



SDB ବୃଦ୍ଧି



SDB ବୃଦ୍ଧି E-Magazine continues to be a platform that celebrates the dedication, achievements, and innovation of our SDB team. This edition highlights our collective successes, inspiring stories, and aspirations, fostering a culture of collaboration and excellence. Stay connected, stay inspired, and let's continue this journey of growth together!



Dear Team,

SDB Bank's journey is a testament to our unwavering commitment to uplifting & empowering communities, driving financial inclusion and fostering sustainable development. Since our inception in 1997, inspired by this noble vision, we have grown into a modern, innovative, and trusted financial institution.

Our roots in the Co-Operative Sector have always guided us, enabling us to uplift countless SMEs, support grassroots entrepreneurship, and promote rural economic growth. Through initiatives like UPay, we've embraced innovation to deliver seamless banking experiences, connecting urban and rural communities alike. Milestones such as the 2017 capital infusion and global accolades have reinforced our position as a catalyst for change and progress in Sri Lanka.

Today, with a network of 94 branches island wide, we stand as a partner in transformation for progressive individuals, businesses and cooperative societies. From nurturing women-led enterprises to driving national development, we continue to create meaningful change that impacts lives and strengthens our country.

As we look to the future, let us remain committed to innovation, excellence in everything we do and our shared purpose. Together, we have achieved extraordinary success, and together, we will continue to build a brighter, more inclusive tomorrow. I am deeply grateful for your dedication and passion which defines us and will guide us toward even greater accomplishments.

Re-introduce of this E-News Magazine is a wonderful initiative that allows us to showcase our achievements and progress during the quarter in a snapshot. It serves as a platform to highlight the incredible work happening across the bank while keeping all employees informed and engaged. This magazine is a testament to our collective efforts and a reminder of what we can achieve together.

Warm regards,

Kapila Ariyaratne

Executive Director / Chief Executive Officer



SDB bank spearheads strengthening the supply chain for Wasthra Ceylon

Story of an entrepreneur nurtured by SDB bank



UPay, powers up staff with 'uPlay with uPay' competition

UPay, the digital wallet powered by SDB bank recently concluded the 'UPlay with uPay' internal staff competition to enhance and strengthen knowledge, and engagement of the bank's staff with the bank's innovative digital wallet, UPay.



SDB bank surpasses 200,000 Facebook Followers

SDB bank climbs LMD top 100 Business entities in Sri Lanka by 9 notches (November 2024)



SDB BANK

Kapila Ariyaratne
Executive Director
CEO



Q: As Sri Lanka takes a new turn in its political and economic journey, how ready and able is the corporate sector to drive growth while overcoming past challenges?

A: The corporate sector showed remarkable resilience over the years, emerging stronger than ever from crises such as the decades long conflict, Easter attack, COVID-19 pandemic and economic meltdown.

Throughout these challenges, businesses remained focused on their customers, supported their employees and demonstrated their capacity to adapt. As the country recovers now, there are clear signs of optimism. Innovation, digital transformation and AI are enhancing customer experiences and driving efficiency.

Another key asset aiding the recovery process is the skilled and committed workforce, which has remained eager to adapt and contribute to national progress.

The entrepreneurial spirit is also alive and well with start-ups, and micro, small and medium enterprises (MSMEs) – segments we actively support – seizing new opportunities and contributing to economic growth.

Looking ahead, businesses seek policy stability and a predictable environment. The government's focus on tax reforms, infrastructure development and improved governance will be critical for sustainable corporate growth. With these factors in place, we believe the corporate sector is well positioned for the future.

Q: In the wake of the brain drain, what strategies have you put in place to retain talent and overcome the challenges businesses are facing?

A: Our staff find satisfaction in helping underserved segments of society and contributing to sustainable economic development. This sense of purpose is a powerful motivator, often more impactful than other benefits.

To support this, we provide continuous skills development, internal promotions, career advancement opportunities and employee engagement programmes. Regular salary surveys ensure that our compensation packages are aligned with market rates.

Our committed management team – a mix of experienced bankers, and new-

104 – LMD 100 – 2023/24

RANK

53

Telephone

5411411

2832500

Website

www.sdb.lk/en

REVENUE (RS. M)

30,793

REVENUE CHANGE

28%

PROFIT AFTER TAX (RS. M)

467

PROFIT CHANGE

665%

TOTAL ASSETS (RS. M)

156,957

SHAREHOLDERS' FUNDS (RS. M)

14,266

MARKET CAP (RS. M)

5,062

EARNINGS PER SHARE (RS.)

2.90

PRICE EARNINGS RATIO

10.86

EMPLOYEES

1,295

comers with technical skills and market insights – guide our workforce toward success and help us achieve our collective goals.

Q: To what extent does your company harness technological advancements in its operations?

A: At the core of our operations is a robust banking system – providing stability, security and scalability for our financial services, and supporting all transactional and data processing activities.

We also have an advanced workflow management system that streamlines operations, reduces manual intervention, and enhances speed and accuracy across various processes. And by automating repetitive tasks, we free up resources for more strategic initiatives.

Additionally, we have integrated internal and external systems through API connectivity, enabling real-time data exchange and quick adaption to market demands or regulatory requirements. These innovations keep us agile, efficient and competitive.

Q: How is your company embracing environmental, social and corporate governance (ESG) standards?

A: Sustainability is at the heart of everything we do, from our operations to how we support customers in running their businesses. We have aligned our efforts with sustainable development goals (SDGs), which are embedded in our operations and services.

Our environmental initiatives include installing solar systems, promoting agro-forestry, digitalisation to reduce paper use, internal energy conservation, rainwater harvesting and solar financing.

