

NDB | WEALTH

Information Memorandum 2015

Money Market Funds | NDB Wealth Islamic Money Plus



NDB Wealth Management Limited Company Reg. No. PB 624
Ground Floor, NDB – EDB Tower, 42 Nawam Mawatha, Colombo 2, Sri Lanka

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NDB WEALTH ISLAMIC MONEY PLUS

FUND NAME	NDB WEALTH ISLAMIC MONEY PLUS		
Fund	NDB Wealth Islamic Money Plus		
Type of Fund	Open ended money market fund which will invest in Shariah compliant money market securities		
Investment Objective	The Fund aims to provide investors with liquidity and regular income, whilst maintaining capital stability by investing primarily in money market instruments that conform with Shariah principles.		
ASSET ALLOCATION	Type of Investments	Asset Allocation	Risk Profile
	Shariah compliant money market and income securities up to 366 days	Max 90%	Low
	Shariah compliant money market and income securities less than 15 days	Min 10%	Low
Unit Issue Price	During the IPO period a Unit shall be issued at Rs. 10/- per unit and thereafter units shall be issued at the daily Net Asset Value per unit of the NDB Wealth Islamic Money Plus.		
MINIMUM INVESTMENT	Rs. 1,000/-		
IPO (Initial Public Offer) period	31 Business Days from the 15th of April 2015.		

FUND NAME	NDB WEALTH ISLAMIC MONEY PLUS	
Fee Structure	Entry Fee: NIL Exit Fee: NIL Management Fee: 0.80% per annum (on Net Asset Value of the Fund) Trustee: NAV is less than Rs. 500mn - 0.20% per annum NAV is between Rs. 500mn and LKR 1 billion - 0.15% per annum NAV is more than Rs. 1 billion - 0.10% per annum NAV Charged on Net Asset Value of the Fund Custody: Rs. 120,000 per annum	
Risk Factors	Mutual Fund investments are subject to market risks, specific security risk, credit/default risk, profit rate risk, counterparty risk. Investment in units does not guarantee any fixed returns.	
Approved Investments	a. Investments in Commercial Papers, Asset backed securities, Bank guaranteed/or endorsed debt securities, bankers' acceptance, negotiable certificates of deposits, short-term private debt securities Quoted and unquoted Debentures, Debenture Stocks and , Debenture Bonds and Sukuks or other corporate debt instruments that are in compliance with Shariah requirements of a maturity period not exceeding 365 days and b. (b) (e)(b) Deposits/investments including Mudarabah Deposits in Commercial Banks or Specialised Banks or Finance Companies or any other deposit taking Institution authorized by the Central Bank of Sri Lanka that are in compliance with Shariah requirements with a maturity period not exceeding 365 days, and c. Government Securities, including Treasury bills and Treasury bonds, issued in compliance with Shariah requirements of a maturity period not exceeding 365 days, and d. Any investment permitted by the COMMISSION and approved by the TRUSTEE in writing provided that the same are in conformity with Shariah principles.	
Income Distribution	At the discretion of the Fund Manager	
Trustee	Deutsche Bank AG, Colombo Branch	

MANAGER OF THE FUNDS

NDB Wealth Management Limited is the largest private sector Fund Management Company in Sri Lanka with over Rs. 80.0 Billion of funds under management.

Incorporated in 1991, NDB Wealth Management Limited is independently owned and managed by a highly qualified and experienced team of professionals, assisted by best in class systems. NDB Wealth is licensed with and regulated by the Securities and Exchange Commission of Sri Lanka (SEC) as an investment manager and a Unit Trust Fund Manager. Our comprehensive product offer includes Discretionary Portfolio Management, Private wealth Management, Mutual Funds and Various financial plans to meet the specific investment needs of our clients.

NDB Bank

NDB is a universal bank with operations in the South Asian region. The bank is independently owned and managed, whilst known for its integrity and high standards in compliance. NDB is one of the highest capitalized banks in Sri Lanka with very high quality balance sheet and is rated AA+ by Fitch Ratings Lanka Limited. NDB's product offerings in Corporate and Retail Banking, Investment Banking, and Banc Assurance has made it a true universal bank.

