

Business Partner Capital

Multilateral and bilateral institutions

DFCC Bank maintains partnerships with various institutions, serving as an effective credit institution for on-lending funds to end users, acting as the project manager in implementing credit programmes, administering grant funds, and enabling market development and capacity building. The institutions the Bank works with include:

- Asian Development Bank (ADB)
- BlueOrchard Microfinance Fund – Luxembourg
- Commerzbank Aktiengesellschaft
- Commerzbank Finance & Covered Bond S.A.
- Deutsche Investitions-und Entwicklungsgesellschaft (DEG), a subsidiary of KfW – Germany

- European Investment Bank (EIB)
- Kreditanstalt für Wiederaufbau (KfW) – Germany
- Nederlandse Financierings – Maatschappij voor Ontwikkelingslanden N.V. (FMO) – The Netherlands
- Proparco, a subsidiary of Agence Française de Développement (AFD) – France
- RAKBANK, also known as the National Bank of Ras Al Khaimah – United Arab Emirates
- The World Bank

The Bank remains among the 10 participating financial institutions selected by the Government of Sri Lanka (GoSL) and the Asian Development Bank (ADB) to on-lend ADB's funds to the SME sector and rooftop solar power

generation projects. The partnership is aligned with the Bank's mission to nurture the country's burgeoning SME sector and contribute to the country's renewable energy generation efforts.

The Resource Mobilisation Unit is also focused on building on the relationships established by the Bank by actively engaging with partner institutions and expanding the Bank's reach to other territories and organisations to secure potential funding lines to support the Bank's rapid growth.

Correspondent banks

DFCC Bank maintains relationships with over 250 global correspondent banks, comprising some of the world's largest financial institutions.



65 years of building relationships

Over the span of 65 years, DFCC Bank has established strong, long-term, interdependent relationships with multilateral and bilateral institutions that share similar goals and values.

The following entities act as the Bank's nostro agents in the respective countries:

Bank	Currency	Country
Bank of Ceylon (UK) Limited	GBP	UK
Bank of Ceylon	ACU \$	India
Bank of Ceylon	ACU \$	Maldives
Bank of China	CNY	China
Commerzbank AG	CAD	Germany
Commerzbank AG	EUR	Germany
HDFC Bank	ACU \$	India
HSBC Bank USA N.A.	USD	USA
JPMorgan Chase Bank	USD	USA
JPMorgan Chase Bank	AUD	Australia
Kookmin Bank	USD	South Korea
Mashreq Bank PSC	ACU \$	India
Mashreq Bank PSC	AED	UAE
Mashreq Bank PSC	USD	USA
Standard Chartered Bank (Pakistan) Limited	ACU \$	Pakistan
Standard Chartered Bank	ACU \$	Bangladesh
Standard Chartered Bank	ACU \$	India
Standard Chartered Bank	AUD	Singapore
Standard Chartered Bank	EUR	Germany
Standard Chartered Bank	GBP	UK
Standard Chartered Bank	SGD	Singapore
Standard Chartered Bank	USD	USA
Sumitomo Mitsui Banking Corporation	JPY	Japan
Uni Credit Bank AG	EUR	Germany
ZurcherKantonal Bank	CHF	Switzerland

Supply chain management and procurement policy

The Bank maintains a fair, transparent, and stringent procurement policy which clearly defines how goods and services are to be procured by authorised employees. The policy also stipulates that the selection of suppliers and acquisition of goods and services be carried out in a non-discriminatory and economically sound manner.

A Procurement Committee (PC) led by an Executive Vice-President acts as a control measure of the procurement function of the Bank. Significant IT-related procurements are submitted to an IT Steering Committee (ITSC). Other general procurements are either submitted to the PC for approval or to higher approving authorities. Large value and/or specialised procurements may be subject to review by independent parties if necessary.

Suppliers of goods and services are required to register themselves with the approval of the PC and are subject to

review once every two years. Suppliers undergo a rigorous evaluation process to determine quality, delivery time, pricing, after sales support, technical proficiency, and references. The Bank aims to source its requirements from local suppliers wherever possible as part of its commitment to supporting local communities and businesses. Suppliers may also opt to receive financial advice and assistance from the Bank.

Partners for service delivery

DFCC Bank partners with a variety of reputable vendors for various services including:

- Cash collection, counting, storage, delivery, and transport of security goods
- Printing services including printing of account and credit card statements, cheque books, etc.
- Processing of payroll and other reimbursements
- Personalisation and delivery of chip-based credit cards
- Internal audit functions
- IT support
- Help desk problem management

The Bank also partners with over 1,500 merchants who are a part of the DFCC Virtual Wallet network.

