



Hatton National Bank

Team Members

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Introduction

- HNB was established in 1888.
- The chairman of the HNB is Mr. Dinesh Weerakkody.



- The CEO of the HNB is Mr. Jonathan Alles.





Vision

- To be the acknowledged leader and chosen partner in providing financial solutions through inspired people



Mission

- Combining entrepreneurial spirit with empowered people and leading edge technology to constantly exceed stakeholder expectations

Values

- Treasure professional and personal integrity at all times
- Demonstrate mutual respect in all our interactions
- Passionate about everything we do
- Committed to being customer centric
- Courage to change, challenge and be different
- Demonstrate unity in diversity Goal



Services

- Savings
- Loans
- Cards
- Remittance
- Current Account
- Promotions
- Leasing
- Mobile Banking



SWOT





- **Good reputation**
- **Strong brand names**
- **Managerial experiences**
- **AA-(Ika) credit rating**
- **Qualified and experienced staff**
- **have good financial advisors**
- **new age technological advancement**
- **higher customer satisfaction**
- **user-friendly websites**
- **Bank asset quality and profitability**

- **Issues with Islamic banks**
- **Lack of coordination**
- **Lack of marketing strategies**




- **Innovation of new services**
- **Increasing demand by promotions**
- **With full computerization they can offer cost effective services**
- **Potential to scale the services for more customers.**
- **Increased cross-selling and up-selling to customers.**
- **innovate new services to achieve high customer satisfaction**

- **Increased capital gains taxes**
- **Local competitor banks**
- **foreign competitors**
- **Political economical environment**
- **Market intelligence**
- **Stability of the system**
- **non-banking financial companies**
- **Regulatory bodies, laws & associations**



PEST



PEST

ECONOMIC FACTORS

E

- Economic growth
- Industrial structure
- Number of consumers
- Interest and Inflation rate
- Exchange rate and currency stability
- Unemployment rate
- Investment opportunity
- Trade Balance

TECHNOLOGICAL FACTORS

T

- Technological development
- Information and communication
- Innovation
- Skilled resources
- Easier acceptances of new technology

POLITICAL FACTORS

P

- Political stability
- Productive legal system
- Government policies
- Favorable tax policies
- Favorable labor laws
- Favorable policies for foreign investment
- Proper security
- Environment regulation

SOCIAL FACTORS

S

- Demographic structure including rate of population distribution
- Social culture and lifestyle
- Basic and Higher education
- Human development index
- Social safety and benefits

