# VIDHURA WIJESUNDARA

### **Senior Relationship Officer**

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## **Professional Summary**

Experienced and customer-focused banking professional with over 7 years of experience in greeting customers, 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 Relationship Officer

DFCC Bank PLC| Colombo, Sri Lanka

[Nov 2023 - Sep 2024]

- Delivered high-quality customer service, during every interaction, maintaining professionalism and empathy.
- Trained and mentored junior customer service officers, providing comprehensive guidance on customer service, and compliance with internal policies and regulatory standards.
- Actively engaged with walk-in customers to understand their financial needs and promote suitable banking products and services.
- 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 mitigation.
- Recognized as "Pawning Officer of the Month" fourth times for exceeding sales targets and providing exceptional customer service.
- Support business and product teams on new clients' onboarding activities.
- Provide customers with product and service information and route calls to appropriate resources.
- Identified and implemented process improvements to enhance operational efficiency and reduce TAT for various banking processes.

#### **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 and remittances, providing clients with competitive exchange solutions and maintaining compliance with foreign exchange regulations.
- Communicated complex regulations and norms regarding transactions in a professional and clear manner to customers.
- Effectively used settlement systems to process transactions and reconcile accounts.
- Balancing daily cash tills and handling daily ATM reconciliations adhering to the bank's policies and procedures.
- 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.
- Achieved TAT for 'Wait' and 'Serve' times, resulting in increased customer satisfaction by 25%.

DFCC Bank PLC | Colombo, Sri Lanka

- 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.
- Guided customers to the appropriate departments or personnel.
- 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**

- Energetic
- Customer service oriented
- Problem solving
- Product Knowledge
- Up Selling and Cross Selling
- Adaptability
- Excellent Communication
- Client Onboarding
- Risk & Compliance
- Sales and Exceeding Targets
- Negotiating
- MS Office Applications
- Data Analysis
- Team Working