

INTEREST RATES ON NEW LOANS AND ADVANCES (With effect from 22-08-2025)

Description	Product	Interest Rate (p.a)	
Sevana Housing Loans	Sevana Housing Loans (LKR) - Floating	11.50%	
	Sevana Housing Loans (LKR) - Fixed	Period	Rate
		01- 03 Years	10.50%p.a
		04 -05 Years	11.00%p.a
		06- 07 Years	11.50%p.a
		08- 10 Years	12.00%p.a
	Housing Loans for salaried employees serving in confirmed service in public and private sector in Sri Lanka	For the first 05 years, prevailing monthly AWPLR at the date of disbursement of the loan (fixed). Thereafter prevailing monthly AWPLR + 2.00% p.a. for the remaining tenure of the loan {No further rate reduction shall be considered} {with effect from 01.01.2022}	
	Foreign Currency Housing Loans (USD)	10.00%	
Personal Loans & Advances	Loan Scheme for Medical Officers	13.00%	
	Personal Loans for Professionals	13.50%	
	Sampath Samachara - Loan Scheme for pensioners	12.00%	
	Sampath Study Smart Education Loan	12.00%	
	All Other Consumption Loans	16.00% (Secured Facilities)	
		20.00% (Unsecured Facilities)	
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	17.50%	
	Green Energy Scheme	Upto LKR 5.0Mn – 10.50% Above LKR 5.0Mn – 11.00%	
	Insurance Loan Scheme	14.00%	
	Sampath Saviliya	11.00% (Fixed for 03 years) & thereafter AWPLR(Monthly)+1.5%	
	SME, All other business loans & Overdrafts	14.00% or AWPLR + 3.00% (Floor Rate of 12.50%)	
Note - Unless specifically mentioned as fixed, all interest rates above are floating rates.			