



SANDIP INSTITUTE OF TECHNOLOGY & RESEARCH CENTRE, Nasik
Department of Management Studies

Name of the Program: - Guest Lecture on “Home loan & Interest Rate ”

Day & Date:- Friday , 03rd February 2017

Objective: -

- 1. To give students a brief Idea about Banking System*
- 2. To Give Students Knowledge about calculation of Interest on Home Loan*

Name of Guest : Mr Garudutta Ganorkar (Money Management System)

About The Program:

Department of Management studies had organized a guest lecture on “Home Loan & Interest Rates” for MBA-I & II year students. The Guest speaker was Mr Charudutta Ganorkar , From Money Management System. He was Felicitated by Prof Prabodhan Patil . Mr Ganorkar firstly gave a brief Introduction about History of our Banking System & How our banking System Work. Then he discussed about the Monetary Policy & he De-jargonized the various terms used in Banking such CRR, SLR, Repo rate, Reverse Repo rate etc. The main focus of Speaker was on “Home Loan” he elaborated the concept of Loans, various types of Loan such as Personal Loan, Car Loan, And Agricultural Loan. He gave a insight about Various Documents required for sanctioning Home Loan. He briefed about the process of approving Home Loan. He also explained about how the Interest rates are calculated. Guidance on CIBIL score was also given, role played by CIBIL score in getting approval for Home Loan was explained. How to fetch the CIBIL score was explained. At the end of the session queries regarding concept of Loans of students were solved

Outcome:

- 1. Students understood how our Banking System Functions*
- 2. Students came to know about concept of Home Loan & How to calculate Interest rate*

Photograph:



