

# NDB | WEALTH

COMPANY PROFILE

*!t's time*

“ Wealth, is the ability  
to really experience life. ”

Henry David Thoreau

# Welcome to NDB Wealth

Welcome to a world of financial management where growing your wealth with a team dedicated to providing you with world-class service, is only the icing on the cake!

WE ARE NDB WEALTH, a fully owned subsidiary of National Development Bank PLC and the largest private sector wealth management company in Sri Lanka with over 20 years experience and over LKR 100 billion in funds under management from over 5,000 clients including large, small, institutional and mass market.

NDB Wealth's broad product offering comprises three distinct services - Asset Management, Private Wealth Management and The Retail Wealth Management, branded "My Wealth", for starter investors.

Come talk to us if you are ready to take that first step towards the future of savings and investments.

**Invest in life. It's Time.**

Ready to  
invest in  
your wealth?

It's time

# Asset Management

## FOR INSTITUTIONS

Ideally suited for institutions looking at growing their organisations' investible assets. Experienced fund managers will structure a specific investment portfolio for you, considering your exact requirements and goals. Risk and return factors will be balanced accordingly. NDB Wealth is the choice of many institutions not only because of its expertise in managing funds but also due to a high level of compliance and risk management practices.

# Private Wealth Management

## FOR HIGH-NETWORTH INDIVIDUALS AND FAMILIES

An exclusive service that offers best-in-class, research driven Investment Management Service and an array of specially designed savings and investment products. A dedicated Relationship Manager, supported by a Fund Manager will help you choose exactly the right savings & investments to suit your needs, covering debt, equity and cash products. Your investments may be routed through your own custodian bank account or a mutual fund account opened with NDB Wealth Management. Ideally suitable for persons or families with investible assets of LKR 25 million or USD 250,000. You will also be provided with your own custodian bank account, if the investible assets are over LKR 150 million or USD 1 million.

# My Wealth Management

## FOR INDIVIDUALS, FAMILIES & CHILDREN

Our My Wealth Plans are designed to offer you the simplicity and convenience of a regular bank account, but with much higher returns. Pre-designed with the savings needs of Kids, Women, Families and Seniors in mind, these are your hard-working, secure, starter-accounts to help you get used to the revolutionary new world of Wealth Management. Open an account with just LKR 5,000.

Improve.  
Achieve.  
Grow.

It's time



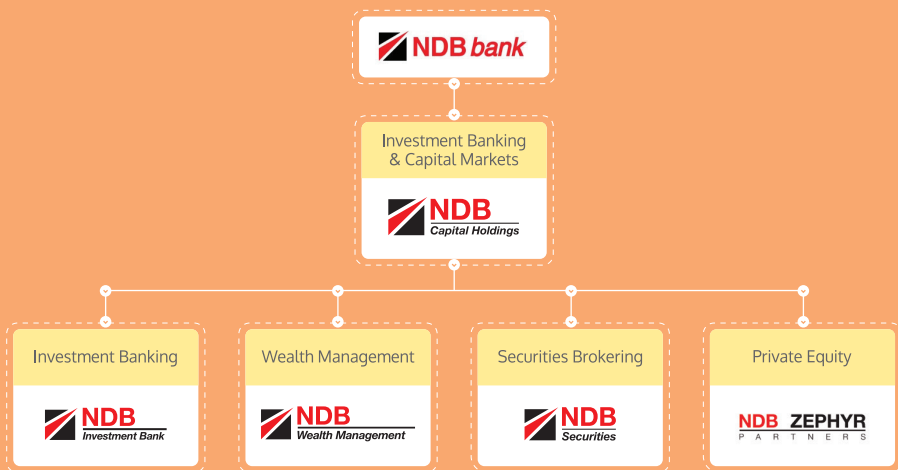
# About us

## NATIONAL DEVELOPMENT BANK PLC

National Development Bank PLC is independently owned and managed and is a true universal bank with operations in the South Asian Region. Over the past few years, the bank has established several strategic alliances with global and regional players such as DBS Bank, Singapore and AIA group. The Bank offers Capital Market related products and services through its subsidiary, NDB Capital Holdings Limited.

# NDB Capital Holdings Limited

NDB Capital Holdings Limited is a full service investment bank in Sri Lanka, and functions on all verticals of the capital and money market. As part of the Investment Banking and capital markets vertical of the National Development Bank PLC, NDB Wealth Management is ideally positioned to take advantage of significant group synergies. The formation of the representative companies are depicted below:



As Sri Lanka's largest private fund management company, NDB Wealth complements the operations of the group's other subsidiaries including NDB Investment Bank Limited, the leading investment bank in Sri Lanka and NDB Securities Limited. The three companies together with NDB Bank enables our clients to take advantage of significant benefits previously not available in the capital markets and banking industry of Sri Lanka.

