



**Nations Building
Society Limited**

Close to your heart



BUILDING A BETTER FUTURE

Empowering communities
to invest in their future



NBSL

Redefining innovation... Steering towards a new destination...

Staying committed to redefine the landscape of building societies in Sri Lanka. we aim to not just popularize a novel concept but to make it a cornerstone for economic and social development across the nation. At NBSL, "Building Your Future" isn't just a slogan; it's our mission. We're dedicated to guiding you towards achieving your financial aspirations and securing your dream home. With a suite of tailored financial products and exceptional customer service, we're here to support your journey every step of the way.





OUR TASK

With over three decades of experience, expertise and know-how related to housing matters, the team NBSL is well versed today with facilitating all the necessary requirements to make the dreams of more complete abodes a reality

OUR JOURNEY

The journey started many years ago with the establishment of NBSL under the National Housing Act obtaining the one and only exclusive license in Sri Lanka under housing affairs.

FOR WHOM

The tailor-made services are catered to those who desire to obtain comprehensive guidance and support in housing and related areas.

BOARD OF DIRECTORS



Danushka Udugama
CEO

Danushka spearheads Future Life Holdings with over 22 years of experience, growing some of Sri Lanka's biggest corporations in the microfinance & finance sectors. Having completed his MBA at Cardiff Metropolitan University in the UK, Danushka has vast retail expertise and has quickly made his way to the top.

Sanjaya has 22 years of experience in the finance industry, frontlining the operations of many organizations over the years. Having qualifications in AAT and an Advanced Diploma in Business Management, Sanjaya's proven methods ensure everything runs smoothly. He currently operates as the Chief Operations Officer and is the force that drives FLi's branch network towards its goal



Sanjaya Jayaweera

COO

BOARD OF DIRECTORS



Kasun Perera
CAO

A marketer, consultant, strategist, and leader, Kasun Perera is at the forefront of all marketing strategies and operations carried out by Future Life Holdings. He is a member of the Sri Lanka Institute of Marketing and the Chartered Institute of Marketing in the United Kingdom and carries over 13 years of experience in the finance industry. He currently serves as the Chief Marketing Officer of the entire Future Life Holdings.

Prasanga's career in finance began over two decades ago when he joined «The Finance Company PLC» as a branch manager. During his -11year tenure, he demonstrated outstanding managerial abilities, leading his team to consistently achieve targets and ensure operational efficiency. His excellent communication and interpersonal skills enabled him to establish strong relationships with clients, resulting in increased business opportunities for the company. Recognizing Prasanga's exceptional talent and dedication, he was promoted to the role of Head of Accounts, where he oversaw the company's financial operations and played a pivotal role in formulating financial strategies. Prasanga remains committed to driving the finance company's success and adapting to the ever-evolving financial landscape. Additionally, he seeks to expand the company's reach by exploring new markets and identifying growth opportunities.



Prasanga Fernando
Executive Director



Sunil Panditharathne
Executive Director

Sunil Panditharathne is a seasoned professional with over 52 years of managerial experience, including 32 years at the Bank of Ceylon, more than 12 years at three reputed finance companies in Sri Lanka, and 8 years in the microfinance industry. Currently serving as the Deputy General Manager of Future Life Investments, he brings extensive expertise in cash flow management, wealth management, leasing, business loans, funding, treasury management, trade finance, credit operations, and branch banking. A lifetime member of the Institute of Bankers Sri Lanka and the Professional Bankers' Association of Sri Lanka. He has made significant contributions to the financial sector, driving strategic growth and operational excellence in every role he undertakes.

PURPOSE AND VALUES

Purpose

Empowering every member to unleashing potential through homeownership and financial stability

Values

Win-Win

We ensure every transaction, financial or otherwise, benefits all parties involved, fostering mutual respect.

Integrity

Our team is committed to excellence, driven by the passion to deliver the highest standard of service to our members.

Aspiration

We are dedicated to supporting our members and our team in reaching their personal and professional goals.

Transparency

Honesty is our foundation. We operate openly, ensuring our processes are clear to everyone.

Achievement

Recognizing and rewarding the hard work and successes of our team and members is crucial to us, as it fuels satisfaction and growth.

