

Mikhail S. Matviishin – graduate student, the Far-Eastern institute of management – branch of RANEPa (33, Muravyev-Amurskiy Str., Khabarovsk, 680000, Russian Federation). E-mail: matviishinm@mail.ru

Process approach in the quality management of service of the mortgage housing lending

Now the mortgage becomes the main banking service which provides stability of the loan portfolio of banks in a segment of crediting of natural persons against the background of falling of sales volume of the other retail credit products. In this regard the relevance of questions of ensuring the high level of quality of the service of the mortgage housing lending (MHL) for clients of commercial banks in the conditions of toughening of the competition between the last increases. The perspective of a research is that earlier researchers in the field of banking didn't deal with the issues of modeling of stages of the process of rendering service in each credit product for natural persons and were limited only to the unified stages of the process of crediting of natural persons in general. In the submitted article as process the service of mortgage housing lending which strategy of quality management is developed to each stage of her rendering is considered. It emphasizes the difficult nature of the service MHL which distinguishes it from the other banking credit services. The methodological basis of research is made by the system approach, functional and comparative analysis, methods of the expert estimates and also provisions of the logical and complex approaches.

Keywords: mortgage housing loan, services of mortgage housing lending, process of rendering service of mortgage housing lending, quality of service of mortgage housing lending, process approach in management.

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