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## **УЧЕТ ЦЕННЫХ БУМАГ В КОММЕРЧЕСКИХ БАНКАХ**

**Аннотация:** В этой статье представлена информация о операциях с ценными бумагами в коммерческих банках. В частности, перечень операций, осуществляемых банками, содержит информацию о видах деятельности, осуществляемой с ценными бумагами, о ценных бумагах, выпускаемых коммерческими банками.

**Ключевые слова:** Ценные бумаги, коммерческие банки, рынок, акционерные общества, биржа, операции, облигации.

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## **ACCOUNTING OF SECURITIES IN COMMERCIAL BANKS**

**Annotation:** This article provides information on securities transactions in commercial banks. In particular, in the list of transactions carried out by banks,

information is given about the types of activities carried out with securities, about securities issued by commercial banks.

**Keywords:** Securities, commercial banks, markets, Joint Stock Companies, Exchange, Transaction, bonds.

Banks carry out their activities in the securities market in accordance with the laws of the Republic of Uzbekistan "on banks and banking activities", "on Securities and stock exchange", "on the protection of Joint-Stock Companies and shareholders 'rights", Central Bank meory documents, as well as "recommendations for commercial banks to carry out operations in the Securities Market" (Directive No. 211 of April 26, 1996).

Commercial banks perform transactions with securities under a general license issued by the central bank. The license records the following types of activities carried out with securities in the list of operas performed by banks:

- accounting for issue and sale of securities, save them;
- securities procurement;
- investment of funds in securities;
- maintaining and maintaining the Register of dealers, depositors and shareholders;
- perform commercial, brokerage, trust operas and provide advice;
- Securities Management under the contract with the client, etc.

Investing funds in securities various securities:

- ✓ simple and preferred shares;
- ✓ obligations;
- ✓ government debt obligations;
- ✓ certificates of deposit;
- ✓ is carried out by placing funds on a bill of exchange and others.

Depending on the development of the banking system in the individual countries and the types and scope of the operas that banks hold, their investiture

activities can be focused in different directions, and the amount of income generated by the types of these operas can also be different.

For example, in the practice of American banks, investing in securities that represent short-term debt obligations of the state usually generates little income, but they have high liquidity and the risk of non-payment on them is zero, and the risk of changing the market rate is also small Securities.

Long-term securities bring high returns, so banks keep them until they expire. Banks also place their funds on the securities of municipalities, since the interest paid on them is not subject to taxation.

In order to ensure its liquidity, banks have to pay a small amount of other securities:

- bank accents;
- securities market commercial paper;
- brokerage loans;
- Commodity Credit corporations put on their certificates.

In order to ensure profitability, but at risk of liquidity, banks invest their funds in bonds of some government institutions and first-class bonds of corporations. In developed countries, commercial banking is the next second source in the structure of bank income in terms of the profitability of Investiture activities.

Securities are allowed to be issued and circulated on the territory of the Republic of Uzbekistan. Issuing securities that are not subject to state registration is illegal under current law. Commercial banks may issue the following types of securities:

- shares issued for the purpose of formation of authorized capital;
- own debt obligations: bonds, deposit and savings certificates;
- bills issued in order to attract additional bonds.

All issued securities must be transferred from the central bank account regardless of the number of investors in their amount. The purchase of shares

issued by a Commercial Bank of 35 or more percent or shares providing a shareholder vote of more than 50 percent by one person or by a group of persons controlling each other's property sets out the procedure and rules for the recognition of the authorized body of the Republic of Uzbekistan, which implements the antitrust policy, as

The procedure for issuing shares will depend on the procedure for recording the issue of securities. If the issue prospectus for issuing securities is not recorded (registered), then the issue of shares includes the following measures:

- decision to issue a share by the issuer;
- note the issue of securities;
- note securities;
- record the end of issued securities.

If the issue prospectus for the issuance of securities is recorded, then the issuance of shares includes the following measures:

- decision to issue a share by the issuer;
- preparation of emission prospectus;
- issue prospectus and note (registration) of issued securities;
- publication of the issue prospectus and publication of securities in the media;
- selling securities;
- record the end of issued securities;
- print the end of issued securities.

The decision to issue securities is made by the banking governing bodies guaranteed by the current legislation. The issue prospectus is prepared by the bank's management. The chairman of the board and the chief accountant sign. Sewn, the pages are numbered and sealed with a bank seal. This prospect must be approved by an impartial audit firm. The emission prospectus should illuminate the following:

- basic information about emissions;

- information on the financial status of the issuer;
- information on securities intended for future release.

Banks that carry out transactions with securities assume that they will have a comprehensive management information system to provide adequate information to the bank's management, providing the necessary monitoring and control over the implementation of transactions.

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