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## BANK CREDITING AS ONE OF TYPES OF PROVIDING OF INVESTMENT-INNOVATIVE DEVELOPMENT OF AGROFORMATIONS

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*Summary. In the article the problems of the effective and profitable functioning of agroformations are examined in modern terms due to realization of innovative-investment activity, id est translation of industry is on the innovative model of development. A process of innovative development of economy*

*and bank crediting are in close intercommunication, so as a credit can come forward as by the alternative sourcing of scientific and technical projects or as an additional money resource necessary for the decision of current and long-term economic necessities.*

**Key words:** *investments, innovations, credit, bank credit, investment-innovative activity.*

The domestic bank-credit system is the powerful transformer of economies in an investment, and on this basis by a catalyst and cartoonist of economic development. At the same time, the simple redistribution of monetary resources between the separate spheres of economy does not provide complete realization of powerful potential of active bank transactions. It depends on investment-innovative activity of clients of bank institutions, rational use of credit resources borrowers and them financial ability to execute the obligations before a bank in certain a credit agreement volumes and temporal borders. An improvement of mechanisms and technologies of the bank crediting of investment-innovative development of agroformations is a pressing question in the context of expansion of volumes of credit operations in this sphere.

The reorientation of agriculture on the investment-innovative model of development is able to provide the exit of the state on a world level. An Investment-innovative mechanism of modernisation of agriculture is one of basic methods of overcoming of consequences of slump of national economy.

An unstable economic situation is in a country, high lending rates for to the long-term credits, limit nature of the personal funds of enterprises, shortage of state support, increase the risks of functioning result in the necessity of application of hybrid financial technologies of credit at providing of investment-in-

novative development of agroformations. The question of the long-term crediting of investment-innovative activity remains open so. Taking into account experience of foreign countries it is needed to inculcate the favourable crediting of innovative projects, guaranteeing of loans, grant of subsidies and grants the state on the aim of scientific and technical development, encouragement of the system of favourable insurance of risks of innovative enterprise.

To the basic unconventional methods of crediting of innovative-investment activity of agroformations that is most widely used in the world and partly begin to be used at the Ukrainian credit market, it follows to take: factoring operations, project and trade financing, to leasing and bill of exchange operations, forfeytuvannya, crediting due to the resources of foreign banks, use of venture capital.

It costs to mark that innovative-investment activity has considerable influence on activity of agro-industrial complex. Translation of industry on the innovative model of development will help to untie problem of becoming of competitive agro-industrial production. However it is practically impossible without sponsorship of the state of innovative business. Commercial banks must take into account interests of agrarian enterprises at allotting credit, id est to bring down the cost of financial and credit resources and give long-term credits that will help to realize innovative-investment projects.

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