

## Annexure

### Charges structure related to General banking / Remittance and Trade

| A - Savings Account |                                                    |                                   |                                                               |                                                             |
|---------------------|----------------------------------------------------|-----------------------------------|---------------------------------------------------------------|-------------------------------------------------------------|
| SI                  | Particular of service (s)                          | SBI                               |                                                               |                                                             |
|                     |                                                    | Periodicity                       | Amount (LKR)[accounts maintained in local currency]           | Amount (USD)[accounts maintained in FCY currency]           |
| 1.1                 | Issue of new/ continuation passbook                | -                                 | Free                                                          | Free                                                        |
| 1.2                 | Issue of duplicate passbook                        | Per instance                      | 500                                                           | 5                                                           |
| 1.3                 | Issue of printed statement (s)                     | Per instance                      | Upto 5 pages - LKR 250/-<br>LKR 50/- for each additional page | Upto 5 pages - USD 4/-<br>USD 0.50 for each additional page |
| 1.4                 | Non-maintenance of minimum balance [monthly basis] | Monthly                           | 500                                                           | 2                                                           |
| 1.5                 | Closure of account                                 | Per instance                      | 500                                                           | 5                                                           |
| 1.6                 | Inoperative Account Maintenance charges            | Yearly                            | 1000                                                          | 10                                                          |
| B- Current Account  |                                                    |                                   |                                                               |                                                             |
| SI                  | Particular of service (s)                          | SBI                               |                                                               |                                                             |
|                     |                                                    | Periodicity                       | Amount (LKR)                                                  | Amount (USD)                                                |
| 2.1                 | Issue of monthly statement                         |                                   |                                                               |                                                             |
|                     | 2.1.1                                              | First statement                   | -                                                             | Nil                                                         |
|                     | 2.1.2                                              | Duplicate statement for the month | Upto 5 pages - LKR 250/-<br>LKR 50/- for each additional page | Upto 5 pages - USD 4/-<br>USD 0.50 for each additional page |

|            |       |                                                          |              |                           |    |
|------------|-------|----------------------------------------------------------|--------------|---------------------------|----|
| <b>2.2</b> |       | <b>Non-maintenance of minimum balance (per month)</b>    |              |                           |    |
|            | 2.2.1 | Business account [monthly basis]                         | Monthly      | 500                       | 10 |
|            | 2.2.2 | Personal account [monthly basis]                         | Monthly      | 200                       | 5  |
| <b>2.3</b> |       | <b>Closure of current account</b>                        |              |                           |    |
|            | 2.3.1 | For bad conduct                                          | Per instance | 2,000                     | 10 |
|            | 2.3.2 | On customer's request                                    | Per instance | 1,000                     | 7  |
|            | 2.3.3 | Charges for non-return of undelivered cheques (per leaf) | Per instance | 100                       | 3  |
| <b>2.4</b> |       | <b>Cheque Book issue charges (per leaf)</b>              | Per instance | 40                        | NA |
| <b>2.5</b> |       | <b>Handling charges for inward Cheque Return</b>         | Per instance |                           |    |
|            |       | Rupee cheque handling charges                            |              | 500                       | NA |
|            |       | USD Cheque handling charges                              |              | LKR Equivalent to USD 5/- | 5  |
| <b>2.6</b> |       | <b>Outward Cheque Return Charges</b>                     |              |                           | NA |
|            | 2.6.1 | Refer to Drawer                                          | Per instance | 4,000                     |    |
|            | 2.6.2 | Effects not realised                                     | Per instance | 2,500                     |    |
|            | 2.6.3 | Technical reasons                                        | Per instance | 100                       |    |
|            | 2.6.4 | Other reasons                                            | Per instance | 250                       |    |