Strategic alliances

DFCC Bank is diversified into several entities under the DFCC Group. The Group provides a range of services to the financial sector through the following subsidiaries:

- DFCC Consulting (Pvt) Limited
- Lanka Industrial Estates Limited
- Synapsys Limited
- Acuity Partners (Pvt) Limited (Joint venture)
- National Asset Management Limited (Associate company)

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DFCC Consulting (Pvt) Limited

Established in 2004, DFCC Consulting (Pvt) Limited is a fully-owned subsidiary that engages in project consultancy and related fields. Through a shared resources model, DFCC Consulting draws upon a resource pool of nearly 600 executive staff from DFCC Bank and a pool of reputed external experts from various fields. DFCC Consulting supports DFCC Bank through its expertise in the fields of environment, engineering, renewable energy, and other fields that carries out international consultancy assignments, sometimes in partnership with overseas consulting firms.

Lanka Industrial Estates Limited

Lanka Industrial Estates Limited, referred to as LINDEL, a subsidiary Company of DFCC Bank PLC was incorporated in 1992 to set up, operate and manage industrial estates in Sri Lanka. Setting up the LINDEL Industrial Estate at Sapugaskanda, upgrading and making use of the remaining infrastructure facilities of the defunct State Fertilizer Manufacturing Corporation was the pioneering project the Company undertook. LINDEL takes pride in providing a superior set of infrastructure and allied services to all its clients through continuous improvement.

Synapsys Limited

Synapsys Limited was established in 2006 and is a fully-owned subsidiary of DFCC Bank that builds and operates software platforms for banking and financial services institutions with an array of innovative products and services that include two flagship and NBQSA award-winning platforms. The Company supports banks, capital markets, insurance, and retail payments across Asia and the Pacific region.

National Asset Management Limited

National Asset Management Limited (NAMAL) is the pioneer Unit Trust management company in Sri Lanka established in 1991 with 30 years of experience and a successful track record of investing in equity and fixed income markets. NAMAL launched the first Unit Trust to be licensed in Sri Lanka (National Equity Fund) and the first listed Unit Trust (NAMAL Acuity Value Fund). NAMAL operates five Unit Trusts and offers private portfolio management services. A subsidiary of Union Bank of Colombo PLC, its shareholders include DFCC Bank PLC and Ennid Capital (Pvt) Limited. Its management team consists of highly experienced and professional individuals with widespread experience in domestic and international capital markets.

Acuity Partners (Pvt) Limited

Acuity Partners is a full-service investment firm promoted as an equally owned joint venture between DFCC Bank and HNB. It is the only integrated, full-service investment firm in Sri Lanka offering a comprehensive suite of products and services in Fixed Income Securities, Stock Brokering, Corporate Finance, Margin Trading, Asset Management and Venture Capital Financing. Acuity is the successor to the investment-related subsidiaries and divisions of DFCC Bank and HNB and was created through the consolidation of all Corporate Finance, Equities and Fixed Income Securities activities of the two banks under the umbrella of Acuity Partners (Private) Limited.

Memberships in industry associations

DFCC Bank has acquired membership and established alliances with various industry associations and organisations that enable networking opportunities

and contribution to industry standards. Associations include:

1. American Chamber of Commerce in Sri Lanka
2. Association of Compliance Officers of Banks Sri Lanka
3. Association of Development Financing Institutions in Asia and the Pacific
4. Banks' CIO Forum
5. BNI Lanka Enterprises (Pvt) Limited
6. Central Bank of Sri Lanka
7. Chamber of Commerce and Industry of Central Province
8. Character Precepts Training Institute (Pvt) Limited
9. Colombo Stock Exchange
10. Emit International (Pvt) Limited
11. Fitch Ratings Lanka Ltd.
12. Galle District Chamber of Commerce and Industry
13. Genesis Software (Pvt) Limited
14. ICRA Lanka Limited
15. International Chamber of Commerce Sri Lanka
16. Matara District Chamber of Commerce and Industry
17. Reed Business Information Limited
18. S&P Global Ratings Singapore Pte Limited
19. Securities and Exchange Commission of Sri Lanka
20. Sri Lanka Forex Association
21. The Association of Banking Sector Risk Professionals of Sri Lanka
22. The Ceylon Chamber of Commerce
23. The Employers' Federation of Ceylon
24. The Financial Ombudsman Sri Lanka (Guarantee) Limited
25. The Institute of Chartered Accountants of Sri Lanka
26. The National Chamber of Commerce of Sri Lanka
27. The Sri Lanka Banks' Association (Guarantee) Limited
28. Wayamba Chamber of Commerce and Industry