

Rural Bank's Loan Portfolio Management Policies: A Perspective.

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- **Abstract:** The research focused on how Rural Bank's loan portfolio management policies were implemented and how effective they were in the city of Tandag, Philippines. The entire enumeration procedure was employed with a total of 44 respondents. A researcher-made questionnaire was employed as the primary tool for data collection in this descriptive study. Unstructured interviews were also conducted to confirm the respondents' answers. The study's findings demonstrate that bank officers' perceptions differ significantly from those of the Rank and File. To improve the entire Rural Banking Industry operation, it is recommended that Rural Banks continue to provide training and programs in Loan Portfolio Management and that policies be reviewed and updated regularly to take into account shifts in the bank's strategic direction, tolerance for risk, or market circumstances.
- **Keywords:** Rural Bank's loan portfolio management policies, Philippines, Unstructured interviews