

SA RAVIN PRIYANTHA DE SILVA

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PROFESSIONAL SUMMARY

Dedicated and versatile professional with a wealth of experience in the banking sector, specializing in project management, credit analysis, recovery, and software development. Pursuing a Masters in Data Science to enhance skills in analytics and predictive modeling. Adept at leading diverse teams and implementing innovative solutions to improve operations efficiency. Skilled in financial analysis and risk management. Committed to lifelong learning and driving forward-thinking solutions for organizational thinking.

WORK EXPERIENCE

People's Bank of Sri Lanka | 2008 Aug – 2024 Feb

Frontline Officer | 2008 Aug – 2013 Dec

Gampola, Deltota, Senkadagala, and Peradeniya Branches of People's Bank of Sri Lanka

- **Customer Service Excellence:** Provide excellent customer service by greeting customers warmly, addressing inquiries, and resolving issues in person, over the phone, or via email, ensuring a positive customer experience.
- **Account Management and Sales:** Assisting customers in opening accounts of types - checking, savings, and investments. Guide them through the account setup process and proficiently demonstrate the use of the mobile banking apps to enhance convenience and accessibility.
- **Financial Transactions Processing:** Conduct financial transactions accurately and efficiently, including deposits, withdrawals, funds transfers, and loan repayments, maintaining strict adherence to banking regulations and procedures.
- **Proactive Customer Engagement:** Cultivate strong relationships with customers by providing in-depth knowledge of the bank's products and services, including interest rates, fees and benefits. Identify opportunities to cross-sell and upsell banking products and services, effectively meeting customer needs and increasing revenue.
- **Direct Marketing Initiatives:** develop and implement direct marketing strategies to attract new customers and promote banking products and services. Leverage various channels such as phone calls, emails, and direct mail campaigns to reach potential customers and drive sales.
- **Referral Marketing:** Encourage existing customers to refer friends, family and colleagues to the bank's products and services through incentivized referral programs. Utilize referral rewards, such as cash bonuses or account credits, to motivate customers to advocate for the bank and expand its customer base organically through word-of-mouth marketing.
- **Referral Management:** Identify opportunities to refer customers to specialized banking professional, such as mortgage loan officers, investment advisors, or small business bankers, for more complex financial solutions. Educate customers about different banking products, services, and digital banking tools available to them, emphasizing their benefits and value propositions.
- **Credit Card Promotions and Eligibility Assessment:** Design and execute targeted credit card promotions to showcase the benefits and features of the bank's credit card offerings. Utilize promotional offers such as sign-up bonuses, rewards points, and introductory interest rates to attract new cardholders and encourage existing customers to upgrade their cards. Develop compelling marketing collateral, including digital advertisements, social media campaigns, and in-branch displays, to highlight the value proposition of the bank's credit cards and drive customer engagements. During canvassing, assess the eligibility of the customers for credit cards using the DBR (Debt Burning Ratio), credit scorings and monthly income (salary / average monthly turnover).
- **Compliance & Documentation:** Ensure compliance with all banking regulations, policies, and procedures, including Know Your Customer (KYC), Anti-Money Laundering (AML), Customer Due Diligence (CDD) requirements. Maintain accurate and comprehensive documentation of customer interactions, account activities, and transactions in the banking system.

Regional Credit Analyst | 2018 Sep – 2020 Aug

Regional Head Office of Kegalle District, People's Bank of Sri Lanka

- **Credit Analysis:** Perform comprehensive analysis of loan applications' financial data, including income statements, balance sheets, and cashflow statements to assess creditworthiness
- **Risk Assessment:** Evaluate the risk providing extending credit to individuals or businesses based on factors such as credit history, payment behavior, and market conditions
- **Financial Statement Analysis:** Analyse financial statements and ratios to gauge the financial health of potential borrowers and identify any red flags or areas of concern

- **Credit Policy Adherence:** Ensure compliance with the bank's credit policies and procedures while making credit decisions
- **Documentation:** Prepare comprehensive credit memos and loan proposals, outline the rationale for lending decisions, and presenting recommendations to senior management and/or credit committees
- **Relationship Management:** Collaborate with loan officers, relationship managers, and other stakeholders to gather necessary information and ensure smooth processing of loan applications
- **Monitoring and Review:** Monitor the performances of exiting loan portfolios, conduct periodic reviews, and assess credit risk to proactively identify and mitigate potential issues

Software Application Developer | 2022 Jan – 2024 Feb

Innovation Center, People's Bank of Sri Lanka

- **Application Development:** I served as the creator and developer of the Bank's **Debt Recovery Module**, initially conceived in the Kegalle Region, and subsequently introduced as the official collection module of the bank, custom-made for managing debts internally. Additionally, I designed and developed the bank's **Digital Operational Dashboard** and **Complaint Management System**, elevating operational efficiency and enhancing customer service. These three systems represent the sole IT solution provided to the bank by a non-IT professional in its entire history.

