

Management Development Program
on
Fundamentals of Lending Decisions
Date: Saturday, 28th Sep, 2019. Time 9.00 am - 5.00 pm

Dear Sir / Madam,

The credit environment is complex and competitive, requiring finely tuned and up-to-date competencies. The competitive market dynamics in the financial services industry today makes it imperative for professionals & businessmen to understand and execute the challenges in the market place. To address this industry requirement, a Management Development Program is being organized to equip Bankers, Credit Assessment Officers, industry personnel and professionals interested in how banks and finance companies' asses business, personal or consumer credit applications.

IMC Chamber of Commerce and Industry and Aditya Institute of Management Studies and Research (AIMSR) jointly organizes an Management Development Program (MDP) on **"Fundamentals of Lending Decisions"**.

The objectives of the MDP are to –

- Gain a solid understanding of what banks and lending institutions consider when assessing an application for Business, or personal credit.
- Gain an appreciation for what information a bank inputs into a Decision Tool for credit assessment.
- Learn the fundamentals of credit assessment and when to apply them. Specifically, the 3Cs, or 3Ss (Capacity, Character, Collateral & Stability, Serviceability, Security).
- Provide specific tools to help the participants to become more adept at assessing applications for credit prudently.
- Analyze real life case studies from numerous sectors.

Resource Person:

CA Rupesh Shah, CA from ICAI, Cost Accountant from ICWAI and Management Graduate from JBIMS with 22 years of experience. He is a strategic finance leader with experience of over 23 years in providing financial leadership and guidance in complete gamut of finance and accounts function including corporate finance, taxation, M&A, project financing, fund raising and investment management in the real estate. He has conducted training for Kotak Mahindra Bank, Axis Bank, ICICI Bank and various top management institutes. He is also a member of SME rehabilitation Committee of Bank of Baroda.

Participants will be awarded Certificate of Participation at the end of the Program.

Participant Fees:

Category	Fees
IMC Members	Rs 4,130 /- per participant (Inclusive of GST)
IMC Non-members	Rs 4,720/- per participant (Inclusive of GST)

Kindly register your participation at the earliest as we have limited seats available. Registrations are accepted on First come First serve basis.

Kindly use the following websites for online registration - www.imcnet.org or www.aimsr.edu.in

For any further queries please contact:

- Ms Meryl Cardoz 022-71226633 or meryl.cardoz@imcnet.org
- Prof. Mangesh Kukalkar 8879001451 or mangesh.k@aimsr.edu.in

With Regards,

Ajit Mangrulkar
Director General
IMC