

ACMAD RIZALDY P. MOTI
Chief Executive Officer
Home Development Mutual Fund (Pag-IBIG Fund), Philippines

PROFESSIONAL EXPERIENCE

May 2017 – Present **Home Development Mutual Fund (Pag-IBIG Fund)**
Chief Executive Officer

March 2017 – May 2017 **Home Development Mutual Fund (Pag-IBIG Fund)**
Officer-In-Charge (OIC)

October 2011 – February 2017 **Home Development Mutual Fund (Pag-IBIG Fund)**
Deputy Chief Executive Officer
Home Lending Operations Cluster

- Assisted the Chief Executive Officer in the performance of the following functions:
 - Planning, development, and formulation of policies and objectives of business organization in accordance with Board directives and Corporate Charter;
 - Review of activity reports and financial statements to determine progress and status in the attainment/revision of objectives and plans in accordance with current conditions;
 - Planning and development of labor and public relation policies designed to improve corporate image and relations with employees, members, stakeholders, and other government/private institutions.
- Evaluated performance of the groups/executives within the areas of responsibility for compliance with established policies and objectives of the corporation.

MAJOR ACCOMPLISHMENTS:

- Increased the annual Housing Loan Takeout to its highest ever total of PhP57.3B in 2016 from PhP30.8B in 2011, benefiting 75,763 families. This is a growth of 86% over 2011, or 30.5% growth over 2015's PhP43.9B Total Takeout;
- Improved the Performing Loans Ratio of Housing Loan Portfolio to the highest ever 89.5% in 2016 from as low as 75% in 2011, resulting in record-breaking Housing Collections of more than PhP47B 2016 (38% growth over 2015);
- Recorded the highest ever disposal of Acquired Assets worth PhP8.7B in 2016, benefiting more than 20,000 low-income families. This is more than 500% growth over 2011's disposal level, or more than 100% over 2015's PhP4.2B disposal;
- Created the Business Development Unit to oversee the professional handling of accredited developers and employers by assigning dedicated Housing Relationship Officers (HROs). HROs closely monitor the developers' performance and proactively assist them in their Housing Loan take-outs

- Instrumental in the formulation and implementation of Pag-IBIG Fund's two major housing loan programs, namely:
 - Affordable Housing Loan Program – a subsidized loan program offering as low as 4.5% interest rate fixed for 10 years for minimum- and low-wage earners
 - Regular Housing Loan Program – main housing loan program available for all Pag-IBIG Fund members; immediate benefit is the reduction in interest rates from as high as 11.5% down to 5.5% (1-year fixed) as of July 2016;
- Outsourced the collection of Pag-IBIG Fund's non-performing housing loans to the top Collection Agencies used by leading banks and telecommunication companies.
 - Improvement of Performing Loans Ratio to 89.5% as of December 2015.
 - The above-mentioned improvement in Performing Loans Ratio resulted in the lowering of interest rates from as high as 11.5% as of June 2012 down to 5.5% in July 2016.
- Outsourced the telecollection of the early delinquency portfolio to a leading call center to further improve the coverage of Pag-IBIG Fund's housing loan portfolio with a reduction from an average of 5,000 borrowers monthly going in default in 2014 to less than 3,000 borrowers per month as of July 2015, generating savings of PhP47M annually.
- Outsourced Monthly Billing Statement (MBS), collection letters, and other official mails to the joint venture of UBIX and Air21 in February 2014. Total expenses amounted to PhP6,368,751.84 for the first 6 months for accounts under the National Capital Region (NCR), with Pag-IBIG Fund saving as much as 50% on related expenses monthly.
- Improved insurance services for Housing Loan borrowers by reviewing the terms of the old structure and bidding out the mortgage redemption insurance to a brokerage in October 2014. This resulted in a reduction in insurance premium costs by almost 50% for local members and 90% reduction for Overseas Filipino Workers (OFWs); introduced a host of additional benefits to member-borrowers including burial benefits, experience refund, and 24-hour claims processing.

July 2008 – October 2011 Home Development Mutual Fund

Senior Vice President

Information Technology Services Sector

- Directed the general management, planning, control, and supervision of the Sector and assisted the concerned Deputy Chief Executive Officer in formulating and administering organization policies;
- Participated in formulating and administering company policies and developing long range goals and objectives;
- Reviewed analyses of activities, costs, operations, and forecast data to determine group progress toward stated goals and objectives;
- Evaluated performance/achievements of the Sector and discussed required changes in goals and objectives resulting from current status and conditions.

