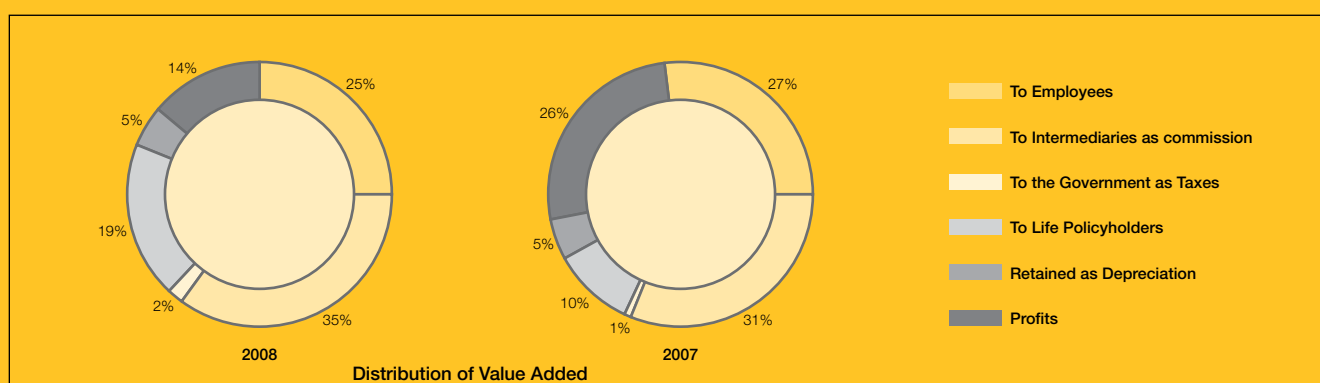


# Value Added Statement

## Shareholders and Long Term

	2008 Rs'000	2007 Rs'000
Net Earned Premium	4,562,077	4,114,386
Investment and Other Income	992,980	1,088,730
	<u>5,555,057</u>	<u>5,203,116</u>
Net Claims and Benefits	(2,369,819)	(2,288,711)
Cost of Extenal Services	(744,845)	(874,958)
<b>Total Value Added</b>	<u>2,440,393</u>	<u>2,039,446</u>

	2008 Rs'000	%	2007 Rs'000	%
To Employees as salaries and other benefits	586,235	24%	544,413	27%
To Intermediaries as commission	837,740	34%	642,238	31%
To the Government as Taxes	54,036	2%	23,347	1%
To Life Policyholders as increase in Life Fund	400,137	16%	202,589	10%
Retained with the Business as				
- Depreciation	113,088	5%	101,082	5%
- Profits	449,157	18%	525,777	26%
<b>Total Value Added</b>	<u>2,440,393</u>	<u>100%</u>	<u>2,039,446</u>	<u>100%</u>



# Shareholder Information

## Valuation

31st December		2008	2007
EPS	Rs.	1.29	5.88
Net Assets per Share	Rs.	0.01	15.45
Price Earning Ratio	Times	5.81	-
Price/Book Value	Times	0.89	-
Dividend Yield	%	6.67	-
Dividend per Share (Interim)	Rs.	0.50	-
1st Date of Training		21st July 2008	-

## Market information on Ordinary Shares of the Company

Market Value		Value	Date
Highest Price	Rs	13.50	21/07/08
Lowest Price	Rs	5.50	27/11/08
Year End Price	Rs	5.75	31/12/08

## Trading statistics

Number of Transactions		5,020
Number of Shares Traded		25,139,000
% of total Shares in use		6.93%
Value of shares traded	Rs	269,958,925
Market capitalisation	Rs	2,087,250,759

## Distribution of Shareholders

Shares		31st December 2008			
		No of Shareholders		No of Shares	
			%		%
Less than	1,000	3,430	54.31%	2,487,223	0.69%
	1,001 5,000	1,899	30.07%	5,553,525	1.53%
	5,001 10,000	598	9.47%	5,541,100	1.53%
	10,001 50,000	285	4.51%	7,056,300	1.94%
	50,001 100,000	24	0.38%	1,702,368	0.47%
	100,001 500,000	54	0.85%	10,346,888	2.85%
	500,001 1,000,000	13	0.21%	8,165,652	2.25%
	Over 1,000,000	13	0.21%	322,147,076	88.75%
<b>Total</b>		<b>6,316</b>	<b>100.00%</b>	<b>363,000,132</b>	<b>100.00%</b>

## Composition of Shareholders

Composition of Shareholders		No of Shareholders	%	No of Shares	%
<b>Resident</b>					
Individuals		6,191	98.02%	38,028,560	10.48%
Institutions		110	1.74%	323,231,272	89.04%
<b>Non Resident</b>					
Individuals		13	0.21%	1,543,100	0.43%
Institutions		2	0.03%	197,200	0.05%
<b>Total Shareholders</b>		<b>6,316</b>	<b>100.00%</b>	<b>363,000,132</b>	<b>100.00%</b>

