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DEPOSIT POLICY AS A COMPONENT OF THE BANK MANAGEMENT SYSTEM

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Summary. The article examines the trends and challenges bank deposit policy in terms of social and political tension. The role of deposit policy to ensure the efficiency of the banking activity is determined.

It's defined de goals and objectives for the major part of the process of resource management. The author analyses bank deposits trends and determines the main courses of development.

Key words: *deposit, deposit policy, deposit corporation.*

Ukrainian financial and credit system is in a state of continued social and political tensions. Banking institutions are in an unfavorable financial position that led to the problem of effective development and maintenance of liquidity. In such circumstances, the nature of bank resources is undergoing significant change that increases the role and importance of deposit policy as the main influence factor to the monetary market countries.

In making its policy today, domestic banks have to rely on the knowledge and experience that exists in the world. The experience of countries with developed market system confirms that an important part of the entire banking policy is the policy of resource base formation.

Deposit Policy as a system includes elements of the management of the bank, namely: strategy, tactics and control. Manage deposit transactions subject to the general requirements of the bank, i.e. the combination of liquidity, profitability and risk.

Deposit operations management's directions are determined from the position of yield, profitability,

liquidity, risk minimization and optimization of the deposit portfolio.

The analysis of deposits attracted by the Bank for the period from 2010 to August 2014 confirms that due to the active policy of the National Bank since the financial crisis receipts volume on deposit accounts increased.

As a result of the current year as of 8/31/2014 noticed an increase of 9.912 billion. uan., but that is the result of the first months of the year – January and February. Then the dynamics of resident deposits is formed against the background of continuing tension in the east, increasing internal migration and reducing of the propensity for bank savings.

Today there is a low level of market deposits controllability. The Bank accepts cash contributions, the total flow which depends on the economic situation, political climate, state of the legal basis and population welfare. In order to improve bank deposit policy one should strengthen stimulation of sustainable and long-term storage savings considering growth and differentiation of population incomes.

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