



DARYL GRACE A. CALINAO

An experienced professional from the finance industry with broad experience in various customer service functions and business operations.

WORK EXPERIENCE

CONTACT ME AT

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Address

Sta. Rita, Calapan City, Oriental Mindoro 5200

EDUCATIONAL HISTORY

2013 - 2017

BS in Business Administration

Major in Financial Management

Divine Word College of Calapan

2009 - 2013

Secondary Education

Holy Infant Academy

CERTIFICATIONS

Civil Service Examination

Sub-Professional Level Passer

March 2019

Contact Center Services (NCII)

1752-ICTCCS214-0014-2020

CHARACTER REFERENCE

Ms. Abegail P. Maranan, CPA, MBA

Branch Unit Head

Orix Metro Leasing and Finance Corporation

0966-751-5693

Mr. Mark Julius B. Bulaong, CPA, CTT

Financial Accounting Senior Associate

Bayer Business Services Philippines Inc.

0945-516-8864

April 2022 - Present

ORIX METRO Leasing and Finance Corporation | Calapan Branch Loans Admin

Performed the following such as, but not limited to:

- Reviews availment sheet, credit application and offering ticket.
- Facilitates the preparation of loan and lease documents for client's signatures.
- Evaluates the executed contracts post-client signature.
- Assesses and monitor submitted post-dated checks (PDCs) for amortization and rental payments.
- Reviews and validates initial cash outlay payment and issue the corresponding receipt thereof.
- Reviews insurance policies and official receipts/certifications.
- Prepares credit advice, purchase orders and authority to deliver up to the review of dealer's documents.
- Facilitates loan confirmation request to Head Office and booking of account until completion.
- Executes and monitors payments made thru Electronic Documentary Stamp Tax System (EDST) and the affixture of the generated stamp on the loan/lease document.
- Requests payment of proceeds to dealer or client and facilitates the registration of promissory notes with chattel mortgage.
- Obtains Land Transportation Office (LTO) Official Receipt and Certificate of Registration (ORCR) for encumbrance or transfer of ownership.
- Conducts segregation of accounts
- Prepares the Extension Memo for the registration of PNCM and LTO ORCR Annotation, if needed.

Branch Cashier

Performed the following such as, but not limited to:

- Performs day to day banking transactions
- Conducts quarterly inventory of post dated checks
- Petty cash fund and Revolving cash fund custodian
- Prepares fund transfer requests of various transactions for disbursement.
- Monitors list of expiring insurances for the month
- Responsible for cash and check disbursements

July 2017 - March 2022

ORIX METRO Leasing and Finance Corporation | Calapan Branch Account Specialist / Marketing Assistant

Performed the following such as, but not limited to:

- Prepares credit proposals to propose the renewal and/or approval of a loan application
- Handles inquiries from customers and dealers
- Ensures that all loan accounts conform to the regulations set-forth by the BSP, the Bank and other regulatory groups.
- Directs and supervises all loan documentation, loan management, loan pricing, sales and marketing.
- Monitors existing accounts and also prepares financial package and credit reports subject for yearly renewal.
- Evaluates and analyzes financial statements and capacity of clients.
- Conducts qualitative analysis of the credit worthiness of the borrower.
- Account management and related functions.

November 2016 - February 2017

Bangko Sentral ng Pilipinas - Malate, Manila OJT (Integrated Supervision Department I)

- Clerical tasks
- Completing the required training hours as indicated in the schools endorsement.