



Dispute Resolution Policy – Payments via VISA / MasterCard Channels Bank of Ceylon

At Bank of Ceylon, we pride ourselves in providing an excellent service and exceptional products to our customers. Customer feedback is entertained with much perspective in providing quality service to our customers and complaints received as an opportunity to improve quality.

The purpose of this Policy is to make our cardholders aware of the dispute resolution process related to payments performed via VISA / MasterCard Channels.

- 1.0 We take care to solve dispute transactions promptly without any delay, very often working along with you. The turnaround time may vary, however you will be kept informed throughout our exploration. Currently we are resolving dispute transactions informed within 25 calendar days from the transaction invoiced date.
- 2.0 Complaints are to be made directly to the Dispute Resolution Unit via ☎+94112204765 /+94112204740 /+94112204736 /+94112204735 /+94112204728 together with the following details –
 - Name & Account Number
 - Amount of Transaction of suspected error
 - Reason for dispute
- 3.0 Submission of dispute in writing within 5 working days along with supporting documents if any, via e-mail [chargebk@boc.lk / disputes@boc.lk or facsimile [+94112389129] message [mode convenient to cardholder]. Bank will contact cardholder for additional information or documents required, if and when necessary.
- 4.0 Investigation of dispute is carried out in accordance to the rules and regulations governed by respective authorities / payment channels. The findings in investigation are confidential and if the case is to be referred for pre-arbitration / arbitration for resolution / decision, it may take additional days.
- 5.0 Bank reserves the right to grant temporary credit for disputed transaction/s and reverse same with interest if the aforesaid transaction/s is/are deemed to be a valid transaction/s.
- 6.0 If the decision is granted in favour of the acquiring bank, on providing false details by the cardholder, processing fees and other penalties imposed by the governing bodies is to be borne by the cardholder.

7.0 Transaction Disputes – [Card Present]

- 7.1 For hassle free speedy response, prior to formally informing bank on dispute, cardholders are requested to liaise with respective merchants. On inception, all correspondence with merchant should be presented to the bank for filing of dispute case.
- 7.2 The quality of goods and services purchased by the cardholder from any merchant / financial institution is not the responsibility of the bank.

8.0 E-Commerce Transaction Disputes [Card not Present]

- 8.1 Cardholder should refrain from providing details of the card to unsecured websites or third parties to maintain due diligence on processing of e-commerce transactions.
- 8.2 The bank will not be chargeback recurring e-commerce transactions originated from previously subscribed websites. The cardholder has to contact the Customer Service Unit/or the website for resolution.
- 8.3 Prior to subscribing, the cardholder should read the terms and conditions stipulated in the service providers website.
- 8.4 Identification of genuine or suspicious/fake websites is the responsibility of the cardholder.
- 8.5 Any notification via SMS or e-mail or any other mode, the cardholder should inform the Risk Unit of the BOC Card Centre immediately.
- 8.6 On receipt of notification for unauthorized attempt to the card account, the cardholder should replace the Card immediately.

9.0 Loss of Credit Card

- 9.1 Until the bank receives effective notification on loss / stolen Credit Card, the principal cardholder will be liable for all amounts debited to the card account. The chargeback right, cease to exist for lost or stolen cards.

This policy is subject to change depending on the prevailing Visa/MasterCard Rules & Regulations.

Contact Details

Chief Manager – Operations
Credit Card Centre
Bank of Ceylon
Colombo.

Assistant Manager – Risk
Credit Card Centre
Bank of Ceylon
Colombo.

Assistant Manager – Dispute Resolution
Credit Card Centre
Bank of Ceylon
Colombo.

☎ - +94112204704 email – omccc@boc.lk

☎ - + 94112204703 email – cardrisk@boc.lk

☎ - +94112204740 email – chargebk@boc.lk

Terms and Conditions on BOC META banking – WhatsApp Channel

These BOC WhatsApp Banking terms and conditions are applicable to the Users of services on WhatsApp provided by Bank of Ceylon (“Bank”) who are eligible for banking services and shall be deemed to include any amendments/ changes/ modifications thereto from time to time by the Bank (“Terms and Conditions”). These Terms and Conditions will be in addition and not in diminishment to the terms and conditions relating to any Account held by the User in the Bank and/or the respective product/s or the service/s provided by the Bank.

1. DEFINITIONS AND INTERPRETATION

“**Account**” shall mean to the individual saving and/or current account and/or fixed deposit account /or loan account and/or credit cards or any other type of account held by the Customer with the Bank.

“**Account related Services**” shall mean the providing of information in relation to the Account of the Bank’s Customer such as balance enquiry, account mini statements, etc., which may be enabled by the Bank, from time to time, at its sole discretion

“**Bank**” shall mean Bank of Ceylon

“**Bank Registered Number**” is the authorized number of the Bank, registered with WhatsApp for the purposes of providing the Services

“**Customer**” shall mean any person holding an Account with the Bank.

“**Customer’s Registered Number**” is the mobile number which the Customer has registered with the Bank.

“**Device**” means a computer, laptop, mobile phone, tablet or any other similar device that enables the User to access WhatsApp and avail the Services.

“**Service(s)**” shall mean the One Way Communication and Two-Way Communication services provided by the Bank by itself or through any of its service providers, to a User on WhatsApp.

“**One Way Communication**” shall mean the service provided by the Bank to the Customers on WhatsApp where the Bank sends its Customer One-Way Message through WhatsApp registered mobile number of the bank in the nature of information, alerts, updates, marketing contents in relation to the Customer’s profile and such other communications as the Bank may enable from time to time, at its discretion.

“**Two Way Communication**” shall mean the service provided by the Bank to the Users on WhatsApp where the User can communicate with the Bank by sending it messages in the form of making requests, seeking information, asking queries etc. to the Bank on the Bank Registered Number and where the Bank responds to such messages. Non-Customers will be provided limited services such as instant account opening, locate branch/ATM etc.; However, this service and the

Bank's responses shall be limited only to such queries, information, requests etc. as may be determined by the Bank from time to time, at its sole discretion.

"User" shall mean a Customer of the Bank or any other person interacting with the Bank on WhatsApp using the Bank Registered Number / using the Services provided by the Bank through WhatsApp.

"User Information" refers to the personal data or information or such other data or information including any sensitive personal data in relation to the User such as information in relation to the account balance of the User, shared by the User or provided to the User by the Bank or collected or obtained from the User or from WhatsApp or from any such source in the course of the User availing the Services hereunder.

"WhatsApp" shall mean the application provided by WhatsApp Inc.

INTERPRETATION

The headings of the Sections hereof are provided for convenience only and are not to serve as a basis for interpretation of this Agreement.

Any reference to the gender includes the other gender.

The terms "including," "includes," "include" shall be construed broadly as if followed by the words "without limitation."

2. ELIGIBILITY FOR USING THE SERVICES

The User hereby agrees and undertakes that he shall use the Services only if he is an individual who is a major, of sound mind, solvent and competent to contract. User shall be a Bank of Ceylon Customer or Non Customer

Non-Customers will be provided limited services such as Rates, General Information, Remittance tracker, nearest BOC Branch/ATM etc.;

3. REGISTRATION AND ACTIVATION

3.1 The User shall apply to the Bank for the Service/s by saving the Bank's WhatsApp number in User's contacts or scanning the Quick Response (QR) code or any other method that the bank may introduce from time to time.

3.2 For availing the service, the User shall agree and confirm that he has read, understood and accepted

- a. BOC WhatsApp Banking Terms and Conditions
- b. any other Account/product/service/offer related specific terms and conditions as applicable

c. all terms and conditions prescribed by WhatsApp for using its platform

- 3.3 The User agrees to provide full/ partial identification information which are required for the registration process.
- 3.4 The User hereby agrees and grants the expressed authority to the Bank for carrying out the Services requested by the User in this platform on its WhatsApp registered mobile number of the bank.
- 3.5 The User understands that, the Bank may modify the process for registration of the User, for Two-Way Communication, at any time, at its sole discretion and it is the User's responsibility to follow such procedure as requested by the Bank.
- 3.6 The User agrees and accepts that the Service subscription obtained will be deemed applicable for all linked accounts/ cards which have the same mobile number and the National Identity Card (NIC) number registered with Bank and upon subscribing to the Services, User agrees that Bank shall share User's registered mobile number and name as available in Bank official records with WhatsApp.

4. BINDING NATURE OF THE TERMS AND CONDITIONS

- 4.1 The User hereby accepts and agrees that all Services and communications taking place on this platform, initiated either by the Bank or the User, will be governed by and subject to the BOC WhatsApp Banking Terms and Conditions.
- 4.2 The User further understands that these Terms and Conditions and other specific Terms and Conditions, may be updated from time to time at the discretion of the Bank and it is the User's sole responsibility to be updated of the same and further accept and agree to be bound by such Terms and Conditions.
- 4.3 The User agrees that by using the Service, One Way Communication and Two Way Communication, sending any communication/ message to the Bank Registered Number on WhatsApp, completing the registration process as provided in the above, accepting these Terms and Conditions, the User shall be deemed to have read, understood and irrevocably and unconditionally accepted and agreed to all these Terms and Conditions and such Terms and Conditions shall be binding on the User in the same manner as if the User has agreed to the same in writing

5. SERVICES

- 5.1 The User agrees and accepts the reserving the right by the Bank to allow the user for the Services from time to time, at its discretion.
- 5.2 The Bank shall not be required to authenticate the Customer or User, if any request for the Services comes on WhatsApp to the Bank Registered Number, and in case of a Customer, if the number reflected in the requestor's mobile is a Customer's Registered Number, the Bank shall be entitled to presume that it is the Customer itself which is interacting through WhatsApp and in case of any other User the Bank shall be entitled to presume that the number reflected in the WhatsApp profile is the User's number and it is the User itself and not any other person who is interacting with the Bank Registered Number.
- 5.3 The User accepts that the Bank may notify regarding the availability/non availability of any particular Service, at its sole discretion.
- 5.4 The User hereby agrees that the Bank may at any time, without notice to the User, modify, discontinue or make additions/deletions to the Services offered to the User.
- 5.5 The User agrees that he shall not hold the Bank responsible for not responding to the queries of/ information sought by the User or not providing a response to the satisfaction of the User or not processing any request of the User, in case such a message sent by the User in case the Bank does not receive an instruction to this effect in its systems or the message sent by the User is not in the format as required by the Bank or does not fall under the Services being offered by the Bank at the time or the Bank does not receive such a message for technical reasons or otherwise or for any reason whatsoever.
- 5.6 The User agrees and is aware that it may not be possible for the Bank to give detailed information through the Service/functionalities.
- 5.7 Where the Bank considers that the instructions received via this platform, to be inconsistent or contradictory with any past instructions or any simultaneous instructions provided by the User to the Bank through other channels provided by the Bank, it may seek clarification from the User before acting on any instruction of the User or act upon any such instruction as it may deem fit. The Bank shall have the right to suspend the Services if Bank has reason to believe that the Customer's instructions may lead to direct or indirect loss or may require an indemnity from the customer.
- 5.8 If the Bank permits any Service like account transaction to the User, the User agrees and accepts that such a Service shall be subject to statutory/ regulatory limits and/or any limits that may be imposed by the Bank, from time to time, at its sole discretion.
- 5.9 All the Services, provided to the User are subject to applicable laws and the rules, regulations, notifications, circulars and guidelines introduced, imposed or amended from time to time by the Bank and/or any regulatory/ statutory/ governmental authority.
- 5.10 The User shall provide the Bank with the information and/or assistance as is required by the Bank for the performance of the Services and/or any other obligations of the Bank.

Further, that all instructions relating to the Services will be issued satisfactory to the Bank in form and content.

- 5.11 The User agrees that Account Related Services including in relation card, loan etc. (at the discretion of the Bank) shall be provided to the Customers through WhatsApp platform only to a WhatsApp account associated with the Customer's Registered Number.
- 5.12 The User agrees and accepts that all records of Bank caused by the transactions arising out of use of the Services through the WhatsApp messaging platform, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions. The User further agrees that the Bank's own record or log of transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding for all purposes.
- 5.13 The User shall not submit or transmit any content through this Service that is:
- i. Obscene, vulgar, or pornographic, immoral, illegal, illicit, unethical, anti-social etc.;
 - ii. Encourages the commission of a crime or violation of any law;
 - iii. Violates any law in Sri Lanka and/or the jurisdiction in which User reside;
 - iv. Infringes the intellectual or copyrights of a third party; or
 - v. Constitutes confidential information and/or personal or sensitive information/ data belonging to the User or to any other person.
- 5.14 The Bank reserves the right to remove or otherwise delete any content or submissions made by the User that violates the Bank's internal rules or which are inappropriate, as per the Bank's sole discretion, without undertaking any liability in relation to the same or giving any prior warning and/or intimation to the User.
- 5.15 The responses sent by the Bank on WhatsApp channel is based on a program running at back-end. This program has been developed and regularly enhanced to handle the queries in best possible manner. However, for any answers that the User may not find satisfactory or for any inaccuracies arising therefrom, the Bank shall not be held responsible. The User may call BOC Contact Center or any BOC Branch in case of any clarifications.
- 5.16 The User agrees that if he notices any error in any information supplied to the User through any of the Services, the User shall inform the Bank of the same, as soon as possible. The Bank will endeavor to correct the error promptly. The User agrees that all outputs of statements that may appear on WhatsApp, upon making a request to that effect, are information extracted from a computerized system maintained by the Bank and may not be continuously maintained or be updated in real-time. The Bank shall provide the information as may be last updated on the systems of the Bank. While the Bank will take all reasonable steps to ensure the accuracy of the statement, the Bank is not liable for any error and shall not hold the Bank responsible for any loss incurred or action taken by the User by relying on such information.

- 5.17 The User agrees that he is responsible for the accuracy of information supplied to the Bank in the course of availing the Services. The Bank accepts no liability for the consequences arising out of false or erroneous information supplied by the User.
- 5.18 The User agrees that Bank and/or its affiliates may hold and process the User's personal information concerning the account/s on computer or otherwise in connection with the WhatsApp facility as well as for analysis, credit scoring and marketing. The User agrees and consents that the Bank may collect, store, use and/or disclose User's personal data for the Services as detailed on Bank's Website. The User also agrees that the Bank may disclose, in strict confidence, to other institutions, its service providers, such information as may be reasonably necessary for reasons inclusive of but not limited to the participation in any telecommunication or electronic clearing network, in compliance with legal directive, for credit rating by recognized credit scoring agencies, and for fraud prevention.
- 5.19 The User authorizes the Bank to collect and use technical information about the equipment and related software, hardware and peripherals and any data and information stored in the equipment, whether internet-based or wireless, to improve Bank's products and to provide services to the Users.
- 5.20 The Bank does not make any representation or warranty that the Services will be available at all times without any interruption and that the Bank shall not be responsible for any variation, reduction or imposition of the terms or the User's inability to use WhatsApp for any reason whatsoever.
- 5.21 The User agrees that the Bank may advise from time to time the versions of the operating systems on the Devices which are required for availing the Services and/or registration of the Services. There will be no obligation on the Bank to support all the versions of the operating systems. The User agrees that the User shall be responsible for upgrading any software, hardware and the operating system at his cost from time to time so as to be compatible with that of the Bank. The Bank shall be at liberty to change, vary or upgrade its software, hardware, operating systems, etc. from time to time and shall be under no obligation to support the software, hardware, operating systems used by the User and that the same shall be the User's sole responsibility to be able to continue his use of the Services.
- 5.22 The User shall not reproduce, copy, or redistribute for commercial purposes any materials or design elements of the Services provided in BOC Meta banking.
- 5.23 The Bank shall have no obligation to authenticate the User or to verify the identity of any User once the registration for Service is made or once it receives any request/communication to its Bank Registered Number from any WhatsApp User through WhatsApp. The Bank shall not be responsible or liable to User or any third party for the consequences arising out of or in connection with availing of this Service.
- 5.24 The User agrees that he shall not have any claim against the Bank on account of any suspension, interruption, non-availability or malfunctioning of the Service including due to any link/mobile/system failure at the Bank's end for any reason thereof.

- 5.25 By subscribing to Services on WhatsApp messaging platform, the Customer agrees to get notifications via WhatsApp including account information, transaction details, and other services/communications. Customer also agrees to receive notifications including offers, new product features, any other important notification sent by Bank time to time etc. on the registered mobile number of the customer via WhatsApp.
- 5.26 The User acknowledges that
- (a) the Bank will not be responsible for any mobile operator or Internet service provider's network and/or Wi-Fi (wireless internet access) connectivity preventing or negatively impacting User's access to the WhatsApp Banking Channel; and
 - (b) User's mobile network operator (cellphone service provider) or internet service provider may charge the User for accessing and using the WhatsApp Banking Channel via a mobile network or Wi-Fi connection, and that the User is solely responsible for such charges.
- 5.27 The User agrees that the WhatsApp registered mobile number of the bank on the WhatsApp messaging platform cannot be used for grievance redressal or reporting fraud as of now, Bank will have no liability on reporting of such incidents received through WhatsApp.
- 5.28 The User agrees that the Bank shall be entitled to withdraw/ discontinue/ suspend/ disallow the use of any of the Services at any time, at its sole and absolute discretion without need for any permission from or notice to the User.

6. AUTHORITY TO THE BANK

- 6.1 The User hereby agrees that the User grants express authority to the Bank for carrying out the Services requested by the User on WhatsApp on its Bank Registered Number.
- 6.2 The User irrevocably and unconditionally authorizes the Bank to access all his account/s for effecting banking or other transactions for the Service requests received through the WhatsApp messaging platform and to share the account information with any third parties for the purpose of accepting/ executing such Service requests of the Customers.
- 6.3 The User accepts that all information /instructions will be transmitted to and /or stored at various locations and be accessed by personnel of Bank (and its affiliates) or its service providers.

7. SECURITY

- 7.1 The User shall not share any personal identification/account related sensitive personal information such as account number, password, PIN, OTP, etc. in the platform.

- 7.2 The User is responsible for keeping security safeguard of his Device and his account on WhatsApp linked to his registered mobile number.
- 7.3 The User understands that his Device is vulnerable to the threats such as but not limited to unauthorized (i) access by intruders to the data/information contained on such Device; (ii) identity theft; (iii) privacy violations; (iv) planting of stealth software, malware, viruses etc.; (v) disablement or distortion of operations; (vi) interception of the transmission of encrypted data/message etc. The Bank shall not be responsible or liable to User or any third party for the consequences arising out of or in connection with using of this Service. The User shall immediately opt-out of the Services by de-registering as per process notified by Bank.
- 7.4 The User undertakes to ensure that the User shall not reveal his password for the devices to any third-party including employees of the Bank. The User shall be solely responsible for all the communication exchanged between the User and the Bank while utilizing these Services.
- 7.5 The User hereby unconditionally and irrevocably agrees and accepts that he must:
- i. keep the passwords to his Device fully and strictly confidential and shall under no circumstance reveal any of the password(s) to any other person;
 - ii. not record the password to his Device in a written or electronic form;
 - iii. not let any unauthorized person have access to his Device or leave his Device unattended while accessing his WhatsApp;
 - iv. put in place a passcode or password or PIN or a security key of similar nature to lock/ restrict access to his Device and secure it from any unauthorized access and not share such passcode/ password/ PIN/ security key with any other person;
- 7.6 The User agrees that the Bank assumes no liability whatsoever in case of any event of compromise of the User's WhatsApp account, the Bank shall not be held responsible for any such event. Further, the User agrees and understands that WhatsApp can also be logged in more than one device at the same time, including by using web log in and the User is aware of the risk in this regard while availing the Services such as compromise of User Information, breach of security of the User's WhatsApp account from a device other than the Users etc. and the User undertakes to be vigilant and careful and take full responsibility for the security of his WhatsApp account.
- 7.7 The User agrees that he shall be liable for all loss from unauthorized uses of his WhatsApp and/or for requests made while availing the Services and/or for any breach(es) of these Terms and Conditions or if he has in any way contributed or caused the loss by negligent actions.

- 7.8 The Bank shall not be responsible or liable to User or any third party for the consequences arising out of or in connection with using of this Service.
- 7.9 It is recommended for User who has subscribed to this WhatsApp Banking service to delete WhatsApp chat history frequently and unsubscribe WhatsApp banking service when changing their device so as to ensure there is no misuse of the same.
- 7.10 User can contact the Bank Contact center via 011 220 4444 or 1975 and deactivate his/her subscription of BOC META banking service.

8. RISK

The User hereby acknowledges that he/she is availing the Service(s) at his own risk and the User shall not hold the Bank responsible or liable for any of the risks due to any failure on the part of the User and/or for any loss or damage incurred or suffered due to any error, defect, failure or interruption of the service and/or any loss of damage arising or resulting from delay in transmission delivery or non-delivery of Electronic instructions or any mistake, omission or error in transmission or delivery thereof.

9. OTHER

- 9.1 The User further agrees that he shall hold the Bank harmless against any loss, damages, etc. that may be incurred or suffered by him, if the information contained in the above said outputs turns out to be inaccurate/incorrect.
- 9.2 The Bank shall under no circumstance be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the User or any other person.
- 9.3 The Bank shall not be liable for any damages, losses (direct or indirect) whatsoever, due to disruption or non-availability of any of Services/facility/s due to technical fault/error or any failure in telecommunication network or any error in any software or hardware systems.
- 9.4 Under no circumstances Bank shall, or its officials, employees, be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of,

or inability to use, this service or for receipt of any answer provided by Bank program running at the back-end.

- 9.5 The Bank does not validate and is not accountable for any ads, content, products, advice, opinions, recommendations or other material of third-party sites and/or applications that may be promoted via advertising within any social media properties.

10. MONEY LAUNDERING AND OTHER FINANCIAL CRIMES

- 10.1 The User agrees and accepts that, in compliance with the laws relating to anti-money laundering counter-terrorist financing, financial sanctions and prohibited business activity laws, regulations, policies and requirements by the Bank is entitled, initially and on an ongoing basis, to screen, check and process all new Customer and related information; and monitor all information, instructions and transactions made by and on the User's behalf.
- 10.2 When the Bank performs these activities, there may be a delay in carrying out the User's instructions or transactions. The transaction may be declined, prohibited or limited in some way. The Bank may even be compelled to end the business relationship with the User.
- 10.3 The User hereby expressly consents to and authorizes the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake to share and disclose the User Information to service providers, consultants, credit information companies, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank.

11. INDEMNITY

- 11.1 The User shall agree to indemnify, defend and hold harmless the Bank and its directors, officers, agents, employees and other applicable third parties ("Indemnified Parties") from and against any and all claims, demands, causes of action, debt or liability, including reasonable attorney's fees, and costs incurred by the Indemnified Parties arising out of, related to, or which may arise from the actions of the User including:
- a. Any breach or non-compliance of any term of these Terms and Conditions or any of the laws, rules, regulations, circulars and notifications issued by Regulators, etc. by User.

- b. Breach of any of the terms, conditions, statements, undertakings representations and warranties of these Terms and Conditions as also of any of its representations or warranties not being found to be true at any point of time,
- c. Any dispute or litigation caused by the User actions or omissions.
- d. Any negligence or violation or alleged violation of any law or rights of a third party

12. LIABILITY OF THE USER

User shall be liable for all loss from unauthorized uses of his WhatsApp and/or for requests made while availing the Services and/or for any breach(es) of these Terms and Conditions or if he has in any way contributed or caused the loss by negligent actions including the following:

- i. Keeping a written or electronic record of the User's Device password;
- ii. Disclosing or failing to take all reasonable steps to prevent disclosure of the User's WhatsApp and/or QR code and/or failing to advise the Bank of such disclosure within reasonable time.
- iii. Losing the SIM card on which the User's WhatsApp is registered;
- iv. Transferring the SIM card on which the User's WhatsApp is registered to another device without deleting the WhatsApp application from the previous device.
- v. Not advising the Bank in a reasonable time about unauthorized access to or erroneous transactions/ use of Services on his WhatsApp

13. DISCLAIMER OF LIABILITY

13.1 The User agrees that under no circumstances whatsoever shall the Bank be responsible to the User for any incidental, special, consequential, or indirect damages of any kind whatsoever if:

- i. the User has breached any of the terms and conditions, contained herein or
- ii. the User has contributed to or the loss is occurred as result of failure/negligence/omission on part of the User; or
- iii. as a result of failure on part of the User to advise Bank of loss/change in or termination of the Customer's registered mobile number.

13.2 The Bank shall have no liability in case of any fraud or impersonation incidents through this platform.

14. THIRD PARTY

- 14.1 WhatsApp is owned by a third-party unaffiliated with Bank. The User shall independently be guided by the privacy policies relating to WhatsApp and the third parties or group companies of WhatsApp and the Bank has no control over them. Bank is not responsible for the privacy or security policies at these sites or other third-party sites that may be linked to within the Bank's social media channels. The User shall always adhere to the privacy and security practices and policies of each third-party site the User visits. The Bank does not endorse and is not responsible for any ads, content, products, advice, opinions, recommendations or other material of third-party sites that may be promoted via advertising within any social media channels.
- 14.2 The User further understands and agrees that WhatsApp or any other service provider through which the Bank is providing the WhatsApp facility can review and monitor, store the contents shared/communicated through the WhatsApp or other service provider(s) and may share the same with third parties.

Hence, the Bank strongly recommends that User shall:

- i. Never share sensitive details such as user credentials, full account number and card number etc., via WhatsApp messages/ through the WhatsApp facility.
- ii. Acknowledge that the Bank will not send messages of Bank's own accord this way and will only respond to the messages sent to us except for any important communication and awareness messages.
- iii. Not to contact us through the WhatsApp channel for any account details, complaints, grievances or similar important matters.

15. TERMINATION

- 15.1 The User may request for de-registration/ un-subscription of the Services at any time by following the process as may be prescribed by the Bank from time to time. However, for this to come into effect, it may take such time as may be required by the Bank.
- 15.2 The User agrees that he will remain responsible for any requests made/ messages sent to the Bank using the Services prior to the time such cancellation of the Services is effected by the Bank.
- 15.3 The Bank will be at liberty to discontinue/ suspend/ terminate the User's use of the Services at any time without assigning any reason whatsoever.

- 15.4 The Bank may also discontinue or suspend or terminate Services/ facilities without prior notice if these Terms and Conditions are breached.

16. NOTICES

- 16.1 The Bank and the User may give notices under these Terms and Conditions electronically to the mailbox of either Party, in writing by delivering them by hand or by sending them by post to the last address given by the User and in the case of the Bank to the address mentioned herein below:

No.01, BOC Square, Bank of Ceylon Mawaththa, Colombo.01, Sri Lanka.

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- 16.2 In addition, the Bank may also publish notices of general nature from time to time, through any medium of communication as may be decided by the Bank including publishing on the Bank Website. Such notices will have the same effect as a notice served individually to each User and or that of a notice published in a newspaper of print media.

17. DISPUTE RESOLUTION AND COMPLAINT PROCEDURE

If the User has a dispute or desires to make any complaint about the use of the WhatsApp Banking Channel or these Terms and Conditions, please use the following link “[Tell Us Online](#)”

18. GOVERNING LAW AND THE JURISDICTION

These Terms and Conditions and/or the use of the Services provided through WhatsApp shall be governed by the laws of Sri Lanka. The User agree to submit to the exclusive jurisdiction of the Courts located in Colombo, Sri Lanka as regards any claims or matters arising under these Terms and Conditions.

I acknowledge that I have read and understood the BOC WhatsApp Banking Terms and Conditions and I agree to be legally bound by and to comply with all the terms and conditions of this Agreement, including any supplements thereto and all specifications and other documents referred to in this Agreement.

If you do not agree with any of these terms and conditions, please select the “Decline”



**CUSTOMER COMPLAINTS HANDLING
PROCEDURE OF
BANK OF CEYLON**

1.0. What is a Complaint?

A complaint is a communication received by the bank through any channel, which expresses dissatisfaction about any aspect of the bank's products, services, delivery channels, employee behavior/attitude, processes or systems.

2.0. Who can make complaints?

Following persons/entities who have a dissatisfaction about any aspect of the bank's products, services, delivery channels, employee behavior/attitude, processes or systems can make a complaint.

- Customers
- Non - customers
- Bank of Ceylon Staff
- Bank of Ceylon Pensioners
- Central Bank of Sri Lanka
- Ministries and other Government Institutions
- Any other person/ entity

3.0. How to make a complaint?

Complainant can submit their complaints through the following channels in preferred language (Sinhala, Tamil or English)

- 3.1 In person
- 3.2 By post
- 3.3 By e-mail to boc@boc.lk or bocexmgt@boc.lk
- 3.4 By phone
- 3.5 By fax
- 3.6 Through the web - www.boc.lk (Submitting "Online Customer Relations Form" – "Tell Us Online" Option)
- 3.7 Through the Bank of Ceylon Call Center (1975 / 011-2204444)
- 3.8 Text Chat - Facebook Messenger (Via Bank of Ceylon Facebook Page)

4.0. Information that must provide when making a complaint

For an effective complaint handling, following basic information should be provided by the complainant when making a complaint. This will help the bank to understand the problem easily and can reach the complainant quickly with a solution.

- 4.1. Name, NIC & Address
- 4.2. Account Number
- 4.3. Contact Number/e-mail address

- 4.4. Comprehensive details of the incident /complaint
- 4.5. Copies of the supporting documents (Where applicable)

If any complainant is reluctant to reveal his/her identity or to provide all the basic information mentioned above, they can submit their complaints anonymously or with partial information.

5.0. Where to make a complaint?

Complainants can directly submit their complaints to any of the following authorities in the Bank.

- 5.1. To any officer in the Branch / Head Office Department.
- 5.2. To the Manager of the Branch / Head Office Division/ Unit.
- 5.3. To the Area Manager / Province Operations Manager of the relevant Province
- 5.4. To the Assistant General Manager of the relevant Province
- 5.5. Chief Internal Auditor at Bank of Ceylon, Head Office
- 5.6. Relevant Deputy General Managers or Assistant General Managers at Bank of Ceylon, Head Office
- 5.7. To the Chairman or to the General Manager of Bank of Ceylon
Address : Bank of Ceylon, 29th Floor,
“BOC Square”, No.01,
Bank of Ceylon Mawatha
Colombo 01
- 5.8. Customer Experience Manager at Head Office
Address : Customer Experience Management Unit,
Bank of Ceylon, 22nd Floor,
“BOC Square”, No.1,
Bank of Ceylon Mawatha,
Colombo 01
T.P. : 011-2435814 / 011-2204750 / 011-2204751
(During working hours)
Fax : 011-2435815
Email : bocexmgt@boc.lk
Web : Filling “Online Customer Relations Form” in Bank of Ceylon
website (www.boc.lk)

6.0. Process of Handling Complaints

- 6.1. All complaints will be handled impartially with transparency.
- 6.2. Once the complaint is received by the relevant authority of the branch /province /Customer Experience Management Unit /head office division who is responsible to handle the complaint, acknowledgement is sent to the complainant in preferred mode of correspondence within a reasonable time period from the date of receipt of the complaint.
- 6.3. Then bank will undertake an initial review of the complaint.
- 6.4. Initial assessment should be performed based on the information provided by the complainant.
- 6.5. If any additional information or documents may be required, the bank may request the same from the complainant.
- 6.6. If the matter concerned has an impact on the bank or customer's assets, it will be taken up immediately.
- 6.7. After the initial assessment, complaint handling authority who is responsible for the handling specific complaints should take every effort to resolve the issue as early as possible.
- 6.8. If further investigations is required in the matter concerned, the complainant should be informed accordingly.
- 6.9. Every endeavor will be taken to resolve the complaint within 14 working days from the date of the complaint received by the relevant complaint handling authority, unless further investigation is required.

