Explanatory Note No. 03of 2020 on Interest Accrual during the Moratorium Period

Department of Supervision of Non-bank Financial Institutions Central Bank of Sri Lanka

04th May 2020

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

The following explanations are given with regard to interest accrual during the moratorium period for Licensed Finance Companies(LFCs) and Specialised Leasing Companies (SLCs).

1. Interest shall continue to be accruedduring the moratorium period on a <u>concessionary</u> <u>rate</u>and such accrued interest shall be converted in to a <u>new interest free term loan</u>, which shall be <u>recovered from the borrower</u>.

E.g., for calculation of Monthly Interest Charge:

Interest charge per month of April 2020= Outstanding loan amount at the commencement of the moratorium period (Beginning of April 2020) * (concessionary rate/12).

- 2. LFCs and SLCs shall recover the interest free loan from the borrower using the two optionsgiven below with the consent of the eligible borrower.
 - Option 1: LFCs/SLCs shall recover the interest free term loan in <u>equated monthly</u> <u>installments</u> after the end of the moratorium period and the repayment period shall be two years or remaining maturity period of the credit facility whichever is <u>lower</u>. The concessionary rate for the Option 1 shall be one third (1/3) of the contractual rate subject to a <u>cap of 6.5%</u>.
 - **Option 2:** LFCs/SLCs shall recover the interest free term loan after the end of the contractual period (extended contractual period after considering the moratorium) in installments not exceeding the monthly instalment of the original contract. The concessionary rate that can be charged to option 2 shall be one third (1/3) of the contractual rate **plus 1%**, subject to a **cap of 7.5%**.

3. The <u>consent of the borrower</u> shall be obtained for the option selected, after duly explaining the different implications of the options considered including total interest cost to be paid and time value of money.

Example 1, Option 1:

Loan Grant Date	01-April 2019
Loan Amount	Rs. 2,000,000
Loan Period (Original)	24 months
Interest Rate	16% p.a.
Monthly Instalment (Derived)	Rs. 97,926
Remaining maturity as at end March 2020 (Original	18 months
remaining maturity+ Moratorium Period)	
Remaining maturity after the moratorium period as at end	12 months
September 2020	

- (a) Moratorium will be applicable for the installments from April 2020 to September 2020. Customer will commence the repayment from October 2020 at a monthly installment of Rs. 97,926 until end September 2021.
- (b) The interest accrual during the moratorium period will be, Rs. 29,104 (1/3 of 16% per month for 6 months) shall be converted into an interest free term loan for a period 12 months. The value shall be recovered from customers in equal monthly installments of 12 months (i.e. the lower of 24 months or remaining maturity after the end of moratorium period), at Rs. 2,425 per month.

Example 2,Option 01

Loan Grant Date	01-April 2019
Loan Amount	Rs. 2,000,000
Loan Period (Original)	60 months
Interest Rate	24% p.a.
Monthly Instalment (Derived)	Rs. 57,536
Remaining maturity as at end March 2020 (Original	54 months
remaining maturity+ Moratorium Period)	
Remaining maturity after the moratorium period as at end	48 months
September 2020	

- (a) Moratorium will be applicable for the installments from April 2020 to September 2020. Customer will commence the repayment from October 2020 at a monthly installment of Rs. 57,536 until end September 2024.
- (b) The interest accrual during the moratorium period, Rs. 58,139 (cap rate of 6.5% for 6 months) shall be converted into an interest free term loan for a period 24 months. The value shall be recovered from customers in equal monthly installments of 24 months

(lower of 24 months or remaining maturity after the end of moratorium period), at Rs. 2,422 per month.

Example 3, Option 02

Loan Grant Date	01-April 2019
Loan Amount	Rs. 2,000,000
Loan Period (Original)	60 months
Interest Rate	24% p.a.
Monthly Instalment (Derived)	Rs. 57,536
Remaining maturity as at end March 2020 (Original	54 months
remaining maturity+ Moratorium Period)	
Remaining maturity after the moratorium period as at end	48months
September 2020	

- (a) Moratorium will be applicable for the installments from April 2020 to September 2020. Customer will commence the repayment from October 2020 at a monthly installment of Rs. 57,536 until end September 2024.
- (b) The interest accrual during the moratorium period, Rs. 67,223(cap rate of 7.5% for 6 months) shall be converted into an interest free term loan and recovered after September 2024. The value shall be recovered from customer in two monthly installments not exceeding the original installment of Rs. 57,536.

