

APPENDIX I

Composition of the Credit Scheme Formulation Committee

B. Bulathsinghala
Assistant General Manager
People's Bank

J. de Silva
Fisheries Section
People 's Bank

J.B.V. Fernando
Credit Manager (Agriculture)
Bank of Ceylon

P.H. Kithsiri
Assistant Manager – Credit Department (Agriculture)
Bank of Ceylon

W.A.C. Tissera
Credit Officer – Credit Department (Agriculture)
Bank of Ceylon
(Alternate representative)

M.D. Somaweera
Assistant Director – Rural Credit Department
Central Bank

L.L. Tissera
Assistant Director – Rural Credit Department
Central Bank

A.R. Atapattu
Director of Fisheries
Department of Fisheries and Aquatic Resources

H.S.G. Fernando
Assistant Director of Fisheries
Department of Fisheries and Aquatic Resources

D. Attanayake
National Credit Officer
BOBP

APPENDIX II

Summary sheet of recommended economic activities

No.	Activity	Areas of Operation	Credit for fixed capital RS.	Credit for working capital etc. RS.
1.	Drying of fish	P.G.M.	1000	4000
2.	Maldive fish	M.	3000	15000
3.	Weaving of reed mats	P.G.	1000	500
4.	Twisted coir (<i>lingus</i>)	P.M.	3000	15000
5.	Coir rope (twine)	G.M.	2000	5000
6.	Coir ropes	G.M.	2000	10000
7.	Handlooms	M. Can be extended to other areas	4000	1500
8.	Garments	P.G.	7500	10000
9.	Cigar-making	P.	1500	5000
10.	Combing of coir	P.	1250	15000
11.	<i>Ekel</i> brooms	P.M.G.	3000	4900
12.	<i>Jaadi</i> production	G.	2500	2500
13.	Packeting of lime	P.	1800	2500
14.	Making coconut rafters	G.M.	1500	9000
15.	Agri products (Gherkins)	P.	25000	10000
16.	Prawn culture	P.	40000	20000
17.	Goat farming	P.M.G.	20000	7000
18.	Pig farming	P.	5850	16000
19.	<i>Teppam</i>	P.	1800	6000
20.	Cane products	G.	5000	7000
21.	Egg production	P.G.	5000	20000
22.	Cultivation of small onions	P.	3700	25000
23.	Lace-making	G.M.	1000	—
24.	Confectionery	G.M.	1000	2500
25.	Manufacture of cement grills	P.	12000	2000
26.	Making vinegar	G.P.	3500	5000
27.	Shell-based handicrafts	G.	1000	1000
28.	Broiler production	P.G.	10000	10000

Abbreviations : P. — Puttalam
G. — Galle
M. — Matara

APPENDIX III

Banking Plan – Number of loans

DFEO Division	Name of financing bank	Cat. 1 - upto Rs. 20,000/-			Cat. 2	Cat. 3	Cat. 4	Total number of loans
		a	b	c	Rs. 20,001 to Rs. 70,000/-	Rs. 70,001 to Rs. 200,000/-	above Rs. 200,000/-	
Puttalam	BC	98	112	42	96	15	5	368
	PB	98	112	42	96	15	5	368
	PIDB	84	96	36	48	—	—	264
Sub. Ttl		280	320	120	240	30	10	1000
Chilaw	BC	105	116	42	102	50	5	420
	PB	105	116	42	102	50	5	420
	RRDB	90	100	36	51	—	—	277
Sub. Tti		300	332	120	255	100	10	1117
Galle	BC	165	140	53	172	27	5	562
	PB	165	140	53	172	27	5	562
	PIDB	140	120	44	86	—	—	390
Sub. Ttl		470	400	150	430	54	10	1514
Matara	BC	280	77	28	144	25	5	559
	PB	280	77	28	144	25	5	559
	PIDB	240	66	24	72	—	—	402
Sub. Ttl		800	220	80	360	50	10	1520
Total	BC	648	445	165	514	117	20	1909
	PB	648	445	165	514	117	20	1909
	RRDB	554	382	140	257	—	—	1333
Gesad TU		1850	1272	470	1285	234	40	5151

