

NEW LOANS

Loan rates w.e.f 01.09.2026

Loan product	Base Rate w.e.f. 01.09.2026 (per annum)			
	6 Month Variable	1 Year Fixed	3 Year Fixed	5 Year Fixed
Personal loans	14.75%	15.00%	15.50%	16.00%
Personal loans - Professionals	13.50%	14.00%	14.50%	15.00%
Personal loans - Bankers	14.50%	15.00%	15.50%	N/A
Educational loan - Ashirwada	14.00%	14.25%	14.50%	14.75%
Housing loans	12.50%	13.00%	14.00%	15.00%
Loan against property	15.00%	15.50%	16.50%	17.00%
Vehicle loans	14.25%	N/A	15.25%	16.25%
Flexi Draft facilities	N/A	15.00%	16.00%	17.00%
Flexi Draft facilities - Pilots	N/A	14.50%	15.50%	16.50%
Teacher's Loan	N/A	N/A	15.00%	16.00%

**For Further Details Please Refer Below Table

Personal Loans - Employees of Large/Diversified Corporates including Cargills Group staff (Excluding Bank staff)															
Interest Frequency Salary Category	01 Month Variable			6 Months Variable			1 year Fixed			3 year Fixed			5 year Fixed		
	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction
Salary above LKR 300,000/-	AWPLR + 3.50%	AWPLR	+4.00%	14.75% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	15.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	15.50% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	16.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +4.00%	AWPLR	+4.25%	AWPLR +4.50%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%
Salary up tp LKR 149,999/-	AWPLR +4.50%	AWPLR	+4.75%	AWPLR +5.00%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%

Personal Loans - Professionals (Engineers, Doctors, Accountants, Architects, Pilots)																
Interest Frequency Salary Category	01 Month Variable			6 Months Variable			1 year Fixed			3 year Fixed			5 Year Fixed			
	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	
Salary above LKR 500,000/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	13.50% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	14.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	14.50% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	15.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	
Salary between LKR 300,000/- & LKR 499,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.25%	

Personal Loans - Bankers Product										
Interest Frequency	01 Month Variable	6 Months Variable	1 year Fixed	3 year Fixed	5 Year Fixed					
Salary Category	Standing Instruction	Standing Instruction	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	
Salary above LKR 300,000/-	AWPLR +3.00%	14.50 % p.a. (Base Rate)	15.00 % p.a. (Base Rate)				N/A	N/A	N/A	
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.25%	Base Rate + 0.5%	Base Rate + 0.5%				N/A	N/A	N/A	
Salary up tp LKR 149,999/-	AWPLR +3.75%	Base Rate + 1.0%	Base Rate + 1.0%				N/A	N/A	N/A	

Education Loan Rates-Ashirwade					
Interest Frequency	6 Months Variable	1 year Fixed	3 year Fixed	5 Year Fixed	
	14.00% p.a. (Base Rate)	14.25% p.a. (Base Rate)	14.50% p.a. (Base Rate)	14.75% p.a. (Base Rate)	

Housing Loans Rates								
Interest Frequency Salary Category	6 Months Variable		1 year Fixed		3 year Fixed		5 Year Fixed	
	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
	12.50% p.a. (Base Rate)	Base Rate + 0.50%	13.00% p.a. (Base Rate)	Base Rate + 0.50%	14.00% p.a. (Base Rate)	Base Rate + 0.5%	15.00% p.a. (Base Rate)	Base Rate + 0.5%

Loan against property rates									
Interest Frequency Salary Category	6 Months Variable		1 year Fixed		3 year Fixed		5 Year Fixed		
	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	
	15.00% p.a. (Base Rate)	Base Rate + 0.25%	15.50% p.a. (Base Rate)	Base Rate + 0.5%	16.50% p.a. (Base Rate)	Base Rate + 0.5%	17.00% p.a. (Base Rate)	Base Rate + 0.5%	

Pension Loan - Wishtama				
Interest Frequency	Fixed rates			
	Loan Period upto 1 year	Loan Period upto 1-3 years	Loan Period upto 3-5 years	Loan Period Over 5 Years
	12.50% p.a. (Base Rate)	13.50% p.a. (Base Rate)	14.50% p.a. (Base Rate)	16.00% p.a. (Base Rate)

Vehicle Loan Rates						
Interest Frequency	6 Months Variable		3 Year Fixed		5 Year Fixed*	
Salary Category	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
LTV up to 40.00%	14.25%	Base Rate + 0.50%	15.25%	Base Rate + 0.50%	16.25%	Base Rate + 0.50%
	(Base Rate)		(Base Rate)		(Base Rate)	
LTV From 40.00%-60.00%	Base Rate + 1.00%	Base Rate + 1.25%	Base Rate + 1.00%	Base Rate + 1.25%	Base Rate + 1.00%	Base Rate + 1.25%

* 6 year Vehicle loan rate would be the same as 5 year vehicle loan rate

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Vehicle Loan 10 Years	
3 Year Fixed	
Salary Remitted	Standing Instruction
16.25% (Base Rate)	Base Rate + 0.50%
Base Rate + 1.00%	Base Rate + 1.25%

Flexi Draft Rates		
1 Year Fixed	3 Year Fixed	5 Year Fixed*
15.00%	16.00%	17.00%

(Base Rate)	(Base Rate)	(Base Rate)
Flexi Draft Rates (Pilots)		
1 Year Fixed	3 Year Fixed	5 Year Fixed*
14.50%	15.50%	16.50%
(Base Rate)	(Base Rate)	(Base Rate)

AGRI / MICRO Finance - "AYODI" Women Entrepreneur Loan Product				
Loan Amount	Fixed rates			
	Loan Period upto 1 year	Loan Period upto 2-3 year	Loan Period upto 3-5 year	Maximum Loan Tenure
Up to LKR 1 Mn	12.50%	13.00%	14.50%	5 years
Above LKR 1 Mn	13.50%	14.00%	15.50%	5 years

AGRI / MICRO Finance Lending Interest rates Upto 2 Mn				
Loan Category	Fixed rates			
	Loan Period upto 1 year	Loan Period upto 1-3 year	Loan Period upto 3-5 ye	Maximum Loan Tenure
Agri/Micro Finance- Unsecured(without Mortgage)	12.50%	13.50%	14.50%	5 years
Agri/Micro Finance- Secured(with Mortgage)	12.00%	13.00%	14.00%	5 years
Svramashakthi personal loan Scheme	16.50%	16.50%	N/A	3 Years

AGRI / MICRO Finance Lending Interest rates-greater than 2 Mn				
Loan Category	Fixed rates			
	Loan Period upto 1 year	Loan Period upto 1-3 year	Loan Period upto 3-5 ye	Maximum Loan Tenure
Agri/Micro Finance- Unsecured(without Mortgage)	14.50%	15.50%	16.50%	5 years
Agri/Micro Finance- Secured(with Mortgage)	14.00%	15.00%	16.00%	5 years
Svramashakthi personal loan Scheme	16.50%	16.50%	N/A	3 Years

Teacher's Loan			
3 Year Fixed		5 Year Fixed	
Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
15.00%	Base Rate + 0.50%	16.00%	Base Rate + 0.50%
(Base Rate)		(Base Rate)	