

Key Facts Document – Procedures to follow and further information

Key Facts Document – Lending

Product Type	Description
Vehicle Leasing	<p><u>Key Features and Nature of the Product</u></p> <p>CDB Vehicle Leasing offers a range of features to customers who intend to purchase vehicles, including Three Wheels, Motor Cars, Jeeps, and dual-purpose vehicles. This product provides an affordable monthly instalment with an extended repayment period of up to six (6) years.</p> <p>CDB Vehicle Leasing is available to individuals and business entities aged between 18 to 60 years who wish to purchase vehicles for personal use and the customer can use the vehicle during the facility tenure, and the ownership of the vehicle will be transferred to the customer once the full repayment of the lease has been made.</p> <p><u>Interest Rate and Penalty, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> • The Interest Rate for the lease will be applied in accordance with the prevailing Market Rates. • The Following Charges are applicable for Vehicle Leasing facility: <ul style="list-style-type: none"> - CRIB charge per report Rs.350/-, Inspection charge Rs.2,250/-, Documentation charge Rs.2,750/-, Processing charges, Suraksha Life Insurance Rs.1,500/- per year, Stamp charge, Valuation and RMV will be charged depend on the facility and regulatory requirements. - Not paid rental Charges for Motor Bike, Three Wheeler, Mini Truck and Tractor – Rs.500/-, for other vehicles - Rs.750/-. - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month). - Cheque Return charge Rs.3,500/-. - Postal charge - Registered post Rs.750/-, Normal Rs.250/-. - Call charges, Visit charges, Legal charges, Letter issuing charges will be charged according to the scenario. - Other levies which may be imposed by the government, regulators or other Revenue Authorities from time to time.

Procedure to obtain Product/ Service

The following documents are required to process a Vehicle Leasing Application;

Note – The leasing will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer

1. Individuals;

- Identification Proof – (NIC/DL/PP/BR)
- Address Proof (NIC/Utility Bill/GS Certificate)
- Income Proof – (Salary Slips/Bank Documents/other Income Proof Documents)
- Guarantor details – (ID Proof/Billing Proof/Income Proof)
- Vehicle details – (Supplier Details/Vehicle Valuation Report)

2. Limited Liability Company;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Board Resolution)
- Address Proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income Proof – (Audited Financial Statements for last three years/Bank Statements for last six Months/Tax Returns for last three years/ other Income Proof Documents)
- Guarantor details – (ID Proof/Billing Proof/ Income Proof/ Address proof)
- Vehicle details – (Supplier Details/Vehicle Valuation Report)

Terms and Conditions

- The purpose of the facility should be specifically for the purchase of vehicles for personal use.
- LTV ratio will be based on Credit Risk Management Policy of the Company in compliance with LTV Direction issued by CBSL.
- The Loan Tenure can be extended for a maximum period of Six years (72 Months).
- Repayment of the lease will be made through rentals, which are calculated using the equated method.
- Applicant should clearly establish the income and ability to serve the monthly rentals of the intended facility.
- Credit discipline will be justified based on the CRIB report of the applicant and spouse.

	<ul style="list-style-type: none"> All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements. <p><u>Applicable Legal Provision</u></p> <ul style="list-style-type: none"> Finance Leasing Act No.56 of 2000 Finance Business Act No.42 of 2011 and respective amendments
Vehicle Mortgage Loan	<p><u>Key Features & Nature of the Product</u></p> <p>CDB offers a Vehicle Mortgage Loan for customers who seeking financial support for personal or business needs. This loan is secured by mortgaging an already owned vehicle. The vehicle serves as collateral for the loan and this facility allows customers to access funds while retaining ownership of their vehicle, which can be used for a variety of financial requirements.</p> <p>CDB Vehicle Mortgage Loan is available to customers aged between 18 to 60 years, including both individuals and business entities, who are seeking financial support for various purposes such as business expansion or personal expenses.</p> <p><u>Interest Rate and Penalty, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates. The Following Charges are applicable for Vehicle Mortgage Loan facility: <ul style="list-style-type: none"> CRIB charge per report Rs.350/-, Inspection charge Rs.2,250/-, Documentation charge Rs.2,750/-, Suraksha Life Insurance Rs.1,500/- per year, Processing Charges, Stamp charge, Valuation, RMV charges, Mortgage Bond Registration and Mortgage Protection will be charged depend on the facility and regulatory requirements. Not paid rental Charges is Rs.750/-. Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month). Cheque return charge Rs.3,500/-. Postal Charge - Registered Post Rs.750/-, Normal Post Rs.250/-. Call visit charges, Legal charges and Letter issuing charges may vary according to the scenario.

- Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.

Procedure to obtain Product/Service

The following documents are required to process a Vehicle Mortgaged loan application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.

- **Individuals;**
- Identification Proof – (NIC/DL/PP/BR)
- Address Proof - (NIC/Utility Bill/GS Certificate)
- Income Proof – (Salary Slips/Bank Documents/Other Income Proof Documents)
- Guarantor details – (ID Proof/Billing Proof/Income Proof)
- Vehicle details – (Supplier Details/Vehicle Valuation Report)

2. Limited Liability Company;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Business Resolution)
- Address Proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income Proof – (Audited Financial Statements for last three years/Bank Statements for last six months /Tax Returns for last three years/ other Income Proof Documents)
- Guarantor details – (ID Proof/ Billing Proof/ Income Proof/ Address proof)
- Vehicle details – (Supplier Details/Vehicle Valuation Report)

Terms and Conditions

- LTV ratio will be based on Credit Risk Management Policy of the Company in compliance with LTV Direction issued by CBSL
- The Loan Tenure can be extended for a maximum period of Six years (72 Months).
- Repayment of the loan will be made through instalments, which are calculated using the equated method.
- Applicant should clearly establish the income and ability to serve the monthly instalments of the intended facility.
- Credit disciplinary will be justified based on the CRIB report of the applicant.

