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Governance and risk management in retail banking lending in Brazil.

Governance and risk management in credit granting in Brazilian retail banking

Governance and management of risks in the granting of credit in Brazilian minority banks

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SUMMARY

This article analyzes the importance of governance and risk management in credit granting in Brazilian retail banking. The research discusses the relationship between commercial growth, payment capacity analysis, document validation, regulatory compliance, and operational leadership in bank branches. The methodology adopted is qualitative, based on bibliographic and documentary review, complemented by reflections arising from the author's professional experience in portfolio management, consultative service, and leadership in a banking environment. The study demonstrates that responsible credit granting depends on the integration of technical criteria, regulatory knowledge, monitoring of indicators, and disciplined managerial action. It concludes that governance applied to the routine of branches is an essential factor in balancing profitability, institutional protection, and the quality of the relationship with the client.

Keywords: Risk management. Bank credit. Governance. Retail banking. Portfolio management.

ABSTRACT

This article analyzes the importance of governance and risk management in credit granting within Brazilian retail banking. The research discusses the relationship between commercial growth, assessment of payment capacity, document validation, regulatory compliance, and operational leadership in bank branches. The adopted methodology is qualitative, based on a bibliographic and documentary review, complemented by reflections drawn from the author's professional experience in portfolio management, consultative services, and leadership in a banking environment. The study demonstrates that responsible credit granting depends on the integration of technical criteria, regulatory knowledge, indicator monitoring, and disciplined managerial action. It concludes that governance applied to branch routines is essential to balance profitability, institutional protection, and customer relationship quality.
Keywords: Risk management. Bank credit. Governance. Retail banking. Portfolio management.

1. INTRODUCTION

Granting credit is one of the central activities of the financial system. Through it, the

Banks enable consumption, investment, real estate acquisition, and reorganization.

financial and economic development. At the same time, credit represents one of the

major sources of risk for institutions, as it involves default, documentation errors,

Information asymmetry and exposure to financial losses.

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In retail banking, this challenge is amplified by the volume of clients and the diversity of their profiles.
and by the pressure for commercial results. The portfolio manager needs to balance targets of
growth with criteria of prudence, product suitability, and document validation.
compliance with the institution's internal policies.

The literature on credit emphasizes that risk assessment should consider the ability to
payment, guarantees, borrower's history, purpose of the transaction and terms.
economic factors that can affect debt settlement (SECURATO, 2002; SILVA, 2014).

In this way, granting credit should not be treated merely as a commercial activity, but as
a technical process that requires method and control.

Banking governance, in this context, should not be understood merely as a set of...
based on rules defined by senior management. It also manifests itself in the daily operations of the agencies.
in customer service procedures, in document analysis, in the quality of information
embedded in the systems, in the monitoring of operations and in the leadership exercised over the
teams.

This article aims to analyze the importance of governance and risk management in
Credit granting in Brazilian retail banking. The central hypothesis is that efficiency
Sustainable trade depends on the integration of technical knowledge and compliance.
Operational skills, leadership, and careful analysis of the client's ability to pay.

2. METHODOLOGY

The research was developed using a qualitative approach, of a descriptive nature and
exploratory. The theoretical foundation is based on works about the financial market, risk,
Credit, banking governance, professional certification, financial products, and compliance.
regulatory.

Document analysis considers legislation, financial system regulations, and guidelines.
customer relations, data protection rules, and institutional references.
related to banking activity. The study also incorporates practical reflections derived from
The author's professional experience in retail portfolio management, monitoring of goals,
Customer relationship management, credit operations, and leadership in a branch environment.

This article does not intend to present a statistical model for risk measurement. Its objective is...
It is to discuss, from a technical and professional perspective, how governance is applied to daily banking operations.
It contributes to the quality of credit granting and to the protection of the financial institution.

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3. CREDIT, PROFITABILITY AND INSTITUTIONAL RESPONSIBILITY

Banking activity depends on the ability to efficiently intermediate resources.
Granting credit generates revenue, strengthens customer relationships, and contributes to...
Economic activity. However, when carried out without proper analysis, it can...
to compromise portfolio quality and generate significant financial losses.
Financial intermediation requires a balance between raising and investing funds.
Risk management and profitability are central elements for the sustainability of...
banking institutions (ASSAF NETO, 2018; FORTUNA, 2015). In the case of credit, this
Balance depends on the ability to transform customer information into a decision.
proper technique.
Credit analysis involves assessing the ability to pay and the history of...
relationship, income, guarantees, purpose of the transaction and adherence to policies
Internal procedures of the institution. In retail banking, the volume of transactions requires standardization of procedures, but the manager's role remains relevant in identifying inconsistencies.
To guide the client and ensure that the proposal is submitted correctly.
Defaulting on payments doesn't only stem from a future inability to pay. It can also be caused by other factors.
This can be associated with flaws in the operation's origin, incomplete documentation, or insufficient analysis.
income, inadequate product offering, or lack of follow-up. Therefore, the
Risk management should be present from the initial approach through to formalization and the...
Operation monitoring.
Sustainable profitability requires discipline. The commercial growth of a portfolio is only achieved through...
positive when accompanied by operational quality and loss control. This balance
What distinguishes a one-off sale from responsible banking management?

