

ACCOUNT OF CREDIT OPERATIONS IN BANKS

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Abstract : Trade in banks credit operations account improvement , credit operations done in raising problematic of loans surface the arrival , the accountant account right conduct and probable losses reserves process account right organize to do and problematic loans weight reduce _

Key words : Bank, debit , credit , capital , reserve fund , account sheet , credit operations , contract , balance .

Our country economy developed going one at the time entrepreneurs and population in the middle while commerce banks to loans has been demand has also increased is going Commerce in banks loans weight increased increasingly own _ in turn problematic loans also increased to go let's see can _ And this own in turn commerce in banks loans production and probable losses reserves account improvement current from issues one is considered

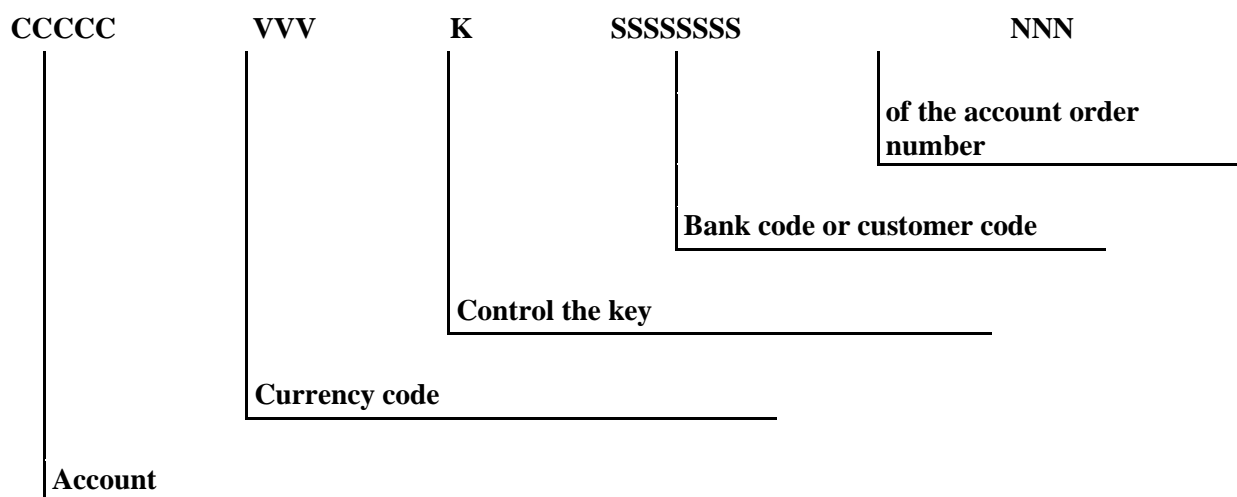
Current bank assets per day in the composition of loans share 80-85% interest , credit in the portfolio long term loans share and 90-95 % are foreign in currency loans and 60 percent near to be credit risk level _ _ _ from the top proof gives _

In banks credit operations account organize in doing accounting at the expense of the following from principles used : accounting account two don't side writing method holding , assets and passives in money assessment , continuity , economy operations , accuracy , calculation , report period income and expenses , assets and of obligations real to be evaluated .

Credit operations account get for credit from accounts and from the balance sheet except from accounts is used .

Credit get for commerce in banks each one credit according to separately credit account opens . Customer credit get for to the bank defined in order documents package official submits _ Credit of the commission to the decision according to credit to give if deemed necessary by the bank and credit receiver in the middle credit contract is made . Credit in the contract of credit what on purpose receipt , term , amount , return order , credit for payments of the parties obligations , responsibility , other conditions is displayed .

