

# A UNIQUE BANKING PROPOSITION FROM NDB

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Providing exclusive service to high net-worth individuals across the country, NDB Privilege Banking is one of the top-tier private banking strongholds. National Development Bank, the parent company of NDB Group, has been a provider of private banking opportunities close to 20 years, delivering complete financial solutions through exclusive Relationship Management across the customer's entire wealth portfolio.

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*'Best Bank for Premium Banking Sri Lanka 2019' awarded by Asiamoney.*

NDB Privilege Banking covers all Banking Products and Services and extends to Government and Corporate Securities, Foreign and Sri Lankan Currency Deposits, Cash Management and Customized Transactions to suit the customer's individual profile. Services in the form of Banking Products, Stockbrokers, Investments, Asset Management, Custody Services and Legal Assistance can be accessed by customers across all NDB branch centers. NDB Privilege Banking service is also extended to play an advisory role to the customer, where each individual's requirements are assessed carefully, the contextual conditions are evaluated, and constructive tailor-made solutions are given. NDB acts as a one-stop-shop, where the customer merely has to access NDB Privilege Banking at

any Privilege Center to obtain an all-inclusive, in-house service portfolio.

NDB Privilege Customers receive identification across all branches and the Privilege Centers are available for their needs including meeting rooms even when the customer is out of town. Additionally, the customer will also receive special infinite credit card facilities with a number of offers

***Each Relationship Manager Can Be Reached At Any Time During The 24 Hours Of The Day To Handle The Customer's Financial Requirements.***

The Bank has also implemented a new PRV Relationship Management based model across the Network. NDB Privilege Banking Relationship Managers are specifically trained to cater to the customer's unique needs through Privilege Banking. Each Relationship Manager can be reached at any time during the 24 hours of the day to handle the customer's financial requirements. Privilege Banking is designed in such a way that if the customer's appointed Relationship Manager is unavailable, a back-up Relationship Manager will be available to fulfill the customer's needs. This management model ensures that the service flows uninterrupted, without causing even the slightest inconvenience to the customer.

"We are currently providing services to the third generation of our client base," states Shera Hassen, Assistant Vice President, Privilege Select Banking, NDB, commenting on the client retention throughout the years of service. "We are also catering to upcoming business leaders by way of advisory services and mobile banking."

Addressing the changing market conditions and the increasing individual net-worth, NDB Privilege Banking has introduced the elite Privilege Select Service - available to clients with more than 20 million rupees in deposits, and includes wealth management and liability products in Sri Lankan and foreign currencies.

Addressing specific needs of the clientele, NDB Privilege Banking has introduced the innovative 'NDB Shareek' service, a range of premium Islamic banking services designed in accordance with Shariah law. NDB Bank is the first, and still the only, Sri Lankan lender to offer customized Shariah-compliant premium banking services onshore.

This unique proposition of NDB Privilege Banking is available to the island-wide customer base connected to 110 branches, through the dedicated Relationship Manager in the respective branch. NDB has now opened a Privilege Banking Center in Kurunegala addressing the requirements of the growing high net-worth clientele in the area. With the opening of this dedicated Privilege Banking Center, NDB's premium banking service serves over 7,000 high net-worth customers around the island including Kandy, Pelawatte and Galle. NDB plans to launch Privilege Banking Centers in Northern and Eastern parts of the country, targeting the emerging client base in Jaffna and Trincomalee.

***“What The Dedicated Relationship Manager Offers Is A One-Contact Point For The High Net-Worth Client. Whichever Their Financial Requirement Be, They Would Always Get In Touch With Their Own Relationship Manager,” Sanjaya Perera, Senior Vice President, Personal Banking And Branch Network Management, NDB.***

The excellence of the service by Privilege Banking has been acknowledged by Asiamoney, and NDB, which was identified as the Best Domestic Bank in Sri Lanka 2019 at the Award Ceremony, was also conferred the Best Bank for Premium Banking Sri Lanka 2019 for Privilege Banking.

Sanjaya Perera, Senior Vice President, Personal Banking and Branch Network Management, NDB, comments on the Bank representative's role in maintaining a reliable relationship with the client. “What the dedicated Relationship Manager offers is a one-contact point for the high net-worth client. Whichever their financial requirement be, they would always get in touch with their own Relationship Manager, who ensures that the service is given at their doorstep itself. High convenience and confidential service are guaranteed at the first step of a client's engagement with NDB Privilege Banking.”

NDB Group which includes NDB Bank, NDB Capital, NDB Investment Banking, NDB Wealth, and NDB Securities has been a catalyst in the development of the nation, strengthening and empowering entrepreneurs, corporates and individuals from all strata of the economy. Customers across all group companies have benefited from the product and service offerings of the NDB Group.



*Sanjaya Perera, Senior Vice President, Personal Banking and Branch Network Management, NDB.*



*Shera Hassen, Assistant Vice President, Privilege Select Banking, NDB.*