

SMILE III

Main Features	<ul style="list-style-type: none"> ● Manufacturing sector, animal husbandry, plant nurseries, mushroom cultivation ● Maximum -Rs. 25,000,000/- Currently limited up to 15,000,000/-
Interest rates p.a	Credit Concessionary Loan at 8% p.a interest to the end borrower
Eligibility	Should get eligibility from Ministry of Industries & Commerce
Documents Required	<ul style="list-style-type: none"> ● 1 step - Clearance - Annex 2 with NIC ● 2 step - Fund Allocation - Annex 3, Project appraisal report, quotation ● 3 step - Reimbursement - Annex 8, Invoice, loan application, loan limit, account statement
Maximum Tenure	10 year with 2 years grace period
Terms & Conditions	Fixed Assets (excluding Land & building) should not exceed 150 Mn on completion of the project
Clarifications and Inquiry on Account Transactions	<ul style="list-style-type: none"> ● In- Branch assistance at any RDB Branch ● General Number: + 94 11 203 54 54
Complaint Handling Procedure	● General Number: + 94 11 203 54 54
	● Email- info@rdb.lk
	● Call Centre-011 2 42 52 62
	<ul style="list-style-type: none"> ● Financial Ombudsman <p>The Financial Ombudsman No 143 A, Vajira Road, Colombo 05. Tel: (011) 2 595624 Email: fosril@sltnet.lk Website: www.financialombudsman.lk</p> <p>The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka https://www.cbsl.gov.lk/en/fcrd</p>