

ysj; ay; ahfK k \$uy; āfhk \$fuk úfhk \$

Tfi i enEwj YH d kg i ', k NDB fl %Ü l dā m w mTng mskuk āk abuy; ai ; āk \$

fuu fl %Ü l dā m u. kaf, d m dTn hk tk 'kEu i adkhl ° j eā myi j l ay d w l b d l ai e fi k m' t uh \$l ā ma
wē; d b l w d l b k hl aTng , nd° wē ' f, d m d n, b k 25 l g; aj eā fj f < | w d; k j , ° y d n, b k hl g; aj eā
ATM h k a β ° w f m a W k q q fi j ā h Tng y ā f o'

Tfi , ú; h fj ki b r . ek \$g fuu fl %Ü l dā m b j y, aj k q w e h s w m; r f h a ú Y j ā d l ru q

fuhg - ú Y j ā d \$



. y d k a v h i a

w Y m d k s

l dā m ay d ū l , m f n y e f i u d ®

සාමාන්‍ය උපදෙස්

කාඩ්පතේ ආරක්ෂාව - Tfi l d m ke j d k d a f y d f i d l i l r w e s n j ± k . ; h ; d a j y d " +94&11 2 448 888 f y d +94&772 448 888 w l T i h i a v m a m d f N d h s f i j d u O H a d k h g ± k q f o k h ' f u u w l o j f i a m h 24 m q d l h d a l f o ' b k a m i q y e l s d a b l a k k h , h ; j o ± k q f o k h ' T f i l d m f ; a r y i H w l h l d m i u . , h d f k d e u g f y d f j k ; a w f h l g f y < e r o f k d s u g j . n , d e k s " T f i j . l s h s

ණය සීමාව - Tfi K h i s d j b l a j d . k f o k q l f < d h o v u q , l a f , i w u ; r j e e f m d h l a f . u u g T n g i s f o ' f u f i a k h h ; K h i s d j b l a j k T f i . k f o k j m % h i l a n j k q w e ' j e e K h i s d j l a , n d e k s g w j Y H k i " l d m a u O H a d k l < u k d r e f . k a h ; j b , a d i s h h q h ' .

මිදුම් ලබාගැනීම - Tn K h i s d j b l a j d k e h i " T f i K h i s d j k a e o l l a l j d ' k E u V I S A A T M c d h l h s u q a n d ; y e ' .

අලුත් කාඩ්පතක් ලබාගැනීම සඳහා - N d ; d l s u g f k d y e s ; ; a j h g m a j Q d m f j k j g w e a l d m l a , n d e k s g " +94&11 2 305 031 w l h g f y d +94&11 2 44 88 88 f y d +94&77 2 44 88 88 w l h g ± k q " T f i , h ; b , a s m e r l d m i u . w m f j ; t j k h ' .

වෙනත් සේවා - Tn f . a l h i l d m g f u u w s r m y i q i o y s f o ' .
÷ l d m k a l < . k f o k q m s | " S M S u . k a T f i c x . u r l : h g f k d f , a ± k q ° u ' .
÷ l d m i | y d i i m f h k a f y d f l d i l a m u K l a f . u u g " T f i b ; e e f y d c x . u . k q g i a d r k s h d , n d f i y e h d ' .

මහක නඩාගත යුතු තවත් කරුණු

- ÷ l d m f ; a T f i w a k f h y u g " l d m b t i m i i y m i q i P d h r m a n d . k < ; n d k h ' .
- ÷ w e k a l d m l a n d ; a u g f y d m e r l d m f j k j g w e k a l d m l a ; e g " m q a , s r y i H w l h T n g , e f n k ; e e " A T M c d j , k a u q a n d e k s g N d ; d f k d < h q h ' l d m f ; a u ; m g i | y k a r w e s l , a b l e a j k t k f h k a m i q l d m u k d l r o u k h ' .
- ÷ l d m k a k f o k d s f i ° , e f n k i m a q l h s j ; n d e k s u k h m i j T n g n e d e j k a e f n k m d / k h i u . i i n e h y e ' .

- ÷ Tnf. d ðm ke þþfkd afyðfi d l i l r ve snj ± k ; ð; d ðj ydu (+94&11 2 44 88 88 Ti ði awng ± k ð fok ð'
- ÷ PIN wxl h (mqa, ð ryi Hwll h&u; l fha nð. k PIN wxl h ok þdtj Q ð ð úkd' l r k ð'
- * ryi Hwll h l ðmf; a ðd; nk ð tmd l ðm "uq, am ði h i u. ke ðug fyðfi d l i l ðug bv we sk ðd ryi Hwll h i |yka ð ði auq, am ði h ; < fkd ð h hq ð'
- ÷ Tfi uq, þ, wð l ðd ; yj qel ðug" wj YHhðs ð; k wj i ad , ° nexl þ ði ð a l n wau; ðg bv we ' my; l ðd ð'® u. ð ð t A |ydwmg i ych ðug Tng yel (
 - ' Tfi , ð ð h" rl : k wxl ydcx. u rl : k wxl wð f; d; ðefj ki ð ðg" wmg fkd ðudj ± k ð fok ð'
 - ' Tn úfoð. ; j k ð k ð k i " wmg ± k ð fok ð' ^wmf. a^+94&11 2 44 88 88 md fNð ð fi þ d wxl h" meh 24 mqd Tn fj k ð j ka ð ð al h' &
- ÷ f. ði l ð
 - ' i ad r k ð h ð - i þ hxl ð f. ði (
 - Tfi NDB nexl = K ð uk ð wj u uq, g j ð ð k ð u uq, l a l i m ð f. ð u ol þ ð f. ð ug i ad r k ð h ð l a k ð ð a < yd '
 - ' Yd. du. ð ð

සේවා පහසුකම	ශාඛා	බැංකු වේලාවන්
NDB nexl ð d d	i ð ð u Yd d	f m j ' 9 0 0 i g m j ' 3 0 0
fi ki qd nexl ð i þ d	k ð. ð. d" me j ; a" fu d g þ þ" m ð k k a, " h d r k h	f m j ' 9 0 0 i g m j ' 1 0 0
j i fr ð k 365 ú j D	r ð. sh" . , ð ð ð	f m j ' 9 0 0 i g m j ' 8 0 0
j i fr ð k 365 ú j D	ye ð f, d ag j ð a	f m j ' 9 0 0 i g m j ' 6 0 0

NDB nexl þ
 l ðm a fi þ d w x Y h
 103A, Or @ md ug ; " fi d k U 07'
 rl : k (^+94&11 2 44 88 88" ^+94&772 44 88 88
 md ð ð ^+94&11 2 305 031

NDB බැංකුවේ ක්‍රෙඩිට් කාඩ්පත ලැබුණු වහාම ඔබ කළ යුතු දේ

- 1' u; අඟු fkrdi ák fi auqK h l r we sTnf. ak u kjer t ± hsn, k k'
- 2' kj l dmf; aw áka; e ug fmr NDB next =l dmf ayshdf. a. s i q l b j k k'

Tn l dmf; aw áka; e fukami ql dmf ayshdf. a. s i q i w x. =i bÆ fl dk ñoàsydj . k a sTn úi k a m s f. k we snj ; atu . s i q k aTn ne f we s nj ; awoyi a f o'

- 3' Tfí NDB fl ණු l dmf ke s Qúg fydfi d l i l r we swji a d l ° NDB next f o m d f N d b fi j a d u O H a d k h g t A n j ± k q ° u g w u ; k k > 94 11 2 44 88 88 fy d m e l á a 94112305031 ke k i < U u NDB next = Y d d g o k j a k k ' t f i a T f i l d m f k e s Q n j , Á ; j NDB l d m f a u O H a d k h g o k j a k k '

**කාඩ් හිමියා සමග ගිවිසුම
නීතිරීති හා කොන්දේසි**

වැදගත්: j Hhnd , bdnfxNl wxl PQ27ork kel k, æfj f, dnak ði nexl ð PLC fj ; ka efnk fuyswx. ð ðm w aka l su fydmuÉNI sug fmr l rkd r l ð yshdf. A si q n%Yfuka bj k k' l ðm mssek Ñ ydfydw aka e u ydfydmuÉNI su u. ka n my; i | yk ak buhkaydfi d kioasm k kdwr r t j d k ane i a'

1. අර්ථ නිරූපණයන්

- 11 "ATM" hkqnd ð fydl , ka , g nexl ð ði ka i l rk , o nexl ð g wh; fydw; afkd k fj k; a kEu tl ð l ghq ð rk nexl ð l fyduQHwh; kj , we s ðm mskk ð di ð hxl k fg, r k ka ð fydl ðm l k d ruh yd shka ð fydhka k l ð h l a f o'
- 12 "අයදුම්කරු" hkq ð wh i m ð aw aka r we s kEu mqa, fhl s
- 13 "වැංකුව" hkq ð k, æfj f, dnak ði nexl ð PLC tysvk q ð ða shka i y k be i l r j k a f o'
- 14 "කාඩ්පතක්" hkqnd ð tys ð yshf l g kb ð a rk , of. ði l ðm l an ð ði "w sr ð fydmr l ðm l a fj k ð g kb ð a rk , o n % ð ð l ðm l a f o'
- 15 "කාඩ් ගිණුම" hkq ð . k ðok ð | yd nexl ð ði ka n j ; ð d . k hkq nk . k q l s
- 16 "කාඩ් මධ්‍යස්ථානය" hkq NDB nexl fj ysk h l ð uOH adk hhs
- 17 "කාඩ් හිමියා" hkq si ði kbuhkaydfi d kioasm t nexl ð ði ka n ð ði l ðm l aydfydw sr ð l ðm l a kb ð a rk q an ð . k ði yu s ka . k ðok ð | ydj . l ð hq ð yd ne i j , g hg; anqa, h d'
- 18 "කාඩ් ගනුදෙනුව" hkq kEu Nk ahl ð fi ð d l ai y fydm % s d h l ai | yd l rk f. ðul ð yd kEu m ð H l ghq al ayd kEu uq, aw a s d ul a we ð l ð yshdf. aok q we ð fydfk d e ð l ðm l a n d ; d l r ð k a fy d l ð . k q yd w l h fydmqa, ryi H w l h Nd ; d l r ð k a fy d f j k ; a kEu wd d h l ka fy d i ð d l ðul ka f; d j fj k; al ð h l ka tk i ; eme a r l : k we k j q" r l : k nexl =fi ð d (Call Banking)"

úoHqani ñi h"wk ar@d h"cx. u rl : kh yrydl rk jd cl ghq f ydfj ká rjd. ek S ^tA Aí ðd k S ned = k k s rdk j , g woc fl dk ñoà ð , úi ar l r ol ðdwe smí t l ðá yñhdúí k afy dTy qúí k an, h mj rk , o mi t&l rk q nk . k ñok ðl s

19 "මුදුල් අත්තිකාරම" hkq ð . k ñi yrg ned f j kafydfj k ; anel j l k al ðm " l ðá w l h fy dmq , ryi a w l h Ndú ; dl rñk ðá yñhdúí k avk q ; l rk , o uq , a nd. ek Si l k ð l s

110 "හස්තු" hkq ð . k qg yr l rk q, nk ydmj ; kdfybh wkar® ; j k i Sd l g hg ; afk ð k i bÆ l ð . k ñok ð. d a =u qd e' i we < ; a j k l ðm Ndú ; dl su fy d ðá w l h fy dmq , ryi a w l h fuu k buhka ydf l dk ñoà ð , g hg ; ð Ndú ; dl su fya =fl d f. k l ðá yñhdfj ; k avhúh hq =uq , afó'

111 "අයතනික කවිපත" hkq d k a , b i dud l hk ñú Odh l k s Od k ñá w OH l j rek afy d ði q i q i , ; avh ; k b foghl a úi k an, h mj rk q en Q k Eu m q a , fhl =fj ; k b =d rk , ol ðm l S m afó'

112 "ණය සීමාව" hkq ñi ñi l ðm l afy d ðve k i & w ñi® l ðm l afj k ñj k á Q ð . k q l á | y d n e l j = ú i k a w k q ; l rk , o W m i u y r f Y á h h s

113 "ප්‍රවර්තන ශේෂය" hkq ñe l f ó j d ® d w k ð . k ñ m ð / k h k b = al rk t k h g 1 ð . k qg yr l < h q = b Æ . d a = o w e < ; & l ð . k ñ u y s y ñ j w e s y d n e l j = g f. ú h h q j = w e s u q y r f Y á h h s

114 "තැන්පතුව" hkq ðá yñhf. aneEi bgq l su i | y d i y \$ f y d l ðm \$ m l a k b = al su i | y d i ð l l af, i n e l f ó ; n d w e s u q , a n ð k h f ó'

115 'සමූහ සාමාජික' hkq ñe l f ó W m i u d u l afy d ð v ð % i u d u l afó'

116 "අපකරය" hkq ðm ayñhf. aneEi bgq l su i | y d i y \$ f y d l ðm \$ l ðm l a k b = al su i | y d i ð l l af, i n e l j = ú i k a k b ñ ; f, i k b u l rk , o u q , l a i | y d n e l j = l á w h ; k b foghl á y j q a j H h d h l á m q a , fhl afy d n e l j = g m s s ; y e l s w d d h l k a k b = d rk , o w e n r h l s

- 117 "(Imprinter) මුද්‍රකය" hkq d . k r p o k q w k a l k d r k W r l r K h l a u . k a l i d r f o k l k f o o h l s
- 118 "(IVR Interactive Voice Response System) අන්තර් ක්‍රියාකාරීක වචන ප්‍රතිචාරක පද්ධතිය" hkq l d . k q m s s j j u u i s y d f i j a d N d i ; h o w w x . = f y ; a B g m u K l a i s d f k q Q d m u . k a t l a r d . k r p o k q r f . k h d u i j y d l d i y a f h l = y g b f , l i g t h s m f o Y h i m h d f o k W r l r K h l s
- 119 "වෙළෙඳු" hkq n e l j = u i k a l d i y a h d f . a f . j q u d H f , i l d m f y d i d m a w l h N d f . k N d k a y d f y d f i j a d k a u l s u m s i n e l j = u i k a m s s k q , e n Q k E u w h ; k h l a y j q a j H a t h l i a m q a , f h l a f y d a f j k ; a w h ; k h l s
- 120 "අයවිය යුතු අවම මුදල" hkq f . u u l < h q = t k g f . j k q , e n j f y d a m i d f . u i . d a j = g l d . k q h g ; a f k d k m f a k f Y a f h k a l s h i w j u m f k ; h l g ; a j Q y d l s h i i s d l g ^ m k j d w e k i & b y < k a m y a u q , a m i d k h l s
- 121 "මාසය" hkq s a u d h l s
- 122 "කල් ඉකුත් වූ මුදල" hkq d i y a h d f . d , k a o . k q m f d / k f h a f . u h h q = u q , ^ w e k i & f , i = l i j k u q , h s . k q m f d / k f h a l , a b l = a j Q u q , f , i f m k j a d w e m i d k h w h u h h q = w j u u q , g w e < ; a u w e s w r t h j y d f . u h h q h '
- 123 "අධි සීමා මුදල" hkq f h i s d j b l a j k m f a k f Y a h h s
- 124 "අධි සීමා මාසිකව" . k q m f d / k h v k j l d i y a h d ; u K h i s d j b l a j d . b f y d a w h f l f r k . d a j = h s
- 125 "ගෙවීම නියමිත දිනය" hkq n e l = k j a d q t k h l a f y d i ; s w k a t k h l a f o k i l d i y a h d f . a f . u u k a n ; t k h j k q h a h i k j a d q t k h l s i ; s w k a h l a f . u B < U g t < f U k m < u j e v l r k q t k h h s
- 126 "රහස්‍ය අංකය" hkq i j a h l k h k a h l a u . k a b f , l i g t h s j l d m m u E N l s u i j y d i y d l r . k a d l d m a y a h d f j ; k s = a r k , e n Q m q a , y e k q w l h h s
- 127 "POS" hkq d . k r p o k p f , l i g t h s j l i l d r k q n k u l k q i a d k m k a h (Point of Sale).

