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TIJORAT BANKLARIDA ICHKI AUDIT AMALLARINI BAJARISH

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Annotatsiya. Maqolada tijorat banklarida ichki audit amallarini bajarish metodikasini takomillashtirish masalalari tadqiq etilgan. Ichki audit jarayonining bosqichlari alohida-alohida yetarli darajada tartibga solingan bo'lsa-da, ular o'rtasidagi interfeyslar — ya'ni bir bosqichdan ikkinchisiga uzatiladigan ma'lumot obyektlari — rasmiylashtirilmagani, natijada jarayon yaxlit sikl emas, uzilgan zanjir sifatida ishlashi asoslangan. Muallif tomonidan ichki auditni bank strategiyasi, risklarni baholash, rejalashtirish, audit amallari, tavsiyalar monitoringi va qoldiq riskni qayta baholash bilan bog'lovchi yopiq sikl modeli (YSM-6) ishlab chiqilgan. Model olti bosqichni va ular o'rtasidagi olti interfeysni belgilaydi, har bir interfeys uchun uzatiladigan ma'lumot obyekti qat'iy qayd etadi hamda siklning yopilganligini o'lchovchi koeffitsientni kiritadi. Shartli ma'lumotlar asosidagi aprobatziya interfeyslarning o'rtacha ta'minlanganligi 66,7 % bo'lgan holda zanjir bo'yicha to'liq siklni bosib o'tadigan obyektlar ulushi atigi 4,9 % ni tashkil etishini ko'rsatdi.

Kalit so'zlar: ichki audit, tijorat banki, audit metodikasi, yopiq sikl modeli, bosqichlararo interfeys, ma'lumot obyekti, qoldiq risk, tavsiyalar monitoringi, qaytar aloqa, sikl yopilganlik koeffitsienti, sikl davomiyligi.

Abstract. The article examines the improvement of the methodology for performing internal audit procedures in commercial banks. It is shown that although the individual stages of the internal audit process are adequately regulated, the interfaces between them — the data objects transferred from one stage to the next — are not formalised, so that the process operates not as a closed cycle but as a broken chain. The author develops a closed cycle model (CCM-6) linking internal audit to bank strategy, risk assessment, planning, audit procedures, recommendation monitoring and residual risk re-assessment. The model defines six stages and six interfaces between them, fixes the data object transferred at each interface, and introduces a coefficient measuring the closure of the cycle. Tested on conditional data, it showed that while the average completeness of interfaces stood at 66.7 per cent, the share of objects traversing the full cycle along the chain amounted to only 4.9 per cent.

Keywords: internal audit, commercial bank, audit methodology, closed cycle model, inter-stage interface, data object, residual risk, recommendation monitoring, feedback, cycle closure coefficient, cycle duration.

Аннотация. В статье исследованы вопросы совершенствования методики выполнения процедур внутреннего аудита в коммерческих банках. Обосновано, что при достаточной регламентации отдельных этапов аудиторского процесса интерфейсы между ними — то есть объекты данных, передаваемые с этапа на этап, — не формализованы, вследствие чего процесс функционирует не как замкнутый цикл, а как разорванная цепь. Автором разработана модель замкнутого цикла, связывающая внутренний аудит со стратегией банка, оценкой рисков, планированием, аудиторскими процедурами, мониторингом рекомендаций и переоценкой остаточного риска.

Ключевые слова: внутренний аудит, коммерческий банк, методика аудита, модель замкнутого цикла, межэтапный интерфейс, объект данных, остаточный риск, мониторинг рекомендаций, обратная связь.

KIRISH

Ichki audit metodikasini takomillashtirish masalasi odatda alohida bosqichlar darajasida qo'yiladi: rejalashtirishni yaxshilash, testlash usullarini rivojlantirish, hisobot shaklini takomillashtirish. Bunday yondashuv zarur, ammo u bitta muhim jihatni e'tibordan chetda qoldiradi. Har bir bosqich alohida olganda mukammal bajarilishi mumkin, biroq agar bosqichlar o'rtasida ma'lumot uzatilmasa, jarayon yaxlit natija bermaydi. Bunday holatda ichki audit har yili qaytadan boshlanadigan mustaqil epizodlar ketma-ketligiga aylanadi va to'plangan bilim keyingi siklga o'tmaydi.

