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Ciby Joseph (FCA, FRM) is a veteran credit and finance professional with two decades of banking experience His expertise includes credit risk analysis, credit risk management, financial analysis, relationship management, Basel regulations, investment management, derivatives and feasibility studies His banking exposure included banks such as

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investigation in some field of knowledge, undertaken to establish facts or principles Research is a structured enquiry that utilizes acceptable scientific methodology to solve problems and create new knowledge that is generally applicable Scientific methods consist of systematic observation, classification and interpretation of data

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Chapter 3: Risks in banking 35 • selection • limitation • diversification First of all, selection means banks have to choose carefully those to whom they will lend money The processing of credit applications is conducted by credit officers or credit committees, and a bank's delegation rules specify responsibility for credit decisions

PAPER 6 : ACCOUNTING FOR FINANCIAL SERVICES Full Marks : 100

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commonsense principles and providing structure, but these advances have been primarily on the details The story line in corporate finance has remained remarkably consistent over time Talking about story lines allows me to set the first theme of this book This book tells a story, which essentially summarizes the corporate finance view of the

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conventional banking world In an endeavour to both enlighten conventional bankers and to broaden the understanding of Islamic banking principles this chapter will go back to basics and will highlight the key characteristics of Islamic banking which differentiate it from conventional banking As you will learn, Islamic banking is not about smoke and

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