	<ul style="list-style-type: none"> All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements. <p><u>Applicable Legal Provision</u></p> <ul style="list-style-type: none"> Mortgage act No. 06 of 1949 As amended by Act No. 3 of 1990 Debt Recovery Act No 2 of 1990 as amended by Act No 9 of 1994 Civil Procedure Code and respective amendments
Pledge Loans	<p><u>Key Features and Nature of the Product</u></p> <p>Pledge loans are granted for existing Auto finance customers of CDB, having satisfactory repayments over a period of time. Applicants will be granted a separate loan facility against existing Lease/ Hire Purchase/ Mortgage Loan and prevailing Vehicle/Asset will be considered as the security.</p> <p>CDB Pledge Loan is available for the customer who are aged between 18 - 60 years, Individuals and Registered business entities (i.e. Sole proprietorship, Partnerships, Companies) eligible to apply for a Pledge Loan facility based on his/her requirements.</p> <p><u>Interest Rate and Penalty, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates. The Following Charges are applicable for Pledge Loan facility: <ul style="list-style-type: none"> CRIB charge per report Rs.350/-, Inspection charge Rs.2,250/-, Documentation charge Rs.2,750/-, Processing charges, Valuation, Mortgage Bond Registration and Mortgage Protection will be charged depend on the facility and regulatory requirements. Not paid rental Charges is Rs.500/-. Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month). Cheque return charge Rs. 3,500/-. Postal charge - Registered post Rs.750/-, Normal Rs.250/-. Call charges, Visit charges, Legal charges, Letter issuing charges will be charged according to the scenario. Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.

Procedure to obtain Product/Service

The following documents are required to process a Pledge Loan Application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer

1. Individuals;

- Identification Proof – (NIC/DL/PP/BR)
- Address Proof - (NIC/Utility Bill/GS Certificate)
- Income Proof – (Salary Slips/Bank Documents/Other Income Proof Documents)
- Guarantor details – (ID Proof/Billing Proof/Income Proof)
- Vehicle/Asset details – (Supplier Details/ Valuation Report)

2. Limited Liability Company;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Business Resolution)
- Address Proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income Proof – (Audited Financial Statements for last three years/Bank Statements for last six Months /Tax Returns for last three years/ other Income Proof Documents)
- Guarantor details – (ID Proof/ Billing Proof/ Income Proof/ Address proof)
- Vehicle details – (Supplier Details/Vehicle Valuation Report)

Terms and Conditions

- The Minimum matured facility rentals at the time of applying for the loan should be twelve (12) Months.
- The Loan Tenure can be extended for a maximum period of Five years (60 Months).
- LTV ratio will be based on Credit Risk Management Policy of the Company in compliance with LTV Direction issued by CBSL.
- Facility repayments of the existing credit facility should be satisfactory based on recovery comments.
- Applicant should clearly establish the income and ability to serve the monthly instalments of the intended facility.
- Credit discipline will be justified based on the CRIB report of the applicant.
- All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements.

	<p><u>Applicable Legal Provision</u></p> <ul style="list-style-type: none"> • Mortgage Act of No. 6 of 1949 and Subsequent Amendments • Debt Recovery Act No 2 of 1990 as amended by Act No 9 of 1994 and respective amendments • Civil Procedure Code and respective amendments
Home Loans	<p><u>Key Features and Nature of the product</u></p> <p>CDB Home Loan offers a hassle-free and convenient housing loan facilities to customers providing them an opportunity to make their dream home a reality.</p> <p>Following purposes will be considered for granting Home loans;</p> <ul style="list-style-type: none"> - To purchase of a bare land or land with fully/ partially completed residential building - Purchase of a bare land and construction of a residential house - Construction of a residential house on a land owned by the applicant - To complete partially constructed house or extensions to an existing house - Renovation of an existing house <p>CDB Home Loan is available to customers aged between 18 to 60 years, including Salaried Employees in both public and private sectors, Professionals, and Business Owners. The loan is secured against a mortgage on the applicant's residential property, with repayment backed by salary or income assignment.</p> <p><u>Interest Rate and Penalty, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> • The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates. • The Following Charges are applicable for Home Loan facility: <ul style="list-style-type: none"> - CRIB charge per report Rs.350/-, Inspection charge Rs.2,250/-, Documentation charge Rs.2,750/-, Title Report Fee Rs.5,000/-, Processing charges, Valuation, Stamp duty, Service Charges, Legal Fee, Fire Insurance, Title Insurance, Mortgage Bond Registration and Mortgage Protection will be charged depend on the facility and regulatory requirements. - Early loan settlements subjected to penal rate. - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month). - Cheque return charge Rs.3,500/-. - Not paid rental Charges is Rs.750/-.