## Shareholder Information *contd.*

<b>Twenty Five Largest Shareholder</b>	<b>No of Shares</b>	<b>% of Top Twenty</b>	<b>% of Total</b>
Janashakthi Limited	296,933,572	89.86%	81.80%
First Capital Markets Limited/Patton Investments (Pvt) Limited	8,687,200	2.65%	2.39%
RG Holdings	2,144,700	0.65%	0.59%
First Capital Markets Limited/Dyer Investments (Pvt) Limited	2,000,000	0.61%	0.55%
Mr. Chitral Mendis	1,980,000	0.60%	0.55%
First Capital Markets Limited/Montgomery Investments (Pvt) Limited	1,901,800	0.58%	0.52%
Mr. Dinesh Ambani	1,885,704	0.57%	0.52%
Mr. Kattar Aloysius	1,500,000	0.45%	0.41%
Ms. Jacintha Aloysius	1,500,000	0.45%	0.41%
Sri Lanka Insurance Corporation Ltd. -Life Fund	1,341,200	0.41%	0.37%
Mercantile Shipping Company PLC	1,200,000	0.36%	0.33%
Patton Investments (Pvt) Ltd.	1,072,900	0.32%	0.30%
Mr. Pathmanathan Vijendran	942,852	0.29%	0.26%
Elemech Engineers (Pvt) Ltd	720,000	0.22%	0.20%
First Capital Markets Limited/Rommel Investments (Pvt) Limited	707,800	0.21%	0.19%
Sri Lanka Insurance Corporation Ltd. - General Fund	625,000	0.19%	0.17%
Mr. Joy Karunaratne	600,000	0.18%	0.17%
Mr. Niraj Somaiya	600,000	0.18%	0.17%
National Savings Bank	600,000	0.18%	0.17%
Mr. Anthony Lourensz	600,000	0.18%	0.17%
Ms. Lakshmi Cooray	600,000	0.18%	0.17%
Mr. Sriskantharajah	600,000	0.18%	0.17%
Laksiri Investments (Pvt) Ltd	600,000	0.18%	0.17%
Laksiri Setashoji Agencies (Pvt) Ltd	550,000	0.17%	0.15%
M B Herath	540,000	0.16%	0.15%
<b>Total Top 25</b>	<b>330,432,728</b>	<b>100%</b>	<b>91.03%</b>
Others	32,567,404		8.97%
<b>Total Number of Shareholders</b>	<b>363,000,132</b>		<b>100.00%</b>

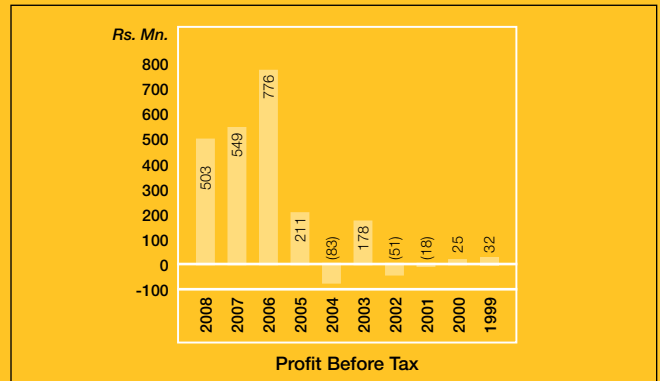
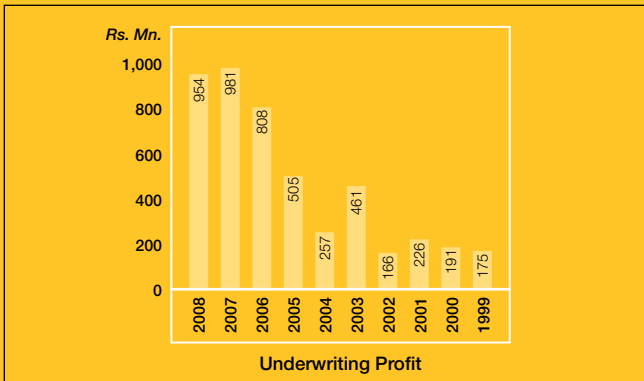
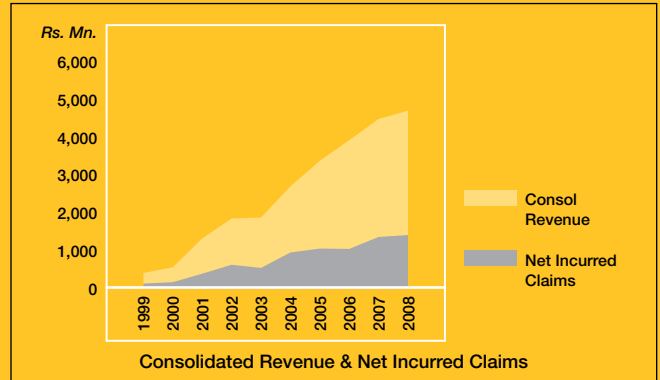
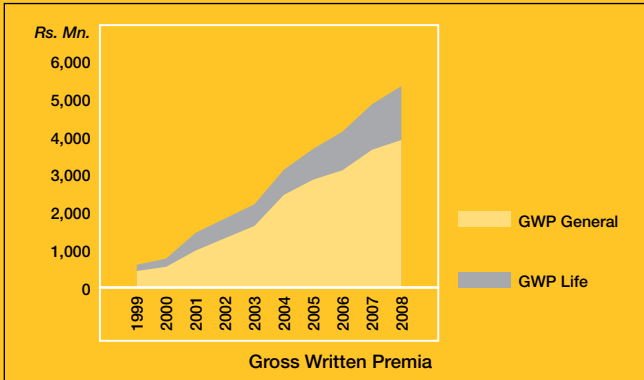
<b>Directors Shareholding</b>	<b>No of Shares</b>	<b>Value As at 31 December 2008</b>
Mr. W.T. Ellawala	-	-
Mr. C.T.A. Schaffter	12	69.00
Mr. Prakash Schaffter	-	-
Mr. L. C. R. De C. Wijetunga	-	-
Ms. Manjula Matthews	-	-
Deshamanya Dr. Nihal Jinasena	-	-
Mr. Ramesh Schaffter	-	-
Mr. Eardley Perera	-	-
Ms. Anushya Coomaraswamy	75,000	431,250

<b>Record of Share Issue</b>	<b>Issue</b>	<b>Basis</b>	<b>No of Shares</b>
2006	31st December 2006		27,500,011
2007	Bonus Issue - 30th March 2007	1:3	82,500,033
2008	Share Split - 28th March 2008	1:2	220,000,088
2008	Initial Public Issue - 16th June 2008		33,000,000
			<b>363,000,132</b>

