

MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION
Federal State Autonomous educational institution of higher education
"NATIONAL RESEARCH TOMSK POLYTECHNICAL UNIVERSITY"
YURGINSK TECHNOLOGICAL INSTITUTE

Yurga Technological Institute
Training direction 38.03.01 "Economics"

GRADUATE QUALIFICATION WORK

Work theme
Analysis of the mortgage lending market (on the example of Sberbank Russia)

UDC 336.77:332.834.13

Student

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CONSULTANTS:

For the section "Social responsibility"

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TO BE ADMITTED TO THE DEFENCE:

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EXPECTED LEARNING OUTCOMES

Competency code	Competency name
General cultural competences	
QA(U)-1	The ability to use the basics of philosophical knowledge to form a world outlook
QA(U)-2	The ability to analyse the main stages and regularities of social historical development to form a civic position
QA(U)-3	The ability to use the basics of economic knowledge in various activities
QA(U)-4	The ability to use the basics of legal knowledge in various fields of activity
QA(U)-5	The ability to communicate in oral and written form in Russian and foreign languages to solve problems of interpersonal and intercultural interaction
QA(U)-6	The ability to work in a team with tolerance for social, ethnic, religious and cultural differences
QA(U)-7	The ability to self-organise and self-educate
QA(U)-8	The ability to use the methods and means of physical education to ensure proper social and professional activity
QA(U)-9	The ability to use first aid methods, methods of protection in emergency situations
General professional competences	
BPC(U)-1	Is able to solve standard tasks of professional activity on the basis of information and bibliographic culture with application of information and communication technologies and taking into account basic requirements of information security
BPC(U)-2	Is able to collect, analyse and process data needed to solve professional problems
BPC(U)-3	Is able to choose the tools for economic data processing according to the task at hand, analyse the results of calculations and justify the conclusions drawn
BPC(U)-4	Is able to find organisational and managerial solutions in professional activities and is prepared to take responsibility for them
Professional competences of graduates	
PC(U)-1	Is able to collect and analyse the raw data required to calculate economic and socio-economic indicators that characterise the activities of business entities
PC(U)-2	Is able to calculate economic and socio-economic indicators characterising the activities of business entities on the basis of standard methodologies and the current legal and regulatory framework
PC(U)-3	Is able to carry out the calculations required for the economic parts of the plans, justify them and present the results of the work according to the standards of the organisation
PC(U)-4	Is able to build standard theoretical and econometric models based on the description of economic processes and phenomena, to analyse and interpret the results meaningfully
PC(U)-5	Is able to analyse and interpret financial, accounting and other information contained in the accounts of enterprises of various forms of ownership, organisations, departments, etc. and use the information to make managerial decisions
PC(U)-6	Is able to analyse and interpret domestic and foreign statistics on socio-economic processes and phenomena, identify trends in socio-economic indicators
PC(U)-7	Is able, using domestic and foreign sources of information, to collect the necessary data, to analyse it and to prepare an information review and/or an analytical report
PC(U)-8	Is able to use modern technical tools and information technology to solve analytical and research problems
PC(U)-9	The ability to document business transactions, conduct cash accounting, develop a chart of accounts for an organisation and generate accounting entries based on this chart of accounts
PC(U)-10	The ability to make accounting entries for the sources and results of the organisation's inventory and financial liabilities
PC(U)-11	Ability to draw up payment documents and make accounting entries for the accrual and transfer of taxes and levies to the budgets of different levels, insurance contributions to non-budgetary funds
PC(U)-12	The ability to record the results of economic activities for the reporting period in the accounting records, to prepare accounting and statistical reporting forms, tax declarations
PC(U)-13	The ability to organise and implement the organisation's tax accounting and tax planning

**MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN
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Yurga Technological Institute
Training direction 38.03.01 "Economics"

I APPROVE:
PLO leader

(Signature) (The date) (Tilepenko E.Yu.)

THE TASK
for the performance of the final qualifying work

In the shape of:

Diploma work
(thesis project / work)

Student:

Group	Full name
Z-17B60	Kostyukevich Irina Yuryevna

Work theme:

Analysis of the mortgage lending market (on the example of Sberbank Russia)	
Approved by order of the director	

The deadline for the student's completed work:	15.05.2021
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TECHNICAL TASK:

Initial data for work	Object of research: mortgage lending of Sberbank of Russia; direction: special lending programs mode of operation-continuous or shift type of activity: provides customers with a full range of banking services, plays a significant role in the economy of the country, both private and corporate clients, large financial organizations. The object is not an industry or production, respectively, it does not have a negative impact on the environment.
List of questions to be researched, designed and developed	Civil Code of the Russian Federation, Tax Code of the Russian Federation, Federal Law No. 402-FZ of 06.12.2011 "On Accounting", Order of the Ministry of Finance of the Russian Federation No. 66n of 02.07.2010 "On the Forms of Accounting Statements of Organizations", Federal Law No. 312 – FZ of 30.12.2008 "On Amendments to Part One of the Civil Code of the Russian Federation and Certain Legislative Acts of the Russian Federation", Federal Law No. 167-FZ of 15.12.2001 " On Mandatory Pension Insurance in the Russian Federation "(as amended by Federal Law No. 379-FZ of 03.12.2011), Federal Law No. 225-FZ of December 30, 1995 "On Production Sharing Agreements", Federal Law of July 24, 2009. No. 212-FZ "On Insurance Contributions to the Pension Fund of the Russian Federation, the Social Insurance Fund of the Russian Federation, and the Federal Compulsory Medical Insurance Fund". The purpose of the study is to analyze mortgage lending on the example of Sberbank of Russia, as well as to choose the best option for solving a number of problems The result of the work is recommendations for making a decision on choosing the optimal housing loan option.

List of graphic material	Slide 1-Mortgage lending on the example of Sberbank of Russia» Slide 2-Relevance, object and subject of research Slide 3 - Purpose and objectives of the study Slide 4-Brief description of Sberbank of Russia PJSC» Slide 5 - Characteristics of mortgage lending Slide 6-Mortgage lending conditions Slide 7-Calculation of issued housing loans Slide 8-Company performance results Slide 9 - Indicators of the dynamics of the activity of Sberbank of Russia Slide 10-Financial stability indicators Slide 11-Conclusions Slide 12-Recommendations
Consultants for the sections of the final qualifying work (with indication of sections)	
Section	Consultant
Social responsibility	Senior Lecturer UTI TPU, Rodionov P.V.

Date of issue of the assignment for the performance of the final qualifying work according to the linear schedule	30.03.2021
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The task was given by the head:

Position	Full name	Academic degree, title	Signature	Date
Docent UTI TPU	Politsinskaya E.V.	Candidate of Pedagogical Sciences		

The student accepted the assignment:

Group	Full name	Signature	Date
Z-17B60	Kostyukevich I.Y.		

TASK FOR SECTION "SOCIAL RESPONSIBILITY"

To the student:

Group	Full name
Z-17B60	Kostyukevich Irina Yuryevna

Institute	UTI TPU		
The level of education	Bachelor	Direction	38.03.01 "Economics"

Initial data for the section "Social responsibility":

<p>1. The description of the workplace (working area, technological process of mechanical equipment) on the subject of occurrence: harmful factors of the production environment (weather conditions, hazardous substances, lighting, noise, vibration, electromagnetic fields, ionizing radiation) dangerous manifestations of the factors of production environment (mechanical nature of heat nature, electric, fire, nature) – emergency situations of a social nature</p>	<p>Description of the workplace of the office of specialists in working with clients of the office 8615/0217 of Sberbank of Russia, located in the building at the address: Yurga, 38 Pobedy Ave., room 113</p>
<p>2 List of legislative and regulatory documents on the topic</p>	<p>- Sanitary and epidemiological rules and regulations SanPiN 2.4.6.2553-09 Sanitary and epidemiological requirements for the safety of working conditions of employees under the age of 18. - SanPiN 2.2.2/2.4.1340-03 Hygienic requirements for personal electronic computers and organization of work. - Order of the Ministry of Health of the Russian Federation No. 29n of January 28, 2021 – - Order of the Ministry of Health of the Russian Federation No. 125n of March 21, 2014.</p>

List of questions to be researched, designed and developed:

<p>1. Analysis of the factors of internal social responsibility: - the principles of the corporate culture of the studied organization; - labor organization and safety systems; - development of human resources through training programs and training and professional development programs; - Systems of social guarantees of the organization; - provision of assistance to employees in critical situations.</p>	<p>This section examines the factors that affect the employee and his workplace: - labor protection rules; - lighting; - microclimate parameters; - noise; - color design of the interior; - workplace ergonomics; - instruction on safety at the workplace; - fire safety training.</p>
<p>2. Analysis of the identified hazards of the designed manufactured environment in the following sequence - mechanical hazards (sources, protective equipment); - thermal hazards (sources, protective equipment); - electrical safety (including static electricity, lightning protection-sources, protective equipment); - fire and explosion safety (causes, preventive measures, primary means of fire extinguishing)</p>	<p>In this section, I will consider the sources and means of protection from existing hazards in the workplace; Fire and explosion safety (causes, preventive measures, primary means of fire extinguishing) - measures that motivate environmental protection; Responsibility. An operational headquarters for preventing the penetration of COVID-2019.</p>
<p>3 Legal and organizational issues of ensuring social responsibility: - Analysis of legal norms of labor legislation; - analysis of special (typical for the investigated field of activity) legal and regulatory legal acts; - analysis of internal regulatory documents and regulations of the organization in the field of the investigated activity</p>	<p>The regulatory and legislative documents for ensuring safety at the manager's workplace are specified: - The Constitution of the Russian Federation; - Labor Code of the Russian Federation; - Federal Law of the Russian Federation " On the Basics of Labor Protection in the Russian Federation»;</p>

	- Federal Law No. 184-FZ "On Technical Regulation" of 27.12.2002; - Federal Law No. 10 "On Trade Unions, their Rights and Guarantees of Activity»; - job description.
List of graphic material:	
<i>If necessary, submit sketch graphic materials for the design assignment (mandatory for specialists and masters)</i>	

Date of issue of the task for the section on a line chart	
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The assignment was given by the consultant:

Position	Full name	Academic degree	Signature	Date
Senior Lecturer	Rodionov Pavel Vadimovich	PhD.		04.02.2021

The student accepted the assignment:

Group	Full name	Signature	Date
Z-17B60	Kostyukevich I.Y.		04.02.2021

Abstract

The graduate thesis contains 76 pages, 7 figures, 12 tables, 27 references.

Key words: residential real estate, mean price, mean income per capita, affordability coefficient of residential real estate, mortgage, mortgage loan, interest rate, weighted interest rate.

The relevance of the work is the change in new economic methods that affect mortgage lending in Sberbank, the problem of the issue is that the slow development of mortgage lending in the Russian Federation in comparison with European countries is often associated with a high interest rate, low wages, high housing prices, and a long mortgage repayment period.

All this does not allow a significant part of the country's population to use the mortgage lending program due to low incomes, the unstable situation in the country, and the lack of clear ways to solve this problem.

The object of the study is mortgage lending in Sberbank of Russia.

The purpose of the work is to analyze the mortgage lending market in Russia (on the example of Sberbank) and develop ways to solve the identified problems, identify ways to improve them.

To achieve this goal, it is necessary to solve the following tasks: to study the theoretical criteria for mortgage lending, to analyze the main indicators of the mortgage market and mortgage lending of Sberbank for 2018-2020, to develop a plan for improving the mortgage lending processes.

The object of the study is the subjects of mortgage housing lending in the Russian Federation. The subject of the study is the economic relations in housing mortgage lending on the example of Sberbank.

The information base for writing the work was made up of normative and legal, as well as legislative acts; textbooks and periodicals of domestic and foreign authors, such as Razumova I. A, Ivanova V. V, Sarkisyats A. G, Frolova A, Loginova M. P., as well as information, analytical and statistical materials of the Central Bank of the Russian Federation, the Federal State Statistics Service,

analytical banking magazine, financial statements of credit organizations for several years; Internet resources.

The work can serve as an analytical base for various credit institutions, as well as for individuals interested in mortgage lending. The practical significance of the work consists in generalizing the theoretical foundations of mortgage lending, as well as analyzing the indicators of mortgage housing lending, which can be used for further more in-depth research.

