

## Our Portfolio

The Bank's primary lines of business are Corporate Banking, Branch and SME Banking, Small Business Enterprise Banking, Business Banking, Consumer Banking, Treasury and International Banking. The business lines are complemented by its subsidiaries, a joint venture and an associate company for services in

consultancy, information technology, industrial estate management, investment banking and fund management.

The Bank offers the full range of development and commercial banking solutions through its growing island-wide branch network.

Product/Service	Target Segment
<b>Project loans funded by credit lines</b>	
<i>Saubhagya</i>	Small and Medium Enterprises (SMEs)
New Comprehensive Rural Credit Scheme	Short-term cultivation
<i>Miridiya</i> (Aquatic Resources Development Revolving Fund)	Freshwater fish and prawn production, nurseries, processing plants, ornamental fish, aquatic plants, tissue culture and ornamental aqua plants  Targeted Districts: Anuradhapura, Ampara, Badulla, Batticaloa, Hambantota, Kurunegala, Matale, Moneragala, Nuwara Eliya, Polonnaruwa, Puttalam, Ratnapura, Trincomalee and Vavuniya
Self-employment Promotion Initiative Loan Scheme	Vocational qualification holders
Working capital loan scheme for registered tea factories	Registered tea factories
SMILE III Revolving Fund	SMEs
Commercial Scale Dairy Development Loan Scheme (CSDDLs)	Dairy sector
<i>Dasuna</i> Revolving Fund Phase II	SMEs in the Southern Province
Small and Medium Sized Enterprises Line of Credit (SMELoC)	SMEs
<i>Swashakthi</i> (Micro and Small Enterprises Development Loan Scheme)	Micro and small enterprises
<b>Other project loans</b>	
Term loans	Corporates, SMEs, professionals and individuals
<b>Working capital financing</b>	
→ Short-term working capital financing – overdrafts, revolving credit or short-term working capital loans	Current account holders, corporates, SMEs and entrepreneurs
→ Medium long-term loans to finance permanent working capital requirements	Corporates, SMEs and entrepreneurs
<b>Leasing facilities</b>	
'Easy Leasing' facilities for brand new and unregistered/registered vehicles, machinery, plant and equipment	Corporates, SMEs, entrepreneurs, professionals and individuals
<b>Hire purchase facilities</b>	
Hire purchase facilities for vehicles	Corporates, SMEs, entrepreneurs, professionals and individuals
<b>Guarantee facilities</b>	
Bid bonds, advance payment bonds, performance bonds, bank guarantees for credit purchase of goods	Corporates, SMEs, entrepreneurs, professionals and individuals

Product/Service	Target Segment
<b>Time deposits</b> A wide range of tailor-made time deposit products at competitive interest rates	Corporates, SMEs and individuals
<b>Loan syndication</b> Loans provided by a group of lenders which is structured, arranged and administered by one or several banks	Corporates
<b>Consultancy and advisory services</b> Provision of legal, tax, finance, market and other advisory services to start up a new business or revamp existing businesses	Corporates, SMEs and entrepreneurs
<b>Savings facilities</b> Supreme <i>Vaasi</i> – Offers a superior rate of interest	Businesses and individuals aged 18 years and above
Mega Bonus – Interest rates grow in tandem with the savings deposits	Businesses and individuals aged 18 years and above
Xtreme Saver - Offers the highest interest rate for LKR and Dollar denominated savings based on the account balance	Businesses and individuals aged 18 years and above
Vardhana Junior – Children’s savings account offering a range of gifts and support for higher education	Children below 18 years of age
Vardhana Junior Plus – Children’s savings account with a higher interest rate	Children below 18 years of age
Vardhana <i>Garusaru</i> – Offers an attractive interest rate with a range of other benefits	Senior citizens above 55 years of age
<b>Personal loans</b> Loans that help meet personal financing requirements	Self-employed individuals, professionals and salaried individuals
<b>Salary Booster</b> Overdraft facility that allows an advance of up to 90% of a month’s salary	Salaried individuals
<b>Pawning services</b> <i>Ranwarama</i> Pawning – Gold-pledged advances	Mass market/individuals
<b>Housing loans</b> <i>Sandella</i> – Flexible and convenient housing loans at affordable rates	Self-employed individuals, professionals and salaried individuals
<b>Education loans</b> Vardhana <i>Nenasa</i> – Flexible and convenient loan facilities for higher education	Individuals pursuing higher studies
<b>Other facilities</b> Includes a range of products and services such as current accounts, overdraft facilities, foreign currency accounts, credit card facilities, Vardhana Virtual Wallet, gift certificates, international trade services, off-shore banking, international payments, bancassurance, foreign money transfer via Western Union/Lanka Money Transfer and local payments.	Business community, entrepreneurs, professionals and individuals