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## THEORETICAL PRINCIPLES OF INVESTMENT CREDITING BY INTERNATIONAL FINANCIAL ORGANIZATIONS

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**Abstract.** *The article explores the genesis of the conception «investment» in the basic positions of classical economic theories, modern scientific approaches are systematized to interpret the essence of this term. Significance of investment for achievement tasks for strategic development is confirmed by analysis of laws and regulations of some countries of the world. This allows to form author own position on understanding the concepts of «investment of international financial organizations» and «investment crediting by international financial organizations». The specific functions and principles of the investment crediting by international financial organizations are substantiated.*

**Keywords:** *investments, investment crediting, international financial organizations.*

The purpose of the article is to summarize the theoretical foundations of investment crediting, disclosing its main characteristic aspects with the participation of international financial organizations in terms of modern economic science and practice.

The scientific views on understanding the essence of the concept of «investment» and «investment crediting» from the standpoint of classical economic theories, as well as resource, regulation, cost, technocratic and other approaches are investigated and systematized in the article. This allows to reveal the relationship between conceptions «investment», «credit», «investment loan», «investment crediting».

The author's position on the concepts of «investment of international financial institutions» and «investment crediting by international financial institutions», which reflects the essential characteristics and expands descriptive element is formulated. It is substantiated that investment crediting by international financial organizations performs specific functions, in particular, an

additional reserve for strengthening the investment potential of national economies development, control-stimulating, innovative, driver and a way of equalizing levels of economic growth, ensuring quality of life, and increasing competition. It is proved that the organization of the process of investment lending is based on general and special principles. The general ones include – timeliness, purposefulness, availability, provision. Special principles include: liberalization, regulation, guarantee, transparency, consistency.

To implement investment crediting by international financial organizations, it is important to form its effective mechanism, which should take into account principles and functions of investment crediting, respond to the dynamic processes of transformation of the world economy in the context of the expanding of globalization processes and increasing the importance of international investment for the development of national economies.

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