

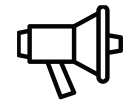
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PLACE AND ANALYSIS OF ACTIVE OPERATIONS IN THE ACTIVITIES OF COMMERCIAL BANKS



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Abstract: This article provides an understanding of the role of active operations in commercial banks and its analysis. It also provides an understanding of the lending system, income generation, loan operations, and what types of operations are included in active operations.

Key words: Active operation, loan operation, oncol loans, funds, bills, discount, loans, cash operations.

INTRODUCTION

To analyze banking activities, it is necessary to deeply understand and comprehend all economic processes related to banking activities. To do this, first of all, it is necessary to understand the essence of the bank, the tasks it performs, the bases and methods for performing these tasks, in short, the processes related to all banking activities. One of the most important processes is the bank's active operations. Mobilized funds are used by banks to lend to customers and support entrepreneurial activities. Operations related to the placement of bank resources in order to generate income are called active operations of banks. As we know, the most important place in the active operations of banks is occupied by their credit or loan operations. To achieve the main goal of the analysis of banking activities, attention is paid to the following:

-Protecting the interests of bank creditors and depositors. As is known, one of the distinctive features of the activities of banks is that about 70-85 percent of the funds necessary for their activities are the funds of bank creditors and depositors.

According to the decision of the board of the Central bank of the Republic of Uzbekistan dated 13.06.2015 No.14/5, a decision was adopted on approval of the regulation "On the classification of the quality of assets in commercial banks and the formation and use of reserves to cover possible losses on assets"¹. [1]

ANALYSIS AND RESULTS

The bank's asset operations can be divided into four groups:

- credit operations, as a result of which the bank's credit portfolio is formed;
- investment operations, which are the basis for the formation of the investment portfolio;
- cash and settlement operations, the main types of services that the bank provides to its clients;

¹ Central bank of the Republic of Uzbekistan dated 13.06.2015 No.14/5, a decision was adopted on approval of the regulation "On the classification of the quality of assets in commercial banks and the formation and use of reserves to cover possible losses on assets"

- other asset operations, that is, operations related to the creation of the necessary infrastructure for the effective implementation of all banking operations.

The composition of bank assets means the weight of assets of different qualities relative to the balance sheet.

Issues such as the state, dynamics, and efficiency of bank assets should be constantly analyzed. At the same time, the analysis of the liquidity, profitability, and riskiness of assets is a guarantee of the success of the activity. Ensuring the proportionality of bank assets to its liabilities is also of great importance. Therefore, it is a periodic requirement for bank assets to be studied and analyzed by its employees, auditors, and the central bank.

When analyzing bank assets, it is necessary to determine:

- how much the total balance of bank assets has changed during the reporting period;
- the composition of assets – on which assets the bank's funds were mainly spent;
- how much the composition of bank assets changed during the reporting period (the period under analysis)

and the reasons for their change;

- the liquidity of bank assets;
- indicators of the effective use of bank assets and their differences between the reporting and previous periods;
- factors (positive and negative) affecting the effective use of bank assets and ways to increase their efficiency.

It is necessary to identify and analyze these indicators and determine ways to increase the efficiency of the use of bank assets.

The state of bank assets can change positively or negatively during its activity. How the bank's assets change depends on the management and proper direction of assets. Therefore, it is necessary to regularly study the state of bank assets and analyze their changes.

