

# KEY FACTS DOCUMENT

## MSME - VALUE CHAIN FINANCING



<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Applicants aged 20 to 70 years (at the time of loan maturity)</li> <li>• Be a citizen of Sri Lanka</li> <li>• Should not be a willful defaulter</li> <li>• Should have an effective repayment capacity</li> </ul> <p><b>Farmer Profile:</b> Must be a part of a recognized value chain and should be recommended by the buyer within the chain.</p>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>• <b>Interest Rates:</b> The applicable interest rate is based on the ALCO rate for MSMEs, along with any applicable refinance or subsidy rates that may change over time.  For the "Kiri Wyawasabhimana" dairy loan, a special rate of 9.5% applies, with an allocation of LKR 500 million.</li> <li>• <b>Guarantee Requirements:</b> Personal or corporate guarantees (with the simple lodgement - Need basis) are required for loans up to LKR 500,000 (this requirement may vary depending on the specific loan scheme)  For loans exceeding LKR 1 million, collateral in the form of movable or immovable property is required.</li> </ul>
<b>Benefits and Value-Added Services</b>	<ul style="list-style-type: none"> <li>• Sustainability of the industry</li> <li>• Opportunity to access all the banking products such as Deposit Accounts, Leasing facilities, Insurance Products, Digital Banking Solutions, Loans and Credit Products, Financial Literacy Programs.</li> </ul>

<b>Procedures to be followed to open the account</b>	Contact the nearest MSME Officer / DFCC Branch
<b>Fees and Charges</b>	Standard Fees and charges specified in the tariff. Please refer <a href="https://www.dfcc.lk/interest-rates/">https://www.dfcc.lk/interest-rates/</a>
<b>Terms &amp; Conditions</b>	<ul style="list-style-type: none"> <li>• The farmer should be recommended by the buyer of the value chain</li> <li>• Farmer should be a member of the value chain</li> </ul> <p>Product information and terms and conditions are subject to change from time to time. Therefore, it is advisable to contact the branch nearest to you for the latest information and prevailing terms and conditions or visit the Bank's corporate Website <a href="https://www.dfcc.lk/">https://www.dfcc.lk/</a></p>
<b>Clarifications and Inquiry on Account Transactions</b>	<p><b>Contact Methods:</b> 24/7 hotline at 0112 350000</p> <p><b>Email:</b> <a href="mailto:care@dfccbank.com">care@dfccbank.com</a></p> <p>In-Branch assistance at any DFCC location</p> <p><b>Response Time:</b> Within 24 hours</p>
<b>Complaint Handling Procedure</b>	Your complaint will be acknowledged within 01 working day and processed within 02 working days, though some issues may take longer. If you don't receive a satisfactory response within a reasonable time, please contact us.

**Complaint  
Handling  
Procedure**

Email: [care@dfccbank.com](mailto:care@dfccbank.com)  
Contacting our Call Centre: 0112 350 000

**Financial Ombudsman**

The Financial Ombudsman  
No. 01, Bethesda Place, Milagiriya, Colombo 05  
Tel: (011) 2 595624  
Email: [fosril@sltnet.lk](mailto:fosril@sltnet.lk)  
Website: [www.financialombudsman.lk](http://www.financialombudsman.lk)

The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka  
<https://www.cbsl.gov.lk/en/fcrd>