7.0. Response to complainants

- 7.1. Once the complaint is resolved, the bank will send the response in preferred language and the channel chosen by the complainant.
- 7.2. If it takes more than 14 working days to resolve the issue due to the complexity, the bank will inform the complainant with the progress and the details of the person handling the complaint.

8.0. Complainant's rights

- 8.1. Complainants can inquire about the current status of the complaint by contacting the initial place where they lodge the complaint or the person handling the complaint or the Customer Experience Management Unit.
- 8.3. If the complainant is dissatisfied with the response, option is available to forward the complaint to the Chairman of the Bank of Ceylon for re-consideration. Complainant will get the final response within 14 working days after considering all aspects.
- 8.4. If the complainant is not satisfied with the response from the Bank, complaint can be referred to the Financial Ombudsman who provides free independent services to complainants.

Contact details of the Financial Ombudsman :

Address	:	The Financial Ombudsman, Office of the Financial Ombudsman, No 143A, Vajira Road, Colombo 05
Telephone	:	011-2595624
Telefax	:	011-2595625
Email	:	fosril@sltnet.lk
Web	:	www.financialombudsman.lk

CHAPTER 397**BANK OF CEYLON****AN ORDINANCE TO PROVIDE FOR THE ESTABLISHMENT
AND REGULATION OF A STATE-AIDED BANK IN CEYLON**

Ordinances
Nos. 53 of 1938,
45 of 1939,
53 of 1943,
4 of 1944,
34 of 1944,
7 of 1945.

Acts
Nos. 39 of 1949,
19 of 1952,
42 of 1954,
37 of 1955,
34 of 1968.

Law
No. 10 of 1974.

(1st December, 1938.)

Acts
Nos. 60 of 1980,
54 of 2000.

1. This Ordinance may be cited as the Bank of Ceylon Ordinance. **Short title.**
2. A bank to be called the Bank of Ceylon is hereby established. **Establishment of bank.**
3. The bank shall be a body corporate with perpetual succession and a common seal and may sue and be sued in its corporate name. **Incorporation of bank.**
4. The central office of the bank shall be at Colombo in Sri Lanka. **Central office.**
[§2,10 of 1974]
5. The Bank may establish and maintain – **Branches and agencies.**
 - (a) agencies in any part of the world;
 - (b) branches in Ceylon or elsewhere.
6. (1) The management and administration of the affairs of the bank shall be vested in a board, consisting of six directors appointed by the Minister, one of whom shall be a representative of the Ministry in charge of the Minister to whom the subject of Finance is assigned (hereinafter referred to as the “*ex officio* director”). **Board of directors of the bank.**
[§ 3, 10 of 1974]
- (2) The board may exercise, discharge or perform the powers, functions or duties of the bank for the purpose of carrying on the business, and administering the affairs, of the bank.

- (3) No act or proceeding of the board shall be invalid by reason only of the existence of any vacancy among the directors or any defect in the appointment of a director or authorization by the *ex officio* director under subsection (8).
- (4) A Member of Parliament shall not be qualified to be a director.
- (5) The Minister shall appoint one of the appointed directors as the chairman of the board.
- (6) Every appointed director shall hold office for a period of three years, unless he is earlier removed from office or vacates his office.
- (7) If any appointed director is temporarily unable to discharge the duties of his office on account of ill health, or absence from Sri Lanka, or any other cause, the Minister may appoint some other person to act as a director in his place.
- (8) If the *ex officio* director is unable to attend any meeting of the board, he may authorize any other officer to be present on his behalf at such meeting; and the officer so authorized shall be deemed for the purpose of such meeting to be a member of the board.
- (9) An appointed director may resign his office by letter addressed to the Minister.
- (10) The Minister may, if he thinks it expedient to do so, remove an appointed director from office.
- (11) A director who vacates office by resignation or effluxion of time shall be eligible for reappointment.
- (12) The *ex officio* director shall have all the same rights and privileges as the appointed directors.
- (13) The provisions of subsections (1), (2) and (3) shall be deemed to have come into operation on October 12, 1961.

Capital.
[§ 2, 54
of 2000]

[§ 2(2), 60
of 1980]

7. (1) The authorized capital of the bank shall be fifty billion rupees divided into fifty million shares of one thousand rupees each.

(2) The paid-up capital of the bank shall be such amount as may be determined from time to time by the Minister by Order published in the Gazette.

(3) The liability of the Government at any time as sole shareholder shall be limited to the total amount of the capital represented by the shares held for the time being by the Government.

8. (1) The board shall, out of the profits available for payment of dividend and before any dividend is declared, set aside a sum equivalent to twenty *per centum* of such profits to the credit of a fund called the permanent reserve fund of the bank until such permanent reserve fund is equivalent to one-half of the paid-up capital of the bank for the time being; and in the event that at any time thereafter the amount of such permanent reserve fund is less than one-half of the paid-up capital of the bank for the time being, the board shall as soon as practicable carry to that fund such further sum or sums out of the profits available for dividend as may be necessary until the amount of the permanent reserve fund is equivalent to one-half of the paid-up capital of the bank for the time being. The board may from time to time in its discretion carry to the permanent reserve fund out of profits such further sums as it may deem fit, in addition to the sums required by the preceding provisions of this subsection to be carried thereto.

**Permanent
reserve fund.
[§ 5, 10 of 1974]**

(2) The permanent reserve fund shall be shown separately in the balance sheet of the bank.

9. (1) In addition to the permanent reserve fund the board shall create a fund called the contingency fund of the bank and shall carry to that fund such sums out of the profits of the bank as the Board thinks proper.

**Contingency fund.
[§ 6, 10 of 1974]**

(2) The contingency fund may be applied from time to time in such manner as the board shall determine-

- (a) for meeting depreciation and losses;
- (b) for equalizing dividends;
- (c) for repairing, improving or maintaining any of the property of the bank;
- (d) for any other purposes which the board may think proper.

(3) The board may divide the contingency fund into such special funds as it thinks fit, and may consolidate into one fund any special funds or any parts of any special funds into which the contingency fund may have been divided as it thinks fit, with full power to employ the whole or any part of the assets constituting the contingency fund in the business of the bank without being under any obligation to keep the same separate from the other assets of the bank. The board may also, (subject to the provisions of this Ordinance), without placing the same to reserve, carry over any profits which it may think it is not prudent to divide.

(4) It shall not be necessary to show the contingency fund separately in balance sheet of the bank.

**Government
guarantee.
[§ 7,10 of 1974]**

10. (1) The Minister in charge of the subject of Finance shall guarantee the repayment of any sum due to the bank on any loan, overdraft, advance or other accommodation granted by the bank with the approval of such Minister under clause 3(a) of Part II in the First Schedule hereto.

(2) Any sum required for the fulfillment of a guarantee provided under subsection (1) may, with the approval of the National State Assembly, be paid out of the Consolidated Fund.

(3) Immediately after a guarantee is given under subsection (1), the Minister in charge of the subject of Finance shall lay a statement of guarantee before the Cabinet of Ministers.

(4) Where any sum is paid out of the Consolidated Fund in fulfillment of a guarantee provided under subsection (1), the Minister in charge of the subject of Finance shall forthwith lay before the National State Assembly a Statement that such sum has been paid.

**Disclosure of
interest by a
director.
[§ 8, 10 of
1974]**

11. A director who or whose spouse or dependent child or a firm or company in which such director, his spouse or dependant child has a substantial interest is directly or indirectly interested in any business transacted or proposed to be transacted by the bank shall disclose the nature of such interest at the meeting of the board where such business is discussed. The disclosure shall be recorded in the minutes of the board and such director shall not take part in any deliberation or decision of the Board with regard to that business and shall withdraw from such meeting whilst such deliberation is in progress or decision is being made.

**Director to
disclose any
obligation to
other banks
and lending
institutions.
[§ 9, 10 of
1974]**

12. A director for the time being of the bank who incurs an obligation or debt to any other bank or to a lending institution shall, within one month of the date on which such obligation or debt was incurred, disclose to the bank the particulars relating to such obligation or debt.

**Provisions
relating to
applications
for loans, and
& c., and their
disposal.
[§ 10, 10 of
1974]**

13. (1) Every application for any loan, overdraft, advance or other accommodation shall be made to the General Manager or an officer nominated by him for the purpose.

(2) Every application made under subsection (1) which requires the approval of the board shall be submitted to the board together with the written observations of the General Manager on such application.

(3) The manner in which every application made under subsection (1), which does not require the approval of the board is disposed of by the general manager or other officer under the powers delegated by the board shall be reported to the board.

**Nominations by
persons having a
deposit or savings
account.
[§ 11, 10 of 1974]**

14. (1) Any person over 16 years of age who has a deposit or savings account may nominate a person, (hereinafter called a “nominee”), to whom the moneys lying to the credit of such first-mentioned person (hereinafter called a “nominator”) shall be paid upon his death and, if his death should occur while the account exists, the moneys shall be so paid subject to the provisions of this Ordinance.

(2) A nomination made under subsection (1) shall have effect upon the death of the nominator notwithstanding anything in his last will to the contrary.

(3) Any nomination made under subsection (1) shall be deemed to be revoked by the death of the nominee in the lifetime of the nominator or by written notice of revocation signed by the nominator in the presence of a witness (who shall attest the signature of the nominator) or by any subsequent nomination made by the nominator.

(4) The moneys lying in his deposit or savings account to the credit of the person who has made a nomination under subsection (1) shall, in the event of his death, be deemed not to form part of the estate or property of that person for the purpose of probate or administration proceedings under the Administration of Justice Law, No.44 of 1973, and the transfer of such property shall not be an offence under section 279 of that Law.

(5) Upon the death of any person who has a savings account, and who has made a nomination under subsection (1), the bank shall communicate in writing by registered post with the Commissioner of Inland Revenue informing him of the name and address of such person, the fact of his death, the name and address of the nominee and the amount of the moneys lying to the credit of the nominator at the time of his death, and inquiring whether any, and if so what, some of money should be withheld against payment of estate duty in respect of such moneys.

(6) If the Commissioner of Inland Revenue informs the bank, in reply to the communication made under subsection (5), what sum of money should be withheld, the bank may withhold that sum and pay it to the Commissioner of Inland Revenue.

(7) If no reply, specifying what sum of money should be withheld, is received by the bank from the Commissioner of Inland Revenue to the communication made under subsection (5) within one month of the date of posting or handing over that communication, the bank may take action as if no sum of money need be withheld.

(8) No payment shall be made by the bank to any nominee unless the nominee -

- (a) submits an affidavit stating that he is the nominee; and
- (b) produces a certificate as to his identity from a person acceptable to the bank.

(9) A payment made subject to the deduction, if any, made under subsection (6) and the conditions set out in subsection (8), to any nominee of a nominator who has died shall be a complete discharge of the obligations of the bank in respect of the moneys lying to the credit of such nominator.

(10) Where, upon the death of any person who has a deposit or savings account, other than a nominator, there is a sum of money to the credit of such person in the bank, any officer or person who is duly authorized to make payments in respect of accounts may, if satisfied that such first-mentioned person died intestate and that letters of administration to the estate of such person are not required by any written law, pay such sums of money, subject to the provisions of this Ordinance, to the person or persons to whom such sum is required, in accordance with any rule in that behalf, to be paid:

Provided that until rules are made in that behalf, any such sum may be paid to the person or persons legally entitled to the payment thereof.

**Default of
payment.
[§ 12, 10
of 1974]**

15. Where default is made in the payment of any sum due on any loan, overdraft, advance or other accommodation granted on the mortgage of movable or immovable property, whether that sum is due on account of principal or interest or both, default shall be deemed to have been made in respect of the whole of the unpaid portion of that loan, overdraft, advance, or other accommodation and the interest due thereon up to date.

**Action by
board where
default is made.
[§ 12,10 of
1974]
[§ 3,54 of 2000]**

16. Where under the provisions of this Ordinance, default is made or deemed to have been made in respect of the whole of the unpaid portion of any loan, overdraft, advance or other accommodation and the interest due thereon, the board may, in its discretion, take action as specified in section 17 or in section 17A or in section 19; and

Provided that where the board has in any case taken action, or commenced to take action, in accordance with section 17 or section 17A nothing shall be deemed to prevent the board at any time from subsequently taking action in that case by resolution under section 19 if the board deems it necessary or advisable to do so.

17. Subject to the provisions of section 20, the board may by resolution to be recorded in writing authorize any person specified in the resolution to enter upon and take possession of any immovable property mortgaged to the bank as security for any loan, overdraft, advance or other accommodation in respect of which default has been made and to manage and maintain such property and to exercise the same powers in the control and management of such property as might have been exercised by mortgagor, if he had not made default.

Authorization of manager to take possession of immovable property.
[§ 4, 54 of 2000]

17A. Subject to the provisions of section 20, the board may by resolution to be recorded in writing authorize any person specified in the resolution to seize any movable property mortgaged to the bank as security for any loan, overdraft, advance or other accommodation in respect of which default has been made.

Authorization of person to seize movable property.
[§ 5, 54 of 2000]

18.(1) Any person authorized by resolution of the board under section 17 in respect of any property shall be entitled generally to take action in terms of the resolution and in particular-

Procedure where manager is appointed.
[§ 12, 10 of 1974]

- (a) to sell the produce of such property;
- (b) to receive the rents, profits or other income from such property;
- (c) to pay the expenses incurred in the control and management of such property out of the income from such property ;
- (d) to appropriate to himself out of such income such sum (if any) as the board may deem fit to fix as remuneration for his services;
- (e) to remain in possession of such property until all moneys due to the bank under the mortgage on such property have been fully paid or until he is directed by the board to yield possession of such property under subsection (2).

(2) Every person authorized by resolution of the board under section 17 in respect of any property shall-

- (a) pay monthly, out of the income of such property such sum (if any) as the board may in its discretion fix, to the mortgagor for his maintenance;
- (b) pay quarterly or as other wise directed by the board to such person or persons and in such manner as the board may direct the balance of the income from such property remaining after the payments herein before authorized have been made;

- (c) keep and render to the board at such intervals as the board may determine, clear and accurate records of all sums received or paid out by him in respect of such property;
- (d) yield possession of such property to the mortgagor or some other person as directed by the board and pay to the board any balance of the income from such property remaining in his hands after the payments herein before authorized have been made.

(3) The board shall when all sums due to the bank under the mortgage have been fully paid surrender possession of the mortgaged property to the mortgagor and return to him any balance remaining of the income from such property.

**Authorization of
sale of mortgaged
property.**
[§ 12,10 of 1974]
[§ 6,54 of 2000]

19. Subject to the provisions of section 20 the board may by resolution to be recorded in writing authorize any person specified in the resolution to sell by public auction any movable or immovable property mortgaged to the bank as security for any loan, overdraft, advance or other accommodation in respect of which default has been made in order to recover the whole of the unpaid portion of such loan, overdraft, advance or other accommodation, and the interest due thereon up to the date of the sale, together with the moneys and costs recoverable under section 26, and thereafter it shall not be competent for the borrower or any person claiming through or under any disposition whatsoever of the right, title or interest of the borrower to and in the property made or registered subsequent to the date of the mortgage to the bank, in any court to move to invalidate the said resolution or the subsequent sale for any cause whatsoever, and no court shall entertain any such application.

**Where
borrower is
dead.**
[§ 12,10 of
1974]
[§ 7,54 of
2000]

20. (1) Save as otherwise provided in subsection (2), the provisions of sections 17, 17A and 19 shall apply in the case of any default notwithstanding that the borrower may have died or that any right, title or interest whatsoever in the property mortgaged as security for the loan, overdraft, advance or other accommodation may have passed by voluntary conveyance or by operation of law to any other person.

(2)(a) Where –

- (i) the borrower is dead;
- (ii) bank has been notified, in writing of his death within a period of three months of his death; and
- (iii) probate of his will or letters of administration to his estate have not been issued,

The District Court of Colombo or the District Court of the district in which that property is situate or kept may, upon application made in that behalf by the bank and after service of notice of the application on such persons, if any, as the court may order, and if satisfied that the grant of probate or the issue of the letters of administration is likely to be unduly delayed, appoint a person to represent the estate of the borrower for the purposes of this section.

- (b) Where the borrower is dead and the bank has been notified in writing of his death within a period of three months of his death, the board shall not take action as specified in section 17 or section 17A or section 19 unless and until a representative of his estate has been appointed under this section.

21. Notice of every resolution under section 19 authorizing the sale of any property shall be published, in addition to the Gazette, in three daily newspapers in Sinhala, Tamil and English respectively and copies of such notice shall be sent to the borrower by registered post to the address furnished by him to the bank.

Notice of resolution of board to sell mortgaged property.
[§ 8, 54 of 2000]

22. Notice of the date, time and place of every sale shall, not less than fourteen days before the date fixed for the sale, be published in the Gazette and copies of such notice shall –

Notice of sale.
[§ 12, 10 of 1974]
[§ 9, 54 of 2000]

- (a) be sent to the borrower by registered post to the address furnished by him to the bank;
- (b) Where immovable property is to be sold, be posted on or near such property; and
- (c) be affixed to the walls of the kachcheri and several District Courts and Magistrates' Courts within the jurisdiction of which the property is situate or kept.

23. (1) If the amount of the whole of the unpaid portion of the loan, overdraft, advance or other accommodation (together with all interest due thereon according to the terms of the mortgage), and of the moneys and costs, if any, recoverable by the board under section 26, is tendered to the board at any time before the date fixed for the sale, the property shall not be sold and no further steps shall be taken in pursuance of the resolution under section 19 for the sale of that property.

Payment before sale.
[§ 12, 10 of 1974]

(2) If the amount of the instalment or other payment in respect of which default has been made, together with any interest due thereon according to the terms of the mortgage, and of the moneys and costs, if any, recoverable by the board under section 26 is tendered to the board at any time before the date fixed for the sale, the board may, in its discretion, direct that the property shall not be sold, and that no further steps shall be taken in pursuance of the resolution under section 19 for the sale of that property.

Upset price.
[§ 12, 10 of 1974]

24. The board may fix an upset price below which the property shall not be sold to any person other than the bank.

Default in respect of one of several loans on same property.
[§ 12, 10 of 1974]

25. In any case where more than one loan, overdraft, advance or other accommodation has been granted by the bank on the security of the same property and default is made in the payment of any sum due upon any one or more of such loans, overdrafts, advances or other accommodation, the foregoing provisions of this Ordinance shall apply notwithstanding that default may not have been made in respect of any of the other loans, overdrafts, advances or other accommodation, and the board may, in any such case, by resolution under section 19 authorize the sale of the property for the recovery of the total amount due to the bank in respect of all such loans, overdrafts, advances and other accommodations, as the case may be, and the provisions of this Ordinance shall apply accordingly.

Recovery of expenses and costs incurred by the bank.
[§ 12, 10 of 1974]

26. In addition to the amount due on any loan, overdraft, advance or other accommodation, the board may recover from the borrower or any person acting on his behalf –

- (a) all moneys expended by the Bank in accordance with the covenants contained in the mortgage bond executed by the person to whom the loan, overdraft, advance or other accommodation was made or in the payment of premiums and other charges in respect of any policy of insurance effected on the property mortgaged to the bank, and in the payment of all other costs and charges authorized to be incurred by the bank, under the covenants contained in such mortgage bond; and
- (b) the costs of advertising the sale and of selling the mortgaged property :

Provided that the costs incurred under this paragraph shall not exceed such percentage of the loan, overdraft, advance or other accommodation as may from time to time be fixed by resolution of the board.

Payment of excess balance.
[§ 12, 10 of 1974]
[§ 10, 54 of 2000]

27. If the mortgaged property is sold, the board shall, after deducting from the proceeds of the sale the amount due on the mortgage and the money and costs recoverable under section 26, pay the balance remaining, if any, either to the borrower or any person legally entitled to accept the payments due to the borrower, or where the board is in doubt as to whom the money should be paid, into the District Court of the district in which the mortgaged property is situate or kept :

Provided however that where the borrower has made default in respect of any other loan, overdraft, advance or accommodation granted to him by the bank, the board shall, in lieu of paying of such balance to the borrower or any person legally entitled to accept the payments due to the borrower or depositing in court, as aforesaid, deposit such balance in the District Court of the district in which the property mortgaged as security for such other loan, overdraft, advance or accommodation is kept or situate.

28. (1) If the mortgaged property is sold, the board shall sign a certificate of sale and thereupon all the right, title and interest of the borrower to and in the property shall vest in the purchaser; and thereafter it shall not be competent for any person claiming through or under any disposition whatsoever of the right, title or interest of the borrower to and in the property, made or registered after the date of the mortgage of the property to the bank, in any court to move to invalidate the sale for any cause whatsoever or to maintain any right, title or interest to or in the property as against the purchaser.

**Certificate of
sale.
[§ 12,10 of
1974]**

(2) A certificate signed by the board under subsection (1) shall be conclusive proof, with respect to the sale of any property, that all the provisions of this Ordinance relating to the sale of that property have been complied with.

(3) If the purchaser is some person other than the bank, the certificate shall be substantially in Form A in the Third Schedule hereto and, if the purchaser is the bank the certificate shall be substantially in Form B in that Schedule.

(4) Every certificate of sale shall be liable to stamp duty and charges as if it were a conveyance of property and to any registration and other charges authorised by law, all of which shall be payable by the purchaser.

29. (1) The purchaser of any immovable property sold in pursuance of the preceding provisions of this Ordinance shall, upon application made to the District Court of Colombo or the District Court having jurisdiction over the place where that property is situate, and upon production of the certificate of sale issued in respect of that property under section 28, be entitled to obtain an order for delivery of possession of that property.

(2) Every application under subsection (1) shall be made, and shall be disposed of, by way of summary procedure in accordance with the provisions of Chapter XXIV of the Civil Procedure Code; and on all documents filed for the purpose of each such application and on all proceedings held thereupon, stamp duties and other charges shall be payable at the respective rates payable under any written law for the

time being in force, on application for, and proceedings connected with or incidental to, the execution of a decree of a District Court for the delivery of possession of any immovable property of the same value as the land to which such application relates.

(3) Where any immovable property sold in pursuance of the preceding provisions of this Ordinance is in the occupancy of the debtor or of some person on his behalf or of some person claiming under a title created by the debtor subsequently to the mortgage of the property to the bank, the District Court shall order delivery to be made by putting the purchaser, or any person whom he may appoint to receive possession on his behalf, in possession of the property.

(4) Where any immovable property sold in pursuance of the preceding provisions of this Ordinance is in the occupancy of a tenant or other person entitled to occupy the same, the District Court shall order delivery to be made by affixing a notice that the sale has taken place, in the Sinhala, Tamil and English languages, in some conspicuous place on the property, and proclaiming to the occupant by beat of tom-tom, or in such other mode as may be customary, at some convenient place, that the interest of the debtor has been transferred to the purchaser. The cost of such proclamation shall be fixed by the court and shall in every case be prepaid by the purchaser.

(5) Every order under subsection (3) or subsection (4) shall be deemed, as the case may be, to be an order for delivery of possession made under section 287 or 288 of the Civil Procedure Code, and be enforced in like manner as an order so made, the debtor and the purchaser being deemed, for the purpose of the application of any provision of that Code, to be the judgment-debtor and judgment-creditor, respectively.

**Cancellation
of sale.
[§ 12,10 of
1974]**

30 (1) Where the property sold has been purchased on behalf of the bank, the board may, at any time before it resells that property, cancel the sale by an endorsement to that effect on a certified copy of the certificate of sale, upon the debtor or any person on his behalf paying the amount due in respect of the loan, overdraft, advance or other accommodation, for which the property was sold (including the costs of seizure and sale) and interest on the aggregate sum at a rate not exceeding the prescribed rate.

(2) An endorsement made under this section shall –

- (a) in the case of movable property, immediately on the endorsement being made, and
- (b) in the case of immovable property, upon registration in the office of the Registrar of Lands,

have the effect of revesting the property in the debtor as though the sale under this Ordinance had not taken place.

31. (1) If the property sold has been purchased on behalf of the bank and the sale is not cancelled under section 30, the board may, at any time, resell the property and transfer to the purchaser by endorsement on a certified copy of the certificate referred to in subsection (3) of section 28, all the right, title and interest which would have been acquired by the purchaser at the original sale.

Resale by the bank.
[§12,10 of 1974]

(2) An endorsement made under this section shall be liable to the same stamp duty and charges as a certificate to a purchaser at the original sale and shall –

(a) in the case of movable property, immediately on the endorsement being made, and

(b) in the case of immovable property, upon registration in the office of the Registrar of Lands,

have the effect of vesting the property in the purchaser as though the sale under this Ordinance had not taken place.

32. Nothing in sections 16 to 31 shall be deemed to preclude the board from recovering the amount due on any mortgage bond in accordance with the provisions of any other written law.

Board not precluded from other methods of recovery.
[§12, 10 of 1974]

33. The Minister may from time to time give general or special directions in writing to the board as to the performance of the duties and the exercise of the powers of the bank and it shall be the duty of the board to comply with such directions.

Minister to give directions.
[§ 3,60 of 1980]

34. Repealed (§14,10 of 1974)

35. Repealed (§14,10 of 1974)

36. Repealed (§14,10 of 1974)

37. Repealed (§14,10 of 1974)

38. Repealed (§14,10 of 1974)

39. Repealed (§14,10 of 1974)

40. Repealed (§14,10 of 1974)

41. (1) Contracts on behalf of the bank may be made as follows –

Contracts.

(a) a contract which if made between private persons would be by law required to be in writing, may be made on behalf of the bank in writing under the common seal of the bank;

[§ 12, 4
of 1944]

- (b) a contract which if made between private persons is by law required to be in writing, signed by the parties to be charged therewith, may be made on behalf of the bank in writing signed by any person or persons duly authorized thereto as hereinafter provided; and

[§12, 4
of 1944]

- (c) a contract which if made between private persons would by law be valid although made by parol only and not reduced into writing, may be made by parol on behalf of the bank by any person or persons duly authorized thereto as hereinafter provided.

[§12, 4
of 1944]

- (2) A contract made according to this section shall be effectual in law and shall bind the bank and all other parties thereto and their legal representatives.

- (3) A contract made according to this section may be varied or discharged in the same manner in which it is authorized by this section to be made.

**Bills of
exchange
and
promissory
notes.**
[§13, 4 of
1944]

- 42.** A bill of exchange or promissory note shall be deemed to have been made, executed, or endorsed on behalf of the bank, if made, executed, or endorsed in the name of, or by or on behalf of or on account of the bank by any person or persons duly authorized thereto as hereinafter provided.

**Persons
authorized
to act on
behalf of
the bank.**
[§ 14, 4
of 1944]

- 43.** No person other than the directors and persons thereunto expressly authorized by the board and acting within the limits of the authority so conferred on them shall have any authority to make, draw, accept or endorse any promissory note, bill of exchange, cheque or order for the payment of money in the name or on behalf of the bank or to enter into any contract so as to impose thereby any liability on the bank or otherwise to pledge the credit of the bank.

**Execution
of deeds
abroad.**

- 44.** (1) The bank may, by writing under its common seal, empower any person either generally or in respect of any specific matter, as its attorney, to execute deeds on its behalf in any place not situate in Ceylon.

- 44.** (2) A deed signed by such an attorney on behalf of the bank and under his signature or seal shall bind the bank and have the same effect as it were under its common seal.

45. Repealed (§15, 10 of 1974)

46. Repealed (§15, 10 of 1974)

47. Repealed (§15, 10 of 1974)

48. Repealed (§15, 10 of 1974)

49. Repealed (§15, 10 of 1974)

50. Repealed (§15, 10 of 1974)

51. Repealed (§15, 10 of 1974)

52. Repealed (§15, 10 of 1974)

53. Repealed (§15, 10 of 1974)

54. Repealed (§15, 10 of 1974)

55. Repealed (§15, 10 of 1974)

56.(1) The Board shall have power to appoint the staff of the bank including the subordinate staff:

**Appointment
of staff.
[§16, 10 of
1974]**

Provided that the appointment of the general manager shall not be made without the previous approval in writing of the Minister:

Provided further that the Minister's approval shall not be necessary for the appointment of an officer of the bank to act for the general manager during his absence if such appointment is for a period not exceeding four months.

(2) The board may, with the approval of the Minister, from time to time alter or revise the salaries, emoluments, travelling allowances, provident fund and pension rights of any officer or member of the subordinate staff of the bank.

57. (1) Every officer and member of the subordinate staff of the bank shall give security to the satisfaction of the board for the due and faithful performance of his duties.

**Officers to
furnish
security.
[§3, 19 of 1952]
[§17,10 of 1974]**

(2) The expression "subordinate staff" for the purposes of section 56 and of subsection (1) shall include only such officers as are by the board deemed to be members of the subordinate staff.

58. No general manager of the bank shall be dismissed except –

(a) on a resolution of the board passed by a majority of two-thirds of the directors for the time being holding office; and

(b) with written approval of the Minister.

**Dismissal of
general
manager.
[§18,10 of 1974]**

59. No director or officer of the bank shall be liable for any damage or loss suffered by the bank unless such damage or loss was caused by his misconduct or wilful default.

**No liability for
damage or loss
caused otherwise
than by
misconduct or
wilful default.
[§18, 4 of 1944]
[§ 5,19 of 1952]**

**Reimbursement
for expenses
incurred on
behalf of the
bank.**
[§ 19, 10 of 1974]

60. Every director, manager, secretary or other officer of the bank shall be indemnified by the bank from all losses and expenses incurred by him in or about the discharge of his duties, other than such losses and expenses as the board may deem to have been occasioned by his misconduct or wilful default.

**Declaration of
secrecy.**
[§ 6,19 of 1952]
[§ 20,10 of 1974]

61. Every director, manager, auditor, officer, servant, agent, accountant, or other person employed in the business of the bank, shall, before entering upon his duties sign a declaration pledging himself to observe strict secrecy respecting all transactions of the bank, its customers, and the state of accounts with any person and all matters relating thereto and shall by such declaration pledge himself not to reveal any other matters which may come to his knowledge in the discharge of his duties except –

- (a) when required to do so –
 - (i) by the directors, or
 - (ii) by a court of law, or
 - (iii) by the person to whom such matters relate;
- (b) in the performance of his duties; and
- (c) in order to comply with any of the provisions of this Ordinance or any other law.

**Declaration of
secrecy made
before
24th March 1952.**
[§7,19 of 1952]

Every declaration made under this section before the 24th day of March 1952, shall, for all purposes, have effect and be deemed to have had effect as though the reference in such declaration to “accounts with individuals” were a reference to “accounts with any person”.

**Right to refuse
to answer
questions.**

62. Every director, auditor, manager, secretary, or other officer of the bank shall, except when required to do so by a court or by any law, decline to answer any question concerning the business of the bank which may be put to him on any occasion whatsoever, if he considers that the answer to such question would disclose or tend to disclose the secrets of the bank or the business or affairs of any customer of the bank.

**Receipt when
valid.**

63. A receipt signed by two directors or by any person expressly authorized by the board to give receipts shall be an effectual discharge for monies paid to the bank.

**Inspection of
documents.**
(§ 21, 10 of
1974)

64. No person, unless he is a director, auditor, officer, accountant or clerk of the bank or other person whose duties require him to do so, shall be entitled to inspect any of the books, accounts, documents or writings of the bank, except where he is authorized to do so under any written law.

65. The provisions of Part II of the Finance Act, No. 38 of 1971 shall *mutatis mutandis* apply to the financial control and accounts of the bank.

Application of Part II of the Finance Act, No. 38 of 1971 [§22, 10 of 1974]

66. Repealed (§23,10 of 1974)

67. Repealed (§23,10 of 1974)

68. Nothing in the Money Lending Ordinance, the Debt Conciliation Ordinance or the Conciliation Boards Act, No.10 of 1958, shall apply or be deemed to apply to any debt due to the bank, or to prejudice or affect the rights of the bank in respect of the recovery of any such debt.

