

-Insurance of loan defaults that will reduce risk in the credit sector and will act incentive to reduce interest rates on loans;

-The protection of consumers who use credit and are bona fide taxpayer's debt.

It is offered to involve widely Ukrainian insurance companies to lending, which reduces lending transactions risk. Moreover, the improvement of relations between CB and the NDU will reduce the risk of loan defaults, ensure transparency of the refinancing process.

The proposed commercial institution should work closely with the insurance market, audit companies, and at the same time it must be independent and not a part of the state banking system. The ways and conditions of the National Bureau require significant funds, the amount of which should be carefully justified, but future benefits, as the authors believe, will exceed the costs.

monetary policy, banking system, lending, National Bureau of Credit

Одержано 19.03.13

УДК 337.33

V.P. Kravchenko, c. econ.s., ass. prof., A.O. Mogiley

Kirovohrad national technical University

Ways of attracting customers in the commercial banks

The article considers the deposit policy. The use of banks of price and non-price methods of attraction of free money resources. Proposes to introduce a tool - «deposit with interest payment in advance» and the direction of reducing the risk of early termination of the deposit agreement.

deposit, credit, credit policy, commercial banks, competition, resources, management methods, tools deposit policy, penalties

В.П. Кравченко, доц., канд. экон. наук, А.О. Могилей, студ.

Кировоградский национальный технический университет

Пути привлечения клиентов в коммерческих банках

В статье рассмотрена депозитная политика. Использование банками ценовых и неценовых методов привлечения свободных денежных ресурсов. Предложено внедрить инструмент - «депозитный вклад с выплатой процентов авансом» и направления снижения риска досрочного расторжения депозитного договора.

депозит, кредит, кредитная политика, коммерческие банки, конкуренция, ресурсы, методы управления, инструменты депозитной политики, штрафные санкции

Statement of the problem. Development of the banking system led to increased competition between commercial banks for resources and efficient directions of their placement. This has led to a gradual decrease of yield of banking activities. For successful functioning and expansion of the activities of the banking institutions is not enough only to attract funds at a lower price, and place them at a higher. To maintain its competitiveness, the banks are compelled to create an effective system of management the cops, to offer their customers a new range of services, the use of different financial instruments and improve its performance. Competition on the financial services market predetermines the necessity of the account of the needs of not only banks, as it was earlier, but also clients of the monetary-credit market, the development and implementation of effective deposit and credit policy [1, p. 89].

These processes require the development of new approaches in the sphere of banking management and proposals on activation of the marketing activities of the ways of attracting customers in the commercial banks.

The analysis of recent publications and research. Significant developments in the study of deposits in the structure of the resource base of modern banking institutions have made the foreign scientists-economists, as the G. Aylenberger, E. Zhukov, P. Rose, J. Siniki. Problems of formation of effective deposit policy of the commercial banks are devoted to the work of Russian scientists, in particular In. Vitlinskiy, and Galchinskiy, Dzublik, Zaruba and February, and frost etc.

However, it should be noted that the current mechanism of development and realization of deposit policy at the level of banks does not fully meet the modern requirements of banking activities. In accordance discussion questions remain determine the best deposit interest rate and the formation of deposit policy in the conditions of growing competition.

The purpose of the article is to identify possible ways to enhance marketing activities of modern commercial banks to further expand its client base.

The presentation of the material. An important means to attract the deposits of resources and formation of the resource base is the proper and rational formed the Bank's deposit policy. Today, banks are competing on the market of financial services, so the deposit policy is very important for the banking institutions, in order not to lose and to expand its client base, it is necessary to improve banking products, introduce new technologies and offering new services [2, p. 19].

Development of an integrated approach to attract temporarily available funds - it is indeed a complex task, and during his decisions should take into account a number of aspects of the macroeconomic indicators of the performance of the individual Bank. Today, there are many approaches, with the help of which the Bank optimizes deposit policy using different combination of tools (incentives to attract funds), which in General can be differentiated based on the price and nonprice (Fig 1.).