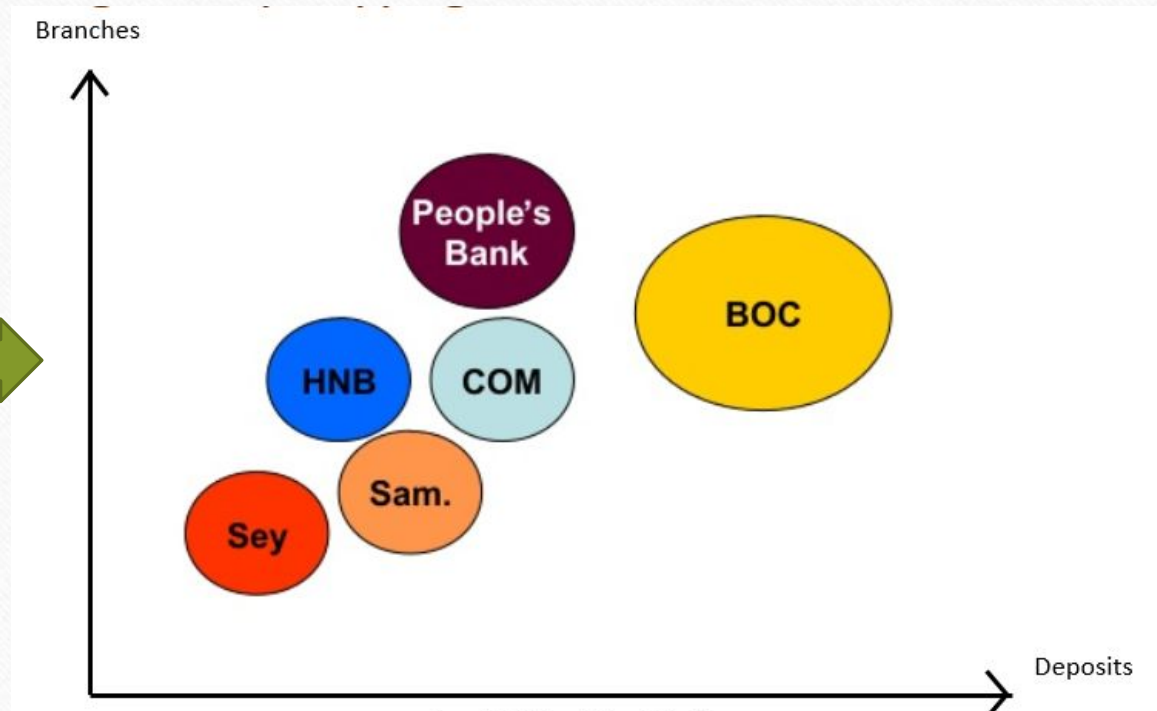
Competitors environment

- Primary Competitors



The Strategic Group Mapping

Bank	Profit	Income	Deposit	Advance
BOC	9.7	93.4	801	697
People's	6.4	88.1	758	675
Com.	10.4	53	435	400
HNB	7.4	45	364	335
Sampath	3.4	35	276	258
Seylan	2.2	20	159	130



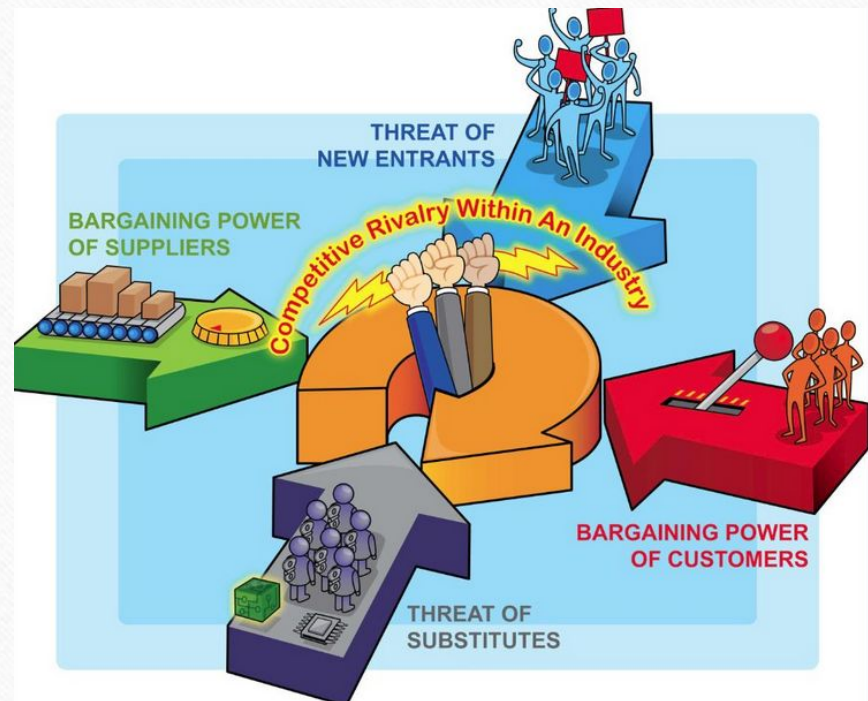
- Secondary Competitors



- Possible New Competitors



Michael Porter's five forces



Bargaining power of suppliers

**POWER
HIGH**

**Profit
LOW**

- Deals with different competitors
- Deals with two in individual companies for outsource functions
- Major suppliers
 - Customer Deposit
 - Mortgage and Loans
 - Loan from other institutions



Bargaining power of buyer

**POWER
HIGH**

**Profit
LOW**

- Provide services for youth because most of customers are youth
- Customer always expect the high quality products
- Customer thinks about the profit when they investing
- Customer wants to have easy life so they have to give services according to customers' needs.



