

# NIPUNA GUNARATNE

## PROFILE

Dynamic and service-oriented former banker with over 31 years at Hatton National Bank, currently transitioning into the tourism industry as a Chauffeur Tourist Guide. Strong foundation in customer service, international operations, and high-value relationship management. Presently pursuing formal training in tourist guiding and naturalist studies, with a specialization in colonial tourism and birdwatching. Adept in handling multicultural clients, ensuring safety and satisfaction, and narrating Sri Lanka's rich cultural, natural, and historical heritage.

## PROFESSIONAL EXPERIENCE & CAREER TRANSITION

### Chauffeur Guide Trainee (2025 - Present)

Sri Lanka Institute of Tourism & Hotel Management (SLITHM), Colombo 03

- Following formal training as a Chauffeur Guide Lecturer under the Sri Lanka Tourism Development Authority.
- Specializing in colonial tourism, cultural interpretation, and route-based storytelling for international travelers.
- Learning travel planning, safety protocols, customer engagement, and hospitality principles.
- Enhancing communication, historical knowledge, and interpersonal skills to deliver superior guest experiences.
- Gaining practical exposure to the tourism industry including transport management and cultural site navigation.

### Naturalist Trainee (Birdwatching Program) (2025 - Present)

University of Colombo - Dept. of Zoology & Environmental Sciences

- Undergoing certification in field ornithology with a focus on birding and eco-tourism.
- Studying identification of endemic species, biodiversity preservation, and responsible environmental tourism.
- Preparing to lead birdwatching tours for eco-conscious travelers with scientific and engaging interpretations.
- Building understanding of Sri Lanka's ecosystems and conservation challenges to support educational tourism.

### Officer-in-Charge (SME Lending - Islamic Banking) (2017 - 2024)

Hatton National Bank (HNB), Colombo, Sri Lanka

- Managed a SME loan portfolio exceeding LKR 10 billion, maintaining credit health and supporting economic growth.
- Assessed Shariah-compliant credit proposals and executed effective financing solutions.
- Maintained adherence to CBSL regulations and internal Islamic banking frameworks.
- Provided guidance to SME clients, encouraging entrepreneurship and financial literacy.
- Led a skilled lending team while promoting service excellence and digital finance integration.



## CONTACT DETAILS



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## AREAS OF EXPERTISE

- Licensed Tour Guide Lecturer C-2123
- Colonial Tourism Interpretation
- Bird Watching & Naturalist Skills
- SME Lending & Credit Risk
- Islamic Banking Operations
- Treasury & Fixed Income Trading
- International Trade Operations
- Leadership & Team Management
- Customer Relationship Management
- Travel Documentation & Foreign Currency
- Compliance & Regulatory Adherence
- Financial Analysis & Audit Controls

## PROFILE HIGHLIGHTS

- 31 years of exemplary service in banking, transitioning to professional tourism
- Trained Chauffeur Tourist Guide, specializing in colonial heritage and eco-tourism
- Passionate birder undergoing certified training to become a Naturalist: specializing Bird watching

- Adept in client handling, with proven hospitality and interpersonal skills.
- Experience in public speaking, financial advisory, and regulatory compliance.

## SKILLS & COMPETENCIES

- Effective Communication
- Multilingual Interaction
- Risk & Compliance Awareness
- Conflict Resolution
- Public Speaking & Storytelling
- Geographic & Historical Knowledge
- Tourism Safety Practices
- Emotional Intelligence
- Navigation & Route Planning
- Crisis Management

## REFERENCES

### **Mr. Viraj Mendis**

Former Head of Credit Operations –  
Hatton National Bank

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### **Mr. Priantha Fernando**

Ex Chairman Sri Lanka Tourism &  
Development Authority (SLTDA)

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## **Other Banking Roles (1994 – 2016)**

### **Hatton National Bank – Multiple Branches/Divisions Across Sri Lanka**

- Served in international trade, credit, leasing, foreign exchange, and travel-related banking.
- Acted as Dealer in Fixed Income Securities; participated in CBSL auctions and secondary markets.
- Handled SWIFT operations, remittance processing, and foreign fund transfers.
- Ensured audit readiness, internal control efficiency, and treasury back-office reliability.
- Led internal audits of head office departments and branch operations.
- Coordinated daily cash management, settlements, and reconciliations.
- Developed and trained junior staff across audit, operations, and treasury services.
- Engaged with tourists and diaspora clients in foreign currency and travel services.
- Delivered high levels of customer service, fostering loyalty and client satisfaction.
- Supported cross-departmental initiatives to improve compliance and service quality.

## PROFESSIONAL QUALIFICATIONS

### **Diploma in Islamic Banking**

Institute of Bankers of Sri Lanka

### **Diploma in Applied Banking & Finance (DABF) –**

Institute of Bankers of Sri Lanka

### **Diploma in Fund Management**

Central Bank of Sri Lanka

### **Diploma in Treasury & Risk Management**

Institute of Bankers of Sri Lanka

### **Diploma in International Trade**

Institute of Bankers of Sri Lanka