

**Message from Vice Chairman  
Mr. D M Gunasekara**

It is with a deep sense of appreciation that I share this message on the recognition accorded to Bank of Ceylon (BOC) with my election as Vice Chairman of the Asia-Pacific Rural and Agricultural Credit Association (APRACA) for the two-year tenure 2017-2019. I wish to place on record my gratitude to the member institutions of the General Assembly of APRACA for having decided on Bank of Ceylon as their institution of choice for this post.

APRACA's objectives are very much in harmony with the national policies of Sri Lanka. Poverty alleviation, financial Inclusion and dissemination of entrepreneurial knowledge at grass roots level are considered as vital components of Sri Lanka's overall strategy for economic and social development. Financial exclusion is considered as an impediment to the sustainability of a steady growth rate economically and to the achievement of social stability.

As a state-owned bank and as Sri Lanka's largest commercial bank, BOC plays a significant role as a catalyst in economic development and in the implementation of government policies with regard to economic development. Apart from commercial banking, this role of being a catalyst involves a commitment to development banking involving both agricultural and rural credit, facilitating access to financial services and dissemination of entrepreneurial knowledge. As such BOC's involvement with APRACA, which provides an effective platform for sharing knowledge and ideas, has resulted in an enhancement of Bank of Ceylon's ability to contribute more fruitfully to the formulation of policies and strategies, and to experiment more confidently with different banking modalities. The insight obtained through these exchanges of information have also led to a significant improvement in the design of credit products and schemes and in effectiveness and efficiency in implementing such schemes.

Bank of Ceylon's entry into agricultural and rural credit date back to the early 1970s when, in a major shift in policy, it undertook a major role in implementing the state Agricultural Productivity Law No 2 of 1972 by opening a special type of branch called Agricultural Service Centre Branch. A recent initiative aimed at financial inclusion is named "Samata Ginumak" which translates into English as "an account for everyone".

Since its inception APRACA has succeeded in providing the required platform for sharing views, knowledge and experience among its member institutions in the Asia-Pacific region. Apart from promoting agricultural and rural credit, improving the effectiveness and efficiency of such credit and improving access to financial services, APRACA –provided knowledge has helped member institutions like Bank of Ceylon strengthen the case for such credit and financial inclusion at national policy-formulating forums in their respective countries. APRACA is a member-driven institution, and as such, I agree with the view expressed by my predecessor in office, Mr Shiba Raj Shrestha

of Nepal Rastra Bank that APRACA'S future depends on largely on its member institutions and their active participation in its activities.

As a closing note I look forward to working with the APRACA Secretariat, member institutions and partners continuing to work towards achieving the objectives of APRACA and would like to state my appreciation of all APRACA members and partners for their continued support to the Association.

29<sup>th</sup> November 2016.

**ITINERARY for Mr. D M GUNASEKARA - CEO, BANK OF CEYLON  
APRACA**

**8<sup>TH</sup> November to 12<sup>th</sup> November 2016 - at NEPAL, KATHMANDU**

<b>DATE</b>	<b>TIME</b>	<b>PARTICULARS</b>	<b>CONTACT / VENUE DETAILS</b>
7 Novemb er	12.15 Mid Night	Departure from <b>COLOMBO BIA - Flt. No. MH 178</b>	Arrival Kuala Lumpur at 06.25 a.m. on 8 November
8 Novemb er	08.55 a.m.	Departure from KUALA LUMPUR <b>FLT. NO. MH 170</b>	Arrival Kathmandu at 11. 20 a.m.
		Check in at Hotel	HOTEL YAK & YETI Durb ar Marg , Kathmandu,Nepal.  Contact person: Mr. Shital Baniya, Snr. Sales Manager  Mob: +977 9841683946 +977 9801047503 Tel: +977 1 4248999

