

the instruments of criminal law aimed at protection from criminal actions set forth in Art. 176, 177 of the Criminal Code of the Russian Federation. The analysis of the effectiveness of these legal mechanisms and their ability to satisfactorily provide protection will make it possible to formulate recommendations for solving the identified problems.

Introduction. The aim of the research is to study the current norms of the Russian legislation concerning the protection of creditors' rights. The special emphasis is given to the instruments of criminal law aimed at protection from criminal actions set out in Art. 176, 177 of the Criminal Code of the Russian Federation. An analysis of the effectiveness of these legal mechanisms and their ability to satisfactorily provide protection will make it possible to formulate recommendations for solving the identified problems.

Provision of protection from illegal actions of borrowers in the context of criminal legislation may imply not only the application of penalties, but also the implementation of incentive measures. In the author's opinion, the post-criminal behaviour of a person is aimed at restoring the violated rights of creditors, which is also implemented through exemption from criminal liability. The latter has not found support in practice, but could be implemented through the addition of a note containing more effective measures to incentivise persons who agree to voluntarily compensate for damage caused by an offence.

Methods. The basis for this work is the dialectical method applied to the analysis of social processes and phenomena considered in the study. The key methods were the methods of analysis and comparison. Among others, the methods of synthesis, formal-legal, logical, cause-and-effect relations, etc. were used.

Results. The proposals formulated in this article are aimed at the formation of effective protection of creditors' rights, which are violated by borrowers in the framework of committed offences under Art. 176, 177 of the Criminal Code of the Russian Federation. Some foreign countries actively use liability mechanisms in situations where there is concealment of information about the events leading to the termination of a loan repayment. It is suggested to take into account this action as rational for the protection of creditor's rights.