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COLLATERAL REPRODUCTION OF FIXED ASSETS AGRICULTURAL ENTERPRISES

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Summary. The problems of credit support playback of property, farms Ukraine based on the study of scientific works of economists and practical experience of the farmers.

Key words: *fixed assets, credit support, resources, efficiency.*

Agricultural business requires significant contributions to the playback resource potential. Among the most important factors of economic growth principal place of state owned enterprise resource field, plant and equipment. Most sources play their important collateral. The objective necessity of applying for a loan reproduction of fixed assets due specificity reproductive process in which is seasonal. Currently, at low levels of farm profitability and investment attractiveness of the agricultural sector, credit provision reproduction of fixed assets is the real source of the material base of agricultural production.

According to our data, we can conclude that that the number of loans in 2013 compared to the year 2012 up to one year increased by 3,4 bln. USD (23 %), and increased the number of credits to date more than five years 0,4 billion. USD (12 %).

We also analyzed the data of overdue loans in 2013 compared to the year 2012, arrears granted to one year loans increased to 0,34 billion. USD. (54 %) also increased the number of delinquent loans from one to five years. These data confirm the state of crisis lending farmers.

The current state of fixed assets of agricultural enterprises of Ukraine requires increasing their collateral. Thus the correct definition of the principles and mechanisms of credit to enterprises depend on the efficiency of their operation in the long run. However, the major obstacle is the high level of credit risk as systemic and individual. That is, the system needs to be improved credit analysis and credit scoring potential borrowers, as well as the selection of the most efficient methods and tools of collateral, allowing for the industrial and business enterprises

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