Unfamiliar  
Territories  
are geniuses'  
playgrounds.

It's time  
You found yours.

Some paths,  
Are obstacles  
In themselves.

It's time  
You chose yours, wisely.

# Our team

## COMPLIANCE

- NDB Capital Group Compliance
- Investment Controller
- Internal Audits
- External Audits

## FUND ADMINISTRATION AND ACCOUNTING

- Operations
- Finance
- Fund Administration

## NDB WEALTH MANAGEMENT

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### Chief Executive Officer

- Relationship Managers
- Register
- Client Service

## RELATIONSHIP MANAGEMENT

- Fund Managers
- Analysts
- Traders

## INVESTMENT TEAM

# Investment Process at NDB Wealth Management

Since its inception, NDB Wealth has been successful in recruiting, training and motivating a team of professionals that have been highly successful in managing Institutional, Private Client and Mutual Fund portfolios. It uses state of the art technology to deliver superior investment research, as well as to manage and administer portfolios of both small and large institutional clients.

Our unique approach blends individual decision making with teamwork encouraging creative thinking and adding value to the decision making process, to ensure that investments are consistent with the objectives and limitations set by our clients for their portfolios. The team of investment professionals continuously monitors and evaluates the financial markets and is in constant touch with market players, enabling them to successfully take advantage of dynamic market conditions.

Our research driven and value oriented investment philosophy, together with a well structured investment process, are our core strengths which are unique to NDB Wealth.

We believe in investing in fundamentally sound stocks which we identify to be reasonably priced or underpriced, in which the management has a good track record in delivering performance. In the case of fixed income securities, we emphasize the need for capital preservation and we utilize an in-house credit evaluation matrix to comprehensively evaluate the associated credit risks of all investments made. Our unwavering belief in quality in-depth research is the foundation to uncover investments that have provided our valued clients above-average returns time and time again.

# Investment Decision Process at NDB Wealth



## RESEARCH

- Comprehensive macro-economic analysis.
- Fundamental research & analysis focused on individual companies.
- In depth credit analysis.
- Backed by regular research visits.



## REGULAR INVESTMENT MEETINGS

- Continuous discussion & commentary leading to high conviction recommendations.



## FAIR DECISION PROCESS WHERE ALL CLIENTS RECEIVE SIMILAR TREATMENT

- Asset allocation decision.
- Investment Decision.

It's time  
You found that door,

You've always  
neglected to  
knock on.



# COMPLIANCE PROCESS

## Risk Management and Mitigants

### REGULATORY FRAMEWORK

Compliance, ethics and integrity are an integral part of the culture within the NDB Group which has been embedded into the operations of all subsidiaries within the group including NDB Wealth. NDB Wealth is regulated by the Securities and Exchange Commission of Sri Lanka (SEC) under the Securities & Exchange Act, Unit Trust Code and Investment Manager Rules.

### COMPLIANCE and RISK MANAGEMENT

NDB Wealth adheres to a Compliance Charter implemented by the NDB Group which defines the governance process and the compliance management of the company.

Our sound risk management process proactively identifies risks and maps out strategies for mitigation, monitoring and reporting. To ensure the checks and balances are optimally executed, the risk appetite of the company is clearly defined in an investment policy document and approved by the Board. Regular Audit, Risk and Compliance processes help determine the risk exposures, mandate violations etc.

Our compliance function is independent from the operations and investment functions and reports to the NDB Capital Holdings Head of Compliance, NDB Bank Compliance Division, NDB Bank Risk Division and NDB Bank Internal Audit Division.

# AUDIT

Internal processes and controls of the company are audited by the NDB Bank Internal Audit division and reported to the Audit, Risk and Compliance Committee of the NDB Capital Limited Board. All unit trusts or mutual funds managed by the company are subjected to audits conducted by the external independent auditors of each unit trust fund appointed by the trustee.

# Come, Talk to us. Invest in life. It's time



## Drop by at:

NDB Wealth Management Ltd.  
NDB Capital Building, Level G, No. 135, Bauddhaloka Mawatha,  
Colombo 04, Sri Lanka.

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## Talk to someone on:

+94 11 230 32 32

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## Send Fax:

+94 11 230 32 37

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## Write to us @:

[contact@ndbinvestors.com](mailto:contact@ndbinvestors.com)

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## Look us up on:

[www.ndbwealth.com](http://www.ndbwealth.com)



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