

A Model for Reduction of Credit Risk of Applicants for Banking Credit Values Using AHP and TOPSIS Models (Case Study: Ansar Bank, Lorestan Province)

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Credit rating is one of the issues associated with credit risk management of banks. In other words, the issue of credit rating and credit allocation is due to the degree of credit that is affecting many credit decision centers. Therefore, it is important to use a suitable model for optimal allocation of credit and distribution of bank credit among highly valued customers. In this research, we tried to find out the main indicators in two areas of real and legal customers by applying expert and banking experts and academic experts. Using the Fuzzy AHP model, the coefficients of importance of each of them were obtained by means of pairwise comparisons and finally Using the Fuzzy TOPSIS method, credit rating applicants in Ansar Bank will be ranked. The results of this study showed that based on financial variables, Ansar bank's real and legal customers can be categorized in terms of credit risk. Among the financial variables used in this research, the variable "liquidity ratios" has the highest share in customer segregation into two groups Companies with high credit risk and low risk companies.

Keywords : Credit Risk - Bank Network - Ansar Bank

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