Money Lending Ordinance, Debt Conciliation Ordinance and Conciliation Boards Act, No.10 of 1958, not to apply to debts due to the bank. [§ 24,10 of 1974]

69. The Pawnbrokers Ordinance shall not apply to the bank where the bank carries on the business of a pawnbroker.

Pawnbrokers Ordinance not to apply to debts due to the bank. [§24,10 of 1974]

69A. Notwithstanding the provisions of section 10 of the Rubber Control Act, the bank may lawfully possess a quantity of rubber in excess of the quantity prescribed under that Act.

Bank may possess rubber in excess of quantity prescribed by Rubber Control Act. [§25,10 of 1974]

69B. Notwithstanding the provisions of section 15 of the Tea Control Act, No.51 of 1957, the bank may lawfully possess a quantity of made tea in excess of the quantity prescribed under that Act.

Bank may possess made tea in excess of quantity prescribed by Tea Control Act, No. 51 of 1957 [§25, 10 of 1974]

69C. Notwithstanding the provisions of section 17 of the Excise Ordinance the bank may lawfully possess a quantity of any excisable article in excess of the quantity declared under section 4 of that Ordinance to be the limit of sale by retail.

Bank may possess excise articles in excess of quantity declared to be limit of sale by retail. [§25,10 of 1974]

Tea and Rubber Estates (Control of Fragmentation) Act No.2 of 1958, not to apply to transfer of property authorized to be sold under section 19. [§ 25, 10 of 1974]

69D. The provisions of the Tea and Rubber Estates (Control of Fragmentation) Act. No.2 of 1958, shall not apply to the transfer of ownership by the bank of any immovable property the sale of which is authorized by the board under section 19 of this Ordinance.

Application of the provisions of the Companies Ordinance.

70. (1) The provisions of the Companies Ordinance or any other enactment regulating the incorporation of companies shall not apply to the bank.

(2) Notwithstanding the provisions of subsection (1) the Minister may, whenever it shall seem to him expedient to do so, by Order declare that any one or more or all the provisions of the said Ordinance or any other enactment relating to companies for the time being in force shall apply to the bank and such provision or provisions shall thereupon have effect as if such provision or provisions are part of this Ordinance.

Business which the bank may transact.

71. Subject to the provisions of this Ordinance the business which the bank is authorized to carry on and transact shall be the several kinds of business specified in Part I of the First Schedule subject to the limitations mentioned in Part II thereof.

By-laws of the bank.

72. The provisions contained in the Second Schedule shall be the by-laws of the bank in regard to the matters to which they relate.

73. Repealed (§ 26, 10 of 1974).

Applications to the Minister.

74. All applications to the Minister by the board for his approval or sanction for any matter or thing for which the Minister's approval or sanction is by this Ordinance required, shall be made in writing signed by the officer or person authorized in that behalf by the board.

75. Repealed (§ 27, 10 of 1974)

Interpretation.

76. In this Ordinance (including the Schedules) unless the context otherwise requires –

[§ 28,10 of 1974]

“approved society” means a society approved for the purposes of this Ordinance by the Minister by Order published in the Gazette;

“bank” means the Bank of Ceylon established by this Ordinance;

“board” means a duly convened and constituted meeting of the directors of the bank for the time being;

“capital” means the capital for the time being of the bank;

“central office” means the central office of the bank; [§ 28,10 of 1974]

“director” means a person holding the office of a director of the bank;

“Government” means the Government of Ceylon ;

“mortgage” includes any charge on property for securing money or money’s worth; [§ 28, 10 of 1974]

“officer” means an employee of the bank and shall not be construed to include a director or an auditor of the bank; [§ 8, 19 of 1952]

“Secretary to the Treasury” means the person for the time being performing the functions of the Secretary to the Treasury of the Government;

“substantial interest” –

- [§ 28, 10 of 1974]
- (a) in relation to a company, means the holding of beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the shares thereof, the amount paid up of which exceeds five hundred thousand rupees or five *per centum* of the paid-up capital of the company, whichever is less; and
 - (b) in relation to a firm, means the beneficial interest held therein by an individual or his spouse or minor child, whether singly or taken together, which represents more than five *per centum* of the total capital subscribed by all the partners of the said firm.

FIRST SCHEDULE

[Section 71]

PART 1

1. The bank is authorized to carry on and transact the several kinds of business hereinafter specified, namely :-

Business which the bank is authorized to carry on and transact.

To carry on business of banking. [§ 23, 4 of 1944]	(a)	To establish, carry on, develop and extend in Ceylon and elsewhere the business of banking in all its branches and departments and in particular and without prejudice to the generality of the foregoing to exercise, perform and do all or any of the following powers, acts and things subject nevertheless to the restrictions and conditions set out in Part II of this Schedule.
To open accounts.	(b) (i)	To open, maintain and manage current deposit, saving and other accounts ;
To discounts bills.	(ii)	to discount, buy, sell and deal in bills of exchange, promissory notes, <i>hoondies</i> , <i>poorjas</i> , coupons, drafts, bills of lading, warrants, debentures, certificates, scrip and other instruments and securities, whether transferable or negotiable or not ;
To issue letters of credit .	(iii)	to grant and issue letters of credit and circular notes;
To deal in bullion and specie.	(iv)	to buy, sell and deal in bullion and specie and engage in operations in exchange ;
To negotiate loans.	(v)	to negotiate loans and advances, to receive money securities and valuables on deposit, or for safe custody, or otherwise ;
To collect money.	(vi)	to collect and transmit money and securities.
To transact agency business.	(c)	To manage property and transact all kinds of agency business commonly transacted by bankers.
To borrow or raise money.	(d)	To borrow or raise money in such manner as the bank shall think fit, and to secure the repayment of any money borrowed, raised or owing by mortgage, charge or lien upon the whole or any part of the bank's property or assets whether present or future including its uncalled capital and also by a similar mortgage, charge or lien to secure and guarantee the performance by the bank of any obligation or liability it may undertake.
To lend and advance money.	(e)	To lend and advance money securities and property or give credit to such persons, firms or companies and on such terms as may seem expedient and either with or without security and if with security upon such security and with such conditions as may from time to time be deemed to be advisable.
To buy and sell stocks and shares. [§ 2, 37 of 1955] [§ 30, 10 of 1974]	(f)	To buy, sell, invest, underwrite, deal in and dispose of stocks, shares, debentures, mortgages, bonds or securities issued or guaranteed by the Government of Sri Lanka or by the Government of any other country or by any company or corporation:

Provided, however, that the bank shall not enter into any transaction affecting the stocks, shares, debentures, mortgages, bonds or securities issued or guaranteed by any other country or by any such company or corporation except with the approval of not less than four directors of the bank given after considering the written observations of the general manager of the bank, and with the written consent of the Minister.

(g) To acquire and undertake the whole or any part of the banking and discount business of any person or company carrying on business which the bank is authorized to carry on :

To acquire any other business.
[§ 30, 10 of 1974]

Provided, however, that the power contained in this paragraph shall only be exercised with the approval of not less than four directors of the bank given after considering the written observations of the general manager of the bank, and with the written consent of the Minister.

(h) To purchase, take on lease or in exchange, hire or otherwise acquire, any immovable or movable property and any rights or privileges.

To acquire property.
[§ 30, 10 of 1974]

(i) To enter into any arrangement for sharing profits, union of interest, co-operation, joint adventure, reciprocal concession or otherwise with any person or company carrying on or engaged in or about to carry on or engaged in any business or transaction.

To enter into arrangement for profit sharing .
[§ 30, 10 of 1974]

(j) To undertake and execute any trusts the undertaking whereof may seem desirable, and also to undertake the office of executor, administrator, receiver, treasurer, or registrar, and to keep for any company, Government, authority, or body, any register relating to any stocks, funds, shares or securities, or to undertake any duties in relation to the registration of transfers, the issue of certificates or otherwise.

To act as trustees, executors, & c.

(k) To establish and support or aid in the establishment and support of associations, institutions, trusts, schemes for the providing of pensions and of guarantee and other funds, and conveniences calculated to benefit employees or ex-employees of the bank or the dependants or connexions of such persons and to grant pensions and allowances, and to make payments towards insurance, and to subscribe or guarantee money for charitable or benevolent objects or for any exhibition or for any public, general, or useful object.

To provide for employees.

(l) To sell or dispose of the entire undertaking of the bank, or any part thereof, for such consideration as the bank may think fit, and in particular for shares, debentures or securities of any other bank or to amalgamate the bank's business with that of any other bank :

To sell undertaking .
[§ 30, 10 of 1974]

Provided, however, that the powers contained in this paragraph shall only be exercised with the approval of at least four directors of the bank given after considering the written observations of the general manager of the bank, and with the written consent of the Minister.

To deal with the property of the bank. [§ 30, 10 of 1974]	(m) To construct buildings on or improve or develop any land belonging to or taken on lease or possessed or occupied by the bank and to manage, exchange, lease, mortgage, dispose of, sell, turn to account or otherwise deal with all or any part of the property and rights of the bank.
To exercise its powers in any part of the world.	(n) To do all or any of the above things in any part of the world and as principals, agents, contractors, trustees or otherwise and by or through trustees, agents or otherwise and either alone or in conjunction with others;
To support the credit of the bank.	(o) To take or concur in taking all such steps and proceedings as may seem best calculated to uphold and support the credit of the bank and to obtain and justify public confidence and to avert and minimize financial disturbances which might affect the bank.
To procure recognition of the bank. [§ 30, 10 of 1974]	(p) To procure the bank to be registered or recognized in any foreign country or place.
To obtain concessions. [§ 30, 10 of 1974]	(q) To give any guarantee or indemnity and to enter into any arrangements with any Government or any local authority in order obtain any rights, concessions and privileges.
To do hire-purchase business. [§ 30, 10 of 1974]	(r) To do hire-purchase business and receive discounts, commissions and other remuneration.
To form companies. [§ 30, 10 of 1974]	(s) To form any company for carrying on any business, to acquire and undertake the business of, purchase any interest in, or acquire or hold shares or stock in, any company carrying on any business.
To carry on any trade or business. [§ 30, 10 of 1974]	(t) To carry on such other trade or business or engage in such other activity, which can in the opinion of the bank be advantageously carried on or engaged in by the bank.
General. [§ 30, 10 of 1974]	(u) To do all things incidental or conducive to the attainment of the above objects or the exercise of the above powers.
Interpretation of objects.	2. The objects set forth in any paragraph of clause 1 of this Schedule shall not, except where the context expressly so requires, be in any wise limited or restricted by reference to or inference from the terms of any other paragraph or the objects therein specified, and the powers thereby conferred shall not be deemed merely subsidiary or auxiliary to the objects mentioned in the first paragraph of clause 1 of this Schedule but the bank shall, except when the context expressly requires otherwise, have full power to exercise all or any of the powers conferred by any part of clause 1 of this Schedule in any part of the world.

PART II

3. The business of the bank shall be carried on subject to the following restrictions and qualifications: -

(a) No loan, overdraft, advance or other accommodation shall be granted by the bank to any person unless the board is satisfied that he is worthy of credit up to the amount of such advance, loan or other accommodation or that such amount is secured by adequate security, or that the project or scheme to which such amount is to be applied is financially sound :

Restrictions and qualifications.

Loans, overdrafts, advances and other accommodation to be granted only in certain circumstances. [§ 30, 10 of 1974]

Provided that the Bank may grant any loan, overdraft, advance or other accommodation to any Government department, corporation, statutory body, local authority, co-operative society, approved society or unincorporate body of persons which is unable to satisfy the board as to the requirement contained in the preceding provisions of this paragraph if the grant of such loan, overdraft, advance or other accommodation is approved by the Minister in consultation with the Minister in charge of the subject of Finance and if the Minister in charge of the subject of Finance guarantees under section 10 the repayment of such advance, loan or other accommodation.

(b) (i) Where prior to the date of his appointment as a director no sum has been granted by way of loan, overdraft, advance or other accommodation to such director or any company or firm in which he has a substantial interest, then, no loan, overdraft, advance, or other accommodation shall be granted to any such company or firm, but a sum not exceeding fifty thousand rupees in the aggregate may be granted to such director by way of loans, overdrafts, advances and other accommodation.

Loans to directors and companies . [§ 30, 10 of 1974]

(ii) Where prior to the date of his appointment as a director any sum has been granted by way of loan, overdraft, advance or other accommodation to such director or any company or firm in which he has a substantial interest, then, such director, company or firm may be granted by way of loans, overdrafts, advances or other accommodation a sum which does not exceed the aggregate of the sums granted to such director, company or firm prior to the date of such appointment, less any sum remaining unpaid :

Provided that where any sum so granted to a director prior to his appointment as a director is a sum not exceeding fifty thousand rupees such director may be granted by way of loans, advances, overdrafts and other accommodation a sum not exceeding fifty thousand rupees in the aggregate, in addition to any sum remaining unpaid.

	(iii) No loan, overdraft, advance or other accommodation shall be granted to a director for the time being of the bank or a firm, or company in which he has a substantial interest unless security approved by the bank is given and the loan, overdraft, advance or other accommodation is sanctioned at a meeting of the board by not less than four other directors.
Restriction on granting of loans, & c. [§ 5, 39 of 1949]	(e) * No advance, loan or accommodation shall be granted to any general manager, assistant general manager, or branch manager, or any officer, clerk, or servant of the bank exceeding the sum of five hundred rupees except against appropriate banking security ; any loans exceeding five hundred rupees to such persons shall only be granted with the previous approval of the board.
Guarantee by employees. [§ 30, 10 of 1974]	(f) No loan, overdraft, advance or other accommodation shall be granted by the bank on the guarantee of an employee of the bank other than to another employee of the bank.
How may powers be construed.	4. All the powers contained in clauses 1 and 2 of this Schedule shall be read and construed subject to the restrictions and qualifications in clause 3 of this Schedule and in case of conflict or inconsistency the provisions of clause 3 of this Schedule shall prevail.

[Section 72.]

SECOND SCHEDULE

[§ 30, 10 of 1974]

PART 1

PROCEEDINGS OF DIRECTORS

Meetings of directors.
[§ 30, 10 of 1974]

1. The directors may meet together for the dispatch of business, adjourn and otherwise regulate their meetings as they think fit and may determine the quorum necessary for the transaction of business. Until otherwise fixed the quorum shall be three.

Who may preside at meetings.
[§ 30, 10 of 1974]

2. The board shall be presided over by the chairman if present, or in his absence, by the deputy chairman, if any : but if neither a chairman nor a deputy chairman shall have been appointed, or if neither the chairman nor the deputy chairman be present at the time fixed for holding the meeting of the board, the directors present shall choose one of their number to preside.

* Paragraphs (c) and (d) repealed by section 2 of Act No. 34 of 1968.

3. Any question which shall arise at any meeting of the board shall be decided by a majority of votes of those present, and in the case of an equality of votes the director presiding at the meeting shall have a second or casting vote.

How questions at board meetings decided.
[§ 30, 10 of 1974]

4. All acts done by the board or by a committee of directors or by a person acting as director, whether solely or as a member of the board or of a committee, shall, notwithstanding that it be afterwards discovered that there was a defect in the appointment of the board, committee, or person acting as director, or that such person was not qualified to be a director, be as valid as if there had been no such defect and the person acting as director had been duly qualified.

Acts to be valid notwithstanding defects in appointments.
[§ 30, 10 of 1974]

5. The meetings and proceedings of any committee shall be governed by the provisions of this Schedule for regulating the meetings and proceedings of directors, so far as the same are applicable thereto, and are not superseded by the express terms of the appointment of the committee. In any matter in which no provisions are made by the board or by this Schedule a committee may conduct its business in such manner as it thinks fit.

Meetings of committees.
[§ 30, 10 of 1974]

6. (1) The board shall cause minutes to be made in books provided for the purpose of the following matters, namely : -

Minutes of proceedings of directors to be kept.

- (a) all appointments of officers and committees made by the board ;
- (b) the names of the directors present at every meeting of the board, and at every meeting of a committee ;
- (c) the proceedings and resolutions of all meeting of the board and committees.

[§ 30, 10 of 1974]

[§ 30, 10 of 1974]

(2) Such minutes if signed by some person purporting to be the chairman of the meeting or of the board or committee to which it refers, or by any two directors present thereat, or by the chairman of the next succeeding meeting, shall be receivable in evidence without further proof of the matters therein contained or any other proof.

7.(1) The board shall provide a common seal for the purposes of the bank and may from time to time change the same ; and such seal may be kept by such person and in such manner as the board from time to time may determine, but shall not be used except by the authority of the board and in the presence of at least two directors, or of one director and the general manager or other officer appointed for that purpose by the board, who shall sign the document to which the seal is affixed.

Custody and use of common seal.
[§ 30, 10 of 1974]

(2) The board shall have full power to use the common seal in the execution of all or any of the powers hereby vested in them, or otherwise in relation to the affairs and business of the bank as they in their discretion see fit.

**Directors may
contract with
bank.
[§ 30, 10 of
1974]**

8. No director shall be disqualified by his office from contracting with the bank nor shall any such contract entered into by or on behalf of the bank in which any director shall be in any way interested, be voided, nor shall any director so contracting or being interested be liable to account to the bank for any profit realized by or arising out of any such contract but the fact of his being interested and the nature of his interest shall be disclosed by him at the meeting of the directors at which the contract is considered if his interest then exists, or in any other case at the first meeting of the directors after the acquisition of his interest.

[§ 24, 4 of 1944]

A general notice that a director is a member of a specified firm or company, and is to be regarded as interested in any subsequent transactions with such firm or company, shall be sufficient disclosure under this by-law, and after such general notice it shall not be necessary to give any special notice relating to any particular transaction with such firm or company.

**When director
may not vote.
[§ 24, 4 of 1944]
[§ 30, 10 of 1974]**

9. No director shall as a director vote in respect of any contract in which he is so interested as aforesaid and he shall withdraw from the meeting of the directors while any such contract is under consideration and the vote thereon is being taken. If any director does so vote, his vote shall not be counted.

**Exception from
provisions of
by-law 9.
[§ 30, 10 of 1974]**

10. Nothing in by-law 9 shall apply to any contract made by or on behalf of the bank to give to the directors or any of them any security for advances or by way of indemnity.

**Delegation of
functions of
board.
[§ 30, 10 of 1974]**

11.(1) The board may delegate any of its powers, other than the power to appoint the general manager, to committees consisting of two or more directors, or to a director, or to the general manager or to any other officer of the bank selected by the board ; and may from time to time revoke any such delegation either wholly or in part and either as to persons or purposes. Every such committee, director, general manager or other officer shall, in the exercise of the powers delegated to it or him, conform to all such regulations as are prescribed by the board.

(2) The general manager may, with the consent of the board, in writing delegate to any of the officers of the bank selected by him any of the powers delegated to him under paragraph (1). Every such officer shall in the exercise of the powers delegated to him under this paragraph conform to all such regulations as are prescribed by the board and the general manager.

(3) All acts done by any such committee, director, general manager or other officer in conformity with such regulations and in fulfillment of the purposes of its or his appointment, but not otherwise, shall have the like force and effect as if done by the board.

PART II

[§ 30, 10 of 1974]

POWERS AND DUTIES OF DIRECTORS

12. No loan, overdraft, advance or other accommodation shall be sanctioned by the board without the recommendation of the general manager unless such loan, overdraft, advance or other accommodation is approved by all the directors for the time being of the bank, after considering the written observations of the general manager of the bank.

**Credits and
loans.**
[§ 30, 10 of 1974]

13. (1) A resolution signed by all the directors of the bank for the time being shall be as valid and effectual as if it had been passed at a meeting of the board.

**Resolution without
board meeting
valid.**
[§ 30, 10 of 1974]

(2) Any such resolution shall be recorded in the minutes book containing the proceedings of the board as if it had been passed at a meeting of the board.

PART III

[§ 30, 10 of 1974]

REMUNERATION OF DIRECTORS

14. A director may be remunerated out of the funds of the bank in such manner and at such rates as the Minister may determine.

**Remuneration of
directors.**
[§ 30, 10 of 1974]

15. A sum of fifty rupees shall be deducted from the remuneration of the chairman or any director in respect of each meeting of the board which he fails to attend.

**Deduction for
absence from
meeting.**
[§ 30, 10 of 1974]

16. A director in whose place a person has been appointed to act shall not receive the remuneration attached to his office during the continuance of such acting appointment, but such remuneration shall be paid to the person acting in his place.

**Remuneration of
acting director.**
[§ 30, 10 of 1974]

Remuneration of directors for special services.
[§ 30, 10 of 1974]

17. Where any director is entrusted with any special mission of function or by request performs special services on behalf of the bank, the board may grant him such additional remuneration as it thinks fit. The directors may be repaid by the bank all such reasonable travelling, hotel and incidental expenses as they may incur in attending meetings of the board or of committees of the board or which they may otherwise incur in or about the business of the bank.

Remuneration of state officers who are directors to be paid to Consolidated Fund.
[§ 30, 10 of 1974]

18. All remuneration to which directors who are state officers become entitled shall be paid to the Consolidated Fund.

PART IV

[§ 30, 10 of 1974]

DIVIDENDS AND RESERVE

Half-yearly dividends.
[§ 30, 10 of 1974]

19. The board may –

- (i) on the report of the general manager that the profits earned by the bank during any half-year justifies the payment of a half-yearly dividend ; and
 - (ii) with the approval of the Minister,
- declare a half-yearly dividend.

Investment reserve fund.
[§ 30, 10 of 1974]

20. Any amounts standing to the credit of any reserve funds and also any other funds of the bank not for the time being employed in or required for the purposes of the business of the bank shall be invested with the approval of the Minister in stock, shares, debentures, bonds or securities –

- (a) recommended in writing by the general manager and approved at a meeting of the board by a majority of not less than two directors; or
- (b) unanimously approved by all the directors for the time being of the bank after considering the written observations of the general manager of the bank.

THIRD SCHEDULE

[§ 30, 10 of
1974]

FORM A

FORM OF CERTIFICATE OF SALE WHERE THE BANK
IS NOT THE PURCHASER

(Section 30)

Whereas a sum of ----- rupees is due to the Bank of Ceylon from ----- and the property ----- hereinafter more fully described has been *mortgaged by the said ----- on * bond No. ----- dated ----- as security or the payment of the aforesaid sum in the manner provided in the said * bond :

*** Alter
whenever
necessary.**

And whereas the moneys due in respect of the said * bond have not been paid by or on behalf of the said -----

And whereas the aforesaid property was sold in conformity with the Bank of Ceylon Ordinance on the ----- day of ----- and the same was purchased by ----- of ----- for the sum of ----- rupees, which has been duly paid by the said -----

Now Know Ye that the Bank of Ceylon by virtue and in the exercise of the powers in the said Bank vested in this behalf by or under the Ordinance aforesaid, doth hereby certify that the following property, to wit (*here insert full and accurate description of property*) has been sold and purchased by the said ----- for the sum of ----- rupees, which he has duly paid, and that the said property shall henceforward be vested in the said ----- his heirs, executors, administrators and assigns.

Given under the Common Seal of the Bank of Ceylon this ----- day of ----- 19----.

The Common Seal of the within named Bank of Ceylon is hereto affixed in the presence of

of the said Bank of Ceylon who do hereby attest the sealing thereof.

(SEAL)

(Not to be notarially attested).

THIRD SCHEDULE

(Section
30)

FORM B

FORM OF CERTIFICATE OF SALE WHERE THE BANK IS THE
PURCHASER* Alter
whenever
necessary.

Whereas a sum of ----- rupees is due to the Bank of Ceylon from -----
and the property ----- hereinafter more fully described has been
*mortgaged by the said ----- on * bond No. ----- dated -----as
security or the payment of the aforesaid sum in the manner provided in the
said * bond :

And whereas the moneys due in respect of the said * bond have not
been paid by or on behalf of the said -----

And whereas the aforesaid property was sold in conformity with the
Bank of Ceylon Ordinance on the ----- day of ----- and
the same was purchased for and on behalf of the Bank of Ceylon by
----- for the sum of ----- rupees, which has been duly
credited to the said Bank, in part (*or full, as the case may be*) satisfaction of
the sum due as aforesaid :

Now Know Ye that the Bank of Ceylon by virtue and in the exercise
of the powers in the said Bank vested in this behalf by or under the Ordinance
aforesaid, doth hereby certify that the following property, to wit, (*here insert
full and accurate description of property*) has been sold and purchased by the
said ----- for and on behalf of the said Bank of Ceylon for the sum of -----
----- rupees, and that the said property shall henceforward be absolutely
vested in the said Bank of Ceylon.

Given under the Common Seal of the Bank of Ceylon this ----- day of --
----- 19---.

The Common Seal of the within named
Bank of Ceylon is hereto affixed in the
presence of

of the said Bank of Ceylon who do
hereby attest the sealing thereof.

Witnesses :

(*Not to be notarially attested*).

} (SEAL)



Terms and Conditions Governing the use of BOC Credit Cards

1. Definitions

In the following terms and conditions “this Agreement” means the agreement between the Bank and the Cardholder the terms of which may vary from time to time. “The bank” means the Bank of Ceylon, “Card” means the BOC Credit Card issued by the Bank to a Cardholder, “Card Account” means the account maintained by the Bank in relation to Card Transactions of the Card/s issued to Principal Cardholder and Supplementary Cardholder. “Cardholder” means any person for whose use a Card is issued by the Bank, “Card Transaction” means any payment made to a merchant for the supply goods/services or cash advance obtained by the use of the Card, the Card Number or in any manner authorised by the Cardholder for debit to the Card Account, “Credit Limit” means the maximum debit balance permitted on the Card Account as determined and notified to the Principal Cardholder by the Bank from time to time, “PIN” means the Personal Identification Number issued to the Cardholder, “Authorised User” means a Cardholder nominated under Clause 10, “Principal Cardholder” means a person in whose name a Card Account is maintained, “Merchant” means a person or organization who is accredited by the Bank to sell goods/services on the acceptance of the Card.

2. Use of the Card

The Card must be signed by the Cardholder immediately on receipt and shall only be used:

- (a) by the Cardholder
- (b) subject to this agreement and terms current at the time of use of the card and the regulations issued by the Central Bank in relation to the Foreign Exchange transactions.
- (c) within the Credit Limit (any excess over the Credit Limit being immediately repayable to the Bank and in calculating whether the Credit Limit has been exceeded the Bank shall take into account the amount of any Card Transaction not yet debited to the Card Account and of any authorization given by the Bank to a third party in respect of a prospective card transaction).

- (d) to obtain the facilities and benefits from time to time made available by the Bank in respect of the use of the Card and
- (e) during the validity period embossed on the Card, subject to the right of the Bank in its absolute discretion and without prior notice, at any time to withdraw the right to use the Card by the Cardholder.

3. The Card Account

The bank may debit the card account with the amounts of all card transactions, enrolment charges, interest and any other liabilities of the Cardholder and any loss incurred by the Bank arising from use of the card. The Principal Cardholder will be liable to pay to the Bank all amounts so debited whether or not a sale or cash advance voucher is signed by a Cardholder.

- (i) The bank will send a Monthly Statement to the Principal Cardholder who shall pay within 22 days following the date of the statement, not less than 5% of the amount shown in the statement or minimum of Rs.500/-, whichever is higher (if the amount due is less than Rs. 500/- the full amount has to be settled). The Principal Cardholder shall also pay immediately any outstanding excess over the credit limit. Any arrears of previous payment and the amount of any card transaction made in breach of the terms in this agreement.
- (ii) Subject to any limitations imposed by the statute, all monies due under this Agreement shall be immediately payable on the breach of this Agreement by the Cardholder, or on the commission of any act of bankruptcy by the Cardholder, or on the death of the Cardholder, or on demand at any time as required by the Bank without previous notice.
- (iii) Any payment to the Bank will only take effect when received at the address notified by the Bank and credited to the Card Account. The Principal Cardholder shall ensure that funds are available to meet any cheque given to the Bank in respect of the Cardholder's obligations under this Agreement.

4. Payment and Interest

- (i) Cardholders are given the options of paying either the full amount or the obligatory minimum amount appearing in the Cardholder's statement on or before the due date.
- (ii) If the full payment is paid within the due date no interest is charged.
- (iii) If the full payment is not made interest will be charged at 2.50% p.m. Further delays in payment will attract a penal rate of interest.
- (iv) The Principal Cardholder shall be liable for any loss or cost which the Bank determines it has suffered as a result of any breach of this Agreement by a Cardholder.
- (v) On cash advances interest will be charged from the date of withdrawal to the date of settlement.
- (vi) With regard to lost cards, the Bank will levy a charge to cover the administrative cost in informing the merchant network and for the issue of a new card.
- (vii) The rate of interest will be varied from time to time at the discretion of the Bank.

5. Use of the Card and the PIN to Withdraw cash

- (i) Cardholder can withdraw cash form ATMs by using the card in combination with the PIN.
- (ii) Cash withdrawal is restricted up to the "cash advance limit" as stated in the Bank advice given to Cardholder.
- (iii) Cardholder is bound by the Bank Statement of Account issued every month on the use of the card and the Statement of Account is final and conclusive proof of the use of the Card and the Cardholder's debt.
- (iv) The PIN number is strictly a confidential data and it is not known to anyone else, and any cash withdrawal at the ATMs will be by the use of the card in combination with PIN number only. Thus any withdrawal entered at the ATMs by the said use is presumed to be the Cardholder's transaction for all purposes.

6. Withdrawal of use of the Card

- (i) The Bank may at any time and without notice cancel or suspend the right to use the card entirely or in respect of specific facilities or refuse to re-issue or renew or replace any card, without in any way affecting the Cardholder's obligations under this Agreement which shall continue to be in force.
- (ii) The card remains the property of the Bank at all times on request all or any cards issued for use on the Card Account must be returned immediately to the Bank or any other person acting for the Bank.

7. Terminations

The Principal Cardholder may terminate this Agreement by written notice to the Bank but such termination shall only be effective on the return to the Bank of all cards issued for use on the card account and the payment of all liabilities of the Principal Cardholder under this Agreement.

8. Safeguarding the Card and PIN

- (i) The Cardholder shall exercise all possible care to ensure the safety of the card and keep the PIN strictly confidential. The Cardholder will not disclose the card number to any third party except in connection with the cheque guarantee or encashment use for the purpose of a card transaction or when reporting the actual loss or theft of the card.
- (ii) If the card is lost, stolen or for any other reason liable to misuse or if the PIN is disclosed in breach of this condition, the Cardholder must immediately inform to the BOC Call Centre over 0094112204444 or any branch of the Bank. If this notification is given orally, it shall not take effect unless confirmed in writing to the Bank within 7 days. Until the Bank receives effective notification the Principal Cardholder will be liable (subject to any statutory limitation) in respect of any use of the card. After the Bank has been effectively notified the Principal Cardholder's liability for any subsequent use of the card other than by a Cardholder will cease.

- (iii) The Cardholder shall give the Bank all information in the Cardholder's possession as to the circumstances of the loss, theft or misuse of the card or the disclosure of the PIN and shall take all steps deemed necessary by the Bank to use or disclosure being suspect, the Bank may provide the Police with all relevant information. If a card is reported as lost, stolen or liable to misuse, that card must not be used from such occurrence and if available must be cut in half and returned immediately to the Bank.

9. Refunds and Cardholder Claims

The card account will only be credited with a refund in respect of a card transaction if the Bank receives a refund verification acceptable to it. The Cardholder shall be bound to bring all discrepancies or disclaimers in respect of card transactions to the notice of the Bank not later than two weeks after the issue of the monthly statement by the Bank. The onus for establishing any disclaimer in respect of any card transaction shall vest on the Cardholder, subject to any rights vested in the Principal Cardholder by statute, no claim by a Cardholder against a third party may be the subject of defense or counterclaim against the Bank. No rights of a Cardholder against the Bank may be assigned or otherwise disposed of.

The Bank shall not be liable in any way if the card is not honoured by a third party or any Bank or Merchant.