ADABIYOTLAR SHARHI

Xalqaro Ichki Auditorlar Instituti (IIA) ning 2025-yil 9-yanvardan kuchga kirgan Ichki auditning global standartlari jarayonning barcha bosqichlarini qamrab oladi: 9-tamoyil strategik rejalashtirishni, 13-tamoyil topshiriqni rejalashtirishni, 14-tamoyil uni bajarishni, 15-tamoyil natijalar to'g'risida xabar berish va chora-tadbirlar rejasini monitoring qilishni tartibga soladi. Bank nazorati bo'yicha Bazal qo'mitasining "Banklarda ichki

audit funksiyasi" (2012) hujjati esa ichki auditning bank risk profiliga mos metodologiyaga ega bo'lishini talab qiladi.

O'zbekiston Respublikasi Markaziy banki Boshqaruvining 2021-yil 16-apreldagi 3/2-son qarori bilan tasdiqlangan "Tijorat banklarining ichki auditiga qo'yiladigan talablar to'g'risida"gi Nizom (Adliya vazirligida 2021-yil 7-mayda 3302-raqam bilan ro'yxatga olingan; 2026-yil 8-iyuldagi 19/14-son qarori tahririda) ham jarayonning barcha bosqichlarini qamrab oladi: yillik reja kuzatuv kengashi tomonidan tasdiqlanadi (8-band), barcha operatsiyalar va bo'linmalar tekshiruv doirasiga kiradi (18-band), avvalgi tekshiruvlar bo'yicha ko'rilgan chora-tadbirlar samaradorligi baholanadi (26-band), tavsiyalar ijrosi to'g'risida kamida chorakda bir marta axborot beriladi (27-band).

Bosqichlarning har biri me'yoriy jihatdan tartibga solingan. Ammo hech bir manba bosqichlar o'rtasidagi bog'lanishni tartibga solmaydi. Xususan, quyidagi savollar ochiq qoladi: bank strategiyasidan risk baholashga qanday ma'lumot uzatiladi va bu uzatish qanday hujjatlashtiriladi? Tekshiruv natijalari keyingi yilning risk baholashiga qaysi shaklda kiradi? Qoldiq risk bahosi kimga va qachon uzatiladi? Tavsiya yopilgach uning natijasi qaysi hujjatda qayd etiladi va u keyingi rejalashtirishga qanday ta'sir qiladi?

Amaliyotda bu savollarga javob bo'lmagani uchun jarayon uzilgan zanjir sifatida ishlaydi. Eng ko'p uchraydigan uzilish nuqtasi — oxirgi bo'g'in: tavsiya berilgandan keyin uning ijrosi kuzatiladi, biroq qoldiq risk o'lchanmaydi va shu sababli keyingi siklning risk baholashiga qaytmaydi. Natijada har yilgi risk baholash o'tgan yilgi audit natijalarini hisobga olmagan holda, deyarli noldan boshlanadi.

Muammoning nazariy asoslari bir necha manbalar tizimi orqali shakllangan. COSO ning ichki nazorat modeli (2013) va korxona risklarini boshqarish modeli (2017) nazoratni doimiy jarayon sifatida ta'riflaydi va monitoring komponentining qaytar aloqa funksiyasini asoslaydi. ISO 31000:2018 risklarni boshqarishni yopiq sikl sifatida ifodalaydi, unda monitoring va qayta ko'rib chiqish bosqichi jarayonning boshiga qaytadi. IIA ning uch chiziq modeli (2020) chiziqlar o'rtasidagi hisobdorlik va axborot oqimlarini belgilaydi.

