Declared Lending Interest Rate by Economic Sector

Name of the bank: Commercial Bank of Ceylon PLC

	As on 01-07-2025		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry	12.50%	11.50%	13.50%
1. Agriculture	12.50%	11.50%	13.50%
a) Cultivation	12.50%	11.50%	13.50%
b) Plantation	12.50%	11.50%	13.50%
c) Agricultural Machineries and Implements	12.50%	11.50%	13.50%
d) Fertilizers and Pesticides Loans for Farmers	12.50%	11.50%	13.50%
e) Livestock	12.50%	11.50%	13.50%
f) Vegetables/Fruits Preservation in cold storage	12.50%	11.50%	13.50%
g) Agriculture Loan Disbursed through NGOs	12.50%	11.50%	13.50%
2. Fishing	12.50%	11.50%	13.50%
3. Forestry and Logging	12.50%	11.50%	13.50%
B. Industry	13.83%	12.75%	14.90%
1. Term Loan (Other than Working Capital Financing)	13.83%	12.75%	14.90%
a) Large Industries	14.75%	14.75%	14.75%
(aa) RMG	13.75%	12.75%	14.75%
(ab) Others	13.75%	12.75%	14.75%
b) Small and Medium Industries	13.83%	12.75%	14.90%
c) Cottage Industries/Micro Industries	13.83%	12.75%	14.90%
d) Service Industries	13.83%	12.75%	14.90%
2. Working Capital Financing (Excluding Export & Import Financing)	13.83%	12.75%	14.90%
a) Large Industries	13.75%	12.75%	14.75%
(aa) RMG	13.75%	12.75%	14.75%
(ab) Others	13.75%	12.75%	14.75%
b) Small and Medium Industries	13.83%	12.75%	14.90%
c) Cottage Industries/Micro Industries	13.83%	12.75%	14.90%
d) Service Industries	13.83%	12.75%	14.90%
C. Construction	13.00%	12.00%	14.00%
1. Housing (Commercial) For Developer/Contractor	13.00%	12.00%	14.00%
2 . Housing (Residential) in urban area for individual person	13.00%	12.00%	14.00%
3. Housing (Residential) in rural area for individual person	13.00%	12.00%	14.00%

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4. Infrastructure Development (Road, Culvert, Bridge, etc.)	13.00%	12.00%	14.00%
5. House Renovation or Repairing or Extension	13.00%	12.00%	14.00%
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	13.00%	12.00%	14.00%
7. Establishment of Solar panel	13.00%	12.00%	14.00%
8. Effluent Treatment Plant	13.00%	12.00%	14.00%
9. Loan against Work Order/Pay Order/Earnest Money	13.00%	12.00%	14.00%
10. Water-works	13.00%	12.00%	14.00%
11. Sanitary Services	13.00%	12.00%	14.00%
D. Transport	13.83%	12.75%	14.90%
1. Road Transport (excluding personal vehicle & lease finance)	13.83%	12.75%	14.90%
2. Water Transport (excluding Fishing Boats)	13.83%	12.75%	14.90%
3. Air Transport	13.83%	12.75%	14.90%
E. Trade & Commerce	13.83%	12.75%	14.90%
1. Wholesale and Retail Trade (CC, OD etc.)	13.83%	12.75%	14.90%
a) Wholesale Trading	13.83%	12.75%	14.90%
b) Retail Trading	13.83%	12.75%	14.90%
c) Other Commercial lending	13.83%	12.75%	14.90%
2. Procurement by Government	N/A	N/A	N/A
a) Jute	N/A	N/A	N/A
b) Paddy	N/A	N/A	N/A
c) Wheat	N/A	N/A	N/A
d) Others	N/A	N/A	N/A
3. Export Financing (PC, ECC etc.)	12.50%	11.50%	13.50%
a) Jute and Jute Products	12.50%	11.50%	13.50%
b) Tea	12.50%	11.50%	13.50%
c) Hides and Skins	12.50%	11.50%	13.50%
d) Ready-made Garments	12.50%	11.50%	13.50%
e) Non-traditional Items	12.50%	11.50%	13.50%
f) Other Exported Items	12.50%	11.50%	13.50%

