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பிரதேசிய சங்கவர்தனை வங்கி
Pradeshiya Sanwardhana Bank



Self Sufficiency
through
Rural Development



Annual Report
2012

Empowering Sri Lankans

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தன்னம்பிக்கையுள்ள இலங்கையருக்காக



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பிரதேசிய சங்வர்தனை வங்கி
Pradeshiya Sanwardhana Bank

Our Vision

“To take Sri Lanka
towards prosperity by
empowering people through
regional economic
development.”

Our Mission

“To be a strong financial institution
that aims at uplifting the
socio-economic status of the
regions by providing an
innovative banking service through a
dedicated, efficient and
professional staff.”

Annual Report
2012

Self Sufficiency
through
Rural Development



பிரதேசிய ஸ்வர்தன ரெங்குல
பிரதேசிய சங்வர்தனை வங்கி
Pradeshiya Sanwardhana Bank



Cover Story



“The Cover of the 2012 Annual Report of the RDB reflects its primary objectives in improving the living standards of the rural masses, with a focus on Self Sufficiency through Rural Development. The island of Sri Lanka lays claim to a glorious heritage, one filled with tradition and innovation. The rural population, whilst maintaining such practices, today finds themselves and their livelihoods, revolutionized, with the support of the RDB. Even today, the RDB continues to provide accessible and affordable Financial Services, in turn strengthening the rural economy; the backbone of this developing nation: subsequently, proudly empowering Sri Lankans, of all walks of life. The cover page also echoes the multi-faceted nature of the Bank’s pioneering endeavours, that helps to support those working, not only in the spheres of the agriculture, livestock and fisheries, but also improving the livelihoods and futures of all individuals and groups involved in micro, small and medium scale industries; paying special attention to the upliftment of women, in particular. As the RDB persists in facing the challenges of the future, let its vision, mission and values, continue to provide innovative yet simple financial services, to those at the middle and bottom of the income pyramid: ensuring Self Sufficiency through Rural Development.”

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About RDB

In 1998, 17 Regional Rural Development banks were merged in to 06 Provincial Level Banks (Rajarata, Ruhuna, Wayamba, Uva, Kandurata, Sabaragamuwa)

These banks were further merged in May 2010 as National Level Development Bank namely Pradeshiya Sanwardhana Bank (RDB)

RDB was established under the Pradeshiya Sanwardhana Bank Act. No. 41 of 2008, as a fully state owned national level bank with the long term objective of improving the living standards of the rural masses by providing them accessible and affordable financial services that in turn, would contribute to uplift the rural economy.

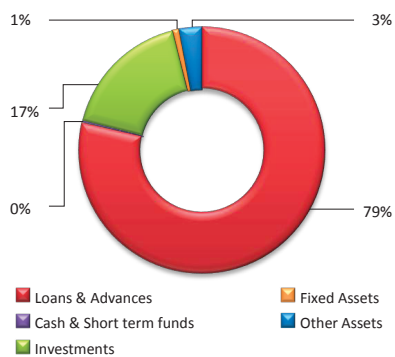
With four million loyal customer base complemented by 264 branches and empowered by approximately 2390 staff, the RDB continues to implement its vision of providing financial assistance to the rural sector and developing the nation through this sector thereby empowering the Sri Lankans.

Today the team RDB is proud to serve the nation as banking partner/ financial solution provider of the rural community by offering innovative simple financial instruments (deposit and lending) together with able staff who is dedicated to serve our clientele, those who are in the middle and the bottom of income pyramid.

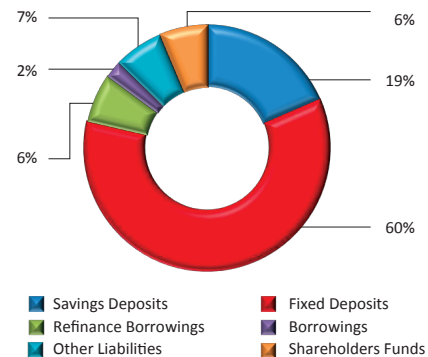


Financial Highlights

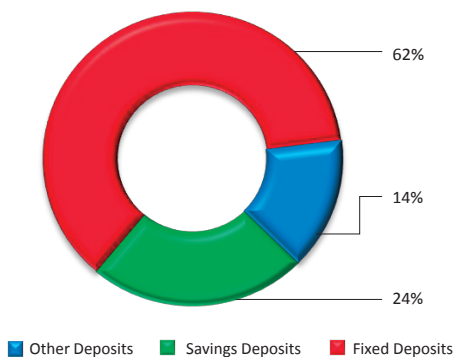
Assets Composition



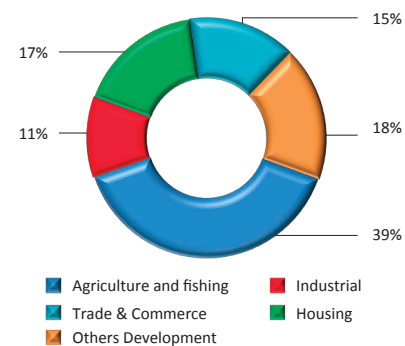
Liability Composition



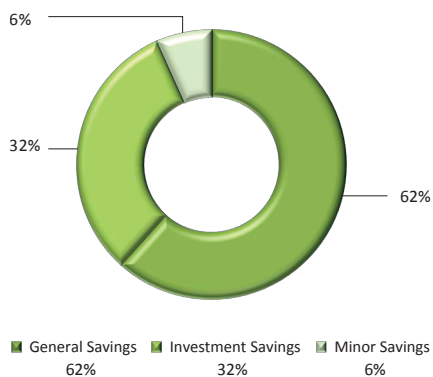
Deposit Mix



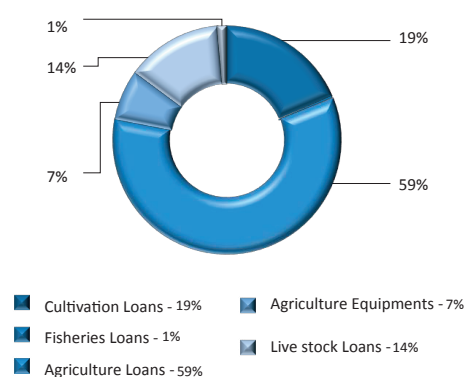
Loans Outstanding - Purpose Wise



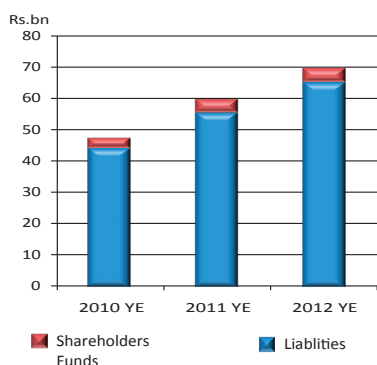
Saving Deposit Mix



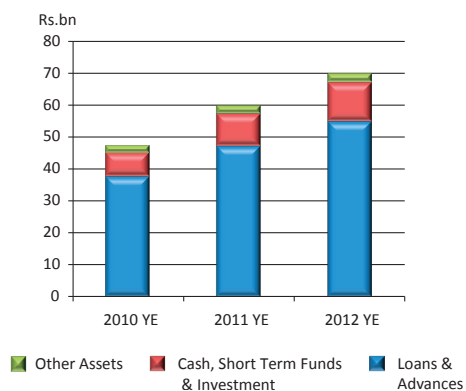
Agriculture Based Advance Mix



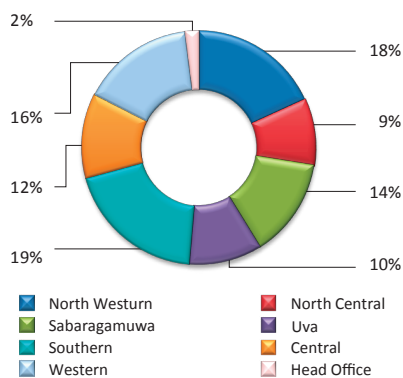
Liability Growth



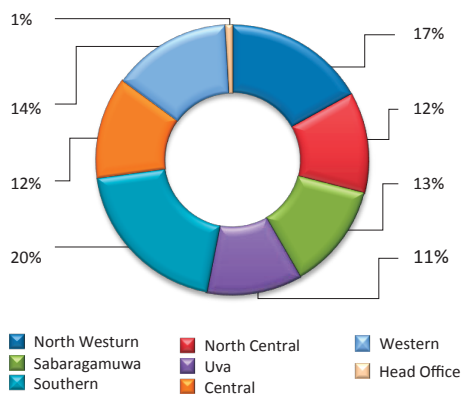
Assets Growth



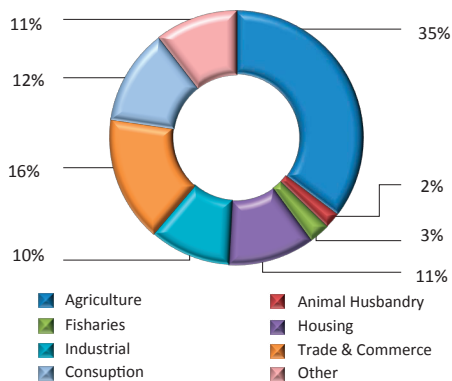
Province Wise Deposits



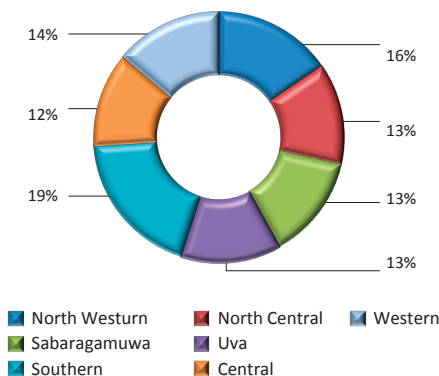
Province Wise Loan Outstanding



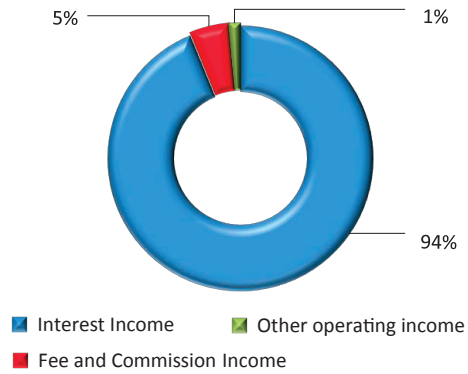
Loans Granted- Purpose Wise



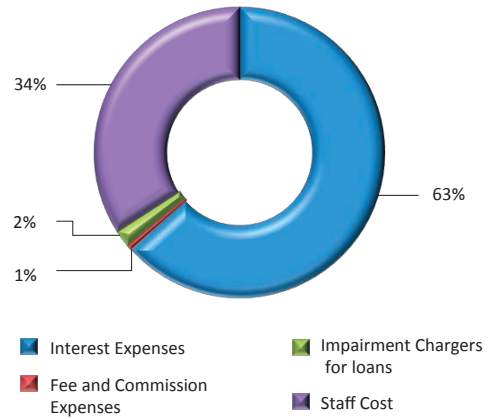
Loans Granted - Province Wise



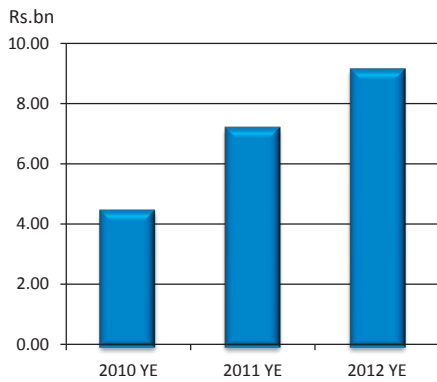
Income Mix



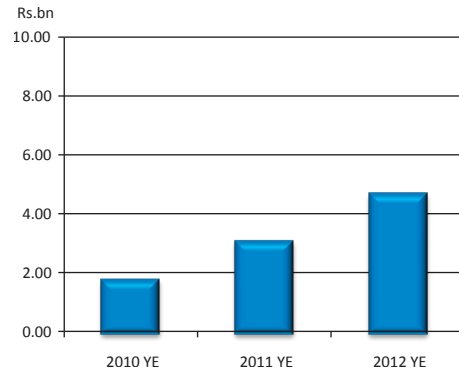
Expenditure Mix



Interest Income



Interest Expenditure



RDB



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பிரதேச அபிவிருத்தி வங்கி
Regional Development Bank

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அன்பு හා ஒத்துழைப்பு
Empowering Sri Lankans

Head Office





Chairperson's Review

It is with much satisfaction that I present the third Annual report of the bank for the year ended 31st December 2012. Although we are in operation for nearly three years as a national level bank, The beginnings of the Regional Development Bank can be traced as far back as 1985 when district level banks under the category of Regional Rural Development Banks were established in terms of the Regional Rural Development Bank act No 15 of 1985.

Subsequently in 1997, Seventeen such Regional Rural Development Banks were amalgamated in to six provincial development banks which were functioning as Rajarata, Ruhuna, Wayamba, Kadurata ,Uva and Sabaragamuwa Development Banks.

Thereafter these six banks were merged in to one national entity as Pradeshiya Sanwardhana Bank on 1st May 2010, Absorbing the assets, liabilities, contracts,

employees of those provincials banks established under the Regional Development Bank act no 06 of 1997.

Being a Pradeshiya Sanwardhana Bank at national level, The object of the bank shall be to facilitate regional economic development of Sri Lanka by promoting the development activities such as agriculture, industry, trade, commerce, livestock, fisheries and empowerment of women, mainly by granting financial assistance to micro financial institutions and small and medium scale enterprises.

POVERTY FREE SRI LANKA

During the past two years and eight months the management and the board of directors have focused much attention to consolidate different practices and corporate cultures of the then six provincial banks. I am very much happy that we have now been able to

consolidate all policies and operational procedures that have been practiced by six deferent entities over the years. We now work as one family with one vision towards creating a poverty free Sri Lanka by empowering low income earners through regional economic development.

We are proud to announce that the bank has reached its goals. We believe that these remarkable results have been yielded due to our consistent focus and meticulous strategies in framing policies for the bank. The profit earned, deposit mobilizations, disbursements of micro financial services to the needy sectors, recovery of loans and advances and other social activities conducted during the year under review are the evidences for our success.

We are happy to report that the bank has made 1.07 Bn before tax profit and has achieved deposit base of Rs. 54.67 Bn and a loan portfolio of Rs. 56.05 Bn. The bank has recorded very high recovery rate.

We, As a Pradeshiya Sanwardhana Bank firmly believe that our bank has to play a major role in the microfinance Industry. In fact we should lead the industry promoting women by granting financial assistance to micro finance institutions and small and medium scale enterprises.

For a financial system to be truly inclusive, It should meet the needs of every one who can fruitfully use financial services, Including the poor. Poor people or low income households in developing countries, like everyone else need access to a wide range of financial services that are convenient, flexible and reasonably priced. Not just loans, In addition to credit they want savings, Insurance and money transfer services.

However there is an acute gap between the demand and supply of micro financial services to the needy people especially in the rural sector. This has been attributed to several factors. Such as non availability of collateral, insufficient importance attach to the appraisal in making lending decisions, failure of the banks to establish a cadre of trained field personal to assess credit risk and follow-up loans, disproportionately high cost for small loans which too were subject same procedures for large loans and high transaction cost etc.

SAVINGS MOBILIZATION

UNDER “DIVI NAGUMA”

Poor people want to save and many of them save. But they are constrained by the multiple demands on their low incomes and also lack of available deposit services. Saving is a financial service for poor and excluded households. The consequence of scarce availability of appropriate saving services is that most poor people save in informal ways in various methods. The problem with these methods’ of savings is that they are risky and they can also be fairly illiquid. As such our primary motive is to inculcate savings habit amongst the poor under the group formation. Some low income earners save rupees 10/= to 50/= for a week that runs in to Millions. The Bank launched an exclusive savings account branded “Divinaguma” savings account on 04th February 2012. I am very much pleased to note that we have been able to open nearly 300,000 “Divinaguma accounts mobilizing Rs. 417 Million as at 31-12-2012. We have targeted to open another 700,000. “Divinaguma” accounts to reach one million accounts as at the end of 2013.

FORMATION OF SMALL GROUPS

During the past we have seen exponential growth in linkages between the Regional Development Bank and the Self Help Groups (SHG’s). In every parts of Sri Lanka these self help groups have attracted much attention over the past years as a source of rural financial services, especially for poor women. The current model links informal SHG’s of 5 to 10 people with source of finance. SHG’s start by collecting member’s small amount of saving and if all goes well many of them eventually gain access to bank loans. All these loans are given on the group guarantee and the problem of non availability of collateral does not exist for the economically active poor. Surveys show that almost all the members of the groups are from the low income and poorest groups: landless and marginal farmers.

MAHINDA CHINTHANAYA

Being a fully government owned development bank it is the view of the board of directors and the

management of the bank that we should play a key role in providing financial services to small and medium scale enterprises and the rural sector. We should reposition our selves to capitalize the emerging opportunities out of the government's commitment announced by the national economic policy envisaged in the "Mahinda Chinthanaya" and also annunciated in the budget proposals for the year 2012. Falling in line with the budget proposals where ever it is applicable to our bank, We have been able to frame our policies to follow suit in fulfilling the objectives of the bank.

FOOD SECURITY

It was proposed in the year 2012 budget that the surest way to consolidate food security is to expand our self sufficiency goal. This goal was expanded beyond rice to include peanuts, green gram, black gram, sesame and maize. Since all these grains are cultivated by small scale farmers who are mostly our customers, RDB had a key role to play in framing policies in the year 2012 to accommodate them. Needed financial services were provided to the farmers and they were made available to promote related activities in many part of the Island. I am very much happy that we were able to open several branches in the northern and eastern provinces and our presence was very much useful to the rural masses of those provinces to support government's aggressive development drive in the aftermath of the 30 year old conflict. We were able to provide financial facilities to the small scale farmers of north and east provinces, for the purpose of growing above mentioned grains.

Further, we have had negotiations with the food processing industrialists enabling them to purchase the requirement of Kurahan (FingerMillet) from the local market which has been hitherto import. This project has been extremely successful.

FORWARD SALES AGREEMENTS.

Generally the small farmers who are engaged in Agriculture are isolated from markets. They are exposed

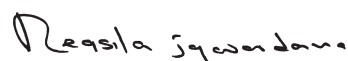
to higher risks on the volatility of prices. On the other hand small farmers are scattered and therefore the cost of financial services are expensive. In order to avoid isolation in markets the forward sales agreement is one of the most suitable instruments available with us and that links the farmers to the market effectively.

During the year 2012, we have had several negotiations with some of the importers of food grains. And the farmers who cultivated finger millet, peanuts, green gram, black gram, sesame and maize with a view of promoting financial structures for contract farming. As a development bank we will look for all avenues throughout the future with a view to decrease the import of food grains.

On behalf of the board I wish to convey my appreciation to General Manager / Chief Executive, the management team and the staff for their continuous support, co-operation and helping me to achieve the best for the bank.

The guidance and support extended to us during this period by His excellency the President as the minister of finance, The secretary of Treasury and the officials, the Governor Central Bank of Sri Lanka and its officials, all the other government officials and the board of directors have been extremely helpful and encourage

I would also like to thank our auditors Ernst and Young and the department of auditor general for conducting the year end audit. Finally I extend appreciation and gratitude to our much valued customers whose participation and partnership has made our growth possible. We are confident with the support of shareholders and employees of the Bank we will continue to fulfill our objectives throughout the future.



Keshala Jayawardana
Chairperson.



General Manager/ CEO's Review



It is my pleasure as the General Manager of the Bank to present 3rd successive review and analysis for the year 2012 annual report on bank's performance. In my view the Bank has performed comparatively successful in achieving its specific objectives as the Government's main development bank distinguish on facilitating rural/regional development of the country.

I personally discover year 2012 as a year which immensely accommodated the process of attaining our corporate vision "To take Sri Lanka towards prosperity by empowering people through regional economic development" despite of macroeconomic factors affecting the banking industry of the country together with credit ceiling imposed by the regulator.

We now being a national level development Bank serve the people who mostly in need of financial services

of our society, specially the rural sector of the nation which represents 70% of the total population. In order to fulfill this requirement, we have opened 08 new branches in Northern and Eastern provinces and 04 branches in other parts of the country to reach our target market and upgraded the facilities of 20 existing branches during the past financial year.

In my view the year 2012 is also considered as the year of consolidation after the establishment of the Bank in 2010. The brand name RDB was less popular among the general public while the earlier 6 regional level bank names were very popular. Hence, we have made all efforts to establish the RDB brand in the year 2012 by over shadowing the names of the previous regional level banks. This is an achievement for the Bank as the other major banks have reached this position after operating for several years.

In the year 2012, as planned in the previous year, we have commenced the implementation of the IT solution with the Indian IT solution provider namely Polaris. The Bank is expected to complete this implementation and go live to serve our clientele in 2013.

In keeping with the Governments' previous year budget proposal we were able to introduce new products and implement several services to meet our national goal of self sufficiency in food through rural development. We have extended financial assistance for the agriculture sector specially for Black grams, Kurakkan, Peanut, Green grams and Maize etc. Last year we have also introduced a new savings account product under the name "Divi Neguma" to facilitate/promote small time savers, I am proud to mention that by the end of the year we have opened more than 300,000 accounts with total deposits over of Rs. 417 mn under Divi Neguma accounts. Further in December 2012, we have also introduced "Ranaviru Divi Neguma" account to facilitate the self employment and savings habit of the injured security personnel of the armed forces who have sacrificed their young ages for the security of the country and suffered many physical ailments during the conflict days.

FINANCIAL AND OPERATIONAL PERFORMANCE

In the year 2012 the Bank has reached the gross income level to Rs. 9.06 bn which is an increase of 27% compared to the previous financial year, indicating a satisfactory growth position as a national level specialized bank for its 3rd year of operation. However, due to increase in interest cost which is a common phenomenon for the banking industry in year 2012 coupled with increased personnel cost, the Bank has reordered a pretax profit of Rs. 1.07 bn compared to the previous year figure of Rs. 1.58 bn which is a decline of 32.28%. Although, the income level has increased, managing interest cost and personnel costs were difficult in view of the market conditions and increasing trend in wages.

At present the Team RDB which is spread all over the country including North and East and includes more than 2500 individuals who are well trained and experienced in catering to our 4 mn customer base.

Further, in line with the government's policy to afford more employment opportunities to the state sector institutions, the Bank has offered employment for 64 graduates as management trainees and further 327 employments for other categories. Most of the recruited staff was deployed in the new branches of Northern and Eastern provinces.

The Bank's post tax profit was Rs. 0.55 bn as against Rs. 1.12 bn in the previous year. During the year 2012 the Bank experienced a credit expansion of 14% as against regulator's credit ceiling of 18%. The drop was mainly due to concentrating only on development lending activities rather than expanding credit with pawning facilities. Out of the total loan portfolio, agriculture and industrial sectors carry around 43.70%.

The Bank continued with a persistent strategy towards deposit mobilization and reached the deposit portfolio of Rs. 54.67 bn in 2012 as against the previous year figure of Rs. 46.11 bn which is an increase of 18.56%. However, the concentration of the portfolio was mainly towards fixed deposits. We have already made arrangements to bring down this concentration and to change the composition to have a higher percentage in long term savings deposits in the forthcoming years.

The Bank continues to maintain the asset quality, an area of critical focus for the banking industry. RDB was extending credit facilities to the rural sector, commonly identified as most vulnerable sector for lending by the industry. Although, the Bank has taken a higher risk by lending to this sector we managed to curtail our NPA ratio at 4.34% as of last financial year which is above the industry average. The figure is also higher than the previous year. The main contributory factor for the ratio increase was the unforeseen climatic conditions experienced in most of the districts of North Central, North Western and Eastern provinces which results to low harvest and losses to our clientele.

FUTURE OF THE BANK

I firmly believe that our future sustainability mainly depends on strengthening the microfinance activities of the Bank and we need to re-think our business model moving away from the traditional development banking model where most of Sri Lankan development banks are following now. In this journey we have

to be mindful of the necessity to achieve a balance between asset growth, maintaining sufficient liquidity and capital buffer. Further, profitability also cannot be compromised merely to facilitate the microfinance activities. Hence, we need to make all our lending and other connected activities of microfinance towards better profitability. The Bank also has to concentrate on customer service and managing risk in order to achieve this target. The implementation of CORE banking solution will have an added advantage for the Bank to facilitate the above requirements.

In the forthcoming year the Bank, with the implementation of the CORE banking solution for the entire network proposed to facilitate the rural community with electronic cash dispensing facility for which the Bank has to incur additional capital expenditure. We also have to educate the rural community, our existing clientele to adjust to the new changes from our conventional banking practices.

The Bank will also continue its compliance journey on risk management satisfying the regulator and adopting the best practices to achieve the Basel II and III recommendations. To complete these targets the Bank needs additional human capital together with capital expenditure which will be another challenge for the Bank in the year 2013.

The Bank has to expand its branch network in Northern and Eastern provinces by 10 more branches in the year 2013 to cater the areas previously effected by internal conflicts and to upgrade the facilities to at least 10 existing branches in order to extend better customer service.

APPRECIATIONS

My sincere appreciations to the Secretary to the Treasury & Ministry of Finance together with his staff, the Central Bank Governor and his able staff for their

support given throughout the last financial year and expect the same level of support in the coming year.

My gratitude to the Chairperson and Board of Directors for their continuous support, encouragement and guidance during year 2012.

I wish to thank, my fellow team members of entire RDB network for their fullest support to achieve the Bank's successful results and our valuable customers for the relationship they maintain with the Bank.

I am also confident that the staff of RDB will play a key role in shaping-up the future of the Bank through their dedicated service.

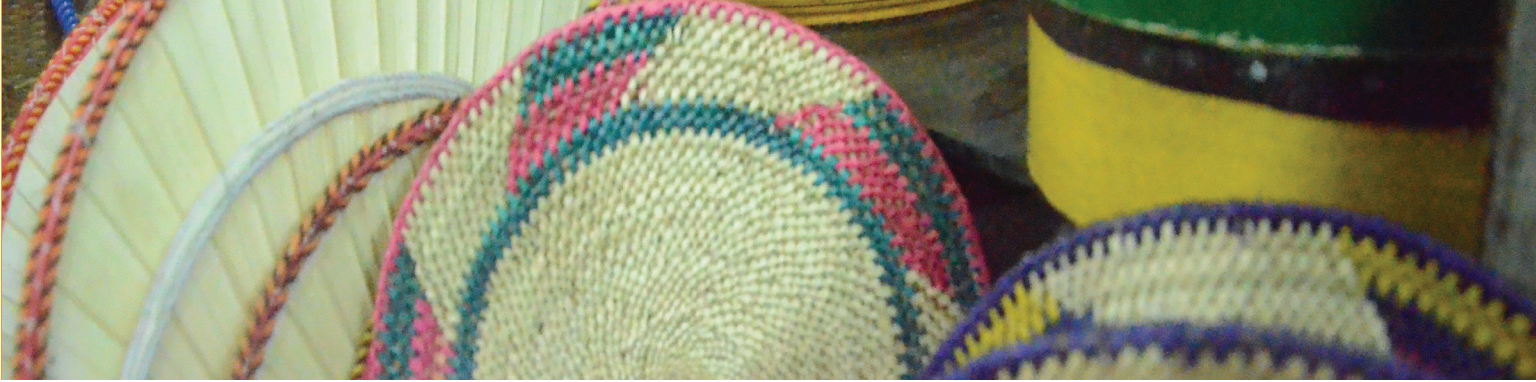
CONCLUSION

RDB is a bank differentiate itself from other financial institutions by extending products and services to the rural sector of the nation which represents 70% of the total population who mostly in need of financial services of our society. Hence, RDB is not just a another bank but a specialized development bank involved in upgrading the socio economic living conditions of the rural mass by inculcating the savings habit and a new credit culture.

I assure that the Bank's upcoming operations will stand to achieve the objectives which go hand in hand with the government policies on the economic development of the country.



R Siriwardhane
General Manger/ CEO



සභාපතිනියගේ පණිවිඩය

3 1-12-2012 දිනෙන් අවසන් වූ වර්ෂය සඳහා වූ බැංකුවේ වාර්ෂික වාර්තාව මා ඉදිරිපත් කරන්නේ ඉමහත් සතුටිනි. ජාතික තලයේ සංවර්ධන බැංකුවක් ලෙස ප්‍රාදේශීය සංවර්ධන බැංකුව තම ව්‍යාපාරික කටයුතු වල යෙදී සිටියේ වසර 03 කට ආසන්න කාලයක් වුවද, බැංකුවේ ආරම්භය 1985 වර්ෂය තරම් ඈතට දිව යයි. ඒ අනුව 1985 අංක 15 දරණ ප්‍රාදේශීය ග්‍රාමීය සංවර්ධන බැංකු පනතට අනුකූලව දිස්ත්‍රික් මට්ටමේ බැංකු 17 ක් පිහිටුවීම එහි මූලාරම්භයයි.

ඉන් අනතුරුව 1997 අංක 06 දරණ ප්‍රාදේශීය සංවර්ධන බැංකු පනතින් යොදන ලද විධිවිධානයන්ට අනුව එවකට පැවති ප්‍රාදේශීය ග්‍රාමීය සංවර්ධන බැංකු 17 ඒකාබද්ධ කරමින් පළාත් බැංකු 06 පිහිට වූ අතර එකී පළාත් බැංකු රජරට, රුහුණ, වයඹ, කදුරට, ඌව සහ සබරගමුව සංවර්ධන බැංකු යනුවෙන් ක්‍රියාත්මක විය.

ඊට පසුව මෙම පළාත් බැංකු ඒකාබද්ධ කරමින් 2010 මැයි මස 01 වැනි දින වර්තමාන ප්‍රාදේශීය සංවර්ධන බැංකුව, ජාතික තලයේ පිහිටවන ලද බැංකුවක් ලෙස ස්ථාපිත කරන ලදී. ප්‍රධාන වශයෙන් සුඤ්ඤ මූල්‍ය ආයතන හා කුඩා හා මධ්‍ය පරිමාණ ව්‍යවසාය සඳහා මූල්‍ය සහාය ලබා දෙමින් සංවර්ධනය, කෘෂිකර්මාන්තය, කර්මාන්ත, වෙළඳ, වාණිජ්‍ය, පශු සම්පත්, කාන්තා අභිවෘද්ධිය හා ධීවර කටයුතු ප්‍රවර්ධනය කිරීම මගින් ශ්‍රී ලංකාවේ සමස්ත කලාපීය අර්ථික සංවර්ධනය සඳහා පහසුකම් සැලසීම බැංකුවේ ප්‍රධාන අරමුණ බව මෙහිලා සඳහන් කරමි.

දිළිඳු කමෙන් තොර ශ්‍රී ලංකාවක්

එකිනෙකට වෙනස් සංස්කෘතීන්ද, ක්‍රම සහ විධි මෙන්ම ක්‍රමෝපායන්ද අනුගමනය කරමින් කටයුතු කරනු ලැබූ ආයතන 06 ක් ඒකාබද්ධ කිරීමෙන් අනතුරුව පිහිටුවාලූ අප බැංකුව එක් පාලනයක් යටතට ගෙන ඒම සඳහා අධ්‍යක්ෂ මණ්ඩලයේ හා කළමනාකාරීත්වයේ නිරන්තර අවධානය යොමු කිරීමට සිදුවිය. ඒ අනුව පසුගිය කාලය තුළ ඒ සඳහා අවශ්‍ය වන්නාවූ ප්‍රතිපත්තින් මෙන්ම මෙහෙයුම් ක්‍රියාවලියද සකස්කොට අවසන් කිරීමට අපට හැකි වූ බව සඳහන් කරන්නේ ඉමහත් සතුටිනි. මේ වන විට දිවයිනේ ප්‍රමුඛ පෙලේ ප්‍රාදේශීය සංවර්ධන බැංකුවක් ලෙස ප්‍රාදේශීය සංවර්ධනය මගින් අඩු ආදායම් ලාභී ජනකොටස් බල ගන්වමින් දිළිඳු කමෙන් තොර ශ්‍රී ලංකාවක් නිර්මාණය කිරීම සඳහා වූ එකම දැක්මකින් එක් පවුලක් ලෙස කටයුතු කිරීමට අපට හැකියාව ලැබී ඇත.

2012 වසර තුළ බැංකුවේ ඉලක්ක කරා ලගා වී තිබේ. මෙම සාර්ථක ප්‍රතිඵල ලබා ගැනීම පිණිස ප්‍රතිපත්ති සම්පාදනය කිරීම හා ක්‍රමෝපායන් සකස් කිරීමේදී අප විසින් සිදු කරන ලද නිරන්තර අවධානය බෙහෙවින් ඉවහල් වී යයි මම විශ්වාස කරමි. බැංකුව ලද ලාභයද, තැන්පතු පදනමද, සුළු හා මධ්‍ය පරිමාණ ව්‍යවසායන් සඳහා වූ ක්‍ෂුද්‍ර මූල්‍ය කරණ සේවාවන්ද, අපගේ සමාජ මෙහෙවර හා ප්‍රජා සන්නිවේදන සේවාවන්ද අප ලැබූ සාර්ථකත්වය සඳහා සාක්ෂි දරනු ඇතැයි මම සිතමි.

31-12-2012 දිනට රුපියල් බිලියන 1.07 බදු පෙර ලාභයක් ලැබූ අතර, රු බිලියන 54.67 ක තැම්පතු පදනමක් අප සතුව ඇත. අප බැංකුවේ ණය හා අත්තිකාරම් කළඹ රුපියල් බිලියන 56.05 කි. ඉතා ඉහල ණය ආපසු අය කර ගැනීමේ අනුපාතයක් අප සතුව තිබේ.

රජයට අයත් ප්‍රාදේශීය සංවර්ධන බැංකුවක් ලෙස ක්ෂුද්‍ර මූල්‍ය කර්මාන්තය තුළ විශේෂයෙන් අඩු ආදායම් ලාභින්නේ මූල්‍ය පහසුකම් සලස්වාලීම සඳහා වූ අප සතු භූමිකාව ඉතා විශාල යැයි විශ්වාස කරමු. විශේෂයෙන්ම කාන්තාවර්ධනය සඳහාත් සුඤ්ඤ මූල්‍ය ආයතන සහ කුඩා හා මධ්‍ය පරිමාණ ව්‍යවසාය සඳහා සුළු මූල්‍යකරණ පහසුකම් ලබා දීමේ ක්‍රියාවලිය තුළ ප්‍රාදේශීය සංවර්ධන බැංකුව නායකත්වය ගත යුතුය.

මූල්‍ය පද්ධතිය මගින් මූල්‍ය පහසුකම් අවශ්‍ය සියළු දෙනා වී සඳහා ඇතුළත් කර ගැනීමට සමත් විය යුතුය, එසේ කළ හැක්කේ දුප්පතුන් හා අඩු ආදායම් ලාභින්නේ ඇතුළුව එලදායි ප්‍රථිපල ලබා ගත හැකි, ආර්ථික වශයෙන් ක්‍රියාකාරීව කටයුතු කරන සියළු දෙනා වී මුල්‍ය පහසුකම් ලබා දීම පිණිස ඇතුළත් කරගැනීමෙන් පමණකි. අන් අයට මෙන්ම අඩු ආදායම් ලාභි ප්‍රජාවටද පුළුල් පරාසයක මූල්‍ය පහසුකම් අවශ්‍ය වේ. මෙම මූල්‍ය සේවාවන් පහසුවෙන් ලබා ගත හැකි වීමද, නම්‍යශීලීතාවය සහ සාධාරණ මිලක් මත සැපයීමද අවශ්‍ය කරුණකි. ඔවුන්ට වුවමනා වන්නේ ණය පමණක් නොවේ. වියට අමතර වශයෙන් ඉතිරි කිරීම සඳහාද අවශ්‍ය පහසුකම් සලස්වාලිය යුතු අතර රක්ෂණය හා මුදල් හුවමාරු කිරීමේ පහසුකම්ද තිබිය යුතුය.

කෙසේ වෙතත් ක්ෂුද්‍ර මූල්‍යකරණ වෙළඳපල තුළ විවැනි පහසුකම් අවශ්‍ය වන ප්‍රජාවගේ, විශේෂයෙන්ම ග්‍රාමීය ජනතාවගේ ඉල්ලුම සහ සැපයුම අතර ඉතා බරපතල වෙනස්කම් දක්නට ඇත. මෙයට බලපාන්නා වූ සාධක කීපයක් තිබේ. ණය හා අත්තිකාරම් සඳහා අවශ්‍ය සුරැකුම් නොමැති වීමද, ඔවුන් ණය ලබා ගැනීමට සුදුසුකම් නොලත් අය යැයි සැලකීමද, සුළු පරිමාණයේ ණය ඇගයීම් හා ඒවා පෙර හා පසු විපරම් සඳහා වූ යාන්ත්‍රණයක් බැංකුවල නොමැති වීමද, සුළු පරිමාණයේ ණය මුදල් ලබා දීම හා මහා පරිමාණ ණය මුදල් ලබා දීම සැසඳීමේදී වැය වන පිරිවැය අධික වීමද ඉන් සමහරකි.

“දිවි නැගුම් වැඩසටහන”

දිළිඳු ප්‍රජාවටද ඉතිරි කිරීමේ උවමනාව තිබේ. එමෙන්ම ඔවුන්ද ඉතිරි කිරීම් කරති. එහෙත් ඔවුන් ලබන ආදායම් වලින් විවිධ කාරණා සඳහා ඉටුකිරීමට ඇති අවශ්‍යතාවයන්ද, ඉතිරිකිරීම් සිදුකිරීමට අවශ්‍ය වන මූල්‍ය සේවාවන් නොමැති වීමද, ඉතිරි කිරීම් සඳහා බාධකයන් වී තිබේ. මූල්‍ය පද්ධතියට හසු නොවුන දිළිඳු ජන කොටස් වලට හා කුටුම්භයන්ටද ඉතිරිකිරීමේ මූල්‍ය සේවාවන් සලස්වාලිය යුතුය. ඉතිරි කිරීම සඳහා වියට ගැලපෙන මූල්‍ය සේවාවන් නොමැති වීම හේතුවෙන් බොහෝ දිළිඳු ප්‍රජාව සංවිධිත අංශයේ මූල්‍ය ආයතනයක ඉතිරි කිරීම් නොකර තම ඉතිරිකිරීම් සඳහා වෙනත් විවිධ ක්‍රියා මාර්ග අනුගමනය කරති.

මෙවැනි අසංවිධිත ක්‍රියාමාර්ග වල විශාල අවදානමක් පවත්නා අතර, ද්‍රවිශිලතාවය තුළද උපහතාවයන් පවති.

ඒ අනුව ප්‍රාදේශීය සංවර්ධන බැංකුවක් ලෙස අඩු ආදායම් ලාභින්නේ ඉතිරි කිරීම් ප්‍රවර්ධනය කිරීම සඳහා විශාල වගකීමක් අප වෙත පැවරෙන අතර අපේ අභිමතාර්ථය වන්නේ ඔවුන්ගේ ඉතිරිකිරීමේ නම්‍යතාවය වැඩිදියුණු කිරීමය. විවැනි අඩු ආදායම් ලාභින්නේ කණ්ඩායම් ගත කරමින් එක් සතියකට රු. 10/- සිට රු. 50/- දක්වා වූ මුදලක් ඉතිරි කිරීම සඳහා ඔවුන් උනන්දු කරමින් ඔවුන්ගේ ඉතිරි කිරීම් වර්ධනය කිරීම පිණිස කටයුතු කරන්නට අපට හැකියාව ලැබුණි. මෙසේ කරන ලද ඉතිරි කිරීම් මේ වන විට රුපියල් මිලියන ගණනක් දක්වා වර්ධනය වී ඇත.

“දිවිනැගුම” යන සන්නාමය යටතේ ඉතිරි කිරීමේ ගිණුම් හදුන්වා දීම අඩු ආදායම් ලාභින්නේ ඉතිරි කිරීම් ප්‍රවර්ධනය කිරීම සඳහාම අප විසින් හදුන්වා දුන් මූල්‍ය උපකරණයකි. 2012 පෙබරවාරි 04 වැනි දින හදුන්වා දුන් මෙම ගිණුම් “දිවිනැගුම” ප්‍රතිලාභීන් අතර වඩාත් ජනාදරයට පත්ව ඇති අතර, 31-12-2012 දින වන විට ගිණුම් 300 000 කට ආසන්න සංඛ්‍යාවක් ආරම්භ කිරීමට අපට හැකි විය. එම ගිණුම් හරහා රු මිලියන 417 ක මුදලක් ඒකරාශී කිරීමට අපට හැකිවිය. 2013 වසරේ අග භාගය වන විට “දිවිනැගුම” ගිණුම් දශලක්ෂයක් දක්වා ඉහල නංවාලීම අපේ ඉලක්කය වන බැවින් ඉදිරි වසර තුළ තවත් විවැනි ගිණුම් 700000 ක් ආරම්භ කිරීමට අදිටන් කරගෙන සිටිමු.

කුඩා කණ්ඩායම් පිහිටුවීම

පසුගිය කාලය තුළ ප්‍රාදේශීය සංවර්ධන බැංකුව සමග එක්වූ කුඩා කණ්ඩායම්වල ව්‍යුත්පන්න වර්ධනයක් සිදු වී ඇති බව මෙහිලා සඳහන් කරන්නේ ඉමහත් සතුටකිනි. මේ මගින් ග්‍රාමීය අංශයට ක්ෂුද්‍ර මූල්‍ය පහසුකම් සැපයීමේදී කුඩා කණ්ඩායම් ක්‍රමය ඉතා ආකර්ශනීය වුවක් විය.

වර්තමාන කුඩා කණ්ඩායම් ආකෘතිය තුළ සාමාජිකයන් 5-10 අතර ප්‍රමාණයක් ඒකරාශී වන අතර වය ඔවුන්ගේ මූල්‍ය සේවාවන් ලබා ගැනීමේ මූලාශ්‍රයකි. කුඩා කණ්ඩායම් ආරම්භ කිරීමෙන් අනතුරුව ඔවුන්ගේ ක්‍රියාකාරකම් ආරම්භ වන්නේ කුඩා පරිමාණයේ ඉතිරි කිරීම් ඒකරාශී කිරීමෙනි. ඔවුන් තුළ මූල්‍ය විනයක් ඇති වී කුඩා කණ්ඩායම් හිස ලෙස ක්‍රියාත්මක වේනම් නිතැතින්ම ඔවුන්ට අවශ්‍ය වන්නාවූ ණය පහසුකම් ලබා ගැනීම සඳහා සියළු දෙනා වෙත මාර්ග විවර වේ.

එමෙන්ම මෙම ණය පහසුකම් සලස්වාලන්නේ කණ්ඩායම් ඇපය මත බැවින් සුරැකුම් නොමැති වීම හේතු කොට ගෙන ආර්ථික වශයෙන් ක්‍රියාකාරී අඩු ආදායම් ලාභින්නේ හට ණය ලබා ගැනීමට නොහැකි වීමේ දුෂ්කර තාවයන් ඇති නොවේ. අප විසින් කරන ලද විමර්ශනයට අනුව මෙම කුඩා පරිමාණයේ කණ්ඩායම් වල සාමාජිකත්වය ලබන්නේ අඩු ආදායම් ලාභින්නේ වන දිළිඳු ජන කොටස් මෙන්ම ඉඩම් නොමැති ශ්‍රමිකයින් හා ආන්තික ගොවීන් වීම විශේෂයෙන් සඳහන් කළ යුතුය.

මහින්ද චින්තනය

රජයට අයත් ප්‍රාදේශීය සංවර්ධන බැංකුවක් ලෙස සුළු හා මධ්‍ය පරිමාණයේ ව්‍යවසායිකයින්ටත් ග්‍රාමීය අංශයටත් මූල්‍ය සේවාවන් සලස්වා ලීමේදී අප බැංකුවේ භූමිකාව කවර ආකාරයේ විය යුතුද යන්න බැංකුවේ අධ්‍යක්ෂක මණ්ඩලය මෙන්ම කළමනාකරණය විසින්ද හදුනාගෙන තිබේ. එමෙන්ම ජාතික සංවර්ධනය සඳහා රාජ්‍ය මැදිහත්වීම මගින් ඇති වන අවස්ථාවන් ප්‍රයෝජනයට ගනිමින් ඒ අනුව කටයුතු කිරීමට අප මැදිහත් විය යුතුය.

ජාතික සංවර්ධනය සඳහා වූ ප්‍රතිපත්තීන් කෙරෙහි රජයේ මැදිහත් වීම මහින්ද චින්තනය මගින් ඉතා පැහැදිලිව දක්වා ඇති අතර එකී අභිමතාර්ථ සපුරා ගැනීමේදී රජය විසින් අනුගමනය කරනු ලබන ක්‍රියාමාර්ග වලින් ජනිත වන අවස්ථාවන් අප බැංකුව විසින් හිසි ලෙස ප්‍රයෝජනයට ගැනීම සඳහා වූ ක්‍රියාමාර්ග ගැනීමට හැකිවන පරිදි එයට ගැලපෙන ප්‍රතිපත්තීන් සම්පාදනය කිරීමට අපට හැකි විය.

ආහාර සුරක්ෂිතතාවය

2012 වසර සඳහා වූ අයවැය යෝජනා ඉදිරිපත් කරමින් ආහාර ස්වයංපෝෂිත ඉලක්ක පුළුල් කළ යුතු බවත් සහල් නිෂ්පාදනයට අමතරව රටකපු, මුං ඇට, උඳු, තල සහ බඩඉරිඟු යන ධාන්‍ය නිෂ්පාදන පුළුල් කළ යුතු බවත් නිශ්චිතව දක්වා ඇත. මෙම වගාවන්හි නිරත වන බොහෝමයක් ගොවීන් අපගේ ගණුදෙනු කරුවන් වන අතර ඔවුන්ට අවශ්‍ය වන්නාවූ මූල්‍ය පහසුකම් සලස්වාලීම සඳහා ප්‍රතිපත්තීන් සකස්කරලීම පිණිස ප්‍රාදේශීය සංවර්ධන බැංකුව සුවිශේෂී භූමිකාවක් ඉටුකරනු ලැබිණ. ඒ අනුව මෙම ධාන්‍ය වර්ග රට තුල නිපදවීම සඳහා ගොවීන්ගේ ක්‍රියාකාරකම් වැඩි දියුණු කිරීමට අවශ්‍ය ප්‍රතිපත්තීන් සකස් කරන ලද අතර ඔවුන්ගේ ක්‍රියාකාරකම් වැඩිදියුණු කිරීමට අපට හැකි විය.

එමෙන්ම 30 වසරක් පුරා පැවති ගැටුම්කාරී තත්වයන් අවසන් වීමෙන් පසුව උතුරු නැගෙනහිර පළාත් වලටද අපගේ ශාඛාවන් ව්‍යාප්ත කිරීමට හැකි වූ බව මා මෙහි සඳහන් කරනුයේ ඉමහත් සතුටිනි. එම පළාත් වල අපගේ ශාඛාවන් ආරම්භ කිරීම එම පළාත්හි ග්‍රාමීය ජනතාවට ඉමහත් ප්‍රවීණ ලෙස දෙන්නක් වූ අතර රජය විසින් ක්‍රියාත්මක කරනු ලබන සීග්‍ර සංවර්ධන කටයුතු වලට මැදිහත් වීමට අප බැංකුවටද හැකි විය. එමගින් ග්‍රාමීය ජනතාවට අවශ්‍ය මූල්‍ය පහසුකම් සලස්වාලීමට කටයුතු කරන ලද බැවින් රට තුළ විසිරී සිටින අනෙකුත් පළාත් වල ගොවි ජනතාවට මෙන්ම උතුරු නැගෙනහිර ග්‍රාමීය ජනතාවටද ඉහත සඳහන් ධාන්‍ය වර්ග නිෂ්පාදනය කිරීම සඳහා අවශ්‍ය වන මූල්‍ය පහසුකම් සලස්වාලන ලදී.

2012 වසර තුළදී කුරක්කන් ආශ්‍රිත ආහාර ද්‍රව්‍ය නිෂ්පාදනය කරන කර්මාන්ත කරුවන් ඔවුන්ගේ අවශ්‍යතාවයන් දේශීය වෙළඳපොළ තුළින් ලබා ගැනීම සඳහා සාකච්ඡාවන් ගණනාවක් පවත්වන ලද අතර, මේ දක්වා ආනයනය කරන ලද කුරක්කන් භාවිතා කරන විවැනි කර්මාන්ත කරුවන්ගේ අවශ්‍යතාවයන්ගෙන් කොටසක්

දේශීය වෙළඳපොළෙන් මිලදී ගැනීමට ඉඩකඩ සලස්වාලීමට අපට හැකි විය. මෙම ව්‍යාපෘතිය අභියෝගී සාර්ථක වී ඇත .

ඉදිරි වෙළඳ හිච්ඡුම්

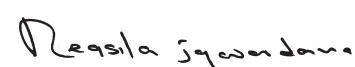
විවිධ කෘෂි කෝශ වගාවන්හි නිරත සුළු පරිමාණයේ ගොවීන් ඇතැම් විට වෙළඳපොළ තුළ අතරමං වූ ස්වාභාවයක් පෙන්නුම් කරයි. එමෙන්ම ඔවුන් අධික මිල උච්චාවචනයන්ට ගොදුරු වේ. තවද ඔවුන්ගේ මූල්‍ය සේවාවන් සඳහා වැය වන පිරිවැයද අධිකය. වෙළඳපළ තුළ අනන්‍යතාවයක් ලබා දීමට මෙන්ම ඒ හා බද්ධ කිරීමට ඉදිරි වෙළඳ හිච්ඡුම් මහා උපකරණයක් ලෙසින් අපි දකිමු .

2012 වසර තුල විවිධ ධාන්‍ය වර්ග මෙරටට ගෙන්වන ආනයන කරුවන් සමග ඔවුන්ගේ අවශ්‍යතාවයන් දේශීය වෙළඳපොළින් ලබාගැනීම සඳහා වූ සංවාදයක යෙදෙන්නට අපට හැකිවිය.

එම සංවාදයන්හි සිදු කරන ලද සාකච්ඡා මගින් කුරක්කන්, රටකපු, මුංඇට, තළ, උඳු, බඩඉරිඟු යනාදී ධාන්‍ය වර්ග වගාකරන සුළු පරිමාණයේ ගොවීන් ඉදිරි වෙළඳ හිච්ඡුම් මගින් වෙළඳපළ හා බද්ධ කිරීම අපගේ ප්‍රයත්නය විය. මෙම ක්‍රියාමාර්ග මගින් මෙරටට ආනයනය කරනු ලබන ධාන්‍ය වර්ග අප රට තුලම නිෂ්පාදනය කොට ආනයනයන් අඩු කිරීම සඳහා නිරන්තර උත්සාහයක් අප විසින් ගනු ලබන අතර ඉදිරි කාලය තුලද අඛණ්ඩව ක්‍රියාකරන බව සඳහන් කරමි .

මුදල් හා ක්‍රම සම්පාදන අමාත්‍ය වරයා වශයෙන් අප වෙත උපදෙස් ලබා දෙමින් නිසි මග පෙන්වූ අභිගරු ජනාධිපති තුමන්ට අපගේ ගෞරවාන්විත ස්තූතිය පලකර සිටිමු . එමෙන්ම මුදල් හා ක්‍රම සම්පාදන අමාත්‍යාංශයේත් ආර්ථික සංවර්ධන අමාත්‍යාංශයේ හා මහා භාණ්ඩාගාරයේ ලේකම් තුමන් ඇතුළු නිලධාරී තුමන්ලාටත් ශ්‍රී ලංකා මහ බැංකුවේ අධිපති තුමාට සහ එහි නිලධාරී තුමන්ලාටත් අප වෙත සහාය ලබා දුන් රාජ්‍ය අංශයේ නිලධාරී තුමන්ලාටත් අප බැංකුවේ ප්‍රණාමය පුද කර සිටිමු. බැංකුවට අවශ්‍ය ප්‍රතිපත්ති සකස් කිරීමේදී සහාය දුන් අපගේ අධ්‍යක්ෂ මණ්ඩලයටත් එමෙන්ම අප බැංකුව විගණනය කළ විගණකාධිපති තුමා ඇතුළු කාර්ය මණ්ඩලයටත් අධ්‍යක්ෂ මණ්ඩලය වෙනුවෙන් තුනි පුදන අතර අපගේ ගණුදෙනුකාර මහත්ම මහත්මීන්ටත් මාගේ ස්තූතිය පුද කර සිටිමි.

තවද ඉහල මට්ටමේ ප්‍රවීණ ලබා ගැනීමට මා හට සහය ලබා දුන් අප බැංකුවේ සාමාන්‍යාධිකාරී / ප්‍රධාන විධායක ඇතුළු ඉහල කළමනාකාරීත්වයටත්, කාර්ය මණ්ඩලයටත්, අධ්‍යක්ෂ මණ්ඩලය වෙනුවෙන් මාගේ කෘතඥතාවය පල කර සිටිමි .



කේෂලා ජයවර්ධන,
සභාපතිනී.



සාමාන්‍යාධිකාරී / ප්‍රධාන විධායකගේ විශ්ලේෂණය



ප්‍රාදේශීය සංවර්ධන බැංකුවේ සාමාන්‍යාධිකාරී වරයා වශයෙන් 2012.12.31 දිනෙන් අවසන් වර්ෂය සඳහා වූ තෙවැනි වාර්ෂික වාර්තාව හා කාර්ය සාධනය පිළිබඳ විවරණය මා ඉදිරිපත් කරන්නේ ඉමහත් සතුටිනි. ප්‍රාදේශීය සංවර්ධනය හා විශේෂයෙන් ග්‍රාමීය ආර්ථික සංවර්ධනය පෙරදැරිව ස්ථාපිත කරන ලද රාජ්‍ය බැංකුවක් ලෙස මෙම වසරද බැංකුවේ පරමාර්ථ හා අරමුණු කරා ළඟා වූ සාර්ථක වසරක් වූ බව සඳහන් කරමි.

සාර්ව ආර්ථික සාධක මෙන්ම ණය මුදාහැරමේ සීමාවන් දිවයින තුළ බැංකු කර්මාන්තයට විවිධාකාර බලපෑම් සිදුකළද, ප්‍රාදේශීය සංවර්ධනය මඟින් ජනතාව බලගන්වමින් සමෘද්ධිමත් ශ්‍රී ලංකාවක් නිර්මාණය කිරීම සඳහා වූ ආයතනික දැක්ම සපුරා ගැනීම පිණිස මෙම වසර තුළ ද අප බැංකුව කටයුතු කරන ලදැයි මම විශ්වාස කරමි.

ශ්‍රී ලංකාවේ ජනගහනයෙන් 70%ක් පමණ ජීවත්වන ග්‍රාමීය අංශයේ ජනතාවටද, සමාජ ස්ථරයන්හි වෙනත් විවිධ ජන කොටස් සඳහා ද අවශ්‍ය මූල්‍ය සේවාවන් ලබා ගැනීම පිණිස මාර්ග විවර කිරීම උදෙසා කටයුතු කිරීමේ සුවිශේෂී වගකීමක් ජාතික මට්ටමින් පිහිටුවන ලද සංවර්ධන බැංකුවක් ලෙස

අපවෙත පැවරී තිබේ. මෙම වගකීම ඉටුකරමින් අපගේ ඉලක්ක ගත වෙළඳපල වෙත ප්‍රවිෂ්ඨ වීමේ අභිමතාර්ථයන්ගෙන් යුතුව උතුරු කැගෙනහිර පළාත් ද ආවරණය කිරීම සඳහා අපගේ ශාඛා ජාලය පුළුල් කරන ලද අතර, දිවයිනේ අන් ප්‍රදේශවල පිහිටි ශාඛාවන්හි පහසුකම් වඩාත් වැඩි දියුණු කිරීමට මෙම වසර තුළ අප විසින් කටයුතු කරන ලදී.

විවිධ ප්‍රතිපත්තීන් හා ක්‍රමෝපායන් අනුගමනය කරනු ලැබූ ප්‍රාදේශීය වශයෙන් පිහිටුවා තිබූන පළාත් බැංකු ඒකාබද්ධ කරමින් 2010 වසරේ ස්ථාපිත කරනු ලැබූ අප බැංකුව එක් ප්‍රතිපත්ති රාමුවක් තුළට අනුගත කිරීමේ කාර්යය සඳහා 2012 වසර තුළ ද කාලය මිඩංගු කිරීමට අපට සිදුවිය. එමෙන්ම පළාත් වශයෙන් තිබූ බැංකු 06 ජනතාව තුළ වඩාත් ප්‍රසිද්ධියට හා ජනාදරයට පත්ව තිබූ බැවින්, එම බැංකු එක් බැංකුවක් බවට පරිවර්තනය කිරීමෙන් අනතුරුව RDB යන සන්නාමය ජනතාව තුළ ප්‍රචලිත කිරීමේ කාර්යය ද අප වෙත පැවරී තිබුණි. ජාතික මට්ටමින් පිහිටුවා ඇති බොහෝ මූල්‍ය ආයතන වසර ගණනාවක් තුළ ක්‍රියාත්මක වීමෙන් තම සන්නාමයන් ප්‍රචලිත කරන ලද අතර, සන්නාමයක් ලෙසින් අප බැංකුව ජනතාව අතර සහිටුනන් කිරීමේ භාරදූර කාර්යය ඉටු කිරීමේදී සමස්ථ කාර්ය මණ්ඩලය එකම කණ්ඩායමක් ලෙස කටයුතු

කළ ආකාරය ඉතා ප්‍රශංසනීය බව මෙහිදී සඳහන් කරමි.

බැංකුව සඳහා මධ්‍යගත පරිගණක මෘදුකාංග පද්ධතියක් හඳුන්වා දීම පිණිස පසුගිය වසර තුළ අපි සැලසුම් කළෙමු. එකී සැලසුම් 2012 වසර තුළ දී ක්‍රියාත්මක කිරීමට හැකියාව ලැබුණි. ඒ අනුව එකී පරිගණක මෘදුකාංග පහසුකම් සලස්වාලන ඉන්දියානු සමාගමක් වන “පොලාරිස්” වෙතින් අදාළ පහසුකම් මිලදී ගනු ලැබූ අතර, නව මධ්‍යගත පරිගණක මෘදුකාංග පද්ධතිය 2013 වසර තුළ ක්‍රියාත්මක කරමින් අපගේ ගනුදෙනුකාර ප්‍රජාව වෙත ඉතා ඉහළ මට්ටමේ ගුණාත්මක ගනුදෙනුකාර සේවාවක් ලබා දීම බැංකුවේ අපේක්ෂාවයි.

රාජ්‍ය අය වැය මඟින් ආහාර සුරක්ෂිතතාවය රැකගැනීම සඳහා වූ ජාතික ඉලක්ක සපුරාලීම සඳහා ධාන්‍ය වගාවන් පුළුල් කළ යුතු බවට යෝජනා කරන ලදී. එම යෝජනාවන්ට සමගාමීව කෘෂිකාර්මික ක්ෂේත්‍රයට ලබාදෙන මූල්‍ය පහසුකම් ඉහළ නංවාලීමට අපට හැකිවිය. ඒ අනුව උදු, කුරක්කන්, රටකපු, මුං ඇට සහ බඩ ඉරිඟු යනාදී ධාන්‍ය නිෂ්පාදනය සඳහා ලබා දෙන මූල්‍ය පහසුකම් ඉහළ නැංවීමට කටයුතු කරනු ලැබුණි. එමෙන්ම කුඩා පරිමාණයේ ඉතිරි කිරීම් කළ හැකි වන පරිදි “දිව් නැඟුම” ඉතිරි කිරීමේ ගිණුම හඳුන්වා දුන් අතර, 2012 වසර අවසානයේදී දිව් නැඟුම ගිණුම් 300,000කට ආසන්න ප්‍රමාණයක් ආරම්භ කිරීමට බැංකුවට හැකිවිය. එම ගිණුම් මඟින් කුඩා පරිමාණයේ තැන්පතු රුපියල් මිලියන 417ක් ඒකරාශී කරන ලදී, තවද 2012 දෙසැම්බර් මාසය තුළ “දිව් නැඟුම රණවිරු ගිණුම” හඳුන්වා දෙමින් යුද ගැටුම් හේතුවෙන් විපතට පත් රණවිරුවන්ටත්, ඔවුන්ගේ පවුල්වලටත් එම ගිණුම් හරහා මූල්‍ය පහසුකම් ලබාදීමේ ක්‍රියාවලියක් ආරම්භ කරනු ලැබුණි.

මූල්‍යමය මෙහෙයුම් හා කායී සාධනය

2012 වසර තුළ රුපියල් බිලියන 9.06ක් වූ දළ ආදායමක් වාර්තා කිරීමට බැංකුවට හැකිවිය. එම ලාභය පෙර වසර හා සැසඳීමේදී 27%ක වර්ධනයකි. ජාතික මට්ටමේ විශේෂ බලපත්‍රලාභී බැංකුවක් ලෙස වසර තුනකට ආසන්න කාලයක් තුළ ලැබූ මෙම වර්ධනය ඉතා සතුටුදායක මට්ටමක පවතී. කෙසේ වෙතත් පෙර වසරේ බැංකුව ලැබූ බදු පෙර ලාභය රුපියල් බිලියන 1.58ක් හා සැසඳීමේදී 2012 වසර තුළ ලැබූ බදු පෙර ලාභය රුපියල් බිලියන 1.07ක් දක්වා එනම් 32.28% අඩුවීමක් පෙන්නුම් කරයි. 2012 වසර තුළ වෙළඳපොළ උපනතීන්ට අනුව පොදු අනුපාත ඉහළ මට්ටමක පැවතීමෙන් අරමුදල් පිරිවැයට සිදුවූ බලපෑමද, පිරිස් පිරිවැය ඉහළ යාමද, දිවයින තුළ ඇතිවූ පීඩාකාරී දේශගුණික තත්ත්වයන්ද, මෙයට සෘජු ලෙස බලපෑම් කළ අතර බැංකුවේ ආදායම් වැඩිවුවද බදු පෙර ලාභය පෙර වසරට වඩා අඩු වූයේ බැංකුවට පාලනය කරගත නොහැකි වූ මෙවැනි සාධක හේතුවෙනි.

මේ වන විට උතුරු නැගෙනහිර පළාත්ද ඇතුළුව සමස්ත දිවයින පුරා 262ක් වූ ශාඛා ජාලය හරහා ලක්ෂ 40කට වැඩි

ගනුදෙනු කරුවන් වෙත සේවාවන් සලස්වනු පිණිස සංවර්ධන බැංකු කර්ණය පිළිබඳව නිපුණතාවන් සහ අත්දැකීම් ඇති 2500ක් පමණ වූ සේවක මණ්ඩලය කණ්ඩායමක් ලෙස තම සේවාවන්හි නිරත වෙති. 2012 වසර තුළ කළමණාකරන පුහුණුවන්නන් ලෙස ඉහළ සුදුසුකම් ලත් උපාධිධාරීන් 64 දෙනෙකු බඳවා ගනු ලැබුණි. එමෙන්ම අනෙකුත් ශ්‍රේණීන් සඳහා තවත් සේවකයන් 327 දෙනෙකු බඳවා ගන්නා ලදී. නවක සේවකයින්ගෙන් වැඩි පිරිසක් උතුරු නැගෙනහිර දෙපළාත්හි අලුතින් ආරම්භ කරන ලද ශාඛාවන්ට අනියුක්ත කෙරින.

මෙම වසර තුළ බැංකුව විසින් උපයාගත් බදු පසු ලාභය රුපියල් බිලියන 0.55කි. ශ්‍රී ලංකා මහ බැංකුවේ විධානයන්ට අනුව පෙර වසර හා සැසඳීමේදී ප්‍රවර්තන වසර තුළ ණය හා අත්තිකාරම් වල වර්ධනය 18%ක් විය යුතු බවට ප්‍රකාශයට පත් කරන ලදී. 2012 වසර තුළ බැංකුවේ ණය හා අත්තිකාරම් වල වර්ධනය 14%ක් විය. රන් භාණ්ඩ ඔඩිපනය මත ලබාදෙන උකස් ණය අත්තිකාරම් වර්ධනය සීමා කරමින් සංවර්ධන ණය වඩාත් වැඩිකළ යුතු බවට බැංකුව ප්‍රතිපත්තිමය තීරණයකට එළඹුණි. බැංකුවේ මුළු ණය කළඹ තුළ කෘෂිකර්මය සහ කර්මාන්ත අංශය වෙත ලබාදුන් ණය හා අත්තිකාරම් ප්‍රතිශතාත්මක වශයෙන් 43.70% කි.

බැංකුවේ තැන්පතු ඒකරාශී කිරීමේ උපාය මාර්ගික සැලසුම් අඩණ්ඩුව ක්‍රියාත්මක කිරීම මඟින් පෙර වසරේ රුපියල් බිලියන 46.11ක් වූ තැන්පතු කළඹ ප්‍රවර්තන වසරේදී 18.56% කින් වර්ධනය කිරීමට හැකිවිය. ඒ අනුව 2012.12.31 දිනට තැන්පතු ශේෂය රුපියල් බිලියන 54.67ක් ලෙස වාර්තාගත වේ. කෙසේ වෙතත් බැංකුවේ තැන්පතු වලින් වැඩි ප්‍රමාණයක් ස්ථාවර තැන්පතු වටා කේන්ද්‍රගතවී ඇති හෙයින් තැන්පතු සංයුතිය විවිධාංගීකරණය කිරීම පිණිස දිගු කාලීන ඉතිරි කිරීම් ප්‍රවර්ධනය සඳහා වඩා වැඩි නැඹුරුතාවයක් දැක්වීමට ඉදිරි වර්ෂ වලදී කටයුතු කළ යුතුය.

බැංකු කර්මාන්තය තුළ තම වත්කම් වල ගුණත්වය ඉහළ මට්ටමක තබා ගැනීම සඳහා සුවිශේෂී අවධානයක් යොමු කරනු ලැබේ. අප බැංකුවද ඒ සඳහා ඉතා ඉහළ අවධානයකින් කටයුතු කරනු ලබයි. කෙසේ වෙතත් ග්‍රාමීය ආර්ථික සංවර්ධනයේදී, විශේෂයෙන්ම කෘෂිකාර්මික කටයුතු සඳහා මුදාහැරෙන ණය මුදල් සඳහා ඉතා ඉහළ අවදානමක් ඇති බව බැංකු කර්මාන්තය තුළ ඇති පොදු පිළිගැනීමයි. එහෙත් විවැනි අවදානම් සහිත ණය හා අත්තිකාරම් බැංකුවේ ණය කළඹ තුළ වැඩි ප්‍රතිශතාත්මක අගයක් ගනු ලැබුවද 2012.12.31 දිනට බැංකුවේ අක්‍රමික ණය අනුපාතය 4.34%ක මට්ටමේ තබාගනිමින් යහපත් ලෙස කළමණාකරනය කර ගැනීමට අපට හැකිවී තිබේ. පෙර වසරට වඩා ප්‍රවර්තන වසරේ අක්‍රමික ණය අනුපාතය ඉහළ යාමට බලපෑ ප්‍රබල සාධකය වන්නේ අපගේ ගනුදෙනුකාර ප්‍රජාවට අත්විදින්නට වූ අයහපත් කාලගුණික තත්ත්වයි. විශේෂයෙන්ම උතුරු මැද, වයඹ හා නැගෙනහිර කෘෂිකාර්මික කටයුතු වල නියැළුණු ගොවි ප්‍රජාවට අත් විදින්නට සිදුවූ දේශගුණික පීඩාවන් මඟින් ඔවුන්ගේ අස්වනු

පාළු වීමද, වලදායීතාව හීනවීමද කරුණකොටගෙන ඔවුන් ලබාගත් ණය මුදල් ආපසු ගෙවීමේ දුෂ්කරතාවන් ඇති විය.

බැංකුවේ අනාගත අපේක්ෂාවන්

ප්‍රධාන වශයෙන් බැංකුවේ තිරසාර-භාවය රඳා පවතින්නේ ක්ෂුද්‍ර මූල්‍ය කරණය හා කුඩා හා මධ්‍යම පරිමාණයේ ව්‍යවසාය සඳහා මූල්‍ය පහසුකම් සැපයීම මත බව මම බලවත් සේ විශ්වාස කරමි. දිළිඳුකමට විදිරිව සටන් කෙරෙන ප්‍රබල අවියක් වශයෙන් ක්ෂුද්‍ර මූල්‍ය සේවා පහසුකම් යොදාගත හැකි අතර ඒ මඟින් අඩු ආදායම්ලාභී කුටුම්භයන්හි ආදායම් ඉහල නැංවීමද, වවැනි මූල්‍ය පහසුකම් සැපයීම මඟින් ඔවුන්ගේ වත්කම් ගොඩනැගීමටද හැකි වන අතර, ඒ මඟින් විශාල අඩු ආදායම්ලාභීන් පිරිසක් ආවරණය කිරීමටද බැංකුව සමත් විය යුතුය. ප්‍රාදේශීය සංවර්ධනය සඳහාම පිහිටුවන ලද ජාතික තලයේ රාජ්‍ය බැංකුවක් ලෙස මේ සඳහා වූ බැංකුව සතු වගකීම ඉතා හොඳින් අවබෝධ කරගෙන සිටිමු. මෙම කාර්යයන් ඉටුකිරීමේදී සාම්ප්‍රදායික බැංකුකරණයෙන් බැහැරව ඒ සඳහා වූ නව මාවන් අප විසින් සකසාගත යුතුව තිබේ.

කෙසේ වෙතත් ප්‍රාදේශීය සංවර්ධනය සඳහා මූල්‍ය පහසුකම් සලස්වාලමින් අප ගමන් කරන දිගු ගමනේදී ස්ථාවරත්වයෙන් යුත් මූල්‍ය ආයතනයක් ලෙස වත්කම් වල ඇතිවන්නාවූ වර්ධනය, ප්‍රමාණාත්මක ද්‍රවශීලතාවයක් පවත්වාගෙන යාම හා ස්ථාවරත්වය ප්‍රාග්ධනය බැංකුවට හිතකර ලෙසින් තුලනාත්මකව පවත්වාගෙන යායුතුය. තවද බැංකුවේ ලාභදායීතාවය ඉහල නැංවීම සඳහා ක්ෂුද්‍ර මූල්‍යකරණයට පරිබාහිරව අනෙකුත් ආර්ථික ක්‍රියාකාරකම් සඳහාද මූල්‍ය පහසුකම් සලස්වාලිය යුතු අතර ණය කළඹ විවිධාංගීකරණය මඟින් අවදානමද අඩුකර ගැනීමට කටයුතු කළ යුතුය. මෙම අභිමතාර්ථයන් සාර්ථක කර ගැනීම සඳහා ඉතා ඉහළ මට්ටමේ ගුණාත්මක සේවාවක් ගනුදෙනුකාර ප්‍රජාව වෙත සැපයීම අත්‍යවශ්‍ය සාධකයකි. මෙම කරුණු හිසි පරිදි කළමණාකරණය කිරීම සඳහා ඉදිරියේදී බැංකුව තුළ ක්‍රියාත්මක කෙරෙන මධ්‍යගත පරිගණක පද්ධතිය ප්‍රබල ආධාරකයක් වේ යැයි මම සිතමි.

ඉදිරි වසර තුළ ක්‍රියාත්මක කෙරෙන මධ්‍යගත පරිගණක මෘදුකාංග පද්ධතිය මඟින් සමස්ත දිවයින පුරා පවත්වාගෙන යනු ලබන ශාඛා ජාලය විද්‍යුත්ව ඒකාබද්ධ කිරීමට කටයුතු කරනු ලැබේ. ඉන් අනතුරුව ග්‍රාමීය ප්‍රජාවටද ස්වයංක්‍රීය ටෙලර් යන්ත්‍ර මඟින් තම මුදල් ආපසු ගැනීමේ පහසුකම් සලස්වාලීමට කටයුතු කළ හැකිය. මේ සඳහා අතිරේක ප්‍රාග්ධන පිරිවැයක් බැංකුවට දැරීමට සිදුවේ. කෙසේ වෙතත් මෙවැනි නව තාක්ෂණය භාවිතා කිරීමට ග්‍රාමීය ප්‍රජාව පුරුදු පුහුණු කිරීම අත්‍යවශ්‍ය කරුණකි.

බැංකුවේ අවදානම් නියාමනය වන අතර ඒ සඳහා ශ්‍රී ලංකා මහ බැංකුව විසින් ලබාදී ඇති උපදෙස් වලට අනුකූල බාසල්

II හා බාසල් III නිර්දේශයන් අඛණ්ඩ ලෙස ක්‍රියාත්මක කිරීම පිණිස බැංකුව විසින් ක්‍රියා කරනු ලැබේ. මෙම ඉලක්ක සපුරාලීම සඳහා අතිරේක මානව ප්‍රාග්ධනයක් සපයා ගතයුතු අතර 2013 වසර තුළ ඒ සඳහා ද අතිරේක ප්‍රාග්ධන පිරිවැයක් දැරීමට සිදුවේ.

උතුරු නැගෙනහිර පළාත් ශාඛා පද්ධතිය තව දුරටත් පුළුල් කළ යුතුය. ඒ අනුව 2013 වසර තුළ එම පළාත් වල අවම වශයෙන් තවත් ශාඛාවන් 10ක් වත් අලුතින් ආරම්භ කළ යුතු යැයි මම සිතමි. එමෙන්ම එම පළාත් වල මේ වන විටත් ස්ථාපිත කොට ඇති ශාඛාවන්හි ගනුදෙනුකාර පදනම ශීඝ්‍රයෙන් ඉහළයාමේ උපනතීන් සැලකිල්ලට ගනිමින් එම ශාඛාවල පහසුකම් තව දුරටත් වැඩි කළයුතු හෙයින් 2013 වසරේ දී ඒ සඳහා අවශ්‍ය විධිවිධාන යොදනු ලැබේ.

අවසාන වශයෙන් මුදල් හා ක්‍රම සම්පාදන අමාත්‍යාංශයේත්, ආර්ථික සංවර්ධන අමාත්‍යාංශයේ හා මහා භාණ්ඩාරගාරයේ ලේකම්තුමා ඇතුළු එම කාර්ය මණ්ඩලයටද, ශ්‍රී ලංකා මහා බැංකුවේ අධිපතිතුමා ඇතුළු කාර්ය මණ්ඩලයටද අප වෙත ලබාදුන් මත පෙන්වීම්, උපදෙස් හා දිරි ගැන්වීම සම්බන්ධයෙන් මගේ කෘතඥතාවය පළකර සිටිමි.

එමෙන්ම අප බැංකුව ස්ථාවර මූල්‍ය ආයතනයක් ලෙස පවත්වාගෙන යාම සඳහා මා වෙත අඛණ්ඩව සහාය වෙමින් මා හට හිසි උපදෙස් දෙමින් උනන්දු කරමින් හා දිරිගන්වමින් කටයුතු කරන සභාපතිතුමිය ඇතුළු අධ්‍යක්ෂක මණ්ඩලයටද මාගේ ස්තූතිය පළකරමි.

තවද 2012 වසර තුළ බැංකුව විසින් සපුරාගත් සාර්ථක ප්‍රතිඵල ලබාගත හැකිවූයේ ආයතනික කළමණාකාරිත්වය ඇතුළු සමස්ථ කාර්ය මණ්ඩලය එකම කණ්ඩායමක් ලෙස තම දායකත්වය නොඅඩුව ලබාදීම හේතු කොටගෙනය. ඒ සම්බන්ධයෙන් මගේ කෘතඥතාවය සමස්ත කාර්ය මණ්ඩලය වෙත පිරිනමමි. එමෙන්ම අප බැංකුවේ සේවාවන් ලබා ගැනීමෙන් අප කෙරෙහි තැබූ විශ්වාසයට සමස්ත ගනුදෙනුකාර ප්‍රජාව වෙත ස්තූතිය පළ කරමි.

එමෙන්ම සංවර්ධන බැංකුකරණයේ ප්‍රතිලාභ ජනතාව වෙත ළඟා කරලීමේදී අප බැංකුව සතු භූමිකාව මැනවින් හඳුනාගනිමින් ඒ සඳහා අධීක්ෂානශීලීව කැපවීමෙන් යුතුව කටයුතු කිරීමටත්, උපරිම දායකත්වය ලබාදීමටත්, ඉදිරි අනාගතය පුරා අපට හැකිවේ යැයි මම විශ්වාස කරමි.



ආර්. සිරිවර්ධන

සාමාන්‍යාධිකාරී/ප්‍රධාන විධායක



2012.12.31 ஆந் திகதியில் முடிவடைந்த ஆண்டிற்கான வங்கியின் வருடாந்த அறிக்கையை சமர்ப்பிப்பதில் நான் பெரு மகிழ்ச்சியடைகிறேன். தேசிய மட்டத்திலான அபிவிருத்தி வங்கியொன்றென்ற முறையில் பிரதேச சங்வர்தனை வங்கி மூன்று வருடங்களுக்கு அண்மித்த காலமாக தனது தொழில்சார் நடவடிக்கைகளில் ஈடுபட்டிருந்த போதிலும் 1985 ஆம் ஆண்டிலேயே இவ் வங்கி ஆரம்பிக்கப்பட்டது. அதன் பிரகாரம் 1985 ஆம் ஆண்டின் இலக்கம் 15 கொண்ட பிரதேச கிராமிய அபிவிருத்தி வங்கிச் சட்டத்தின் கீழ் மாவட்ட மட்டத்திலான 17 வங்கிகளை ஸ்தாபித்தல் இவ் வங்கியின் முலாரம்பமாகும்.

அதன் பின்னர் 1997ம் ஆண்டின் இலக்கம் 6 கொண்ட பிரதேச அபிவிருத்தி சட்டத்தின் ஏற்பாடுகளுக்கமைய அன்று செயற்பட்டு வந்த 17 பிரதேச கிராமிய அபிவிருத்தி வங்கிகளும் ஒன்றிணைக்கப்படும் 6 மாகாண வங்கிகள் நிறுவப்பட்டதன் அவை முறையே ரஜரட்டை, ருகுண, வயம்பட, கந்தூரட்ட, ஊவா, சப்பிரகமுவ அபிவிருத்தி வங்கிகளென செயற்பட ஆரம்பித்தன.

பின்னர் இம் மாகாண வங்கிகள் ஒன்றிணைக்கப்பட்டு 2010 மே மாதம் 01ம் திகதி தேசிய மட்டத்தில் அமைக்கப்பட்ட வங்கியொன்றாக தற்போதய பிரதேச சங்கர்தனை வங்கி ஸ்தாபிக்கப்பட்டது. நுண்மட்ட நிதியளிப்பு நிறுவனங்கள் மற்றும் சிறிய மற்றும் நடுத்தர அளவிலான தொழில் முயற்சிகளுக்கான நிதி உதவிகளை வழங்குவதன் மூலம் கமத்தொழில், கைத்தொழில், வியாபாரம், வாணிபம், கால்நடை, மகளிர் அபிவிருத்தி மற்றும் கடற்றொழில் மேம்பாடு என்பவற்றின் மூலம் இலங்கையில் அனைத்து

வலையங்களிலும் பொருளாதார அபிவிருத்திக்கான வசதிகளை வழங்குதல் இவ்வங்கியின் முக்கியமான குறிக்கோள் என்பதை நான் குறிப்பிட விரும்புகின்றேன்.

வறுமையற்ற ஒரு நாடாக இலங்கை.

ஒவ்வொன்றுக்கு வேறுபட்ட கலாச்சாரங்கள் , முறைமைகள், மற்றும் விதிகளைப் பின்பற்றி செயற்பட்டு வந்த 6 நிறுவனங்களை ஒன்றிணைத்து ஸ்தாபிக்கப்பட்ட எமது வங்கியை ஒரு நிருவாகத்தின் கீழ் கொண்டு வருவதற்காக எமது பணிப்பாளர் சபையினரதும் முகாமைத்துவரினதும் நிரந்தர கவனம் செலுத்தப்பட்டது. அதன் பிரகாரம் கடந்த காலத்தில் அதற்குத் தேவையான கொள்கைகள் மற்றும் செயற்பாடுகள் நடைமுறைகளை தயாரித்து முடிக்கக் கிடைத்தமை பற்றி குறிப்பிடுவதில் பெரு மகிழ்ச்சி அடைகிறேன். எமது நாட்டின் முதன்மையான பிரதேச அபிவிருத்தி வங்கி என்ற முறையில் பிரதேச அபிவிருத்தியின் மூலம் குறைந்த வருமானத்தை பெறும் மக்களை வலுப்படுத்தி வறுமையற்றதொரு நாடாக இலங்கையை கட்டி எழுப்புவதற்கான ஒரே நோக்கத்துடன் ஒன்றிணைந்து செயற்படுவதற்கு எமக்கு முடிந்துள்ளமை பற்றி குறிப்பிடுவதில் மகிழ்ச்சி அடைகின்றேன்.

2012ம் ஆண்டில் வங்கியின் இலக்குகளை நாம் எய்தியுள்ளோம். இவ் விரும்பத்தக்க பெறுபேறுகளை பெறுவதற்கு கொள்கை திட்டமிடல் மற்றும் உபாய ரீதியான திட்டங்களைத் தயாரிப்பதற்கு எமது நிரந்தரமாக கவனம் பெரிதும் உதவியாக இருந்ததென்பதை குறிப்பிட விரும்புகின்றேன். வங்கியினால் ஈட்டப்பட்ட இலாபம், வைப்பு அடித்தளம், சிறிய மற்றும் நடுத்தர அளவிலான தொழில்

முயற்சிகளுக்கான நுண்மட்ட நிதிச்சேவைகள் என்பனவும் எமது சமூக சேவைகளும் எமது வெற்றிகளுக்கு சான்று பகர்கின்றன.

2012.12.31 ஆந் திகதியில் 1.07மில்லியன் ரூபா வரிக்கு முந்திய இலாபமாக பெறப்பட்டதுடன் எமது வைப்புகள் 54.67 மில்லியன் ரூபாவாக இருந்தது. எமது வங்கியில் கடன் மற்றும் முற்பணங்களின் எண்ணிக்கை 56.05 மில்லியன் ரூபாவாகும். மிகக்கூடிய கடன் அறவீட்டு விகிதாசாரத்தையும் நாம் கொண்டுள்ளோம்.

அரசாங்கத்துக்குச் சொந்தமான பிரதேச சங்வர்தனை வங்கி என்ற முறையில் நுண்மட்ட நிதித்துறையில், விசேடமாக குறைந்த வருமானம் பெறுபவர்களுக்கு நிதி வசதிகளை வழங்குவதற்கான எமது பாத்திரம் மிக முக்கியமானதென்பதை நாம் விசுவாசிக்கின்றோம். விசேடமாக மகளிரின் அபிவிருத்திக்காகவும் நுண்மட்ட நிதி நிறுவனங்கள் மற்றும், சிறிய மற்றும் நடுத்தர அளவிலான தொழில் முயற்சியாளர்களுக்காக சிறு நிதியளிப்பு வசதிகளை வழங்குவதற்காகவும் பிரதேச அபிவிருத்தி வங்கி தலைமைத்துவத்தை வகித்தல் வேண்டும்.

நிதி அமைப்பின் மூலம் நிதி வசதிகள் தேவைப்படும் அனைவரையும் அவ் அமைப்பில் சேர்த்துக் கொள்ளுதல் வேண்டும். வறியவர்கள் மற்றும் குறைந்த வருமானம் பெறுபவர்கள் உட்பட உற்பத்தித் திறன் கொண்ட பொருளாதார ரீதியில் செயற்பாட்டுடன் ஈடுபடும் அனைவருக்கும் நிதி வசதிகளை வழங்குவதற்காக சேர்த்துக்கொள்ளுதல் மூலம் மாத்திரமே அதனை நிறைவேற்றிக்கொள்ளலாம். மற்றவர்களை போலவே குறைந்த வருமானத்தை பெறுபவர்களுக்கு பரந்த அளவில் நிதிவசதி தேவைப்படுகின்றன. இந்நிதிச்சேவைகளை இலகுவாக பெற்றுக்கொள்வதற்கு முடிவதும், நெகிழ்வத் தன்மை மற்றும் நியாயமான விலை மீது வழங்குவதும் அவசியமானதாகும். அவர்களுக்கு தேவைப்படுவது கடன் மட்டும் அல்ல அதற்கு மேலதிகமாக சேமிப்பதற்கும் வசதிகள் வழங்கப்பட வேண்டியதுடன் காப்புறுதி மற்றும் பணக்கொடுக்கல் வாங்கல்களுக்கான வசதிகளும் வழங்கப்படல் வேண்டும்.

எவ்வாறாயினும் நுண்மட்ட சந்தைப்படுத்தலிலும் அவ்வாறான வசதிகள் தேவைப்படும் மக்களில் விசேடமாக கிராமிய மக்களின் கேள்வி மற்றும் வழங்குதலில் பாரிய வேறுபாடுகள் காணப்படுகின்றன. கடன் மற்றும் முற்பணங்களுக்கு தேவைப்படும் பிணையாளர்கள் இல்லாமை, அவர்கள் கடன் பெறுவதற்கு தகைமையற்றவர்களெனக் கருதுதல், சிறு அளவிலான கடன் மதிப்பீட்டுக்கு மற்றும், அவற்றின் முன்பின் விசாரணைக்கான நடைமுறைகள் வங்கியில் இல்லாமை, சிறு அளவிலான கடன் வழங்குதல் மற்றும் கூடிய அளவிலான கடன் வழங்குதலை ஒப்புநோக்குவதில் ஏற்படும் செலவின அதிகரிப்பு என்பன இதற்கான காரணிகளாக அமைகின்றன.

“வாழ்வின் எழுச்சி” (திவி நெரும) செய்திட்டம்

வறிய மக்களுக்கும் சேமிக்கும் தேவை ஏற்படுவதைப் போலவே அவர்கள் சேமிப்பதற்கும் முயற்சி செய்கின்றனர். ஆனால் அவர்களுக்கு கிடைக்கும் வருமானத்தில் பலவிதமான தேவைகளை நிறைவேற்றிக்கொள்ளும் அவசியமும், சேமிப்பதற்கு தேவையான நிதிசார் சேவைகள் இல்லாமையும் அவர்களின் சேமிப்புக்குத் தடங்கலாக உள்ளன. நிதி சார் அமைப்பு முறைகளுக்கு சேர்த்துக்கொள்ளப்படாத வறிய மக்களுக்கும் அவர்களின் குடும்பத்தினருக்கும் நிதிச்சேவைகள் வழங்கப்படல் வேண்டும்.

சேமிப்பதற்கு அதற்குகந்த நிதிச்சேவைகள் இல்லாமை காரணமாக அனேகமான வறிய மக்கள் முறையான நிதி நிறுவனங்களில் சேமிக்காமல் தமது சேமிப்புகளுக்காக முறையற்ற வழிமுறைகளை பின்பற்றுகின்றனர். இவ்வாறான முறையற்ற வழிமுறைகளில் மிகவும் பாதுகாப்பற்ற நிலைமை ஏற்படுவதுடன் திரவத்தன்மையிலும் குறைபாடு ஏற்படுகின்றது.

இதன் பிரகாரம் பிரதேச சங்வர்தனை வங்கியென்ற முறையில் குறைந்த வருமானம் பெறுபவர்களின் சேமிப்பு மேம்பாட்டுக்கான பாரிய பொறுப்பு எமக்கு ஒப்படைக்கப்பட்டிருப்பதுடன் அவர்களின் சேமிப்பு பழக்கத்தை ஊக்குவிப்பது எமது நோக்கமாகும். அவ்வாறான குறைந்த வருமானம் பெறுபவர்களை குழுக்களாக இணைத்து ஒரு வாரத்தில் ரூபா 10/- முதல் ரூபா 50/- வரை சேமிப்பதற்கு அவர்களை ஊக்குவித்து சேமிப்பை அதிகரிப்பதற்கு எமக்கு முடிந்துள்ளது. இவ்வாறாக சேமிக்கப்பட்ட வைப்புத்தொகை தற்போது மில்லியன் கணக்கில் அதிகரித்துள்ளது.

குறைந்த வருமானம் பெறுபவர்களின் சேமிப்பை மேம்படுத்துவதற்காக “வாழ்வின் எழுச்சி” (திவி நெரும) என்ற பெயரில் நாம் சேமிப்பு கணக்கொன்றை அறிமுகப்படுத்தியுள்ளோம். 2012 பெப்ரவரி 04 ஆந் திகதி அறிமுகப்படுத்தப்பட்ட இக்கணக்கு வாழ்வின் எழுச்சி பெறுபவர்களின் கவர்ச்சியைப் பெற்றுள்ளதுடன் 2012.12.31 ஆந் திகதி வரை 300,000 க்கு கிட்டிய கணக்குகளை ஆரம்பித்துள்ளோம். அக்கணக்குகளின் ஊடாக 417 மில்லியன் ரூபாவான வைப்புக்களை திரட்டுவதற்கும் எமக்கு முடிந்துள்ளது. 2013 ஆம் ஆண்டு கடைசிக்கால கட்டத்தில் “வாழ்வின் எழுச்சி” கணக்குகளை பத்து இலட்சம் வரை அதிகரிப்பது எமது இலக்காகும். அதற்காக நாம் 700,000 கணக்குகளை இவ் ஆண்டின் இறுதிக்குள் ஆரம்பிப்பதற்கு திட்டமிட்டுள்ளோம்.

சிறிய குழுக்களை அமைத்தல்

கடந்த கால கட்டத்தில் பிரதேச சங்வர்தனை வங்கியுடன் இணைந்து கொண்ட சிறிய குழுக்களின் அதிகரிப்பு பற்றியும் மகிழ்ச்சியுடன் தெரிவிக்க விரும்புகிறேன். கிராமிய மக்களுக்கு நுண்மட்ட நிதிவசதிகளை வழங்குவதில் சிறிய குழுக்கள் அமைப்பு முறை கவர்ச்சி பெற்றுள்ளது. தற்போதைய சிறிய குழுக்கள் 05 முதல் 10 வரையிலான அங்கத்தவர்களை கொண்டிருப்பதுடன் அவர்களுக்கு நிதி வசதிகளைப் பெற்றுக் கொள்வதற்கு அது அடிப்படையாக உள்ளது. சிறிய குழுக்கள் அமைத்த பின்னர் சிறு அளவிலான சேமிப்புக்களை திரட்டுவதன் மூலம் அவர்களின் செயற்பாடு ஆரம்பமாகின்றது. அவர்களிடையே நிதி சார்பான ஒழுக்கம் கடைபிடிக்கப்பட்டு சிறு குழுக்கள் முறையாக செயற்படின் அவர்களுக்கு தேவையான கடன் வசதிகளை பெற்றுக்கொள்வதற்கு நுழைவாயிலாக அது அமைகிறது.

அதே போன்று இக்கடன் வசதிகள் குழுக்களின் பிணை மீது வழங்கப்படுகின்றன. இதன் மூலம் பொருளாதார ரீதியில் செயலாற்றல் மிகக் குறைந்த வருமானத்தைப் பெறுபவர்களுக்கு பிணை இல்லாமையினால் கடன் பெறுவதற்கு முடியாத நிலை ஏற்படுவதில்லை. குறைந்த வருமானத்தைப் பெறும் வறிய மக்கள் மட்டுமல்ல காணிகள் அற்ற உழைப்பாளர்கள் மற்றும் இடர் விவசாயிகளே இவ்வாறான சிறு குழுக்களில் அங்கத்தவர்களாக இருக்கின்றனர் என்பதை விசேடமாகக் குறிப்பிடுதல் வேண்டும்.

மஹிந்த சிந்தனை

அரசாங்கத்துக்குச் சொந்தமான பிரதேச சங்கவந்தனை வங்கியென்ற முறையில் சிறிய மற்றும் நடுத்தர அளவு தொழில் முயற்சியாளர்களுக்கும் கிராமிய பகுதியினருக்கும் நிதி வசதிகளை வழங்குவதில் எமது வங்கியின் கடமை எவ்வாறு அமைய வேண்டுமென்பதை வங்கியின் பணிப்பாளர் சபையினரையோடே முகாமைத்துவத்தினரும் இனங்கண்டுள்ளனர். அதே போன்று தேசிய அபிவிருத்திக்கான அரசாங்கத்தின் ஈடுபாட்டின் மூலம் ஏற்படும் சந்தர்ப்பங்களைப் பயன்படுத்திக் கொண்டு அதன் பிரகாரம் நடவடிக்கைகளை நாம் மேற்கொள்ளுதல் வேண்டும்.

தேசிய அபிவிருத்திக்கான கொள்கைகளில் அரசாங்கத்தின் ஈடுபாட்டைப் பற்றி மஹிந்த சிந்தனையில் மிகத் தெளிவாக குறிப்பிடப்பட்டுள்ளதுடன் அவ் எதிர்பார்ப்புக்களை நிறைவேற்றிக்கொள்வதில் அரசாங்கம் கடைபிடிக்கும் நடவடிக்கைகளின் மூலம் உருவாக்கப்படும் சந்தர்ப்பங்களை எமது வங்கி உகந்த விதத்தில் பயன்படுத்திக் கொள்வதற்கு தேவையான நடவடிக்கைகளுக்கு எவ்வாறான கொள்கை திட்டங்களை நாம் தயாரித்துள்ளோம்.

உணவுப் பாதுகாப்பு

2012 ஆம் ஆண்டுக்கான வரவு செலவுத் திட்டத்தை சமர்ப்பிக்கும் போது உணவு தன்னிறைவு இலக்குகளை பரவலாக்குதல் வேண்டுமெனவும் அரிசி உற்பத்திக்கு மேலதிகமாக நிலக் கடலை, பயறு, உழுந்து, எள்ளு மற்றும் சோளம் ஆகிய தானிய வகைகளின் உற்பத்தியை பரவலாக்குதல் வேண்டுமெனவும் விதந்துரைக்கப்பட்டுள்ளது. இப் பயிர் செய்கைகளில் ஈடுபட்டுள்ள விவசாயிகள் அனேகமானோர் எமது வாடிக்கையாளர்களாக இருப்பதுடன் அவர்களுக்குத் தேவையான நிதிவசதிகளை வழங்குவதற்கான கொள்கைகளை தயாரிப்பதில் பிரதேச அபிவிருத்தி வங்கி பங்களிப்பை வழங்கியுள்ளது. அதன் பிரகாரம் இத் தானிய வகைகளை எமது நாட்டில் உற்பத்தி செய்வதற்காக விவசாயிகளின் செயற்பாடுகளை விருத்தி செய்வதற்கு தேவையான கொள்கைகள் திட்டமிடப்பட்டதுடன் அதன் மூலம் அவர்களின் செயற்பாடுகள் மேலும் அதிகரிக்கப்பட்டன.

