

# ANNOUNCEMENT

Mr. Chester Hinkson, Country Manager, Scotiabank St. Lucia is pleased to announce the appointments of Mr. Pascal Gajraj, Mr. Fabian Louis and Ms. Elizabeth Jn. Charles to our Management team.

Mr. Pascal Gajraj is appointed to the position of Commercial Banking Manager replacing Mr. Timothy Augustin, who has retired from the organization. In this capacity, Mr. Gajraj will be Head of Commercial Banking Department. He joined the bank in 1996, and has successfully completed managerial assignments in Commercial Credit in Kingston, New Kingston and Ocho Rios, Jamaica. His previous position was Senior Relationship Manager in Corporate & Commercial Banking Centre, Kingston, Jamaica, where he supported the Commercial Banking Manager. He holds a Bachelor's degree in Economics and a Master's Degree in Finance. He has also attained a Certificate of Accomplishment from the International Commercial Bankers Association by completing the Commercial Banker's Development Program.



**Mr. Pascal Gajraj**



**Ms. Elizabeth Jn. Charles**



**Mr. Fabian Louis**

Mr. Fabian Louis is appointed to the position of Senior Account Manager in the Commercial Banking Department. He initially joined the bank in 1989 and left in 1995 to pursue studies. In 1998 he graduated obtaining the top award in the Association of Chartered Certified Accountants (ACCA) for St. Lucia, after which he worked with KPMG Chartered Accountant for three years. He returned to Scotiabank in 2001, as an Account Manager. During this time he balanced his work and studies pursuing a Masters degree in Business Administration, which he attained in 2006, he is now a Fellow of Chartered Certified Accountants (FCCA). He has also attained the Certificate of Accomplishment from the International Commercial Bankers Association by completing the Commercial Bankers Development Program. His philosophy is simple "The key to success is our state of mind."

Ms. Elizabeth Jn. Charles is appointed to the position of Account Manager in the Commercial Banking Department. Ms. Jn. Charles commenced her career as a Secretary to the then Minister of Agriculture, Land & Fisheries in 1974. In 1977 she joined the bank as collections clerk, moving from a Night Depository Teller to the Manager's Secretary. Through determination, perseverance and her willingness to learn she was moved into the Commercial Banking Department as a Credit Officer, then promoted to an Account Officer. In 2004 she completed the Associate Institute of Canadian Bankers (AICB) and has graduated as a Professional Banker. She has also attained the Certificate of Accomplishment from the International Commercial Bankers Association by completing the Commercial Bankers Development Program. "Continuous Self-development is my motto in life," says Ms. Jn. Charles.

Scotiabank, Canada's most international bank serving in 50 countries around the world is the leading provider of financial services in the Caribbean where our brand is known for stability, commitment and dedication to our customers, our employees and to our communities.



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