Credit Risk Scorecards: Developing and Implementing Intelligent Credit Scoring

Naeem Siddiqi

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DESCRIPTION

Praise for Credit Risk Scorecards

"Scorecard development is important to retail financial services in terms of credit risk management, Basel II compliance, and marketing of credit products. Credit Risk Scorecards provides insight into professional practices in different stages of credit scorecard development, such as model building, validation, and implementation. The book should be compulsory reading for modern credit risk managers."
—Michael C. S. Wong Associate Professor of Finance, City University of Hong Kong Hong Kong Regional Director, Global Association of Risk Professionals

"Siddiqi offers a practical, step-by-step guide for developing and implementing successful credit scorecards. He relays the key steps in an ordered and simple-to-follow fashion. A 'must read' for anyone managing the development of a scorecard."
—Jonathan G. Baum Chief Risk Officer, GE Consumer Finance, Europe

"A comprehensive guide, not only for scorecard specialists but for all consumer credit professionals. The book provides the A-to-Z of scorecard development, implementation, and monitoring processes. This is an important read for all consumer-lending practitioners."
—Satinder Ahluwalia Vice President and Head-Retail Credit, Mashreqbank, UAE

"This practical text provides a strong foundation in the technical issues involved in building credit scoring models. This book will become required reading for all those working in this area."
—J. Michael Hardin, PhD Professor of Statistics Department of Information Systems, Statistics, and Management Science Director, Institute of Business Intelligence
“Mr. Siddiqi has captured the true essence of the credit risk practitioner's primary tool, the predictive scorecard. He has combined both art and science in demonstrating the critical advantages that scorecards achieve when employed in marketing, acquisition, account management, and recoveries. This text should be part of every risk manager's library.”
—Stephen D. Morris Director, Credit Risk, ING Bank of Canada

ABOUT THE AUTHOR

NAEEM SIDDIQI is a Business Solution Specialist-Risk with SAS® Canada. He has over twelve years' experience in credit risk management, both as a consultant and as a user at financial institutions. He played a key role in the development of SAS Credit Scoring, and provides worldwide support for this initiative. Siddiqi has conducted training sessions on this methodology in Belgium, Germany, Hong Kong, Thailand, Malaysia, Taiwan, and Australia, as well as the United States, and is a frequent speaker on credit scoring related topics at conferences worldwide. Siddiqi has an honours bachelor of engineering from Imperial College of Science, Technology and Medicine at the University of London, and an MBA from York University in Toronto.

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