

SENIOR MANAGEMENT TEAM



Rajendra Theagarajah
Director/Chief Executive Officer

Please refer pages 110 and 111,
for the profile.



Faizan Ozman
Group Chief Financial Officer

Mr. Ozman counts more than 20 years of experience in the international and local banking industry in the disciplines of Risk Management, Remedial Management, Corporate Banking, Operations and Finance.

He was the resident Vice-President at Citigroup in the UAE managing corporate and multinational relationships. He also served as the Chief Financial Officer and Chief Operating Officer at Standard Chartered Bank, in Sri Lanka. He was also instrumental in establishing the Risk Management Unit at Seylan Bank PLC as the Chief Risk Officer and Head of Compliance. He also played a lead role in the integration of Standard Chartered Bank with Grindlays, Union Bank and American Express Bank.

Mr. Ozman is a Fellow Member of the Chartered Institute of Management Accountants (CIMA) UK and a Chartered Global Management Accountant. He is also a member of the Certified Public Accountants – Australia and Certified Management Accountants – Australia with a Bachelor of Commerce degree from the University of Sri Jayewardenepura.



Rohan Muttiah
Chief Operating Officer

Prior to this appointment, Mr. Muttiah held the Corporate Management position of the Chief Information Officer at Commercial Bank PLC.

In a career spanning over 35 years, Mr. Muttiah has gained wide experience overseas as well as locally. He worked in Australia for 18 years, including IBM Global Services, Lend Lease Corporation, and the Mayne Group. He returned to Sri Lanka as the first Chief Information Officer of John Keells Holdings PLC where he spearheaded the implementation of SAP Enterprise Resource Planning and Shared Services. He then moved on to Auxicogent International Ltd. (John Keells BPO) as CEO, prior to joining the Commercial Bank of Ceylon PLC as Chief Information Officer. Mr. Muttiah is a past Chairman of the Lanka SWIFT User Group and Banks' CIO Forum, and a past Board member of Lanka Financial Services Bureau Ltd. Mr. Muttiah has a Bachelor of Computing from Monash University, Australia.



Mancius Paiva
Vice-President – Administration and Services

Mr. Paiva joined NDB from Hatton National Bank PLC (HNB), where he counts for over 30 years of experience out of which over 11 years of experience is at Corporate Management Level. Prior to joining NDB, he held the position of Deputy General Manager - Strategy and Compliance and has also overlooked the Human Resources and Administration areas at HNB. Mr. Paiva holds a BA (Hons.) in Sociology from the University of Peradeniya.



Buwanekabahu Perera
Vice President – Corporate Banking

Mr. Perera holds a Bachelor's Degree in Financial Services from the University of Manchester, UK and a Postgraduate Diploma in Bank Financial Management from the University of Sri Jayewardenepura. He is an Associate Member of the Chartered Institute of Bankers, UK. His 30 years of experience in banking covers corporate banking, project finance and international trade. Before joining NDB in 1998, he worked at Banque Indosuez, Sampath Bank and Deutsche Bank. Mr. Perera is a past President of the Association of Professional Bankers, Sri Lanka (APB).



Darshana Ratnayake
Vice President – Retail Banking

Mr. Ratnayake began his career in Banking at ANZ Grindlays Bank Colombo. Apart from ANZ Grindlays, he has worked at Societe Generale Bank Colombo and Hatton National Bank. He counts over 27 years' experience in banking both locally and overseas.

His experience in Banking extends to Credit (Retail, SME and Corporate) Bank operations, Credit Risk as well as Private and Priority banking. He was instrumental in

setting up priority and private banking at a leading private bank in the country.

He has extensive experience as a Branch Manager. He possesses an MBA from the University of Wales, UK and is a Certified Credit Analyst for small to medium industry credit from the Omega Performance Corporation, USA an IFC accredited institute. In addition, he also possesses a Certificate in Banking from the Institute of Financial Services, UK.



Niran Mahawatte
Vice-President – Treasury

Mr. Mahawatte holds a B.Sc. from the University of Colombo and is a Fellow Member of the Chartered Institute of Management Accountants, UK. He joined the NDB Bank Treasury in 2001, prior to which he worked at Deutsche Bank and Commercial Bank of Ceylon. He has to his credit over 21 years of banking experience.