|                          |       |                                                  |                    |                                                                   |                     |
|--------------------------|-------|--------------------------------------------------|--------------------|-------------------------------------------------------------------|---------------------|
| 2.7                      |       | <b>Stop Payment Instructions</b>                 |                    |                                                                   | NA                  |
|                          | 2.7.1 | Per cheque Leaf                                  | Per instance       | Account without funds - LKR 4000<br>Account with funds - LKR 2000 |                     |
|                          | 2.7.2 | Cancellation of Stop payment                     | Per instance       | 500                                                               |                     |
| 2.8                      |       | <b>Account Maintenance charges (per annum)</b>   |                    |                                                                   |                     |
|                          | 2.8.1 | Retail [annual basis]                            | Yearly             | 250                                                               | 5                   |
|                          | 2.8.2 | Corporate [annual basis]                         | Yearly             | 2000                                                              | 15                  |
| 2.9                      |       | <b>Inoperative Account Maintenance charges</b>   | Yearly             | 2000                                                              | 15                  |
| <b>C - Other Matters</b> |       |                                                  |                    |                                                                   |                     |
| <b>Sl</b>                |       | <b>Particular of service (s)</b>                 | <b>Periodicity</b> | <b>Amount (LKR)</b>                                               | <b>Amount (USD)</b> |
| 3.1                      |       | <b>Balance confirmation</b>                      |                    |                                                                   |                     |
|                          | 3.1.1 | On Bank's own format                             | Per instance       | 500                                                               | 7                   |
|                          | 3.1.2 | On specific format requested by customer         | Per instance       | 3,000                                                             | 20                  |
| 3.2                      |       | <b>Inquiries on documents/ vouchers (SB/ CA)</b> |                    |                                                                   |                     |
|                          | 3.2.1 | Less than 1 year period                          | Per instance       | 750                                                               | 5                   |
|                          | 3.2.2 | 1 year and more                                  | Per instance       | 1,500                                                             | 10                  |
| 3.3                      |       | <b>Pay Orders/ Demand Drafts</b>                 |                    |                                                                   | N/A                 |
|                          | 3.3.1 | Issuance                                         |                    |                                                                   |                     |
|                          |       | a- LKR 1 to LKR 100,000                          | Per instance       | 350                                                               |                     |
|                          |       | b- LKR 100,001 to LKR 1,000,000                  | Per instance       | 950                                                               |                     |
|                          |       | c- More than LKR 1,000,000                       | Per instance       | 1,200                                                             |                     |
|                          | 3.3.2 | Cancellation                                     | Per instance       | 300                                                               |                     |

|              |       |                                                |              |      |                              |
|--------------|-------|------------------------------------------------|--------------|------|------------------------------|
| <b>3.4</b>   |       | <b>Standing Instructions</b>                   |              |      |                              |
|              | 3.4.1 | Registration of Standing Instruction           | Per instance | 250  | 10                           |
|              | 3.4.2 | Execution of SI                                |              |      |                              |
|              |       | a- Within the Bank                             | Per instance | Free | Free                         |
|              |       | b- Outside the Bank                            | Per instance | 150  | 5                            |
|              | 3.4.3 | Cancellation of Standing Instructions          |              | 150  | 5                            |
|              | 3.4.4 | Amendments to Standing Instructions            |              | 150  | 5                            |
| <b>3.5</b>   |       | <b>SMS alert</b>                               | -            | Free | Free                         |
|              |       |                                                |              |      |                              |
| <b>3.6</b>   |       | <b>ATM charges</b>                             |              |      |                              |
|              | 3.6.1 | Issue of New/<br>Replacement VISA EMV Card     | Per instance | 500  | USD equivalent to LKR 500/-  |
|              | 3.6.2 | Issue of Duplicate ATM card                    | Per instance | 1000 | USD equivalent to LKR 1000/- |
|              | 3.6.3 | Regeneration of PIN1                           | Per instance | 500  | USD equivalent to LKR 500/-  |
|              | 3.6.4 | Annual fee                                     |              | 250  | USD equivalent to LKR 250/-  |
| <b>3.7</b>   |       | <b>Internet Banking</b>                        |              | Free | Free                         |
| <b>3.8</b>   |       | <b>Inter-Bank transfers</b>                    |              |      | N/A                          |
|              | 3.8.1 | SLIPS transfer                                 | Per instance | 50   |                              |
|              | 3.8.2 | RTGS transfer                                  | Per instance | 800  |                              |
|              | 3.8.3 | CEFT transfer                                  |              |      |                              |
|              |       | Over the Counter                               | Per instance | 100  |                              |
|              |       | Internet Banking                               | Per instance | 25   |                              |
| <b>3.9</b>   |       | <b>Signature/ Document Attestation charges</b> |              |      |                              |
|              | 3.9.1 | Customers                                      |              | Free | Free                         |
|              | 3.9.2 | Non-Customers (per instance)                   | Per instance | 750  | 10                           |
| <b>3.10.</b> |       | <b>ATM Transactions at another Bank ATM</b>    |              |      |                              |

