

Priyatharshini Christopher
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A dedicated and results-oriented professional with over 15 years of experience in retail banking and customer service at HSBC. Experienced in branch operations, cash handling, compliance, sales, and team supervision. Proven ability to perform accurately in high-volume environments while maintaining excellent customer service and strict adherence to policies. A reliable team player with strong communication skills, adaptability, and a commitment to continuous improvement.

Key Skills:

- **Customer Service & Engagement:** Frontline banking, query resolution, complaints handling, relationship building.
- **Banking & Compliance:** Retail banking, loan assessment, pawning, risk & compliance awareness.
- **Digital & IT Skills:** Microsoft Office Suite, CRM Systems, Mobile & Digital Banking Platforms.
- **Core Strengths:** Communication, Problem-Solving, Time Management, Cash Reconciliation, Financial Reporting.

EDUCATION

London Metropolitan University via ESOF **Feb 2025 – Present**
Master of Business Administration (MBA)

Institute of Bankers Sri Lanka **Dec 2014 – Mar 2015**
Intermediate in Applied Banking & Finance

Jaffna Hindu Ladies College **Aug 2004 – Aug 2006**
GCE Advance Levels: 1(B)/1(C)/1(S)

Colombo Hindu Ladies College **Jan 1998 – Dec 2003**
GCE Ordinary Levels: 3(A)/3(B)/1(C)/2(S)

WORK EXPERIENCE

The Hong Kong and Shanghai Banking Cooperation Limited **Dec 2009 – Present**
Various Roles

HSBC is a globally recognized banking and financial services group, delivering comprehensive retail, commercial, and corporate banking solutions to customers worldwide.

Branch coordinator

- Supported Branch Manager and Assistant Branch Manager in daily branch operations
- Implemented bank policies, procedures, and compliance requirements
- Trained and guided staff to ensure accurate and efficient transaction processing
- Opened new customer accounts and assisted with loan applications

- Accessed and maintained confidential reports and dashboards
- Promoted banking products and services to achieve branch targets
- Ensured consistent delivery of high-quality customer service

Branch Teller

- Handled cash deposits, withdrawals, cheque cashing, and account transfers
- Issued cashier's orders and bank drafts
- Collected payments and processed cash advances
- Balanced cash drawers, vaults, ATMs, and ESPM daily
- Promoted banking products including loans, credit cards, and digital banking

Customer Service Representative

- Established and maintained strong relationships with new and existing customers
- Identified customer needs and recommended suitable banking solutions
- Ensured compliance with banking regulations and internal policies
- Processed service requests and applications accurately
- Represented the bank in community and customer engagement activities
- Maintained accurate daily cash balancing records

Team Leader

- Supervised daily cash operations including vaults, ATMs, and automated channels
- Motivated staff to achieve service excellence and sales targets
- Managed retail banking and wealth management cross-selling activities
- Controlled operational costs and minimized wastage
- Ensured adherence to audit standards, regulatory requirements, and internal controls
- Assisted in portfolio growth and delinquency management

Senior Banking Assistant, Service Delivery AOD (2015 to 2016)

- Managed corporate and personal banking accounts
- Handled vault-related queries and supported overall bank operations

CERTIFICATIONS

- **Jaffna College**, National Certificate in Marketing (Aug 2017)
- **Jaffna College**, Diploma in English (Aug 2017)

REFERENCES AVAILABLE UPON REQUEST