ROLE OF THE BANKS IN THE ACTIVITY OF FINANCIAL AND INDUSTRIAL GROUPS

Development of industry sector of a state is a necessary condition for stabilizing the Ukrainian economy and formation of market forms of management. Under these circumstances the issues that concern ways of fund raising at manufacturing enterprises, in particular by way of creation financial and industrial groups is urgent as of the date.

Issues that concern role of the banks in the activity of financial and industrial groups have been elucidated in the works of such scientists as I. V. Alekseyev, Yu. V. Netesanyy, Hans-Ulrich Dering, O. Ye. Dvoretska, O. Ye. Akimov, I. V. Andrushchenko, O. Kotsyuba, M. K. Halyantych, etc.

Goal. The goal of this article is to study the role of the banks in the activity of financial and industrial groups.

Methods of study. Both general scientific (analysis, observation) and special methods of cognition that are used for study of role of the banks in the activity of financial and industrial groups form the basis of the thesis study.

Results. Role of the banks in the activity of financial and industrial groups is being studied. Banks play an important role in the process of activity of financial and industrial groups, as they are the source of funding the investment activity, group leaders and their service center simultaneously.

It was noted that banks play an important role in the process of activity of financial and industrial groups, as they are the source of funding of the investment activity, group leaders and their service center simultaneously. Banking capital plays a special role in implementation of the investment projects, as industrial capital serves the sphere of production, and banking capital provides for financial sphere.
Basic reasons for integration of banking capital with the industrial one, basic functions and bank transactions in the activity of financial and industrial groups have been considered. Now it is possible to stress on the following two major reasons for integration of banking capital with the industrial one:

1) Desire to diversify its activity. The first reason is more typical for large banks, searching for the mechanisms of optimal placement of available assets.

2) Involving new clients. The second reason is topical for practically all Ukrainian banks. If a financial and industrial group is established on the bank’s initiative, it plays the role of coordinator and accumulator of monetary assets, ensuring their optimal placement, conducts mutual settlements and cash servicing.

The conclusion was made that establishment of financial and industrial groups in market conditions is an objective necessity, as they are created first of all for accumulation of monetary resources, necessary for serving the investment needs.

**Scientific originality.** The role of the banks in the activity of financial and industrial groups, and basic reasons for integration of banking capital with the industrial one have been substantiated.

**Practical importance.** The results of this study can be offered for the use in the activity of financial and industrial groups.

**Key words:** financial and industrial group, banking capital, investments, monetary resources, manufacturing enterprises.