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PREFACE

This Study Manual is dedicated to the many Diploma of Banking students who not only attended my tutoring of Bank Lending but also participated vigorously in the ensuing discussions. Your feedback and comments have been most beneficial. For the many candidates who have been successful in the examination, I am proud of your achievement. I hope that this Study Manual will continue to build on the knowledge and information available today to further serve as a useful guide to new candidates.

I am also taking this opportunity to thank members of the Institut Bank-Bank Malaysia, Mr. Steven C P Yong and Ms. Ann Vong who have given me their strong support and encouragement, Mr. Howard Choo for his patient comments and guide on the contents. Also, to Ms. Heidi Woo for painstakingly typing out the manuscript after many crashes of the PC! To my family and close friends, it was a daunting challenge for me to take on this responsibility for which I am deeply humbled and gratified that it has been brought to fruition – thank you for believing in me.

Whilst this Manual attempts to cover the topic as much as possible, I welcome feedback on the contents especially in any errors or omissions.

Foo Kok Thye
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