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|  | **E-mail :** [**emiliano.351692@2freemail.com**](mailto:emiliano.351692@2freemail.com) **AL QUSAIS DUBAI, UAE** |

EMILIANO

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| Objective | To apply in an extensive position in a challenging, creative and stable environment that would utilize my banking knowledge and experience |
| Work experience | January 2016 -- Present Dunia Finance LLC Dubai UAE  Relationship Officer- Personal loan, Credit Cards, Auto Loan   * Analyze applicant’s financial status, credit, and property evaluations to determine feasibility of granting loans * Meet with applicants to obtain information for loan applications and to answer questions about the process * Explain to customers the different types of loans and credit options that are available, as well as the terms of those services. * Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information   June 2010­­ – December 2015 Sterling Bank of Asia Ortigas Ctr. Pasig City  Collections Associates- Recovery / Auto loan/ Real estate loan   * Responsible in managing External Service Providers/Outsourced Agencies * Responsible for collating documents needed in pursuing collection through judicial means * Responsible in ensuring that External Service Providers achieve their monthly targets. * Monitor/Identify the real and Technical Past due. * Prepares and served the notices and follow the follow up the payments. * Reconcile payment records with the client. * Safe keep and ensure the proper endorsement of the NPL accounts and voluntary surrender of the unit/property. * Ensure that final actions are initiated to collect and recover from past due accounts with the objective of reducing past due REL/Auto loan as well as reducing NPL ratios.   October 2006 – June 2010 Chinatrust Bank Fort Bonifacio Taguig City  Collections Associates Personal loan and Credit cards   * Reduce and maintain a low delinquency rate of the Portfolio of Personal loans – Public (Preventive and Mid-range unit [Current up to 61 to 90 days past due]) * Achievement of collection targets – Delinquency/Flow rates, NPL and Loss Provisions. * Prepare collection notices and monitor the flow rates of my handle portfolio  September 2005 – **SepJuly 2005 - September 2006 Avida Land Corp. Makati City Makati City** Collection Assistant  * Handling Current/ Past due Accounts * Monitor and update monthly collection of checks * Receives and replenish checks from clients * Coordinates with site offices and other departments regarding status of each account. * Gives remedial collection measures to clients * Prepare Monthly Collection report.   March – July 2005 Laguna Properties Holdings, Inc. Makati City  Bank Financing Assistant   * Monitors loan releases, documentary deficiencies and prepare letters for migration of buyer and prepare for computation sheet. * Maintain good working relationship with bank officers and personnel. * Prepare the presentation materials for Bank Financing for the sellers.   July 2004-March 2005 Laguna Properties Holdings, Inc. Makati City  Receivables Assistant - Consultant   * Collates & assembles all documents required to sale of receivables. * Due diligence on loan folders of all interest-bearing in-house accounts. * Monitors and maintain collection efficiency and reconciles status reports against sales report of accounting using SAP. * Collection of PDC’s / Cheque replenishment if accounts are for sale. * Coordinate with buyers, Accounting, Sales Operations regarding various concerns. |
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Special Skills

Knowledgeable in Computer operating system and SAP. Proficient in Windows such as Microsoft Office, Word, Excel, PowerPoint, etc.

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| Education | 1993-1999 Polytechnic Univ. of the Philippines Sta.Mesa Manila  Bachelor of Science in Mathematics minor in Computer Appl’n.  1989-1993 Alabat Island National High School Alabat, Quezon  High School Diploma   * Student of the Year-1993, Model Student – 1992 &1993, Top 10 Honor Student |