Meanwhile, our rural upliftment programme is an initiative that strengthens

the value chain through empowerment, sustainable financing, mentorship and market opportunities.

In terms of governance, we screen loan portfolios through our environmental and social management system, and maintain sustainability as a key focus at executive and board levels with key performance indicators (KPIs) built into each department.

Q: What are your company's main goals and objectives for the financial year 2024/25?

A: As a value driven development bank, our priority is to support progressive individuals, businesses and cooperatives, thereby fostering rural development and poverty alleviation.

We recognise the toll that the economic crisis took on these sectors, and are committed to helping them rebuild by providing sustainable financial solutions and mentorship while also safeguarding the interests of our depositors.

Additionally, we aim to remain focussed on value chain financing, and providing funding solutions to MSMEs and individual entrepreneurs.

We also aim to strengthen ourselves to better meet the financing needs of underserved segments. Our growth in financial performance so far reflects the resilience of our team and our commitment to maintaining best practices.

Looking ahead, we plan to enhance customer satisfaction through personalised services, improved digital platforms, responsive customer support and attractive savings offerings.

Ultimately, we strive to be a financially strong and universal bank while staying true to our founding purpose of fostering cooperative development, MSME growth and rural upliftment.

The entrepreneurial spirit is also alive and well with start-ups, and micro, small and medium enterprises (MSMEs) – segments we actively support – seizing new opportunities

Welcoming New Talent to SDB

In 2024, we proudly welcomed 128 new professionals to the SDB family, further strengthening our leadership and operations. This includes an Executive Director, Deputy General Managers, and Assistant General Managers, ensuring strong leadership and operational excellence.

Our team has also grown with the addition of Chief Managers, Senior Managers, Managers, Deputy Managers, Executives, and Banking Associates, creating a robust workforce at all levels.

This strategic recruitment reinforces our commitment to excellence, enhances our capabilities, and positions us for continued growth and success.

Welcome to the SDB family!

Grade	Total Number of Recruitments
Executive Director/ Chief Executive Officer	1
Deputy General Manager	2
Assistant General Manager	2
Chief Manager	3
Senior Manager	4
Manager	7
Deputy Manager	12
Senior Executive	4
Executive	13
Junior Executive	4
Banking Associate	76

Promoting talent: Highlights from SDB Bank's Staff Promotions 2024

In 2024, we were pleased to recognize the outstanding achievements of exceptional professionals who earned well-deserved promotions. This includes one Deputy General Manager and two Assistant General Managers, further strengthening our senior leadership team.

We also acknowledged the invaluable contributions of Chief Managers, Senior Managers, Managers, and Deputy Managers, ensuring leadership across all key areas. In addition, Senior Executives, Executives, and Non-Executives have stepped into new roles, enhancing our operational excellence.

These promotions reflect our commitment to growth, talent development, and career progression. Congratulations to all on reaching this remarkable milestone!

Grade	Total Number of Promotions
Deputy General Manager	1
Assistant General Manager	2
Chief Manager	2
Senior Manager	12
Manager	22
Deputy Manager	19
Senior Executive	13
Executive	18
Non Executive	9

In addition to the above, 150 Junior Executives were promoted to the Executive Grade in November 2024, marking a significant milestone in their career progression



Congratulations to Our 150 Newly Promoted Executives!

We are happy to announce that 150 of our hardworking employees have been promoted to the Executive grade.

This promotion is a result of their dedication, effort, and excellent performance.

These employees were selected through a competitive exam and interview process. Those who scored the highest marks in the interview have been recognized for their skills and commitment. They are now ready to take on bigger responsibilities and help the bank grow.

We warmly congratulate all of them on this achievement. Their hard work is highly valued, and we are sure they will continue to contribute to the bank's success.



JE to Executive Grade Promotions - 2024

EPF No	Name
2602	Ms.U.K.Y.Nayanadarshi
2609	Ms.L.M.Dawson
2160	Ms.S.G.Y.I.Chathumini
2560	Ms.K.K.Thakshila
1822	Ms.U.M. Lakmali
2010	Ms.A.H.H.L.Silva
1735	Mr.R.Vidurshan
1509	Mr.R.D.A.M.Chathumal
1758	Ms.S.A.E.M. Subasinghe
2706	Ms.D.H.C.Madushani
2700	Ms.R.A.L.Navodya
1830	Mr.P.G.P.K. Premathilaka
2534	Mr.A.A.A.P.Kumara
2637	Ms.M.D.S.Fernando
2400	Mr.M.G.H.Lakmal
2156	Mr.N.Hapilraj
1554	Mr.Y.M.U.N.Kumara
2264	Ms.P.G.N.S.Wijerathne
2003	Mr.A.M.V.R.Kumara
2338	Mr.Y.S.S.D.Warnathanthri
1880	Mr.S.B.R.Kodikara
2695	Ms.M.G.P.Perera
1623	Mr. K. P. D. S. M. Pathirana
1512	Mr.R.P.D.L.M.Rajapaksha
2331	Ms.K.R.Y.Dayananda
1715	Ms. H.H.K. Lakkana
1770	Mr.E.A.O. Chamara
2239	Ms.W.K.M.Kaushalya
1544	Mr.J.Samansooriya
2552	Mr.N.Anoshanth
1750	Ms. H.A.M. Ariyadasa
1499	Mr.W.T.M.D.S.Thennakoon
1689	Ms.J.K.A.J. Anuruddhika
1532	Ms.K.D.C.U.Madhusanka
2661	Ms.W.P.G.Sewwandi
2278	Ms.K.Krishnamoorthy
1841	Ms.P.K.D. Perera
2650	Ms.H.D.Y.K.Jayawardhana
2256	Ms.S.M.K.Sandalanka
2449	Mr.T.Mukeshvarma
2448	Ms.A.G.U.M.Dissanayake
2233	Ms.K.M.M.Umayanga
2353	Ms.W.A.K.C.Dilhani
2048	Mr.K.J.R.Fernando
2166	Ms.W.A.A.L.Amarasiri
2619	Ms.P.T.N.Perera
2350	Ms.A.T.Anuththara
1858	Ms.W.D.A.H.Fernando
1967	Mr.S.G.L.Chaminda
1571	Mr.T.Nijanthan