- Postal charge - Registered post Rs.750/-, Normal Rs.250/-.
- Call charges, Visit charges, Legal charges, Letter issuing charges will be charged according to the scenario.
- Other levies which may be imposed by the government, regulators or other revenue authorities from time to time

Procedure to obtain Product/Service

The following documents are required to process a Home Loan application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer

1. Individuals;

- Identification Proof – (NIC/DL/PP/BR)
- Address Proof - (NIC/Utility Bill/GS Certificate)
- Income Proof – (Salary Slips/Bank Documents/Other Income Proof Documents)
- Guarantor details (If applicable)– (ID Proof/Billing Proof/Income Proof)
- Collateral details – (Deed Copy/Approved Survey Plan/Street Line Certificate/Non vesting Certificate/ Certificate of Ownership/Extract of the Lands/Approved Building Plan/Certificate of Conformity)

2. Limited Liability Company;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Board Resolution)
- Address Proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income Proof – (Audited Financial Statements for last three years/Bank Statements for last six Months /Tax Returns for last three years/ other Income Proof Documents)
- Guarantor details (If applicable) – (ID Proof/ Billing Proof/ Income Proof/ Address proof)
- Collateral details – (Deed Copy/Approved Survey Plan/Street Line Certificate/Non vesting Certificate/ Certificate of Ownership/Extract of the Lands/Approved Building Plan/Certificate of Conformity)

Terms and Conditions

- Loan Amount is varying with the purpose of loan facility;
 - Purchasing of Machinery/ Equipment /vehicles: 70% of the invoice value.
 - Construction of a building: 80% of the Bill of Quantities (BOQ) value.
 - Purchasing of land with a building: 70% of the collateral value.
- Repayment terms up to 10 years and structured repayment plan in line with the customer cash flow.

	<ul style="list-style-type: none"> • Mortgage Protection Cover and Fire Insurance at highly competitive premiums, ensuring that property and loan are protected against unforeseen circumstances. • Applicant should clearly establish the income and ability to serve the monthly instalments of the intended facility. • Credit discipline will be justified based on the CRIB report of the applicant. • All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements. <p><u>Applicable Legal Provision</u></p> <ul style="list-style-type: none"> • Mortgage Act of No. 6 of 1949 and Subsequent Amendments • Debt Recovery Act No 2 of 1990 as amended by Act No 9 of 1994. • Civil Procedure Code and respective amendments
Business Loans	<p><u>Key Features and Nature of the Product</u></p> <p>CDB Business loans will be granted for the commercial requirements for various business needs. Following purposes will be considered for granting business loans;</p> <ul style="list-style-type: none"> • To purchase of a bare land or land with fully/ partially completed commercial building • Purchase of a bare land and construction of a commercial building • Construction of a commercial building on a land owned by the applicant • To complete partially constructed commercial building or extensions to an existing commercial building • Renovation of an existing commercial building • Business working capital requirements • Financing on commercial projects <p>CDB Business Loan is available to customers aged between 18 to 60 years, including Sole Proprietors, Business Partnerships, and Public and Private Limited Companies. This loan is secured by a mortgage on the applicant's residential or commercial property, with repayment backed by income assignment.</p> <p><u>Interest Rate and Penalty, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> • The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates. • The Following Charges are applicable for Business Loan:

- CRIB charge per report Rs.350/-, Inspection charges Rs.2,250/-, Documentation charge Rs.2,750/-, Processing charges, Valuation, Title Insurance, Mortgage Bond Registration and Mortgage Protection will be charged depend on the facility and regulatory requirements.
- Early loan settlements subject to penal interest rate.
- Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month).
- Cheque return charge Rs. 3,500/-.
- Not paid rental Charges is Rs.750/-.
- Postal charge - Registered post Rs.750/-, Normal Rs.250/-.
- Call charges, Visit charges, Legal charges, Letter issuing charges will be charged according to the scenario.
- Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.

Procedure to obtain Product/ Service

The following documents are required to process a Business Loan application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular Applicant.

1. Individuals;

- Identification Proof – (NIC/DL/PP/BR)
- Address Proof - (NIC/Utility Bill/GS Certificate)
- Income Proof – (Salary Slips/Bank Documents/Other Income Proof Documents)
- Guarantor details – (ID Proof/Billing Proof/Income Proof)
- Collateral details – (Deed Copy/Approved Survey Plan/Street Line Certificate/Non vesting Certificate/ Certificate of Ownership/Extract of the Lands/Approved Building Plan/Certificate of Conformity)

2. Limited Liability Company;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Board Resolution)
- Address Proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income Proof – (Audited Financial Statements for last three years/Bank Statements for last six months /Tax Returns for last three years/ other Income Proof Documents)

