



KHADKA, BISWASH
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Personal Summary

Experienced Personal Banker / Branch Manager with a successful career in mortgage lending, investment sales, retail banking, business development and administration. With over 10 years expertise in cash handling, banking operations, credit management and financial advisory.

A. Academic Qualification

University or equivalent

Name, Place and Country	Attended from /to	Degree and Academic Distinctions Obtained	Main Courses of the Study
Tribhuvan University Kathmandu, Nepal	2001 – 2004	Intermediate in Science (Physics)	Physics, Math, English

B. Professional Qualification

Name of Institution	Attended from/ To	Certification	Main Course of the Study
Nepal Rastra Bank	April 2007	NRB Reporting System	Reporting System

C. Training Attended

Name of Institution	Attended on	Certification	Training Attended
National Banking Institute	August 11-16, 2016	Margin Type Lending	Loan Against Share and margin lending
Business & Investment Management	November 12, 2016	Credit Appraisal and Administration	Credit Evaluation and processing
Business & Investment Management	August 8, 2017	Anti-Money Laundering, Combating the Financing of Terrorism and Know your Customer Training	AML/CFT/KYC

Business & Investment Management	February 16, 2018	Loan Documentation, Security Documents Execution, Loan Recovery and Judicial Trends	Credit Processing, documentation, recovery and legal procedures
Business & Investment Management	June 2, 2018	Land Surveying, Mapping, Land Administration and Transport Management Rules and Regulations	Collateral survey land and building and vehicles
Ramesh Parajuli Facilitator Neal Rastra Bank	December 23, 2023	Capacity Building, Operation Risk, Risk Assessment Process and AML/CFT Workshop	AML/CFT

D. Visited Countries

India, United Arab Emirates

E. Languages

English, Hindi, Nepali

F. Financial Software

General Application

Microsoft Office Suit (Word, Excel & Outlook)

Financial Software

Pumori, Bank Pro, Pumori Plus III and Pumori Plus IV

G. Core Competence

- Financial Forecasting
- Budget Management
- Leadership
- Strategic Planning
- Customer Satisfaction
- Market Analysis
- Compliance Regulations

H. Employment Records

a. Gurkhas Finance Limited

Designation : Branch Manager
Duration : December 2019 – February 2024
Address : Gurkhas Finance Limited
Dillibazar, Kathmandu, Nepal
www.gurkhasfinance.com.np

Roles and responsibility:

- Develop forecasts, financial objectives, and business plans
- Meet goals and metrics
- Manage budget and allocate funds appropriately
- Provide leadership and support for branch personnel
- Identify areas of improvement and propose corrective actions
- Share knowledge with other branches and headquarters
- Address customer and employee satisfaction issues promptly
- Adhere to high ethical standards and comply with regulations
- Network to improve branch and company presence

b. Gurkhas Finance Limited

Designation : Junior Officer
Duration : July 2016 to November 2019
Department : Margin Lending Head
Address : Gurkhas Finance Limited
Dillibazar, Kathmandu, Nepal
www.gurkhasfinance.com.np

Roles and responsibility:

- Deal with clients for processing loan applications
- Obtaining and verifying documents and collateral for processing of loan
- Ensuring the valuation of stocks as per the rules and regulations and also follow up on as per need of additional margin if the pledge share collateral's value drops due to market changes
- Updating the necessary information, data and details to the loan file in lending process
- Preparing and verifying Credit Appraisal Letter (CAP) to forward to management team for necessary approval
- Issuing Offer Letter to the borrower by incorporating terms and conditions mentioned in the CAP

c. Gurkha Development Bank (Nepal) Limited

Designation : Supervisor – Credit Department
Duration : November 2013 to July 2016
Address : Gurkhas Development Bank (Nepal) Limited
Dhulabari Branch, Dhulabari, Nepal
www.gdbl.com.np

- Deal with clients for processing loan applications
- Obtaining and verifying documents and collateral for processing of loan
- Preparing and verifying Credit Appraisal Letter (CAP) to forward to management team for necessary approval
- Issuing Offer Letter to the borrower by incorporating terms and conditions mentioned in the CAP
- Observing Debt/Equity ratio before disbursement of loan
- Verify physical progress of the project according to the pre-determined time schedule
- Obtaining project completion report and make final repayment
- Follow-up and monitoring the clients for and to repay the installment as per the repayment schedule
- Preparing NRB report monthly and quarterly as per the directives of central bank
- Preparing Loan Loss Provision report based on the performance of loan account and aging of loan

d. Gurkha Development Bank (Nepal) Limited

Designation : Supervisor – Operation Department
 Duration : June 2010 to November 2013
 Address : Gurkhas Development Bank (Nepal) Limited
 Putalisadak, Kathmandu, Nepal
www.gdbl.com.np

- Monitor the day to day transactions and collect the relevant and supporting documents relating to the source of funds and purpose of transactions
- Monitor transactions which are bound to reach high risk customers or amounts
- Monitor the transaction of the branch employees to ensure that the transactions are within their profile. In case of any unusual transactions, the same must be reported to the Compliance Department
- Maintain oversight on the customer onboarding a periodic review of the customers (Corporate)
- Completing customer Due Diligence (CDD) on new clients and conducting Enhanced Customer Due Diligence (EDD) on existing clients (periodic review) based on their risk category and recommends for exiting or continuation of business relation
- Investigating and assessing the alerts for potential money laundering risks involved in the transactions with reference to the client's KYC profile with the agreed TAT and accuracy
- Proactive monitoring for suspicious activities & escalation of Operation Risk/Fraud to Head of Risk and AML
- Conducting Corporate visits for Corporate Onboarding

e. Gurkha Development Bank (Nepal) Limited

Designation : Assistant - Customer Service Representative
 Duration : November 2007 to June 2010
 Address : Gurkhas Development Bank (Nepal) Limited
 Putalisadak, Kathmandu, Nepal
www.gdbl.com.np

- Assist customer with day to day transactions, provide information on account services and promote additional banking products
- Assist clients with investment related inquiries, provide information on financial products and help in managing portfolios
- Assisting customers to open new accounts, explaining account features and managing account related activities
- Completing Know Your Customer (KYC), Customer Due Diligence (CDD) on new clients and conducting Enhanced Customer Due Diligence (EDD) on existing clients (periodic review) based on their risk category and recommends for exiting or continuation of business relation
- Promoting and cross selling additional banking products and services to enhance the customer's overall financial relation with the bank

f. **Gurkha Development Bank (Nepal) Limited**

Designation : Assistant – Credit Department
 Duration : December 2004 to November 2007
 Address : Gurkhas Development Bank (Nepal) Limited
 Putalisadak, Kathmandu, Nepal
www.gdbl.com.np

- Deal with clients for processing loan applications
- Obtaining and verifying documents and collateral for processing of loan
- Preparing and verifying Credit Appraisal Letter (CAP) to forward to management team for necessary approval
- Issuing Offer Letter to the borrower by incorporating terms and conditions mentioned in the CAP
- Observing Debt/Equity ratio before disbursement of loan
- Verify physical progress of the project according to the pre-determined time schedule
- Obtaining project completion report and make final repayment
- Follow-up and monitoring the clients for and to repay the installment as per the repayment schedule
- Preparing NRB report monthly and quarterly as per the directives of central bank
- Preparing Loan Loss Provision report based on the performance of loan account and aging of loan

I, certify that these data correctly describe me, my qualifications, and experiences. I understand that any willful misstatement described herein may lead to my disqualification for the post.

Regards

Biswash Khadka

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Mobile : +971-0501085462

Dubai, United Arab Emirates