

**INTERPRETATIONS FOR CIRCULAR NO. 04 OF 2020 ON RELIEF MEASURES TO  
ASSIST COVID-19 AFFECTED BUSINESSES AND INDIVIDUALS  
AND  
CIRCULAR NO.5 OF 2020 ON RUPEES 50 BILLION, SIX-MONTH RE-FINANCING  
FACILITY TO SUPPORT COVID-19 HIT BUSINESSES INCLUDING SELF  
EMPLOYMENT AND INDIVIDUALS**

It was observed that there are different loan types or different names used by different companies in addition to the general loan facilities they provided like "term loans" "leases", etc., and several customer complaints have been received by us and the CBSL management that LFCs/SLCs are refusing to provide moratorium for those types of facilities saying that such loans are not covered in the cited circulars.

We would like to inform you that though those different names are not mentioned in the circulars issued by CBSL, if these facilities have been obtained for the sectors identified in the Section 2 of the circular No 5 of 2020, and Individual's income/Business have been really affected by covid-19 and with sufficient proof of documents that person/Business obtained the facility for that purpose, those customers are eligible for the moratorium. i.e., customer may have obtained a facility for tourism related activity but the loan name is not mentioned in the circular. If customer can prove that facility has been obtained for the tourism related activity and his income got affected due to the current situation, he is eligible for the moratorium.