

## **Оценка кредитоспособности клиентов коммерческого банка как фактор минимизации кредитного риска**

Нефёдов Алексей Игоревич, бакалавр, экономист 1 категории, АО КБ «Хлынов», Киров, Россия.

**Аннотация.** В статье рассмотрены вопросы совершенствования процедуры оценки кредитоспособности клиентов коммерческого банка как составной части его кредитной политики и одного из основных факторов снижения кредитного риска в условиях нестабильности российской экономики

**Ключевые слова:** кредит заемщик платежеспособность

## **Evaluation of credit customers of a commercial bank as a factor in reducing credit risk**

Nefedov Alexey Igorevich, bachelor, economist of 1 category, JSC KB "Khlynov", Kirov, Russia.

**Abstract.** The article deals with the issues of improving the procedure for assessing the creditworthiness of commercial Bank customers as part of its credit policy and one of the main factors of reducing credit risk in the conditions of instability of the Russian economy.

**Keyword:** loan borrower solvency

The classification of methods of evaluation of potential borrowers and the components of the evaluation procedure. The necessity of modification of evaluation procedures and the direction of this modification is shown.

The banking sector is an important element of the state's economy, ensuring the movement and transformation of financial resources. Lending to customers as the main

type of work of a commercial Bank involves the presence of credit risk, and subsequently, financial losses from non-payment of loans.

In the context of instability in the financial markets and ongoing economic sanctions, banks are forced to improve procedures and methods for assessing the creditworthiness of customers. Currently, in the literature and banking practice, there are many methods of assessing the creditworthiness of the borrower. Not all of them fully meet the requirements of the time when credit risks increase many times.

Low efficiency of methods for assessing the client's creditworthiness can lead to bankruptcy of banks or their restructuring. To reduce the risks of individual clients, their deposits are insured. Operations of clients of banks-legal entities and banks themselves are regulated by the law and regulations of the Central Bank.

The essence of the traditional concept of creditworthiness is the ability to timely and without loss to return to the Bank the amount of principal and interest on it. Therefore, creditworthiness should take into account such factors as the financial stability of the borrower in the current period of time, his creditworthiness at the time of lending to the Bank, as well as a positive credit history.

At the moment, there are the following methods of assessing potential borrowers, which can be divided into simpler and less labor-intensive and more complex with high complexity of implementation in practice.

Easier ways include:

1. methods of expert evaluation
2. automated assessment systems.

More complex and time-consuming methods are based on the application of statistical and economic-mathematical methods and include:

1. statistical technology
2. linear programming methods
3. specially designed genetic algorithms, neural networks.
4. Credit risk may be reduced by the Bank under certain conditions.

In order to identify and minimize the risk of lending processes, risk marketing is often used, which involves the choice of tools and methods of risk management, taking into account the existing restrictions on the use of technological, constructive, financial, organizational tools.

The Bank's income during lending operations, even taking into account the coverage of credit risks, should be sufficient to meet the mandatory economic standards, create conditions for ensuring the stability and reliability of the Bank, improve the quality of banking services and economic security of the Bank, and pay dividends to shareholders.

To implement its plans and perform its functions, the Bank of Russia analyzes the functioning of the country's economy, the entire banking system and individual commercial banks. In addition, commercial banks carry out analysis of their activities in General and in areas, carry out analysis and conduct credit assessment procedures and perform other types of analysis.

Under the procedure of assessing the creditworthiness of the borrower, we will understand a certain sequence of interrelated actions of participants in the lending process, including the forms and methods of their interaction and allowing employees of the credit management (Department) of the Bank to assess the creditworthiness of the client and make a decision on the loan. The creditworthiness assessment procedure must necessarily include an analysis of the client's creditworthiness. The analysis should make it possible to assess creditworthiness over time.

In the process of analyzing the procedures for assessing the creditworthiness of the client, the following components can be identified:

analysis of the feasibility of applying a specific procedure for assessing the creditworthiness of the borrower, taking into account the specifics and risks of its activities, industry affiliation;

analysis of the factors of the procedure, assuming the minimum probability of error and the accuracy of the client's credit assessment within the chosen procedure of such assessment;

analysis of the competence of the credit management (Department) of the Bank in the field of credit assessment procedures;

analysis of the effectiveness of the Bank's procedures for assessing the creditworthiness of the borrower.

Consequently, the analysis of the Bank's client's creditworthiness assessment covers both economic and organizational aspects of the Bank's work. The results of the analysis should lead to the possibility of reducing the Bank's expenses, reducing the risk and financial losses from non-repayment of loans and interest. The Bank may change or modify the procedure for assessing the creditworthiness of the client in the Bank.