- 128 "ප්‍රාථමික කඩි හිමියා" hkql d̄m l ak̄s̄=al rkq, é ug ydl d̄ . k̄ ql am<uḡ új D l r mj ; ḡd̄. k̄ hduḡ nexl ḡ úi k̄ams̄skq enQv sr̄ᵀ l d̄ yñfhl =fkḡ k̄ mqa, hch'
- 129 "රූ" hkq/ḡ xl drenb, afō'
- 130 "සුරැකුම" hkq d̄m ayñhdf. ḡ . l ḡ bgd̄ šu i |ydi y\$fyd̄ d̄m \$m l ak̄s̄=al rkq é u i |ydi ḡ l ul a f, i ; nd. k̄bd, o ; ek̄m ḡ l afy d̄v̄enl rhl s̄
- 131 "ගිණුම් ප්‍රකාශනය" hkq nexl ḡ-g f. úh hqḡ ; akafYah m̄s̄s̄ | úi ar / . ; anexl ḡ úi k̄aud s̄j fy d̄fj k ; a l d̄ j l j dk̄ḡl avk̄ḡ l d̄m ayñhdfj ; tj kq nk̄ m̄d̄/k̄hhs̄
- 132 "ප්‍රකාශනයේ දිනය" hkq , m̄ ak̄s̄=al s̄fī pl ḡh̄avj i dk̄ tk̄h j k w r tl sr̄m̄d̄/k̄fhatu tk̄fhḡ H̄nd l ghq= wj i dk̄ j k f ; l atl s̄ k̄ qg nexl ḡ úi k̄a s̄ l < i b̄/Em̄ᵀYhkawx. =fō'
- 133 "අතිරේක කඩිපත" hkq m̄ñ l yñhd̄úi k̄anexl ḡ i u. . s̄i ql g t<ōfī ° m̄ññ l d̄ yñhd̄úi k̄ak̄ī l r b, adi s̄kq enQmqa, fhl s̄
- 134 "අතිරේක කඩි හිමියා" hkq v sr̄ᵀ l d̄m l ak̄s̄=al rkq enQmqa, hch'
- 135 "පර්යේෂණය" hkq d̄ . k̄ḡok ḡf, l ḡḡḡ s̄j bgd̄ r fok̄ k̄Eu i ḡhxl ḡuq, dh̄ka ḡl afy d̄(ATM) fy d̄ul k̄ḡ i ad̄ m̄k̄ah (POS) l s̄
- 136 "ගනුදෙනු දිනය" l d̄ yñhdi y fj f<k̄adw r l d̄ . k̄ḡok ḡ i s̄ l < tk̄h fō'
- 137 "ගනුදෙනු ක්‍රියාකාරක (තහවුරු) දිනය" hkq d̄ . k̄ḡok ḡ l d̄ . k̄ q fj ; i i f̄m̄k̄ h l rkq enQkhl s̄
- 138 "උපයෝගීතාව" hkq, h" ú , b̄" ydi k̄ k̄s̄ook fi ḡḡ k̄e we < ; atfy ; aBgu i ḡdfkḡ Q̄nd̄ ḡ ydfi ḡḡ kayd w̄k̄l ḡ aW̄mf̄h̄d̄S̄dfi ḡḡ k̄a m̄k̄ k̄Eu w̄l d̄hl afy d̄v̄h ; k̄hl afō'
- úfYñfhk̄ai |ykal <hq =fk̄d̄ō k̄i " m̄qel , s̄. jYfhk̄ai |yk̄ḡ we sl r̄k̄ḡ m̄qel , s̄. f̄kḡ k̄ w̄k̄l ḡ a m̄ ḡḡh̄k̄ḡ ow < fō'

2. කඩිපත

21 l d m n e l j i ; j i a j l a j k w r n e l j u i k a b , a u f g l l d y a h d u i k a j y d u n e l j f j ; N d t h h q h '

22 l d m w k a w f h l g m j ' h f k d y e s j k w r l d y a h d u i k a m u k l a n d u ; d l < h q h ' l s s w j i a g l ' °
l d y a h d ; u l d m f y d m q a , y e k q w l h f j k ; a l s s m q a , f h l g N d u ; d l s u g b v f k d t h h q h '
l d y a h d u i k a f u d k h i f y d l r e k l a n f o i d l d m w e r h l g N d u ; d f k d < h q h '

23 n e l j g i b m d w n s ; h m t l s s m d j ± k q ° u l k a y d f y a j l k a f ; d j ' k E u w j i a g l l d m i y t h
m u E N l s u g l d y a h d y ° w e s w h s b w d r i q n d . e k s g o ' k E u l d . k q o k j l a w k q ; l r . e k s i j y d
f l f r k b , a b l a n f c l a n l s u g o m j k '

24 n e l j g i b m d w n s ; h m t l d m l a k e j ; k b = d s u g " w E d s u g f y d t f j k g j k a j l d m l a k b = a
l s u g f y d t f i d s u m f c l a n l s u g o m j k '

25 l d y a f h l k s ; e j u ; u l d m i q c l s i a d k h l ; n d . ; h q h '

3. කඩිපතක් භාරදීම හා පවිච්චිය

31 l d m l a l d y a h d u i k a , n d . e k s g f y d l d y a h d u i k a n e l j g ° w e s , s k h g ; e r e f , k a f y d l = h r °
f i j a h n e k a f . k f . d a n d ° u g & h e u u g f y d k i l r k , o f ; j k m t j a h l g m e n k , n d . e k s g s n d ° u g
m j k ' t y s w j o d u l d y a h d ± ' h h q h '

32 l d m , o i e k k a l d y a h d t y s m i q i ; u w a k ; e h h q = w r " t f i a w a k a ; e u i y s f y d l k d a l
l r u u i y s f y d l d m m u E N l s u u . k a f u y s i j y k a k b u h k a y d f l d k i o a s m s s ; a n j g j . l s u k a n e f | k
w r t h B g w j i d d a i d h a l a f o '

33 f u u k b u h k a y d f l d k i o a s j , k a n e f i s u g l d y a h d w r m l d f k d r k a k a k i l d y a h d l d m f o l g l m t u
f l t u j i a f o l n e l j f j ; N d ° u u . k a 7 වැනි වගන්තිය (සමාජීය නිර්ම) h g f ; a k a b t ' h g l d m w l k l < y e d '

- 34 I dām mǎuÉÑI sǎi ° th fuu . sǎi tǎyusi bÆk buhkg hg; afō'
- 35 I dām K h i Sǎj hgf; amUKI amǎuÉÑI < yel '
- 36 I dām mǎuÉÑI sū mǎsǎj nǎl j= úi kǎd , kǎd , g fokq nk myi tǎi ydmǎsdN , nd ãsg I ã yǎhǎj mǎj k'
- 37 nǎl j-g i b mǎk wNs; h u; ydmǎk ± kǎ ° ul kǎf; d j I dǎmf; ys'ǎi fndǎ ã uqK h l r we sj , x. = l d i Sǎj ; < ° kEu fō , d l I dām mǎuÉÑI sǎi whs b wǎri q nd. ãsg fyǎl sǎi I ã . kǎokǎl a j , x. ã sū i | ydfi frk b , aǎl amǎsǎl mǎl r tǎj ã swǎri q ã sǎl aydmǎsǎl mǎl sūl amǎsǎl sūg mǎj k'
- 38 I ã yǎhkǎi kǎfuu I dām mǎk ãk . kǎokǎj | ydfyǎj d c l ghq ã | ydNk a wǎk h k h l sūg fhǎj d fkd ; hqǎ'
- 39 I dām Yǎxl d j kǎng; ° mǎuÉÑI sū Yǎxl duy nǎl j= " úkǎh mǎk fomǎ ° fǎi kǎj= fyǎf j k; a' kEu kǎduk wǎl d h l aú i kǎk bu fl frk mǎt i s l < hqǎ' ; ukǎ tfryǎj Yǎxl duy nǎl fō" nǎl fō W dǎh l a fyǎ' kEu kǎduk wǎl d h l awhsǎd sūl g" i yk h l g fyǎl D H l g w ; b l afkǎj k mǎt f. úug we s i bÆuq , amǎúfǎi j . l S l ã yǎhdi ; h'
- 310 I ã . k tǎyusi ; aǎh tǎyǎj i ã tk h f; l ãj , x. j= mǎj ; Sǎi fl ã kǎoǎsg hg; j l ã mf; ystǎi fndǎ ã uqK h & l r we sǎj i ã tk h f; l ã ã . kǎokǎj | ydmǎuÉÑI sūg I ã yǎhǎj mǎj k'
- 311 I dām ydnǎl j= i i nk ã i bÆ. kǎokǎj , ° i Eu úfgl u i ã ãj fhkǎj= l ghq ã sūg I ã yǎhdNǎt. kS

4 රහස්‍ය අංකය (PIN) නිකුත් කිරීම සහ කාඩ්පත සහ රහස්‍ය නැතිවීම

- 41 I dām i y l ã yǎhdmǎskǎdi jǎhl kǎfg , r ãkǎ ãl au. kǎ ã yǎfhl g l ãm Nǎú; dl < yel smǎq , ye kǎ wǎl h (PIN) nǎl j= úi kǎk b= ãl rk w r nǎl j= úi kǎPIN wǎl h ; emf , kǎfyǎl ã hr ãi jǎh u. kǎ l ã yǎhǎf. sǎj oku hgf; ãúug t l Ū fō'
- 42 PIN wǎl h Nǎú; dl rǎkǎl rkq nk i bÆ . kǎokǎmǎsǎj l ã yǎhdmǎk j . l S orkǎe '

- 43 I ðam ydwl h ke ðu fyðfi ðd. ek ð j < l þdt ððhá ql ðs Nð ho ; yj qel ðug l ð yðhdyel sí Eu wðl ðgl a fhth hqð'
- 44 I ðam l ke ðfi fyðfi ðl i l ðul ° tl Ske ðu fyðfi ðl i l ðu mæð| úi ar l ð yðhdúi k a j yd r l : kh" þel ðafyðfgf, l ðau. k anel j-g fyðwok f. úi wðh; kfha' kEu i ðuð l nel j-l g fyðtl S k ðhð; l ð ðhl g i y tu ke ðu ðfi ðl i l ðu i s j Q f ð f m ð ð ðg ± k áh hqð' kuqat j k a j i a j l r l : k þel ðafyðfgf, l ðam j qh , o n j g , á ; j ; yj qel < hqð'
- 45 I ðam l wk j i r m ðÉÑfharm%ð hl af, i l ð . k qg yr fl frk i ðÆu uq, amæð| j " tyske ðu fyð fi ðl i l rkq é u mæð| j ± k ául d r m i þ n e l j = f j ; , á ; j ; yj qel rk f; l a ð yðhdj . l þ hq = ð'
- 46 I ðam l ke ðu" fi ðl i l ðu fyðwk j i r j Nð; ðl ðu mæð| l ð yðhðikal fhavé sí ðÆf; ð; ðe nel j-g , ndth hq = w r ke ð ðfi ðl i l rkq en Q ðam fi ðd. ek ðg i y ðh f ð heh s nel j = woyi d rk i ðÆm j rhka ð yðhdúi k a ; hqð'
- 47 ke ð ðyðfi ðl i l rkq en Q ðam l á | y d n % æ ð I ðam l k s = ð ðu fyð nel j = úi k a q i ð h s woyi d rk fuu k ðuhkayðfl k ðoðs j , g hg; þ PIN wð hl k s = ð ðu nel j = úi k a ð m ð w N s ; h m † l rk qe '
- 48 I ð yðhdúi k ke ð ðyðfi ðl i l rk , ol ðam k e j ; l ð yðhdúi k a fi ðd . ; fyð a th k e j ; m ðÉÑ fkd r l en, sfol l g l m d nel j = f j ; wðni qheúh hqð' PIN wð h f j k ; awfhl = yg fy < æ r ð úu . ek nel j-g j ð ðl < m i q ð m f ; y s PIN wð h m ðÉÑ fkd < hqð'
- 49 ke ð Q ðam af j k ð j k á f j f < | cd hg ± k áug i y k j l ðam l k s = ð ðug j e h j Q ni m d k úhoi w j r k h l r . ek ð m s i nel j = úi k a d a j = l aw h l rk qe '