	<ul style="list-style-type: none"> • Guarantor details – (ID Proof/ Billing Proof/ Income Proof/ Address proof) • Collateral details – (Deed Copy/Approved Survey Plan/Street Line Certificate/Non vesting Certificate/ Certificate of Ownership/Extract of the Lands/Approved Building Plan/Certificate of Conformity) <p><u>Terms and Conditions</u></p> <ul style="list-style-type: none"> • Applicant should demonstrate over 02 years of operations of the business in Sri Lanka with sound financial background. • Loan Amount is varying with the purpose of loan facility; • Purchasing of Machinery/ Equipment /vehicles: 70% of the invoice value. • Construction of a building: 80% of the Bill of Quantities (BOQ) value. • Purchasing of land with a building: 70% of the collateral value • Repayment terms up to 10 years and structured repayment plan in line with the customer cash flow. • Mortgage Protection Cover and fire insurance at highly competitive premiums, ensuring that property and loan are protected against unforeseen circumstances. • Applicant should clearly establish the income and ability to serve the monthly rentals of the intended facility. • Credit discipline will be justified based on the CRIB report of the applicant. • All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements <p><u>Applicable Legal Provision</u></p> <ul style="list-style-type: none"> • Mortgage act of No. 6 of 1949 and Subsequent Amendments • Debt Recovery Act No 2 of 1990 as amended by Act No 9 of 1994 • Civil Procedure Code and respective amendments
<p>Term Loans</p>	<p><u>Key Features and Nature of the Product</u></p> <p>CDB Term Loan is to extend financial assistance to customers, fulfilling a diverse range of their financial needs in order to fulfil their personal and business needs by mortgaging a residential/ commercial property/Existing Active Fixed Deposits.</p>

CDB Term Loan is available to customers aged between 18 to 60 years, including individuals, Sole proprietors, Business Partnerships, and Public and Private Limited Companies. This loan is secured by a mortgage on the applicant's residential or commercial property, with repayment backed by income assignment.

Interest Rate and Penalty, Charges, Fees and Commission

- The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates.
- The Following Charges are applicable for Term Loan facility:
 - CRIB charge per report Rs.350/-, Inspection charges Rs.2,250/-, Documentation charge Rs.2,750/-, Processing charges, Mortgage Bond Registration and Mortgage Protection (if applicable) will be charged depend on the facility and regulatory requirements.
 - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month).
 - Cheque return charge Rs. 3,500/-.
 - Not paid rental Charges is Rs.750/-.
 - Postal charge - Registered post Rs.750/-, Normal Rs.250/-.
 - Call charges, Visit charges, Legal charges, Letter issuing charges will be charged according to the scenario.
 - Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.

Procedure to obtain Product/Service

The following documents are required to process a Term Loan Application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular Applicant.

1. Individuals;

- Identification Proof – (NIC/DL/PP/BR)
- Address Proof - (NIC/Utility Bill/GS Certificate)
- Income Proof – (Salary Slips/Bank Documents/Other Income Proof Documents)
- Guarantor details (If applicable) – (ID Proof/Billing Proof/Income Proof)
- Collateral details – (Collateral Ownership Details/ Collateral Details)

	<p>2. Limited Liability Companies;</p> <ul style="list-style-type: none"> • Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Board Resolution) • Address Proof – (If address changed - Form 13) • Latest Form 15 – (to obtain updated information about the Company) • Income Proof – (Audited Financial Statements for last three years/Bank Statements for last six months /Tax Returns for last three years/ other Income Proof Documents) • Guarantor details (If applicable) – (ID Proof/Billing Proof/Income Proof/Address Proof) • Collateral details – (Collateral Ownership Details/ Collateral Details) <p><u>Terms and Conditions</u></p> <ul style="list-style-type: none"> • Repayment terms up to 5 years and structured repayment plan in line with the customer cash flow. • Mortgage Protection Cover and fire insurance at highly competitive premiums, ensuring that property and loan are protected against unforeseen circumstances. • Applicant should clearly establish the income and ability to serve the monthly rentals of the intended facility. • Credit discipline will be justified based on the CRIB report of the applicant. • All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements. <p><u>Applicable Legal Provision</u></p> <ul style="list-style-type: none"> • Mortgage act of No. 6 of 1949 and Subsequent Amendments • Debt Recovery Act No 2 of 1990 as amended by Act No 9 of 1994. • Civil Procedure Code and respective amendments
<p>Agri & Fisheries Loan</p>	<p><u>Key Features and Nature of the Product</u></p> <p>CDB Agri & Fisheries Loan is designed to provide financial support to customers within the agriculture and fisheries value chains, including Agri & Fishery SMEs, Individual Farmers, and Farmer-Based Organizations.</p> <p>CDB Agri & Fisheries Loan is available to customers aged between 18 to 60 years who are engaged in activities within the agriculture and fisheries sectors.</p> <p>The following purposes are considered for financing under this Agriculture and Fisheries Lending;</p> <ul style="list-style-type: none"> • Support the acquisition of advanced machinery and equipment for enhanced productivity.

- Facilitate infrastructure development for upgrading facilities in line with modern standards.
- Improve transportation efficiency for agricultural and fisheries products.
- Promote energy efficiency through the use of renewable energy solutions.
- Encourage the adoption of Climate SMART Agricultural practices and modern farming techniques.

Interest Rate and Penalty, Charges, Fees and Commission

- The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates.
- The Following charges are applicable for Agri & Fisheries lending facility:
 - CRIB charge per report Rs.350/-, Inspection charge Rs. 2,250/-, Documentation charge Rs. 2,750/-, Title Insurance and Processing charge will be charged according to the facility and regulatory requirements.
 - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month).
 - Not paid rental Charges is Rs.750/-.
 - Cheque return charge Rs. 3,500/-.
 - Postal charge - Registered Post Rs.750/-, Normal Rs.250/-.
 - Call visit charges, Legal charges and Letter issuing charges may vary according to the scenario.
 - Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.

Procedure to obtain Product / Service

The following documents are required to process a Agri/Fisheries loan application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.