In this case:

the credit assessment procedure includes at least one new assessment element;

special experts can be used in the assessment, which allows to improve the accuracy and reliability of information about the Bank's client, affecting the assessment of its creditworthiness;

may change the composition of tests within one procedure of assessing the creditworthiness of the borrower;

the number of the borrower's performance indicators used in the process of checking the customer's creditworthiness in the Bank may change;

an additional procedure may be introduced to confirm the validity of the decision on creditworthiness.

At the level of a commercial Bank, the results of the analysis of procedures for assessing the creditworthiness of the borrower should be used within the framework of the General credit policy to optimize the composition of such procedures in the process of strategic development of the Bank and its management.

The analysis of the effectiveness of the client's credit assessment and its results also affect other structural elements of the Bank's operation and direction of its activities, such as:

personnel policy and recruitment of the Bank;

the system of risk analysis of the Bank and search for tools to reduce them;

formation of the optimal set of checks as part of the procedures for assessing the creditworthiness of the client;

organization of improvement of the system of motivation and stimulation of credit specialists;

the system of motivation and quality control of credit specialists of the Bank in terms of procedures for assessing the creditworthiness of the borrower;

the system of banking innovations in terms of improving individual procedures for assessing the creditworthiness of the client;

a policy of maximizing net profit of the Bank.

An important area of research and improvement of the client's creditworthiness assessment is also the identification of prerequisites, justification of expediency and the choice of the direction of modification of the assessment methodology. A new or modified procedure may be referred to as a procedure that differs from the original one or more elements (including at least one new additional customer credit check; the inclusion of additional events, experts, changing the number of indicators used within the assessment procedures of the client, confirmation of the truth of the resolution on the creditworthiness of the borrower, etc.).

The article examines the features of innovative trends in the development of the service sector, from the stage of its formation. The studied contribution of service enterprises to the development of the economy of the Krasnoyarsk region marked the positive integration of innovation in the service industry. Modern technologies, which allow to manage innovative processes, are able to activate effective and at the same time stable development of any enterprise in the service sector.

The large-scale scientific and technological revolution and the restructuring of material production in developed countries in the 80's and 90's of the last century had a profound and multifaceted impact on the service sector. The economic crisis, which hit the main industries, essentially became a transition from the industrial model to the post-industrial one, which was headed by super-technological industries and services . The bulk of the services provided, for a long time developed away from innovative

progress, based mainly on labor and simple, sometimes even primitive technologies, and this situation has changed quite slowly until recently.

In modern conditions, one of the most important factors for the development of services in Russia is innovative development. Innovations contribute to the entry and strengthening of positions in the international market, improving the competitiveness of services and the diversity of the economy. The innovative orientation of the development of the service sector will be able to meet all the increased needs of the population, including the creation of new services sectors, developing existing ones.

According to The American economist M. porter, " every successful company applies its own strategy. However, the nature and evolution of all successful companies are basically the same. The company achieves competitive advantage through innovation. They approach innovation in the broadest sense, using both new technologies and new methods of work... Once a company achieves a competitive advantage through innovation, it can only retain it through continuous improvement... Competitors will immediately and necessarily bypass any company that stops improving and implementing innovations ".

Innovative solutions, as a rule, are systemic in nature, affecting changes in all or several elements of the production, organizational and economic system of the enterprise. In the studied scientific works innovation appears as a productive form. The fact that the service sector is a "fertile ground" for any kind of innovation is overlooked.

At present, the innovative development of the service sector should be understood as a set of management methods that will ensure the introduction of all types of innovations and the formation of conditions that stimulate innovation in the enterprises of this sphere.

Studying the experience of enterprises of the Krasnoyarsk territory operating in the service sector, clearly identified the tendency to the predominance of this sector in the entire economy of the region. This creates an advantage in the development of innovative orientation of the economic efficiency of their activities.

Thus, it should be concluded that innovations in the service sector are aimed at the development of new services, their improvement, expansion of their scope, provision of services, as well as the improvement and introduction of methods of production and provision of services.

The management of innovation processes, and the application of new management methods in the organization of activity of the enterprise is able to bring a significant contribution to effective and at the same time, the stable development of the entire enterprise. The latest technologies define the "technology gap" and reduce costs. As a result, scientific and technological progress based on innovation will allow enterprises and entrepreneurs in the service sector to obtain temporary monopolies on the latest services.

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