

DFCC Bank and SLBFE help migrant workers turn overseas earnings into homes



Koshala Wickramasinghe, Chairman, Sri Lanka Bureau of Foreign Employment; and Asitha Pinnaduwa, Vice President and Head – Products and Propositions, DFCC.

DFCC Bank has partnered with the Sri Lanka Bureau of Foreign Employment (SLBFE) to introduce the Ethera Diriya Housing Loan Scheme, helping Sri Lankan migrant workers invest their overseas earnings in a home and greater long-term security for their families.

The Memorandum of Understanding was signed by Asitha Pinnaduwa, Vice

President and Head of Products and Propositions at DFCC Bank's Retail and Business Banking, and Koshala Wickramasinghe, Chairman of the Sri Lanka Bureau of Foreign Employment.

Under the scheme, eligible Sri Lankan migrant workers can obtain housing loans of up to ten million rupees, with repayment periods of up to ten years. The financing can be used to construct, purchase, renovate, or improve a residential property.

The scheme also includes an interest reimbursement mechanism facilitated by the SLBFE. Eligible borrowers will receive financial relief through the applicable interest subsidy, helping make the cost of homeownership more manageable.

For Sri Lankans working overseas, owning a home represents more than acquiring property. It is an opportunity to turn years of work away from home into something lasting for the families waiting for them.

"Hundreds of thousands of Sri Lankans work overseas to create a better future for their families. Their earnings support their loved ones and make an important contribution to the national economy. Through Ethera Diriya, we want to help them convert that effort into a secure home and an asset that will serve their families for years," said Asitha Pinnaduwa.

The partnership complements DFCC Bank's wider range of services for migrant workers and remittance beneficiaries, including the DFCC RataViru Savings Account. Designed around the financial needs of Sri Lankans working overseas, the account offers attractive interest rates, a free debit card, and access to dedicated financial solutions and other benefits.

Together, the Ethera Diriya Housing Loan Scheme, DFCC RataViru Savings Account, and the Bank's remittance services support migrant workers at different stages of their financial journey, from sending and saving money to investing in a home.

The initiative recognizes that the value of remittances should be measured not only by the money entering the country, but also by what that money makes possible for families. A home can provide stability today, create an asset for the future, and give greater meaning to the sacrifices made by those working away from their loved ones.