CONNECTING WITH STAKEHOLDERS

Our Stakeholder Engagement Process

Identification
- Identify and prioritise issues
- Identify stakeholder group

Planning
- Establish objectives, scope and timelines
- Identify specific stakeholders
- Prioritise stakeholders
- Determine engagement mode
- Allocating necessary resources

Engagement
- Conduct engagement

Evaluation
- Evaluate results
- Evaluate effectiveness of the process
- Determine the need for further engagement

Prioritisation
- Prioritise findings for further action

Designing
- Identify methods/modes of addressing the issue
- Formulate necessary policies and procedures
- Pre-implementation testing, if required

Implementation
- Communicate policies, procedures and timelines of implementation
- Implementation

Reporting
- Report to stakeholders

Feedback
Feedback on performance negative/positive

Monitor
Measure the effectiveness
Monitor lapses/shortcomings

◎ Figure 2
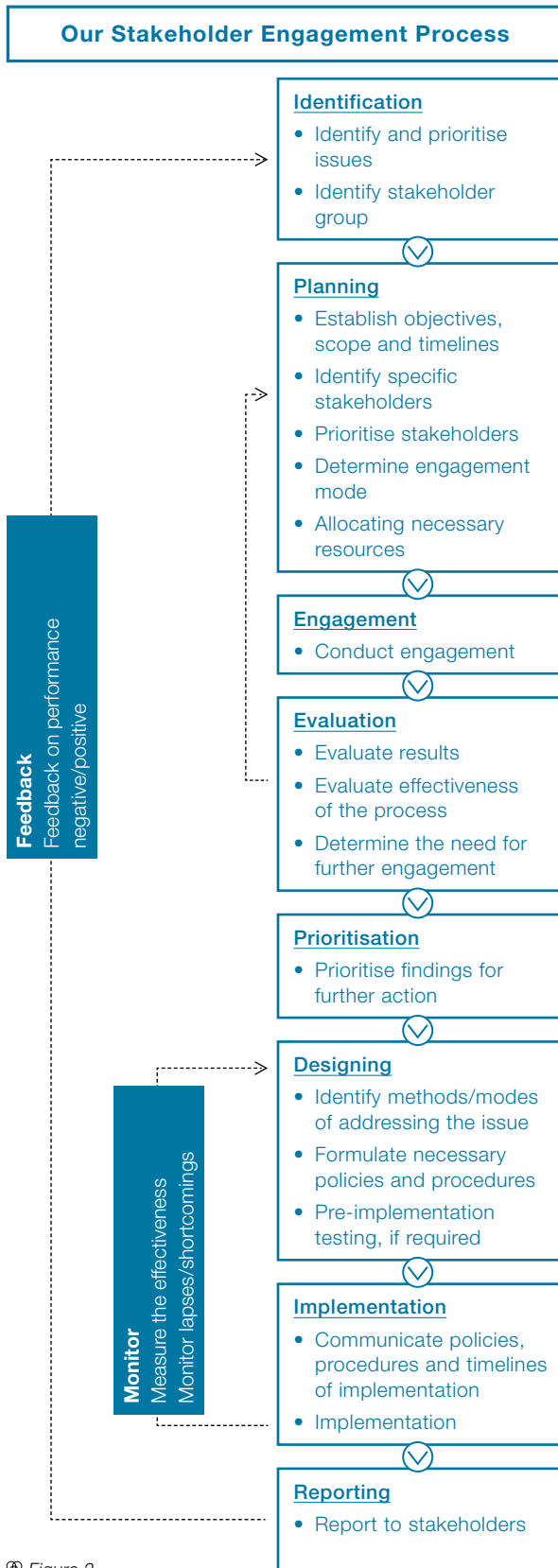
We connect with our stakeholders to identify and address their legitimate concerns (Figure 2) to maintain a desired balance in the distribution of value created. Formal mechanisms are in place for engaging with each group of stakeholders (Figure 3) for which responsibility is shared across the organisation. This is key to our future, enabling us to identify opportunities for improving our business model, driving innovation and providing key inputs to our strategic planning process.

Stakeholder Aspirations

Customers	Shareholders and Investors
Customer service	Financial performance
Customer security and privacy	Governance
Service quality	Transparency and disclosure
Financial inclusion	Business expansion plans
Affordability of services and convenience	Risk management
Dispute resolution	Sustainable growth
Financial education and literacy	Corporate Announcements

Mode and Frequency

Engagement Activity	Frequency	Engagement Activity	Frequency
Customer satisfaction survey	Annually	Annual Reports and Annual General Meetings	Annually
Complaint	As required	Extraordinary general meetings	As required
Resolution Officer, Relationship managers	As required	Interim financial statements	Quarterly
Touch points	As required	Investor presentations	As required
Media advertisements	As required	Press conferences and releases	As required
Corporate website	Continuous	Announcements to Colombo Stock Exchange	As required
Customer workshops	As required	One-to-one discussions	As required
		Corporate website	Continuous
		Corporate Communications	As required

◎ Figure 2

How We Connect with Stakeholder Groups

Employees and Employee Associations

Performance and reward management
Investment in HR
Work life balance
Recruitment, retention and turnover
Value driven corporate culture
Diversity and inclusion
Future plans

Engagement Activity	Frequency
On-site surveillance	Annually
Directives and circulars	As required
Meetings and consultations	As required
Press releases	As required
Periodic returns	As specified

Government Institutions

Compliance with regulations
Directives and codes
Local & Overseas expansion
Microfinance and SME development
Consolidation of the financial sector

Engagement Activity	Frequency
On-site surveillance	Annually
Directives and circulars	As required
Meetings and consultations	As required
Press releases	As required
Periodic returns	As specified

Suppliers and Business Partners

Contractual performance
Responsible sourcing
Future business opportunities

Engagement Activity	Frequency
Supplier relationship management	As required
On-site visits and meetings	As required

Society and Environment

Responsible financing
Community investments
Financial inclusion, Recruitment
Microfinance and SME
Ethics and business conduct
Environmental performance

Engagement Activity	Frequency
Delivery channels	Continuous
Press releases, conferences and media briefings	As required
Informal briefings and communications	As required
Public events	As required
Call centre	Continuous
Corporate website	Continuous