



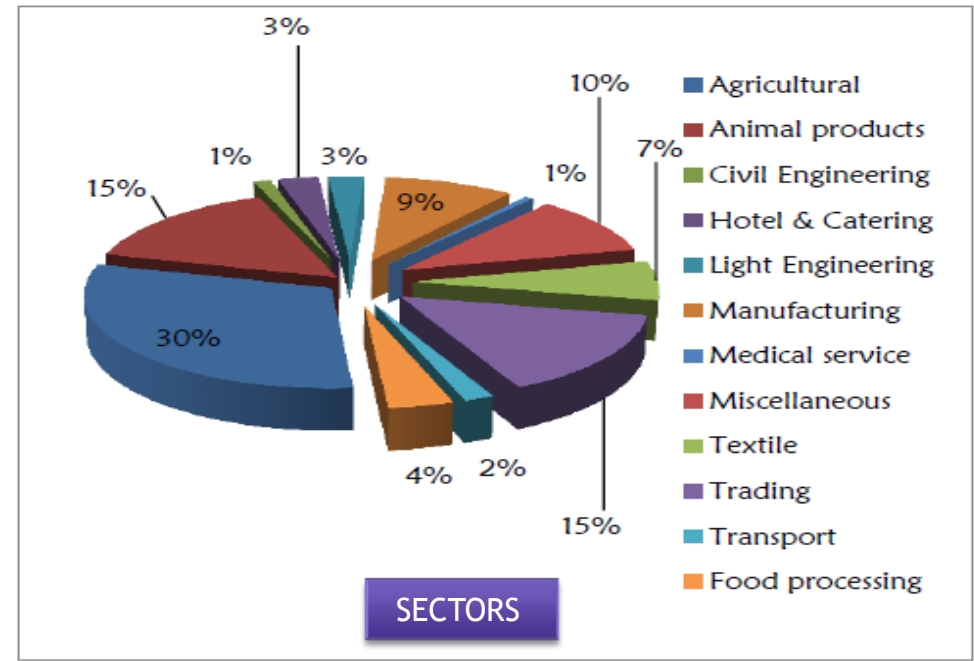
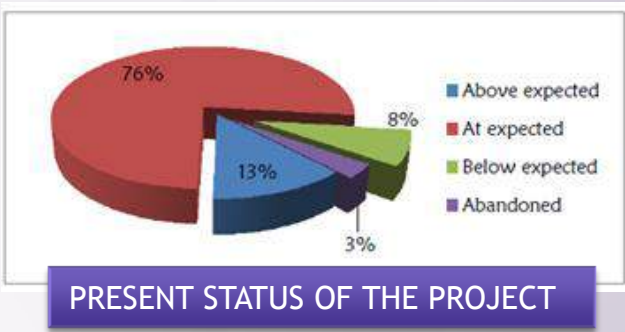
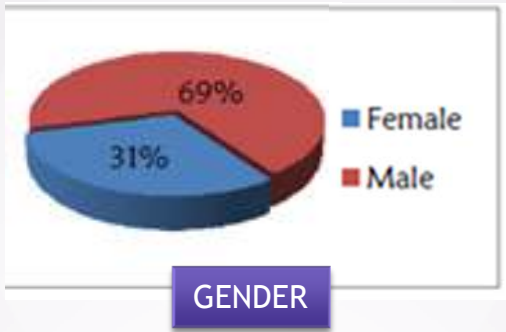
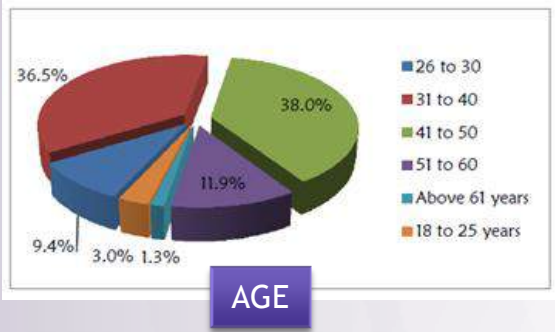
HNB ගැමි
"Village **ප්‍රවෘත්ති**
Awakening"
A revolutionary micro-financing concept at work

Rural Link

Development Banking News Magazine 2016-03



Sectors We Have Financed



Promoting and Empowering the Small and Medium Entrepreneurs



Growth and competitiveness of the SME sector in Sri Lanka has often been identified as imperative to generate employment, bridge regional growth disparities and to ensure post - war growth is inclusive and widespread. Although the SME sector in Sri Lanka faces similar problems face by some of the Asian countries, capturing the Market Opportunities is not easy for Individual SMEs , with many being unable to achieve economies of scale and carry out functions such as training and technological innovations.

