

VIDHURA WIJESUNDARA

Senior Banking Associate

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Professional Summary

Experienced and customer-focused banking professional with over 7 years of experience in providing personalized service, supporting clients with their financial needs, and handling complex banking transactions. Expertise in resolving inquiries, identifying customer needs, and promoting suitable banking products while maintaining high standards of accuracy and compliance. Recognized for a proactive approach, clear communication, and a dedication to fostering strong client relationships that enhance satisfaction and loyalty.

Professional Experience

Senior Banking Associate

DFCC Bank PLC | Colombo, Sri Lanka

[Nov 2023 – Sep 2024]

- Delivered high-quality customer service, during every interaction, maintaining professionalism and empathy.
- Experience in scrutinizing, reviewing, and analyzing a wide range of documents to ensure accuracy, completeness, and compliance with regulatory requirements.
- Initiate outbound calls to discuss overdue payments and convince them to make the necessary payments.
- Conducted thorough KYC due diligence for high-risk clients, performing identity verification, screening and risk assessments, resulting in a 20% increase in accuracy of client profiles and risk ratings.
- Offer solutions and adjustments to assist customers in resolving their debts.
- Support business and product teams on new clients' onboarding activities.
- Provide customers with product and service information and route calls to appropriate resources.
- Conducted risk assessment specific to PEPs by analyzing financial activities, identifying main indicators of money laundering.

Teller / Account Opening Officer

DFCC Bank PLC | Colombo, Sri Lanka

[Sep 2019 – Nov 2023]

- Processed 250+ daily cash transactions, including deposits, withdrawals, cheques payments, bill payments, loan recoveries and transfers, with a high accuracy rate.
- Dealt with foreign currency operations, providing clients with competitive exchange solutions and maintaining compliance with foreign exchange regulations.
- Effectively used settlement systems to process transactions and reconcile accounts.
- Balancing daily cash drawers and handling daily ATM reconciliations adhering to the bank's SLAs to ensure timely and accurate processing.
- Handled petty cash funds, ensuring timely and accurate disbursement and reconciliation while maintaining 100% detailed records.
- Assisted in promoting and cross-selling banking products, resulting in a 15% increase in customer engagement.
- Trained and guided merchants in POS system operations and maintenance, ensuring 100% compliance with bank procedures.

- Addressed and resolved client inquiries and complaints promptly, achieving a 98% satisfaction rate through a customer-first approach and proactive problem-solving.
- Addressed inquiries and supported clients in understanding about operational and technical experts, promoting secure and efficient online banking practices.
- Collaborate with Account Executives to identify, capture and deliver additional value-added services.
- Provided personalized financial advices and educated customers on a variety of financial topics, such as budgeting, saving, investing, and retirement planning.
- Assisted in client onboarding processes, helping to open and activate over 100 new accounts monthly.
- Led the review and verification of client documentation to ensure accuracy and compliance with all risk and audit guidelines.
- Spearheaded credit card operations, canvassing 50% of the branch's credit card targets and enhancing transaction security, which resulted in improved customer trust.
- Conducted door-to-door canvassing of banking products, contributing to a 10% increase in the branch's portfolio through personalized customer outreach.

Education

Master of Business Administration (MBA)
University of Bedfordshire | Luton, United Kingdom

Intermediate in Applied Banking and Finance (Partially Qualified)
Institute of Bankers Sri Lanka | Colombo, Sri Lanka

GCE Advance Level (Completed)
Ananda National College | Chilaw, Sri Lanka

Certifications & Recognitions

- Officer In Charge Certification, DFCC Bank -2024
- Branch Network Pawning Officer of the Month - November & December 2023 , March & August 2024
- Recommendation letter from CHRO for "CASA WAASI" Campaign - 2023
- CEO's Club Recognition -2021
- Special Recognition Award on Trust Building for Team Efforts - 2017

Key Competencies

- Empathy
- Customer service oriented
- Problem solving
- Product Knowledge
- Lead generating and Cross selling
- Adaptability
- Excellent Communication
- Client Onboarding
- Risk & Compliance
- KYC Analysis
- Negotiating
- MS Office Applications
- Performance Management
- Team Working