

Charges for bank services - All Charges are displayed excluding VAT					
Loan	Service Charges for Loans		Description of the Charges		Charges
	Thilina Credit Facility & Other Consumption Loans		Charges Depending on Loan Amount (Maximum Charge Rs.50,000/-)		1% of The Loan Amount
	Loans Other The Above		Maximum Charge Up to Rs.75,000/- (Not exceeding Rs.75,000/-)		0.5% Of The Loan Amount
	SME Project Reports		From Rs. 2.5Mn to Rs.5Mn		Rs. 1,000/-
			From Rs. 500,001 to Rs.10Mn		Rs. 2,500/-
			Above Rs.1,000,001		Rs. 5,000/-
			Maximum Charge Upto Rs. 75,000/- (Not exceeding Rs.75,000/-)		
	Loan Rescheduling Service Charges		Rs.1,000/- (Post Inspection Charges Will Be Applied In Addition)		
	Inspection Charges For Loans		Description of the Charges		Charges
	Pre Inspection Charges (Except Mortgage Bonds, Loans Against Deposit, Detusavi Loan, Staff Loan,including Thilina Loan)		Upto Rs. 500,000 - 1% of the Loan Amount		Minimum Charge Rs.500/-
			From Rs. 500,001 to Rs.1Mn - 0.75% of the Loan Amount		Minimum Charge Rs.5,000/-
			Rs.1,000,001 & Above - 0.5% of the Loan Amount		Minimum Charge Rs.7,500/-
					Maximum Charge Rs.50,000/-
	Post Inspection Charges , Charges for each Inspection on Non-performing Loans		Up to Rs. 500,000		Rs. 250/-
			From Rs.500,001 to Rs.1Mn		Rs. 500/-
			Rs.1,000,001 & Above		Rs. 1,000/-
			Stamp duty for affidavit Rs.50/-		Stamp duty for promissory notes Rs.1000/- or Rs.1 per part thereof
	Stationary Charges for loans		Description of the Charges		Charges
			Flat Fee For All Loan Amounts		Rs.350/-
	Deposit against Loan is granted on the same day as the deposit is opened		Rs.500/- + Rs.350/-		
	Applicable To Loans Without Service Charges, Excluding Staff Loans		0.5% Of The Loan Amount		Charges Range From a Minimum of Rs.250/-to a Maximum of Rs.5,000/-
	Charges on Full Settlement of a loan at once before its scheduled term			Charges	
	except for the settlement of loan with 75% of the balance , the settlement of the loan of the dead person, the settlement of the existing loan balance to take a loan, the settlement of the loan balance of a failed project, settlement of Deposit Against Loan and the settlement of loans due to non-receipt of refinance.			Outstanding Balance Up to Rs.1 Mn- 1% , Above Rs.1 Mn-Rs.10 Mn-2%, Above Rs.10 Mn-2.5% (Maximum Charge-Rs.500,000)	
	Stationery fees for approving and maintaining loans other than cultivation loans			Rs.5000/-	
	Charges on part payment of the loan		Up to Rs. 1Mn	1% of the payment	Amount of the part payment
			Above Rs. 1 Mn	2% of the payment	
	Postage Fees For Customer Correspondence		Description of the Charges		Charges
	Normal Post Registered Post /Telemail Courier Services /To courier a new PIN when the PIN is lost			Rs.150/-	
				Rs.300/-	
				Rs.500/-	
	Postage For Correspondence Will be Sent To The Mortgagor		Description of the Charges		Charges
	Normal Post			Rs.150/-	
	Registered Post			Rs.300/-	
	Issuing a Duplicate Pawning Receipt (misplaced by the customer)/Settlement of a mortgage by Third Party other than Deceased			Rs.500/-	
	Transportation Charges for Pawning Auction (per Km)			Rs.75/-	
Property Valuation	Property Valuation Charges		Description of the Charges		Charges
	Forced Sale Value		Loan Amount up to 100,000 /-		Rs.750/-
			Loan Amount100,001/- to 1,000,000/-		Minimum Rs. 750/- to a Maximum of Rs. 1,650/- (For every Rs. 100,000/- increase in loan amount, an additional Rs. 100 will be added to the minimum charge)
			Loan Amount 1,000,001/- to 10,000,000/-		Minimum Rs. 1,650/- to a Maximum of Rs. 10,650/- (For every Rs.1Mn increase in loan amount, an additional Rs. 1,000 will be added to the minimum charge)
			Loan Amount 10,000,001/- to 20,000,000/-		Minimum Rs. 10,650/- to a Maximum of Rs. 16,650/- (For every Rs.1Mn increase in loan amount, an additional Rs. 600 will be added to the minimum charge)
