

 Early Warning System

ADB-49273-002

Small and Medium-Sized Enterprises Line of Credit Project-Additional  
Financing



### Quick Facts

<b>Countries</b>	Sri Lanka
<b>Financial Institutions</b>	Asian Development Bank (ADB)
<b>Status</b>	Active
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2018-01-15
<b>Borrower</b>	Government of Sri Lanka
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 75.00 million
<b>Loan Amount (USD)</b>	\$ 75.00 million



### Project Description

According to the bank website, "financial inclusion of small and medium-sized enterprises (SMEs) in Sri Lanka remains a key development priority for the government given SMEs' large demand for credit, the financial barriers facing SMEs, and SMEs' potential for reducing unemployment and regional inequalities. This additional financing will provide loans to Sri Lankan banks to encourage them to grow their SME portfolios; and will extend the current successful project, which otherwise would close ahead of schedule, through March 2020."



### Early Warning System Project Analysis

The ADB categorized the project risks as 'FI', stating that participating financial institutions without an approved ESMS must exclude all subprojects with adverse environmental impacts (category A and B).



### Investment Description

- Asian Development Bank (ADB)

### Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Bank of Ceylon PLC](#) (Financial Intermediary)
- [COMMERCIAL BANK OF CEYLON PLC](#) (Financial Intermediary)
- [DFCC Bank PLC](#) (Financial Intermediary)
- [Hatton National Bank \(HNB Private Bank\)](#) (Financial Intermediary)
- [National Development Bank PLC](#) (Financial Intermediary)
- [Nations Trust Bank PLC](#) (Financial Intermediary)
- [People's Bank \(Sri Lanka\)](#) (Financial Intermediary)
- [Regional Development Bank \(RDB\)](#) (Financial Intermediary)
- [Sampath Bank](#) (Financial Intermediary)
- [Seylan Bank](#) (Financial Intermediary)



### Contact Information

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### ACCOUNTABILITY MECHANISM OF ADB

The Accountability Mechanism is an independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an Asian Development Bank-financed project. If you submit a complaint to the Accountability Mechanism, they may investigate to assess whether the Asian Development Bank is following its own policies and procedures for preventing harm to people or the environment. You can learn more about the Accountability Mechanism and how to file a complaint at: <http://www.adb.org/site/accountability-mechanism/main>



### Bank Documents

- [Assessment of Auction Mechanism \[Original Source\]](#)
- [Contribution to the ADB Results Framework \[Original Source\]](#)
- [Country Economic Indicators \[Original Source\]](#)
- [Development Coordination \[Original Source\]](#)
- [Economic Analysis \[Original Source\]](#)
- [Financial Intermediary: Environmental and Social Management System Arrangement \[Original Source\]](#)
- [Gender Action Plan](#)
- [Impact Stories \[Original Source\]](#)
- [Loan Agreement](#)
- [Loan Agreement \(Ordinary Operations\) for Loan 3640-SRI: Small and Medium-Sized Enterprises Line of C \[Original Source\]](#)
- [Project Administration Manual](#)
- [Project Agreement for Loan 3640-SRI: Small and Medium-Sized Enterprises Line of Credit Project-Addit \[Original Source\]](#)
- [Project Agreement for Loan 3640-SRI: Small and Medium-Sized Enterprises Line of Credit Project-Addit \[Original Source\]](#)
- [Project Agreement for Loan 3640-SRI: Small and Medium-Sized Enterprises Line of Credit Project-Addit \[Original Source\]](#)
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- [Project Agreement for Loan 3640-SRI: Small and Medium-Sized Enterprises Line of Credit Project-Addit \[Original Source\]](#)
- [Project Agreement for Loan 3640-SRI: Small and Medium-Sized Enterprises Line of Credit Project-Addit \[Original Source\]](#)
- [Project Disclosure PDF \[Original Source\]](#)
- [Risk Assessment and Risk Management Plan \[Original Source\]](#)
- [Sector Assessment \(Summary\): Finance \(Small and Medium-Sized Enterprises Financing\) \[Original Source\]](#)
- [Small and Medium-Sized Enterprises Line of Credit Project - Additional Financing: Executing Agency M \[Original Source\]](#)
- [Small and Medium-Sized Enterprises Line of Credit Project - Additional Financing: Executing Agency M \[Original Source\]](#)
- [Small and Medium-Sized Enterprises Line of Credit Project - Additional Financing: Executing Agency M \[Original Source\]](#)
- [Small and Medium-sized Enterprises Line of Credit Project - Additional Financing: Gender Action Plan \[Original Source\]](#)
- [Small and Medium-sized Enterprises Line of Credit Project - Additional Financing: Project Administra \[Original Source\]](#)
- [Small and Medium-sized Enterprises Line of Credit Project - Additional Financing: Report and Recomme \[Original Source\]](#)
- [Small and Medium-Sized Enterprises Line of Credit Project: Executing Agency Progress Report \[Original Source\]](#)
- [Summary of Project Performance \[Original Source\]](#)
- [Summary Poverty Reduction and Social Strategy \[Original Source\]](#)

### Media

- [Innovative Auctions to Channel Funds to Small Sri Lanka Firms](#)
- [Promoting Women's Entrepreneurship in Sri Lanka](#)



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### Other Related Projects

- ADB-49273-001 Small and Medium-Sized Enterprises Line of Credit Project
- ADB-49273-003 Small and Medium-Sized Enterprises Line of Credit Project-Additional Financing
- ADB-49273-004 Small and Medium-Sized Enterprises Line of Credit Project - Additional Financing