BOARD OF DIRECTORS

Mr. D. S. P. Wikramanayake	Representing NDB Bank (Chairman)
Mr. R. Theagarajah	Representing NDB Bank
Mr. C. V. Kulatilake	Representing NDB Bank

SHARIAH SUPERVISORY BOARD

Shafique Jakhura	(Mufti)
Muhammed Huzaifah	(Maulana)

HOW TO INVEST IN NDB WEALTH FUNDS

NDB Wealth Funds is a series of mutual funds offered by NDB Wealth Management Limited inclusive of Islamic Money Plus which offer investors with a diversified range of mutual funds depending on their different risk profile. The existence of several Funds will enable investors to determine their preferred level of exposure to risk by spreading their investments across the series of funds.

Islamic Money Plus is licensed by the Securities & Exchange Commission of Sri Lanka under the SEC Act No 36 of 1987 and amended Act No 26 of 1991.

Each Fund in the series may include both Shariah compliant and Shariah non-compliant funds that will reflect a particular level of risk ranging from virtually "no default risk", (i.e., through a fund invested solely in government securities) to the Growth Fund which has a "higher risk" being exclusively an Equities Fund but with more opportunities for capital appreciation. The spectrum will be completed by many other Mutual Funds investing in one or more different combinations of asset classes. As such, the funds will offer investors a wide range of investment opportunities according to their risk preference.

OFFER

By this Memorandum, the general public of Sri Lanka or any other eligible person/s are invited to purchase units of Islamic Money Plus offered under the NDB Wealth Funds series managed by NDB Wealth Management Limited ("NDBWM" or "Manager").

Islamic Money Plus is an open-ended mutual fund which can be purchased on a continuing basis. The offer of mutual funds under this Memorandum will continue until the Manager issues a new Memorandum.

REVIEW BY SHARIAH SUPERVISORY BOARD (SSB)

The SSB shall meet at least two (2) times a year to review the whether the operations of the fund are in line with the Shariah Principles and in the manner outlined in the Trust Deed.

MINIMUM INVESTMENT

The minimum amount per initial investment for NDB Wealth Islamic Money Plus mutual fund will be Rs. 1,000/- and in multiples of Rs. 1/- thereafter.

WHO CAN INVEST?

The following persons are eligible and may apply for investment in the Islamic Money Plus mutual fund:

1. Resident adult individuals either singly or jointly;
2. Minors through parent / legal guardian;
3. Companies and institutions incorporated in Sri Lanka ;
4. Non-resident Institutional/Individual Investors as permitted by the exchange control rules applicable

HOW TO APPLY?

- A. Open Master Account
1. Copies of this Memorandum and application forms can be obtained from NDBWM or from Deutsche Bank AG or any authorized Sales Agent appointed by NDBWM from time to time.
 2. All prospective investors shall open a Master Account/NDB Wealth Funds Account with NDBWM before investing into NDB Wealth-Islamic Money Plus Fund
 3. Investors must fill in the mandatory fields of mobile number, Correspondence Address, e-mail address and a Bank Account in the Master Account Opening Application ("Form A for Individual Investors, Form B for Institutional Investors").
 4. Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, it is mandatory for investors to mention in their Application the bank account details of the investor. All redemptions shall be credited to this bank account at all times.
 5. NDBWM shall have the sole discretion to reject any Application without above details.
 6. Each Application shall accompany the following documents
 - a. Individual/Joint Accounts – copy of NIC/Passport of each individual
 - b. Minor Account – Copy of Birth Certificate of Minor and NIC/Passport copy of the parent/legal guardian
 - c. Corporate/Institutional – Copy of the Business Registration Certificate, Articles of Association and Board Resolution

B. Fund Registration Application

Before investing into NDB Wealth Islamic Money Plus Fund all Investors shall register with the relevant Fund by completing a Fund Registration Application (Form C).