Ilmiy adabiyotda ichki audit samaradorligining omillari Mihret va Yismaw, Arena va Azzone, Cohen va Sayag ishlarida tadqiq etilgan. Lenz va Hahn empirik adabiyotni umumlashtirib, tadqiqotlarning asosiy qismi funksiyaning kirish shart-sharoitlariga qaratilganini qayd etgan. Coetzee va Lubbe audit rejasini risk registri bilan bog'lash zarurligini asoslagan — bu bog'lanish mazkur tadqiqotdagi ikkinchi interfeysga mos keladi, biroq qolgan besh interfeys tadqiq etilmagan.

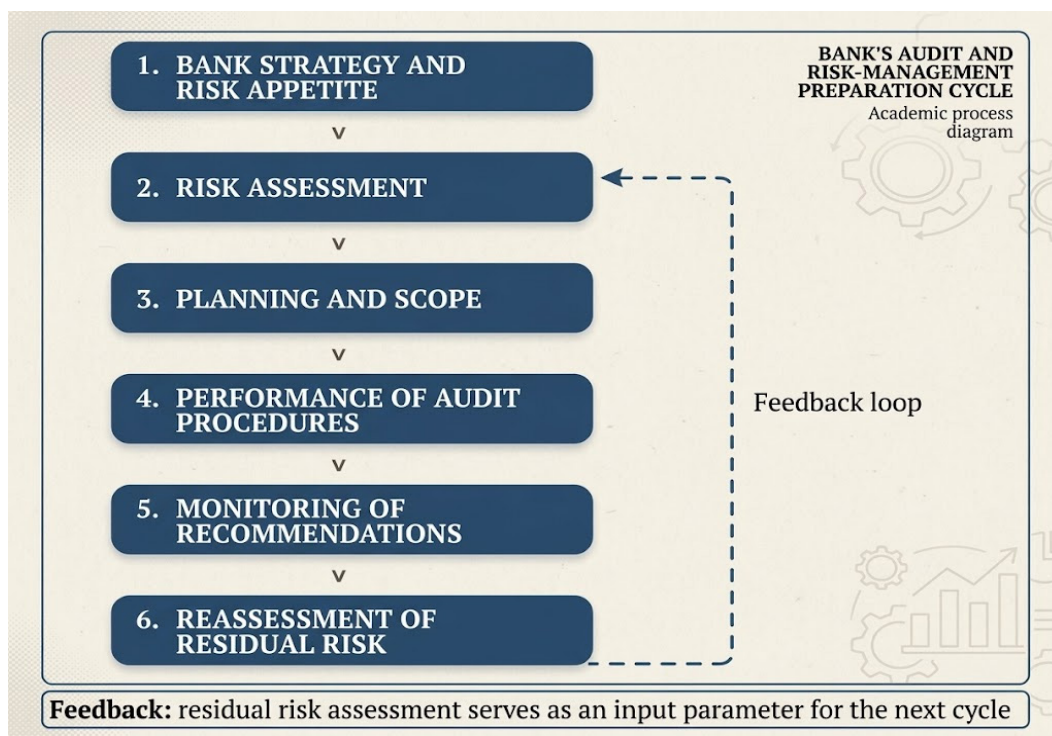
Adabiyotlar sharhi shuni ko'rsatadiki, ichki audit jarayonining bosqichlari alohida-alohida yetarlicha o'rganilgan, ular o'rtasidagi bog'lanishlar esa tizimli tadqiqot predmeti bo'lmagan. Aynan shu bo'shliq mazkur tadqiqotning ilmiy yangiligini belgilaydi.

TADQIQOT METODOLOGIYASI

Tadqiqotda tizimli-jarayoniy tahlil (jarayonni bosqichlarga va interfeyslarga ajratish uchun), funksional bo'shliqlar tahlili, jarayon modellashtirish (yopiq sikl modelini qurish uchun), miqdoriy baholash usullari hamda shartli misol usuli qo'llanilgan.

