**PERSONAL INFORMATION**

Civil Status : Married Height : 5’10” Nationality Filipino

Birth Date : December 14, 1981 Weight : 198 lbs.

**CAREER OBJECTIVE**

To be a part of an institution with a working environment conductive for personal enhancement, intellectual growth and career advancement and attain a position that would offer job satisfaction and channels for application of knowledge gained.

**EDUCATION**

A graduate of Father SaturninoUrios University with a degree in Bachelor of Science in Commerce Major in Finance.

**SKILLS/ABILITIES**

* Has knowledge to use and operation of basic office computer software such as Microsoft Word, Excel, Power Point, Lotus Notes, Outlook, Open and Star Office, and Internet Surfing.
* Has skills in customer service relations with high attention to detail, good administration skills, professional manner self-motivated individual.
* Knows how to drive vehicles and can communicate well with all the level of people within the organization.
* Willing to work long hours and can deal with work pressure and with less supervision.
* Above average in oral and written communication.

**WORK EXPERIENCE**

**OFFICER RELIEVER (Branch Manager/Cashier) (June 2013 to October 2013)**

**Green Bank, Inc.**

**Support Center (Officers Pool)**

**BRANCH CASHIER (February 2013 to June 2013)**

**Green Bank, Inc.**

**Nabunturan Branch**

● Acts as the Regular Primary Custodian of the Branch;

● See to it that all policies and procedures are being implemented;

● Projects the highest degree of customer service for both internal and external policies and guidelines in the day to day execution of work;

● Ensures that appropriate/adequate internal control procedures are implemented in line of work;

● Assists in the internal marketing thrust of the branch;

● Actively gets involved in the cross selling and internal marketing efforts of the branch;

● Projects the highest degree of customer service;

● Conducts branch cost analysis and recommends alternative courses of action to achieve cost effectiveness;

● Act as the Compliance Officer of the Branch;

● Act as a member of the Branch Credit Committee. Shall be equally liable/responsible for all loans released;

● Performs deactivation and activation of the SSMUI Alarm System;

● Performs opening and closing of vault combination- Upper Right dial combination;

● Performs disengaging/engaging of time delay lock on the cash safe;

● Performs the engaging of the time lock on the vault door;

● Performs Start of Day operation;

● Ensures that all valuable items are safe kept inside the vault;

● Ensures that entrance and exit are closed/locked and secured properly upon end of business day;

● Ensures that the joint custodianship in handling the cash in vault (CIV) is properly observed;

● Ensures that cash received/delivered from/to the Tellers/depository bank are supported with Cash Transfer Slip (CTS) and duly signed by both the Custodians (Primary and Secondary) and the Tellers

● Ensures that switching of PICOS boxes are done daily between tellers

● Observes proper Cash-in-Vault (CIV) Management. Ensures that level should be at Branch benchmark/insurable limit;

● Ensures that excess in CIV are transferred to the depository bank;

● Performs DAILY cash count of ending CIV & PICOS together with the Regular Secondary Custodian or its Alternative Secondary Custodian, in the absence of the teller.

**BRANCH MANAGER (May 2011 to February 2013)**

**Green Bank, Inc.**

**Gingoog Branch**

**BRANCH MANAGER (March 2011 to May 2011)**

**Green Bank, Inc.**

**Valencia Branch**

**BRANCH MANAGER (October 2009 to March 2011)**

**Green Bank, Inc.**

**Tagoloan Branch**

● Approve loan applications up to the amount delegated to;

● Recommended the approval/disapproval of loan application in excess of the loan ceiling to the credit committee;

● See to it that all the books of the accounts are up to date, balanced, and reconciled;

● Oversee that all the required reports are prepared and submitted on time to the different agencies and to the Board of Directors;

● Sign and countersign checks and demand drafts when authorized by the Board of Directors;

● See to it that an effective internal control system is installed and maintained in order to prevent flaws and frauds;

● Go to the field and determine the actual credit needs of the borrowers and actual conditions in the macro level that falls within the bank’s scope. This brings accessibility of the people to the bank;

● Check the bonding, relationships, conditions and welfare of junior officers and employees so as to prevent problems that will arise;

● Supervise the granting of loans as well as follow-up the collection of accounts either in writing or in person and see to it that past due items, if any, are negligible;

● Ensure that the bank is exercising good practices and sound operations;

● See to it that all exceptions note in the audit and examination of the books and operations of the bank conducted by the BSP examiners are corrected in accordance with the instructions received; Approve payrolls as well as any disbursement for expenditures and release of loan proceeds;

● Ensure the safety of the files of circulars and memoranda as well as correspondence received and sent to the Central Bank and other financial institutions for ready reference;

● Motivate and inspire junior officers/employees to aid in fulfilling bank’s goals and aspirations in order to enhance their skills and to strengthen their

attachment and loyalty to the bank;

● Attend to such matters which may arise in the performance of his work and perform such duties as the Board may from time to time assign;

