



# RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

## SCHEDULE

**Date:** Apr. 06-07, 2017  
(Thursday -Friday)

**Venue:** Gov. Licaros Hall, RBAP,  
Intramuros,

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

## RESOURCE PERSON

**Mr. Tito C. Tirones**  
- Bank & SME Consultant/Trainer  
**Judge Maria Zenaida Bernadette Mendiola**  
-RMC Lawyer/Bank Trainer -  
Consultant

## SEMINAR FEE

1. For Member only

P3,900

2. Non-Member/Delinquent –

P4,200

## MODE OF PAYMENT

Check payable to:

Rural Bankers Research &  
Development Foundation Inc.

Non-Refundable commitment fee  
of ₱2,400.00 per participant.

Bank: LBP – Intramuros, Branch

## REMEDIAL MANAGEMENT SEMINAR

### Course Objectives

- The course will establish the fundamentals of loan accounts management, Remedial Accounts Management and recovery.
- Enable the participants to gain actual and factual lessons in the conduct of Accounts Remedial Management.
- Provide insight of another possible approach of conducting ARM
- Acquaint in various legal strategies in handling problem accounts
- Be familiar with the basic legal provisions relative to the foregoing remedies, to differentiate one from the other, to avoid common legal pitfalls in the application.

### Course Outline

#### DAY 1

- a. General Overview of Accounts Management.  
Why go in Remedial Management  
The importance of RM in the overall account management process  
Actual practice of RM vs what should have been.
- b. Risk Identification Process  
How a loan becomes a problem  
Early Warning Signs of a Deteriorating Account
- c. Remedial Management Process  
Organizational set-up or RM Unit.  
Mindset of officers in handling RM accounts  
Actual handling of Remedial Accounts

#### DAY 2

- I. Legal Strategies in Remedial Management  
Preliminary Steps  
Non-adversarial methods  
Adversarial proceedings
- II. Basic Legal Concepts, Related Laws and Legal Requirements
  - a. Dacion en Pago
  - b. Restructuring
  - c. Rehabilitation
  - d. Foreclosure (REM, CHM, Pledge, Deed of Assignment)
  - e. Collection Cases
  - f. Filing of Criminal Cases