Depending on the sources of financing and the regional location and address of the borrower, the credit portfolio of commercial banks can be classified... Commercial banks carry out the classification mainly in national currency, and in some cases, refinancing and loans issued at the expense of their own funds, for example, in the National Bank and similar banks, can also be expressed in hard currency. Currently, centralized loans are issued in national currency for the development of priority sectors based on state decisions. Such financing and loans issued at the expense of the bank's own funds can be issued in national currency or in foreign currency, if the client is creditworthy. Commercial banks are exposed to various risks, but their activities are most affected by credit risk, liquidity risk and interest rate. Since the main part of the activity of commercial banks is aimed at granting loans and making a profit on this basis, the weight of these risks in their activities is also high. The level of classification of classified loans is determined by the availability of quickly sold assets and highly liquid funds. The Central Bank of the Republic of Uzbekistan, approved on November 9, 1998, No. 242 "Classification of asset quality, reserves by commercial banks for possible losses According to the "Rules for the Establishment and Use of Credit", loans issued by commercial banks are classified into "good", "standard", "substandard", "doubtful", "hopeless" or "unreliable" loans according to the above criteria. Good loans. Such an assessment of the loan indicates that there is no doubt about the client's assets and their condition. It must be financially stable, the economic turnover is provided with a high level of equity, have high profitability indicators, and the turnover period of debtors and creditors is short. The owners of these loans are financially stable economic entities that have a high level of collateral. In this case, the main attention should be paid to the borrower's relationship to its obligations in previous activities, reliable credit collateral consisting of easily realizable assets and highly liquid funds. This category of loans does not have signs of non-repayment, the possibility of losses for banks is minimal, the quality of the loan security (collateral, guarantee, etc.), the high share of quickly convertible assets and highly liquid funds in the composition of property, collateral, etc. taken as security are taken into account. A loan can be considered secured only if the security received for the loan (collateral, property, etc.) is sufficient to pay the loan amount and interest rates on it. All documents for the loan must be drawn up in accordance with the law and the bank must have the opportunity to collect the loan if necessary (although the probability of non-repayment of the loan is limited). In this group of loans, special attention should be paid to two main factors in the client's activity. These are the client's relationship to his obligations in his previous activities, the presence of clear security for the loan (collateral, guarantee, property, etc.) and its proper formalization.

The bank's income-generating assets include:

- funds spent on all types of loans;
- funds spent on state-owned securities and other securities;
- securities, leasing and factoring operations, and others.

The main part of the bank's assets is usually loans to customers and interbank loans. In banking practice, bank credit provides the main part of the bank's income. Bank credit is a widespread form of credit relations in the economy, in which money serves as the object of credit.

The bank's non-performing assets include:

- cash and other cash on hand;
- fixed assets and intangible assets;
- capital and other current expenses;
- balances of representative and reserve fund accounts with the Central Bank.

This group of assets includes cash, funds on the "Nostro" representative account with the Central Bank, and fixed assets. The high share of non-performing assets in the volume of bank assets indicates inefficient use of the bank's resource base.

Table 1. Comparison between active and passive electronic components.

Characteristic	Active Component	Passive Component
Power	Supply power to a circuit. Thus they are a source of power.	Uses or stores power in a circuit.
Type of Elements	Transistors, Diodes, SCR, Cells, Batteries, etc.	Capacitors, Resistors, Transducer, Transformer, Inductor, etc.
Operational Requirements	They need an external source to facilitate their functioning.	They don't require an external source.
Type of Power gain	Can give power gain in a similar manner to an amplifier.	They lack the ability for power gain.
Capability to Store Energy	Incapable of energy storage.	An inductor and capacitor can store energy.
Energy Behavior	They are an energy donor.	Conversely, they are an energy acceptor.
Current flow control	Able to regulate current flow rate/ current supply.	Incapable of the flow of charge regulation.
Type of Linearity	Non-linear.	Linear.
Amplification Capacity	They can amplify a signal as they have a larger output gain of more than 1.	They have a signal gain of less than 1. Hence, they cannot amplify a signal.

In this table you can see the difference between passive and active operations.

Banks should use their existing assets effectively. Bank assets are diverse and are involved in various activities. However, the use of all assets can be expressed in general indicators. In addition to the use of all assets, it is necessary to separately study the groups of assets that are used in the same way in the activities of banks. For example, how fixed assets, loans, and funds invested in securities are used. General indicators that express the effective use of all bank assets can include: asset performance, asset profitability, asset efficiency, and asset profitability.

CONCLUSIONS AND SUGGESTIONS

Notably, today the credit policy of commercial banks of all countries is aimed at the rapid development of the country's economy. Currently, banks of these independent states in most cases provide more short-term loans for intermediary operations. For banks of CIS countries, leasing operations are a new type of operation. In this type of operation, banks or leasing companies remain the owners of the leased property. The advantage of leasing operations for the bank is that the rental payment is usually higher than the interest rate on long-term

loans for the same period. In addition, there is no risk of loss due to the client's insolvency. In cases of violation of the terms specified in the agreement, the bank may demand the return of the leased property. Leasing operations are widespread in developed foreign countries. Leasing operations are used in small quantities in Uzbekistan and other CIS countries. Currently, work is underway to create conditions for leasing operations. In addition, modern operations have also begun to be integrated into the banking system. Therefore, the more each country expands its banking operations, the stronger the development of that country.

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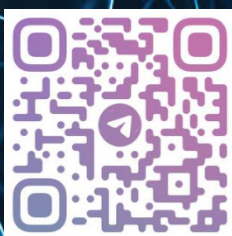
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