

Название публикации:

Regional specifics of innovative development of socio-economic systems in the Russian Federation

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Аннотация:

The Russian economy has a tendency to slow down and reduce real investment, which hinders the possibility of innovative development. This is largely a consequence of the situation in the credit sector, especially in terms of the practical inaccessibility of Bank lending to small and medium-sized businesses. The objectives of the work are to justify an effective mechanism for increasing the availability of credit resources for small and medium-sized businesses, directly focused on innovation. Overcoming the contradiction between the banks aspiration to commercial profit and ignoring the objective needs of national expanded reproduction, and expanding the availability of Bank lending for the participants of the innovation process at the present stage of Russian development are associated with the effective interaction of the SME Corporation and the banking system in the process of production cooperation. The results of the study can be used to develop new organizational, economic and management mechanisms and tools for financing innovation..

Ключевые слова:

Banking; innovation financing; small and medium-sized enterprises; vertical cooperation