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PROSPECTS OF DEVELOPMENT PROPORTIONAL REGULATION OF MICROFINANCE ORGANIZATIONS

The article is devoted to consideration of problems and prospects of development proportional regulation of microfinance organizations. The author gives the common characteristic of domestic financial system, noted main aims of regulation, control and supervision of non-credit financial institutions, including microfinance organizations, as well as necessity of implementation of alternative principles of regulation and supervision of financial market, in particular proportional regulation of non-credit financial institution.

Keywords: Financial markets, supervision, regulation, non-credit financial institution, economic growth.

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EFFICIENCY ASSESSMENT OF MACROPRUDENTIAL TOOLS: FOREIGN AND RUSSIAN EXPERIENCE

The role of macroprudential regulation of banking sector significantly increases after the global financial crisis of 2008–2010. Banking systems regulators together with transnational regulators – o European Systemic Risk Board (ESRB), European Banking Authority (EBA), Bank of international settlements (BIS), International Monetary Fund (IMF) – broaden mandate (goals) of macroprudential policy and implement new instruments classifying them by 3 groups: affecting banking assets, liquidity or capital. This paper investigates influence of two macroprudential tools (risk-weights for RWA and differentiated reserve requirements) on pace of credits to real economy of Russia suggesting 2 quantitative specifications which could be used by Russian financial sector regulator.

Keywords: banking system, macroprudential policy, financial stability, systemic risks.

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METHODICAL APPROACH TO MICROFINANCIAL SYSTEMS FORMATION OF BASED ON INFOGRAPHIC MODELS

In the following article has been demonstrated model systems of micro-financing SME in Russian Federation. Developed infographic models are allowing various ways of further development in order to demonstrate in pictorial and holistic approach. In conclusion of the article established a link between market and micro-financial organisations as well as regional environment. In resolute part of the article has been formed several ways of increasing of effectiveness of micro-financing system.

Keywords: financial market, Finance, lending, funding, infographic model, small business, microfinance, model, system, integrated approach, resources, management.

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MODERN INNOVATIVE TECHNOLOGIES IN THE BANKING SPHERE

The article describes the main problems facing Russian banks, and the direction of their elimination. The questions of application of modern innovative technologies in credit institutions are considered. One of the most promising technologies is the technology of big data. The main characteristics characteristic of big data are given. The main applications are described, where the technology of large data in credit institutions is most actively used. Machine learning as a perspective approach to the analysis of big data is considered. The main methods of machine learning used for conducting credit scoring are described.

Keywords: big data, banking, technology, machine learning methods, competitiveness, client, credit scoring.

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USING OUTSOURCING IN A COMMERCIAL BANKS' ACTIVITY EXPEDIENCY ASSESSMENT

Increasing the off-price segment of competition in banking services market demands essential improvement of clients servicing quality on the basis of IT and other latest technologies, and it considerably raises the general bank's costs for acquiring, installing and operating the appropriate equipment together with of personnel salary expenditures. Capital-intensive operations in field of technical and technological re-arming in situation of objective decline of profitability of bank activity, becomes too burdensome for many banks, and therefore banks choose strategy of outsourcing engaging. However, the existing risks demand a careful analysis of outsourcers' services efficiency. The article speaks of domestic approach in use of outsourcing expediency assessment in a particular conditions of a commercial bank's activity.

Keywords: off-price competition, quality of service, effective strategy, outsourcing and insourcing, outsourcers.
