

HNB Finance Ltd

Key Fact Documents

Micro Loans Products

- 1) Diriya
- 2) Sahana

KEY FACT DOCUMENT- Diriya.

The product/ service	Financial and other benefit including any incentives & promotions	Fees/ charges, commissions, interest	Procedure to be followed to obtain product/service	Major terms and condition
Diriya	<p>* Specially for the self-employments, small level businessmen & people who do not engage with banking sector</p> <p>*Socially responsible & professionalism service</p> <p>*Free of collateral</p> <p>*Flexible repayment options</p> <p>*Hassle free, very simple, speedy process & with value added services at your door step (Training programs, leadership programs etc.)</p> <p>*No burden of others against death, permanent & partly disables. (Conditions apply)</p> <p>*Support for the quick cash issues (Sahana facility)</p> <p>*ATM facility</p> <p>*Senior citizens can be join age up to 69 (With conditions)</p> <p>*Micro leasing facilities can be arranging (Conditions apply)</p>	<p>* Annual interest Rates as follows,</p> <p>. 19% - from Rs.10000/- to Rs.500000/-</p> <p>. 18% - from above Rs.500001/-</p> <p>*Documents Charges – 4% of the loan amount</p> <p>*Insurance Charge – . 1% of the loan amount</p> <p>*Stamp Duty – 0.1% of the loan amount</p> <p>Overdue interest – 1% per the installment</p>	<p>* Duly completed signed application</p> <p>* Duly completed loan application</p> <p>* NIC copies from applicant, her spouse if not guardian (without NIC you can provide copy of passport or driving license)</p> <p>* Billing proof or GS confirmation certificate</p> <p>*Current A/C, savings A/C statements, purchasing bills, sales bills or whatever document to prove the cash flow</p> <p>* Quotations & estimates for purchasing equipment's</p>	<p>* Growing with compulsory micro saving(Miulasi) - Rs.50/- up to Rs.300000.00 facilitates (With every installment) -Rs.100/- above Rs.300000.00 facilities (With every installment)</p> <p>*Group loan module</p> <p>*Cross guarantors</p> <p>*Facility increased step by step (consider exceptional facilities)</p> <p>*Maximum loan amount Up to Rs.1Mn</p> <p>*Repayment period 12,18,24 months</p> <p>*Age limit – 18 to 69</p> <p>* Facilitate for quick cash issues</p> <p>*Attendance of the center meetings will consider</p>

KEY FACT DOCUMENT- Sahana.

The product/ service	Financial and other benefit including any incentives & promotions	Fees/ charges, commissions, interest	Procedure to be followed to obtain product/service	Major terms and condition
Sahana	<p>* Specially for the consumption loan for the Diriya(Micro) customers</p> <p>*Socially responsible & professionalism service</p> <p>*Free of collateral</p> <p>*Flexible repayment options</p> <p>*No burden of others against death, permanent & partly disables. (Conditions apply)</p> <p>*ATM facility</p>	<p>* 06 Month interest <u>Rates as follows,</u> . 10% - from Rs.5000/- to Rs.15000/-</p> <p>*<u>Documents Charges & Insurance Charge –</u> 450/=</p>	<p>* Duly completed signed application</p> <p>*Not required any documents due to customer submit all the documents for the DIRIYA loan facility</p>	<p>* Should be a DIRIYA loan customer</p> <p>*Cross guarantors(Same group)</p> <p>*Maximum loan amount Up to Rs.15000/=</p> <p>*Payment Method Weekly/Monthly Installment</p> <p>*Age limit – 18 to 69</p> <p>* Facilitate for quick cash issues</p> <p>*Attendance of the center meetings will be considering</p>

Complaint Procedure

The following methods are available to customers to lodge complaints

- Through the Branch manager
- Through our call centre - **011-2024848**
- Write to: The Manager, Call Center, HNB Finance Ltd, No 168, Nawala Road, Nugegoda.

In the event a satisfactory solution is not provided by the bank, customer can escalate his/her complain to the office of the Financial Ombudsman of Sri Lanka.

The Financial Ombudsman, Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road Colombo 05

Contact number: +94 11 259 5624 **TeleFax:** +94 11 259 5625 **Email:** fosril@sltnet.lk **Website:** www.financialombudsman.lk