Example 01				
Original loan	amount	2,000,000		
Interest Rate		16%		
Expiry Date	,,	Mar-21		
Installment		97,926.22		
Period of the	loan	24 months		
r criod or the	- Touri	24 1110111113		
Total Interes	t accrued			
	orium Period	29,103.15		
-	naturity at the	12 months		
end of the m		12 months		
		2 425 26		
	allment of the	2,425.26		
new term loa	in			
	Ci-1 0 /C	l-t	I	D-1.0/5
Anr. 10	Capital O/S	Interest	Installment	Bal C/F
Apr-19	2,000,000	26,667	(97,926)	1,928,740
May-19	1,928,740	25,717	(97,926)	
Jun-19	1,856,531	24,754	(97,926)	
Jul-19	1,783,358	23,778	(97,926)	
Aug-19	1,709,210	22,789	(97,926)	
Sep-19	1,634,073	21,788	(97,926)	1,557,935
Oct-19	1,557,935	20,772	(97,926)	
Nov-19	1,480,781	19,744	(97,926)	
Dec-19	1,402,599	18,701	(97,926)	1,323,374
Jan-20	1,323,374	17,645	(97,926)	1,243,092
Feb-20	1,243,092	16,575	(97,926)	
Mar-20	1,161,741	15,490	(97,926)	
Apr-20	1,079,304	4,797		1,084,101
May-20	1,084,101	4,818		1,088,920
Jun-20	1,088,920	4,840	-	1,093,759
Jul-20	1,093,759	4,861		1,098,620
Aug-20	1,098,620	4,883		1,103,503
Sep-20 Oct-20	1,103,503 1,079,304	4,904	(97,926)	1,108,408
Nov-20	995,769	14,391 13,277	(97,926)	995,769 911,120
Dec-20	911,120	12,148	(97,926)	825,342
Jan-21	825,342	11,005	(97,926)	738,420
Feb-21	738,420	9,846	(97,926)	650,339
Mar-21	650,339	8,671	(97,926)	561,084
Apr-21	561,084	7,481	(97,926)	470,639
May-21	470,639	6,275	(97,926)	378,988
Jun-21	378,988	5,053	(97,926)	286,115
Jul-21	286,115	3,815	(97,926)	192,004
Aug-21	192,004	2,560	(97,926)	96,638
Sep-21	96,638	1,289	(97,926)	0 0
och-z1	30,036	1,203	(37,320)	

Example 2				
Original loan a	mount	2,000,000		
Interest Rate(I	IRR)	24%		
Expiry Date		Mar-24		
Installment		57,535.93		
Period of the I	oan	60 months		
Total Interest	accrued during			
moratorium Pe		58,139		
Remaining ma		30,133		
	ratorium period	48		
Equated insta	Ilment of the			
new term loar	1	2,422.44		
Apr 10	Capital O/S	Interest 40,000	Installment	Bal C/F
Apr-19 May-19	2,000,000 1,982,464	39,649	(57,536) (57,536)	1,982,464
Jun-19	1,964,577	39,292	(57,536)	1,946,333
Jul-19	1,946,333	38,927	(57,536)	1,927,724
Aug-19	1,927,724	38,554	(57,536)	1,908,742
Sep-19	1,908,742	38,175	(57,536)	1,889,381
Oct-19	1,889,381	37,788	(57,536)	1,869,633
Nov-19	1,869,633	37,393	(57,536)	1,849,490
Dec-19	1,849,490	36,990	(57,536)	1,828,944
Jan-20 Feb-20	1,828,944 1,807,986	36,579 36,160	(57,536) (57,536)	1,807,986
Mar-20	1,786,610	35,732	(57,536)	1,764,807
Apr-20	1,764,807	9,559	7	1,774,366
May-20	1,774,366	9,611		1,783,977
Jun-20	1,783,977	9,663		1,793,640
Jul-20	1,793,640	9,716	Γ	1,803,356
Aug-20	1,803,356	9,768		1,813,124
Sep-20	1,813,124	9,821	/F7 F26\	1,822,945
Oct-20 Nov-20	1,764,807 1,742,567	35,296 34,851	(57,536) (57,536)	1,742,567
Dec-20	1,719,882	34,398	(57,536)	1,696,744
Jan-21	1,696,744	33,935	(57,536)	1,673,143
Feb-21	1,673,143	33,463	(57,536)	1,649,070
Mar-21	1,649,070	32,981	(57,536)	1,624,515
Apr-21	1,624,515	32,490	(57,536)	1,599,470
May-21	1,599,470	31,989	(57,536)	1,573,923
Jun-21	1,573,923	31,478	(57,536)	1,547,866
Jul-21 Aug-21	1,547,866 1,521,287	30,957 30,426	(57,536) (57,536)	1,521,287
Sep-21	1,494,177	29,884	(57,536)	1,466,524
Oct-21	1,466,524	29,330	(57,536)	1,438,319
Nov-21	1,438,319	28,766	(57,536)	1,409,549
Dec-21	1,409,549	28,191	(57,536)	1,380,204
Jan-22	1,380,204	27,604	(57,536)	1,350,273
Feb-22	1,350,273	27,005	(57,536)	1,319,742
Mar-22 Apr-22	1,319,742 1,288,601	26,395 25,772	(57,536) (57,536)	1,288,601
May-22	1,256,837	25,137	(57,536)	1,224,438
Jun-22	1,224,438	24,489	(57,536)	1,191,391
Jul-22	1,191,391	23,828	(57,536)	1,157,683
Aug-22	1,157,683	23,154	(57,536)	1,123,300
Sep-22	1,123,300	22,466	(57,536)	1,088,230
Oct-22	1,088,230	21,765	(57,536)	1,052,459
Nov-22	1,052,459	21,049	(57,536)	1,015,972
Dec-22 Jan-23	1,015,972 978,756	20,319 19,575	(57,536)	978,756 940,795
Feb-23	940,795	18,816	(57,536) (57,536)	902,075
Mar-23	902,075	18,041	(57,536)	862,580
Apr-23	862,580	17,252	(57,536)	822,296
May-23	822,296	16,446	(57,536)	781,206
Jun-23	781,206	15,624	(57,536)	739,294
Jul-23	739,294	14,786	(57,536)	696,544
Aug-23	696,544	13,931	(57,536)	652,939
Sep-23 Oct-23	652,939 608,462	13,059	(57,536)	608,462 563,095
Nov-23	563,095	12,169 11,262	(57,536) (57,536)	563,095 516,821
Dec-23	516,821	10,336	(57,536)	469,622
Jan-24	469,622	9,392	(57,536)	421,478
Feb-24	421,478	8,430	(57,536)	372,372
Mar-24	372,372	7,447	(57,536)	322,284
Apr-24	322,284	6,446	(57,536)	271,193
May-24	271,193	5,424	(57,536)	219,081
Jun-24	219,081	4,382	(57,536)	165,927
Jul-24 Aug-24	165,927 111,710	3,319 2,234	(57,536)	111,710 56,408
Sep-24	56,408	1,128	(57,536) (57,536)	(0)
	30,400	1,110	(57,550)	,0)

