**Arul**

 **Email:** **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.
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| 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