

## **Branches**

### **Colombo**

★ Domestic Unit

★ Foreign Currency Banking Unit.

No.57, Sri Baron Jayatilleke Mawatha,  
Colombo - 1

Ph: 0112 447163, 2323402-&3

Fax: 0112 447562

e-mail : [ibcol@sltnet.lk](mailto:ibcol@sltnet.lk), [ibfcbu@sltnet.lk](mailto:ibfcbu@sltnet.lk)

### **Jaffna**

No.100, Stanley Road, Jaffna.

Ph: 021 222 0674

Fax : 021 2220675

e-mail : [ibjaffna@sltnet.lk](mailto:ibjaffna@sltnet.lk)

Web : [www.indianbank.lk](http://www.indianbank.lk)



## DEPOSITS

### Savings Accounts

- Savings Account
- RNNFC\* (Resident Non National Foreign Currency)
- NRFC\* (Non Resident Foreign Currency)
- RFC\* (Resident Foreign Currency)

\* Open in any designated Currencies.

- Interest on daily average balances. Credited in September and March.
- Account could be operated by Self, Joint, Either or Survivor & Former or Survivor.

### Documents Required for Opening Accounts

1. Copy of identification documents - i.e. NIC, Passport, etc.
2. Copy of address verification documents - i.e. Electricity, Water Bills, etc.
3. Copy of valid visa/permit for RNNFC, NRFC.

### Other Conditions:

Savings Account - LKR

- ▶ Passbook we will be issued for these accounts.
- ▶ If minimum Balance of LKR.1000/- is not maintained  
LKR.100/- will be charged monthly.
- ▶ Balance confirmation certificate LKR. 100/-.
- ▶ Duplicate Passbook LKR. 500/-.
- ▶ Change in operational Instruction LKR.100/-
- ▶ Closing of Account LKR.500/-

RNNFC/NRFC/RFC - FC

- ▶ Passbook we will be issued for these accounts.
- ▶ If minimum Balance of US\$.10/- is not maintained  
US\$.1/- will be charged per month.
- ▶ Duplicate Passbook US\$.5/-.
- ▶ Closing of Account- within 6 months US\$.5/-  
Above 6 months Nil

### Current Accounts

- Individual/ Joint
- Sole Proprietary/ Partnerships
- Company
- Society/Club/ Association
- FEEA\*\* (Foreign Exchange Earners Account)

\*\* Which can be held in any designated foreign currency in DU only

\*\* Foreign Exchange Earners Account - Foreign Exchange Earners are eligible to open this account on receipt of foreign currency. Merchandise exporters are eligible to open this account utilizing their export proceeds. These accounts may be maintained in the form of Current/ Savings / Fixed deposit account. These

export proceeds cannot be credited to any bank account in Sri Lanka which qualifies for tax exemptions or amnesty, such as NRFC or RFC accounts.

### Other Conditions:

- ▶ Minimum Balance of LKR.5000/- to not maintained and under Dollar currency accounts a minimum of USD 10/- is to be maintained.
- ▶ Service charge- LKR 2/- per transaction will be charged half yearly, minimum LKR.200/-.
- ▶ Cheque book will be issued - LKR 6/- per leaf.
- ▶ Balance confirmation certificate LKR. 100/-.
- ▶ Changes in operational instructions LKR 100/-.
- ▶ Attestation of Signature - LKR.100/-.
- ▶ Stop Payment- Marking - LKR.1000/-.
- ▶ Revocation - LKR.1000/-.
- ▶ Cheque Return\*\* - LKR.500/- per cheque .\*\* For technical reasons- Nil
- ▶ Issuance of duplicate statement -LKR. 100/- per page. Minimum LKR. 200/-
- ▶ Closure of account - LKR 1000/-

### Documents Required for Opening Accounts

Individual	Joint
-Application form -Copy of Identity card/passport -Introduction	-Application form -Copy of Identity card/passport Introduction
Sole Proprietary	Partnership
-Application form -Certified copy of the Certificate of Registrauon of an individual -Copy of Identity card/passport	-Application form -Certified copy of the Certificate of Registration of the Firm
Company	Society, Club, Association
-Application form -Certified of Incorporation -Certified to Commence Business (if a Public Company) -Certified copy of Memorandum and Articles of Association -Board Resolution of the Company	- Application form - Certified copy of Rules & Regulations of the Association or Club.



## Fixed Deposits

Short Term Deposit	Periods Available			For Rates: Contact Branch for updated Deposit Interest Rates
	1 months			
	3 months			
	6 months			
	1 years			
Fixed Deposit - Monthly Interest	2 years			
	3 years			
	4 years			
	5 years			
Fixed Deposit - Maturity	1 year			
	2 years			
	3 years			
	4 years			
	5 years			
Call Deposit- LKR				
Recurring Deposit -LKR	1 yr			
Variable Recurring Deposit	Min 12 months Max 120Mths			
Fixed Deposits- Foreign Currency ##	Interest rate negotiable			
# Senior Citizens above 55 years additional 0.50% interest. ## Any designated foreign currency				
Special Senior Citizens FD (Senior Citizens above 65 yrs) #	Upto 1 Mio	1YR	Direction as per CBSL	
Other Chargers : Issue of duplicate Certificate LKR 500/- Duplicate Tax Certificates LKR 500/- Balance confirmation Certificate LKR 100/-				
Non Residence Accounts				
SIA	Security Investment Account – Payment for a acquisition or transfer of shares shall be made trough this account.			
SFIDA	Special Foreign Currency Investor Deposit Account – Time or Saving Account In Sri Lanka Rupee or any designated foreign currency			