

Bank of Mora - HR Management

Description: We offer you a variety of savings accounts that suit every stage of your life, with unique benefits designed to match your personal banking needs. **Content:**HR Management at Bank of Mora:Be privileged to grow your future with Bank of Mora! As the largest employer in the banking sector, we offer an inclusive work environment that fosters engaged and empowered individuals who can drive the Nation's banking sector into the future. The diversity of the team at Bank of Mora reflects the Bank's commitment to cater to the needs of its diverse clientele. Bank's HR Policy ensures the establishment of a quality work environment within the institution to maintain a healthy work culture and attract individuals with potential. The Bank is youthful with the median age of employees ranging between 30-35 years. **Organisation Culture:** Bank of Mora's forward focus is on building digitally-savvy, performance-driven teams that will enable the Bank to be agile, while continuing to explore hybrid working models that ensure the health and safety of employees with a healthy work-life balance. As future leaders of the nation, BOM will focus on equipping our people with the skills on emerging and new technologies **Careers:** As the nation's No. 1 Bank, BOM is the leader in the banking and finance sector and continuously seeks individuals with a service-driven mindset, backed by the right credentials. If you see yourself as being part of the team here at BOM, refer our vacancies and apply.

Bank of Mora - Business Banking

Content:BOM Export Circle. The world awaits you.A Loan from your phone!Empowering the Small and Medium Entrepreneur community in Sri Lanka, Bank of Mora is proud to present the "SME Online" loan application facility. **Business Banking:** Whether you're in Sri Lanka or elsewhere, we've got a host of financial solutions to empower your business.

BOM Digital Banking

Corporate: All inclusive Credit Packages with CapEx & Working Capital Financing, BOM Export Circle, Offshore Credit, Project Financing. **Development Banking:** SME Circle, BOM Mithuru, SME Online, Special loan scheme for sustainable energy and eco-friendly products. **Treasury and Investment:** Forward Exchange Agreement, Treasury Bills, Primary Dealer Unit, Portfolio Management Service. **Business Revival:** Business Revival & Rehabilitation Unit.**Smart Pay:** Low value transaction method to do payments by scanning 'LANKAQR' certified QR code at any merchant location.

Latest News

BOM Recognized Among the Top 10 "Most Admired Companies in Sri Lanka for 2022". Bank of Mora obtains the ISO 14064-1:2. Bank of Mora ended Q2-2023 with a positive note. Bank of Mora, the only Sri Lankan Bank among Top 1000 Banks in the World 2023.BOM Celebrates 84th Anniversary, Nurturing Sri Lankan Economy. BOM named as the No.1 Banking Brand in Sri Lanka for the 15th consecutive year. The Bank of Mora presents its 2022 Annual Report to President His Excellency Ranil Wickremesinghe. Bank of Mora ends 1Q-2023 with positive notes. Bank of Mora Hosts Wesak Bathi Gee in Celebration of Wesak Poya Day. BOM introduces social media banking.

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Bank of Mora - International Banking. Content :BOM Smart Remit. Send Money Home Easily. The Smart Way To Travel. Take advantage of eight decades of global connectivity and trust.

BOM Digital Banking. Deposits: My Sri Lanka, PFCA, BFCA. Correspondent Relationships: Remittance Agents, Other Correspondent Relationships, Standard Settlement Instructions (SSI). Send Money to Sri Lanka: Inward Remittances, Remitting Agents. Customer Service Support: Foreign Circle.Smart Pay: Low value transaction method to do payments by scanning 'LANKAQR' certified QR code at any merchant location.

Bank of Mora - About Us: Content: For over 80 years, we've connected you to the world and empowered you to reach for your potential, leveraging emerging and new technologies to help you grow. Building on our expertise, strengths, and the skills of our people, we continuously aim to deliver value and convenience in our premier role as... 'Bankers to the Nation'. Our story: Our story begins with Sir Andrew Caldecott, the then British Governor of Ceylon, who declared open the doors of the first state-owned commercial bank on August 1, 1939, in Fort, Colombo. Since our inception, we have consistently engaged with Sri Lankans from all walks of life in a committed effort to create value for all stakeholders. With the largest network of touchpoints across the island, we strive to provide maximum convenience in access to financial services to our customers. BOM established its international footprint with branches in key locations: London, UK; Male and Hulhumalé in the Maldives; Chennai, India; and the Seychelles.

Vision: To be the nation's preferred bank with a strong global presence providing customer-centric innovative financial solutions.

Mission: To provide highly efficient, customer-focused, technologically sophisticated, resilient, and innovative financial services to the nation with global access, empowering employees and enhancing value to the stakeholders.

