

**PROJECT REPORT ON**  
**“A STUDY ON CREDIT RISK MANAGEMENT AND HOUSING FINANCE AT**  
**DHFL, BANGALORE”**

*Submitted By*

**Mr. VASANTHA NAYAK**

**USN: 4LV17MBA52**

*Submitted to*



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI**

*In partial fulfilment of the requirements for the award of the degree of*

**MASTER OF BUSINESS ADMINISTRATION**

*Under the guidance of*

**INTERNAL GUIDE**

**Dr. NAGENDRA S**  
**Department of MBA**  
**A.I.E.T, Mijar**  
**Moodbidri**

**EXTERNAL GUIDE**

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**Operation Manager**  
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**DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION**

**ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY**

**SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI**

**APRIL-2019**



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## TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr.Vasantha Nayak- MBA (USN:4LV17MBA52) from Alva's Institute of Engineering and Technology -Mijar has completed his summer Internship from 3<sup>rd</sup> Jan 2019 to 16<sup>th</sup> Feb 2019.

He did a study on Credit Risk Management And Housing Finance .

He was found Sincere & hard working during this tenure.

We wish Him all the best for her future endeavors.

Regards

Anitha Shetty

Human Resources

DHFL Bangalore  
Jayanagar  
Bangalore  
16/02/2019

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## ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

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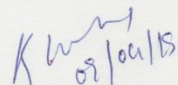
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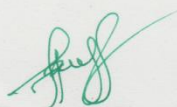
### Certificate

This is to certify that **Mr. VASANTHA NAYAK** bearing **USN 4LV17MBA52** is a bonafide student of Master of Business Administration course of the Institute (2017-19) affiliated to Visvesvaraya Technological University, Belagavi.

The project titled “**A STUDY ON CREDIT RISK MANAGEMENT AND HOUSING FINANCE AT DHFL, BANGALORE**” is prepared by him under the guidance of **Dr. Nagendra S**, Associate Professor, Department of Business Administration, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi, Karnataka.

  
**Dr. Nagendra S**  
Internal Guide

  
**Dr. R. Wranton Perez**  
HOD, MBA

  
**Dr. Peter Fernandes**  
Principal

PRINCIPAL  
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## EXECUTIVE SUMMARY

Internship is a one of the best opportunity to get a practical experience regarding academics'. It is helpful to gain the opportunities and also develop the working skills, it is one way to apply the theoretical concept to practical experience.

I choose the topic name called **“Credit Risk Management and Housing Finance at DHFL”**, analysis of the housing loan credit worthiness is one of the main and starting process of the every finance company. This report is intended to assist the reader in detailed understanding the credit risk management process

Next coming to the industry profile Non-banking finance company is engaged in processing of loans and advance and provide services like a bank but it is not a bank.

In Company profile Dewan Housing Finance Corporation Limited is one of the popular housing finance company in India. It is popularly called as DHFL. Housing is one of the important need of every individual. Everyone wants to build their own house so housing finance is one of the fast growing sector in the world. Every company has its own strengths, weaknesses, opportunity's and threats in the business. Strengths and weaknesses are the internal factors or controllable variables and opportunities and threats are external factors of the company. DHFL is a growing very fast, and also it is a profit making housing company in the housing finance sector.

Credit of housing loans means analysing the income statement and repayment capacity of the housing finance customer. Every financial institution has their own verification processes, to reduce the risk of repayment. Credit analysis is not an easy process it has a lot of difficulties in verification process. But it is mandatory to make the analysis of credit worthiness of loan. To study the credit analysis of housing loans is useful to understand the process and concept of the credit analysis.

Finally I tried to give some suggestions to the base of my knowledge and experience which I have achieved during internship at DHFL Bangalore, for further growth in credit and convenience in credit risk management and housing finance and expansion of this branch.