# Ten Year Summary

	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999
<b>General Insurance</b>										
Gross Written Premium	3,937,285	3,678,224	3,137,188	2,888,296	2,483,181	1,661,697	1,339,129	1,010,754	582,685	472,190
Reinsurance	(623,091)	(569,479)	(443,284)	(716,877)	(498,413)	(323,696)	(232,033)	(225,963)	(146,815)	(131,337)
Change in Unearned Premium Reserves	(146,213)	(169,195)	(350,527)	(62,113)	(341,398)	(120,480)	(81,077)	(56,191)	(55,745)	(58,991)
<b>Net Earned Premium</b>	<b>3,167,981</b>	<b>2,939,550</b>	<b>2,343,377</b>	<b>2,109,306</b>	<b>1,643,370</b>	<b>1,217,521</b>	<b>1,026,019</b>	<b>728,600</b>	<b>380,125</b>	<b>281,862</b>
Net Acquisition Cost	(477,374)	(354,662)	(260,222)	(223,374)	(111,597)	(82,989)	(88,441)	(17,245)	(9,329)	11,104
Net Claims	(2,075,589)	(1,969,556)	(1,461,804)	(1,433,268)	(1,319,838)	(724,962)	(840,547)	(488,702)	(259,597)	(179,250)
<b>Underwriting Profit / (Loss)</b>	<b>615,018</b>	<b>615,332</b>	<b>621,351</b>	<b>452,664</b>	<b>211,935</b>	<b>409,570</b>	<b>97,031</b>	<b>222,653</b>	<b>111,199</b>	<b>113,716</b>
Investment Income and Other Income	590,613	676,957	1,197,942	759,033	419,286	266,990	305,569	184,881	54,695	23,721
Operating Expenses	(977,821)	(899,027)	(852,510)	(639,200)	(531,167)	(350,361)	(334,014)	(403,998)	(146,964)	(105,308)
Transfer from Life Fund	320,541	278,636	63,684	3,000	2,137	1,648	-	47,380	6,040	-
<b>Profit from Operating Activities</b>	<b>548,351</b>	<b>671,898</b>	<b>1,030,467</b>	<b>575,497</b>	<b>102,191</b>	<b>327,847</b>	<b>68,586</b>	<b>50,916</b>	<b>24,970</b>	<b>32,129</b>
Finance Cost	(45,158)	(122,774)	(254,161)	(364,787)	(185,481)	(149,605)	(119,785)	(68,651)	-	-
<b>Profit / (Loss) Before Taxation</b>	<b>503,193</b>	<b>549,124</b>	<b>776,306</b>	<b>210,710</b>	<b>(83,290)</b>	<b>178,242</b>	<b>(51,199)</b>	<b>(17,735)</b>	<b>24,970</b>	<b>32,129</b>
<b>Taxation</b>	<b>(54,036)</b>	<b>(23,347)</b>	<b>(18,887)</b>	<b>(1,146)</b>	<b>(31,814)</b>	<b>-</b>	<b>(51)</b>	<b>567</b>	<b>-</b>	<b>(3,692)</b>
<b>Profit / (Loss) after Taxation</b>	<b>449,157</b>	<b>525,777</b>	<b>757,419</b>	<b>209,564</b>	<b>(115,104)</b>	<b>178,242</b>	<b>(51,250)</b>	<b>(17,168)</b>	<b>24,970</b>	<b>28,437</b>
<b>Minority Interest</b>	<b>-</b>	<b>-</b>	<b>(68)</b>	<b>(39)</b>	<b>352</b>	<b>-</b>	<b>(23,785)</b>	<b>(76,661)</b>	<b>-</b>	<b>-</b>
<b>Net Profit / (Loss) for the Year</b>	<b>449,157</b>	<b>525,777</b>	<b>757,351</b>	<b>209,525</b>	<b>(114,752)</b>	<b>178,242</b>	<b>(75,035)</b>	<b>(93,829)</b>	<b>24,970</b>	<b>28,437</b>
	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>	<b>2000</b>	<b>1999</b>
<b>Long Term Insurance Fund</b>										
Gross Written Premium	1,426,160	1,206,033	1,024,159	813,783	665,967	572,584	519,600	471,356	218,185	165,016
Reinsurance Premium	(32,064)	(31,197)	(26,327)	(11,803)	(6,317)	(3,842)	(5,004)	(6,783)	(9,116)	(12,076)
<b>Net Earned Premium</b>	<b>1,394,096</b>	<b>1,174,836</b>	<b>997,832</b>	<b>801,980</b>	<b>659,650</b>	<b>568,742</b>	<b>514,596</b>	<b>464,573</b>	<b>209,069</b>	<b>152,940</b>
Net Acquisition Cost	(360,366)	(287,577)	(228,936)	(153,053)	(109,770)	(83,044)	(92,665)	(85,279)	(44,491)	(35,689)
Net Claims and Benefits	(294,230)	(319,154)	(299,031)	(342,242)	(284,479)	(199,036)	(221,826)	(179,140)	(34,654)	(54,097)
<b>Underwriting results</b>	<b>739,500</b>	<b>568,105</b>	<b>469,865</b>	<b>306,685</b>	<b>265,401</b>	<b>286,662</b>	<b>200,105</b>	<b>200,154</b>	<b>129,924</b>	<b>63,154</b>
Investment Income and Other Income	402,367	411,774	253,173	198,665	193,102	169,636	192,196	178,974	14,686	9,934
Expenses	(421,189)	(498,654)	(376,581)	(247,797)	(236,377)	(219,624)	(261,096)	(180,486)	(88,430)	(68,493)
Transfer (to) from Shareholders	(320,541)	(278,636)	(63,684)	(3,000)	(2,137)	(1,648)	-	(2,380)	(6,040)	(3,300)
<b>Increase in the Long Term Insurance Fund</b>	<b>400,137</b>	<b>202,589</b>	<b>282,773</b>	<b>254,553</b>	<b>219,989</b>	<b>235,026</b>	<b>131,205</b>	<b>196,262</b>	<b>50,140</b>	<b>1,295</b>
Transfer to Solvency Margin Reserve	-	-	-	-	-	-	-	(45,000)	-	-
Transfer to General Reserve	-	-	-	-	-	-	-	-	-	-
<b>Increase in the Long Term Insurance Fund after the transfer to the Reserves</b>	<b>400,137</b>	<b>202,589</b>	<b>282,773</b>	<b>254,553</b>	<b>219,989</b>	<b>235,026</b>	<b>131,205</b>	<b>151,262</b>	<b>50,140</b>	<b>1,295</b>
Long Term Insurance fund at the beginning of the year	2,525,793	2,305,698	2,022,925	1,768,372	1,548,383	1,313,357	1,182,152	127,725	77,585	76,290
Long Term Insurance fund acquired during the year	-	-	-	-	-	-	-	903,165	-	-
<b>Long Term Insurance fund at the end of the year</b>	<b>2,925,931</b>	<b>2,525,793</b>	<b>2,305,698</b>	<b>2,022,925</b>	<b>1,768,372</b>	<b>1,548,383</b>	<b>1,313,357</b>	<b>1,182,152</b>	<b>127,725</b>	<b>77,585</b>