9 Novemb er Day 1	08.00 09.00	- Registration and Breakfast	HOTEL YAK & YETI
	09.00 05.30	- REGIONAL FORUM on Emerging Opportunities and Challenges of Financial Inclusion in Asia-Pacific Region	HOTEL YAK & YETI
10 Novemb er Day 2	08.30 05.30	- 67 <sup>th</sup>	HOTEL YAK & YETI
	02.30 05.30	- 20 <sup>th</sup>	HOTEL YAK & YETI
11 Novemb er Day 3	08.00 05.00	- FIELD TRIP	KATHMANDU VALLEY
12 Novemb er	12.20 Noon	DEPARTURE FROM KATHMANDU FLT NO. MH 171	Arrival Kuala Lumpur 07.20 p.m.
	10.10 p.m.	Departure from Kuala Lumpur FLT NO. MH 179	Arrival COLOMBO 11.15 p.m.



**General Manager's Department**

**29<sup>th</sup> Floor, Head Office, No.1, Bank of Ceylon Mawatha, Colombo 1, Sri Lanka**

12<sup>th</sup> August 2016

The Deputy General Manager  
(Human Resources)

Dear Sir.

**67<sup>th</sup> APRACA EXCOM and 20<sup>th</sup> APRACA General Assembly**

Please find attached herewith mail received from APRACA Secretariat dated 9<sup>th</sup> August 2016 regarding the above subject.

The final date for the above two meetings to be held in Nepal has been fixed for 9 – 11 November 2016 as per the above letter.

As requested by the General Manager, please obtain necessary approvals for the General Manager's travel to Nepal to attend the above meetings.

Thank you.

Yours faithfully,

MRN Rohana Kumara  
Personal Assistant to the  
General Manager

10<sup>th</sup> March 2016

Mr. Chamnong Siriwongyotha  
Secretary General  
APRACA Secretariat  
Room A 303  
469, Nakhonsawan Rd, Dusit,  
Bangkok 10300  
THAILAND.

Dear Mr. Siriwongyotha,

**Vice-Chairmanship of APRACA**

I write to thank you for your e-mail regarding the above subject.

It is with great pleasure I wish to inform that I would like to accept your kind invitation to apply for the post of Vice-Chairman of APRACA to represent my country Sri Lanka.

It will be a great opportunity to serve this Association in promoting co-operation and facilitating mutual exchange of information and expertise in the field of rural finance with the goal to alleviate poverty in the Asia Pacific region.

I look forward to working in cordial relationship with the Chairman and the EXCOM Members for the benefit of all our member institutions.

With warm regards,

Sincerely,

D M Gunasekara  
General Manager/CEO

19<sup>th</sup> October 2015

Dr. Morteza Shahidzade  
Chairman and CEO  
Bank Keshavarzi (Agriculture Bank of Iran)  
No.129, Patrice Lumumba St., Jalal-al Ahmad Exp.Way  
Tehran 14454,  
I.R. IRAN

Dear Dr. Shahidzade,

It is with great pleasure I wish to thank you for hosting the 66<sup>th</sup> Executive Committee Meeting of Asia-Pacific Rural & Agricultural Credit Association (APRACA) and the International Forum in the Bank Keshavarzi Training and Recreational Centre in Babolsar and also giving us an opportunity to have visited Iran, your beautiful country.

I would like to appreciate your warm friendship and hospitality extended to all the participants. It was also a great pleasure to have met all of the member countries once again. The opportunity to

interact and discuss with the other delegates on our common issues at the meeting and the forum was wonderful. The tremendous well planned efforts of the organizing committee and your bank staff was flawless. They have looked into everything for our comfortable stay. I also enjoyed the cultural tour to the fair in Babolsar to see the hand crafts of rural women and paintings of the new generation.

I also take this opportunity to congratulate Mr. Sur Chowdhury, Chairman APRACA and Mr. Chamnong Siriwongyotha, Secretary General APRACA for the successful conclusion of the 66<sup>th</sup> EXCOM and all the delegates who contributed to achieve this success.