மேலும் 30 வருடங்களாக நிலவிய யுத்த சூழ்நிலை முடிவடைந்த பின்னர் வடக்கு கிழக்கு மாகாணங்களில் எமது கிளைகளை திறந்து வைப்பதற்கு முடிந்தமை பற்றி மகிழ்ச்சியுடன் குறிப்பிட விரும்புகின்றேன். அம் மாகாணங்களில் எமது கிளைகளை ஆரம்பித்தல் மூலம் அப்பிரதேச கிராமிய மக்கள் பெரும் பயன்களை பெற்றுள்ளதன் அரசாங்கத்தினால் நடைமுறைப்படுத்தப்படும் துரித அபிவிருத்தி நடவடிக்கைகளில் பங்குபற்றுவதற்கும் எமது வங்கிக்கு முடிந்துள்ளது. அதன் மூலம் கிராமிய மக்களுக்கு தேவையான நிதி வசதிகளை வழங்குவதற்கு நடவடிக்கைகள் எடுக்கப்பட்டமையால் நாட்டின் ஏனைய மாகாணங்களில் விவசாயிகளைப் போலவே வடக்கு கிழக்கு பிரதேச கிராமிய மக்களுக்கும் மேற் குறிப்பிடப்பட்ட தானிய வகைகளை உற்பத்தி செய்வதற்கான நிதி வசதிகள் வழங்கப்படுகின்றது.

2012 ஆம் ஆண்டில் குரக்கன் உணவுப் பொருட்களை உற்பத்தி செய்யும் உற்பத்தியாளர்கள் தமது தேவைகளை உள்நாட்டுச் சந்தையில் வாங்குவதற்கான பேச்சுவார்த்தைகள் நடாத்தப்பட்டதுடன் இது வரை இறக்குமதி செய்யப்பட்ட குரக்கன் பெற்றுக்கொண்ட உற்பத்தியாளர்களின் தேவையில்

ஒரு பகுதியை உள்நாட்டுச் சந்தையில் விலைக்கு வாங்குவதற்கான வசதிகளை செய்து கொடுப்பதற்கு நாம் நடவடிக்கை எடுத்துள்ளோம். இத்திட்டம் மிகவும் வெற்றியடைந்துள்ளது.

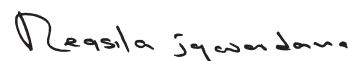
முன்வரும் வியாபார உடன்படிக்கைகள்

பலவிதமான விவசாயப் பயிர்ச் செய்கைகளில் ஈடுபடும் சிறிய அளவிலான விவசாயிகள் அனேகமாக சந்தையில் கைவிடப்பட்ட நிலையில் உள்ளனர். அதே போன்று அவர்கள் நிலையற்ற விலை காரணமாகவும் அதிகளவில் பாதிக்கப்படுகின்றனர். மேலும் அவர்களின் நிதிச்சேவைகளுக்கான செலவீனமும் அதிகமானதாகும். சந்தைப்படுத்தலில் அடையாளத்தைப் பெற்றுக் கொடுப்பதற்கும் அத்துடன் இணைந்து கொள்வதற்கும் முன்வரும் வியாபார உடன்படிக்கைகள் பெரிதும் உதவியளிக்கும் என நான் எண்ணுகின்றேன்.

2012 ஆம் ஆண்டின் பலதரப்பட்ட தானிய வகைகள் இந்நாட்டுக்கு இறக்குமதி செய்பவர்களுடன் அவர்களின் தேவைகளை உள்நாட்டில் பெற்றுக் கொள்வதற்கான பேச்சுவார்த்தைகளின் மூலம் குரக்கன், நிலக்கடலை, பயறு, எள்ளு, உழுந்து மற்றும் சோளம் ஆகிய தானிய பயிர்ச் செய்கைகளில் ஈடுபடும் சிறிய அளவிலான விவசாயிகள் முன்வரும் வியாபார உடன்படிக்கைகள் மூலம் சந்தையில் இணைப்பதற்கு நாம் முயற்சி செய்துள்ளோம். இந் நடவடிக்கைகள் மூலம் எமது நாட்டுக்கு இறக்குமதி செய்யப்படும் தானிய வகைகளை எமது நாட்டிலேயே உற்பத்தி செய்து இறக்குமதிகளை குறைப்பதற்கான நிரந்தர முயற்சிகளில் நாம் ஈடுபட்டுள்ளோம் தொடர்ந்தும் அதற்கான நடவடிக்கைகள் மேற்கொள்ளப்படுமென்பதையும் குறிப்பிட விரும்புகின்றேன்.

நிதி மற்றும் திட்டமிடல் அமைச்சர் என்ற முறையில் தேவையான அறிவுறுத்தல்களை வழங்கி எமக்கு வழிகாட்டிய மேன்மைதங்கிய ஜனாதிபதி அவர்களுக்கு எமது கௌரவபூர்வமான நன்றியைத் தெரிவித்துக் கொள்கின்றோம். மேலும் நிதி மற்றும் திட்டமிடல் அமைச்சர், பொருளாதார அபிவிருத்தி அமைச்சர் மற்றும் பொதுத் திறைச்சேரியின் செயலாளர் உட்பட்ட உத்தியோகத்தார்களுக்கும் இலங்கை மத்திய வங்கியின் ஆளுநர் மற்றும் அதன் உத்தியோகத்தார்களுக்கும் எமக்கு உதவிகளை வழங்கிய அரசாங்க உத்தியோகத்தார்களுக்கும் எமது வங்கியின் இதய பூர்வமான நன்றியைத் தெரிவித்துக் கொள்கின்றேன். வங்கிக்குத் தேவையான கொள்கைகளை தயாரிப்பதில் உதவி புரிந்த எமது பணிப்பாளர் சபையினருக்கும் எமது வங்கியின் கணக்குகளை கணக்காய்வு செய்த கணக்காய்வாளர் நாயகம் உட்பட்ட பணியாளர்களுக்கும் பணிப்பாளர் சபையின் சார்பில் நன்றி தெரிவிப்பதுடன் எமது வாடிக்கையாளர்களுக்கும் எனது இதய பூர்வமான நன்றியை தெரிவித்துக் கொள்கின்றேன்.

மேலும் உயர்மட்ட பெறுபேறுகளை பெற்றுக் கொள்வதற்கு எனக்கு உதவி வழங்கிய எமது வங்கியின் பொது முகாமையாளர் / பிரதான நிறைவேற்று அதிகாரி உட்பட முகாமைத்துவத்தினருக்கும், பணிப்பாளர்களுக்கும் பணிப்பாளர் சபையின் சார்பில் எனது நன்றியைத் தெரிவித்துக்கொள்கின்றேன்.



கேஷலா ஜயவர்தன
தலைவி



பொது முகாமையாளர்/ பிரதான நிறைவேற்று அதிகாரியின் மீளாய்வு

பிரதேச சங்வர்தனை வங்கியின் பொது முகாமையாளர் என்ற முறையில் 2012.12.31-ஆம் திகதியில் முடிவடைந்த ஆண்டுக்கான மூன்றாவது ஆண்டு அறிக்கை மற்றும் செயற்பாடுகள் பற்றிய மீளாய்வை சமர்ப்பிப்பதில் நான் பெரு மகிழ்ச்சியடைகின்றேன். பிரதேச அபிவிருத்தி மற்றும் விசேடமாக கிராமிய பொருளாதார அபிவிருத்தியை நோக்கமாகக் கொண்டு ஸ்தாபிக்கப்பட்ட அரசு வங்கியொன்றாக இவ்வாண்டு வங்கியின் நோக்கங்கள் மற்றும் குறிக்கோள்களை எய்தும் ஒரு வெற்றிகரமான ஆண்டொன்றாக இருந்ததென்பதை மகிழ்ச்சியுடன் தெரிவிக்க விரும்புகின்றேன்.

பேரினப் பொருளாதார காரணிகளைப் போலவே கடன் வழங்கும் வரையறைகள் நாட்டின் வங்கித் தொழிற் செயற்பாட்டுக்கு பலவிதமான தாக்கங்களை ஏற்படுத்திய போதிலும் பிரதேச அபிவிருத்தி மூலம் மக்களை வலுப்படுத்தி சுபீட்சமான இலங்கையை உருவாக்கும் நிறுவன நோக்கினை நிறைவேற்றிக் கொள்வதற்காக இவ்வாண்டில் எமது வங்கி செயற்பட்டுள்ளதென்பதை நான் நம்புகின்றேன்.

இலங்கையின் சனத்தொகையில் 70 விதமான கிராமப்புற மக்களுக்கும் சமூக நிலைப்பாட்டில் வெவ்வேறான மக்கள் பிரிவினருக்கும் தேவைப்படும் நிதிச் சேவைகளைப் பெற்றுக் கொள்வதற்கான வழிவகைகளை திறந்து வைக்கும் மகத்தான பொறுப்பு தேசிய மட்டத்தில் அமைக்கப்பட்ட அபிவிருத்தி வங்கியொன்றாக எம்மிடம் ஒப்படைக்கப்பட்டுள்ளது. இதனை நிறைவேற்றுவதுடன் எமது

இலக்கான சந்தைப்படுத்தலில் பிரவேசிக்கும் நோக்குடன் வடக்கு கிழக்கு மாகாணங்களும் உள்ளடங்கிய விதத்தில் எமது கிளை அமைப்பு பரவலாக்கப்பட்டது. அத்துடன் நாட்டின் ஏனைய பிரதேசங்களில் அமைந்துள்ள வங்கிக் கிளைகளில் வாடிக்கையாளருக்கான வசதிகளை மேலும் அதிகரிப்பதற்கு நடவடிக்கை எடுத்துள்ளோம்.

பல்வேறு விதமான கொள்கைகளையும் திட்டங்களையும் பின்பற்றி வந்த பிரதேச மட்டத்தில் அமைக்கப்பட்டிருந்த மாகாண வங்கிகளை ஒன்றிணைத்து 2010ஆம் ஆண்டில் எமது வங்கி ஸ்தாபிக்கப்பட்டது. அவற்றினை ஒரு கொள்கைக்குள் கொண்டுவரும் பாரதூரமான செயற்பாடுகளில் நாம் 2012ஆம் ஆண்டிலும் ஈடுபட்டிருந்தோம். மேலும் பிரதேச மட்டத்தில் செயற்பட்டுவந்த 06 வங்கிகளும் மக்களிடையே பிரபல்யமான இடத்தைப் பெற்றிருந்தமையினால் அவ் வங்கிகளை ஒன்றிணைத்து RDB எனும் நாமத்தில் மீண்டும் மக்களிடையே கொண்டு சென்று பிரபல்யப்படுத்தும் செயற்பாடும் எமக்கு ஒப்படைக்கப்பட்டது. தேசிய மட்டத்தில் ஆரம்பிக்கப்பட்ட அநேக நிதி நிறுவனங்கள் தமது வியாபார நாமத்தை மக்களிடையே பிரபல்யப்படுத்துவதற்கு பல ஆண்டுகள் முயற்சி செய்ய வேண்டியிருந்தது. ஆனால் எமது பணியாளர்கள் ஒன்றிணைந்து மிக்க ஆர்வத்துடன் எமது வங்கியின் வியாபார நாமத்தை மக்களிடையே கொண்டு சென்று பிரபல்யப்படுத்தும் பணியில் மும்முரமாக ஈடுபட்டமை மிகவும் பாராட்டத்தக்க விதத்தில் இருந்ததென்பதையும் நான் குறிப்பிட விரும்புகின்றேன்.

எமது வங்கியின் மத்திய மயப்படுத்தப்பட்ட மென்பொருள் கணனி அமைப்பு முறையொன்றை அறிமுகப்படுத்துவதற்காக கடந்த ஆண்டில் திட்டமிடப்பட்டிருந்தது. அத்திட்டத்தை 2012ஆம் ஆண்டில் நாம் நடைமுறைப்படுத்தியுள்ளோம். அதன் பிரகாரம் கணனி மென்பொருள் வசதிகளை வழங்கும் இந்திய கம்பனியொன்றான “பொலாரிஸ்” நிறுவனத்திடமிருந்து அவ் வசதிகள் கொள்வனவு செய்யப்பட்டன. இப்புதிய கணனி அமைப்பு முறை 2013ஆம் ஆண்டில் நடைமுறைப்படுத்தப்பட்டு எமது வாடிக்கையாளருக்கு மிகவும் உயர்மட்ட கொடுக்கல் வாங்கல் சேவைகளை வழங்குவதே எமது எதிர்பார்ப்பாகும்.

அரசாங்க வரவு செலவுத்திட்டத்தின் மூலம் உணவுப் பாதுகாப்புக்கான தேசிய இலக்குகளை நிறைவு செய்வதற்கு தானியப் பயிச்செய்கை பரவலாக்கப்பட வேண்டுமென்ற யோசனை சமர்ப்பிக்கப்பட்டது. அதற்கிணங்க விவசாயத்துறைக்கு வழங்கப்படும் நிதி வசதிகளை அதிகரிப்பதற்கு நாம் நடவடிக்கை எடுத்துள்ளோம். இதன் பிரகாரம் உளுந்து, குரக்கன், நிலக்கடலை, பயறு மற்றும் சோளம் ஆகிய தானிய வகைகளின் உற்பத்திக்காக வழங்கப்படும் நிதி வசதிகள் அதிகரிக்கப்பட்டன. அதேபோன்று சிறிய அளவிலான சேமிப்புக்களைச் செய்யக்கூடிய விதத்தில் “திவிநெகம்” (வாழ்வின் எழுச்சி) சேமிப்புக் கணக்கு அறிமுகப்படுத்தப்பட்டதுடன் 2012 ஆம் ஆண்டின் கடைசிக் காலப்பகுதியில் 300,000க்கு கிட்டிய “திவிநெகம்” கணக்குகளை ஆரம்பிப்பதற்கு எமது வங்கிக்கு முடிந்துள்ளது. இக் கணக்குகளின் மூலம் சிறிய அளவிலான வைப்புக்களாக ரூபா 417 மில்லியன் திரட்டப்பட்டது. மேலும் 2012 டிசம்பர் மாதத்தில் “திவிநெகம் ரணவிகு கணக்கு” அறிமுகப்படுத்தப்பட்டு யுத்தம் காரணமாக விபத்துக்குட்பட்ட படை வீரர்களுக்கும் அவர்களது குடும்பத்தினருக்கும் அக் கணக்குகளினுடாக நிதி வசதிகளை வழங்கும் செயற்பாடும் ஆரம்பிக்கப்பட்டது.

நிதி செயற்பாடுகள் மற்றும் செயலாற்றுகை

2012ஆம் ஆண்டில் எமது வங்கியின் மொத்த வருமானம் ரூபா. 9.06 பில்லியன் ஆகும். இவ் இலாபத்தை கடந்த வருடத்துடன் ஒப்புநோக்கும்போது அது 27% வீத அதிகரிப்பாகும். தேசிய மட்டத்திலான விசேட உரிமம் பெற்ற வங்கியொன்றாக எமது வங்கி மூன்று ஆண்டுகளுக்கு கிட்டிய காலத்தில் பெற்றுக்கொண்ட இவ் அபிவிருத்தி திருப்திகரமான மட்டத்தில் உள்ளது. கடந்த ஆண்டில் வங்கி பெற்றுக்கொண்ட வரிக்கு முன்னரான இலாபமாகிய ரூபா 1.58 பில்லியனுடன் ஒப்புநோக்கும்போது 2012ஆம் ஆண்டில் பெற்றுக்கொண்ட வரிக்கு முன்னரான இலாபம் ரூபா 1.07 பில்லியன் வரை அதாவது 32.28% வரையிலான வீழ்ச்சியைக் காண்பிக்கின்றது. 2012ஆம் ஆண்டில் நிலவிய சந்தை விதிகளுக்கமைய வட்டி வீதங்கள் உயர் மட்டத்தில் இருந்தமையினால் மூலதனச் செலவினங்களில் ஏற்பட்ட தாக்கமும் ஆளணிச் செலவினங்களின் அதிகரிப்பும் நாட்டின் காலநிலையினால் ஏற்பட்ட அனர்த்தங்களும் இதற்கு நேரடியாகவே தாக்கத்தை ஏற்படுத்தின. வங்கியினால் கட்டுப்படுத்த முடியாத இக் காரணங்களினால் வங்கியின் வருமானம் அதிகரித்த போதிலும் வரிக்கு முன்னரான இலாபம் கடந்த ஆண்டை விட குறைவடைந்தது.

இப்போதைக்கு வடக்கு கிழக்கு மாகாணங்கள் உட்பட நாடு முழுவதிலும் 262 கிளைகளினுடாக 40 இலட்சத்துக்கு அதிகமான வாடிக்கையாளருக்கு சேவைகளை வழங்கும் பொருட்டு அபிவிருத்தி வங்கித் துறையில் நிபுணத்துவமும் அனுபவமும் பெற்ற 2500 பணியாளர்கள் சேவையில் ஈடுபடுத்தப்பட்டுள்ளனர். 2012ஆம் ஆண்டில் உயர்மட்ட தகைமைகளைக் கொண்ட 64 பட்டதாரிகள் முகாமைத்துவ

பயிலுநர்களாக சேவையில் சேர்த்துக்கொள்ளப்பட்டனர். மேலும் ஏனைய தரங்களுக்கு 327 பணியாளர்கள் சேர்த்துக்கொள்ளப்பட்ட பணியாளர்களில் அதிகமானோர் வடக்கு, கிழக்கு பிரதேசங்களில் புதிதாக ஆரம்பிக்கப்பட்ட கிளைகளில் சேவைக்கு அமர்த்தப்பட்டனர்.

இந்த ஆண்டில் வங்கி பெற்றுக்கொண்ட வரிக்கு பின்னர் இலாபம் ரூபா 0.55 பில்லியன்களாகும். இலங்கை மத்திய வங்கியின் பணிப்புரைகளின்படி கடந்த ஆண்டுடன் ஒப்புநோக்கும்போது நடப்பு ஆண்டில் கடன் மற்றும் முற்பணங்களின் அதிகரிப்பு 18% ஆக இருக்க வேண்டும். 2012 ஆம் ஆண்டில் வங்கியின் கடன் மற்றும் முற்பணங்களின் அதிகரிப்பு 14% சதவீதமாக இருந்தது. தங்க நகைகளை அடகு பிடித்தல் மூலம் வழங்கப்படும் கடன் முற்பண அதிகரிப்பை வரையறுத்து அபிவிருத்திக் கடன்களை மேலும் அதிகரித்தல் வேண்டுமென வங்கி கொள்கையளவில் தீர்மானித்துள்ளது. வங்கியினால் வழங்கப்பட்ட மொத்தக் கடன் தொகையில் விவசாயம் மற்றும் கைத்தொழில் துறைக்காக வழங்கப்பட்ட கடன் மற்றும் முற்பணங்கள் 43.70 சதவீதமாகும்.

வங்கியின் வைப்புக்கணக்குகளைத் திரட்டும் உபாய ரீதியான திட்டங்களை தொடர்ச்சியாக நடைமுறைப்படுத்தியதன் மூலம் கடந்த ஆண்டில் ரூபா 46.11 பில்லியனாக அதிகரிக்க முடிந்துள்ளது. அதன் பிரகாரம் 2012.12.31ஆம் திகதியில் வைப்புக்களின் மிகுதி ரூபா 54.67 பில்லியன்களாகும். எவ்வாறாயினும் வங்கியின் வைப்புக்களில் அதிகமான தொகை நிலையான வைப்புக்களையே மையமாகக் கொண்டு வைப்பிலிடப்பட்டுள்ளன. ஆதலால் வங்கியின் வைப்புக்களின் தொகுப்பைப் பன்முகப்படுத்தி நீண்டகால சேமிப்பு மேம்பாட்டுக்காக கூடுதலான சார்புத் தன்மையை ஏற்படுத்துவதற்கு எதிர்வரும் ஆண்டில் நடவடிக்கை எடுத்தல் வேண்டும்.

வங்கித் தொழிற்துறையில் தமது சொத்துக்களின் தரத்தை உயர்மட்டத்தில் பராமரிப்பதற்காக விசேட கவனம் செலுத்தப்படுகின்றது. எமது வங்கியும் அதற்கான மிகக்கூடிய கவனத்தைச் செலுத்தி செயற்படுகின்றது. கிராமிய பொருளாதார அபிவிருத்தியில் விசேடமாக விவசாயத் தேவைகளுக்காக வழங்கப்படும் கடன்கள் கூடிய அளவில் பாதுகாப்பற்றதென வங்கித் துறையினர் கருதுகின்றனர். ஆனால் அவ்வாறான பாதுகாப்பற்ற கடன் மற்றும் முன்பணங்கள் வங்கியின் கடன் தொகுப்பில் கூடிய விகிதாசாரத்தை எடுக்கின்ற போதிலும் 2012.12.31ஆம் திகதியில் வங்கியின் செயற்படாத கடன் விகிதத்தை 4.34வீதமாக வைத்துக் கொள்வதன் மூலம் அதனை சிறந்த விதத்தில் முகாமைப்படுத்துவதற்கு எமக்கு முடிந்துள்ளது. கடந்த ஆண்டைப் பார்க்கிலும் நடப்பு ஆண்டின் செயற்படாத கடன்களின் விகிதாசாரம் உயர்வடைவதற்கு பிரதான காரணியாக இருப்பது எமது வாடிக்கையாளர்கள் காலநிலை அனர்த்தங்களினால் பெரிதும் பாதிக்கப்பட்டமையாகும். விசேடமாக வடமத்திய, வடமேல் மற்றும் கிழக்கு மாகாணங்களில் விவசாயச் செய்கையில் ஈடுபட்ட விவசாயிகள் சீரற்ற காலநிலையினால் பாதிக்கப்பட்டமையினால் அவர்களின் அலுவடைகள் சேதமடைந்து உற்பத்தித்திறன் வீழ்ச்சியடைந்தமையினால் அவர்கள் பெற்றுக்கொண்ட கடன்களை மீளச் செலுத்துவதில் கஷ்டமான நிலை ஏற்பட்டது.

வங்கியின் வருங்கால எதிர்பார்ப்புக்கள்

முக்கியமாக நுண்மட்ட நிதியளிப்பு மற்றும் சிறிய மற்றும் நடுத்தர அளவு தொழில் முயற்சிகளுக்காக நிதி

வசதிகளை வழங்குதல் மீது வங்கியின் உறுதியான நிலைப்பாடு தங்கியிருக்கின்றது என்பதை நான் பெரிதும் விசுவாசிக்கின்றேன். வறுமைக்கு எதிராகப் போராடும் ஒரு சக்திவாய்ந்த ஆயுதமாக நுண்மட்ட நிதிச்சேவை வசதிகளை பயன்படுத்தலாம். அதன் மூலம் குறைந்த வருமானம் பெறும் குடும்பங்களின் வருமானத்தை அதிகரிப்பதற்கும், நிதி வசதிகளை வழங்குவதன் மூலம் அவர்களின் சொத்துக்களை கட்டியெழுப்புவதற்கும் முடிவதுடன் அதன்மூலம் ஆகக்கூடிய அளவில் குறைந்த வருமானம் பெறுபவர்களை அதனுள் சேர்த்துக்கொள்வதற்கும் வங்கி முயற்சி செய்தல் வேண்டும். பிரதேச அபிவிருத்திக்கென நிறுவப்பட்ட தேசிய மட்டத்திலான அரசு வங்கியொன்று என்ற முறையில் இதற்கான வங்கியின் பொறுப்புக்களை நாம் நன்கு உணர்ந்துள்ளோம். இச் செயற்பாடுகளை நிறைவேற்றுவதில் வழமையான வங்கிச் செயற்பாடுகளுக்கு அப்பாற்பட்ட புதிய வழிமுறைகளை நாம் தயாரித்துக் கொள்ளுதல் வேண்டும்.

எவ்வாறாயினும் பிரதேச அபிவிருத்திக்காக நிதி வசதிகளை வழங்கி நாம் பயணித்துக் கொண்டிருக்கும் நீண்ட பயணத்தில் உறுதியான நிலைப்பாட்டுடனான நிதி நிறுவனம் என்ற முறையில் சொத்துக்களில் ஏற்படும் அதிகரிப்பை போதியளவிலான திரவத் தன்மையுடன் பராமரித்தலும் தற்போதுகாப்பு மூலதனத்தை வங்கிக்கு சாதகமான வீதமாக சமநிலையில் வைத்திருத்தலும் வேண்டும். மேலும் வங்கியின் இலாபமீட்டும் தன்மையை உயர்மட்டத்துக்கு கொண்டு வருவதற்காக நுண்மட்ட நிதியளிப்பு நடவடிக்கைகளுக்கு புறம்பான ஏனைய பொருளாதார செயற்பாடுகளுக்காகவும் நிதி வசதிகளை வழங்குதல் வேண்டும். அத்துடன் கடன் தொகுப்பை பன்முகப்படுத்துதல் மூலம் நடவச்சத் தன்மையைக் குறைத்துக் கொள்வதற்கும் நடவடிக்கை எடுத்தல் வேண்டும். இந் நோக்கங்களை வெற்றிபெறச் செய்வதற்காக உயர்மட்ட தரத்திலான சேவைகளை எமது வாடிக்கையாளருக்கு வழங்குதல் அவசியமாகும். இவ்விடயங்களை முறையாக முகாமைப்படுத்துவதற்காக வங்கியில் நடைமுறைப்படுத்தப்படும் மத்திய மயப்படுத்தப்பட்ட கணனி அமைப்புமுறை மிகவும் உதவியாக இருக்குமென நான் நம்புகின்றேன்.

எதிர்வரும் வருடத்தில் நடைமுறைப்படுத்தப்படும் மத்திய மயப்படுத்தப்பட்ட கணனி மென்பொருள் அமைப்பு முறை மூலம் நாடு முழுவதிலுமுள்ள எமது கிளை அமைப்பை ஒன்றிணைப்பதற்கு நடவடிக்கை எடுக்கப்படும். அதன் பின்னர் கிராமிய மக்களுக்கும் தன்னியக்க ரெலர் இயந்திரங்கள் மூலம் தமது பணத்தை மீளப்பெற்றுக்கொள்ளும் வாய்ப்புக்களை ஏற்படுத்தலாம். இதற்காக மேலதிக மூலதன செலவினத்தை வங்கி ஏற்க நேரிடுகின்றது. இவ்வாறான புதிய தொழில்நுட்பத்தை பயன்படுத்திக் கொள்வதற்கு கிராமிய மக்களை பயிற்றுவிப்பது அவசியமானதாகும். வங்கியின் நடவச்சம் முகாமைப்படுத்தப்படுவதுடன் அதற்காக இலங்கை மத்திய வங்கியினால் வழங்கப்பட்டுள்ள பணிப்புரைகளுக்கமைய பாசல் 01 மற்றும் பாசல் 02 சிபாரிசுகளை தொடர்ந்தும் நடைமுறைப்படுத்துவதற்கு வங்கி நடவடிக்கை எடுத்துள்ளது. இவ் இலக்குகளை அடைவதற்காக மேலதிக மனித மூலதனம் தேவைப்படுவதுடன் 2013ஆம் ஆண்டில் அதற்கான மூலதனச் செலவுகளையும் ஏற்க நேரிடுகின்றது.

வடக்கு கிழக்கு மாகாணங்களின் கிளை அமைப்பு மேலும் பரவலாக்கப்படுதல் வேண்டும். அதன் பிரகாரம் 2013ஆம் ஆண்டில் அம் மாகாணங்களில் குறைந்தபட்சம் மேலும் 10 கிளைகளாவது புதிதாக ஆரம்பிக்கப்படல் வேண்டுமென நான் எண்ணுகின்றேன். அதேபோன்று வடக்கு கிழக்கு மாகாணங்களில் இதுவரை ஸ்தாபிக்கப்பட்டுள்ள கிளைகளில் வாடிக்கையாளர்களின் எண்ணிக்கை மிகத் துரிதமாக அதிகரிப்பதனை கவனத்திற்கொண்டு அக்கிளைகளில் வசதிகளை மேலும் அதிகரிக்க வேண்டியிருப்பதனால் 2013 ஆம் ஆண்டில் அதற்கான நடவடிக்கைகளை மேற்கொள்ளப்படும்.

கடைசியாக நிதி மற்றும் திட்டமிடல் அமைச்சினதும் பொருளாதார அமைச்சினதும் திறைசேரியினதும் செயலாளர்கள் உட்பட அனைத்து பணியாளர்களுக்கும் இலங்கை மத்திய வங்கியின் ஆளுநர் உட்பட்ட பணியாளர்களுக்கும் அவர்கள் எமக்கு வழங்கிய வழிகாட்டுதல்கள் ஆலோசனைகள் மற்றும் ஊக்குவித்தல் தொடர்பாக எனது இதயபூர்வமான நன்றியைத் தெரிவித்துக் கொள்கின்றேன்.

அதேபோன்று எமது வங்கியை உறுதியான நிலைப்பாடுள்ள நிதி நிறுவனமொன்றாக நடாத்துவதற்கு எமக்கு தொடர்ச்சியாக உதவிகளையும் அதற்குத் தேவையான ஆலோசனை மற்றும் ஊக்குவிப்பையும் வழங்கியமை தொடர்பாக தலைவர் உட்பட்ட பணிப்பாளர் சபையினருக்கு எனது மனமார்ந்த நன்றியை தெரிவிக்கின்றேன்.

மேலும் 2012ஆம் ஆண்டில் வங்கி சாதித்துக்கொண்ட பெறுபேறுகளையும் வெற்றியையும் பெற்றுக்கொள்வதற்கு எமது நிறுவன முகாமைத்துவம் உட்பட்ட பணியாளர்கள் ஒன்றிணைந்து வழங்கிய பெரும் பங்களிப்பு உறுதுணையாக இருந்தது. இது தொடர்பாக எனது நன்றியை அனைத்து பணியாளர்களுக்கும் தெரிவிக்க விரும்புகின்றேன்.

அதேபோன்று எமது வங்கியின் சேவைகளைப் பெற்றுக்கொண்டு எம்மீது விசுவாசத்தை வைத்திருந்த எமது வாடிக்கையாளர்களுக்கு எனது இதயபூர்வமான நன்றியைத் தெரிவித்துக் கொள்கின்றேன்.

அபிவிருத்தி வங்கித் துறையின் பயன்களை மக்களுக்கு பெற்றுக் கொடுப்பதில் எமது வங்கியின் பொறுப்பை நன்றாக இனங்கண்டு அதற்காக திடசங்கற்பத்துடனும் அர்ப்பணிப்புடனும் ஆகக்கூடிய ஒத்துழைப்பை வழங்குவதற்கு எதிர்காலம் முழுவதிலும் எமக்கு முடியுமென நான் நம்புகின்றேன்.



ஆர். சிறிவர்தன
பொது முகாமையாளர் / பிரதான நிறைவேற்று அதிகாரி



Board of Directors



C. K. Nanayakkara
Non-Executive Independent
Director

T. A. Ariyapala
Non-Executive Director

Keshala Jayawardana
Chairperson
Non-Executive Independent
Director

S.D.N. Perera
Non-Executive Director

Dayani Fernando
Non-Executive Director

P.V. Pathirana
Non-Executive
Independent Director

Board of Directors



Madhavi Herath
Executive Director

R. Siriwardhane
General Manager/CEO

Sarath De Alwis
Executive Director

B. M. S. Batagoda
Non-Executive Director

Kasuni Pinnawele
Board Secretary & Legal Officer



Ms. Keshala Jayawardana

Chairperson

1

Ms. Keshala Jayawardana resumed duties as the Chairperson of Regional Development Bank in December 2011. She commenced her professional career as a lecturer at University of Peradeniya, where she completed her special Degree in Political Science. She also holds a MA in Public Administration from the same University and served the University for a period over 14 years. She commenced her banking career as the Chairperson of Kadurata Development Bank and after serving 4 years in this position. In 2009, with a view to serve the public she entered into politics and became a member of the Central Provincial Council and served 3 years, where she was instrumental in implementing following projects which immensely assist the people in the area. • Skill development training programmes for young entrepreneurs and school leavers. • Uplifting economic status of the rural poor providing self employment opportunities. Currently she also serves as a Director of NAITA. (National Apprentices Industrial Training Authority)

Mr. R. Siriwardhane

General Manager/CEO

2

Mr. Siriwardhane joined the Rajarata Development Bank as its first General Manager / CEO in 1998. After the amalgamation

of the six provincial banks, he was appointed as the General Manager/CEO of the Regional Development Bank with effect from 1st May 2010. He commenced his banking career with Bank of Ceylon in 1976 and subsequently joined Hatton National Bank and served for a period of 12 years. In 1990 he joined the Sri Lanka Export Development Board and thereafter the National Development Trust Fund and Pubic Bank Malaysia.

He counts over 34 years of service in the banking industry in various capacities specialized in development banking. He is a B.Sc (Business Management) graduate from Sri Jayawardenepura University and holds a post graduate diploma in regional development from the University of Colombo. He is also an associate member of the Institute of Bankers of Sri Lanka.

Mr. Sarath De Alwis

Executive Director

3

Mr. Sarath de Alwis holds a degree in Geography in University of Ruhuna and a post graduate diploma in education. He has gained 20 years of experience as a Geography teacher for advanced level students. Mr. Alwis was the Chairman of Ruhuna Development Bank during the years 2009 - 2010. He holds the position of the Advisor to honorable Minister Dullas Alahpperuma (Minister of Youth Affairs and Skills Development).

Ms. A.V.K. Madhavie Herath

Executive Director

4

Qualified with B. A. (Hons) - Economics and M. Phil – Economics from University of Peradeniya, Mrs. A.V.K. Madhavie Herath acted as former Chairperson in Kandurata Development Bank for the period of 2009.03.01 to 2010.04.31. Mrs. Herath currently acts as a Senior Lecturer in Department of Economics of University of Peradeniya, and she does lectures for internal students and post graduate students in subjects of Money and Banking, International Trade, International Finance, Economics Development, History of Economic Thoughts, and Comparative Economics. Mrs. Madhavie Herath has done researches in areas of Money and Banking, and Economic Development. Her seminars and publications have been done relevant to Money and Banking, Economic Development, and Subsidies and Economic Development.

Dr. B.M.S Batagoda

Director

5

Dr. Batagoda is a BA Honours (in Geography) Graduate from the University of Sri Jayawardanapura and also holds a Ph.D. in Environmental Science from University of East Anglia, UK, MSc in Natural Resources Management from Michigan State University, USA and an Attorney-at-Law of

the Supreme Court of Sri Lanka. In addition, he holds a Certificate in Public Administration from the Institute of Development Administration, Sri Lanka.

Dr. Batagoda is a Board member of the Board of Directors of Ceylon Electricity Board, Litro Gas Lanka Ltd., SAARC Development Fund, Lanka Sugar Company, Sri Lanka Insurance, Institute of Policy Studies and Post Graduate Institute of Management, Sri Lanka Carbon Fund and Sri Lanka Fulbright Commission. In addition, he is the Deputy Secretary to the Treasury. He was the Director-General of the Department of Public Enterprises and National Planning, Ministry of Finance and Planning. He held several senior positions in the Ministry of Public Administration, Ministry of Plantation Industries, Ministry of Environment and Natural Resources and Ministry of Finance and Planning. Further, he has served as an Assistant Secretary to his Excellency the President of Sri Lanka, Presidential Secretariat, Sri Lanka. Dr. Batagoda has authored several books including State of the Environment in Sri Lanka, The Economic Valuation of Alternative Uses of Mangrove Forests in Sri Lanka and co-authored books including Urban Air Quality Management in Sri Lanka, Theoretical Manual for Environmental Valuation in Sri Lanka and Fiscal Policies on Fuels and Vehicles in Sri Lanka etc.

Mr. P. V. Pathirana 6 Director

Mr. P. V. Pathirana was appointed as a director of the Board of Regional Development Bank in October 2010. He holds a B. Sc.

(Business Administration) Degree and is a Fellow Member of the Institute of Bankers of Sri Lanka (FIBSL). He also holds a Diploma in Bank Management from the Institute of Bankers of Sri Lanka. Mr. Pathirana is an experienced banker who has risen from the level of a Branch Manager to GM / CEO post covering a wide area of banking practices at Peoples Bank. He has specialized in Micro Financing and Development Banking. His 39 years experience at Peoples Bank elevated him to the post of GM / CEO of Peoples Bank Sri Lanka. Mr. Pathirana also served as a Director of People's Merchant Bank, Credit Information Bureau, Institute of Bankers of Sri Lanka, Agricultural and Agrarian Insurance Board, People's Travels and People's Leasing Finance (PLC) Company. Currently, Mr. Pathirana is the Senior Advisor to Ministry of Finance on SME Finance.

Ms. C. K. Nanayakkara 7 Director

Ms C.K Nanayakkara former Assistant Governor of the Central Bank of Sri Lanka was appointed as a member of the Board of Directors of the Regional Development Bank in February, 2011. She has served the Central Bank for 35 years and has gained wide experience in Central Bank activities, holding senior positions in the Departments of Regional Development, Training and Management Development, Communications, and, as the Secretary of the Central Bank. While in the Central Bank she was particularly involved in implementing several Rural Credit programs initiated by the Bank and has also been a member of the

Board of Directors of the former Regional Development Banks of Gampaha, Kalutara and Uva. Ms. Nanayakkara holds a honours degree in Geography from the University of Ceylon Colombo and Bachelor of Philosophy from the same university. She has also followed Post Graduate Studies in Economics at the London School of Economics U.K

Mr. S.D.N. Perera 8 Director

Mr. Dhammika Perera joined the Board of Regional Development Bank in May 2010, at its inception. At present Mr. Dammika Perera serves as Senior Deputy General Manager of National Savings Bank. He joined the NSB in 1986 and since then he has held many key positions at the Bank such as Deputy Chief Internal Auditor, Chief Internal Auditor, Assistant General Manager (Internal Audit) and Deputy General Manager (Audit & Vigilance). At present he oversees the Audit, Investigations, IT, Credit, Administration, and Security of the Bank. Mr. Dhammika Perera is a Certified Information Systems Auditor and was the President of Information Systems Audit and Control Association, Sri Lanka Chapter. He is also a member of the Institute of Internal Auditors, USA; and serves in the Board of Governor of the Sri Lanka Chapter of Institute of Internal Auditors. He holds a B.Com Special Degree and Diploma in Bank Management and is a finalist of the Institute of Chartered Accountants, Sri Lanka. He has delivered presentations at various Seminars organized by the ISACA Sri Lanka Chapter and Institute of Chartered Accountants on internal audit and information systems audit related subjects and fraud investigations.

Ms. Dayani Fernando 9

Director

Mrs. Dayani Fernando holds a Degree in Bachelor of Commerce (Hons) from the University of Colombo and a Bachelor of Philosophy in Economics from the same University. She has diversified experience in banking for 36 years and has specialized in Corporate Credit Management and Administration. She served in Bank of Ceylon, London for 3 years and has gained wide experience in international banking operations. She presently serves as the Deputy General Manager (Corporate & Offshore Banking). She also serves as a member on the Technical Evaluation Committee of Ceylon Petroleum Corporation and as a Non-Executive Nominee Director of Ceylease Financial Services Ltd., an affiliate of BOC, for the last 4 years.

Mr. T.A. Ariyapala 10

Director

Mr. Ariyapala joined People's Bank in 1978 and is in charge of Cooperative, Development & SME Banking. He holds a B.SC Business Administration Degree and Degree in Bachelor of Laws and is Attorney-at-Law. He is a Fellow Member of the Institute of Bankers of Sri Lanka (FIBSL) and an Associate Member of the Institute of Accounting Technicians of Sri Lanka (MAAT). His career experience is over 33 years at the levels of Branch Manager, Assistant Regional Manager, Regional Manager, Zonal Assistant General Manager and Deputy General Manager. He has received extensive local and overseas training and exposure in Cooperative, Project Lending, Micro Finance, Human Resource Management and Branch Business / Banking. He has been responsible for rejuvenating SME Banking & development lending in People's Bank.

Ms. Kasuni Pinnawele 11

Board Secretary & Chief Legal Officer

Ms Kasuni Pinnawele joined the bank in 2011. Prior to assuming her duties as Chief Legal Officer and Board Secretary at the Bank, she held positions in the public and private sectors, including Deputy Director (Legal) at the Consumer Affairs Authority under the Ministry of Internal Trade & Co-operatives, Chief Executive Officer of a Company within the Capital Maharajah Group and Industrial Relations Advisor at the Employers Federation of Ceylon. She holds a Bachelor of Arts (Honours) Degree in Law & Criminology from the University of Keele, United Kingdom and is an Attorney-at-Law with 12 years of experience in Commercial Law, Litigation, Conveyancing, Company Secretarial, Labour Law, Employment Law, Commercial Arbitration, Consumer Protection Law, Industrial Relations, Administration and Human Resource Management.

Corporate Management Team



Mr. S. A. Alahakoon

Deputy General Manager
(Credit & Recovery, Finance)
B.Com (Special) Sri J
ACA, AIB (SL)

Mr. A.A.P.B.E. Tennakoon

Deputy General Manager
(Human Resources Development & Administration)
M.Sc Eng. (Moscow), M.Eng. (AIT, Bangkok)

Mr. R. Siriwardhane

General Manager/CEO
B.Sc (Business Management), Sri J, PG Diploma - Regional
Development - (Colombo) AIB (SL).

Mr. T. Kuhan

Chief Risk Officer
MA (Fin Econ) Colombo, PG Dip. (Econ Dev) Colombo, PG Dip
Bank Mgt. (SL), AIB (SL)

Mr. Vajira Jayasinghe

Deputy General Manager - (IT)
B.Sc Eng. (Moratuwa), M.Eng. (Thailand) MBA (USA)

Regional General Managers/ Senior Assistant General Managers



NORTH WESTERN PROVINCE
MR. U.B. SEMASINGHE
B.Com (Special) Colombo



CENTRAL PROVINCE
MR. K.P. DAHANAYAKE
B.Com (Special) Ruhuna.
Post Graduate Diploma in
Rajarata



Mr. W.G.J. Premadasa
Senior Assistant General Manager
(Finance & Planning)
B.Com (Special) Sri J
Higher National Diploma in Commerce A.M.P.M.A. (UK)



SOUTHERN PROVINCE
MR. C.L. PIHILLANDA
B.Com (Special) Kelaniya.
PG Diploma in Management-Peradeniya



WESTERN PROVINCE
MR. A.H.M.M.B. JAYASINGHE
BBA, Sri J
PG Diploma in Management - Wayamba
Post Graduate Diploma
in Regional Development NIBM and RVB Netherland Post
Graduate Executive Diploma in Bank Management
Institute of Bankers of Sri Lanka

NORTH CENTRAL /NORTHERN PROVINCE
MR. D.M. SENARATHNA BANDARA
 B.Com (Special) Sri J



SABARAGAMUWA PROVINCE
MR. SANATH SENADHEERA
 B.com (Special) Kelaniya



UVA/EASTERN PROVINCE
MR. D.M.T.S KUMARA
 Bsc. - Business Administration (Special Sri J



Mr. S.A.U.R.K. Sinhalagoda
 Senior Assistant General Manager
 (Operation)
 B.Com (Special) Kelaniya



Mr. W.S. Hewawasam
 Senior Assistant General Manager
 (Human Resource Dev. & Administration)
 B.A.(Special) Sri J





Assistant General Managers in Head Office



Mr. S.C. Fernando

Assistant General Manager
(Business Dev. & Marketing)

MBA Sri J, FIB (SL), FSLIM (SL), FASMI (Aus),
Certified Professional Marketer (Asia Pacific Marketing
Federation), Dip. in Bank Mgt. (IBSL), Dip. Mkt. SL (SLIM),
Practising Marketer (SLIM)

Mr. A.H.M.G. Abeyrathne

Assistant General Manager
(Micro Finance)

B.com. (Special) Kelaniya
Diploma in Micro Finance - Open University of Sri Lanka



Mr. I.J. Wijesekara

Assistant General Manager
(Credit & Recovery)
B.com-Sri J

Mr. D.S.P.C. Hadunhewa

Assistant General Manager
(Special Unit)



Mr. W.M.D.S. Wickramasinghe

Assistant General Manager
(Compliance Officer)

B.com. (Special)-Ruhuna, PG in Business Management
Diploma-Colombo
Certificate in Risk Management in Banking - Sweden

Chief Internal Auditor

Ms. H.M.N. Manojika Herath

FAAT, ACA, Dip. in Banking & Fin (IBSL),
B.sc (Bus. Admin. special in Fin.),
MBA (Wayamba)





Assistant General Managers in Regions

Mr. T.M.G. Tennakoon
Sabaragamuwa Province
Diploma in Agriculture



Ms. C.S. Weragoda
Sabaragamuwa Province
BSc. - Business Administration (Special)
Sri J



Mr.K. Ariyathilake
Southern Province
Higher National Diploma in HRD NIBM



Mr. W.M. Nimal de Silva
Southern Province
BSc. - Business Administration
Sri J



Mr. D.P. Darmadasa
Uva Province
BA-Peradeniya



Mr. J.P.K. Herath
Central Province
Diploma in Agriculture





Ms.B.R.D. Pushpakumari
NorthWestern Province
B.com. (Special) Kelaniya



Mr.G.S.D. De Silva
Central Province
B.com. (Special) Sri J



Mr. W.V.A.G. Warakagoda
Uva Province
B.com. (Special) Sri J



Mr.R.M.R. Randeniya
North Central Province
Bachelor of Arts Peradeniya



Mr.B.M.U.S. Basnayake
North Central Province
Diploma in Agriculture



Mr.W. Kottage
Western Province
B.com. (Special) Ruhuna



Mr.L.B. Upali
North Western Province
B.com. (Special) Kelaniya



Mr.B.H.M.S. Basnayake
Western Province
B.com. (Special) Sri J
Management Diploma - Uva



Management Discussion

As a development financial institution Regional development Bank is playing a vital role in the development process in the country. The Bank has been in the forefront of almost all the development programs in the island taking a significant role as a financier. Regional development Bank is now emerging as a unique Development Financial Institution in the island serving to the needy sectors of the economy where most financial institutions are reluctant to be present. Our key asset is our customer base of over 4,265,000 spread all parts of the country. Development of the country and its people is the main focus the Bank. Hence the bank is committed to empowering them and thereby developing the nation as well.

SAVINGS MOBILIZATION

Improvement of savings habits among under-privileged community is the base for developing their living conditions. Therefore the Bank aggressively engaged in savings mobilization programs and our savings programs cover all segments of the society ranging from children under 12 years of age to senior citizens. During 2012 the Bank commenced two new savings programs viz. Ranawiru Mapiya Rekawarana Accounts in order to strengthen the economic condition of the parents of disabled and deceased personnel of armed forces and “Divinaguma investment accounts” to support the poverty alleviation program of the government.

As at end of the year the Bank had 3,690,000 savings accounts (11% increase over the year) and 580,000

fixed deposit Accounts (14% Increase over the period). During 2012 total amount of savings increased to Rs. 54,710.1 million from Rs. 46,154.0 million as at end of 2011. (18.5 % increase). Nearly 61.9 % of our savings are in the form of fixed deposits as reflected in the table 01 The Bank is constantly trying to bring this ratio down to a reasonable percentage as a strategy of bringing down its cost of funds.

NEW CREDIT POLICY TO GEAR LENDING ACTIVITIES

During the year under review the Bank approved a new credit policy as a broad guide line for its lending operations. The new credit policy has been structured with the objective of strengthening its development oriented lending. Present micro sector bios lending portfolio is expected to diversified in the future by gradual inclusion of SME and other project loans as a result of implementation of the new lending policy. This will also help the Bank to act as a national level development financial institution in a more meaningful manner.

LENDING TO STIMULATE DEVELOPMENT OF THE COUNTRY

Granting of loan facilities for investment purposes too will help improvement of business sector and entrepreneurship Development in the country. Hence the Bank provided necessary facilities to all needy sectors by relaxing most of the conditions imposed by traditional Banks. Rather than asking for collateral from our borrower the Bank has constantly built up the credit discipline of the borrowers and strengthen supervision of the projects and wherever necessary Credit Plus services were provided as tool to protect the loan portfolio.

Table 01	Savings Deposits As at 31st December 2012	
	Amount (Rs.)	%
Savings Deposits	12,887,172,000	24
Long Term Savings	7,947,862,000	14
Fixed Deposits	33,875,039,000	62
Total Savings	54,710,073,000	100.0

Table 02	Purpose classification of loans granted – 2012			
Sector	No. of Loans	%	Value Rs. Mn.	%
Agriculture	743,198	49.7	19,328.9	35.3
Animal Husbandry	21,609	1.4	1,093.6	2.0
Fisheries	33,162	2.2	1,449.5	2.6
Industries	116,784	7.8	5,720.0	10.5
Trade & Commerce	170,477	11.4	8,773.3	16.0
Housing	105,392	7.1	5,964.3	10.9
Consumption	219,602	14.7	6,664.5	12.2

During 2012 the Bank commenced two new loan schemes to upgrade three identified sectors. The Ranaviru Service Authority of the Government selected RDB as the sole banker for channeling funds to commence a loan scheme. The intention of the loan scheme is to get the disabled soldiers and parents and the immediate family members of disabled and deceased personnel of armed forces into the economic activities of the country.

Secondly the Bank entered as a participating Bank under National Agri Business Loan scheme implemented by Central bank of Sri Lanka. In addition The Bank continued to operate Janasevena Housing Loan Scheme for Development of Housing and dwelling sector and Paddy purchase loans to protect paddy farmer's interest and by guaranteeing a stable price for paddy.

Our range of loan products includes all types of facilities from micro credit to Project Financing with an emphasis to SMEs. During the year under review the loan portfolio

of the Bank increased to Rs. 53,667.2 Million from Rs. 47,199.8 million as at end of 2011 which represent an increase of 13.7%. In depth analysis of the lending activities during the period under review is an evidence for the developmental role played by the Bank.

Over 66% of the loans granted during the year were for productive purposes such as Agriculture, Animal Husbandry, Fisheries, industries and other commercial activities which contribute to economic development. A summary of the loans granted with a purpose classification is in the table 02 Which clearly shows the bank development role in lending.

Noteworthy feature of the loans given is that large majority of them have been disbursed in provinces other than western province which evidence the bank's commitment on rural development. As shown in the table 03 Only 8.8% of the number of loans and 13.8% of the value of loans has been disbursed in western province. 91.2% of the number of loans and 86.2% of the value of loans has been given in rural areas in Sabaragamuwa, Uva, Central, Southern and North central provinces.

In order to mobilize financial resources for lending purposes the Bank participated in all accessible refinance schemes. These refinancing loan schemes aimed at development of important economic sectors have been implemented by the Government and the Central Bank of Sri Lanka and other donors. These loan schemes are aimed at up-liftment of important sectors such as Micro enterprises, Small and Medium Enterprises, Livelihood improvement, Self employment, Livestock development, Poverty alleviation etc. The Bank participated in almost all such refinancing schemes in the country. Accordingly loans amounting to Rs. 3,353 million have been approved in 2012 under 23 refinancing loan schemes. This records a 73% increase from Rs. 1,936 million in 2011. The bank was able to take the leading position by utilizing maximum amount of refinance under three of the above refinancing schemes namely, Saubagya Self Employment Loan scheme, Poverty Alleviation and Micro Finance Project and Self Employment Promotion Initiative Loan Scheme.

Table 03	Geographical distribution of loans granted – 2012			
Province	No. of Loans	%	Value Rs. Mn.	%
Sabaragamuwa	320,232	21.5	7,297.7	13.3
Uva	213,141	14.3	7,155.7	13.1
Central	214,884	14.3	6,680.5	12.2
Southern	244,791	16.4	10,398.3	19.0
North Central	212,911	14.3	7,169.6	13.1
North Western	155,710	10.4	8,447.5	15.4
Western	130,995	8.8	7,578.9	13.8
Total	1,492,664	100.0	54,728.3	100.0

DEVELOPMENT OF STAFF MEMBERS

The staff the Bank consists of the employees from former six provincial banks who possess different experiences, skills, attitudes, visions, expectations etc. One of the challenges faced by the Bank during the past two years was to gather them into one group by minimizing the differences. Training and capacity building is one of the strong techniques to harmonize the situation. Therefore the Bank among the other training programs undertook training of its staff on development lending activities to culture development oriented thinking and attitudes among the staff. During the year all the branch managers were given training on project oriented lending techniques. Further 321 Field officers were also trained on this subject. In total 1231 officers of the bank representing 51.5 % of the entire staff was given training on project lending.

During the year under review The Bank increased the salary levels of its entire staff by approximately 25 Percent in 2012, which will be a motivating factor. This salary increase resulted in a enhancement of the monthly salary bill from Rs.98 Million to Rs.130 Million. This step was taken as a result of the renewal of the collective agreement with the staff unions.

Further 223 employees were promoted to higher levels with a view to fill urgent gaps to improve efficiency of the structure. Accordingly four Regional General Managers, 12 Asst. General Managers, 14 Chief Managers and 46 Senior managers assume duties during the year. Further 147 employees were promoted to the other grades.

In addition to training of its staff the Bank was instrumental in training of its customers i.e. mainly micro entrepreneurs to built-up their capacity to manage respective projects and on group lending programs. Accordingly 171 entrepreneurs were trained incurring a cost of Rs.263,765 This type of training will strengthen the viability of respective business and thereby improve loan repayment capacity of the projects.

BRANCH EXPANSION

Within the recent past with the expansion of the Branch network and the range of services there was a need for recruitment of additional staff. The bank was partly fulfilled this requirement by recruiting 64 new Management Trainees and 327 Bank Assistants. We expect to rationalize the staff of the Bank on completion of the present restructuring programs underway.

During 2012 the branch network of the Bank was improved by opening 13 new branches of which 9 branches are in the North and East. Expansion of our service network mainly in the former conflict areas is a necessary to reach poor community who needs our support to improve their livelihood. As a result of opening new branches in these areas the bank has been able to actively involve in 'Uthuru Wasanthaya' loan scheme dedicated for development of the North and 'Nagenahiira Nawodaya' loan scheme intended for eastern province development. Both these loan schemes were implemented by the Government of Sri Lanka.

In addition to opening of new branches 19 branches were relocated in new buildings to improve the convenience of the customers.

RELOCATION OF THE HEAD OFFICE

The bank during the year under review purchased a four store building at Kelaniya to house its head office building. The cost incurred was Rs. 139,509,000 and this building is located on the Kandy road just outside the Colombo city limits. Refurbishment activities are under way with the expectation of moving to the new premises during the first quarter of 2013. Present head office is located in a rented premises at union place paying a monthly rent of approximately Rs. 1,550,000 Once the project is completed our Bank will become the first Bank in the island to set its head office outside the Colombo city.

PEOPLES COMPANIES

Three of the former provincial banks took initiative to setup four peoples Companies for micro finance activities in Puttalam, Matara, Galle, and Kandy. The

Bank continued to provide funds as bulk loans to these companies for their operations. During the year 2012 total of Rs. 26.3Mn. Were granted to these companies from the Bank. These companies provide a convenient service mainly to micro sector and therefore the acceptance of the clients is also satisfactory. The Bank is seriously considering setting up of new similar companies in the other parts of the island and restructuring present peoples companies for better leverage by the bank.

MOBILE BANKING

Mobile banking by doorstep agents is one of the unique services provided by the Bank. This service is getting more and more popular in the suburbs and rural areas. This improves savings habits of the people as well as facilitates repayment of loans by the customers.

SYSTEM IMPROVEMENTS

As mentioned in our last year report a major activity under taken by the Bank was automation of the

activities of the bank by introducing a core banking system. Accordingly the Bank purchased Intellect Core Banking software and during the year under review implementation activities were carried out by the IT department with consultation of the vendors namely Polaris Financial Technology Limited and Millenium Information Technologies pvt Ltd. Customization work has been all most completed and the system parallel implementation is now underway for testing purposes. On completion of implementation in the coming year it is expected to increase the efficiency of the branches and the bank will be in a position utilize its staff rationally for more productive operations.

During 2012 the Bank entered to the Sri Lanka Interbank Payment system (SLIPS) which improves the speed payments within the banking system of the country. Hence the Bank is now in a position to provide a better service to its customers in making payments.



STEPPING TO
NORTH AND EAST

RDB Stepping to North and East

Pradeshiya Sanwardhana Bank opened nine Branches in the Northern and Eastern provinces. Large crowds gathered at all these branch openings. Mostly women participated at all branch openings. Minister of traditional industries and small enterprise development, Honourable Douglas Dewananda ceremonially opened Jaffna branch.



Door to door campaigns in Jaffna



Chunnakam Branch opening



Celebrating International Women's day @ Vavuniya



Empowering women at village level in Eastern province



Inculcating savings habit and empowering women through door to door services at Kanakarayanakulam

RDB Stepping to North and East



Door to door campaigns in Jaffna



Field promotion campaigns @ Chunnakam



Kathankudi branch was opened by deputy minister of resettlement, Honorable Vinayaga Moorthi Muralitharan



Trincomalee Branch Opening



Bringing light to a new generation at Chunnakam. Rewarding children's savings account holders.



Assisting farmers through micro finance schemes at Kanakarayankulam

Branch Openings



RDB Ja Ela branch opening



The Pothuwil branch opening



Kalpitiya branch opening



Valachchenei branch opening



Northern crop lands



Hand made products from Eastern Province



Special Events

Relocation of Branches 2012

In Order to provide much better facilities to customers and staff, Twenty one branches were relocated to new premisses in 2012.



Re - location of Balangoda Branch

Date		Branch Name
January	17	Mahiyanganaya
March	29	Balangoda
March	30	Haldummulla
April	01	Giriulla
April	09	Pothuvil
April	10	Uragasmanhandiya
June	28	Eheliyagoda
July	09	Diyathalawa
August	27	Avissawella
August	27	Kaduruwela
August	27	Lunugamwehera
September	17	Kithulgala & Pannala
September	24	Yatiyantota & Bogahakumbura
October	15	Wellawaya
November	12	Millaniya
November	19	Kahawaththa
November	28	Horana
December	03	Welimada
December	10	Walasmulla



Pannala branch was re - located in a new and convenient location.



Re - location of Horana Branch



Re - location of Welimada Branch



Re - location of Lunugamwehera Branch

Deyata Kirula -2012

RDB Bank actively participated at the "Deyata kirula" exhibition 2012, held at Oyamaduwu in the Anuradhapura district. Bank's exhibition stall was designed to depict the economic activities of the entrepreneurs maintaining accounts with RDB. Selected small scale entrepreneurs from the bank's clientele was given the opportunity to display their products and benefit by getting large orders.

Bank erected the world's first ever pandall made out of maze in front of the Bank's exhibition stall. The special Loan schemes release for meze cultivation helped the country to completely discontinue importing maze.

Bank launched a very special account branded 'RDB Divineguma' at the site amidst a packed gathering. Minister for Economic Development, honorable Basil Rajapaksha handed over the first ten RDB Divineguma savings pass books to farmers in the area. This account, by the end of the year became one of the fastest growing savings accounts in the country.





Corporate Social Responsibility

Promotion of Fresh Milk Consumption

With the dawn of the year, bank embarked on a very special project of promoting fresh milk with the objectives of providing better nourishment to all Sri Lankans and also to contribute to the economy by saving the huge cost of milk powder imports. The bank commenced the project setting and example, using only fresh milk in all its branches and offices during morning and evening tea for staff. Bank also coordinated supply of fresh milk to government offices and assisted dairy farming through micro finance schemes. Bank also sponsored number of publicity activities.



Promoting of Fresh Milk usage in Central Province

Forward Sales Agreements (FSA)

For Kuda oya potato farmers in Nuwara Eliya



For over generations, Sri Lankan farmers were at the receiving end due to many adverse situations. Adverse Price fluctuation in the market due to excessive production was one of the worst problems they have faced.

Pradeshiya Sanwaradhana Bank introduced forward sales agreements between the farmer and the wholesale buyers ensuring fixed prices even before they commence the cultivations. This system not only protected the income of farmers, but made them to plan well and handle cultivations in a more advanced manner..

RDB introduced this system to potato farmers in kuda oya Nuwara Eliya.

Continuation of Forward Sales Agreement (FSA)

For Ginger farming community at Pujapitiya

RDB Bank continued facilitating forward sales agreements between ginger farmers in Pujapitiya and M/S Elephant House (Pvt) Ltd.



Launching of RDB Divineguma Account

Over 400,000 accounts opened within a year,

During the month of February 2013, RDB launched a new Investment account for Sri Lankans engaged in Home Gardening, Fisheries, Animal Husbandry and Cottage Industries, the new product branded as RDB Divineguma became popular in every village. The product performed extremely well surpassing all targets, to achieve more than 400,000 accounts within a year.



International Women's Day-2012

RDB, celebrated international women's day at Matara. A large gathering of women representing almost every village in the area participated.



Children's Day - 2012

Pradeshiya Sanwardhana Bank conducted several events to promote savings habit among children during October 2012.

Wilgamuwa branch of the bank held a very successful art competition for the children in the area.



Divineguma Training Programmes

Bank conducted several training programmes Island wide for 'grama niladharis, samurdhi officers, assistant agricultural research officers, graduates trainees, peoples's representatives and rural community leaders in grama seva divisions on "Divi Neguma"



Ranaviru Divineguma Account

RDB launched a special investment account branded "Ranaviru Divi Neguma" with the objective of integrating family members of war heroes and disabled war heroes into the country's development process and uplifting their living standards.

The Government allocated Rs. 400 million for this scheme through the 2012 Budget. The families of the said heroes who wish to initiate their own projects can now obtain loans up to Rs. 500,000 under this program.

This program was launched by the bank with the assistance from Economic Development Ministry and Ranaviru Seva Authority.





Our Financial Solutions



Products & Services

Investment / Saving Accounts

SAVING ACCOUNTS

RDB DIVINEGUMA

"RDB Divi Neguma " is the latest savings account introduced by Pradeshiya Sanwaradhana Bank. It is meant for sri Lankans engaged in home gradening, fisheries, animal husbandry and cottage industries etc. The special features of the product contain an attractive interest rate for deposits and a special loan scheme customized for the target segment.



RDB KEKULU

"RDB Kekulu" is a savings scheme exclusively designed for children under 12 years of age. The initial deposit to open a "RDB Kekulu" account has been lowered to Rs. 100/- enabling every child in our mother land to save for their future with RDB. The Bank offers an attractive plastic till for every new account opened under this scheme. Further there is a wide range of gift items such as exclusively designed valampoori tills, mugs, school bags, watches, gift vouchers and children's bicycles on



offer for balances in the accounts at different levels.

The account is designed with three main objectives. They are, Inculcating savings habit among the children for a better future, assisting children's education and also helping them to become good citizens. Gifts/prizes are offered for account holders who obtain best results at the year 5 scholarship exams. Further educational seminars are arranged for the account holders who sit for the above examination.

RDB YOVUN SAVINGS ACCOUNT

The "RDB Yovun" savings account is specially designed for the children between 12 to 17 years of age. The minimum balance to open a "RDB Yovun" account is Rs. 250. A higher interest rate than the normal savings rate is paid for this account. The account holder is due to receive gifts from the Bank when the account balances reach different thresholds. Further, RDB offers the account holders many seminars and motivation schemes for G.C.E. O/L Examination. Special gift

schemes are introduced during the month of October every year. The Bank also rewards the account holders who obtain the best results in G.C.E. (O/L) examination.



RDB SUBHA MANGALAM

RDB Subha Mangalam is a unique savings account offered by RDB for those who wish to invest money either in a lump sum or in small but regular sums at their convenience over a long period of time until they get married. At the time of their marriage, the “Subha Mangalam” account holder gets the capital with a higher interest and also a special bonus interest of 7% on the interest earned.



DAILY COLLECTION SYSTEM RDB “DORIN DORA”

The Regional Development Bank’s flagship product/service is the daily collection system branded as “Dorin Dora”. This system operates through a dedicated set of

agents, who on daily basis visit the business premises and the residences in the command areas of respective branches. It provides great relief and convenience to the target group and saves their opportunity cost, as otherwise they would have to sacrifice their valuable time visiting the branch again and again for their banking transactions. The Dorin Dora product / service is not only limited to collecting deposits, but has helped the target clientele to obtain loans for development purposes, service the loan account and pay the installments and interest promptly at their convenience. This unique product /service helped many small scale entrepreneurs and individuals to build up healthy account balances over periods of time without much effort and hassle. Thus it has been able to fulfill the vision of the Bank “Empowering Sri Lankans”.



RDB ATHATA POLIYA

RDB “Athata Poliya” is an innovative investment scheme where the investor gets the interest component (usually paid at the time of maturity) to



his hand at the time of placing the deposit. This comes handy to those who have disposed valuable assets and want to spend a small portion of the proceeds immediatly. They can now invest the entire proceeds of the sale whilst meeting small commitments thanks to the RDB “Athata Poliya” investment scheme.

RDB LIYA SAVIYA

Pradeshiya Sanwardhana Bank introduced “RDB Liya Saviya” in order to honor courageous women in Sri Lanka. It provides financial facilities, consultancy services for women who contribute to the economy of the country through self employment. There are more special features in this account such as offering bonus interest, higher interest for savings balances and competitive interest rates for advances etc., the scheme also provides an opportunity for the account holders to win gold coins through an annual draw.



RDB ADULTS/SENIOR CITIZENS SAVING ACCOUNTS

Pradeshiya Sanwardhana Bank offers interest rates compared with the ongoing market rates. Individuals above the age of 18 years are entitled to open adult savings accounts with an initial deposit of Rs. 500/=. Special Savings Accounts are available for senior citizens offering higher interest rates.



RDB FIXED DEPOSITS

Fixed deposits are identified as a popular mode of investments. The fixed deposits are available at RDB for periods of 1, 2, 3 and 6 months as well as 1-5 years. Since the inception, RDB was able to provide very attractive interest rates compared with other banks. Special interest rates are offered for fixed deposits with maturity periods of 1 year and above.



LOANS

The loan schemes offered by RDB are in line with empowering Sri Lankans. An array of small scale loans are on offer to priority sectors such as Agriculture, Fisheries, Small Industries, which are usually not available in many financial institutions.

S.M.E. SECTOR SPECIALIZED LOANS

The country which is rapidly moving forward with a vibrant economy means, it is necessary that due

support is rendered to targeted sectors. Which is why RDB has involved itself in micro financing. Pradeshiya Sanwardhana Bank has always been assisting small and medium scale enterprises, such as small scale industrialists, entrepreneurs and self employed individuals. These facilities are available on soft securities at concessional interest rates, convenient repayment periods with reasonable grace period. The facility requests are mostly evaluated on the viability of the project. These loan schemes are operated through refinance facility of Ministry of Finance.



LOANS FOR SELF EMPLOYMENT

A number of start up loans are available at RDB under different brand names for different sectors 'SEPI' (Self Employment Promotion Innovative loan scheme) loans are offered to entrepreneurs who have obtained professional qualifications in a specific field and wish to start up a project. These loans, operated under refinance facility of Central Bank of Sri Lanka, are provided at attractive interest rates on soft securities.



SAUBHAGYA

Saubhagya Loans are offered with the main aim of boosting self employment in the country. Competitive interest rates are offered exclusively to encourage the self employment sector.



AGRICULTURE

RDB is one of the few financial institutions in the country that provides loans to farmers for paddy and soya bean cultivation and to stock their produce until the market prices become favorable in a short time span of 270 days. RDB was amongst the pioneers who assisted soya bean farmers to stock soya beans when the prices drastically dropped due to excessive production. These loans too are offered at concessional interest rates against soft securities.



FISHERIES INDUSTRY LOANS

Loans to the fisheries sector are available at concessionary rates and soft securities to purchase



fishing equipment and for community development. Loan facilities are also offered to purchase multi-day fishing boats and other small boats. RDB also offers special loans for Inland fish farming and Ornamental fish breeding.

TECHNO BASED INDUSTRIES

RDB is aware of the ongoing fuel crisis. Addressing the scarcity issue, RDB offers loans for solar power generation and small scale power generation projects at comfortable terms and at lower interest rates.



COMMERCIAL & BUSINESS PURPOSE LOANS

RDB's commercial and business loans are offered for retail trading and stock purchasing purposes. The uniqueness of these facilities are, that most of these facilities are operated through the bank's collection agents who make visits from door to door. Thus, the clientele has the comfort of servicing the debts even without coming to the bank.



TRANSPORT SECTOR LOANS



RDB is also among the few banks that provide loans to meet transport requirements of rural sector providing loans to purchase vehicles. These loan facilities are available at low interest rates and soft securities.

ISURU



Isuru is a loan scheme designed with the aim of eliminating poverty. Small groups comprising of five to seven women earning incomes lower than the poverty level could apply for these loans for income generating projects. These facilities are also offered at concessionary interest rates and on soft securities.

HOUSING LOANS



RDB offers special housing loan schemes for the lower income sectors at attractive interest rates. These loans are granted with repayment periods up to 15 years. Housing loans are offered for purposes such as outright purchase of a house, to buy a land to build a house, renovations and to add new units to an existing house.

RANAVIRU DIVI NAGUMA



RDB launched the Ranaviru Divi Neguma program with the objective of integrating the family members of war heroes and disabled war heroes into the country's development process and uplift their living standards.

The Government allocated Rs. 400 million for this

scheme through the 2012 Budget. The families of war heroes and disabled soldiers who like to initiate their own projects are given loans not exceeding Rs. 500,000 under this program through the Pradeshiya Sanwaradhana Bank.

This program has been launched by the bank along with the Economic Development Ministry and Ranaviru Seva Authority.

OUR SERVICES WESTERN UNION



Western Union offers one of the easier & speedier ways to transfer money from foreign destinations to Sri Lanka. This service is available at all RDB branches.

SME & MICRO FINANCE SECTOR



Pradeshiya Sanwaradhana Bank's main purpose is to facilitate Regional Economic Development of the country by promoting Agriculture, Industry, Trade, Commerce, Livestock, Fisheries activities and Empowerment of women mainly by granting financial assistance through Micro Finance.

RDB SANCHARAKA SATHKARAKA SEWA

RDB marked an important milestone in history of banking in Sri Lanka by introducing a custom designed loan scheme to the Tourism Industry in Sri Lanka. “RDB Sancharaka Sathkaraka Sewa” was launched to provide financial assistance to build small hotels/convert houses to accommodation units, make additions to existing houses for tourism etc. in order to meet the needs of foreign and domestic tourists. Further this loan scheme also provides financial assistance to industries related to tourism such as guiding tourists, souvenir manufacturing, Ayurvedic/Herbal treatments etc. These loans are available at attractive interest rates

and soft securities and generates many employment opportunities.





Risk Management

Financially regulated institutions like banks have legal as well as social responsibility to maintain a sound risk management practice. This is further aggravated to banks due to their highly leveraged nature of business. RDB being a development Bank risk management is a vital and challenging aspect as most of our loans are granted to development activities with marginal coverage of security. Hence, realizing the importance the Board of Directors of RDB has taken a decision to set up a separate Risk Management Department (RMD) in the latter part of year 2011.

Hence, the year 2012 could be considered as the formation/initial foundation of the RMD for the Bank. The Bank considered risk management as a tool for sustainable growth while catering to the required sector of the economy. The above was considered during the formation of the department and establishing policies and procedures.

The department was successfully formed with minimum staff level and was focused on updating/establishing risk management policies and procedures for the Bank while adhering to Central Bank of Sri Lanka (CBSL) regulatory requirements of important risk areas.

All policies have been formulated with the objective of analyzing overall risk profile and to integrate all the risks of the Bank, hence they have been drafted in line with the directions issued by CBSL.

By the end of year 2012 RMD was able to have the required Board approved policy documents on various risk exposures, control mechanisms and measuring procedures of the Bank in place.

RMD is also instrumental for functioning of the following committees to assist the Board in managing the risks of the Bank:

- **INTEGRATED RISK MANAGEMENT COMMITTEE (IRMC)**

IRMC reviews risk management policies, procedures of the Bank and makes appropriate recommendations to the Board. Observations and recommendations made by the RMD based on their analysis/studies are reviewed by the committee and assessed the impact of such observations and recommendations. Mainly this is done through the “Portfolio Analysis Reports” prepared on quarterly basis by the RMD. IRMC is also provided with all information and vital decisions taken at other Executive-level committees allowing it to evaluate the effectiveness of the executive decisions taken and the Bank’s exposure to various risks.

- **EXECUTIVE RISK MANAGEMENT COMMITTEE (ERMC)**

The committee exercises the powers and authority of the IRMC with respect to day-to-day management of risk including Credit, Investment and Operational Risk in accordance with the policies and directives determined by the IRMC. Managing the balance sheet and off-balance sheet exposures and capital within the performance and risk parameters laid down by the IRMC is a key responsibility of ERMC.

ERMC also analyses, manages and controls the credit portfolio of the Bank by reviewing exposure and risks at overall bank, single borrower, group, industry, geography and lending type levels, considering the concentrations, scenarios and stresses and give appropriate directions to relevant business units.

This committee monitors Credit, Investment and Operational Risk Indicators, reviews the potential

impact of concentrations and various scenarios on the Bank's business and gives directives to mitigate and manage the related risks.

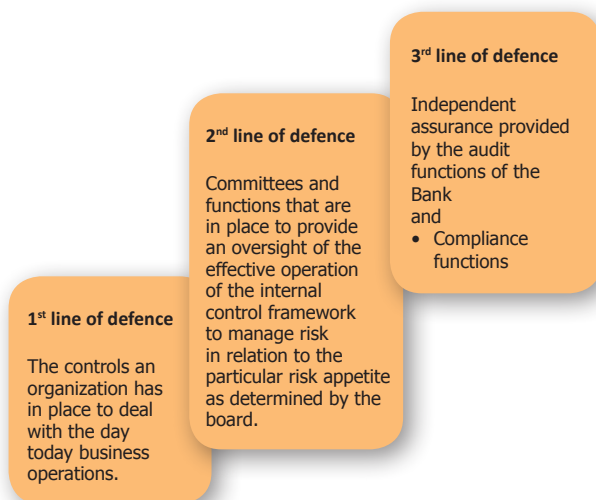
• ASSETS & LIABILITY COMMITTEE (ALCO)

ALCO is responsible for reviewing/managing Transfer Pricing of branches and gives directions to improve the key performance drivers of them.

Committee also reviews economic conditions and trends in interest rates, market liquidity, liquidity of the Bank, mismatches in maturities & pricing and gives directions to the management to improve Bank's performance.

MANAGING KEY RISK FACTORS OF THE BANK

At RDB process of risk management is based on the 3 lines of defence, where both first and second lines are stand to strengthen the standardized operational mechanism and internal control systems of the Bank and third defence line stands on rectification of the limitations in the systems through both internal and external audit and compliance functions.



Moreover, we are keen to take steps on enhancing effectiveness of the 2nd line of defence of the Bank by initiating compliance unit under the preview of RMD of the Bank and an experienced banker has been appointed as Compliance officer for the Bank as well. Proposed "credit administration unit" formation in 2013 within the Credit department will also ensure the effectiveness of the 2nd line of defence in near future of the Bank.

CREDIT RISK MANAGEMENT

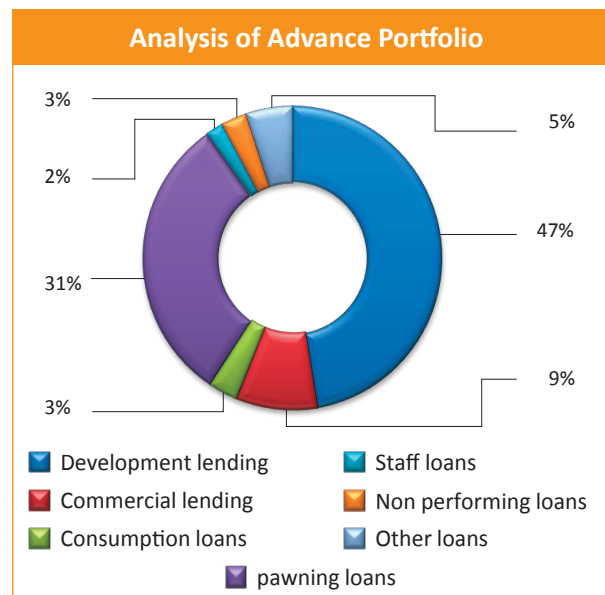
Credit risk simply can be defined as the probability of bank borrower or counterparty fail to meet its obligations in accordance with agreed terms and conditions towards the Bank. In risk management relates to credit exposures of the Bank we try to maximize bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters of the business.

Like in any other bank around the world, interest income remains the main source of income to RDB as well. It implicitly says that how large and obvious source of risk it is in the Bank. Hence, credit risk can be considered as the single largest risk exposure for the Bank.

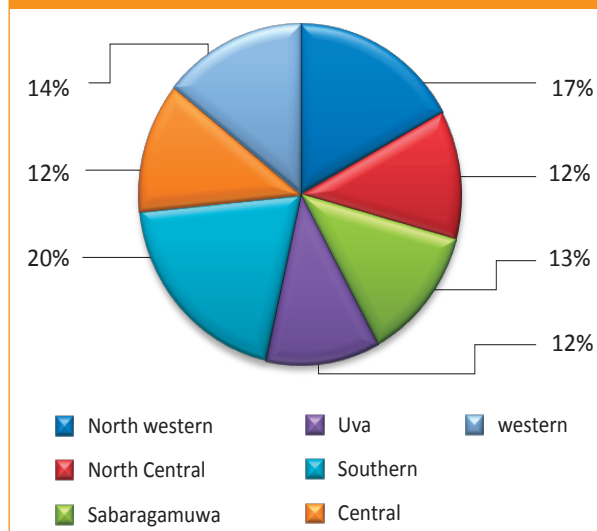
Sector Wise Concentration

Possibility of credit concentration is one of the key credit related risk to which the Bank is exposed. This can be defined as possible loss arising from significantly imbalanced exposure to a particular group of counterparties.

RDB experienced in the past that 30% of the pawning portfolio is being used for the development activities especially in agriculture sector. Hence, lending portfolio has been re-adjusted with allocating 30% of pawning advances towards development lending. Following is the graphical presentation of how loan portfolio of the Bank has spread among major credit categories.

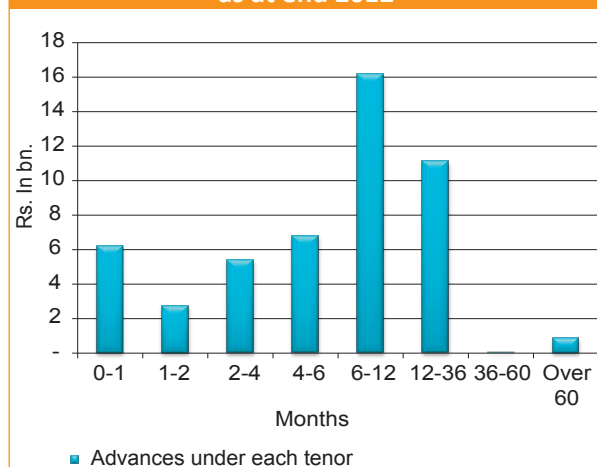


Geograpycal Distribution of the Advance Portfolio



Geographical concentration on credit of the Bank is very much similar within the regions (All regions are within 20%) which show an equally diversified credit portfolio for the Bank. Southern region which have the highest share consist of large branch network than the other regions.

Tenor-wise Breakdown of Advance Portfolio as at end 2012



Herfindhal - Hirshman Index (HHI)

HHI is a statistical measure of concentration used by many of the financial institutions in the market in order to measure concentration risk. Total score of the index which is closer to zero indicates a well diversified portfolio while, increasing value of the index

shows threatening behavior of concentration into one particular portion of the portfolio.

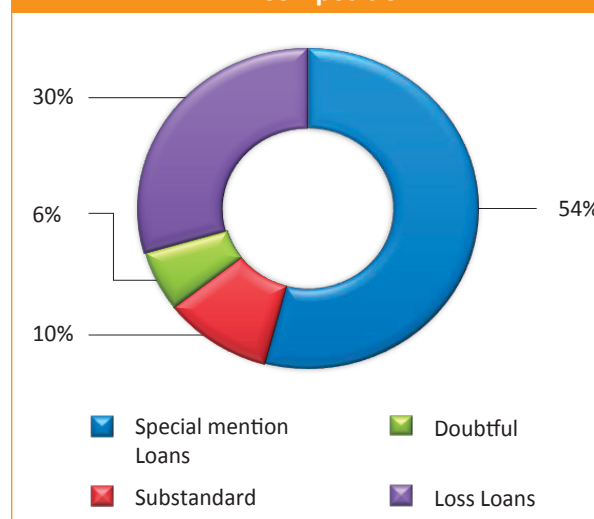
Given bellow is the HHI values calculated on RDB loans and advances portfolio. The highest concentration 0.2249 is recorded by the development lending category and highlights our achievement of catering to the needy sector of the country as one of the major development bank.

Category	HHI
Development lending	0.2249
Commercial lending	0.0076
Consumption loans	0.0010
pawning loans	0.0959
Staff loans	0.0004
Nonperforming loans	0.0007
Other loans	0.0026
Total	0.3332

Nonperforming Advances (NPA)

RMD concerns variation in four nonperforming advance categories of the Bank in view of identifying adverse behavioral patterns in total NPA portfolio of the Bank. Following is the distribution of NPA among four NPA categories.

NPA Composition



RDB maintains a gross NPA ratio of 4.34% as at December 2012.

INTEREST RATE RISK MANAGEMENT

The exposure of a bank financial condition to adverse movements in interest rates is call as interest rate risk. Changes in interest rates can have significant impact on a bank's earnings as well as the underlying economic value of a bank assets, liabilities, and off-balance sheet items.

RDB has understands the importance of managing interest rate risk from the earnings perspective so that interest rate movements will not adversely impact the net interest income of the Bank.

Transfer pricing mechanism is used with a view to manage the interest rate risk at head office level and to provide directions to the regions and branches.

LIQUIDITY RISK MANAGEMENT

Liquidity risk is the risk that a bank cannot fulfill its obligations/commitments on given due dates as result of unforeseen factors or be forced to borrow funds on unfavorable terms. Liquidity acts as an important buffer in all banks to compensate for planned and unplanned balance sheet fluctuations and to provide a means for growth.

This risk is managed by ALCO within the overall liquidity and funding framework of the Bank and response to market conditions as well.

Liquidity being an aspect of paramount importance in a bank, several measures is in place to monitor and control the risks associated with liquidity inadequacies.

One such indicator is liquidity ratio. This ratio is being regulated by the CBSL to be maintained over 20% and following is the graphical presentation of the movement in ratio during past 2 years.

OPERATIONAL RISK MANAGEMENT

Operational Risk is an expression of the danger of unexpected direct or indirect losses resulting from inadequate or failed internal processes, people and systems and external events caused by as credit or market risks.

Operational risk management framework should focus on the following:

Understanding and ensuring mitigating measures relating to the Operational Risk associated with the activities of the Bank.

Capturing, analyzing, reporting and ensuring appropriate controls are in place to avoid operational lapses in the course of the Bank's business.

The Bank has a Board approved operational risk management policy in place. A subcommittee on operational risk management is also formed within the RMD to discuss/evaluate the main operational risk areas and to collect loss event data for the Bank.

The operational risk management subcommittee comprises CRO, DGM Operations, SAGM Operations, and Chief Internal Auditor and the Officer over look the operational risk management within RMD.

As an initial stage in the year 2012 loss event data was collected and submitted to the regulator from the investigations made on actual losses to the Bank. This will be expanded to near losses data and will be analyzed with the expansion of the department.

This area will be further strengthen to evaluate risk and control self assessments (RCSA), Key Risk Indicators (KRIs) and to standardized approach for the regulatory capital calculation. As mandated by the regulator in future.

Liquidity Ratio of The Bank for 2011 - 2012



COMPLIANCE RISK MANAGEMENT

Management of the Bank highly emphasizes on and wanted to make sure that the Bank is moving concurrence with its statute and rules and regulations imposed by the monetary authority in order to avoid failures or breaches of such obligations toward bank.

The key objectives of the compliance officer is also to ensure the internal regulatory requirements, are complied.

The Bank's compliance function is falling under the purview of RMD, headed by AGM Compliance. In order to achieve this objective he has already commenced to monitor and assess the compliance requirements and submits quarterly reports on compliance statues of the Bank to IRMC for review.

The Compliance Officer is also responsible for the submission of necessary statutory reports of the Bank to the regulator.

STRESS TESTING

Stress testing is a tool of risk management to assist the decision makers to face and create a culture of preparedness towards unforeseen situations which are very common in increasingly volatile banking industry. Stress testing aims at investigating the possibility of exceptional losses by stressing the value of risk factors. It is essentially a combination of sensitivity analysis and of "factor-push" technique. It is carried out by stressing the factors that influence the portfolio values in different scenarios.

At RDB we have commenced carrying out stress testing to assess how the NPA portfolio would react if business conditions/environment deteriorated significantly and

the consequent impact on the capital base of the Bank under the various risks scenarios.

A stress testing framework/policy is in place and RMD submits the results of stress tests to the IRMC for review and action as appropriate.

As mentioned above RDB has implemented to measure the impact of its NPA movements by adopting scenarios ranging from 5% to 20% negative shift in NPA categories within the NPA portfolio and increase in the level of NPA on credit portfolio to assess the impact on Capital Adequacy Ratio (CAR).

FUTURE OUTLOOK

In order to inculcate the risk management culture and the awareness across the Bank, the RMD will initiate to conduct training/awareness programs in year 2013 using both internal, external resources. Further initiatives will also be taken to update the staff involved in risk management function at head office and regional levels.

Since the technology plays a significant role in risk management, ongoing process of implementation of CORE banking solution is critical and vital. On completion of CORE banking solution implementation, required software packages to assist the analysis functions in risk management especially in integrated risk management, operational risk management and rating of customers etc. are to be introduced/invested to streamline the risk management function of the Bank.

RMD will also be further strengthened with new eligible individuals and experienced officers to track/monitor and upgrade the risk management procedures of the Bank.



Corporate Governance

RDB compliance statement with the provisions of the Banking Act Direction No. 11 of 2007 and subsequent amendments there to, of the Central Bank of Srilanka on Corporate Governance for Licensed Specialized Bank in Sri Lanka. Rules of Corporate Governance shall be complied by all licensed specialized banks in Sri Lanka and such compliance shall be as provided for in Direction 3(g) (i).

Section	Rule	Level of Compliance
3(1)	Procedures carried out to ensure the board has strengthened the safety and soundness of the bank.	
3(1)(i)	a) The board approval of the bank’s strategic objectives and corporate values. Whether the bank has communicated the bank’s strategic objectives and corporate values throughout the bank. b) The board approval of the overall business strategy of the bank. The overall business strategy includes the overall risk policy, risk management procedures and mechanisms and they are documented. The overall business strategy contains measurable goals, for at least the next three years. c) The appropriate systems to manage the risks identified by the board are prudent and are properly implemented.	Complied with Objective of the Bank is determined by the Act. Approving and overseeing the Bank strategic objectives and corporate values are preformed via monthly and special Board meetings. The decisions made at the Board levels are communicated across the Bank through circulars, awareness programmes and through the key Resource personnel wherever necessary. Complied with Board approved corporate plan for five years commencing year 2010 is available. Annual budgets and targets are structured and approved by the Board and that are conveyed to Regional offices and Branches through Regional General Managers. Operational manual for internal controls and procedures is formulated and followed. Complied with Identifying and implementing the principal risk are performed by the Board through Integrated Risk Management Committee (IRMC). There were four meetings held during the year 2012. Policy documents, are structured, and circulars, guidelines are issued.

Section	Rule	Level of Compliance
	d) The board has approved and implemented a policy of communication with all stakeholders, including depositors, creditors, share-holders and borrowers;	The policy of communication prepared in accordance with the directions issued by CBSL with regard to statutory requirements and customer care is tabled for the approval of the Board of Directors.
	e) The board has reviewed the adequacy and the integrity of the bank's internal control systems and management information systems;	Complied with Board has approved the operational manual which consists of documented internal control procedures.
	f) The board has identified and designated key management personnel, as defined in the Sri Lanka Accounting Standards, who are in a position to: (i) Significantly influence policy; (ii) Direct activities; and (iii) Exercise control over business activities, operations and risk management;	Refer the comment made in 3(7)
	g) The board has exercised appropriate oversight of the affairs of the bank by key management personnel, that is consistent with board policy;	Complied with Board approved policies are communicated through the circulars to Key Management Personnel.
	h) The board has defined the areas of authority and key responsibilities for the board directors themselves and for the key management personnel;	Complied with Areas of authority and key responsibility of the Key Management personnel are according to Pradeshiya Sanwardhana Bank Act., and included in the job description.
	i) The board has periodically assessed the effectiveness of the board directors' own governance practices, including: (i) The selection, nomination and election of directors and key management personnel; (ii) The management of conflicts of interests; and (iii) The determination of weaknesses and implementation of changes where necessary.	Not applicable. Nominated Directors are appointed by the Ministry in consultation with the Secretary to the Treasury.
	j) The board has a succession plan for key management personnel.	Complied with. A Board approved succession plan is in place.

Section	Rule	Level of Compliance
	k) The board has scheduled regular meetings with the key management personnel to review policies, establish communication lines and monitor progress towards corporate objectives. l) The board has taken measures and processes in place to understand the regulatory environment and that the bank maintains a relationship with regulators. m) The board has a process in place for hiring and oversight of external auditors.	Complied with Review meetings have been scheduled monthly with key management personnel with the participation of executive directors and the corporate management. The matters discussed at this meeting are subsequently referred to the Board. Chairperson also attends the review meetings as an observer. 18 Management Committee meetings and 10 RGM Review meetings were held in the year 2012. Complied with The Bank was maintains relationship with regulatory through AGM with the Bank Supervision Department of CBSL and the Bank also has Compliance officer who manages the reporting process. Complied with By act (Section 33 of Part V) the Auditor General represent as the external auditor.
3(1)(ii)	The board has appointed the chairman and the Chief Executive Officer (CEO). The functions and responsibilities of the chairman and the CEO are in line with Direction 3(5) of these Directions.	Complied with Functions and the responsibilities of the Chairperson and Chief Executive Officer (CEO) are documented in the Act. Chairperson is appointed by the Hon. Minister of Finance. CEO is appointed by the Board in consultation with the Secretary to the Treasury.
3(1)(iii)	The board has met regularly and held board meetings at least twelve times a year at approximately monthly intervals.	Complied with Board of Directors meets monthly and as and when necessary, special Board Meetings also called for. Thirteen board meetings were held during the year 2012.
3(1)(iv)	The board has a procedure in place to enable all directors to include matters and proposals in the agenda for regular board meetings where such matters and proposals relate to the promotion of business and the management of risks of the bank.	Complied with Equal opportunity is given to all Directors to present their proposal to the board relating to promotions of the business and management of the Bank.
3(1)(v)	The board has given notice of at least 7 days for a regular board meeting to provide all directors an opportunity to attend. And for all other board meetings, notice has been given.	Complied with Notice of monthly Board meetings, agenda and Board papers are circulated to the Directors seven days prior to the meeting.

Section	Rule	Level of Compliance
3(1)(vi)	The board has taken required action on directors who have not attended at least two-thirds of the meetings in the period of 12 months immediately preceding or has not attended the immediately preceding three consecutive meetings held. Participation at the directors' meetings through an alternate director, however, to be acceptable as attendance.	Complied with Attendance registry of directors maintained and no such situation has been taken place.
3(1)(vii)	The board has appointed a company secretary who satisfies the provisions of Section 43 of the Banking Act No. 30 of 1988, and whose primary responsibilities shall be to handle the secretariat services to the board and shareholder meetings and carry out other functions specified in the statutes and other regulations.	Complied with The Board has appointed a Secretary. Board Secretary's primary responsibility is to handle the secretarial functions to the Board and the shareholder meetings as per statute and other regulations.
3(1)(viii)	The process to enable all directors to have access to advice and services of the company secretary.	Complied with All directors have access to advise and obtain service from the company Secretary.
3(1)(ix)	The company secretary maintains the minutes of board meetings and there is a process for the directors to inspect such minutes.	Complied with Minutes of the Board meeting are opened to any Director for inspection and are maintained in sufficient detail by the Board secretary.
3(1)(x)	The minutes of a board meeting contain or refer to the following: A summary of data and information used by the board in its deliberations The matters considered by the board The fact-finding discussions and the issues of contention or dissent which may illustrate whether the board was carrying out its duties with due care and prudence; The matters which indicate compliance with the board's strategies and policies and adherence to relevant laws and regulations; The understanding of the risks to which the bank is exposed and an overview of the risk management measures adopted; and The decisions and board resolutions.	Complied with Minutes of the Board meetings are maintained in sufficient detail by the Board Secretary.
3(1)(xi)	There are procedures agreed by the board to enable directors, upon reasonable request, to seek independent professional advice in appropriate circumstances, at the bank's expense.	Complied with The Board of Directors seeks professional advice as and when necessary by making a decision at the Board meeting.

