

## Financial and Non-Financial Schemes Available under “Enterprise Sri Lanka”

Name of the Loan Scheme	Description
<b>1. Interest Subsidy Loan Scheme</b>	
1.1 Ran Aswenna	<p><b><u>Category I</u></b> Beneficiaries - Small Scale Farmers and Farmer Organizations, Floriculture farmers, Entrepreneurs in ornamental fish related businesses</p> <p>Maximum Loan Amount (Rs.) - 5,000,000 Annual Effective Interest Rate - 13.5% % of the Interest Subsidy - 50% Onlending Rate - 6.75%</p> <p><b><u>Category II</u></b> Beneficiaries - Agro &amp; Fish Processing Establishments</p> <p>Maximum Loan Amount (Rs.) - 300,000,000 Annual Effective Interest Rate - 13.5% % of the Interest Subsidy - 50% Onlending Rate - 6.75%</p> <p><b><u>Category III</u></b> Beneficiaries - Commercial Scale Farming</p> <p>Maximum Loan Amount (Rs.) - 750,000,000 Annual Effective Interest Rate - 13.5% % of the Interest Subsidy - 50% Onlending Rate - 6.75%</p>
1.2 Govi Navoda	<p>Beneficiaries - Small scale farmers, Farmers' organizations (for mechanizing the cultivation activities)</p> <p>Maximum Loan Amount (Rs.) - 500,000 Annual Effective Interest Rate - 13.5% % of the Interest Subsidy - 75% Onlending Rate - 3.38%</p>
1.3 Riya Shakthi	<p>Beneficiaries - Owners of the school service vans</p> <p>Maximum Loan Amount (Rs.) - 4,000,000 Annual Effective Interest Rate - 13.5% % of the Interest Subsidy - 75% Onlending Rate - 3.38%</p>
1.4 Rivi Bala Savi	<p>Beneficiaries - Households</p> <p>Maximum Loan Amount (Rs.) - 350,000 Annual Effective Interest Rate - 13.5% % of the Interest Subsidy - 50% Onlending Rate - 6.75%</p>



Name of the Loan Scheme	Description
1.8 Madya Aruna	<p><b><u>Category I (To purchase media equipment)</u></b>  Beneficiaries - Registered journalists  Maximum Loan Amount (Rs.) - 300,000  Annual Effective Interest Rate - 13.5%  % of the Interest Subsidy - 100%  Onlending Rate - 0%</p> <p><b><u>Category II (To upgrade media equipment)</u></b>  Beneficiaries - Registered journalists  Maximum Loan Amount (Rs.) - 150,000  Annual Effective Interest Rate - 13.5%  % of the Interest Subsidy - 50%  Onlending Rate - 6.75%</p>
1.9 “Arambama” Credit Scheme	Beneficiaries - Young Graduates Maximum Loan Amount (Rs.) - 1,500,000 Annual Effective Interest Rate - 12% % of the Interest Subsidy - 100% Onlending Rate - 0% Other facility - Fully Government guarantee
1.10 Green Loan	<p><b><u>Category I</u></b>  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%  % of the Interest Subsidy - 50%  Onlending Rate - 6.75%</p> <p><b><u>Category II (Homestay Programme)</u></b>  Beneficiaries - Small scale tourist service providers  Maximum Loan Amount (Rs.) - 5,000,000  Annual Effective Interest Rate - 13.5%  % of the Interest Subsidy - more than 50%  Onlending Rate - 6%</p>
1.11 Middle Income Housing Loan Scheme	Beneficiaries - Middle income youth who wish to purchase a house for the first time from a housing development project Maximum Loan Amount (Rs.) - 5,000,000 Annual Effective Interest Rate - 12% (for the first 5 years) % of the Interest Subsidy - 40% (for the first 5 years) Onlending Rate - 7% (Subsidy paid for first 5 years only)

Name of the Loan Scheme	Description	
<b>2. Donor Funded Refinance Loan Scheme</b>		
2.1 Rooftop Solar Power Generation Project (Funded by Asian Development Bank)	<p><b>Category I</b></p> <p>Beneficiaries - Households</p> <p>Maximum Loan Amount (Rs.) - 7,500,000</p> <p>Onlending Rate - 8%</p> <p><b>Category II</b></p> <p>Beneficiaries - Entrepreneurs</p> <p>Maximum Loan Amount (Rs.) - Min. 7,500,000 (No maximum limit)</p> <p>Onlending Rate - 8%</p> <p>Donor Agency - ADB (USD 50 million for 1<sup>st</sup> tranche and top-up to USD 200 million based on progress)</p>	
2.2 Small and Medium-sized Enterprises Line of Credit Project (SMELoC)	<p>Beneficiaries - SME Entrepreneurs</p> <p>Maximum Loan Amount (Rs.) - 50,000,000</p> <p>Onlending Rate - 11 - 14 %</p> <p>Donor Agency - ADB (USD 175 million)</p>	
2.3 “Pavithra Ganga” Initiative	<p>Beneficiaries - The companies that already discharge their waste into the Kelani River, lagoons</p> <p>Maximum Loan Amount (Rs.) - 30,000,000</p> <p>Onlending Rate - 6.5%</p> <p>Donor Agency - JICA</p>	
<b>3. Financial and non-financial support programs</b>		
3.1 National Credit Guarantee Institution (NCGI)	<p>Beneficiaries - SME Entrepreneurs</p> <p>Maximum Coverage - 1/3 of the loan</p> <p>Annual Premium - 1 - 2 %</p> <p>Donor Agency - ADB (USD 100 million)</p>	
3.2 .Supporting for the formation of SME companies	<p>Beneficiaries - Youth, Women, farmers, and people who are willing to establish SME companies</p> <p>Nun- Financial Benefits - Technical support to incorporate companies, maintain books and records, negotiations with financial institutions, access to market</p> <p>Financial Benefits - Loan or leasing facilities through state banks and minimum 75 percent of loan instalment or lease cost paid by the Government.</p> <p>Onlending Rate - 6.75 %</p>	