



LBP LEASING AND FINANCE CORPORATION
(A LANDBANK SUBSIDIARY)

ANNOUNCEMENT
OPENING OF POSITION(S)

ACCOUNTANT

DUTIES AND RESPONSIBILITIES

1. Responsible for the proper recording of financial transactions of the Corporation;
2. Prepare financial, cost and other accounting reports/statements;
3. Verify/Check Daily proof Sheet of JVs for posting in the Financial Management System (FMS);
4. Review/verify accuracy of monthly, quarterly and annual tax calculations (DST, Withholding Taxes, GRT, corporate income tax and deferred tax assets and liabilities to be recognized);
5. Review the payroll schedule against the supporting attendance reports, approved overtime sheets, summary of deductions and other supporting documents;
6. Prepare payment orders for payroll and tax transactions;
7. Reconcile periodically with the Cash/Treasury Unit on the balance of the Bills Payable account;
8. Generate/provide data needed for the preparation of the annual Corporate Operating Budget such as financial projections, budgetary assumptions and estimates;
9. Prepare financial reports, analysis of accounts and financial projections and assumptions for the annual budget preparation;
10. Prepare/provide inputs needed in the discussion/deliberation of findings and assessments re-entered by COA, BIR, CB, and other similar agencies;
11. Implement administrative and financial policies, certifies the correctness of vouchers, bills, statement of accounts, trial balances, budget estimates, and other financial statements;
12. Analyze accounts and financial records;
13. Review contracts and other supporting documents to vouchers to substantiate individual transactions before their settlement;
14. Prepare reports to concerned parties in cases of adverse finding in the transaction;
15. Implement administrative and financial policies, certifies the correctness of vouchers, bills, statement of accounts, trial balances, budget estimates, and other financial statements.
16. Prepare correspondences, memoranda and other documents relating to the performance of his functions;
17. Perform other functions as maybe assigned by higher authorities.

QUALIFICATION STANDARDS

- Certified Public Accountant
- With one (1) year of relevant work experience
- With at least 8 hours of relevant training
- Proficient in oral and written communications
- Knowledgeable in PFRS and Philippine Taxation
- Knowledgeable in Pertinent Issuances of regulatory agencies

ACCOUNT OFFICER (AMG)

DUTIES AND RESPONSIBILITIES

1. Generate and process credit applications to achieve Level 1 portfolio targets;
2. Exercise supervision over the Account Assistants/Analysts/Specialists;
3. Package credit facilities responsive to lessee's/borrower's needs;
4. Ensure compliance with approved terms and conditions of the credit facility;
5. Recommend and present Credit Facility Proposals to the approving bodies for accounts handled;
6. Closely monitor lessee's/borrower's business performance and loan portfolios to maximize credit quality and minimize risk and potential loss;
7. Prepare recommendations for Internal Credit Risk Rating (ICRR) in accordance with the Corporation's ICRR System, Account Classifications, Allowances for Losses, Annual Term Loan Review and Impairment Loss for accounts handled;
8. Perform other functions as maybe assigned by the Team/Department Head and/or other higher authorities.

QUALIFICATION STANDARDS

- Graduate of four-year course preferably in business, engineering, economics
- Preferably with MBA units or degree
- With at least four (4) years of experience in Lending and/or Credit Operations with a Bank and/or Financial Institution including at least one (1) year in a sales/marketing position
- At least 24 hours of relevant training
- Preferably with Knowledge/Training/Experience in the following areas:
 - i. Computer Literate
 - ii. Basic Accounting
 - iii. Financial Statement Analysis
 - iv. Financial Projection
 - v. Credit Management
 - vi. Corporate Finance

CREDIT INVESTIGATOR/APPRaiser II

DUTIES AND RESPONSIBILITIES

A. Credit Investigation

1. Assist in the supervision and monitoring of the conduct of credit investigation/background investigation on credit applicant and clients through the different credit bureaus such as the Credit Management Association of the Philippines (CMAP), BAP-Negative File Information System (NFIS); prepare/review the request for credit information from BAP-Loandex Information System (LIS thru LBP Property Valuation and Credit Investigation Department (LBP PV-CID).
2. Verify with the Department of Trade and Industry or Securities and Exchange Commission the legal existence of applicants and clients (whenever requested).

3. Perform bank checking, credit verification, court verification, trade checking, skip tracing, and address verification and property checking.
4. Validate the price/quotation and specifications of equipment submitted by clients or preferred supplier.
5. Prepare request for CI/BI to LBP PVCID for credit applicant whose place of business is located in the provinces.

