

DFCC AUTO LOAN

With DFCC Auto Loan, you can buy your dream vehicle with a comfortable repayment plan tailored to suit your income.

INTRODUCTION

The best vehicle financing option in the market, with a comfortable repayment plan tailored to suit your cash flows.

- Structured repayment plan
- Option to rollover
- Option to change the vehicle at the point of rollover

ELIGIBILITY

- Salaried employees or Professionals with Assignment over salary or Private Practice income
- Loan repayment until the age of retirement
- Salaried – Confirmed with one year continuous employment
- Self Employed Professionals – A minimum of 6 months engaged in own private practice
- Confirmed employment with a salary of LKR 100,000.00 or above (Basic + Fixed Allowances)
- Self-employed professionals – 75% of 3 months average Private Practice Income with a qualifying threshold of LKR 100,000.00

REPAYMENT

Maximum loan tenure would be 6 years with an option to rollover for another 5 years subject to a maximum overall tenure of 8 years.

Rollover will be allowed only once after 3 years.

HOW TO APPLY

- Download the application form, complete and submit same to any DFCC branch
- Or you may visit a branch of your choice to apply for the loan – Branch locator

DOCUMENTS TO BE SUBMITTED

- Duly completed Application Form
- Accepted Terms & Conditions
- Assignment over salary – Letter of undertaking from employer on the DFCC prescribed format

- A certified copy of one's National Identity Card, Driver License or Passport
- Latest Salary Slip. (Original/Certified copy)

DFCC EDUCATIONAL LOANS

Achieve your goals in life with an Educational loan from DFCC

ELIGIBILITY

- For both Local and overseas study programmes.
- Up to 55 years of age. (60 years upon employer confirmation)
- Up to 60 years of age for Professionals in private practice
- Income – minimum LKR 50,000.00 (Basic + Fixed Allowances)

REPAYMENT

An Education Loan could be obtained for a maximum period of 10 years subject to an age limit of 60 years

HOW TO APPLY

Download the application form, complete and submit same to any DFCC branch or fill in the inquiry form given below and we will contact you.

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

DOCUMENTS TO BE SUBMITTED

- Duly completed Application Form
- A certified copy of one's National Identity Card, Driver License or Passport
- Proof of income; Salary Slips for the last 3 months/income details from Private Practice
- Letter specifying course details & fee structure issued by the Educational Institution
- Assignment over salary – Letter of undertaking from the employer on the DFCC prescribed format.
- Title documents & local authority documents related to the property, if the loan is backed by a mortgage of property.

DIGITAL BANKING FACILITIES

- DFCC Virtual Wallet
- Online Banking
- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card.

DFCC ETHERA SAVIYA LOAN

A loan scheme for fixed-income earners (For the foreign employee segment)

INTRODUCTION

special loan scheme designed for the skilled employees who are seeking the foreign employment in countries like South Korea, Israel, Italy, Japan, Romania and countries of the Gulf Cooperation Council (GCC) to complete their pre-departure expenses and also business development purposes.

ELIGIBLE SECTORS

The Sri Lankan Citizens who are willing to get employment abroad and who are maintaining the PFC Accounts.

PURPOSE

- The expenses incurred relating to foreign employment such as;
 - Agency fees
 - Cost of air fares
 - Applicable SLBFE fees
 - Other related expenses
- Business development purpose – For existing and start-up businesses

LOAN AMOUNT

- Maximum up to LKR 3,000,000/-

REPAYMENT PERIOD

- Maximum 36 months including 3 months grace period

COLLATERAL

- Loans up to LKR 500,000 with two acceptable personal guarantors
- Loans from LKR 500,001 to LKR 3,000,000 with an immovable property mortgage.

DOCUMENTS REQUIRED

- Identification documents
- Address verification documents outside SL
- Valid working Visa
- Employment contract or appointment letter of the borrower
- Employment confirmation letter addressed to DFCC bank issued by SLBFE (Sri Lanka Bureau of Foreign Employment)

FREQUENTLY ASKED QUESTIONS

- 1) Am I eligible to obtain this loan facility?

If you are a Sri lankan citizen and hold valid working visa, you are eligible to obtain a loan facility.

- 2) How do I apply for a loan?

You can visit a branch of your choice and discuss your requirements with the officers. They will educate and guide you through the application process.

- 3) Is there any age limit for borrowers?

Yes. You should be within 24-60 years age range at the time of application.

- 4) Will it be possible to apply jointly?