Raj Aboobucker
Vice-President – Transactional and Institutional Banking

Mr. Aboobucker is the Vice-President heading the Institutional Banking for NDB. His experience in banking spans over 34 years. He has previously held senior management positions of heading the Retail Banking, SME Banking, Transactional Banking and Specialized Commercial Markets at NDB. He was instrumental in the renaissance of the flagship SME,

leasing and personal lending businesses of NDB. He holds a MBA in Leadership and Sustainability from the University of Cumbria, UK. He is an alumnus of the Harvard Kennedy School, Boston, USA where he underwent his executive education in private enterprise development. Prior to joining NDB, he held the senior management position as Head of Commercial Banking Group at Citibank NA Colombo.



Sujeewa Dissanayake
Vice-President – Information Technology

Before joining NDB, Mr. Dissanayake worked at Pan-Asia Bank and the Union Bank of Colombo as Head of IT. He came to banking from the IBM World Trade Corporation, where he was IT specialist for the finance industry. He has over 30 years of experience in IT, 26 of which were acquired in the banking sector.



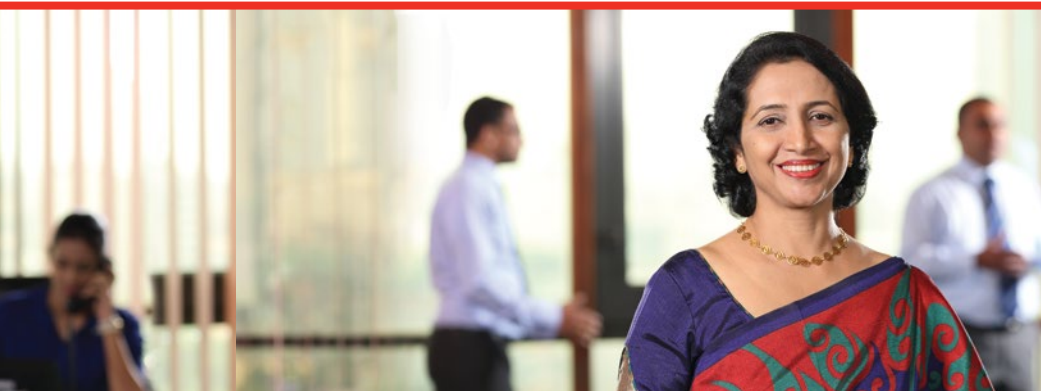
Dhanan Senathirajah
Vice-President – Finance and Planning

Mr. Senathirajah is an Attorney-at-Law and a Fellow of The Chartered Institute of Management Accountants, UK. Before joining NDB in 1998, he worked at the Maharaja Organization and Reckitt and Colman of Ceylon. He counts over 32 years experience in finance and accounting.



Ishani Senaweera
Vice-President – Human Resources

Having joined the organization in 1995, Ms. Senaweera counts over 20 years of experience in all areas of HR management and development. She holds a Masters Degree in Business Administration from the University of Wales and B.Sc. in Economics and Management from the University of London.



Nirmala Rayen
Vice-President – Group Risk Management

Ms. Rayen is an Associate Member of the Institute of Bankers, Sri Lanka and counts over 33 years of banking experience. Prior to joining NDB, she worked at ABN AMRO Bank N.V., ABN Bank N.V. and Citibank NA Colombo.



Sanjaya Perera
Vice-President – Branch Network Management

Mr. Perera joined NDB from Nations Trust Bank PLC (NTB) where he held a Corporate Management position as the Head of Branches. He has over 25 years experience in Banking, having worked at NTB and Sampath Bank PLC. Mr. Sanjaya Perera has an MBA from the Postgraduate Institute of Management of the University of Sri Jayewardenepura and is an Associate Member of the Institute of Bankers of Sri Lanka.

Mr. Dissanayake holds a Master's Degree in Business Administration from the University of Lincoln, UK and is a Chartered Member of the British Computer Society. He is the past Chairman of British Computer Society Sri Lanka Section.



Shanti Gnanapragasam
Vice-President – Credit

Prior to this appointment Ms. Gnanapragasam held the Corporate Management positions of the Chief Risk Officer and Head of Treasury at the Hatton National Bank PLC. In a career spanning over 33 years in the Banking and Finance industry, she has also served as the Group Treasurer of Hayleys PLC, the Deputy Head of Treasury, at People's Bank PLC and Director Global Markets & Treasury at American Express Bank Colombo.

