

INTEREST RATES ON NEW LOANS AND ADVANCES (With effect from 05-08-2024)		
Description	Product	Interest Rate
Sevana Housing Loans	Sevana Housing Loans (LKR) Floating	12.00%
	Salaried Employees Serving in Confirmed Service in Public and Private Sector in Sri Lanka (LKR)	For the first 05 years, prevailing Monthly AWPLR at the date of disbursement of the loan (fixed). Thereafter, prevailing monthly AWPLR +2.0%p.a. (floating) for the remaining tenure of the loan.
	Foreign Currency Housing Loans (USD)	10.00%
Personal Loans & Advances	Loan Scheme for Medical Officers	16.00%
	Personal Loans for Professionals	16.00%
	Sampath Samachara - Loan Scheme for Pensioners	12.00%
	Student Loans	12.00%
	All other Consumption Loans (Mortgage over Vehicles, Business Loans and Overdrafts)	16.00%
Leasing & Hire-purchase	Leasing Motor Vehicles - Brand New / Unregistered / Registered (Fixed Rate)	01 Year - 11.50%
		02-04 Years - 12.50%
		05 Years - 13.00%
		06 -07 Years - 14.50%
	Leasing Machinery	22.50%
Pawning	Sampath Gold Loan Facility (Fixed)	12.00%
	Sampath Randiriya Pawning Facility (Fixed)	12.00%
Other Loans and Advances	Sampath Diriya Loan Scheme	15.00%
	Factoring	25.50%
	Green Energy Loan Scheme	Up to LKR 5.0Mn - 10.50% Above LKR 5.0Mn - 11.00%
Note - Unless specifically mentioned as fixed, all interest rates above are floating rates.		