**Arul**

**Email:** [**arul.334350@2freemail.com**](mailto:arul.334350@2freemail.com)

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| **OBJECTIVE** |

To work in a dynamic and professional environment with a growing organization and utilize my skills, creativity & innovative thinking for the mutual benefit of the organization and myself.

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| Career Summary |

**COMMERCIAL BANK OF CEYLON PLC**

Commercial bank of Ceylon Plc is one of the leading banks in Sri Lanka with large network of branches all over the country. I am working as a Junior Executive Assistant for the Commercial Bank since July 2011 till date.

**Key Responsibilities:**

* Work with banking information and technology system.
* Identify customers’ needs and wants.
* Banking operation such as opening accounts, document preparations, cash operations and processing loans.
* Carrying out general office duties.
* Handling branch security documents.
* Working through bank rules and circulars.
* Maintain the company secrecy and customer secrecy.
* Conversing new good business.
* Maintaining a professional image of the bank at all times.

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| **Process** | **Level** | **Brief** |
| As a teller ( Operations) | JEA | * Opening saving deposit accounts, demand deposit and fixed deposit accounts for individuals, partners, societies and companies. * Maintain customers’ accounts properly. * Answering any financial and banking queries. * Building good relationships with all types of customers. * Verifying customer data to detect and identify financial fraud. * Knowledge of foreign draft. * Credit card and Debit card operations. * Work with company taxes and customer related taxes. * Handling foreign currency and foreign remittances. * Handling KYC documents. * Processing month end balancing. |
| As a Teller ( Credit Operations) | JEA | * Interviewing the customer for identifying their need for the loan. * Handing the loan application. * Processing the following loans.  1. Personal loans 2. Executive & Professional loans. 3. Housing loans 4. Term loans ( Short term, Medium term and Long term) 5. Leasing and Hire purchases. 6. Short term & Permanent Overdrafts. 7. SME loans. 8. Gold loans. 9. Letter of Guarantees. 10. Credit cards 11. Factoring.  * Handling security documents and collaterals. * Collecting commissions and collecting early settlement penalties. * Processing month end entries and documents. * Monitoring of existing customers for recoveries. * Handling customer related letters requests and inquires. |
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| As a Teller ( Cash Operations) | JEA | * Possess sound knowledge as cash teller. * Good presentation and sales skills. * Checking and verifying the identification of customers. * Handling and counting large amounts of Cash. * Processing cash withdrawals and deposits of customers. * Balancing all Cash transactions and maintaining necessary paperwork. * Accountable for safeguarding the cash drawer and owning responsibility. * Identifying damaged or counterfeit notes for necessary action. * Handling ATM cash. * Processing inward and outward cheques. * Promoting the banks loans and services to the customers at every opportunity. * Cross selling various banking products. |
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| Financial Management | JEA | * Handling branch expenses and sundry income. |
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## *Personal Profile*

Date of Birth : 02nd June 1991

Civil Status : Single

Languages conversant in : English, Sinhala, Tamil,

Nationality : Sri Lankan

## *Personal skills*

Self-starter, well organized and methodical. Ability to keep calm under pressure and come out of difficult situations. Good customer relationship and good relationship with co-workers.

## *Education*

* G.C.E. Advanced Level Examination (Year 2010)
* G.C.E. Ordinary Level Examination (Year 2007)

## *Qualification*

* Successfully completed the 2 years training program at Commercial Bank of Plc.
* Successfully completed Microsoft Office Course.

*Referees : Available upon Request*

**I do hereby certify that the foregoing facts related me are true and accurate for the best of my knowledge.**

Arul