

Erika Nicole Diokno

Ph 1 Blk 6 Lot 3 Acn Alapan 1-A Imus Cavite

Contact number: +639177700424

E-mail: epdiokno@gmail.com



Objective: Obtain a position in your company, wherein I can maximize my learning, experience, program development skills and to gain more knowledge.

Education

2010 – 2014 **Bachelor of Science in Business Administration**
Major in Marketing Management
St. Paul University Manila

Work Experience

September 2020 – present **Credit Investigator– Junior Assistant Manager**
Mortgage loans/Housing loans
CTBC Bank, Head Office, BGC Taguig City

Responsible on day to day transaction in Credit Investigation. Conduct, check & verify client's credit background through the use of existing Credit Investigation methods and techniques to assist Credit and Bank Officers in making sound credit decision.

- Review and prepare all Credit Investigation (CI) reports.
- Ensure that all Credit Investigation (CI) reports are prepared and submitted within agreed service agreement.
- Ensure that all Credit Investigation (CI) reports are accurate by sustaining credit quality of reports according to set standards.
- Perform satisfactory on-duty functions as In-House Credit Investigator (CI).
- Perform sufficient production to support the business growth and to achieve bank profitability target.
- Other Relative Non-Regular Tasks - Submission of regulatory reports such as daily MIS, Mortgage Pipeline, service allocation, preparation of RFPs, etc.

May 2014 – July 2020 **Collection Associate – Remedial**
Real Estate Loans
United Coconut Planters Bank, Head Office, Makati City

Responsible for enforcing collection on past due consumer loan accounts (Real Estate Loan) to obtain individual collection target that helps reduce past due portfolio.

- Negotiate payment arrangement with clients thru staggered payment scheme, loan restructuring, waiver of penalty or Dacion En Pago
- Provide client's requests such as payment history, computation, etc

- Prepares and sends demand letters to clients
- Prepares legal action memorandum and supporting documents
- Conducts personal visit to client to check on client's paying capacity, if necessary
- Handles promptly all complaints of clients, developer and branches
- Provides consistent excellent service to clients, developer and other units
- Prepares Legal Action Memorandum and the supporting documents applicable to the consumer loan

Nov 2013 – Feb 2014

Internship (On-the-Job Training)
Global Headstart Specialist, Inc.
 Recruiter/ Admin Assistant

Training and Seminar attended

The ProPer Way of Life
 April 24, 2019, UCPB Head Office

Anti-Money Laundering and Regulatory Awareness Briefing
 April 12, 2019, UCPB Head Office

Operational Risk Management and Information Security Awareness 2017
 February 1, 2017, UCPB Head Office

Fraud Awareness (Fraud 101)
 September 25, 2021, CTBC Bank Head Office

Awards and Honors

CTBC BANK “Fraud Buster 2022”
 CTBC BANK 17th Floor, the Fort Legend Tower Bonifacio Global City, Taguig City

UCPB Excellence in Performance
 3rd Quarter target in 2016, December 2, 2016
 The Blue Leaf Cosmopolitan, Libis, Quezon City

UCPB Collection Associate of the year
 March 17, 2018, PICC Reception Hall, Pasay City

Program Chairperson's List
 St. Paul University Manila, 2nd Semester, SY 2011-2012

UCPB Excellence in Performance
 UCPB Corporate Offices, Makati City
 4th Quarter target in 2017, February 10, 2017
 UCPB Corporate Offices, Makati City

Personal Characteristic

- Have the Human-relation skills.
- Highly motivated, resourceful focused
- An energetic personality that can fulfill the tasks assigned to me.
- Possesses good communication and negotiation skills
- Proficient in computer applications.
- Good business sense and the ability to work the budget

Personal Information

Full Name:	Erika Nicole Perez Diokno	Age:	30 years old
Nickname:	Nicole	Height:	5'6
Date of Birth:	October 18, 1993	Citizenship:	Filipino
Place of Birth:	Pasay City	Marital status:	Single
Province:	Brgy. Laurel Taysan, Batangas		

I hereby to certify that the above statements are true and correct to the best of my knowledge.

Erika Nicole Diokno
Applicant