Understanding the concerns of our varied stakeholders is key to our growth and sustained profitability. Accordingly, we have set in place formal mechanisms for engaging with shareholders with responsibility for engagement shared across the organisation (Figure 02). By understanding the needs and concerns of our key stakeholders, we are able to identify opportunities for business growth which address their concerns and drive innovation in a number of areas including products and services (Table 1).

How We Connect with Stakeholder Groups

-> Table - 1

Stakeholder	Engagement activities	Frequency	Areas of Concern
Shareholders and Investors	Annual Reports and Annual General Meetings	Annually	Financial performance
and investors	Extraordinary General Meetings	As required	Governance, transparency and
	Interim Financial Statements	Quarterly	disclosure
	Investor presentations	As required	Shareholder communication policy
	Press conferences and releases	As required	Business expansion plans
	Announcements to Colombo	As required	Customer services
	Stock Exchange		Financial inclusion
	One-to-one discussions	As required	Risk management
	Corporate website	Continuous	Sustainable growth
Customers	Customer satisfaction survey	Bi-annually	Customer service
	Complaint Resolution Officer	As required	Customer security and privacy
	Relationship Managers	As required	Service quality
	Touch points	As required	Financial inclusion
	Media advertisements	As required	Affordability of services and
	Corporate website	Continuous	convenience
	Customer workshops	As required	Dispute resolution
			Financial education and literacy
Employees	Managers' conference	Annually	Performance and reward
and Employee		Quarterly	management
Associations	Newsletters	Quarterly	Investment in HR
	Emails	As required	Work life balance
	Training programmes	As required	Recruitment, retention and attrition
	Intranet	Continuous	Value driven corporate culture
	Special events for staff engagement	As required	Diversity and inclusion
			Future plans
			Carrier progression
Government	On-site and off-site surveillances	Annually	Compliance with regulations,
Institutions	Directives and circulars	As required	directives and codes
	Meetings and consultations	As required	Expansion – Local & Overseas
	Press releases	As required	Microfinance and SME developmen
	Periodic returns	As specified	Consolidation of the financial sector
Suppliers	Supplier relationship management	As required	Contractual performance
and Business	On-site visits and meetings	As required	Responsible sourcing
Partners			Future business opportunities
Society and	Delivery channels	Continuous	Responsible financing
Environment	Press releases, conferences and	As required	Community investments
	media briefings		Financial inclusion
	Informal briefings and	As required	Recruitment
	communications		Microfinance and SME developmen
	Public events	As required	Ethics and business conduct
	Call centre and information centre	Continuous	Environmental performance
	Corporate website	Continuous	

Identification

- Identify and prioritise issues
- Identify stakeholder groups

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Planning

- Establish objectives, scope and timelines
- Identify specific stakeholders
- Prioritise stakeholders
- Determine engagement mode

Allocating necessary resources

Engagement

Evaluation

Feedback on performance negative/positive

Feedback

Conduct engagement

- 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

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Implementation



 Report back to stakeholders

Monitor lapses/ shortcomings

the effectiveness

Monitor Measure