C. Subscription

Investors may apply for Units and make payment for Units in cash/cheque or through a banker's draft crossed "A/C Payee Only" or by Transfer of Funds made payable to following collection accounts of NDB Wealth Management Ltd or any other collection accounts assigned by NDBWM from time to time, which may be published in its website www.myeaglefunds.com. All cash deposits, cheque deposits or fund transfers to the Collection Accounts, the Account holder shall inform the bank to include the client account number and product code as the transaction reference [Eg. 1101101-01(client Account) + 28702 product code]

Account Name – NDB Wealth Management Limited

Bank Name	Collection Account No
Bank Of Ceylon	656
Commercial Bank of Ceylon	1030017137
NDB Bank	101000167232
Sampath Bank	0029 3002 6555
Nations Trust Bank	10060002131

Completed application along with the crossed cheques shall be sent to NDB Wealth Management Ltd., Ground Floor, NDB EDB Towers, 42, Navam Mawatha, Colombo 2.

NDBWM reserves the right to scrutinize, review and reject any application received on an ongoing basis, at its discretion, without assigning any reason, in cases where, according to the Manager, accepting the same would not be in the best interests of the Trust.

ALLOTMENT

If an application duly made at the office of NDB Wealth Management Ltd is accompanied by cash or bank draft, Units will be allotted on the day of receipt of the monies if it is a Subscription Day, if not, on the following Subscription Day. Allotments on all other applications will be made only after the monies are realised or the application is received at the office of NDB Wealth Management Ltd, whichever is later.

STATEMENT OF ACCOUNT

A Statement of Account for each Master Account will be dispatched to Account Holder/s or Account Holder/s will be given access through online access to information relating to the account reflecting deposits, withdrawal, balances or any other activity.

JOINT HOLDERS

In the event the Master Account has more than one registered investor the first-named investor shall receive the Statement of Account, all notices and correspondence with respect to the account, as well as the proceeds of any Withdrawal requests or other distributions.

The Investor must specify the 'mode of holding' in the application form as 'Jointly' or 'Anyone'. In the case of holding specified as 'Jointly', withdrawals would have to be signed by all joint holders. However, in cases of holding specified as 'Anyone', any one of the Unit holders will have the power / authority to make Withdrawal request, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Withdrawals will be paid to the first-named Unit holder. In the event the Master Account has more than one registered Unit holder and the mode of holding is not specified in the Application form, the default option would be considered to be 'Anyone'.

In case of death / insolvency of any one or more of the persons named in the Register of Account holders as the joint holders of any Master Account, the NDBWM shall not be bound to recognise any person/s other than the remaining Unit holders. In all such cases, the proceeds of the Withdrawals will be paid to the first-named of such remaining Unit holders.

PLEDGE OF INVESTMENTS

Investments in NDB Wealth Islamic Money Plus fund by any investor may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies, or any other body. A standard form for this purpose is available on request. The NDBWM shall mark a lien only upon receiving the duly completed form and documents as it may require. Disbursement of such

loans will be at the entire discretion of the bank / financial institution or any other body concerned and the NDBWM assumes no responsibility thereof.

The Pledgor will not be able to withdraw investments that are pledged until the entity to which the investments are pledged provides written authorisation to the NDBWM that the pledge / lien charge may be removed.

VALUATION OF UNITS

The assets of the Mutual Fund will be valued at the close of business on each Business Day (or Subscription Day). The Net Asset Value (NAV) per unit of a Mutual Fund will be ascertained by dividing the net assets of the respective fund by the number of Units outstanding under the fund on the valuation date. Valuation of units will be done on a cost plus accrued interest method.

Each mutual fund will value its investments according to the valuation norms included in the Trust Deed, Directives issued by the Securities & Exchange Commission of Sri Lanka and industry norms applied by the Unit Trust Association of Sri Lanka. The NDBWM will calculate and disclose the NAVs of the respective Funds in its official website of the fund www.myeaglefunds.com on a daily basis. A Business Day will be any day other than a day the Colombo Stock Exchange and/or the Central Bank of Sri Lanka is closed for dealings.

The price at which Units can be purchased, called the Offer Price or Subscription Price, as well as the price at which the Units can be redeemed, called the Redemption or Realisation Price, will be based on the daily valuation and will be computed in accordance with the principles set out in respective Trust Deeds. The Offer and Redemption Prices will be regularly published in leading newspapers, generally on a daily basis.

