

SIVAYOHAN SIVASHANKAR

BANKING PROFESSIONAL

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No 19, Jumeirah Star, Al Mankhool, Dubai.

ABOUT ME

Experienced and dedicated Banker with over 9 years of expertise in Branch Banking. Proven track record in providing exceptional customer service, executing customer transactions, overseeing cash operations, and managing client portfolios. Passionate about delivering excellence in every aspect of retail credit operations.

WORK EXPERIENCE

Senior Banking Associate (Branch Operations) [Apr 2019 - May 2023]

National Development Bank PLC (NDB)

- Handling cashier/teller functions and branch banking operations.
- Perform regulatory reporting for CBSL at the branch level.
- Conduct weekly and monthly reconciliations of GL accounts.
- Process inward and outward cheques clearing.
- Responsible for all types of accounts opening.
- Handle CRM machines efficiently.
- Grant and manage various Pawning & Gold Loan transactions.
- Monitor and enforce period monitoring and controls.
- Identify credit requirements of clients through effective communication.
- Conduct periodic follow-ups for recoveries.

Banking Associate (Retail Credit Department) [Apr 2014 - Apr 2019]

National Development Bank PLC (NDB)

- Verify income, credit reports, and employment histories of borrowers.
- Analyze salary particulars and credit evaluations for applicant assessment.
- Scrutinize personal loan applications for credit facilities.
- Review credit files and communicate with branches and central departments.
- Ensure operational efficiency and maintain high service standards.
- Deliver excellent customer service and ensure customer satisfaction.

PROFESSIONAL QUALIFICATIONS

Bachelor (Hons) in Business Administration (Reading)

Lincoln University | Malaysia

Advanced Diploma in Business Management - 2015

National Institute of Business Management | NIBM

Advanced Certificate in Business Management - 2017

National Institute of Business Management | NIBM

Certificate in Banking and Finance CBF Exam - 2016

Institute of Bankers of Sri Lanka | IBSL

Intermediate Level Completed - 2009

Association of Accounting Technician | AAT

CERTIFICATION

Diploma in Information and Communication Technology

Aquinas College of Higher Studies | Sri Lanka

Certificate Course in English Language

British Council | Sri Lanka



PERSONAL INFO

- Date of Birth – 18-12-1992
- Nationality – Sri Lankan
- Marital Status – Unmarried
- Passport No – N8696250

EDUCATION

G.C.E. Advanced Level Exam 2012

Royal College | Colombo 07, Sri Lanka

G.C.E. Ordinary Level Exam 2008

Royal College | Colombo 07, Sri Lanka

SKILLS

- English, Tamil & Sinhala proficiency
- Skills in MS Office
- Credit analysis
- Transaction monitoring
- KYC verification and validation
- Data entry expertise
- Positive mindset and integrity
- Goal-oriented and timely achiever
- Excellent customer service skills
- Quick learner and adaptable
- Strong communication skills
- Multitasking capabilities
- Organizational skills
- Time management skills
- Quick decision-making skills
- Attention to detail