LANKA CREDIT AND BUSINESS FINANCE PLC

General Instruction Circular No: D31/February / 2025

Deposits Rates

Deposits Rates with Effect from 12/02/ 2025

1. Saving Deposits

| Savings category | Interest Rate | |
|-------------------|---------------|--|
| Normal Savings | 5.00% | |
| Rajini Savings | 5.50% | |
| Uththama Savings | 5.75% | |
| Podiththa savings | 6.00% | |

2. Fixed Deposits (FD) (With effect from 12/02/2025)

| | Monthly | | Maturity | |
|----------------|---------------------|------------------------|---------------------|------------------------|
| Deposit Period | Normal rate p.a.(%) | Effective rate p.a.(%) | Normal rate p.a.(%) | Effective rate p.a.(%) |
| 1 month | - | - | 7.88 | 8.17 |
| 3 months | 8.02 | 8.32 | 8.32 | 8.58 |
| 4 months | 8.02 | 8.32 | 8.32 | 8.55 |
| 6 months | 8.64 | 8.99 | 8.99 | 9.19 |
| 1 year | 10.02 | 10.49 | 10.49 | 10.49 |
| 18 Months | 10.02 | 10.49 | 10.49 | 10.23 |
| 2 year | 10.70 | 11.24 | 11.24 | 10.67 |
| 3 year | 11.15 | 11.74 | 11.74 | 10.58 |
| 4 year | 11.15 | 11.74 | 11.74 | 10.10 |
| 5 year | 12.05 | 12.74 | 12.74 | 10.36 |

^{*} Please note that Senior Citizens are entitled for additional 0.50% for 1 year and above fixed deposits

5.Investment Savings

| Savings category | Period | Nominal Interest Rate p. a (%) | Effective Interest Rate p.a (%) |
|------------------|--------|-----------------------------------|------------------------------------|
| Sihina Ayojana | 1 Year | 9.50 | 9.92 |

K.K. Wannige

AGM - Finance & Strategic Planning

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