

**Annexure 1
NEW LOANS
Loan rates w.e.f 02.12.2024**

Personal Loan Rates																
Interest Frequency Salary Category	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 +3.25%	14.00% 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%	15.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%
Salary between LKR 150,000/- & LKR 249,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.50%	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 between LKR 75,000/- & LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	AWPLR +3.75%	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%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.25%
Salary between LKR 30,000/- & LKR 74,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	AWPLR +4.00%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.25%	Base Rate + 2.25%

Personal Loans - Employees of Large/Diversified Corporates Including Cargills Group staff (Excluding Bank staff)																
Interest Frequency Salary Category	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 +3.25%	14.00% 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%	15.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%
Salary between LKR 150,000/- & LKR 249,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.50%	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 between LKR 75,000/- & LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	AWPLR +3.75%	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%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.25%
Salary between LKR 30,000/- & LKR 74,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	AWPLR +4.00%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.25%	Base Rate + 2.25%

Personal Loans - Professionals (Engineers, Doctors, Accountants, Architects, Pilots)																
Interest Frequency Salary Category	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 +3.25%	13.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	13.50% 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%	14.50% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%
Salary between LKR 200,000/- & LKR 299,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.50%	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 between LKR 100,000/- & LKR 199,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	AWPLR +3.75%	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%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.25%
Upto LKR 99,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	AWPLR +4.00%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.25%	Base Rate + 2.25%

Personal Loans - Bankers Product																
Interest Frequency Salary Category	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 +3.25%	13.00% p.a.			13.50% p.a.			14.00% p.a.			N/A	N/A	N/A
Salary between LKR 100,000/- & LKR 249,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.50%	Base Rate + 0.5%			Base Rate + 0.5%			Base Rate + 0.5%			N/A	N/A	N/A
Salary between LKR 30,000/- & LKR 99,999/-	AWPLR +3.00%	AWPLR +3.00%	AWPLR +3.00%	AWPLR +3.00%	Base Rate + 1.0%			Base Rate + 1.0%			Base Rate + 1.0%			N/A	N/A	N/A

Education Loan Rates																
Interest Frequency Salary Category	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 +3.25%	14.00% 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%	15.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%
Salary between LKR 150,000/- & LKR 249,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.50%	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 between LKR 75,000/- & LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	AWPLR +3.75%	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%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.25%
Salary between LKR 30,000/- & LKR 74,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	AWPLR +4.00%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.50%	Base Rate + 3.25%	Base Rate + 2.00%	Base Rate + 2.25%	Base Rate + 2.25%

Housing Loans Rates																
Interest Frequency Salary Category	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						
	10.50% p.a. (Base Rate)	Base Rate + 0.50%	11.00% p.a. (Base Rate)	Base Rate + 0.50%	12.00% p.a. (Base Rate)	Base Rate + 0.5%	14.00% p.a. (Base Rate)	Base Rate + 0.5%	17.00% p.a. (Base Rate)	Base Rate + 0.5%						
									Only for review purposes of existing loan facilities with 10 Years fixed interest rate							

Loan against property rates																
Interest Frequency Salary Category	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/-	13.00% p.a. (Base Rate)	Base Rate + 0.25%	13.50% p.a. (Base Rate)	Base Rate + 0.5%	14.50% p.a. (Base Rate)	Base Rate + 0.5%	15.00% p.a. (Base Rate)	Base Rate + 0.5%								
Salary between LKR 99,999/- - 249,999	Base Rate + 0.50%	Base Rate + 1.25%	Base Rate + 0.50%	Base Rate + 1.50%	Base Rate + 0.50%	Base Rate + 1.50%	Base Rate + 0.50%	Base Rate + 0.75%								
upto LKR99,999/-	Base Rate + 1.00%	Base Rate + 1.75%	Base Rate + 1.00%	Base Rate + 1.75%	Base Rate + 1.00%	Base Rate + 1.75%	Base Rate + 0.75%	Base Rate + 0.75%								

Vehicle Loan Rates																
Interest Frequency Salary Category	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/-	12.50% (Base Rate)	Base Rate + 0.50%	13.50% (Base Rate)	Base Rate + 0.50%	15.00% (Base Rate)	Base Rate + 0.50%										
Salary between LKR 100,000/- & LKR 149,999/-	Base Rate + 0.50%	Base Rate + 0.75%	Base Rate + 0.50%	Base Rate + 0.75%	Base Rate + 0.50%	Base Rate + 0.75%										
Salary between LKR 50,000/- & LKR 99,999/-	Base Rate + 0.75%	Base Rate + 1.00%	Base Rate + 0.75%	Base Rate + 1.00%	Base Rate + 0.75%	Base Rate + 1.00%										

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