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# Assessment of a credit scoring system for popular bank savings and credit

## *Evaluación de un sistema de credit scoring para instituciones de ahorro y crédito popular*

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### Abstract

The current banking system does not meet the needs of financial services, particularly credit to the poorest sectors of society, the banking presence are mainly located in cities and regions with important economic activity, to attend to these excluded sectors have created naturally without supervision and support of the authorities, financial institutions such as credit unions, cooperatives, popular financial companies, among others, called savings banks and loan altogether. However, most of these institutions are not recognized or supervised by the CNBV, which translates into risk for users of services to financial institutions, highlighting the inefficiencies in their lending processes, and decisions to accept or reject a credit application is based on knowledge, experience and judgment of the loan officer. This paper presents the evaluation of a *credit scoring* system<sup>1</sup> in terms of cost-efficiency for savings and loan institutions in specific for SOFIPO's and in terms of cost-benefit to the service provider assessment of loan applications. As will be shown in the development of a system work of this nature streamlines the lending process at minimal cost and is a worthwhile investment for the provider of *credit scoring* services.

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*Keywords:* ICT; Economic growth; Credit risk

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<sup>1</sup> The project of *credit scoring* system includes: analysis of credit process, design and development of system, marketing, training, fine tuning, delivery and service provider.

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## Resumen

El sistema bancario actual no cubre las necesidades de servicios financieros, y en particular de créditos, a los sectores más desfavorecidos de la sociedad. La presencia bancaria se localiza fundamentalmente en las ciudades y regiones con actividad económica importante, y para atender a estos sectores excluidos se han creado de forma natural, pero sin supervisión ni soporte de la autoridad, entidades financieras como las cajas populares, cooperativas, sociedades financieras populares, entre otras, que en conjunto se denominan entidades de ahorro y crédito popular. Sin embargo, la mayoría de este tipo de instituciones no son reconocidas ni supervisadas por la CNBV, lo cual se traduce en riesgos tanto para los usuarios de los servicios como para las instituciones financieras, destacando las ineficiencias en sus procesos de otorgamiento de créditos, ya que las decisiones de aceptar o no una solicitud de crédito se sustentan en el conocimiento, la experiencia y el criterio del analista de crédito. Este trabajo presenta la evaluación de un sistema de *credit scoring*, tanto en términos de costo-eficiencia para las entidades de ahorro y crédito, en especial para las SOFIPOS, como en términos de costo-beneficio para el proveedor de los servicios de evaluación de solicitudes de crédito. Como se mostrará en el desarrollo del trabajo, un modelo de esta naturaleza hace más eficiente el proceso crediticio a un costo razonable y es una inversión rentable para el proveedor de servicios de *credit scoring*. Derechos Reservados © 2015 Universidad Nacional Autónoma de México, Facultad de Contaduría y Administración. Este es un artículo de acceso abierto distribuido bajo los términos de la Licencia Creative Commons CC BY-NC-ND 4.0.

Códigos JEL: G31; G32; M1; O38

Palabras clave: Tecnologías de Información; Crecimiento económico; Riesgo de crédito

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## Introduction

In June 2001 was published in the Official Journal of the Federation the savings-banks law aligned to the best practices in terms of bank credit risk management (Pagos, 2004) in which the figure of Savings and Loan Institutions (EACP), was created and where the following general objectives were envisaged:

- (a) To regulate, promote and facilitate the raising of funds or monetary resources and their placement through loans or credits or other operations by popular financial companies, finance companies community, as well as, financial integration rural organizations,
- (b) To regulate, promote and facilitate the activities and operations of the popular financial companies, finance companies community and the financial integration rural organizations as well as its healthy and balanced development,
- (c) To protect the interests of its customers,
- (d) To establish the terms in which the State exercises guidance of the popular financial companies referred in terms of Act.

The Saving and Loan Association Act, see CNBV (2001), seeks to regulate the two most important figures to be taken by (S&L). These figures are the Cooperative Savings and Loan Societies (S&L), and the finance companies community (SOFIPO). A SOFIPO is an entity that is part of the Mexican financial system, created to attend the microfinance market, this paper is focused on the SOFIPOS.

A SOFIPO is empowered to receive deposits, loans from banks, public trusts and international organizations, pension funds, insurance and bonding may be issued and operate debit and pre-paid

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