

Annexure 1																
NEW LOANS																
LOAN RATE W.E.F 2ND MAY 2025																
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 300,000/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	13.5% p.a.	14.00%	14.75%	13.75% p.a.	14.25%	15.00%	14.25% p.a.	14.75%	15.50%	14.75% p.a.	15.25%	16.00%	
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	14.50%	15.00%	15.75%	14.75%	15.25%	16.00%	15.25%	15.75%	16.50%	15.75%	16.25%	17.00%	
Salary up to LKR 149,999/-	AWPLR +4.00%	AWPLR +4.25%	AWPLR +4.50%	15.00%	15.50%	16.25%	15.25%	15.75%	16.50%	15.75%	16.25%	17.00%	16.25%	16.75%	17.00%	
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 500,000/-	AWPLR +2.75%	AWPLR +3.00%	AWPLR +3.25%	12.00% p.a.	12.50%	13.25%	12.50 % p.a.	13.00%	13.75%	13.00 % p.a.	13.50%	14.25%	14.00 % p.a.	14.50%	15.25%	
Salary between LKR 300,000/- & LKR 499,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	13.00%	13.50%	14.25%	13.50%	14.00%	14.75%	14.00%	14.50%	15.25%	15.00%	15.50%	16.25%	
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	13.50%	14.00%	14.75%	14.00%	14.50%	15.25%	14.50%	15.00%	15.75%	15.50%	16.00%	16.25%	
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 +2.25%			13.00 % p.a.			13.50 % p.a.			14.00 % p.a.			N/A			
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +2.50%			13.50%			14.00%			14.50%			N/A			
Salary up to LKR 149,999/-	AWPLR +3.00%			14.00%			14.50%			15.00%			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 300,000/-	AWPLR +2.75%	AWPLR +3.00%	AWPLR +3.25%	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 betweenLKR 150,000/- & LKR 299,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	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 up tp LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	15.50%	16.00%	16.75%	15.75%	16.25%	17.00%	16.25%	16.75%	17.50%	16.50%	17.00%	17.25%	

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
	10.50 p.a.	11.00%	11.00 % p.a.	11.50%	12.00 p.a.	12.50%	14.00 p.a.	14.50%

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
	13.00% p.a.	13.25%	13.50% p.a.	14.00%	14.50 p.a.	15.00%	15.00% p.a.	15.50%

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 55.00%	12.00%	12.50%	12.50%	13.00%	14.00%	14.50%
LTV From 55.00%-70.00%	13.00%	13.25%	13.50%	13.75%	15.00%	15.25%
*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)	10.00%	11.00%	12.00%	5 years
Agri/Micro Finance- Secured(with Mortgage)	9.50%	10.50%	11.50%	5 years
Shramashakthi personal loan Scheme	14.00%	14.00%	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)	12.00%	13.00%	14.00%	5 years
Agri/Micro Finance- Secured(with Mortgage)	11.50%	12.50%	13.50%	5 years
Shramashakthi personal loan Scheme	14.00%	14.00%	N/A	3 Years