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PROBLEMS AND PROSPECTS FOR CONTROL BANK LENDING TO ENTERPRISES OF THE AGRICULTURAL SECTOR

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Summary. The paper considers the problem of bank loans in a market economy. The concept of control bank lending businesses of the agricultural

sector, which is a symbiosis necessary mechanisms and tools in the management of bank lending.

Key words: *crediting, bank lending management, agricultural sector, agricultural enterprises, credit transactions, borrowers, loan products, the banking institution.*

This article is about the problem of bank lending management associated with seasonal operation of agricultural enterprises, climate differences of administrative areas in Ukraine, where the entities of studied branch carry out their activities. It is provided the research of the availability of external and internal risks that affect the final performance of a banking institutions and enterprises of the agricultural sector. The author has proposed the concept of the management of bank lending of the agricultural sector enterprises. Such concept includes the planning of bank lending (the BL) management purposes; the studying of the set mission, goals, objectives and benchmark data of the BL; the analysis of the external and internal environment of the agricultural sector; the examination of the strengths, weaknesses,

threats, opportunities which providing effective BL of the agricultural sector; the formation of the goals of the agricultural sector enterprises; the development the bank lending management system for the agricultural sector of Ukraine; the determination of the mechanisms, tools for the implementation the management of BL of agricultural enterprises; providing the accounting for the functioning of BL and monitoring of the quantitative and qualitative parameters of BL management; receiving the information about variation; comparing the actual performance with calculated; permanent control during the entire term of the loan agreement. The implementation of this concept will contribute to the effective management of bank lending of the agricultural sector enterprises.

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