

### SDB bank Fees & Charges

The revised charges will be effective from **10<sup>th</sup> April 2024**.

#### 1. Customer Accounts and Deposits

##### Accounts and Deposits - Maintenance Charges (Rs.)

Closing a Savings Account	500.00
Dormant Account Maintenance fee - Balance less than Rs. 5,000/- (Quarterly)	525.00
Issue a duplicate pass book for lost/damage pass book	500.00
Issue certificate for lost FD certificate	1,500.00
Issuance of balance confirmation letters for Embassies, Auditors, Other institution ( Not applicable for SANASA societies)	800.00
Computer generated account statement per page)	300.00
Retrieval of past records over 12 months (per occasion)	550.00
Standing order setup charges	550.00
Subsequent changes in standing order instructions	300.00
Standing order cancelation charge (new)	300.00
Change of Nomination	550.00
Dormant Account activation *	550.00

\* The above-mentioned charges will be excluded for minor account

#### 2. Cheque Related Transactions

Cheque issuing charges ( Except loan disbursement & 3rd party loan settlement)	Up to Rs. 100,000/- - Rs. 550.00
	Over Rs. 100,000/- - Rs. 1,500.00
Cheque cancellation charges	Rs. 300/- Peop/BOC/HNB charges
Cheque return charges	Rs. 550/- + postage +Peop/BOC/HNB charges
Cheque issuing - standing orders	Rs. 500/- + postage (only for other institutions)
Cheque issuing - remittance of interest on deposits held with SDB	Rs.750/- (including postage)
Cheque purchasing charges - Government cheques only (salary remittance will be exempted from above charge)	Minimum of Rs. 1,250/- or 3% from the value of the cheque which ever more

### 3. Debit Card, ATM Transactions and SMS Banking

Fee Type	Charges (Rs.)
<b>Debit card fees</b>	
Annual fee	550.00
Joining fee	1,000.00
Renewal fee	550.00
Pin re-issue fee	300.00
Lost card replacement fee	1,250.00
<b>ATM Transaction fees</b>	
<b>Withdrawal</b>	
SDB ATMs	5.00
Other all local banks ATMs	30.00
<b>Balance inquiry fee</b>	
SDB ATMs	FOC
Other local banks ATMs	10.00
<b>Mini statement</b>	
SDB ATMs	10.00
<b>SMS Alert service</b>	
SMS Joining fee	350.00
Annual fee	350.00

### 4. SLIPS / CEFTS Transactions

Category	SLIPS (Rs.)	CEFTS (Rs.)
Outward	50.00	100.00
Inward	FOC	FOC

### 5. Advances

#### 5.1. Documentation charges on loans (Including Renewals)

Category (Rs)	Charges (Rs.)		
	Individual, Society & Companies	Refinance & Interest subsidiary Loans	
		Societies	Individual & Companies
50,001 - 100,000	2,000.00		
100,0001 - 250,000	3,000.00	5,000.00	5,000.00
250,001 - 500,000	4,000.00		
500,001 - 1,000,000	6,000.00	7,500.00	7,500.00
1,000,001 - 2,500,000	8,000.00	12,500.00	12,500.00
2,500,001 - 5,000,000	10,000.00	15,000.00	15,000.00
5,000,001 - 10,000,000	17,500.00	20,000.00	22,500.00
10,000,001 - 49,999,999	0.10% subject to a minimum of Rs. 25,000.00	0.10% subject to a minimum of Rs.35,000.00	0.10% subject to a minimum of Rs. 40,000.00
50 Mn & above	0.50%	0.50%	0.50%

5.2 For Uththamachara loans Rs. 2,000.00/= will be applied for all Army KIA/MIA/DIA members' new salary transfers, handle by SDB Head office through Army "Pay and Record" office at Panagoda.