Threats of new entrance

**Threat
LOW**

**Profit
HIGH**



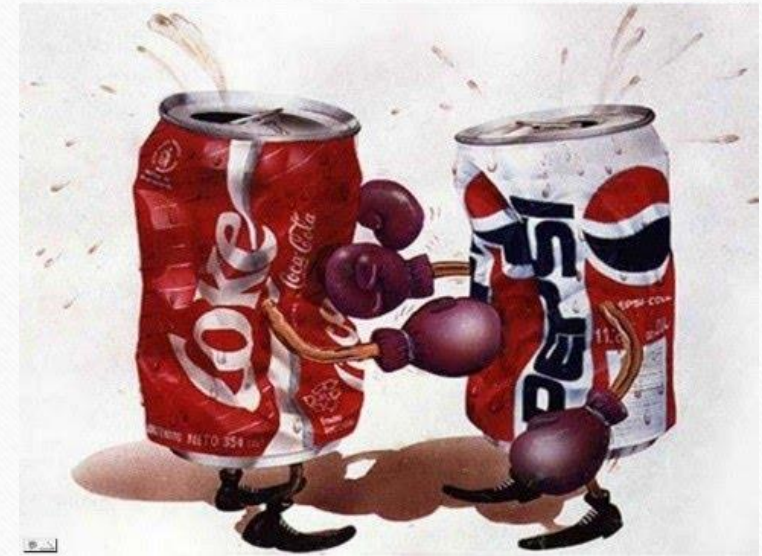
- Now a days insurance companies and leasing companies also try to enter to the bank functions.
- The food cities and supermarkets are connecting to the bank sector.

Threats of substitutes

**Threat
LOW**

**Profit
HIGH**

- Now a days people used to pay bill payments through super markets and online systems.
- Now a days people can transfer money by using Ez-cash and M-cash



