

## THE ESSENCE AND CHARACTERISTICS OF CREDIT OPERATIONS OF ECONOMIC ENTITY

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The relevance of the study is determined by the most important part of resource providing of activity of business entities is availability of own financial resources and access to external sources of their formation. The main internal source of formation of financial resources is revenue or sales revenue. Another source on the importance of financial resources is loan capital.

This article is devoted to credit operations, their nature and specifics of implementation in modern conditions of economics. Features and problems of agricultural enterprises have been considered here that arise in the process of obtaining, servicing and repayment of loans. Much attention was given to varieties of loans and the conditions of their receipt. Alternative variants of financing of agricultural enterprises in the form of agricultural receipts have been explored in the article.

The content of the basic concepts of the research topic are determined in the article, these categories are considered as the possibility of opening the main features of the process of obtaining, using and repayment of loan. The features of the credit process for agricultural enterprises have been justified in the article. The basic types of loans have been analysed, made the comparison and showed the feasibility of using in certain situations.

In general, the nature and characteristics of credit operations of agricultural enterprises have been summarized in the article. The problems that arise in process of obtaining credit and government support domestic agricultural enterprises are considered in the article. Much attention is paid to individual types of loans such as term loan, line of credit and overdraft.