

INTERBANK ACCOUNTING SYSTEM

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Abstract : Commercial banks by credit to give further expanding They are going . period development with Shahdam step throw for the purpose and competition to the fight endure give in receiving own service types multiplication and development condition . This in turn commerce banks private capital national and international standards to the level zoom in according to scientific and practical importance has was research take to go question Credit operations done in increasing problematic of loans to the surface their arrival , accounting account international standards requirements based on order to put necessity as is putting . This out of necessity come out , commercial in banks loans according to pay and probable losses reserves processes account improvement current from issues one is considered .

Key words : Commercial bank,debit,credit , credit account , capital, reserve fund, account sheet , Credit transactions , contract , balance sheet .

ENTRANCE

Uzbekistan Republic to independence from what has been achieved next short time inside bank sector develop for big opportunities created and commerce banks activity this short time inside than expected also more efficient improved . Commercial banks activity improvement main from the reasons one Uzbekistan Republic of world in the economy place and international economic of connections expansion is considered . Market economy social of life all to the fields wide enter going current in the situation bank system modern requirements based on this in the system management processes to improve was need increasing is going on .

President Shavkat Mirziyoyev Uzbekistan Republic President's inauguration attitude with did in his speech in the future all in the fields actions strategy done increase and high to the results achieve the necessity emphasized : " our our task experience increase and development . This our international to practice based development and update our model solid is a symbol of this . attitude with we short and middle term in perspective designated to goals achieve for many labor let's do



" need " [1]. Indeed , the last in years our economy potential increase for many affairs In particular , the national currency free conversion to do system complete changed , business taxes reduced , credit to take opportunity expanded , free economic zones created , investors wide extensive benefits Also , the country currency in the sector from the news one this to the population currency operations done increase facilitating , as well as legal and physical individuals for edge hand currency free buy to take and sell opportunities creative new bank services current is to reach . hand currency .

Today on the day every one our day our country economy in development important factor divider to the news rich is happening , including the world banking and finance system intense at a pace developed progress as a result of the economy important from the network one calculated bank in the field also new modern information and communication from technologies to use further more need is being felt .

Indeed , commerce banks by information technologies used without being shown all of services speed , quality and transparency today's day is a requirement .

Now traditional bank services instead full occupying modern remote bank of services various appearances exactly this speed , quality and trust providing no to whom secret it's not .

LITERATURE ANALYSIS

Uzbekistan Decree of the President of the Republic of Uzbekistan No. PF-4947 dated February 7 , 2017 " On republic further develop according to actions strategy "On " decree bank system management mechanisms stream one element mutual related in the case study and analysis to grow through there is problems solution find and them own on time eliminate to reach requirement will reach .

Current on the day bank assets in the composition of loans share of 80 percent , credit portfolio in the composition far term of loans 95 percent share , foreign in currency of loans share of 55 percent close to be credit risk level from above and about him information fast and good quality formation out of necessity evidence gives .

Commercial banks by credit to give further expanding They are going . period development with Shahdam step throw for the purpose and competition to the fight endure give in receiving own service types multiplication and development



condition . This own in turn commerce banks private capital national and international standards to the level zoom in according to scientific and practical importance has was research take to go question is doing .

Uzbekistan " currency of the Republic" order to put "about" To the law appropriate commerce to banks internal and international (cross-border) currency operations done to increase permission [2]. National currency with operations in Uzbekistan Republic in the territory done is increased .

Outside hand currency with international (cross-border) transactions current international operations and capital flows (capital transfers) are divided into . Usually , currency operations the following own inside takes :

Own in turn , commerce in banks edge hand in the currency accounting transfers Uzbekistan Republic Justice Ministry of Education, Science and Technology, No. 15/3, dated July 17 , 2004 , " Uzbekistan" Republic of commerce in banks accounting in "accounts" register held . plan . Foreign hand in the currency operations calculations of the plan following accounts according to done is increased .

DISCUSSION AND RESULTS

The organization calculation in their accounts funds into account to take and control to do money his/her behavior right organization in organizations calculations and loans organization to grow for important . Economic activity done increase in the process organizations each other with economic to relationships they enter . Permanent accordingly done increaseable economic tools rotation various kind of calculations permanent to the update take is coming .

