

NEW LOANS

Loan rates w.e.f 01.05.2025

Personal Loans - Employees of Large/Overseas Firms/Corporates Including Capillary 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. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	13.75% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	14.25% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	14.75% 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%	Base Rate + 2.25%
Salary up to 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%	Base Rate + 2.75%

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. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	12.50% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	13.00% 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%
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 + 2.75%

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%			13.00% p.a. (Base Rate)			13.00% p.a. (Base Rate)				14.00% 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%				Base Rate + 0.5%		N/A	N/A	N/A
Salary up to LKR 149,999/-	AWPLR +3.75%			Base Rate + 1.0%			Base Rate + 1.0%				Base Rate + 1.0%		N/A	N/A	N/A

Education Loan Rates-Ashirwada					
Interest Frequency	6 Months Variable		1 year Fixed		5 Year Fixed
	12.50% p.a. (Base Rate)		12.75% p.a. (Base Rate)		13.25% p.a. (Base Rate)

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
	11.00% p.a. (Base Rate)	Base Rate + 0.50%	11.50% p.a. (Base Rate)	Base Rate + 0.50%	12.50% p.a. (Base Rate)	Base Rate + 0.5%	13.50% p.a. (Base Rate)	Base Rate + 0.5%

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
	13.50% p.a. (Base Rate)	Base Rate + 0.25%	14.00% p.a. (Base Rate)	Base Rate + 0.5%	15.00% p.a. (Base Rate)	Base Rate + 0.5%	15.50% p.a. (Base Rate)	Base Rate + 0.5%

Pension Loan - Wshrams					
Interest Frequency	Loan Period upto 1 year		Loan Period upto 1-3 years		Loan Period Over 5 Years
	11.50% p.a. (Base Rate)		12.50% p.a. (Base Rate)		15.00% 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 55.00%	13.00% (Base Rate)	Base Rate + 0.50%	14.00% (Base Rate)	Base Rate + 0.50%	15.00% (Base Rate)	Base Rate + 0.50%
LTV From 55.00%-70.00%	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

Flexi Draft Rates			
1 Year Fixed	3 Year Fixed		5 Year Fixed*
13.50% (Base Rate)	14.50% (Base Rate)		15.50% (Base Rate)

Flexi Draft Rates (Pilots)			
1 Year Fixed	3 Year Fixed		5 Year Fixed*
13.00% (Base Rate)	14.00% (Base Rate)		15.00% (Base Rate)

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 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

Teacher's Loan			
3 Year Fixed		5 Year Fixed	
Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
14.50% (Base Rate)	Base Rate + 0.50%	15.50% (Base Rate)	Base Rate + 0.50%