

# Guidelines on universal banking

(Continued from yesterday)

- (f) Applications for authority to establish additional banking offices shall be accompanied by a minimum by the following information/documents:
  - (1) Certified true copy of the resolution of the bank's board of directors authorizing the application for the establishment of additional banking office.
  - (2) Sketch of the area to be served showing the following information:
    - i) Proposed size of the banking office to be established.
    - ii) Names and location of existing banking offices in the area, if any, and approximate distances from the proposed banking office.
    - iii) Distance from the Head Office or mother branch in case the additional banking office applied for is a money shop.
    - iv) Distance from the market, in case of a money shop.
  - (3) Banking facilities and services to be offered.
- (g) Business or economic justification, statistics, facts and figures (such as population and growth of population, number and names of the principal

industrial, commercial and other establishments within the effective area of operations, deposit and loaning potentials, traffic flow and other pertinent data) to justify the establishment of the proposed banking office is justified on the basis of local public need therefor.

- (5) Projected statement of condition at the end of the first and second semesters of operations of the proposed banking office.
- (6) Statement of estimated earnings and expenses for the 12 months of operation.
- (7) Organizations setup of the proposed banking office showing the proposed positions and annual pay for each; and the names, qualifications and experience of the proposed manager and other officers.
- (8) Bank premises and initial outlay.

(h) Applications for authority to transfer/relocate banking offices shall be accompanied by the following information/papers/documents:

- (1) Certified true copy of the resolution of the bank's board of directors authorizing the transfer/relocation.
- (2) Sketch of the area of operations showing the present location and the new location and the approximate distance between the two as well as from other banking offices.

**SEC. 31. Condition Precluding Acceptance of Application.** — The application for the establishment of additional offices shall not be accepted, and no bank shall be authorized to transfer/relocate banking offices which has not (a) approved but unopened banking offices (including money shops); *Provided*, That applications which may be accepted at any given time from a bank shall be such that, if all these applications are approved, the applicant shall not have authorized but unopened offices in excess of the limitations herein prescribed.

The prescribed ceiling on applications may be increased, on a case-to-case basis upon prior approval of the Government, on the basis of the bank's capability and, generally, a demonstration of the capability of the bank to organize and staff an increasing number of banking offices within a reasonable period.

**SEC. 32. Conditions Precluding Processing of Application.** — The existence of any of the following conditions shall preclude/suspend processing of the application:

- (a) An application for operation during the year immediately preceding the filing of the application was unprofitable;
- (b) The applicant has not complied with the ceilings on credit accommodations to directors, officers, and/or stockholders as required by law;
- (c) The net worth of the applicant is found to be deficient for five (5) or more times within a thirty (30) day period during the last six (6) months immediately preceding the date the application was received, in which case its privilege to establish banking offices shall be suspended for the next sixty (60) calendar days without prejudice to the resubmission of its application after said period;
- (d) The net worth of the applicant is found to be deficient for a period of thirty (30) days or more during the last twelve (12) months immediately preceding the date the application was received, in which case its privilege to establish banking offices shall be suspended for the next twelve (12) months without prejudice to the resubmission of its application after said period;

(e) The applicant has incurred net deficiencies in reserves against deposit/loan substitute liabilities for four (4) consecutive weeks, in which case its application shall be processed only after it shall have had no net reserve deficiencies for eight (8) consecutive weeks; *Provided*, That in case the applicant had incurred net deficiencies in reserves for eight (8) consecutive weeks during the last twelve (12) months immediately preceding the date the application was received, its privilege to establish banking offices shall be suspended for the next twelve (12) months without prejudice to the resubmission of its application after said period;

(f) The applicant has transferred the location of banking offices without Central Bank authority, in which case its privilege to process applications shall be suspended for a period of at least six (6) months from the date of knowledge of the Central Bank;

(g) The bank has not complied with the investment-deposit ratio for four (4) consecutive quarters immediately preceding the date the application was received; or

(h) The bank has failed to comply with the requirement to invest five per cent (5%) of its loanable funds of which ten per cent (10%) shall be set aside for agrarian reform credit and fifteen per cent (15%) for agricultural credit in general.

**SEC. 33. Priority in Processing.** — (a) Only applications complete with the minimum requirements required by the appropriate superintending and examining department shall be accepted for any area on a first-come first-served basis, regardless of whether or not there are unopened banking offices in the area; *Provided*, That such applications shall be processed on a priority basis, only when there are less than two unopened banking offices of the same category and other banking offices not opened within the extension period granted, in the same area.

