

Таким чином, застосування системного підходу щодо реалізації механізму фінансового забезпечення функціонування та розвитку металургійної галузі по-перше, дозволить забезпечити вихід підприємств металургійного комплексу з кризового та післякризового стану, по-друге, забезпечить ефективне функціонування галузі та її розвиток, що в цілому сприятиме підвищенню конкурентоспроможності країни на світовому ринку.

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FEATURES OF ACCOUNT OF CREDIT OPERATIONS OF BANK

Credit operations are one of the most widespread operations, that used in bank activity. On the modern stage of development of economic sphere of Ukraine credits stood one of main sources of profit of banks. Therefore the question of count of credit operations in cans surprised important.

The special economic literature determines bank credit transactions how active operations, that related to the extension of credit or to the grants of obligations (guarantees, guarantees, to the guarantee) which in the case of their implementation will lead to in actual translation of resources on credit foundation [1].

Also it should be noted that executing crediting of can play role of financial mediators through that, to set a top percent rate after loans as compared to holdings.

The process of grant to the credit requires the detailed account that is accompanied by implementation of next actions:

- registration and opening of the personal credit account to the borrower;
- realization of operation from delivery of credit;
- realization of operation from the account of documents that accompany a credit operation;
- realization of operation from credit redemption;
- realization of operation from an extra charge and drawing on reserve on coverage of credit risks;
- realization of operation from writing from balance of hopeless credits and balance account of debts after these credits;
- storage and conduct of card indexes of documents;
- a reflection of credit operations in a bank, stowage of accounting statement on credit operations [2].

The process of account of credit bank transactions is regulated by resolution № 481 the National bank of Ukraine “About claim of Instruction from

the record-keeping of credit, holding (deposit) operations and forming and drawing on reserves under credit risks in the banks of Ukraine”, and conducted by the accounts of 1th and 2th classes of Card of accounts of record-keeping of banks of Ukraine.

A bank represents in a record-keeping operations from a grant to the credit and credit drawing at the interbank market as operation with derivative financial instruments, if these operations come true: in different currencies; with a the same contractor related to the the same risk; at the same time and can not be executed separately; with the identical term of redemption

A bank estimates allotted credit, placed holding during primitive confession on a fair value, including charges on an operation and other payments that is related to initiation of credits or holding [3].

Percents are charged extra after credits “Profits” are taken into account in a division by a 6 class. Except it “In composition off-balance sheet accounts the envisaged accounts for the account of off balance obligations of bank of credit character” [4], id est credit operations of banks registered in a 9 class of card of accounts.

The feature of account of credit operations is difficult classification of credits and accounting them after the corresponding groups of card of accounts. Usually bank institutions distribute credits on two groups: long-term and short-term, each of that in turn is divided on the sign of credit recipient is can be physical person, or subject of menage.

In case of extension of long-term credit to the subjects of menage an operation is represented after the debit of accounts: 2063; 2073; 2083; 2103; 2113; 2123; 2133, and by the credit of accounts: 1001; 1002; 2600. If a long-term credit is given to the physical person, then in an account after a debit represented on accounts 2203 and 2233, and after a credit: 1001; 1002; 2620.

What touches the short-term credits of given out to the subject of menage, then they are taken into account after a debit on accounts 2062; 2072; 2082; 2102; 2112; 2122; 2132, and after a credit: 1001; 1002; 2600. Allotted credit to the physical person by a term less than on a year will be represented after the debit of accounts: 2202 and 2232 and after a credit: 1001; 1002; 2620.

An account of credit operations of banks is not standard and in different banks can differ, as every bank establishment independently develops and carries out registration politics within the limits of current legislation, especially it touches the analytical accounting.

Thus, credit operations are widespread bank service that does her one of main sources of income of bank, that is why an account of credit operations is extraordinarily important for all bank institutions.

Credit operations are taken into account on the 1th, 2th division of card of accounts, in a 6th class incomes are represented from credit activity, and operations that is related to crediting register in 9th. Complication of account of credit operations consists in classification of credits on many parameters.

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ABOUT THE DIMENSION OF THE CONSUMER CART IN KAZAKHSTAN

One of the state indicators of the standard of living of the population of Kazakhstan is the subsistence minimum.

The subsistence minimum is intended to assess the standard of living and determine the poverty line; determination of directions of social policy and implementation of measures for social support of the population; justification of the established minimum wage, pension, benefits and other social benefits.

The minimum wage is a state social guarantee obligatory for enterprises of all forms of ownership.

The minimum wage is established annually by the law of the Republic of Kazakhstan on the republican budget for the corresponding financial year. The minimum wage should not be lower than the subsistence minimum and does not include surcharges and allowances, compensatory and social benefits, bonuses and other incentive payments and is paid in proportion to the worked time.

The Law of the Republic of Kazakhstan of November 16 1999 No. 474-1 “On Subsistence Minimum” establishes the legal basis for determining and using the minimum consumer basket in Kazakhstan.

The minimum consumer basket is intended to calculate the amount of the subsistence minimum.

The minimum consumer basket consists of a food basket and expenses for non-food goods and services.

The procedure for determining the cost of a food basket and the cost of non-food products and services establishes the “Rules for Calculating the Subsistence Minimum”.