



# UTHPALA RANASINGHE

ASSISTANT MANAGER – CREDIT OPERATIONS

Experienced Banking and Credit Operations Professional with over 15 years of progressive experience at the Bank of Ceylon, covering branch banking, credit administration, cash operations, ATM management, and head office operations. Proven expertise in credit evaluation, loan processing, customer interviewing, credit risk assessment, and operational controls, with strong exposure to ATM, CRM, CDM, suspect transaction handling, and reconciliation systems. Holds a Master of Business Administration (MBA) with a strong foundation in banking, finance, and operational excellence.



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Kirillawala, Kadawatha,  
Sri Lanka

## AREAS OF EXPERTISE

Credit Analysis

Loan Administration

Credit Risk Assessment

Banking Operations

Cash Management

Fraud Detection

Customer Relations

Teller Machine Operation

## CAREER EXPERIENCE

### Assistant Manager

Bank of Ceylon, Colombo | Sri Lanka

(2025 – Present)

- Lead and oversee ATM, CRM, and CDM operational activities at head office level, ensuring uninterrupted service delivery and strict compliance with internal controls and banking regulations.
- Perform detailed system and ATM reconciliations, investigate variances, and implement corrective actions to maintain financial accuracy and operational integrity.
- Proactively identify, analyze, and investigate suspicious and fraudulent transactions, contributing to effective fraud prevention and risk mitigation.
- Monitor and manage inter-bank and internal fund transfers, ensuring timely processing, accuracy, and adherence to operational risk standards.

### Executive Officer – Credit Operations

Bank of Ceylon, Kaduwela | Sri Lanka

(2017 – 2025)

- Managed end-to-end credit operations for personal, housing, commercial, microfinance loans, credit cards, and leasing ensuring compliance with lending policies and regulatory requirements.
- Conducted in-depth customer interviews and credit risk assessments, evaluating financial capacity, creditworthiness, and repayment ability.
- Prepared comprehensive credit appraisal and evaluation reports, including financial analysis and risk observations, to support informed lending decisions.
- Processed and approved credit facilities through core banking and loan management systems, maintaining accuracy, documentation standards, and turnaround times.

### Junior Executive Officer – Branch Banking Operations

Bank of Ceylon, Pugoda | Sri Lanka

(2011 – 2017)

- Managed personal banking services and handled a high volume of daily customer transactions with accuracy and professionalism.
- Performed cash operations, ATM handling, and daily reconciliations, ensuring compliance with banking procedures and internal controls.
- Supported overall branch operations and customer service standards, contributing to smooth service delivery and customer satisfaction.

## Staff Assistant – Back Office & Branch Operations

(2007 – 2011)

Bank of Ceylon, Mirigama | Sri Lanka

- Carried out back-office operational and administrative functions, supporting day-to-day branch activities.
- Assisted in cheque processing, clearing operations, and branch balance reconciliations, ensuring accuracy and timely reporting.
- Prepared operational statements and branch reports, maintaining proper documentation and compliance with internal guidelines.

## Trainee Staff Assistant – Cash & Pawning Operations

(2005 – 2007)

Bank of Ceylon, Badulla | Sri Lanka

- Handled cash counter operations, including deposits, withdrawals, and cash balancing in line with banking standards.
- Worked in the pawning section, evaluating gold articles, verifying authenticity, and calculating eligible loan values.
- Supported loan granting processes through accurate valuation, documentation, and customer guidance.

## PROFESSIONAL QUALIFICATIONS

### Certificate in Applied Banking & Finance

(Mar 2011)

Institute of Bankers of Sri Lanka

### Higher Diploma in Applied Banking & Finance

(Oct 2022)

Institute of Bankers of Sri Lanka

### Associate Member

(Jun 2023)

Institute of Bankers of Sri Lanka

## EDUCATIONAL QUALIFICATIONS

### Master of Business Administration (MBA)

(2024)

London Metropolitan University, United Kingdom

### G.C.E. Advanced Level (Biological Science Stream)

(2004)

St. Joseph's Balika Vidyalaya, Kegalle

Biology – B | Chemistry – C | Physics – C

## CORE SKILLS

- Credit Evaluation, Loan Documentation & Processing Systems
- Banking Software, Core Systems & Computer Literacy (MS Office)
- Customer Relationship Management & Client Communication
- Fraud Detection, Risk Assessment & Analytical Decision-Making
- Language Proficiency: Sinhala (Native) & English (Advanced)

## REFERENCES

Available Upon Request