4. Governance in the Routine Operations of Agencies

Governance in the banking environment involves the practical application of policies, standards, and controls.
and responsibilities. In an agency, these elements appear in activities such as
Document review, validation of registration information, product guidance,
Accurate data entry, monitoring of pending issues, and adherence to deadlines.
operational.

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Credit procedures require special attention. Inconsistent documents, information
Incomplete information or the absence of adequate documentation can lead to rework, delays, and rejections.
Internal records and the institution's exposure to legal risks. Preventive action by
The manager and team's approach reduces the likelihood of errors and contributes to process efficiency.
Governance is also related to a culture of compliance. Meeting goals.
It cannot override the suitability of the operation to the client's profile, the institution's rules, and the...
regulatory requirements. CMN Resolution No. 4,949/2021 establishes principles and
procedures to be observed in the relationship between financial institutions and their
clients, reinforcing the importance of proper conduct, transparency, and compatibility between
products, services and user needs (CENTRAL BANK OF BRAZIL, 2021b).
The General Data Protection Law also reinforces the need for proper processing.
responsible for customer information, especially in environments that use data.
personal and financial information for analysis, contracting and monitoring of operations (BRAZIL, 2018).
In this sense, the bank branch is a space where commercial strategy and control
Operational aspects are found. The quality of management depends on the ability to transform
Institutional guidelines translated into concrete practices in daily service.

5. CERTIFICATION, CONSULTATIVE SERVICES AND ADAPTATION OF PRODUCTS

Professional certification in the financial market plays a significant role in
qualification of banking services. The CPA-20, issued by ANBIMA, is associated with
Knowledge of financial products, ethics, regulation, suitability, investment funds,
pension, fixed income, variable income and structure of the National Financial System (ANBIMA, 2025).
This knowledge helps professionals understand the risks associated with
products offered and guide the customer in a more appropriate way. In retail banking, the offer of
Financial products need to take into account the client's profile, their objectives, and their tolerance for risk, your investment horizon, and your financial capacity.
Literature on capital markets reinforces that financial products have specific characteristics,
Distinct risks, timelines, liquidity, and taxation require proper analysis before proceeding.

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recommendation to the investor or account holder (PINHEIRO, 2021). Therefore, the advisory role
It reduces the likelihood of unsuitable hiring and strengthens the relationship of trust.
Instead of treating the customer merely as a target for sales goals, the manager acts as
financial advisor, seeking to reconcile the institution's interests with the needs
portfolio reals. Product suitability is also a risk mitigation measure, because
Products that are misunderstood or incompatible with the customer profile can lead to dissatisfaction.
Cancellations, complaints, defaults, or reputational damage to the institution.

6. Operational Leadership and Risk Control

Leadership in a banking agency plays a strategic role in risk management.
A leader organizes routines, monitors indicators, guides employees, and supervises.
It ensures procedures and guarantees the application of the institution's guidelines in daily service.
The author's experience in a banking environment included working in portfolio management and
Formal leadership responsibilities, including temporary appointments as a substitute.
eventual role as general manager in units of the institution. This type of experience allows one to observe,
In practice, the efficiency of an agency depends on the integration between the team, the processes,
Goals and operational control.
During periods of leadership, the professional needs to ensure administrative continuity.
From the unit, monitor pending issues, guide decisions, and handle customer requests.
and to preserve the regularity of operations. Responsibility is not limited to the outcome.
commercial, but also includes compliance, internal organization and quality of
service.

Risk management, therefore, is not restricted to central departments. It begins with daily routines.
from the agency, due to the managers' performance, attention to detail, and leadership ability.
to keep the team aligned with internal rules.

7. DISCUSSION BASED ON THE AUTHOR'S PROFESSIONAL EXPERIENCE

Practical experience in portfolio management demonstrates that responsible lending...
It depends on the combination of technical analysis and relationship building. Knowledge of the client,
When used ethically and within regulatory limits, it contributes to evaluating
Needs, identify risks and offer compatible solutions.

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Throughout her banking career, the author worked in an environment focused on targets and monitoring of...
indicators and institutional campaigns, having achieved internal recognition for
performance. These results, when analyzed from a governance perspective,
They demonstrate that commercial performance can be compatible with operational discipline and
with attention to compliance.
Performance in team leadership also highlights the importance of organization.
Processes. Monitoring goals, guiding employees, and managing routines.
Internal processes contribute to reducing errors, improving communication, and increasing efficiency.
unit.
Professional experience indicates that good results in credit and financial products are not...
They stem solely from individual commercial ability. They depend on method, control,
Technical knowledge, communication with the client, and alignment between the team and the guidelines.
institutional.

FINAL CONSIDERATIONS

The granting of credit in Brazilian retail banking requires a balance between growth
Commercial management and risk control. The pursuit of profitability must be accompanied by analysis.
thorough assessment of payment capacity, document validation, and product suitability to the profile.
from the customer and compliance with internal and regulatory standards.
Governance applied to the daily operations of agencies is crucial for the quality of those operations.
This manifests itself in service procedures, document organization, and follow-up.
Indicators, team guidance, and operational leadership.
Consultative support and professional certification contribute to raising the quality of...
The relationship between the bank and the client. Skilled professionals are able to interpret needs.
financial tools, explaining products, identifying risks, and conducting operations more safely.
It can be concluded that risk management in retail banking does not depend solely on central systems.
or institutional policies. It also depends on the daily work of professionals.
qualified individuals, capable of combining technique, responsibility, leadership, and commitment to the
portfolio sustainability.

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