Content

Introduction.....	10
1. Review of the literature.....	11
1.1 The essence of mortgage lending and its role in the economy.....	11
1.2 Features of the housing lending system in the Russian Federation and abroad.....	16
2. Objects and methods of research.....	25
3. Calculations and Analytics	27
3.1 Analysis of the main indicators of the activity and process of mortgage lending loans to Sberbank of Russia for 2018-2020.....	30
3.2 Organization of credit policy in Sberbank of Russia.....	36
4. Results of the study.....	43
4.1 Recommendations for improving the mortgage lending process Sberbank of Russia	43
4.2 Effective directions of mortgage lending development.....	48
5. Social responsibility.....	49
5.1 Description of the workplace.....	49
5.2 Analysis of the identified harmful factors of social responsibility.....	51
5.3 Hazard analysis of the designed manufactured environment.....	53
5.4 Environmental Protection.....	54
5.5 Legal and organizational security issues.....	56
5.6 Conclusion on the section "Social responsibility"	57
Conclusion.....	58
References.....	61
CD-R disc in an envelope on the back cover.....	63

Introduction

Mortgage lending in the modern economy is developing rapidly and is one of the most optimal ways to purchase housing for many residents of the Russian Federation. Having your own housing brings an element of well-being and stability to people's lives, and it is very important, according to sociologists, that housing appears as early as possible, and not after ten years of waiting. In this regard, there is no alternative to mortgage housing lending, in the conditions of a modern market economy.

Mortgage lending is one of the most proven and reliable ways to attract investment in the housing sector in the world. In the banking sector, mortgage lending is aimed at solving the problems of customers with housing problems, focused on the indicators of profitability, savings and existing housing owned (privatized) by customers.

The Bank of Russia in its analytical note "Housing Construction" noted that in the second half of 2020, in most regions of Russia, the growth of prices for the purchase of housing both new (new buildings) and secondary housing accelerated. For 2020, the increase in average prices for primary housing in Russia is estimated in the range of 11 to 48%, for secondary housing - from 8 to 16%. The Central Bank drew attention to the possibility of risks of overheating of the market and the actual decline in the availability of real estate for the population due to the fact that prices on the market are increasing. The purpose of the bachelor's work is to analyze mortgage lending, identify problems in the design and selection of a loan program, using the example of Sberbank of Russia.

It is necessary to solve the following tasks to solve a number of problems of mortgage lending:

- determine the theoretical aspects of housing lending;
- based on the performance indicators of Sberbank of Russia, namely mortgage lending, to perform an analysis for 2018-2020;
- analyze the proces.

1 Literature review

1.1 The essence of mortgage lending and its role in the economy

One of the most effective tools that stimulate construction and the formation of the real estate market is a mortgage loan.

Housing mortgage lending has become the most widespread all over the world. The creation of a system by which middle-income citizens can buy housing is the main goal of the development of housing mortgage lending. Housing programs are a form of mortgage lending. When choosing the optimal mortgage lending program, special attention should be paid to the interest rate, the full cost of the loan, the amount of monthly payments, insurance, the availability of additional commissions and loan terms, as well as the possibility of using various social programs. After comparing the important criteria, it is necessary to analyze the possibility of buying a home.

Vinogradov D. V. refers to mortgages as real estate pledged for the purpose of obtaining a loan. In this case, the advantage is created by the creditor, who can rightfully claim the amount and even the property, if the other party cannot pay in cash [1].

In the modern economic encyclopedia, edited by L. I. Abalkin, a mortgage implies obtaining a loan on the basis of the transfer of real estate and land as collateral. Such a loan will be called a "mortgage" [2].

According to Dovdienko I. V., this approach is not quite complete, since under the guise of a mortgage, not only a property pledge is hidden, but also includes a complete legal system that allows you to determine the parties, the contract, rights, obligations and every minute moment [6].

In economics, a mortgage is a tool that carries out activities and rights to real estate when buying and selling is impractical. Thus, it can attract additional funds for the implementation of other objects and projects. A mortgage, in legal terms, shows the incompleteness of the rights to property that fall under the pledge [6].

For registration of mortgage lending in the bank's system, it is necessary to consider such important aspects as:

1 The attraction of financial resources for the development and expansion of production is achieved through such an instrument as the pledge of real estate.

2 The realization of property rights may be secured by a mortgage under certain conditions, when the form of purchase and sale is impractical.

3 The appearance of fictitious capital can also be created by using a security-based mortgage.

Today, the three largest banks are able to sell and issue mortgages to citizens, but for the qualitative development of mortgages, it is necessary that money also comes not only from Russian banks, but also from foreign banks, investors and pension funds.

Mortgages are also hindered by the restriction of domestic investors and this is one of the problems of lending. The Pension Fund of Russia was one of the potential investors, and one of the largest. Scientists and experts believed that under the influence of Vnesheconombank there are about 1.1 trillion rubles. according to the declaration, 220 billion rubles can be allocated for the mortgage, which is 20%. That is, 220 billion rubles can be used and allocated to citizens of the Russian Federation for the purchase of housing. But in 3 years, only 15 billion rubles were contributed under this program, which is a very small share of the projected amount. In other words - a trifle, an insignificant part of the amount.

Thus, the next problem is the lack of investors willing to raise their capital for this program, so the solution to this problem is currently one of the most relevant and important from the point of view of the economy as a whole. This means that it is necessary to search for new investors to invest in their securities. But in order for this to happen, you need quite attractive conditions, for example, to create premiums on mortgage securities.

Subsidizing the interest rate is the second solution, which by the standards of specialists and economists is quite feasible and feasible. For example, on the part

of, if they sold their coupons for subsidizing mortgage securities, it would be much easier for banks to refinance, and it would make it easier to issue loans.

As for the concept of "mortgages" in modern Russian literature, experience shows that the problem is currently poorly understood and has a number of drawbacks. This is due to the fact that for many Russians, buying an apartment with borrowed funds becomes the only opportunity to get their own apartment. In such cases, it is especially important not to allow the slightest miscalculation, otherwise the mortgage taken out will easily be an unbearable burden for a person. How to avoid making fatal mistakes when purchasing real estate and not fall into debt for decades [8].

It is especially necessary to highlight the functions and features of mortgage lending, due to which it has a number of advantages among other lending methods.

Let's highlight the advantages of mortgage lending. This is a pledge, the term of the loan and its duration, the target nature, a low-risk banking operation.

Mortgage lending functions:

- The need for investment in the production sector;
- Mandatory repayment of borrowed funds;
- Redistribution in the sphere of property purchase and sale and its promotion;
- Formation of capital in the form of mortgages.

Currently, the widespread study of this topic, namely the analysis of mortgage lending, is published in the work of such authors as: Ponomarev V. V., Pavlova I. A., Simonova Yu. S., Chernyak A.V., Belykh A. P., etc. [7].

The analysis shows the active development of the Russian residential real estate market in recent years. Today, the three largest banks are able to sell and issue mortgages to citizens, but for the qualitative development of mortgages, it is necessary that money also comes not only from Russian banks, but also from foreign banks, investors and pension funds. In the literature, the term "mortgage" often refers to a mortgage loan. Currently, the country's financial system is modernizing and expanding its development directions.

The positive effects of economic development at the beginning of the twenty-first century include a significant increase in the capacity of the real estate market and the spread of mortgage lending. This is due to the fact that for many Russians, buying an apartment with borrowed funds becomes the only opportunity to get their own apartment.

In such cases, it is especially important not to allow the slightest miscalculation, otherwise the mortgage taken out will easily be an unbearable burden for a person.

A greater number of transactions in this market are carried out with the help of mortgage loans, which have become one of the most effective financial instruments for the development of the entire banking system [9].

The form of credit is an internal organization and an external expression of its content (Figure 1).

F O R M S K R E D I T A	M E D I U m	B R I E F L y	Interbank market	Monetary value	Economy Population Government agencies	K R E D I T O R S	
			Pawn Shop				
			Commercial	Commodity price			
			Consumer				
	L O N g		Banking	Monetary value			
			Mortgage loan				
	State-owned						
		Leasing business	Commodity price				
				Targeted loans, to foreign countries, to international organizations			
				Type of loan			

Figure 1 - Types and classification of loan forms

"A mortgage is one of the forms of property security for the debtor's obligations, in which the real estate remains in the ownership of the debtor, and the lender (in case the borrower does not fulfill its obligations) acquires the right to receive satisfaction through the sale of this property" [12].

Housing mortgage lending has become the most widespread all over the world. The creation of a system by which middle-income citizens can buy housing is the main goal of the development of housing mortgage lending. Housing programs are a form of mortgage lending. When choosing the optimal mortgage lending program, special attention should be paid to the interest rate, the full cost of the loan, the amount of monthly payments, insurance, the availability of additional commissions and loan terms, as well as the possibility of using various social programs. After comparing the important criteria, it is necessary to analyze the possibility of buying a home.

Today, the three largest banks are able to sell and issue mortgages to citizens, but for the qualitative development of mortgages, it is necessary that money also comes not only from Russian banks, but also from foreign banks, investors and pension funds.

Mortgages are also hindered by the restriction of domestic investors and this is one of the problems of lending. The Pension Fund of Russia was one of the potential investors, and one of the largest. Scientists and experts believed that under the influence of Vnesheconombank there are about 1.1 trillion rubles. according to the declaration, 220 billion rubles can be allocated for the mortgage, which is 20%. That is, 220 billion rubles can be used and allocated to citizens of the Russian Federation for the purchase of housing. But in 3 years, only 15 billion rubles were contributed under this program, which is a very small share of the projected amount. In other words - a trifle, an insignificant part of the amount.

Thus, the next problem is the lack of investors willing to raise their capital for this program, so the solution to this problem is currently one of the most relevant and important from the point of view of the economy as a whole.

1.2 Features of the housing lending system in the Russian Federation and abroad

Let's consider two existing models of housing lending in the modern economic world, which are used at the present time. The first is expanded and open (USA), the second is balanced and autonomous (Germany).

"The two-tier or American model of mortgage lending is a classic mortgage scheme that is widespread in the United States" [13]. "Its peculiarity is the separation of creditor banks and the source of funds (issuers of mortgage-backed securities). The concept of the American model is preferred at the federal level. To implement and develop the program, the Agency for Housing Mortgage Lending was created, and the federal budget provides guarantees for securities issued by the Agency" [16].

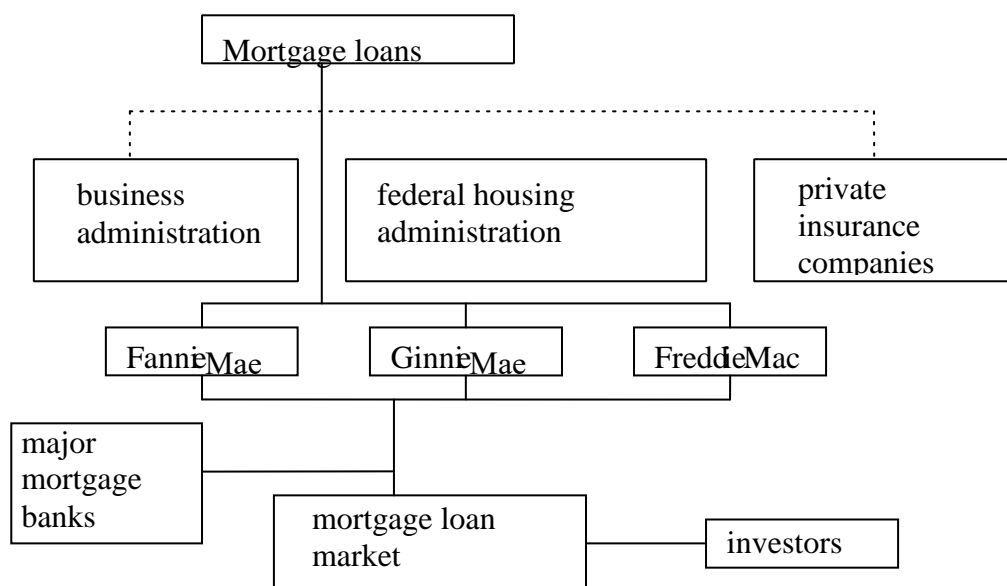


Figure 2 - Organization of the mortgage market activity in Russia
United States of America

"In the mortgage market of America, in addition to the Federal National Mortgage Association (Fannie MAE), the Housing Credit Corporation (FreddieMac) and the Government National Mortgage Association (Ginnie MAE) carry out their activities. All these organizations have the authority to buy mortgage loans for

housing under a state guarantee or under state insurance, to issue securities secured by repurchased mortgage loans" [6].

