



# RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

## SCHEDULE

**Date:** Aug 10, 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 - P2,800/per person**
- 2. Non-Member/Delinquent - P3,000 / per person**

## 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

## 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