

## **EXECUTIVE SUMMARY**

The project report was carried on at DCC Bank, Mulbagal on the topic “Analysis of Credit Management System” with reference to DCC Bank.

The research is mainly focused on the risk involved that the bank need to face while lending loans and advances to the customers and bank have to frame those strategies and methods that would reduce the risk that arises out of lending.

The information regarding the finance has derived from financial record which includes the Balance sheet and Profit & Loss A/c of DCC Bank. Analysis of data is made for four years that is from 2016- 2019 and the data is collected from the annual report of the bank.

It can be found that the bank manages its credit risk in an appropriate manner which is clear by the amount of loss of NPA. There arising some non-performing assets but in the last four years bank has never experienced any loss arising out of such loans.

Thus it can be ensured that the bank manages this credit risk in an appropriate manner that can be found as there is no much loss to the bank because of lending. Bank has a well planned mechanism and strategies for managing the credit risk.