### 5.3 Charges on Leasing & Hire purchase

Category (Rs.)	Charges (Rs.)
Tender application charges (Leasing)	2,000.00

Description	Fees Amount (Rs.)	
	Category	Fee Amount
Documentation Fees - Normal /*Promotional packages	500,000 & Below	6,500.00
	500,001 - 1,000,000	7,500.00
	1,000,001 - 5,000,000	12,500.00
	5,000,001 & Above	15,000.00
	<b>* Subject to decide according to package</b>	
Reschedule Fee	10,000.00	
Fee for issuing Duplicate Deletion	3,000.00	
Retrieval of Archived Documents (Archive box)	1,500.00	
Asset Replacement Fee	15,000.00	
RMV Processing Fee (For registered vehicles)	4,550.00	
RMV amendments processing fee	4,000.00	
Transfer and Amendments on priority	Processing fee + Professional fee (Approx. Rs. 15,000.00)	
Stamp Duty - Finance Leasing	1% on total receivable	
Invoice Processing fee	5,000.00	
Due Date Change (On client request)	5,000.00	
Balance Confirmation	1,000.00	
Termination Letter	1,000.00	
Sale Price - Normal Rental Less than Rs. 10,000/=	6,500.00	
	3,000.00	
Letter confirming settlement	500.00	
No arrears letter	500.00	
Payment history	1,000.00	
Cheque return charges	2,500.00	
CRIB clearance letter	1,000.00	
* Administration fee	2,500.00	
Yard Administration fee	5,000.00	
RMV transfer fee for reprocess vehicle	RMV charges + Professional fee (Approx. Rs. 15,000.00)	
RMV Processing Fee for reprocess vehicle	1,000.00	
Parking fee - M/bikes (for non-bonded vehicles) per month	5,000.00	
Parking fee - Cars, Vans & SUVs (for non-bonded vehicles) per month	7,500.00	
Parking fee - All other vehicles (for non-bonded vehicles) per month	10,000.00	

\* Applicable when refunding excess funds in terminated lease facilities if any

**5.4 Processing charges on SME & Business loans (Apply to Corporate loans for registered Companies)**

Category (Rs.)	SME Business Loans (Rs.)
Up to 1,000,000	5,000.00
1,000,001 - 2,000,000	7,750.00
2,00,001 - 3,000,000	12,500.00
3,000,001 - 5,000,000	13,000.00
Above 5,000,000	0.10% subject to minimum 15,000.00

**5.5 Documentation charges on Cash Advances**

Category (Rs)	Charges (Rs.)
Up to 25,000.00	550.00
25,001.00 – 100,000.00	1,500.00
100,001.00 and above	0.05% of the loans subject to minimum of Rs. 5,000 and maximum of Rs.10,000

**\*50% of the above-mentioned charges will be applicable to Co-Operative societies.**

**5.6 Commission on Bank Guarantee**

Category	Charges (Rs.)
Against cash	Minimum Rs. 3,000 <b>or</b> 0.50% from value of Bank Guarantee
Against other security	Minimum Rs. 5,000 <b>or</b> 2.5% from value of Bank Guarantee

**Above charges will be applied on pro-rate basis p.a.**

**5.7 Transport charges on customer inspection (to be recovered from the customer)**

Distance in Km	Amount (Rs.)
Up to 19 Kms	2,500.00
Above 20 Kms	135/- per Km

**5.8 Charges for Enhancement/Top-up Loan Facilities**

Enhanced / Top-up Loan value (Rs.)	Charges (Rs.)
Up to 1,000,000	6,000.00
1,000,001 - 2,000,000	7,000.00
2,000,001 to 3,000,000	8,000.00
3,000,001 to 4,000,000	9,000.00
4,000,001 to 5,000,000	10,000.00
Above 5,000,001	12,500.00

## 5.9 Loan reschedule and restructuring charges

Below Rs 500,000 Loans	Regular	2,500.00
	NPL	3,500.00
Rs 500,001 to 2,500,000 loans	Regular	10,000.00
	NPL	12,500.00
Rs 2,500,001 to 10,000,000 loans	Regular	12,500.00
	NPL	17,500.00
Rs 10,000,001 and above loans	Regular	20,000.00
	NPL	25,000.00

## 5.10 Loan review charges

### 5.10.1 Pension/ Salary backed loans (i.e. Personal, Upahara and Uththamachara)

Description	Slab (Based on the loan outstanding)	Amount
		(Rs)
One-time charge to be applied only on floating rate loans where the rate of interest had been reduced through post review	Below Rs. 1,000,000	2,500.00
	Rs. 1,000,001 to Rs. 2,499,999	3,000.00
	Rs. 2,500,000 to Rs. 4,999,999	4,000.00
	Rs. 5,000,000 to Rs. 9,999,999	5,500.00
	Rs. 10,000,000 and above	10,000.00

