

Víctor Iván Palafox Pérez

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Professional Summary

Bachelor's degree in Business Administration with a specialization in Finance, offering strong analytical skills, financial expertise, and commitment to achieving results. Experienced in credit structuring, portfolio management, and financial analysis within the banking sector. Adept at problem-solving, client relationship management, and delivering solutions that drive profitability.

Professional Experience

Scotiabank – Credit Structuring Executive (Current)

- Conducted financial analysis and assessment of corporate clients for credit proposals.
- Managed assigned credit portfolios, ensuring profitability and compliance.
- Oversaw end-to-end credit processes from contract signing to fund disbursement.
- Monitored key financial indicators to optimize client performance.

Scotiabank – Special Accounts Executive (SAM)

- Recovered overdue accounts and restructured credit agreements.
- Managed collection processes through administrative and legal channels.
- Negotiated repayment plans and maintained control of assigned portfolios.

Scotiabank – Corporate Banking Executive (Automotive Financing) (May 2021 – Feb 2023)

- Advised clients on financial products and services.
- Prospected and placed corporate banking products.
- Performed credit analysis, account opening, and due diligence.
- Managed portfolio operations from origination to disbursement.

Scotiabank – Junior Corporate Banking Executive (May 2019 – May 2021)

- Collected, analyzed, and tracked financial information of clients.
- Prepared financial indicators for credit scoring.
- Ensured compliance with account opening requirements.
- Managed anti-money laundering analysis (World-check) and credit platforms (Creditlens, Scotia CIS).

Inbursa Financial Group – Brokerage Audit Assistant (Apr 2018 – May 2019)

- Reviewed and analyzed stock market operations.
- Generated reports for the CNBV regarding trades and allocations.
- Confirmed settlement transactions with INDEVAL.

Education

Bachelor's in Business Administration (Finance Specialization) – Tecnológico de Estudios Superiores de Coacalco (TESCo) (Sept 2014 – Jan 2019)

Certifications:

- Investment Strategies Advisor – Mexican Stock Exchange School
- Intermediate English