			Loan Amount Above 20,000,000/-		Rs.16,650/- To Maximum 25,000/- (For every Rs.1Mn increase in loan amount, an additional Rs. 500 will be added to the minimum charge)
	Property Re-valuation Charges		Description of the Charges		Charges
	Performing Loans			Rs.2,000/-	
	Non-Performing Loans				
	Loan Amount Upto Rs.1Mn			Rs.2,000/-	
	Loan Amount From 1,000,001/- To Rs.2 Mn			Rs.3,000/-	
	Loan Amount From Rs.2,000,000/- To Rs.20Mn			Rs.4,000/-	
	Loan Amount Above Rs. 20Mn			Rs.6,000/-	
	Issuing Property Mortgage Certified Copies	Copy of the Deed	Rs.500/-	Copy of Surveyor plan	Rs.200/-
		Copy of the Mortgage bond	Rs.1,000/-	Copy of Building plan	Rs.1,000/-
Savings & Deposit	Charges For Standing Orders		Description of the Charges		Charges
	Per a Remittance (when issuing a cheque to an external institution)			Rs.100/-	
	Change of standing order account sent to another bank	Rs.200/-	Early termination of standing orders issued to other bank account	Rs.200/-	
	Stationery charges when sending standing order by SLIPS to an external institution			Rs.50/-	

Savings & Deposit	CEFT Transaction (per remittance)		Rs.100/-	
	Fees On Savings Accounts	Description of the Charges	Charges	
	In case the account balance dropped below the required minimum balance	For Accounts Without Specified Minimum Balances, a Minimum Balance of 1000/- Should be Maintained	Monthly Fee - Rs.25/-	
	Charges for Dormant Account		Monthly Fee Rs.50/- (with VAT)	
	Fees on savings accounts closure		Rs.250/-	
	Charges for issuing new passbook Misplaced By The Customer		Rs.300/-	
	Change the nomination of a fixed deposit/ Normal Account		Rs.250/-	
	Issuing a new Fixed deposit receipt for lost/damaged receipt		Rs.500/-	
	Commission For Bills Purchased		1% of The Cheque's Value(minimum Rs.100)	
	Stationery charges on payment to holders of accounts where the customer is deceased		Charges	
	up to Rs.100,000/-	Rs.500/-	Rs.100,000/--Rs.500,000/-	Rs.1,000/-
	Rs.500,001/- to 1,000,000/-	Rs.1,500/-	Above Rs.1,000,000	Rs.2,500/-
	Charges For Balance Confirmation Letters /Account Statements	Description of the Charges		Charges
	Balance Confirmation Letters- Visa and Audit Requirements	Corporate Customers		Rs.1000/- Per Letter
		Individual Accounts		Rs.750/- Per Letter
	Account Statement - Visa and Audit Requirements		Rs.250/- Per Page	
	Issuance of fixed deposit, savings balance, loan balance confirmation letters for transfer to other financial institutions upon customer request. For one letter		Rs.250/- Per Letter	
Issuance of Account Statements for receipt of tax returns for the current year		No		
Re-issuance of Account Statements for receipt of tax returns for the current year		Rs.200/-		
Issuance of Account Statements for receipt of tax returns for the previous year		Rs.350/-		
CRIB	Charges On CRIB Report	Description of the Charges	Charges	
	Type of the Report		Consumer	Corporate
	No Hit Report	Charges Per Report+ VAT	Rs.90/-	Rs.160/-
	Search Result Report		Rs.70/-	Rs.140/-
	Credit Report		Rs.125/-	Rs.250/-
	Quick Summary		Rs.75/-	Rs.150/-
	Credit Report Plus		Rs.275/-	Rs.525/-
	CRIB score Report		Rs.150/-	Rs.275/-
	Stationary Charges Per Report		Rs.150/-	
Leasing	Leasing Charges	Description of the Charges	Charges	
	Lease Processing / Documentation Charges	0.5% on Lease Capital	Charges Range From Rs. 2,500/- to Rs. 12,500/-	
	Early Settlement Charges On Leasing	0.5% of The Original Capital Value + VAT +10% of the Unearned Interest	Input VAT Applicable For Sale Of Assets	
	Termination Fee on Full Settlement of Outstanding & Renouncing the Bank's Absolute Ownership	Below Rs.1Mn	Rs.1,500/-	
		Over Rs.1Mn	Rs.3,000/-	
	Stamp Duty on Finance Lease Agreements	Description of the Charges	Charges	
	Finance Lease Agreements in Respect of Following Motor Vehicles Used for Travelling Purpose are Chargeable with Stamp Duty , - Dual Purpose Vehicles - Motor Car - Jeeps & B class Vehicles		Rs.10/- for Every Rs.1,000/- or Part Thereof	