1. Individuals;

- Identification proof – (NIC/DL/PP)
- Address proof - (NIC/Utility bill/GS certificate)
- Income proof – (Salary Slips/Bank Documents/other income proof documents)
- Guarantor details – (ID proof/Billing proof/Income Proof)
- Proof of Fisheries & Agricultural Activity – License/Permits for the specific activity.
- Project Proposal – (If applicable)
- Collateral Proof - (Titles or ownership documents of assets offered as collateral-If applicable)

- Supplier Invoice – (If applicable)

2. Limited Liability Companies;

- Identification proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Board Resolution)
- Address proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income proof – (Audited Financial Statements for last three years/Bank Statements for last six months /Tax Returns for last three years/ other Income Proof Documents)
- Guarantor details – (ID proof/billing proof/ Income Proof/ Address proof)
- Proof of Fisheries & Agricultural Activity – License/Permits for the specific activity.
- Project Proposal – (If applicable)
- Collateral Proof - (Titles or ownership documents of assets offered as collateral-If applicable)
- Supplier Invoice – (If applicable)

Terms and Conditions

- The loan value of the facility will depend on the specific purpose of the loan, as follows:
- Purchasing of Machinery/ Equipment /vehicles: 70% of the invoice value.
- Construction of a building: 80% of the Bill of Quantities (BOQ) value.
- Purchasing of land with a building: 70% of the collateral value
- Loan Period will be minimum 24 Months and maximum 72 Months
- Applicants must have a minimum of five years of experience in the relevant field
- Applicant should clearly establish the Agri /Fisheries business based purpose, income capacity and ability to serve the monthly rentals of the intended facility.
- Credit disciplinary will be justified based on the CRIB report of the applicant, company and guarantor.
- All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements.

Applicable Legal Provision

Mortgage Act No. 06 of 1946 as amended by Act No. 3 of 1990 and respective amendments

<u>MSME</u>	<p><u>Key Features and Nature of the Product</u></p> <p>Micro, Small, and Medium Enterprises (MSME) Loans are specifically designed to support the growth and development of small businesses. These loans provide the essential funds required for various business needs, including expansion, covering operational expenses, and fulfilling other financial requirements.</p> <p>CDB MSME Loan is available to individuals and various business entities, aged between 18 to 60 years, engaged in a wide range of business sectors and value chains. This includes companies and cooperatives involved in manufacturing, processing, storage, transport, and marketing of various commodities.</p> <p>The following purposes are considered for financing under this MSME product;</p> <ul style="list-style-type: none"> • Acquisition of Modern Machinery and Equipment: Purchase of advanced machinery and equipment for processing different product • Acquisition of Land and land with Factory Building: Purchase of commercial land and land with factory building for operating business • Infrastructure Development: Construction or renovation of factory buildings, including warehouse facilities, storage facilities, cool rooms, and laboratory • Purchase of Transportation Vehicles: Acquisition of vehicles such as mini-trucks, freezer trucks, and other relevant transportation unit <p><u>Interest Rate and Penalty, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> • The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates • The following charges are applicable for MSME lending facility: <ul style="list-style-type: none"> - CRIB charge per report Rs.350/-, Inspection Rs. 2,250/-, Documentation Rs. 2,750/-, Title Insurance and Processing will be charged according to the facility and regulatory requirements. - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month). - Cheque return charge Rs. 3,500/-. - Not paid rental Charges is Rs.750/-. - Postal charge - Registered Post Rs.750/-, Normal Rs.250/-. - Call visit charges, Legal charges and Letter issuing charges may vary according to the scenario. - Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.
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Procedure to obtain Product / Service

The following documents are required to process a loan application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.

1. Individuals;

- Identification proof – (NIC/DL/PP)
- Address proof - (NIC/Utility bill/GS certificate)
- Income proof – (Salary Slips/Bank Documents/other income proof documents)
- Guarantor details – (ID proof/Billing proof/Income Proof)
- Proof of Activity – License/Permits for the specific activity
- Project Proposal – (If applicable)
- Collateral Proof- (Titles or ownership documents of assets offered as collateral-If applicable)
- Supplier Invoice & Vehicle Detail – (If applicable)

2. Limited Liability Companies;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Board Resolution)
- Address Proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income Proof – (Audited Financial Statements for last three years/Bank Statements for last six months /Tax Returns for last three years/ other Income Proof Documents)
- Guarantor details – (ID proof/Billing proof/ Income Proof/ Address proof)
- Proof of Activity – License/Permits for the specific activity.
- Project Proposal – (If applicable)
- Collateral Proof- (Titles or ownership documents of assets offered as collateral-If applicable)
- Supplier Invoice & Vehicle Detail – (If applicable)

Terms and Conditions

- The Facility Amount will depend on the specific purpose of the loan, as follows:
- Purchasing of Machinery, Equipment and Vehicle – 70% of the invoice

