



## RAQUEL KATHRINE M. ESPINA

MOTIVATED AND HIGHLY PROFESSIONAL SALES OFFICER WITH 10+ YEARS OF EXPERIENCE. ACHIEVED A 95% INCREASE IN BRANCH CONSUMER LOANS FOR THE PAST TWO YEARS. A DRIVEN AND HARDWORKING TEAM PLAYER SEEKING TO LEVERAGE SKILLS IN A DYNAMIC WORKPLACE.

### SKILLS

- Well-oriented professional knowledge
- Proactive with customer needs
- Fair, cheerful and follows businesslike procedures to accomplish objectives
- Keep situations in proper perspective
- Well-rounded
- Proficient in MS Office
- Good communication skills

### QUALIFICATIONS

- Management Development Program
- Effective Supervisory Skills
- Solution Selling
- Problem Solving and Decision Making
- Work Attitude and Values Enhancement
- Leadership Challenge
- AMLA Seminar
- Advanced Signature Verification Seminar
- Security and Bank Frauds
- Counterfeit Detection

### EDUCATION

- Tertiary : Sacred Heart College  
Bachelor of Science in Business Administration  
Major in Management Accounting  
Merchan St., Lucena City, Quezon Province 4301 (2006-2010)
- Secondary : Mother Perpetua Parochial School  
Mauban, Quezon Province 4301 (2002-2006)
- Primary : Mauban South Central Elementary School  
Mauban, Quezon Province 4301 (1999-2002)

### CAREER SUMMARY

#### Sales Officer

UCPB Centro - Lucena Branch | March 1, 2019 to January 15, 2021

- Increased the branch consumer loan production by 95% in two consecutive years.
- Handled applications for auto, housing, personal and business loans.
- Marketed new potential clients and helped in the clients retention, contributing to 20% increased in CASA level of the branch.
- Assisted the Branch Manager in attaining deposit and annual income targets.
- Implemented marketing strategies to attain deposit growth, consumer loans, and profitability targets of the branch.
- Conducted product presentation or product briefing for prospective or existing clients, or associates.

#### Acting Branch Operations Officer

UCPB Centro- Lucena Branch | on-call assignment

- Responsible for the direct supervision of branch operations.
- Implemented policies and procedures of the bank.
- Complied to various mandatory reports required by the management.
- Assisted the marketing department in achieving its annual targets.

#### Management Development Program (MDP) Trainee

UCPB Sto. Tomas | July 1, 2018 to September 30, 2018

- Underwent On-the-job training for an officer position
- Acted as Branch Operations Officer- Trainee and Sales Officer- Trainee during the tenure

#### Management Development Program (MDP) Trainee

UCPB Makati | April 18, 2018 to July 1, 2018

- Underwent On-the-job training for an officer position

## CAREER SUMMARY

### Senior Teller

UCPB Centro- Lucena | January 2018 to April 15, 2018

- Supervised four tellers and one pick-up teller.
- Provided scheduling and workflow prioritization.
- Handled responsibilities for cash management of the branch.

### Sales Associate

UCPB Centro- Lucena Branch | February 2013 to December 31, 2017

- Handled account opening of clients such as Current Account, Savings Account, Dollar Savings Account, Time Deposit, Trust and Treasury products.
- Solicited and referred loan applications for Auto, Home, Personal/ Salary and Small Business loans.
- Matched customers with appropriate product and service suited to their needs.

### Teller

UCPB Centro- Lucena Branch | December 1, 2010 to February 2013

- Handled over-the-counter transactions of the branch such as cash/ check deposits, withdrawals, foreign currency exchange and others.
- Performed Pick-up Teller duties through cash deposit pick-ups/ deliveries to various clients' locations in Lucena, Tayabas, Lucban, Sariaya and Candelaria, Quezon.
- Executed on-the-spot decisions regarding customer concerns and transactions.
- Ensured delivery of excellent customer service.

### Bank Reconciliation Bookkeeper

Quezon Capital Rural Bank | September 2010 to November 2010

- Handled reconciliation of company's books vs banks' books.
- Dealt with various financial paperwork and filings.
- Prepared general and subsidiary ledgers for company records.

## HOBBIES & INTERESTS

- Writing journals, novels and blogs
- Social media marketing
- Listening to podcasts
- Travelling
- Reading books about detective and mysteries, biographies and self-improvements

## PERSONAL INFORMATION

Address : Daleon Compound, Merchan St. Ext., Brgy. 11, Lucena City, Quezon Prov 4301

Cellphone No. : +632-9199259409 (Smart)

E-mail Address : rkmespina@gmail.com

LinkedIn : [www.linkedin.com/in/raquelkathrineespina](http://www.linkedin.com/in/raquelkathrineespina)

## CHARACTER REFERENCES

MS. JUDY MIGNONETTE S. GLINOCA

Branch Manager

UCPB Centro - Lucena Branch

0917-5261565 / 0998-8581565

MS. GRACEN. DIO

Cash CenterHead

UCPB Cash Center - Lucena

0947-9925068 / 0917-8205068

MR. ALPERT JASONL. DE OCAMPO

Branch Operations Officer

UCPB Lipa Bigben Branch

0920-9786411/ 0917-1586411