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Banking Strategy, Credit Appraisal, and Lending Decisions

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

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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.

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