	<ul style="list-style-type: none"> • Construction of building -80% of BOQ value • Purchasing of land with building- 70% of the collateral value • Loan Period will be Minimum 24 Months and Maximum Period will be 72 Months • Applicants must have a minimum of five (5) years of experience in the relevant field. • Two acceptable guarantors should be obtained for each facility. • Acceptable Collateral- following collateral are acceptable for MSME Loan; • Movable Vehicle • Marketable Immovable land, land with building • Movable and Immovable machinery and equipment • Fixed Deposits • Applicant should clearly establish the business based purpose, income capacity and ability to serve the monthly rentals of the intended facility. • Credit disciplinary will be justified based on the CRIB report of the applicant, company and guarantor. • All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements <p><u>Applicable Legal Provision</u></p> <p>Mortgage act No. 06 of 1946 as amended by Act No. 3 of 1990 and respective amendments</p>
<p><u>Ijarah</u></p>	<p><u>Key Features and Nature of the Product</u></p> <p>Ijarah is whereby the owner (CDB) of an asset transfers its usufruct to client for an agreed period at an agreed consideration. The corpus of the leased asset remains in the ownership with CDB and only its usufruct is transferred to the client on a predetermined rental. CDB Ijarah Leasing is available to customers, aged 18 to 60 years, including salaried employees, self-employed entrepreneurs, business entities (registered corporates), and professionals registered with a recognized professional body.</p> <p><u>Rental, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> • Rental will be mentioned in the Ijarah Facility Offer Letter based on the prevailing market rates. • The Following charges are applicable for Ijarah leasing facility:

- CRIB charge per report Rs.350/-, Inspection Rs. 2,250/-, Documentation Rs. 2,750/-, Stamp duty 1% from the total receivable (if applicable), Vehicle Insurance, Valuation, Processing and RMV will be charged according to the facility and regulatory requirements.
- Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month).
- Cheque return charge Rs. 3,500/-.
- Call charges, visit charges, Legal charges, repossession charges, letter issuing charges will be charged according to the scenario.
- Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.
- Administrative fee of 3% on total rental outstanding will be charged as recovery fee.

Procedure to obtain Product/Service

The following documents are required to process a Ijarah application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.

1. Individuals;

- Identification Proof – (NIC/DL/PP/BR)
- Address Proof - (NIC/Utility bill/GS certificate)
- Income Proof – (Salary Slips/Bank Documents/other income Proof Documents)
- Guarantor details – (ID proof/Billing proof/Income Proof/Address Proof)
- Vehicle details – (Supplier Details/Vehicle details)

2. Limited Liability companies;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Board Resolution)
- Address Proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income proof – (Audited Financial Statements for Last Three Years/Bank Statements for last six Months/Tax Returns for Last Three Years/other income proof documents)
- Guarantor details – (ID Proof/billing proof/ Income Proof Address proof)
- Vehicle details – Supplier Details/Vehicle details

	<p><u>Terms and Conditions</u></p> <ul style="list-style-type: none"> • Purpose should be lease Vehicles/Machineries • LTV ratio will be based on Credit Risk Management Policy of the Company in compliance with LTV Direction issued by CBSL • Lease period will be minimum of 12 Months and maximum of five years (60 Months). • Repayment: Equated instalments, structured or bullet payments according to a pre-agreed schedule with the customer. • Insurance should be done through a Takaful provider, since ownership is with CDB. • Credit disciplinary will be justified based on the CRIB report of the applicant and spouse. • All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements. <p><u>Applicable Legal Provision</u></p> <ul style="list-style-type: none"> • Finance Leasing Act No 56 of 2000 and respective amendments
Operating Leasing Facilities	<p><u>Key Features and Nature of the product</u></p> <p>Operating lease is a contract that allows for an asset's use, but does not convey ownership rights of the asset. This lease facility allows client to use the asset without incurring the high expenses involved in purchasing it. CDB Operating Leasing Facilities are available to individuals, businesses, and corporate entities who require temporary access to assets such as vehicles or equipment for personal or professional use, without the need to purchase them outright.</p> <p><u>Rental, Penalty, Charges, Fees and Commission</u></p> <p>The Following charges are applicable for Operating Leasing facility:</p> <ul style="list-style-type: none"> - Vehicle Insurance will be charged according to the facility. - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month). - Cheque return charge Rs. 3,500/-. - Postal charge - Registered Post Rs.750/-, Normal Post Rs.250/-.

- Call visit charges, Legal charges, Repossessing charges, Letter issuing charges will be charged according to the scenario.
- Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.

Procedure to obtain Product/ Service

The following documents are required to process an Operating lease application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.

1. Individuals;

- Identification proof – (NIC/DL/PP /BR)
- Address proof - (NIC/Utility Bill/GS certificate)
- Income proof – (Salary Slips/Bank Documents/other Income Proof Documents)

2. Limited Liability Companies;

- Identification proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Business Resolution)
- Address proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income proof – (Audited Financial Statements for Last Three Years/Bank Statements for Last Six Months/ Tax Returns for last three years /other income proof documents)

Terms and Conditions

- Repayment: Equated rental payments, according to a Pre-Agreed schedule with the customer.
- Credit disciplinary will be justified based on the CRIB report of the applicant.
- All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements

