

Farming System Sustainability Programme (FSSP) Agricultural Loan Scheme

Instructions for Loan Applicants

If you are engaged in cultivation, enterprise, or business related to the agriculture sector or Agricultural value chains, you are eligible to apply for the 5% concessional interest loan facility.

Application Procedure

1. Obtain Application and formats from the Divisional Secretariat or download from the website.
2. Complete the Business / Enterprise Plan.
3. Depending on the nature of the project, meet the relevant technical officer in the field and obtain recommendations. (e.g., Agricultural Instructor, Livestock Development Instructor, Export Agriculture Extension Officer, Mahaweli Field Assistants etc.).
4. Complete the loan application form.
5. Submit the application form, together with the business / enterprise plan recommended by the technical officer, to the Divisional Secretariat. The officer receiving the application will issue an acknowledgement letter confirming receipt.
6. The recommended application will be returned to you by the Divisional Secretariat after an evaluation.
7. Submit the Divisional Secretary–recommended application, along with all documents requested by the bank, to your bank.

Discussing the loan requirement with your bank in advance and confirming whether there are any financial constraints and whether the bank shows a positive willingness to proceed will help prevent delays.

For Bulk Loans

1. Organize yourselves as a group of farmers/or discuss with your Farmer Organization/ Society
2. Apply for the loan through a financial intermediary such as a Sanasa society, Cooperative Society (Rural Bank), Samurdhi Bank, or farmer organization of (Govijana Bank) of which you are a member.
3. The intermediary financier may provide the loan to you through participatory Financial Institutions (Banks).
4. For this purpose, submit your individual application together with the group application containing details of all collective applicants, through the intermediary, to the Divisional Secretariat for approval.
5. Follow the same procedure outlined above for the recommendation of the group application.