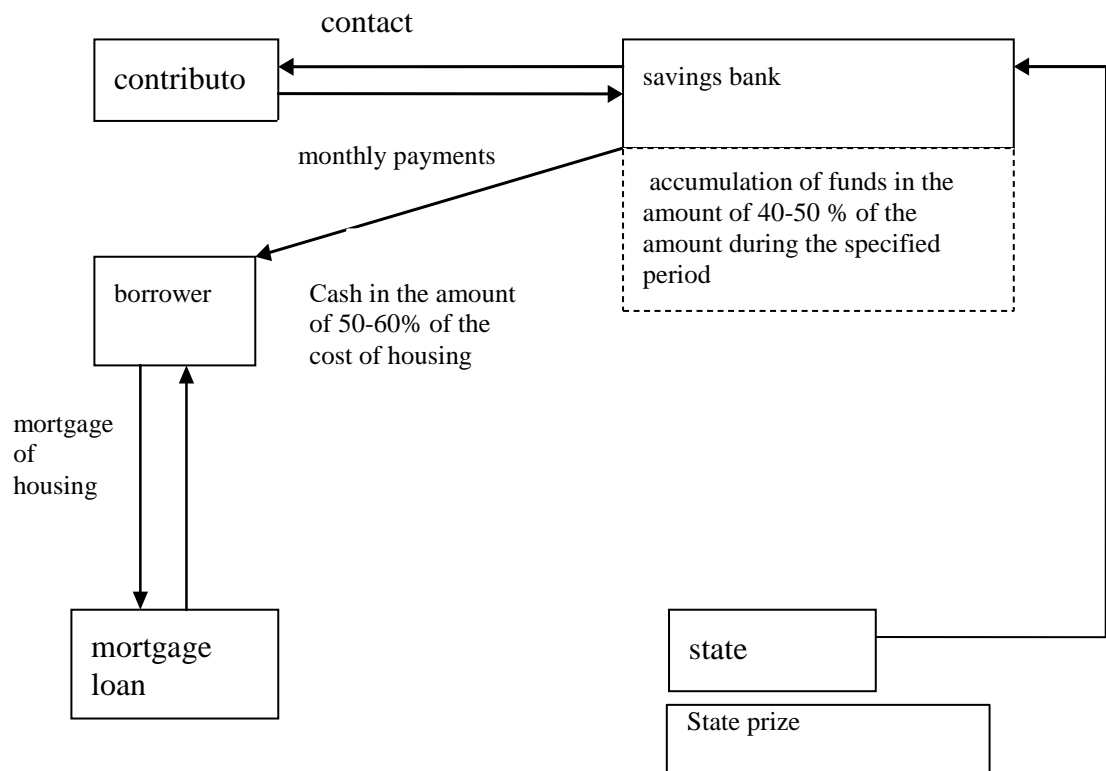


Figure 3-The mechanism of lending for the construction or purchase of housing in Germany

"To attract long-term funds, Germany has a highly developed system of savings accounts (the system of building savings). Interest rates (both on the deposit and on the loan) remain fixed for the entire duration of the contract " [14].

"In Russia, the two-level model of mortgage housing lending functions as the main one. This is reflected in the adopted Concept of the development of the system of mortgage housing lending" [14].

For a positive mortgage review system, the important criteria are:

The attraction of financial resources for the development and expansion of production is achieved through such an instrument as the pledge of real estate. The realization of property rights can be secured by a mortgage in certain conditions, when the form of purchase and sale is impractical.

In the Russian Federation, a mortgage is approved in such a way that the borrower becomes the rightholder of the property that was left by the person who mortgaged a certain object. According to I. V. Dovdienko, this approach is not quite complete, since under the guise of a mortgage, not only a property pledge is hidden, but also includes a complete legal system that allows you to determine the parties, the contract, rights, obligations and every minute moment.

Mortgages are also hindered by the restriction of domestic investors and this is one of the problems of lending. The Pension Fund of Russia was one of the potential investors, and one of the largest. Scientists and experts believed that under the influence of Vnesheconombank there are about 1.1 trillion rubles. according to the declaration, 220 billion rubles can be allocated for the mortgage, which is 20%. That is, 220 billion rubles can be used and allocated to citizens of the Russian Federation for the purchase of housing.

But in 3 years, only 15 billion rubles were contributed under this program, which is a very small share of the projected amount. Thus, the next problem is the lack of investors willing to raise their capital for this program, so the solution to this problem is currently one of the most relevant and important from the point of view of the economy as a whole. This means that it is necessary to search for new investors to invest in their securities. But in order for this to happen, you need quite attractive conditions, for example, to create premiums on mortgage securities.

This is primarily due to the increase in housing affordability for the majority of the population, the stimulation of construction and related industries, and the stabilization of the housing market. The financial and banking sector, as well as the activation of investment processes in the capital market. Despite the importance and uniqueness of this form of credit, a single approach to defining the content and functions has not been developed.

Therefore, before revealing the content of these concepts, as well as the specifics of your organization, we will turn to the study of the positions of scientists on this issue.

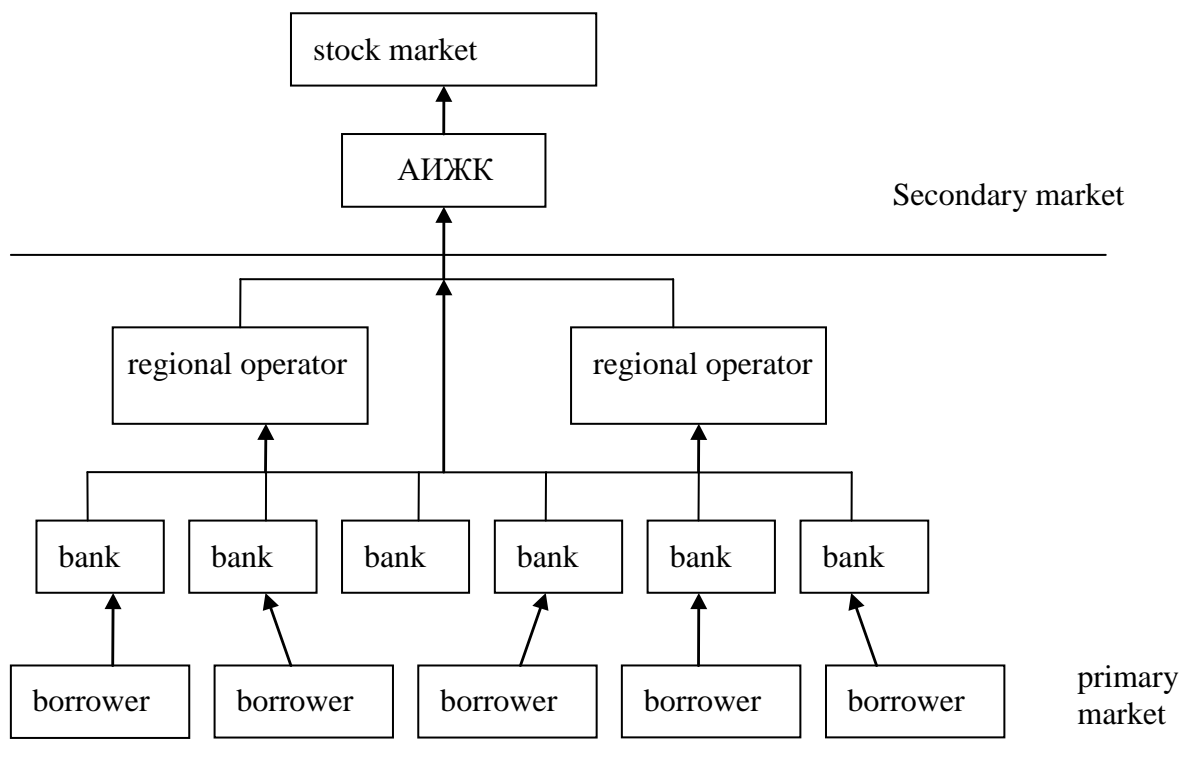


Figure 4 - Scheme of functioning of the mortgage lending system in Russia

Mortgage loans are a universal institution that is widely developed in countries with market economies and is used by states in the implementation of socio-economic policies of the country. The creation of an effective system based on market principles for the purchase of housing on the non-monopoly market at the expense of own funds and long-term mortgage loans is the main goal of the development of the domestic housing market and at the same time the revival of the country's economy as a whole. The housing credit system is not just a tool for providing housing to the population with an average income level, but also contributes to the development of economic conditions and stability, as well as reducing inflation in the country.

To implement all forecasts on the situation in the mortgage lending market, the main condition must be fulfilled - all existing and developed mortgage programs must be controlled by the state.

Specialists of the Agency of Housing and Communal Services believe that it makes no sense to further tighten the requirements for issuing loans on mortgages.

Demand for mortgage-backed properties is expected to decline slightly next year. According to analysts, the most "needy" borrowers in housing have already managed to take out a mortgage in 2018-2020 on more favorable terms, according to the current mortgage programs supported by the state. As a result, the decline in demand for mortgages, according to the worst forecasts, may decrease by 8 - 9 %. Such a situation cannot be allowed, so credit institutions will attract new borrowers by any means.

Today, the three largest banks are able to sell and issue mortgages to citizens, but for the qualitative development of mortgages, it is necessary that money also comes not only from Russian banks, but also from foreign banks, investors and pension funds. The mortgage is also hampered by the restriction of domestic investors and this is one of the problems of lending. The Pension Fund of Russia was one of the potential investors, and one of the largest.

That is, 220 billion rubles can be used and allocated to citizens of the Russian Federation for the purchase of housing. But in 3 years, only 15 billion rubles were contributed under this program, which is a very small share of the projected amount. In other words - a trifle, an insignificant part of the amount. Thus, the next problem is the lack of investors willing to raise their capital for this program, so the solution to this problem is currently one of the most relevant and important from the point of view of the economy as a whole. This means that it is necessary to search for new investors to invest in their securities. But in order for this to happen, you need quite attractive conditions, for example, to create premiums on mortgage securities. Subsidizing the interest rate is the second solution, which by the standards of specialists and economists is quite feasible and feasible.

For example, on the part of AHML, if they sold their coupons for subsidizing mortgage securities, it would be much easier for banks to refinance, and it would make it easier to issue loans

If the situation in the mortgage market in the coming year develops according to a "calm" scenario, taking into account all possible positive conditions and special tools, plus with the active support of the Russian Federation, then in this case the

share of mortgages in Russia can actually increase. And in the long term, we can expect an increase in the share of credit values, from 13.5 % per annum to approximately 30 %.

For high-quality implementation and the existence of the market, it is necessary to refinance and increase the issuance of loans in quantitative terms. Only large banks can refinance a mortgage, you need to rely on their capabilities, meaning that the state will seek to support naturally large banks, since they are more likely to be able to pay off the debt faster and prapvilno than medium-sized and small.

The presence of these factors shows the need for refinancing, since in practice not all banks can implement such a policy, but only large banks. Today, the refinancing policy looks rather weak and is practically not developed in this area, because large banks occupy and hold three-quarters of the money supply in their hands, so there are no problems with refinancing in our market yet.

If the situation in the mortgage market in the coming year develops according to a " calm " scenario, taking into account all possible positive conditions and special tools, plus with the active support of the Russian Federation, then in this case the share of mortgages in Russia can actually increase. And in the long term, we can expect an increase in the share of credit values, from 13.5 % per annum to approximately 30 %.

Today, the three largest banks are able to sell and issue mortgages to citizens, but for the qualitative development of mortgages, it is necessary that money also comes not only from Russian banks, but also from foreign banks, investors and pension funds. Mortgages are also hindered by the restriction of domestic investors and this is one of the problems of lending.

