

ANNEXURE 1
NEW LOANS - LOAN RATES W.E.F 01.06.2024

| Personal Loan Rates | | | | | | | | | | | | | | | | |
|--|-------------------|-------------------|-----------------|----------------------|-------------------|-----------------|----------------------|-------------------|-----------------|----------------------|-------------------|-----------------|----------------------|-------------------|-----------------|----------------------|
| Interest Frequency | 01 Month Variable | | | | 6 Months Variable | | | 1 year Fixed | | | 3 year Fixed | | | 5 Year Fixed | | |
| | Salary Category | 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 250,000/- | AWPLR +2.75% | AWPLR +3.00% | AWPLR +3.25% | AWPLR +3.50% | 14.00% | 14.50% | 15.25% | 14.25% p.a. | 14.75% | 15.50% | 14.75% p.a. | 15.25% | 16.00% | 15.00% p.a. | 15.50% | 16.25% |
| Salary between LKR 150,000/- & LKR 249,999/- | AWPLR +3.00% | AWPLR +3.25% | AWPLR +3.50% | AWPLR +3.75% | 15.00% | 15.50% | 16.25% | 15.25% | 15.75% | 16.50% | 15.75% | 16.25% | 17.00% | 16.00% | 16.50% | 17.25% |
| Salary between LKR 75,000/- & LKR 149,999/- | AWPLR +3.25% | AWPLR +3.50% | AWPLR +3.75% | AWPLR +4.00% | 15.00% | 16.00% | 16.75% | 15.75% | 16.25% | 17.00% | 16.25% | 16.75% | 17.50% | 16.50% | 17.00% | 17.25% |
| Salary between LKR 30,000/- & LKR 74,999/- | AWPLR +3.50% | AWPLR +3.75% | AWPLR +4.00% | AWPLR +4.25% | 16.00% | 16.50% | 17.25% | 16.25% | 16.75% | 17.50% | 16.75% | 17.25% | 18.00% | 17.00% | 17.25% | 17.50% |

| 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 Category | 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 250,000/- | AWPLR +2.75% | AWPLR +3.00% | AWPLR +3.25% | AWPLR +3.50% | 14.00% p.a. | 14.50% | 15.25% | 14.25% p.a. | 14.75% | 15.50% | 14.75% p.a. | 15.25% | 16.00% | 15.00% p.a. | 15.50% | 16.25% |
| Salary between LKR 150,000/- & LKR 249,999/- | AWPLR +3.00% | AWPLR +3.25% | AWPLR +3.50% | AWPLR +3.75% | 15.00% | 15.50% | 16.25% | 15.25% | 15.75% | 16.50% | 15.75% | 16.25% | 17.00% | 16.00% | 16.50% | 17.25% |
| Salary between LKR 75,000/- & LKR 149,999/- | AWPLR +3.25% | AWPLR +3.50% | AWPLR +3.75% | AWPLR +4.00% | 15.00% | 16.00% | 16.75% | 15.75% | 16.25% | 17.00% | 16.25% | 16.75% | 17.50% | 16.50% | 17.00% | 17.25% |
| Salary between LKR 30,000/- & LKR 74,999/- | AWPLR +3.50% | AWPLR +3.75% | AWPLR +4.00% | AWPLR +4.25% | 16.00% | 16.50% | 17.25% | 16.25% | 16.75% | 17.50% | 16.75% | 17.25% | 18.00% | 17.00% | 17.25% | 17.50% |

| 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 Category | 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 +2.75% | AWPLR +3.00% | AWPLR +3.25% | AWPLR +3.50% | 13.00% p.a. | 13.50% | 14.25% | 13.50% p.a. | 14.00% | 14.75% | 14.00% p.a. | 14.50% | 15.25% | 14.50% p.a. | 15.00% | 15.75% |
| Salary between LKR 200,000/- & LKR 299,999/- | AWPLR +3.00% | AWPLR +3.25% | AWPLR +3.50% | AWPLR +3.75% | 14.00% | 14.50% | 15.25% | 14.50% | 15.00% | 15.75% | 15.00% | 15.50% | 16.25% | 15.00% | 16.00% | 16.75% |
| Salary between LKR 75,000/- & LKR 199,999/- | AWPLR +3.25% | AWPLR +3.50% | AWPLR +3.75% | AWPLR +4.00% | 14.50% | 15.00% | 15.75% | 15.00% | 15.50% | 16.25% | 15.50% | 16.00% | 16.75% | 16.00% | 16.50% | 17.25% |
| Up to LKR 99,999/- | AWPLR +3.50% | AWPLR +3.75% | AWPLR +4.00% | AWPLR +4.25% | 15.00% | 15.50% | 16.25% | 15.50% | 16.00% | 16.75% | 16.00% | 16.50% | 17.25% | 16.50% | 16.75% | 17.25% |