Applicable Legal Provision

Finance and lease act No.56 of 2000 and subsequent amendments

Machinery Lease	<p><u>Key Features and Nature of the product</u></p> <p>CDB Machinery Leasing Facility is offered for both movable and immovable machines and equipment to individuals and corporate entities who have been engaged in business for a minimum of two (2) years. These facilities are tailored to meet the specific business requirements of the borrower, enabling them to access the necessary machinery and equipment without the need for outright purchase, thereby providing financial flexibility for business growth and operations.</p> <p><u>Interest Rate and Penalty, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> • The Interest Rate for the leasing will be applied in accordance with the prevailing Market Rates • The Following charges are applicable for Machinery leasing facility: <ul style="list-style-type: none"> - CRIB charge per report Rs.350/-, Inspection Rs. 2,250/-, Documentation Rs. 2,750/-, Suraksha Life Insurance Rs.1500/- per year, Stamp duty, Vehicle Insurance, Valuation and Processing will be charged according to the facility and regulatory requirements. - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month). - Cheque return charge Rs. 3,500/-. - Not paid rental Charges is Rs.750/-. - Postal charge - Registered post Rs.750/-, Normal Rs.250/-. - Call charges, Visit charges, Legal charges, Repossessing charges, Letter issuing charges will be charged according to the scenario. - Other levies which may be imposed by the government, regulators or other revenue authorities from time to time. <p><u>Procedure to obtain Product/Service</u></p> <p>The following documents are required to process a Machinery leasing application;</p> <p>Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.</p>

1. Individuals;

- Identification proof – (NIC/DL/PP/BR)
- Address proof - (NIC/Utility bill/GS certificate)
- Income proof – (Salary Slips/Bank Documents/other income proof documents)
- Guarantor details – (ID proof/Billing proof/Income Proof)
- Collateral Detail – (Supplier Details/ Machinery Detail)

2. Limited Liability Companies;

- Identification proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Business Resolution)
- Address proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income proof – (Audited Financial Statements for last three years/Bank Statements for last six Months/Tax Returns for Last Three Months/other income proof documents)
- Guarantor details – (ID proof/billing proof/ Income Proof Address proof)
- Collateral Detail – (Supplier Details/ Machinery Detail)

Terms and Conditions

- Collateral should be Brand new or used machines within 5 years from Year of Manufacturing(YOM)
- Maximum facility period will be Five Years (60 Months).
- Two acceptable guarantors must be provided for each facility.
- Applicant should clearly establish the income and ability to serve the monthly rentals of the intended facility
- Credit disciplinary will be justified based on the CRIB report of the applicant and spouse
- All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements.

Applicable Legal Provision

Finance and lease act No.56 of 2000 and respective amendments

Murabahah

Key Features and Nature of the product

Murabahah is a trade finance option (sale of goods/vehicle) that operates in compliance with Shariah guidelines. A key feature of the Murabahah facility is that the cost of the goods/vehicle and the profit margin of the seller (CDB) are disclosed to the customer at the time of entering into the Murabahah agreement. In this arrangement, CDB sells the goods/vehicle to the customer, and the customer agrees to pay the sale price on a deferred payment basis.

CDB Murabahah facility is available for individuals, Businesses, Salaried Employees, Entrepreneurs and businesses in specific segments who wish to acquire asset without resorting to interest based transactions while complying with Islamic principles.

Instalments, Charges, Fees and Commission

- Instalment will be mentioned in the Murabahah Facility Offer Letter based on the prevailing market rates.
- The Following charges are applicable for Murabahah lending facility:
- CRIB charge per report Rs.350/-, Inspection Rs. 2,250/-, Documentation Rs. 2,750/-, Stamp duty 0.1% from the total receivable (If applicable), Vehicle Insurance, Valuation, Processing and RMV will be charged according to the facility and regulatory requirements.
- Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month).
- Cheque return charge Rs. 3,500/-.
- Call charges, Visit charges, Legal charges, Repossessing charges, Letter issuing charges will be charged according to the scenario.
- Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.
- Administrative fee of 3% on total rental outstanding will be charged as recovery fee.

Procedure to obtain Product/Service

The following documents are required to process a Murabahah lending application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.

1. Individuals;

- Identification Proof – (NIC/DL/PP/ BR)

- Address Proof (NIC/Utility bill/GS certificate)
- Income Proof – (Salary Slips/Bank Documents/other income proof documents)
- Guarantor details – (ID proof/Billing proof/Income Proof)
- Collateral details – (Supplier Details/Vehicle details/Land

2. Limited Liability Companies;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Board Resolution)
- Address Proof – (If address changed - Form 13)
- Latest Form 15 – (to obtain updated information about the Company)
- Income Proof – (Audited Financial Statements for Last Three Years/Bank Statements for Last Six Months/Tax Returns for Last Three Years/Other Income Proof documents)
- Guarantor details – (ID proof/billing proof/ Income Proof Address proof)
- Collateral details – (Supplier Details/Vehicle details)

Terms and Conditions

- Purpose of the facility should be purchasing Vehicles/Goods.
- Maximum Repayment period is 05 years (60 Months).
- LTV ratio will be based on Credit Risk Management Policy of the Company in compliance with LTV Direction issued by CBSL.
- Applicant should clearly establish the income and ability to serve the monthly rentals of the intended facility.
- Credit disciplinary will be justified based on the CRIB report of the applicant.
- All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements.