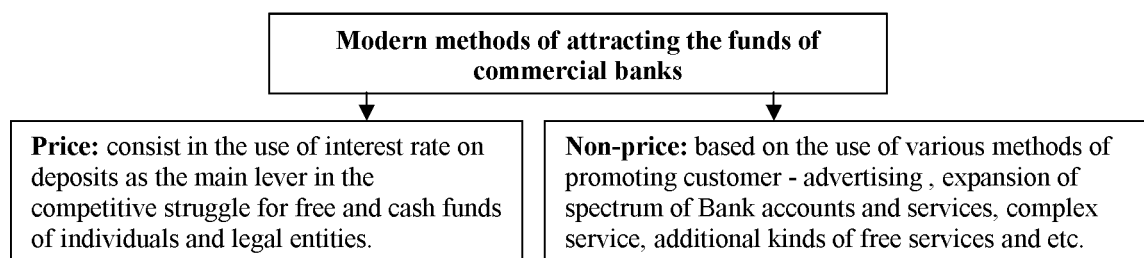


Fig. 1 – Modern methods of attracting the funds of commercial banks [4, p. 43]

In the conditions of aggravation of competitive struggle, the majority of banks chosen development strategy, aimed at the improvement of work with clients. It is the formation of client base is becoming for the Bank's top priority. In connection with this, all the more attention it deserves not a one-time selection of the clients, and the development and implementation of the strategy of attraction of clients. The customer base should be considered as a normal object of management, it is necessary to predict and to plan its development; to be engaged in organization and correction of working processes regarding the changes in the database; to prescribe the appropriate technologies, to solve a question of motivation of the participants of this process, establish the system of control [5, p. 2].

Thus, the management of the modern banking sector should pay great attention to exactly неціновим methods of control, as the higher deposit rates has limitations and is already too outdated practices, on which modern depositors almost do not pay attention. It should also be noted that this group of methods is not intended for permanent and long-term

use, there are even cases, when the price control method at all applied Bank cannot be.

So, as of today, the commercial banks should build its own deposit policy on a client-oriented approach, which involves the construction of «relationship marketing», focused on long-term relationships with the customers, meeting their needs and create new products. Therefore, we offer the mechanism of attraction of customers in the commercial banks by the improvement of the deposit of the product of the Bank - a deposit with interest payment in advance. Deposit with interest payment in advance» is a combined method, that is such, which combines price and non-price methods of raising funds.

The General scheme of the Bank providing the proposed deposit product, namely a deposit with interest payment in advance and the further work of the Bank with the resources received from the client is shown in Fig.2.

