



**INDIAN OVERSEAS BANK
COLOMBO
INTEREST RATE**

LOAN AND ADVANCE

PARTICULARS	EXISTING RATE	
	MINIMUM	MAXIMUM
Export Bill Finance - Rupee facilities	AWPLR/PLR	13.50%
Import Bill Finance - Rupee facilities	AWPLR/PLR	14.50%
Lease Finance	NA	NA
Lending to Medium Scale Industries (upto 05 years)	AWPLR/PLR (or) SOFR/COF + 0.50%	14.50%
Trade	AWPLR/PLR (or) SOFR /COF	13.50%
Residential Housing	NA	NA
Pawning	NA	NA
US Dollar Loans to Exporters	SOFR/COF + 0.50%	8.00%
TOD/Clean advances	18.00%	
Others	AWPLR/ PLR or SOFR 0.50%	14.50%
Rupee Facilities against Deposits (Demand Loan / CC)		
- Own rupee deposits	2% over the deposit rate	
- Third party rupee deposits	3% over the deposit rate	
- Own foreign currency deposits	PLR + 0.50%	
Foreign Currency Facilities against Deposits (Demand Loan / CC)		
- Own FCY deposits	2% over the deposit rate	
- Third party FCY deposits	3% over the deposit rate	