### 5.10.2. SME Co-operative and any other loan (excluding cash backed NPL loans)

Description	Slab (Based on the loan outstanding)	Amount
		(Rs)
Annual charge to be applied considering the annual review conducted at branch level as well as at CCD (based on the value) on both fixed floating rate loans)	Below Rs. 1,000,000	3,000.00
	Rs. 1,000,001 to Rs. 2,499,999	3,500.00
	Rs. 2,500,000 to Rs. 4,999,999	5,500.00
	Rs. 5,000,000 to Rs. 9,999,999	10,000.00
	Rs. 10,000,000 and above	12,500.00

## 5.11 Gold Loans

### Document charges

Description	Charges (Rs.) Per each loan facility
Up to 500,000/- (Per each loan facility)	100.00
500,001.00 and above	200.00
Gold loan reminder charges	100.00
Notice of demand	150.00

## 5.12 Early settlement penalty (apply for both, part payments & payments)

### Loan early settlement penalty (automated in ICBS)

Period	Charges (Rs.)
Less than 1 year to maturity	1% of the outstanding capital
More than 1 year up to 2 years to maturity	2% of the outstanding capital
More than 2 years up to 3 years to maturity	3% of the outstanding capital
More than 3 years to maturity	4% of the outstanding capital

#### Note: Early settlement penalty is exempted for the following categories

1. Enhance/top-up existing facilities by granting a new loan.
2. Cash margin loans.
3. Refinance loans.
4. Loans in NPL category/pre-maturity settlements of NPL loans

**5.13 Penalty Charge** - 2% per annum for the arrears after 5days.

**Late Fee Charge** - Loan interest for the arrears principal portion.

#### Reminder Charge

Loan/Lease 1<sup>st</sup> Reminder - No charge

Loan/Lease 2<sup>nd</sup> Reminder - Rs. 150.00

Pawning 2<sup>nd</sup> Reminder - Rs. 100.00

Pawning 3<sup>rd</sup> Reminder - Rs. 100.00

#### 5.14 Fees on Business Banking facilities

50 Mn to 100 Mn	Minimum Rs.250,000.00 or 0.25% from facility amount whichever the higher
100 Mn to 250 Mn	
250 Mn to 500 Mn	
500 Mn above	Minimum 1,250,000 or 0.25 % from facility amount whichever the higher

#### 5.15 CRIB Charges (Lease & Loans)

Category	Charges (Rs)
Corporate Clients	1,000.00
Individual Clients	500.00

### 6. Legal Charges

Service Type	Category	Charges from Customer (Rs.)	For Panel Lawyers (Rs.)
Title work (this amount can be waived off on release of mortgage)	Credit facility from Rs. 100,000 to Rs. 500,000	12,000.00	7,000.00
	Rs 500,000 to Rs. 1,000,000	15,000.00	7,500.00
	Over Rs 1,000,000	20,000.00	9,000.00
Preparation of mortgage bonds		2,500.00	
Professional charges to execute mortgage bounds	Less than Rs 100,000	6,000.00	5,000.00
	Rs 100,000 to Rs 1,500,000	1% + VAT	50% of charges recovered from the customer (excluding VAT)
	Rs. 1,500,001 to Rs. 3,000,000	1.5% + VAT	50% of charges recovered from the customer (excluding VAT)
	Rs. 3,000,001 and above	1% + VAT and refund charges levied for title report	50% of charges recovered from the customer (excluding VAT)

	Drafting and executing deeds of postponement/Deed of declarations/Deed of discharge/Deed of renunciation/deed of rectification/power of attorney.	18,000.00	15,000.00
	In the case of double attestation	Maximum charge up to Rs 6,000.00 + VAT	Maximum charge up to Rs. 5,000.00
Preparation and filling of documents in courts	Filing proxy (excluding court stamp fees)	7,000.00	5,000.00
	Filing plaint, typing summons, fiscal papers and other documents (excluding court stamp fees)	15,000.00	10,000.00
Photocopy charges	Without Photocopy bills	5,000.00	5,000.00
	With Photocopy bills	Actuals (face value of the bills)	
Postal stamp @ envelop fees	Without bills	2,000.00	
	With bills	Actuals (face value of the bills)	
Preparing plaint for filling cases	Case value up to Rs, 500,000	10,000.00	
	Case value above Rs, 500,001	12,000.00	
Drafting letters of demand Including postal charges (per loan inquiry)	Case value up to Rs, 500,000	3,000.00	
	Case value above Rs, 500,001	5,000.00	
Filling of declaration and lispence		10,000.00	7,500.00
Drafting & filling of answer/objections and replication		10,000.00	7,500.00
Preparation of affidavit		10,000.00	6,500.00
Preparation and filling of affidavit- Evidence of chief		15,000.00	10,000.00
Preparation and filling of ex-parte affidavit		12,000.00	8,000.00



