

Housing Loans

Jayaniwasa Housing Loans

Jayaniwasa is a housing loan designed particularly for people with a steady monthly income and looking to build, purchase or renovate their house. It offers flexible payment terms and competitive interest rates, enabling you to build your dream home with much convenience.

Features

- Securities : Up to 1Mn Personal Guarantors, Above 1Mn Property Mortgage
 - Repayment period : Guarantors 5yrs, Property 20yrs
 - Interest rate : 16.0% - 19.0%
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Eligibility


- Salary Earners/Businessmen & Businesswomen with a steady monthly income
-

Special Benefits

- Loan facilities for housing, purchase of land, construction, repairs or renovations
-

Contact Us

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Dream Home Loan

Now you can make your dream home a reality with People's Bank Dream Home Loan Scheme. Talk to us today and get the terms that suit your needs.

Features

- Securities : Up to 1Mn Personal Guarantors, Above 1Mn Property Mortgage
 - Repayment period: up to 5 years
 - Interest rate: 16.0% - 19.0%
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Eligibility

- Expatriates who are engaged in high earning employment
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Special Benefits

- We offer flexible and easy loan terms
- Competitive interest rates to suit your repayment capacity
- Great offers and benefits

Suwasewana Loan Scheme

Suwasewana loan scheme is a flexible and easy loan scheme for health sector employees in the government sector.

Features

- Securities: Up to 3Mn Personal Guarantors, Above 3Mn Property Mortgage
 - Repayment period up to 20 years
 - Interest rate: 16.0% - 19.0%
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Eligibility

- Health sector employees looking for a flexible and easy loan scheme
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Special Benefits

- Health sector employees looking for a flexible and easy loan scheme
- Competitive interest rates to suit your repayment capacity

People's Home Loan

People's Bank introducing a new housing loan scheme with unique features for monthly salary earners and young professionals with a fixed monthly income

Features

- Securities: Mortgage over immovable property to be purchased or house to be constructed
 - Repayment period: upto 25
 - Interest rate: 16.0% - 19.0%
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Eligibility

- Salaried Employees(permanent) in Government and private sector
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Special Benefits

- In an event of selling the property, remaining loan value may be transferred to the buyer without a hassle.
- Quick Personal loans are obtainable for needs such as furniture or any other requirement.
- Support and assistance to complete legal and other documentation
- Premier Credit Card facility

Professional Loans

Gurusetha Loan Scheme

Being a Teacher is one of the highest privileges one could have. They are the reason why ordinary students and our future generation dream to do extraordinary things. Gurusetha has been developed to honor those teachers in government and the private sector.

Features

- Securities: Up to 3Mn Personal Guarantors, Above 3Mn Property Mortgage
 - Repayment period: Up to 10 years
 - Interest rate: 16.0% - 18.0%
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Eligibility

- Teachers Of the public and private sector schools and institutions
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Special Benefits

- We offer flexible loan terms to suit your needs
- Competitive interest rates to suit your repayment capacity
- Great offers and benefits

GMOA

This is a specially formulated loan scheme for government medical officers with membership of Government Medical Officer's Association (GMOA)

Features

- Securities: 15 Million Loan Protection Policy
 - Repayment period: Up to 10 years
 - Interest rate: Temporary Suspended
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Eligibility

- Medical Officers, Specialists Consultants, Administrative Officers & Internship Officers
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Special Benefits

- This is a specially formulated loan scheme for government medical officers
- Competitive interest rates to suit your repayment capacity
- Great offers and benefits

Professional Loan Scheme

With People's Professional Loan Scheme, People's Bank is geared to encourage aspiring professionals of the nation as they follow their vision in life. This loan scheme is specially designed for professionals with a fixed monthly income, who are looking for financial assistance for housing, vehicles or any other consumption purpose.

Features

- Securities: Up to 8Mn Personal Guarantors, Above 8Mn Property Mortgage
 - Repayment period: 10 Years
 - Interest rate : 16.0% - 18.0%
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Eligibility

- Aspiring professionals of the nation as they follow their vision in life
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Special Benefits

- We are geared to encourage aspiring professionals of the nation as they follow their vision in life
- Competitive interest rates to suit your repayment capacity

- Great offers and benefits

Deya Viru Pranama Loan Scheme

We believe that being in the armed forces takes more than courage; it is sacrificing for something greater than yourself. This loan scheme has been introduced to honor and appreciate those serving in the armed forces

Features

- Securities : 2Mn x 10yrs Property, 5Mn X 20yrs Property, 1Mn X 8yrs Guarantors
 - Repayment period: Up to 10 years
 - Interest rate: 17.0% - 20.0%
-

Eligibility

- Regular members of the three Armed Force's
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Special Benefits

- This loan scheme has been introduced to honor and appreciate those serving in the armed forces
- We offer flexible and easy loan terms
- Competitive interest rates to suit your repayment capacity

Quick & Easy Loans

Pahasu Loan Scheme

Keep things simple with our Pahasu loan scheme, designed particularly for people with a steady monthly income.