Money Market funds that invest only in short term liquid fixed income securities with a maturity period of less than 366 calendar days shall continue to be valued on a cost plus accrued interest method.

Government Securities shall be valued on a Mark to Market basis using the daily yield curve released by the Central Bank of Sri Lanka (CBSL) until maturity.

All unquoted fixed income securities shall be valued on a Mark to Market basis using the daily yield curve released by the CBSL until the maturity plus any risk premium attached to the instrument.

All quoted debt securities shall be valued at the last traded price. Where there is no trade for 90 calendar days it shall be valued on a Mark to Market basis using the daily yield curve released by the CBSL until the maturity plus any risk premium attached to the instrument.

The risk premium for valuation of unquoted and quoted debt securities shall continue to be calculated as the difference between the yield on the Corporate Debt and the yield on the Government Security of a similar maturity at the time of investing.

Repo Investments and Bank Deposits shall be valued at cost plus accrued interest basis

The Offer and Redemption Prices will be regularly published in leading newspapers, generally on a daily basis.

CUT-OFF TIMES - Issue of Units

(i) For valid application and money received before 9.30 a.m. on a Business Day for creation of units, where money can be formed part of the Deposited Property which the Unit Trust may invest and accrue any income to the Unit Trust, the issue price of a Unit shall be calculated by

(A) The Issue Price shall be the NAV of the Previous Business Day if there are no non-Business Day/s between the Previous Business Day and the Business Day in which the money is invested (Current Business Day)

(B) If there are any non-Business Day/s in between the last Business Day and the current Business Day, the Issue Price of a Unit shall be derived by adjusting the closing NAV of the previous Business Day by adding any accrued income and deducting any expenses accrued for the number of non-Business Day/s from the Previous Business Day to Current Business Day and dividing the Units in issue as at the Previous Business Day in order to safeguard the interests of the existing Unit Holders.

(ii) In respect of valid application and money received after 9.30 a.m. of a Business Day for creation of units where money cannot be formed part of the Deposited Property until the next Business Day and the Unit Trust cannot invest and accrue any income for the benefit of the Unit Trust the

(A) The Issue Price shall be the closing NAV of the Business Day if there are no non-Business Day/s between the Current Business Day and the next Business Day in which the money is invested.

(B) If there are any non-Business Day/s in between the current Business Day and the next Business Day, methodology specified under (i) A) shall be applied

CUT-OFF TIMES - Redemption of Units

- (i) In respect of valid applications received before 9.30 a.m. on a Business Day with the Trustee for redemption of units, where money cannot be formed part of the Deposited Property to invest and accrue any income or benefit to the Unit Trust,
- (A) The Redemption Price shall be the NAV of the Previous Business Day if there are no non-Business Day/s between the Previous Business Day and the Business Day in which the money is invested (Current Business Day)
- (B) If there are any non-Business Day/s in between the last Business Day and the current Business Day, the Redemption Price of a Unit shall be derived by adjusting the closing NAV of the previous Business Day by adding any accrued income and deducting any expenses accrued for the number of non-Business Day from the Previous Business Day to Current Business Day and dividing the Units in issue as at the Previous Business Day in order to safeguard the interests of the Unit Holder.
- (ii) In respect of valid applications received after 9.00 a.m. on a Business Day with the Trustee for redemption of units where money can be formed part of the Deposited Property until the next Business Day where the Unit Trust can invest and accrue any income for the benefit of the Unit Trust
- (A) the Redemption Price shall be the closing NAV of the Business Day if there are no non-Business Day/s between the Current Business Day and the next Business Day in which the money is invested.
- (B) If there are any non-Business Day/s in between the current Business Day and the next Business Day, methodology specified under (i) A) shall be applied In consultation with the Trustee, the Manager has the discretion to amend the above cutoff times from time to time.

REDEMPTION OF UNITS

Investors can withdraw their investments on any Business Day. The withdrawal/transfer request can be made on the pre-printed withdrawal slip, withdrawal instruction form or written request which should be submitted at / may be sent by mail to NDBWM or any designated bank or agent.

The withdrawal would be permitted to the extent of clear credit balance in the Master Account. The withdrawal request can be made by specifying the Rupee amount to be withdrawn. The maximum amount of withdrawal may be changed in future by the NDBWM.

