FNCE90036 Bank Lending Practices and Techniques

Credit Points:	6.25
Level:	9 (Graduate/Postgraduate)
Dates & Locations:	This subject is not offered in 2014.
Time Commitment:	Contact Hours: One 3-hour lecture per week for 6 weeks Total Time Commitment: Estimated total time commitment of 60 hours per semester
Prerequisites:	This subject is only available to those students who have completed the Postgraduate Diploma in Finance or who have successfully completed 100 points in the Master of Finance.
Corequisites:	None
Recommended Background Knowledge:	None
Non Allowed Subjects:	None
Core Participation Requirements:	For the purposes of considering requests for Reasonable Adjustments under the Disability Standards for Education (Cwth 2005), and Students Experiencing Academic Disadvantage Policy, academic requirements for this subject are articulated in the Subject Description, Subject Objectives, Generic Skills and Assessment Requirements for this entry. The University is dedicated to provide support to those with special requirements. Further details on the disability support scheme can be found at the Disability Liaison Unit website: http://www.services.unimelb.edu.au/disability/
Contact:	Melbourne Business School @ Berkeley Street Level 4, 198 Berkeley Street Telephone: +61 3 8344 1670 Email: **mbs-enquiries@unimelb.edu.au (mailto:mbs-enquiries@unimelb.edu.au)** Web: **http://mbs.unimelb.edu.au/ (http://mbs.unimelb.edu.au/)**
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.
Learning Outcomes:	On successful completion of this subject, students should be able to: # 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.
Assessment:	One 2-hour end-of-semester examination (70%) 1500 word (per student contribution) group assignment or equivalent, due in the last two weeks of the teaching period (30%)
Prescribed Texts:	You will be advised of prescribed texts by your lecturer.
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:	On successful completion of this subject, students should have improved the following generic skills: # Oral communication # Written communication # 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 Finance