

INTEREST RATES ON NEW LOANS AND ADVANCES (With effect from 11.07.2023)		
Description	Product	Interest Rate
Sevana Housing Loans	Sevana Housing Loans (LKR) - Floating	16.00%
	Sevana Housing Loans (LKR) - Fixed	Will Not Be Offered
	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	18.50%
	Personal Loans for Professionals	18.50%
	Sampath Samachara - Loan Scheme for Pensioners	18.50%
	Student Loans	18.50%
	All other Consumption Loans (Loans against Personal Guarantees and Mortgage over Vehicles)	22.50%
Leasing & Hire-purchase (w.e.f. 06.09.2023)	Leasing Motor Vehicles - Brand New / Unregistered / Registered (Fixed Rate)	Up to 03 Years - 15.00%
		04 years - 16.00%
		05 Years - 16.00%
		06 Years - Will Not Be Offered
		07 Years - Will Not Be Offered
	Leasing Machinery	25.00%
Pawning (w.e.f. 29.08.2023)	Sampath Gold Loan Facility (Fixed)	18.00%
	Sampath Randiriya Pawning Facility (Fixed)	18.00%
Other Loans and Advances	Sampath Diriya Loan Scheme	17.50%
	Factoring	28.00%
Note - Unless specifically mentioned as fixed, all interest rates above are floating rates.		