Filing motion/other documents for further steps		5,000.00	3,000.00
Preparation and filling of written submission		15,000.00	10,000.00
Preparation and filling list of witness (excluding stamp fees)		10,000.00	7,500.00
Preparation and filling list of issues (excluding stamp fees)		10,000.00	7,500.00
Cancellation of lispendance and releasing of documents (receipts to be produced for expenses)		12,000.00	10,000.00
Preparation of settlement decree and filling in courts (a certified copy of decree and journal entry need to be produced along with the fee note)		10,000.00	8,000.00
Preparation of decree, filling and servicing to the defendant (a certified copy of decree and journal entry need to be produced along with the fee note)		10,000.00	8,000.00
Write application, preparing & filling writ papers (excluding stamp fees) (payments in receipt of execution of writs shall be made with prior approval of head of legal or regional legal officers)	Personal Guarantee	7,500.00	5,000.00
	Mortgage including lispendance cancellation	12,000.00	10,000.00
Court appearance ( If council is retained by panel lawyer for trail prior permission should be obtained from head of legal or regional officer regarding payments)	Per appearance for each case up to trial stage	7,500.00	5,000.00
	Trial (If handled by panel lawyer)	7,500.00	7,000.00
Branch Leases	(from customer excluding stamp fee)	1.5% + VAT	
Perusing commercial agreements	(shared by both parties)	25,000.00	
Perusing and approving draft deeds/bank guarantees/power of attorney/moveable mortgages/stock mortgages		10,000.00	
Issuing deeds and other legal formats		10,000.00	
The maximum legal fee for executing and instrument of cancellation of mortgage		5,000.00	

## 7. Valuation Charges (For Panel of Valuers)

Forced sale value	Charges (Rs.)
Up to Rs. 100,000	1,500 (minimum fee)
Over Rs. 100,000 to Rs. 1,000,000	150.00 per each Rs.100,000
Over Rs. 1,000,000 to Rs. 10,000,000	1,250.00 per million
Over Rs. 10,000,000 to Rs. 20,000,000	1000.00 per million
Over Rs. 20,000,000 to Rs. 50,000,000	650.00 per million
Over Rs. 50,000,000 to Rs. 100,000,000	350.00 per million
Over Rs. 100,000,000	200.00 per million

**Note: In addition to above, valuers are entitled to charge transportation expenses Rs. 135/- per Km maximum up to Rs. 10,000/-**

## 8. Charges on Upay & BIB

### 8.1. Upay Charges

Fee Type	Charges (Rs.)
SDB to SDB Fund transfer	FOC
SDB to other bank Fund transfer	30
Other Bank to other bank Fund transfer	30
Other Bank to SDB Fund transfer	20
Credit Card payments - SDB to other banks	30
Credit Card payments - Other Bank to other banks	30
Bill Payments - per transaction charge	30

### 8.2. BIB Charges

Fee Type	Charges (Rs)
Annual Fee	FOC
Joining Fee	FOC
SDB to SDB Fund Transfer	FOC
SDB to Oher Bank Fund Transfer	30.00
Bill Payments - per transaction	30.00

## 9. Others

### 9.1. e-Channeling Fee

<b>Category</b>	Colombo Hospitals	Rs.295/-
	Outstation Hospitals	Rs.120/-

### 9.2. Tender and procurement charges

<b>Category</b>	<b>Tender supplier fee (Rs.)</b>	<b>Tender acceptance fee (Rs.)</b>
Below 10 Mn	1,000.00	2,000.00
Above 10 Mn	2,000.00	5,000.00