Amount required in SL Rs. millions

DFEO Division	Name of financing bank	Cat. / - upto Rs. *000/-			Cat. 2	Cat. 3	Cat. 4	Total number of loans
		a	b	c	Rs. 20,001 to Rs. 70,000/-	Rs. 70,001 to Rs. 200,000/-	above Rs. 200,000/-	
		Rs.	Rs.	Rs.				
Puttalam	BC	1.47	0.78	0.63	5.76	3.00	6.00	17.64
	PB	1.47	0.78	0.63	5.76	3.00	6.00	17.64
	RRDB	1.26	0.67	0.54	2.88	—	—	5.35
Sub. Ttl		4.20	2.23	1.80	14.40	6.00	12.00	40.63
Chilaw	BC	1.57	0.81	0.63	6.14	11.00	6.00	26.15
	PB	1.58	0.81	0.63	6.14	11.00	6.00	26.16
	PIDB	1.35	0.70	0.34	3.07	—	—	5.46
Sub. Tti		4.50	2.32	1.60	15.35	22.00	12.00	57.77
Galle	BC	2.45	0.98	0.80	10.36	5.50	6.00	26.09
	PB	2.45	0.98	0.80	10.36	5.50	6.00	26.09
	RRDB	2.10	0.84	0.60	5.18	—	—	8.72
Sub.Ttl		7.00	2.80	2.20	25.90	11.00	12.00	60.90
Matara	BC	4.20	0.54	0.42	8.64	5.00	6.00	24.80
	PB	4.20	0.54	0.42	8.64	5.00	6.00	24.80
	RRDB	3.60	0.46	0.36	4.32	—	—	8.74
Sub.Td		12.00	1.54	1.20	21.60	10.00	12.00	58.34
Total	BC	9.69	3.11	2.48	30.90	24.50	24.00	94.68
	PB	9.70	3.11	2.48	30.90	24.50	24.00	94.69
	RRDB	8.31	2.10	2.67	15.45	—	—	28.53
Grand Ttl		27.70	8.32	7.63	77.25	49.00	48.00	217.90

BC - Bank of Ceylon

PB - People's Bank

RRDB - Regional Rural Development Bank

- For definition of categories, see p. 14.

DFEO - District Fisheries Extension Officer

CAT - Category

TTL - Total

APPENDIX IV

Application for a Loan

The Manager

.....

INDIVIDUAL/JOINT

Date received
Date approved

Account No. S/A
 C/A

		APPLICANT - 01	APPLICANT - 02
01	Full Name/s of applicant/s (in the case of a joint loan give particulars separately.)	..... ..... .....	..... ..... .....
02	Name with initials	..........	..........
03	Address	...............	...............
04	a. Date of birth & age b. National Identity Card No. c. DFEO Division d. Grania Niladhari Division e. AGA Division f. Civil status g. Occupation h. No. of dependents	........................................	........................................
05	a. Average monthly income (at present) b. Average monthly expenses (at present)	..... .....	..... .....
06	Details of movable & immovable properties/ (description) Value	...............	...............

07 Applicant's indebtednes (as a borrower/guarantor)

a.	Name of creditor	.....	.....
b.	Purpose	.....	.....
c.	Original amount	.....	.....
d.	Present balance	.....	.....

08 Details of Proposed/Expansion Project

Nature of Project	Skill/Experience/Training (attach documentary evidence) and level of education.	Details of raw materials, other basic facilities (water/electricity etc.) & marketing facilities.
.....

09 Expected terms of repayment

a. Repayment period
b. Grace period required (if any)	
c. Payment of loan instalments-weekly/monthly etc.	
d. Instalment Rs.	

10 Details of Security offered

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11 Financing Plan of the Project and Income/Expenditure

	Rs.		Rs.
a Financing plan			
Once-&-for-all expenditure	..... ..... .....	Equity contribution	..... ..... .....
Operational expenditure (per month)		Bank loan	
Total investment		Total	
b Details of Income/Expenditure		For Bank Use Only	
Net income from project per month	..... ..... ..... ..... .....	Adjusted	..... ..... ..... ..... .....
Add Other Income (as per para 5a)		. do .	
Sub-Total: Monthly income		. do .	
Less: Monthly expenditure (as per para 5b)		. do .	
Net Income		. do .	
Less: Interest payable during the 1st month			
Balance available for loan repayment			

When will project start generating income? days/weeks/months after commencement.
 (Please attach invoices from suppliers wherever applicable)

Date
 Signature of Applicant

12 Recommendation of the F.I./D.F.E.O.

a Whether the applicant/s has/have the capacity to manage the proposed activity?

b Whether the applicant/s possess/es relevant knowledge, skill and experience in the activity? (If so give details),

Whether satisfied re-availability of raw materials, other inputs and marketing facilities?

d Whether the applicant/s is/are permanent resident/s in the area?

Signature (F.I.) Signature (DFEO)

Name: Name:

Date Date

13 ForBankUse

The contents of this application have been scrutinised by me. I have discussed the estimates of income and expenditure of the proposed project with the applicant/s and found to be satisfactory.

I recommend a loan of Rs. repayable in weekly/monthly/quarterly instalments of Rs. each, subject to a grace period of months.

