Economics

DIFFUSION VALUE OF THE COLLATERAL AMONG THE AFFILIATED PERSONS OF CREDIT ORGANIZATION STRUCTURES

© 2010 N.L. Kamzin*

Keywords: liability, vehicle, lending agency, payment, collateral, value, borrower, monetary funds, collection, need.

The aim of this article is to perform an economic and legal analysis of the financial claims of the credit institution to the borrower through the implementation of borrowed funds vehicle that is owned by the borrower. Another aim is to identify factors influencing the effect of the financial cost of spray-alienated collateral, including affiliated bank structures.

The article can help to solve urgent problems of modern financial situations of credit relations, equilibration of credit institutions interaction and the execution of debt obligations through the alienation of the collateral.

For the borrower the procedure

Meets the need to obtain the necessary amount of money, the first gives it to acquire the title to collateral, the second to settle the absolute right of property, by alienation of the same car and transfer the proceeds amount of

Diffusion value of the collateral among the affiliated persons of the credit organization structures

Nikolay L. Kamzin

Николай Камзин

Diffusion value of the collateral among the affiliated persons of the credit organization structures

«Автор»

2010

Камзин Н.

Diffusion value of the collateral among the affiliated persons of the credit organization structures / Н. Камзин — «Автор», 2010

The aim of the article is to perform an economic and legal analysis of the financial claims of the credit institution to the borrower through the implementation of the acquired using borrowed funds vehicle that is owned by the borrower and burdened the right of pledge in favor of the bank. And also to identify factors influencing the effect of the financial cost of spraying alienated collateral, including affiliated bank structures, be associated with this process.

© Камзин Н., 2010
© Автор, 2010

Содержание

Конец ознакомительного фрагмента. 6

N.L. Kamzin
Diffusion value of the collateral among the affiliated persons of the credit organization structures

© 2010 N.L. Kamzin[1]

Key words: Liability, vehicle, lending agency, payment, collateral, value, borrower, monetary funds, collection, need.

The aim of the article is to perform an economic and legal analysis of the financial claims of the credit institution to the borrower through the implementation of the acquired using borrowed funds vehicle that is owned by the borrower and burdened the right of pledge in favor of the bank. And also to identify factors influencing the effect of the financial cost of spraying alienated collateral, including affiliated bank structures, be associated with this process.

The paper is devoted to solving urgent problems of modern financial situation of the agents of credit relations, equilibration of interaction of credit institutions and borrowers in the execution of debt obligations through the alienation of the collateral.

This process, currently, is inherent in the character stream for the bank, the liquidity of the car, as specific collateral is subject to fluctuation as a result there is insufficient collateral for cover loan.

For the borrower the procedure is fatal, as it influences his financial well-being and levels the "vital" purpose of entry into credit relationships.

If the borrower fails to find new sources of income or to achieve savings by revising the standard costs, he alienates what he intended to possess, for which purpose he has burdened himself with debt.

Having realizing the object of pledge, he is often left with a partially outstanding liability to credit institutions.

If the alienation of the collateral by the lending institution is usually exercised in pre-trial procedure, the debt remaining after the alienation of the vehicle is recovered by the credit institution in court, supplementing the total debt in the amount of state due.

The state has responded to the state of things in society and in 2001 increased the amount payable to those addressing a court for recovery of debt.

[1] Nikolay L. Kamzin, a post-graduate student of Samara Academy of Humanities. e-mail: rusamara@gmail.com; tel.: +7 (903) 335 15 51.

Конец ознакомительного фрагмента.

Текст предоставлен ООО «ЛитРес».

Прочитайте эту книгу целиком, купив полную легальную версию на ЛитРес.

Безопасно оплатить книгу можно банковской картой Visa, MasterCard, Maestro, со счета мобильного телефона, с платежного терминала, в салоне МТС или Связной, через PayPal, WebMoney, Яндекс.Деньги, QIWI Кошелек, бонусными картами или другим удобным Вам способом.