10. Authorized Users

The bank may issue an additional card for use by any person nominated by the Principal Cardholder as an Authorised User of the Card account. The Principal Cardholder shall be liable for all amounts arising from or losses incurred by the Bank in connection with the use of the card by an Authorised User (including any use in breach of this Agreement which the Bank shall be under no responsibility to prevent) and which amounts shall be debited to the card account in addition to the Bank's other powers. The Bank may cancel any Authorised User's card at any time upon the request in writing of the Principal Cardholder and the return of such card to the Bank or upon the surrender of such card to the Bank by the Authorised User.

11. Variation of this Agreement

The Bank reserves the right to vary this Agreement at any time or times whether or not a similar variation is made to the Agreement(s) with any other Cardholder(s), subject to the requirements of statute. Notification of any such variation shall be given the Principal Cardholder by the Bank either in writing or by publication thereof or by such means as the Bank may select and the variation so notified shall be binding on the Cardholder.

12. General

- (i) The bank shall not be liable if it is unable to perform its obligations under this agreement due (directly or indirectly) to the failure of any machine Data Processing System or transmission with or to industrial dispute or anything outside the control of the Bank, its agents or subcontractors, if the Bank is unable to produce or send a statement, the Principal Cardholder's liability for interest shall continue and for the purpose of calculating interest and establishing the dates on which payments are due the Bank may select a date each month as the statement date.
- (ii) The Principal Cardholder shall immediately notify the BOC Card Centre in writing of any change of name or address. The card shall be surrendered to the Bank in the event the Cardholder leaves the country for employment abroad or migrates.
- (iii) Any other facilities or benefits made available to Cardholders as such and not forming part of this agreement may be withdrawn at any time without notice.
- (iv) The Bank shall be entitled to receive and share credit information concerning the Principal Cardholder with any credit reporting agency and/or credit bureau and any person, corporation or merchant with whom the Principal Cardholder proposes to have financial relations.
- (v) The bank may grant an additional credit limit to the Cardholder to meet any hospitalization charges that may arise in an emergency.
- (vi) This Agreement shall be governed by the laws applicable in Sri Lanka and the exclusive jurisdiction of the courts of Sri Lanka.

CUSTOMER CHARTER OF LICENSED BANKS

1. Introduction

This Charter sets key standards of fair banking practices envisaged by customers when they undertake transactions with licensed banks and provides guidance to the licensed banks to adopt a 'Code of Conduct' on customer protection. The Charter also includes a set of customer obligations towards licensed banks in the interest of stable relationship.

2. Receiving information and understanding the banking Products/Services

The customers have the right to receive factual information and understand the financial products/services offered by banks. In this regard, certain good practices of banks would be as follows:

- a) The licensed banks should help the customers to understand the financial products/services offered by providing adequate information about them, explaining their financial implications and assisting the customers to choose the appropriate banking products/services.
- b) Each licensed bank should have Key Facts Document in the form of a brochure/leaflet written in simple language for its products or services, separately or in combination and which should be distributed to the customers seeking such products/services. These brochures/leaflets should, at minimum, contain the following basic information and be available in languages preferred by the customers (i.e., Sinhala/Tamil/English):
 - i. Description of the products/services.
 - ii. Financial and other benefits to customers including any incentives and promotions.
 - iii. Fees/charges, commission, interest etc., charged from customers.
 - iv. Procedures to be followed to obtain the product/service.
 - v. Major terms and conditions.
 - vi. A common complaint procedure for customers.
- c) All advertisements by licensed banks should contain factual information on products/services offered by them in any media and promotional material, which can be understood

by the targeted customers and not contain information that may be likely to mislead the public. In addition, all such advertisements should give the contact details and state that the respective bank is a licensed bank supervised by the Central Bank of Sri Lanka.

- d) Further information or clarification on any advertisements on bank's products/services (i.e., fees/charges and interest rates etc.) should be provided by banks on request.
- e) The following information should be conspicuously displayed in the Head Offices and all branches and other banking outlets of the licensed banks.
 - i. Current interest rates on all deposit and loan products
 - ii. Buying and selling rates of foreign currencies
 - iii. Credit rating of the bank with underlying specifications
 - iv. The contact details of the Financial Ombudsman and Credit Counselling Centre
 - v. Banking hours and Holiday notices
 - vi. Any other relevant information
- f) A periodic statement should be sent to customers either in printed form or electronic form opted by them regarding transactions and balances in their deposit or loan accounts or other services other than passbook savings accounts of non-dormant category.

Statements for credit cards should set out the minimum payment required and the total interest amount charged if only the required minimum payment is made and late payment fee if the minimum payment is not made.

- g) The licensed banks should improve the customer awareness on financial products/services and risks by arranging specific financial literacy programmes.
- h) The licensed banks should act fairly and reasonably by ensuring that the banks' staff follows procedures and practices stipulated in the 'Code of Conduct', the products/services offered are in line with relevant laws and regulations and the maintenance of the principles of integrity and transparency.

3. Awareness and understanding the ‘Terms & Conditions’ on Products/Services

3.1 The customers have the right to access to and fully understand the terms and conditions relevant to each and every product or service they obtain from banks. In this regard, the licensed banks should ensure that:

- a) the ‘Terms and Conditions’ associated with each product or service are made available to customers in languages preferred by them;
- b) a copy of the ‘Terms and Conditions’ is given to the prospective customer prior to offering or recommending a product or service and any clarification sought by customers is clearly explained;
- c) an officer carrying out the duties of a relationship officer should clearly explain to the customer of the terms and conditions and features of the products/services, provide a comparison of alternative products/services available and give reasonable time for the customer to make a decision;
- d) a written confirmation is obtained from the customer that the details of the products or services and their terms and conditions were received, explained and understood;
- e) all the documents pertaining to the product or service are duly completed and signed by the customer. (Incomplete documents and obtaining signatures on blank papers/documents are avoided.);
- f) any changes made by licensed banks to the agreed terms and conditions on products or services should be informed to the customers in writing or through paper notice or any other appropriate way before such changes are made.

3.2 The customers have the right to know specifically the following under ‘Terms and Conditions’.

- a) The details of the bank’s general charges such as interest rates, fees and commissions, if any, required to be paid by the customer including the method of computing interest charges.
- b) The bank’s procedure for receiving complaints and the resolution mechanism.

- c) The course of recovery actions a bank may follow in the event of any default by the customer on his/her obligations and bank's expenses that will be reimbursed from the customer.
- d) Any compensation proposed to be paid by the relevant customers in case of pre-mature withdrawal/termination of participation in a product/service by the customers.
- e) Any restrictions on opening of accounts, closing of accounts, maintenance of accounts (e.g., minimum balance), transfer of funds by customers and policies and procedures on dormant accounts and abandoned property.
- f) The disclosure of customer information to a party legally authorised to obtain such information.
- g) The rules regarding (i) reporting of suspicious transactions and above-the-threshold transactions to the Financial Intelligence Unit (ii) the reporting procedures that the customer should follow in the case of stolen cards /financial instruments and (iii) liability of the bank and the customer.
- h) The procedures to be employed by the bank to foreclose on the property held as collateral for a loan and the consequences thereof to the customer and options available to him/her.

4. Compensation from withdrawal/cancellation of products/ services by banks

In the event a licensed bank seeks to withdraw/terminate a product or service already on contract, especially deposit products, customers have the right to receive a reasonable time with an exit compensation scheme disclosed in advance.

5. Protection from Agents of banks

The customers have the right to know the details of the agents appointed for customer services by licensed banks and the 'Code of Conduct' issued to them by banks to refrain from doing any of the following.

- a) Harassing customers.
- b) Using abusive debt collection practices.
- c) Disclosing customer information to others.

- d) Giving false or misleading information about products/services.
- e) Unduly influence customers or the general public to buy or get involved in the bank's products/services.
- f) Engage in getting any security documents signed outside the bank.

6. Complaint measures and relief

The customers have the right to resolve their complaints with transparency and effectively. In this regard, licensed banks should:

- a) implement a quick and effective resolution mechanism on disputes between customers and banks by rectifying disputes quickly, handling complaints within a short period, directing to take the complaints forward if the customer is still not satisfied and reversing any charges that applied due to a mistake;
- b) have in place a written procedure for receiving complaints and steps to be taken to resolve such complaints;
- c) acknowledge the receipt of any complaint in writing within a reasonably short period of time and inform the complainants of the procedure that will be followed by the bank for the resolution of the complaint and the contact details of the officer/officers handling the complaint;
- d) facilitate receiving complaints verbally or in writing and the banks shall not insist that complaints be necessarily made only in writing;
- e) establish a management information system regarding complaints and process of resolution as part of the duties of risk management committee relating to operational risks;
- f) assign an officer with the duty of handling the complaints and management information in each branch or office; and
- g) advise the customers to seek affordable and efficient recourse through the Financial Ombudsman or in Courts in the event the complaint is not resolved to their satisfaction.

7. Special attention and Care

The customers such as elderly, disabled or customers with low financial literacy have the right to receive special attention to facilitate them to have a fair access to banking services.

8. Customer obligations toward banks

Customers should foster the relationship with banks fulfilling their obligations. In this regard:

- a) Customers should not borrow beyond their affordable repayment capacity limit.
- b) Customers should not allow the repayments or instalments to go into arrears and the prompt repayments will create healthy relationships with the banks.
- c) If a customer wants to settle his/her loan before the end of the loan period, he/she has to pay certain amount of money over the loan amount as agreed at the time of accepting the offer.
- d) If the customer is unable to repay his/her loan outstanding as agreed, the bank will have the right to recover the amount owing to the bank including the bank's expenses specified in the 'Terms & Conditions'.
- e) If a customer finds himself/herself in financial difficulties, he/she should let the bank know as early as possible. The sooner the bank discusses the customer's problems, the easier it will be for both of the customer and the bank to find a solution.
- f) When a customer account goes into default, the first step the bank takes is to contact the customer. In this regard, it is imperative that the customer should inform the bank at all times of any changes to his/her address and contact details.
- g) Customers should have the full knowledge and understanding of the product/service offered before entering into the contract.
- h) Customers should duly fill and submit the required application forms and supporting documents in time.
- i) Customers should exercise due care in all transactions with banks.
- j) Customers should notify the bank promptly of any

fraudulent transaction/s or such attempts in their accounts with the banks whenever they become aware of such instances.

- k) Customers should exercise utmost care in using and storing/handling Personal Identification Numbers (PIN) and security measures of other electronic cards issued by the bank.
- l) Customers should not treat any operational lapse of a bank on its obligations mentioned in Clause 2 to 7 above other than any dispute on the amount payable to the bank as a reason for his/her non settlement or delay in settlement of a debt unless otherwise allowed by a court of law. All such incidents need to be resolved separately or individually.



**MONETARY BOARD
CENTRAL BANK OF SRI LANKA**

04 July 2022

BANKING ACT DIRECTIONS

No. 06 of 2022

**ADDENDUM TO THE BANKING ACT DIRECTION NO. 8 OF 2011
CUSTOMER CHARTER OF LICENSED BANKS
ACCESSIBILITY TO BANKING SERVICES FOR CUSTOMERS
WITH SPECIAL NEEDS**

Issued in terms of the powers conferred by Sections 46(1) and 76(J)(1) of the Banking Act, No. 30 of 1988, as amended.

The Monetary Board of the Central Bank of Sri Lanka hereby issues the following addendum to the Banking Act Direction No. 08 of 2011, on Customer Charter of Licensed Banks, with a view to further strengthening the financial consumer protection measures for customers with special needs.

Accordingly, paragraph 7 of the Annexure to Banking Act Direction No. 08 of 2011 on Customer Charter of Licensed Banks, is expanded as follows:

7. Special attention and care

- 7.1 The customers such as elderly, disabled or customers with low financial literacy (hereinafter referred as customers with special needs) have the right to receive special attention to facilitate them to have a fair access to banking services.
- 7.2 Accordingly, licensed banks shall implement comprehensive policies and procedures to ensure improved access to banking services for customers with special needs, including but not limited to the Guidelines provided in Schedule 1.
- 7.3 Licensed banks shall expedite the implementation of such measures at branches to avoid inconvenience to concerned customers.

Dr P Nandalal Weerasinghe
*Chairman of the Monetary Board and
Governor of the Central Bank of Sri Lanka*

GUIDELINES FOR LICENSED COMMERCIAL BANKS AND LICENSED SPECIALISED BANKS TO IMPROVE ACCESSIBILITY TO BANKING SERVICES FOR CUSTOMERS WITH SPECIAL NEEDS

1. Introduction

- 1.1 These guidelines set minimum requirements for licensed banks to facilitate accessible banking services for customers with special needs and improve financial consumer protection, and financial inclusion of such customers.
- 1.2 In the context of these guidelines, “customers with special needs” refer to individuals who require additional assistance to perform banking transactions and/or to obtain banking services due to physical, or medical conditions including, but not limited to visual impairments, hearing impairments, loss of limb/s, etc. and due to old age.

2. General Guidelines

2.1 Improve Accessibility to Banking Services

- (i) Licensed banks shall ensure that customers with special needs have fair access to banking services and products, in a similar manner to any other customer.
- (ii) In this regard, licensed banks shall provide the following to ensure accessible banking services to individuals with special needs.
 - (a) Licensed banks shall ensure that all newly opened physical service outlets such as bank branches, mobile banking units, and self-service machines including Automated Teller Machines (ATMs) and Cash Deposit Machines (CDMs) are accessible to customers with special needs including customers using wheelchairs, crutches, walkers, etc.
 - (b) Digital banking channels including internet banking and mobile banking apps to be compatible with international accessibility standards accommodating options such as screen magnifiers, screen readers, text to speech and providing text transcript to allow

audio information accessible, etc., where applicable. In this regard, licensed banks are expected to streamline their apps and website to be compatible with the in-built, standard accessibility features of devices (mobile phones, laptops, tabs, etc.) used by customers with special needs.

- (c) Licensed banks are required to establish quality control/assurance function or a similar arrangement to ensure that banking products and services are accessible friendly for customers with special needs.

2.2 Special Attention and Due Care

- (i) Licensed banks may consider flagging bank accounts of customers with special needs enabling the bank staff to recognize such customers and pay special attention and due care when providing banking services to such customers.
- (ii) Licensed banks shall provide special training to relevant staff at bank branches and other service outlets to equip them to provide cordial and effective service to customers with special needs.
- (iii) Licensed banks shall ensure that the customers with special needs have access to obtain assistance from bank staff in case the customer believes that such assistance is necessary for them to perform/obtain banking services.
- (iv) Licensed banks shall maintain a customer care hotline/electronic media (live chat) to assist customers with special needs in resolving their complaints/issues and make customers aware of such facilities.

2.3 Ensure Fair Treatment

- (i) Licensed banks shall ensure fair treatment to all customers, including those with special needs. Accordingly, licensed banks shall review their internal policies and procedures that hinder fair access to banking services by customers with special needs.
- (ii) Licensed banks shall not deny the provision of banking services to customers based on their age or special needs, nor enforce any additional terms and conditions (including any requirement that prevent such customer from obtaining banking services from a branch other than the branch

where the respective account is opened) which may place such customers in a disadvantageous position.

- (iii) Licensed banks may consider using biometric authentication options such as fingerprint readers to verify the identity of such customers whose identity cannot be verified due to not being able to place a valid signature.
- (iv) Licensed banks are encouraged to promote a diverse and inclusive culture to create a welcoming environment for individuals with special needs and ensure zero tolerance for discrimination on any grounds.

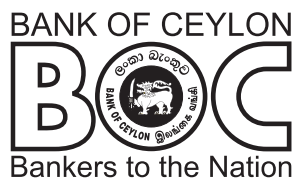
3. Specific Guidelines to Improve Banking Experience for Customers with Visual Impairments

- 3.1 **Facilitate Informed Decision Making:** Licensed banks shall ensure that the customers with visual impairment have access to adequate information on the banking products and services at the point of onboarding and, thereafter, with respect to, but not limited to, the features, terms and conditions of the products or services for informed decision making.
- 3.2 Banks may consider allocating dedicated staff to assist customers with special needs and make available the key documents in accessible friendly electronic media to make informed decisions.
- 3.3 **Accessibility and Visibility Options:** Licensed banks shall formulate a plan with timelines to provide customers the option to opt for high visibility versions of various documents such as bank statements, mandates, various applications with larger fonts and high contrast colours for the benefit of elderly customers and those with partial visual impairment.
- 3.4 Licensed banks shall consider accessibility features for visually impaired customers as important when procuring new Automated Teller Machines (ATMs), Cash Deposit Machines (CDMs) and other self-service machines (SSMs) with a view to making use of Brail keypads and audio input/output facilities therein to provide access to banking services for visually impaired customers. In this regard, banks shall introduce such machines to facilitate the visually impaired customers and replace existing incompatible ATM machines with new machines, in an orderly manner in the future.

- 3.5 Licensed banks shall establish above machines strategically in consultation with other banks to ensure that at least one such machine is generally available in each locality catering to the needs of visually impaired cusotmers.
- 3.6 Licensed banks shall ensure that no additional conditions are enforced on visually impaired customers, such as forcing to open joint accounts, restricting banking services to the branch at which such customers have opened their bank accounts.

4. Implementation

- 4.1 Licensed banks shall implement comprehensive policies and procedures to ensure improved access to banking services for customers with special needs, including but not limited to the Guidelines, with a view to addressing any practical difficulties faced by such customers in obtaining banking services.
- 4.2 Licensed banks shall not levy any additional charge or fee to the customers who avail such accessibility options obtaining banking services.
- 4.3 Considering the additional resources involved in implementing certain requirements, banks are permitted to stagger the implementation, with a view to achieving full compliance by 31.12.2022.



BOARD OF DIRECTORS

Ronald C Perera, P.C.
Chairman

R M P Rathnayake
Non-Executive Ex officio Director

Maj. Gen. (Rtd.) G A Chandrasiri vsv
Non-Executive Director

Prof. K M Liyanage
Non-Executive Director

N C A Abeyesekera
Non-Executive Director

BANK OF CEYLON, HEAD OFFICE
“BOC SQUARE”, NO.1, BANK OF CEYLON MAWATHA, COLOMBO 01.

		Telephone Office	Ext./DID	Mobile / Residence
Chairman	Ronald C Perera, PC	Direct 2348877 Fax 2447174 e-mail chairman@boc.lk	2205301	
General Manager	W P Russel Fonseka	Direct 2348878 Fax 2544324 e-mail gm@boc.lk	2205311	
SENIOR DEPUTY GENERAL MANAGER				
Secretary, Bank of Ceylon / Secretary to the Board	Ms. Janaki Siriwardane	Direct 2544321 Fax 2439564 e-mail dgmsbod@boc.lk	2204600	077-3442538 2905996
DEPUTY GENERAL MANAGERS				
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Business Revival and Rehabilitation	M R N Rohana Kumara	Direct 2421574 Fax 2452017 e-mail dgmbrru@boc.lk	2203425	077-7592137
Chief Financial Officer	M P Ruwan Kumara	Direct 2439543 Fax 2439544 e-mail cfo@boc.lk	2203800	077-9463112
Chief Information Officer	Buddhikka Seelanatha	Direct 2445796 e-mail cio@boc.lk	2203510	077-3219466
Chief Internal Auditor	Maduwantha Liyanage	Direct 2445795 Fax 2445795 e-mail cia@boc.lk	2204900	076-6882084 2739477
Chief Legal Officer	Badra Kalyanapriya Gurusinghe	Direct 2445813 Fax 2321167 e-mail clo@boc.lk	2204400	077-5269699 2096654
Chief Marketing Officer	Sameera D Liyanage	Direct 2323837 Fax 2394312 e-mail cmo@boc.lk	2204450	077-2105205
Chief Risk Officer	Nilantha Meneripitiyage	Direct 2395819 Fax 2392278 e-mail cro@boc.lk	2204080	077- 6484769
Compliance	Ms. W B Prashanthi Rathnayake	Direct 2448532 Fax 2544306 e-mail dgmcmlpl@boc.lk	2204800	077-5718167 2560613

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Eastern Province	Ms. B Cynthia Martyn	Direct	026-2226397		077-4118639
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North Western Province	D K R Delgoda	Direct 037-2223401 Fax 037-2223619 e-mail bocnwp@boc.lk		076 -7375397 033-2227177
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Western Province - South	W M N D Dayawansa	Direct 2809125 / 2809236 Fax 2809238 e-mail bocwps@boc.lk		077-2845863

OVERSEAS BRANCHES

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Chief Executive Officer Bank of Ceylon (UK) Ltd. No:1, Devonshire Square, London EC 2M 4WD, United Kingdom.	S Aruna Kumara	Direct 0044 20 3195 5180 Direct 0044 20 7880 0121 Gen. 0044 20 7377 1888 Fax 0044 20 7377 5430 e-mail arunak@bankofceylon.co.uk info@bankofceylon.co.uk Swift BCEYGB2L	5180	0044 7940 583338
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Head of Risk and Compliance	Mark Bon	Direct 0044 2031 955182 e-mail mark@bankofceylon.co.uk	5182	
MLRO	Udeni Perea	Direct 0044 2031 955181 e-mail shim@bankofceylon.co.uk	5181	

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Officer in Charge - Trade Finance	Ms. Hemamali Subasinghe	Direct 0044 2031 955189 e-mail hemamalisubasinghe@ bankofceylon.co.uk	5189	
Manager - IT	Ms. Devika Wijeratne	Direct 0044 2031 955186 e-mail devika@bankofceylon.co.uk	5186	

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Head of Treasury	Sugath Fernando	Direct 0091 44 3951 9930 e-mail hotchn@boc.lk	15562	0091 91769 88457 0091 44 4352 9671 0091 99620 27487
Senior Vice President	S Ramanujam	Direct 0091 44 3951 9919 e-mail ramanujam@boc.lk	15567	0091 91766 19880
Vice President	Ms. Adelene Sarah Joshua	Direct 0091 44 3951 9916 e-mail adelenesarah@boc.lk		0091 99625 97017

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Country Manager Bank of Ceylon, "Aage" No.12, Boduthakurufaanu Magu, Henveiru, Male, 20094, Republic of Maldives.	Ms. Manjula Herath	Direct 00960 3323045 Gen 00960 3020500 Fax 00960 3320575 e-mail agmmale@boc.lk bcmale@dhivehinet.net.mv Swift BCEYMMVMV	15550	00960 7252657 00960 3336554
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Hulhumale

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Chief Manager Tax Unit	Ms. Saranga Perera	Direct Fax e-mail	2203925 2445798 tax@boc.lk	2203925	077-1423491 2051718

ADMINISTRATIVE SERVICES DEPARTMENT

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Architect	Ms. K M S Fernando	Direct Fax e-mail	2204213 2328917 masha.pre@boc.lk	2204213	077-9321258

PRODUCT DEVELOPMENT & BUSINESS PROCESS RE-ENGINEERING PROJECT

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PROJECT FINANCE DEPARTMENT

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PROPERTIES & PROCUREMENT DEPARTMENT

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Senior Legal Officer II Legal Unit	Ms. Chathurika Mahaarachchi	Direct 2392282 Fax 2389130 e-mail slorec@boc.lk chaturika@boc.lk		2203417	076-9038750
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RECOVERY PROVINCES

Chief Manager	Ms. Vasanthi Peiris	Direct 2439540 Fax 2394584 e-mail cmrecp@boc.lk		2203434	077-2970610/ 031-2231671
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RESEARCH & DEVELOPMENT DIVISION

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SECURITY DEPARTMENT

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Actg Chief Security Officer (Head Office)	D P R Dharmasiri	Direct 2446829 Fax 2395810 e-mail dirsec@boc.lk		2203010	071-5201608
Actg Chief Security Officer (Branches) 25th Floor	H M P Dias	Direct 2325421 Fax 2395810 e-mail dirsec@boc.lk		2205054	071-2007223
Actg Chief Security Officer (Cash-in-Transit)	H M P Dias	Direct 2541944 Fax 2446812 e-mail cash@boc.lk cmccd@boc.lk		2203013	071-2007223

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Manager	Ms. Sandamali Liyanage	Direct 2204321 Fax 2544326 e-mail admnssu@boc.lk		2204321	

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Manager Terminal Benefits Disbursement Unit	Ms. Nadeeka Gunawardena	Direct Fax e-mail	2205081 2544316 bocsup@boc.lk	2205076	
SUPPLIES DEPARTMENT					
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Faculty Member	A Nitharsan	Direct 2832700 Fax 2850965 e-mail facmem@boc.lk	788	074-3348290
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Manager Primary Dealer Unit Front Office	Indika Gunawardena	Direct 2448830 Fax 2448207 e-mail pdu@boc.lk	2203607 2203686 2203685	
Chief Dealer	Lasantha Premarathna	Direct 2346844 Fax 2445788 e-mail chiefdealer@boc.lk	2203650 2203651 2203669	076-0460532

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Manager Primary Dealer Unit Back Office	K P Wasantha	Direct 2203740 Fax 2339511 e-mail pdubo@boc.lk	2203740	077-1290535

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Manager (Imports Settlement)	J A J Sudarshana	Direct 2203256 Fax 2394313 e-mail imppay@boc.lk	2203256	071-5999815
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Senior Manager Imports		Direct 2203241 Fax 2542170 e-mail smcoim@boc.lk		

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WELFARE DEPARTMENT					
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Senior Manager Recoveries	Samantha Ekanayake	Direct Fax e-mail	2329087 2328691 metrorec@boc.lk	204	
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Senior Manager Audit	Ms. R A C J A Jayaratne	Direct e-mail	2327474 metroadmin@boc.lk	240	
Manager Trade & Personal	Ms. Omenika Punyawardena	Direct Fax e-mail	2449663 2328197 boc618@boc.lk	128	
Manager A & R / Overseas Pension	Ms. Shalini Saram	Direct Fax e-mail	2326083 2337729 metroacct@boc.lk metropen@boc.lk	210	
Manager Import & Export	Thilina Abeywickrama	Direct Fax e-mail	2434531 2472646 / 2478701 metroimports@boc.lk	224	071-6853299
Manager Travel	Buddhi Samarasekera	Direct Fax e-mail	2422730 / 2422738 2422730 metrotld@boc.lk	-	
Manager Customer Service	Ms. G P Niranjala Udayangani	Direct Fax	2320223 2328197 boc618@boc.lk	124	

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OIC Leasing	Ms. Chathuri Gunarathna	Direct 2449700 e-mail metroplu@boc.lk	235	
OIC Safe Deposit Lockers		Direct 2422538 e-mail metrotd@boc.lk	-	
Deputy Chief Security Officer		Direct 2323515	300	

PETTAH BRANCH (CODE NO: 004) - No. 212/63, Gas Works Street, Pettah, Colombo 11

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Senior Manager International	Ms. Kaushalya Wanniarachchi	Direct 2436751 Fax 2432629 e-mail mgrint004@boc.lk	820	071-8287197
Senior Manager Customer Service	Ms. Saumya Kodikara	Direct 2452369 Fax 2435969 e-mail csm004@boc.lk	802	077-5230831
Manager Credit Support /Credit	Ms. Vineetha Dissanayake	Direct 2451074 Fax 2432629 e-mail credit004@boc.lk	814	071-8152207
Manager Back Office Function	Chinthana Abayakoon	Direct 2434478/9 Fax 2334134 e-mail boc004@boc.lk	850	071-3100890
Officer-In-Charge Colombo District Secretariat	Ms. Lakshani Egalle	Direct 3010120		071-5262030

PREMIER BRANCH - NO:21, Sir Ernest De Silva Mw., Colombo 07

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Assistant Manager	A D C D Athukorala	Direct 2694282 - 286 Fax 2694280 e-mail pbc@boc.lk	107	077-2218073

TAPROBANE BRANCH -(CODE No:747) No:61, Hospital Lane, Colombo 01. General No: 2328521

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Branch Manager (A&R)	H K C G Hewage	Direct	2447173	115	077-5481880
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Assistant Manager Inland Revenue Dept. Jawatta LSB	S G K L K Gomes	Direct Fax	5657162 2554037		071-8043289
Executive Officer Suwasiripaya LSB	Ms. S K M Perera	Direct Fax	2681361 2681361		071-8657113
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Laksiri Sewa			2917729	127	
Trico			3134764		
Ceylon Shipping Line			2680301	129	

CENTRAL PROVINCE (694)

Bank of Ceylon, Central Province office, "Ceybank House", No:88, Dalada Veediya, Kandy.

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Sanjaya Dissanayake	081-2236942	081-2236946	omcp@boc.lk	077-3476343

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Ms. Rukmal Andarawewa	081-2236945	081-2236945	cplegal@boc.lk	081-2054825/071-4488007
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Administrative	081-2236949	Personnel	081-2237162
Audit	081-2200094	Premises	081-2236950
Credit	081-2236947	Recoveries	081-2236944
Confidential Secretary to AGM	081-2234239	Security	081-2237164

REGIONAL LOAN CENTER - KANDY

	Office	Fax	e-mail	Residence / Mobile
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CENTRAL PROVINCE (694)
SUPER GRADE BRANCH I KANDY CODE NO: 002
"Ceybank House", No.88, Dalada Veediya, Kandy.

Name		Office	General	Fax	e-mail	Residence /Mobile
Chief Manager Operations Manager Customer Service Manager (C/A & F/D) Customer Service Manager (S/A) NRFC (OIC) Credit Card Center - (OIC) Gold Shop (OIC) Kandy District Secretariat -LSB	Nishantha Jayathilake	081-2223697 081-2224304	081-2237161 081-2237163	081-2222382 081-2222382	boc002@boc.lk boc002@boc.lk	076-5496517
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	Ms. L I Perera	081-2237168	081-2237161	081-2200402	boc002@boc.lk	
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Ms. N K Rathnayake	081-2224214	081-2224214	081-22224214	081-2222382	boc002e1@boc.lk	071-8000755
MANAGER		TELEPHONE NOS:				
Name		Office	General	Fax	e-mail	Residence /Mobile
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Customer Service Manager	N M B G Nishshanka		081-2384462		boc588@boc.lk	071-3522229
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Operations Manager	Ms. P K Gunarathne	081-2234292	081-2237204/205	081-2237206	boc649@boc.lk	
Customer Service Manager	Ms. W M A I Warnakulasooriya	081-2237203/205				
KANDY CITY CENTER (DIGI) BRANCH CODE NO:649						
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SUPER GRADE BRANCH II MATALE CODE NO: 068						
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Operations Manager	Ms. H W D Kumuduni	066-2222214/ 066-2222262				077-5562717
Customer Service Manager	Ms. B Logeshwaran	066-2222214/ 066-2222262				077-6181537
Matale District Sec. LSB	Ms. H M T P K Rathnayake	066-2222024				
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Operations Manager		081-2352214				
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CENTRAL PROVINCE (694) MATALE

Area Office, Bank of Ceylon, Matale.

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CENTRAL PROVINCE (694)

KANDY NORTH

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797	Medawala	CII	S W G C A K Ranasinghe	081-2490574	081-2490574	boc797@boc.lk 077-0572392
459	Menikhinna	CII	M J M Arshad	081-2377143	081-2376911	boc459@boc.lk 077-2207892
441	Pujapitiya	CII	M S. U Aluthge	081-2301718	081-2301718	boc441@boc.lk 077-7534642

CENTRAL PROVINCE (694)

KANDY SOUTH

Area Office, Central Province Office, Kandy.

