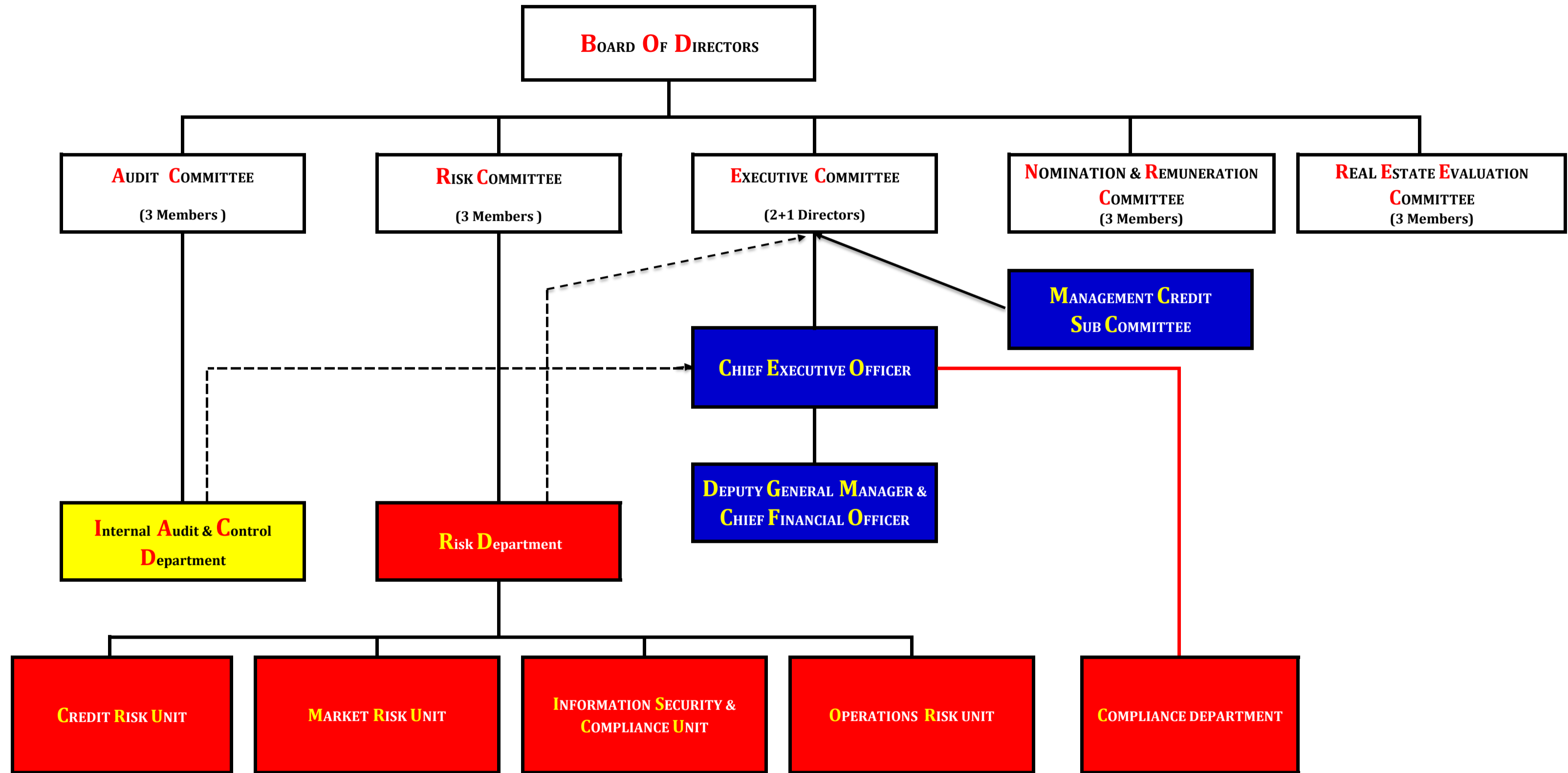


# NBQ ORGANIZATION CHART 2022



**NOTES:**

*IN ADDITION TO THE ABOVE MENTIONED PERMANENT BOARD COMMITTEES OTHER COMMITTEES MAY BE FORMED FROM TIME TO TIME.*

- RED** : RISK UNITS
- BLUE** : ADMINISTRATIVE AND BUSINESS UNITS/ ADHERENCE TO LAID DOWN POLICIES AND PROCEDURES
- YELLOW** : BANK WIDE AUDIT
- : DIRECT REPORTING LINE AUTHORITY
- - - -** : ADMINISTRATIVE AND RECTIFICATION

SENIOR  
MANAGEMENT

MIDDLE  
MANAGEMENT  
&  
PROCESSES

**CHIEF EXECUTIVE OFFICER**  
Adnan Al Awadhi

**ASSISTANT GENERAL  
MANAGER (AGM)**  
Mike Tufail

**DEPUTY GENERAL  
MANAGER & CHIEF  
FINANCIAL OFFICER  
(DGM CFO)**  
Konattu Pradeep

**RETAIL BANKING**  
Mohammed Ziad

**GENERAL SERVICES  
UNIT**  
Hessa Sebil

**WHOLESALE BANKING**  
Yousuf Alremeithi

**TREASURY AND  
INSTITUTIONAL  
BANKING**  
Vikrant Gupta

**COMPLIANCE  
DEPARTMENT**  
Adnan Sajwani

**LEGAL DEPARTMENT**  
Ahmed Al Mulla

**CREDIT APPROVAL  
DEPARTMENT**  
Thangaraju Arumugam

**HUMAN RESOURCES  
&  
EMIRATIZATION**  
Wafa Nasser

Retail Segment  
Branches Management

General Services Unit  
Real Estate Management  