The National Human Resources Development Council of Sri Lanka has started to strengthen the existing rural SME holders through providing proper training in collaboration with public and private partnership. In this regard the training programs were carried out recently in Horana and Wattala Divisional Secretariats offices in collaboration with HNB, Chamber of Commerce & Divisional Secretariats targeting 280 SMEs holders.

The participants gained the skills in administration, market identification & process improvement, managerial issues & strategies, policy framework (Tax, Audit, Registration), financial Investment facilities and services.They were also trained how to develop a network with local level support, public & private sector service institutions to build capacities of SMEs.



Programmes Under Self-Employment Promotion initiative Loan Scheme

Participating at the training programmes organized by the Ministry Skills Development and Vocational Training, for students of the Vocational Training Institutions in Kandy, Panadura, Mullathivu, Kilinochchi, in line with the ongoing Self-employment (SEPI) refinance loan scheme.

Either the objective of the project is to provide financial assistance to trained youth who had completed certificate or Diploma in approved government training institutions and to help them establish their own self employment projects.



Women Entrepreneur Development Programme - Udappuwa



Partnered with Ceylon Chamber of Commerce and Citi Bank to conduct a series of financial education/ entrepreneur development programmes to up-skill the female community in Udappuwa. A pilot initiative was conducted with the assistance of our Udappuwa branch and the initial loan disbursement ceremony was held recently for 50 loan recipients with the participation of the officials of Citi Bank, Ceylon Chamber of Commerce and HNB.



National Agribusiness Development Programme



The GP unit of our Hambantota Customer Center and Small & Medium Enterprise Unit -Hambantota District organized a Self Employment Awareness program at the Hambantota District Administration Auditorium .

There were around 80 participants who attended the programme representing various industries such as saloons, catering services , patchwork industries etc.

This programme was aimed at promoting micro finance scheme of National Agribusiness Development Programme (NADep). Pictures shows ,Manager Dev; Banking Southern Region - Mr. Jagath Dissanayake ,Director SME Unit -Hambanthota District Mrs. Primrose Ranasinghe and , GP Officer - I K B Dodanwela - HNB Hambanthota Branch participating at the event.



Special Bank Clinic for Industrialists

CBSL Regional Office, Matale, organized a successful Entrepreneur Development programme for small and medium scale industrialists in the IDB Industrial Estate, Pallekele, under the theme “Special Bank Clinic for Industrialists”.

The main objective of the event was to strengthen the relationship between the SME community and the banks to enhance the knowledge of the participation on best practices, products of the banks and new technology. Also this bank clinic stems from a deep understanding of the difficulties faced by small and medium scale industrialists in obtaining financial assistance from commercial banks and help them gain the knowledge for same.

Officials from Development Banking Division participated at this programme. Mr B Dissanayake - Deputy Director/Regional Manager Central Bank, members of the State and Private Banks, Government officials were also present.

NEWLY PROMOTED GAMI PUBUDU UPADESAKAS



Seated - Left to Right - Mr. Nalin Bandaranayake, Asst. Manager - Learning & Development, Mr. K. M. D. Bandara Rekogama, Manager - Development Banking (MF), Mr. Jude Fernando, Asst. General Manager - SME, Mrs. Chiranthi Cooray, Chief Human Resource Officer /DGM - HR, Mr. Vishwa Gunawardena, Senior Manager - Development Banking, Ms. Gayathri Ganeshan, Senior Manager - HRD & Sustainability.

Standing - Left to Right - Mr. J. Punchihewa, Mr. R. I. Wanigasinghe, Mr. B. J. Fernando, Mr. D. P. M. A. Nishantha, Mr. R. Rupasiri, Mr. S. M. H. P. Senaratne, Mr. N. A. D. N. L. Gunasekara, Mr. W. W. B. C. Fernando, Mr. B. C. Dharmaratne.

