

EXECUTIVE SUMMARY

MDB has a greater strength among other financial entities due its longstanding presence and brand image coupled with super financial performances. The Bank has a wide network of branches with over 250 branches spread across the country covering all major towns and cities The Bank has been recognized by the Central Bank and the Government for its own unique pragmatic programme of its world-renowned microfinance programme known as the “Gami Pubuduwa – Village Re-awakening” managed by its professional barefoot bankers also known as micro fiancé officers who mingle with the rural population to create access to financial services for them.

MDB Greater Colombo region is one of the main business generating regions in MDB business model. Low performance level of micro finance officers in MDB Greater Colombo region is one of the alarming issues experienced by MDB. This has created a negative impact on MDB brand name which was the pioneer in micro financing in Sri Lanka. Since other competitors have been able to capture a considerable market share in micro finance this issue may lead to shift existing and potential micro finance customers to competitors.

There are several root causes to this problem and it is noteworthy to understand them to provide better solutions to them and enhance the performance levels of the micro finance of MDB Greater Colombo region. As per the research it was revealed that not having a proper career path for micro finance officers, delay in loan processing and the service delivery issues were the main root causes for this problem.

There are many literatures done on employee performance, causes for low performance of employees and how to improve the employee performance through employee satisfaction and reward and recognition. As per the literatures importance of implementing proper processes, advantage of Total quality management and importance of De centralization & also the proper implementation of centralization is also discussed. Under the service delivery literature, it has been discussed the importance of providing a quality customer service, having a proper complain management system and importance of service recovery. In addition, researcher’s emphasis the importance of providing a proper training to the staff in order to enhance the performance level of the organization.

Enhancing of MF officer's performance level will lead increasing profitability of the MDB GCR and it may lead to enhance the brand value of the MDB. It was also suggested to introduced

A proper career path for the MF officers and also to implement a simplified loan approval system along with proper complain management process with new customer feedback system. Through the proper implementation of these proposal MDB GCR can be able to enhance their profitability form MF sector while increasing brand image of MDB.