Maintenance Management

Wholesale Segment  
Relationship Management

Investment Segment  
Treasury Front Office  
International Banking  
Syndication

Antimoney Laundering  
Regulatory Compliance  
Quality Assurance

Legal Department Management  
Litigation Cases Management  
Legal Advisory

Credit Approvals

Salary Processing  
Emiratization  
Training  
Recruitment Section

**FINANCE  
DEPARTMENT**  
Malith Jayawardena

**INFORMATION  
TECHNOLOGY**  
Jayamohan Damodaran

**OPERATIONS-  
CENTRAL PROCESSING  
UNIT**  
Raihana Abdularim

**CREDIT  
ADMINISTRATION  
UNIT**  
Noora Adam

**TRADE FINANCE**  
Sandeep Kakhare

**TREASURY BACK  
OFFICE**  
Lashan Egalahewa

CB Regulatory  
Payments & Purchases  
Insurance Handling  
MIS & Financial Reporting  
VAT Reporting

Infrastructure  
Database Administration  
System Administration  
Help Desk & End of Day  
IT Related Projects

Account Opening  
Centralized Clearing  
Centralized Storage Unit  
Card Centre  
Call Centre  
WPS  
LG

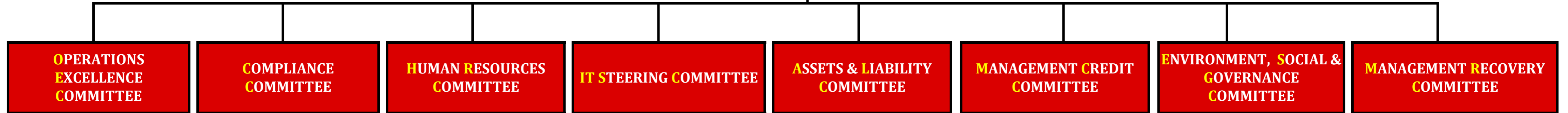
Credit Administration

Letters of Credit  
Commercial Guarantees  
Other Non Fund Based  
Trade Finance Desk

