Credit risk management for individual customers at the Bank for Agriculture and Rural Development - Dong Hy Branch - Thai Nguyen

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Abstract: In the context of an increasingly developed financial economy, managing individual customer credit risk has become an indispensable requirement for the Bank for Agriculture and Rural Development - Dong Hy Branch - Thai Nguyen. This study aims to build a credit risk assessment system for individual customers, based on theoretical research combined with practical experimentation at the branch. Through this, the study seeks to improve the quality of risk management and enhance the bank's operational efficiency. The results of the study not only contribute to the field of credit risk management but also provide practical solutions for financial institutions to apply.

Keywords: Risk management, Personal credit, Bank for Agriculture and Rural Development, Dong Hy Branch - Thai Nguyen