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**A Concessionary Pledge Loan Scheme for Small and Medium Scale
Paddy Millers, Paddy Storage Owners and Paddy Collectors from 1st
February to purchase Paddy for Maha Season 2023/2024**

In order to maintain a reasonable price for farmers, a pledge loan scheme under a concessional interest rate for Small and Medium Scale(SME) paddy millers, paddy storage owners and paddy collectors has been implemented from 1st February for purchasing paddy in Maha Season 2023/2024.

Accordingly, Target Group of this loan scheme is as follows

- Small and Medium Scale (SME) paddy millers subject to the maximum daily paddy milling capacity of 25MT per day.
- Paddy storage owners subject to having a sufficient storage capacity.
- Paddy collectors subject to having a storage with a sufficient capacity or a valid lease agreement with a storage owner with a sufficient storage capacity or SME paddy miller
- All borrowers should have a valid Business Registration obtained from a relevant Government institution.

They can get loans at the effective interest rate of 15% per annum under the maximum loan amount of Rs. 50 million per SME paddy miller and Rs. 25 million per paddy storage owner and paddy collector. Out of the effective interest rate, 11% interest rate has to be borne by the respective borrowers and the interest subsidy is 4 %. The respective loan should be repaid within 180 days.

It has been planned to provide pledge loans through the following Banks under this loan scheme.

- Bank of Ceylon
- People's Bank
- Regional Development Bank
- Commercial Bank of Ceylon PLC
- DFCC Bank Ltd
- Hatton National Bank PLC
- National Development Bank PLC
- Sampath Bank Ltd
- Sansa Development Bank Ltd
- Seylan Bank PLC

The total value of the loans to be disbursed by the Banks is Rs. 9,000 million.

Further, it has been planned to purchase paddy at a Minimum Purchase Price of Paddy declared by the Department of Agriculture under this programme. Minimum Purchase Price of paddy for Maha season 2023/2024 (Rs per kg) is as follows.

Variety	Standard paddy with moisture content of 14% (Rs.)	Wet paddy with moisture content more than 14% (Rs.)
Nadu	105	90
Samba	120	100
Keeri Samba	130	120

This concessionary loan scheme which has been commenced based on a Cabinet Decision dated 29.01.2024, is implemented from 1st February to 30th April of this year.