



# RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

## SCHEDULE

**Date:** Oct 12-13, 2017 (Thu-Fri-)  
**Venue:** Gov. Licaros Hall, RBAP, Intramuros,  
**Time:** 8:30am to 5:00pm

### RESOURCE PERSON

**Mr. Noel J. Panelo, CPA**  
 Microfinance Specialist,  
 Banker/Trainer -Account  
 Management Consultant

### SEMINAR FEE

1. For Member - P3,400 /per person
2. Non-Member/Delinquent - P3,600 /per person

### MODE OF PAYMENT

Check payable to:

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

To reserve slot, a Non-Refundable commitment fee of ₱1,500.00 /pax is required, but its deducted from the total registration fee.

Bank: LBP - Intramuros, Branch  
 Account Name: RBRDFI  
 SA No. 0012-1046-26.  
 Telefax (02) 527-2969 /527-2980

## DELINQUENCY AND FRAUD MANAGEMENT IN BANKS TRAINING

### Objectives

At the end of the training, the participants are expected to:

1. Understand the meaning of delinquency and how it negatively affects the profitability of the bank
2. Analyze and manage loan portfolio
3. Learn how to prevent delinquency and remedy hardened accounts
4. Learn the different faces of fraud (internal and external).
5. Learn how to detect fraud early, then control and remedy the same
6. Learn the different internal controls that would help prevent delinquency and

### DAY 1

- I. Portfolio Analysis & Management
  - Process in managing portfolio
  - Sample portfolio report
  - Key financial ratios in measuring delinquency
  - Analyzing PAR by age
  - Sample calculation of loan loss provision
- II. Root Causes of Delinquency
  - Various definitions of delinquency/past due
  - Common reasons and root causes of delinquency
  - Perceived uncontrollable events that may cause delinquency
  - Costs of delinquency (quantifiable and non-quantifiable)
- III. Delinquency Prevention, Control and Remedial Management
  - Strategic courses of action in managing delinquency
  - Delinquency alarm signals at various levels
  - Stages of actions to be taken in controlling delinquency
  - Write-off
- IV. Management of Hardened Accounts
  - Steps in enforcing legal action
  - Action on court-mandated agreement

VI. Workshop/Case study involving delinquency

### DAY 2

- VII. Common Frauds in MFIs
  - Definition of fraud
  - Various instances when fraud can be committed
- VIII. Early warning signals: Red flags/symptoms for fraud
  - Types of fraud
  - Early warning signs of fraud in organizations
- IX. Handling Fraud - methods and systems in detecting fraud
  - Various ways to detect fraud
  - Responses to fraud
- X. Management of Fraud - prevention and controls
  - Ways to prevent fraud
  - Various controls to lessen the occurrence of fraud
- XI. Workshop/Case study involving fraud
- XII. Other Delinquency & Fraud Concerns/Open Forum

Notes: Relevant BSP circulars

BSP Cir. 941 - BSP Cir. 782. 796. 841