

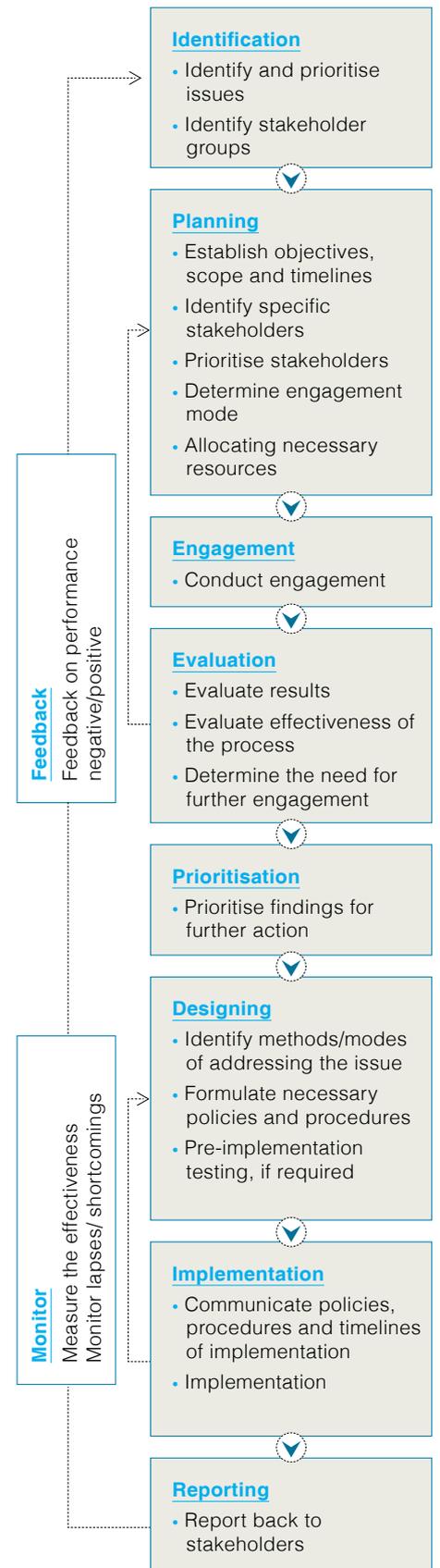
Stakeholder Engagement ←

Understanding the concerns of our varied stakeholders is key to our growth and sustained profitability. Accordingly, we have set in place formal mechanisms for engaging with shareholders with responsibility for engagement shared across the organisation (Figure 02). By understanding the needs and concerns of our key stakeholders, we are able to identify opportunities for business growth which address their concerns and drive innovation in a number of areas including products and services (Table 1).

How We Connect with Stakeholder Groups

Stakeholder	Engagement activities	Frequency	Areas of Concern
Shareholders and Investors	Annual Reports and Annual General Meetings	Annually	Financial performance
	Extraordinary General Meetings	As required	Governance, transparency and disclosure
	Interim Financial Statements	Quarterly	Shareholder communication policy
	Investor presentations	As required	Business expansion plans
	Press conferences and releases	As required	Customer services
	Announcements to Colombo Stock Exchange	As required	Financial inclusion
	One-to-one discussions Corporate website	As required Continuous	Risk management Sustainable growth
Customers	Customer satisfaction survey	Bi-annually	Customer service
	Complaint Resolution Officer	As required	Customer security and privacy
	Relationship Managers	As required	Service quality
	Touch points	As required	Financial inclusion
	Media advertisements	As required	Affordability of services and convenience
	Corporate website Customer workshops	Continuous As required	Dispute resolution Financial education and literacy
Employees and Employee Associations	Managers' conference	Annually	Performance and reward management
	Regional review meetings	Quarterly	Investment in HR
	Newsletters	Quarterly	Work life balance
	Emails	As required	Recruitment, retention and attrition
	Training programmes	As required	Value driven corporate culture
	Intranet	Continuous	Diversity and inclusion
	Special events for staff engagement	As required	Future plans Carrier progression
Government Institutions	On-site and off-site surveillances	Annually	Compliance with regulations, directives and codes
	Directives and circulars	As required	Expansion – Local & Overseas
	Meetings and consultations	As required	Microfinance and SME development
	Press releases	As required	Consolidation of the financial sector
	Periodic returns	As specified	
Suppliers and Business Partners	Supplier relationship management	As required	Contractual performance
	On-site visits and meetings	As required	Responsible sourcing Future business opportunities
Society and Environment	Delivery channels	Continuous	Responsible financing
	Press releases, conferences and media briefings	As required	Community investments
	Informal briefings and communications	As required	Financial inclusion
	Public events	As required	Recruitment
	Call centre and information centre	Continuous	Microfinance and SME development
	Corporate website	Continuous	Ethics and business conduct Environmental performance

→ Table – 1



→ Figure – 2