May-19	
Interest Rate(IRR)	
Installment	
Period of the loan	
Total Interest accrued during moratorium Period Remaining maturity at the end of the moratorium period Interest accrued to be recovered after end of the contractual Installment 1 Installment 2 Capital O/S Interest stallment Apr-19	
Remaining maturity at the end of the moratorium period Interest accrued to be recovered after end of the contractual Installment 1 57,535.93 Installment 2 9,687.04 Capital O/S Interest stallment Apr-19 2,000,000 40,000 (57,536) 1 May-19 1,982,464 39,649 (57,536) 1 Jun-19 1,964,577 39,292 (57,536) 1 Jun-19 1,946,333 38,927 (57,536) 1 Sep-19 1,908,742 38,175 (57,536) 1 Sep-19 1,889,381 37,788 (57,536) 1 Nov-19 1,869,633 37,393 (57,536) 1 Jan-20 1,849,490 36,990 (57,536) 1 Jan-20 1,828,944 36,579 (57,536) 1 Apr-20 1,786,610 35,732 (57,536) 1 Apr-20 1,764,807 11,030 May-20 1,775,837 11,099 Jun-20 1,786,936 11,168 1 Jun-20 1,786,936 11,168 1 Jun-20 1,786,936 11,168 1 Aug-20 1,786,936 11,168 1 Jun-20 1,786,936 11,308 1 Sep-20 1,820,650 11,379 1 Oct-20 1,764,807 35,296 (57,536) 1 Nov-20 1,742,567 34,851 (57,536) 1 Nov-20 1,742,567 34,851 (57,536) 1 Feb-21 1,669,744 33,935 (57,536) 1 Feb-21 1,669,744 33,935 (57,536) 1 Apr-21 1,696,744 33,945 (57,536) 1 Jun-21 1,599,470 31,989 (57,536) 1 Jun-21 1,599,470 31,989 (57,536) 1 Jun-21 1,547,866 30,957 (57,536) 1	
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May-23 822,296 16,446 (57,536)	781,206
Jun-23 781,206 15,624 (57,536)	739,294
Jul-23 739,294 14,786 (57,536)	696,544
Aug-23 696,544 13,931 (57,536)	652,939
Sep-23 652,939 13,059 (57,536)	608,462
Oct-23 608,462 12,169 (57,536)	563,095
Nov-23 563,095 11,262 (57,536) Dec-23 516,821 10,336 (57,536)	516,821 469,622
Jan-24 469,622 9,392 (57,536)	421,478
Feb-24 421,478 8,430 (57,536)	372,372
Mar-24 372,372 7,447 (57,536)	322,284
Apr-24 322,284 6,446 (57,536)	271,193
May-24 271,193 5,424 (57,536)	219,081
Jun-24 219,081 4,382 (57,536)	165,927
Jul-24 165,927 3,319 (57,536)	111,710
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