

Application Pattern-searching on Big Data of Commercial Bank Credit Conferring Examine and Approve

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Abstract: The business types have gradually increased, the scope of hunting has become more extensive, and the development speed has accelerated for banks after the 21st century. At the same time, the financial situation it faces is becoming more and more complex, and the risk problem is gradually exposed. It is very helpful for use value and practical significance to carry out research on the application mode of commercial bank credit conferring examine and approve in this case. Based on the collection of various data on commercial bank credit conferring examine and approve, bank management development, risk control and other aspects are specially analyzed. In order to explore the credit risk of commercial banks in the big data era and find effective countermeasures against prevention and control, the establishment of credit conferring examine and approve data management and database system development are studied.

Internet cloud systems, large databases and other modern technology are changing people's way of thinking and living conditions with the rapid development of civilization and technology in the modern society. The learning style is changing, the world's development is also progressing. Facing the ever-changing market external environment, the level of commercial bank's credit risk management ability depends on the commercial bank's ability to manage data and synthetic use, and also determines whether the bank can Maintaining an advantage in the future competition, taking the lead. Therefore, it is highly practical to study the combination of credit conferring examine and approve work and big data.

1. Overview of credit management

Credit management exists in commercial banks as a relatively independent management system. This kind of system can carry out data integration, reasonable management and control risks, early warning and monitoring, and can manage on the basis of credit work. The main function of credit management is to allow banks to identify credit customers more scientifically, review the credit quota of credit customers, and ensure the accurate delivery of credit business. With the development of the new century, commercial banks are constantly improving themselves, and the development and construction of the credit system is accelerating. Nowadays, the business management covering the whole process of credit management has been realized, and the credit risk management policy is effectively applied to the various processes of the credit business. At present, there are five main parts of the general credit management business in domestic commercial banks.

First, customer access. The main function of the first step is to conduct effective credit screening for customers before the credit is granted, and to check whether the customer can use the credit service according to the customer's loan situation, repayment ability and business risk level.

Second, the customer level. Customers with credit qualifications enter the credit business management system according to the customer's own selection level, and then analyze and judge the

customer's integrity qualification. This part will review and evaluate various factors such as the customer's financial situation, liabilities and business conditions, and analyze and judge the quantity and nature of the customer's credit qualification.

Third, clarify the credit line. The customer can get a clear credit line after entering the third step. This quota is only a range of ranges, and most of them are calculated by computers to calculate the specific amount of customers. The credit line is divided into different management concepts such as the actual credit line and the credit line. Fourth, credit conferring examine and approve. This is the most important part of the credit business. The credit conferring examine and approve will comprehensively manage the customer data collected in the previous period, conduct review and verification, comprehensively predict the risks that may exist in the implementation of the credit business, and make a final judgment on the credit line of the credit customers. Fifth, post-grant management. This is the final link of the credit business. The role is to examine the financial capabilities and fund management operations of the credit customers after using the business. Ensure that credit funds are flexible and secure.

2. Relationship between big data and credit risk control

A. Big data and commercial bank's risk control transformation

In the view of commercial banks, big data is a new type of operational change that has changed the traditional business model of the past. Commercial banks urgently need to innovate risk prevention and control models to cope with the competitive pressures of the new era in face with the complicated and disorderly market conditions. Starting from big data itself, commercial banks can also use their own basic data to optimize into a more comprehensive information system, change the original management model, centrally manage data information, and build a larger data platform. The use of advanced technology of big data can free up the workforce, give play to the creativity of staff, improve the expansion of credit business, and effectively control credit risk.

B. Big data and credit risk assessment

The credit scoring system originated in the United States and was widely used in developed countries with high dependence. Both Anderson B and Hardin J M believe that customers' credit scores cannot rely solely on labor. A more fair way is to rely on the comprehensive score of big data. Big data score can effectively control risks and reduce losses. Compared with the traditional model, the big data risk assessment model is not single, and also have calculation methods such as neural network, support vector machine and random forest law.

C. Big data and social credit system construction

The credit big data management model have been fully formed, at least five years since the State Council issued a document to determine the development status of big data. Meanwhile, the state will continue to improve on the basis of the big data information platform, obtain a large amount of data from all aspects of society, master the information resources, build an equal and harmonious data sharing platform, and constantly improve the credit conferring examine and approve management mode of commercial banks.

3. Main problems in the credit conferring examine and approve of commercial banks under big data

credit conferring examine and approve has ushered in new developments in big data era. It

also brings a lot of challenges. There is still a big difference between the data management model and the actual operation, and some problems in the credit conferring examine and approve of commercial banks in big data era:

