

## DEBIT AND CREDIT DEPOSIT MANAGEMENT OF THE ENTERPRISE

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In today's conditions with a transformational economy, the pledge of survival and the basis of a stable position of any enterprise is its financial stability. If an enterprise is financially stable, solvent, then it has several advantages over other enterprises of the same profile for obtaining loans, attracting investments, selecting suppliers and recruiting skilled personnel. The higher the firm's stability, the more it is independent of the unexpected change in market conditions and, consequently, the less risk of being on the verge of bankruptcy.

The purpose of the study is to substantiate the recommendations on improving the management of accounts payable and accounts receivable on the basis of the study of theoretical positions.

The main factor for repayment of accounts receivable and payable are the conditions of economic-legal relations between the subjects of such debt – the terms of the contract (for debts for goods, work, services, from issued advances, etc.) or legislative and regulatory documents (for arrears of taxes, social contributions etc). To minimize the

negative impact on the financial and property status of an enterprise, the amount of debt must be kept within a certain acceptable (optimal) level.

Debt and payables management is one of the key components of the management system of any enterprise, which includes a set of methods, principles and procedures for interaction with buyers for the sale of assets or services with deferred payment, debt collection and the organization of financial security of debt activity.

Debt and payables management is also characterized by a system of instruments that, taking into account macro and micro indicators, regulate and harmonize the interests of the company and counterparties, thus ensuring the financial sustainability of the enterprise in the long run.

Consequently, the quality of management of accounts receivable and accounts payable at an enterprise depends on its financial status and performance results. That is why considerable attention should be paid to the analysis of this component of current assets.