This means that it is necessary to search for new investors to invest in their securities. But in order for this to happen, you need quite attractive conditions, for example, to create premiums on mortgage securities.

Subsidizing the interest rate is the second solution, which by the standards of specialists and economists is quite feasible and feasible. For example, on the part of the AHML, if they sold their coupons for subsidizing mortgage securities, it

would be much easier for banks to refinance, and it would make it easier to issue loans.

The agency for housing mortgage Lending was established on September 5, 1997, which carried out activities in the form of providing loans to the population for a long time. This agency fully manages and manages the state's finances, as it is a federal agency.

Today, the AHML is a federal agency that fully owns and manages state financial resources.

The activity of this agency is that it provides credit to citizens and is of socio-economic importance both for the state and for citizens. The State directly provides support to the population.

In this case, the advantage is created by the creditor, who can rightfully claim the amount and even the property, if the other party cannot pay in cash.

In the modern economic encyclopedia, edited by L. I. Abalkin, a mortgage implies obtaining a loan on the basis of the transfer of real estate and land as collateral. Such a loan will be called "mortgage". In economics, a mortgage is a tool that carries out activities and rights to real estate when buying and selling is impractical. Thus, it can attract additional funds for the implementation of other objects and projects. A mortgage, in legal terms, shows the incompleteness of the rights to property that fall under the pledge.

The appearance of fictitious capital can also be created by using a security-based mortgage. As for the concept of "mortgages" in modern Russian literature, experience shows that the problem is currently poorly understood and has a number of drawbacks.

The volume of mortgage loans issued in millions of rubles is continuously growing, although in 2018 the number of mortgage loans issued is growing at a slower pace. The creation of a single mortgage market will be the most rational allocation of resources and attract investment. AHML is a major project that was created directly with the participation of the state. Thanks to the fact that the state is able to allocate financial resources for the needs of the population, it shows that it is

the countries with actively developed economies that are able to make dreams come true. Only countries with market economies can issue mortgages.

AHML has the following objectives:

- Strive to create standards that are suitable for all segments of the population;
- Seeks to create uniform mortgage standards;
- Aims to refinance the interest rate;
- Seeks to form a market for mortgage-backed securities.

The current aim of AHML is to create refinancing opportunities for mortgage lenders.

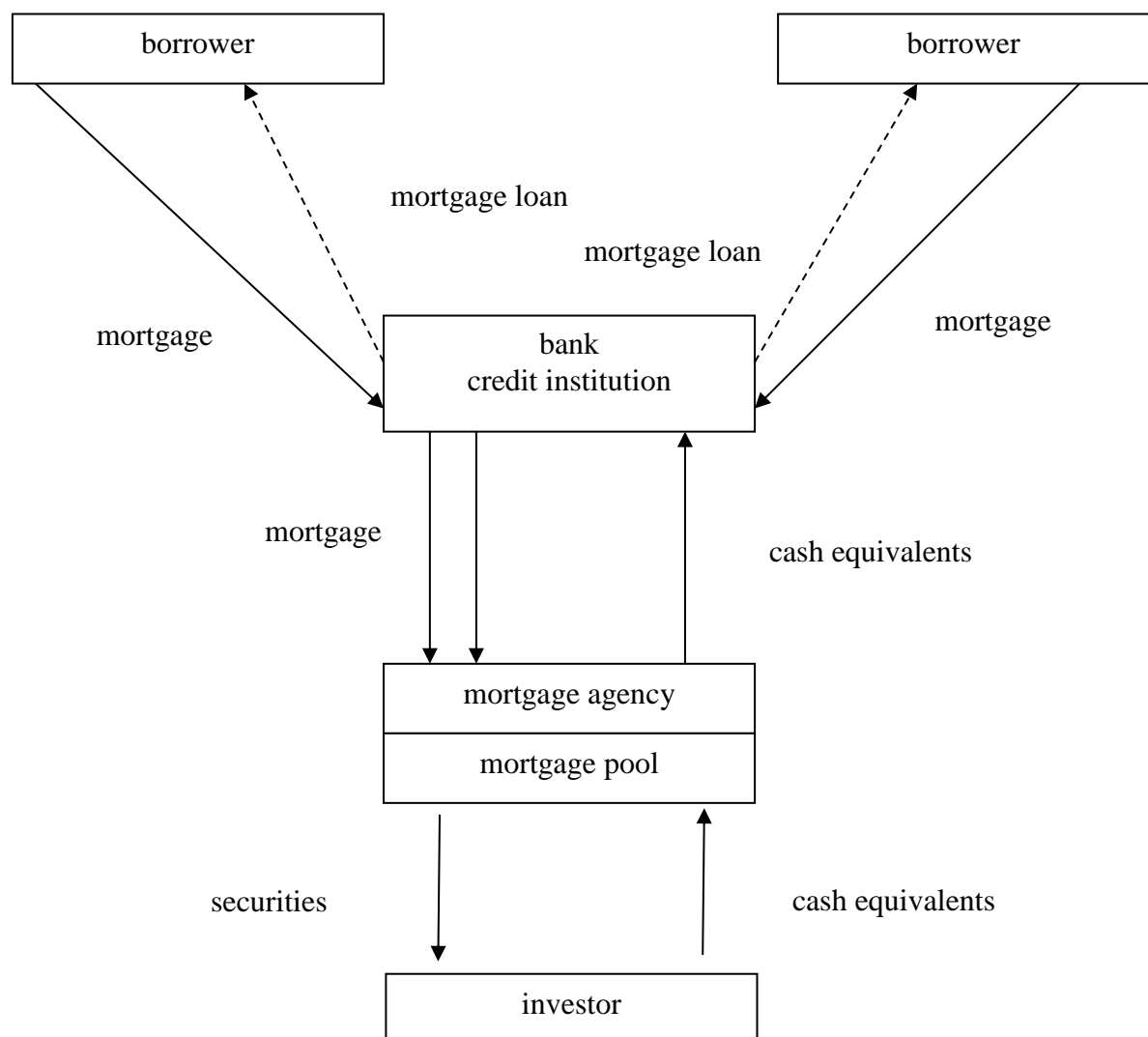


Figure 5-Two-level model of mortgage lending organization

The lender, the borrower, the intermediary are participants in the securities market, and all of them can be not only individuals, but also organizations. If the situation in the mortgage market in the coming year develops according to a "calm" scenario, taking into account all possible positive conditions and special tools, plus with the active support of the Russian Federation, then in this case the share of mortgages in Russia can actually increase. And in the long term, we can expect an increase in the share of credit values, from 13.5 % per annum to approximately 30 %. The bank that issued the loan has the right to independently issue securities. As a result, it is fair to note that AHML strives to develop federal programs and systems that would allow for the smooth issuance of loans without any special risks for both parties [9].

Today, it is the mortgage that contributes to the most profitable and optimal combination of the interests of commercial banks - in profitable and efficient work, the population-in improving housing conditions, the construction complex-in ensuring the rhythmic utilization of production capacities and the state, which is interested in the growth of the economy and the standard of living of the country.

The development of housing loans contributes to the formation of a competitive economy, its stabilization and modernization, reduction of inflationary processes and social tension caused by the increase in housing affordability for the majority of the population, stimulation of construction and related industries, and stabilization of the housing market. The financial and banking sector, as well as the activation of investment processes in the capital market.

Despite the importance and uniqueness of this form of credit, a single approach to defining the content and functions has not been developed. Therefore, before revealing the content of these concepts, as well as the specifics of your organization, we will turn to the study of the positions of scientists on this issue.

2 Object and methods of research

The initial data obtained by the student as a result of passing the industrial pre-graduate practice contains information about the state of the mortgage lending market in Russia, as well as mortgage lending indicators of Sberbank of Russia.

The object of research of this work is the process of mortgage lending on the example of Sberbank, an analysis of activities in the field of housing lending.

The subject of the analysis is the economic condition and attitude in mortgage lending in one of the largest banks in the country, Sberbank of Russia.

Analyzing the amount of consumer loans in Russia, we can conclude that they are growing and continue to grow in 2021. According to the credit history bureau "Equifax", in March 2021, Russians collected mortgage loans for a record amount - 340.6 billion rubles per month. At the same time, the average size of one housing loan also increased to 308 thousand rubles.

There are a number of problems that "slow down" the development of mortgage lending:

- General economic (high interest rates)
- Inflationary (economic) risks)
- Related to the term of the investment (long-term result)
- Related to monopolies (lack of competition)
- Related to migration policy (increased demand in larger cities)
- Alternative-related attachments (more attractive attachments)

The disadvantages of mortgage lending include:

- Loan terms
- Lack of a resource base (not all at once it is possible to allocate financial resources)
- Assessment of solvency (the "white salary" is taken into account»)
- The currency of lending (the cost of sq. m. is fixed in US dollars, thus it is more profitable for banks to lend in this currency, while the salary is paid in rubles)

- Non-adaptability of a number of mortgage programs (different conditions with foreign investors)

According to statistics, more than 60% of the Russian population needs to improve housing conditions, One of the options for resolving the housing issue is to obtain a bank mortgage loan for housing purchases.

Based on the legal concept of mortgage lending, it can be concluded that it includes lending itself and ensuring the fulfillment of the obligation to repay the loan in the form of collateral (real estate).

There are different options for concluding contracts and processing transactions, the same can be said about the conditions for obtaining and the procedure for directly processing a mortgage agreement both in individual credit institutions and in the regions of the country. Currently, the formation of a system of mortgage housing lending is one of the priority areas of housing policy,

Therefore, the development of mortgages is regulated by a number of regulatory documents, and its formation is the subject of attention of all government structures. This system, which in the future should become an independent and self-sufficient structure, determines the place and role of housing mortgage lending in housing finance, as well as the strategy of the state and the formation and development of this area.

3 Calculations and analytics

Sberbank of Russia (Sber) is a Russian commercial bank, one of the largest banks in Russia and Europe. Full name - Public Joint Stock Company "Sberbank of Russia". The Bank is the main lender of the Russian economy and holds the largest share in the deposit market.

According to the general license for banking operations No. 1481 dated 11.08.2015, Sberbank of Russia is granted the right to perform the following banking operations with funds in rubles and foreign currency:

- Attraction of funds of individuals and legal entities in deposits (on demand and for a certain period).

- Placement of funds attracted to deposits (on demand and for a certain period of time) of individuals and legal entities on their own behalf and at their own expense.

- Opening and maintaining bank accounts of individuals and legal entities.

- Making money transfers on behalf of individuals and legal entities, including authorized correspondent banks and foreign banks, to their bank accounts.

- Collection of cash, bills of exchange, payment and settlement documents and cash services for individuals and legal entities.

- Purchase and sale of foreign currency in cash and non-cash forms. - Issuing bank guarantees.

- Making money transfers without opening bank accounts, including electronic money (with the exception of postal transfers) [20].

PJSC Sberbank of Russia has the right to carry out the following transactions:

- Issuance of guarantees for third parties providing for the performance of obligations in monetary form;

- Acquisition of the right to demand from third parties the performance of obligations in cash;

- Trust management of funds and other property under an agreement with individuals and legal entities;

- Carrying out operations with precious metals and precious stones in accordance with the legislation of the Russian Federation;
- Leasing to individuals and legal entities of special premises or safes located in them for storing documents and valuables;
- Leasing operations;
- Provision of consulting and information services.

In accordance with the license of the Bank of Russia for banking operations, Sberbank of Russia has the right to issue, buy, sell, record, store and perform other operations with securities that perform the functions of a payment document, with securities confirming the attraction of funds to deposits and bank accounts, with other securities, the implementation of operations with which does not require a special license in accordance with federal laws, and also has the right to exercise trust management of the specified securities under the contract with individuals and legal entities" [20].

DomKlik from Sber is a service for searching, checking and safely conducting transactions with housing, which allows you to buy, sell or lease real estate, issue a mortgage, register a transaction electronically and safely make payments between the buyer and the seller - completely remotely.

Sberbank of Russia has the right to carry out professional activities in the securities market in accordance with the legislation of the Russian Federation. All banking operations and other transactions are carried out in rubles and other currencies in accordance with all the bank's rules.

