

Name of the Product	Key Facts	Details
SBI Car Loan	Main product features	Amount - No Upper Limit Repayment - 7 years Special features - Zero pre-payment charges
	Eligibility	Employees with one year confirmed service, professionals and self-employed, businessman also.
	Annual Effective Interest Rate	Current interest rates available on inquiry from Branches or in the Corporate Website of the Bank https://sl.statebank/interest-rates
	Penalties, Other Charges and fees	The following fees will be applicable, as appropriate. Current rates will be available on inquiry from Branches. • Processing fees • Additional Interest - 2% on the irregular portion for the period of irregularity https://sl.statebank/service-charges-fees • Government tax/stamp duty and all other statutory charges/fees for financial services, if applicable
	Terms and Conditions	Product information and terms and conditions are subject to change from time to time. You may contact the Branches for further information.
	Documents Required	The list of documents required with the application is mentioned in the Application itself. You may download the application via https://sl.statebank/download-forms and/ or contact the branches for further information.
	Procedure to obtain the product / service	• Contact the branches or visit any branch and discuss the financial requirement with an officer who will guide you through the loan application process or; • Download the application from the Bank's Corporate Website and submit the application along with the list of required documents as mentioned in the application to the any of our branches.

	Complaint Handling Procedure	The complaint handling procedure can be inquired through our Bank website https://sl.statebank/customer-care
Personal Loan (SBI Elite)	Main product features	Amount - LKR 5.00 Mio Repayment - 5 years Special features - No guarantor is required
	Eligibility	Members of professional bodies with one year confirmed service
	Annual Effective Interest Rate	Current interest rates available on inquiry from Branches or in the Corporate Website of the Bank https://sl.statebank/interest-rates
	Penalties, Other Charges and fees	The following fees will be applicable, as appropriate. Current rates will be available on inquiry from Branches. • Processing fees • Prepayment charges – 1% on the prepayment amount • Additional Interest - 2% on the irregular portion for the period of irregularity https://sl.statebank/service-charges-fees • Government tax/stamp duty and all other statutory charges/fees for financial services, if applicable
	Terms and Conditions	Product information and terms and conditions are subject to change from time to time. You may contact the Branches for further information.
	Documents Required	The list of documents required with the application is mentioned in the Application itself. You may download the application via https://sl.statebank/download-forms and/ or contact the branches for further information.
	Procedure to obtain the product / service	• Contact the branches or visit any branch and discuss the financial requirement with an officer who will guide you through the loan application process or;

		Download the application from the Bank's Corporate Website and submit the application along with the list of required documents as mentioned in the application to the any of our branches.
	Complaint Handling Procedure	The complaint handling procedure can be inquired through our Bank website https://sl.statebank/customer-care
Personal Loan (Happy Loan)	Main product features	Amount - LKR 2.00 Mio Repayment - 5 years Security - Two third party guarantees
	Eligibility	- Local Employees / Sri Lankan nationalities working at Indian High Commission, Colombo and their offices located at Kandy, Jaffna, Hambantota and any other place in Sri Lanka, having 2 years confirmed service with terminal benefits. - Local Employees / Sri Lankan nationalities having 2 years confirmed service with terminal benefits, working at Sri Lankan subsidiaries of Indian Corporates with External Credit Rating of 'A' and above.
	Annual Effective Interest Rate	Current interest rates available on inquiry from Branches or in the Corporate Website of the Bank https://sl.statebank/interest-rates
	Penalties, Other Charges and fees	The following fees will be applicable, as appropriate. Current rates will be available on inquiry from Branches. - Processing fees - Additional Interest - 2% on the irregular portion for the period of irregularity https://sl.statebank/service-charges-fees - Government tax/stamp duty and all other statutory charges/fees for financial services, if applicable
	Terms and Conditions	Product information and terms and conditions are subject to change from time to time. You may contact the Branches for further information.

	Documents Required	The list of documents required with the application is mentioned in the Application itself. You may download the application via https://sl.statebank/download-forms and/ or contact the branches for further information.
	Procedure to obtain the product / service	• Contact the branches or visit any branch and discuss the financial requirement with an officer who will guide you through the loan application process or; • Download the application from the Bank's Corporate Website and submit the application along with the list of required documents as mentioned in the application to the any of our branches.
	Complaint Handling Procedure	The complaint handling procedure can be inquired through our Bank website https://sl.statebank/customer-care

Personal Loan (Easy Loan)	Main product features	Amount - USD 25,000/- or equivalent in LKR Repayment – Up to expiry of Resident Visa validity period
	Eligibility	Expatriate staff of High Commission of India
	Annual Effective Interest Rate	Current interest rates available on inquiry from Branches or in the Corporate Website of the Bank https://sl.statebank/interest-rates
	Penalties, Other Charges and fees	The following fees will be applicable, as appropriate. Current rates will be available on inquiry from Branches. • Processing fees • Additional Interest - 2% on the irregular portion for the period of irregularity https://sl.statebank/service-charges-fees • Government tax/stamp duty and all other statutory charges/fees for financial services, if applicable
	Terms and Conditions	Product information and terms and conditions are subject to change from time to time. You may contact the Branches for further information.

	Documents Required	The list of documents required with the application is mentioned in the Application itself. You may download the application via https://sl.statebank/download-forms and/ or contact the branches for further information.
	Procedure to obtain the product / service	• Contact the branches or visit any branch and discuss the financial requirement with an officer who will guide you through the loan application process or; • Download the application from the Bank's Corporate Website and submit the application along with the list of required documents as mentioned in the application to the any of our branches.
	Complaint Handling Procedure	The complaint handling procedure can be inquired through our Bank website https://sl.statebank/customer-care
SBI Gold Loan	Main product features	Type of product - Overdraft/ Demand Loan Minimum Loan Amount - LKR 50,000/- Maximum Loan Amount - LKR 5,000,000/- Security - Pledge of gold ornaments Repayment Period - Overdraft – 1 year Demand Loan – 3 Months / 6 Months / 1 year No prepayment Charges
	Eligibility	a) Any person who is Eighteen (18) years of age. b) Should be a resident of Sri Lanka.
	Annual Effective Interest Rate	Current interest rates available on inquiry from Branches or in the Corporate Website of the Bank https://sl.statebank/interest-rates
	Penalties, Other Charges and fees	The following fees will be applicable, as appropriate. Current rates will be available on inquiry from Branches.

		• Processing fees • Gold Appraiser fee • Additional Interest - 2% on the irregular portion for the period of irregularity https://sl.statebank/service-charges-fees • Government tax/stamp duty and all other statutory charges/fees for financial services, if applicable
	Terms and Conditions	Product information and terms and conditions are subject to change from time to time. You may contact the Branches for further information.
	Procedure to obtain the product / service	Please contact or visit our branches located at Fort, Trincomalee and Kandy
	Complaint Handling Procedure	The complaint handling procedure can be inquired through our Bank website https://sl.statebank/customer-care
Corporate Loans	Products offered	Please visit our Bank website for check the corporate loan products offered by our Bank https://sl.statebank/corporate-products
	Penalties, Other Charges and fees	Please visit our Bank website for check the charges pertaining to corporate loans https://sl.statebank/service-charges-fees
	Procedure to obtain the product / service	You may contact the Branches / Credit Department at Head Office for further information.
	Complaint Handling Procedure	The complaint handling procedure can be inquired through our Bank website https://sl.statebank/customer-care