

**INDIAN OVERSEAS BANK
COLOMBO**

LIST OF DEPOSIT PRODUCTS

Sl No.	Type of Deposit	Particulars
1	Current Deposit	Domestic Currency
		Foreign currency 1.Securities Investment Account 2.EFC
2	Savings Deposit	Domestic Currency
		Foreign Currency
		1.NRFC
		2.RNNFC
		3.EFC
4.RFC		
3	Term Deposit	Domestic Currency
		1. Call Deposits
		2. Interest Payable Monthly/Quarterly/Half yearly
		3. Interest Payable on Maturity
		Foreign Currency
1.Special Foreign Inv Deposit		
2.EFC		
3.RFC		

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LIST OF LOAN PRODUCTS

Sl No.	Type of Loan
1	Overdraft/Cash Credit
2	Term Loans for infrastructure, development
3	Loan against deposits
4	Loan against Stock/Property
5	Trade Finance
6	Export Bill Finance – Rupee/Dollar Facilities
7	Import Bill Finance – Rupee/Dollar Facilities
8	Lending to SME sector
9	US Dollar Loans to Exporters
10	US Dollar Loans to Importers
11	Plantation Development Loans
12	Temporary overdraft

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OTHER SERVICES

Sl No.	Type of Service
1	Issue of Pay Orders/Drafts in LKR & Foreign Currency
2	Remittances
3	Safe Deposit Locker