Section	Rule	Level of Compliance
3(1)(xii)	There is a procedure to determine, report, resolve and to take appropriate action relating to directors avoid conflicts of interests, or the appearance of conflicts of interest. A director has abstained from voting on any board resolution in relation to which he/she or any of his/her close relation or a concern in which a director has substantial interest, is interested Has he/she been counted in the quorum for the relevant agenda item at the board meeting	Complied with The Board was conscious of its obligations to ensure the Directors avoid conflicts of interest between their duty to the Bank and their other interest. The Directors also declare this on their annual declarations.
3(1)(xiii)	The board has a formal schedule of matters specifically reserved to it for decision to identify the direction and control of the bank is firmly under its authority.	Complied with The Board operates on a formal pre-set agenda which covers areas directly coming under its responsibility. However, in urgency, board papers are circulated for approval with the consent of Chairperson, CEO and the members of the Board.
3(1)(xiv)	The board has forthwith informed the Director of Bank Supervision of the situation of the bank prior to taking any decision or action, if it considers that the procedures to identify when the bank is, or is likely to be, unable to meet its obligations or is about to become insolvent or is about to suspend payments due to depositors and other creditors.	Complied with The Board informs the Director of Bank supervision of CBSL if the Bank is unable to meet any of its obligations or is about to become insolvent. The decisions made in ALCO meetings are reported to the Board. The compliance officer also sends monthly reports to CBSL. The board is aware of the above requirement and such situation have not taken place.
3(1)(xv)	The board has the bank capitalized at levels as required by the Monetary board.	Complied with Capital adequacy ratio has been met as prescribed by the regulator.
3(1)(xvi)	The board publishes, in the bank's Annual Report, an annual corporate governance report setting out the compliance with Direction 3 of these Directions.	Complied with Annual cooperate governance report addresses status of compliance.
3 (1) (xvii)	The board adopts a scheme of self-assessment to be undertaken by each director annually, and maintains records of such assessments.	Self assessment was not carried out since the Board of Directors is nominated by the Finance Ministry and the Shareholder Banks in consultation with the Secretary to the Treasury.
3(2)	THE BOARD'S COMPOSITION	
3(2)(i)	The board comprise of not less than 7 and not more than 13 directors.	Complied with Board comprises of 10 Directors.

Section	Rule	Level of Compliance
3(2)(ii)	a) The total period of service of a director other than a director who holds the position of CEO, does not exceed nine years	Complied with None of the Directors have completed nine years as describe in the Direction. The percent board was appointed in 2010.
	b) The event of any director serving more than 9 years, check that the transitional provisions have been applied with.	Not applicable.
3(2)(iii)	The number of executive directors, including the CEO does not exceed one-third of the number of directors of the board.	Complied with
3(2)(iv)	The board has at least three independent Non-Executive Directors or one-third of the total number of directors, whichever is higher	The board comprises ten Directors out of which eight are Non-Executive Directors.
	If Non-Executive Directors can be considered independent if he/she:	Two Non-Executive Directors and the Chairperson of the board of are designated as Independent Non-Executive Directors. However, The Chairperson participates in the Management Committee as an observer.
	a) Holds a direct and indirect share holdings of more than 1 per cent of the bank;	Directors of the Bank are representing the Treasury, Bank of Ceylon, National Saving Bank and Peoples Bank.
	b) Currently has or had during the period of two years immediately preceding his/her appointment as director, any business transactions with the bank as described in Direction 3(7) hereof, exceeding 10 per cent of the regulatory capital of the bank.	Refer 3(2)(iv) a)
	c) Has been employed by the bank during the two year period immediately preceding the appointment as director.	Refer 3(2)(iv) a)
	d) Has had a close relation; who is a director, CEO, a member of key management personnel, a material shareholder of the bank or another bank. (For this purpose, a “close relation” means the spouse or a financially dependent child)	Refer 3(2)(iv) a)
	e) Represents a specific stakeholder of the bank	Refer 3(2)(iv) a)
	f) Is an employee or a director or a material shareholder in a company or business organization:	Refer 3(2)(iv) a)
	i. Which currently has a transaction with the bank as defined in Direction 3(7) of these Directions, exceeding 10 per cent of the regulatory capital of the bank, or	

Section	Rule	Level of Compliance
	ii. In which any of the other directors of the bank are employed or are directors or are material shareholders; or iii. In which any of the other directors of the bank have a transaction as defined in Direction 3(7) of these Directions, exceeding 10 per cent of regulatory capital in the bank.	
3(2)(v)	In the event an alternate director was appointed to represent an independent director, Check the person so appointed meet the criteria that applies to the independent director.	The Directors of the Bank are appointed by the Ministry in consultation with Secretary to the Treasury. No alternate directors have been appointed.
3(2)(vi)	The bank has a process for appointing independent directors.	The Directors are appointed by the Ministry in consultation with Secretary to the Treasury.
3(2)(vii)	The stipulated quorum of the bank includes more than 50 per cent of the directors and out of this quorum more than 50 per cent should include Non-Executive Directors.	Complied with
3(2)(viii)	The bank discloses the composition of the board, by category of directors, including the names of the chairman, executive directors, Non-Executive Directors and independent Non-Executive Directors in the annual corporate governance report.	Complied with Annual report carries the details of the Board of Directors.
3(2)(ix)	The procedure for the appointment of new directors to the board.	Complied with. The Directors of the Bank are appointed by the Ministry in consultation with Secretary to the Treasury.
3(2)(x)	All directors appointed to fill a casual vacancy be subject to election by shareholders at the first general meeting after their appointment.	Complied with. The Directors of the Bank are appointed by the Ministry in consultation with Secretary to the Treasury.
3(2)(xi)	Check if a director resigns or is removed from office, the board: a. Announce the director's resignation or removal and the reasons for such removal or resignation including but not limited to information relating to the relevant director's disagreement with the bank, if any; and b. Issue a statement confirming whether or not there are any matters that need to be brought to the attention of shareholders.	Complied with All resignation and new appointments are disclosed in the annual report. All appointments and removal of Directors are done by the Ministry in consultation with the secretary to the Treasury.

Section	Rule	Level of Compliance
3(2)(xii)	if there is a process to identify whether a director or an employee of a bank is appointed, elected or nominated as a director of another bank	None of the present Directors act as a Director of any other bank/s. However, three Directors are employees of the banks who are shareholder banks.
3(3)	CRITERIA TO ASSESS THE FITNESS AND PROPRIETY OF DIRECTORS	
3(3)(i)	The age of a person who serves as director does not exceed 70 years. a) The transitional provisions have been complied with.	Complied with Not applicable
3(3)(ii)	If a person holds office as a director of more than 20 companies/entities/institutions inclusive of subsidiaries or associate companies of the bank.	Not applicable
3(4)	Management Functions Delegated By The Board	
3(4)(i)	The delegation arrangements have been approved by the board.	Complied with All delegated authorities are approved by the Board in accordance with the Pradeshiya Sanwardhana Bank Act.
3(4)(ii)	The board has taken responsibility for the matters in 3 (1) (i) even in the instances such actions are delegated.	Complied with No such instances have occurred.
3(4)(iii)	The board review the delegation processes in place on a periodic basis to ensure that they remain relevant to the needs of the bank.	Complied with Board reviews on a timely basis the delegation process to ensure that such delegations meet the business requirement of the Bank
3(5)	The Chairman and CEO	
3(5)(i)	The roles of chairman and CEO are separate and not performed by the same individual	Complied with
3(5)(ii)	The chairman is a Non-Executive director. In the case where the chairman is not an independent director, check that the board designate an independent director as the senior director with suitably documented terms of reference. The designation of the senior director be disclosed in the bank's Annual Report.	Chairperson is a Non-Executive Director and no senior Directors is designated in the Bank.
3(5)(iii)	The board has a process to identify and disclose in its corporate governance report, which shall be a part of its Annual Report, any relationship [including financial, business, family or other material/relevant relationship(s)], if any, between the chairman and the CEO and board members and the nature of any relationships including among members of the board.	The related party transactions are disclosed in the annual report. The directors have disclosed this through their annual declarations.

Section	Rule	Level of Compliance
3(5)(iv)	The board has a self-evaluation process where the chairman: Provides leadership to the board; Ensures that the board works effectively and discharges its responsibilities; and Ensures that all key and appropriate issues are discussed by the board in a timely manner.	Complied with. The Board meetings are chaired by the Chairperson who provides the leadership to the board and all key issues are discussed and resolved.
3(5)(v)	A formal agenda is circulated by the company secretary approved by the chairman.	Complied with. The agenda for each Board meeting is prepared by the Board Secretary in consultation with Chairperson and CEO.
3(5)(vi)	The chairman ensures, through timely submission that all directors are properly briefed on issues arising at board meetings.	Complied with. The agenda and the relevant papers for the Board meeting are circulated seven days prior to the meeting.
3(5)(vii)	The board has a self evaluation process that encourages all directors to make a full and active contribution to the board's affairs and the chairman taking the lead to act in the best interest of the bank.	The Directors are appointed by the Ministry in consultation with the Secretary to the Treasury.
3(5)(viii)	The board has a self evaluation process that assesses the contribution of Non-Executive Directors.	Refer 3(5)(vii)
3(5)(ix)	The chairman engages in activities involving direct supervision of key management personnel or any other executive duties whatsoever.	Complied with Chairperson is a non executive director and does not get directly involved with supervision of Key management personnel. Chairperson participates in the management committee as an observer.
3(5)(x)	There is a process to maintain effective communication with shareholders and that the views of shareholders are communicated to the board.	Complied with. Adequate time is allocated to the shareholders to raise any question at the annual general meeting. All queries are answered by the Chairperson, CEO or any other key management personnel of the Bank. All share holders are represented by a Director in the Board.
3(5)(xi)	The CEO functions as the apex executive incharge of the day-to-day management of the bank's operations and business.	Complied with. CEO is in-charge of the day to day management of the bank's operations and supported by the cooperate management.
3(6)	BOARD APPOINTED COMMITTEES	

Section	Rule	Level of Compliance
3(6)(i)	The bank has established at least four board committees as set out in Directions 3(6)(ii), 3(6)(iii), 3(6)(iv) and 3(6)(v) of these Directions. Each board committee report is addressed directly to the board. The board presents in its annual report, a report on each committee on its duties, roles and performance.	Complied with. The Board has implemented the following four committees which report to Board directly. - Audit Committee. - Integrated Risk Management Committee (IRMC) - Credit committee.
3(6)(ii)	Audit Committee: - The chairman of the committee is an independent non-executive director and possesses qualifications and related experience. - All members of the committee are Non-Executive Directors. - The committee has made recommendations on matters in connection with: - The appointment of the external auditor for audit services to be provided in compliance with the relevant statutes; - The implementation of the Central Bank guidelines issued to auditors from time to time; - The application of the relevant accounting standards; and - The service period, audit fee and any resignation or dismissal of the auditor; provided that the engagement of the Audit partner shall not exceed five years, and that the particular Audit partner is not re-engaged for the audit before the expiry of three years from the date of the completion of the previous term. - The committee has obtained representations from the external auditor's on their independence, and that the audit is carried out in accordance with SLAS. - The committee has implemented a policy on the engagement of an external auditor to provide non audit services in accordance with relevant regulations. - The committee has discussed and finalized the nature and scope of the audit, with the external auditors in accordance with SLAUS before the audit commences.	The Board appointed Non-Executive Directors who has also posses experience in banking and audit. Complied with Complied with Auditor General is the external auditor for the Bank. Refer 3(6)(ii)(c) Complied with Board approval obtained as and when necessary to obtain non audit services from any External Auditors. Refer. 3(6)(ii) c)

Section	Rule	Level of Compliance
	g) The committee has a process to review the financial information of the bank, in order to monitor the integrity of the financial statements of the bank, its annual report, accounts and quarterly reports prepared for disclosure, and a process in place to receive from the CFO the following; - Major judgmental areas; - Any changes in accounting policies and practices; - The going concern assumption; and - The compliance with relevant accounting standards and other legal requirements, and; - In respect of the annual financial statements the significant adjustments arising from the audit. h) The committee has met the external auditors relating to any issue in the absence of the executive management with relation to the audit. i) The committee has reviewed the external auditor's management letter and the management's response thereto. j) The committee shall take the following steps with regard to the internal audit function of the bank: - Review the adequacy of the scope, functions and resources of the internal audit department, and satisfy itself that the department has the necessary authority to carry out its work; - Review the internal audit program and results of the internal audit process and, where necessary, ensure that appropriate actions are taken on the recommendations of the internal audit department; - Review any appraisal or assessment of the performance of the head and senior staff members of the internal audit department; - Recommend any appointment or termination of the head, senior staff members and outsourced service providers to the internal audit function;	Complied with. Quarterly and annual financial statements and report prepared for disclosures are reviewed by the committee. Complied with. The representative of the Auditor General is also present in the Audit Committee Meetings. Complied with. Complied with Complied with Internal audit program is reviewed at the Audit Committee Meetings (quarterly). Complied with The assessment of the operational function and performance is done by the Audit Committee. Not applicable. Such situation has not taken place.

Section	Rule	Level of Compliance
	v. The committee is appraised of resignations of senior staff members of the internal audit department including the chief internal auditor and any outsourced service providers, and to provide an opportunity to the resigning senior staff members and outsourced service providers to submit reasons for resigning; vi. The internal audit function is independent of the activities it audits. k) The minutes to determine whether the committee has considered major findings of internal investigations and management's responses thereto. l) The committee has had at least two meetings with the external auditors without the executive directors being present. m) The terms of reference of the committee to ensure that there is; i. explicit authority to investigate into any matter within its terms of reference; ii. the resources which it needs to do so; iii. full access to information; and iv. Authority to obtain external professional advice and to invite outsiders with relevant experience to attend, if necessary. n) The committee has met, at least four times and maintained minutes. o) The board has disclosed in the annual report, i. details of the activities of the audit committee; ii. the number of audit committee meetings held in the year; and	Not applicable. Such situation has not taken place. Complied with Internal audit function is an Independent Unit and the functions are reported to the audit committee. Complied with The major Internal Audit findings and the management responses were discussed by the audit committee and the necessary recommendation were made. Complied with The committee has met the external auditors. Representative of Auditor General Department is also presenting the committee meeting Complied with Complied with. Four meetings were held in year 2012. Complied with. Complied with. Four audit committee meetings are held in year 2012.

Section	Rule	Level of Compliance
	iii. details of attendance of each individual director at such meetings p) The secretary of the committee is the company secretary or the head of the internal audit function. q) The “whistle blower” policy covers the process of dealing with; i. The improprieties in financial reporting, internal control or other matters. ii. In relation to (i) the committee shall ensure that proper arrangements are in place for the fair and independent investigation of such matters, and iii. Appropriate follow-up action.	Not Complied with Complied with Secretary of committee is the Head of audit. Complied with
3(6)(iii)	The following rules apply in relation to the Human Resources and Remuneration Committee: a) The committee has implemented a policy to determine the remuneration (salaries, allowances and other financial payments) relating to directors, CEO and key management personnel of the bank by review of the “Terms of reference” and minutes. b) The goals and targets for the directors, CEO and the key management personnel are documented. c) The committee has considered evaluations of the performance of the CEO and key management personnel against the set targets and goals periodically and determine the basis for revising remuneration, benefits and other payments of performance-based incentives. d) The “Terms of reference” provides that the CEO is not present at meetings of the committee, when matters relating to the CEO are being discussed by reviewing the minutes.	All the matters regard to this was taken to the collective agreements up to 2011 which were signed between Bank and the Trade Union. Not Complied with Human resources Remuneration Committee Charter has been approved by the Board. Since 2012 onward some key officers exempted from the collective agreement. Refer 3(6)(iii)a) Refer 3(6)(iii)a) Refer 3(6)(iii)a)
3(6)(iv)	The following rules apply in relation to the Nomination Committee: a) The committee has implemented a procedure to select/appoint new directors, CEO and key management personnel. b) The committee has considered and recommended (or not recommended) the re-election of current directors.	Not applicable Nominated Directors are appointed by the Ministry in consultation with the Secretary to the Treasury. Refer 3(6)(iv) a)

Section	Rule	Level of Compliance
	c) The committee has set the criteria such as qualifications, experience and key attributes required for eligibility to be considered for appointment or promotion to the post of CEO, and the key management personnel, by review of job descriptions. d) The committee has obtained from the directors, CEO and key management personnel signed declarations that they are fit and proper persons to hold office as specified in the criteria given in Direction 3(3) and as set out in the Statutes. e) The committee has considered a formal succession plan for the retiring directors and key management personnel. f) The Committee shall be chaired by an Independent Director and preferably be constituted with a majority of Independent Directors. The CEO may be present at meetings by invitation.	Refer 3(6)(iv) a) Complied with The declaration has been obtained by the Human Resource division of the Bank from the CEO and key management personnel. Refer 3(6)(iv)a) Refer 3(6)(iv)a)
3(6)(v)	The following rules apply in relation to the Integrated Risk Management Committee (IRMC): a) The committee shall consist of at least three nonexecutive directors, CEO and key management personnel supervising broad risk categories, <i>i.e.</i>, credit, market, liquidity, operational and strategic risks and work within the framework of the authority and responsibility assigned to the committee. b) The committee has a process to assess all risks, <i>i.e.</i>, credit, market, liquidity, operational and strategic risks to the bank on a monthly basis through appropriate risk indicators and management information. In the case of subsidiary companies and associate companies, risk management shall be done, both on a bank basis and group basis. c) The committee has reviewed specific quantitative and qualitative risk limits for all management level committees such as the credit committee and the asset-liability committees, and report any risk indicators periodically. d) The committee has reviewed and considered all risk indicators which have gone beyond the specified quantitative and qualitative risk limits.	Complied with The committee consists of three Non-Executive Directors. Four meetings were held during the year 2012. Complied with. Report on risk profile of the bank is submitted by the Committee. Complied with. Committee reviews the quantitative risk limits of other management committees. Complied with. Reviewed in the risk profile report.

Section	Rule	Level of Compliance
	e) how many times the committee has met at least quarterly. f) The committee has reviewed and adopted a formal documented disciplinary action procedure with regard to officers responsible for failure to identify specific risks. g) The committee submits a risk assessment report within a week of each meeting to the board seeking the board's views, concurrence and/or specific directions. h) The committee has establish a compliance function to assess the bank's compliance with laws, regulations, regulatory guidelines, internal controls and approved policies on all areas of business operations and that there is a dedicated compliance officer selected from key management personnel to carry out the compliance function and report to the committee periodically.	Committee has met four times during the year 2012 out of which only one in the first two quarters. Such situation has not taken place. Complied with. Complied with. A monthly / quarterly report on statutory and mandatory requirements and statements of compliance to Central Bank of Sri Lanka is submitted by the finance department and the compliance officer. Compliance officer also submitted a report to IRMC to assess compliance risk of the Bank.
3(7)	RELATED PARTY TRANSACTIONS	
3(7)(i)	There is a established and documented process by the board to avoid any conflicts of interest that may arise from any transaction of the bank with any person, and particularly with the following categories of persons who shall be considered as "related parties" for the purposes of this Direction: a) Any of the bank's subsidiary companies; b) Any of the bank's associate companies; c) Any of the directors of the bank; d) Any of the bank's key management personnel; e) A close relation of any of the bank's directors or key management personnel; f) A shareholder owning a material interest in the bank; g) A concern in which any of the bank's directors or a close relation of any of the bank's directors or any of its material shareholders has a substantial interest	The Bank did not formulate documented a policy on related party transactions and conflict of interest. The transactions of the directors representing the shareholder banks are disclosed in the financial statements. Transactions related to the directors have been identified through the Director's declaration submitted to CBSL.
3(7)(ii)	There is a process to identify and report the following types of transactions been identified as transactions with related parties that is covered by this Direction.	Refer 3(7)(i)

Section	Rule	Level of Compliance
	a) The grant of any type of accommodation, as defined in the Monetary board's Directions on maximum amount of accommodation. b) The creation of any liabilities of the bank in the form of deposits, borrowings and investments. c) The provision of any services of a financial or non financial nature provided to the bank or received from the bank. d) The creation or maintenance of reporting lines and information flows between the bank and any related parties which may lead to the sharing of potentially proprietary, confidential or otherwise sensitive information that may give benefits to such related parties.	Refer 3(7)(i) Refer 3(7)(i) Refer 3(7)(i) Refer 3(7)(i)
3(7)(iii)	The board have a process to ensure that the bank does not engage in transactions with related parties as defined in Direction 3(7)(i) above, in a manner that would grant such parties "more favorable treatment" than that accorded to other constituents of the bank carrying on the same business. a) Granting of "total net accommodation" to related parties, exceeding a prudent percentage of the bank's regulatory capital, as determined by the board. For purposes of this sub-direction: i. "Accommodation" shall mean accommodation as defined in the Banking Act Directions, No.7 of 2007 on Maximum Amount of Accommodation. ii. The "total net accommodation" shall be computed by deducting from the total accommodation, the cash collateral and investments made by such related parties in the bank's share capital and debt instruments with a maturity of 5 years or more. b) Charging of a lower rate of interest than the bank's best lending rate or paying more than the bank's deposit rate for a comparable transaction with an unrelated comparable counterparty. c) Providing of preferential treatment, such as favorable terms, covering trade losses and/or waiving fees/commissions, that extend beyond the terms granted in the normal course of business undertaken with unrelated parties;	Refer 3(7)(i) Refer 3(7)(i) Refer 3(7)(i) Refer 3(7)(i)

Section	Rule	Level of Compliance
	d) Providing services to or receiving services from a related-party without an evaluation procedure; e) Maintaining reporting lines and information flows that may lead to sharing potentially proprietary, confidential or otherwise sensitive information with related parties, except as required for the performance of legitimate duties and functions.	Refer 3(7)(i) Refer 3(7)(i)
3(7)(iv)	The bank has a process for granting accommodation to any of its directors and key management personnel, and that. Such accommodation is sanctioned at a meeting of its board of directors, with not less than two-thirds of the number of directors other than the director concerned, voting in favour of such accommodation and that this accommodation be secured by such security as may from time to time be determined by the Monetary board as well.	Refer 3(7)(i)
3(7)(v)	a) The bank has a process, where any accommodation has been granted by a bank to a person or a close relation of a person or to any concern in which the person has a substantial interest, and such person is subsequently appointed as a director of the bank, that steps have been taken by the bank to obtain the necessary security as may be approved for that purpose by the Monetary board, within one year from the date of appointment of the person as a director. b) Where such security is not provided by the period as provided in Direction 3(7)(v)(a) above, has the bank taken steps to recover any amount due on account of any accommodation, together with interest, if any, within the period specified at the time of the grant of accommodation or at the expiry of a period of eighteen months from the date of appointment of such director, whichever is earlier. c) There is a process to identify any director who fails to comply with the above sub-directions be deemed to have vacated the office of director and has the bank disclose such fact to the public d) The process in place to ensure clause 3 (7) (v) (c) does not apply to any director who at the time of the grant of the accommodation was an employee of the bank and the accommodation was granted under a scheme applicable to all employees of such bank	Refer 3(7)(i) Refer 3(7)(i) Refer 3(7)(i) Refer 3(7)(i)

Section	Rule	Level of Compliance
3(7)(vi)	There is a process in place to identify when the bank grants any accommodation or “more favourable treatment” relating to the waiver of fees and/or commissions to any employee or a close relation of such employee or to any concern in which the employee or close relation has a substantial interest other than on the basis of a scheme applicable to the employees of such bank or when secured by security as may be approved by the Monetary board in respect of accommodation granted as per Direction 3(7)(v) above.	Refer 3(7)(i)
3(7)(vii)	There is a process to obtain prior approval from the Monetary board for any accommodation granted by a bank under Direction 3(7)(v) and 3(7)(vi) above, nor any part of such accommodation, nor any interest due thereon been remitted without the prior approval of the Monetary board and any remission without such approval is void and has no effect.	Refer 3(7)(i)
3(8)	DISCLOSURES	
3(8)(i)	The board has disclosed: (a) Annual audited financial statements prepared and published in accordance with the formats prescribed by the supervisory and regulatory authorities and applicable accounting standards, and that such statements published in the newspapers in an abridged form, in Sinhala, Tamil and English. (b) Quarterly financial statements are prepared and published in the newspapers in an abridged form, in Sinhala, Tamil and English.	Complied with Audited financial statements are disclosed in the Annual Report and quarterly financial statements are published in the newspapers in all three languages. Complied with
3(8)(ii)	The board has made the following minimum disclosures in the Annual Report: a) The statement to the effect that the annual audited financial statements have been prepared in line with applicable accounting standards and regulatory requirements, inclusive of specific disclosures. b) The report by the board on the bank’s internal control mechanism that confirms that the financial reporting system has been designed to provide reasonable assurance regarding the reliability of financial reporting,	Complied with Complied with

Section	Rule	Level of Compliance
	and that the preparation of financial statements for external purposes has been done in accordance with relevant accounting principles and regulatory requirements	
	c) The board has obtained the external auditor's report on the effectiveness of the internal control mechanism referred to in Direction 3(8)(ii)(b) above.	Complied with
	d) Details of directors, including names, qualifications, age, experience fulfilling the requirements of the guideline fitness and propriety, transactions with the bank and the total of fees/remuneration paid by the bank.	Complied with
	e) Total net accommodation as defined in 3(7)(iii) granted to each category of related parties. The net accommodation granted to each category of related parties shall also be disclosed as a percentage of the bank's regulatory capital.	Refer 3(7)(i)
	f) The aggregate values of remuneration paid by the bank to its key management personnel and the aggregate values of the transactions of the bank with its key management personnel, set out by broad categories such as remuneration paid, accommodation granted and deposits or investments made in the bank.	Complied with The disclosures have been made in the financial statement.
	g) The board has obtained the external auditor's report on the compliance with Corporate Governance Directions.	Complied with
	h) A report setting out details of the compliance with prudential requirements, regulations, laws and internal controls and measures taken to rectify any material noncompliance	Complied with Relevant disclosures are made in Chairperson's, CEO's review and the Directors' report.
	i) A statement of the regulatory and supervisory concerns on lapses in the bank's risk management, or noncompliance with these Directions that have been pointed out by the Director of Bank Supervision, if so directed by the Monetary board to be disclosed to the public, together with the measures taken by the bank to address such concerns	Complied with

Auditor Generals Report



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துலைவா
My No

FB/M/RDB/CG/2012

මගේ අංකය
உமது இல
No.

දිනය
திகதி
Date

14 March 2013

The Chairman,
Regional Development Bank.

AUDITOR GENERAL'S REPORT OF FACTUAL FINDINGS OF REGIONAL DEVELOPMENT BANK TO THE BOARD OF DIRECTORS OF THE REGIONAL DEVELOPMENT BANK ON THE COMPLIANCE REQUIREMENT OF THE CORPORATE GOVERNANCE DIRECTION ISSUED BY THE CENTRAL BANK OF SRI LANKA.

I have performed the procedures enumerated in Annexure to the report, with respect to the Governance Report of the Board of Directors prepared and presented to meet the compliance requirement of the corporate Governance direction issued by the Central Bank of Sri Lanka (CBSL). This engagement has been performed in accordance with the principles set out in Sri Lanka Standard on Related Services 4400 (SLSRS 4400) applicable to agreed-upon procedures engagements. The procedures were performed solely to assist you to meet the compliance requirement of the corporate governance directive. To perform this agreed upon procedures, I was assisted by a firm of Chartered Accounts in public Practice.

I report my finding in the attached Annexure to this report.

Because the above procedures do not constitute an audit or review made in accordance with Sri Lanka Auditing Standards, I do not express any assurance on the compliance with directives of corporate governance issued by CBSL.

Had I performed additional procedures or had I performed an audit or review of the Financial Statements in accordance with Sri Lanka Auditing Standards, other matters might have come to my attention that would have been reported to you.

My report is solely for the purpose set forth in the first paragraph of this report and for your information and is not to be used for any other purpose or to be distributed to any other parties.

This report relates only to the items specified above and does not extend to any financial statements of Regional Development Bank, taken as a whole.



H.A.S. Samareweera.
Auditor General

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No.306/72, Polduwa Road,
Battaramulla, Sri Lanka

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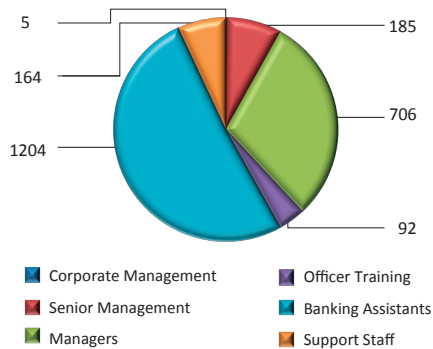
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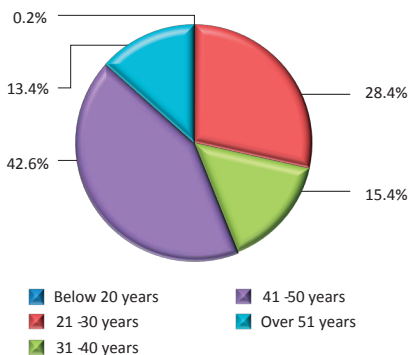


Composition of Human Resource

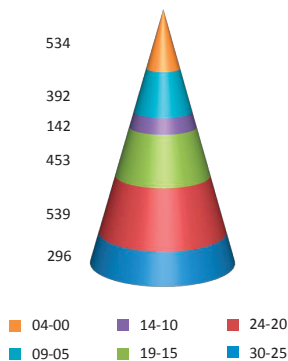
By Grade



Age Wise



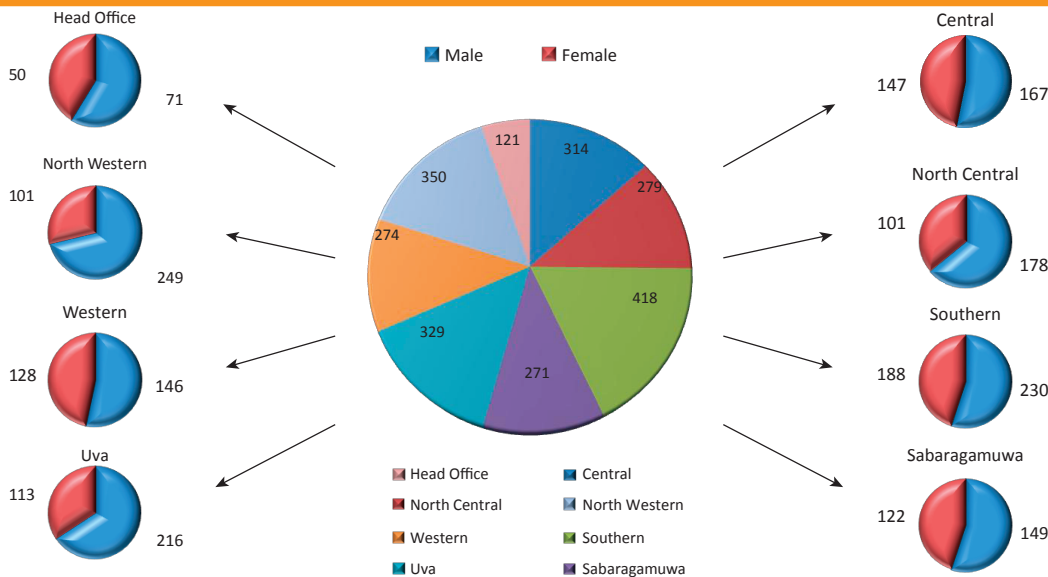
Seniority Pyramid



Promotion of The Year

Designation	No. of Promotions
RGM	4
AGM	12
Chief Manager	14
Senior Manager	46
Officer 3 - III	122
Banking Assistant 5 - I	25
Total	223

Provincial Vice Staff Details





Attendance of Board and the Committies

The number of the meetings of the Board, Board appointed Sub - Committees and individual attendance by members is shown below

Names	Directorship Status	Board	Audit Committee	Integrated Risk Management Committee
Total No. Meeting		13	5	4
Ms. Keshala Jayewardhane	Non Executive Independent Chairperson	13/13		4/4
Mr. R. Siriwardhane	General Manager / CEO	13/13		4/4
Mr. Sarath De Alvis	Executive Director	13/13		
Ms. A.V.K. Madavi Herath	Executive Director	9/13		
Mr. P.V.Pathirana	Independent Non Executive Director	12/13	5/5	
Mrs. C.K. Nanayakkara	Independent Non Executive Director	13/13		
Mr. D. Widanagamachchi	Non Executive Director	3/5	1/1	
Mr. S.D.N. Perera	Non Executive Director	11/13	3/5	4/4
Mrs. Dayani Fernando	Non Executive Director	10/13		2/4
Mr. T.A. Ariyapala	Non Executive Director	11/11		
Dr. B.M.S. Batagoda	Non Executive Director	4/9	2/2	
Ms. C.Werapitiya	Non Executive Director	2/3		
Ms. Kasuni Pinnawala	Board Secretary	13/13		4/4
- Chief Risk Officer Mr. T. Kuhan and Compliance Officer AGM Mr. W. Sumanadasa has participated in all IRMC meetings as members of the committee. - Chief Internal Auditor Ms. H.M.N.Manojika Herath has participated in all ACM Meeting as Committee Secretary.				



Directors' Statement on Internal Control

REQUIREMENT

This report has been issued in line with the Banking Act Direction 11 of 2007, section 3 (8) (ii) (b), and prepared based on the guidelines issued by The Institute of Chartered Accountants of Sri Lanka (ICASL).

RESPONSIBILITY

The Board of Directors is responsible for Internal Control in Regional Development Bank and for reviewing its effectiveness. However, such a system is designed to manage the Bank's key areas of risk within an acceptable risk profile, rather than eliminate the risk of failure to achieve the policies and business objective of the Bank. Accordingly, the system of internal controls can only provide reasonable but not absolute assurance against material misstatement of management and financial information and records or against financial losses or fraud.

BOARD REVIEW PROCESS

The process was reviewed by the Board and accords with the Guidance for Directors of Banks on the Directors' Statement on Internal Control issued by the Institute of Chartered Accountants of Sri Lanka. The Board has assessed the internal control system taking into account principles for the assessment of internal control system as given in that guidance.

The Board is of the view that the Bank has taken steps to improve the system of internal controls to provide reasonable assurance regarding the reliability of financial reporting, and that the preparation of financial statements for external purposes.

The management assists the Board in the implementation of the Board's policies and procedures on risk and control by identifying and assessing the risks faced, and in the design, operation and monitoring of suitable internal controls to mitigate and control these risks.

KEY FEATURES OF THE PROCESS

The key processes that have been established in reviewing the adequacy and integrity of the system of internal controls with respect to financial reporting include the following:

Board sub committees of Audit and IRMC are established by the Board to assist the Board in ensuring the effectiveness of Bank's daily operations and that the Bank's operations are in accordance with the corporate objectives, strategies and the annual budget as well as the policies and business directions that have been approved.

The Board has approved an Operational Manual in related to the Financial and other controls of the Bank in its all transactions. The procedures laid down in the manual has been communicated to all members of the staff.

The Internal Audit Division of the Bank check for compliance with policies and procedures and the effectiveness of the internal control systems on an ongoing basis using samples and rotational procedures and highlight significant findings in respect of any non-compliance.

Audits are carried out on all units and branches, the frequency of which is determined by the level of risk assessed, to provide an independent and objective report. The Annual Audit Plan is reviewed

and approved by the Audit Committee. Findings of the Internal Audit are submitted to the Audit Committee for review at their periodic meetings.

The Audit Committees of the Bank review internal control issues identified by the respective Internal Audit Division, regulatory authorities and management, and evaluate the adequacy and effectiveness of the risk management and internal control systems. They also review the internal audit functions with particular emphasis on the scope of audits and quality of internal audits. The minutes of the Audit Committee meetings are tabled to the Board of the Bank on a periodic basis.

The Bank has prepared year ending Financial Statements in manual process where management information system (MIS) team at Head Office and Regional Offices who involved in preparation and presentation. At present Bank is in the process of implementing a centralized software core- banking platform.

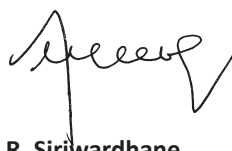
CONFIRMATION

Based on the above processes the Board confirms that the financial reporting system of the Bank has been designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes has been done in accordance with Sri Lanka

Accounting Standards and regulatory requirements of the Central Bank of Sri Lanka.

REVIEW OF THE STATEMENT BY EXTERNAL AUDITORS

The External Auditors have reviewed the above Directors' statement on internal control for the year ended 31 December 2012 and reported to the Board that nothing has come to their attention that causes them to believe that the statement is inconsistent with their understanding of the process adopted by the Board review of the design and effectiveness of the internal control system of the Bank.



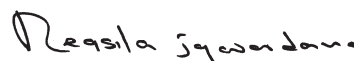
R. Siriwardhane

General Manager/ CEO



P.V. Pathirana

Chairman of the Audit Committee



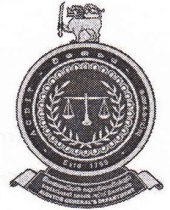
Keshala Jayawardana

Chairperson

Internal Control Report



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Date }

The Chairman,
Regional Development Bank

ASSURANCE REPORT OF THE AUDITOR GENERAL TO THE BOARD OF DIRECTORS ON THE DIRECTORS' STATEMENT ON INTERNAL CONTROL OF REGIONAL DEVELOPMENT BANK

INTRODUCTION

This report is to provide assurance on the Directors' Statement on Internal Control ("Statement") of Regional Development Bank included in the annual report for the year ended 31 December 2012. In carrying out this assurance engagement I was assisted by a firm of Chartered Accountants in Public practice.

MANAGEMENT'S RESPONSIBILITY

Management is responsible for the preparation and presentation of the statement in accordance with the "Guidance for Directors of Banks on the Directors' Statement on Internal Control" issued in compliance with the Section 3(8) (ii) (b) of the Banking Act Direction No. 11 of 2007, by the Institute of Chartered Accountants of Sri Lanka.

MY RESPONSIBILITY AND COMPLIANCE WITH SLSAE 3050

My responsibility is to issue a report to the board on the statement based on the work performed. I conducted my engagement in accordance with Sri Lanka Standard on Assurance Engagements SLSAE 3050 - Assurance Report for the Banks on Directors' statement on Internal Control issued by the Institute of Chartered Accountants of Sri Lanka.

SUMMARY OF WORK PERFORMED

My engagement has been conducted to assess whether the Statement is both supported by the documentation prepared by or for directors and appropriately reflects the process the Directors have adopted in reviewing the system of internal control for the Bank.

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Battaramulla, Sri Lanka

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ஈ- மெயில் } oaggov@sltnet.lk
E-mail. }

To achieve this objective, following procedures were performed to obtain appropriate evidence:

- Enquired the Management to obtain an understanding of the process defined by the Board of Directors for their review of the design and effectiveness of internal control and compared their understanding to accompanying Statement made by the Directors.
- Reviewed the documentation prepared by Directors to support their Statement made.
- Obtained written representation from Directors on matters material to the Statement on Internal Control when other sufficient appropriate audit evidence cannot reasonably be expected to exist.

SLSAE 3050 does not require me to consider whether

the Statement covers all risk and controls, or to form an opinion on the effectiveness of the Bank's risk and control procedures.

SLSAE 3050 also does not require me to consider whether the processes described to deal with material internal control aspect of any significant problems disclosed in the annual report will, in fact, remedy the problems.

CONCLUSION

Based on the procedures performed, nothing has come to my attention that causes me to believe that the Statement included in the annual report is inconsistent with my understanding of the process the Board of directors have adopted in the review of the design and effectiveness of internal control of the Bank.



H.A.S. Samaraweera

Auditor General



Directors' Report

GENERAL

The Directors of the Pradeshiya Sanwardhana Bank (RDB) pleasure in presenting their Annual Report on the affairs of the Bank together with the audited Financial Statements of the bank for the year ended 31st December 2012. The audited Financial Statements were authorized to be issued on 16th May 2013. The Report also includes certain disclosures required to be made under the Banking Act Direction on Corporate Governance. The Annual Report and Accounts Together with the Auditor General's Report will be submitted to the Minister of Finance, on or before 31st May 2012 as per Circular No. PED/27 of 27th January 2005. Issued by the Director General of the Department of Public Enterprises to be placed before the Parliament of Sri Lanka.

PRINCIPAL ACTIVITIES

The principal activities of the Bank to facilitate the overall economic development of Sri Lanka by promoting the development of agriculture, Industry, trade, commerce, livestock, fisheries activities and empowerment of women, mainly by granting financial assistance to Micro Finance Institutions and Small and Medium Enterprises.

VISION, MISSION

The bank's Vision & Mission are given on page front inner cover of this Annual Report, The Bank maintains high ethical standards in its activities while pursuing the objectives stated under 'Vision' and 'Mission'

GOING CONCERN

The Board is satisfied that the Bank has adequate resources to continue its operations in the foreseeable future. Therefore, we continue to adopt the going concern basis in preparing the Financial Statements.

FINANCIAL STATEMENTS

Sri Lanka converged fully with International Financial Reporting Standards (IFRS) with effect from 1st of January 2012. Accordingly the Institute of Chartered Accountants of Sri Lanka has issued new volume of Sri Lanka accounting Standards which become applicable for financial period beginning on or after 1st January 2012. These Sri Lanka accounting Standards prefixed both SLFRS & LKAS. Application of Sri Lanka Accounting Standards prefixed SLFRS & LKAS for the first time shall be deemed to be an adoption of SLFRS's.

The Financial Statement of the Bank has been prepared accordance with these Sri Lanka accounting Standards (SLFRS's) laid down by Institute of Chartered Accountants of Sri Lanka and complied with Banking Act No. 30 of 1988.

The Financial Statements of the Bank for the year ended 31st Dec.2012 duly signed by the Deputy General Manager-Finance & Planning, Chief Executive Officer and two Directors of the Bank are given on page 90 Which form an integral part of the Annual report of the Board of Directors.

DIRECTORS' RESPONSIBILITIES FOR FINANCIAL REPORTING

The Directors are responsible for the preparation of the Financial Statements that will reflect a true and fair view of the state of affairs of the Bank. The Directors are of the view that these Financial Statements have been prepared in conformity with the requirements of the Sri Lanka Accounting Standards and the Banking Act No. 30 of 1988 and its amendments. The Directors' Responsibility Statement appearing on page 74 of this Annual Report describes in detail the Directors' responsibilities in relation to Financial Statements,

which forms an integral part of the Annual Report of Directors.

AUDITOR'S REPORT

The Auditor General carried out the audit of the Bank. In 2012, the audit was carried out throughout the year. Issues identified in their report were submitted to the management regularly for prompt action. Having confirmed the accuracy of the financial reporting, the Financial Statements, together with the necessary data and information were made available to the Auditor General for examination. The Auditor General's opinion on the Financial Statements appears on page 86 on this Annual Report.

As a regulatory supervisory body the Central Bank of Sri Lanka carried out a periodic examination of the records and affairs of the Bank to ascertain compliance with directives issued by the Central Bank of Sri Lanka. It also determines whether required financial indicators are being maintained at the required level so that the interests of the stakeholders, particularly depositors are safeguarded.

SIGNIFICANT ACCOUNTING POLICIES

Significant accounting policies adopted in the preparation of Financial Statements are given on pages 93 to 107

DIRECTORS'REMUNERATION

Details of Directors' emoluments paid during the year are given in Note 6 to the Financial Statements

FUTURE DEVELOPMENTS

An overview of future developments of the Bank is given in the Message from the Chairman (pages 7 to 9) the Message from the General Manager/CEO (pages 11 to 12) and Management Discussions and Analysis (page 25 to 28)

REVIEW OF BUSINESS PERFORMANCE

A review of the Bank's performance during the financial year 2012 is contained in the Message from the Chairman (Pages 7 to 9), the Message from the General Manager/CEO (Page 11 to 12) and Management

Discussions and Analysis (Page 25 to 28). These reports form an integral part of the Annual Report.

FINANCIAL RESULTS

The Bank Financial and Operational Performance is given on the General Manager's CEO's Review on pages 11 and financial highlights on pages 02

STATED CAPITAL

The total share holders fund as at 31.12.2012 is Rs. 4.4 bn Which is very much higher than the minimum capital requirement of Rs. 1.5 Bn imposed by the Central Bank of Sri Lanka. The stated Capital contributed by share holders at the end of year is Rs. 1.09 Bn and there percentage of shares shareholding is as follows.

1. Government Treasury	Rs.	877,446,711	79.81%
2. Bank of Ceylon	Rs.	74,184,480	6.75%
3. Peoples Bank	Rs.	74,184,480	6.75%
4. National Savings Bank	Rs.	73,584,480	6.69%
Total		Rs. 1,099,400,151	100%

Income

The income of the Bank for 2012 was Rs. 9.64 bn details of the income is given in page 108.

CONTRIBUTION TO THE GOVERNMENT

The Bank contributed Rs. 1052 mn by way of taxes and levies to the Government in 2012. This consisted of Rs. 521 mn of Income Tax Rs. 425 mn of value Added Tax & Rs. 105 mn as dividend. The Income Tax Rate applicable on the Bank's operations is 28% It is the bank's policy to provide for deferred taxation on all known temporary differences under the liability method. The Bank is also liable for Financial VAT at 12%

DIVIDENDS

The Directors recommended that the final dividend of Rs. 105 mn.

PROPERTY, PLANT & EQUIPMENT

The total capital expenditure incurred by the Bank on the acquisition of Property, Plant & Equipment,

leasehold property and intangible assets during the year amounted to Rs. 301 mn (2011 Rs. 168mn) amounted to Rs. 352 their details of which are given in Notes 21 to the Financial Statements on pages 13 to 115 of this Annual report.

EVENTS AFTER THE BALANCE SHEET DATE

No circumstances have arisen since the Balance Sheet date which would require adjustments to or disclosure in, the account

OUTSTANDING LITIGATION

In the opinion of the Directors and the Bank's lawyers, outstanding litigation against the Bank disclosed in Note 31 of the Financial Statements will not have a material impact on the financial position of the Bank or its future operations.

BOARD OF DIRECTORS

The Board of Directors comprises Nine Directors including the Chairperson and three Deputy General Managers from each share holder Banks, Deputy Secretary to the Treasury nominated by the secretary to the treasury and Ministry of finance consultation with the secretary to the treasury appoints chairperson and the other four Directors which include two Executive Directors who works as chairman of Previous Regional Banks. The following were the Directors during the year and whose brief profiles appear on page 122 of this Annual Report.

Ms. Keshala Jayawardana

Mr.P.V.Pathirana

Mr. S.D.N. Perera

Ms. Dayani Fernando

Ms. A.V.K. Madhavi Herath

Mr. Sarath de Alwis

Mr. T.A. Ariyapala

Ms. C.K. Nanayakkara

Dr. B.M.S. Batagoda

RESIGNATION OF DIRECTOR

Mrs. Chandani Werapitiya and Mr.D. Widanagamachchi, Directors were resigned from the board with effect from 03/04/2012 and 27/05/2012 respectively.

NEW APPOINTMENT OF DIRECTOR

Mr. T.A. Ariyapala and Dr. B.M.S. Batagoda were appointed to the board as Directors with effect from 02nd April 2012 and 7th of June 2012.

BOARD COMMITTEES

The Board while assuming the overall responsibility and accountability has also appointed the following Board Sub Committees to ensure conformity with Corporate Governness Standards of the Central Bank and other statutory compliances. The composition of mandatory Sub Committees as at 31st December 2012 was as follows

AUDIT COMMITTEE

1. Mr. P.V.Pathirana (Chairman)
2. Mr. D. Widanagamachchi
(ceased to be a director with effect from 27th May 2012)
3. Mr. Dammika Perera
4. Dr. B.M.S. Batagoda
(Appointed with effect from 07/06/2012)
5. Ms. Manojika Herath
(Secretary to the Committee)

Report of the Audit committee is given on page 83 to page 84 Which forms part of the Directors report of the Board.

Board Integrated Risk Management Committee

1. Mr. Dammika Perera
2. GM/CEO
3. Chief Risk Officer

Report of the Integrated Risk Management Committee is given on page 47 to page 51 Which forms part of the Directors report of the Board.

HUMAN RESOURCE AND REMUNERATION COMMITTEE

1. Ms. Keshala Jayawardana
2. Mr. D. Widanagamachchi (ceased to be a director with effect from 27/05/ 2012)
3. Mr. P.V. Pathirana

DIRECTORS' MEETINGS

The number of Directors meetings which comprise Board Meetings, Audit Committee Meetings, Integrated Risk Management Committee Meetings and the attendance of Directors at these meetings are given on Corporate Governance Report page of this Annual Report.

DIRECTORS' INTERESTS IN CONTRACTS

Directors' interests in contracts with the bank both direct and indirect are referred to in Note 33 to the Financial Statements. The Directors do not have any direct or indirect interest in other contracts or proposed contracts with the Bank.

RELATED PARTY TRANSACTIONS

The Directors have also disclosed the transactions if any. That could classified as related party transactions in terms of Sri Lanka Accounting Standard (LKAS 24) Related Party Disclosures' which is adopted in the preparation of the Financial Statements. Those transactions disclosed by the Directors are given in Note XX to the Financial Statements forming part of the Annual Report of the Board.

GENERAL MANAGER/CHIEF EXECUTIVE OFFICER (GM/CEO)

The General Manager is the Chief Executive Officer of the Bank and is appointed by the Board of Directors. The General Manager has the right to be present at, and to participate in the meetings of the Board.

HUMAN RESOURCES

The Bank continued to develop and maintain dedicated and highly motivated employees who are committed to create sustainable value through quality service.

ENVIRONMENTAL PROTECTION

The bank has taken initiatives to safeguard and enhance the environment which are vital for sustainable development and growth of the Bank. The Bank has not engaged in any activity that is harmful or hazardous to environment.

STATUTORY PAYMENTS

The Directors, to the best of their knowledge and belief, are satisfied that all statutory payments due to the Government and in relation to the employees have been made in time.

RISK MANAGEMENT INTERNAL CONTROLS AND MANAGEMENT INFORMATION SYSTEM

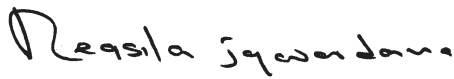
The Board of Directors assumes overall responsibility for managing risk. For this purpose, the Board of Directors has instituted and implemented an effective and comprehensive system, of internal controls and management information systems in the Bank. Internal control systems have been redesigned to mitigate the risks to which the bank is exposed. To provide reasonable assurance against material misstatements or loss. There is an ongoing process for identifying evaluating and managing the risks that are faced by the Bank. The specific measures taken by the Bank in mitigating the risk are detailed on pages 45 to 51.

DIRECTORS' STATEMENT ON INTERNAL CONTROL

The Board has confirmed that the financial reporting system has been designed to provide reasonable assurance regarding the reliability of the financial reporting, that the preparation of financial statement for external purposes has been done in accordance with relevant accounting principal and regulatory requirement. The above report which forms an integral part of the annual report of the board of directors is given on page 74 to 75. Board has obtained an assurance report from Auditor General on Directors' statement on Internal Control which is given on pages 76 to 77 in Annual Report.

CORPORATE GOVERNANCE

In the management of the Bank, the directors have placed emphasis on conforming with, the best corporate governance practices and procedures. Accordingly, systems and structures have been introduced /improved from time to time to enhance risk management measures and to improve accountability and transparency. A separate report on corporate governance is given on pages 52 to 71 which Board has obtain an assurance report from the Auditor General.



Keshala Jayawardana

Chairperson



P. V. Pathirana

Director

COMPLIANCE WITH LAWS REGULATIONS AND PRUDENTIAL REQUIREMENTS

The bank has at all times ensured that it complied with Pradeshiya Sanwardhana Bank Act and all other applicable laws, regulations and prudential requirements.

AUDITORS

The Auditor General carried out the audit of the Financial Statements of the Bank for the financial year ended 31st December 2012



Audit Committee Report

COMMITTEE COMPOSITION

The Audit Committee comprises of three Non Executive Directors and the Committee is chaired by Mr. P.V. Pathirana who is an independent Director.

The following Directors serve/served on the Audit Committee.

Mr. P.V. Pathirana

Chairman of the Committee (IND/NED)
Director

Dr. B.S. Batagoda

Director (NED)

Mr. Dhammika Perera

Director (NED)

Mr. D. Widanagamachchi

Director (NED)

Dr. B. S. Batagoda has appointed as a member of the audit committee with effect from May 2012, on the resignation of Mr. D. Widanagamachchi from the Board.

(IND – Independent Director and NED – Non Executive Director)

The Superintendent of Government Audit is invited to attend the Committee Meetings as an observer.

Brief profiles of the members are given on pages 16 to 18 of the Annual Report.

The Chief Internal Auditor functions as the Secretary to the Audit Committee.

MEETINGS

The Audit Committee met five times during the year. Attendance by the Committee members at each of these meeting is given in the table on page 73 of the Annual Report. General Manager/ Chief Executive Officer also attended these meetings by invitation.

INTERNAL AUDIT

During the year, the Audit Committee reviewed the independence, objectivity & performance of the internal audit function, the finding of the internal audits completed and evaluation of the Bank's internal control including internal control systems. The Audit Committee also reviewed the adequacy of coverage of the internal audit plan and approved same. The Committee also assessed the Internal Audit Department's resource requirements including succession planning.

PROFESSIONAL ADVICE

The Committee has the authority to seek external professional advice on matters within its purview.

Mr. P.V. Pathirana

Chairman

Audit Committee



The Integrated Risk Management Committee Report

The Integrated Risk Management Committee (IRMC) comprises six members of which three are Non-Executive Directors.

Mr. S.D.N. Perera
Chairman of the Committee
Director (NED)

Ms. Keshala Jayawardhana
Chairperson/Director (IND/NED)

Mr. R. Siriwardhana
GM/CEO

Mr D. Fernando
Director (IND/NED)

Mr. T. Kuhan
CRO

Mr. W. Sumanadasa
AGM - Compliance

(IND – Independent Director and NED – Non Executive Director)

DGM Credit and SAGM Operational are usually attend the Committee Meeting by invitation.

Brief profiles of the Directors representing the Committee are given on pages 16 to 18 of the Annual Report.

The Secretary to the Board functions as the Secretary to the Risk Management Committee as well. The broader level outlook of terms of reference of the Committee approved by the Board of Directors is appended below.

1. To ensure that the Bank has a comprehensive risk management framework, appropriate compliance and systems in place.
2. To assess all risk types, including but not limited to: credit, liquidity, operational and strategic/

reputational risks to the Bank through appropriate risk indicators and management information.

3. To ensure risk decisions are taken in accordance with established delegated authorities and corrective actions are taken to mitigate risks taken beyond the risk tolerance set by the Committee, on the basis of Bank's policies and regulatory and supervisory requirements.
4. To monitor and assess the effectiveness of the Bank's Risk Management System and the robustness of the risk management function.
5. To periodically assess performance against internally defined risk appetite.
6. To review the Bank's compliance report and action taken in relation to report.
7. To review issues related to integrated Risk Management framework.
8. To review progress on Basel II Roadmap implementation and regulator guidelines.

We draw your attention to the Risk Management Section of the report (pages 47 to 51) which extensively covers level of adherence against the terms of reference, achievements during the year and actions taken to mitigate key risks.

The Committee has met four times during the year 2012.

Attendance at the meetings are given in table on page 73 of the Annual Report.

The discussions and conclusions reached at the meeting are recorded in minutes and circulated to the Board of Directors for information and advice.

Mr. S.D.N. Perera
Chairman
Integrated Risk Management Committee

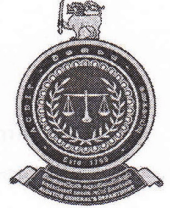


Financial Reports

Auditor General's Report



විගණකාධිපති දෙපාර්තමේන්තුව கணக்காய்வாளர் தலைமை அறிபதி திணைக்களம் AUDITOR GENERAL'S DEPARTMENT



මගේ අංකය }
துலைவா } FB/M/RDB/FA/2012
My No }

ඔබේ අංකය }
உமது இல }
No. }

දිනය }
திகதி } 16 May 2013
Date }

The Chairman,
Pradeshiya Sanwardhana Bank.

REPORT OF THE AUDITOR GENERAL ON THE FINANCIAL STATEMENTS OF THE PRADESHIYA SANWARDHANA BANK FOR THE YEAR ENDED 31 DECEMBER 2012 IN TERMS OF SECTION 14(2)(C) OF THE FINANCE ACT, NO. 38 OF 1971.

The audit of financial statements of the Pradeshiya Sanwardhana Bank for the year ended 31 December 2012 comprising the statement of financial position as at 31 December 2012 and the income statement, statement of comprehensive income, statement of changes in equity and cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information, was carried out under my direction in pursuance of provisions in Article 154 (1) of the Constitution of the Democratic Socialist Republic of Sri Lanka read in conjunction with Section 13 (1) of the Finance Act, No. 38 of 1971 and Section 33 of the Pradeshiya Sanwardhana Bank Act, No 41 of 2008

1.2 MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Sri Lanka Accounting Standards and for such internal control as the management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

1.3 AUDITOR'S RESPONSIBILITY

My responsibility is to express an opinion on these financial statements based on my audit. I conducted my audit in accordance with Sri Lanka Auditing Standards.

අංක 306/72 පොල්දූව පාර,
බත්තරමුල්ල, ශ්‍රී ලංකාව

දුරකථනය }
தொலைபேசி } 112887028-34

இல. 306/72, பொல்துவ வீதி,
புத்தரமுல்லை இலங்கை

ෆැක්ස් අංකය }
பக்ஸ் இல } 112887223
Fax No. }

No.306/72, Polduwa Road,
Battaramulla, Sri Lanka

ඉලෙක්ට්‍රොනික් තැපෑල }
ஈ-மெயில் } oaggov@sltnet.lk
E-mail. }

Those Standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessment, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. Sub-sections (3) and (4) of the section 13 of the Finance Act, No. 38 of 1971 give discretionary powers to the Auditor General to determine the scope and extent of the Audit.



H.A.S. Samaraweera

Auditor General

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

2. FINANCIAL STATEMENTS

2.1 OPINION

In my opinion, the financial statements give a true and fair view of the financial position of the Pradeshiya Sanwardhana Bank as at 31 December 2012 and its financial performance and its cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.

2.2 REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

These financial statements present the information required by the Banking Act, No. 30 of 1988 and subsequent amendments.

2.3 REPORT TO PARLIAMENT

My report to parliament in pursuance of provisions in Article 154 (6) of the Constitution will be tabled in due course.

Statement of Comprehensive Income

For the Year ended 31st December	Note	Bank	
		2012 Rs.	2011 Rs.
Interest Income		9,049,146,825	7,122,991,767
Interest Expenses		(4,612,377,985)	(3,004,971,413)
Net Interest Income	4	4,436,768,840	4,118,020,354
Fee and Commission Income		464,645,217	329,616,105
Fee and Commission Expenses		(46,524,259)	(36,429,659)
Net fee and commission Income	5	418,120,958	293,186,446
Net gain/(Loss) from financial instruments at fair value through profit or loss	6	(194,255)	(13,358)
Other operating income (net)	7	130,957,554	163,474,195
Total Operating Income		4,985,653,097	4,574,667,637
Impairment Chargers for loans and other losses	8	(139,399,324)	42,607,650
Net Operating Income		4,846,253,772	4,617,275,286
Staff Cost	9	2,488,611,791	1,915,380,556
Amortization of impairment of intangible assets		4,731,869	2,698,452
Other expenses	10	860,483,857	722,873,324
Operating profit/(loss) before value added tax (VAT)		1,492,426,255	1,976,322,954
Value added tax (VAT) on financial services		(425,673,865)	(396,847,936)
Operating profit/(loss) after value added tax (VAT) before tax		1,066,752,390	1,579,475,018
Profit/(Loss) before tax		1,066,752,390	1,579,475,018
Tax expenses	11	(521,261,660)	(463,750,566)
Profit/(Loss)for the year		545,490,730	1,115,724,452
Earnings per share on profit			
Basic earnings per ordinary share		4.96	10.15

Statement of other Comprehensive Income

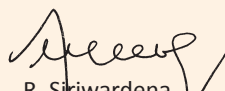
For the Year ended 31 December	Note	Bank	
		2012 Rs.	2011 Rs.
Profit for the year		545,490,730	1,115,724,452
Other comprehensive income/(expenses)			
Gains and losses on re-measuring available-for-sale financial		-	-
Less: Tax expense/(income) relating to components of other comprehensive income assets		-	-
Other comprehensive income for the year, net of taxes		-	-
Total comprehensive income for the year		545,490,730	1,115,724,452
Attributable to:			
Equity holders of the parent		545,490,730	1,115,724,452
Non-controlling interest		-	-
		545,490,730	1,115,724,452

Statement of Financial Position

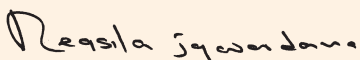
For the Year ended 31 December	Note	2012 Rs.	Bank 2011 Rs.	2010 Rs.
Assets				
Cash and balances with central bank	14	202,978,066	173,611,095	155,377,751
Sri Lankan government securities	15	-	173,697,739	551,473,663
Balances with banks	16	11,972,103,907	9,675,524,006	6,730,660,636
Financial assets held for trading	17	628,900	823,155	836,514
Loans and receivables from banks	18	12,108,219	112,833,151	125,384,279
Loans and receivables from other customers	19	54,734,881,685	47,065,657,195	37,589,553,648
Goodwill and intangible assets	20	55,441,895	2,230,033	5,521,854
Property and equipment	21	614,955,873	440,202,042	399,459,859
Deferred Tax assets	22	94,639,347	183,041,280	92,624,370
Other assets	23	1,936,635,069	1,948,366,107	1,866,894,195
Total assets		69,624,372,961	59,775,985,803	47,517,786,771
Liabilities				
Due to banks	24	6,078,629,948	5,130,477,017	2,456,757,599
Due to other customers	25	54,669,870,235	46,108,862,027	37,949,924,535
Other liabilities	26	4,480,855,636	4,314,295,879	3,831,729,454
Total liabilities		65,229,355,819	55,553,634,923	44,238,411,587
Equity				
State capital/Assigned capital	27	1,099,400,151	1,099,400,151	1,099,400,151
Statutory reserve fund	28	506,153,956	504,066,435	316,410,261
Retained earnings	29	(75,428,565)	(126,875,295)	41,765,656
Other reserves	30	2,864,891,600	2,745,759,589	1,821,799,116
Total shareholders' equity		4,395,017,142	4,222,350,880	3,279,375,184
Total equity		4,395,017,142	4,222,350,880	3,279,375,184
Total equity and liabilities		69,624,372,961	59,775,985,803	47,517,786,772
Contingent liabilities and commitments	31	163,182,094	171,699,314	136,746,467

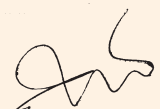
The significant accounting policies and notes on pages to from an integral part of these financial statements. These financial statements have been prepared in accordance with Sri Lanka Accounting Standards (LKAS/SLFRS)


S.A. Alahakoon
DGM (Finance & Planning)


R. Siriwardena
CEO/General Manager

The Board of directors are responsible for the preparation and presentation of these Financial Statements which were approved by the Board of Directors and signed on their behalf.


Ms. Keshala Jayawardana.
Chairperson


P.V. Pathirana
Director

Statement of Changes in Equity

For the Year ended 31 December	Bank					Total
	Stated capital Rs.	Statutory Reserve Fund Rs.	Special Reserve Fund Rs.	General Reserve Fund Rs.	Investment Fund Rs.	
Balance as at 01/01/2011	1,099,400,151	316,410,261	245,795,139	1,576,003,976	-	3,279,375,183
Profit/(loss) for the year	-	-	-	-	-	1,115,724,452
Transferred to Statutory Reserve Fund	-	187,656,174	-	-	-	(187,656,174)
Transferred to Special Reserve Fund	-	-	112,661,624	-	-	(112,661,624)
Transferred to General Reserve Fund	-	-	-	450,646,500	-	(450,646,500)
Transferred to Investment Fund	-	-	-	-	360,652,351	(360,652,351)
Transferred to Staff Welfare Fund	-	-	-	-	-	(22,000,000)
Transferred to Staff Medical Fund	-	-	-	-	-	(35,000,000)
Transferred to Staff Loan Assurance Fund	-	-	-	-	-	(5,808,739)
Dividened	-	-	-	-	-	(109,940,015)
Balance as at 31/12/2011	1,099,400,151	504,066,435	358,456,763	2,026,650,476	360,652,351	4,222,350,881
Profit/(loss) for the year	-	-	-	-	-	545,490,730
Transferred to Statutory Reserve Fund	-	2,087,521	-	-	-	(2,087,521)
Transferred to Special Reserve Fund	-	-	2,087,521	-	-	(2,087,521)
Transferred to General Reserve Fund	-	-	-	8,350,083	-	(8,350,083)
Transferred to Investment Fund	-	-	-	-	376,865,016	(376,865,016)
Transferred from Staff Welfare Fund	-	-	-	22,300,000	-	22,300,000
Transferred from Staff Medical Fund	-	-	-	40,166,261	-	40,166,261
Transferred from Staff Loan Assurance Fund	-	-	-	5,808,739	-	5,808,739
Transferred from dividend payable	-	-	-	109,940,015	-	109,940,015
Transferred from Investment Fund	-	-	-	-	(446,385,625)	(446,385,625)
Dividend	-	-	-	-	-	(104,653,859)
Balance as at 31/12/2012	1,099,400,151	506,153,956	360,544,284	2,213,215,574	291,131,742	4,395,017,142

Cash Flow Statement

For the Year ended 31 December	Note	Bank	
		2012 Rs.	2011 Rs.
Cash flow from operating activities			
Profit before tax		1,492,426,255	1,976,322,954
Adjustment for:			
Non cash items included in profit before tax	36	395,817,656	119,445,478
Changes in operating assets	37	(7,522,470,104)	(9,124,640,756)
Changes in operating liabilities	38	9,243,041,509	11,033,223,109
Contribution paid to defined benefit plans		(7,288,495)	(7,620,916)
Tax paid		(937,630,765)	(901,915,970)
Net cash generated from operating activities		2,663,896,055	3,094,813,899
Cash flows from investing activities			
Purchase of Property, plant and equipment		(281,745,822)	(168,408,574)
Net purchase of intangible assets		(57,555,819)	(227,785)
Proceeds from the sale of property, plant and equipment		160,076	13,608,589
Property, plant and equipment net adjustment		1,580,292	22,489,432
Intangible assets net adjustment		(387,911)	821,153
Net cash (used in)/from investing activities		(337,949,184)	(131,717,185)
Cash flows from financing activities			
Net cash from financing activities		-	-
Net increase/(decrease) in cash & cash equivalents		2,325,946,871	2,963,096,714
Cash & cash equivalents at the beginning of the year		9,849,135,102	6,886,038,388
Exchange difference in respect of cash & cash equivalents			
Cash and cash at the end of the year		12,175,081,973	9,849,135,102
Reconciliation of Cash & Cash Equivalents			
Cash and balances with central bank		202,978,066	173,611,095
Balances with banks		11,972,103,907	9,675,524,006
		12,175,081,973	9,849,135,101

Notes to the Financial Statement

For the Year ended 31 December 2012

1. Corporate Information

1.1. General

Pradeshiya Sanwardana Bank (RDB) can be traced back to as far as 1985 when district level banks under the category of Regional Rural Development Banks were established. Later in 1997, seventeen such Regional Development Banks were merged into six provincial level banks, which functioned as Rajarata, Ruhuna, W ayamba, Uva, Kandurata and Sabaragamuwa Development Banks. In May 2010, these six banks were merged into one national level bank and designated as the Pradheshiya Sanwardana Bank. The Bank was established as a statutory body under the Pradheshiya Sanwardana Bank Act No.41 of 2008. The registered office of the Bank is located at No 933, Kandy Road, Wedamulla, Kelaniya.

The staff strength of the bank as at 31 December 2012 was 2357. (2653 as at December 31, 2011).

1.2. Principal Activities and Nature of Operations

The principal activities of the Bank to facilitate the overall economic development of Sri Lanka by promoting the development of agriculture, Industry, trade, commerce, livestock, fisheries activities and empowerment of women, mainly by granting financial assistance to Micro Finance Institutions and Small and Medium Enterprises.

2. Accounting Policies

2.1. Basis of Preparation

The financial statements have been prepared on a historical cost basis, except for available –for-sale investments, derivative financial instruments, other financial assets and liabilities held for trading, financial assets and liabilities designated at fair value through profit or loss and liabilities for cash–settled share–based payments, all of which have been measured at fair value. The carrying values of recognised assets and liabilities that are hedged items in fair value hedges, and otherwise carried at amortised cost, are adjusted to record changes in fair value attributable to the risks that are being hedged. The financial statements are presented in Sri Lanka Rupees and all values are rounded to the nearest Rupee, except when otherwise indicated.

2.2. Statement of Compliance

The Statement of Comprehensive Income, the Statement of Other Comprehensive Income, Statement of Financial Position, Cash Flow Statement, Statement of Changes in Equity, together with the Significant Accounting Policies and Notes, ('Financial Statements') , as at 31 December 2012 and for the year then ended, have been prepared in accordance with Sri Lanka Accounting Standards (SLFRS'S/LKAS'S), laid down by the Institute of Chartered Accountants of Sri Lanka and in compliance with the requirements of the Banking Act No. 30 of 1988 and amendments thereto.

For all periods up to and including the year ended 31 December 2011, the Bank prepared the financial statements in accordance with the Sri Lanka Accounting Standards which were effective prior to 1 January 2012. These financial statements for the year ended 31 December 2012 are the first set of statements the Bank has prepared in accordance with SLFRS.

These SLFRSs are in effective from 1 January 2012 and comparatives (year 2011 and 2010) too were reclassified and re-measured. Hence the date of transition to SLFRS is 1 January 2011 and beginning of the day, 1 January 2011, balances were considered.

2.3. Presentation of Financial Statements

The items in Statement of Financial Position of the Bank are presented broadly in order of liquidity. An analysis regarding recovery or settlement within 12 months after the reporting date (current) and more than 12 months after the reporting date (non–current) is presented in Note no 41.

Notes to the Financial Statement

For the Year ended 31 December 2012

2.4. Materiality & Aggregation

In compliance with LKAS 01 on Presentation of Financial Statements, each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or functions too are presented separately, if they are material.

Financial assets and financial liabilities are offset and the net amount reported in the statement of financial position, only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liability simultaneously. Income and expenses are not offset in the income statement unless required or permitted by any accounting standard or interpretation, and as specifically disclosed in the accounting policies.

2.5. Comparative Information

The accounting policies have been consistently applied by the Bank with those of the previous financial year in accordance with LKAS 01 Presentation of Financial Statements, except those which had to be changed as a result of application of the new SLFRS. Further, comparative information is reclassified wherever necessary to comply with the current presentation.

2.6. Significant Accounting Judgments, Estimates and Assumptions

The preparation of the Bank's financial statements requires management to make judgments, estimates and assumptions that affect the reported amount of revenues, expenses, assets and liabilities, and the accompanying disclosures, as well as the disclosure of contingent liabilities. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future periods.

2.6.1. Judgments

In the process of applying the Bank's accounting policies, management has made the following judgments, which have the most significant effect on the amounts recognised in the financial statements:

2.6.1.1. Taxation

The Bank is subject to income taxes and other taxes including VAT on financial services. Significant judgment was required to determine the total provision for current, deferred and other taxes pending the issue of tax guideline on the treatment of the adoption of SLFRS in the financial statements and the taxable profit for the purpose of imposition of taxes. Uncertainties exist, with respect to the interpretation of the applicability of tax laws, at the time of the preparation of these financial statements.

The Bank recognized assets and liabilities for current deferred and other taxes based on estimates of whether additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the income, deferred tax amounts in the period in which the determination is made.

2.6.1.2. Useful Life-Time of the Property and Equipment

The Bank reviews the residual values, useful lives and methods of depreciation of assets as at each reporting date. Judgement of the management is exercised in the estimation of these values, rates, methods and hence they are subject to uncertainty.

2.6.2. Estimates and Assumptions

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The Bank based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances beyond the control of the Bank. Such changes are reflected in the assumptions when they occur.

Notes to the Financial Statement

For the Year ended 31 December 2012

2.6.2.1. Going Concern

The Bank's management has made an assessment of its ability to continue as a going concern and is satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.

2.6.2.2. Impairment Losses on Loans and Advances

The collective assessment takes account of data from the loan portfolio (such as levels of arrears, credit utilisation, loan-to-collateral ratios, etc.), and judgments on the effect of concentrations of risks and economic data.

The Bank uses probability of default method under this methodology the movement in number of customers into non –performing categories over the periods are used to estimate the amount of loans that will eventually be written off as a result of the events occurring before the date of the Statement of Financial Position which the Bank is not able to identify on an individual loan basis, and that can be reliably estimated

The impairment loss on loans and advances is disclosed in more detail in Note 19 and further described under the note 40.

2.6.2.3. Deferred Tax Assets

Deferred tax assets are recognised in respect of tax losses to the extent it is probable that future taxable profits will be available against which such tax losses can be set off. Judgement is required to determine the amount of deferred tax assets that can be recognised, based on the likely timing and level of future taxable profits, together with the future tax-planning strategies.

3. Summary of Significant Accounting Policies

The significant accounting policies applied by the Bank in preparation of its financial statements are included below. The accounting policies set out below have been applied consistently to all periods presented in these financial statements and in preparing the opening SLFRS statement of financial position at 1 January 2011 for the purpose of transition to SLFRS, unless otherwise is indicated.

3.1. Cash and Cash Equivalents

Cash and cash equivalents comprise cash in hand, balances with banks, and money at call & short notice. For the purpose of the Statement of Cash Flow, cash and cash equivalents consist of cash and short-term deposits as defined above, net of unfavorable balances.

3.2. Financial Instruments

3.2.1. Initial Recognition and Subsequent Measurement

Financial assets - Initial recognition and measurement

Financial assets within the scope of LKAS 39 are classified as Fair value through Profit & Loss, Held to Maturity, Loans and Receivables as appropriate Bank determines the classification of its financial assets at initial recognition.

3.2.2. Date of Recognition

All financial assets and liabilities are initially recognised on the trade date, i.e., the date that the Bank becomes a party to the contractual provisions of the instrument. This includes regular way trades: purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the market place.

Notes to the Financial Statement

For the Year ended 31 December 2012

3.2.3. Initial Measurement of Financial Instruments

The classification of financial instruments at initial recognition depends on their purpose and characteristics and the management's intention in acquiring them. All financial instruments are measured initially at their fair value plus transaction costs, except in the case of financial assets and financial liabilities recorded at fair value through profit or loss.

3.2.4. Non-Derivative Financial Assets

The Bank recognizes non-derivative financial assets by the following four categories: financial assets at fair value through profit or loss, held-to-maturity investments, loans and receivables and available-for-sale financial assets.

3.2.4.1. Financial Assets at Fair Value Through Profit or Loss

A financial asset is classified as fair value through profit or loss if it is held for trading or is designated at fair value through profit or loss.

● Financial assets held for trading

Financial assets held for trading are recorded in the statement of financial position at fair value. Changes in fair value are recognized in 'Net trading income'. Dividend income or expense is recorded in 'Net trading income' according to the terms of the contract, or when the right to the payment has been established.

Financial assets at fair value through profit or loss are recorded in the statement of Financial Position at Fair Value. Changes in fair value are recorded in 'Net gain or loss on financial instrument designated at fair value through profit or loss. Interest earned or incurred is accrued in 'Interest income' or 'Interest expense, respectively, using the effective interest rate (EIR), while dividend income is recorded in 'other operating income' when the right to the payment has been established.

3.2.4.2. Held-To-Maturity Financial Investments

Held-to-maturity financial investments are non-derivative financial assets with fixed or determinable payments and fixed maturities, which the Bank has the intention and ability to hold to maturity. Subsequent to initial recognition, held to maturity financial investments are measured at amortised cost using the Effective Interest Rate (EIR), less impairment. Amortised cost is calculated by taking into account any discount or premium on acquisition and fees that are an integral part of the EIR. The amortisation is included in 'Interest income' in the income statement.

If the Bank was to sell or reclassify more than an insignificant amount of held to maturity investments before maturity (other than in certain specific circumstances), the entire category would be tainted and would have to be reclassified as available-for-sale. Furthermore, the bank would be prohibited from classifying any financial asset as held to maturity during the following two years.

3.2.4.3. Due from Banks and Loans and Receivables from Customers

Due from banks and Loans & receivables from customers include non- derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- Those that the Bank intends to sell immediately or in the near term and those that the Bank, upon initial recognition, designates as at fair value through profit or loss
- Those that the Bank, upon initial recognition, designates as available for sale
- Those for which the bank may not recover substantially all of its initial investment, other than because of credit deterioration

After initial measurement, amounts 'Due from banks' and 'Loans and receivables from customers' are subsequently measured at amortised cost using the EIR, less allowance for impairment. Amortised cost

Notes to the Financial Statement

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is calculated by taking into account any discount or premium on acquisition and fees and costs that are an integral part of the EIR. The amortisation is included in 'Interest income' in the income statement. The losses arising from impairment are recognised in the income statement in 'impairment gain/ (loss) on loans and receivables'.

3.2.4.4. Available-for-Sale Financial Investments

Available-for-sale investments include equity and debt securities. Equity investments classified as available-for-sale are those which are neither classified as held for trading nor designated at fair value through profit or loss.

3.2.5. Debt Issued and Other Borrowed Funds

Financial instruments issued by the Bank that are not designated at fair value through profit or loss, are arrangement results in the Bank having an obligation either to deliver cash or another financial asset to the classified as liabilities under Financial assets held for trading, where the substance of the contractual holder, or to satisfy the obligation other than by the exchange of a fixed amount of cash or another financial asset for a fixed number of own equity shares.

After initial measurement, debt issued and other borrowings are subsequently measured at amortised cost using the EIR. Amortised cost is calculated by taking into account any discount or premium on the issue and costs that are an integral part of the EIR.

3.2.6. Reclassification of Financial Assets

The Bank was permitted to reclassify, in certain circumstances, non-derivative financial assets out of the held-for-trading category and into the available-for-sale, loans and receivables, or held-to-maturity categories. From this date, it was also permitted to reclassify, in certain circumstances, financial instruments out of the available-for-sale category and into the loans and receivables category.

Reclassifications are recorded at fair value at the date of reclassification, which becomes the new amortised cost.

For a financial asset reclassified out of the available-for-sale category, any previous gain or loss on that asset that has been recognised in equity is amortised to profit or loss over the remaining life of the investment using the EIR. Any difference between the new amortised cost and the expected cash flows is also amortised over the remaining life of the asset using the EIR. If the asset is subsequently determined to be impaired, then the amount recorded in equity is recycled to the income statement.

Reclassification is at the election of management, and is determined on an instrument by instrument basis. The Bank does not reclassify any financial instrument into the fair value through profit or loss category after initial recognition.

3.3. De-recognition of Financial Assets and Financial Liabilities

3.3.1. Financial Assets

A financial asset (or, where applicable a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- The rights to receive cash flows from the asset have expired
- The Bank has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement; and either:
- The Bank has transferred substantially all the risks and rewards of the asset or

Notes to the Financial Statement

For the Year ended 31 December 2012

- The Bank has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset

When the Bank has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, and has neither transferred nor retained substantially all of the risks and rewards of the asset nor transferred control of the asset, the asset is recognised to the extent of the Bank's continuing involvement in the asset. In that case, the Bank also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Bank has retained.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Bank could be required to repay.

3.3.2. Financial Liabilities

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability.

The difference between the carrying value of the original financial liability and the consideration paid is recognised in profit or loss.

3.4. Determination of Fair Value

The fair value for financial instruments traded in active markets at the reporting date is based on their quoted market price without any deduction for transaction costs. NOTE - FAIR VALUE).

3.5. Impairment of Financial Assets

The Bank assesses at each reporting date, whether there is any objective evidence that a financial asset or a group of financial assets is impaired. A financial asset or a group of financial assets is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that have occurred after the initial recognition of the asset (an incurred loss event) and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or the group of financial assets that can be reliably estimated.

Evidence of impairment may include: indications that the borrower or a group of borrowers is experiencing significant financial difficulty; the probability that they will enter bankruptcy or other financial reorganisation; default or delinquency in interest or principal payments; and where observable data indicates that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

3.5.1. Foreclosed Properties

Foreclosed properties represent properties that are acquired in full or partial satisfaction of debts the shortfall between the prevailing market value of the foreclosed asset and related loan outstanding is recognised as a provision for loan losses in the income statement during the year of acquiring the said property in satisfaction of debt.

3.5.2. Offsetting Financial Instruments

Financial assets and financial liabilities are offset and the net amount reported in the Statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realise the asset and settle the liability simultaneously. This is not generally the case with master netting agreements, therefore, the related assets and liabilities are presented gross in the Statement of financial position.

Notes to the Financial Statement

For the Year ended 31 December 2012

3.6. Leasing

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset.

3.6.1. Bank as a lessor

Leases where the Bank does not transfer substantially all of the risk and benefits of ownership of the asset are classified as operating leases. Initial direct costs incurred in negotiating operating leases are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income. Contingent rents are recognised as revenue in the period in which they are earned.

3.6.2. Bank as a Lessee

Leases that do not transfer to the Bank substantially all the risks and benefits incidental to ownership of the leased items are operating leases. Operating lease payments are recognised as an expense in the income statement on a straight-line basis over the lease term. Contingent rental payable is recognised as an expense in the period in which they are incurred.

3.7. Cash and Cash Equivalents

Cash and cash equivalents as referred to in the cash flow statement comprises cash on hand, non-restricted current accounts with central banks and amounts due from banks on demand or with an original maturity of three months or less.

3.8. Property and Equipment

Property and equipment (including equipment under operating leases where the Bank is the lessor) is stated at cost excluding the costs of day-to-day servicing, less accumulated depreciation and accumulated impairment in value. Changes in the expected useful life are accounted for by changing the amortisation period or method, as appropriate, and treated as changes in accounting estimates.

Depreciation is calculated using the straight-line method to write down the cost of property and equipment to their residual values over their estimated useful lives. Land is not depreciated. The estimated useful lives are as follows:

Building	5% Per annum
Computer Equipment	20% Per annum
Office Equipment	20% Per annum
Motor Vehicles	20% Per annum
Furniture	15% Per annum
Iron Safes	10% Per annum

Property and equipment is derecognised on disposal or when no future economic benefits are expected from its use. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognised in other operating income in the income statement in the year the asset is derecognised.

3.9. Intangible Assets

The Bank's other intangible assets include the value of computer software.

An intangible asset is recognised only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the Bank.

Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible

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For the Year ended 31 December 2012

assets acquired in a business combination is their fair value as at the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated amortisation and any accumulated impairment losses.

The useful lives of intangible assets are assessed to be either finite or indefinite. Intangible assets with finite lives are amortised over the useful economic life. The amortisation period and the amortisation method for an intangible asset with a finite useful life are reviewed at least at each financial year-end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortisation period or method, as appropriate, and they are treated as changes in accounting estimates. The amortisation expense on intangible assets with finite lives is presented as a separate line item in the income statement.

Amortisation is calculated using the straight-line method to write down the cost of intangible assets to their residual values over their estimated useful lives as follows:

- Computer software 3 years

3.10. Impairment of Non-financial Assets

The Bank assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Bank estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's or CGU's fair value less costs to sell and its value in use. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

3.11. Financial Guarantees

In the ordinary course of business, the Bank gives financial guarantees, consisting of letters of credit, guarantees and acceptances. Financial guarantees are initially recognised in the financial statements (within 'other liabilities') at fair value, being the premium received. Subsequent to initial recognition, the Bank's liability under each guarantee is measured at the higher of the amount initially recognised less cumulative amortisation recognised in the income statement, and the best estimate of expenditure required to settle any financial obligation arising as a result of the guarantee.

Any increase in the liability relating to financial guarantees is recorded in the income statement in credit loss expense. The premium received is recognised in the income statement in Net fees and commission income on a straight line basis over the life of the guarantee.

3.12. Pension Benefits

3.12.1. Defined Benefit Pension Plan-Gratuity

In compliance with the Gratuity Act No.12 of 1983 provision is made in the accounts.

An actuarial valuation is carried out at every other year to ascertain the full liability under the Fund. The valuation was carried out as at 31 December 2012 by M/s. Actuarial & Management Consultants (Pvt) Ltd, a qualified actuary.

3.12.2. Defined Contribution Pension Plan

The contribution payable to a defined contribution plan is in proportion to the services rendered to the Bank by the employees and is recorded as an expense under 'Personnel expenses'. Unpaid contributions are recorded as a liability.

3.12.2.1 Employees' Provident Fund

The Bank and Employees contribute to the Employees Provident Fund at 15% and 10% respectively.

Notes to the Financial Statement

For the Year ended 31 December 2012

3.12.2.2 Employees' Trust Fund

The Bank contributes to the Employees' Trust Fund at 3%.

3.13. Provisions

Provisions are recognised when the Bank has a present obligation (legal or constructive) as a result of a past event, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. The expense relating to any provision is presented in the income statement net of any reimbursement.

3.14. Recognition of Income and Expenses

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognised.

3.14.1. Interest and Similar Income and Expense

For all financial instruments measured at amortised cost, interest bearing financial assets classified as available-for-sale and financial instruments designated at fair value through profit or loss, interest income or expense is recorded using the EIR. EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the EIR, but not future credit losses.

The carrying amount of the financial asset or financial liability is adjusted if the Bank revises its estimates of payments or receipts. The adjusted carrying amount is calculated based on the original EIR and the change in carrying amount is recorded as 'Interest and similar income' for financial assets and Interest and similar expense for financial liabilities. However, for a reclassified financial asset (Refer Note 3.2.6) for which the Bank subsequently increases its estimates of future cash receipts as a result of increased recoverability of those cash receipts, the effect of that increase is recognised as an adjustment to the EIR from the date of the change in estimate.

Once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, interest income continues to be recognised using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

3.14.2. Fee and Commission Income

The Bank earns fee and commission income from a diverse range of services it provides to its customers. Fee income can be divided into the following category:

3.14.2.1. Fee Income Earned from Services that are Provided over a Certain Period of Time

Fees earned for the provision of services over a period of time are accrued over that period. These fees include commission income, loan service charges, inspection charges and stationary charges recovered from the customers.

Loan commitment fees for loans that are likely to be drawn down and other credit related fees are deferred (together with any incremental costs) and recognised as an adjustment to the EIR on the loan. When it is unlikely that a loan will be drawn down, the loan commitment fees are recognised over the commitment period on a straight-line basis.

3.14.3. Dividend Income

Revenue is recognised when the Bank's right to receive the payment is established, which is generally when the shareholders approve the dividend.

Notes to the Financial Statement

For the Year ended 31 December 2012

3.15. Taxes

3.15.1. Current Tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted by the reporting date.

3.15.2. Deferred Tax

Deferred tax is provided on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes. Deferred tax liabilities are recognised for all taxable temporary differences, except:

- Where the deferred tax liability arises from the initial recognition of goodwill or of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of taxable temporary differences associated with investments in subsidiaries, where the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future.

Deferred tax assets are recognised for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilised except:

- Where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of deductible temporary differences associated with investments in subsidiaries, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilized.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are reassessed at each reporting date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

Current tax and deferred tax relating to items recognised directly in equity are also recognised in equity and not in the income statement.

Deferred tax assets and deferred tax liabilities are offset if a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

3.15.3. VAT on Financial Services

VAT on Financial Services is calculated in accordance with VAT Act No. 14 of 2002 and subsequent amendment thereto.

Notes to the Financial Statement

For the Year ended 31 December 2012

3.16. Dividends on Ordinary Shares

Dividends on ordinary shares are recognised as a liability and deducted from equity when they are approved by the Bank's shareholders. Interim dividends are deducted from equity when they are declared and no longer at the discretion of the Bank.

3.17. Cash Flow Statement

The cash flow statement has been prepared using 'The Indirect Method', whereby profit before tax has been adjusted to find out operational cash flows while gross cash receipts and gross cash payments of finance activities and investing activities have been directly recognised.

3.18. Standards issued but not yet effective

Standards issued but not yet effective up to the date of issuance of the financial statements are set out below. The Bank will adopt these standards when they become effective. Pending a detailed review the financial impact is not reasonably estimated as at the date of publication of these financial statements.

SLFRS 9 -Financial Instruments:

Classification and Measurement SLFRS 9, as issued reflects the first phase of work on replacement of LKAS 39 and applies to classification and measurement of financial assets and liabilities.

SLFRS 9 will be effective for financial periods beginning on or after 01 January 2015 whilst

SLFRS 13 -Fair Value Measurement

SLFRS 13 establishes a single source of guidance under SLFRS for all fair value measurements. SLFRS 13 provides guidance on all fair value measurements under SLFRS.

SLFRS 13 will be effective for financial periods beginning on or after 01 January 2014.

In addition to the above, following standards have also been issued and will be effective from 01 January 2014.

SLFRS 12 - Disclosure of Interests in Other Entities

3.19. First Time Adoption of SLFRS

As stated in Note 2.2, this is the Bank's first financial statements prepared in accordance with SLFRS.

The accounting policies set out in Note 3 have been applied in preparing the Financial Statements for the year ended 31 December 2012, the comparative information presented for the year ended 31 December 2011 and in the preparation of an opening SLFRS based Statement of Financial Position at 1 January 2011 (the date of transition).

Notes to the Financial Statement

For the Year ended 31 December 2012

3.19.1. Significant Differences between SLAS and SLFRS

Reconciliation of Equity as at January 1, 2011 (Beginning of the day balances)

ASSETS		SLAS after Reclassification Rs.	Remeasurement Rs.	SLFRS Rs.	
Cash and Short Term Funds		155,377,751	-	155,377,751	Cash and balances with central bank
Treasury Bills and Other Securities Eligible for Rediscounting with Central Bank		551,473,663	-	551,473,663	Sri Lankan government securities
		6,730,660,636	-	6,730,660,636	Balances with banks
Other Investments		836,514	-	836,514	Financial assets held for trading
		125,384,279	-	125,384,279	Loans and receivables from banks
Loans and Advances	A	37,967,487,475	(377,933,826)	37,589,553,648	Loans and receivables from other customers
Bills Purchases		-	-	-	
Interest Receivables		-	-	-	
		5,521,854	-	5,521,854	Goodwill and intangible assets
Property, Plant and Equipments		399,459,859	-	399,459,859	Property, plant and equipment
Deferred Tax Assets		92,624,370	-	92,624,370	Deferred Tax assets
Other Assets		1,866,894,195	-	1,866,894,195	Other assets
Total Assets		47,895,720,597	(377,933,826)	47,517,786,771	Total assets
LIABILITIES					
Deposits from Customers		37,949,924,535	-	-	
Borrowings		2,456,757,599	-	2,456,757,599	Due to banks
		-	-	37,949,924,535	Due to other customers
Other Liabilities		3,831,729,454	-	3,831,729,454	Other liabilities
Deferred Government Grants		-	-	-	
Total Liability		44,238,411,587	-	44,238,411,587	Total liabilities
SHAREHOLDERS' FUNDS					
Stated Capital		1,099,400,151	-	1,099,400,151	State capital/Assigned capital
Statutory Reserve Fund		316,410,261	-	316,410,261	Statutory reserve fund
Reserves		1,821,799,116	-	-	
Retained Profit	A	419,699,482	(377,933,826)	41,765,656	Retained earnings
		-	-	1,821,799,116	Other reserves
Total Equity		3,657,309,010	(377,933,826)	3,279,375,184	Total equity
Total Liabilities and Shareholders' Funds		47,895,720,597	(377,933,826)	47,517,786,772	Total equity and liabilities

Notes to the Financial Statement

For the Year ended 31 December 2012

Reconciliation of Equity as at December 31, 2011 (Beginning of the day balances)

ASSETS		SLAS after Reclassification Rs.	Remeasurement Rs.	SLFRS Rs.	
Cash and Short Term Funds		173,611,095	-	173,611,095	Cash and balances with central bank
Treasury Bills and Other Securities Eligible for Rediscounting with Central Bank		173,697,739	-	173,697,739	Sri Lankan government securities
		9,675,524,006	-	9,675,524,006	Balances with banks
Other Investments		823,155	-	823,155	Financial assets held for trading
		112,833,151	-	112,833,151	Loans and receivables from banks
Loans and Advances	A	47,387,874,757	(322,217,562)	47,065,657,195	Loans and receivables from other customers
Bills Purchases		-	-	-	
Interest Receivables		-	-	-	
		2,230,033	-	2,230,033	Goodwill and intangible assets
Property, Plant and Equipments		440,202,042	-	440,202,042	Property, plant and equipment
Deferred Tax Assets		183,041,280	-	183,041,280	Deferred Tax assets
Other Assets		1,948,366,107	-	1,948,366,107	Other assets
Total Assets		60,098,203,365	(322,217,562)	59,775,985,803	Total assets
LIABILITIES					
Deposits from Customers		46,154,039,178	-	-	
Borrowings		5,130,477,017	-	5,130,477,017	Due to banks
	B	-	(45,177,151)	46,108,862,027	Due to other customers
Other Liabilities		4,314,295,879	-	4,314,295,879	Other liabilities
Deferred Government Grants		-	-	-	
Total Liability		55,598,812,074	(45,177,151)	55,553,634,923	Total liabilities
SHAREHOLDERS' FUNDS					
Stated Capital		1,099,400,151	-	1,099,400,151	State capital/Assigned capital
Statutory Reserve Fund		504,066,435	-	504,066,435	Statutory reserve fund
Reserves		2,745,759,589	-	-	
Retained Profit	AB	150,165,116	(277,040,411)	(126,875,295)	Retained earnings
		-	-	2,745,759,589	Other reserves
Total Equity		4,499,391,291	(277,040,411)	4,222,350,880	Total equity
Total Liabilities and Shareholders' Funds		60,098,203,365	(322,217,562)	59,775,985,803	Total equity and liabilities

Notes to the Financial Statement

For the Year ended 31 December 2012

Reconciliation to the profit 2011

ASSETS	SLAS after Reclassification Rs.	Remeasurement Rs.	SLFRS Rs.	
Income	7,611,262,729			
Interest Income	7,122,991,767	-	7,122,991,767	Interest Income
Interest Expense	(3,050,148,564)	45,177,151	(3,004,971,413)	Interest Expenses
Net Interest Income	4,072,843,203	45,177,151	4,118,020,354	Net Interest Income
	329,616,105	-	329,616,105	Fee and Commission Income
	(36,429,659)	-	(36,429,659)	Fee and Commission Expenses
	293,186,446	-	293,186,446	Net fee and commission Income
	(13,358)	-	(13,358)	Net gain/(Loss) from financial instruments at fair value through profit or loss
Other Income	163,474,195	-	163,474,195	Other operating income (net)
	4,529,490,486	45,177,151	4,574,667,637	Total Operating Income
	(13,108,615)	55,716,265	42,607,650	Impairment Chargers for loans and other losses
	4,516,381,871	100,893,416	4,617,275,286	Net Operating Income
LESS : NON INTEREST EXPENSES				
Operating Expenses				
Personnel Costs	1,915,380,556	-	1,915,380,556	Staff Cost
Provision for Staff Retirement Benefits	-	-	2,698,452	Amortization of impairment of intangible assets
Premises, Equipment and Establishment Expenses	-	-	722,873,324	Other expenses
Fee and Commission Expenses	-	-	-	
Provision for Loan Losses	-	-	-	
Other Overhead Expenses	725,571,776	-	-	
PROFITS ON ORDINARY ACTIVITIES BEFORE TAXATION	1,875,429,539	100,893,416	1,976,322,954	Operating profit/(loss) before value added tax (VAT)
Less: Value Added Tax	(396,847,936)	-	(396,847,936)	Value added tax (VAT) on financial services
	1,478,581,603	100,893,416	1,579,475,018	Operating profit/(loss) after value added tax (VAT) before tax
Less: Tax on Profit on Ordinary Activities	(463,750,566)	-	(463,750,566)	Tax expenses
PROFITS ON ORDINARY ACTIVITIES AFTER TAXATION	1,014,831,037	100,893,416	1,115,724,452	Profit/(Loss) for the year

Notes to the Financial Statement

For the Year ended 31 December 2012

A .Adjustment on loan impairment

Under previous SLAS, the provision for loan losses consists of both Specific provision for incurred losses and General provision for expected future losses. In compliance with the Direction No. 3 of 2008 and subsequent amendment there to, specific loan loss provision were made based on the arrears time period after considering the collateral values and General provision were made at a specified rate given by CBSL time to time.