B. Appraisal / Inspection

1. Handle the appraisal of complex accounts, review documents submitted by Requesting Group/Unit to ensure completeness of documentary requirements
2. Conduct ocular inspection, valuation and appraisal of property/equipment.
3. Conduct market survey to determine comparative cost of similar equipment.
4. Gather data thru query with brokers, real estate agent, sellers, banks or other government agencies (for real estate); seller, suppliers or manufactures (for vehicles and equipment) to determine comparative cost of similar properties in the area and/or the current market value of the equipment under valuation.
5. Verify land title/s with Registry of Deeds, secure copies of Tax Declaration/s and Tax Map, verify real estate tax payments, secure copy of the approved survey plan from the LRA or Land Management Bureau of the DENR
6. Assist in the review of the technical and engineering aspects of projects. Validate cost of building construction projects submitted by client and conduct joint inspection with client's engineers/ architects/ lead man on construction site to determine/monitor the accomplishment of building construction and/or assembly of industrial equipment. Prepare progress/accomplishment report of construction projects.
7. Prepare appraisal/inspection report with a corresponding technical and market analyses of the asset/property involved.
8. Perform other functions as maybe assigned by the Head- Asset Valuation and Credit Investigation and/or higher authorities.

QUALIFICATION STANDARDS

- Graduate of Business, Engineering, Economics or any relevant four-year course
- Licensed Real Estate Appraiser (for appraisal function)
- With at least 3 years relevant work experience preferably with a bank or financial institution
- With 16 hours of relevant training

LEGAL OFFICER

DUTIES AND RESPONSIBILITIES

1. Draft, file and pursue all extra-judicial petitions for foreclosure property;
2. Assist the General Counsel in the drafting, filing and prosecution of all other cases arising from:
 - a. Default or non-payment by lessees/borrowers on their lease, loans, and other credit accommodations;
 - b. Breach of contract with the Corporation; and
 - c. Criminal cases such as violations of B.P. 22, estafa and chattel mortgage law;

3. Assist the General Counsel in the defense of all suits filed against the Corporation, and/or other its officers and employees for acts performed within the scope of their official functions and duties;
4. Supervise with legal services unit staff;
5. Coordinate with RAMU with respect to accounts endorsements to LSU from RAMU;
6. Prepare and review additions loan and security documents;
7. Render legal advice and counselling;
8. Prepare legal opinions, researches and studies;
9. Review and monitor new and updated laws and regulations;
10. Prepare minutes of the Executive Committee;
11. Perform other functions as maybe assigned by the General Counsel and/or other higher authorities.

QUALIFICATION STANDARDS

- Member of the Philippine Bar
- With at least two years of relevant experience
- With at least 8 hours of relevant training

HEAD – REMEDIAL ACCOUNTS MANAGEMENT UNIT

DUTIES AND RESPONSIBILITIES

1. Supervise, plan, direct, organize, and control the performance of the functions of the Remedial Accounts Management Unit under the general supervision of the Head-Office of the Legal Counsel;
2. Primarily responsible for all default accounts endorsed for restructuring;
3. Supervise the staff and manage the accounts of the Remedial Accounts Unit;
4. Analyze financial status, credit and other information necessary for loan restructuring;
5. Determine and recommend accounts with viable restructuring potentials;
6. Finalize and recommend for approval Restructuring Proposals to the approving bodies;
7. Coordinate with other group heads with respect to endorsement of accounts and account folders;
8. Perform other functions as maybe assigned by the Legal Counsel and/or other higher authorities.

QUALIFICATION STANDARDS

- Graduate of relevant 4 year course
- At least 4 years in position involving management and supervision
- At least 24 hours of training in management and supervision

ACCOUNT OFFICER (RAMU)

DUTIES AND RESPONSIBILITIES

1. Primarily responsible for default accounts under the special financing programs;
2. Analyze financial status, credit and other information necessary for loan restructuring of accounts under the special financing programs;
3. Coordinate with the account officer in charge of the endorsed account to ensure smooth turn-over;
4. Meet and negotiate with the client with respect to payment schedules, collaterals and other documentary requirements and special conditions;
5. Draft and package restructuring proposals responsive to lessee's/borrower's needs;
6. Ensure compliance with approved terms and conditions of the restructuring agreement;
7. Closely monitor lessee's/borrower's business performance and payment schedules;
8. Perform other functions as maybe assigned by the Legal Counsel, the RAMU Head or other higher authorities.

QUALIFICATION STANDARDS

- Graduate of relevant 4 year course
- At least 4 years in position involving management and supervision
- At least 24 hours of training in management and supervision

Please note that the salary rate and level of the position may differ depending on the qualifications of the candidate.