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The Information about the Contracting Authority: Commercial Bank «Renessans Kredit» Ltd.

The Topicality of the Research: In competition environment of the banking area of the economy each bank is forced to manage the optimal security level of its functioning in order to be reliable in clients consideration. In such situation the role of the information security threats increased dramatically, they affect the financial risks and condition of economic security at lending agencies significantly.

Objectives of the Research: are to carry out an analysis of the methods and tools for improving the information security system in order to manage and increase economic security at lending agencies.

The Tasks of the Research:
- to study the nature and content of information and economic security at lending agencies;
- to analyze the methods and resources for information security as a part of economic security at lending agencies;
- to analyze the normative regulation for information security as a part of economic security at lending agencies;
- to examine the organization of information security at a lending agency;
- to carry out the analysis of the support system for information security at the commercial bank «Renessans Kredit» ltd.;
to work out recommendations to improve the effectiveness of information security as a part of economic security at the commercial bank «Renessans Kredit» ltd.

The Theoretical Significance of the Research lies in the enlargement of the scientific notions about the nature and content of economic and information security at lending agencies, methods and resources to manage information security as a part of economic security at banks and organize the support system for information security at lending agencies in Russian Federation. The practical significance is in the fact that the recommendations worked out in the graduation thesis to improve the effectiveness of information security as a part of economic security can be put into action at the commercial bank «Renessans Kredit» ltd. as well as other lending agencies.

The Findings of the Research: At the present time the application of the high information technologies on the one hand leads to the significant advantages for the organization activity, on the other hand – potentially creates prerequisites for the information leak, theft, misinterpretation, copying and blocking and as a result for economic, social and other losses. Consequently the problem of the information risks occurrence and finding the ways to reduce the losses becomes more critical with each year.

Recommendations:
- in order to stop the fraudulent schemes, those ones that has been already known and others that can be possible in future, we propose to form the permanent workgroup that can include specialists from various divisions of the economic and information security management, support service – call-center, risk specialists, bank technologists of the commercial bank «Renessans Kredit» ltd. This workgroup will be able to analyze each incident with shows of fraud together and in case of justified suspicion to work out the countermeasures;
- we propose to implement the so-called «quick wins» system that specifies the main primary steps for reducing bank fraud, which can be carry out in a short space of time with high efficiency level. During the implementation of this system it is necessary to improve the countermeasures to bank fraud in three ways, such as: to
increase the control for high-risk payments, to monitor the fishing-resources, to raise the clients awareness about information security rules;
- we propose to apply the compulsory planning for the uninterrupted bank activity in case of potential treat; that activity is interpreted as detection and protection the critical business processes and resources that are necessary to support the company activity to the need level, and also as development the procedures to ensure survival for a bank in case of some troubles during its normal functioning.