KEY FACT DOCUMENT

VALUE CHAIN FINANCING

Nature of the Product	Key Features	Interest Rates & Other Charges	Procedures to be followed to obtain the facility	Main Terms & Conditions
VCF is a financial solution designed to bridge financial gaps for stakeholders (producers, processors, suppliers, distributors) involved in the production chain. It enhances their operations and facilitates smoother interactions across the chain, adding value at each step. By providing solutions to stakeholders, VCF can address either capital expenditure (CAPEX) or working capital (WC) requirements.	• Producers gain better access to inputs and technology. • Processors benefit from a steady supply of raw materials. • Distributors can expand markets with assured supply chains. • Retailers enjoy more reliable stock flow and improved product quality. **Why Value Chain Financing** • Better access to finance (simplifies lending for small and medium-sized enterprises (SMEs) and other stakeholders who might otherwise face barriers). • Enhanced collaboration (builds trust and strengthens partnerships along the chain, minimizing supply disruptions). • Risk management (distributes risk across the value chain, reducing reliance on any single stage). • Sustainable growth (enables all links in the supply chain to grow sustainably and enhance profitability).	**Interest Rate / Penalties / Charges & Fees** For more information, you can contact our Call Centre at 011 5 411 411 or visit our bank's website at https://www.sdb.lk/en/rates.	Visit or contact your nearest SDB branch. **How to Get Started** • Identify your position in the chain (understand your role and potential financing needs). • Choose the required financing option (assess your needs and select the appropriate solution, whether working capital (WC) or capital expenditure (Capex).	The main terms, conditions, and financial package of the proposed arrangement under the VCF module will vary depending on the nature of the project.

SDB bank

#whereyouarevalued

VALUE CHAIN FINANCING

	Who Can Benefit from Value Chain Finance • Producers gain better access to inputs and technology. • Processors benefit from a steady supply of raw materials. • Distributors can expand markets with assured supply chains. • Retailers enjoy more reliable stock flow and improved product quality.			

❖ Complaint Handling Procedure:

Customers can express their views and submit complaints through the following channels,

1. SDB Customer Complaint Handling Unit

• You can contact the Customer Complaint Handling Unit at 011 4 079 405 or email to customercare@sdb.lk.

• You can mail your complaints to: Manager - Customer Complaint Handling, SDB Bank, Butani Capital Tower, No. 149, Kirulapana Avenue, Colombo 5.

• For more information on the Customer Complaint Handling Process, please visit our Bank's website at https://www.sdb.lk/en/customer-complaint-handling-processe.

2. SDB Call Centre

VALUE CHAIN FINANCING

- You can contact our SDB Bank Call Centre, which operates 24hours/7days via 011 5 411 411 or email to info@sdb.lk.

❖ For inquiries regarding SDB products or services

- You can contact any of our branches near you. To find the nearest branch, visit our bank's website at https://www.sdb.lk/en/branch.