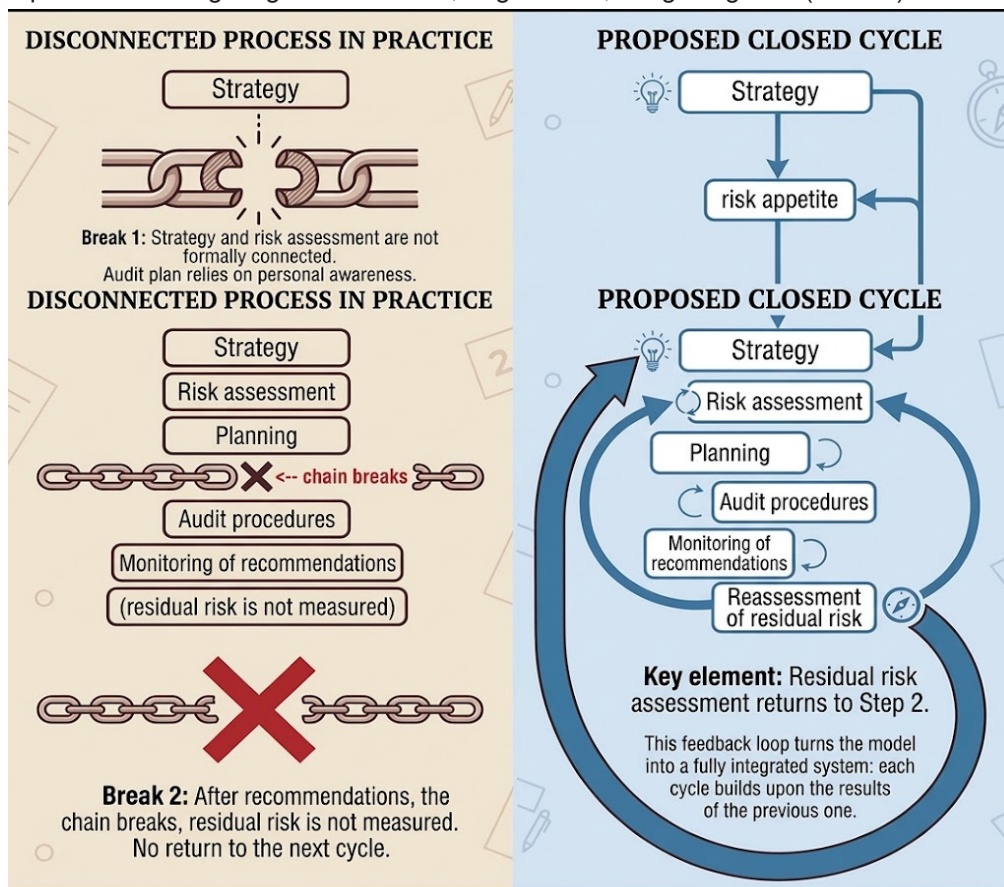
TAHLIL VA NATIJALAR

Ichki audit jarayoni oltita ketma-ket bosqichdan iborat bo'lib, ularning har biri o'z kirish va chiqish ma'lumotlariga ega. Modelning asosiy metodik yechimi shundan iboratki, har bir bosqich uchun nafaqat bajariladigan ish, balki keyingi bosqichga uzatiladigan ma'lumot obyekti ham qat'iy belgilanadi (1-rasm).



1-rasm. Ichki auditning yopiq sikl modeli (YSM-6)

Amaldagi amaliyot bilan taklif etilayotgan modelning farqi bosqichlar tarkibida emas — bosqichlar deyarli bir xil. Farq bosqichlar o'rtasidagi bog'lanishlarda va, eng muhimi, oxirgi bo'g'inda (2-rasm).



2-rasm. Amaliyotdagi uzilgan zanjir va taklif etilayotgan yopiq sikl

Chap ustunda ko'rsatilgan amaliyotdagi holatda ikkita uzilish mavjud. Birinchisi — boshida: bank strategiyasi risk baholash bilan rasmiy tarzda bog'lanmagan, strategik o'zgarishlar audit rejasiga faqat auditorlarning shaxsiy xabardorligi orqali kiradi. Ikkinchisi — oxirida: tavsiyalar berilgandan keyin zanjir uziladi, chunki qoldiq risk o'lchanmaydi va shu sababli keyingi siklga qaytadigan hech narsa qolmaydi.