In accordance with the license of the Bank of Russia for banking operations, Sberbank of Russia has the right to issue, buy, sell, record, store and perform other operations with securities that perform the functions of a payment document, with securities confirming the attraction of funds to deposits and bank accounts, with other securities, the implementation of operations with which does not require a special license in accordance with federal laws, and also has the right to exercise trust management of the specified securities under the contract with individuals and legal entities".

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To determine the processes that affect the state of mortgage lending, consider the financial condition of Sberbank for 2018-2020 in Table 1.

Table 1-Analysis of the financial condition of Sberbank of Russia in 2018-2020.

name of the yield	2018 год млн. руб.	2019 год млн. руб.	2020 год млн. руб.	dynamics 2018 - 2019 гг. млн. руб.	dynamics 2020 - 2019 гг. млн. руб.	growth rate 2020/2018 %	growth increase 2020/2018, %
1	2	3	4	5	6	7	8
interest income	1661185	1990715	2079166	328910	88971	125,145	25,14
interest expense	702181	1132363	878207	430202	-254156	125,07	25,07
net interest income	959723	858432	1201558	-101291	343126	125,19842	25,19
commission income	241114	297700	360618	56586	62918	149,56	49,56
commission expenses	23939	31759	43700	7820	11941	182,54	82,54
Net income (expenses)	1027812	957730	1412610	-70142	454880	137,43	37,43

end of table 1

name of the yield	2018 год млн. руб.	2019 год млн. руб.	2020 год млн. руб.	dynamics 2019 - 2018 гг. млн. руб.	dynamics 2020 - 2019 гг. млн. руб.	growth rate 2020/2018, %	growth increase 2020/2018, %
1	2	3	4	5	6	7	8
operating expenses	598666	650830	764715	52164	113885	127,73	27,73
tax profit (loss)	429206	306899	647894	-122307	340995	150,95	50,95
accrued taxes paid	117993	88512	149605	-29481	61093	126,79	26,79
profit (loss) for the reporting period	311212	218387	498289	-92825	279902	160,11	60,11

3.1 Analysis of the main indicators of the activity and process of mortgage lending of Sberbank of Russia for 2018-2020

Experts do not see any risks of a mortgage bubble in 2021. However, the share of overdue loans may increase. "Now the market is overheating due to the extension of the preferential state program. Active demand for primary housing provokes an increase in real estate prices, reducing the potential borrower's benefit from lower rates.

But it is predicted that the growth will be more moderate – about 4-5%, which is 2 times lower compared to 2019.

As noted, during the pandemic, there was an increase in demand not only for mortgages for individual homes, but also for country houses and land plots.

"If you look at the portfolio in total terms, it has grown fourfold over the year. Since the beginning of the year, such loans have been issued for 7.9 billion rubles, and for the same period last year - 1.8 billion rubles.

This growth is due to the fact that people are increasingly choosing to stay at home during the pandemic, and many are thinking about buying a dacha, " according to DomKlik.

The average price for a country house in Russia as a whole reaches 3.1 million rubles, according to DomKlik. As for mortgage rates, they are in the region of 8%. Consider the analysis of the structure of the sources of PJSC's own funds Sberbank of Russia for 2018-2020 (table 2).

Table 2 - Analysis of the structure of sources of own funds of Sberbank of Russia for 2018-2020.

name	2018 год		2019 год		2020 год		dynamics 2019 - 2018 гг. млн. руб.	dynamics 2020 - 2019 гг. млн. руб.	growth rate 2020/ 2018, %	growth increase 2020/2 018, %
	млн. руб.	specific gravity, %	млн. руб.	specific gravity, %	млн. руб.	specific gravity, %				
1	2	3	4	5	6	7	8	9	10	11
funds of shareholders (participants)	67760	3,42	67760	2,91	67760	2,40	0	0	100	0
share premium	228054	11,50	228054	9,80	228054	8,06	0	0	100	0
reserve fund	3527	0,18	3527	0,15	3527	0,12	0	0	100	0
revaluation of fixed assets	80536	4,06	66357	2,85	45400	1,60	-14179	-20957	56,37	-43,63
retained earnings	1488697	75,10	1790492	76,91	1945987	68,79	301795	155495	130,71	30,71
unused profit loss for the reporting period	311212	15,70	218387	9,38	498289	17,61	-92825	279902	160,11	60,11
total sources of own funds	1982338	100	2328152	100	2828920	100	345814	500768	142,70	42,70

The Moscow Region and Moscow have become the leaders in issuing mortgage loans for suburban real estate since the beginning of the year (first and second place, respectively). The Krasnodar Territory and St. Petersburg also have high indicators.

In 2020, Russians took out a record number of mortgage loans - 1.7 million loans worth 4.3 trillion rubles. A strong drop in interest rates contributed to the high demand, which also led to a sharp increase in refinancing.

Table 3 - Composition and structure of liabilities of Sberbank of Russia for 2018-2020

name	2018 год		2019 год		2020 год		dynamics 2019 - 2018 гг. млн.руб.	dynamics 2020 - 2019 гг. млн.руб.	growth rate 2020/2018, %	growth increase 2020/2018, %
	млн. руб.	specific gravity, %	млн. руб.	specific gravity, %	млн. руб.	specific gravity, %				
1	2	3	4	5	6	7	8	9	10	11
loans, deposits and other funds of the Bank of the Russian Federation	3515817	17,79	768989	3,77	581160	3,08	-2746828	-187829	16,52	-83,47
funds of credit institutions	794856	4,02	618363	3,03	364499	1,93	-176493	-253864	45,85	-54,14
funds of customers who are not credit institutions	14026723	70,97	17722423	86,97	16881988	89,36	3695700	-840435	120,35	20,35
financial liabilities	617944	3,13	228167	1,12	107586	0,57	-389777	-120581	17,41	-82,58
deposits of individuals	7999051	40,47	10221284	50,16	10937747	57,90	2222233	16463	136,73	36,73
debt obligations	513402	2,60	647694	3,18	610931	3,23	134292	-36763	118,99	18,99
other liabilities	216252	1,09	256566	1,26	280194	1,48	40314	23628	129,56	29,56
aggregate	19764421	100	20378763	100	18892157	100	614342	-1486606	95,58	-4,41

The expansion of the range of banking products in 2020 compared to 2018 allowed us to increase the revenue generated from services provided to the bank's customers. The total amount of sources of own funds from 2018 to 2020 increased by 345814 million rubles, and from 2019 to 2020 - by 500768 million rubles. The importance of the bank's own resources is primarily to maintain its sustainability.

The Moscow Region and Moscow have become the leaders in issuing mortgage loans for suburban real estate since the beginning of the year (first and second place, respectively). The Krasnodar Territory and St. Petersburg also have high indicators.

Consider the composition and structure of the liabilities of Sberbank of Russia for 2018-2020 (Table 3). Over three years, the volume of deposits of individuals increased from 7999051 million rubles to 10937747 million rubles. The volume of deposits of credit institutions in 2020 decreased by 176493 million rubles. compared to 2019, and began to amount in 2020 - 364499 million rubles. The bank's liabilities in 2019 increased by RUB 614,342 million, and in 2020 decreased by RUB 1486,606 million. According to the initial plans, the program was supposed to stabilize the situation in the mortgage lending market. This explains the maximum demand for mortgages in the first ten months of 2019 - apartments were taken on credit, including those who planned to do it later.

According to the Central Bank, Russian banks increased mortgage lending in 2020 by 21.2%, as a result, the total debt of citizens on loans for the purchase of housing for the first time exceeded the mark of 9 trillion rubles.

Mortgages became more affordable, the demand for housing jumped, up to 90% of apartments were bought by citizens on credit. As a result, the effect of low mortgage rates was nullified: apartments rose significantly in price.

He was directly involved in the transformation of the aggregator into a writing editor that produces its own content 24 hours a day, 7 days a week. Participated in the launch of thematic verticals on Rambler.

By the end of the year, this figure is expected to increase to 7 %. At the same time, in 2021, the price growth is projected to be more modest - in the range of 4-5

%. Just because interest in mortgages, according to experts, will decline even despite the preservation of record low interest rates.

Against this background, the average mortgage rate in 2020 was 6% for new buildings and 8% for the secondary real estate market.

Consider in Table 4 the percentage income from lending to individuals of Sberbank of Russia for 2018-2020.

Table 4 - Dynamics of interest income from lending to individuals of PJSC Sberbank of Russia for 2018-2020, million rubles.

indicators	2018 год	2019 год	2020 год	absolute deviation, млн. руб.		relative deviation, %	
				2019/ 2018	2020/ 2019	2019/ 2018	2020/ 2019
consumer lending	185 746	276 486	386 934	90 740	110 448	48,9	39,9
mortgage loans	235 779	240 352	242 368	4 573	2 016	1,9	0,8
car loans	28 331	59 868	19 882	31 537	- 39 986	111,3	-33,2
total	449 856	576 708	649 184	126 852	72 476	128,2	112,6

According to table 4, it should be noted that in respect of loans to individuals, there is an increase in interest income for the analyzed period for consumer lending: in 2019 by 90,740 million rubles, or 148.9%, and in 2020 by 110,448 million rubles.

According to the Central Bank, Russian banks increased mortgage lending in 2020 by 21.2%, as a result, the total debt of citizens on loans for the purchase of housing for the first time exceeded the mark of 9 trillion rubles.

Mortgages became more affordable, the demand for housing jumped, up to 90% of apartments were bought by citizens on credit. As a result, the effect of low mortgage rates was nullified: apartments rose significantly in price.

Federal Law No. 161-FZ of 24.07.2008" On Assistance to the Development of Housing Construction " regulates relations between the Unified Institute for Development in the Housing Sector, state and local government bodies, and individuals and legal entities.

Consider the dynamics of interest and commission income of Sberbank of Russia for 2018-2020.

Table 5 - Dynamics of interest and non-interest income of PJSC Sberbank of Russia for 2018-2020, million rubles

Indicators	2018г.	2019г.	2020г.	growth rate, % (2019г. к 2018г.)	growth rate, % (2020г. к 2019г.)
interest income results from operations with securities including:	1661885	1990795	2079766	119,79	104,46
- interest received on loans granted to legal entities	901 722	999 188	996 749	110,80	99,75
- interest received on loans granted to individuals	449 856	576 708	649 184	128,19	112,56
- income received from securities transactions	233416	321489	331033	137,73	102,96
- other income	76891	93410	102800	121,48	110,05
Commission income including:	241114	297700	360618	123,46	121,13
- commission	120987	158906	174533	131,34	109,83
- income from the purchase and sale of foreign currency	57867	73412	87908	126,86	119,74
- other income	62260	65382	98177	105,01	150,15
total income	1902988	2288495	2440384	120,25	106,63

Having considered the data from table five, we see that the main source of Sberbank's profit is accrued interest on income.

The growth rate of interest income in 2019 was 119.79% compared to 2018, and in 2020 - 104.46% compared to 2019.

According to the Central Bank, Russian banks increased mortgage lending in 2020 by 21.2%, as a result, the total debt of citizens on loans for the purchase of housing for the first time exceeded the mark of 9 trillion rubles.

The growth rate of mortgage lending increases significantly every year, which indicates a correct and cost-effective program for the clients of Sberbank of Russia, which leads to the rapid development of infrastructure in many Russian cities and the growth of the financial situation.

3.2 Organization of credit policy in Sberbank of Russia

We will analyze some indicators that reflect the advantages of Sberbank's mortgage lending, and consider the terms of Sberbank's housing lending products (Table 6).

