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P77

2003

BANGKO MABUHAY  
(RURAL BANK OF TANZA (CAVITE) INC.)  
TANZA, CAVITE

FIELD STUDY

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College of Economics, Management  
and Development Studies

CAVITE STATE UNIVERSITY

Indang, Cavite

April 2003

**BANGKO MABUHAY**  
**[RURAL BANK OF TANZA (CAVITE), INC.]**  
**TANZA, CAVITE**

A Field Study Report  
Submitted to the Faculty of the  
Cavite State University  
Indang, Cavite

In partial fulfillment  
of the requirements for the degree of  
Bachelor of Science in Business Management  
(Major in Economics)



*Bangko Mabuhay (Rural Bank of Tanza  
(Cavite) Inc.) Tanza, Cavite  
332.11 P77 2003  
FS-205*

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**April 2003**

## **ABSTRACT**

**PONCIANO, FLORICEL PERELLO.** **Bangko Mabuhay [Rural Bank of Tanza (Cavite), Inc] – Main Office.** Field Study. Bachelor of Science in Business Management major in Economics. Cavite State University, Indang, Cavite. April 2003. Ms. Ma. Judith V. Buena.

A field study was conducted at BANGKO MABUHAY [Rural Bank of Tanza (Cavite), Inc.] – Main Office located at Poblacion, Tanza, Cavite.

The field study was conducted for the student to be familiarized and get exposed to the management, policies and loan development operations of the bank, apply the knowledge gained in the classroom in actual work situations and identify the problems encountered by the bank and provide feasible solution to the problems identified.

Within three months of field study, the student had the opportunity to be exposed with the different activities of the bank. The student devoted most of her time at the Loans Department where the major tasks assigned to her concerns loan applications and processes. She was under the supervision of Mr. Celso R. Mesa, the Loans Clerk and Mr. Mascardo P. Libertino, the Loans Development Manager.

Necessary information were obtained through interviews with the employees of the bank. Some data were gathered from the operations manual, records and files provided by the bank.

Bangko Mabuhay offers different services such as savings deposit, time deposit, checking account, loans, Payment Acceptance Center (Bayad Center) and Foreign Remittance (Uniteller).

The bank experienced problems of having insufficient manpower due to the large volume of work to be accomplished daily. Because of this, a long line of customers had to wait before the assigned personnel can attend to them. Another problem in the bank is disorganized record and files because of inadequate filing cabinet, lack of supplies needed for record filing and insufficient manpower that should have performed the task of record keeping and documentation. As a result, plenty of time is wasted in searching for important files and records.

Part of the bank's plans in the future is to increase manpower for their new product which will be known as Microfinance. The product will cater to small businesses or micro enterprises by providing the entrepreneurs additional capital.

Generally, Rural Bank of Tanza is an organized and well-managed firm. The employees and the officers of the Bank dutifully followed the policies and procedures.



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**BANGKO MABUHAY<sup>1/</sup>**  
**[RURAL BANK OF TANZA (CAVITE), INC.]**

**Florice P. Ponciano**

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<sup>1/</sup> A field study report submitted to the faculty of the College of Economics, Management and Development Studies, Cavite State University, Indang, Cavite in partial fulfillment of the requirements for graduation with the degree of Bachelor of Science in Business Management major in Economics with Contribution No. FS 2003-BM02-028. Prepared under the supervision of Ms. Ma. Judith V. Buena.

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**INTRODUCTION**

A bank is an institution for lending, borrowing, changing, issuing or caring for money. They are the ones who are responsible for the circulation of money of a country (Tolentino, 1998).

The term “bank” specifically includes commercial banks, saving banks, development banks, mortgage banks, rural banks, stock savings and loan associations and branches and agencies in the Philippines. Banks help promote and expand the rural economy by providing the people of the rural communities with the means of facilitating and improving their productive activities and to encourage cooperatives (Miravite, 1996).

Rural Banks operate in the provinces to serve the financial needs of the people and help them to rise above the level of their poverty. The primary objective of the bank is to afford greater financial assistance to primary producers that is usually obtainable from institutions, and thus to promote rural settlement and development (Miranda, 1994).