O'ng ustunda ko'rsatilgan modelda ikkala uzilish yopilgan. Strategiya risk-appetit orqali risk baholashga bog'langan; oltinchi bosqich esa qoldiq risk bahosini shakllantiradi va uni ikkinchi bosqichga qaytaradi. Bu qaytish modelning eng muhim elementi bo'lib, u ichki auditni epizodik faoliyatdan to'plovchi tizimga aylantiradi: har bir sikl oldingisining natijalarini o'z ichiga oladi.

Model siklning haqiqatda yopilganligini o'lchash imkonini beradi. Buning uchun har bir interfeys bo'yicha ta'minlanganlik darajasi — ya'ni belgilangan ma'lumot obyekti haqiqatda uzatilgan obyektlar ulushi — aniqlanadi. Umumiy sikl yopilganlik koeffitsienti (SYK) interfeyslar ta'minlanganligining ko'paytmasi sifatida hisoblanadi:

$SYK = \prod t(i)$, bu yerda $t(i)$ — i -interfeysning ta'minlanganlik darajasi.

Ko'paytma shakli tasodifiy tanlanmagan. Muayyan audit obyekti to'liq siklni bosib o'tishi uchun barcha interfeyslar shu obyekti bo'yicha ishlashi shart: bir interfeysdagi uzilish zanjirni butunlay to'xtatadi. Shu sababli o'rtacha arifmetik ko'rsatkich yopilganlikni sezilarli darajada oshirib ko'rsatadi.

Modelning o'lchov qismini namoyish etish uchun shartli bank bo'yicha interfeyslar ta'minlanganligi va bosqichlararo davomiylik keltiriladi. Ma'lumotlar shartli bo'lib, faqat hisob mantig'ini namoyish etish maqsadida tuzilgan (1-jadval).

1-jadval.

Bosqichlararo interfeyslarning ta'minlanganligi va davomiyligi (shartli misol)

Interfeys	Uzatiladigan ma'lumot obyekti	Ta'minlanganlik, %	O'rtacha davomiylik, kun
1 → 2	Strategik ustuvorliklar va risk-appetit chegaralari	60	30
2 → 3	Baholangan audit obyektlari reyestri	85	45
3 → 4	Topshiriq parametrlari va baholash mezonlari	90	60
4 → 5	Kamchiliklar yozuvlari va kelishilgan chora-tadbirlar	95	35
5 → 6	Ijro holati va tasdiqlangan dalillar	45	150
6 → 2	Qoldiq risk bahosi (qaytar aloqa)	25	—
Jami		SYK = 4,9 %	320 kun

Hisob-kitob natijalari uchta xulosani beradi.

Birinchisi — o'rtacha ko'rsatkichning yashiruvchi ta'siri. Olti interfeysning o'rtacha ta'minlanganligi 66,7 % ni tashkil etadi va bu qoniqarli ko'rinadi. Zanjir bo'yicha hisoblanganda esa to'liq siklni bosib o'tadigan obyektlar ulushi atigi 4,9 % ga teng. Bu shuni anglatadiki, bankda audit obyektlarining yigirmadan bir qismi uchungina jarayon strategiyadan qoldiq riskgacha uzluksiz ishlaydi.

Ikkinchisi — uzilishning aniq joyi. To'rt interfeys 85 % dan yuqori yoki unga yaqin ko'rsatkichga ega, ikkitasi esa keskin ajralib turadi: 5 → 6 (45 %) va 6 → 2 (25 %). Bu ikkalasi zanjirning oxirgi qismini tashkil qiladi. Demak muammo jarayonning butun uzunligida tarqalgan emas — u aniq lokallashgan va shuning uchun maqsadli aralashuv bilan bartaraf etilishi mumkin.

