



# MOHAMED BILAL RAFAEEK

MSc. Islamic Finance & Accounting.UK/ CIM UK

(Junior Executive/ Business Development Officer / Customer Relationship Manager / Real Estate Broker / Financial Analyst (Management Trainee) / Banker / Investment Banker/ General Claims Management)

Versatile and result oriented banking professional with over 10 years of progressive experience in prominent banks and organizations in Sri Lanka. Possess in-depth knowledge in Islamic banking operations, investment management procedures, insurance processes, and customer service.

## CONTACTS



No 38, Aroma Building,  
Electra Street, Abu Dhabi



(+971) 50 668 3602



billyrafeek99@gmail.com

## PERSONAL SKILLS

ATTENTION TO DETAILS 100%

ADAPTABILITY 100%

MULTI TASKING 100%

COMMUNICATION 100%

CUSTOMER SERVICE 100%

FLEXIBILITY 100%

## CORE COMPETENCIES

- ISLAMIC BANKING AND ACCOUNTING
- FUND MANAGING & BANKING
- INVESTMENT MANAGEMENT PROCEDURES
- INSURANCE PROCEDURES
- CUSTOMER SERVICE
- ADMINISTRATION & MANAGEMENT

## LANGUAGES



ENGLISH



SINHALA



TAMIL

## CAREER OBJECTIVE

To serve a well-established organization in a challenging role contributing its growth efficiency and profitability, whilst adapting to the company culture to build a sustainable long-term relationship.

## EDUCATION

Chartered Institute of Marketing (Level 7) 2023 - 2024

MSc. in Islamic Banking & Accounting 2016 - 2018

Asia Pacific Institute of Information Technology - (Affiliated by Staffordshire University UK)

Post Graduate Diploma holder in Islamic Finance and insurance. Aug 2014

Finance Institute of Business Studies Sri Lanka - (UK Diploma)

Distinction Certificate in Diploma in Islamic Banking and Finance Aug 2013

Institute of Business Studies Sri Lanka

Merit Certificate in Introduction to Islamic Banking and Finance 2012

Institute of Bankers of Sri Lanka

G.C.E. (Advance Level) Examination 2010

Royal College Colombo

G.C.E. (Ordinary Level) Examination 2007

Royal College Colombo

## WORK EXPERIENCE

2022  
Present

### Junior Executive

NDB Bank Islamic Division - (Head Office)  
From October 2022 to present

### TASKS AND RESPONSIBILITIES:

- Opening Accounts for new clients and existing clients
- Negotiating USD rates from treasury department to grant Short Term Finance. ( Murabaha and Waqala)
- Fixed Deposit placements (Mudharabah and Waqala)
- Preparing contracts for Murabaha and Waqala for Short Term Financing
- Preparing yearly, monthly, weekly statements for clients as per their request
- Informing clients regarding inward cheques and making sure the funds are in the account for cheques clearance

## WHY YOU SHOULD HIRE ME?

### Communication And Negotiation Skills

### Problem-Solving Aptitude

### Ability to work well with a team

### Hardworking with a strong work ethic

### Customer-oriented attitude

### MS Office & Outlook

### Internet & Social Media Channels

### Analyzing & Presentation Skills

### Public Relation Skills

### Tracking relevant KPIs

## RESEARCH

- Completed research and published an article in  
“Factors affecting the customer satisfaction for Islamic Banking system in Sri Lanka”.

## ACHIEVEMENTS

- Played hockey for the school team (2002-2008)
  - All Island
  - District Best Player
  - Rising Personality of the Year 2023/2024 (SLIBFI AWARDS)

## EXTRA-CURRICULAR ACTIVITIES

- Member of the Royal College Hockey team (2002-2009).
- Treasurer of the Islamic Society 2009.
- Committee Member of the Islamic Society 2008.

## WORK EXPERIENCE - CONTINUED

- Preparing balance confirmation letters as per the client's request
- Doing monthly KYC/AML reviews of the clients
- Providing client's ATM cards as per their request
- Doing Internal Fund Transfers.
- Doing recoveries & early settlements for the Short-Term Financing
- Any other assign tasks.

