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Simferopol, Russian Federation.**FEATURES AND PROBLEMS OF LENDING AGROBUSINESS IN RUSSIA**

The article provides a theoretical analysis of the existing mechanism of lending to organizations in the agricultural sector of Russia, reveals its features and disadvantages that impede the effective development of this area. In this study, special attention is paid to the analysis of the existing mechanism of concessional lending to the agricultural sector, identification of shortcomings in its organization and implementation. Arguments are made of the relatively low availability of preferential loans for small agricultural producers and processors of agricultural products, caused by the lack of budgetary limits and the redistribution of most of the credit funds between large agricultural holdings.

The passivity of the banking sector in the independent organization of agricultural lending (without the participation of the state) is caused by the high risks of lending to agricultural organizations, which, in turn, are due to the lack of transparency in the agricultural sector. High risks are the main factor that prevents commercial banks from developing agricultural lending in Russia.

The need to refine the existing mechanism for lending to agribusiness with the involvement of commercial banks (not only as authorized credit institutions), but as independent structures capable of offering loan products suitable for the agricultural industry is noted.

Keywords: agricultural sector, agriculture, concessional lending, lending to the agricultural sector, bank, lending limit, concessional lending mechanism.

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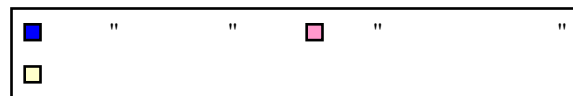