BRANCH		MANAGER		TELEPHONE NOS:		
Code	Name	Grade	Name	Office	General	Fax e-mail Residence /Mobile
273	Digana	A	Ms. K M P N L Konara	081-2374376	081-2376928	boc273@boc.lk 071-9281469
167	Rikillagaskada	B	R M S S Bandara	081-2365343	081-2365314	boc167@boc.lk 077-3161838
650	Talatuoya	B	N P Abeywickrema	081-2406343	081-2404334	boc650@boc.lk 077-3752775
492	Padiyapellella	CI	S U Jayasuriya	052-2287107	052-2287035	boc492@boc.lk 077-9419782
802	Provincial Council Complex- Pallekele	CI	Ms. A G T D Chandrasiri	081-2424545	081-2424545	boc802@boc.lk 071-4962170
781	Teldeniya	CI	Ms. K V V B Darmasena	081-2376820	081-2376820	boc781@boc.lk 071-5110037
606	Ududumbara	CI	Ms. R C A Kulathunga	081-2402317	081-2402317	boc606@boc.lk 071-6857214
743	Walapane	CI	Ms. R M M P Rathnayake	052-2279238	052-2279238	boc743@boc.lk 071-1420548
487	Adikarigama	CII	Ms. G G N S Kumari	081-2369515	081-2060596	boc487@boc.lk 071-7599985
464	BOI Pallekele	CII	Ms. P A S D Wijerathne	081-2052219	081-2424048	boc464@boc.lk 071-4430776
456	Marassana	CII	Ms. B G N I B Weerasooriya	081-2405105	081-2405105	boc456@boc.lk 071-8501234
273	Digana Village	LSB	Ms. B M V Pushpakumari	081-2375851	081-2375851	boc469@boc.lk 071-8659592

CENTRAL PROVINCE (694)

GAMPOLA

Area Office, Central Province Office, Kandy.

BRANCH		MANAGER		TELEPHONE NOS:				
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598	Nawalapitiya	A	D M P Dissanayake	054-2224181	054-2222233	054-2222233	boc598@boc.lk	071-1832583
587	Pilmatalawa	A	Ms. R W A M S P Kumarihamy	081-23579600	081-23577151	081-23575229	boc587@boc.lk	077-1573776
524	Geliya	B	Ms. A M G D Abeysinghe	081-2314777	081-2310214	081-2310214	boc524@boc.lk	081-3136120/071-8173071
101	Galaha	CI	L J M T B B Lathpana	081-2467213	081-2467213/ 081-7223488	081-2467213	boc101@boc.lk	081-2351047/071-1973852
470	Gampola City	CI	Ms. W M N K Weerakoon Fernando	081-2354214	081-2354214	081-2354214	boc470@boc.lk	077-9187993
445	Peradeniya University	CI	Ms. J H S S Jayaweera	081-2392422	081-2392422	081-2068371	boc445@boc.lk	081-2215711/071-8194805
337	Pussellawa	CI	P N A Weerawarna	081-2478642	081-2478642	081-2478664	boc337@boc.lk	081-20777623/071-8180080
474	Court Complex Kandy	CII	Ms. D N Ranaweera	081-2387490	081-2387490	081-2387490	boc474@boc.lk	071-4572030/071-4059020
466	Danture	CII	Ms. J V Weerasinghe	081-2375228	081-2375228	081-2375228	boc466@boc.lk	077-2971967
467	Daulagala	CII	J M T D Jayawardena	081-2315171	081-2315171	081-2315171	boc467@boc.lk	071-4441450
471	Ginigathena	CII	Ms. K N G Abeyrathne	051-2242310	051-2242310	051-2242310	boc471@boc.lk	071-3544167
809	Kurunduwatte	CII	Ms. N T Abeyrathna	081-2357115	081-2357115	081-2357115	boc809@boc.lk	081-2352734/071-8267979

CENTRAL PROVINCE (694)

NUWARA-ELIYA

Area Office, Bank of Ceylon, Hatton.

BRANCH			MANAGER		TELEPHONE NOS:			
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029	Nuwarra-Eliya	A	H W R C Senadhinayake	052-2224047	052-2222390	052-2222864	boc029@boc.lk	077-7372184
531	Talawakelle	A	M Raman	052-2258892	052-2258280	052-2258266	boc531@boc.lk	077-8381569
040	Hatton	A	S D Pihillanda	051-2225255	051-2222214/ 051-2225015	051-22225078	boc040@boc.lk	071-4488018
633	Kandapola	B	Ms. D G V L Bandara	052-2229560	052-2229636	052-2229636	boc633@boc.lk	071-8162516
425	Pundaluoya	CI	W G M S Kumara	051-2233205	051-2233205	051-2233430	boc425@boc.lk	071-9681426
488	Agarapathana	CII	A J Aluthge	051-2230336	051-2230133	051-2230133	boc488@boc.lk	072-7105680
491	Bogawanthalawa	CII	M J G L Perera	052-2267599	052-2267599	052-2267599	boc491@boc.lk	077-5861302
455	Kotagala	CII	S D Abeywardena	051-2244107	051-2244107	051-2244107	boc455@boc.lk	077-2813062
506	Maskeliya	CII	Ms. A M C U Abeykoon	052-2277280	052-2277280	052-2277280	boc506@boc.lk	071-4890219
458	Meepilimana	CII	W M C Sudarshana	052-2237410	052-2237410	052-2237410	boc458@boc.lk	071-4401101
442	Ragala	CII	M W A B S Wijesuriya	052-2265660	052-2265660	052-2265660	boc442@boc.lk	077-5379773
446	Upcott	CII	Ms. P Ramawickrama	051-2235095	051-2235095	051-2235095	boc446@boc.lk	071-5211099
29	Nuwarra Eliya District Secretariat	LSB	Ms. J Ramya	052-2222770	052-2222770		boc029el@boc.lk	

EASTERN PROVINCE (695)

Bank of Ceylon, Eastern Province Office, No. 455, Main Street, Trincomalee.

	Office	General	Fax	e-mail	Residence /Mobile
	026-2226640	026-2226640	026-2222865	omep@boc.lk	
	026-2226649	026-2226649			
	026-2226676	026-2226676			
	Office	General	Fax	e-mail	
	026-2226397	026-2226640	026-2226395	bocep@boc.lk	077-4118639
	026-2226398	026-2226649	026-2222865	omep@boc.lk	077-7769160
ASSISTANT GENERAL MANAGER	Ms. B Cynthia Martyn				
OPERATIONS MANAGER	Rasika Wijewardhana				
AREA MANAGERS					
Ampara	Ms. Ganga Kumudini	063-2222419	063-2222142	ameparea1@boc.lk	071-6428739
Batticaloa	B Prathipan	065-2224446	065-2222731	ameparea2@boc.lk	077-6111221
Trincomalee	A Pratheepan	026-2222165	026-2226640	ameparea3@boc.lk	077-6673243
Senior Manager - Recovery	S P Kiritharan	026-2226640	026-2226033	eprecovery@boc.lk	077-9120720
Senior Manager - Audit	Ms. Thamliny Prashanthan	026-2226640	026-2222865	epaudit@boc.lk	077-9068038
Unit	T.P. No.	Fax No.	Unit	T.P. No.	Fax No.
Audit	026-2226649	026-2222865	Personnel	026-2226649	026-2222865
Credit	026-2226396	026-2222865	Premises	026-2226676	026-2222865
Legal	026-2226649	026-2222865	Recovery	026-2226033	026-2222865
Accounts	026-2226640	026-2222865	General Admin.	026-2226676	026-2222865
Engineer	026-2226640	026-2222865	Security	026-2226676	026-2222865
Marketing	026-2226640/077-4438847	026-2222865			
REGIONAL LOAN CENTER - TRINCOMALEE					
	Office	General	Fax	e-mail	Residence / Mobile
Senior Manager	026-2225397	026-2223327	026-2223327	hrfcepl@boc.lk rncepl@boc.lk	077-7396086
	K Navatheepan				
Senior Manager	026-2223084	026-2222327	026-2222554	boc006@boc.lk	077-2354707
Operations Manager	S Sritharan				077-6155175
Customer Service Manager	Ms. R Tharshini				075-1757056
Trincomalee District Secretariat LSB	Jayantha Kapugedara	026-2242999	026-2242999	boc006e1@boc.lk	071-3557822

SUPER GRADE BRANCH II - TRINCOMALEE - CODE NO: 006

EASTERN PROVINCE (695) AMPARA

Area Office, No. 115A, D.S. Senanayaka Street, Ampara.

Office **General** **Fax** **e-mail**
063-2222419 063-2222142 063-2222142 amepareal@boc.lk

BRANCH		MANAGER		TELEPHONE NOS:			
Code	Name	Grade	Name	Office	General	Fax	Residence /Mobile
021	Ampara	A	Ms. Ruwanthika Dissanayake	063-2222981	063-2222137	063-2222980	076-1916150
510	Kalmunai	B	A L Mohamed Rusfan	067-2223622	067-2229774	067-2229340	077-8702598
590	Akkaipaattu	CI	M Jeyachandran	067-2279242	067-2277235	067-2279242	077-2300750
509	Hingurana	CI	Ms. Hasanka Gunawardhana	063-2240037	063-2240037	063-2240037	077-1946475
591	Nintaur	CI	Ms. Shireen Afrose	067-3696117	067-2250039	067-2250039	071-2588746
318	Pottuvil	CI	Y Yoganesan	063-2248021	063-2248021	063-2248021	077-5170259
440	Sammanthurai	CI	K Rajanikanthan	067-2260054	067-2260898	067-2260054	077-6065471
448	Addalaichenai	CII	R Ruthushanthan	067-2279303	067-2279303	067-2279303	075-2266447
811	Central Camp	CII	Dilanka Ubeysingha	063-2051851	063-2051851	063-2051851	071-2529662
438	Gonagolla	CII	Ms. Hiranthi Kaldera	063-2050806	063-2050806	063-2050044	077-7639354
439	Irakkamam	CII	Anuranga Chinthaka	063-2050155	063-2050155	063-2050155	071-7037065
429	Karativu	CII	Ms. Yalini Mohanakanth	067-2225484	067-2225484	067-2225484	077-3766176
422	Malwatta	CII	K Sasitharan	063-2051515	063-2051515	063-2051515	077-9589233
424	Maruthamunai	CII	V Theepakaran	067-2220503	067-2220503	067-2220503	077-3090695
419	Navathanvely	CII	C David	067-2226140	067-2226140	067-2226140	077-4404509
403	Oluvil	CII	Ms. Husna Zakeer	067-2255397	067-2255397	067-2255397	077-9105525
405	Polwatta	CII	Ms. Malani Karunanandani	063-2242128	063-2242128	063-2242128	077-7375666
407	Saintharmaruthu	CII	Ms. Bahirathy Mohanarasu	067-2220478	067-2220478	067-2220478	077-6063267
409	Thambilvil	CII	E Kishmathasan	067-2265309	067-2265309	067-2265309	077-3441835
413	Uhana	CII	Dilshan Sameera	063-2250001	063-2250001	063-2250055	077-9802259
021	Ampara District Secretariat	LSB	Ms. Chandima Thudugala	063-2224150	063-2224150	063-2224150	070-2510870

EASTERN PROVINCE (695) **BATTICALOA**

Area Office, Trinco Road, Batticaloa.

Office General Fax e-mail
065-2224446 065-2222731 065-2222731 ameparea2@boc.lk

TELEPHONE NOS:

Code Name		Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
012	Batticaloa	A	Ms. Thakshayine Bhavan	065-2227410	065-2226585	065-2224451	boc012@boc.lk	077-6231476
611	Kaluwanchikudy	B	S Jeevanesan	065-2250012	065-2250012	065-2250012	boc611@boc.lk	077-9774575
452	Batticaloa City	CI	Ms. Varusha Fernando	065-2227032	065-2227032	065-2227032	boc452@boc.lk	077-9594570
630	Chenkalady	CI	K Jegathesparan	065-2240492	065-2240492	065-2240492	boc630@boc.lk	077-9175211
648	Kattankudy	CI	S Selvanayagam	065-2248463	065-2246613	065-2246613	boc648@boc.lk	077-2257320
626	Valaichenai	CI	R Premachandran	065-2257007	065-2257708	065-2257708	boc626@boc.lk	077-5880800
451	Arayampathy	CII	Ms. Usharani Prasad	065-2247939	065-2247939	065-2247939	boc451@boc.lk	070-7581575
437	Eastern University	CII	Ms. P Shamini	065-2241528	065-2241528	065-2241528	boc437@boc.lk	077-1849828
790	Eravur	CII	S Shanmugapathap	065-2241012	065-2241012	065-2241012	boc790@boc.lk	075-9111148
426	Kallady	CII	A M Farook	065-2227972	065-2227972	065-2227972	boc426@boc.lk	077-7747375
427	Kallar	CII	S Sivagnanam	067-2225421	067-2225421	067-2225421	boc427@boc.lk	077-3775833
428	Karadyanaru	CII	P Sivatharsan	065-2241330	065-2241330	065-2241330	boc428@boc.lk	076-7272772
430	Kiran	CII	Newton Anura	065-2054868	065-2054868	065-2054868	boc430@boc.lk	076-7443938
431	Kokkaddichcholai	CII	Ms. Abirami Sivaprinthan	065-2227916	065-2227916	065-2227916	boc431@boc.lk	075-9446483
423	Mamangam	CII	Ms. Arunatharshini Selvanathan	065-2227973	065-2227973	065-2227973	boc423@boc.lk	077-3960341
402	Oddamavady	CII	T Muhunthan	065-2258111	065-2258111	065-2258111	boc402@boc.lk	071-6074604
404	Palugamam	CII	Ms. Diana Banureka Rathan	065-2251622	065-2251622	065-2251622	boc404@boc.lk	076-9411505
415	Vakarai	CII	Ms. V Navaneetha	065-2258181	065-2258181	065-2258181	boc415@boc.lk	077-6551008
385	Vavunathivu	CII	T Priyatharsan	065-3063522	065-2059377	065-2059377	boc385@boc.lk	077-7141326
386	Vellavelly	CII	Ms. Bahirathy Rameskaran	065-2251113	065-2251113	065-2251113	boc386@boc.lk	077-4451760
012	Batticaloa District Secretariat	LSB	G Aravinthan	065-2228688	065-2228688	065-2228688	boc012@boc.lk	077-9348059

EASTERN PROVINCE (695) **TRINCOMALEE**

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026-2222165 026-2226640 026-2222865 ameparea3@boc.lk
026-2226649
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623	Kanthale	B	T V Vijayabaskar	026-2234008	026-2234230	026-2234361	boc623@boc.lk	077-8306708	
624	Trincomalee City	B	Ms. Swarnalatha Jayaseeli	026-3204544	026-2223880	026-2222328	boc624@boc.lk	071-1595060	
735	Kinniya	CI	Ms. Raniya Partheepan	026-2236270	026-2236270	026-2236270	boc735@boc.lk	071-8262051	
118	Mutur	CI	J T Virgino	026-2238327	026-2238327	026-2238328	boc118@boc.lk	077-0618663	
449	Alankerny	CII	U Vibushanan	026-2236500	026-2236500	026-2236500	boc449@boc.lk	071-1643254	
436	Chinabay	CII	Ms. G Saveetha	026-2242327	026-2242327	026-2242327	boc436@boc.lk	077-5024566	
417	Mollipothana	CII	Ms. Karthiha Prasad	026-2246220	026-2246220	026-2246220	boc417@boc.lk	071-8261284	
418	Morawewa	CII	R Nishanthan	026-2225825	026-2225825	026-2225825	boc418@boc.lk	077-9103620	
420	Nilaveli	CII	T Thevanesan	026-2232290	026-2232290	026-2232290	boc420@boc.lk	077-1349860	
406	Pulmoddai	CII	V Tharanikaran	026-2256200	026-2256200	026-2256200	boc406@boc.lk	075-6547715	
408	Serunuwara	CII	Ms. Sachini Ruwanthika	026-2251010	026-2251010	026-2251010	boc408@boc.lk	071-1051122	
410	Thampalakamam	CII	Ms. Narmada Amarasinghe	026-2248043	026-2248043	026-2248043	boc410@boc.lk	071-0570973	
411	Thoppur	CII	M S M Rifai	026-2240989	026-2240989	026-2240989	boc411@boc.lk	077-5153931	
414	Uppuveli	CII	S Arunprasath	026-2226227	026-2226227	026-2226227	boc414@boc.lk	075-9790245	

NORTH CENTRAL PROVINCE (739)

Bank of Ceylon, North Central Province Office, Anuradhapura.

	Office	General	Fax			
	025-2235684	025-2235683	025-2222011			
ASSISTANT GENERAL MANAGER	G K G M Bandara	General	Fax	e-mail	Residence /Mobile	
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		025-2235680	025-2235685	omncp@boc.lk	077-3632089	
AREA MANAGERS						
Polonnaruwa	H P T Abeyrathne	027-2222142	027-2222396	samncppln@boc.lk	077-8397244 / 071-4440215	
		027-2222396				
Medawachchiya	M K S Udaya Kumara	025-2235684	025-2222011	amncparea3@boc.lk	077-3516616	
		025-2235682/2235683				
Mihintale	S T B Thilakarathne	025-2235682	025-2222011	amncparea5@boc.lk	071-8448957	
		025-2235683/2234011				
Mahaweli	Ms. M K M Yapa	025-2235684	025-2222011	amncparea4@boc.lk	071-6096281	
		025-2235682/2235683				
Senior Legal Officer	Ms. D U Manodara			ncplegal@boc.lk	071-8912490	
Senior Manager - Recovery	S A S K Subasinghe			ncprecovery@boc.lk	074-2380119	
Senior Manager - Audit	P R J B Palihana	025-2222011		ncpaudit@boc.lk	071-4458905	
Unit	T.P. No.	Fax No.	Unit	T.P. No.	Fax No.	
Audit	025-2222342	025-2235685	OSA	025-2235681	025-2235685	
Credit	025-4580967	025-2235685	Personnel	025-2235685	025-2235685	
General	025-2235683	025-2222011	Premises	025-4926468	025-2235685	
Legal	025-2234011	025-2234011	Recovery	025-4580967	025-2235685	
Regional Loan Centre - Anuradhapura - Code No. 739						
	Office	General	Fax	e-mail	Residence / Mobile	
Manager	Ms. D M S K Rathnayake	025-2235609	025-2227833	rlncrp1@boc.lk	071-3245180	
		025-2227833	025-2227834			
Regional Loan Centre - Polonnaruwa - Code No. 739						
	Office	General	Fax	e-mail	Residence/Mobile	
Manager	P G B Krishantha Kumara	027-2223166	027-2223177	rlncrp2@boc.lk	071-6193611	

NORTH CENTRAL PROVINCE (739) MAHAWELI

Bank of Ceylon, North Central Province Office, Anuradhapura.

Office **General** **Fax**
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BRANCH			MANAGER		TELEPHONE NOS:			
Code	Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
676	Kekirawa	A	Ms. H S W Siriwardhane	025-2264162	025-2264280	025-2264242	boc676@boc.lk	071-5995787
692	Eppawala	B	Ms. D S Medagedara	025-2249999	025-2249180	025-2249180	boc692@boc.lk	070-5980787
655	Thambuttegama	B	Ms. M M S Sanjeevani	025-2275130	025-2276280	025-2276280	boc655@boc.lk	071-4886612
653	Galkiriyagama	C I	D M R M Kandegama	025-2057720	025-2057720	025-2057720	boc653@boc.lk	077-3683257
514	Galnewa	C I	U M H S Amarasinghe	025-3855484	025-2269580	025-2269580	boc514@boc.lk	077-6918070
236	Ipalogama	C I	D M J M Dissanayake	025-2055135	025-2264279	025-2264279	boc236@boc.lk	077-3522672
728	Meegalewa	C I	M K P B Senevirathene	025-3855054	025-2281102	025-2281101	boc728@boc.lk	071-8661837
656	Nochchiyagama	C I	W M Udittha Kumara	025-2257088	025-2257880	025-2257880	boc656@boc.lk	071-8046900
824	Andiyagala	C II	S D P Sanjeeva	025-2052850	025-2265299	025-2265299	boc824@boc.lk	077-7359634
396	Rajanganaya	C II	A I S Mendis	025-2276558	025-2276558	025-2276558	boc396@boc.lk	071-8378359
398	Ranajayapura	C II	Ms. H M S R Herath	025-2262003	025-2262003	025-2262004	boc398@boc.lk	077-3756987
397	Rajina Junction	C II	Ms. P M D D Pathraja	025-2275057	025-2275057	025-2275057	boc397@boc.lk	077-3672035
400	Talawa	C II	Ms. P G N Iroshanie	025-2750450	025-2275090	025-2275090	boc400@boc.lk	071-3283403

NORTH CENTRAL PROVINCE (739)
MEDAWACHCHIYA

Bank of Ceylon, North Central Province Office, Anuradhapura.

SUPER GRADE BRANCH I - ANURADHAPURA CODE NO: 022

Chief Manager	Ms. S D Abeyrathne Bandara	Office 025-4580974	General 025-2222393	Fax 025-2222715	e-mail boc022@boc.lk	Residence /Mobile 071-2411565
Operation Manager	W C N K Fernando	025-2052479	025-2225931	025-2225821	cm022@boc.lk	071-5472064
			025-2225931	025-2227250		

BRANCH		MANAGER		TELEPHONE NOS:				
Code	Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
551	Anuradhapura - City Branch	A	W A S K Wijesooriya	025-2225932	025-2222160	025-2227790	boc551@boc.lk	071-3523126
392	General Hospital - A/pura	B	D M R J Bandara	025-3778400	025-2234907	025-2234907	boc392@boc.lk	071-5511100
162	Medawachchiya	B	T A C Kosala	025-2245865	025-2245683	025-2245683	boc162@boc.lk	071-8145518
127	Padavi - Parakramapura	B	W M S S B Doranegama	025-2254118	025-2254018	025-2254018	boc127@boc.lk	071-4877869
621	Kebithigollewa	B	A M V C Abeysekera	025-2298680	025-2298680	025-2298680	boc621@boc.lk	071-5613362
152	Pemaduwa	C I	Ms. A M J D Athapattu	025-2053430	025-2223307	025-2223307	boc152@boc.lk	071-6838448
782	Rambewa	C I	Ms. S M N M Thilakarathne	025-2054538	025-2266555	025-2266555	boc782@boc.lk	071-3310776
808	Bogaswewa	C II	U B K P N Kularathne	025-3244951	025-3244951		boc808@boc.lk	071-8171941
395	Padaviya	C II	J N C Vishwaje	025-2253011	025-2253011	025-2253011	boc395@boc.lk	071-3667666
256	Thanirimale	C II	T H K Pradeep	025-2245725	025-2245725	025-2245725	boc256@boc.lk	071-7662291
815	Wahalkada	C II	B M R Arunashantha	025-2253225	025-2253225	025-2253225	boc815@boc.lk	071-3554678
803	Welioya Sampathnuwara	C II	G B N Gunarathne	025-2255155	025-3244950	025-2255155	boc803@boc.lk	071-2207804
22	A/pura Secretariat Branch	LSB	Ms. R M N H Dinapala	025-2222142		025-2222142		071-3448691
22	A/pura Complex	LSB	Ms. N D Rathnayake	025-2235687		025-2235687		071-1829892

NORTH CENTRAL PROVINCE (739) MIHINTALE

Bank of Ceylon, North Central Province Office, Anuradhapura.

BRANCH		MANAGER		TELEPHONE NOS:			
Code Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
335 Mihintale	A	S M C T Ambathale	025-2266023	025-2266503	025-2266503	boc335@boc.lk	076-7878970
98 Anuradhapura - New Town	B	H B A S B Herath	025-2050737	025-2223685	025-2223685	boc098@boc.lk	071-6179345
122 Galenbindunuwewa	B	Ms. M Y D Medonsa	025-2258031	025-2258280	025-2258280	boc122@boc.lk	071-8846416
217 Horowpothana	B	G P S Pathirana	025-2278011	025-2278416	025-2278416	boc217@boc.lk	071-5496068
652 Akamoona	C I	K S K Gamage	066-2256580	066-2256680	066-2256680	boc652@boc.lk	077-0582444
393 Habarana	C I	Ms. K R M C P Kumari	066-2270048	066-2270048	066-2270048	boc393@boc.lk	071-8447927
622 Kabaatagadigiliya	C I	G S J U Perera	025-2247480	025-2247480	025-2247480	boc622@boc.lk	071-4198390
157 Tirappane	C I	Ms. P W R S Welikala	025-2050115	025-2050115	025-2050119	boc157@boc.lk	071-4428765
388 Diyabeduma	C II	Ms. G P D C Samarasinghe	027-2050016	027-2050016	027-2050016	boc388@boc.lk	077-3548796
390 Doramadalaawa	C II	L P Senevirathne	025-7200895	025-7200895	025-7200895	boc390@boc.lk	071-2777088
654 Madatugama	C II	D G N Somaratne	025-2264283	025-2264283	025-2264283	boc654@boc.lk	077-6962085
335 Rajarata University Ltd Service	LSB	Ms. H A N S Hettiarachchi	025-2055852	025-2055852	025-2055852		071-5343328

NORTH CENTRAL PROVINCE (739) POLONNARUWA

Bank of Ceylon, Area Office, New Town, Polonnaruwa

SUPER GRADE BRANCH II - KADURUWELA CODE NO: 502

Senior Manager		Ms W G C Harshani	Office	General	Fax	e-mail	Residence /Mobile
			027-2225942	027-2225025	027-2222416	boc502@boc.lk	071-1924761
			027-2224025	027-3287585			
BRANCH		MANAGER		TELEPHONE NOS:			
Code Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
686 Dehiattakandiya	A	W M S Y Bandara	027-2250487	027-2250287	027-2250287	boc686@boc.lk	077-9608471
83 New Town - Polonnaruwa	A	B T S R Karunawardhane	027-2224433	027-2223010	027-2223009	boc083@boc.lk	071-5130837
601 Hingurakgoda	B	E M C D K Ekanayake	027-2246574	027-2247642	027-2246306	boc601@boc.lk	071-5535458
641 Medirigiriya	B	H M P S Herath	027-3279802	027-2248337	027-2248337	boc641@boc.lk	077-1519393
599 Aralaganwila	C I	W G C Ruwan Kumara	027-2257135	027-3279257	027-2257125	boc599@boc.lk	077-2786632
600 Jayanthipura	C I	A M P N Adhikari	027-2222276	027-2222266	027-2222276	boc600@boc.lk	071-8046904
183 Sewagama	C I	Ms. K K A Sandamali	027-2222585	027-3279803	027-2222585	boc183@boc.lk	071-8319365
389 Diyasenpura	C II	H M S A B Herath	027-3279804	027-2248061	027-2248061	boc389@boc.lk	071-8215477
391 Galumuna	C II	K G P H P Nawarathne	027-2245990	027-2245990	027-2245990	boc391@boc.lk	071-8199942
394 Minneriya	C II	Y K G De Silva	027-2245333	027-2245333	027-2245333	boc394@boc.lk	071-7159356
399 Sewanapitiya	C II	Ms. A S P Bandara	027-2050280	027-2050280	027-2050280	boc399@boc.lk	071-8276204
817 Welikanda	C II	Ms. H M T N Herath	027-2259060	027-2259060	027-2259060	boc817@boc.lk	077-3937016

NORTHERN PROVINCE (697)

Bank of Ceylon, Northern Province Office, No 476, Hospital Road, Jaffna.

	General	Fax				
	021 222 3945	021 222 2735				
	021 222 3126					
ASSISTANT GENERAL MANAGER OPERATIONS MANAGER	General	Fax		e-mail		Residence / Mobile
	021 222 3985	021 222 2735				
	021 222 4683	021 222 2735		bocnp@boc.lk		077 6982868
				omnp@boc.lk		077 9042178
AREA MANAGERS						
	Jaffna East					
	Jaffna West					
	Wanni					
Senior Manager - Recovery Senior Manager - Audit	Ms. U Yogarajasingam	021 222 2309	021 222 2735	amnpfn@boc.lk		076 607 8012
		021 222 4684	021 222 2735	amnpa2@boc.lk		
	V Puvanendrarajah	024 222 2192	024 222 2221	amnpwan@boc.lk		077 750 6900
	Ms. M Thinesan	021 221 2310	021 222 2735	nprecovery@boc.lk		075 041 4543
	Ms. S Senthuran	021 221 7339	021 222 2735	npsudit@boc.lk		078 913 7777
Unit	T.P. No.	Fax No.	Unit	T.P. No.	Fax No.	
Credit	021 222 3126	021 222 2735	Personnel	021 222 3945	021 222 2735	
Administrative	021 221 4061	021 222 2735	Premises	021 222 3945	021 222 2735	
Legal	021 221 7339	021 222 2735	Recovery	021 222 3945	021 222 2735	
REGIONAL LOAN CENTRE - JAFFNA						
Ms. Y Thanesh	Office	Fax		e-mail		Residence / Mobile
	021 221 7960	021 2217960				
				hrlcnp1@boc.lk		077 655 1884
				rlcnp1@boc.lk		

NORTHERN PROVINCE (697)

Bank of Ceylon, Northern Province Office, No 476, Hospital Road, Jaffna

SUPER GRADE BRANCH I JAFFNA CODE NO : 005

	Name	General	Fax	e-mail	Residence /Mobile
Chief Manager		021 222 2636	021 222 2760	boc005@boc.lk	
Operations Manager		Office	Fax	e-mail	
	Ms. S N Raveendran	021 222 4018	021 222 2760	boc005@boc.lk	071 205 6866
Customer Service Manager	Ms. M Anitha	021 221 9552	021 222 2760	boc005@boc.lk	077 643 3692
Jaffna District Secretariat LSB	Ms. S Thiruvanan	021 222 2636	021 222 2760	boc005@boc.lk	077 653 0770
		021 222 8808		boc005@boc.lk	

SUPER GRADE BRANCH II JAFFNA 2ND CODE NO : 500

	Name	General	Fax	e-mail	Residence /Mobile
Senior Manager		021 222 6033	021 222 2759	boc500@boc.lk	
Operations Manager		Office	Fax	e-mail	
	E Santhanoo	021 222 2598	021 222 2759	boc500@boc.lk	077 673 8721
Customer Service Manager	N Navakisnarasa	021 222 6033	021 222 2759	boc500@boc.lk	077 923 1610
	S Anandaratanam	021 222 6033	021 222 2759	boc500@boc.lk	077 362 1331

SUPER GRADE BRANCH II VAVUNIYA CODE NO : 044

	Name	General	Fax	e-mail	Residence /Mobile
Senior Manager		024 222 2358	024 222 2220	boc044@boc.lk	
Operations Manager		024 222 6358			
Customer Service Manager		Office	Fax	e-mail	
	P Thineskumar	024 222 2141	024 222 2220	boc044@boc.lk	077 361 1358
Vavuniya District Secretariat LSB	P Nirushan	024 222 2358	024 222 2220	boc044@boc.lk	077 737 3176
	Ms. K Navaneethan	024 222 2358	024 222 2220	boc044@boc.lk	077 279 4988
	Ms. S Milret	024 222 2626	024 222 2626	boc044e1@boc.lk	077 777 0072

NORTHERN PROVINCE (697)

