



# 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

## One-Day Orientation On BSP Cir.855: *Guidelines on Sound Credit Risk Management Practices; Amendments on MORB and NBFIs*

**Date** : April 07, 2015 (Tuesday)

**Venue** : Star Plaza Hotel  
A. B. Fernandez Avenue, Dagupan City

**Time** : 8:30am to 5:00pm

### Resource Person:

**MS. CONCEPCION GARCIA**  
Manager – ED –III  
Bangko Sentral Ng Pilipinas

### Orientation Fee:

1. Regular Rate – Ph850.00
2. Non-Member/Delinquent – Ph1,000.00

### Mode of Payment

- ✓ Bank account (*Security Bank Savings Account No. 0481-023049-001*)
- ✓ Proof of payment, please scanned copy and email to [sbrpang@yahoo.com](mailto:sbrpang@yahoo.com) .
- ✓ **Check payments, should be payable to (Samahang Bangko Rural ng Pangasinan Foundation, Inc.)**

### Seminar Methodologies

Lecture and Discussions

### Expected Participants

President, Director, Credit Risk Officer, Compliance Officer, Loan Officer,  
and Branch Manager

### Rationale:

- Ø Provide minimum set of standards on credit risk management to ensure that:
- \* exposures are appropriately identified, measured, monitored and controlled
  - \* provisions are adequate relative to risks taken

- Ø Further align existing BSP regulations with the Basel Core Principles
- Ø Allow banks greater flexibility of defining appropriate CRM standards for their desired credit products

**Topics/Coverage:**

I. Sound credit risk management system covering the following areas:

1. Establishing an appropriate credit risk environment

- \* Roles and responsibilities of the board and management
- \* Credit risk strategy
- \* Credit risk management structure
- \* Prudent credit policies, processes and procedures, including policies on transactions with related parties

2. Operating under a sound credit granting process

- \* Appropriate authority
- \* Well-defined credit granting criteria and underwriting standards
- \* Prudent and appropriate credit limits
- \* Credits granted to related parties

3. Maintaining an appropriate credit administration, measurement, and monitoring process

- \* Adequate documentation
- \* Development of credit grading system
- \* Validation and stress testing policies
- \* Adequate MIS and monitoring process

4. Maintaining an appropriate credit control process

- \* Independent review process
- \* Credit classification system
- \* Development of loan-loss methodology for provisioning
- \* Effective problem loan workout and restructuring
- \* Policy on write off

II. Compliance with the Transitory Provision

- a) Gap analysis
- b) Action Plan

# CONFIRMATION SHEET

## One-Day Orientation On BSP Cir. 855: Guidelines on Sound Credit Risk Management Practices; Amendments on MORB and NBFIs

*April 07, 2015 (Tuesday)*

**Venue: StarPlaza Hotel, A.B. Fernandez Avenue, Dagupan City**

*For your reservation, please Contact 075 522-1083 or 0947-893-6050 and ask for Dhel  
Email: rbbalungao@yahoo.com.ph*

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

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

Date: \_\_\_\_\_

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