**CURRICULUM VITAE**

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| **Mahagama**    **Date of Birth : 03rd April 1985**  **E mail :** [**mahagama.350029@2freemail.com**](mailto:mahagama.350029@2freemail.com) |  |

**CAREER OBJECTIVE**

To succeed in an environment of growth and excellence and earn a job which provides me job satisfaction and self development and help me achieve personal as well as organizational goals.

**PROFESSIONAL EXPERIENCE**

**⮚ Nations Trust Bank – Assistant Manager Retail & SME credit**

**(July 2016 – Up to now)**

**⮚ NDB Bank PLC – Credit Officer**

**(January 2016 – July 2016)**

**⮚ NDB Bank PLC – Junior Executive (Retail & SME Credit)**

**(July 2011 – December 2015)**

**⮚ Pan Asia Bank PLC - Senior Banking Assistant (Branch Operations)**

**January 2010 – June 2011**

**⮚ Pan Asia Bank PLC - Banking Assistant (International Trade Finance Department)**

**April 2007 – January 2010**

**⮚ Seylan Merchant Bank PLC - Banking Assistant (Branch Operations)**

**April 2006 – April 2007**

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**Areas Covered both Branch level & International Trade Finance Department.**

**Branch Level (Retail & SME)**

* Managing the credit portfolio, creating new lending opportunities, disbursement of SME & Housing Loans facilities & personal loans.
* Preparing credit appraisals as per Bank’s credit policy.
* Analyzing and evaluating of financial statements and identifying financial solutions based on the clients’ requirements & preparing Credit appraisals.
* Marketing of beneficial business opportunities to increase a profitable client portfolio, meanwhile retaining existing portfolio via superior personalized service.
* Canvassing of Leasing and Hire Purchase facilities with a thorough knowledge on documentation together with the basic knowledge on market values of such assets.
* Undertaking customer visits / inspections.
* Reviewing and monitoring the existing portfolio on a periodic basis.
* Completion of the security documentation within stipulated timelines and lodgement of documentation with credit administration / disbursement department.
* Ensure adherence to all standardised operational procedures as per Operational manuals.
* Cash management of the branch to ensure smooth running whilst maintaining adequate cash position.
* Maintain accuracy in account opening documentations & supervision of customer service which includes Foreign Currency Transactions, Inward & Outward Remittances, Fixed Deposits, Certificate of Deposits & Account Opening.
* Coordinate day-to-day operational issues in the branch with the relevant support departments.
* Pawning Operations.

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**International Trade Finance Department**

* Acknowledging documents for processing.
* Checking LC’s, granting short term loans & recovering loans, acknowledging documents & processing, endorsing and dispatching documents.
* Handling all operating function at user level at SWIFT department.(LC’s, Outward Telegraphic Transfers, Trade Finance payment )
* Lodging L/C’s and L/C amendments, Negotiating L/C’s.

**PROFESSIONAL QUALIFICATIONS**

* **Successfully completed MBA - Finance (Special) at the University of Cardiff Metropolitan, United Kingdom.**
* **Completed the Diploma in Banking and Finance (DBF) & Certificate in Banking and Finance (CBF)** from the Institute of Bankers of Sri Lanka (IBSL) jointly with the Institute of Financial Services (*IFS*) School of Finance (UK).
* Completed **Diploma in Islamic Banking** conducted by Institute of Bankers of Sri Lanka (IBSL).
* Completed the **Diploma In Information Technology** (IT) at SIKSIL Institute.
* Completed **Diploma in Credit Management** conducted by Institute of Bankers of Sri Lanka

**SECONDARY EDUCATION QUALIFICATIONS**

Passed the General certifícate of education (Advanced level) examination at Ananda college with the subjects of Biology , Physics and Chemistry and passed the General certifícate of education (Ordinary level) examination respectively.

**Mahagama**

**Date of Birth : 03rd April 1985**

**E mail :** [**mahagama.350029@2freemail.com**](mailto:mahagama.350029@2freemail.com)

**SPORTS & OTHER ACTIVITIES**

* Conducted CSR programmes in Pan Asia Bank & NDB Bank
* Winners of the Inter branch quiz competition 2007. (Pan Asia Bank)
* Member of the college Athletic Team & participated for school junior & Senior National meets.
* Member of the college swimming scode.
* Member of the college Western band (Junior & Senior band).
* Active member of the college Quiz club and won the 1st place at the Inter class Quiz

**Special Skills**

* Excellent communication and customer service skills.
* Conversant in Banking Operations.
* Knowledge of KYC and Anti money Laundering Laws.
* Excellent analytical and report writing skills in order to write detailed credit proposal independently.
* Excellent communication and interpersonal skills.
* Basic skills in sales.
* Fair understanding of Trade finance and Treasury operations.

**Personal Details**

* Nationality : Sri Lankan
* Civil status : Single

I do hereby certify that the particulars given above are true and correct to the best of my knowledge,

And the originals of the certificates in support of the above will be forwarded at the interview.

Date: 2017.03.03 ………………………………………….

Mahagama