



# SAHAN YAPARATHNA

Results-driven and customer-focused Bank Executive with over 10+ years of experience in retail and SME banking. Proven expertise in credit analysis, loan processing, and financial risk assessment, with a strong track record of achieving sales targets and driving business growth. Adept at managing client relationships, ensuring regulatory compliance, and streamlining banking operations for efficiency and accuracy. Skilled in using core banking systems and financial tools to support decision-making and enhance customer service. A proactive team player with excellent communication, problem-solving, and time management skills, committed to delivering high-quality banking solutions and exceeding client expectations.



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apartment 601  
Al khalidiya street Najma



11 April, 1994



## WORK EXPERIENCE

### Executive Assistant

Commercial Bank of Ceylon PLC

09/2014 - Present

*Achievements/Tasks*

- **Customer Relationship Management** – Build and maintain strong relationships with clients to understand their financial needs and provide tailored banking solutions.
- **Loan and Credit Processing** – Assess, process, and manage loan applications, ensuring compliance with internal credit policies and regulatory standards.
- **Sales and Cross-Selling** – Promote banking products and services such as savings accounts, loans, credit cards, and investment options to meet sales targets.
- **Risk Assessment** – Analyze customer financial data and creditworthiness to minimize default risk and recommend appropriate credit limits.
- **Compliance and Documentation** – Ensure all banking transactions and processes comply with internal policies and regulatory requirements, including KYC and AML procedures.
- **Transaction Management** – Oversee day-to-day banking operations such as deposits, withdrawals, fund transfers, and account maintenance.
- **Problem Resolution** – Handle customer complaints and issues promptly and professionally, ensuring high levels of satisfaction.
- **Team Collaboration** – Work closely with other departments, such as credit, operations, and marketing, to deliver seamless banking services.
- **Reporting and Record Keeping** – Prepare and maintain accurate reports and documentation related to client interactions, transactions, and sales performance.



## PROFESSIONAL QUALIFICATIONS

Following a Master Of Business Administration (MBA) At University Of Northampton

Following The Certificate Level Of Chartered Institute Of Management Accounting (CIMA) at Chartered Institute Of Management Accounting

Completed The Intermediary Stage At Association Of Accounting Technicians Of Sri Lanka (AAT) at Intermediate Stage At Association Of Accounting Technicians

Currently Following Intermediary In Applied Banking And Finance (IABF) Level At Institute Of Bankers Of Sri Lanka (IBSL)



## SKILLS

Credit Analysis

Loan Processing & Approval

Risk Assessment & Mitigation

Financial Statement Evaluation

Banking Operations Management

Customer Relationship Management (CRM)

KYC & AML Compliance

Cross-selling & Up-selling

Retail & SME Banking

Sales Target Achievement

Market & Competitor Analysis

Product Knowledge (Loans, Deposits, Cards)

Customer Acquisition & Retention

Lead Generation & Conversion

Core Banking Software proficiency

Account Management

MS Office (Excel, Word, PowerPoint)

Audit Preparedness

IT skills



## SOFT SKILLS

Communication

Teamwork

Problem-Solving

Adaptability

Time Management

Empathy



## LANGUAGES

English  
*Professional Working Proficiency*

Sinhala  
*Full Professional Proficiency*



## PERSONAL DETAILS

### Full Name

- Yapa Mudiyansele Ruchira Sahan Bandara Yaparathna

### QID Number

- 29414414193

### Passport Number

- N9046794

### Nationality

- Sri Lankan

### Gender

- Male

### Civil Status

- Married



## REFERENCES

### Aubrey Peiris

Senior Manager - Commercial Bank Of Ceylon PLC Unit 15 GCE Plaza  
Complex EPZ, Katunayake

*Contact: aubrey\_peiris@combank.net - +94773416393*

### Paba Mangalani Wakadegedara

Engineer Assistant, National Water Supply & Drainage Boards Warapitiya,  
Kundasale, Sri Lanka

*Contact: +94 772 202 317*



## DECLARATION

I hereby declare that the information provided in this CV is true and accurate to the best of my knowledge and belief.



## EDUCATION

**Completed GCE Advanced Level Examination In 2013**  
St. Anthony's College Kandy, Sri Lanka

### Courses

- Accounting - B
- Economics - B
- Business Studies - C
- English - A

**Completed GCE Ordinary Level Examination In 2011**  
St. Anthony's College Kandy, Sri Lanka