عنوان مقاله:

Credit Scoring of Real Customers: A Case Study in Saderat Bank of Iran

محل انتشار:

اولین همایش ملی رویکردهای نوین در حسابداری و مدیریت (سال: 1395)

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خلاصه مقاله:

Banks and financial institutionsby gathering resources andallocatingthem to thedifferent economic sectorspavearea foreconomic development. Considering that most of their resources are usedinthe form of facilities and their main benefits are provided in this way, therefore, despite the existing risk in activities of customers applying for facilities, the necessity of using the proper procedures for facilities application management is necessary. Due to the limited financial resources of banks, one of the challenges is to identify and assess the financial ability of customers to repay the received loans.This research is done in line with one of the credit risk management practices by using logistic regression methods (Logit model) for the validation and ranking the real customers of center supervision Saderat banking facilities and characteristics such as age, sex, the amount of facilities, collateralof facilities are considered as independent variables. The current study is trying to consider the relationship between the obtained results of model and the selected customer s credit status. The research results show that the variables of age and education influence on the customers credit status and ratings, but other above-mentioned variables have a significant relationship with the customer s credit status.

کلمات کلیدی:

credit ratings, credit risk, credit scoring, credit risk management

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