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|  | **E-mail :** **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 CityCollections 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 CityCollections 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 CityBank 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 CityReceivables 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 ManilaBachelor of Science in Mathematics minor in Computer Appl’n.1989-1993 Alabat Island National High School Alabat, QuezonHigh School Diploma* Student of the Year-1993, Model Student – 1992 &1993, Top 10 Honor Student
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