The previously recognised loan loss provision amounting to Rs. 1,098 Mn was reversed and impairment provision of Rs. 1,476 Mn was recognised as at January 1, 2011, the date of transition after making necessary adjustments to retained earnings.

As at 31st December 2011 the impairment provision of Rs.1,293 Mn was recognized against sum total of loan loss provision which was previously recognised in SLAS based accounts. The movement between the impairment balances of two years was recognised in the Income Statement as an impairment charge.

B .Effective Interest Rate

Under previous SLAS, deposits are shown at their original deposit value and interest was charged on straight-line basis. Under SLFRS, interest should be recognised on EIR method and amortised cost should be shown in the accounts. At the date of transition, the difference between the interest already provided under SLAS and requirement under SLFRS was Rs. 44 Mn. It was added to the retained earnings and netted off against the amount due to Banks and other customers.

As at December 31, 2011, the difference between the interest provision under EIR method and under straight-line method was Rs. 1,144 Mn and the net movement of Rs. 1,190 Mn was charged to Income Statement.

Notes to the Financial Statement

For the Year ended 31 December 2012	Bank	
	2012 Rs.	2011 Rs.
4 Net Interest Income		
Interest Income		
Sri Lankan government securities	37,344,775	189,765,653
Financial assets designated at fair value through profit or loss	143,474	110,309
Loans and receivables to banks	1,157,600,201	542,654,969
Loans and receivables to other customers	7,854,058,375	6,390,460,836
Total interest income	9,049,146,825	7,122,991,767
Interest expenses		
Due to banks	(351,325,756)	(214,119,720)
Due to other customers	(4,261,052,229)	(2,790,851,693)
Total interest expenses	(4,612,377,985)	(3,004,971,413)
Net Interest Income	4,436,768,840	4,118,020,354
5 Net Fee and Commission Income		
Fee and commission income	464,645,217	329,616,105
Fee and commission expenses	(46,524,259)	(36,429,659)
Net fee and commission income	418,120,958	293,186,446
Comprising		
Loans	265,478,143	223,287,812
Trade and remittances	6,619,163	7,131,933
Deposits	(37,726,619)	(29,582,954)
Others	183,750,271	92,349,655
Net fee and commission income	418,120,958	293,186,446
6 Net Gain/(Loss) from Financial Instruments Designated at Fair Value through Profit or Loss		
Financial assets designated at fair value through profit or loss	(194,255)	(13,358)
Total	(194,255)	(13,358)
7 Other Operating Income (net)		
Gain on sale of property, plant and equipment	95,998	6,489,040
(Less):		
Loss on sale of property, plant and	(19,595)	-
Recoveries of NPL Loans (Note 19(b))	130,881,151	156,985,155
Other Operating Income (net)	130,957,554	163,474,195

Notes to the Financial Statement

For the Year ended 31 December 2012	Bank	
	2012 Rs.	2011 Rs.
8 Impairment Charges for Loans and other Losses		
Loans and receivables		
To other customers (Note 19(b))	139,399,324	(42,607,650)
Total	139,399,324	(42,607,650)
9 Staff Costs		
Salary and bonus	1,513,385,300	1,112,765,315
Contributions to defined contribution plans	114,407,687	94,196,983
Others	860,818,804	708,418,258
Total	2,488,611,791	1,915,380,556
10 Other Expenses		
Directors' emoluments	3,076,885	2,645,019
Auditors' remunerations	610,793	1,312,075
Professional and legal expenses	10,194,327	12,001,923
Depreciation of property, plant and equipment	112,268,023	98,057,411
Office administration and establishment expenses	665,902,120	561,011,513
Computerization Expenses	3,517,488	3,138,213
Debit Tax Expenses	-	2,933,058
Business Tax Expenses	390,815	355,855
Other Commission Paid	880,751	622,867
Savings Insurance Fund	63,642,654	40,795,390
Total	860,483,857	722,873,324
11 Tax Expenses		
Current tax expense	-	
Current year	458,668,298	558,459,913
Prior years' provision	(25,808,571)	(4,295,437)
Deferred tax expense		
Temporary differences	88,401,933	(90,413,910)
Total	521,261,660	463,750,566
a. Reconciliation of tax expenses		
Profit/(loss) before tax	1,066,752,390	1,585,773,953
Income tax for the period (Accounting profit @ applicable tax rate)	28%	28%
IFRS Adjustments	-	(100,893,416)
Add: Tax effect of expenses that are not deductible for tax purposes	718,506,002	625,290,600
(Less): Tax effect of expenses that are deductible for tax purposes	(147,157,326)	(115,671,450)
Tax expense for the period	458,668,298	558,459,913

Notes to the Financial Statement

For the Year ended 31 December 2012	Bank	
	2012 Rs.	2011 Rs.
b. The deferred tax (credit)/charge in the income statement comprise of the following.		
Deferred tax assets	(32,565,130)	45,509,100
Deferred tax liabilities	120,967,063	(135,923,010)
Deferred tax (credit)/charge to income statement	88,401,933	(90,413,910)
12 Earnings Per Share		
Net profit attributable to ordinary equity holders	545,490,730	1,115,724,452
Net profit attributable to ordinary equity holders	545,490,730	1,115,724,452
	Numbers	Numbers
Weighted average number of ordinary shares for basic earnings per share	109,940,015	109,940,015
Basic earnings per ordinary share	4.96	10.15

13 Measurement of Financial Instruments

a. Bank - Current year (2012)

As at 31 December	HFT Rs.	HTM Rs.	L & R Rs.	Others Rs.	Total Rs.
ASSETS					
Cash and balances with central banks	-	-	202,978,066	-	202,978,066
Balances with banks	-	-	-	11,972,103,907	11,972,103,907
Financial assets held for trading	628,900	-	-	-	628,900
Loans and receivables to banks	-	-	12,108,219	-	12,108,219
Loans and receivables to other customers	-	-	54,734,881,685	-	54,734,881,685
Other assets	-	-	-	194,141,165	194,141,165
Total financial assets	628,900	-	54,949,967,969	12,166,245,073	67,116,841,942
Other Assets	-	-	-	1,742,493,904	1,742,493,904
Deferred Tax	-	-	-	94,639,347	94,639,347
Goodwill and intangible assets	-	-	-	55,441,895	55,441,895
Fixed Assets	-	-	-	614,955,873	614,955,873
Total other assets	-	-	-	2,507,531,019	2,507,531,019
Total assets	628,900	-	54,949,967,969	14,673,776,091	69,624,372,961

Notes to the Financial Statement

Measurement of Financial Instruments

b. Bank - Current year (2012)

As at 31 December	Amortised cost Rs.	Others Rs.	Total Rs.
LIABILITIES			
Due to banks	6,078,629,948	-	6,078,629,948
Due to other customers	54,669,870,235	-	54,669,870,235
Total financial liabilities	60,748,500,183	-	60,748,500,183
Other liabilities ²	-	4,480,855,636	4,480,855,636
Total other liabilities	-	4,480,855,636	4,480,855,636
Total liabilities	60,748,500,183	4,480,855,636	65,229,355,819

Measurement of Financial Instruments

Bank - Previous year (2011)

As at 31 December	HFT Rs.	HTM Rs.	L & R Rs.	Others Rs.	Total Rs.
ASSETS					
Cash and balances with central banks	-	-	173,611,095	-	173,611,095
Sri Lanka government securities		981,959,676	-	-	173,697,739
Balances with banks	-	-	-	9,675,524,006	9,675,524,006
Financial assets held for trading	823,155	-	-	-	823,155
Loans and receivables to banks	-	-	112,833,151	-	112,833,151
Loans and receivables to other customers	-	-	47,065,657,195	-	47,065,657,195
Other assets	-	-	-	86,584,285	86,584,285
Total financial assets	823,155	981,959,676	47,352,101,441	9,762,108,291	57,288,730,626
Other assets					
Other Assets	-	-	-	1,861,781,822	1,861,781,822
Deferred Tax	-	-	-	183,041,280	183,041,280
Goodwill and intangible assets				2,230,033	2,230,033
Fixed Assets	-	-	-	440,202,042	440,202,042
Total other assets	-	-	-	2,487,255,177	2,487,255,177
Total assets	823,155	981,959,676	47,352,101,441	12,249,363,468	59,775,985,803

Notes to the Financial Statement

As at 31 December	Amortised cost Rs.	Others Rs.	Total Rs.
LIABILITIES			
Due to banks	5,130,477,017	-	5,130,477,017
Due to other customers	46,108,862,027	-	46,108,862,027
Total financial liabilities	51,239,339,044	-	51,239,339,044
Other liabilities ²	-	4,314,295,879	4,314,295,879
Total other liabilities	-	4,314,295,879	4,314,295,879
Total liabilities	51,239,339,044	4,314,295,879	55,553,634,923

As at 31 December	Bank	
	2012 Rs.	2011 Rs.
14 Cash and Balances with Central Banks		
Cash in hand	202,978,066	173,611,095
Total	202,978,066	173,611,095
15 Sri Lanka Government Securities		
Held-to-maturity		
Treasury bills	-	173,697,739
Sub total	-	173,697,739
Total	-	173,697,739
16 Balances with Banks		
Fixed Deposit	11,296,217,045	8,634,761,737
Money Market Placement	460,731,457	808,261,937
Other Bank Balances	215,155,405	232,500,332
Total	11,972,103,907	9,675,524,006
17 Financial Assets at Fair Value through Profit or Loss (excluding Sri Lanka Government Securities)		
Held for trading		
Equity securities (17.1)	823,155	737,245
Less: Devaluation	(194,255)	-
Add: Capital Gain	-	85,910
Sub total	628,900	823,155
Designated at fair value through profit or loss		
Equity securities	-	-
Total	628,900	823,155

Notes to the Financial Statement

17.1 Equity Securities	2012			2011		
	No. of Shares	Cost of Investment Rs.	Market Value Rs.	No. of Shares	Cost of Investment Rs.	Market Value Rs.
D.F.C.C. Bank	722	14,580	81,514	722	14,580	81,514
Lanka Walltiles Ltd.	1,890	45,000	114,912	1,890	45,000	178,605
Merchant Bank Ltd.	3,461	274,665	68,874	3,461	274,665	137,056
People's Merchant Bank Ltd.	1,400	28,000	21,000	1,400	28,000	21,980
Kelani Tyres Ltd.	6,000	175,000	201,600	6,000	175,000	231,000
Ceylinco Seylan Development Ltd	10,000	150,000	91,000	10,000	150,000	123,000
CRIB	50,000	50,000	50,000	50,000	50,000	50,000
		737,245	628,900		737,245	823,155
Provision for Shares - Devaluation		(108,345)	-		85,910	-
		628,900	628,900		823,155	823,155

As at 31 st December		Bank	
		2012 Rs.	2011 Rs.
18	Loans and Receivables from Banks		
	Gross loans and receivables	12,108,219	112,833,151
	Net loans and receivables	12,108,219	112,833,151
a.	Analysis		
	Debenture	12,108,219	112,833,151
	Gross total	12,108,219	112,833,151
	By currency		
	Sri Lankan Rupee	12,108,219	112,833,151
	Gross total	12,108,219	112,833,151
19	Loans and Receivables from other Customers		
	Gross loans and receivables	56,052,581,101	48,358,693,885
	(Less):		
	Collective impairment charges	(1,317,699,416)	(1,293,036,690)
	Net loans and receivables	54,734,881,685	47,065,657,195

Notes to the Financial Statement

As at 31 st December		Bank	
		2012	2011
		Rs.	Rs.
a. Analysis			
By product			
Pawning	23,743,351,832	20,411,715,135	
Staff loans	940,873,099	930,346,392	
Short-term	9,489,189,883	8,174,650,392	
Long-term	19,493,756,684	17,683,045,108	
Interest Receivable on Loans & Advances	2,385,409,604	1,158,936,858	
Gross total	56,052,581,101	48,358,693,885	
By currency			
Sri Lankan Rupee	56,052,581,101	48,358,693,885	
Gross total	56,052,581,101	48,358,693,885	
By industry			
Agriculture and fishing	20,927,906,366	16,225,861,014	
Manufacturing	5,779,965,510	5,457,130,653	
Transport	243,671,453	214,170,963	
Construction /Housing	9,154,822,442	8,590,798,805	
Traders	7,818,665,860	8,078,383,266	
Others (Consumptions/Against Deposit/Staff)	9,742,139,865	8,633,412,327	
Interest Receivable on Loans & Advances	2,385,409,604	1,158,936,858	
Gross total	56,052,581,101	48,358,693,885	
b. Movements in Individual and Collective Impairment Charges during the Year			
Collective impairment charges			
Opening balance at 01/01/ 2012	1,293,036,689	1,475,972,785	
Charge/(Write back) to income statement (8)	(139,399,324)	42,607,650	
Recoveries during the year (7)	130,881,151	156,985,155	
Other Movements	33,180,901	(382,528,901)	
Closing balance at 31/12/2012	1,317,699,417	1,293,036,689	
20 Goodwill and Intangible Assets			
Computer Software			
Opening balance at 01/01/ 2012	26,558,727	25,591,640	
Additions	57,555,819	227,785	
Written off	(6,569,742)	-	
Adjustments	(47,344)	739,302	
	-	-	
Closing balance at 31/12/2012	77,497,461	26,558,727	
(Less): Amortisation			
Opening balance at 01/01/ 2012	24,328,694	20,069,786	
Charge for the year	4,731,869	2,698,452	
Written off	(6,458,307)	-	
Adjustments	(546,691)	1,560,456	
Closing balance at 31/12/2012	22,055,565	24,328,694	
	-	-	
Net book value	55,441,895	2,230,033	

Notes to the Financial Statement

21 Property, Plant and Equipment

a. Property and Equipment -Bank

	Bank 2012					Total Rs.
	Land and Buildings Rs.	Computer, Hardware, and software Rs.	Office, Equipment, furniture and fittings Rs.	Motor Vehicles Rs.	Working Progress Rs.	
2012(Current year) Cost/fair value						
Opening balance at 01/01/2012	111,813,985	229,997,186	478,923,465	150,379,336	31,345,789	1,002,459,762
Additions	159,149,282	37,496,800	71,423,876	6,017,455	20,451,130	294,538,543
Disposals	-	-	(834,079)	-	-	(834,079)
Transfers during the Year	-	-	-	-	(12,792,721)	(12,792,721)
Adjustments	-	422,265	(334,722)	-	-	87,543
Closing balance at 31/12/2012	270,963,267	267,916,252	549,178,540	156,396,791	39,004,199	1,283,459,048
Finance Lease						
Opening balance at 01/01/2012	-	-	-	-	-	-
Additions	-	-	-	6,940,000	-	6,940,000
Disposals	-	-	-	-	-	-
Closing balance at 31/12/2012	-	-	-	6,940,000	-	6,940,000
(Less): Accumulated depreciation						
Opening balance at 01/01/2012	28,943,830	144,994,909	288,284,996	100,033,987	-	562,257,722
Charge for the year	7,811,694	30,977,030	57,646,400	15,764,451	-	112,199,574
Disposals	-	-	(750,406)	-	-	(750,406)
Adjustments	(7,623)	1,007,789	667,619	50	-	1,667,836
Closing balance at 31/12/2012	36,747,901	176,979,727	345,848,610	115,798,488	-	675,374,726
Finance Lease						
Opening balance at 01/01/2012	-	-	-	-	-	-
Charge for the year	-	-	-	68,449	-	68,449
Closing balance at 31/12/2012	-	-	-	68,449	-	68,449
(Less): Impairment charges						
Opening balance at 01/01/2012	-	-	-	-	-	-
Net book value at 31/12/2012	234,215,366	90,936,524	203,329,930	47,469,853	39,004,199	614,955,873

Notes to the Financial Statement

21 Property, Plant and Equipment

	Bank 2012					Total Rs.
	Land and Buildings Rs.	Computer, Hardware, and software Rs.	Office, Equipment, furniture and fittings Rs.	Motor Vehicles Rs.	Working Pro- gress Rs.	
2011 (Previous year) Cost/fair value						
Opening balance at 01/01/2011	108,637,926	187,877,617	434,742,695	134,922,088	16,946,419	883,126,745
Additions	3,549,252	47,869,898	53,240,860	49,349,192	14,399,372	168,408,574
Disposals	(373,193)	(3,110,018)	(4,853,851)	(4,092,001)	-	(12,429,063)
Adjustments	-	(2,640,310)	(4,206,240)	(29,799,941)	-	(36,646,491)
Total Closing balance at 31/12/2012	111,813,985	229,997,187	478,923,464	150,379,338	31,345,791	1,002,459,765
(Less): Accumulated depreciation						
Opening balance at 01/01/2011	24,198,458	124,151,919	237,588,163	97,728,346	-	483,666,886
Charge for the year	4,582,548	24,866,293	53,113,551	15,495,018	-	98,057,410
Disposals	-	(3,014,620)	(1,982,894)	(312,000)	-	(5,309,514)
Adjustments	162,824	(1,008,682)	(433,825)	(12,877,376)	-	(14,157,059)
Closing balance at 31/12/2011	28,943,830	144,994,910	288,284,995	100,033,988	-	562,257,723
(Less): Impairment charges	-	-	-	-	-	-
Net book value at 31/12/2011	82,870,155	85,002,277	190,638,469	50,345,350	31,345,791	440,202,042

Notes to the Financial Statement

22 Deferred Tax Assets/Liabilities	Bank			
	Balance Sheet as at 31-12-2012 Rs.	Income Statement for the Year Ended 31-12-2012 Rs.	Balance Sheet as at 31-12-2011 Rs.	Income Statement for the Year Ended 31-12-2011 Rs.
Deferred Tax Liability				
Capital allowances for tax purposes	137,209,417	(120,967,063)	16,242,353	135,923,010
	137,209,417	(120,967,063)	16,242,353	135,923,010
Deferred Tax Assets				
Defined Benefit Plans	195,348,982	29,993,373	165,355,608	(11,037,278)
General Provision for Performing Loans and Advances	36,499,782	2,571,757	33,928,025	(34,471,822)
	231,848,764	32,565,130	199,283,633	(45,509,100)
Deferred income tax income / (expense)	-	(88,401,933)	-	90,413,910

As at 31 December	Bank	
	2012 Rs.	2011 Rs.
Reflected in the Balance Sheet as follows		
Deferred Tax Assets	231,848,764	199,283,633
Deferred Tax Liabilities	137,209,417	16,242,353
Deferred Tax Assets /Liabilities (Net)	94,639,347	183,041,280

As at 31 December	Bank	
	2012 Rs.	2011 Rs.
23 Other Assets		
Cost		
Receivables	252,069,726	446,361,212
Deposits and prepayments	580,899,469	46,474,250
Sundry debtors	113,241,696	40,110,035
Others	210,043,704	124,585,199
Claim Voucher	780,380,474	1,290,835,411
Total	1,936,635,069	1,948,366,107

Notes to the Financial Statement

As at 31 December	Bank	
	2012 Rs.	2011 Rs.
24 Due to Banks		
Borrowings	1,600,901,118	2,153,013,069
Leasing	8,981,887	-
Refinance	4,468,746,943	2,977,463,948
Total	6,078,629,948	5,130,477,017
25 Due to Other Customers		
At amortised cost	54,669,870,235	46,108,862,027
Total	54,669,870,235	46,108,862,027
a. Analysis		
By product		
Savings deposits	12,887,172,039	12,974,678,779
Fixed deposits	33,834,835,714	26,710,909,670
Other deposits / Long Term Savings	7,947,862,483	6,423,273,578
Total	54,669,870,235	46,108,862,027
By currency		
Sri Lanka rupee	54,669,870,235	46,108,862,027
Total	54,669,870,235	46,108,862,027
The Maturity analysis of borrowings is given in Note No 40.3.3		
26 Other Liabilities		
Sundry creditors	133,779,502	221,004,638
Interest payable	1,242,611,197	861,062,469
Other payables	2,485,780,866	2,691,823,857
Branch advice	618,684,070	540,404,914
Total	4,480,855,636	4,314,295,879
27 Stated Capital		
Ordinary Shares	1,099,400,151	1,099,400,151
Total	1,099,400,151	1,099,400,151

Notes to the Financial Statement

As at 31 December	Bank	
	2012 Rs.	2011 Rs.
28 Statutory Reserve Fund		
Opening balance at 01/01/2012	504,066,435	316,410,261
Transfer during the period	2,087,521	187,656,174
Closing balance at 31/12/2012	506,153,956	504,066,435
29 Retained Earnings		
Opening balance at 01/01/2012	(126,875,295)	41,765,655
Profit for the year	545,490,730	1,115,724,452
Transfers to other reserves	(389,390,141)	(1,174,425,388)
Dividend	(104,653,859)	(109,940,015)
Closing balance at 31/12/2012	(75,428,565)	(126,875,295)

30 Other Reserves

a. Bank - Current year (2012)	Opening balance as at 01/01/2012 Rs.	Movement/ Transfers Rs.	Closing balance as at 31/12/ 2012 Rs.
General reserve	2,026,650,475	186,565,099	2,213,215,574
Investment Fund	360,652,351	(69,520,609)	291,131,742
Special Reserve Fund	358,456,764	2,087,521	360,544,284
Total	2,745,759,589	119,132,011	2,864,891,600

b. Bank – Previous year (2011)	Opening balance at 01/01/2011 Rs.	Movement/ Transfers Rs.	Closing balance at 31/12/2011 Rs.
General reserve	1,576,003,975	450,646,500	2,026,650,475
Investment Fund	-	360,652,351	360,652,351
Special Reserve Fund	245,795,140	112,661,624	358,456,764
Total	1,821,799,114	923,960,475	2,745,759,589

31 Contingent Liabilities and Commitments	Bank	
	2012 Rs.	2011 Rs.
Guarantees performance bonds	53,311,000	41,273,500
Other contingent items	109,871,094	130,425,814
Total	163,182,094	171,699,314

Notes to the Financial Statement

For the Year ended 31 December 2012

31 Contingent Liabilities and Commitments (Contd.....)

North Central Province

Case No.SC/HC/CALA : 247/2011 — Supreme Court

NCP/HCCA/ARP/675/09

D.C. Polonnaruwa Case No.DR 417/2003

Mr Kushan De Alwis, Presidents Counsel appears on behalf of the Bank.

"The Bank filed action in the District Court of Polonnaruwa to recover a sum of Rs.210,387/62 against the 15th Defendant (deceased) who was a customer of the Bank and after ""Decree Nisi"" was entered the Defendant —Respondent- Respondents sought to set aside the ""Decree Nisi"" and defend the action. The Bank appealed to the Provincial High Court of Civil Appeal of the North Central Province against the judgement of the District Court and said appeal was dismissed. Thereafter the Bank sought leave to appeal to the Supreme Court to hear the appeal and set aside the judgment of the Provincial High Court of Civil Appeal."

The case is fixed for argument on 19th June 2013.

Southern Province

Case No.DMR/2230/2011 — District Court Colombo

K.K.G.D.R.S. Wijethileke

Mr. Ravindra Pathirana, Senior State Counsel appears on behalf of the Bank in this matter.

"This is a claim for damages for Rs.20,000,000/= and the Action has been filed by the Plaintiff K.K.G.D.R.S. Wijethileke who had been an account holder at the Imaduwa branch and had obtained a loan of Rs.25, 000/= which had been later settled. However her account at the branch had not been closed and the branch had failed to remove her details from the. CRIB and in the CRIB information sheet the Plaintiffs name has appeared with her Identity Card Number, with regard to a loan of Rs.75, 0001= obtained by another account holder, P.G. Nadeesha Priyangani. The plaintiff alleges that when she attempted to obtain loans from other banks, her requests had been rejected as her details had not been removed from the CRIB, and is claiming damages of Rs.20,000,000/= against the Bank in this regard."

Trial has commenced and next date of trial is 27th June 2013.

Wayamba Province

Case No.2895/M – District Court Puttalam

Mr. M.A.T.A. Marasinghe, Attorney-at-Law appears on behalf of the Bank.

The case has been filed against the bank by N.I.Mallawarchchi. By executing, parate rights bank has sold the subject land to the plaintiff by a auction dated 29/12/2004. The Plaintiff has now pleaded Rs.2500000/- as damages from the bank for the failure to execute the transfer deed in due course. Case is fixed on 20th June 2013 in order to file the proxy.

Negombo Labour Tribunal – Case Number 21/Athi/306/2004

The case has been filed against the Bank by Mr. Harshana Kumarasinghe, the branch manager of Negambo Branch who has interdicted on August 28, 2001 as per disciplinary action taken against him. He has demanded the re-employment and claimed a fair compensation.

Notes to the Financial Statement

For the Year ended 31 December 2012

31 Contingent Liabilities and Commitments (Contd.....)

Wayamba Province (Contd....)

Case No.1663/L – District Court Marawila

Mr. M.A.T.A. Marasinghe, Attorney-at-Law appears on behalf of the Bank.

1st Defendant (our customer) has mortgaged a land to the Bank which was bought by him under a transfer deed from the plaintiff. Plaintiff's position was that, the transfer deed is a fraudulently executed deed by the 1st defendant. Plaintiff has filed the case against 1st Defendant – the customer and the Bank as the 2nd defendant and pleaded Rs.800,000/- as damages. Bank is in the position that, respective panel lawyer has duly checked the title and there were no discrepancies on the title.

Case No.L.T. 01/57/2011 — Labour Tribunal Colombo

Mr Dhananjaya Jayakody, Attorney-at-Law and Senior Industrial Relations Advisor, of the Employers Federation of Ceylon, appears on behalf of the Bank.

The Ceylon Bank Employees Union, on behalf of the Applicant, U.B. Ranjith, filed action in the Labour Tribunal and is seeking the relief prayed for in the application, whilst the Bank is maintaining that the termination of the applicant's services were on just and equitable grounds as he had been found guilty of charges of serious misconduct, whilst serving as the acting manager of a branch of the Wayamba Development Bank.

Trial is continuing in this matter. Next date of inquiry 01st July 2013.

Sabaragamuwa Province

Mr. M S D Jayathilake (employee number 185) has filed two separate cases against the Bank at Ratnapura High Court and Labour Tribunal of Ratnapura. Labour Tribunal case has been postponed until High Court case finalized.

Uva Province

Mr. H A D Chandrasiri – Case Number 3392

The above person has filed a case against the Bank at Industrial Court of Kandy. Mr. S Shanmugam appears on behalf of the Bank.

Ms. M P T Gothami (Ex Employee)

She has resigned on August 20, 2010 and filed a complaint at Assistant Labour Commissioner's Office of Badulla claiming surcharges for delay in payment of gratuity.

Mr. W K Wisidagama –Case Number 19711

Above person has interdicted from the Bank and he has filed a case against the Bank at Labour Tribunal of Badulla. Mr. Shantha Imbulana appears on behalf of the Bank.

Mrs. W M Suwendra Kumarihami – High Court Case Number -64/2012/Appeal

The above employee has interdicted and paid compensation of Rs. 290,000/- as per the decision of case number 05/19493/2006 at the Labour Tribunal of Badulla. She has filed an appeal at High Court of Badulla challenging the decision made by Labour Tribunal. Mr. Shantha Imbulana appears on behalf of the Bank.

Mr. Mohommad Seiyadu – Case Number 34/9/F

He has filed an appeal at Uva Provincial High Court after ruling out the case filed under 62/6 at High Court Badulla. Mr. Ravi Molligoda and Mr. Upali Nishshanka appear on behalf of the Bank. The decision has been made in favour of the Bank.

Notes to the Financial Statement

For the Year ended 31 December 2012

32 Events Occurring After the Reporting Date

There have been no material events occurred after the reporting date that requires adjustment to or disclosure in the Financial Statements other than disclosed above.

33 Directors' Interest in Contracts

Transaction with key Management Personnel of the bank(KMPs).
The key management personnel of the bank are the members of its Board of Directors.

The Directors of the Bank During the financial period were:

Mrs. Keshala Jayewardane
Mr. Sarath de Alwis
Ms. Madavi Herath
Mr. Dammika Perera
Mr. T.A Ariyapala
Ms. Dayani Fernando
Dr. B.M.S Batagoda
Mr. P V Pathirana
Ms. C K Nanayakkara

During the Period, the bank has entered in to transactions with the following related parties.

Mr. Sarath De Alwis is an Executive Director of the Bank and no any transactions with the bank.

Ms. Madavi Herath is an Executive Director of the Bank and no any transactions with the bank.

Mr. Dammika Perera is a Director of the Bank, is also the Deputy General Manager of National Saving Bank., with which ,the Bank has had the following transactions.

The Bank has had borrowing of Rs. 500 Million and the amount outstanding remains Rs. 500 Million as at December 31, 2012 and also invested in Fixed Deposit amounting to Rs. 154,927,500.

Mr. T.A Ariyapala is a Director of the Bank, is also Deputy General Manager of Corporative Development & SME of People's Bank, with which, the bank has had following transactions.

The bank maintains current accounts with the said Bank and the balance as at December 31, 2012 was amounted to Rs. 72,654,808 and also invested in Fixed Deposit and in Repurchase Agreement amounting to Rs. 5950,382,696/- and Rs.190,000,000/-respectively.

Ms. Dayani Fernando is a Director of the Bank, is also the Deputy General Managers of Bank of Ceylon., with which ,the bank has had following transactions.

The Bank maintains current accounts with the said Bank and the balance as at December 31, 2012 was amounted to Rs.39,380,042 and also invested in Debenture, Fixed Deposit and short term investment as a special savings account amounting to Rs. 10,000,000/- ,Rs. 4072,376,112 and Rs.270,624,736 Respectively, and has had borrowing of Rs.1000 Million and the amount outstanding remains Rs. 1000 Million as at December 31, 2012. Furthermore we have borrowing leasing facility of Rs. 9,110,820 and the amount outstanding remains Rs. 8,963,665.21 as at December 31, 2012.

Dr. B.M.S Batagoda is a Director of the Bank, is also Deputy Secretary of the Treasury.

Mr. P V Pathirana is a Director of the Bank, is also senior Advisor of the treasury.

Ms. C K Nanayakkara is a Director of the Bank, is also Retired Assistant Governor

Notes to the Financial Statement

For the Year ended 31 December 2012

34 Details of Related Party Disclosures

Except for the matters stated under directors interest, there were no related party transactions during the period.

35 Assets Pledged

The Assets pledged as security for credit facilities obtained are as follows:

	Type of Facility	Amount of Facility Rs. Mn	Nature of Security	Value of Security Rs. Mn	Balance as at 31-12-2012 Rs. Mn
1	Over Draft (BOC)	990	FD-070963965 FD-71935244	600 with Interest 500 With interest	- -
2	Borrowing (Term Loan) (NSB)	500	Clean	-	500
3	Borrowing (Term Loan) (BOC)	1,000	Clean	-	1,000
4	Borrowing (Short term loan) (Public Bank)	100	Pledge Agriculatural Loan	-	100
5	Over Draft (PB)	200	FD-014-60-01-0000-8138-8	232.94	-

For the Year ended 31 December		Note	Bank	
			2012 Rs.	2011 Rs.
36	Non- Cash items included in Profit Before Tax			
	Depreciation of property, plant and equipment	10	112,268,023	98,057,411
	Amortisation of intangible assets	20	4,731,869	2,698,452
	EIR Adjustment		4,977,218	(45,177,151)
	Impairment losses on loans and advances	8	139,399,324	(42,607,650)
	Capital Loss On Investment	6	194,255	99,268
	Capital Gain On Investment	6	-	(85,910)
	Charge for defined benefit plans	9	114,407,687	94,196,983
	Adjustment		19,915,681	18,753,114
	(Profit) / Loss On Sale Of Fixed Assets	7	(76,403)	(6,489,040)
	Total		395,817,656	119,445,478
37	Change in Operating Assets			
	Net change in Sri Lankan government securities	15	173,697,739	377,775,925
	Net change in Loans and receivables from banks	18	100,724,932	12,551,129
	Net change in Loans and receivables from other customers	18	(7,808,623,813)	(9,433,495,898)
	Change in other assets (please specify)	23	11,731,038	(81,471,912)
	Total		(7,522,470,104)	(9,124,640,756)
38	Change in Operating Liabilities			
	Net change in Due to banks	24	941,212,931	2,673,719,418
	Net change in Due to other customers	25	8,556,030,990	8,204,114,643
	Net change in other liabilities	26	(254,202,411)	155,389,048
	Total		9,243,041,509	11,033,223,109

Notes to the Financial Statement

For the Year ended 31 December 2012

39. Fair Value of Financial Instruments

Financial instruments recorded at fair value

The following is a description of how fair values are determined for financial instruments that are recorded at fair value using valuation techniques. These incorporate the bank's estimate of assumptions that a market participant would make when valuing the instruments.

Derivatives - assets and liabilities

Derivative products are foreign exchange contract swaps and forward foreign exchange contracts, valued using a valuation technique with market-observable inputs. The most frequently applied valuation techniques include forward foreign exchange spot and forward premiums.

Financial investments – Available- For- Sale

Available - for - sale financial assets primarily consist of quoted equities and Government debt securities are valued using valuation techniques or pricing models. These assets are valued using models that use observable data. Government debt securities are valued using yield curves published by the Central Bank of Sri Lanka and quoted equities are valued using quoted market prices in the active markets as at the reporting date.

Trading assets and other assets measured at fair value

Trading assets and other assets measured at fair value are the government debt securities, asset-backed securities and quoted equities. Government debt securities and asset-back securities are valued using yield curves published by the Central Bank of Sri Lanka. For quoted equities bank uses quoted market price in active markets as at the reporting date.

Determination of fair value and fair value hierarchy

For all financial instruments where fair values are determined by referring to externally quoted prices or observable pricing inputs to models, independent price determination or validation is obtained. In an inactive market, direct observation of a traded price may not be possible. In these circumstances, the Bank uses alternative market information to validate the financial instrument's fair value, with greater weight given to information that is considered to be more relevant and reliable.

Fair values are determined according to the following hierarchy:

Level 1 – quoted market price (unadjusted): financial instruments with quoted prices in active markets.

Level 2 – valuation technique using observable inputs: financial instruments with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments are valued using models where all significant inputs are observable.

Level 3 – valuation technique with significant unobservable inputs: financial instruments are valued using valuation techniques where one or more significant inputs are unobservable.

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy:

As at 31December	2012			Total
	Level 1	Level 2	Level 3	
Financial assets held for trading	628,900	-	-	628,900
	628,900	-	-	628,900

Notes to the Financial Statement

For the Year ended 31 December 2012

Determination of fair value and fair value hierarchy

Set out below is a comparison, by class, of the carrying amounts and fair values of the Bank's financial instruments that are not carried at fair value in the financial statements. This table does not include the fair values of non-financial assets and non-financial liabilities.

Financial assets	2012		2011	
	Carrying amount Rs.	Fair value Rs.	Carrying amount Rs.	Fair value Rs.
Cash and balances with central bank	202,978,066	202,978,066	173,611,095	173,611,095
Sri Lankan government securities	-	-	173,697,739	173,697,739
Due from banks	11,972,103,907	11,972,103,907	9,675,524,006	9,675,524,006
Financial assets held for trading				
Loans and receivables from banks	12,108,219	12,108,219	112,833,151	112,833,151
Loans and advances to customers				
Pawning	23,743,351,832	23,743,351,832	20,411,715,135	20,411,715,135
Staff loans				
Short-term	9,489,189,883	9,489,189,883	8,174,650,392	8,174,650,392
Long-term	19,493,756,684	19,493,756,684	17,683,045,108	17,683,045,108
Interest Receivable on Loans & Advances	2,385,409,604	2,385,409,604	1,158,936,858	1,158,936,858
	55,111,708,002	55,111,708,002	47,428,347,493	47,428,347,493
	67,298,898,194	67,298,898,194	57,564,013,484	57,564,013,484
Financial liabilities				
Due to banks	6,078,629,948	6,078,629,948	5,130,477,017	5,130,477,017
Due to other customers	54,669,870,235	54,669,870,235	46,108,862,027	46,108,862,027
	60,748,500,183	60,748,500,183	51,239,339,044	51,239,339,044

40. Risk Management

40.1 Introduction

Risk is inherent in the Bank's activities but is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to the Bank's continuing profitability and each individual within the Bank is accountable for the risk exposures relating to his or her responsibilities. The Bank is mainly exposed to;

- Credit risk
- Liquidity risk
- Market risk
- Operational risk

Notes to the Financial Statement

For the Year ended 31 December 2012

Risk Management Framework

The Board of Directors has overall responsibility for the establishment and oversight of the Bank's risk management framework. The Board has delegated its authority to Integrated Risk Management Committee (IRMC) which is responsible for developing and monitoring Bank's risk management policies. The Committee comprises of non-executive directors and members of senior management of the Bank. Meetings of IRMC are held regularly, and the Board of Directors are duly updated of its activities.

The Bank's risk management policies are established to identify and analyse the risks faced by the Bank, to set appropriate risk limits and controls, and to monitor adherence to established limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered.

Risk Management Division

The business units (i.e Credit Departments, Branches & Regional Offices and Treasury etc.) have primaty responsibility for Risk Management. The Risk Management Division, which has no repsonsibility for profit or volume targets, act as 2nt line of defense and reports to the Bank chief Risk officer (BCRO) who, in turn, directly reports to the interated Risk Management Committee. (IRMC).

ALCO Committee

ALCO is chaired by the General Manager and has representatives from Finance Department, Credit Departments, and the Bank Chief Risk Officer. The Committee meets regularly to monitor and manage the assets & liabilities of the Bank and also overall liquidity position to keep the Bank's liquidity at healthy levels, whilst satisfying regulatory requirements.

Risk Measurement & Reporting

The Bank's Risks are measured using appropriate techniques based on the type of risk, and industry best practices. The bank also carries out Stress Testing to identify the effect of extreme events/worst case scenarios in most of the major type of risks and the results are reported to Integrated Risk Management Committee on a periodic basis. Monitoring and controlling risks is primarily performed based on policies, limits & thresholds established by the Bank. These limits reflect the business strategy and market environment of the Bank as well as the level of risk that the Bank is willing to accept (Risk Appetite).

Risk Mitigation

As part of its overall risk management, the bank obtains various types of collaterals to mitigate the risk. Details such as nature of the collateral that could be accepted, required security margin etc are clearly defined in the Credit Policy of the Bank and any deviations require specific approval. However, respective approving authorities would take into account the availability of security only as the secondary source of repayment.

40.2 Credit Risk

Credit risk is the risk of financial loss to the Bank if a borrower or counterparty to a financial instrument, fails to meet its contractual obligations, and arises principally from the Bank's loans and advances to customers/ other banks and investments in debt securities. In addition to the credit risk from direct funding exposure, the bank would also be exposed to indirect liabilities such as guarantees etc, which would carry credit risk. The Bank considers and consolidates all elements of credit risk exposure (such as individual obligor default risk, country and sector concentration risks) to ensure stringent Credit Risk Management.

Notes to the Financial Statement

For the Year ended 31 December 2012

40.2.1 Impairment Assessment

The methodology of the impairment assessment has explained in the Note no 3.5 under Accounting Policies.

40.2.2 Collateral and Other Credit Enhancements

The amount and type of collateral required depends on an assessment of the credit risk of the counterparty.

Guidelines are in place covering the acceptability and valuation of each type of collateral.

The main types of collateral obtained are, as follows:

- For commercial lending, charges over real estate properties, inventory and trade receivables
- For retail lending, mortgages over residential properties and personnel guarantees

The Bank also obtains guarantees from parent companies for loans to their subsidiaries.

Management monitors the market value of collateral and will request additional collateral in accordance with the underlying agreement.

It is the Bank's policy to dispose of repossessed properties in an orderly fashion. The proceeds are used to reduce or repay the outstanding claim. In general, the Bank does not occupy repossessed properties for Business use.

Definition of Past Due

Banks consider that any amounts uncollected ninety days or more beyond their contractual due date are 'past due'.

40.2.3 Aging Analysis of past due (i.e. facilities in arrears of 90 day and above) but not impaired loans by class of Financial Assets

	Neither past due nor impaired Rs.	Individually not impaired Rs.	Individually impaired Rs.	Total Rs.
Cash and balances with central bank	202,978,066	-	-	202,978,066
Balances with banks	11,972,103,907	-	-	11,972,103,907
Financial assets held for trading	628,900	-	-	628,900
Loans and receivables from banks	12,108,219	-	-	12,108,219
Loans and receivables from other customers	54,734,881,685	-	-	54,734,881,685
Other assets	1,936,635,069	-	-	1,936,635,069
Total	68,859,335,845	-	-	68,859,335,845

40.2.4 Aging Analysis of past due (i.e. facilities in arrears of 90 days and above) but not impaired loans by class of Financial Assets

	90 Days Rs.	Total Rs.
Loans and receivables from other customers	-	-
Total	-	-

Notes to the Financial Statement

For the Year ended 31 December 2012

40.2.5 Analysis of Risk Concentration

Risk concentrations: maximum exposure to credit risk without taking account of any collateral and other credit enhancements.

The Concentration risk is monitored/managed through Sector, product etc. maximum exposure to a single borrower and geographical area.

40.2.6 Commitments and Contingencies

To meet the financial needs of customers, the Bank enters into various commitments and contingent liabilities. Even though these obligations may not be recognised on the Statement of Financial Position, they do contain credit risk and are, therefore, part of the overall risk of the Bank.

The table below shows the Bank's maximum credit risk exposure for commitments and contingencies. The maximum exposure to credit risk relating to a financial guarantee is the maximum amount the Bank could have to pay if the guarantee is called upon. The maximum exposure to credit risk relating to a loan commitment is the full amount of the commitment. In both cases, the maximum risk exposure is significantly greater than the amount recognised as a liability in the Statement of Financial Position.

Commitments

Contingent liabilities

Bank Guarantee	53,311,000
Bills Send for Collection	109,871,094
Total Commitments and contingencies	163,182,094

40.3 Liquidity Risk and Funding Management

Liquidity risk is the risk that the Bank will encounter difficulties in meeting its financial commitments that are settled by delivering cash or another financial asset. Hence the bank may be unable to meet its payment obligations when they fall due under both normal and stress circumstances. To limit this risk, management has arranged diversified funding sources in addition to its core deposit base, and adopted a policy of continuously managing assets with liquidity in mind and of monitoring future cash flows and liquidity on a daily basis. The bank has developed internal control processes and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows and the availability of high grade collateral which could be used to secure additional funding if required.

The most important of these is to maintain the minimum 20% liquid assets ratio to meet the regulatory requirement. Liquid assets consist of cash, short-term bank deposits and liquid debt securities available for immediate sale. Further the Statutory Liquid Assets Ratio of the Bank for the month of December 2012 is as follows.

40.3.1 Statutory Liquid Assets Ratio

For the month of December 2012 23.30%

40.3.2 Due to Banks & Due to Other Customers (Deposits) to Loans and Receivables from Banks & Other Customers (Advances) Ratio

The Bank is aware of the importance of due to banks & other customers as a source of funds for its lending operations.

This is monitored using the following ratio, which compares loans and receivables to customers as a percentage of due to banks & Due to other customers (Deposits).

Notes to the Financial Statement

For the Year ended 31 December 2012

Due to banks & due to other customers to Loans and receivables from banks & other customers Ratio

As at 31 December 2012 98.1%

40.3.3 Analysis of Financial Assets and Liabilities by Remaining Contractual Maturities

The table below summarises the maturity profile of the undiscounted cash flows of the Bank's financial assets and liabilities as at 31 December 2012. Repayments which are subject to notice are treated as if notice were to be given immediately. However, the Bank expects that many customers will not request repayment on the earliest date it could be required to pay and the table does not reflect the expected cash flows indicated by its deposit retention history.

Contractual maturities of undiscounted cash flows of financial assets and liabilities.

40.3.4 Contractual Maturities of Commitments & Contingencies

The table below shows the contractual expiry by maturity of the Bank's contingent liabilities and commitments. Each undrawn loan commitment is included in the time band containing the earliest date it can be drawn down. For issued financial guarantee contracts, the maximum amount of the guarantee is allocated to the earliest period in which the guarantee could be called.

Notes to the Financial Statement

For the Year ended 31 December 2012

Maturity Gap Analysis as at 31/12/2012

Assets	Up to 3 Months Rs.	3-12 Months Rs.	1 - 3 Years Rs.	3 - 5 Years Rs.	Over 5 Years Rs.	Total Rs.
Cash and balances with central bank	202,978,066	-	-	-	-	202,978,066
Sri Lankan government securities	-	-	-	-	-	-
Balances with banks	4,618,375,581	7,353,728,326	-	-	-	11,972,103,907
Finacial assets held for trading	-	-	-	-	628,900	628,900
Loans and receivables from banks	2,108,219	10,000,000	-	-	-	12,108,219
Loans and receivables from other customers	12,693,786,705	24,868,680,582	10,742,118,218	4,595,189,689	1,835,106,491	54,734,881,685
Other assets	1,275,602,275	654,378,855	6,653,939	-	-	1,936,635,069
Total assets	18,792,850,846	32,886,787,763	10,748,772,157	4,595,189,689	1,835,735,391	68,859,335,845
Liabilities						
Due to banks	288,993,343	1,364,276,675	3,304,657,799	1,120,702,131	-	6,078,629,948
Due to other customers	15,119,622,610	17,418,164,430	5,821,618,859	5,824,531,750	10,485,932,585	54,669,870,235
Other liabilities	3,382,534,547	727,619,638	40,494,737	1,774,366	328,432,348	4,480,855,636
Total liabilities	18,791,150,499	19,510,060,743	9,166,771,396	6,947,008,247	10,814,364,933	65,229,355,819
Total net Asset/(Liability)	1,700,347	13,376,727,020	1,582,000,761	(2,351,818,559)	(8,978,629,542)	3,629,980,026
	On Demand Rs.	Less than 3 Months Rs.	3 -to 12 Months Rs.	1 to 5 Years Rs.	Over 5 Years Rs.	Total Rs.
Contingent Liabilities						
Bank Gurantee	-	2,555,000	42,656,000	8,100,000	-	53,311,000
Bill Send	-	109,871,094	-	-	-	109,871,094
Total Commitments and Contingencies	-	112,426,094	42,656,000	8,100,000	-	163,182,094

Notes to the Financial Statement

For the Year ended 31 December 2012

40.4 Interest Rate Risk

Bank does not have any Interest Rate sensitivity financial asset or liability except for borrowings at variable interest rate.

Below table explain the changers to income statement if market rate change by 1%.

Change Interest Rate	Effect on Profit Rs. Mn.	Effect on Equity Rs. Mn.
+1%	(2.26)	(2.26)
-1%	2.26	2.26

40.5 Currency Risk

Bank does not have any foreign currency transaction and therefore do not expose to any foreign currency risk.

40.6 Equity Price

If bank holding any equity interest which is classing as held to trading if the market price increase by 10% the profit and equity will increase by Rs. 73,725/- and vice versa.

41. Maturity Analysis

41.1 Maturity Gap Analysis as at 31/12/2012

Assets	Withing 12 Months Rs.	Bank After 12 Months Rs.	Total Rs.
Cash and balances with central bank	202,978,066	-	202,978,066
Sri Lankan government securities	-	-	-
Balances with banks	11,972,103,907	-	11,972,103,907
Fianacial assets held for trading	-	628,900	628,900
Loans and receivables from banks	12,108,219	-	12,108,219
Loans and receivables from other customers	37,562,467,287	17,172,414,398	54,734,881,685
Goodwill and intangible assets	-	55,441,895	55,441,895
Property and equipment	-	614,955,873	614,955,873
Deferred Tax assets	-	94,639,347	94,639,347
Other assets	1,928,981,130	7,653,939	1,936,635,069
Total assets	51,678,638,609	17,945,734,351	69,624,372,961
Liabilities			
Due to banks	1,653,270,018	4,425,359,930	6,078,629,948
Due to other customers	32,537,787,040	22,132,083,195	54,669,870,235
Other liabilities	4,110,154,184	370,701,451	4,480,855,636
Total liabilities	38,301,211,242	26,928,144,577	65,229,355,819
Maturity Gap	13,377,427,367	(8,982,410,225)	4,395,017,141
Cumulative Gap	13,377,427,367	4,395,017,141	-

Notes to the Financial Statement

For the Year ended 31 December 2012

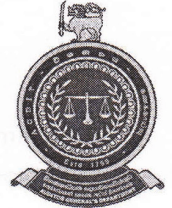
41.2 Maturity Gap Analysis as at 31/12/2011

Assets	Bank		
	Withing 12 Months Rs.	After 12 Months Rs.	Total Rs.
Cash and balances with central bank	173,611,095	-	173,611,095
Sri Lankan government securities	173,697,739	-	173,697,739
Balances with banks	9,675,524,006	-	9,675,524,006
Fianacial assets held for trading		823,155	823,155
Loans and receivables from banks	112,833,151	-	112,833,151
Loans and receivables from other customers	28,374,492,152	18,691,165,043	47,065,657,195
Goodwill and intangible assets	2,230,033	-	2,230,033
Property and equipment	440,202,042	-	440,202,042
Deferred Tax assets	-	183,041,280	183,041,280
Other assets	429,304,660	1,519,061,447	1,948,366,107
Total assets	39,381,894,878	20,394,090,925	59,775,985,803
Liabilities			
Due to banks	1,557,852,380	3,572,624,637	5,130,477,017
Due to other customers	24,632,278,397	21,476,583,630	46,108,862,027
Other liabilities	3,659,692,307	654,603,572	4,314,295,879
Total liabilities	29,849,823,084	25,703,811,839	55,553,634,923
Maturity Gap	9,532,071,794	(5,309,720,914)	4,222,350,880
Cumulative Gap	9,532,071,794	4,222,350,880	-

විගණකාධිපති වාර්තාව



විගණකාධිපති දෙපාර්තමේන්තුව கணக்காய்வாளர் தலைமை அறிபதி திணைக்களம் AUDITOR GENERAL'S DEPARTMENT



මගේ අංකය
துலைவா
My No

වල්ඩි/වම්/ආර්.ඩබ්/වල්ඒ/2012

ඔබේ අංකය
உமது இல
No.

දිනය
திகதி
Date

2013 මැයි 16 දින

සභාපති,
ප්‍රාදේශීය සංවර්ධන බැංකුව,

ප්‍රාදේශීය සංවර්ධන බැංකුවේ 2012 දෙසැම්බර් 31 දිනෙන් අවසන් වර්ෂය සඳහා වූ මූල්‍ය ප්‍රකාශන පිළිබඳව 1971 අංක 38 දරන මුදල් පනතේ 14 (2) (සී) වගන්තිය ප්‍රකාර විගණකාධිපති වාර්තාව.

ප්‍රාදේශීය සංවර්ධන බැංකුවේ 2012 දෙසැම්බර් 31 දිනට මූල්‍ය තත්ත්ව ප්‍රකාශනය සහ විදිනෙන් අවසන් වර්ෂය සඳහා වූ විස්තීර්ණ ආදායම් ප්‍රකාශනය, අනෙකුත් විස්තීර්ණ ආදායම් ප්‍රකාශනය, හිමිකම් වෙනස්වීම් ප්‍රකාශනය සහ මුදල් ප්‍රවාහ ප්‍රකාශනය සහ වැදගත් ගිණුම්කරණ ප්‍රතිපත්ති සහ අනෙකුත් පැහැදිලි කිරීම් තොරතුරු වල සාරාංශයකින් සමන්විත 2012 දෙසැම්බර් 31 දිනෙන් අවසන් වර්ෂය සඳහා වූ මූල්‍ය ප්‍රකාශන 1971 අංක 38 දරන මුදල් පනතේ 13(1) වගන්තිය සහ 2008 අංක 41 දරන ප්‍රාදේශීය සංවර්ධන බැංකු පනතේ 33 වගන්තිය සමග සංයෝජිතව කියවිය යුතු ශ්‍රී ලංකා ප්‍රජාතන්ත්‍රවාදී සමාජවාදී ජනරජයේ ආණ්ඩුක්‍රම ව්‍යවස්ථාවේ 154(1) ව්‍යවස්ථාවෙහි ඇතුළත් විධිවිධාන ප්‍රකාර මාගේ විධානය යටතේ විගණනය කරන ලදී.

1.2 මූල්‍ය ප්‍රකාශන සම්බන්ධයෙන් කළමනාකරණයේ වගකීම

මෙම මූල්‍ය ප්‍රකාශන ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිති වලට අනුකූලව පිළියෙල කිරීම සහ සාධාරණ ලෙස ඉදිරිපත් කිරීම සහ වංචා හෝ වැරදි හේතුවෙන් ඇතිවිය හැකි ප්‍රමාණාත්මක සාවද්‍ය ප්‍රකාශනයන්ගෙන් තොර වූ මූල්‍ය ප්‍රකාශන පිළියෙල කිරීමට හැකිවනු පිණිස අවශ්‍ය යැයි කළමනාකරණය විසින් තීරණය කරනු ලබන අභ්‍යන්තර පාලනය කළමනාකරණයේ වගකීම වේ.

1.3 විගණකගේ වගකීම

මාගේ විගණනය මත පදනම්ව මෙම මූල්‍ය ප්‍රකාශන කිරීම මාගේ වගකීම වේ. මා විසින් ශ්‍රී ලංකා විගණන ප්‍රමිති වලට අනුකූලව මාගේ විගණනය සිදු කරන ලදී. ආචාර ධර්ම වල

අංක 306/72 පොල්දූව පාර,
බත්තරමුල්ල, ශ්‍රී ලංකාව

දුරකථනය
தொலைபேசி } 112887028-34

இல. 306/72, பொல்துவ வீதி,
புத்தரமுல்லை இலங்கை

ෆැක්ස් අංකය
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No.306/72, Polduwa Road,
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ඉලෙක්ට්‍රොනික් තැපෑල
ஈ- மெயில் } oaggov@slt.net.lk
E-mail.

අවශ්‍යතාවයන්ට මම අනුකූලවන බවට සහ මූල්‍ය ප්‍රකාශන ප්‍රමාණාත්මක සාවද්‍ය ප්‍රකාශයන්ගෙන් තොරවන්නේද යන්න පිළිබඳ සාධාරණ තහවුරුවක් ලබාගැනීම පිණිස විගණනය සැලසුම් කර ක්‍රියාත්මක කරන බවට මෙම ප්‍රමිති අපේක්ෂා කරයි.

මූල්‍ය ප්‍රකාශන වල දැක්වෙන අගයන් සහ හෙළිදරව් කිරීම් වලට උපකාරී වන විගණන සාක්ෂි ලබාගැනීම පිණිස පරිපාටි ක්‍රියාත්මක කිරීම විගණනයට ඇතුළත් වේ. තෝරාගත් පරිපාටීන්, වංචා හෝ වැරදි හේතුවෙන් මූල්‍ය ප්‍රකාශනවල ඇතිවිය හැකි ප්‍රමාණාත්මක සාවද්‍ය ප්‍රකාශයන්ගේ අවදානම් තක්සේරු කිරීමද ඇතුළත් විගණකගේ විනිශ්චය මත පදනම් වේ. එම අවදානම් තක්සේරු කිරීම් වලදී, අවස්ථාවෝචිතව උචිත විගණන පරිපාටි සැලසුම් කිරීම පිණිස බැංකුවේ මූල්‍ය ප්‍රකාශන පිළියෙල කිරීමට සහ සාධාරණ ලෙස ඉදිරිපත් කිරීමට අදාළ වන්නා වූ අභ්‍යන්තර පාලනය විගණක සැලකිල්ලට ගන්නා නමුත් බැංකුවේ අභ්‍යන්තර පාලනයේ සඵලදායීත්වය පිළිබඳව මතයක් ප්‍රකාශ කිරීමට අදහස් නොකරයි. කළමනාකරණය විසින් අනුගමනය කරන ලද ගිණුම්කරණ ප්‍රතිපත්තිවල උචිතභාවය හා යොදා ගන්නා ලද ගිණුම්කරණ ඇස්තමේන්තුවල සාධාරණත්වය ඇගයීම මෙන්ම මූල්‍ය ප්‍රකාශනවල සමස්ථ ඉදිරිපත් කිරීම පිළිබඳ ඇගයීමද විගණනයට ඇතුළත් වේ. විගණනයේ විෂය පථය සහ ප්‍රමාණය තීරණය කිරීම සඳහා 1971 අංක 38 දරන මුදල් පනතේ 13 වගන්තියේ (3) සහ (4) උප වගන්ති

වලින් විගණකාධිපති වෙත අභිමතානුසාරී බලතල පැවරේ.

මාගේ විගණන මතය සඳහා පදනමක් සැපයීම උදෙසා මා විසින් ලබා ගෙන ඇති විගණන සාක්ෂි ප්‍රමාණවත් සහ උචිත බව මාගේ විශ්වාසයයි.

2. මූල්‍ය ප්‍රකාශන

2.1 මතය

මූල්‍ය ප්‍රකාශන වලින් 2012 දෙසැම්බර් 31 දිනට ප්‍රාදේශීය සංවර්ධන බැංකුවේ මූල්‍ය තත්ත්වය සහ චිදිනෙන් අවසන් වර්ෂය සඳහා එහි මූල්‍ය ක්‍රියාකාරීත්වය සහ මුදල් ප්‍රවාහ ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිතිවලට අනුකූලව සත්‍ය හා සාධාරණ තත්ත්වයක් පිළිබිඹු කරන බව මා දරන්නා වූ මතය වේ.

2.2 වෙනත් හිතීමය හා නියාමන අවශ්‍යතාවයන් පිළිබඳ වාර්තා කිරීම

1988 අංක 30 දරන බැංකු පනතට සහ චිදිනට පසුකාලීන සංශෝධනයන් මගින් අවශ්‍ය කෙරෙන තොරතුරු මෙම මූල්‍ය ප්‍රකාශන වලින් ඉදිරිපත් කරනු ලබයි.

2.3 පාර්ලිමේන්තුව වෙත වාර්තා කිරීම

ආණ්ඩුක්‍රම ව්‍යවස්ථාවේ 154 (6) ව්‍යවස්ථාවෙහි ඇතුළත් විධිවිධාන ප්‍රකාර පාර්ලිමේන්තුව වෙත ඉදිරිපත් කළ යුතු මාගේ වාර්තාව යථා කාලයේදී සභාගත කෙරෙනු ඇත.



එච්.ඒ.එස්. සමරසිංහ

විගණකාධිපති.

විස්තීර්ණ ආදායම් ප්‍රකාශය

දෙසැම්බර් 31 දිනෙන් අවසන් වූ වර්ෂය සඳහා	සටහන්	බැංකුව	
		2012 රු.	2011 රු.
පොළී ආදායම		9,049,146,825	7,122,991,767
අඩු කලා: පොළී වියදම		(4,612,377,985)	(3,004,971,413)
ශුද්ධ පොළී ආදායම	4	4,436,768,840	4,118,020,354
ගාස්තු සහ කොමිස් ආදායම්		464,645,217	329,616,105
ගාස්තු සහ කොමිස් වියදම		(46,524,259)	(36,429,659)
ශුද්ධ ගාස්තු සහ කොමිස් ආදායම්	5	418,120,958	293,186,446
සාධාරණ අගය මගින් ලාභ හෝ අලාභ වන මූල්‍ය වත්කම් වල ලාභ අලාභ	6	(194,255)	(13,358)
අනෙකුත් මෙහෙයුම් ආදායම්(ශුද්ධ)	7	130,957,554	163,474,195
මුළු මෙහෙයුම් ආදායම්		4,985,653,097	4,574,667,637
ණය හා අනෙකුත් අලාභ සඳහා අපනයනය	8	(139,399,324)	42,607,650
ශුද්ධ මෙහෙයුම් ආදායම්		4,846,253,772	4,617,275,286
සේවක වියදම්	9	2,488,611,791	1,915,380,556
අස්පෘෂ්‍ය වත්කම් අපනයනයේ ක්‍රමක්ෂය		4,731,869	2,698,452
අනෙකුත් වියදම්	10	860,483,857	722,873,324
එකතු කල අගය මත බදු වලට පෙර මෙහෙයුම් ලාභ (අලාභ)		1,492,426,255	1,976,322,954
මූල්‍ය සේවාවන් මත එකතු කල අගය මත බදු		(425,673,865)	(396,847,936)
එකතු කල අගය මත බදු වලට පසු මෙහෙයුම් ලාභ (අලාභ)		1,066,752,390	1,579,475,018
බදු පෙර ලාභ (අලාභ)		1,066,752,390	1,579,475,018
බදු වියදම්	11	(521,261,660)	(463,750,566)
වර්ෂය සඳහා ලාභ (අලාභ)		545,490,730	1,115,724,452
කොටසක ඉපයුම් ලාභය මත			
සාමාන්‍ය කොටසක ඉපයුම - මූලික		4.96	10.15

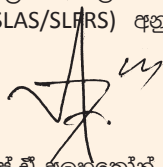
අනෙකුත් විස්තීර්ණ ආදායම් ප්‍රකාශය

දෙසැම්බර් 31 දිනෙන් අවසන් වූ වර්ෂය සඳහා	සටහන	බැංකුව	
		2012 රු.	2011 රු.
වර්ෂය සඳහා ලාභය		545,490,730	1,115,724,452
අනෙකුත් විස්තීර්ණ ආදායම් (වියදම)			
විකිණීම සඳහා පවත්නා මූල්‍ය වත්කම් නැවත මිනුම් කිරීම මත ලාභ (අලාභ)		-	-
අඩු කලා: අනෙකුත් විස්තීර්ණ ආදායමට අදාළ සංරචකයන්හි ආදායම් බදු(අයකිරීම්) ලැබීම්		-	-
ශුද්ධ බදු මත වර්ෂය සඳහා අනෙකුත් විස්තීර්ණ ආදායම		-	-
වර්ෂය සඳහා මුළු විස්තීර්ණ ආදායම		545,490,730	1,115,724,452
බෙදා හැරීම් :			
පරිපාලක සමාගමේ කොටස් හිමි අයිතිය		545,490,730	1,115,724,452
පාලනයට නතු නොවන අයිතිය		-	-
		545,490,730	1,115,724,452

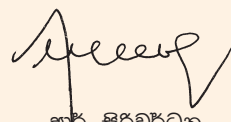
මූල්‍ය තත්ව ප්‍රකාශය

දෙසැම්බර් 31 දිනට	සටහන්	2012 රු.	බැංකුව 2011 රු.	2010 රු.
වත්කම්				
මහ බැංකුව සමග ඇති ශේෂයන්	14	202,978,066	173,611,095	155,377,751
ශ්‍රී ලංකා රජයේ සුරැකුම් පත්	15	-	173,697,739	551,473,663
බැංකුව සමග ඇති ශේෂයන්	16	11,972,103,907	9,675,524,006	6,730,660,636
විකිණීම සඳහා පවතින මූල්‍ය වත්කම්	17	628,900	823,155	836,514
බැංකු වලට දුන් ණය සහ ලැබීම්	18	12,108,219	112,833,151	125,384,279
අනෙකුත් ගනුදෙනුකරුවන්ට ලබාදුන් ණය සහ ලැබීම්	19	54,734,881,685	47,065,657,195	37,589,553,648
කීර්තිනාමය හා අස්පෘෂ්‍ය වත්කම්	20	55,441,895	2,230,033	5,521,854
දේපළ හා උපකරණ	21	614,955,873	440,202,042	399,459,859
විලම්භිත බදු වත්කම්	22	94,639,347	183,041,280	92,624,370
අනෙකුත් වත්කම්	23	1,936,635,069	1,948,366,107	1,866,894,195
මුළු වත්කම්		69,624,372,961	59,775,985,803	47,517,786,771
වගකීම්				
බැංකු වලට ගෙවිය යුතු	24	6,078,629,948	5,130,477,017	2,456,757,599
අනෙකුත් ගනුදෙනුකරුවන්ට ගෙවිය යුතු	25	54,669,870,235	46,108,862,027	37,949,924,535
අනෙකුත් වගකීම්	26	4,480,855,636	4,314,295,879	3,831,729,454
මුළු වගකීම්		65,229,355,819	55,553,634,923	44,238,411,587
ස්කන්ධය				
ප්‍රකාශිත ප්‍රාග්ධනය	27	1,099,400,151	1,099,400,151	1,099,400,151
ව්‍යවස්ථාපිත සංචිත අරමුදල්	28	506,153,956	504,066,435	316,410,261
රඳවාගත් ඉපයීම්	29	(75,428,565)	(126,875,295)	41,765,656
අනෙකුත් සංචිත	30	2,864,891,600	2,745,759,589	1,821,799,116
මුළු කොටස් හිමියන්ගේ ස්කන්ධය		4,395,017,142	4,222,350,880	3,279,375,184
මුළු ස්කන්ධය		4,395,017,142	4,222,350,880	3,279,375,184
මුළු ස්කන්ධය හා වගකීම්		69,624,372,961	59,775,985,803	47,517,786,772
අසම්භාව්‍ය වගකීම හා බැඳීම්	31	163,182,094	171,699,314	136,746,467

මූල්‍ය ප්‍රකාශන උපාංග ලෙස වැදගත් ගිණුම් ප්‍රත්පත්ති සහ සටහන් ඇතුළත් කර ඇත. මෙම මූල්‍ය ප්‍රකාශන ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිත වලට (SLAS/SLFRS) අනුව පිළියෙල කර ඇත.

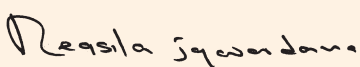


එස්.ඒ අලුත්කෝන්
නියෝජ්‍ය සාමාන්‍යාධිකාරී (මූල්‍ය සහ සැලසුම්)

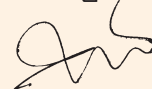


ආර්. සිරිවර්ධන
ප්‍රධාන විධායක නිලධාරී/සාමාන්‍යාධිකාරී

මූල්‍ය ප්‍රකාශන පිළියෙල කිරීම හා ඉදිරිපත් කිරීම අධ්‍යක්ෂක මණ්ඩලයේ වගකීමකි. ඒ වෙනුවෙන් අත්සන් කරන ලද්දේ,



කේෂලා ජයවර්ධන
සභාපතිනි



පී.ඒ. පතිරණ
අධ්‍යක්ෂක

ස්කන්ධ වෙනස්වීමේ ප්‍රකාශය

දෙසැම්බර් 31 දිනෙන් අවසන් වූ වර්ෂය සඳහා	ප්‍රකාශිත ප්‍රාග්ධනය රු.	ව්‍යවස්ථාපිත සංචිත අරමුදල රු.	විශේෂ සංචිත අරමුදල රු.	බැංකුව පොදු සංචිත අරමුදල රු.	ආයෝජන අරමුදල රු.	රඳවාගත් ඉපයුම රු.	එකතුව රු.
2011/01/01 දිනට ශේෂය	1,099,400,151	316,410,261	245,795,139	1,576,003,976	-	41,765,656	3,279,375,183
වර්ෂය සඳහා ලාභ හෝ අලාභ	-	-	-	-	-	1,115,724,452	1,115,724,452
ව්‍යවස්ථාපිත සංචිත අරමුදලට මාරු කිරීම්	-	187,656,174	-	-	-	(187,656,174)	-
විශේෂ සංචිත අරමුදලට මාරු කිරීම්	-	-	112,661,624	-	-	(112,661,624)	-
පොදු සංචිත අරමුදලට මාරු කිරීම්	-	-	-	450,646,500	-	(450,646,500)	-
ආයෝජන අරමුදලට මාරු කිරීම්	-	-	-	-	360,652,351	(360,652,351)	-
සේවක සුභසාධන අරමුදලට මාරු කිරීම්	-	-	-	-	-	(22,000,000)	(22,000,000)
සේවක වෛද්‍ය අරමුදලට මාරු කිරීම්	-	-	-	-	-	(35,000,000)	(35,000,000)
සේවක ණය ආරක්ෂණ අරමුදලට මාරු කිරීම්	-	-	-	-	-	(5,808,739)	(5,808,739)
ලාභාංශ	-	-	-	-	-	(109,940,015)	(109,940,015)
2011/12/31 දිනට ශේෂය	1,099,400,151	504,066,435	358,456,763	2,026,650,476	360,652,351	(126,875,295)	4,222,350,881
වර්ෂය සඳහා ලාභ හෝ අලාභ	-	-	-	-	-	545,490,730	545,490,730
ව්‍යවස්ථාපිත සංචිත අරමුදලට මාරු කිරීම්	-	2,087,521	-	-	-	(2,087,521)	-
විශේෂ සංචිත අරමුදලට මාරු කිරීම්	-	-	2,087,521	-	-	(2,087,521)	-
පොදු සංචිත අරමුදලට මාරු කිරීම්	-	-	-	8,350,083	-	(8,350,083)	-
ආයෝජන අරමුදලට මාරු කිරීම්	-	-	-	-	376,865,016	(376,865,016)	-
සේවක සුභසාධන අරමුදලෙන් මාරු කිරීම්	-	-	-	22,300,000	-	-	22,300,000
සේවක වෛද්‍ය අරමුදලෙන් මාරු කිරීම්	-	-	-	40,166,261	-	-	40,166,261
සේවක ණය ආරක්ෂණ අරමුදලෙන් මාරු කිරීම්	-	-	-	5,808,739	-	-	5,808,739
ගෙවිය යුතු ලාභාංශ වලින් මාරු කිරීම	-	-	-	109,940,015	-	-	109,940,015
ආයෝජන අරමුදලින් මාරු කිරීම්	-	-	-	-	(446,385,625)	-	(446,385,625)
ලාභාංශ	-	-	-	-	-	(104,653,859)	(104,653,859)
2012/12/31 දිනට ශේෂය	1,099,400,151	506,153,956	360,544,284	2,213,215,574	291,131,742	(75,428,565)	4,395,017,142

මුදල් ප්‍රවාහ ප්‍රකාශය

දෙසැම්බර් 31 දිනෙන් අවසන් වූ වර්ෂය සඳහා	සටහන්	බැංකුව	
		2012	2011
		රු.	රු.
මෙහෙයුම් ක්‍රියාකාරකම්වලින් ලද මුදල් ප්‍රවාහ			
බදු පෙර ලාභය		1,492,426,255	1,976,322,954
ගැලපීම් සඳහා:			
බදු පෙර ලාභය තුල ඇතුලත් මූල්‍ය නොවන අයිතම	36	395,817,656	119,445,478
මෙහෙයුම වත්කම් වල වෙනස්වීම්	37	(7,522,470,104)	(9,124,640,756)
මෙහෙයුම වගකීම් වල වෙනස්වීම්	38	9,243,041,509	11,033,223,109
නිර්ණය කරන ලද ප්‍රතිලාභ සැලැස්මට ගෙවන ලද දායකය		(7,288,495)	(7,620,916)
බදු ගෙවීම්		(937,630,765)	(901,915,970)
මෙහෙයුම් ක්‍රියාකාරකම්වලින් ලද ශුද්ධ මුදල් ප්‍රවාහ		2,663,896,055	3,094,813,899
ආයෝජන ක්‍රියාකාරකම්වලින් ලද මුදල් ප්‍රවාහ			
දේපළ පිරිසිදු උපකරණ මිලදී ගැනීම්		(281,745,822)	(168,408,574)
අස්පෘෂ්‍ය වත්කම් ශුද්ධ මිලදී ගැනීම්		(57,555,819)	(227,785)
දේපළ පිරිසිදු උපකරණ විකිණීමෙන් ලද මුදල්		160,076	13,608,589
දේපළ පිරිසිදු උපකරණ සඳහා ශුද්ධ ගැලපීම		1,580,292	22,489,432
අස්පෘෂ්‍ය වත්කම් ශුද්ධ ගැලපීම		(387,911)	821,153
ආයෝජන ක්‍රියාකාරකම්වලින් ලද ශුද්ධ මුදල් ප්‍රවාහ		(337,949,184)	(131,717,185)
මූල්‍ය ක්‍රියාකාරකම්වලින් ලද මුදල් ප්‍රවාහ			
මූල්‍ය ක්‍රියාකාරකම්වලින් ලද ශුද්ධ මුදල් ප්‍රවාහ		-	-
මුදල් හා මුදල් සමාන දෑහි ශුද්ධ වැඩිවීම / (අඩුවීම)		2,325,946,871	2,963,096,714
මුදල් හා මුදල් සමාන දෑහි ආරම්භක ශේෂය		9,849,135,102	6,886,038,388
මුදල් හා මුදල් සමාන අයිතමයන්ට සම්බන්ධිත විනිමයන්හි වෙනස්කම්			
මුදල් හා මුදල් සමාන දෑහි අවසාන ශේෂය		12,175,081,973	9,849,135,102
මුදල් හා මුදල් සමාන දෑහි සැසඳීම			
මහ බැංකුව සමග ඇති ශේෂයන්		202,978,066	173,611,095
බැංකුව සමග ඇති ශේෂයන්		11,972,103,907	9,675,524,006
		12,175,081,973	9,849,135,101

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

1. ආයතනික තොරතුරු

1.1. පොදු

1985 සිට දිස්ත්‍රික් මට්ටමින් පැවතගෙන ආ ප්‍රාදේශීය ග්‍රාමීය සංවර්ධන බැංකු පළාත් වශයෙන් ඒකාබද්ධ කර 1997 කාල වකවානුවේදී ප්‍රාදේශීය සංවර්ධන බැංකු 6ක් පිහිටුවන ලදී. රජරට, රුහුණ, වයඹ, උළුව, කදුරට, හා සබරගමු යන බැංකු මෙසේ ඒකාබද්ධ වූ පළාත් වේ. මෙසේ පළාත් මට්ටමින් මෙහෙයුම් කටයුතු පවත්වාගෙන ගිය බැංකු සියල්ල ඒකාබද්ධ වී 2010 මැයි මසදී ජාතික මට්ටමින් එකම බැංකුවක් ලෙස ප්‍රාදේශීය සංවර්ධන බැංකු පද්ධතිය බිහිකරන ලද අතර 2008 අංක 41 දරණ ප්‍රාදේශීය සංවර්ධන බැංකු පනත යටතේ සංස්ථා ගත කොට ස්ථාපිත කොට ඇත. බැංකුවේ ප්‍රධාන කාර්යාලය නො 933, නුවර පාර, වෙදමුල්ල, කැලණිය යන ස්ථානයේ පිහිටා ඇත.

2012 දෙසැම්බර් 31 වන දිනට බැංකුවේ සේවයේ හියුතු සේවක පිරිස 2,357කි. (2011 දෙසැම්බර් 31 දිනට 2653)

1.2. ප්‍රධාන ක්‍රියාකාරකම් හා මෙහෙයුම් වල ස්වභාවය

ශ්‍රී ලාංකික ආර්ථිකය නගා සිටුවීම අරමුණු කර ගෙන කෘෂි කර්මාන්ත වාණිජ්‍ය හා වෙළඳාම හා අනෙකුත් කර්මාන්ත නගා සිටුවීමටත්, පාලනයටත් ධීවර කර්මාන්තය නගා සිටුවීමටත් කාන්තා සේවා හියුක්තිය ඉහළ නැංවීමත් අරමුණ කොට ගෙන සුළු හා මධ්‍ය පරිමාණ කර්මාන්ත කරුවන් වෙත මූල්‍යමය පහසුකම් ලබාදීම සිදු කෙරේ.

2. ගිණුම්කරණ ප්‍රතිපත්ති

2.1. පිළියෙල කිරීමේ පදනම

මූල්‍ය තත්ත්වය පිළිබඳ වාර්තාවේ දැක්වෙන පහත ප්‍රමාණාත්මක අයිතමයන් හැරුණ විට ඒකාබද්ධ මූල්‍ය ප්‍රකාශ සකස් කොට ඇත්තේ වේගිකාසික පිරිවැය පදනම කර ගෙනය.

- අලෙවිය සඳහා පවතින ආයෝජන
- ව්‍යුත්පන්න මූල්‍ය උපකරණ
- ගණුදෙනු කිරීම සඳහා රඳවා ගෙන තිබෙන අනිකුත් මූල්‍ය වත්කම් සහ වගකීම්

වෙනත් ලෙසකින් දක්වා නොමැති විට මූල්‍ය ප්‍රකාශ ඉදිරිපත් කර ඇත්තේ ශ්‍රී ලංකා රුපියල් වලිනි.

2.2. අනුකූලතාවය පිළිබඳ ප්‍රකාශය

2012.12.31 දිනට සහ ඵ්දිනෙන් අවසන් වර්ෂය සඳහා වූ මූල්‍ය තත්ත්වය පිළිබඳ වාර්තාව, විස්තරාත්මක ආදායම් වාර්තාව, හිමිකම් වෙනස්වීම් පිළිබඳ ප්‍රකාශය, ගිණුම්කරණ ප්‍රතිපත්තීන් සහ සටහන් (මූල්‍ය ප්‍රකාශ) ආදිය ශ්‍රී ලංකා ගණකාධිකාරීවරුන්ගේ ආයතනය විසින් පනවා ඇති ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිතීන්ට (SLFRS/LKAS) හා 1988 අංක 30 දරණ බැංකු පනතේ අවශ්‍යතාවයන්ට ද අනුකූල වේ.

2011.12.31 ද ඇතුළුව ඒ දක්වා සියළුම කාලවිච්ඡේදයන් සඳහා බැංකුව විසින් 2012.01.01 ට පෙර බල පැවැත් වූ ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිති අනුව මූල්‍ය ප්‍රකාශ පිළියෙල කරයි. 2012.12.31 න් අවසන් වර්ෂය සඳහා වූ මූල්‍ය ප්‍රකාශ ප්‍රථම වතාවට ශ්‍රී ලංකා මූල්‍ය වාර්තාකරණ ප්‍රමිති (SLFRS) අනුව පිළියෙල කර ඇත.

2.3. මූල්‍ය ප්‍රකාශන ඉදිරිපත් කිරීම

පුළුල් වශයෙන් ද්‍රවශීලතාවය අනුව බැංකුව විසින් මූල්‍ය තත්ත්වය පිළිබඳ ප්‍රකාශය ඉදිරිපත් කර තිබේ. වාර්තා කරන දිනයේ සිට මාස 12ක් ඇතුලත (ජංගම) සහ වාර්තාකරණ දිනයේ සිට මාස 12 ට පසු (ජංගම නොවන) අයකර ගැනීම සහ බේරුම් කිරීම් පිළිබඳ විශ්ලේෂණයක් සටහන් අංක 41 ඉදිරිපත් කර තිබේ.

2.4. ප්‍රමාණාත්මකතාවය හා සමානරණය

මුදල් ප්‍රවාහය කිරීම පිළිබඳ ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිත අංක 01 අනුකූලව ප්‍රමාණාත්මක යැයි සලකන එකම වර්ගයේ සමාන අයිතම මූල්‍ය ප්‍රකාශයන්හි වෙනම ඉදිරිපත් කොට ඇත. අසමාන ස්වභාවයේ හෝ කාර්යයන් පිළිබඳව වන අයිතම ප්‍රමාණාත්මක වේ යැයි සැලකෙන්නේ නම් ඒවාද වෙන වෙනම ඉදිරිපත් කොට ඇත.

හඳුනාගත් අගයන් හිලව් කිරීම් නිත්‍යානුකූල අයිතියක් සහිතව බලාත්මක කල හැකි වීම හෝ ශුද්ධ පදනම මත හිලව් කිරීමේ අරමුණ හෝ වත්කම් විකුණා එකවිටම වගකීම් නිදහස් කිරීමේ අරමුණින් හැරුණ කොට මූල්‍ය

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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තත්ත්වය පිළිබඳ වාර්තාවේ සඳහන් කර ඇති මූල්‍ය වත්කම් සහ මූල්‍ය වගකීම් හිලව් කර ශුන්‍ය අගය මත වාර්තා කර නොමැත. ගිණුම්කරණ ප්‍රතිපත්තියකින් හෝ අර්ථ කථනයකින් නියම කර ඇති විටෙක හෝ අවසර ලබා දී ඇති විටෙක සහ නිශ්චිත වශයෙන් බැංකුවේ ගිණුම් ප්‍රතිපත්ති වල හෙළිදරව් කර ඇති විටෙක හැරුණු විට ආදායම් ප්‍රකාශනයේ දක්වා ඇති අදායම් සහ වියදම් හිලව් කර නොමැත.

2.5. සංසන්දනාත්මක තොරතුරු

නව ශ්‍රී ලංකා මූල්‍ය වාර්තාකරණ ප්‍රමිතීන් වල භාවිතය හෝ සංශෝධනයන්ගේ වෙනස්වීම් වල ප්‍රතිඵලයක් ලෙස හැරුණු කොට මූල්‍ය ප්‍රකාශන ඉදිරිපත් කිරීම පිළිබඳ ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිත 01 (LKAS 01) ට අනුකූලව ගිණුම්කරණ ප්‍රතිපත්තීන් පසුගිය වසරට අනුරූපවන අයුරින් භාවිතා කර ඇත. තවද තොරතුරු ඉදිරිපත් කිරීම පිළිබඳ වත්මන් නියමයන් පිළිපැදීම සඳහා සංසන්දනාත්මක තොරතුරු අවශ්‍ය අවස්ථාවන්හිදී හැඩත වර්ගීකරණය කොට ඉදිරිපත් ඇත.

2.6. වැදගත් ගිණුම්කරණ විනිශ්චයන්, ඇස්තමේන්තු සහ උපකල්පනයන්ගේ භාවිත

බැංකුවේ මූල්‍ය ප්‍රකාශන ඉදිරිපත් කිරීමේදී වාර්තාකරණ අවසාන දිනට සටහන් කරනලද ආදායම්, වියදම්, වත්කම් සහ වගකීම් සහ හෙළිදරව් කරන ලද අසම්භාව්‍ය වගකීම් සඳහා බලපානු ලබන විනිශ්චයන්, ඇස්තමේන්තු සහ උපකල්පන සිදුකිරීමට කලමනාකරණයට අවශ්‍යවේ, කෙසේ වෙතත් මෙම උපකල්පන සහ ඇස්තමේන්තු වල ඇති අවිනිශ්චිතතාවයේ ප්‍රතිඵලයක් ලෙස අනාගත කාලවල වත්කම් සහ වගකීම්වල ධාරණ අගයට බලපානු ලබන ප්‍රමාණාත්මක ගැලපීම් සිදුකිරීමට අවශ්‍ය විය හැකිය.

2.6.1. විනිශ්චයන්

මූල්‍ය ප්‍රකාශන තුළ දැක්වෙන හඳුනාගත් ඉතාමත් සැලකිය යුතු බලපෑමක් ඇති අගයන් බැංකුවේ ගිණුම්කරණ ප්‍රතිපත්ති යොදා ගැනීමේ ක්‍රියාවලිය තුළදී කලමනාකරණය විසින් පහත දැක්වෙන විනිශ්චයන් සිදුකර තිබේ.

2.6.1.1. බදුකරණය

මූල්‍ය සේවා මත වැටී බදු ඇතුළු ආදායම් බදු හා අනෙකුත් බදු වලට බැංකුව යටත්වේ, ප්‍රවර්තන, විලම්භිත හා අනෙකුත් බදු සඳහා වූ ප්‍රතිපාදන නිර්ණය කිරීමට සැලකිය යුතු විනිශ්චයන් අවශ්‍යවන අතර, මූල්‍ය ප්‍රකාශන සඳහා ශ්‍රී ලංකා මූල්‍ය වාර්තාකරණ ප්‍රමිත අනුගතවීම හා බදු පැනවීමේ පරමාර්ථයන් බද්දට යටත් වන ලාභයට අදාල පිළිවෙත් අනුගමනය කළ යුතුය. මෙම මූල්‍ය ප්‍රකාශන පිළියෙල කරන අවස්ථාවේදී උචිත බදු හිතිය අර්ථදැක්වීම සම්බන්ධයෙන් අවිනිශ්චිතතා පවතී. අතිරේක බදු හිතියය තක්සේරුව මත බැංකුව, වර්ධන විලම්භිත හා අමතර බදු සඳහා වත්කම් හා වගකීම් හඳුනා ගනී. ආරම්භයේ සටහන් කළ වටිනාකමට වඩා අවසන් බදු ප්‍රතිඵලය වෙනස් වන විටදී එම වෙනස්කම් නිර්ණය කරන ලද කාලසීමාවේ ආදායම්, විලම්භිත බදු වටිනාකමට බලපෑමක් ඇති කරයි.

2.6.1.2. දේපල හා උපකරණවල ඵලදායී ජීවකාලය

බැංකුව විසින් දේපල හා උපකරණවල සුන්බුන් අගය, ඵලදායී ජීවකාලය සහ ක්ෂය කිරීමේ ක්‍රම සෑම වාර්තා කරන දිනයකදීම සමාලෝචනය කරයි. මෙම අගයන්, අනුපාතිකයන් සහ ක්‍රම වල ඇස්තමේන්තු කළමනාකරනය විසින් කරනු ලබන විනිශ්චයන් සඳහා භාවිතා කරන අතර එහිසා මේවා අවිනිශ්චිතතාවයන්ට යටත්වේ.

2.6.2. ඇස්තමේන්තු සහ උපකල්පන

ප්‍රධාන උපකල්පන වලට යටත්ව අනාගතය සහ ඇස්තමේන්තු වල අවිනිශ්චිතතාවයන්ගේ වෙනත් ප්‍රධාන මූලාශ්‍ර, වාර්තා කරන දිනට ඊළඟ මුදල් වර්ෂය ඇතුළත, වත්කම් හා වගකීම් වල ධාරණ අගයට බලපෑමක් කල හැකි සැලකිය යුතු අවදානමක් දක්වන ප්‍රමාණාත්මක ගැලපීම් පහත විස්තර කර තිබේ. උපකල්පන සහ ඇස්තමේන්තු වල ඇති පරාමිතීන් මත පදනම්ව බැංකු විසින් මූල්‍ය ප්‍රකාශන සකස් කර තිබේ. අනාගත තත්ත්වයන් සම්බන්ධ වර්තමාන තත්ත්වයන් සහ උපකල්පන, වෙළඳපල වෙනස් වීමේ හෝ බැංකුවේ පාලනයෙන් පරිබාහිර තත්ත්වයන් මත වෙනස් විය හැක. අදාල වෙනස්කම් ඒවා සිදුවන විට උපකල්පන තුල පෙන්නුම් කරනු ලැබේ.

2.6.2.1. අඛණ්ඩ පැවැත්ම

තම මෙහෙයුම් කටයුතු අඛණ්ඩව පවත්වාගෙන යාමට හැකි සහ සෑහීමකට පත්විය හැකි සම්පත්, බැංකුව සතු ධන කළමනාකරණය උපකල්පනය කරයි. තවදුරටත් බැංකුවෙහි අඛණ්ඩ පැවැත්ම පිළිබඳව සැලකිය යුතු අවිනිශ්චිතතා සහ අවිනිශ්චිතතාවයක් කළමනාකරණය නොදකී. එම නිසා මූල්‍ය ප්‍රකාශ සකස් කිරීමේදී අඛණ්ඩව පවතිය යන සංකල්පය භාවිතා කර ඇත.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

2.6.2.2. ණය හා අත්තිකාරම්වල හානිකරණ අලාභ

සමස්ත පදනම මත සිදුකරනු ලබන තක්සේරු කිරීම ණය කලමේ දත්ත (හිඟ ගෙවීම්වල වට්ටම්, ණය උපයෝගීතාවය, ණය සහ සමාන දේපල අතර අනුපාතය ආදිය) සහ අවදානම් සංකේතීය බලපෑම් පිළිබඳ විශ්ලේෂණ සහ ආර්ථික දත්ත සැලකිල්ලට ගැනේ.

වෙන් වෙන්ව ණය හඳුනාගෙන ඒ සඳහා විශ්වාසනීය ආකාරයට ඇස්තමේන්තුවක් සිදුකල නොහැකි අවස්ථාවල ශේෂ පත්‍ර දිනට පෙර සිදුවූ සිද්ධීන් පදනම් කරගනිමින් ණය කපා හැරීම් සිදුවූ ආකාරය මත ගනණය කරන ලද, පසු ගිය කාලපරිච්ඡේද වලදී ගනුදෙනුකරුවන් අක්‍රීය ගණයට මාරුවීමේ රටාව අනුව පදනම්ව අක්‍රීය ණය බවට පත්වීමේ සම්භාවිතා ක්‍රමය බැංකුව භාවිතා කරනු ලබයි.

ණය හා අත්තිකාරම්වල හානි කරන අලාභයන් පිළිබඳ වැඩිදුර විස්තර සටහන් අංක 19 සහ සටහන් අංක 40 යටතේ දක්වා ඇත.

2.6.2.3. විලම්භිත බදු වත්කම්

බදු අලාභය මත පදනම් වූ විලම්භිත බදු වත්කම ගණනය කොට ඇත්තේ මෙම බදු අලාභයන් ලියාපදිංචි හැකි මට්ටමට බදු අයකල හැකි ලාභයන් ඉදිරියේදී ඇතිවේ යයි යන උපකල්පනය මතයි.

3. වැදගත් ගිණුම්කරන ප්‍රතිපත්ති පිළිබඳ සාරාංශ

බැංකුව විසින් මූල්‍ය ප්‍රකාශන පිළියෙල කිරීමේදී භාවිතා කරන වැදගත් ගිණුම්කරන ප්‍රතිපත්ති පහත ඇතුලත් වේ. වෙනත් ලෙසකින් දක්වා නොමැති විට පහත දැක්වෙන ගිණුම් කරන ප්‍රතිපත්ති නොවෙනස්ව ඉදිරිපත් කරන ලද සියලුම කාලවලට අදාල ගිණුම් ප්‍රකාශ සහ ශ්‍රී ලංකා මුල්‍ය වාර්තාකරන ප්‍රමිතිය යටතේ අදාල ප්‍රමිතීන්ට මාරුවීමේ අභිමතාර්ථය සඳහා 2011.01.01 වන දිනට පළමු මූල්‍ය තත්වය පිළිබඳ වාර්තාව සකස් කිරීමේදී භාවිතයට ගෙන තිබේ.

3.1. මුදල් හා මුදල් සමාන දෑ

මුදල් හා මුදල් සමාන දෑ සමන්විත වනුයේ අතැති මුදල්, බැංකු සමග ශේෂයන් සහ කෙටිකාලීන ඉල්ලුම් තැන්පතු වලිනි. මුදල් ප්‍රවාහ ප්‍රකාශ අභිමතාර්ථය සඳහා මුදල් හා මුදල් වලට සමාන දෑ වලට බැංකු අයිරාවන් ඉවත්කල මුදල් සහ කෙටිකාලීන තැන්පතු අඩංගු වේ.

3.2. මූල්‍ය උපකරණ

3.2.1. ආරම්භක හඳුනාගැනීම් හා පසු අගය කිරීම්

මූල්‍ය වත්කම් - ආරම්භක හඳුනාගැනීම් හා අගය කිරීම්

ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිත 39 ට අයත් විෂය පථය යටතේ ලාභ හෝ අලාභ මගින් සාධාරණ අගය, පරිණතය තෙක් රඳවා ගනු ලබන මූල්‍ය ආයෝජන, ණය හා ලැබිය යුතු දෑ ලෙස මූල්‍ය වත්කම් ආරම්භක හඳුනා ගැනීමේදී බැංකුව වර්ගීකරණය කරනු ලබයි.

3.2.2. හඳුනා ගැනීමේ දිනය

සියලුම මූල්‍ය වත්කම් හා වගකීම් ගනුදෙනුව සිදුවූ දිනයේදී හඳුනා ගැනේ. (මූල්‍ය උපකරණ වල ගිවිසුම්කාර ප්‍රතිපාදන වලට බැංකුව පාර්ශ්වයක්වූ දිනය) වෙළඳ පොල තුල ඇති රෙගුලාසියකින් හෝ සම්මතයකින් සාමාන්‍යයෙන් තහවුරු කරන ලද කාල ව්‍යුහය ඇතුලත වත්කම් භාරදීමට අවශ්‍යවන මූල්‍ය වත්කම් මිලදී ගැනීම හා විකිණීම විධිමත් ක්‍රමයකට වන ගනුදෙනු මෙයට ඇතුලත්වේ.

3.2.3. මූල්‍ය උපකරණ මුල් වරට මිණුම්කරණය

මූල්‍ය උපකරණ වර්ගීකරණය ප්‍රථමයෙන් හඳුනාගැනීම සිදුවන්නේ එහි අරමුණ, ලක්ෂණ සහ ඒවා අත්පත් කර ගැනීමේ කළමනාකරණ අරමුණු අනුවය. ලාභ හෝ අලාභ මගින් සාධාරණ අගයට නම් කළ මූල්‍ය වත්කම් හා වගකීම් හැරුණු විට මූල්‍ය වත්කම් සහ වගකීම් මුල් වරට මිණුම්කරණය කිරීමේදී ඒවායේ සාධාරණ අගයට ගනුදෙනු පිරිවැයද ඇතුලත් කෙරේ.