5. **කඩ ගිණුම**

51 I ð . k ðok j , uq , ð nel j-g whúh hq = d a = y d n e l j = úi k a o r k , o k S s d a = y w k s a ð ðÆu m i m d k úhoi w e Æ f j k ; a' k E u j . l ðl ayðl ðam Nð; ðl ðu k ð d nel j-g o e u g i s j Q k E u w ð h l anel j = úi k a l ð . k qg yr l rkq é h ye l ' úl k ð fyð uq, aw a s ð i j j q r l ð yðhdúi k a w ákal r fyð fkd r ; ðh° j þo t fi anel j = úi k a yr l rk , o i ðÆu uq, af. úug m ð ð l l ð yðhðiy w ð r ð (Supplementary) l ð yðhðk fofok ð i ðu ð j yd; k s k þ j . l þ hq = ð'

- 52 nexl ʃ l d̥a y̥shdfj ; . K̥ q̥ n̥%d̥/khl atjk w r t̥ys | yk̥aj k̥ ʃf. úh hq̥=ʋj u uq, ʃl̥t̥ysn̥%d̥/s f. úug ʃk̥b̥n̥; tk̥h̥ʃl̥j k̥úg fyčB̥g fmr l d̥a y̥shdúí k̥anexl ʃg f. úh hq̥h̥' t̥fi aj̥jo Tyg ; u wNs; h m̥t̥ f. úh hq̥=uq uq, fyčf. úh hq̥=ʋj u uq, g j̥e̥ 'k̥Eu uq, l af. úh yē 'f. úu l < hq̥=ʋj i d̥k̥ tk̥h nexl f̥o j̥e v̥ fkd̥ rk̥ tk̥hl g fh° we ʃi̥ B<Ūg t<fUK j̥e v̥ l rk̥ tk̥fh̥a f. úu l < hq̥h̥'
- 53 fuu . ʃi q̥ l ek̥ whql̥ k̥afyčW, ax>K h l ʃfi ° fyčl d̥a y̥shdúí k̥al ʃb̥i̥ n̥q̥j̥; al ʃd̥j̥ l ai sl r we s úf̥gl fyčl d̥a y̥shdf. aurK h i s j̥ Q̥if̥gl fyčn̥exl f̥o m̥O̥ wNs; h m̥t̥ l ʃb̥i̥ k̥S̥l̥ k̥ank̥j̥ d̥we s i ʃd̥j̥ k̥g̥ hg; j̥ fuu . ʃi q̥ hgf; af. úug we ʃi̥ ʃḀu uq, aj̥ yd̥ f. úh hq̥=f̥o'
- 54 nexl ʃ fj ; l rk̥ , o 'k̥Eu f. úul anexl ʃ úi k̥æok̥ q̥ fok , o , ʃk̥hg , é l d̥a . K̥ q̥g̥ n̥er l < úg̥ muKl a n, i ys j̥ k̥q̥v̥ r we ' fuu . ʃi q̥ hgf; d̥a y̥shdf. ane̥l̥ul aw̥Nhd̥nexl ʃ fj ; fok , o 'k̥Eu fpl̥ m̥ l a f. úug n̥%k̥j̥ ; auq, a K̥ q̥i̥ we sn̥j̥ g̥ n̥%ñl l d̥a y̥shdj̥ . n, d. ; hq̥h̥'

6. ʃas̥ ʃi̥o̥v̥

- 61 K h i ʃd̥j̥ nexl ʃ úi k̥ai̥ ʃ m̥O̥ wNs; h m̥t̥ ; ʃK h l r l d̥a y̥shdfj ; , ʃ; j̥ ok̥j̥k̥q̥ éfi ' l , k̥al , g , ʃ; ok̥ḁi̥ u. k̥k̥ h i ʃd̥j̥ j̥e̥ l ʃfi̥ fyčm̥y < oeo̥fi̥ wh̥s̥o̥ nexl ʃ úi k̥ḁj̥j̥ d̥k̥q̥ éfi ' uq, ayduq, afk̥d̥k̥ . k̥q̥ok̥q̥Tnf. d̥a . K̥ q̥i̥ uq K h i ʃd̥j̥ ; < ʃi̥ | yd̥nexl ʃ úi k̥ḁ f̥j̥ k̥ f̥j̥ ku i ʃd̥j̥ k̥ḁk̥ úh yē d̥'
- 62 Tnf. d̥a . K̥ q̥i̥ b; ʃj̥ we ʃfYah̥ j̥k̥q̥hat̥j̥ l g whúh hq̥=fYah̥ ydt̥tk̥g i d̥ i ʃi̥ | yd̥, é ke stfy; a nexl ʃ úi k̥at̥j̥ k̥ úg; am̥s̥. k̥ we s̥ d̥a . k̥q̥ok̥q̥ e< l sag . ek̥ ʃuk̥am̥i̥ q̥nd̥i̥ññ̥ fkd̥ rk̥ , o K h i ʃd̥j̥ f̥o' uq, ayduq, afk̥d̥k̥ i ʃd̥j̥ k̥ank̥j̥ d̥we s̥ l , ʃ; ʃj̥ we ʃfYah̥o̥ t̥Av̥k̥j̥ f̥j̥ k̥af̥o' Tnf. d̥a . K̥ q̥i̥ . k̥q̥ok̥q̥ i eúgu b; ʃj̥ we suq, ayduq, fkd̥k̥ fYah̥ we <; i s l ʃug Tn̥j̥ . n, d. ; hq̥h̥'
- 63 l d̥a y̥shdúí k̥al d̥a . K̥ q̥i̥ K h i ʃd̥j̥ bl̥ aj̥ d̥hd̥u . ʃi̥ q̥i̥ k̥b̥uhk̥ayd̥fl̥ d̥k̥fo̥as̥W ax>K h l ʃul̥ afi̥ a i e<fl̥ k̥ w r nexl ʃ i̥ ʃ m̥O̥ wNs; h m̥t̥ l , k̥æok̥ q̥ ° ul̥ afk̥d̥ ru l d̥a . K̥ q̥ ʋj̥ , x. ʃ rk̥q̥e ' .

7. මුදල් අත්තිකාරම්

71 l dā yāfhlg mēdkj; aK h i Sd l ab; sj we kī ūksh md k fomd®fi ka fō fr. =d sj, g hg; jā yd l, kal, g nexl fō mQ® wNs; h u; nexl j-g mēs; yd sm t K h i Sd fō Whi u n%š; hl aol jaduq, a w a b d t i my; i | ykawd dhl ka nd; yel b'

^w& nexl fō kEu Yd d l g fy d kEu i d d l wdh; khlg l dā yāhdf. aye kq mēs | i d l si u. l dām bt m al r vj YH. k qok q d®d w āka ē fuka

^w& nexl fō fy d f j k; anel j l f y d anel j i u. ; u i jāhl š fg, r ūka % m d ū Ē N h i | yd. si ql g t <ō we s wdh; khlg ATM hka % m d ū Ē N l š fuk š f j k; aATM hka % m d ū Ē N l š f i ° , nd; yel sw a b d u wok ATM hka % k a j r l g , nd; yel s W m u i S d j g hg; fō'

72 uq, aw a b d t i , nd ek S i ° l , kal , g rk j d we s ATM hka % " nexl j " f j f < k o d k š h d ; h d f o l f h a f y d ū f o l h l w e s m t i S d k a ū f o l ū k s h fr. =d si y \$ f y d f j k; and k wēl d m i S d k a w o k j k q e '

73 ATM hka % au. ka. k qok j l al su i | yd l dām i u. i k ā h j m d ū Ē N l su i | yd (PIN) ryi H w l h l a i m h k q e ' l dā yāhd ū i kal ek ; ; a jāhl ahgf; aj j o ; u ryi H w l h f j k; al j r f y d m q a , f h l g fy, o r o f k d < h q h'

74 PIN w l h y d i k ā h j l r k , o k E u l d . k qok j l a m s s | nexl fō j d®d m s e k S g l dā yāhd n e j S ā'

75 l dā yāhd ū i k a u q , a w a b d t u l a n d e k S i | yd l dām N d . ek S u . k a n e l j ū i k a d , k a d , g k b u l r k m t u q , a w a b d t i nēdk h u ; uQH. d a j l ā f m d b l ā y . d a j l ā f . ū u g t l Ū ; jāhl ā xi ad r k h fl fr ° i E u u q , a w a b d t u l a , nd ; a t k i g t h f . j d k s j k f ; l a t A u ; uQH. d a j l a w h fl fr k q e ' l dā yāhd ū i k a f . ū h h q = uQH. d a = u q , nexl j ū i k a d , k a l , g f j k i d r k q ē h y e d '

76 i x p d l f p l a n ā b , āi w k l r " ū , s m j q u . k a u q , a u d e l š u j e k s m y i ū j k a u q , a < y e l s W m l r k n , ° . ek So u q , a w a b d t i f i ā e f l k w r t j ā d b y ; k a 7 5 h g f ; a w e s d a j , g h g ; ā k q e '

77 l dā yāhdfj ; mQ® oek q ° ul afkd r j j o f u u m y i q u w d r i q e k S g nexl j-g m q j k '

8. අතිරේක කවිපත

- 81 nexl j-g ; u mD^o wNs; h m i t mēñl l dā yāfhli =úí kākī l rk , o mēñl l dā yāhdi y w sr^o l dā yāshōhkanōj b, xē l rk w sr^o l dā m l sm avkq; l r k b =d rk qwe ' w sr^o l dā yāshōyāshka j hi vj qe 18l afyāBg j eā ydmēñl l dā yāshdf. awd k k u m j ū, ai d d l fhl ší d d l h k à 1 d; %d orēfj l =fouōm k ài fyārfhl ší fyā' hl & úh hq =w r mēñl l dā yāshdf. kai D j u hēf m k Yāshk a wōh k b vj YH di | ydmu Kl aw sr^o l dā m l g yā l i , nk w r f i i b, ak a fuu . ší ūi k b u h k a y d fl d k šōà š, k anēf | k qwe '
- 82 mēñl l dā yāfhli g m j frk K h i š d g w sr^o l dā yāshdf. a K h i š d o w e <; a j k w r t l a t l a w h f. a K h i š d k a b l a j n k a d a m a N d u; d l s u g mēñl l dā yāshdydw sr^o l dā yāshdúi k š a v f k d é h h q h '
- 83 w sr^o l dā mf; ysj, x =d " mēñl l dā mf; ysj, x =d u; ; š K h fō' fl fi ā j ; ; ā w sr^o l dā m i u d r a l š u " mēñl l dā m i u d r a ū u g f y a = f k d fō'
- 84 mēñl l dā yāshdw sr^o l dā yāshdw r t l š k l ū t f r y j s w e š k ' k E u u; f N a h l a f y d a m % b d p k h l a f u d k u w h q l k š; a mēñl l dā yāshdf. a y w sr^o l dā yāshdf. a n e x l j - g w e s n % d j . l š y d n e f i j , g y d n e x l fō w h s j d š i j , g n, f k d m k q w e '
- 85 mēñl l dā yāhdi y w sr^o l dā yāshdhk fofok d u T j k ā. a d ā . k ū n o ū j f y d f j k f j k u m j ; j d f. k . b; a T j k ā. a d ā N d u; d l r ū k a d r k i b A u . k ū o k d j k ā j k ā i u ū š j y d f j k f j k u j . l š h q = fō'
- 86 w sr^o l dā m fol g l m d, Ā; o e k ā u l a i u. k a n e x l j - g t ū f u k a w sr^o l dā yāshōyāshk g w e s n, h w d r i q n d e k š g mēñl l dā yāshdū m j k '
- 87 by; 8'6 y s i | y k a m i t n, h w d r i q n d k ā d t k h g f m r w sr^o l dā yāshdúi k a v k q; l r k , o i b A l dā . k ū o k d dā yāshdj. l š u k a n e f i š k j , x = k ū o k d j k w r l dā yāshdf. a j . l š l o fō'
- 88 w sr^o l dā yāshdf. a k E u f f k; b w n, ; d h l a f y d a W l k q d h l a f y d a w sr^o l dā yāshdúi k a f u u k b u h k a f y a f l d k šōà s' k E u w h q l k a l v l š u l a f y a f i l ū f. k n e x l j - g i s j k k š h f y d f j k; a w d d h l ' k E u w d h l ā y d k b l ā m s j e h l a y d ū h o u l a d ā yāshdúi k a y d m ū k h l < h q h '

9. කඩිනම පිළිගැනීම

- 91 wock m i t m i l l i l d i y e h d f . a f y d a w e r l d i d i y e h d f . a w a k i y s k i m u k l a l d i m m e s k q e f i ' 1 d i m f ; k k s a n b k i x f l a h m i r e k h l r k f j f < | w d ; k i d u k H f h k a l d i m m e s k S l e k f y d f y a j l a k s d h i f j f < k h o l s u Q H w d ; k h l a u i k a l d i m m e s e k e n i e C l a n l s u m e s j j n e x l j g j . l e l a f y d n e f u l a f k d u e ' k E u m i Y l l i d i n f e r o k n j r e ' m k d f y d d i x f l a h m i r e k h l s u t u m i Y l h a w e s i b A E n d k a y d f i j d k a T n f . a d i m N d u ; d l r n , g . e k e g y e l s n j g w e s U e h q l a (W a r r a n t y) f k d o '
- 92 f m g % a m s j u y , a y d . E a i m h k w d ; k j , k a f m g % a i i , a i y . E a w d h n , g . e k e w o c k l r . ; y e l s m s j u y d f i j d . d a j , g h g ; a o '
- 93 f l f i a j j o l d i m m e s e l a n l r k k E u f j f < k h o l s n e x l j l a m i E K h l o n e x l j g b j y , a l r . ; y e l s . k e k o k j l < i a d h " . k e k o k u o f o , g " t k h i y w k l = a ; d ; e o i u n e x l j g j d d l s u g T n g m j k '

10. ගිණුම් ප්‍රකාශනය

- 101 n e x l j u i k a l E u u i l u T n f . a l d i . k e k i . k e k o k q e < ; a n i d r k h l a l , k a k s p h l r k , o t k h l i d u c k H ; e n e f , k a T n f j ; ; e m e a l r k q e ' f . u u g w e s f Y a h l a f k d u e s k i y d m i q b n i d r k f h k a m i q k e q l d i . k e k o k q e f k d u e k i n i d r k h l a k s = a f k d r k q e '
- 102 l e k f y d f y a j l a k s d m i d r k h l a f k d e u w d Y f h k a j u y e u q , j ; a f k d . u u g j , x e f y a j l a f k d o ' T n f . a l d u c k H n i d r k t k f h a i g t k 1 0 l a ; u ; s h o ; a n i d r k h f k d e w e k i f . u u g w e s u q , m i E d l s u i j y d l r e k d r n e x l j 1 d i f i j d w u ; k k '
- 103 m i q b n i d r k h k s = a < t k i g n i r o k n i d r k f h a t k h o l j a d l d h ; < T n f . a k e q , e n e q y d i l i d r k q , e n e k a E . k e k o k q u i a r T n f . a n i d r k f h a w x . a o '

