

Annexure 1

NEW LOANS

Loan rates w.e.f 31.10.2023

Personal Loan Rates

Interest Frequency	01 Month Variable			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	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction		
Salary above LKR 250,000/-	AWPLR +2.75%	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%	17.00%	17.50%	18.25%	16.50%	17.00%	17.75%
Salary between LKR 150,000/- & LKR 249,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	19.00%	19.50%	20.25%	18.50%	19.00%	19.75%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%
Salary between LKR 75,000/- & LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	19.50%	20.00%	20.75%	19.00%	19.50%	20.25%	18.50%	19.00%	19.75%	18.00%	18.50%	19.25%
Salary between LKR 30,000/- & LKR 74,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	AWPLR +4.25%	20.00%	20.50%	21.25%	19.50%	20.00%	20.75%	19.00%	19.50%	20.25%	18.50%	18.75%	19.25%

Personal Loans - Employees of Large/Diversified Corporates Including Cargills Group staff (Excluding Bank staff)

Interest Frequency	01 Month Variable			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	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction		
Salary above LKR 250,000/-	AWPLR +2.75%	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%	17.00%	17.50%	18.25%	16.50%	17.00%	17.75%
Salary between LKR 150,000/- & LKR 249,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	19.00%	19.50%	20.25%	18.50%	19.00%	19.75%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%
Salary between LKR 75,000/- & LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	19.50%	20.00%	20.75%	19.00%	19.50%	20.25%	18.50%	19.00%	19.75%	18.00%	18.50%	19.25%
Salary between LKR 30,000/- & LKR 74,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	AWPLR +4.25%	20.00%	20.50%	21.25%	19.50%	20.00%	20.75%	19.00%	19.50%	20.25%	18.50%	18.75%	19.25%

Personal Loans - Professionals (Engineers, Doctors, Accountants, Architects, Pilots)

Interest Frequency	01 Month Variable			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	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction		
Salary above LKR 300,000/-	AWPLR +2.75%	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	17.50%	18.00%	18.75%	17.00%	17.50%	18.25%	16.50%	17.00%	17.75%	16.00%	16.50%	17.25%
Salary between LKR 200,000/- & LKR 299,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	18.50%	19.00%	19.75%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%	17.00%	17.50%	18.25%
Salary between LKR 100,000/- & LKR 199,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	19.00%	19.50%	20.25%	18.50%	19.00%	19.75%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%
Upto LKR 99,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	AWPLR +4.25%	19.50%	20.00%	20.75%	19.00%	19.50%	20.25%	18.50%	19.00%	19.75%	18.00%	18.25%	18.75%

Personal Loans - Bankers Product

Interest Frequency	01 Month Variable			6 Months Variable			1 year Fixed			3 year Fixed			5 Year Fixed			
	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction		
Salary above LKR 250,000/-	AWPLR +2.25%	AWPLR +2.50%	AWPLR +2.75%	AWPLR +3.00%	17.50%	18.00%	18.75%	17.00%	17.50%	18.25%	16.50%	17.00%	17.75%	N/A	N/A	N/A
Salary between LKR 100,000/- & LKR 249,999/-	AWPLR +2.50%	AWPLR +2.75%	AWPLR +3.00%	AWPLR +3.25%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%	17.00%	17.50%	18.25%	N/A	N/A	N/A
Salary between LKR 30,000/- & LKR 99,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	18.50%	19.00%	19.75%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%	N/A	N/A	N/A

Education Loan Rates

Interest Frequency	01 Month Variable			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	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction		
Salary above LKR 250,000/-	AWPLR +2.75%	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	16.50%	17.00%	17.75%	16.00%	16.50%	17.25%	15.75%	16.25%	17.00%	15.50%	16.00%	16.75%
Salary between LKR 150,000/- & LKR 249,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	17.50%	18.00%	18.75%	17.00%	17.50%	18.25%	16.75%	17.25%	18.00%	16.50%	17.00%	17.75%
Salary between LKR 75,000/- & LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	18.00%	18.50%	19.25%	17.50%	18.00%	18.75%	17.25%	17.75%	18.50%	17.00%	17.50%	18.25%
Salary between LKR 30,000/- & LKR 74,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	AWPLR +4.25%	18.50%	19.00%	19.75%	18.00%	18.50%	19.25%	17.75%	18.25%	19.00%	17.50%	18.00%	18.75%

Housing Loans Rates

Interest Frequency	6 Months Variable		1 year Fixed		3 year Fixed		5 Year Fixed		10 Year Fixed	
	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
Salary above LKR 350,000/-	15.00%	15.25%	14.75%	15.00%	14.50%	15.00%	14.25%	14.75%	14.00%	14.50%
Salary between LKR 249,999/- & LKR 349,999/-	15.25%	15.50%	15.00%	15.25%	14.75%	15.25%	14.50%	15.00%	14.25%	14.75%
Salary between LKR 99,999/- & LKR 249,999/-	15.75%	16.25%	15.50%	16.00%	15.00%	16.00%	14.75%	15.25%	14.50%	15.00%
upto LKR 99,999/-	16.25%	16.75%	16.00%	16.50%	15.50%	16.50%	15.25%	15.50%	15.00%	15.25%

Loan against property rates

Interest Frequency	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
Salary above LKR250,000/-	16.50%	16.75%	16.00%	16.50%	15.75%	16.25%	15.50%	16.00%
Salary between LKR 99,999/- - 249,999	17.00%	17.75%	16.50%	17.50%	16.25%	17.25%	16.00%	16.25%
upto LKR99,999/-	17.50%	18.25%	17.00%	17.75%	16.75%	17.50%	16.25%	16.25%

Vehicle Loan Rates

Interest Frequency	6 Months Variable		3 Year Fixed		5 Year Fixed*	
	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
Salary Above LKR 150,000/-	17.00%	17.50%	16.00%	16.50%	15.50%	16.00%
Salary between LKR 100,000/- & LKR 149,999/-	17.50%	17.75%	16.50%	16.75%	16.00%	16.25%
Salary between LKR 50,000/- & LKR 99,999/-	17.75%	18.00%	16.75%	17.00%	16.25%	16.50%

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

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 year	Maximum Loan Tenure
Agri/Micro Finance- Unsecured(without Mortgage)	15.00%	15.00%	15.00%	5 years
Agri/Micro Finance- Secured(with Mortgage)	14.00%	14.00%	14.00%	5 years
Shramashakthi personal loan Scheme	16.00%	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 year	Maximum Loan Tenure
Agri/Micro Finance- Unsecured(without Mortgage)	14.50%	14.50%	14.50%	5 years
Agri/Micro Finance- Secured(with Mortgage)	13.50%	13.50%	13.50%	5 years
Shramashakthi personal loan Scheme	15.50%	16.00%	N/A	3 Years