**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