Key Fact Document

PAN ASIA BANK
The Truly Sri Lankan Bank

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1.1 CURRENT ACCOUNTS / ජංගම ගිණුම / நடைமுறைக் கணக்குகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any entity eligible to open and maintain a current account as per Central Bank Regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූලව ජංගම ගිණුමක් ආරම්භ කර පවත්වා ගෙන යාමට සුදුසුකම් ලත් ඕනෑ ම ආයතනයකට හෝ පුද්ගලයෙකුට	18 வயதுக்கு மேற்பட்ட இலங்கை வதிவிட வாசிகள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நடைமுறைக் கணக்கைத் திறக்கவும் பராமரிக்கவும் தகுதியுடைய எந்தவொரு தனிநபர் அல்லது நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Cheque book	චෙක් පොත්	காசோலைப் புத்தகம்
	Overdraft facility (subject to credit approval)	අයිරා පහසුකම (ණය අනුමැතියට යටත් ව)	வங்கி மேலதிகப் பற்று வசதி (கடன் ஒப்புதலுக்கு உட்பட்டது)
	Standing Order facility	ස්ථාවර නියෝග පහසුකම	நிலையியற் கட்டளை வசதி
	VISA enabled international debit card	විදේශ රටවල ගනුදෙනු කළ හැකි වීසා (VISA) හර පත	VISA செயல்படுத்திய சர்வதேச பற்று (டெபிட்) அட்டை
	Internet Banking	අන්තර්ජාල බැංකුකරණය	இணைய வங்கிச் சேவை
	SMS alerts for your transactions	ඔබගේ ගනුදෙනු සඳහා SMS පණිවුඩ	உங்கள் பரிவர்த்தனைகளுக்கான குறுஞ் செய்தி (SMS) விழிப்பூட்டல்கள்

	Utility bill payments	උපයෝගිතා බිල් පත් ගෙවීම්	பயன்பாட்டு பில் கொடுப்பனவுகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.2 SAVINGS & INVESTMENTS / ඉතුරුම් සහ ආයෝජන / சேமிப்பு மற்றும் முதலீடுகள்

1.2.1 SAVINGS ACCOUNTS / ඉතුරුම් ගිණුම් / சேமிப்புக் கணக்குகள்

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to maintain a savings account as per Central Bank Regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූල ව ඉතුරුම් ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட இலங்கை வதிவிட வாசிகள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி சேமிப்புக் கணக்கை பராமரிக்க தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ **முக்கிய**	Start your account with a deposit as small as Rs.1,000/- (initial deposit)	රු.1,000/- ක් වැනි කුඩා තැන්පතුවකින් ගිණුම ආරම්භ කළ හැක. (ආරම්භක තැන්පතුව)	ரூபா 1,000/- வைப்புத் தொகையுடன் ஆரம்பமாகிறது (ஆரம்ப வைப்பு)

அம்சங்களும் நன்மைகளும்	VISA enabled international debit card	විදේශ රටවල ගනුදෙනු කළ හැකි වීසා (VISA) හර පත	VISA செயல்படுத்திய சர்வதேச பற்று (டெபிட்) அட்டை
	Withdraw cash from any ATM island wide	දිවයින පුරා ඕනෑ ම ATM යන්ත්‍රයකින් මුදල් ආපසු ලබාගත හැක	நாடளாவிய ரீதியில் உள்ள எந்தவொரு ATM இயந்திரத்திலும் பணத்தை மீளப் பெறலாம்
	SMS alerts for your transactions	ඔබගේ ගනුදෙනු සඳහා SMS පණිවුඩ	உங்கள் பரிவர்த்தனைகளுக்கான குறுஞ் செய்தி)SMS) விழிப்பூட்டல்கள்
	Internet Banking	අන්තර්ජාල බැංකුකරණය	இணைய வங்கிச் சேவை
	A passbook or online bank statement	පාස් පොතක් හෝ විද්‍යුත් බැංකු ප්‍රකාශනයක්	ஒரு பாஸ் புத்தகம் அல்லது நிகழ்நிலை (ஒன்லைன்) வங்கி அறிக்கை
	Nominate an account beneficiary	ගිණුම් ප්‍රතිලාභියෙකු නම් කළ හැක	கணக்குப்பயனாளி ஒருவரை நியமனம் செய்யவும்
	Standing Order facility	ස්ථාවර නියෝග පහසුකම	நிலையியற் கட்டளை வசதி
	Interest is calculated on a daily balance and credited monthly	පොලිය දෛනික ශේෂයක් මත ගණනය කර මාසික ව බැර කෙරේ	வட்டியானது நாளாந்த மிகுதியின் மீது கணக்கிடப்பட்டு மாதாந்தம் வரவு வைக்கப்படுகிறது.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.2.2 SPECIAL SAVINGS / විශේෂ ඉතුරුම් / விசேட சேமிப்புகள்

1.2.2.1 CHAMPION SAVER / චැම්පියන් සේවර් / செம்பியன் சேவர்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Clubs and societies incorporated in Sri Lanka	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට ශ්‍රී ලංකාව තුළ සංස්ථාපිත සමිති සහ සමාගම්	18 வயதுக்கு மேற்பட்ட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கையில் ஒன்றிணைக்கப்பட்ட கழகங்களும் சங்கங்களும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Withdraw cash from any ATM island wide	දිවයින පුරා ඇති ඕනෑ ම ATM යන්ත්‍රයකින් මුදල් ආපසු ගැනීමේ හැකියාව	நாடளாவிய ரீதியில் உள்ள எந்தவொரு தானியங்கி இயந்திரத்தில் இருந்தும் (ATM) பணத்தை மீளப் பெறலாம் .
	High interest rate	ඉහළ පොලී අනුපාත	அதிக வட்டி வீதம்
	Begin with a deposit of Rs.1,000/-	රු 1,000/- ක තැන්පතුවකින් ගිණුම ආරම්භ කළ හැක	1000/- ரூபா - வைப்புத் தொகையுடன் கணக்கைத் தொடங்கலாம்.
	VISA enabled international Debit card	විදේශ රටවල ගනුදෙනු කළ හැකි වීසා (VISA) හර පත	VISA செயற்படுத்தப்பட்ட சர்வதேச பற்று அட்டை (டெபிட் கார்ட்)
	SMS alerts for your transactions	ඔබගේ ගනුදෙනු සඳහා SMS පණිවුඩ	உங்கள் பரிவர்த்தனைகளுக்கான குறுஞ் செய்தி (SMS) விழிப்பூட்டல்கள்
	Internet banking	අන්තර්ජාල බැංකුකරණය	இணைய வங்கிச் சேவை
	A passbook or online bank statement	පාස් පොතක් හෝ විද්‍යුත් බැංකු ප්‍රකාශනයක්	ஒரு பாஸ் புத்தகம் அல்லது நிகழ்நிலை (ஒன்லைன்) வங்கி அறிக்கை

	Nominate an account beneficiary	ගිණුම් ප්‍රතිලාභියෙකු නම් කිරීමේ හැකියාව	கணக்குப் பயனாளி ஒருவரை நியமிக்கவும்
	Standing Order facility	ස්ථාවර නියෝග පහසුකම	நிலையியற் கட்டளை வசதி
	Interest is calculated on daily balance and credited twice a month.	පොලිය දෛනික ශේෂය මත ගණනය කර මසකට දෙවරක් බැර කෙරේ	வட்டி தினசரி இருப்பில் கணக்கிடப்பட்டு மாதத்திற்கு இரண்டு முறை வரவு வைக்கப்படுகிறது.
	Greater flexibility to withdraw any number of times without any interest penalties	කිසිදු පොලී අඩු කිරීමකින් තොරව ඕනෑ ම වාර ගණනක් මුදල් ආපසු ගැනීමට ඇති හැකියාව	எந்தவொரு வட்டி அபராதமும் இல்லாமல் எத்தனை முறை வேண்டுமானாலும் பணத்தை திரும்பப் பெறுவதற்கான அதிக நெகிழ்வுத்தன்மை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.2.2.2 SALARY SAVER / සැලරි සේවර් ගිණුම / சேலரி சேவர்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual is eligible to maintain a savings account as per	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූලව	18 வயதுக்கு மேற்பட்ட இலங்கை வதிவிடவாசிகள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர்

	Central Bank Regulations. The monthly salary should be credited to the account.	ඉතුරුම් ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්. සෑම මසක ම වැටුප ගිණුමට බැර විය යුතුය.	இலங்கை மத்திய வங்கி விதிமுறைகளின்படி சேமிப்புக் கணக்கை பராமரிக்க தகுதியுடைய எந்தவொரு தனிநபரும் . மாதாந்த சம்பளம் கணக்கில் வரவு வைக்கப்பட வேண்டும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Credit Card: Joining fee waived off. Annual fee waived off. Note: Issuance of Credit Cards shall be subject to standard Credit Card evaluation criteria and only the customer (primary applicant) shall be eligible for the tariff concession offered under this scheme	ක්‍රෙඩිට් කාඩ් පත : සම්බන්ධ වීමේ ගාස්තුව නිදහස් කර ඇත වාර්ෂික ගාස්තුව නිදහස් කර ඇත සටහන: ක්‍රෙඩිට් කාඩ් පත් නිකුත් කිරීම සම්මත ක්‍රෙඩිට් කාඩ් පත් ඇගයීම් නිර්ණායකවලට යටත් විය යුතු අතර, මෙම යෝජනා ක්‍රමය යටතේ පිරිනමනු ලබන ගාස්තු සහන සඳහා සුදුසුකම් ලබන්නේ පාරිභෝගිකයා (ප්‍රාථමික අයදුම්කරු) පමණි.	கடன் அட்டை: சேரும் கட்டணம் தள்ளுபடி ஆண்டுக் கட்டணம் தள்ளுபடி குறிப்பு: கடன் அட்டைகளை வழங்குவது நிலையான கடன் அட்டை மதிப்பீட்டு அளவுகோல்களுக்கு உட்பட்டது மற்றும் வாடிக்கையாளர் (முதன்மை விண்ணப்பதாரர்) மட்டுமே இத்திட்டத்தின் கீழ் வழங்கப்படும் கட்டணச் சலுகைக்கு தகுதியுடையவரா வார்
	International Debit Card: Joining fee waived off	ජාත්‍යන්තර ඩෙබිට් කාඩ් පත: සම්බන්ධ වීමේ ගාස්තුව නිදහස් කර ඇත	சர்வதேச பற்று அட்டை (டெபிட் கார்ட்) சேரும் கட்டணம் தள்ளுபடி
	Personal Loans: 50% off on Personal Loan processing fee (for primary applicants only) Approval for the loan should be subject to the bank's standard credit policy guidelines	පෞද්ගලික ණය: පෞද්ගලික ණය සැකසුම් ගාස්තුවෙන් 50% ක වට්ටමක් (ප්‍රාථමික අයදුම්කරු සඳහා පමණි) ණය සඳහා අනුමැතිය බැංකුවේ සම්මත ණය ප්‍රතිපත්ති සහ ඇගයීම් නිර්ණායකවලට යටත් විය යුතුය.	தனிநபர் கடன்கள் : தனிநபர் கடன் செயலாக்கக் கட்டணத்தில் 50% தள்ளுபடி (முதனிலை விண்ணப்பதாரிக்கு மாத்திரம்) கடனுக்கான அங்கீகாரம் நிலையான வங்கியின் கடன் கொள்கை

			வழிகாட்டுதல்களுக்கு உட்பட்டதாக இருக்க வேண்டும்
	Standing Orders: 50% off on processing fee	ස්ථාවර නියෝග : සැකසුම් ගාස්තුවෙන් 50% වට්ටමක්	நிலையியற் கட்டளைகள் : செயலாக்கக் கட்டணத்தில் 50% தள்ளுபடி
	Internet Banking: Free (for primary applicant only)	අන්තර්ජාල බැංකුකරණය: නොමිලේ (ප්‍රාථමික අයදුම්කරුවන් සඳහා පමණි)	இணைய வங்கிச் சேவை : இலவசம் (முதன்மை விண்ணப்பதாரருக்கு மட்டும்)
	SMS Alerts: Free (for primary applicant only)	SMS පහසුකම: නොමිලේ (ප්‍රාථමික අයදුම්කරුවන් සඳහා පමණි)	SMS விழிப்பூட்டல்கள்: இலவசம் (முதன்மை விண்ணப்பதாரருக்கு மட்டும்)
	Leasing Facilities: 50% off on leasing documentation charges for first lease facility	ලීසිං පහසුකම් : පළමු ලීසිං පහසුකම සඳහා ලීසිං ලියකියවිලි ගාස්තු මත 50% වට්ටමක්	குத்தகை வசதிகள் : முதலாவது குத்தகை வசதிக்கான குத்தகை ஆவணக் கட்டணங்கள் கட்டணத்தில் 50% தள்ளுபடி
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.2.2.3 BLUECHIP MONEY MARKET SAVINGS ACCOUNT / බ්ලූචිප් මනි මාර්කට් ඉතුරුම් ගිණුම / ப்ளுஷிப் (BLUECHIP) பணச் சந்தை சேமிப்புக் கணக்கு

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan individuals over 18 years of age or foreign	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට හෝ	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது வதிவிட

	personnel with Resident Visa status Corporate bodies incorporated in Sri Lanka Sole proprietorships / SME / partnerships registered in Sri Lanka. Clubs and Societies / NGOs	නේවාසික වීසා සහිත විදේශිකයෙකු ශ්‍රී ලංකාව තුළ සංස්ථාපිත ආයතන ශ්‍රී ලංකාවේ ලියාපදිංචි තනි පුද්ගල ව්‍යාපාර / සුළු හා මධ්‍ය පරිමාණ ව්‍යවසායන් / හවුල් ව්‍යාපාර. සමිති / සමාගම් / රාජ්‍ය නොවන සංවිධාන	விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கையில் இணைக்கப்பட்ட கூட்டுறவு நிறுவனங்கள் இலங்கையில் பதிவுசெய்யப்பட்ட தனி உரிமையாளர்கள் / SME / கூட்டாண்மைகள் கழகங்கள் மற்றும் சங்கங்கள் / அரசு சாரா நிறுவனங்கள்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ **முக்கிய அம்சங்களும் நன்மைகளும்**	Sweep-in-sweep-out facility between BlueChip Money Market Savings Account and Current Account (applicable for accounts which are not marked with pre-approved overdraft limits)	බ්ලූචිප් මනි මාර්කට් ඉතුරුම් ගිණුම සහ ජංගම ගිණුම අතර ස්වීප් - ඉන් ස්වීප් - අවුට් පහසුකම (පෙර-අනුමත අයිරා පහසුකමක් ලකුණු කර නොමැති ගිණුම් සඳහා අදාළ වේ)	ப்ளூசிப் (BlueChip) பணச் சந்தை சேமிப்புக் கணக்கு மற்றும் நடைமுறைக்கணக்குக்கு இடையில் ஸ்வீப்-இன்-ஸ்வீப்-அவுட் வசதி (முன்-அங்கீகரிக்கப்பட்ட மேலதிகப் பற்று வரம்புகளுடன் குறிக்கப்படாத கணக்குகளுக்கு பொருந்தும்)
	Bank statements and e-statements available	බැංකු ප්‍රකාශන සහ විද්‍යුත් ප්‍රකාශන පහසුකම්	வங்கி அறிக்கைகள் மற்றும் மின்னறிக்கைகள் கிடைத்துள்ளன
	No service charges	සේවා ගාස්තු නොමැත	சேவைக் கட்டணங்கள் இல்லை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.
	Please refer the attached Special Terms	කරුණාකර අමුණා ඇති විශේෂ නියමයන් සහ	தயாரிப்புக்கு பொருந்தக்கூடிய

மற்றும் நிபந்தனைகள்	and Conditions (Annexure 1) applicable for the product	කොන්දේසි (ඇමුණුම 1) බලන්න	இணைக்கப்பட்ட சிறப்பு விதிமுறைகள் மற்றும் நிபந்தனைகளை இணைப்பு 1 இல் தெரிந்து கொள்ளுங்கள்.

1.2.2.4 RANAVIRU HARASARA SAVINGS / "රණවිරු හරසර" ඉතුරුම් ගිණුම / ரணவிருஹரசார சேமிப்பு

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	To open a Ranviru Harasara Savings account, Tri Forces members who are disabled and receiving a salary, or parents / spouse / children who receive salary of deceased or missing in action armed force members are eligible to open Ranaviru Harasara Savings Accounts.	රණවිරු හරසර ඉතුරුම් ගිණුමක් ආරම්භ කිරීම සඳහා ආබාධිත සහ වැටුප් ලබන ත්‍රිවිධ හමුදා සාමාජිකයින් හෝ මිය ගිය හෝ අතුරුදහන් වූ සන්නද්ධ හමුදා සාමාජිකයින්ගේ වැටුප් ලබන දෙමාපියන් / කාලත්‍රයා / දරුවන් රණවිරු හරසර ඉතුරුම් ගිණුම් විවෘත කිරීමට සුදුසුකම් ලබයි.	ரன்விரு ஹரசர சேமிப்புக் கணக்கைத் திறக்க, முப்படையைச் சேர்ந்த ஊனமுற்ற மற்றும் சம்பளம் பெறும் போர்வீரர்கள் அல்லது இறந்த அல்லது காணாமல் போன ஆயுதப் படை உறுப்பினர்களின் சம்பளத்தைப் பெறுவதற்கு அவர்களின் பெற்றோர்/மனைவி/குழந்தைகள் ஆகியோர் தகுதியுடையவர்கள் ஆவர்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Preferential interest rates for Savings Accounts	ඉතුරුම් ගිණුම් සඳහා විශේෂ පොලී අනුපාත	சேமிப்புக் கணக்குகளுக்கான அதிவிருப்பு வட்டி விகிதங்கள்
	Dedicated staff at all branches to serve Ranaviru customers	රණවිරු හරසර ගිණුම් හිමියන් වෙනුවෙන් ම කැප වුණු සේවාවක්	போர்வீர வாடிக்கையாளர்களுக்கு சேவைபுரிய வங்கியின் சகல கிளைகளிலும் அர்ப்பணிப்புள்ள உத்தியோகத்தர்கள்
	SMS and internet banking facility	SMS සහ අන්තර්ජාල බැංකු පහසුකම්	குறுஞ்செய்தி (SMS) மற்றும் இணைய

			வங்கிச் சேவை வசதி
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.2.3 TARGET INVESTMENT PLAN / ඉලක්ක ගත ආයෝජන සැලසුම / இலக்கு முதலீட்டுத் திட்டம்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to maintain a savings account as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූලව ඉතුරුම් ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட இலங்கை வதிவிடவாசிகள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி சேமிப்புக் கணக்கை பராமரிக்க தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Guaranteed Interest Rates / Returns The high interest rate agreed upon at the beginning of the plan will remain throughout the investment period.	සහතික පොලී අනුපාත / ප්‍රතිලාභ; සැලැස්ම ආරම්භයේ දී එකඟ වූ ඉහළ පොලී අනුපාතය ආයෝජන කාලය පුරා ම පවතිනු ඇත.	உத்தரவாத வட்டி வீதங்கள் / விபரத்திரட்டுக்கள்; திட்டத்தின் ஆரம்பத்தில் ஒப்புக் கொள்ளப்பட்ட உயர் வட்டி விகிதம் முதலீட்டுக் காலம்

			முழுவதும் அமுலில் இருக்கும்.
	Maximum flexibility and transparency; Customers can select an investment plan that yields the desired amount at maturity	උපරිම නම්‍යශීලි භාවය සහ විනිවිද භාවය; පාරිභෝගිකයින්ට කල්පිරීමේ දී අපේක්ෂිත මුදල ලබා දෙන ආයෝජන සැලැස්මක් තෝරා ගත හැක	உச்சபட்ச நெகிழ்வுத்தன்மை மற்றும் வெளிப்படைத் தன்மை; வாடிக்கையாளர்கள் முதிர்வின் போது தாங்கள் விரும்பிய தொகையொன்றை வழங்கும் ஒரு முதலீட்டுத் திட்டத்தைத் தேர்ந்தெடுக்கலாம்
	You have the option to select from 1, 2, 3, 4 and 5 year investment periods	ඔබට වසර 1, 2, 3, 4 සහ 5 යන කාල සීමාවලින් කැමති ආයෝජන කාල සීමාවන් තෝරා ගැනීමට ඇති හැකියාව	1, 2, 3, 4 மற்றும் 5 ஆண்டு முதலீட்டுக் காலங்களிலிருந்து உங்கள் விருப்பத்துக்கு ஏற்றவாறு தேர்ந்தெடுக்கலாம்.
	Start your investment plan with an investment as low as Rs.500	රුපියල් 500ක් වැනි අඩු ආයෝජනයකින් ඔබේ ආයෝජන සැලැස්ම ආරම්භ කළ හැක	ரூ.500/- மிகக் குறைந்த முதலீட்டில் உங்கள் முதலீட்டுத் திட்டத்தைத் ஆரம்பிக்கலாம்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.
	Please refer to the attached Special Terms and Conditions (Annexure 2) applicable for the product	කරුණාකර අමුණා ඇති විශේෂ නියමයන් සහ කොන්දේසි (ඇමුණුම 2) බලන්න	தயாரிப்புக்கு பொருந்தக்கூடிய இணைக்கப்பட்ட சிறப்பு விதிமுறைகள் மற்றும் நிபந்தனைகளை இணைப்பு 2 இல் தெரிந்து கொள்ளுங்கள்.

1.2.4 CHILDREN SAVINGS / ළමා ඉතුරුම් / சிறுவர் சேமிப்புகள்

1.2.4.1 MITHURU MAX / මිතුරු මැක්ස් / மிதுரு மேக்ஸ்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan Children or foreign Children with resident visa status who are below 18 years of age.	නේවාසික ශ්‍රී ලාංකික දරුවන් හෝ නේවාසික වීසා සහිත වයස අවු 18ට අඩු විදේශික දරුවන් සඳහා	இலங்கையில் வசிக்கும் பிள்ளைகள் அல்லது 18 வயதுக்குக் குறைவான வெளிநாட்டுப் பிள்ளைகள்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	An exciting gift item for the child, based on the balance in the Pan Asia Mithuru MAX account.	පෑන් ඒෂියා මිතුරු MAX ගිණුමේ ශේෂය මත පදනම්ව, දරුවා සඳහා ආකර්ෂණීය තෑගි.	பான் ஏஷியா மித்துரு மெக்ஸ் கணக்கில் உள்ள இருப்புத் தொகையின் அடிப்படையில் பிள்ளைகளுக்கு அற்புதமான பரிசுகள்
	Rs. 1,000/- : Saving till	ශේෂය රුපියල්. 1,000/- දක්වා ඉතුරුම් කැටයක්	ரூபா 1,000/- வரையிலான சேமிப்புக்கு உண்டியல்
	Rs. 2,000/- : Pencil box	ශේෂය රුපියල්. 2,000/- දක්වා පැන්සල් පෙට්ටි	ரூபா 2,000/- பென்சில் பெட்டி
	Rs. 5,000/- : Lunch box & water bottle (hot & cold)	ශේෂය රුපියල්. 5,000/- දක්වා දිවා ආහාර පෙට්ටිය සහ වතුර බෝතලය (hot & cold)	ரூபா 5,000/- மதிய உணவுப் பெட்டி மற்றும் (சூடான / குளிர்ந்த) தண்ணீர்ப் போத்தல்
	Rs. 10,000/- : School bag	ශේෂය රුපියල්. 10,000/- දක්වා පාසල් බෑග්	ரூபா 10,000/- பாடசாலைப் பை
	Rs. 25,000/- : Kids scooter or smart watch	ශේෂය රුපියල්. 25,000/- දක්වා ළමා ස්කූටර හෝ ස්මාර්ට් ඔරලෝසු	ரூபா 25,000/- குழந்தைகளுக்கான ஸ்கூட்டர் அல்லது ஸ்மார்ட் கைக்கடிகாரம்
	Rs. 50,000/- : Remote controlled helicopter or Bluetooth speaker	ශේෂය රුපියල්. 50,000/- දක්වා දුරස්ථ පාලක හෙලිකොප්ටර හෝ බ්ලූටූත් ස්පීකර	ரூபா 50,000/- ரிமோட் கண்ட்ரோல்ட் ஹெலிகொப்டர் அல்லது ப்ளூடூத் ஸ்பீக்கர்

	Rs. 100,000/- : Voucher for a Bicycle or a deposit of Rs. 10,000	ශේෂය රුපියල්. 100,000/- දක්වා පාපැදියක් ගැනීමට වවුචර් පතක් හෝ රු. 10,000ක ගිණුමට තැන්පතුවක්	ரூபா 100,000/- ஒரு சைக்கிள் அல்லது 10,000/- ரூபா வைப்புக்கான வவுச்சர்
	Rs. 250,000/- : A valuable voucher or a deposit of Rs. 14,950	ශේෂය රුපියල්. 250,000/- දක්වා රු 14,950 වවුචර් පතක් හෝ ගිණුමට තැන්පතුවක්	ரூபா 250,000/- பெறுமதியான வவுச்சர் ஒன்று அல்லது ரூ. 14,950/- வைப்பு
	Rs. 500,000/- : A valuable voucher or a deposit of Rs. 45,000	ශේෂය රුපියල්. 500,000/- දක්වා රු 45,000 වවුචර් පතක් හෝ ගිණුමට තැන්පතුවක්	ரூபா 500,000/- பெறுமதியான வவுச்சர் ஒன்று அல்லது ரூ.45,000 வைப்பு
	(Gifts will be issued until the child turns 13 years of age)	(දරුවාට වයස අවුරුදු 13 සම්පූර්ණ වන තුරු තෑගි නිකුත් කෙරේ)	(பிள்ளைக்கு 13 வயது பூர்த்தியாகும் வரை பரிசுகள் வழங்கப்படும்)
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.2.4.2 DASKAM / දස්කම් / தஸ்கம்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan Children or foreign Children with resident visa status who are below 18 years of age.	නේවාසික ශ්‍රී ලාංකික දරුවන් හෝ නේවාසික වීසා සහිත වයස අවු 18ට අඩු විදේශික දරුවන් සඳහා	இலங்கையில் வசிக்கும் குழந்தைகள் அல்லது 18 வயதுக்கு குறைவான வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டுக் குழந்தைகள்.

Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	10% additional saving for every deposit you make	ඔබ කරන සෑම තැන්පතුවක් සඳහා ම 10%ක අමතර තැන්පතුවක්	நீங்கள் செய்யும் ஒவ்வொரு வைப்புக்கும் 10% கூடுதல் சேமிப்பு
	Attractive interest rate on account balance	ගිණුම් ශේෂය මත ආකර්ෂණීය පොලී අනුපාත	கணக்கு மிகுதி மீதான கவர்ச்சிகரமான வட்டி வீதம்.
	To be eligible for the 10% additional deposit the child should be below the age of 12 years, and the account balance should contain a minimum of Rs. 5,000	10% ක අමතර තැන්පතුවක් සඳහා සුදුසුකම් ලැබීමට දරුවා වයස අවුරුදු 12 ට අඩු විය යුතු අතර, ගිණුම් ශේෂයේ අවම වශයෙන් රු. 5,000 තිබිය යුතුය.	%10கூடுதல் வைப்புத்தொகைக்கு தகுதி பெற, பிள்ளை 12வயதுக்கு உட்பட்டவராக இருக்க வேண்டும் மற்றும் கணக்கு இருப்பு குறைந்தபட்சம் ரூ . -/5000ஆக இருக்க வேண்டும்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.2.4.3 TARGET INVESTMENT PLAN (TEENS) / ඉලක්ක ගත ආයෝජන සැලැස්ම (යෞවනයට) / இலக்கு முதலீட்டுத்திட்டம் (பதின்ம வயதினர்)

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankan Children or foreign Children with resident visa status.	නේවාසික ශ්‍රී ලාංකික දරුවන් හෝ නේවාසික වීසා ඇති විදේශික දරුවන්.	இலங்கையை வதிவிடமாகக் கொண்ட பிள்ளைகள் அல்லது வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டுப் பிள்ளைகள்.

	Age - Above 13 years and below 18 years of age.	වයස - අවුරුදු 13 ට වැඩි සහ වයස අවුරුදු 18 ට අඩු.	13 வயதுக்கு மேலும் 18 வயதுக்குக் கீழும் உள்ளவர்கள்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Maximum flexibility and transparency – Customers can select an investment plan that yields the desired amount at maturity to fulfil the child's requirement.	උපරිම නම්‍යශීලී භාවය සහ විනිවිදභාවය - පාරිභෝගිකයින්ට දරුවාගේ අවශ්‍යතාවය සපුරාලීම සඳහා කල්පිරීමේදී අපේක්ෂා කල මුදල ලබා දෙන ආයෝජන සැලැස්මක් තෝරා ගත හැක.	அதிகபட்ச நெகிழ்வுத்தன்மை மற்றும் வெளிப்படைத் தன்மை கொண்டது. வாடிக்கையாளர்கள் தங்கள் பிள்ளையின் தேவையைப் பூர்த்தி செய்வதற்கு முதிர்வின் போது அவர் விரும்பிய தொகையொன்றை வழங்கும் ஒரு முதலீட்டுத் திட்டத்தைத் தேர்ந்தெடுக்கலாம் .
	Start your child's investment plan with a monthly investment as low as Rs. 500.	ඔබේ දරුවාගේ ආයෝජන සැලැස්ම රුපියල් 500ක් වැනි අඩු මාසික ආයෝජනයකින් ආරම්භ කළ හැක.	உங்கள் பிள்ளையின் முதலீட்டுத் திட்டத்தை ரூபா 500 வரையிலான மாதாந்த முதலீட்டின் கீழ் ஆரம்பிக்கலாம்.
	Flexibility to select a suitable investment plan from 1, 2, 3, 4 and 5 years.	වසර 1, 2, 3, 4 සහ 5 සිට සුදුසු ආයෝජන සැලැස්මක් තෝරා ගැනීමට නම්‍යශීලී භාවය.	1, 2, 3, 4 மற்றும் 5 வருடங்களிலிருந்து பொருத்தமான முதலீட்டுத் திட்டத்தைத் தெரிவு செய்வதற்கான நெகிழ்வுத்தன்மை .
	Attractive and guaranteed interest rate throughout the investment period	ආයෝජන කාලය පුරාවට ම ආකර්ෂණීය සහ සහතික පොලී අනුපාත.	முதலீட்டுக் காலம் முழுவதிலும் கவர்ச்சிகரமான மற்றும் உத்தரவாதமளிக்கப் பட்ட வட்டி வீதம்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்			

1.3 FIXED DEPOSITS / ස්ථාවර තැන්පතු / நிலையான வைப்புக்கள்

1.3.1 FIXED DEPOSITS/ ස්ථාවර තැන්පතු / நிலையான வைப்புக்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to maintain a Fixed Deposit as per Central Bank's general banking regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූල ව ස්ථාවර තැන්පතුවක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புத்தொகையைப் பராமரிக்கத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Flexibility to select a period from one month to five years	තැන්පතු සඳහා මාසයක සිට අවුරුදු පහ දක්වා කාල සීමාවක් තෝරා ගැනීමට අවස්ථාව	ஒரு மாதம் முதல் ஐந்து வருடங்கள் வரையிலான காலப்பகுதியைத் தெரிவு செய்வதற்கான நெகிழ்வுத்தன்மை.
	Ability to renew the deposit automatically	තැන්පතුව ස්වයංක්‍රීය ව නැවත අලුත් කිරීමේ හැකියාව	தன்னிச்சையாகவே வைப்பைப் புதுப்பிக்கும் திறன்.
	Cashback loans up to 90% of your Fixed Deposit for emergency cash requirements	හදිසි මුදල් අවශ්‍යයතා සඳහා ඔබේ ස්ථාවර තැන්පතුවලින් 90%ක් දක්වා වූ ණය මුදලක්	அவசரப் பணத் தேவைகளுக்காக உங்கள் நிலையான வைப்பின் 90% வரையான கேஷ்பேக் கடன் வசதி.
	Additional 0.25% when you open your Fixed Deposit	අන්තර්ජාල බැංකුකරණය ඔස්සේ ආරම්භ කරන ස්ථාවර තැන්පතු සඳහා	பான் ஏஷியா இணையதள மூலமாக உங்கள்

	through Pan Asia Internet Banking	0.25% අමතර පොලි අනුපාතයක්.	நிலையான வைப்பை இடும்போது மேலதிக 0.25% வருமானமும் கிடைக்கும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.3.2 RISING FIXED DEPOSITS /රයිසින් ස්ථාවර තැන්පතුව/ ரைசிங் – நிலையான வைப்புகள்

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to maintain a Fixed Deposit as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූලව ස්ථාවර තැන්පතුවක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புத்தொகையை பராமரிக்க தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Increase your interest rate in line with market rate increases and safeguard against risk of interest rate decreases (the interest rate offered at the start	ඔබේ පොලී අනුපාතිකය වෙළෙඳපොළ අනුපාත අනුව වැඩි වන අතර, පොලී අනුපාත අඩුවීමේ අවදානමෙන් ඔබව ආරක්ෂා කරයි (ස්ථාවර තැන්පතු ආරම්භයේදී ලබා දෙන පොලී අනුපාතය	சந்தை வீத அதிகரிப்புக்கு ஏற்ப உங்கள் வட்டியை அதிகரித்துக் கொள்ளும் அதே வேளை வட்டி வீதக்

	of the deposit tenor will be guaranteed until the maturity of the selected fixed deposit tenor).	තැන්පතු කාල සීමාව අවසන් වන තෙක් සහතික කෙරේ).	குறைவினால் ஏற்படும் அபாயத்திலிருந்து பாதுகாத்துக் கொள்வதற்கான உத்தரவாதம் உள்ளது (நிலையான வைப்புத் தொகையின் தொடக்கத்தில் வழங்கப்படும் வட்டி விகிதம் வைப்புக் காலம் முடியும் வரை மாறாமல் இருக்கும்)
	Maximum security for Fixed Deposits	ස්ථාවර තැන්පතු සඳහා උපරිම ආරක්ෂාව	நிலையான வைப்புகளுக்கான ஆகக்கூடிய பாதுகாப்பு.
	Term availability: 2 years, 3 years, 4 years, 5 years	තැන්පතු කාලය : වසර 2,3,4 සහ 5	தவணைக் காலங்கள் : 2, 3, 4, 5 ஆண்டுகள்,
	A hassle-free investment opportunity	පහසුවෙන් ආයෝජනය කිරීමේ හැකියාව	சிக்கல்களற்ற சுமுகமான முதலீட்டு வாய்ப்பு.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.
	Please refer the attached Special Terms and Conditions (Annexure 3) applicable for the product	කරුණාකර අමුණා ඇති විශේෂ නියමයන් සහ කොන්දේසි (ඇමුණුම 3) බලන්න	சிறப்பு விதிமுறைகள் மற்றும் நிபந்தனைகளை (இணைப்பு 3) இல் தெரிந்துகொள்ளவும்.

1.3.3 CALL DEPOSITS / කැඳවුම් තැන්පතු ගිණුම/ அழைப்பு வைப்புக்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to maintain a Fixed Deposit as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූලව ස්ථාවර තැන්පතුවක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புத் தொகையைப் பராமரிக்கத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Earn a high return within a short time span.	කෙටි කාල පරාසයක් තුළ ඉහළ ප්‍රතිලාභයක් උපයා ගන්න.	ஒரு குறுகிய காலத்திற்குள் அதிக வருமானத்தை ஈட்டுங்கள்.
	Withdraw without penalties with just 7 days' notice.	දින 7ක පෙර දැනුම්දීමක් සහිතව කිසිදු ගාස්තු අඩු කිරීමකින් තොරව මුදල් ආපසු ලබා ගන්න.	வெறும் 7 நாட்கள் முன்னறிவிப்புடன் அபராதம் இல்லாமல் மீளப் பெறுங்கள்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.3.4 PERSONAL FOREIGN CURRENCY FIXED DEPOSITS / පුද්ගලික විදේශ ව්‍යවහාර ස්ථාවර තැන්පතු/ தனிநபர் வெளிநாட்டு நாணய நிலையான வைப்புகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Any individual (including a minor) who is a; - Sri Lankan National - Sri Lankan origin who is a resident outside Sri Lanka - Non-National who is; intending to visit / on temporary visit to Sri Lanka / a resident of Sri Lanka - An administrator or executor of the estate of a deceased person who maintained a PFCA	පහත දක්වා ඇති කරුණු වලට යටත් ඕනෑම පුද්ගලයෙකු (බාල වයස්කරුවෙකු ඇතුළුව); - ශ්‍රී ලාංකිකයෙකු වීම - ශ්‍රී ලාංකික සම්භවයක් ඇති, ශ්‍රී ලංකාවෙන් පිටත පදිංචි පුද්ගලයෙකු වීම - ශ්‍රී ලංකා ජාතිකයෙකු නොවන; ශ්‍රී ලංකාවේ සංචාරය කිරීමට බලාපොරොත්තු වන පුද්ගලයෙකු/ ශ්‍රී ලංකාවේ තාවකාලික පදනම මත සංචාරයේ යෙදෙන පුද්ගලයෙකු / ශ්‍රී ලංකාවේ නේවාසිකව සිටින පුද්ගලයෙකු ට - මියගිය PFCA ගිණුම් හිමියෙකුගේ වත්කම් පරිපාලකයෙකු හෝ ක්‍රියාත්මක කරන්නෙකු ට	எந்தவொரு தனிநபரும் (சிறுவர் உட்பட) ஒருவர்; - இலங்கைப் பிரஜை - இலங்கைக்கு வெளியில் வசிக்கும் இலங்கையர் - தற்காலிக அடிப்படையில் இலங்கைக்கு வருகை தர விரும்பும் இலங்கை அல்லாத பிரஜை / இலங்கையில் வசிப்பவர் - இறந்த PFCA கணக்குதாரரின் சொத்துக்களை நிர்வாகி அல்லது நிறைவேற்றுபவர்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Higher returns for your hard-earned foreign currency income	ඔබේ විදේශ මුදල් ස්ථාවර තැන්පතු සඳහා ඉහළ ප්‍රතිලාභ	நீங்கள் சிரமப்பட்டு உழைத்த அந்நிய செலாவணிக்கு அதிகூடிய வருமானம்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைக	Please refer to Section 8. All foreign currency transactions will be	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு

ள் மற்றும் நிபந்தனைகள்	subject to the prevailing Central Bank Regulations and / or any other regulations applicable to the banking transaction.	සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	நாணய பரிவர்த்தனைகளும் நடைமுறையில் உள்ள இலங்கை மத்திய வங்கி விதிமுறைகள் மற்றும் அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது.

1.4 LOANS & LEASING / ණය පහසුකම් සහ ලීසිං / கடன்கள் மற்றும் குத்தகை

1.4.1 HOUSING LOAN / නිවාස ණය/ வீடமைப்புக் கடன்

1.4.1.1 NIVASA HOME LOAN / 'නිවාස' නිවාස ණය / நிவாச வீட்டுக் கடன்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to obtain a loan facility as per Central bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකු වීම නේවාසික වීසා සහිත විදේශිකයෙකුට මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙකුට	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி கடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Competitive interest rates	තරඟකාරී ණය පොලී අනුපාත	போட்டி மிக்க வட்டி வீதங்கள்.
	Quick and efficient service	කඩිනම් සහ කාර්යක්ෂම සේවාවක්	விரைவான மற்றும் திறமையான சேவை.
	Minimum Loan amount of Rs. 2.5 million, up to a maximum of Rs. 50 million	අවමය රු. මිලියන 2.5 සිට උපරිමය රු. මිලියන 50ක් දක්වා වූ ණය මුදලක්	2.5 மில்லியன் ரூபா முதல் 50 மில்லியன் ரூபா வரையிலான கடன் வசதிகள்.
	Repayment period up to 25 years	ආපසු ගෙවීමේ කාලය වසර 25 දක්වා	மீள்கொடுப்பனவுக் காலம் 25 வருடங்கள் வரை.

	A Nivasa Housing Loan can be obtained for the following purposes: -Purchase a house. -Purchase bare land and construction a house for residential purposes. -For completion of partly constructed house. -Renovation / Extension to an existing house. -To take over a loan obtained from a recognized financial institution for housing purposes. -To purchase a condominium property which is completed. -Upgrade energy system (Solar On Grid / Off Grid) for new and existing loan customers.	පහත අරමුණු සඳහා ''නිවාස'' නිවාස ණයක් ලබා ගත හැක. -නිවසක් මිල දී ගැනීමට. -හිස් වූ ඉඩමක් මිල දී ගැනීමට සහ පදිංචිය සඳහා නිවසක් තනා ගැනීමට. -අර්ධ වශයෙන් නිම කළ නිවසක් සම්පූර්ණ කිරීමට -පවතින නිවසක් නවීකරණය කිරීමට / වැඩි දියුණු කිරීමට -පිළිගත් මූල්‍ය ආයතනයකින් ලබා ගත් නිවාස ණයක් පෑන් ඒෂියා බැංකුව වෙත හරවා ගැනීමට -නිම කරන ලද මහල් නිවාස සංකීර්ණයක නිවසක් මිල දී ගැනීමට -නව සහ පවතින නිවාස ණය ගණුදෙනුකරුවන් සඳහා සූර්ය බලශක්ති පද්ධති (Solar On ග්‍රිඩ් / Off ග්‍රිඩ්) ලබා ගැනීමට සහ වැඩි දියුණු කිරීමට	பின்வரும் நோக்கங்களுக்காக நிவாச வீடமைப்புக் கடனைப் பெற்றுக்கொள்ள முடியும். -விடொன்றை வாங்குவதற்கு -நிலமொன்றை வாங்கி அதில் வீடொன்றை நிர்மாணித்தல் -ஓரளவு முடிக்கப்பட்ட வீடொன்றைப் பூர்த்தி செய்யவதற்கு/புனர் நிர்மாணம் செய்வதற்கு/ வீஸ்தரிப்பதற்கு -அங்கீகரிக்கப்பட்ட நிதி நிறுவனமொன்றில் பெற்றுக்கொண்ட வீடமைப்புக் கடனைப் பொறுப்பேற்பதற்கு -பூர்த்தி செய்யப்பட்ட அடுக்குமாடி குடியிருப்பொன்றை வாங்குவதற்கு -புதிய அல்லது தற்போதைய வாடிக்கையாளர்களுக்கு சூரிய சக்தி (கட்டம் மீது /கட்டம் இல்லாமல்) பெற்றுக்கொள்வதற்கு,
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

நிபந்தனைகள்			

1.4.1.2 NIVASA STETUP HOUSING LOAN / 'නිවාස ස්ටෙප් අප්' නිවාස ණය / நிவாச செட்டப் வீடமைப்புக்கடன்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age. Foreigners with resident visa status. Any individual eligible to obtain a loan facility as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට. මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙකු	18வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி கடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன் முக்கிய அம்சங்களும் நன்மைகளும் மைகளும்	Extendable repayment options to start paying lower installments at the early stages of repayment and increase gradually as your income increases.	ලබා ගත් ණය මුදල ආපසු ගෙවීමේ දී, මුල් වාරික අනුමත අවම මුදලක් ගෙවමින් (බැංකුව විසින් අනුමත), ක්‍රමානුකූල ව ඔබේ ආදායම් වැඩි වීමට අනුකූල ව ඔබේ ණය වාරිකයේ අගයත් ඉහළ නංවමින් ආපසු ගෙවීමේ හැකියාව.	மீள்கொடுப்பனவின் ஆரம்ப கட்டங்களில் குறைந்த தவணைகளை செலுத்தத் தொடங்குவதற்கும், உங்கள் வருமானம் அதிகரிக்கும் போது படிப்படியாக அதிகரிப்பதற்கும் நீட்டிக்கக்கூடிய மீள்கொடுப்பனவுத் தெரிவுகள்.
	Loan repayment period up to 20 years.	ණය ආපසු ගෙවීමේ කාලය වසර 20ක් දක්වා.	கடன் மீள் செலுத்தும் காலம் 20 வருடங்கள் வரை
	Competitive variable interest rates.	තරඟකාරී විචල්‍ය පොලී අනුපාත	போட்டித் தன்மை மிக்க மாறும் வட்டி வீதங்கள்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / Error! Reference source not found.	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.2 ASPIRE EDUCATIONAL LOAN / ඇස්පයර් අධ්‍යාපනික ණය / எஸ்பயர் கல்விக் கடன்

Description / විස්තරය / **விளக்கம்**	**English**	සිංහල	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to obtain a loan facility as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி கடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ **முக்கிய அம்சங்களும் நன்மைகளும்**	Financial support for higher studies to achieve your career aspirations (at any reputable local or foreign education institute).	ඔබේ වෘත්තීය අභිලාෂයන් (ඕනෑ ම පිළිගත් දේශීය හෝ විදේශීය අධ්‍යාපන ආයතනයකින්) සාක්ෂාත් කර ගැනීමට උසස් අධ්‍යාපනය සඳහා මූල්‍ය සහය.	(எந்தவொரு பொருத்தமான உள்ளூர் அல்லது வெளிநாட்டு கல்வி நிறுவனத்தின் வாயிலாகவும்) உங்கள் தொழில் அபிலாஷைகளை நிறைவேற்றிக் கொள்ளுவதற்குரிய உயர் கல்விக்கான நிதி ஆதரவு .
	Help your children / siblings pay for their higher studies at local or foreign educational institutes / universities.	ඔබේ දරුවන්ට / සහෝදර සහෝදරියන්ට දේශීය හෝ විදේශීය අධ්‍යාපන ආයතන / විශ්වවිද්‍යාලවල උසස් අධ්‍යාපනය සඳහා අවශ්‍ය ගෙවීම් කිරීමට සහය වීමට ඔබට හැකි වීම.	உள்ளூர் அல்லது வெளிநாட்டுக் கல்வி நிறுவனங்கள்/ பல்கலைக் கழகங்களில், உங்கள் பிள்ளைகளின்/

			உடன் பிறப்புகளின் உயர் கல்விக்கு பணம் செலுத்திட உதவுதல் .
	If the student is over 18 years of age, he / she should be included as a co-borrower.	ශිෂ්‍යයා වයස අවුරුදු 18 ට වැඩි නම්, ඔහු / ඇය ඉල්ලුම් කරන ණය පහසුකමෙහි සම ණයගැතියෙකු ලෙස ඇතුළත් කළ යුතුය.	மாணவர் 18 வயதிற்குப் மேற்பட்டவராக இருந்தால், அவர் ஒரு இணை கடன் பெருநராக சேர்க்கப்பட வேண்டும் .
	One-year grace period.	වසරක සහන කාලයක්.	ஒரு வருட சலுகைக் காலம் .
	Loans can be considered for the following purposes: - Enrolment and course fees - Examination fees - Student accommodation - School admission fees (not less than Rs. 150,000) - Purchasing a laptop or a desktop computer (maximum Rs. 100,000)	ණය ලබා ගත හැකි අරමුණු පහත සඳහන් වේ: - ඇතුළත් වීමේ සහ පාඨමාලා ගාස්තු - විභාග ගාස්තු - ශිෂ්‍ය නවාතැන් සඳහා - පාසල් ඇතුළත් වීමේ ගාස්තු (රු. 150,000 ට නොඅඩු) - ලැප්ටොප් පරිගණකයක් හෝ ඩෙස්ක්ටොප් පරිගණකයක් මිල දී ගැනීම සඳහා (උපරිම රු. 100,000).	பின்வரும் நோக்கங்களுக்காக கடன்களை பரிசீலிக்க முடியும்- : பதிவு மற்றும் பாடநெறிக் கட்டணம், - பரீட்சைக் கட்டணம் -மாணவர் விடுதிக் கட்டணம் - பாடசாலை அனுமதிக் கட்டணம் (ரூபா 150,000 இற்குக் குறையாமல்) மடிக்கணினி அல்லது) டெஸ்க்டொப் கணினியை கொள்வனவு செய்தல் (ஆகக் கூடியது ரூபா 100,000)
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.3 PERSONAL LOANS / පෞද්ගලික ණය / தனிநபர் கடன்கள்

1.4.3.1 PERSONAL LOANS / පෞද්ගලික ණය /தனிநபர் கடன்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to obtain a loan facility as per Central Bank regulations.	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின் படி கடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Loans from Rs. 100,000, up to Rs. 7Mn	රු. 100,000 සිට රු. මිලියන 7ක් දක්වා ණය.	ரூபா 100,000 இலிருந்து ரூபா 7 மில்லியன் வரையான கடன்கள்
	Flexibility in choosing the repayment period up to 8 years	වසර 8 දක්වා වූ ආපසු ගෙවීමේ කාලයක් තෝරා ගැනීමේ හැකියාව	மீள்கொடுப்பனவுக் காலத்தை 8 வருடங்கள் வரை தெரிவு செய்வதில் நெகிழ்வுத்தன்மை
	Freedom of applying jointly with your spouse or child	ඔබේ සහකරු, සහකාරිය හෝ දරුවා සමඟ ඒකාබද්ධ ව අයදුම් කිරීමේ හැකියාව	உங்கள் வாழ்க்கைத் துணை அல்லது குழந்தையுடன் கூட்டாக விண்ணப்பிக்கும் சுதந்திரம்
	No guarantor, security / collateral or prior bank account relationship required	ඇපකරුවෙකු, ඇපකරයක් හෝ පෙර බැංකු ගිණුම් සම්බන්ධතාවක් අවශ්‍ය නොවීම.	உத்தரவாதம் அளிப்பவர், பாதுகாப்பு, பிணையம் அல்லது முந்தைய வங்கிக் கணக்கு உறவு தேவையில்லை
	Speedy processing	කඩිනම් සේවාව	விரைவான செயலாக்கம்

	Repay in equal monthly installments or on a reducing balance basis	සමාන මාසික වාරිකවලින් හෝ ශේෂය අඩු වීමේ පදනම මත ආපසු ගෙවීමේ හැකියාව	சமமான மாதாந்தத் தவணைகளில் அல்லது குறைவடையும் மீதி அடிப்படையில் திருப்பிச் செலுத்தும் சலுகை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.3.2 SWABIMANA PERSONAL LOAN / 'ස්වාභිමාන' පෞද්ගලික ණය / சுவபிமான தனிநபர் கடன்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age. Any individual eligible to obtain a loan facility as per the Central Bank Regulations. Applicant must be an employee of the following entities: Ceylon Electricity Board (CEB) National Water Supply & Drainage Board (NWS & DB) Sri Lanka Telecom (SLT)	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක් අයදුම්කරු පහත සඳහන් ආයතනවල සේවකයෙකු විය යුතුය: ලංකා විදුලිබල මණ්ඩලය ජාතික ජල සම්පාදන හා ජලාප්‍රවාහන මණ්ඩලය ශ්‍රී ලංකා ටෙලිකොම් ලංකා ඛනිජ තෙල් නීතිගත සංස්ථාව	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படிகடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும் விண்ணப்பதாரர் பின்வரும் நிறுவனங்களின் பணியாளராக இருக்க வேண்டும்:

	Ceylon Petroleum Corporation (CPC) Ceylon Petroleum Storage Terminals Limited (CPTSL) Sri Lanka Ports Authority (SLPA) Sri Lanka Custom Colombo Dockyard South Asian Gateway Terminal (Pvt) Ltd Special Note: Applicants and guarantors must have completed one year of permanent employment at any of the entities mentioned above.	සිලෝන් පෙට්‍රෝලියම් ස්ටෝරේජ් ටර්මිනල්ස් ලිමිටඩ් ශ්‍රී ලංකා වරාය අධිකාරිය ශ්‍රී ලංකා රේගුව කොළඹ නැව් තටාකාංගනය සවුත් ඒෂියන් ගේට්වේ ටර්මිනල් පෞද්ගලික සමාගම විශේෂ සටහන; අයදුම්කරු සහ ඇපකරුවන් ඉහත සඳහන් ඕනෑ ම ආයතනයක වසරක ස්ථිර රැකියාවක් සම්පූර්ණ කර තිබිය යුතුය.	இலங்கை மின்சார சபை தேசிய நீர் வழங்கல் மற்றும் வடிகாலமைப்புச் சபை ஸ்ரீ லங்கா டெலிகொம் இலங்கை பெற்றோலியக் கூட்டுத்தாபனம் இலங்கை பெற்றோலிய சேமிப்பு நிலையங்கள் இலங்கை துறைமுக அதிகாரசபை இலங்கை சுங்கம் கொழும்பு கப்பல் பழுதுபார்ப்பு நிலையம் (டொக்யார்ட்) சவுத் ஏசியன் கேட்வே டெர்மினல் பிரைவேட் லிமிடெட் விசேடக் குறிப்பு; விண்ணப்பதாரர் மற்றும் உத்தரவாதம் அளிப்பவர்கள் மேலே குறிப்பிட்டுள்ள நிறுவனங்களில் ஒரு வருட நிரந்தர தொழில் அமர்வை முடித்திருக்க வேண்டும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ	Personal loans from Rs. 100,000 up to Rs. 3.0Mn	රු. 100,000 සිට රු. මිලියන 3ක් දක්වා ණය.	100,000/-ரூபா முதல் 3 மில்லியன் ரூபா வரையிலான

ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**			தனிநபர் கடன்கள்
	Flexibility in choosing the repayment period of up to 12 years or retirement age	ආපසු ගෙවීමේ කාලය අවුරුදු 12 දක්වා හෝ විශ්‍රාම යන වයස අනුව තෝරා ගැනීමේ නම්‍යශීලී බව	12 ஆண்டுகள் அல்லது ஓய்வுபெறும் வயது வரையான மீள்கொடுப்பனவுக் காலத்தைத் தெரிவு செய்வதில் நெகிழ்வுத்தன்மை
	Repayment in equal monthly installments	සමාන මාසික වාරිකවලින් ආපසු ගෙවීමේ හැකියාව	சமமான மாதாந்த தவணைகளில் மீள்கொடுப்பனவு
	Loan applicants and guarantors' monthly salaries shall be directly remitted to the Pan Asia Bank branch from where the loan was obtained	ණය අයදුම්කරුගේ සහ ඇපකරුවන්ගේ මාසික වැටුප, ණය ලබා ගත් පෑන් ඒෂියා බැංකු ශාඛාවට සෘජුව ම ප්‍රේෂණය කළ යුතුය.	கடன் விண்ணப்பதாரர் மற்றும் உத்தரவாதம் அளிப்பவர்களின் மாதாந்த சம்பளம் கடன் பெறப்பட்ட பான் ஏஷியா வங்கிக் கிளைக்கு நேரடியாக அனுப்பி வைக்கப்பட வேண்டும்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.3.3 RANAVIRU HARASARA / රණවිරු හරසර / ரணவிரு ஹரசர

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Ranviru Harasara loan facility can be obtained by the Tri Forces members who are disabled and receiving a salary, or parents / spouse / children who receive the salary	ආබාධිත සහ වැටුප් ලබන ත්‍රිවිධ හමුදා සාමාජිකයින්ට හෝ එම වැටුප් ලබන දෙමාපියන්ට / කාලත්‍රයාට / දරුවන්ට රණවිරු හරසර ණය පහසුකම ලබා ගත හැක.	ரன்விரு ஹரசர கடன் வசதியை ஊனமுற்ற மற்றும் சம்பளம் பெறும் முப்படை உறுப்பினர்கள் அல்லது அவர்களின் பெற்றோர் / மனைவி / குழந்தைகள் ஆகியோர் பெறலாம்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Loans up to Rs. 5Mn	මිලියන 5ක් දක්වා ණය.	ரூபா 5 மில்லியன் வரையான கடன்கள்
	Preferential interest rates	සහනදායී පොලී අනුපාත	சலுகை வட்டி விகிதங்கள்
	Dedicated staff at all branches to serve Ranaviru customers	රණවිරු හරසර ගිණුම් හිමියන් වෙනුවෙන් ම කැපවුණු සේවාවක්	ரணவிரு வாடிக்கையாளர்களுக்கு சேவை செய்வதற்காக அனைத்து கிளைகளிலும் அர்ப்பணிப்புள்ள பணியாளர்கள்
	SMS and Internet banking facility	SMS සහ අන්තර්ජාල බැංකු පහසුකම්	இணையதள மற்றும் குறுஞ் செய்தி (SMS) வாயிலான வங்கிச் சேவைகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.4 PAWNING / උකස් කිරීම / அடகு வைத்தல்

