

Key Fact Document

HNB ADHISHTANA MICRO FINANCE LOAN IN
SRI LANKAN RUPEES



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Description of the product/ delivery channel

1. **Eligibility**

- Sri Lankan citizen above 18 years of age
- Who works as an **Unskilled/ Semiskilled Domestic/ None domestic, Semiskilled & Skilled worker** under **work/ employment visa**
- Holding an HNB Adhishtana Account
- **Compulsory monthly saving** of minimum Rs. 3,000 for a minimum period of **12 months (continuously)**
- **Not miraging** to a sanctioned or high-risk country
- With a **clear CRIB** as per the prevailing CRIB guidelines of the Bank

2. **Target Segment**

- Migrant Workers

3. **Interest Rates** - Please refer the HNB Web site – (www.hnb.net)

4. **Repayment Terms**

Maximum 60 months

Financial and other benefits to customers including incentive and promotions

- Financing the Housing cost of the borrower
- Financial Education

Cost to Customers – Fees/charges, commission, interest, etc.

As per the prevailing structure of charges of the bank

Procedure to be followed to obtain the product/delivery channel

Customer need to submit the documents through an HNB Customer Center

Key Terms & Conditions

(Security Details)

One personal Guarantor

Loan Protection Insurance

Cover Property mortgage

For more information - 0112 462 462/ hnbconnect@hnb.lk

Complaint handling procedure

The contact number is 0112661963

Email address – customer.experience@hnb.lk

Link :- hnb.net/feedback