Uchinchisi — sikl davomiyligi. Strategik ustuvorliklar belgilanganidan qoldiq risk bahosigacha o'rtacha 320 kun, ya'ni taxminan 10,5 oy o'tadi. Bu ko'rsatkich o'z-o'zidan qoniqarli, chunki u yillik sikl doirasiga sig'adi. Ammo eng uzun bo'g'in — tavsiyalar monitoringi (150 kun) — ayni paytda eng past ta'minlanganlikka ega bo'lgan bo'g'indir. Bu bevosita sabab-oqibat bog'liqligini ko'rsatadi: bo'g'in cho'zilgani sari uning natijasi keyingi siklga yetib borish ehtimoli pasayadi.

Modelning amaliy qiymati aynan shu tahlilda namoyon bo'ladi: u umumiy "audit metodikasini yaxshilash kerak" degan xulosa o'rniga aniq manzil beradi — 5 → 6 va 6 → 2 interfeyslarini rasmiylashtirish hamda beshinchi bosqich davomiyligini qisqartirish.

Modelning nazariy ahamiyati ichki audit metodikasini takomillashtirish predmetini o'zgartirishida namoyon bo'ladi. An'anaviy yondashuvda takomillashtirish alohida bosqichlarga qaratiladi: testlash usullarini rivojlantirish, hisobot shaklini yaxshilash, rejalashtirishni takomillashtirish. Taklif etilayotgan model esa takomillashtirish predmetini bosqichlardan interfeyslarga ko'chiradi. Bu siljish muhim natija beradi: eng yaxshi bajarilgan bosqichlar ham interfeys ishlamas yaxlit natija bermaydi, demak cheklangan resursni avval eng zaif bog'lanishga yo'naltirish kerak.

Ikkinchi nazariy natija — yopilganlikni o'lchashning ko'paytma shakli. Ko'p mezonli baholashda o'rtacha

arifmetik ko'rsatkich odat tusiga kirgan bo'lsa-da, ketma-ket bog'langan jarayonlar uchun u tizimli tarzda optimistik baho beradi. Ko'paytma shakli jarayonning ketma-ketlik tabiatini to'g'ri aks ettiradi va shartli misolda ko'rsatilganidek, bahoni 66,7 % dan 4,9 % gacha o'zgartiradi.

Uchinchi natija — qaytar aloqaning rasmiylashtirilishi. Qoldiq risk bahosining keyingi sikl risk baholashiga qaytishi ichki auditni to'plovchi tizimga aylantiradi. Bunday tizimda har bir sikl oldingisining bilimiga tayanadi va bu bilim auditorlarning shaxsiy tajribasida emas, hujjatlashtirilgan ma'lumot obyektida saqlanadi — demak u kadrlar almashuvidan mustaqil bo'ladi.

Amaliy jihatdan model bank uchun uchta vosita beradi: metodikadagi zaif bo'g'inni aniq ko'rsatuvchi diagnostika vositasi; sikl davomiyligini boshqarish vositasi; hamda kuzatuv kengashiga jarayonning yaxlitligi to'g'risida bitta son bilan hisobot berish vositasi.

Model amaldagi talablarga zid emas, balki ular o'rtasidagi bo'shliqlarni to'ldiradi. GIAS ning 9-, 13-, 14- va 15-tamoyillari model bosqichlarini qoplaydi, biroq ular o'rtasidagi ma'lumot uzatishni belgilamaydi — model buni har bir interfeys uchun aniq ma'lumot obyektni qayd etish orqali ta'minlaydi. Nizomning 26-bandi avvalgi tekshiruvlar bo'yicha ko'rilgan chora-tadbirlar samaradorligini baholashni talab qiladi — bu talab modelning oltinchi bosqichida rasmiylashtiriladi va, muhimi, baholash natijasining qayerga borishi ham belgilanadi. Nizomning 8-bandi yillik rejani kengash tasdiqlashini belgilaydi — model bu rejani asoslantiruvchi ma'lumot zanjirini ko'rsatadi. ISO 31000 va COSO modellarining yopiq sikl mantig'i ichki audit jarayoniga tatbiq etiladi.