1.4.4.1 RAN ATHTHAMA / රන් අත්තම ණය පහසුකම / ரன் அத்தம

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to obtain a loan facility as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி கடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	High rates for your gold jewellery	ඔබේ රන් ආභරණ සඳහා ඉහළ අත්තිකාරමක්	உங்கள் தங்க நகைகளுக்கு அதிக கொடுப்பனவு.
	Lower interest rates	අවම පොලී අනුපාතික	குறைந்த வட்டி வீதங்கள்.
	Repayment periods ranging from 1 to 12 months	ආපසු ගෙවීමේ කාලය මාස 1 සිට 12 දක්වා	மீள்கொடுப்பனவுக் காலம் 1 முதல் 12 மாதங்கள் வரை.
	Quick and efficient service	කඩිනම් සහ කාර්යක්ෂම සේවාවක්	விரைவான மற்றும் திறமையான சேவை.
	100% safety and confidentiality	100% ආරක්ෂාව සහ රහස්‍ය භාවය	100% பாதுகாப்பு மற்றும் இரகசியத்தன்மை.
	Ability to make part payments	කොටස් වශයෙන් ගෙවීම් කිරීමේ හැකියාව	பகுதிக் கொடுப்பனவுகளுக் கான வசதி.
	Can renew pawning facility by paying interest at any branch	ඕනෑ ම ශාඛාවකට පොලී ගෙවා උකස් පහසුකම අලුත් කිරීමේ හැකියාව	எந்தவொரு கிளையிலும் வட்டி செலுத்துவதன் மூலம் அடகு வசதியைப் புதுப்பிக்கலாம்.
	Assess the value of your gold by using advanced technology	ඔබේ ස්වර්ණාභරන ආරක්ෂා කර ගැනීම සඳහා උසස් තාක්ෂණය භාවිත කිරීම	நவீன தொழிலநுட்பத்தின் மூலம் உங்களது தங்க நகைகளின் சரியான

			பெறுமதியை அறிந்து அவற்றைப் பாதுகாத்துக் கொள்ளுங்கள்.
	Specially trained staff to cater your needs	ඔබේ අවශ්‍යතා සපුරාලීම සඳහා විශේෂ පුහුණුව ලත් බැංකු නිලධාරීන්	உங்கள் தேவைகளைப் பூர்த்தி செய்வதற்காக விசேடமாக பயிற்றுவிக்கப்பட்ட ஊழியர்கள்.
	Detailed report of your payments and settlements on request	ඉල්ලීම මත ඔබගේ ගෙවීම් සහ පියවීම් පිළිබඳ සවිස්තර වාර්තාව	வேண்டுகோளின் பேரில் உங்கள் கொடுப்பனவுகள் பற்றிய விரிவான அறிக்கை சமர்ப்பிப்பு
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.5 LEASING / ලීසිං / குத்தகை

1.4.5.1 LEASING / ලීසිං / குத்தகை

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to obtain a loan facility as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	இலங்கையில் வதியும் 18 வயதுக்கு மேற்பட்டவர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின் படி கடன் வசதியைப் பெறத்

			தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Facilities to obtain brand new, reconditioned or even registered vehicles for your personal or business requirements	ඔබගේ පෞද්ගලික හෝ ව්‍යාපාරික අවශ්‍යතා සඳහා නවතම, නවීකරණය කරන ලද හෝ ලියාපදිංචි කළ වාහන සඳහා අවශ්‍ය ලීසිං පහසුකම්	உங்கள் தனிப்பட்ட அல்லது வியாபாரத் தேவைகளுக்காக புத்தம் புதிய அல்லது மறுசீரமைக்கப்பட்ட அல்லது பதிவுசெய்யப்பட்ட வாகனங்களைப் பெற்றுக்கொள்வதற்கான வசதிகள்
	Competitive rates in the market	වෙළඳපොළ තුළ ආකර්ෂණීය පොලී අනුපාත	சந்தையில் குறைந்த வட்டி வீதங்கள்
	Service accessibility through our island-wide branch network	අපගේ දීප ව්‍යාප්ත ශාඛා ජාලය හරහා සේවා ප්‍රවේශය	நாடளாவிய ரீதியில் உள்ள எமது கிளை வலையமைப்பின் ஊடாக சேவைகளைப் பெற்றுக்கொள்ளும் வசதி
	Vehicle upgrade option	ඔබ පාවිච්චි කරන වාහනයට වඩා වැඩි වටිනාකමකින් යුත් වාහනයක් ගැනීමේ හැකියාව	வாகன மேம்படுத்தல் தெரிவு
	Flexibility on personal guarantor requirements	පෞද්ගලික ඇපකරුවන්ගේ අවශ්‍යයතාව සඳහා නම්‍යශීලීභාවය	தனிப்பட்ட உத்தரவாதம் அளிப்பவரின் தேவைகள் மீதான நெகிழ்வுத்தன்மை
	Expert advice	විශේෂඥ උපදෙස්	நிபுணத்துவ ஆலோசனை
	Hassle-free and fast service	කරදරයකින් තොර සහ වේගවත් සේවාවක්	தொந்தரவற்ற துரித சேவை
	Flexible repayment plans	නම්‍යශීලී ආපසු ගෙවීමේ ක්‍රම	நெகிழ்வான மீள் செலுத்துகைத் தெரிவுகள்
	Wide range of Insurance options	රක්ෂණ උපදේශන	விசாலமான காப்புறுதித் தெரிவுகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.5.2 BUSINESS PLUS LEASING / "බිස්නස් ප්ලස්" ලීසිං/ பிஸினஸ் பிளஸ் குத்தகை

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් **/ தகுதி**	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to obtain a loan facility as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட இலங்கை வதிவிடவாசிகள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி கடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ **/ முக்கிய அம்சங்களும் நன்மைகளும்**	Pay only interest, bullet repayment on the final installment	අදාළ පොලී මුදල පමණක් ගෙවා, ණය මුදලෙහි ඉතිරි ශේෂය එකවර අවසාන වාරිකය ලෙස ගෙවීමේ හැකියාව	இறுதித் தவணையில் வட்டி, புல்லட் கட்டணத்தை மட்டுமே செலுத்துங்கள்
	Repayment 1-5 years	ආපසු ගෙවීම වසර 1-5	ஒரு வருட மீள்கொடுப்பனவுக் காலம்
	Re-finance your existing vehicle to meet your personal financial needs or for working capital requirements	ඔබගේ පෞද්ගලික මූල්‍ය අවශ්‍යතා සපුරාලීමට හෝ කාරක ප්‍රාග්ධන අවශ්‍යතා සඳහා ඔබගේ පවතින වාහනයට ප්‍රතිමූල්‍ය පහසුකම් ලබා දෙයි	உங்கள் தனிப்பட்ட நிதித் தேவைகளைப் பூர்த்தி செய்வதற்காக அல்லது தொழிற்பாட்டு மூலதனத் தேவைகளைப் பூர்த்தி செய்வதற்காக

			உங்கள் தற்போதைய வாகனத்திற்கு மீள் நிதியளித்தல்
	Very low monthly installments	ඉතා අඩු මාසික වාරික	மிகக் குறைந்த மாதாந்த தவணைகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.5.3 BUDGET PLUS LEASING / "බජට් ප්ලස්" ලීසිං/ வரவு செலவுத் திட்ட (பட்ஜெட்) பிளஸ் குத்தகை

Description / විස්තරය / **விளக்கம்**	**English**	සිංහල	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to obtain a loan facility as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙකු	18 வயதுக்கு மேற்பட்ட இலங்கை வதிவிடவாசிகள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி கடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Minimum documents required	අවම ලියකියවිලි	தேவையான குறைந்தபட்ச ஆவணங்கள்
	Hassle-free door-step service	කරදරයකින් තොරව ඔබට ඉක්මණින් සේවය සැපයීම	தொந்தரவு இல்லாத வாயிற்-படி சேவை

Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.4.5.4 SKIP LEASING / ස්කිප් ලීසිං/ தவிர்ப்புக் (ஸ்கிப்) குத்தகை

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status Any individual eligible to obtain a loan facility as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට මහ බැංකු රෙගුලාසිවලට අනුව ණය පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙක්	18 வயதுக்கு மேற்பட்ட இலங்கை வதிவிடவாசிகள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி கடன் வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Lease for registered and unregistered vehicles	ලියාපදිංචි සහ ලියාපදිංචි නොකළ වාහන සඳහා ලීසිං.	பதிவு செய்யப்பட்ட மற்றும் பதிவு செய்யப்படாத வாகனங்களை குத்தகைக்கு எடுத்தல்
	Lease your existing vehicle for your personal or professional financial convenience	ඔබගේ පෞද්ගලික හෝ වෘත්තීය මූල්‍ය පහසුව සඳහා ඔබගේ දැනට පවතින වාහනය සඳහා ලීසිං ලබා ගැනීමේ හැකියාව	உங்கள் தனிப்பட்ட அல்லது தொழில்முறை நிதி வசதிக்காக உங்கள் தற்போதைய வாகனத்தைக் குத்தகைக்கு விடுதல்

	24-hour approval	පැය 24න් අනුමැතිය	24 மணித்தியாலங்களில் ஒப்புதல்
	Service through island-wide branch network	දිවයින පුරා ශාඛා ජාලය හරහා සේවාව	நாடளாவிய கிளை வலையமைப்பின் ஊடாக சேவை
	Attractive interest rates	ආකර්ෂණීය පොලී අනුපාත	கவர்ச்சிகரமான வட்டி வீதங்கள்
	Hassle-free speedy service	කරදරයකින් තොර කඩිනම් සේවාව	சிக்கல்கள் இல்லாத துரித சேவை
	Innovative repayment schemes	නව්‍ය ආපසු ගෙවීමේ ක්‍රම	புதுமையான மீள்கொடுப்பனவுத் திட்டங்கள்
	Customized leasing solutions and expert advice	ඔබට සරිලන ලීසිං පහසුකම් සහ විශේෂඥ සේවය	தனிப்பயனாக்கப்பட் குத்தகைத் தீர்வுகள மற்றும் நிபுணத்துவ ஆலோசனை
	Special discounts on Insurance premiums	රක්ෂණ වාරික සඳහා විශේෂ වට්ටම්	காப்புறுதி தவணைக் கொடுப்பனவுகள் மீதான விசேட தள்ளுபடிகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.5 SENIOR CITIZENS ACCOUNTS / ජ්‍යෙෂ්ඨ පුරවැසි ගිණුම්/ சிரேஷ்ட பிரஜைகள் கணக்குகள்

1.5.1 SAVINGS & INVESTMENTS/ ඉතුරුම් සහ ආයෝජන/ சேமிப்புக்கள் மற்றும் முதலீடுகள்

1.5.1.1 SAMMANA SAVINGS / සම්මාන ඉතුරුම් ගිණුම / சம்மான சேமிப்பு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	In order to open a Sammana Savings Account, you need to be a pensioner receiving a monthly pension from the Department of Pensions.	සම්මාන ඉතුරුම් ගිණුමක් ආරම්භ කිරීම සඳහා, ඔබ විශ්‍රාම වැටුප් දෙපාතර්මේන්තුවෙන් මාසික විශ්‍රාම වැටුපක් ලබන විශ්‍රාමිකයෙකු විය යුතුය.	சம்மான சேமிப்புக் கணக்கைத் தொடங்க, நீங்கள் ஓய்வூதியத் திணைக்களத்திலிருந்து மாதாந்த ஓய்வூதியம் பெறும் ஓய்வூதியதாரராக இருக்க வேண்டும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Pension advance for a maximum of Rs.60,000 (conditions apply)	උපරිම මුදල රු.60,000ක ට යටත්ව විශ්‍රාම වැටුප් අත්තිකාරම් (කොන්දේසි අදාළ වේ)	ஆகக் கூடிய தொகையாக ரூபா 60,000 இற்கு ஓய்வூதிய முற்பணம் வழங்கப்படும். (நிபந்தனைகளுக்கு உட்பட்டது)
	Special personal loan facilities	විශේෂ පෞද්ගලික ණය පහසුකම්	விசேட தனிநபர் கடன் வசதிகள்
	Exempted from quarterly service charges	කාර්තුවකට අදාළ සේවා ගාස්තුවලින් නිදහස් කර ඇත	காலாண்டு சேவைக் கட்டணங்களிலிருந்து விலக்களிப்பு .
	Customer statement / e-statement facility	ගිණුම් ප්‍රකාශන / විද්‍යුත් ප්‍රකාශන පහසුකම	வாடிக்கையாளர் அறிக்கை / மின்னறிக்கை வசதி
	SMS and internet banking	SMS සහ අන්තර්ජාල බැංකුකරණය	குறுஞ் செய்தி (SMS) மற்றும் இணைய வங்கிச் சேவை
	Specially designed VISA enabled international debit card	විශේෂයෙන් නිර්මාණය කර ඇති විදේශ රටවල ගනුදෙනු කළ හැකි වීසා (VISA) හර පත	விசேடமாக வடிவமைக்கப்பட்ட விசா இயக்கப்பட்ட சர்வதேச பற்று அட்டை (டெபிட் கார்ட்)
	Island wide ATM network for convenient cash withdrawals	පහසුවෙන් මුදල් ආපසු ගැනීම සඳහා දිවයින පුරා ATM ජාලය	பணத்தை மீளப்பெறுவதற்கு வசதியாக நாடளாவிய ரீதியில் தானியங்கி இயந்திர (ATM) வலையமைப்பு.

Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.5.1.2 TARGET INVESTMENT PLAN / ඉලක්ක ගත ආයෝජන සැලසුම් / இலக்கு முதலீட்டுத் திட்டம்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 55 years of age Foreigners with resident visa status Any individual eligible to maintain a savings account as per Central Bank regulations	අවුරුදු 55ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූල ව ඉතුරුම් ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙකු	55 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புத்தொகையை பராமரிக்க தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Guaranteed Interest Rates / Returns: The high interest rate agreed upon at the beginning of the plan will remain throughout the investment period.	සහතික පොලී අනුපාත / ප්‍රතිලාභ; සැලැස්ම ආරම්භයේ දී එකඟ වූ ඉහළ පොලී අනුපාතය ආයෝජන කාලය පුරාවට ම පවතිනු ඇත.	உத்தரவாத வட்டி வீதங்கள்/ விபரத் திரட்டுக்கள்; திட்டத்தின் ஆரம்பத்தில் ஒப்புக்கொள்ளப்பட்ட உயர் வட்டி விகிதம் முதலீட்டு காலம் முழுவதும் அமுலில் இருக்கும்.

	Maximum flexibility and transparency: Customers can select an investment plan that yields the desired amount at maturity	උපරිම නම්‍යශීලී භාවය සහ විනිවිදභාවය; පාරිභෝගිකයින්ට කල්පිරීමේ දී අපේක්ෂිත මුදල ලබා දෙන ආයෝජන සැලැස්මක් තෝරා ගත හැක	உச்சபட்ச நெகிழ்வுத்தன்மை மற்றும் வெளிப்படைத் தன்மை; வாடிக்கையாளர்கள் முதிர்வின் போது தாங்கள் விரும்பிய தொகையொன்றைத் தரும் ஒரு முதலீட்டுத் திட்டத்தைத் தேர்ந்தெடுக்கலாம்
	You have the option to select from 1, 2, 3, 4 and 5 year investment periods	ආයෝජන කාල සීමාව වසර 1, 2, 3, 4 සහ 5 යන ආයෝජන කාල සීමා අතරින් තෝරා ගැනීමේ හැකියාව	1, 2, 3, 4 மற்றும் 5 ஆண்டு முதலீட்டுக் காலங்களிலிருந்து உங்கள் விருப்பத்துக்கு ஏற்றவாறு தேர்ந்தெடுக்கலாம்.
	Start your investment plan with an investment as low as Rs.500	රුපියල් 500ක් වැනි අඩු ආයෝජනයකින් ඔබේ ආයෝජන සැලැස්ම ආරම්භ කිරීම	மிகக் குறைந்த ரூ.500/- முதலீட்டில் உங்கள் முதலீட்டுத் திட்டத்தை ஆரம்பிக்கலாம்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.5.2 SENIOR CITIZEN'S FIXED DEPOSITS / ජ්‍යෙෂ්ඨ පුරවැසි ස්ථාවර තැන්පතු / சிரேஷ்ட பிரஜைகளின் நிலையான வைப்புக்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans over 55 years of age Foreigners with resident visa status Any individual eligible to maintain a savings account as per Central Bank regulations	අවුරුදු 55ට වැඩි නේවාසික පුරවැසියෙකු වීම. නේවාසික වීසා සහිත විදේශිකයෙකු වීම පවතින මහ බැංකු නියාමනයන්ට අනුකූල ව ඉතුරුම් ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම පුද්ගලයෙකු	55 வயதுக்கு மேற்பட்ட இலங்கை வதிவிடவாசிகள் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புத் தொகையைப் பராமரிக்க தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	High interest rates for Fixed Deposits	ස්ථාවර තැන්පතු සඳහා ඉහළ පොලී අනුපාත	நிலையான வைப்புகளுக்கான உயர் வட்டி வீதங்கள்.
	Ability to renew the deposit automatically	තැන්පතුව ස්වයංක්‍රීය ව අලුත් කිරීමේ හැකියාව	தன்னிச்சையாகவே வைப்பைப் புதுப்பிக்கும் திறன்.
	Flexibility to select a period from one month to five years	තැන්පතු සඳහා මාසයක සිට අවුරුදු පහ දක්වා කාල සීමාවක් තෝරා ගැනීමට අවස්ථාව	ஒரு மாதம் முதல் ஐந்து வருடங்கள் வரையிலான காலப்பகுதியைத் தெரிவு செய்வதற்கான நெகிழ்வுத்தன்மை.
	Cashback loans up to 90% of your Fixed Deposit for emergency cash requirements	හදිසි මුදල් අවශ්‍යතා සඳහා ඔබේ ස්ථාවර තැන්පතුවලින් 90%ක් දක්වා වූ ණය මුදලක්	அவசரப் பணத் தேவைகளுக்காக உங்கள் நிலையான வைப்பின் 90% வரையான கேஷ்பேக் கடன் வசதி.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.5.3 LOANS / ණය / கடன்கள்

1.5.3.1 SAMMANA LOANS / සම්මාන ණය පහසුකම/ சம்மான கடன்கள்

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	You need to be a pensioner receiving a monthly pension from the Department of Pensions.	ඔබ විශ්‍රාම වැටුප් දෙපාතර්මේන්තුවෙන් මාසික විශ්‍රාම වැටුපක් ලබන විශ්‍රාමිකයෙකු විය යුතුය.	சம்மானசேமிப்புக் கணக்கைத் தொடங்க நீங்கள் ஓய்வூதியத் திணைக்களத்திலிருந்து மாதாந்த ஓய்வூதியம் பெறும் ஓய்வூதியதாரராக இருக்க வேண்டும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Pan Asia Sammana Loans: Maximum loan amount up to Rs.5Mn for any financial requirements acceptable to the bank.	පැන් ඒෂියා සම්මාන ණය: බැංකුවට පිළිගත හැකි ඕනෑ ම මූල්‍ය අවශ්‍යතාවක් සඳහා රුපියල් මිලියන 5ක් දක්වා උපරිම ණය මුදලක්.	பான் ஏஷியா வங்கியினால் ஏற்றுக்கொள்ளக் கூடிய ஏதேனும் நிதித் தேவைகளுக்கு ஆகக் கூடிய கடன் தொகை ரூபா 5 மில்லியன் வரை வழங்கப்படும்
	Haritha Sammana Loans: Finance your green initiatives. Minimum of Rs. 50,000/- up to Rs.1, 000,000/- loan amount.	හරිත සම්මාන ණය; ඔබේ හරිත මුලපිරීම් සඳහා මුදල් යෙදවීමට. අවමය රු. 50,000/- සිට රුපියල් 1,000,000/- දක්වා ණය මුදල්	ஹரித சம்மான கடன்கள்; உங்கள் பசுமை முன்முயற்சிகளுக்கு நிதியளிக்க . ஆகக்குறைந்தது ரூபா 50,000/- முதல் 1,000,000/- ரூபா வரையான கடன் தொகை வழங்கப்படும்
	Repayment up to 12 years	වසර 12 දක්වා ආපසු ගෙවීම	12 வருடங்கள் வரையிலான

			மீள்கொடுப்பனவுக் காலம்
	Maximum Age Limit up to 75 years	අවුරුදු 75 දක්වා උපරිම වයස් සීමාවකට යටත් ව	அதிகபட்ச வயது வரம்பு 75 வயது வரை
	Loan Protection Policy	ණය ආරක්ෂණ ප්‍රතිපත්තිය	கடன் பாதுகாப்புக் கொள்கை
	No guarantors required	ඇපකරුවන් අවශ්‍ය නැත	உத்தரவாதம் அளிப்பவர்கள் தேவையில்லை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.5.3.2 RAN SAMMANA/ රන් සම්මාන/ ரன் சம்மான

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	You need to be a pensioner receiving a monthly pension from the Department of Pensions.	ඔබ විශ්‍රාම වැටුප් දෙපාතර්මේන්තුවෙන් මාසික විශ්‍රාම වැටුපක් ලබන විශ්‍රාමිකයෙකු විය යුතුය.	நீங்கள் ஓய்வூதியத் திணைக்களத்திலிருந்து மாதாந்த ஓய்வூதியம் பெறும் ஓய்வூதியதாரராக இருக்க வேண்டும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Loans up to Rs. 200,000/-	රු. 200,000/- දක්වා ණය.	200,000/- ரூபா வரையிலான கடன் வசதி
	Repayment periods ranging from 1 to 2 years.	ආපසු ගෙවීමේ කාලය වසර 1 සිට 2 දක්වා.	மீள் கொடுப்பனவுக் காலம் 1 முதல் 2 வருடங்கள் வரை
	Assess the value of your gold by using advanced technology to safeguard your jewellery	ඔබේ ස්වර්ණාභරණ ආරක්ෂා කර ගැනීම සඳහා උසස් තාක්ෂණය භාවිත කරමින් ඔබේ රත්‍රන්වල වටිනාකම තක්සේරු කිරීමට	உங்கள் நகைகளைப் பாதுகாக்க, மேம்பட்ட தொழில்நுட்பத்தைப் பயன்படுத்தி உங்கள்

			தங்கத்தின் மதிப்பை மதிப்பிடுங்கள்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.6 CARDS / කාඩ් පත් / அட்டைகள்

1.6.1 PAN ASIA WORLD MASTERCARD CREDIT CARD / පැන් ඒෂියා වර්ල්ඩ් මාස්ටර් කාඩ් ණය කාඩ් පත / பான் ஏஷியா வேர்ல்ட் மாஸ்டர் கார்ட் கடன் அட்டைகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Pan Asia Bank World MasterCard Credit Card is offered only on an invitation issued by Pan Asia bank	පැන් ඒෂියා වර්ල්ඩ් මාස්ටර් කාඩ් ක්‍රෙඩිට් කාඩ්පත පිරිනමනු ලබන්නේ පැන් ඒෂියා බැංකුවේ ආරාධනාවක් මත පමණි.	பான் ஏஷியா வங்கியின் வேர்ல்ட் மாஸ்டர் கடன் அட்டைகள் (கிரெடிட் கார்ட்கள்) வேண்டுகோளின் அடிப்படையில் மட்டுமே வழங்கப்படுகின்றன
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	No joining fee – joining fees waived off for all credit cards	සම්බන්ධ වීමේ ගාස්තුවක් නැත - සියලු ම ක්‍රෙඩිට් කාඩ් පත් සඳහා සම්බන්ධ වීමේ ගාස්තු ඉවත් කර ඇත	சேரும் கட்டணம் இல்லை- அனைத்து கடன் அட்டைகளுக்கும் சேரும் கட்டணம் தள்ளுபடி
	Give a missed call 0112104040 to check credit card balance and statement details	ක්‍රෙඩිට් කාඩ් ශේෂය සහ ප්‍රකාශන විස්තර පරීක්ෂා කිරීමට 0112104040 මිස් කෝල් එකක් ලබා දෙන්න	கடன் அட்டை நிலுவை மற்றும் அறிக்கை விவரங்களை தெரிந்துகொள்ள 0112104040 இலக்கத்துக்கு ஒரு தவறவிடப்பட்ட

			அழைப்பை (மிஸ்ட் கோல்} (கொடுங்கள்
	E-statement facility	විද්‍යුත් ප්‍රකාශන පහසුකම	மின்னறிக்கை வசதி
	First year annual fee of main and supplementary cards waived off	ප්‍රධාන සහ අතිරේක කාඩ් පත්වල පළමු වසරේ වාර්ෂික ගාස්තුව ඉවත් කර ඇත	முதன்மை மற்றும் துணை அட்டைகளின் முதலாம் ஆண்டுக் கட்டணம் தள்ளுபடி
	No additional charges other than interest will be levied for World MasterCards	පැන් ඒෂියා වර් ල්ඩ් මාස්ටර් කාඩ් සඳහා පොලී හැර වෙනත් අමතර ගාස්තු අය නොකෙරේ	வேர்ல்ட் மாஸ்டர் கார்ட்களுக்கு வட்டியைத் தவிர வேறு எந்த கூடுதல் கட்டணமும் விதிக்கப்பட மாட்டாது.
	EMV chip card with added security on transactions	ගනුදෙනු සඳහා අමතර ආරක්ෂාවක් සහිත EMV චිප් කාඩ් පත	பரிவர்த்தனைகளில் அதிகூடிய பாதுகாப்புடன் கூடிய EMV சிப் அட்டை
	3D secure transaction authentication to provide greater security, especially for online transactions	විශේෂයෙන් ම මාර්ගගත ගනුදෙනු සඳහා වැඩි ආරක්ෂාවක් සැපයීමට ත්‍රිමාන ආරක්ෂිත ගනුදෙනු සත්‍යාපනයක් තිබීම	அதிகப் பாதுகாப்பை வழங்க 3D பாதுகாப்பான பரிவர்த்தனை அங்கீகாரம், குறிப்பாக நிகழ்நிலை (ஒன்லைன்) பரிவர்த்தனைகளுக் கு
	Customer Service Call Centre available 24x7	පාරිභෝගික සේවා ඇමතුම් මධ්‍යස්ථානය 24x7 විවෘතයි.	24×7 இயங்கும் வாடிக்கையாளர் சேவை அழைப்பு நிலையம்.
	Cards are accepted at over 30 million merchant outlets and at over 3 million ATMs Island wide and globally	දිවයින පුරා සහ ගෝලීය වශයෙන් මිලියන 3කට අධික ATM යන්ත්‍ර මඟින් සහ මිලියන 30කට අධික ව්‍යාපාරික ස්ථාන, අලෙවිසැල් හරහා ගනුදෙනු කිරීමේ හැකියාව.	30 மில்லியனுக்கும் அதிகமான வர்த்தக நிலையங்களிலும், நாடளாவிய ரீதியிலும் மற்றும் உலகளாவிய ரீதியிலும் 3 மில்லியனுக்கும் அதிகமான தானியங்கி இயந்திரங்களில் (ATM) அட்டைகள் ஏற்றுக்கொள்ளப்படு கின்றன.
	Free SMS alerts – transaction detail updates on card	නොමිලේ SMS පණිවුඩ සේවාව - කාඩ් පත් සාමාජිකයාගේ ජංගම	இலவச குறுஞ் செய்தி விழிப்பூட்டல்கள் -

	member's mobile phone	දුරකථනයේ ගනුදෙනු විස්තර යාවත්කාලීන කරයි	அட்டை உறுப்பினரின் செல்லிடத் தொலைபேசியில் பரிவர்த்தனை விவரம் புதுப்பிப்புகள்
	Fabulous offers and discounts from leading merchant outlets	ප්‍රමුඛ පෙළේ වෙළෙඳසැල් වෙතින් සුවිශේෂී දීමනා සහ වට්ටම්	முன்னணி வர்த்தக நிலையங்களிலிருந்து அற்புதமான சலுகைகள் மற்றும் தள்ளுபடிகள்
	Interest-free credit for up to a of 51 days	දින 51ක් දක්වා පොලී රහිත ණය	51 நாட்கள் வரை வட்டியில்லாக் கடன்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.6.2 PAN ASIA BLACK MASTER CARD CREDIT CARD / පෑන් ඒෂියා බ්ලැක් මාස්ටර් කාඩ් ණය කාඩ් පත / பான் ஏஷியா பிளாக் மாஸ்டர் கார்ட் கடன் அட்டைகள்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	To apply for a Pan Asia Bank Black MasterCard, you are required to have a permanent monthly income of Rs. 60,000 or more and be a resident Sri Lankan between the age of 20-60 years.	පෑන් ඒෂියා බ්ලැක් මාස්ටර් කාඩ් පතක් සඳහා අයදුම් කිරීමට, ඔබට 60,000 හෝ ඊට වැඩි ස්ථිර මාසික ආදායමක් තිබිය යුතු අතර, එලෙස ම අයදුම්කරු වයස අවුරුදු 20-60 අතර නේවාසික ශ්‍රී ලාංකිකයෙකු විය යුතුය.	பான் ஏஷியா வங்கியின் வேர்ல்ட் மாஸ்டர் கடன் அட்டைகளுக்கு விண்ணப்பிப்பவர்கள் 20 முதல் 60 வயதுக்கு இடைப்பட்டவர்களாகவும், இலங்கையை வதிவிடமாகக் கொண்டவர்களாகவும், அவர்களின் மாதாந்த வருமானம்

			60,000/- ரூபா அல்லது அதற்கு மேற்பட்டதாகவும் இருக்க வேண்டும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	No joining fee – joining fees waived off for all credit cards	සම්බන්ධ වීමේ ගාස්තුවක් නැත - සියලු ම ක්‍රෙඩිට් කාඩ් පත් සඳහා සම්බන්ධ වීමේ ගාස්තු ඉවත් කර ඇත	சேரும் கட்டணம் இல்லை அனைத்து கடன் அட்டைகளுக்கும் சேரும் கட்டணம் தள்ளுபடி
	Give a missed call 0112104040 to check credit card balance and statement details	ක්‍රෙඩිට් කාඩ් ශේෂය සහ ප්‍රකාශ විස්තර පරීක්ෂා කිරීමට 0112104040 වෙත මිස් කෝල් එකක් ලබා දෙන්න	கடன் அட்டை நிலுவை மற்றும் அறிக்கை விவரங்களைத் தெரிந்துகொள்ள 0112104040 இலக்கத்துக்கு ஒரு தவறவிடப்பட்ட அழைப்பை (மிஸ்ட் கோல்) கொடுங்கள்
	E-statement facility	විද්‍යුත් ප්‍රකාශන පහසුකම	மின்னறிக்கை வசதி
	EMV chip card with added security on transactions	ගනුදෙනු සඳහා අමතර ආරක්ෂාවක් සහිත EMV චිප් කාඩ් පත	பரிவர்த்தனைகளில் கூடுதல் பாதுகாப்புடன் கூடிய EMV சிப் அட்டை
	3D secure transaction authentication to provide greater security, especially for online transactions	විශේෂයෙන් ම මාර්ගගත ගනුදෙනු සඳහා වැඩි ආරක්ෂාවක් සැපයීමට ත්‍රිමාන ආරක්ෂිත ගනුදෙනු සත්‍යාපනයක් තිබීම	குறிப்பாக நிழல்நிலை ஒன்லைன் பரிவர்த்தனைகளுக்கு அதிகப் பாதுகாப்பை வழங்க 3D பாதுகாப்பான பரிவர்த்தனை அங்கீகாரம்,
	Customer Service Call Centre available 24x7	පාරිභෝගික සේවා ඇමතුම් මධ්‍යස්ථානය 24x7 විවෘතයි.	24×7 இயங்கும் வாடிக்கையாளர் சேவை அழைப்பு நிலையம்.
	Cards are accepted at over 30 million merchant outlets and at over 3 million ATMs Island wide and globally	දිවයින පුරා සහ ගෝලීය වශයෙන් මිලියන 3කට අධික ATM යන්ත්‍ර මගින් සහ මිලියන 30කට අධික ව්‍යාපාරික ස්ථාන, අලෙවිසැල් හරහා ගනුදෙනු කිරීමේ හැකියාව.	30 மில்லியனுக்கும் அதிகமான வர்த்தக நிலையங்களிலும், நாடளாவிய ரீதியிலும் , உலகளாவிய ரீதியிலும் 3 மில்லியனுக்கும் அதிகமான தானியங்கி இயந்திரங்களில் (ATM) இந்த கடன்

			அட்டைகள் ஏற்றுக்கொள்ளப்படுகின்றன.
	Free SMS alerts – transaction detail updates on card member's mobile phone	නොමිලේ SMS පණිවුඩ සේවාව - කාඩ් පත් සාමාජිකයාගේ ජංගම දුරකථනයේ ගනුදෙනු විස්තර යාවත්කාලීන කරයි	இலவச குறுஞ் செய்தி விழிப்பூட்டல்கள் - அட்டை உறுப்பினரின் செல்லிடத் தொலைபேசியில் பரிவர்த்தனை விவர புதுப்பிப்புகள்
	Fabulous offers and discounts from leading merchant outlets	ප්‍රමුඛ පෙළේ වෙළෙඳසැල් වෙතින් සුවිශේෂී දීමනා සහ වට්ටම්	முன்னணி வர்த்தக நிலையங்களிலிருந்து அற்புதமான சலுகைகள் மற்றும் தள்ளுபடிகள்
	Interest-free credit up to a of 51 days	දින 51ක් දක්වා පොලී රහිත ණය	51 நாட்கள் வரை வட்டியில்லாக் கடன்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.6.3 PAN ASIA GOLD MASTER CARD/ පැන් ඒෂියා ගෝල්ඩ් මාස්ටර් කාඩ් ණය කාඩ් පත / பான் ஏஷியா கோல்ட் மாஸ்டர் கார்ட் கடன் அட்டைகள்

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	To apply for a Pan Asia Bank Gold MasterCard, you are required to have a permanent monthly income of Rs. 35,000 or more and be a resident Sri Lankan between the age of 20-60 years	පැන් ඒෂියා ගෝල්ඩ් මාස්ටර් කාඩ් පතක් සඳහා අයදුම් කිරීමට, ඔබට 35,000 හෝ ඊට වැඩි ස්ථිර මාසික ආදායමක් තිබිය යුතු අතර, එලෙස ම අයදුම්කරු වයස අවුරුදු	பான் ஏஷியா வங்கியின் தங்க (கோல்ட்) மாஸ்டர் கடன் அட்டைகளுக்கு விண்ணப்பிப்பவர்கள் 20 முதல் 60 வயதுக்கு இடைப்பட்டவர்களா

		20-60 අතර නේවාසික ශ්‍රී ලාංකිකයෙකු විය යුතුය	கவும், இலங்கையை வதிவிடமாகக் கொண்டவர்களாகவும், அவர்களின் மாதாந்த வருமானம் 35,000/- ரூபா அல்லது அதற்கு மேற்பட்டதாகவும் இருக்க வேண்டும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ **/ முக்கிய அம்சங்களும் நன்மைகளும்**	No joining fee – joining fees waived off for all credit cards	සම්බන්ධ වීමේ ගාස්තුවක් නැත - සියලු ම ක්‍රෙඩිට් කාඩ් පත් සඳහා සම්බන්ධ වීමේ ගාස්තු ඉවත් කර ඇත	சேரும் கட்டணம் இல்லை- அனைத்து கடன் அட்டைகளுக்கும் சேரும் கட்டணம் தள்ளுபடி
	Give a missed call 0112104040 to check credit card balance and statement details	ක්‍රෙඩිට් කාඩ් ශේෂය සහ ප්‍රකාශ විස්තර පරීක්ෂා කිරීමට 0112104040 මිස් කෝල් එකක් දෙන්න	கடன் அட்டை நிலுவை மற்றும் அறிக்கை விவரங்களைச் சரி பார்த்துக் கொள்ள 0112104040 இலக்கத்துக்கு ஒரு தவறவிடப்பட்ட அழைப்பை (மிஸ்ட் கோல்) கொடுங்கள்
	E-statement facility	විද්‍යුත් ප්‍රකාශන පහසුකම	மின்னறிக்கை வசதி
	EMV chip card with added security on transactions	ගනුදෙනු සඳහා අමතර ආරක්ෂාවක් සහිත EMV චිප් කාඩ් පත	குறிப்பாக நிழல்நிலை ஒன்லைன் பரிவர்த்தனைகளுக்கு அதிகப் பாதுகாப்பை வழங்க 3D பாதுகாப்பான பரிவர்த்தனை அங்கீகாரம்,
	3D secure transaction authentication to provide greater security, especially for online transactions	විශේෂයෙන් ම මාර්ගගත ගනුදෙනු සඳහා වැඩි ආරක්ෂාවක් සැපයීමට ත්‍රිමාන ආරක්ෂිත ගනුදෙනු සත්‍යාපනයක් තිබීම	குறிப்பாக நிழல்நிலை ஒன்லைன் பரிவர்த்தனைகளுக்கு அதிகப் பாதுகாப்பை வழங்க 3D பாதுகாப்பான பரிவர்த்தனை அங்கீகாரம்,
	Customer Service Call Centre available 24x7	පාරිභෝගික සේවා ඇමතුම් මධ්‍යස්ථානය 24x7 විවෘතයි.	24/7 வாடிக்கையாளர் சேவை நிலைய இயக்கம்
	Cards are accepted at over 30 million merchant outlets and at	දිවයින පුරා සහ ගෝලීය වශයෙන් මිලියන 3කට අධික ATM යන්ත්‍ර මගින්	30 மில்லியனுக்கும் அதிகமான வர்த்தக நிலையங்களிலும்,

	over 3 million ATMs Island wide and globally	සහ මිලියන 30කට අධික ව්‍යාපාරික ස්ථාන, අලෙවිසැල් හරහා ගනුදෙනු කිරීමේ හැකියාව.	நாடளாவிய ரீதியிலும் மற்றும் உலகளாவிய ரீதியிலும் 3 மில்லியனுக்கும் அதிகமான தானியங்கி இயந்திரங்களில் (ATM) அட்டைகள் ஏற்றுக்கொள்ளப்படுகின்றன.
	Free SMS alerts – transaction detail updates on card member's mobile phone	නොමිලේ SMS පණිවුඩ සේවාව - කාඩ් පත් සාමාජිකයාගේ ජංගම දුරකථනයේ ගනුදෙනු විස්තර යාවත්කාලීන කරයි	இலவச குறுஞ் செய்தி விழிப்பூட்டல்கள் - அட்டை உறுப்பினரின் செல்லிடத் தொலைபேசியில் பரிவர்த்தனை விவரம் புதுப்பிப்புகள்
	Fabulous offers and discounts from leading merchant outlets	ප්‍රමුඛ පෙළේ වෙළෙඳසැල් වෙතින් සුවිශේෂී දීමනා සහ වට්ටම්	முன்னணி வர்த்தக நிலையங்களிலிருந்து அற்புதமான சலுகைகள் மற்றும் தள்ளுபடிகள்
	Interest-free credit up to a of 51 days	දින 51ක් දක්වා පොලී රහිත ණය	51 நாட்கள் வரை வட்டியில்லா கடன்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු **/ கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි **/ விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.6.4 VISA DEBIT CARD/ වීසා ඩෙබිට් කාඩ් / VISA பற்று அட்டை

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	The Visa Debit Card will be issued to accountholders who are eligible to obtain the same as specified in each product description mentioned.	එක් එක් මූල්‍ය සේවා විස්තරයේ දක්වා ඇති පරිදි ලබා ගැනීමට සුදුසුකම් ඇති ගිණුම් හිමියන් සඳහා වීසා ඩෙබිට් කාඩ්පත නිකුත් කරනු ලැබේ.	ஒவ்வொரு நிதிச் சேவை விளக்கத்திலும் குறிப்பிடப்பட்டுள்ளதைப் பெறத் தகுதியுடைய கணக்குதாரர்களுக்கு விசா டெபிட் கார்ட் வழங்கப்படும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Worldwide acceptance at over 24 million merchant outlets	ලොව පුරා මිලියන 24කට අධික වෙළෙඳ අලෙවිසැල්වලින් පිළිගැනීම	உலகளாவிய ரீதியில் 24 மில்லியனுக்கும் அதிகமான வணிக விற்பனை நிலையங்களில் ஏற்பு
	Withdraw cash anytime from over 2 million ATMs worldwide	ලොව පුරා මිලියන 2කට අධික ATM යන්ත්‍රවලින් ඕනෑ ම වේලාවක මුදල් ආපසු ගැනීමේ හැකියාව	உலகெங்கிலும் உள்ள 2 மில்லியனுக்கும் அதிகமான தானியங்கி இயந்திரங்களில் (ATM) எந்த நேரத்திலும் பணம் எடுக்கக்கூடிய வசதி
	Shopping made easy (online transactions & Point of Sale transactions)	සාප්පු සවාරි පහසු වීම (මාර්ගගත ගනුදෙනු සහ විකුණුම් ස්ථානයේ සිදු වන ගනුදෙනු)	பொருள் கொள்வனவுகள் இலகுவாக்கம் (நிகழ்நிலை மற்றும் விற்பனை மையப் பரிவர்த்தனைகள்)
	Special discounts	විශේෂ වට්ටම්	விசேட தள்ளுபடிகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

1.7 FOREIGN CURRENCY & SPECIAL ACCOUNTS/ විදේශ විනිමය සහ විශේෂ ගිණුම් / வெளிநாட்டு நாணயமும் விசேட கணக்குகளும்

Please note all products mentioned in this section are based on the regulations / guidelines issued by the Central Bank of Sri Lanka. Hence, please refer to the following directions for further details regarding each product's regulations and conditions.

මෙම කොටසේ සඳහන් සියලු ම මූල්‍ය සේවා ශ්‍රී ලංකා මහ බැංකුව විසින් නිකුත් කරන ලද රෙගුලාසි / මාර්ගෝපදේශයන් මත පදනම් වූ බව කරුණාවෙන් සලකන්න. එබැවින්, එක් එක් මූල්‍ය සේවාවේ රෙගුලාසි සහ කොන්දේසි පිළිබඳ වැඩිදුර විස්තර සඳහා කරුණාකර පහත උපදෙස් වෙත යොමු වන්න.

இந்தப் பிரிவில் குறிப்பிடப்பட்டுள்ள அனைத்து நிதிச் சேவைகளும் இலங்கை மத்திய வங்கியினால் வழங்கப்பட்ட ஒழுங்குமுறைகள் / வழிகாட்டுதல்களை அடிப்படையாகக் கொண்டவை என்பதை நினைவில் கொள்ளவும். எனவே, ஒவ்வொரு தயாரிப்பின் விதிமுறைகள் மற்றும் நிபந்தனைகள் தொடர்பான மேலதிக விவரங்களுக்கு பின்வரும் அறிவுறுத்தல்களைப் பார்க்கவும்.

PFCA: DIRECTIONS No. 04 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017
PFCA: 2017அந்நிய செலாவணி சட்டத்தின் 12 ஆம் பிரிவின் கீழ் 2017ஆம் ஆண்டின் 12 ஆம் இலக்க சட்டமூலம்
https://www.cbsl.gov.lk/sites/default/files/cbslweb_documents/laws/cdg/Foreign_Exchange_Act_Direction_No_4_of_2021_e.pdf

BFCA: DIRECTIONS No. 05 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017
BFCA: 2017 அந்நிய செலாவணி சட்டத்தின் 12 ஆம் பிரிவின் கீழ் 2021ஆம் ஆண்டின் 5 ஆம் இலக்க சட்டமூலம்
https://www.cbsl.gov.lk/sites/default/files/cbslweb_documents/laws/cdg/Foreign_Exchange_Act_Direction_No_5_of_2021_e.pdf

IIA: DIRECTIONS No. 15 of 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017
IIA: 2017 அந்நிய செலாவணி சட்டத்தின் 12 ஆம் பிரிவின் கீழ் 2021ஆம் ஆண்டின் 15 ஆம் இலக்க சட்டமூலம்
https://www.cbsl.gov.lk/sites/default/files/cbslweb_documents/laws/cdg/Foreign_Exchange_Act_Direction_No_15_of_2021_e.pdf

Capital Transaction Rupee Account- DIRECTIONS No. 16 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017
மூலதனப் பரிவர்த்தனை ரூபாக் கணக்கு - 2017 ஆம் ஆண்டின் அந்நிய செலாவணி சட்டத்தின் 12 ஆம் பிரிவின் கீழ் 16 ஆம் இலக்க சட்டமூலம்
https://www.cbsl.gov.lk/sites/default/files/cbslweb_documents/laws/cdg/Foreign_Exchange_Act_Direction_No_16_of_2021_e.pdf

Non Resident Rupee Account – DIRECTIONS No. 18 of 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017
https://www.cbsl.gov.lk/sites/default/files/cbslweb_documents/laws/cdg/Foreign_Exchange_Act_Direction_No_18_of_2021_e.pdf

வதிவற்றோர் ரூபாக் கணக்கு - 2017 ஆம் ஆண்டின் அந்நிய செலாவணி சட்டத்தின் 12 ஆம் பிரிவின் கீழ் 18 ஆம் இலக்க சட்டமூலம்

Visa Programme Account: DIRECTIONS No. 05 of 2024 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017
VISA செயற்திட்டக் கணக்கு- 2017 ஆம் ஆண்டின் அந்நிய செலாவணி சட்டத்தின் 12 ஆம் பிரிவின் கீழ் 05 ஆம் இலக்க சட்டமூலம்

https://www.dfe.lk/web/images/rdevelopment/c7b817642c7656dcd36b1a9c6dfc5ba2-Directions-No.%205%20of%202024%20with%20reporting%20format.pdf

1.7.1 PERSONAL FOREIGN CURRENCY ACCOUNTS (PFCA) / පුද්ගලික විදේශ ව්‍යවහාර මුදල් ගිණුම් (PFCA)/ தனிப்பட்ட வெளிநாட்டு நாணயக் கணக்குகள் (PFCA)

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Any individual (including a minor) who is a; - Sri Lankan National - Sri Lankan origin who is a resident outside Sri Lanka - Non-National who is intending to visit / on temporary visit to Sri Lanka / a resident of Sri Lanka - An administrator or executor of the estate of a deceased person who maintained a PFCA	ඕනෑම පුද්ගලයෙකු (බාල වයස්කරුවෙකු ඇතුළුව); - ශ්‍රී ලාංකිකයෙකු වීම - ශ්‍රී ලාංකික සම්භවයක් ඇති, ශ්‍රී ලංකාවෙන් පිටත පදිංචි පුද්ගලයෙකු වීම - තාවකාලික පදනමක් මත ශ්‍රී ලංකාවට පැමිණීමට අදහස් කරන ශ්‍රී ලාංකික නොවන ජාතිකයෙකු / ශ්‍රී ලංකාවේ පදිංචිකරුවෙකු - මියගිය PFCA ගිණුම් හිමියෙකුගේ වත්කම් පරිපාලකයෙකු හෝ ක්‍රියාත්මක කරන්නෙකු	எந்தவொரு தனிநபரும் (சிறுவர் உட்பட) பின்வரும் தகைமைகளைக் கொண்டுள்ள ஒருவர்; - இலங்கைப் பிரஜையாக இருத்தல் - இலங்கைக்கு வெளியில் வசிக்கும் இலங்கையர் - தற்காலிக அடிப்படையில் இலங்கைக்கு வருகை தர விரும்பும் இலங்கையர் அல்லாத பிரஜை / இலங்கையில் வசிப்பவர் - இறந்த PFCA கணக்குதாரரின் சொத்துக்களை நிர்வகிப்பவர் அல்லது நிறைவேற்றுபவர்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Attractive interest rates	ආකර්ෂණීය පොලී අනුපාත	கவர்ச்சிகரமான வட்டி வீதங்கள்
	Pay and receive foreign currencies as per the CBSL regulations cited below	පහත සඳහන් CBSL රෙගුලාසිවලට අනුව විදේශ මුදල් ලැබීම සහ ලබා ගැනීම කළ හැකිය	கீழே குறிப்பிடப்பட்டுள்ள இலங்கை மத்திய வங்கி ஒழுங்கு விதிகளின் பிரகாரம் வெளிநாட்டு நாணயங்களை

			செலுத்துதலும் பெறுதலும் நடைபெற வேண்டும்
	Instant loan / overdraft facilities against foreign currency balance in PFCA accounts (for residents of Sri Lanka)	PFCA ගිණුම්වල විදේශ මුදල් ශේෂයට එරෙහි ව ක්ෂණික ණය / අයිරා පහසුකම් (ශ්‍රී ලංකාවේ පදිංචිකරුවන් සඳහා)	PFCA கணக்கிலுள்ள வெளிநாட்டு நாணய மிகுதிக்கு எதிரான உடனடிக் கடன்/ மற்றும் மேலதிகப் பற்று (ஓவர் டிராஃப்ட்) வசதிகள் (இலங்கை வதிவாளர்களுக்கு)
	Fund Transfers between own Personal Foreign Currency Accounts (PFCA), Business Foreign Currency Account (BFCA), Inward Investment Account (IIA) or offshore banking accounts.	පුද්ගලික විදේශ ව්‍යවහාර මුදල් ගිණුම් (PFCA), ව්‍යාපාරික විදේශ ව්‍යවහාර මුදල් ගිණුම් (BFCA), ආමුඛ ආයෝජන ගිණුම (IIA) හෝ විදේශ (අක්වෙරළ) බැංකු ගිණුම් අතර අරමුදල් හුවමාරු.	சொந்த தனிப்பட்ட வெளிநாட்டு நாணய கணக்குகள் (PFCA), வணிக வெளிநாட்டு நாணயக் கணக்கு (BFCA), உள்முக முதலீட்டுக் கணக்கு (IIA), அல்லது வெளிநாட்டு வங்கிக் கணக்குகளுக்கு இடையேயான நிதிப் பரிமாற்றங்கள்.
	Fund Transfers between immediate family members' Personal Foreign Currency Accounts (PFCA)	ආසන්නතම පවුලේ සාමාජිකයන්ගේ පුද්ගලික විදේශ මුදල් ව්‍යවහාර ගිණුම් (PFCA) අතර මුදල් හුවමාරු	உடனடி குடும்ப உறுப்பினர்களின் தனிப்பட்ட வெளிநாட்டு நாணயக் கணக்குகளுக்கு இடையே பணப் பரிமாற்றங்கள் (PFCA)
	Fund Transfers between 3rd party clients' Personal Foreign Currency Accounts (PFCA) in respect of current transaction (excluding the sale / acquisition of investments or assets in Sri Lanka	ප්‍රාග්ධන නොවන ගනුදෙනු සම්බන්ධයෙන් (ශ්‍රී ලංකාවේ ආයෝජන හෝ වත්කම් විකිණීම / අත්පත් කර ගැනීම හැර) තුන්වන පාර්ශ්වීය ගනුදෙනුකරුවන්ගේ පුද්ගලික විදේශ මුදල් ව්‍යවහාර ගිණුම් (PFCA) අතර මුදල් හුවමාරු කිරීම	மூலதனம் அல்லாத பரிவர்த்தனை தொடர்பாக (இலங்கையில் முதலீடுகள் அல்லது சொத்துக்களை விற்பனை செய்தல் / கையகப்படுத்துதல் தவிர்த்து) மூன்றாம் தரப்பு வாடிக்கையாளர்களின் தனிப்பட்ட வெளிநாட்டு நாணயக் கணக்குகளுக்கு

			(PFCA) இடையே பணப் பரிமாற்றங்கள்
	Ability to operate the account in USD, EUR, GBP, AUD, SGD, Swedish Kroner, Swiss Franc (CHF), CAD, Hong Kong Dollars, JPY, Danish Kroner, Norwegian Kroner, Chinese Renminbi, NZD, INR & THB currencies.	ඇමරිකානු ඩොලරය, යුරෝ, මහා බ්‍රිතාන්‍ය පවුම්, ඕස්ට්‍රේලියානු ඩොලරය. සිංගප්පූරු ඩොලරය. ස්වීඩන් ක්‍රෝනර්. ස්විස් ෆ්‍රෑන්ක් (CHF), කැනේඩියානු ඩොලරය, හොංකොං ඩොලරය, ජපන් යෙන්, ඩෙන්මාර්ක් ක්‍රෝනර්, නොර්වීජියානු ක්‍රෝනර්, චීන රෙන්මින්බි, නවසීලන්ත ඩොලරය, ඉන්දියානු රුපියල් සහ තායිලන්ත බාත් මුදල්වලින් ගිණුම ක්‍රියාත්මක කිරීමේ හැකියාව.	அமெரிக்க டொலர் (USD), யூரோ (EUR), பிரித்தானிய பவுண்ட் (GBP), அவுஸ்திரேலிய டொலர் (AUD), சிங்கப்பூர் டொலர்(SGD), ஸ்வீடிஷ் க்ரோனர் (Swidish Kroner), சுவிஸ் பிராங்க் (Swiss Franc) (CHF), CAD, ஹொங்காங் டாலர், ஜப்பானிய யென்(JPY), டேனிஷ் க்ரோனர்(Danish Kroner), நார்வேஜியன் க்ரோனர்(Norwegian Kroner), சீன ரெண்மின்பி (Chinese Renminbi) நியூசிலாந்து டாலர், இந்திய ரூபாய் மற்றும் தாய்லாந்து பாட் நாணயங்கள் ஆகியவற்றில் கணக்கை இயக்கும் வசதி
	The details of this product are in accordance with the regulations published by the Central Bank of Sri Lanka (CBSL). Thus, the details may change from time to time according to changes in regulations.	මෙම සේවාවේ විස්තර ශ්‍රී ලංකා මහ බැංකුව (CBSL) විසින් ප්‍රකාශයට පත් කරන ලද රෙගුලාසිවලට අනුකූල වේ. මේ අනුව, රෙගුලාසිවල වෙනස්කම් අනුව විස්තර කලින් කලට වෙනස් විය හැක	இலங்கை மத்திய வங்கியினால் (CBSL) வெளியிடப்பட்ட ஒழுங்குவிதிகளுக்கு அமைவாக இந்த உற்பத்தியின் விபரங்கள் உள்ளன.எனவே, விதிமுறைகளில் ஏற்படும் மாற்றங்களுக்கு ஏற்ப விவரங்கள் அவ்வப்போது மாறக்கூடும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8. All foreign currency transactions will be subject to the prevailing Central Bank regulations and / or any other regulations applicable to the banking transaction.	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளும் நடைமுறையில் உள்ள இலங்கை மத்திய வங்கி விதிமுறைகள் மற்றும் அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது.

