



CREDIT RATING TRAINING PROGRAM

18 -19 December 2010

Credit ratings are alphabetical indicators of the confidence you can have in a company's ability to pay back (in full and on time) all the money they have promised you. Credit ratings are published by a credit ratings agency and are based on detailed research and analysis. The benefits of credit ratings are that they are widely available, are a simple measure of risk, and allow easy comparison of companies that you are looking to invest your savings in.

Registrations now OPEN!

This 2 day program mainly covers fundamentals of credit ratings, business potential of rating agencies in Maldives, role of regulator in credit ratings and its legal requirements. It is a good opportunity for all participants who are interested to invest in secure investment vehicle and to get overview of techniques used in credit risk analysis and performance.

Time
9.00 am - 4.00 pm

TARGET AUDIENCE

- Regulatory authorities
- Securities market licensed intermediaries
- Commercial banks
- Insurance companies
- Law firms
- Listed companies
- State owned enterprises
- Private parties

Leading Facilitator

Mrs. Revati kasture , General Manager & head research, Credit Analysis & Research Ltd, India,

She has been a part of giving lectures on credit rating and related subjects for the induction as well as the management development programs.

AVAILABLE SEATS

35 Seats

Course Fee

1,000/-

REGISTRATION DEADLINE

12th December 2010

COURSE OUTLINE:

- **Fundamentals of credit rating**
 - Disclose procedures, methodologies, and assumptions for ratings
 - Have in place to monitor and regularly review credit ratings
 - Review ratings affected by material changes to rating methodologies within six months of the change
 - Have in place training program for credit analysts that have been externally assessed as a adequate and appropriate
 - Refrain from "notching" credit ratings for an anti-competitive purpose
 - Consent to information sharing between the local regulator and foreign regulators
- **Disclosure requirements of rating agencies**
- **Dispute Resolution system**
- **Others**
 - Difference between Credit rating Agency (CRA) and Credit Information Bureau (CIB)
 - Difference between single issuer rating and the structured product rating
- **Case studies**
 - Group discussion – rating limitations and risk involvement
- **Business potential of Rating agencies in Maldives**
- **Role of regulators in credit rating agencies in Maldives**