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| img003JOSEPHINE **Josephine.367994@2freemail.com** |
| Have excellent communication and interpersonal skills; high customer service orientation. Have ability to research information, trends and techniques and analyze data to make valid conclusions and recommendations. Exercises considerable judgment and digressions at work. Maintains good working relationships; can work well in a team and project-based organization. |
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| **College of the Holy Spirit Mendiola, Manila, Philippines****BACHELOR OF SCIENCE IN COMMERCE***major in****MARKETING*** | ***College Degree Completed ( 1992 –1996 )*** |
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| ***Professional Experience***  |
| **Commercial Bank International Dubai, United Arab Emirates****November 7, 2010 to April 16, 2017*****Branch Operations Manager*** Ensure that cash is balanced for tellers as well as total cash holding of the branch. Check entries passed to sensitive accounts. Ensure optimum cash management. Daily review and checking of GL sensitive accounts and Daily Management report. Ensure that applications are checked to achieve error free for all branch transactions. Ensure that the branch follows all established guidelines and procedures and ensure staffs are trained and updated with the products and skills standards. Exercise joint custodianship of Cash Safe in Vault and Security items. Check and Authorized transactions. Deal with the  assigned security company regarding delivery/collection of cash from CB or other branches. Ensures that all reconciliation reports of the branch is all balance.Ensures that procedures laid down in Operations Manual are followed and proper control is in place to avoid operational losses/ risks. Ensure weekly balancing of security items and control mechanism in place. Ensure all lending documents are reviewed prior to submission. Monitor branch service standards for a quality service to customer.Ensure that specific business targets are achieved whilst maintaining high quality customer service.Achieve the set targets in terms of building assets and liabilities and revenue budget of the branch and provide guidance and support to branch team members with their marketing efforts.Monitor the maintenance of branch premises and highlight security concerns to relevant authorities..Identify new business and develop and monitor existing relationship so as to maximize revenue for the branch.Conduct a weekly staff meeting to encourage smooth flow of communication both within and outside the branch and to update branch staff with management decisions. Minutes of meeting to be reported to Branches Manager.Monitor the maintenance of branch premises and highlight security concerns to relevant authorities.Ensure that all audit recommendations are implemented within a maximum period of one month after receipt of report. Review debit balance accounts and ensure regularization / closure of such accounts. Ensure proper reporting of suspicious transactions of any accounts at the branch and review dormant accounts regularly.**EMIRATES NBDDubai, United Arab Emirates****March 29, 2007 to October 29, 2010*****Head Teller*** Process all deposits, withdrawals, utility and card payments and foreign currency exchange. Ensure that all cash counted is balance at the end of the day. Supervise a team of tellers including validation of transactions and approval within the delegated authority limits.  Ensures the daily reconciliation of cash till and tellers transactions account are accurately completed. Ensures that all transactions meet with technical requirements and comply with procedural guidelines and the  service deliver to customer meet their expectations.**AL ANSARI EXCHANGE – Murshid Branch Dubai, United Arab Emirates****December 01, 2004 to February 13, 2007*****Remittance Clerk*** Prepares all kinds of telegraphic transfer such as bank to bank transfer, Instant transfer within UAE only,Western Union, instant cash and demand drafts. ***Telex Transfer Clerk*** Input all customer transfers to its destination account in other countries through MT100. Buying different currencies to the bank with in or out of the country thru telex as advised by the immediate superior.***FCY Cashier*** Involves in foreign cash exchange and receives different kinds of payments/transactions**EQUITABLE PCI BANK Manila, Philippines****June 1996 to July 2004*****New Accounts*** Handling of Savings and Current Account for existing and walk-in clients. Processing of request and attend the queries of clients pertaining to their accounts. ***Foreign Clerk*** Handling of foreign outward and inward remittances. Money Transfer through moneygram, xoom or telegraphic transfer.***Senior Teller*** Validates inter-branch or regional deposits of clients, payment of utility bills. Verifying the documents presented by the clients for withdrawal and encashment.***Investments*** Trading competitive rates for existing or potential market/clients. Handling long-term and short-term time deposits such as special savings, foreign time deposit, trust and treasury placements. |
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|  **National Bond – Dubai Chamber of Commerce,** January 2006 **Anti Money Laundering Law Seminar,** May 2005 (Al Ansari)October 2014 (CBI) **Western Union,** August 2005 (Al Ansari) **BRP-Tellering, New Accts, Investments and Branch Operations**Equitable PCI Bank – Philippines, September 2000; October 2012-13 9 CBI ) **Signature Verification and Counterfeit Detection Seminar**PCI Bank – Philippines, October 1997; October 2014 ( CBI ) **Basic Accounting Course**PCI Bank – Philippines, April 1997 **Student On the Job Training – Credit Department**Metrobank – Philippines, December 1995 to January 1996  | ***Career Training and Seminar***  |
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| ***Personal Data*** |
| Religion | : | **Catholic** | Driving Lics. | : | **Dubai** |
| Birthplace | : | **Manila** | Citizenship  | : | **Filipino** |
| Sex | : | **Female** | Skills | : | **Computer Literarate, Finacle System Knowledge. BA/ BDS** |