JAFNA EAST

Bank of Ceylon, Northern Province Office, No 476, Hospital Road, Jaffna

BRANCH			MANAGER		TELEPHONE NOS:				
Code Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile		
501 Chavakachcheri	A	B Jeyanthan	021 227 0060	021 227 0096	021 227 0096	boc501@boc.lk	077 226 9810		
93 Kilinochchi	A	B Upendra	021 228 3948	021 228 3949	021 228 0002	boc093@boc.lk	077 711 2151		
638 Nelliady	A	T Kabilan	021 226 4815	021 226 3260	021 226 3260	boc638@boc.lk	077 315 1302		
28 Point Pedro	A	R Ratnaraj	021 226 3570	021 226 3254	021 226 3254	boc028@boc.lk	077 653 7953		
778 Atchuvely	CI	Ms. S Ramanan	021 205 8011	021 205 8012	021 205 8008	boc778@boc.lk	077 087 1045		
370 Kaithady	CI	P Ramanakrishna	021 205 7121	021 205 7121	021 205 7121	boc370@boc.lk	075 764 5658		
375 Kodikamam	CI	N Gunabalan	021 205 0315	021 205 0315	021 205 0315	boc375@boc.lk	077 990 6394		
363 Palai	CI	T Jeyamohan	021 205 0020	021 205 0020	021 205 0020	boc363@boc.lk	077 664 3191		
791 Valvettithurai	CI	T Suthakaran	021 226 4883	021 226 5652	021 226 4883	boc791@boc.lk	077 990 6813		
372 Karanavai	CII	N Thinesh	021 226 2597	021 226 2597	021 226 2597	boc372@boc.lk	077 538 7640		
351 Manthikai	CII	Ms. P Baheerathan	021 226 3354	021 226 3354	021 226 3354	boc351@boc.lk	077 846 3847		
352 Maruthankerny	CII	S Thaniskumar	021 226 0525	021 226 0525	021 226 0525	boc352@boc.lk	071 707 2550		
364 Paranthan	CII	S Mathanan	021 228 0177	021 228 0177	021 228 0177	boc364@boc.lk	077 786 2094		
345 Poonagari	CII	I Nirupan	021 206 0820	021 206 0820	021 206 0820	boc345@boc.lk	077 843 5549		
339 Sirupiddy	CII	Ms. S Karthika	021 223 1092	021 223 1092	021 223 1092	boc339@boc.lk	077 611 4275		
326 Thirumurikandi	CII	Ms. S Thamilini	021 206 0110	021 206 0110	021 206 0110	boc326@boc.lk	077 338 3394		
328 Visvamaradu	CII	S J Newman	021 206 1830	021 206 1830	021 206 1830	boc328@boc.lk	077 315 1514		
93 Kilinochchi District Secretariat	LSB	Ms. K Kirupa	021 228 5549	021 228 5549	021 228 5549	boc093@boc.lk	077 886 3997		

NORTHERN PROVINCE (697) JAFNA WEST

Bank of Ceylon, Northern Province Office, No 476, Hospital Road, Jaffna

BRANCH			MANAGER		TELEPHONE NOS:			
Code	Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
053	Chunnakam	A	K A Jeyaharan	021 224 2495	021 224 0269	021 224 1896	boc053@boc.lk	071 418 2142
281	Manipay	A	T' Thushjanthan	021 225 5580	021 225 5188	021 225 5177	boc281@boc.lk	077 220 0650
761	Thirundvely	A	S Subaskar	021 222 3948	021 222 3866	021 222 3948	boc761@boc.lk	077 601 1411
605	Mallakam	B	S Parthieban	021 224 1024	021 224 2551	021 224 2551	boc605@boc.lk	077 977 3285
792	Chankanai	CI	S Shanthakumar	021 225 2513	021 225 0015	021 225 0015	boc792@boc.lk	071 648 7268
368	Jaffna Main Street	CI	E Reynold	021 222 4564	021 222 4564	021 222 4564	boc368@boc.lk	077 903 7264
749	Karainagar	CI	M Thivagar	021 221 1707	021 221 1707	021 222 8278	boc749@boc.lk	077 749 2641
376	Kokuvil	CI	B Sureshkanna	021 205 2694	021 205 2694	021 205 2694	boc376@boc.lk	077 968 8310
787	Kopay	CI	M Thavabalan	021 223 0084	021 223 0084	021 223 0481	boc787@boc.lk	077 404 8733
358	Nallur	CI	Y Kanatharan	021 221 9966	021 221 9966	021 221 9966	boc358@boc.lk	077 918 2928
804	Vadducoddai	CI	Ms. S Thayananthan	021 225 0990	021 225 0990	021 225 0990	boc804@boc.lk	077 807 6038
063	Velanai	CI	R Giritharan	021 221 1514	021 222 5274	021 222 5274	boc063@boc.lk	077 910 3612
383	Delft	CII	S Gobymath	021 221 5213	021 221 5213	021 221 5213	boc383@boc.lk	077 248 7856
366	Jaffna Bus stand	CII	Ms. S Pratheev	021 222 1010	021 222 1010	021 222 1010	boc366@boc.lk	077 057 1560
369	Jaffna University	CII	Ms. T Sivakumar	021 221 9570	021 221 9570	021 221 9570	boc369@boc.lk	077 693 6748
371	Kaviyankadu	CII	Ms. S Walwin	021 221 9571	021 221 9571	021 221 9571	boc371@boc.lk	077 651 0416
373	Kayts	CII	Ms. S Piramila	021 221 1664	021 221 1664	021 221 1664	boc373@boc.lk	076 672 4105
357	Nainativu	CII		021 320 2107	021 320 2107	-	boc357@boc.lk	
377	Pandaterippu	CII	Ms. S Raveeswaran	021 221 1979	021 221 1979	021 221 1979	boc377@boc.lk	077 636 5868
347	Punnalaikadduvan	CII	S Krishnaa	021 205 9390	021 205 9390	021 205 9390	boc347@boc.lk	077 625 3603
338	Savalkaddu	CII	T Rathpavan	021 225 5992	021 225 5992	021 225 5992	boc338@boc.lk	077 670 1201
380	Tellipalai	CII	Y Sajeethara	021 205 9656	021 205 9656	021 205 9656	boc380@boc.lk	077 469 1661
794	Urumpirai	CII	B D Kishiyandhan	021 223 0899	021 223 0899	021 223 0899	boc794@boc.lk	077 327 6404
	Jaffna Intl. Airport	LSB						
	Kankesanthurai	LSB	T Harikaran	021 205 0349	021 205 0349		kankesanthuraisb@boc.lk	077 933 4419

NORTHERN PROVINCE (697)

WANNI

Bank of Ceylon, Area Office, Wannai, 35/1, Inner Circular, Vavuniya

General

024 222 9997

BRANCH			MANAGER		TELEPHONE NOS:			
Code Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile	
046 Mannar	A	S R C J Rajeev	023 225 1001	023 222 2337	023 222 2338	boc046@boc.lk	077 254 8581	
511 Mulliyawalai	B	P Selvakumar	021 206 1020	021 206 1493	021 206 1020	boc511@boc.lk	077 616 9786	
341 Puthukudieruppu	B	T Thilleeban	021 206 1601	021 206 1601	021 206 1601	boc341@boc.lk	077 691 7523	
355 Mullaitivu	CI	Ms. K Rajitha	021 229 0002	021 229 0002	021 229 0002	boc355@boc.lk	077 472 9519	
793 Vavuniya City	CI	Ms. R Kalyanasundaram	024 222 6631	024 222 6631	024 222 6631	boc793@boc.lk	077 774 0536	
381 Adampan	CII	W Mathanan	023 205 1934	023 205 1934	023 323 3751	boc381@boc.lk	077 778 1208	
382 Cheddikulam	CII	Y Muhajideen	024 226 0017	024 226 0017	024 226 0017	boc382@boc.lk	077 689 0131	
378 Madhu	CII	S R Christopher	023 228 0079	023 228 0079	023 228 0079	boc378@boc.lk	077 541 7616	
353 Mulankavil	CII	S Sivaranban	021 228 3131	021 228 3131	021 228 3131	boc353@boc.lk	077 8652330	
574 Mankulam	CII	Ms. U Anushiya	021 206 0009	021 206 0009	021 206 0010	boc574@boc.lk	077 986 5105	
356 Murunkan	CII	G Paul Antony	023 205 0364	023 205 0364	023 205 0364	boc356@boc.lk	077 059 2097	
349 Mallavi	CII	S Jeyashanthan	021 206 0747	021 206 0747	021 206 0747	boc349@boc.lk	077 844 9361	
360 Nedunkerny	CII	Ms. H Kajamugathas	024 205 3024	024 205 3024	024 205 3024	boc360@boc.lk	077 726 0015	
359 Nanattan	CII	Ms. K Nixon	023 205 0696	023 205 0696	023 205 0696	boc359@boc.lk	077 691 7052	
361 Oddusudan	CII	Ms. S Vakini	021 206 1720	021 206 1720	021 206 1720	boc361@boc.lk	077 675 1550	
362 Omanthai	CII	Ms. T Rajeewan	024 205 2740	024 205 2740	024 205 2740	boc362@boc.lk	077 222 5580	
344 Pesalai	CII	I A Soosai	023 205 0010	023 205 0010	023 205 0010	boc344@boc.lk	071 861 8300	
346 Poovarasankulam	CII	Ms. J Premaharan	024 324 8002	024 324 8002		boc346@boc.lk	077 594 2874	
342 Puthukulam	CII	Ms. P Wimalrajih	024 205 3499	024 205 3499	024 205 3499	boc342@boc.lk	077 617 8255	
336 Thalaimannar Pier	CII	Ms. A C N Peries	023 228 1085	023 228 1085	023 228 1085	boc336@boc.lk	077 965 2262	
355 Mullaitivu District Secretariat	LSB		021 229 0021	021 229 0021	021 229 0021	boc355@boc.lk		
046 Mannar District Secretariat	LSB	V Palendran	023 225 1577	023 225 1577		boc046@boc.lk	077 574 8617	

NORTH WESTERN PROVINCE (737)

Bank of Ceylon, North Western Province Office, No. 18, Mihindu Mawatha, Kurunegala.

General		Fax					
037-2223618		037-2223619					
037-2228260/ 2228261							
ASSISTANT GENERAL MANAGER	D K R Delgoda	General 037-2223401 037-2232217 037-2223618 037-2228260	Fax 037-2223619 037-2223619	e-mail bocnwp@boc.lk omnwp@boc.lk	Residence /Mobile 076-7375397/ 033-2227177 037-2257091/076-1782375 071-8156260		
OPERATIONS MANAGER	J A N Jayasooriya						
AREA MANAGERS							
Kurunegala West	Ms. S P N S Pathirana	037-2223618 037-2228260/ 2228261	037-2223619	amnwparea1@boc.lk	037-2283030/ 071-8131487		
Kuliyapitiya		037-2223618 037-2228260/ 2228261	037-2223619	amnwparea2@boc.lk			
Puttalam	R M C S Ranatunga	037-2223618 037-2228260/ 2228261	037-2223619	amnwparea3@boc.lk	076-2412068		
Nikaweratiya	Ms. H S A Hettiarachchi	037-2229888/ 2223618 037-2228260/ 2228261	037-2223619	amnwparea4@boc.lk	071-8164284		
Kurunegala East	Ms. J A G S Jayasinghe	037-2229888/ 2223618 037-2228260/ 2228261	037-2223619	amnwparea5@boc.lk	076-2341239		
Unit	Senior Manager	General	Fax	Residence/ Mobile	Unit	General	Fax
Audit	Ms. T S Ratnayake	037-2223618	037-2223619	071-8601170	Personnel	037-2223618 (215)	037-2223619
Recovery	B M A B Moonanale	037-2228260/ 261	037-2223619	372238700	Premises	037-2223618 (211)	037-2223619
Credit		037-2223618		718033796			
Legal		037-2228260/ 261	037-2223619				
		037-2228261 (210)	037-2223619				
		037-2224240 (216/027)	037-2223619				

REGIONAL LOAN CENTRE - KURUNEGALA						
Senior Manager	Ms. A A K Abeysinghe	Office 037-2052844	General 037-2052844	Fax 037-2052845	e-mail hrlcnwp1@boc.lk	Residence / Mobile 037-2059603/071-8178803
REGIONAL LOAN CENTRE - CHILAW						
Senior Manager	O S W Ekanayaka	Office 032-2224339	General 032-2224339	Fax 032-2224339	e-mail hrlcnwp2@boc.lk	Residence / Mobile 032-2222774/ 077-2996543
SUPER GRADE BRANCH I KURUNEGALA CODE NO: 009						
Chief Manager	H A K Sampath	Office 037-2233880	General 037-2222036 037-2221811	Fax 037-2222207	e-mail boc009@boc.lk	Residence / Mobile 077-5789622
International Division Operations Manager Customer Service Manager	Ms. A K N S Senadheera	037-2223649				037-2236898/ 076-9320656
SUPER GRADE BRANCH II 2ND CITY KURUNEGALA CODE NO: 513						
Senior Manager	Ms. H M Y R Jayasinghe	Office 037-2231472	General 037-2222115 037-2222331	Fax 037-2225332	e-mail boc513@boc.lk	Residence / Mobile 071-8155526

NORTH WESTERN PROVINCE (737) KURUNEGALA WEST								
Bank of Ceylon, North Western Province Office, No: 18, Mihindu Mawatha, Kurunegala.								
BRANCH			MANAGER		TELEPHONE NOS:			
Code	Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
498	Alawwa	A	P K Ratnayake	037-2278032	037-2278180	037-2278180	boc498@boc.lk	071-6348548
534	Narammala	A	W G L Piyathilake	037-2248771	037-2249280	037-2249280	boc534@boc.lk	071-8041967
546	Pannala	A	P D S R Jayasiri	037-2245071	037-2246400	037-2246080	boc546@boc.lk	077-3657974
526	Polgahawela	A	Ms. M K T Gunawardana	037-2243550	037-2243280	037-2243280	boc526@boc.lk	077-3900588
553	Giriulla	B	E A A Sanjeeva	037-2288082	037-2288080	037-2288080	boc553@boc.lk	071-3587777
664	Pothuhura	B	Ms. G A Y A Ganepola	037-2239419	037-2237619	037-2237619	boc664@boc.lk	077-3448126
333	Katupotha	CI	Ms. M T C Amarasureiya	037-2247471	037-2247471	037-2247471	boc333@boc.lk	037-2248275 / 077-7078285
104	Welpalla	CI	P L I M Ratnasiri	031-2299512	031-2299512	031-2299512	boc104@boc.lk	037-2288812 / 071-8195484
331	Dambadeniya	CII	K N M D P Dharmakeerthi	037-2266350	037-2266144	037-2266144	boc331@boc.lk	037-2278621 / 070-2060673
299	Makandura	CII	Ms. K K H Gayashi	031-2299521	031-2299521	031-2298303	boc299@boc.lk	037-2282637 / 077-5448268
832	Weerambagedara	CII	Y M C D Jayathialke	037-2067760	037-2050244	-	boc832@boc.lk	070-1174035

NORTH WESTERN PROVINCE (737)

KULIYAPITIYA

Bank of Ceylon, North Western Province Office, No: 18, Mihindu Mawatha, Kurunegala.

General	Fax	e-mail
037-2223618/ 2223619	037-2223618	amnwparea2@boc.lk
037-2228260/ 2228261		

SUPER GRADE BRANCH II KULIYAPITIYA CODE NO: 052

BRANCH		MANAGER	TELEPHONE NOS:			
Code	Name	Grade	Name	Office	General	Fax
554	Bingiriya	B	R P K M Dharmapriya	032-2246999	032-2246107	032-2246107
497	Dankotuwa	B	Ms. A P D A S Navaratne	031-2261265	031-2258180	031-2258180
580	Dummalasuriya	B	M M Piyaratne	032-3021383	032-2240690	boc580@boc.lk
570	Hettipola	B	P M D S Priyashantha	037-2291494	037-2291080	037-2291080
050	Nattandiya	B	Ms. W T S Liyanage	032-2250877	032-2254280	boc570@boc.lk
558	Waikkal	CI	Ms. W K V N Fernando	031-2277280	031-2277280	boc050@boc.lk
334	Kirimetiyanaya	CI	Ms. S M A D Madangi	031-2249960	031-2249960	boc558@boc.lk
323	Kochchikade	CII	Ms. H A N P Hettiarachchi	031-2277353	031-2277353	boc334@boc.lk
307	Kuliyapitiya 2nd	CII	Ms. R D M S Rajapakshe	037-2284460	037-2284460	boc323@boc.lk
308	Weerapokuna	CII	L I M L R Bandara	032-2053010	-	boc307@boc.lk
						032-2053011
						boc308@boc.lk
						077-7712479
						077-3414321

NORTH WESTERN PROVINCE (737) PUTTALAM

Bank of Ceylon, North Western Province Office, No: 18, Mihindu Mawatha, Kurunegala.

General
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BRANCH			MANAGER		TELEPHONE NOS:			
Code	Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
020	Chilaw	A	R P R S Ratnayake	032-2222335	032-2223401	032-2223401	boc020@boc.lk	032-2245645 / 077-1366107
048	Puttalam	A	U S S Fernando	032-2265255	032-2265209	032-2265216	boc048@boc.lk	077-7482414
508	Wennappuwa	A	Ms. T M D N E Peiris	031-2253577	031-2255280	031-2255280	boc508@boc.lk	071-4974371
544	Madampe	B	L B A R K Balasuriya	032-2247767	032-2247680	032-2247680	boc544@boc.lk	070-5777775
565	Madurankuliya	B	T M C S Rodrigo	032-2268003	032-2268003	032-2268123	boc565@boc.lk	071-8415048
589	Kalpitiya	CI	S P M L H Pathiraja	032-2260091	032-2260702	032-2260702	boc589@boc.lk	032-2250225 / 071-5832134
332	Katuneriya	CI	Ms. I N Marasinghe	031-2245500	031-2245500	031-2245500	boc332@boc.lk	070-4066855
305	Thoduwawa	CI	Ms. W A S Wijesinghe	032-2256330	032-2256330	032-2256330	boc305@boc.lk	032-2251370 / 077-3681556
330	Anavilundawa	CII	Ms. C D A M A Sewwandi	032-2259050	032-2259050	032-2259050	boc330@boc.lk	071-5987524
319	Mahawewa	CII	Ms. R D V Fernando	032-2054255	032-2054255	032-2054255	boc319@boc.lk	071-5357570
300	Marawila	CII	Ms. C R Fernandopulle	032-2252675	032-2252675	032-2252675	boc300@boc.lk	071-8479022
779	Norochcholai	CII	Ms. N P S S Tissera	032-2268877	032-2268555	032-2268555	boc779@boc.lk	071-8898844
301	Palaviya	CII	Ms. T Raveendran	032-2269210	032-2269210	032-2269210	boc301@boc.lk	076-9228987
306	Udappuwa	CII	P M D Nonis	032-2258675	032-2258675	032-2258675	boc306@boc.lk	071-8614842
048	Puttalam District Secretariat	LSB		032-2265351	-	-	boc048@boc.lk	032-2268058 / 077-2945454

NORTH WESTERN PROVINCE (737) NIKAWERATIYA

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037-2228260/ 2228261
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564	Maho	A	R M K S Gunatilake	037-22275280	037-22275280	037-2275280	boc564@boc.lk	037-2236768 / 077-7916830
547	Nikaweratiya	A	V A R P Vithanarachchi	037-2260922	037-2260280	037-2260280	boc547@boc.lk	074-0506903
548	Anamadunwa	B	W M P Wijethunga	032-2263290	032-2263280	032-2263280	boc548@boc.lk	071-5141021
549	Galgamuwa	B	W N S Warnakulasuriya	037-2253533	037-2253080	037-2253080	boc549@boc.lk	071-2621945
379	Wariyapola	B	T B Chandrasiri	037-2268234	037-2267348	037-2267348	boc379@boc.lk	077-7354942
329	Ambanpola	CI	P K P Jayatilake	037-2254099	037-2254099	037-2254099	boc329@boc.lk	071-8195500
172	Kobeigane	CI	A M A P Tilakaratne	037-2293101	037-2293101	037-2293101	boc172@boc.lk	071-8281043
302	Pallama	CI	Ms. D M U C Dissanayaka	032-2224945	032-2224945	032-2224945	boc302@boc.lk	071-82566834
814	Saliyawewa	CII	P H D N Jayawardana	032-4934326	032-4934326	032-4934327	boc814@boc.lk	077-2576476
805	Andigama	CII	R M M Ratnayaka	032-2052880	032-2052880		boc805@boc.lk	070-3820782
805	Madawakkulama Extension of Andigama			032-2052888	032-2052888	032-2052888	boc805@boc.lk	

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037-2228260/ 2228261
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569	Hiripitiya	A	N S Perera	037-2264304	037-2264080	037-2264080	boc569@boc.lk	037-2265410 / 072-8607608
555	Melsiripura	A	Ms. K K G R N K Ratnayaka	037-2250165	037-2250088	037-2250165	boc555@boc.lk	071-8235945
770	Ibbagamuwa	B	Ms. S M N S Menike	037-2259970	037-2259970	037-2259970	boc770@boc.lk	077-9978998
257	Mawathagama	B	Ms. S M N Sudarshani	037-2299385	037-2299259	037-2299259	boc257@boc.lk	037-2231230 / 070-6555286
783	Polpithigama	B	W D C N Jayasinghe	037-2273103	037-2273103	037-2273103	boc783@boc.lk	071-2452467
532	Ridigama	B	Ms. B C D Kumari	037-2252079	037-2252080	037-2252080	boc532@boc.lk	071-8341660
255	Malkaduwawa	CI	Ms. D M C N Dissanayaka	037-2222879	037-2052405	037-2052405	boc255@boc.lk	037-2297340 / 071-4485083
309	Wellawa	CI	Ms. R A S Pushpalatha	037-2235499	037-2235499	037-2235499	boc309@boc.lk	071-8454638
324	Kumbukgete	CII	D M I N Gunawardena	037-2264680	037-2264680	037-2264680	boc324@boc.lk	037-2227242 / 077-2205375
303	Paragahadeniya	CII	Ms. M M T N Sugathadasa	037-2296085	037-2296085	037-2296085	boc303@boc.lk	037-2231484 / 071-7770946
831	Wayamba Central	CII	Ms. S W P M J P Senanayake	037-2229726	037-2229726	037-2229726	boc831@boc.lk	076-4621685

SABARAGAMUWA PROVINCE (742)

Bank of Ceylon, Sabaragamuwa Province Office, No. 227, Colombo Road, Ratnapura

	General	Fax	e-mail	Residence /Mobile
	045-2222036	045-2222314	bocsbp@boc.lk	
	045-2226496			
	General	Fax	e-mail	
ASSTANT GENERAL MANAGER	045-2223130	045-2222314	bocsbp@boc.lk	071-8284000 / 076-6944129
OPERATIONS MANAGER	045-2222746	045-2222314	onsbp@boc.lk	071-4278227 / 076-9968004
SENIOR LEGAL OFFICER	045-2225054	045-2222314	sbplegal@boc.lk	077-3649317
AREA MANAGERS				
Kegalle Area	035-2232091	035-2222404	amsbparea1@boc.lk	077-8657114/ 071-8567245
Avisawella Area	035-2232092	035-2222404	amsbparea2@boc.lk	071-8203470
Ratnapura Area	045-2222551	045-2222314	amsbparea3@boc.lk	077-3426614
Embilipitiya Area	045-2226996	045-2222314	amsbparea4@boc.lk	071-0959929
Senior Manager (Audit)	045-2226997	045-2222314	sbpaudit@boc.lk	071-4966444
Unit	Fax	Unit	Office	Fax
Accounts Dept.	045-2222036	Personal Dept.	045-2232551	045-2222314
Credit	045-2223899	Premises Dept.	045-2226496	045-2222314
Civil Engineer	045-2226496	Marketing Dept.	045-2226496	045-2222314
Legal Dept.	045-2225054	Supplies Dept.	045-2226496	045-2222314
	Recovery Unit			
	General	Fax	e-mail	Residence /Mobile
Senior Manager	045-2231551	045-2222314	sbpsmrec@boc.lk	077-9045633
Recovery Officer - Ratnapura	045-2231551	045-2222314	sbpsrecovery@boc.lk	071-5658755
	Regional Loan Centre - Ratnapura			
Manager	045-2232502	045-2232502	hrlcsbp1@boc.lk	077-6265182
Relationship Officer (BRRU)	045-2050526	045-2232502	brsrbp@boc.lk	071-3059550
Assistant Legal Officer	045-2230280	045-2232502	legaturlcsbp1@boc.lk	071-3020006
	Regional Loan Centre - Kegalle			
Manager	035-2232093	035-2232098	hrlckg@boc.lk	071-2425528
Relationship Officer (BRRU)	035-2233187	035-2232098	brrukg@boc.lk	070-6774405
Legal Officer	035-2232098	035-2232098	legaturlcsbp2@boc.lk	
	Security Department			
DCSO (Ratnapura)	045-2222036	045-2222314		076-5299514/071-1200873
DCSO (Kegalle)	035-2222404	035-2222404		071-1106052

SABARAGAMUWA PROVINCE (742)									
Bank of Ceylon, Sabaragamuwa Province Office, No. 227, Colombo Road, Ratnapura									
SUPER GRADE BRANCH I - RATNAPURA - CODE No. 031									
	Name	Office	General	Fax	e-mail	Residence / Mobile			
Chief Manager	Ms.K K Swarnathilaka	045-2222100	045-2222444	045-2222225	boc031@boc.lk	077-9667969			
Operations Manager		045-2232333	045-2222444	045-2222225	boc031@boc.lk				
Customer Ser. Manager	W H M Arunakumara	045-2222444	045-2222444	045-2222225	boc031@boc.lk	077-1957100			
Credit Dept:	H W S Karunarathne	045-2231980	045-2222444	045-2222225	boc031@boc.lk	071-5169812			
International/Recovery Dept:	Ms. K M P S Kulatunga	045-2230907	045-2222444	045-2222225	boc031@boc.lk	071-4448121			
Ratnapura Secretariat - LSB	Ms. S H G U Seelawansa	045-2222454	045-2222454	045-2222454	boc031@boc.lk	071-4378645			
SUPER GRADE BRANCH II - KEGALLE - CODE No. 027									
	Name	Office	General	Fax	e-mail	Residence / Mobile			
Manager	Ms. M A L R Atapaththu	035-2230600	035-2222551	035-2222821	boc027@boc.lk	077-5063349			
Operations Manager	Ms. P G R I Welagedara	035-2221935	035-2222551	035-2222821	boc027@boc.lk	071-4960971			
Customer Ser. Manager	Ms. A P D D Pathirana	035-2221936	035-2222551	035-2222821	boc027@boc.lk	035-2284207			
Personal Banking Unit	Ms. C P Galappatti	035-2222551	035-2222551	035-2222821	boc027@boc.lk	071-3489480			
Credit Dept:	Ms. R D P S K Mangalasena	035-2221912	035-2222551	035-2222821	boc027@boc.lk	077-9145710			
Kegalle Secretariat - LSB	Ms. H A N A N Hettiarachchi	035-2231574	035-2231574	035-2231574	boc027e1@boc.lk	071-9185066			
SABARAGAMUWA PROVINCE (742)									
KEGALLE AREA									
BOC, Super Grade Branch Building, 3rd floor, Kegalle.									
		Office	General	Fax	e-mail				
		035-2232091	035-2222404	035-2222404	amsbpareal@boc.lk				
BRANCH		MANAGER		TELEPHONE		NOS:			
Code	Name	Grade	Name	General	Fax	e-mail	Residence / Mobile		
536	Kegalle city	A	Ms. V K L E Perera	035-2232374	035-2222550	boc536@boc.lk	071-4522944		
559	Mawandla	A	Ms. M P U H M Muthupathirana	035-2246297	035-2246280	boc559@boc.lk	071-8146664		
582	Rambukkana	A	Ms. G R B J R R Abhayabandara	035-2264534	035-2265280	boc582@boc.lk	077-2996141		
562	Warakapola	A	L A A L Liyanaarachchi	035-2268799	035-2267258	boc562@boc.lk	077-2511211		
566	Aranayake	B	R M U A K Asmadala	035-2258102	035-2258016	boc566@boc.lk	077-2009390		
297	Kegalle Hospital	CI	R P N Rajapaksha	035-2222765	035-2222765	boc297@boc.lk	077-6938511		
314	Galigamuwa	CI	Ms. T M D S Gunasekara	035-2282050	035-2282050	boc314@boc.lk	071-4426189		
799	Nelundeniya	CI	Ms. W D N P Walisinghe	035-2284855	035-2284855	boc799@boc.lk	071-5567557		
772	Hemmathagama	CII	Ms. E M D A D Karunaratna	035-2257041	035-2257280	boc772@boc.lk	071-8307925		
285	Morontoia	CII	Ms. H P N S Ariyaratne	035-2278114	035-2278114	boc285@boc.lk	071-5722610		
287	Pinnawala	CII	Ms. U G N S Kumari	035-2264294	035-2264294	boc287@boc.lk	071-2370126		

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AVISSAWELLA AREA

BOC, Super Grade Branch Building, 3rd floor, Kegalle.

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530 Avisawella	A	Ms. M A B W Kumari	036-2233423	036-2222099	036-2222356	boc530@boc.lk	077-3683802
585 Ruwanwella	A	Ms. C K Gunasekara	036-2266281	036-2266280	036-2268005	boc585@boc.lk	077-1102679
634 Dehiowita	B	W I P Dharmasinghe	036-2262030	036-2222580	036-2222580	boc634@boc.lk	071-9562419
642 Deraniyagala	B	D N S Rupasinghe	036-2249199	036-2249280	036-2249280	boc642@boc.lk	071-0704483
477 Yatiyanthota	B	Ms. A A Suraweera	036-2271280	036-2271280	036-2270284	boc477@boc.lk	036-5674510/071-8128806
284 Kotiyakumbura	CI	S M D Sittisekara	035-2289240	035-2289240	-	boc284@boc.lk	071-8236342
290 Seethawakapura	CI	D D N T Wickramaratne	036-2232656	036-2232656	036-2232656	boc290@boc.lk	077-9640728
311 Bulathkothupitiya	CII	R R N A Premachandra	036-2247780	036-2247356	036-2247356	boc311@boc.lk	071-4460220
316 Gonagaldeniya	CII	W G D B Kumarasinghe	036-2267280	036-2267180	036-2267180	boc316@boc.lk	077-9700716
294 Karawanella	CII	Ms. R A D D Chandradasa	036-2268780	036-2268780	036-2268780	boc294@boc.lk	077-4184827
282 Kitulgala	CII	Ms. A A N Amarasinghe	036-2287747	036-2287747	036-2287747	boc282@boc.lk	077-3635847
798 Thalduduwa	CII	Ms. P H N P Jinapala	036-2234412	036-2234412	036-2234411	boc798@boc.lk	077-8034262/036-2222950

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57 Eheliyagoda	A	Ms. J S D Jayathunga	036-2259571	036-2259571	036-2258280	boc057@boc.lk	071-5481771
325 Kuruwita	A	Ms. G H S Wijesinghe	045-2261280	045-2262581	045-2262680	boc325@boc.lk	077-2285817
597 Nivitigala	A	S N Dayarathna	045-2279086	045-2279280	045-2279380	boc597@boc.lk	077-2012016
645 Kalawana	B	Ms. W S Indrani	045-2255494	045-2255280	045-2255495	boc645@boc.lk	071-8215837
684 Ratnapura City	B	K D A U Rathnayake	045-2231771	045-2222710	045-2225469	boc684@boc.lk	071-3068979
315 Ratnapura Hospital	B	Ms. P D T P Dharmasena	045-2223561	045-2223561	045-2250380	boc315@boc.lk	071-7466833
401 Ayagama	CI	Ms. W D W G Wijesinghe	045-2250088	045-2250080	045-2265080	boc401@boc.lk	071-9914422
317 Kiriella	CI	M K J Wijerathna	045-2265916	045-2265080	045-2050629	boc317@boc.lk	071-8027874
313 Endana	CII	Ms. K M V D Wijesinghe	045-2050640	045-2050640	045-2050629	boc313@boc.lk	077-1719178
295 Karawita	CII	J N Panditharathna	045-2279070	045-2279070	045-2279070	boc295@boc.lk	077-3656121
288 Sab. Prov.Council	CII	Ms. M B D Rasika	045-2233001	045-2233001	045-2226116	boc288@boc.lk	077-2728846

SABARAGAMUWA PROVINCE (742) EMBILIPITIYA AREA

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688	Balangoda	A	K K J R Samarasekara	045-2289390	045-2288390	045-2287280	boc688@boc.lk 071-9492488
535	Embilipitiya	A	R A Kolinda Rupasinghe	047-2230980	047-2230280	047-2230981	boc535@boc.lk 077-7190041
507	Kahawatta	A	Ms. N D Daladawatta	045-2271177	045-2270180	045-2271280	boc507@boc.lk 076-3909890
683	Pelmadulla	A	M W R Priyadarshana	045-2274420	045-2274380	045-2275554	boc683@boc.lk 071-6333774
786	Godakawela	B	Ms. W P S P Warnasooriya	045-2240085	045-2240080	045-2240080	boc786@boc.lk 070-2312498
312	Embilipitiya City	CI	Ms. G W Nadeeka	047-2263981	047-2261981	047-2261981	boc312@boc.lk 076-6838982
283	Kolonna	CI	Ms. E J Wickramanayaka	045-2260072	045-2260280	045-2260280	boc283@boc.lk 047-2262791/071-6064878
594	Rakwana	CI	Ms. K W M P Wickramasingha	045-2246880	045-2246280	045-2246880	boc594@boc.lk 045-2271346/071-3277735
286	Sab: University	CI	H M S Herath	045-2280093	045-2280093	045-2280093	boc286@boc.lk 076-6609198
291	Udawalawa	CI	Ms. V G I P Gamage	047-2232060	047-2232180	047-2232180	boc291@boc.lk 071-5532370
816	Pallebedda	CII	Ms. U M H I Sumanasekara	045-2241615	045-2241614	045-2241615	boc816@boc.lk 071-5976126
292	Weligepola	CII	Ms. W H N D Priyadarshani	045-2227180	045-2227180	045-2227180	boc292@boc.lk 071-1410767
274	Weli-Oya	CII	Ms. V S Vithanarachchi	045-2288051	045-3603304	045-2288051	boc274@boc.lk 077-3591137

SOUTHERN PROVINCE (740)

Bank of Ceylon, Southern Province Office, No. 11, Kumarathunga Mawatha, Matara.

