



සංවර්ධන මූල්‍ය දෙපාර්තමේන්තුව அபிவிருத்தி நிதித் திணைக்களம் Department of Development Finance

මුදල්, ක්‍රම සම්පාදන සහ ආර්ථික සංවර්ධන අමාත්‍යාංශය, මහ ලේකම් කාර්යාලය, පළමු මහල, කොළඹ 01
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09.01.2025

A Concessionary Pledge Loan Scheme for Small and Medium Scale Paddy Millers and Cooperative Societies from 3rd January 2025 to purchase Paddy for Maha Season 2024/2025

In order to maintain a reasonable price for farmers, a pledge loan scheme under a concessionary interest rate for Small and Medium Scale (SME) Paddy Millers and Cooperative Societies has been commenced for purchasing paddy in Maha Season 2024/2025.

Accordingly, Target Group of this loan scheme is Small and Medium Scale (SME) paddy millers and Cooperative Societies, subject to the maximum daily paddy milling capacity of 25MT per day. All borrowers should have a valid Business Registration obtained from a relevant Government institution.

Under this loan scheme, they can obtain loans at interest rate of 7% per annum with amount of Rs.50 million and the respective loan should be repaid within 180 days.

It has been planned to implement this loan scheme through the following banks.

- Bank of Ceylon
- People's Bank
- Regional Development Bank
- State Mortgage and Investment Bank
- Hatton National Bank PLC
- Seylan Bank PLC
- Sampath Bank Ltd
- Commercial Bank of Ceylon PLC
- DFCC Bank PLC
- National Development Bank PLC
- Nations Trust Bank
- Sanasa Development Bank Ltd
- Union Bank PLC
- Amana Bank PLC
- Cargills Bank PLC

The total value of the loans to be disbursed by the Banks is Rs. 10,000 million under this loan scheme and it has been planned to purchase paddy at a Minimum Purchase Price (MPP)



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declared by the Department of Agriculture in order to ensure a reasonable price for paddy harvest of farmers. This concessionary loan scheme has been commenced based on a Cabinet Decision dated 30.12.2024, and the implementation period of the programme is 3rd January to 15th May 2025.