Rivalry among competitors

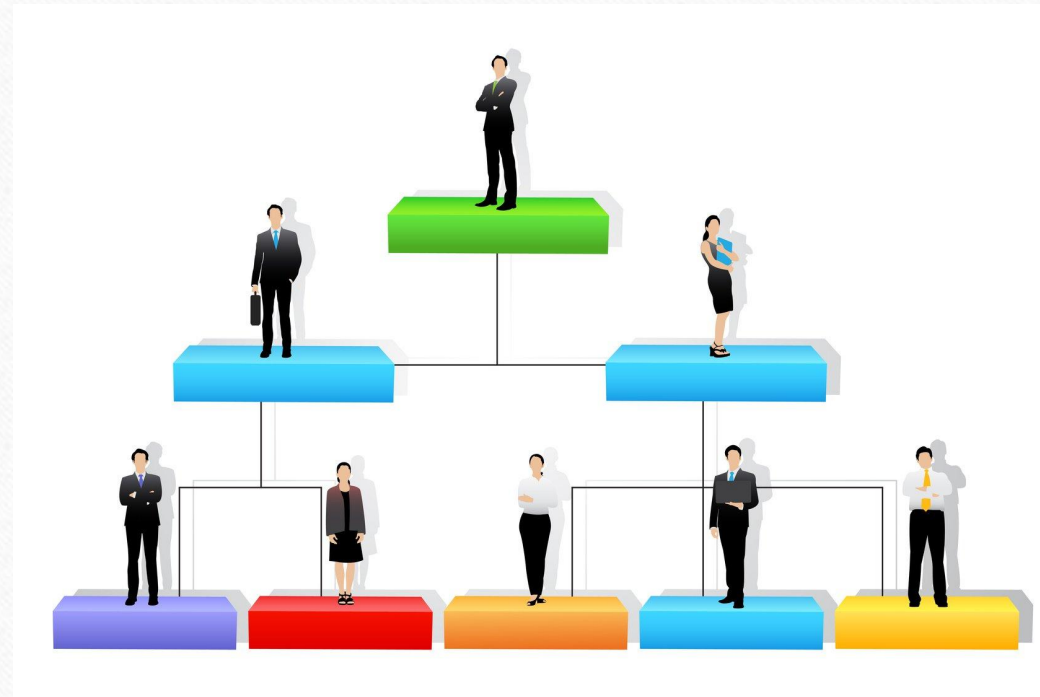
Competition
HIGH

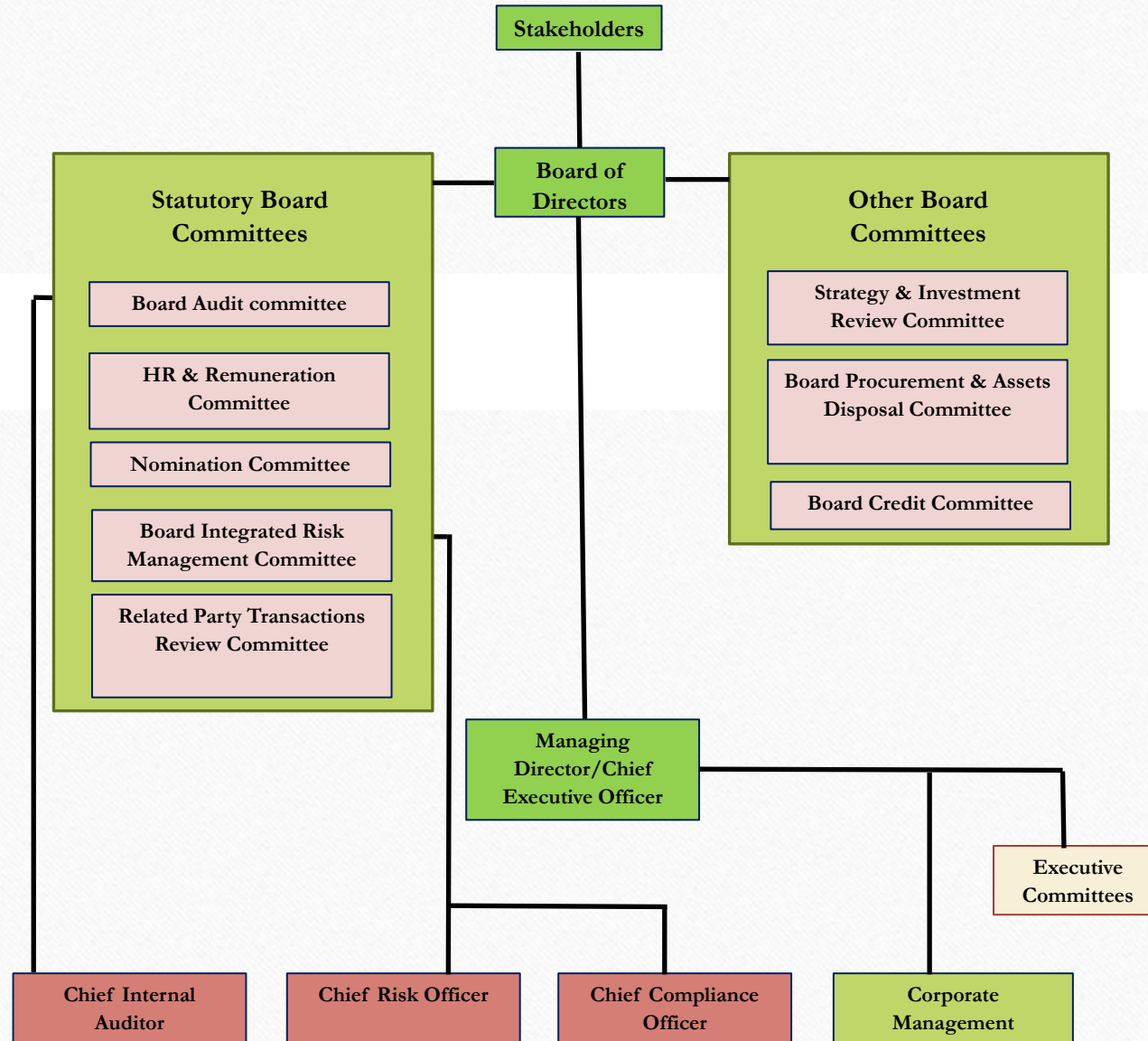
Profit
Average

- Local private competitors
- Government sector competitors
- Foreign competitors

