



## Bankers Institute of the Philippines, Inc. (BAIPHIL)

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**Bankers Institute of the Philippines, Inc. (BAIPHIL),**

*in partnership with* **Institute of Internal Auditors of the Philippines (IIAP),**

cordially invites you to the Seminar on:

### **Risks, Controls & Internal Auditing of the Unsecured Lending Business (i.e., Salary/Personal Loans)**

#### **Speaker/s:**

**Myrna E. Amahan**

FVP/Chief Audit Executive, Union Bank of the Philippines

#### **Course Description:**

The Salary loan/personal loan business helps cash-strapped individuals and small businesses cope with their financial challenges. BSP recognizes the roles of banks and other financial institutions in helping individuals or small businesses manage their cash flows provided these are conducted under sound credit standards and fair practices.

Internal auditors help companies accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes.

- ***This Training Program will provide the participants, primarily the so-called “Self-Assessment Functions” or “Control Functions”, i.e., bank auditors, risk management practitioners, compliance testing officers, with the body of knowledge (BOK) relative to the Unsecured Lending, i.e., Salary Loans, Personal Loans, that could help these practitioners in carrying out meaningful audits, risk management reviews, and compliance testing, respectively.***
- ***On the other hand, this program could also provide operational management with an understanding of how the Bank’s “control functions” would evaluate the Business Unit’s (BU) processes for the achievement of the bank’s credit objectives, such as the following areas of the BU (a)governance for ensuring effective challenge on credit risk for unsecured lending (Personal Loans, Salary Loans); (b) portfolio review controls, including compliance with Unsecured Lending Policy and the continuous upgrading of the quality of unsecured lending portfolio, (c)effective risk management and risk mitigation while increasing the risk assets; (d)managing the impact on the bank’s regulatory reporting (e.g., credit risk weighted assets and capital charge, impairment loss monitoring, and more).***

- *This Training Program will provide the internal auditing practitioners, in particular, with the body of knowledge and a proposed holistic approach that could guide Auditors towards providing an independent and objective internal audit assessment of risk and controls, governance process, risk management reviews as well as the business unit's risk and control self-assessment pertaining to the Bank's unsecured lending (Personal loans, Salary loans).*
- *This Training Program will also provide a venue for workshop/group discussions in order to facilitate the learning effectiveness for participants.*

### Course Outline:

- I. Understanding the Salary Loan Business, Products, Business Objectives and Core Processes**
  - a. Strategic Thrust for Salary Loan Business
  - b. Product Definition and Features
  - c. Key Business Objectives and Top Risk
  - d. Core Processes
- II. Governance Framework Organizational structures**
  - a. Board of Directors
  - b. Senior Management Committee
  - c. Operational Management
- III. Three Lines of Defense**
- IV. Internal Control Framework**
- V. Auditor's Preliminary Assessment & Audit Strategy**
- VI. The Audit Program Guides Development**
- VII. Audit Results**
- VIII. Reporting of Audit Results to the Audit Committee and Discussion with Senior Management**
  - a. Advanced Reporting of High-Risk Issues
  - b. Contents of the Executive Summary
- IX. Audit Issues Follow-through / Monitoring**
- X. Overall Audit Assessment and Rating**

### Schedule/s and Venue:

**November 9, 2019; 8:30 A.M. to 5:00 P.M.**

Dusit Thani Manila, Ayala Center, Makati City

## Registration:

Please complete the Registration Form below and send it to [training@baiphil.org](mailto:training@baiphil.org) or fax to (02)853-0889. Registration form received will serve as notice for reservation only.

### Registration Form:

Full Name : \_\_\_\_\_  
First Name
M.I
Surname

Nick Name: \_\_\_\_\_ Email Address: \_\_\_\_\_

Telephone no.: \_\_\_\_\_ Cellphone no.: \_\_\_\_\_

Designation: \_\_\_\_\_

Department: \_\_\_\_\_

Sponsoring Bank/ Institution: \_\_\_\_\_

#### For Department/Group Head

**Purpose for Nomination** (please check appropriate box)

- Highly Related to nominee's job
- Has not attended any seminar for the past \_\_\_\_ years
- Has not attended seminar at all.
- Others, please specify

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**REMARKS** (on nominees specific & immediate training needs, potentials, etc.)

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 \_\_\_\_\_

Signature of Nominee:

\_\_\_\_\_  
 Signature Over Printed Name

Recommended by:

\_\_\_\_\_  
 Signature Over Printed Name



## Investment Fees:

**Php4,500.00 / participant for Member Banks**

**Php5,000.00 / participant for Non-Member Banks**

(Inclusive of AM/PM Snacks, Lunch, Certificate of Attendance and materials)

## Payment Options:

- Deposit thru our Bank Account:

Account Name: Bankers Institute of the Philippines, Inc.

Name of Bank : Bank of Commerce – Dela Costa/Alfaro Rd. Br.

Acct. No. : 101-00-004876-4

Please fax or email the deposit slip and indicate the name of your bank, participants and seminar to be attended

- Bring Check Payment on the day of Seminar. (Check payable to Bankers Institute of the Philippines, Inc. or BAIPHIL)
- Deliver check payment to BAIPHIL Office at Unit 2103, 21<sup>st</sup> Floor, The Peak Tower, #107 L.P. Leviste Street, Salcedo Village, Makati City.

Payment should be made on or before the seminar date payable to Bankers Institute of the Philippines, Inc. (BAIPHIL). NO PAYMENT IN CASH DURING THE SEMINAR DAY.

For inquiries, please call the BAIPHIL Secretariat at (02) 853-4457 or 519-2433.

Registration form may be reproduced, and fax at no. (02) 853-0889 or e-mail at: [training@baiphil.org](mailto:training@baiphil.org)

## Cancellation Guidelines:

**Deadline of Submission of Registration** is October 29, 2019 (Tuesday)

BAIPHIL reserves the right to cancel programs due to low turn-out of registration, illness of resource speaker, inclement weather or unforeseen events. As such, participants to the program or their HR representatives will be advised either through e-mail or by phone, at least five working days prior to the learning event otherwise same shall be billed accordingly.

BAIPHIL is responsible only for the full refund of the registration fee but not for the transportation expense of the participants who have booked their travel in advance.

Should a participant decide to cancel his/her registration, he/she may opt for a refund or transfer his/her participation in the program to another colleague by sending in writing his cancellation or transfer notice to BAIPHIL. A 100% refund or transfer will be made if the advice is received within five working days before the seminar run.