Name of the				
Loan Scheme	Description			
1. Interest Subsidy Loan Scheme				
1.1 Ran	Category I			
Aswenna	Beneficiaries -	Small Scale Farmers and Farmer Organizations, Floriculture farmers, Entrepreneurs in ornamental fish related businesses		
	Maximum Loan Amount (Rs.) -	5,000,000		
	Annual Effective Interest Rate -	13.5%		
	% of the Interest Subsidy -	50%		
	Onlending Rate -	6.75%		
	Category II			
		Agro & Fish Processing Establishments		
	Maximum Loan Amount (Rs.) -			
	Annual Effective Interest Rate -			
	% of the Interest Subsidy -			
	Onlending Rate -	6.75%		
	Category III			
	Beneficiaries -	Commercial Scale Farming		
	Maximum Loan Amount (Rs.) -			
	Annual Effective Interest Rate -			
	% of the Interest Subsidy -			
	0	6.75%		
1.2 Govi	Beneficiaries -	Small scale farmers, Farmers'		
Navoda		organizations (for mechanizing the cultivation activities)		
	Maximum Loan Amount (Rs.) -	,		
	Annual Effective Interest Rate -	13.5%		
	% of the Interest Subsidy -	75%		
	Onlending Rate -	3.38%		
1.3 Riya Shakthi	Beneficiaries -	Owners of the school service vans		
	Maximum Loan Amount (Rs.) -	4,000,000		
	Annual Effective Interest Rate -	13.5%		
	% of the Interest Subsidy -	75%		
	0	3.38%		
1.4 Rivi Bala		Households		
Savi	Maximum Loan Amount (Rs.) -	350,000		
	Annual Effective Interest Rate -			
	5	50%		
	Onlending Rate -	6.75%		

Financial and Non-Financial Schemes Available under "Enterprise Sri Lanka"

Name of the	E	Description
Loan Scheme		-
1.5 Diri Saviya	Beneficiaries -	Poultry producers, Self-employees
	Maximum Loan Amount (Rs.) -	50,000
	Annual Effective Interest Rate -	13.5%
	5	100%
	0	0%
1.6 Jaya Isura	Category I	
	Beneficiaries -	Small enterprises with an annual turnover between Rs. 10 million to Rs. 250 million and with an employment cadre of 5 to 50 who are engaged in agriculture, fisheries, ornamental fisheries, livestock, floriculture, horticulture, light engineering, printing, tourism, handicrafts, apparel, information technology, manufacturing industry and renewable energy sectors
	Maximum Loan Amount (Rs.) -	100,000,000 (Export) 50,000,000 (Non-Export)
	Annual Effective Interest Rate -	13.5%
		50%
	-	6.75%
	Category II	
	Beneficiaries -	Medium entrepreneurs with an annual turnover between Rs. 250 million to Rs. 750 million and with an employment cadre of 51 to 300 who are engaged in agriculture, fisheries, ornamental fisheries, livestock, floriculture, horticulture, light engineering, printing, tourism, handicrafts, apparel, information technology, manufacturing industry and renewable energy sectors
	Maximum Loan Amount (Rs.) -	400,000,000 (Export) 200,000,000 (Non-Export)
	Annual Effective Interest Rate -	13.5%
	% of the Interest Subsidy -	25%
	On lending Rate -	10.12%
1.7 Sonduru	Beneficiaries -	Owners of the houses with less than
Piyasa		1,000 sq.ft.
5	Maximum Loan Amount (Rs.) -	200,000
	Annual Effective Interest Rate -	13.5%
	% of the Interest Subsidy -	50%
	Onlending Rate -	6.75%

Name of the	E	Description			
Loan Scheme		-			
1.8 Madya	Category I (To purchase media Beneficiaries -	Registered journalists			
Aruna	Maximum Loan Amount (Rs.) -	- ·			
	Annual Effective Interest Rate -				
		100%			
	2	0%			
		0 /0			
	<u>Category II (To upgrade media equipment)</u>				
		Registered journalists			
	Maximum Loan Amount (Rs.) -	, , , , , , , , , , , , , , , , , , ,			
	Annual Effective Interest Rate -				
	% of the Interest Subsidy -	50%			
	5	6.75%			
1.9	6	Young Graduates			
"Arambuma"	Maximum Loan Amount (Rs.) -	1,500,000			
Credit Scheme	Annual Effective Interest Rate -	12%			
	% of the Interest Subsidy -	100%			
	-	0%			
	Other facility -	Fully Government guarantee			
1.10 Green Loan	Category I				
	Beneficiaries -	Bio degradable bags and packing			
		material producers, small scale			
		hoteliers, and organic fertilizer			
		producers.			
		* Three wheeler owners (only for fixing			
		meter and maximum amount is Rs.			
		20,000)			
	Maximum Loan Amount (Rs.) -	1,000,000			
	Annual Effective Interest Rate -	13.5%			
	5	50%			
	Onlending Rate -	6.75%			
	Category II (Homestay Program				
	Beneficiaries -	Small scale tourist service providers			
	Maximum Loan Amount (Rs.) -				
	Annual Effective Interest Rate -				
	5	more than 50% 6%			
1.11 Middle	Onlending Rate - Beneficiaries -	Middle income youth who wish to			
Income	- Demenciaries	purchase a house for the first time from			
Housing Loan		a housing development project			
Scheme	Maximum Loan Amount (Rs.) -	5,000,000			
Scheme	Annual Effective Interest Rate -				
		40% (for the first 5 years)			
	5	7% (Subsidy paid for first 5 years only)			
	-	, to (outsidy paid for first 5 years offy)			

Name of the				
Loan Scheme	Description			
2. Donor Funded Refinance Loan Scheme				
2.1 Rooftop	Category I			
Solar Power		Households		
Generation	Maximum Loan Amount (Rs.) -			
		8%		
Project (Funded		0 /0		
by Asian				
Development	Category II			
Bank)	Beneficiaries -	Entrepreneurs		
		Min. 7,500,000 (No maximum limit)		
	0	8%		
	Donor Agency -	ADB (USD 50 million for 1st tranche and		
		top-up to USD 200 million based on		
		progress)		
2.2 Small and	Beneficiaries -	SME Entrepreneurs		
Medium-sized	Maximum Loan Amount (Rs.) -	50,000,000		
Enterprises Line	Onlending Rate -	11 – 14 %		
of Credit Project	Donor Agency -	ADB (USD 175 million)		
(SMELoC)				
2.3 "Pavithra	Beneficiaries -	The companies that already discharge		
Ganga"		their waste into the Kelani River,		
Initiative		lagoons		
	Maximum Loan Amount (Rs.) -	0		
		6.5%		
	8	JICA		
3. Financial	and non-financial support prog	-		
3.1 National		SME Entrepreneurs		
Credit		1/3 of the loan		
Guarantee	Ŭ	1 - 2 %		
Institution		/-		
	Donor Agency -	ADB (USD 100 million)		
(NCGI)	D (: : :			
3.2 .Supporting	Beneficiaries -	Youth, Women, farmers, and people		
for the		who are willing to establish SME		
formation of		companies		
SME companies	Nun-Financial Benefits -	Technical support to incorporate		
		companies, maintain books and records,		
		negotiations with financial institutions,		
		access to market		
	Financial Benefits -	Loan or leasing facilities through state		
		banks and minimum 75 percent of loan		
		instalment or lease cost paid by the		
		Government.		
	Onlending Rate -	6.75 %		
	0			