

MSME Supportive Initiatives - 2026
Progress as of 10.03.2026

Rs. Mn.

Loan Scheme		Allocation	Progress	
			No of Loans	Amount (Approved/ Disbursed)
Re-finance Loan Schemes				
Government Funded Loan Schemes				
1	Stimulating Package for Re - Energizing the MSME sector in Sri Lanka (Re-MSME Plus)	25,000.00	519	6,341.48
	- Re-MSME NPL Loan Scheme		8	34.55
2	Re-MSME Extended Disaster Relief Loan Scheme	10,000.00	1,734	1,808.53
3	Farming System Sustainability Programme (FSSP) *	800.00	-	-
ADB Funded Loan Schemes				
4	SMELOC2 – Revolving	5,936.00		
	- Tranche I		14	136.06
	- Tranche II		9	137.50
5	SME Sector Development Programme **	7,750.00	-	-
6	Agriculture Value Chain Financing and Commercialization Sector Development Project ***	6,200.00	-	-
Interest Subsidy Loan Schemes				
7	Pledge Loan Scheme for SME Paddy Millers and Corporative Societies	15,000.00	197	5,726.00
8	New Comprehensive Rural Credit Scheme	25,000.00	7,450	3,307.98
Total		95,686.00	9,931	17,492.10

* 14 PFIs have been signed Subsidiary Loan Agreements and will be commenced end March 2026

** Loan Scheme will be commenced in June 2026

*** Loan Scheme will be commenced in Sep 2026

Re-MSME (GOSL) Loan Scheme - Progress as at 10.03.2026

Rs.

No	Bank Name	Allocation	No-objection Applied			No-objection Approved			Refinance Applied			Refinance Approved			
			Loans	Amount	% of Allocation	Loans	Amount	% of Allocation	Loans	Amount	% of Allocation	Loans	Amount	% of No-objection	% of Allocation
1	BOC	5,000,000,000.00	92	898,425,000.00	18%	77	764,925,000.00	15%	13	113,666,323.18	2%	12	111,666,323.18	15%	2.23%
2	PB	5,000,000,000.00	48	712,500,000.00	14%	41	620,500,000.00	12%	10	100,500,000.00	2%	10	100,500,000.00	16%	2.01%
3	RDB	5,000,000,000.00	137	565,800,000.00	11%	83	375,450,000.00	8%	5	13,500,000.00	0%	5	13,500,000.00	4%	0.27%
4	COM	1,000,000,000.00	69	1,027,420,000.00	103%	66	999,920,000.00	100%	58	717,993,340.00	72%	58	717,993,340.00	72%	71.80%
5	HNB	1,000,000,000.00	72	1,024,000,000.00	102%	69	972,000,000.00	97%	33	418,820,000.00	42%	28	374,190,000.00	39%	37.42%
6	DFCC	1,000,000,000.00	32	407,750,000.00	41%	30	385,300,000.00	39%	10	73,700,000.00	7%	8	54,800,000.00	14%	5.48%
7	SEY	1,000,000,000.00	43	659,800,000.00	66%	37	581,800,000.00	58%	18	242,490,000.00	24%	15	205,650,000.00	35%	20.57%
8	SMP	500,000,000.00	33	478,460,000.00	96%	28	437,285,000.00	87%	11	189,700,000.00	38%	9	134,200,000.00	31%	26.84%
9	PAB	400,000,000.00	24	385,200,000.00	96%	19	310,450,000.00	78%	8	97,600,000.00	24%	7	95,000,000.00	31%	23.75%
10	NTB	400,000,000.00	8	132,400,000.00	33%	5	67,400,000.00	17%	0	-	0%	0	-	0%	0%
11	NDB	400,000,000.00	28	400,286,000.00	100%	27	392,086,000.00	98%	8	106,765,000.00	27%	7	92,800,000.00	24%	23.20%
12	Car	50,000,000.00	1	7,500,000.00	15%	1	7,500,000.00	15%	1	7,500,000.00	15%	0	-	0%	0%
13	UNB	250,000,000.00	12	167,900,000.00	67%	11	154,900,000.00	62%	6	31,258,300.00	13%	6	31,258,300.00	20%	12.50%
14	SMIB	200,000,000.00	7	105,800,000.00	53%	6	96,000,000.00	48%	2	34,000,000.00	17%	1	25,000,000.00	26%	12.50%
15	SDB	1,000,000,000.00	24	203,710,000.00	20%	19	175,960,000.00	18%	0	-	0%	0	-	0%	0%
TOTAL		22,200,000,000.00	630	7,176,951,000.00		519	6,341,476,000.00		183	2,147,492,963.18		166	1,956,557,963.18		

