Government Funded Concessionary Loan Schemes

Loan Scheme of Re-energizing the Micro, Small and Medium-sized Enterprises (MSMEs) Sector in Sri Lanka (Re-MSME Plus)		
Maximum Loan Amount	Rs. 25 million	
Annual Interest Rate	5%	
Grace Period	12 months (Maximum)	
Repayment Period	120 months	
Participatory Financial Institutions (PFIs)	BOC, People's, Commercial, Sampath, HNB, NTB, NDB, Seylan, RDB, DFCC, SDB, Pan Asia, Union, Cargills, SMIB	
Nature of the Loan	Investment and Combined Loans for MSMEs	
Loan Scheme of Re-energizing the Non-Performing Loan Category Micro, Small and Medium-sized Enterprises (MSMEs) (NPL)		
Maximum Loan Amount	Rs. 15 million	
Annual Interest Rate	5%	
Grace Period	6 months (Maximum)	
Repayment Period	60 months	
Participatory Financial Institutions (PFIs)	BOC, People's, Commercial, Sampath, HNB, NTB, NDB, Seylan, RDB, DFCC, SDB, Pan Asia, Union, Cargills, SMIB	
Nature of the Loan	Working Capital and Combined Loans for MSMEs in NPL Category	
Farming System Sustainability Programme – An Agriculture Loan Scheme (FSSP)		
Maximum Loan Amount	Individual: Rs. 5 million	
	Group: Rs. 500,000	
Annual Interest Rate	5%	
Grace Period	Individual – Working Capital 6 months (Max), Investment 12 months (Max)	
	Group – 06 months (maximum)	
Repayment Period	Individual	Working Capital: 36 months
		Investment and Combined: 60 months
	Group: 36 months	
Participatory Financial Institutions (PFIs)	BOC, People's, Commercial, Sampath, HNB, NTB, Seylan, RDB, DFCC, SDB, Pan Asia, Union, Cargills, SMIB	
Nature of the Loan	Investment, Working Capital & Combined Loans for Small-scale Farmers and MSMEs engaged in Agriculture Value Chains	

Asian Development Bank (ADB) Funded Concessionary Loan Schemes

Small and Medium-sized Enterprises Line of Credit Project (SMELoC2-Revolving)	
Maximum Loan Amount	Rs. 50 million
Annual Interest Rate	6%
Grace Period	24 months (Maximum)
Repayment Period	120 months
Participatory Financial Institutions (PFIs)	BOC, People's, Commercial, HNB, NTB, NDB, Seylan, RDB, DFCC, Union, Sampath, SDB, Pan Asia
Nature of the Loan	Investment, Working Capital and Combined Loans for MSMEs
Agriculture Value Chain Financing and Commercialization Sector Development Programme (AVC)	
Maximum Loan Amount	Rs. 75 million
Grace Period	36 months (Maximum)
Repayment Period	120 months
Participatory Financial Institutions (PFIs)	People's, BOC, RDB, HNB, Seylan, Sampath, Commercial, DFCC, Pan Asia, Union, SDB, NTB
Nature of the Loan	Investment, Working Capital and Combined Loans for MSMEs engaged in Tea, Rubber, Spices, Coconut, Hoticulture, Aquaculture, Fish Processing, Dairy, and Animal Feed
MSME Sector Development Programme (SDP)	
Maximum Loan Amount	Rs. 75 million
Grace Period	24 months (Maximum)
Repayment Period	120 months
Participatory Financial Institutions (PFIs)	People's, BOC, RDB, HNB, Seylan, Sampath, Commercial, DFCC, Pan Asia, Union, SDB, NTB, Cargills
Nature of the Loan	Investment and Combined Loans for MSMEs

Interest Subsidy Loan Schemes

Pledge Loan Scheme for Small and Medium-sized Paddy Millers and Corporative Societies - Yala Season 2026	
Maximum Loan Amount	Rs. 75 million
Annual Interest Rate	8%
Repayment Period	180 days
Participatory Financial Institutions (PFIs)	BOC, People's, RDB, SMIB, HNB, Seylan, NDB, Sampath, Commercial, NTB, SDB, UNB, Pan Asia, Amana, Cargills
Nature of the Loan	Loans for SME Paddy Millers and Corporative Societies to purchase paddy
New Comprehensive Rural Credit Scheme (NCRCS)	
Maximum Loan Amount	Rs. 3 million
Annual Interest Rate	5%
Repayment Period	Common – 270 days / Turmeric & Sugarcane – 365 days
Participatory Financial Institutions (PFIs)	BOC, People's, Commercial, DFCC, HNB, RDB, Sampath, SDB, Seylan, SMIB
Nature of the Loan	Working Capital Loan for Farmers Cultivating 35 Crops including Paddy