1.7.2 BUSINESS FOREIGN CURRENCY ACCOUNTS (BFCA) / ව්‍යාපාරික විදේශ ව්‍යවහාර මුදල් ගිණුම් (BFCA)/ வியாபார வெளிநாட்டு நாணயக் கணக்குகள் (BFCA)

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / **தகுதி**	Following persons who earn foreign exchange from a resident outside Sri Lanka; - Any individual resident in Sri Lanka - Any company incorporated in Sri Lanka - A company incorporated outside Sri Lanka which is registered as an overseas company under the Companies Act No. 7 of 2007 - A sole proprietorship or partnership registered in Sri Lanka	ශ්‍රී ලංකාවෙන් පිටත පදිංචිකරුවෙකුගෙන් විදේශ විනිමය උපයන පහත සඳහන් පුද්ගලයින්; - ශ්‍රී ලංකාවේ ඕනෑ ම නේවාසික පුද්ගලයෙක් - ශ්‍රී ලංකාවේ සංස්ථාපිත ඕනෑ ම සමාගමක් - 2007 අංක 7 දරන සමාගම් පනත යටතේ විදේශීය සමාගමක් ලෙස ලියාපදිංචි වී ඇති ශ්‍රී ලංකාවෙන් පිටත සංස්ථාපිත සමාගමක් - ශ්‍රී ලංකාවේ ලියාපදිංචි ඒක පුද්ගල හෝ හවුල්කාරිත්වයක්. (හිමිකරු හෝ හවුල්කරුවන් බහුතරයක්	இலங்கைக்கு வெளியில் வசிப்பவர்களிடமிருந்து அந்நிய செலாவணியை ஈட்டும் நபர்களைப் பின்தொடர்வது; இலங்கையில் வசிக்கும் எந்தவொரு தனி நபரும் - இலங்கையில் இணைக்கப்பட்ட எந்தவொரு நிறுவனமும் - 2007 ஆம் ஆண்டின் 7 ஆம் இலக்க நிறுவனங்கள் சட்டத்தின் கீழ் வெளிநாட்டு

	(where the proprietor or majority of partners are residents in Sri Lanka) - A State Institution with the recommendation of the Secretary to the relevant line Ministry or appropriate Authority - An administrator or executor of the estate of a deceased person, who maintained a BFCA - A receiver or liquidator, of a company that maintained a BFCA - Non-Governmental Organization shall not be permitted to open and maintain a BFCA.	ශ්‍රී ලංකාවේ පදිංචිකරුවන් විය යුතුය) - අදාළ අමාත්‍යාංශයේ ලේකම්වරයාගේ හෝ බලයලත් පුද්ගලයාගේ අවසරය සහිත රාජ්‍ය ආයතනයක් - මියගිය BFCA ගිණුම් හිමියෙකුගේ වත්කම්වල පරිපාලකයෙකු හෝ ක්‍රියාත්මක කරන්නෙකු - BFCA පවත්වාගෙන ගිය සමාගමක ග්‍රාහකයෙකු හෝ ඈවර කරන්නෙකු - BFCA විවෘත කිරීමට සහ පවත්වාගෙන යාමට රාජ්‍ය නොවන සංවිධානයට අවසර නොදේ.	நிறுவனமாக பதிவுசெய்யப்பட்ட இலங்கைக்கு வெளியில் இணைக்கப்பட்ட ஒரு நிறுவனம் - இலங்கையில் பதிவுசெய்யப்பட்ட ஒரு தனியுரிமை அல்லது கூட்டாண்மை (உரிமையாளர் அல்லது பெரும்பாலான பங்காளிகள் இலங்கையில் வசிப்பவர்கள்) - சம்பந்தப்பட்ட அமைச்சின் செயலாளரின் அல்லது அங்கீகரிக்கப்பட்ட நபரின் பரிந்துரையுடன் கூடிய அரச நிறுவனம் - இறந்த BFCA கணக்குதாரரின் சொத்துக்களின் நிர்வாகி அல்லது நிறைவேற்றுபவர் - BFCA ஐப் பராமரிக்கும் ஒரு நிறுவனத்தின் பெறுநர் அல்லது கலைப்பாளர் - அரசு சாரா நிறுவனம் BFCA ஐ திறக்கவும் பராமரிக்கவும் அனுமதிக்கப்படாது
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய	Any outwards remittance	ඕනෑ ම බාහිර ප්‍රේෂණයක්	ஏதேனும் வெளிவாரிப் பணச் செலுத்துகைகள்
	Foreign currency loans for foreign exchange earners	විදේශ විනිමය උපයන්නන් සඳහා විදේශ මුදල් ණය	வெளிநாட்டுச் செலாவணி ஈட்டுவோருக்கான

அம்சங்களும் நன்மைகளும்			வெளிநாட்டு நாணயக் கடன்கள்
	Attractive interest rates	ආකර්ෂණීය පොළී අනුපාත	கவர்ச்சிகரமான வட்டி வீதங்கள்
	Ability to operate the account in USD, EUR, GBP, AUD, SGD, Swedish Kroner, Swiss Franc (CHF), CAD, Hong Kong Dollars, JPY, Danish Kroner, Norwegian Kroner, Chinese Renminbi, NZD, INR & THB currencies.	ඇමරිකානු ඩොලරය, යුරෝ, මහා බ්‍රිතාන්‍ය පවුම්, ඕස්ට්‍රේලියානු ඩොලරය. සිංගප්පූරු ඩොලරය. ස්වීඩන් ක්‍රෝනර්. ස්විස් ෆ්‍රෑන්ක් (CHF), කැනේඩියානු ඩොලරය, හොංකොං ඩොලරය, ජපන් යෙන්, ඩෙන්මාර්ක් ක්‍රෝනර්, නොවිර්ජියානු ක්‍රෝනර්, චීන රෙන්මින්බි, නවසීලන්ත ඩොලරය, ඉන්දියානු රුපියල් සහ තායිලන්ත බාත් මුදල්වලින් ගිණුම ක්‍රියාත්මක කිරීමේ හැකියාව.	அமெரிக்க டொலர் (USD), யூரோ (EUR), பிரித்தானிய பவுண்ட் (GBP), அவுஸ்திரேலிய டொலர் (AUD), சிங்கப்பூர் டொலர்(SGD), ஸ்வீடிஷ் க்ரோனர் (Swidish Kroner), சுவிஸ் பிராங்க் (Swiss Franc) (CHF), CAD, ஹொங்காங் டாலர், ஜப்பானிய யென்(JPY), டேனிஷ் க்ரோனர்(Danish Kroner), நார்வேஜியன் க்ரோனர்(Norwegian Kroner), சீன ரெண்மின்பி (Chinese Renminbi) நியூசிலாந்து டாலர், இந்திய ரூபாய் மற்றும் தாய்லாந்து பாட் நாணயங்கள் ஆகியவற்றில் கணக்கை இயக்கும் வசதி
	The details of this product are in accordance with the regulations published by the Central Bank of Sri Lanka (CBSL). Thus, the details may change from time to time according to changes in regulations.	මෙම සේවාවේ විස්තර ශ්‍රී ලංකා මහ බැංකුව (CBSL) විසින් ප්‍රකාශයට පත් කරන ලද රෙගුලාසිවලට අනුකූල වේ. මේ අනුව, රෙගුලාසිවල වෙනස්කම් අනුව විස්තර කලින් කලට වෙනස් විය හැක	இலங்கை மத்திய வங்கியினால் (CBSL) வெளியிடப்பட்ட ஒழுங்குவிதிகளுக்கு அமைவாக இந்த உற்பத்தியின் விவரங்கள் உள்ளன.எனவே, விதிமுறைகளில் ஏற்படும் மாற்றங்களுக்கு ஏற்ப விவரங்கள் அவ்வப்போது மாறக்கூடும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8. All foreign currency transactions will be subject to the prevailing Central Bank regulations and / or any other regulations applicable to the banking transaction.	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளும் நடைமுறையில் உள்ள இலங்கை மத்திய வங்கி விதிமுறைகள் மற்றும் அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது.

1.7.3 INWARD INVESTMENT ACCOUNT (IIA) / ආමුඛ ආයෝජන ගිණුම (IIA)/ உள்முக முதலீட்டுக் கணக்கு (IIA)

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	- A non-national resident in or outside Sri Lanka - A Sri Lankan national who has obtained Permanent Residency (PR) / Citizenship, Dual Citizenship resident in or outside Sri Lanka - A Sri Lankan national who is employed abroad, resident outside Sri Lanka - A company incorporated outside Sri Lanka - A partnership registered outside Sri Lanka	- ශ්‍රී ලංකාව තුළ හෝ ඉන් පිටත පදිංචි ශ්‍රී ලාංකික නොවන ජාතිකයෙක් - ස්ථිර පදිංචිය (PR) / පුරවැසි භාවය, ද්විත්ව පුරවැසි භාවය ලබා ඇති ශ්‍රී ලාංකික පුරවැසියෙක් ශ්‍රී ලංකාව තුළ හෝ ඉන් පිටත පදිංචිකරුවෙකු - විදේශ රැකියාවක නියුතු, ශ්‍රී ලංකාවෙන් පිටත පදිංචි ශ්‍රී ලාංකික ජාතිකයෙකු - ශ්‍රී ලංකාවෙන් පිටත සංස්ථාපිත සමාගමක් - ශ්‍රී ලංකාවෙන් පිටත ලියාපදිංචි හවුල්කාරිත්වයක් - ජාතික අරමුදල්, කලාපීය අරමුදල්, අන්‍යෝන්‍ය අරමුදල්, ඒකක භාර සහ ශ්‍රී	- இலங்கையில் அல்லது இலங்கைக்கு வெளியில் வசிக்கும் இலங்கையர் அல்லாதவர் - நிரந்தரக் குடியுரிமை (PR) / குடியுரிமை பெற்ற இலங்கைப் பிரஜை, இலங்கையில் அல்லது இலங்கைக்கு வெளியே வசிப்பவர் இரட்டைக் குடியுரிமை - வெளிநாட்டில் வேலை செய்யும் இலங்கைப் பிரஜை, இலங்கைக்கு வெளியில் வசிப்பவர்

	- Country Funds, Regional Funds, Mutual Funds, Unit Trusts and Foreign Institutional Investors established outside Sri Lanka - An administrator or executor of the estate of a deceased person who maintained an IIA. - A receiver or liquidator of a company that maintained an IIA	ලංකාවෙන් පිටත පිහිටුවා ඇති විදේශ ආයතනික ආයෝජකයින් - මියගිය IIA ගිණුම් හිමියෙකුගේ වත්කම්වල පරිපාලකයෙකු හෝ ක්‍රියාත්මක කරන්නෙකු. - IIA පවත්වාගෙන ගිය සමාගමක ග්‍රාහකයෙකු හෝ ඇවර කරන්නෙකු	- இலங்கைக்கு வெளியே இணைக்கப்பட்ட நிறுவனம் - இலங்கைக்கு வெளியே பதிவுசெய்யப்பட்ட ஒரு கூட்டாண்மை - தேசிய நிதிகள், பிராந்திய நிதிகள், பரஸ்பர நிதிகள், அலகு அறக்கட்டளைகள் மற்றும் இலங்கைக்கு வெளியே நிறுவப்பட்ட வெளிநாட்டு நிறுவன முதலீட்டாளர்கள் - இறந்த IIA கணக்குதாரரின் சொத்துக்களின் நிர்வாகி அல்லது நிறைவேற்றுபவர். - IIA ஐப் பராமரிக்கும் ஒரு நிறுவனத்தின் பெறுநர் அல்லது கலைப்பாளர்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Accounts can be maintained in Sri Lankan Rupees and in designated foreign currency	ගිණුම් ශ්‍රී ලංකා රුපියල්වලින් සහ නම් කරන ලද විදේශ මුදලින් පවත්වාගෙන යා හැක	கணக்குகளை இலங்கை ரூபாய் மற்றும் நியமிக்கப்பட்ட வெளிநாட்டு நாணயத்தில் பராமரிக்கலாம்
	Ability to operate the account in USD, EUR, GBP, AUD, SGD, Swedish Kroner, Swiss Franc (CHF), CAD, Hong Kong Dollars, JPY, Danish Kroner, Norwegian Kroner, Chinese Renminbi, NZD, INR & THB currencies.	ඇමරිකානු ඩොලරය, යුරෝ, මහා බ්‍රිතාන්‍ය පවුම්, ඕස්ට්‍රේලියානු ඩොලරය. සිංගප්පූරු ඩොලරය. ස්වීඩන් ක්‍රෝනර්. ස්විස් ෆ්‍රෑන්ක් (CHF), කැනේඩියානු ඩොලරය, හොංකොං ඩොලරය, ජපන් යෙන්, ඩෙන්මාර්ක් ක්‍රෝනර්, නොර්වීජියානු ක්‍රෝනර්,	அமெரிக்க டொலர் (USD), யூரோ (EUR), பிரித்தானிய பவுண்ட் (GBP), அவுஸ்திரேலிய டொலர் (AUD), சிங்கப்பூர் டொலர்(SGD), ஸ்வீடிஷ் க்ரோனர் (Swidish Kroner), சுவிஸ் பிராங்க்

		චීන රෙන්මින්බි, නවසීලන්ත ඩොලරය, ඉන්දියානු රුපියල් සහ තායිලන්ත බාත් මුදල්වලින් ගිණුම ක්‍රියාත්මක කිරීමේ හැකියාව.	(Swiss Franc) (CHF), CAD, ஹொங்காங் டாலர், ஜப்பானிய யென்(JPY), டேனிஷ் க்ரோனர்(Danish Kroner), நார்வேஜியன் க்ரோனர்(Norwegian Kroner), சீன ரெண்மின்பி (Chinese Renminbi) நியூசிலாந்து டாலர், இந்திய ரூபாய் மற்றும் தாய்லாந்து பாட் நாணயங்கள் ஆகியவற்றில் கணக்கை இயக்கும் வசதி
	Accounts may be jointly opened with an immediate family member who is eligible under the eligibility criteria mentioned above.	ඉහත සඳහන් කළ පරිදි සුදුසුකම් නිර්ණායක යටතේ සුදුසුකම් ඇති ආසන්නතම පවුලේ සාමාජිකයෙකු සමඟ එක්ව ගිණුම් විවෘත කළ හැක.	மேலே குறிப்பிட்டுள்ளபடி தகுதியின் கீழ் தகுதியுள்ள உடனடி குடும்ப உறுப்பினருடன் கணக்குகள் கூட்டாகத் தொடங்கப்படலாம்.
	The details of this product are in accordance with the regulations published by the Central Bank of Sri Lanka (CBSL). Thus, the details may change from time to time according to changes in regulations.	මෙම සේවාවේ විස්තර ශ්‍රී ලංකා මහ බැංකුව (CBSL) විසින් ප්‍රකාශයට පත් කරන ලද රෙගුලාසිවලට අනුකූල වේ. මේ අනුව, රෙගුලාසිවල වෙනස්කම් අනුව විස්තර කලින් කලට වෙනස් විය හැක	இலங்கை மத்திய வங்கியினால் (CBSL) வெளியிடப்பட்ட ஒழுங்குவிதிகளுக்கு அமைவாக இந்த உற்பத்தியின் விபரங்கள் உள்ளன.எனவே, விதிமுறைகளில் ஏற்படும் மாற்றங்களுக்கு ஏற்ப விவரங்கள் அவ்வப்போது மாறக்கூடும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8. All foreign currency transactions will be subject to the prevailing Central Bank regulations and / or any other regulations applicable to the banking transaction.	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளும் நடைமுறையில் உள்ள இலங்கை மத்திய வங்கி விதிமுறைகள் மற்றும் அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது.

1.7.4 CAPITAL TRANSACTION RUPEE ACCOUNT (CTRA)/ ප්‍රාග්ධන ගනුදෙනු රුපියල් ගිණුම (CTRA)/ மூலதன கொடுக்கல் வாங்கல் ரூபாக் கணக்கு (CTRA)

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	- An Emigrant resident in or outside Sri Lanka - A Non-National (including a minor) resident in or outside Sri Lanka - A Sri Lankan (aged 18 years or above) who has obtained Temporary Resident visa in another country, resident in or outside Sri Lanka. - A Sri Lankan resident in Sri Lanka who is a prospective migrant under the parent migration scheme - An administrator or executor of the estate of a deceased person who was an emigrant	- ශ්‍රී ලංකාව තුළ හෝ ඉන් පිටත විගමනික පදිංචිකරුවෙකි - ශ්‍රී ලංකාව තුළ හෝ ඉන් පිටත පදිංචි ශ්‍රී ලාංකික නොවන ජාතිකයෙකු (බාල වයස්කරුවෙකු ඇතුළුව) - වෙනත් රටක තාවකාලික නේවාසික වීසා ලබාගෙන ඇති, ශ්‍රී ලංකාව තුළ හෝ ඉන් පිටත පදිංචි ශ්‍රී ලාංකිකයෙකු (වයස අවුරුදු 18 හෝ ඊට වැඩි). - මාපිය සංක්‍රමණ යෝජනා ක්‍රමය යටතේ අනාගත සංක්‍රමණිකයෙකු විය හැකි ශ්‍රී ලංකාවේ පදිංචි ශ්‍රී ලාංකිකයෙකු - සංක්‍රමණිකයෙකුව සිට මියගිය පුද්ගලයෙකුගේ වත්කම් පරිපාලකයෙකු	- இலங்கையில் அல்லது வெளியில் குடியேறியவர் - இலங்கையில் அல்லது வெளியில் வசிக்கும் இலங்கை அல்லாத நாட்டவர், இளையோர் (மைனர்) உட்பட). - இலங்கையர் ஒருவர் (வயது 18 அல்லது அதற்கு மேற்பட்டவர்) வேறொரு நாட்டில் தற்காலிக வதிவிட விசாவைப் பெற்றவர், இலங்கையில் அல்லது இலங்கைக்கு வெளியில் வசிப்பவர்.

		හෝ ක්‍රියාත්මක කරන්නෙකු	- இலங்கையில் வசிக்கும் இலங்கையர், பெற்றோர் இடம்பெயர்வு திட்டத்தின் கீழ் வருங்கால புலம்பெயர்ந்தவராக இருக்கலாம் - புலம்பெயர்ந்த ஒரு இறந்த நபரின் சொத்துக்களின் நிர்வாகி அல்லது நிறைவேற்றுபவர்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Ability to claim migration allowances by clients at the time of leaving Sri Lanka or at the time that the emigrant is residing outside Sri Lanka	ශ්‍රී ලංකාවෙන් පිටවන අවස්ථාවේදී හෝ විගමනිකයා ශ්‍රී ලංකාවෙන් පිටත පදිංචිව සිටින අවස්ථාවේදී සේවාදායකයින් විසින් සංක්‍රමණ දීමනා ඉල්ලා සිටීමට ඇති හැකියාව	இலங்கையை விட்டு வெளியேறும் போது அல்லது புலம்பெயர்ந்தோர் இலங்கைக்கு வெளியில் வசிக்கும் போது வாடிக்கையாளர்களால் இடம்பெயர்வு கொடுப்பனவுகளை கோரும் திறன்
	Eligible people can maintain only one CTRA in the banking system and shall be held as a sole account.	සුදුසුකම් ලත් පුද්ගලයින්ට බැංකු පද්ධතිය තුළ එක් CTRA එකක් පමණක් පවත්වා ගත හැකි අතර තනි ගිණුමක් ලෙස තබා ගත යුතුය.	தகுதியான நபர்கள் வங்கி அமைப்பில் ஒரு CTRA ஐ மட்டுமே பராமரிக்க முடியும் மற்றும் தனிப்பட்ட கணக்காக வைத்திருக்க வேண்டும்.
	Accounts should be held solely (Can not maintain joint accounts)	ගිණුම් තනි තනිව පවත්වාගෙන යා යුතුය (හවුල් ගිණුම් පවත්වාගෙන යා නොහැක)	கணக்குகள் தனித்தனியாக பராமரிக்கப்பட வேண்டும் (கூட்டு கணக்குகளை பராமரிக்க முடியாது)
	Accounts shall be opened as a savings account or current account. (Can not maintain term deposits)	ගිණුම් ඉතුරුම් ගිණුමක් හෝ ජංගම ගිණුමක් ලෙස විවෘත කළ යුතුය. (කාලීන තැන්පතු පවත්වාගෙන යා නොහැක)	கணக்குகள் சேமிப்புக் கணக்கு அல்லது நடப்புக் கணக்காகத் திறக்கப்படும். கால வரம்புக் கடன்களை டேர்ம் டெபாசிட் (பராமரிக்க முடியாது)

	Ability to operate the account in Sri Lanka Rupee (LKR)	ශ්‍රී ලංකා රුපියල් (LKR) හි ගිණුම ක්‍රියාත්මක කිරීමේ හැකියාව	இலங்கை ரூபாயில் (LKR) கணக்கை இயக்கும் திறன்
	The details of this product are in accordance with the regulations published by the Central Bank of Sri Lanka (CBSL). Thus, the details may change from time to time according to changes in regulations.	මෙම සේවාවේ විස්තර ශ්‍රී ලංකා මහ බැංකුව (CBSL) විසින් ප්‍රකාශයට පත් කරන ලද රෙගුලාසිවලට අනුකූල වේ. මේ අනුව, රෙගුලාසිවල වෙනස්කම් අනුව විස්තර කලින් කලට වෙනස් විය හැක	இலங்கை மத்திய வங்கியினால் (CBSL) வெளியிடப்பட்ட ஒழுங்குவிதிகளுக்கு அமைவாக இந்த உற்பத்தியின் விபரங்கள் உள்ளன.எனவே, விதிமுறைகளில் ஏற்படும் மாற்றங்களுக்கு ஏற்ப விவரங்கள் அவ்வப்போது மாறக்கூடும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8. All foreign currency transactions will be subject to the prevailing Central Bank regulations and / or any other regulations applicable to the banking transaction.	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளும் நடைமுறையில் உள்ள இலங்கை மத்திய வங்கி விதிமுறைகள் மற்றும்/ அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது

1.7.5 NON-RESIDENT RUPEE ACCOUNTS (NRRA) / අනේවාසික රුපියල් ගිණුම (NRRA) / வதிவற்றோர் ரூபாக் கணக்குகள் (NRRA)

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	- An Emigrant resident in or outside Sri Lanka - A firm or a company established / incorporated outside Sri Lanka	- ශ්‍රී ලංකාව තුළ හෝ ඉන් පිටත විගමනික පදිංචිකරුවෙකු - ශ්‍රී ලංකාවෙන් පිටත ස්ථාපිත / සංස්ථාපිත සමාගමක් හෝ සමාගමක්	- இலங்கையில் அல்லது வெளியில் குடியேறியவர் - இலங்கைக்கு வெளியே நிறுவப்பட்ட / ஒருங்கிணைக்கப்பட்ட ஒரு வர்த்தகம் அல்லது நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Perform capital transactions, invest your money and repatriate the income and capital proceeds	ප්‍රාග්ධන ගනුදෙනු සිදුකිරීමේ හැකියාව, මුදල් ආයෝජනය කිරීමේ හැකියාව, ආදායම සහ ප්‍රාග්ධනය තම රටට නැවත ලබා ගැනීමේ හැකියාව	மூலதன பரிவர்த்தனைகளைச் செய்யும் திறன், பணத்தை முதலீடு செய்யும் திறன், வருமானம் மற்றும் மூலதனத்தை தங்கள் சொந்த நாட்டிற்கு மீட்டெடுக்கும் திறன்
	Accounts maintained by an emigrant may be held as joint accounts with another emigrant Accounts maintained by a firm / company shall be held solely.	විගමනිකයෙකු විසින් පවත්වාගෙන යනු ලබන ගිණුම් වෙනත් විගමනකරුවෙකු සමඟ ඒකාබද්ධ ගිණුම් ලෙස පවත්වාගෙන යා හැක. සමාගමක් විසින් පවත්වාගෙන යනු ලබන ගිණුම් තනි තනිව පවත්වාගෙන යා යුතුය.	புலம்பெயர்ந்தவரால் பராமரிக்கப்படும் கணக்குகள் மற்றொரு புலம்பெயர்ந்தவருடன் கூட்டுக் கணக்குகளாகப் பராமரிக்கப்படலாம். ஒரு நிறுவனத்தால் பராமரிக்கப்படும் கணக்குகள் தனித்தனியாக பராமரிக்கப்பட வேண்டும்.
	Ability to operate the account in Sri Lanka Rupee (LKR)	ශ්‍රී ලංකා රුපියල්වලින් (LKR) හි ගිණුම ක්‍රියාත්මක කිරීමේ හැකියාව	இலங்கை ரூபாயில் (LKR) கணக்கை இயக்கும் திறன்
	The details of this product are in accordance with the	මෙම සේවාවේ විස්තර ශ්‍රී ලංකා මහ බැංකුව (CBSL) විසින් ප්‍රකාශයට	இலங்கை மத்திய வங்கியினால் (CBSL) வெளியிடப்பட்ட

	regulations published by the Central Bank of Sri Lanka (CBSL). Thus, the details may change from time to time according to changes in regulations.	පත් කරන ලද රෙගුලාසිවලට අනුකූල වේ. මේ අනුව, රෙගුලාසිවල වෙනස්කම් අනුව විස්තර කලින් කලට වෙනස් විය හැක	ஒழுங்குவிதிகளுக்கு அமைவாக இந்த உற்பத்தியின் விபரங்கள் உள்ளன.எனவே, விதிமுறைகளில் ஏற்படும் மாற்றங்களுக்கு ஏற்ப விவரங்கள் அவ்வப்போது மாறக்கூடும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8. All foreign currency transactions will be subject to the prevailing Central Bank regulations and / or any other regulations applicable to the banking transaction.	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளும் நடைமுறையில் உள்ள இலங்கை மத்திய வங்கி விதிமுறைகள் மற்றும் அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது.

1.7.6 PAN ASIA FLOATING RATE USD SAVINGS ACCOUNT/ 'පෑන් ඒෂියා ෆ්ලොටින් රේට්' ඩොලර් ඉතුරුම් ගිණුම/ - பான் ஏஷியா மிதக்கும் வீத அமெரிக்க டொலர் (USD) சேமிப்புக் கணக்கு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Customers eligible to open PFCA, BFCA and IIA accounts as specified above	ඉහත දක්වා ඇති පරිදි PFCA, BFCA සහ IIA ගිණුම් විවෘත කිරීමට සුදුසුකම් ඇති ගනුදෙනුකරුවන්	மேலே குறிப்பிட்டபடி PFCA, BFCA மற்றும் IIA கணக்குகளைத் திறக்கத் தகுதியான வாடிக்கையாளர்கள்
Key features & benefits / ප්‍රධාන	Customers who seek a high yield for their	ඇමරිකානු ඩොලර්වලින් කරන විදේශ මුදල්	அமெரிக்க டொலர்களில் தமது

ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	foreign currency investments in US Dollars.	ආයෝජන සඳහා ඉහළ ප්‍රතිලාභ අපේක්ෂා කරන පාරිභෝගිකයින් වෙනුවෙන්	வெளிநாட்டு நாணய முதலீடுகளுக்காக அதிக நன்மைகளைப் பெற முயற்சிக்கும் வாடிக்கையாளர்கள்.
	All transactions, account opening, and maintenance shall be in accordance with the regulations specified for applicable account type (PFCA, BFCA and IIA account) under foreign exchange regulations of the Central Bank of Sri Lanka (CBSL).	සියලු ම ගනුදෙනු, ගිණුම් විවෘත කිරීම් සහ නඩත්තු කිරීම් ශ්‍රී ලංකා මහ බැංකුවේ (CBSL) විදේශ හුවමාරු රෙගුලාසි යටතේ අදාළ ගිණුම් වර්ගය (PFCA, BFCA සහ IIA ගිණුම) යටතේ විශේෂිත ව දක්වා ඇති රෙගුලාසිවලට අනුකූල විය යුතුය	வெளிநாட்டுச் செலாவணி ஒழுங்குவிதிகளின் கீழ் PFCA, BFCA மற்றும் IIA கணக்குகளின் திறப்பும், பராமரிப்பும், பரிவர்த்தனைகளும் இலங்கை மத்திய வங்கியின்(CBSL) குறித்துரைக்கப்பட்ட ஒழுங்குவிதிகளுக்கு ஏற்புடையதாக இருத்தல் வேண்டும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8. All foreign currency transactions will be subject to the prevailing Central Bank regulations and / or any other regulations applicable to the banking transaction.	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளும் நடைமுறையில் உள்ள இலங்கை மத்திய வங்கி விதிமுறைகள் மற்றும் அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது

1.7.7 VISA PROGRAMME SPECIAL ACCOUNTS (VPA) / වීසා වැඩසටහන සඳහා විශේෂ ගිණුම් / விசா திட்டம் சிறப்புக் கணக்குகள்

1.7.7.1 VISA PROGRAMME - FOREIGN CURRENCY ACCOUNT (VPFCA) / වීසා වැඩසටහන - විදේශ ව්‍යවහාර මුදල් ගිණුම් / விசா திட்டம் சிறப்புக் கணக்குகள் - வெளிநாட்டு நாணயக் கணக்குகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Any foreign national who wish to stay in Sri Lanka on resident visa under a particular Visa scheme implemented by the Department of Immigration and Emigration (Implementing Agency)	ආගමන හා විගමන දෙපාතර්මේන්තුව (ක්‍රියාත්මක කිරීමේ නියෝජිතායතනය) විසින් ක්‍රියාත්මක කරන ලද විශේෂිත වීසා යෝජනා ක්‍රමයක් යටතේ නේවාසික වීසා මත ශ්‍රී ලංකාවේ රැඳී සිටීමට කැමති ඕනෑම විදේශීය ජාතිකයෙක්	குடிவரவு மற்றும் குடியகல்வு திணைக்களத்தினால் (அமுலாக்க முகவர்) நடைமுறைப்படுத்தப்படும் குறிப்பிட்ட வீசா திட்டத்தின் கீழ் வதிவிட விசாவில் இலங்கையில் தங்க விரும்பும் எந்தவொரு வெளிநாட்டவரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Ability to operate the account in USD, EUR, GBP, AUD, SGD, Swedish Kroner, Swiss Franc (CHF), CAD, Hong Kong Dollars, JPY, Danish Kroner, Norwegian Kroner, Chinese Renminbi, NZD, INR & THB currencies.	ඇමරිකානු ඩොලරය, යුරෝ, මහා බ්‍රිතාන්‍ය පවුම්, ඕස්ට්‍රේලියානු ඩොලරය. සිංගප්පූරු ඩොලරය. ස්වීඩන් ක්‍රෝනර්. ස්විස් ෆ්‍රෑන්ක් (CHF), කැනේඩියානු ඩොලරය, හොංකොං ඩොලරය, ජපන් යෙන්, ඩෙන්මාර්ක් ක්‍රෝනර්, නොවර්ජියානු ක්‍රෝනර්, චීන රෙන්මින්බි, නවසීලන්ත ඩොලරය, ඉන්දියානු රුපියල් සහ තායිලන්ත බාත් මුදල්වලින් ගිණුම ක්‍රියාත්මක කිරීමේ හැකියාව.	அமெரிக்க டொலர் (USD), யூரோ (EUR), பிரித்தானிய பவுண்ட் (GBP), அவுஸ்திரேலிய டொலர் (AUD), சிங்கப்பூர் டொலர்(SGD), ஸ்வீடிஷ் க்ரோனர் (Swidish Kroner), சுவிஸ் பிராங்க் (Swiss Franc) (CHF), CAD, ஹொங்காங் டாலர், ஜப்பானிய யென்(JPY), டேனிஷ் க்ரோனர்(Danish Kroner), நார்வேஜியன் க்ரோனர்(Norwegian Kroner), சீன ரெண்மின்பி (Chinese Renminbi) நியூசிலாந்து டாலர், இந்திய ரூபாய் மற்றும் தாய்லாந்து பாட் நாணயங்கள் ஆகியவற்றில்

			கணக்கை இயக்கும் வசதி
	Accounts shall be opened as savings or term deposits.	ඉතුරුම් හෝ කාලීන තැන්පතු ලෙස ගිණුම් විවෘත කළ හැක.	கணக்குகளை சேமிப்பு அல்லது கால வைப்புத்தொகை யாக திறக்கலாம்.
	Accounts may be held jointly with the accompanying dependents	සුදුසුකම් ලත් යැපෙන්නන් සමඟ ඒකාබද්ධව ගිණුම් විවෘත කළ හැක	தகுதியுடைய சார்புடையவர்களு டன் கூட்டாக கணக்குகளைத் திறக்கலாம்
	Only one VPFCA can be maintained by an eligible person in the banking system	බැංකු පද්ධතිය තුළ සුදුසුකම් ලත් පුද්ගලයෙකුට පවත්වා ගත හැක්කේ එක් VPFCA ගිණුමක් පමණි	வங்கி அமைப்பில் தகுதியான ஒருவரால் ஒரு VPFCA கணக்கை மட்டுமே பராமரிக்க முடியும்
	The details of this product are in accordance with the regulations published by the Central Bank of Sri Lanka (CBSL). Thus, the details may change from time to time according to changes in regulations.	මෙම සේවාවේ විස්තර ශ්‍රී ලංකා මහ බැංකුව (CBSL) විසින් ප්‍රකාශයට පත් කරන ලද රෙගුලාසිවලට අනුකූල වේ. මේ අනුව, රෙගුලාසිවල වෙනස්කම් අනුව විස්තර කලින් කලට වෙනස් විය හැක	இலங்கை மத்திய வங்கியினால் (CBSL) வெளியிடப்பட்ட ஒழுங்குவிதிகளுக் கு அமைவாக இந்த உற்பத்தியின் விபரங்கள் உள்ளன.எனவே, விதிமுறைகளில் ஏற்படும் மாற்றங்களுக்கு ஏற்ப விவரங்கள் அவ்வப்போது மாறக்கூடும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களு ம்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைக ள்	Please refer to Section 8. All foreign currency transactions will be subject to the prevailing Central Bank regulations and / or any other	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளு ம் நடைமுறையில் உள்ள இலங்கை

	regulations applicable to the banking transaction.		மத்திய வங்கி விதிமுறைகள் மற்றும் அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது

1.7.7.2 VISA PROGRAMME - SRI LANKA RUPEE ACCOUNT (VPRA) / වීසා වැඩසටහන - විදේශ ව්‍යවහාර මුදල් ගිණුම් / விசா திட்டம் சிறப்பு கணக்குகள் - வெளிநாட்டு நாணயக் கணக்குகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Any foreign national who wish to stay in Sri Lanka on resident visa under a particular Visa scheme implemented by the Department of Immigration and Emigration (Implementing Agency)	ආගමන හා විගමන දෙපාතර්මේන්තුව (ක්‍රියාත්මක කිරීමේ නියෝජිතායතනය) විසින් ක්‍රියාත්මක කරන ලද විශේෂිත වීසා යෝජනා ක්‍රමයක් යටතේ නේවාසික වීසා මත ශ්‍රී ලංකාවේ රැඳී සිටීමට කැමති ඕනෑම විදේශීය ජාතිකයෙක්	குடிவரவு மற்றும் குடியகல்வு திணைக்களத்தினால் (அமுலாக்க முகவர்) நடைமுறைப்படுத்தப்படும் குறிப்பிட்ட வீசா திட்டத்தின் கீழ் வதிவிட விசாவில் இலங்கையில் தங்க விரும்பும் எந்தவொரு வெளிநாட்டவரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Ability to operate the account in Sri Lanka Rupee (LKR)	ශ්‍රී ලංකා රුපියල්වලින් (LKR) හි ගිණුම ක්‍රියාත්මක කිරීමේ හැකියාව	இலங்கை ரூபாயில் (LKR) கணக்கை இயக்கும் திறன்
	Accounts shall be opened as Current or savings accounts.	ජංගම හෝ ඉතුරුම් ලෙස ගිණුම් විවෘත කළ හැක.	கணக்குகளை சேமிப்பு நடப்பு அல்லது சேமிப்பு கணக்காக திறக்கலாம்.
	Accounts may be held jointly with the accompanying dependents	සුදුසුකම් ලත් යැපෙන්නන් සමඟ ඒකාබද්ධව ගිණුම් විවෘත කළ හැක	தகுதியுடைய சார்புடையவர்களுடன் கூட்டாக கணக்குகளைத் திறக்கலாம்
	Only one VPFCA can be maintained by an eligible person in the banking system	බැංකු පද්ධතිය තුළ සුදුසුකම් ලත් පුද්ගලයෙකුට පවත්වා ගත හැක්කේ එක් VPFCA ගිණුමක් පමණි	வங்கி அமைப்பில் தகுதியான ஒருவரால் ஒரு VPFCA கணக்கை மட்டுமே பராமரிக்க முடியும்
	The details of this product are in	මෙම සේවාවේ විස්තර ශ්‍රී ලංකා මහ බැංකුව	இலங்கை மத்திய வங்கியினால் (CBSL)

	accordance with the regulations published by the Central Bank of Sri Lanka (CBSL). Thus, the details may change from time to time according to changes in regulations.	(CBSL) විසින් ප්‍රකාශයට පත් කරන ලද රෙගුලාසිවලට අනුකූල වේ. මේ අනුව, රෙගුලාසිවල වෙනස්කම් අනුව විස්තර කලින් කලට වෙනස් විය හැක	வெளியிடப்பட்ட ஒழுங்குவிதிகளுக்கு அமைவாக இந்த உற்பத்தியின் விபரங்கள் உள்ளன.எனவே, விதிமுறைகளில் ஏற்படும் மாற்றங்களுக்கு ஏற்ப விவரங்கள் அவ்வப்போது மாறக்கூடும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු **/ கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි **/ விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8. All foreign currency transactions will be subject to the prevailing Central Bank regulations and / or any other regulations applicable to the banking transaction.	කරුණාකර 8 වෙනි කොටස බලන්න. සියලු ම විදේශ මුදල් ගනුදෙනු පවතින මහ බැංකු රෙගුලාසිවලට සහ/හෝ බැංකු ගනුදෙනුවට අදාළ වෙනත් රෙගුලාසිවලට යටත් වේ.	பிரிவு 8 ஐப் பார்க்கவும். அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளும் நடைமுறையில் உள்ள இலங்கை மத்திய வங்கி விதிமுறைகள் மற்றும் அல்லது வங்கி பரிவர்த்தனைக்கு பொருந்தக்கூடிய பிற விதிமுறைகளுக்கு உட்பட்டது

1.8 REMITTANCE PARTNERS / ප්‍රේෂණ හවුල්කරුවන් / பணம் அனுப்பும் பங்குதாரர்கள்

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ **/ முக்கிய அம்சங்களும் நன்மைகளும்**	Experience maximum convenience without any fees or deductions	කිසිදු අමතර ගාස්තුවක් හෝ මුදල් අඩු කිරීමකින් තොර ඉතා පහසු සේවාවක්	மேலதிக கட்டணங்களோ அறவீடுகளோ இன்றி அதிகபட்ச வசதியை அனுபவியுங்கள்.
	With this service: You can receive money sent by your loved ones from anywhere in the world, with the	මෙම සේවාව මඟින්; ඔබේ ආදරණීයයන් ලෝකයේ ඕනෑ ම තැනක සිට එවන මුදල්, ඉතා සුරක්ෂිත ව සහ වේගවත් ව	இச்சேவையின் ஊடாக; உலகின் எந்தவொரு பகுதியிலிருந்தும் உங்கள்

	assurance of speed and safety through all Pan Asia Bank branches.	පැන් ඒෂියා බැංකුවේ සියලු ශාඛාවන් හරහා ලබා ගැනීමේ හැකියාව	அன்புக்குரியவர்கள் அனுப்பும் பணத்தை, நம்பிக்கை மிக்க பான் ஏஷியா வங்கியின் எந்தவொரு கிளையிலும் பாதுகாப்பான முறையில் பெற்றுக்கொள்ள முடியும்.
	Things you need to know about receiving remittance: • Remittance reference (PIN) number provided by the sender • First and last name of the sender • Remittance sending country and city • Your address and telephone number • Amount expected to be received A valid identity card must be presented to verify the receiver.	මුදල් ලබා ගැනීමේ දී ඔබ දැන ගත යුතු කරුණු; • මුදල් එවන තැනැත්තා විසින් ලබා දෙන අංකය (PIN) • මුදල් එවන තැනැත්තාගේ මුල් සහ අවසන් නම • මුදල් එවන ලද රට සහ නගරය • ඔබගේ ලිපිනය සහ දුරකථන අංකය • ලබා ගැනීමට බලාපොරොත්තු වන මුදල මුදල් ලබාගන්නාගේ අනන්‍යතාව තහවුරු කිරීමට වලංගු හැඳුනුම්පතක් ඉදිරිපත් කළ යුතුය.	பணத்தை பெற்றுக்கொள்ளும் போது நீங்கள் கருத்தில் கொள்ளவேண்டிய விடயங்கள்; • பணம் அனுப்புபவரினால் அளிக்கப்பட்ட குறிப்பு இலக்கம்)PIN) • பணம் அனுப்பியவரின் முழு பெயர் மற்றும் ஏனைய பெயர் • பணம் அனுப்பப்படும் நாடு மற்றும் நகரத்தின் பெயர் • உங்கள் விலாசம் மற்றும் தொலைபேசி இலக்கம் • பெற்றுக்கொள்ள விரும்பும் பணத்தொகை பணத்தை பெற்றுக்கொள்ளுபவர், தனது அடையாளத்தை உறுதிப்படுத்தும் பொருட்டு செல்லுபடியாகும் அடையாள அட்டையொன்றை

			சமர்ப்பிக்க வேண்டும்.

1.9 OTHER/ වෙනත්/ ஏனையவை

1.9.1 SAFETY LOCKER FACILITIES / ආරක්ෂිත සේප්පු පහසුකම්/ பாதுகாப்பு பெட்டக வசதிகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age The banking relationship required to obtain a safety deposit locker may vary from time to time. Hence, please refer to the applicable web page or our tariff sheet for details.	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. ආරක්ෂිත තැන්පතු සේප්පුවක් ලබා ගැනීමට අවශ්‍යය බැංකු සම්බන්ධතාව කලින් කලට වෙනස් විය හැක. එබැවින්, විස්තර සඳහා කරුණාකර අදාළ වෙබ් පිටුව හෝ අපගේ ගාස්තු පත්‍රය බලන්න.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் பாதுகாப்பு வைப்பு பெட்டகத்தைப் பெறுவதற்குத் தேவைப்படும் வங்கி உறவுகள் அவ்வப்போது மாறுபடலாம். எனவே, விவரங்களுக்கு பொருந்தக்கூடிய இணையப் பக்கத்தை அல்லது எங்கள் கட்டணத் தாளைப் பார்க்கவும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Highest security for valuables	වටිනා භාණ්ඩ සඳහා ඉහළ ම ආරක්ෂාව	பெறுமதிவாய்ந்த பொருட்களுக்கான அதிகூடிய பாதுகாப்பு
	Personalized service from a dedicated officer	ඔබගේ සේවාව වෙනුවෙන්ම කැපවූ නිළධාරීන්	அர்ப்பணிப்பு மிக்க ஒரு பிரத்தியேக அதிகாரியின் தனிப்பட்ட சேவையின் கீழ் செயலாக்கம் .
	Three locker sizes to meet your requirement	ඔබගේ අවශ්‍යතාව සපුරාලීම සඳහා සේප්පු ප්‍රමාණ තුනකින්	உங்கள் தேவையைப் பூர்த்தி செய்ய மூன்று பெட்டக அளவுகள்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Product information may vary from time to time. Hence, please visit your nearest Pan Asia Bank Branch or call our customer service hotline on (011) 4 66 7222	අපගේ මුල්‍ය සේවා තොරතුරු කලින් කලට වෙනස් විය හැක. එබැවින්, කරුණාකර ඔබගේ ළඟ ම ඇති පැන් ඒෂියා බැංකු ශාඛාව වෙත පැමිණ හෝ අපගේ පාරිභෝගික සේවා ක්ෂණික ඇමතුම් අංකය (011) 4 66 7222 අමතන්න.	இந்த அம்சம் தொடர்பான தகவல்கள் அவ்வப்போது மாறுபடலாம். எனவே தயவு செய்து உங்கள் அருகிலுள்ள பான் ஏஷியா வங்கிக் கிளைக்கு விஜயம் செய்யுங்கள் அல்லது வாடிக்கையாளர் சேவையின் நேரடித் தொலைபேசி (ஹொட்லைன்) (011)466 7222 மூலம் தொடர்பு கொள்ளுங்கள்

1.9.2 INTERNET BANKING/ අන්තර්ජාල බැංකුකරණය/ இணையதள வங்கிச் சேவை

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Existing banking relationship	බැංකුව හා පවතින සම්බන්ධතාව	வங்கியுடன் தற்போதுள்ள உறவு
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Transfer funds within the bank or to any other bank	බැංකුව තුළ හෝ වෙනත් බැංකුවකට අරමුදල් මාරු කළ හැකිය	வங்கிக்குள் அல்லது வேறு ஏதேனும் வங்கிக்கு நிதிகளை மாற்றுதல்
	Pay utility bills	උපයෝගිතා බිල් පත් ගෙවිය හැකිය	பயன்பாட்டு பில்களை செலுத்துதல்
	Request new cheque books	නව චෙක් පොත් ඉල්ලීමට හැක	புதிய காசோலைப் புத்தகங்களைக் கோருதல்
	Set up standing orders	ස්ථාවර නියෝග සකස් කළ හැක	நிலையியற் கட்டளைகளை அமைத்தல்
	Pay credit card bills	ක්‍රෙඩිට් කාඩ් පත් බිල් ගෙවිය හැකිය	கடன் அட்டை (கிரெடிட் கார்ட்) பில்களை செலுத்துதல்
	Place fixed deposits	ස්ථාවර තැන්පතු තැබිය හැකිය	நிலையான வைப்புகளை ஏற்படுத்தல்
	Open new savings accounts	නව ඉතුරුම් ගිණුම් විවෘත කළ හැකිය	புதிய சேமிப்புக் கணக்குகளைத் திறத்தல்

	Access your account(s) from anywhere, 24/7, 365 days of the year	වසරේ දින 365, පැය 24 පුරා ඕනෑ ම තැනක සිට ඔබේ ගිණුමට ප්‍රවේශ විය හැක	வருடம் முழுவதும், 24/7, 365 நாட்கள், எங்கிருந்தும் உங்கள் கணக்குகளை நிர்வகிக்கலாம்
	Secured with one-time passwords sent to your mobile phone	ඔබගේ ජංගම දුරකථනයට යවන එක වරක් පමණක් භාවිතා කළ හැකි මුරපද සමඟ සුරක්ෂිත කර ඇත	உங்கள் செல்லிடத் தொலைபேசிக்கு ஒரு தடவை அனுப்பப்பட்ட கடவுச்சொற்களுடன் கணக்கின் பாதுகாப்பு பலப்படுத்தப்படுகின்றது.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2 CORPORATE BANKING / ආයතනික බැංකුකරණය / கூட்டுத்தாபன வங்கிச் சேவை

2.1 CURRENT & SAVINGS ACCOUNTS / ජංගම සහ ඉතුරුම් ගිණුම් / நடைமுறை மற்றும் சேமிப்புக்கள் கணக்குகள்

2.1.1 CURRENT ACCOUNTS / ජංගම ගිණුම් / நடைமுறைக் கணக்குகள்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Any corporate entity eligible to maintain a Current account as per Central banking regulations	පවතින මහ බැංකු නියාමනයන්ට අනුකූල ව ජංගම ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ආයතනයක්	இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நடைமுறைக் கணக்கை பராமரிக்க தகுதியுடைய எந்தவொரு நிறுவனமும் ஏற்றுக்கொள்ளப்படும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Cheque book	චෙක් පොත්	காசோலைப் புத்தகம்
	Overdraft facility (subject to credit approval)	අයිරා පහසුකම (ණය අනුමැතියට යටත් ව)	வங்கி மேலதிகப் பற்று வசதி (கடன் ஒப்புதலுக்கு உட்பட்டது)
	Standing order facility	ස්ථාවර නියෝග පහසුකම	நிலையியற் கட்டளை வசதி
	VISA enabled international debit card	විදේශ රටවල ගනුදෙනු කළ හැකි වීසා (VISA) හර පත	VISA செயல்படுத்திய சர்வதேச பற்று (டெபிட்) அட்டை
	Internet banking	අන්තර්ජාල බැංකුකරණය	இணைய வங்கிச் சேவை
	SMS alerts for your transactions	ඔබගේ ගනුදෙනු සඳහා SMS පණිවුඩ	உங்கள் பரிவர்த்தனைகளுக்கான குறுஞ் செய்தி (SMS) விழிப்பூட்டல்கள்
	Utility bill payments	උපයෝගිතා බිල් පත් ගෙවීම්	பயன்பாட்டு பில் கொடுப்பனவுகள்
	Standing order facility	ස්ථාවර නියෝග පහසුකම	நிலையியற் கட்டளை வசதி
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2.1.2 SAVINGS ACCOUNTS/ ඉතුරුම් ගිණුම්/ சேமிப்புக் கணக்குகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Any corporate entity eligible to maintain a savings account as per Central Bank regulations	පවතින මහ බැංකු නියාමනයන්ට අනුකූල ව ඉතුරුම් ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ආයතනයක්	இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புத் தொகையைப் பராமரிக்க தகுதியுடைய எந்தவொரு தனிநபரும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Starts with a deposit of Rs.1,000/-	රු.1,000/- ක් වැනි කුඩා තැන්පතුවකින් ගිණුම ආරම්භ කළ හැක	ரூபா 1,000/- வைப்புத் தொகையுடன் ஆரம்பமாகிறது
	VISA enabled international debit card	විදේශ රටවල ගනුදෙනු කළ හැකි වීසා (VISA) හර පත	VISA செயல்படுத்திய சர்வதேச பற்று (டெபிட்) அட்டை
	Withdraw cash from any ATM island-wide	දිවයින පුරා ඇති ඕනෑ ම ATM යන්ත්‍රයකින් මුදල් ආපසු ගත හැක	நாடளாவிய ரீதியில் உள்ள எந்தவொரு ATM இயந்திரத்திலும் பணத்தை மீளப் பெறலாம்
	SMS alerts for your business transactions	ඔබගේ ව්‍යාපාරික ගනුදෙනු සඳහා SMS මඟින් දැනුවත් කිරීම	உங்கள் வணிகக் கொடுக்கல் வாங்கல்களுக்கான குறுஞ் செய்தி (SMS) விழிப்பூட்டல்கள்
	Internet banking	අන්තර්ජාල බැංකුකරණය	இணைய வங்கிச் சேவை
	Nominate an account beneficiary	ගිණුම් ප්‍රතිලාභියෙකු නම් කිරීමේ හැකියාව	கணக்கு பயனாளி ஒருவரை நியமனம் செய்யவும்
	Standing order facility	ස්ථාවර නියෝග පහසුකම	நிலையியற் கட்டளை வசதி

	Interest is calculated on daily balance and credited monthly	පොලිය දෛනික ශේෂය මත ගණනය කර මාසික ව බැර කෙරේ	வட்டியானது நாளாந்த மிகுதியின் மீது கணக்கிடப்பட்டு மாதாந்தம் வரவு வைக்கப்படுகிறது.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2.1.3 BLUECHIP MONEY MARKET SAVINGS ACCOUNT / බ්ලූචිප් මනි මාර්කට් ඉතුරුම් ගිණුම / ப்ளுஷிப் (BLUECHIP) பணச் சந்தை சேமிப்புக் கணக்கு

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan individuals over 18 years of age or foreign personnel with Resident Visa status Corporate bodies incorporated in Sri Lanka Sole proprietorships / SME / partnerships registered in Sri Lanka. Clubs and Societies / NGOs	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට හෝ නේවාසික වීසා සහිත විදේශිකයෙකුට ශ්‍රී ලංකාව තුළ සංස්ථාපිත ආයතන ශ්‍රී ලංකාවේ ලියාපදිංචි තනි පුද්ගල ව්‍යාපාර / සුළු හා මධ්‍ය පරිමාණ ව්‍යවසායන්/ හවුල් ව්‍යාපාර. සමිති / සමාගම් / රාජ්‍ය නොවන සංවිධාන	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கையில் ஒருங்கிணைக்கப்பட்ட நிறுவனங்கள் இலங்கையில் பதிவுசெய்யப்பட்ட தனி உரிமையாளர்கள் / SME / கூட்டாண்மைகள் கழகங்கள் மற்றும் சங்கங்கள் / அரசு சாரா நிறுவனங்கள்
Key features & benefits / ප්‍රධාන	Sweep-in-sweep-out facility between	බ්ලූචිප් මනි මාර්කට් ඉතුරුම් ගිණුම ඉතුරුම්	ப்ளுஷிப் (Bluechip) பணச் சந்தை

ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	BlueChip Money Market Savings Account and current account (applicable for accounts that are not marked with pre-approved overdraft limits)	ගිණුම සහ ජංගම ගිණුම අතර ස්වීප් ඉන් ස්වීප් අවුට් පහසුකම (පෙර-අනුමත අයිරා සීමාවන් සමඟ ලකුණු කර නොමැති ගිණුම් සඳහා අදාළ වේ)	சேமிப்புக் கணக்கு மற்றும் நடைமுறைக்கணக்குக்கு இடையில் ஸ்வீப்-இன்-ஸ்வீப்-அவுட் வசதி (முன்-அங்கீகரிக்கப்பட்ட மேலதிகப் பற்று வரம்புகளுடன் குறிக்கப்படாத கணக்குகளுக்கு பொருந்தும்)
	Bank statements and e-statements available	බැංකු ප්‍රකාශන සහ විද්‍යුත් ප්‍රකාශන තිබේ	வங்கி அறிக்கைகள் மற்றும் மின்னறிக்கைகள் கிடைத்துள்ளன
	No service charges	සේවා ගාස්තු නැත	சேவைக் கட்டணங்கள் இல்லை
	High interest rate	ඉහළ පොලී අනුපාත	அதிக வட்டி வீதம்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.
	Please refer the attached Special Terms and Conditions (Annexure 1) applicable for the product	කරුණාකර අමුණා ඇති විශේෂ නියමයන් සහ කොන්දේසි (ඇමුණුම 1) බලන්න	தயாரிப்புக்கு பொருந்தக்கூடிய இணைக்கப்பட்ட சிறப்பு விதிமுறைகள் மற்றும் நிபந்தனைகளை இணைப்பு 1 இல் தெரிந்து கொள்ளுங்கள்.

2.2 FIXED DEPOSITS / ස්ථාවර තැන්පතු/ நிலையான வைப்புக்கள்

2.2.1 FIXED DEPOSITS/ ස්ථාවර තැන්පතු/ நிலையான வைப்புக்கள்

Description / විස්තරය / **விளக்கம்**	**English**	සිංහල	**தமிழ்**
Eligibility / සුදුසුකම් **/ தகுதி**	Any corporate entity eligible to maintain a	මහ බැංකු රෙගුලාසිවලට අනුව ස්ථාවර	இலங்கை மத்திய வங்கி

	Fixed Deposit as per Central Bank regulations	තැන්පතුවක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ආයතනයක්	விதிமுறைகளின்படி நிலையான வைப்புத் தொகையை பராமரிக்கத் தகுதியுடைய எந்தவொரு கூட்டுறவு நிறுவனமும் ஏற்றுக் கொள்ளப்படும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ **/ முக்கிய அம்சங்களும் நன்மைகளும்**	Flexibility to select a period from one month to five years	තැන්පතු සඳහා මාසයක සිට අවුරුදු පහ දක්වා කාල සීමාවක් තෝරා ගැනීමට අවස්ථාව	ஒரு வருடம் முதல் 5 வருடங்கள் வரையிலான கால எல்லையைத் தெரிவு செய்வதற்கான நெகிழ்வுத்தன்மை
	Ability to renew the deposit automatically	තැන්පතුව ස්වයංක්‍රීය ව නැවත අලුත් කිරීමේ හැකියාව	தன்னிச்சையாக வே நிலையான வைப்பை புதுப்பித்துக் கொள்ளக்கூடிய வசதி
	Cashback loans up to 90% of your Fixed Deposit for emergency cash requirements	හදිසි මුදල් අවශ්‍යතා සඳහා ඔබේ ස්ථාවර තැන්පතුවලින් 90%ක් දක්වා ණය වශයෙන් ලබා ගැනීමේ අවස්ථාව.	அவசரப் பணத் தேவைகளுக்கு உங்கள் நிலையான வைப்பின் 90% வரையிலான கேஷ்பெக் கடன் வசதி
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු **/ கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි **/ விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2.2.2 RISING FIXED DEPOSIT / රයිසින් ස්ථාවර තැන්පතු/ ரைசிங் நிலையான வைப்பு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Any corporate entity eligible to maintain a Fixed Deposit as per Central Bank regulations	මහ බැංකු රෙගුලාසිවලට අනුව ස්ථාවර තැන්පතුවක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ආයතනයක්	இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புத் தொகையைப் பராமரிக்கத் தகுதியுடைய எந்தவொரு கூட்டுறவு நிறுவனமும் ஏற்றுக் கொள்ளப்படும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Increase your interest rate in line with market rate increases and safeguard from risk of interest rate decreases (the interest rate offered at the start of the deposit tenor will be guaranteed until the maturity of the selected fixed deposit tenor).	වෙළෙඳපොළ පොලී අනුපාත වැඩි වීමට අනුකූල ව ඔබේ පොලී අනුපාතය වැඩිකර ගැනීමට සහ පොලී අනුපාත අඩුවීමේ අවදානමෙන් ආරක්ෂා වීමට (ස්ථාවර තැන්පතු ආරම්භයේදී ලබා දෙන පොලී අනුපාතය තැන්පතු කාල සීමාව අවසන් වන තෙක් සහතික කෙරේ).	சந்தை வீத அதிகரிப்புக்கு ஏற்ப உங்கள் வட்டி வீதத்தை அதிகரித்துக் கொள்வதுடன் வட்டி வீதக் குறைப்புகளின் அபாயத்திலிருந்து பாதுகாத்துக் கொள்ளும் சலுகை (நிலையான வைப்புத்தொகையின் தொடக்கத்தில் வழங்கப்படும் வட்டி விகிதம் வைப்புக் (டெபாசிட்) காலம் முடியும் வரை மாறாமல் இருக்கும்)
	Maximum security	උපරිම ආරක්ෂාව	உச்சபட்ச பாதுகாப்பு
	Available investment tenors: 2, 3, 4 and 5 years	ආයෝජන කාල සීමාවන්: අවුරුදු 2, 3, 4 සහ 5	அமுலிலுள்ள கால எல்லைகள் 2, 3, 4 மற்றும் 5 ஆண்டுகள்
	A hassle-free investment opportunity	කරදරයකින් තොර සැනසිලිදායක ආයෝජන අවස්ථාවක්	சிக்கலற்ற முதலீட்டு வாய்ப்பு
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer the attached Special Terms and Conditions (Annexure 3) applicable for the product	කරුණාකර අමුණා ඇති විශේෂ නියමයන් සහ කොන්දේසි (ඇමුණුම 3) බලන්න	தயாரிப்புக்கு பொருந்தக்கூடிய இணைக்கப்பட்ட விசேட விதிமுறைகள் மற்றும் நிபந்தனைகளை (இணைப்பு 3) இல் தெரிந்துகொள்ளவும்.

