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GROUND OF SYSTEM OF ADVANCEMENT OF BANK PRODUCTS FOR SMALL AND MIDDLE BUSINESS

Actuality of this theme consists in that the bank sector of Ukraine today functions under trying conditions economic and political crisis, which considerably complicates work of banks.

The analysis of problems of bank sector of Ukraine on the current stage of development of economy tricks into to the conclusion, that their primary cause is a chronic deficit of facilities. It актуалізує the task of search and use of the uninvolved sources of financial resources with the purpose of capitalization, crediting, support of liquidity of the banking system and timely payment of external debts. The increase of indexes of realization of bank products and services comes forward the most effective measure of bringing in of new financial resources, and that is why among all complex of marketing most actual is development of the system of advancement both existing and new bank products and services at the internal market.

The most perspective segment for realization of bank products and services presently is a segment of small and middle business which differs flexibility and speed of reacting on some changes in an external environment. Small and middle business also suffers from an economic crisis, because now he remained in private with the problems, it is although known that economic position of the state depends exactly on his state. But, in spite of heavy position and on the considerable decline of rates of his development, he however continues to develop, because it is the last hope for most unemployed persons to find job and get a profit. Consequently he today as never needs high-quality bank products and services of reliable and stable banks.

As a result of analysis of marketing activity of Bank were exposed followings his weak sides: low knowledge about a jar in regions, limited regional network of bank, small market share, absence of the special suggestions for the segment of small and middle business. In the decision of basic problems in marketing activity of Bank can help as his strong sides: extended and deep enough assortment, interesting tariff suggestions, plenty of action commodities and additional services,

presence of privileges and rewards, presence of reliable partners, that do these bank products more accessible, so those possibilities which are opened before Bank in the nearest times: increase of trust to the banking system, improvement of economic situation, appearance of new enterprises, decline of competition and others like that. But in an order to take advantage of these possibilities it is necessary to be thoughtful above perfection of marketing activity of Bank and development of the special measures of advancement of bank products and services in the most perspective segment of small and middle business.

For achievement of these aims it is possible to offer the followings measures of improvement:

- allocating of segment of small and middle business in separate business-direction;
- perfection of organizational structure of Management marketing of «Diamantbanka»;
- adaptation of already existent bank products and services for corporate clients for the segment of small and middle business and development of the new special suggestions;
- perfection of policy of advancement of bank products and services of «Diamantbanku».

These recommendations are directed on the increase of efficiency of work of this commercial bank in the segment of small and middle business of Ukraine.