Yes. The loan can be granted jointly with an immediate family member who is a resident person, where mortgaged property is owned by such person resident in SL.

- 5) Is this loan scheme will applicable for reimbursements?

Yes, you can reimburse the expenses incurred on your migration.

- 6) How long will it take to process the loan?

Provided that the borrower submits all the required documents and information, the loan will be processed within 2 weeks.

- 7) How do I do repayments?

Repayment should be in foreign currency Inward remittances from abroad to PFCA in favor of the borrower and Funds transferred from PFCA of the borrower.

- 8) Can borrowers settle their loans prematurely? If so, is there any benefit to the customer?

Yes, but in this instance, borrowers are expected to pay a fee, which varies depending on the age of the loan. Other than saving the future interest of the loan, there is no specific benefit.

- 9) Whom should I contact to get more details?

Please contact our 24 hours call center on 0112 3500000 for more details.

DFCC PERSONAL LOAN

A special loan scheme catering to the needs of salaried and fixed income earning employees in the Private and Government Sector.

ELIGIBILITY

Employees in Government/Private sector.

Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement.

Confirmed in employment with 2 year continuous service.

Minimum Income of Rs 75,000.00 (Basic + Fixed Allowances).

REPAYMENT

Maximum tenor of 7 years subject to the loan is repaid in full before the retirement. Repayment method – Equated monthly installments.

HOW TO APPLY

Download the application form, complete and submit same to any DFCC branch or fill in the inquiry form given below and we will contact you.

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

DOCUMENTS TO BE SUBMITTED

- Duly completed Application Form.
- Accepted Terms & Conditions.
- Assignment over salary – Letter of undertaking from employer on the DFCC prescribed format.
- A certified copy of one's National Identity Card, Driver License or Passport.
- Latest Salary Slip. (Original/Certified copy)

DIGITAL BANKING

- DFCC Virtual Wallet
- Online Banking
- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card

DFCC ONE LOAN

A special loan scheme to consolidate ones liabilities as well as fund personal requirements.

PURPOSE

For settlement of loans, leases, credit card balances and other borrowings. Personal requirement will also be accommodated.

ELIGIBILITY

- Employees in permanent service and Self Employed Professionals.
- Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement.
- Minimum gross income (Basic + Fixed Allowances + 75% of 3 months of average variable) of LKR.150,000.00 subject to assignment over salary on DFCC format.

REPAYMENT

Period Maximum tenor of 8 years subject to the loan is repaid in full before the retirement.

METHODS OF APPLY

- Download the application form, complete and submit same to any DFCC branch
- Fill in the inquiry form given below and we will contact you.
- Visit the nearest DFCC Bank branch

DOCUMENTS TO BE SUBMITTED

- Duly completed Application Form.
- Accepted Terms & Conditions.
- A certified copy of one's National Identity Card, Driver License or Passport.
- Identification from the relevant professional body or copy of the professional qualification if applicable.
- Assignment over salary issued by the Employer on company letter head as per the standard format of DFCC Bank.
- Latest 3 months original/certified salary slips.
- Written confirmation from relevant financial institutions on the settlement quantum.

DIGITAL BANKING

- DFCC Virtual Wallet
- Online Banking

- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card

DFCC MEHEWARA PERSONAL LOAN

A special Personal Loan scheme designed for the brave heroes of the Sri Lanka Army, Sri Lanka Air Force, Sri Lanka Navy and Special Task Force of Sri Lanka Police.

ELIGIBILITY

- Should be an employee of Sri Lanka Army, Sri Lanka Air Force, Sri Lanka Navy or Special Task Force of Sri Lanka Police
- Should be in the regular service. Volunteer staff will not be eligible
- Minimum monthly gross income of LKR 50,000 (Basic + Fixed Allowances + 75% of past 3 month's average variable income)
- Should be in the permanent employment with at least training period plus 01 year of service in the respective regular service
- Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement

REPAYMENT

The "Mehewara" Personal Loan could be obtained for a maximum period of 10 years subject to one's retirement age

HOW TO APPLY

Download the application form, complete and submit same to any DFCC Bank branch or fill in the inquiry form given below and we will contact you.