RIGHT TO LIMIT REDEMPTIONS

The NDBWM may, in the general interest of the Unit holders of NDB Wealth Islamic Money Plus, keeping in view the unforeseen circumstances/unsure conditions, limit the total amount of withdrawal for any Business Day to 5% of the net value of the investment account. NDBWM shall reserve the right to limit withdrawals to be made by Unit holders based on the mutual fund invested.

SWITCHING

A Unit holder may instruct the NDBWM to switch his investments from any Fund, in which the investment is already made to another Fund under the management of the NDBWM.

A switch will be treated as a redemption and a new investment. For example, the Unit holder may instruct the NDBWM to switch his unit holdings in the NDB Wealth Islamic Money Plus to another Unit Trust Fund of the Manager. This will be treated as a redemption from the NDB Wealth Islamic Money Plus, and a new investment made in the Unit Trust Fund which the investment was transferred to.

NDBWM shall comply with the same upon deducting any switching fee, if applicable. However, the fee applicable on a switch between Funds may be waived off at the discretion of the NDBWM.

DIVIDENDS/DISTRIBUTIONS

All distributions shall be either paid out or re-invested in the Mutual Fund for which new units will be issued for the value of dividends distributed and will be at the discretion of NDBWM. If a dividend is distributed by NDBWM, the Unit holders may opt to have any declaration of dividends of NDB Wealth Islamic Money Plus to be re-invested in the same Fund by expressing the selection of this option in the application form. This can be revoked at any time thereafter, by informing the NDBWM in writing.

In the event of a dividend pay out

- (i) Dividend will be directly credited to the bank account of unit holder/s specified in the Application Form for Account opening
- (ii) In the case of a joint Account dividend will only be directly credited to the bank account of the first named unit holder specified in the Application for Account opening In the case of the value of the dividend is less than Rs. 1,000/- (NDBWM may increase or decrease this limit with the approval of the Trustee) the dividend will be re-invested in the same mutual fund and will not be paid out to the unit holder/s. Unit holders who wish to obtain money (for dividend value of less than Rs. 1,000/-) can redeem units in the respective fund (i.e. NDB Wealth Islamic Money Plus) and cash their dividends. Unit holder/s are not permitted to re-invest the dividend in another fund of myeaglefunds.

DIVIDENDS/DISTRIBUTIONS

All distributions shall be either paid out or re-invested in the Mutual Fund for which new units will be issued for the value of dividends distributed and will be at the discretion of NDBWM.

If a dividend is distributed by NDBWM, the Unit holders may opt to have any declaration of dividends of NDB Wealth Islamic Money Plus to be re-invested in the same Fund by expressing the selection of this option in the application form. This can be revoked at any time thereafter, by informing the NDBWM in writing.

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(i) Dividend will be directly credited to the bank account of unit holder/s specified in the Application Form for Account opening

(ii) In the case of a joint Account dividend will only be directly credited to the bank account of the first named unit holder specified in the Application for Account opening

In the case of the value of the dividend is less than Rs. 1,000/- (NDBWM may increase or decrease this limit with the approval of the Trustee) the dividend will be re-invested in the same mutual fund and will not be paid out to the unit holder/s. Unit holders who wish to obtain money (for dividend value of less than Rs. 1,000/-) can redeem units in the respective fund (i.e. NDB Wealth Islamic Money Plus) and cash their dividends. Unit holder/s are not permitted to re-invest the dividend in another fund of NDB Wealth Funds.

REPORTS & ACCOUNTS

Annual Reports and Financial Statements of the NDB Wealth Islamic Money Plus would be made available to unit holders as required under the applicable regulations and will be published in the official website of the fund www.myeaglefunds.com of NDBWM or any other website as designated by the NDBWM. Unit holders who wish to obtain a printed version of the Financial Statements could obtain a copy by making a written request to the Manager.

FEES AND CHARGES

NDBWM may recover any fees and charges payable by the Unit holder by debiting such charges to the respective Master Account.

