NIZA

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**SUMMARY**

Certified Public Accountant with work experience in banking particularly in branch operation, customer service, accounting, financial reporting, budget preparation and is familiar with MS Office applications.

Self-motivated, goal oriented, flexible, organized with attention to details, has good people skill, and is willing to learn new skills to be able to contribute towards achievement of organization’s goals.

**WORK EXPERIENCE**

**Sales & Service Head**

November 2013 to December, 2016

Philippine National Bank

* Supervised branch’s sales & service personnel.
* Approving officer, designated Branch Risk Overseer and AML Compliance Officer.
* Checked transactions as to legitimacy, propriety and organized safekeeping of documents.
* Prepared payment to service providers and suppliers and performed balancing of transactions processed in own platform.
* Ensured work processes are compliant to established policies and procedures and worked on the immediate resolution of discrepancies or float items. Branch was rated low risk by the Internal Audit Group.
* Prepared financial and other regulatory reports for their timely submission.
* Prepared OPEX/CAPEX budget. Monitored and analyzed budget variance.
* Ensured confidentiality of information is observed by all branch employees to protect the bank and stakeholders.
* Monitored service quality level to ensure efficient service delivery and complaint management. No valid customer complaint raised against the branch.
* Increased productivity in terms of cost reduction and waste elimination.
* Liaised with internal auditors, Central Bank Examiners and other internal/external inspectors/reviewers.
* Investigated and prepared report on actual or suspected cases of fraud, irregularity and other incidents that will cause actual or potential losses to the bank.
* Ensured Branch’s adherence to Bank’s premises standards.

**Branch Operations Review Officer**

July, 2008 – October, 2013

Philippine National Bank

* Conducted operations/financial review in 14 branches to check and ensure that transactions/processes are in compliance with policies, procedures and internal control measures.
* Ensured branches passed audit and monitored implementation of internal audit recommendations. Branches in the area of responsibility got a satisfactory rating in the regular audit.
* Presided the Regional Fact Finding Committee to investigate irregularity/anomaly.
* Recommended internal control measures to mitigate risk.
* Resource speaker for internal control and compliance consciousness seminars.

**Regional Review Officer**

August 2003- July 2008

Philippine National Bank

* Conducted operations/financial review in 13 branches to check compliance to established policies, procedures and internal controls. Uncovered an irregularity in one of the financial reviews.
* Prepared annual OPEX and CAPEX for the office and ensured expenses are within approved budget.
* Assisted branches in rectifying audit exceptions and monitored branch actions to resolve them.
* Ensured that reserve employees were deployed to augment branch’s manpower in the exigency of service.
* Improved transaction processing for work efficiency and internal control measures.
* In-Charge of Office in the absence of the Regional Service Manager.

**Assistant Cashier**

January 2003-August 2003

Philippine National Bank

* Custodian of branch’s operating cash and accountable forms. No audit exception raised relative to the handling of cash and accountable forms. Reduced cost of idle funds by managing cash within the operating requirement.
* Supervised tellers, deposit pick-up services, ATM servicing and reconciliation.
* Withdrew/deposited cash from/to Central Bank. Served cash requirement of nearby branches.
* Approved transactions within the authorized limit.

**Financial Management Specialist**

September 1995 – January 2003

Philippine National Bank

Accounting Division

* Handled general ledger and ensured that subsidiary ledgers were maintained and balances matched with GL.
* Performed balancing of branch’s overall transactions for the day and resolved discrepancies.
* Prepared trial balance , comparative financial data, and other financial reports as requested.

Loans Division

* In- charge of loan implementation, bookkeeping and collection.
* Performed balancing of loan subsidiaries with general ledger.
* Custodian of securities like mortgaged land titles, certificate of registration, insurance policies and confidential loan folders of borrowers.
* Monitored periodic renewal of insurance policies of mortgaged/acquired assets.

Current/Savings Division

* Checked validity and accuracy of Current and Savings transactions.
* Performed balancing of deposit liability subsidiaries with general ledger and resolved discrepancies.
* Signature verifier.
* Prepared bank statement.

**Bank Teller**

May 1987 – September 1995

Philippine National Bank

* Processed window transactions with accuracy, speed and served clients with quality service. Awarded as the Outstanding Teller of the branch.
* Performed balancing of day’s transactions.

EDUCATION

College: Bachelor of Science in Commerce major in Accounting

University of San Carlos, Cebu City, Philippines