3.2.4. ව්‍යුත්පන්න නොවන මූල්‍ය වත්කම්

පහත දැක්වෙන වර්ගීකරණයන් 4 යටතේ බැංකුව විසින් ව්‍යුත්පන්න නොවන මූල්‍ය වත්කම් හඳුනාගනු ලැබේ.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

ලාභ ලාභ අලාභ මගින් සාධාරණ අගය, පරිණතය තෙක් රඳවා ගන්නා ආයෝජන, ණය සහ ලැබිය යුතු දෑ සහ විකිණීම සඳහා තබාගෙන ඇති මූල්‍ය වත්කම් වේ.

3.2.4.1. ලාභ හෝ අලාභ මගින් සාධාරණ අගයට නම් කල මූල්‍ය වත්කම්

ලාභ හෝ අලාභ මගින් සාධාරණ අගයට නම් කල මූල්‍ය වත්කම් වර්ගීකරණය කරනු ලබන්නේ ඒවා වෙළඳාම් සඳහා දරා සිටින විට හෝ ලාභ හෝ අලාභ මගින් සාධාරණ අගයට නම් කරන විටය.

• විකිණීම සඳහා පවතින මූල්‍ය වත්කම්

අලෙවිය සඳහා රඳවා ගෙන ඇති මූල්‍ය වත්කම්, මූල්‍ය තත්ව වාර්තාවේ සාධාරණ අගයට සටහන් කරයි. සාධාරණ අගයේ වෙනස්වීම් ශුද්ධ වෙළඳ ආදායම යටතේ හඳුනා ගනී. ගිවිසුමේ වගන්ති ප්‍රකාරව හෝ ගෙවීම සඳහා පවතින අයිතිය තහවුරු කළවිට ලාභාංශ ආදායම හෝ වියදම ශුද්ධ වෙළඳ ආදායම යටතේ වාර්තා කරයි.

ලාභ හෝ අලාභ මගින් සාධාරණ අගයට මගින් ලබන මූල්‍ය වත්කම් මූල්‍ය තත්ව ප්‍රකාශය තුළ සාධාරණ අගයට වාර්තා කරයි. සාධාරණ අගයේ වෙනස්වීම්, ශුද්ධ ලාභ හෝ අලාභ ලෙස මූල්‍ය උපකරණ මත වාර්තා කරනු ලැබේ. සඵලදායී පොළි අනුපාතය භාවිතයෙන් පිළිවෙලින් පොළි ආදායම හෝ පොළි වියදම තුළ උපයන ලද හෝ දරන ලද පොළිය එකතු කරනු ලබන අතර ගෙවීමට අදාල අයිතිය තහවුරු කල පසු වෙනත් මෙහෙයුම් ආදායම තුළ ලාභාංශ ආදායම වාර්තා කරනු ලැබේ.

3.2.4.2. පරිනතය තෙක් රඳවා ගනු ලබන මූල්‍ය ආයෝජන

පරිනතය තෙක් රඳවා ගනු ලබන මූල්‍ය ආයෝජන යනු ස්ථාවර හෝ නිශ්චය කර හැකි ගෙවීමක් සහිත පරිනතය තෙක් රඳවා ගැනීමට අභිප්‍රායක් හෝ හැකියාවක් බැංකුවට ඇති ව්‍යුත්පන්න නොවන මූල්‍ය වත්කම් වේ. ආරම්භක හඳුනා ගැනීමට පසුව, පරිනතය තෙක් රඳවා ගනු ලබන මූල්‍ය ආයෝජන අපහායනය අඩුකල සඵල පොළී අනුපාතිකය භාවිතයෙන් ක්‍රමයෙන් පිරිවැය මත අගය කරනු ලැබේ. අත්පත් කරගැනීමේ කිසියම් වට්ටම් සහ අයකයන් සහ ගාස්තු සඵල පොළී අනුපාතිකයේ අවශ්‍ය වන කොටසක් ලෙස සැලකිල්ලට ගනිමින් ක්‍රමයෙන් පිරිවැය ගණනය කරනු ලැබේ. ආදායම් ප්‍රකාශනය තුළ ඇතුලත් පොළී සහ ඊට සමාන ආදායම් ක්‍රමයෙන් තුළ ඇතුලත්වේ.

කල් පිරෙන තෙක් දරා සිටින ආයෝජන විකිණීම හෝ නැවත වර්ගීකරණය කිරීමේදී විකිණීම සඳහා පවතින ආයෝජන ලෙස වර්ගීකරණය කිරීම සැලකිය යුතු වන විට එසේ කරනු ලැබේ. එසේ කිරීමෙන් ප්‍රචාරිත වර්ෂයේ දී සහ ඉදිරි මූල්‍ය වර්ෂ 2 ක් තුළ කල් පිරෙන තෙක් දරා සිටින ආයෝජන වර්ගීකරණය කිරීම බැංකුව විසින් වළකනු ලැබේ.

3.2.4.3. බැංකු සහ අනෙකුත් ගනුදෙනුකරුවන් වෙතැති ණය සහ ලැබීම්

බැංකු වල සහ අනෙකුත් ගනුදෙනුකරුවන් වෙතැති ණය අත්තිකාරම් හා ලැබීම් යනුවෙන් ගම්‍ය වනුයේ ක්‍රියාකාරී වෙළඳපලක ලැයිස්තු ගතව නොමැති ස්ථිර හෝ නිශ්චිත ගෙවීමක් සම්බන්ධ වන ව්‍යුත්පන්න නොවන මූල්‍ය වත්කම් වේ. කෙසේ නමුත් පහත සඳහන් දෑ මීට ඇතුලත් නොවේ.

- මූලික හඳුනාගැනීමේ දී, ලාභ හෝ අලාභ මගින් සාධාරණ අගයට නම් කල සහ ඉතා මෑත කාලයේදී අලෙවි කිරීමට බැංකුව අදහස් කර ඇති ව්‍යුත්පන්න නොවන මූල්‍ය වත්කම්.
- මූලික හඳුනාගැනීමේ දී, විකිණීම සඳහා වන මූල්‍ය වත්කම් ලෙස වර්ග කර ඇති දෑ.
- ණය භාගිකරණය සඳහා වන යම් අගයක් හැර ප්‍රධාන වශයෙන් ම මූලික ආයෝජනය යලිත් අයකර ගැනීමට නොහැකි මූල්‍ය වත්කම්.

මූලික හඳුනාගැනීමෙන් අනතුරුව බැංකු වල ඇති තැන්පතු සහ අනෙකුත් ගනුදෙනුකරුවන් වෙතැති ණය සහ ලැබීම් සඵල පොළී අනුපාතිකය මත ගණනය කරනු ලබන ක්‍රමයෙන් කල පිරිවැයට, ණය භාගිකරණය සඳහා වන වෙන්කිරීම් ගලපා මූල්‍ය ප්‍රකාශවල හඳුනා ගැනේ. ක්‍රමයෙන් කල පිරිවැය ගණනය කිරීමේදී අත්පත් කර ගැනීමේදී පැන නගින අවමිල හෝ අධිමිලත් සඵල පොළී අනුපාතිකයේ සැලකිය යුතු කොටසක් බවට පත්වන ගාස්තු සහ පිරිවැයන් සැලකිල්ලට ගනු ලැබේ. ක්‍රමයෙන්, ආදායම් ප්‍රකාශයේ පොළී ආදායම යටතේ ඇතුලත් වන අතර ණය භාගිකරණය මගින් පැන නගින අලාභ ආදායම් ප්‍රකාශයේ දී ණය භාගි සහ වෙනත් අලාභයන් යටතේ දක්වා ඇත.

3.2.4.4. අලෙවිය සඳහා ඇති මූල්‍ය ආයෝජන

විකිණීම සඳහා ඇති අයෝජන තුළ හිමිකම් සහ ණය සුරකුම් පත් ඇතුලත් වේ. විකිණීම සඳහා ඇති යනුවෙන් වර්ග කර ඇති අයෝජන අලෙවිය සඳහා රඳවාගෙන ඇති හෝ සාධාරණ අගය මගින් ලාභ හෝ අලාභ ලෙස නම් කරන ලද ඒවා නොවේ.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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3.2.5. නිකුත්කළ ණය හා අනිකුත් ණය පදනම් මත ලබා ගත් අරමුදල්

බැංකුව විසින් නිකුත් කරන ලද හෝ ආදායම් ප්‍රකාශය හරහා සාධාරණ අගයට හඳුනා නොගත් මූල්‍ය උපකරණ වෙනුවෙන් මුදල් හෝ වෙනත් මූල්‍ය වත්කම් ලබාදීමට බැංකුව වගකීමට බැඳෙන අතර විවැනි වගකීම් අලෙවිය සඳහා ඇති මූල්‍ය වත්කම් යටතේ වර්ග කරනු ලබයි. එසේ කරනු ලබන්නේ අදාළ නෛතික ධාරකයාට ස්ථිර මුදල් වටිනාකමක් හෝ වෙනත් මූල්‍ය වත්කමක් හෝ ස්වකීය ආයතනයේම ස්ථිර කොටස් ප්‍රමාණයකට හුවමාරු කරන අවස්ථාවක හැර ඇතිවන වගකීම් පමණි. මූල්‍ය අවස්ථාවේදී අගය කිරීමෙන් පසු නිකුත් කළ ණය හා වෙනත් ගෙවිය යුතු ණය පසුව අගය කරනු ලබන්නේ ඵලදායී පොලී අනුපාතිකය මත පදනම් වූ ක්‍රමයන් පිරිවැය මතය. එකී ක්‍රමයන් පිරිවැය ගණනය කිරීමේදී නිකුත් කිරීම සඳහා දරන ලද වට්ටම් හෝ අධිභාරයන් සහ ඵලදායී පොලී අනුපාතිකය සම්බන්ධ පිරිවැයන් සැලකිල්ලට ගනු ලැබේ.

3.2.6. මූල්‍ය වත්කම් නැවත වර්ග කිරීම්.

සමහර අවස්ථාවන්හිදී බැංකුව විසින් ව්‍යුත්පන්න නොවන මූල්‍ය වත්කම් නැවත වර්ග කරයි.

- ගණුදෙනු කිරීම සඳහා රඳවාගෙන ඇති කාණ්ඩයෙන්, විකිණීම සඳහා ඇති, ණය සහ අත්තිකාරම් හෝ පරිණතය තෙක් රඳවා තබන යන කාණ්ඩයන්ට.
- විකිණීම සඳහා ඇති, යන කාණ්ඩයෙන් ණය සහ අත්තිකාරම් හෝ පරිණතය තෙක් රඳවා තබන යන කාණ්ඩයන්ට.
- නැවත වර්ග කිරීම වර්ග කරන දිනයට සාධාරණ අගයට වාර්තා කරන අතර එය නව ක්‍රමයන් පිරිවැය බවට පත්වේ.

විකිණීම සඳහා යන කාණ්ඩයෙන් නැවත වර්ගීකරණය වූ මූල්‍ය වත්කම්, ස්කන්ධයේදී කලින් හඳුනා ගත් ලාභ හෝ අලාභ, ආයෝජනයේ ඉතිරි ජීව කාලය පුරාවට සඵල පොලී අනුපාතය භාවිතයෙන් ලාභයට හෝ අලාභයට ක්‍රමයෙන් වේ.

- නව ක්‍රමයන් පිරිවැය හා අපේක්ෂිත මූල්‍ය ප්‍රවාහ අතර වෙනස, වත්කමේ ඉතිරි ජීවකාලය පුරාවට සඵල පොලී අනුපාතය භාවිතයෙන් ක්‍රමයෙන් කෙරේ. වත්කම් අපහායනයට ලක්ව ඇති බව දෙවනුව නිර්ණය කළහොත්, ස්කන්ධයට සටහන් වූ අගය, ආදායම් ප්‍රකාශයට නැවත වක්‍රීය වේ.
- කළමනාකරන වරණය අනුව නැවත වර්ග කිරීම සිදුවන අතර, එය උපකරණයෙන් උපකරණයට නිර්ණය වේ. බැංකුව විසින් ආරම්භක හඳුනා ගැනීමෙන් පසුව කිසියම් මූල්‍ය උපකරණයක් සාධාරණ අගය මගින් ලාභ සහ අලාභ මත වාර්තාකරන ව්‍යුත්පන්න ලෙස නැවත වර්ගීකරණය නොකරයි.

3.3. මූල්‍ය වත්කම් සහ මූල්‍ය වගකීම් නැවත හඳුනා ගැනීම

3.3.1. මූල්‍ය වත්කම්

මූල්‍ය වත්කමක් (මූල්‍ය වත්කමක කොටසක් හෝ සමූහයේ සමාන මූල්‍ය වත්කම් වල කොටසක් යම් තැනක අදාළ වන පරිදි) පහත අවස්ථාවල හඳුනා නොගනී.

- වත්කමකින් මුදල් ප්‍රවාහ ලැබීමට ඇති අයිතිය අවසන් වී තිබීම.
- බැංකුව විසින් වත්කමකින් මුදල් ප්‍රවාහ ලැබීමට ඇති අයිතිය මාරුකර තිබීම හෝ කිසිදු ප්‍රමාණාත්මක ප්‍රමාදයකින් තොරව සම්පූර්ණයෙන්ම ලද මුදල් ප්‍රවාහ 3 වන පාර්ශවයකට විනිවිද යෑමේ පිළිවෙල කිරීමක් යටතේ ගෙවීමට භාර ගෙන තිබීම.
- බැංකු විසින් වත්කමකට අදාළ අවදානම් හා ප්‍රතිලාභයන් සැලකිය යුතු ලෙස මාරුකර තිබෙන විට හෝ,
- බැංකු විසින් වත්කමකට අදාළ අවදානම් හා ප්‍රතිලාභයන් සැලකිය යුතු ලෙස මාරුකර හෝ රඳවාගෙන නොමැති විට එහෙත් වත්කමේ පාලනය මාරු කර තිබෙන විට,

බැංකු විසින් වත්කමකින් මුදල් ප්‍රවාහ ලැබීමට ඇති අයිතිය මාරුකර තිබෙන විට හෝ විනිවිද යෑමේ පිළිවෙලක් සඳහා එල්ල තිබෙන අවස්ථාවක සහ වත්කමකට අදාළ අවදානම් සහ ප්‍රතිලාභයන් සැලකිය යුතු ලෙස මාරු කර හෝ රඳවාගෙන නොමැති විට හෝ වත්කමේ පාලනය මාරු නොකර ඇති විට අදාළ වත්කමකට බැංකුවේ නොකඩවා ඇති බැඳියාවේ තරම මත වත්කම හඳුනාගැනීම සිදු කරයි. විවැනි අවස්ථාවක බැංකුව විසින් ආශ්‍රිත වගකීමක්ද හඳුනාගනු ලැබේ. මාරු කරන ලද පදනමක් මත අගය කරනු ලැබේ. මාරු කරන ලද වත්කම් සහ

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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ආශ්‍රිත වගකීම් රඳවා ගන්නා ලද අයිතීන් සහ පිළිඹිබු කරන ලද බැඳීම් පදනම් කොට ගෙන අගය කරනු ලැබේ.

මෙහිදී මාරුකරන ලද වත්කමක නොකඩවා බැඳියාව ඇති මුල් ධාරණ අගයට වඩා අඩු අගයට සහ බැංකු ගෙවීමට අවශ්‍ය වන ප්‍රතික්ෂේපී උපරිම අගයටත් අගය කෙරේ.

3.3.2. මූල්‍ය වගකීම්

වගකීම් යටතේ වන බැඳීම් නිදහස් වූ විට හෝ අහෝසි වූ විට හෝ කාලය ඉකුත් වූ අවස්ථාවක මූල්‍ය වගකීම් ගනු නොලැබේ. තිබෙන මූල්‍ය වගකීමක් වීම ණයහිමියාගේම වෙනත් මූල්‍ය වගකීමකින්, සැලකිය යුතු වෙනත් කොන්දේසි යටතේ හෝ දැනට තිබෙන වගකීම් වල කොන්දේසි සැලකිය යුතු සංශෝධනය වීමක් යටතේ, ප්‍රතික්ෂේපනය වූ අවස්ථාවක විවැනි හුවමාරුවක් හෝ සංශෝධනයක්, මුල් වගකීම හඳුනා නොගැනීමක් ලෙසත් සහ නව වගකීමක් හඳුනා ගැනීමක් ලෙසත් සලකනු ලැබේ. මුල් මූල්‍ය වගකීමේ ධාරණ අගය සහ ගෙවන ලද ප්‍රතික්ෂේපී අතර වෙනස ලාභ හෝ අලාභ ලෙස හඳුනා ගනු ලැබේ.

3.4. සාධාරණ අගය තීරණය කිරීම

වාර්තා කරන දිනට පවතින ක්‍රියාකාරී වෙළෙඳපොළේ හුවමාරු වන මූල්‍ය උපකරණ වල සාධාරණ අගය වීම මූල්‍ය උපකරණ තුල මිල කල වෙළෙඳපල අගය මත පදනම් වන අතර ගණුදෙනු සඳහා වන පිරිවැය හෝ කිසියම් අඩු කිරීමක් වහිදී සිදු නොකෙරේ.

3.5. මූල්‍ය වත්කම් වල අපහායන

සෑම වාර්තාකරන දිනයකදීම බැංකුව විසින් මූල්‍ය වත්කමක් හෝ මූල්‍ය වත්කම් සමූහයක් අපහායනයට ලක්වී ඇති බවට විෂයානුබද්ධ සාක්ෂි ඇති බවට සලකනු ලබන්නේ වත්කමක ආරම්භක හඳුනා ගැනීමෙන් පසු සිදුවී තිබෙන සිද්ධීන් වකක් හෝ කිහිපයක ප්‍රතිඵලයක් වශයෙන් (දරන ලද අලාභ සිද්ධියක්) අපහායනයට අදාල විෂයානුබද්ධ සාක්ෂි ඇත්නම් සහ විශ්වාසවන්තව ඇස්තමේන්තු කල හැකි මූල්‍ය වත්කමක හෝ මූල්‍ය වත්කම් සමූහයක අනාගත මුදල් ප්‍රවාහ වලට බලපෑමක් කල හැකි අදාල අලාභ සිද්ධීන් ඇතිවී තිබෙන විටය.

භාහිරකරණය සඳහා සලකා බලනු ලබන සාධක වශයෙන් පහත සඳහන් දෑ පෙන්වා දිය හැක. කේවල හා සාමූහික ණය ගැණුම්කරුවන්ගේ මූල්‍ය දුෂ්කරතාවල බුන්වත්තාවය පිළිබඳ ඇගයීම, නිසිලෙස ණය වාරික ගෙවීම පැහැර හැරීම, අනාගත මුදල් ප්‍රවාහයන්ගේ අඩු වීම පෙන්නුම් කරන සාධක සහ වෙළෙඳ වෙනස්වීම් මත සුරැකුම් හි අවධානම යනාදිය හඳුනා ගත හැක.

3.5.1. නැවත අත්පත් කරගත් දේපල

වෙළෙඳපල අගය මත අලෙවි කිරීමට නොහැකි වූ බැංකුව වෙත නැවත අත්පත් කර ගනු ලැබූ දේපල මෙයින් නිරූපනය වේ. අදාල ණය මුදලේ පිටහිටි ශේෂය හා අත්පත් කරගත් වත්කමේ වෙළෙඳපල අගය අතර වෙනස හිඟ ණය සඳහා වෙන් කිරීමක් ලෙස හඳුනාගනු ලබන අතර අදාල වත්කම් නැවත අත්පත් කර ගත් වර්ෂය තුලදී විය ආදායම් ප්‍රකාශය තුළ ගලපනු ලැබේ.

3.5.2. මූල්‍ය උපකරණ හිලවී කිරීම්

හඳුනාගත් අගයන් හිලවී කිරීම නිත්‍යානුකූල අයිතියක් සහිතව බලාත්මක කර හැකි වීම හෝ ශුද්ධ පදනම මත හිලවී කිරීමේ අරමුණ හෝ වත්කම් විකුණා, වක විට වගකීම නිදහස් කිරීමේ අරමුණින් හැරුණු කොට මූල්‍ය තත්වය පිළිබඳ වාර්තාවේ සඳහන් කර ඇති මූල්‍ය වත්කම් සහ මූල්‍ය වගකීම් හිලවීකර ශුද්ධ අගය මත වාර්තා කර නොමැත.

3.6. කල්බදු

ගිවිසුමක් කල්බදු ලෙස හෝ වනි කල්බදු ඇතුලත්වී ඇති බව නිර්ණය කිරීම, සැකැස්මේ හරය සහ සැලැස්ම සම්පූර්ණ කිරීම නිශ්චිත වත්කමක් හෝ වත්කම් භාවිතා කිරීම සහ වත්කම් භාවිතා කිරීමේ අයිතිය පවරා තිබීම මත රඳා පවතින බවට තක්සේරුවක අවශ්‍යතාවය මත පදනම් වී තිබේ.

3.6.1. බැංකුව බදු දායකය ලෙස

අයිතිය හා ප්‍රතිලාභය බදු ගැණුම්කරුවෙකු නොපරවන කල්බදු ගිවිසුම් මෙහෙයුම් කල්බදු ලෙස හඳුනාගනු ලැබේ. මූලිකව දරනු ලබන වියදම ධාරණ අගයට වකතු කර කල්බදු සීමාව තුල සමාන වාරික ලෙසින් ආදායමක් ලෙස හඳුනාගනු ලැබේ.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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3.6.2. බැංකුව බදු ගැණුම්කරු ලෙස

මෙහෙයුම් කල්බදු ක්‍රමය යටතේ කරන ගෙවීම් කල්බදු ගිවිසුම් සීමාව තුල සරල මාර්ග ක්‍රමය යටතේ හඳුනා ගැනේ. ගෙවිය යුතු වාරික නියමිත දිනයේදී වියදමක් ලෙස හඳුනාගනු ලැබේ.

3.7. මුදල් හා මුදල් සමාන දෑ

මුදල් ප්‍රවාහ ප්‍රකාශය තුල අන්තර්ගත මුදල් හා මුදල් සමාන දෑ යන්නට අතැති මුදල්, මහ බැංකුව සමග ඇති සීමාරහිත ජංගම ගිණුම් සහ ඉල්ලුම් මත බැංකුවල ඇති ශේෂයන් හෝ මාස 3ක් හෝ ඊට අඩු කාලයක් තුල පරිණත වන දෑ අයත්වේ.

3.8. දේපල හා උපකරණ

දේපල හා උපකරණ (බැංකුව බදු දායකයා වන විට මෙහෙයුම් කල්බදු යටතේ පවතින උපකරණ ඇතුළුව) දෛනික නඩත්තු වියදම් වකතු කිරීමක් නොමැතිව සමුච්චිත ක්‍ෂයවීම් සහ සමුච්චිත අපහායන අගය හිත වීම් අඩුකල පිරිවැය මත දැක්වේ.

ක්‍ෂයවීම් සඳහා ප්‍රතිපාදන ගණනය කිරීම කරනු ලබන්නේ පිරිවැය හෝ ප්‍රත්‍යාගණිත අගය මත සරල මාර්ග ක්‍ෂය ක්‍රමයටයි. වත්කමේ ඉතිරිකාලය ඵලදායී ජීවකාලය හා අගය ක්‍ෂයවීම පිළිබඳ විධික්‍රම මූල්‍ය වර්ෂය අවසානයේදී විමර්ශනය කොට ගැලපීම් කිරීම යෝග්‍ය බව සලකන්නේ නම් එසේ කරනු ලැබේ.

වත්කම් කාණ්ඩය	ක්‍ෂය අනුපාතය වර්ෂයකට
ගොඩනැගිලි	5%
පරිගනක උපකරණ	20%
කාර්යාලීය උපකරණ	20%
මෝටර් වාහන	20%
ලිඛිත උපකරණ	15%
යකඩ සෙප්පු	10%

විකිණීමේ හෝ දේපල උපකරණ භාවිතයෙන් අනාගත ආර්ථික ප්‍රතිලාභ බලාපොරොත්තු නොවන අවස්ථාවක ඒවා හඳුනාගනු නොලැබේ. විවැනි අවස්ථාවකදී සිදුවන ලාභ හෝ අලාභ (වත්කමේ වත්මන් අගය ගෙන යන ප්‍රමාණය හා එය විකිණීමේදී ලද ශුද්ධ ආදායම අතර වෙනස) එකී වත්කම මුළුමනින්ම නොසලකා හරින ලද වර්ෂයේ ආදායම් ප්‍රකාශයේ වෙනත් මෙහෙයුම් ආදායම් තුළ ඇතුලත් කරනු ලැබේ.

3.9. අස්පාශ්‍ය වත්කම්

පරිගණක මෘදුකාංග වල අගය, අස්පාශ්‍ය වත්කම් තුල අන්තර්ගතවේ. විශ්වාස කළ හැකි අන්දමින් එහි පිරිවැය අගය කළ හැකි නම් සහ එයට ආරෝපණය කළ හැකි බලාපොරොත්තු වන අනාගත ආර්ථික ප්‍රතිලාභ බැංකුවට ගලා ඒ නම් පමණක් විවැනි අවස්ථාවක අස්පාශ්‍ය වත්කම් හඳුනාගනු ලැබේ.

වෙන්වෙන් වශයෙන් අස්පාශ්‍ය වත්කම් මූලික හඳුනා ගැනීමේදී පිරිවැය මත මිනුම් කරයි. ව්‍යාපාර ඒකාබද්ධ කරණයේදී අත්පත් කරගත් අස්පාශ්‍ය වත්කම් වල පිරිවැය අත්පත් කරගත් දිනට ඒවායේ සාධාරණ අගය වේ. මූලික හඳුනා ගැනීමේදී අස්පාශ්‍ය වත්කම් වල පිරිවැයෙන්, ක්‍රමක්‍ෂය සහ අස්පාශ්‍ය අලාභයන් අඩුකරයි.

අස්පාශ්‍ය වත්කම් වල ඵලදායී ජීවකාලය සීමිත කාලයකට හෝ අසීමිත කාලයකට තක්සේරු කළ හැකිය. සීමිත ජීවකාලයක් සහිත අස්පාශ්‍ය වත්කමක ක්‍රමක්‍ෂය කාලවිච්ඡේදය සහ ක්‍රමක්‍ෂය ක්‍රමය, අවම වශයෙන් සෑම මූල්‍ය වර්ෂයක් අවසානයේදී සමාලෝචනය කල යුතුය.

වත්කමක අපේක්ෂිත ඵලදායී ජීවකාලය හෝ අනාගත ආර්ථික ප්‍රතිලාභ පරිභෝජනයේ අපේක්ෂිත ක්‍රමය වෙනස් වීම්, ක්‍රමක්‍ෂය කාලවිච්ඡේදය හෝ ක්‍රමයේ වෙනස් වීමක් ලෙස ගිණුම් ගත කරන අතර සහ ඒවා ගිණුම්කරණ ඇස්තමේන්තු වල වෙනස් වීමක් ලෙස සලකයි. සීමිත ජීවකාලයක් සහිත අස්පාශ්‍ය වත්කමක ක්‍රමක්‍ෂය වියදම් ආදායම් ප්‍රකාශයේ වෙනම තීරුවක නිරූපණය කරයි.

අස්පාශ්‍ය වත්කමක පිරිවැය එහි අපේක්ෂිත ඵලදායී ජීවකාලයේ සිට අවශේෂ වටිනාකම දක්වා සරළ මාර්ග ක්‍රමයට ක්‍රමක්‍ෂය ගණනය කරනු ලැබේ.

පරිගණක මෘදුකාංග වර්ෂ 03 යි.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

3.10. මූල්‍ය නොවන වත්කම්හි හානිකරණය

සෑම වාර්තාකරණ දිනකටම අදාළව මූල්‍ය නොවන වත්කම් හි හානිකරණය හා සම්බන්ධ වන සංඥාවන් පිළිබඳව බැංකුව තක්සේරු කරනු ලැබේ. එවන් සංඥාවක් පවතින විටදී හෝ හානිකරණය පිළිබඳව පරීක්ෂාවක් අවශ්‍ය විටකදී එම මූල්‍ය නොවන වත්කම් යලි අයකර ගැනීමේ සකස්තාවය පිළිබඳව සලකා බැලේ. වත්කම් නැවත අයකර ගත හැකි අගය වනුයේ වත්කමේ සාධාරණ අගය සහ එහි මුදල් ජනනය කරන ඒකකයන්ගේ සාධාරණ අගයෙන් විකුණුම් වියදම් ඉවත් කළ පසු අගය යන දෙකෙහි උපරිම අගයයි. වත්කමේ ධාරණ අගය හෝ මුදල් ජනනය කරන ඒකක වල අගය එහි නැවත අයකර ගැනීමේ අගය ඉවත්වන විට එය හානිකරණයට ලක්වූ ලෙස සලකා වත්කම නැවත අයකර ගත හැකි අගයට ගිණුම් වල ගලපනු ලැබේ.

3.11. මූල්‍ය ඇප සහතික

සාමාන්‍ය ව්‍යාපාරික කටයුතුවලදී බැංකුව විසින් මූල්‍ය ඇපකර, ණයවර ලිපි, ඇප බැඳුම්කර සහ පොරොන්දු පත්‍ර ලබා දෙනු ලැබේ. ඇප සහතික ආරම්භයේ දී ලද ආධිකාරයක් ලෙස, සාධාරණ අගය මත මූල්‍ය ප්‍රකාශන වල (අනෙකුත් වගකීම් ඇතුළත්) හඳුනාගනු ලැබේ. ආරම්භක හඳුනාගැනීමෙන් පසුව, බැංකුවේ වගකීම වන්නේ සෑම ඇප බැඳුම්කරයක් යටතේම ආරම්භයේදී හඳුනාගත් අගයෙන් එහි සමුච්චිත ක්‍රමිකය අඩුකළ අගය හා මූල්‍ය වගකීම් නිසා ගෙවීමට අවශ්‍යවන වියදමේ ප්‍රශස්ථ අගයට වඩා වැඩිනම් එය ආදායම් ප්‍රකාශයේ හඳුනාගත යුතුය. මූල්‍ය ඇප සහතික හා සම්බන්ධ වගකීම් වල වැඩි වීම ණය අලාභ වියදම් යටතේ ආදායම් ප්‍රකාශය තුල වාර්තා කරනු ලැබේ.

ලද ආධිකාරයන්, 'ඔද්ධ ගාස්තු සහ කොමිස් ආදායම' යටතේ, ආදායම් ප්‍රකාශය තුල හඳුනාගනු ලැබේ.

3.12. විශ්‍රාම ප්‍රතිලාභ

3.12.1. නිර්ණය කරන ලද විශ්‍රාම ප්‍රතිලාභ සැලසුම - පාරිතෝෂික

1983 අංක 12 දරණ පාරිතෝෂික පනත යටතේ අදාළ වගකීම් හඳුනාගනු ලැබේ. සම්පූර්ණ වගකීම නිර්ණය කිරීම සඳහා ජීව ගණකාඥයකු මගින් වසරක් හැර වසරක් පාසා ගණනය කිරීමේ වාර්තාවක් ලබා ගනී.

2012 දෙසැම්බර් 31 වන දිනට අදාළ ගණනය කිරීම සිදුකරනු ලැබූයේ වරලත් ජීව ගණකාඥයන් වන ජීව ගණක හා කළමනාකරණ උපදේශන සමාගම විසිනි.

3.12.2. නිර්ණය කරන ලද දායකත්ව සැලසුම්

සේවකයින් විසින් බැංකුවට සපයන ලද සේවාවන්ට සමානුපාතික වන පරිදි නිර්ණය කරන ලද දායකත්ව සැලසුම් වලට ගෙවිය යුතු වන දායකත්වයන් 'සේවක වියදම්' තුල වියදමක් ලෙස වාර්තා කරනු ලැබේ. නොගෙවන ලද දායකත්ව යන් වගකීමක් ලෙස වාර්තා කරනු ලැබේ.

අ. සේවක අර්ථසාධක අරමුදල

බැංකුව හා බැංකුවේ සේවකයින් පිළිවෙලින් 15% හා 10% ක් ලෙස අරමුදලට දායකවේ.

ආ. සේවක භාරකාර අරමුදල

බැංකුව 3% ක් සේවක භාරකාර අරමුදලට දායකවේ.

3.13. වෙන්කිරීම්

අතීත සිද්ධියක ප්‍රතිඵලයක් ලෙස බැංකුවට වර්තමානයේදී නෛතික හෝ සම්මුතික වගකීමක් ඇතිවූ විටදී එම වගකීම් පිළිබඳ සත්‍ය ඇස්තමේන්තුවක් කළ හැකි සහ එම වගකීම් පියවීම සඳහා ආර්ථික ප්‍රතිලාභ වලින් සමන්විත සම්පත් බැහැර යාමත් සිදුවේ යැයි බැංකුව අපේක්ෂා කරන්නේ නම් ඒ සඳහා අදාළ වෙන් කිරීම් හඳුනා ගනී.

වෙන්කිරීමකට අදාළ වියදම නැවත ලැබීම් අඩු කළ වටිනාකම මත ආදායම් ප්‍රකාශයේ නිරූපණය කරනු ලැබේ.

3.14. ආදායම් හා වියදම් හඳුනාගැනීම

අනාගත ආර්ථික ලාභ බැංකුවට ගලා වන බවට සම්භාවිතාවක් ඇත්නම් හා ආදායම විශ්වාසනීය ලෙස අගය කළ හැකි තරමට පමණක් ආදායම හඳුනාගනු ලැබේ. ආදායම හඳුනා ගැනීමට පෙර, පහත දැක්වෙන නිශ්චිත හඳුනාගැනීමේ නිර්ණායකයන් හමු වී තිබිය යුතුය.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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3.14.1. පොලී ආදායම් හා පොලී වියදම්

ක්‍රමක්ෂය පිරිවැය මත මිනුම් කරන ලද විකිණීම සඳහා ඇති මූල්‍ය උපකරණ සහ ලාභ හෝ අලාභ සාධාරණ අගයට නම් කරන ලද මූල්‍ය උපකරණ, සඵල පොලී අනුපාතය භාවිතා කරමින් ආදායම් ප්‍රකාශනයේ වාර්තා කරනු ලැබේ. සඵල පොලී අනුපාතිකය යනු මූල්‍ය වත්කමේ හෝ මූල්‍ය වගකීමේ ඇස්තමේන්තු ගත අනාගත ලැබීම් හා ගෙවීම්, එහි අපේක්ෂිත ජීව කාලය තුළ වට්ටම් කළ විට, එම වත්කමෙහි හෝ වගකීමෙහි ධාරණ අගයට සමාන අගය ලබාදෙන අනුපාතිකයයි.

සඵල පොලී අනුපාතිකයෙහි අවශ්‍යම කොටසක් වන, ලද සහ ගෙවනු ලැබූ ගාස්තු එම අනුපාතිකය ගණනය කිරීමේදී සැලකිල්ලට ගනු ලබන අතර, ගනුදෙනු පිරිවැය ලෙස සැලකෙන්නේ මූලිකවම වත්කමක් හෝ වගකීමක් අත්පත්කර ගැනීමේදී හෝ නිකුත් කිරීමේදී දරණ වර්ධනය වන පිරිවැයයි.

සාධාරණ අගයන්හි සිදුවන වෙනස්කම් සහ ලාභ හෝ අලාභ මගින් සාධාරණ අගයට නම් කළ මූල්‍ය වත්කම් හි සාධාරණ අගයෙහි සිදුවන වෙනස්කම් විස්තීර්ණ ආදායම් ප්‍රකාශනයේ ලාභ හෝ අලාභ මගින් සාධාරණ අගයට නම් කළ මූල්‍ය උපකරණ මත ශුද්ධ ආදායම යටතේ සටහන් කෙරේ.

3.14.2. ගාස්තු සහ කොමිස් ආදායම්

ගණුනෙකරුවන්ට සපයන්නා වූ විවිධ පරාසයන් වල සේවාවන් සඳහා බැංකුව විසින් ගාස්තු සහ කොමිස් ආදායම් උපයනු ලැබේ. ගාස්තු ආදායම පහත දැක්වෙන පරිදි කොටස් දෙකකට වෙන් කළ හැක.

3.14.2.1. කිසියම් කාලයක් තුළ සපයන ලද සේවාවන් වෙනුවෙන් උපයන ලද ගාස්තු ආදායම

කිසියම් කාලයක් තුළ සපයන ලද සේවාවන් වෙනුවෙන් උපයන ලද ගාස්තු, අදාළ කාලය තුළ උපචිත කරනු ලැබේ. වෘත්තීය ගාස්තු, වෙළඳසේවා ගාස්තු, කොමිස් ආදායම් සහ වත්කම් කළමනාකරණ ගාස්තු මෙම ආදායම් තුළ අන්තර්ගතවේ. ණය හා සම්බන්ධ ගාස්තු විලම්භිතතය කරන අතර, විය සඵල පොලී අනුපාතිකය මත ගැලපුමක් ලෙස හඳුනාගනී. විය අදාළ කාලය තුළ ණය වල අඩු වීමේ හැකියාවක් නොමැති අවස්ථාවක ණය බැඳීම් ගාස්තු සරල මාර්ග ක්‍රමයට හඳුනාගනු ලැබේ.

3.14.3. ලාභාංශ ආදායම

අදාළ ගෙවීම් ලැබීමට ඇති අයිතිය තහවුරු වීමෙන් අනතුරුව ලාභාංශ ආදායම හඳුනාගනු ලැබේ.

3.15. බදු

3.15.1. ප්‍රවර්ධන බදු

ප්‍රවර්ධන බදු වත්කම් හෝ වගකීම් ලෙස සලකනුයේ අදාළ මූල්‍ය වර්ෂය වෙනුවෙන් සහ පෙර වර්ෂය වෙනුවෙන් කළ ගැලපීම් ද ඇතුළුව ආදායම් බදු දෙපාර්තමේන්තුව වෙත ගෙවිය යුතු හෝ අයවිය යුතු අගයයි. අදාළ ගණනය කිරීම් සඳහා යොදාගනුයේ ශේෂ පත්‍ර දිනට බලපැවැත්වෙන බදු ප්‍රතිශත යයි.

3.15.2. විලම්භිත බදුකරණය

මූල්‍ය වාර්තාකරණය සඳහා යොදාගත් වත්කම් වල ඉදිරියට ගෙන ආ වටිනාකම් සහ ශේෂපත්‍ර දිනට බදු පදනම් මත ගණනය කළ වත්කම් සහ වගකීම් වල වටිනාකම් අතර පැන නගින තාවකාලික අසමානතාවයන් වෙනුවෙන් විලම්භිත බදු ප්‍රතිපාදනයන් සිදුකරනු ලබයි. පහත දැක්වෙන අවස්ථා කිහිපයකදී හැර අනෙක් සෑම අවස්ථාවකදීම පැන නගින තාවකාලික අසමානතාවන් සඳහා විලම්භිත බදු වගකීම් හඳුනාගනී. එම අවස්ථාවන් වනුයේ,

- ව්‍යාපාර සංයෝජනයක් නොවන අවස්ථාවක දී සිදුවන ගනුදෙනුවක් තුළින් පැන නගින වත්කම් හෝ වගකීමක් හා මූලිකව හඳුනාගත් කීර්තිනාමයක් එම ගනුදෙනුව සිදුවන අවස්ථාවක දී ගිණුම්කරණ ලාභය හෝ බදු අයකළ හැකි ලාභයට බලපෑමක් නොවන්නේ නම්,
- නුදුරු අනාගතයේදී ප්‍රවර්ධනය නොවන බවට තහවුරු වන පරිපාලිත සමාගම්හි සිදුකර ඇති ආයෝජනයන්හි වෙනස්කම්.

ආනාගතයේදී බදු ලාභයක් මගින් පියවා ගත හැකි බවට විශ්වාසනීයත්වයක් ඇති විට පමණක් එම අපේක්ෂිත බදු ලාභයේ ප්‍රමාණය තෙක් භාවිතා නොකළ බදු අලාභයක්, බදු බැර අගයන් සහ අඩුකළ නොහැකි තාවකාලික වෙනස්කම් මත ප්‍රවර්ධන බදු වත්කම හඳුනාගනී.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

- සෑම වාර්තාකරණ දිනයකදීම විලම්බිත බදු වත්කම් විශ්ලේෂණයකට ලක්කර එය අනාගතයේදී බදු ප්‍රතිලාභයක් ලෙස නිශ්කාශණය නොවන බව හැඟියහ ප්‍රමාණය මත වගකීම ගලපනු ලැබේ.
- බදු අයකල හැකි තාවකාලික අසමානතාව පැන නගිනුයේ අශ්‍රිත හෝ පාලිත සමාගමක ආයෝජනයේ ප්‍රතිඵලයක් ලෙස වන විටදී එම අඩු කළ හැකි තාවකාලික අසමානතාව නැවත සිදුවීම පාලනය කිරීමට හෝ නුදුරු අනාගතයේ දී එම තාවකාලික අසමානතාව ආපසු සිදුනොවන බවට විනිශ්චය කිරීමට හැකිවන්නේ නම් එම බදු අයකල හැකි ලාභය තාවකාලික අසමානතාවයන්ට එරෙහිව යොදා හැකි වේ.

සෑම වාර්තාකරණ දිනයකදීම විලම්බිත බදු වත්කම් වල ධාරණ අගය සමාලෝචනය කරන අතර තවදුරටත් ප්‍රමාණවත් බදු සහිත ලාභයක් නොලැබේ යයි තීරණය වන්නේ නම් මුළුමනින්ම හෝ කොටසක් ලෙස විලම්බිත වත්කම් අඩුකරනු ලැබේ. සෑම වාර්තාකරණ දිනයකදීම හඳුනානොගත් විලම්බිත බදු වත්කම් හැවත තක්සේරු කරන අතර අනාගත බදු සහිත ලාභ වලින් විලම්බිත බදු වත්කම් අයකරගත හැකි ප්‍රමාණයට පමණක් ඒවා හඳුනා ගැනේ.

විලම්බිත බදු වත්කම් හා වගකීම් ගණනය දී යෙදා ගනු ලබන්නේ වත්කම් විකුණන හෝ වගකීම් නිදහස් කරන වසර අදාල බදු අනුපාතයන්ය. මේ සඳහා පදනම් වන්නේ වාර්තා කරන දිනට අදාල බදු නීතිය හා බදු අනුපාතයයි.

ප්‍රවර්තන බදු හා විලම්බිත බදු සඳහා අයිතමයන් හඳුනාගනු ලබනුයේ ආදායම් ප්‍රකාශයේ දී නොව සෘජුවම ස්කන්ධ ප්‍රාග්ධනයේදීය.

විලම්බිත බදු එකම බදු ඒකකයක හා එකම බදු අධිකාරීත්වයකට අදාල වන්නේ නම් සහ ප්‍රවර්තන බදු වත්කම් හා ප්‍රවර්තන බදු වගකීම් සමග සංතුලනය සඳහා නීතිමය අධිකාරීත්වයක් පවත්නේ නම් විලම්බිත බදු වත්කම් විලම්බිත බදු වගකීම් සමග සංතුලනය කළ හැක.

3.15.3. මූල්‍ය සේවා සඳහා වූ එකතු කළ අගය මත බදු

2002 අංක 14 දරණ එකතු කළ අගය මත බදු සඳහා වන සංශෝධිත පනතේ විධි විධාන වලට අනුකූලව මූල්‍ය සේවා සඳහා වූ එකතු කළ අගය මත බදු ගණනය කරනු ලැබේ.

3.16. සාමාන්‍ය කොටස් මත ලාභාංශ

වගකීමක් ලෙස සාමාන්‍ය කොටස් මත ලාභාංශ හඳුනාගනු ලබන අතර බැංකුවේ කොටස්කරුවන් විසින් අනුමත කළ අවස්ථාවක ස්කන්ධයෙන් අඩු කරනු ලැබේ. අතුරු ලාභාංශ ද ඔවුන් විසින් ප්‍රකාශ කර ඇති අවස්ථාවක (බැංකුවේ අභිමතය පරිදි නොවේ) ස්කන්ධයෙන් අඩු කරනු ලැබේ.

3.17. මුදල් ප්‍රවාහ ප්‍රකාශය

මුදල් ප්‍රවාහ ප්‍රකාශය වක්‍ර ක්‍රමය භාවිතා කර සකස්කර තිබේ. මෙම ක්‍රමය යටතේ මෙහෙයුම් ක්‍රියාකාරකම්, මූල්‍ය ක්‍රියාකාරකම්, ආයෝජන ක්‍රියාකාරකම් වල දළ මුදල් ලැබීම් සහ දළ මුදල් ගෙවීම් හඳුනාගෙන තිබේ.

3.18. නිකුත් කළ නමුත් බල නොපැවැත්වෙන ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිත

බැංකුවේ මූල්‍ය ප්‍රකාශන පත් කළ දිනට නිකුත් කළ නමුත් බල නොපැවැත්වෙන ශ්‍රී ලංකා ගිණුම්කරණ ප්‍රමිත පහත පරිදි වේ. එම ප්‍රමිතීන් බල පැවැත්වූ විට බැංකුව එම ගිණුම්කරණ ප්‍රමිත අනුගමනය කරනු ලබයි. මෙම මූල්‍ය ප්‍රකාශන ප්‍රකාශයට පත්කරන දිනට මූල්‍ය බලපෑමේ සාධාරණතාව ඇස්තමේන්තුවක් නොමැති අතර අනාගතයේදී විස්තරාත්මක සමාලෝචනයක් සිදු කරයි.

SLFRS 9 මූල්‍ය උපකරණ

ශ්‍රී ලංකා මූල්‍ය වාර්ථාකරන ප්‍රමිත 9 ලංකා ගිණුම්කරන ප්‍රමිත 39 පළමු අවධියේ කාර්යභාරය ප්‍රතිස්ථාපනය වීමක් නිරූපනය වන අතර මූල්‍ය වත්කම් හා වගකීම් වර්ගීකරණය කිරීම හා අගය කිරීම සඳහා අනුගමනය කරයි.

SLFRS 9 2015 ජනවාරි 1 දින සිට ඊට පසු ආරම්භ වන මූල්‍ය කාලපරිච්ඡේදය සඳහා බල පැවැත්වේ.

SLFRS 13 සාධාරණ අගය මිණුම්කරනය

SLFRS යටතේ සාධාරණ අගය මිණුම් කිරීම සඳහා SLFRS 13 මාර්ගෝපදේශයන් සපයයි.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

2014 ජනවාරි 1 දින සිට හෝ ඊට පසු ආරම්භ වන මූල්‍ය කාලපරිච්ඡේදය සඳහා බලපැවැත්වේ. ඉහත සඳහන් කරුණුවලට අමතරව පහත ප්‍රමිති 2014 ජනවාරි 1 දින සිට බලපැවැත්වේ.

SLFRS 12 අනිකුත් ආයතන සමඟ ඇති සම්බන්ධතා පිළිබඳ හෙළිදරව් කිරීම.

3.19. ශ්‍රී ලංකා මූල්‍ය වාර්තාකරන ප්‍රමිතීන් සඳහා පලමු වරට අනුමත වීම

සටහන් 2.2 සඳහන් පරිදි මෙම මූල්‍ය ප්‍රකාශන නව ශ්‍රී ලංකා ගිණුම්කරන ප්‍රමිතීන් වලට අනුව පිළියෙල කළ බැංකුවේ පළමු මූල්‍ය ප්‍රකාශන කට්ටලය වේ. නව ශ්‍රී ලංකා ගිණුම්කරන ප්‍රමිතීන් වලට අනුව 2012 දෙසැම්බර් 31 න් අවසන් වර්ෂය සඳහා 2011 වර්ෂයේ සංසදනාත්මක තොරතුරුද ඉදිරිපත් කරමින් පිළියෙල කරන මූල්‍ය ප්‍රකාශන හා 2011 ජනවාරි 1 දිනට අරම්භක මූල්‍ය තත්වය පෙන්නුම් කරමින් පිළියෙල කරන ලද මූල්‍ය ප්‍රකාශන සටහන් 3 හි දක්වා ඇති ගිණුම්කරන ප්‍රමිතීන් යෙදවෙමින් පිළියෙල කර ඇත. (සංක්‍රාන්තික දිනය)

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

3.19.1. **SLAS සහ SLFRS** අතර වැදගත් වෙනස්කම්.

2011 ජනවාරි 01 දිනට ස්කන්ධ සැසඳීම (ආරම්භක දින ශේෂයන්)

වත්කම්	ප්‍රති වර්ගීකරණයට පසුව SLAS රු.	නැවත මිනුම් කිරීම රු.	SLFRS රු.	
මුදල් සහ කෙටිකාලීන අරමුදල	155,377,751	-	155,377,751	මහබැංකුව සමග ඇති මුදල් සහ ශේෂයන්
මහබැංකුව සමග ප්‍රතිවර්ධී කිරීමට හැකියාව ඇති භාණ්ඩාගාර බිල්පත් හා අනෙකුත් සුරැකුම්පත	551,473,663	-	551,473,663	ශ්‍රී ලංකා රජයේ සුරැකුම්පත
	6,730,660,636	-	6,730,660,636	බැංකුව සමග ශේෂයන්
අනෙකුත් ආයෝජනයන්	836,514	-	836,514	විකිණීම සඳහා පවතින මූල්‍ය වත්කම්
	125,384,279	-	125,384,279	බැංකු මගින් ණය හා අත්තිකාරම්
ණය හා අත්තිකාරම් 'අ'	37,967,487,475	(377,933,826)	37,589,553,648	අනෙකුත් ගනුදෙනුකරුවන්ගෙන් ණය සහ ලැබිය යුතු
බිල් මිලදී ගැනීම	-	-	-	
ලැබිය යුතු පොළිය	-	-	-	
	5,521,854	-	5,521,854	කීර්තිනාමය හා අස්පාශ්‍ය වත්කම්
දේපල පිරිසත හා උපකරණ	399,459,859	-	399,459,859	දේපල පිරිසත හා උපකරණ
විලම්භිත බදු වත්කම්	92,624,370	-	92,624,370	විලම්භිත බදු වත්කම්
අනෙකුත් වත්කම්	1,866,894,195	-	1,866,894,195	අනෙකුත් වත්කම්
මුළු වත්කම්	47,895,720,597	(377,933,826)	47,517,786,771	මුළු වත්කම්
වගකීම්				
ගනුදෙනුකරුවන්ගේ තැන්පතු	37,949,924,535	-	-	
ණය	2,456,757,599	-	2,456,757,599	බැංකු වලට ගෙවිය යුතු
	-	-	37,949,924,535	අනෙකුත් ගනුදෙනුකරුවන්ට ගෙවිය යුතු
අනෙකුත් වගකීම්	3,831,729,454	-	3,831,729,454	අනෙකුත් වගකීම්
විලම්භිත රජයේ ප්‍රධාන	-	-	-	
මුළු වගකීම්	44,238,411,587	-	44,238,411,587	මුළු වගකීම්
කොටස් හිමියන්ගේ අරමුදල				
ප්‍රකාශිත ප්‍රාග්ධනය	1,099,400,151	-	1,099,400,151	ප්‍රකාශිත ප්‍රාග්ධනය
ව්‍යවස්ථාපිත සංචිත අරමුදල	316,410,261	-	316,410,261	ව්‍යවස්ථාපිත සංචිත අරමුදල
සංචිත	1,821,799,116	-	-	
රඳවාගත් ලාභය 'අ'	419,699,482	(377,933,826)	41,765,656	රඳවාගත් ඉපයීම්
	-	-	1,821,799,116	අනෙකුත් සංචිත
මුළු ස්කන්ධය	3,657,309,010	(377,933,826)	3,279,375,184	මුළු ස්කන්ධය
මුළු වගකීම් සහ කොටස් හිමියන්ගේ අරමුදල	47,895,720,597	(377,933,826)	47,517,786,772	මුළු වගකීම් සහ කොටස් හිමියන්ගේ අරමුදල

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

2011 දෙසැම්බර් 31 දිනට ස්කන්ධය සැසඳීම (ආරම්භක දින ශේෂයන්)

වත්කම්	ප්‍රති වර්ගීකරණයට පසුව SLAS රු.	හැවිත මිනුම් කිරීම රු.	SLFRS Rs.	
මුදල් සහ කෙටි කාලීන අරමුදල්	173,611,095	-	173,611,095	මහබැංකුව සමග ඇති මුදල් සහ ශේෂයන්
මහබැංකුව සමග ප්‍රතිවර්ධන කිරීමට හැකියාව ඇති භාණ්ඩාගාර බිල්පත් හා අනෙකුත් සුරැකුම් පත	173,697,739	-	173,697,739	ශ්‍රී ලංකා රජයේ සුරැකුම්පත
	9,675,524,006	-	9,675,524,006	බැංකුව සමග ශේෂයන්
අනෙකුත් ආයෝජනයන් 'අ'	823,155	-	823,155	විධිමත් සඳහා පවතින මූල්‍ය වත්කම්
	112,833,151	-	112,833,151	බැංකු මගින් ණය හා අත්තිකාරම්
ණය හා අත්තිකාරම්	47,387,874,757	(322,217,562)	47,065,657,195	අනෙකුත් ගනුදෙනුකරුවන්ගෙන් ණය සහ ලැබිය යුතු
බිල් මිලදී ගැනීම	-	-	-	
ලැබිය යුතු පොලිය	-	-	-	
	2,230,033	-	2,230,033	කීර්තිනාමය හා අස්පාශය වත්කම්
දේපල පිරිසත හා උපකරණ	440,202,042	-	440,202,042	දේපල පිරිසත හා උපකරණ
විලම්භිත බදු වත්කම්	183,041,280	-	183,041,280	විලම්භිත බදු වත්කම්
අනෙකුත් වත්කම්	1,948,366,107	-	1,948,366,107	අනෙකුත් වත්කම්
මුළු වත්කම්	60,098,203,365	(322,217,562)	59,775,985,803	මුළු වත්කම්
වගකීම්				
ගනුදෙනුකරුවන්ගේ තැන්පතු	46,154,039,178	-	-	
ණය	5,130,477,017	-	5,130,477,017	බැංකු වලට ගෙවිය යුතු
'අ'	-	(45,177,151)	46,108,862,027	අනෙකුත් ගනුදෙනුකරුවන්ට ගෙවිය යුතු
අනෙකුත් වගකීම්	4,314,295,879	-	4,314,295,879	අනෙකුත් වගකීම්
විලම්භිත රජයේ ප්‍රධාන	-	-	-	
මුළු වගකීම්	55,598,812,074	(45,177,151)	55,553,634,923	මුළු වගකීම්
කොටස් හිමියන්ගේ අරමුදල				
ප්‍රකාශිත ප්‍රාග්ධනය	1,099,400,151	-	1,099,400,151	ප්‍රකාශිත ප්‍රාග්ධනය
ව්‍යවස්ථාපිත සංචිත අරමුදල	504,066,435	-	504,066,435	ව්‍යවස්ථාපිත සංචිත අරමුදල
සංචිත	2,745,759,589	-	-	
රඳවාගත් ලාභය 'අ, ආ'	150,165,116	(277,040,411)	(126,875,295)	රඳවාගත් ඉපයීම්
	-	-	2,745,759,589	අනෙකුත් සංචිත
මුළු ස්කන්ධය	4,499,391,291	(277,040,411)	4,222,350,880	මුළු ස්කන්ධය
මුළු වගකීම් සහ කොටස් හිමියන්ගේ අරමුදල	60,098,203,365	(322,217,562)	59,775,985,803	මුළු වගකීම් සහ කොටස් හිමියන්ගේ අරමුදල

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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ලාභය සැසඳීම 2011

වත්කම්	SLAS සැසඳීමෙන් පසු රු.	හැවත මිනුම් කිරීම රු.	SLFRS රු.	
ආදායම	7,611,262,729			
පොලී ආදායම	7,122,991,767	-	7,122,991,767	පොලී ආදායම
පොලී වියදම්	(3,050,148,564)	45,177,151	(3,004,971,413)	පොලී වියදම්
ශුද්ධ පොලී ආදායම	4,072,843,203	45,177,151	4,118,020,354	ශුද්ධ පොලී ආදායම
	329,616,105	-	329,616,105	ගාස්තු හා කොමිස් ආදායම්
	(36,429,659)	-	(36,429,659)	ගාස්තු හා කොමිස් වියදම්
	293,186,446	-	293,186,446	ශුද්ධ ගාස්තු හා කොමිස් ආදායම්
	(13,358)	-	(13,358)	සාධාරණ අගය මගින් ලාභ හෝ අලාභ වන මූල්‍ය වත්කම් වල ශුද්ධ ලාභ හෝ අලාභ
අනෙකුත් ආදායම්	163,474,195	-	163,474,195	අනෙකුත් මෙහෙයුම් ආදායම් (ශුද්ධ)
	4,529,490,486	45,177,151	4,574,667,637	මුළු මෙහෙයුම් ආදායම්
	(13,108,615)	55,716,265	42,607,650	ණය හා අනෙකුත් අලාභ සඳහා අපහායන වියදම්
	4,516,381,871	100,893,416	4,617,275,286	ශුද්ධ මෙහෙයුම් ආදායම්
අඩුකලා පොලී නොවන වියදම්				
මෙහෙයුම් වියදම්				
සේවක වියදම්	1,915,380,556	-	1,915,380,556	සේවක වියදම්
සේවක විශ්‍රාම ප්‍රතිලාභ සඳහා වෙන්කිරීම්	-	-	2,698,452	අස්පෘෂ්‍ය වත්කම් වල අපහායනයේ ක්‍රමදෘෂ්‍ය
පරිශ්‍ර, උපකරණ, ස්ථාවර කිරීමේ වියදම්	-	-	722,873,324	අනෙකුත් වියදම්
ගාස්තු හා කොමිස් වියදම්	-	-	-	
ණය අලාභ සඳහා වෙන්කිරීම්	-	-	-	
අනෙකුත් පොදුකාර්ය වියදම්	725,571,776	-	-	
සාමාන්‍ය ක්‍රියාකාරකම් මත බදු පෙර ලාභය	1,875,429,539	100,893,416	1,976,322,954	චක්‍රකල අගය මත බදු පෙර මෙහෙයුම් ලාභ (අලාභ)
අඩු කලා : චක්‍රකල අගය මත බදු	(396,847,936)	-	(396,847,936)	මූල්‍ය සේවාවන් මත චක්‍රකල අගය මත බදු
	1,478,581,603	100,893,416	1,579,475,018	බදු පෙර මෙහෙයුම් ලාභ (අලාභ)
අඩු කලා : සාමාන්‍ය ක්‍රියාකාරකම් මත බදු	(463,750,566)	-	(463,750,566)	බදු වියදම්
සාමාන්‍ය ක්‍රියාකාරකම් මත ලාභය බදු පසු	1,014,831,037	100,893,416	1,115,724,452	වර්ෂය සඳහා ලාභය / (අලාභය)

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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අ. ණයට වරෙහිව අපහායනය මත ගැලපුම්

කලින් පැවති ගිණුම්කරන ප්‍රමිතීන් වලට අනුව ණය අලාභ සඳහා වෙන්කිරීම් දැරූ අලාභ මත පදනම් වූ නිශ්චිත වෙන්කිරීම් සඳහා අපේක්ෂිත අලාභ මත පදනම් වූ පොදු වෙන් කිරීම් යන දෙයාකරයෙන් සමන්විත වේ. පසුකාලීනව සංශෝධනයට ලක් වූ 2008 අංක 3 දරන ශ්‍රී ලංකා මහ බැංකු නිර්දේශයන්ට අනුව නිශ්චිත ණය අලාභ වෙන් කිරීම් වම ණය වෙනුවෙන් අත්පත් කරගත් සුරැකුම් හා හිඟව පවතින ණය කාලච්ඡේදය මත පදනම්වත් පොදු වෙන් කිරීම් ශ්‍රී ලංකා මහ බැංකුව කලින් කලට කරනු ලබන වෙනස්වීම් මත පදනම් වූ නිශ්චිත අනුපාතයට යටත්වද ගණනය කරනු ලැබේ.

රඳවාගත් ඉපයුම් සඳහා සංක්‍රාන්තික දිනයේදී අවශ්‍ය දිනයේදී අවශ්‍ය ගැලපුම් සිදු කිරීමෙන් පසුව එනම් 2011 ජනවාරි 01 දිනට අපහායනය වශයෙන් රු.මිලියන 1,476 ක වෙන් කිරීමක් කරන ලද අතර එයින් රු. මිලියන 1,098ක් වශයෙන් පැවති ණය අලාභ වෙන්කිරීම් වටිනාකම අවලංගු කරන ලදී. කලින් පැවති ශ්‍රී ලංකා ගිණුම්කරන ප්‍රමිතීන් වලට අනුකූලව මූල්‍ය ප්‍රකාශන වල හඳුනාගත් ණය අලාභ වෙන් කිරීමට වරෙහිව 2011 දෙසැම්බර් 31 දිනට අපහායනය වශයෙන් රු.මිලියන 1,293 ක වෙන් කිරීමක් සිදුකරන ලදී. මෙම වර්ෂයේ දෙක තුළදී අපහායනය ශේෂයන්ගේ සංචලනය ආදායම් ප්‍රකාශනය තුළ අපහායනය අයකිරීමක් ලෙස හඳුනාගනු ලැබේ.

ආ. සඵලදායී පොලී අනුපාතය

කලින් පැවති ශ්‍රී ලංකා ගිණුම්කරන ප්‍රමිත යටතේ තැම්පතු පෙත්වන අතර සරල මාර්ග පදනමට පොලී අය කරයි. ශ්‍රී ලංකා මූල්‍ය වාර්ථාකරනය ප්‍රමිතීන්ට අනුකූලව සඵල පෙලී අනුපාත ක්‍රමය යටතේ පොලිය හඳුනාගන්නා අතර ක්‍රමකෂය පිරිවැය ගිණුම්වල දක්වයි. සංක්‍රාන්තික දිනට ශ්‍රී ලංකා ගිණුම්කරන ප්‍රමිතීන් වලට අනුව දැනටමත් පවතින පොලිය හා ශ්‍රී ලංකා මූල්‍ය වාර්තාකරණය අනුව අවශ්‍ය පොලිය අතර වෙනස රු. මිලියන 44 කි. එය රඳවාගත් ඉපයුම් වලට එකතු කරන අතර තැන්පතු වලට වරෙහිව හිලවීකරයි.

2011 දෙසැම්බර් 31 දිනට සඵල පොලී අනුපාතික ක්‍රමයට පොලී වෙන් කිරීම සහ සරල මාර්ග ක්‍රමය යටතේ පෙලිය වෙන් කිරීම අතර වෙනස රු.මිලියන 1,144 ක් සහ ශුද්ධ සංචලනයන් රු.මිලියන 1,190 අදායම් ප්‍රකාශය විශදම් ලෙස හඳුනා ගනී.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

දෙසැම්බර් 31 දිනෙන් අවසන් වූ වර්ෂය සඳහා	බැංකුව	
	2012 රු.	2011 රු.
4 ශුද්ධ පොළී ආදායම		
පොළී ආදායම		
ශ්‍රී ලංකා රජයේ සුරැකුම් පත්	37,344,775	189,765,653
සාධාරණ අගය මගින් ලාභ හෝ අලාභ වන මූල්‍ය වත්කම් වල ලාභ අලාභ	143,474	110,309
බැංකු වලට දුන් ණය සහ ලැබීම්	1,157,600,201	542,654,969
අනෙකුත් ගනුදෙනුකරුවන්ට ලබාදුන් ණය සහ ලැබීම්	7,854,058,375	6,390,460,836
මුළු පොළී ආදායම	9,049,146,825	7,122,991,767
පොළී වියදම		
බැංකු වලට ගෙවිය යුතු	(351,325,756)	(214,119,720)
අනෙකුත් ගනුදෙනුකරුවන්ට ගෙවිය යුතු	(4,261,052,229)	(2,790,851,693)
මුළු පොළී වියදම	(4,612,377,985)	(3,004,971,413)
ශුද්ධ පොළී ආදායම	4,436,768,840	4,118,020,354
5 ශුද්ධ ගාස්තු හා කොමිස් ආදායම		
ගාස්තු හා කොමිස් ආදායම	464,645,217	329,616,105
ගාස්තු හා කොමිස් වියදම	(46,524,259)	(36,429,659)
ශුද්ධ ගාස්තු හා කොමිස් ආදායම	418,120,958	293,186,446
ඇතුළත්:		
ණය	265,478,143	223,287,812
වෙළඳ හා ප්‍රේෂණ	6,619,163	7,131,933
තැන්පතු	(37,726,619)	(29,582,954)
අනෙකුත්	183,750,271	92,349,655
ශුද්ධ ගාස්තු හා කොමිස් ආදායම	418,120,958	293,186,446
6 සාධාරණ අගය මගින් ලාභ හෝ අලාභ වන මූල්‍ය වත්කම් වල ලාභ අලාභ		
ලාභ හෝ අලාභ		
සාධාරණ අගය මගින් ලාභ හෝ අලාභ වන මූල්‍ය වත්කම්	(194,255)	(13,358)
එකතුව	(194,255)	(13,358)
7 අනෙකුත් මෙහෙයුම් ආදායම් (ශුද්ධ)		
දේපළ පිරිසිදු හා උපකරණ විකිණීමෙන් ලද ලාභ	95,998	6,489,040
අඩු කලා:		
දේපළ පිරිසිදු විකිණීමෙන් ලද අලාභ	(19,595)	-
ණය ආපසු අය කරගැනීම් (සටහන් 19 (බී))	130,881,151	156,985,155
අනෙකුත් මෙහෙයුම් ආදායම් (ශුද්ධ)	130,957,554	163,474,195

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

දෙසැම්බර් 31 දිනෙන් අවසන් වූ වර්ෂය සඳහා	බැංකුව	
	2012 රු.	2011 රු.
8 ණය හා අනෙකුත් අලාභ සඳහා අපනයන ගාස්තු		
අනෙකුත් ගනුදෙනුකරුවන්ට ලබාදුන් ණය හා ලැබිය යුතු (සටහන් 19 (බී))	139,399,324	(42,607,650)
එකතුව	139,399,324	(42,607,650)
9 සේවක පිරිවැය		
වැටුප් හා ප්‍රසාද දීමනා	1,513,385,300	1,112,765,315
නිර්ණය කරනලද දායකත්ව සැලැස්මට දායකත්වය	114,407,687	94,196,983
අනෙකුත්	860,818,804	708,418,258
එකතුව	2,488,611,791	1,915,380,556
10 අනෙකුත් වියදම්		
අධ්‍යක්ෂකවරුන්ගේ පාරිශ්‍රමිකය	3,076,885	2,645,019
විගණන පාරිශ්‍රමික	610,793	1,312,075
වෘත්තීය සහ නීති වියදම්	10,194,327	12,001,923
දේපළ පිරිසිදු හා උපකරණ ක්ෂය	112,268,023	98,057,411
පරිපාලන හා ආයතනික වියදම්	665,902,120	561,011,513
පරිගණකගත කිරීමේ වියදම්	3,517,488	3,138,213
හර බදු වියදම්	-	2,933,058
ව්‍යාපාරික බදු වියදම්	390,815	355,855
අනෙකුත් ගෙවන ලද කොමිස්	880,751	622,867
තැන්පතු රක්ෂණ අරමුදල	63,642,654	40,795,390
එකතුව	860,483,857	722,873,324
11 බදු වියදම		
ප්‍රවර්ධන බදු වියදම	-	-
ප්‍රවර්ධන වර්ෂය	458,668,298	558,459,913
පෙර වර්ෂයේ ප්‍රතිපාදනයන්	(25,808,571)	(4,295,437)
විලම්භිත බදු වියදම	-	-
තාවකාලික වෙනස	88,401,933	(90,413,910)
එකතුව	521,261,660	463,750,566
අ. බදු වියදම සැසඳීම		
බදු පෙර ලාභ හෝ අලාභ	1,066,752,390	1,585,773,953
කාලච්ඡේදය සඳහා ආදායම් බදු (ගැළපුම් කළ බදු අනුපාතයට ගිණුම්කරණ ලාභය),	28%	28%
IFRS ගැළපුම්	-	(100,893,416)
එකතුකලා: බදු සඳහා අනුමත නොකල වියදම් වල බදු බලපෑම	718,506,002	625,290,600
අඩු කලා: බදු සඳහා අනුමත කල වියදම් වල බදු බලපෑම	(147,157,326)	(115,671,450)
කාලච්ඡේදය සඳහා බදු වියදම	458,668,298	558,459,913

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

දෙසැම්බර් 31 දිනෙන් අවසන් වූ වර්ෂය සඳහා	බැංකුව	
	2012 රු.	2011 රු.
ආ. ආදායම් ප්‍රකාශයේ අයකරගෙන ඇති විලම්භිත බදු(බැර)පහත පරිදි අන්තර්ගත වේ.		
විලම්භිත බදු වත්කම	(32,565,130)	45,509,100
විලම්භිත බදු වගකීම්	120,967,063	(135,923,010)
විලම්භිත බදු	88,401,933	(90,413,910)
12 කොටසක ඉපයුම		
සාමාන්‍ය කොටස් හිමියන්ට අදාළ ශුද්ධ ලාභය	545,490,730	1,115,724,452
සාමාන්‍ය කොටස් හිමියන්ට අදාළ ශුද්ධ ලාභය	545,490,730	1,115,724,452
	සංඛ්‍යාව	සංඛ්‍යාව
මූලික කොටසක ඉපයුම සඳහා බර තැබූ සාමාන්‍ය කොටස් ගණන	109,940,015	109,940,015
සාමාන්‍ය කොටසක මූලික ඉපයුම	4.96	10.15

13 මූල්‍ය උපකරණ මිනුම් කිරීම

අ. බැංකුව - ප්‍රචරිත වර්ෂය 2012

දෙසැම්බර් 31 දිනට	HFT රු.	HTM රු.	L & R රු.	අනෙකුත් රු.	එකතුව රු.
වත්කම්					
මුදල් සහ මහ බැංකුව සමග ඇති ශේෂයන්	-	-	202,978,066	-	202,978,066
බැංකු සමග ඇති ශේෂයන්	-	-	-	11,972,103,907	11,972,103,907
විකිණීමට ඇති මූල්‍ය වත්කම්	628,900	-	-	-	628,900
බැංකු වලට දුන් ණය සහ ලැබීම්	-	-	12,108,219	-	12,108,219
අනෙකුත් ගනුදෙනුකරුවන්ට ලබාදුන් ණය සහ ලැබීම්	-	-	54,734,881,685	-	54,734,881,685
අනෙකුත් වත්කම්	-	-	-	194,141,165	194,141,165
මුළු මූල්‍ය වත්කම්	628,900	-	54,949,967,969	12,166,245,073	67,116,841,942
අනෙකුත් වත්කම්	-	-	-	1,742,493,904	1,742,493,904
විලම්භිත බදු	-	-	-	94,639,347	94,639,347
කීර්තිනාමය හා අස්පෘෂ්‍ය වත්කම්	-	-	-	55,441,895	55,441,895
ස්ථාවර වත්කම්	-	-	-	614,955,873	614,955,873
මුළු අනෙකුත් වත්කම්	-	-	-	2,507,531,019	2,507,531,019
මුළු වත්කම්	628,900	-	54,949,967,969	14,673,776,091	69,624,372,961

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

මූල්‍ය උපකරණ මිනුම් කිරීම

ආ. බැංකුව - ප්‍රවර්තන වර්ෂය 2012

දෙසැම්බර් 31 දිනට	ක්‍රමිකය පිරිවැය රු.	අනෙකුත් රු.	එකතුව රු.
වගකීම්			
බැංකු වලට ගෙවිය යුතු	6,078,629,948	-	6,078,629,948
අනෙකුත් ගනුදෙනුකරුවන්ට ගෙවිය යුතු	54,669,870,235	-	54,669,870,235
මුළු මූල්‍ය වගකීම්	60,748,500,183	-	60,748,500,183
අනෙකුත් වගකීම්	-	4,480,855,636	4,480,855,636
මුළු අනෙකුත් වගකීම්	-	4,480,855,636	4,480,855,636
මුළු වගකීම්	60,748,500,183	4,480,855,636	65,229,355,819

මූල්‍ය උපකරණ මිනුම් කිරීම

බැංකුව - පෙර වර්ෂය 2011

දෙසැම්බර් 31 දිනට	HFT රු.	HTM රු.	L & R රු.	අනෙකුත් රු.	එකතුව රු.
වත්කම්					
මුදල් හා මහ බැංකුව සමග ඇති ශේෂයන්	-	-	173,611,095	-	173,611,095
ශ්‍රී ලංකා රජයේ සුරැකුම්පත්		981,959,676	-	-	173,697,739
බැංකුව සමග ඇති ශේෂයන්	-	-	-	9,675,524,006	9,675,524,006
විකිණීම සඳහා පවතින මූල්‍ය වත්කම්	823,155	-	-	-	823,155
බැංකු වලට දුන් ණය සහ ලැබීම්	-	-	112,833,151	-	112,833,151
අනෙකුත් ගනුදෙනුකරුවන්ට ලබාදුන් ණය සහ ලැබීම්	-	-	47,065,657,195	-	47,065,657,195
අනෙකුත් වත්කම්	-	-	-	86,584,285	86,584,285
මුළු මූල්‍ය වත්කම්	823,155	981,959,676	47,352,101,441	9,762,108,291	57,288,730,626
අනෙකුත් වත්කම්					
අනෙකුත් වත්කම්	-	-	-	1,861,781,822	1,861,781,822
විලම්භිත බදු	-	-	-	183,041,280	183,041,280
කීර්ති නාමය හා අස්පෘෂ්‍ය වත්කම්				2,230,033	2,230,033
ස්ථාවර වත්කම්	-	-	-	440,202,042	440,202,042
මුළු අනෙකුත් වත්කම්	-	-	-	2,487,255,177	2,487,255,177
මුළු වත්කම්	823,155	981,959,676	47,352,101,441	12,249,363,468	59,775,985,803

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

දෙසැම්බර් 31 දිනට	ක්‍රමිකය පිරිවැය රු.	අනෙකුත් රු.	එකතුව රු.
වගකීම්			
බැංකු වලට ගෙවිය යුතු	5,130,477,017	-	5,130,477,017
අනෙකුත් ගනුදෙනුකරුවන්ට ගෙවිය යුතු	46,108,862,027	-	46,108,862,027
මුළු මූල්‍ය වගකීම්	51,239,339,044	-	51,239,339,044
අනෙකුත් වගකීම්	-	4,314,295,879	4,314,295,879
මුළු අනෙකුත් වගකීම්	-	4,314,295,879	4,314,295,879
මුළු වගකීම්	51,239,339,044	4,314,295,879	55,553,634,923

දෙසැම්බර් 31 දිනට	බැංකුව 2012 රු.		2011 රු.
14 මුදල් සහ මහ බැංකුව සමඟ ඇති මුදල් සහ ශේෂයන්			
අතැති මුදල්	202,978,066		173,611,095
එකතුව	202,978,066		173,611,095
15 ශ්‍රී ලංකා රජයේ සුරැකුම්පත්			
පරිණතය තෙක් රඳවාගත්			
භාණ්ඩාගාර බිල්පත්	-		173,697,739
උප එකතුව	-		173,697,739
එකතුව	-		173,697,739
16 බැංකු සමඟ ඇති ශේෂයන්			
ස්ථාවර වත්කම්	11,296,217,045		8,634,761,737
මුදල් වෙළඳපොළේ ස්ථානගතවීම	460,731,457		808,261,937
අනෙකුත් බැංකු ශේෂයන්	215,155,405		232,500,332
එකතුව	11,972,103,907		9,675,524,006
17 සාධාරණ අගය මගින් ලාභ හෝ අලාභ වන මූල්‍ය වත්කම් (ශ්‍රී ලංකා රජයේ සුරැකුම්පත් රහිතව)			
විකිණීම සඳහා පවතින			
හිමිකම් සුරැකුම්පත්	823,155		737,245
අඩු කලා : අගය අවප්‍රමාණය කිරීම්	(194,255)		-
එකතු කලා : ප්‍රාග්ධන ලාභ	-		85,910
උප එකතුව	628,900		823,155
සාධාරණ අගය මගින් ලාභ හෝ අලාභ වන			
ස්කන්ධ සුරැකුම්පත්	-		-
එකතුව	628,900		823,155

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

17.1 ස්කන්ධ සුරැකුම්පත්	2012			2011		
	කොටස් ගණන	ආයෝජනයේ පිරිවැය රු.	වෙළඳපල වටිනාකම රු.	කොටස් ගණන	ආයෝජනයේ පිරිවැය රු.	වෙළඳපල වටිනාකම රු.
D.F.C.C. බැංකුව	722	14,580	81,514	722	14,580	81,514
ලංකා වෝල්ටයිලිස් සමාගම	1,890	45,000	114,912	1,890	45,000	178,605
මර්වන්ට් බැංකු සමාගම	3,461	274,665	68,874	3,461	274,665	137,056
පීපල්ස් මර්වන්ට් බැංකු සමාගම	1,400	28,000	21,000	1,400	28,000	21,980
කැප්ෂන් ටයර් සමාගම	6,000	175,000	201,600	6,000	175,000	231,000
සෙලින්කෝ සෙලාන් සංවර්ධන බැංකුව	10,000	150,000	91,000	10,000	150,000	123,000
ණය තොරතුරු කාර්යාංශය (CRIB)	50,000	50,000	50,000	50,000	50,000	50,000
		737,245	628,900		737,245	823,155
කොටස් අවප්‍රමාණය කිරීම් සඳහා වෙන්කිරීම		(108,345)	-		85,910	-
		628,900	628,900		823,155	823,155

දෙසැම්බර් 31 දිනට		බැංකුව	
		2012 රු.	2011 රු.
18	බැංකුවලට දුන් ණය හා ලැබීම්		
	දළ ණය හා ලැබිය යුතු	12,108,219	112,833,151
	ශුද්ධ ණය හා ලැබිය යුතු	12,108,219	112,833,151
අ.	විශ්ලේෂණයන්		
	ණයකර	12,108,219	112,833,151
	දළ එකතුව	12,108,219	112,833,151
	මුදලත්		
	ශ්‍රී ලංකා රුපියල්	12,108,219	112,833,151
	දළ එකතුව	12,108,219	112,833,151
19	අනෙකුත් ගනුදෙනුකරුවන්ට ලබාදුන් ණය හා ලැබීම්		
	දළ ණය හා ලැබීම්	56,052,581,101	48,358,693,885
	අඩුකලා : සමුච්චිත අපහායනය වියදම්	(1,317,699,416)	(1,293,036,690)
	ශුද්ධ ණය හා ලැබීම්	54,734,881,685	47,065,657,195

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

දෙසැම්බර් 31 දිනට		බැංකුව	
		2012	2011
		රු.	රු.
අ. විශ්ලේෂණය			
නිෂ්පාදන වශයෙන්			
උකස්		23,743,351,832	20,411,715,135
සේවක ණය		940,873,099	930,346,392
කෙටිකාලීන		9,489,189,883	8,174,650,392
දිගුකාලීන		19,493,756,684	17,683,045,108
ණය සහ අත්තිකාරම් මත ලැබිය යුතු පොලී		2,385,409,604	1,158,936,858
මුළු වකතුව		56,052,581,101	48,358,693,885
විනිමය වශයෙන්			
ශ්‍රී ලංකා රුපියල්		56,052,581,101	48,358,693,885
මුළු වකතුව		56,052,581,101	48,358,693,885
කර්මාන්ත වශයෙන්			
කෘෂි සහ ධීවර		20,927,906,366	16,225,861,014
නිෂ්පාදන		5,779,965,510	5,457,130,653
ප්‍රවාහන		243,671,453	214,170,963
ඉදිකිරීම්/නිවාස		9,154,822,442	8,590,798,805
වෙළඳාම		7,818,665,860	8,078,383,266
වෙනත්(පරිභෝජන/තැන්පත් වලට විරෝධී/ සේවක)		9,742,139,865	8,633,412,327
ණය සහ අත්තිකාරම් මත ලැබිය යුතු පොලී		2,385,409,604	1,158,936,858
මුළු වකතුව		56,052,581,101	48,358,693,885
ආ. වර්ෂය තුළ තනි සහ සමුච්චිත අපහායන වියදම් වල සංවලනය			
සමුච්චිත අපහායන වියදම්			
2012/01/01 දිනට ආරම්භක ශේෂය		1,293,036,689	1,475,972,785
අයකිරීම/(කපා හැරීම) ආදායම් ප්‍රකාශනට (8)		(139,399,324)	42,607,650
වර්ෂය තුළදී අයකරගැනීම් (7)		130,881,151	156,985,155
අනෙකුත් සංවලනය		33,180,901	(382,528,901)
2012/12/31 දිනට අවසාන ශේෂය		1,317,699,417	1,293,036,689
20 කිරිතිහාමය හා අස්පාශ්‍ය වත්කම්			
පරිගණක මෘදුකාංග			
2012/01/01 දිනට ආරම්භක ශේෂය		26,558,727	25,591,640
වකතා කිරීම්		57,555,819	227,785
ලියා හැරීම්		(6,569,742)	-
ගැළපීම්		(47,344)	739,302
(අඩුකලා): අපහායන ගාස්තු		-	-
2012/12/31 දිනට අවසාන ශේෂය		77,497,461	26,558,727
(අඩුකලා): ක්‍රමිකෘතිය			
2012/01/01 දිනට ආරම්භක ශේෂය		24,328,694	20,069,786
වසරේ වැය		4,731,869	2,698,452
ලියා හැරීම්		(6,458,307)	-
ගැළපීම්		(546,691)	1,560,456
2012/12/31 දිනට අවසාන ශේෂය		22,055,565	24,328,694
(අඩුකලා): ක්‍රමිකෘතිය		-	-
ශුද්ධ පොත් අගය		55,441,895	2,230,033

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

21 දේපල / පිරිසත හා උපකරණ
අ. දේපල හා උපකරණ

	සිත්තකිකර ඉඩම් හා ගොඩනැගිලි රු.	පරිගණක, දෘඩාංග හා මෘදුකාංග රු.	කාර්යාල උපකරණ, ලිඛිත හා සවිකිරීම් රු.	2012 බැංකුව		
				මෝටර් වාහන රු.	නොනිම් රු.	එකතුව රු.
ප්‍රවර්තන වර්ෂය (2012) පිරිවැය සහ සාධාරණ අගය						
2012/01/01 දිනට ආරම්භක ශේෂය	111,813,985	229,997,186	478,923,465	150,379,336	31,345,789	1,002,459,762
එකතු කිරීම්	159,149,282	37,496,800	71,423,876	6,017,455	20,451,130	294,538,543
ඉවත් කිරීම්	-	-	(834,079)	-	-	(834,079)
වර්ෂය තුළ මාරුකිරීම්	-	-	-	-	(12,792,721)	(12,792,721)
ගැලපීම්	-	422,265	(334,722)	-	-	87,543
2012/12/31 දිනට අවසාන ශේෂය	270,963,267	267,916,252	549,178,540	156,396,791	39,004,199	1,283,459,048
මූල්‍ය කල්බදු						
2012/01/01 දිනට ආරම්භක ශේෂය	-	-	-	-	-	-
එකතු කිරීම්	-	-	-	6,940,000	-	6,940,000
ඉවත් කිරීම්	-	-	-	-	-	-
2012/12/31 දිනට අවසාන ශේෂය	-	-	-	6,940,000	-	6,940,000
(අඩුකලා) : සම්ප්‍රීතීන් කෂය						
2012/01/01 දිනට ආරම්භක ශේෂය	28,943,830	144,994,909	288,284,996	100,033,987	-	562,257,722
වසරේ වැය	7,811,694	30,977,030	57,646,400	15,764,451	-	112,199,574
ඉවත් කිරීම්	-	-	(750,406)	-	-	(750,406)
ගැලපීම්	(7,623)	1,007,789	667,619	50	-	1,667,836
2012/12/31 දිනට අවසාන ශේෂය	36,747,901	176,979,727	345,848,610	115,798,488	-	675,374,726
මූල්‍ය කල්බදු						
2012/01/01 දිනට ආරම්භක ශේෂය	-	-	-	-	-	-
වසරේ වැය	-	-	-	68,449	-	68,449
2012/12/31 දිනට අවසාන ශේෂය	-	-	-	68,449	-	68,449
(අඩුකලා) : අපහායන වියදම්						
ශුද්ධ පොත් අගය 2012/12/31 දිනට	234,215,366	90,936,524	203,329,930	47,469,853	39,004,199	614,955,873

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

ප්‍රාදේශීය සංවර්ධන බැංකුව



21 දේපල / පිරිසත හා උපකරණ

	සිත්තකිකර ඉඩම් හා ගොඩනැගිලි රු.	පරිගණක, දෘඩාංග හා මෘදුකාංග රු.	බැංකුව 2012			
			කාර්යාල උපකරණ, ලිඛිත හා සවිකිරීම් රු.	මෝටර් වාහන රු.	නොනිම් රු.	එකතුව රු.
පෙර වර්ෂය (2011) පිරිවැය සහ සාධාරණ අගය						
2011/01/01 දිනට ආරම්භක ශේෂය	108,637,926	187,877,617	434,742,695	134,922,088	16,946,419	883,126,745
එකතු කිරීම්	3,549,252	47,869,898	53,240,860	49,349,192	14,399,372	168,408,574
ඉවත් කිරීම්	(373,193)	(3,110,018)	(4,853,851)	(4,092,001)	-	(12,429,063)
ගැලපීම්	-	(2,640,310)	(4,206,240)	(29,799,941)	-	(36,646,491)
2012/12/31 දිනට අවසාන ශේෂය	111,813,985	229,997,187	478,923,464	150,379,338	31,345,791	1,002,459,765
(අඩුකලා): සමුච්චිත ණය						
2012/01/01 දිනට ආරම්භක ශේෂය	24,198,458	124,151,919	237,588,163	97,728,346	-	483,666,886
වසරේ වැය	4,582,548	24,866,293	53,113,551	15,495,018	-	98,057,410
ඉවත් කිරීම්	-	(3,014,620)	(1,982,894)	(312,000)	-	(5,309,514)
ලියා හැරීම්	162,824	(1,008,682)	(433,825)	(12,877,376)	-	(14,157,059)
ගැලපීම්	28,943,830	144,994,910	288,284,995	100,033,988	-	562,257,723
2012/12/31 දිනට අවසාන ශේෂය	-	-	-	-	-	-
ශුද්ධ පොත් අගය 2012/12/31 දිනට	82,870,155	85,002,277	190,638,469	50,345,350	31,345,791	440,202,042

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

22 විලම්භිත බදු වත්කම්/වගකීම්	බැංකුව			
	2012-12-31 දිනට මූල්‍ය තත්ත්ව ප්‍රකාශනය රු.	2012-12-31 දිනෙන් අවසන් වර්ෂය සඳහා ආදායම් ප්‍රකාශනය රු.	2011-12-31 දිනට මූල්‍ය තත්ත්ව ප්‍රකාශනය රු.	2011-12-31 දිනෙන් අවසන් වර්ෂය සඳහා ආදායම් ප්‍රකාශනය රු.
විලම්භිත බදු වගකීම්				
බදු අරමුණු සඳහා ප්‍රාග්ධන දීමනා	137,209,417	(120,967,063)	16,242,353	135,923,010
	137,209,417	(120,967,063)	16,242,353	135,923,010
විලම්භිත බදු වත්කම්				
නිර්ණය කරන ලද ප්‍රතිලාභ බැඳීම්	195,348,982	29,993,373	165,355,608	(11,037,278)
සක්‍රීයව පවතින ණය හා අත්තිකාරම් සඳහා පොදු වෙන්කිරීම්	36,499,782	2,571,757	33,928,025	(34,471,822)
	231,848,764	32,565,130	199,283,633	(45,509,100)
විලම්භිත ආදායම් බදු ආදායම/(වියදම)	-	(88,401,933)	-	90,413,910

දෙසැම්බර් 31 දිනට	බැංකුව	
	2012 රු.	2011 රු.
මූල්‍ය තත්ව ප්‍රකාශයේ ප්‍රතිබිම්බයට අනුව		
විලම්භිත බදු වත්කම්	231,848,764	199,283,633
විලම්භිත බදු වගකීම්	137,209,417	16,242,353
ශුද්ධ විලම්භිත බදු වත්කම්/වගකීම්	94,639,347	183,041,280

දෙසැම්බර් 31 දිනට	බැංකුව	
	2012 රු.	2011 රු.
23 අනෙකුත් වත්කම්		
ලැබිය යුතු	252,069,726	446,361,212
තැන්පතු සහ කලින් ගෙවීම්	580,899,469	46,474,250
අනෙකුත් ණයගැතින්	113,241,696	40,110,035
වෙනත්	210,043,704	124,585,199
ආදේශ වවුචර්	780,380,474	1,290,835,411
එකතුව	1,936,635,069	1,948,366,107

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

දෙසැම්බර් 31 දිනට		බැංකුව	
		2012 රු.	2011 රු.
24	බැංකුවට ගෙවිය යුතු		
	ණය ගැනීම්	1,600,901,118	2,153,013,069
	කල්බදු	8,981,887	-
	ප්‍රතිමූල්‍ය	4,468,746,943	2,977,463,948
	එකතුව	6,078,629,948	5,130,477,017
25	අනෙකුත් පාරිභෝගිකයන්ට ගෙවිය යුතු		
	ක්‍රමයාන පිරිවැයට	54,669,870,235	46,108,862,027
	එකතුව	54,669,870,235	46,108,862,027
	අ. විශ්ලේෂණ		
	ඉතුරුම් උපකරණ ලෙස		
	ඉතුරුම් තැන්පතු	12,887,172,039	12,974,678,779
	ස්ථාවර තැන්පතු	33,834,835,714	26,710,909,670
	අනෙකුත් තැන්පතු/දිගුකාලීන ඉතුරුම්	7,947,862,483	6,423,273,578
	එකතුව	54,669,870,235	46,108,862,027
	විනිමය වශයෙන්		
	ශ්‍රී ලංකා රුපියල්	54,669,870,235	46,108,862,027
	එකතුව	54,669,870,235	46,108,862,027
	කල්පිරීමේ විශ්ලේෂණය පහත සටහන් අංක 40.3.3 දක්වා ඇත.		
26	අනෙකුත් වගකීම්		
	අනෙකුත් ණයහිමියන්	133,779,502	221,004,638
	ගෙවිය යුතු පොලී	1,242,611,197	861,062,469
	අනෙකුත් ගෙවීම්	2,485,780,866	2,691,823,857
	ශාඛා නිවේදන	618,684,070	540,404,914
	එකතුව	4,480,855,636	4,314,295,879
27	ප්‍රකාශිත ප්‍රාග්ධනය		
	සාමාන්‍ය කොටස්	1,099,400,151	1,099,400,151
	එකතුව	1,099,400,151	1,099,400,151

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

දෙසැම්බර් 31 දිනට		බැංකුව		
		2012 රු.	2011 රු.	
28	ව්‍යවස්ථාපිත සංචිත අරමුදල			
	2012/01/01 දිනට ආරම්භක ශේෂය	504,066,435	316,410,261	
	කාලච්ඡේදය තුළ මාරුකිරීම්	2,087,521	187,656,174	
	2012/12/31 දිනට අවසාන ශේෂය	506,153,956	504,066,435	
29	රඳවාගත් ලාභ අලාභ ගිණුම			
	2012/01/01 දිනට ආරම්භක ශේෂය	(126,875,295)	41,765,655	
	වර්ෂය සඳහා ලාභය	545,490,730	1,115,724,452	
	සංචිත සඳහා මාරුකිරීම්	(389,390,141)	(1,174,425,388)	
	ලාභාංශ	(104,653,859)	(109,940,015)	
	2012/12/31 දිනට අවසාන ශේෂය	(75,428,565)	(126,875,295)	
30	අනෙකුත් සංචිත			
අ.	ප්‍රවර්තන වර්ෂය (2012) බැංකුව	2012/01/01 දිනට ආරම්භක ශේෂය රු.	සංචලන/ මාරුකිරීම් රු.	2012/12/31 දිනට අවසාන ශේෂය රු.
	පොදු සංචිතය	2,026,650,475	186,565,099	2,213,215,574
	ආයෝජන අරමුදල	360,652,351	(69,520,609)	291,131,742
	විශේෂ සංචිත අරමුදල	358,456,764	2,087,521	360,544,284
	එකතුව	2,745,759,589	119,132,011	2,864,891,600
ආ.	පෙර වර්ෂය (2011) බැංකුව	2012/01/01 දිනට ආරම්භක ශේෂය රු.	සංචලන/ මාරුකිරීම් රු.	2012/12/31 දිනට අවසාන ශේෂය රු.
	පොදු සංචිත	1,576,003,975	450,646,500	2,026,650,475
	ආයෝජන අරමුදල	-	360,652,351	360,652,351
	විශේෂ සංචිත අරමුදල	245,795,140	112,661,624	358,456,764
	එකතුව	1,821,799,114	923,960,475	2,745,759,589
31	අසම්භාව්‍ය වගකීම් හා බැඳීම්			
	අප බැඳුම්කර	53,311,000		41,273,500
	අනෙකුත් අසම්භාව්‍ය අයිතම්	109,871,094		130,425,814
	එකතුව	163,182,094		171,699,314

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

31 අසම්භාව්‍ය වගකීම් හා බැඳීම් (පෙර පිටුවෙන්)

උතුරු මැද පළාත

නඩු අංක.විස්සි/විවිසි/සිව්වල්ඒ:247/2011-ශ්‍රේෂ්ඨාධිකරණය

විත්සිපි/විවිසිසිඒ/ඒආර්පී/675/09

දිසාඅධිකරණය පොළොන්නරුව නඩු අංක. ඩීආර් 417/2003

ජනාධිපති නීතිඥ කුමාරතුංග ද අල්විස් මහතා බැංකුව වෙනුවෙන් පෙනී සිටී.

