUthf;Ftjw;fhd rpwg;ghd rhj;jpaj;jpw;F mDkjpg;gjdhyhFk;. PI gd;Kfg;gLj;jYhlhf epiyaw;wjd;ik kw;Wk; rhj;jpakhd fPo;Nehf;fpa ,lupid Kfhikg;gLj;Jfpd;wJ.

#### mjph;r;r p ,og G; fis ,dq;fhZjy ;

PI jw;NghJ ghhpasT rhj;jpakhd mjph;r;rp ,og;GfisAilajhf ,dq;fhzg;gl;l nghUshjhu ngWkjpapid fzprkhdsT ghjpf;ff;$ba rhj;jpakhd %d;W ,lh;fs; fhzg;gLfpd;wd. mit NguopT> xJf;Fjy; kw;Wk; chpj;Jt KjyPl;L ,lh; vd;gitahFk;. PI mjph;r;rp ,og;GfsJ

,lupid Fwpg;gpl;l ,lh;fSf;fhd rfpg;Gj;jd;ik kw;Wk; PI ntspg;ghbl tpUk;Gk; %yjd njhifapyhd tiuaiwfis cUthf;Ftjd; %yk; Kfhikg;gLj;Jfpd;wJ.

xg;ge;j tifthhpahf MAsy;yhj fhg;GWjp xg;ge;j nghWg;Gf;fspd; nrwptpid fPo;fhZk; ml;ltizahdJ Fwpg;gpLfpd;wJ.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | 31 khhr; ; 25 | | | 31 khhr; ; 24 | | |
| nkhj;j nghWg G; f;fss; | tUkjpahd k sP ;fhg G; Wjp | Njwpa nghWg G; f;fs ; | nkhj;j nghWg G; f;fs ; | tUkjpahd k sP ;fhg G; Wjp | Njwpa nghWg G; f;fs ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| Nkhl;l hh ; | 4,505,311 | 770,102 | 3,735,209 | 654,585 | 110,140 | 544,445 |
| fly ; fhg;g PL | 58,990 | 42,374 | 16,616 | 16,261 | 9,621 | 6,640 |
| j P | 727,937 | 503,947 | 223,990 | 111,737 | 87,117 | 24,620 |
| ehdhtpjkhdit | 1,024,896 | 443,236 | 581,660 | 303,370 | 138,591 | 164,779 |
| nkhj;jk ; | 6,317,134 | 1,759,659 | 4,557,475 | 1,085,953 | 345,469 | 740,484 |

Nfhuy ;fs ; mg pt p Ujj; p mll; tiz

g pdt; Uk ; mll; tizahdJ xtn; thU fhyhzL; fF; k ; jpuzl; Mlg; ll; Nfhuyf; s pd ; kjpgg; PLfis ,Jehd ; tiufF; khd jpuzl; nfhLg;gdTfSld ; Nrhj; J; fhz;g pff; pdw; J.

2 0 2 5 ,w f; hd ep Y ita p Y s s;

nkhjj;

M A sy y;

h Nfhuy f;

