



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

2/F RBAP Building, Andres Soriano Jr. Avenue corner
Arzobispo St., Intramuros, Manila
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Remedial Management Seminar

Date: July 23-24, 2015 (Thursday-Friday)

Venue: Gov. Licaros Hall, RBAP Bldg.

Intramuros, Manila

Time: 8:30am to 5:30pm

Resource Persons:

Mr. Tito C. Tirones

- Bank & SME Consultant/Trainer

Atty. Maria Zenaida Bernadette Mendiola

-RMC Lawyer/Bank Trainer -Consultant

Seminar Fee:

1. **Early bird** – P4,500 (on or before June 29, 2015)

2. **Regular Rate** – P4,800 (after June 29, 2015)

3. **Non-Member/Delinquent** – P5,760

Mode of Payment

- ✓ A Non-Refundable commitment fee of P2,400.00 per participant.
- ✓ Bank account (**LBP – Intramuros Branch Savings Account Number 0012-1046-26**).
- ✓ Proof of payment fax to (02) 527-2980.
- ✓ **Check payments, should be payable to (RBRDFI).**

Training Policies:

Reserve first with RBAP-RBRDFI your training slot, and wait for RBAP-RBRDFI confirmation of your reservation. Thereafter, you may deposit the Registration Fees, book ticket (airline) and secure accommodations.

RBAP-RBRDFI will not be responsible for any damage caused by unconfirmed reservation (s).

Likewise, once training is FULL, RBAP-RBRDFI has the right to refuse participation or reimbursement on any damage brought by unconfirmed reservations.

Deadline for submission of registration is not later than **July 20, 2015**.

1. Reservation via telephone conversation is accepted. However, Registration Form and fee must be settled 10 days prior the seminar date or **July 06, 2015**. Otherwise, reservation is considered cancelled.

2. Cancellation Policy: - This will apply to non-subsidized training fee.

a) 10 days prior the seminar date is entitled for a full refund. *Regular Rate only

b) Participants who have paid but failed to show up for the seminar will only be entitled to a rebate of 50% of the total registration fee. (Regular Rate only)

c) For special cases (health, accident etc.), kindly coordinate with RBRDFI staff for refund procedures and requirements.

Expected Participants

President, Director, Loan Officers, Account Officers, Compliance Officer, Remedial & Credit Officers, Branch Managers

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 2

DAY 1

- I. General Overview of Accounts Management.
 - a. Why go in Remedial Management
 - b. The importance of RM in the overall account management process
 - c. Actual practice of RM vs what should have been.
- II. Risk Identification Process
 - a. How a loan becomes a problem
 - b. Early Warning Signs of a Deteriorating Account
- III. Remedial Management Process
 - a. Organizational set-up or RM Unit.
 - b. Mindset of officers in handling RM accounts
 - c. Actual handling of Remedial Accounts

- I. Legal Strategies in Remedial Management
 - a. Preliminary Steps
 - b. Non-adversarial methods
 - c. 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
- III. Wrap-up /summary



CONFIRMATION SHEET

REMEDIAL MANAGEMENT SEMINAR

July 23-24, 2015 (Thursday -Friday), Gov. Licaros Hall, RBAP Bldg.,
 - A. Soriano Ave. cor. Arzobispo St., Intramuros, Manila



- Contact RBRDFI Training Officers
- Mr. Ace M. Calang /Ms. Grace Dimapilis /Ms. Jesica Cepeda
- Tels: (02) 527-2969, 527-2980; 09178374604; 09178374603; 09178374599
- Emails: training@rbap.org, jescapeda.rbap@gmail.com

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

- _____ Date: _____
 - (Printed Name and Signature)

- Designation: _____ Rural Bank : _____
 - Telephone: _____ Province : _____
 - Mobilephone: _____ Address : _____