

УДК 336.77(470)

N. Keshenkova

PROBLEMS HINDERING RETAIL LENDING DEVELOPMENT IN RUSSIA

The article observes the tendencies of the main independent segments on the individual person lending market: consumer lending, mortgage lending, automobile lending. High performance is shown in consumer lending field. This tendency can be explained through the fact that in conditions of high demand on behalf of the population, retail lending is one of the most profitable bank business segments. The important tendency of the automobile lending market development is the increase of automobile lending availability, appearance of new automobile lending programs, which do not demand any income confirmation and also express-programs with credit granting within one day. Mortgage lending develops very fast. Residence lending programs are at the market again (not only at the primary but also at the secondary market). New mortgage offers have appeared, the number of shares and “loyalty programs” has increased and advertising companies on the part of banks have become more active and focused on new customers acquisition. Distance Services have recently received a large development effort and in the first place it is Mobile Banking. Social networks are also very popular.

In the process of the retail lending market research in Russia were revealed the main development problems: lending institutions resource base deficiency, high prices on banking services, insufficient technology reliability of lending institutions informational systems (including RB – remote banking), insufficient development of lending technologies and the management decision concept was suggested.