Sff; hd Vw g; h L

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| t pgjJ; f ; Ml;gl;l j puz;l Nfhuyf; s pd ; eilKiw kj pg;g PL | | | | | | | | | | | | | | | | |
| fhyk ; | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 Q1 | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 2011 | 213,653 | 2,762 | 4,224 | 3,148 | 1,465 | 1,703 | (945) | (844) | (120) | - | 193 | - | (1,253) | (650) | (150) | 223,187 |
| 2012 | - | 1,396,938 | (58,704) | 50,297 | 1,577 | 6,377 | (113) | 4,738 | 11,385 | 42,085 | 10,771 | 558 | (5,240) | (23,893) | 6,150 | 1,442,927 |
| 2013 | - | - | 2,042,934 | (167,837) | 28,391 | (5,165) | (17,006) | (608) | 51 | 5,515 | 2,942 | (1,319) | (4,004) | (10,190) | 9,027 | 1,882,731 |
| 2014 | - | - | - | 2,042,094 | (15,126) | 35,874 | (8,555) | 8,298 | (8,584) | 1,591 | 1,485 | (600) | 560 | (4,891) | 4,318 | 2,056,464 |
| 2015 | - | - | - | - | 2,040,473 | 31,044 | 5,397 | 5,704 | 4,918 | 1,014 | 705 | (7) | 8,045 | (14,099) | 1,470 | 2,084,665 |
| 2016 | - | - | - | - | - | 2,182,704 | 50,267 | 21,071 | (9,647) | 2,662 | 2,602 | (907) | (7,319) | (8,967) | 11,474 | 2,243,940 |
| 2017 | - | - | - | - | - | - | 2,635,203 | 33,255 | 21,099 | 4,183 | 7,258 | 2,629 | (9,297) | (21,790) | 2,640 | 2,675,179 |
| 2018 | - | - | - | - | - | - | - | 2,792,805 | 73,912 | 31,282 | 7,573 | 6,465 | (2,855) | (19,128) | 7,244 | 2,897,298 |
| 2019 | - | - | - | - | - | - | - | - | 3,165,480 | 92,881 | 32,132 | 4,197 | (11,824) | (15,073) | 5,700 | 3,273,492 |
| 2020 | - | - | - | - | - | - | - | - | - | 3,803,005 | (27,248) | 47,351 | (5,845) | (10,124) | 1,003 | 3,808,141 |
| 2021 | - | - | - | - | - | - | - | - | - | - | 2,738,130 | 67,214 | 53,369 | 4,504 | (14,858) | 2,848,359 |
| 2022 | - | - | - | - | - | - | - | - | - | - | - | 3,014,295 | 347,744 | 76,409 | 13,640 | 3,452,088 |
| 2023 | - | - | - | - | - | - | - | - | - | - | - | - | 3,517,983 | 316,981 | 64,745 | 3,899,709 |
| 2024 | - | - | - | - | - | - | - | - | - | - | - | - | - | 3,013,747 | 218,107 | 3,231,854 |
| 2025 Q1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3,686,747 | 3,686,747 |
| Ml;gl;l j puz;l Nfhuy;fs pd ; eilKiw kj pg;g PL | 213,653 | 1,399,700 | 1,988,454 | 1,927,702 | 2,056,780 | 2,252,537 | 2,664,248 | 2,864,420 | 3,258,495 | 3,984,217 | 2,776,543 | 3,139,875 | 3,880,064 | 3,282,834 | 4,017,259 | 39,706,782 |

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| t pgjJ; f ; ,Jehst; iuf;Fkhd j puz;l nfhLg;gdTfs ; | | | | | | | | | | | | | | | | |
| fhyk ; | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 Q1 | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 2011 | (134,902) | (72,227) | (5,154) | (3,495) | (2,329) | (1,718) | (390) | (2,129) | - | - | (193) | - | (650) | - | - | (223,187) |
| 2012 | - | (893,615) | (311,763) | (57,574) | (19,215) | (16,664) | (8,262) | (8,627) | (16,329) | (84,791) | (3,154) | (58) | (387) | (4,357) | (4,594) | (1,429,390) |
| 2013 | - | - | (1,465,582) | (252,384) | (29,760) | (53,691) | (16,478) | (10,057) | (5,532) | (9,222) | (7,835) | (2,569) | (10,807) | (300) | (10,289) | (1,874,504) |
| 2014 | - | - | - | (1,621,312) | (329,993) | (28,525) | (12,958) | (10,447) | (14,079) | (4,101) | (4,584) | (2,428) | (11,439) | (2,194) | (8,488) | (2,050,549) |
| 2015 | - | - | - | - | (1,586,379) | (395,617) | (23,979) | (13,186) | (15,396) | (13,820) | (6,434) | (5,012) | (10,011) | (1,450) | (2,733) | (2,074,017) |
| 2016 | - | - | - | - | - | (1,743,315) | (389,878) | (30,768) | (26,780) | (21,259) | (10,697) | (3,402) | 6,738 | (1,832) | (13,731) | (2,234,924) |
| 2017 | - | - | - | - | - | - | (2,129,944) | (468,923) | (26,927) | (15,975) | (11,924) | (8,644) | 10,175 | (3,414) | (3,620) | (2,659,196) |
| 2018 | - | - | - | - | - | - | - | (2,267,584) | (515,478) | (39,809) | (12,594) | (12,075) | (3,340) | (10,694) | (10,559) | (2,872,133) |
| 2019 | - | - | - | - | - | - | - | - | (2,646,682) | (551,787) | (29,128) | (10,880) | 1,316 | (9,915) | (6,640) | (3,253,716) |
| 2020 | - | - | - | - | - | - | - | - | - | (2,956,804) | (737,058) | (41,866) | (7,386) | (13,410) | (18,018) | (3,774,542) |
| 2021 | - | - | - | - | - | - | - | - | - | - | (2,214,578) | (534,897) | (24,130) | (17,166) | (8,454) | (2,799,225) |
| 2022 | - | - | - | - | - | - | - | - | - | - | - | (2,397,109) | (846,549) | (114,455) | (29,628) | (3,387,741) |
| 2023 | - | - | - | - | - | - | - | - | - | - | - | - | (2,831,414) | (824,727) | (108,523) | (3,764,664) |
| 2024 | - | - | - | - | - | - | - | - | - | - | - | - | - | (2,396,800) | (734,492) | (3,131,292) |
| 2025 Q1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (2,856,598) | (2,856,598) |
| Cumulative payments to  date | (134,902) | (965,842) | (1,782,499) | (1,934,765) | (1,967,676) | (2,239,530) | (2,581,889) | (2,811,721) | (3,267,202) | (3,697,567) | (3,038,180) | (3,018,940) | (3,727,883) | (3,400,716) | (3,816,368) | (38,385,678) |
| Total Gross claims  outstanding | 78,751 | 433,858 | 205,955 | (7,063) | 89,104 | 13,007 | 82,359 | 52,699 | (8,707) | 286,650 | (261,636) | 120,935 | 152,180 | (117,882) | 200,892 | 1,321,104 |