Features

- Securities: 3Mn Govt Sector, 2Mn Pvt sector Personal Guarantors
 - Repayment period : 10 Years
 - Interest rate: 17.0% - 20.0%
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Eligibility

- Salary earners/businessmen/self employed individuals with a steady monthly income.
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Special Benefits

- Keep things simple with our Pahasu loan scheme designed particularly for people with a steady monthly income.
- We offer competitive interest rates
- Great offers & benefits

Swarna Pradeepa Pawning Service

People's Bank Swarna Pradeepa Pawning service offers you Speedy, reliable and Confidential Service while giving maximum security to your valuable gold jewellery.

Features

- 18% per annum
(Normal Customers - 18.00%(Monthly 1.5%) Vanitha Vasana & Harvest Account Holders - 17.5% (Monthly 1.45%))

Gold Content	Maximum limit allowable per gold Sovereign	Duration
Karat 24 Gold Biscuit	Rs. 115,000/-	01 Year
Karat 22 gold /gold articles	Rs. 110,000/-	01 Year
Karat 21 gold / gold articles	Rs. 90,000/-	01 Year
Karat 20 gold articles	Rs. 54,000/-	01 Year
Karat 19 gold articles	Rs. 44,000/-	01 Year

Gold Content	Maximum limit allowable per gold Sovereign	Duration
Karat 18 gold articles	Rs. 40,000/-	01 Year

Eligibility

- Any person, who has urgent funding requirements.

Special Benefits

- Part-payment Facility through any branch /Service Centre, From KIOSK, Through Online.
- A Specialized Customer Service from an island-wide network of over 742 Branches and Service Centres.
- Lower interest rates.
- A concessionary interest rate for Vanitha Vasana / Harvest Account Holders.

Parinatha Vishrama Loan

People's Bank offers a hassle free pension loan facility for Government and local Government pensioners and other pensioners of People's Bank, Central Bank, Ceylon Electricity Board and Three Armed Forces at lower rate of interest with relaxed terms and conditions.

Features

- Securities: Loan protection insurance policy
- Repayment period: Max 15 Years
- Interest rate: 16.0% - 18.0%

Eligibility

- Pensioners of Government and local Government, Pensioners of People's Bank, CBSL, CEB & Three Armed Forces
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Special Benefits

- Ability to repay until 75 years of age
- Loan approval in just one day
- Minimum documentation and speedy service

Vehicle Loans

Auto Loan Scheme

Whether you're upgrading your vehicle or adding a new one, we understand your need to add the convenience of a vehicle to your life. We are committed to making everyone's dream come true, with easy financing for your dream car. Vehicles can be purchased to uplift your lifestyle (personal use), or for your business success with "People's Auto Loan" with a security acceptable to the bank.

Features

- Securities: Mortgage of purchasing vehicle & 2 Guarantors over 5 Million Property Mortgage
 - Repayment period: upto 7 years
 - Interest rate: 20.0% - 21.0%
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Eligibility





- Professionals permanently employed individuals and entrepreneurs
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Special Benefits

- We understand your need to add the convenience of a vehicle to your life

- We offer flexible and easy terms
- Competitive interest rates to suit your repayment capacity

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Educational Loans

Wisdom Higher Education Loan

We understand that ensuring quality higher education is one of the most important things we can do for our future generations. The Wisdom loan scheme is designed to support the youth of our nation as they strive toward fulfilling their dreams.

Features

- Securities - Max 10Mn, Up to 2mn Personal Guarantors, Above 2mn Property Mortgage
- Repayment period: Up to 7 years
- Interest rate : 18.0% - 20.0%





Eligibility

- Students engaged in higher education (including employees)

Special Benefits

- We understand that ensuring quality higher education is one of the most important things we can do for our future generations.
 - We offer flexible and easy loan terms
 - Competitive interest rates
-

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