

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