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Economic Purposes	Declared rate	Lowest rate	Highest rate
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4. Import Financing (LIM, LTR, TR etc.)	13.83%	12.75%	14.90%
a) Food Items	13.83%	12.75%	14.90%
b) Petroleum and Petroleum Products	13.83%	12.75%	14.90%
c) Machineries and Implements	13.83%	12.75%	14.90%
d) Textile and Textile Products	13.83%	12.75%	14.90%
e) Electric and Electronic goods & Spares	13.83%	12.75%	14.90%
f) Sanitary Goods Including Tiles, Stones & Clinkers	13.83%	12.75%	14.90%
g) Cosmetics & Crockeries	13.83%	12.75%	14.90%
h) Medicine and Surgical Instruments	13.83%	12.75%	14.90%
i) New Automobiles	13.83%	12.75%	14.90%
j) Reconditioned Automobiles	13.83%	12.75%	14.90%
k) Chemicals (except Medicine)	13.83%	12.75%	14.90%
l) Iron and Steel Products	13.83%	12.75%	14.90%
m) Paper and Printed Papers	13.83%	12.75%	14.90%
n) Computer and Accessories	13.83%	12.75%	14.90%
o) Wood & Logging	13.83%	12.75%	14.90%
p) Plastic & Plastic Products including toys	13.83%	12.75%	14.90%
q) Leather Goods	13.83%	12.75%	14.90%
r) Poultry feeds	13.83%	12.75%	14.90%
s) Cattle feeds	13.83%	12.75%	14.90%
t) Coal	13.83%	12.75%	14.90%
u) Ship	13.83%	12.75%	14.90%
v) Other Imported Items	13.83%	12.75%	14.90%
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	13.83%	12.75%	14.90%
F. Other Institutional Loan	13.90%	12.90%	14.90%
1. Loan to Financial Corporations	13.90%	12.90%	14.90%
a) Credit to NBFI	13.90%	12.90%	14.90%
b) Credit to Insurance companies	13.90%	12.90%	14.90%

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A	B	C	D
c) Credit to NGO (excluding Agriculture)	13.90%	12.90%	14.90%
d) Credit to Merchant Banks/ Brokerage Houses	13.90%	12.90%	14.90%
e) Credit to Co-operative Banks/Societies	13.90%	12.90%	14.90%
2. Financing to Educational Institutions	13.90%	12.90%	14.90%
G. Consumer Finance	13.90%	12.90%	14.90%
1. Doctors Loan/ Professional Loans	13.90%	12.90%	14.90%
2. Flat Purchase	13.90%	12.90%	14.90%
3. Transport loan (Motor car/Motor cycle etc.)	13.90%	12.90%	14.90%
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	13.90%	12.90%	14.90%
5. Credit Cards	22.50%	21.00%	24.00%
6. Educational Expenses	13.90%	12.90%	14.90%
7. Treatment Expenses	13.90%	12.90%	14.90%
8. Marriage Expenses	13.90%	12.90%	14.90%
9. Land Purchase	13.90%	12.90%	14.90%
10. Loan against Salary	13.90%	12.90%	14.90%
11. Loan against PF	13.90%	12.90%	14.90%
12. Personal Loan against DPS, MSS etc.	13.90%	12.90%	14.90%
13. Personal Loan against FDR, MBS, DBS etc.	13.90%	12.90%	14.90%
14. Travelling/ Holiday Loan	13.90%	12.90%	14.90%
15. Other personal Loans	13.90%	12.90%	14.90%
H. Miscellaneous	N/A	N/A	N/A
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other loans not mentioned above	13.50%	12.50%	14.50%