With warm regards,

**D M Gunasekara**  
**General Manager/CEO**

Cc: 1. Mr. Sur Chowdhury, Chairman APRACA  
2. Mr. Chamnong Siriwongyotha, Secretary General APRACA



**General Manager's Department**  
29<sup>th</sup> Floor, Head Office, No.1, Bank of Ceylon Mawatha, Colombo 1, Sri Lanka

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21<sup>st</sup> November 2016

Deputy General Manager  
(Human Resources)

**The 67<sup>th</sup> Executive Committee Meeting and 20<sup>th</sup> APRACA General Assembly  
8<sup>th</sup> to 12<sup>th</sup> November 2016 in Nepal**

Reference your letter dated 4<sup>th</sup> November 2016 on the above subject.

I visited Kathmandu - Nepal during the period 8<sup>th</sup> to 12<sup>th</sup> November 2016 and participated in the following important events of APRACA hosted by APRACA and Nepal Rastra Bank.

- The 67<sup>th</sup> EXCOM Meeting of APRACA
- The 20<sup>th</sup> APRACA General Assembly
- The Regional Forum on “Emerging Opportunities and Challenges of Financial inclusion in Asia-Pacific Region”
- Field Trip to Bhaktapur Durbar Square and Dhulikhel

At the EXCOM Meeting I was elected as the Vice-Chairman of APRACA for the next biennium 2017-2018.

The allowances received by me for the above visit was fully disbursed on account of registration fee, visa fee, incidental and internal traveling expenses.

**D M Gunasekara**  
**General Manager**

Cc:

The Asst. General Manager (Training & Development)  
Training Department

31st August, 2015

The Visa Officer  
Embassy of Iran in Colombo  
No. 5, Independence Avenue  
Colombo 07.

Dear Sir,

**VISA REFERENCE NO: 1197856**  
**D M Gunasekara – Passport No. N 2243467**  
**Application for Visa to visit Iran during the month of October 2015**

This has reference to the subject matter.

As the Chief Executive Officer of Bank of Ceylon, and as a Committee Member of Asia-Pacific Rural and Agricultural Credit Association (APRACA), I have been invited to attend the 66th Executive Committee meeting and the International Forum on Formulation of Women Financial Empowerment and Development Framework towards Sustainable Development in Asia-Pacific, to be held in Babolsar - Iran from 7<sup>th</sup> to 10<sup>th</sup> October 2015.

The host organization will be Bank Keshavarzi (Agriculture Bank of Iran). The Visa Reference No. received from the Bank for this purpose is : No. 1197856.

The completed Visa Application Form, the formal invitation letter and other required documents are attached to facilitate the issue of the visa to travel to I.R.Iran.

I shall be pleased if you could issue the required visa to enable me to travel to I.R. Iran to attend the above meetings.

Thanking you,

Yours faithfully,

**D M Gunasekara**  
GENERAL MANAGER/  
CHIEF EXECUTIVE OFFICER

Contact person at Teheran	Tel (+98) 9122582077 – Mr. Sha’banzad of Bank Keshavarzi
Contact person of APRACA	Tel (662) 280-0195, 282-1365 Ms. Thanawan Ampaipanvijit (Administrative Officer)
Meeting place at Teheran Airport	Lounges A and B (sites of convertor belts)  After picking up the luggage to stay there, until you are picked up by the liaison officer
Dos and Donts	<ul style="list-style-type: none"><li>• No credit card – <u>Only cash</u></li><li>• <u>Dress Code</u> – Business attire for events Smart casual for other events</li><li>• Proper clothing for rainy weather (there may be some showers and slight rain)</li></ul>
Health Insurance	Sri Lanka Insurance GLOBE TROTTER Policy No.GGTI 150101001488



31<sup>st</sup> August, 2015

The Visa Officer  
Embassy of Iran in Colombo  
No. 5, Independence Avenue  
Colombo 07.