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

DOCUMENTS TO BE SUBMITTED

- Duly Completed loan application (General Personal Loan application should be used)
- Accepted terms & conditions
- Consent letter of the borrower, addressed to employer to direct the salary to DFCC Bank PLC
- Covering letter to be sent by DFCC Bank PLC to the employer
- Irrevocable letter of undertaking from the respective Headquarters to remit the salary
- Last month Original/certified salary slip
- CRIB report of the applicant
- A certified copy of the National Identity Card
- A certified copy of the Forces Identity Card
- Duly signed Offer Letter

DIGITAL BANKING

- DFCC Virtual Wallet

- Online Banking
- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card Interest Rate Check interest rates

DFCC GREEN LOAN

DFCC Bank has introduced a special loan scheme for purchasing Sustainable Power Generation Equipment such as solar panels and other equipment for SLASSCOM member companies and employees of such companies with special interest rates.

OVERVIEW/INTRODUCTION

The IT/BPM industry in Sri Lanka is one of the highest net foreign currency earners. According to SLASSCOM, the national chamber for the IT/BPM industry in Sri Lanka, vision for 2025 is to generate USD 5 Bn revenue. In order to support the industry's continuity and growth in the current context, DFCC Bank has introduced a special green loan scheme for SLASSCOM member companies and employees of such companies to purchase Sustainable Power Generation Equipment.

PURPOSE

- Purchase of on-grid / off-grid Power Generation Systems which will be used for residential or commercial purposes
- Cost of the equipment (Battery, inverter, solar panels, etc) and installation charges only could be considered for financing
- Reimbursements will be considered for payments made within 3 months subject to proof of payment to the relevant vendor
- Supplier should be currently registered with Sri Lanka Sustainable Energy Authority.

ELIGIBILITY

- Salaried Employees / Professionals
 - Should be a fixed income earning employee in a SLASSCOM member company
 - Minimum monthly gross income of LKR 50,000 (Basic salary + Fixed Allowances)
 - Should be in the confirmed permanent employment with minimum one year continuous total employment
 - Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement
- SLASSCOM Member Companies
 - As per the existing guidelines applicable for this segment.

LOAN AMOUNT

- Maximum Loan amount – Salaried Employees & Professionals – LKR 5 Mn
- SLASSCOM Member Companies – LKR 30 Mn

Up to 80% of the project cost to be financed through this scheme.

Customer should first introduce the equity contribution and the Bank will undertake to pay the balance to the Supplier.

Balance payment will be made to the supplier directly after installation of equipment.

INTEREST RATE

SALARIED EMPLOYEES & PROFESSIONALS

- Fixed up to 6 years – 15.0% p.a.
- Variable – AWPLR + 3% p.a.

SLASSCOM MEMBER COMPANIES

- Fixed up to 6 years – 15.0% p.a.
- Variable – AWPLR+4% for BBB & above ratings
- Variable – AWPLR+4.5% Below BBB ratings

Interest rates are subject to change as per the ALCO decisions

LOAN TENURE/REPAYMENT PERIOD

Maximum loan tenure would be 6 years*

subject to loan is repaid in full prior to 30.09.2028

DOCUMENTS TO BE SUBMITTED

SALARIED EMPLOYEES/ PROFESSIONALS

- Duly completed Loan application form
- Accepted Terms & Conditions
- Certified copy of the National Identity Card
- Latest 3 months original/certified salary slips
- If applicable, documentary proof for variable income for the immediate past 3 months
- CRIB report of the applicant
- Employment confirmation and salary assignment issued by the employer on company letterhead as per the standard prescribed formats of DFCC Bank
- Copy of the Invoice from the supplier confirming the selling price

SLASSCOM MEMBER COMPANIES

As per existing guidelines for business income clients.

Additionally, a copy of the Invoice from the supplier confirming the selling price should be obtained

HOW TO APPLY

Visit the closest DFCC Branch

DFCC HOME LOANS

Fill your life's empty space with a home loan from DFCC Bank to build, purchase or renovate your home or apartment. We warmly welcome you to partner with DFCC and make your dream home a reality.

ELIGIBILITY

- Minimum monthly gross income of LKR 50,000 (Basic + Fixed Allowances + 50% of Variable Allowances)

HOME LOANS ARE AVAILABLE FOR THE FOLLOWING PURPOSES

- To buy, build or renovate a house of your own.
- To buy your own block of land.
- To buy a condominium property.
- To extend or complete an existing house.
- To engage in home improvements. (Adding Solar Panels, etc)

DOCUMENTS TO BE SUBMITTED

- Application form
- Consent of the vendor indicating the selling price (Only for purchase of a land or residential property).

