



# Shanaka Kasturisinghe

Credit | Customer Engagement | Teller | Recoveries Management

A highly experienced Financial Services Credit, Customer Engagement and Recovery Management Expert with a demonstrated track record of designing and enhancing policies and procedures that enforce customer credit terms/limits, assure high rates of on-time collections, optimize cash payments/cash flow for the operation. Providing company-wide training on policies/best procedures, regulatory compliance, and credit management tools.

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## CAREER SNAPSHOT

- **Recovery Officer/ Remedial Officer**  
Sampath Bank PLC  
[2017- 2022]
- **Branch Front-line Officer / Teller**  
Sampath Bank PLC  
[2012 - 2017]

## EDUCATION

- **MASTERS OF BUSINESS ADMINISTRATION**  
Anglia Ruskin University, United Kingdom
- **Bachelor of Commerce (B.Com)**  
University of Sri Jayawardanapura, Sri Lanka
- **Certificate in Banking and Finance**  
Institute of Bankers, Sri Lanka

## CORE SKILLS

Consumer Credit underwriting knowledge

Proficiency in Microsoft Office and Mathematic skills

Consumer Collection and Portfolio Management

Customer Relations Management and Communication Skills

Regulatory and Compliance

Team Management

## REFERENCES

Available On Request.

## CAREER EXPERTISE

### Recovery Officer/Remedial Officer Sampath Bank PLC, Colombo, Sri Lanka

2017-2022

#### Achievements/Tasks

- Supervise recovery management of 20 bank branches.
- Analyze and process loan cases based on overall consideration of customer's profile, financial analysis of audited reports, capability of repayment, credit history, existing liabilities and aggregate banks' exposure.
- Ensure accurate classification and balancing of non-performing accounts (NPA) by implementing strategies to handle accounts, supervising loan collection procedures and gathering information on defaulters.
- Reschedule loans and provide settlement plans to non-performing customers to minimize NPA portfolio and prevent incurring financial losses.
- Follow up on overdue accounts by initiating Letters of Demands, settlement letters, outbound phone calls to delinquent accounts and visiting prominent customers to negotiate on resettlement facilities.
- Organize monthly, quarterly and annual review meetings to formulate future actions regarding recovery management and produce meeting minutes for management approval
- Liaison with compliance, legal and internal and external auditors to ensure client on-boarding and other business banking transactions are in line with internal regulations, procedures, policies and laws of the country.

### Branch Front-line Officer / Teller Sampath Bank PLC, Colombo, Sri Lanka

2012-2017

#### Achievements/Tasks

- Managed portfolio of customers in defined geographical market and provided best service delivery expectations by consistently achieving 97% ratings on customer satisfaction surveys and positive NPS scores.
- Assisted customers with setting up and closing accounts, FD creations, liquidation of FD, signing up for banking Online platform channels and cheque book issuance.
- Promptly attended for customers inbound calls, emails, queries and negative feedbacks and offered customized resolutions for complaints.
- Ensured accuracy of all bank forms, bills and documents executed by the customers and maintained customer documents, bills and files in accordance with bank's policies and procedures.
- Managed cash drawer with highest care and security and prepared reports on the balance cash and cheque transactions at the end of the day to senior management
- Handled Foreign Currency, Remittance, received payments by cash, cheques, credit cards, vouchers or automatic debits and issued receipts, refunds or credits with zero defects.
- Exercised due diligence and ensured transactions in customer accounts are in line with AML and KYC procedures.