# Ten Year Graphical Review



# Glossary of Insurance Terms

## **Actuary**

An expert concerned with the application of probability and statistical theory to problems of insurance, investment, financial management and demography.

## **Actuarial Valuation**

A determination by an actuary at a specific date of the value of a life insurance company's assets and its liabilities. The purpose of a valuation is to determine if the Company holds adequate assets to fund the Company's liabilities.

## **Annuity**

A contract that provides an income for a specific period.

## **Beneficiary**

A person or financial institution named by the policyholder as the recipient of the sum insured and other benefits due in the event of the policyholder's death.

## **Bonus**

Bonus is a method of distribution of surplus amongst the participating policyholders of a life insurance company. A bonus is an enhancement to the basic sum assured under a contract, and is declared as percentage of the sum assured.

## **Broker**

A sales and service representative who handles insurance for clients, generally selling insurance of various kinds and for several companies.

## **Claims**

The amount payable under a contract of insurance arising from the occurrence of an insured event such as destruction or damage of property and related death or injuries, the insuring of hospital or medical bills, death or disability of the insured and gratuity claims.

## **Claims incurred**

The aggregate of all claims paid during the accounting period together with attributable claims handling expenses, where appropriate, adjusted by the gross claims reserve at the beginning and end of the accounting period.

## **Claims Incurred But Not Reported (IBNR)**

A reserve to cover the expected cost of losses that have occurred by the Balance Sheet date but have not yet been reported to the insurer.

## **Claims Outstanding – Long Term Insurance**

The amounts provided to cover the estimated ultimate cost of settling claims arising out of an event which have been notified by the Balance Sheet date, being sums due to beneficiaries together with claims handling expenses, less amounts already paid in respect of those claims.

## **Commission**

Remuneration to an intermediary for services such as selling and servicing an insurer's products. This is one component of acquisition expenses.

## **Deferred Acquisition Expenses/Deferred Acquisition Expense Reserve**

Expenses which vary with and are primarily related to the acquisition of new insurance contracts and renewal of existing contracts, which are deferred as they relate to a period of risk subsequent to the Balance Sheet date.

## **Deposit Premium**

A premium paid on the inception of a contract of insurance or reinsurance, which is subject to adjustment at a later date. A deposit premium may represent the minimum amount payable.

## **Earned Premium**

Written premium adjusted by the unearned premium reserve at the beginning and end of the accounting period.

## **Endowment**

Life insurance payable to the policyholder if living on the maturity date stated in the policy or to a beneficiary if the insured dies before that date.

## **Gross Claims Reserve – Non-Life**

The amount provided, including claims incurred but not reported and claims handling expenses, to cover the estimated ultimate cost, arising out of an event occurred by the end of the accounting period, less amounts already paid in respect of those claims.

## **Gross Written Premium – Life**

Premium to which the insurer is contractually entitled and received in the accounting period.

## Glossary of Insurance Terms *contd.*

### **Gross Written Premium – Non-Life**

Premium which an insurer is contractually entitled to receive from the insured in relation to contracts of insurance.

### **Insurance**

Insurance is a contract whereby one party the insurer, in return for a consideration i.e. the premium, undertakes to pay the other party – the insured, a sum of money or its equivalent in kind, upon the happening of a specified event that is contrary to the interest of the insured.

### **Insurance Provision – Non-Life**

This comprises the gross claims reserve, unearned premium reserve net of re-insurance and the deferred acquisition expenses.

### **Insurance Provision – Long Term**

The fund or funds to be maintained by an insurer in respect of its Long Term Insurance business in accordance with the Regulation of Insurance Industry Act No. 43 of 2000.

### **Interim Payments**

Periodic payments to the policyholders on a specific type of policy.

### **Life Surplus**

The excess of the assets over the liabilities as determined by the actuary (taking into account solvency requirements) and after distribution of dividends to policyholders.

### **Long Term Insurance**

Commonly referred to as Life Insurance contracts, as opposed to annual Non-Life insurance policies.

### **Maturity**

The time at which payment of the sum insured under a Life insurance policy falls due at the end of its term.

### **Net Combined Ratio – Non-Life**

This ratio indicates the profitability of the insurer's operations by combining the net loss ratio with net expense ratio. The combined ratio does not take account of investment income.

### **Net Earned Premium**

Gross written premium adjusted for the reinsurance incurred and for the increase or decrease in unearned premium.

### **Net Expenses Ratio – Non-Life**

A formula used by insurance companies to relate income to acquisition and administrative expenses (e.g. commissions, taxes, staff and operating expenses).