November 2007 – June 2008 Chinatrust (Phils.) Commercial Bank Corp.

Vice President

Head, Software Development & Maintenance Group

- Managed five (5) teams namely: Loans Team, Deposit Team, Treasury/Trade & Corporate Services Team, GL/MIS Team, and Self-Service Team
- Instituted procedures for bi-monthly project status reporting and weekly staff accomplishment reporting
- Implemented Standard Forms for Software Development Life Cycle (SDLC) deliverables/artifacts
- Major Systems being supported: FNS Bancs & Bancslink (Personal Loans, Mortgage Loans, Deposit), Nucleus FinnOne Loans Origination System, Nucleus FinnOne Collection Management System, Misys Opics (Treasury), and SmartStream Financials

April 2006 – October 2007 Asia United Bank

Senior Manager

- Headed the IT-WebLogic Team in developing Java-based Banking applications such as Teller360, eBanking Facility, Redi Money (Cash Card) Web System, Redi Money SMS, and Redi Money Payment Solutions
- Project Manager for eBanking Facility, Redi Money (Cash Card) Web System, Redi Money SMS, and Redi Money Payment Solutions.
- Handled the overall design of SOA-based Web Services in creating integration points for various Banking Systems.
- Managed the implementation of the Trade Finance System and the Bank Reconciliation System.
- Database administrator for Trade Finance System and Bank Reconciliation System
- Handled the overall system analysis and design of new Trade Finance products that are being automated such as Export Products (Export Bills/Outward Bills for Collection)
- Trained new programmers on *BEA Workshop*

March 2000 – March 2006 25by8, Incorporated

Chief Operations Officer

- Managed highly-critical projects to ensure successful delivery of solutions to end-users within schedule and budget
- Well-versed in full Software Development Life Cycle (SDLC); implemented projects with MNCs and top local companies such as Wyeth, Nestle, Unilever, DHL, Sun Life, Cocolife, Ayala Land
- Maintained relationships with various technology providers such as Microsoft, IBM, and Sun Microsystems
- Developed various systems for The Axean Group (CA, USA), Wyeth Philippines, Nestle Philippines, Unilever Philippines, Globe Telecom, IBM Philippines, Asia

United Bank, Earth&Style Development Corporation, Index Pacific, and others

November 1998 – February 2000 Asia United Bank

Project Manager (Senior Assistant Manager)

- Managed the integration of different systems to AUB's Customer Information System, Accounting System, S.W.I.F.T. Alliance, and other central systems
- Handled the overall design and implementation of banking systems such as Trade Finance, Web Remittance System, Post Dated Check Warehousing, Central Liability Ledger, and others
- Assisted the AUB Remittance Marketing Group in signing-up partners in Bahrain, Qatar, UAE, Oman, and Kuwait
- Part of the team that started the OFW remittance business of the bank

June 1995 – October 1998 U.P. Diliman - Department of Computer Science

Faculty Member

- Taught courses on programming languages (Turbo C, Ansi C, Pascal, and Visual Basic), Data Structures, and Algorithms

EDUCATION

- 1995–1998 University of the Philippines Diliman, Quezon City
- Master of Science in Computer Science (*Completed Coursework*)
- 1991–1995 University of the Philippines Diliman, Quezon City
- Bachelor in Computer Science at the College of Engineering

CAREER EXECUTIVE SERVICE & CIVIL SERVICE ELIGIBILITY

- CES Eligible, March 11, 2015
- CES – Written Examination (85.76%, Ranked #7), September 1, 2013

- Career Service Professional Eligibility, July 27, 2008
- Rating - 88.06% (Ranked #7), License No. 05038435

PERSONAL INFORMATION

<i>Birthdate</i>	June 19, 1974	<i>Birthplace</i>	Marawi City, Philippines
<i>Civil Status</i>	Married	<i>Citizenship</i>	Filipino
<i>Weight</i>	65 kg	<i>Height</i>	174 cm
<i>Languages</i>	English, Filipino, Maranao, Cebuano		