

INTEREST RATES ON NEW LOANS AND ADVANCES (With effect from 10.12.2020)

Description	Product	Interest Rate
Sevana Housing Loans	Sevana Housing Loans (LKR)	8.0% p.a (Floating)
		9.5% p.a (Fixed for 03 years)
	Salaried Employees Serving in Confirmed Service in Public and Private Sector in Sri Lanka (LKR)	7.0% p.a. (Fixed for 05 years) Thereafter average monthly AWPLR +1.0% p.a for the remaining tenure of the loan
	Foreign Currency Housing Loans (USD)	06 Months LIBOR + 5.5% p.a
Personal Loans & Advances	Loan Scheme for Medical Officers	10.0% p.a
	Personal Loans for Professionals	10.0% p.a
	Sampath Samachara - Loan Scheme for Pensioners	9.0% p.a
	Student Loans	10.5% p.a
	All other Consumption Loans (Loans against Personal Guarantees and Mortgage over Vehicles)	12.0% p.a
Leasing & Hirepurchase	Leasing Motor Vehicles - Brand New / Unregistered / Registered (Fixed Rate)	9.0% p.a (Up to 03 years)
		9.75% p.a (04 years)
		10.0% p.a (05 years)
		12.0% p.a (06 years)
		12.5% p.a (07 years)
Leasing Machinery	12.0% p.a	
Pawning	Sampath Gold Loan (03 months gold loan)	8.0% p.a
	Sampath Randiriya Pawning facility (Fixed)	8.0% p.a
Other Loans and Advances	Sampath Diriya Loan Scheme	9.0% p.a
	Factoring	15.0% p.a

Note - Unless specifically mentioned as fixed, all interest rates above are floating rates.