## epjpf; $w;Wf;fSf;fhd Fwpg;Gfs;

#### Nfhuy ; mg pt p Ujj; p mll; tiz

gpd;tUk; ml;ltizahdJ xt;nthU fhyhz;Lf;Fkhd jpuz;l Ml;gl;l Nfhuy;fsJ kjpg;gPl;Lld; ,w;iwf;F tiuf;Fkhd jpuz;l nfhLg;gdTfisAk; fhz;gpf;fpd;wJ.

2025 f;fhd epYitapYs;s nkhj;j MAsy;yhj fhg;GWjpf; Nfhuy;fs; Vw;ghL

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| t pgjJ; f ; Ml;gl;l j puz;l Nfhuyf; s pd ; eilKiw kj pg;g PL | | | | | | | | | | | | | | | | |
| fhyk ; | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 Q1 | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 2011 | 209,132 | 4,621 | 4,239 | 3,157 | 1,465 | 1,599 | (945) | (844) | (120) | - | 193 | - | (2,589) | (650) | (150) | 219,109 |
| 2012 | - | 1,224,086 | (15,515) | 51,344 | 2,382 | 6,454 | (128) | 9,001 | 11,400 | 321 | 10,793 | 58 | (16,234) | (21,398) | 20,954 | 1,283,518 |
| 2013 | - | - | 1,976,422 | (158,485) | 28,151 | (3,982) | (16,949) | (608) | 51 | 5,515 | 2,942 | (1,387) | (37,642) | (9,190) | 14,767 | 1,799,605 |
| 2014 | - | - | - | 2,034,121 | (15,127) | 34,203 | (10,511) | 14,290 | (11,575) | 1,591 | 1,485 | 428 | (24,812) | (4,644) | 5,421 | 2,024,871 |
| 2015 | - | - | - | - | 2,023,094 | 16,076 | 6,864 | 5,742 | 5,037 | 1,014 | 705 | 718 | (10,677) | (13,495) | 6,171 | 2,041,248 |
| 2016 | - | - | - | - | - | 2,100,737 | 59,287 | 15,721 | (3,500) | 2,667 | 2,602 | 2,126 | 72,430 | (8,812) | 11,474 | 2,254,732 |
| 2017 | - | - | - | - | - | - | 2,549,666 | 37,716 | 24,501 | 4,325 | 6,735 | 4,019 | (12,733) | (13,169) | 5,362 | 2,606,423 |
| 2018 | - | - | - | - | - | - | - | 2,692,279 | 77,270 | 37,666 | 8,961 | 7,482 | (3,403) | (9,527) | 18,135 | 2,828,864 |
| 2019 | - | - | - | - | - | - | - | - | 3,106,289 | 79,873 | 33,117 | 8,701 | (17,256) | (5,143) | 10,169 | 3,215,750 |
| 2020 | - | - | - | - | - | - | - | - | - | 3,398,413 | 58,000 | 50,064 | (9,480) | 327 | 24,456 | 3,521,781 |
| 2021 | - | - | - | - | - | - | - | - | - | - | 2,601,103 | 121,616 | (1,385) | 13,362 | 30,216 | 2,764,913 |
| 2022 | - | - | - | - | - | - | - | - | - | - | - | 2,719,396 | 420,682 | 81,006 | 49,386 | 3,270,471 |
| 2023 | - | - | - | - | - | - | - | - | - | - | - | - | 3,067,091 | 246,771 | 235,759 | 3,549,621 |
| 2024 | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,860,159 | 90,629 | 2,950,788 |
| 2025 Q1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3,292,463 | 3,292,463 |
| Ml;g l;l jpuz;l Nfhuy;fs pd ; eilKiw kjpg;g PL | 209,132 | 1,228,707 | 1,965,146 | 1,930,137 | 2,039,965 | 2,155,087 | 2,587,284 | 2,773,296 | 3,209,354 | 3,531,385 | 2,726,638 | 2,913,221 | 3,423,993 | 3,115,597 | 3,815,213 | 37,624,156 |

