Hasitha

Dubai, UAE

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E – hasitha.376216@2freemail.com

Dear Sir/Madam,

This letter is to introduce myself and to let you know of my interest in becoming a part of your company. I believe I possess the necessary skills and experience you are seeking and would make a valuable addition to your company. As my resume indicates, I possess more than 7 years of progressive experience in the Banking and Finance field.

In my previous posts I was primarily concentrated on the development of banking products to existing customers of the organization as well as new clients. In these positions I recognize prospective applicants to market products and execute my own marketing plans to achieve given targets. I’m well experienced in evaluating clients for credit facilities. I'm also responsible for planning and executing marketing /sales campaigns where it's necessary. I'm very keen on providing excellent services to my customers. Cross selling is one of my most potent abilities.

I’m also experienced in branch banking. I have worked as a banking assistant in the front office (Cash teller, check clearing, Remittances, Account opening & Customer service) and Credit department (Temporary / Permanent overdrafts, Bank guarantees, Home / Personal / Auto / SME loans processing & Recoveries). I enjoy working towards targets and being able to deliver the best service to my clients. I'm a good team player and I'm confident that I would be able to fit into any given environment quickly.

I'm partly qualified in marketing and integrated communication from the Charted Institute of Marketing and continuing studies. I was awarded as an innovative thinker by the Hatton National Bank (Sri Lanka) for my concept on banking platform based on social media. I also developed an excel formula to reduce the number of credit card application to Commercial Bank of Qatar – Sales department. My goal is to develop my career through experience, knowledge and to continue my education to achieve a successful professional path.

Regards

Hasitha

HASITHA

Country: United Arab Emirates Nationality : Sri Lankan

Mob UAE: Whatsapp +971504753686 / +919979971283 DOB: 21 - 01 – 1989 Status : Married

Gender : Male

Email: hasitha.376216@2freemail.com



**PROFESSIONAL SUMMARY**

Successful banker with 7 years of experience in banking operations and business development. Efficient client management skills acquired from handling clients on different working levels and countries. Innovates financial solutions to a broad scope of challenging situations, which results in the growth of profitable customer relationships and revenue of the organization. Possess knowledge in core banking systems and credit evaluation platforms. Highly motivated team player with a passion for surpassing service goals. Excels in customer evaluation, Loan processing, credit administration, Sales and marketing. I'm seeking for opportunities to apply my skills in an environment where they will make a significant impact on both the organization and my career development.

**WORK EXPERIENCE**

**Retail Sales Officer May 2017 – December 2017 - Commercial Bank of Qatar**

* Promote & Develop bank's portfolio of personal financial services
* Maintain existing client portfolio with exceptional customer service
* Analyze Client needs and Offer suitable financial solutions
* Prepare support documents in compliance with bank's credit policy guidelines
* Monitor facility approval processes to ensure timely delivery
* Approach companies for payroll solutions and Kiosk Activities
* Prepare weekly/monthly reports to superiors
* Designed new procedures to decrease returns of credit card applications

**Business Development Associate April 2015 - May 2017 Hatton National Bank – Sri Lanka**

* Develop CASA deposits, Personal Loans, Leasing (Auto Loans), Housing / Home Loans (Mortgages), Credit Cards,

Merchant acquiring and E-Banking portfolio of assigned territory

* Conduct mass marketing campaigns partnering with automobile & property development companies
* Acquire new relationships to the bank while servicing existing customers
* Generate referrals through existing clients, industry events and functions
* Advise clients on liabilities, according to financial and banking records
* Maintain an existing client portfolio in records to identify cross selling opportunities
* Identify potential sectors for business development and executed marketing plans
* Research & analyze competitor products to identify the best method to present unique selling points
* Analyze and process loan applications in the credit approval system
* Monitor timely recovery of credit facilities
* Prepare proposals for sponsorships from bank to increase brand value
* Obtain approvals from management for discounted rates / customized facilities to attract High net worth individuals and potential institutes

**Banking Associate August 2011 - April 2015 Hatton National Bank – Sri Lanka**

* Provide accounting services to clients by performing cash and check related operations
* Opening of current, savings and fixed / term deposit accounts in the core banking system
* Attends to customer inquiries, cross sell new services and product promotions
* Assist and evaluate clients in obtaining Loans, Overdrafts and Bank guarantees
* Analyze Audited financial reports / bank statements for facilities of SME clients
* Manage outdoor promotions & campaigns
* Provide personalized services to assigned high profile cooperates
* Prepare documentations of mortgages in compliance with government rules and regulations
* Process and monitor loan application
* Security documentation and recovery of non performing loans

**Bancassurance Officer August 2010 - July 2011 HNB Assurance PLC – Sri Lanka**

* Cross sell insurance products to banking customers
* Service and maintain existing policies
* Liaise with bank staff to acquire/enhance relationship with prospective clients
* Approach and present investment plans to potential clients
* Assist clients in obtaining claims and coordinate with relevant departments

**ACADEMIC QUALIFICATION**

**Charted Institute of Marketing *-* 2016 January – present**

* Marketing
* Integrated Communication

**National Apprentice & Industrial Training Authority *-* 2009 – 2010**

* National Certificate in Information and Communication Technology
* National Certificate in English for Living ‘N Vocations

**St/Sylvester’s College *-* 1994 – 2007**

* GCE Advanced Level - Commerce

**SKILLS**

- Banking - Business Development - Sales & Marketing

- Customer Service - Teller Operations - Core Banking Systems

- Team Work - Presentation - Promotions

- Accuracy - Attention to details - Math skills

- Excellent communication - Financial software - Documentation

- Loan Processing - Customer evaluation - Customer analysis

- Negotiation skills - Time Management - Target oriented

- Marketing research - Direct Sales - Competitiveness

- Leadership - Customer relationship management - Cross selling

**REFERENCE**

On request