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DEVELOPMENT OF BANK CREDITING OF SERVICE ENTERPRISES

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ABSTRACT

The article is devoted to the substantiation of approaches to the development of bank crediting of service enterprises. It is established that on the part of service enterprises, it is necessary to take measures aimed at the use of unrealized opportunities to strengthen their financial condition, proper justification of the need for bank credits, their security, and compliance with the terms of repayment, as well as improving the level of preparation of loan applications and supporting documents. Most of these measures are found to be determined in the process of business planning of the financial activity of service enterprises in the medium term. It is proven that among the measures of the microeconomic level, which should be taken by banks, especially relevant is increasing the objectivity of assessment of the financial condition of service enterprises and the feasibility of crediting the business plans proposed by them. In this case, standardization of credits provided to service enterprises is very important.

Keywords: bank crediting, business planning, development, financial condition, risks, service, standardization.