

contents



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MONETARY POLICY

INatalia A. Amosova

**BANKING IN RUSSIA: ADAPTING TO NEW CONDITIONS OR PARADIGM
SHIFT OF DEVELOPMENT? 2**

BANKING SYSTEM

Soluanov A.A.

CORE PRINCIPLES OF THE PAYMENT SYSTEMS 7

BANKING SECTOR

Popova E. M., Bandurko S. A.

**Credit rating as a tool for manipulation in the information
space of financial markets 17**

BANKING: SERVICES

Edelkina A.A.

REGIONAL TRENDS OF PRIVATE BANKING DEVELOPMENT 24

Samochetova N.V.

**THE INNOVATIVE FORMAT OF THE CUSTOMER BANK SERVICE:
TABLET DEVICES 29**

BANK MANAGEMENT

Dodelia G.V.

**PROBLEM OF GROWTH OF "BAD" DEBTS FROM RUSSIAN COMMERCIAL
BANKS THROUGH MANAGED BANKRUPTCY 33**

V.B. Zaytsev

INTERNAL CONTROL AND QUALITY OF BANKING SERVICES 37

ANNOTATION 42

INFORMATION 43

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BANKING IN RUSSIA: ADAPTING TO NEW CONDITIONS OR PARADIGM SHIFT OF DEVELOPMENT?

The article highlighted and analyzed some of the fundamental and current changes in the banking industry, which put Russia to choose the way of development. Among the significant changes that form the new requirements for conducting banking business include: completion of the transition from the industrial and post-industrial society to an information; acceleration of technological revolution in the world and the redistribution of the traditional banking functionality; increasing financial uncertainty; turbulent passing phases of the cycle; increasing incidence transitive economic systems; disintegration. The main idea of the article - the rationale for a balanced response to the question: enough to be adaptive anti-crisis measures, or require fundamental changes in the banking industry.

Keywords: banking, adaptation, a new paradigm, the technological revolution, financial uncertainty, transitivity, value divergence disintegration.

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CORE PRINCIPLES OF THE PAYMENT SYSTEMS

The transfer of funds of legal persons and individuals with the help of the payment systems and the role of each party of the transaction are defined in the article. Payment scheme and the core principles of the payment systems were analyzed, the possible payment channels to carry out the transactions with the help of the payment systems are described. The standard schemes of payment settlement and alternative channels of payments, that recently appeared, were taken into consideration.

Keywords: money transfer, payment systems, payment channels, alternative payment schemes.

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CREDIT RATING AS A TOOL FOR MANIPULATION IN THE INFORMATION SPACE OF FINANCIAL MARKETS

The problem of objectivity of credit ratings by international rating agencies is studied in the article. In particular, the issue of political engagement of rating agencies in case of downgrade of credit rating of Russia was considered. The authors present this downgrade as ungrounded and provide evidence based on objective factors of solvency of the Russian Federation. The object of the study was the credit rating as an independent information unit on financial market. The analysis of statistical data and assessment of national reserves and balance of payments was implemented in accordance with best practice. Theoretical analysis was based on the methodology used by international rating agencies.

Keywords: credit rating, rating agency, issuer, solvency, risk, national reserves, balance of payments, regulation.

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REGIONAL TRENDS OF PRIVATE BANKING DEVELOPMENT

In this paper the author proposes an integrated approach to the analysis of the regional structure and dynamics of the volume of the world's wealth as a factor of demand for private banking. As a result of this approach the trend of increasing importance of particular macro-regions in the process of formation and distribution of global wealth is defined. Identified strategic advantages, opportunities and risks for the private banking in leading regions helped to formulate the proposals for the development strategies on regional markets.

Keywords: private banking, personal wealth, intellectual services, investment attractiveness, regional strategies.

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THE INNOVATIVE FORMAT OF THE CUSTOMER BANK SERVICE: TABLET DEVICES

The article discusses the new format of the customer service in banks. The possibility of use of tablet devices in banking activities, the effectiveness of use of tablets in sales in the bank and the method of implementing it in the activity of banks are analyzed.

Keywords: tablet devices, mobile sales, tablet sales, banks.

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PROBLEM OF GROWTH OF "BAD" DEBTS FROM RUSSIAN COMMERCIAL BANKS THROUGH MANAGED BANKRUPTCY

The main aim is to identify one of the key issues for Russian banks at the turn of 2015 in connection with the stagnation of the economy, the increase in the number of bankruptcies and future problem of additional capitalization of banks.

Keywords: "Bad" debts, Russian banks, a managed bankruptcy, additional capitalization of banks.

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INTERNAL CONTROL AND QUALITY OF BANKING SERVICES

In the article relationship of banking internal control and quality of banking services is analyzed. Shows the location of the internal control in the system of banking supervision. The principal, in author's opinion, factors determining the importance and complexity of the problems of improving the internal control and relates tasks to improve th management quality of banking services is considered.

Keywords: internal control, banking services, banking regulation, quality of banking services, The Internal Control Services.