|      |        |                           |              |                    |                      |
|------|--------|---------------------------|--------------|--------------------|----------------------|
|      | 3.10.1 | Cash withdrawal           | Per instance | 30                 |                      |
|      | 3.10.2 | Balance enquiry           | Per instance | 7.5                |                      |
|      | 3.10.3 | Outside Sri Lanka         |              |                    |                      |
|      |        | SBI ATM                   | Per instance | 200                |                      |
|      |        | Other Bank ATM            | Per instance | 400                |                      |
|      |        |                           |              |                    |                      |
| 3.11 |        | <b>Locker Charges</b>     |              |                    |                      |
|      |        |                           |              |                    |                      |
|      |        | <b>Size of the Locker</b> |              | <b>Annual Rent</b> | <b>Fixed Deposit</b> |
|      | 3.11.1 | Small                     |              | LKR 4000/- + VAT   | LKR 60,000/-         |
|      | 3.11.2 | Medium                    |              | LKR 6000/- + VAT   | LKR 85,000/-         |
|      | 3.11.3 | Large                     |              | LKR 7500/- + VAT   | LKR 150,000/-        |

|     |       |                                                                                                   |                    |                          |                             |                      |
|-----|-------|---------------------------------------------------------------------------------------------------|--------------------|--------------------------|-----------------------------|----------------------|
|     |       | <b>Remittance –<br/>DBU Unit</b>                                                                  |                    |                          |                             |                      |
|     |       | <b>Particular of service (s)</b>                                                                  | <b>Periodicity</b> | <b>Amount</b>            |                             |                      |
| 4.1 |       | Inward remittances                                                                                |                    | Commission               | CHIPS                       |                      |
|     | 4.1.1 | To LKR accounts                                                                                   | Per instance       | LKR 500/-                |                             |                      |
|     | 4.1.2 | To Foreign Currency Account                                                                       | Per instance       | USD 6                    | USD 5                       |                      |
| 4.2 |       | <b>Foreign Currency Drafts &amp; TTs</b>                                                          |                    |                          |                             |                      |
|     | 4.2.1 | Issuance                                                                                          |                    | <b>Commission</b>        | <b>Foreign Bank charges</b> | <b>Swift Charges</b> |
|     |       | a- up to USD 1000                                                                                 | Per instance       | USD 10                   | USD 6                       | USD 10               |
|     |       | b- USD 1001 and upto USD 10000                                                                    | Per instance       | USD 15                   | USD 6                       | USD 10               |
|     |       | c- USD 10001 and above                                                                            | Per instance       | USD 20                   | USD 6                       | USD 10               |
|     |       | Fee and Commission shall not exceed 3% of the rupee value of the OTT involving a rupee conversion |                    |                          |                             |                      |
|     | 4.2.2 | Cancellation charges                                                                              | Per instance       | 50% of the issue charges |                             |                      |
| 4.3 |       | <b>INR Outward Remittance</b>                                                                     |                    |                          |                             |                      |
|     |       | Issuance                                                                                          |                    | <b>Commission</b>        | <b>Swift Charges</b>        |                      |
|     |       | a- up to USD 1000                                                                                 | Per instance       | USD 10                   | USD 2                       |                      |
|     |       | b- USD 1001 and upto USD 10000                                                                    | Per instance       | USD 15                   | USD 2                       |                      |
|     |       | c- USD 10001 and above                                                                            | Per instance       | USD 20                   | USD 2                       |                      |
|     |       | Fee and Commission shall not exceed 3% of the rupee value of the OTT involving a rupee conversion |                    |                          |                             |                      |

