ANALYSIS OF DEVELOPMENT STAGES OF THE CENTRAL BANK OF JIZZAK REGION IN THE REPUBLIC OF UZBEKISTAN

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Abstract: The management of the Central Bank of the Republic of Uzbekistan classified the formation and use of reserves organized by commercial banks and their branches to classify the quality of assets, to compensate for possible losses on loans.
Key words: Loan portfolio, provided security, level coverage, economic turnover, Financially stable.

The evaluation of the loan in this quality indicates that there is no doubt about the client's assets and their condition. It is financially stable, the business turnover is provided with a high level of equity capital, it has high profitability indicators, the turnover period of debtor and creditor debts is short and so on. These loan holders are a financially stable business entity that has a high level of security. In this case, the main attention should be focused on the relationship with the obligations of the previous activity of the borrower, reliable credit provision consisting of easily realizable assets and highly liquid funds. In this category of loans, there are no signs of non-repayment, the possibility of losses for banks is minimal, the quality of the loan collateral (collateral, guarantee, etc.) and high weight of highly liquid funds is taken into account. The loan can be considered secured only if the security received under the loan (collateral, property, etc.) is sufficient to pay the loan amount and interest rates on it.

All loan documents must be documented by law and the bank must be able to recover the bad loan (although the probability of the loan not being returned is limited). In this group of loans, the activity of the client depends on two main factors, namely:

- the attitude of the client to his previous activities and his obligations;

Particular attention is paid to the presence of clear security for the loan (collateral, guarantee, property, etc.) and its correct formalization.

Standard loans. On such loans, there is a situation of not being able to repay the loan on time. However, in case of failure to repay the loan within the specified period, the extension of the loan repayment period should be only once. The financial situation of customers whose loan is considered to be standard is usually stable, but due to certain temporary reasons, a negative financial situation may have arisen in his activity. Such loans may include loans that are not properly formalized, loans that are not properly documented as collateral, or loans with insufficient documentation. A reserve of around 10 percent is necessary for these loans.

Substandard loans. Loans belonging to this group have clear signs that their quality is not sufficient. This mainly indicates the need to find additional sources for debt repayment as a result of the existence of certain shortcomings in the repayment of loans to the bank and the fact that the initial sources accepted as loan security are not sufficient to repay the loan. Substandard loans are not secured by the borrower's sound financial condition and high level of solvency. It is characterized by the fact that the sources of securing the loan are associated with certain risks, there is insufficient information on the current state of the loan, and there are certain deficiencies in the collateral documents. These loans arise in cases where the financial situation is not stable, and there are deficiencies in the solvency of the enterprise. For substandard loans, 25 percent of the loans may be considered non-performing and a 25 percent provision may be established to cover the defaults on these loans.

Doubtful loans. These loans include all the negative aspects of loans in the above groups, as well as unsecured loans with a low probability of repayment. A reserve of up to 50% should be established for loans belonging to this group.

Unsecured loans. There is almost no chance of repayment of these loans. These assets have a very low value, and it is not appropriate to take them into account as assets. Therefore, banks can consider these loans as losses on their balance sheets. Unsecured loans can be taken off the balance sheet at the expense of profit, and in cases where it is not profitable, at the expense of bank investment. For the bank, these loans are classified as losses. In addition, assets that have been inactive for a year or more, overdue and interest-bearing debts can also be characterized as losses. Therefore, it is necessary to organize 100 percent reserve for loans belonging to this group.

In paragraph 32 of Annex 1 of the Decision of the President of the Republic of Uzbekistan No. PQ1438 dated November 26, 2010, introducing a clear mechanism for the implementation of a deep factor analysis in the management of bank risks, improving the monitoring of the quality of bank assets, taking into account the formation of reserves and the diversification of the credit portfolio. It is also decided to take warning measures to prevent the emergence of problematic debts.

Analysis of the stages of development of the Central Bank in the Republic of Uzbekistan in the main administration of Jizzakh region and international relations

At the stage of modernization of the economy, the banking system plays a big role in our country. One of the important directions of the reform of the banking system is aimed at ensuring the transparency of commercial banks. One of the main pillars on which the economy of any country rests is a stable banking system. We made the following conclusions on the topic:

It is necessary to increase the level of capitalization of commercial banks of our republic.

In a number of banks of our republic, the growth rate of capital is lower than the growth rate of risky assets. Solving this problem is carried out by reducing the weight of high-risk assets in the structure of bank assets and stabilizing the growth rate of capital.

The additional capital base of commercial banks of our republic is weak, i.e., first of all, there are no subordinated debt obligations in the additional capital of commercial banks. However, in the banking practice of developed foreign countries, such debt obligations are the main component of additional capital.

The third component of the bank's additional capital is financial investments directed to credit institutions established under the bank. Such institutions include leasing companies, trusts, and factoring companies that are established under banks and do not have an independent balance sheet. Commercial banks of our republic do not have this article of capital.

Therefore, there are real opportunities to increase the gross capital of commercial banks by increasing the amount of additional capital. The main part of the current economic norms is defined in relation to the first-tier capital, i.e. the main capital of the bank.

It is necessary to increase the securities operations of the commercial banks of our country, in particular, the secondary securities market and its activities. Because securities are high-yielding assets. In foreign practice, income from securities is second only to income from loan operations. Government securities are low-risk and reliable, and the income is guaranteed.

Conclusion: Increasing the required reserve ratio reduces the lending capacity of commercial banks. Especially in conditions of high inflation, reserve allocations lose their real value. Non-payment of interest on mandatory reserve allocations by the Central Bank deepens the

tendency of their value to decrease. Therefore, in our opinion, the Central Bank should pay interest on the mandatory reserve amounts.

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