Ms. Gnanapragasam is a Fellow Member of the Chartered Institute of Management Accountants UK (FCMA) and the Chartered Global Management Accountants (CGMA) and has a Bachelor of Science Degree from the University of Madras.



Delrene Seneviratne
Assistant Vice-President – Institutional Banking

Ms. Seneviratne is an Attorney-at-Law (Hons.) of the Supreme Court of Sri Lanka, Solicitor's Final Examination (UK), postgraduate qualifications in Commercial Arbitration from Queen Mary College, University of London and Masters in Public Administration from the University of Colombo. She was also the recipient of a Foreign and Commonwealth Scholarship awarded by the Foreign and Commonwealth Office (UK).

She counts over 25 years of experience in Banking at NDB in legal and recoveries, housing, retail/SME credit, Human Resources,



Ruwani De Silva
Vice-President – Internal Audit

Ms. De Silva is a Fellow Member of The Institute of Chartered Accountants of Sri Lanka and a Fellow Member of the Chartered Institute of Management Accountants (CIMA), UK. At NDB she counts over 15 years of banking experience covering the areas of Audit, Compliance and Finance. Prior to joining NDB, she worked at ABN AMRO Bank N.V. as the Head of Audit for six years and at Messrs Ernst & Young Chartered Accountants for a period of 5 years.



Melody Wickramanayake
Vice-President – Legal

Ms. Wickramanayake is an Attorney-at-Law (Hons.) of the Supreme Court of Sri Lanka. She counts over 21 years of experience in the field of corporate and banking law. She joined NDB in 1991 and had a brief stint in the Middle East during 2008 to 2010 after which period she re-joined NDB.

She was also the Company Secretary of NDB Bank Ltd.



Sanjaya Senarath
Assistant Vice-President – Marketing

micro finance and network management. She was also the lawyer and the company secretary for several subsidiary/associate companies of NDB Group. She was instrumental in setting up the centralized Recoveries Unit, Centralized Retail Credit Unit and the Micro Finance business of the NDB. She has served on the Wages Board for Confectionery and Biscuits trade and the Ceramic Industry as a nominee of the Ministry of Labour from 2003-2006. Mrs. Seneviratne is also a Guest Lecturer/Trainer for Institute of Bankers Sri Lanka.

Mr. Senerath counts over 25 years of experience in the field of Marketing spanning several industries. He began his career at John Keells Ltd., working in FMCG and Leisure sectors.

His exposure to the financial services industry began at Eagle Insurance Ltd., where he was involved with the brand change from CTC Eagle to Eagle Insurance, as a part of the Zurich Financial Services Group. He headed Marketing, in the launch of the new Asian Alliance Insurance Ltd., and later played a key role as Head of

Marketing during the privatization of Sri Lanka Insurance Corporation, re-branding and positioning a state institution as a privately owned, service-driven business.

Mr. Senerath also worked as General Manager – Marketing at Hutchison Telecommunications, where he was exposed to a highly competitive and dynamic environment of mobile telecommunications.

He holds a B.Sc. in Financial Management from the California State University, Long Beach, USA and is also CIM qualified.



Reshanka Abayasekara
Head of Operations

Mr. Abayasekara carries 35 years of banking experience at Hatton National Bank PLC prior to joining NDB as Head-Correspondent and Institutional Banking. His exposure covers general branch banking, domestic and International operations, corporate banking, correspondent banking and Inward remittances. He has been a member of

the Boards of Management of remittance houses in the Middle East region. Mr. Abayasekara has served on the Banking Technical Advisory Committee from 2005 to 2011 and is the former Senior Vice-President of Trade Finance Association of Bankers.



Manique Kiriella Bandara
Compliance Officer

Ms. Kiriella Bandara joined the NDB Legal team in 1997 and counts over 18 years experience in the areas of Banking and Finance law. She was involved in drafting the Internal Code of Corporate Governance of the Bank when it was first introduced in 2006. In January 2014, she was appointed as the Compliance Officer of the Bank. She is an Attorney-at-Law (Hons) of the Supreme Court of Sri Lanka and earned her Bachelor of Laws degree from the Law Faculty, University of Colombo.