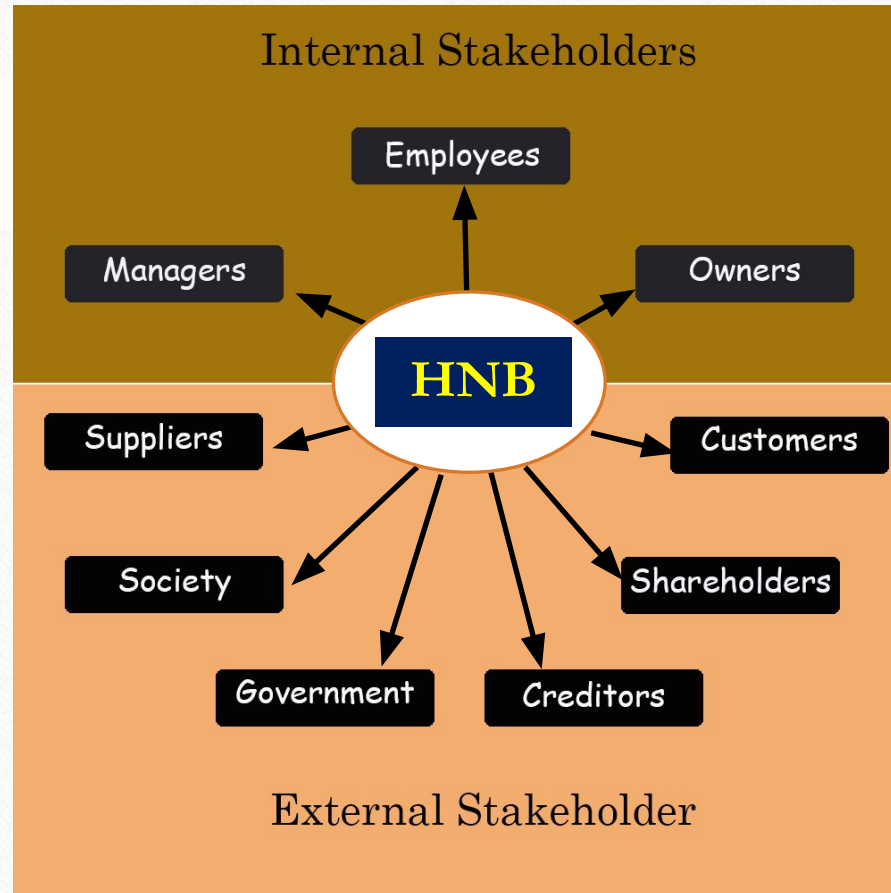


Organizational Structure

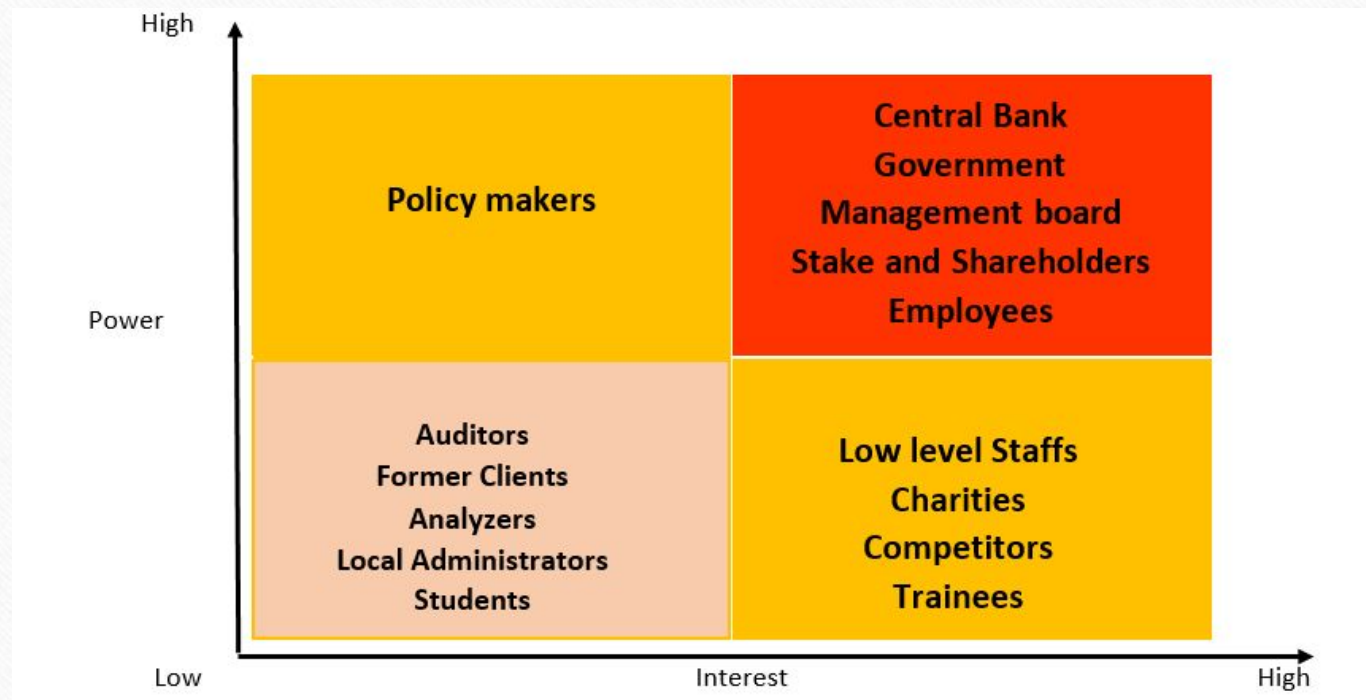




Stakeholders



Stakeholders Mapping



Stakeholder Relationship

Enhanced Customer Experience

- Launch of Customer Complaints Centre
- Developing Knowledge Hub to enhance customer service.
- Introduced Net Promoter Score

Relevant Product

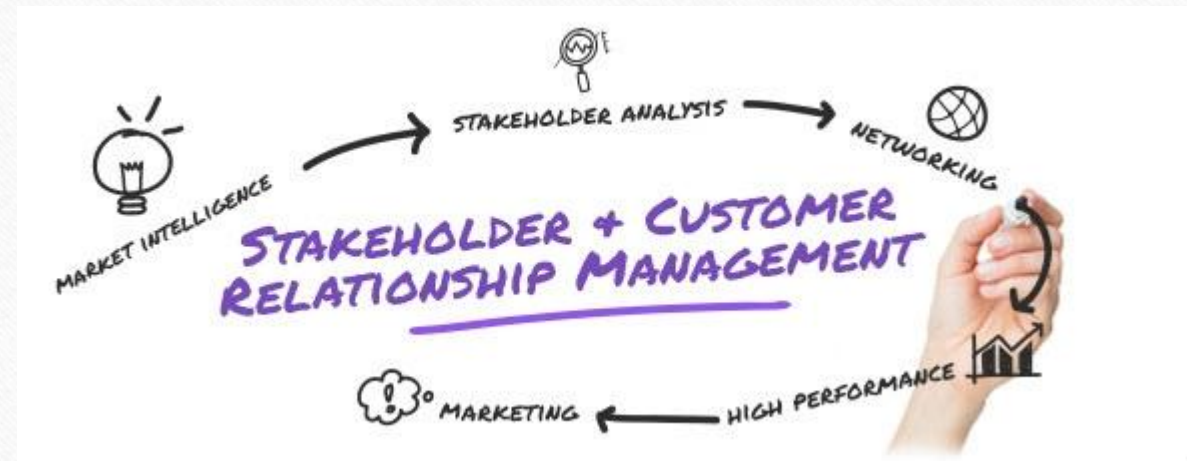
- Launch of HNB FIT App incentivizing a healthy lifestyle.
- Launch of Smart Pay providing secure cashless transaction for students at educational institutions.
- Launch of cardless worker remittance encashment facility.

Convenience & Accessibility

- Enhancements to ATM Network
- Strategic relocation of branches
- Setup digital branches
- Add 21 Partnerships for home loans

A Stable Partner for Progress

- Disbursed Rs 785 Bn in loans
- Adjudged Best Retail Bank in Sri Lanka by Banker Magazine
- Credit Rating of AA-(lka) with a stable outlook



