



**HNB** ගැමි  
"Village **ප්‍රවෘත්ති**  
Awakening"  
A revolutionary micro-financing concept at work

# Rural Link

Development Banking News Magazine 2016-01





Let me first wish you all a Happy New Year.

I wish to place on record my sincere appreciation to the entire team of Development Banking including the GPUs/GP Officers, Agri. Officers, Regional Development Officers, Branch Managers and the staff attached to Development Banking Division for the cooperation extended during the year 2015. I am happy to note that 2015 has been a year of success with impressive results in terms of lending growth, NPA management, cross selling, deposit mobilization and building of Bank image which are the five core expectations of this area of business.

However, 2016 will be a more challenging year as the expectations from Microfinance will be greater in an environment where the competition from the peers are also mounting unlike in the past.

However, since the entire country including the Govt, NGOs, Banking sector and other financial institutions are now paying more attention on this area of business, it is expected, there will be more avenues and awareness on this business with more opportunities.

For us to achieve this objective, I solicit your commitment and dedication for a better contribution at all levels.

We, at the Centre are ready to provide the necessary guidance, training, fast delivery and any other support needed by Network in their day to day work.

I am very much confident that if we continue to work together as one team, will have no difficulty in achieving our goals and also the final objective of the Bank.

Wish you all the Best.

Jude



# Maize cultivation & processing project



2287 Loans  
Rs 168Mn

Branch	No of loans	Amount (Rs.Mn)
Anuradhapura	521	42.162
Galgamuwa	84	5.537
Kakirawa	541	40.832
Thambuttegama	79	6.075
Nochchiyagama	230	18.687
Siyambalanduwa	521	21.938
Monaragala	186	21.675
Buttala	125	11.182
<b>Total</b>	<b>2287</b>	<b>168.088</b>

HNB has partnered with CIC to provide financial assistance to out grower farmers of a **Maize cultivation & processing project** of CIC.

Development Banking Division financed the out grower network which this processing plant exclusively depend.

By financing this sector under short term cultivation loan scheme (NCRCS), bank will be able to expand the outreach in rural agriculture sector with minimal risk due to forward contact agreement between CIC and the farmer. Further, CIC will directly credit the sales proceeds to the farmer accounts maintain with HNB.



Eight branches were involved in granting cultivation loans which the Agri Executives & GPUs are familiar with the loan granting and recovery procedure of NCRCS.



## HNB financially strengthens Dairy Farmers to promote liquid milk in Sri Lanka



With the objective of supporting the national requirement of promoting liquid milk consumption in Sri Lanka, HNB recently initiated a program in Dambulla to financially strengthen the commercial scale dairy farmers in the Island.

HNB partnered with CIC to promote this programme which will provide financial assistance to purchase cows and other requirements in the industry upto Rs 25.0 Mn.



HNB will not only provide financial assistance but also technical advice through field officers of HNB. This project is in operation in Dambulla, Polonnaruwa, Kantale,

Trincomalee, Vavuniya, Muttur, Marandagahamulla, Medawachchiya, Mollipatane, Kalmunai & Tissamaharama among others. Bank has provided over Rs 175 Mn as loans for Dairy Farmers throughout the Island to date.



A loan granting ceremony was organized for Dairy Farmers in Dambulla, Polonnaruwa & Kantale recently which was graced by AGM - SME, Snr. Manager - DB of HNB and General Manager (milk products) of CIC.



This event was organized by GP officer Wimal Ariyasena and Agri - Executive Ranjana Karunasekara of Dambulla branch.

## Join hands with Rich Life to promote Dairy products

Hatton national Bank serves in promoting Dairy products industry as a National duty. In order to strengthen this initiative, Bank join hands with Rich life. The ceremony was held recently in Bandaragama, Galanigama recently.

Loans were granted to farmers engaged in Milk supplying to collecting centres of Rich Life in Kalutara District in areas like Panadura, Bandaragama and Wadduwa. At the opening function twenty farmers out of Hundred were granted loans to symbolize this Dairy products promotion.

