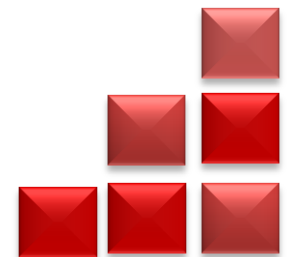




NATIONAL DEVELOPMENT BANK PLC

KEY FACT DOCUMENT

SME BANKING



Key Fact Document – NDB SME Banking

Product Name	Financial and Other Benefits	Interest	Procedure to be followed	Terms & Conditions	Complaint Procedure
Long Term loans	<ul style="list-style-type: none"> Loans under concessionary funding lines Payment period of loan 2-8 years Competitive interest rates Interest calculated on reducing balance basis Availability of Grace period depending on the nature of the project Tenor based on cash flow of the project Other product offering 	<ul style="list-style-type: none"> Interest - As per tariff sheet updated in the NDB web site Option of Fixed or variable interest rates 	<ul style="list-style-type: none"> Initial discussion with client Duly completed application form Submits financial statement of the business Submits details of funding and supporting documents including details of security offered Facility offer letter would be forwarded for acceptance after obtaining approval from relevant approving authority Disbursement to be done upon execution of security / legal documentation as per the terms and conditions 	<ul style="list-style-type: none"> Payment to be made on monthly basis Adherence of special conditions, pre effective and pre disbursement conditions General conditions stipulated by the Bank The facilities will be available at the sole discretion of the bank subject to completion of all required documents and in line with the Bank's credit evaluation criteria 	<p>The following methods are available to customers to lodge complaints</p> <ul style="list-style-type: none"> Through the Branch manager or the Relationship manager Through our call center E-mail us at: contact@ndbbank.com Write to: The Manager Customer Relationship Management. National Development Bank PLC. No 40, Nawam Mawatha, Colombo 02. <p>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.</p>

					<p>Dr Ranjith Ranaraja 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@slt.net.lk Website: www.financialombudsman.lk</p>
Short Term loans	<ul style="list-style-type: none"> • Payment period of loan 1 years – renewable • Concessionary interest rates 	<ul style="list-style-type: none"> • Interest - As per tariff sheet updated in the NDB web site • Interest rate – Fixed or variable (depends on market rates) 	<ul style="list-style-type: none"> • Initial discussion with client • Duly completed application form • Submits financial statement of the business • Submits details of funding and supporting documents including details of security offered • Facility offer letter would be forwarded for acceptance after obtaining approval from relevant approving authority • Disbursement to be done upon execution of security / legal documentation as per the terms and conditions 	<p>The facilities will be available at the sole discretion of the bank subject to completion of all required documents and in line with the Bank's credit evaluation criteria</p>	<p>The following methods are available to customers to lodge complaints</p> <ul style="list-style-type: none"> • Through the Branch manager or the Relationship manager • Through our call center • E-mail us at: contact@ndbbank.com • Write to: The Manager Customer Relationship Management. National Development Bank PLC. No 40, Nawam Mawatha, Colombo

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<p>Supplier Finance Facility (Invoice / Goods Received Note Discounting facility)</p>	<ul style="list-style-type: none"> To meet the short term working capital requirements for clients engaged in business of supplying goods & services to leading companies in the country 	<ul style="list-style-type: none"> In line with market rates Both variable or fixed rate can be offered 	<ul style="list-style-type: none"> Discussion with the client Completion of documents Evaluation of the business by the bank Offer & acceptance of the facility Commencement of Facility Matured GRNs to be settled by payment from buyer 	<ul style="list-style-type: none"> As specified in offer letter 	<p>The following methods are available to customers to lodge complaints</p> <ul style="list-style-type: none"> Through the Branch manager or the Relationship manager Through our call center E-mail us at: contact@ndbbank.c

					<p>om</p> <ul style="list-style-type: none"> Write to: The Manager Customer Relationship Management. National Development Bank PLC. No 40, Nawam Mawatha, Colombo 02. <p>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.</p> <p>Dr Ranjith Ranaraja Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road Colombo 05</p> <ul style="list-style-type: none"> Contact number: +94 11 259 5624 TeleFax: +94 11 259 5625 Email: fosril@slt.net.lk Website: www.financialombudsman.lk
Receivable Finance facility	<ul style="list-style-type: none"> To meet the short term working capital requirements for clients engaged in the distribution 	<ul style="list-style-type: none"> In line with market rate. Both variable or 	<ul style="list-style-type: none"> Discussion with the client Completion of documents Evaluation of the business by the bank 	As specified in offer letter	The following methods are available to customers to lodge complaints

	<p>of FMCG products & whole sale traders</p>	<p>fixed rate can be offered</p>	<ul style="list-style-type: none"> • Offer & acceptance of the facility • Commencement of Facility • Matured loans to be recovered by clearing of cheques on value date 	<ul style="list-style-type: none"> • Through the Branch manager or the Relationship manager • Through our call center • E-mail us at: contact@ndbbank.com • Write to: The Manager Customer Relationship Management. National Development Bank PLC. No 40, Nawam Mawatha, Colombo 02. <p>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.</p> <p>Dr Ranjith Ranaraja Financial Ombudsman Office of the Financial Ombudsman 143A, Vajira Road Colombo 05 Contact number: +94 11 259 5624 TeleFax: +94 11 259 5625</p>
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<p>Cheque management Service</p>	<ul style="list-style-type: none"> Managing of large Cheque volumes 	<p>Based on volume</p> <ul style="list-style-type: none"> A flat fee for a cheque leaf or % of cheque value would be applicable 	<ul style="list-style-type: none"> Discussion with the client Completion of documents Offer & acceptance of the facility Warehousing of Cheques 	<p>As specified in offer letter</p>	<p>The following methods are available to customers to lodge complaints</p> <ul style="list-style-type: none"> Through the Branch manager or the Relationship manager Through our call center E-mail us at: contact@ndbbank.com Write to: The Manager Customer Relationship Management. National Development Bank PLC. No 40, Nawam Mawatha, Colombo 02. <p>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.</p> <p>Dr Ranjith Ranaraja</p>

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