

PATHMANATHAN RAGUL

Permanent Address : No. 360/17, Aluthmawatha Road, Colombo-15, Sri Lanka.
Present Address : Currently in U.A.E
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Personal Statement

Nine years of experience in the banking sector. Seeking a challenging position with a reputed bank or financial sector to showcase my excellent interpersonal and communication skills, maintaining relations with existing clients, and increasing business revenue.

Educational Qualifications

1. *Successfully completed G.C.E Ordinary Level in the year 2009*
2. *Successfully completed G.C.E Advanced Level in the year 2012*
3. **Intermediate in Applied Banking & Finance (IABF)** – Institute of Bankers of Sri Lanka
4. *Following **Diploma in Applied Banking and Finance** – Institute of Bankers of Sri Lanka*
5. *Following **Association of Accounting Technicians of Sri Lanka** – Colombo*

Other Curricular activities

1. *Active member of the School Leo Club*
2. *Was a member of the School Prefect*
3. *Participated in School Level Sports Events*
4. *Participated in School Level Cultural Events*
5. *Participated in School Level Educational Event*

Employment History

McDonald's UAE – Crew Member (16th February 2023 to present)

Achievements and responsibilities:

- *Provides a pleasant and efficient customer-focused experience.*
- *Registers meal orders on a cash register or inputs orders on a computerized device via a point of sale (POS) platform by scanning items, and itemizing and totalling customer purchases.*
- *Resolves customer issues and answers questions about offerings and purchasing processes.*
- *Processes return transactions.*
- *Contributes to inventory management.*
- *Enters price changes into the POS platform.*
- *Discounts purchases by redeeming coupons.*
- *Collects payments by accepting cash, checks, or charge payments and makes changes for customers.*
- *Verifies credit acceptance and operates credit card authorization systems.*
- *Balances cash drawer by counting cash at the beginning and end of work shifts by following checkout procedures.*
- *Provides pricing information to customers.*
- *Maintains a clean and orderly workstation.*

Job Duties and Responsibilities:

1. Card data amendments and Maintenance

- *Job holder shall process all the required data amendments, card replacements, upgrades under prescribed procedure by maintaining minimal errors, must maintain operational registers appropriately.*

2. Processing and Managing Balance Transfer, Instalment Payment Plan and Credit card cheque.

- *Job holder responsible for managing entire process of Balance transfer, Instalment plans and Credit card cheque products. Shall follow-up on*
- *Maintaining Registers*
- *Fee collection*
- *Cheque printing and dispatching*
- *Request processing and filling*

3. Manage Card embossing and Image card printing process

- *Jobholder responsible for managing card personalization process and to end. Daily embossing cut-offs*
- *EMB machine maintenance EMB machine consumables*

4. Supervising the Credit card cancellation Debit closed account cancellation process

- *overall responsible for end-to-end cancellation process*

5. Managing e-Statement/ Statement Printing

- *Responsible in delivery and managing entire process Physical statement printing, generate the e-statement to customer.*
- *e-Statement process manages with e-Statement system*
- *Payments and invoice handling of statement vendors*
- *Sample verification of Statements*

6. Back-up for Credit and Debit card authorization Corporate Training Programmed Attended

- *Outbound Training*
- *Communication Skill*
- *Intervention Training*
- *Time, Task and Stress Management*

Achievements and responsibilities:

1. Customer Support

- *Reconciliation of Cash deposits and payments A/Cs.*
- *Monitoring and tracking the customer complaints, obtaining the appropriate approvals, and posting the relevant reversal entries with zero tolerance within the agreed SLAs.*
- *Respond to customer email and telephone inquiries daily related to Credit card, Debit card and Online banking products.*
- *Retaining clients by offering the best suitable options keeping and maintaining appropriate client records.*
- *Maintaining positive working relationships with other stakeholders –Call Centre, Retail Credit dept. and Branch Network.*
- *Process IPP (Instalment payment plan) and BT (Balance transfer) applications within the agreed SLAs.*

2. Issuance and Maintenance

- *Processing of Debit card Applications Processing of Credit card Applications Processing of Travel Pal Applications.*
- *Processing of Online banking Applications.*
- *Printing Credit card statements and preparing for dispatching.*
- *All maintenance work related to Debit, Credit and Online banking applications.*
- *Scanning of all Debit, Credit, Travel pal and Online banking applications into the bank system for future reference.*

3. Embossing

- *Embossing of Credit / Debit and Travel Pal cards and handing over for Dispatching Stock balancing and maintaining records.*

4. Dispatching

- *Printing and dispatching of all Credit, Debit, and Online banking PINs (Personal Identification Number) Prepare Welcome Letters for Stuffing of Credit cards and prepare the list for External courier for dispatching.*
- *Handling Debit card dispatching process.*
- *Handling of Returned Credit /Debit cards and Credit /Debit /Online banking PINs and Credit card Statements, Retained ATM cards at branches.*

5. Corporate Training Programmed Attended

- *Time, Task and Stress Management Outbound training.*
- *Communication Skill.*
- *Intervention Training.*

Personal Information

Date of birth : 19th September 1993
Nationality : Sri Lankan
Gender : Male
N.I.C No : 932630915V
Civil Status : Married
Religion : Hindu

Further References are available upon request.

Declaration

I hereby certify that the above information is correct and complete to the best of my knowledge & believe.