2.2.3 CALL DEPOSITS / කැඳවුම් තැන්පතු ගිණුම/ அழைப்பு வைப்புக்கள்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Any corporate entity eligible to maintain a Fixed Deposit as per Central Bank regulations	මහ බැංකු රෙගුලාසිවලට අනුව ස්ථාවර තැන්පතුවක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ආයතනයක්	இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புத்தொகையை பராமரிக்க தகுதியுடைய எந்தவொரு கூட்டுறவு நிறுவனமும் ஏற்றுக் கொள்ளப்படும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	High return within a short period	කෙටි කාලයක් තුළ ඉහළ ප්‍රතිලාභ	ஒரு குறுகிய கால எல்லைக்குள் அதிக வருமானம்
	Withdraw without penalties, with just 7 days' prior notice	දින 7ක පෙර දැනුම් දීමකින්, දඩ මුදලක් ගෙවීමකින් තොරව මුදල් ආපසු ලබා ගැනීමේ හැකියාව	அபராதங்கள் எதுவுமின்றி ஏழே (7) நாட்கள் முன்னறிவிப்புடன் மீள் பெறுகை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2.2.4 CORPORATE FOREIGN CURRENCY FIXED DEPOSITS / ආයතනික විදේශ විනිමය ස්ථාවර තැන්පතු / கூட்டுறவு வெளிநாட்டு நாணய நிலையான வைப்புகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	In the designated foreign currency of the banking unit, subject to the terms and conditions laid down in Order No. 03 of 2017 under the Foreign Exchange Act No. 12 of 2017 citizens or non-citizens and residents or non-residents of Sri Lanka (may be held as single or joint accounts with another eligible person) to the extent specified in the relevant permission and/or permission. Eligible to open and maintain Personal Foreign Currency Accounts (PFCA) as current (without cheque-drawing facility), savings or time deposits.	බලපත්‍රලත් වාණිජ බැංකුවක හෝ පරිසීමිත වෙළෙඳුන්ගේ දේශීය බැංකු ඒකකයේ නම් කරන ලද විදේශ මුදල්වලින්, 2017 අංක 12 දරණ විදේශ විනිමය පනත යටතේ 2017 අංක 03 දරණ නියෝගයේ දක්වා ඇති නියමයන් හා කොන්දේසිවලට යටත්ව අදාළ අවසරය සහ / හෝ අවසරයේ දක්වා ඇති ප්‍රමාණයට ශ්‍රී ලංකාවේ පුරවැසියන් හෝ පුරවැසියන් නොවන අය සහ නේවාසිකයින් හෝ අනේවාසිකයින්ට (වෙනත් සුදුසුකම් ලත් පුද්ගලයෙකු සමඟ එක ම හෝ ඒකාබද්ධ ගිණුම් ලෙස තබා ගත හැකිය) ජංගම (චෙක්පත් ඇදීමේ පහසුකමකින් තොරව), ඉතිරිකිරීම් හෝ කාලීන තැන්පතු ලෙස පුද්ගලික විදේශ ව්‍යවහාර මුදල් ගිණුම් (PFCA) විවෘත කර පවත්වාගෙන යාමට සුදුසුකම් ලබයි.	2017 ஆம் ஆண்டின் 12 ஆம் இலக்க அந்நியச் செலாவணிச் சட்டத்தின் 03 ஆம் இலக்க உத்தரவின் கீழ் குறிப்பிடப்பட்டுள்ள விதிமுறைகள் மற்றும் நிபந்தனைகளுக்கு உட்பட்டு, வங்கிப் பிரிவின் நியமிக்கப்பட்ட வெளிநாட்டு நாணயத்தில் இலங்கையின் குடிமக்கள் அல்லது குடிமக்கள் அல்லாதவர்கள் மற்றும் வசிப்பவர்கள் அல்லது வசிக்காதவர்கள் (தகுதியுள்ள மற்றொரு நபருடன் ஒற்றை அல்லது கூட்டு கணக்குகளாக இருக்கலாம்) தொடர்புடைய அனுமதி மற்றும்/அல்லது அனுமதியில் குறிப்பிடப்பட்டுள்ள அளவிற்கு.

			தனிப்பட்ட வெளிநாட்டு நாணயக் கணக்குகளை (PFCA) நடப்பு (காசோலை வரைதல் வசதி இல்லாமல்), சேமிப்பு அல்லது நேர வைப்புத் தொகையாகத் திறந்து பராமரிக்கத் தகுதியுடையவர்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	High returns for your foreign currency income	ඔබේ විදේශ මුදල් ස්ථාවර තැන්පතු සඳහා ඉහළ ප්‍රතිලාභ	உங்களது வெளிநாட்டு நாணய முதலீட்டுக்கு உயர் வருமானம்
	Security of a Bank supervised by the Central Bank of Sri Lanka along with a fixed return regardless of rate fluctuations for your corporate investments.	මහ බැංකුව මගින් පාලනය වන වාණිජ බැංකුවක ආරක්ෂාව සමඟ ආයෝජන කාලය පුරා සහතික කළ පොලී අනුපාතිකයක්	உங்கள் கூட்டுறவு முதலீடுகள், நாணய ஏற்றத் தாழ்வுகளுக்கு உட்படாமல், நிலையான வருமானமொன்றைப் பெறுவதற்கு இலங்கை மத்திய வங்கியால் கண்காணிக்கப்படும் வர்த்தக வங்கியொன்றின் உத்தரவாதம் உள்ளது
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2.3 LOANS & LEASING / ණය සහ ලීසිං/ விதிமுறைகள் கடன்கள்

2.3.1 TERMS LOANS/ කාලීන ණය / கால வரம்புக் கடன்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Existing customers who have already established a Corporate Banking relationship may apply to obtain a term loan facility by simply contacting your respective Account Manager. If you are a new customer seeking to establish a Corporate Banking relationship, please call our Corporate Banking Division on (011) 466 7203 or 0773 825 418 (from 8.30 am to 5.00 pm on weekdays excluding banking holidays) for further assistance	දැනටමත් ආයතනික බැංකු සබඳතාවක් ඇති කර ගෙන ඇති දැනට සිටින ගනුදෙනුකරුවන්ට ඔබේ අදාළ ගිණුම් කළමනාකරු ඇමතීමෙන් කාලීන ණය පහසුකම් ලබා ගැනීමට අයදුම් කළ හැකිය. ඔබ ආයතනික බැංකු සබඳතාවක් ඇති කර ගැනීමට අපේක්ෂා කරන නව ගනුදෙනුකරුවෙකු නම්, වැඩි දුර සහාය සඳහා කරුණාකර අපගේ ආයතනික බැංකු අංශය (011) 466 7203 හෝ 0773 825 418 (බැංකු නිවාඩු දින හැර සතියේ දිනවල පෙ.ව. 8.30 සිට සවස 5.00 දක්වා) අමතන්න.	ஏற்கனவே ஒரு கூட்டுத்தாபன வங்கிச் சேவை உறவை ஸ்தாபித்துள்ள தற்போதுள்ள வாடிக்கையாளர்கள் உங்கள் சம்பந்தப்பட்ட கணக்கு முகாமையாளரைத் தொடர்புகொள்வதன் மூலம் கருத்திட்ட நிதியளிப்பு வசதியைப் பெற்றுக்கொள்வதற்கு விண்ணப்பிக்கலாம் நீங்கள் ஒரு கூட்டுத்தாபன வங்கிச்சேவை உறவை ஸ்தாபிக்க விரும்பும் ஒரு புதிய வாடிக்கையாளராக இருப்பின், மேலதிக உதவிக்கு எமது கூட்டுறவு வங்கிச்சேவைப் பிரிவை (011)4667203 அல்லது 0773825418 மூலம் (வங்கி விடுமுறை நாட்கள் நீங்கலாக, வார நாட்களில் முற்பகல் 8.30 மணி முதல் மாலை 5.00 மணி வரை) அழையுங்கள்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ /	Ability to select the repayment depending on the borrowing purpose	ණය ගැනීමේ අරමුණ අනුව ආපසු ගෙවීමේ ක්‍රමය තෝරා ගැනීමේ හැකියාව	கடன் வாங்கும் நோக்கத்தைப் பொறுத்து திருப்பிச் செலுத்தும் இயலுமையை

முக்கிய அம்சங்களும் நன்மைகளும்			தேர்ந்தெடுக்கும் வசதி
	Decide your loan amount based on the repayment capacity	ආපසු ගෙවීමේ හැකියාව මත පදනම් ව ඔබේ ණය මුදල තීරණය කළ හැක	திருப்பிச் செலுத்தும் இயலுமையயின் அடிப்படையில் உங்கள் கடன் தொகையைத் தீர்மானிக்கவும்
	Competitive interest rates	තරඟකාරී පොලී අනුපාත	போட்டி மிக்க வட்டி வீதங்கள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2.3.2 PROJECT FINANCING/ ව්‍යාපෘති මූල්‍යකරණය/ செயற்திட்ட நிதியளிப்பு

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Existing customers who have already established a Corporate Banking relationship may apply to obtain a project financing facility by simply contacting your respective Account Manager. If you are a new customer seeking to establish a Corporate Banking relationship, please call our Corporate Banking Division on (011) 466 7203 or 0773 825 418	දැනටමත් ආයතනික බැංකු සබඳතාවක් ඇති කර ගෙන ඇති දැනට සිටින ගනුදෙනුකරුවන්ට ඔබේ අදාළ ගිණුම් කළමනාකරු ඇමතීමෙන් ව්‍යාපෘති මූල්‍ය පහසුකම් ලබා ගැනීමට අයදුම් කළ හැකිය. ඔබ ආයතනික බැංකු සබඳතාවක් ඇති කර ගැනීමට අපේක්ෂා කරන නව ගනුදෙනුකරුවෙකු නම්, වැඩිදුර සහාය සඳහා කරුණාකර අපගේ ආයතනික බැංකු අංශය (011) 466 7203 හෝ 0773 825 418 (බැංකු	ஏற்கனவே ஒரு கூட்டுத்தாபன வங்கிச் சேவை உறவை ஸ்தாபித்துள்ள தற்போதுள்ள வாடிக்கையாளர்கள் உங்கள் சம்பந்தப்பட்ட கணக்கு முகாமையாளரைத் தொடர்புகொள்வதன் மூலம் கருத்திட்ட நிதியளிப்பு வசதியைப் பெற்றுக்கொள்வதற்கு

	(from 8.30 am to 5.00 pm on weekdays excluding banking holidays) for further assistance	නිවාඩු දින හැර සතියේ දිනවල පෙ.ව. 8.30 සිට සවස 5.00 දක්වා) අමතන්න.	விண்ணப்பிக்கலாம். நீங்கள் ஒரு கூட்டுத்தாபன வங்கிச்சேவை உறவை ஸ்தாபிக்க விரும்பும் ஒரு புதிய வாடிக்கையாளராக இருப்பின், மேலதிக உதவிக்கு எமது கூட்டுறவு வங்கிச் சேவைப் பிரிவை (011) 466 7203 அல்லது 0773 825 418 மூலம் (வங்கி விடுமுறை நாட்கள் நீங்கலாக, வார நாட்களில் முற்பகல் 8.30 மணி முதல் மாலை 5.00 மணி வரை) அழையுங்கள்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Relatively higher debt to equity	කොටස්වලට සාපේක්ෂ ව ඉහළ ණය	கடன் வாங்கும் நோக்கத்தைப் பொறுத்து திருப்பிச் செலுத்தும் இயலுமையை தேர்ந்தெடுக்கும் வசதி
	Longer repayment terms and relaxation of security requirements	දීර්ඝ කාලීන ආපසු ගෙවීමේ කොන්දේසි සහ ආරක්ෂක අවශ්‍යතා ලිහිල් කිරීම	நீண்ட இருப்பிச் செலுத்தும் விதிமுறைகள் மற்றும் பாதுகாப்புத் தேவைகளின் தளர்வு
	No specific restriction on project size	ව්‍යාපෘති ප්‍රමාණයට නිශ්චිත සීමාවක් නොමැත	திட்ட அளவில் குறிப்பிட்ட கட்டுப்பாடு இல்லை
	Loans can be obtained by clients with or without any existing relationship with the Bank	බැංකුව සමඟ පවතින සම්බන්ධතා ඇති හෝ නැතිව ගනුදෙනුකරුවන්ට ණය ලබා ගත හැක	வங்கியுடன் தற்போதுள்ள அல்லது தற்போது எந்தவொரு உறவும் இல்லாத வாடிக்கையாளர்களினால் கடன்களைப் பெற்றுக்கொள்ள முடியும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

விதிகளும் கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2.3.3 LEASING/ ලීසිං/ குத்தகை

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Any business or a corporate entity eligible to obtain a leasing facility as per Finance Lease Regulations	මුල්‍ය කල්බදු (ලීසිං) රෙගුලාසිවලට අනුව ලීසිං පහසුකමක් ලබා ගැනීමට සුදුසුකම් ඇති ඕනෑ ම ව්‍යාපාරයක් හෝ ආයතනයක්	இலங்கை மத்திய வங்கி விதிமுறைகளின்படி குத்தகை வசதியைப் பெறத் தகுதியுடைய எந்தவொரு தனிநபர், வணிகம் மற்றும் பெரிய நிறுவனங்கள் ஏற்புடையவை
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Fast approvals	වේගවත් අනුමත කිරීම්	விரைவான ஒப்புதல்கள்
	Competitive rates	තරඟකාරී පොලී අනුපාත	போட்டி மிக்க வீதங்கள்
	Flexible security requirements	නම්‍යශීලි ආරක්ෂක අවශ්‍යතා	நெகிழ்வான பாதுகாப்புத் தேவைகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

2.4 INTERNET BANKING/ අන්තර්ජාල බැංකුකරණය/ இணைய வங்கிச் சேவை

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Existing banking relationship	බැංකුව හා පවතින සම්බන්ධතාව	வங்கியுடன் தற்போதுள்ள உறவு
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Transfer funds to any bank	ඕනෑ ම බැංකුවකට අරමුදල් මාරු කිරීමට	எந்தவொரு வங்கிக்கும் நிதிகளை மாற்றுதல்
	Pay utility bills	උපයෝගිතා බිල් පත් ගෙවීමට	பயன்பாட்டு பில்களை செலுத்துதல்
	Request new cheque books	නව චෙක් පොතක් ඉල්ලා සිටීමට	புதிய காசோலைப் புத்தகங்களைக் கோருதல்
	Manage Standing Orders	ස්ථාවර නියෝග කළමනාකරණය කිරීමට	நிலையியற் கட்டளைகளை முகாமைத்துவம் செய்தல்
	Create more users for your company without visiting the bank	බැංකුවට නොපැමිණ ඔබේ සමාගම සඳහා තවත් පරිශීලකයින් සදා ගැනීමේ හැකියාව	வங்கிக்கு செல்லாமலே உங்கள் நிறுவனத்திற்கு அதிக பயனர்களை உருவாக்குதல்
	Multi-level authorizations	විවිධ තලයේ අවසර	பல் - நிலை அங்கீகாரங்கள்
	Access your account(s) from anywhere, 24/7, 365 days of the year	වසරේ දින 365 පැය 24 පුරා, 365 ඕනෑ ම තැනක සිට ඔබේ ගිණුමට ප්‍රවේශ විය හැක	24/7 வருடத்தின், 365 நாட்கள் எங்கிருந்தும் உங்கள் கணக்குகளை அணுகலாம்,
	Secure messaging system with the bank	බැංකුව සමඟ ආරක්ෂිත පණිවිඩ පද්ධතියක්	வங்கியுடன் பாதுகாப்பான செய்திபரிவர்த்தனை முறைமை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

விதிகளும் கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3 SMALL AND MEDIUM-SIZED ENTERPRISES (SME) BANKING/ සුළු හා මධ්‍ය පරිමාණ බැංකුකරණය/ (SME) சிறு மற்றும் நடுத்தர அளவிலான நிறுவனங்களுக்கான வங்கிச் சேவை

3.1 CURRENT ACCOUNT/ ජංගම ගිණුම/ நடைமுறைக் கணக்கு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status operating a business. Any business entity eligible to open and maintain a current account as per Central Bank regulations	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට. නේවාසික වීසා සහිත විදේශිකයෙකුට පවතින මහ බැංකු නියාමනයන්ට අනුකූල ව ජංගම ගිණුමක් ආරම්භ කර පවත්වා ගෙන යාමට සුදුසුකම් ලත් ඕනෑ ම ව්‍යාපාර ආයතනයකට	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் ஒரு வணிகத்தை நடத்தும் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நடைமுறைக் கணக்கைத் திறக்கவும் பராமரிக்கவும் தகுதியுள்ள எந்தவொரு வணிக நிறுவனமும் தகுதியுடையது
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Cheque book	චෙක් පොත්	காசோலைப் புத்தகம்
	Overdraft facility (subject to credit approval)	අයිරා පහසුකම (ණය අනුමැතියට යටත් ව)	வங்கி மேலதிகப் பற்று வசதி (கடன் ஒப்புதலுக்கு உட்பட்டது)
	Standing order facility	ස්ථාවර නියෝග පහසුකම	நிலையியற் கட்டளை வசதி
	VISA enabled international debit card	විදේශ රටවල ගනුදෙනු කළ හැකි වීසා (VISA) හර පත	VISA செயல்படுத்திய சர்வதேச பற்று (டெபிட்) அட்டை
	Internet banking	අන්තර්ජාල බැංකුකරණය	இணைய வங்கிச் சேவை
	SMS alerts for your transactions	ඔබගේ ගනුදෙනු සඳහා SMS පණිවුඩ	உங்கள் பரிவர்த்தனைகளுக் கான குறுஞ் செய்தி (SMS) விழிப்பூட்டல்கள்
	Utility bill payments	උපයෝගිතා බිල් පත් ගෙවීම	பயன்பாட்டு பில் கொடுப்பனவுகள்
Tariffs & Charges / අය කිරීම් සඳහා	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.2 SAVINGS & INVESTMENT / ඉතුරුම් සහ ආයෝජන/ சேமிப்பு மற்றும் முதலீடு

3.2.1 SAVINGS ACCOUNT/ ඉතිරි කිරීමේ ගිණුම/ சேமிப்புக் கணக்கு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status operating a business. Any business entity eligible to maintain a savings account as per Central Bank regulations	වයස අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකිකයින් ව්‍යාපාරයක් පවත්වාගෙන යන නේවාසික වීසා ඇති විදේශිකයින් මහ බැංකු රෙගුලාසිවලට අනුව ඉතුරුම් ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ව්‍යාපාරික ආයතනයක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் ஒரு வணிகத்தை நடத்தும் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி சேமிப்புக் கணக்கைப் பராமரிக்கத் தகுதியுடைய எந்தவொரு வணிக நிறுவனமும் ஏற்புடையது.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Starts with a deposit of Rs.1,000/-	1,000/- ක තැන්පතුවකින් ආරම්භ වේ	ரூபா 1,000/- வைப்புத் தொகையுடன் ஆரம்பமாகிறது
	VISA enabled international debit card	විදේශ රටවල ගනුදෙනු කළ හැකි වීසා (VISA) හර පත	VISA செயல்படுத்திய சர்வதேச பற்று (டெபிட்) அட்டை
	Withdraw cash from any ATM island-wide	දිවයින පුරා ඇති ඕනෑ ම ATM යන්ත්‍රයකින් මුදල් ආපසු ගැනීමේ හැකියාව	நாடளாவிய ரீதியில் உள்ள எந்தவொரு ATM இயந்திரத்திலும்

			பணத்தை மீளப் பெறலாம்
	SMS alerts for your business transactions	ඔබගේ ව්‍යාපාරික ගනුදෙනු සඳහා SMS මඟින් දැනුවත් කිරීම්	உங்கள் வணிகக் கொடுக்கல் வாங்கல்களுக்கான குறுஞ் செய்தி (SMS) விழிப்பூட்டல்கள்
	Internet banking	අන්තර්ජාල බැංකුකරණය	இணைய வங்கிச் சேவை
	Nominate an account beneficiary	ගිණුම් ප්‍රතිලාභියෙකු නම් කිරීමේ හැකියාව	கணக்கு பயனாளி ஒருவரை நியமனம் செய்யவும்
	Standing order facility	ස්ථාවර නියෝග පහසුකම	நிலையியற் கட்டளை வசதி
	Interest is calculated on the daily balance and credited monthly	පොලිය දෛනික ශේෂය මත ගණනය කර මාසික ව බැර කෙරේ	வட்டியானது நாளாந்த மிகுதியின் மீது கணக்கிடப்பட்டு மாதாந்தம் வரவு வைக்கப்படுகிறது.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.2.2 BLUECHIP MONEY MARKET SAVINGS ACCOUNT/ බ්ලූචිප් මනි මාර්කට් ඉතුරුම් ගිණුම / ப்ளுஷிப் (BLUECHIP) பணச் சந்தை சேமிப்புக் கணக்கு

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan individuals over 18 years of age or foreign personnel with Resident Visa status Corporate bodies incorporated in Sri Lanka	අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකික පුරවැසියෙකුට හෝ නේවාසික වීසා සහිත විදේශිකයෙකුට ශ්‍රී ලංකාව තුළ සංස්ථාපිත ආයතන	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கையில் ஒருங்கிணைக்கப்பட்ட நிறுவனங்கள்

	Sole proprietorships / SME / partnerships registered in Sri Lanka. Clubs and Societies / NGOs	ශ්‍රී ලංකාවේ ලියාපදිංචි තනි පුද්ගල ව්‍යාපාර / සුළු හා මධ්‍ය පරිමාණ ව්‍යවසායන්/ හවුල් ව්‍යාපාර. සමිති / සමාගම් / රාජ්‍ය නොවන සංවිධාන	இலங்கையில் பதிவுசெய்யப்பட்ட தனி உரிமையாளர்கள் / சிறு மற்றும் நடுத்தர நிறுவனங்கள் (SME) கூட்டாண்மைகள் கழகங்கள் மற்றும் சங்கங்கள் / அரசு சாரா நிறுவனங்கள்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Sweep in sweep out facility between BlueChip Money Market Savings Account and current account (applicable for accounts which are not marked with pre-approved overdraft limits)	බ්ලූචිප් මනි මාර්කට් ඉතුරුම් ගිණුම සහ ජංගම ගිණුම අතර ස්වීප් ඉන් ස්වීප් අවුට් පහසුකම (පෙර-අනුමත අයිරා සීමාවන් සමඟ ලකුණු කර නොමැති ගිණුම් සඳහා අදාළ වේ)	ப்ளுஷிப் (Bluechip) பணச் சந்தை சேமிப்புக் கணக்கு மற்றும் நடைமுறைக் கணக்குக்கு இடையில் ஸ்வீப்-இன்-ஸ்வீப்-அவுட் வசதி (முன்-அங்கீகரிக்கப்பட்ட மேலதிகப் பற்று வரம்புகளுடன் குறிக்கப்படாத கணக்குகளுக்கு பொருந்தும்)
	Bank statements and e-statements are available	බැංකු ප්‍රකාශන සහ විද්‍යුත් ප්‍රකාශන ලබාගැනීමේ හැකියාව	வங்கி அறிக்கைகள் மற்றும் மின்னறிக்கைகள் கிடைத்துள்ளன
	No service charges applicable	සේවා ගාස්තු අදාළ නොවේ	சேவைக் கட்டணங்கள் இல்லை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.
	Please refer the attached Special Terms and Conditions (Annexure 1) applicable for the product	කරුණාකර අමුණා ඇති විශේෂ නියමයන් සහ කොන්දේසි (ඇමුණුම 1) බලන්න	தயாரிப்புக்கு பொருந்தக்கூடிய இணைக்கப்பட்ட சிறப்பு விதிமுறைகள் மற்றும் நிபந்தனைகளை இணைப்பு 1 இல் தெரிந்து கொள்ளுங்கள்.

3.2.3 TARGET INVESTMENT PLANNER/ ඉලක්ක ගත ආයෝජන සැලසුම / இலக்கு முதலீட்டுத் திட்டம

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status operating a business. Any business entity eligible to maintain a savings account as per Central Bank regulations	වයස අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකිකයින් ව්‍යාපාරයක් පවත්වාගෙන යන නේවාසික වීසා ඇති විදේශිකයින් පවතින මහ බැංකු නියාමනයන්ට අනුකූල ව ඉතුරුම් ගිණුමක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ව්‍යාපාර ආයතනයක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் ஒரு வணிகத்தை நடத்தும் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி சேமிப்புக் கணக்கைப் பராமரிக்கத் தகுதியுடைய எந்தவொரு வணிக நிறுவனமும் ஏற்புடையது.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Guaranteed Interest Rates / Returns The higher interest rate agreed upon at the beginning of the plan will remain throughout the investment period	සහතික පොලී අනුපාත / ප්‍රතිලාභ සැලැස්ම ආරම්භයේ දී එකඟ වූ ඉහළ පොලී අනුපාතය ආයෝජන කාලය පුරාවට ම පවතිනු ඇත	உத்தரவாத வட்டி வீதங்கள் :விபரத்திரட்டுக்கள்/ திட்டத்தின் ஆரம்பத்தில் ஒப்புக்கொள்ளப்பட்ட உயர் வட்டி விருதம் முதலீட்டு காலம் முழுவதும் அமுலில் இருக்கும்.
	Maximum flexibility and transparency. Customers can select an investment plan that yields the desired amount at maturity	උපරිම නම්‍යශීලී භාවය සහ විනිවිද භාවය පාරිභෝගිකයින්ට කල්පිරීමේ දී අපේක්ෂිත මුදල ලබා දෙන ආයෝජන සැලැස්මක් තෝරා ගත හැක	உச்சபட்ச நெகிழ்வுத்தன்மை மற்றும் வெளிப்படைத்தன்மை:வாடிக்கையாளர்கள் முதிர்வின் போது விரும்பிய தொகையொன்றைத் தரும் ஒரு முதலீட்டுத் திட்டத்தைத் தேர்ந்தெடுக்கலாம்.
	You have the option to select from 1, 2, 3, 4 and 5 year investment periods	ඔබට වසර 1, 2, 3, 4 සහ 5 ආයෝජන කාල සීමාවන් තෝරා ගැනීමට හැකියාව ඇත	1, 2,3, 4 மற்றும் 5 ஆண்டு முதலீட்டுக் காலங்களிலிருந்து உங்கள் விருப்பத்துக்கு

			ஏற்றவாறு தேர்ந்தெடுக்கலாம்.
	Start your investment plan with an investment of Rs.5,000	5000 ක ආයෝජනයකින් ඔබේ ආයෝජන සැලැස්ම ආරම්භ කිරීමේ හැකියාව	ரூ.5000/- மிகக் குறைந்த முதலீட்டில் உங்கள் முதலீட்டுத் திட்டத்தைத் ஆரம்பிக்கலாம்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.
	Please refer to the attached Special Terms and Conditions (Annexure 2) applicable for the product	කරුණාකර අමුණා ඇති විශේෂ නියමයන් සහ කොන්දේසි (ඇමුණුම 2) බලන්න	தயாரிப்புக்கு பொருந்தக்கூடிய இணைக்கப்பட்ட சிறப்பு விதிமுறைகள் மற்றும் நிபந்தனைகளை இணைப்பு 2) இல் தெரிந்து கொள்ளவும்

3.3 FIXED DEPOSITS / ස්ථාවර තැන්පතු/ நிலையான வைப்புக்கள்

3.3.1 FIXED DEPOSIT/ ස්ථාවර තැන්පතු/ நிலையான வைப்புக்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans over 18 years of age Foreigners with resident visa status operating a business Any business entity eligible to maintain a Fixed Deposit as per Central Bank regulations	වයස අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකිකයින් ව්‍යාපාරයක් පවත්වාගෙන යන නේවාසික වීසා ඇති විදේශිකයින් මහ බැංකු රෙගුලාසිවලට අනුව ස්ථාවර තැන්පතුවක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ව්‍යාපාරික ආයතනයක්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் ஒரு வணிகத்தை நடத்தும் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புக் கணக்கைப்

			பராமரிக்கத் தகுதியுடைய எந்தவொரு வணிக நிறுவனமும் ஏற்புடையது.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Flexibility to select a period from one month to five years	තැන්පතු සඳහා මාසයක සිට අවුරුදු පහ දක්වා කාල සීමාවක් තෝරා ගැනීමට අවස්ථාව	ஒரு வருடம் முதல் 5 வருடங்கள் வரையிலான கால எல்லையைத் தெரிவு செய்வதற்கான நெகிழ்வுத்தன்மை
	Ability to renew the deposit automatically	තැන්පතුව ස්වයංක්‍රීය ව නැවත අලුත් කිරීමේ හැකියාව	தன்னிச்சையாகவே நிலையான வைப்பை புதுப்பித்துக் கொள்ளக்கூடிய வசதி
	Cashback loans up to 90% of your Fixed Deposit for emergency cash requirements	හදිසි මුදල් අවශ්‍යතා සඳහා ඔබේ ස්ථාවර තැන්පතුවලින් 90%ක් දක්වා මුදල් ආපසු ණය වශයෙන් ලබා ගැනීමේ අවස්ථාව.	அவசரப் பணத் தேவைகளுக்கு உங்கள் நிலையான வைப்பின் 90% வரையிலான கேஷ்பெக் கடன் வசதி
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.3.2 RISING FIXED DEPOSIT/ රයිසින් ස්ථාවර (තැන්පතු) / உயர்வடையும் (ரைசிங்) நிலையான வைப்பு

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans over 18 years of age	වයස අවුරුදු 18ට වැඩි නේවාසික ශ්‍රී ලාංකිකයින්	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள்

	Foreigners with resident visa status operating a business. Any business entity eligible to maintain a Fixed Deposit as per Central Bank regulations	ව්‍යාපාරයක් පවත්වාගෙන යන නේවාසික වීසා ඇති විදේශිකයින් මහ බැංකු රෙගුලාසිවලට අනුව ස්ථාවර තැන්පතුවක් පවත්වාගෙන යාමට සුදුසුකම් ඇති ඕනෑ ම ව්‍යාපාරික ආයතනයක්	ஒரு வணிகத்தை நடத்தும் வதிவிட விசா அந்தஸ்துள்ள வெளிநாட்டினர் இலங்கை மத்திய வங்கி விதிமுறைகளின்படி நிலையான வைப்புக் கணக்கைப் பராமரிக்கத் தகுதியுடைய எந்தவொரு வணிக நிறுவனமும் ஏற்புடையது.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Increase your interest rate in line with market rate increases and safeguard from the risk of interest rate decreases (the interest rate offered at the start of the deposit tenor will be guaranteed until the maturity of the selected fixed deposit tenor).	ඔබේ පොලී අනුපාතිකය වෙළෙඳපොළ අනුපාත අනුව වැඩි වන අතර, පොලී අනුපාත අඩුවීමේ අවදානමෙන් ඔබව ආරක්ෂා කරයි (ස්ථාවර තැන්පතු ආරම්භයේදී ලබා දෙන පොලී අනුපාතය තැන්පතු කාල සීමාව අවසන් වන තෙක් සහතික කෙරේ).	சந்தையில் வட்டி விகிதத்தில் ஏற்படும் உயர்ச்சிகளுக்கு அமைவாக உங்களது வட்டி உயரும், அதே வேளை சந்தை வட்டி விகிதம் குறைவடைந்தால் உங்களுக்கான வட்டி குறைக்கப்பட மாட்டாது (நிலையான வைப்புத்தொகையின் தொடக்கத்தில் வழங்கப்படும் வட்டி விகிதம் வைப்புக் காலம் முடியும் வரை மாறாமல் இருக்கும்).
	Maximum security for Fixed Deposits	ස්ථාවර තැන්පතු සඳහා උපරිම ආරක්ෂාව	நிலையான வைப்புகளுக்கு உச்சபட்ச பாதுகாப்பு
	Tenure availability: 2 years, 3 years, 4 years and 5 years	ලබා ගත හැකි කාලය: අවුරුදු 2, අවුරුදු 3, අවුරුදු 4, අවුරුදු 5	தெரிவு செய்யக்கூடிய கால வரையறை 2, 3, 4, 5 வருடங்கள்
	A hassle-free investment opportunity	පහසුවෙන් ආයෝජනය කිරීමේ හැකියාව	சிக்கலற்ற, சுமுகமான முதலீட்டு வாய்ப்பு
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

விதிகளும் கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.
	Please refer the attached Special Terms and Conditions (Annexure 3) applicable for the product	කරුණාකර අමුණා ඇති විශේෂ නියමයන් සහ කොන්දේසි (ඇමුණුම 3) බලන්න	தயாரிப்புக்கு பொருந்தக்கூடிய இணைக்கப்பட்ட சிறப்பு விதிமுறைகள் மற்றும் நிபந்தனைகளை (இணைப்பு 3) இல் தெரிந்துகொள்ளவும்

3.3.3 CALL DEPOSIT/ කැඳවුම් තැන්පතු/ அழைப்பு வைப்பு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් **/ தகுதி**	Resident Sri Lankan above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் நிறுவனம்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Earn a high return within a short time span.	කෙටි කාල පරාසයක් තුළ ඉහළ ප්‍රතිලාභයක් උපයා ගැනීමේ හැකියාව.	ஒரு குறுகிய காலத்திற்குள் அதிக வருமானத்தை ஈட்டுங்கள்.
	Withdraw without penalties, with just 7 days' prior notice	දින 7ක පෙර දැනුම් දීමකින්, දඩ මුදලක් ගෙවීමකින් තොරව මුදල් ආපසු ලබා ගැනීමේ හැකියාව	அபராதங்கள் எதுவுமின்றி ஏழே (7) நாட்கள் முன்னறிவிப்புடன் மீள் பெறுகை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි /	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

விதிமுறைகள் மற்றும் நிபந்தனைகள்			

3.4 LOANS & LEASING / ණය සහ ලීසිං / செயற்திட்ட நிதியளிப்பு

3.4.1 PROJECT FINANCING / ව්‍යාපෘති මූල්‍යකරණය / கடன்கள்மற்றும்குத்தகை

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Higher debt to equity	කොටස් සඳහා ඉහළ ණය	சமபங்குக்கு (ஈக்விட்டி) அதிக கடன்
	Extended and flexible repayment terms	දීර්ඝ කරන ලද සහ නම්‍යශීලී ආපසු ගෙවීමේ කොන්දේසි	விரிவாக்கப்பட்ட மற்றும் நெகிழ்வான மீள்கொடுப்பனவு விதிமுறைகள்
	Relaxed security requirements	ලිහිල් ආරක්ෂක අවශ්‍යතා	தளர்வான பாதுகாப்புத் தேவைகள்.
	No specific restrictions on project size	ව්‍යාපෘති ප්‍රමාණය පිළිබඳ නිශ්චිත සීමාවන් නොමැත	திட்ட அளவில் குறிப்பிட்ட வரையறைகள் இல்லை
	Loans can be obtained with or without any existing relationship with the Bank	බැංකුව සමඟ පවතින සම්බන්ධතාවක් ඇති ව හෝ නැති ව ණය ලබා ගත හැක	வங்கியுடன் தற்போதுள்ள உறவுகளுடன் அல்லது அது இல்லாமல் கடன்களைப் பெற்றுக்கொள்ள முடியும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.4.2 EXPANSIONS, RELOCATIONS & DIVERSIFICATIONS/ පුළුල් කිරීම්, ස්ථාන මාරු කිරීම් සහ විවිධාංගීකරණය/ விரிவாக்கங்கள், இடமாற்றங்கள் மற்றும் பல்வகைப்படுத்தல்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Flexible and negotiable repayment terms	නම්‍යශීලී සහ සාකච්ඡා කළ හැකි ආපසු ගෙවීමේ කොන්දේසි	நெகிழ்வான மற்றும் பேசித் தீர்மானிக்கக்கூடிய மீள்கொடுப்பனவு விதிமுறைகள்
	Loans can be obtained with or without any existing relationship with the Bank	බැංකුව සමඟ පවතින සම්බන්ධතාවක් ඇති ව හෝ නැති ව ණය ලබා ගත හැක	வங்கியுடன் தற்போதுள்ள உறவுகளுடனோ அல்லது அது இல்லாமலோ கடன்களைப் பெற்றுக்கொள்ள முடியும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

நிபந்தனைகள்			

3.4.3 WORKING CAPITAL FINANCING/ කාරක ප්‍රාග්ධන මූල්‍යකරණය/ நடைமுறை மூலதன நிதியளிப்பு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் ஒரு நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Repayment terms are negotiable	ආපසු ගෙවීමේ කොන්දේසි සාකච්ඡා කළ හැකිය	மீள் செலுத்துகை விதிமுறைகள் பற்றிப் பேசித் தீர்மானிக்கலாம்
	Competitive interest rates	තරඟකාරී පොලී අනුපාත	போட்டி மிக்க வட்டி விகிதங்கள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.4.4 BRIDGING FINANCE/ බ්‍රිජින්ග් ෆයිනෑනස් / பிரிட்ஜிங் ஃபைனான்ஸ்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது இலங்கையில் ஒருங்கிணைக்கப்ப

			ட்ட ஏதேனும் ஒரு நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Flexible collateral requirements	නම්‍යශීලී ඇපකර අවශ්‍යතා	நெகிழ்வான பிணையத் தேவைகள்
	Fast approvals	වේගවත් අනුමත කිරීම්	விரைவான ஒப்புதல்கள்
	Competitive interest rates	තරඟකාරී පොලී අනුපාත	போட்டித் திறன் கொண்ட விலை நிர்ணயம்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.4.5 TERM LOAN & SHORT-TERM LOAN/ කාලීන හා කෙටි කාලීන ණය/ தவணைக் கடன் & குறுகியகாலக் கடன்

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankan above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் ஒரு நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Flexible repayment terms to suit specific requirements	නිශ්චිත අවශ්‍යතාවලට ගැළපෙන පරිදි නම්‍යශීලී ආපසු ගෙවීමේ නියමයන්	குறிப்பிட்ட தேவைகளுக்கு ஏற்ப நெகிழ்வான மீள்கொடுப்பனவு விதிமுறைகள்
	Competitive interest rates	තරඟකාරී පොලී අනුපාත	போட்டி மிக்க வீதங்கள்
Tariffs & Charges / අය කිරීම් සඳහා	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.4.6 GUARANTEES/ සහතික/ உத்தரவாதங்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் ஒரு நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Enjoy credit terms from leading manufacturers / distributors without blocking business funds	ව්‍යාපාරික අරමුදල් අවහිර නොකර ප්‍රමුඛ නිෂ්පාදකයින්ගෙන් / බෙදාහරින්නන්ගෙන් ණය කොන්දේසි භුක්ති විඳිය හැක.	நீங்கள் வைத்திருக்கும் பணத்துக்கு குறைவு ஏற்படாமல் முன்னணி உற்பத்தியாளர்கள் / விநியோகஸ்தர்களிடம் இருந்து கடன்களைப் பெறலாம்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

நிபந்தனைகள்			

3.4.7 REVOLVING LOANS/ චක්‍රීය ණය පහසුකම/ சுழலும் கடன்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකිකයෙකු හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் ஒரு நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Short term repayment terms	කෙටි කාලීන ආපසු ගෙවීමේ කොන්දේසි	குறுகிய கால மீள்கொடுப்பனவு விதிமுறைகள்
	Lets you better manage your company's finances	ඔබේ සමාගමේ මූල්‍ය කටයුතු වඩාත් හොඳින් කළමනාකරණය කිරීමට ඔබට ඉඩ සලසයි	உங்கள் நிறுவனத்தின் நிதிநிலையை சிறப்பாக நிர்வகிக்க உதவுகிறது
	Increase business liquidity	ව්‍යාපාර ද්‍රවශීලතාව වැඩි කරයි	வணிக பணப்புழக்கத்தை அதிகரிக்கிறது
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.4.8 CONTRACT FINANCING/ කොන්ත්‍රාත් මූල්‍යකරණය/ ஒப்பந்த நிதியளிப்பு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans above 18 years of age or any entity	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකිකයෙකු හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள்

	incorporated in Sri Lanka.		அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் ஒரு நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Flexibility in security requirements	ආරක්ෂක අවශ්‍යතාවල නම්‍යශීලි බව	பாதுகாப்புத் தேவைகளில் நெகிழ்வுத்தன்மை
	Competitive interest rates	තරගකාරී පොලී අනුපාත	போட்டி மிக்க வீதங்கள்
Tariffs & Charges / අය කිරීම සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.4.9 LEASING/ ලීසිං/ குத்தகை

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකිකයෙකු හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதியும் இலங்கையர் அல்லது இலங்கையில் கூட்டிணைக்கப்பட்ட ஏதேனும் நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Fast approvals	වේගවත් අනුමත කිරීම්	விரைவான ஒப்புதல்கள்
	Competitive interest rates	තරගකාරී පොලී අනුපාත	போட்டி மிக்க வீதங்கள்
	Flexible security requirements	නම්‍යශීලි ආරක්ෂක අවශ්‍යතා	நெகிழ்வான பாதுகாப்புத் தேவைகள்
Tariffs & Charges / අය කිරීම සඳහා වන ගාස්තු / **கட்டண**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.

விதிகளும் கட்டணங்களும்			
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

3.5 GREEN BANKING AND MICRO FINANCE / හරිත බැංකුකරණය සහ ක්ෂුද්‍ර මූල්‍ය සේවා/ பசுமை வங்கிச்சேவை மற்றும் நுண் நிதி

3.5.1 SAUBHAGYA LOAN SCHEME/ 'සෞභාග්‍යා' ණය යෝජනා ක්‍රමය / சௌபாக்யா கடன் திட்டம்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் ஒரு நிறுவனம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Repayment period up to 5 years	ආපසු ගෙවීමේ කාලය වසර 5 දක්වා	5 வருடங்கள் வரை மீள் செலுத்துகைக் காலம்
	Loan value of up to Rs.25,000,000/-	රු 25,000,000/- දක්වා ණය	ரூபா 25,000,000/- வரையான கடன் வழங்கல்
	Grace period up to 6 months	සහන කාලය මාස 6 දක්වා	6 மாதங்கள் வரை சலுகைக் காலம்
	Fast and courteous service	කඩිනම් සහ ආචාරශීලී සේවය	விரைவும் பணிவும் மிக்க சேவை
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

மற்றும் நிபந்தனைகள்			

3.5.2 HARITHA SHAKTHI/ හරිත ශක්ති/ ஹரித சக்தி

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankan above 18 years of age or any entity incorporated in Sri Lanka.	වයස අවුරුදු 18 ට වැඩි ශ්‍රී ලාංකික හෝ ශ්‍රී ලංකාව තුළ සංස්ථාපිත ඕනෑ ම ආයතනයක්.	18 வயதுக்கு மேற்பட்ட வதிவிட இலங்கையர்கள் அல்லது இலங்கையில் ஒருங்கிணைக்கப்பட்ட ஏதேனும் ஒரு நிறுவனம்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Loan amount of up to Rs. 100 Mn for a project	ව්‍යාපෘතියක් සඳහා මිලියන රු. 100ක් දක්වා ණය මුදල්	திட்டமொன்றிற்காக 100 மில்லியன் ரூபா வரையிலான கடன் தொகை
	Attractive interest rates	ආකර්ෂණීය පොලී අනුපාත	கவர்ச்சிகரமான வட்டி வீதங்கள்
	Repayment period of up to 10 years inclusive of grace period	සහන කාලය ද ඇතුළු ව වසර 10ක් දක්වා ආපසු ගෙවීමේ කාලය	சலுகைக் காலம் உள்ளடங்கலாக 10 வருடங்கள் வரையிலான மீள் செலுத்துகைக் காலம்
	Grace period up to 18 months	සහන කාලය මාස 18 දක්වා	18 மாதங்கள் வரையிலான சலுகைக் காலம்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

4 TREASURY/ භාණ්ඩාගාර/ திறைச்சேரி

4.1 REPO/ ප්‍රතික්‍රය ගිවිසුම් / ரெப்போ

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans and foreign nationals over 18 years of age.	වයස අවුරුදු 18 ට වැඩි නේවාසික ශ්‍රී ලාංකිකයින් සහ විදේශික පුරවැසියන්.	இலங்கையை வதிவிடமாகக் கொண்டவர்களும் 18 வயதுக்கு மேற்பட்ட வெளிநாட்டுப் பிரஜைகளும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / முக்கிய அம்சங்களும் நன்மைகளும்	Supreme security	ඉහළ ම ආරක්ෂාව	உச்சபட்சப் பாதுகாப்பு
	A choice of investment periods ranging from one day to one year	දින එකක සිට වසරක් දක්වා වූ ආයෝජන කාල සීමාවක් තෝරා ගැනීමට අවස්ථාව	ஒரு நாள் முதல் ஒரு வருடம் வரையான முதலீட்டுக் காலங்களின் தெரிவு
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

4.2 REVERSE REPO/ ප්‍රතිවර්තන ප්‍රතික්‍රය ගිවිසුම් / ரிவர்ஸ் ரெப்போ

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	A current holder of a Sri Lankan government security and is a resident Sri Lankan or a foreign national over 18 years of age	ශ්‍රී ලංකා රජය සුරැකුම්පතක් හිමි ලංකාවේ පදිංචි ශ්‍රී ලාංකිකයෙකු වීම හෝ අවුරුදු 18ට වැඩි විදේශිකයෙකු වීම	இலங்கை வாசியும், அரசாங்கப் பிணையமொன்றின் தற்போதைய உரிமையாளருமான இலங்கையரோ அல்லது 18 வயதுக்கு மேற்பட்ட வெளிநாட்டுப்

			பிரஜையோ இதற்கு தகுதி பெறுவார்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Convenience	පහසුව	வசதி
	Attractive borrowing rates	ආකර්ෂණීය ණය පොලී අනුපාත	கவர்ச்சிகரமான கடன் விகிதங்கள்
	Borrowing periods ranging from one day to one year	එක් දින සිට වසරක් දක්වා ණය ගැනීමේ කාල සීමා	ஒரு நாள் முதல் ஒரு வருடம் வரையான கடன் பெறும் காலங்கள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

4.3 TREASURY BILLS/ භාණ්ඩාගාර බිල්පත් / திறைசேரி உண்டியல்கள்

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	Resident Sri Lankans and Foreign Nationals over 18 years of age.	වයස අවුරුදු 18 ට වැඩි නේවාසික ශ්‍රී ලාංකිකයින් සහ විදේශීක පුරවැසියන්.	இலங்கையை வதிவிடமாகக் கொண்டவர்களும் 18 வயதுக்கு மேற்பட்ட வெளிநாட்டுப் பிரஜைகளும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ / **முக்கிய அம்சங்களும் நன்மைகளும்**	Interest income exempted from income taxes	ආදායම් බදුවලින් පොලී ආදායම නිදහස් කර ඇත	வட்டி வருமானத்துக்கு வருமான வரிகளிலிருந்து விலக்களிக்கப்பு
	Can be traded in the secondary market to create a capital gain	ප්‍රාග්ධන ලාභයක් ලබා ගැනීම සඳහා ද්විතීයික වෙළෙඳපොළ තුළ වෙළෙඳාම් කළ හැකිය	மூலதன ஆதாயத்தை உருவாக்க இரண்டாம் நிலை சந்தையில் வர்த்தகம் செய்யப்படலாம்
	Risk-free investment	අවදානම් රහිත ආයෝජනය	ஆபத்தற்ற முதலீடு

	Minimum amount: five million rupees (Rs. 5,000,000/-)	අවම මුදල: රුපියල් මිලියන පහක් (රු. 5,000,000/-)	ஆகக்குறைந்த தொகை: ஐந்து மில்லியன் ரூபாய் (ரூபா 5,000,000/-)
	A choice of investment periods: 91 days, 182 days, 364 days	ආයෝජන කාල සීමා තෝරා ගැනීම: දින 91, දින 182, දින 364	முதலீட்டுக் காலங்களின் தேர்வு: 91 நாட்கள், 182 நாட்கள், 364 நாட்கள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

4.4 TREASURY BONDS/ භාණ්ඩාගාර බැඳුම්කර/ திறைசேரி முறிகள்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Resident Sri Lankans and Foreign Nationals over 18 years of age.	වයස අවුරුදු 18 ට වැඩි නේවාසික ශ්‍රී ලාංකිකයින් සහ විදේශීක පුරවැසියන්.	இலங்கையை வதிவிடமாகக் கொண்டவர்களும் 18 வயதுக்கு மேற்பட்ட வெளிநாட்டுப் பிரஜைகளும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Interest income exempted from income taxes	ආදායම් බදුවලින් පොළී ආදායම නිදහස් කර ඇත	வட்டி வருமானத்துக்கு வருமான வரிகளிலிருந்து விலக்களிப்பு
	Can be traded in the secondary market to create a capital gain	ප්‍රාග්ධන ලාභයක් ලබා ගැනීම සඳහා ද්විතියික වෙළෙඳපොළ තුළ වෙළෙඳාම් කළ හැකිය	மூலதன ஆதாயத்தை உருவாக்க இரண்டாம் நிலை சந்தையில் வர்த்தகம் செய்யப்படலாம்
	Risk-free investment	අවදානම් රහිත ආයෝජනය	ஆபத்தற்ற முதலீடு
	Minimum amount: five million rupees (Rs. 5,000,000/-)	අවම මුදල: රුපියල් මිලියන පහක් (රු. 5,000,000/-)	ஆகக்குறைந்த தொகை: ஐந்து

			மில்லியன் ரூபாய் (ரூபா 5,000,000/-)
	A choice of investment periods: 91 days, 182 days, 364 days	ආයෝජන කාල සීමා තෝරා ගැනීම: දින 91, දින 182, දින 364	முதலீட்டுக் காலங்களின் தேர்வு: 91 நாட்கள், 182 நாட்கள், 364 நாட்கள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

4.5 SRI LANKA DEVELOPMENT BOND (SLDB)/ ශ්‍රී ලංකා සංවර්ධන බැඳුම්කර/ இலங்கை அபிவிருத்தி முறிகள்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	• Authorized dealers appointed in terms of Section 4 of the Exchange Control Act, No.24 of 1953 • Primary dealers appointed by the Central Bank of Sri Lanka under the Registered Stock and Securities Ordinance, No.7 of 1937 and the Local Treasury Bills Ordinance, No.8 of 1923 • Citizens of foreign states whether resident in Sri Lanka or outside Sri Lanka • Citizens of Sri Lanka who have made their	• 1953 අංක 24 දරන විනිමය පාලන පනතේ 4 වැනි වගන්තිය අනුව පත් කරන ලද බලය ලත් අලෙවි නියෝජිතයින් • 1937 අංක 7 දරන ලියාපදිංචි කොටස් හා සුරැකුම්පත් ආඥාපනත සහ 1923 අංක 8 දරන දේශීය භාණ්ඩාගාර බිල්පත් ආඥාපනත යටතේ ශ්‍රී ලංකා මහ බැංකුව විසින් පත් කරන ලද ප්‍රාථමික අලෙවි නියෝජිතයින් • ශ්‍රී ලංකාවේ හෝ ශ්‍රී ලංකාවෙන් පිටත පදිංචි ව සිටින විදේශ රාජ්‍යවල පුරවැසියන් • ශ්‍රී ලංකාවෙන් පිටත ස්ථිර වාසස්ථානයක් කර	• 1953 ஆம் ஆண்டின் 24 ஆம் இலக்க செலாவணிக் கட்டுப்பாட்டுச் சட்டத்தின் 4 ஆம் பிரிவின் பிரகாரம் நியமிக்கப்பட்ட அதிகாரமளிக்கப்பட்ட வணிகர்கள் • 1937 ஆம் ஆண்டின் 7 ஆம் இலக்க பதிவுசெய்யப்பட்ட கையிருப்பு மற்றும் பிணையங்கள் கட்டளைச் சட்டம் மற்றும் 1923 ஆம் ஆண்டின் 8 ஆம் இலக்க உள்ளூர் திறைசேரி உண்டியல்கள் கட்டளைச் சட்டத்தின் கீழ் இலங்கை மத்திய

	permanent abode outside Sri Lanka ● Citizens of Sri Lanka who have proceeded outside Sri Lanka to take up employment or to set up in business or in a profession ● Citizens of Sri Lanka who have dual citizenship provided that those citizens substantiate that their permanent place of abode is outside Sri Lanka ● Bodies corporate or unincorporated established under the laws of a country other than Sri Lanka ● Companies that have entered into agreements in terms of Section 17 of the Board of Investment of Sri Lanka Act, No.4 of 1978 with full exemption from the provisions of the Exchange Control Act provided that all purchases of SLDBs are made against debits to foreign currency accounts maintained only for the purpose of crediting earnings from exports of such companies ● Companies registered to carry on insurance business in Sri Lanka under the provisions of the Regulation of Insurance Industry Act, No.43 of 2000 provided	ගත් ශ්‍රී ලංකාවේ පුරවැසියන් ● රැකියාවක් කිරීමට හෝ ව්‍යාපාරයක් හෝ වෘත්තියක් ආරම්භ කිරීමට ශ්‍රී ලංකාවෙන් පිටත ගොස් ඇති ශ්‍රී ලංකාවේ පුරවැසියන් ● ඔවුන්ගේ ස්ථිර වාසස්ථානය ශ්‍රී ලංකාවෙන් පිටත බව සනාථ කර ඇති ද්විත්ව පුරවැසි භාවය සහිත ශ්‍රී ලංකාවේ පුරවැසියන් ● ශ්‍රී ලංකාව හැර වෙනත් රටක නීති යටතේ ස්ථාපිත ආයතනික හෝ සංස්ථාපිත නොවන ආයතන ● 1978 අංක 4 දරන ශ්‍රී ලංකා ආයෝජන මණ්ඩල පනතේ 17 වැනි වගන්තිය ප්‍රකාර ව විනිමය පාලන පනතේ විධිවිධානවලින් සම්පූර්ණයෙන් නිදහස් කර ගිවිසුම්වලට එළැඹී ඇති සමාගම්, ශ්‍රී ලංකා ගමනාගමන මණ්ඩලයේ සියලු ම මිල දී ගැනීම් විදේශයන්ට හර කිරීමට එරෙහි ව සිදු කෙරේ. එවැනි සමාගම්වල අපනයනවලින් ඉපැයීම් බැර කිරීම සඳහා පමණක් පවත්වාගෙන යනු ලබන මුදල් ගිණුම් ● 2000 අංක 43 දරන රක්ෂණ කර්මාන්ත නියාමන පනතේ විධිවිධාන යටතේ ශ්‍රී ලංකාව තුළ රක්ෂණ ව්‍යාපාර කරගෙන යාමට ලියාපදිංචි සමාගම් SLDB හි සියලු ම මිල දී ගැනීම් සිදු කරනු ලබන්නේ වාණිජ බැංකු සමඟ පවත්වාගෙන යනු ලබන විශේෂ විදේශ ව්‍යවහාර මුදල් ගිණුම් වෙත විනිමය පාලකගේ අනුමැතිය සහිත ව හර කිරීමෙනි.	வங்கியினால் நியமிக்கப்பட்ட முதன்மை வணிகர்கள் ● இலங்கையிலோ அல்லது இலங்கைக்கு வெளியிலோ வதியும் வெளிநாட்டுப் பிரஜைகள் ● இலங்கைக்கு வெளியில் தமது நிரந்தர வாசஸ்தலத்தை அமைத்துக் கொண்ட இலங்கைப் பிரஜைகள் ● தொழில் புரிவதற்காகவோ அல்லது வியாபாரத்திலோ அல்லது தொழிலிலோ ஈடுபடுவதற்காக இலங்கைக்கு வெளியில் சென்றுள்ள இலங்கைப் பிரஜைகள் ● இரட்டைக் குடியுரிமை யைக் கொண்டுள்ள இலங்கை குடியுரிமை யுடைய இலங்கைப் பிரஜைகள் தமது நிரந்தர வாசஸ்தலம் இலங்கைக்கு வெளியில் இருப்பதை அந்த பிரஜைகள் உறுதிப்படுத்துவதற்கு அனுமதியளித்தல் வேண்டும்.

