



## 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  
[training@rbap.org](mailto:training@rbap.org) - [www.rbap.org](http://www.rbap.org)

# Credit Investigation Seminar

**Date:** February 11, 2016 (Thursday)

**Venue:** RBAP, Intramuros, Manila

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

**Resource Person: Engr. Elmer R. Rivera**

*FVP, Head CI & Appraiser, Metro Bank,  
Trainer/Consultant*

### Seminar Fee:

#### 1. For Member only

**Early bird** – P2,600 (on or before Jan 22, 2016)

**Regular Rate** – P3,200 (after Jan 22, 2016)

#### 2. Non-Member/Delinquent – P3,840

### MODE OF PAYMENT

Check payable to:

**Rural Bankers Research & Development  
Foundation Inc.**

Non-Refundable commitment fee  
of ₱1,600.00 per participant.

Bank: LBP – Intramuros, Branch

Account Name: RBRDFI

SA No. 0012-1046-26.

Telefax (02) 527-2969 /527-2980

### 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 **February 05, 2016**.

1. Reservation via telephone conversation is accepted. However, Registration Form and fee must be settled 10 days prior the seminar date or **January 29, 2016**. Otherwise, reservation is considered cancelled.

2. 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

Lectures & Case presentations

### Expected Participants

Appraisers, CIs, Credit & Loan Officers,

### Course Outline

Introduction to Credit

Definition of Credit

The Credit Process

Importance of Credit

Types of Credit

The 5 C's of Credit and definition of each

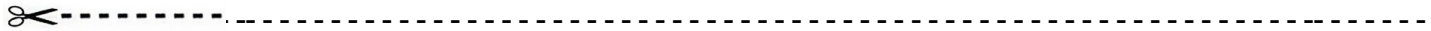
The Credit Evaluation and Analysis

The Credit Evaluator

Credit Investigation as Defined

The Credit Investigator  
 Objectives of Credit Investigation  
 Sources Of Credit Information  
 Ways of Gathering Credit Information  
 Different Types of Credit Investigation  
 Credit Investigation on Individual  
 Credit Investigation on Business / Corporation  
 Negative Checking (CMAP / NFIS)  
 Bank Checking (BAP member Banks and non-BAP member banks)  
 Field Checking

Different Types of Field Checking  
 Address / Business Verification  
 Employment Verification  
 SEC/DTI Verification  
 Trade Checking  
 Court Case Verification  
 Credit Card Verification  
 LTO Verification  
 Property Search



## CONFIRMATION SHEET

### CREDIT INVESTIGATION SEMINAR

February 11, 2016 (Thursday), Gov. Licaros Hall, RBAP Bldg.,  
 A. Soriano Ave. cor. Arzobispo St., Intramuros, Manila

Contact RBRDFI Training Officers

Mr. Ace M. Calang /Ms. Grace Dimapilis /Ms. Jesica Cepeda

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

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

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