



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: Feb 01-02, 2018 (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 P1,500.00 /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

DEADLINE TO SUBMIT REGISTRATION:

Jan. 26, 2018.

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 fraud

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
- V. Small Claims Court
 - How to pursue collection through small claims court

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
 BSP Cir. 817 - BSP Cir. 871 -
 BSP Cir. 900 - BSP Cir. 855