104 Tnf. an%dkfhaf. ùug we suq, a e i , ; aw dh my; i |ykan t fō'

^w& Tn úi k afy d' k Ew w sr® l d̄i yshk syshl =Tnf. al d̄i . K q̄i yrg Tnf. al d̄im m̄uÉÑ l rñkañ, g . kq enQl bÆ; em̄, au. kayd rl : k u. ka < wEK j̄o we Æi bÆu Nk a ydfi j̄d k b̄

^w& ATM hka%. ka nd ; a bÆu w ab d̄i o we Æj Tnf. al d̄i . K q̄uka nd ; auq, aw ab d̄i '

^w& fuu K hm j̄, g woc k b̄uhkaydfi d̄k f̄o b̄k̄aj , 11 වන වනෙහි (වෙවී හා කාස්තු) hgf; aol j̄adwe s d a = ^Wd(. d a =fi j̄ad. d a =wfh&ydtj l g n, mj ; k drcfhan uq, aydK hm Nd; dl su ksdWhN; j O fmd̄ bo i u. k̄awk b̄ = a bÆu nexl = d a =

11. වෙවී හා කාස්තු

fuu f ofhysi |ykan%r®k . d a j̄, ydwh l s̄i j , úi ar ^tA |ydb, aSl al sfukanm l o , nd. ; yd & nexl j̄ úi k an%d/hg m̄ d rkq enQl j̄d̄ kai y ñ, m̄es | u. fmk̄a i j , i |ykan fō' m̄j̄® ± k q̄ °ul k̄ami q̄fuu . d a = , ka , g i x fY d̄kh fl frk q̄we '

11'1 l d̄im i |ydi y w sr® l d̄im l ak b̄ = a r we súg tA |ydo i i nk̄ uñfī . d a j̄= l aydj d̄® b̄ . d a j̄= l a ^nexl j̄ úi ka b̄, adi s̄ úg&nexl j̄= g f. ùug l d̄i yshdtl Ū fō' l d̄im w̄j i d̄ l s̄fī ° ydNd fkd ; aúg j̄ d̄® b̄ . d a j̄= wñi q̄. ùul afkd̄l fr®

11'2 . K q̄ n%dkfhak s̄ñ; j i |yk d r we sr®r®k fYah f, i úi ar fl frk f. ùug we syd. K q̄ n%dkfha f. úh hq =tkh f, i k s̄ñ; j ol j̄adwe stkhg fmr f. úh hq =uq f. úi m̄k̄ h l d̄i yshdúi ka nexl j̄= g f. úh hq =w r" m̄r®r®k fYah nexl j̄= g f. úi l < hq =tkhg fy d̄Bg fmr , e ; si k̄i l d̄i yshd̄y ^uq, aw ab d̄r ul ° yer&uQH. d a j̄= l af. ùug i s fkd̄ō'

11'3 f. úi l < hq =tkfha° l d̄im ayshdi i m̄D® uq, fkd̄. j k̄k̄ak̄i " tau; nexl j̄ úi ka; SK h l rk wk̄ qd̄ hl a hgf; afmd̄ bl aw l rkq efi ' th . K kh l rk̄ ak̄ aud s n%dkfha i |ykan fYah u; ffok s j " ud s n%dkh w < j k ud fham<uq̄ ek stkhai g B<. ud s n%dk tkh ol j̄adl d̄h i |ydh' kuq̄ b̄ by; l d̄h w r; e , efnk i , an̄ j̄ ákd̄ i fuu fmd̄ S K kh i |ydfhd fkd̄ kSk̄uqataw r; e Tn úi ka l rk f. úi i e l sag . kq efi '

- 11'4 nexl j= úi ká , ká , g kbu l rk m i t u d b fmd bl awl rkq efi ' fmd b wh l rk i duk HI k dms f j < j k qhal d m g f. úul al rkq en Qig tu f. úu , o tkg i i m d r yr fYah i | ydfmd b wh l shh s fi wk j i b / u fl d j i j Yfhkaf. úi " tu f. úi , o t k h i i m d r yr fYah i | ydfmd b wh l shh ' f i wk j i b / u fl d j i j Yfhkaf. úi " tu f. úu , o t k g wh ú h h q = u q u q f , a f Y a h i | y d f m d b w h l r . e k B g o ; j ; a w h ú u g f Y a h l a m d / k h k b = a r k t k g m j ; S k i tu t k ol j d t l S w h ú h h q = f Y a h w h l r . e k B g o f h o f ó ' .
- 11'5 . K q l a j D l s f u k a m i d d a y á h l g , e f n k m % u m % d / k f h y s K q ú j D l < t k i g m % d / k h k b = a l < t k ol j d i s l < i b / E . k q o k q d f . ú u g w e s d a = i | y k a f ó ' f m d S f . ú u l g h g ; j á k u q , a w a b s d u l a , n d f . k w e k i n i f u u m % d / k f h a f m d S w h l s u l a i | y k a f k d k q w e ' f . ú u k b ñ ; t k g f y d B g f m r i i m d r u q , f . j d w e k i f m d b l a w h f k d r k q w e ' .
- 11'6 f. ú u g w e s u q u q , g w q t f y ; a f . ú h h q = v j u u q , f y d B g j e a u q , l a f . j Q i g f m d b l a w l r k q e f i ' t f i a w l r k f m d b B < U g k b = a r k m % d / k f h y s i | y k a f l f r e k u q a b < U m % d / k t k h ol j a d ; e f l f r k . k q o k d j k f j k a u q , a w a b s d i i | y d y e r & t A v j i a d f ó ' f m d b l a w l r k d f k d e f i ' .
- 11'7 f i wk j . K q m % d / k f h y s i | y k a j k u q u q , f . j k l d a y á f h l = T y q . a . k q o k q u q , a w a b s d i y e r & f j k f j k a f m d b l a f . ú f u k a k o y i a f ó ' .
- 11'8 u q , a w a b s d u l a i | y d f m d b w h l r k q n k á k a u q , a w t r i q n d ; a t k f h a i g t u u q , a i i m d r f h k a w t r i q f . j Q k ol j d m u k l s
- 11'9 f. ú h h q = v j u u q , k b ñ ; t k g f k d f . j Q h a k i tu f m d b g w u ; r j l , k á , g n , m e j e á j k m % d f . ú i . d a j l a f . ú u g l d a y á h d j . l S u k a n e f | b
- 11'10 nexl j= úi ká , ká , g kbu l rk w k q d h k g w k j m y ; i | y k a d a = y d f . úi nexl j= g f . ú u g l d a y á h d t l ú f ó ' .

11'11 f. ùug k bñ; tkg mfr®k fYah l dā yšhd fkd. j k āk akī l dā . K qg f. ùi ner l rk f; l affok b fYah u; o ydbk bā; š wj k fYah u; o. K kh l rk q nk uQH. d a= l ank j k qve '

11'12 l dā yšhd f; k anel jg , ef nk i bÆu f. ùi my; i | yk ans šj , g fy dnel j= ùi k a q i qehswoyi d rk mēq; dms šj , l g vk j fhōj k qve '

11'121 i bÆu fkd. j k , o uQH fi j d. d a= uQH w a b d i yd Bg fmr . K ū m% d' k j , k a fmk l ū l rk , o wkl ans j eh'

11'122 i bÆu fkd. j k , o uqH. d a= fi j d. d a= whl sī uq, aw a b d i i y mfr®k . K ū m% d' k fha fmk l ū l rk wkl ans j eh'

11'123 i bÆu fkd. j k , o l dā . k ūok q d Bg fmr . K ū m% d' j , k a fmk l ū l rk , o ñ , ° . ek šī . k ūok q

11'124 i bÆu fkd. j k , o l dā . k ūok q y d mfr®k . K ū m% d' k fha fmk l ū l rk , o ñ , ° . ek šī . k ūok q

11'125 i bÆu uQH. d a= fi j d. d a= ūhoi " uq, aw a b d i " wkl = ans j eh y d t A j k ūg; mfr®k . K ū m% d' fha fmk l ū l rk fkd l frk l dā . k ūok q

11'13 j d' b s . d a= yei sūi . d a= w šr® . d a= uqH. d a= k š ū; f. ūh hq = w j u uq, " i y šfy d mēq f. ùi . d a= fy d f j k ; a d a= . K kh l šfi vk q d h fy d l ūh f j k i d šfi ; k s w ū; h nxl j= i ; = fō'

11'14 wfoā l dā m ak b = d rk f, i nxl f j k ā, a š l d < j y d l dā yšhd ūi k anel jg k b u l rk q nk wfoā . d a= l af. ūh hq ā' ūl K ū j j q r uq, aw a b d i m k dy d nxl j= ùi k a j ' k a j r j e āuk; a fi j d k ays m g m l a ndfok f, i nxl f j k ā, a š l d < j y d nxl j= ùi k a k b u l rk , nk w šr® . d a= l d dā yšhd ūi k anel jg f. ūh hq ā'

11'15 f. ūh hq = uq, l m® f. ūul a fy d Nd b f. ūul a w h l r . ek šī i | yd l dā yšhd ūi k ak b = d rk , j w r e l rk q en Qpl m a | y d t A j k ūj k a' k E u w j i a d l i q i q š s D H l d | y d nxl jg w e s w h s b g w ; š l a f k d k w h q k ā nxl j= ùi k a d a= l a w h l < y e b'

1116 l dā . k q hgf; d uk fyduq, l al dā yshdf. kanexl j-g whūug we kī fydl dā yshd'kEu wd dhl ka
naxl j-g fydl'kEu . k ql g fydcx. u fydfjk; a'kEu . k ql g j. l j hq=kī fydl dā yshd' tAS
. k qj, n%mbk j, ° fydanexl j= ūi ka' mtk , o naxl =myi qī f. ūu meyer ye ul d r we kī tūg yd
tn wj i adl ° l dā yshdf. a k qī whūh hq=uq fYāhu j yd yš j Qydwūh hq=uq, l anj g m jk
nj g yd17 j k j. kašha: k q wj i dk l šu&fuyš wok l r. ; ye snj g l dā yshdfuhk n% d' s j t l ū fō'

1117 Tnf. al dā . k qī fYāh ok jānk anaxl fō ksOd fhl =ūi kaw ākal rk , o i y; šhl atu i y; š fhatk g
naxl j-g Tnf. awē šj . l š mšš| nē ne ag mšš; ye š d šhl afō'

1118 uq, a ek m j-l anaxl j-g , enš qj g i e-fl k āk atu uq, l dā . k qg nē l šu; a u. h'

1119 fpl a; ek m =/ i al šu i | yd N d. k kdw r tu fpl m ak šā d' K h ū naxl f j kauq, a, efnk ; =e l dā
. k qg fpl m j, i | ykauq, at l ; =k d l fr wmf. a ATM hka % y fpl m a ek m =f m ū a u. k anaxl =;
l < fpl m āB< . j evl rk tkfhā / i d rk q efi '

1120 naxl fō Yd d l afk d e si adk j , we snaxl j-g wK , o fpl m au. ka rk f. ūi naxl j= ūi ka , ka , g
kbu l rk , o i l i d šfī i y ye sūfī . d a j-l g hg; afō'

1121 l dā yshkā. al dām ai | ydf. ūh hq=yš uq, k ātl ardm%; hl al šāi k šā; tkhl ° wh l r . ek š
i | ydl dā yshdf. anaxl j= i u. we scx. u fydb; =ē . k q fl , ka yr l šu i | ydks Hk šhd hl ak š=a
l < ye ' tj ek sks Hk šhd hl ai x f Y d kh fydwj , x. = šul ° tu k šōokh B< ū f. ūu l < hq =tkhg
hg; anfi hšā ; šfol l gj ; afm naxl j-g , e h hqā'

1122 l , ka , g naxl j= ūi ka qī qēhswoyi d rk wkəug" fuu k S s ; sydf l d k šōāshgf; d dā yshdf. anaxl j-g
we šj . l š f. j doēu i | ydl dā . k q ydwok j l dā yshdnaxl j-g f. j k uq, ānaxl j= ūi k afhd. k qe '

1123 f. ūi l rk , o fi a e-fl k āk āi duk Hj ev l rk l šmā dā h m t f. ūi i ; Hj Yfhka naxl j-g , enš tk
i g nī n% d' kh ; emē al rk tkfhā g fkdō' l dā . k qg f. ūul ane ūu i | ydwq j Yfhkatk 3 l afy d
4 l d hl abvth hqā'

11'24 l d̄ yāshl 4 rk i b̄f. ūi l d̄ . K q l i , d rk (Billing Currency) uq, aj r@fhka < hq =w r l d̄ yāshd ūi k̄ai b̄f. ūksh fl d̄i ai y vk̄s =a d a =ydnel j̄ ūi k̄atj eksf. ūi i , al rk uq, aj r@hg wnj r@kh l šfi ° nxl j̄g orkk̄g i sj qm̄d/ qfyd̄. d a e nxl j̄g f. ūh hq̄h' tn wnj r@k l k̄d al j k̄ākal d̄ . K qg n̄f̄Ykh l rkq nk tkg nxl j̄ ūi k̄a ŠK d al j k̄bu l rkq en d̄i ūksh vk̄qd̄ šhl g vk̄j̄h' l d̄ yāshd ūi k̄al d̄ . K qg i , al rk uq, aj r@fhka l rkq, nk ' k̄Eu f. ūul al d̄ . K qg ner l rk q̄ha nxl j̄ ūi k̄awruq, an̄f̄Ykh l rk tkg j k w r" i , al rk uq, aj r@h yer f j k ; a' k̄Eu uq, aj r@hl k̄a f. ūul a ol , s̄tu f. ūu ner l rk q̄hath i , d rk uq, aj r@hg wnj r@kh l < tkg mi j̄ fy d̄wok uqf, a j ākd u nxl j̄g , ē l d̄ . K qg n̄f̄Ykh l < mi j̄h'

