The Architecture of Trust: The Women Shaping Governance at DFCC Bank

Chinthika Amarasekara, Chief Financial Officer, DFCC Bank.

Sherine Dabarera, Chief Legal Officer, DFCC Bank.

Nimali Ranaraja, Board Secretary, DFCC Bank.

Thilani Punyawansa, Chief Compliance Officer, DFCC Bank.

Governance rarely announces itself. It does not trend nor seek visibility. It reveals its value in subtler ways – when capital remains strong during volatility, when

regulatory scrutiny finds discipline rather than weakness, and when board decisions stand the test of time. In banking, trust isn’t built through campaigns. It is constructed through systems, judgment, and restraint. At DFCC Bank, four women occupy some of the most critical roles within that system. As Chief Financial Officer, Chief Legal Officer, Board Secretary, and Chief Compliance Officer, they sit at the center of the Bank’s financial resilience, legal oversight, board discipline, and regulatory integrity. Their work does not sit at the margins of strategy; it underpins it. Their story is less about representation and more about responsibility. Chinthika Amarasekara has served DFCC Bank for over twenty-five years. Over that time, she has witnessed economic cycles shift, regulatory expectations tighten, and the financial landscape transform. Today, as Chief Financial Officer, she oversees capital adequacy, liquidity management, provisioning frameworks, and stress testing – functions that determine whether a bank can withstand uncertainty. “In banking, capital is confidence,” she says. Her role is not simply to measure growth, but to balance it. Capital buffers are not abstract ratios; they signal strength to depositors, regulators, and investors. They determine whether credit can continue to flow during downturns. “You build resilience before you need it,” she notes. For Chinthika, financial discipline is designed into the balance sheet long before external pressure appears. Sherine Dabarera approaches governance from another critical angle.

As Chief Legal Officer, her focus is on foresight. Banking regulation evolves constantly, and legal exposure can crystallize quickly if not examined early enough. Her team integrates statutory and regulatory interpretations into executive deliberations, ensuring that strategy remains defensible and commercially viable. “Legal oversight is about timing,” she explains. “The right advice, at the right stage.” Institutions rarely falter for lack of ambition; they falter when risks are misjudged or obligations misunderstood.

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By embedding legal scrutiny early, governance becomes preventative rather than reactive. Inside the boardroom, governance takes its most visible form. Nimali

Ranaraja, who has also served for over 25 years at DFCC Bank, serves as Board Secretary. Her role ensures that directors receive complete and accurate information, that proceedings align with regulatory expectations, and that decisions are documented with precision. Structured agendas, disciplined information flow, and clarity of accountability shape oversight quality. “Strong governance depends on preparation,” she says. The effectiveness of a board is often determined not by the intensity of debate, but by the integrity of the process, and Nimali has helped institutionalize that discipline. Compliance, meanwhile, translates principles into daily practice. As Chief Compliance Officer, Thilani Punyawansa leads frameworks covering anti-money laundering safeguards, conduct standards, and regulatory adherence. Yet she is careful to frame compliance not as control, but as culture. “Compliance works when it is understood, not imposed,” she observes. Policies alone cannot safeguard a bank. Ethical behavior must be internalized across teams and functions. In an environment where reputational damage can escalate rapidly, culture becomes a first line of defense. Finance, legal, board stewardship, and compliance have historically been domains where authority was not easily entrusted to women. Advancement required persistence, technical mastery, and consistent performance. At DFCC Bank, leadership in these control functions reflects merit – education, experience, institutional knowledge, and proven judgment. Two of these women have grown alongside the Bank for over a quarter of a century, contributing to its continuity and stability across changing leadership cycles. Governance has expanded in scope. Today, oversight extends beyond financial reporting to encompass cybersecurity risk, climate-related disclosures, sustainability integration, and intensified stakeholder scrutiny. The demands are broader, the expectations are higher. “Governance must move ahead of risk,” Chinthika says. It is not defensive work. It is structural work that shapes how an institution absorbs pressure and adapts to complexity. In corporate governance, impact is measured differently. It is reflected in capital that holds firm, in legal exposure avoided, in boards that deliberate rigorously, and in cultures that uphold standards without exception. “What ultimately matters,” Nimali reflects, “is how institutions use the trust placed in them.” Trust in banking is cumulative. It is earned over the years and preserved through discipline. At DFCC Bank, women are not observing that process from the periphery. They are among those shaping it, reinforcing the architecture that allows the institution to sustain itself.