

Winning Customer Loyalty

The Bank has closely aligned its Transformation Agenda to the UN Sustainable Development Goals. SDB Bank is in a unique position to influence the outcome of those goals since their main clientele are those for whom these goals have specifically been set. Recognising this synergy has been an important step for the Bank to establish their brand of product.

A diagram showing the contribution SDB Bank is making to achieving the Sustainability Development Goals is shown on page 49. Given the connection between the Bank's strategic direction and the resultant benefits to the community SDB Bank serves, the outcome is not only the fulfilment of the SDGs but also the growing allegiance of its customers to the Bank.

SDB Bank has adopted modern developmental tools and penetrated the rural market by introducing technological advancements and educating the communities in their use. The benefits therefore have been two-fold with the population experiencing exposure to technology and their practical application and the Bank being able to streamline its operations to provide an efficient and effective level of service and engender customer loyalty to the institution and its business.

This is in perfect alignment with the Mission of the Bank which states that they "strive to become the most responsible financial institution" by providing high quality and innovative financial products and services to its Customers and operating in a culture of learning and continuous value creation.

The practice of "foster and maintaining the highest ethical standards at all levels of the Bank and its stakeholders." has been the glue that has held the operations together and presented the Bank in a favourable light to all who choose to deal with it.

New products have been launched by the Co-operative Development Division in 2018:

1. Co-operative Top Saver Savings Account, designed to encourage deposits in the co-operative sector.
2. SDB *Samoopa Saviya* Loan scheme, a loan scheme for co-operative societies and other registered societies. The features of this product relate to –
 - a. societies for society usage;
 - b. societies to be on lent to members;
 - c. society/Co-operative Development staff members.

The purpose for which these products have been designed to favour lending to business-oriented activities, with a small portion catering to fulfilling personal needs.

The array of products that have been made available to the Bank's customers, serve their needs and continue to contribute to SDB Bank's engagement with the public.

Refer online HTML version for more details.

Savings products

LAK DARU
Children's Savings Account
"Lakdaru"

SDB Dayada
"Dayada"

SDB Uththamavi
Be bold.. Be victorious..
"Uththamavi"

SDB JAWAYA
For youth determined to succeed
"Jawaya"

SDB TOP SAVER
"Top Saver"

SDB CO-OPERATIVE TOP SAVER
"Co-operative Top Saver"

SDB උපහාරය
upahara
Financial Plan for Senior Citizens
"Upahara"

SDB Investment account
"Ayojana"

SDB සාමාන්‍ය ඉතිරි කිරීමේ ගිණුම
"SDB Normal Savings"

Loan facilities

SDB SAMUPA SAVIYA
"Samupa Saviya"

SDB DIVISAVIYA
Entrepreneur Loan
"Divi Saviya"

SDB ස්වර්ණකිරණ
රන් නාණ්ඩි උකස් සේවාව
"Swarna Kirana"

SDB Uththamavi
Be bold.. Be victorious..
"Uththamavi"

SDB PERSONAL LOAN
"SDB Personal Loan"

සොණුරු සේවන
සිව්‍ය සහ යෝජනා ඉඩම
"Sonduru Sevana"

SDB LEASING
"SDB Leasing"

SDB උත්තමාචාර
UTTHAMACHARA
"Uththamachara"

SDB උපහාරය
upahara
Financial Plan for Senior Citizens
"Upahara"

SDB JAWAYA
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