Banking Operations & Channel Management Regional Officer

Regional Head Office of Nuwara Eliya District, People's Bank of Sri Lanka | 2013 Dec – 2015 Dec

Regional Head Office of Kegalle District, People's Bank of Sri Lanka | 2016 Sep – 2018 Sep

- **Strategic Planning:** Develop and implement strategic plans for banking operations and channel management in alignment with the bank's overall objectives and goals
- **Branch Operations Oversight:** Provide oversight and guidance to branch managers and staff on operational policies, procedures and best practices to ensure efficient and effective branch operations
- **Service Center Management:** Supervise and support service center managers in delivering high-quality customer service and operational support to clients, ensuring adherence to service standards and regulatory requirements
- **Channel Management:** Oversee the management and optimization of various banking channels, including online banking, mobile banking, ATMs, Self-Banking Units and KIOSKs to enhance customer experience and accessibility
- **Performance Monitoring:** Monitor key performance indicators (KPIs) relate to banking operations and channel management, such as transaction volumes, service quality metrics and customer satisfaction scores and took corrective actions as needed to improve performance
- **Risk Management:** Identify and mitigate operational risk associated with banking operations and channel management, ensuring compliance with regulatory requirements and internal controls
- **Process Improvement:** Continuously evaluate and improved operational processes and workflows to streamline operations, reduce costs and enhance service delivery across branches and channels
- **Staff Development:** Provide leadership, coaching, and training to branch managers, service center managers and staff to develop their skills capabilities in banking operations and channel management

Regional Recovery Officer | 2020 Aug – 2022 Jan

Regional Head Office of Kegalle District, People's Bank of Sri Lanka

- **Debt Recovery Strategies:** Develop and implement effective strategies to recover outstanding and non-performing debt while minimizing losses
- **Team Leadership:** Lead and supervise a team of debt recovery specialists located in various branches, providing support, guidance and performance management to ensure the achievements of Recovery targets
- **Portfolio Analysis:** Analyse delinquent accounts to identify trends and develop targeted recovery approaches
- **Negotiation:** Negotiate repayment terms and settlements with delinquent debtors, aiming to recover outstanding balances while maintaining positive customer relationships and adhering to regulatory requirements
- **Documentation and Reporting:** Maintain accurate and up-to-date records of all debt recovery activities, including correspondence, payment agreements and all legal proceedings and prepare all regular and Ah-hoc reports for management review
- **Risk Assessment:** Evaluate the risk associate with outstanding debts and assess the likelihood of successful recovery, taking into account factors such as debtor financial status, collateral value and legal considerations
- **Streamline & Process Improvement:** Designed, developed and implemented a semi-automated recovery monitoring system using PHP within the region as a 100% self-owned product (subsequently, it was further developed and introduced to the bank as its official recovery system)

Trainer & Resource Person of Bank | 2022 Sep – 2024 Feb

Staff Training College of People's Bank of Sri Lanka

- **Training Facilitation:** Trainer of comprehensive training programs for People's Bank staff on Debt Recovery Module and associated debt recovery procedures, Operational Dash board and Complaint Management System
- **Instructional Design:** Instructional designer of all training materials to ensure clarity and effectiveness in conveying complex concepts such as bad debt portfolio analysis, litigation process, automated document translation and generation, and automated systems for charges calculation and recovery of charges with relevant government taxes
- **Collaboration:** Collaboration with stakeholders to identify training needs and tailor programs to meet organizational objectives

EDUCATION

- Masters of Business Administration | 2018 | London Metropolitan University, UK (WES Approved)
- MSc in Data Science (OTHM Level 7) | Reading | OTHM Qualification, UK
- Intermediate in Applied Banking & Finance (IABF) | 2015 | Institute of Bankers of Sri Lanka (IBSL)

SKILLS

- **Soft Skills** | Problem Solving, Networking, Critical Thinking, Creativity & Curiosity, Leadership and Decision Making, Collaboration and Teamwork, Interpersonal Communication, Time Management, Adaptability, Attention to Detail, Emotional Intelligence.
- **Hard Skills** | Project Management, Software Development Life Cycle, Risk Management, Financial Analysis, Credit Analysis, Client Relationship Management, Training and Development, Strategic Planning, Process Improvement, Data Analysis.
- **Technical Skills** | PHP, MySQL, HTML/CSS, JavaScript, MS Office Suite, MS Excel Scripting, Google Spreadsheet AppScript Development, Database Management Systems, Web Development Frameworks

LANGUAGES

- **English** | Fluent | IELTS (Overall - 6.5 | Listening - 7.5 | Speaking - 7.0 | Reading – 6.0 | Writing – 6.0)
- **Sinhala** | Native Proficiency

PERSONAL DETAILS

- **Date of Birth** | 01.08.1987
- **Gender** | Male
- **Civil Status** | Married
- **Nationality** | Sri Lankan

REFERENCES

- Mr. Nalin Perera, Assistant General Manager, People's Bank, Sri Lanka, +94 777 452 376, nalinnw@peoplesbank.lk
- Mr. Senaka Bulathgama, Relationship Manager, National Bank of Fujairah PJSC, +971 52 9274 717, senaka.bulathgama@nbfae