MINIMUM NUMBER OF UNIT HOLDERS

As per the directive issued by the Securities and Exchange Commission of Sri Lanka on 24th September 2014 the fund is required to obtain a minimum of 50 unit holders during the IPO period for the fund to function. Any failure to meet the above threshold, the fund manager is compelled refund the monies collected at the close of the IPO period.

GENERAL INFORMATION

Right of Investors

- (a) To inspect the Trust Deed free of charge at the office of the Manager during office hours. Copies of the Trust Deed priced at Rs.2,500/- can be purchased from the Manager.
- (b) To redeem Units registered in their names.
- (c) To participate and vote at meetings of the Unitholders.
- (d) To transfer Units on the payment of the appropriate fee.

Charges and Fees Payable By the Funds

Details of other administrative and professional expenses payable by the fund are as follows:

- (a) The cost of dealing in the deposited property
- (b) Taxation and duties payable in respect of the deposited property or the issue of units
- (c) Any costs incurred in the preparation or modification of the Trust Deed
- (d) Any costs incurred in respect of meetings of unit holders
- (e) The fees of the Trustee
- (f) Any expenses or disbursements of the Trustee, which are authorized by the Trust Deed to be paid out of the deposited property
- (g) The audit fees of the auditor and any expenses of the auditor
- (h) licensing fees imposed by the Commission
- (i) All direct and indirect taxes imposed by the Government from time to time that are required to be charged to the deposited property
- (j) legal expenses incurred in safeguarding the deposited property
- (k) any other fee approved by the Commission and specified in the Trust Deed.
- (l) Fees to be paid to members of the SSB for initial review of documentation and discussions surrounding fund set up and launch, monthly retainer, meeting fee, travel and other expenses relation to holding meetings of SSB inclusive of accommodation and travelling for foreign scholars of the SSB

This document does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation and may be used only in connection with this offering of units to which it relates by distributors as contemplated herein.

"The Board of Directors of the Trustee hereby declare that it will carry out the transactions with the Management Company at arm's length basis and on terms which are best available for the fund, as well as act, at all times, in the best interests of the fund's unit holders and also that the requirements of the Guidelines for Trustees and Managing Companies of Unit Trust Funds issued by the Securities & Exchange Commission of Sri Lanka have been complied with. The Trustee further certify that it has read and agrees with the representation contained herein"

Signed : Director On behalf of the Board of Directors of the Trustee

"The Board of Directors of the Managing Company hereby declare that it will carry out the transactions with the Trustee at arm's length basis and on terms which are best available for the fund, as well as act, at all times, in the best interests of the fund's unit holders and also that the requirements of the Guidelines for Trustees and Managing Companies of Unit Trust Funds issued by the Securities & Exchange Commission of Sri Lanka have been complied with."

"This Explanatory Memorandum has been seen and approved by the Directors of the NDB Wealth Management Limited and they collectively and individually accept full responsibility for the accuracy of the information given and confirm that, after making all reasonable inquiries and to the best of their knowledge and belief, there are no other facts, the omission of which, would make any statements herein misleading"

Board of Directors of the Managing Company

IMPORTANT

Read and retain the document for further reference. If you are in any doubt about the contents of this Explanatory Memorandum you should consult your Fund Manager, or Financial Adviser.

CORPORATE INFORMATION

FUND MANAGER AND REGISTRAR

NDB Wealth Management Limited
42, Ground Floor, DHPL Building,
Nawam Mawatha, Colombo 2
Sri Lanka

TRUSTEE AND CUSTODIAN

Deutsche Bank AG Colombo Branch
86, Galle Road, Colombo 3
Sri Lanka

FUND AUDITORS

SJMS Associates
Chartered Accountants
2, Castle Lane,
Colombo 4, Sri Lanka

TAX ADVISORS OF THE FUND

SJMS Associates
Chartered Accountants
2, Castle Lane, Colombo 4, Sri
Lanka

Important

All inquiries about the NDB Wealth Investment Accounts should be directed to:

NDB Wealth Management Ltd
42, Ground Floor, DHPL Building,
Nawam Mawatha, Colombo 2
Sri Lanka

Website: www.ndb.itstime.lk
Email: info@ndbinvestors.com

Tel: +(94 11) 230-3232
Fax: +(94 11) 230-3237