# Procedure in getting a passport

A passport — the formal document that certifies your identity and that authorizes you to travel abroad, call upon the officers of foreign governments to protect you when needed, and allows you to treat with the borders of a foreign country that accords you a visa — is issued by the Ministry of Foreign Affairs.

To obtain a passport, the following are the basic requirements:

- 1. **Travel Eligibility Clearance** except for those below 16 years old or " Balikbayan " staying less than six months. This is secured at the Travel Processing Center (TPC) in the offices of the Ministry of Tourism, Agrifina Circle, Manila. You will be given three stamped slips of papers to fill up.

(The first slip will tell you, among others, when your clearance is due. If it is unclaimed one month after its due date, it will be invalidated. The second slip is an NBI (National Bureau of Investigation) information sheet, and the third is the Application for Foreign Eligibility.) According to the Ministry of Foreign Affairs, an applicant can usually secure his Travel Eligibility Clearance within five working days after application. However, it may take longer if you have a "common" family name such as Santos or Cruz (The list of persons against whom cases have been filed is long, and the chances high that a person with a common name shares it with one of them.)

- 2. **Having applied for your travel clearance**, you need the following papers:

- a. **Birth Certificate.** If not available, you must obtain a certification of its non-availability from the Local Registrar; your baptismal certificate or a certification of its non-availability from the church concerned; and an affidavit attesting your birth signed by two witnesses. If both birth and baptismal certificates are unavailable, any of the following will do: Voter's ID; birth certificate of your brother, sister or father, death certificate of your parents or spouse, land titles; old income tax returns; old resident certificate; and seaman's certificate.
- b. If you are a married woman, you will need your marriage contract. If unavailable, you must get a

certification of its non-availability and marriage affidavit. (Married women are exempt from this requirement.)

c. If you are a widow or a widower who has remarried, you will need a certified copy of death of your spouse.

d. **Two signed passport photos (2" (2 1/2" by 2 1/2") taken within the last six months and against a light background.**

e. There are additional requirements depending on your purpose of travel (see list below).

3. After your papers are completed, bring them to the Office of Consular Affairs building on Padre Faura, Manila (behind the Ateneo chapel) and take the following steps:

a. **Get your passport application forms (MFA No. 1) from the security guard at the entrance or from the Information Booth on the lobby of the building.** (If you cannot make it personally, you may write a

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letter authorizing your representative to apply for your passport.)

b. **Secure a number from the security guard after application.**

c. **Accomplish your passport application forms, leaving no blanks.** If the items are not applicable, write "N/A" on the blank.

d. **Proceed to the Passport Processing Area and wait in front of a processing window for individual security guard (there are three) for your number to be called.**

e. **When your number is called, present your papers to the passport processor.**

f. If your papers are complete, you will be given a pre-payment slip which must present to the cashier when paying for your passport. The present cost is P300.

g. Upon payment, the cashier will give you a stub containing your official number, date of payment, the date your passport will be released, and the amount you paid.

4. On the date of release of your passport to the day after payment) or thereafter, go to the Passport Releasing Section (Room No. 204, on the second floor of the building) and present your stub to the releasing clerk, who will then give you your passport after he have signed for its receipt.

## ADDITIONAL REQUIREMENTS BASED ON THE PURPOSE OF TRAVEL

1. **Tourist** — Income tax return/affidavit of support indicating financial capacity.

If government employee — In addition, Malacañang approval and President's Center for Special Studies (PCSS) Cert.

2. **Business** — Income tax Return (ITR)

Business letter

3. **Immigrant** — Visa letter from the Embassy concerned.

If government employee — In addition, evidence of acceptance of resignation/retirement papers.

4. **Clearance from money and property accountability.**

5. **Contract Worker (C.W.)** — Letter/Endorsement from the Ministry of Labor.

6. **Dependent of Contract Worker** — Contract and Affidavit of Support.

7. **Student** — Acceptance Letter from the foreign school.

8. **Scholar** — Certification from the Office of Islamic Affairs, regarding acceptance of scholarship and that the stipend is not less than US\$100.00 (Passport fee P300.00).

9. **For income tax return** — company letter authorizing and financing trip.

10. **US Armed Forces personnel** — Business letter

Statement of service; military ID; official order, leave of authorization.

11. **US Armed Forces dependent** — Dependent's ID; statement of service of the military personnel; affidavit of support; certificate of dependency issued by the Philippine Military Liaison Office (PMLO).

