



DARSHANA WIDYARATNE

DYNAMIC BANKER WITH EXCEPTIONAL CREDIT SKILLS IN RETAIL BANKING, BUSINESS BANKING AND COMMERCIAL BANKING

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[Darshana Widyaratne](#)

PROFILE

An accomplished banking professional with 25 years of experience, specialized in Retail Banking, Business Banking and Commercial Banking with a strong emphasis on credit analysis. Possess a proven track record in managing credit risk, evaluating financial feasibility, and ensuring adherence to banking benchmarks. Recognized for the ability to formulate credit policies, manage credit exposure, and train credit staff effectively. Known for strong negotiation skills, exceptional customer service, and enhancing profitability while maintaining compliance. Committed to adapting to dynamic market conditions and regulatory landscapes.

PERSONAL DETAILS

- Date of Birth : 30th June 1978
- Nationality : Sri Lankan

LANGUAGE

- English (Fluent)
- Tamil (Moderate)
- Sinhala (Native)

EXPERTISE

- **Credit Analysis and Risk Assessment:** Expertise in evaluating creditworthiness of applicants.
- **Financial Analysis:** Skilled in interpreting financial statements and credit histories.
- **Credit Policies and Procedures:** Proficient in developing and enforcing credit guidelines.
- **Regulatory Compliance:** Knowledgeable about banking regulations and laws.
- **Loan Portfolio Management:** Experienced in managing and growing loan portfolios.
- **Decision Making:** Expertise in making informed credit approval decisions.
- **Strategic Planning:** Proficient in developing and implementing financial strategies.
- **Sales and Marketing:** Adept at customer acquisition and retention strategies.
- **Business Development:** Capable of fostering relationships for business opportunities.
- **Financial Forecasting:** Ability to project future financial scenarios based on credit data.

PROFESSIONAL EXPERIENCE

Chief Manager - Business Banking and Commercial Banking

Bankey Consultants, Sri Lanka
September 2019 - Present

- Acting as a liaison between the bank and its customers, ensuring clear communication and mutual understanding of credit terms and conditions.
- Conducting thorough financial analysis to assess the viability of projects and compiling comprehensive project reports.
- Evaluating credit propositions in accordance with prevailing banking regulations and preparing necessary documentation to meet financing requirements.
- Educating customers on the legal aspects of banking operations, including recovery laws and Central Bank directives.
- Providing expert advice to customers about available credit lines and various financing options, utilizing deep knowledge of credit analysis principles.
- Negotiating with financial institutions to secure the most favourable and expedient deals for customers, employing strong negotiation skills and credit risk management principles.
- Identifying and addressing challenges within the credit approval process, implementing solutions based on sound credit analysis and expertise.

Senior Zonal Credit Manager – Retail & SME Banking

Nations Trust Bank PLC, Sri Lanka
June 2016 - August 2019

- Approved credits within my Delegated Authority and made recommendations for higher-level decisions, demonstrating a solid understanding of credit risk assessment.
- Developed and implemented credit policies and procedures that aligned with the bank's overarching credit risk management strategy.
- Evaluated customer credit applications submitted by the branches within the zone, conducting thorough credit risk analysis.

- ♦ **Negotiation:** Skilled in negotiating financial terms with clients.
- ♦ **Data Analysis:** Proficient in using data analytics tools for risk management.
- ♦ **Report Writing:** Capable of preparing detailed credit and financial reports.
- ♦ **Risk Mitigation:** Experienced in designing and implementing risk mitigation strategies.
- ♦ **Communication:** Excellent in conveying complex financial information clearly.
- ♦ **Problem-Solving:** Proficient in identifying and resolving credit-related issues.
- ♦ **Attention to Detail:** Skilled in scrutinizing financial documents and data for accuracy.
- ♦ **Leadership:** Demonstrated ability to lead and manage a team effectively.
- ♦ **Customer Service:** Proven track record of providing high-quality service to clients.
- ♦ **Time Management:** Exceptional in prioritizing tasks to meet deadlines.
- ♦ **Adaptability:** Capable of adjusting strategies to cope with changing financial scenarios.

PROFESSIONAL QUALIFICATIONS

Bachelor of Information Technology (BIT)
University of Colombo, Sri Lanka, 2012

REFERENCES

References will be provided on request

- ♦ Assessed applicants' creditworthiness by analyzing their financial statements, credit history, and other relevant factors, utilizing advanced credit analysis techniques.
- ♦ Managed credit risk within the zone by establishing appropriate credit limits for customers, monitoring credit exposure, and implementing risk mitigation strategies as needed.
- ♦ Maintained a Non-Performing Loan (NPL) ratio below the industry benchmark of 5%, reflecting effective credit risk management.
- ♦ Ensured audit ratings across all 10 branches remained high, with zero failed audits, demonstrating adherence to banking regulations and credit policies.
- ♦ Actively participated in the training and development of credit staff within the zone, ensuring they were well-informed about credit policies and capable of making sound credit decisions.
- ♦ Monitored the performance of the credit staff within the zone, reviewing credit decisions, ensuring compliance with credit policies, and providing constructive feedback.
- ♦ Fostered relationships with customers, business partners, and other stakeholders within the zone, understanding their needs and ensuring high levels of customer satisfaction and loyalty."

Branch Manager

DFCC Bank PLC, Sri Lanka

November 2012 - May 2016

- ♦ Remarkably achieved the breakeven point within five months of the branch's inauguration, demonstrating strategic financial planning and efficient resource allocation.
- ♦ Expanded the loan book by LKR 300 million and the deposit portfolio by LKR 500 million within ten months, indicating robust credit management and customer acquisition strategies.
- ♦ Consistently maintained a Non-Performing Loan (NPL) ratio below the industry benchmark of 5%, reflecting effective credit risk management.
- ♦ Managed the cost/income ratio of the branch, keeping it well below 50% to optimize profitability.
- ♦ Effectively supervised the bank branch staff, including training, scheduling, and performance management, ensuring a high-performing team.
- ♦ Met and exceeded sales targets, thereby increasing profitability. This involved the development and implementation of targeted marketing strategies to attract new customers and increase retention.
- ♦ Prioritized high-quality service, promptly addressing and resolving customer complaints and handling complex banking transactions.
- ♦ Ensured strict adherence to all banking regulations and laws, maintaining accurate records and implementing measures to prevent fraud, thereby promoting a safe and compliant banking environment.
- ♦ Managed the branch budget meticulously, monitoring expenses and revenues, analyzing financial reports, and making adjustments as needed to maintain financial stability.
- ♦ Fostered relationships with local businesses and community organizations to enhance the bank's visibility and foster new business opportunities.
- ♦ Developed and implemented strategic plans for the branch, setting goals, developing action plans, and monitoring progress, thereby driving branch performance and growth.

Executive - Operations

DFCC Vardhana Bank PLC, Sri Lanka

April 2012 - November 2012

Junior Executive Officer / Banking Assistant

Commercial Bank of Ceylon PLC, Sri Lanka

October 1998 - April 2012