

10 October 2010

FOR : ALL PARTICIPATING RURAL BANKS

FROM :  Joseph Omar O. Andaya

SUBJECT : **CIRCULAR LETTER: REMEDIAL MANAGEMENT SEMINAR**

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:** Remedial Management Seminar  
**Speaker :** Mr. Ricardo De Vera, MBAP, CSP  
*Certified International Trainer –Singapore/Japan  
Chairman Emeritus- PMAC, Consultant*  
**Venue:** RBAP Conference Room, RBAP Bldg., A. Soriano Ave., cor.  
Arzobispo St., Intramuros, Manila  
**Schedule:** 08-09 November 2010 (Monday and Tuesday)  
**Duration:** 2 days (8:30AM-5:30PM)

In this connection, we would like to enjoin rural banks, to send their Appraiser, Loan Officers, Credit Risk Officers, Compliance Officers, Managers and Directors to attend the seminar. Registration fee per participant is **Four Thousand Eight Hundred Pesos only (P4, 800.00).**\* *Early bird registrants* (those who will be able to pay the full amount on or before October 22, 2010) are entitled to a 5% discount from the registration fee or will only pay **PhP4, 560.00.**

For your reservations, kindly submit to us not later than **November 04, 2010** the following:

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<sup>1</sup> 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 P2,400.00 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**

**REMEDIAL MANAGEMENT SEMINAR**

**Date: November 08-09, 2010 (Monday and Tuesday) (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
<b>Post Graduate</b>			
<b>College</b>			

***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>	REMEDIAL MANAGEMENT SEMINAR	<b>Date:</b>	November 08-09, 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**

- Understanding The Business Of Lending And Credit
- Why The Need To Undertake Credit and Lending Functions
- Types Of Credit Facilities
- Risks Involved In The Types Of Credit Facilities
- Understanding The 6 C's Of Credit
- The Credit Management Framework
- The Credit Management Process
- Remedial Credit Management: Framework
- Critical Assessment For Remedial Accounts Status: Porter Model
- Conducting Situational Analysis: Root Cause Of The Failure/Problematic Status
- Essential Steps In Handling Problematic/Remedial Accounts
- Action Planning And Initiatives:
  - Restructuring
  - New Debt Funding
  - Third Party Assumption
  - Conversion Of Receivables
  - Stock Options
  - Liquidation/Others
- Negotiating With Problematic Accounts
- Qualifications & Qualities Of A Credit Remedial Officer
- Documentations And Legalities
- Recap Of Learning's