

Our Portfolio

Operationally, the Bank's primary lines of business are Corporate Banking, SME Banking, Business Banking, Personal Banking, Treasury and International Banking. The business lines are complemented by its subsidiaries, a joint venture and an associate company for services in consultancy, information technology, industrial estate management, investment banking and fund management.

Our services are delivered through 79 branches and 58 DFCC Bank service points at Sri Lanka Post outlets. Customers also have access to over 800 ATMs across the country as well as zero cost cash withdrawals from ATMs that are shared with eight other banks. DFCC Bank also offers Internet and mobile banking services.

Product/Service	Target Segment
Project loans funded by credit lines	
<i>Saubhagya</i>	Small and Medium Enterprises (SMEs)
New Comprehensive Rural Credit Scheme	Short-term cultivation
<i>Miridiya</i> (Aquatic Resources Development Revolving Fund)	Freshwater fish and prawn production, nurseries, processing plants, ornamental fish, aquatic plants, tissue culture and ornamental aqua plants. Targeted Districts: Anuradhapura, Ampara, Badulla, Batticaloa, Hambantota, Kurunegala, Matale, Moneragala, Nuwara-Eliya, Polonnaruwa, Puttalam, Ratnapura, Trincomalee and Vavuniya
Self-employment Promotion Initiative Loan Scheme	Vocational qualification holders
Working capital loan scheme for registered tea factories	Registered tea factories
SMILE III Revolving Fund	SMEs
Commercial Scale Dairy Development Loan Scheme (CSDDL)	Dairy sector
<i>Dasuna</i> Revolving Fund Phase II	SMEs in the Southern Province
Green Energy Global Loan	Corporates and SMEs
EIB Loan Scheme	SMEs
Other project loans	
Term loans	Corporates, SMEs, professionals and individuals
Working capital financing	
→ Short-term working capital financing – overdrafts, revolving credit or short-term working capital loans	Current account holders, corporates, SMEs and entrepreneurs
→ Medium long-term loans to finance permanent working capital requirements	Corporates, SMEs and entrepreneurs
Leasing facilities	
'Easy Leasing' facilities for brand new and unregistered/registered vehicles, machinery, plant and equipment	Corporates, SMEs, entrepreneurs, professionals and individuals
Hire purchase facilities	
Hire purchase facilities for vehicles	Corporates, SMEs, entrepreneurs, professionals and individuals

Product/Service	Target Segment
Guarantee facilities	
Bid bonds, advance payment bonds, performance bonds, bank guarantees for credit purchase of goods	Corporates, SMEs, entrepreneurs, professionals and individuals
Fixed deposits	
A wide range of tailor-made deposit products at competitive interest rates	Corporates, SMEs and individuals
Loan syndication	
Loans provided by a group of lenders which is structured, arranged and administered by one or several banks	Corporates
Consultancy and advisory services	
Provision of legal, tax, finance, market and other advisory services to start up a new business or revamp existing businesses	Corporates, SMEs and entrepreneurs
Savings facilities	
Supreme <i>Vaasi</i> – Offers a superior rate of interest	Businesses and individuals aged 18 years and above
Mega Bonus – Interest rates grow in tandem with the savings deposits	Businesses and individuals aged 18 years and above
Vardhana Junior – Children’s savings account offering a range of gifts and support for higher education	Children below 18 years of age
Vardhana Junior Plus – Children’s savings account with a higher interest rate	Children below 18 years of age
Vardhana <i>Garusaru</i> – Offers a higher interest rate with a range of other benefits	Senior citizens above 55 years of age
Personal loans	
A loan that helps to meet personal financing requirements to enrich one’s life	Entrepreneurs, professionals and individuals
Pawning services	
<i>Ranwarama</i> Pawning – Gold-pledged loans	Mass market/individuals
Housing loans	
<i>Sandella</i> – Flexible and convenient housing loans at affordable rates	Entrepreneurs, young professionals and employed persons
Education loans	
Vardhana <i>Nenasa</i> – Flexible and convenient loan facilities for higher education	Individuals pursuing higher studies
Other facilities	
Includes a range of products and services including current accounts, overdraft facilities, foreign currency accounts, credit card facilities, gift certificates, international trade services, off-shore banking, international payments, bancassurance, foreign money transfer via Western Union/Lanka Money Transfer and local payments	Business community, entrepreneurs, professionals and individuals