11'25 . K q̄ n̄f̄d̄/kh fkd ē u" l d̄ yāshd ūi k̄af. ūh hq̄ =uq, ak̄s̄l , g fkd̄. j di āug ; rī m̄k̄k̄j ; a fya =l a f, i i e- l b̄ hq̄ =fkd̄fō' nxl f̄ō m̄d̄ khg m̄ndys j Q y m̄f̄ōl ākh fkd̄ Q y i Ad̄ kak̄s̄d. K q̄ n̄f̄d̄/kh fkd̄ ē h d̄l ° nxl j̄g j . l šl afk̄ d̄h̄j fr̄

11'26 l d̄ yāshdi xp̄d̄hl fh° i āh° fy d̄k. rfhafkd āk ūfgl hg; an̄sfi h̄k̄af. ūh hq̄ =w j u uq, f. ūug k̄b̄n̄; tk fy d̄Bg fmr f. j k nj g j . n, d. ek̄š l d̄ yāshdi ; h'

11'27 i s l rk , o. k̄q̄ok̄j̄l uq, an̄dri q n̄dfi ° nxl j̄ ūi k̄al d̄ yāshd̄. a K q ner l rk q̄hā d̄d l w d̄; kh ūi k̄at An̄s̄j̄ k̄s̄m̄ t̄ k̄s̄ =d rk , o ner j j q̄rhl anxl j̄g , ē fuk̄am̄ j̄h'

11'28 ' k̄Eu . K q̄ n̄f̄d̄/kh l i | ykauq, l al d̄ yāshd ūi k̄anxl j̄g f. ūu" Tyqtu . K q̄ n̄f̄d̄/k̄fhysw̄x. = n̄f̄Ykhk̄an̄s̄; anj g ne l āk ; ŠK d al i d b̄b̄l afō' l d̄m g wok̄ j k by; , ēhs̄a =; l r fkd̄e s uQH. d a =ydwk̄s̄ =a d a =n̄s̄j̄ i y l āmf; ysN̄d̄; h m̄s̄j̄ j̄ēuk; aūi ar l d̄ fi j̄d̄w̄Yh wu; d, nd .; yd'

12. ව්‍යවස්ථාපිත රෙගුලාසි

121 l , k̄a , g Y\$ xl duy nxl j̄ fy d̄t̄ Aydi udk k̄b̄duk wēl d hl aūi k̄ank̄ j k q nk i b̄f. fr. =d svk̄qukh l šugol d̄ m̄ l am̄d̄ĒN l su fya l d̄j̄f. k nxl j̄g i s ūh yel s' k̄Eu w̄ d̄hl āh̄f̄k̄hl afy d̄ūhoul a n, m̄j ; k̄d̄hī fr. =d šl afk̄ d̄ns̄e° u fy d̄w̄ ax>K h l su k̄s̄di s ū wē s̄fgl t̄ Afj k̄q̄j kayd̄ k̄OK h l šugol d̄ yāshd̄tl Ū fō'

122 l d̄i ȳshd; u l d̄im n̄k̄ok . k̄qok qy dmd fN d̄s Nd̄ a j d̄ cuh n̄k̄ h̄k̄. kañ, ° . ek̄ S̄w̄k̄ h̄k̄ h̄
l̄ šu i | yd̄m̄ÉÑ fkd < hq̄h'

123 fuu l d̄im Nd̄i; h u. k̄ āioHq̄aw̄uq, aude l šu (EFT) fy d̄ufōhl ATM h̄ka% k̄d̄ al l̄ šf̄i ° tA k̄qok q
w̄j i r, ; al r̄k̄ q̄ | yd̄m̄Kl al < hq̄ =w̄ r l , k̄ al , g ūfōh̄ ūk̄sh fom̄d̄ r̄f̄i kāj = ūi k̄ ak̄ s̄ = al r̄ w̄ s̄
fr. = d̄ š, g tu . k̄qok q; āf̄o'

124 l d̄i ȳshd̄ufōhl g i xl k̄ h ūf̄i ° fy d̄ , k̄ a , g n, m̄j ; k̄ d̄uk̄ sh m̄d̄ k̄ fr. = d̄ š , w̄ r̄ k̄ s̄ r̄k̄ h̄ j k̄
šw̄k̄ j̄ d̄ s̄ ; ; āj̄hg m̄ ūf̄i ° ; u l d̄im n̄el j̄g Nd̄ th hq̄h'

125 n̄el j̄ l , k̄ a , g ūk̄ sh m̄d̄ k̄ fy d̄ j k ; ā k̄ E u k̄ k̄ d̄uk̄ w̄l d̄ k̄ āi k̄ āl j̄ d̄w̄e s̄ l̄ i m̄k̄ d̄ & w̄j YH d̄ h̄k̄ g
w̄k̄ q̄ ; l̄ ghq̄ = r̄k̄ w̄ r̄ Y% xl d̄m̄ d̄ k̄ ā l̄ i u d̄ j d̄ c̄k̄ r̄c̄f̄han , m̄j ; k̄ d̄k̄ S̄sy d̄ fr. = d̄ s̄m̄ d̄ w̄ok̄
w̄l d̄ k̄ ā j ; l̄ d̄ . k̄qok q̄ s̄ | j o f̄y < s̄ r̄ o l < y e l s̄'

126 w̄j , x. = r̄k̄ w̄j i ā d̄ o ° n, m̄j ē h̄j k̄ ūk̄ sh m̄d̄ k̄ fr. = d̄ s̄ fy d̄ j k ; ā k̄ E u j H̄j i ā d̄ s̄ fr. = d̄ s̄ l̄ al v
l̄ r̄ w̄e s̄ nj g n̄el j̄g ūY j̄ d̄ l̄ šug b̄j y , āj k̄ l̄ j r̄ fy d̄ f̄y ā j l̄ āw̄e s̄ ūf̄gl l̄ d̄i ȳshd̄ȳshk̄ g m̄j̄
oek̄ q̄ ul k̄ ā f̄ ; d̄ j t̄ A u ; š j l̄ d̄im l̄ ā w̄j , x. = šug n̄el j̄g m̄j k̄'

13. අයකර ගැනීම

n̄el j̄g k̄ E u w̄j i ā d̄ l̄ oek̄ q̄ ul k̄ ā f̄ y d̄ j . l̄ šl g n̄e f̄ u k̄ ā f̄ ; d̄ j n̄el š̄ o l̄ d̄i ȳshd̄ȳshk̄ ā k̄ n̄k̄ āw̄e s̄
. k̄ q̄ l̄ \$. k̄ q̄ j , n̄e r̄g w̄e s̄ k̄ E u uq, l̄ ā d̄ . k̄ q̄ f̄ j k̄ q̄ j k̄ ā n̄el j̄g w̄h̄uug ȳ šj w̄e s̄ uq, l̄ ā n̄ u u i | yd̄
ȳ s̄ o l̄ r̄ . ek̄ šg \$ fy d̄ u d̄ e l šug m̄j k̄'

14. කාඩ්පතක වලංගු කාලය, කල් ඉකුත් වීම හා අලුත් කිරීම

14'1 i šw̄ l̄ d̄im āi d̄uk̄ H̄f̄h̄k̄ ak̄ s̄ = al r̄k̄ q̄ n̄k̄ āk̄ ā j r̄ h̄l j , x. = d̄ h̄ l̄ āi | yd̄ f̄ o' n̄el j̄g ; u w̄N s̄ ; h̄ m̄ i t̄
t̄ l̄ ā j r̄ h̄ l̄ ā b̄ l̄ ā j k̄ j , x. = d̄ h̄ l̄ āi | yd̄ l̄ d̄im ak̄ s̄ = al < y e l s̄' l̄ d̄im l̄ j , x. N̄ d̄ h̄ w̄j i d̄ k̄ j k̄ āk̄ ā
T̄ n̄f̄ . ā d̄im f̄ ; ȳ s̄ | yk̄ ā , ā b̄ l̄ = ā j k̄ t̄ k̄ gh'

14'2 fuys | yk k b u h k a y d f l d k ñ o a s v l š u l a s ũ f k d u e k i n e x j = T n f . a y d T n f . a w š r ® l d i y š h k š . & l d m f ; y \$ m j , j , x . N d h t y \$ t A d f h a | y k a r w e s , a b l = a j k t k h g t k 1 5 l g f m i j h x l š j w E a l r k j l d m l š m a f n g t j k q e ' f u u k š n ; l d h ; < T n f . a w E a r k , o l d m \$ m a f k d e n g f y d a l r e k d r n e x f o l d i j a d w Y h f j ; o k j a k š '

14'3 u d h l a f y d B g j e š l d h l a u q , š , a f . ũ i , e u g f k d u e s i b A E l d m a i j h x l š j w E a l r k q e f i ' h i l d i y š f h l g ; u l d m f y d w š r ® l d m w E a š u g w j Y H k e š i t A n j g , š ; o e k a u l a u d f o l l g f m r d j = l d i j a d w Y h g t ũ h h q š ' l , a b l = a j k t k g t j k q , n k o e k a i ' N d . k q f k d e f i ' k š n ; m i t o e k a u l a f k d o ũ g w E a š f i . d a j = ' t A j k ũ g f . ũ u g k š n ; & w h l r k w r t h w d i q f . j k q f k d e f i '

14'4 l d i y š h l = ũ i š a u l d m t y s j , x . = d f h k a n e y e r j m d ũ E ũ f k d < h q š ' l d m l a t y s j , x . = d f h k a n e y e r j m d ũ E ũ l š u k š d i s ũ h y e a n i % š m d h k g n e x j = l e k f y a j = l a k š d f y d j . l š k q f k d e f i '

15. කඩි හිමියා හා වෙළෙන්දන් අතර ඇතිවන ආරාධුල්

15'1 ' k E u f j < | w d h ; k h l g \$ u Q H w d h ; k h l g t f r y s w d t q d l a f y d m e n , a l a l d i y š h d ũ i š a f j f < k a d i u . i D e j ũ i | d . ; h q š ' T n f y d w š r ® \$ w u ; r l d i y š h l = k E u f j f < k š i o l \$ u Q H w d h ; k h l a f j ; š a n d ; a N d k a f y d f i j a d k š s K d a l N d h m s s | j l e k w h q l š a j ; a n e x j = j . f k d b h s

16. ආරාධුල් හා විසඳුම්

16'1 . K ũ n i % d / k f h y s h i j r o l a i s ũ w e e h s l d i y š h d ũ y j a d l r k š k a k i T y d j y d u ^ w q j Y f h k a n i % d / k f h a i | y k a t k h g t k 3 0 l a b l a u u g f m r & n e x j = g o k j a d ; š h h q š ' t A m s s | j n e x j = ũ i š a l r k q , n k ũ u r k k h k š s i y d l r . k q m s i k u i y l d w l h n i % d / k . k ũ o k j m s s | ũ i a r i y j r o l a j D j g i e d f l f r k . k ũ o k ũ o u q , h k f ; d ; = e l d i y š h d ũ i š a i e n h s w j Y H f l f r ®

16'2 l d i y š h d n e x j = g j d ũ i j o k j a k š k a k i T y ũ . a m e n , a j e v l r k t k 5 a w e < ; , š ; j o t ũ u w j Y H f o ' t A m s s | j j e a u k ; a f ; d ; = e w j Y H j k w j i a d , ° n e x j = l d i y š h d j w u ; k q e ' '

16'3 nexl fō úur ʔK h ydk ʔert l šu ʔw YHfō kī & i s l rk ; ʔenexl ʔg ; u ; kswNs ; h m t wɔj q úi | k f ; l aBg uqaj Q k ʔok ʔō uq , Tnf. a. K qg ner l < hqʔ' úur ʔkhkaksj Qm ʔj rol a i s ù ke snj g nexl ʔ k suk h l < fyd atAnj nexl ʔ úi ʔal ʔi yšh ʔ b rdu ok ʔokwe ' l ʔi yšhdf. a. K q wɔj qg uqaj Q k ʔokquqf , ʔ ʔkd ug yr fl frk w r t ʔydwokj fi ʔd. d a ʔl ʔ WmN ; j k w r l ʔi yšhdf. a úui ʔ úur ʔkh l šfi ° nexl ʔg ; u mer j ʔ ʔdw =kafy ʔfj k ; anexl ʔl ʔrydmer j j ʔr m ʔm awɔh , nd ek ʔg i s ù kī i qi qm t j ʔ ʔd , nd ek ʔi . d a ʔl ʔol ʔi yšhdf. a K qg yr fl frkwe '

17. කඩපන සමාජන කිරීම

17'1 by; 11 වන වගන්තියේ (වෙවිම් කා ආස්ත) úi ar l r we sf. úi m ʔstbk l ʔl ʔ ʔol ʔm l ʔ b ʔw w ʔr ʔ l ʔm ʔ we ʔ ʔ & f. úug we si ʔ ʔw uq , at ʔ k úg ; a ʔm Nú ; dl r i s l < tfy ; a ʔ . K qg yr fk ʔ . k ʔok ʔ , j ʔkd uo i u. ʔaf. úug k ʔn ; fi ai e fl k w r l ʔm l ai u ʔk l šfi j ydu wɔri qf. úh hq ʔō' fuu . ʔi q ʔw i ʔk & i udra l šu l ʔi yšhdú i ʔafokq nk , ʔ ; oek ʔul ai u. l ʔm \$m ʔol g l mdNd ° fukafy ʔl ʔi yšhdf. aurK h" n ʔ ʔ ; anj fy ʔm É K ; ʔ h fy ʔnexl fō j . l ʔg hg ; afk ʔ k fyakau ; l ʔi yšhdf. amxN h m ʔ ʔ f ; ʔ ; ʔenexl ʔg fk ʔwe súg i s úh ye ʔ' l ʔ . K ʔi f. úug we s fY ʔh uquk ʔ ʔ wɔri qf. úug l ʔi yšhdi y ʔfy ʔT y ʔ . an ʔ h j . l ʔ hq =w r t fi af. úug we sfY ʔhka wh l r. ek ʔi ° nexl ʔg oe' ug i sj k ʔK S s d a ʔyduhoi' we ʔ ʔi ʔ ʔw m ʔj eh yd m ʔK h l šugo i s fō' tn wɔri qf. úul a , ʔnk ; ʔmj ; ʔ dwk ʔd hk ahgf ; afmd Si y vk ʔ =a d a =wh l r . ek ʔg nexl ʔg n , h , ʔ we '