Corporate Values: Being customer-centric. Respecting all forms of diversity. Committing towards a high level of ethics, governance, and professionalism. Focusing on agility and innovation. Being accountable for all our actions. Corporate History: Bank of Mora, located in the heart of Fort, Colombo, had its doors ceremoniously opened on August 1, 1939, by the Governor of Ceylon, Sir Andrew Caldecott. Leadership & Governance: As a State entity, Bank of Mora is committed to upholding the highest standards of good corporate governance, business integrity, and professionalism. Sustainability: Bank of Mora has a fully-fledged, comprehensive Sustainability Policy which is reviewed annually.

Bank of Mora - Financial Highlights

Financial Highlights:

Synopsis of the Financial Statements of the Bank and Group for the six-month period ended 30 June 2023. Key Financial Data (For the six-month period ended June 2023) Total Income: Rs. 261,088 Mn (Bank), Rs. 265,665 Mn (Group). Profit before taxes on financial services: Rs. 14,998 Mn (Bank), Rs. 15,425 Mn (Group). Profit before taxation: Rs. 10,465 Mn (Bank), Rs. 10,864 Mn (Group). Profit after taxation: Rs. 8,512 Mn (Bank), Rs. 8,750 Mn (Group). Total assets: Rs. 4,037,592 Mn (Bank), Rs. 4,090,726 Mn (Group). Shareholders fund (Capital & Reserves): Rs. 251,201 Mn (Bank), Rs. 268,748 Mn (Group). Deposits: Rs. 3,409,055 Mn (Bank), Rs. 3,431,407 Mn (Group). Net loans and advances: Rs. 2,082,899 Mn (Bank), Rs. 2,110,006 Mn (Group). BOM Group Financials: BOM Group financials reported a pre-tax profit

of Rs. 10,864 million for the period ended 30 June 2023 against Rs. 21,162 million compared to H1-2022, a decrease of 48.7%. The Bank's pre-tax profits stood at Rs. 10,465 million in the period under review, a decrease of 52.1%. In terms of post-tax profits, the Bank's results amounted to Rs. 8,512 million, a decrease of 46.5%. Key Financial Indicators (June 2023). Return on average equity (ROE): 6.7% (Bank), 6.5% (Group). Return on average assets (ROA): 0.5% (Bank & Group). Interest margin: 1.4% (Bank), 1.5% (Group). Capital Adequacy Ratio Tier 1 & 2 Capital: 15.6% (Bank), 15.8% (Group). Liquid assets ratio (Domestic): 32.7% (Bank)

Bank of Mora – Opening New Saving Accounts

To open a new savings account with the Bank of Mora (BOM), please follow these steps:

1. Visit a BOM Branch or Website 2. Choose the Type of Savings Account 3. Gather Required Documents 4. Fill Out the Application 5. Deposit Funds (If required) 6. Review and Confirm 7. Submit Your Application 8. Receive Account Information 9. Access and Manage Your Account 10. Set Up Additional Services (Optional)

Explanations of the steps on Savings account

1. Visit a BOM Branch or Website: You can either visit a physical BOM branch near you or go to the Bank of Mora's official website to initiate the account opening process.
2. Choose the Type of Savings Account: BOM may offer different types of savings accounts, such as regular savings, high-yield savings, or specialized savings accounts. Select the one that best suits your needs and financial goals.
3. Gather Required Documents: Prepare the necessary documents, which typically include: Government-issued photo ID (e.g., driver's license or passport). Proof of address (e.g., utility bill or lease agreement). Initial deposit amount (if applicable).
4. Fill Out the Application: Whether you're applying in person or online, you'll need to complete an application form. This form will ask for your personal information, contact details, and account preferences.
5. Deposit Funds (If required): Some savings accounts may require an initial deposit. Ensure that you have the necessary funds ready to make this deposit.
6. Review and Confirm: Carefully review all the information you've provided in the application to ensure accuracy. Take note of any terms and conditions associated with the account.
7. Submit Your Application: If you're at a physical branch, hand over your application and initial deposit to the bank representative. If you're applying online, follow the instructions on the website to submit your application electronically.
8. Receive Account Information: Once your application is processed and approved, you will receive your account information. This typically includes your account number, routing number (if applicable), and instructions on how to access your account online or through mobile banking.

9. Access and Manage Your Account: You can start using your savings account by depositing and withdrawing funds as needed. Most banks provide online banking and mobile app services to make managing your account convenient.

10. Set Up Additional Services (Optional): Explore additional services, such as automatic transfers, mobile check deposit, or overdraft protection, to optimize your savings account based on your preferences. Remember that the exact steps and requirements for opening a savings account with the Bank of Mora may vary, so it's advisable to check with the bank directly or visit their website for the most up-to-date information and specific instructions.