

MIDGE YSMIN APIADO BALICHA

Address: 72 New Era Street, Sevilla Norte,
City of San Fernando, La Union, Philippines

Civil Status: Single

Date of Birth: October 27, 1993

Religion: Jehovah's Witnesses

Contact number: (63) 933-866-6220

E-mail Address: myabalicha@outlook.com



WORK EXPERIENCES

Accounts Management Analyst I (Development Bank of the Philippines; July 1, 2016 – present)

- *Function Title: Bank and Roving Teller* - from July 1, 2016 to May 27, 2018
 - Service average of 200 transactions per day in consonance with Bank policies;
 - Framework and accomplishment, accuracy, consistency, reliability and timely submission to the Customer;
 - Ensures adherence to Bank policies and procedures and internal/external control measures;
 - Generate/Prepare required 100% accurate reports and reconciled daily with General Ledger.
- *Function Title: New Accounts Clerk/Sales Associate* - from May 28, 2018 to present
 - Process the opening of deposit accounts (Savings, Current, Time Deposit, Special Savings, and Dollar Savings) and ensure the correctness of data and completeness of forms accomplished and submission of requirements;
 - Monitor customer records updating for existing clients;
 - Handle customer requests and queries on account balances, request for bank certificate/statement of account, ATM replacements/complaints, Manager's Check, checkbook requisition, foreign exchange transaction, RTGS, SWIFT, PDDTS, EPCS, and Government Security/Bonds transactions;
 - Proactively sell, answer queries and initially process applications/request for products and services of the bank;
 - Prepare all accountability reports issued to clients;
 - Ensure adherence to Bank policies and procedures and internal/external measures.

Team Leader/Supervisor (Spencer Solutions and Consultancy, Inc.; April 2015 – June 2016)

- Preparing daily workloads for staff and coordinating the daily allocation of work;
- Motivating the team to achieve high standards and SDC targets;
- Handling US Clients inquires and acting as the face of the business;
- Mentoring and training up agents and junior.

Account Operation Assistant (Spencer Solutions and Consultancy, Inc.; October 2014 - April 2015)

- Perform the day to day processing of operational task;
- Provide administrative, marketing and human resource support;
- Assist and handling new clients and interested applicants;
- Engaged in the company recognition and marketing.

EDUCATIONAL ATTAINMENT

Tertiary: Lyceum Northwestern University
Institute of Graduate and Professional Studies, Dagupan City, Pangasinan
• *Master in Business Administration*
(Graduate: Batch June 2018, Thesis Program)

Tertiary: Don Mariano Marcos Memorial State University
Mid-La Union Campus, City of San Fernando, La Union
• *Bachelor of Science in Business Administration Major in Marketing*
(Graduate: Batch March 2014 Cum Laude; Consistent Dean's Lister)

Secondary: GIFTED Learning Center
Catbangan, City of San Fernando, La Union
(Graduate: Batch March 2010 2nd Honorable Mention; Consistent Achiever)

Elementary: GIFTED Learning Center
Catbangan, City of San Fernando, La Union
(Graduate: Batch March 2006 Academic Achiever; Consistent Achiever)

SEMINARS/ TRAININGS ATTENDED

- **Customer Service 2.0: Post Quarantine Service Reset** (November 07, 2020)
- **Anti-money Laundering (AML) Refresher e-Course** (June 30, 2020)
- **Branch Banking Frontline Re-Tooling Program** (November 16, 2019)
- **Briefing on Amendments to Foreign Exchange Regulations** (August 01, 2019)
- **Seminar on Basic Non-Life Insurance Products and Training on the Insurance Management System** (May 24, 2019)
- **Bank Security and Protection Training** (December 08, 2018)
- **Seminar/Workshop on Counterfeit Money Detection** (April 21, 2018)
- **RMC Western Luzon 2017 Gender and Development Programs-Inclusive Lending for Aspiring Women (ILAW) Entrepreneurs, Magna Carta** (December 16, 2017)
- **Seminar on Signature Verification and Forgery Detection** (October 21, 2017)
- **Workshop on the Revised Anti-Money Laundering and Terrorist Financing Prevention Program** (February 25, 2017)
- **Workshop on Anti-Money Laundering AML System** (February 24, 2017)
- **Check Image Clearing System Updated and Re-briefing** (November 12, 2016)
- **Anti-money Laundering Act** (July 12, 2016)
- *Other seminars attended.*

CERTIFICATE OF RECOGNITION AND AWARDS

Luzon/Regional Level:

- **1st Runner-up Most Punctual Award** (December 07, 2017)
Bangko Sentral ng Pilipinas, La Union Regional Office, City of San Fernando, La Union
- **Regional Director - Northern Luzon** (September 26, 2013)
PJMA General Assembly, Tanghalang Pasigueño, Pasay City
- **First Place** (August 31, 2013)
PJMA Marketing Pitch Competition 2013, University of Pangasinan, Dagupan City
- **First Runner-up** (December 10, 2011)
Extemporaneous Speech Contest, SCUAA-PASUC, Olympic R1, Pangasinan State University

CHARACTER REFERENCES

JOJI MAE B. ANCHETA, C.P.A.
Branch Head
Development Bank of the Philippines,
City of San Fernando City, La Union
63 72 242 1664

PEDRO F. SISON, C.P.A., D.B.A.
Faculty Member/Thesis Adviser
Lyceum Northwestern University – IGPS,
Dagupan City, Pangasinan
63 920 617 2954

ESTRELLA N. PEREZ, Ed.D.
Vice President for Administration
Don Mariano Marcos Memorial State University
North Luzon Camps, Bacnotan, La Union
63 917 564 0109

I hereby certify that the above information is true and correct to the best of my knowledge and belief.



MIDGE YSMIN A. BALICHA