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| t pgjJ; f ; ,Jehs ; tiuf;Fkhd j puz;l nfhLg;gdTfs ; | | | | | | | | | | | | | | | | |
| fhyk ; | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 Q1 | nkhj;jk ; |
| &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 | &. '000 |
| 2011 | (131,282) | (71,904) | (5,123) | (3,495) | (2,329) | (1,614) | (390) | (2,129) | - | - | (193) | - | (650) | - | - | (219,109) |
| 2012 | - | (881,711) | (248,760) | (32,280) | (17,417) | (16,664) | (8,244) | (8,627) | (16,329) | (13,201) | (3,154) | (58) | (387) | (4,357) | (4,594) | (1,255,783) |
| 2013 | - | - | (1,424,239) | (226,969) | (29,152) | (31,860) | (16,282) | (10,057) | (5,532) | (9,222) | (7,835) | (2,569) | (10,807) | (300) | (10,289) | (1,785,112) |
| 2014 | - | - | - | (1,593,260) | (329,883) | (27,883) | (12,833) | (10,432) | (11,079) | (4,101) | (4,584) | (2,428) | (11,439) | (2,194) | (8,488) | (2,018,605) |
| 2015 | - | - | - | - | (1,564,956) | (369,486) | (23,866) | (13,132) | (15,396) | (13,820) | (6,434) | (5,012) | (10,011) | (1,450) | (2,733) | (2,026,295) |
| 2016 | - | - | - | - | - | (1,756,890) | (387,579) | (30,608) | (26,799) | (21,259) | (10,697) | (3,402) | 6,738 | (1,832) | (13,731) | (2,246,060) |
| 2017 | - | - | - | - | - | - | (2,075,965) | (446,918) | (25,385) | (15,969) | (11,371) | (8,644) | 10,190 | (3,414) | (3,620) | (2,581,097) |
| 2018 | - | - | - | - | - | - | - | (2,209,836) | (492,761) | (32,630) | (12,311) | (12,075) | (3,340) | (10,694) | (10,559) | (2,784,208) |
| 2019 | - | - | - | - | - | - | - | - | (2,619,040) | (521,977) | (15,045) | (10,872) | 1,316 | (9,915) | (6,640) | (3,182,175) |
| 2020 | - | - | - | - | - | - | - | - | - | (2,902,120) | (487,549) | (37,663) | (3,707) | (13,410) | (18,018) | (3,462,468) |
| 2021 | - | - | - | - | - | - | - | - | - | - | (2,149,086) | (505,153) | (23,120) | (15,402) | (8,333) | (2,701,093) |
| 2022 | - | - | - | - | - | - | - | - | - | - | - | (2,331,752) | (774,441) | (94,330) | (27,730) | (3,228,253) |
| 2023 | - | - | - | - | - | - | - | - | - | - | - | - | (2,666,268) | (774,098) | (73,404) | (3,513,770) |
| 2024 | - | - | - | - | - | - | - | - | - | - | - | - | - | (2,309,670) | (680,316) | (2,989,986) |
| 2025Q1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (2,604,135) | (2,604,135) |
| ,Jehs ; tiufF; khd jpuz;l  nfhLgg; dTfs ; | (131,282) | (953,615) | (1,678,122) | (1,856,004) | (1,943,737) | (2,204,397) | (2,525,159) | (2,731,738) | (3,212,322) | (3,534,299) | (2,708,260) | (2,919,629) | (3,485,927) | (3,241,066) | (3,472,590) | (36,598,148) |
| epYitapy; css; nkhj;j Njwpa Nfhuy;fs ; | 77,850 | 275,092 | 287,024 | 74,133 | 96,228 | (49,310) | 62,125 | 41,558 | (2,967) | (2,915) | 18,378 | (6,407) | (61,934) | (125,469) | 342,623 | 1,026,008 |

