

BUSM 7021 CREDIT AND LENDING DECISIONS

Credit Points 10

Legacy Code 51166

Coordinator Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne+Saverimuttu/))

Description Lending is one of the most important functions of any financial institution. If not managed properly, it can lead to credit quality problems, threatening the existence of the financial institution. This unit aims to provide an analysis of the various lending activities of financial institutions, emphasising the assessment of credit proposals and the management of credit risk.

School Business

Discipline Business And Management

Student Contribution Band HECS Band 4 10cp

Level Postgraduate Coursework Level 7 subject

Restrictions

Students must be enrolled in a postgraduate Business program.

Assumed Knowledge

51163 Financial Institutions and Markets and/or 51164 Finance / 200426 Corporate Finance.

Learning Outcomes

On successful completion of this subject, students should be able to:

1. Apply constructive lending practices with due consideration of the interactive relationship between different banking activities, structures and risks;
2. Apply knowledge of credit risk assessment principles and processes to conduct proficient credit risk assessment;
3. Analyse lending information to detect different credit risk components and to make reasoned judgements appropriate to the circumstances;
4. Integrate the spectrum of knowledge and information to generate constructive lending solutions.

Subject Content

The principles of lending and lending basics
 Financial statements analysis
 Credit scoring techniques
 Credit risk analysis
 Consumer lending
 Real estate lending
 Security, consumer credit legislation and legal issues
 Corporate lending
 Small business lending
 International lending
 Credit risk measurement and loan portfolio management

Assessment

The following table summarises the standard assessment tasks for this subject. Please note this is a guide only. Assessment tasks are

regularly updated, where there is a difference your Learning Guide takes precedence.

Item	Length	Percent	Threshold	Individual/ Group Task
Intra-session Exam	2 hours	30	N	Individual
Report	3,000 words	20	N	Group
Final Exam	2 hours	50	N	Individual

Prescribed Texts

- Sathhye, M. & Bartle, J. 2017. Credit Analysis & Lending Management, 4th Edition, Mirabel Publishing.

Teaching Periods

Quarter 1

Parramatta City - Macquarie St

Day

Subject Contact Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne+Saverimuttu/))

Evening

Subject Contact Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne+Saverimuttu/))

Sydney City Campus Quarter 1

Sydney City

Day

Subject Contact Neelam Goela ([https://directory.westernsydney.edu.au/search/name/Neelam Goela/](https://directory.westernsydney.edu.au/search/name/Neelam+Goela/))

Quarter 2

Parramatta City - Macquarie St

Day

Subject Contact Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne+Saverimuttu/))

Evening

Subject Contact Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne+Saverimuttu/))

Quarter 3

Parramatta City - Macquarie St

Evening

Subject Contact Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne+Saverimuttu/))

View timetable (https://classregistration.westernsydney.edu.au/even/timetable/?subject_code=BUSM7021_22-Q3_PC_E#subjects)

Day

Subject Contact Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne+Saverimuttu/))

Sydney City Campus Quarter 3

Sydney City

Day

Subject Contact Neelam Goela ([https://directory.westernsydney.edu.au/search/name/Neelam Goela/](https://directory.westernsydney.edu.au/search/name/Neelam+Goela/))

View timetable (https://classregistration.westernsydney.edu.au/even/timetable/?subject_code=BUSM7021_22-SQ3_SC_D#subjects)

Quarter 4

Parramatta City - Macquarie St

Evening

Subject Contact Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne%20Saverimuttu/))

Day

Subject Contact Vivienne Saverimuttu ([https://directory.westernsydney.edu.au/search/name/Vivienne Saverimuttu/](https://directory.westernsydney.edu.au/search/name/Vivienne%20Saverimuttu/))