

## SUMMARY

### ABOUT NEW CONCLUSIONS OF THE THESIS

**1. Thesis topic:** *"Bad debt management at Vietnam Industrial and Commercial Joint Stock Bank"*.

**Major:** Finance - Banking

**Code:** 9.34.02.01

**2. Student's name:** Vu Ngoc Anh

**3. Science instructors:** Assoc.Prof.Dr. Ha Minh Son and Dr. Do Dinh Thu

**4. New conclusions of the thesis:**

#### **New academic and theoretical contributions**

The thesis has systematized the theories on bad debt management of commercial banks and at the same time established four contents of bad debt management in which the content of bad debt management is explained in association with characteristics of credit operations and governance of commercial banks and national legal framework. In addition, the study also presents the evaluation criteria for bad debt management of commercial banks built in two groups: (1) Quantitative criteria and (2) Qualitative criteria. There are the criteria that contain the content of economic science close to the topic of thesis, mathematics, and economics. Therefore, it can be used to measure and properly assess the level of achievement in bad debt management at Vietnam Technological and Commercial Joint Stock Bank.

#### **New recommendations**

+ With a tight theoretical framework, the thesis has analyzed and evaluated the current situation of bad debt management at Techcombank through econometric models, with surveys and interviews with managers and scientists to collect and analyze data. With those methods, the thesis has fully and comprehensively pointed out the level of achievement and limitations in the situation of bad debt management at Techcombank in the period 2015 - 2020. This is a method of assessing the situation with many advantages compared with similar topics published. This method also has reliable research results.

+ Proposing new solutions, advanced and modern contents to strengthen bad debt management at Vietnam Commercial Joint Stock Bank until 2030 such as:

Completing the organizational model and exchanging information in bad debt management, Focusing on investment finance policies for bad debt management activity, Promoting the application of modern information technology to bad debt management...

In addition, the thesis also proposed several recommendations to State agencies to strengthen the management of bad debts at Vietnam Commercial Joint Stock Bank.

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**Science Instructor**

**PhD Student**

**Instructor 1**

**Instructor 2**

*Ass.Prof.Dr. Ha Minh Son*

*Dr. Do Dinh Thu*

*Vu Ngoc Anh*