

CITIZEN'S CHARTER

Agrarian Products and Services



LANDBANK
WE HELP YOU GROW.

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OUR VISION

By 2018, LANDBANK will be the top universal bank that promotes inclusive growth and improves the quality of life especially in the countryside through the delivery of innovative financial and other services in all provinces, cities and municipalities.

OUR MISSION

To Our Clients and Publics:

We will use the best technology solutions to deliver responsive financial and support services to our clients, while promoting sustainable development and environmental protection.

To Our Employees:

We will develop and nurture talents that will exemplify the highest standards of ethics and excellence consistent with the best in the world.

OUR CORE VALUES

SOCIAL RESPONSIBILITY

patriotism, love of country,
service to community,
concern for environment,
customer satisfaction,
man for others, caring

TRUST

equity, openness, fairness

EXCELLENCE

leadership, quality, initiative,
innovative, competence

PROFESSIONALISM

integrity, mutual respect, teamwork,
dedication, commitment, loyalty

PERFORMANCE PLEDGE

We, the officers and employees of the LAND BANK OF THE PHILIPPINES, pledge to:

- Provide timely, competent and courteous service to you, our clients from Mondays to Fridays, without interruption, from 8:00 a.m. to 5:00 p.m. or beyond, when necessary;
- Strictly comply with Bank service standards, and provide written explanation or personal visitation (if necessary), for any delay or impediment in the delivery of frontline services;
- Recognize your comments, suggestions and needs; and thus immediately act and take corrective measures on your complaints upon receipt thereof, through our complaints handling system;
- Always make available access to information on LANDBANK's policies, programs, activities and services through our website at **www.landbank.com**

We assure you the best customer service because you are very important to us.

FEEDBACK AND REDRESS MECHANISM

We value your comments, suggestions and needs. Please:

- Talk to our **Public Assistance and Complaints Desk Officer**;
- Accomplish the **feedback form** and drop it in the **suggestion box** located at the 26/F LANDBANK Plaza (Head Office) or 2/F Agrarian Operations Center (Field Units);
- You may also call our:
24/7 Customer Service Representatives:
(02) 405-7000 or (02) 405-7170 (NCR)
or 1-800-10-405-7000 (Domestic Toll Free);
- Visit our website:
www.landbank.com
- E-mail us:
customercare@mail.landbank.com
- Write us:
LANDBANK Customer Care Center
32/F LANDBANK Plaza,
1598 M.H. del Pilar corner Dr. J. Quintos Streets,
Malate, Manila 1004

THANK YOU for assisting us to continuously improve our service.

DISCLOSURE STATEMENT

Processing Time is reckoned from the time the complete and properly filled out documents are received by the Bank's Responsible Person from the Client until the transaction is completed. Processing Time does not include waiting time that may vary depending on the number of clients availing of the bank products/services or due to systems breakdown.

Processing Time referred herein is for single or simple transactions, multiple (more than one) or complex transactions may take longer processing time.



FEEDBACK FORM

Pananaw o Puna

Please let us know how we have served you. You may use this form for compliments, complaints or suggestions. Simply check the corresponding box.

Ipaalam po ninyo sa amin kung paano naming kayo napaglingkuran. Maaaring gamitin ito para sa papuri, reklamo, o mungkahi. Mangyaring i-tsek lamang ang kahong naayon.

<input type="checkbox"/> COMPLIMENT <i>Papuri</i>	<input type="checkbox"/> COMPLAINT <i>Reklamo</i>	<input type="checkbox"/> SUGGESTION <i>Mungkahi</i>
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Person(s)/Unit/Office Concerned or Involved

(Mga) tao/pangkat/tanggapan na may kinalaman sa papuri, reklamo o mungkahi

Facts of Details Surrounding the Incident:

Kaganapan o detalyeng bumalot sa pangyayari

Please use the back portion if necessary. (Mangyaring gamitin ang likod na bahagi ng papel kung kinakailangan)

Recommendation(s)/Suggestion(s)/Desired Action from the Office

Rekomendasyon/Mungkahi/Nais na aksyon sa aming tanggapan

Please use the back portion if necessary. (Mangyaring gamitin ang likod na bahagi ng papel kung kinakailangan)

Name Optional: _____ **Office/Agency:** _____

(Pangalan)