Credit of the department to the order according to accounting in the department credit receiver (org or physical person) on behalf of credit account sheet opens . Credit receiver organization or physical person type , currency looking direction and to the deadline basically credit account sheet opens . Credit the account is also 20 from numbers consists of will be Commerce 20 in banks account numbers as follows scheme according to coded as :



Commerce in banks loans account get for Uzbekistan Republic Justice 773 of August 13 , 2004 in the Ministry register held in Uzbekistan Republic Central bank Decision No. 578 of July 17 , 2004 with approved and Amendment No. 17-30 and additions with together " Uzbekistan Republic commerce in banks accounting account accounts in the plan given from accounts is used . Also , Uzbekistan Republic Central bank banking operations by account get according to issued normative documents based on take will go

Physical persons for given loans account get for the following balance from accounts used :

- 12500 Physical to individuals given short term loans
- 12501 Physical to individuals given short term loans
- 12502 of the population less provided layers given short term loans
- 12503 Physical bank cards to individuals through given short term loans
- 12504 Physical to individuals state programs according to buying a house get for given short term mortgage loans
- 12505 Physical to individuals given term past loans
- 12509 Physical to individuals given conditions again seeing developed short term loans
- 12521 Physical to individuals special programs according to given short term loans
- 12599 Views possible has been damages to cover Reserve — Physical to individuals given short term loans (contra-asset)
- 14900 Physical to individuals given long term loans
- 14901 Physical to individuals given long term loans
- 14902 of the population less provided layers given long term loans
- 14903 Physical to individuals state programs according to buying a house get for given long term mortgage loans
- 14905 Physical to individuals given conditions again seeing developed long term loans
- 14913 Physical bank cards to individuals through given long term loans
- 14921 Physical to individuals special programs according to given long term loans
- 14999 views possible has been damages to cover Reserve — Physical to individuals given long term loans (contra-asset)

Private enterprise and to organizations given loans account receiver accounts :

13101 - Private enterprises , economy companies and to societies given short term loans

13105 - Private enterprises , economy companies and to societies given term past loans

13109 - Private enterprises , economy companies and to societies given conditions again seeing developed short term loans

15501 - Private enterprises , economy companies and to societies given long term loans

15505 - Private enterprises , economy companies and to societies given conditions again seeing developed long term loans

15599 - Private enterprises , economy companies and to societies given long term loans according to to be seen possible has been damages to cover reserve (contra-asset)

Credit operations account in getting from the balance sheet except accounts are also used .

Commerce banks by being given and being received loans according to obligations from the balance sheet except in accounts account is taken :

91816 - of the bank credit and lease get obligation

96351 - of the bank credit to give obligation according to counter-account

Commerce banks by given loans according to pledge as received valuable papers , properties and proprietary rights (demands) . from the balance sheet except in accounts account is taken :

94500 - Pledge as valuable papers , properties and proprietary rights (demands) .

94501 - Pledge as received valuable papers

94502 - Pledge as received properties and proprietary rights (demands) .

94503 - Pledge as received guarantee and sureties

94504 - Received loans and leases according to pledge as given valuable papers

96381 - Pledge as received valuable papers , properties and proprietary rights (demands) . according to counter-account

Commerce in banks given loans accounting account purpose account system and users for of the bank credit activity about data recognition , them _ sum up and them sure delivery is to give

Accounting account duties systematic without in banks loans account tasks are also separate grouped by :

- of the bank credit operations done increase own on time and right set ;
- recognition of bank loans and them in the account reflection carry on correctness provide ;
- bank loans account right conduct and financial reports preparation for information with provide ;
- bank activity efficiency increase , management decisions acceptance to do for conducted analysis and fast to control necessary reliable and sure information formation _

Summary by doing to say if so , bank loans accounting account and financial in the report sure and right reflection carry on during reflection will be delivered . Credit portfolio monitoring transfer over control strengthen it is necessary Given monitoring of loans through where level to efficiency that it is being achieved determination can _ Credit portfolio monitoring staff analysis transfer the way with suspicious and hopeless of loans classified credit in size weight reduce _ Credits charge account more improvement . Brief by doing to say if we are , commercial banks by being separated loans volume year grow up is going and this our country economy to growth very big effect is showing . That's it with one in line banks to themselves big they are also taking the risk . We think that it has been reported our suggestions literally of banks credit risk and this through of the bank financial to the situation negative effect reduces _

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