Re-MSME (GOSL) NPL Loan Scheme - Progress as at 10.03.2026

Rs.

No	Bank Name	Allocation	No-objection Applied			No-objection Approved			Refinance Applied			Refinance Approved			
			Loans	Amount	% of Allocation	Loans	Amount	% of Allocation	Loans	Amount	% of Allocation	Loans	Amount	% of No-objection	% of Allocation
1	BOC	20,000,000.00	1	15,000,000.00	75%	1	15,000,000.00	75%	0	-	0%	0	-	0%	0%
2	RDB	10,000,000.00	4	7,550,000.00	76%	3	4,550,000.00	46%	0	-	0%	0	-	0%	0%
3	COM	50,000,000.00	2	7,000,000.00	14%	2	7,000,000.00	14%	2	5,000,000.00	10%	2	5,000,000.00	71%	10%
4	HNB	50,000,000.00	2	8,000,000.00	16%	2	8,000,000.00	16%	2	8,000,000.00	16%	2	8,000,000.00	100%	16%
5	DFCC	55,000,000.00	1	2,500,000.00	5%	0	-	0%	0	-	0%	0	-	0%	0%
TOTAL		185,000,000.00	10	40,050,000.00		8	34,550,000.00		4	13,000,000.00		4	13,000,000.00		

Extended - Disaster Relief Loan Scheme Progress as of March 10, 2026

Rs. Mn.

S/no	Bank Name	Total Allocation	Advance	Micro		Small		Medium		Large		Total		% of Allocation
				No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	
1	BOC	1,500.00	1,500	135	36.8	338	346.82	9	161.5	2	50	484	595.12	39.67
2	PEB	1,500.00	1,500	176	43.37	631	618.84	20	20	1	25	828	707.21	47.15
3	RDB	2,000.00	2,000	228	51.35	175	162.85	0	0	0	0	403	214.2	10.71
4	COM	1,000.00	250	0	0	3	3	4	95	2	50	9	148	59.20
5	PAB	250.00	50											
6	DFCC	250.00	150			3	3	7	141			10	144	96.00
7	SMIB	250.00	50											
8	SDB	300.00	100											
9	CAR	300.00	50											
10	SEY	250.00	150											
11	HNB	250.00	150											
12	SAM	250.00	150											
13	NTB	500.00	250											
14	NDB	250.00	0											
15	UNB	250.00	100											
	Unallocated	900.00												
	Total	10,000.00	6,450	539	131.52	1,150	1,134.51	40	417.50	5	125	1,734	1,808.53	28.04

**SMELOC2 - Revolving
Progress as at 10.03.2026**

Tranche - I (Allocation Date - 01.08.2025)										
Name of the Bank	Allocation	No Objection Approved			Total Loan Amount of Refinance Approved			Disbursed Amount		
		No. of Loans	Loan Amount	%	No. of Loans	Loan Amount	%	No. of Loans	Loan Amount	%
Commercial	182.49	8	182.49	100.00	8	182.49	100.00	8	128.89	70.63
DFCC	183.90	8	180.00	97.88	8	155.00	84.28	8	130.00	70.69
NTB	182.49	6	165.00	90.42	6	165.00	90.42	6	103.50	56.72
Sanasa	159.89	17	159.89	100.00	17	159.89	100.00	17	159.89	100.00
NDB	174.01	4	116.25	66.80	1	15.00	8.62	1	15.00	8.62
BOC	165.54	9	165.54	100.00	9	165.54	100.00	9	113.80	68.75
Sampath	159.89	6	94.82	59.30	4	64.82	40.54	4	48.12	30.10
RDB	157.06	13	49.80	31.71	0	-	-	0	-	0.00
Total	1365.27	71	1,113.79	81.58	53	907.74	66.49	53	699.20	51.21