	that all purchases of SLDBs are made against debits to Special Foreign Currency Accounts maintained with commercial banks in terms of the approval of the Controller of Exchange. SLDBs are not sold in the USA or to people residing in the USA	SLDBs USA හි හෝ USA හි පදිංචි පුද්ගලයින්ට විකුණනු නොලැබේ	• இலங்கை தவிர்ந்த ஏனைய நாட்டின் சட்டங்களின் கீழ் ஸ்தாபித்தப்பட்ட கூட்டுத்தாபன அல்லது இணைக்கப்படாத அமைப்புக்கள் • 1978 ஆம் ஆண்டின் 4 ஆம் இலக்க, இலங்கை முதலீட்டுச் சபைச் சட்டத்தின் 17 ஆம் பிரிவின் பிரகாரம் செலாவணிக் கட்டுப்பாட்டுச் சட்டத்தின் ஏற்பாடுகளிலிருந்து பூரண விலக்களிப்புடன் உடன்படிக்கைகளில் கைச்சாத்திட்ட கம்பனிகள் அத்தகைய கம்பனிகளின் ஏற்றுமதிகளிலிருந்து கிடைக்கும் வருமானங்களை வரவுவைக்கும் நோக்கத்திற்காக மாத்திரம் பேணப்படும் வெளிநாட்டு நாணயக் கணக்குகளில் பற்றுகளுக்கு எதிராக இலங்கை அபிவிருத்தி வங்கிகளின் அனைத்துக் கொள்வனவுகளும் மேற்கொள்ளப்படும் • 2000 ஆம் ஆண்டின் 43 ஆம் இலக்க காப்புறுதிக் கைத்தொழில் ஒழுங்குமுறைச் சட்டத்தின் ஏற்பாடுகளின் கீழ் இலங்கையில்

			காப்புறுதி வியாபாரத்தை முன்னெடுப்பதற்காக பதிவு செய்யப்பட்ட கம்பனிகள், செலாவணிக் கட்டுப்பாட்டாளரின் அங்கீகாரத்தின் பிரகாரம் வர்த்தக வங்கிகளில் பேணப்படும் விசேட வெளிநாட்டு நாணயக் கணக்குகளில் பற்றுகளுக்கு எதிராக SLDB களின் அனைத்துக் கொள்வனவுகளும் மேற்கொள்ளப்படுகின்றதாயின். SLDB கள் அமெரிக்காவில் விற்கப்படுவதில்லை அல்லது அமெரிக்காவில் வசிக்கும் நபர்களுக்கு விற்கப்படுவதில்லை இலங்கை அபிவிருத்தி முறிகளின் கால அளவு ஒரு (01) ஆண்டு முதல் ஐந்து (05) ஆண்டுகள் வரையாகும் இந்த முறிகள் அமெரிக்க டொலர்களில் வகைப்படுத்தப்பட்டுள்ளன முறிகளை வைத்திருப்பவர்களுக்கு அவை வழங்கப்பட்ட திகதியிலிருந்து ஒவ்வொரு ஆறு (06) மாதங்களுக்கும் வட்டி செலுத்தப்படும்

			இலங்கை அபிவிருத்தி வங்கிக்கு செலுத்த வேண்டிய நிலையான வட்டி வீதமானது போட்டித்திறன் கொண்ட ஏலத்தின் ஊடாக தீர்மானிக்கப்படுதல் வேண்டும். முதிர்வுக் காலத்தின் முடிவில் அசல் மீள்கொடுப்பனவு செய்யப்படுகிறது. SLDB கள் மீதான அசலும் வட்டியும் முழுமையாக மீளப்பெறக் கூடியவை
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ **முக்கிய அம்சங்களும் நன்மைகளும்**	The tenor of the SLDBs range from one (01) year to five (05) years	ශ්‍රී ලංකා සංවර්ධන බැඳුම්කරවල කාල සීමාව වසරක (01) සිට වසර පහ (05) දක්වා පරාසයක පවතී.	இலங்கை அபிவிருத்தி முறிகளின் கால அளவு ஒரு (01) ஆண்டு முதல் ஐந்து (05) ஆண்டுகள் வரையாகும்
	These bonds are denominated in US dollars	මෙම බැඳුම්කර ඇමරිකානු ඩොලර්වලින් දැක්වේ	இந்த முறிகள் அமெரிக்க டொலர்களில் வகைப்படுத்தப்பட்டுள்ளன
	Interest is paid to the holders every six (06) months from the date of issue	නිකුත් කළ දින සිට සෑම මාස හයකට (06) වරක් ම පොලිය දරන්නාට ගෙවනු ලැබේ	முறிகளை வைத்திருப்பவர்களுக்கு அவை வழங்கப்பட்ட திகதியிலிருந்து ஒவ்வொரு ஆறு (06) மாதங்களுக்கும் வட்டி செலுத்தப்படும்.
	The fixed rate of interest payable on the SLDB shall be determined through competitive bidding	ශ්‍රී ලංකා සංවර්ධන බැඳුම්කර සඳහා ගෙවිය යුතු ස්ථාවර පොලී අනුපාතය තරඟකාරී ලංසු තැබීම මඟින් තීරණය කරනු ලබයි	இலங்கை அபிவிருத்தி வங்கிக்கு செலுத்த வேண்டிய நிலையான வட்டி வீதமானது போட்டித்திறன் கொண்ட ஏலத்தின் ஊடாக

			தீர்மானிக்கப்படுதல் வேண்டும்.
	Principal repayment is made at the end of the maturity period	මූලික මුදල ආපසු ගෙවීම කල් පිරීමේ කාලය අවසානයේ දී සිදු කෙරේ	முதிர்வுக் காலத்தின் முடிவில் அசல் மீள்கொடுப்பனவு செய்யப்படுகிறது.
	Principal and interest on SLDBs are fully repatriable	ශ්‍රී ලංකා සංවර්ධන බැඳුම්කර සඳහා මුල්‍ය සහ පොලිය සම්පූර්ණයෙන් ම ආපසු ගෙන්වා ගත හැක	SLDB கள் மீதான அசலும் வட்டியும் முழுமையாக மீளப்பெறக் கூடியவை
	All payments in respect of SLDBs are free from tax	SLDB වලට අදාළ සියලු ම ගෙවීම් බදුවලින් නිදහස් වේ	SLDBகள் தொடர்பான அனைத்து கொடுப்பனவுகளும் வரி விலக்களிக்கப்பட்டவையாகும்.
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5 TRADE OPERATIONS/ වෙළෙඳ මෙහෙයුම්/ வர்த்தக நடவடிக்கைகள்

5.1 IMPORTS/ ආනයන / இறக்குமதிகள்

5.1.1 LETTERS OF CREDIT/ ණයවර ලිපි/கடன் கடிதங்கள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	You should be an existing account holder at any of our Pan Asia Bank branches. If you are a new customer, please visit any of our Pan Asia Bank Branches for details.	ඔබ අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවක දැනට පවතින ගිණුම් හිමියෙකු විය යුතුය. ඔබ නව ගනුදෙනුකරුවෙකු නම්, විස්තර සඳහා අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවකට පිවිසෙන්න.	எங்களுடைய பான் ஏஷியா வங்கிக் கிளைகளில் ஏதேனும் ஒன்றில் நீங்கள் ஏற்கனவே கணக்கு வைத்திருப்பவராக இருத்தல் வேண்டும். நீங்கள் ஒரு புதிய வாடிக்கையாளராக இருந்தால், விவரங்களுக்கு எங்கள் பான் ஏஷியா வங்கிக் கிளைகளில் ஏதேனும் ஒன்றுக்கு விஜயம் செய்யவும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Speedy establishment of Letters of Credit	ණයවර ලිපි කඩිනමින් සකස් කිරීම	கடன் கடிதங்களை விரைவாக ஸ்தாபித்தல்
	Flexibility of advising Letters of Credit to a preferred bank of your supplier	ඔබේ සැපයුම්කරුට වඩා කැමති බැංකුවකට ණයවර ලිපි උපදෙස් දීමේ නම්‍යශීලි භාවය	உங்கள்விநியோகஸ்தருக்கு விருப்பமான வங்கிக்கு கடன் கடிதங்களை அறிவுறுத்துவதற்கான நெகிழ்வுத்தன்மை
	Facility to receive the Letters of Credit copy through email	විද්‍යුත් තැපැල හරහා ණයවර ලිපි පිටපත ලබා ගැනීමේ පහසුකම	மின்னஞ்சல் ஊடாக கடன் கடிதங்களின் பிரதியைப் பெற்றுக்கொள்ளும் வசதி
	Our team of experts will assist you to establish Letters of Credit and offer proper guidance to help new import and export customers	ඔබගේ ණයවර ලිපි ස්ථාපිත කිරීම සඳහා අපගේ විශේෂඥ කණ්ඩායම ඔබට ලබා දෙන සහය සහ නව ආනයන හා අපනයන ගනුදෙනුකරුවන්ට උදව් කිරීම සඳහා වන නිසි මඟ පෙන්වීම	புதிய இறக்குமதி மற்றும் ஏற்றுமதி வாடிக்கையாளர்களுக்கு உதவுவதற்காக கடன் கடிதங்கள் மற்றும் சரியான வழிகாட்டல்களை

			நிறுவ எங்கள் நிபுணர்கள் குழு உங்களுக்கு உதவும்
	Correspondent arrangements to manage issues arising from opening Letters of Credit	ණයවර ලිපි විවෘත කිරීමෙන් පැන නඟින ගැටලු කළමනාකරණය කිරීම සඳහා ලිපිකරු විධිවිධාන	கடன் கடிதங்களைத் திறப்பதில் இருந்து எழும் பிரச்சினைகளை முகாமைத்துவம் செய்வதற்கான செய்தியாளர் ஏற்பாடுகள்
	The best exchange rates in the market	වෙළෙඳපොළේ පවතින හොඳ ම විනිමය අනුපාත	சந்தையில் சிறந்த செலாவணி வீதங்கள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.1.2 COLLECTION BILLS (DP/DA)/ බැංකු අණකර (DP/DA) / சேகரிப்புச் சட்டமூலங்கள் (DP/DA)

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	You should be an existing account holder at any of our Pan Asia Bank branches. If you are a new customer, please visit any of our Pan Asia Bank Branches for details.	ඔබ අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවක දැනට පවතින ගිණුම් හිමියෙකු විය යුතුය. ඔබ නව ගනුදෙනුකරුවෙකු නම්, විස්තර සඳහා අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවකට පිවිසෙන්න.	எங்களுடைய பான் ஏஷியா வங்கிக் கிளைகளில் ஏதேனும் ஒன்றில் நீங்கள் ஏற்கனவே கணக்கு வைத்திருப்பவராக இருத்தல் வேண்டும். நீங்கள் ஒரு புதிய வாடிக்கையாளராக இருந்தால், விவரங்களுக்கு எங்கள் பான் ஏஷியா வங்கிக் கிளைகளில்

			ஏதேனும் ஒன்றுக்கு விஜயம் செய்யவும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Immediately notifying you via email upon the arrival of documents	විද්‍යුත් තැපෑලෙන් ලැබෙන ලේඛන සම්බන්ධයෙන් ඔබට වහා ම දැනුම් දීම	ஆவணங்களின் வருகையை உங்களுக்கு மின்னஞ்சல் மூலம் உடனடியாக அறிவித்தல்
	Speedy service in settling the collection documents	රැස් කිරීමේ ලේඛන නිරවුල් කිරීම සඳහා වන කඩිනම් සේවාව	சேகரிப்பு ஆவணங்களை விரைவாக முடிவுறுத்தல்
	The best exchange rates in the market	වෙළෙඳපොළේ පවතින හොඳ ම විනිමය අනුපාත	சந்தையில் சிறந்த செலாவணி விகிதங்கள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.1.3 OUTWARD REMITTANCES/ බාහිර ප්‍රේෂණ/ வெளிமுக பணவனுப்பல்கள்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	Any person or an entity who maintains a banking relationship with Pan Asia Bank shall provide operating instructions to avail this service from us. If you are looking to establish a banking relationship with us, please visit any of our Pan Asia Bank branches island wide.	පෑන් ඒෂියා බැංකුව සමඟ බැංකු සබඳතාවක් පවත්වාගෙන යන ඕනෑ ම පුද්ගලයෙකු හෝ ආයතනයක් අපෙන් මෙම සේවාව ලබා ගැනීමට මෙහෙයුම් උපදෙස් ලබා දිය යුතුය. ඔබ අප සමඟ බැංකු සබඳතාවක් ඇති කර ගැනීමට බලාපොරොත්තු වන්නේ නම්, කරුණාකර දිවයින පුරා පිහිටි අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවකට පිවිසෙන්න.	பான் ஏஷியா வங்கியுடன் வங்கித் தொடர்பைப் பேணும் எந்தவொரு நபரும் அல்லது நிறுவனமும் எங்களிடமிருந்து இச்சேவையைப் பெற்றுக்கொள்வதற்கான செயற்பாட்டு அறிவுறுத்தல்களை வழங்க வேண்டும். நீங்கள் எங்களோடு வங்கி உறவை ஸ்தாபிக்க

			விரும்பினால், நாடளாவிய ரீதியில் உள்ள எமது பான் ஏஷியா வங்கிக் கிளைகளில் ஏதேனும் ஒன்றுக்குவிஜயம் செய்யுங்கள்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ **முக்கிய அம்சங்களும் நன்மைகளும்**	Efficient and courteous service	කාර්යක්ෂම සහ ආචාරශීලී සේවය	திறமையும் பண்பும் மிகுந்த சேவை
	Competitive exchange rates for your transactions	ඔබගේ ගනුදෙනු සඳහා තරඟකාරී විනිමය අනුපාත	உங்கள் பரிவர்த்தனைகளுக்கு போட்டி மிக்க செலாவணி வீதங்கள்
	Security of a bank supervised by the Central Bank of Sri Lanka	ශ්‍රී ලංකා මහ බැංකුව විසින් අධීක්ෂණය කරනු ලබන බැංකුවකට හිමි ආරක්ෂාව	இலங்கை மத்திய வங்கியினால் கண்காணிக்கப்படும் வர்த்தக வங்கியொன்றின் பாதுகாப்பு
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.1.4 IMPORT FINANCING/ ආනයන මූල්‍යකරණ සේවා/ இறக்குமதி நிதியளிப்பு

Description / විස්තරය / **விளக்கம்**	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / **தகுதி**	This service is available to our existing customers engaged in import trade. In order to obtain this facility, please fill out our import loan application and route all relevant bills through our expert panel. If you are	ආනයන වෙළෙඳාමේ යෙදී සිටින අපගේ දැනට සිටින පාරිභෝගිකයින්ට මෙම සේවාව ලබා ගත හැකිය. මෙම පහසුකම ලබා ගැනීම සඳහා, කරුණාකර අපගේ ආනයන ණය අයදුම්පත පුරවා අදාළ සියලු ම බිල්පත් අපගේ විශේෂඥ මණ්ඩලය හරහා යොමු කරන්න. ඔබ අප සමඟ	இறக்குமதி வர்த்தகத்தில் ஈடுபட்டுள்ள எமது தற்போதைய வாடிக்கையாளர்களுக்கு இச்சேவை கிடைக்கப்பெறுகின்றது. இந்த வசதியைப் பெறுவதற்கு,

	looking to establish a banking relationship with us, please visit any of our Pan Asia Bank branches island wide.	බැංකු සබඳතාවක් ඇති කර ගැනීමට බලාපොරොත්තු වන්නේ නම්, කරුණාකර දිවයින පුරා පිහිටි අපගේ ඕනෑ ම පැන් ඒෂියා බැංකු ශාඛාවකට පිවිසෙන්න.	தயவுசெய்து எங்கள் இறக்குமதி கடன் விண்ணப்பத்தை பூர்த்தி செய்து, எங்கள் நிபுணர் குழுவின் மூலம் தொடர்புடைய அனைத்து பில்களையும் அனுப்பவும். நீங்கள் எங்களோடு வங்கி உறவை ஸ்தாபிக்க விரும்பினால், நாடளாவிய ரீதியில் உள்ள எமது பான் ஏஷியா வங்கிக் கிளைகளில் ஏதேனும் ஒன்றுக்குச் செல்லுங்கள்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ **முக்கிய அம்சங்களும் நன்மைகளும்**	Efficient and courteous service	කාර්යක්ෂම සහ ආචාරශීලී සේවය	திறமையும் பண்பும் கொண்ட சேவை
	Increases your liquidity position	ඔබේ ද්‍රවශීලතා තත්ත්වය වැඩි කරයි	உங்கள் பணப்புழக்க நிலை அதிகரிக்கிறது
	Bridging finance to accommodate all aspects of the business	ව්‍යාපාරයේ සියලු ම අංශ සඳහා මූල්‍ය පහසුකම් සැපයීම සඳහා	வணிகத்தின் அனைத்து அம்சங்களுக்கும் இடமளிக்கும் வகையில் நிதி இணைப்பு
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / **கட்டண விதிகளும் கட்டணங்களும்**	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / **விதிமுறைகள் மற்றும் நிபந்தனைகள்**	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.1.5 ISSUANCE OF SHIPPING GUARANTEES/ නැව්ගත කිරීමේ ඇපකර නිකුත් කිරීම/ கப்பற்றுறை உத்தரவாதங்களை வழங்குதல்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	● You should maintain an account with Pan Asia Bank. If you are a new customer, please visit any of our Pan Asia Bank Branches island-wide to start banking with us. ● A cash margin requirement can be applied as security.	● ඔබ පැන් ඒෂියා බැංකුවේ ගිණුමක් පවත්වාගෙන යා යුතුය. ඔබ නව ගනුදෙනුකරුවෙකු නම්, අප සමඟ බැංකු කටයුතු ආරම්භ කිරීමට කරුණාකර දිවයින පුරා පිහිටි අපගේ ඕනෑ ම පැන් ඒෂියා බැංකු ශාඛාවකට පිවිසෙන්න. ● මුදල් ආන්තික අවශ්‍යතාවක් ආරක්ෂාවක් ලෙස යෙදිය හැක.	● நீங்கள் Pan Asia வங்கியில் கணக்கு வைத்திருக்க வேண்டும். நீங்கள் ஒரு புதிய வாடிக்கையாளராக இருந்தால், எங்களுடன் வங்கிச் சேவையைத் தொடங்க, தீவு முழுவதும் உள்ள எங்கள் பான் ஏஷியா வங்கிக் கிளைகளில் ஏதேனும் ஒன்றுக்கு விஜயம் செய்யவும் ● பண வரம்பு தேவையை பாதுகாப்பாக பயன்படுத்தலாம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Efficient and courteous service	කාර්යක්ෂම සහ ආචාරශීලී සේවය	திறமையும் பணிவும் மிக்க சேவை
	Attractive rates and charges	ආකර්ෂණීය පොලී අනුපාත සහ ගාස්තු	கவர்ச்சிகரமான வீதங்கள் மற்றும் கட்டணங்கள்
	Hassle-free operational process	පහසු මෙහෙයුම් ක්‍රියාවලියක්	சிக்கலற்ற, சுமுகமான செயற்பாடுகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.2 EXPORTS / අපනයන/ ஏற்றுமதிகள்

5.2.1 LC ADVISING/ ණයවර ලිපි උපදෙස්/ கடன் கடித (LC) ஆலோசனை

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Being the Beneficiary is the only necessary requirement for a Letter of Credit to be advised.	ණයවර ලිපි සම්බන්ධයෙන් උපදෙස් දීම සඳහා අවශ්‍ය එක ම අවශ්‍යතාව වන්නේ ප්‍රතිලාභියා වීම පමණි.	பயனாளியாக இருப்பது மட்டுமே கடன் கடிதத்திற்கு ஆலோசனை வழங்குவதற்கு அவசியமான ஒரே தேவையாகும்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Quick advice on Letters of Credit	ණයවර ලිපි සම්බන්ධයෙන් ඉක්මන් උපදෙස්	கடன் கடிதங்கள் பற்றிய விரைவான ஆலோசனை
	Flexibility of receiving Letters of Credit from your buyer's preferred bank	ඔබේ ගැනුම්කරු වඩා කැමති බැංකුවෙන් ණයවර ලිපි ලැබීමේ නම්‍යශීලී භාවය	உங்களது கொள்முதலாளருக்கு விருப்பமான வங்கியிடமிருந்து கடன் கடிதங்களைப் பெற்றுக் கொள்ளக்கூடிய நெகிழ்வுத்தன்மை
	Facility to promptly receive a copy of Letter of Credit through email	විද්‍යුත් තැපෑලෙන් ණයවර ලිපියේ පිටපතක් ඉක්මණින් ලබා ගැනීමේ පහසුකම	மின்னஞ்சல் மூலம் கடன் கடிதத்தின் நகலை உடனடியாகப் பெற்றுக் கொள்ளக்கூடிய வசதி
	Our expert team will assist you to establish Letters of Credit and guide you in reference to new import and export customs	ඔබගේ ණයවර ලිපි ස්ථාපිත කිරීම සඳහා අපගේ විශේෂඥ කණ්ඩායමෙන් ලබාදෙන සහය සහ නව ආනයන හා අපනයන රේගු සම්බන්ධයෙන් ඔබට ලැබෙන මඟ පෙන්වීම	கடன் கடிதங்களை நிறுவுவதற்கும், புதிய இறக்குமதி மற்றும் ஏற்றுமதி சம்பிரதாயங்கள் தொடர்பாக வழிகாட்டுவதற்கும் எங்கள் நிபுணர் குழு உங்களுக்கு உதவும்
	Correspondent arrangements to manage issues arising from opening Letters of Credit	ණයවර ලිපි විවෘත කිරීමෙන් පැන නඟින ගැටලු කළමනාකරණය කිරීම සඳහා ලිපි හුවමාරු විධි විධාන	கடன் கடிதங்களைத் திறப்பதில் ஏற்படக்கூடிய சிக்கல்களைத் தவிர்த்துக் கொள்வதற்கான கடிதத்

			தொடர்பாடல் ஏற்பாடுகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.2.2 HANDLING OF COLLECTION BILLS / බැංකු අණකර හැසිරවීම/ சேகரிப்புச் சட்டமூலங்களைக் கையாளுதல்

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	If you are an Exporter and an account holder of the bank, you may directly call over at any branch or Head Office Exports Department to hand over your documents to be sent on collection.	ඔබ අපනයනකරුවෙකු සහ බැංකුවේ ගිණුම් හිමියෙකු නම්, රැස් කිරීම සඳහා යැවීමට අවශ්‍ය ඔබගේ ලේඛන භාර දීමට ඔබට ඕනෑ ම ශාඛාවකට හෝ අපනයන දෙපාතර්මේන්තුවේ ප්‍රධාන කාර්යාලයට සෘජුවම ඇමතිය හැක.	நீங்கள் ஒரு ஏற்றுமதியாளர் மற்றும் வங்கியின் கணக்கு வைத்திருப்பவராக இருந்தால், நீங்கள் நேரடியாக எந்தக் கிளையிலும் அல்லது தலைமை அலுவலக ஏற்றுமதித் துறையிலும் உங்கள் ஆவணங்களை சேகரிப்பதற்காக அனுப்பலாம்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Speedy service for sending collection documents to the nominated bank	රැස් කිරීමේ ලේඛන නම් කරන ලද බැංකුව වෙත යැවීම සඳහා වූ කඩිනම් සේවාව	சேகரிப்பு ஆவணங்களை நியமன வங்கிக்கு துரிதமாக அனுப்புதல்
	The best exchange rates in the market	වෙළෙඳපොළේ තිබෙන හොඳ ම විනිමය අනුපාත	சந்தையில் மிகச் சிறந்த செலாவணி விகிதங்கள்
	Peace of mind for you as we follow up proceeds on your behalf	ඔබගේ ආදායම ඔබ වෙනුවෙන් අපි පසු විපරම්	வருமதி தொடர்பில் உங்கள் சார்பாக நாங்கள்

		කරන බැවින් ඔබට ඉන් ලැබෙන මානසික සහනය	மேற்கொள்ளும் பின்தொடர்தல் நடவடிக்கை உங்களுக்கு மன அமைதியைத் தரும்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.2.3 BILL NEGOTIATIONS & PURCHASING / බිල්පත් හැසිරවීම හා මිල දී ගැනීම් /பில்பேச்சுவார்த்தைகள் & கொள்வனவு

Description / විස්තරය / விளக்கம்	**English**	**සිංහල**	**தமிழ்**
Eligibility / සුදුසුකම් / தகுதி	You should be an existing account holder at any of our Pan Asia Bank branches, and hand over your export bill, authorizing our specialized agents to negotiate on your behalf. If you are seeking to establish a banking relationship with us, please visit any of our Pan Asia Bank Branches Island wide.	ඔබ අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවක පවතින ගිණුම් හිමියෙකු විය යුතු අතර, ඔබ වෙනුවෙන් සාකච්ඡා කිරීමට අපගේ විශේෂිත නියෝජිතයින්ට බලය පවරමින් ඔබේ අපනයන බිල්පත භාර දිය යුතුය. ඔබ අප සමඟ බැංකු සබඳතාවක් ඇති කර ගැනීමට අපේක්ෂා කරන්නේ නම්, කරුණාකර දිවයින පුරා පිහිටි අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවකට පිවිසෙන්න.	நீங்கள் ஒரு ஏற்றுமதியாளர் மற்றும் வங்கியின் கணக்கு வைத்திருப்பவராக இருந்தால், நீங்கள் நேரடியாக எந்தக் கிளையிலும் அல்லது தலைமை அலுவலக ஏற்றுமதித் துறையிலும் உங்கள் ஆவணங்களை சேகரிப்பதற்காக அனுப்பலாம்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய	Speedy service for sending collection documents to the nominated bank	රැස්කිරීමේ ලේඛන නම් කරන ලද බැංකුව වෙත යැවීම සඳහා වූ කඩිනම් සේවාව	சேகரிப்பு ஆவணங்களை நியமன வங்கிக்கு துரிதமாக அனுப்புதல்

அம்சங்களும் நன்மைகளும்	The best exchange rates in the market	වෙළෙඳපොළේ හොඳ ම විනිමය අනුපාත	சந்தையில் மிகச் சிறந்த செலாவணி விகிதங்கள்
	Follow-up action until proceeds are received	මුදල් ලැබෙන තුරු පසු විපරම් ක්‍රියාමාර්ග	வருமதி தொடர்பில் உங்கள் சார்பாக நாங்கள் மேற்கொள்ளும் பின்தொடர்தல் நடவடிக்கை உங்களுக்கு மன அமைதியைத் தரும்
Tariffs & Charges / අය කිරීම සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.2.4 PRE & POST SHIPMENT FINANCING/ නැව්ගත කිරීමට පෙර සහ පසු මූල්‍යකරණය / ஷிப்மெண்ட்டுக்கு முந்தைய மற்றும் பிந்தைய நிதியளிப்பு

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Be an exporter with an export order. Furthermore, you will also require being an existing account holder at any of our Pan Asia Bank branches. If you are looking to establish a banking relationship with us, please visit any of our Pan Asia Bank Branches Island wide.	අපනයන ඇණවුමක් සහිත අපනයනකරුවෙකු වීම. තව ද, ඔබ අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවක දැනට පවතින ගිණුම් හිමියෙකු වීම අවශ්‍යය වේ. ඔබ අප සමඟ බැංකු සබඳතාවක් ඇති කර ගැනීමට බලාපොරොත්තු වන්නේ නම්, කරුණාකර දිවයින පුරා පිහිටි අපගේ ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවකට පිවිසෙන්න.	நீங்கள் ஏற்றுமதிக் கட்டளையொன்றை வைத்திருக்கும் ஏற்றுமதியாளராக இருப்பதுடன் எமது பான் ஏஷியா வங்கிக் கிளைகள் ஏதேனும் ஒன்றில் கணக்கொன்றை வைத்திருப்பவராகவும் இருக்க வேண்டும். நீங்கள் எங்களுடன் வங்கி உறவை ஏற்படுத்த விரும்பினால், நாடு முழுவதும் உள்ள பான் ஏஷியா வங்கிக்

			கிளைகளில் ஏதேனும் ஒன்றுக்கு விஜயம் செய்யவும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Pre-shipment	පෙර නැව්ගත කිරීම	ஏற்றுமதிக்கு முன்னரான ஏற்பாடு
	Prompt granting of PCLs	PCL කඩිනමින් ලබා දීම	கடன் இழப்புகளுக்கான ஏற்பாடுகளை (PCL) உடனடியாக வழங்குதல்
	Minimum documentation required	අවම ලියකියවිලිවල අවශ්‍යතාව	குறைந்தபட்ச ஆவணத் தேவை
	The facility can be granted either in Sri Lankan Rupees or any other foreign currency	මෙම පහසුකම ශ්‍රී ලංකා රුපියල්වලින් හෝ වෙනත් ඕනෑ ම විදේශ මුදලකින් ලබා දිය හැක	இலங்கை ரூபாவிலோ அல்லது வேறு ஏதேனும் வெளிநாட்டு நாணயத்திலோ இந்த வசதியை வழங்க முடியும்.
	Loan period can be negotiated according to the shipment contract	නැව්ගත කිරීමේ කොන්ත්‍රාත්තුව අනුව ණය කාලය සාකච්ඡා කළ හැකි වීම	ஏற்றுமதி ஒப்பந்தத்தின்படி கடன் கால வரம்பு பற்றிய பேரம் நடத்தப்படலாம்.
	Post-shipment	පසු නැව්ගත කිරීම	ஏற்றுமதிக்கு பின்னரான ஏற்பாடு
	Funds disbursed promptly to meet urgent cash requirements.	හදිසි මුදල් අවශ්‍යතා සපුරාලීම සඳහා අරමුදල් කඩිනමින් බෙදා හරිනු ලැබීම	அவசர பணத் தேவைகளைப் பூர்த்தி செய்வதற்காக, உடனடியாக நிதி வழங்கல் வசதி .
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.3 ISSUANCE OF ALL TYPES OF LOCAL GUARANTEES/ සියලු ම වර්ගයේ දේශීය ඇපකර නිකුත් කිරීම/ அனைத்து வகையான உள்ளூர் உத்தரவாதங்களையும் வழங்குதல்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	This service is available for our existing customers only. If you are an existing customer, please submit the completed documents mentioned in the documents required section and hand them over to our special trade counters located at Kollupitiya Branch (Head Office) and Pettah Branch or any other Pan Asia Bank Branch Island wide. New customers seeking to establish a banking relationship with us may visit any of our branches for more details.	මෙම සේවාව ලබා ගත හැක්කේ අපගේ දැනට සිටින ගනුදෙනුකරුවන්ට පමණි. ඔබ දැනට සිටින ගනුදෙනුකරුවෙකු නම්, කරුණාකර අවශ්‍ය ලිපි ලේඛන කොටසේ සඳහන් සම්පූර්ණ කරන ලද ලියකියවිලි ඉදිරිපත් කර ඒවා කොල්ලුපිටිය ශාඛාවේ (ප්‍රධාන කාර්යාලයේ) සහ පිටකොටුව ශාඛාවේ හෝ දිවයින පුරා පිහිටි වෙනත් ඕනෑ ම පෑන් ඒෂියා බැංකු ශාඛාවක පිහිටි අපගේ විශේෂ වෙළෙඳ කවුන්ටර වෙත භාර දෙන්න. අප සමඟ බැංකු සබඳතාවක් ඇති කර ගැනීමට අපේක්ෂා කරන නව ගනුදෙනුකරුවන්ට වැඩි විස්තර සඳහා අපගේ ඕනෑ ම ශාඛාවකට පැමිණිය හැකිය.	எங்களின் தற்போதைய வாடிக்கையாளர்களுக்கு மட்டுமே இந்த சேவை கிடைக்கும். நீங்கள் ஏற்கனவே வாடிக்கையாளராக இருந்தால், ஆவணங்கள் பிரிவில் குறிப்பிடப்பட்டுள்ள பூர்த்தி செய்யப்பட்ட தேவையான ஆவணங்களை சமர்ப்பிக்கவும், அவற்றை கொள்ளுப்பிட்டி கிளை (தலைமை அலுவலகம்) மற்றும் புறக்கோட்டைக் கிளை அல்லது நாடளாவிய ரீதியில் உள்ள பான் ஏஷியா வங்கியின் வேறு ஏதேனும் ஒரு கிளையில் அமைந்துள்ள எமது விசேட வர்த்தக நிலையங்களில் ஒப்படைக்கவும். எங்களுடன் வங்கி உறவை ஏற்படுத்த விரும்பும் புதிய வாடிக்கையாளர்கள் இது தொடர்பான மேலதிக விவரங்களுக்கு எங்கள் கிளைகளில் ஏதேனும் ஒன்றுக்கு விஜயம் செய்யவும்
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய	Guarantee types include Bid Bonds, Performance Bonds, Advance Payment Bonds, Ordinary Guarantees,	ඇපකර වර්ගවලට ලංසු බැඳුම්කර, කාර්යසාධන බැඳුම්කර, අත්තිකාරම් ගෙවීම් බැඳුම්කර, සාමාන්‍ය ඇපකර, රඳවා ගැනීමේ බැඳුම්කර, වෙනස්	உத்தரவாத வகைகளில் ஏலப் பத்திரங்கள், செயலாற்றுகை முறிகள், முற்பணக்

அம்சங்களும் நன்மைகளும்	Retention Bonds, Differed Payment Guarantees, Counter Guarantees and Standby Letters of Credit	වූ ගෙවීම් ඇපකර, කවුන්ටර ඇපකර සහ ණයවර ලිපි ඇතුළත් වේ.	கொடுப்பனவு முறிகள், சாதாரண உத்தரவாதங்கள், தக்கவைத்தல் முறிகள், வேறுபட்ட கொடுப்பனவு உத்தரவாதங்கள், எதிர் உத்தரவாதங்கள் மற்றும் கடன் காத்திருப்புக் கடிதங்கள் என்பன உள்ளடங்கும்
	Efficient and courteous service	කාර්යක්ෂම සහ ආචාරශීලී සේවය	திறமையும் பணிவும் மிக்க சேவை
	Experienced advisors to guide you through the process	ක්‍රියාවලිය හරහා ඔබට මඟ පෙන්වීමට පළපුරුදු උපදේශකයින්	அனுபவம் வாய்ந்த ஆலோசகர்கள் மூலம் உங்களுக்கான வழிகாட்டல்கள்
	Island wide services through our branch network	අපගේ ශාඛා ජාලය හරහා දිවයින පුරා සේවාවන්	எமது கிளை வலையமைப்பின் ஊடாக நாடளாவிய ரீதியிலான சேவைகள்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

5.4 TRADE RELATED ADVISORY SERVICES/ වෙළෙඳ මූල්‍ය පිළිබඳ උපදේශන සේවා/ வர்த்தகம் தொடர்பான ஆலோசனைச் சேவைகள்

Description / විස්තරය / விளக்கம்	English	සිංහල	தமிழ்
Eligibility / සුදුසුකම් / தகுதி	Any person / entity intending to engage in import-export related business can avail themselves with	ආනයන අපනයන ආශ්‍රිත ව්‍යාපාරයක නිරත වීමට අදහස් කරන ඕනෑ ම පුද්ගලයෙකුට/ආයතනයකට සුදුසු මූල්‍ය විසඳුම්	இறக்குமதி-ஏற்றுமதி தொடர்பான வணிகத்தில் ஈடுபட விரும்பும் எந்தவொரு நபரும் /

	advisory services to help them establish suitable financial solutions and to manage their import/export businesses.	ස්ථාපිත කිරීමට සහ ඔවුන්ගේ ආනයන/අපනයන ව්‍යාපාර කළමනාකරණය කිරීමට උපදේශන සේවා ලබා ගත හැක.	நிறுவனமும், தங்களுக்குத் தகுந்த நிதித் தீர்வுகளை ஏற்படுத்தவும், தங்கள் இறக்குமதி/ஏற்றுமதி வணிகங்களை நிர்வகிக்கவும் ஆலோசனைச் சேவைகளைப் பயன்படுத்திக் கொள்ளலாம்.
Key features & benefits / ප්‍රධාන ලක්ෂණ සහ ප්‍රතිලාභ/ முக்கிய அம்சங்களும் நன்மைகளும்	Advisory services in documentation preparation	ලේඛන සකස් කිරීමට උපදේශන සේවා	ஆவணங்கள் தயாரிப்பில் ஆலோசனைச் சேவைகள்
	Supporting you on how to comply with international trade guidelines	ජාත්‍යන්තර වෙළෙඳ මාර්ගොපදේශවලට අනුකූල වන ආකාරය පිළිබඳ ව ඔබට සහාය වේ	சர்வதேச வர்த்தக வழிகாட்டல்களுக்கு இணங்கும் முறைமை பற்றி உங்களுக்கு விளக்கமளித்தல்.
	Assist you with suitable finance management solutions	සුදුසු මූල්‍ය කළමනාකරණ විසඳුම් සඳහා ඔබට සහාය වේ	பொருத்தமான நிதி முகாமைத்துவத் தீர்வுகளுடன் உங்களுக்கு உதவுதல்
	Assist you with finding more on risk mitigation tools	අවදානම් අවම කිරීමේ විකල්ප ක්‍රම සොයා ගැනීමට ඔබට සහාය වේ	இடர்களை மட்டுப்படுத்தும் வழிவகைகளில் மேலும் பலவற்றைக் கண்டுபிடிப்பதில் உங்களுக்கு உதவுதல்
	All services for an affordable commission	දැරිය හැකි කොමිස් මුදලකට සියලු ම සේවාවන් සැපයේ.	இலகுவான தரகு (கமிஷன்) அடிப்படையில் அனைத்து சேவைகளும் நிறைவேற்றும்
Tariffs & Charges / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்	Please refer to Section 7.	කරුණාකර 7 වෙනි කොටස බලන්න.	பிரிவு 7 ஐப் பார்க்கவும்.
Terms & Conditions / නියමයන් සහ කොන්දේසි /	Please refer to Section 8.	කරුණාකර 8 වෙනි කොටස බලන්න.	பிரிவு 8 ஐப் பார்க்கவும்.

விதிமுறைகள் மற்றும் நிபந்தனைகள்			

6 COMPLAINTS & DISPUTES / පැමිණිලි සහ ගනුදෙනු ගැටලු / புகார்கள் மற்றும் பரிவர்த்தனை சிக்கல்கள்

Please visit your nearest Pan Asia Bank branch or call (011)4 66 7222 to inform any complaint or dispute relating to any of our products or services.

අපගේ මූල්‍ය සේවාවක් සම්බන්ධයෙන් ඔනෑ ම පැමිණිල්ලක් හෝ ආරවුලක් දැනුම් දීමට කරුණාකර ඔබගේ ළඟ ම ඇති පෑන් ඒෂියා බැංකු ශාඛාවට පිවිසෙන්න හෝ (011)4 66 7222 අමතන්න.

எங்களின் தயாரிப்புகள் அல்லது சேவைகள் தொடர்பான ஏதேனும் முறைப்பாடுகள் அல்லது சிக்கல்களைத் தெரிவிக்க விரும்பினால், உங்கள் அருகிலுள்ள பான் ஏஷியா வங்கிக் கிளைக்கு விஜயம் செய்யுங்கள் அல்லது (011)4 66 7222 இலக்க தொலைபேசி இலக்கத்துடன் தொடர்பு கொள்ளுங்கள்

Click to view our complaint handling process / වැඩිදුර විස්තර සඳහා පහත යොමුවට පිවිසෙන්න / உங்கள் முறைப்பாடுகள் தொடர்பில் நாங்கள் கையாளும் செயல்முறையைப் பற்றித் தெரிந்துகொள்ள கிளிக் செய்யவும்:

https://pabcbank.com/customer-complaints-grievances/

7 TARIFFS & CHARGES / අය කිරීම් සඳහා වන ගාස්තු / கட்டண விதிகளும் கட்டணங்களும்

The tariffs & interest rates may change from time to time. Hence, please visit the corresponding web page on our website to view the prevailing interest rates & tariffs.

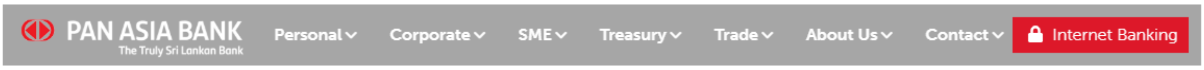
පොලී අනුපාත සහ අදාළ ගාස්තු කලින් කලට වෙනස් විය හැක. එබැවින්, පවතින පොලී අනුපාත සඳහා කරුණාකර අපගේ වෙබ් අඩවියේ අදාළ වෙබ් පිටුවට පිවිසෙන්න.

கட்டணங்கள் மற்றும் வட்டி விகிதங்கள் அவ்வப்போது மாறலாம், எனவே, நடைமுறையில் உள்ள வட்டி விகிதங்கள் மற்றும் கட்டணங்களைத் தெரிந்துகொள்ள எங்கள் இணையதளத்தில் அதனுடன் தொடர்புடைய இணையப் பக்கத்தைப் பார்வையிடவும்.

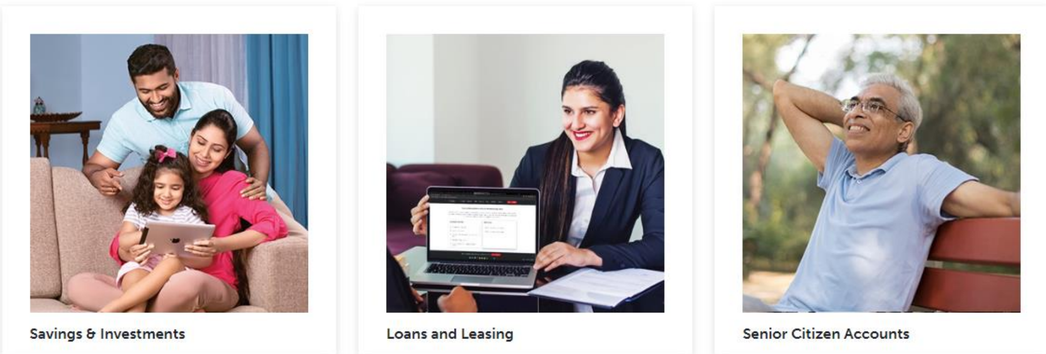
How to view interest rates & tariffs / පොලී අනුපාත සහ අදාළ ගාස්තු බලන්නේ කෙසේ ද? / வட்டி விகிதங்கள் மற்றும் பொருந்தக்கூடிய கட்டணங்களை எவ்வாறு பார்ப்பது

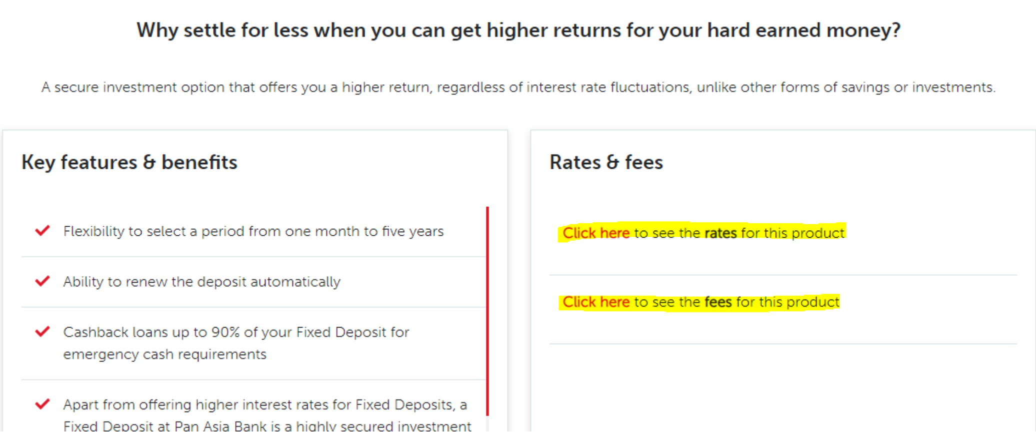
1. **Step 1/**පළමු පියවර**/ 1 ஆம் படி - Type www.pabcbank.com on the web browser /** වෙබ් බ්‍රවුසරයේ **www.pabcbank.com** ලෙස ටයිප් කරන්න **/ இணைய உலாவியில் (ப்ரோஸர்) www.pabcbank.com என தட்டச்சு செய்யவும்**

2. **Step 2/** දෙවන පියවර**/ 2 ஆம் படி - Select the account catergory /** අදාළ ගිණුම් වර්ගය තෝරන්න **/ பொருந்தக்கூடிய கணக்கு வகையைத் தேர்ந்தெடுக்கவும்**



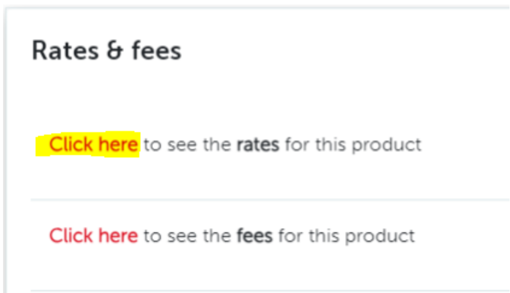
3. **Step 3/** තෙවන පියවර**/ 3 ஆம் படி - Select the product you wish to know more details /** ඔබට වැඩි විස්තර දැන ගැනීමට අවශ්‍යය මූල්‍ය සේවාව තෝරන්න **/ மேலும் விவரங்களை அறிய ரும்பும் நிதிச் சேவையைத் தேர்ந்தெடுக்கவும்**



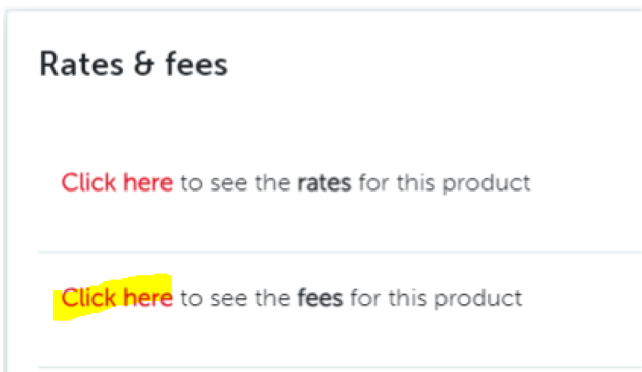


4. **Step 4/ සිව්වැනි පියවර / 4 ஆம் படி - Click on each link as indicated below / පහත දැක්වෙන පරිදි එක් එක් යොමුවට පිවිසෙන්න / வட்டி விகிதங்களுக்கு: மஞ்சள் நிறத்தில் முன்னிலைப்படுத்தப்பட்ட வார்த்தைகளைக் கிளிக் செய்யவும்**

   4.1. **For interest rates / පොලී අනුපාත සඳහා / வட்டி விகிதங்களுக்கு: Refer to the wording highlighted in Yellow / කහ පැහැයෙන් උද්දීපනය කර ඇති වචනය වෙත යොමුවන්න / மஞ்சள் நிறத்தில் முன்னிலைப்படுத்தப்பட்ட வார்த்தைகளைக் கிளிக் செய்யவும்**



   4.2. **For Tariffs and Charges / අය කිරීම් සඳහා වන ගාස්තු/ கட்டண விதிகளும் கட்டணங்களும்: Refer to the wording highlighted in Yellow / කහ පැහැයෙන් උද්දීපනය කර ඇති වචනය වෙත යොමුවන්න / கட்டண விதிகளும் கட்டணங்களும்: மஞ்சள் நிறத்தில் முன்னிலைப்படுத்தப்பட்ட வார்த்தைகளைக் கிளிக் செய்யவும்**



8 TERMS & CONDITIONS / නියමයන් සහ කොන්දේසි / விதிமுறைகள் மற்றும் நிபந்தனைகள்

Product information may vary from time to time. Hence, please visit your nearest Pan Asia Bank Branch or call our customer service hotline on (011) 4 66 7222.

Furthermore, please refer to section 9 to view our General Banking Terms and Conditions, special Terms and conditions prepared for Pan Asia BlueChip Money Market Account, Pan Asia Target Investment Planner and Pan Asia Rising Fixed Deposit products.

All foreign currency transactions are regulated by the Central Bank of Sri Lanka, hence please refer the application regulations attached herewith in Section 9 or please click on the links provided in section 1.7

අපගේ මූල්‍ය සේවා තොරතුරු කලින් කලට වෙනස් විය හැක. එබැවින්, කරුණාකර ඔබගේ ළඟ ම ඇති පෑන් ඒෂියා බැංකු ශාඛාව වෙත පැමිණ හෝ අපගේ පාරිභෝගික සේවා ක්ෂණික ඇමතුම් අංකය (011) 4 66 7222 අමතන්න.

තවද, පෑන් ඒෂියා බ්ලූචිප් මනි මාර්කට් ඉතුරුම් ගිණුම, පෑන් ඒෂියා ඉලක්ක ගත ආයෝජන සැලසුම් සහ පෑන් ඒෂියා රයිසින් ස්ථාවර තැන්පතු යන මූල්‍ය සේවා සඳහා සකස් කර ඇති අපගේ විශේෂ නියමයන් සහ කොන්දේසි දැන ගැනීමට සහ සාමාන්‍ය බැංකු නියමයන් සහ කොන්දේසි සඳහා 9 වන කොටස වෙත යොමු වන්න.

සියලුම විදේශ මුදල් ගනුදෙනු නියාමනය කරනු ලබන්නේ ශ්‍රී ලංකා මහ බැංකුව විසිනි, එබැවින් කරුණාකර මෙහි 9 වන කොටසේ අමුණා ඇති යෙදුම් රෙගුලාසි බලන්න හෝ කරුණාකර 1.7 කොටසේ දක්වා ඇති වෙබ් සබැඳි ක්ලික් කරන්න.

இந்த அம்சம் தொடர்பான தகவல்கள் அவ்வப்போது மாறலாம்.எனவே, தயவு செய்து உங்கள் அருகிலுள்ள பான் ஏஷியா வங்கிக் கிளைக்கு விஜயம் செய்யுங்கள் அல்லது வாடிக்கையாளர் சேவையின் நேரடித் தொலைபேசி (ஹொட்லைன்) (011) 4 66 7222 மூலம் தொடர்பு கொள்ளுங்கள்

மேலும், எங்கள் பொது வங்கி விதிமுறைகள் மற்றும் நிபந்தனைகள் மற்றும் பான் ஏஷியா ப்ளூசிப் பணச்சந்தைக் கணக்கு, பான் ஏஷியா இலக்கு முதலீட்டுத் திட்டம் மற்றும் பான் ஏஷியா ரைசிங் நிலையான வைப்பு நிதிச் சேவைகளுக்கான சிறப்பு விதிமுறைகள் மற்றும் நிபந்தனைகளைத் தெரிந்து கொள்ள பிரிவு 9 ஐப் பார்க்கவும்.

அனைத்து வெளிநாட்டு நாணய பரிவர்த்தனைகளும் இலங்கை மத்திய வங்கியால் ஒழுங்குபடுத்தப்படுகின்றன, எனவே பகுதி 9 இல் இணைக்கப்பட்டுள்ள விண்ணப்ப விதிமுறைகளைப் பார்க்கவும் அல்லது பகுதி 1.7 இல் வழங்கப்பட்ட இணைய இணைப்புகளைக் கிளிக் செய்யவும்.

9 ANNEXURES / ඇමුණුම / இணைப்பு

TERMS AND CONDITIONS

Pan Asia Bank BlueChip Money Market Account

The following Terms and Conditions will govern the Blue Chip Money Market Account of Pan Asia Banking Corporation PLC (hereinafter referred to as "the Bank"):

1. The BlueChip Money Market Account (BCMMA) is a savings account and may be opened at any branch of the Bank by any Sri Lankan Citizen or resident visa holder of 18 years or above, any body corporate incorporated in Sri Lanka, any institution or Small and Medium Scale Enterprise registered in Sri Lanka.
2. The initial deposit and minimum balance required to open and maintain a BCMMA is subject to change as determined by the Bank and shall be published daily at all branches, website of the Bank or any other appropriate way as decided by the Bank.
3. No interest shall be paid if the savings balance is less than the required minimum balance.
4. Different rates of interest applicable to different slabs of available savings balances are subject to change as determined by the Bank. The interest will be calculated daily and credited monthly.
5. Daily interest rates applicable to different slabs of available savings balances shall be published daily at all branches, website of the Bank or any other appropriate way as decided by the Bank.
6. Sweep facility between BCMMA and current account is available at request subject to applicable terms and conditions and with no service charge on the BCMMA. The Sweep facility will not be offered to current accounts with pre-approved overdraft limits.
7. The Bank reserves the absolute right and discretion, at any time without notice, to vary, modify, amend and/or cancel any of the benefits, privileges and/or facilities granted under BCMMA or the criteria to be satisfied for the grant of such benefits, privileges and/or facilities.
8. The Bank reserves the right to alter, add or rescind any term or condition applicable, at any time at the Bank's discretion and the same may be communicated by notice in the local press and/or by displaying on the notice board in the Bank's branches and/or through statement messages and/or website of the Bank and/or any other appropriate way as decided by the Bank.
9. The Bank reserves the absolute right and discretion, at any time, to discontinue, withdraw and/or cancel the BCMMA altogether.
10. The General Business Conditions applicable to customer accounts, dealings and transactions with the Bank, the terms, conditions and features communicated through marketing brochures, leaflets, other forms and documents of the Bank (which are subject to change), together with the above Terms and Conditions shall govern the BCMMA and having read and understood/explained and understood, signed this document in agreement thereof and in acceptance of such Terms and Conditions.

Account Number		
	Applicant 1	**Applicant 2**
Signature (If applicable Company Seal)		
Name		
Date		
Designation		

For Office Use		
Please take Signatures as per the mandate		
Signature verified by		Employee number :

PAN ASIA BANK
The Truly Sri Lankan Bank

Monthly Deposit Amount මාසික තැන්පතු මුදල மாதாந்த வைப்புத் தொகை	Rs. රු. ரூ.	Monthly Deposit Due Date මාසික තැන්පතු දිනය மாதாந்த வைப்புத் திகதி	of every month සෑම මසකම දින ஒவ்வொரு மாதமும்

Special Terms and Conditions of Pan Asia Target Investment Plan

1. The Account Holder shall be a resident of Sri Lanka, above 18 years of age or an entity that is eligible to maintain rupee deposits as per the prevailing laws and regulations of the country as at the date of commencing the Target Investment Plan.
2. A Guardian may open an account in the name of a minor who is above 13 years of age, subject to the normal terms and conditions applicable to accounts of minors. Withdrawals are only permitted after the minor attains the age of 18 years.
3. The Account Holder shall make the agreed Monthly Deposit each and every month on or before the specified Due Date throughout the Agreed Period. If the Due Date falls on a bank holiday, the Monthly Deposit shall be made on or before the previous working day.
4. The interest will be calculated on daily balance commencing from the date of the initial Deposit and will be credited to the account at the end of each month.
5. At the end of the tenor the Maturity Targeted Value will be available to the Account Holder provided that the Account Holder has made all agreed Monthly Deposits on or before the Due Date.
6. In the event of failure to meet such Monthly Deposits as agreed, the Account Holder agrees and acknowledges that the Account Holder shall not receive the agreed Maturity Targeted Value at the Maturity Date unless the Account Holder makes an additional payment as specified by the Bank to cover the non paid Monthly Deposit/s and interest that would have been earned if Monthly Deposits were made regularly.
7. Upon reaching the Maturity Date in the Target Investment Plan, the account shall be converted to a normal savings account. The interest of prevailing normal savings rate shall be applicable to such funds until the Account Holder withdraws the funds.
8. Premature withdrawals are not permitted from this account. However due to unavoidable circumstances if an Account Holder wishes to withdraw the funds before the Maturity Date it would be at the discretion of the Bank and subject to the following conditions;
   a) Interest would be subject to either at the agreed rate of interest applicable for this account or at the prevailing normal savings rate at the time of withdrawal, whichever is less.
   b) The full amount available in the account should be withdrawn. No partial withdrawals shall be permitted.
   c) Other applicable prevailing charges of an account closure will be applicable for the premature withdrawal.
9. Extra Deposits in addition to agreed monthly deposit
   a) In the event of an additional deposit, such funds will be treated as future Monthly Deposits from the Account Holder.
   b) Extra Deposits shall not be refunded prior to the maturity of the plan under any circumstance. In such a situation the funds in the account shall be held until the date of maturity even if the agreed aggregated value of Monthly Deposit reaches prior to the maturity date.
   c) If the Account Holder has missed to make a deposit/s and an additional deposit is made, the Bank shall apply the same to cover the missed Monthly Deposit/s and interest that would have been earned if Monthly Deposits were made regularly as of that date in order to regularize the account.
   d) In the event the Account Holder makes an additional deposit in advance, the additional interest the Account Holder earns due to such Deposit cannot be utilized to set off any future Monthly Deposits.
10. Maturity Targeted Value shall be subject to prevailing applicable government taxes.
11. The account statement for the "Target Investment Plan" will be posted to the Account Holder half yearly at the address last confirmed to the Bank by the Account Holder to assess the investment growth. In the event the Account Holder has opted for an e-statement, it will be emailed monthly to the last confirmed e-mail address to the Bank by the Account Holder.
12. The Terms and Conditions herein are binding upon the Account Holder and Pan Asia Banking Corporation PLC reserves the right to amend or revise the same at its sole discretion without prior notice to the Account Holder.
13. In addition to the above Special Terms and Conditions the account is subject to the General Banking Conditions of the Bank.

I/We hereby confirm that I/we have read and understood and agree to be abided by the Terms and Conditions stated above and signed this document in agreement thereof.

