

333-686 Bank Lending Practices and Techniques

Credit Points:	6.250
Level:	Graduate/Postgraduate
Dates & Locations:	2008, This subject commences in the following study period/s: Semester 2, - Taught on campus.
Time Commitment:	Contact Hours: 18 hours per semesters (Semester 2). Total Time Commitment: Not available
Prerequisites:	This subject is only available to those students that would satisfy the entry criteria for the Master of Applied Finance or who have already completed 100 points in the Master of Financial Management.
Corequisites:	None
Recommended Background Knowledge:	None
Non Allowed Subjects:	None
Core Participation Requirements:	<p><p>For the purposes of considering request for Reasonable Adjustments under the Disability Standards for Education (Cwth 2005), and Student Support and Engagement Policy, academic requirements for this subject are articulated in the Subject Overview, Learning Outcomes, Assessment and Generic Skills sections of this entry.</p> <p>It is University policy to take all reasonable steps to minimise the impact of disability upon academic study, and reasonable adjustments will be made to enhance a student's participation in the University's programs. Students who feel their disability may impact on meeting the requirements of this subject are encouraged to discuss this matter with a Faculty Student Adviser and Student Equity and Disability Support: http://services.unimelb.edu.au/disability</p></p>
Subject Overview:	Characteristics of alternative loan facilities; bank loan pricing principles; principles of credit evaluation; banker-client relationships; approaches to security and collateral; methods of monitoring borrower solvency; and workout situations.
Assessment:	One 2-hour end-of-semester examination (70%) and assignments not exceeding 1500 words (30%).
Prescribed Texts:	None
Breadth Options:	This subject is not available as a breadth subject.
Fees Information:	Subject EFTSL, Level, Discipline & Census Date, http://enrolment.unimelb.edu.au/fees
Generic Skills:	<p>On successful completion of this subject, students should be able to:</p> <ul style="list-style-type: none"> # Apply the skills of credit assessment to evaluate the credit risk of a loan facility; # Explain the types of loan facilities and their pricing; # Determine the most suitable facilities for a particular transaction; # Discuss the importance of the banker client relationship and its significance in a commercial loan environment; # Describe the characteristics of a defaulting loan; # Recommend strategies for risk reduction; # Analyse the issues involved in loan work out situations and other cases of financial distress; # Explain the procedures for taking security over assets of the borrower. <p>On successful completion of this subject, students should have improved the following generic skills:</p> <ul style="list-style-type: none"> # Oral communication # Written communication

	<ul style="list-style-type: none"># Collaborative learning# Problem solving# Team work# Statistical reasoning# Application of theory to practice# Interpretation and analysis# Critical thinking# Synthesis of data and other information# Evaluation of data and other information# Using computer software# Accessing data and other information from a range of sources.
Related Course(s):	Master of Applied Finance Master of Financial Management