රු: 210,387/62 ක මුදලක් අයකර ගැනීම සඳහා බැංකුව විසින් පොළොන්නරුව දිසාඅධිකරණයේ පළමු විත්තිකරු (මියගිය) එරෙහිව පවරා තිබූ නඩුවේ නයිසිය නිවැරදි ප්‍රකාශය මත විත්තිකාර වග උත්තරකාර පාර්ශවයන් නඩුව සම්පූර්ණ කර පත්කිරීමට උත්සාහ කරන ලදී. එහෙත් බැංකුව උතුරු මැද පළාත් සිවිල් අභියාචනා මහා ධිකරණයට අභියාචනාවක් ඉදිරිපත් කරමින් දිසාඅධිකරණයේ නිවැරදිව අභියෝගයකට ලක් කලද එය නිෂ්ප්‍රභා විය. ඉන් අනතුරුව බැංකුව ශ්‍රේෂ්ඨාධිකරණයට අභියාචනාවක් ඉදිරිපත් කරමින් පළාත්බද සිවිල් අභියාචනා අධිකරණයේ නිවැරදිව අභියෝගයට ලක්කර තිබේ.

මෙම නඩුව 2013 ජුනි 19 වෙනිදාට කැඳවනු ලැබේ.

දකුණු පළාත

නඩු අංක. ඩීවීඒආර්/2230/2011- දිසා අධිකරණය කොළඹ

කේ.කේ.පී.ඩී.ආර්.විස්.විජේතිලක

රජයේ ජ්‍යෙෂ්ඨ අධිනීතිඥ රවිචන්ද්‍ර පතිරණ මහතා මෙම සිද්ධිය සම්බන්ධයෙන් බැංකුව වෙනුවෙන් පෙනී සිටී.

ඉමදුව ශාඛාවෙන් රු: 25,000 ක ණය මුදලක් ලබාගෙන පසුව පියවන ලද කේ.කේ.පී.ඩී.ආර්.විස්. විජේතිලක නම් පැමිණිලිකාරිය විසින් රු:20,000,000 ක වන්දියක් ඉල්ලා මෙම නඩුව පවරා ඇත. කෙසේවුවද ඇයගේ ඉමදුව ශාඛාව සමග පැවති ගිණුම වසා නොතිබූ අතර ණය තොරතුරු කාර්යාංශයේ වාර්තාකර තිබූ තොරතුරු ඉවත්කිරීමට බැංකුව අසමත් වී ඇත. ණය තොරතුරු කාර්යාංශයේ දක්වන තොරතුරු අනුව ඇයගේ නම සහ හැඳුනුම්පත් අංකය මත රු:75,000 ක හිඟ හිටි ණය මුදලක් දක්වා ඇති අතර එය පී.පී. නදිමා ප්‍රියංගනි නම් වෙනත් ගණුදෙනුකාරියක විසින් ලබා ගන්නා ලද්දකි. පැමිණිලිකාරිය කියා සිටිනුයේ ඇය වෙනත් බැංකුවකින් ණය මුදලක් ඉල්ලා සිටී අවස්ථාවේ ණය තොරතුරු කාර්යාංශයේ ඇති දත්ත අනුව එම ණය මුදල ප්‍රතික්ෂේප වූ බවත් ඒ සඳහා වන්දි ලෙස බැංකුව රු: 20,000,000 ගෙවිය යුතු බවත්ය.

නඩුව විභාගය ආරම්භ වී ඇති අතර ඊළඟ නඩු දිනය 2013 ජුනි 27 දින වේ.

වයඹ පළාත

පුත්තලම් දිස්ත්‍රික් උසාවියේ නඩු අංක 2895/වම්

නීතිඥ එම්.ඒ.ටී.ඒ මාරසිංහ මහතා බැංකුව වෙනුවෙන් පෙනී සිටී.

එන්.අයි. මල්ලවආරච්චි, යන අය විසින් බැංකුවට එරෙහිව මෙම නඩුව පවරා ඇති අතර, බැංකුව විසින් පරාමේ බලතල ක්‍රියාත්මක කරමින් අදාල නඩුව 2004.12.29 දින දරණ චෝද්‍යාපත්‍රයේදී පැමිණිලිකරු වෙත අලෙවි කරන ලදී. නියමිත කාලයේදී පැවරුම් ඔප්පුව ලියා අත්සන් කර දීමට බැංකුව අපොහොසත් වීම හේතුවෙන් පැමිණිලිකරු රු.2,500,000 ක වන්දි මුදලක් ඉල්ලා ඇත.

වත්මන් තත්ත්වය

දැනට මෙම නඩුව විභාගවෙමින් පවතී. මීලඟ නඩු දිනය 2013.06.20

මීගමුව කම්කරු විනිශ්චය සභාවේ නඩු අංක 21/අති/306/2004

මීගමුව ශාඛාවේ කළමනාකරු වශයෙන් සේවය කරමින් සිටි විනය පරීක්ෂණ නිවැරදිකම් මත 2001.08.28 දිනදී සේවයෙන් පහකර ඇති හර්ෂණ කුමාරසිංහ මහතා විසින් උක්ත නඩුව බැංකුවට එරෙහිව පවරා ඇත. ඔහු විසින් නැවත ප්‍රතිශ්ඨාපනය කරන ලෙස සහ සාධාරණ වන්දි මුදලක් ලබාගැනීම පිණිස මෙම නඩුව ගොනු කර ඇත.

වත්මන් තත්ත්වය

දැනට මෙම නඩුව විභාගවෙමින් පවතී.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

වයඹ පළාත (පෙර පිටුවෙන්)

නඩු අංක 1663/විල් - දිස්ත්‍රික් උසාවිය - මාරවිල.

බැංකුව වෙනුවෙන් නීතිඥ එම්.ඒ.ටී.ඒ මාරසිංහ මහතා පෙනී සිටී.

පළමු විත්තිකරු (අපගේ ගනුදෙනුකරු) විසින් පැමිණිලිකරුගෙන් විකුණුම් ඔප්පුවක් මගින් මිලදී ගත් ඉඩමක් බැංකුවට උකස් කර ඇත. පැමිණිලිකරු පවසා සිටින්නේ මෙම ඔප්පුව පළමු විත්තිකරු විසින් වංචනිකව සකස් කර ඇති බවයි. පැමිණිලිකරු රු. 800,000 ක වන්දි ඉල්ලා අප ගනුදෙනුකරු වන පළමු විත්තිකරුට හා දෙවන විත්තිකරු වශයෙන් බැංකුවටද විරුද්ධව නඩු පවරා ඇත. බැංකුවේ මතය වනුයේ අදාළ නීතිඥ මණ්ඩලය මගින් නිමිකම් නිසිපරිදි පරීක්ෂා කර ඇති අතර නිමිකම සම්බන්ධව ගැටළුවක් නොමැති බවයි.

නඩු අංක විල්.ටී. 01/57/2011 - කොළඹ කම්කරු උසාවිය.

ශ්‍රී ලංකා සේව්‍යයින්ගේ සංගමයේ ජ්‍යෙෂ්ඨ කාර්මික සම්බන්ධතා උපදේශක, නීතිඥ ධනංජය ජයකොඩි මහතා බැංකුව වෙනුවෙන් පෙනී සිටී. අයදුම්කරුවන යු.ඩී. රංජිත් වෙනුවෙන් ලංකා බැංකු සේවක සංගමය කම්කරු අධිකරණයේ නඩුවක් පවරමින් සහන අපේක්ෂාකර ඇති අතර බැංකුවේ ස්ථාවරය වනුයේ අයදුම්කරු සේවයෙන් නෙරපීම ඔහු වයඹ සංවර්ධන බැංකුවේ ශාඛාවක වැඩ බලන කළමනාකරු වශයෙන් සේවය කරන සමයේ සිදුකළ බරපතල වැරදි සම්බන්ධයෙන් සාධාරණ හා යුක්ති සහගත පදනමක් මත සිදුකල බවය නඩුව විභාග වෙමින් පවතින අතර මිළග විමසුම් දිනය 2013 ජූලි 01 වෙනිදා වේ.

සබරගමු පළාත

එම්.එස්.ඩී. ජයතිලක මයා (සේවක අංක 185) විසින් බැංකුවට චිරෙහිව රත්නපුර මහාධිකරණයේ සහ රත්නපුර කම්කරු උසාවියේ වෙන්වෙන් වශයෙන් නඩු පවරා ඇත. කම්කරු අධිකරණයේ පවරා ඇති නඩුව, මහාධිකරණයේ නඩුව අවසන් වනතුරු කල් තබා ඇත.

නඩු අංක 339 - එච් ඒ ඩී වන්දසිර මයා

මොහු විසින් බැංකුවට චිරෙහිව දැනට ඉහත නඩු අංක යටතේ මහනුවර කාර්මික අධිකරණයේ නඩුවක් පවත්වාගෙන යයි.

එම් පී ටී ගෝතමී මිය

2010/08/20 දින බැංකු සේවයෙන් ඉල්ලා අස්වීම් අය විසින් විශ්‍රාම පාරිභෝගික ගෙවීමේදී ප්‍රමාද වීමක් සම්බන්ධයෙන් අධිකාර ඉල්ලා බදුල්ල සහකාර කොමසාරිස් කාර්යාලයේ පැමිණිල්ලක් කොට දැනට විභාග කරමින් පවතී.

නඩු අංක 19711 - ඩබ් කේ විසිදාගම මයා

බැංකු සේවයෙන් ඉවත් කරන ලද ඉහත නම් සදහන් අය බදුල්ල සහකාර කොමසාරිස් කාර්යාලයේ පැමිණිල්ලක් කොට දැනට නඩුවක් පවත්වාගෙන යනු ලබයි කම්කරු විනිශ්චය සභාවේ බැංකුව වෙනුවෙන් නීතිඥ ශාන්ත දිසුලන මහතා පෙනී සිටී.

මහාධිකරණයේ නඩු අංක 64/2012/අභියාචන - ඩබ්. එම්. සුවේන්ද්‍රා කුමාරිහාමි මිය

නඩු අංක 05/19493/2006 යටතේ කම්කරු විනිශ්චය සභාවේ පැවති නඩුවේ තීන්දුව අනුව රුපියල් 290,000/- ක් වශයෙන් ගෙවා සේවයෙන් ඉවත් කරන ලද ඉහත අය අභියාචනයක් ඉදිරිපත් කර ඉහත අංකය යටතේ මහාධිකරණ නඩුව පවත්වාගෙන යයි. බැංකුව වෙනුවෙන් නීතිඥ දිසුලන මහතා පෙනී සිටී.

නඩු අංක 34/9/වින්- මොහොමඩ් සෙයිසද

බදුල්ල දිසා අධිකරණය විසින් 62/6 අංකය යටතේ තමාගේ නිශ්චල දේපල වෙන්දේසි කිරීමට චිරෙහිව නඩුවක් පවත්වාගෙන ගොස් ඇති අතර විය නිශ්ප්‍රභා කිරීමෙන් අනතුරුව උභව පළාත්බද මහාධිකරණයේ අභියාචනා නඩුවක් පවත්වාගෙන යයි. බැංකුව වෙනුවෙන් නීතිඥ රචී මොල්ලිගෙඩි හා නීතිඥ උපාලි නිශ්ශංක ගුණසේකර යන මහත්වරුන් පෙනී සිටී.

32 ශේෂ පත්‍ර දිනට පසු සිදුවීම්

ඉහත සදහන් සිද්ධීන් හැර මූල්‍ය ප්‍රකාශන වල හෙළිදරව් කළයුතු හෝ ගැලපීම් කිරීමට සිදුවන කිසිදු හේතුවක් ශේෂ පත්‍ර දිනට සිදුවී නොමැත.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

33 අධ්‍යක්ෂකවරුන්ගේ ගිවිසුම්ගත බැඳීම

බැංකුවේ අධ්‍යක්ෂක මණ්ඩලය විසින් ප්‍රධාන කළමනාකරණ නිලධාරී මණ්ඩලයට අයත් වේ. ප්‍රවර්ධන මූල්‍ය කාලපරිච්ඡේදය තුළ අධ්‍යක්ෂකවරුන් පහත පරිදිය.

කේෂලා ජයවර්ධන මහත්මිය
සරත් ද අල්විස් මයා
මාධව් හේරත් මිය
ධම්මික පෙරේරා මයා
ටී.ඒ. ආරියපාල මයා
දයානි ප්‍රනාන්දු මිය
පී.ඒ. පතිරණ මයා
ඩී.වීම්.එස් ඩටගොඩ මයා
සී.කේ. නානායක්කාර මිය

කාලච්ඡේදය තුළදී බැංකු පහත සඳහන් සම්බන්ධිත පාර්ශවයන් සමග ගනුදෙනු සිදුකොට ඇත.

සරත් ද අල්විස් මයා බැංකුවේ විධායක අධ්‍යක්ෂකවරයකු වන අතර බැංකුව සමග කිසිදු ගනුදෙනුවකට ඇතුළත් නොමැත.

මාධව් හේරත් මිය බැංකුවේ විධායක අධ්‍යක්ෂකවරයකු වන අතර බැංකුව සමග කිසිදු ගනුදෙනුවකට ඇතුළත් නොමැත.

ධම්මික පෙරේරා මයා බැංකුවේ විධායක අධ්‍යක්ෂකවරයකු වන අතරම ජාතික ඉතිරි කිරීමේ බැංකුවේ නියෝජ්‍ය සාමාන්‍යාධිකාරී ලෙස කටයුතු කරන අතර බැංකුව සමග පහත සඳහන් ගනුදෙනු සිදුකොට ඇත. බැංකුව රු. මිලියන 500 ක ණය ලබා ගෙන ඇති අතර 2012 දෙසැම්බර් 31 දිනට එම අගයම ශේෂව පවතී. තව දුරටත් ස්ථාවර තැන්පතු ලෙස රු. 154,927,500 ක් 2012 දෙසැම්බර් 31 දිනට පවතී.

ටී.ඒ. ආරියපාල මයා බැංකුවේ අධ්‍යක්ෂකවරයකු වන අතර එමෙන්ම ඔහු මහජන බැංකුවේ සමුපකාර සංවර්ධන හා සුළු හා මධ්‍ය පරිමාණ ව්‍යාපාර අංශයේ නියෝජ්‍ය සාමාන්‍යාධිකාරී ලෙස කටයුතු කරයි. ඔහු සමග බැංකුව පහත ගනුදෙනු සිදුකොට ඇත.

බැංකුව විසින් සඳහන් කළ ජංගම ගිණුමක් පවත්වාගෙන යන අතර 2012 දෙසැම්බර් 31 දිනට ශේෂය රු.72,654,808 කි. තවද ඔහු විසින් ස්ථාවර තැන්පතුවක් හා ප්‍රති මිලදී ගැනුම් ගිවිසුමක ආයෝජනය කර ඇති අතර මෙහි ශේෂයන් වෙන් වෙන් වශයෙන් රු.5,950,382,696 හා රු.190,000,000 ක් වේ.

දයානි ප්‍රනාන්දු මිය බැංකුවේ අධ්‍යක්ෂකවරයක් වන අතර ලංකා බැංකුවේ නියෝජ්‍ය සාමාන්‍යාධිකාරීන්ගේද වේ. බැංකුව සමග පහත සඳහන් ගනුදෙනු වලට එල්ල ඇත.

බැංකුව ඉහත සඳහන් කළ බැංකුව සමග ජංගම ගිණුමක් පවත්වාගෙන යන අතර 2012 දෙසැම්බර් 31 දිනට ශේෂය රු. 39,380,042 කි. ණය තැන්පතු, ස්ථාවර තැන්පතු, විශේෂිත ඉතිරි කිරීම් ලෙස පවතින කෙටිකාලීන ආයෝජන වල අගයන් පිළිවෙලින් රු. 10,000,000/, රු.4,072,376,112 සහ රු. 270,624,736 කි. ණය ගැනීම් රු. මිලියන 1,000 වන අතර 2012 දෙසැම්බර් 31 දිනට එහි ශේෂය රු මිලියන 1,000 ක්ව පවතී. තවදුරටත් අප විසින් කල්බදු පහසුකම් රු. 9,110,820 ලබාගෙන ඇති අතර 2012 දෙසැම්බර් 31 දිනට එහි ශේෂය රු. 8,963,665.21 කි.

ආචාර්ය ඩී.වීම්.එස් ඩටගොඩ මයා බැංකුවේ අධ්‍යක්ෂකවරයෙක් වන අතර භාණ්ඩාගාරයේ නියෝජ්‍ය ලේකම් ද වේ. **පී.ඒ. පතිරණ මයා** බැංකුවේ අධ්‍යක්ෂකවරයෙක් වන අතර භාණ්ඩාගාරයේ ජ්‍යෙෂ්ඨ උපදේශකයෙක්ද වේ. **සී.කේ. නානායක්කාර මිය** බැංකුවේ අධ්‍යක්ෂකවරයෙක් වන අතර විශ්‍රාමික සහකාර පාලකවරයෙක්ද වේ.

34 සම්බන්ධිත පාර්ශවයන් සම්බන්ධ අනාවරණය කිරීම්.

පහත සඳහන් කරුණු හැරුණු කොට අධ්‍යක්ෂකවරුන්ගේ බැඳියාව සම්බන්ධව ගනුදෙනු කිසිවක් කාලච්ඡේදය තුළදී සිදුවී නොමැත.

35 ඔඩිපත සඳහා වූ වත්කම්

පහත දැක්වෙන ණය පහසුකම් ලබා ගැනීමේදී ණය සුරක්ෂිත ලෙස පහත වත්කම් ඇපයට තබා ඇත.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

	ණය පහසුකම් වර්ගය	ණය පහසුකම් ප්‍රමාණය රු: මිලියන	සුරක්ෂිතයේ ස්වභාවය	සුරක්ෂිතයේ වටිනාකම රු: මිලියන	2012/12/31 දිනට ශේෂය රු: මිලියන
1	බැංකු අයිතා (ලංකා බැංකුව)	990	FD-070963965 FD-71935244	600 (පොළිය සමග) 500 (පොළිය සමග)	- -
2	ණය (වාරික) (ජා:ඉ:බැ)	500	සුරකුම් රහිත	-	500
3	ණය (වාරික) (ලංකා බැංකුව)	1,000	සුරකුම් රහිත	-	1,000
4	ණය (වාරික) (මහජන බැංකුව)	100	කෘෂි කාර්මික ණය ඔඩිපනය	-	100
5	බැංකු අයිතා (මහජන බැංකුව)	200	FD-014-60-01-0000-8138-8	232.94	-

දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා		සටහන්	බැංකුව	
			2012 රු.	2011 රු.
36	බදු පෙර ලාභයට අයත් මූල්‍ය නොවන අයිතම			
	දේපළ / පිරියත හා උපකරණ කෂය	10	112,268,023	98,057,411
	අස්පෘෂ්‍ය වත්කම් ක්‍රමකෂය	20	4,731,869	2,698,452
	සම්පූර්ණ පොලී අනුපාත		4,977,218	(45,177,151)
	ණය අත්තිකාරම් මත අපනයන අලාභ	8	139,399,324	(42,607,650)
	ආයෝජනය මත ප්‍රාග්ධනිත අලාභ	6	194,255	99,268
	ආයෝජනය මත ප්‍රාග්ධනිත ලාභ	6	-	(85,910)
	නිර්ණය කරන ලද ප්‍රතිලාභ සැලැස්ම සඳහා වූ වියදම	9	114,407,687	94,196,983
	ගැලපීම්		19,915,681	18,753,114
	ස්ථාවර වත්කම් විකිණීම මත ලාභ/(අලාභ)	7	(76,403)	(6,489,040)
	එකතුව		395,817,656	119,445,478
37	මෙහෙයුම් වත්කම් වල වෙනස්වීම්			
	ශ්‍රී ලාංකික රාජ්‍ය සුරැකුම්පත් ශුද්ධ වෙනස්වීම්	15	173,697,739	377,775,925
	බැංකු වලින් ලැබිය යුතු ණය හා ලැබිය යුතු දෑ වල ශුද්ධ වෙනස	18	100,724,932	12,551,129
	අනෙකුත් පාරිභෝගිකයන්ගෙන් ලැබිය යුතු ණය හා ලැබිය යුතු දෑ වල ශුද්ධ වෙනස	18	(7,808,623,813)	(9,433,495,898)
	අනෙකුත් වත්කම් වල වෙනස්වීම්	23	11,731,038	(81,471,912)
	එකතුව		(7,522,470,104)	(9,124,640,756)
38	මෙහෙයුම් වගකීම් වල වෙනස්වීම්			
	බැංකුවට ගෙවිය යුතු දෑ වල ශුද්ධ වෙනස	24	941,212,931	2,673,719,418
	අනෙකුත් ගනුදෙනුකරුවන්ට ගෙවිය යුතු දෑ වල ශුද්ධ වෙනස	25	8,556,030,990	8,204,114,643
	අනෙකුත් වගකීම් වල වෙනස්වීම්	26	(254,202,411)	155,389,048
	එකතුව		9,243,041,509	11,033,223,109

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

39. මූල්‍ය වත්කම් වල සාධාරණ අගය

සාධාරණ අගය මත වර්තා කල මූල්‍ය උපකරණ

වටිනාකම මැනීමේ ක්‍රමෝපායන් භාවිතා කරමින් සාධාරණ මත වාර්ථාකල මූල්‍ය උපකරණයන් හි සාධාරණ අගය නිර්ණය කිරීමේ ආකාරය පිළිබඳ විස්තර පහතින් දැක්වේ.

ව්‍යුත්පන්න - වත්කම් හා වගකීම්

වටිනාකම් අගය කිරීමේ ක්‍රමෝපායන් හා වෙළඳපොල තුල නිරීක්ෂණය කල හැකි සාධකයන් භාවිතා කරමින් ව්‍යුත්පන්න නිෂ්පාදනයන් වන විදේශ විනිමය ගිවිසුම් හා ඉදිරි විදේශ විනිමය ගිවිසුම් අගය කරනු ලැබේ. ප්‍රධාන වශයෙන් යෙදාගනු ලබන වත්කම් අගය කිරීමේ ක්‍රමෝපායන් ලෙස ඉදිරි විදේශ විනිමය, දැනට පවතින හා ඉදිරි අධි මිල ගණන් ඇතුලත් කල හැකිය.

විකිණීම සඳහා පවතින මූල්‍ය උපකරණ

මූලික වශයෙන් මිල කල ආණ්ඩුවේ ණය සුරකුම් වලින් සමන්විත විකිණීම සඳහා පවතින මූල්‍ය වත්කම් වටිනාකම අගය කිරීමේ ක්‍රමෝපායන් හෝ මිල කිරීමේ අකෘතින් භාවිතාකරමින් අගය කරනු ලැබේ. මෙම වත්කම නිරීක්ෂණය කල හැකි දත්ත භාවිතා කරනු ලබන අකෘතින් මගින් අගය කරනු ලැබේ.

ශ්‍රී ලංකා මහ බැංකුව විසින් ප්‍රසිද්ධ කරන ලද ඵලදාය වක්‍රය භාවිතා කරමින් අණ්ඩුවේ සුරැකුම් අගය කරනු ලබන අතර කොටස් හිමිකම් ක්‍රියාකාරී වෙළඳපල තුල පවතින මිල කල වෙළඳපල අගය මත පදනම් අගය කරනු ලැබේ.

සාධාරණ අගය මත මගින ලද වෙළඳ වත්කම් හා අනෙකුත් වත්කම්

වෙළඳ වත්කම් හා අනෙකුත් වත්කම් වන ආණ්ඩුවේ ණය සුරැකුම් වත්කම් මත ආවරණය කරන ලද සුරැකුම් හා මිල කල සාමාන්‍ය කොටස් සාධාරණ අගයට මිනුම් කරනු ලැබේ. ආණ්ඩුවේ ණය සුරැකුම් හා වත්කම් මත ආවරණය කරන ලද සුරැකුම් ශ්‍රී ලංකා මහ බැංකුව විසින් ප්‍රසිද්ධ කරන ලද ඵලදාය වක්‍රය මගින් අගය කරනු ලැබේ. මිල කල සාමාන්‍ය කොටස් අගය කිරීම සඳහා බැංකුව විසින් සක්‍රීය වෙළඳපල තුළ වර්තා වූ වෙළඳපල මිල යෙදාගනු ලැබේ.

සාධාරණ අගය හා එහි ධුරාවලිය නිර්ණය කිරීම.

සියලුම මූල්‍ය උපකරණයන්හි සාධාරණ අගය භාහිර වෙළඳපල මිල ගනන් හෝ නිරීක්ෂණය කල හැකි මිල ගනන් වැනි සාධකයන් මත සඳහන්වූ අකෘතින් මගින් අගය කරනු ලැබේ. තවද ඒ සඳහා ස්වාධීන මිල නිරීක්ෂණය කිරීමක් හෝ තහවුරු කිරීමක් ලබාගනී. අක්‍රීය වෙළඳපොල තත්වයක් තුල මෙවැනි සෘජුවම නිරීක්ෂණය කළ හැකි වෙළඳපොල මිල ගනන් යෝග්‍ය නොවනු ඇත. මෙවැනි තත්වයක් තුල දී මූල්‍ය උපකරණයන්හි සාධාරණ අගය තහවුරු කරගැනීම සඳහා බැංකුව විසින් විකල්ප වෙළඳපල තොරතුරු පදනම් කරගනු ලැබේ. තවද ඉහල ධර තැබීමක් කරන තොරතුරු වඩාත් අදාල හා විශ්වාසනීය තොරතුරු ලෙස සලකනු ලැබේ.

සාධාරණ අගයන් පහත ධුරාවලියට අනුකූලව නිර්ණය කරනු ලැබේ.

පලමු පෙළ - ප්‍රකාශිත වෙළඳපල මිල (ගැලපුම් නොකර) : ප්‍රකාශිත වෙළඳපල තුල මිල ප්‍රකාශිත මූල්‍ය උපකරණ.

දෙවන පෙළ - නිරීක්ෂණය කල හැකි සාධාරණ භාවිතා කරමින් වටිනාකම් අගය කිරීමේ ක්‍රමෝපායන් :

ක්‍රියාකාරී වෙළඳපලවල් තුල සමාන උපකරණ වලින් සැදුම්ලත් මිල ප්‍රකාශිත මූල්‍ය උපකරණ අක්‍රීය කර වෙළඳපල තුල සමාන උපකරණ වලින් සැදුම් ලත් හා වැදගත්වන නිරීක්ෂණය කලහැකි සාධක මත පදනම් වූ අකෘතින් භාවිතා කරමින් වටිනාකම අගය කරන මූල්‍ය උපකරණ.

තෙවන පෙළ - වැදගත් නිරීක්ෂණය කල නොහැකි යෙදවුම් මත පදනම් වූ වටිනාකම අගය කිරීමේ ක්‍රමෝපායන් : මූල්‍ය උපකරණ අගය කිරීමේ ක්‍රමෝපායන් ගත් විට එය එකක් හෝ ඊට වඩා වැඩි වැදගත් නිරීක්ෂණය කල නොහැකි යෙදවුම් මත පදනම් වේ.

සාධාරණ අගයෙහි ධුරාවලි මට්ටම් මගින් සාධාරණ අගයන්ට වාර්ථා කරන ලද මූල්‍ය උපකරණයන්හි විශ්ලේෂණයක් පහත වගුව මගින් පෙන්නුම් කරනු ලැබේ.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

දෙසැම්බර් 31 දිනට	2012			
	පලමු පෙළ	දෙවන පෙළ	තෙවන පෙළ	එකතුව
විකිනීම සඳහා පවතින මූල්‍ය වත්කම්	628,900	-	-	628,900
	628,900	-	-	628,900

සාධාරණ අගය නිර්ණය කිරීම සහ සාධාරණ අගය දුරාවලිය

මූල්‍ය වාර්තාවන්හි සාධාරණ අගය මත වාර්තා නොවූ බැංකුවේ මූල්‍ය උපකරණයන්හි ධාරණ අගය හා සාධාරණ අගය පහතින් සඳහන් සංසන්දනය මගින් පෙන්වුම් කරනු ලැබේ. මෙම වගුව තුළ මූල්‍ය නොවන වත්කම් සහ වගකීම් අන්තර්ගත නොවේ.

මූල්‍ය වත්කම්	2012		2011	
	ධාරණ අගය රු.	සාධාරණ අගය රු.	ධාරණ අගය රු.	සාධාරණ අගය
මහ බැංකුවේ ඇති මුදල් හා ශේෂයන්	202,978,066	202,978,066	173,611,095	173,611,095
ශ්‍රී ලංකා රජයේ සුරැකුම් පත්	-	-	173,697,739	173,697,739
බැංකු ශේෂය	11,972,103,907	11,972,103,907	9,675,524,006	9,675,524,006
විකිනීම සඳහා ඇති මූල්‍ය වත්කම්				
බැංකුවලින් ලැබිය යුතු ණය	12,108,219	12,108,219	112,833,151	112,833,151
අනෙකුත් ගනුදෙනුකරුවන්ගෙන් ලැබිය යුතු ණය				
උකස්				
සේවක ණය	23,743,351,832	23,743,351,832	20,411,715,135	20,411,715,135
කෙටි කාලීන ණය	9,489,189,883	9,489,189,883	8,174,650,392	8,174,650,392
දිගුකාලීන ණය	19,493,756,684	19,493,756,684	17,683,045,108	17,683,045,108
ණය සහ අත්තිකාරම් මත ලැබිය යුතු පොලී	2,385,409,604	2,385,409,604	1,158,936,858	1,158,936,858
	55,111,708,002	55,111,708,002	47,428,347,493	47,428,347,493
	67,298,898,194	67,298,898,194	57,564,013,484	57,564,013,484
මූල්‍ය වගකීම්				
බැංකු වලට ගෙවිය යුතු	6,078,629,948	6,078,629,948	5,130,477,017	5,130,477,017
අනෙකුත් ගනුදෙනුකරුවන්ට ගෙවිය යුතු	54,669,870,235	54,669,870,235	46,108,862,027	46,108,862,027
	60,748,500,183	60,748,500,183	51,239,339,044	51,239,339,044

40. අවදානම් කළමනාකරණය

40.1 හැඳින්වීම

බැංකු කටයුතු සඳහා අවදානම අවේනික වුවද අවදානම් සීමා සහ අනෙකුත් පාලන විධි විධානයන්ට යටත්ව සිදුකරන හඳුනා ගැනීමේ ක්‍රියාවලිය, මිණුම්කරනය හා නිරීක්ෂනය මගින් අවදානම කළමනාකරණය කළ හැක. අවදානම කළමනාකරණ ක්‍රියාවලිය බැංකුවේ අඛණ්ඩ ලාභදායීත්වයට තීරණාත්මක බලපෑමක් ඇතිකරන අතර, ඔහුගේ හෝ ඇයගේ වගකීමට සාපේක්ෂව නිරාවරණය වන අවදානම සඳහා බැංකුව පුද්ගල වශයෙන් වගකීමට යටත්වේ. බැංකුවට වඩාත් නිරාවරණය වනුයේ

- ණය අවදානම
- ද්‍රවශීලතා අවදානම
- වෙළඳපල අවදානම
- මෙහෙයුම් අවදානම

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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අවදානම් කළමනාකරණ රාමුව

අධ්‍යක්ෂ මණ්ඩලය බැංකුවේ අවදානම් කළමනාකරණ රාමුව පිහිටු වීම හා යහපාලනය පිළිබඳ සමස්ථ වගකීම දරනු ලබයි. අධ්‍යක්ෂ මණ්ඩලය බැංකුවේ අවදානම් කළමනාකරණ ප්‍රතිපත්ති, සංවර්ධනය සහ නිරීක්ෂනය කිරීමේ වගකීම මාණ්ඩලික අවදානම් කළමනාකරණ කමිටුව වෙත අධිකාරී බලය පවරා තිබේ. මෙම කමිටුව විධායක නොවන අධ්‍යක්ෂ මණ්ඩලයෙන් හා බැංකුවේ ඉහළ කළමනාකරණ සාමාජිකයන්ගෙන් සමන්විත වේ. කමිටුවේ රැස්වීම් විධිමත්ව පැවැත්වෙන අතර අධ්‍යක්ෂ මණ්ඩලය විසිනි ක්‍රියාකාරකම් සුදුසු පරිදි යාවත්කාලීන කරනු ලැබේ.

බැංකුවේ අවදානම් කළමනාකරණ ප්‍රතිපත්තිය සුදුසු අවදානම් සීමා සහ පාලනයන් පිහිටුවීමට සහ අවදානම අධීක්ෂණය කිරීමට සහ සීමාවන් වලට අනුගත වී තිබේ ද පිළිබඳ සලකා බැලීමට බැංකුව විසින් මුහුණ දෙන අවදානම් විශ්ලේෂණය කිරීමෙන් පසුව පිහිටුවා තිබේ. අවදානම් කළමනාකරණ ප්‍රතිපත්තිය සහ ක්‍රමවේදයන් වෙළඳපල තත්ත්වයන් ලබාදෙන නිෂ්පාදන සහ සේවාවල වෙනස්කම් නිරූපනය වන පරිදි කාලීනව සමාලෝචනය කරනු ලබයි.

අවදානම් කළමනාකරණ ඒකකය

ව්‍යාපාර ඒකකයකින් (ණය දෙපාර්තමේන්තු, ප්‍රාදේශීය හා කාර්යාල සහ භාණ්ඩාගාර ආදිය) ප්‍රාථමික වගකීම වන්නේ අවදානම් අවම කිරීමයි. අවදානම් කළමනාකරණ ඒකකය ලාභ සහ පරිමා ඉලක්කයන්ගෙන් ස්වාධීන වන අතර දෙවැනි ආරක්ෂක වැටකි ලෙස ක්‍රියා කරමින් සෘජුවම මාණ්ඩලික අවදානම් කළමනාකරණ කමිටුව වෙත වාර්තා කරනු ලැබේ.

ALCO කමිටුව වත්කම් හා වගකීම් කළමනාකරණ කමිටුව

නියෝජ්‍ය සාමාන්‍යාධිකාරී වරයාගේ ප්‍රධානත්වයෙන් කමිටුව පාලනය වන අතර ඒ සඳහා ණය දෙපාර්තමේන්තුව හා මූල්‍ය දෙපාර්තමේන්තුව නියෝජනය කරන නිලධාරීන් සමග බැංකුවේ අවදානම් නිලධාරී නියෝජනය කරනු ලැබේ. කමිටුව විධිමත්ව බැංකුවේ සමස්ථ ද්‍රවශීලතා මට්ටම නිරීක්ෂණය සහ කළමනාකරණය කරමින් නියාමන අවශ්‍යතා සපුරාලනු ලබයි.

අවදානම් මැනීම සහ වාර්තාකරණය

බැංකුව අවදානම් වර්ග මැනීම සඳහා කර්මාන්තය භාවිතා කරනු ලබනු ලබන ප්‍රශස්ථ ශිල්ප ක්‍රමයන් භාවිතා කරනු ලබයි. ආතති පරීක්ෂාව මගින් විශේෂිත අවධානම් සිද්ධීන් හඳුනාගනු ලබන අතර ඒකාබද්ධ අවධානම් කළමනාකරණ කමිටුව වෙත දැනුම් දෙනු ලැබේ. මෙම අවදානම් මගින් ලබන්නේ බැංකුව විසින් පනවන ලද අවධානම් ප්‍රතිපත්ති සහ සීමාවන්ට යටත්වයි.

අවධානම් අවම කිරීම

සමස්ථ අවධානම් කළමනාකරණයේ කොටසක් ලෙස බැංකුව අවධානම් අවම කිරීමට විවිධ වර්ගයේ සුරැකුම් ලබාගනී. පිළිගත හැකි සුරැකුම්වල ස්වරූපය, අවශ්‍ය සුරැකුම් මට්ටම් බැංකුවේ ණය ප්‍රතිපත්තියට පැහැදිලිව නිර්වචනය කර ඇති අතර ඕනෑම විචලනයන් සඳහා විශේෂ අනුමැතියක් ගත යුතුය.

40.2 ණය අවධානම

ණය ගැණුම්කරුවන්ගේ හෝ ප්‍රතිපාර්ශ්වකරුවන්ගේ ගිවිසුම්කාර බැඳීම ඉටුකිරීමට අසමත් වීමෙන් බැංකුවට මූල්‍ය අලාභයක් වීමේ අවධානම ණය අවධානමයි. මූලික වශයෙන් ණය ගැණුම්කරුවන් හෝ වෙනත් බැංකු වෙත දුන් ණය හා අත්තිකාරම් සහ ණය සුරැකුම්ති ආයෝජනයන් තුළින් මෙම අවධානම පැන නැගේ. සෘජු මූල්‍ය නිරාවරණයෙන් ඇතිවන ණය අවධානමට අමතරව, ණයවර ලිපි සඳහා ඇපවීම් මත බැංකුව කරන වගකීමටද නිරාවරණය වේ. එහිදී සමාන ණය අවධානමක් හටගනී. අවධානම් කළමනාකරණය වාර්තා කිරීමේ අරමුණින්, ණය අවධානම් නිරාවරණයේ සියළුම අංග ඒකාබද්ධ කර සැලකිල්ලට ගනී.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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40.2.1 අපනයන තක්සේරුව

අපනයන තක්සේරුව සිදුකරනු ලබන ක්‍රමවේදය ගිණුම්කරණ ප්‍රතිපත්තිවල සටහන් අංක 3.5 යටතේ විස්තර කර තිබේ.

40.2.2 සුරැකුම් සහ ණය ප්‍රදානය ඉහළ දැමීම.

අනෙකුත් පාර්ශවයන්ගේ ණය අවධානයේ තක්සේරුව මත සුරැකුම්වල අගය සහ වර්ගය තීරණය වේ. මෙහිදී එක් එක් වර්ගයේ සුරැකුම්ව හා තක්සේරු කරන ආකාරය ආවරණය පරිදි උපදෙස් සකස් කර ඇති අතර, ලබාගනු ලබන ප්‍රධාන සුරැකුම් වර්ග පහත දැක්වේ.

- වාණිජ ණය දීම, නිශ්චල දේපල මත භාරයන්, තොග සහ වෙළඳ ලැබීම් සඳහා
- වෙළෙඳ ණය දීම, නේවාසික දේපල මත උකස් කිරීම සඳහා බැංකුව විසින් ඇප සහතික

කළමනාකරණය විසින් සුරැකුම් වෙළෙඳපොළ වටිනාකම සහ එකී ගිවිසුම අනුව අතිරේක සුරැකුම් ලබා ගැනීමේ අවශ්‍යතාවය අධීක්ෂණය කරනු ලැබේ. බැංකුවේ ප්‍රතිපත්තිය වන්නේ නැවත අත්පත් කරගත් දේපල ක්‍රමවත්ව විකිණීමයි. ගෙවිය යුතු අගයන් අඩුකර ගැනීමට හෝ නිශ්චල වෙළෙඳපොළ සඳහා අදාළ මුදල් යොදා ගනී. සාමාන්‍යයෙන් බැංකුව හිමිකර ගත් දේපල ව්‍යාපාරික කටයුතු සඳහා යොදා නොගනී.

කල්පසු වූ අගයන් නිර්වචනය

ගිවිසුම් ප්‍රකාරව අය විය යුතු නියමිත දිනයේ සිට දින 90 ක් හෝ ඊට වඩා වැඩි දින ගණනකට වඩා වැඩිවන අගයන් බැංකුව විසින් කල් පසු වූ අගයන් ලෙස සලකනු ලැබේ.

40.2.3 මූල්‍ය වත්කම් කාණ්ඩය අනුව ණය ගුණාත්මකභාවය

	භාහිරකරණය වීමත් හෝ කල්පසුවීමත් සිදු නොවූ රු.	කේවල භාහිරකරණය නොවූ රු.	කේවල භාහිරකරණය වූ රු.	එකතුව රු.
මහ බැංකුවේ ඇති මුදල හා ශේෂයන්	202,978,066	-	-	202,978,066
බැංකු ශේෂය	11,972,103,907	-	-	11,972,103,907
විකිණීම සඳහා ඇති මූල්‍ය වත්කම්	628,900	-	-	628,900
බැංකුවලින් ලැබිය යුතු ණය	12,108,219	-	-	12,108,219
අනෙකුත් ගනුදෙනුකරුවන් ගෙන් ලැබිය යුතු ණය	54,734,881,685	-	-	54,734,881,685
අනෙකුත් වත්කම්	1,936,635,069	-	-	1,936,635,069
එකතුව	68,859,335,845	-	-	68,859,335,845

40.2.4 කල්පසුවීමත් සිදුවූ නමුත් භාහිරකරණය සිදු නොවූ ණය වල ආයු විශ්ලේෂණය

	දින 90 රු.	එකතුව රු.
අනිකුත් ගනුදෙනු කරුවන්ගෙන් ණය සහ ලැබිය යුතු	-	-
එකතුව	-	-

40.2.5 අවදානම් සංකේතීය පිළිබඳ විශ්ලේෂණය

ණය සංකේතීය කළමනාකරණය හා අධීක්ෂණය කරනු ලබන්නේ ණය අංශ හා නිෂ්පාදනය අනුවය. සංකේතීය අවධානය යම් කර්මාන්ත කේන්ද්‍රයන්ට හා භූගෝලීය කලාපයන්ට සංකේතීය වීමේ අවදානමද ණය අවධානය යටතට ගැනේ.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

40.2.6 බැඳීම් හා අසම්භාව්‍ය වගකීම්

බැංකුව විසින් ගනුදෙනුකරුවන්ගේ මූල්‍ය අවශ්‍යතාවයන් සඳහා විවිධ බැඳීම් සහ අසම්භාව්‍ය වගකීම් වලට ඵලඹ තිබේ. කෙසේ වෙතත් මෙම බැඳීම් මූල්‍ය තත්ව වාර්තාවේ හඳුනාගනු නොලැබුවත් මේවාට ණය අවධානමක් ඇතුළත් වන නිසා බැංකුවේ සමස්ත අවධානමේ කොටසක් ලෙස සලකනු ලැබේ.

බැඳීම් සහ අසම්භාව්‍ය වගකීම් වල බැංකුවේ උපරිම ණය අවධානම නිරාවරණය පහත වගුවෙන් දැක්වේ. මූල්‍ය ඇප සහතිකයකට අදාළව උපරිම ණය නිරාවරණය වන්නේ එම බැඳීම් වල සම්පූර්ණ අගයට වන අතර මෙම උපරිම ණය නිරාවරණය මූල්‍ය තත්ව ප්‍රකාශයේ වගකීම් ලෙස හඳුනාගනු ලැබූ අගයට සැලකිය යුතු ඉහළ අගයක් ගනී.

බැඳීම්

අසම්භාව්‍ය වගකීම්

බැංකු ඇපකර	53,311,000
එකතු කිරීම සඳහා යවන බිල්පත	109,871,094
මුළු බැඳීම් හා අසම්භාව්‍ය වගකීම්	163,182,094

40.3 ද්‍රවශීලතා අවදානම හා අරමුදල් කළමනාකරණය

බැංකුවට එහි මූල්‍ය බැඳීම් ඉටුකිරීමට ප්‍රමාණවත් මුදල් හෝ වෙනත් මූල්‍ය වත්කම් නොමැති වීමෙන් ඇතිවන අවදානම ද්‍රවශීලතා අවදානමයි. මේ නිසා දෛනික හා විශේෂ අවස්ථාවන්හි දී බැංකුවේ මූල්‍ය බැඳීම් ඉටුකිරීමට බාධා ඇතිවේ. මෙම අවදානම සීමාකිරීමට බැංකුවේ මූලික තැන්පතු පදනමට අමතරව කළමනාකරණය විසින් විවිධාංගීකරණය වූ මූල්‍ය මාර්ග පිළියෙල කිරීම, ද්‍රවශීලතාවය සමග අඛණ්ඩව වත්කම් කළමනාකරණය සඳහා ප්‍රතිපත්ති සම්මත කිරීම, දිනපතා අනාගත මූල්‍ය ප්‍රවාහ ද්‍රවශීලතා නිරීක්ෂණය කිරීම සිදු කරයි.

බැංකුව ද්‍රවශීලතා අවදානම කළමනාකරණය කිරීම සඳහා අභ්‍යන්තර පාලන ක්‍රියාවලීන් සහ හදිසි සැලසුම් ක්‍රියාවලියක් ගොඩනගා ඇත. සුරක්ෂිත අමතර මූල්‍ය ලෙස යොදාගත හැකි ඉහළ මට්ටමේ සුරක්ෂිත අපේක්ෂිත මුදල් ප්‍රවාහයේ තක්සේරුවක් මෙයට ඇතුළත් වේ.

දෛනික අවශ්‍යතාවයන් සඳහා අවම 20%ක නියාමන ද්‍රවශීල වත්කම් අනුපායක් පවත්වාගෙන යාම වැදගත්ය. මුදල්, කෙටිකාලීන බැංකු තැන්පතු, ඉක්මනින් අලෙවි කළ හැකි ද්‍රවශීල ණය සුරක්ෂිතයන් වලින් ද්‍රවශීල වත්කම් සමන්විත වේ. 2012 දෙසැම්බර් මාසය තුළ ව්‍යවස්ථාපිත ද්‍රවශීලතා වත්කම් අනුපාතය පහත දැක්වේ.

40.3.1 ව්‍යවස්ථාපිත ද්‍රවශීලතා වත්කම් අනුපාතය

ව්‍යවස්ථාපිත ද්‍රවශීලතා වත්කම් අනුපාතය (2012 දෙසැම්බර් මාසය සඳහා) = 23.30%

40.3.2 බැංකු වලට සහ අනෙකුත් ගනුදෙනුකරුවන්ට ණය ලැබීම් බැංකුවලින් සහ අනෙකුත් ගනුදෙනුකරුවන්ගේ අනුපාතය

බැංකුව ණය මූලාශ්‍රයක් ලෙස බැංකු සහ අනෙකුත් ගනුදෙනුකරුවන්ට ණය වල වැදගත්කම පිළිබඳව අවබෝධයෙන් සිටී. මෙය බැංකු වලට සහ අනෙකුත් ගනුදෙනුකරුවන්ට ණය ලැබීම් වල ප්‍රතිශතයක් ලෙස පහත දක්වා ඇති අනුපාතය භාවිතයෙන් අධීක්ෂණය කරනු ලැබේ. බැංකු වලට සහ අනෙකුත් ගනුදෙනුකරුවන්ට ලැබීම් තුළ ප්‍රධාන වශයෙන් ඇත්තේ ගනුදෙනුකරුවන්ගේ තැන්පතුවය.

බැංකු වලට සහ අනෙකුත් ගනුදෙනුකරුවන්ට බැංකුවලින් ණය ලැබීම් සහ අනෙකුත් ගනුදෙනුකරුවන්ගේ අනුපාතය.

2012 දෙසැම්බර් 31 දිනට = 98.1%

40.3.3 ඉතිරිව පවතින කොන්ත්‍රාත්ගත පරිණාමයන් අනුව මූල්‍ය වත්කම්

බැංකුවේ 2012 දෙසැම්බර් 31 දිනට වට්ටම් නොකළ මූල්‍ය වත්කම් හා වගකීම් වල මුදල් ප්‍රවාහයන්ගේ පරිණාම සැකැස්ම පහත සාරාංශ කර ඇත. කෙසේ වෙතත් බොහෝ ගනුදෙනුකරුවන් කල් පිරීමට පෙර මුදල් ලබා ගැනීමත්

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

සිදු කරනු නොලැබේ යැයි බැංකුව බලාපොරොත්තු වන අතර තැන්පතු රඳවාගැනීමේ ඉතිහාසය පෙන්නුම් කරන අපේක්ෂිත මුදල් ප්‍රවාහයන් වගුව තුළින් පෙන්නුම් නොකරයි.

වට්ටම් නොකළ මුදල් ප්‍රවාහයන්ගෙන් සමන්විත මූල්‍ය වත්කම් හා මූල්‍ය වගකීම් වල කොන්ත්‍රාත් පරිණතයන්.

40.3.4 බැඳීම් සහ අසම්භාව්‍ය ගිවිසුම්ගත කල්පිරීම

පහත වගුවෙන් දැක්වෙන්නේ බැංකුවේ අසම්භාව්‍ය වගකීම් හා බැඳීම්වල කොන්ත්‍රාත් ගත පරිණතයන්ගේ කල් පිරීමයි. හිඳුන්කරන ලද මූල්‍ය අප කොන්ත්‍රාත් සඳහා එම අප කොන්ත්‍රාත්තුවේ ඉහළම වටිනාකම අප කොන්ත්‍රාත්තුව කැඳවිය හැකි ආසන්නතම කාල පරාසය සඳහා වෙන්කරනු ලැබේ.

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

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2012.12.31. දිනට කල්පිරීමේ පරතර විශ්ලේෂණය

වත්කම්	මාස 03 ක් දක්වා රු.	මාස 03-12 අතුරුමත රු.	අවුරුදු 1-3 අතර රු.	අවුරුදු 3-5 අතර රු.	අවුරුදු 5ට වැඩි රු.	එකතුව
අතැති මුදල් හා මහ බැංකුවේ ශේෂයන්	202,978,066	-	-	-	-	202,978,066
ශ්‍රී ලංකා රජයේ සුරැකුම් පත්	-	-	-	-	-	-
බැංකු ශේෂය	4,618,375,581	7,353,728,326	-	-	-	11,972,103,907
විකිනිම සඳහා ඇති මූල්‍ය වත්කම්	-	-	-	-	628,900	628,900
බැංකුවලින් ලැබිය යුතු ණය	2,108,219	10,000,000	-	-	-	12,108,219
අනෙකුත් ගනුදෙනුකරුවන්ගෙන් ලැබිය යුතු ණය	12,693,786,705	24,868,680,582	10,742,118,218	4,595,189,689	1,835,106,491	54,734,881,685
අනෙකුත් වත්කම්	1,275,602,275	654,378,855	6,653,939	-	-	1,936,635,069
මුළු වත්කම්	18,792,850,846	32,886,787,763	10,748,772,157	4,595,189,689	1,835,735,391	68,859,335,845
වගකීම්						
බැංකුවලට ගෙවියයුතු	288,993,343	1,364,276,675	3,304,657,799	1,120,702,131	-	6,078,629,948
අනෙකුත් පාරිභෝගිකයන්ට ගෙවිය යුතු	15,119,622,610	17,418,164,430	5,821,618,859	5,824,531,750	10,485,932,585	54,669,870,235
අනෙකුත් වගකීම්	3,382,534,547	727,619,638	40,494,737	1,774,366	328,432,348	4,480,855,636
මුළු වගකීම්	18,791,150,499	19,510,060,743	9,166,771,396	6,947,008,247	10,814,364,933	65,229,355,819
මුළු ශුද්ධ වත්කම් (වගකීම්)	1,700,347	13,376,727,020	1,582,000,761	(2,351,818,559)	(8,978,629,542)	3,629,980,026
අසම්භාව්‍ය වගකීම්						
බැංකු ඇපකර	-	2,555,000	42,656,000	8,100,000	-	53,311,000
රැස් කිරීමට යැවූ බිල්පත්	-	109,871,094	-	-	-	109,871,094
මුළු බැඳුම් සහ අසම්භාව්‍ය වගකීම්	-	112,426,094	42,656,000	8,100,000	-	163,182,094

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

40.4 පොලී අනුපාත අවදානම

විවිධ පොලී අනුපාතය යටතේ කරන ලද ණයට ගැනීම් හැර අනෙකුත් මූල්‍ය වත්කම් හා වගකීම් සඳහා බැංකුවට පොලී අනුපාතයේ අවදානමක් නොමැත.

වෙළඳපල අනුපාතය 1% කින් වෙනස්වූයේනම්, ආදායම් ප්‍රකාශයේ ඇතිවන වෙනස්කම් පහත වගුවෙන් පැහැදිලි කරනු ලැබේ

පොලී අනුපාතය වෙනස් වීම	ලාභය මත බලපෑම රු.මිලියන	ස්කන්ධය මත බලපෑම රු.මිලියන
+1%	(2.26)	(2.26)
-1%	2.26	2.26

40.5 විනිමය අවදානම

බැංකුව විදේශීය විනිමය ගනුදෙනු සිදු නොකරන බැවින් කිසිදු විනිමය අවදානමක් නොමැත.

40.6 ස්කන්ධ මිල

වෙළඳපල අගය 10% කින් ඉහළ හෝ පහළ යාමක් සිදුවන විට විකිණීම සඳහා ලෙස වර්ග කර ඇති බැංකුව විසින් පවත්වාගෙන යනු ලබන ස්කන්ධ බැඳීම පවතිනම් ලාභය හා ස්කන්ධය රු.73,725/- කින් පිළිවෙලින් ඉහළ හෝ පහළ යයි.

41. කල් පිරීමේ විශ්ලේෂණය

41.1 2012.12.31 දිනට කල්පිරීමේ විශ්ලේෂණය

වත්කම්	බැංකුව		
	මාස 12 ඇතුළත රු.	මාස 12ත් පසු රු.	එකතුව රු.
මහ බැංකුවේ ඇති මුදල් හා ශේෂයන්	202,978,066	-	202,978,066
ශ්‍රී ලංකා රජයේ සුරැකුම් පත්	-	-	-
බැංකු ශේෂය	11,972,103,907	-	11,972,103,907
විකිණීම සඳහා ඇති මූල්‍ය වත්කම්	-	628,900	628,900
බැංකුවලින් ලැබිය යුතු ණය	12,108,219	-	12,108,219
අනෙකුත් පාරිභෝගිකයන් ගෙන් ලැබිය යුතු ණය	37,562,467,287	17,172,414,398	54,734,881,685
කිරීතිනාමය සහ අස්පෘෂ්‍ය වත්කම්	-	55,441,895	55,441,895
දේපළ සහ උපකරණ	-	614,955,873	614,955,873
විලම්බිත බදු වත්කම්	-	94,639,347	94,639,347
අනෙකුත් වත්කම්	1,928,981,130	7,653,939	1,936,635,069
මුළු වත්කම්	51,678,638,609	17,945,734,351	69,624,372,961
වගකීම්			
බැංකුවලට ගෙවියයුතු	1,653,270,018	4,425,359,930	6,078,629,948
අනෙකුත් පාරිභෝගිකයන්ට ගෙවිය යුතු	32,537,787,040	22,132,083,195	54,669,870,235
අනෙකුත් වගකීම්	4,110,154,184	370,701,451	4,480,855,636
මුළු වගකීම්	38,301,211,242	26,928,144,577	65,229,355,819
කල්පිරීමේ පරතරය	13,377,427,367	(8,982,410,225)	4,395,017,141
සමුච්චිත පරතරය	13,377,427,367	4,395,017,141	-

මූල්‍ය ප්‍රකාශන සඳහා සටහන්

2012 දෙසැම්බර් 31 අවසන් වර්ෂය සඳහා

41.2 2011.12.31 දිනට කල්පිරීමේ විශ්ලේෂණය

වත්කම්	බැංකුව		
	මාස 12 ඇතුළත රු.	මාස 12න් පසු රු.	එකතුව රු.
අතැති මුදල් හා මහ බැංකුවේ ඇති ශේෂයන්	173,611,095	-	173,611,095
ශ්‍රී ලංකා රජයේ සුරැකුම් පත්	173,697,739	-	173,697,739
බැංකු ශේෂය	9,675,524,006	-	9,675,524,006
විකිනිම සඳහා ඇති මූල්‍ය වත්කම්		823,155	823,155
බැංකුවලින් ලැබිය යුතු ණය	112,833,151	-	112,833,151
අනෙකුත් ගනුදෙනුකරුවන්ගෙන් ගෙන් ලැබිය යුතු ණය	28,374,492,152	18,691,165,043	47,065,657,195
කිරිතිනාමය සහ අස්පාෂ්‍ය වත්කම්	2,230,033	-	2,230,033
දේපළ සහ උපකරණ	440,202,042	-	440,202,042
විලම්බිත බදු වත්කම්	-	183,041,280	183,041,280
අනෙකුත් වත්කම්	429,304,660	1,519,061,447	1,948,366,107
මුළු වත්කම්	39,381,894,878	20,394,090,925	59,775,985,803
වගකීම්			
බැංකුවලට ගෙවියයුතු	1,557,852,380	3,572,624,637	5,130,477,017
අනෙකුත් පාරිභෝගිකයන්ට ගෙවිය යුතු	24,632,278,397	21,476,583,630	46,108,862,027
අනෙකුත් වගකීම්	3,659,692,307	654,603,572	4,314,295,879
මුළු වගකීම්	29,849,823,084	25,703,811,839	55,553,634,923
කල්පිරීමේ පරතරය	9,532,071,794	(5,309,720,914)	4,222,350,880
සමුච්චිත පරතරය	9,532,071,794	4,222,350,880	-

கணக்காய்வாளர் தலைமை அதிபதி அறிக்கை



විගණකාධිපති දෙපාර්තමේන්තුව கணக்காய்வாளர் தலைமை அதிபதி திணைக்களம் AUDITOR GENERAL'S DEPARTMENT



මගේ අංකය
எனது இல
My No

எப்பி/எம்/ஆர்டிபி/எப்ஏ/2012

මගේ අංකය
உமது இல
No.

දිනය
திகதி
Date

2013 மே 16

தலைவர்,
பிரதேசிய அபிவிருத்தி வங்கி,

பிரதேச அபிவிருத்தி வங்கியின் 2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டிற்கான நிதிக்கூற்றுக்கள் மீது 1971இன் 38ஆம் இலக்க நிதி அதிகாரச் சட்டத்தின் 14(2)(சீ) ஆம் பிரிவின் பிரகாரம் கணக்காய்வாளர் தலைமை அதிபதியின் அறிக்கை

பிரதேச அபிவிருத்தி வங்கியின் 2012 டிசெம்பர் 31இல் உள்ளவாறான நிதி நிலைமைக்கூற்று மற்றும் அத்திகதியில் முடிவுற்ற ஆண்டிற்கான விபரமான வருமானக் கூற்று, ஏனைய விபரமான வருமானக் கூற்று உரிமை மூலதனத்தில் மாற்றங்கள் கூற்று, காசுப்பாய்ச்சல் கூற்று மற்றும் குறிப்பிடத்தக்க கணக்கீட்டுக் கொள்கைகள் மற்றும் ஏனைய விளக்கமளித்தல் தகவல்களின் பொழிப்பை உள்ளடக்கிய 2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டிற்கான நிதிக்கூற்றுக்களின் கணக்காய்வு 1971 இன் 38ஆம் இலக்க நிதி அதிகாரச் சட்டத்தின் 13 (1) ஆம் பிரிவு மற்றும் 2008 இன் 41ஆம் இலக்க பிரதேச அபிவிருத்தி வங்கி அதிகாரச் சட்டத்தின் 33ஆம் பிரிவு என்பவற்றுடன் சேர்த்து வாசிக்கப்படும் இலங்கை சனநாயக சோசலிசக் குடியரசு அரசியலமைப்பின் 154(1) ஆம் உறுப்புரையிலுள்ள ஏற்பாடுகளுக்கமைய எனது பணிப்பின் கீழ் மேற்கொள்ளப்பட்டது.

1.2 நிதிக்கூற்றுக்களுக்கான முகாமைத்துவத்தின் பொறுப்பு

இந் நிதிக்கூற்றுக்களை இலங்கை கணக்கீட்டு நியமங்களுக்கு இணங்க தயாரித்து நியாயமாகச் சமர்ப்பித்தல் மற்றும் மோசடி அல்லது தவறுகளின் காரணமாக ஏற்படக்கூடிய பொருண்மையான பிறழ் கூற்றுக்களிலிருந்து விடுபட்ட நிதிக்கூற்றுக்களைத் தயாரிப்பதற்கு அவசியமானதென முகாமைத்துவம் நிர்ணயிக்கின்ற அத்தகைய உள்ளகக் கட்டுப்பாடுகள் என்பவற்றிற்கு முகாமைத்துவம் பொறுப்பாக உள்ளது.

1.3 கணக்காய்வாளரின் பொறுப்பு

எனது கணக்காய்வின் அடிப்படையில் இந் நிதிக்கூற்றுக்களின் மீது அபிப்பிராயம் தெரிவிப்பது எனது பொறுப்பாகும். இலங்கை கணக்காய்வு நியமங்களுக்கு இணங்க எனது கணக்காய்வினை நான் மேற்கொண்டேன்.

අංක 306/72 පොල්දූව පාර,
බත්තරමුල්ල, ශ්‍රී ලංකාව

இல. 306/72, பொல்துவ வீதி,
புத்தரமுல்லை இலங்கை

No.306/72, Polduwa Road,
Battaramulla, Sri Lanka

දුරකථනය
தொலைபேசி

112887028-34

ෆැක්ස් අංකය
பக்ஸ் இல
Fax No.

112887223

ඉලෙක්ට්‍රොනික් තැපෑල
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oaggov@sltnet.lk

ஆண்டு அறிக்கை 2012 | 181

பிரதேசிய சங்வர்தனை வங்கி முற்றடக்க வருமானக் கூற்று

டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது	குறிப்பு	வங்கி	
		2012 ரூ.	2011 ரூ.
வட்டி வருமானம்		9,049,146,825	7,122,991,767
வட்டி செலவுகள்		(4,612,377,985)	(3,004,971,413)
தேறிய வட்டி வருமானம்	4	4,436,768,840	4,118,020,354
கட்டணம் மற்றும் தரகு வருமானம்		464,645,217	329,616,105
கட்டணம் மற்றும் தரகு செலவுகள்		(46,524,259)	(36,429,659)
தேறிய கட்டணம் மற்றும் தரகு வருமானம்	5	418,120,958	293,186,446
இலாபம் அல்லது நட்டம் ஊடாக சீர் பெறுமதியிடப்பட்ட நிதியியற் கருவிகளின் தேறிய இலாபம் / (நட்டம்)	6	(194,255)	(13,358)
ஏனைய செயற்பாட்டு இலாபம் (தேறியது)	7	130,957,554	163,474,195
மொத்த செயற்பாட்டு வருமானம்		4,985,653,097	4,574,667,637
கடன்கள் மற்றும் ஏனைய நட்டங்கள் கழித்தெழுதல் கட்டணம்	8	(139,399,324)	42,607,650
தேறிய செயற்பாட்டு வருமானம்		4,846,253,772	4,617,275,286
ஆளணிக் கிரயம்	9	2,488,611,791	1,915,380,556
கட்புலனற்ற சொத்துக்களில் கழித்தெழுதப்பட்ட பெறுமானத் தேய்வு		4,731,869	2,698,452
ஏனைய செலவுகள்	10	860,483,857	722,873,324
பெறுமதி சேர் வரிக்கு (வற்) முன் உள்ள செயற்பாட்டு இலாபம் / (நட்டம்)		1,492,426,255	1,976,322,954
நிதியியல் சேவைகள் மீதான பெறுமதி சேர் வரி (வற்)		(425,673,865)	(396,847,936)
வரிக்கு முன் உள்ள பெறுமதி சேர் வரிக்கு(வற்) பின் உள்ள செயற்பாட்டு இலாபம் / (நட்டம்)		1,066,752,390	1,579,475,018
வரிக்கு முன் உள்ள இலாபம்		1,066,752,390	1,579,475,018
வரிச் செலவுகள்	11	(521,261,660)	(463,750,566)
இவ் ஆண்டுக்குரிய இலாபம் / (நட்டம்)		545,490,730	1,115,724,452
இலாபத்தின் மீதான பங்கு ஒன்றிற்கான உழைப்புக்கள்			
சாதாரண பங்கு ஒன்றிற்கான அடிப்படை உழைப்புக்கள்		4.96	10.15

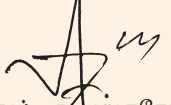
பிரதேசிய சங்வர்தனை வங்கி முற்றடக்க வருமானக் கூற்று

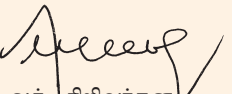
31 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது	குறிப்பு	வங்கி	
		2012 ரூ.	2011 ரூ.
இவ் ஆண்டுக்குரிய இலாபம்		545,490,730	1,115,724,452
ஏனைய முற்றடக்கப்பட்ட வருமானம் / (செலவுகள்)			
நிதியியல் விற்பனைக்காகக் கிடைக்கப் பெறக் கூடிய மீள் அளவீடுகள் மீதான இலாபங்கள் மற்றும் நட்டங்கள்		-	-
கழிக்குக: ஏனைய முற்றடக்கப்பட்ட வருமானச் சொத்துக்களின் கூறுகளுக்கு தொடர்புடைய வரிச் செலவுகள் / (வருமானம்)		-	-
ஏனைய முற்றடக்கப்பட்ட வருமானம் இவ் ஆண்டுக்குரியது, வரிகள் தேறியது		-	-
மொத்த முற்றடக்கப்பட்ட வருமானம் இவ் ஆண்டுக்குரியது		545,490,730	1,115,724,452
சேரவேண்டியது:			
தாய் நிறுவன உரிமையாளர்கள்		545,490,730	1,115,724,452
கட்டுப்பாடற்றதான அக்கறை		-	-
		545,490,730	1,115,724,452

பிரதேசிய சங்வர்தனை வங்கி முற்றடக்க வருமானக் கூற்று

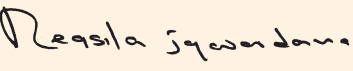
டிசெம்பர் 31இல் உள்ளவாறானது	குறிப்பு	வங்கி		
		2012 ரூ.	2011 ரூ.	2010 ரூ.
சொத்துக்கள்				
மத்திய வங்கியினுடனான காசு மற்றும் மீதிகள்	14	202,978,066	173,611,095	155,377,751
இலங்கை அரசாங்கத்தினுடனான கடன் பத்திரங்கள்	15	-	173,697,739	551,473,663
வங்கிகளினுடனான மீதிகள்	16	11,972,103,907	9,675,524,006	6,730,660,636
வியாபாரத்திற்கான நிதியியல் சொத்துக்கள்	17	628,900	823,155	836,514
வங்கிகளிடமிருந்து கடன்கள் மற்றும் பெறவேண்டியவைகள்	18	12,108,219	112,833,151	125,384,279
ஏனைய வாடிக்கையாளர்களிடமிருந்து கடன்கள் மற்றும் பெறவேண்டியவைகள்	19	54,734,881,685	47,065,657,195	37,589,553,648
நன்மதிப்பு மற்றும் கட்டிலுள்ள சொத்துக்கள்	20	55,441,895	2,230,033	5,521,854
ஆதனம் மற்றும் உபகரணங்கள்	21	614,955,873	440,202,042	399,459,859
பிற்போடப்பட்ட வரிச் சொத்துக்கள்	22	94,639,347	183,041,280	92,624,370
ஏனைய சொத்துக்கள்	23	1,936,635,069	1,948,366,107	1,866,894,195
மொத்தச் சொத்துக்கள்		69,624,372,961	59,775,985,803	47,517,786,771
பொறுப்புக்கள்				
வங்கிகளுக்கான நிலுவை	24	6,078,629,948	5,130,477,017	2,456,757,599
ஏனைய வாடிக்கையாளர்களுக்கான நிலுவை	25	54,669,870,235	46,108,862,027	37,949,924,535
ஏனைய பொறுப்புக்கள்	26	4,480,855,636	4,314,295,879	3,831,729,454
மொத்தப் பொறுப்புக்கள்		65,229,355,819	55,553,634,923	44,238,411,587
உரிமையாண்மை				
நிர்ணயிக்கப்பட்ட மூலதனம் / ஒதுக்கப்பட்ட மூலதனம்	27	1,099,400,151	1,099,400,151	1,099,400,151
சட்டரீதியான ஒதுக்க நிதி	28	506,153,956	504,066,435	316,410,261
பகிரப்படாத இலாபங்கள்	29	(75,428,565)	(126,875,295)	41,765,656
ஏனைய ஒதுக்கங்கள்	30	2,864,891,600	2,745,759,589	1,821,799,116
மொத்தப் பங்குதாரர்கள் உரிமையாண்மை		4,395,017,142	4,222,350,880	3,279,375,184
மொத்த உரிமையாண்மை		4,395,017,142	4,222,350,880	3,279,375,184
மொத்த உரிமையாண்மை மற்றும் பொறுப்புக்கள்		69,624,372,961	59,775,985,803	47,517,786,772
நிகழ்த்தக்க பொறுப்புக்கள் மற்றும் கடப்பாடுகள்	31	163,182,094	171,699,314	136,746,467

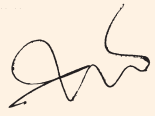
முதன்மைக் கணக்கீட்டுக் கொள்கைகளும், பக்கங்களில் உள்ளடக்கப்பட்டுள்ள குறிப்புக்களும் நிதிக்கூற்றுக்களில் ஒருங்கிணைந்த பகுதியினை உள்ளடக்குகின்றது. மேற்படி நிதிக்கூற்றுக்களானது இலங்கை கணக்கீட்டு நியமங்களுக்கு (எல் கே ஏ எஸ் / எஸ் எல் எவ் ஆர் எஸ்) அமைவாகத் தயாரிக்கப்பட்டது.


எஸ். ஏ. அழககோன்
டிஜிஎம் (நிதி மற்றும் திட்டமிடல்)


ஆர். சிநிவர்தன
சிஐஓ / பொது முகாமையாளர்

மேற்படி நிதிக் கூற்றுக்களைத் தயாரிப்பதற்கும், சமர்ப்பிப்பதற்கும் பணிப்பாளர் சபையே பொறுப்பாகும். சபையின் சார்பாகக் கையொப்பமிட்டோர்.


கேஷலா ஜயவர்தன
தவிசாளர்


பி. வி. பதிரன
பணிப்பாளர்

பிரதேசிய சங்வர்தனை வங்கி உரிமையாண்மை அசைவுக் கூற்று

பிரதேசிய சங்வர்தனை வங்கி



டிசெம்பர் 31இல் உள்ளவாறானது	வங்கி						மொத்தம் ரூபா
	நிர்ணயிக்கப்பட்ட மூலதனம் ரூபா	நியதிச் சட்ட ஒதுக்க நிதி ரூபா	விசேட ஒதுக்க நிதி ரூபா	பொது ஒதுக்க நிதி ரூபா	முதலீட்டு நிதி ரூபா	பகிர்ப்படாத இலாபங்கள் ரூபா	
01.01.2011ல் மீதி	1,099,400,151	316,410,261	245,795,139	1,576,003,976	-	41,765,656	3,279,375,183
இவ் ஆண்டுக்கான தேறிய இலாபம் / (நட்டம்)	-	-	-	-	-	-	-
நியதிச் சட்ட ஒதுக்க நிதிக்கு மாற்றியது	-	187,656,174	-	-	-	1,115,724,452	1,115,724,452
விசேட ஒதுக்க நிதிக்கு மாற்றியது	-	-	112,661,624	-	-	(187,656,174)	-
பொது ஒதுக்க நிதிக்கு மாற்றியது	-	-	-	450,646,500	-	(112,661,624)	-
முதலீட்டு நிதிக்கு மாற்றியது	-	-	-	-	360,652,351	(450,646,500)	-
பணியாளர் நலன்புரி நிதிக்கு மாற்றியது	-	-	-	-	-	(360,652,351)	-
பணியாளர் மருத்துவ நிதிக்கு மாற்றியது	-	-	-	-	-	(22,000,000)	(22,000,000)
பணியாளர் கடன் உறுதிக் கூற்று நிதிக்கு மாற்றியது	-	-	-	-	-	(35,000,000)	(35,000,000)
பங்கிளாபம்	-	-	-	-	-	(5,808,739)	(5,808,739)
31.12.2011ல் மீதி	1,099,400,151	504,066,435	358,456,763	2,026,650,476	360,652,351	(126,875,295)	4,222,350,881
இவ் ஆண்டுக்கான தேறிய இலாபம் / (நட்டம்)	-	-	-	-	-	545,490,730	545,490,730
நியதிச் சட்ட ஒதுக்க நிதிக்கு மாற்றியது	-	2,087,521	-	-	-	(2,087,521)	-
விசேட ஒதுக்க நிதிக்கு மாற்றியது	-	-	2,087,521	-	-	(2,087,521)	-
பொது ஒதுக்க நிதிக்கு மாற்றியது	-	-	-	8,350,083	-	(8,350,083)	-
முதலீட்டு நிதிக்கு மாற்றியது	-	-	-	-	376,865,016	(376,865,016)	-
பணியாளர் நலன்புரி நிதியிலிருந்து மாற்றியது	-	-	-	22,300,000	-	-	22,300,000
பணியாளர் மருத்துவ நிதியிலிருந்து மாற்றியது	-	-	-	40,166,261	-	-	40,166,261
பணியாளர் கடன் உறுதிக் கூற்று நிதியிலிருந்து மாற்றியது	-	-	-	5,808,739	-	-	5,808,739
செலுத்த வேண்டிய பங்கிளாபத்திலிருந்து மாற்றியது	-	-	-	109,940,015	-	-	109,940,015
முதலீட்டு நிதியிலிருந்து மாற்றியது	-	-	-	-	(446,385,625)	-	(446,385,625)
பங்கிளாபம்	-	-	-	-	-	(104,653,859)	(104,653,859)
31.12.2012ல் மீதி	1,099,400,151	506,153,956	360,544,284	2,213,215,574	291,131,742	(75,428,565)	4,395,017,142

பிரதேசிய சங்வர்தனை வங்கி காசுப்பாய்ச்சல் கூற்று

டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது	குறிப்பு	வங்கி	
		2012 ரூ.	2011 ரூ.
தொழிற்பாட்டு நடவடிக்கைகளிலிருந்து காசுப்பாய்ச்சல்கள்			
வரிக்கு முன்பு உள்ள இலாபம்		1,492,426,255	1,976,322,954
செம்மையாக்கல்களுக்கானது			
வரிக்கு முன்பு உள்ள இலாபத்தில் உள்ளடக்கப்பட்ட காசு அல்லாத விடயங்கள்	36	395,817,656	119,445,478
செயற்பாட்டு சொத்துக்களில் உள்ள மாற்றங்கள்	37	(7,522,470,104)	(9,124,640,756)
செயற்பாட்டு பொறுப்புக்களில் உள்ள மாற்றங்கள்	38	9,243,041,509	11,033,223,109
வரையறைக்குள்ளான நன்மைத் திட்டங்களுக்காகக் கொடுத்த பங்களிப்பு		(7,288,495)	(7,620,916)
செலுத்திய வரி		(937,630,765)	(901,915,970)
தொழிற்பாட்டு செயற்பாடுகளிலிருந்து கிடைக்கப்பெற்ற தேறிய காசு		2,663,896,055	3,094,813,899
முதலிடும் செயற்பாடுகளிலிருந்து காசுப்பாய்ச்சல்			
ஆதனம், பொறி மற்றும் உபகரணம் கொள்வனவு		(281,745,822)	(168,408,574)
கட்புலனாகாத சொத்துக்களின் தேறிய கொள்வனவு		(57,555,819)	(227,785)
ஆதனம், பொறி மற்றும் உபகரணம் விற்பனையினால் வருமானம்		160,076	13,608,589
ஆதனம், பொறி மற்றும் உபகரணம் தேறிய செம்மையாக்கல்		1,580,292	22,489,432
கட்புலனாகாத சொத்துக்கள் தேறிய செம்மையாக்கல்		(387,911)	821,153
முதலிடும் தொழிற்பாடுகளிலிருந்து (பயன்படுத்தியதில்)தேறிய காசு		(337,949,184)	(131,717,185)
நிதியிடும் தொழிற்பாடுகளிலிருந்து காசுப்பாய்ச்சல்			
நிதியிடும் தொழிற்பாடுகளிலிருந்து தேறிய காசு		-	-
காசம் காசுக்குச் சமமானவைகளினதும் தேறிய அதிகரிப்பு (குறைவு)		2,325,946,871	2,963,096,714
ஆண்டின் ஆரம்பத்தில் காசம் காசுக்கு சமமானவைகளும்		9,849,135,102	6,886,038,388
காசம் காசுக்கு சமமானவைகளின் நாணயமாற்று வீதத்தின் வித்தியாசம்			
ஆண்டின் இறுதியில் காசம் காசுக்கு சமமானவைகளும்		12,175,081,973	9,849,135,102
காசம் காசுக்குச் சமமானவைகளினதும் இணக்கக் கூற்று			
மத்திய வங்கியினுடனான காசு மற்றும் மீதிகள்		202,978,066	173,611,095
வங்கிகளிலுள்ள மீதிகள்		11,972,103,907	9,675,524,006
		12,175,081,973	9,849,135,101

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

1. அமைப்பு சார் வணிகத் தகவல்

1.1. பொதுவான தகவல்கள்

பிரதேச சங்வர்தனை வங்கியானது மாவட்ட மட்டத்திலான பிரதேச கிராமிய அபிவிருத்தி வங்கிகள் ஆரம்பிக்கப்பட்ட 1985ம் ஆண்டு காலப்பகுதி முதல் நோக்கப்படலாம், அவ்வாறு பிரதேச கிராமிய அபிவிருத்தி வங்கிகள் பதினேழு நிறுவப்பட்டது. பின்னர் 1997ம் ஆண்டு காலப்பகுதிகளில் ராஜரட்ட, ரூஹண, வயம்ப, ஊவா, கந்துரட மற்றும் சப்ரகமுவ பிரதேச அபிவிருத்தி வங்கிகளாக மாகாண மட்டத்தில் ஆறு வங்கிகளாக அவை ஒன்றிணைக்கப்பட்டன. 2010 மே மாதத்தில் இவ்வங்கிகளானவை ஒரு தேசிய மட்ட வங்கியாக ஒன்றிணைக்கப்பட்டு பிரதேச சங்வர்தனை வங்கியாக உருவாக்கப்பட்டது. வங்கியானது 2008ம் ஆண்டு 41ம் இலக்க பிரதேச சங்வர்தனை வங்கி சட்டத்தின் கீழ் ஒரு சட்ட ரீதியான அமைப்பாக உருவாக்கப்பட்டது. வங்கியினுடைய பதிவு செய்யப்பட்ட அலுவலகமானது இலக்கம் 933, கண்டி வீதி, வெதமுல்லை, களனி என்ற முகவரியில் அமைந்துள்ளது.

வங்கியினுடைய 31 டிசம்பர் 2012 இலான ஊழியர் பலமானது 2357 ஆகக் காணப்பட்டது. (31 டிசம்பர் 2011 இல் 2653 ஆகும்.)

1.2. பிரதான நடவடிக்கைகள் மற்றும் செயற்பாடுகளின் தன்மை

ஆண்டுக் காலப் பகுதியில் வங்கியினுடைய பிரதான நடவடிக்கையானது நாட்டின் ஒட்டுமொத்த பொருளாதார அபிவிருத்தியினை ஏற்படுத்துவதற்கான விவசாய அபிவிருத்தி கைத்தொழில் வியாபாரம் வர்த்தகம் கால்நடை மீன்பிடி நடவடிக்கைகள், மகளிர் மேம்படுத்தல் மற்றும் பிரதானமாக சிறிய மற்றும் நடுத்தர அளவிலான வணிக முயற்சிகளை ஊக்குவித்தலுக்கான நுண் நிதி அமைப்புகளிற்கு நிதிசார் உதவிகளை வழங்குதல் போன்றவையாகக் காணப்படுகிறது.

2. கணக்கீட்டுக் கொள்கைகள்

2.1. தயாரித்தலுக்கான அடிப்படை

நிதிக் கூற்றுக்கலானவை சீர் பெறுமதியில் அங்கீகரிக்கப்பட்ட நிதி சார் உருப்படிகளான விற்பனைக்குத் தயாராகவுள்ள முதலீடுகள் பெறுதி நிதி ஆதனங்கள் விற்பனைக்காக வைத்திருக்கப்படும் ஏனைய நிதிச் சொத்துக்கள் மற்றும் பொறுப்புக்கள் இலாப நடவடிகளினூடாக சீர் பெறுமதியில் அங்கீகரிக்கப்பட்ட நிதிச் சொத்துக்கள் மற்றும் பொறுப்புக்கள் மற்றும் காசு மூலம் தீர்க்கப்படும் பங்கு அடிப்படையிலான கொடுப்பனவுகள் என்பன நீங்கலாக வரலாற்றுக் கிரய அடிப்படையில் தயாரிக்கப்பட்டுள்ளன.

சீர் பெறுமதி நடட்காப்பு உடன்படிக்கைக்கு உட்பட்ட மற்றும் ஏனைய சந்தர்ப்பங்களில் கடனழிவு செய்யப் பட்ட பெறுமதியில் காட்டப்படும் அங்கீகரிக்கப்பட்ட சொத்துக்கள் மற்றும் பொறுப்புக்களின் கொண்டு செல்லல் பெறுமதியானது நடட்காப்பு செய்யப்படும் இடரின் சீர் பெறுமதியின் மாற்றங்களை பதிவு செய்வதற்காக சரிப்படுத்தப்படும்.

நிதிச் சொத்துக்களானவை இலங்கை ரூபாவின் பெறுமதியில் காட்டப்பட்டுள்ளதோடு, தனியாகக் குறிப்பிட்டுக் காட்டப்படாதவிடத்து சகல பெறுமதிகளும் கிட்டிய ரூபாவிற்கு மட்டம் தட்டப்பட்டுள்ளன.

2.2. உடன்பாட்டுக் கூற்று

31 டிசம்பர் 2012 இல் உள்ளவாறான மற்றும் அத் திகதியில் முடிவடைந்த ஆண்டுக்கான முற்றடக்க வருமானக் கூற்று ஏனைய முற்றடக்க வருமானங்களின் கூற்று, நிதி நிலைக் கூற்று, காசுப் பாய்ச்சற் கூற்று, உரிமை மாற்றக் கூற்று மற்றும் முக்கிய கணக்கீட்டுக் கொள்கைகள் (நிதிக் கூற்றுக்கள்) என்பன இலங்கைப் பட்டயக் கணக்கறிஞர் நிறுவகத்தினால் விதிக்கப் பட்டுள்ள இலங்கைக் கணக்கீடு நியமங்களிற்கு (இலங்கை நிதி அறிக்கையிடல் நியமங்கள் மற்றும் இலங்கைக் கணக்கீடு நியமங்கள்) அமைவாகத் தயாரிக்கப் பட்டுள்ளதோடு 1988ம் ஆண்டு 30ம் இலக்க வங்கிச் சட்டம் மற்றும் அதன் திருத்தங்களின் தேவைப்பாடுகளிற்கு அமைவாகவும் உள்ளது.

31 டிசம்பர் 2011 உள்ளடங்கலாக அத் திகதி வரையான சகல காலப் பகுதிகளிற்கும் வங்கியானது 01 ஜனவரி 2012ற்கு முன்னர் நடைமுறையிலிருந்த இலங்கைக் கணக்கீடு நியமங்களிற்கு அமைவாக நிதிக் கூற்றுக்களை தயாரித்துள்ளது. 31 டிசம்பர் 2012இல் முடிவடைந்த ஆண்டிற்கான நிதிக் கூற்றுக்களானவை இலங்கை நிதி அறிக்கையிடல் நியமங்களிற்கு அமைவாகத் தயாரிக்கப்படும் முதலாவது நிதிக் கூற்றுக்கள் ஆகும். இவ் இலங்கை நிதி அறிக்கையிடல் நியமங்களானவை 01 ஜனவரி 2012 முதல் நடைமுறையில் உள்ளதோடு ஒப்பீட்டுத் தகவல்களும் (2011 மற்றும் 2010ம் ஆண்டுகளுக்கான) உரிய வகையில் மீள் வகைப்படுத்தப்பட்டு மீளளவு செய்யப்பட்டன. அவ்வாறாக கணக்கீடு நியமங்களின் நிலை மாறலி் கான திகதியாக 01 ஜனவரி 2011 கொள்ளப்பட்டு 2011 ஜனவரி 01இல் உள்ளவாறான மீதிகள் கருத்திற் கொள்ளப் பட்டன.

2.3. நிதிக் கூற்றுக்களை முன்னிலைப்படுத்தல்

வங்கியின் நிதிநிலைக் கூற்றில் உள்ள உருப்படிகளானவை பெருமளவில் திரவத்தன்மை ஒழுங்கில் முன்னிலைப் படுத்தப்பட்டுள்ளன. அறிக்கையிடல் திகதியில் இருந்து 12 மாதங்களினுள் பெற்றுக் கொள்ளக் கூடியவை அல்லது

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

தீர்க்கப்படக்கூடியவை (நடைமுறை) மற்றும் 12 மாதங்களின் பின்னர் பெற்றுக் கொள்ளக் கூடியவை அல்லது தீர்க்கப்படக்கூடியவை (நடைமுறையல்லா) தொடர்பான ஆய்வானது குறிப்பு இலக்கம் 41இல் முன்னிலைப் படுத்தப்பட்டுள்ளன.

2.4. பொருண்மைத் தன்மை மற்றும் ஒருங்கிணைத்தல்

நிதிக் கூற்றுக்களை முன்னிலைப் படுத்தல் தொடர்பான இலங்கைக் கணக்கீட்டு நியமம் 41 இற்கு இணங்க ஒவ்வொரு பொருண்மைத் தன்மை வாய்ந்த ஒரே வகையான உருப்படிகளின் வகையானது நிதிக் கூற்றுக்களில் தனியாக வெளிப்படுத்தப்பட்டுள்ளது. முக்கியத் தன்மை கொண்ட ஒரே வகையான தன்மையற்ற அல்லது செயற்பாடு கொண்டிராத உருப்படிகளும் தனியாக வெளிப்படுத்தப் பட்டுள்ளன.

நிதி நிலைக் கூற்றில் நிதிச் சொத்துக்கள் மற்றும் நிதிப் பொறுப்புக்களானவை அங்கீகரிக்கப் பட்ட பெறுமதிகளை சட்ட ரீதியாக ஈடு செய்வதற்கு உரிமையுள்ள போது மற்றும் ஒரு தேறிய அடிப்படையில் தீர்ப்பதற்கு ஆர்வம் உள்ள போது மாத்திரம் ஈடு செய்யப்பட்டு தேறிய பெறுமதிகளில் காட்டப் பட்டுள்ளன. அவ்வாறல்லாத சந்தர்ப்பங்களில் சொத்துக்கள் மற்றும் பொறுப்புக்கள் உள்ளவாறாகக் காட்டப்பட்டுள்ளன. வருமானங்கள் மற்றும் செலவினங்களானவை யாதாயினும் ஓர் கணக்கீட்டு நியமத்தின் படி அல்லது அதன் விளக்கவுரைப்படி அனுமதிக்கப் படாதவிடத்து மற்றும் கணக்கீட்டுக் கொள்கைகளில் குறிப்பாக வெளிப்படுத்தப்படாதவிடத்து வருமானக் கூற்றில் ஈடு செய்யப்படவில்லை.

2.5. ஒப்பீட்டுத் தகவல்

புதிய நிதி அறிக்கையிடல் நியமத்தின் நடைமுறைப் படுத்தலிற்கு அமைவாக மாற்றப் பட வேண்டியவை தவிர வங்கியினுடைய கணக்கீட்டுக் கொள்கைகளானவை இலங்கைக் கணக்கீட்டு நியமம் 01, நிதிக் கூற்றுக்களை முன்னிலைப் படுத்தலிற்கு அமைவாக முன்னைய நிதிக் கூற்றுக்களில் பயன்படுத்தப்பட்ட கணக்கீட்டுக் கொள்கைகள் மாற்றமின்றிப் பயன்படுத்தப் படுகின்றன. மேலும் ஒப்பீட்டுத் தகவல்களானவை, தற்போதைய நடைமுறைக்கு அமைவான விதத்தில் மீள்வகைப் படுத்தப்பட்டுள்ளன.

2.6. முக்கிய கணக்கீட்டுத் தீர்மானங்கள், மதிப்பீடுகள் மற்றும் எடுகோள்கள்

வங்கியின் நிதிக் கூற்றுக்களை முன்னிலைப் படுத்தலானது முகாமைத்துவத்தினை அறிக்கையிடப்பட்ட வருமானத் தொகைகள், செலவுகள், சொத்துக்கள் மற்றும் பொறுப்புக்கள் மற்றும் அவை சார்ந்த வெளிப் படுத்தல்கள் என்பவற்றோடு நிகழ்த்தக்க பொறுப்புக்கள் தொடர்பான வெளிப்படுத்தல் என்பவற்றின் மீது தாக்கத்தை ஏற்படுத்தக் கூடிய சில தீர்மானிப்புக்கள், மதிப்பீடுகள் மற்றும் எடுகோள்களை மேற்கொள்வதை ஓர் தேவைப்பாடாக்குகின்றது. மேற்கொள்ளப்படும் மதிப்பீடுகள் மற்றும் எடுகோள்கள் தொடர்பான நிச்சயமற்ற தன்மையானது பாதிக்கப்படும் சொத்துக்கள் மற்றும் பொறுப்புக்களின் கொண்டு செல்லும் பெறுமதியின் மீது எதிர் காலங்களில் ஓர் மாற்றத்தை ஏற்படுத்தக் கூடும்.

2.6.1. தீர்மானிப்புக்கள்

வங்கியின் கணக்கீட்டுக் கொள்கையினை பிரயோகிக்கும் செயற்பாட்டில், முகாமைத்துவமானது நிதிக் கூற்றில் அங்கீகரிக்கப்பட்ட தொகைகளில் மிக முக்கியமான விளைவுகளை ஏற்படுத்தக் கூடிய பின்வரும் தீர்மானிப்புக்களை மேட்கொண்டுள்ளது

2.6.1.1. வரியியல்

வங்கியானது வருமான வரி மற்றும் நிதிச் சேவைகள் மீதான பெறுமதி சேர் வரி உள்ளடங்கலான ஏனைய வரிகளுக்கு உட்பட்டதாகும். இலங்கை நிதி அறிக்கையிடல் நியமங்களின் பின்பற்றுவதலின் வழிவகைகள் மற்றும் வரி விதிக்கத் தக்க வருமானம் தொடர்பான வரி வழிகாட்டல்கள் வெளியிடப்படாத இச் சந்தர்ப்பத்தில், நிகழாண்டிற்கான மொத்தவரி ஏற்பாடு, பிற்போட்ட மற்றும் ஏனைய வரிகள் தொடர்பாக முக்கிய தீர்மானிப்புக்கள் அவசியமாகின்றன. இன் நிதிக் கூற்றுக்களினைத் தயாரிக்கும் போது, வரிச் சட்டங்களின் விதப்புரைகள் தொடர்பாக நிச்சயமற்ற தன்மை ஒன்று காணப்படுகின்றது.

வங்கியானது பிற்போட்ட மற்றும் பிற வரிகள் சார்ந்த சொத்துக்கள் மற்றும் பொறுப்புக்களை மேலதிக வரிகள் நிலுவையிலிருக்குமா என்றவாறான மதிப்பீட்டின்படி அங்கீகரித்துள்ளது. ஆரம்பத்தில் பதிவு செய்யப் பட்ட தொகைகளிலிருந்து இம் மதிப்பீடுகளின் வெளியீடாக வரும் தொகைகளானவை வேறுபாடுமிடத்து, அவ் வேறுபாடுகளானவை அது தீர்மானம் மேற்கொள்ளப்பட்ட காலப் பகுதிக்கான வருமானம் மற்றும் பிற்போட்ட வரித் தொகைகளில் தாக்கத்தினை ஏற்படுத்தும்.

2.6.1.2. ஆதனங்கள் மற்றும் உபகரணங்களின் பயன்தரு ஆயுட்காலம்

வங்கியானது ஒவ்வொரு அறிக்கையிடல் திகதியிலான எஞ்சிய பெறுமதிகள், பயன்தரு ஆயுள் மற்றும் சொத்துக்களை பெறுமானத் தேய்விடும் முறை என்பவற்றினை மீளாய்வு செய்கின்றது. முகாமைத் தீர்மானமானது இப் பெறுமதிகளின் மதிப்பீடு, வீதங்கள் மற்றும் முறைமைகள் என்பவற்றில் மேற்கொள்ளப் படுவதோடு, இவை நிச்சயமற்ற தன்மைக்கு உட்பட்டவையாகக் காணப்படுகின்றன.

பிரதேசிய சங்கவர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

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2.6.2. மதிப்பீடுகள் மற்றும் எடுகோள்கள்.

எதிர்கால மற்றும் ஏனைய பிரதான மதிப்பீட்டு மூலங்கள், அடுத்து வரும் நிதி ஆண்டில் சொத்துக்கள் மற்றும் பொறுப்புக்களின் கொண்டு செல்லும் பெறுமதியில் முக்கிய சீராக்கங்களை ஏற்படுத்த வைக்கும் முக்கிய இடரினை ஏற்படுத்தும் அறிக்கையிடல் திகதியில் உள்ளவாறான நிச்சயமற்ற தன்மை, என்பன தொடர்பான பிரதான எடுகோள்கள் வருமாறு. வங்கியானது, நிதிக் கூற்றுக்களைத் தயாரிக்கும் போது, தனது மதிப்பீடுகள் மற்றும் கிடைக்கக் கூடிய தரவுகள் என்பவற்றினை அடிப்படையாகக் கொண்டுள்ளது. எவ்வாறாயினும், எதிர்கால மேம்பாடுகள் தொடர்பாக தற்போதிருக்கும் நிலைமைகள் மற்றும் எடுகோள்கலானவை, வங்கியின் கட்டுப்பாட்டிற்கு அப்பால் பட்டதாக சந்தை மாற்றத்தினால் அல்லது காரணிகளின் மாற்றத்தினால் மாற்றமடையக் கூடும். அவ்வாறான மாற்றங்கலானவை அவை இடம் பெறும் பொது எடுகோள்களில் வெளிப்படுத்தப்படும்.

2.6.2.1. தொடர்ந்து இயங்கும் தன்மை

வங்கியினுடைய முகாமைத்துவமானது தொடர்ச்சித் தன்மைக்காக வங்கியினுடைய நடவடிக்கைகளை தொடர்ந்து நடாத்துவதற்கான இயலுமை தொடர்பில் ஒரு மதிப்பீட்டினை மேற்கொண்டுள்ளதோடு அது தொடர்பில் வங்கியானது கட்டிலானாகக் கூடிய எதிர் காலம் வரையில் தொடர்ந்து இயங்குவதற்கான வளங்களைக் கொண்டுள்ளது எனத் திருப்தி அடைந்துள்ளது. மேலும், முகாமைத்துவமானது வங்கியினுடைய தொடர்ச்சித் தன்மையில் முக்கியமான ஐயப் பாடினை ஏற்படுத்தக் கூடிய எந்தவொரு நிச்சயமற்ற தன்மையினைப் பற்றியும் அறிந்திருக்கவில்லை. ஆகவே, நிதிக் கூற்றுக்கலானவை தொடர்ந்தியங்கும் தன்மையில் தொடர்ச்சியாகவும் தயாரிக்கப்படும்.