පෑන් ඒෂියා ඉලක්ක ආයෝජන සැලසුම් සඳහා කොන්දේසි හා නියමයන්

1. ගිණුම් හිමියා ආයෝජන සැලසුම් ආරම්භ කරන දිනය වන විට ශ්‍රී ලංකාවේ නේවාසික, වයස අවුරුදු 18 හෝ ඊට වැඩි අයෙකු හෝ රටේ පවතින නීති හා රෙගුලාසි වලට අනුව රුපියල් තැන්පතු පවත්වාගෙන යාමට සුදුසුකම් ලබා ඇති ආයතනයක් විය යුතුය.
2. බාලවයස්කරුවන්ගේ ගිණුම් වලට අදාළ වන සාමාන්‍ය කොන්දේසි හා නියමයන් වලට යටත්ව භාරකරුවකු විසින් වයස අවුරුදු 13ට වැඩි බාලවයස්කරුවකුගේ නමින් මෙම ගිණුම ආරම්භ කළ හැක. මුදල් ආපසු ගැනීම සඳහා අවසර හිමිවන්නේ බාලවයස්කරුට වයස අවුරුදු 18 සම්පූර්ණ වීමෙන් පසුව පමණි.
3. ගිණුම් හිමිකරු විසින් තැන්පත් කිරීමට එකඟ වූ මාසික තැන්පතුව එකඟ වූ කාල පරාසය පුරාම සෑම මසකම එකඟ වූ දිනයේදී හෝ ඊට පෙර තැන්පත් කළ යුතුය. එකඟ වූ තැන්පතු දිනය බැංකු නිවාඩු දිනයක් වුවහොත් එම මාසික තැන්පතුව ඊට පෙර ඇති අවසාන වැඩ කරන දිනයේ හෝ ඊට පෙර තැන්පත් කළ යුතුය.
4. පොලිය ගණනය කිරීම දෛනික ශේෂය මත මුල්ම තැන්පතුව කළ දිනයේ සිට සිදු කෙරෙන අතර, සෑම මසකම අවසානයේදී එම ගිණුමට තැන්පත් කරනු ඇත.
5. කල් පිරීමේ දිනයට පසු ගිණුම් හිමියා හට එකඟ වූ කල් පිරීමේ ඉලක්ක ගත මුදල ලබා ගත හැකි අතර තවද ඒ සඳහා ගිණුම් හිමියා විසින් එකඟ වූ සියලු තැන්පතු එකඟ වූ දිනයේ හෝ ඊට ප්‍රථම නිසි පරිදි තැන්පත් කර තිබිය යුතුය.
6. කිසියම් හේතුවක් නිසා නියමිත තැන්පතු මුදල නියමිත දිනට තැන්පත් කිරීමට නොහැකි වුවහොත් ගිවිසුම් කරගත් ඉලක්කගත කල්පිරීමේ අගය ලබා ගත නොහැකි බව ගිනුම්හිමියා පිළිගන්නා අතර, බැංකුව විසින් නියම කරන අමතර මුදලක් එනම් එකඟ වූ පරිදි ගෙවිය යුතු වූ නොගෙවූ මාසික තැන්පතු මුදල් සහ ඊට ලබා දිය යුතු වූ පොලිය ගෙවීමෙන් ආයෝජන සැලසුම නැවත විධිමත් කරගත හැකි බවට ගිණුම්හිමියා පිළිගනී.
7. ආයෝජන සැලසුම් ගිණුම කල්පිරීමේ දිනයට එළඹුනු පසු එය සාමාන්‍ය ඉතිරි කිරීමේ ගිණුමක් බවට පරිවර්ථනය කෙරේ. ඉන්පසු ගිණුම්හිමියා විසින් ගිණුමේ ඇති මුදල් ආපසු ලබා ගන්නා තුරු සාමාන්‍ය ඉතිරිකිරීමේ ගිණුමකට අදාළ පොළී අනුපාතයන් අනුව පොලිය ගෙවනු ලැබේ.

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8. මෙම ගිණුමෙන් නියමිත කල්පිරීමේ දිනයට පෙර මුදල් ආපසු ලබා ගත නොහැකිය. එසේ නමුත් නොවැලැක්විය හැකි හේතුවක් නිසා ගිණුම කල්පිරීමට පෙර ගිණුම් හිමිකරු මුදල් ආපසු ගැනීමට බලාපොරොත්තු වන්නේ නම් බැංකුවේ අභිමතය පරිදි සහ පහත දැක්වෙන කොන්දේසි වලට යටත්ව ලබා ගත හැකිය.
   a) පොළී ගෙවීම සිදුවන්නේ ගිවිසගත් පොළී අනුපාතයට අනුව හෝ සාමාන්‍ය ඉතිරිකිරීමේ ගිණුම් සඳහා එවකට පවත්නා පොලිය හෝ යන පොළී අනුපාතයන්ගෙන් වඩා අඩු පොළී අනුපාතයට අනුවය.
   b) ගිණුමේ පවත්නා සම්පූර්ණ මුදලම ආපසු ගත යුතුය. කොටස් වශයෙන් ආපසු ලබා ගත නොහැකි වේ.
   c) කල්පිරීමට පෙර මුදල් ආපසු ලබා ගැනීම සඳහා ගිණුමක් වසා දැමීමේදී දැනට අයකෙරෙන අනෙකුත් ගාස්තුද අදාළ වේ.
9. එකඟ වූ මාසික තැන්පතුවට අමතරව සිදුකරන අතිරේක තැන්පතු
   a) වැඩිපුර හෝ අතිරේක තැන්පතු කර ඇති විටෙක එම මුදල ගිණුම් හිමිකරු ඉදිරියට කරන ලද තැන්පතු ලෙස සැලකේ
   b) මාසික තැන්පතුවට වැඩිමනත්ව කරන ලද තැන්පතු කිසිම හේතුවක් නිසා හෝ කල්පිරීමට පෙර ආපසු ලබා දෙනු නොලැබේ. එකඟ වූ සමස්ථ තැන්පතු මුදල කල්පිරීමේ දිනයට පෙර තැන්පතු වුවද එවැනි අවස්ථාවක එම මුදල ගිණුම කල්පිරෙන අවස්ථාව දක්වා ගිණුමේ තබා ගැනේ.
   c) ගිණුම් හිමියාට තැන්පතුවක් කිරීමට අතපසු වී ඇත්නම් සහ අතිරේක තැන්පතුවක් සිදුකර ඇත්නම් එම අමතර තැන්පතු මුදලින් මගහැරුණු මාසික තැන්පතු මුදල ආවරණය කිරීමට බැංකුව කරයුතු කරන අතර ගිණුම් තැන්පතු නිසි කලට කරන ලද තැන්පතුවක් ලෙස සලකා ඊට අදාල පොලිය සැකසීමට කටයුතු කෙරේ.
   d) ගිණුම් හිමිකරු විසින් වැඩිපුර තැන්පතු කර ඇති අවස්ථාවක එමගින් ගිණුම් හිමියා උපයන අතිරේක පොළී ආදායමෙන් ඉදිරියේදී නියමිත තැන්පතු වලට හිලව් කිරීමට නොහැක.
10. කල්පිරීමේ ඉලක්කගත මුදල රජය විසින් පැනවෙන බදු අයකිරීම් වලට යටත් වේ.
11. ආයෝජන වර්ධනය තක්සේරු කරගැනීම සඳහා ආයෝජන සැලසුම් ගිණුමේ ගිණුම් ප්‍රකාශය ගිණුම් හිමියා වෙත අවසන් වරට බැංකුවට සනාථ කරන ලද ලිපිනයට අර්ධ වාර්ෂිකව තැපැල් කරනු ඇත. ගිණුම් හිමියා විද්‍යුත්-ප්‍රකාශයක් තෝරාගෙන ඇත්නම් එය ගිණුම් හිමියා වෙත ඔහු විසින් අවසන් වරට බැංකුවට සනාථ කරන ලද විද්‍යුත් තැපැල් ලිපිනයට මාසිකව යවනු ලැබේ.
12. මෙහි සඳහන් නියම හා කොන්දේසි මත ගිණුම් හිමිකරු බැඳී සිටින අතර, මෙහි සඳහන් නියම හා කොන්දේසි ගිණුම් හිමිකරුට පූර්ව දැනුම් දීමකින් තොරව සංශෝදනය කිරීමට හෝ වෙනස් කිරීමට ඇති අභිමතය පෑන් ඒෂියා බෑන්කින් කෝපරේෂන් පී. එල්. සී රඳවා තබා ගනී.
13. මෙම ගිණුම ඉහත සඳහන් විශේෂ නියමයන් හා කොන්දේසි වලට අමතරව බැංකුවේ සාමාන්‍ය කොන්දේසි වලටද යටත් වේ.

ඉහත සඳහන් නියමයන් හා කොන්දේසි මම / අපි කියවා තේරුම් ගත් බව මෙයින් තහවුරු කරන අතර, ඒවාට අනුකූල වීමට එකඟව මම / අපි මෙම ලේඛනයට අත්සන් තැබුවෙමු.

பான் ஏஷியா இலக்கு நோக்கிய முதலீட்டுத் திட்டத்தின் விசேட விதிமுறைகள் மற்றும் நிபந்தனைகள்

1. இலக்கு நோக்கிய முதலீட்டுத் திட்டம் ஆரம்பிக்கப்படும் நாளில் குறித்த கணக்கு உரிமையாளர் 18 அல்லது அதற்கு மேற்பட்ட வயது இலங்கைப் பிரஜையாக இருத்தல் வேண்டும் அல்லது நாட்டில் தற்பொழுது நடைமுறையிலுள்ள சட்டங்கள் மற்றும் விதிமுறைகளுக்கு அமைவாக ரூபாய் வைப்புகளைப் பேணுவதற்கு தகுதியுள்ள ஒரு அமைப்பாக இருத்தல் வேண்டும்.
2. பாதுகாவலர் ஒருவர், 13 வயதுக்கு மேற்பட்ட வயது வராத ஒருவரது பெயரில், வயது வராதோருக்கான கணக்குக்கு உரிய விதிகள் மற்றும் நிபந்தனைகளுக்கு அமைவாக கணக்கொன்றை ஆரம்பிக்கலாம். வயது வராதோர் 18 வயதை எட்டிய பின்னர் மாத்திரமே மீளப்பெறல்கள் அனுமதிக்கப்படும்.
3. குறித்த கணக்கு உரிமையாளர் ஏற்றுக்கொள்ளப்பட்ட மாதாந்த வைப்புத் தொகையை முதலீட்டுக் காலப்பகுதி முழுவதும் ஒவ்வொரு மாதமும் உரிய திகதியில் அல்லது அதற்கு முன்பு செலுத்துதல் வேண்டும். உரிய திகதியானது வங்கி விடுமுறை நாளாக இருக்கும் சந்தர்ப்பத்தில் அதற்கு முந்தைய வங்கி வேலை நாட்களில் செலுத்துதல் வேண்டும்.
4. முதலாவது மாதாந்த வைப்பு மேற்கொள்ளப்பட்ட திகதியிலிருந்து நாளாந்த கணக்கு மீதிக்கு அமைவாக வட்டி கணிக்கப்படுவதோடு, ஒவ்வொரு மாதத்தின் முடிவிலும் கணக்கில் வட்டி வரவு வைக்கப்படும்.
5. கணக்கு உரிமையாளர் ஏற்றுக்கொள்ளப்பட்ட அனைத்து மாதாந்த வைப்புகளையும் உரிய திகதியில் அல்லது அதற்கு முன்பதாக செலுத்தியிருந்தால் மாத்திரமே ஒப்பந்தக்கால முடிவில் முதிர்ச்சிக்கால இலக்குத் தொகை கணக்கு உரிமையாளருக்கு வழங்கப்படும்.
6. ஏற்றுக்கொள்ளப்பட்ட மாதாந்த வைப்புகளை சரியாக மேற்கொள்ள முடியாத சந்தர்ப்பத்தில், ஏற்றுக்கொள்ளப்பட்ட முதிர்ச்சிக்கால இலக்குத் தொகையானது முதிர்ச்சித் திகதியில் கிடைக்கப்பெறாது என்பதை கணக்கு உரிமையாளர் அறிந்திருப்பதோடு, இலக்குத் தொகையைப் பெற வேண்டுமெனில் தவறவிடப்பட்ட மாதாந்த வைப்பு மற்றும் மாதாந்த வைப்புகள் வழமையாக மேற்கொள்ளப்பட்டிருக்கும் போதான வட்டி என்பவற்றுக்காக வங்கி குறிப்பிடும் மேலதிகக் கொடுப்பனவை கணக்கு உரிமையாளர் மேற்கொள்ளுதல் வேண்டும்.
7. இலக்கு நோக்கிய முதலீட்டுத் திட்டமானது கணக்கு முதிர்ச்சித் திகதியை அடைந்ததும் சாதாரண சேமிப்புக் கணக்காக மாற்றம் பெறும். கணக்கு உரிமையாளர் நிதியை மீளப்பெறும்வரை நடைமுறையிலுள்ள சாதாரண சேமிப்புக் கணக்கிற்கு வழங்கப்படும் வட்டி வீதமே அத்தொகைக்கு வழங்கப்படும்.
8. முதிர்ச்சிக் காலத்துக்கு முன்பு இக்கணக்குகளுக்கு மீளப்பெறல்கள் அனுமதிக்கப்பட மாட்டாது. எனினும் ஏதேனும் தவிர்க்க முடியாத சூழ்நிலைகளால் கணக்கு உரிமையாளர் முதிர்ச்சித் திகதிக்கு முன்பு பணத்தை மீளப்பெற வேண்டுமெனில், அது வங்கியின் தனிப்பட்ட தீர்மானத்துக்கு உரியது என்பதோடு, அதன்போது பின்வரும் நிபந்தனைகள் கருதப்படும்.
   (அ) வட்டியானது, இம் முதலீட்டுத் திட்டத்திற்கான வட்டிவீதம் அல்லது மீளப்பெறும் வேளையில் நடைமுறையிலுள்ள சாதாரண சேமிப்பு கணக்கிற்கான வட்டிவீதம் ஆகியவற்றில் குறைந்தது எதுவோ அதன்படி கணிக்கப்படும்.
   (ஆ) கணக்கிலுள்ள முழுத்தொகையும் மீளப்பெறப்படல் வேண்டும். பகுதியளவு மீளப்பெறல்கள் அனுமதிக்கப்படாது.
   (இ) முதிர்ச்சிக் காலத்துக்கு முன்னரான மீளப்பெறலின்போது கணக்கொன்றை முடிவுறுத்தல் தொடர்பாக நடைமுறையிலுள்ள ஏனைய கட்டணங்கள் விதிக்கப்படும்.
9. ஏற்றுக்கொள்ளப்பட்ட மாதாந்த வைப்புக்கு மேலதிகமான வைப்புகள்
   (அ) மேலதிகமான வைப்புகளின்போது அவை கணக்கு உரிமையாளரின் எதிர்கால மாதாந்த வைப்புகளாகவே கருதப்படும்.
   (ஆ) மேலதிக வைப்புகள் எந்தவொரு சூழ்நிலையிலும் முதலீட்டுத் திட்டத்தின் முதிர்ச்சிக்காலம் வரையில் மீள செலுத்தப்பட மாட்டாது. அவ்வாறான சந்தர்ப்பத்தில் ஏற்றுக்கொள்ளப்பட்ட மொத்த மாதாந்த வைப்புக்களின் பெறுமதி முதிர்ச்சித் திகதிக்கு முன்பதாக எட்டப்பட்டாலும், அவ் வைப்புகள் முதிர்ச்சித் திகதி வரையில் கணக்கில் நிறுத்தி வைக்கப்படும்.
   (இ) கணக்கு உரிமையாளர் மாதாந்த வைப்புகளைத் தவறவிடும் சந்தர்ப்பத்தில் வங்கிக்கு மேலதிக வைப்பு மேற்கொள்ளப்பட்டால் வங்கி அதே முறையை தவறவிடப்பட்ட மாதாந்த வைப்புகளுக்கு பிரயோகிப்பதோடு, கணக்கை கிரமமானதாக மாற்றும் நோக்கில் உரிய திகதிகளில் கிரமமாக வைப்புகள் மேற்கொள்ளப்பட்டிருக்கும் அடிப்படையிலேயே வட்டி கணிக்கப்படும்.
   (ஈ) கணக்கு உரிமையாளர் முன்பதாக மேலதிக வைப்புகளை மேற்கொள்ளும் சந்தர்ப்பத்தில் அவ் வைப்புகளுக்காக அவருக்கு கிடைக்கப்பெறும் மேலதிக வட்டியைப் பயன்படுத்தி எதிர்கால வைப்புகளை செலுத்த முடியாது.

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10. இலக்கு நோக்கிய முதலீட்டுத் திட்டத்தின் முதிர்ச்சிக்காலப் பெறுமதியானது நடைமுறையிலுள்ள செல்லுபடியாகும் அரச வரிகளுக்கு உட்பட்டது.
11. முதலீட்டின் வளர்ச்சியை மதிப்பிடுவதற்காக “இலக்கு நோக்கிய முதலீட்டுத் திட்டத்தின்” கணக்கு அறிக்கையானது அரையாண்டுக்கு ஒருமுறை கணக்கு உரிமையாளர் இறுதியாக வங்கிக்கு உறுதிப்படுத்திய முகவரிக்கு அஞ்சல் செய்யப்படும். கணக்கு உரிமையாளர் இ-அறிக்கைக்கு விண்ணப்பித்திருப்பின் அவர் இறுதியாக வங்கிக்கு உறுதிப்படுத்திய இ-மெயில் முகவரிக்கு மாதாந்தம் அனுப்பி வைக்கப்படும்.
12. இங்கு குறிப்பிடப்பட்டுள்ள விதிகள் மற்றும் நிபந்தனைகள் கணக்கு உரிமையாளரைக் கட்டுப்படுத்துவதோடு, எவ்வித முன்னறிவித்தலுமின்றி இவற்றில் மாற்றங்களை அல்லது திருத்தங்களை தனது தனிப்பட்ட விருப்பின் மேற்கொள்வதற்கு பான் ஏஷியா பேங்கிக் கோப்பரேஷன் பிஎல்சிக்கு உரிமையுண்டு.
13. மேற்குறிப்பிட்ட விசேட விதிகள் மற்றும் நிபந்தனைகளுக்கு மேலதிகமாக குறித்த கணக்கானது வங்கியின் பொதுவான வங்கிச்சேவை நிபந்தனைகளுக்கு உட்பட்டது.

நான் / நாம் மேற்கூறப்பட்ட அனைத்து விதிமுறைகள் மற்றும் நிபந்தனைகளை வாசித்து அறிந்துகொண்டதோடு, அவற்றை ஏற்றுக்கொள்வதாக நான் / நாம் இவ் ஆவணத்தில் கையொப்பம் இடுகின்றோம்.

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Name of Account Holder / ගිණුම් හිමියාගේ නම / கணக்கு உரிமையாளரின் பெயர்

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Name of Account Holder / ගිණුම් හිමියාගේ නම / கணக்கு உரிமையாளரின் பெயர்

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Signature of Account Holder / ගිණුම් හිමියාගේ අත්සන / கணக்கு உரிமையாளரின் ஒப்பம்

....
Signature of Account Holder / ගිණුම් හිමියාගේ අත්සන / கணக்கு உரிமையாளரின் ஒப்பம்

....
Date / දිනය / திகதி

....
Date / දිනය / திகதி

PAN ASIA BANK
The Truly Sri Lankan Bank

Terms and Conditions of Rising FD

Fixed Deposit Number ....

1. The Fixed Deposit Holder shall be a Sri Lankan citizen or a resident visa holder of 18 years or above. The Fixed Deposit could be in joint names.
2. A Guardian may open a Fixed Deposit in the name of a minor. Such Fixed Deposit shall be auto renewed until the minor reaches the age of 18years. Withdrawal of the Fixed Deposit is permitted after reaching the age of 18 years and at the maturity of the last renewal of the Fixed Deposit.
3. The minimum deposit shall be Rupees One Hundred Thousand (Rs. 100,000/-).
4. The Fixed Deposit may be placed for a period of two years, three years, four years or five years. The interest shall be paid monthly, every six months, annually or at the maturity as opted by the Deposit Holder at the time of placing the Fixed Deposit.
5. The "Minimum Interest Rate" mentioned on the Fixed Deposit Certificate will be the minimum guaranteed rate of interest applicable for the Fixed Deposit.
6. The interest rate will be revised every 6 months, and the rate offered at revision shall not exceed the "Maximum Interest Rate" mentioned on the Fixed Deposit Certificate.
7. The "Interest Amount" mentioned on the Fixed Deposit Certificate is the minimum guaranteed interest payment. Accordingly, the "Maturity Value" mentioned on the Fixed Deposit Certificate is the minimum guaranteed payment at the maturity and the Bank reserves the right to deduct any government taxes and/or other applicable charges from the said amount.
8. At maturity, the Fixed Deposit shall automatically be renewed for a further same period at the prevailing interest rates at the time of renewal (including minimum and maximum rates applicable for the product at the time of renewal). However, upon prior instructions at the time of placing the Fixed Deposit, the customer may instruct the Bank to credit the interest and the principal sum to the operating account (Savings or Current account) specified in the Mandate. and no interest will accrue after the expiry of the date of maturity of the deposit unless an interest bearing operating account is specified in the Mandate.
9. Premature withdrawals are not permitted.
   However, due to unavoidable circumstances if the Fixed Deposit Holder wishes to withdraw the funds before the maturity date it would be at the sole discretion of the Bank and subject to the following conditions;
   - a) Interest would be subject to a penalty charge prevailing at the time of withdrawal.
   - b) The full amount available in the deposit should be withdrawn. No partial withdrawals are permitted.
10. The Bank reserves the right to add, change or remove any feature of this product and/or cancel this product at the Bank's sole discretion.
11. The Bank reserves the right to amend/add/remove any of the terms and conditions stated herein at its sole discretion with / without notice to the Fixed Deposit Holder.

I/We hereby confirm that I/we have read and understood and agree to be abided by the Terms and Conditions stated above and signed this document in agreement thereof and confirm I/we have received a copy of the same.

"Rising FD" ස්ථාවර තැන්පතු වලට අදාල කොන්දේසි සහ නියමයන්

ස්ථාවර තැන්පතු ගිණුම් අංකය ....

1. ස්ථාවර තැන්පතු ගිණුම් හිමියා අවුරුදු 18ක් හෝ ඊට වැඩි ශ්‍රී ලාංකික පුරවැසිභාවය හිමි අයෙකු හෝ නේවාසික වීසා බලපත්‍රයක් දරන්නෙකු විය යුතුය. ස්ථාවර තැන්පතු ගිණුම හවුල් නාම වලින්ද ආරම්භ කිරීමට හැකියාව ඇත.
2. බාලවයස්කාරයෙකු සඳහා භාරකරුවෙකු විසින් ස්ථාවර තැන්පතුවක් ආරම්භ කළ හැක. එවන් ස්ථාවර තැන්පතුවක් එම බාලවයස්කරුගේ වයස අවුරුදු 18 වනතෙක් ස්වයංක්‍රීයව අලුත් කිරීමට ලක්වේ. ස්ථාවර තැන්පතුවෙන් මුදල් ආපසු ගැනීම වයස අවුරුදු 18 සම්පූර්ණ වීමෙන් පසුව සහ ස්ථාවර තැන්පතුවේ අවසාන අලුත් කිරීම කල්පිරෙන අවස්ථාවේදී සිදුකිරීමට අවසර ඇත.
3. අවම මුදල් තැන්පතුව රුපියල් ලක්ෂයකට නොඅඩු විය යුතුය.
4. ස්ථාවර තැන්පතුවේ කාලය වසර 02 ක් වසර 03 ක් වසර 04 ක් හෝ වසර 05 ක් සඳහා විය යුතු අතර ඒ සඳහා වන පොලී මුදල මාසිකව, සෑම හය මාසයකට වරක්, වාර්ෂිකව හෝ තැන්පතු කාලය අවසානයේදී ගෙවනු ලබන අතර එය තැන්පතුව ආරම්භයේදීම තැන්පතුකරු විසින් තීරණය කල යුතුය.
5. ස්ථාවර තැන්පතු සහතික පතෙහි සඳහන් "අවම පොලී අනුපාතය" ස්ථාවර තැන්පතුවෙහි අවම සහතික පොලී අනුපාතය වේ.
6. ස්ථාවර තැන්පතු සහතික පත්‍රයෙහි සඳහන් පොලී අනුපාතය ගිණුම විවෘත කල දින සිට සෑම මාස 06 කට වරක් එවකට පවතින වෙළඳපොල පොලී අනුපාතය හා සසඳා බලා වෙනස් වන අතර එය තැන්පතු සහතිකයේ සඳහන් "උපරිම පොලී අනුපාතයට" නොවැඩිවේ.
7. ස්ථාවර තැන්පතු සහතික පතෙහි සඳහන් "පොලී මුදල" අවම සහතික පොලී ගෙවීම වේ. ස්ථාවර තැන්පතු සහතිකයෙහි සඳහන් "කල්පිරීමේ අගය" අවම සහතික ගෙවීම් මුදල වන අතර රජය මගින් පනවන බදු සහ/හෝ වෙනත් අයකිරීම් එම අවම ගෙවීම් මුදලින් අයකර ගැනීමට බැංකුව සතු අයිතිවාසිකම් රඳවා තබා ගනී.
8. ස්ථාවර තැන්පතු කල් පිරෙන අවස්ථාවේදී එය තවත් එවැනි කාලයක් සඳහා එම කාලය තුල පවතින පොලී අනුපාතයන්ට අනුව (අලුත් කිරීමේ වකවානුව තුල අදාළ උපරිම සහ අවම අනුපාතද ඇතුළුව) අලුත් කිරීම සිදුකෙරේ. කෙසේවෙතත්, ස්ථාවර තැන්පතුව ආරම්භ කරන අවස්ථාවේදී ගනුදෙනුකරු විසින් දෙනු ලබන පූර්ව උපදෙස් මගින් පොලිය සහ මූලික තැන්පතු මුදල අයදුම්පත්‍රයේ සඳහන් මෙහෙයුම් ගිණුමට (ඉතිරිකිරීමේ හෝ ජංගම ගිණුමට) බැර කරන ලෙස බැංකුව වෙත උපදෙස් ලබාදිය හැකි අතර ඔබ විසින් පොලී මුදලක් එකතු වියහැකි ගිණුමක් අයදුම්පත්‍රයේ සඳහන් කර නොමැති වුවහොත් ස්ථාවර තැන්පතුව කල්කිරීමෙන් පසු නැවත පොලී මුදලක් එම කල්පිරීමේ අගයට එකතුනොවේ.
9. මෙම ස්ථාවර තැන්පතුවෙහි මුදල් නියමිත කාලය අවසානයට පෙර ලබාගත නොහැක. නමුදු කිසියම් නොවැලැක්විය හැකි හේතුවක් මත ස්ථාවර තැන්පතු ගිණුම් හිමියාට එසේ කිරීමට අවශ්‍ය වුවහොත් එය බැංකුවෙහි පූර්ණ අභිමතය පරිදි පහත කොන්දේසි වලට යටත්ව සිදුකෙරේ;
   - (අ) පොලී මුදල මුදල් ආපසු ලබාගැනීමේදී පවතින දඩ මුදලකට යටත් වීම.
   - (ආ) තැන්පතුවෙහි සඳහන් මුළු මුදල ආපසු ලබාගත යුතු අතර කොටස් වශයෙන් ලබාගැනීමට නොහැකි වීම.
10. මෙම ස්ථාවර තැන්පතුවට අදාල ඕනෑම අංගයක් වෙනස් කිරීමක්, එකතු කිරීමක් හෝ ඉවත් කිරීමක් සඳහා බැංකුව සතු අයිතිවාසිකම් රඳවා තබාගන්නා අතර මෙම අවලංගු කිරීමට බැංකුවට පූර්ණ අභිමතය පවතී.

11. මෙහි සඳහන් ඕනෑම කොන්දේසි සහ නියමයන් බැංකුවේ පූර්ණ අභිමතය පරිදි තැන්පත්කරුට පෙර දැනුම් දීමකින් / දැනුම් දීමකින් තොරව වෙනස් කිරීමට, එකතු කිරීමට හෝ ඉවත් කිරීමට බැංකුව සතු අයිතිවාසිකම් රඳවා තබාගනී.

ඉහත සඳහන් සියලුම කොන්දේසි සහ නියමයන් මා/අප විසින් කියවා තේරුම්ගත් බවත්,ඒවායින් බැඳී සිටීමට එකඟව මෙම ලියකියවිල්ලට අත්සන් තබන අතර එහි පිටපතක් ලැබුනු බවට සහතික වෙමි/වෙමු.

"Rising FD" நிலையான வைப்புக்கணக்கின் விதிமுறைகளும் நிபந்தனைகளும்

நிலையான வைப்புக் கணக்கு இலக்கம்: ....

1. நிலையான வைப்புக் கணக்கு உரிமையாளர் 18 வயதுக்கு மேற்பட்ட இலங்கைப் பிரஜையாக அல்லது வதிவிட விசா வைத்திருப்பவராக இருத்தல் வேண்டும்.
2. இளையோர் ஒருவரது பெயரில் ஒரு பாதுகாவலர் நிலையான வைப்பு ஒன்றைத் திறக்க முடியும். அவ்வாறான நிலையான வைப்பு அந்த இளையோருக்கு பதினெட்டு வயது பூர்த்தியாகும் வரை தானாகவே புதுப்பிக்கப்படும். நிலையான வைப்பிலிருந்து மீள எடுத்தல், பதினெட்டு வயது பூர்த்தியாதல் மற்றும் நிலையான வைப்பின் இறுதியில் புதுப்பித்தல் முதிர்ச்சியடைதல் ஆகியவற்றின்போது அனுமதிக்கப்படும்.
3. குறைந்தபட்ச வைப்புத் தொகை ரூ.100,000/- ஆகும்.
4. நிலையான வைப்புத்தொகையை இரண்டு வருடகாலத்திற்கோ, மூன்று வருடகாலத்திற்கோ, நான்கு வருடகாலத்திற்கோ, அல்லது ஐந்து வருட காலத்திற்கோ பேண முடியும். வைப்பிலிடும் நேரத்தில் தெரிவு செய்த முறையின் பிரகாரம் மாதாந்த அடிப்படையிலோ, ஒவ்வொரு ஆறுமாத காலத்துக்கு ஒரு முறையோ, வருடாந்த அடிப்படையிலோ அல்லது வைப்பின் முதிர்வின்போதோ அதற்குரிய வட்டித் தொகையினை செலுத்த முடியும்.
5. நிலையான வைப்புச் சான்றிதழில் குறிப்பிடப்பட்டுள்ள வட்டி வீதமே உத்தரவாதமளிக்கப்பட்ட 'ஆகக்குறைந்த வட்டி வீதமாக' கருதப்படும்.
6. இக்கணக்கிற்கான வட்டி வீதமானது ஒவ்வொரு 6 மாத காலத்திற்கும் மீள்பரிசீலனை செய்யப்படுவதுடன் இவ்வட்டிவீதமானது சான்றிதழில் குறிப்பிடப்பட்டுள்ள 'அதிகபட்ச வட்டிவீதத்தினை' விட அதிகரிக்கப்படமாட்டாது.
7. சான்றிதழில் குறிப்பிடப்பட்டுள்ள 'வட்டித்தொகை' மற்றும் 'முதிர்ச்சிப்பெறுமதி' என்பன உத்தரவாதமளிக்கப்பட்ட குறைந்த தொகை என்பதுடன் வங்கியானது குறிப்பிட்ட தொகையிலிருந்து எந்தவொரு சந்தர்ப்பத்திலும் அரசவரி மற்றும் ஏனைய கட்டணங்களை அறவிட உரித்துடையதாகும்.
8. வைப்பின் முதிர்வில் நிலையான வைப்பு பொறிமுறையின் படி தானாகவே இன்னொரு தவணைக்கு புதுப்பிக்கப்படுவதுடன் புதுப்பித்தலின் பொழுது நடைமுறையில் உள்ள வீதங்களுக்கு ஏற்ப (புதுப்பித்தலின் பொழுது குறித்த உற்பத்திக்குரிய குறைந்தபட்ச அதிகபட்ச வீதங்கள் உள்ளடங்கலாக) வட்டி வீதங்கள் நிர்ணயிக்கப்படும். எனினும், நிலையான வைப்புக் கணக்கை ஆரம்பிக்கும் பொழுதான முன்கூட்டிய அறிவுறுத்தல்களின்படி வட்டி மற்றும் ஆரம்ப வைப்புத்தொகை ஆகியவற்றை கட்டளையில் குறிப்பிடப்படும் செயற்பாட்டு கணக்குக்கு (சேமிப்பு அல்லது நடைமுறை கணக்கு) வரவு வைக்குமாறு வாடிக்கையாளர் வங்கிக்கு அறிவுறுத்தலாம். மேலும் கட்டளையில் வட்டி அறவிடப்படும் நடைமுறைக்கணக்கு ஒன்று குறிப்பிடப்படாத பட்சத்தில் வைப்பின் முதிர்ச்சித் திகதி காலாவதியானதன் பின்னர் எந்தவொரு வட்டித்தொகையும் அதிகரிக்காது.
9. நிர்ணயிக்கப்பட்ட காலத்திற்கு முன்னரான மீளப்பெறுகைகள் அனுமதிக்கப்படமாட்டாது.
ஏதேனும் தவிர்க்க முடியாத காரணங்களினால் மீளப்பெற வேண்டுமெனில் அது வங்கியின் தனிப்பட்ட தீர்மானங்களுக்கு அமைவானதாகும்;
    அ) மீளப்பெறுகை வட்டித்தொகையானது வங்கியின் தண்டக் கட்டணங்களுக்கு உட்பட்டது.
    ஆ) கணக்கில் காணப்படும் முழுத் தொகையையும் மீளப்பெறுதல் வேண்டும். பகுதி அடிப்படையிலான மீளப்பெறுதல் அனுமதிக்கப்படமாட்டாது.
10. வைப்பு தொடர்பிலான திட்டங்கள் / அம்சங்களை மாற்றியமைக்க / சேர்க்க / நீக்க மற்றும் இரத்துசெய்ய வங்கி தனது தனியுரிமையை கொண்டுள்ளது.
11. கணக்கு உரிமையாளருக்கு எதுவித முன் அறிவித்தலுமின்றி இக்கணக்கின் விதிமுறைகளிலோ நிபந்தனைகளிலோ மாற்றங்களை மேற்கொள்ள வங்கி தனது தனியுரிமையை கொண்டுள்ளது.

மேற்கூறப்பட்ட விதிமுறைகளையும் நிபந்தனைகளையும நான்/நாம் வாசித்து விளங்கியுள்ளதுடன் அவற்றிற்கு கட்டுப்படுவேன்/ கட்டுப்படுவோம் என்றும் நான்/நாம் இதன் பிரதியொன்றினையும் பெற்றுக்கொண்டதாகவும் உறுதிப்படுத்துகின்றேன்/ உறுதிப்படுத்துகின்றோம்.

....	....
Name of Account Holder / ගිණුම් හිමියාගේ නම / கணக்கு உரிமையாளரின் பெயர்	Name of Account Holder / ගිණුම් හිමියාගේ නම / கணக்கு உரிமையாளரின் பெயர்
....	....
Signature of Account Holder / ගිණුම් හිමියාගේ අත්සන / கணக்கு உரிமையாளரின் ஒப்பம்	Signature of Account Holder / ගිණුම් හිමියාගේ අත්සන / கணக்கு உரிமையாளரின் ஒப்பம்
....	....
Date / දිනය / திகதி	Date / දිනය / திகதி

DEPARTMENT OF FOREIGN EXCHANGE
CENTRAL BANK OF SRI LANKA

DIRECTIONS No. 04 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Directions issued to Authorized Dealers on Personal Foreign Currency Accounts (PFCAs)

In terms of the Foreign Exchange (Opening and Maintenance of Accounts for the purpose of engaging in Foreign Exchange Transactions) Regulations No.05 of 2021 and Section 9 of the Foreign Exchange Act, No.12 of 2017 (the FEA), read with Sections 5, 6, 7 and 8 of the FEA, Authorized Dealers (ADs) are permitted to open and maintain PFCAs, subject to the following.

1.1 Eligible Persons

(a) An individual including a minor who is a Sri Lankan National;

(b) An individual of Sri Lankan origin including a minor who is a resident outside Sri Lanka;

(c) A non-national resident in Sri Lanka including a minor;

(d) A non-national either on temporary visit to Sri Lanka or intending to visit Sri Lanka; and

(e) An administrator or executor of the estate of a deceased person who maintained a PFCA with an AD until the completion of the administration of the deceased person's estate.

1.2 Opening and Maintaining the Accounts

(a) PFCAs may be opened and maintained as savings, current (without overdrawing facility) or term deposit accounts in any designated foreign currency in the domestic banking unit.

(b) PFCAs may be held as joint accounts with another eligible person. However, non-nationals either on temporary visit to Sri Lanka or intending to visit Sri Lanka are not eligible to open and maintain these accounts as joint accounts.

(c) In the event a PFCA is to be opened in the name of a minor who is a Sri Lankan national or of Sri Lankan origin and residing outside Sri Lanka, such accounts shall be opened by crediting remittances in foreign exchange received from their parents, grandparents or guardians who are residents outside Sri Lanka or transferring funds from existing PFCAs of parents, grandparents or guardians.

(d) A new PFCA may also be opened for an individual with a deposit of foreign currency notes brought back to the country being unutilized travel allowance by such individual where such foreign currency has been purchased from an AD or a Restricted Dealer for the purpose of travelling abroad, subject to establishing bona-fide and exercising due diligence of the underlying transaction by the AD.

1.3 Permitted Credits

(a) remittances in foreign exchange received from outside Sri Lanka in favour of the account holder through the banking system;

(b) transfers from a PFCA of the same account holder and/or immediate family members;

(c) transfers from a PFCA or an account maintained in the Offshore Banking Unit (OBU) of a person resident outside Sri Lanka, in respect of a current transaction;

(d) transfers from other PFCAs or accounts maintained in the OBU, irrespective of the account holder where both parties are persons resident outside Sri Lanka, excluding for the purposes of sale/ acquisition of investments or assets in Sri Lanka;

(e) unutilized foreign currency obtained for travel purpose by the account holder and/or immediate family member;

(f) foreign exchange brought into Sri Lanka by the account holder on a declaration to Department of Customs where such foreign exchange exceeds USD 15,000 or its equivalent in other foreign currencies or an appropriate declaration to the AD where such foreign exchange is less than or equals USD 15,000 or its equivalent in other foreign currencies;

(g) unutilized balance remaining in the Foreign Travel Card (FTC) of the account holder or his/her immediate family members, up to the amount such FTC had been funded from the same PFCA of the account holder;

(h) transfers from a Business Foreign Currency Account (BFCA), Inward Investment Account (IIA) or an account maintained in the OBU of the same account holder;

(i) transfers from a Diplomatic Foreign Currency Account of a person resident outside Sri Lanka, in respect of supply of goods and services;

(j) coupon income, sale/maturity proceeds and any other related receipts arising from investments made in Sri Lanka Development Bonds (SLDBs) in foreign currency, if the original investment had been made by debiting the PFCA of the account holder;

(k) transfers from an Outward Investment Account (OIA) being any income or capital proceeds received from outward investments, where such investments had been made by debiting the PFCA of the same account holder or by utilizing the funds transferred to an OIA from the PFCA of the same account holder, proportionately to the contributions;

(l) transfers from an OIA of another person (i.e. buyer) being proceeds from sale of a permitted investment in overseas to such buyer, where the original investment had been made by debiting the same PFCA of the account holder;

(m) where account holder is an emigrant resident outside Sri Lanka or an emigrant leaving Sri Lanka (initially or subsequently), transfer of eligible migration allowance and current income derived in Sri Lanka from the Capital Transactions Rupee Account (CTRA) or Emigrants' Remittable Income Account (ERIA), if available, of the account holder;

(n) where account holder is a non-national resident in or outside Sri Lanka (including a minor) transfer of funds correspondence to permitted debits stated in Paragraph 5 (c) of the Directions No. 16 of 2021 dated 18 March 2021on CTRAs;

(o) where account holder is employed in Sri Lanka being a non-national or a dual citizen; transfers from BFCAs, accounts maintained in the OBU or Sri Lanka Rupee Accounts of the employer or of the Employees' Provident Fund, Employees' Trust Fund or any other approved provident funds declared by the Commissioner General of Labour in respect of salaries, employment and retirement benefits or any other payments due to such employee;

(p) transfers from a PFCA of a deceased person; where the account holder is a nominee or an administrator or executor of the estate of such deceased person as eligible under item (e) of Paragraph 1.1 above;

(q) in respect of an existing account holder being a person resident in Sri Lanka who is nominated as a beneficiary; transfers from an IIA of an administrator/executor of the estate of a deceased person or a receiver/ liquidator of a Company;

(r) where account holder is a citizen of Sri Lanka rendering services outside Sri Lanka to an overseas employer; transfers from a BFCA of a company incorporated in Sri Lanka which has arrangements with the overseas employer for the disbursement of wages and/ or earnings to the account holder;

(s) where account holder is a citizen of Sri Lanka working abroad in a vessel/ air craft owned by a local shipping/ airline company; transfers from a BFCA or an account maintained in the OBU of such local shipping/ airline company (i.e., employer) in respect of crew salaries/ wages and other related employment and retirement benefits;

(t) maturity proceeds including interest on the Special Deposit Accounts (SDAs) opened and maintained by the account holder in terms of the Regulations and Directions issued under FEA applicable for SDAs; and

(u) interest earned in foreign currency on the funds held in the account.

1.4 Permitted Debits

(a) any outward remittances made outside Sri Lanka in respect of current transactions of the account holder and/or immediate family members who are persons resident in Sri Lanka;

(b) any outward remittances made outside Sri Lanka in respect of capital transactions of the account holder being a person resident in Sri Lanka;

(c) any outward remittances made outside Sri Lanka for any purpose where account holder is a person resident outside Sri Lanka;

(d) disbursements in Sri Lanka in Sri Lanka Rupees;

(e) transfers to a PFCA of the same account holder and/or immediate family members;

(f) transfers to a BFCA or an account maintained in the OBU of the same account holder;

(g) transfers to a PFCA or an account maintained in the OBU, of a person resident outside Sri Lanka in respect of a current transaction;

(h) transfers to other PFCAs or accounts maintained in the OBU, irrespective of the account holder where both parties are persons resident outside Sri Lanka, excluding for the purposes of acquisition of investments or assets in Sri Lanka;

(i) payments for making investments in SLDBs in foreign currency utilizing funds in the PFCA of the account holder;

(j) transfers to an OIA of another person (i.e. seller) being payments for purchase of a permitted investment in overseas which have been made by the seller through the same OIA;

(k) withdrawal in foreign currency notes up to USD 5,000 or equivalent in any other foreign currency or transfer of funds for uploading a FTC for travel purpose of the account holder and/or immediate family members (per person) in terms of the Directions issued under FEA in respect of current transactions;

(l) transfer of funds for repayment/ service of loans and advances obtained by the account holder in terms of the Directions No. 10 of 2021 dated 18 March 2021 on Loans and Advances to Sri Lankans Employed Abroad (other than emigrants);

(m) transfer of funds to a Foreign Currency Loan Account (FCLA) or to an LKR Loan Account (LLA) of the same account holder for the repayment/ service of loans obtained in terms of the Directions No.11 of 2021 dated 18 March 2021 on Loans to Sri Lankans, resident outside Sri Lanka on Permanent Residency Visa in another country and dual citizens;

(n) where account holder is a non-national resident outside Sri Lanka who is on temporary visit to Sri Lanka, withdrawals in foreign currency;

(o) where account holder is a person resident outside Sri Lanka or a non-national resident in Sri Lanka transfers to an IIA of the same account holder;

(p) where account holder is a non-national or a dual citizen employed in Sri Lanka being; transfers to BFCAs, accounts maintained in the OBU or Sri Lanka Rupee

Accounts of the employer in respect of overpayment of salaries, employment and retirement benefits or any other payment due to such employer;

(q) where account holder is a citizen of Sri Lanka working abroad in a vessel/ aircraft owned by a local shipping/ airline company; transfers to a BFCA or an account maintained in the OBU of such local shipping/ airline company (i.e., employer) being overpayment of crew salaries/ wages and other related payment due to such employer;

(r) where account holder is a citizen of Sri Lanka working abroad; transfers to BFCAs of the Insurance Companies regulated by the Insurance Regulatory Commission of Sri Lanka (IRCSL) being insurance payments in respect of insurance policies issued to secure foreign currency denominated housing loans granted to the account holder; and

(s) outward remittance of funds for any purpose of the account holder, where such funds have been remitted to Sri Lanka in terms of the Section 8 (3) of the FEA.

2. **Reporting Requirement**

(a) ADs shall submit a report as per the **Annex I** on a monthly basis to this department on or before the 15th day of the following month by email to **dfem@cbsl.lk**.

(b) ADs are required to implement a system within the bank in order to generate or extract relevant information from the books of accounts of their respective banks, as per the above reporting requirement.

3. ADs shall require prior permission of the Director- Department of Foreign Exchange, for any transaction or transfer to/ from PFCAs for any purpose which falls outside the purview of these Directions.

4. **For the purpose of these Directions**;

(a) **"Immediate family members"** shall mean, spouse, parents and children;

(b) **"Remittances"** shall include telegraphic transfers, other interbank transfers, bank drafts, other payment instruments, payments received via other internationally accepted payment mechanisms or platforms and funds received from exchange companies/houses in foreign currency from abroad, other than currency notes;

(c) **"Current transactions"** shall have the same meaning as in the Foreign Exchange Act, No. 12 of 2017;

(d) **"Capital transactions"** shall have the same meaning as in the Foreign Exchange Act, No. 12 of 2017.

5. Directions No. 03 of 2017 dated 20 November 2017 and Directions No. 07 of 2020 dated 07 October 2020 issued to ADs specifying requirements related to operating of PFCAs are hereby rescinded.

6. The revocation of previous Directions referred to in Paragraph 5. above shall not affect any rights accrued on or penalties or liabilities incurred, under them prior to the revocation.

7. Nothing permitted by these Directions shall be construed as exempting, absolving or preventing ADs or any person dealing in foreign exchange under these Directions, from the requirement to comply with the provisions of any other law.

8. These Directions shall come into operation with effect from **22 March 2021**.

Director-Department of Foreign Exchange

18 March 2021

Annex I to the Directions No. 04 of 2021

Monthly Statement of Personal Foreign Currency Accounts (PFCAs)

Name of the Bank: ………………………………………………

Reporting Month & Year: ……………………………………….

Type of Currency	Opening Balance		Credits					Debits							Closing Balance	
	No.of Accounts	Amount	Inward remittances from abroad	Transfers from other accounts	Total interest credited	Other credits	Total	Outward remittances made outside Sri Lanka	Transfers to other accounts	Other debits	Repayment of loans and advances under the scheme of loans and advances to Sri Lankans employed abroad	Transfer of funds to loan accounts of Sri Lankans, resident outside Sri Lanka on PR in another country and dual citizens		Total	No. of Accounts	Amount
AUD																
CAD																
CHF																
Other Designated Foreign Currency *																

*You may extend the rows needed for other designated foreign currencies.

Authorized Dealers are required to furnish both scanned copy of the report and the MS Excel version of the same as above

We certify that the above information extracted/generated from the books of accounts of the bank is accurate.

Name & Desigantion of the Authorized Officer :………………………

Signature & Seal :…………………………………………….

Date :………………………………….

Name of the Compliance Officer :…………………………………..

Signature :…………………………………………….

Date :………………………………….

DIRECTIONS No. 09 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Directions issued to Authorized Dealers on Accommodations to Business Foreign Currency Accounts (BFCAs) holders

In terms of Section 9 of the Foreign Exchange Act, No. 12 of 2017 (the FEA), Authorized Dealers (ADs) are permitted to extend accommodations in foreign currency from their domestic banking units to holders of BFCAs (hereinafter referred to as 'borrowers'), subject to the following.

2. **Purposes of granting Accommodations**
   2.1 To utilize for any purpose in Sri Lanka.
   2.2 To make payments in respect of current transactions of the borrower.

3. Accommodations shall be extended only to holders of BFCAs being earners in foreign exchange who have established, to the satisfaction of the AD, that the borrower receives regular cash flows in foreign exchange during its normal course of business to service the loan in full, on time.

4. ADs shall prudently assess the credit risk, particularly on the ability of the BFCA holders to service such accommodations out of their existing or expected foreign exchange cash flows and shall maintain records to support their assessment.

5. A **'BFCA Loan Account'** (BLA) shall be opened in the name of the borrower for the purpose of disbursing/ crediting the loan proceeds. Debits and credits of BLA shall be confined to the following.

   5.1. Permitted Credits to BLA

   a. proceeds of accommodations disbursed in foreign currency by the AD in terms of these Directions.
   b. transfer of funds from a BFCA or an account maintained in Off-shore Banking Unit (OBU) of the borrower, for the purpose of servicing/ repayment of accommodations under these Directions.
   c. in the event where BFCA holder obtained a short-term borrowing from a person resident outside Sri Lanka (i.e. foreign lender); inward remittances or transfer of funds from and an Inward Investment Account (IIA) or an account maintained in the

OBU of the foreign lender being loan proceeds.

5.2. Permitted Debits to BLA

a. outward remittances in respect of current transactions of the borrower.
b. repayment of the accommodations obtained under these Directions.
c. remittance/ transfer of funds to an account maintained outside Sri Lanka or an IIA or an account maintained in the OBU of the lender, for the purpose of servicing/repayment of the loans obtained as stated in the Paragraph 5.1. c. above of these Directions.
d. transfer of funds to an account maintained in the OBU of the borrower for the settlement of other accommodations obtained by the borrower from the OBU.
e. disbursement in Sri Lanka in Sri Lanka Rupees.

6. ADs (i.e., lender) may also extend accommodations under these Directions to the borrowers upon obtaining a Bank Guarantee (BG) or a Standby Letter of Credit (SBLC) from another AD (i.e., issuer) favoring the lender, where such BG/ SBLC is issued against funds held in the BFCA of the borrower maintained with the issuer, as per the Directions No. 20 of 2021 dated 18 March 2021 on Issuance and Renewal of Guarantees in respect of current and capital transactions and subject to the terms and conditions of these Directions.

7. Recovery of Accommodations

7.1. ADs shall carry out recovery of accommodations in Sri Lanka Rupees, as a last resort where necessary, when recovery of such accommodations in foreign currency is remote. In this regard ADs shall;

a. require converting the foreign currency denominated accommodations into Sri Lanka Rupee denominated accommodations.
b. satisfy and required to maintain necessary documentary evidence to the effect that borrowers do not receive sufficient foreign exchange cashflows from its normal course of business to service the accommodations/ installments thereof, full on time, as agreed in the respective agreements.

8. Other Conditions

8.1. ADs shall ensure that under no circumstance, proceeds of accommodations in foreign currency granted to the borrowers and short-term foreign currency loans obtained from overseas by such borrowers, be utilized for capital transactions outside Sri Lanka.

8.2. In addition to granting accommodations to BFCA holders in terms of these Directions, a BLA may be opened for the purposes specified in Paragraphs 5.1. c. and 5.2. c. of these Directions, subject to other terms and conditions as specified in the Foreign Exchange (Classes of Capital Transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021.

8.3. ADs shall maintain documentary evidence obtained at the time of granting the accommodations beyond any statutory record keeping requirement, until such accommodations are fully settled. Once accommodations are settled, the related documentary evidence shall be maintained either in physical or electronic form up to the statutory record keeping requirement from the date of the full settlement.

8.4. ADs shall furnish monthly statements on accommodations extended under these Directions to the Director-Department of Foreign Exchange as per the **Annex I** on or before the 15th day of the following month by email to **dfem@cbsl.lk**.

8.5. Terms and conditions and recovery of accommodations that have been granted to foreign exchange earners under the provisions of the repealed Exchange Control Act or the Regulations and Directions issued under the provisions of the FEA previous to these Directions, shall also be effected in terms of these Directions.

9. For the purposes of these Directions

(a) "**Accommodations**" shall have the same meaning as per the Banking Act Directions No. 03 of 2008 on Classification of Loans and Advances, Income Recognition and Provisioning and any amendment thereto;

(b) "**Current transactions**" shall have the same meaning as in the Foreign Exchange Act, No. 12 of 2017;

(c) "**Capital transactions**" shall have the same meaning as in the Foreign Exchange Act, No. 12 of 2017;

(d) "**Remittances**" shall include telegraphic transfers, other interbank transfers, bank drafts, other payment instruments, payments received via other internationally accepted payment mechanisms or platforms and funds received from exchange companies/ houses in foreign currency from abroad, other than currency notes;

(e) "**Short term borrowings**" shall refer to the loans obtained from a resident outside Sri Lanka (i.e. foreign lender) for a tenor of less than three years by the BFCA holder as permitted by the Foreign Exchange (Classes of Capital Transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021.

10. Directions No. 09 of 2017 dated 20 November 2017 and Directions No. 03 of 2020 dated 03 April 2020 issued to ADs specifying requirements related to loans to BFCA holders, are hereby rescinded.

11. The revocation of previous Directions referred to in Paragraph 10. above shall not affect any rights accrued on or penalties or liabilities incurred, under them prior to the revocation.

12. Nothing permitted by these Directions shall be construed as exempting, absolving or preventing ADs or any person dealing in foreign exchange under these Directions, from the requirement to comply with the provisions of any other law.

13. These Directions shall come into operation with effect from **22 March 2021**.

Director-Department of Foreign Exchange

18 March 2021

Monthly Statement of Accommodations to Business Foreign Currency Accounts (BFCAs) holders

Name of the Bank: …………………………………………………

Reporting Month & Year: ………………………………………….

Table 1: Accommodations- Performing

Type of Currency	No. of accommodations at the beginning of the month	Outstanding Balance as at beginning of the month	Disbursements during the month	Repayments (Capital)	No. of accommodations at the end of the month	Outstanding Balance as at end of the month
AUD						
CAD						
CHF						
Other designated foreign currency *						

* You may extend the rows needed for other designated foreign currencies

Table 2: Details of the BFCA Loan Accounts (BLA)

Credits			Debits			
Proceeds of accommodations	Transfers from BFCA or OBU for repayments	Total	Outward remittances in respect of current transactions	Transfer of funds to an account in the OBU	Disbursements in LKR	Total

Table 3: Recovery of Accommodations

Name of the Borrower	Loan Account No.	Currency Code	Loan amount granted in FCY (in USD)	Tenor of the Loan	Amount Defaulted in FCY (in USD)	Amounts Recovered in LKR as a last resort		Oustanding Loan balances as at End of the Month in LKR	
						As Loan Installments	As Loans balances in Full (upon converted to LKR denominated loans)		

Authorized Dealers are required to furnish both scanned copy of the report and the MS Excel version of the same as above

We certify that the above information extracted/generated from the books of accounts of the bank is accurate.

Name & Designation of the Authorized Officer :……………………………………

Signature & Seal :…………………………………………………………

Date :…………………………………………………………………….

Name of the Compliance Officer :…………………

Signature :…………………………………………….

Date :………………………………….

DEPARTMENT OF FOREIGN EXCHANGE
CENTRAL BANK OF SRI LANKA
DIRECTIONS No. 15 of 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Directions issued to Authorized Dealers on Inward Investment Accounts

In terms of the Foreign Exchange (Classes of Capital Transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021 (the regulations) and Section 9 read with Section 6 and 7 of the Foreign Exchange Act, No. 12 of 2017 (FEA), Authorized Dealers (ADs) are permitted to open and maintain Inward Investment Accounts (IIAs) in the Domestic Banking Unit, subject to the following.

2. Eligible Persons

(a) A non- national, resident in or outside Sri Lanka.

(b) A Sri Lankan dual citizen, resident in or outside Sri Lanka.

(c) Sri Lankan national who has obtained Permanent Residency status or citizenship in another country, resident in or outside Sri Lanka.

(d) A Sri Lankan citizen employed abroad, resident outside Sri Lanka (excluding emigrants).

(e) A company incorporated outside Sri Lanka.

(f) A partnership registered outside Sri Lanka.

(g) Country funds, Regional Funds, Mutual Funds, Unit Trusts and Foreign Institutional Investors established outside Sri Lanka.

(h) An administrator or executor of the estate of a deceased person, who maintained an IIA with an AD.

(i) A receiver or liquidator of a company that maintained an IIA with an AD.

3. Opening and maintaining IIAs

(a) IIAs may be opened and maintained in the form of Savings or Term Deposit or Current (without overdraft facility and cheque drawing facility) accounts, either in any designated foreign currency or in Sri Lanka Rupees.