Name:
 Designation:
 Date
 Signature of the recommending officer

I approve a loan of Rs. under delegated authority.
 Name
 Designation :
 Date:
 Signature of Approving Officer

APPENDIX V

Additional Information for Loan Application

To
The Manager,
(Name of Branch)

**Additional information to be
furnished by Applicant to the
Bank for loans above Rs. 25000/-.**

Details of the Project

1.0 Existing Operation :

1.1 BRIEF DESCRIPTION OF THE EXISTING OPERATION

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

1.2 ASSETS AVAILABLE

Type	<i>No/Extent/ Floor area</i>	<i>Make/Size capacity</i>	<i>Estimated value</i>	<i>Ownership</i>			<i>Date of purchase/ leased etc</i>
				<i>Owned</i>	<i>Leased</i>	<i>Rented</i>	
Hull							
Engine							
Gear							
Vehicle							
Machinery							
Land							
Building							
Others							

1.3 OPERATIONAL DATA

	<i>Last year</i>	<i>Present year (to date)</i>
Production (Quantity)
Sales Income (Rs.)
Profit

2.0 Proposed Operation :

2.1 BRIEF DESCRIPTION OF THE PROPOSAL

- (i) Product
.....
.....
- (ii) Implementation plan
.....
.....
- (iii) Expected benefits
.....
.....

2.2 PROJECT COST AND FINANCING PLAN
(Pl: refer Page 11 of the Loan Application)

	<i>Bank</i>	<i>Equity</i>	<i>Total project cost</i>
Fishing crafts
Engines
Fishing gear
Vehicles
Machinery
Land
Building
Others
Working capital
TOTAL			

2.3 EXPECTED INCOME

- Expected production (Quantity) ...
- Selling price Rs : ...
- Total sales Rs : ...

.....
Applicant/s Signature

Date :

APPENDIX VI

**BANK OF CEYLON
PILOT CREDIT SCHEME FOR FISHERFOLK
BAY OF BENGAL PROGRAMME**

GUARANTOR'S STATEMENT

The Manager,
.....

Dear Sir,

I hereby agree to hold myself as guarantor to a loan of Rupees
..... (Rs) for
..... (purpose of loan)
under the above scheme, requested by Mr/Mrs/Miss
..... (Name/s of Applicant/s)
of ..

I deliver to you the following statement with the full knowledge of the liability. Further I presume that you will rely on the truth of the following particulars in considering the extent of credit facility to the applicant/s.

1. Name with initials
2. Names denoted by initials
3. Address

4. Date of Birth
5. Civil Status
6. Employment/Profession
7. Annual Income
(Indicate source of income)
8. National Identity Card No.
9. Fisheries Identity Card No. (If any)
10. Relationship to the Loan Applicant/s
11. Property owned :

Date Issued :

<i>Address (location)</i>	<i>Extent description</i>	<i>Purchase price – Rs.</i>	<i>Assessed value – Rs.</i>	<i>If mortgaged, state particulars</i>

12. Are you a customer of the If so, name of the Branch :
.....
Current Account No. Savings Account No.

13. If you are a customer of any other Bank, state following details :

<i>Name of Bank</i>	<i>Branch</i>	<i>Current Account No.</i>	<i>Savings Account No.</i>

14. Indebtedness :

<i>Name of lender/ institution</i>	<i>Original amount of loan – Rs.</i>	<i>Present o/s to be paid – Rs.</i>	<i>Security offered</i>	<i>Whether loan is in arrears</i>

15. Loans guaranteed by me :

<i>Name of borrower</i>	<i>Name of institution</i>	<i>Amount guaranteed Rs.</i>	<i>Present amt. outstanding</i>

16. I certify that the declarations made by me above are true and correct.

.....
Date Signature

For Bank's Use Only

Acceptance of the abovenamed Mr/Mrs/Miss
as a guarantor for a loan of Rs. (Rupees
.....) to be granted to Mr/Mrs/Miss
for the purpose of is hereby approved.

Second Officer : Signature of
Manager/OIC :
Signature No. : Signature No. :
Date Date

APPENDIX VII

**Pilot Credit Scheme for Fisherfolk
Bay of Bengal Programme**

Monthly Report for month of

The Manager,
Bank of Ceylon,
.....