Tranche - II (Allocation Date - 27.01.2026)										
Name of the Bank	Allocation	No Objection Approved			Total Loan Amount of Refinance Approved			Disbursed Amount		
		No. of Loans	Loan Amount	%	No. of Loans	Loan Amount	%	No. of Loans	Loan Amount	%
Commercial	901.21	4	78.50	8.71	1	21.00	2.33	1	21.00	2.33
DFCC	533.60	3	12.00	2.25	-	-	-	-	-	0.00
NTB	581.55	1	25.00	4.30	-	-	-	-	-	0.00
Sanasa	261.88	0	-	-	-	-	-	-	-	0.00
PB	229.92	1	22.00	9.57	-	-	-	-	-	0.00
HNB	261.88	0	-	-	-	-	-	-	-	0.00
PAB	197.95	0	-	-	-	-	-	-	-	0.00
Total	2,967.99	9	137.50	4.63	1	21.00	0.71	1	21.00	0.71

Pledge Loan Scheme for Small and Medium Scale Paddy Millers and Cooperative Societies to Purchase Paddy in Maha Season 2025/26
Progress as at 10.03.2026

Mt/ Rs.Mn

S/no	Bank	Loan Registered by DFD						Disbursement Details		Paddy Stock Details					Value of the Actual Paddy Stock Purchased
		Paddy Millers		Cooperative Societies		Total				Paddy Stock Purchased by Loan Funds					
		No of Loans	Loan Amount	No of Loans	Loan Amount	No of Loans	Loan Amount	Amount	%	Nadu White	Nadu Red	Samba	Keeri Samba	Total	
1	Amana Bank PLC	6	125			6	125	30	24	63	188			251	30
2	Bank of Ceylon	40	1,010			40	1,010	433	43	2,714	768	76		3,558	432
3	Cargills Bank	1	50			1	50	-	-						
4	Commercial Bank of Ceylon PLC	44	1,459			44	1,459	836	57	5,120	2,018			7,138	836
5	Hatton National Bank PLC	56	2,006			56	2,006	710	35	3,766	1,757	147	194	5,864	709
6	People's Bank	24	538			24	538	104	19		846	46	28	920	104
7	Regional Development Bank	13	102			13	102	25	25		147			147	14
8	Sampath Bank Ltd	5	160			5	160	21	13						
9	Seylan Bank PLC	8	276			8	276	120	43		998			998	120
	Total	197	5,726	-	-	197	5,726	2,279	40	11,663	6,722	269	222	18,876	2,245

New Comprehensive Rural Credit Scheme (NCRCS)

Rs. Mn.

S/no	Bank	As at 31.01.2026		As at 28.02.2026		Total	
		No .of Borrowers	Loan Amount Approved	No .of Borrowers	Loan Amount Approved	No .of Borrowers	Loan Amount Approved
1	Bank of Ceylon	1,026	312.00	488	125.92	1,514	437.92
2	Commercial Bank of Ceylon PLC	246	137.00	223	122.99	469	259.99
3	DFCC Bank PLC	6	2.05	32	14.48	38	16.53
4	Hatton National Bank PLC	1,325	853.60	933	656.03	2,258	1,509.63
5	Regional Development Bank	1,134	250.00	801	239.44	1,935	489.44
6	Sanasa Development Bank PLC	62	30.78	23	10.66	85	41.44
7	State Mortgage and Investment Bank	0	-	0	-	0	-
8	People's Bank	647	312.76	372	204.36	1,019	517.12
9	Seylan Bank PLC	86	21.14	46	14.77	132	35.91
	Total	4,532	1,919.34	2,918	1,388.65	7,450	3,307.99