EPF No	Name
2354	Ms.G.W.P.G.L.Somasiri
2364	Ms.R.A.P.B.R.Perera
2758	Mr.K.G.H.Eranda
2596	Ms.W.D.Nilmini
2075	Ms.K.A.I.Amali
1753	Ms.B.L.T.S. Balasuriya
2237	Mr.R.A.V.Madhusanka
2392	Ms.D.M.S.Prathiba
1626	Mr.U.W.M.V.M.Unanthenna
2292	Mr.Y.A.S.Malshan
2547	Mr.S.U.Senanayake
2628	Mr.R.M.I.M.Rathnayake
2515	Ms.J.M.T.S.Sewwandi
1590	Mr.W.C.Madusanka
2326	Ms.K.W.M.N.Jayasena
1733	Ms.H.A.P.P.P.Sudasinghe
2291	Mr.P.K.G.S.M.Premathilake
1701	Ms. P.K.D.S.P. Abeywickrama
1606	Mr.R.P.Senavirathne
2475	Mr. K.P.G.H.G. Dharmasena
1483	Mr.V.Vinothan
2679	Mr.T.T.D.Gunarathne
1604	Ms. N. M. C. D. A. Nawarathne
2593	Ms.I.A.L.Dinushika
2574	Ms.A.P.Hasanthika
1780	Ms.H.M.C.M.M.A.Wijerathne
2573	Ms.T.N.Weragoda Arachchi
2564	Mr.H.L.M.Mihiranga
2519	Mr.R.M.K.S.B.Meepitiya
2579	Ms.M.N.S.Senanayake
2581	Ms.M.K.I.Chameeka
2446	Mr.Y.Thanujan
1834	Ms.M.D. Senadheera
1574	Mr.K.Nishanthan
1877	Mr.W.K.L.Fernando
2144	Mr.V.H.N.Kaluarachchi
1636	Mr. G. R. S. I. Gamage
1543	Ms.S.M.A.G.Chandrakanthi
2629	Ms.M.A.N.H.Malwatta
2502	Mr.D.M.M.R.Nishantha
2659	Ms.S.N.M.K.Fernando
2671	Ms.H.N.Ransika
2649	Ms.P.I.Madumali
2367	Ms.W.A.D.N.Sewwandi
2719	Mr.L.S.Wickramanayake
2308	Mr.G.H.N.T.Wijesinghe
1736	Ms. T.K.Dissanayake
2451	Mr. D.D. Lakmal
2328	Mr.N.W.P.A.C.Gunarathne
2620	Ms.S.M.M.Peiris

EPF No	Name
1542	Ms.M.M.R.Muthugala
2407	Mr.R.H.G.D.Hemathilaka
2362	Mr.H.M.C.K.Ariyaruwan
2478	Mr. W.A.G. Ransika
1605	Ms.H.M.N.M.Herath
1788	Mr.H.B.S.Herath
2657	Ms.K.B.Nishadhi
1476	Mr.H.M.K.S.B.Herath
2159	Mr.K.J.K.Wijesekara
2336	Ms.D.M.U.Madhushani
2524	Mr.D.A.M.D.Dalugama
2307	Mr.V.D.Prasad
1845	Ms.M.M. Withanage
1972	Ms.S.H.Y.Madushani
2363	Ms.W.C.P.Cooray
2501	Mr.H.M.M.B.Herath
2476	Mr. R.K.L. Chathura
2315	Mr.J.M.Mallikarachchi
2366	Ms.D.M.G.M.K.Dissanayake
1848	Ms.K.P.K.S.A.Wijayawickrama
2709	Ms.J.D.Sandamalee
2271	Ms.K.W.P.Sachindani
2707	Ms.R.S.Maheshika
2435	Mr.J.A.R.U.Kekulawala
2340	Mr.D.Sanjeev
2778	Mr.A.L.M.Abeysinghe
2606	Ms.M.A.Sandeepani
2310	Mr.W.R.M.H.Kumara
2600	Ms.M.R.G.I.S.Wijerathne
2710	Ms.H.C.D.Premarathne
2177	Ms.K.A.K.L.M.Dharmasiri
2234	Ms.W.D.K.H.M.Weerawansa
2235	Ms.J.P.P.Perera
2598	Ms.H.D.N.M.Perera
1515	Mr.N.A.C.P.Nayananda
2073	Ms.M.G.H.A.Kapukotuwa
2701	Ms.T.T.D.P.Gunarathne
2272	Mr.T.A.P.Sankalpa
2604	Ms.Y.D.Madushka
2062	Ms.A.Udayashankar
2460	Mr. G.R.P.K. Bandara
2674	Mr.T.M.D.R.V.Peiris
1823	Ms.R.P.R.D. Subashini
1495	Ms.K.A.D.M.D.I.Siriwardane
2652	Mr.N.M.P.J.G.S.Y.K.Nawarathna
1567	Ms.P.R.M.A.M.Ranathunga
2388	Ms.S.Darshika
2542	Mr.A.M.J.L.Dilshan
2038	Ms.R.M.J.C.Rathnayake
2375	Ms.I.P.U.N.Jayarathne

Learning & Development Opportunities for SDB Bank Staff in 2024

The training initiatives for 2024 were designed to enhance employee skills and support business objectives. A total of 143 training programs were planned, covering internal and external learning opportunities. Out of these, 102 programs were successfully conducted as planned, achieving a completion rate of 71.33%. To address evolving business needs, an additional 48 unplanned training programs were organized, including 45 local programs and 3 foreign trainings, bringing the total number of training programs conducted to 150.