(Tanggapan/Ahensiya)

Address: _____

(Tirahan)

Contact Number(s) if any _____

(Telepono)

Email Address(if any) _____

Signature: _____ **Date:** _____

(Lagda) (Petsa)

I. MAJOR PRODUCTS/SERVICES

1. Land Valuation and Compensation

- Land Valuation/Adjustment of Valuation/Revaluation of LTC
- Processing of Payment for Approved LTC

2. Assistance to LOs

- Agrarian Reform (AR) Bond Servicing :
 - a) Trading
 - b) Redemption
 - c) Transfer
 - d) ARN
- MPL against proceeds of AR Bond Sale

3. Assistance to ARBs

- Collection of ARR thru PARCS
- Estate Development Planning

4. Land Amortization Recovery

- Restructuring/moratorium of ARR Accounts
- Issuance of CFP/ROREM

I. SERVICING PER CLIENTELE TYPE

A. LOs

A.1. Land Valuation/Adjustment of Valuation/Revaluation of LTC

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Evaluation of documents and computation of land value/revaluation of LTC	2 calendar days/LTC	Agrarian Operation Center AOC)/ Land Transfer and Processing Department (LTPD)
2	Approval of computed/recomputed land value of the claim per Claims Valuation and Processing Form (CVPF)/Memorandum to Approving Authorities	28 calendar days/LTC	AOC/LTPD
3	Booking of land transfer claim proceeds	3 calendar days/LTC	AOC/LTPD

A.2. Release of Proceeds of LTC

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Evaluation of completeness/sufficiency of documents submitted by LO for processing of payment including preparation of Payment Release Form (PRF)	2 calendar days/LTC	AOC/LTPD
2	Routing for approval of the PRF	2 calendar days/LTC	AOC/LTPD
3	Issuance of Manager's Check (MC) and AR Bond Certificates in favor of the LO	1 calendar day/LTC	AOC/Bond Servicing Department (BSD)
4	Notice to LOs for the release of payment	1 calendar day/LTC	AOC/BSD
5	Release of MC and AR Bond to LO	During the day	AOC/BSD

A.3. AR Bond Servicing

A.3.1. Trading

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Evaluation as to completeness of the documentary requirements submitted by the bondholder (BH) for bond trading, including transmittal of the AR Bond Certificate and supporting documents to LAPD	1 day/ applicant	AOC
2	Preparation of A memorandum addressed to BSD requesting for clearance of AR Bond certificate for bond trading	Within the day upon receipt of documents from AOC	LAPD
3	Generation of Inventory/List of AR Bonds for trading to prospective buyers	Variable time (depending on availability and preference of buyer)	LAPD
4	<ul style="list-style-type: none"> • Computation of amount to be paid by buyer based on interest factor provided by Agrarian Accounting Department (AgAD) • Preparation of letter-offer to buyer and computation of Sale 	1hour for every five (5) AR Bond Certificates	Landowners Assistance and Policy Department (LAPD)

A.3.1. Trading (*continued*)

STEP	ACTIVITY	TIME	RESPONSIBLE
5	Request booking from AgAD and preparation of AMLA report upon buyer's receipt of payment	30 minutes per transaction	LAPD
6	Preparation/approval/release of documents as payment to BH for transmittal to units concerned	Within the day for every three (3) AR Bond Certificates	LAPD
7	Upon receipt of MC from BSD, representing proceeds of bond sale for release to BH, prepare/approve Computation Sheet	1 hour/BH	LAPD
8	Notification to LO as to availability of check for release	10-30 minutes/applicant	LAPD
9	Preparation of Memorandum to BSD requesting transfer of AR Bond in the name of buyer	30 minutes/AR Bond/applicant	LAPD

A.3.2. Processing of Bond Interest Payment and Principal Redemptions/ Maturities

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Check/monitor maturity dates of interest/redemption coupons of AR Bond and prepare transmittal memorandum to BSD for processing	30 minutes/certificate	LAPD
2	Processing/computation of interest and maturities and the preparation of interest voucher and the corresponding payment instrument	15 minutes/certificate	BSD
3	Checking and approval of the voucher and corresponding payment instrument	25 minutes/certificate	BSD
4	Recording/posting and releasing of payment instrument to BH	15 minutes/certificate	BSD
5	Booking of bond interest and maturities	5 minutes/certificate	AgAD

