

Banking Strategy Credit Appraisal And Lending Decisions By Hrishikes Bhattacharyya

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This book provides a comprehensive analysis of lending strategies, credit appraisal, risk analysis, and lending decisions within the overall objectives of a lending organization. This revised edition takes into account recent global developments in the banking sector as well as changes in the notion of banking.

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Banking Strategy, Credit Appraisal, and Lending Decisions A Risk-Return Framework Second Edition Hrishikes Bhattacharya UNIVERSITY PRESS. Contents List of Appendices xi List of Annexures xii Preface to the Second Edition xiii Acknowledgements xv Introduction xvii 1. Capital Regulation and Risk Management Strategy 1

Banking Strategy, Credit Appraisal, and Lending Decisions

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Book. Banking Strategy, Credit Appraisal, and Lending Decisions Hrishikes Bhattacharya. Second edition

Banking Strategy, Credit Appraisal, and Lending Decisions - oi

It begins by outlining the principal objectives of the lending strategy, which are primarily drawn from the strategic plan of a banking organization. It outlines important concepts such as credit-deposit ratio, interest rate policy, loan portfolio and exposure policy, loan-to-value ratio, and repayment policy.

Lending Strategy and Loan Policy - Oxford Scholarship

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The credit risk strategy, as well as significant credit risk policies, should be approved and periodically (at least annually) reviewed by the board of directors. The board needs to recognise that the strategy and policies must cover the many activities of the bank in which credit exposure is a significant risk. 10.