(b) IIAs shall be held as sole accounts. IIAs may be held as joint accounts by eligible individuals with an immediate family member who is eligible under subparagraphs (a), (b) and (c) of the paragraph 2.

(c) IIAs already opened as joint accounts with a person who is not an immediate family member prior to the date of these Directions, may be continued and operated until the closure of IIA subject to the paragraph 7(a) of these Directions.

4. Permitted Credits

(a) Remittances in foreign exchange received from outside Sri Lanka in favor of the account holder through the banking system.

(b) Foreign exchange brought into Sri Lanka by the account holder upon declaration to the Customs Department, subject to the Order issued under Section 8 of the FEA.

(c) Transfers from Personal Foreign Currency Accounts or IIAs or Emigrant's Remittable Income Account or Diplomatic Foreign Currency Accounts or Diplomatic Rupee Accounts or accounts maintained in the Offshore Banking Unit, of the account holder.

(d) Transfers, as any income and any capital proceeds received from capital transactions in Sri Lanka of the account holder, as permitted under the regulations or provisions of the repealed Exchange Control Act or the FEA, from a Sri Lanka rupee account or Business Foreign Currency Account or an account maintained in the Offshore Banking Unit of another person (*i.e.* investee or tenant or lessee or buyer, who is a resident person).

(e) In the case of the selling the investments made through the same IIA under the regulations or provisions of the repealed Exchange Control Act or the FEA to another person (*i.e.* buyer), transfers, as sale proceeds from an IIA of such buyer.

(f) Settlement charges under a court Order related to the capital transactions made through the IIA.

(g) Claims received by the accountholder as determined by the Central Depository Systems (Private) Limited and Colombo Stock Exchange.

(h) Transfers from an External Commercial Borrowing Account of a person resident in Sri Lanka (*i.e.* the borrower), as recoveries of loans granted by the account holder to the borrower, as permitted in the regulations or in terms of the provisions of the repealed Exchange Control Act or the FEA.

(i) Transfers, as repayments of the loans granted under the regulations or the provisions of the FEA, to licensed commercial banks or licensed specialized banks or the Government of Sri Lanka or State-Owned Enterprises (*i.e.* borrower), from a rupee account of the borrower.

(j) Repayments of the loans granted during the period from the date of 20th November 2017 to the date of these Directions by the account holder through the same IIA to a person resident in Sri Lanka (*i.e.* the borrower), from a Sri Lanka rupee account or Business Foreign Currency Account or account maintained in the Offshore Banking Unit, of the borrower.

(k) Any income or any capital proceeds derived from a residential property acquired by the accountholder utilizing a loan obtained under the Directions No. 11 of 2021, subject to the subparagraph of 6(e) of these Directions.

(l) Proceeds of non-materialized capital transactions excluding the loans (including Initial Public Offering) in Sri Lanka under the regulations, for which the funds were remitted through the same IIA, within three months from the date of payment made for the investment. In case of the investment in a condominium property, such proceeds returned by the property developer from the Business Foreign Currency Account of the property developer, before the completion of such property due to any failure to meet the conditions in the agreement or termination of the agreements between parties.

(m) Transfers of the migration allowance or current income from the Capital Transactions Rupee Account of the same account holder.

(n) Maturity proceeds including the interest of Special Deposit Accounts (SDAs) opened and maintained by the accountholder under the Regulations published in the Gazette No. 2170/4 dated 08 April 2020 (subject to any amendments thereto) and the Directions applicable on SDAs.

(o) Where the accountholder is a non-national resident in or outside Sri Lanka;

i. Any income and any capital proceeds, received from capital transactions undertaken by the account holder in Sri Lanka while being a resident in Sri Lanka, utilizing the funds out of salaries, superannuation benefits of the account holder [including Employees Provident Fund (EPF), Employees Trust Fund (ETF), gratuity and pensions or any other retirement benefits].

ii. Transfers of USD 30,000 per annum from the Capital Transactions Rupee Account of the accountholder.

(p) Where the accountholder is a company incorporated outside Sri Lanka; Transfers of USD 30,000 per annum from the Non Resident Rupee Account of the accountholder.

(q) Where the account holder is an administrator/executor of the estate of a deceased person or a receiver/liquidator of a company.

i. Any income or any capital proceeds, received from capital transactions in Sri Lanka made by the deceased person or liquidating company as permitted in the regulations or provisions of the repealed Exchange Control Act or the FEA.

ii. Funds transferred from IIAs of such deceased person or liquidating company.

(r) Transfers from an IIA of an administrator/executor of the estate of a deceased person or a receiver/liquidator of a company, in the event of the accountholder is a beneficiary.

(s) Interest earned on the funds held in the account.

5. Permitted Debits

(a) Any outward remittances in favor of the accountholder.

(b) Disbursements in Sri Lanka in Sri Lanka Rupees.

(c) Transfers to Personal Foreign Currency Accounts or IIAs or Diplomatic Foreign Currency Accounts or Diplomatic Rupee Accounts or accounts maintained in the Offshore Banking Unit, of the same account holder.

(d) Payments relating to capital transactions undertaken in Sri Lanka by the account holder, in terms of the permissions granted under the regulations or the provisions of FEA, to;

i. A rupee account of the investee/seller (who is a resident) of the investment.

ii. A foreign currency account of the investee or issuer who is a resident if the said investee or issuer is permitted to receipt such proceeds in foreign currency in terms of the foreign exchange regulations or special permission granted for such investee/ issuer.

iii. An IIA of another person (*i.e.* seller) in respect of the purchase of permitted investment.

iv. A Business Foreign Currency Account of the property developer if the investment is to purchase a condominium property.

v. An account maintained in Offshore Banking Unit of the investee, if the investee has been exempted from relevant provisions of the FEA on investments into Sri Lanka under the Board of Investments Law.

(e) Transfer of proceeds of the loan granted under the regulations or the provisions of the FEA, to a licensed commercial banks or licensed specialized banks or the Government of Sri Lanka or State-Owned Enterprises (*i.e.* borrower), to a rupee account, of the borrower.

(f) Transfer of proceeds of the loan granted under the regulations or the provisions of the FEA, to a licensed commercial banks or licensed specialized banks (*i.e.* the borrower) to an Outward Investment Account of the borrower, if such borrowings are made for the purpose of financing outward investment of the borrower under the regulations or the provisions of the FEA.

(g) Transfer of proceeds of the loans granted under the regulations or the provisions of the FEA, to an External Commercial Borrowing Account of the person resident in Sri Lanka (*i.e.* borrower).

(h) Payments relating to the investments in shares, debt securities issued by a company incorporated in Sri Lanka (*i.e.* investee) under the regulations or the provisions of FEA, to an Outward Investment Account of the investee, if such proceeds of the investment are to be utilized for the purpose of financing outward investment of the investee under the regulations or the provisions of FEA.

(i) Settlement charges under a court Order related to the capital transactions made through the IIA.

(j) Claims to be paid by the accountholder as determined by the Central Depository Systems (Private) Limited and Colombo Stock Exchange.

(k) Where the account holder is an administrator/executor of the estate of a deceased person or a receiver/liquidator of a company;

    i. Outward remittances in favour of the beneficiary or administrator/executor or receiver/liquidator of the company, outside Sri Lanka.

    ii. Transfers to the IIA of the beneficiary.

    iii. In the case of beneficiary is a resident person in Sri Lanka, transfers to a Sri Lanka Rupee account or existing Personal Foreign Currency Accounts of the beneficiary.

6. Other Conditions

(a) The eligible persons mentioned under subparagraph 2(h) and 2(i) are eligible only for permitted credits and debits under subparagraphs 4(a), 4(f), 4(q), 4(r), 4(s) and 5(b), 5(k), respectively.

(b) ADs shall ensure that all income and capital proceeds of investments are credited to the IIA through which the investment was made, as stipulated in the regulations.

(c) In case of joint IIAs, when executing transactions/transfers permitted under these Directions, ADs may follow the procedure in the normal banking business on transferring funds from a “Join Account” to a “Sole Account” of a party to the joint account.

(d) IIAs opened by a Sri Lankan citizen employed abroad (excluding emigrants), may be continued to operate IIAs even after the accountholder becomes as a resident in Sri Lanka for the purpose of receiving any income or any capital proceeds of such investments made through the same IIA, until all such investments have been divested/liquidated. The operations of such accounts will be confined only for permitted credits specified under 4(d), 4(e) and 4(f) and debits specified under subparagraph 5(b) and 5(c) of these Directions.

(e) In the case of the credit under paragraph 4(k), the capital proceeds of the property shall be proportionated to the sum of repayments of the loan made by utilizing funds out of inward remittances or Personal Foreign Currency Accounts or IIAs or Emigrant's Remittable Income Account or an Account in the Offshore Banking Unit, of the accountholder.

(f) Any income or capital proceeds received from the investee or issuer with regard to the investments which was made under subparagraph (ii) of paragraph 5(d) of these Directions shall be received from the foreign currency accounts of such investee or issuer and no rupee conversions will be permitted for the said purpose. ADs shall obtain a consent of the investee or issuer appropriately on this condition, at the time of transferring funds for the investment from the IIA to the investee's foreign currency accounts as permitted under subparagraph (ii) of paragraph 5(d) of these Directions.

(g) ADs are hereby permitted to facilitate transactions related to investments by eligible investors mentioned under paragraph 2(a) to 2(g) of these Directions, in the following manner.

i. The funds to the credit of an IIA of the eligible investors may be routed via a Vostro Account.

ii. Any income and any capital proceeds of such investments referred in paragraph 6 (f) (i) above may be repatriated following the same way that the investment was routed.

iii. At the time of making investment into Sri Lanka, rupee conversions into foreign exchange for the payments of permitted capital transactions to be made through IIAs may be carried out for customers whose underlying transactions are established with another AD provided that documentary evidence on each transaction is furnished by the said AD with whom the IIA is maintained.

iv. Outward remittances of any income or any capital proceeds of an permitted capital transactions in favour of the accountholder may be effected through an

AD other than the AD with whom the IIA is maintained, upon having a confirmation from the AD with whom the IIA is maintained confirming that the funds for the purpose of the captioned capital transactions were debited from the same IIA of the accountholder and income or capital proceeds received from such capital transactions were credited to the same IIA in compliance with the regulations.

(h) ADs shall obtain proper legally acceptable documentary evidence (as required) to establish the legality and *bona-fide* of the underlying transaction to be carried out and to ensure the compliance to the regulations and these Directions.

(i) ADs shall maintain documentary evidence (either in hard copy or electronic/digital form) obtained at the time of making transactions through IIAs beyond any statutory record keeping requirements during the maintenance of the account and for a period not less than six years after the closure of such accounts.

7. Closure of IIAs

(a) IIAs may be closed only after the repatriation/ transfer of proceeds of disposal/ liquidation of all investments acquired by the account holder through the said IIA.

(b) However, in the event an IIA holder requests for a closure of the IIA before disposing the investments made through the same IIA, for the purpose of crediting future income and any capital proceeds derived from such investments to an IIA opened and maintained with another AD, the AD with whom the original IIA is held, may close the IIA only after forwarding following information/documents for the satisfaction of AD who operates the recipient IIA,

i. A confirmation of the outstanding investments made out of the funds in the IIA to be closed (including details of inward remittances, details of the investee, type of investment etc.).

ii. Documentary evidence collected from the IIA holder, for the proof of the transactions made through the IIA.

(c) In the case of IIAs held by a Sri Lankan citizen employed abroad, resident outside Sri Lanka (excluding emigrants),

   i. Such IIAs may be closed at the request of the accountholder, after the accountholder becomes a resident.

   ii. If the IIAs had been continued to operate as permitted under subparagraph 6(d) of these Directions, such IIAs shall be closed after fully utilization of proceeds of disposal/liquidation of all such investments made through same IIA, under the permitted credits and debits.

(d) IIAs opened by an administrator/executor of the estate of a deceased person or a receiver/liquidator of a company shall be closed immediately upon completion of the repatriation of proceeds subject to the fulfillment of legal requirement in Sri Lanka.

(e) ADs shall inform such closure mentioned (a) to (d) above to the Director- Department of Foreign Exchange within one week from the date of such closure via dfem@cbsl.lk.

8. ADs shall require prior permission of the Director-Department of Foreign Exchange, for any transaction/transfer to/from IIAs for any purpose which falls outside the purview of these Directions.

9. Reporting Requirement

(a) ADs shall furnish the details of IIA to this department on a daily basis via https://www.cbsl.lk/ forexnet.

(b) ADs shall implement a system within the bank in order to generate or extract the relevant information from the books of accounts of their respective banks, as per the above reporting requirements.

(c) ADs shall incorporate verification of accuracy and completeness of information submitted electronically to the Department of Foreign Exchange, in its internal audits, periodic reviews and compliance programs and evidence to that effect shall readily be available for inspections by Department of Foreign Exchange.

10. For the purpose of these Directions.

(a) **"Migration Allowance"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No.03 of 2021 (amendments thereto).

(b) **"Emigrant"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No.03 of 2021 (amendments thereto).

(c) **"Remittances"** shall include telegraphic transfers, other interbank transfers, bank drafts, other payment instruments, payments received via other internationally accepted payment mechanisms or platforms and funds received from exchange companies/houses in foreign currency from abroad, other than currency notes.

11. Nothing permitted by these Directions shall be construed as exempting, absolving or preventing ADs, dealing in foreign exchange under these Directions, from the requirement to comply with the provisions of any other law.

12. Directions No. 13 of 2017 dated 20 November 2017, No. 2 of 2018 dated 21 December 2018 and Directions No. 8 of 2020 dated 7 October 2020 issued to ADs specifying requirements related to IIAs are hereby rescinded.

13. The revocation of previous Directions referred to in Paragraph 12 above shall not affect any rights accrued on or penalties or liabilities incurred, under them prior to the revocation.

14. All credits and debits of these Directions shall be subject to any Order issued under the section 22 of the FEA.

15. These Directions shall come into operation with effect from **22 March 2021.**

Director - Department of Foreign Exchange

18 March 2021

DEPARTMENT OF FOREIGN EXCHANGE
CENTRAL BANK OF SRI LANKA

DIRECTIONS No. 07 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Directions issued to Authorized Dealers on Senior Foreign Nationals' - Special Accounts

In terms of the Foreign Exchange (Opening and Maintenance of Accounts for the purpose of engaging in Foreign Exchange Transactions) Regulations No. 05 of 2021 and Section 9 of the Foreign Exchange Act, No. 12 of 2017 (the FEA) read with Sections 6 and 7 of the FEA, Authorized Dealers (ADs) are permitted to open and maintain following accounts in favour of senior foreign nationals who are over 55 years of age and wish to a prolonged stay in Sri Lanka on resident visas under **"Sri Lanka – My Dream Home programme"** implemented by the Department of Immigration and Emigration (Implementing Agency) in their domestic banking units, subject to the following.

2. Types of Accounts

(a) Senior Foreign Nationals' Fixed Deposit Accounts – Foreign Currency (**SFNFDAs**)
(b) Senior Foreign Nationals' Rupee Accounts (**SFNRAs**)

3. Opening and Maintaining the Accounts

(a) SFNFDAs shall be opened as a fixed deposit account with a minimum initial deposit of USD 15,000 or its equivalent in any other foreign currency. This minimum deposit shall be maintained as long as the applicant stays in Sri Lanka under the resident visas.

(b) SFNRAs may be opened and maintained as a current account in Sri Lanka Rupees with monthly remittances of USD 1,500 or its equivalent in any other foreign currency for the principal applicant and USD 750 or its equivalent in any other foreign currency for each accompanying spouse or dependent child for their upkeep in Sri Lanka.

4. Senior Foreign Nationals' Fixed Deposit Accounts (SFNFDAs)

4.1 Permitted Credits

(a) Minimum initial deposit of USD 15,000 or its equivalent in any other foreign currency brought into the country by the applicant in either of following mechanisms:

   i. remittances in foreign exchange received from outside Sri Lanka through the banking system in favour of the account holder; or

   ii. foreign exchange brought into Sri Lanka by the account holder upon declaration, for upkeep in Sri Lanka; or

   iii. transfers from Inward Investment Accounts or accounts maintained in the Offshore Banking Unit of the same account holder.

(b) interest earned in foreign currency on the funds held in the account.

4.2 Permitted Debits

(a) withdrawals from SFNFDAs shall only be permitted at the time that the account holder decides to terminate his stay in Sri Lanka, upon obtaining documentary evidence to ensure such departure. Funds may be released as follows:

   i. remittances of funds to an account maintained outside Sri Lanka in the name of the account holder or to a designated third party.

   ii. withdrawals in foreign currency notes up to USD 10,000.

(b) transfer of interest earned on SFNFDAs to the SFNRA of the account holder.

5 Senior Foreign Nationals' Rupee Accounts (SFNRAs)

5.1 Permitted Credits

(a) remittances in foreign exchange received from outside Sri Lanka through the banking system in favour of the account holder or foreign exchange brought into Sri Lanka by the account holder for upkeep in Sri Lanka as required in Paragraph 3 (b) above.

(b) interest paid on the funds in the SFNFDA of the account holder as per Paragraph 4.2 (b), converted into Sri Lanka Rupees.

5.2 Permitted Debits

(a) disbursements in Sri Lanka in Sri Lanka Rupees of the account holder or his dependents residing in Sri Lanka.

(b) remittances for payments in respect of current transactions of the account holder or his dependents residing in Sri Lanka.

6. Monthly Returns

(a) ADs shall submit reports as per the **Annex I** and **Annex II** on a monthly basis to this department on or before the 15^{th} day of the following month by email to **dfem@cbsl.lk**.

(b) ADs are required to implement a system within the bank in order to generate or extract the relevant information from the books of accounts of their respective banks, as per the above reporting requirement.

7. Persons eligible to open special accounts under these Directions shall only maintain one SFNFDA and SFNRA in the banking system and such accounts may be held as joint accounts with the accompanying dependents.

8. ADs shall require prior permission of the Director-Department of Foreign Exchange with the concurrence of the Implementing Agency of the scheme, for any transaction/transfer to/from SFNFDAs or SFNRAs for any purpose which falls outside the purview of these Directions.

9. For the purpose of these Directions

(a) **"Remittances"** shall include telegraphic transfers, other interbank transfers, bank drafts, other payment instruments, payments received via other internationally accepted payment mechanisms or platforms and funds received from exchange companies/houses in foreign currency from abroad, other than currency notes;

(b) **"Declaration'** shall refer to the declaration to the Department of Customs where foreign exchange exceeds USD 15,000 or its equivalent in other foreign currencies or an appropriate declaration to an AD where such foreign exchange is less than or equals USD 15,000 or its equivalent in other foreign currencies;

(c) **"Current transactions"** shall have the same meaning as in the Foreign Exchange Act, No. 12 of 2017.

10. Directions No. 07 of 2017 dated 20 November 2017 issued to ADs specifying requirements related to on operating of SFNFDAs and SFNRAs are hereby rescinded.

11. The revocation of previous Directions referred to in Paragraph 10. above shall not affect any rights accrued on or penalties or liabilities incurred, under them prior to the revocation.

12. Nothing permitted by these Directions shall be construed as exempting, absolving or preventing ADs or any person dealing in foreign exchange under these Directions, from the requirement to comply with the provisions of any other law.

13. These Directions shall come into operation with effect from **22 March 2021**.

Director-Department of Foreign Exchange
18 March 2021

Annex I of the Directions No. 07 of 2021

Monthly Statement of Senior Foreign Nationals' Fixed Deposit Account (SFNFDA)

Name of the Bank: …………………………..
Reporting Month & Year: ……………………….

In USD

Name of the Account Holder	Account Number	Currency	Initial Deposit		Outward Remittances	Withdrawals at the Time of Depature	Interest earned	Interest transferred to SFNRA	Other	Closing Balance
			Date	Amount						

Authorized Dealers are required to furnish both scanned copy of the report and the MS Excel version of the same as above
We certify that the above information extracted/ generated from the books of accounts of the bank is accurate.

Name & Designation of the Authorized Officer: …………………...……

Signature & Seal: …………………………………………

Date: …………………………..

Name of the Compliance Officer: …………………

Signature: ………………………

Date: …………………………..

Monthly Statement of Senior Foreign Nationals' Rupee Account (SFNRA)

Name of the Bank: …………………………..
Reporting Month & Year: ……………………….

In LKR

Name of the Account Holder	Account Number	Currency	Opening Balance at the begining of the month	Credits			Debits			Closing Balance
				Inward Remittances/ Deposits	Transfer of Funds/ Interest from SFNFDA	Other	Payments for Current Transaction	Local Disburseme nts	Other	

Authorized Dealers are required to furnish both scanned copy of the report and the MS Excel version of the same as above
We certify that the above information extracted/ generated from the books of accounts of the bank is accurate.

Name & Designation of the Authorized Officer: ……………………………………….

Signature & Seal ………………………………………………………………………………

Date: ……………………………………………………………………………………………

Name of the Compliance Officer: ……………………………..

Signature: …………………………………………………….

Date: ……………………………………………………………

DEPARTMENT OF FOREIGN EXCHANGE
CENTRAL BANK OF SRI LANKA

DIRECTIONS No. 16 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Directions issued to Authorized Dealers on Capital Transactions Rupee Accounts

In terms of the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No. 03 of 2021 (the regulations) and Sections 9 of the Foreign Exchange Act, No.12 of 2017 (FEA), read with Sections 6 and 7 of the FEA, Authorized Dealers (ADs) are permitted to open and maintain Capital Transactions Rupee Accounts (CTRAs) in the Domestic Banking Unit, subject to the following.

2. Eligible Persons

(a) An emigrant, resident in or outside Sri Lanka.

(b) A Non- National resident in or outside Sri Lanka including minors of such person.

(c) An individual Sri Lankan resident in or outside Sri Lanka who has obtained Temporary Resident visa in another country, aged 18 years or above.

(d) An individual Sri Lankan resident in Sri Lanka who is a prospective migrant under the parent migration scheme.

(e) An administrator or executor of the estate of a deceased person who was an emigrant.

3. Opening and Maintaining the CTRAs

(a) The CTRA may be opened and maintained in the form of Savings or Current (without overdrawing facility) account, in Sri Lanka Rupees.

(b) Eligible persons shall open only one CTRA in the banking system and shall be held as sole account.

(c) Both CTRA and Emigrant’s Remittable Income Account shall be opened and maintained with the same AD.

(d) All existing CTRAs except the accounts for which a Registration Number has been issued by the Central Bank, shall be re-designated and continued to be operate as Non Resident Rupee Accounts, within three months from the date of the regulations.

(e) All existing CTRAs maintained by foreign firms/ companies registered/ incorporated outside Sri Lanka, shall be re-designated and continued to be operate as Non-Resident Rupee Accounts, within three months from the date of the regulations.

(f) All existing CTRAs maintained by Sri Lankans employed abroad who are residing outside Sri Lanka, shall be re-designated and continued to be operate as Sri Lanka Rupee Accounts, within three months from the date of the regulations.

4. Permitted Credits

(a) Where the account holder is an emigrant, resident in or outside Sri Lanka;

i. Remittances in foreign exchange received from outside Sri Lanka in favour of the account holder through the banking system, for the purpose of local disbursements in Sri Lanka.

ii. Any proceeds realized from any asset in Sri Lanka (including movable, immovable, tangible and intangible assets), owned by the emigrant while being a resident in Sri Lanka or acquired by utilizing funds through such emigrant's Sri Lanka rupee accounts prior to the regulations coming into effect.

iii. Any proceeds derived from any assets in Sri Lanka (including movable, immovable, tangible and intangible assets) that are inherited by an emigrant, from a person resident in Sri Lanka.

iv. Any proceeds derived from any asset in Sri Lanka (including movable, immovable, tangible and intangible assets) that are received as a gift by the emigrant, from an immediate family member who is a person resident in Sri Lanka.

v. Any proceeds realized from any asset in Sri Lanka (including movable, immovable, tangible and intangible assets, excluding funds held in the Personal Foreign Currency Accounts or Inward Investment Accounts) that are inherited or received by way of a gift to or by the emigrant from another emigrant who is an immediate family member (*i.e.* transferor) out of the investments, made while being a resident in Sri Lanka or made through his or her Sri Lanka rupee accounts prior to the regulations coming into effect or inherited by the transferor or received as a gift by the transferor or made through an Non Resident Rupee Account of the transferor as permitted in the Foreign Exchange (Classes of Capital Transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021.

vi. Monetary gifts received by the emigrant from an immediate family member, being funds realized from any asset in Sri Lanka (including movable, immovable, tangible and intangible assets).

vii. Any income derived from the investments owned or acquired or inherited or received by way of a gift by the emigrant as mentioned under subparagraph 4(a)(ii) to 4(a)(v) of these Direction.

viii. Superannuation benefits of the account holder [including Employees Provident Fund (EPF), Employees Trust Fund (ETF), gratuity and pensions or any other retirement benefits].

ix. Transfers from Non-Resident Rupee Account of the account holder.

(b) Where the account holder is a Non- National resident in or outside Sri Lanka including a minor;

i. Any income and any capital proceeds of the investments as permitted under subparagraph 4(5) (c), 4 (5) (d) and 4(7) under heading A of Schedule I of the Foreign Exchange (Classes of Capital Transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No.02 of 2021.

ii. Superannuation benefits of the account holder [including Employees Provident Fund (EPF), Employees Trust Fund (ETF), gratuity and pensions or any other retirement benefits].

(c) Where the account holder is an individual Sri Lankan who has obtained Temporary Resident visa in another country, aged 18 or above; funds equivalent to maximum of USD 30,000, to obtain foreign exchange, as permitted under the regulations.

(d) Where the account holder is an individual Sri Lankan who is a prospective migrant under the parent migration scheme; funds equivalent to the amount of the payment to be made to overseas authorities for obtaining visa under the parent migration scheme, as permitted under the regulations.

(e) Where the account holder is an administrator/executor of the estate of a deceased person who was an emigrant;

i. Transfers from CTRA or Non-Resident Rupee Account or Emigrant's Remittable Income Account of such deceased person.

ii. Any income or capital proceeds receivable to such deceased person as referred under paragraph 4(a) excluding 4(a)(vi) of these Directions.

(f) Income received for the services provided by the accountholder; and

(g) Interest earned in Sri Lanka Rupees on the funds held in the account.

5. Permitted Debits

(a) Where the account holder is an emigrant resident outside Sri Lanka or an emigrant leaving Sri Lanka (initially or subsequently);

i. Remittance/ transfer eligible migration allowance to a Personal Foreign Currency Account or Inward Investment Account or an account maintained in the Offshore Banking Unit or an account maintained outside Sri Lanka, of the account holder.

ii. Remittance/ transfer of funds which was credited under paragraphs 4(a)(vii) and 4(a)(viii) above to a Personal Foreign Currency Account or Inward Investment Account or Emigrant's Remittable Income Accounts or an account maintained in the Offshore Banking Unit or an account maintained outside Sri Lanka, of the account holder.

iii. Transfers to a CTRA of the children, grandchildren, spouse or siblings of the account holder as a gift, subject to the regulations.

iv. Transfers to a Non-Resident Rupee Account of the account holder.

(b) Where the account holder is an emigrant resident in Sri Lanka;

i. Withdrawal in foreign currency notes up to the maximum limit specified in the Directions on Current Transactions or transfer of funds for uploading a Foreign

Travel Card for travel purpose of the account holder who is a resident in Sri Lanka.

ii. Remittance for the purpose of living expenses of immediate family member/s (who is/are dependent/s living outside Sri Lanka) of the account holder who is a resident in Sri Lanka.

(c) Where the account holder is a Non-National resident in or outside Sri Lanka including a minor;

i. Remittance/ transfer of USD 30,000 per annum out of the funds credited under subparagraph 4(b)(i), to Inward Investment Account or Personal Foreign Currency Account or an account maintained in the Offshore Banking Unit or an account maintained outside Sri Lanka, of the account holder;

ii. Remittances/ transfer out of the funds credited under subparagraph 4(b)(ii) above, to Inward Investment Account or Personal Foreign Currency Account or an account maintained in the Offshore Banking Unit or an account maintained outside Sri Lanka, of the account holder;

(d) Where the account holder is an individual Sri Lankan who has obtained Temporary Resident visa in another country, aged 18 or above; issuance of foreign exchange up to a maximum of USD 30,000.

(e) Where the account holder is an individual Sri Lankan who is a prospective migrant under the parent migration scheme; payments to overseas authorities for obtaining visa under the parent migration scheme.

(f) Where the account holder is an administrator or an executor of the estate of a deceased person who was an emigrant, transfer of funds to the CTRA of beneficiary/s of estate of the deceased person.

(g) Disbursements in Sri Lanka in Sri Lanka rupees.

6. Procedure for Opening a CTRA

(a) ADs shall obtain a registration number from the Director-Department of Foreign Exchange prior to opening a CTRA for an eligible person, upon submission of following scanned documents (as applicable) through CTRA@cbsl.lk:

i. A completed form of Annex I.

ii. A copy of the identification page and alternative and observation pages of the current passport.

iii. A copy of the Permanent Residency (PR) endorsement or other documentary evidence/s to prove PR date and country.

iv. A copy of the certificate of citizenship or dual citizenship.

v. If the emigrant has been born outside Sri Lanka, a copy of the certificate of birth registered in Sri Lanka (if any).

(b) ADs shall open a CTRA upon receipt of a registration number issued by the Director-Department of Foreign Exchange. At any event, ADs may open the Emigrant's Remittable Income Account in name of the same accountholder under the same Registration Number issued by the Director-Department of Foreign Exchange. In the event where an emigrant who already has a Emigrant's Remittable Income Account for which the Registration Number has been issued by the Director-Department of Foreign Exchange requires to open a CTRA, ADs are permitted to open a CTRA under the same Registration Number.

7. Other Conditions

(a) The migration allowance shall be claimed only at the time of leaving Sri Lanka (initially or subsequently) or at the time that the emigrant is residing outside Sri Lanka.

(b) The account number assigned to the CTRA in respect of eligible persons, shall be informed to the Director-Department of Foreign Exchange through CTRA@cbsl.lk immediately after it is assigned.

(c) When opening a CTRA for eligible minors (*i.e*. persons aged below 18 years), ADs shall open CTRA through his/her natural or legally appointed guardian. Such minors may claim their eligible allowances once they reach 18 years as permitted in the regulations.

(d) When executing the transaction permitted under the paragraph 4(a)(ix) of these Directions, ADs shall obtain a confirmation on the source of funds from the AD with whom the Non-Resident Rupee Account is maintained.

(e) When executing the transaction permitted under the paragraph 5(b) of these Directions,

i. If the travel allowance is to be claimed for the purpose of travel to the country where the accountholder has obtained PR or citizenship and the funds to be utilized for this purpose has been credited under paragraph 4(a) (i) to 4(a) (vi) of these Directions, the amount shall be deducted from the eligible migration allowance at the time of claiming such allowance.

ii. If the living expenses are to be remitted his/her dependents who are living in the country where the accountholder has obtained PR or citizenship and the funds to be utilized for this purpose has been credited under paragraph 4(a) (i) to 4(a) (vi) of these Directions, the amount shall be deducted from the eligible migration allowance at the time of claiming such allowance.

(f) When executing the transaction permitted under the paragraph 5(a)(iv) and 5 (f) of these Directions, ADs shall forward a confirmation on the source of funds to the AD with whom the CTRA is maintained.

(g) ADs may issue foreign exchange on eligible migration allowance at the time of leaving Sri Lanka initially by the emigrant or on transactions permitted under subparagraph 5(d) above, subject to the maximum limit of USD 5,000 or equivalent amount in any designated foreign currency in the form of foreign currency notes with an appropriate endorsement made on the passport by the AD, including date, amount of foreign currency, CTRA registration number, destination.

(h) If the AD observe or was informed that the emigrant has made outward investments while being a resident in Sri Lanka through an Outward Investment Account, in the country where the said individual has obtained Permanent Residency or Citizenship, the

AD shall obtain details of such investments from the AD with whom the Outward Investment Account is maintained and deduct the value of outward remittances made for such investments from his/her eligible migration allowance of such emigrants and inform the migration of the said emigrant to the AD with whom the Outward Investment Account is maintained, in order to enable the conversion of such Outward Investment Accounts into Non Resident Rupee Accounts.

(i) ADs shall have a mechanism in place to identify the individual from the registration number issued by this department as well as the CTRA number.

(j) ADs shall obtain proper legally acceptable documentary evidence including the documents referred in Annex 2 and 3 (where applicable) to establish the legality and *bona-fide* of the underlying transaction to be carried out and ensure the compliance to the regulations and these Directions and maintain such documentary evidence/records (either in hard copy or electronic/digital form) beyond any statutory record keeping requirement until the closure of the CTRA.

8. Closure of CTRAs.

(a) ADs require prior approval of the Director-Department of Foreign Exchange for closure of CTRAs opened and maintained in respect of eligible persons except an administrator or executor of the estate of a deceased person permitted under paragraph 2(e) of these Directions.

(b) ADs shall close CTRAs opened in respect of an administrator or executor of the estate of a deceased person upon completion of the administration activities in Sri Lanka under the estate of such deceased person.

(c) ADs shall inform such closure mentioned under 8(b) above to the Director-Department of Foreign Exchange within three working days from the date of such closure via CTRA@cbsl.lk.

9. ADs shall require prior permission of the Director-Department of Foreign Exchange, for any transaction/transfer to/from CTRAs for any purpose which falls outside the purview of these Directions.

10. Reporting Requirement

ADs shall submit a report as per the Annex 4 of these Directions on monthly basis to the Director-Department of Foreign Exchange on or before the 15th day of following month by email to dfem@cbsl.lk.

11. For the purpose of these Directions

(a) **"Emigrant"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No. 3 of 2021.

(b) **"Immediate Family member"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No. 3 of 2021.

(c) **"Parent Migration Scheme"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No. 3 of 2021.

(d) **"Temporary Resident Visa"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No. 3 of 2021.

(e) **"Migration Allowance"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No. 3 of 2021.

(f) **"Remittances"** shall include telegraphic transfers, other interbank transfers, bank drafts, other payment instruments, payments received via other internationally accepted payment mechanisms or platforms and funds received from exchange companies/houses in foreign currency from abroad, other than currency notes.

12. Nothing permitted by these Directions shall be construed as exempting, absolving or preventing ADs, dealing in foreign exchange under these Directions, from the requirement to comply with the provisions of any other law.

13. Directions No. 08 of 2017 dated 20 November 2017 issued to ADs specifying requirements related to CTRAs are hereby rescinded.

14. The revocation of previous Directions referred to in Paragraph 13 above shall not affect any rights accrued on or penalties or liabilities incurred, under them prior to the revocation.

15. All credits and debits of these Directions shall be subject to any Order issued under the section 22 of the FEA.

16. These Directions shall come into operation with effect from **22 March 2021.**

Director-Department of Foreign Exchange

18 March 2021

Annex 1 to the Directions No. 16 of 2021

Request for registration number to open a Capital Transactions Rupee Account (CTRA) and Emigrant's Remittable Income Account (ERIA).

1). Details of CTRA or ERIA Holder

a). Full Name:…………………………………………………………………………………...

b). NIC No (Sri Lanka): ………………………………………………………..........................

c). Personal Identification No. (Foreign): ……………………………………………………..

d). Current Passport No: ……………………………………………………………………….

e). Sri Lankan Passport No. (if any): ……………………………………………………….

f). Date of Birth (DD/MM/YY):............................ Place of Birth:..

g). Date of Obtaining PR (DD/MM/YY): ……………………………………………………..

h). Country of PR/Citizenship: …………………………………………….……………………..

i). The Account to be opened (ERIA or CTRA or Both): ....

j). Eligible Category of the Accountholder (specify the eligibility): ……………………..........

2). Details of the Authorized Dealer

a). Name : ……………………………………………………………………….

b). Branch : ……………………………………………………………………….

c). Branch Address : ……………………………………………………………………….

d). Email : ……………………………………………………………………….

e). Name of the Requesting Officer : ………………………………………………………….

f). Designation : …………………………………………………………….

g). Contact No: Direct: ……………………

Mobile: …………………...

h). Date and Signature : ……………………………………………………………

Note: 1. Authorized Dealers are required to fill and submit the Annex 1 with accurate and complete information above.

Annex 2 to the Directions No. 16 of 2021

Documents to be obtained when releasing the foreign exchange for migration allowance

i. A formal request from emigrant (Authorized Dealers are advised to maintain a format).

ii. A copy of Personal Identification Card (Foreign).

iii. A copy of birth certificate of the emigrant.

iv. Documents to prove the Permanent Residency (PR), Citizenship (if any) and Dual Citizenship (if any).

v. Copies of introductory pages of the emigrant's current passport (as applicable).

vi. Valid documents to prove the source/s of funds (eg. Deed of transfer etc.). If it is a gift as permitted in the regulation, it is mandatory to submit a consent letter signed by the grantor along with the certified copies of birth certificate/s or marriage certificate or any other documentary evidence (as applicable) to prove the relationship (as an immediate family member) between grantor and the emigrant.

vii. A tax clearance certificate from the Commissioner General of Inland Revenue Department of Sri Lanka for the amount to be remitted (if required, as per the regulations of Department of Inland Revenue).

viii. An affidavit duly stamped and attested by a Justice of Peace/ Commissioner for Oaths/ solicitor, declaring that,

(a) no transfers have been made or will be made in excess of the initial allowance of USD 200,000 and the annual allowance of USD 30,000, as applicable. If any migration allowance has been availed prior to the date of declaration, it should be declared.

(b) no transfers have been made for the purpose of investing/acquiring asset outside Sri Lanka. If any investment has been made, details of such investments (name of the AD through which the remittances made, date of remittance, amount, currency, name and number of the account, nature of the investment, details of investee) along with documentary evidence should be declared.

ix. A copy of air ticket (as applicable).

x. A copy of emigrant's power of attorney (as applicable).

xi. Other than above, Authorized Dealers may obtain any documentary evidence/information in order to adhere to their internal procedures and as required in paragraph 7(j) of these Directions.

Annex 3 to the Directions No. 16 of 2021

Documents to be obtained when releasing the foreign exchange for the capital transaction permitted for "A Non- National resident in or outside Sri Lanka" under these Directions

i. A formal request from the applicant (Authorized Dealers are advised to maintain a format).

ii. Copy of Personal Identification Card (Foreign).

iii. A copy of the introductory pages of the current passport, of the applicant.

iv. Valid documents to prove the source/s of funds.

v. A tax clearance certificate from the Commissioner General of Inland Revenue Department of Sri Lanka for the amount to be remitted (if required, as per the regulations of Department of Inland Revenue).

vi. Other than the above, Authorized Dealers may obtain any documents to adhere to their internal procedures and as required in the paragraph 7 (j) of these Direction.

Annex 4 to the Directions No. 16 of 2021

Monthly Statements of Capital Transactions Rupee Accounts (CTRAs)

Name of the Bank: …………………………………………………

Reporting Month & Year: ………………………………………….

Table 1: Details of the Account and Total Debits from CTRAs

In USD

Account holder's Details					Account Details		Debits							
							Transfers to Accounts outside Sri Lanka					Issuance of FX	Transfers to local accounts**	Disbursement in sri lanka in LKR
Name in Full	Passport No. (Local/Foreign)	NIC	Eligible Category of the person *	Country of PR / Nationality	Reg. No.	Account No.	Date of the transaction	Migration allowance	Payment for visa under parent migration scheme	In terms of Non-national resident outside Sri Lanka	Current income			
							Total							

You may extend the rows needed for the details of the CTRA holders.

* Follow the numbering order as per the Direction

** Beakup of the transfers to local foreign currency accounts should be presented as per table 01

Table 01

Account Details		Transfers to local Foreign Currency accounts				
Reg. No.	Account No.	PFCA	IIA	OBU	NRRA	CTRA as a gift

Authorized Dealers are required to furnish both scanned copy of the report and the MS Excel version of the same as above

We certify that the above information extracted/generated from the books of accounts of the bank is accurate.

Name & Designation of the Authorized Officer :……………………………

Signature & Seal:…………………………………………………………

Date :…………………………………………………………………….

Name of the Compliance Officer :…………………………………………………………………

Signature :………………………………………………………………………………………

Date :…………………………………………………………………………………………..

DEPARTMENT OF FOREIGN EXCHANGE
CENTRAL BANK OF SRI LANKA
DIRECTIONS No. 18 of 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Directions issued to Authorized Dealers on Non Resident Rupee Accounts

In terms of the Foreign Exchange (Opening and Maintenance of Accounts for the Purpose of Engaging in Foreign Exchange Transactions) Regulations No. 5 of 2021 (the regulations) and Sections 9 of the Foreign Exchange Act, No. 12 of 2017 (FEA) read with Section 6 and 7 of FEA, Authorized Dealers (ADs) are permitted to open and maintain Non Resident Rupee Accounts (NRRAs) in the Domestic Banking Unit, subject to the following.

2. Eligible Persons

(a) An emigrant resident in or outside Sri Lanka.

(b) A firm or a company established/incorporated outside Sri Lanka.

3. Opening and maintaining the NRRAs

(a) NRRAs may be opened and maintained in the form of Savings or Current (without overdrawing facility) or Term Deposit account, in Sri Lanka Rupees.

(b) NRRAs shall be held as sole account and NRRAs maintained by emigrants may be held as joint accounts with another emigrant.

(c) A firm or a company established/incorporated outside Sri Lanka who expect to execute transactions permitted under subparagraph 4(7) under heading A of Schedule I of the Foreign Exchange (Classes of Capital transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021, shall only be eligible to open one NRRA in the banking system, for such purpose.

(d) All Capital Transactions Rupee Accounts except the accounts for which Registration Numbers have been issued by the Central Bank, shall be re-designated and continued to be operate as NRRAs, within three months from the date of the regulations.

(e) All Sri Lanka Rupee Accounts maintained by an emigrant who expects to leave Sri Lanka for the purpose of permanently settling in the country where he/she has obtained Permanent Residency status, shall be re-designated and continued to be operated as NRRAs, with immediate effect once the AD is informed or aware on his/her migration.

4. Procedure of re-designating all Sri Lanka Rupee Accounts maintained by an individual Sri Lankan who is a prospective migrant under a Permanent Residency visa issued by another country, as NRRAs;

(a) Any Sri Lanka Rupee account which maintained as "sole account or joint account" by an emigrant who expects to leave Sri Lanka for the purpose of permanently settling in the country where he/she has obtained Permanent Residency status, shall be re-designated and continued to be operate as NRRAs.

(b) Any Sri Lanka Rupee account maintained as "joint account" by an emigrant who expects to leave Sri Lanka for the purpose of permanently settling in the country where he/she has obtained Permanent Residency status with another person resident in Sri Lanka, shall be closed and the said emigrant may open NRRAs, if required. The balance lying in such Sri Lanka Rupee Accounts may be transferred to the NRRAs to be opened by the prospective migrant, subject to the procedure of normal banking business.

(c) Any Sri Lanka Rupee account maintained as "joint account" by an emigrant who expects to leave Sri Lanka for the purpose of permanently settling in the country where he/she has obtained Permanent Residency status with another emigrant, shall be re-designated and continued to be operate as NRRAs.

(d) Outward Investment Accounts maintained by an emigrant who expects to leave Sri Lanka for the purpose of permanently settling in the country where he/she has obtained Permanent Residency status, shall be converted and continued to be operated as NRRAs, with immediate effect once the AD is informed or aware on his/her migration. ADs shall inform such converted of Outward Investment Accounts into NRRAs (including the details such as sum of outward remittances (USD), date of remittances of all investment made to the country where he/she has obtained Permanent Residency status) to the Director- Department of Foreign Exchange via dfem@cbsl.lk within one week from the date of conversion.

5. Permitted Credits

(a) Remittances in foreign exchange received from outside Sri Lanka in favor of the account holder through the banking system, for the purpose of local disbursements in Sri Lanka.

(b) Where the account holder is an emigrant;

i. Any proceeds derived from any assets in Sri Lanka (including movable, immovable, tangible and intangible assets), owned by the emigrant while being a resident in Sri Lanka or acquired by utilizing funds through such emigrant's Sri Lanka rupee accounts prior to the regulations coming into effect or acquired by funding through the account as permitted in the Foreign Exchange (Classes of Capital Transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021.

ii. Any proceeds derived from any assets in Sri Lanka (including movable, immovable, tangible and intangible assets) that are inherited by an emigrant, from a person resident in Sri Lanka.

iii. Any proceeds derived from any asset in Sri Lanka (including movable, immovable, tangible and intangible assets) that are received as a gift by an emigrant, from an immediate family member who is a person resident in Sri Lanka.

iv. Any proceeds realized from any asset in Sri Lanka (including movable, immovable, tangible and intangible assets) that are inherited or received by way of a gift to or by the emigrant, from another emigrant who is an immediate family member (*i.e.* transferor) out of the investments, made while being a resident in Sri Lanka or made through his or her Sri Lanka rupee accounts prior to the regulations coming into effect or inherited by the transferor or received as a gift by the transferor or made through an NRRA of transferor as permitted in the Foreign Exchange (Classes of Capital transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021.

v. Any income derived from the investments owned or inherited or received as a gift by the emigrant as mentioned under subparagraph 5(b)(i) to 5(b)(iv) of these Direction.

vi. Superannuation benefits of the account holder [including Employees Provident Fund (EPF), Employees Trust Fund (ETF), gratuity and pensions or any other retirement benefits].

(c) Where the account holder is a firm, or a company established/incorporated outside Sri Lanka;

i. Local income derived from a current transaction, subject to the verification of the documentary evidence and upon establishing *bona-fide* of the transactions.

ii. Any income and any capital proceeds of the investments as permitted under subparagraph 4(7) under heading A of Schedule I of the Foreign Exchange (Classes of Capital transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021.

(d) Interest earned on the funds held in the account.

6. Permitted Debits

(a) Where the account holder is an emigrant;

i. Payments relating to the investments as permitted the Foreign Exchange (Classes of Capital transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021.

ii. Transfers to the Capital Transactions Rupee Account of the accountholder.

iii. Transfer out of current income of the accountholder credited under paragraph 5(b)(v), to the Emigrant's Remittable Income Account of the account holder.

iv. Transfer of funds to the Capital Transaction Rupee Account of the administrator/executor of the estate of a deceased person (*i.e.* accountholder).

(b) Where the account holder is a firm, or a company established or incorporated outside Sri Lanka;

i. Remittances out of the funds credited under paragraph 5(c) i. and 5(d) of these Directions.

ii. Out of the funds credited under paragraph 5(c) ii. of these Directions, remittance/ transfer of USD 30,000 per annum, to Inward Investment Account or an account maintained in the Offshore Banking Unit or an account maintained outside Sri Lanka, of the account holder.

(c) Disbursements in Sri Lanka in Sri Lanka Rupees.

7. Other terms and conditions

(a) All income and capital proceeds of such investments made through the NRRA as permitted in the Foreign Exchange (Classes of Capital transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021 shall be credited to respective NRRA, through which the investment was made.

(b) When executing the transactions under the subparagraph 6(a)(ii) to 6(a)(iv) of these Directions, ADs shall forward a confirmation on the source of funds to the recipient AD with whom the Capital Transactions Rupee Account or Emigrant's Remittable Income Account is maintained.

(c) ADs shall obtain legally acceptable documents confirming that,

i. No NRRA has been opened with another AD when opening an NRRA under the subparagraph 3(c) of these Directions.

ii. Accepting to forego the future remittances, if the declaration mentioned under 7(c)i was false in any event.

(d) ADs shall obtain proper legally acceptable documentary evidence (as required) to establish the *bona-fide* of the transactions to be carried out through the NRRA and ensure the compliance to the regulations and these Directions.

(e) ADs shall maintain documentary evidence (either in hard copy or electronic/digital form) regarding the transactions made through the NRRA held by the emigrants beyond any statutory record keeping requirements during the maintenance of the account.

8. Closure of NRRAs

(a) NRRA may be closed at the request of the account holder if all investments made through NRRA (if any) are disposed/liquidated and such proceeds are transferred to the CTRA of the accountholder.

(b) ADs shall inform such closure to the Director- Department of Foreign Exchange via an email to dfem@cbsl.lk, within one weeks from the date of such closure.

9. ADs shall require prior permission of the Director-Department of Foreign Exchange, for any transaction/transfer to/from NRRAs for any purpose which falls outside the purview of these Directions.

10. Reporting Requirement

(a) ADs shall submit a report as per the Annex of these Directions on monthly basis to the Director-Department of Foreign Exchange on or before the 15th day of following month by email to dfem@cbsl.lk.

(b) ADs shall submit the details (Name and address of the Accountholder, Registration Number of the firm/company in that country, Account Number) of NRRAs opened by the firm/company established/incorporated outside Sri Lanka who expect to execute transactions permitted under subparagraph 4(7) under heading A of Schedule I of the Foreign Exchange (Classes of Capital transactions Undertaken in Sri Lanka by a Person Resident Outside Sri Lanka) Regulations No. 02 of 2021, within one week from the date of opening.

11. For the purpose of these Directions;

(a) **"Emigrant"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No. 3 of 2021.

(b) **"Remittances"** shall include telegraphic transfers, other interbank transfers, bank drafts, other payment instruments, payments received via other internationally accepted payment mechanisms or platforms and funds received from exchange companies/houses in foreign currency from abroad, other than currency notes.

(c) **"Immediate Family member"** shall have the same meaning in the Foreign Exchange (Remittance of Funds by Emigrants) Regulations No. 3 of 2021.

12. Nothing permitted by these Directions shall be construed as exempting, absolving or preventing ADs, dealing in foreign exchange under these Directions, from the requirement to comply with the provisions of any other law.

13. All credits and debits of these Directions shall be subject to any Order issued under the section 22 of the FEA.

14. These Directions shall come into operation with effect from **22 March 2021.**

Director - Department of Foreign Exchange
18 March 2021

Annex

Monthly Statement of Non Resident Rupee Accounts (NRRAs)

Name of the Bank:...
Reporting Month & Year: ....

Table 1: Summary Report on NRRAs

In LKR

Balances at the beginning of the month	Credits					Debits					Balances at the end of the month	No. of accounts at the end of the month
	Inward Remittances	By Emigrant	By Firm/ company incorporate outside Sri Lanka	Interest	Other	Transfer to CTRA by Emigrant	Firm/ company incorporate outside Sri Lanka		Local disbursements	Other		
							Outward remittances from the current income	Outward remittances subject to USD 30,000				

Table 2: Individual Report on Capital Transfers Executed by a Firm or a Company Established/ Incorporated Outside Sri Lanka through NRRAs

In LKR

Account Holder's Details			Total Debits		
Name of the firm/ company	Business Registration No.	A/C No.	Date of the Transaction	Outward remittances from the current income	Outward remittances subject to USD 30,000

Authorized Dealers are required to furnish both scanned copy of the report and the MS Excel version of the same as above
We certify that the above information extracted/generated from the books of accounts of the bank is accurate.

Name & Designation of the Authorized Officer ………………………………….
Signature & Seal:…………………………………………………………………
Date :……………………………………………………………………………..

Name of the Compliance Officer :………………………………………………………………………………
Signature :………………………………………………………………………………………………….
Date :…………………………………………………………………………………………………..

DEPARTMENT OF FOREIGN EXCHANGE

CENTRAL BANK OF SRI LANKA

DIRECTIONS No. 06 OF 2020 UNDER FOREIGN EXCHANGE ACT, No.12 of 2017

Directions issued to Authorized Dealers on the Special Deposit Account

In terms of the Regulations published in the Government Gazette (*Extraordinary*) No. 2170/4 dated 08 April 2020, the subsequent Regulations published in the Government Gazette (extraordinary) No. 2182/32 dated 01 July 2020 (the regulations) and section 9 of the Foreign Exchange Act, No. 12 of 2017 (FEA), Authorized Dealers (ADs) are permitted to open and maintain Special Deposit Accounts (SDAs) at the Domestic Banking Units (DBUs), subject to the following.

2. Eligible Persons

(a) Sri Lankan individuals resident in or outside Sri Lanka
(b) Dual Citizens
(c) Citizens of other States with Sri Lankan origin
(d) Non- nationals resident in or outside Sri Lanka
(e) Funds, corporate bodies, associations incorporated/registered outside Sri Lanka
(f) Any other well-wishers

3. Opening and Maintaining SDAs

(a) SDAs shall be opened during the six months period from 08 April 2020.
(b) SDAs shall be opened and maintained only in the form of Term Deposits. SDAs in the form of savings accounts may be opened as operational accounts only for the purpose of receiving funds to be placed in SDAs.
(c) SDAs shall be opened and maintained either in any designated foreign currency or in Sri Lanka Rupees (LKR).
(d) SDAs may be held as joint accounts by eligible persons.

4. **Minimum tenure**: Six (06) months.

5. **Interest payable**: One (1) percentage point and two (2) percentage points per annum for SDAs with a tenure of 6 months and 12 months, respectively, payable (in the currency of deposit) at the maturity of the SDAs, in addition to the deposit interest rates applicable for normal deposits of similar maturities by the respective AD.

   Note: *The Central Bank of Sri Lanka (CBSL) will periodically reimburse the additional interest to the ADs in LKR, converted using an indicative rate specified by the CBSL applicable on the date of paying such interest at the maturity of the deposit.*

6. **Repatriation of Funds**: Freely convertible and repatriable outside Sri Lanka on the maturity of term deposits.

7. **Permitted Credits**

(a) Inward remittances in foreign currency received from outside Sri Lanka in favour of the account holder through the banking system.

(b) Transfers from Inward Investment Accounts or accounts maintained in the Offshore Banking Unit by the account holder, out of the proceeds received as inward remittances during the six months period from 08 April, 2020 in favour of the account holder.

(c) Foreign exchange legitimately acquired and brought by the account holder who arrived into Sri Lanka on or after 01 January, 2020 subject to a declaration made to the Customs Department at the port of arrival, as prescribed by the Minister by an Order published in the Gazette under section 8 of FEA.

(d) Foreign exchange equal or less than USD 15,000 or an equivalent amount in any designated foreign currency legitimately acquired and brought by the accountholder who arrived into Sri Lanka on or after 01 January, 2020 subject to an appropriate declaration to the AD.

(e) Foreign Currency notes in possession of any person in, or resident in, Sri Lanka up to such limits and subject to such terms and conditions, as prescribed by the Minister by an Order published in the Gazette under section 8 of FEA, subject to a declaration on source of funds to the AD.

8. Permitted Debits

(a) Outward remittances of maturity proceeds upon maturity of the deposit.

(b) Transfer of maturity proceeds of SDA term deposits to an Inward Investment Account or an account maintained in the Offshore Banking Unit by the same accountholder.

(c) Disbursements in Sri Lanka in Sri Lanka Rupees.

9. Other Conditions

(a) In the event of receiving funds through an Inward Investment Account or an account maintained in the Offshore Banking Unit, of the same accountholder, ADs shall ensure that such funds have been received as inward remittances into Sri Lanka on or after 08 April 2020.

(b) ADs shall ensure that inward remittances which are subject to other regulatory requirements such as export proceeds, returns/sale proceeds of investments made outside Sri Lanka by resident investors or other inward remittances subject to any other statutory requirements are not qualified to be credited to an SDA.

(c) Premature withdrawals shall be discouraged before the minimum tenure of 6 months. Premature withdrawal of SDAs shall not be eligible for any additional interest payable as per paragraph 5 above.

(d) SDAs with 6 months maturity period may be rolled over only for a further 6 months term and will be only eligible for additional interest offered for 6 months tenure SDAs (*i.e.* 1 percentage point per annum payable at maturity of the deposit, above the deposit interest rates applicable for normal deposits of similar maturities by the respective bank).

(e) ADs may consider SDAs as collaterals for granting loans in Sri Lanka rupees to persons resident in Sri Lanka. Further, SDAs may be used as collaterals for granting Sri Lanka Rupee loans or Foreign Currency loans to any person resident outside Sri Lanka, subject to the relevant regulations on granting loans to such persons as permitted in the Regulations No. 1 of 2017 published in the Gazette (*Extraordinary*) No. 2045/56 dated 17.11.2017.

(f) Funds withdrawn under paragraph 8 (c) above cannot be credited back to an SDA.

(g) In the event of inward remittance in favour of the accountholder routed via another AD due to any correspondence banking relationship, the AD who is the recipient of the inward remittance shall at the time of transferring such funds issue a confirmation, to the AD with whom the SDA is to be opened, stating that such funds have been received as eligible inward remittances.

(h) Outward remittances in favour of the accountholder may be effected through an AD other than the AD with whom the SDA is maintained, provided that a confirmation shall be obtained from the AD with whom the SDA is maintained stating that the funds were debited from the SDA of the accountholder and out of the funds credited in compliance with the regulations.

(i) At the time of opening the deposit, ADs shall make customer aware on the terms and conditions of the SDAs.

