

Personal Loans

Key Fact Document

Index

01. Introduction

02. Eligibility

03. Categories of Personal Loans

05. Repayment

06. Interest and commission

07. Fees and other charges

08. How to Apply

09. Contact us

01. Introduction

Personal loan is a product that comes under the umbrella of DFCC Consumer Banking and is a well featured fast moving product where its portfolio grows at a higher rate. The loan is being designed to cater to the individual's personal needs and with a Service Level of 2days (The loan will be granted upon completion of documents.)

By offering personal loans, the equally important main objectives of the bank which is to improve the growth of the retail loan book of the bank and growth of CASA, would be achieved. Personal loan is a fundamental contributor to the CASA growth of the bank through assignment over salary.

02. Eligibility

Employees in both Government and Private sector and self employed professionals who fulfill the minimum eligibility criteria will be offered the DFCC personal loan. Based on their income and profession, they can enjoy a wide range of products offered to suit individual requirements.

02. 01. Eligibility Criteria

- I. Up to a maximum age of 55 years (up to 60 years upon employer confirmation)
- II. Confirmed employment with a number of years in employment as prescribed by each personal loan category on our web site and professionals with own professional practice.
- III. Minimum income of Rs 50,000.00 (Basic + Fixed Allowances + Variable Allowances) and upwards

03. Categories of Personal Loans

Being the pioneer development bank of the country, we offer following personal loan categories to suit individual requirements and payment capacities.

Product / Service	Description
Professional Loan	A special loan scheme tailor-made for professionals in fixed employment and as well as self employment
GMOA Loans	An exclusive loan scheme tailor-made for members of Government Medical Officer's Association (GMOA)
IESL Loans	An exclusive loan scheme for Members of the Institute of Engineers of Sri Lanka a Premier professional body for Engineers in Sri Lanka.
Speed Loan	A loan scheme catering to the needs of executives employed in the Government and Private sector.
Personal Loan for Permit Holders	A special loan scheme vehicle permit holders
Hiflex Loan	A personal loan coupled with an over draft facility for high net-worth fixed income earners.

05. Repayment

The loan could be obtained for a maximum period of 5 to 7 years depending on the respective loan category subject to an age limit of 60 on equated monthly installments (where your capital, plus interest is a fixed sum)

06. Interest and commission

Interest rates applicable are available on our web site (www.dfcc.lk).

07. Fees and other charges

Fees and other charges applicable are available on our web site (www.dfcc.lk).

08. How to Apply

Download and complete the application form and submit to any DFCC branch or fill in the inquiry form which is available on our web site (www.dfcc.lk)

Documents required for a personal loan are listed on our web site

You may also visit a branch of your choice to apply for the loan.

09. Contact Us

You can call us on our 24 hour Contact Centre on +94(11)2350000 or write to us on info@dfccbank.com. You can also visit any of our Branches as detailed on our website.