



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: Aug. 24-25, 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**
/person
- 2. Non-Member/Delinquent -**
P4,200 / person

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
Account Name: RBRDFI
SA No. 0012-1046-26.
Telefax (02) 527-2969 /527-2980

EXPECTED PARTICIPANTS

President, Director, Loan Officers,
Remedial & Credit Officers, Branch
Managers

**DEADLINE TO SUBMIT
REGISTRATION:**

Aug. 18, 2017.

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