A.3.3. Bond Transfer

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Evaluation of AR Ten Year Bond and requirements for assignments for assignment/conversion/exchange/replacement received from BH prior to transfer	30 minutes/ certificate	BSD
2	Processing and preparation of replacement AR Bond based on the request of BH for assignment, conversion, exchange and replacement and Voucher for Bond Transfer	1 hour and 30 minutes/ certificate	BSD
3	Checking and approval of the replacement bond and Voucher for Bond Transfer	1 hour/ certificate	BSD
4	Authentication and attestation of the replacement AR Bond	3 hours (with waiting time from receipt)	Legal Department
5	Recording/posting and releasing of replacement AR Bond to BH	15 minutes/ certificate	BSD
6	Booking of replacement AR Bond	5 minutes/ certificate	AgAD

A.3.4. Assistance on the request for issuance of ARN by the Department of Agriculture-Agrarian Production Credit Program (DA-ACPC)

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Evaluation as to sufficiency/completeness of supporting documents and preparation of Memorandum to AgAD requesting status of BH's AR Bond/s	1 hour per 30 AR Bonds	LAPD/AgAD
2	Upon receipt of Certification from AgAD, prepare/approve letter-request addressed to DA-ACPC for the issuance of ARN	1 hour per 15 AR Bonds	LAPD
3	Release letter to DA-ACPC through FMD	15 minutes per letter	LAPD
4	Prepare letter to concerned Banks transmitting the Certificate of Eligibility upon receipt of same from DA-ACPC	1 hour per 10 AR Bonds	LAPD

A.4. MPL against proceeds of AR Bond Sale

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Upon receipt of cleared AR Bonds from BSD with request for loan, prepare/approve necessary documentation and forward to concerned units	1 day/ applicant	LAPD
2	Upon sale of AR Bonds and completion of the post-sale documents, transmit the proceeds of bond to concerned units for the settlement of the loan	Variable	LAPD/AOC

B. Agrarian Reform Beneficiaries

B.1. Restructuring/Moratorium on ARR Accounts

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Preparation of report on the list of ARR accounts, number of ARBs, total area and amount affected by natural calamities	1 day	LAPD
2	Preparation of Confirmation Report based on the conduct of field verification (<i>List of Estates and ARBs within the calamity as confirmed by PARPO</i>)	Variable	AOC
3	Preparation of Special Transaction Offering Ticket (STOT) for submission to LAPD for evaluation	2 days	AOC
4	Evaluation and recommendation of STOT	1 day	LAPD
5	Approval of STOT	1 day	ASG

B.2. Estate Development Planning

STEP	ACTIVITY	TIME	RESPONSIBLE
	Estate Development Planning	Continuing	ASG Units

B.3. Collection of ARR thru PARCS

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Downloading of masterlist from Local Loading Tool to PARCS Device and initialization of the device prior to travel	30 minutes/ field collector	AOC
2	Travel to areas of coverage, collection of land amortizations and issuance of electronic Official Receipt/s to ARBs	2-4 days/ field collector (Variable for far-reached areas)	AOC
3	Generation of Total Run-up Summary of Collections, filling-out of Online Collection (OnColl) Deposit Slip and remittance of total collections to any LBP Branch	15-30 minutes/ field collector	AOC
4	Generation of Abstract of Collection from the device for submission to the supervisor together with the validated OnColl deposit slip	30 minutes/ field collector	AOC
5	Conduct of post-validation on the total amount collected versus total amount remitted via the documents submitted and the data of PARCS Management Software	1 hour/ field collector	AOC

B.4. Issuance of CFP/ROREM

STEP	ACTIVITY	TIME	RESPONSIBLE
1	Verification of ARB's account from the Agrarian Reform Receivables System (ARRS), if fully-paid	5 minutes/ account	AOC
2	If fully-paid, examination of documents submitted by the ARB as to sufficiency and completeness.	15 minutes/ account	AOC
3	Printing of CFP/ROREM generated from the ARRS-TLRCICS	15 minutes/ account	AOC
4	Approval/signing of the CFP/ROREM	10 minutes/ account	AOC
5	Release of the CFP/ROREM to ARBs	Within 3 working days	AOC