



## RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

2/F RBAP Building, Andres Soriano Jr. Avenue corner  
Arzobispo St., Intramuros, Manila  
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# Delinquency and Fraud Management Training

**Date:** July 5-6, 2013(Friday-Saturday)  
**Venue:** RBAP, Intramuros, Manila  
**Time:** 8:30am to 5:30pm  
**Resource Person: Mr. NOEL J. PANELO,**  
*Consultant, Microfinance expert, Banker*

### Seminar Fee:

1. **Early bird** – P3,800 (on or before June 21, 2013)
2. **Regular Rate** – P4,200 (After June 21, 2013)
3. **Non-Member/Delinquent** – P5,040

### Mode of Payment

- ✓ A Non-Refundable commitment fee of P2,100.00 per participant.
- ✓ Bank account (*LBP – Intramuros Branch Savings Account Number 0012-1046-26*).
- ✓ Proof of payment fax to (02) 527-2980.
- ✓ **Check payments, should be payable to (RBRDFI).**

### Training Policies:

1. Reserve first with RBAP-RBRDFI your training slot, and wait for RBAP-RBRDFI confirmation of your reservation. Thereafter, you may deposit the Registration Fees, book ticket (airline) and secure accommodations.

RBAP-RBRDFI will not be responsible for any damage caused by unconfirmed reservation (s).

Likewise, once training is FULL, RBAP-RBRDFI has the right to refuse

participation or reimbursement on any damage brought by unconfirmed reservations.

Deadline for submission of registration is not later than **July 2, 2013.**

2. Reservation via telephone conversation is accepted. However, Registration Form and fee must be settled 10 days prior the seminar date or **June 21, 2013.** Otherwise, reservation is considered cancelled.

3. Cancellation Policy: - This will apply to non-subsidized training fee.

a) 10 days prior the seminar date is entitled for a full refund. \*Regular Rate only

b) 3 days prior to the seminar date is entitled for a half refund \* Regular Rate only

c) Participants who have paid but failed to show up for the seminar will only be entitled to a rebate of 50% of the total registration fee. (Regular Rate only)

d) For special cases (health, accident etc.), kindly coordinate with RBRDFI staff for refund procedures and requirements.

### Seminar Methodologies

Lecture and Discussions

### Expected Participants

Loan Managers, Supervisors, Loan/Field Staff and Account Managers

### Objectives

At the end of the training, the participants are expected to:

1. Define and understand the meaning of delinquency and why it is important
2. Analyze and manage loan portfolio
3. Learn how to prevent delinquency and remedy hardened accounts
4. Learn the different faces of fraud (internal and external)
5. Develop strategies to detect, prevent and remedy fraud.

**Course Outline**

**DAY 1**

- I. Course Overview and Expectation Setting
- II. Portfolio Analysis & Management
- III. Root Causes of Delinquency
- IV. Delinquency Prevention and Remedial Management
- V. Management of Hardened Accounts
- VI. Small Claims Court

**DAY 2**

- VII. Different Faces of Fraud (Internal & External)
- VIII. Handling Fraud
- IX. Fraud Detection
- X. Management of Fraud
- XI. Other Delinquency & Fraud Concerns/Open Forum

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**CONFIRMATION SHEET**  
**Training on Delinquency & Fraud Management**

*July 5-6, 2013 (Friday-Saturday)*

*Gov. Licaros Hall, 2F RBAP Bldg. A. Soriano cor Arsobispo St. Intramuros, Manila*

*For your reservation, please coordinate to RBRDFI Training Officers Mr. Ace M. Calang /Ms. Grace Dimapilis / Ms. Jesica Cepeda Contact details: (02) 527-2969, 527-2980; 09178374604; 09178374603; 09178374599  
Emails: [training@rbap.org](mailto:training@rbap.org), [grace@rbap.org](mailto:grace@rbap.org), [cepedajesica\\_rbap@yahoo.com](mailto:cepedajesica_rbap@yahoo.com)*

Name	Designation	Nick-name	Degree and Year Graduated
1.			
2.			
3.			
4.			

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(Printed Name and Signature) Date: \_\_\_\_\_

Designation: \_\_\_\_\_ Rural Bank : \_\_\_\_\_  
Telephone: \_\_\_\_\_ Province : \_\_\_\_\_  
Mobilephone: \_\_\_\_\_ Address : \_\_\_\_\_  
Email address: \_\_\_\_\_