



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:

Risk Controls and Auditing of Consumer (Secured) Lending Business

Speakers / Facilitators from

Ms. Estrelita V. Ong
SVP/Group Head & Chief Internal Auditor
BDO Unibank, Inc.

Course Description:

New technologies, product innovation, volume and speed of transactions have transformed the banking landscape, particularly in the consumer lending business. The dynamic and complex business and regulatory environment makes it very challenging for banks to continuously maintain and implement sound and effective Consumer (Business) Lending Control, Risk Management and Governance Framework.

The value that an Internal Audit Activity brings to the organization largely resides on the objective and independent assessment of the control, risk management and governance processes, as related to the business objectives set. Compliance with governing laws, rules and regulations and policies of the organization is likewise evaluated, considering the impact to the business of the deviations. And, in the process, globally applied auditing standards and control and risk management assessment frameworks are observed in the conduct of the audits. This Training Program will provide bank auditors, risk practitioners and operational management person with comprehensive knowledge and guidance to be able to carry out adequate and meaningful audits, risk management reviews and risk and control self-assessment reviews, respectively. This program will also provide a venue for workshop and group discussions in order to facilitate the learning effectiveness for the participants.

Course Outline:

- I. Understanding the Consumer (Secured Lending Business, Products, Business Objectives and Core Processes)**
 - a. Strategic Thrust for Consumer (Secured) Lending Business
 - b. Product Definition and Features
 - c. Key Business Objectives and Top Risks
 - d. Core Processes
- II. Governance Framework**
 - a. Board of Directors
 - b. Senior Management
 - c. Operational Management
- III. Three Lines of Defense**
- IV. The Key Risks and Controls Identification, Assessment, and Monitoring and Examples of Audit Issues**
 - a. Indicators under the different elements of the Assessment Frameworks
 - b. Corresponding Audit Issues Commonly Noted
- V. Preliminary Assessment and Audit Strategy Formulation**
- VI. The Audit Program Guides Development**
- VII. Audit Results**
 - a. Evaluation of the Controls, Residual Risks, and Audit Issues
 - b. Analysis of Opportunities for Improvement
 - c. Assessment of Management's Response/Action
- 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:

August 10 & 17, 2019; 8:30 A.M. to 5:00 P.M.

Dusit Thani Manila, Ayala Center, Makati City



Investment Fees:

Php9,000.00 / participant for Member Banks

Php10,000.00 / 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, 21st 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

Cancellation Guidelines:

Deadline of Submission of Registration is July 31, 2019 (Wednesday)

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.