|     |       |                                   |                    |                   |                             |                      |
|-----|-------|-----------------------------------|--------------------|-------------------|-----------------------------|----------------------|
|     |       |                                   |                    |                   |                             |                      |
|     |       | <b>Remittance -<br/>FCBU Unit</b> |                    |                   |                             |                      |
|     |       | <b>Particular of service (s)</b>  | <b>Periodicity</b> | <b>Amount</b>     |                             |                      |
|     |       |                                   |                    |                   |                             |                      |
| 4.4 |       | Inward remittances                |                    | <b>Commission</b> | <b>CHIPS</b>                |                      |
|     | 4.4.1 | Foreign Currency Account          | Per instance       | USD 6             | USD 5                       |                      |
|     |       |                                   |                    |                   |                             |                      |
| 4.5 |       | Foreign Currency TTs              |                    | <b>Commission</b> | <b>Foreign Bank charges</b> | <b>Swift Charges</b> |
|     | 4.5.1 | Issuance                          | Per instance       | USD 15            | USD 5                       | USD 10               |
|     |       |                                   |                    |                   |                             |                      |
| 4.6 |       | Foreign Currency Drafts           |                    | <b>Commission</b> |                             |                      |
|     | 4.6.1 | a- up to USD 1000                 | Per instance       | USD 10            |                             |                      |
|     |       | b- USD 1001 and upto USD 10000    | Per instance       | USD 15            |                             |                      |
|     |       | c- Above USD 10000                | Per instance       | USD 20            |                             |                      |
|     |       |                                   |                    |                   |                             |                      |
|     |       |                                   |                    |                   |                             |                      |
| 4.7 |       | SRVA remittances                  |                    | <b>Commission</b> | <b>Swift Charges</b>        |                      |
|     | 4.7.1 | Issuance                          | Per instance       | INR 900/-         | USD 2/-                     |                      |

## Trade Services

| Sl  |       | Particular of service (s)                                                             | Periodicity  |                                                             |                                                                              |
|-----|-------|---------------------------------------------------------------------------------------|--------------|-------------------------------------------------------------|------------------------------------------------------------------------------|
|     | 5     | Imports-Letter of Credit                                                              |              | LKR                                                         | USD                                                                          |
| 5.1 |       | Issuing commission                                                                    |              |                                                             |                                                                              |
|     | 5.1.1 | a-sight LC                                                                            | Per instance | 2% p.a.<br>0.5% per quarter (Min 1 quarter to be recovered) | 1.5% p.a.<br>0.375% per quarter (Min 1 quarter to be recovered)<br>1.5% p.a. |
|     | 5.1.2 | b-Usance LC                                                                           | Per instance | 0.75% plus 0.15 % per month (Min 6000)                      | 0.60% plus 0.14% per month (Min 25)                                          |
|     | 5.1.3 | c-SWIFT charges                                                                       | Per instance | 2000                                                        | 25                                                                           |
|     | 5.1.4 | LC enhancements and extensions commission                                             | -            | Same as LC issuance                                         | Same as LC issuance                                                          |
|     | 5.1.5 | Other amendments                                                                      | -            | 3000                                                        | 50                                                                           |
|     | 5.1.6 | c-SWIFT charges                                                                       | Per instance | 2000                                                        | 25                                                                           |
|     | 5.1.6 | LC cancellation handling fee                                                          | Per instance | 3000                                                        | 35                                                                           |
| 5.2 |       | <b>Local LC advising charges-Beneficiary</b>                                          |              |                                                             |                                                                              |
|     | 5.2.1 | a-Customer                                                                            | Per instance | 3000                                                        | 35                                                                           |
|     | 5.2.2 | b-Non-Customer                                                                        | Per instance | 10,000                                                      | 55                                                                           |
|     |       |                                                                                       |              |                                                             |                                                                              |
|     |       |                                                                                       |              |                                                             |                                                                              |
| 5.3 |       | <b>Import LC bill lodgement</b>                                                       |              |                                                             |                                                                              |
|     | 5.3.1 | Usance - Commission in lieu of exchange- on bill value on account of foreign currency | Per instance | 0.75% (Min 5000)                                            | 0.35% (Min 50)                                                               |

