

# **CUSTOMER ACCESSIBILITY POLICY**

**SARVODAYA DEVELOPMENT FINANCE PLC**

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# 1. Introduction

Sarvodaya Development Finance PLC (SDF) is unwavering in its commitment to fostering an inclusive and accessible environment for all stakeholders. This Accessibility Policy delineates our dedication as a company to ensure accessibility and outlines the measures that the Company undertakes to guarantee that our organization is accessible to everyone.

The primary objective of this policy is to provide a comprehensive guideline to SDF for the design of products, services, or environments, ensuring the acceptability for individuals across diverse categories. The Company is committed to collaborating with their employee networks to cultivate an environment where customers feel included and supported, devoid of any form of discrimination. This policy further aims to facilitate equal access for people with different physical abilities to information and resources, mirroring the opportunities available to individuals without disabilities.

As a member of the Sarvodaya Movement, which is dedicated to the social and spiritual wellbeing of all beings, SDF is guided by the Sarvodaya philosophy. SDF is committed to foster an inclusive culture that extends to all our stakeholders, including people from diverse groups. By upholding these principles, SDF strives to create a workplace that not only adheres to company shared values but also stands as a beacon of inclusivity and equality for everyone.

## 2. Scope

This policy applies to all stakeholders associated with SDF. In instances where there may be inconsistencies between the requirements of the Consumer protection directives of the Central Bank of Sri Lanka (CBSL) and the policy outlined, the regulations set forth by CBSL shall take precedence.

## 3. Legal Framework

a) The following legal provisions are applicable for this policy

- i. The Financial Consumer Protection Regulation No. 01 of 2023 Issued by the Central Bank of Sri Lanka.
- ii. Other relevant directions issued by the CBSL under the Finance Business Act No 42 of 2011.

b) SDF Policies and Procedures relevant to this policy

- i. Anti-Sexual Harassment Policy
- ii. Complaint Handling Policy
- iii. Information Security Policies and Procedures
- iv. Web Site Privacy Policy
- v. Code of Conduct

## **4. Roles and Responsibilities**

The Management is responsible for formulating the Customer accessibility policy of the Company which should be approved by the Board. The Regional Managers, Branch Managers or the Head of the Departments/functions will be designated as the Accessibility Coordinators of respective location/department/functions. The Coordinator will be responsible for coordinating on all accessibility measures at the branch / department/functions under his / her purview.

## **5. Customer Accessibility**

SDF should design products, services, information, and facilities that are accessible to individuals with diverse needs irrespective of the social status, physical ability, marital status, race, caste, gender, age, religion and financial literacy. The goal of accessibility is to promote inclusivity and eliminate barriers that may prevent people from fully participating in various aspects of the Company.

SDF shall make sure that people with different social status, physical ability, marital status, races, caste, gender, age, religion and financial literacy have the same opportunities, rights, and access to their physical environment and required information. Inclusion means creating an environment where everyone is valued, respected, and able to fully participate. When interacting with customers with different physical abilities, it is important to remember to treat them with respect and dignity.

- SDF shall train staff on how to effectively communicate and assist with customers specially for differently able and older customers.
- Ensure employees are aware of the importance of inclusion, and are equipped to handle any situation that may arise with customers relevant to accessibility.
- SDF shall make sure that staff members are aware of the laws and regulations related to accessibility to ensure compliance.

## **6. Web accessibility**

SDF shall make sure that Website and online platforms are fully accessible to customers who are differently abled and have different finance literacy levels. The official website of the Company [www.sarvodayafinance.lk](http://www.sarvodayafinance.lk) is accessible in all three languages. The website is designed with acceptable font size and colour contrasted where necessary to identify the information more identifiably. Further, the web elements have been labeled appropriately.

The Key Fact Document is provided in all three languages for the potential and existing customers to obtain information pertinent to our products. Any inquiries pertinent to a product or service can be lodged through our website under 'Contact Us' Tab.

A separate document on Customer Complaint Handling Procedure in all three languages have been provided enabling all avenues to lodge customer complaints.

The Branch network of the Company is also provided in our official website including the contact details of respective branches.

## **7. Information Accessibility**

The applications, KYC, mandates, agreements are available in all three languages to read and understand the content of the documents. SDF customers are permitted to have assistance from a person, authorized by the customer by way of a letter of authority, a Power of Attorney or a Board Resolution subject to the company policies.

The Branch staff is assigned to provide assistance and clarification to the customers when conducting transactions with the Company.

The Customer shall contact the respective branch or Head Office to amend or rectify any customer information which is inaccurate or incomplete that had been provided previously with appropriate evidence.

The customer information is obtained for the transaction purpose and any information pertinent to a special need customer also will use for the transaction purpose only. Any violation to this procedure, the customer can lodge a complaint under our customer complaint mechanism. By adhering to the data privacy and confidentiality requirements of the regulatory framework, the information of the customer will be used and maintained exclusively for the customer transaction purpose.

## **8. Infrastructure and Accessibility**

SDF, being a Development Finance Company, has strategically located its Branch Network covering all Districts of the country. The locations of the Branches are primarily designed to cater customers in both villages and urban areas.

The main Name Board is available in each branch for easy locating purposes. Every branch has accommodated seating areas for all customers including differently abled customers to obtain the financial services from SDF branches.

The parking facilities are available for the customers in each branch and branches located in central town areas where the parking slots are limited can also park vehicles in alternative spaces with the assistance of the branch staff.

Majority of SDF branches are located in the main roads of the respective town, all other branches also have clear pathways and are free of obstacles which ensure a clear and safe route for everyone.

The branches are equipped with visible signage in order to provide customer support and easy access for financial services.

The ATMs are located in areas which have less access for Financial services with the objective of promoting financial inclusiveness.

## **9. Accessible Products and Services**

The products and services of SDF are mainly focused on providing development finance to the customers. The financial solutions of the Company are designed to uplift the customers who are accessible and non-accessible for banking networks. Further, the SDF aims to promote and enhance the Financial Inclusion across the country through the financial products and services and the branch network. The lending products include Micro Loans, Small and Medium Enterprises and other business loans. The deposit products also cater all kinds of customers.

Financial inclusiveness is one of the key mandates of the Company to implement, hence product designing, branch locations and customer service are specially outlined to cater all kinds of customers, specially the customers located in villages. SDF products are designed to promote financial inclusiveness. Locating ATMs in areas which have less banking facilities is also one of the main attributes to spread and enhance Financial inclusiveness.

## **10. Financial Literacy and Education**

SDF promotes financial literacy in many ways and one of the main methods is designing and promoting financial products that enable the customers to gain financial literacy and education. During the product promotions, SDF conducts awareness raising sessions on financial literacy.

## **11. Feedback from individuals**

SDF regularly reviews and updates the Company policies and practices to ensure that they are in compliance with applicable accessibility laws and standards.

SDF encourages feedback from individuals from different diverse groups and takes their suggestions and concerns into account when making decisions about accessibility.

Directives provided in the Customer Complaint handling mechanism can be used to provide feedback pertinent to customer accessibility.

SDF has taken measures to resolve customer complaints effectively and promptly and take appropriate actions to avoid repetitions.

Also, SDF conducts frequent surveys to obtain feedback from customers to identify areas the Company should improve in terms of providing financial services. This also includes mystery shopping strategies as well.

## **12. Review of the Policy**

This Policy will be reviewed annually and or when there is a significant change to the policy or when there is a change in the regulatory environment.