

Welcome Our New Chairman



Republic Financial Holdings Limited (RFHL) proudly welcomes Mr. Yashmid Karamath as Chairman, effective December 15, 2025.

An accomplished business leader with over 30 years of experience in executive management, corporate governance, and strategic leadership, Mr. Karamath currently serves as Executive Chairman of Hafeez Karamath Limited (HKL), a leading construction and engineering company in Trinidad and Tobago, and the Desalination Company of Trinidad and Tobago (DESALCOTT), one of the largest desalination plants in the Western Hemisphere.

Throughout his career, Mr. Karamath has demonstrated exceptional vision and leadership. He successfully negotiated the acquisition of shares previously held by an international multinational, securing full local ownership and managing the financing and repayment for the transaction. At HKL, he has overseen large-scale national construction projects, consistently positioning the company as a market leader.

As founder and President of Titan Building Consultants, he has provided construction management services for national and international clients for over 25 years. His expertise spans strategic planning, enterprise-level financial management, operational expansion, and sustainable growth.

We warmly welcome Mr. Karamath and look forward to his leadership as we continue to drive innovation, strengthen communities, and deliver long-term value for all stakeholders.

Together, we embrace a future of growth and excellence..

NOTICE PURSUANT TO SECTION 64(1)(B) OF THE SECURITIES ACT 2012