

All the Charges are Displayed, Excluding TAX.

All the Charges are Displayed, Excluding TAX.		
Service Charges for Loans	Discription Of The Charges	Charges
Thilina Credit Facility & Other Consumption Loans	1% Of The Loan Amount	Charges Depending on Loan Amount (Maximum Charge Rs.50,000/-)
Loans Other The Above	0.5% Of The Loan Amount	Maximum Charge Upto Rs.75,000/- (Not exceeding Rs.75,000/-)
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	Rs. 5,000/-
	Maximum Charge Upto Rs. 75,000/- (Not exceeding Rs.75,000/-)	
Loan Scheduling Service Charges	Rs.1,000/- (Post Inspection Charges Will Be Applied In Addition)	
Arbitration Fees (Mediation Board)	Rs.1,000/- Per Loan	
Inspection Charges For Loans	Discription Of The Charges	Charges
Pre Inspection Charges (Except Mortgage Bonds, Loans Against Deposit, Thilina Loan, Detusavi Loan, Staff 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 (Not exceeding Rs.50,000/-)	Minimum Charge Rs.7,500/-
Post Inspection Charges , Charges For Each Inspection On Non-performing Loans	Upto Rs. 500,000	Rs. 250/-
	From Rs.500,001 to Rs.1Mn	Rs. 500/-
	Rs.1,000,001 & Above	Rs. 1,000/-
Stationary Charges for loans	Discription Of The Charges	Charges
Deposit Against Loan	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/-
Postage Fees For Customer Correspondence	Discription Of The Charges	Charges
Normal Post		Rs.150/-
Registerd Post		Rs.300/-
Courier Services		Rs.500/-
Postage For Correspondence Will be Sent To The Mortgagor	Discription Of The Charges	Charges
Registerd Post		Rs.150/-
		Rs.300/-
Issuing a Duplicate Pawning Receipt (misplaced by the customer)		Rs.500/-
Commission For Bills Purchased		1% Of The Cheque's Value

Property Valuation Charges		Discription Of The Charges	Charges	
Property Valuation	Forced Sale Value	Loan Amount Upto 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)	
Property Re-valuation Charges		Discription 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/-	
Savings & Deposit	Charges For Standing Orders		Discription Of The Charges	Charges
	Per a Remittance (when issuing a cheque to an external institution)			Rs.100/-
	Fees On Savings Accounts		Discription 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 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/-
	Charges For Balance Confirmation Letters		Discription Of The Charges	Charges
For Individual Account				
For Corporate Customers	Balance Confirmation Letter Charges Apply Only For Visa and Audit Requirements		Rs.750/- Per Letter	

	Charges On CRIB Report	Discription Of The Charges	Charges
CRIB	Consumer		
	No Hit Report	Stationer Charges Per Report	Rs.70/-
	Search Result Report		Rs.70/-
	Credit Report		Rs.125/-
	Quick Summary		Rs.75/-
	Credit Report Plus		Rs.250/-
	Corporate		
	No Hit Report	Stationer Charges Per Report	Rs.140/-
	Search Result Report		Rs.140/-
	Credit Report		Rs.250/-
	Quick Summary		Rs.150/-
	Credit Report Plus		Rs.500/-
	Stationary Charges Per Report		
Leasing	Leasing Charges	Discription 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	Discription Of The Charges	Charges
Finance Lease Agreements in Respect of Following Motor Vehicles Used for Travelling Purpose are Chargeble with Stamp Duty , - Dual Purpose Vehicles - Motor Car - Jeeps		Rs.10/- for Every Rs.1,000/- or Part Thereof	

	Legal Charges	Discription Of The Charges	Charges	
Legal	Charges Per Letter of Demand		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 Per Loan		Rs.1,000/-	
	Court Appearance Fee Per Day		Rs.1,500/-	
	Per Trial		Rs.2,500/-	
	Documents Preparation Charges		Rs.12,000/-	
	For Decree of Naisi		Rs.5,000/-	
	For Auction Services - Property Auction Legal Charges		Rs.10,000/-	
	Charges for Re-verifying Property Ownership Before Property Auction		Rs.2,000/-	
	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/-	
	Cheking Title Before Property Auction		Rs.2,000/-	
	Charges for the Preparation of a Mortgage Bond	Upto Rs.100,000 - 2% of the Mortgage Bond ,	From	Minimum Rs.2,000/-
		Rs.100,001 to Rs.500,000 - 1.5% of the Mortgage Value	Above Rs.500,0001 - 0.75% of the Mortgage Value for Every Rs.100,000 Increase	Maximum Rs.75,000/-
	Drafting a RIT Paper		Rs.2,500/-	
Charges for Implementing RIT Paper		Rs.7,500/-		
Rs.7,500/-		Rs.5,000/-		

Debit Card	Charges for Debit Card		Discription Of The Charges		Charges	
	Joining fee				Rs. 750/-	
	Damage/Lost card				Rs. 1,000/-	
	Expire card fee				Rs. 750/-	
	PIN re-issue				Rs. 250/-	
	*Fee (Including Tax)					
	Debit Card Transaction Charges		Discription Of The Charges		Charges	
	Type		RDB ATM	Other bank 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/-		
		Last 10 Transactions		Rs. 10/-		
Other Charges		Discription Of The Charges		Charges		
SMS Activation				Rs. 250/-		
CEFT Transaction				Rs. 100/-		
SLIPS Transaction				Rs. 30/-		
Other Commission	Safety Deposit Locker Facility Charges		Discription 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%	
	Credit Guarantee Charges		Discription Of The Charges		Charges	
	Property Mortgage		1 Year		2.5% Of the Guarentee Amount	
Cash Guarantee		1 Year		1.5% Of the Guarentee Amount		

*These charges are subject to change on market condition and at the discretion of the Bank.