



# Credit Analysis and Lending Management

*By Milind Sathye, James Bartle, Michael Vincent, Raymond Boffey*

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Credit Analysis and Lending Management is a new Australasian text that focuses on the core lending functions of financial institutions, covering asset management, credit risk assessment and analysis, lending policy formulation and management, and the rise of new product development and marketing in the financial services sector.

The value of any financial institution is measured by its ability to effectively manage and reduce its credit risk. This text details the structure of the credit organisation, including loan markets. Relevant financial statements are presented to develop students' interpretative and analytical understanding of financial statements.

Features:

- \* Developments in loan marketing and new loan products are profiled and assessed (see chapter 17.)
- \* Problem loan management is discussed as a growing professional issue (see chapter 16).
- \* Detailed case studies at the end of the text present a diverse set of professional scenarios that can be used for assignment, assessment and group work activities.
- \* 'Industry insight' boxes profile current professional issues and identify industry developments.
- \* 'A day in the life of...' boxes highlight the diversity of professional roles in the banking industry.

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## **Editorial Review**

From the Back Cover

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About the Author

Milind Sathye is an adjunct professor at the Southern Cross University, having previously worked as a senior lecturer at the University of Southern Queensland before moving to the university of Canberra. Milind worked for over two decades in a bank. Author of four books and over fifty papers in international journals and financial newspapers, he was awarded the ANZ Bank's Research Fellowship as well as the Asian development Bank Japan Scholarship. He was nominated for the 2000 Australian National Teaching Award. Milind has a Master of Commerce (Bombay) and a PhD (Pune), and is a senior associate of the Australasian Institute of Banking and Finance. he researches the area of banking efficiency.

James Bartle is a visiting fellow at the University of New South Wales and heads a consulting company that focuses on credit and treasury risk management. James has over twenty years experience in the finance industry and has worked in various credit and treasury positions in the Commonwealth Bank of Australia. He spend several years teaching full time. James's consulting experience has given him exposure to Australian banks, government and corporates, and he completed assignment in New Zealand, Malaysia and Indonesia. James has a Bachelor of Econometrics and Master of Finance, both from the University of New South Wales. His research interests cover innovative methods of risk measurement, such as value at risk and CreditMetrics, as well as the advent of credit derivatives.

Michael Vincent is the foundation director of the Australasian Risk Management Unit at Monash University, and has designed and written the course doctrine and outlines presently offered. Michael has a Master of Enterprise Innovation (Swinburne University of Technology), a Graduate Diploma in Export (Australian Institute of Export), a Company Directors Diploma (University of New England) and various memberships (AAIBF snr, FAIEX, GAICD, AIMM, AFAMI, MAIRM, MMGA, CMA). He spent twenty-two years in the banking and finance industry before joining academia. As a practitioner, he gained experience in all areas of

the industry, ranging from bank branches to international arena. During the past seven years he developed and conducted courses in risk management, pioneering formal integrated risk management education within Australia and internationally.

Ray Boffey is a senior lecturer in finance and banking at Edith Cowan University, Perth, and also serves on the Western Australian State Executive of the Australian Institute of Banking and Finance. Between 1991 and 1997, he ran a large number of lending training courses for the banking industry. The courses were case study based involved site visits to borrowers. During his time at Edith Cowan University, Ray has had periods of leave to work for the Reserve Bank of Australia and BankWest. Since 2001, Ray's experience in lending has been used as a director of a unicredit. Ray has a Master of Science (University of Western Australia) and is a fellow of the Australian Institute of Banking and Finance.

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