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by the aquatic resource protection agency.

The People's Committees of different levels shall direct and coordinate with the lending organizations and relevant branches of localities in guiding, managing, inspecting and urging units and fishermen that borrow capital in the localities to use loan capital for the right purposes, make efficient use of ships and pay debts on time according to the credit contracts.-

**THE MINISTRY OF AQUATIC RESOURCES -  
THE MINISTRY OF PLANNING AND  
INVESTMENT - THE MINISTRY OF FINANCE  
- THE STATE BANK OF VIETNAM**

**JOINT CIRCULAR No. 04/1998/TTLT-TS-KHDT-TC-NHNNVN of December 17, 1998 guiding the management and use of investment credit capital under the State's plan for projects on the building and modification of offshore fishing ships and fishing service ships**

Entitled to capital loans for investment in offshore fishing means and fishing service ships are economic units with fishing and fishing service practice registrations, including State enterprises, army's units engaged in business activities, private enterprises, stock companies, limited liability companies, cooperatives, cooperation groups and fishermen's households. A capital borrower must have seafaring experiences and conduct offshore fishing; and have enough self-procured capital as prescribed, knowledge about the management of fishing means and material preservation techniques, and have practice registration in places of their residence or offshore-fishing permit granted