Total Trainings Planned	143
Total Trainings Conducted as Planned	102
Completion Rate (As Planned)	71.33%
Unplanned Trainings Conducted to Meet Business Requirements	48
Total Number of Conducted Programs	150

T R A I N I N G B R E A K D O W N

Planned Trainings		
1	Internal Trainings	45
2	External Trainings	98
3	Foreign Trainings	N/A
Total Trainings Planned		143
Conducted Trainings as Planned		
1	Internal Trainings	38
2	External Trainings	64
3	Foreign Trainings	N/A
Total Trainings Conducted		102
Completion Rate		71.33%
Unplanned Trainings Conducted		45
Unplanned Foreign Trainings Conducted		3

"TEAM BUILDING IN ACTION: A JOURNEY THROUGH OUTBOUND TRAINING"



"As the Head of Leasing, I am incredibly proud of the commitment and dedication shown by each of you. Our success is a collective effort, and I firmly believe that investing in your professional development—through training, mentorship, and opportunities for growth—is key to staying ahead of market trends. This investment in growth not only benefits individuals but strengthens the bank as a whole."

Mr. Lahiru Ekanayake
Manager- Leasing

"BEYOND THE OFFICE: A TRANSFORMATIVE OUTBOUND TRAINING EXPERIENCE"



"The recent team-building training program has been a game-changer for the Collection and Recoveries department, creating a ripple effect of positivity and progress. Designed to strengthen communication, trust, and teamwork, the program has transformed the way our teams operate. The training has not only enhanced interpersonal relationships but also instilled a culture of accountability and mutual support. Recognizing individual and team achievements has further fueled motivation, encouraging everyone to strive for excellence. By nurturing a motivated and high-performing team, we're not just resolving today's challenges but also building a resilient foundation for the future."

Mr. Indika Udayangana
Head of Collection &
Recoveries

"LEARNING BEYOND LIMITS: THE IMPACT OF OUTBOUND TRAINING"



"The OBT training for deposit officers helped improve participants' attitudes toward positive thinking and boosted their confidence in teamwork, time management, and handling competition. Additionally, it provided valuable insights through shared experiences on how dreams can become a reality."

Mr. Udena Welikumbura
Head of Liabilities

Employee Exits: Reflections on Resignations in 2024

A total of 98 employees transitioned to new opportunities, which reflects the natural evolution of a dynamic and progressive workplace. The majority of these transitions occurred at the Junior Executive and Executive levels, signifying industry mobility and career advancement. Notably, the senior leadership team remained stable, ensuring continuity and a consistent strategic direction. As we move forward, SDB Bank remains fully committed to fostering a supportive work environment, enhancing employee engagement, and investing in talent development to strengthen our workforce and drive collective success.



A Glimpse on the Thoughts of Our Customer Service Ambassadors – In Celebration of Customer Service Week 2024

Customer Service Week is celebrated globally on the first full week of October every year. According to Forbes, the International Customer Service Association created Customer Service Week (CSW) concept back in the 1980s. In 2024, it was celebrated from 7th of October to 11th of October 2024. The theme for Customer Service Week 2024 was "Above and Beyond." Commemoration of this special week was not only about celebrating our valued SDB bank external customers but also those who serve our external customers our dearest internal employees...

Redefining Customer Service as Customer Experience (CX) is a novel milestone for SDB Bank. We began the CX journey of SDB bank in May 2023 as a part of the Bank's strategic plan, and it is an ongoing movement. The thoughts and ideas of our internal employees are valuable to us.

Let's have a glimpse on their thoughts on SDB Customer Experience.



“Great customer service support ensures that products and services provided to the customers meet their expectations above and beyond. When customers are provided An effective and efficient customer support experience, they tend to be loyal to the organization, which ultimately creates a competitive advantage over its competitors.”

Kasun Aberathna – Senior Executive
Central Credit Department



“Great Customer Experience is promoting a culture where employees prioritize customer satisfaction over rigid procedures, and allow them to offer gestures of goodwill when needed.”

Nilupama Madurawala – Senior Manager
Sustainability Department



“In today's competitive banking industry, exceptional customer service is not just an option, but it is a necessity. Customers expect more from banks than basic transactions. They want experiences that make them feel valued and understood. Every customer is unique. It takes us some time to learn their personalities. How to deal with them varies from scenario to scenario.”

Nadeesha Sewwandi – Executive
Panadura Branch

“Hosting events or workshops focused on financial wellness and business opportunities to help customers of diverse segments to make informed decisions about investments, savings, and loans is another method of providing customer experience above and beyond.”

Sribavanadtharasa Janarthani – Senior Executive
CAU – Horana



Great customer experience is the exceptional outcome of great customer service. Thus, it is a continuous journey of learning, implementing and growing.

Empowered employees will drive our service towards our valued customers above and beyond!

Advanced Credit Evaluation Program: Enhancing Credit Decision-Making

The Advanced Credit Evaluation Program is a 14-day training initiative aimed at enhancing the analytical and decision-making abilities of credit assessment professionals. Led by Mr. H.S. Jayawardana, it covered critical topics such as lending principles, customer acquisition, financial statement analysis, delinquency management, and market assessment. The program emphasized interpreting CRIB reports, cash flow analysis, debt service coverage ratio (DSCR), and evaluating businesses without formal financial records. Through interactive case studies, discussions, and practical exercises, participants develop skills in credit risk management and informed decision-making, enhancing portfolio quality and supporting sustainable lending practices.