Human Resource Management

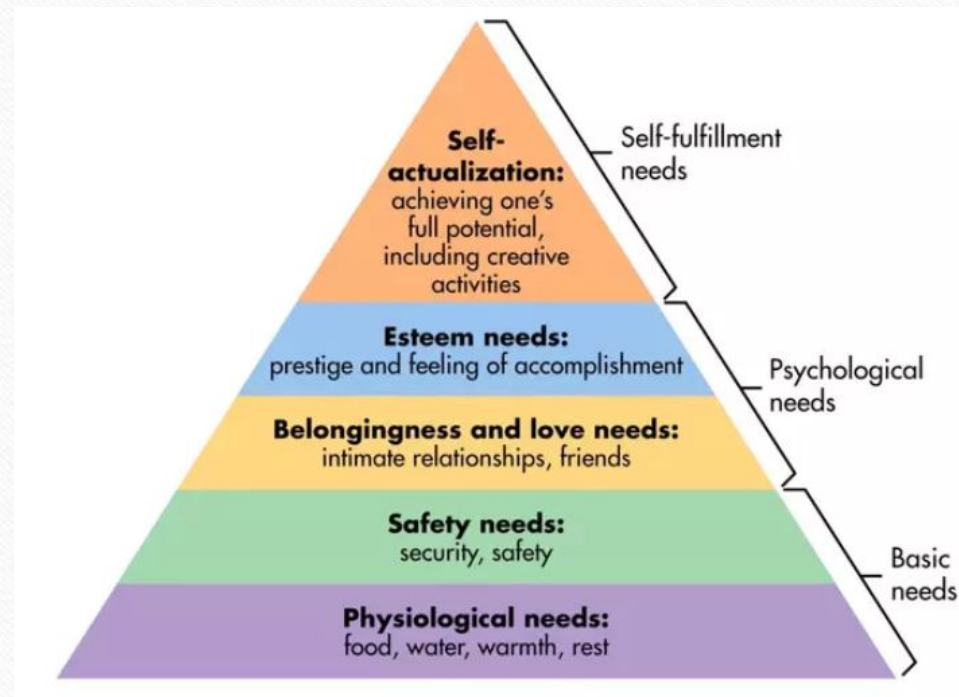
- Human resource management (HRM) is the practice of recruiting, hiring, deploying and managing an organization's employees. HRM is often referred to simply as human resources



Motivation



Maslow's Hierarchy of Needs



Awards



2019

- Adjudged Best SME Bank and Best CSR Bank in Sri Lanka
- Secures awards for 'Market Leader in Trade Finance' and 'Best Service in Trade Finance, and Cash Management for the second year

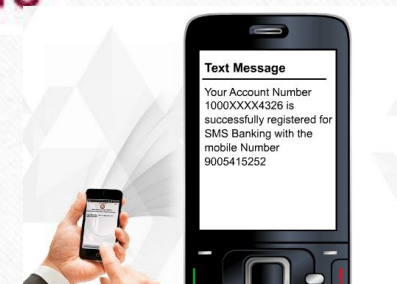
2018

- HNB clinches Gold Award for sustainability reporting at ACCA Awards 2018.
- HNB wins big at Asiamoney Awards 2018.
- HNB AI Najah Sweeps Gold for “Islamic Entity of the year” award at the SLIBFI Awards.
- HNB sweep CCC Best corporate Citizen Awards with 5 awards for sustainability
- HNB sweeps Asian Banker Transaction Banking Awards 2018 with 3 national awards.
- HNB Adjudged Best Retail Bank in Sri Lanka for the 10th time by Asian Banker.

Strategies



- Customer relationship management
 - Offer full range products
 - Minors
 - Teens/Youth
 - Executives & Professional
 - Senior Citizens
- Value added products
 - as SMS alerts and subscribe for eStatement



- Marketing Concept (4p's)

- Place

- 251 branches
 - 417 ATMs
 - 650 Self Services Machines

- Products

- Deposits, loans, cards

- Price

- Those prices and exchange rates are combined with government or the central bank of Sri Lanka









- Promotions

- social and digital media apart from newspapers, billboards, magazines ads, sponsorships, etc.
 - credit card promotions
 - cash rewards like HNB Pathum Vimana



Implementation of new strategies

- Strategy 01
 - According to the best personal loans providers 2019

BOC Personal Loan Bank Of Ceylon		Loan Amount 3 Mn	Repayment Period 7 Years	Min. Salary 30,000	Interest Rate (p.a.) 13.5% - 14.5%	
Commercial Bank Personal Loan Commercial Bank		Loan Amount 5 Mn	Repayment Period 7 Years	Min. Salary 30,000	Interest Rate (p.a.) 13.5% - 17.5%	
DFCC Personal Loan DFCC Bank		Loan Amount 3 Mn	Repayment Period 5 Years	Min. Salary 20,000	Interest Rate (p.a.) 15% - 18%	
HNB Personal Loan Hatton National Bank		Loan Amount 5 Mn	Repayment Period 7 Years	Min. Salary 50,000	Interest Rate (p.a.) 14.25% - 15%	

- We propose to provide loans for customers who get basic salary above Rs.30 000.

