

**Charges for bank services - All Charges are displayed excluding VAT**

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<b>Loan</b>	<b>Service Charges for Loans</b>		<b>Description of the Charges</b>	<b>Charges</b>
	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/-
	Loan Rescheduling Service Charges		Maximum Charge Upto Rs. 75,000/- (Not exceeding Rs.75,000/-)	
	Rs.1,000/- (Post Inspection Charges Will Be Applied In Addition)			
	<b>Inspection Charges For Loans</b>		<b>Description of the Charges</b>	<b>Charges</b>
	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
	<b>Stationary Charges for loans</b>		<b>Description of the Charges</b>	<b>Charges</b>
			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/-
	<b>Charges on Full Settlement of a loan at once before its scheduled term</b>		<b>Charges</b>	
	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
Above Rs. 1 Mn			2% of the payment	
<b>Postage Fees For Customer Correspondence</b>		<b>Description of the Charges</b>	<b>Charges</b>	
Normal Post		Rs.170/-		
Registered Post /Telemail		Rs.320/-		
Courier Services /To courier a new PIN when the PIN is lost		Rs.500/-		
<b>Postage For Correspondence Will be Sent To The Mortgagor</b>		<b>Description of the Charges</b>	<b>Charges</b>	
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/-		
<b>Property Valuation</b>	<b>Property Valuation Charges</b>		<b>Description of the Charges</b>	<b>Charges</b>
	Forced Sale Value		Loan Amount up to 100,000 /-	Rs.750/-
			Loan Amount 100,001/- 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)
	<b>Property Re-valuation Charges</b>		<b>Description of the Charges</b>	<b>Charges</b>
	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/-		
<b>Issuing Property Mortgage Certified Copies</b>	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/-
<b>Savings &amp; Deposit</b>	<b>Charges For Standing Orders</b>		<b>Description of the Charges</b>	<b>Charges</b>
	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		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		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		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		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		Charges	
	Charges Per Letter of Demand ( without postage charges)		Rs.300/-	
	Charges for Filing 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		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%
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/-		

Other  
Commission