1. Name
2. Address
3. Amount borrowed
4. Date borrowed
5. Purpose
6. Present outstanding
7. Performance of the project

- 7.1. Whether project is operating as planned.
- 7.2. Whether production targets are being achieved.
- 7.3. Whether marketing arrangements are satisfactory
- 7.4. Whether project assets are maintained in good condition
- 7.5. Whether loan instalment and interest are paid regularly.
- 7.6. Do you face any problems? (if yes, details)

<i>Borrower</i>		Official Use
Yes	No	

.....
Date Borrower's Signature

8. Shortcomings (if any) observed by Inspecting Officer (BBM/BFO/DFEO/FI/OCA)
9. Remedial action recommended.

.....
Date Signature

10. Action already initiated to remedy the shortcomings.

.....
Date Signature

APPENDIX VIII

BOBP Pamphlet on Fisherfolk Credit Scheme (English translation of Sinhala/Tamil Pamphlets)

TO THE FISHERFOLK.... A HOST OF CONCESSIONS

BAY OF BENGAL FISHERFOLK CREDIT PROJECT

Credit for whom?	Credit is also available for the following :	What is the Repayment Period?
<ul style="list-style-type: none">. Traditional Small-scale Fisherfolk. Mechanised Small Craft Owners. Women in Fisherfolk Families. Youth in Fisherfolk Families. Fishing Labourers <p>(Preferential treatment for members of Fisheries Co-operative Societies)</p>	<p>To redeem debts.</p> <p>For medical treatment.</p> <p>For children's education.</p> <p>To overcome distress.</p> <p>To repair residence'</p> <p>To purchase houses, land, utility goods etc</p>	<p>According to the activity undertaken with the loan the repayment period has been fixed between 2 to 10 years, inclusive of a grace period where necessary.</p> <p>a) Loans ranging from Rs. 5,000.00 to Rs. 25,000.00 for fishery and non-fishery activities 1 to 3 yrs.</p> <p>b) Loans for fisheries activities without craft or using craft without engines. upto 4 yrs.</p> <p>c) Loans for boats less than 34 feet in length . upto 5 yrs.</p> <p>d) Loans for multi-day boats 8 to 10 yrs.</p>
For what purposes are loans granted?	What is the security?	Who grants the loans?
<p>Coastal fishing without use of craft.</p> <p>Coastal fishing using non-motorized craft</p> <p>Coastal fishing using motorized traditional craft.</p> <p>Coastal fishing using motorized modern craft.</p> <p>Off-shore fishing using multi-day craft.</p> <p>Making dry fish, Maldive fish and salted fish. Fish vending. Selling fishery related goods.</p> <p>Repair of craft, engines, nets and fishing gear.</p> <p>Coconut fibre and yarn-based activities.</p> <p>Metal and mechanical repair workshop.</p> <p>Carpentry.</p> <p>Garment – and lace-manufacture,</p> <p>Making artefacts.</p> <p>Cement block manufacture.</p> <p>Handicrafts.</p> <p>Small-time trading.</p> <p>Making and sale of sweetmeats.</p> <p>Cultivation of crops.</p> <p>Raising of cattle, goats, poultry and pigs.</p> <p>Any other income-generating activities.</p>	<p>Mortgage of goods and implements purchased with loan money.</p> <p>Assignment of Insurance Policy to Bank if such goods are insured.</p> <p>Personal guarantee of other fisherfolk and family members acceptable to the bank.</p>	<p>The loan scheme will operate only in the districts of Matara, Galle, Chilaw and Puttalam. The coastal branches of Bank of Ceylon, People's Bank and the Regional Rural Development Bank (RRDBs) in these districts will grant loans.</p>
	What is the interest payable?	How to qualify for loans?
	<p>A sum ranging between Rs. 1.50 to Rs. 1.75 a month for every Rs. 100/- borrowed.</p>	<p>Members of fisherfolk families are qualified to apply for loans to undertake income earning fishery and non-fishery activities. An applicant for a loan has to be a customer of the bank by opening a savings/current account.</p>
	Up to what extent are loans given?	
	<p>An upper limit for each category of loans has been fixed. 75% of the funds needed for any activity is given as a loan, while the balance 25% will be borrower's share.</p>	

Whom to ask and where?

Go to the nearest bank branch in this list and ask the Fisheries Loans Officer or the Manager. You can also ask the Bank's Field Officer or the Fisheries Inspector of your area.

District	Bank of Ceylon	People's Bank	RRDB
Matara	Weligama Devinuwara hlatara (Bazar) Dikwella	Weligama Devinuwara Matara Dikwella Gandara	Denipitiya Walgama Kottegoda
Galle	Bentota Ambalangoda Hikkaduwa Galle (Bazar)	Balapitiya Hikkaduwa Ambalangoda Galle (Main Branch) Ahangama	Gonagala Baddegama Batapola
Chilaw	Wennappuwa Chilaw Madampe Nattandiya Waikkala	Wennappuwa Chilaw Marawila Mahawewa Nattandiya	Kirimetiya Nattandiya Chilaw Mahawewa
Puttalam	Kalpitiya Puttalam hiadurankuliya	Kalpitiya Puttalam	Kalpitiya Puttalam Mampuriya Mundalama

Sponsored by :

- . Department of Fisheries & Aquatic Resources
- Bay of Bengal Programme
- Bank of Ceylon
- People's Bank
- . Regional Rural Development Bank