

## **RESTRUCTURING OF PROBLEM DEBTS IN THE MODERN BANK PRACTICE OF UKRAINE**

In this research substantial attention by us it was spared the questions of quality management the credit brief-cases of bank institutions. The wide list of measures, which must prevent the decline of quality of brief-cases of crediting, and also improvement of his indexes in the case of their worsening, is resulted.

Crediting – most profitable and the most risk bank transaction. Worsening of quality of credit brief-case, increase of index of problem debt is principal reasons of receiving less of income a bank. And taking into account worsening of finansovo-ekonomichnogo position in a country on the whole and increase of unemployment rate in particular, it is possible to establish, that solvency of borrowers is notably worsened.

Non-fulfillment by the sides of contractual obligations, and also disagreement with the actions of bank, results in the origin of disputes the decision of which is carried out in a judicial order. However, the decision of questions of underpayment of problem credits does not arrange a borrower by such method and also not in a complete measure satisfies bank establishment which gave credit facilities.

One of the most effective mechanisms of settlement of problems in relation to worsening of quality of credit brief-cases of bank institutions there is conducting of restructuring of problem debts of separate borrowers.

In the scientific article own determination of restructuring of problem debt of borrower is given before bank establishment. Consequently, *restructuring – it foreseen a legislation and normatively the guided complex of measures of bank establishment, directed on the settlement of credit debt and adapted to current solvency of borrower.*

It costs to mark that bank institutions, applying the mechanisms of settlement of problem debts as restructuring, explain to such steps the anxieties about a borrower. However, on the present stage of development of bank business, restructuring a

problem debt, bank institutions foremost take a care own interests among which increase of high-quality indexes of credit brief-case, strengthening of positions of economic security, receipt of additional income as a result of changes of conditions of the primitive credit agreement and others like that.

The important and effective method of restructuring of problem credit is *refunding of borrower*. In this research an author is offer the order of translation of debt after a mortgage and by autocredits from one borrower of bank establishment on other, terms for which it is possible to restructure a problem credit are resulted, and also possible variants, due to which bank establishment which allotted a credit can interest a problem borrower on the way of motive of him to the decision-making in relation to the change of structure of debt, are offered.

Consequently, an author comes to the conclusion, that such type of restructuring of problem debt is a necessity to introduction bank institutions on the way of reduction of volumes of unhinge-quality credit brief-case.

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