Dear Sir,

**D M Gunasekara – Passport No. N 2243467 – Visa Reference No. 1197856**  
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As the Chief Executive Officer of Bank of Ceylon, and as a Committee Member of Asia-Pacific Rural and Agricultural Credit Association (APRACA), I have been invited to attend the 66th Executive Committee meeting and the International Forum on Formulation of Women Financial Empowerment and Development Framework towards Sustainable Development in Asia-Pacific, to be held in Babolsar - Iran from 7<sup>th</sup> to 10<sup>th</sup> October 2015. This event is being hosted by the Agriculture Bank of Iran.

I hereby authorize Mrs. P N Rajudeen, Holder of NiC No. 576430280V, Secretary to the CEO to handle my visa matters.

I shall be pleased if you could issue the required visa to enable me to travel to I.R. Iran to attend the above meetings.

Thanking you,

Yours faithfully,

**D M Gunasekara**  
GENERAL MANAGER/  
CHIEF EXECUTIVE OFFICER

**Encl.**



**General Manager's Department**  
29<sup>th</sup> Floor, Head Office

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14<sup>th</sup> September 2015

Asst. General Manager  
(Training & Development)

**66<sup>th</sup> Executive Committee Meeting of Asia-Pacific Rural & Agricultural  
Credit Association (APRACA) – Babolsar – I.R. Iran – 7<sup>th</sup> to 10<sup>th</sup> October 2015**

With regard to the above visit I have obtained the necessary visa and as requested a copy of the visa is enclosed.

I also forward herewith a copy of the bank slip of MCB Bank Ltd. for Rs.5,400/- paid on account of the visa fee.

Shall thank you to reimburse this amount to the credit of my C/A No. 1430605 at Personal Branch

D M Gunasekara  
GENERAL MANAGER

Encl. 2

**MR. D.M. GUNASEKARA – Official visits overseas on behalf of Bank of Ceylon**

<b>Name of PROGRAMME</b>	<b>Host INSTITUTE</b>	<b>COUNTRY</b>	<b>Period of stay</b>	<b>YEAR</b>
Winning the Talent Wars		Kuala-Lumpur, Malaysia	19-20 May	2011
International Study Visit Programme: on Financing Rural Business Development, Wellington & Christchurch with Lincoln University.	APRACA CENTRAB	New Zealand	5 - 9 September	2011
The Prog. on Corporate Mgmnt.for Sri Lanka (LKCM2) AOTS		Japan	12-23 March	2012
Advanced Mgmnt. Programme		Philadelphia, USA	30 Sept-2 Nov.	2012
Investor Meetings	Central Bank of Sri Lanka (CBSL)	Oman, Abu Dhabi	17 to 21 Feb	2013
EX COM Meeting	APRACA CENTRAB	Bangkok	25 Feb to 1st Mar	2013
Official Visit to Chennai Branch, India	BoC Chennai Branch, India	India	22nd to 26th June	2013
Official Visit to United Kingdom	BoC (UK) Ltd.	United Kingdom	25th to 31st July	2013
Official Meetings in People's Republic of China	CBSL Central Bank of Sri Lanka (CBSL)	China	10th to 15 Sept.	2013
63rd EXCOM of APRACA and 4th World Congress on Rural and Agri Finance	APRACA CENTRAB	France	26th to 28th Sept.	2013
64th EXCOM of APRACA	APRACA CENTRAB	Bangladesh	16th May to 22nd May	2014

20<sup>th</sup> October, 2016

Mr. Ravindra Hewavitharana  
Secretary to the Ministry  
Ministry of Public Enterprise Development  
World Trade Centre  
West Tower – Level 13  
Colombo 01.

Dear Sir,

**The 20<sup>th</sup> APRACA General Assembly, 67<sup>th</sup> Executive Committee Meeting and Regional Forum on “Emerging Opportunities and Challenges of Financial inclusion in Asia-Pacific Region – 9<sup>th</sup> to 11<sup>th</sup> November 2016 in Kathmandu, Nepal**

As the Chief Executive Officer of Bank of Ceylon, and as a Committee Member of Asia-Pacific Rural and Agricultural Credit Association (APRACA), I have been invited to attend the above meetings and participate in the Regional Forum in Kathmandu, Nepal from 9<sup>th</sup> to 11<sup>th</sup> November 2016. These events will be hosted by the Nepal Rastra Bank.