The Assistant General Manager of Hatton National Bank Mr. Jude Fernando was the chief guest at this function. Mr Vishwa Gunawardena The Senior Manager Development Banking and the Regional Head of South Western Region Mr. Dammika Dissanayake and the operational Manger of Rich Life Parakrama Weerasekara were also present.



In order to promote Dairy Industry, Loans up to 25Mn were granted to purchase cows ,shelter for cows, storage facilities and grass land and any other which comes under dairy products.

Event organized by GP officer Duminda Nishshanka of Panadura branch.

## GROUP LOANS FROM HNB

HNB has further strengthened Group Loans Credit Scheme amongst Small Scale Entrepreneurs at Katugastota, Makkanigama recently.



Loans were granted among 70 Nos. Women Entrepreneurs who engage in self employment activities. Special feature of this loan scheme is formation of 3 member groups who guarantee each other for their loans.



The initial group of Women Entrepreneurs were represented by the cultivators of tea, mushroom, pepper and manufacturing of sweets, handloom, small scale garments and beauty culture etc.

Further, Bank has made a special emphasis to promote Group Loan Credit Scheme among different sectors including dairy.

This event was graced by Mr. Jude Fernando, AGM - SME, Mr. Vishwanath Gunawardena, Senior Manager - Development Banking and Mr. Upul Hettiarachchi, Regional Head and organized by GP officer Saman Karunaratne of Katugastota branch.



## WORKSHOPS FOR SME CUSTOMERS



The SME Division conducted 9 workshops at on Financial Management & Management Skills Development for SMEs in Chilaw, Kandy, Rathnapura, Kurunagala, Akurassa, Walimada, Colombo, Kottawa, Negambo with the participation of more than 250 entrepreneurs.

These programs were conducted by 02 professionals namely, Mr. Nusith Kumarage & Mr. Muditha Hettige. Both are qualified and reputed Chartered Accountants as well as Corporate Trainers.

The contents of these programs were, Introduction to Type of Business Organizations, Common Financial Management Mistakes of SMEs, Banking & Finance, Tax, Labour Laws, Motivation etc.

Customers participated in this programs were very satisfied with getting new ideas and the knowledge gained through the new techniques used during the workshops.



# Agricultural Equipments to Mahaweli H- Zone

Distribution of agricultural equipments to farmers from Mahawelithenna area belongs to Mahaweli H Zone, was held recently at Mahawelithenna community center.

Since 1983, Hatton National Bank lends a helping hand to farmers of Mahaweli H Zone. The area has been developed agriculturally and also the farmers contribute immensely to the economic development of the country. Another important fact is that the farmers of the earlier generation introduce the farmers of the present generation to Hatton National Bank for their Banking needs at the function.



Agricultural equipments were granted under “Sarushara” Agriculture loan scheme such as liquid dispensers and lawn movers. The Special invites were The Assistant General Manager- SME of Hatton National Bank Mr. Jude Fernando. Mr Vishwa Gunawardena The Senior Manager Development Banking and the Regional Head of North Central Region Mr. Vinodth Fernando officers of Hatton National Bank and a large number of farmers were also participated.

Hatton National Bank as always immensely contributes to the development of the cultivation sector, The farmers are educated by our agriculture Officers and the knowledge and technology are shared with them. Loans are granted to farmers at a concessionary interest rate to uplift the economy of the country. Also the Development Banking Department of Hatton National Bank is ready to help farmers to uplift their standard of living as well.

This event was organized by GP officer Dammika Gunarathne and Agri - Executive Nandana Bandara of Nochchiyagama branch.





A Banker who grew with the Gami Pubuduwa.



Mr Chaminda Pradeep  
GP-JE ,Puttalam Branch.

Once you drive towards your goals you may experience that things may not happen as the way you want it to be happened. You may also feel that you are quite slow in moving ahead in life.

But remember “THE MOST IMPORTANT THING IS NOT THE SPEED BUT THE DIRECTION”. By having patience, you can overcome these initial problems and have a steady mind. Also remember to maintain a good relationship and a balance life with your family members when you walk on the road of success.