OBJECTIVES

- **Raising by the subscriptions of the members a stock or fund for making advances to members for carrying out any housing requirement.**
- **To receive and/or collect money in advance by way of installments or otherwise and to set up any fund or funds to provide medium and long term credit for development and/or construction of any housing project.**
- **To lend and advance monies to, and/or provide credit facilities or any other facility to any person to purchase land and/or house/s, and/or for the construction of houses, either upon or without security and to promote or assist in promoting any such person.**
- **To purchase, take on lease mortgage or otherwise acquire any immovable property to construct, build and/or otherwise develop such immovable property for sale or otherwise.**



- **To receive and to borrow money or lend advance or give credit to such persons or companies and on such terms as may seem expedient and to obtain guarantee for the performance of any contract or obligation and the payment of money or by any such persons or companies for the purpose of carrying out a housing project.**
- **The grant of assistance for the purpose of enabling the carrying out of any of the objectives herein before specified by the lending of money in any manner whatsoever or by the undertaking of guarantees or by promoting, effecting, insuring, guaranteeing, underwriting, participating in the managing and carrying out of any issue public or private of Government or other loans or of shares, stock, debentures or debenture stock of anybody corporate and by the lending of money for the purpose of any such issue.**
- **To sell, let, lease, mortgage or otherwise deal in or with the immovable property or the buildings constructed thereon or any part or portion thereof to any person, firm, company, corporation or government authority on such terms and conditions and at such price or rental as may be agreed upon.**

BEGINNINGS

Getting inspired by internationally recognized global concepts that revolutionized the industry in many other developed countries all over the world, a team of highly qualified and experienced Sri Lankan experts got together to initiate an amazingly effective and efficient project which was further expanded and extended to achieve better results within a very short period of time benefitting prospective clients offering them unmatched solutions in their respective areas.





APPROACHES

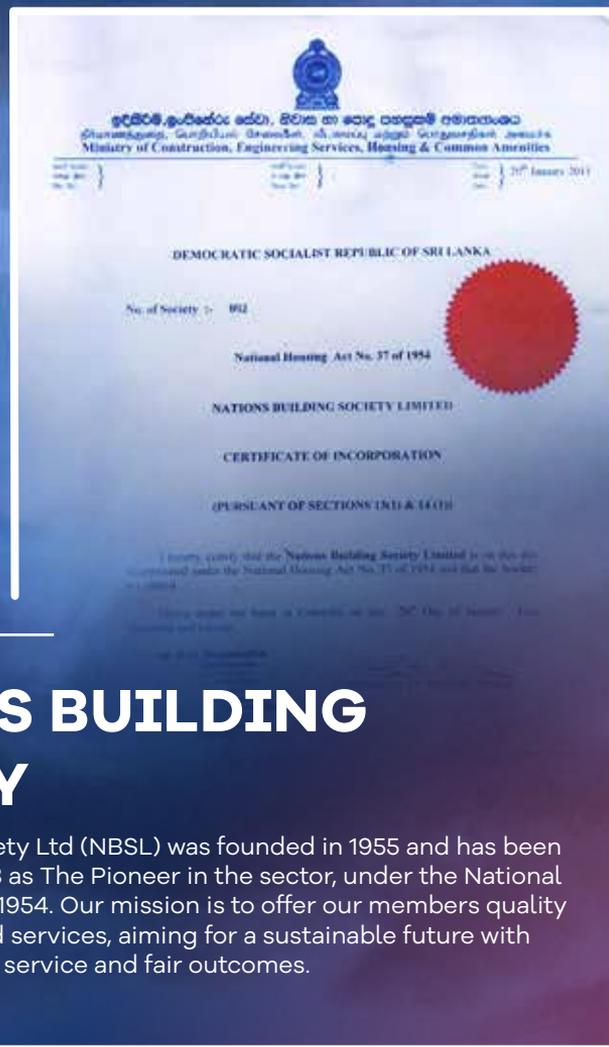
Having taken into consideration the fact that every individual is in need of a safe, comfortable and peaceful place to live in, the team explored various approaches that could help everyone in Sri Lanka realize the dreams the way they desire and observed the need of offering a wide variety of facilities and services with regard to housing affairs.



WAY FORWARD

The novel and innovative project was further strengthened by taking over a pioneering giant in the local building and housing arena. The expertise, know-how, asset base and exclusivity of the precursor, a well-established and reputed building society, helped the new setup in many aspects to move forward along the success path.





