

Scotiabank Trinidad and Tobago Limited announces Executive Appointments



Earl Gill

Mr. Earl Gill has been appointed as Senior General Manager, Retail & Commercial Banking within Scotiabank Trinidad and Tobago Limited, reporting directly to the Managing Director and is the second in charge at SBTT. He will be responsible for charting the strategic direction of the retail and commercial business of the Bank, with an emphasis on the execution of sales disciplines and coaching techniques. In addition to his responsibility for Retail and Commercial Banking he also has direct responsibility for Scotia Life Trinidad and Tobago Limited, one of the Bank's subsidiaries, Sales & Marketing, the Home Financing Unit and the Call Centre.

A long-standing employee of the bank, he has been with the Scotiabank family since 1969 when he joined in Barbados before moving on to the International Bank in Canada, where he held several senior positions, including a year's stint in one of the Bank's largest Commercial Banking Centres in Toronto.

The areas covered under his tenure included Global Risk Management, Marketing, Operations and International Audit, during which he conducted audits at several branches in Europe, North America and the Caribbean. He has also held senior management positions at various Scotiabank locations throughout the Caribbean region, including the Bahamas, Antigua, United States Virgin Islands and mostly recent in Jamaica where he managed the two largest branches.

He joined the Trinidad and Tobago team in March 2004 as the Senior General Manager in charge of the Internal Bank, which included Information Systems Centre, Operations and Administration, Finance & Treasury, Human Resources, Security and Investigation, Real Estate and Sales and Marketing.

He possesses a wealth of experience and knowledge and is a Certified Management Accountant (CMA) and the holder of the designation of Fellow of the Institute of Canadian Bankers (FICB).



H. Philip Rahaman

H. Philip Rahaman has been appointed as the General Manager, Credit Risk Management, after having returned from a one-year assignment at the Bank's Head Office in Toronto, Canada. In his new capacity, he is responsible for maximizing profitable growth in both the commercial and retail credit portfolios of Scotiabank Trinidad and Tobago Limited, its subsidiaries and affiliates by proactively adjudicating on credit applications, assessing overall credit management, ensuring the maintenance of high quality loan portfolios, and the delivery of service consistent with ScotiaService standards to both internal and external customers.

Mr. Rahaman joined the Bank in 1996 as a Management Trainee and has served in successive senior roles over the years, with the most recent being the Head of Finance and Treasury for the Scotiabank Trinidad and Tobago Group. He is a graduate of University College Dublin, where he obtained a Bachelor of Commerce Degree, with a major in accounting. He is also a Fellow of the Association of Chartered Certified Accountants and holds a MSI from the Securities and Investment Institute of London, as well as being an Associate of the Risk Management Association. He is currently pursuing his Fellowship at the Institute of Canadian Bankers.



Martin de Gannes

Martin de Gannes has been appointed General Manager, Human Resources. A graduate of St. Mary's College, he is a former first place winner of the Open Island Scholarship (1971) in Modern Studies, and holds undergraduate and graduate degrees from the London School of Economics and Political Science. Mr. De Gannes is also a graduate of the Executive PMD program from the Harvard Business School and has obtained the designation of Fellow of the Institute of Canadian Bankers with Honours (FICB). His extensive work experience covers the financial services sector, manufacturing, and group environments both in the local and regional sphere.

Mr. De Gannes joined Scotiabank Trinidad and Tobago Limited in December 1997 and has been a Board Member of the Employers' Consultative Association for many years. At present, he serves as the Chairman of its Industrial Relations Committee.



Anthony John Allum

Mr. Anthony John (Johnny) Allum has been appointed as the General Manager - Business Support. A graduate of St. Mary's College, he joined the Scotiabank Trinidad and Tobago team in October 1969. His career has spanned many areas of the bank, including stints as Manager - Information Services Centre where he assumed responsibility for starting up the unit in 1978, Branch Manager - Scotia Centre, Supervisor - Operations, Corporate Manager - Retail Banking with responsibility for Retail Loan Sales and the Centralized Retail Collection Centre, General Manager - Projects and General Manager - Operations and Administration, where he oversaw the operational aspects of the bank.

As the General Manager - Business Support, Mr. Allum's portfolio includes responsibility for Operations, Administration, Real Estate, Security & Investigations, Finance and Treasury facets of the Scotiabank network.



Heeralal Ramkrishna

Mr. Heeralal Ramkrishna has been appointed to the position of District General Manager, Retail and Commercial Banking. In this capacity, Mr. Ramkrishna will lead and manage a team of Branch Managers focusing on sales management activities, developing and implementing tactical initiatives to support the overall strategy of the Bank, by clearly defining roles, tasks and expectations.

A product of Chaguanas, Mr. Heeralal Ramkrishna has served Scotiabank Trinidad and Tobago Limited since 1972. He began his career as a Teller and quickly moved up the ranks to become a Service Manager. From 1995, he was appointed Branch Manager of the Penal Branch and in 1997, he moved to Sangre Grande where he also held the Branch Manager position. His most recent position was Assistant General Manager, Branch Banking, where he oversaw the day-to-day banking operations of the 23 branches throughout Trinidad and Tobago. In his new capacity, Mr. Ramkrishna is expected to drive the retail business strategy of the Bank.



David Gopaulsingh

Mr. David Gopaulsingh has been appointed General Manager, Corporate Banking Centre. Mr. Gopaulsingh will lead a team of highly experienced and motivated individuals in servicing and developing the Bank's Government and Corporate business.

Mr. Gopaulsingh joined the Scotiabank family in Canada in 1990 where he began as an Analyst in Corporate Credit. He continued his career with Scotiabank, returning to Trinidad in 1995 as a Senior Account Manager in the Corporate Center and soon moved on to become the Manager - Corporate Banking. In 1998, Mr. Gopaulsingh returned to Canada and took up an assignment in Scotiabank's Global Risk Management area. In his last assignment in Canada he was responsible for the Bank's global Transportation portfolio that comprised lending to the Aerospace and Shipping sectors. He returned to Trinidad in 2002 to take up the position of General Manager, Credit Risk Management before taking up his current assignment. He brings to his new assignment a wealth of experience, both international and local, in corporate and commercial deal structuring, project financing, and has had exposure to a host of industries including cable, cellular, hotels, oil and gas, aerospace, shipping and retail.

Mr. Gopaulsingh is a graduate of Presentation College, San Fernando and holds a Bachelor of Science Degree in Management Studies from the University of the West Indies and a MBA from the University of Western Ontario, Richard Ivey Business School in Canada.

When not pursuing business for Scotiabank, Mr. Gopaulsingh spends his time with his wife and three children ensuring there is work – life balance, one of Scotiabank's key values.

For further information please contact Reena Panchorie, Assistant Manager, Public & Corporate Affairs at 625-3566 Ext 2202.

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