Treasury Back Office

## MANAGEMENT COMMITTEES

**CHIEF EXECUTIVE OFFICER**



MEMBERS

| MEMBERS | OPERATIONS EXCELLENCE COMMITTEE | COMPLIANCE COMMITTEE      | HUMAN RESOURCES COMMITTEE | IT STEERING COMMITTEE      | ASSETS & LIABILITY COMMITTEE | MANAGEMENT CREDIT COMMITTEE | ENVIRONMENT, SOCIAL & GOVERNANCE COMMITTEE | MANAGEMENT RECOVERY COMMITTEE           |
|---------|---------------------------------|---------------------------|---------------------------|----------------------------|------------------------------|-----------------------------|--|---|
|         | CEO                             | CEO                       | CEO                       | CEO                        | CEO                          | CEO                         | DGM CFO                                    | <b>For Recovery</b>                     |
|         | DGM CFO                         | DGM CFO                   | DGM CFO                   | DGM CFO                    | DGM CFO                      | Head of Risk                | Risk Representative                        | CEO                                     |
|         | Head of Risk (On invite)        | Head of Risk              | HRE Manager & Officials   | AGM                        | Head of Risk                 | Credit Approvals Team       | Audit Representative                       | Head of Risk                            |
|         | Senior Manager OR               | Head of Compliance        | Senior Manager L & D      | Assistant CIO              | Acting Head of Treasury      | Segment Officials (Invite)  | Legal Representative                       | Acting Head of Legal                    |
|         | Assistant Manager OR            | Head of Audit (On invite) |                           | Senior Manager - IT        | Manager - Finance            |                             | GSU Representative                         | Manager CRD                             |
|         | Support Services (Invite)       |                           |                           | Manager - ISC              |                              |                             | HRE Representative                         | Assistant Manager Remedial              |
|         |                                 |                           |                           | Manager - Special Projects |                              |                             | Marcom Representative                      | <b>For Prevention of Slippage</b>       |
|         |                                 |                           |                           |                            |                              |                             |  | CEO                                     |
|         |                                 |                           |                           |                            |                              |                             |  | Head of Risk                            |
|         |                                 |                           |                           |                            |                              |                             |  | Senior Manager CAD                      |
|         |                                 |                           |                           |                            |                              |                             |  | Acting Head Wholesale Banking (Invitee) |
|         |                                 |                           |                           |                            |                              |                             |  | Manager CRD                             |
|         |                                 |                           |                           |                            |                              |                             |  | Assistant Manager RCU                   |

| BUSINESS | OPERATIONS EXCELLENCE COMMITTEE | COMPLIANCE COMMITTEE   | HUMAN RESOURCES COMMITTEE | IT STEERING COMMITTEE | ASSETS & LIABILITY COMMITTEE | MANAGEMENT CREDIT COMMITTEE              | ENVIRONMENT, SOCIAL & GOVERNANCE COMMITTEE                           | MANAGEMENT RECOVERY COMMITTEE                                       |
|----------|---------------------------------|------------------------|---------------------------|-----------------------|------------------------------|--|--|---|
|          | Improving service               | Compliance issues      | Human Resources matters   | Discussion on project | Asset Liability Management   | Prospective customer check               | Organisation requirements on the ESG                                 | Put more focus on recoveries  |
|          | Suggestions handling            | Regulatory Compliance  | Recruitment plans         | Digitisation plans    | Structural Liquidity matters | Credit exceptions & deviation approval   | Compliance with best industry practices on ESG                       | Optimise the recoveries Operations on NPA                           |
|          | Customer complaints             | Central Bank circulars | HR policies and updates   | IT related issues     | Contingency plans            | WBD Customer retention                   | Regulatory and best standards as per the vision and Global practices | Prevent further slippage of performing assets portfolio of the Bank |
|          | Support to business             | AML / KYC matters      | Other HR related issues   | Automation plans      | Other strategic issues       | Asset Classification & litigation action | Gaps analysis and implementation                                     |   |
|          | Automation plans                |                        | NRC Submissions           | Other IT businesses   | Investment proposals         | Approval of Credit operating procedures  | Awareness creation with clearly defined roles                        |   |