Modelning ishlashi uch shartga bog'liq. Birinchisi — ma'lumot obyektlarining hujjatlashtirilganligi. Har bir interfeys uchun uzatiladigan obyekt aniq hujjat yoki tizim yozuvi shaklida mavjud bo'lishi kerak; og'zaki uzatish o'lchanmaydi va shu sababli interfeys sifatida hisobga olinmaydi. Ikkinchisi — oltinchi bosqichning metodik ta'minoti. Qoldiq riskni o'lchash usuli oldindan belgilanmasa, bosqich bajarilmaydi va sikl yopilmaydi. Uchinchisi — vaqt intizomi. Beshinchi bosqichning haddan tashqari cho'zilishi qoldiq risk bahosining keyingi rejalashtirish davriga yetib bormasligiga olib keladi, shu sababli bosqich uchun maksimal davomiylik belgilanishi lozim.

Modelning cheklovlarini ham e'tirof etish kerak. Ko'paytma shakli juda qat'iy: bitta interfeysning past ko'rsatkichi umumiy bahoni keskin pasaytiradi, bu esa bankni ko'rsatkichni sun'iy oshirishga undashi mumkin — bunga qarshi vosita interfeys ta'minlanganligini tizim yozuvlari asosida obyektiv o'lchashdir. Model bosqichlar ichidagi ishning sifatini emas, faqat ular o'rtasidagi bog'lanishni o'lchaydi, shu sababli u boshqa baholash vositalari bilan birgalikda qo'llanilishi kerak. Nihoyat, favqulodda va tergov xarakteridagi tekshiruvlar sikl mantig'iga to'liq bo'ysunmaydi va alohida hisobga olinishi lozim.

XULOSA VA TAKLIFLAR

Birinchidan, ichki audit jarayonining oltita bosqichi xalqaro standartlar va milliy me'yoriy hujjatlar bilan yetarli darajada tartibga solingan, biroq bosqichlar o'rtasida uzatilishi lozim bo'lgan ma'lumot obyektlari hech bir manbada belgilanmagan. Metodikadagi asosiy bo'shliq bosqichlarda emas, ular o'rtasidagi interfeyslarda joylashgan.

Ikkinchidan, ishlab chiqilgan yopiq sikl modeli olti bosqichni va ular o'rtasidagi olti interfeysni belgilaydi, har bir interfeys uchun uzatiladigan ma'lumot obyektni qat'iy qayd etadi hamda oltinchi bosqich natijasini ikkinchi bosqichga qaytarish orqali siklni yopadi. Bu qaytar aloqa ichki auditni epizodik faoliyatdan bilim to'plovchi tizimga aylantiradi.

Uchinchidan, siklning yopilganligini o'lchash uchun taklif etilgan koeffitsient interfeyslar ta'minlanganligining ko'paytmasi sifatida hisoblanadi. Ko'paytma shakli jarayonning ketma-ketlik tabiatini to'g'ri aks ettiradi, o'rtacha arifmetik ko'rsatkich esa yopilganlikni tizimli tarzda oshirib ko'rsatadi.

To'rtinchidan, shartli ma'lumotlar asosidagi aprobatsiya interfeyslarning o'rtacha ta'minlanganligi 66,7 % bo'lgan holda to'liq siklni bosib o'tadigan obyektlar ulushi atigi 4,9 % ni tashkil etishini ko'rsatdi. Uzilish zanjirining oxirgi qismida — tavsiyalar monitoringi va qoldiq riskni qayta baholash bo'g'inlarida lokallashtirilgan, bu esa maqsadli aralashuv imkonini beradi.

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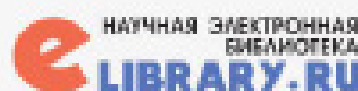
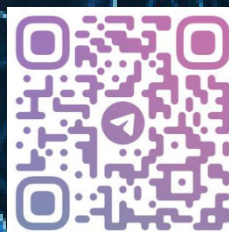
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