Blood Donation Campaign - Puttalam

The GP unit of our Puttalam customer center organized a blood donation campaign at the branch premises on 19.07.2016 with the assistance of blood unit at Puttalam Base Hospital.

117 donors participated at this camp and same was appreciated greatly by the staff of blood bank and the doners, who thanked the bank for organizing such an event.



I was selected to join Hatton National Bank on the 02nd of August 2004 as a GPU Trainee and my first branch was Batticaloa. I worked there for 3 months before being transferred to Akkaraipattu Branch where I worked till August, 2007 .



During the period of 2007 - 2013, I had the opportunity of working again at the Batticaloa Branch. My appointment at Batticaloa Branch was the turning point in my career. I dedicated myself for improving micro lending to a very great extent. My hard work and passion in what ever I did and my continuous effort to improve my performance brought me great success.

I was able to increase the GP/Development Loans portfolio from Rs.65 Mn to Approx. Rs.200 Mn and maintained the NPA below 2%.

Whilst working as a GPU, I assisted the branch in the CSR Projects , “Lowa Dinana Singitho” and the “Nena Pubuduwa Library” projects. I have received appreciation letters from DGM-HR for organizing the above events. I was recognized as the best staff member in Batticaloa branch for the year 2011 and also as the “Customer Service Star” by Eastern Regional Office during the year 2012, Our Batticaloa branch was awarded the “Best performance achievers award” for granting agriculture loans in the Batticaloa district by Oxfam GB where I played a vital role by initiating speedy application processing & disbursement of credit facilities.

In April 2013 I was transferred to my home town and presently handle Rs.155 Mn of GP/ Development loan portfolios of Mannar & Nanattan branches with a NPA of 1.2%.



I got an opportunity for an Overseas training Programme in India sponsored by World Bank through Development Banking Division.

I have been an active member of the branch sales team at both Batticaloa and Mannar branches, where I have aggressively canvassed Savings deposits & minor deposits. The great support & assistance I received from the Regional Managers, Branch Managers and my colleagues with whom I worked, brought me to present level in my career.



"The only way to do great work is to love what you do."

-Steve Jobs-



Mr Balakrishnan Prasath
GP/ JE - Mannar Branch.



I Wish all the Best to all Members Of Hatna Family.....



Mr. Eppolit Anton Ignatious Croos
Azmika Bakery-Mannar



SUCCESS STORY

“Mr. Eppolit Anton Ignatious Croos operates a bakery in Mannar under the registered name of ‘Azmika Bakery’. Mr. Ignatious Croos commenced his business in 2010 with his own funds. He started his business activities with 2 employees.”

In 2010 he obtained a loan facility of Rs.100,000- under GP Micro finance scheme & proved his worth through hard work & commitment. His business developed from a manual processing bakery to a mechanized bakery equipped with some modernized baking and other facilities, which was made possible with the financial assistance from HNB.

His business grew gradually and his profit started swelling, and he became one of the most successful customers of our bank in this field.

Now he has a strength of 10 employees and operates 3 mobile vendors (selling bakery products on Three wheelers). Today Azmika Bakery has become the most leading bakery in Batticaloa. Mr. Ignatius is grateful to HNB for being his partner in progress.

Mr. Ignatius extends his gratitude to Hatton National Bank and the Gami Pubuduwa Scheme for all the support given to him to improve his business activities.



USE REFINANCE FUNDS, TO GET MORE BENEFITS...

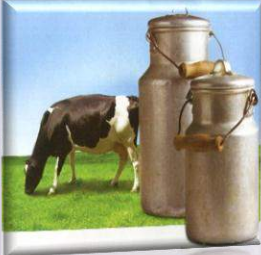


SMILE III
(සුවික III වර්ගීය ණය යෝජනා ක්‍රමය)

සුවිශේෂී පොලිය **8%**

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සුවිශේෂී පොලිය **8%**



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සුවිශේෂී පොලිය **6.5%**

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සුවිශේෂී පොලිය **6%**

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සුවිශේෂී පොලිය **5%**

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(තහනලේ, ඉවුර, ඉවුරුවලිය සහ මොහොරාලේ විවිධාකාර සංදාන)

සුවිශේෂී පොලිය **7%**



කපුරුක ආයෝජන
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සුවිශේෂී පොලිය **9%**

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ණය යෝජනා ක්‍රමය

සුවිශේෂී පොලිය **7%**

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