



# RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

2/F RBAP Building, Andres Soriano Jr. Avenue corner Arzobispo St., Intramuros, Manila  
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## One-Day Orientation On BSP Cir.855: *Guidelines on Sound Credit Risk Management Practices; Amendments on MORB and NBFIs*

**Date:** May 05, 2015 (Tuesday)

**Venue:** Queen Magarette Downtown Hotel      **Time:** 8:30am to 5:00pm  
M.L. Tagarao Street cor. Granja Street, Lucena City

### Resource Persons

**MS. CONCEPCION GARCIA - Manager, ED-III**  
**MR. ALEC BADIOLA, Acting Manager -ED-III**  
of Bangko Sentral ng Pilipinas

### Orientation Fee:

1. Regular Rate – Ph 1,200.00
2. Check payments, should be payable to (Federation of Quezon Rural Bankers).

### Seminar Methodologies

Lecture and Discussions

### Expected Participants

President, Director, Credit Risk Officer, Compliance Officer, Loan Officer,  
and Branch Manager

### Rationale:

- Ø Provide minimum set of standards on credit risk management to ensure that:
  - \* exposures are appropriately identified, measured, monitored and controlled
  - \* provisions are adequate relative to risks taken
- Ø Further align existing BSP regulations with the Basel Core Principles
- Ø Allow banks greater flexibility of defining appropriate CRM standards for their desired credit products

### Topics/Coverage:

I. Sound credit risk management system covering the following areas:

1. Establishing an appropriate credit risk environment
  - \* Roles and responsibilities of the board and management

- \* Credit risk strategy
- \* Credit risk management structure
- \* Prudent credit policies, processes and procedures, including policies on transactions with related parties

## 2. Operating under a sound credit granting process

- \* Appropriate authority
- \* Well-defined credit granting criteria and underwriting standards
- \* Prudent and appropriate credit limits
- \* Credits granted to related parties

## 3. Maintaining an appropriate credit administration, measurement, and monitoring process

- \* Adequate documentation
- \* Development of credit grading system
- \* Validation and stress testing policies
- \* Adequate MIS and monitoring process

## 4. Maintaining an appropriate credit control process

- \* Independent review process
- \* Credit classification system
- \* Development of loan-loss methodology for provisioning
- \* Effective problem loan workout and restructuring
- \* Policy on write off

## II. Compliance with the Transitory Provision

- a) Gap analysis
- b) Action Plan

# CONFIRMATION SHEET

## One-Day Orientation On BSP Cir. 855: Guidelines on Sound Credit Risk Management Practices; Amendments on MORB and NBFIs

May 05, 2015 (Tuesday)  
Queen Margarete Downtown Hotel,  
M.L. Tagarao Street cor. Granja Street, Lucena City

For your reservation, please Contact **Pinky E. Caraos** Tel. no. 042-7102045.  
Email: [mcecaraos@qcrblive.com](mailto:mcecaraos@qcrblive.com)

Name	Designation	Nick-name	Degree and Year Graduated
1.			
2.			
3.			

\_\_\_\_\_  
(Printed Name and Signature)

Date: \_\_\_\_\_

Designation: \_\_\_\_\_ Rural Bank : \_\_\_\_\_  
Telephon: \_\_\_\_\_ Province : \_\_\_\_\_  
Mobilephone: \_\_\_\_\_ Email : \_\_\_\_\_