
JAYCEL MARIE VELASCO OBANI

2924 Kakarong Street
Brgy. Olympia corner Malolos,
Makati City 1207
+63926-026-4426
jaycelmarieeee@gmail.com



OBJECTIVE:

To pursue a long-time career in a healthy work environment where I can impart my skills and knowledge in Credit Investigation and Management while at the same time attain and maintain professional growth and stability.

WORK EXPERIENCE/ACHIEVEMENTS:

SECURITY BANK CORPORATION

Credit Investigator / Deduper (October 2016 to February 2019)

- ◆ Responsible for data field matching of internal and external databases on prospective customers to determine their eligibility and/or qualification according to set bank standards and parameters.
- ◆ Error rate of less than 1 %, 2016 – 2019
- ◆ Achieved more than 100% of overall productivity for the year 2017 and 2018
- ◆ Credit Card, Auto and Home Loans Processor (2016-2019)
- ◆ Awarded as top deduper for 2017 up to 2018.

Auto Loan Documentation Review Specialist (February 2019 until January 2021)

- ◆ Handles the comprehensive review and preparation of mandatory and required loan documentation at approved loan terms and condition.
- ◆ Error rate of less than 1 %, 2019
- ◆ Achieved 120 % of overall productivity for the year 2019
- ◆ Perfect Attendance for three months
- ◆ Awarded as top Auto LDRU reviewer from June 2019 up until last quarter of 2019.

RIZAL COMMERCIAL BANKING CORPORATION

Credit Officer (January 2021 – present)

- ◆ *Conducts tele-verification / call-outs to validate information and gather pertinent data needed to render a sound credit decision.*
 - ◆ *Approves loans within approval authorities.*
 - ◆ *Determines adequacy of supporting credit documents for credit approval.*
- Conforms to existing policies and procedures and credit guidelines on the various Consumer Loan products as needed.

QUALIFICATIONS:

- ◆ First-rate in credit investigation
- ◆ Expert in checking credit standing and verifying loan and/or legal documents
- ◆ Advanced know-how in Microsoft Word, PowerPoint, Excel & Publisher
- ◆ Extremely organized and can work independently, and is able to multitask
- ◆ Coordinates well with co-workers
- ◆ Passionate and patient

SEMINARS/TRAININGS ATTENDED:

- **200 hours On-the-Job Training (OJT)** at Senate of the Philippines
- **Money Laundering Prevention Program Classroom Refresher**, Security Bank Corporation (April 2018)
- **Consumer Credit Course**, Security Bank Corporation (July 2017)
- **Information Security Awareness** (November 2016)
- **ORM Bankwide elearning** (December 2016)
- **Fraud Awareness eLearning** (August 2017)
- **Financial Consumer Protection Framework** (August 2017)
- **Signature Verification** (April 2019)

EDUCATIONAL ATTAINMENT:

Tertiary Level:

Bachelor of Arts Major in Legal Management
Colegio de San Juan de Letran

Secondary Level:

Legazpi City Science High School
Legazpi, Albay

Primary Level:

Puro, Elementary School
Legazpi, Albay