● Set a good example as leader;

● Responsible for making and implementing daily, weekly and monthly activities for the Microfinance Units of the branch;

● Supervise and monitor the duties and responsibilities of the MFU supervisors and staff;

● Conduct regular weekly, monthly, quarterly and annual performance evaluation of the MFU staff and recommend promotion (if any) or develop workable advice for non-performing MFU;

● Recommend the hiring of new and additional microfinance staff (as the need arises) to the product Manager;

● Develop and maintain a good working atmosphere and harmonious working relationship Famong staff;

● Ensure that all loan approvals are strictly complied and are based on the product manual of operations and procedures;

● Answerable for any deviation resulting to material losses for the Bank or adversely affecting its credibility;

● Ensure that all documents and forms that are accountable are in the proper custody of the MF Supervisor or any respective bank officer;

● Ensures that all cash are properly collected and handled by the MFU staff;

● Ensure that all cash payments/deposits are properly turned-over to the cash department at the end of the day;

● Immediately report malfunctions or access difficulties in the system to concerned personnel directly to the MIS department;

● Ensure full observance of the provisions of the code of conduct;

● Willing to be assigned in the bank organization anywhere as determined by management.

**ACCOUNT MANAGER (February 2008 to October 2009)**

**Green Bank, Inc.**

**Head Office (Lending Center Department)**

* Verify, asses, authenticate, recommend, approve or disapprove loans recommended by the branches for the Lending Centers approval.
* Prepares Letter of Advice to inform clients on approved loans, secure necessary documents and financial data from clients.
* Prepares monthly reports on the loan statuses and its corresponding effects on loan income and portfolio.
* Attends to and develops contingency plans on clients’ complaints.
* Initiates and develops loan products to boost branch portfolio.
* Provide analysis relating to the nature, quality, value or utility of specified interest in real estate or other types of assets tendered by the borrower as security or collateral for loans. Determine the authenticity or the value of a real property or other types of assets presented as collaterals.
* Ensures the accuracy and completeness of all released loan documents, prepare letter of advice to inform the clients on approved loans.
* Plans and recommends techniques and strategies to lower delinquent and past due accounts.
* Develop and manage the bank’s loan portfolio as well as promotes/cross-sells other bank products and services to prospective and existing customers to help attain the bank’s objective in terms of growth, profitability, client satisfaction and other objectives set by the management.
* Performs other tasks as may be assigned to him by the Lending Center Manager or his deputy

**Branch Loan Officer (November 2005 to January 2008)**

**Green Bank, Inc.**

**Gingoog Branch**

* Check and verify all the reports prepared by the loan clerks;
* Prepare special reports required by head office;
* Prepare the memorandum of agreement for offices applying salary loans;
* Monitors past due accounts and items of litigation;
* Responsible for passbook (other banks) and ATM withdrawals;
* Prepare the compromise agreement form for litigated borrowers;
* Check the discount/rebates of interest processed by the loan teller;
* Act as a representative during court hearings of civil cases filed;
* Balance the SL/GL of loans with the loan teller;
* Compute incentives for payroll clerks in charge of loan remittances;
* Check the accuracy of loan documents before releasing;
* Verify cancellation of mortgage prepared by the loan clerk;
* Reclassify past due loans with the bookkeeper;
* Consultation of problems with the manager;
* Supervise and monitor all loan transactions;
* Performs other tasks as may be assigned to him by the Branch Manager or his deputy

**Data Entry Operator/ ( August 2002 to October 2005)**

**Green Bank, Inc.**

**Butuan Branch**

* Prepares source data for computer entry by compiling and sorting information; establishing entry priorities.
* Processes customer and account source documents by reviewing data for deficiencies; resolving discrepancies by using standard procedures or returning incomplete documents to the team leader for resolution.
* Enters customer and account data by inputting alphabetic and numeric information on keyboard or optical scanner according to screen format.
* Maintains data entry requirements by following data program techniques and procedures.
* Verifies entered customer and account data by reviewing, correcting, deleting, or reentering data; combining data from both systems when account information is incomplete; purging files to eliminate duplication of data.
* Tests customer and account system changes and upgrades by inputting new data; reviewing output.
* Secures information by completing data base backups.
* Maintains operations by following policies and procedures; reporting needed changes.
* Maintains customer confidence and protects operations by keeping information confidential.
* Contributes to team effort by accomplishing related results as needed.

**Special Services Teller/ (May 2002 to July 2002)**

**Green Bank, Inc.**

**Butuan Branch**

* Reports directly to the Branch Manager
* In charge for receiving payments/remittances for SSS, Philhealth, ANECO, Butuan City Water District and PECBC cable TV.
* Turns all the collection to the regular teller everday;
* In charge in filing of carbon copy receipts and will be submitted to the respective offices;
* Performs other tasks as may be assigned to him by the Branch Manager or his deputy.

**First Name of Application CV No:** **1667166**

Whatsapp Mobile: +971504753686

