



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: Mar. 16, 2017 (Thu)
Venue: Gov. Licaros Hall, RBAP, Intramuros,
Time: 8:30am to 5:00pm

RESOURCE PERSON

Engr. Elmer R. Rivera
*FVP Head-CI & Appraiser,
Trainer/Consultant*

SEMINAR FEE

1. For Member only
 - a. Early bird - ₱2,600
(on or before Mar 10 2017)
 - b. Regular Rate - ₱3,200
(After Mar 10 2017)

2. Non-Member/Delinquent - ₱3,840

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

DEADLINE TO SUBMIT REGISTRATION:

March 10, 2017.

CREDIT INVESTIGATION SEMINAR

Objectives:

In this period of uncertainty, significant, accurate and timely credit information is one of the fundamentals where a sound credit decision is anchored. Find out how to get substantial information in a professional way plus a quick review on the basic elements of credit.

Expected Participants

This interactive seminar is designed for personnel in the credit department, which includes appraisers, credit investigators, loan officers and managers, as well as front office personnel as they are all responsible for bringing in quality credit customers.

Course Outline

- I. Introduction to Credit
- II. Definition of Credit
- III. The Credit Process
- IV. Importance of Credit
- V. Types of Credit
- VI. The 5 C's of Credit and definition of each
- VII. The Credit Evaluation and Analysis
- VIII. The Credit Evaluator
- IX. Credit Investigation as Defined
- X. The Credit Investigator
- XI. Objectives of Credit Investigation
- XII. Sources Of Credit Information
- XIII. Ways of Gathering Credit Information
- XIV. Different Types of Credit Investigation
- XV. Credit Investigation on Individual
- XVI. Credit Investigation on Business / Corporation
- XVII. Negative Checking (CMAP / NFIS)
- XVIII. Bank Checking (BAP member and non-BAP member banks)
- XIX. Field Checking & Different Types of Field Checking