

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