Most Valuable Aspects of the Training:

The training offered a thorough understanding of overall risk assessment and credit scoring methodologies. It provided me with valuable tools to more accurately evaluate the financial health of potential borrowers, which is essential for minimizing risks and making informed decisions. Additionally, gaining insight into the latest industry regulations and best practices further ensured compliance and facilitated effective decision making.

How the Program Has Helped in Practical Applications:

The knowledge acquired has substantially enhanced my ability to assess creditworthiness by effectively applying the concepts and tools learned throughout the training. It is able to analyze financial statements with greater efficiency, identify key risk factors more accurately, and produce more precise credit reports. This improvement has directly contributed to the ability to make more informed credit recommendations and reduce the overall default rate.

Suggestions for Future Training Improvements:

Additionally, providing more comprehensive sessions on advanced credit evaluation would be advantageous for credit staff to enhance their efficiency. This would be even more effective if the training is specifically tailored to those staff members currently assigned to the credit section.

W.G.N. Surangi

Deputy Manager - Credit Assessment/Approval



SDB Unity Night 2024: A Spectacular Evening of Talent and Unity

On October 26th, 2024, SDB Bank, in collaboration with the SDB Bank Staff Welfare Society, hosted SDB Unity Night 2024. The event took place at the picturesque Golden Rose Hotel, Boralessgamuwa, and was a remarkable celebration of talent, teamwork, and the spirit of togetherness.

The event was designed to bring staff from all departments and regions together for an afternoon of fun, laughter, and creativity. A standout feature of the evening was the opportunity for staff members to showcase their hidden talents. The organizing committee opened the stage to various performances, including dance, short drama, and live songs with choreography.

One of the key elements of the event was the structure for participation. Each region was granted one performance slot, while the departments and units of the Head Office received two opportunities. For Head Office units located in remote areas, they were grouped with the nearest region, ensuring that everyone had the chance to participate in the celebration. Performances were encouraged to be creative, whether solo or as a group, and each presentation brought something unique to the table.

Awards were given and the staff were appreciated for outstanding performance in the third quarter of 2024. This recognition highlighted their hard work and dedication, reinforcing the strong sense of community and unity that defines SDB Bank.

SDB Unity Night 2024 not only allowed staff to highlight their creative abilities, but it also served as a reminder of the strong sense of community and unity that defines SDB Bank. It was an event that truly showcased the heart and soul of the bank.

CELEBRATING THE SPIRIT OF CHRISTMAS: SDB CHRISTMAS CAROLS CELEBRATION

Christmas is not just for celebrations but a feeling that fills our hearts, and this warmth was beautifully captured at SDB Bank's Annual Christmas Carols, held on December 30th, 2024, at the Head Office. The event was a heartfelt celebration that truly embodied the joy, togetherness, and festive spirit made everyone feel that Christmas is so special.

The evening was filled with the joyful melodies of Christmas carols, creating a cheerful feeling with love and warmth. Staff members gathered at the Head Office, to sing carols, to enjoy the community values of goodwill and harmony with Christmas celebrations.

A special highlight of the evening was the choir team, whose performance was nothing short of remarkable. Their voices and harmonious melodies created an unforgettable experience, spreading the Christmas spirit with every note. The choir truly deserves a special appreciation for their dedication and the passion they poured into their performance, adding a beautiful touch to the celebration.

The carols, sung with heartfelt emotion, were a reminder of the importance of unity and the bonds we share together. It was a celebration not just of Christmas, but of the connections that made SDB Bank a strong and vibrant community. The Santa Clause made a vibrant dance with chimes of bells to make the audience joining the dance and laughter with goodies which Santa gifted to everyone.

With music, unity, and cheer of harmony, the evening captured the true essence of Christmas, leaving everyone with a sense of peace and goodwill to carry into the new year.



A Commitment to Health: SDB Bank's Employee Well-being Initiative

Health Campaign conducted at Head Office



At SDB Bank, the health and well-being of employees remain a top priority. Demonstrating its commitment to fostering a supportive and caring work environment, the bank recently organized three health campaigns in collaboration with its official medical insurance provider. These campaigns were conducted at the Head Office, the Uva Regional Office, and the Central Regional Office, ensuring that employees across multiple locations had access to essential health services.

The Medical Health Camp provided staff members with a wide range of health services, including free medical check-ups, consultations, and health screenings. This initiative offered employees the opportunity to monitor their health while encouraging them to take proactive steps toward maintaining a healthy lifestyle. With expert medical professionals on hand, staff received personalized advice and guidance tailored to their individual health needs.

SDB Bank's commitment to employee well-being reflects its core values. By organizing health-focused events, the bank ensures that its workforce has access to essential medical services while promoting a culture of wellness. This initiative underscores the belief that a healthy workforce contributes to a productive and positive work environment.

The success of these health campaigns is a testament to SDB Bank's ongoing efforts to create a workplace that prioritizes both physical and mental well-being. As the bank continues to invest in its people, these initiatives serve as a reminder of the importance of self-care and maintaining a healthy lifestyle at every level of the organization.

Health Campaign conducted at Central Region



Health Campaign conducted at Uva Region



Top 05 Operational Risk Areas Expected to Face in 2025

I would like to discuss five major operational risks that bankers are expected to face in 2025, which are currently being highlighted in international discussions. It is important to note that this information has been sourced from several reputable international websites.

1. Cybersecurity threats

In an increasingly digital world, banks are vulnerable to cyber-attacks that can compromise customer data, disrupt operations, and erode trust. With the rapid advancement of hacking techniques – including ransomware attacks and data breaches – cybersecurity remains a top concern. To mitigate the risk of cyber incidents, banks must invest in robust cybersecurity measures, including advanced threat detection systems, employee training programs, and continuous monitoring.