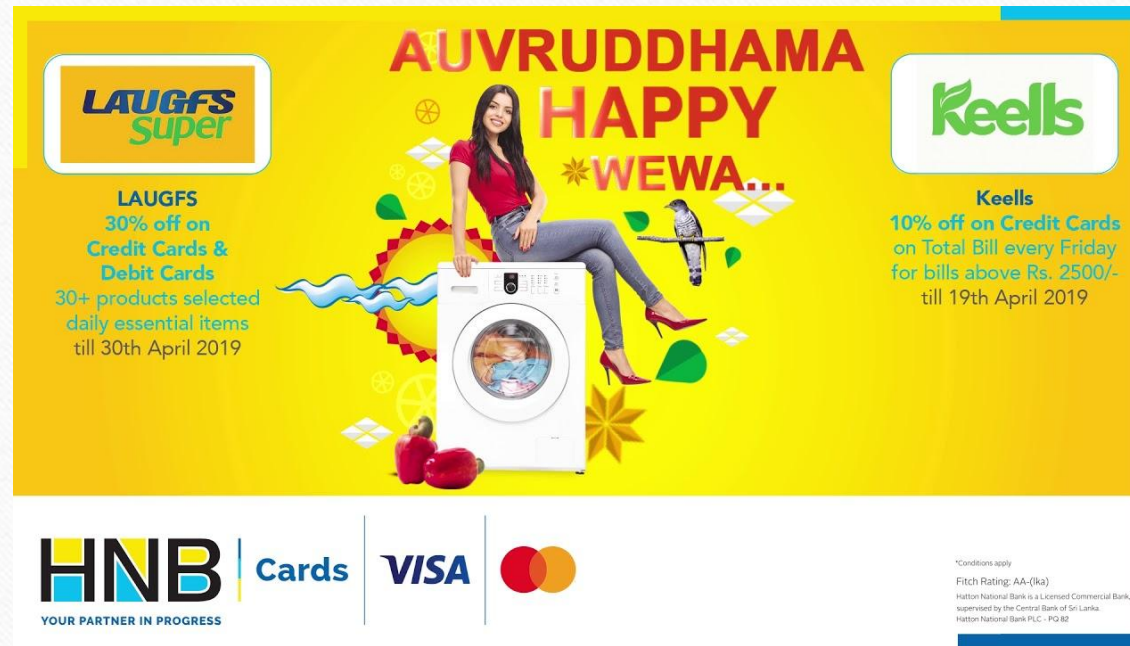
- Strategy 02

- Customers mostly concern about the cards issue by the bank, mobile banking, ATM facilities etc.
- Because young people are the main customers of the bank.
- **We proposed to issue card based on bill payments, insurance, supply chain management and payments etc.**



- Strategy 03

- The marketing side of HNB is very poor. Because when we compare to other banks like Commercial bank, BOC, NSB etc.
- So we proposed to have more television advertisements and radio advertisements to promote the HNB brands.




LAUGFS Super

LAUGFS
30% off on
Credit Cards &
Debit Cards
30+ products selected
daily essential items
till 30th April 2019

**AUVRUDDHAMA
HAPPY
WEWA...**

Keells

Keells
10% off on Credit Cards
on Total Bill every Friday
for bills above Rs. 2500/-
till 19th April 2019

HNB | Cards | **VISA** | 

YOUR PARTNER IN PROGRESS

*Conditions apply
Fitch Rating: AA-(lka)
HNB National Bank is a Licensed Commercial Bank,
supervised by the Central Bank of Sri Lanka.
HNB National Bank PLC - PG 82

- Strategy 04

- The most customers use the mobile services provider's services to get data plans and credits. If HNB can introduce some card like a credit card, then the customer does not want to go to the shop and buy recharge cards. So it will give more benefits to the customer as well as the HNB.



THANK YOU