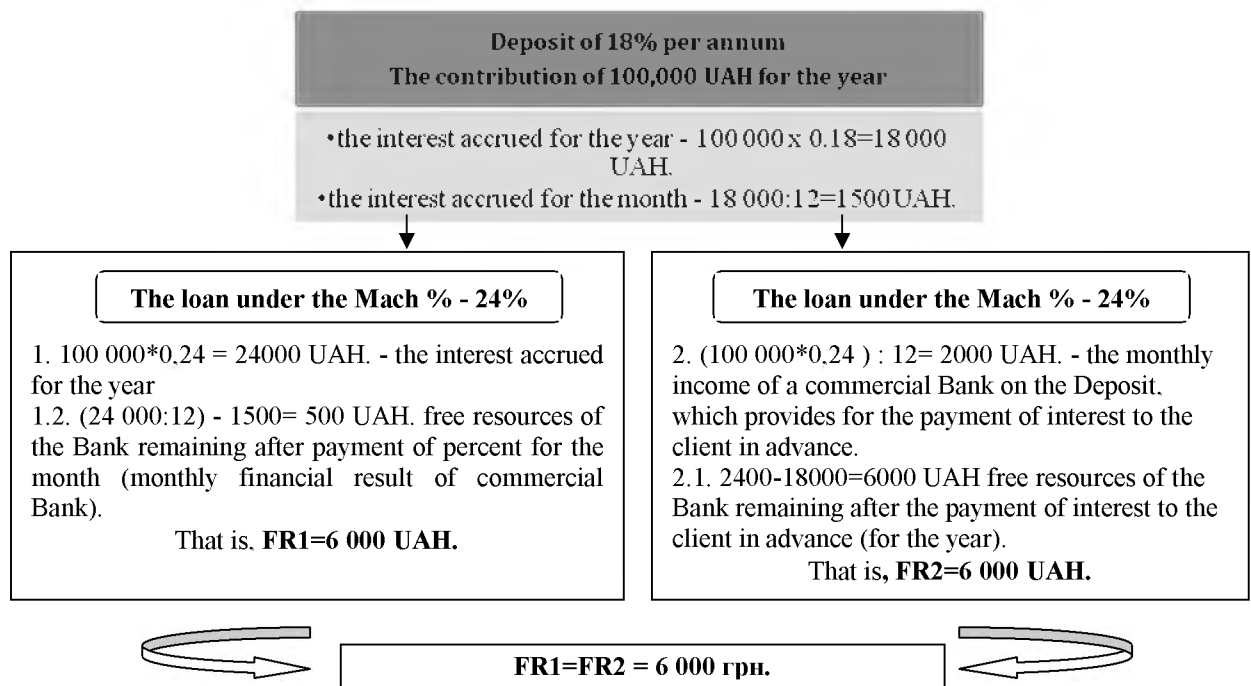


Figure 2 – Investment funds of the customer to the Bank for deposit under 18% per annum

Consider a variant of improving customer base of commercial Bank on the example of UniCredit Bank. Suppose that the commercial Bank shall deposit the contribution for the period of 1 year in the amount of 100 000 UAH under the maximum percentage (18%). The interest accrued for the year will amount to 18 000 UAH. (100 000*of 0,18=18 000 UAH), respectively for the month of interest will amount to 1 500 UAH. (18 000:12=1500 UAH.). Bank of attracting resources tends to put them in such a way as to achieve maximum profit. Consider the example of an allocation of the resources of a commercial Bank under the maximum percentage.

Providing a loan under the maximum percentage of the Bank will receive the funds in the amount of 24 000 UAH for the year (100 000*0,24=24 000 UAH.). If we consider the scheme according to which the Bank will pay interest on the usual scheme, there is a monthly basis, the amount of free resources of the Bank, which remains after payment of the interest for the month (monthly financial result of commercial Bank) will be equal to 500 UAH. [(24 000:12) - 1500=500 UAH]. That is, according to the usual scheme payment per cent of the available resources of a commercial Bank for the year (annual financial result of - FR1) will be 6 000 UAH. (500*12= 6 000 UAH.).

Proceed to the calculation of the financial result (FR2), which will receive a

commercial Bank in the event of interest accrual on the deposit in advance. The monthly income of a commercial Bank on the deposit, which provides for the payment of interest to the client in advance will be 2 000 UAH. $[(100\ 000 \cdot 0,24) : 12 = 2\ 000\ \text{UAH}]$. Accordingly, the amount of free resources of the Bank, which will remain after the payment of interest to the client in advance for a year or annual financial result (FR2) will be equal to 6 000 UAH.

That is, as we see, the financial result of commercial banks (FR1) according to the usual scheme payment of interest is the same financial result received by the Bank on the scheme of payment of interest on a deposit in advance. But it should be noted that, though the financial result of the two options accrual of interest will be the same with the second option is the payment of interest in advance, the commercial Bank shall be obliged to immediately return to the client a significant amount of funds (in our case - 18 000 UAH), what would in future periods could be used for the provision of new consumer credits or invest in securities. But, on the other hand the payment of interest in advance will give customers the opportunity to freely use them in their own interests, again invest in deposits or invest in various types of financial instruments.

As the economy of Ukraine is unstable all the time, there are risks of occurrence of economic and financial crises, we shall try to describe more in detail the procedure of a Bank's return of funds of depositors in case of early withdrawal of their deposits [3, p. 15].

Preservation in the legislation of the obligations of banks to return the funds of the depositors in case of early withdrawal of their deposits makes credit institutions to implement the various ways of holding on to money.

