

Annexure 1  
NEW LOANS

LOAN RATE W.E.F 1ST JANUARY 2026

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 +3.50%	AWPLR +3.75%	AWPLR +4.00%	13.50% 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 +4.00%	AWPLR +4.25%	AWPLR +4.50%	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 +4.50%	AWPLR +4.75%	AWPLR +5.00%	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 +3.00%	AWPLR +3.25%	AWPLR +3.50%	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 +3.25%	AWPLR +3.50%	AWPLR +3.75%	13.00%	13.50%	14.25%	13.50%	14.00%	14.75%	14.50%	15.00%	15.25%	15.00%	15.50%	16.25%
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	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/-				13.00 % p.a.			13.50 % p.a.					14.00 % p.a.			N/A
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.25%			13.50%			14.00%					14.50%	N/A		
Salary up to LKR 149,999/-	AWPLR +3.75%			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%	13.00% p.a.	13.50%	14.25%	13.25% p.a.	13.75%	14.50%	13.75% p.a.	14.25%	15.00%	14.00% p.a.	14.50%	15.25%
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	14.00%	14.50%	15.25%	14.25%	14.75%	15.50%	14.75%	15.25%	16.00%	15.00%	15.50%	16.25%
Salary up tp LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	14.50%	15.00%	15.75%	14.75%	15.25%	16.00%	15.25%	15.75%	16.50%	15.50%	16.00%	16.25%

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	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
	11.00% p.a.	11.50%	11.50 % p.a.	12.00%	12.50% p.a.	13.00%	13.50% p.a.	14.00%				

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 Remitted	Standing Instruction	Salary Remitted	Standing Instruction
	13.50% p.a.	13.75%	14.00% p.a.	14.50%	15.00 % p.a.	15.50%	15.50% p.a.	16.00%				

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 Remitted	Standing Instruction	Salary Remitted	Standing Instruction
LTV up to 55.00%	12.50%	13.00%	13.00%	13.50%	14.50%	15.00%				
LTV From 55.00%-70.00%	13.50%	13.75%	14.00%	14.25%	15.50%	15.75%				
*6 year Vehicle loan rate would be the same as 5 year vehicle loan rate										

Fixed Draft Rates

Interest Frequency	1 Year Fixed	3 Year Fixed	5 Year Fixed
LTV up to 55.00%	11.99%	12.50%	13.50%

AGRI / MICRO Finance - "AYOMI" 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	10.00%	10.50%	12.00%	5 years
Above LKR 1 Mn	11.00%	11.50%	13.00%	5 years

AGRI / MICRO Finance Lending Interest rates Up to 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