|     |       |                                                                 |                     |                                                                                                                                         |                                                                                                                                         |
|-----|-------|-----------------------------------------------------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
|     |       | sourced from other Bank, etc.<br>for settlement of import bills |                     |                                                                                                                                         |                                                                                                                                         |
|     | 5.3.2 | Acceptance SWIFT charges                                        |                     | 2000                                                                                                                                    | 10                                                                                                                                      |
| 5.4 |       | <b>LC bills payment</b>                                         |                     |                                                                                                                                         |                                                                                                                                         |
|     | 5.4.1 | Sight                                                           | Per instance        | .75% (Min 5000)                                                                                                                         | 0.35% (Min 50)                                                                                                                          |
|     | 5.4.2 | Usance                                                          | Per instance        | -                                                                                                                                       | -                                                                                                                                       |
|     | 5.4.3 | SWIFT charges                                                   | Per instance        | 2000                                                                                                                                    | 10                                                                                                                                      |
|     | 5.4.4 | Chips                                                           |                     | 6                                                                                                                                       | 6                                                                                                                                       |
|     |       |                                                                 |                     |                                                                                                                                         |                                                                                                                                         |
|     | 6     | <b>Shipping Guarantee/<br/>Advance documents</b>                | <b>Per instance</b> |                                                                                                                                         |                                                                                                                                         |
| 6.1 |       | Shipping Guarantee<br>commission on invoice value               | Per instance        | 0.50% {min. 5000}                                                                                                                       | 0.50% {min. 35}                                                                                                                         |
|     |       | VAT                                                             |                     | at the prevalent rates will be charged in<br>addition to the applicable service<br>charges for all bank guarantee related<br>activities | at the prevalent rates will be charged in<br>addition to the applicable service<br>charges for all bank guarantee related<br>activities |
| 6.2 |       | Advance Documents-<br>Endorsement charges                       | Per instance        | 5000                                                                                                                                    | 20                                                                                                                                      |
|     |       |                                                                 |                     |                                                                                                                                         |                                                                                                                                         |
|     | 7     | <b>Collection Bill lodgement -<br/>Imports</b>                  |                     |                                                                                                                                         |                                                                                                                                         |
| 7.1 | 7.1.1 | Document against payment<br>(D/P)                               | Per instance        | -                                                                                                                                       | -                                                                                                                                       |
|     | 7.1.2 | Document against<br>acknowledgement (D/A)                       | Per instance        | 0.5% (Min 6000)                                                                                                                         | 0.30% (Min 35)                                                                                                                          |
|     |       |                                                                 |                     |                                                                                                                                         |                                                                                                                                         |
|     | 7.1.3 | Collection Bill acceptance                                      |                     | 2000                                                                                                                                    | 10                                                                                                                                      |