ASSISTANT GENERAL MANAGER OPERATIONS MANAGER	General	Fax	e-mail	Residence /Mobile
	Ms. H M M D Herath Ms. Saroja Ilangamage	041-2220949 041-2220951/ 041-2230893	041-2234880 041-2234299	076-9764512 077-8040574

AREA MANAGERS

Galle North	041-4381795	041-2234880	ansparea1@boc.lk	
Galle South	041-4928844	041-2234880	anspgal@boc.lk	071-8063306
Hambantota	041-2232236	041-2234880	ansphmb@boc.lk	074-3528060
Matara	041-2232236	041-2234880	anspmtr@boc.lk	071-8376322

Unit	T.P. No	Name		
Audit	041-2229893	Senior Manager	Ms. A M L D Adikari	
Legal	091-3908100	Senior Legal Officer	I T Gamage	
Loans	041-2220958	Manager	A Wickramasinghe	
Recovery	041-2224389/2230839/2230863	Senior Manager	M U I Rathnakumara	

REGIONAL LOAN CENTRE - GALLE- CODE NO: (740)

Senior Manager - Ms. M I R S Upasena	General	Fax	e-mail	Residence/Mobile
	091-2282119	091-2283440	091-2283441	071-8423377

BUSINESS REVIVAL & REHABILITATION UNIT - GALLE

Manager - S A B Priyadarshana	091-2283440	091-2283441	hrlcsp1@boc.lk	077-5105341
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REGIONAL LOAN CENTRE - MATARA - CODE NO: (740)

Manager - K P Prasad Aruna	041-2236043	041-2236260	041-2233573	071-8348183
-----------------------------------	-------------	-------------	-------------	-------------

BUSINESS REVIVAL & REHABILITATION UNIT - MATARA

Manager - Ms. S Edirisinghe	041-2236043	041-2236260	041-2233573	071-4412920
------------------------------------	-------------	-------------	-------------	-------------

SOUTHERN PROVINCE (740)

Bank of Ceylon, Southern Province Office, No. 11, Kumarathunga Mawatha, Matara.

SUPER GRADE BRANCH I GALLE - CODE NO : 003

	General	Fax	e-mail	
	091-2234214	091-2232269	boc003@boc.lk	
		091-2234219		
Name	Office	Fax	e-mail	Residence /Mobile
Chief Manager	091-4933120	091-2232269	boc003@boc.lk	071-8031822/ 076-3268363
Operations Manager	Ms. K Subhashini Hewavithanage			071-5997826
Customer Service Manager	Ms. Nadeeka Liyanage	091-2232269	boc003@boc.lk	077-3488769
Manager(International)	Ms. I A T P Madurasingha	091-2234219	boc003@boc.lk	077-3488769
Manager(Credit)	Ms. I A T P Madurasingha	091-2234219	boc003int@boc.lk	071- 8397437
	Ms. L A H S Abeywickrama	091-2232269	boc003@boc.lk	
Galle District Secretariat LSB	091-2234514	091-2234514	boc003@boc.lk	

SUPER GRADE BRANCH II GALLE-CITY - CODE NO : 089

	General	Fax	e-mail	
	091-2234006	091-2234478	boc089@boc.lk	
Name	Office	Fax	e-mail	Residence /Mobile
Senior Manager	091-2227804	091-2234478	boc089@boc.lk	070-1804258
Operations Manager	Ms. R W Senevirathne			071-8690075
Customer Service Manager	Ms. A W K Wellage	091-2234478	boc089@boc.lk	091-2226064/ 071-8007499
Credit Officer	Ms. P G Punchihewage	091-2234478	boc089@boc.lk	077-5907968
	Ms. K H D Bhagya	091-4930623	boc089@boc.lk	

SUPER GRADE BRANCH I MATARA - CODE NO : 024

	General	Fax	e-mail	
	041-2222073	041-2222216	boc024@boc.lk	
Name	Office	Fax	e-mail	Residence /Mobile
Chief Manager	041-2231632	041-2222216	boc024@boc.lk	077-8637050
Operations Manager	W W A J Prasanka	-	boc024@boc.lk	
Customer Service Manager	Ms. S W U Kaushalya	-	boc024@boc.lk	077-2342512
International Division	W H P U Welwelwala	-	boc024@boc.lk	077-9369095
Matara District Secretariat LSB	Ms. L S S Serasingha	041-2222673	boc024e1@boc.lk	071-4438452

SOUTHERN PROVINCE (740) GALLE NORTH

Bank of Ceylon, Southern Province Office, No. 11, Kumarathunga Mawatha, Matara

General

041-2220949
041-2220951/ 041-2230893

BRANCH		MANAGER		TELEPHONE NOS:		
Code	Name	Grade	Name	Office	General	Fax
613	Akuressa	A	G H A Roshan	041-4922380	041-2283280	041-2283880
280	Karapitiya	A	Ms. Prasadinie Premachandra	091-2227090	091-2227090	boc613@boc.lk
550	Weligama	A	Ms. K A B Nadesha	041-2260210	041-2250280	boc280@boc.lk
525	Baddegama	B	Ms. M G H Harshani	091-3093255	091-2292280	boc550@boc.lk
135	Imaduwa	B	Ms. W A N Henamali	091-2286773	091-2286030	boc525@boc.lk
578	Yakkalamulla	B	Ms. Saranga Narangoda	091-3904999	091-2286080	boc135@boc.lk
750	Koggala	C1	Ms. Vindya Herath	091-2283385	091-2283380	boc578@boc.lk
268	Malimbada	C1	Ms. H M Karunathilaka	041-2240447	041-2240447	boc750@boc.lk
667	Neluwa	C1	W T K Premalal	091-2285426	091-2285426	boc750@boc.lk
272	Pitabeddara	C1	J K S Prabhath	041-2281081	041-2281081	boc667@boc.lk
250	Tawalama	C1	Ms. G A T Nimeshika	091-2285102	091-2285336	boc272@boc.lk
276	Ahangama	CII	Ms. Anusha S. Rajapaksha	091-2283977	091-2283977	boc135@boc.lk
270	Morawaka	CII	N G L S Hansajith	041-2282700	041-2282700	boc276@boc.lk
753	Uduwaka	CII	Ms. Shamila Dissanayaka	091-2285015	091-2285015	boc270@boc.lk
820	Unawatuna	CII	Ms. W A S M Weerasinghe	091-2228757	091-2228757	boc753@boc.lk
						boc820@boc.lk
						077-5274485
						071-6633700
						071-8438677
						071-9524015
						071-2353576
						077-7152933
						071-6431569
						077-4220911
						071-3521082
						071-7534536
						071-1905189
						077-3764265
						071-8374596
						077-1821543
						077-5415765

SOUTHERN PROVINCE (740) GALLE SOUTH

Bank of Ceylon, Southern Province Office, No. 11, Kumarathunga Mawatha, Matara

General

041-2220949
041-2220951/ 041-2230893

BRANCH		MANAGER		TELEPHONE NOS:		
Code	Name	Grade	Name	Office	General	Fax
047	Ambalangoda	A	Ms. G Amali Pramesha	091-2256307	091-2255134	091-2258390
619	Elpitiya	A	Ms. Yasheera Senevirathne	091-4387524	091-2291280	boc047@boc.lk
609	Hikkaduwa	A	Ms. Y R C Priyanthi	091-2275249	091-2277813	boc619@boc.lk
102	Bentota	B	Gilhan Gamage	034-2271796	034-2275283	boc609@boc.lk
596	Thalgaswala	B	Ms. K G Udesika	091-2296102	091-2296480	boc102@boc.lk
610	Pitigala	B	S M S I Prasanna	091-2291205	091-2291205	boc596@boc.lk
754	Ahungalle	C1	Ms. Shamika Gunathilaka	091-2264107	091-2264107	boc610@boc.lk
522	Batapola	C1	Ms. A K P P Manohari	091-2260405	091-2260613	boc754@boc.lk
266	Karadeniya	C1	Ms. K K Sithari Premasiri	091-2297148	091-2255099	boc522@boc.lk
259	Rathgama	C1	W K A D Prabhath	091-2267791	091-2267791	boc266@boc.lk
748	Uragasmahanthiya	C1	Ms. R A Kalansooriya	091-2264865	091-2264865	boc259@boc.lk
277	Aluthwala	CII	Ms. L A Nilusha De Silva	091-2294489	091-2293592	boc748@boc.lk
818	Nagoda	CII	Ms. K P N Sandamali	091-2296241	091-2296241	boc277@boc.lk
800	Wanduramba	CII	Ms. Sujatha Nanayakkara	091-2292772	091-2292772	boc818@boc.lk
						boc800@boc.lk
						077-5806275/
						071-4485904
						077-3812794
						071-9487967
						071-8149506
						071-3196015/ 077-5796780
						091-2291971/ 071-6811332
						071-1349569
						071-6930505
						076-9973457
						077-5325190
						077-3000903
						070-6330633

SOUTHERN PROVINCE (740) HAMBANTOTA

Bank of Ceylon, Southern Province Office, No. 11, Kumarathunga Mawatha, Matara.

General

041-2220949

041-2220951/ 041-2230893

BRANCH		MANAGER		TELEPHONE NOS:			
Code	Name	Grade	Name	Office	General	Fax	Residence /Mobile
085	Hambantota	A	E H M Chinthaka	047-2221180	047-2220180	047-2221328	071-8277570
056	Tangalle	A	Ms. Buddhi Ediriwickrama	047-2240164	047-2240280	047-2242636	041-2231327 / 071-6086830
538	Tissamaharama	A	Ms. H R M I Subhashini	047-2239428	047-2237280	047-2237280	071-3243191
537	Ambalantota	B	H M C Sisira Herath	047-2223180	047-2223280	047-2223280	077-1420255
774	Angunukolaplassa	B	G G T Randina	047-2228063	047-2229120	047-2229120	076-6200777
518	Middeniya	B	Ms. Bhagya Liyanarachchi	047-2247280	047-2247280	047-2248280	077-0592287
767	Ranna	B	Ms. A R C Dilrukshi	047-2227280	047-2227280	047-2227280	077-5480234
517	Walasmulla	B	Ms. Damayanthi Jaliyagodage	047-2245280	047-2245280	047-2245282	071-8083068
139	Weeraketiya	B	Anuradha Abeywickrama	047-2246280	047-2246280	047-2246280	071-4571001
278	Barawakumbuka	CI	J S K C Priyadarshana	047-2261280	047-2261280	047-2261225	076-0923069 / 071-4463318
616	Kataragama	CI	N G J Ireshan Jayasena	047-2235280	047-2235280	047-2235880	076-0501570 / 071-6111570
261	Katuwana	CI	G A L T Rathnaga	047-2248125	047-2248125	047-2248281	077-2266707
751	Sooriyawewa	CI	Ms. H R M C Pushpakanthi	047-2288280	047-2288280	047-2288280	071-4002028
265	Lunugamwehera	CII	Ms. K A P Manel	047-2238180	047-2238180	047-2238180	071-8123278
796	Mattala Airport	CII	P A Rumes Madhushanka	047-2031909	047-2031909	047-2031909	071-8667368 / 076-5379993
733	Warapitiya	CII	M P K Tharuka	047-2249709	047-2249709	047-2249709	071-1075634 / 077-7554424
085	Administrative Complex-	LSB	Ms. P J Wagachchi	047-2256180	047-2256180	047-2256180	071-3401408

SOUTHERN PROVINCE (740) MATARA

Bank of Ceylon, Southern Province Office, No. 11, Kumarathunga Mawatha, Matara.

General

041-2220949

041-2220951/ 041-2230893

BRANCH		MANAGER		TELEPHONE NOS:			
Code Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
529 Kamburupitiya	A	Ms. G S S Senevirathne	041-2292213	041-2292213	041-2294770	boc529@boc.lk	071-8615093
614 Matara City	A	Ms. M M Rathnayake	041-2231633	041-2222218	041-2223920	boc614@boc.lk	076-5525596
539 Beliatta	A	D I Illesinghe	047-2251780	047-2243274	047-2243285	boc539@boc.lk	041-2257372 / 071-7555600
528 Deniyaya	B	L P D S Chandrawera	041-2273870	041-2273280	041-2273280	boc528@boc.lk	071-3111760
691 Hakmana	B	Ms. J P C Prasangka	041-2286280	041-2286280	041-2288280	boc691@boc.lk	077-0071060
298 Urubokka	B	K G W K Yapa	041-2272180	041-2272280	041-2272280	boc298@boc.lk	041-5683071 / 071-3403425
784 Deiyandara	B	K K A T Wickramasingha	041-2268598	041-2268598	041-2268598	boc784@boc.lk	041-2231208 / 071-8177869
504 Devinuware	CI	G V I A U Sirisena	041-2226280	041-2222247	041-2222247	boc504@boc.lk	077-3906998
592 Dickwella	CI	Ms. Daliya Liyanage	041-2257128	041-2255280	041-2255280	boc592@boc.lk	076-3815956
262 Kekanadura	CI	Ms. K L M Vajirani	041-2265061	041-2265061	041-2265061	boc262@boc.lk	077-3551361
263 Kotapola	CII	T W T Madushanka	041-2271070	041-2271070	041-2271070	boc263@boc.lk	074-1645835
264 Kudawella	CII	Ms. K H I Vindanie	041-2256964	041-2257514	041-2257514	boc264@boc.lk	076-6200777
267 Makandura-Matara	CII	S S Samarasinghe	041-2268785	041-2268785	041-2268785	boc267@boc.lk	041-2231041 / 077-3082538
271 Pasgoda	CII	Ms. A M Ranawera	041-2291109	041-2291109	041-2291109	boc271@boc.lk	041-2268867 / 077-2402573
693 Ruhunu Campus	CII	Ms. K M Asangika	041-2232880	041-2232880	041-2232880	boc693@boc.lk	074-3628298
752 Thigoda	CII	Ms. L A N Lasanthi	041-2245529	041-2245529	041-2245529	boc752@boc.lk	071-1998238
744 Walgama	CII	Ms. M K S Fernando	041-2237420	041-3497192	041-2237420	boc744@boc.lk	071-7615541
740 Legal Sup. Unit-Matara		-	041-2236043	041-2236260	041-2233573	mtrlegal@boc.lk	-

UVA PROVINCE (745)

Bank of Ceylon, Uva Province Office, Keppetipola Road, Badulla.

ASSISTANT GENERAL MANAGER OPERATIONS MANAGER	General		Fax	e-mail		Residence /Mobile
	055-2222460		055-2229459/055-2222460	bocup@boc.lk omup@boc.lk		
	055-2222842 055-2229460		055-2229459 055-2222460/055-2229459			
AREA MANAGERS	General		Fax	e-mail		Residence /Mobile
	055-2222842 055-2229460		055-2229459 055-2222460/055-2229459	bocup@boc.lk omup@boc.lk		
	055-2225080 055-2225080 055-2225080		055-2222460/055-2229459 055-2222460/055-2229459 055-2222460/055-2229459	amuparea1@boc.lk amuparea2@boc.lk amuparea3@boc.lk		
Mahiyangana Bandarawela Moneragala	T.P. No		Name	e-mail		Residence /Mobile
	055-2228955 055-2232621 055-2232619		STC Prasad Ms. M B T R Siriwardana Ms. D S Weerasinghe	upaudit@boc.lk uplegal@boc.lk upcredit@boc.lk		
	055-2232622 055-2232620 055-2228944		J Dushyanthan Ms. K P N S Nimalasena Operations Officer	uprecovery@boc.lk uppersonnel@boc.lk upaccounts@boc.lk		
Unit Audit Legal Loans Recoveries Personnel Premises/Accounts	Civil Engineer		J W D D Gunarathne	dharshana.pre@boc.lk		077-8607404

REGIONAL LOAN CENTRE -BADULLA- CODE NO: (745)

Manager P S C Piyasinghe	Office	General	Fax	e-mail	Residence/Mobile
	055-2229680	055-2229676	055-2229676	rlcup1@boc.lk	071-8304416

BUSINESS REVIVAL & REHABILITATION CENTER

Manager P A S P Arachchi	Office	General	Fax	e-mail	Residence/Mobile
	055-2229680	055-2229676	055-2229676	rlcup1@boc.lk	071-3476333

UVA PROVINCE (745)

Bank of Ceylon, Uva Province Office, Keppetipola Road, Badulla.

SUPER GRADE BRANCH I BADULLA - CODE NO : 011

	General		Fax	e-mail	Residence /Mobile
	055-2222129		055-2222129	boc011@boc.lk	
	Office		Fax	e-mail	
Senior Manager	055-2222980		055-2222129	boc011@boc.lk	077-7189440
Operations Manager	055-2222129		055-2222129	boc011@boc.lk	071-8154145
Customer Service Manager	055-2222129		055-2222129	boc011@boc.lk	071-3803514
Manager(Credit)	055-2222129		055-2222129	boc011@boc.lk	071-6597817
Badulla District Secretariat	055-2225475		055-2225475	boc011@boc.lk	077-7930481
Uva Wellassa University Branch	055-2051125		055-2051125	boc011@boc.lk	071-2790693

BANDARAWELA SUPER GRADE I BANDARAWELA - CODE NO : 515

	General		Fax	e-mail	Residence /Mobile
	057-2222292		057-2222292	boc515@boc.lk	
	Office		Fax	e-mail	
Senior Manager	057-2230014		057-2222292	boc515@boc.lk	077-8103890
Operations Manager	057-2222292		057-2222292	boc515@boc.lk	071-8268498
Customer Service Manager	057-2222292		057-2222292	boc515@boc.lk	077-8103890
Manager(Credit)	057-2222292		057-2222292	boc515@boc.lk	070-2689914

UVA PROVINCE (745) MAHIYANGANA AREA

Bank of Ceylon, Uva Province Office, Keppetipola Road, Badulla.

General

055-2222460 / 055-2229459

BRANCH		MANAGER		TELEPHONE NOS:	
Code	Name	Grade	Name	General	Residence /Mobile
542	Mahiyangana	A	K M D G P G Kekulandara	055-2258195	071-6039017
729	Badulla City	B	Ms. R M Y N K Rathnayake	055-2232380	070-3737403
579	Bible	B	Ms. S B A R S Bandara	055-2266680	077-9736398
669	Girandurukotte	B	R M U C K Rajapaksha	027-3270979	071-3394557
238	Medagama	B	R M C J Bandara	055-2266580	071-2086909
348	Padiyatalawa	B	A G D C Gunathilaka	063-2246003	077-2548201
503	Passara	B	W A J J Weerakkody	055-2288280	071-1457576
829	Andaulpotha	CI	D M K S Madurapriya	055-3137100	071-8334820
785	Hali Ela	CI	Ms. D M A M Dissanayake	055-2295080	071-0115206
577	Lunugala	CI	Ms. T P Siththarthan	055-2263980	071-8207606
806	Mahaoya	CI	E M E H Bandara	063-2244155	077-2772581
384	Meegahakula	CI	Ms. J A D A Shanika	055-2245707	071-8310530
365	Hasalaka	CII	R M M S Rathnayaka	055-2257180	076-7712252
827	Kandaketiya	CII	S M M Prasad	055-2051180	071-8507742

UVA PROVINCE (745) BANDARAWELA AREA

Bank of Ceylon, Uva Province Office, Keppetipola Road, Badulla.

General

055-2222460 / 055-2229459

BRANCH		MANAGER		TELEPHONE NOS:		
Code	Name	Grade	Name	Office	General	Fax
730	Welimada	A	W S Jeewananda	057-22245984	057-2245180	057-2245180
260	Diyatalawa	B	T T L Indika Kumara	057-2229092	057-2229092	boc730@boc.lk
35	Haputale	B	G V Kumara	057-2268706	057-2268080	boc260@boc.lk
320	Ballaketuwa	CI	G V Kumara	055-2285013	055-2285160	boc035@boc.lk
699	Bogahakumbura	CI	J K Kapugedara	057-2280088	057-2280088	boc320@boc.lk
701	Ella	CI	T M L S Thennakoon	057-2228899	057-2228899	boc699@boc.lk
476	Ettampitiya	CI	R Manojan	055-2294080	055-2294080	boc701@boc.lk
463	Haldumulla	CI	Ms. D M Y Gunasekara	057-2050202	057-2050203	boc476@boc.lk
703	Keppetipola	CI	K M N C Senarathna	057-2280043	057-2280043	boc463@boc.lk
647	Lunuwatte	CI	R M Y B Rathnayake	057-2247333	057-2232742	boc703@boc.lk
343	Uva Paranagama	CI	C Paranawithana	057-3577000	057-2244686	boc647@boc.lk
795	Boragais	CII	Ms. R M D N Rajapaksha	052-2051888	052-2051888	boc343@boc.lk
629	Kosalanda	CII	Ms. A G R Malkanthi	057-2257780	057-2257780	boc795@boc.lk
				057-2257780	057-2257780	boc629@boc.lk

UVA PROVINCE (745) MONERAGALA AREA

Bank of Ceylon, Uva Province Office, Keppetipola Road, Badulla.

General

055-2222460 / 055-2229459

BRANCH		MANAGER		TELEPHONE NOS:		
Code	Name	Grade	Name	Office	General	Fax
560	Buttala	A	P K D W Karunarathna	055-2273106	055-2273980	055-2273980
82	Monaragala	A	W M C T Wanasinghe	055-2276080	055-2276180	boc360@boc.lk
	Moneragala District Secretariat		Ms. G A N N Galappaththi	055-2055517	055-2055517	boc082@boc.lk
416	Siyanabalanduwa	A	R W V R Indrajith	055-2279092	055-2279360	boc082@boc.lk
434	Wellawaya	A	D M K B Dissanayake	055-2274628	055-2274880	boc416@boc.lk
540	Badakumbura	B	H K D W M C Divarathne	055-2250279	055-2250279	boc434@boc.lk
700	Dambagala	CI	E M R S L Bandara	055-2275092	055-2275092	boc540@boc.lk
702	Ethliwewa	CI	A H R M R Sumith	055-2272515	055-2272515	boc700@boc.lk
810	Ethimale	CI	K P A Franga	055-2275511	055-2275511	boc702@boc.lk
705	Moneragala City	CI	K M U S S Bandara	055-2272720	055-2272720	boc810@boc.lk
707	Pelwatte	CI	W M C B Weerasinghe	055-2271120	055-2271120	boc705@boc.lk
322	Thamamalwila	CI	Ms. T M T Jayamali	047-2234080	047-2234080	boc707@boc.lk
821	Dombagahawela	CII	S N Ukwatte	055-2278007	055-2278007	boc322@boc.lk
706	Okkampitiya	CII	Ms. R G M V Manuranghi	055-2272092	055-2272092	boc821@boc.lk
823	Sewanagala	CII	W G L Sanjewa	047-2231280	047-2231280	boc706@boc.lk
				047-2231280	047-2231280	boc823@boc.lk

077-9813229

071-9433281

077-7008317

071-6240805

071-1294477

071-8443477

071-0884855

070-2681051

077-6731233

077-2636857

0773061334

077-2686614

071-8484388

071-8425640

076-7646997

077-1552947

071-6130136

071-3328683

076-7778556

071-8304554

076-2091099

077-2954774

077-3346375

071-3603907

076-6277980

071-8400574

071-0754497

077-3187160

WESTERN PROVINCE - NORTH (734)

Western Province North Office, 2nd & 8th floors, BoC Merchant Tower, St. Michael's Rd, Colombo 03.

	General	Fax	e-mail	Residence /Mobile
2nd Floor	2575048		omwpmn@boc.lk	076-4267586
8th Floor	2329467	2326830	bocwpmn@boc.lk	077-4623158
ASSISTANT GENERAL MANAGER OPERATIONS MANAGER				
	S P K Liyanage	2381366 / 2329467	bocwpmn@boc.lk	
	P R R M Priyankara	2381365	omwpmn@boc.lk	

SENIOR AREA MANAGERS

Gampaha	2328933	2326830	samwpmnphn@boc.lk	076-9968026
Negombo	2329932	2326830	samwpmnareal@boc.lk	077-3560195
Kelaniya	2393739	2326830	samwpmkel@boc.lk	076-7380537
Unit	T.P. No	Unit	T.P. No	Fax
Accounts	2422146	Legal	2337461	2326770
Audit	5867684	Marketing	2328267	2326830
Credit - Negombo	2328933	Medical	2441528	2449203
Credit - Gampaha	2329932	Premises	3497110/2575047	2575047
Civil Engineer	2575052	Recoveries	2321878/5865152	2326830
General Administration	2575051	Security	2575048	2449203

REGIONAL LOAN CENTER - PELIYAGODA

Chief Manager	Office	General	Fax	e-mail	Residence/Mobile
Ms G S Madurawala	2980431	2980421/ 2982884	2982883	rlc-wpmn@boc.lk	071-4428725

SUPER GRADE BRANCH I GAMPAHA CODE NO: 045

Chief Manager	P M S Thushara	033-2234404	033-2222034	boc045@boc.lk	077-9447776
Operations Manager	Ms. K D N Ariyasena	033-2234403	033-2222034	boc045@boc.lk	077-3625650
Customer Service Manager	Ms. W A K Sayakkara	033-2234403	033-2222034	boc045@boc.lk	070-2388016
Gampaha District Sec. LSB	Ms. K L M M Kodikara	033-2220860	033-2220860	boc045@boc.lk	070-2381545
Gampaha Limited Services Branch	Ms. K L M Wijethunga	033-2222336	033-2222336	boc045@boc.lk	071-8122235

Western Province North Office, 8th floor, BoC Merchant Tower, St. Michael Rd, Colombo 03.

SUPER GRADE BRANCH II			JA-ELA		CODE NO: 039	
Name			Office	General	Fax	e-mail
Senior Manager			5372456	2236494	2236494	boc039@boc.lk
Operations Manager			5842311	2236494	2236494	boc039@boc.lk
Customer Service Manager			2247528	2236494	2236494	boc039@boc.lk
SUPER GRADE BRANCH II			NEGOMBO			
Senior Manager			031-22239433	031-2222214	031-2224263	boc018@boc.lk
Operations Manager			031-2222214	031-2222214	031-2224263	boc018@boc.lk
Customer Service Manager			031-2222214	031-2222214	031-2224263	boc018@boc.lk
BRANCH			MANAGER			
Code	Name	Grade	Name	Office	General	Fax
658	IPZ Katunayake	A	Ms. P A N R Gunarathne	2259583	2252021	2253435
572	Negombo City	A	H A D Munasinghe	031-2232133 / 031-2280206	031-2222156	031-2231297
421	Seeduwa	A	Ms. P K S E Wimalasena	2259590	2252019	2265511
505	Wattala	A	Ms. S D Shanthirathna	2985843	2932280	2942505
527	Welisara	A	E D D M Silva	3199974	2958485	2951682
494	Andiambalama	B	Ms. J A R P Jayakody	2265565	2258184	2258184
711	Bopitiya	CI	Ms. B G S S Jayasekara	2243172	2243172	2243172
258	Elakanda	CI	J S D T Gomes	2935263	2932282	2932282
771	Kandana	CI	Ms. S W T N Bulankuluma	2232398	2232398	2228483
687	Raddolugama	CI	Ms. K A I D Kulathunga	2289977	2289977	2289977
717	Demanbandiya	CII	J A N N Jayasuriya	031-2228730	031-2228730	031-2228730
722	Mahahunipitiya	CII	F E P Silva	031-2228353	031-2228353	031-2228353
658	Cargo Office	LSB	Ms. M D H U Ariyaratna	2251943	2251943	2251943
658	BOI Katunayake	LSB	N A K De Silva	2252523	2252523	2252523

WESTERN PROVINCE - NORTH (734) GAMPAHA AREA

Western Province North Office, 8th floor, BoC Merchant Tower, St. Michael Rd, Colombo 03.

SUPER GRADE BRANCH II		KADAWATHA		CODE NO: 059		General	Fax	e-mail	Residence /Mobile
Code Name	Grade	Name	Office	General	Fax				
Senior Manager		D Liyanagunawardhana	2920687	2920657	2925214			boc059@boc.lk	077-3578734
Customer Service Manager		Ms. K A R U Kumarapeli	2920657	2920657	2925214			boc059@boc.lk	077-9519565
SUPER GRADE BRANCH II		MIRIGAMA		CODE NO: 088		General	Fax	e-mail	Residence /Mobile
Code Name	Grade	Name	Office	General	Fax				
Senior Manager		Ms. K P K T N Amarase	033-2276844	033-2275975	033-2273280			boc088@boc.lk	077-3458348
Operations Manager		Ms. M T Senanayake	033-2276844	033-2275975	033-2273280			boc088@boc.lk	076-6359653
Customer Service Manager		Ms. S M G M Dissanayake	033-2276844	033-2275975	033-2273280			boc088@boc.lk	071-8032002
SUPER GRADE BRANCH II		MINUWANGODA		CODE NO: 545		General	Fax	e-mail	Residence /Mobile
Code Name	Grade	Name	Office	General	Fax				
Manager		Ms. M S Mudunkotuwa	2280782	2295214	0112299071			boc545@boc.lk	077-2671981
Operations Manager		Ms. B R S Swarnakanthi	2295214	2295214	0112299071			boc545@boc.lk	071-8258092
Customer Service Manager		Ms. B K A Balasooriya	2295214	2295214	0112299071			boc545@boc.lk	071-8389725
SUPER GRADE BRANCH II		NITTAMBUWA		CODE NO: 675		General	Fax	e-mail	Residence /Mobile
Code Name	Grade	Name	Office	General	Fax				
Senior Manager		Ms. A A S A Wijekoon	033-2297280	033-2287280	033-2289700			boc675@boc.lk	077-2819154
Operations Manager		Ms. A D G Sandaruwani	033-2287280	033-2287280	033-2289700			boc675@boc.lk	070-2779127
Customer Service Manager		Ms. W A P Sanjeevani	033-2287280	033-2287280	033-2289700			boc675@boc.lk	071-8040415
BRANCH		MANAGER		TELEPHONE NOS:					
Code Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile		
433 Divulapitiya	A	Ms. W A G D Waragoda	031-4921640	031-2246280		boc433@boc.lk	071-5312517		
780 Kadawatha 2nd City	A	Ms. A A I Kumuduni	2922095	2922195		boc780@boc.lk	071-8389941		
571 Kirindiwela	A	Ms. M M A V S Abayawickrama	033-2269944	033-2267280	033-2269690	boc571@boc.lk	077-8068678		
682 Veyangoda	A	Ms. M G C S Bandara	033-2050279	033-2287279	033-2296740	boc682@boc.lk	071-8180928		
769 Yakkala	A	Ms. M A S R Musinghe	033-2233590	033-2233591	033-2233592	boc769@boc.lk	071-8121340		
765 Pugoda	B	R M D P Kumara	2404821	2404823	2404823	boc765@boc.lk	077-2254045		
708 Batuwatte	CI	Ms. L A N D L Athukorala	2960892	2960892	2960893	boc708@boc.lk	076-3257569		
720 Ganemulla	CI	Ms. N D S P Ellewela	033-2265888	033-2264555	033-2264888	boc720@boc.lk	071-2144817		
826 Dunagaha	CII	S G V D D M Gunasekara	031-2270330	031-2270330	031-2270330	boc826@boc.lk	077-9588878		
724 Naiwala	CII	Ms. D A S D Jayasuriya	033-2297777	033-2297720	033-2297720	boc724@boc.lk	071-2328652		

WESTERN PROVINCE - SOUTH (738)

Western Province Office-South, Bank of Ceylon Bldg., No. 175, Highlevel Road, Nugegoda.