In the world banking practice, there are three variants of the payment of interest in case of early termination of agreements: interest shall not be paid; interest payment at a reduced interest rate; the payment of interest accrued as of the date of termination of the agreement in full. Most often the client for the pre-term withdrawal of deposit funds from the account, pre-warned about the payment of interest at the minimum rate, but some banks impose and penalties for early repayment of funds - from 0,1% to 3% of the deposit amount.

In our case we are not able to pay the interest at the minimum rate, because they are accrued and paid at the beginning of the term of validity of the deposit agreement. Therefore, we propose to introduce penalties in the range of 3% from the amount of deposit, as well as introduce a new penalty in the form of additional compensation of losses in the amount of 1% of the assessed accordingly 3% (for example: $100\ 000 \cdot 0,03 = 3\ 000\ \text{UAH}$. - the first penalty, $3\ 000 \cdot 0,01 = 30\ \text{UAH}$. - second penalty. Thus, in this example, the size of the penalty for early withdrawal of the deposit will be 3030 UAH.) Fig.3.

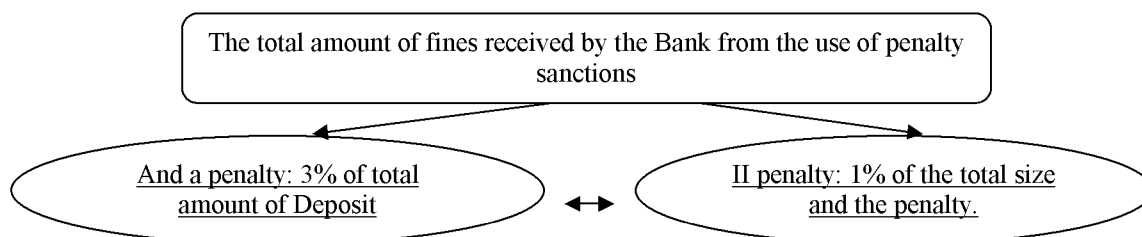


Fig.3 – Procedure for determining the size of the second penalty

For deposits for a longer term with lower interest rates to a commercial Bank it is expedient to offer preferential terms for termination of the deposit. Deposits for a shorter term of placement of funds and with the higher interest rate should provide for more stringent terms of early termination. Considering the current situation on the monetary-credit market, offer commercial Bank PJSC «Ukrsotsbank» divide scenarios gap deposit agreements into two parts: penalties for early termination of the deposit for short periods: 1, 3 months, 6, 9 months, as well as sanctions for breaches of deposits for long periods of time: 12, 16, 18, 24

months - table. 1.

Table 1 – Penalties for early termination of the deposit on the short and long terms

Term of Deposit, months	1	3	6	9	12	16	18	24
Payment % in case of early termination of the agreement with a commercial Bank (early withdrawal of customer Deposit)	Interest pay have the amount of the interest rates on contribution to the question.		1 month is not paid; the first half of validity of the contract - 0,25 rates; the second - 0,5 rates of accrual.		1 month - not paid; the first half of the validity of the agreement : 0,5 rate; the second rate of 0,75 accrual.		Translation is carried out during the last three months at the rate of a demand Deposit	

Hence, the implementation of the proposed techniques we establish penalties will allow any commercial banks:

- hedge the risks, connected with the further distribution of resources, which he took to the deposit account on the expressive regulated by the contract;
- use freely the resources to increase the level of profitability;
- in case of early termination of the deposit agreement, to receive the amount of the fine, which is equal to the income for the 3 months of the deposit.

Also, for dissimulation of early termination of the contracts in a commercial Bank, in our opinion, it is expedient to the introduction of a «multi-currency» of the program. They allow the free of charge transfer the currency of the deposit with the UAH. into U.S. dollars or Euro, while not losing the interest. «The launch of the deposit «Multicurrency» will meet the modern needs of the clients. This is a reliable way to protect savings in the national currency of any currency fluctuations and make a profit. This type of contribution will give customers maximum freedom during the financial decision-making. This deposit allows customers to receive profit not only from interest, but also provided that the exchange rate of the dollar is growing. This is especially true, taking into account the different forecasts that by the end of 2012, the dollar will cost 8,5-9 UAH. If making a contribution now, then one can make only due to exchange rate fluctuations. Plus accrued interest during this period, and in the absence of a fee for currency conversion.

