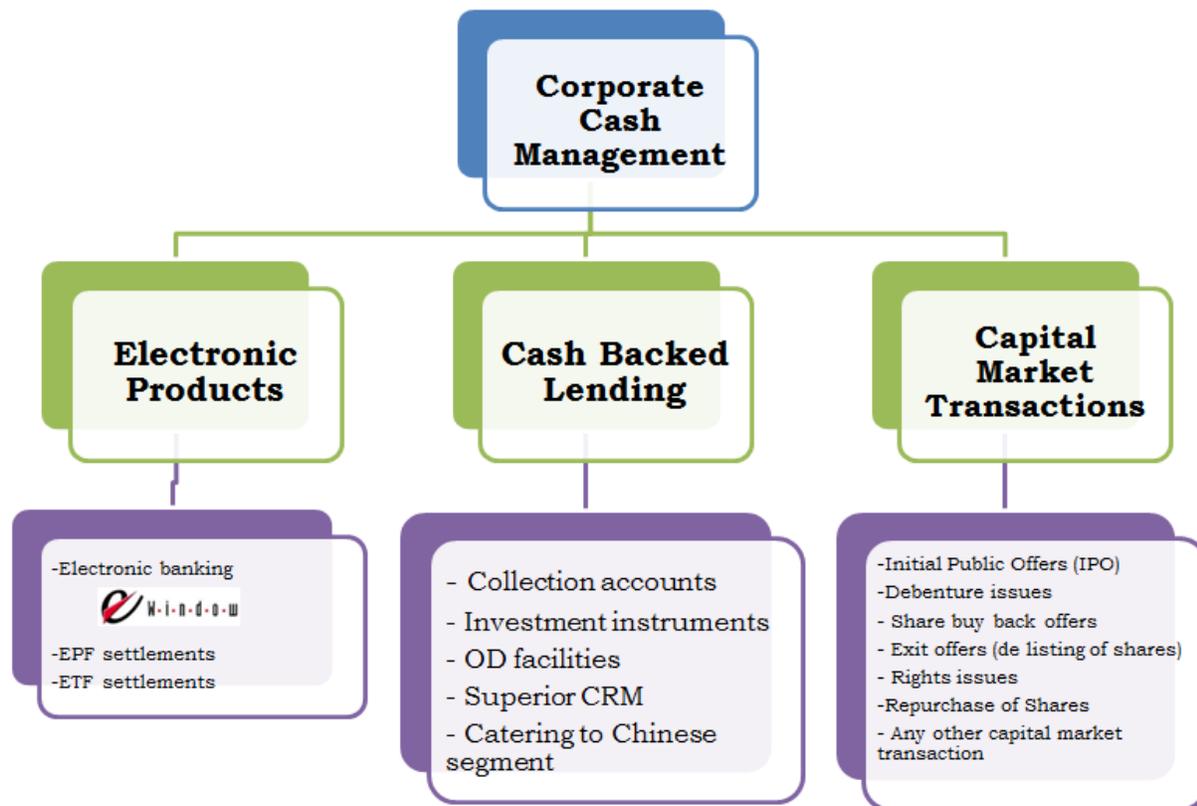


NDB's Cash Management to Provide Quality Services



NDB has always been a well-placed trusted adviser who understands and assists the financial challenges of their customers. The Bank's Cash Management Unit covers the banking business transactions of Corporates and SMEs while the electronic channels offer convenience to carry out an array of financial transactions on a single platform demonstrating the above.

NDB's Cash Management Unit caters to financial and institutional relationships, managing of corporate investment portfolios and payments, collection and payments of Capital Market transactions and the Chinese Desk which is a unique feature that caters specifically to the Chinese Business Community since the year 2014.

With the significant evolution in technology, digitalization has become a primary channel for the majority of industries including the banking and finance sector. Taking into consideration the need for such industries to save more time and become cost efficient, NDB has taken steps to continuously offer its customers a single-window access to cash and trade transaction processing and account information via its electronic platform 'eWindow.'

This distinctive service has a user friendly web based system that is securely accessible from any part of the world. Accordingly, eWindow can handle bulk payments including cheques and salaries simply by uploading via the integration of an ERP system. This Banking Platform has superior and secured features designed to protect both the client and the bank by having authenticated firewalls and security certificates. Furthermore, eWindow enable customers to manage cash, liquidity and trade finance activities in a convenient and secured environment. We proudly state that we have been offering corporate online payments and Trade Finance option via eWindow for the last 12 years.

In addition to Electronic Banking, NDB also offers its customers EPF real time settlement and ETF online settlements via a web based system.

NDB will continue to keep pace with the technological transformations through such methods.

During the year 2017, Cash Management Unit of the Bank, was presented with various accolades. The China Desk of Cash Management unit was crowned 'Best Overall Local Bank in South Asia for BRI (Belt & Road Initiative)' at the Asiamoney New Silk Road Finance Awards ceremony held in Beijing China in September 2017. The bank also won an award at Asian Banking & Finance Wholesale Banking Awards 2017 for 'Cash Management Bank of the Year' for the second consecutive year further impressing the Bank's propensity.

NDB remains dedicated to bringing its customers one step closer to accomplishing their life long ambitions through the range of services that are accessible through its growing branch network. Further details on NDB's many products and services can be obtained from its 24 hour Call Centre, by dialing 011 2 448 888, Cash Management on 0112448888 Ext 3397/3396 or by visiting NDB's website on www.ndbbank.com