I started my banking career at HNB on 10th June 1998 as a trainee GPU after leaving my school Harischandra National College Negombo. Initially, I was assigned to Dankotuwa branch. Then, after 4 months initial training period I was transferred to Marawila branch where I started to function as a GPU attached to village base unit at Lunuwila-Wennappuwa. Thereafter, in August 2004 I was assigned to Biyagama branch. This is an unforgettable branch for me since I got my promotion to the Junior Executive grade in February 2006. When I was assigned to Biyagama branch it was having the highest GP-NPA ratio of the region.

I was able to reduce it from 25% to below 1% during my three years stay. In February 2008 I was again assigned to Dankotuwa branch. I am proud to say that I have also immensely contributed to Dankotuwa branch to win the regional runner-up award in year 2011 and the merit award in year 2013 under the leadership of the Manager, Mr. Nishan Calderal have been nominated by the Bank to attend for 4 days study tour to "Jain Hi-tech Agriculture Institute" in India in year 2014.. The Knowledge, Skills and Experience I gained during my 6 years stay at Dankotuwa branch was immense. Since February 2014 I work in Puttalam branch.

Some of my achievements during the past years are as follows.

**Pathum Vimana Staff Incentive scheme-1999 - Commend letter ,2001 - Merit Award certificate,2007 - Commend letter and Regional First Winner” in NWR region.**

**Card Center Staff Incentive scheme-2007 - Recognized within the top 3 achievers in the network ,2011 - Recognized within the top 6 achievers in the network.2012 - Commend letter and 2005- Commend letter for reduction of NPA of GP unit at Biyagama.**

I always like to spend my leisure time with my family. My wife namely Nadeeka is the strength of my life. I have two daughters namely Sithuli and Nethuli who are 10 & 5 years old respectively. My passion is Cricket and loving traveling too. My vision in life is to accomplish any task to the best of my ability to achieve the success.

I wish all the best for all members of Hatna Family.

" THERE IS NO ELEVATOR TO SUCCESS. WE HAVE TO TAKE THE STAIRS".



**MR.M.T.M.GHOUSE -**  
Ceylon Salt Industries / Ghouse Cottage Industries

Mr. M T M Ghouse is the leading salt manufacture in Puttalam area. The Salt business has been carried out under the names styled as “M/s Ghouse Cottage Industries” and “M/s Ceylon Salt Industries”.

He has commenced his business in a very preliminary level in early 1990’s. However, today he has developed himself as one of the largest businessmen in Puttalam area due to his hard work & dedication.



He has been banking with us since the inception of Puttalam branch in 1997. Mr. Ghouse is a gradually developed entrepreneur with the assistance of our Gami Pubuduwa credit scheme since year 1997

He has initially obtained a credit facility of Rs 200,000/- under our Gami Pubuduwa scheme and presently enjoys facilities over Rs 40.0 Mn as a SME client.

Presently, he owns over 75 acres salt pans and over 50 acres coconut lands in Puttalam. Today he is considered as a prime businessman and a high net-worthy individual in the locality. Further, he has been able to provide over 100 nos. direct & indirect employment opportunities in Puttalam area.



Mr. Ghouse conveys his gratitude for H.N.B. and our Gami Pubuduwa scheme for being a partner of his progress from the inception of his business

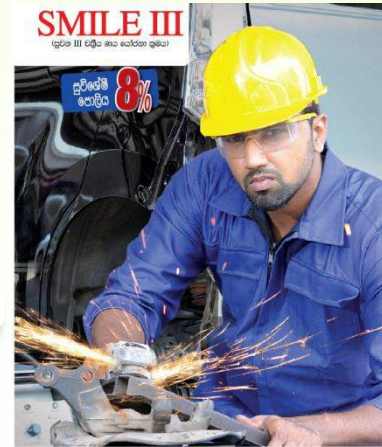
# USE REFINANCE FUNDS, TO GET MORE BENEFITS...



DAIRY DEVELOPMENT - 6%



KAPRUKA AYOJANA - 9%



NGRCS - 7%



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