2. Technological disruptions

The rapid pace of technological innovation introduces both opportunities and risks for banks. Embracing emerging technologies such as artificial intelligence, block chain, and cloud computing can enhance efficiency and customer experience. However, banks must manage carefully the associated operational risks, including technological failures, system outages, and data integrity issues. By implementing robust IT governance frameworks, conducting thorough risk assessments, and ensuring adequate backup and recovery systems, banks can navigate the digital landscape more securely.

3. Regulatory compliance

Banks operate in a heavily regulated environment, and non-compliance can lead to severe financial penalties, reputational damage, and loss of customer trust. The evolving regulatory landscape, driven by factors such as changing geopolitical dynamics, technological advancements, and consumer protection, presents significant operational risks for banks. To address this challenge, banks should maintain a proactive approach to compliance by regularly monitoring regulatory changes, enhancing internal controls, and fostering a culture of compliance throughout the organization.

4. Talent management

In an era marked by technological disruption, banks require skilled professionals who can navigate the complexities of the digital age. However, attracting and retaining top talent remains a significant operational risk. Banks must adapt their talent management strategies to attract individuals with expertise in emerging technologies, data analytics, and cybersecurity. Furthermore, fostering a culture of continuous learning and providing opportunities for professional development can help banks build a robust talent pipeline and mitigate the risk of skill shortages.

5. Geopolitical and economic uncertainties

Political instability, trade disputes, and economic volatility have a profound impact on the banking sector. Banks are exposed to operational risks arising from global economic trends, policy changes, and geopolitical conflicts. By regularly monitoring and analyzing geopolitical risks, diversifying their portfolios, stress testing their balance sheets, and engaging in scenario planning exercises, banks can navigate uncertain environments more effectively and protect themselves from potential financial shocks.

Managing emerging risks

To be fully alert to emerging risks, banks can employ a variety of tools to assess the current operational risk landscape, including:

Horizon scanning

This tool is used to review and assess developments (such as those set out in the Global Risks Report) to determine which could have an impact in the future and collate a list that requires closer monitoring.

Risk assessment

For any developments identified, a risk assessment can be conducted covering aspects such as:

- **Nature** – what is the nature of the potential development and what opportunities/risks could it pose?
- **Likelihood** – can the likelihood of the development materializing in the near future or over the longer term be assessed?
- **Impact** – what are the likely impacts of the development and how material could they be?
- **Speed of change** – is the development likely to be gradual and therefore more manageable, or is it likely to be unpredictable?
- **Lead indicators** – are there any measures that could provide an indication of the stage of development or a change in it?

Reporting & Monitoring

A summary of the developments and their risk assessments can be prepared and updated on a regular basis, with significant risks highlighted/color-coded and commented on in reports.

Review & Discussion

Reports can be discussed at board-level and in risk committees on a regular basis. Quarterly rather than monthly discussions should suffice for risk committees and semi-annually at board-level.

When do emerging risks become current risks?

How will banks know when a risk moves from 'emerging' to 'current'? The trigger is likely to be one or more of the following:

- **Implementation stage has been reached** – when a new technology, product, or process has moved to the implementation stage, it is deemed "current."
- **Likelihood has increased** – when the probability of a risk event occurring as a result of some development has increased significantly, it needs to be on the current risk register.
- **Risk events are already occurring** – at this stage, the risk is current even if no losses have been incurred.
- **Losses are being incurred** – the risk is current if losses, of whatever size, are being experienced.

In a rapidly changing world, banks face a multitude of operational risks that require careful attention and proactive management. By focusing on cybersecurity, embracing emerging technologies, staying compliant with regulatory requirements, prioritizing talent management, and navigating geopolitical and economic uncertainties, banks can mitigate these operational risks and position themselves for long-term success.

Ruwan S. Wanasinghe

MBS(kalaniya), DABF, AIB, PGEDBM(IBSL), Dip in SME Finance (IBSL), ECEL(CIPM), AAT(SL)
Manager – Operation Risk.

The Digital Shift: Are You Ready to Embrace the Future?

In today's fast-paced world, "digital" has become more than just a buzzword. It's a term that defines how technology, like computers, smartphones, and the internet, is changing the way we do everything. From managing our money to shopping or even visiting the doctor, digital solutions are transforming industries around the globe. In this article, we'll explore the core concepts of digital technology, digital transformation, and how it's shaping businesses and people's lives.

1. What Does "Digital" Mean?

The term "digital" refers to using technology, like smartphones and the internet, to perform tasks that were once done manually. For example, instead of going to a bank to transfer money, you can now use a mobile app to do it instantly. Digital tools are not limited to just banking. **Industries worldwide like healthcare, education, and retail have adopted technologies like cloud computing, artificial intelligence, and data analytics to work more efficiently and improve customer experience.** For example, shopping online is now very common, and telemedicine allows doctors to consult with patients remotely.

Digital technology has completely changed how we live, work, and communicate by making tasks faster, easier, and more connected. It's no longer just about technology; it's a part of daily life.

2. What is Digital Transformation?

Digital transformation is **the process of integrating digital technologies into everyday business activities to improve how things are done.** In the past, checking your bank balance required visiting a branch, but with digital transformation, you can now check it anytime on your mobile phone. In places like Sri Lanka, businesses and government services are increasingly adopting digital tools to make life simpler and more efficient for everyone. Digital transformation helps businesses operate better, reach more customers, and adapt to new challenges.

