

Warodya Judith Gunaratne

Banker | Corporate Banking & Structured Finance

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CAREER SUMMARY

Accomplished banking professional with over nine years of progressive experience across Corporate Banking, Structured Finance, Offshore Banking and Branch Banking. Advanced from Banking Assistant to Deputy Manager – Corporate Banking & Structured Finance at Nations Trust Bank PLC, Sri Lanka. Skilled in managing corporate client relationships, coordinating complex syndicated loans, and facilitating offshore and project financing across emerging markets. Adept at collaborating with legal counsels, international banking partners, and internal stakeholders to ensure seamless execution of high-value transactions. Recognized for a client-centric approach, strategic problem-solving, and a commitment to excellence.

EXPERIENCE

Nations Trust Bank PLC (NTB) - Colombo, Sri Lanka

Deputy Manager – Structured Finance

January 2024 – June 2025

- Assist the Senior Manager in managing a client portfolio of large conglomerates, offshore financing, and project financing valued at c. USD 240Mn.
- Work on multiple syndications simultaneously, coordinating with corporate clients, external and internal legal counsels, partner banks, and internal stakeholders, while negotiating terms and conditions in the best interest of the bank.
- Review all credit facility documentation to ensure compliance with the bank guidelines.
- Ensure that covenant precedents, due diligence searches, and legal opinions are obtained in a timely manner to facilitate seamless facility disbursement.
- Ensure that all discrepancies have been identified and escalated to appropriate level of authorities for resolution.
- Maintain strong client relationships, providing exceptional service to a portfolio that includes the largest asset client of the bank.
- Conduct detailed credit appraisals, financial analyses, and risk assessments for corporate lending proposals.
- Engage in cross-border transactions across emerging markets, collaborating with international institutions such as the IFC and FMO.
- Ensure compliance with the Central Bank of Sri Lanka's regulations and AML policies.

Senior Relationship Assistant – Corporate Banking and Structured Finance

March 2021 – December 2023

- Managed operational activities for corporate clients, ensuring accuracy and efficiency in foreign and local transactions, account openings, and facility disbursements etc.
- Ensured compliance with the bank's credit policies and lending guidelines.
- Coordinated with service departments and branches to facilitate seamless business transactions.
- Built and maintained strong corporate client relationships, ensuring optimal utilization of approved credit limits.
- Assisted in cross-selling bank products and services to corporate clients.

Inner Circle Ambassador / Banking Assistant (Teller) – Branch Network

February 2016 – February 2021

- Managed cash transactions (local and foreign currency) while ensuring strict adherence to bank security, audit, and compliance requirements.
- Delivered exceptional customer service to all client segments, including high-net-worth individuals.
- Maintained accurate documentation and records for customer accounts and daily transactions.
- Conducted market analysis of competitor products and advised customers on comparative advantages.

Accomplishments:

- ★ Led two syndicated loan transactions totaling USD 60Mn, serving as Lead Arranger, Facility Agent, Security Agent, and Lender, with disbursements completed within industry-challenging timeframes.
- ★ Coordinated the NTB's first offshore greenfield project finance transaction valued at USD 33.5Mn.
- ★ Managed documentation and facilitated disbursements for complex offshore syndicated and bilateral transactions, overseeing a portfolio of approximately USD 100Mn.
- ★ Increased foreign exchange (FX) income by USD 40,000 through a single high-value transaction.
- ★ Successfully led bank promotional initiatives, securing first place for the branch and achieving a top 20 individual promoter ranking.
- ★ Received client commendations, including recognition from Private Banking clients of the portfolio, for outstanding customer service.

EDUCATION

Postgraduate Diploma in Strategic Management and Leadership (UK level 07)

OTHM

Intermediate in Applied Banking and Finance

Institute of Bankers of Sri Lanka

KEY SKILLS

- Structured Finance and Syndication Management
- Corporate Banking
- Credit Appraisal and Financial Analysis
- Retail and Branch Banking Operations
- Negotiation skills and Attention to Detail
- Account Opening and Transaction Processing
- Client Relationship Management

LANGUAGES

- Sinhalese : Native
- English : Full Professional