



As of 30-Apr-24

Interest Rates on Deposits

| Description | Min. rate | Max. rate |
|--------------------------------|------------|------------|
| Savings Deposits LKR | 0.75% p.a. | 3.00% p.a. |
| Minor Savings Deposits | N/A | N/A |
| Time Deposits | | |
| * Interest Payable monthly | N/A | N/A |
| * Interest payable at maturity | 3.00% p.a. | 5.75% p.a. |

Special Deposit Account Rate – USD

| | |
|-----------|------------|
| 6 months | 4.25% p.a. |
| 12 months | 4.50% p.a. |

Term Deposit Rate - USD

| | |
|-----------|------------|
| 6 months | 3.75% p.a. |
| 12 months | 4.00% p.a. |

Interest Rates on Advances as of

30-Apr-24

| Description | Min. rate | Max. rate |
|----------------------------------------------------|-------------|-------------|
| Overdrafts | | |
| * Permanent (LKR) | 10.00% p.a. | 17.00% p.a. |
| Agricultural (indirect) Lending (LKR - Overdrafts) | 11.00% p.a. | 13.00% p.a. |

DISPLAY OF SERVICES, FEES AND COMMISSIONS

Type of service Applicable Tariff

Current Account

| | |
|----------------------------------------------------------------|-------------------------------|
| Current account monthly Service Charges | LKR 7,500 |
| Cheque Issuing Cost | LKR 20,000.00 per cheque book |
| Stop payment order | LKR 500.00 |
| Return cheques due to insufficient funds etc. | LKR 500.00 |
| Fund transfers through the Lankasettle system | LKR 300.00 |
| Fund transfers through the Sri Lanka Inter Bank Payment System | LKR 50.00 |

Common Electronic Fund transfer Switch (CEFTS)

| | |
|-------------------------------------------------------|------------|
| 1. Fund transfers through internet Banking | LKR 30.00 |
| 2. Fund transfers through mobile Banking | N/A |
| 3. Fund transfers through over- the counter | LKR 100.00 |
| 4. Fund transfers through ATMs | N/A |
| 5. Fund transfers through ATMs of other CEFTS members | N/A |

Remittances

| | |
|-----------------------------------------------|--------|
| Inward Credit to Sri Lanka Rupee Account | Waived |
| Inward Remittance to Foregin currency account | Waived |
| Issuance of Foreign currency demand draft pay | USD 15 |

Trade Products

| | |
|-------------------------------|--------------------------------------|
| LC Opening Commisson | 0.75%p.q Min USD 50.00 |
| LC Acceptance Commisson | 0.75%p.q Min USD 50.00 |
| Shipping Guarantee Commission | 0.25% of Inv Value Min LKR 12,500.00 |
| Bank Guarantees | 2%p.a.Min LKR 12,500.00 |
| Export Lc Advising | LKR 5,000.00 |
| Export Document negotiation | 0.25% Min USD 35.00 |

Int. Rates on Advances

| | |
|----------------------------------------------------|---------------------------|
| Lending to Small and Medium Scale-Supplier Finance | 15.00% p.a. - 17.75% p.a. |
|----------------------------------------------------|---------------------------|