عنوان مقاله:

Credit risk evaluation in Tose`e Ta`avon Bank in Gilan province. by Artificial Neural Network (MLP) and Logistic Regression

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خلاصه مقاله:

The most important duty of banks is to grant credit facilities to clients. Banks in every country aftercollecting funds, allocate the funds to different economic sectors. In fact, this practice of banks, boostvarious economic sector in each country to perform better and finally, the basis for growth andeconomic development are provided. Banks can develop if they allocate financial resources to eligiblecustomers. The correct allocation of financial resources provides the basis for the survival of thebanks. The important thing is that before lending to customers, the degree of customer risk should beevaluated properly then decisions are taken in regards to the customers. Obviously, any action in thefield of control will be useless after granting facilities.The most important risk facing banks is credit risk which includes loans that have been paid in thepast. Overall, credit risk for a bank is the possibility of losing time or generally obligations beingneglected by debtors because of their inability to fulfill their obligations to the bank. These obligationsusually involve repayment of the debts and their interest to the bank on the specified date (Yurdakul,2014).

کلمات کلیدی:

لینک ثابت مقاله در پایگاه سیویلیکا:

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