First, management slack of commercial banks. Commercial banks themselves have a large database that manages the information of many customers. However, these data are not managed in a unified manner. Instead, information is collected by different departments and branches according to their own habits, which is often provided for their own use. The sharing is not high. The customer information of the database is relatively scattered, causing unnecessary waste of data, resulting in insufficient rigorous information resources. Second, the poor ability to statistical data. Commercial banks do not have a complete common system when collecting customer information, and data collection is relatively scattered. This is not enough standard for texts for credit conferring examine and approve. Moreover, a large amount of customer information has not been deeply explored, and the potential value of the data has not been analyzed, resulting in the poor data integration. In addition, the imperfect credit risk management system. Many commercial banks now have no credit conferring examine and approve information, and there is too little communication between departments. In order to control the credit risk, the isolation management is completely carried out, causing huge losses to the large database. This kind of information is imperfect, the information collected is less authentic, the customer information is not comprehensive, and the risk level cannot be fully analyzed. Finally, the shortage of external resources. Commercial banks have always paid more attention to cooperation with third-party data platforms such as credit reporting centers. However, in actual work, this does not fully use the data information. The lag of the data itself has also caused excessive credit or re-use, causing unnecessary trouble to customers and banks. In credit conferring examine and approve for financing business, data identification risk exists in a single business. Audit staff are difficult to get started with the face of a huge database, and most people will choose some information to be partial. Conversely, too little information will make the data lack authenticity and affect the final judgment. At present, the financing approval risk should be resolved and the approval policy should be paid attention to.

4. Management measures of credit conferring examine and approve in big data era

A. Broaden data acquisition channels and actively introduce external

Data information is the foundation of the management model of the big data era. Banks must not only strengthen the exchange of data and information among their peers, but also pay attention to information cooperation with government departments. They can also conduct research and exchanges with professional information companies through collaboration and purchase. Commercial banks are more competitive among their peers, and information exchange with their peers can gradually exchange and cooperate, and gradually realize resource sharing. The specific operation can start from two aspects. The first is syndicated loans for data sharing. Syndicated loans involve the distribution of benefits. The syndicated model always takes the risks of each bank and improves the overall income from the overall point of view on the interest relationship between the leading bank and the agent bank. Each line is more active in resource analysis, and can integrate customer resources in this model to establish a direct data sharing platform. The second is to achieve resource sharing in risk loans. Enterprise development is inseparable from the support of banks. There are more banks involved in the capital chain that the more large enterprises, the more banks they influence. In the debt sharing phase, financing creditors need to unify their work plans, translate risks into common interests among banks, and reduce barriers to bank customer

information analysis.

B. Unify data platform, optimize data information

Building a unified management platform based on big data. A sound management plan was formulated to specify a reasonable solution strategy for trial risk management for the credit conferring examine and approve system of commercial banks. To improve the efficiency of data organization and exchange, the data resources of all departments are shared, and the data patterns are unified in format, form and content. The bank's credit business requires a large amount of data resources, a wide audience, a long time span, and is more complicated to integrate. It also needs to avoid risks and improve integration efficiency. In this process, it is necessary to centrally integrate the information managed by the original department and branch offices, and scientifically sort out the local information and fragmentation information. The newly collected information is strictly controlled and classified according to the new standards. Handle normalized data information. The information of different channels needs to be selected to improve the quality of data and maximize the value of data information.

C. Improve data analysis capabilities, deep mine data information

The most important point in the transformation of the risk management model of commercial banks is data thinking. Dig out its deep value and analyze more potential resources in face with a lot of data information. The two most important aspects are non-structural processing and machine learning capabilities. Unstructured processing has always been a weak branch of traditional data analysis. It must be analyzed and mined by professional staff to scientifically process text, audio and images containing information resources and explore its internal non-structural value. Machine learning is a must-have skill in the era of big data. The process of credit conferring examine and approve is complicated. The main task is to collect data and integrate analysis, and the proficient operation of the machine is the basis for completing the work. credit conferring examine and approve requires mastering the client's financial risk, identifying potential risk data, and analyzing specific funding. Use different equipment systems for dynamic analysis, comprehensive data information verification, so that the bank can clearly understand the customer's capital operation. It is more clear whether the operation of funds, the amount of transactions and historical data meet the operating standards, and whether the financial situation is consistent with the actual situation. The customer's entire property data and production operations are verified and reviewed. And verify the production scale, goods transfer freight, tax payment, market price, employee salary and transaction business scope. Based on this, banks can accurately conduct customer risk analysis, formulate reasonable credit policies, reduce high-risk operations, increase risk identification and preventive control.

D. Actively improve system construction, deepen risk management system reform

The service target of the big data management platform is the credit customer. The idea is to reduce the management risk and sort out the working relationship between the departments. The obstacles existing between small departments must be broken in time, and the data information of each organization area should be classified and managed to reasonably spread the risks. Centralized management according to customer types, and coordinated the informationization and efficient operation of management data. Ensure the security of information credit information management, and improve the management mechanism of classified information collection and resource sharing. The role of the head office of commercial banks is more to plan overall, to conduct rigorous analysis based on massive information, to predict the panoramic development of customers, and to

indicate the development direction for branches. No matter where, how to produce, or how the products need to be carried out according to the unified marketing plan, unify the strategy, unify the risk standards, arrange risk prevention measures, and prepare for the risk.

5. Conclusion

The manual credit conferring examine and approve management mode of the traditional mode can no longer meet the credit conferring examine and approve management in big data era from the current situation. New production demands are bound to create new management models. Data-driven banks are sweeping the world. The integration and management of the management concept, construction composition, business level and process structure of commercial banks in big data era will inevitably become a trend. Commercial banks should do a good job in data management, seize the opportunities of the times, combine the financial advantages of big data to innovate, create a new era of banking and financial models, and to achieve a longer, higher value leap.

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