The approval of the Board of Directors have been obtained for the General Manager to participate in the above events and also approval has been sought from the Hon. Minister of Public Enterprise Development for the General Manager to be out of the island during the above period in this regard.

Mr. K B S Bandara, Deputy General Manager (Sales and Channel Management) will act for the General Manager during his absence.

Thanking you,

Yours faithfully,

D M Gunasekara  
**GENERAL MANAGER**



**General Manager's Department**  
29<sup>th</sup> Floor, Head Office

17<sup>TH</sup> June 2014

Deputy General Manager  
(Human Resources)

**Participation in the 64<sup>th</sup> EXCOM Meeting of Asia-Pacific Rural and Agricultural Credit Association (APRACA) in Dhaka, Bangladesh – 16<sup>th</sup> to 22<sup>nd</sup> May 2014**

Reference letter dated 8<sup>th</sup> May 2014 sent by Asst. General Manager (Training & Development) on the above subject.

I visited Dhaka Bangladesh during the period 16<sup>th</sup> to 22<sup>nd</sup> May 2014 and participated in the following important events of APRACA hosted by the Bangladesh Bank:

- Grand Opening and 19<sup>th</sup> APRACA General Assembly
- 64<sup>th</sup> EXCOM Meeting of APRACA
- Regional Policy Forum on Risk Management for Smallholder Farmers and Communities
- Bangladesh Rural and Agricultural Projects Field visitation

The allowances received by me for the above purpose was utilized as follows and the cash deposit slips for refund of US\$.304/- being the balance is enclosed.

<u>RECEIPTS</u>	US\$	<u>EXPENDITURE</u>	US\$
Registration Fee	250	Registration Fee	250
Accommodation / Subsistence / Incidental Expenses and Internal Traveling	2,478	Accommodation/ subsistence and Internal Traveling	2,174
		Refund (Deposit Slips attached)	304
<b>TOTAL</b>	<b>2728</b>	<b>TOTAL</b>	<b>2728</b>

**D M Gunasekara**  
GENERAL MANAGER

Cc:

The Asst. General Manager (Training & Development)

**Encl.**

**By EMAIL**

Mr. Chamnong Siriwongyotha  
Secretary General  
APRACA

Dear Mr. Siriwongyotha,

It is my pleasure to warmly welcome you as the new Secretary General of APRACA.

Please accept my warm best wishes on your new appointment and we look forward to working with you in cordial relationship for the benefit of both our two institutions.

I wish you well and every success in your endeavours.

Regards,

D M Gunasekara  
GENERAL MANAGER

## RESUME

### Dassanayaka Mudiyanseelage Gunasekara (Mr.)

Mr. Gunasekera the General Manager/Chief Executive Officer of Bank of Ceylon is a career banker with diversified banking experience both within and outside Sri Lanka and has extensive knowledge in all aspects of credit management and administration. Having commenced the banking career in retail banking, overall he counts 31 years of experience in Corporate and Offshore Banking, Sales and Channel Management and international banking operations for holding key corporate management positions prior to being appointed as the Chief Executive Officer of the largest commercial bank in Sri Lanka.

He holds many positions on several boards of the bank's subsidiaries and associate companies and as a Committee Member of APRACA. He is also an Associate Member of the Institute of Bankers of Sri Lanka and a Member of the Association of Professional Bankers.

He has successfully completed the programme on Corporate Management for Sri Lanka (LKCM2 AOTS) in Japan an Advanced Management Programme conducted by the Wharton University of Pennsylvania, USA. Mr. Gunasekara graduated from the University of Colombo, Sri Lanka, with a Special Degree in Public Finance & Taxation in 1981.

8<sup>th</sup> October 2015