Table 6 - Terms of Sberbank of Russia's mortgage lending products

name of the program	interest rate	loan amount	loan term	initial payment	required documents
1	2	3	4	5	6
purchase of ready-made housing	От 7,8%	От 300 т.руб. до 60 млн. руб.	До 30 лет	От 10%	
new building	От 5,9%	От 300 тыс. руб до 85%	До 30 лет	От 15%	
construction of a residential building	от 9,3%	от 300 тыс. до 60 млн. руб.	до 30 лет	От 10%	
suburban real estate	от 8,5%	от 300 тыс. до 8 млн. руб.	До 30 лет	От 35%	
non-target mortgage loan	от 12%	До 10 млн. руб.	До 20 лет		
refinancing	От 8,5%	от 300 тыс. до 30 млн. руб.	До 30 лет	От 35%	for 2 documents
military mortgage	От 8,4%	До 3141000 руб.	до 25 лет	От 15%	
secured real estate	От 10,4%	от 300 тыс. до 60 млн. руб.	До 50 лет	20% стоимости объекта	
state support 2020 - 2021	от 2,6%	от 300 тыс. до 12 млн. руб.	До 20 лет	От 15%	for 2 documents
mortgage plus maternity capital	от 5,9%	от 300 тыс. до 60 млн. руб.	До 30 лет	От 10%	birth of a child

To date, the interest rates listed in Table 6 for mortgage lending are relevant, but in the current economic situation, they may vary from external factors, mainly from the refinancing rate of the Central Bank of Russia.

The following surcharges are applied to the rates:

- +0.3%, if the borrower refused to register electronically;
- +0.4% if the first payment is less than 20% of the apartment price;
- +0.5% for those who do not receive a salary in Sberbank;
- +0.3% without proof of income;

+1% on refusal of life and health insurance;

+1% for the period until the mortgage is registered in the USRN.

Sberbank sets standard requirements for mortgage borrowers:

- Age (From 21 to 75 years – at the time of mortgage repayment)
- Work experience (At least 3 months - 6 months at the current place and at least 1 year in the general record of work experience)
- Citizenship (Russia)

Similar requirements apply to co-borrowers. Official spouses become co-borrowers without fail, even if they do not fall under the conditions above. You can find a ready-made apartment on your own or pick up a House on the service. Click - then a 0.3% discount will be applied to the bid.

Mortgage terms: base rate-8.2%;

young families when buying an apartment through a house. A click gets a bid of 7.8%;

the loan amount-from 300 thousand rubles to 85% of the apartment price;

the loan term is 30 years;

the initial payment is from 15%.

In addition to mortgage loans, the bank offers such a service as "refinancing loans from third-party banks, with the following conditions;

- attractive interest rates;
- refinancing of loans from any third-party banks;
- ability to combine multiple credits into one;
- special programs for refinancing of various types loans: consumer credit, credit card, car loan;
- at the time of the refinancing of the loan, the client may have existing loans in the Bank;
- excellent service;
- detailed consultations of the bank's specialists;
- several ways to pay for the loan (in bank branches, at ATMs, via Internet banking)" [23].

Mortgage rates of PJSC Sberbank of Russia are in the range of 4.7% - 12 % per annum. Consider Table 7.

Table 7 - The volume of mortgage loans issued by Sberbank of Russia PJSC for 2018-2020.

	2018	2019	2020	dynamics 2020 -2018	growth rate 2020 - 2018 гг.,%
1	2	3	4	5	6
volume of mortgage loans issued millions of rubles	31 732	80 382	157 608	125 876	212,68
number of mortgage loans issued	20 325	52 245	104 762	84 437	415,43

By the end of the year, this figure is expected to increase to 7 %. At the same time, in 2021, the price growth is projected to be more modest - in the range of 4-5 %. Just because interest in mortgages, according to experts, will decline even despite the preservation of record low interest rates.

Federal Law No. 161-FZ of 24.07.2008" On Assistance to the Development of Housing Construction " regulates relations between the Unified Institute for Development in the Housing Sector, state and local government bodies, and individuals and legal entities.

Similar requirements apply to co-borrowers. Official spouses become co-borrowers without fail, even if they do not fall under the conditions above. You can find a ready-made apartment on your own or pick up a House on the service. Click - then a 0.3% discount will be applied to the bid.

The number of mortgage loans issued increased by 415.43%, which indicates the need of citizens in this type of services. The growth rate of mortgage lending increases significantly every year, which indicates a correct and cost-effective program for the clients of Sberbank of Russia, which leads to the rapid development of infrastructure in many Russian cities and the growth of the financial situation.

The analysis of the structure of mortgage loans issued by type in 2018-2020 is presented in Table 8.

Table 8 - Structure of mortgage loans issued

Type of loan	2018		2019		2020	
	volume of loans, млн. руб.	fraction, %	volume of loans, млн. руб.	fraction, %	volume of loans, млн. руб.	fraction, %
secondary housing	4200	13,23	10700	13,31	21590	13,69
apartment in a new building	2400	7,56	8100	10,07	18700	11,86
mortgage plus maternity capital	2400	7,56	6900	8,58	12300	7,80
non-target mortgage loan	5800	18,27	11400	14,18	23100	14,65
refinancing of mortgage loans	5700	17,96	14000	17,41	25600	16,24
military mortgage	1100	3,46	6240	7,76	6218	3,94
secured real estate	3900	12,29	7500	9,33	15200	9,64
government support 2020	2800	8,82	5900	7,33	14200	9,01
mortgage plus maternity capital	1600	5,04	3400	4,22	6800	4,31
Total:	31 732	100	80 382	100	157 608	100

According to Table 8, it can be seen that the most popular among the population is the loan "Purchase of ready-made housing" and "Mortgage + maternity capital". Also popular among the population are loans "State Support 2020-2021" and "Apartment in a new building".

Each individual customer of Sberbank is offered the most profitable option of mortgage lending, according to a special offer and criteria that are suitable for them. Similar requirements apply to co-borrowers. Official spouses become co-borrowers without fail, even if they do not fall under the conditions above. You can find a ready-made apartment on your own or pick up a House on the service. Click - then a 0.3% discount will be applied to the bid.

Every year, the percentage of mortgage loans issued is growing, the population is striving to acquire housing, and Sberbank is one of the best who qualitatively cope with this issue.

We will analyze mortgage loans in the context of the terms of overdue debt (Table 9).

Table 9-Dynamics of debt on mortgage loans of Sberbank of Russia in 2018-2020

region\period	2018			2019			2020			Dynamics 2020 -2018	growth increase, %
	total	in rubles	in foreign currency	total	in rubles	in foreign currency	total	in rubles	in foreign currency		
1	2	3	4	5	6	7	8	9	10	11	12
Центральный ФО	349 274 000	222 806 000	126 468 000	455 044 000	337 455 000	117 589 000	598 255 000	508 606 000	89 649 000	248 981 000	71,28
Северозападный ФО	128 304 00 0	103 723 000	24 581 000	162 078 000	141 418 000	20 660 000	217 289 000	202 369 000	14 920 000	88 985 000	69,35
Южный ФО	64 632 000	60 487 000	4 145 000	86 422 000	82 601 000	3 821 000	121 227 000	118 485 000	2 742 000	56 595 000	87,56
Приволжский ФО	183 026 000	172 964 000	10 062 000	246 945 000	237 510 000	9 435 000	346 323 000	339 763 000	6 560 000	163 297 000	89,22
Уральский ФО	164 151 000	160 784 000	3 367 000	217 182 000	214 226 000	2 956 000	288 184 000	285 961 000	2 223 000	124 033 000	75,56
Сибирский ФО	177 786 000	171 281 000	6 505 000	221 023 000	215 374 000	5 649 000	221 023 000	287 898 000	3 597 000	43 237 000	24,31
Дальневосточн ый ФО	43 969 000	41 126 000	2 843 000	65 855 000	63 457 000	2 398 000	65 855 000	95 678 000	1 518 000	21 886 000	49,77
Северокавказский ФО	18 231 000	16 076 000	2 155 000	24 433 000	22 290 000	2 143 000	24 433 000	35 585 000	1 650 000	6 202 000	34,01
ru ssian federation	1 129 373 000	949 247 000	180 126 000	1 478 982 000	1 314 331 000	164 651 000	1 997 204 000	1 874 345 000	122 859 000	867 831 000	76,84

This is due to the fact that the number of houses under construction has sharply increased after the stagnation in the crisis period, for the purchase of apartments in which a mortgage loan is issued. The average size of a mortgage loan

issued in Russia in March 2021 was 2.92 million rubles. This is 0.3% more than in February, and 12.8% more than in March 2020, according to analysts of the National Credit History Bureau (NBKI).

The largest increase in the average mortgage amount over the year was in St. Petersburg-by 29.8%, from 3.175 million to 4.121 million rubles. The second region in this indicator is the Primorsky Territory (plus 21.2%), the third place is the Saratov Region (19.9%). The top five also included Udmurtia (19%) and the Moscow Region (18%). The indicator of Moscow was 13.3%

Table 10 shows data on the terms of overdue mortgage loans to individuals in 2018-2020.

Table 10 - Structure of overdue mortgage loans

mortgage loans	31.12.2018	31.12.2019	31.12.2020
non-overdue	93,2	80,5	84,5
overdue including for 2020	6,8	19,5	15,5
less than 30 days	2,8	3,2	3,2
30 - 90 days	1,5	2,7	1,9
91 -180 days	0,5	2,8	1,8
181 - 360 days	0,9	5	2
more than 360 days	1,1	5,8	1,6
Total:	100	100	100

According to Table 10, it can be seen that the data for 2020 show the value of overdue mortgage loans of 15.5 %, it can also be seen that with an interval of up to 30 days (short-term debt) of overdue housing loans of only 3.2 percent, it should be noted that the relatively low number of overdue mortgage loans for loans with a long term.

The Bank has created a number of measures to reduce doubtful debts, there are programs that analyze the financial condition of customers and their difficult economic situation. Accordingly, the approval of a mortgage loan is also influenced by an important factor, the credit history of the bank's customers, so it is necessary

to take into account all the factors for submitting documents for mortgage lending to Sberbank of Russia.

Summing up, it can be noted that Sberbank in 2018-2020 actively there is a program for the implementation of mortgage lending. In the process of obtaining a mortgage loan, "the main thing when the bank decides to issue a loan for the purchase of housing is the solvency of the potential borrower, the confidence that the debt will be repaid in a timely manner, since the prospect of a trial does not meet the interests of the lender" [23].

According to statistics, the largest Russian bank continues to increase the share of loans granted to private individuals in the mortgage lending market. An individual with an excellent rating in the BCI and regular income will not be difficult to agree on the terms of the transaction. Based on the age characteristics and social affiliation, the applicant has the opportunity to choose the following types of mortgages:

- for the purchase of a residential area under construction from a developer or a legal entity;
- purchase of an apartment, townhouse, or home ownership on the secondary market;
- on state programs for young people, parents of two or more children;
- under a special program supported by the Ministry of Defense.

4 The results of the study

The analysis shows the active development of the residential real estate market in Sberbank of Russia in recent years.

The cost of housing in 2018 moved to growth and continued it in 2019 in the all-Russian market, mainly in the sector of prices in the primary housing market. Falling interest rates and timely government support for various mortgage lending programs for the purchase of mortgage housing contributes to an increase in sales to the population and the stabilization of the mortgage market, as well as the growth of the mortgage lending market. Thus, we can conclude that the attractive conditions of mortgage lending of Sberbank of Russia is a factor that forms the demand for housing.

The volume of mortgage loans in a million RUB is continuously growing on the basis of data from 2018-2020 years, the number of mortgage loans year is growing at a good pace (415% in 2020, while, as in 2018 the growth set 212%).

In particular, the housing affordability ratio, the proportion of input low-rise housing in the total volume of housing commissioning. Thus, further implementation of the Program requires adjustments. The mortgage lending market also needs to be monitored and preventive measures should be taken to prevent a fall.

4.1 Recommendations for improving the mortgage lending process of Sberbank of Russia

An important criterion for obtaining a mortgage is the conditions under which the approval rate will be higher, for this there are recommendations to the requirements of borrowers of banks.

Falling interest rates and timely government support for various mortgage lending programs for the purchase of mortgage housing contributes to an increase in sales to the population and the stabilization of the mortgage market, as well as the

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The most profitable mortgage lending programs are social ones. The main purpose of state mortgage programs is to support citizens of a number of categories, including:

Families with children. Since 2018, Russians with more than one child in their family can take out a mortgage at 6%. Of all the regions of Russia, only in the Far East can you get a preferential mortgage not only for primary, but also for secondary housing.

Large families. The mortgage subsidy for such families (three children and more) allows you to count on the repayment of up to 450 thousand rubles by the state on account of the debt. Parents who have a third child born from 2019 to 2022 inclusive are entitled to it. You can buy a house on both the primary and secondary market.