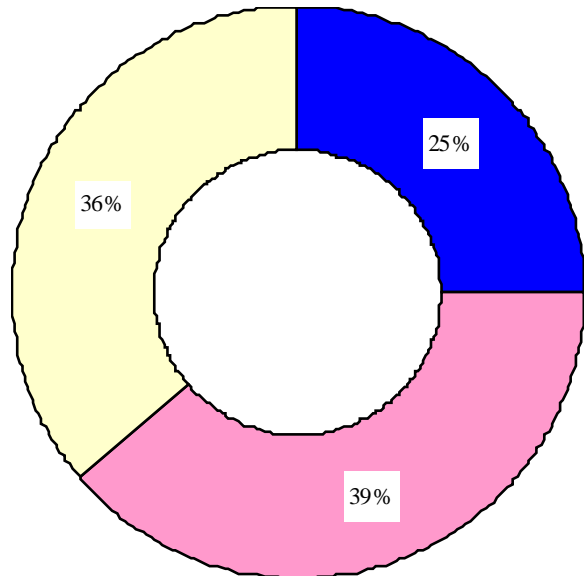
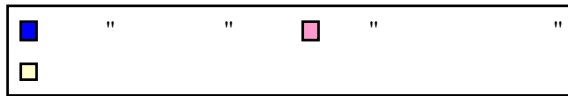
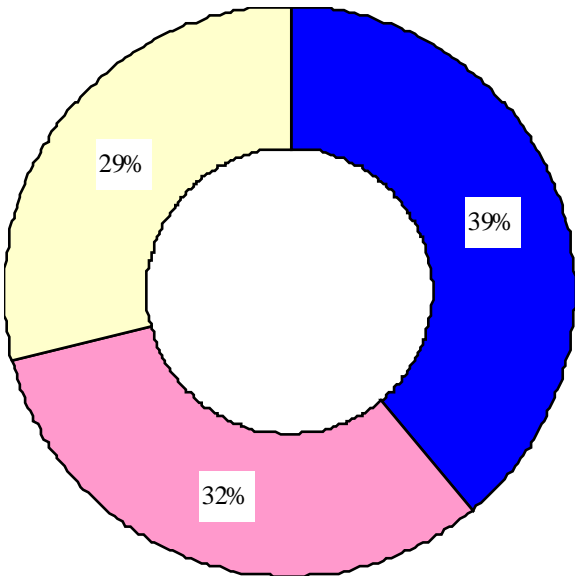


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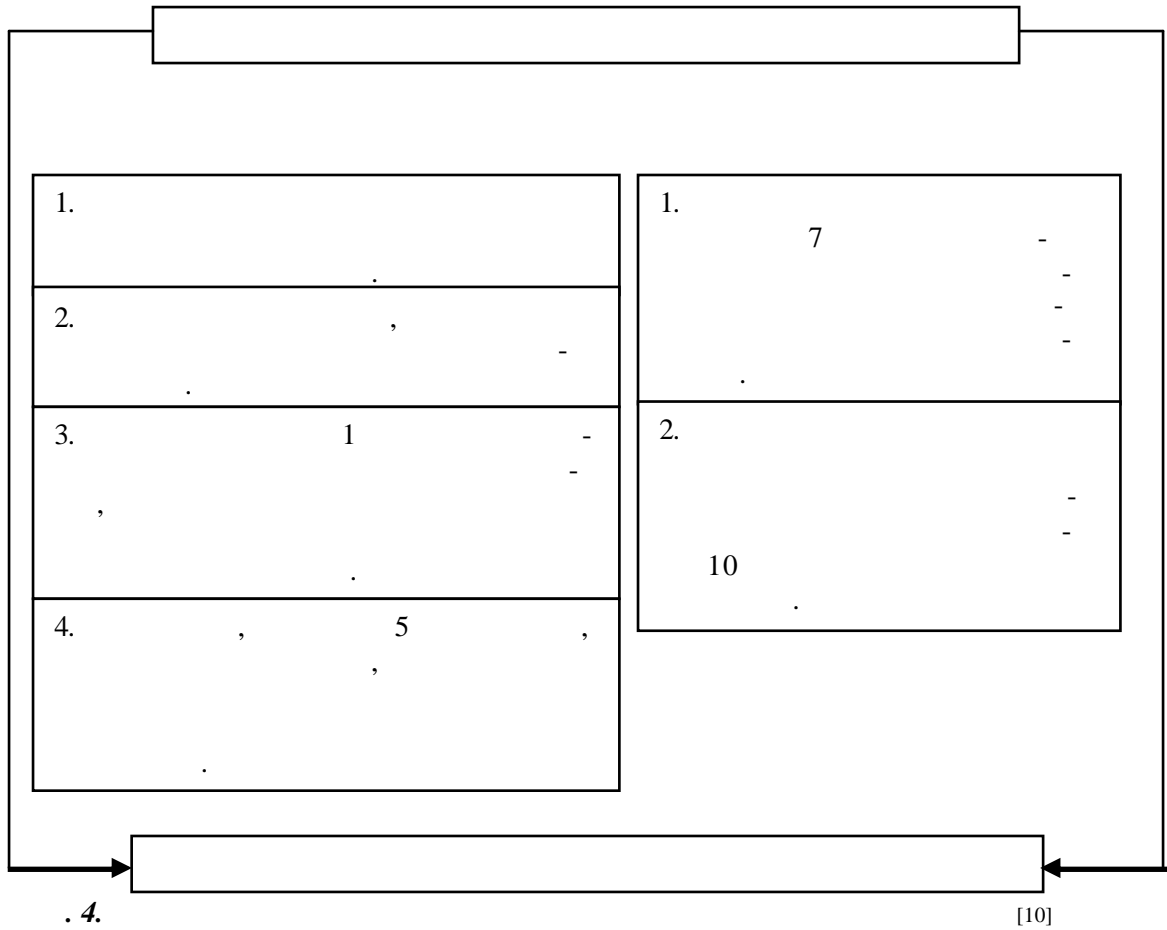
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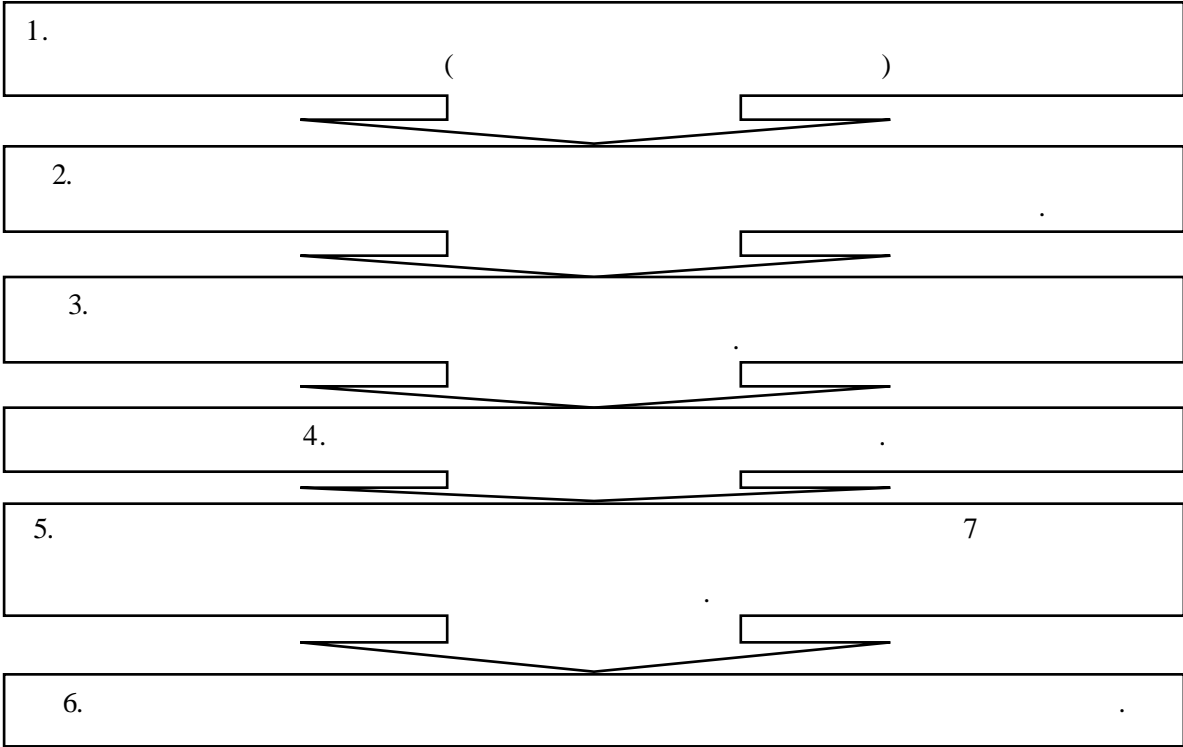
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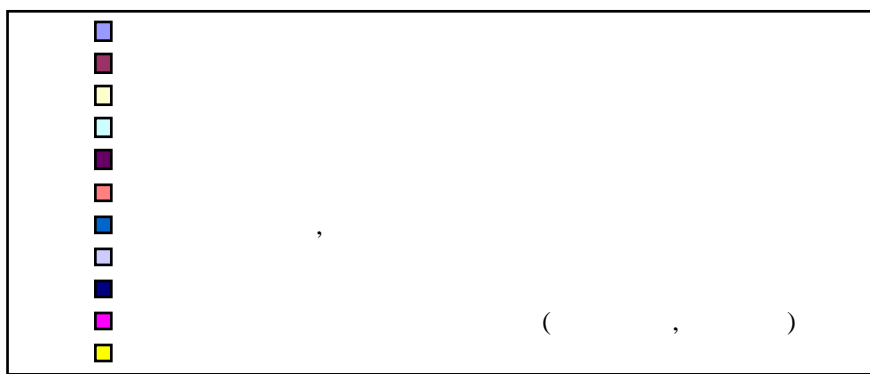
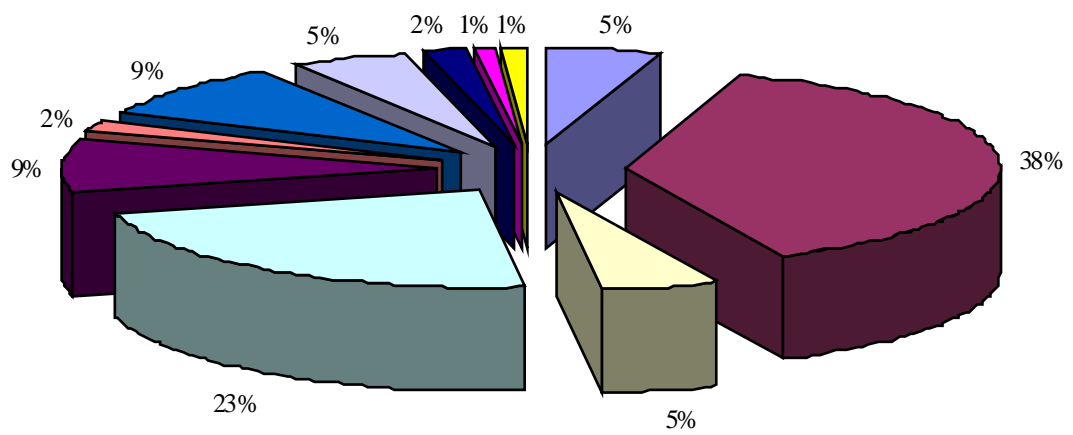
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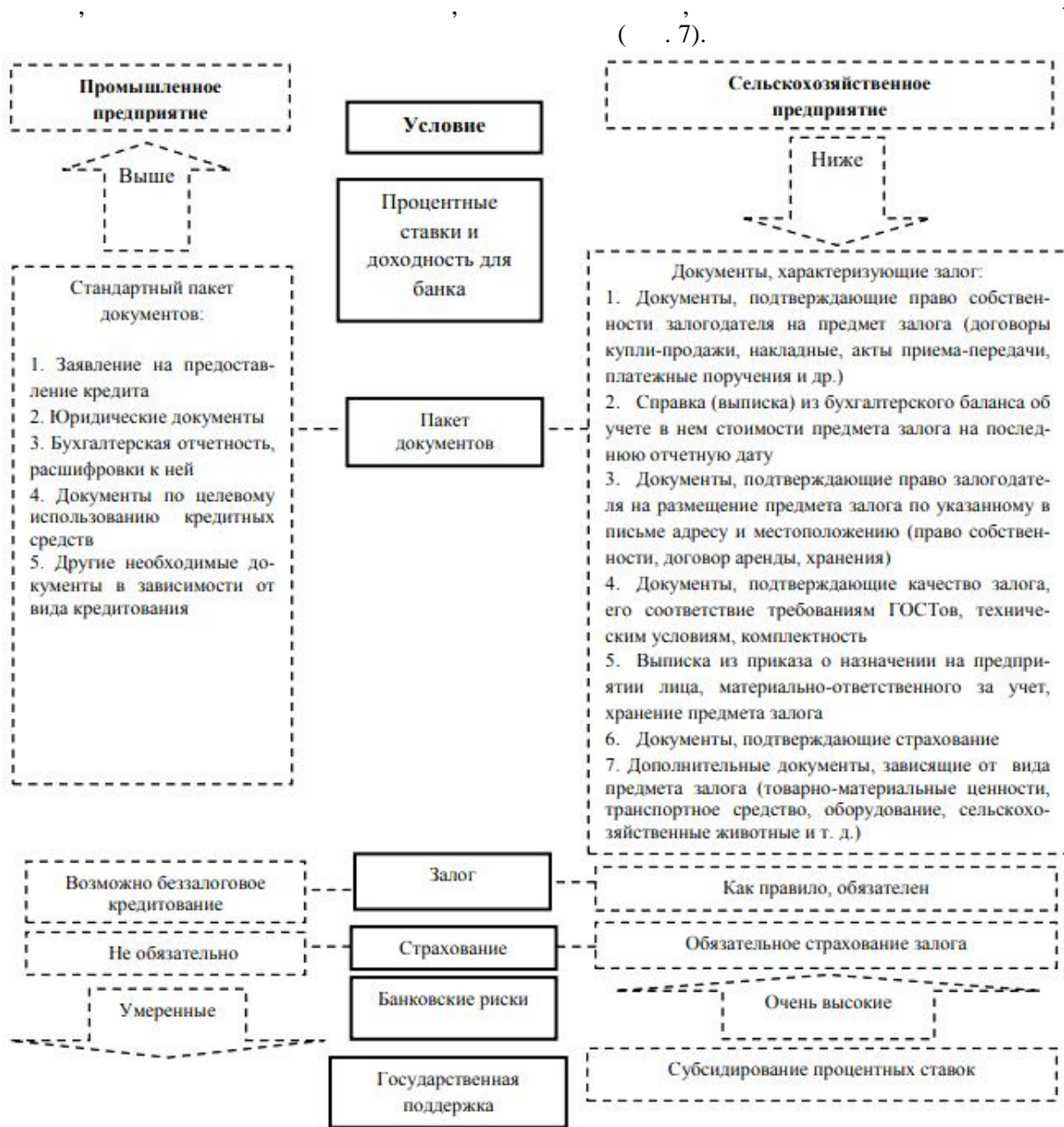
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