



JONATHAN V. BRICIA

EDUCATION

Isabela State University - Cauayan Campus

April 2013

Bachelor of Science in Business Administration Major in Banking and Finance

WORK EXPERIENCE

Senior Credit Investigator

Rural Bank of San Mateo (Isabela), Inc.

August 2021 – April 2024

1. Gather financial information from loan applicants.
2. Performs Background checks on applicants to identify any potential risks, including criminal records and any previous loan history.
3. Analyze the financial statements and credit history to assess their ability to repay the loan.
4. Conducts interview with loan applicants to gather additional information and clarify any discrepancies.
5. Write detailed reports summarizing the credit investigation results.
6. Periodically review the credit status of existing borrowers to identify any changes in their financial situation that may affect their ability to repay loans.
7. Provide excellent customer service by explaining the credit investigation process to applicants and answering any questions they may have.
8. Maintain a professional and courteous demeanor throughout interactions.

Account Officer

Rural Bank of San Mateo (Isabela), Inc.

July 2019 – July 2021

1. Creating and implementing marketing strategies to promote the bank's products and services.
2. Promoting new banking products and services, and ensuring they meet customer needs.
3. Engaging customers through events to build relationships and promote the bank's offering.
4. Interview individual and business owners via phone calls and visits.
5. Providing clients with financial advice, including investment options.

Senior Loan Servicing Assistant

Rural Bank of San Mateo (Isabela), Inc.

April 2014 – June 2019

1. Preparing, reviewing, and processing loan documents to ensure accuracy



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Muraqqabat, Dubai, UAE**



- and completeness.
2. Assisting in the application process, ensuring all required information and documentation are collected.
 3. Ensuring that all loan applications comply with internal policies and regulatory requirements.
 4. Coordinating with other departments to ensure the timely disbursement of approved loans.
 5. Responding to customer inquiries regarding loan products and the status of their applications.
 6. Maintaining accurate and up-to-date records of all loan transactions.
 7. Ensuring all loan documentation is filled and stored securely.
 8. Preparing regular reports on loan activity for management review.
 9. Conducting audits and reviews of loan files to ensure quality and compliance.
 10. Identifying and addressing any errors or inconsistencies in loan documentation and processing.
 11. Training new loan clerks and employees on loan processing procedures.
 12. Working with customers and internal department to find solutions to loan-related problems.

Data Enumerator

Philippine Rice Research Institute (Philrice)

April 2013 – May 2013

1. Planning and organizing data collection.
2. Conducting interviews or surveys.
3. Entering data into a computer and keeping accurate records.
4. Providing customer service.

SKILLS

1. Time Management
2. Oral and Written Communication
3. Problem Solving
4. MS Office expertise – Word & Excel
5. Marketing

SEMINARS AND TRAININGS ATTENDED

1. Credit & Collection

Rural Bank of San Mateo (Isabela), Inc. (June 25, 2021)

2. Credit Investigation

RBAP Bldg., Intramuros, Manila (June 25, 2021)

3. Credit and Collection Management Seminar

RBAP Bldg., Intramuros, Manila (January 29, 2020)

4. 5s Orientation and Seminar

Rural Bank of San Mateo (Isabela), Inc. (January 18, 2020)

5. Agricultural Guarantee Fund Pool Orientation Seminar

Rural Bank of San Mateo (Isabela), Inc. (March 29, 2019)

6. Accounting for Non-Accountants

Rural Bank of San Mateo (Isabela), Inc. (February 16, 24 & March 03,

2018)

7. AMLA Training Seminar

Rural Bank of San Mateo (Isabela), Inc. (March 19, 2015)

8. Seminar on Collection Management

Rural Bank of San Mateo (Isabela), Inc. (September 6, 2014)

9. Credit Packaging Seminar

Rural Bank of San Mateo (Isabela), Inc. (April 24-25, 2014)

CHARACTER REFERENCES

Christie Ana F. Lorenzo

Head – Credit Administration Department
Rural Bank of San Mateo (Isabela), Inc.
0917-5313-952

Atty. Joseph John S. Ronquillo, JD, LPT, MBA

Assistant Vice President
Rural Bank of San Mateo (Isabela), Inc.
0975-920-8036

Viensor D. Valenzuela

Head – Lending Division
Rural Bank of San Mateo (Isabela), Inc.
0917-805-3880

I acknowledge that all information written hereto is factual and
rightful to the best of my knowledge and belief.

JONATHAN V. BRICIA

Applicant