2020  
2022

### BUSINESS DEVELOPMENT OFFICER CUM CUSTOMER SERVICE OFFICER

MCB Bank Islamic Division - Pettah Branch  
From February 2020 to October 2022

#### TASKS AND RESPONSIBILITIES:

- Opening Accounts for new clients and existing clients
- Doing Telegraphic Transfer Transactions.
- Negotiating USD rates from treasury department to do the TT transfers.
- Providing good USD rates for clients for effect the TT transfers
- Providing clients ATM cards and Virtual Banking service as per their request.
- Capturing Trade payments to the system and informing
- Accepting cheques and sending to the Centralized team for clearance.
- Sending Account opening documents & other documents to Centralized team to open the account.
- Doing Monthly KYC reviews of the clients
- Preparing and helping clients for post-dated cheques for Clearing on PD dates.
- Preparing yearly, monthly, weekly statements for clients as per their request.

2019  
2020

### CUSTOMER RELATIONSHIP MANAGER

SAIF Capital  
From January 2019 to January 2020

#### TASKS AND RESPONSIBILITIES:

- Client Advisory on Islamic Finance.
- Coordinating with the Investors for investments and Handling Real Estate Deals.
- Intermediating in Vehicle buying & selling.
- Attending meetings with clients to build relationships with existing accounts.
- Escalating and resolving areas of concern as raised by clients.
- Carrying out client satisfaction surveys and reviews.
- Schedule regular meetings with customers to ensure they are satisfied.

2018

### FINANCIAL ANALYST (MANAGEMENT TRAINEE)

ADL Capital  
From September 2018 to December 2018

#### TASKS AND RESPONSIBILITIES:

- Assisting the head of CF in evaluating companies
- Handling Margin Trading Investments
- Coordinating with clients as a Customer Relationship
- Maintains database by entering, verifying, and backing up data.

## WORKSHOPS AND CONFERENCE

- SLIBFI - (Sri Lanka Islamic Banking and Finance Industry Conference)
- IFFSA - (Islamic Finance Forum of South Asia)
- Personal Grooming Programme
- 1st tier judges panel at the IFFSA awards held in October 2018

## PERSONAL INFORMATION

Full Name : Mohamed Bilal Rafeek  
Date of Birth : 27<sup>th</sup> January 1992  
Civil Status : Married  
Sex : Male  
Nationality : Sri Lankan  
NIC : 920273459V  
Passport No : N9950709

## PERSONAL INFORMATION

AZAD ZAHEED  
Child & Orphan Care Unit Head  
Amana Bank PLC,  
Colombo 03, Sri Lanka  
(+94) 777 383 438

IKRAM ABDEEN  
Manager Strategy Planning & Analysis  
Triple Holdings (Pvt) Ltd  
Colombo, Sri Lanka,  
(+94) 777 767 832

## WORK EXPERIENCE - CONTINUED

2017  
2018

### FUND MANAGER

Amana Asset

From December 2017 to August 2018

#### TASKS AND RESPONSIBILITIES:

- Preparing Fund Transfer Letters for Investment Purpose
- Coordinating with Investors and Borrowers for Settlements.
- Coordinating & negotiating with the Banks & Finance companies for best Rates and Ratios for Investments.
- Updating the equity movements of present shares on a daily basis
- Coordinating & negotiating with the Banks & Finance companies for best Rates and Ratios for Investments.

2017

### EXECUTIVE OPERATIONS

Amana Asset

From January 2017 to December 2017

#### TASKS AND RESPONSIBILITIES:

- Preparing Fund Management Agreements for clients.
- Preparing Fund Transfer Letters for Investment Purpose.
- Coordinating with Investors and Borrowers for Settlements.
- Updating the equity movements of present shares on a daily basis
- Coordinating & negotiating with the Banks & Finance companies for best Rates and Ratios for Investments and Assisting to manage the Portfolios.

2012  
2017

### JUNIOR EXECUTIVE - MOTOR CLAIMS

Amana Takaful PLC

From January 2012 to January 2017

#### TASKS AND RESPONSIBILITIES:

- Independently administrating & supervising the division in the absence of the Manager.
- Head of all branches in motor claims
- Responsible for the Cash in Lieu settlements & approval for commence repairs with the authorization limit of 350k.
- Coordinating with Spare part dealers for price verifications.
- Attending to correspondence of Customers, Our Institutions & State Authorities
- Inspecting damages caused & finally evaluating for either payment or repudiation
- Valuing the Insured and making out the proposal

2011  
2012

### TRAINEE - MOTOR CLAIMS

Amana Takaful PLC

From July 2011 to June 2012

#### TASKS AND RESPONSIBILITIES:

- In depth Training in insurance procedures and Valuation of Claims based on damages. / Dealing with Customers on Insurance procedures.

I hereby certify that the above particulars furnished by me are true and accurate to the best of my knowledge.

Mohamed Bilal Rafeek