ASSISTANT GENERAL MANAGER OPERATIONS MANAGER SENIOR AREA MANAGERS Sri Jayawardenapura Homagama Kalutara Main	Office	General	Fax	e-mail	Residence /Mobile
	2809228	2809236	2809238	bocwps@boc.lk	077-2845863 076-7301017
	W M N D Dayawansa	Office	General	e-mail	Residence /Mobile
	B V Asanka	2809125	2809236	bocwps@boc.lk	074-3054563 074-2330677
	Sashika Kularathne		2809126	omwps@boc.lk	077-8531530 2635481
	Ms. T N M Jayasinghe		2809127	samwpsareal@boc.lk	
	Ms. G C S Abeynayake		2809132	samwpsahmg@boc.lk	
			2809159	samwpskt@boc.lk	

Unit	T.P. No	Unit	T.P. No	Fax	e-mail
Accounts	2809215	Legal	2809182		wpslegal@boc.lk
Audit	2809217	Medical / Personnel	2809166	2809232	wpspersonnel@boc.lk
General Affairs	2809180	SM (Recoveries)	2809163		wpsmrec@boc.lk
Premises	2809029				
Marketing	2809019				

REGIONAL LOAN CENTER - NUGEGODA

Actg.Senior Manager	Office	General	Fax	e-mail	Residence/Mobile
Ms. I P G Korala	2809312	2809313	2809318	hrlcwps1@boc.lk	071-3264149

REGIONAL LOAN CENTER - KALUTARA

Senior Manager	Office	General	Fax	e-mail	Residence/Mobile
Ms. R L Dayananda	034-2222646	034-2222647	034-2222648	hrlcwps2@boc.lk	071-1220844

WESTERN PROVINCE SOUTH (738)
SUPER GRADE BRANCHES

BRANCH		MANAGER		TELEPHONE NOS:		
	Name		Office	General	Fax	e-mail Residence /Mobile
SUPER GRADE BRANCH I DEHIWALA CODE NO: 051						
Chief Manager	K lyngararas		2712075	2738514	2714468	boc051@boc.lk 077-4648787
Operations Manager	Ms. N S Jayawickrama		2735265	2738514	2714468	070-1696860
Customer Service Manager	Ms. N S Jayawickrama		2735265	2738514	2714468	070-1696860
SUPER GRADE BRANCH I MAHARAGAMA CODE NO: 055						
Chief Manager	Ms. O S C Ganewatta		2746146	2850339	2851243	boc055@boc.lk 077-2787694
Operations Manager	Ms. A H T N A Wickramaratna		2850339	2850339	2851243	boc055@boc.lk 077-3666762
Customer Service Manager	Ms. A H T N A Wickramaratna		2850770	2850339	2851243	boc055@boc.lk 077-3666762
SUPER GRADE BRANCH I MORATUWA CODE NO: 061						
Senior Manager	Ms. I P K N Perera		2644161	2645427	2646165	boc061@boc.lk 071-5992535
Operations Manager			2645427	2645427	2646165	boc061@boc.lk
Customer Service Manager	Ms. G S M Perera		2645427	2645427	2646165	boc061@boc.lk 077-3412851
SUPER GRADE BRANCH I NUGEGODA CODE NO: 049						
Chief Manager	Ms. H T S Mohotti		2825612	2852915	2854132	boc049@boc.lk 077-3376004
Operations Manager	Ms. S Rathnayake		2821288	2852915	2854132	boc049@boc.lk 070-2316403
Customer Service Manager	Ms. S D S Kumanjalee		2852915	2852915	2854132	boc049@boc.lk 076-6647858
International Unit	Ms. G B S Morayas		2821287	2853904	2819987	boc049int@boc.lk 071-8122512
SUPER GRADE BRANCH I KALUTARA CODE NO: 016						
Chief Manager	W T K De Silva		034-22224643	034-22222214	034-2222363	077-9920435
Operations Manager	Ms. N D Jayasinghe		034-22229804	034-22222214	034-2222363	boc016@boc.lk 071-8166062
Customer Service Manager	Ms. W P H Wijesingha		034-2222214	034-2222214	034-2222363	boc016@boc.lk 071-3376609
Kalutara District Secretariat LSB	Ms. R D N Sandaruwani		034-2222286	034-2222286		boc016@boc.lk 071-7431727
SUPER GRADE BRANCH I BATTARAMULA CODE NO: 679						
Chief Manager	Ms. J A D I Jayasinghe		2877646	2862575	2862770	boc679@boc.lk 077-9827703
Operations Manager	Ms. S P B J Kandambi			2862576		boc679@boc.lk 071-8115010
Customer Service Manager	Ms. S P B J Kandambi					boc679@boc.lk 071-8115010
International Unit						
Immigration & Emigration Office LSB	Ms. L L D A Rajapaksha		2862065			boc679@boc.lk 071-8002921
Road Development Authority	Ms. L A D S Wijethunga		2885821			boc679@boc.lk 077-6312669
(Maga Neguma) LSB						
Western Provincial Council LSB	M D D C Perera		2092990			boc679@boc.lk 077-7437132
Sethsiripaya LSB			2863637			boc679@boc.lk

WESTERN PROVINCE - SOUTH (738) SRI JAYAWARDENAPURA

Western Province Office-South, Bank of Ceylon Bldg., No. 175, Highlevel Road, Nugegoda.

Office 2809127 **General** **Fax** 2809238 **e-mail** samwpsareal@boc.lk

SUPER GRADE BRANCH II RAJAGIRIYA CODE NO: 746

Senior Manager	Name S R Jayasinghe	Office 2887344	General 2887637	Fax	e-mail boc746@boc.lk	Residence/Mobile 071-8149505/ 2193643
Customer Service Manager	Ms. L L W Udayangani	2887344				076-3187710
International Unit	Ms. U B L C K Gunasinghe	2887344				077-7343283

SUPER GRADE BRANCH II RATMALANA CODE NO: 689

Senior Manager	Name Ms. K Tharini	Office 2736820	General 2719735	Fax 2719735	e-mail boc689@boc.lk	Residence/Mobile 077-8284855
Operations Manager		2738030		2719735		
Customer Service Manager	Ms. T B Epassinghe	2738030		2719735		071-6461998
International Unit						

BRANCH			MANAGER			TELEPHONE NOS:		
Code	Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
757	Athurugiriya	A	Ms. I D D Karunaratne	2561378	2560599	2560599	boc757@boc.lk	077-9712199
608	Kaduwa	A	Ms. D S Illangasinghe	2537999	2571253	2537856	boc608@boc.lk	077-7370085
766	Mount Lavinia	A	Ms. W W V T Mendis	2721060	2721059	2721060	boc766@boc.lk	071-4785220
644	Parliament	A	Ms. I T L Geeganage	2777309	2777310	2777309	boc644@boc.lk	077-5570750
690	Pelawatte	A	Ms. N M D A Senevirathne	2785550	2786730	2785512	boc690@boc.lk	077-9825459
646	Boralesgamuwa	B	Ms. G N H Perera	2518478	2057479	2518478	boc646@boc.lk	071-4584493
763	Malabe	B	Ms. W S R Wimalasuriya	2760753	2760744	2075622	boc763@boc.lk	077-3116358
533	Pitakotte	B	Ms. K D Ruwanthi	2820311	2820311	2820312	boc533@boc.lk	071-6076090
516	Talawatugoda	B	R M S I Ratnayake	2775027	2774456	2775027	boc516@boc.lk	077-3720561
813	Kotalawala Defence University	CI	Ms. D D V Chathurani	2636280		2636283	boc813@boc.lk	077-2707548
520	Jayawardenapura Hospital	CI	Ms. G N Karunathunga	2779136		2779136	boc520@boc.lk	071-3358209
499	Wijerama	CI	Ms. S I D Dharmarathne	2803551	2803551	2803553	boc499@boc.lk	071-4424101
671	Administrative Complex	CII	Ms. H M R M Poornima	2785875	2785875	2785875	boc671@boc.lk	071-0696699
	Isurupaya							
	KDU Hospital	LSB	Sajith Silva	2509363	2509363		boc646@boc.lk	071-4674514

WESTERN PROVINCE - SOUTH (738) HOMAGAMA

Western Province Office-South, Bank of Ceylon Bldg., No. 175, Highlevel Road, Nugegoda.

SUPER GRADE BRANCH II		HOMAGAMA	CODE NO: 568		Office	General	Fax	e-mail	Residence/Mobile
Senior Manager		Name			2809129	2809236	2809238	samwpsmg@boc.lk	
Operations Manager		Ms. U A S C Karunaratne			2895280	2855059	2748824	boc568@boc.lk	071-4822817
Customer Service Manager		Ms. S D Meepagala			2855059				077-3560476
Institute of Technology		Ms. S S N Rodrigo			2181035				071-8201333
University of Moratuwa		Ms. P L C L Senevirathne			2755510				071-4710042
NSBM University LSB (ITUM) LSB									
SUPER GRADE BRANCH II		HORANA	CODE NO: 054						
Senior Manager		P T Kahawidana			034-2260428	034-2261280	034-2260152	boc054@boc.lk	071-8372988
Operations Manager		H U M A Premal				034-2261280	034-2260152		071-8122612
Customer Service Manager		Ms. B P S Dayananda				034-2261280	034-2260152		077-1303411
SUPER GRADE BRANCH II		PILIYANDALA	CODE NO: 736						
Senior Manager		Ms. P A M De C Dassanayake			2619970	2614165	2619970	boc736@boc.lk	071-9404936
Operations Manager		H H N Jayananda				2614165			077-5262996
Customer Service Manager									
SUPER GRADE BRANCH II		KATUBADDA	CODE NO: 030						
Manager		Ms. S Garusinghe			2625438	2605487	2625438	boc030@boc.lk	077-2875818
Operations Manager		Ms. W A T T Wijesooriya			2625438	2605487			077-3703532
BRANCH		MANAGER		TELEPHONE NOS:					
Code Name	Grade	Name		Office	General	Fax	e-mail	Residence /Mobile	
665 Bandaragama	A	Ms. S H D P Amarasinghe		038-42900079	038-2290280	038-4290079	boc665@boc.lk	077-7484527	
741 Hanwella	A	Ms. P K N Panduwawala		036-2253520	036-2255079	036-2255079	boc741@boc.lk	071-4500257	
773 Kottawa	A	Ms. B N Dewasurendra		2783313	2783313	2783314	boc773@boc.lk	077-5794394	
678 Padukka	A	Ms. U N Ranathunga		2859112	3175401	2859184	boc678@boc.lk	077-7380494	
604 Ingiriya	B	W A P Nishantha			034-2269280	034-2269280	boc604@boc.lk	077-5532727	
643 Gonapola	CI	Y G Udayanga		034-2257550		034-2257550	boc643@boc.lk	077-2723243	
620 Kesbewa	CI	Ms. U S G Ukwatta		2602517	2703661	2602517	boc620@boc.lk	077-5485380	
583 Mattigoda	CI	Ms. M C Matara		2782399		2782399	boc583@boc.lk	077-3940519	
659 Gurugoda	CII	Ms. U A D I Gayathri		034-4285500 Ext. 1763				077-5354493	
567 Meegoda	CII	Ms. S K A N C Priyadani		2831589	2831589	2831589	boc567@boc.lk	071-6555899	
552 NIE-Maharagama	CII	Ms. C P Wijesekara		7601605			boc552@boc.lk	071-2198928	
631 Katubedda Campus	CII	Ms. G R U N Rajapaksha		3096112	2650884	3096112	boc631@boc.lk	071-8307277	

WESTERN PROVINCE - SOUTH (738) KALUTARA MAIN

Western Province Office-South, Bank of Ceylon Bldg., No. 175, Highlevel Road, Nugegoda.

Office	General	Fax	e-mail
2809159	2809236	2809238	samwpsklt@boc.lk

SUPER GRADE BRANCH II PANADURA CODE NO: 007

	Name	Office	General	Fax	e-mail	Residence/Mobile
Senior Manager	Ms. R A D P Ranasinghe	038-2233323	038-2232214	038-2235651	boc007@boc.lk	077-2795480
Operations Manager	Ms. U K T Samankumari	038-2245678	038-2232214	038-2235651		071-9583206
Customer Service Manager	Ms. U K T Samankumari	038-2245678	038-2232214	038-2235651		071-9583206

SUPER GRADE BRANCH II MATHUGAMA CODE NO: 556

Senior Manager	Ms. K M D A S Jayathilaka	034-2243590	034-2247280	034-2249710	boc556@boc.lk	071-1805705
Operations Manager	Ms. A D Bellanawithana	034-2243590	034-2247280	034-2249710	boc556@boc.lk	077-8416631
Customer Service Manager	Ms. D A P Ishara					071-4762845

BRANCH		MANAGER		TELEPHONE NOS:				
Code	Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile
058	Beruwala	A	Ms. S M S I De Silva	034-2279899	034-2276006	034-2279958	bo058@boc.lk	071-8420273
584	Wadduwa	A	Ms. D N S Wettasinghe	038-2284304	038-2232538	038-2232538	boc584@boc.lk	077-2548291
657	Agalawatta	B	Ms. D L N P Liyanage	034-2243980	034-2243980	034-2247480	boc657@boc.lk	075-9699974
680	Aluthgama	B	M D R Achintha	034-2271413	034-2275188	034-2275188	boc680@boc.lk	071-4263010
293	Dodangoda	B	Ms. H A L Gunathilake	034-2281628	034-2281628	034-2281662	boc293@boc.lk	077-2615516
607	Panadura City	B	Ms. R L K Bandara	038-2243324	038-2243324	038-2232038	boc607@boc.lk	077-3673830
662	Baduraliya	CI	Ms. R P S L Jayasinghe	034-2244167	034-2244952	034-2244167	boc662@boc.lk	071-8128714
673	Bulathsinhala	CI	K M N T Jayasena	034-2282150	034-2282148	034-2283116	boc673@boc.lk	071-1288602
563	Dharga Town	CI	Ms. C N S Pathiraja	034-2275247	034-2275247	034-2275411	boc563@boc.lk	071-4436910
625	Katukurunda	CI	Ms. C A Dewage	034-2221364			boc625@boc.lk	071-7884771
617	Keselwatta	CI	D G G S Anuruddha	038-2288888	038-2288888	038-2298330	boc617@boc.lk	076-6560423
541	Pelawatta-City-Kalutara	CI	Ms. L M Peiris	034-2284717	034-2284717	034-2284787	boc541@boc.lk	076-6466420
651	Bombuwalla	CII	M P Sudasinghe	034-2289825		034-2289824	boc651@boc.lk	071-8034909
557	Moratumulla	CII	Ms. R M L Rathnayaka	2652178		2652178	boc557@boc.lk	077-7448994

WESTERN PROVINCE - CENTRAL (830)

Western Province Central Office, No 41,Bristol Street ,Colombo 01.

	Office		General		Fax		e-mail		Residence /Mobile	
	2330782		2332419		2330728		bocwpc@boc.lk			
ASSISTANT GENERAL MANAGER										
OPERATIONS MANAGER										
CHIEF MANAGER - COORDINATOR										
TO AGM (WPC)										
SENIOR AREA MANAGERS										
Colombo North										
Colombo South										
Unit	T.P. No.	e-mail	Fax	Unit	T.P. No.	e-mail	Fax			
Accounts	2330782	wpcaccounts@boc.lk	2330728	Legal	2332419	wpclegal@boc.lk	2330728			
Audit	2330782	wpcaudit@boc.lk	2330728	Marketing	2332419	wpcmarketing@boc.lk	2330728			
Credit	2330782	wpccredit@boc.lk	2330728	Recoveries	2332419	wpcrecover@boc.lk	2330728			
Premises	2330782	wpcpremises@boc.lk	2330728	Personnel & Training	2332419	wpcpersonnel@boc.lk	2330728			

WESTERN PROVINCE CENTRAL SUPER GRADE BRANCHES

Western Province Central Office, No 41,Bristol Street ,Colombo 01

BRANCH		MANAGER		TELEPHONE NOS:			
		Name	Office	General	Fax	e-mail	Residence /Mobile
SUPER GRADE BRANCH I BORELLA CODE NO: 038							
Chief Manager		M G U Shanipriya	2691882	4612617/ 2684231	2696524	boc038@boc.lk	077-3853803
Operations Manager		Ms. T K S N Perera	2684231	4612617/ 2694701	2684231	boc038@boc.lk	077-7897125
Customer Service Manager		Ms. S A N D Weerasinghe	2697873	4612617	2684231	boc038@boc.lk	077-7931237/031-2247483
SUPER GRADE BRANCH I CITY OFFICE CODE NO: 001							
Chief Manager		Ms. R D D Ranasinghe	2438457	2320441-5	2438454	boc001@boc.lk	071-4873213
Operations Manager			2320444	2320441-5	2438454	boc001@boc.lk	
Customer Service Manager		Ms. J A D K N Jayasinghe	2320443	2320441-5	2438453	boc001@boc.lk	071-8271423
Manager - International Unit		L Havikkumar	2438456	2320441-5	2438454	boc001@boc.lk	075-5931731

BRANCH		MANAGER	TELEPHONE NOS:				
	Name		Office	General	Fax	e-mail	Residence /Mobile
SUPER GRADE BRANCH I BAMBALAPITIYA CODE NO: 037							
Chief Manager	Ms. L A Thirimanna	2583350		2583330	2584183	boc037@boc.lk	077-4642350
Operations Manager	Ms. T Kogulan	2598390				boc037@boc.lk	077-9671968
Customer Service Manager	RS Wittachchi	2598390				boc037@boc.lk	071-0495808
International Unit	Ms. M W R O De Silva	2598390				boc037@boc.lk	
BOC Digi- Marino Mall		2595028		2595029		boc037@boc.lk	
SUPER GRADE BRANCH I REGENT STREET CODE NO: 627							
Chief Manager	Ms. H A T L Perera	2690540		2690506	2697035	boc627@boc.lk	077-3080507
Customer Service Manager	Ms. B D M Perera	2690506		2690506	2697035	boc627@boc.lk	071-4211475
SUPER GRADE BRANCH I PERSONAL BRANCH CODE NO: 681							
Chief Manager	Ms. L P Ariyasinghe	2203140		2446821	2391980	boc681@boc.lk	077-7282923
Operations Manager	Ms. L U N N Umagiliya	2203155		2439541		boc681@boc.lk	077-7714592
Customer Service Manager	Ms. M A K Bandara	2203141		2321174		boc681@boc.lk	
Manager - International Unit	Ms. M L T S Chandrasiri	2203145		2399563		boc681@boc.lk	
BOI Cash Collection unit - LSB		2205632		2448875		boc681@boc.lk	
SUPER GRADE BRANCH I KOLLUPITIYA CODE NO: 034							
Chief Manager	Ms. B M L P Basnayake	2573714		4795034-36	4795037	boc034@boc.lk	071-7665317
Operations Manager	Ms. L G S Priyadarshani	4795034		4795034-36	4795037		071-8424938
Customer Service Manager				4795034-36			
International Unit	Ms. S Kasthurisinghearachchi	4795039		4795034-36	4795037	mgrint034@boc.lk	077-9624550
Development Lottery Board - LSB		4824841		2333547			
SUPER GRADE BRANCH I UNION PLACE CODE NO: 043							
Chief Manager	Ms. B Makeetharan	2302997		2302470	2314756	boc043@boc.lk	071-8341957
Operations Manager	Ms. P P S S Piyathilaka	2314757		2302470	2314756		077-3655108
Customer Service Manager		2314757		2302470/71	2314756	boc043@boc.lk	
International Unit	T M P M Ekanayake	2302470/71		2302470	2314756		077-7120971
SUPER GRADE BRANCH I WELLAWATTA CODE NO: 023							
Chief Manager	Ms. A G I Perera	2590016		2588941	2587604	boc023@boc.lk	071-4450792
Operations Manager	Ms. M Sathees	2588941		2584232			077-4306300
International Division	Ms. S Augustine	2587216		2587216			071-8205779

WESTERN PROVINCE - CENTRAL(830) COLOMBO SOUTH

Western Province Central Office, No 41,Bristol Street ,Colombo 01.

Office	General	Fax	e-mail
2330782	2332419	2330728	samwpsarea2@boc.lk

SUPER GRADE BRANCH II INDEPENDENCE SQUARE CODE NO: 453

	Name	Office	General	Fax	e-mail	Residence/Mobile
Senior Manager	Ms. S Neelaweera	2680285	2692506	2698581	boc453@boc.lk	071-8414431
Operations Manager	M M S Karunaratna	3119636	2692506	2698581		071-2845718
Customer Service Manager	Ms. D H Atapattu	2678073	2692506	2698581		071-4823366
B M I C H Premises LSB		2696820	2696820	2696820		

SUPER GRADE BRANCH II THIMBIRIGASYAYA CODE NO: 512

Senior Manager	Ms. A K K M A N Karunaratne	2590602	2587345	2594538	boc512@boc.lk	077-7335968
Operations Manager	Ms. R L Ranathunga	2587345	2587345	2594538		077-7896687
Customer Service Manager	Ms. R L Ranathunga	2587345	2587345	2594538		077-7896687
International Unit	Ms. R L Ranathunga	2587345	2587345	2594538		077-7896687

SUPER GRADE BRANCH II MILAGIRIYA CODE NO: 593

Senior Manager	Ms. K D G Dilrukshi	2504627	2589395	2593070	boc593@boc.lk	076-5389800
Operations Manager	Ms. Z S Haroon	2504627	2589395	2593070		077-2262848
Customer Service Manager	Ms. Z S Haroon	2504627	2589395	2593070		077-2262848

BRANCH		MANAGER		TELEPHONE NOS:				
Code Name	Grade	Name	Office	General	Fax	e-mail	Residence /Mobile	
670 Kollupitiya 2nd	A	Ms. P K V D A Indunali	5368259	2565380	2574581	boc670@boc.lk	071-1093433	
762 Narahenpita	A	Ms. D E A Jayasekara	2368514	2368514	2368515	boc762@boc.lk	077-2263000	
775 Vishaka	B	Ms. A V S Oshadi	2556226	2556215	2556227	boc775@boc.lk	071-8204199	
602 Kirulapana	CI	J M S J Weerasinghe	2513874		2513874	boc602@boc.lk	077-5848965	
603 Lanka Hospital	CI	S P R M De Alwis	2369535		2369536	boc603@boc.lk	076-5337008	
713 Asiri Central Hospital	CII	M M D Prasad	2690546	2690546	2690546	boc713@boc.lk	071-9044714	
762 Narahenpita District Sect.	LSB	Ms. M P Kumaragewatte	2369332	2369332	2369332	boc762@boc.lk	077-6539843	

WESTERN PROVINCE - CENTRAL (830)
COLOMBO NORTH AREA

Western Province Central Office, No 41, Bristol Street, Colombo 01.

Office	General	Fax	e-mail
2330782	2332419	2330728	samwpmarea2@boc.lk

SUPER GRADE BRANCH II HYDE PARK CODE NO: 521

	Name	Office	General	Fax	e-mail	Residence/Mobile
Actg . Senior Manager	Ms. S M D J Saparamadu				boc521@boc.lk	071-8104267
Operations Manager	Ms. P M Kodithuwakku	2687281	2687281	2687483	boc521@boc.lk	071-7494147
Customer Service Manager	Ms. P M Kodithuwakku	2687281	2687281	2687483	boc521@boc.lk	071-7494147

BRANCH		MANAGER				TELEPHONE NOS:			
Code	Name	Grade	Name	Office	General	Fax	e-mail	Residence	Mobile
032	Hulsdrop	A	Ms. G L S S Herath	2422770	2320374	2424843	boc032@boc.lk	077-3460231	
663	Kotahena	A	Ms. K Sribaleswaran	2331437	2448632	2393635	boc663@boc.lk	076-9343014	
612	Lake View	A	A G M Maduranga	2302461	2314207		boc612@boc.lk	077-7006115	
026	Main Street	A	Ms. S A G De Silva	2393541	2329631	2447198	boc026@boc.lk	071-4428726	
041	Maradana	A	Ms. T D Walawage	2684219	2696550		boc041@boc.lk	077-3436557	
668	Borella 2nd	B	Ms. M N Kaluthantiri	2683558	2685140	2684232	boc668@boc.lk	071-4486537	
573	Central Bus Stand	B	Ms. V N Abeynaikie	2027182	2326761	2447310	boc573@boc.lk	070-1905657	
672	Colombo Gold Centre	B	Ms. K G S K Bandara (Acting)	5357573	2446475	2433747	boc672@boc.lk	070-3060305	
561	Dematagoda	B	Ms. C S G Karunaratna	2684170	2698588	2684234	boc561@boc.lk	077-7961618	
628	Grandpass	B	S D Sanjeewa	2448202 / 5870684	2448202	2393545	boc628@boc.lk	077-4138717	
636	Lake House	B	M U I Perera	5863723	2448492		boc636@boc.lk	077-3374413	
819	Old Moor Street		S R E G K N Thilakarathne	2441513	2441513	2441567	boc819@boc.lk	077-3704847	
561	Boc D'igi - Orion City	CII					boc561@boc.lk		

BOC SUBSIDIARIES & ASSOCIATES

NO:	COMPANY NAME	ADDRESS	TELEPHONE	FAX/E-MAIL
SUBSIDIARY COMPANIES				
1	Bank of Ceylon (UK) Limited	No: 1, Devonshire Square, London EC2M 4WD, United Kingdom.	+44 207 3771 888	+44 207 3775 430 info@bankofceylon.co.uk
2	BOC Management and Support Services (Private) Limited	9th Floor, BoC Head Office Building, "BOC Square", No. 01, Bank of Ceylon Mawatha, Colombo 01.	2203816	011 2439544 cfodept@boc.lk
3	BOC Property Development and Management (Private) Limited	10th Floor, BoC Merchant Tower, No. 28, St. Michael's Road, Colombo 03.	2301911	011 2370606 bocmt@bocpdm.lk
4	BOC Travels (Private) Limited	1st Floor, Bank of Ceylon, Super Grade Branch Building , Baseline Road, Borella, Colombo 08.	2688154-8	011 2688175 info@boctravels.com
5	Ceybank Holiday Homes (Private) Limited	12th Floor, BoC Head Office Building, "BOC Square", No. 01, Bank of Ceylon Mawatha, Colombo 01.	2447845 2204103-4	011 2447845 ceybankhh@gmail.com
6	Hotels Colombo (1963) Limited	No. 02, York Street, Colombo 01.	2320320	011 2447640 info@grandoriental.com
7	Merchant Bank of Sri Lanka & Finance PLC	BoC Merchant Tower, No. 28, St. Michael's Road, Colombo 03.	4711711	4711716 mbslbank@mbslbank.com
8	Property Development Limited	19th Floor, BoC Head Office Building, "BOC Square", No. 01, Bank of Ceylon Mawatha, Colombo 01.	2544328	011 2544329 pdlhrm@sltnet.lk

ASSOCIATE COMPANIES

NO:	COMPANY NAME	ADDRESS	TELEPHONE	FAX/E-MAIL
1	Ceybank Asset Management Limited	No. 85, York Street, Colombo 01.	7602000-2	011 2327203 / 7604000 info@ceybank.com
2	Lanka Securities (Private) Limited	3rd Floor, M2M Veranda Office, No 34, W A D Ramanayake Mawatha, Colombo - 02	4706757	011 4706767 info@lankasec.com
3	Transnational Lanka Records Solutions (Private) Limited	No. 55/60, Vauxhall Lane, Colombo 02.	7574574	011 4514588 suneth@transnational-grp.com

SUBSIDIARY – INDIRECT HOLDING

COMPANY NAME	ADDRESS	TELEPHONE	FAX & E-MAIL
CEYBANK HOLIDAY HOMES (PVT) LTD,	12th floor, Head Office Building Bank of Ceylon, No.01 Bank of Ceylon Mawatha, Colombo 01.	2447845 / 2204104	2447845 (ceybankhh@gmail.com)

		Phone	Mobile
General Manager	Mr. Nimal Fernando	2204103	077-3487828
CEYBANK REST	PHONE	ADDRESS	RESIDENT MANAGER
Anuradhapura	025-2235520 025-2226111	Jayanthi Mawatha, Anuradhapura.	Mr. P.K. Weganthala Mobile - 0716352361
Kataragama	047-2235229	Tissa Road, Kataragama.	Mr. A.M.U. Alahakoon Mobile - 0776144111 / 0771975583
Jaffna	021-2227838 021-2227868	Rasavinthoddam Rd, Jaffna	Mr. H.G.R.B. Thilakarathna Mobile - 0766750089
Upper Glencairn Bungalow	051-2240270	Maskeliya Rd - Dickoya, Hatton	Mr. S. Rajasegaram Mobile - 0776820962

CEYBANK HOLIDAY HOME	PHONE	ADDRESS	CARETAKER (MOBILE)
Bandarawela	057-2222317	Badulugasthanna Rd, Bindunuwewa, Bandarawela	072-2667590
Haputale	057-2268000	Badulla Rd, Haputale.	072-5914327 / 076-7823208
Lindula	052-2258226	Tillicoultry Estate – Nagasena, Lindula.	077-9665376
Nawala	2886505	5/32, Galpoththa Rd, Nawala.	076-9428897 / 076-1525836
Nuwara Eliya (Chislehurst)	052-2222618	Hill Street, Nuwara Eliya	077-6373491
Nuwara Eliya (B1/ B2)	052-2235164	Hill Street, Nuwara Eliya	076-9878142
Negombo	031-2121333	118, Rajapaksa Broadway, Negombo.	077-2174711
Kayts	021-2215141	BOC Building, Hospital Rd, Kayts.	076-8553608
Kandy	081-2387087	18/5, Gatembe, Dangolla Rd, Kandy.	
MBSL INSURANCE COMPANY LIMITED	No. 519, T B Jayah Mawatha, Colombo 10	011 2304500	2300499 info@mbslinsurance.lk

ASSOCIATIONS

	TELEPHONE
Buddhist Association	2204120
Christian Association	2204123
Hindu Association	2204121
Muslim Association	2204122
Samaja Sewa Sangamaya	2449120
Bank of Ceylon Employees Mutual Benefit Association	E-mail bocemba@gmail.com 2449439
Bank of Ceylon Staff Thrift and Welfare Society	E-mail staffthrift@boc.lk 3818781