

MY PROFILE

Results-oriented banking professional with a proven track record as a Junior Executive Assistant in the Credit Administration Department, specializing in both conventional and Sharia-compliant financial services. Seeking a challenging and dynamic role where I can leverage my expertise in credit analysis, risk management, and credit administrative support to contribute effectively to a forward-thinking financial institution. Eager to take on new responsibilities and collaborate with cross-functional teams, I am committed to driving operational excellence, ensuring regulatory compliance, and actively participating in the growth and success of the organization.

JOB EXPERIENCE

Junior Executive Assistant – Credit Administration

Amana Bank PLC, Colombo, Sri Lanka | 11/2022 – 02/2024

- Reviewing credit applications in accordance with approval conditions, CAD (Credit Administration Department) guidelines, and bank policies.
- Identifying, measuring, and ensuring eligibility of documentation for credit review processes.
- Authenticating signatures and verifying document execution as per approved credit memorandums.
- Coordinating with branch teams to facilitate the credit reviewing process.
- Preparing and circulating reports on documentation deficiencies (expired/deferred documents) and ensuring timely submission/renewal.
- Structuring limits, performing background checks on Borrowers' capabilities, analyzing security profiles, and assessing risk factors and mitigations.
- Safeguarding security documents in vaults and maintaining a checklist in credit files.
- Reviewing and verifying approvals for the permanent release of collaterals, ensuring no liabilities or outstanding issues.
- Conducting comprehensive reviews and risk assessments of credit proposals, adhering to Bank policies and Central Bank guidelines.
- Analyzing and verifying customer ratings based on classifications and previous risk assessments.
- Responsible for accurately lodging security documents and collaterals in the Bank's system while ensuring the maintenance of up-to-date and precise collateral data.
- Performing credit underwriting and accurately inputting data into the Bank's system.
- Securing approvals for collateral release, ensuring compliance, and obtaining relevant authorizations for document release as required.

Branch Coordinator | Senior Operations Officer

Richard Peiris Finance Ltd, Sri Lanka | 09/2020 – 11/2022

- Credit evaluation and documentation checking of branch credit proposals.
- Handling branch customers and provide required service from head office.
- Prepare reports regarding credit/ leasing facility granting, debtor age reports and coordinate with MIS department.
- Complete the pending documents within security files.
- Handle security document release. (Vehicle Registration Documents, Deletions, Duplicate keys, Mortgage bonds Etc.)
- Introducer commission registration, handling and proceed the payments.
- Monitoring and coordinate recovery process of within one-year contracts.
- Analysis of business performance branch and regional wise.
- Monitoring daily performance and keep track of disbursement approvals and cancellations.



NIMASHA SHENAL CHARLES

Junior Executive Assistant – Credit
Administration

CONTACTS



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EXPERTIES

Credit Reviewing & Underwriting
Document Verification & Maintenance
Coordination & Operations
Approval Compliance
Collateral Management
Credit Risk Management
Credit Decision Making
Relationship Management
Security Document Release Process

LANGUAGES

English – Professional Proficiency

Reading | Listening | Speaking | Writing

Sinhala – Native Level Proficiency

Mother Tongue

Tamil – Neutral Level Proficiency

Basic Speaking & Understanding

Junior Executive – Operations

Trade Finance & Investment PLC, Sri Lanka | 09/2019 – 09/2020

Customer Relationship Officer

Commercial Credit & Finance PLC, Sri Lanka | 11/2014 – 01/2016

EDUCATIONAL

B.Sc. Business Administration (Special) Degree

University of Sri Jayewardenepura, Sri Lanka | 2019

GCE Advanced Level Examination

Department of Examination, Sri Lanka | 2014

GCE Ordinarily level Examination

Department of Examination, Sri Lanka | 2010

PROFESSIONAL

Amana Certified Islamic Banker

Amana Bank PLC, Sri Lanka | 2023

Executive Level

Institute of Chartered Accountants of Sri Lanka | 2015

TRAINING PARTICIPATIONS

- Participated for the “Sri Lankan Seminar on Sports Coaching”, conducted by Champions Fit Coaching Consultant together with National Institute of Sports Science, Sri Lanka | 2019
- Leadership and Team Building Training Program conducted in the Commando Regiment Training School, Uva Kudaoya, organized by Department of Physical Education, University of Sri Jayewardenepura, Sri Lanka | 2018
- Football Referees Training Program organized by Nawalapitiya Football League under the guidance of the Football Federation of Sri Lanka | 2017

EXTRA CURRICULAR ACTIVITIES

- Captain of University Football Team | 2017 – 2018
 - Maharagama League - Second Runner up
 - Inter University FA Cup Qualifying League – Champions
- Best Player at University Football Team – Colours Awarding Ceremony, University of Sri Jayewardenepura, Sri Lanka | 2017
- Sri Lanka University Sport Association (SLUSA) Colours | 2017
- University Colours | 2016, 2017, 2018, 2019
- Committee Member of Sports Council of University of Sri Jayewardenepura, Sri Lanka | 2018
- Member of School Athletic and Football Team | 2004 – 2013

TECHNICAL SKILLS

MS Office

E Mails

Company ERP | Banking System (iMal)

SPSS Statistical Software

CERTIFICATIONS

Foundations of Business Banking | National Association of State Boards of Accountancy (NASBA) By LinkedIn Learning | 2024

Nailing your Interview, Resume, & Negotiation Fast | LinkedIn Learning | 2024

Power BI: Dashboards for Beginners | LinkedIn Learning | 2024

SOFT SKILLS

Executive Ability

Positive Attitudes

Team Leadership

Time Management

Effective Communication

Multitasking Skills

Interpersonal Skills

Problem Solving

Organization Skills

Critical Thinking

REFERENCES

Reference will be available on upon request.