Young families. Under the preferential mortgage program "Young Family", you can get a subsidy from the state in the amount of 30-35% of the cost of housing in a house under construction. According to its terms, both spouses must be under 35 years of age, the presence of children is not required. However, in some regions, you can wait many years for your turn to receive benefits.

Owners of matkapital. In 2021, with the appearance of the first child in the family, the payment for it is 155.6 thousand rubles, the second - 483.9 thousand

rubles. Maternity capital can be spent when the child is three years old, including taking out a mortgage.

Military. The state mortgage program can be used by military personnel under a contract after three years from the date of entry into service. To do this, they need to become members of a special savings and mortgage system.

Young professionals. Various programs operate at the regional level. As a rule, they can be used by representatives of socially significant professions: doctors, teachers.

Rural residents. The state program for the purchase of real estate in rural areas (not suitable for Moscow, the Moscow region and St. Petersburg) is valid from 2020. The discount rate varies from 0.1% to 3%.

At least until July 1, 2021, there is another program of preferential mortgages for those who want to buy an apartment in a new building. In contrast to the above cases, to participate in it, you only need to have the citizenship of the Russian Federation. Comments on Tatiana Starodumova, sales director of the company-developer "Meridian»:

Some developers additionally subsidize a reduction in the interest rate for their buyers. This allows you to purchase an apartment on the primary market at record low rates. This trend, formed in 2020, is used as a powerful tool to attract customers to the primary housing market."

In 2019, the law on mortgage holidays was adopted in Russia. It allows you to take a break in the service of the loan to those who have lost their jobs or found themselves in a difficult life situation. In May 2021, the State Duma also adopted a law according to which banks will be required to inform citizens about the reasons for refusing to provide mortgage holidays.

If there are good reasons, the debt can be restructured. In addition, you can always refinance the mortgage at a more favorable rate with the transition to another lender bank.

Based on practice, the trend of state programs is only growing, and therefore it is necessary to develop more profitable programs with state support. The main

direction of improving the efficiency of providing credit products for the bank is to reduce credit risk by forming a reliable client base. Therefore, " the assessment of the client's creditworthiness is the most important stage in the lending process, and any commercial bank should attach great importance to the development of a modern methodological framework for assessing creditworthiness.

An error in assessing the client's creditworthiness can lead to non-repayment of the loan, which in turn can disrupt the bank's liquidity and, ultimately, lead to the bankruptcy of the credit institution" [23].

"Credit scoring is a fast, accurate and sustainable credit risk assessment procedure that has a scientific basis.

Scoring is a mathematical or statistical model that correlates the level of credit risk with the parameters that characterize the borrower-an individual or a legal entity.

There are many scoring models, each of them uses its own set of factors that characterize the risk associated with lending to the borrower, and as a result receives a threshold score, which allows you to divide borrowers into "bad" and "good". The meaning of credit scoring is that each loan applicant is assigned a credit risk score that is unique to them.

Comparing the value of the credit score obtained for a particular borrower with a threshold score specific to each scoring model helps to solve the problem of choosing when issuing a loan, dividing borrowers into two classes (those to whom a loan can be issued, and those to whom it is "contraindicated")."

"The use of credit scoring gives banks the following:

- reducing the risk of non-repayment of the loan, reducing the number of "bad " loans and, accordingly, reducing the level of overdue debt;
- increase in the loan portfolio by reducing the number of subjective refusals on loan applications;
- speed up the decision-making process for granting a loan;
- the ability to create specific credit products based on the analysis of market niches;

- assistance to credit inspectors and analysts, providing them with information support in decision-making" [26].

Today, the three largest banks are able to sell and issue mortgages to citizens, but for the qualitative development of mortgages, it is necessary that money also comes not only from Russian banks, but also from foreign banks, investors and pension funds.

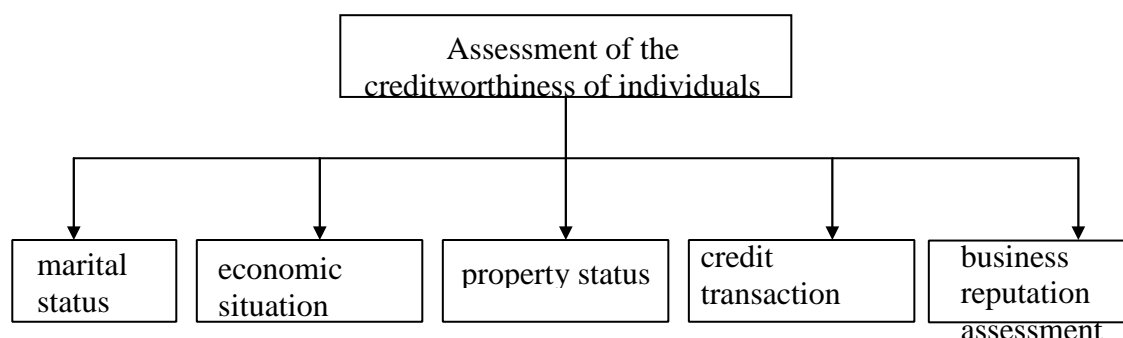


Figure 6 - Scheme of a scoring system for evaluating individuals based on hybrid expert systems

"In the "Social status" and "Economic status" blocks, a neural network is used as a solution method, since it is impossible to uniquely determine the degree of influence of the factors included in these blocks on the final indicator in these nodes.

The mortgage is also hampered by the restriction of domestic investors and this is one of the problems of lending. The Pension Fund of Russia was one of the potential investors, and one of the largest. Scientists and experts believed that under the influence of Vnesheconombank there are about 1.1 trillion rubles. according to the declaration, 220 billion rubles can be allocated for the mortgage, which is 20%. That is, 220 billion rubles can be used and allocated to citizens of the Russian Federation for the purchase of housing. But in 3 years, only 15 billion rubles were contributed under this program, which is a very small share of the projected amount. In other words - a trifle, an insignificant part of the amount. By increasing the amount of mortgage loans for the purchase of housing, the profitability of investors will be increased, including this is beneficial for Sberbank of Russia.

4.2 Effective directions of mortgage lending development

For the rational use of resources, it is necessary to develop an effective credit scoring system - such as it should ideally be. Naturally, the decision to implement such a system is not easy for the bank. The reasons for this reluctance are many: the habit of working "on the eye" and according to the "established traditional method", the eternal untimeliness and apparent complexity of implementation, and so on.

Indeed, most of the domestic banks already use non-complex scoring systems that allow you to evaluate the borrower.

Main disadvantages:

- decentralisation of the assessment system;
- the complexity of implementing "quick decisions" of the credit institution's risk department - changing the assessment methodology turns into a lengthy procedure for a large number of service points;
- inability to build a complex decision-making strategy;
- scoring models are based on the expert knowledge of the bank's credit analysts, which limits the quality of the models and indirectly reduces the customer base;
- the ability to cheat the assessment methodology - anyone with certain skills can "hack" the assessment methodology and then "adjust" to the "good" borrower. This applies not only to fraud risks, but also to "assistance" to borrowers from credit inspectors" [22].

The practical experience of implementing the credit scoring system in the bank of Sberbank of Russia allows us to compare the standard approach to the assessment of the borrower, discussed above, and the use of full-fledged credit scoring systems.

- the presence of the reporting component allows you to constantly monitor the scoring system and makes it possible to track the impact of external and internal factors on the adequacy and stability of the scoring model and allows you to control the subjective decisions of credit specialists.

5 Social responsibility

5.1 Workplace description

The object of the study is the additional office of PJSC Sberbank of Russia 8615/0217 located at the address: 652050, Yurga city, 38 Pobedy Avenue, room 113, General license of the Bank of Russia for banking operations No. 1481 of 11.08.2015.

The room in which the working places are located has the following characteristics::

- length of the room (A) - 9 m;
- width of the room (B) - 8 m;
- room height (H) - 3m;
- number of windows – 4 (size 2x2. 5 m);
- number of jobs – 6.

Based on the conclusion of the expert commission on workplace certification conducted by the Kemerovo Center for Metrology, Standardization and Certification, the parameters of the microclimate were determined, entered in the map of workplace certification for working conditions No. 15 of 12.06.2008.

The room is equipped with ventilation, as well as 3 quick-cooling air conditioners with heating function, to maintain optimal climatic conditions in the room. Daily wet cleaning is carried out in it (wipe the dust, wash the floors).

In the room there are three fire extinguishers of the OU-5 type (carbon dioxide fire extinguisher).

The employee is affected by several harmful factors, since he is close to computer equipment, which leads to a decrease in labor activity and activity.

These factors include:

- Poor indoor lighting in the workplace;
- нен abnormal microclimate conditions;
- Noise exposure;

- exposure to electromagnetic fields and radiation and other harmful effects of the computer;

- exposure to electric current due to equipment malfunction;

- irrational arrangement of equipment and incorrect ergonomic organization of the workplace.

These factors have a negative impact, they reduce performance, affect the health and well-being of a person.

Microclimate in the office:

- the air temperature is maintained in an optimal state due to air conditioners, and heating during the heating season, it is 23-25 °C,

- relative humidity 40-60 %,

- work category light 1b.

The office schedule starts from 9: 00 to 18: 00, without a break for lunch, Saturday - Sunday days off.

The work of a bank employee is mainly related to programs and communication with customers, as well as equipment, a printer, scanner, computer, monitor, mouse, document authenticity control devices, tablet, televisions, ATMs, terminals that operate daily without interruptions.

The work activity of the employees of Sberbank of Russia PJSC consists in the organization of high-quality and timely assistance and customer service, with the help of software, employees can perform almost all banking operations, including issuing cards, loans, making payments, issuing certificates and statements. The tension of groups 1a and 1b is manifested in working with a computer, which means that an employee can enter no more than 40 thousand characters in one working day.

The office has 5 working places each place has its own PC, scanner, printer, desk, chair, system unit, and telephone for internal communication, as well as a bedside table that is closed with a special key, which is located in each employee's own. In GOST 12.0.003-2015 " System of standards for occupational safety. Dangerous and harmful production factors. Classification" you can see a whole list of factors that affect the work and workplace of an employee.

The microclimate is important for the employees of the organization, because the working capacity of the employees depends on the climate. Factors such as the time of year, heating conditions, the availability of air conditioning and humidification in the premises directly affect the employee's microclimate.

In order to work at the computer did not give complications on the posture and did not develop the disease osteochondrosis you should follow a few simple rules of working at the computer:

1. The knees should be at hip level or slightly lower. With this position of the legs, there is no muscle tension.

2. You can not cross your legs, put your feet on your feet. This leads to a violation of blood circulation due to clamped vessels. It is better to keep both feet on the stand or the floor.

3. It is also necessary to maintain a right angle (90 degrees) in the area of the elbow, hip and ankle joints.

The regulation of electromagnetic fields of radio frequencies is determined by GOST 12.1.006-84 and SanPiN 2.2.2/2.4.1340-03 " Hygienic requirements for personal electronic computers and organization of work in the organization»

5.2 Analysis of the identified harmful factors of social responsibility

For effective work in the office, the microclimate in the organization is of great importance. One of the most important for the office is considered lighting, usually in offices combined lighting is artificial and natural, if the level of lighting is insufficient, it worsens the vision and working capacity of employees, leads to headaches and has a negative impact on the functioning of the entire body.

Lighting standards are displayed in the regulations of SNiP 23/05/95:

- to work with a computer, you need 300Lk;
- in the office for customer service from 200Lk;
- to process information and read documents, you need at least 40LK.

Depending on the quantitative characteristics (concentration level, etc.), the production factor can become dangerous.

All factors are made on such as chemical, physical, psychophysiological, biological. Let's move on to the direct identification and analysis of dangerous and harmful production factors affecting the activities of the employees of the office of Sberbank of Russia.

The effect of light on human activity.