12. **Boxer, his manager & trainer** — Letter of endorsement from the Games and Amusement Board (GAB).

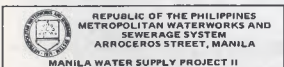
13. **Religious missionary on assignment abroad** — Letter from the head of religious organization in the Philippines (if abroad).

14. **Travelling Companion** — Affidavit of support of person to be accompanied or employer; ITR of the person to be accompanied or employer.

15. **Flanes/fiances to US, Australia, Canada, Germany, other countries** — Visa assurance letter from embassy concerned; interview by Duty officer before processing.

16. **Exchange Visitor** — Exchange Visitor's Program (EVP); certificate of eligibility duly approved by the Exchange Visitor's Program Comm. Dr. Jose B. Reyes National Hospital, Rizal Ave., Manila.

17. **Newcomers on news coverage** — Business letter



## INVITATION FOR PREQUALIFICATION TO BID CONTRACT NO. AN-3

Installation of Equipment Completion of all Work

Auxiliary Power House Extension at Anapit Hydroelectric Plant

The Metropolitan Waterworks and Sewerage System (MWSS) expects to invite bids in late 1980 for Contract No. AN-3. MWSS currently has in progress civil work and equipment supply for a 10 MW extension to the Anapit Auxiliary Powerhouse in Norzagaray, Bulacan. This is intended for the use of the existing equipment for installation of all equipment other than valves and penstock; completion of electrical, mechanical, civil work and purchase of the remaining equipment required to make the 10 MW Extension operational.

The Work under this Contract includes the following:

- 1. 10 MW Francis type turbine with spiral casing and governor
- 2. 10 MW generator, with circuit breaker assembly and control equipment
- 3. Supply and install 12,500 kVA power transformer, and 135 kV switchgear
- 4. Complete all civil work, extend mechanical systems, supply and install ancillary equipment to the 115 kV switchgear.
- 5. Start up and test all systems, equipment and materials supplied and/or installed under this Contract.

The above Work forms part of a major program designated as the Manila Water Supply Project (I), currently being undertaken by MWSS, and funded in part by loans from the Asian Development Bank (ADB) and the International Bank for Reconstruction and Development (IBRD). It is intended that the proceeds of the ADB loan be applied to payments of foreign currency costs for this Contract. Prequalification is limited to Contractors of member countries of the Asian Development Bank.

The estimated preliminary total estimated cost for the Contract is P8,000,000. The Work is to be completed within 15 months following execution of Contract.

Prequalification will be extended only to contractors who can demonstrate sufficient technical and financial and mechanical staff required to undertake the work. Contractors applying for prequalification should have:

- installed generating equipment as part of a hydro-electric, thermal or gas power station or;
- installed pumps, motors and control equipment as part of a pump station or;
- installed equipment of similar complexity as part of an industrial installation.

Contractors must also be capable of demonstrating sufficient financial and managerial capability to undertake the Contract. Minimum prequalification criteria are stated in the prequalification documents.

Contractors may form joint venture in order to comply with prequalification criteria. Although not mandatory, joint venture contractors are strongly urged to form a joint venture with a Filipino contractor. All joint ventures must be for the purpose of prequalification, bidding and executing the Work and responsibility must be joint and several.

Prequalification questionnaires contain no information about this Contract which would be of interest to equipment suppliers.

Prequalification questionnaires may be obtained from the:

Office of Special Projects  
Manila Water Supply Project II  
Metropolitan Waterworks and Sewerage System  
10th Floor, Producers Bldg., Building  
Davao Area Extension  
Mandaluybal, Metro Manila

Upon payment (non-refundable) of Two Hundred Pesos (P200.00) per set, questionnaires will be completed in the English language and received by the Office of Special Projects at 10:00 AM or before 22 September 1980, Manila Time, 5:00 P.M. However, prospective bidders are urged to submit the documents earlier to facilitate the processing.

Subsequent to selection of prequalified contractors, applicants will be notified of the results of MWSS evaluation. When the Contract is awarded, the successful contractor will be notified and Contract Documents available on payment of the required fee.

All communications should be addressed to the General Manager, Metropolitan Waterworks and Sewerage System, Attention: Project Manager, at the above address at P.O. Box 123, Mandaluybal, Metro Manila, Philippines.

Telephone: 85-48-85 or 85-47-05  
Telex: 22566 COM PH  
(S.S.E.) OSCAR I. ILLUSTRE  
Acting Project Manager



(To be continued)