

MARIA CARMELA A. BAYOT

HOME ADDRESS : 63 Moscow Villas, Moscow Street, Loyola
Grand Villas Quezon City, Philippines 1108

CONTACT NUMBER : +63977 8243720

E-MAIL : mariacarmelabayot@gmail.com



SCHOLASTIC RECORD

Miriam College – Quezon City, Philippines, 2019-2021
Master of Business Administration

Assumption College – Makati City, Philippines, 2000-2004
Bachelor of Science in Commerce, Major in Management, March 2004.
Mother Rosa Honors' Society, Dean's List, 3rd Honors, SY 2002-2003.

WORK EXPERIENCE

- **Trust Marketing Portfolio Officer (Senior Manager)** – Trust Marketing, Trust and Investments Group
July 2021 – Present
- **Trust Marketing Portfolio Officer (Manager)** – Trust Marketing, Trust and Investments Group
November 2014 – July 2021
Ensuring the year-end volume target for Trust bookings is achieved. Provides financial advice to existing clients. Creates portfolio scenarios and simulations to achieve clients' objectives with minimal risk and optimizing income potential. Provides product training and awareness to the area assigned. Ensures compliance of Marketing practices and documentation. Conducts regular trust refresher seminars for the branches.
- **Trust Portfolio Officer (Junior Management Associate)** – Trust Portfolio Management Department, Trust Banking Group, Land Bank of the Philippines,
August 2010 – September 2014
Handles the investment or reinvestment of funds of the Trust Banking Group's segregated (highnet worth and those that require special handling) directional and discretionary accounts to optimize returns. Provides liquidity to fund withdrawals of clients through pre-termination or sale of investments with maximum gain or minimum loss. Canvasses offer and bid rates of securities being offered in the market to assess rates with higher yields.
- **Marketing, Events and Public Relations Manager** – RidgeView Enterprises
February 2008 – July 2010
Conceptualized, Planned and implemented various promotional and marketing campaigns to tap potential clients and satisfy existing customers as well.
- **Collections Supervisor (Midrange/Hardcore)** – Hong Kong & Shanghai Banking Corporation,
September 2007 – January 2008
Managed the delinquency of credit card accounts from 30-120 days past due by effectively monitoring the performance of a team of agents. Drafted and finalized correspondences with various departments for accounts, which require special handling.

- **Collections Team Leader (Overlimit/Frontend)** – Hong Kong & Shanghai Banking Corporation, January 2007 – August 2007
Managed the delinquency of credit card accounts from 0-29 days past due by effectively monitoring the performance of a team of agents. Performed correspondences with various departments for accounts, which require special handling.
- **Collections Training Assistant** - Hong Kong & Shanghai Banking Corporation, July 2006 –December 2006
Conducted application process, systems and skill training sessions for Collections Staff to aidin their skill enhancement and target achievement. Handled administrative tasks for the Collections training unit and updated training records ofthe staff. Assisted in the planning and implementation of all activities of the Department. Handled complaints and feedback handling for the Department. Also drafted correspondencesin reply to the complaints and feedback received.
- **Collections Assistant** – Hong Kong & Shanghai Banking Corporation, January 2005 – June2006
Handled telephone calls, attended to general collection related queries for cardholders. Employed available tools to accomplish and hit targets set for delinquency and flow rates.

SEMINARS & TRAININGS ATTENDED/ CONDUCTED

- Bank on Us, Leading the Service Team – Asia United Bank, March 2021
- 4 Disciplines of a High Performance Leader – Asia United Bank, March 2019
- Advance Supervisory Skills Development Program – Land Bank of the Philippines, July 2014
- Financial Management 101 – ADMU Center for Continuing Education, December 2011
- Banking Laws & Regulations – Center for Human Resources Strategic Asia Inc., December 2011
- Investment Banking Operations – Land Bank of the Philippines, December 2011
- Trust Banking Operations – Land Bank of the Philippines, December 2011
- Treasury Operations – Land Bank of the Philippines, December 2011
- Bank Frauds and Forgery Detection – NBI, November 2011
- Client Relationship Management – Indu Inferentia, November 2011
- Basic Economic Analysis – Land Bank of the Philippines, November 2011
- Marketing Principles & Strategies – Land Bank of the Philippines, November 2011
- Completed Staff Work – Land Bank of the Philippines, October 2011
- Management Training Program – Land Bank of the Philippines, September 2011
- Operational, Market, and Credit Risk Management – Land Bank of the Philippines, June 2011
- Collections Skills and Supervisory Training – HSBC Manila, 2006

CERTIFICATIONS

- Certified UITF Sales Person – Trust Officers’ Association of the Philippines, July 2018
- Securities and Exchange Commission Fixed Income Market Salesman (May 2014)
- One Year Course on Trust Operations and Investment Management (March 2014)
- Career Service Professional Exam – Civil Service Commission (August 2004)

PERSONAL INFORMATION

Born on May 4, 1983 in Manila, Philippines. Single. Proficient in English and Filipino. Knowledgeable in financial trading platforms (Bloomberg and Reuters), Microsoft Office programs, Apple Macintosh Applications, and Lotus Smart Suite applications. Goal oriented, adaptable, determined, and resourceful.

REFERENCES: Available upon request.