INVESTMENT LOANS OF BANKS AND THEIR PLACE IN BANK CREDIT PORTFOLIO

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ANNOTATION. Each bank has a specialist who keeps accounts of the loan portfolio. This will allow you to assess the financial situation of the company and make important decisions regarding the return of funds, if necessary. This article examines what innovative loans and loan portfolios of banks are and how they happen.

Key words: investment resources, reconstruction, loan portfolio, market conversion, business entities and economic market.

INTRODUCTION

To date, the consistent development of the economy of any state is directly related to the formation of investment resources from business entities. This is due to the need to modernize, reconstruct and expand production in order to further develop their business and make a profit. The amount of resources produced and the characteristics of their use depend on which source is chosen to finance investment activities. In this article, we will look at the bank investment loan.

The main issue in the investment process is attracting financial resources to finance it. Many researchers assign a special place in the mobilization of long-term investment resources to commercial banks as the most rapidly changing and developing structure in the conditions of the market transformation of the economy, where it is one of the most important sources of financing the investment process.

MAIN PART

In the economic literature, much attention is paid to the problem of expanding and using bank loans for the investment process. This problem was studied by authors such as V. Balyuk and A. Yatsura, N. Sheludko, A. Vojzhov, O. Vasyurenko and I. Pasechnik, A. A. Peresada and T.M. Mayorova, A. Moroz, B. Lutsiv and others. However, there is still no clear definition of the concept of bank investment lending, the specific features and characteristics of this economic category have not been defined. Based on this, the purpose of this article is to determine the specific functions, tasks, and forms of bank investment lending and, on this basis, form the definition of this economic category.

The main objective of any financial institution is to make a profit. In this case, the indicator should be in the range of 95-100%. Loan interest includes interest, annual account maintenance fees, fines, penalties, notice fees, etc. In order to achieve the planned profit, lenders need to manage the loan portfolio. In their work, they seek to minimize risks and increase profits. Steps:

All active loans are classified. After that, the level of risk is determined for each concluded contract. In short, the ratio between return and risk is evaluated. The percentage ratio of borrowers and given loans is determined.

Overall, the quality of the portfolio is evaluated. The result obtained at this stage is compared with market returns and interest rates. Competitive terms with other lenders are also taken into account. Many companies consider the cost of the assets involved.

As a result of financial losses, reserves are identified to help.

Implement a number of measures, as a result of which the quality of the loan portfolio will improve.

Use the following to change your loan portfolio for the better:

• operation to introduce new competitive products to the market;

• changing favorable conditions for existing products;

• sale of problem customers (transfer of rights).

It is necessary to use a special concept to determine the investment lending carried out by commercial banks. Such a concept has already been developed in economics. The term "bank investment loan" is used in a number of scientific works. The definition of this concept is not given by any author, it is understood that we are talking about investment lending carried out by banks. However, the term "bank investment loan" is not just a defining term for the broader concept of "investment loan", but has an independent meaning that describes an important area of lending activity of commercial banks. Therefore, bank investment credit as an independent term requires a clear definition.

To define this concept, it is necessary to reveal its essence and uniqueness. Bank investment lending performs certain functions. These include:

• the intermediary function of converting bank credit resources into investment resources. These functions reflect the main features of bank investment lending. Commercial banks use the bank's credit resources to carry out credit operations formed at the expense of depositors' funds attracted to deposits, as well as attracted funds, including funds attracted from the country's central bank. After these specific bank resources are transferred to the borrower, they become a source of financing for investment activities;

• investment financing function, which consists of financing the investment activities of borrowers. Commercial banks carry out targeted financing of borrowers' creditable investment activities by issuing direct investment loans. This allows the latter to carry out investment activities without accumulating the appropriate financial resources, which leads to the acceleration of the investment process and economic growth;

• control function, including control over the efficiency and targeted use of loan funds. When lending to the production sector, banks carry out targeted control from the moment the investment loan is granted and until its full repayment and interest payment.

• use of debt funds and their effective investment.

The reason for this is that the source of repayment of the investment loan and the payment of interest on it is the income received by the borrower from the implementation of the financed project. Such control is a specific function of bank investment lending, which significantly increases the efficiency of investment investments.

Bank investment loan is designed to solve specific problems. The following tasks have been defined in terms of socio-economic development of the entire country's economy:

• long-term attraction of funds of legal entities and individuals;

• financing of borrowers' investment activities on a pay-as-you-go basis;

• to increase the efficiency of investment investments

A bank is not only one of the types of investment lending, but an independent economic category with its own characteristics. The study allows to define the bank investment loan as the provision of bank credit resources to borrowers for the creation or purchase of primary production and non-production assets, payment, provision and purposeful use of funds.

CONCLUSION

In short, each bank should carry out a number of activities related to the loan portfolio. At the same time, he must first work with problem customers and do everything to minimize costs.

Failure to properly account for the creditor risks being declared bankrupt, as a result of which all of its assets will be transferred to other market participants.

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