Formula: 
$$\frac{\text{Net acquisition expenses and operating expenses}}{\text{Net earned premium}}$$

### **Net Loss Ratio – Non-Life**

A formula used by insurers to relate net claims incurred to net earned premium (i.e. after deducting relevant reinsurances).

Formula: 
$$\frac{\text{Net claims incurred}}{\text{Net earned premium}}$$

### **Net Written Premium**

Gross written premium less reinsurance premium payable.

### **Net Claims Incurred**

Claims incurred less reinsurance recoveries.

### **Policy Loans**

A loan given to the policyholder on the security of the surrender value of a Life Insurance policy. The loan is limited to a percentage of the current surrender value of the policy and interest is charged on such loan.

### **Premium**

The consideration payable by the insured for an insurance contract.

### **Profit Commission**

Commission received from the reinsurer based on the net profit of the reinsurer as defined in the agreement between the insurer and the reinsurer.

### **Revenue Account**

An account which shows a financial summary of the insurance related revenue transactions for the accounting period.

### **Reinsurance**

Transfer of all or part of the risk assumed by an insurer under one or more insurances to another insurer, called the reinsurer.

**Reinsurance Commission**

Commission received or receivable in respect of premium paid or payable to a reinsurer.

**Reinsurance Premium**

The premium payable to the reinsurer.

**Segment**

Constituent business units grouped in terms of nature and similarity of operations.

**Solvency Margin – Life**

The difference between the value of assets and the value of liabilities, required to be maintained by the insurer who carries on Long Term Insurance business as defined in the Regulation of Insurance Industry Act No. 43 of 2000.

**Surrender**

Termination of an insurance policy by the insured before the expiry of its term (more common in Life insurance).

**Surrender Value**

The sum payable by an insurance company upon the surrender of a Life insurance policy before it has run its full course.

**Technical Reserve**

This comprises of the claims reserve net of reinsurance, unearned premium reserve net of reinsurance and the deferred acquisition costs.

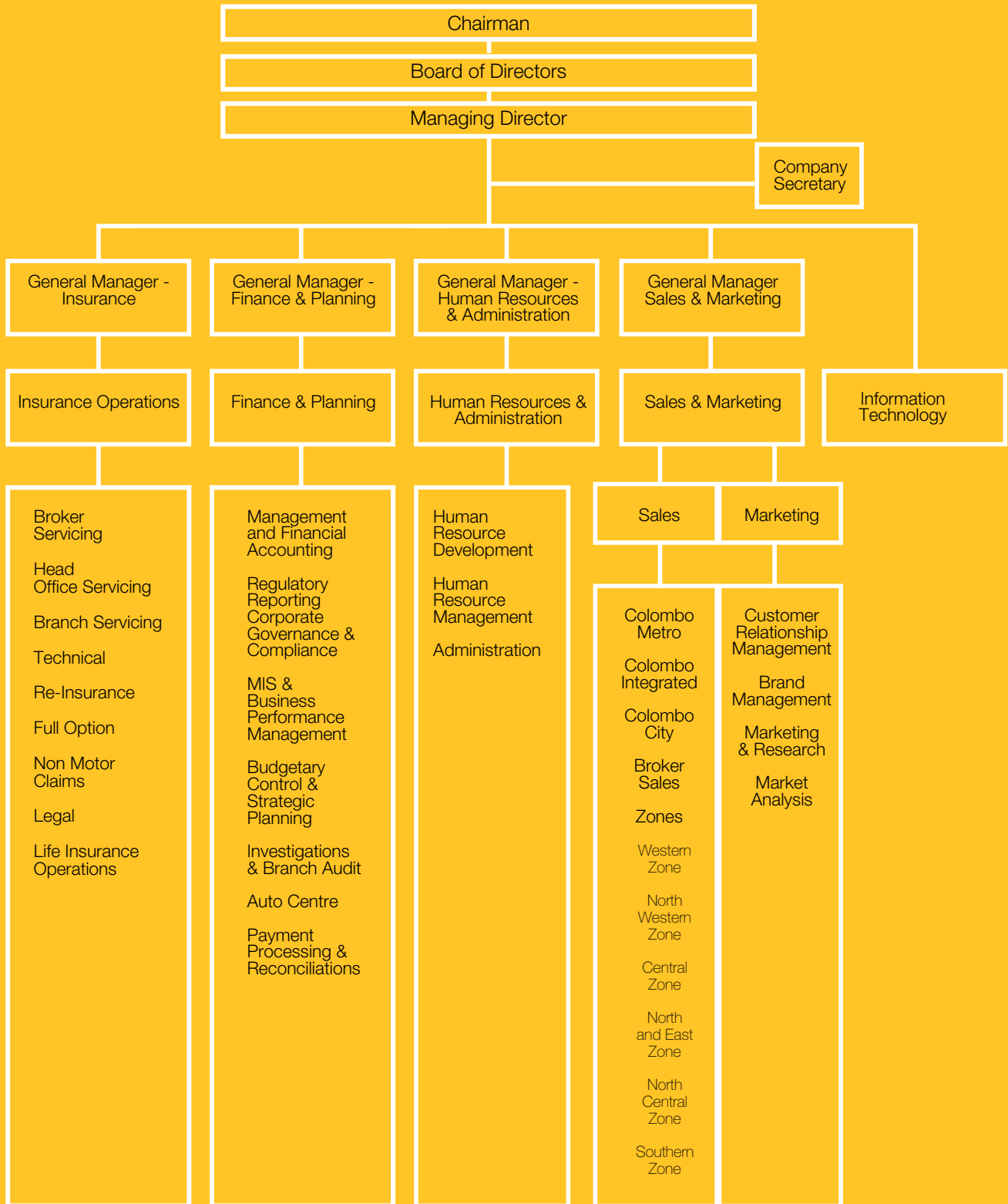
**Underwriting Result**

This is the profit generated purely from the Non-Life insurance business without taking into account the investment income and other non-technical income and expenses.

