



Indian Bank Sri Lanka

Charges List 2025-26

**Indian Bank - Colombo
No. 356, Galle Road
Colombo-03**

Service charges - With effect from 01.10.2025
(Excluding Government Levies)

1. REMITTANCES

	Criteria	Per TT
1.1	Outward Telegraphic Transfers	
	In U.S. Dollars	
1.11	PFCA	Commission 1.00% Min USD 5.00 Max USD 40.00 SWIFT USD 6.00
1.12	BFC	Commission 1.00% Min USD 10.00 Max USD 50.00 SWIFT USD 6.00
1.13	Savings / Current Account	SWIFT USD 6.00
	- Non-Commercial	Min LKR 1,000.00 Max LKR 6,000.00
	- Commercial	Min LKR 2,000.00 Max LKR 20,000.00

	Criteria	Per TT
1.2	Inward Telegraphic Transfers	
1.21	Foreign Currency Accounts	
1.211	Individuals	Swift charges USD 5.00
1.212	Corporates Up to \$50,000.00 Above \$50,000.00	Swift charges USD 10.00 USD 30.00
1.22	Local Currency accounts	
1.221	Savings / Current Account	Individual LKR 1,000.00 Corporate LKR 2,000.00

1.3	Fund Transfers		
1.31	RTGS	Any amount	LKR 400.00
1.32	CEFT	Any amount	LKR 100.00
1.33	SLIPS	Any amount	LKR 100.00
1.34	ATM Cash withdrawal	For inquiry Withdrawal	LKR 10.00 LKR 30.00
1.35	Issue of ATM card		LKR 500.00
1.36	SMS Alert		Free

	Criteria	Per DD	
1.4	Demand Drafts		
1.41	Against FC		
		Up to USD 5,000.00 Above USD 5,000.00 Nostro charges (if applicable)	USD 10.00 USD 20.00 USD 10.00
1.43	Against LKR		
1.431	For Customers	Commission - Minimum - Maximum	0.50% USD 10.00 USD 40.00
1.432	For non-customers	Commission - Minimum - Maximum Nostro Charges - Excluding Amex/ACU	1.00% USD 10.00 USD 40.00 USD 10.00
1.44	Cancellation of DD	With instrument Without instrument - Commission - SWIFT	USD 1.00 USD 5.00 USD 5.00
1.45	FNC ISSUED	Up to \$ 3,000.00 Above \$ 3,000.00	USD 1.00 USD 1.00 per \$ 1,000.00

2. BILLS

	Criteria	Per Bill	
2.1	Bills		
2.11	Import Bills / Local Bills		
2.111	- DA - DP	Commission - Minimum - Nostro - Swift Commission - Minimum - Nostro - Swift	0.50% LKR 7,000.00 USD 25.00 LKR 1,800.00 0.35% LKR 5,000.00 USD 25.00 LKR 1,800.00
2.112	Copy documents endorsement	Commission - Minimum	0.50% LKR 5,000.00
2.12	Export Bills		
2.121	FBN / FBP/LBN	Commission - Minimum - Maximum	0.35% USD 30.00 USD 300.00
2.122	FOBC	Commission Minimum - Maximum	0.35% USD 30.00 USD 300.00
2.123	Export L/C Advising	Commission -Customer -Non-Customer Amendment -Customer -Non customer	LKR 6,000.00 LKR 8,000.00 LKR 5,000.00 LKR 7,500.00
2.124	FBN – OTHERS	Commission Minimum Maximum	0.25% USD 50.00 USD 1,000.00

	Criteria	Per Bill	
2.2	Collection Cheques		
2.21	Cheques Purchased	Discounting charges	AWPLR+1.5%*
2.22	Local Cheques Purchased Cheques up to LKR 100,000.00	Commission -Minimum	0.30% LKR 500.00
	Cheques over LKR 100,000.00	Commission -Minimum -Maximum	0.30% LKR 500.00 LKR 10,000.00
2.23	FOBC Cheques		
2.231	Proceeds in Foreign Currency		
	-Personal Accounts -Commercial Accounts	Nostro Charges Commission	USD 5.00 USD 5.00

LETTER OF CREDIT AND GUARANTEES

	Criteria	Per Instrument	
3.1	Letters of Credit / SBLC		
3.11	Import LC	Commission-Sight LC Minimum	0.50% LKR 7,500.00
		For 100% cash margin LC Minimum	0.25% LKR 7,500.00
		DA additional for each quarter Minimum	0.125% LKR 7,500.00
		Amendment Commission	LKR 5,000.00
		Discrepancy Charges	USD 6.00
		SWIFT charges for LC related transactions	LKR 2,000.00
3.2	Guarantees		
3.21	Other Guarantee		
3.212	Guarantee with 100% cash deposit or FD	Commission Minimum	0.50% p.a. LKR 5,000.00
3.213	Guarantee with other securities	Commission Minimum	1.50%p.a. LKR 5,000.00
3.22	Shipping Guarantee	Commission Minimum	0.50% LKR 5,000.00
		Late cancellation charges for more than month	LKR 1,000.00