Calculations organizations by cash penniless calculations through done increased and money funds turnover funds of the cycle elementary and final stages is considered . Entrepreneurship activity efficiency mainly money flow from the speed is determined .

Cash money is absolute to liquidity has was turnover of funds only type , that is obligations pay tool as immediately work The ability of organizations current in their accounts there is was money amount the most important payment tool as payment ability determined-seller or buyer as working organizations financial of the situation from the characteristics one .

Current in the accounts organizations money currents available . External of calculations types of the following consists of : delivery providers and contractors



with accounts , customers and customers with accounts , banks with structured contracts according to employees with accounts , banks with loans according to calculations , state with taxes , fees , insurance awards are from calculations done increaseable of calculations external types .

Current on the day stream one commerce bank his/her own credit policy working out , credit their relationship this politics through they walk Central bank and credit according to general instructions gives . This in place credit lines about stopped Let's go . Foreign bank in practice of lending two method known . First of the method importance every one loan individual in order seeing Credit known on purpose need for funds to satisfy This is given . method clear for a period of time credit in separation is applied .

Second in a way credit bank by debt to the recipient in advance by designating placed credit limit according to is given , in which debt recipient to him/her placed payment document own on time pay obligation takes .

Lending this shape credit line that Opened credit line credit on account of all calculation money documents bank and customer in the mouth to the contract mainly payment for 1 year opens , but credit line from it short for a period of time also opening possible . Credit line deadline during customer bank with additional the agreement wanted on time credit to receive possible . But bank debt recipient's financial status weakened if it is determined , to the customer designated limit on the border credit from giving head weight possible . Credit line , usually , financial stable and considerate to customers opens . Client at your request according to credit limit again seeing exit possible .

Credit line - bank or other credit organization debt to the recipient known period during agreed limit within legal in terms of formalized credit to give is a liability . Credit of the line opening creditor and debtor's far term during cooperation means .

This in place international credit to the line definition giving let's go : international credit line this international on a scale debt to the recipient known period during agreed limit within legal in terms of formalized credit to give is an obligation .

Credit line one from the year not exceeded stream how for a period of time payment documents pay for is given , it is returned renewable and irretrievable to be possible . In this limit after completion after bank and debtor between attitude



own to the end This will given from definitions visible it is so credit on the line debt to give deadlines various T. Kosterina's in my opinion credit line short for a period of time opens , O.Lavrushin in my opinion term importance has it's not is the main attention of credit maximum to the amount is being corrected .

Of these conclusion did without international credit to the line as follows definition if we give to the goal appropriate will be : international credit line international finance institutes by debt to the recipients known one for a period of time credit limit within credit to give obligation means .

Continue deliverable and unattainable credit lines mutual differs . Continue unattainable credit line opened loan given and after return then customer and bank between connections will be terminated . Continued credit on the line credit designated limit based on automatic accordingly is given and If the bank by to the customer credit line known to goods one contract according to one year inside money pay for opened if , credit line targeted will be .

In banks loans account organization in doing accounting on account of generally accepted made from principles used : accounting account two side writing method management ; continuity ; economy operations , assets and passives in money estimation ; accuracy ; calculation ; advance according to knowledge (carefulness); content from the form superiority ; indicators comparability ; financial of the report neutrality ; report period income and expenses compliance ; assets and obligations real evaluation .

Credit operations into account to take for credit from their accounts and from the balance sheet outside from their accounts is used .

In this one disposable and credit from the line used without credit operations into account is taken .

Credit to take for at the bank stream one credit according to separately credit account opens . Client credit to take for to the bank designated in order documents package formalized submits . Credit commission to the decision according to credit to give necessary that if found bank and credit recipient between credit contract is compiled .

CONCLUSION

Brief as in other words , commerce banks currency operations into account to take and check for legal from procedures they use .

Commercial banks by currency operations into account to take and audit to do with related problems short term in the future Uzbekistan currency market development and currency operations of freedom increase as a result eliminate Their in development important from issues one bank , currency and accounting account in the field of employees scientific and practical potential development .

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