2.6.2.2. கடன்கள் மற்றும் முற்பணங்கள் மீதான பெறுமதியிழப்பு நட்டங்கள்

இவ் ஒருமித்த மதிப்பீடானது கடன் சேர்க்கைகள் (நிலுவை மட்டங்கள், கடன் பயன்பாடு, கடன் மற்றும் பிணைகளிடையிலான விகிதம் முதலானவை), இடர் ஒருங்கிணைவின் விளைவு தொடர்பான அனுமானம் மற்றும் பொருளாதாரத் தரவுகள் என்பனவற்றைக் கருத்தில் கொள்கின்றது.

வங்கியானது தவறுகைக்கான நிகழ்தகவு முறைமையினை பயன்படுத்துவதோடு, குறித்த காலப்பகுதியில் செயற்படாத கடன் வகைக்கு நகரும் வாடிக்கையாளர்களின் எண்ணிக்கையானது நிதிக் கூற்றுத் திகதிக்கு முன்னர் இடம்பெறும் நிகழ்வுகளில் விளைவாக பதிவளிக்க வேண்டி ஏற்படும், வங்கியினால் தனித்தனிக் கடன்களின் அடிப்படையில் அறிந்து கொள்ள முடியாத மற்றும் நம்பகமாக மதிப்பீடு செய்ய முடியாத கடன்களின் அளவினை மதிப்பீடு செய்வதற்கு பயன்படுத்தப் படுகிறது. கடன்கள் மற்றும் முட்பணங்கள் மீதான பெறுமதியிழப்பு நட்டமானது விரிவாக குறிப்பு இலக்கம் 19ல் காட்டப்பட்டுள்ளதோடு மேலும் விளக்கமாக குறிப்பு இலக்கம் 40ல் முன்னிலைப் படுத்தப்பட்டுள்ளது.

2.6.2.3. பிற்போட்ட வரிச் சொத்துக்கள்

பிற்போட்ட வரிச் சொத்துக்கலானவை வரி இழப்புக்கள் தொடர்பில், எதிர்காலத்தில் வரி இழப்புக்களைத் தீர்ப்பதற்கான வரி இலாபங்கள் கிடைப்பதற்கான நிகழ்தகவின் அளவிலேயே அங்கீகரிக்கப்படுகின்றன. அங்கீகரிக்கத்தக்க பிற்போட்ட வரியின் அளவைத் தீர்மானிப்பதற்கு சாத்தியமான காலம், எதிர்கால வரியிடத்தக்க இலாபங்கள் மற்றும் எதிர்கால வரித் திட்டமிடல் தந்திரோபாயங்கள் என்பவற்றின் அடிப்படையிலான ஓர் தீர்மானம் இன்றியமையாததாகும்.

3. முக்கிய கணக்கிட்டுக் கொள்கைகளின் சுருக்கம்

வங்கியானது நிதிக் கூற்றுக்களைத் தயாரிக்கும் போது பின்பற்றும் கணக்கிட்டுக் கொள்கைகளானவை பின்வருமாறு உள்ளடக்கப் படுகின்றன. கீழே கொடுக்கப் பட்டுள்ள

கணக்கிட்டுக் கொள்கைகளானவை குறிப்பாகக் காட்டப்படாதவிடத்து, இன் நிதிக் கூற்றுக்களில் காட்டப் பட்டுள்ள சகல காலப்பகுதிகளிலும் நிலை மாறாது பின்பற்றப்பட்டுள்ளதோடு, 2011 ஜனவரி 01இல் உள்ளவாறான இலங்கை நிதி அறிக்கையிடல் நியமங்களிற்கு அமைவான ஆரம்ப நிதிநிலைக் கூற்றினைத் தயாரிப்பதற்கும், இலங்கை நிதி அறிக்கையிடல் நியமங்கலினைப் பின்பற்றுவதற்கான நிலைமாற்றங்களிற்கும் பயன்படுத்தப்பட்டுள்ளன.

3.1. காசு மற்றும் காசுக்கு ஈடானவைகள்

காசு மற்றும் காசுக்கு ஈடானவைகளானவை கையிலுள்ள காசு, வங்கிகளில் உள்ள மீதிகள் மற்றும் அழைப்பு மற்றும் குறுங்கால அறிவிப்பில் மீட்கத்தக்க பணம் என்பவற்றைக் கொண்டுள்ளது. காசுப்பாய்ச்சல் கூற்றின் நோக்கத்திற்காக, காசு மற்றும் காசுக்கு ஈடானவை காசு, பாதகமான மீதிகள் தேறலான மேற்சொல்லப்பட்ட வரைவிலக்கணப் படியான குறுங்கால வைப்புக்கள் என்பவற்றை உள்ளடக்குகிறது.

3.2. நிதி ஆதனங்கள்

3.2.1. முதன்முறை அங்கீகரித்தலும் பிற்கால அளவீடுகளும்

நிதிச் சொத்துக்கள் - முதன்முறை அங்கீகரித்தலும் அளவிடலும்

இலங்கை கணக்கிட்டு நியம 39 இன் பரப்பிற்கு அமைவாக நிதிச் சொத்துக்கலானவை இலாப நட்டங்களிநூடான சீர் பெறுமதி, முதிர்வு வரை வைத்திருக்கப்படுபவவை மற்றும் கடன்கள் மற்றும் பெற வேண்டியவைகள் என பொருத்தமான முறையில் வங்கியானது முதன் முறை அங்கீகரித்தலின் போது வகைப்படுத்தும்.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

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3.2.2. அங்கீகரிக்கப்படும் திகதி

சகல நிதிச் சொத்துக்களும் பொறுப்புக்களும் வர்த்தகத் திகதியில், அதாவது வங்கியானது குறித்த ஆதனத்தின் ஒப்பந்த ஏற்பாடுகளுக்கு ஒரு தரப்பாக ஆகும் போது, முதன் முறையாக அங்கீகரிக்கப்படும். இது ஒழுங்கு முறை வர்த்தகத்தினை அதாவது, சந்தை விதிகள் பிரமாணங்கள் என்பவற்றால் பரிந்துரைக்கப்பட்டபடி குறித்த காலப் பரப்பினுள் கையளிப்பு செய்யப்பட வேண்டிய கொள்வனவுகள் மற்றும் விற்பனைகளைக் உள்ளடக்கும்.

3.2.3. நிதி ஆதனங்களின் முதன்முறை மதிப்பிடல்

நிதி ஆதனங்களின் முதன்முறை அங்கீகாரத்தின் போதான வகைப் படுத்தலானது அவற்றைக் கொள்வனவு செய்யும் நோக்கம், பண்புகள் மற்றும் முகாமைத்துவத்தின் எதிர்பார்க்கை என்பவற்றில் தங்கியுள்ளது. நிதிச் சொத்துக்களும் பொறுப்புக்களும் இலாப நட்டங்களின் ஊடாக அவற்றின் சீர் பெறுமதியில் மதிப்பீடு செய்யப்படும் சந்தர்ப்பங்கள் தவிர, அனைத்து நிதி ஆதனங்களும் முதன்முறையாக அவற்றின் சீர் பெருமதியோடு கொடுக்கல் வாங்கல் செலவுகள் சேர்ந்த பெறுமதியில் மதிப்பீடு செய்யப்படும்.

3.2.4. பெறுதியல்லாத நிதி ஆதனங்கள்

வங்கியானது பெறுதியல்லாத நிதி ஆதனங்களை பின்வரும் நான்கு வகைகளில் அங்கீகரிக்கின்றது. இலாப நட்டங்களின் ஊடாக சீர் பெறுமதியில் பதிவு செய்யப்படும் நிதி ஆதனங்கள், முதிர்வு வரை வைத்திருக்கப்படும் முதலீடுகள், கடன்கள் மற்றும் பெற வேண்டியவைகள் மற்றும் விற்பனைக்காக வைத்திருக்கப்படும் நிதிச் சொத்துக்கள்.

3.2.4.1. இலாப நட்டங்களினூடாக சீர் பெறுமதியிலான நிதிச் சொத்துக்கள்

நிதிச் சொத்து ஒன்றானது, விற்பனை நோக்கத்திற்காக வைத்திருக்கப்படும் பொது அல்லது இலாப நட்டங்களின் ஊடாக சீர் பெறுமதியில் பதிவு செய்யப்படும் பொது அது இலாப நட்டங்களினூடாக சீர் பெருமதியிலானதாக வகைப்படுத்தப்படும்.

● விற்பனைக்காக வைத்திருக்கப்படும் நிதிச்சொத்துக்கள்

விற்பனைக்காக வைத்திருக்கப்படும் நிதிச் சொத்துக்களானவை நிதிநிலைக் கூற்றில் அவற்றின் சீர் பெறுமதியில் பதிவு செய்யப்படும். சீர் பெறுமதியிலான மாற்றமானது தேறிய வியாபார வருமானத்தில் அங்கீகரிக்கப்படும். பங்கிலாப வருமானம் அல்லது செலவானது ஒப்பந்தத்தின் நிபந்தனைகளுக்கு அமைவாக அல்லது கொடுப்பனவுக்கான உரிமை உருவாகப்படும் போது தேறிய வியாபார வருமானத்தில் பதிவு செய்யப்படும்.

இலாப நட்டங்களினூடான சீர் பெறுமதியிலான நிதிச் சொத்துக்களானவை நிதிநிலைக் கூற்றில் அவற்றின் சீர் பெறுமதியில் பதிவு செய்யப்படும். சீர் பெறுமதியிலான மாற்றமானது “இலாப நட்டங்களினூடாக சீர் பெறுமதியிலான நிதி ஆதனங்களின் மீதான தேறிய பெறுகை அல்லது நட்டம்” எனப் பதிவு செய்யப்படும். பெறப்பட்ட அல்லது செலுத்தப்பட்ட வட்டியானது விளைவு வட்டி வீத முறை அடிப்படையில் “வட்டி வருமானம்” அல்லது “வட்டிச் செலவினம்” என்றவாறு முறையே காட்டப்படும் அதேவேளை பங்கிலாப வருமானமானது கொடுப்பனவுக்கான உரிமை உருவாக்கப்பட்டதும் “ஏனைய செயற்பாட்டு வருமானமாக” காட்டப்படும்.

3.2.4.2. முதிர்வு வரை வைத்திருக்கப்படும் நிதி முதலீடுகள்

முதிர்வு வரை வைத்திருக்கப்படும் நிதி முதலீடுகளானவை, வங்கியானது முதிர்வு வரை வைத்திருப்பதற்கான விருப்பமும் இயலுமையும் கொண்ட நிலையான அல்லது தீர்மானிக்கக் கூடிய கொடுப்பனவுகள் மற்றும் நிலையான முதிர்வு கொண்ட பெறுதியல்லாத நிதிச் சொத்துக்கள் ஆகும். முதன் முறை அங்கீகாரத்திற்கு பின்னர், முதிர்வு வரை வைத்திருக்கப்படும் நிதி முதலீடுகளானவை விளைவு வட்டி வீத முறையைப் பயன்படுத்தி கணிக்கப் பட்ட கடனளிவு செய்யப்பட்ட பெறுமதியில் பெறுமதி இழப்புக்கள் சீராக்கப்பட்டு அளவீடு செய்யப்படும். கடனளிவு செய்யப்பட்ட பெறுமதியானது கொள்வனவின் போதான வட்டங்கள் அல்லது கழிவுகளை மற்றும் விளைவு வட்டி வீதத்தின் உள்ளார்ந்தமான கட்டணங்களை கருத்தில் எடுத்து கணிக்கப்படும். கடனளிவானது வருமானக் கூற்றில் “வட்டி வருமானமாகப் பதிவு செய்யப்படும்.

வங்கியானது பாரிய பெறுமதியல்லாத முதிர்வு வரை வைத்திருக்கப்படும் நிதி முதலீடுகளை அவற்றின் முதிர்விற்கு முன்னதாக மீள் வகைப் படுத்தல் அல்லது விற்பனை செய்ய வேண்டி இருப்பின் (சில விசேட சந்தர்ப்பங்கள் தவிர), அவ்வகை முதலீடுகள் முழுவதும் தரம் குறைக்கப் பட்டு விற்பனைக்காக வைத்திருக்கப்படுவதை என மீள் வகைப் படுத்தப்பட வேண்டும். மேலும், தொடர்ந்து வரும் இரண்டு ஆண்டுகளுக்கு வங்கியானது எந்தவொரு நிதிச் சொத்தினையும் முதிர்வு வரை வைத்திருக்கப்படுவதாக வகைப் படுத்துவதிலிருந்து தடுக்கப்படுகிறது.

3.2.4.3. வங்கிகளிலிருந்து கிடைக்க வேண்டியவை மற்றும் வாடிக்கையாளர்களிடமிருந்தான கடன்களும் பெற வேண்டியவைகளும்

வங்கிகளிலிருந்து கிடைக்க வேண்டியவை மற்றும் வாடிக்கையாளர்களிடமிருந்தான வேண்டிய கடன்களும் பெற வேண்டியவைகளானவை தொழிற்பாடு சந்தை ஒன்றில் நிரல் படுத்தப்படாத நிலையான அல்லது தீர்மானிக்கக் கூடிய கொடுப்பனவுகளுடனான பெறுதியல்லாத நிதிச் சொத்துக்கள் ஆகும். எனினும் இவை பின்வருவனவற்றை

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

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உள்ளடக்குவதில்லை:

- வங்கியானது உடனடியாக அல்லது கிட்டிய காலப் பகுதியில் விற்க விரும்புவதை மற்றும் வங்கியானது முதற் தடவை அங்கீகரிப்பின் போதே இலாப நட்டங்களிநூடாக சீர் பெறுமதியில் மதிப்பீட்டவை
- வங்கியானது முதற் தடவை அங்கீகரிப்பின் போதே விற்பனைக்காக வைத்திருக்கப்படுபவை என வகைப்படுத்தியவை.
- கடன் இழப்பு தவிர ஏனைய காரணங்களால் வங்கியானது தனது ஆரம்ப முதலீட்டினை பெற வகைப்படுத்தியவை முதன் முறை அங்கீகாரத்தின் பொது வங்கிகளில் இருந்து கிடைக்க வேண்டிய தொகைகள் மற்றும் வாடிக்கையாலர்களிடமிருந்தான கடன்கள் மற்றும் பெற வேண்டியவைகளானவை பிற்காலங்களில் விளைவு வட்டி வீத முறையைப் பயன் படுத்தி கடனளிவு செய்யப்பட்ட பெறுமதியில் பெறுமதி இழப்புக்கள் நீக்கப்பட்ட பெறுமதியில் மதிப்பீட்டப்படும். கடனளிவு செய்யப்பட்ட பெறுமதியானது கொள்வனவின் போதான வட்டங்கள் அல்லது கழிவுகளை மற்றும் விளைவு வட்டி வீதத்தின் உள்ளார்ந்தமான கட்டணங்களை கருத்தில் எடுத்து கணிக்கப்படும். கடனளிவானது வருமானக் கூற்றில் வட்டி வருமானமாகப் பதிவு செய்யப்படும்.

3.2.4.4. விற்பனைக்குத் தயாராகவுள்ள நிதி முதலீடுகள்

விற்பனைக்குத் தயாராகவுள்ள நிதி முதலீடுகளானவை உரிமை மற்றும் கடன் பத்திரங்களை உள்ளடக்கி உள்ளன.

வணிக நடவடிக்கைகளுக்கானவை என வகைப்படுத்தப்படாத மற்றும் இலாப நட்டங்களுடாக சீர் பெறுமதி அனுசரிக்கப்படாத உரிமை முதலீடுகளானவை விற்பனைக்குத் தயாரானவை என வகைப்படுத்தப்படுகின்றன.

3.2.5. வழங்கப்பட்ட கடன் பத்திரங்கள் மற்றும் கடனாகப் பெறப்பட்ட நிதிகள்

வங்கியால் வழங்கப்பட்ட இலாப நட்டங்களின் ஊடாக சீர்பெறுமதி அனுசரிக்கப்படாத நிதி ஆதனங்களானவை வங்கியானது ஒன்றில் காசினை வழங்குவதன் மூலமோ அல்லது விற்பனைக்காக வைத்திருக்கப்படும் நிதிச் சொத்துக்களின் கீழ் பொறுப்புக்களாக வகைப்படுத்தப்பட்ட வேறு நிதிச் சொத்துக்களினை வழங்குவதன் மூலமோ தீர்க்கப்படக் கூடிய ஒப்பந்த உரித்தாளரின் சாரம் அல்லது ஒரு குறிப்பிட்ட தொகையான உரிமைப் பங்குகளிற்காக குறித்த தொகையான காசு அல்லது மற்றொரு நிதிச் சொத்தினை பரிமாற்றம் செய்தல் தவிர்த்த பொறுப்பு ஒன்றினை ஏற்படுத்துகின்றன.

முதன்முறை மதிப்பீட்டின் பின் வழங்கப்பட்ட கடன்கள் மற்றும் கடன் பெறுகைகளானவை கடனழிவு செய்யப்பட்ட பெறுமதியில் விளைதிறன் வாய்ந்த வட்டி வீத முறையைப் பயன்படுத்தி பிற்காலங்களில் மதிப்பீடு செய்யப் படுகின்றன. கடனழிவு செய்யப் பட்ட பெறுமதியானது, வழங்கலின் போதான வட்டம் அல்லது கழிவுகள் மற்றும் விளைதிறன் வாய்ந்த வட்டி வீதத்தின் உள்ளார்ந்தமான பகுதிகளாகக் காணப்படக்கூடிய செலவுகள் என்பவற்றைக் கருத்திற் கொண்டு கணிக்கப்படுகின்றன.

3.2.6. நிதிச் சொத்துக்களின் மீள் வகைப்படுத்தல்

வங்கியானது சில குறிப்பிட்ட சந்தர்ப்பங்களில் மூலச் சொத்துக்கள் மூலம் பெறுமதி தீர்மானிக்கப்படாத நிதிச் சொத்துக்களினை வர்த்தக நோக்கத்திற்கான முதலீடுகள் என்ற வகைப்படுத்தலில் இருந்து விற்பனைக்குத் தயாராகவுள்ள முதலீடுகளாக கடன்கள் மற்றும் பெற வேண்டியவைகளாக அல்லது முதிர்வு வரை வைத்திருக்கப்படுபவையாக மீள் வகைப்படுத்துவதற்கு அனுமதிக்கப்பட்டுள்ளது. இத்திகதியில் இருந்து சில குறிப்பிட்ட சந்தர்ப்பங்களில் விற்பனைக்கு தயாராகவுள்ள நிதி ஆதனங்களை கடன்கள் மற்றும் பெற வேண்டியவைகளாக மீள் வகைப்படுத்தவும் அனுமதிக்கப் பட்டுள்ளது.

மீள் வகைப்படுத்தலானது மீள் வகைப்படுத்தப்பட்ட திகதியில் சீர் பெறுமதியில் பதிவு செய்யப்படும். அப்பெறுமதியே புதிய கடனழிவு செய்யப்பட்ட பெருமதியாகவும் கொள்ளப்படும்.

விற்பனைக்கானது என மீள்வகைப்படுத்தப்பட்ட நிதிச் சொத்துக்களின் முன்னர் உரித்தில் உணரப் பட்ட இலாபங்கள் மற்றும் நட்டங்களானவை முறையைப் பயன்படுத்தி மிகுதியாகவுள்ள ஆயுட் காலத்திற்கு கடனளிவு செய்யப்படும். புதிய கடனளிவு செய்யப்பட்ட பெறுமதிக்கும் எதிர்பார்க்கப்படும் காசுப்பாய்க்களிற்கும் இடையில் ஏதேனும் வேறுபாடுகள் இருப்பின் அவையும் முறையைப் பயன்படுத்தி எஞ்சியுள்ள ஆயுட்காலம் முழுதும் கடனழிவு செய்யப்படும்.

குறித்த சொத்தானது பிற்காலத்தில் பெறுமதி இழப்பு செய்யத் தீர்மானிக்கப்படும் சந்தர்ப்பத்தில் உரிமையில் பதிவு செய்யப்பட்ட தொகையானது வருமானக் கூற்றிற்கு மீளளிக்கப்படும்.

மீள் வகைப் படுத்தலானது முகாமைத்துவத்தின் தெரிவாக இருப்பதோடு, அது ஒவ்வொரு ஆடனங்களிட்கும் தனித் தனியாக தீர்மானிக்கப்படும். வங்கியானது முதற் தடவை உணரப்பட்ட பின்னர் எந்தவொரு நிதி ஆதனத்தினையும் இலாப நட்டங்களின் ஊடாக சீர் பெறுமதியைப் பதிவளிக்கும் வகையில் மீள்மதிப்பீடு செய்யமாட்டாது.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

3.3. நிதிச் சொத்துக்கள் மற்றும் நிதிப் பொறுப்புக்களின் அங்கீகார விலக்கல்

3.3.1. நிதிச் சொத்துக்கள்

நிதிச் சொத்து ஒன்றினது (அல்லது நிதிச் சொத்து ஒன்றினது பகுதியோ அல்லது ஒரே வகையான நிதிச் சொத்துக்களின் தொகுதியோ) அங்கீகாரம் விலக்கப்படும் சந்தர்ப்பங்களானவை வருமாறு

- குறித்த சொத்தில் இருந்து காசுப் பாய்ச்சலினைப் பெறுவதற்கான முடிவடைதல் வங்கியானது குறித்த சொத்தில் இருந்து காசுப் பாய்ச்சலினைப் பெறுவதற்கான உரிமையினை மாற்றல் செய்துள்ள போதோ,
- பெறப்படும் காசுப்-பாய்ச்சலினை எந்தவொரு தாமதமும் இன்றி முழுமையாக ஒரு மூன்றாம் தரப்பிற்கு செலுத்தும் வகையிலான பொறுப்பு ஒன்றினை விட்டுக் கொடுப்பு ஒப்பந்தம் ஒன்றின் மூலம் ஏற்றுக் கொண்டுள்ள போதோ,
- மேற்குறிப்பிட்ட இரு சந்தர்ப்பங்களின் போதோ வங்கியானது சகல வகையான இடர்கள் மற்றும் கிடைப்பனவுகளை பாரியளவிற்கு மாற்றல் செய்துள்ள போது, வகைப்படுத்தவும் அனுமதிக்கப்பட்டுள்ளது.
- மீள் வகைப்படுத்தலானது மீள் வகைப் படுத்தப்பட்ட திகதியில் சீர் பெறுமதியில் பதிவு செய்யப் படும். அப் பெறுமதியே புதிய கடனழிவு செய்யப்பட்ட பெறுமதியாகவும் கொள்ளப்படும்.

விற்பனைக்கானது என மீள்வகைப்படுத்தப்பட்ட நிதிச் சொத்துக்களின் முன்னர் உரித்தில் உணரப் பட்ட இலாபங்கள் மற்றும் நட்டங்களானவை முறையைப் பயன்படுத்தி மிகுதியாகவுள்ள ஆயுட் காலத்திற்கு கடனளிவு செய்யப்படும். புதிய கடனளிவு செய்யப்பட்ட பெறுமதிக்கும் எதிர்பார்க்கப்படும் காசுப்பாய்ச்சல்களிற்கும் இடையில் ஏதேனும் வேறுபாடுகள் இருப்பின் அவையும் முறையைப் பயன்படுத்தி எஞ்சியுள்ள ஆயுட்காலம் முழுதும் கடனழிவு செய்யப்படும்.

குறித்த சொத்தானது பிற்காலத்தில் பெறுமதி இழப்பு செய்யத் தீர்மானிக்கப் படும் சந்தர்ப்பத்தில் உரிமையில் பதிவு செய்யப்பட்ட தொகையானது வருமானக் கூற்றிற்கு மீளளிக்கப்படும்.

3.3.2. நிதிப் பொறுப்புக்கள்

நிதிப் பொறுப்பு ஒன்று சார்ந்த வங்கியின் கடப்பாடானது தீர்க்கப் படும் போது, இரத்துச் செய்யப்படும் போது அல்லது காலவதியாகும் போது அப் பொறுப்பானது நிதிக் கூற்றுக்களில் இருந்து அங்கீகாரம் விலக்கப்படும். ஏற்கனவே காண்படுகின்ற நிதிப் பொறுப்பு ஒன்றானது அதே பொறுப்பு வழங்குனரிடம் இருந்தான வேறுபட்ட நிபந்தனைகளுடன் கூடிய மற்றொரு பொறுப்பு மூலம் பதிலீடு செய்யப்படின, அல்லது ஏற்கனவே உள்ள நிதிப் பொறுப்பின் நிபந்தனைகளானவை பாரிய மாற்றங்களுக்கு உட்படின அவ்வாறான பரிமாற்றம் அல்லது நிபந்தனை மாற்றமானது ஏற்கனவே காணப்படும் பொறுப்பின் அங்கீகாரத்தினை விலக்கி புதிய பொறுப்புக்கான அங்கீகாரத்தினை வழங்குவதாகக் கொள்ளப்படும்.

ஏற்கனவே காணப்பட்ட நிதிப் பொறுப்பின் கொண்டு செல்லல் பெறுமதிக்கும் செலுத்தப்பட்ட கொள்வனவுப் பெறுமதிக்கும் இடையிலான வேறுபாடானது இலாபம் அல்லது நட்டமாகப் பதிவு செய்யப்படும்

3.4. சீர் பெறுமதியினைத் தீர்மானித்தல்

அறிக்கையிடல் திகதியில் உள்ளவாறான செயற்பாடு சந்தைகளில் நிரற்படுத்தப்பட்ட நிதி ஆதனங்களின் சீர் பெறுமதியானது அவற்றின் நிரற்படுத்திய சந்தை விலையின் அடிப்படையில் கொடுக்கல் வாங்கல்களுக்கான எந்தவொரு செலவுகளும் கழிக்கப்படாது எடுக்கப்படும்.

3.5. நிதிச் சொத்துக்களின் பெறுமதி இழப்பு

வங்கியானது ஒவ்வொரு அறிக்கையிடல் திகதியிலும் எந்தவொரு நிதிச் சொத்துக்கள் அல்லது நிதிச் சொத்துக்களின் தொகுதியானது பெறுமதி இழப்பு ஏற்பட்டதற்கான குறிப்பான ஆதாரங்கள் தொடர்பான மதிப்பீட்டினை மேற்கொள்கிறது. ஒரு நிதிச் சொத்து அல்லது சொத்துக்களின் தொகுதியானது அவற்றின் முதற் தடவை அங்கீகரித்தலின் பின்னர் ஏற்பட்ட ஒன்று அல்லது ஒன்றுக்கு மேற்பட்ட நிகழ்வு/நிகழ்வுகளின் விளைவாக பெறுமதி இழப்பு ஏற்பட்டதற்கான குறிப்பிடத் தக்க ஆதாரம் காணப் படுவதோடு அந் நிகழ்வு (அல்லது நிகழ்வுகள்) குறித்த நிதிச் சொத்து அல்லது சொத்துக்களின் தொகுதியில் இருந்தான எதிர்பார்க்கப் பட்ட காசுப் பாய்ச்சலின் மீது நம்பகமாக அளவிடக் கூடிய ஒரு தாக்கத்தினைச் செலுத்துமாயின் மாத்திரம் அன் நிதிச் சொத்து அல்லது சொத்துக்களின் தொகுதியானது பெறுமதி இழப்பு ஏற்பட்டதாகக் கொள்ளப்படும்.

பெறுமதி இழப்பிற்கான ஆதாரமானது பின்வருவனவற்றை உள்ளடக்கலாம்: ஒரு கடன் பெறுனர் அல்லது கடன் பெறுனர் குழு முக்கிய நிதி நெருக்கடிகளை எதிர்கொள்ளல் தொடர்பான சமீக்கைகள், அவர்கள் முறிவடைவதற்கான அல்லது நிதிசார் மீள் ஒழுங்கமைப்பு ஒன்றை ஏற்படுத்துவதற்கான நிகழ்தகவு, முதல் அல்லது வட்டிக் கொடுப்பனவின் தவறுகை அல்லது தவிர்ப்பு மற்றும் நிலுவை தக்க வைத்தல், தவறுகைகளுடன் கூடிய பொருளாதார நிலைமைகள் முதலானவற்றால் எதிர்பார்க்கப்படும் காசுப்பாய்ச்சலில் ஏற்படக்கூடிய அளவிடத்தக்க வீழ்ச்சி தொடர்பான அவதானிக்கக்கூடிய தரவுகள்.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

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3.5.1. முன் கூட்டி கணக்கு முடிக்கப்பட்ட ஆதனங்கள்

முன்கூட்டி கணக்கு முடிக்கப்பட்ட ஆதனங்களானவை கடனின் முழுமையான அல்லது பகுதியளவிலான தீர்ப்பனவிற்காக பெறப்படும் ஆதனங்களாகும். முன் கூட்டியே கணக்கு முடிக்கப்பட்ட சொத்தின் சந்தைப் பெறுமதியானது தொடர்பு பட்ட கடன் நிலுவையிலிருந்து குறைவாகக் காணப்படின், அவ் வேறுபாடானது கடன் இழப்பிற்கான ஏற்பாடாக, குறித்த கடனிற்காக அச் சொத்தினை பெற்றுக் கொண்ட ஆண்டிற்கான வருமானக் கூற்றில் அங்கீகரிக்கப்படும்.

3.5.2. நிதி ஆதனங்களை ஈடு செய்தல்

நிதிச் சொத்துக்கள் மற்றும் பொறுப்புக்களானவை, நடைமுறையில் ஏற்கனவே அங்கீகரிக்கப்பட்ட தொகைகளை ஈடு செய்வதற்கான சட்டரீதியான உரிமை ஒன்று காணப்படுதலோடு அதனை தேறிய அடிப்படையில் ஈடு செய்வதற்கான விருப்பம் காணப்படின் மாத்திரமே ஈடு செய்யப்பட்டு தேறிய பெறுமதிகள் நிதிநிலைக் கூற்றில் காட்டப்படலாம். அல்லாத பொது சொத்துக்கள் மற்றும் பொறுப்புக்களானவை ஒருமித்தவாறு காட்டப்படும். பிரதான தேறல் ஒப்பந்தங்களில் இம்முறை பயன்படுத்தப்படாததால் சொத்துக்கள் மற்றும் பொறுப்புக்களானவை மொத்த அடிப்படையில் காட்டப்படும்.

3.6. குத்தகை

ஒரு ஒப்பந்தமானது குத்தகையா அல்லது குத்தகை ஒன்றினை உள்ளடக்கி உள்ளதா என்பது, அந்த ஒப்பந்தத்தின் உள்ளடக்கங்களை அடிப்படையில் தீர்மானிக்கப்படுவதோடு ஏற்பாட்டின் முழுமைத் தன்மையானது சொத்து அல்லது சொத்துக்களின் தொகுதி ஒன்றினை பயன்படுத்தலில் தங்கியுள்ளதா, ஏற்பாடானது சொத்து ஒன்றினை பயன் படுத்துவதற்கான உரிமையினை வெளிப்படுத்துகிறதா என்பது தொடர்பான மதிப்பீடு ஒன்று மேற்கொள்ளப்படல் வேண்டும்.

3.6.1. வங்கியானது குத்தகை வழங்குனராகத் தொழிற்படல்

வங்கியினால் உரிமைக்கான இடங்கள் மற்றும் நன்மைகள் மாற்றம் செய்யப்படாத குத்தகைகள் யாவும் செயற்பாட்டுக் குத்தகைகள் ஆகும். செயற்பாட்டுக் குத்தகைக்கான பேரம் பேசலில் ஏற்படும் சகல முதற்கட்ட நேர்ச் செலவுகளும் குத்தகை ஆதனத்தின் கொண்டு செல்லல் பெறுமதியில் கூட்டப்பட்டு குத்தகைக் காலம் முழுவதும் ஒரே அடிப்படையில் குத்தகைக் கட்டணமாக அங்கீகரிக்கப்படும். நிகழ்த்தக்க கட்டணங்கள் யாவும் உழைக்கப்படும் காலப்பகுதியில் வருமானமாக அங்கீகரிக்கப்படும்.

3.6.2. வங்கியானது குத்தகை பெறுனராகத் தொழிற்படல்

வங்கிக்கு உரிமை தொடர்பான இடங்கள் மற்றும் பயன்களை மாற்றல் செய்யாத குத்தகைகள் செயற்பாட்டுக் குத்தகைகளாக கொள்ளப்படும். செயற்பாட்டுக் குத்தகைக் கொடுப்பனவுகளானவை குத்தகைக் காலம் முழுவதும் நேர் கோட்டு முறையில் வருமானக் கூற்றில் ஒரு செலவாகப்பதிவு செய்யப்படும். நிகழ்த்தக்க குத்தகைக் கொடுப்பனவுகள் யாவும் அவை ஏற்படும் காலப்பகுதியில் செலவாக அங்கீகரிக்கப்படும்.

3.7. காசு மற்றும் காசுக்கு ஈடானவைகள்

காசு மற்றும் காசுக்கு ஈடானவைகள் காசுப்பாய்ச்சல் கூற்றில் குறிப்பிடப் பட்டவாறு கையிலுள்ள காசு, மத்திய வங்கியிலான கட்டற்ற நடைமுறை வைப்புக்கள் மற்றும் வங்கிகளிலான கேள்வியில் அல்லது மூன்று மாதங்கள் அல்லது அதற்குக் குறைவான முதிர்ச்சியில் பெறக்கூடிய தொகைகள் என்பவற்றைக் கொண்டிருக்கும்.

3.8. ஆதனங்கள் மற்றும் உபகரணங்கள்

ஆதனங்கள் மற்றும் உபகரணங்களானவை (வங்கியானது குத்தகை வழங்குனராக இருக்கும் செயற்பாட்டுக் குத்தகை ஆதனங்கள் உள்ளடங்கலாக) நாளாந்த பராமரிப்பு செலவு தவிர்ந்த, திரண்ட பெறுமானத் தேய்வு மற்றும் திரண்ட பெறுமதி இழப்பு என்பன நீங்கலான கிரயத்தில் காட்டப்படும். பயன்தரு ஆயுள் காலத்திலான மாற்றங்களானவை உரியவாறு பெறுமதி அழிவு காலம் அல்லது முறையினை மாற்றுவதன் மூலம் கணக்கு வைக்கப்படுவதோடு, அது கணக்கீட்டு மதிப்பீடுகளிலான மாற்றமாக வெளிப்படுத்தப்படும்.

சொத்துக்களின் கிரயத்தினை அவற்றின் எச்சப்பெறுமதிக்கு அவற்றின் மதிப்பிடப்பட்ட ஆயுள் காலம் முழுவதிற்கும் குறைத்து எழுதுவதற்காக பெறுமானத் தேய்வானது நேர்கோட்டு முறையினைப் பயன்படுத்தி மேற்கொள்ளப் படுகிறது. நிலம் பெறுமானத் தேய்வு செய்யப்படுவதில்லை. மதிப்பிடப்பட்ட பயன்தரு ஆயுள்காலங்கள் வருமான

கட்டடம்	ஆண்டுக்கு 5%
கணணி உபகரணங்கள்	ஆண்டுக்கு 20%
அலுவலக உபகரணங்கள்	ஆண்டுக்கு 20%
மோட்டார் வாகனங்கள்	ஆண்டுக்கு 20%
தளபாடங்கள்	ஆண்டுக்கு 15%
இரும்புப் பெட்டகங்கள்	ஆண்டுக்கு 10%

ஆதனங்கள் மற்றும் உபகரணங்களானவை அவற்றின் முடிவுறுத்தலின் போது அல்லது அவற்றின் பாவனை மூலம் எந்தவொரு எதிர்கால பொருளாதாரப் பெறுமதிகளும் எதிர்பார்க்க முடியாத பொது அங்கீகாரம் விலக்கப்படும்.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

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அங்கீகார விலக்கலின் போது ஏற்படும் யாதாயினும் ஒரு பெறுகை அல்லது இழப்பு (சொத்தின் தேறிய முடிவு செய்தல் பெறுமதிக்கும் கொண்டு செல்லல் பெறுமதிக்கும் இடையிலான வேறுபாடு) அச் சொத்து அங்கீகாரம் விலக்கப்படும் ஆண்டின் வருமானக் கூற்றில் ஏனைய வருமானமாக அங்கீகரிக்கப்படும்.

3.9. அருவச் சொத்துக்கள்

வங்கியினுடைய ஏனைய அருவச் சொத்துக்களானவை கணணி மென்பொருளின் பெறுமதியைக் கொண்டுள்ளது

அருவச் சொத்து ஒன்றானது அதன் கிரயமானது நம்பகமான முறையில் அளவிடக் கூடியதாக உள்ளதோடு அதன் மூலம் பெறக் கூடிய எதிர்காலப் பொருளாதார நன்மைகள் வங்கிக்கு கிடைப்பதற்கான சாத்தியத் தன்மையும் உள்ள பொது மாத்திரமே நிதிக் கூற்றுக்களில் அங்கீகரிக்கப் படும்

தனியாகக் கொள்வனவு செய்யப்பட்ட அருவச் சொத்துக்களானவை முதன் முறை அங்கீகரிப்பின் போது கிரயத்திட் கொள்ளப் படும். வணிகச் சேர்க்கை ஒன்றின் போது பெற்றுக் கொள்ளப்படும் அருவச் சொத்துக்களானவை வணிகச் சேர்க்கைத் திகதியிலான அவற்றின் சீர் பெறுமதியில் கொள்ளப்படும். முதற் கட்ட அங்கீகாரத்தினைத் தொடர்ந்து அருவச் சொத்துக்களானவை கிரயத்திலிருந்து திரண்ட பெறுமதி அழிவு மற்றும் பெறுமதி இழப்பிற்கான ஏற்பாடுகள் நீங்கலான பெறுமதியில் கொண்டுசெல்லப்படும்.

அருவச் சொத்துக்களின் பயன்தரு ஆயுள் காலமானது திடமானதாகவோ முடிவிலியாகவோ காணப்படலாம். திடமான ஆயுத காலம் கொண்ட அருவச் சொத்துக்களானவை அவற்றின் ஆயுள் காலம் முழுதும் பெறுமதி அழிவு செய்யப் படும். திடமான ஆயுள் காலத்துடனான அருவச் சொத்துக்களின் பெறுமதியளிவிற்கான காலம் மற்றும் பெறுமதி அழிவு முறைகள் என்பன குறைந்த பட்சம் ஒவ்வொரு நிதியாண்டு முடிவிலும் மீளாய்வு செய்யப்படும். எதிபார்க்கப்பட்ட பயன்தரு ஆயுள் காலத்தில் அல்லது சொத்தில் அடங்கியுள்ள பொருளாதாரப் பயன்பாட்டினை நுகரும் முறையில் ஏற்படக் கூடிய மாற்றங்களானவை பெறுமதியழிவு முறையினை அல்லது காலத்தினை உரியவாறு மாற்றுவதன் மூலம் கணக்கு வைக்கப்படுவதோடு அது கணக்கீட்டு மதிப்பீடுகளிலான ஒரு மாற்றமாகக் கொள்ளப்படும். திடமான ஆயுத காலம் கொண்ட அருவச் சொத்துக்களின் பெறுமதி அழிவுச் செலவானது வருமானக் கூற்றில் ஒரு தனியான உருப்படியாகக் காட்டப்படும்.

அருவச் சொத்துக்களின் கிரயத்தினை அவற்றின் எச்சப் பெறுமதிக்கு குறைத்து எழுதுவதற்காக பெறுமதி அழிவானது அவற்றின் பயன் தரு ஆயுள் காலம் முழுவதும் நேர் கோட்டு முறையில் பின்வருமாறு கணிக்கப்படும்.

- கணணி மென்பொருள் 3 வருடங்கள்

3.10. நிதியல்லா சொத்துக்களின் பெறுமதி இழப்பு

வங்கியானது தனது ஒவ்வொரு அறிக்கையிடல் திகதியிலும் ஏதாவது ஒரு சொத்தின் பெறுமதி இழப்பிற்கான சமீக்கைகள் தென்படுகின்றதா என்பதனை மதிப்பீடு செய்கின்றது. அவ்வாறான சமீக்கைகள் தென்படின் அல்லது சொத்து ஒன்றிற்கு வருடாந்த பெறுமதி இழப்பு சோதனை மேற்கொள்ள வேண்டிய தேவை ஏற்படின், வங்கியானது அச் சொத்தின் தேறத்தக்க பெறுமதியினை மதிப்பிடும். சொத்து ஒன்றின் தேறத்தக்க பெறுமதி என்பது சொத்து அல்லது காசை உருவாக்கும் அலகு ஒன்றின் சீர் பெறுமதியில் விற்பனைக்கான செலவுகள் நீங்கலான பெறுமதி மற்றும் அதன் பயன்பாடுள்ள பெறுமதி என்பவற்றில் உயர்ந்த பெறுமதியாகும். சொத்து அல்லது காசை உருவாக்கும் அலகு ஒன்றின் கொண்டு செல்லல் பெறுமதியானது அதன் தேறத் தக்க பெறுமதியினை விட அதிகமாகக் காணப்படின், அச் சொத்து பெறுமதி இழப்பிற்கு உட்பட்டுள்ளதாகக் கொள்ளப்பட்டு அதன் பெறுமதி தேறத் தக்க பெறுமதிக்குக் குறைக்கப்படும்.

3.11. நிதி உத்தரவாதங்கள்

வங்கியானது தனது சாதாரண செயற்பாட்டு பரப்பில் கடன் சான்று உத்தரவாதங்கள் மற்றும் ஏற்புகள் முதலான நிதி உத்தரவாதங்களை வழங்குகின்றது. நிதி உத்தரவாதங்களானது முதற் தடவையாக அவற்றின் சீர் பெறுமதியில், வட்டம் பெறப்பட்டதாகக் கொண்டு நிதிக் கூற்றுக்களில் (ஏனைய பொறுப்புக்களின் கீழ்) அங்கீகரிக்கப்படுகின்றன.

முதற் தடவை அங்கீகாரத்தின் பின், ஒவ்வொரு உத்தரவாதத்திலுமான வங்கியின் பொறுப்பானது முதற் தடவையில் அன்கீகரிக்கப்பட்ட பெறுமதியிலிருந்து வருமானக் கூற்றுக்களில் அங்கீகரிக்கப்பட்ட திரண்ட பெறுமதி அழிவுகளின் தொகை நீங்கலான பெறுமதி மற்றும் உத்தரவாதத்தின் விளைவாக ஏற்படும் நிதிப் பொறுப்பினைத் தீர்ப்பதற்கான செலவு தொடர்பான சிறப்பான மதிப்பீட்டுப் பெறுமதி என்பவற்றில் உயர்வான பெறுமதியில் அளவிடப்படும்.

பொறுப்பின் பெறுமதியில் ஏற்படும் யாதாயினும் அதிகரிப்புக்களானவை வருமானக் கூற்றில் கடன் இழப்பு நட்மமாகக் காட்டப்படும். பெறப்பட்ட உத்தரவாதத் தொகையானது அவ் உத்தரவாதத்தின் காலப்பகுதி முழுவதும், வருமானக் கூற்றில் தேறிய கட்டணம் மற்றும் தரவு வருமானம் எனப்பதியவு செய்யப்படும்.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

3.12. ஓய்வூதிய நன்மைகள்

3.12.1. முறையான பயன்பாட்டு ஓய்வூதிய திட்டம்- பணிக்கொடை

1983ம் ஆண்டு 12ம் இலக்க பணிக்கொடை சட்டத்திற்கு அமைவாக ஏற்பாடுகள் மேற்கொள்ளப்பட்டுள்ளன. இந்நிதியின் கீழான முழுமையான பொறுப்பை அறிந்து கொள்ளும் விதமாக, இரண்டு ஆண்டுகளுக்கு ஒரு முறை பெறுமதி அளவீட்டிற்காக நிபுணர்களின் சேவை பெற்றுக் கொள்ளப்படுகிறது. 31 டிசம்பர் 2012 இல் இச் சேவையானது Actuarial & Management Consultants (Pvt) Ltd என்னும் உத்தரவு பெற்ற அளவையியலாளர் நிறுவனத்தால் வழங்கப்பட்டிருக்கிறது.

3.12.2. முறையான பங்களிப்பு ஓய்வூதியத் திட்டம்

முறையான பங்களிப்பு ஓய்வூதியத் திட்டம் ஒன்றிற்கு செலுத்த வேண்டிய பங்களிப்பானது ஊழியர்களினால் வங்கிக்கு வழங்கப்பட்ட சேவையின் விகிதாசாரமாகக் காணப்படுவதோடு அது மனிதவள செலவுகளாகப் பதிவு செய்யப்படுகிறது. செலுத்தப்படாத பங்களிப்புக் தொகை பொறுப்பாகப் பதியப்படுகிறது.

3.12.2.1 ஊழியர் சேமலாப நிதியம்

வங்கியும் அதன் ஊழியர்களும் ஊழியர் சேமலாப நிதியத்திற்கு முறையே 15% மற்றும் 10% இணைப்பங்களிப்பு செய்கின்றனர்.

3.12.2.2 ஊழியர் நம்பிக்கை நிதியம்

வங்கியானது ஊழியர் நம்பிக்கை நிதியத்திற்கு 3% இணைப் பங்களிப்பு செய்கின்றது.

3.13. ஏற்பாடுகள்

வங்கியானது கடந்த கால நிகழ்வு ஒன்றின் விளைவாக நிகழ்காலத்தில் ஒரு பொறுப்பினைக் கொண்டுள்ள போது அப்பொறுப்பினைத் தீர்ப்பதற்காக சில பொருளாதார நன்மைகளைத் தரக்கூடிய வளங்களின் வெளிப் பாய்ச்சலுக்கான சாத்தியம் உள்ளதோடு அப் பொறுப்புகள் நம்பகமாக அளவிடப்பட முடியுமா இருப்பின் மட்டுமே ஏற்பாடுகள் நிதிக் கூற்றுக்களில் அங்கீகரிக்கப்படும்.

3.14. வருமானங்கள் மற்றும் செலவினங்களை அங்கீகரித்தல்

வருமானமானது வங்கிக்கு பொருளாதார நன்மைகள் கிடைக்கும் சாத்தியம் இருத்தல் மற்றும் வருமானமானது நம்பகத் தன்மையாக அளவிடக் கூடியதாக இருத்தல் என்பவற்றின் அடிப்படையில் அங்கீகரிக்கப் படும். வருமானம் அங்கீகரிக்கப் படுவதற்கு மேலும் சில விசேட இயல்புகளும் காணப்படல் வேண்டும்.

3.14.1. வட்டி மற்றும் அது போன்ற வருமானங்கள் மற்றும் செலவினங்கள்.

கடனழிவு செய்யப்பட்ட பெறுமதியில் அளவீடு செய்யப்பட்ட சகல நிதி ஆதனங்களிலும், வட்டி உழைக்கும் நிதிச் சொத்துக்களானவை விற்பனைக்குத் தயாராகவுள்ளவை மற்றும் இலாப நட்டங்களுடாக சீர் பெறுமதி அனுசரிக்கப்படும் நிதிச் சொத்துக்கள் என வகைப் படுத்தப் படுவதோடு, வட்டி வருமானம் அல்லது செலவினங்களானவை விளைவு வட்டி வீதத்தின் அடிப்படையில் பதிவு செய்யப்படும்.

விளைவு வட்டி மதிப்பிடப்பட்ட எதிர்கால காசுப் பெறுவனவுகள் அல்லது கொடுப்பனவுகளை அதன் ஆயுட்காலம் முழுவதும் அல்லது குறித்த குறுங்காலம் ஒன்றிற்கு பொருத்தமானவாறு நிதிச் சொத்துக்களின் அல்லது பொறுப்புக்களின் கொண்டு செல்லும் பெறுமதிக்கு சரியாகக் கழிவீடு செய்யப்படும் வீதமாகும். இக் கணிப்பீடானது நிதி ஆதனத்தின் சகல ஒப்பந்த நிபந்தனைகளையும் கருத்தில் எடுப்பதோடு, எதிர்கால கடன் நட்டங்கள் தவிர்த்த விளைவு வட்டிவீதத்தின் உள்ளார்ந்தமான பகுதியாகவுள்ள நிதி ஆதனத்தின் மீது நேரடியாக தாக்கல் செய்யக் கூடிய சகல கட்டணங்கள் அதிகரித்த செலவுகள் முதலானவற்றை உள்ளடக்கும்.

வங்கியானது தனது பெறுவனவுகள் மற்றும் கொடுப்பனவுகள் தொடர்பான மதிப்பீட்டினை மாற்றும் போது நிதிச் சொத்துக்கள் மற்றும் பொறுப்புக்களின் கொண்டு செல்லல் பெறுமதியானது சீராக்கம் செய்யப்படுகிறது. சீராக்கப்பட்ட கொண்டு செல்லல் பெறுமதியானது ஆரம்ப விளைவு வட்டிவீதத்தின் அடிப்படையில் கணிப்பிடப் படுவதோடு, கொண்டு செல்லல் பெறுமதியில் ஏற்படும் மாற்றமானது, நிதிச்சொத்துக்களுக்கு வட்டி மற்றும் அது போன்ற வருமானங்கள் எனவும் நிதிப் பொறுப்புக்களுக்கு வட்டி மற்றும் அது போன்ற செலவுகள் எனவும் பதிவுசெய்யப்படும். எனினும், காசுப் பெறுவனவுகளின் அதிகரித்த மீள்பெறுகைத் தன்மை காரணமாக வங்கியானது மதிப்பிடப்பட்ட எதிர்காலக் காசுப்பெறுகைகளை அதிகரித்த மீள் வகைப் படுத்தப்பட்ட நிதிச் சொத்து ஒன்றினது (குறிப்பு 3.2.6), அவ் அதிகரிப்பின் விளைவானது மதிப்பீட்டு மாற்றத் திகதியிலிருந்தான விளைவு வட்டி வீதத்தின் மீதான சீராக்கமாக அங்கீகரிக்கப்படும்.

நிதிச்சொத்து ஒன்றின் அல்லது அவ்வாறான சொத்துக்களின் தொகுதி ஒன்றின் பதிவு செய்யப்பட்ட பெறுமதியானது பெறுமதியிழப்பு நட்டங்கள் காரணமாக குறைக்கப்பட்டிருப்பின், வட்டி வருமானமானது பெறுமதி இழப்பு நட்டங்களை கணிப்பிடுவதற்காக எதிர்கால காசுப் பாய்ச்சல்களை கழிவீடு செய்யப் பயன்படுத்தப்படும் வீதத்தினைப் பயன் படுத்தி அங்கீகரிக்கப்படும்.

பிரதேசிய சங்கவர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

3.14.2. கட்டணங்கள் மற்றும் தரகு வருமானம்

வங்கியானது வாடிக்கையாளர்களுக்கு வழங்கப்படும் பலதரப்பட்ட வகையான சேவைகளின் மூலம் கட்டணங்கள் மற்றும் தரகு வருமானங்களைப் பெற்றுக்கொள்கிறது. கட்டண வருமானங்களானவை பின்வருமாறு வகைப்படுத்தப் படலாம்

3.14.2.1. குறிப்பிட்ட காலப் பகுதியில் வழங்கப்படும் சேவைகள் மூலம் பெறப்படும் கட்டண வருமானம்.

குறித்த காலப் பகுதியில் வழங்கப்படும் சேவைகள் மூலம் பெறப்படும் கட்டண வருமானங்களானவை அக்காலப்பகுதிக்கு உரியனவாகக் கருதப்படும். இக் கட்டணங்களானவை வாடிக்கையாளர்களிடமிருந்து பெறப்படும் தரகு வருமானம், கடன் சேவை அறவீடுகள், பரிசோதனைக் கட்டணங்கள் மற்றும் காகிதாதிகளுக்கான கட்டணங்கள் என்பவற்றை உள்ளடக்கும். பயன்படுத்தப்படக் கூடிய கடன்களுக்கான கடன் உடன்பாட்டுத் தொகை மற்றும் ஏனைய கடன் தொடர்பான கட்டணங்களானவை (அதிகரித்த கட்டணங்கள் உள்ளடங்கலாக பிற்போடப்பட்டவைகளாக கொள்ளப்படுவதோடு கடன் மீதான இழிவு வட்டி வீதத்தின் மீது மேற்கொள்ள வேண்டிய ஒரு சீராக்கமாகவும் அங்கீகரிக்கப்படும். கடனானது பயன்படுத்தப்படுவதற்கான சாத்தியத் தன்மைகள் காணப்படாத போது கடன் உடன்பாட்டுத் தொகையானது, உடன்பாட்டுக் காலம் முழுதும் நேர் கோட்டு முறையில் அங்கீகரிக்கப்படும்.

3.14.3. பங்கிலாப வருமானம்

வங்கியானது கொடுப்பனவினைப் பெற்றுக் கொள்வதற்கான உரிமை உருவாக்கப்பட்டதும் அதாவது பங்குதாரரினால் பங்கிலாபமானது அனுமதியளிக்கப்பட்டதும், வருமானமானது அங்கீகரிக்கப்படும்.

3.15. வரிகள்

3.15.1. தற்போதைய வரி

நடைமுறை மற்றும் கடந்த ஆண்டுகளுக்கான தற்போதைய வரிச் சொத்துக்கள் மற்றும் பொறுப்புக்களானவை எதிர் பார்க்கப்படும் வரி அதிகாரசபைகளுக்கு செலுத்தித் தீர்க்க வேண்டிய அல்லது அவர்களிடமிருந்து பெற வேண்டிய தொகைகளில் மதிப்பீடு செய்யப்படுகின்றன. இத்தொகையினைத் தீர்மானிப்பதற்குப் பயன்படுத்தப்படும் வரிச்சட்டம் மற்றும் வரி வீதங்களானவை முன்னரே நடைமுறையிலுள்ள அல்லது அறிக்கையிடல் திகதியில் நடைமுறைக்கு வந்த சட்டங்கள் மற்றும் வீதங்களாகும்.

3.15.2. பிற்போட்ட வரி

பிற்போட்ட வரியானது சொத்துக்கள் மற்றும் பொறுப்புக்களின் வரி அடித்தளத்திற்கும் அச்சொத்துக்கள் நிதி அறிக்கையிடலுக்காக கொண்டிருக்கும் கொண்டு செல்லும் பெறுமதிக்கும் இடையிலான தற்காலிக வேறுபாடுகளுக்காக ஏற்பாடு செய்யப்படுகிறது.

- பிற்போட்ட வரிப்பொறுப்புக்களானவை பின்வருவன தவிர்த்த சகல தற்காலிக வேறுபாடுகளிற்கும் அங்கீகரிக்கப்படுகின்றன. பிற்போட்ட வரிப் பொறுப்பானது வணிகச் சேர்க்கை அல்லாத கொடுக்கல்வாங்களிலான நன்மதிப்பு சொத்து அல்லது பொறுப்பு ஒன்றின் முதற் தடவை அங்கீகரித்தலின் விளைவாக ஏற்படுவதோடு அக் கொடுக்கல் வாங்கலின் விளைவாக, கணக்கீடு இலாபமோ, வரி விதிப்பிற்கான இலாபமோ அல்லது நட்டமோ எந்தவொரு தாக்கமும் இன்றி காணப் படல்.
- சேய்க் கம்பனிகளிலான முதலீட்டின் மீதான வரி விதிக்கத்தக்க தற்காலிக வேறுபாடுகளில் தற்காலிக வேறுபாடுகளினை மீள் பதிவளித்தலிற்கான காலம் கட்டுப் படுத்தக் கூடியதாகவும் அத் தற்காலிக வேறுபாடுகளானவை கட்டிலுனாகக் கூடிய எதிர் காலத்தில் மீள்பதிவு அளிக்க முடியாமைக்கான நிகழ்தகவு காணப்படல்

பிற்போட்ட வரிச் சொத்துக்களானவை கீழ் வருவன தவிர்த்த சகல கழிக்கத்தக்க தற்காலிக வேறுபாடுகள், பாவனைக்கு எடுக்கப்படாத வரிக்கழிப்புக்கள் மற்றும் வரி நட்டங்கள் என்பவற்றின் மீது கழிக்கத்தக்க தற்காலிக வேறுபாடுகளினைக் கழிப்பதற்கான வரி அறவிடத்தக்க இலாபங்கள் காணப்படும் சாத்தியமான அளவு, கொண்டு செல்லப்பட்ட வரி கழிப்பனவு மற்றும் வரி நட்டங்கள் என்பன பயன்படுத்தப்படலாம்.

கழிக்கத்தக்க தற்காலிக வேறுபாடுகளோடு தொடர்புடைய பிற்போட்ட வரிச் சொத்தானது வணிகச் சேர்க்கை அல்லாத கொடுக்கல்வாங்கல் ஒன்றின் மூலமாக பெற்றுக்கொள்ளப்படும் சொத்து அல்லது பொறுப்பு ஒன்றின் முதற்தடவை அங்கீகாரம் மூலம் ஏற்பட, அக் கொடுக்கல்வாங்கல் மூலம் கணக்கியல் இலாபமோ, வரி விதிக்கத் தக்க இலாபம் அல்லது நட்டம் எந்தவொரு மாற்றத்திற்கும் உட்படாது இருத்தல்

சேய்க் கம்பனி மீதான முதலீடு தொடர்பான கழிக்கத் தக்க தற்காலிக வேறுபாட்டின் போது பிற்போட்ட வரிச் சொத்துக்களானவை தற்காலிக வேறுபாடுகளானவை கட்டிலுனாகக் கூடிய எதிர் காலத்தினுள் மீள் பெறுகை செய்யப்படல் மற்றும் தற்காலிக வேறுபாடுகளைக் கழிப்பதற்கான வரிவிதிக்கத் தகு இலாபங்கள் காணப்படல் என்பவற்றிற்கான சாத்தியங்களின் அடிப்படையில் அங்கீகரிக்கப்படும்.

பிற்போட்ட வரிச் சொத்துக்களின் கொண்டு செல்லல் பெறுமதியானது ஒவ்வொரு அறிக்கையிடல் திகதியிலும் மீளாய்வு செய்யப்படுவதோடு பிற்போட்ட வரிச் சொத்தினைப் பயன்படுத்துவதற்கான எதிர்கால வரியிடத்

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

தக்க இலாபங்கள் இல்லாத போது அது மீள் பெறுகை செய்ய முடியாததாகக் கருதப்பட்டு அந்த அளவிற்கு குறைக்கப்படும். அங்கீகரிக்கப்படாத பிற்போட்ட வரிச் செலவுகளானது ஒவ்வொரு அறிக்கையிடல் திகதியிலும் மீளாய்வு செய்யப்பட்டு எதிர் காலத்தில் கிடைக்கக் கூடிய வரியிடத் தக்க இலாபங்களின் அடிப்படையில் மீள் பெறுகை செய்யப்படக் கூடிய வரியின் அளவிற்கு அங்கீகரிக்கப்படும்.

ஏற்கனவே நடைமுறையில் உள்ள அல்லது அறிக்கையிடல் திகதியில் நடைமுறைக்கு வந்துள்ள வரி அடிமட்ட வீதம் (மற்றும் வரி சட்டங்கள்) வரி வீதத்தின் அடிப்படையில் அந்த சொத்தானது அங்கீகரிக்கப்படும் போது அல்லது பொறுப்புக்கள் தீர்க்கப் படும் போது பிற்போட்ட வரிச் சொத்துக்கள் மற்றும் பொறுப்புக்களானவை குறித்த ஆண்டில் நடைமுறையில் இருக்கும் என எதிர்பார்க்கப்படும் வட்டி வீதத்தில் மதிப்பிடப்படும்.

நேரடியாக உரித்தில் அங்கீகரிக்கப்பட்ட உருப்படிகளின் மீதான நடைமுறை மற்றும் பிற்போட்ட வரியும் வருமானக் கூற்றிலன்றி உரித்திலேயே அங்கீகரிக்கப்படும்.

நடைமுறை வரிக்கு எதிராக பிற்போட்ட வரிப் பொறுப்புக்களை தீர்ப்பதற்கான சட்ட ரீதியான உரிமை உள்ள போது மற்றும் பிற்போட்ட வரிகள் ஒரே வரி செலுத்தும் நிறுவனத்திக்கும் ஒரே வரி அதிகார சபைக்குமானதாகக் காணப்படும் போது பிற்போட்ட வரிச் சொத்துக்கள் மற்றும் பொறுப்புக்களானவை ஒன்றோடொன்று தீர்க்கப்படலாம்.

3.15.3. நிதிச் சேவைகள் மீதான பெறுமதி சேர் வரி

2002ம் ஆண்டு 14ம் இலக்க பெறுமதி சேர் வரிச் சட்டத்தின் மற்றும் அதன் பின்னைய திருத்தங்கள் என்பவற்றிற்கு அமைவாக நிதிச் சேவைகள் மீதான பெறுமதி சேர் வரியானது கணிப்பிடப்படும்.

3.16. சாதாரண பங்குகள் மீதான பங்கு இலாபம்

சாதாரண பங்குகள் மீதான பங்கு இலாபமானது ஒரு பொறுப்பாக அங்கீகரிக்கப்பட்டு வங்கியின் பங்கு தாரர்களினால் அனுமதி வழங்கப்படுகிற போது உரித்தில் இருந்து கழிக்கப்படுகிறது. இடைக் காலப்பங்கு இலாபங்களானவை வங்கியின் சொந்தத் தீர்மானத்திலன்றி செய்யப்படும் போதே உரித்தில் இருந்து கழிக்கப்படுகிறது.

3.17. காசுப் பாய்ச்சல் கூற்று

காசுப் பாய்ச்சல் கூற்றானது நேரில் முறையைப் பயன் படுத்தித் தயாரிக்கப்பட்டுள்ளது. இங்கு வரிக்கு முன்னரான இலாபமானது சீராக்கப்பட்டு தொழிற்பாடு நடவடிக்கைகளின் மூலமான காசுப்பாய்ச்சல் பெறப்பட்டுள்ள அதேவேளை நிதி நடவடிக்கைகள் மற்றும் முதலீடு நடவடிக்கைகளிலான பாரிய காசுப் பெறுவனவுகள் மற்றும் கொடுப்பனவுகள் நேரடியாக அங்கீகரிக்கப்பட்டுள்ளன.

3.18. வழங்கப்பட்டு, ஆனால் இன்னமும் நடைமுறைக்கு வராத நியமங்கள்

வழங்கப்பட்டு ஆனால் இந் நிதிக் கூற்றுக்கள் வழங்கப்படும் வரையில் நடைமுறைக்கு வராத நியமங்கள் பின்வருமாறு. வங்கியானது இந் நியமங்கள் நடைமுறைக்கு வரும் போது அவற்றைப் பின்பற்றும். விவரமான மீளாய்வு முடிவடையாத நிலையில், அவற்றின் நிதி விளைவுகளானவை இந் நிதிக் கூற்றுக்கள் முன்னிலைப் படுத்தப்படும் திகதியில் கிராமமாக மதிப்பீடு செய்ய முடியாதுள்ளது.

இலங்கை நிதி அறிக்கையிடல் நியமம் 9 - (SLFRS 9) நிதி ஆதனங்கள்

இலங்கை நிதி அறிக்கையிடல் நியமம் 9, வகைப்படுத்தல் மற்றும் மதிப்பிடலானது, வழங்கப்பட்டுள்ளவாறு இலங்கை கணக்கீட்டு நியமம் 39 இனை பதிலீடு செய்வதற்கான ஒரு முதற்படியாகத் தென்படுவதொடு நிதிச் சொத்துக்கள் மற்றும் பொறுப்புக்களின் வகைப்படுத்தல் மற்றும் மதிப்பிடலுக்குப் பின்பற்ற வேண்டியதாக உள்ளது.

இலங்கை நிதி அறிக்கையிடல் நியமம் 9 ஆனது 01 ஜனவரி 2015இல் அல்லது அதற்குப் பின்னர் ஆரம்பிக்கும் நிதி ஆண்டுகளிலிருந்து நடைமுறைப்படுத்தப்படும்.

இலங்கை நிதி அறிக்கையிடல் நியமம் 13 - (SLFRS 13) சீர் பெறுமதி மதிப்பிடல்

இலங்கை நிதி அறிக்கையிடல் நியமம் 13 ஆனது இலங்கை நிதி அறிக்கையிடல் நியமங்களின் கீழ் உள்ள சகல சீர் பெறுமதி அளவீடல் நியமங்களிற்குமான தனியொரு வழிகாட்டியாக அமைகிறது. இலங்கை நிதி அறிக்கையிடல் நியமம் 13 ஆனது சீர் பெறுமதி தொடர்பிலான சகல நிதி அறிக்கையிடல் நியமங்களிற்கும் ஒரு உசாத் துணையாக உள்ளது.

இலங்கை நிதி அறிக்கையிடல் நியமம் 13 ஆனது 01 ஜனவரி 2014இல் அல்லது அதற்குப் பின்னர் ஆரம்பிக்கும் நிதி ஆண்டுகளிலிருந்து நடைமுறை படுத்தப்படும்.

மேற் சொல்லப்பட்டவற்றிற்கு மேலதிகமாக பின்வரும் நியமங்களும் 01 ஜனவரி 2014 முதல் நடைமுறைப் படுத்தப் படும்.

இலங்கை நிதி அறிக்கையிடல் நியமம் 12- (SLFRS 12) ஏனைய வணிகங்களின் மீதான ஈடுபாடு தொடர்பான வெளிப்படுத்தல்

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

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3.19. இலங்கை நிதி அறிக்கையிடல் நியமங்களின் (SLFRS) முதற் தடவை ஏற்பு

குறிப்பு இலக்கம் 2.2இல் குறிப்பிடப் பட்டவாறு, இதுவே வங்கியினால் இலங்கை நிதி அறிக்கையிடல் நியமங்களிற்கு ஏற்ப தயாரிக்கப்படும் முதலாவது நிதிக் கூற்றாகும்

குறிப்பு இலக்கம் 3இல் கூறப்பட்டுள்ள கணக்கீட்டுக் கொள்கைகளானவை 31 டிசம்பர் 2012 இல் முடிவடைந்த ஆண்டுக்கான நிதிக் கூற்றுக்களைத் தயாரிப்பதில், 31 டிசம்பர் 2011இல் முடிவடைந்த ஆண்டுக்கானதாகக் காட்டப்பட்டுள்ள ஒப்பீட்டுத் தகவல்கள்

மற்றும் இலங்கை நிதி அறிக்கையிடல் நியமங்கட்கு அமைவான ஆரம்ப நிதிநிலைக் கூற்றான 01 ஜனவரி 2011இல் (நிலை மாறல் திகதி) உள்ளவாறான நிதி நிலைக் கூற்று என்பவற்றில் பின்பற்றப்பட்டுள்ளது.

3.19.1. SLAS மற்றும் FLFRS இடையே குறிப்பிடத்தக்க வேறுபாடுகள் ஜனவரி 1, 2011 இல் உரிமையாண்மை கணக்கிணக்கக் கூற்று (ஆரம்ப மீதிகளிருந்து)

சொத்து	SLAS பின்னரான மறுவகைப்பாடு ரூ	மறு அளவிடு ரூ	SLFRS ரூ	
காக மற்றும் குறுகிய கால நிதி	155,377,751	-	155,377,751	மத்திய வங்கியுடனான பணம் மற்றும் மீதிகள்
மத்திய வங்கி மீண்டும் தள்ளுபடி செய்யப் தகுதியான திறைசேரி உண்டியல்களும்	551,473,663	-	551,473,663	இலங்கை அரசு பிணைப் பொறுப்பு
ஏனைய பத்திரங்களும்	6,730,660,636	-	6,730,660,636	வங்கிகளில் நிலுவைகள்
ஏனைய முதலீடுகள்	836,514	-	836,514	வர்த்தகத்திற்கு பயன்பட்ட சொத்துக்கள்
	125,384,279	-	125,384,279	வங்கிகளிடம் இருந்து கடன் மற்றும் வரவுகள்
கடன்கள் மற்றும் முற்பணைகள்	A 37,967,487,475	(377,933,826)	37,589,553,648	ஏனைய வாடிக்கையாளர்களிடமிருந்து கடன் மற்றும் வரவுகள்
(உண்டியல்) கொள்முதல்கள்	-	-	-	
வட்டி வரவுகள்	-	-	-	
	5,521,854	-	5,521,854	நன்மதிப்பு மற்றும் அருவ சொத்து
சொத்து, தொழிற்சாலை மற்றும் சாதனங்கள்	399,459,859	-	399,459,859	சொத்து, தொழிற்சாலை மற்றும் சாதனம்
ஒத்திவைக்கப்பட்ட வரி சொத்துக்கள்	92,624,370	-	92,624,370	ஒத்திவைத்த வரி செத்துக்களை
ஏனைய சொத்துக்கள்	1,866,894,195	-	1,866,894,195	ஏனைய சொத்துக்கள்
மொத்த சொத்துக்கள்	47,895,720,597	(377,933,826)	47,517,786,771	மொத்த சொத்துக்கள்
பொறுப்புக்கள்				
வாடிக்கையாளர்கள் இருந்து வைப்பு	37,949,924,535	-	-	
கடன்கள்	2,456,757,599	-	2,456,757,599	வங்கிகளுக்கு கெலுத்த வேண்டியவை
	-	-	37,949,924,535	மற்ற வாடிக்கையாளர்களுக்கு கெலுத்த வேண்டியவை
ஏனைய பொறுப்புகள்	3,831,729,454	-	3,831,729,454	ஏனைய பொறுப்புகள்
ஒத்திவைக்கப்பட்ட அரசு மானியம்	-	-	-	
மொத்த கடன் பொறுப்பு	44,238,411,587	-	44,238,411,587	மொத்த கடன் பொறுப்புகள்
பங்குதாரர்கள் நிதி				
நிர்ணயிக்கப்பட்ட மூலதனம்	1,099,400,151	-	1,099,400,151	நிர்ணயிக்கப்பட்ட/ஒதுக்கப்பட்ட மூலதனம்
நியதிச்சட்ட ஒதுக்க நிதியம்	316,410,261	-	316,410,261	நியதிச்சட்ட ஒதுக்க நிதியம்
ஒதுக்கங்கள்	1,821,799,116	-	-	
பகிரப்படாத லாபம்	A 419,699,482	(377,933,826)	41,765,656	பகிரப்படாத வருவாய்
	-	-	1,821,799,116	ஏனைய ஒதுக்கங்கள்
மொத்த உரிமையாண்மை	3,657,309,010	(377,933,826)	3,279,375,184	மொத்த உரிமையாண்மை
மொத்த பொறுப்புகள் மற்றும் பங்குதாரர்கள் நிதி	47,895,720,597	(377,933,826)	47,517,786,772	மொத்த உரிமையாண்மை மற்றும் பொறுப்புகள்

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

டிசம்பர் 31.2011 உரிமையாண்மை கணக்கிணக்கக் கூற்று (ஆரம்ப மீதிகளில் இருந்து)

வருமானம்	SLAS பின்னான மறுவகைப்பாடு ரூ	மறு அளவீடு ரூ	SLFRS ரூ	
காக மற்றும் குறுகிய கால நிதி	173,611,095	-	173,611,095	மத்திய வங்கி மூலம் பணம் மற்றும் மீதிகள்
மத்திய வங்கி மீண்டும் தள்ளுபடி செய்யத் தகுதியான திறைசேரி உண்டியல்களும் ஏனைய பத்திரங்களும்	173,697,739	-	173,697,739	இலங்கை அரசபிணைப் பொறுப்பு
	9,675,524,006	-	9,675,524,006	வங்கிகளில் நிலுவைகள்
ஏனைய முதலீடுகள்	823,155	-	823,155	வர்த்தகத்திற்கு பயன்பட்ட சொத்துக்கள்
	112,833,151	-	112,833,151	வங்கிகளிடம் இருந்து கடன் மற்றும் வரவுகள்
கடன்கள் மற்றும் முற்பணங்கள்	A 47,387,874,757	(322,217,562)	47,065,657,195	மற்று வாடிக்கையாளர்களிடமிருந்து கடன் மற்றும் வரவுகள்
உண்டியல் கொள்முதல்கள்	-	-	-	
வட்டி வரவுகள்	-	-	-	
	2,230,033	-	2,230,033	நன்மதிப்பு மற்றும் அருவ சொத்து
சொத்து, தொழிற்சாலை மற்றும் சாதனங்கள்	440,202,042	-	440,202,042	சொத்து, தொழிற்சாலை மற்றும் சாதனம்
ஒத்திவைக்கப்பட்ட வரி சொத்துகள்	183,041,280	-	183,041,280	ஒத்திவைத்த வரி சொத்துக்களை
மற்ற சொத்துக்கள்	1,948,366,107	-	1,948,366,107	ஏனைய சொத்துக்கள்
மொத்த செத்துகள்	60,098,203,365	(322,217,562)	59,775,985,803	மொத்த சொத்துகள்
பொறுப்புக்கள்				
வாடிக்கையாளர்கள் இருந்து வைப்பு	46,154,039,178	-	-	
கடன்கள்	5,130,477,017	-	5,130,477,017	வங்கிகளுக்கு கெலுத்த வேண்டியவை
	B -	(45,177,151)	46,108,862,027	ஏனைய வாடிக்கையாளர்களுக்கு கெலுத்த வேண்டியவை
மற்ற பொறுப்புகள்	4,314,295,879	-	4,314,295,879	ஏனைய பொறுப்புகள்
ஒத்திவைக்கப்பட்ட அரசு மானிய	-	-	-	
மொத்த கடன் பொறுப்புகள்	55,598,812,074	(45,177,151)	55,553,634,923	மொத்த கடன் பொறுப்புகள்
பங்குதாரர்கள் நிதி				
நிர்ணயிக்கப்பட்ட மூலதனம்	1,099,400,151	-	1,099,400,151	நிர்ணயிக்கப்பட்ட/ஒதுக்கப்பட்ட மூலதனம்
நியதிச்சட்ட ஒதுக்க நிதியம்	504,066,435	-	504,066,435	நியதிச்சட்ட ஒதுக்க நிதியம்
ஒதுக்கங்கள்	2,745,759,589	-	-	
பகிரப்படாத இலாபம்	AB 150,165,116	(277,040,411)	(126,875,295)	பகிரப்படாத வருவாய்
	-	-	2,745,759,589	ஏனைய ஒதுக்கங்கள்
மொத்த உரிமையாண்மை	4,499,391,291	(277,040,411)	4,222,350,880	மொத்த உரிமையாண்மை
மொத்த பொறுப்புகள் மற்றும் பங்குதாரர்கள் நிதி	60,098,203,365	(322,217,562)	59,775,985,803	மொத்த உரிமையாண்மை மற்றும் பொறுப்புகள்

பிரதேசிய சங்கவர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

2011 இற்கான வருமான கணக்கிணக்கக் கூற்று

வருமானம்	SLAS பின்னரான மறுவகைப்பாடு ரூ	மறு அளவீடு ரூ	SLFRS ரூ	
வருமானம்	7,611,262,729			
வட்டி வருமானம்	7,122,991,767	-	7,122,991,767	வட்டி வருமானம்
வட்டி செலவு	(3,050,148,564)	45,177,151	(3,004,971,413)	வட்டி செலவுகள்
நிகர வட்டி வருமானம்	4,072,843,203	45,177,151	4,118,020,354	நிகர வட்டி வருமானம்
	329,616,105	-	329,616,105	கட்டணம் மற்றும் தரகு வருமானம்
	(36,429,659)	-	(36,429,659)	கட்டணம் மற்றும் தரகு செலவுகள்
	293,186,446	-	293,186,446	நிகர கட்டணம் மற்றும் தரகு வரவுகள்
	(13,358)	-	(13,358)	இலாபம் அல்லது நட்டம் ஊடாக சீர் பெறுமதியிடப்பட்ட நிதியியற் கருவிகளின் தேறிய இலாபம் / (நட்டம்)
ஏனைய வருமானம்	163,474,195	-	163,474,195	ஏனைய இயக்க வருமானம் (நிகர)
	4,529,490,486	45,177,151	4,574,667,637	மொத்த இயக்க வருமானம்
	(13,108,615)	55,716,265	42,607,650	கடன்கள் மற்றும் ஏனைய நட்டங்கள் கழித்தெழுதல் கட்டணம்
	4,516,381,871	100,893,416	4,617,275,286	நிகர இயக்க வருமானம்

கழித்தல்: வட்டியற்ற செலவுகள்

இயக்க செலவுகள்

பணியாளர்கள் செலவுகள்	1,915,380,556	-	1,915,380,556	ஊழியர்கள் செலவு
பணியாளர்கள் ஓய்வு நன்மைகளுக்கான ஒதுக்கங்கள்	-	-	2,698,452	கட்புலனற்ற சொத்துக்களில் கழித் தெழுதப்பட்ட பெறுமானத் தேய்வு
காணி, கட்டிடம் உபகரணங்கள் மற்றும் அமைத்தல் செலவு	-	-	722,873,324	ஏனைய செலவுகள்
கட்டணம் மற்றும் தரகு செலவுகள்	-	-	-	
காலம் கடத்த கடனுக்கான ஒதுக்கங்கள்	-	-	-	
ஏனைய மேந்தலைச் செலவுகள்	725,571,776	-	-	
சாதாரண நடவடிக்கைகளின் மீதான வரிக்கு முந்திய இலாபம்	1,875,429,539	100,893,416	1,976,322,954	மதிப்பு முன் செயல்பாட்டு இலாபம் / VAT (நட்டம்) இற்கு முன்னரான
கழிக்க: பெறுமதி சேர் வரி	(396,847,936)	-	(396,847,936)	நிதி சேவைகள் மீதான (VAT) வரி
	1,478,581,603	100,893,416	1,579,475,018	இயக்க இலாபம் /(நட்டம்) VAT இற்கு பின்னரான வரிக்கு முன்னரான
கழிக்க: சாதாரண செயல்பாடுகள் மீதான இலாப வரி	(463,750,566)	-	(463,750,566)	வரி செலவுகள்
சாதாரண நடவடிக்கைகளின் மீதான வரிக்கு பிந்திய இலாபம்	1,014,831,037	100,893,416	1,115,724,452	ஆண்டு இலாபம் / (நட்டம்)

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

A. கடன்களின் கடனழிவுப் பெறுமதிக்கான சீராக்ம்

முன்னைய இலங்கைக் கணக்கீட்டு நியமங்களின்படி கடன் நட்டங்களுக்கான ஏற்பாடுகளானவை ஏற்பட்ட இழப்புகளுக்கான விசேட ஏற்பாடு மற்றும் எதிர்பார்க்கப்பட்ட எதிர்கால நட்டங்களுக்கான பொதுவான ஏற்பாடு என்பவற்றை உள்ளடக்கி உள்ளது.

2008ம் ஆண்டு பரிந்துரை இலக்கம் 3 மற்றும் பின்னைய கால திருத்தங்களின் படி, விசேட ஏற்பாடுகளானவை பிணைப் பெறுமதிகளைக் கருத்தில் கொண்டு செலுத்தப்படாத நிலுவைகளின் அடிப்படையில் தீமானிக்கப்பட்ட, பொது ஏற்பாடானது இலங்கை மத்திய வங்கியினால் காலத்திற்கு காலம் வழங்கப்படும் வீதங்களின் அடிப்படையில் மேற்கொள்ளப்படும்.

முன்னர் அங்கீகரிக்கப்பட்ட கடன் நட்ட ஏற்பாடான ரூபா 1,098 மில்லியனானது நீக்கப் பட்டுள்ளதோடு, பெறுமதியிழப்பு ஏற்பாடு ரூபா 1,476 மில்லியனானது, பகிரப்படாத உழைப்புக்களில் உரிய சீராக்ங்கள் மேற்கொள்ளப்பட்ட பின்னர் நிலைமாறல் திகதியான 01, ஜனவரி 2011இல் அங்கீகரிக்கப்பட்டுள்ளது.

31 டிசம்பர் 2011இல் உள்ளவாறான பெறுமதி இழப்பு ஏற்பாடான ரூபா 1,293 மில்லியனானது முன்னைய இலங்கை கணக்கீட்டு நியமங்களின் படியாக அங்கீகரிக்கப்பட்டிருந்த மொத்த கடன் இழப்பு தொகைக்கு எதிராக அங்கீகரிக்கப்பட்டுள்ளது. இரண்டு ஆண்டுகளிற்குமான பெறுமதி இழப்பு மீதிகளிலான நகர்வுகளானவை வருமானக் கூற்றில் பெறுமதி இழப்பு செலவுகளாக அங்கீகரிக்கப்பட்டுள்ளது.

B. விளைதிறன் வட்டி வீதம்

முன்னைய இலங்கைக் கணக்கீட்டு நியமத்தின் படியாக, வைப்புக்களானவை உண்மையான பெறுமதியில் காட்டப்படுவதோடு வட்டியானது நேர் கோட்டு முறையில் அறவிடப்படும். இலங்கை நிதி அறிக்கையிடல் நியமங்களின் படி, வட்டியானது விளைதிறன் வட்டி வீத முறையைப் பயன்படுத்தி அங்கீகரிக்கப்பட்டு கடனளிவு செய்யப்பட்ட பெருமதியானந்து நிதிக் கூற்றுக்களில் காட்டப்படும். நிலை மாறல் திகதியில் ஏற்கனவே இலங்கைக் கணக்கீட்டு நியமங்களின் அடிப்படையிலான வட்டிக்கும் தற்போது இலங்கை நிதி அறிக்கையிடல் நியமங்களின் அடிப்படையிலான வட்டிக்கும் இடையிலான வேறுபாடானது ரூபா 44 மில்லியன் ஆகும். இது பகிரப்படாத உளைப்புக்களில் கூட்டப்பட்டு வங்கிகளுக்கும் ஏனைய வாடிக்கையாளர்களுக்கும் செலுத்த வேண்டிய நிலுவைகளுக்கு எதிராகத் தேறச் செய்யப்பட்டது.

