

**ON-SITE LEARNING PROGRAM  
KATIPUNAN BANKING CORPORATION  
3.5-DAY LEARNING PROGRAM FOR MICROFINANCE PRODUCT-PM3**

PROGRAM MATRIX

DAY 1	FROM	TO	ACTIVITY	RESOURCES
MONDAY	8:00	8:30	REGISTRATION	HR TRAINING TEAM
(8 HOURS)	8:30	9:30	OPENING PROGRAM	
			<ul style="list-style-type: none"> <li>• DOXOLOGY</li> </ul>	
			<ul style="list-style-type: none"> <li>• NATIONAL ANTHEM</li> </ul>	
			<ul style="list-style-type: none"> <li>• ACKNOWLEDGEMENT OF GUEST</li> </ul>	
			<ul style="list-style-type: none"> <li>• WELCOME REMARKS</li> </ul>	
			<ul style="list-style-type: none"> <li>• COURSE EXPECTATION</li> </ul>	
	9:30	12:00	UNDERSTANDING MICROFINANCE MARKET <ul style="list-style-type: none"> <li>• PRODUCT FEATURES</li> <li>• CLIENT SELECTION AND AREA MAPPING</li> </ul>	OPERATION'S TEAM
	12:00	1:00	LUNCH BREAK	
	1:00	4:00	PRODUCT DELIVERY <ul style="list-style-type: none"> <li>• PM3 LENDING PROCESS</li> </ul>	
	4:00	5:00	GUIDELINES IN PREPARING CASH FLOW ANALYSIS	
DAY 2	FROM	TO		
TUESDAY	8:00	8:15	REGISTRATION/RECAP	HR TRAINING TEAM
(8 HOURS)	8:15	12:00	WORKSHOP <ul style="list-style-type: none"> <li>• PROCESS OF CI/BI, CREDIT SCORING, PROGRAM STATUS REPORT AND INVENTORY OF CLIENT</li> </ul>	OPERATION'S TEAM
	12:00	1:00	LUNCH BREAK	
	1:00	3:00	MICROFINANCE SUPERVISION AND REGULATION <ul style="list-style-type: none"> <li>• IN-HOUSE POLICIES</li> <li>• ZERO DELINQUENCY MANAGEMENT</li> </ul>	

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	3:00	4:00	INSURANCE	
	4:00	5:00	IT CONTROLS	
<b>DAY 3</b>	<b>FROM</b>	<b>TO</b>	<b>FIELD WORK &amp; EXPOSURE</b>	
<b>WEDNESDAY</b>	7:30	8:00	REGISTRATION/RECAP	HR TRAINING TEAM
	8:00	8:30	TRAVEL TO BRANCH WITH PM3	OPERATION'S AND HR TRAINING TEAM
	8:30	10:00	CLIENT ORIENTATION/LOAN RELEASE	
	10:00	10:30	TRAVEL TO BARANGAY FOR CENTER MEETING EXPOSURE	
	10:30	11:30	CENTER MEETING	
	11:30	12:00	INVENTORY	
	12:00	1:00	LUNCH BREAK	
	1:00	2:00	RECITAL	OPERATION'S AND HR TRAINING TEAM
	2:00	3:00	VALIDATION ON LOAN UTILIZATION CHECK	
	3:00	4:00	TRAVEL RETURN	
	4:00	5:00	SIMULATION	
<b>DAY 4</b>				
<b>THURSDAY</b>	8:00	8:30	REGISTRATION/RECAP	HR TRAINING TEAM
<b>(4 HOURS)</b>	8:30	10:00	OVERVIEW ON INTERNAL CONTROLS	INTERNAL AUDIT TEAM
	10:00	12:00	CULMINATION PROGRAM	HR TRAINING TEAM WITH EXECUTIVE OFFICERS
	12:00	1:00	LUNCH END OF TRAINING	