

Deshan Appaswamy

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Bat agama - Ja- Ela**



Career Objective

I am ambitious, dedicated, and dynamic individual who possesses a wide potential of undertaking any responsibility that I am presented with. The excellence in my academic credentials, organizational leadership skills, and good communication paves the way to commit to the best of myself and to the organization that I serve.

Academic Qualifications

Reading for BA (Hons) Management and Leadership at National Institute of Business Management (NIBM) affiliated by Coventry University, UK.

- Completed BA (Hons) Management and Leadership (BAML, 4th Year of the degree) at NIBM affiliated by Coventry University, UK. (First class).
- Completed Higher National Diploma in Business Management (HNDBM, 3rd Year of the degree) at NIBM
- Completed Advanced Diploma in Business Management (ADBM, 2nd Year of the degree) at NIBM
- Completed Foundation Programme in Business Management (FPBM, 1st Year of the degree) at NIBM
- Completed Diploma in Information Technology (INTERNATIONAL DITEC) at ESOF (2019)
- Completed Certificate in English Language at NIBM (2019)

Experience and Exposure

Gold loan in Charge- Junior Executive- Citizen Development Business

- End to End Gold loan operations- Oversee the complete gold loan life cycle customer interview, CDD onboarding. Appraisal, Gold loan Ticket generations, authorization, packaging. Ensure all gold loan are processed according to company gold loan procedures.
- Assaying valuations and quality control- Supervise and ensure correct use of the densimeter, weighting scale, UV lamp, touchstone/Acid test

- Security, packaging and custody – Ensure all pledged articles are packed as per SOP (Sealed polythene packet, pre printed serial sticker, receivable slip inside) labeled and placed in drop safe immediately before disbursement. Transfer item to main safe by the day end.
- Disbursement cash handling- Ensure disbursements are made per procedure (cash/transfer) and denominations are recorded on receivable slip. Coordinate with branch cashier for IOU processes and inter cashier transfers
- Authorize cash payments –only after verifications and packaging of articles and issuance of original gold loan ticket to borrower.
- Third party settlements – Ensure the loan tickets is endorsed by the borrower and keep original ticket on the file, Verify written authorization from the borrower addressed to branch manager permitting a named third party to redeem the pledge articles by ensuring borrower certified third party signature on letter.
- Party deceased – Collect and verify originals and copies of borrower death certificates, ID copies of all parties, joint individual consent letter, proof of relationship. Submit the verified documents to the legal division obtain written and legal clearance before releasing any article.
- Other banks/ financial institutions through settlements- obtain customer ticket copies, prepare IOU, get branch BOIC approval. Scanned documents to head of gold loan, obtain cash from the cashier settle at other intuition.
- Staff Management, training Competency- Supervise gold loan officer and staff assigned to the unit, Assign responsibilities ensuring dual coverage and no single person custody risk

Second officer- Junior Executive- Citizen Development Business Finance

- File Processing- Manage the processing of lending files by checking physical document, calculating, confirming details in the ERP, Completing RMV documents, uploading payment documents and printing agreements.
- Gold loan Management – Conduct thorough check of gold loan articles, perform cash counting, and verify the clients and articles during the redemption process.
- Day end closing- Support the day end closing process for gold loan to ensure accurate financial reporting
- Petty cash management- Handle petty cash transaction, ensuring proper recording and reconciliation of funds
- Insurance cover request –Process customer request related to insurance, include the credit period and cover adjustment

- Transaction authorization – Authorize fixed deposit, savings and withdrawal transactions in the absence Branch operation in charge (BOIC)
- Third party settlement -Manage third party settlement and inquiries related to recovery, ensuring timely resolution
- Customer Services- Provide exceptional customer services by releasing CR copies, issuing insurance cards and managing revenue licenses
- OD Waiver activities- Assist in activities related to overdraft waivers
- Rate Approvals and cancelation- Handle rate approval request, manage facility cancellation, and process charge reversal needed

Management Trainee - Bobby International (Pvt) Ltd – Feb 2023- AUG 2023

- Planning and Maintaining (KPI) Key Performance indicator.
- Overlooking the looking the production handling the Staff and reporting to the management regarding the project management developments.
- Coordinating with HR manger to reward outstanding operators based on skill grade, efficiency and attendance.
- Make the Subordinates understand and plan and follow working process accordingly.
- Checking with material control department to ensure raw material availability on time in the production floor.

Underwriter- Sri Lanka Insurance Corporation- Jan 2022- Jan 2023

- Entering, Motor, Non motor, Life new business through the system of agent of Sri Lanka insurance corporation.
- Handling the cash day to day customers and dealing with issues preparing cashbook financial related to Motor, Non motor, Life new businesses.
- Assessing whether insurance coverages should be made available to clients after analyzing the risk profile of potential customers using underwriter software.
- Asses the clients background and financial status organizing and maintaining marketing campaigns and educating them regarding new marketing coverages.

Magor Achievements

- Increased the revenue with team of the branch with implemented marketing campaigns and entering new businesses of Motor, Non motor, Life.

Educational Qualifications

GCE A/L (Foundation Programme in Business Management) / (COFPBD181F- 014 / 2019)

GCE O/L (Cambridge International Education) / (LKOO1 00141/ 2018)

Extra-Curricular Activities

- Swimming

Personal Details

- Name in full : Shivan Vimuth Deshan Appaswamy
- Date of Birth : 1999/9/30
- Age : 26
- NIC : 199927410968
- School Attended : OKI International School (wattala)
- Nationality : Sri Lankan

Employment History

Designation	Company	Period	Report to
Gold loan in charge	Citizen Development Business Finance	May 2025 – April 2026	Branch Operation in charge
Second Officer	Citizen Development Business Finance	Aug 2023 – May 2025	Branch Operation in charge
Management Trainee	Bobby International	Feb 2023 – Aug 2023	Production manager HR team
Underwriter	Sri Lanka Insurance Corporation	Jan 2022- Jan 2023	Branch manager

Non-Related Referees:

- Ms Dimani Jayatissa
Consultant/ Lecturer
National Institute of Business Management
Colombo 07 dimani@nibm.lk
- Mr Baratha Dewanarayane
Consultant/ lecturer
National Institute of Business Management
Colombo 07 baratha@nibm.lk

I hereby certify that the information given above is true and accurate to the best of my knowledge.

Deshan Appaswamy

Date: 17/9/2026