| Personal Loans - Bankers Product | | | | | | | | | | | | | | | | |
|--|-------------------|-------------------|-----------------|----------------------|-------------------|-----------------|----------------------|-------------------|-----------------|----------------------|-------------------|-----------------|----------------------|-------------------|-----------------|----------------------|
| Interest Frequency | 01 Month Variable | | | | 6 Months Variable | | | 1 year Fixed | | | 3 year Fixed | | | 5 Year Fixed | | |
| | Salary Category | 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 250,000/- | | | AWPLR +2.25% | | | | 13.00% p.a. | | | | 13.50% p.a. | | | N/A | N/A | N/A |
| Salary between LKR 100,000/- & LKR 249,999/- | | | AWPLR +2.50% | | | | 13.50% | | | | 14.00% | | | N/A | N/A | N/A |
| Salary between LKR 30,000/- & LKR 99,999/- | | | AWPLR +3.00% | | | | 14.00% | | | | 14.50% | | | 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 Category | 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 250,000/- | AWPLR +2.75% | AWPLR +3.00% | AWPLR +3.25% | AWPLR +3.50% | 14.00% p.a. | 14.50% | 15.25% | 14.25% p.a. | 14.75% | 15.50% | 14.75% p.a. | 15.25% | 16.00% | 15.00% p.a. | 15.50% | 16.25% |
| Salary between LKR 150,000/- & LKR 249,999/- | AWPLR +3.00% | AWPLR +3.25% | AWPLR +3.50% | AWPLR +3.75% | 15.00% | 15.50% | 16.25% | 15.25% | 15.75% | 16.50% | 15.75% | 16.25% | 17.00% | 16.00% | 16.50% | 17.25% |
| Salary between LKR 75,000/- & LKR 149,999/- | AWPLR +3.25% | AWPLR +3.50% | AWPLR +3.75% | AWPLR +4.00% | 15.00% | 16.00% | 16.75% | 15.75% | 16.25% | 17.00% | 16.25% | 16.75% | 17.50% | 16.50% | 17.00% | 17.25% |
| Salary between LKR 30,000/- & LKR 74,999/- | AWPLR +3.50% | AWPLR +3.75% | AWPLR +4.00% | AWPLR +4.25% | 16.00% | 16.50% | 17.25% | 16.25% | 16.75% | 17.50% | 16.75% | 17.25% | 18.00% | 17.00% | 17.25% | 17.50% |

| Housing Loans Rates | | | | | | | | | | |
|--|-------------------|-----------------|----------------------|-----------------|----------------------|-----------------|----------------------|-----------------|----------------------|--|
| Interest Frequency | 6 Months Variable | | | 1 year Fixed | | | 3 year Fixed | | 5 Year Fixed | |
| | Salary Category | Salary Remitted | Standing Instruction | Salary Remitted | Standing Instruction | Salary Remitted | Standing Instruction | Salary Remitted | Standing Instruction | |
| Salary above LKR 350,000/- | 12.00% p.a. | 12.25% | 12.50% | 12.50% p.a. | 12.75% | 13.50% p.a. | 14.00% | 14.00% p.a. | 14.50% | |
| Salary between LKR 249,999/- & LKR 349,999/- | 12.25% | 12.50% | 12.75% | 12.75% p.a. | 13.00% | 13.75% p.a. | 14.25% | 14.25% p.a. | 14.75% | |
| Salary between LKR 99,999/- & LKR 249,999/- | 12.75% | 13.25% | 13.75% | 13.75% p.a. | 14.25% | 14.75% p.a. | 15.25% | 15.25% p.a. | 15.75% | |
| upto LKR 99,999/- | 13.25% | 13.75% | 14.25% | 14.25% p.a. | 14.75% | 15.25% p.a. | 15.75% | 15.75% p.a. | 16.25% | |

| Loan against property rates | | | | | | | | | |
|---------------------------------------|-------------------|-----------------|----------------------|-----------------|----------------------|-----------------|----------------------|-----------------|----------------------|
| Interest Frequency | 6 Months Variable | | | 1 year Fixed | | 3 year Fixed | | 5 Year Fixed | |
| | Salary Category | Salary Remitted | Standing Instruction | Salary Remitted | Standing Instruction | Salary Remitted | Standing Instruction | Salary Remitted | Standing Instruction |
| Salary above LKR 250,000/- | 13.00% p.a. | 13.25% | 13.50% | 13.50% p.a. | 14.00% | 14.50% p.a. | 15.00% | 15.00% p.a. | 15.50% |
| Salary between LKR 99,999/- & 249,999 | 13.50% | 14.25% | 14.00% | 14.00% p.a. | 15.00% | 15.00% p.a. | 15.50% | 15.50% p.a. | 16.00% |
| upto LKR 99,999/- | 14.00% | 14.75% | 14.50% | 14.50% p.a. | 15.25% | 15.25% p.a. | 15.75% | 15.75% p.a. | 16.25% |

| 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 |
| Salary Above LKR 150,000/- | 12.50% | 13.00% | 13.50% | 13.50% p.a. | 14.00% | 15.00% | 15.50% |
| Salary between LKR 100,000/- & LKR 149,999/- | 13.00% | 13.25% | 14.00% | 14.00% p.a. | 14.25% | 15.00% | 15.75% |
| Salary between LKR 50,000/- & LKR 99,999/- | 13.25% | 13.50% | 14.25% | 14.25% p.a. | 14.50% | 15.25% | 16.00% |

*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) | 12.00% | 12.00% | 12.00% | 12.00% | 5 years |
| Agri/Micro Finance- Secured(with Mortgage) | 11.00% | 11.00% | 11.00% | 11.00% | 5 years |
| Shramashakthi personal loan Scheme | 14.00% | 14.00% | N/A | 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) | 14.00% | 14.00% | 14.00% | 14.00% | 5 years |
| Agri/Micro Finance- Secured(with Mortgage) | 13.00% | 13.00% | 13.00% | 13.00% | 5 years |
| Shramashakthi personal loan Scheme | 14.00% | 14.00% | N/A | N/A | 3 Years |