17'2 m ʔn l l ʔi yšhdl ʔm i udra l rk w j i a ʔl oStu m ʔn l l ʔi yšhdi y w ʔr ʔ l ʔi yšhk ʔ we ʔ i ʔ ʔw l ʔi yšhkafuu k ʔuhkaydf l ʔk ʔo ʔs j , g vk ʔ f. úug we si ʔ ʔw uq , am ʔj douk ; ʔeydi ʔ ʔw l ʔm ʔol g l mdnexl ʔg wɔri ʔj k ; ʔei du ʔ ʔj ydfj k ʔj k ʔ nexl ʔg j . l ʔ hq ʔ'

17'3 nexl ʔ m ʔ ʔ oek ʔ ° ul al r fy ʔfk d r fy a ʔl awe ʔ fy ʔke ʔ l ʔm w j , x. ʔ šu u. ʔafy ʔh w ʔE a l šu m ʔs ʔl ml šu u. ʔafuu . ʔi q ʔ k ʔu fō , ʔl i udra l rk q ʔ h ye ʔ'

17'4 l ʔ . K q i udra l šfi ° j ʔ ʔ ʔ i dud l . d a ʔ fy ʔbk af l ʔj l afy ʔwɔri qf. úug nexl ʔ ne ʔ fk d ʔ'

17'5 l d m k b = d s u f j k g j k a w e n h l g Y f h k a n e l j = u i k a h i i d l e l a n d f . k w e k i f . u u g w e s i b / u u q , a m b u f u k a m i j j p o l d a m n e l j = u i k a f y d a i d a y s h d u i k a v j , x = s f i f y d a s i q i u d r a l s f i t k i g t k 45 l a f . f j k f ; l a t l S d l e r j j d ; n d e k s i w h s b n e l j i ; = f o '

17'6 f o m d p a f h k a l j r m d p a h l a u i k a f u u . s i q i u d r a l < ; d l d a m m d u E N l s u f y a f j k a o e u g i s j k i b / u j e a ; r . d a = f . u u g l d a y s h d ; j r g ; a j . l j h q h '

18. වනවිම වැනර තිරිම

m y ; i | y k a l k d f y d a i s u i f y a = f l d y f . k i d e j f y d j l j m e k k . k l e k f y d a w d n h l a f y d a y d k b l a m s a j j n e l j = l d a y s h d y f u d k u w h q l k a f y d j . l s l a f k d e r h s

18'1 n e l j = f y d a f j f < k a o l a f y d a f j k ; a n e l j = l a f y d a u Q H w h ; k h l a f y d a i j a h x l k f g , r e h k a h l a (A T M) f y d a f j k ; a m d p a h l a u i k a l d a . k t o k j l a m % s a l a m l s u f y d a k h i s d o l j a d f y d a u q u k k a u q , a w a b s d u l a , n d o u f y d a m % s a l a m l s u k s d l e k w h q l k a f y d a m e k k . k , o f y d a s j k i k e u w d n h l a f y d a y d k b l a

18'2 i k e u f j < | f y d a f . u i l r k i x u O d k h l g w h ; a d u d l w h ; k h l a u i k a d a m . r e l s u g f y d a N d . e k s g m % s a l a m l s u f y d a i k e u f j f < k a o l a i e m h Q N d a f y d a f i j a d k a s w a r d j l a f y d a w o d k j k w j i a d k a s f j f < k a o l = u i k a l d a . k t o k j l a s o e u f y d a k d a l f k d s u '

18'3 A T M h k a h l a f y d a P O S W r l r k h l l k d d ; j a f h a j r o l a f y d a w o d i x k s o o k m o d ; j , n o d j l a f y d a w k u u l a

18'4 l d m l a t y s t i f n d a u q k h l r k , o l , a m r k t k h g f m n e l j = u i k a f y d a f j k ; a m q a , f h l = u i k a f y d a A T M h k a h l a f y d a P O S W r l r k h l a h k l e l a f y d a u i k a l d a m l a b , a s l a f y d a w r i q n d o u l a l r k f , i u O d k h l a s u g i y s f y d a w a n d a r . e k s l a i y d w e s w h s b l k d a l l s u '

18'5 17 j . k a b i u d r a l s u & m i t n e l j = g i k e u l d a m l a f y d a l d a . k q l a i u d r a l s u i y d w e s w h s b l k d a l l s u '

186 l d m l k g ; w a n d r . e k s " t h w h i q n d f o k f , i b , a d i a u f y d k k e u w f h l u i k a t h . r e f k d s u k s d l d y a f h l e . a k h f h d h d h g f y d ; a j h g y d k h l a s u u '

187 20 j e k s j . k a b ' n e l f o f m d a n a j d t r d i y . k q o k b q d f ; d ; e e m l d n e l j u i k a f y < e r o l r k , o u i a r j , w w x . = k e u n l d k f y d k s h d k f o d h l a j e r u l a f y d a w m i q u l (o m i s s i o n) i s u u '

188 l d y a h d i y ' k e u f j f < | w h ; k h l a f y d n e l j l a f y d u Q H w h ; k h l a f y d f j k ; a ' k e u m q a , f h l a w r w d j q l " t u w d j q h g f ; a l d y a h d u i k a t l S f j f < | w h ; k h g f y d n e l j g f y d u Q H w h ; k h g f y d m q a , h d j t f r y s . e k s g b v w e s m l s b , a s l a y s o l s f i w h s b l a u i k a l e k w d t h l k a j ; a n e l j g n , n e u l a f k d < h q h '

189 i j a n d u l f y a k a l , f l d d y , " u y c k l e o , s (I n s u r r e c t i o n s) l e r , s h q d f y d t y s m d k f h k a m i n d y s ' k e u f y a k a f y d j e v j r e k f y d f i j a d i a d k j i d o e u l a k s d m e k k . k ' j H h m t h g & n d j k a

19. ආයතනික කාර්යක්ෂම වගකීම

l q i b i , ; a w h ; k s f o g h k g t a d f h a f i j a l u k a , i d u d l h s a u o d h l h s a w o h c l j r e k a f y d a w h ; k s f o g h u i k a n , h m j r k , o ' k e u f j k ; a m q a , f h l = f j k g j k a k s = a r k , o i b a u l d m a l k d a l j k a k a w h ; k s f o g f h a f u k a l d y a h d f . a o i d u y s y d f j k a f j k a j q . l s h g f ; h '

20. බැංකුවේ පොත්පත්, වාර්තා සහ ගනුදෙනුකාර තොරතුරු

201 n e l f o f m d a n a j d t r d i y . k q ; s k d a l y d n e j s i y . ; h ' n e l j u i k a k s = a l r k q , n k ' k e u i y ; s h l a u q s h l a (P r i n t o u t) f y d . k q m l d k h l a t a d f h a k s j o h d h m s s j j ' k e u k s s l d h l o f y d f j k ; a k d l . k q o k b q r e g t f r y s w j i d k y d ; s k d a l i d i s f o '

202 n e l j u i k a f y d n e l j f j ; g h e f j k r l : k m j q l d y a h d f . a y d n e l f o w h s k a w t c l d l s u i j y d m a . ; f l f r k n j l d y a h d o e k j ; j m s k s

203 nexl j= úi kal dā . k fōk qmēs | o; a" f; d; ēe ydj d@dbf, l āgōs l ūhl k afy dī Q u r E ; l šī fy d Y% xl d' j kaney e r i d i q uOH adko we Ā & f j k; al ū j, k anj; j adf. k h d u" i d i q l š u y d . nvd l š u . ek ok i āk nj yd Bg t l Ū j k nj fu h k a m s k k d w r nexl fō , s f. d k f m d an ā j d @ d fy d k ū j , W o d h k a f , i nexl j= úi k a n f o r k h l r k q n k m j q " f l a , ā f g f , l ā ā p e d ā ā i Q u r E m (Micro Films)" y v \$ r E m g , f m d an ā j d @ d f y d k ū j t ā d h a w j H t N g h m s s | ; Š K d a l i d i s n j g l d ā y ā h d ; j r g ; a t l Ū fō'

204 nexl j= f; j k m d v ā h s i d y d h l h k a (Third Party Contracts) fy d f i j d k a n d ū ; d l r k n j o t l Š ; j k m d v ā h g l d ā y ā h d i y l d ā . k q m s s | f; d; ēo we Ā nexl fō f m d an ay d j d @ d , g m f o Y h l a s h y e d s n j o l d ā y ā h d o e k j ; j a t l Ū fō'

205 . k fōk b r e f . a nexl j= i u . w e s i i n k o ; d h m s s | ú i a r ' w h ū u g w e s f y ā h k ā . k ū m i q b f ; d ; ē e i y l d ā y ā h d y d w o c k f ; d ; ē e w e Ā & nexl fō f j k ; a ' k E u Y d d l g " l d d h l g " nexl fō ' k E u i i n k ā ; w h ; k h l g f y d n e d fō ' k E u i d d l f h l g f y < e r o l š u y d j d @ d l š u Y % x l d f o f y d m g ; ' k E u k b d u k w e l d h l g W d ū w d d l a b g q l š u i | y d ' k E u w e m r e f j l g " f ; j k m d v ā h l g f y d i d l u l a i m h k ā k l g . nexl fō ' k E u k b | , d n s h l g . f h d ū j l a b , a d i ā k ' k E u f ; j k m d v ā h l g i y nexl fō j D a s h W m f o x l j r e k g " k s h d ; h k g i y k e y i a f l d a ū ā r e j k g f y , e r o l š u g y d j d @ d l š u g l d ā y ā h d t l Ū fō' t n h i f y , e r o l š u l f y d j d @ d l š u l m % M h l a f , i W b a ; ú h y e l s ' k E u w d n h l ā y d k b l a f y d a w ā E f y d a f p o k d , o y s y e r h l a i | y d l d ā y ā h d ū i k a l š s b , a s l a f k d r k w r " f u d h i f y d a b , a s l a l š u g w e s w h s b o w a y ' k q , e f i ' l d ā y ā h d ū y ā h k a j r g ; a n e x l fō l d ā m l a f k d r k ū g " j j o f u u t l Ū ; j ā h n , m j e ā j k q e '

206 l d ā y ā h d f j ; f h d ū l š u l a f k d e j ū nexl j= úi kal q l q e h s w o y i a l r k ' k E u w j i a d l l d ā m l b , a l r e f j l f . š i y \$ f y d d ā y ā f h l f . ā k h i a d r h (Credit Standing) m' Q d l š u g nexl j= g w h s b y ā fō'

207 . k fōk b r e f j l f . \$ k fōk b r e f . ā H m t h nexl j= f y d n e d fō i u o j H m t i d d l f h l t u . m j ; j ā k q n k . k ū l < f ; d ; ē e ' t ā d m u K l ā s d f k d o w e Ā l d ā . k ū m s s | ' k E u f ; d ; ē l a ' k E u w j Y H d h l a i | y d m y ; i | y k a ' k E u w f h l g f y < e r o l š f i w h s b nexl j= i y \$ f y d t y s ' k E u k s O d f h l š f i j a l f h l a f j ; r | j d . k S

- 2071 nex fō 'kEu Yd.d l g fydfj k; a uŋ j Hnt i dud l fhl ō'
- 2072 nex fō fydfj k; ai uŋ j Hnt i dud l fhl =u; n, i Sg (Jurisdiction) m fēj k 'kEu k b d k " i qī Cl K " r d H w e l d h l g'
- 2073 hī fy, eō l sul al rk f, i k bu l rñ kai i u; k S b l a fy d W d u w d g l au. k an, h m j r k q , en Q k Eu m q a , f h l ō'
- 2074 nex j g r yi H dh q = u l a h g f; a k d l r k 'kEu m q a , f h l ō'

21' දුරකථන, ටෙලෙක්ස්, කේබල්, ෆැක්ස් හා විද්‍යුත් තැපෑල මගින් ලබා දෙන උපදෙස් සඳහා බලය පැවරීම සහ භාණිපුරණය'

21'1 W h f o i a , n k w j i a d f o ° m j ; b d ; ; a p h k a i e l s a g f k d f . k " u ; = i | y k a l r e k j , i d u k H w r e g w ; b l a f k d k w h q k a W h f o i a f o k f y d f o k n j l b k m q a , h d i ; - n , ; , y d T y ŋ . a y e k q m s a | j n e l j = m t p a f h k a l b s u u i b l a f k d r u l , k a l , g l d a y s h k a u i k a ; u k a f j k ŋ j k a r l : k h " f g f , l a b f l a , b m e l a y a d u o H q a e n E . u . k a n d f o k f y d a n d f o k n j l b k ' k E u o e k a u l a W h f o i l a b , a b l a f y d a w f k l a i x k s o o k h l a W h f o i a u ; m g d t A w k j l g h q = r k f , i l d a y s h d n e l j = g n , h m j r h s

21'2 l d a y s h d f o k W h f o i a n Q j n , d a l n j g y d T y j n e l b l g h g ; a r j k n j g i e l S g n e l j = g w h s b l a w e s w r f o k q n k W h f o i a j , h i j r o l a o a ; j a w r o h l a j e r t f ; a e . e k b l a f y d a W h f o i a j , w x . a r e k q j , f k d m e y e t , s n j l a b h ° j j o t A u . k a h i u q , l a f . u u g f y d f k d f . u u g " ' k E u . k q l a y r f y d a e r l s u g " i i n k o l s u g " u q , a f y d a , b l b u , s u q d y e u g f y d a n e l j = f y d f j k ; a ' k E u m q a , f h l = u . l d a y s h d w e s l r . ; a ' k E u . b i q l g f y d f j k ; a j e v m s f j , l g ^ b i ŋ i f y d j e v m s f j f , y s j a n d h f y d a w o k u q , a m b k h . e k i e l s a g f k d f . k & f y d a l d a y s h d n e l b l g h g ; a l < y e s f j k ; a j r o h l . k ŋ o k j l g f y d l e k f y d j e v m s f j , l g t l S W h f o i a i i n k o f h k a n e l j = u i k a f h d H h e s w o y i a l r k m t t A W h f o i a u ; m g d h i i q i q a j r h k a e k S g o n e l j = g w h s b w e ' .