|     |          |                                        |              |                                                                                                                                  |                                                                                                                                  |
|-----|----------|----------------------------------------|--------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 7.2 |          | <b>Collection Bill Settlement</b>      |              |                                                                                                                                  |                                                                                                                                  |
|     | 7.2.1    | Document against payment (D/P)         | Per instance | <b>0.5% (Min. 6000)</b>                                                                                                          | <b>0.30% (min 35)</b>                                                                                                            |
|     |          | SWIFT charges                          | Per instance | <b>2000</b>                                                                                                                      | <b>10</b>                                                                                                                        |
|     |          | Chip                                   |              | <b>6</b>                                                                                                                         | <b>6</b>                                                                                                                         |
|     |          | Foreign Bank charges (For EUR Bills)   | Per instance | <b>EUR 10</b>                                                                                                                    | <b>EUR 10</b>                                                                                                                    |
|     | 7.2.2    | INR bill handling charges              |              | INR 400                                                                                                                          | INR 400                                                                                                                          |
|     | <b>8</b> | <b>Export LC and Collection bills</b>  |              |                                                                                                                                  |                                                                                                                                  |
| 8.1 | 8.1.1    | Bill lodgement charges                 |              | <b>0.35% (Min 6000)</b>                                                                                                          | <b>0.35% (Min 35)</b>                                                                                                            |
|     |          | Chips                                  |              | <b>6</b>                                                                                                                         | <b>6</b>                                                                                                                         |
|     |          | Postage                                |              | <b>India- USD 25 Others- USD 40</b>                                                                                              | <b>India- USD 25 Others- USD 40</b>                                                                                              |
|     |          |                                        |              | *If the actual postage is more than the stipulated charges, then the actual charge to be recovered from the customer afterwards. | *If the actual postage is more than the stipulated charges, then the actual charge to be recovered from the customer afterwards. |
|     |          |                                        |              |                                                                                                                                  |                                                                                                                                  |
| 8.2 |          | Local LC advising charges- Beneficiary |              |                                                                                                                                  |                                                                                                                                  |
|     | 8.2.1    | a-Customer                             | Per instance | <b>3000</b>                                                                                                                      | <b>35</b>                                                                                                                        |
|     | 8.2.2    | b-Non-Customer                         | Per instance | <b>10,000</b>                                                                                                                    | <b>55</b>                                                                                                                        |
|     |          |                                        |              |                                                                                                                                  |                                                                                                                                  |
| 8.3 |          | <b>Amendment advising</b>              |              |                                                                                                                                  |                                                                                                                                  |
|     | 8.3.1    | a-Customer                             |              | <b>2000</b>                                                                                                                      | <b>20</b>                                                                                                                        |
|     | 8.3.2    | b-Non-Customer                         |              | <b>7500</b>                                                                                                                      | <b>35</b>                                                                                                                        |
|     |          |                                        |              |                                                                                                                                  |                                                                                                                                  |

|    |      |                                                                                                          |              |                                                                                                                                    |                                                                                                                                    |
|----|------|----------------------------------------------------------------------------------------------------------|--------------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| 9  |      | <b>Customer induced SWIFT message</b>                                                                    |              | <b>2000</b>                                                                                                                        | <b>10</b>                                                                                                                          |
|    |      |                                                                                                          |              |                                                                                                                                    |                                                                                                                                    |
| 10 |      | <b>Bank Guarantee</b>                                                                                    |              |                                                                                                                                    |                                                                                                                                    |
|    |      | Issuing commission and amendment charges                                                                 |              | <b>2% p.a.(Min USD 100)</b>                                                                                                        | <b>2% p.a. (Min 100)</b>                                                                                                           |
|    |      | Postage                                                                                                  |              | <b>LKR 500 / USD 2.00</b>                                                                                                          | <b>LKR 500 / USD 2.00</b>                                                                                                          |
|    |      | VAT                                                                                                      |              | VAT at the prevalent rates will be charged in addition to the applicable service charges for all Bank Guarantee related activities | VAT at the prevalent rates will be charged in addition to the applicable service charges for all Bank Guarantee related activities |
| 11 |      | <b>Commission for Guarantees issued against counter guarantees, which has value let than USD 1000.00</b> |              |                                                                                                                                    |                                                                                                                                    |
|    | 11.1 | Up to USD 100                                                                                            |              | <b>USD 35</b>                                                                                                                      |                                                                                                                                    |
|    | 11.2 | USD 101 to USD 1000                                                                                      |              | <b>USD 50</b>                                                                                                                      |                                                                                                                                    |
|    | 11.3 | Advising guarantee issued by Foreign Bank without any responsibility to the Bank                         | Per instance | <b>LKR 7000</b>                                                                                                                    | <b>USD 25</b>                                                                                                                      |
|    |      |                                                                                                          |              |                                                                                                                                    |                                                                                                                                    |
| 12 |      | Bill discounting handling charges                                                                        |              | <b>USD 100</b>                                                                                                                     |                                                                                                                                    |

### Vostro Account related Charges

| Sl |  | Particular of service (s)                        | Periodicity               | Amount                                         |
|----|--|--------------------------------------------------|---------------------------|------------------------------------------------|
| 13 |  | Vostro account charges<br>(Ac Maintained by LKR) | Per Transaction           | <b>LKR 750/-</b>                               |
|    |  |                                                  | Monthly                   | Minimum Account Maintained charges LKR 7,500/- |
|    |  |                                                  | Quarterly and<br>annually | Charges Not Applicable                         |