Applicable Legal Provision

Mortgage Act No. 06 of 1946 as amended by Act No. 3 of 1990 and respective amendments

Personal Loan	<p><u>Key Features and Nature of the Product</u></p> <p>Personal Loan will be grant in a specific time period for any legitimate personal purpose. CDB Personal Loan address all financial needs with a hassle-free scheme designed for customers who are in salaried- permanent employment, entrepreneurs and SME business entities for their specific personal requirements.</p> <p>CDB Personal Loans categories are as Follows;</p> <ul style="list-style-type: none"> - Executive Loan - Doctor Loans - Professional Loans - Nurse Loans - Government Loans - Non-Executive Loans - Mass Market Loans - Pre-approved Loans - 70% DBR Premier Loans - Seven-year Loan, - Micro & SME Loan - Personal loan for entrepreneurs & self-employed. <p><u>Interest Rate and Penalty, Charges, Fees and Commission</u></p> <ul style="list-style-type: none"> • The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates • The Following charges are applicable for Personal loan facility: <ul style="list-style-type: none"> - CRIB charge per report Rs.350/-. - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month). - Cheque return charge Rs. 3,500/-. - Not paid rental Charges is Rs.500/-. - Postal charge - Registered post Rs.750/-, Normal Rs.250/-. - Call charges, Visit charges, Legal charges, Letter issuing charges will be charged according to the scenario.

	<ul style="list-style-type: none"> - Other levies which may be imposed by the government, regulators or other revenue authorities from time to time. <p><u>Procedure to obtain Product/Service</u></p> <p>The following documents are required to process a Personal Loan application; Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.</p> <ul style="list-style-type: none"> • Identification proof – (NIC/DL/PP/BR) • Address proof (NIC/Utility bill/GS certificate) • Income proof – (Salary Slips/Bank Documents/Other income proof documents) • Guarantor details – (ID proof/Billing proof/Income Proof) <p><u>Terms and Conditions</u></p> <ul style="list-style-type: none"> • Maximum Repayment period is 7 years (84 Months) • An acceptable guarantor must be provided for the loan. • Applicant should clearly establish the income and ability to serve the monthly rentals of the intended facility. • Credit disciplinary will be justified based on the CRIB report of the applicant and spouse. • All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements. <p><u>Applicable Legal Provision</u></p> <p>Mediation Board Act No. 72 of 1988 and respective amendments</p>
Solar Loan	<p><u>Key Features and Nature of the Product</u></p> <p>The CDB Solar Roof Loan is designed to support the installation of rooftop solar generation systems focused on sustainable energy consumption, offering long-term benefits such as eliminating electricity bills for customers.</p> <p>This facility is available to Sri Lankan citizens aged between 18 to 60 years, the loan is accessible to salaried employees, self-employed entrepreneurs, Business Owners, Business Entities (Registered Corporates), and professionals registered with a recognized professional body.</p>

Interest Rate and Penalty, Charges, Fees and Commission

- The Interest Rate for the loan will be applied in accordance with the prevailing Market Rates
- The Following charges are applicable for loan facility:
 - CRIB charge per report Rs.350/-, Documentation Rs. 2,750/-, Insurance and Processing will be charged according to the facility and regulatory requirements.
 - Annual SMS charge is Rs.360/- (Rs.30/- per month). If the customer is using more than one product from CDB, the Annual SMS charge is Rs.600/- (Rs.50/- per month).
 - Cheque return charge Rs. 3,500/-.
 - Postal charge - Registered Post Rs.750/-, Normal Rs.250/-.
 - Call visit charges, Legal charges and Letter issuing charges may vary according to the scenario.
 - Other levies which may be imposed by the government, regulators or other revenue authorities from time to time.

Procedure to obtain Product/Service

The following documents are required to process a Solar Loan application;

Note – The loan will be processed, after successfully completing the Customer Due Diligence (CDD) for the particular customer.

1. Individuals;

- Identification Proof – (NIC/DL/PP/BR)
- Address Proof (NIC/Utility bill/GS certificate)
- Income Proof – (Salary Slips/Bank Documents/other income proof documents)
- Guarantor details – (ID proof/Billing Proof/Income Proof)
- Solar Roof details – (Supplier Details/Solar details)
- From Supplier – (CEB Clearance Report/Feasibility Report/Supplier Details)

2. Limited Liability Companies;

- Identification Proof – (Certificate of Incorporation/Form 40 or Form 1/Article of Association/Business Resolution)

	<ul style="list-style-type: none"> • Address Proof – (If address changed - Form 13) • Latest Form 15 – (to obtain updated information about the Company) • Income Proof – (Audited Financial Statements for last three years/Bank Statements for last six Months/Tax Returns for last three years/other income Proof documents) • Guarantor details – (ID proof/billing proof/ Income Proof /Address proof) • From Supplier – (CEB Clearance Report/Feasibility Report/Supplier Details) <p><u>Terms and Conditions</u></p> <ul style="list-style-type: none"> • Maximum loan Amount will be 75% of the supplier's cost for Solar PV installation. • Maximum Repayment period is 6 years (72 Months). • This Facility is applicable for customers who consume electricity more than 200 units per month. • Opening a CDB savings account by the customer is mandatory and additional income generated through the solar panel should be remitted to CDB savings account. • An insurance policy should be obtained against the risk of damage caused to the solar panel due to lightning or natural perils. • Applicant should clearly establish the income and ability to serve the monthly rentals of the intended facility. • Credit disciplinary will be justified based on the CRIB report of the applicant. • All facilities will be evaluated according to the Environmental and Social Management System (ESMS) policy and other mandatory compliance requirements. <p><u>Applicable Legal Provision</u> Mortgage Act No. 06 of 1946 as amended by Act No. 3 of 1990 and respective amendments</p>
Clarifications and Inquiries	<ul style="list-style-type: none"> • Please Contact our 24/7 CDB hotline 0117 388 388 • Email us on customercare@cdb.lk • Please visit nearest CDB branch