

<b>Service Charges for Loans</b>	
Service Charges for Thilina Credit Facility & other Consumption Loans	1% of the loan amount (Maximum Charge Up to Rs.50,000/-)
Service Charges for Other Loans	0.5% of the loan amount , Maximum Charge Up to Rs.75,000/- ,(Not exceeding Rs.75,000/-)
Service Charges for SME Project Reports	From Rs. 2.5Mn to Rs.5Mn - Rs. 1,000/- , From Rs. 5,000,001 to Rs.10Mn - Rs.2,500/-, Above Rs.10,000,001 -Rs. 5, 000/-, Maximum Charge Up to Rs. 75,000/- (Not exceeding Rs.75,000/-)
Loan Scheduling Service charges	Rs.1,000/- ( Post Inspection Charges will be applied in addition)
<b>Arbitration fees (Mediation Board)</b>	Rs.1,000/- per loan
<b>charges for reissuing cancellation of mortgage bond (misplaced by the customer)</b>	Rs.7,500/-
<b>Inspection Charges for loans</b>	
Pre Inspection charges , ( Except Mortgage bonds, Loans against Deposit, Thilina Loan, Detusavi Loan, Staff loan )	Up to 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 charges Rs.5,000/-) ,Rs.1,000,001 & above - 0.5% of the loan amount (Minimum charges Rs.7,500/-) ( Not exceeding 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/-
<b>Stationary Charges for loans</b>	
Loan Against Deposit	Rs.200/- flat fee for all loan amounts
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>Postage fees for customer correspondence</b>	
Normal Post	Rs.150/-
Registered Post	Rs.300/-
Courier Services	Rs.500/-

<b>Postal fees for correspondence sent to the Mortgagor</b>	
Normal Post	Rs.150/-
Registered Post	Rs.300/-
<b>Charges for issuing a new pawning receipt (misplaced by the customer)</b>	Rs.500/-
<b>Commission for Purchased bills</b>	1% of the cheque's value
<b>Charges for Standing orders</b>	
For one Remittance (in the event of issuing a cheque to an external institution)	Rs.100/-
<b>fees on savings accounts</b>	
In case the account balance drops below the required minimum balance , (For accounts without specified minimum balances, a minimum balance of 500/- should be maintained )	Annual Fee - Rs.100/-
Fees on savings accounts closure	Rs.250/-
Charges for issuing new passbook ( misplaced by the customer)	Rs.300/-
<b>Charges for balance confirmation letters</b>	
for Individual Account	Rs.350/- per one letter
for corporate customers (Balance confirmation letter charges apply only for visa and audit requirements)	Rs.750/- per one letter

<b>Charges on CRIB Report</b>	
<b>Consumer -</b>	
No Hit Report	Rs.70/-
Search Result Report	Rs.70/-
Credit Report	Rs.125/-
Quick Summary	Rs.75/-

Credit Report Plus	Rs.250/-
<b>Corporate-</b>	
No Hit Report	Rs.140/-
Search Result Report	Rs.140/-
Credit Report	Rs.250/-
Quick Summary	Rs.150/-
Credit Report Plus	Rs.500/-
<b>Stationary Charges per Report</b>	Rs.150/-
*VAT is payable	
<b>Leasing Charges</b>	
Lease Processing / Documentation Charges	0.5% on Lease capital , (Charges range from Rs. 2,500/- to Rs. 12,500/-) *Vat is Payble
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/- *Vat is Payble
<b>Stamp duty on Finance Lease Agreements</b>	
Finance Lease Agreements in respect of following motor vehicles used for travelling purpose are chargeable with stamp duty	Rs.10/- for every Rs.1,000/- or part thereof
1.Dual Purpose Vehicles	
2.Motor Cars	
3.Jeeps	
<b>Legal Charges</b>	
charges Per letter of Demand	Rs.200/-
Charges for Filling cases	below Rs.50,000 - Rs.2,000/- , from Rs.50,001 to 500,000 - Rs.3,000/- , Above Rs.500,001 - Rs.4,000/-

Issuance and delivery of summons per loan	Rs.150/-
Court appearance fee per day	Rs.500/-
Per trial	Rs.1,000/-
Documents Preparation charges	Rs.7,000/-
For decree of Naisi	Rs.3,000/-
For auction services - Property Auction Legal Charges	Rs.5,000/-
Charges for re-verifying property ownership before property auction	Rs.500/-
Charges for participating in property auctions and preparing the sale condition document, forwarded to the Registration	Rs.2,500/-
For the registration of Certificate of Sale	Rs.1,000/-
Checking Title before Property Auction	Rs.1,000/-
Charges for the preparation of a mortgage Bond	Up to Rs.100,000 - 1.5% of the the Mortgage Bond , from Rs.100,001 to Rs.500,000 - 1% of the Mortgage Value (Minimum Rs.1,500/-) ,Above Rs.500,0001 - 0.75% of the Mortgage Value for every Rs.10, 000 increase (Maximum Rs.50,000/-)
Drafting a RIT Paper	Rs.750/-
Charges for implementing RIT paper	Rs.2,250/-

<b>Charges for Debit Card</b>			
Joining fee (Rs.)			750/-
Damage/Lost card (Rs.)			1000/-
Expire card fee (Rs.)			750/-
PIN re-issue (Rs.)			250/-
*Fee (Including Tax)			
<b>Debit card transaction charges</b>			
Type	RDB ATM	Other bank ATM	
		JCB	VISA/MAGSTRIP
Cash Withdrawal (Rs.)	10/-	15/-	30/-
Balance Inquiry (Rs.)	5/-	7.50/-	
Mini Statement (last 05 transactions) (Rs.)	5/-	statements cannot be generated	
Mini Statement (last 10 transactions) (Rs.)	10/-		
<b>Other</b>			
Type	Charges (Rs.)		
SMS Activation (Rs.)	250/-		
CEFT Transaction (Rs.)	100/-		
SLIPS Transaction (Rs.)	30/-		