INDIKA DILUSHAN SENEVIRATNE

AML/CFT | Regulatory Governance | Financial Services | Internal Audit
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EXECUTIVE PROFILE

Senior Compliance & Risk Governance Leader with 27+ years of experience in Sri Lanka's regulated banking sector, including extensive exposure to AML/CFT compliance, regulatory reporting, internal audit, financial crime investigations.

Proven capability in strengthening compliance frameworks aligned with Central Bank of Sri Lanka (CBSL) regulations, AML/CFT Act requirements, sanctions screening obligations, and corporate governance standards. Experienced in advising senior management and Board Committees on regulatory risk, compliance exposure, and remediation strategies.

Recognized for integrity, regulatory discipline, investigative strength, and ability to embed a compliance-first culture across large banking operations.

STRATEGIC COMPLIANCE CAPABILITIES

- AML/CFT Framework Strengthening & Financial Crime Prevention
- Regulatory Liaison – Central Bank of Sri Lanka
- Regulatory Change Management & Supervisory Compliance
- Compliance Risk Assessments & Monitoring Programs
- Board & CEO Advisory on Compliance Risk
- Ethics Governance & Code of Conduct Oversight
- Whistleblower & Investigation Management
- Compliance Training & Awareness Programs
- Internal Controls & Remediation Oversight
- Fraud Investigation & Disciplinary Panels
- Overseas Audit & Cross-Border Governance Exposure
- Clearing Compliance

PROFESSIONAL EXPERIENCE

COMMERCIAL BANK OF CEYLON PLC – Sri Lanka

Senior Assistant Manager – AML & Compliance Department
Apr 2023 – Present

Lead AML/CFT governance and regulatory compliance oversight within one of Sri Lanka's leading commercial banks.

Strategic Responsibilities

- Oversee compliance with CBSL regulations, AML/CFT directives, and supervisory requirements.
- Act as a key regulatory interface in responding to Central Bank queries and regulatory observations.
- Prepare and present regulatory updates to Corporate Management and Board Committees.
- Strengthen internal control frameworks.
- Conduct compliance risk assessments covering operational, transactional, and customer risk exposure.
- Update and enhance AML/CFT policies and compliance manuals aligned with evolving regulatory expectations.
- Support implementation of sanctions screening and regulatory reporting processes.

Leadership & Governance Impact

- Strengthened compliance monitoring structure improving regulatory readiness.
- Enhanced quality and timeliness of regulatory submissions.
- Improved policy governance and documentation standards.
- Supported successful regulatory examinations with strengthened compliance evidence.

Assistant Manager – Central Clearing Operations
Jun 2018 – Apr 2023

- Managed clearing operations ensuring operational integrity and regulatory compliance.
- Strengthened internal controls minimizing operational and compliance risk exposure.
- Supervised and developed operational teams while ensuring adherence to compliance standards.
- Introduced process improvements enhancing risk controls.

Internal Auditor – Internal Audit Department
Mar 2010 – Jun 2018

Executed risk-based audits across local and international operations (Bangladesh & Maldives).

Governance Contributions

- Led 150+ audits covering branches, departments, and overseas operations.
- Conducted fraud investigations and reported findings to senior management.
- Participated in disciplinary inquiry panels and governance reviews.
- Contributed to strengthening internal control systems and risk mitigation frameworks.
- Delivered training on corporate governance, ethics, and compliance awareness.

Early Career – Banking Operations
1998 – 2010
Developed comprehensive operational and compliance foundation across branch banking and internal control environments.

KEY ACHIEVEMENTS

✓ 27+ years continuous service in regulated commercial banking
✓ Extensive experience handling regulatory directives and supervisory reviews
✓ Board-level AML & compliance reporting exposure
✓ Strengthened AML/CFT frameworks and compliance monitoring systems
✓ Conducted 150+ internal audits including overseas operations
✓ Led fraud investigations and disciplinary reviews
✓ Strong regulatory governance and ethical leadership record

EDUCATION & PROFESSIONAL CREDENTIALS

MBA in Finance – Cardiff Metropolitan University (UK) – Merit (2024)

CGMA (CIMA – UK)
Management and Strategic Level Candidate – Management and Strategic Case Study Stage

Diploma in Applied Banking & Finance – IBSL
DISSCA – Information Systems Security Control & Audit – CA Sri Lanka
Certificate in Banking & Finance – IBSL

BOARD-LEVEL VALUE PROPOSITION

- Deep understanding of Sri Lanka's financial regulatory framework
- Proven ability to align compliance programs with strategic objectives
- Strong regulatory communication capability
- Investigative discipline and ethical governance strength
- Audit and compliance exposure
