

05 July 2010

**FOR : ALL PARTICIPATING RURAL BANKS**

**FROM : Joseph Omar O. Andaya**

**SUBJECT : CIRCULAR LETTER: SEMINAR ON RISK MANAGEMENT  
AND REGULATORY UPDATES ON LENDING OPERATIONS**

Dear Fellow Rural Bankers:

The Rural Bankers Association of the Philippines (RBAP), through the *Rural Bankers' Research and Development Foundation, Inc. (RBRDFI)* is pleased to announce that it will conduct the seminar-workshop described below as part of its continuing strategy to strengthen the rural banking industry:

**Course Title: Risk Management and Regulatory Updates  
on Lending Operations**  
**Speaker : Ms. Norma Hernandez  
Trainer, Consultant, Former Director, ED-I of BSP**  
**Venue: RBAP Conference Room, RBAP Bldg., A. Soriano Ave., cor.  
Arzobispo St., Intramuros, Manila**  
**Schedule: 12-13 August 2010 (Thursday and Friday)**  
**Duration: 2 days (8:30AM-5:30PM)**

In this connection, we would like to enjoin rural banks, to send their Compliance Officers, Managers and Directors to attend the seminar. Registration fee per participant is **Four Thousand Three Hundred Pesos only (P4, 300.00).**\* *Early bird registrants* (those who will be able to pay the full amount on or before July 23, 2010) are entitled to a 5% discount from the registration fee or will only pay **PhP4, 085.00.**

For your reservations, kindly submit to us not later than **August 09, 2010** the following:

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\* *Non-member rural banks will be charged thrice the regular registration fee. To avail of the regular registration fee, non-member banks are encouraged to apply for membership with RBAP/RBRDFI. Please call RBAP for details.*

1. A non-refundable commitment fee of ₱2,150.00 per participant (50% of the registration fee). Payments can be remitted to the **Rural Bankers Research and Development Foundation, Inc.** bank account (*Land Bank of the Philippines – Intramuros Branch Savings Account Number 0012-1046-26*). Proof of payment (i.e., deposit slip) should be sent immediately to RBAP via facsimile for verification. Our facsimile number is (02) 527-2980. **For check payments, check should be payable to Rural Bankers Research and Development Foundation, Inc.;**
2. Nomination form of the participant(s) duly endorsed by the bank's authority;
3. Filled-up Participant's Profile.

Only those rural banks that have complete requirements will be given reservation. Please be advised that we will be accepting up to thirty (30) participants only. We reserve the right to limit the number of participants to a manageable level. Participants will be accepted on a first-come-first-served basis.

For your reservation, please call RBRDFI Training Officers:

Mr. Ace M. Calang      Ms. Grace Dimapilis.      Ms. Jack Escote  
Contact details: (02) 527-2969, 527-2980, 0921-3433567, 09166989036  
Emails: [ace@rbap.org](mailto:ace@rbap.org) , [grace@rbap.org](mailto:grace@rbap.org) [jack@rbap.org](mailto:jack@rbap.org).

Participants who have paid but fail to show up for the seminar will only be entitled to a rebate of 50% of the total registration fee.

Please note that this is a live-out seminar, attached also is the course outline for your reference.

Thank you very much.

## PARTICIPANT'S PROFILE SHEET

### RISK MANAGEMENT AND REGULATORY UPDATES ON LENDING OPERATIONS

Date: August 12-13, 2010 (Thursday and Friday) (8:30 AM-5:30 PM)  
Venue: RBAP Conference Room, A. Soriano Ave. cor. Arzobispo St.,  
Intramuros, Manila

PRINTED NAME:

\_\_\_\_\_

*First Name*                      *M.I.*                      *Surname*

NICKNAME: \_\_\_\_\_ BIRTHDAY: \_\_\_\_\_

RURAL BANK: \_\_\_\_\_

RB COMPLETE ADDRESS: \_\_\_\_\_

RB TEL. NO(S): \_\_\_\_\_ RB FAX NO: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_ MOBILE NO \_\_\_\_\_

**EDUCATIONAL BACKGROUND**

	Course/Degree	Institution	Year Graduated
Post Graduate			
College			

**WORK EXPERIENCE: (*Last 2 including Current Employment*)**

Company	Inclusive Year(s) of Employment	Position(s) Held

**RURAL BANKERS RESEARCH &  
DEVELOPMENT FOUNDATION, INC.**

**NOMINATION FORM**

<b>Seminar Title:</b>	Risk Management & Regulatory Updates on Lending Operations	<b>Date:</b>	August 12-13, 2010	<b>Time:</b>	8:30 AM to 5:30 PM
<b>Venue:</b>	RBAP Conference Room A. Soriano Ave. cor Arzobispo St., Intramuros, Manila				

*To be completed by the employer/nominating agency/project leader*

1. Employing office institution \_\_\_\_\_
2. Postal address of employing office/institution \_\_\_\_\_
3. Phone no/s. \_\_\_\_\_
4. Facsimile no/s. \_\_\_\_\_
5. E-mail Address: \_\_\_\_\_
6. Name/s and exact position/s held by nominee/s

Name	Position
1.	
2.	
3.	

\_\_\_\_\_ Date

\_\_\_\_\_  
Signature Over Printed Name/  
Position/President/Personnel Manager

## **COURSE OUTLINE**

### **Risk Management and Regulatory Updates on Lending Operations**

#### **Day 1**

Module 1 - Risk Management

Module 2 - Credit Risk Management

Module 3 - Key Regulations on Lending Operations

Module 4 - Problem Assets

Module 5 - Asset Review and Classification Guidelines

Module 6 - Provisioning requirements

#### **Day 2**

Module 7 - Mandatory Credits

Module 8 - Microfinance Loans

Module 9 - Single Borrower's Limit

Module 10 - Loans to Directors, Officers, Stockholders and their related interests

Module 11 - Significant Findings / Issues