21'3 nex j fuu n, d al i sfi k buhkaydyd m k h w k j l ghq = su i e l sag f. k l d a y s h d f u u W h f o i a i i n k o f h k a f y d t a d W a x > k h l s u k i s d f y d f u y s o l j a d w e s m t n e l j = u i k a ; u w h s j d b i n , d a l

l šu fya=fl dđ f. k l ek whql k afy dnek ke b yeł sydnel j-g oē ug ydúEug i sj k ˆ kEu wd dhl kSsh ydfj k; a bAEw dN" wfołhkál kđ kákSs D Hkáb, aB" yd kšmsj eh" j . l š ydúhoi fj kđj ka nexl j-g yd mOK h l šug; atAđ tfryš nexl j-g j ká f. úug; al dā yāhdkej; fj ki al < fkdđd s j k fi afuhk aNd . k S

214 l dā yāhd f j ; k ā udra l šfī k šōok nexl j-g fkd ef nk ; d d , a ydt A k j l ghq † šug i d d K l d hl a , ef nk ; d al , at l Sk šōok h , é ug f m fuu n , d al l šfī " k šuhkaydyd mOK h m i t i s l r k , o ˆ kEu l kđ l afj kđj k ā dā yāhd f u u n , d al l šfī ydyd mOK h l š s j . l š l k akoyi fkd r k ā k ā i yer fuu n , d al l šfī k šuhk ā y yd mOK h mOK n , h yd w k h h we š n , m j ; j k q v e '

215 by; k ai | y k a j w e s m i t r l : k h " f g f , l ā ā f l a , ā p e l ā a f y d u o H q a ; e m E u . k a , n d f o k W h f o i ā nexl j-g W h f o i a u g f h o d d . k k d i q l s l k h l a f k d k n j l dā yāhd m e s k k d w r t y š w e š k w j o d u m e s j j l dā yāhd o e k i ā k n j ; a l dā yāhd f . a m y i j i | y d f u y s o l j a d w e s j e m e s j , y s ; k s j . l š l dā yāhd i ; a j ; a y j q e l r h s

22. හිලව් කිරීමේ අයිතිය සහ සුරැකීම සඳහා රඳවා ගත් මුදල්

221 i d u k H y s o l š f i w h s h g y d k S b f y d f j k ; a ˆ k E u . š i q l a u . k a n d k h l r k , o w f k l j a y s o l š f i w h s k š , g w u ; r j , l dā yāhd ū i k a ; k s ; k š f y d n o j nexl fō m j ; j a d f . k h k q n k ˆ k E u w h q l k a ū i a r f l f r k y d ˆ k E u i a d h l m j ; j a d f . k h k y d Y š x l d f o r e m b , a j , k a f y d f j k ; a u q , a j r @ h l k a f y d w š r l dā yāhd y ā h k ā u . m j ; j a k q n k n o l . k q l š . k ū s o w e A j l e k f y d w h q l k a ū i a r f l f r k y d ˆ k E u i a d h l m j ; j a d f . k h k l dā yāhd f . a ˆ k E u . k q l k š . k ū j , k a Y š x l d f o r e m b , a j , k a f y d f j k ; a ˆ k E u u q , a j r @ h l k a n e x l j - g w h ū u g w e s i b A E u q , a m j d . d k š m s i n e x l j - i u . l dā yāhd m j ; j a d f . k h k l e k f y d w h q l k a ū i a r f l f r k l e k f y d i a d h l m j ; j a d f . k h k " Y š x l d r e m b , a j , k a f y d f j k ; a ˆ k E u u q , a j r @ h l k a w e s i b A E . k ū f y d ˆ k E u . k q l a n e x l j - g ; u m O k w N s ; h u ; ˆ k E u f o , d l o e k ū ˆ u l k a f ; d j t A d o o l š u g f y d (C o n s o l i d a t e) m O k h k h l š u g y e l s n j g l dā yāhd t l Ū j k w r t l S k ū y š . k ū j , m j ; k d f Y ā h k ā e l a j j ; a t n h i t A d o o l š ū l ā m O k h k h l š ū l ā y s o l š ū l a f y d a n e x l j - ū i k a l , k a l , g ; u m O k w N s ; h u ; ; š K h l r k , o n e x l f o t j l g n , m e j e ā j k ū k s h w k q d h m i t w j Y H m j r @ k h k ā y s u q a u d e l š ū l ā s l š u g l dā yāhd f u h s a n e x l j - g n , h m j r h s

222 I dā yāhdowe ʔj ˈkEu mɔʔpahl j. l ɪ s tAwħqka ; nd. ek ɪ nɛl ʒg we swj YH ɔ h i mɔd. ek ɪ
 i | ydl dā yāhd. anj ʔj; anj fyɔk h f. ūi fkdɔd ɪ ɔ ˈm l ɪ k ; ɔ h & Tmɔd su i | ydfyɔ ū wɔ ɔ l a
 fyɔ s d ɪ l ak ɪ s = a s fukam j fyɔ nɛl ʒ i qi dħswoyi d rk fj k ; a fya k a | yd ˈkEu fō, ɔ l nɛl ʒ
 { d k d a ; hħswoyi al rk l d i s ɔ l a ; <° fuysmy ; od ɪ j k whqkafyɔ f j k ; a ˈkEu i ɔ l ɪ afyɔ
 wɛn rhl aħgf ; a nd ; ʔwhl r. ; a fyd k ɪ s d / K h l r. ; a ˈkEu uq, l d dā yāhd. anerg nɛl ʒ i qi dħs
 i s k w d d ħg nɛl mɔʔpahl ʔj k ; a n k a r ʔ. l ɪ l ɪ k a f ; d j ; nd. ek ɪ g ; a t u uq, a fyd k a f l ɔ i l a f. ūi
 mɔʔ j Q y nɛl ʒg whūh hq = uq, a m ɔ u i | ydfhɔd. ek ɪ g nɛl ʒg m j k '

223 K h uq, l d a mħɪ ° nɛl ʒ l dā yāfh l ɔ wmf. a ˈkEu Y d ɔ l ; ek m = k ɔ l i ɔ l ɪ ɔ j Y fh k a uq, l a ek m a
 l rk f, i oek a h y d ɪ l d m l whūug we suq, ful S ɔ l ɪ j, ɪ s a s o l r. ek ɪ wh s b nɛl ʒ r j j d. k S
 l dā yāhd ˈkEu f j, ɔ l t u w r uq, g m ɔ Y ū u g n, d m f r d a ʒ k k a k i T y ɔ A n j l , a b d nɛl ʒg oek ɔ °
 ; ɪ h h q = w r nɛl ʒ l dā yāhd. d k h l d m f ; a y e s u m b l l r f. k i ɪ m ɔ w n s ; h m i t ; ɪ K h l a k q e '
 i ɔ l ɪ f, i r j j d f. k we suq, a k o y i d s u g w k q ; l s f i t k i g j e v l r k t k ɔ a ; ū h y d '

23. නීති කතෘපත

l ɪ s ɪ fya ʒ l ak ɪ s d f u u . ɪ i ɔ u y s k ɪ h k a y d f l d k ɔ a s w k j l g h q = s u g l dā yāhd w u ; a j k k a k i
 nɛl ʒ f u u l d . ɪ i ɔ w j , x. d r t a ħ g f ; a h ū u g w e s i ɪ ɪ u q, a w h l r . ek ɪ g l g h q = r k q e ' i ɪ ɪ u
 m s j e h " . d a = y d nɛl ʒ ū i k a o r k , o k s s d a = o w e ʔ i ɪ ɪ u ū h o i m ɔ y d k s r Q K m o k u u ; f. ū u
 l dā yāhd. a j . l ɪ j k q e '

24. දැක්වීම්

24'1 k f u y ɪ / l ɪ d j y s f y ɔ j H m d f h a f y ɔ l d ħ d f h y s y d f y ɔ m t x l , ɪ s f h y & f y ɔ w o d r l : k w l j , i s j k
 f j k i ɪ i l dā yāhd ū i k a j y d nɛl f o l dā u O H a d k h g , ɪ ; j o e k a h h q h '

24'2 f u u k ɪ h k a y d f l d k ɔ a s h g f ; a i ɪ ɪ u l d m a (P I N) r y i H w l " . k ɔ m ɔ d ' k " b, a ɪ f y ɔ f j k ; a
 i x k ɪ o o k h k a m q a , ɪ j N d ° u f y ɔ l = h r ɔ i j a h f y ɔ i d u d k H ; e m E . u. k a w j i d j r g o e k ɔ ° w e s l dā
 yāhd. a i , m a , ɪ s h g f y ɔ f j k ; a , ɪ s h l g h j k q, n k w r t u. k a l dā yāhd f j ; w k a n d ° w e ɪ i

tfi aNd fok tkfha g fydl =hr@fyd emEf, kahj k , oðoak i tfi ahj k , o tk i g j ev l rk tk ; kl a
'03&ve <; Nd kanj g i e<fl ð

24'3 fuu k ðuhkayd fl ð ðoashgf; amðñl l ð yðhd i y\$fyd w sr® l ð yðhd fj; hefj k i ðÆu
i xk ðook hk af ofok dfj ; u hj k , o i xk ðook hk af i d e<fl ð

24'4 nexl fõ fydt ysk ðoðk \$fi ðd kams | i ðÆ wf, ú f; d; ðe" úoHq; emE " fl á m j q fi ðd(SMS)"
ðel ðð; emE " rl : kh wd h u. k a nd. ek ðg l ð yðhdnd ð-g n, h mj rhs

25. 2009

251 l ð yðhd. aWhfoi au; i oðd fhk d ghq ð ðu fj k ðj kanexl ð-j . l ðl afk ðr hs

252 tn h i Whfoi ð d®dl ðug i y tn j d®dW dñl ° fydk Sð D Hk g ð nexl ð-g ; u wNs; h m t i d l s
f, i fhðd. ek ðg l ð yðhdn, h mj rhs

253 fuu . ði q hgf; d ð yðhd fj ; k anexl ð-g whúh hq ð ðÆu uq, avh l r . ek ð i | ydk ðhð; fh l -m d r
. ek ðg nexl ð-g whs ð ; ði '

254 l ð yðhd. at l ð ; ðh fk d e sj ðo fuu . ði q hgf; anexl ð-g we swhs ð ay dneñi i ð, au fydt ð ðk a
fl ðj l ð fydl ð yðhd fj ; oek ð °ul d r fydl s fkd r ' k E u w j i a d l k ð | l ðug nexl ð-g whs ð ; ði '

255 nexl ð-ú i k a , k a , g b, adi ák q nk h i j eðuk; a ðú, al aw ðka ð ðug l ð yðhdNd . k S

256 fuysol ð ðk h l r we swhs ð ð i ydi yk hk a u ðñ; j k w r k S ð u. k am ð ðk l r we swhs ð ð i
fydl yk hk ðk aney r fkd l fr®

257 fuysol ð ðve sk ðuhkayd fl ð ðoas u. k a ð yðhdne l ; nhs

258 fuysol ð ðve sk ðuhkayd fl ð ðoas u. k a ð yðhdne l i ák w r tu. k a nk Ty ð. avhs ð ð i fj k; a
wfh l g Ty ð i k a k ð | fkd < hq ð'

259 nexl j= 'kEu wji aql fl dkaõasi ysj fyduýrsj fuysi | ykal uk fyðkbuhl ayd fl dkaõaõl a
i i nkõfhkai dã yãhdúi ka rkq nk l sãĩ meyer yeul afyðl v l sul amss|j l ghq= sug nexl j= g
we swhsb w ye h ye sw r nexl j= úi ka n w gæer oëul a Æ; j ° we l i i y fi k buhkaydfi dkaõas
j, meyer yeul afyðl vl sul amss|j fmi i | ykami t fl dkaõasfk dnek úfuk afyðw j i r ° fukanexl j=
mã pãfhkau; j= g i súh ye si oëk amss|j fkd e l sã; afkd k whqã r we l i th nexl fõ whsã a y
n, ; , w gæer oëul af, i l Æd al úh ye sw r nexl j= úi ka Æ; j m%ã l r ke l i nexl j= úi ka sl <
fydi s fkd < l Æd l an, ; , ydwhsãaw gæer oëul afi af; aë . ekSl afyð uHudk úul af, i fkd e fl a
'kEu w gæer oëul athgu wok j k kãñ; l rek mss|j w gæer oëul af, i muKl a Æd al úh hqãw r
th wksãk buhkaydfi dkaõas ãjl aw gæer oëul afyðt Ædãk oyi a sul af, i l Æd al fkdúh hqã'

2510 tAt Afj f<kãkãú kãfokq nk úfYã j Ügi Smeãk hkã i nkõfhkanexl j= l sã; Uehql a(Warranty) fkdãrk
w r" tl Smeãk hkã stã i nkõfhkai | ykal r we sNd ° u" ; ; aãh" fudãarh ydmsú; rhkãmsã|
kshãkhl al rkãfkd efi ' tfuka ful Skããok sfi ãã katãd; ãnk; ÆemuKl a emhãg hg; aj k w r
Sm<uã mãfK kãã m<uã i emhã Æmoku u; i mhkãw '

2511 tAt Afj f<kãkãú kãfokq nk úfYã j Ügi Smeãk hkãmsã|j nexl j= j . l ãkãfkd efi '

2512 nexl j= úi ka emã al rk , j Nd fkd wãri qyrj dtj kã e fi ° i y l dã yãhdi i nkõ l r . ; fkdã d sj Q
úg l dã yãhã. am%ã k i ysfyðã mÿjãud e l dã b, Æ m Æhãk i l r we sfjk; a, ãkhl g ke j; fhduq
l sfi whsã nexl j= fj; r | j d. kS

2513 l sãĩ . k Æokã l Æ. k Æokã dã yãhdúi ka; fNøhg , l al < úg nexl j= tn wãdã qãmsã|j úur Ækhl a
l rkã efi ' fl fi afj ; ; a dã yãhãdãmsã|j kSsl D Hkãw kqukh fkd rkãkãk i fyduur Ækhg i yd
úul af, i nexl j= g fkd mãfkkãkãk i fyðwãdã l s l eur dydfj k; a dã smãã| kãcl kh fkd rkãkãk i
úur Æk l Æã, shã f j f<kãdúi kã i e ã, g fyðã ATM hka %j ; fkd mãfkkãkãk i u; fNøhg , l ãããã
. k Æokãmsã|j l dã yãhãdã . l Æg hg; aúh ye ã'