**Unearned Premium**

It represents the portion of premium already entered in the accounts as due but which relates to a period of risk subsequent to the Balance Sheet date.

# Company Structure



# Branch Network



## Branch Network *contd.*

### **Colombo City**

No: 5, Rheinland Place,  
Colpetty, Colombo-3  
Tel: 011 2370612  
Fax: 2372590

### **Colombo Metro**

No. 53/1,  
Ananda Cumaraswamy  
Mawatha, Colombo 07.  
Tel/Fax: 011-2309751

### **Colombo Integrated**

No: 46, Cotta Road  
Colombo 08  
Tel/Fax: 011-2691991

### **Head Office Life-Sales North**

No: 46, Cotta Road  
Colombo-08  
Tel/Fax: 011 2678182

### **Head Office Life-South Development Office**

No:291/22 Havelock Garden,  
Havelock Road,Colombo-06  
Tel/Fax: 011-2555515

### **Avissawella**

#### **Development Office**

No. 29, Kudagama Road,  
Avisawella.  
Tel: 036-2232107  
Fax: 036-2233464

### **Hanwella**

#### **Full Option Centre**

No 137/3, Avisawella Road,  
Hanwella  
Tel: 036-2253992  
Fax: 036-2253993

### **Padukka**

#### **Development Office**

No.45 A, Hanwella Road,  
Padukka  
Tel/Fax: 011-2757545

### **Ruwanwella**

#### **Development Office**

No.195 A, Avisawella Road,  
Ruwanwella.  
Tel/Fax: 036-2268506

### **Battaramulla**

#### **Development Office**

No.260/1, Main Street,  
Battaramulla.  
Tel/Fax: 011-2872732

### **Kaduwela**

#### **Development Office**

No. 501, Colombo Road,  
Kaduwela.  
Tel: 011-2538111  
Fax: 011-2537886

### **Kolonnawa**

#### **Development Office**

No.12, Kolonnawa Road,  
Kolonnawa.  
Tel/Fax: 011-2547388

### **Homagama**

#### **Area Development Office**

No.93, High Level Rd,  
Homagama.  
Tel/Fax: 011-4442055

### **Kottawa**

#### **Development Office**

No.121/B, High Level Rd, Kottawa.  
Tel/Fax: 011-2783320

### **Maharagama**

#### **Area Development Office**

No.157/1, High Level Rd,  
Maharagama.  
Tel: 4872525  
Fax: 4302356

### **Development Office**

No. 72 1/1, Library Road,  
Maharagama.  
Tel: 011-2846048  
Fax: 011-2848930

### **Kalubowila**

#### **Development Office**

No.247, 1st Floor,  
Hospital Road, Kalubowila,  
Dehiwala.  
Tel/Fax: 011-2763006

### **Nugegoda**

#### **Development Office**

No.560, High Level Road,  
Gangodawila, Nugegoda.  
Tel/Fax: 011-2819906-7

### **Wellawatte**

#### **Development Office**

No.465 1/1, Galle Road,  
Colombo 6.  
Tel/Fax: 011-2362520

### **Piliyandala**

#### **Development Office**

No.23, Second Cross Street,  
Piliyandala  
Tel/Fax: 011-2608678

### **Negombo**

#### **Regional Office**

No.142, Greens Rd,  
Negombo.  
Tel: 031-2231427  
Fax: 031-2231334

### **Ja-ela**

#### **Development Office**

No 163 A, Colombo Road.  
Ja-ela.

### **Ragama**

#### **Area Development Office**

No.24/37, 1st Floor,  
UDA Land, 2nd Lane,  
Kadawatha Rd, Ragama.  
Tel/Fax: 011-2956942

### **Wattala**

#### **Area Development Office**

Pearl Park Shopping Complex,  
146G3, Market Junction,  
Negombo Road, Wattala.  
Tel/Fax: 011-2938498

### **Development Office**

503/1, Negombo Road,  
Wattala.  
Tel/Fax: 011-2945077

### **Pettah**

#### **Development Office**

No 97 3/1,  
K B Christy Perera Mawatha,  
(formerly known as Jampettah Street)  
Colombo -13  
Tel: 011-2473203  
Fax: 011-2473234

### **Gampaha**

#### **District Office**

No.108, Colombo Rd,  
Gampaha.  
Tel: 033-2221946  
Fax: 033-2227808

### **Kirindiwela**

#### **Development Office**

No.123/A, Colombo Rd,  
Kirindiwela.  
Tel/Fax: 033-2267970

**Minuwangoda**  
**Area Development Office**  
 No.55/1/16, Airporat Rd,  
 Minuwangoda.  
 Tel/Fax: 011-2297148

**Mirigama**  
**Area Development Office**  
 No.243/1/A, Pasyala Road,  
 Mirigama.  
 Tel/Fax: 033-2273305

**Nittambuwa**  
**Development Office**  
 No.29/1, Kandy Rd,  
 Nittambuwa.  
 Tel/Fax: 033-2287235

**Kadawatha**  
**Development Office**  
 No.155/1H, Kandy Road,  
 Kadawatha.  
 Tel/Fax: 011-2922345

**Kelaniya**  
**Development Office**  
 No.878, Bulugaha Junction,  
 Kandy Road, Kelaniya.  
 Tel/Fax: 011-2911483

**Auto Centre Branch**  
 No.62, W.A.D.Ramanayake  
 Mawatha Colombo -02  
 Tel/Fax: 2302064

**Ambalangoda**  
**Development Office**  
 14, First Floor, New Road,  
 Ambalangoda.  
 Tel: 091-2256544  
 Fax: 091-2255724

**Elpitiya**  
**Development Office**  
 1st Floor, Asiri Hardware Building,  
 No.44A, Ambalangoda Road,  
 Elipitiya.  
 Tel/Fax: 091-2290160

