



SRI LANKA DEPOSIT INSURANCE SCHEME

The Sri Lanka Deposit Insurance Scheme (SLDIS) is administered and managed by the Central Bank of Sri Lanka, in order to uphold the public confidence in the financial system and to promote, and contribute to, the stability of the financial system in Sri Lanka. The scheme is governed by the Banking (Special Provisions) Act, No. 17 of 2023 (can be downloaded from www.cbsl.gov.lk).

Member Institutions of this Scheme are:

1. Licensed Commercial Banks
2. Licensed Specialised Banks
3. Licensed Finance Companies

In the event of cancellation of the licence issued to a Member Institution of SLDIS by the Governing Board of the Central Bank of Sri Lanka, insured depositors of the Member Institutions of SLDIS will be compensated up to a maximum of Rs. 1,100,000 or its equivalent in the case of foreign currency deposits, on per-depositor per institution basis.

In the case of joint deposits, each joint holder is considered as a separate depositor, and he/she will be compensated up to a maximum of Rs.1,100,000 considering all insured deposits he/she has in that Member Institution.

The Member Institutions of SLDIS as at 15.12.2024 are as indicated below and updated lists are available on the official website of the Central Bank of Sri Lanka.

Licensed Commercial Banks

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| 1 Amana Bank PLC | 13 Indian Overseas Bank |
| 2 Bank of Ceylon | 14 MCB Bank Ltd. |
| 3 Bank of China Ltd. | 15 National Development Bank PLC |
| 4 Cargills Bank PLC | 16 Nations Trust Bank PLC |
| 5 Citibank, N.A. | 17 Pan Asia Banking Corporation PLC |
| 6 Commercial Bank of Ceylon PLC | 18 People's Bank |
| 7 Deutsche Bank AG | 19 Public Bank Berhad |
| 8 DFCC Bank PLC | 20 Sampath Bank PLC |
| 9 Habib Bank Ltd. | 21 Seylan Bank PLC |
| 10 Hatton National Bank PLC | 22 Standard Chartered Bank |
| 11 The Hongkong & Shanghai Banking Corporation Ltd. | 23 State Bank of India |
| 12 Indian Bank | 24 Union Bank of Colombo PLC |

Licensed Specialised Banks

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| 1 Housing Development Finance Corporation Bank of Sri Lanka | 4 SANASA Development Bank PLC |
| 2 National Savings Bank | 5 Sri Lanka Savings Bank Ltd. |
| 3 Pradeshiya Sanwardhana Bank | 6 State Mortgage & Investment Bank |

Licensed Finance Companies

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| 1 Abans Finance PLC | 17 Mahindra Ideal Finance Ltd |
| 2 Alliance Finance Co. PLC | 18 Mercantile Investments & Finance PLC |
| 3 AMW Capital Leasing and Finance PLC | 19 Merchant Bank of Sri Lanka & Finance PLC |
| 4 Asia Asset Finance PLC | 20 Nation Lanka Finance PLC |
| 5 Assetline Finance Ltd | 21 Orient Finance PLC |
| 6 Associated Motor Finance Co. PLC | 22 People's Leasing & Finance PLC |
| 7 CBC Finance Ltd. | 23 PMF Finance PLC |
| 8 Central Finance Co. PLC | 24 Richard Pieris Finance Ltd. |
| 9 Citizens Development Business Finance PLC | 25 Sarvodaya Development Finance PLC |
| 10 Commercial Credit & Finance PLC | 26 Senkadagala Finance PLC |
| 11 Dialog Finance PLC | 27 Siyapatha Finance PLC |
| 12 Fintrex Finance Ltd. | 28 Singer Finance (Lanka) PLC |
| 13 HNB Finance PLC | 29 SMB Finance PLC |
| 14 Lanka Credit and Business Finance PLC | 30 Softlogic Finance PLC |
| 15 L B Finance PLC | 31 U B Finance PLC |
| 16 LOLC Finance PLC | 32 Vallibel Finance PLC |