3. What is Digital Culture?

Digital culture refers to a **workplace environment where everyone from leaders to employees embraces technology and innovation.** It's about creating a culture that prioritizes digital tools, encourages collaboration, and empowers people to think creatively.

In a digital culture, technology is not just a tool but a key to **driving growth, efficiency, and better results for both employees and customers.** A strong digital culture ensures that everyone is on board with the changes, making the most of technology to improve their work and business overall.

4. What is a "Digital-First Mindset"?

A digital-first mindset is when an organization **prioritizes digital solutions over traditional methods, and it plays a key role in building a successful digital culture and driving digital transformation.** It's about asking, "How can technology solve this problem?" For example, instead of asking customers to fill out paper forms, a bank with a digital-first mindset would create an online form that's easier and faster for customers to complete. In today's world, having a digital-first mindset is crucial for staying competitive and meeting customer expectations. This mindset encourages businesses to continuously look for ways to integrate technology into every part of their operations.

5. How Does Building a Digital Culture Support Digital Transformation?

Building a digital culture is essential for the success of digital transformation. **Digital can only improve an organization if everyone embraces it.** When employees understand the value of digital tools and are motivated to use them, digital transformation is more likely to succeed. A digital culture encourages employees to experiment, adapt, and adopt new technologies, helping the organization improve and stay competitive.

6. What Challenges Do Employees Face When Adapting to a Digital Culture in Banking?

Adapting to a digital culture can be challenging for employees, especially in industries like banking. Some of the common challenges include:

- **Fear of Change:** Employees may worry about how new technologies will affect their jobs or job security.
- **Lack of Confidence:** New tools and systems can be intimidating, leaving employees feeling unsure about how to use them.
- **Skill Gaps:** Some employees might lack the necessary skills to navigate new digital tools.
- **Resistance to Learning:** Many prefer traditional methods and are hesitant to adopt new ways of working.

These challenges can make the shift to a digital culture difficult, but with the right approach, they can be overcome.

7. How Can Employees Overcome These Challenges and Thrive in a Digital Culture?

Employees can take several steps to adjust to and thrive in a digital culture:

- **Adopt a Learning Mindset:** Embrace the opportunity to learn new skills through online courses or training.
- **Start Small:** Build confidence by using simple digital tools like mobile banking apps or digital collaboration platforms.
- **Seek Support:** Don't hesitate to ask colleagues, IT teams, or supervisors for help when learning new tools.
- **Focus on the Benefits:** Recognize that digital tools can make your job easier and more efficient.
- **Stay Adaptable:** View change as a chance to grow and develop valuable skills for the future.

By adopting these strategies, employees can not only adapt to a digital culture but also thrive in it, increasing productivity and preparing for future challenges.

The digital world is here to stay, and it is reshaping industries and the way we work. By adopting a digital-first mindset, building a digital culture, and embracing the challenges that come with change, businesses and employees can thrive in this tech-driven age. **As we continue to use digital tools to make tasks faster, easier, and more efficient, the potential for growth and innovation is limitless.** Whether in banking, healthcare, or any other sector, digital transformation is creating a brighter, more connected future for us all.

Chathuni Jayasinghe [Upay]

Deputy Manager Digital Operations Division

THE POWER OF DIGITAL MARKETING IN BANKING: WHAT YOU SHOULD KNOW

Banking is no longer limited to physical branches. Today, customers expect seamless online experiences, personalized communication, and instant access to services. This makes digital marketing essential—not just for marketing teams but for you as well. Understanding digital strategies can enhance customer interactions, improve service quality, and contribute to the bank's growth.

Why Digital Marketing Matters for You?

Digital marketing plays a vital role in everyday banking operations, impacting how you serve customers and support the bank's success:

- 📌 **Enhancing Customer Service** – Customers often research banking products online before visiting a branch. Knowing about digital campaigns and online resources helps you provide accurate and relevant information.
- 📌 **Supporting Digital Banking Growth** – With more customers using online banking, your guidance can help them navigate digital services with ease and confidence.
- 📌 **Strengthening Customer Relationships** – Personalized marketing deepens customer engagement. By understanding digital campaigns, you can offer relevant solutions and build stronger connections.
- 📌 **Staying Competitive** – The financial industry is evolving rapidly. A strong digital presence keeps the bank competitive, and your digital awareness ensures you are well-equipped to assist customers effectively.

Key Digital Concepts Worth Knowing

💡 **Website & SEO Awareness**

Customers often search online before making financial decisions. Being familiar with the bank's website allows you to direct them to the right resources and enhance their experience.

📱 **Social Media & Customer Engagement**

Social media is a key channel for promotions, customer education, and brand awareness. Staying informed about ongoing campaigns helps you reinforce key messages during customer interactions.

✉️ **Email & WhatsApp Communication**

The bank uses email and WhatsApp to share promotions, security alerts, and financial tips. Encouraging customers to subscribe ensures they stay informed while you help maintain compliance with privacy regulations.

🔒 **Cybersecurity & Fraud Prevention**

As digital banking expands, so do cyber threats. Being aware of common scams (such as phishing and fake banking apps) allows you to educate customers on secure digital banking practices and safeguard their financial information.

📊 **Data & Personalization**

Digital marketing collects valuable insights that help tailor services. Understanding how data-driven strategies improve customer engagement enables you to provide more relevant and personalized assistance.

How You Can Leverage Digital in Your Role?

No matter your role, integrating digital awareness into your daily interactions can make a significant impact:

- ✓ **Encourage Digital Banking** – Guide customers on using mobile banking and online transactions for greater convenience.
- ✓ **Stay Updated on Bank Campaigns** – Keep track of promotions, digital tools, and security updates to assist customers better.
- ✓ **Advocate for Cybersecurity** – Help customers protect their personal information by sharing best practices.
- ✓ **Engage in Continuous Learning** – Stay informed about digital banking trends and take advantage of training opportunities.