**Galle**  
**District Office**  
 1st Floor, No: 66,  
 Colombo Road,  
 Kaluwella,  
 Galle  
 Tel: 091-2223473  
 Fax: 091-2246001

**Mathugama**  
**Development Office**  
 No 74B, Nabada Road,  
 Mathugama  
 Tel: 034-2248243  
 Fax: 034-2248244

**Aluthgama**  
**Development Office**  
 No 25 /1 , Douglas Gunawardena  
 Mawatha, Aluthgama.  
 Tel: 034-2270203  
 Fax: 034-2271665

**Bandaragama**  
**Development Office**  
 Karunaratne Bldg, Market Lane,  
 Bandaragama.  
 Tel/Fax: 038-2293919

**Kalutara**  
**District Office**  
 No.302/1, Galle Rd, Kalutara.  
 Tel: 034-2226595  
 Fax: 034-2223579

**Panadura**  
**Development Office**  
 No.474 1/2, Arthur V.Dias Mw,  
 Panadura  
 Tel/Fax: 038-2240669

**Horana**  
**Development Office**  
 No.132/1, Anguruwatota Rd,  
 Horana.  
 Tel/Fax: 034-2262977

**Moratuwa**  
**Development Office**  
 No.638 1/1, Galle Road,  
 Rawathawatte, Moratuwa.  
 Tel/Fax: 011-2643438

**Matara**  
**Regional Office**  
 No.32/B/20,  
 Anagarika Dharmapala Mw,  
 Matara.  
 Tel: 041-2229554  
 Fax: 2223035

**Akuressa**  
**Development Office**  
 No.63 A, Matara Rd, Akuressa.  
 Tel/Fax: 041-2283260

**Deniyaya**  
**Development Office**  
 No.04, Pallegama Road,  
 Deniyaya.  
 Tel/Fax: 041-2273031

**Ambalantota**  
**Development Office**  
 No.74/1B, Mahaweediya,  
 Ambalantota.  
 Tel/Fax: 047-2225439

**Tangalle**  
**Development Office**  
 No.104, Beliatha Road,  
 Tangalle.  
 Tel/Fax: 047-2241614

**Tissamaharamaya**  
**Development Office**  
 No.77/1, Jayaweera Bld, Main St,  
 T'maharamaya.  
 Tel: 047-2239093  
 Fax: 047-2239165

**Walasmulla**  
**Development Office**  
 No 64/1B, Beliaththa Road,  
 Walasmulla.  
 Tel/Fax: 047-2245027

**Ampara**  
**District Office**  
 Amarathunga Building,  
 D.S.Senaniyake Veediya,  
 Ampara.  
 Tel: 063-2223952  
 Fax: 063-2223622

**Monaragala**  
**District Office**  
 Pathinayake Bld, Wellawaya Road,  
 Monaragala.  
 Tel: 055-2277037  
 Fax: 055-2276430

**Wellawaya**  
**Development Office**  
 Monaragala Road,  
 Wellawaya.  
 (Opposite the New Filling Shed)  
 Tel/Fax: 055-2274400

**Balangoda**  
**Development Office**  
 No.15, Main St, Balangoda.  
 Tel/Fax: 045-2287569

## Branch Network *contd.*

### **Eheliyagoda**

#### **Full Option Centre**

No.312, Main Street,  
Eheliyagoda.  
Tel/Fax: 036-2259944

### **Embilipitiya**

#### **Development Office**

No.36, Pallegama Rd,  
Embilipitiya.  
Tel: 047-2230993  
Fax: 047-2261270

### **Ratnapura**

#### **District Office**

No.66, Bandaranayake Mw,  
Ratnapura.  
Tel: 045-2231800  
Fax: 045-2230936

### **Bambalapitiya**

#### **Development Office**

No:291/22 Havelock Garden,  
Havelok Road,Colombo-06  
Tel: 011-2583914  
Fax: 011-2506106

### **Batticaloa**

#### **District Office**

No 26-28,Bailey Rd, Batticaloa.  
Tel/Fax: 065-2226360

### **Kalmunai**

#### **Development Office**

Yassim Rd, Main St, Kalmunai.  
Tel: 067-2224747  
Fax: 067-2279320

### **Akkraipathu**

#### **Development Office**

Main St, Akkraipathu.-01.  
Tel/Fax: 067-2279252

### **Jaffna**

#### **District Office**

No.165, Manipay Rd, Jaffna.  
Tel/Fax: 021-2223827

### **Kalawanchikudy**

#### **Development Office**

Market Road, Padiruppu,  
Kalawanchikudy.  
Tel/Fax: 065-2251298

### **Nelliyadi**

#### **Development Office**

Vickneswara Rd, Karaveddy,  
Nelliyadi.  
Tel/Fax: 021-2264418

### **Kantalai**

#### **Development Office**

No.124, Main St, Kantalai.  
Tel: 026-2234855  
Fax: 026-2234890

### **Trincomalee**

#### **District Office**

No.316, Inhabour Road,  
Trincomalee.  
Tel: 026-2225326  
Fax: 026-2225926

### **Killinochchi**

#### **Development Office**

Jaffna Road, Killinochchi  
Tel/Fax: 077-3291174

### **Mannar**

#### **Development Office**

Field Street, Mannar  
Tel/Fax: 023-2250790

### **Vavuniya**

#### **District Office**

No.24, 1st Cross Street,  
Vavuniya.  
Tel: 024-2224916  
Fax: 2221668

### **Kuliypitiya**

#### **Development Office**

No 158, Hettipola Road,  
Kuliypitiya.  
Tel/Fax: 037-2283548

### **Kurunegala**

#### **Regional Office**

No 09A , Noel Senevirathna Mawatha,  
Colombo Road, Kurunegala.  
Tel: 037-2232673  
Fax: 2221019

### **Nikaweratiya**

#### **Development Office**

Heelogama Rd, Nikaweratiya.  
Tel/Fax:037-2260832

### **Giriulla**

#### **Development Office**

No 103 A, Negombo Road,  
Giriulla.