31 டிசம்பர் 2011இல் விளைதிறன் வட்டி வீத முறைப்படியான வட்டி வீதத்திற்கும் நேர் கோட்டு வட்டி வீதத்திற்கும் இடையிலான வேறுபாடானது ரூபா 1,144 மில்லியன் மற்றும் தேறிய மாற்றல் ரூபா 1,190 மில்லியன் என்பன வருமானக் கூற்றில் பதியப்பட்டன.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது	வங்கி	
	2012 ரூ.	2011 ரூ.
4 தேறிய வட்டி வருமானம்		
வட்டி வருமானம்		
இலங்கை அரசாங்க கடன் பத்திரங்கள்	37,344,775	189,765,653
இலாபம் அல்லது நட்டம் ஊடாக சீர் பெறுமதியில் நியமிக்கப்பட்ட நிதியியல் சொத்துக்கள்	143,474	110,309
வங்கிகளுக்கு கடன்கள் மற்றும் பெறவேண்டியவைகள்	1,157,600,201	542,654,969
ஏனைய வாடிக்கையாளர்களுக்கு கடன்கள் மற்றும் பெறவேண்டியவைகள்	7,854,058,375	6,390,460,836
மொத்த வட்டி வருமானம்	9,049,146,825	7,122,991,767
வட்டிச் செலவுகள்		
வங்கிகளுக்கு செலுத்த வேண்டியவை	(351,325,756)	(214,119,720)
ஏனைய வாடிக்கையாளர்களுக்கு செலுத்த வேண்டியவை	(4,261,052,229)	(2,790,851,693)
மொத்த வட்டி செலவுகள்	(4,612,377,985)	(3,004,971,413)
தேறிய வட்டி வருமானம்	4,436,768,840	4,118,020,354
5 தேறிய கட்டணம் மற்றும் தரகு வருமானம்		
கட்டணம் மற்றும் தரகு வருமானம்	464,645,217	329,616,105
கட்டணம் மற்றும் தரகு செலவுகள்	(46,524,259)	(36,429,659)
தேறிய கட்டணம் மற்றும் தரகு வருமானம்	418,120,958	293,186,446
உள்ளடங்கல்		
கடன்கள்	265,478,143	223,287,812
வியாபாரம் மற்றும் பணம் அனுப்புதல்கள்	6,619,163	7,131,933
வைப்புக்கள்	(37,726,619)	(29,582,954)
ஏனையவைகள்	183,750,271	92,349,655
தேறிய கட்டணம் மற்றும் தரகு வருமானம்	418,120,958	293,186,446
6 இலாபம் அல்லது நட்டம் ஊடாக சீர் பெறுமதியில் நியமிக்கப்பட்ட நிதியியல் கருவிகளிலிருந்து தேறிய இலாபம் / (நட்டம்)		
இலாபம் / (நட்டம்)		
இலாபம் அல்லது நட்டம் ஊடாக சீர் பெறுமதியில் நியமிக்கப்பட்ட நிதியியல் சொத்துக்கள்	(194,255)	(13,358)
மொத்தம்	(194,255)	(13,358)
7 ஏனைய செயற்பாட்டு வருமானம் (தேறியது)		
ஆதனம், பொறி மற்றும் உபகரணங்கள் விற்பனையினால் இலாபம் (கழிக்குக):	95,998	6,489,040
ஆதனம், பொறி விற்பனையால் நட்டம் மற்றும்	(19,595)	-
தவணை தப்பிய கடன்கள் அறவீடு (குறிப்பு 19(ஆ))	130,881,151	156,985,155
ஏனைய செயற்பாட்டு வருமானம் (தேறியது)	130,957,554	163,474,195

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது	வங்கி	
	2012 ரூ.	2011 ரூ.
8 கடன்கள் மற்றும் ஏனைய நட்பங்கள் கழித்தெழுதல் கட்டணம்		
கடன்கள் மற்றும் பெறவேண்டியவைகள்		
ஏனைய வாடிக்கையாளர்களுக்கு (குறிப்பு 19ஆ)	139,399,324	(42,607,650)
மொத்தம்	139,399,324	(42,607,650)
9 ஆளணிக் கிரயங்கள்		
சம்பளம் மற்றும் மிகை ஊதியம்	1,513,385,300	1,112,765,315
ஓய்வூதிய நன்மைக் கட்டப்பட்டுத் திட்டங்களுக்கான பங்களிப்புக்கள்	114,407,687	94,196,983
ஏனையவைகள்	860,818,804	708,418,258
மொத்தம்	2,488,611,791	1,915,380,556
10 ஏனைய செலவுகள்		
பணிப்பாளர்கள் ஊதியங்கள்	3,076,885	2,645,019
கணக்காய்வாளர் ஊதியங்கள்	610,793	1,312,075
தொழில் மற்றும் சட்டச் செலவுகள்	10,194,327	12,001,923
ஆதனம், பொறி மற்றும் உபகரணம் பெறுமானத் தேய்வு	112,268,023	98,057,411
அலுவலக நிர்வாக மற்றும் நிலையச் செலவுகள்	665,902,120	561,011,513
கணனிமயப்படுத்தல் செலவுகள்	3,517,488	3,138,213
வங்கி வரிச் செலவுகள்	-	2,933,058
வியாபார வரிச் செலவுகள்	390,815	355,855
ஏனைய கொடுத்த தரகு	880,751	622,867
சேமிப்புக் காப்புறுதி நிதி	63,642,654	40,795,390
மொத்தம்	860,483,857	722,873,324
11 வரிச் செலவுகள்		
நடைமுறை வரிச் செலவு	-	-
நடைமுறை ஆண்டு	458,668,298	558,459,913
முன்னைய ஆண்டுகளுடன் தொடர்புடைய ஒதுக்கங்கள்	(25,808,571)	(4,295,437)
பிற்போடப்பட்ட வரிச் செலவுகள்		
தற்காலிக வேறுபாடுகள்	88,401,933	(90,413,910)
மொத்தம்	521,261,660	463,750,566
அ. வரிச் செலவுகளின் இணக்கம்		
வரிக்கு முன்பு உள்ள இலாபம் / (நட்டம்)	1,066,752,390	1,585,773,953
இக்காலப்பகுதிக்குரிய வருமான வரி (பிரயோகிக்கத்தக்க வரி விகிதம் ஒவ்வொன்றிற்கும் கணக்கீட்டு இலாபம்)	28%	28%
ஐ எவ் ஆர் எஸ் செம்மையாக்கல்கள்	-	(100,893,416)
கூட்டுக: வரி நோக்கங்களுக்காக கழிக்கத்தகாத செலவுகளின் வரித் தாக்கம்	718,506,002	625,290,600
கழிக்குக: வரி நோக்கங்களுக்காக கழிக்கக் கூடிய செலவுகளின் வரித் தாக்கம்	(147,157,326)	(115,671,450)
இக்காலப்பகுதிக்குரிய வரிச் செலவுகள்	458,668,298	558,459,913

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது	வங்கி	
	2012 ரூ.	2011 ரூ.
ஆ. பிற்போடப்பட்ட வரி (செலவு) / கட்டணம் வருமானக் கூற்றில் பின்வருமாறு உள்ளடக்கப்படுகின்றது		
பிற்போடப்பட்ட வரிச் சொத்துக்கள்	(32,565,130)	45,509,100
பிற்போடப்பட்ட வரிப் பொறுப்புக்கள்	120,967,063	(135,923,010)
வருமானக் கூற்றுக்கான பிற்போடப்பட்ட வரி / (வரவு) கட்டணம்	88,401,933	(90,413,910)
12 பங்கு ஒன்றிற்கான உழைப்புக்கள்		
சாதாரண உரிமையாண்மைப் பங்குதாரர்களுக்கான தேறிய இலாபக் கணிப்பீடு	545,490,730	1,115,724,452
சாதாரண உரிமையாண்மைப் பங்குதாரர்களுக்கான தேறிய இலாபக் கணிப்பீடு	545,490,730	1,115,724,452
	எண்ணிக்கைகள்	எண்ணிக்கைகள்
பங்கு ஒன்றிற்கான உழைப்பின் அடிப்படையில் சாதாரண பங்குகளில் நிறையிடப்பட்ட சராசரி எண்ணிக்கை	109,940,015	109,940,015
சாதாரண பங்கு ஒன்றிற்கான உழைப்புக்களின் அடிப்படை	4.96	10.15

13 நிதியியல் கருவிகளின் அளவீடு

அ. வங்கி - நடைமுறை ஆண்டு (2012)

டிசெம்பர் 31இல் உள்ளவாறானது	எச் எவ் ரி ரூ.	எச் ரி எம் ரூ.	எல் & ஆர் ரூ.	ஏனையவைகள் ரூ.	மொத்தம் ரூ.
சொத்துக்கள்					
மத்திய வங்கிகளினுடனான காசு மற்றும் மீதிகள்	-	-	202,978,066	-	202,978,066
வங்கிகளினுடனான மீதிகள்	-	-	-	11,972,103,907	11,972,103,907
வியாபாரத்திற்கான நிதியியல் சொத்துக்கள்	628,900	-	-	-	628,900
வங்கிகளிடமிருந்து கடன்கள் மற்றும் பெறவேண்டியவைகள்	-	-	12,108,219	-	12,108,219
ஏனைய வாடிக்கையாளர்களிடமிருந்து கடன்கள் மற்றும் பெறவேண்டியவைகள்	-	-	54,734,881,685	-	54,734,881,685
ஏனைய சொத்துக்கள்	-	-	-	194,141,165	194,141,165
மொத்த நிதியியல் சொத்துக்கள்	628,900	-	54,949,967,969	12,166,245,073	67,116,841,942
ஏனைய சொத்துக்கள்	-	-	-	1,742,493,904	1,742,493,904
பிற்போடப்பட்ட வரி	-	-	-	94,639,347	94,639,347
நன்மதிப்பு மற்றும் கட்டிலன்ற சொத்துக்கள்	-	-	-	55,441,895	55,441,895
நிலையான சொத்துக்கள்	-	-	-	614,955,873	614,955,873
மொத்த ஏனைய சொத்துக்கள்	-	-	-	2,507,531,019	2,507,531,019
மொத்த சொத்துக்கள்	628,900	-	54,949,967,969	14,673,776,091	69,624,372,961

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

நிதியியல் கருவிகளின் அளவீடு

ஆ. வங்கி - நடைமுறை ஆண்டு (2012)

டிசெம்பர் 31இல் உள்ளவாறானது	மதிப்பிழிவு இடப்பட்ட கிரயம்	ஏனையவைகள்	மொத்தம்
ரூ.	ரூ.	ரூ.	ரூ.
பொறுப்புக்கள்			
வங்கிகளுக்கான நிலுவை	6,078,629,948	-	6,078,629,948
ஏனைய வாடிக்கையாளர்களுக்கான நிலுவை	54,669,870,235	-	54,669,870,235
மொத்த நிதியியல் பொறுப்புக்கள்	60,748,500,183	-	60,748,500,183
ஏனைய பொறுப்புக்கள்2	-	4,480,855,636	4,480,855,636
மொத்த ஏனைய பொறுப்புக்கள்	-	4,480,855,636	4,480,855,636
மொத்தப் பொறுப்புக்கள்	60,748,500,183	4,480,855,636	65,229,355,819

நிதியியல் கருவிகளின் அளவீடு

வங்கி - முன்னைய ஆண்டு (2011)

டிசெம்பர் 31இல் உள்ளவாறானது	எச் எஸ் ரி	எச் ரி எம்	எல் & ஆர்	ஏனையவைகள்	மொத்தம்
ரூ.	ரூ.	ரூ.	ரூ.	ரூ.	ரூ.
சொத்துக்கள்					
மத்திய வங்கிகளினுடனான காசு மற்றும் மீதிகள்	-	-	173,611,095	-	173,611,095
இலங்கை அரசாங்க கடன் பத்திரங்கள்	981,959,676	-	-	-	173,697,739
வங்கிகளினுடனான மீதிகள்	-	-	-	9,675,524,006	9,675,524,006
வியாரத்திற்கான நிதியியல் சொத்துக்கள்	823,155	-	-	-	823,155
வங்கிகளுக்கு கடன்கள் மற்றும் பெறவேண்டியவைகள்	-	-	112,833,151	-	112,833,151
ஏனைய வாடிக்கையாளர்களுக்கு கடன்கள் மற்றும் பெறவேண்டியவைகள்	-	-	47,065,657,195	-	47,065,657,195
ஏனைய சொத்துக்கள்	-	-	-	86,584,285	86,584,285
மொத்த நிதியியல் சொத்துக்கள்	823,155	981,959,676	47,352,101,441	9,762,108,291	57,288,730,626
ஏனைய சொத்துக்கள்					
ஏனைய சொத்துக்கள்	-	-	-	1,861,781,822	1,861,781,822
பிற்போடப்பட்ட வரி	-	-	-	183,041,280	183,041,280
நன்மதிப்பு மற்றும் கட்புலனற்ற சொத்துக்கள்	-	-	-	2,230,033	2,230,033
நிலையான சொத்துக்கள்	-	-	-	440,202,042	440,202,042
மொத்த ஏனைய சொத்துக்கள்	-	-	-	2,487,255,177	2,487,255,177
மொத்தச் சொத்துக்கள்	823,155	981,959,676	47,352,101,441	12,249,363,468	59,775,985,803

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

டிசெம்பர் 31இல் உள்ளவாறானது	மதிப்பீழிவு இடப்பட்ட கிரயம்	ஏனையவைகள்	மொத்தம்
	ரூ.	ரூ.	ரூ.
பொறுப்புக்கள்			
வங்கிகளுக்கான நிலுவை	5,130,477,017	-	5,130,477,017
ஏனைய வாடிக்கையாளர்களுக்கான நிலுவை	46,108,862,027	-	46,108,862,027
மொத்த நிதியியல் பொறுப்புக்கள்	51,239,339,044	-	51,239,339,044
ஏனைய பொறுப்புக்கள்2		- 4,314,295,879	4,314,295,879
மொத்த ஏனைய பொறுப்புக்கள்		- 4,314,295,879	4,314,295,879
மொத்தப் பொறுப்புக்கள்	51,239,339,044	4,314,295,879	55,553,634,923

டிசெம்பர் 31இல் உள்ளவாறானது	வங்கி	
	2012	2011
	ரூ.	ரூ.
14 மத்திய வங்கிகளினுடனான காசு மற்றும் மீதிகள்		
கையிலுள்ள காசு	202,978,066	173,611,095
மொத்தம்	202,978,066	173,611,095
15 இலங்கை அரசாங்கத்தினுடனான கடன் பத்திரங்கள்		
முதிர்வுக்காலத்திற்கு செல்லுபடியாகும்		
திறைசேரி உண்டியல்கள்	-	173,697,739
உப மொத்தம்	-	173,697,739
மொத்தம்	-	173,697,739
16 வங்கிகளினுடனான மீதிகள்		
நிலையான வைப்பு	11,296,217,045	8,634,761,737
பணச் சந்தை நிலவரம்	460,731,457	808,261,937
ஏனைய வங்கி மீதிகள்	215,155,405	232,500,332
மொத்தம்	11,972,103,907	9,675,524,006
17 இலாபம் அல்லது நட்டம் ஊடாக சீர் பெறுமதியிடப்பட்ட நிதியியல் சொத்துக்கள் (இலங்கை அரசாங்க கடன் பத்திரங்கள் நீங்கலாக)		
வியாபாரத்திற்காக செல்லுபடியாகும்		
உரிமையாண்மைக் கடன் பத்திரங்கள் (17.1)	823,155	737,245
கழிக்குக: மதிப்பீட்டுக் குறைவு	(194,255)	-
கூட்டுக: மதிப்பீட்டுக் குறைவு	-	85,910
உப தொகை	628,900	823,155
இலாபம் அல்லது நட்டம் ஊடாக சீர் பெறுமதியில் நியமிக்கப்பட்ட		
உரிமையாண்மைக் கடன்பத்திரங்கள்	-	-
மொத்தம்	628,900	823,155

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

17.1 உரிமையாண்மைக் கடன் பத்திரங்கள்	2012			2011		
	பங்குகளின் எண்ணிக்கை	முதலீட்டுக் கிரயம் ரூ.	சந்தைப் பெறுமதி ரூ.	பங்குகளின் எண்ணிக்கை	சந்தைப் பெறுமதி ரூ.	சந்தைப் பெறுமதி ரூ.
டி. எவ். சீ. சீ. வங்கி	722	14,580	81,514	722	14,580	81,514
லங்கா வோல்ற்றைலஸ் லிமிட்டெட்	1,890	45,000	114,912	1,890	45,000	178,605
மேர்ற்சன் வங்கி லிமிட்டெட்	3,461	274,665	68,874	3,461	274,665	137,056
மக்கள் மேர்ற்சன் வங்கி லிமிட்டெட்	1,400	28,000	21,000	1,400	28,000	21,980
ஹெலனி ரயர்ஸ் லிமிட்டெட்	6,000	175,000	201,600	6,000	175,000	231,000
சிலிங்கோ செலான் அபிவிருத்தி லிமிட்டெட்	10,000	150,000	91,000	10,000	150,000	123,000
சீ ஆர் ஐ பீ	50,000	50,000	50,000	50,000	50,000	50,000
		737,245	628,900		737,245	823,155
பங்குகளுக்கான ஒதுக்கம் - மதிப்பீட்டுக் குறைவு		(108,345)	-		85,910	-
		628,900	628,900		823,155	823,155

டிசெம்பர் 31இல் உள்ளவாறானது		வங்கி	
		2012	2011
		ரூ.	ரூ.
18	வங்கிகளிடமிருந்து கடன்கள் மற்றும் பெறவேண்டியவைகள்		
	மொத்தக் கடன்கள் மற்றும் பெறவேண்டியவைகள்	12,108,219	112,833,151
	தேறிய கடன்கள் மற்றும் பெறவேண்டியவைகள்	12,108,219	112,833,151
அ.	பகுப்பாய்வு		
	தொகுதிக் கடன்	12,108,219	112,833,151
	மொத்தத் தொகை	12,108,219	112,833,151
	தாள்களில்		
	இலங்கை ரூபா	12,108,219	112,833,151
	மொத்தத் தொகை	12,108,219	112,833,151
19	ஏனைய வாடிக்கையாளர்களிடமிருந்து கடன்கள் மற்றும் பெறவேண்டியவைகள்		
	மொத்தக் கடன்கள் மற்றும் பெறவேண்டியவைகள்	56,052,581,101	48,358,693,885
	(கழிக்குக): தனிப்பட்ட கழித்தெழுதல் கட்டணம்		
	திரண்ட கழித்தெழுதல் கட்டணம்	(1,317,699,416)	(1,293,036,690)
	தேறிய கடன்கள் மற்றும் பெறவேண்டியவைகள்	54,734,881,685	47,065,657,195

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

டிசெம்பர் 31இல் உள்ளவாறானது		வங்கி	
		2012	2011
		ரூ.	ரூ.
அ.	பகுப்பாய்வு		
	உற்பத்தியால்		
	அடகு	23,743,351,832	20,411,715,135
	பணியாளர் கடன்கள்	940,873,099	930,346,392
	குறுங்காலம்	9,489,189,883	8,174,650,392
	நீண்டகாலம்	19,493,756,684	17,683,045,108
	கடன் மற்றும் முற்பணங்களால் பெறவேண்டிய வட்டி	2,385,409,604	1,158,936,858
	மொத்தத் தொகை	56,052,581,101	48,358,693,885
	தாள்களில்		
	இலங்கை ரூபா	56,052,581,101	48,358,693,885
	மொத்தத் தொகை	56,052,581,101	48,358,693,885
	கைத்தொழிலால்		
	விவசாயம் மற்றும் மீன்பிடித்தல்	20,927,906,366	16,225,861,014
	உற்பத்தியாக்கல்	5,779,965,510	5,457,130,653
	போக்குவரத்து	243,671,453	214,170,963
	நிர்மாணம் / வீடமைப்பு	9,154,822,442	8,590,798,805
	வியாபாரம்	7,818,665,860	8,078,383,266
	ஏனையவைகள் (நுகர்வுகள் / வைப்புக்கு எதிரானது / பணியாளர்கள்)	9,742,139,865	8,633,412,327
	கடன் மற்றும் முற்பணங்களால் பெறவேண்டிய வட்டி	2,385,409,604	1,158,936,858
	மொத்தத் தொகை	56,052,581,101	48,358,693,885
ஆ.	இவ் ஆண்டுக்குரிய தனிப்பட்ட மற்றும் திரண்ட கழித்தெழுதல் கட்டணங்களின் அசைவுகள்		
	திரண்ட கழித்தெழுதல் கட்டணம்		
	01.01.2012 இல் ஆரம்ப மீதி	1,293,036,689	1,475,972,785
	வருமானக் கூற்றுக்கு கட்டணம் / (திரும்ப எழுதல்) (8)	(139,399,324)	42,607,650
	இவ் ஆண்டுக்கான மீள் அறவீடுகள் (7)	130,881,151	156,985,155
	ஏனைய அசைவுகள்	33,180,901	(382,528,901)
	31.12.2012இல் இறுதி மீதிகள்	1,317,699,417	1,293,036,689
20	நன்மதிப்பு மற்றும் கட்டபுலன்ற சொத்துக்கள்		
	கணனி மென்பொருள்		
	01.01.2012 இல் ஆரம்ப மீதி	26,558,727	25,591,640
	சேர்ப்புக்கள்	57,555,819	227,785
	பதிவழித்தல்	(6,569,742)	-
	செம்மையாக்கல்	(47,344)	739,302
	(கழிக்குக): கழித்தெழுதல் கட்டணம்	-	-
	31.12.2012இல் இறுதி மீதிகள்	77,497,461	26,558,727
	(கழிக்குக): கழித்தெழுதல் கட்டணம்		
	01.01.2012 இல் ஆரம்ப மீதி	24,328,694	20,069,786
	இவ் ஆண்டுக்கான கட்டணம்	4,731,869	2,698,452
	பதிவழித்தல்	(6,458,307)	-
	செம்மையாக்கல்	(546,691)	1,560,456
	31.12.2012இல் இறுதி மீதிகள்	22,055,565	24,328,694
		-	-
	தேறிய புத்தகப் பெறுமதி	55,441,895	2,230,033

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

21 ஆதனம், பொறி மற்றும் உபகரணங்கள்
அ. ஆதனம், பொறி மற்றும் உபகரணங்கள் - வங்கி

	வங்கி 2012					மொத்தம்
	காணி மற்றும் கட்டிடங்கள்	கணனி, வன்பொருள் மற்றும் மென்பொருள்	அலுவலக உப-கரணம், தள-பாடம் மற்றும் பொருத்துக்கள்	மோட்டார் வாகனங்கள்	குறை வேலைகள்	
ரூ.						ரூ.
2012(நடைமுறை ஆண்டு) கிரயம் / சீர் பெறுமதி						
01.01.2012 இல் ஆரம்ப மீதி	111,813,985	229,997,186	478,923,465	150,379,336	31,345,789	1,002,459,762
சேர்ப்புக்கள்	159,149,282	37,496,800	71,423,876	6,017,455	20,451,130	294,538,543
விற்பனைகள்	-	-	(834,079)	-	-	(834,079)
இவ்வாண்டில் மாற்றியவைகள்	-	-	-	-	(12,792,721)	(12,792,721)
செம்மையாக்கல்கள்	-	422,265	(334,722)	-	-	87,543
31.12.2012இல் இறுதி மீதிகள்	270,963,267	267,916,252	549,178,540	156,396,791	39,004,199	1,283,459,048
நிதிக் குத்தகை						
01.01.2012 இல் ஆரம்ப மீதி	-	-	-	-	-	-
சேர்ப்புக்கள்	-	-	-	6,940,000	-	6,940,000
விற்பனைகள்	-	-	-	-	-	-
31.12.2012இல் இறுதி மீதிகள்	-	-	-	6,940,000	-	6,940,000
(கழிக்குக): திரண்ட பெறுமானத் தேய்வு						
01.01.2012 இல் ஆரம்ப மீதி	28,943,830	144,994,909	288,284,996	100,033,987	-	562,257,722
இவ் ஆண்டுக்கான கட்டணம்	7,811,694	30,977,030	57,646,400	15,764,451	-	112,199,574
விற்பனைகள்	-	-	(750,406)	-	-	(750,406)
செம்மையாக்கல்கள்	(7,623)	1,007,789	667,619	50	-	1,667,836
31.12.2012இல் இறுதி மீதிகள்	36,747,901	176,979,727	345,848,610	115,798,488	-	675,374,726
நிதிக் குத்தகை						
01.01.2012 இல் ஆரம்ப மீதி	-	-	-	-	-	-
இவ் ஆண்டுக்கான கட்டணம்	-	-	-	68,449	-	68,449
31.12.2012இல் இறுதி மீதிகள்	-	-	-	68,449	-	68,449
(கழிக்குக): கழித்தெழுதல் கட்டணம்						
31.12.2012 இல் தேறிய புத்தகப் பெறுமதி	234,215,366	90,936,524	203,329,930	47,469,853	39,004,199	614,955,873

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

21 ஆதனம், பொறி மற்றும் உபகரணம்

	வங்கி 2011					மொத்தம்
	காணி மற்றும் கட்டிடங்கள்	கணனி, வன்பொருள் மற்றும் மென்பொருள்	அலுவலக உப-கரணம், தள-பாடம் மற்றும் பொருத்துக்கள்	மோட்டார் வாகனங்கள்	குறை வேலைகள்	
2011 (முன்னைய வருடம்) கிரயம் / சீர் பெறுமதி	ரூ.	ரூ.	ரூ.	ரூ.	ரூ.	ரூ.
01.01.2011இல் ஆரம்ப மீதி	108,637,926	187,877,617	434,742,695	134,922,088	16,946,419	883,126,745
சேர்ப்புகள்	3,549,252	47,869,898	53,240,860	49,349,192	14,399,372	168,408,574
விற்பனைகள்	(373,193)	(3,110,018)	(4,853,851)	(4,092,001)	-	(12,429,063)
செம்மையாக்கல்கள்	-	(2,640,310)	(4,206,240)	(29,799,941)	-	(36,646,491)
31.12.2012இல் இறுதி மீதிகள்	111,813,985	229,997,187	478,923,464	150,379,338	31,345,791	1,002,459,765
(கழிக்குக): திரண்ட பெறுமானத் பேஷு						
01.01.2011இல் ஆரம்ப மீதி	24,198,458	124,151,919	237,588,163	97,728,346	-	483,666,886
இவ் ஆண்டுக்கான கட்டணம்	4,582,548	24,866,293	53,113,551	15,495,018	-	98,057,410
விற்பனைகள்	-	(3,014,620)	(1,982,894)	(312,000)	-	(5,309,514)
செம்மையாக்கல்கள்	162,824	(1,008,682)	(433,825)	(12,877,376)	-	(14,157,059)
31.12.2011இல் இறுதி மீதிகள்	28,943,830	144,994,910	288,284,995	100,033,988	-	562,257,723
(கழிக்குக): கழித்தெழுதல் கட்டணம்						
31.12.2011இல் தேறிய புத்தகப் பெறுமதி	82,870,155	85,002,277	190,638,469	50,345,350	31,345,791	440,202,042

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

22	பிற்போடப்பட்ட வரிச் சொத்துக்கள் / பொறுப்புக்கள்	வங்கி			
		31.12.2012இல் உள்ளவாறான ஐந்தொகை ரூ.	31.12.2012ல் முடிவடைந்த ஆண்டுக்குரிய வருமானக் கூற்று ரூ.	31.12.2011இல் உள்ளவாறான ஐந்தொகை ரூ.	31.12.2011ல் முடிவடைந்த ஆண்டுக்குரிய வருமானக் கூற்று ரூ.
பிற்போடப்பட்ட வரிப் பொறுப்புக்கள்					
வரித் தேவைகளுக்கான மூலதன விடுதொகை		137,209,417	(120,967,063)	16,242,353	135,923,010
		137,209,417	(120,967,063)	16,242,353	135,923,010
பிற்போடப்பட்ட வரிச் சொத்துக்கள்					
நன்மைக் கடப்பாட்டுத் திட்டங்கள்		195,348,982	29,993,373	165,355,608	(11,037,278)
செயற்பாடுள்ள கடன்கள் மற்றும் முற்பணங்களுக்குமான பொது ஏற்பாடு		36,499,782	2,571,757	33,928,025	(34,471,822)
		231,848,764	32,565,130	199,283,633	(45,509,100)
பிற்போடப்பட்ட வருமான வரி வருமானம் / (செலவுகள்)					
		-	(88,401,933)	-	90,413,910

டிசெம்பர் 31இல் உள்ளவாறானது	வங்கி	
	2012 ரூ.	2011 ரூ.
ஐந்தொகையில் ஏற்படுத்தும் தாக்கம் பின்வருமாறு உள்ளது		
பிற்போடப்பட்ட வரிச் சொத்துக்கள்	231,848,764	199,283,633
பிற்போடப்பட்ட வரிப் பொறுப்புக்கள்	137,209,417	16,242,353
பிற்போடப்பட்ட வரிச் சொத்துக்கள் / பொறுப்புக்கள் (தேறியது)	94,639,347	183,041,280

டிசெம்பர் 31இல் உள்ளவாறானது	வங்கி	
	2012 ரூ.	2011 ரூ.
23 ஏனைய சொத்துக்கள்		
கிரயம்		
பெறவேண்டியவைகள்	252,069,726	446,361,212
வைப்புக்கள் மற்றும் முற்கொடுப்பனவுகள்	580,899,469	46,474,250
நானாவித வருமதியாளர்கள்	113,241,696	40,110,035
ஏனையவைகள்	210,043,704	124,585,199
பாத்தியதை உறுதிச் சீட்டுக்கள்	780,380,474	1,290,835,411
மொத்தம்	1,936,635,069	1,948,366,107

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

டிசெம்பர் 31இல் உள்ளவாறானது	வங்கி	
	2012 ரூ.	2011 ரூ.
24 வங்கிகளுக்குச் செலுத்தவேண்டியவைகள்		
கடன்படுதல்	1,600,901,118	2,153,013,069
குத்தகையிடல்	8,981,887	-
மீள்நிதியிடல்	4,468,746,943	2,977,463,948
மொத்தம்	6,078,629,948	5,130,477,017
25 ஏனைய வாடிக்கையாளர்களுக்குச் செலுத்த வேண்டியவைகள்		
மதிப்பிழிவிடப்பட்ட கிரயம்	54,669,870,235	46,108,862,027
மொத்தம்	54,669,870,235	46,108,862,027
அ. பகுப்பாய்வு		
உற்பத்தியால்		
சேமிப்பு வைப்புக்கள்	12,887,172,039	12,974,678,779
நிலையான வைப்புக்கள்	33,834,835,714	26,710,909,670
ஏனைய வைப்புக்கள் / நீண்டகால சேமிப்புக்கள்	7,947,862,483	6,423,273,578
மொத்தம்	54,669,870,235	46,108,862,027
தாள்களில்		
இலங்கை ரூபா	54,669,870,235	46,108,862,027
மொத்தம்	54,669,870,235	46,108,862,027
குறிப்பு இல: 40.3.3 இல் கடன்கள் முதிர்வுப் பகுப்பாய்வு தரப்பட்டுள்ளது.		
26 ஏனைய பொறுப்புக்கள்		
நானாவித சென்மதியாளர்கள்	133,779,502	221,004,638
செலுத்தவேண்டிய வட்டி	1,242,611,197	861,062,469
ஏனைய செலுத்தவேண்டியவைகள்	2,485,780,866	2,691,823,857
கிளை அறிவுறுத்தல்	618,684,070	540,404,914
மொத்தம்	4,480,855,636	4,314,295,879
27 நிர்ணயிக்கப்பட்ட மூலதனம்		
சாதாரண பங்குகள்	1,099,400,151	1,099,400,151
மொத்தம்	1,099,400,151	1,099,400,151

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

		வங்கி	
டிசெம்பர் 31இல் உள்ளவாறானது		2012 ரூ.	2011 ரூ.
28 நியதிச் சட்ட ஒதுக்க நிதி			
01.01.2012 இல் ஆரம்ப மீதி		504,066,435	316,410,261
இக்காலப் பகுதி மாற்றல்		2,087,521	187,656,174
31.12.2012இல் இறுதி மீதிகள்		506,153,956	504,066,435
29 பகிரப்படாத இலாபங்கள்			
01.01.2012 இல் ஆரம்ப மீதி		(126,875,295)	41,765,655
இவ் ஆண்டுக்கான இலாபம்		545,490,730	1,115,724,452
ஏனைய ஒதுக்கங்களுக்கு மாற்றியது		(389,390,141)	(1,174,425,388)
பங்கிலாபம்		(104,653,859)	(109,940,015)
31.12.2012இல் இறுதி மீதிகள்		(75,428,565)	(126,875,295)
30 ஏனைய ஒதுக்கங்கள்			
அ. வங்கி - நடைமுறை ஆண்டு (2012)	01.01.2012இல் ஆரம்ப மீதி ரூ.	அசைவு / மாற்றங்கள் ரூ.	31.12.2012இல் இறுதி மீதி ரூ.
பொது ஒதுக்கம்	2,026,650,475	186,565,099	2,213,215,574
முதலீட்டு நிதி	360,652,351	(69,520,609)	291,131,742
விசேட ஒதுக்க நிதி	358,456,764	2,087,521	360,544,284
மொத்தம்	2,745,759,589	119,132,011	2,864,891,600
ஆ. வங்கி - முன்னைய ஆண்டு (2011)	01.01.2012இல் ஆரம்ப மீதி ரூ.	அசைவு / மாற்றங்கள் ரூ.	31.12.2012இல் இறுதி மீதி ரூ.
பொது ஒதுக்கம்	1,576,003,975	450,646,500	2,026,650,475
முதலீட்டு நிதி	-	360,652,351	360,652,351
விசேட ஒதுக்க நிதி	245,795,140	112,661,624	358,456,764
மொத்தம்	1,821,799,114	923,960,475	2,745,759,589
31 நிகழ்த்தக்க பொறுப்புக்கள் மற்றும் கடப்பாடுகள்		வங்கி	
		2012 ரூ.	2011 ரூ.
உத்தரவாத செயற்பாடுள்ள பிணைகள்		53,311,000	41,273,500
ஏனைய நிகழ்த்தக்க விடயங்கள்		109,871,094	130,425,814
மொத்தம்		163,182,094	171,699,314

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

31 நிகழ்த்தக்க பொறுப்புக்கள் மற்றும் கடப்பாடுகள்

வடமத்திய மாகாணம்

வழக்கு இல: எஸ் சீ / எச் சீ / சீ ஏ எஸ் ஏ: 247 / 2011 — மேன் முறையீட்டு நீதிமன்றம்

என் சீ பீ / எச் சீ சீ ஏ / ஏ ஆர் பீ / 675 / 09
 டி.சீ. பொலனறுவ வழக்கு இல: டி ஆர் 417/ 2003

ஜனாதிபதியின் சட்ட ஆலோசகர் திரு. குகன் டி அல்விஸ் வங்கியின் சார்பாகத் தோன்றுகின்றார்.

வங்கியின் வாடிக்கையாளரான 15வது பிரதிவாதிக்கு (காலமாகியவர்) எதிராக ரூ.210,387.62 தொகையை மீள்பெற பொலநறுவ மாவட்ட நீதிமன்றத்தில் வங்கி வழக்கு ஒன்றினைத் தாக்கல் செய்து அதன் இடைக்கால ஆணையின்படி பிரதிவாதி, எதிர்வாதிக்காக தேடப்பட்ட வாதங்கள் இடைக்கால ஆணைக்கு எதிரான அதன் நடவடிக்கையினைத் தடுத்துள்ளது. வங்கியின் சமூகவியல் மேன்முறையீட்டுக்கான வடமத்திய மாகாண உயர் நீதிமன்றத்தின் தீர்ப்புக்கு எதிராக மேன்முறையீட்டினை மேற்கொண்டதுடன், மேன்முறையீடானது தள்ளுபடி செய்யப்பட்டது. அதன் பின்பு வங்கியானது மகாண மேன்முறையீட்டு நீதிமன்றத்தில் தாக்கல் செய்யப்பட்ட சமூக மேன்முறையீட்டிற்கான தீர்ப்பினை மீண்டும் கேட்டு தீர்ப்பு வழங்கும்படி கோரியது.

இவ் வழக்கானது நியாய வாதங்களுக்காக 19.06.2013 திகதிக்கு என ஒதுக்கப்பட்டது.

தென் மாகாணம்

வழக்கு இல: டி எம் ஆர் / 2230 / 2011 — மாவட்ட நீதி மன்றம் கொழும்பு

கே. கே. ஜி. டி. ஆர். எஸ் விஜதிலக

அரச சிரேஷ்ட ஆலோசகர் திரு.ரவீந்திர பதிர்ரன் வங்கியின் சார்பாகத் தோன்றுகின்றார்.

இது இமாடுவ, கிளையில கணக்கு வைத்திருப்பவரும் ரூ. 25,000/- தொகை கடனாகப் பெற்று பிற்காலத்தில் அதனைச் செலுத்தியவருமான விஜயதிலக என்பவரால் ரூ 20,000,000/- தொகையைக் கோரித் தாக்கல் செய்யப்பட்ட வழக்காகும். ஏவ்வாறாயினும் அவரது கணக்கு இவ்வங்கியில் மூடப்படாமல் சீ ஆர் ஐ பீ தகவல் பதிவின்படி அகற்றப்படாமல் வாதியின் அடையாள அட்டை இலக்கத்துடன் கூடிய பெயரானது 75,000/ரூஇனைப் பெற்றதாக உள்ள நசிமா என்ற இன்னொருவருடைய பெயர் கூறப்பட்டது. வாதி தான் வேறு கிளைகளில் கடன் பெறுவதற்காக முயற்சித்த போது அவரது விபரம் சீ ஆர் ஐ பீ யிலிருந்து நீக்கப்படாததால் கடன் கோரிக்கை நிராகரிக்கப்பட்டதென வங்கிக்கு எதிராக இவ்விடயத்தில் இழப்பீடுகளுக்கு ரூ.20,000,000/- கோரியிருந்தார்.

இவ் வழக்கானது நியாய வாதங்களுக்காக 27.06.2013 திகதிக்கு என ஒதுக்கப்பட்டது.

வயம்ப மாகாணம்

வழக்கு இல .2895/எம் – மாவட்ட நீதிமன்றம் புத்தளம்

சட்டத் தரணி திரு. எம். ஏ. ரி. ஏ. மாறசிங்க வங்கியின் சார்பாகத் தோன்றுகின்றார்.

வங்கிக்கு எதிராக திரு. என். ஐ. மல்வாராய்ச்சி என்பவரால் இவ்வழக்குத் தாக்கல் செய்யப்பட்டது. வங்கியானது தமக்குரிய உரிமையினை உபயோகத்து 29/12/2004ல் ஏல விற்பனை மூலமாக குறிப்பிட்ட காணியை வாதிக்கு விற்றுள்ளது. வாதியானவர் உரிய காலத்தில் வங்கியானது உறுதி உரிமை மாற்றத்தினை மேற்கொள்ள தவறியதனால் இழப்பீட்டுக்காக ரூபா. 25,000,000/- கை கோரியுள்ளார். பிரதிநிதித்துவத்தைத் தாக்கல் செய்யும் வகையில் வழக்கானது 20.06.2013 திகதிக்கு ஒதுக்கப்பட்டுள்ளது.

நீர் கொழும்பு தொழிலாளர் நியாயசபை - வழக்கு இல:21/அதி/306/2004

இது தமக்கு எதிரான ஒழுக்காற்று நடவடிக்கையின் பிரகாரம் 28.08.2001ல் வேலையால் நீக்கம் செய்யப்பட்ட நீர் கொழும்பு கிளை முகாமையாளரான திரு. கரிசன குமாரசிங்க வங்கிக்கு எதிராக மேற்கொள்ளப்பட்ட வழக்காகும். அவர் தம்மை மீளவும் வேலைக்கு அமர்த்த வேண்டும் என்பதுடன் நியாயமான நடட ஈட்டையும் கோரியுள்ளார்.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

31 நிகழ்த்தக்க பொறுப்புக்கள் மற்றும் கடப்பாடுகள் (தொடர்ச்சி...)

வயம்ப மாகாணம் (தொடர்ச்சி...)

வழக்கு இல. 1663/டி - மாறவில்ல மாவட்ட நீதிமன்றம்

சட்டத்தரணி திரு. எம். ஏ. ரி. ஏ. மாறசிங்க வங்கியின் சார்பாகத் தோன்றுகின்றார். முதலாவது பிரதிவாதி (எமது வாடிக்கையாளர்) வாதியிடமிருந்து உறுதி மாற்றத்தின் கீழ் வாங்கிய காணியினை இவ்வங்கியில் ஈடு வைத்திருந்தார். வாதியினுடைய நிலைப்பாட்டின்படி அம்மாற்றத்திற்குரிய உறுதியானது முதலாவது பிரதிவாதியினால் மோசடியான வகையில் நிறைவேற்றப்பட்ட ஒன்றாகும் முதலாவது பிரதிவாதி அதாவது வாடிக்கையாளர் மற்றும் இரண்டாவது பிரதிவாதியாக வங்கியினைக் காட்டியதுடன் இழப்பீடுகளுக்காக ரூ.800,000/- கோரி வழக்குத் தாக்கல் செய்திருந்தார். வங்கியின் நிலைப்பாட்டின் படி உரிய குழு சட்டத்தரணிகளால் உரிமையானது முறையாகச் சரிபார்க்கப்பட்டதுடன் அவ் உரிமையில் எவ்வித வேறுபாடுகளும் இருக்கவில்லை.

வழக்கு இல. எஸ். ரீ. 01/57/2011 - தொழிலாளர் நியாயசபை கொழும்பு

சட்டத்தரணியும் இலங்கை பணிகொள்வோர் கூட்டமைப்பின் சிரேஸ்ட் கைத்தொழில் தொடர்பான ஆலோசகருமான திரு. டனன்ஜய ஜயகொடி வங்கியின் சார்பாகத் தோன்றுகின்றார்

யூ.பி.ரஞ்சித் என்ற விண்ணப்பதாரியின் சார்பாக இலங்கை வங்கியின் ஊழியர் தொழிற்சங்கம் ஆனது தொழில் நியாய சபையில் வழக்குத் தாக்கல் செய்ததுடன் அதன் விண்ணப்பத்தில் வேண்டப்பட்ட நிவாரணத்தை வேண்டி நிற்கின்றது. அதே வேளை வயம்ப அபிவிருத்தி வங்கிக் கிளை ஒன்றின் பதில் முகாமையாளராகக் கடமையாற்றும் போது, பார-துமான தவறான நடத்தையினால் தண்டனைக்குரிய குற்றத்தைக் கொண்டவர் என்ற வகையில் அவரது சேவைகள் முடிவுக்கு கொண்டு வரப்பட்டது நியாயமானதும் நீதியானதும் அடிப்படையில் அமைந்தாகும் என்ற நிலைப்பாட்டினை வங்கி பேணி நிற்கின்றது..

இவ்விடயத்திற்கான வழக்குத் தொடர்கின்றது. அடுத்த விசாரணை 2013 யூலை 01ம் திகதியாகும்.

சப்ரகமுவ மாகாணம்

திரு. எம்.எஸ்.டி. ஜெயதிலக (பணியாளர் இலக்கம் 185) வங்கிக்கு எதிராக இரண்டு வெவ்வேறு வழக்குகளை இரத்தினபுரி உயர் நீதிமன்றம் மற்றும் இரத்தினபுர ஊழியர் நியாய சபை ஆகியவற்றில் தாக்கல் செய்திருந்தார். உயர் நீதிமன்ற வழக்கு முடிவுக்குக் கொண்டு வரப்படும் வரை இவ் ஊழியர் நியாய சபை வழக்கானது பிற்போடப்பட்டுள்ளது.

ஊவா மாகாணம்

திரு. எச் ஏ டி சந்திரசிநி - வழக்கு இலக்கம் 3392

மேற்படி நபர் கண்டி கைத்தொழில் நீதிமன்றத்தில் வழக்கு ஒன்றினைத் தாக்கல் செய்துள்ளார். திரு. எஸ். சண்முகம் வங்கியின் சார்பாகத் தோன்றுகின்றார்.

செல்வி. எம் பீ ரீ கோதமி (முன்னை நாள் பணியாளர்)

2010 ஆவணி, 20இல் வேலையை இராஜநாமாச் செய்த பின் பணிக்கொடைக் கொடுப்பனவில் ஏற்பட்ட தாமதத்திற்கான தண்டம் கோரி பதுளை உதவி ஆணையாளர் அலுவலகத்தில் முறைப்பாடு ஒன்றினைத் தாக்கல் செய்திருந்தார்.

திரு. டபிள்யூ கே விசிடகம் - வழக்கு இலக்கம் 19711

மேற்படி நபர் வங்கியிலிருந்து வேலை நீக்கம் செய்யப்பட்டதுடன், பதுளை ஊழியர் நியாய சபையில் வங்கிக்கு எதிராக வழக்கு ஒன்றினைத் தாக்கல் செய்திருந்தார். திரு. சாந்தா இம்புலன வங்கியின் சார்பாகத் தோன்றுகின்றார்.

திருமதி. டபிள்யூ எம் சுவேன்டிரா குமாரிஹாமி - உயர் நீதிமன்ற வழக்கு இலக்கம் - 64/2012/மேன்முறையீடு

மேற்படி பணியாளர் வேலை நீக்கம் செய்யப்பட்டதுடன், பதுளை ஊழியர் நியாய சபையின் வழக்கு இலக்கம் 5/19493/2006 என்பதன் பிரகாரம் நட்ட ஈடாக ரூ. 290,000/- வழங்கப்பட்டிருந்தது. நியாய சபையால் வழங்கப்பட்ட தீர்மானத்தை எதிர் கொள்ளும் வகையில் அவர் பதுளை உயர் நீதிமன்றத்தில் ஒரு மேன்முறையீட்டினைத் தாக்கல் செய்திருந்தார். திரு. சாந்தா இம்புலன வங்கியின் சார்பாகத் தோன்றுகின்றார்.

திரு. மொகமட் செய்யடு - வழக்கு இலக்கம் 34/9/எஸ்

பதுளை உயர் நீதிமன்றத்தில் தாக்கல் செய்யப்பட்ட வழக்கு 62/6 ன் கீழ் தாக்கல் செய்யப்பட்ட வழக்கின் தீர்ப்புக்கு எதிராக ஊவா மாகாண நீதி மன்றத்தில் ஒரு மேன் முறையீட்டினைத் தாக்கல் செய்திருந்தார். திரு.ரவி மொல்லிகொட மற்றும் திரு.உபாலி நிங்க ஆகியோர் வங்கியின் சார்பாகத் தோன்றுகின்றனர்.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

32 அறிக்கையிடும் திகதியின் பின்னர் நடைபெறும் நிகழ்வுகள்

மேலே வெளிக்காட்டப்பட்டவை தவிர்ந்த நிதிக் கூற்றுக்களில் செம்மையாக்கல்கள் அல்லது வெளிக்காட்டல்கள் கோருகின்ற அறிக்கையிடும் திகதிக்கு பிந்திய பொருண்மையான நிகழ்வுகள் எதுவும் நடைபெறவில்லை.

33 ஒப்பந்தங்களில் பணிப்பாளர்களுடைய அக்கறை

வங்கியுடைய பிரதான முகாமை ஆளனியுடானான வியாபார நடவடிக்கைகள் (K M P S). பிரதான முகாமை ஆளணி பணியாளர்களே வங்கியினுடைய பணிப்பாளர் சபை "அங்கத்தவர்களாவார் இவ் நிதியியல் காலத்திற்குரிய வங்கியினுடைய பணிப்பாளர்கள் வருமாறு" இவ் நிதியியல் காலத்திற்குரிய வங்கியினுடைய பணிப்பாளர்கள் வருமாறு

திருமதி கேஷலா ஜயவர்தன
திரு சரத் டி சில்வா
செல்வி மாதவி கேரத்
திரு டமிக்க பெரேரா
திரு ரி ஏ ஆரியபால
திரு. டயானி பெர்ணான்டோ
கலாநிதி பி.எம்.எஸ் பட்டகொட
திரு.பி.வி.பதிரன
செல்வி.சி.கே.நாணயக்கார

இக்காலப்பகுதியில் கீழ்வரும் தொடர்புடைய தரப்பினருடன் நடவடிக்கையை மேற்கொண்டுள்ளது.

திரு. சரத் டி சில்வா வங்கியினுடைய நிறைவேற்று பணிப்பாளர் வங்கியுடன் எந்தவிதமான நடவடிக்கையும் இன்றி உள்ளார்.

செல்வி. மாதவி கேரத் வங்கியுடைய நிறைவேற்று பணிப்பாளர் வங்கியுடன் எந்தவிதமான நடவடிக்கையும் இன்றி உள்ளார்.

திரு. டமிக்க பெரேரா என்பவர் இவ்வங்கியின் பணிப்பாளர் என்பதுடன் வங்கியுடன் கீழ்வரும் வியாபார நடவடிக்கைகளைக் கொண்டுள்ள தேசிய சேமிப்பு வங்கியின் பிரதிப்பொது முகாமையாளராவார்.

வங்கியானது ரூபா 500 மில்லியன் கடனாக கொண்டுள்ளதுடன் 31.12.2012 அன்று அது ரூ.500 மில்லியனை செலுத்த வேண்டியதாக உள்ளதுடன், நிலையான வைப்பில் ரூ.154,927,500/- இனை வைப்பு செய்துள்ளது.

திரு. ரி. ஏ. ஆரியபால கீழ்வரும் வியாபார நடவடிக்கைகளை வங்கியுடன் கொண்டுள்ள மக்கள் வங்கியின் கூட்டுறவு அபிவிருத்தி மற்றும் சிறிய நடுத்தர உரிம பகுதியின் பொது முகாமையாளரான இவர் இவ் வங்கியின் ஒரு பணிப்பாளராவார்

சொல்லப்பட்ட வங்கியுடன் இவ் வங்கியானது நடைமுறை கணக்குகளைப் பேணுவதுடன் 31.12.2012ல் அம் மீதியானது ரூபா 72,654,808/- என்பதுடன் நிலையான வைப்பு மற்றும் மீள் கொள்வனவு ஒப்பந்தம் என்பவற்றில் முறையே ரூ.5950,382,696/-, ரூ.190,000,000/- முதலீடு செய்துள்ளது.

செல்வி. டயானி பெர்ணான்டோ என்பவர் இவ்வங்கியின் பணிப்பாளர் என்பதுடன் வங்கியானது கீழ்வரும் வியாபார நடவடிக்கைகளைக் கொண்டுள்ள இலங்கை வங்கியின் பிரதிப் பொது முகாமையாளர்களில் ஒருவருமாவார்..

இவ் வங்கியானது, சொல்லப்பட்ட வங்கியுடன் நடைமுறைக் கணக்குகளைப் பேணுவதுடன் டிசெம்பர் 31,2012இல் அம் மீதியானது 39,380.042/- என்பதுடன் தொகுதிக்கடன், நிலையான வைப்பு மற்றும் குறுகிய கால முதலீடாக வி-சேட சேமிப்புக் கணக்கு என்பவற்றில் முறையே ரூ.10,000,000/-, ரூ.4072,376,112/-, மற்றும் ரூ.270,624,736/- என்பதுடன் ரூ.1000 மில்லியன் என்ற தொகையை கடனாகப் பெற்றதுடன், டிசெம்பர் 31, 2012இல் அம் மீதியான 1000 மில்லியன் ஆகும். மேலும் குத்தகை வசதியனுடாக கடனாக ரூ 9,110,280/- பெறப்பட்டதுடன் டிசெம்பர் 31, 2012இல் மீதி ரூ.8,963,665.21 ஆகும்..

கலாநிதி பி.எம். எஸ் பட்டகொட என்பவர் வங்கியின் பணிப்பாளர் என்பதுடன் திறை சேரியின் பிரதிச் செயலாளருமாவார்.

திரு.பி.வி. பதிரன என்பவர் வங்கியின் பணிப்பாளர் என்பதுடன் திறைசேரியின் சிரேஸ்ட ஆலோசகருமாவார்.

செல்வி. சி.கே. நாணயக்கார என்பவர் வங்கியின் பணிப்பாளர் என்பதுடன் ஓய்வு பெற்ற உதவி ஆணையாளருமாவார்.

34 தொடர்புடைய தரப்பு வெளிக்காட்டல்களின் விபரங்கள்

பணிப்பாளர்களின் அக்கறையின் கீழ் தெரிவிக்கப்பட்ட விபரங்கள் தவிர அக்காலப்பகுதியில். தொடர்புடைய தரப்பு வியாபார நடவடிக்கைகள் எதுவும் இல்லை.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

35 ஈடாகப் பெறப்பட்ட சொத்து

கடன் வசதிகளுக்கான ஈடாகப் பெறப்பட்ட சொத்துக்கள் கீழ்வருமாறு

	வசதிகளின் வகை	வசதிகளின் தொகை ரூ.மில்	ஈட்டின் தன்மை	ஈட்டின் தன்மை (ரூபா மில்லியன்)	31.12.2012இல் உள்ளவாறான மீதி (ரூபா மில்லியன்)
1	மேலதிகப் பற்று (பீ ஒ சீ)	990	எவ் டி.-070963965	வட்டியுடன் 600	-
			எவ் டி.-71935244	வட்டியுடன் 500	-
2	கடன்படுதல் (தவணைக் கடன்)) (என் எஸ் பீ)	500	பிணை அற்றது	-	500
3	கடன்படுதல் (தவணைக் கடன்)) (பீ ஒ சீ)	1,000	பிணை அற்றது	-	1,000
4	கடன்படுதல் (குறுங்கால கடன்) (பப்ளிக் வங்கி)	100	விவசாய அடகுக் கடன்	-	100
5	மேலதிகப் பற்று (பீபீ)	200	எவ் டி.- 014-60-01-0000-8138-8	232.94	-

டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது		குறிப்பு	வங்கி	
			2012 ரூ.	2011 ரூ.
36	வரிக்கு முன்பு உள்ள இலாபத்தில் உள்ளடங்கியுள்ள காசு அல்லாத விடயங்கள்			
	ஆதனம், பொறி மற்றும் உபகரணங்களின் பெறுமானத்தேய்வு	10	112,268,023	98,057,411
	கட்புலனற்ற சொத்துக்களின் பெறுமானத்தேய்வு	20	4,731,869	2,698,452
	ஈ ஐ ஆர் செம்மையாக்கல்		4,977,218	(45,177,151)
	கடன்கள் மற்றும் முற்பணங்கள் மீதான கழித்தெழுதல் நடட்டங்கள்	8	139,399,324	(42,607,650)
	முதலீட்டால் மூலதன நடட்டம்	6	194,255	99,268
	முதலீட்டால் மூலதன இலாபம்	6	-	(85,910)
	வரையறைக்குள்ளான நன்மைத் திட்டங்களுக்கான கட்டணம்	9	114,407,687	94,196,983
	செம்மையாக்கல்		19,915,681	18,753,114
	நிலையான சொத்துக்கள் விற்பனையால் நடட்டம் / (இலாபம்)	7	(76,403)	(6,489,040)
	மொத்தம்		395,817,656	119,445,478
37	செயற்பாட்டு சொத்துக்களின் மாற்றம்			
	இலங்கை அரசாங்கத்தினுடனான கடன் பத்திரங்களின் மாற்றங்கள்	15	173,697,739	377,775,925
	வங்கிகளிடமிருந்து கடன்கள் மற்றும் பெறவேண்டியவைகளின் மாற்றங்கள்	18	100,724,932	12,551,129
	ஏனைய வாடிக்கையாளர்களிடமிருந்து கடன்கள் மற்றும் பெறவேண்டியவைகளின் மாற்றங்கள்	18	(7,808,623,813)	(9,433,495,898)
	ஏனைய சொத்துக்களின் மாற்றங்கள் (குறிப்பிடல் செய்தல்)	23	11,731,038	(81,471,912)
	மொத்தம்		(7,522,470,104)	(9,124,640,756)
38	செயற்பாட்டுப் பொறுப்புக்களின் மாற்றம்			
	வங்கிகளுக்கான நிலுவையின் மாற்றங்கள்	24	941,212,931	2,673,719,418
	ஏனைய வாடிக்கையாளர்களுக்கான நிலுவையின் மாற்றங்கள்	25	8,556,030,990	8,204,114,643
	ஏனைய பொறுப்புக்களின் மாற்றங்கள்	26	(254,202,411)	155,389,048
	மொத்தம்		9,243,041,509	11,033,223,109

பிரதேசிய சங்கவர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

39. நிதி ஆதனங்களின் சீர்பெறுமதி

சீர் பெறுமதியில் பதிவு செய்யப்படும் நிதி ஆதனங்கள்

கீழ்வரும் விவரணமானது, பெறுமதி மதிப்பீட்டு முறைகளைப் பயன்படுத்தி சீர் பெறுமதியில் பதிவு செய்யப் படும் நிதி ஆதனங்களின் சீர்பெறுமதியானது தீர்மானிக்கப்படும் முறை பற்றி விளக்குகிறது. இது ஒரு சந்தைப் பங்குபற்றினர் ஆதனங்களை மதிப்பிடும் போது மேற்கொள்ளக் கூடிய எடுகோள்கள் தொடர்பிலான வங்கியினுடைய மதிப்பீடுகளை உள்ளடக்கியுள்ளது.

பெறுதிகள் - சொத்துக்கள் மற்றும் பொறுப்புக்கள்

பெறுதி உபகரணங்களானவை சந்தை சார் அவதானிக்கத் தக்க உள்ளீடுகளோடு மதிப்பிடல் நுட்பங்களைப் பயன்படுத்தி பெறுமதி மதிப்பிடப்படும் வெளிநாடு நாணய மாற்று வீத இடர் மாற்றல் ஒப்பந்தம், முன்னோக்கிய வெளிநாட்டு நாணய மாற்றல் ஒப்பந்தங்கள் முதலானவற்றைக் கொண்டுள்ளது. மிகவும் கூடுதலாகப் பயன் படுத்தப் படும் மதிப்பீட்டு முறைகளாக முன்னோக்கிய வெளிநாட்டு நாணய மாற்றல், குறித்த மற்றும் முன்னோக்கிய மிகை என்பன உள்ளன.

விற்பனைக்காக உள்ள நிதி முதலீடுகள்

பிரதானமாக நிரல் படுத்திய உரிமை ஆதனங்கள் மற்றும் அரச கடன் பிணைகள் விற்பனைக்காக உள்ள நிதிச் சொத்துக்களானவை மதிப்பிடல் முறைகள் அல்லது விலையிடல் நுட்பங்களைப் பயன் படுத்தி மதிப்பிடப் படுகின்றன. இவ் ஆதனங்களானவை அவதானிக்கத்தக்க தரவுகளைப் பயன்படுத்தும் முறைகளைப் பயன்படுத்தி அளவிடப்படுகின்றன. அரச பிணைப் பத்திரங்களானவை இலங்கை மத்திய வங்கியினால் வெளியிடப்படும் வருமான வளையிகளைப் பயன்படுத்தி மதிப்பீடு செய்யப்படுவதோடு, நிரல் படுத்திய உரிமை ஆதனங்களானவை அறிக்கையிடல் திகதியிலான செயற்பாடு சந்தைகளிலுள்ள நிரல் படுத்திய விலைகளைப் பயன்படுத்தி அளவிடப்படுகின்றன.

சீர்பெறுமதியில் அளவிடப்படும் விற்பனைச் சொத்துக்கள் மற்றும் ஏனைய சொத்துக்கள்

சீர் பெறுமதியில் அளவிடப்படும் விற்பனைச் சொத்துக்கள் மற்றும் ஏனைய சொத்துக்களானவை அரச கடன் பத்திரங்கள், பிணை வழங்கப்பட்ட சொத்துக்கள் மற்றும் நிரல் படுத்திய உரிமை ஆதனங்கள் என்பவற்றைக் கொண்டுள்ளன. அரச கடன் பத்திரங்கள் மற்றும் பிணை வழங்கப்பட்ட சொத்துக்கள் இலங்கை மத்திய வங்கியினால் வெளியிடப்படும் வருமான வளையிகளைப் பயன்படுத்தி மதிப்பிடப்படுகின்றன. நிரல் படுத்தப்பட்ட உரிமை ஆதனங்களானவை அறிக்கையிடல் திகதியிலான செயற்பாடு சந்தைகளின் நிரல் படுத்தப்பட்ட விலைகளைப் பயன்படுத்தி மதிப்பிடப்படுகின்றன.

சீர்பெறுமதி மற்றும் சீர்பெறுமதி வகைப்படுத்தலைத் தீர்மானித்தல்

வெளிவாரியாக நிரல்படுத்தப்பட்ட விலைகளின் அடிப்படையில் அல்லது அவதானிக்கத்தக்க உள்ளீடுத் தரவுகளின் அடிப்படையில் பெறுமதி மதிப்பிடப்படும் சகல நிதி ஆதனங்களிற்கும் சுதந்திரமான விலைத் தீர்மானம் அல்லது உறுதி படுத்தல் மேற்கொள்ளப்படும். செயற்பாடு சந்தை ஒன்றில் விற்பனை செய்யப்படும் விலையினை நேரடி அவதானிப்பு செய்தல் என்பது சாத்தியம் அல்லாதது. இவ்வாறான நிலைமைகளில் வங்கியானது பொருத்தமான மற்றும் நம்பகமான தகவல்களுக்கு சிறப்பான முன்னுரிமை வழங்கி சந்தைத் தகவல்களைப் பயன்படுத்தி நிதி ஆதனங்களின் சீர்பெறுமதியினை உறுதி செய்கின்றது.

சீர்பெறுமதிகளானவை பின்வரும் வகைப்படுத்தலுக்கு ஏற்ப தீர்மானிக்கப்படுகின்றன.

1ம் மட்டம் நிரல் படுத்தப்பட்ட சந்தைப் பெறுமதி (சீராக்கப்படாதது): செயற்பாடு சந்தைகளில் நிரல் படுத்திய விலை கொண்ட நிதி ஆதனங்கள்

2ம் மட்டம் அவதானிக்கத்தக்க உள்ளீடுகளைப் பயன்படுத்தும் மதிப்பீட்டு முறை

அதேவகை ஆதனங்களிற்கு செயற்பாடு சந்தை ஒன்றில் நிரல் படுத்திய விலை காணப்படும், ஒரேவகை அல்லது அதேவகை ஆதனங்களிற்கு செயற்பாடு சந்தை ஒன்றில் நிரல் படுத்திய விலை காணப்படும் மற்றும் சகல முக்கிய உள்ளீடுகளும் அவதானிக்கப்படத் தக்கதான முறையில் மதிப்பீடு செய்யப்படும் ஆதனங்கள்.

3ம் மட்டம் முக்கிய அவதானிக்கப்பட முடியாத உள்ளீடுகளைக் கொண்ட மதிப்பீட்டு முறைகள். ஒன்று அல்லது ஒன்றிற்கு மேற்பட்ட முக்கிய உள்ளீடுகளானவை அவதானிக்க முடியாத வகையிலான மதிப்பீட்டு முறைகளில் மதிப்பிடப்படும் ஆதனங்கள்.

பின்வரும் அட்டவணையானது சீர் பெறுமதி வகைப்படுத்தல் அடிப்படையில் நிதி ஆதனங்கள் வெவ்வேறு மட்டங்களில் பதிவு செய்யப்படுத்தல் தொடர்பான ஒரு பகுப்பாய்வினைக் காட்டுகின்றது

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

31 டிசம்பரில் உள்ளவாறு	2012			
	1ம் மட்டம்	2ம் மட்டம்	3ம் மட்டம்	மொத்தம்
விற்பனைக்காக வைத்திருக்கப்படும் நிதிச் சொத்துக்கள்	628,900	-	-	628,900
	628,900	-	-	628,900

சீர் பெறுமதி மற்றும் சீர்பெறுமதி வகைப்படுத்தல் என்பவற்றைத் தீர்மானித்தல்

கீழே காட்டப்பட்டுள்ள அட்டவணையானது வங்கியின் நிதி கூற்றுக்களில் சீர்பெறுமதிகளில் கொண்டு செல்லப்படாத நிதி ஆதனங்களின் கொண்டு செல்லல் பெறுமதி மற்றும் சீர் பெறுமதி என்பவை தொடர்பான வகை சார்ந்த ஒப்பீடாகும்.

நிதிச் சொத்துக்கள்	2012		2011	
	கொண்டு செல்லல் பெறுமதி ரூ.	சீர் பெறுமதி ரூ.	கொண்டு செல்லல் பெறுமதி ரூ.	சீர் பெறுமதி ரூ.
மத்திய வங்கியிலான காசு மற்றும் நிலுவைகள்	202,978,066	202,978,066	173,611,095	173,611,095
இலங்கை அரசு பிணைகள்	-	-	173,697,739	173,697,739
வங்கிகளிலிருந்தான நிலுவைகள்	11,972,103,907	11,972,103,907	9,675,524,006	9,675,524,006
வர்த்தகத்திற்கு பயன்பட்ட சொத்துக்கள்				
வங்கிகளிலிருந்தான கடன்கள் மற்றும் பெற வேண்டியவைகள்	12,108,219	12,108,219	112,833,151	112,833,151
வாடிக்கையாளர்ரிடமிருந்து கடன் மற்றும் வரவுகள்				
அடக்குகள்	23,743,351,832	23,743,351,832	20,411,715,135	20,411,715,135
ஊழியர் கடன்				
குறுங்காலம்	9,489,189,883	9,489,189,883	8,174,650,392	8,174,650,392
நீண்ட காலம்	19,493,756,684	19,493,756,684	17,683,045,108	17,683,045,108
கடன்கள் மற்றும் முற்பணங்களில் இருந்தான வட்டிகள்	2,385,409,604	2,385,409,604	1,158,936,858	1,158,936,858
	55,111,708,002	55,111,708,002	47,428,347,493	47,428,347,493
	67,298,898,194	67,298,898,194	57,564,013,484	57,564,013,484
நிதிப் பொறுப்புக்கள்				
வங்கிகளிற்கு செலுத்த வேண்டியவை	6,078,629,948	6,078,629,948	5,130,477,017	5,130,477,017
ஏனைய வாடிக்கையாளர்களுக்கு செலுத்தத் வேண்டியவை	54,669,870,235	54,669,870,235	46,108,862,027	46,108,862,027
	60,748,500,183	60,748,500,183	51,239,339,044	51,239,339,044

40. இடர் முகாமைத்துவம்

40.1 அறிமுகம்

இடரானது வங்கியின் நடவடிக்கைகளில் உள்ளார்ந்தமானதாக காணப்படும் இடர் வரையறை மற்றும் ஏனைய கட்டுப்பாடுகளுக்கு அமைவாக தொடர்ச்சியான அடையாளம் காணுதல், அளவிடல் மற்றும் கண்காணித்தல் நடவடிக்கைகளினூடாக முகாமை செய்யப்படுகிறது. இவ் இடர் முகாமைத்துவமானது வங்கியின் தொடர்ச்சியான இலாபத் தன்மைக்கு அவசியமானதாகக் காணப்படுவதோடு வங்கிக்குள் பணிபுரியும் ஒவ்வொரு தனி நபரும் தத்தம் பணிகள் தொடர்பிலான இடர் வெளிப்பாடுகளிற்கு பொறுப்பாக உள்ளனர். வங்கியானது பின்வரும் பிரதான இடர்களுக்கு உட்பட்டதாகக் காணப்படுகிறது.

பிரதேசிய சங்கவர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

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- கடன் சார் இடர்
- திரவத்தன்மை இடர்
- சந்தை இடர்
- தொழிற்பாட்டு இடர்

இடர் முகாமைத்துவக் கட்டமைப்பு

இயக்குனர் சபையானது வங்கியினுடைய இடர் முகாமைத்துவக் கட்டமைப்பினை உருவாக்குதல் மற்றும் மேற்பார்வை செய்தல் என்பவற்றிற்கு பொறுப்பாகவுள்ளது. இச் சபையானது தனது அதிகாரத்தினை வங்கியின் இடர் முகாமைத்துவக் கொள்கைகளை வகுத்தல் மற்றும் மேற்பார்வை செய்தலிற்கு பொறுப்பாகவுள்ள ஒருங்கிணைந்த இடர் முகாமைத்துவக் குழுவுடன் பகிர்வு செய்து கொண்டுள்ளது. இக்குழுவானது செயற்குழு உறுப்பினர் அல்லாத இயக்குனர்கள் மற்றும் வங்கியின் சிரேஸ்ட் முகாமைத்துவ உறுப்பினர்கள் ஆகியோரைக் கொண்டுள்ளது. குழுவின் கூட்டங்களானவை சீராக நடத்தப் படுவதோடு இயக்குனர் சபைக்கு அது அதன் செயற்பாடு தொடர்பாக தகவல் அளிக்கப்படுகிறது. வங்கியின் இடர் முகாமைத்துவ கொள்கைகளானவை வங்கியினால் முகங்கொடுக்கப் படும் இடர்களை அடையாளம் கண்டு ஆராய்தல், போதியளவான இடர் வரையறைகள் மற்றும் கட்டுப்பாடுகள் என்பவற்றை உருவாக்குதல் மற்றும் தீர்மானிக்கப் பட்ட வரையறைகள் பின்பற்றுதலை உறுதி செய்தல் போன்ற நோக்கங்களிற்காக உருவாக்கப்பட்டுள்ளன. இடர் முகாமைத்துவக் கொள்கைகள் மற்றும் முறைமைகளானவை சந்தை நிலைமைகளில், வழங்கப் படும் பொருட்கள் சேவைகளில் ஏற்படும் மாற்றங்களை பிரதி பலிக்கும் வகையில் சீராக மீளாய்வு செய்யப்படுகின்றன.

இடர் முகாமைத்துவப் பிரிவு

வங்கி அலகுகளானவை (கடன் திணைக்களம், கிளைகள், பிராந்திய அலுவலகங்கள் மற்றும் திறைசேரி முதலானவை) இடர் முகாமைத்துவத்திற்கான பிரதான பொறுப்பினைக் கொண்டுள்ளன. இலாபம் மற்றும் இலக்கு அலகுகள் முதலானவற்றிற்கு பொறுப்பாக

இல்லாத இடர் முகாமைத்துவப் பிரிவானது இரண்டாவது பாதுகாப்பு எல்லையாக செயற் படுவதோடு வங்கியின் பிரதான இடர் அலுவலருக்கு தகவலளித்து, அவர் ஒருங்கிணைந்த இடர் முகாமைத்துவக் குழுவிற்கு அறிக்கையிட உதவி புரிகிறது

ALCO குழு

ALCO குழுவானது பொது முகாமையாளரை தலைவராகக் கொண்டுள்ளதோடு நிதித் திணைக்களம், கடன் திணைக்களங்கள் ஆகியவற்றின் பிரதிநிதிகள் மற்றும் வங்கியின் தலைமை இடர் அலுவலர் ஆகியோரை உள்ளடக்கியதாகக் காணப்படுகிறது. இக் குழுவானது விதி மற்றும் ஒழுங்கு முறைகளின் தேவைப்பாடுகளைத் திருப்தி செய்வதோடு, வங்கியின், சொத்துக்கள் பொறுப்புக்கள் மற்றும் வங்கியின் திரவத் தன்மையை ஆரோக்கியமான முறையில் பேணுவதற்காக ஒட்டுமொத்த திரவத்தன்மையையும் கண்காணித்து முகாமை செய்வதற்காக கிரமமான முறையில் ஒன்றுகூடுகின்றதுகுழு

இடர் முகாமைத்துவம் மற்றும் அறிக்கையிடல்

வங்கியின் இடர்களானவை இடர்களின் வகை மற்றும் துறை சார்ந்த சிறப்பான நடைமுறைகள் என்பவற்றின் அடிப்படையில் பொருத்தமான நுட்பங்களைப் பயன்படுத்தி அளவிடப்படுகின்றன. மேலும் வங்கியானது பெரும்பாலான பிரதான இடர் வகைகளிலான விசேட நிகழ்வுகள் மற்றும் இறுக்கமான நிலைமைகளின் விளைவுகளை முன்கூட்டியே அறிந்து கொள்ளும் முகமாக கிரமமான கால இடைவெளிகளில் வணிக அழுத்தம் சார் பரிசோதனைகளை நடாத்துவதோடு பெறுபேறுகளானவை ஒருங்கிணைந்த இடர் முகாமைத்துவக் குழுவிற்கு அறிக்கையிடப்படுகிறது. இடர்களினைக் கண்காணித்தல் மற்றும் கட்டுப்படுத்தலானவை பிரதானமாக வங்கியினால் உருவாக்கப் படும் கொள்கைகள், வரம்புகள் மற்றும் வரையறைகள் என்பவற்றை அடிப்படையாகக் கொண்டுள்ளன. இவ் வரையறைகளானவை வங்கியினுடைய வணிகத் தந்திரோபாயம், சந்தைச் சூழல் என்பவற்றோடு வங்கி ஏற்றுக் கொள்ள விரும்பும் இடரின் அளவு (இடர் ஏற்பளவு) என்பவற்றினைப் பிரதிபலிப்பதாக அமைந்திருக்கிறதுஇடர் முகாமைத்துவம் மற்றும் அறிக்கையிடல்

இடர் இழிவாக்கல்

வங்கியானது, தனது ஒட்டு மொத்த இடர் முகாமைத்துவத்தின் ஒரு பகுதியாக, இடர்களைக் குறைக்கும் பொருட்டு பல்வேறு வகையான பிணைகளைப் பெற்றுக்கொள்கிறது. ஏற்றுக் கொள்ளத்தக்க பிணையின் தன்மை, தேவைப்படும் பாதுகாப்பு எல்லை முதலான விடயங்களானவை வங்கியினுடைய கடன் கொள்கையில் தெளிவாக வரையறுக்கப் பட்டுள்ளதோடு அவற்றிலிருந்தான விலகல்கள், விலக்களிப்புக்களுக்கு விசேட அனுமதியைப் பெற வேண்டும். எவ்வாறாயினும், அவ்வாறு அனுமதியளிக்கும் அமைப்புக்கள் பிணையின் கிடைப்பனவுத் தன்மையினை மீள் செலுத்துகைக்கான இரண்டாம்பட்ச மூலமாகவே எடுத்துக்கொள்ளும்.

பிரதேசிய சங்கவர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புகள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

40.2 கடன் சார் இடர்

கடன் சார் இடரானது நிதி ஆதனமொன்றின் கடன் பெறுனர் அல்லது தகுதி பெற்ற எதிர் அணியினர் தமது நிதி சார் பொறுப்பினை நிறைவேற்றத் தவறும் பட்சத்தில், பிரதானமாக வாடிக்கையாளர்களுக்கு வழங்கப் படும் கடன்கள், முற்பணங்கள் அல்லது ஏனைய வங்கி/நிதி நிறுவனங்களிற்கு கடன் பத்திரங்கள் வடிவில் வழங்கப் படும் அத்தகைய வசதிகளையோ நிறைவேற்றத் தவறும் சந்தர்ப்பத்தில், வங்கியிற்கு ஏற்படத்தக்க நிதி சார் இழப்புக்களைக் குறிக்கிறது. நேரடியான நிதிப் பரிமாற்றங்களின் மூலம் ஏற்படும் கடன் சார் இடர்களுக்கு மேலதி-கமாக வங்கியானது கடன் சார் இடரினை ஏற்படுத்தக் கூடிய உத்தரவாதங்கள் முதலான நேரில் பொறுப்புக்களையும் எதிர் கொள்ள வேண்டி உள்ளது வங்கியானது கடுமையான கடன் சார் இடர் முகாமைத்துவத்திற்காக, கடன் சார் இடர்களின் அனைத்து மூலங்களினையும் (தனிப்பட்ட பொறுப்புத் தவறுதல், நாடு சார் மற்றும் துறை சார் இடர்கள்) கருத்திற் கொண்டு ஒன்றிணைக்கிறது.

40.2.1 பெறுமதி இழப்புக் கணிப்பீடு

பெறுமதி இழப்புக் கணிப்பீட்டிற்கான முறைமையானது கணக்கிட்டுக் கொள்கைகளில் குறிப்பு இலக்கம் 3.5இல் விளக்கப்பட்டுள்ளது. 40.2.1. பெறுமதி இழப்புக் கணிப்பீடு.

40.2.2 பிணைகள் மற்றும் ஏனைய கடன் மேம்படுத்தல்கள்

தேவைப்படும் பிணையின் தன்மை மற்றும் பெறுமதியானது தகுதி வாய்ந்த எதிர் அணியினர் தொடர்பான கடன் சார் இடர் மதிப்பீட்டிலேயே தங்கியுள்ளது. ஒவ்வொரு பிணை தொடர்பான ஏற்றுக் கொள்ளத்தக்க தன்மை மற்றும் பெறுமதி தொடர்பான வழிகாட்டல்கள் உரியவாறு ஏற்பாடு செய்யப்பட்டுள்ளன.

பெற்றுக்கொள்ளப்படும் பிரதான வகை பிணைகளானவை பின்வருமாறு

- வர்த்தக நடவடிக்கைகளுக்கான கடன்களுக்கு, காணி, கட்டடம் முதலான உண்மைச் சொத்துக்கள், இருப்புக்கள் மற்றும் கடன்பட்டோர் மீதான பிணை வரைவு
- நானாவித கடன்களுக்கு வதிவு ஆதனங்கள் மீதான ஈடு மற்றும் தனியாள் பிணைகள்

மேலும் வங்கியானது, சேய்க்கம்பனிகளுக்கு கடன் வழங்கும் போது தாய்க் கம்பனியின் உத்தரவாதத்தினையும் பெற்றுக்கொள்கிறது.

முகாமைத்துவமானது பிணையின் சந்தைப் பெறுமதியினை அவதானித்து கைச்சாத்திடப்பட்ட ஒப்பந்தத்தின் தேவைக்கேற்ப மேலதிக பிணைகளைப் பெற்றுக்கொள்ளும்.

வங்கியானது மீளரிமை கொள்ளப்பட்ட ஆதனங்களை ஒழுங்கு முறையில் விற்பனை செய்வதனைக் கொள்கையாகக் கொண்டுள்ளது. அவ்விற்பனையிலிருந்து பெறப்படும் வருமானமானது நிலுவையிலிருக்கும் கொடுப்பனவினை குறைப்பதற்காக அல்லது மீள் செலுத்துவதற்காகப் பயன்படுத்தப்படும். பொதுவாக, வங்கியானது மீளரிமை கொள்ளப்பட்ட ஆதனங்களை வணிகத் தேவைகளிற்காகப் பயன்படுத்துவதில்லை.

காலம் கடந்த நிலுவைகளிற்கான வரைவிலக்கணம்

ஒப்பந்தப்படியான கால எல்லையிலிருந்து தொண்ணூறு நாட்கள் அல்லது அதற்கு மேலான காலப்பகுதிக்கு மீள் சேகரிக்கப்படாத நிலுவைகளை "காலம் கடந்ததாக" வங்கி கருதிக் கொள்ளும் காலம் கடந்த நிலுவைகளிற்கான வரைவிலக்கணம்.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

40.2.3 நிதிச் சொத்துக்களின் அடிப்படையிலான கடனின் தரம்

	காலம் கடந்த நிலுவை/ பெறுமதி இழப்பு இரண்டுமே அல்லாதது (ரூபா)	தனிப்பட பெறுமதி இழப்பு செய்யப் படாதது (ரூபா)	தனிப்பட பெறுமதி இழப்பு செய்யப் பட்டது (ரூபா)	மொத்தம் (ரூபா)
மத்திய வங்கியுடனான காக மற்றும் நிலுவைகள்	202,978,066	-	-	202,978,066
வங்கிகளுடனான நிலுவைகள்	11,972,103,907	-	-	11,972,103,907
விற்பனைக்காக வைத்திருக்கப் படும் நிதி ஆதனங்கள்	628,900	-	-	628,900
வங்கிகளிலிருந்தான கடன்கள் மற்றும் பெற வேண்டியவைகள்	12,108,219	-	-	12,108,219
ஏனைய வாடிக்கையாளர்களிடமிருந்தான கடன்கள் மற்றும் பெற வேண்டியவைகள்	54,734,881,685	-	-	54,734,881,685
ஏனைய சொத்துக்கள்	1,936,635,069	-	-	1,936,635,069
மொத்தம்	68,859,335,845	-	-	68,859,335,845

40.2.4 காலம் கடந்த நிலுவைகளாகவுள்ள (90 அல்லது அதற்கு மேற்பட்ட நாட்கள் நிலுவையாக உள்ளவை), ஆனால் நிதிச் சொத்துக்களின் பெறுமதி இழப்பு செய்யப்படாத கடன்களிற்கான கால ஆய்வு

	90 நாட்கள் (ரூபா)	மொத்தம் (ரூபா)
ஏனைய வாடிக்கையாளர்களிடமிருந்தான கடன்கள் மற்றும் பெறவேண்டியவைகள்	-	-
மொத்தம்	-	-

40.2.5 இடர்களின் திரட்டு மீதான ஆய்வு

இடர்களின் திரட்டு: எந்தவொரு பிணையையோ அல்லது கடன் மேம்பாட்டினையோ கருத்திற் கொள்ளாது கணக்கிடப்படும் உச்ச இடரின் அளவு

இடர்களின் திரட்டானது துறை, உற்பத்தி, ஒரு தனி கடன் பெறுநிற்கான உச்ச இடர் அளவு மற்றும் பூகோள அமைவிடம் என்பவற்றின் ஊடாக முகாமை செய்யப்படும். கண்காணிக்கப்படும்

40.2.6 உடன்பாடுகளும் நிகழத் தக்கவைகளும்

வாடிக்கையாளர்களது நிதித் தேவைகளை நிறைவற்றும் பொருட்டு வங்கியானது பல்வேறு உடன்பாடுகள் மற்றும் நிகழத் தக்க பொறுப்புக்களை ஏற்றுக்கொள்கிறது. இவை நிதி நிலைமைக் கூற்றில் உணரப் படாத போதிலும் அவை சில குறிப்பிட்ட இடர்களைக் கொண்டுள்ளதால், வங்கியினுடைய ஒட்டுமொத்த இடர் அளவின் ஒரு பகுதியாகக் காணப்படுகின்றன. கீழே உள்ள அட்டவணையானது உடன்பாடுகள் மற்றும் நிகழத் தக்கவைகள் தொடர்பான வங்கியினுடைய உச்ச கடன் சார் இடர் வரையறையைக் காட்டுகின்றது

நிதி உத்தரவாதம் ஒன்று தொடர்பான கடன் சார் இடரானது அவ் உத்தரவாதம் கோரப்பட்டு வங்கி செலுத்த வேண்டிய ஒரு சந்தர்ப்பத்தின் போது வங்கியானது செலுத்த வேண்டி ஏற்படும் உச்சத் தொகையாகும்.

கடன் உடன்பாடு ஒன்று தொடர்பான உச்ச கடன் சார் இடரானது அவ் உடன்பாட்டின் முழுத் தொகைக்கு சமமாகும். இவ்விரு சந்தர்ப்பங்களிலும் உச்ச இடரானது நிதி நிலைமைக் கூற்றில் உணரப்படும் பொறுப்பின் அளவை விடவும் மிகவும் முக்கியமானதும் உயர்வானதுமாகும்.

உடன்பாடுகள்

நிகழத்தக்க பொறுப்புக்கள்

வங்கி உத்தரவாதம்	53,311,000
சேகரிப்புக்காக அனுப்பப்பட்ட உண்டியல்கள்	109,871,094
மொத்த உடன்பாடுகள் மற்றும் நிகழத்தக்க பொறுப்புக்கள்	163,182,094

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

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40.3 திரவத் தன்மை இடரும் நிதியிடல் முகாமைத்துவமும்

திரவத் தன்மை இடரானது வங்கியானது காசாகவோ அல்லது வேறு நிதிச் சொத்தாகவோ செலுத்தி தீர்க்க வேண்டிய ஒரு உடன்பாடு ஒன்றினை தீர்க்க முடியாத பொது ஏற்படும் இடராகும். இவ் வகையில் சாதாரண வணிக சூழ்நிலைகளிலும் சரி அசாதாரண சூழ்நிலைகளிலும் சரி வங்கியானது தனது கொடுப்பனவுப் பொறுப்புக்களை தீர்க்க முடியாது போகலாம். இவ் இடரினை வரையறுக்கும் பொருட்டு முகாமைத்துவமானது தனது மைய வைப்பு மட்டத்திற்கு மேலாக பன்முகப் படுத்தப்பட்ட நிதியிடல் மூலங்களை ஏற்பாடு செய்துள்ளதோடு, திரவத் தன்மையை மனதில் கொண்டு சொத்துக்களை தொடர்ச்சியாக முகாமை செய்தல், எதிர்கால காசுப் பாய்ச்சலினை கண்காணித்தல் மற்றும் நாளாந்த அடிப்படையிலான திரவத் தன்மையினை தனது கொள்கையாகக் கொண்டுள்ளது. வங்கியானது திரவத் தன்மை இடரினை முகாமை செய்வதற்கான உள்ளகக் கட்டுப்பாடுகள் மற்றும் அவசர மீள்கைத் திட்டங்கள் என்பவற்றை உருவாக்கி உள்ளது. இந் நடவடிக்கையானது எதிர்பார்க்கப்படும் காசுப் பாய்ச்சல் மற்றும் நிதித் தேவைப்பாடு ஏற்படும் போது கிடைக்கக்கூடிய உயர்தர பிணைகள் போன்றவற்றின் மதிப்பீட்டினை உள்ளடக்கி உள்ளது.

இவற்றுள் பிரதானமானது விதி முறைகளைத் திருப்திப்படுத்தும் வகையில் குறைந்த பட்சம் 20% திரவத் தன்மை வாய்ந்த சொத்துக்களை பேணுதலாகும். திரவத் தன்மை வாய்ந்த சொத்துக்கள் என்பது காசு, குறுங்கால வங்கி வைப்புக்கள் மற்றும் உடனடி விற்பனைக்குத் தயாராகவுள்ள திரவத் தன்மை மிக்க கடன் பத்திரங்களை உள்ளடக்கியதாகும். மேலும் 2012 டிசம்பர் மாதத்திற்கான வங்கியின் சட்ட ரீதியான திரவச் சொத்து வீதமானது பின் வருமாறு.

40.3.1 சட்ட ரீதியான திரவச் சொத்து விகிதம்

2012 டிசம்பர் மாதத்திற்கானது 23.30%

40.3.2 வங்கிகளுக்கு செலுத்த வேண்டியவையும் ஏனைய வாடிக்கையாளர்களுக்கு செலுத்த வேண்டியவையும் (வைப்புக்கள்) மற்றும் வங்கிகள் மற்றும் ஏனைய வாடிக்கையாளர்களிடமிருந்து பெற வேண்டியவை (முற்பணங்கள்) என்பவற்றிற்கு இடையிலான விகிதம்

வங்கியானது தனது கடன் வளங்கள் நடவடிக்கைகள் தொடர்பாக வங்கிகள் மற்றும் ஏனைய வாடிக்கையாளர்களுக்கு செலுத்த வேண்டியவற்றின் முக்கியத்துவம்பற்றி விழிப்பாக உள்ளது.

இது வாடிக்கையாளர்களுக்கு வழங்கப்பட்ட கடன்கள் மற்றும் பெற வேண்டியவைகளை மற்றும் ஏனைய வாடிக்கையாளர்களிடமிருந்து செலுத்த வேண்டியவற்றின் (வைப்புக்கள்) சதவீதமாக ஒப்பிடும் பின்வரும் விகிதத்தினை கொண்டு கண்காணிக்கப்படுகிறது

வங்கிகளிற்கு மற்றும் ஏனைய வாடிக்கையாளர்களிற்கு செலுத்த வேண்டியவை மற்றும் வங்கிகள் மற்றும் ஏனைய வாடிக்கையாளர்களிடமிருந்தான கடன்கள் மற்றும் பெற வேண்டியவைகள் என்பவற்றிற்கு இடையிலான விகிதம்

இதன்படி, 31 டிசம்பர் 2012 இல் 98.1% காணப்படும்

40.3.3 மீதமுள்ள ஒப்பந்த முதிர்வுகள் மூலமான நிதிச் சொத்துக்கள் மற்றும் பொறுப்புக்கள் தொடர்பான ஆய்வு

கீழே உள்ள அட்டவணையானது 31 டிசம்பர் 2012 இல் உள்ளவாறான வங்கியின் நிதிச் சொத்துக்கள் மற்றும் பொறுப்புக்களின் கழிவு நீக்கப்படாத காசுப் பாய்ச்சலின் முதிர்வு நிலைமைகளை சுருங்கக் கூறுகின்றது. முன்னறிவித்தலின்படி செலுத்தவேண்டிய மீள்செலுத்துகைகளானவை உடனடி அறிவிப்பின்படி செலுத்தப் படுவதாகக் கொள்ளப்படுகின்றது. எவ்வாறாயினும் வங்கியானது வாடிக்கையாளர்கள் செலுத்தப்பட வேண்டிய ஆரம்பத் தினத்தில் மீள்செலுத்துகைகளைக் கோரமாட்டார்கள் என எதிர்பார்ப்பதோடு, அட்டவணையானது வைப்பு தொடர்ச்சித் தன்மை அனுபவம் மூலம் அடையாளம் காட்டப்படும் காசுப்பாய்ச்சல் எதிர்பார்க்கைகளை காட்டவில்லை

நிதிச்சொத்துக்கள் மற்றும் பொறுப்புக்களின் கழிவு நீக்கப்படாத காசுப்பாய்ச்சலின் ஒப்பந்த முதிர்வுகள்

40.3.4 உடன்பாடுகள் மற்றும் நிகழத் தக்கவைகள் என்பவற்றின் ஒப்பந்த முதிர்வுகள்

கீழ்வரும் அட்டவணையானது வங்கியினுடைய உடன்பாடுகள் மற்றும் நிகழத்தக்க பொறுப்புக்கள் என்பவற்றின் முதிர்வு மூலமான ஒப்பந்த முடிவினைக் காட்டுகின்றது

ஒவ்வொரு பயன்படுத்தப்படாத கடன் உடன்பாடுகளும் அவை பயன்படுத்தப்படக்கூடிய ஆரம்ப திகதியினை உள்ளடக்கிய கால எல்லையில் கணக்கிடப்பட்டுள்ளன. வழங்கப்பட்ட நிதி உத்தரவாதங்களில், உத்தரவாதம் அழைக்கப்படக்கூடிய ஆரம்ப காலப்பகுதிக்கு உச்ச உத்தரவாதத் தொகையினை ஒதுக்கிடப்பட்டுள்ளது.

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

31 டிசம்பர் 2012 இல் உள்ளவாறான முதிர்வு விலகல் ஆய்வு

சொத்துக்கள்	3 மாதம் வரையா- னவை	3-12 மாதங்கள்	1-3 வருடங்கள்	3-5 வருடங்கள்	5 வருடங்களிற்கு மேல் மொத்தம்	மொத்தம்
மத்திய வங்கியில் உள்ள காசு மீதிகள்	202,978,066	-	-	-	-	202,978,066
இலங்கை அரசு பிணைகள்	-	-	-	-	-	-
வங்கிகளிலுள்ள வைப்புக்கள்	4,618,375,581	7,353,728,326	-	-	-	11,972,103,907
விற்பனைக்காக உள்ள நிதிச் சொத்துக்கள்	-	-	-	-	628,900	628,900
வங்கிகளிடமிருந்தான கடன்கள் மற்றும் பெற வேண்டியவைகள்	2,108,219	10,000,000	-	-	-	12,108,219
ஏனைய வாடிக்கையாளர்களிடமிருந்தான கடன்கள் மற்றும் பெற வேண்டியவைகள்	12,693,786,705	24,868,680,582	10,742,118,218	4,595,189,689	1,835,106,491	54,734,881,685
ஏனைய சொத்துக்கள்	1,275,602,275	654,378,855	6,653,939	-	-	1,936,635,069
மொத்த சொத்துக்கள்	18,792,850,846	32,886,787,763	10,748,772,157	4,595,189,689	1,835,735,391	68,859,335,845
பொறுப்புக்கள்	288,993,343	1,364,276,675	3,304,657,799	1,120,702,131	-	6,078,629,948
வங்கிகளிற்கு செலுத்த வேண்டியவை	15,119,622,610	17,418,164,430	5,821,618,859	5,824,531,750	10,485,932,585	54,669,870,235
ஏனைய வாடிக்கையாளர்களிற்கு செலுத்த வேண்டியவை	3,382,534,547	727,619,638	40,494,737	1,774,366	328,432,348	4,480,855,636
ஏனைய பொறுப்புக்கள்	18,791,150,499	19,510,060,743	9,166,771,396	6,947,008,247	10,814,364,933	65,229,355,819
மொத்த பொறுப்புக்கள்	1,700,347	13,376,727,020	1,582,000,761	(2,351,818,559)	(8,978,629,542)	3,629,980,026
நிகழ்த்தக்க பொறுப்புக்கள்	கேள்வி மீதான	3 மாதம் வரையா- னவை	3-12 மாதங்கள்	1-5 வருடங்கள்	5 வருடங்களிற்கு மேல்	மொத்தம்
வங்கி உத்தரவாதங்கள்	-	2,555,000	42,656,000	8,100,000	-	53,311,000
அனுப்பப்பட்ட உண்டியல்கள்	-	109,871,094	-	-	-	109,871,094
மொத்த உடன்பாடுகளும் நிகழத் தக்கவைகளும்	-	112,426,094	42,656,000	8,100,000	-	163,182,094

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

40.4 வட்டி வீத இடர்

வங்கியானது மாறுபடும் வட்டி வீதங்களிலான கடன் பெறுகைகள் தவிர்ந்த வேறு எந்தவொரு வட்டி வீத உணர்திறன் கொண்ட நிதிச் சொத்தையோ பொறுப்பையோ கொண்டிருக்கவில்லை

கீழே உள்ள அட்டவணையானது வட்டி வீதமானது 1% ஆல் மாற்றம் அடையும் பொது வருமானக் கூற்றில் ஏற்படக்கூடிய மாற்றத்தினைக் காட்டுகிறது

வட்டி வீதத்திலான மாற்றம்	இலாபத்திலான தாக்கம் (ரூபா மில்லியன்)	உரித்தின் மீதான தாக்கம் (ரூபா மில்லியன்)
+1%	(2.26)	(2.26)
-1%	2.26	2.26

40.5 நாணய இடர்

வங்கி எந்தவொரு வெளிநாட்டு நாணய கொடுக்கல் வாங்கல்களையும் கொண்டிருக்காததால் எந்த வகையான நாணய இடர்களையும் கொண்டிருக்கவில்லை.

40.6 உரித்து விலை

விற்பனைக்காக வைத்திருக்கப்படுவதாக வகைப்படுத்தப்பட்ட எந்தவொரு உரித்து ஈடுபாட்டினை வங்கி கொண்டிருப்பின், சந்தை விலையில் ஏற்படும் 10% அதிகரிப்பானது இலாபம் மற்றும் உரித்தில் ரூபா 73,725 அதிகரிப்பினையும் 10% குறைவானது இலாபம் மற்றும் உரித்தில் ரூபா 73,725 குறைவினையும் ஏற்படுத்தும.

41. முதிர்வு ஆய்வு

41.1 31 டிசம்பர் 2012 இல் உள்ளவாறான முதிர்வு விலகல் ஆய்வு

சொத்துக்கள்	வங்கி		
	12 மாதங்களிற்குள் ரூபா	12 மாதங்களின் பின்	மொத்தம் ரூபா
மத்திய வங்கியிலுள்ள காசு	202,978,066	-	202,978,066
இலங்கை அரசு பிணைகள்	-	-	-
வங்கி மீதிகள்	11,972,103,907	-	11,972,103,907
விற்பனைக்காக வைத்திருக்கப்படும் நிதிச் சொத்துக்கள்	-	628,900	628,900
வங்கிகளிடமிருந்தான கடன்களும் பெற வேண்டியவைகளும்	12,108,219	-	12,108,219
வாடிக்கையாளர்களிடமிருந்தான கடன்களும் பெற வேண்டியவைகளும்	37,562,467,287	17,172,414,398	54,734,881,685
நன்மதிப்பு மற்றும் அருவச் சொத்துக்கள்	-	55,441,895	55,441,895
ஆதனங்கள் மற்றும் உபகரணங்கள்	-	614,955,873	614,955,873
பிற்போடப்பட்ட வரிச் சொத்துக்கள்	-	94,639,347	94,639,347
ஏனைய சொத்துக்கள்	1,928,981,130	7,653,939	1,936,635,069
மொத்த சொத்துக்கள்	51,678,638,609	17,945,734,351	69,624,372,961
பொறுப்புக்கள்			
வங்கிகளுக்கு செலுத்த வேண்டியவை	1,653,270,018	4,425,359,930	6,078,629,948
ஏனைய வாடிக்கையாளர்களுக்கு செலுத்த வேண்டியவை	32,537,787,040	22,132,083,195	54,669,870,235
ஏனைய பொறுப்புக்கள்	4,110,154,184	370,701,451	4,480,855,636
மொத்த பொறுப்புக்கள்	38,301,211,242	26,928,144,577	65,229,355,819
முதிர்வு விலகல்	13,377,427,367	(8,982,410,225)	4,395,017,141
திரண்ட விலகல்	13,377,427,367	4,395,017,141	-

பிரதேசிய சங்வர்தனை வங்கி நிதிக் கூற்றுக்களுக்கான குறிப்புக்கள்

2012 டிசெம்பர் 31இல் முடிவடைந்த ஆண்டுக்குரியது

41.2 31 டிசம்பர் 2011 இல் உள்ளவாறான முதிர்வு விலகல் ஆய்வு

சொத்துக்கள்	வங்கி		
	12 மாதங்களிற்குள்	12 மாதங்களின் பின்	மொத்தம்
மத்திய வங்கியிலுள்ள காசு	173,611,095	-	173,611,095
இலங்கை அரசு பிணைகள்	173,697,739	-	173,697,739
வங்கி மீதிகள்	9,675,524,006	-	9,675,524,006
விற்பனைக்காக வைத்திருக்கப்படும் நிதிச் சொத்துக்கள்		823,155	823,155
வங்கிகளிடமிருந்தான கடன்களும் பெற வேண்டியவைகளும்	112,833,151	-	112,833,151
வாடிக்கையாளர்களிடமிருந்தான கடன்களும் பெற வேண்டியவைகளும்	28,374,492,152	18,691,165,043	47,065,657,195
நன்மதிப்பு மற்றும் அருவச் சொத்துக்கள்	2,230,033	-	2,230,033
ஆதனங்கள் மற்றும் உபகரணங்கள்	440,202,042	-	440,202,042
பிற்போடப்பட்ட வரிச் சொத்துகள்	-	183,041,280	183,041,280
ஏனைய சொத்துக்கள்	429,304,660	1,519,061,447	1,948,366,107
மொத்த சொத்துக்கள்	39,381,894,878	20,394,090,925	59,775,985,803
பொறுப்புக்கள்			
வங்கிகளுக்கு செலுத்த வேண்டியவை	1,557,852,380	3,572,624,637	5,130,477,017
ஏனைய வாடிக்கையாளர்களுக்கு செலுத்த வேண்டியவை	24,632,278,397	21,476,583,630	46,108,862,027
ஏனைய பொறுப்புக்கள்	3,659,692,307	654,603,572	4,314,295,879
மொத்த பொறுப்புக்கள்	29,849,823,084	25,703,811,839	55,553,634,923
முதிர்வு விலகல்	9,532,071,794	(5,309,720,914)	4,222,350,880
திரண்ட விலகல்	9,532,071,794	4,222,350,880	-



Branch List

Central Province

Agarapathana
Dambulla
Danthure
Daulagala
Galewela
Gampola
Ginigathhena
Hanguranketha
Hatharaliyadda
Hedeniya
Kandy
Katugastota
Kotagala
Laggala
Manikhinna
Marassana
Marketing Information Centre
Matale
Morayaya
Naula
Nawalapitiya
Nildandahinna
Nuwara Eliya
Peradeniya
Pujapitiya
Pundaluoya
Raththota
Rikillagaskada
Theldeniya
Udawela
Ududumbara
Wattegama
Wilgamuwa

North Central Province

Anuradhapura City
Anuradhapura New City
Aralaganvila
Bakamuna
Chunnakam
Galamuna

Galenbidunuwewa
Galnewa
Gonapathirawa
Hingurakgoda
Jaffna
Kaduruwela
Kahatagasdigiliya
Kanagarayankulam
Kanthale
Kekirawa
Kilinochchi
Manampitiya
Mannar
Medawachchiya
Medirigiriya
Mihinthale
Polonnaruwa
Pulasthigama
Rambawa
Sewanapitiya
Siripura
Thalawa
Thambuththegama
Thambuththegama E/C
Thirappane
Trincomalee
Vauniya

North-Western Province

Alawwa
Ambanpola
Anamaduwa
Bowaththa
Chilaw
Dummalasuriya
Galgamuwa
Giriulla
Headquarters Branch
Ibbagamuwa
Kirimetiyan
Kuliyapitiya
Kurunegala

Mahawewa
Maho
Mampuri
Mawathagama
Melsiripura
Mundel
Narammala
Naththandiya
Nawagaththegama
Nikaweratiya
Palakuda
Panduwasnuwara
Pannala
Polpithigama
Pothuhera
Puttalam
Rideegama
St: Anapura
Wariyapola

Sabaragamuwa Province

Aranayake
Balangoda
Bulathkohupitiya
Dehiowita
Deraniyagala
Dewalegama
Eheliyagoda
Embilipitiya
Erathna
Godakawela
Hemmathagama
Kahawatta
Kalawana
Kegalle
Kiriella
Kithulgala
Kolonna
Kotiyakumbura
Kuruwita
Mawanella

Nelundeniya
Nivithigala
Pelmadulla
Pitagaldeniya
Pothupitiya
Pulingupitiya
Rakwana
Rambukkana
Ratnapura
Ruwanwella
Sri Palabaddala
Warakapola
Weligepola
Yatyanthota

Southern Province

Agunakolapelassa
Ahangama
Akmeemana
Akurassa
Ambalantota
Baddegama
Balapitiya
Barawakumbuka
Batapola
Beliatta
City Branch
Deiyandara
Deniyaya
Devinuwara
Dikwella
Elpitiya
Galle
Gandara
Gonagalpura
Hakmana
Hambanthota
Hikkaduwa
Imaduwa
Kakenadura
Kaluwella
Kamburugamuwa
Kamburupitiya
Karandeniya
Karapitiya
Katuwana
Kirinda
Lunugamwehera
Mawarala
Middeniya

Mirissa
Morawaka
Neluwa
Pamburana
Pitabaddara
Pitigala
Ranna
Sooriyawewa
Tangalle
Thalgaswala
Thissamaharamaya
Tihagoda
Udugama
Uragasmanhandiya
Urubokka
Walasmulla
Warapitiya
Weeraketiya
Weligama
Yakkalamulla

Uva Province

Akkareipaththu
Ampara
Badalkumbura
Badulla
Bandarawela
Baticoloa
Bibila
Bogahakumbura
Buttala
Chenkaladi
Damana
Dehiaththakandiya
Diyathalawa
Eravur
Girandurukotte
Haldummulla
Haputhale
Kalawanchikudi
Kalmunai
Kandaketiya
Kaththankudi
Kokadicholei
Lunugala
Madulla
Mahaoya
Mahiyanganaya
Maligathanne
Medagama
Meegahakiula

Monaragala
Nintavur
Passara
Pothuvil
Rideemaliyadda
Sammanthurei
Sevanagala
Siyabalanduwa
Thanamalvila
Uhana
Uva Paranagama
Valachchanai
Welimada
Wellawaya

Western Province

Agalawaththa
Awissawella
Baduraliya
Beruwala
Bulathsinghala
Divulapitiya
Dodangoda
Gampaha
Gonapola
Head Office Branch
Homagama
Horana
Ingiriya
Je-ela
Kalutara
Kiridiwela
Kolonnawa
Mathugama
Mawaramandiya
Meegahathanna
Millaniya
Minuwangoda
Mirigama
Miriswattha
Moragahahena
Moronthuduwa
Negombo
Nittambuwa
Panadura
Piliyandala
Ragama
Wadduwa
Walagedara
Warakagoda



Corporate Information

REGISTERED NAME OF THE BANK

Pradeshiya Sanwardhana Bank

LEGAL STATUS

A Licensed Specialised Bank established under Pradeshiya Sanwardhana Bank Act No.41 of 2008

BOARD OF DIRECTORS

Ms. Keshala Jayawardana (Chairperson)
Mr. Sarath de Alwis (ED)
Ms. A.V.K. Madhavi Hearth (ED)
Mr. P.V. Pathirana (NEID)
Mr. S.D.N. Perera (NED)
Mr. T.A. Ariyapala (NED)
Ms. C.K. Nanayakkara (NEID)
Ms. Dayani Fernando (NED)
Dr. B.M.S. Batagoda (NED)

GENERAL MANAGER / CEO

Mr. R. Siriwardhane

HEAD OFFICE

No. 933, Kandy Road,
Wedamulla,
Kelaniya
Tel: 011 2035454/ 011 2035455-9
Fax: 011 2035467
Email: info@rdb.lk
Website: www.rdb.lk
VAT Registration No. 409272339-7000

AUDITORS

Auditor General
Auditor General's Department
Independence Square, Colombo 7, Sri Lanka

SECRETARY TO THE BOARD OF DIRECTORS

Ms. Kasuni Pinnawala (Chief Legal Officer)

PROVINCIAL OFFICES

North Central Provincial Office,
No. 65 D, 4th Lane, Abaya Place,
Anuradhapura.

Sabaragamuwa Provincial Office,
No. 28, Bandaranayaka Mawatha,
Rathnapura.

Central Provincial Office,
No. 16, Dharmashoka Mawatha,
Kandy.

North Western Provincial Office,
No. 155, Negombo Road,
Kurunegala.

Uva Provincial Office,
No. 26, Bank Road, Badulla.

Southern Provincial Office,
No. 382 A, Anagarika Dharmapala Mawatha,
Pamburana, Matara.

Western Provincial Office,
No. 36, Kandy Road, Miriswatta,
Gampaha.

