

SUBHARA SHAMINDA

Bank Recovery Manager

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Nationality Sri Lankan
Age 28years
Gender Male
Location Al Rigga UAE



Career Objectives

Looking to secure position within a reputable financial institution that allows for development of skills and further career growth. Enthusiastic loan processor ,adept at providing excellent customer service to clients throughout the loan origination process.

Career summary and core skills

As a Banking Operations Professional, I have 9 years of successful experience in positions of increasing responsibility and duties .Skilled at developing and executing targeted business initiatives that drive customer growth, achieve performance objectives, and enhance client experience .Proven track record of delivering quantifiable results in loan management, Bank Fraud Detection , P&L Management ,Sales and Marketing , Supervision and Customer service. During my career journey awarded by as a Monthly target achiever, District best account opener target achiever in 2018 & 2019,Best fixed deposit target achiever in 2021.

During my professional stint ,gained experience in financial statements. Track record in ensuring compliance with bank guidelines of loss and reputational damage to the bank. Adept in providing advisory services to client in investment solutions thereby enhancing ROI.Some of my positives that I can talk about an ability to multitask, a good understanding of operational aspects for providing complete solutions, interacting and meeting new people to identify new opportunities, and bringing out a more human side the story.

Work Experience

Hambantota District Capital Co-Operative Bank-Ranna Sri Lanka

1.Bank Development Officer(April 2015 – Dec 2018)

- Establish and achieve sales targets and promote various banking services to customers.
- Maintain effective relationship with customer analyze requirements and recommend appropriate product and initiate growth for bank.
- Develop and maintain effective relationship with business contacts and industries.
- Evaluate flows of deals and provide support to various business banking processes.
- Analyze prospective customer for loan and determine appropriate candidate.
- Coordinate with various banking employees and develop relationship with new and present clients.
- Manage call center operations and participate in various meetings.
- Coordinate with team members and ensure customer satisfaction and provide require information.
- Assist customers with all banking services and loan products.

- Determine marketing programs for essential segments.
- Analyze and monitor all banking activities of competitor.

Hambantota District Capital Co-Operative Bank – Beliatta Sri Lanka

RECOVERY OFFICER (DEC 2018- Sep 2021)

- Achieve daily /monthly targets.
- Work through internal diary/querying system.
- Update of internal database locating debtors using internal and external databases.
- Plan ,manage and execute field collections by telephone and face to face.
- Outstanding communication and negotiating skills with ability to build relationships with customers together with a solid ,proven background within credit/Auto loan/Personal loans.
- Ensure that the account notes covering all on the interaction with the debtors is kept up to date and accurate(may include address changes, scanned letters and so on.
- systematic process of finding debtors whose whereabouts are unknown .If trace is unsuccessful and fits certain criteria the account is sent to the tracing department.
- Reviewing the company debtor list.
- Contacting customers and informing them of their overdue bills.
- Advising customers on their payment options and suggesting methods of payments.
- Negotiating suitable payment plans.
- Writing final notice warnings to customer when payments are not being made.
- Responding to customer queries.

Hambantota District Capital Co-Operative Bank –Beliatta Sri Lanka

RECOVERY MANAGER (Sep 2021-present)

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- Develop skillsets in recovery under the retail and non –retail NPL portfolio so as to achieve the targeted recovery action to meet KPIs assigned.
 - Provide advice to members ,the director, Head of services and managers across the authority on debt recovery.
 - Attend board meetings with directors and Head of services to report on debt levels across the different debt sets
 - Interpret the corporate and service policies ,strategies ,business plans and programs of the council , and to devise and implement measures so that debt recovery services are developed cost effectively to support these policies, strategies, business plans and programmes,
 - Lead the development and implementation of debt recovery policies,
 - Keep abreast of developments in the field of debt recovery and bailiff law and ensure that services operates in accordance with modern good practice.
 - Lead ,manage and develop the debt recovery team in accordance with council policies and procedure,legislative and regulatory requirements covering the provision of quality ,cost effective,and customer focused services as list above.
 - Prepared weekly employee schedules.
 - Tracked client activities and prepared related reports.
 - Authorized debt collection procedures.
 - Maintained database of client payments and prepared spreadsheets documenting data.
 - Performed regular internal audits to ensure compliance with industry regulations.
 - Assisted with settling delinquent accounts and resolving credit issues.

- Monitored collection team activities.
- Assisted with the negotiation of payment plans to settle account delinquencies.

Educations and training

- G.C.E. (A/L) Examination 2014
- G.C.E.(O/L)Examination 2011
- NAITA NVQ LEVEL 04(ICTT COURSE)

License and certificates

- Certificate of English language training.
- (Southern provincial council)
- Asia lanka vocational and International training computer course (2021-2022)
- Provincial school education software competition.
- National Cadet Corps –Battalion assessment camp -2011

Awarders

- As a Best Monthly target achiever
- As a District best account opener target achiever in 2018 & 2019
- As a Best fixed deposit target achiever in 2021.

Non - Related Referees

AVAILABLE ON REQUEST