IF EMPLOYED,

- Confirmation letter covering designation, salary, allowances, period of service.
- Undertaking from the employee, to remit the salary to DFCC Bank account of the customer.
- Salary slips for last six months.
- In case of other income,
 - Bank statements for last 6 months.
 - if applicable
 - Certificate of Business registration
 - Income tax particulars for the past 3 years
 - Financial statements for the past 3 years
- Legal Documents:
- Copies of the title deeds
- Survey plan referred to in the Deed which is duly approved by the Local Authority.
- Certified original extracts of the property for last 30 years (to be obtained not less than one month from the date of application)
- Local Authority certificates (Issued within the last six months).
- Street Line/Building line
- Non vesting
- Ownership certificate
- Tax receipts/Assessment Notices
- In case purchase of a residential property or construction of a house:

- Approved Building plan (If approval is not required, a letter issued by the Local Authority to this effect)
- Certificate of conformity (COC) – Only for purchase of a residential property
- Bill of quantities acceptable to the bank (Applicable only for construction of a house)
- Insurance:
- Decreasing Term Assurance Policy (DTA) to cover for the full loan amount , assigned to the Bank
- Fire, SRCC and subversive insurance cover obtained and assigned to the Bank

Condition: The bank may request additional details/documents if needed.

SPECIAL FEATURES

- We provide you the choice of flexible or fixed competitive interest rates to suit your cash flows.
- Obtain a pre-approved housing loan in 3 working days with a pre-approved housing loan, you can freely decide on an investment with the confidence of knowing your funding has been approved. All we need is your income details and once your selection is completed the loan will be disbursed on execution of the mortgage over the property.
- Fully trained officers throughout our branch network who will guide and assist you during the entire journey. All the necessary information you require is provided during the initial discussion thus saving you valuable time.
- Enjoy banking at your doorstep. Please contact any of the contact numbers mentioned below and we will have a bank representative visit your home or office at your convenience.

HOW TO APPLY

- Download the Home Loan application and submit it to the nearest branch or
- Fill the inquire now section – Inquire Now or
- Visit our nearest Branch – Check the Branch Near You

LOAN VALUE

The maximum loan amount is determined considering the repayment capacity and the Forced Sale Value (FSV) of the property as stipulated by the Bank.

In case of construction of a House, the bank allows a maximum borrowing up-to 75% of the value of the Bill of Quantity (BOQ)

REPAYMENT

Home loans could be obtained for a maximum period of 20 years depending on your age of retirement (Maximum age of 60 years). We also provide two modes of payment:

- Equated monthly installments : where your capital plus interest is a fixed sum
- Equal monthly installments : where you pay back your capital in equal installments plus interest on reducing balance

STRUCTURED LOAN REPAYMENTS:

- Step up plans to match your repayment capacity
- Grace periods to support your repayment
- Annual Bullet payments
- Repay the loan with a Residual Balance

HOME LOANS TO PURCHASE CONDOMINIUM APARTMENTS

Be it Residential or Investment, DFCC is geared to enable you to acquire your condominium apartment. DFCC has partnered with leading property developers of the country to provide you the best of our services when you purchase your apartment.

Special Home Loan packages available for selected condominium apartment projects to provide you the maximum benefits on your investment.

Please call our 24 hour call centre or your nearest Branch for more details.

DFCC GARUSARU PERSONAL LOAN

A special Personal Loan scheme dedicated for government pensioners.

ELIGIBILITY

- Should be a government pensioner, widows & widowers who receive a pension under the 'Widow's pension' category', pensioner of Central Bank of Sri Lanka, or pensioner of Ceylon Electricity Board (CEB)
- Guardians who are receiving a pension on behalf of minors under the 'Orphans' category
- Applicants should be below 74 years of age at the time of application and the loan should be repaid in full on or before reaching 75 years of age
- The monthly loan installment should be restricted to a maximum of 60% of the monthly net pension
- Minimum Loan Amount – LKR 100,000
- Maximum Loan Amount – LKR 5Mn

REPAYMENT

- The Garusaru Loan could be obtained for a maximum period of 15 years subject to loan is repaid in full on or before the applicant reaching 75 years of age.

HOW TO APPLY

Download the application form, complete and submit same to any DFCC Bank branch or fill in the inquiry form given below and we will contact you.