### **Anuradhapura**

#### **District Office**

No.255, Chenkoon Bld,  
Main Street, Anuradhapura.  
Tel: 025-2224063  
Fax: 2235038

### **Nochchiyagama**

#### **Development Office**

No.94, Puttalam Rd,  
Nochchiyagama.  
Tel/Fax: 025-2257033

### **Madawachchiya**

#### **Development Office**

No.70, Jaffna Road,  
Madawachchiya.  
Tel/Fax: 025-2245161

### **Galenbidunuwewa**

#### **Full Option Centre**

Anuradhapura Road,  
Galenbidunuwewa.  
Tel/Fax: 025-2258000

### **Galgamuwa**

#### **Development Office**

Main Street, Galgamuwa  
Tel/Fax: 037-2253773

### **Kekirawa**

#### **Development Office**

Anuradhapura Rd, Kekirawa.  
(Opposite the hospital)  
Tel/Fax: 025-2263300

### **Thambuttegama**

#### **Full Option Centre**

No.150, Kurunegala Rd,  
Thambuttegama  
Tel/Fax: 025-2275052

### **Bakamuna**

#### **Full Option Centre**

No 52/2, Bank Of Ceylon Road,  
Bakamuna.  
Tel/Fax: 066-2256111

### **Habarana**

#### **Full Option Center**

Dambulla Road, Habarana.  
Tel/Fax: 066-2270332

### **Dehiattakandiya**

#### **Development Office**

No.59 E, Shopping Complex,  
New Town, Dehiattakandiya.  
Tel/Fax: 027-2250265

### **Hingurakgoda**

#### **Development Office**

No.29, Airport Rd,  
Hingurakgoda.  
Tel/Fax: 027-2247587

**Medirigiriya**

**Area Development Office**  
Post Office Road, Medirigiriya.  
Tel/Fax: 060-2278875

**Polonnaruwa**

**District Office**  
No.46, Shanas Bldg, Kaduruwela.  
Tel: 027-2225125  
Fax: 027-2222866

**Chilaw**

**District Office**  
No.54, Kurunegala Rd, Chilaw.  
Tel: 032-2220062  
Fax: 034-2222622

**Anamaduwa**

**Development Office.**  
No 72, Puttalam Road. Anamaduwa.  
Tel/Fax: 032-2263230

**Marawila**

**Full Option Center**  
No. 27/3, Chilaw Road, Marawila.  
Tel/Fax: 032-2252966

**Mahawewa**

**Area Development Office**  
No.10, Main St, Mahawewa.  
Tel: 032-2254607  
Fax: 032-2246630

**Puttalam**

**Development Office**  
No.116, Opp. Base Hospital,  
Kurunegala Rd, Puttalam.  
Tel/Fax: 032-2266209

**Wennappuwa**

**Area Development Office**  
ITTI Bldg., Chilaw Rd, Wennappuwa.  
Tel/Fax: 031-2253396

**Digana**

**Development Office**  
No 54, New Town, Digana.  
Tel: 081-2376639  
Fax: 2376640

**Kandy**

No 302, D S Senanayaka Veediya,  
Kandy.  
Tel/Fax: 081-2227496/7/8

**Rikillagaskada**

**Area Development Office**  
"Mount View", Rikillagaskada.  
Tel/Fax: 081-2365686

**Dambulla**

**Area Development Office**  
Matale Road, Dambulla.  
Tel: 066-2285464  
Fax: 066-2295464

**Galewela**

**Development Office**  
No.215, Dambulla Rd, Galewela.  
Tel/Fax: 066-2289936

**Hettipola**

**Area Development Office**  
Hettipola, Vilgamuwa.  
Tel/Fax: 066-2250099

**Matale**

**District Office**  
No. 18A, Kandy Road, Matale.  
Tel: 066-2232819  
Fax: 066-2231897

**Gampola**

**Area Development Office**  
No.134/A, Kandy Road,  
Gampola.  
Tel/Fax: 081-2350690

**Nawalapitiya**

**Development Office**  
No.57, Dolosbage Rd,  
Nawalapitiya.  
Tel/Fax: 054-2224215

**Pilimathalawa**

**Development Office.**  
No.207/1/1, Colombo Rd,  
Pilimathalawa.  
Tel: 081-2575188  
Fax: 081-2575189

**Kegalle**

**District Office**  
No.6A-1/1, Dharmapala Mw,  
Kegalle.  
Tel: 035-2231360  
Fax: 035-2223539

**Rambukkana**

**Development Office**  
No.111 A, Kurunegala Rd,  
Rambukkana.  
Tel: 035-2265945  
Fax: 035-2265925

**Warakapola**

**Development Office**  
No 212, Kandy Road Warakapola  
Tel: 035-2267026  
Fax: 035-2268778

**Hatton**

**Area Development Office**  
No.184, Colombo Rd, Hatton.  
Tel/Fax: 051-2224051

**Nuwara Eliya**

**District Office**  
Park Wood Complex, Park Rd,  
Nuwara Eliya.  
Tel: 052-2235291  
Fax: 052-2223759

**Welimada**

**Development Office**  
No.127/1, Hemapala  
Munidasa Mw, Welimada.  
Tel/Fax: 057-2244541

**Badulla**

**District Office**  
No.13-1/1, R H Gunawardana Mw,  
Badulla.  
Tel: 055-2229944  
Fax: 055-2222730

**Bandarawela**

**Development Office**  
No.213/1/1, Main Street,  
Bandarawela.  
Tel: 057-2231540  
Fax: 057-2231580

**Mahiyanganaya**

**Development Office**  
No.43, Kandy Road,  
Mahiyanganaya.  
Tel/Fax: 055-2258391