

# **Role of Quality in Credit Policy Development of Tambov Regional Branch of Commercial Bank**

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**Key words and phrases:** bank loans; borrower; the quality of loan portfolio; bank clients.

**Abstract:** The paper studies quality indexes, such as the amount and dynamics of assets, loans, as well as the degree of market development, which form the basis for evaluation of the quality of credit processes. Quality monitoring of loan portfolio carried out by the bank enables to identify timeliness and sufficiency of bank investments in different branches of economy, to reach optimal ratio of loans in risk groups, to manage effectively bank investments with regard for their liquidity and profitability and, of course, to reach the high level of bank competitiveness and stability.

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