Legal	Legal Charges	Description of the Charges	Charges	
	Charges Per Letter of Demand (without postage charges)		Rs.300/-	
	Charges for Filling Cases	Below Rs.50,000	Rs.4,000/-	
		From Rs.50,001 to 500,000	Rs.6,000/-	
		From Rs.500,0001 to Rs.1,000,000	Rs.8,500/-	
		Above Rs.1,000,001	Rs.12,000/-	
	Issuance and Delivery of Summons (including guarantors per one loan)		Rs.1,000/-	
	Re-issuance of summons (for one defendant)		Rs.250/-	
	Court Appearance Fee Per Day		Rs.1,500/-	
	Per Trial		Rs.2,500/-	
	Pre- Trail Documents Preparation Charges		Rs.2,000/-	
	For preparing the draft of the complaint and filing the complaint in court		under the Special Provisions Act No. 2 of 1990	Rs.12,000/-
	For handing over the Decree of Naisi			Rs.5,000/-
	For completing the proceedings such as the seizure of property and auction of property in cases to be processed in accordance with the decree of Naisi			Rs.10,000/-
	Charges for Re-verifying Property Ownership Before Property Auction			RS.2000/-
	Charges for Participating in Property Auctions and Preparing the Sale Condition Document, Forwarded to the Registration			Rs.5,000/-
	For the Registration of Certificate of Sale			Rs.5,000/-
	Preparation of Title Reports	Freehold Lands- Rs 3,500/- LRC Lands- Rs3,000/-	Examining Title report	Rs.2,000/-
	Obtaining land record Extract copies (1 extract)	Normal Service- Rs.120/- One Day Service Rs.200	Obtaining a Copy of Deed Certificated	Normal Service Rs.600/- One Day Service- Rs.1000/-
	Charges for the Preparation of a Mortgage Bond	Upto Rs.100,000 - 2% of the Mortgage Bond , From Rs.100,001 to Rs.500,000 - 1.5% of the Mortgage Value	Minimum Rs.2,000/-	
		Above Rs.500,001 - 0.75% of the Mortgage Value for Every Rs.100, 000 Increase	Maximum Rs.75,000/-	
	Preparation of cancellation deeds when mortgage deeds/sale certificates are lost			Rs.7500/-
	Stamp Duty on Deed			Rs.1/- for Every Rs.1,000/- or Part Thereof
	Drafting a WRIT Paper			Rs.2,500/-
	Charges for Implementing WRIT Paper			Rs.7,500/-

	Charges for Debit Card		Description of the Charges		Charges	
	Joining fee				Rs. 750/-	
	Damage/Lost card				Rs. 1,000/-	
	Expire card fee				Rs. 750/-	
	PIN re-issue				Rs. 250/-	
	Annual Subscription Fee				Rs.400/- (for VISA Card only)	
	Debit Card Transaction Charges		Description of the Charges		Charges	
	Type	RDB ATM	Other banks ATM			
			JCB	VISA/MAGSTRIP		
	Cash Withdrawal	Rs.10/-	Rs.15/-	Rs. 30/-		
	Balance Inquiry	Rs.5/-	Rs.7.50			
	Mini Statement	Last 05 Transactions			Rs. 5/-	Cannot be Generated
		Last 10 Transactions			Rs. 10/-	
	Other Charges		Description of the Charges		Charges	
SMS Activation				Rs. 250/-		
QR Merchant Discount (per Transaction)				1%		

Other Commission	Safety Deposit Locker Facility Charges		Description of the Charges		Charges		
	Locker Type		Rental Deposits		Annual Rent		
	Small		Rs. 100,000/-		Rs. 3,000/-		
	Medium		Rs. 200,000/-		Rs. 4,000/-		
	Large		Rs. 300,000/-		Rs. 5,000/-		
	Key Replacement Charges		Lost or Damaged Keys Will be Charged		Supplier Invoice Value * 150%		
	Bank Guarantee Charges				Charges		
				Charges on Cash Guarantee		Charges on Property Mortgage	
	for 1 year			1.5% of Guarantee amount		2.5% of Guarantee amount	
	for 6 months			0.5% of Guarantee amount		1.5% of Guarantee amount	
	for 3 months			0.5% of Guarantee amount		0.75% of Guarantee amount	
	Inspection charges for collateral property- 0.25% of property value-(maximum Rs.25,000/-)		Stationary Charges for Cash Guarantee / Property Morgage-0.25% of Guarantee Amount Minimum Rs3,000/- Maximum Rs.10,000/-			Transport charges for collateral property inspection at Rs.75 per kilometre (Maximum Rs.25,000/-)	
	Stationery charges for Re-renewal of Bank Guarantees					Rs.500/-+ Relevant Commission	
	Issuance of special format on customer request					Rs.2000/-	
Charges for making payments on a guarantee					Rs,1000/-		