The Future is Digital—Let's Be Ready!

As banking continues to evolve, embracing digital marketing and technology empowers you to enhance service, improve efficiency, and contribute to the bank's success. Staying informed ensures you are prepared to navigate this digital future with confidence.

Ganga Widumali

Deputy Manager – Digital Marketing

Get Connected with LinkedIn Magic

In today's digital age, having a presence on LinkedIn is more than just an option, it's a necessity. Whether you're looking to network with industry professionals, stay updated on industry trends, or explore new career opportunities, LinkedIn offers a wealth of resources that can help you achieve your professional goals. For those of us at SDB bank, leveraging LinkedIn can open up a world of possibilities. Let's dive into why LinkedIn is essential and how you can get started!

Why LinkedIn?

- 1. Build Your Professional Brand** LinkedIn is your digital resume and much more. It allows you to showcase your professional achievements, skills, and experiences in a way that's accessible to potential employers, colleagues, and industry peers. A well-crafted LinkedIn profile can highlight your unique strengths and make you stand out in the professional world.
- 2. Network with Industry Professionals** LinkedIn makes it easy to connect with colleagues, mentors, and industry leaders. Whether you're attending virtual events, joining professional groups, or simply connecting with peers, LinkedIn helps you expand your professional network and build valuable relationships.
- 3. Stay Updated with Industry Trends** LinkedIn is a hub for industry news, insights, and thought leadership. By following companies, joining groups, and engaging with content, you can stay informed about the latest trends and developments in your field. This knowledge can help you stay ahead of the curve and be a more effective contributor to your team.
- 4. Explore Career Opportunities** LinkedIn's job search tools are incredibly powerful. You can search for job openings, get recommendations based on your profile, and even apply directly through LinkedIn. Many recruiters actively use LinkedIn to find candidates, so having an updated profile increases your visibility to potential employers.

Getting Started with LinkedIn

1. Let's Create a Compelling Profile

- Profile Picture:** Choose a professional headshot. Your picture is the first impression visitors will have of you.
- Headline:** Craft a headline that summarizes who you are and what you do. Be clear and concise.
- Summary:** Write a summary that highlights your career goals, key achievements, and what you're passionate about. Make it engaging and authentic.
- Experience:** List your work experience, focusing on accomplishments and skills you've developed.
- Skills and Endorsements:** Add relevant skills and get endorsements from colleagues to boost your profile's credibility.

2. Connect and Engage

- Networking:** Start by connecting with colleagues and industry peers. Personalize your connection requests to make a memorable first impression.
- Content Engagement:** Like, comment, and share posts that are relevant to your field. Engaging with content helps you stay visible in your network.
- Groups:** Join LinkedIn groups related to your industry or interests. Participate in discussions to build your reputation and learn from others.

3. Showcase Your Expertise

- Posts and Articles:** Share your insights and expertise by posting updates or writing articles. This can establish you as a thought leader in your field.
- Projects and Achievements:** Highlight any significant projects or achievements in your profile. Use rich media like images, videos, and documents to make your profile stand out.

4. Continuous Learning

- LinkedIn Learning:** Take advantage of LinkedIn Learning to develop new skills. There are courses available on a wide range of topics, from technical skills to soft skills.
- Certifications:** LinkedIn certifications are recognized and accepted worldwide, showcasing your commitment to continuous improvement and professional development.

LinkedIn is a powerful tool that can help us grow professionally and personally. By creating a strong profile, networking with industry professionals, and staying engaged with content, we can leverage LinkedIn to enhance our careers. Take the first step towards building your LinkedIn presence. It's not just about creating a profile; it's about unlocking opportunities and building a brighter future.

So, what are you waiting for? Hit LinkedIn today and let's explore the endless possibilities!

Dulma Hettige

Deputy Manager – Corporate Communication & Media Relations
Marketing Department





Refuge

That kid who felt a little lonely,
The kid who did not connect with kids of his own age,
The kid who did not belong to a clique,
The kid who did not talk much...
The kid who always felt alone amidst a crowd.

The teenager who looked out for bad friends,
The teenager who always felt disconnected,
The teenager who felt suppressed and repressed,
The teenager who was always angry.

The adult who had problems expressing,
The adult who feared connecting with feelings,
The adult who had a plentiful of trust issues,
The adult who hoped to meet that forever home...

He finally found a home in a stranger's heart.
She who already had plenty of walls guarding her,
Both connected in the disconnectedness,
As both hearts knew what it was like to be each other,
In trusting actions and encouragement,
In consolation and in empathy,
In cheerleading and in giving grace,

The kids found a forever refuge in one another...

By Dilani Ananditha
Marketing Department

රඟකොඩා

රාත්‍රිය මහරම්ය කුන්දරයි හැඟෙනවා
කෙළිලොල තරු රැන දිළි දිළි රඟනවා
සඳ මඬල වියපත්ය හද ගිමන් හරිනවා
සන්සුන්ව මතකයන් අතර සැරිසරනවා

තාරුකා රූඞරය නාඞරය නාමත්
රඟන්නට අහස්කූක රඟමඬල යෙහෙකින්
සිත මද සුලන් රැලි නාලයට ගිහවත්
හිරිමල් රැයට තව කල් තිබේ යහමින්

තරු තොකුරු දෙස සෙමින් සඳ හැරි ඞලනවා
මතක නම් අපමණය සඳ මතත් කරනවා
තාරුකා චළි කෙමෙන් කල්යත්ම නිවෙනවා
රඟමඬල තුල තවත් තරු චළිය දකිනවා

හරිපණි විජේතුංග
මානව සම්පත් අංශය

