

VIDHURA WIJESUNDARA

Banking Professional

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Professional Summary

Results-oriented Banking Professional with extensive experience in financial services and customer relationship management. Proficient in delivering exceptional customer service and handling complex banking transactions to enhance client engagement. Skilled in remittance operations, ensuring compliance with AML and CDD regulations. Strong knowledge of fraud detection and risk analysis to support informed compliance decisions. Experienced in cross-selling banking products and services to meet customer needs and drive revenue growth.

Professional Experience

Officer in Charge - Operations

DFCC Bank PLC | Colombo, Sri Lanka

[Nov 2023 – Sep 2024]

- Provided fast and excellent customer service to the customers in a professional manner, following the SGOT rule (Smile-Greet-Offer-Thank), increasing retention by 20% through personalized support.
- 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.
- Effectively communicated regulatory requirements and transaction norms to clients, ensuring their understanding and compliance with applicable laws and bank policies.
- Provided advice and guidance about banking Products & Services to customers as and when necessary.
- Trained and mentored junior tellers, providing comprehensive guidance on customer service, and compliance with internal policies and regulatory standards.
- Directed customers to the appropriate departments or personnel for query resolution, special deals, and other service needs.
- Assisted in preparing and submitting timely and accurate Compliance clearance requests and reports.

Teller

DFCC Bank PLC | Colombo, Sri Lanka

[Sep 2019 – Nov 2023]

- Processed 250+ daily cash transactions, including deposits, withdrawals, traveler's 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.
- Efficiently and accurately balanced daily cash tills and cash registers, adhering to the bank's policies and procedures, contributing to smooth daily operations.
- Proactively exercised due diligence in reviewing customer transactions to identify and mitigate potential risks, ensuring adherence to AML procedures and KYC initiatives.
- Successfully managed multiple tasks and deadlines in a demanding, fast-paced environment.
- Actively engaged with walk-in customers to understand their financial needs and promote suitable banking products and services.
- Identified and pursued opportunities to expand the customer base, increase transaction volume and value, and drive overall revenue growth to achieve business objectives.
- Ensured transaction processes and documentation complied with internal and regulatory requirements.

- Addressed and resolved client inquiries related to products and complaints promptly, achieving a 98% satisfaction rate through a customer-first approach and proactive problem-solving.
- Achieved sales and service targets by effectively up selling and cross-selling relevant products and services to existing customers.
- Contributed to achieving branch goals by providing support in various banking tasks, enhancing operational efficiency.
- Led the review and verification of client documentation to ensure accuracy and compliance with all risk and audit guidelines.
- Addressed inquiries and supported clients in understanding about operational and technical experts, promoting secure and efficient online banking practices.
- Handled additional tasks assigned by the supervisor or deputy with high dedication.
- Achieved TAT for 'Wait' and 'Serve' times, resulting in increased customer satisfaction by 25%.

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

- Transaction Monitoring
- Cash Reconciliation
- FOREX
- Customer Service Skills
- AML & KYC Compliance
- Customer Due Diligence
- Lead Generation & Cross-Selling
- Product Knowledge
- Audit Preparation Skills
- Remittance Operations
- Computer Literacy
- Complaint Management
- Data Analysis

References

Available upon request