NATIONS BUILDING SOCIETY

Nations Building Society Ltd (NBSL) was founded in 1955 and has been operational since 1998 as The Pioneer in the sector, under the National Housing Act No. 37 of 1954. Our mission is to offer our members quality financial products and services, aiming for a sustainable future with exceptional customer service and fair outcomes.

PRODUCTS AND SERVICES

Existing Products

- WARDHANA
- NIWAHANA
- FLOATING MORTGAGE
- E-SAVER SOLAR LOANS
- KEY LOAN
- NBSL LANDS
- WARDHANA PLUS
- SAHANA MORTGAGE
- SITHPIYASA FINANCE SOLUTION
- HOME APPLIANCES LOAN





WARDHANA

Wardhana is specifically designed to help our prospective clients in many ways by providing speedy loan facilities for purchasing, renovation or construction of business places or any other housing related fund requirements.



FLOATING MORTGAGE

Flexible Interest-Only Loan: Monthly interest payments only, with capital repayments allowed anytime. Interest is charged only on the outstanding principal.



NIWAHANA

Nivahana helps those who wish to make their housing dreams come true by providing micro housing loans without taking any securities.



E-SAVER SOLAR LOANS

It provides speedy easy payment loans for solar panel requirements for domestic or commercial purposes.



KEY LOAN

An easy solution for financial emergencies offered by way of providing speedy loans for urgent fund requirements by mortgaging of moveable assets.



LAND AND PROPERTY SALES

An easier and faster way of fulfilling the dreams of everyone by offering freedom to choose exact customer requirements of land / housing and property projects.



WARDHANA PLUS

Wardhana Plus caters to the needs of our clients in many ways by providing speedy loan facilities for purchasing, renovation or construction of business places or any other housing related fund requirements plus 3 loan facilities for time to time urgent fund requirements.



SAHANA MORTGAGE

The objective of this loan facility is to extend extensive support to our clients by providing speedy loan facilities for land / property purchasing, renovation or construction of business places or any other housing related fund requirements.



SITHPIYASA FINANCE SOLUTION

We are ready to help you make your dream home a reality. Our SITHPIYASA finance solution provides financing for your home renovation or purchase needs with a mortgage - covering building materials, infrastructure improvements and furnishings. With minimal documentation, fewer co-signers and same-day service, we make home financing simple, fast and reliable.



HOME APPLIANCES LOAN

Upgrade your lifestyle with ease! Our NBSL Home Appliances Loan is designed to help you purchase essential appliances like refrigerators, washing machines, air conditioners, televisions, kitchen equipment, and more without straining your budget.

AFFORDABLE FINANCING OPTIONS

At NBSL, our competitive rates are designed to help you achieve homeownership affordably. With customizable payment options, we make it possible for you to build your future without breaking the bank





RELIABLE PARTNERSHIP

Trust and reliability are the pillars of our service at NBSL. We're committed to ethical practices and transparency, ensuring you feel confident at every step. Our exceptional customer service is a testament to our dedication to your success.

EFFICIENCY AND VALUE

NBSL is dedicated to providing efficient services that maximize the value of both your time and money. Our process is streamlined for speed, ensuring that you see quick and tangible results without compromising on quality



**EXPERT MORTGAGE SOLUTIONS
TAILORED FOR YOU.
RELY ON US FOR EXCELLENCE.**

Mortgage Affordability

Our team is here to assist in assessing your financial capacity, ensuring you find a mortgage solution that fits your budget perfectly.



Mortgage Payment

Experience hassle-free mortgage payments with our efficient process, designed to keep you on track and worry-free.

BUYING A NEW HOME? WE'VE GOT YOU COVERED!

A new home can be a costly, but worthy investment. We understand that this can be a huge step in someone's life and we want to help you take that step.





BEST MORTGAGE RATES

Challenging the Standard: Our Commitment to Sustained Low Rates

At NBSL, we're setting a new precedent by not only providing low rates from the start but also pledging to maintain these rates, ensuring our clients benefit over the long term.

Empowering Dreams, Building Futures.

We recognize that building a home extends beyond mere financial dealings, it embodies a dream of a brighter future. Hence, we commit to supporting you at every phase, from the initial groundwork to the moment you step into your new home.



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