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

DOCUMENTS TO BE SUBMITTED

- Duly completed Application Form
- Accepted Terms & Conditions
- A certified copy of one's National Identity Card, Driver License or Passport
- Valid Pensioner's Identity Card issued by the Department of Pensions
- Duly filled Annexure 1,2,3 and 5 upon request

DIGITAL BANKING

- DFCC Virtual Wallet
- Online Banking
- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card

INTEREST RATE

- [Check interest rates](#)

TOOLS & SUPPORT

- [Read our blog on Savings and Personal loans](#)
- [Check our Loan Calculator](#)
- [Locate our Branch/ATMs/CDMs](#)
- [Check the latest Credit Card Promotions](#)

DFCC TEACHERS' LOAN

A special Personal Loan scheme for government and private sector teachers.

ELIGIBILITY

- Should be a Teacher in government, semi government or Identified Private/ international school or an executive/ senior executive (Grade I, Grade II, Grade III or Special Grade) in educational administrative service
- Teachers with minimum monthly gross income of LKR 30,000 (Basic + fixed allowances) Individuals in educational administrative service with minimum monthly gross income of LKR 50,000 (Basic + Fixed Allowances)
- Should be in the permanent employment with at least 2 years continues employment
- Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement

REPAYMENT

- The Teachers Loan could be obtained for a maximum period of 7 years subject to one's retirement age

HOW TO APPLY

Download the application form, complete and submit same to any DFCC branch or fill in the inquiry form given below and we will contact you.

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

DOCUMENTS TO BE SUBMITTED

- Duly completed Application Form
- Accepted Terms & Conditions
- A certified copy of one's National Identity Card, Driver License or Passport
- Identification from the relevant professional body or copy of the professional qualification if applicable
- Assignment over salary issued by the employer on company letter head as per the standard format of DFCC Bank
- Latest 3 months original/certified salary slips
- Written confirmation from relevant financial institutions on the settlement quantum

DIGITAL BANKING

- DFCC Virtual Wallet
- Online Banking

- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card Interest Rate
- Check interest rates

DFCC PERSONAL LOAN FOR SELF-EMPLOYED PROFESSIONALS

A Special Loan Scheme tailor-made for Professionals in fixed employment as well as self-employment

ELIGIBILITY

- Qualified Professionals
- Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement.
- Minimum Income of Rs 100,000.00 and income from private practices.

REPAYMENT

Maximum tenor of 7 years subject to the loan is repaid in full before retirement.

HOW TO APPLY

Download the application form, complete and submit same to any DFCC branch or fill in the inquiry form given below and we will contact you.

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

DOCUMENTS TO BE SUBMITTED

- Duly completed Application Form.
- Accepted Terms & Conditions.
- A certified copy of one's National Identity Card, Driver License or Passport.
- Identification from the relevant professional body or copy of the professional qualification
- Assignment over salary – Letter of undertaking from employer on DFCC prescribed format or confirmed Standing Order
- Letter of undertaking from the applicant to route all private practice income to DFCC
- Latest Salary Slip (Original/Certified copy) if variable allowances are to be considered 03 months original/certified copies should be submitted.
- Current/Savings account statements for the past 03 months.
- Additional sources of income such as rent, income from lease will be considered provided documentary evidence is submitted.

DIGITAL BANKING

- DFCC Virtual Wallet
- Online Banking
- eStatement
- SMS Alerts

- Chip based payWave enabled Debit Card

INTEREST RATE

- Check interest rates

DFCC PROFESSIONAL LOAN FOR MEMBERS OF IESL

An exclusive loan scheme for Members of the Institute of Engineers Sri Lanka (IESL, a premier professional body for Engineers in Sri Lanka.)

ELIGIBILITY

- Age between 18 to retirement, subject to the loan being fully repaid before the date of retirement.
- A Minimum of 6 months total employment or engagement in one's own professional practice.
- Minimum income of Rs 50,000.00 (Basic + Fixed Allowances + Variable Allowances).

REPAYMENT

- Maximum tenor of 7 years subject to the loan is repaid in full before the retirement.

HOW TO APPLY

Download the application form, complete and submit same to any DFCC branch or fill in the inquiry form given below and we will contact you.

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

DOCUMENTS TO BE SUBMITTED

- Duly completed Application Form.
- Accepted Terms & Conditions.
- Assignment over salary – Letter of undertaking from the employer on DFCC prescribed format or confirmed Standing Order.
- Letter of undertaking from applicant to route all private practice income to DFCC.
- Identification from the Institute of Engineers of Sri Lanka.
- A certified copy of one's National Identity Card, Driver License or Passport.
- Latest Salary Slip. (Original/Certified copy)

DIGITAL BANKING FACILITIES

- DFCC Virtual Wallet
- Online Banking
- eStatement
- SMS Alerts
- Chip based payWave enabled Debit Card