26. නියමයන්වල වෙනස් කිරීම

261 fuu . ඩි ඊ | | yk ak buhkaydfi d kioas , k ad , g nexl j- úi k afj ki a rk q d h yel b' tn hī fj ki a l sī msa | oek á j , j H i adns wj YH d hkg hg; j , á ; j fydt msa | n% d' khkaud @fhka d d yshd fj ; nexl j- úi k ad f fok q efi ' tn fj ki a sī i bAu fkd . j k , o uQH. d a =f. úi " uQHw a s d i " msj eh ydl d . k qok j , g vock l r . k q efi '

262 fuu . ඩි ඊ | | yk ak buhkaydfi d kioas , tn hī fj ki a l sī l sfukam j l d m < U ; nd. ek B fy d m d É N l šu " tl Sfj ki a l sī l s s i B d l k af ; d j l d yshdú i k am ssek B l a fi a i efl a l d yshdú i k a fh d ; fj ki a sī m s k d k k ak i tl Sfj ki a s u l k d al úug f m ± k q ° l d m f ; a N d ; h w j i k d < h q = w r 17 j . k a b ' i udra l šu & h g f ; a w e s ; a p h k a k a i d k d al j k q e '

27. ගිවිසුමෙහි අනුවලය (Effects)

271 fuu . ඩි q i udra l šul a i s j j o fuyswx . ÷ b A m % s r b k m D n , h l aydwk h l h i a i y s j l d yshd y f d k E u w s r l d yshd y s h k g t f r y s i s l r k ' k e u l d . k qok j l a i n k o f h k a y d l d yshd . a i y \$ f y d k E u w s r l d yshd h l f . š y s h k a . a j . l B l a i n k o f h k a f . g u l k d al j k q e '

272 fuu i E u k buhl aydfi d kioas l a f j k a f j k a y d t l s k l g f j k i j m j ; k w r l s b i w j i a d l h i k buhl a f y d f l d kioas l l a f y d B g j e . K k l a v j , x . ÷ " k S s ú f r d ú f y d n , d a l l < f k d e s ú w e k i f y d u ; j - g t f i a j k k a k i b ; s n % s r b k j , j , x . N d h g " k S s h N d h g f y d n , d a l l s f i y e l b d g t A f y a f e l d f . k n , m E u l a w e s u l a f y d t y s n , ú u l a s f k d o '

28. කාඩ් ගිමියා විදේශයකට නික්ම යාම

l d yshl = u f o x h l g i x l k h j k k a k i f y d u f o x h l g i a B / l b d l a i | y d k s a h k k a k i f y d t A t A w j i a d , n , m e j e h j k ú k s h m d k f r . = d j , w r : k h l r w e s m t s w k j a d s h l f , i i e f l k k a k i t A n j , á ; j nexl j - g oek q ° u g y d i b A u i , a ; l r k , o f y d i , a ; f k d r k , o f y d . d a = m j d

wj YH dhl g Tn úi k a m d u É Ñ l š f i ° f y d f ; j k m d ų ħ l g m d u É Ñ l š u g b v ° f i ° t n m d u É Ñ h l a f y a ě l d f . k T n j j . l Š l g h g ; a j k w r t l S m d u É Ñ f h a m % M h l a f , i n e d j = g f y d w o c k l d ě . k ě f j k ě j k a f . ú ě l r k i x ú O d k h g f y d i b A u m d ų ħ k g o r k k g i s j Q b A E u q , š ú h o i m % s O K h l š u g o T n g i s ú h y d b ' t n w j i a d l ° t l š f . ú ě j y d w ų ě ě u g y d t u l r e k ú k š h m d l j r h d f j ; o e k ě ° u g o w e s w h s b n e d j = f j ; r | j d . k S

313 Tn f . a l d ě . k ě ě u k a w j i r f k d ; a ú f o ě ú k š h . k ě ě o k q i s j k n j g i e l š u g i d d t K f y a = m j ; S k i l d ě m g ú f o ě ú k š h . k ě ě o k q i s l š u i | y d w e s y d b d w ų ě ě f i w h s b n e d j = f j ; r | j d . k š k a t u l r e k ú k š h m d l j r h d f . a o e k . e k b i | y d j d @ d l < h q = f o ' l d ě y š h l d d ě m l a N d ; d l r i s l < ú f o ě ú k š h . k ě ě o k j , f ; d ; e e , n d e k š i w h s b n e d j = f j ; r | j d k S

314 l d ě y š h d f j k ; a r g l m t x N h i | y d f y d / l b d l a | y d f y d f ; r k s H j d h i | y d Y % x l d j k a n j h k á k a k i " w f k ě d b ú f o ě u q , a k q l (N R F C) " f k ě d b ú f o ě u q , a k q l (R F C) " f y d f k ě d b ú c d b ú f o ě j H y d u q , a k q (R N N F C) n e r g w e s u q , j a , k a m b u u i | y d l d ě m k b = a l r w e s k i ŋ i " T y g \$ w e h g k b = d < l d ě m n e d j = f j ; N d t h h q h '

315 2005 j r ě f h a i e m a ě n r @ 9 j k i o d m < l r k , o Y % x l d m d d k a % i u d j d c k r c f h a w s ú f Y a . e Ů m % x l 1411 \$ f u h g w u k d w e & f u u k b u h k a y d f l d k š o a š , w j Y H u w k ě , k f l d j i l a j k w r l d ě m u . k a ú f o ě ú k š h . k ě ě o k q i s l r k á k a k i t ě d l b j d f ; a ě f . k w o c k f l d j i a q i q m i t f h d j d . ; h q h '

Y%xl dnr&id ka% i u&dj d ckr&fha e U m %

අති විශේෂ - vxl 1411\$5(2005 i ma&e nr @9 j eks | d

1 වැනි කොටස: (1) වැනි ඡේදය - කාමානස - Y%xl duy nexl f&o oek&ai

විනිමය පාලන පනතේ 7 වන වගන්තිය සහ 8 වන වගන්තිය (ල.නි.ප්‍ර වල 423 වන අධිකාරය)

ප්‍රකාරව වූ අවසරය

1 Y%xl d ; < i ak fy&dtysf&k&pd b hi ; eke & i l -ui k&a u&f. a&oH&auq, a&u&el s&fi l d&am u. k&amy; od &ij k k&uh&ka i y fl d&ko&as&j , g hg; j&"Y%xl d j k&amg; j d b ; eke & i l g u&fo&aj H y&f u&q, a&j , k&f. u&i l su i | y&dj^, 'k&am&, 423 j k w&el d h&u&k&sh md k nk&f; a&7 j k i y 8 j k j. k&aj, l d &h&ka | y&dfuh&ka&j i r fok q &fi '

2 ^& Y%xl d j k&amg; j d b ; eke & i l g fy&dtysf&k& ; b f&og&hl g&ll w&a s&phl g u&oH&auq, a u&el s&fi l d&am l k&a 'B't&mu&h'i S&u&q, a&f. u&u my; i | y&ka d &h&kg mu&K l a b&du&h h&q&h'

/ i x&pd l " k j d e k&f&f j o&H&mi b i " , j k y&dw&O&H&rk u&ho&i w&e A&f&mt&oa, b i j&N&g f&h&fi j&dj k&a | y&dl d&am a&y&h&l = u&i k&a u&fo&aj rg&j , ° u&q, a&f. u&u&S-

// u&fo&aj rg&j , ° f&mt&oa, b n&h&id&kh i | y&dN&d a n , ° . e k&S i | y&du&q, a&f. u&i -

/// tl a&N&d a f; d hl a | y&dw&fu&l d&qt l a; a&k&mo&f&vd r @000 l (CIF) n'r'. e fy&df&j k; a&h i u&fo&aj H y&f u&q, a&j , k&a Bg i u&k u&q, l W&mi u&hl g hg; j& f&mt&oa, b n&h&id&kh i | y&dY%xl d g N&d a w&dk&h&l su i | y&du&q, a&f. u&u-

/ a u&fo&aj j D a b fy&dy&d a k& w&h; k&hl g f. u&h h&q = f&mt&oa, b i j&N&g f&ha, b&dm&x&N u&fi . d a = u&N&d . d a = i y j d & b o&h l u&q, a&f. u&u-

a f&mt&oa, b i j&N&g f&ha x&pd l i y fi l L&H&rl b&k i | y&dmu&K l a&rl b&k j d l i i n&k&f&h&ka&f. u&h h&q = u&q, a&f. u&u'

^& 2^&f of&h&al h m hg wh; a&f&dj k&h&dj d&hi . k&f&ok&pl a y u&oH&auq, a&u&el s&fi l d&am l k&a B't&mu&h'i S&u&fo&aj H y&f u&q, a&j , k&a r&k&q nk& hi f. u&ul a | y&dtu f. u&u w&k&pd b u&fo&aj H y&f u&q, a k&ql ' k&ka&w&u&mu& S&f&k&pd b u&fo&aj H y&f u&q, a k&ql ^&w&u&mu& S&f&k&pd b u&cd b u&fo&aj H y&f u&q, a k&ql ^&w&u&mu& k&ka&mu& S&fy&dm, m %&N&S d c nexl j l w& f&ij r < nexl Y&d&g l w& f&ij r < . k&ql n&er g" w&ru&q, a&j , k&f. u&u i | y&dw&j i r fok , o. k&f&ok&pl a i n&k&f&h&ka j &f. u&ul a&j k&ak&ai ni " tu f. u&u i | y&du&k&sh md l j r h&f. a&D&, A; w&j i r h w&j YH&j k&ak&a'

3 mo i i n&k&f&h&ka&w&H w&@hl a&j YH&j k&ak&ai ni " . e U k&S&ook&f&hal d&h i | y&d S&u&oH&auq, a&y&pu&el d&am &ll 'B't&mu&h'i S&h&ak&kan&er" yr fy&df&j k; a&h i w&d d&hl j&ak&d ul a&u&el su i | y&dN&u; d l r&k&h&dy y&e j&k l d&am l a&fy&dw&hl r&k&hl a w&oyi a&j k w r Bg K&h l d&am a&fl S&U l d&ay&r l d&am a&f&vi U l d&e&i y j&ak&d u ; e&am d < l d&am a&w&e < ; a&f&o' i y

S&f&mt&oa, b n&h&id&kh&ll i | y&dh&k&ak&ka l d&am y&sh&f. a&Ty&f. ai j&dh&d fy&di ' | i y Ty&f. a&or&e&j k&a. ai y fou&om&h&ka. a n&h&id&kh h&ka w&oyi a&j k w r tu. k&a d&am hi j d c l d&h&ka | y&dm&u&E&N l sul a&woyi a&f&kd&o'

මිල ගණන් හා සේවා ගාස්තු දර්ශකය

	ප්‍රච්ඡේද	ගෝලීය	ක්ලැසික්
kj ñ, ° . ek Ñ i ydfmd Srys l d h ^Wm u&	tk 45	tk 45	tk 45
ñ, ° . ek Ñ i yduQH. d a =fmd Svk qrd h&	ui l g 2]	ui l g 2]	ui l g 2]
uq, awdri q ek Ñ i yduQH. d a =fmd Svk qrd h&	ui l g 2]	ui l g 2]	ui l g 2]
K h i Ñdfj kauq, a nd ; yel sm%\$; h	35]	35]	35]
fYb yjputel su i yduQH. d a =fmd Svk qrd h&	ui l g 16]	ui l g 16]	ui l g 16]
f. úh hq =fYb h fj k fuj kaf. úh hq =vj u uq,	10]	10]	10]

ගාස්තු

wε =; ðfī . d a = - m%ñ l l ðm	re 3'000\$-	re 3'000\$-	re 2'000\$-
j d f% Ñ . d a = - m%ñ l l ðm	re 2'000\$-	re 2'000\$-	re 1'500\$-
wε =; ðfī . d a = - w Ñ r l l ðm	re 2'000\$-	re 2'000\$-	re 1'500\$-
j d f% Ñ . d a = - w Ñ r l l ðm	re 1'500\$-	re 1'500\$-	re 1'000\$-
fYb yjpute. d a = ^re 100'000\$-g w w &	re 1'500\$-	re 1'500\$-	re 1'500\$-
fYb yjpute. d a = ^re 100'000\$-g j ð &	re 2'500\$-	re 2'500\$-	re 2'500\$-
f. úi m%ab ðfī . d a =	re 750\$-	re 750\$-	re 750\$-
i Ñ d j bl a ðfī . d a =	re 500\$-	re 500\$-	re 500\$-
uq, a ek Ñ i . d a = cd Hkar ydfob Ñ	re 700\$-	re 700\$-	re 700\$-
fpl m aw re ú u \$ i j hxl % f. úi wdri qy er úi	re 1'000\$-	re 1'000\$-	re 1'000\$-

වෙනත් සේවා

i aB K h i 0g j ãl šfī . d a j=	re1"000\$-	re1"000\$-	re 750\$-
l ðam wE d šfī . d a j=	re1"000\$-	re1"000\$-	re 750\$-
ryi Hwl h ud d šfī . d a j=	re 500\$-	re 500\$-	re 350\$-
l ðam am% d'k wu; r m g m a d a j=	re 300\$-	re 300\$-	re 300\$-
i y; k m a d a j=	re 500\$-	re 500\$-	re 500\$-
ú l K ñ j j p r m g m a - f o l š B i y ú f o l š B ^ W m u u d ' 3 l z o l j ð &	re 500\$-	re 500\$-	re 500\$-
l , k a w E d š f i . d a j =	re1"500\$-	re1"500\$-	re1"000\$-
ú f o l š h l g l ð h r @ . k a h e u f i . d a j =	re3"000\$-	re3"000\$-	re3"000\$-
b k @ k i y d h < s a h l r . e k š i . d a j =	2]	2]	2]
f . ú i i a d k j , k a e k m d š f i . d a j =	1]	1]	1]
f Y à w d l à K l ð h - ' f m m % d'k f Y à f h k a j &	010]	010]	010]

fuu . d a " l , a w e j = ± k ñ ° j ' k a j r f j k i a ú h y e l '
k S s ; s y d f l d k ñ o à s w < f ó'