Conclusions. As a result of the theoretical and practical research we can make a conclusion, that in conditions of crisis development of the economy of the problem of the Deposit activity of banks in the market of banking services purchase of high relevance.

So, in conditions of almost the same range of banking services, offered by banks, and increasing competition between domestic banks and foreign banking institutions, which are active on the Ukrainian market of banking services, «deposit with interest payment in advance» is one of effective ways of attracting customers in the commercial banks and as a consequence of improved their profitability and profitability.

At the same time this type of deposit has its advantages for investor:

- interest protected from inflation, and the client has only the risk of depreciation of a the main part of the deposit;
- received interest immediately upon opening the deposit, the client may deposit them in the Bank and receive on their income.
- is attractive for the business entities, which gives the possibility to when it opens immediately receive the funds and invest them in their business.
- is an effective means of insurance of the risk of a possible return the money. That is, even if your selected a client of the Bank may be problems with the return of the funds of the depositors, that at registration of the deposit with the advanced payment of interest, these clients already know that at least the interest on the deposit of them are guaranteed to receive.

References

1. Versailles N. And. Peculiarities of formation of Ukrainian banks Deposit resources / N. And. Versailles // Finance Of Ukraine. - 2010. - № 12. - p. 89-95.
2. Dmitrieva E. A. Deposit operations in the system of services of a commercial Bank: the problems of their efficiency / E. A. Dmitrieva // Banking. - 2012. - № 2. - p. 18-23.
3. Dmitriev A. A. Optimization of the Deposit activity of the commercial Bank / About. A. Dmitrieva // Finance Of Ukraine. - 2011. - № 5. - p. 15-17.
4. Melnikova And. M. The marketing aspects of the formation of the Deposit base of the commercial Bank And/ M. Melnikova // Banking. - 2011. - № 3. - p. 40-41.
5. Neizvesna About. In. Transactions of commercial banks on funds attraction: modern technologies and world tendencies of development / The. In. Neizvesna // the Stock market. - 2012. - № 31. - p. 2-5.

В.П.Кравченко, А.О. Могилей

Кіровоградський національний технічний університет

Шляхи залучення клієнтів у комерційних банках

У статті розглянуто депозитну політику. Використання банками цінних та нецінних методів залучення вільних грошових ресурсів. Запропоновано впровадити інструмент – «депозитний внесок з виплатою відсотків авансом» та напрямки зниження ризику дострокового розірвання депозитного договору.

депозит, кредит, депозитна політика, комерційні банки, конкуренція, ресурси, методи управління, інструменти депозитної політики, штрафні санкції

Одержано 22.02.13

УДК 330.341

М.М. Меркулов, доц., д-р екон. наук, Л.Д. Глущенко, здобувач

Одеський національний університет імені І.І. Мечникова

Управління ресурсним забезпеченням малих підприємств з технологічними інноваціям

У статті представлено обґрунтування необхідності використання технології оцінки якості управління ресурсним забезпеченням малих підприємств з технологічними інноваціями. Розглядається побудова оціночної системи на основі експертних методів і технологій, що включає: сукупність критеріїв, що характеризують об'єкт оцінки; формування шкал, в яких оцінюється об'єкт по сформованій системі критеріїв; оцінку порівняльної важливості критеріїв; оцінку порогових значень критеріїв.

технологічні інновації, мале підприємство, критерії, рівень, оцінка, система

Н.Н. Меркулов, Л.Д. Глущенко

Одесский национальный университет имени И.И. Мечникова

Управление ресурсным обеспечением малых предприятий с технологическими инновациями

В статье дается обоснование необходимости использования технологии оценки качества управления ресурсным обеспечением малых предприятий с технологическими инновациями. Рассматривается построение оценочной системы на основе экспертных методов и технологий, включающей: совокупность критериев, характеризующих объект оценки; формирование шкал, в которых оценивается объект по сформированной системе критериев; оценку сравнительной важности критериев; оценку пороговых значений критериев.