10. Reporting Requirement

(a) ADs are required to furnish information to this department on weekly basis as per the formats at Annex I and Annex 2 not later than the close of the business of the 2nd working day of the following week, via e-mail to dfem@cbsl.lk.

(b) ADs are required to implement a system within the bank in order to generate or extract relevant information from the books of accounts of their respective banks, as per the above reporting requirements.

11. Directions No. 04 of 2020 dated 09 April 2020 on SDAs are hereby rescinded.

12. The revocation of previous Directions referred to in Paragraph 11 above shall not affect any rights accrued on or penalties or liabilities incurred under them prior to the revocation.

Director - Department of Foreign Exchange
06 July, 2020

Annex I

Weekly statement of Special Deposit Accounts (SDAs) – Term Deposits

Name of the Bank ....

Reporting week ended as at ....

000'

Currency type*	No. of accounts as at the beginning of the week	Balance as at the beginning of the week	Credits				Closing balance as at the end of the week	No. of A/Cs as at the end of the week
			Inward remittances**	Transfers from		Foreign currency deposits		
				IIAs	A/Cs in OBU			
USD								
EUR								
LKR								

*You may extend the rows needed for other designated currencies.
** Include transfers from the SDA saving account (operational) as well

Authorized Dealers are required to furnish both scanned copy of the reports and the MS excel version of the same as above.

We verify the above information extracted/generated from the books of accounts of the bank is accurate.

Name of the Authorized officer:

Signature:

Date:

Name and the seal of the Compliance officer:

Signature:

Date:

Weekly statement of Special Deposit Accounts (SDAs) – Term deposits **Annex II**

(Individual details for the purpose of reimbursement of additional interest)

Name of the Bank:

Reporting Week, Month and Year:

Branch Name	Branch Code	Name of the account holder**	Residency of the account holder	NIC/ Passport No.	Currency code*	Account Number	Date of open (dd-mm-yy)	Deposit amount	Tenure of the deposit in months (tick appropriate column) 10		Maturity date (dd-mm-yy)	Normal Interest rate given by the bank (excluding the additional interest granted by CBSL) (% p.a.)	Additional interest rate granted by CBSL (1% p.a. for 6 months or 2% p.a. for 12 months)	Interest to be paid by bank at the maturity (Amount)	To be filled by CBSL Interest to be claimed from CBSL (Amount)
									6	12					
1	2	3	4	5	6	7	8	9			11	12	13	14	15
					USD										
					EUR										
					LKR										

Note: *You may extend the rows needed for other designated currencies.

** if the same individual maintains several deposits, use separate row for each deposit

Authorized Dealers are required to furnish both scanned copy of the report and the MS excel version of the same as above.

We verify the above information extracted/generated from the books of accounts of the bank is accurate.

Name of the Authorized officer:

Signature:

Date:

Name and the stamp of the Compliance officer:

Signature:

Date:

PAN ASIA BANK
The Truly Sri Lankan Bank

GENERAL BUSINESS CONDITIONS

1. SCOPE OF APPLICATION

1.1 SCOPE

These General Business Conditions (hereinafter referred to as "General Conditions" where applicable and which term shall include the terms, conditions and rules for Electronic Banking Services, Current Accounts, Term Deposit Accounts and Savings Accounts contained herein) will apply to the Customers' accounts, dealings and transactions with **the Pan Asia Banking Corporation PLC** (Reg. No. PQ 48) and its successors and assigns and which term includes any branch office (hereinafter referred to as 'the Bank"), save and except those in respect of which separate agreements are entered into by the Customer with the Bank without reference to these presents. These General Conditions govern the entire business relations (including, without limitation, forward contracts, swaps, options and any derivative transactions) between the Customer and the Bank.

In addition, particular business relations (including but not limited to securities transactions, use of cheques, current, savings or deposit accounts) may be governed by Special Conditions, which may be agreed between the Customer and the Bank from time to time. In the event of any conflict between these General Conditions and such Special Conditions, the Special Conditions shall prevail.

1.2 AMENDMENTS

Any amendments of these General Conditions and any Special Conditions will be notified to the Customer in writing. They shall be deemed to have been approved unless the Customer objects thereto in writing within a period of thirty (30) days from the date of such notification. The notification of such amendments by the Bank shall expressly draw the Customer's attention to this consequence.

2. KEEPING OF ACCOUNTS

2.1 PERIODIC BALANCE STATEMENTS

2.1.1 Issue of periodic balance statements

Unless otherwise agreed upon, the Bank will issue periodic balance statements for the Customer's account(s) at such intervals to be determined by the Bank.

2.1.2 Time allowed for objections

Any objections a Customer may have concerning the incorrectness or incompleteness of a periodic balance statement received by the Customer must be raised promptly, but in any event must be received by the Bank in writing within thirty (30) days following receipt of such statement. In the absence of any objections within the period specified above the periodic statement shall be deemed to be correct and binding on the Customer.

2.2 REVERSE ENTRIES AND CORRECTIONS MADE BY THE BANK

Incorrect credit entries to any accounts may be reversed, corrected or cancelled by the Bank through a debit entry ("reverse entry") whether prior to or after the issue of the next periodic balance statement. The Bank will without undue delay notify the Customer of any reverse entry made. With respect to the calculation of interest (or other return), the Bank shall effect the entries retroactively as of the day on which the incorrect entry was made.

2.3 OVERDRAWN AMOUNTS

The Bank may at its discretion (without being obliged to do so) extend credit, grant financial accommodation or advance moneys to the Customer for the purpose of meeting any payment or carrying out any Instruction, in which event any liabilities owing pursuant thereto (i) shall be repayable by the Customer on the Bank's demand (unless otherwise agreed to by the Bank in writing) and (ii) shall bear interest at such mutually agreed rate (or in the absence of such agreement, at such rate as the Bank may reasonably determine in accordance with its internal procedures).

2.4 COLLECTION ORDERS

2.4.1 Conditional credit entries effected upon presentation of documents

If the Bank credits the counter value of cheques, other instruments and direct debits prior to their payment, this is done on condition of punctual payment in full, even if these items are payable at the Bank itself. If the Customer submits or surrenders other items, instructing the Bank to collect an amount due from a debtor (e.g., interest coupons), and if the Bank effects a credit for such amount, this is done on condition that the Bank will obtain the amount in good funds. This condition shall also apply if the items are payable at the Bank itself. If cheques, instruments, items or direct debits are not paid or if the Bank does not obtain the amount under the collection order the Bank will be entitled to cancel the conditional credit entry and/or debit any account of the Customer (including for interest and costs) regardless of whether or not a periodic balance statement has been issued in the meantime.

2.4.2 Payment of direct debits and cheques made out by the Customer

Direct debits and cheques are paid if the debit entry has not been cancelled in accordance with the Bank's normal procedures, Cheques payable in cash are deemed to have been paid once their amount has been paid to the presenting party. Cheques are also deemed to have been paid upon the Bank honoring them or as soon as the Bank dispatches an advice of payment (whichever shall occur first). The aforesaid procedures may be subject to change by the Bank from time to time.

2.5 RISKS INHERENT IN FOREIGN CURRENCY ACCOUNTS AND TRANSATIONS

2.5.1 Execution of orders relating to foreign currency accounts

Foreign currency accounts of the Customer serve to effect the cashless settlement of payments and disposals by the Customer in foreign currency. Disposals of credit balances on foreign currency, accounts (e.g. by means of transfer orders to the debit of the foreign currency credit balance) are settled through or by banks in the home country of the currency unless the Bank (at its discretion) executes them directly within its own organization

2.5.2 Credit entries for foreign currency transactions with the Customer

If the Bank concludes a transaction with the Customer (e.g. a forward exchange transaction) under which it is obliged to pay an amount in a foreign currency, it will discharge its foreign currency obligation by crediting the account of the Customer in the respective currency, unless otherwise agreed upon.

2.5.3 Remittance

(a) A remittance/draft is to be dispatched entirely at the applicant's risk,

(b) The Bank will normally convert the remitted funds into the currency of the remittance on the day such funds are actually received at the Bank's selling rate. However, the dates of conversion and transfer are entirely at the Bank's discretion.

(c) In case of cancellation of a remittance, refund is to be made only on the basis of the amount actually received from the correspondents, and at the Bank's buying rate on the day of refund. The Bank is entitled to reimbursement for the expenses so incurred on itself and its correspondents or agents. All cancellation/ postage charges, stamp duty, turnover tax or any such levies and commissions collected are not refundable.

(d) The Bank shall not be liable for any loss or damage due to delay in payment, or in giving advice of payment, loss of items in transit or otherwise, mutilation, error, omission, interruption, or delay in transmission or delivery of any items, letter, telex, telegram or the action of the Bank's correspondents or agents.

2.5.4 Temporary limitation of performance by the Bank

The Bank's duty to execute a disposal/ payment / transfer order to the debit of a foreign currency credit balance (under paragraph 2.5.1) or to discharge a foreign currency obligation (under paragraph 2.5.2) shall be suspended to the extent that and for as long as the Bank cannot or can only restrictedly dispose of / pay / transfer the currency in which the foreign currency credit balance or the obligation is denominated, due to any event beyond the Bank's control, including force majeure. to the extent that and for as long as any such measure or event persists, the Bank is not obligated either to perform at some other place outside the country of the respective currency, in some other currency (including local currency) or by providing cash (though the Bank may in its discretion choose to do so). The right of the Bank to set off claims due in the same currency against each other shall not be affected by the above provisions.

2.5.5 Customer's risk

The Customer enters into each foreign currency transaction with full awareness that foreign currency transaction could involve foreign exchange risks for which the Bank shall not be responsible.

3. DUTIES OF THE CUSTOMER

3.1 CLARITY OF ORDERS

Orders of any kind must be timely, clear and unequivocal in their contents. The Bank may but shall not have an obligation to make inquiries and verify any unclear orders and will not be liable for any delay caused by such Inquiries. In particular, when giving orders to credit an account (e.g. transfer orders), the Customer must ensure the correctness and completeness of the name of the payee, as well as of the account number and, where applicable, the payee's bank code number. Amendments, confirmations or repetitions, of orders must be designated as such.

3.2 SPECIAL REFERENCE TO URGENCY IN CONNECTION WITH THE EXECUTION OF ORDERS

If a Customer requires particularly prompt execution of an order (e.g. because a money transfer must be credited to the payee's account by a certain date), the Customer shall notify the 'Bank' of this requirement separately. For orders given on a printed form, such a notice must be given separately from the form.

3.3 EXECUTION OF, AND OBJECTIONS TO, NOTIFICATIONS RECEIVED FROM THE BANK

The Customer must immediately examine statements of account (other than the periodic balance statement which would be governed by paragraph 2.1.1) transaction statements, statements of securities and of investment income, other statements, advices of execution of orders, and information on expected payments and consignments as to their correctness and completeness and immediately notify the Bank in writing of any objection and in the absence of any objection in the manner set out above the aforesaid statements, advices and information shall be deemed to be correct and binding on the Customer.

3.4 NOTICE TO THE BANK IN CASE OF NON-RECEIPT OF STATEMENTS

The Customer must notify the Bank immediately in writing if any periodic balance statement referred to in paragraph 2.1.1 and/or any other statement or advice or information is not received.

3.5 COMMON LAW AND STATUTORY DUTIES

The aforesaid duties are in addition to the duties, which may be imposed upon a Customer by the Common Law or any Statutory Provision.

4. COST OF BANK SERVICES

4.1 INTERST, CHARGES AND OUT-OF-POCKET EXPENSES

4.1.1 Interest and charges

The Customer shall pay interest on moneys due to the Bank and charges on services provided by the Bank at such rate(s), on such basis or bases and at such time(s) as shall be agreed in writing with the Bank from time to time or, in the absence of such written agreement, as determined by the Bank.

4.1.2 Interest on overdue amounts

The Bank shall be entitled at its discretion to charge a higher rate of interest on amounts not paid when due or amounts overdrawn without prior agreement and such interest may be compounded periodically as determined by the Bank.

4.1.3 Changes In Interest and charges

In the case of variable interest rate loans, the interest rate will be adjusted in accordance with the terms of the respective agreement. Charges for services may be changed by the Bank at its reasonable discretion unless otherwise agreed in writing.

4.1.4 Costs and expenses

The Customer shall pay or reimburse to the Bank immediately upon demand and the Bank shall be entitled to debit any of the Customer's account(s) with all commissions and other charges usually charged by the Bank whether or not previously notified to the Customer and all other costs, charges and out of pocket and other expenses incurred by the Bank in connection with these General Conditions, any Special Conditions or any other agreement between the Bank and the Customer, including legal expenses.

4.1.5 Taxes and other levies

The Customer shall also be liable to reimburse the Bank all Turnover Tax, National security Levy, Goods and Services Tax or any other similar turnover based tax, stamp duties or other levies which may be payable on the transactions carried out by the Bank with the Customer.

5. DEATH, INCAPACITY OR BANKRUPTCY

On the death, incapacity or bankruptcy of the Customer, the Bank is entitled to require the production of documentary evidence thereof (such as letters of administration, relevant court orders or any equivalents thereof) in form and substance acceptable to the Bank before the Bank permits disposal to or by any person who is designated as executor, administrator or other personal representative of the Customer or deceased, and trustee or receiver of assets or any purported beneficiary of the assets. The original of any documentary evidence must, if the Bank so requests, be submitted together with an English translation (where applicable) acceptable to the Bank. The death, incapacity or bankruptcy of any joint account holder shall not bind the Bank until it receives written notice of such fact from a source which it considers to be reliable. Upon receipt of the relevant notice, the Bank shall be entitled to freeze the account(s) until it receives to its satisfaction, the evidence as mentioned above.

6. SECURITY

6.1 PROVIDING OR INCREASING SECURITY

6.1.1 Right to the Bank to request security

The Bank shall be entitled at any time when it deems necessary to require the Customer to provide security for any liabilities of the Customer (whether present, future, unmatured, conditional or contingent) to the Bank and where any security has been provided by the Customer, the Bank shall be entitled to require substitute or additional security if in its opinion (a) the security provided ceases to be in full force and effect or shall become or threatens to become unenforceable or inadequate in value or be in jeopardy, or (b) any circumstance occurs or becomes known which justifies a higher risk assessment of the claims against the Customer or a greater security margin.

6.1.2 Changes in the risk

If the Bank, upon the creation of claims against the Customer, has initially dispensed wholly or partly with requiring that security be provided or increased, it may nonetheless make such a demand at a later time.

6.1.3 Setting a time period for providing or increasing security

The Bank will allow a reasonable time (as determined by the Bank) to provide or increase security.

6.2 SECURITY INTERESTS IN ITEMS FOR COLLECTION AND DISCOUNTED BILLS OF EXCHANGE

6.2.1 Transfer of ownership by way of security

The Bank acquires ownership by way of security of any cheques and bills of exchange deposited for collection at the time such items are deposited. The Bank acquires absolute ownership of discounted bills of exchange at the time of the purchase of such items; if it re-debits discounted bills ofexchange to the account, it retains the ownership by way of security in such bills of exchange.

6.2.2 Assignment by way of security

The claims underlying the cheques and bills of exchange shall pass to the Bank simultaneously with the acquisition of ownership in the cheques and bills of exchange; the claims also pass to the Bank if other items are deposited for collection (e.g. direct debits, documents of commercial trading).

6.2.3 Special-purpose Items for collection

If items for collection are deposited with the Bank expressly and clearly under the reserve that their counter value may only be used for a specified purpose, the transfer or assignment of ownership by way of security does not extend to these items.

6.2.4 Secured claims of the Bank

The ownership transferred or assigned by way of security serves to secure any claims which the Bank may be entitled to against the Customer arising from the Customer's account when items are deposited for collection or arising as a consequence of the re-debiting of unpaid items for collection or discounted bills of exchange. Upon request of the Customer, the Bank re-transfers to the Customer the ownership by way of security of suchitems and of the claims that have passed to it if it does not, at the time of such request, have any claims against the Customer that need to be secured or if it does not permit the Customer to dispose, of the counter value of such items prior to their final payment. Nothing herein shall be construed as imposing on the Bank any obligation to discount cheques/bills of exchange.

6.3 LIMITATION OF THE CLAIM TO SECURITY AND OBLIGATION TO RELEASE

If the realisable value of all Security exceeds the amount required by the Bank the Bank may at its sole discretion release specific security Items so as to eliminate such excess.

6.4 REALISATION OF SECURITY

If the Customer fails to or does not pay any sum or provide cash cover or security, then whether or not any contingent or other obligation or liability owing by the Customer to the Bank shall have actually matured, the Bank may without demand for payment or notice to any person, sell, realise or otherwise dispose of (including making any currency conversion) any of the Customer's assets in such manner and on such terms as the Bank may in its absolute discretion think fit. Neither the Bank nor any of its agents shall be responsible in any way for any loss which may be occasioned in exercising the aforesaid power ofsale or disposal, and the Bank shall not be liable for the actions or omissions of any broker, auctioneer, agent or other person employed by the Bank in connection with such sale or disposal.

The net proceeds of any sale or disposal, after payment of all expenses, charges and other disbursements in connection therewith and any prior claims, shall be applied towards payment of the moneys then owing or to become owing by the Customer to the Bank.

A statement made by any of the Bank's officers that the power of sale or disposal has become exercisable shall be conclusive evidence of such fact.

6.5 MAINTENANCE OF SECURITY

It is the duty of the Customer himself to see to the maintenance and protection of any things or rights serving the Bank as collateral security, as well as to the collection of any claims or charges and annuities serving the Bank as collateral security, and to advise the Bank as appropriate.

7. SET-OFF AND LIEN

7.1 AGREEMENT ON LIEN/SET-OFF

The Customer and the Bank agree that the Bank acquires a lien and/or security right on any securities and properties which have come or may come into the possession of the Bank. The above is without prejudice to any general or banker's lien or right of set-off or other right to which the Bank may be entitled. The Customer undertakes to do such act or sign such document required by the Bank for the purpose herein.

7.2 SECURED CLAIMS

The lien and security right serves to secure all existing future and contingent claims arising from the banking relations (whether arising under these General Conditions, any Special Condition or in respect of any agreement or transaction, whether actual, future or contingent, as principal, surety or otherwise, and in whatever currency) which the Bank is entitled to against the Customer.

7.3 INTEREST AND DIVIDEND COUPONS

The securities are subject to the Bank's lien/right, the Customer is not entitled to demand delivery of the interest and dividend coupons pertaining to such securities.

8. BANKING SECRECY

8.1 BANKING SECRECY

The Bank has the duty to maintain secrecy about any Customer-related facts under the Common Law and a similar obligation is imposed upon its officers under section 77 of the Banking Act No. 30 of 1988. However, the Bank may disclose information concerning the Customer or its transactions or accounts when it is required to do so by a Court of Law or when it has been authorized by the Customer or in the performance of its duties or in order to comply with any provision of law.

8.2 DISCLOSURE

The Customer hereby authorises the Bank to disclose any information relating to the Customer or its transactions or accounts to:

(a) any guarantor of, or third party provider of security for, the Customer or its account(s) with the Bank in respect of any banking facility or service provided by the Bank to the Customer: or

(b) any actual or potential assignee, participant or contractual party in connection with any rights or obligations of the Bank in relation to the Customer.

9. TERMINATION

9.1 TERMINATION RIGHT OF THE CUSTOMER

9.1.1 Right of termination

Unless the Bank and the Customer have otherwise agreed in writing to a termination provision, the Customer may at anytime, with reasonable prior written notice, terminate the business relations as a whole or any particular business relation. Provided however, that any such termination shall not affect the rights which have accrued to the Bank prior to such termination.

9.1.2 Termination for reasonable cause

If the Bank and the Customer have agreed on a term or a termination provision for a particular business relation, such relation may only be terminated with reasonable prior written notes if there is reasonable and material cause there for which makes it clearly unacceptable to the Customer to continue the business relation, after having given due consideration to the legitimate concerns of the Bank. Any termination by the Customer as aforesaid shall not affect in any manner the Bank's night to claim for damages that it may suffer or incur (including fund breaking cost and damages for breach of contract).

9.1.3 Termination rights of the Bank

(a) Termination upon notice

Upon giving a notice, which in the Bank's opinion is reasonable, the Bank may at any time terminate the business relations as a whole or any particular relation for which neither a term nor a termination provision has been agreed in writing. In determining the notice period, the Bank will whenever practical take into account the known legitimate concerns of the Customer. Provided however, that any such termination shall not affect the rights which have accrued to the Bank prior to such termination.

(b) Termination of loans and facilities with no fixed term

Loans, or credit or banking facilities / commitments for which neither a fixed term nor a termination provision has been agreed in writing may be terminated at anytime by the Bank in its discretion without prior notice. When exercising this right, the Bank will whenever practical give due consideration to the known legitimate concerns of the Customer. Provided however, that any such termination shall not affect the rights which have accrued to the Bank prior to such termination.

(c) Termination for reasonable cause without notice

Termination of the business relations as a whole or of particular relation without notice is permitted if there is reasonable cause, which makes it unacceptable to the Bank to continue the business relations after having given due consideration to the known legitimate concerns of the Customer. Such cause is present in particular (a) if the Customer has made incorrect statements as to the Customers financial status, provided such statements were of significant importance for the Bank's decision concerning the granting of the credit or other operations involving risks of the Bank, or (b) if a substantial deterioration occurs or threatens to occur In the Customer's financial status, jeopardizing the discharge of obligations towards the Bank, or (c) if the Customer fails to comply with any obligation (including the obligation to provide or increase security within the required time limit and according to these General Conditions or to the provisions of some other agreement) or (d) if there occurs any circumstance or event which in the Bank's opinion (entered into reasonably and in good faith) would materially affect its willingness to carry on any relationship with the Customer. Provided however, that any such termination shall not affect the rights which have accrued to the Bank prior to such lamination.

(d) Settlement following termination

Upon termination of the business relations or facilities, all amounts and obligations owing by the Customer to the Bank shall become due and payable immediately on demand and all foreign exchange and other derivative transactions between the Bank and the Customer shall be terminate dearly at the Bank's discretion and become due and payable at the then market value as determined by the Bank. In respect of any outstanding future or contingent liability of the Customer to the Bank, the Customer shall immediately provide sufficient cash cover for the same on such terms, as the Bank shall require.

10. LIMITATION OF LIABILITY

10.1 PRINCIPLES OF LIABILITY

In the performance of its obligations, the Bank shall only be liable for the willful default or gross negligence on the part of its staff. In the event that the Customer has contributed to the occurrence of the loss by the Customer's own fault (e.g. by violating the duties as mentioned in these General Conditions), the principles of contributory negligence shall determine the extent to which the Bank and the Customer shall have to beat the loss.

10.2 ORDERS PASSED ONTO THIRD PARTIES

If the contents of an order or transaction are such that the Bank typically entrusts or considers it expedient to entrust a third party with its further execution, the Bank Performs the order or transaction by passing it on to the third party in its own name. This applies, for example, to obtaining banking information from other credit institutions or to the custody and administration of securities in other countries. In such cases, the liability of the Bank shall be limited to the careful selection and instruction of the third party.

10.3 LOSS OF INTEREST

If delays or misdirections in connection with the execution of orders or with any advices in respect thereof occasion amylases, the Bank is liable only far loss of interest. No liability is assumed far any lass based merely on a charge of value of the currency or medium of payment.

11. INDEMNITY

11.1 The Customer shall indemnify the Bank against any and all claims, demands, actions, damages, liabilities, casts, lasses, expenses and other sums which the Bank may incur or suffer however in connection with or arising from giving credit or other banking facilities to the Customer or performing any banking service for the Customer, and shall reimburse the Bank upon demand for any such payment which may be madeor incurred by the Bank by reason thereof.

11.2 The Customer will indemnify the Bank for any lass incurred by the Bank resulting from the fact that the Bank without any willful default on its part does not obtain knowledge of any restrictions of the Customer's or his representative's legal capacity.

12. PRESCRIPTION

Any monies due by the Customer to the Bank in respect of loan and interest thereon shall be recoverable from the Customer notwithstanding the Prescription Ordinance (Cap. 68) and the Customer agrees that he shall not plead the Prescription Ordinance (Cap.68) as a bar to the Bank suing the Customer far the recovery of the said monies.

13. FORCE MAJEURE

The Bank shall not be liable for any loses nor inability to perform caused by or in connection with any event of force majeure including but not limited to riot, **war**, natural disaster, any circumstance beyond the Bank's control or other occurrences far which the Bank is not responsible [e.g. strikes, lock-outs, traffic hold-ups, civil commotion, acts of domestic or foreign governmental or other authorities (whether de *jure or de facto*), requirements of any law or regulation, market disruption, or any act of a clearing/settlement agency or central depository].

14. INFORMATION AND NOTICES

14.1 The Customer shall notify the Bank without delay in writing of any changes in the Customer's name, address and other particulars, as well as the termination of, or amendment to, any powers of representation towards the Bank conferred to any person (in particular, a power of attorney) or the authority of any person. This notification duty also applies to any changes to the particulars of the Customer in any public register and also exists where the powers of representation are recorded in such public register and any termination thereof or any amendments thereto are entered in that register.

14.2 All information regarding the trade, business or occupation and financial condition or any material change in respect thereto of the Customer will be furnished by the Customerto the Bank.

14.3 Particulars of any litigation or threatened litigation which may tend to affect the Customer'sfinancial capacity shall be disclosed by the Customer to the Bank.

14.4 The Bank is entitled at its discretion and without liability to send any notice, correspondence, instrument or document to the Customer by ordinary post, hand, telex or facsimile or e-mail (to the address, telex number or facsimile number or e-mail address of the Customer last known to the Bank), and any such communication shall be deemed to have been received by the Customer two days after posting (if local), five days after posting (if overseas), at the time of transmission (if by telex or facsimile or e-mail), or upon delivery (if by hand).

15. GOVERNING LAW

15.1 PLACE OF JURISDICTION

Without prejudice to the Bank's right to proceed against the Customer in any other country or in any other Court, the Customer irrevocably submits to thenon-exclusive jurisdiction of the District Court of Colombo. (The Bank itself may be sued only before the courts of Sri Lanka.)

15.2 SUBSTANTIVE LAW

This Agreement shall be governed by the Laws of Sri Lanka.

16. MISCELLANEOUS

16.1 PRUDENCE

The Customer shall exercise care to ensure that all relevant information (for example its signature) and documents (for example the cheques) relating to any account and/or transaction are properly kept and guarded so that they could not be used by any other party for any unauthorised purpose. The Customer shall inform the Bank promptly if it is aware of or suspects any unauthorised use of its accounts, information or documents, and Shall do such act and sign such document as the Bank may reasonably require in connection with these General Conditions. If bills of exchange are debited to the Bank by reason of forged signatures or of alteration to other parts of the instruments, the Bank may in turn debit the Customer.

16.2 STATEMENT OF INDEBTEDNESS, ETC.

A statement or certificate issued by the authorised officer(s) of the Bank as to the sums and liabilities (including the currency/is thereof) for the time being owing by the Customer to the Bank or as to any matter relating to any transaction/relation shall, in the absence of manliest error, be conclusive against and binding on the Customer.

16.3 CURRENCY INDEMNITY

If the Bank receives payment for any amount owing by the Customer and such payment is in a currency other than the currency in which such amount is owing to the Bank (the 'currency of account'), the Bank shall be entitled at any time as its discretion without notice to convert such payment into the currency of account on such term(s) and rate(s) of conversion as the Bank may determine, and the Customer shall fully indemnify the Bank in respect of all losses, costs and expenses which the Bank may suffer at any time as a result thereof. No payment to the Bank (whether under any judgment or court order or otherwise) shall discharge the amount in respect of which it was made unless the Bank shall have received payment in full in the currency of account, and to the extent any payment shall on conversion in the manner aforesaid into the currency of account falls short of such amount expressed in the currency of account, the Bank shall have a separate cause of action against the Customer to recover the shortfall.

16.4 DOCUMENTS

If the Bank has to receive or deliver any documents, it will examine them with reasonable care. The Bank may rely on any document which appears to the Bank to be prima facie in order, and is not responsible for the genuineness, validity, effectiveness, appropriateness or completeness of the documents, nor for their correct interpretation or translation, nor for the nature, quantity or condition of any goods mentioned in the documents.

16.5 MARKET LOSSES

Unless an agreement to the contrary has been expressly made in writing, the Bank does not undertake any administrative duties other than those mentioned in these General Conditions. In particular, the Bank does not undertake to inform the Customer of any losses which may threaten owing to changes in market quotations, of the value or worthlessness of articles deposited, or of any circumstances which might prejudice or otherwise impair the value of those articles.

16.6 DEALINGS IN SECURITIES

Where securities are dealt with on more than one stock exchange or in the over-the-counter-market, the Bank will in the absence of contrary instruction, select the place of execution.

16.7 CRIB/NIC VALIDATION

I/we hereby give my/our consent that the bank to access the System managing by the Department for Registration of Persons (DRP) to get any details and/or any information about my/our NIC and validate same and to generate CRIB reports, to assess my/our eligibility for services the Bank has offered/may offer to me/us in future.

17. JOINT ACCOUNTS

17.1 In the event of a Customer Account being a Joint Account the Joint Account holders shall be jointly and severally liable for any overdraft, loan or other credit facilities or accommodation which shall be granted on any account together with all interest, commission and other banking charges and expenses.

17.2 PROCEDURE OF DEATH OF CUSTOMER

In the event of the death of either or any or both or all (or as appropriate) of the Customers the Bank is to pay, deliver to or to the order of the survivor or survivors of the Customers all money, security deeds, documents, and other property (including security boxes and other contents) whatsoever standing to the credit or held by the Bank for any account or accounts in the Customers joint names.

17.3 NOTICES

Notices are to be sent to the first of the names in the list of the joint account holders where necessary.

18. BANKING HOURS

18.1 Cheques may be deposited for clearing at any Branch and will be processed according to the next available Central Bank clearing schedule.

18.2 Cheques issued by Branch account holders if presented by the account holder or a third party may be also encashed at any Branch during business hours advertised at each Branch.

19. ELECTRONIC BANKING SERVICES

The Customer may request the Bank to provide Electronic Banking Service provided by the Bank to the Customer on the following terms and conditions when those services are available from the Bank and the Bank may in its absolute discretion extend such services.

19.1 DEFINITIONS

Bank Scale of Charges means the Bank's scale according to which charges are levied by the Bank for the Electronic Banking Services from time to time and which may be varied by the Bank in its absolute discretion from time to time as provided herein.

Computer means any device the functions of which include the storing and processing of information.

Computer Statement means a statement produced by a single computer or several computers or any combination of computers or different computers operating in succession in any combination or different combinations of computers operating in succession in any order whether:-

(i) directly or otherwise; or

(ii) with or without human intervention,

(iii) by means of any appropriate equipment or otherwise,

(iv) derived or reproduced from information supplied to a computer or by calculation, comparison or by any other process whatsoever of which a computer is capable of

Authenticated user means a user who has authenticated to the electronic system using user credentials.

User Credentials means a user name and a password which is only and only known to the user.

Customer Instruction means any request or instruction to the Bank effected through Electronic Banking by an authenticated user.

Customer Password means a string of characters, which is used to authenticate to the electronic banking system.

Electronic Banking means the Bank's computer controlled Electronic Financial Services system (by whatever name as may be decided by the Bank).

Electronic Banking Services means any electronic financial service using Electronic Banking and ancillary services such as installations, training and maintenance services provided by the Bank from time to time to the Customer.

Institution means any branch of the Bank or any company which is a subsidiary or an associate of the Bank or any Customer Service center thereof or any financial institution or company so designated by the Customer from time to time.

Intellectual Property Rights means any and all rights of copyright design right know-how patent design trade mark and any other intellectual property rights of any description whatever whether rights of the Bank therein were by way of acquisition assignment or other mode.

19.2 CUSTOMER'S APPLICATION AND GUIDE

19.2.1 The Customer may apply for Electronic Banking Services of the Bank and obtain those services subject to the terms and conditions herein contained which shall come into operation and application upon the Bank allowing the Customer's application or request for the Electronic Banking Service.

19.2.2 The application or request for the Electronic Banking Services by the Customer may be refused by the Bank without assigning any reason.

19.2.3 The Customer agrees to follow the procedures and to observe the terms and conditions and restrictions as set out by the Bank The Customer acknowledges that any of the Electronic Banking Services for which compliance with conditions precedent is required by the bank (including the signing of any documentation), whether by the Customer or by any third party, or the giving of further instructions by the Customer through Electronic Banking shall not be available to the Customer prior to such compliance.

19.3 BANK CHARGES

19.3.1 The Customer shall obtain from the Bank a copy of the Bank Scale of Charges before obtaining the Electronic Banking Services.

19.3.2 The Bank may in its absolute discretion vary any item in the Bank Scale of Charges after thirty (30) days notice to the Customer.

19.3.3 The Customer agrees and undertakes to pay all charges to the Bank as per Bank Scale of Charges for the provision of Electronic Banking Services as advised from time to time to the Customer by the Bank.

19.4 SECURITY CONTROL

19.4.1 It shall be the Customer's responsibility to establish and maintain the Management Control features and security as advised by the Bank. The Customer shall ensure that such features and procedures together with Electronic Banking encryption system if any which enciphers information from the Customer's computer to Electronic Banking are acceptable security procedures.

19.4.2 The Customer undertakes to keep all customer passwords strictly confidential at all times. The Customer shall ensure that security measures within the Customer's control are both adequate and properly maintained.

19.4.3 The Bank may accept any Customer instruction as authentic and properly authorized and the Bank shall be under no obligation to investigate the authority of persons effecting Customer Instructions or verify the accuracy and completeness of any Customer Instruction.

19.5 CUSTOMER INSTRUCTIONS

19.5.1 The Customer shall be responsible for all Customer Instructions and he/ she shall not be entitled to disclaim any responsibility even if a Customer password was used by a third party without the Customer's knowledge for authority.

19.5.2 The Bank shall not be responsible for any consequences whatsoever of any Customer Instruction being inaccurate or incomplete.

19.5.3 The Customer undertakes to notify the Bank immediately of any known or suspected unauthorized access to Electronic Banking or unauthorized transactions and in the event of such notification the Bank shall take necessary steps to avoid loss or damage to the Customer by such unauthorized access or transaction. Provided however that the Bank shall not be liable for any loss or damage caused to the Customer in the absence of any willful default on its part.

19.6 CONFLICTING INSTRUCTIONS

The Bank shall be entitled and not obliged to accept Customer Instructions as instructions which have been properly authorised by the Customer, not withstanding that such instructions conflict or may conflict with or are in any way inconsistent with any other instructions received under any other mandate given by the Customer to the Bank relating to any of the Customer's accounts. However the Bank may in its absolute discretion reject or refuse to act on any Customer Instruction without notice and without assigning any reason to the Customer. The Bank is under no obligation to cancel or amend any payment or other transactional Instruction after it has been transmitted to the Bank. However the Bank may use its reasonable efforts to act on a request by the Customer for cancellation or amendment of a payment or other transactional instruction prior to the Bank's execution of such instruction, but the Bank shall not be liable in any manner howsoever if such cancellation or amendment is not effected.

19.7 OBLIGATIONS OF THE CUSTOMER

The duties obligations liabilities and covenants of the Customer shall be in addition to, and not in substitution or derogation of, the other provisions of these presents or any other agreements mandates or other documents of whatsoever nature entered into made or executed by the Customer in favour of the Bank and the rights and entitlements of the Customer under these presents shall always be subject to the performance of the Customer of all his duties obligations liabilities and covenants under these presents and the said all other agreements mandates and other documents.

19.8 LICENSE FOR SOFTWARE AND DOCUMENTATION

When extending Electronic Banking Services the Bank will grant the Customer a non-transferable non exclusive licence to use the Electronic Banking software and documentation, and any revisions thereof provided by the Bank to the Customer in connection with Electronic Banking ('the Electronic Banking Materials') on the computer equipment selected by the Customer to access Electronic Banking service of the Bank. The Customer shall be responsible for such equipment and related transmission links. The Customer shall keep the Electronic Banking Materials strictly confidential at all times and shall not copy such Materials, (except the Electronic Banking software for security purposes), or allow any other person access to them without the Bank's prior written consent. The Electronic Banking Materials and all copies thereof and all Intellectual Property rights therein shall remain the exclusive property of the Bank at all times.

19.9 CONFORMITY OF SOFTWARE

The Bank warrants that the Electronic Banking software will confirm at the date of supply in all material respects with the current specifications as set out by the Bank, provided the Electronic Banking software is used properly. The foregoing warranty is in place of and to the exclusion of any condition or warranty; express implied or otherwise in respect of the fitness, suitability or performance of Electronic Banking, the Electronic Banking Services or the Electronic Banking Materials. The Bank does not warrant the operation of Electronic Banking will be uninterrupted or error free.

19.10 AGENT OF THE CUSTOMER

The Customer hereby appoints the Bank as the Customer's agent for the purpose of:

(a) Instructing on the Customer's behalf any relevant Institution to transmit or otherwise communicate to the Bank and/or Electronic Banking any information concerning the Customer and the Customer's account(s) (whether now in existence or opened hereafter) with any such Institutions.

(b) Opening continuing and conducting accounts with any Institution in order to give effect to any Customer Instruction and the Customer agrees that any such account will be opened and conducted on such terms and conditions as that Institution shall reasonably consider appropriate; and

(c) agreeing on the Customer's behalf with any relevant Institution that the provisions of this Agreement shall mutatis mutandis apply as between the Customer and such Institution (references in these Clauses to the Bank being deemed to be references to such Institution and references in these Clauses to Electronic Banking Service being deemed to include references to any similar services provided by such Institution).

19.11 INFORMATION TO THIRD PARTIES

Without prejudice to the general provisions in respect of disclosure the Customer authorises the Bank to provide third parties with such information relating to the Customer and the Customer's account(s) in order to process the transaction of the Customer or which in the Bank's reasonable opinion, is necessary to give effect to a Customer Instruction or in order to comply with the order of any court, government agency or lawful authority in any jurisdiction:

19.12 DELAY & FAILURE TO PROVIDE SERVICE

The Customer agrees that the Bank shall not be liable to the Customer for any loss or damage whatsoever which the Customer may suffer if the Bank is delayed or prevented from providing the Customer with the Electronic Banking Service or any other service by reason of strikes, industrial dispute, failure or suspension of power supplies or telecommunication system or other system or equipment or any other causes beyond the Bank's control whether such cause constitutes force majeure or not.

19.13 LIABILITY FOR LOSS

Under no circumstances shall the Bank be liable to the Customer (whether in contract, tort, strict liability of otherwise) for any consequential or indirect loss including without limitation loss of profits or contracts (whether foreseeable by the Bank or not) arising out of or related to the Customer's use of Electronic Banking.

19.14 VALIDITY AND ENFORCEABILITY OF INSTRUCTIONS

The parties agree not to contest the validity or enforceability of any message including Customer Instructions transmitted electronically between the parties as part of the provision and use of Electronic Banking Services under the provision of any applicable law relating to whether certain agreements be in writing and signed by the person to be bound thereby. Any messages, if introduced as evidence on paper in any judicial or other proceedings, will be admissible as between the parties to the same conditions as other records are maintained in documentary form and the parties shall not bring into question the admissibility as evidence of messages exchanged and stored on the basis of this Agreement.

19.15 ALTERATIONS TO AGREEMENT & CUSTOMER GUIDE

The Bank reserves the right to alter or add to or delete or otherwise amend the terms and conditions contained herein, on fourteen (14) days' notice to the Customer or a shorter period if the Bank is of the opinion that a shorter period of notice is necessary for the effective operation and use of Electronic Banking. If the Customer objects to any change, the Customer may terminate these services with the effective date of change by giving written notice prior to the effective date of the change. In the absence of any objections within the period specified above it shall be deemed that the Customer has accepted the amendments

19.16 TERMINATION

19.16.1 Either party may terminate this Agreement on thirty (30) days' notice to the other provided that the Bank shall be entitled to terminate this Agreement immediately in the event of a material breach of it by the Customer or upon closure of the Customer account(s) with the Bank. Provided however that any such termination shall not affect the rights which have accrued to the Bank prior to such termination.

19.16.2 Upon termination for any reason the Customer's licence to use the Electronic Banking Materials shall cease forthwith and the Customer shall immediately return to the Bank the Electronic Banking Materials,including all copies thereof, and erase the contents of any Electronic Banking software held on hard or floppy disk and destroy all CustomerPasswords.

20. PHONE BANKING SERVICE

20.1 When the phone banking service ('the Service') is made available by the Bank to the Customer on the latter's application in which the Customer will notify the Bank of the accounts of third parties with the Bank or any other Banks or other financial institutions to which the Customer wishes to be able to transfer funds from time to time ('Pre-designated Accounts') the Bank will then arrange for the Customer to have access to the phone banking system of the Bank and thereby facilitate the Customer creating a confidential Telephone Personal Identification Number (TPIN) without even the knowledge of the Bank and a Telephone Identification Number (TIN).

20.2 The Bank offers such facilities through the Service as it shall from time to time decide and may at its absolute discretion revoke or modify the right given to the Customer to use the service without prior notice.

20.3 The amount which the Customer may transfer by use of the service to any Pre-designed Account which is not maintained in the Customer's name or which the Customer maintains at another Bank or institution shall be limited to such sum as the Bank may from time to time specify.

20.4 The Customer agrees to keep his TPIN confidentially and to exercise all due care to prevent its disclosure to any third party ('third party' means anyone other than those authorised by the Customer to give instructions on the system).

20.5 The Customer declares that he is aware that the Bank's phone banking system will be acting upon the instructions received by any person using the TPIN.

20.6 The Customer shall take every internal control and procedural measure to ensure that TPIN is not used by any unauthorised person or in any unauthorised manner howsoever.

20.7 The Customer shall also ensure that its other employees or agents or third parties cannot and do not use the TPIN. The Customer shall bear all risks arising from the use of the service and agrees to perform and ratify any contract entered into with or action taken by the Bank as a result of any use by the Customer of the service and agrees to keep the Bank indemnified against any loss whatsoever which it may suffer thereby.

20.8 The Customer shall keep the Bank indemnified at all times against all claims, demands, actions, proceeding, damages, losses, costs and expenses which may be brought against or incurred by the Bank and which arise directly or indirectly out of or in connection with the service consequent to any failure breach negligence commission or omission on the part of the Customer or its agents or servants unless due to the willful default of the Bank and thisindemnity shall continue notwithstanding any termination of these presents.

20.9 The Customer agrees to follow the procedures and observe the terms, Conditions and restrictions as specified by the bank.

21. CURRENT ACCOUNTS

21.1 The hours and days of business will be as advertised.

21.2 No interest is allowed on Current Account balances.

21.3 Cheque books are supplied on a nominal charge and the Bank reservesthe right to refuse to pay drawings made on any other form.

21.4 In the use of Cheques, Customers are requested to give careful attentionto the following:

(a) No unauthorised person should be allowed access to Cheque books. The Bank will not be held responsible in the event of a cheque being paid on forged signature/s through the negligence of the Customer in handling the Cheque Book/s issued to him/her or otherwise.

(b) Signatures to Cheques should be in the identical style as the specimen signature appearing on the Specimen Signature Card left with the Bank.

(c) The amount drawn must be written in the cheque in words as well asin figures and both words and figures should start a close as possible to the printed "Rupees" and "Rs" respectively.

(d) Should it become necessary to make any alteration to a cheque such alteration must be authenticated by the full signature of the Drawer.

(e) The Bank may decline to pay Cheques bearing a date that is six months or more previous to the date of presentation for payment.

(f) The Bank does not accept any responsibility in the event of a postdated cheque being inadvertently paid and debited to the account of a Customer. A postdated cheque is one which bears a date subsequent to the date on which it is presented for payment.

21.5 The Bank will supply free of charge Pay-in-Books or Pay-in-Slips which should be used in making all payments into an account and Bank requires that instructions printed on the covers of these Pay-in-Books or on Pay-in- Slips be observed.

21.6 In making payments into the Bank, Customers are asked to give carefulattention to the following:

(a) That for each payment into their account they obtain the signature, in full, of an officer of the Bank, on the relative counterfoil or receipt unless, overprinted by the Bank's Cash Teller Machine provided for this purpose.

(b) The Bank does not undertake to honour Cheques drawn against unrealised effects. The definition of 'unrealised effects' is Cheques or orders for which the Bank has not realised payment from Banks, Mercantile Houses, Government Offices, and credited to the Customer's account.

21.7 Orders on Government and Mercantile Offices, Postal Orders and Money Orders etc., are subject to delay in realisation and should not be drawn against until Customers have ascertained that proceeds have been credited to their accounts.

21.8 The Bank will not be held responsible in the event of any cheque beingreturned not paid as a Consequence of funds being deposited on the day of presentment of the Cheque.

21.9 Under no circumstances and at no time should aggregate of the amounts of the cheques drawn by any Customer exceed the amount standing to thecredit of the account of that Customer and available to him for withdrawal less the total of the amounts of all cheques issued by the Customer and not yet presented to the Bank for payment.

21.10 The Bank reserves the right to refuse payment of any cheque drawn in contravention of these and other Rules of the Bank for the time being inforce.

21.11 When payment of a cheque is countermanded it is agreed that the account holder will (i) indemnify the Bank against any loss resulting from non-payment of the cheque on presentment (ii) notify the Bank Promptly in writing if the cheques is/are recovered or destroyed or if the Stop Payment order is to be Canceled (iii) not hold the Bank responsible should the items be paid or certified by the Bank through inadvertence or oversight or through misdirection of the item; (iv) notify the Bank before issuing a REPLACEMENT cheque and to inscribe on the face of such cheque the word 'REPLACEMENT' and a date different from that of the cheque stopped. A countermand will not be accepted unless it is in writing and contains the correct particulars of the cheque required to be stopped. Cancellation in the countermand should also be in writing and will not take effect until a reasonable time has elapsed between the time of receipt of the cancellation and the Presentment of the cheque stopped. A stop payment order shall be effective only for six months unless renewed in writing. A charge (fixed at the discretion of the bank) will be made on each cheque for recording by the Bank of a request by a Customer to Stop payment of a cheque.

21.12 Credit entries relating to cheques deposited may at the Bank's discretion be reversed on the business day following the date of such entries in respect of any cheques not realised.

21.13 Customers shall not overdraw their accounts except by arrangement previously made with the manager.

21.14 The Bank will review each Current Account periodically and will make a charge, for keeping the account. In addition, the Bank will charge commissions on cheques returned unpaid for lack of funds.

21.15 Customers are required to maintain a minimum balance specified by the bank from time to time.

21.16 The Bank reserves the right of altering. Amending, or adding to these Rules and such alterations amendments or additions shall be deemed to be binding on all Customers.

21.17 Subject as hereinafter set out the Bank acts only as the Customer's agentsfor collection of the terms deposited with the Bank. It is understood and agreed that all transmission and Carriage of such items by post or otherwiseto or from the drawee Bank or other paying organisation whether through the Clearing House or otherwise shall be at the sole risk and responsibility of the Customer, the Bank not being liable for any loss of, or damage to theitems, under any circumstances except such as are directly attributable to any intentional wrongful act or omission of the Bank or its officers. Proceeds of cheques and other instruments so deposited will not be credited to the Customer's account until receipt of Payment by the Bank, in case wherethe Bank does immediately credit the Customer's account with the amounts of a collection item, the said credit so given before realisation shall always be with recourse to the Customers for the amount so credited should the item .be dishonoured, the Bank being holder for value of that item. In allcases of collection items any charges paid or incurred by the Bank will be for the account of the Customers.

21.18 Cheques drawn in any office or branch of a Bank which is Coming within the Colombo Clearing area shall be credited to the Customer's account when paid in but, except by special arrangement may not be drawn against until the proceeds have in fact been received by the Bank.

21.19 Notice of dishonour of cheques or other items deposited for collection shall be given by the Bank as soon as possible after receipt thereof by the Bank.

21.20 Customer shall indemnify the Bank, as Collecting banker for any loss whichthe Bank may incur by reason of its guaranteeing any endorsements, discharge or discharges, on any cheque, bill, note, draft, dividend warrant or other instrument presented by a Customer for collection, and every such guarantee given by the Bank shall be deemed to have been given at the Customer's express request in every case.

21.21 The bank does not accept responsibility for any loss or damage suffered or incurred by any Customer due to any strikes, labour action, government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause of any kind whether similar to the foregoing or not which may be, or may reasonably be beyond the control of the Bank.

21.22 Accounts may not be overdrawn, even temporarily, unless prior written arrangements have been made with the Bank. Should an account become overdrawn, the Customer shall pay interest on the amount overdrawn at a rate to be fixed by the Bank having regard to the Bank's usual course of business.

21.23 Any reference to funds herein is only to the credit balance of the account on which the cheque is drawn and I or on which credit facility is granted by the Bank.

21.24 The Bank may terminate all business relations with Customers who draw uncovered cheques. In this case the Bank will report the name of suchvoid cheque drawer to the competent local authority in accordance with any rules, directions or policies in force for the time being.

21.25 Upon the closing of an account either by the Customer or by the Bank, all cheque forms previously issued to the Customer and remaining unused shall be the property of the Bank and the Customer shall forthwith return them to the Bank.

(a) Loss of blank cheque forms should be immediately reported to theBank.

(b) Subject to the other rules set out herein in case several cheques or bills, the total amount of which exceeds the amount of the available funds, are presented simultaneously to the Bank, the Bank is entitled to choose which cheques or bills would be paid from the funds available on the account on which the drawing is made.

21.26 The funds in a Current Account as in all other accounts of a Customer would be considered by the Bank to be a security for all the obligations, present or future, of the Customer to the Bank and in the event of the dishonor of such obligations the Bank is entitled without notice to the Customer to utilise such funds against the obligations of the Customer to the Bank and consequently refuse payment of cheques already drawn.

21.27 These Rules are in addition to the rules set out on the covers of the cheque books and on paying-in-slips and cash receipts and the Bank's GeneralConditions and other rules posted in the lobby of the Bank.

21.28 The Laws and Regulations of the Government of Sri Lanka and the usual customs and procedures common to Banks in Sri Lanka will apply to and govern the conduct of Current Accounts opened by the Bank and the realisation for items lodged to the credit of each account.

22. RULES FOR SAVINGS ACCOUNTS

22.1 Deposits may be made at any branch of the Bank. Withdrawals may also be made at any of the Bank's branches, but entirely at the Bank's Discretion. Withdrawals may not be made by means of cheques.

22.2 Interest at such rates shall be announced by the Bank will be allowed on daily credit balances and will be credited to the depositor's account monthly,Interest will not be allowed on average credit balances as may be determinedby the Bank from time to time.

22.3 All cheques and other monetary instruments accepted for depositare credited subject to final payment. The Bank reserves the right to charge the depositor's accounts with items which are subsequently returned unpaid.

22.4 All transactions through the Automatic Teller Machines are subject to the Terms and Conditions of using those machines.

22.5 Any number of deposits will be allowed.

22.6 No interest will be paid if there are more than four withdrawals a month.

22.7 The Bank reserves the right to revise the rules without giving notice to the depositors.

23. TERM DEPOSIT ACCOUNTS.

23.1 There is no obligation on the part of the Bank to release to the depositor/ s thedeposit or any part thereof during the currency of the term of the deposit whether original or subsequent.

23.2 The Term Deposit Receipt issued by the Bank to the Depositor/s at the time of the deposit is not transferable and until the same is duly discharged by the depositor/s and delivered to the Bank by the depositor/s the deposit will not be released by the Bank.

23.3 The expiry of the term or period of the deposit whether original or subsequentand the delivery to the Bank of the Term Deposit Receipt duly discharged as aforesaid are to be together conditions precedent to the release of any money lying in the term deposit.

23.4 No interest will accrue after expiry of the date of maturity of the deposit

23.5 Unless, instructions are given in writing by the depositor/s to the Bank to the contrary at least seven working days before the end of any current term of the deposit, the Bank has the right and authority although itshall not be obligatory on the Bank so to do, to renew the term deposit, exclusive/inclusive (as the case may be) of the accrued interest, if any, for a further term and for successive period or terms at the end of each term for which such deposit may be lying or placed and at the sole discretion and convenience of the Bank and subject to the conditions herein contained and such other conditions (including the rate of interest and term of withdrawal)as may be prescribed by the Bank from time to time.

23.6 Where the term deposit or any renewal thereof is in joint names in the event of the death of any of the depositors, the survivors of such depositors will be, entitled to all the rights and powers which the depositor/s so dying had at the time of such death in respect of the term deposit.

23.7 So long as any monies whether in Sri Lanka Currency or any Foreign Currency may now or hereafter from time to time and at any time beor become due and owing whether actually or contingently primarily or collaterally or jointly or severally or as principal or surety by the depositor/s or any or either of the depositor/s the Bank shall be entitled without makingany previous demand of the same from the depositor/s or any or either of the depositor/s and notwithstanding anything to the contrary in any law or contract now in force or hereafter to come into effect or existence at any time and without previous notice to the depositor/s or any or either of the depositor/s to set-off, realise utilise, apply and appropriate the monies or currencies lying or placed in the said term deposit and any renewal thereof and the accrued interest on such monies in deposit against and in pro tanto satisfaction of all monies whether in Sri Lanka Currency or in any Foreign Currency which may be or become due or owing to the Bank as aforesaid and the authority given to the Bank in that behalf being forvaluable consideration now given or hereafter to be given by the Bank to the depositor/s shall be irrevocable.

23.8 These rules may be amended altered or added to by the Bank and enforced notwithstanding that the same may not have been individually notified to each depositor.

24. MINOR ACCOUNTS

24.1 The beneficiary of the Minor's Savings Account shall be the Minor who shall be termed as the Account Holder. In the event of incapacity or death of the Account Holder (Minor) moneys held in the Account will be disbursed to the parent(s) or legal guardian irrespective of the guardian to the Account.

24.2 The Minor in whose name the Account is opened will be the beneficiary of all the deposits / credit transactions made to the Account. Hence no withdrawals will generally be permitted from the Account until the Minor attains the age of 18 years On reaching the age of 18 years, the account holder may opt for of the following;

a) Claim the funds held in the Account by surrendering the Passbook/Certificate issued on the Account and acceptable identification documents (NIC / valid Passport etc.) as required by the Bank

b) Make a written request to the Bank to transfer balance to an existing Account maintained in his/ her name.

c) Open a new Account and request to transfer balance in the Minor's Account to new Account. In such an event, minor

d) Account Holder is required to complete and submit a new Account opening form, identification documents and other documents requested by the Bank. Thereafter, if satisfied with the documents submitted, the Bank will open a new Savings Account and funds held in the Minor's Account will be transferred to the new Account.
The Minor's Account will be closed upon release of funds in the Minor's Account by any of the above methods.

24.3 The production of the original Birth Certificate of the minor for perusal by the Bank is mandatory for opening of Minor's Accounts.

24.4 Any changes in Parent's / Guardian's name , address , contact information etc should be immediately notified to the Bank

24.5 All rates of interest are subject to fluctuations and the Bank reserves the right to vary the interest rate from time to time with or without notice to the customer

24.6 Balance lying to the credit in Minor's Account cannot be assigned to the Bank as security for bank advances

24.7 In the event the Passbook/Certificate issued is lost , stolen, misplaced or damaged , on receiving a satisfactory explanation and submission of a sufficient indemnity , the Bank may issue a fresh Passbook at a fee

PABC Bank
450, Galle Road, Colombo 03.

ACKNOWLEDGEMENT

To Manager,
Pan Asia Bank

....Branch

I/We confirm having read and understood the terms and conditions in the General Business Conditions(GBC) and also confirm that I have received a copy hereof. I agree to be bound by these conditions.

මෙම සාමාන්‍ය ව්‍යාපාරික කොන්දේසි පත්‍රයෙහි සඳහන් සියළුම කොන්දේසි කළමනාකරු විසින් කියවා හොඳින් තේරුම් කරදුන් බවත්, එම කොන්දේසි පත්‍රයෙහි පිටපතක් මා/ අප වෙත ලැබී ඇති බවටත් තහවුරු කරමි/ මු. එම කොන්දේසිවලින් බැඳී සිටීමට මා/ අප මෙයින් එකඟ වන්නෙමි/මු.

பொதுவான வியாபார நடைமுறைகளின் நிபந்தனைகள் தொடர்பான அவற்றின் உள்ளடக்கங்களை முகாமையாளர் எமக்கு ∴ எனக்கு வாசித்து, அறிவுறுத்தியதுடன். நாம் ∴ நான் அவற்றை விளங்கிக்கொண்டோம் ∴ கொண்டேன் எனவும், இவ்விடயம் தொடர்பான பிரதியைப் பெற்றுக்கொண்டேன் எனவும், அத்துடன் இந்நிபந்தனைகளுக்கு கட்டுப்படுவேன் எனவும்

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Signature

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Signature

Place: __________________________

Date : __________________________

ACCOUNT NUMBER
