



# RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

2/F RBAP Building, Andres Soriano Jr. Avenue corner Arzobispo St., Intramuros, Manila  
 Telephone Nos. 527-2972 • 527-2968 • Telefax Nos. 527-2980 • 527-2969

**25 July 2013**

**FOR : ALL PARTICIPATING RURAL BANKS**

**SUBJECT : 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:

TOPIC	DATE AND VENUE	RESOURCE PERSONS
Remedial Management Seminar	September 06-07, 2013 (Friday-Saturday) 2 days (8:30AM-5:30PM)	<b>Mr. Remigio Tito C. Tirones</b> Bank & SME- Consultant / Trainer
<b>PARTICIPANTS</b> President, Directors, Remedial & Credit Risk Management Officer, Compliance Officer, Loan & Account Management Officer, Branch Operation	Gov. Licaros Hall, RBAP Bldg., A. Soriano Ave., cor. Arzobispo St., Intramuros, Manila	<b>Atty. Maria Zenaida Bernadette Mendiola</b> RMC Lawyer, Trainer/Consultant Sr. ASVP of DBP

## Registration Fee

- a) **Early bird rate of Four Thousand Two Hundred Pesos only (P4, 200.00)/ per registrant on or before Aug 16, 2013**
- b) **Four Thousand Six Hundred Pesos only (P4, 600.00)/ per registrant after Aug 16, 2013.**
- c) **Five Thousand Five Hundred Twenty Pesos only (P5, 520.00).\*** Non-member rural banks. To avail of the regular registration fee, non-member banks are encouraged to apply for membership with RBAP/RBRDFI. Please call RBAP for details.

### **Training Policies:**

1. Before you deposit the registration fees, book your ticket (airline) and secure accommodations, confirm first with RBAP-RBRDFI your training slot, and wait for RBAP-RBRDFI acknowledgement on such reservation.

RBAP-RBRDFI will not be liable 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.

2. Deadline for submission of registration is not later than **September 02, 2013**.
3. A Non-Refundable commitment fee of ₱2,300.00 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 verification at (02) 527-2980. **Check payments, should be payable to Rural Bankers Research and Development Foundation, Inc. (RBRDFI)**
4. Reservation via telephone conversation is accepted. However, Registration Form and commitment fee must be settled 10 days prior the seminar date or **August 30, 2013**. Otherwise, reservation is considered cancelled.
5. Cancellation Policy:
  - a) 10 days prior the seminar date is entitled for a full refund.
  - b) 3 days prior to the seminar date is entitled for a half refund
  - c) 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.
  - d) Special cases (health, accident etc.), with written notice, kindly coordinate with RBRDFI staff for refund procedures and requirements.

Please be advised that we accept on a first-come-first-served basis with a manageable level up to thirty (30) participants only.

## Course Objectives:

1. The course will establish the fundamentals of loan accounts management, leading to Remedial Accounts Management and recovery;
2. It will also enable the participants to gain actual and factual lessons in the actual conduct of Accounts Remedial Management;
3. To provide insight on another possible approach of conducting Accounts Remedial Management;
4. To acquaint the participants of the various legal strategies in handling of problematic accounts; and
5. To familiarize participants with the basic legal provisions relative to the foregoing remedies, to differentiate one from the other, to avoid common legal pitfalls in their application and to develop in them the ability to identify the proper remedy in a given situation

### Day 1

#### I. General Overview of Accounts Management.

- a) Why go in Remedial Management?
- b) The importance of Remedial Management in the overall accounts management process.
- c) The actual practice of Remedial Management vs. what should have been.

#### II. Risk Identification Process.

- a) How a loan becomes a problem
- b) Early Warning Signs of a Deteriorating Account

#### III. Remedial Management and Strategies

#### IV. Remedial Management Process

- a. Organizational set-up of remedial management unit/department
- b. Mind set of officers handling remedial management accounts;
- c. Actual handling of remedial accounts;

### Day 2

#### I. Legal Strategies in Remedial Management

- I.1 Preliminary Steps
- I.2 Non-adversarial methods
- I.3 Adversarial proceedings

#### II. Basic Legal Concepts, Related Laws and Legal Requirements

- II.1 Dacion en Pago
- II.2 Restructuring
- II.3 Rehabilitation
- II.4 Foreclosure (REM, CHM, Pledge, Deed of Assignment)
- II.5 Collection Cases
- II.6 Filing of Criminal Cases

#### III. Wrap-up / summary



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

**CONFIRMATION SHEET**

**REMEDIAL MANAGEMENT SEMINAR**  
September 06-07, 2013 (Friday -Saturday)  
Gov. Licaros Hall, RBAP Bldg., 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)*

**We are sending the following participants:**

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

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

Position: \_\_\_\_\_  
Date: \_\_\_\_\_  
Mobilephone: \_\_\_\_\_  
Email address: \_\_\_\_\_

Rural Bank : \_\_\_\_\_  
Telephone : \_\_\_\_\_  
Address : \_\_\_\_\_