Nfhuy ; ifahSjy ; nryt pdqf; s>; ,og G; mg pt pUjj; p fhuz pfs ; kwW; k ; ghjfkhd t pyfyf; Sff; hd Vwg; hL vdg; tww; pyhd czhj; pwd ; gFgg; haT; f PNo nfhLff; gg; lL; ss; J.

mll; tiz 1 : Kff;

p a khw pfs pyhd khw w; q f;

Sf F;

Nfhuy ; ngh W g g;

pyhd jhff; k ;

|  |  |  |  |
| --- | --- | --- | --- |
| khwp | khwpa pyhd  khw;wk ; | 75% Nfhuy ; nghWg G; f;fs ; 75% Nfhuy ; nghWg;G- fs pyhd khw;wk ; | 75% Nfhuy ; nghWg;Gf  -s pyhd khw;wk ; |
|  |  | &. '000 | &. '000 |
| mry ; |  | 1,703,990 | - |
| Nfhuy ; ifahSif nrytpdqf; s ; (CHE) | 10% | 1,710,529 | 6,539 |
| Nfhuy ; ifahSif nrytpdqf; s ; (CHE) | -10% | 1,697,450 | (6,539) |
| tpgjJ; MzL; 2024 - ,Wjp ell; t pfpjk ; (ULR) | 10% | 2,042,815 | 338,825 |
| tpgjJ; MzL; 2024 - ,Wjp ell; t pfpjk (ULR) | -10% | 1,365,164 | (338,825) |
| ghjfkhd tpyfYff; hd Vwg; hL (PRAD) | 100% | 1,864,267 | 160,277 |
| ghjfkhd tpyfYff; hd Vwg; hL (PRAD) | 50% | 1,623,851 | (80,139) |

mll; tiz 2 : Kff;

p a khw pfs pyhd khw w; q f;

Sf F;

jtizff; ll; zg ; ngh W g g;

pw f; hd jhff; k ;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| khwp | khwpa pyhd  khww; k; | URR 75%  ekg; pfi; f kll; j;j py ; | jtizf ; fl;l zg ; nghWg G; f;fs ;  (PL) | jtizf ; fl;l zg ; nghWg G; f;f-  s pyhd  khww; k; |
|  |  | &. '000 | &. '000 | &. '000 |
| mry ; |  | 2,509,659 | 2,568,663 | - |
| Kjpht; ilahj ,lh ; xJf;fq;fs ; (URR) | 10% | 2,718,053 | 2,718,053 | 149,390 |
| Kjpht; ilahj ,lh ; xJf;fq;fs ; (URR) | -10% | 2,301,265 | 2,568,663 | - |
| Nfhuy ; ifahSjy ; nrytpdqf; s ; (CHE) | 10% | 2,560,228 | 2,568,663 | - |
| Nfhuy ; ifahSjy ; nrytpdqf; s ; (CHE) | -10% | 2,459,089 | 2,568,663 | - |
| ghjfkhd tpyfYff; hd Vwg; hL (PRAD) | 100% | 2,828,335 | 2,828,335 | 259,672 |
| ghjfkhd tpyfYff; hd Vwg; hL (PRAD) | 50% | 2,350,321 | 2,568,663 | - |

1. mw pfi; fa p Lk ; fhyjj; pd ; g pd d; uhd epfo T; fs ;

mwpfi; fa plgg; Lk ; fhyjj; pd ; g pdd; uhd epfoT; fs ; vdg; J> mwpfi; fa plggL; k ; jpfjpfF; k ; epjpf ; $wW; ff; s ; toqf; gg; LtjwF;

mqf; fP h pff; gg; ll; jpfjpfF; k ; ,ilNa Vwg; Lk ; rhjfkhd kwW; k ; rhjfkww; epfoT; fshFk.; mwpfi; fa plgg; ll; jpfjpa pypUeJ; epjpf ;

$wW; ff; s py ; nrki; kahff; y ; Njitahd myy; J nts pgg; Ljj; gg; lNtzb; a #oe; piyfs ; vJTk ; vot pyi; y.