3. GENERAL CHARGES

	Criteria	Per Account	
4.1	Maintenance of Customer Accounts (LKR)		
4.11	Savings Accounts & Current accounts		
4.111	Maintenance of Minimum balance	Charges per month: Savings account Current account	LKR 300.00 (Min. bal. LKR 1,000.00) LKR 500.00 (Min. bal. LKR 10,000.00)
4.112	Changes in operational instructions	Per change	LKR 250.00
4.113	Issuance of Duplicate pass book	Per pass book	LKR 1,000.00
4.115	Closure of account	Savings account Current account FC accounts: BFC – USD BFC – INR	LKR 1,000.00 LKR 2,000.00 USD 5.00 INR 500.00
4.122	Cost of Cheque books	Per cheque leaf	LKR 35.00
4.123	Balance Confirmations	Per certificate: Retail Corporate	LKR 500.00 LKR 1,000.00
4.124	Inoperative accounts	Per change Savings account Current account	LKR 250.00 LKR 500.00
4.125	Stop payment	Marking	LKR 4,000.00
4.126	Cheque returns	Per Cheque For Refer to Drawers, Effects not realized Other reasons – Technical Returns CRN Charges	Inward Cheque Clearing LKR 4,000.00 LKR 1,000.00 LKR 350.00

4.127	Issuance of duplicate statement	Online Hard copy	Free LKR 250.00 up to 5 pages, more than 5 pages LKR 50.00 each page) LKR 250.00 for previous statements (per financial year)
	Criteria	Per Account	
4.2	Maintenance of Customer Accounts (Foreign Currency)		
4.21	Savings /PFC /BFC Accounts		
4.211	Maintenance charges	Minimum balance charge - Monthly (If minimum Balance of USD 10/- is not maintained) Service charge - Half yearly	USD 1.00 NIL
4.212	Issuance of duplicate pass book/ Statements	Per pass book/statement	USD 5.00
4.23	Fixed Deposits		
4.231	Issuance of Duplicate Receipt	Per Receipt	LKR 1,000.00
4.232	Issuance of Duplicate copy of	Tax certificate	LKR 500.00
4.3	Issue of Pay Orders / Standing Orders		
4.31	Pay Order	Per Order	
4.311	Issue of Pay Order	Commission Minimum Maximum	0.05% LKR 100.00 LKR 3000.00 (for govt. payments LKR 1500.00)
4.312	Cancellation of pay order issued	Per Pay Order	LKR 250.00

4.32	Standing Orders	Per Order	
4.321	Placing a standing order	Commission	LKR 250.00(Excluding Loan Repayment)
4.321	STOD to other banks	Commission	LKR 100.00
4.4	Rent on Lockers		
4.41	Annual Fee	Small Medium Large	LKR 3,000.00 LKR 4,500.00 LKR 6,500.00
4.42	Deposit for Lockers	Small Medium Large	LKR 40,000.00 LKR 60,000.00 LKR 100,000.00
4.43	Loss of Keys for Lockers	Forced Opening	LKR 25,000.00 + quotation charges
4.5	Processing Charges		
4.51	On Fresh Credit Proposals (WC/TL)	Charges -Minimum -Maximum Proposals through Agents	0.25% LKR 1,000.00 LKR 1.50 Mio 0.25%
4.52	On Renewal of Proposals (WC)	Charges -Minimum -Maximum	0.125% LKR 1,000.00 LKR 0.75 Mio
4.53	OD/DEPO & LABD	At the time of granting	0.05%
4.54	Issue of Certificates		
4.541	No Dues Certificate		LKR 1,000.00
4.542	Solvency Certificate	Below LKR 100.0 Mio Above LKR 100.0 Mio	LKR 10,000.00 LKR 25,000.00
4.543	Confirmation of Balance	Retail Corporate	LKR 500.00 LKR 1,000.00

4.544	CRIB Charges	Retail Corporate	LKR 500.00 LKR 1,000.00
4.545	Escrow charges		1% on credit limit
4.546	Unit visit charges	Commission Minimum Maximum	0.01% on the Credit Facility (Annually) LKR 5,000.00 LKR 50,000.00
	Excess / Overdrawing		2%
4.547	TOD		23%
4.548	Retrieval of Archives	Over 12 months	LKR 2,000.00
4.549	Early settlement of loans		Maximum 3% on outstanding balance
4.550	Penal interest	-For non-servicing interest -For non-servicing of installments -For non-submission of Balance sheets -For non-submission of stock statements -For non-submission of insurance -For non-renewal of accounts	Minimum 2% Maximum 3%

5.00	INTEREST RATES FOR LOAN PRODUCTS		
	Customers	For different credit facilities in LKR (WC/TL/ STL)	AAA AWPLR+0.75% AA AWPLR+1.25% A AWPLR+1.75% BBB+ AWPLR+2.00% BBB AWPLR+2.25% Below BBB AWPLR+3.5% For externally rated customers 0.25% rebate in Interest rate.
		For different credit facilities in FC	AAA SOFR+0.5% AA SOFR+1.5% A SOFR+2.25% BBB SOFR+2.5% Below BBB SOFR+3.5% For externally rated customers 0.25% rebate in Interest rate.
		Personal Loans-LKR	Minimum: AWPLR+1.5% Maximum: AWPLR+3.5%
		-USD	Minimum: SOFR +1.5% Maximum: SOFR+3.5%
		Vehicle loans	Minimum: AWPLR+1.0% Maximum: AWPLR+3.5%
		Housing Loans	Minimum: AWPLR+1.0% Maximum: AWPLR+2.5%
		Securitization loans	Fixed rates may be offered on case-to-case basis by the Credit Committee
		OD against deposit	Minimum: FD Rate+2% Maximum: FD Rate+3% Margin Required 10%
		Loan Against Deposit (LABD)	Minimum: FD Rate+1% Maximum: FD Rate+2% Margin Required 10%

*Charges may be reduced /waived at the discretion of Management based on the value of connection.

*Rate of interest may be varied from the list or offered on fixed rate basis by the Credit Committee based on the value of connection and prevailing market conditions.