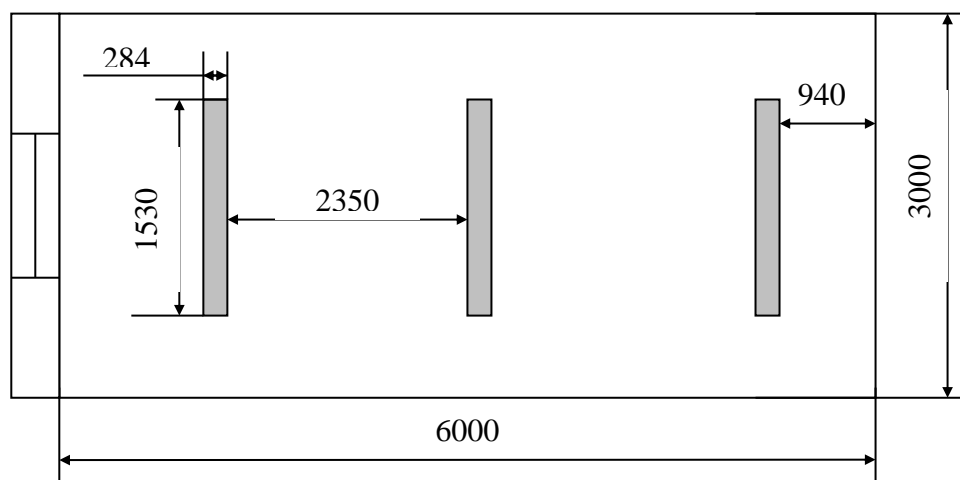


Figure 7-Lamp layout

When choosing lighting in the office, it is necessary to take into account the peculiarity of the location of the workplaces and the quality of the furniture, it should not give shine from the surface. The following recommendations should be taken into account: - use high-quality fluorescent lamps and fixtures;

- the light should be uniform, spread throughout the office;
- use both cold and warm lighting tones;
- if the ceilings in the office are low, it is better to use sources with directional and direct light.

The regulations establish that when working with a computer, the illumination in the working area should be 300-500 lux. (SanPiN 2.2.2/2.4.1340) At the same time, the illumination of the monitor screen should not exceed 300LK, and the lamps should not create glare.

Table 11-Norms of microclimate in offices

Period of the year	category of works	air temperature, C°	relative humidity, %	air velocity
acceptable values				
cold	easy 1a	21-25	75	0,1
warm	easy 1a	22-28	55	0,1-0,2
optimal				
cold	easy 1a	22-24	40-60	0,1
warm	easy 1a	23-25	40-60	0,1

Lighting is one of the most important factors of working capacity, without light it is impossible to carry out any activity. Breathing, pulse, and blood circulation directly depend on the light, its rhythm, and intensity.

The same decrease in immunity can occur due to prolonged light starvation, as a result of which there is a violation of the central nervous system, in addition, light affects the emotions of a person, as well as his psyche.

But, if the light exceeds the norm, it is also harmful to the body, there is excessive brightness and fading, thereby blinding the eyes and work becomes impossible and the visibility of work is distorted.

Occupational safety is improved if the indoor light sources are located and designed correctly. Such rational use contributes to the improvement of work in the workplace, which reduces stress, injuries and other harmful and dangerous factors.

At the workplace, it is necessary to optimize and correctly calculate the lighting system. The room area is 18 m². An important role is played by the lighting system, which also needs to be chosen correctly, so that the light is not very dim and, conversely, excessively bright. Both inflections lead to adverse consequences. Therefore, you need to choose a lighting system, pick up and find light sources.

5.3 Analysis of hazardous factors in the production environment

Consider the following negative factors that affect the production environment in the office of Sberbank of Russia. These include:

- equipment, as it affects the health, eyes, hands, causes joint pain, numbness, produces harmful radiation;
- the position of the body, the tension of the spine, arms and legs, as a result, scoliosis and osteochondrosis develop, employees critically spoil their posture;
- poor ventilation, makes it difficult for both employees and customers to breathe, as a result, the immune system deteriorates and leads to a weakening of the body as a whole.

Also, you should not forget about the increased noise level in the workplace, from the work of the PC, ventilation, printers, system blocks.

An important factor is the risk of electric shock, the norm of the surface electric potential should not be more than 500 V. There are four most dangerous factors of production:

1. Extreme (significantly higher and significantly lower than normal)
2. Electric current (critical and most dangerous factor)
3. Equipment (PCs, printers, scanners, electrical appliances)
4. Air temperature (affects the production process in the office)
5. Illumination (intensity, flashing light, too low light)

5.4 Environmental protection

If the workplace is contaminated, the production process may be disrupted. A personal copycat is a fatigue factor. With prolonged exposure to electro-magnetic waves, there is a feeling of fatigue, malaise, and sometimes nausea. Therefore, it is necessary to do physical exercises during working hours. 5-10 minutes per hour is enough to receive unloading.

The effect of electromagnetic radiation (EMR) on a person. Electromagnetic waves also have a harmful effect on the human body. They can cause headaches, nausea, disorientation, and other illnesses.

If a person is sitting in the wrong position at the computer, then negative effects may appear after some time. To promote the improved performance of the

employee, the interior should be carefully and carefully selected. To do this, you should pay attention to the colors and decorations, too much of this or that range negatively affects the ability to work of a person. In other words, different colors and settings affect a person in different ways – they irritate someone, they calm someone.

Therefore, it is desirable that the employee himself installed certain items in their places and if he wanted to change the interior. A special role is played by the lighting installations in the room, they maintain the color scheme in the best form, so that a beautiful color effect is achieved. Proper organization of work is an important process. Working time is the time for the performance of work duties (definition of the Labor Code of Article 91). There is also a regulation of work and rest, which we will consider in Table 12.

Table 12 - Regulation of work and rest when working on a personal computer

Category of works	load level			total time of breaks during the shift	
	reading information, thousands of printed characters	entering information of thousands of printed characters	dialog mode in hours	8 time	12 time
I	up to 20	up to 15	up to 2	30	70
II	up to 40	up to 30	up to 4	50	90
III	up to 60	up to 40	up to 6	70	120

To promote the improved performance of the employee, the interior should be carefully and carefully selected. To do this, you should pay attention to the colors and decorations, too much of this or that range negatively affects the ability to work of a person. In other words, different colors and settings affect a person in different ways – they irritate someone, they calm someone. Therefore, it is desirable that the employee himself installed certain items in their places and if he wanted to change the interior. A special role is played by the lighting installations in the room, they maintain the color scheme in the best form, so that a beautiful color effect is achieved.

5.5 Legal and organizational security issues

Analyzing the legal documents of the Russian legislation, the main documents of the organization regulating labor relations are identified, such a document is the Labor Code of the Russian Federation.

In their work, the office employees, together with the head of the organization, make decisions based not only on the Labor Code of the Russian Federation, but also on the resolutions of the Government of Kuzbass, regulatory legal acts of local self-government bodies.

Here are five basic laws that every employer should know and use in their work:

- The Constitution of the Russian Federation was adopted on 12.12.1993, as amended on 01.07.2020;

- Labor Code of the Russian Federation No. 197–FZ of 30.12.2001 (ed. From 05.04.2021);

- Federal Law " On Compulsory Social Insurance against Industrial Accidents and Occupational Diseases " of 02.07.1998;

- Federal Law "On the Procedure for Resolving Collective Labor Disputes" of 23.11.1995;

- The Law of the Russian Federation "On Collective Agreements and Agreements" of 11.03.1992 (ed. 24.11.1995). The bodies that control the implementation of labor legislation, the implementation of human rights and freedoms are, Gossanepidnadzor, Gosgortekhnadzor. All regulatory documents and federal laws must be used in the work of every manager in the organization, regardless of the type of activity. Sberbank of Russia is a commercial organization that performs customer service and provides banking services and products. Regulatory documents include such federal laws as:

- Federal Law of 10.01.2002 No. 7-Federal Law " On Environmental Protection»;

- Federal Law No. 184-FZ of 27.12.2002 " On Technical Regulation»;

Also, "Sberbank of Russia" in its work uses such regulatory documents as:

- The Bank's Charter approved by the Annual General Meeting of Shareholders on 24.05.2019
- Code of Ethics
- Personnel policy
- The Constitution of the Russian Federation

The organization in its activities is based on all the above documents and regulatory frameworks. In each organization, the accounting policy is the main document that regulates its activities. In turn, Sberbank of Russia strictly complies with all the rules and regulations.

5.6 Conclusion on the section " Social responsibility»

In conclusion, we can say that the process of working in the offices of Sberbank of Russia fully complies with all the norms and requirements of the SanPiN. The microclimate of the organization is favorable. The analysis of internal and external facts that may affect the employee's activities was also carried out.

As a result of the analysis, the following conclusions were made:

- the analysis of the factors of internal social responsibility showed us how the corporate culture is developed in the organization, revealed that employees strictly adhere to job descriptions and other legal documents;
- the analysis of environmental factors of Sberbank of Russia showed that the organization takes care of the environment, is ready to help in crisis situations, is responsible for the quality of the work process and the health of employees;
- Legal and organizational issues in the organization of the BEAC are resolved with the power of the regulatory framework, which meets the requirements of the legislation. Summing up the results in all sections, the offices of Sberbank of Russia meet all the requirements and are ready to provide high-quality and timely assistance to customers. In the event of an earthquake or fire, all tools and precautions must be followed.

Conclusion

Mortgage (housing) loan - " a loan secured by real estate. The borrower of a mortgage loan secures his obligation to repay the loan with a pledge of real estate owned by him on the rights of ownership or economic management" [11]. Today, a mortgage is one of the most affordable ways to purchase an apartment. Currently, steps are being taken in Russia to improve mortgage lending.

Terms of a favorable mortgage:

Stability in finance. To get a loan and pay it off, you need a stable income that will allow you to allocate the necessary amount to repay the loan on a monthly basis.

The first installment. It should be in a sufficient amount - as a rule, not less than 10-15 %. The more, the better: the probability of issuing a loan increases, the debt burden decreases. The first installment can replace the matkapital.

Credit history without black spots. The bank will not give you a loan under favorable conditions if you have previously had delays and problems with banks. It will have to be improved.

Housing mortgage lending has become the most widespread all over the world. The main goal of the development of housing mortgage lending is to create an effective system of providing affordable housing for citizens with average incomes. The conducted research allowed us to summarize the problems of mortgage lending development in Russia and the possibility of using foreign experience in solving them.

In the region, on the contrary, the decline in the average per capita income led to a slight increase in prices in the secondary housing market, an increase in the housing affordability ratio, a decrease in the rate of housing commissioning, and a drop in the % of the population of the Kemerovo region with housing. Thus, it is necessary to develop a number of programs aimed at increasing the introduction of economy-class housing, expanding the possibility of renting housing. The primary housing market needs to be made competitive, for which it is necessary to further

reduce the rate. In the secondary mortgage market, it is planned to create stability in the mortgage market.

The volume of mortgage loans issued in millions of rubles is continuously growing, although in 2019 the number of mortgage loans issued in the year is growing at a slower pace (by only 17.6%, while in 2020 the growth rate was 60%). Given the rapid passage of the period of volatility, AHML predicts that in 2020, the main trends of 2018 will continue, but the growth rate of the mortgage market will slow down.

Possible ways to solve the problems of mortgage lending and its development:

- Provision of state gratuitous subsidies to pay the initial contribution to young families, social workers, military personnel, the disabled and large families.
- Increase in the term of installment payment on the loan to 35-40 years .
- The ability to take credit for generations.
- Provide a deferred mortgage payment for up to 3-4 years in emergency situations that do not allow you to temporarily pay money.
- Consideration by the bank of both official and unofficial income.
- Filling the market with competitive companies capable of building real estate, in order to reduce the price per 1 sq. m.
- Attracting foreign investors, creating favorable conditions for them.

In this paper, the results of the implementation of mortgage lending of the priority project "Gosderka 2020" are considered and analyzed. As a target indicator, it is necessary to increase the share of families who have the opportunity to buy a standard apartment with their own or borrowed funds. One of the main factors hindering the development of the Russian mortgage lending market is high interest rates. In the Kemerovo Region, it is 0.1% higher than the national level in 2019. It is necessary to reduce the interest rate on mortgage loans, to fill the market with competitive lending companies as much as possible. Mortgage lending works in several directions, offering various loan programs. Transparency and accessibility of information is needed for a more competent assessment of borrowers.

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