
Ways of Effective Use of the Resources of Commercial Banks

Asrorov Azizbek Isomiddinovich

Teacher, Samarkand Institute of Economics and Service, "Real Economy" department assistant trainee

Ro'zimurodov Davron Panji o'g'li

Student of the faculty of economics of the Samarkand institute of economics and service

Umurzoqova Sevinch Karim qizi

Student of the faculty of economics of the Samarkand institute of economics and service

Annotation: Commercial banks play an important role in the financial system and economy. They provide the economy and, if necessary, develop it. It is worth mentioning that banking activity requires sufficient bank resources. Perfect organization and economical use of bank resources is the basis for effective operation of any banks. In this article, the author thinks in detail about these issues: the importance of commercial banks, their resources, and the effective use of these resources.

Key words: bank resources, credit resources, bank funds, borrowed funds, deposits, interbank loans, term deposits, bank balance, etc.

INTRODUCTION

As a key component of the financial system, banks efficiently allocate funds from depositors to borrowers. They provide financial services that reduce the cost of accessing information about savings and borrowing opportunities. These financial services help make the overall economy more efficient. This is not just an academic exercise; Many former Eastern bloc countries began to face this question when they began to create financial markets and develop market-oriented banks and other financial institutions.

Banks operate by borrowing money: usually by accepting deposits or borrowing money in the money markets. Banks borrow from individuals, businesses, financial institutions, and governments with their surplus funds (savings). They then use these deposits and borrowings (the bank's liabilities) to make loans or buy securities (the bank's assets).

Banks provide these loans to businesses, other financial institutions, individuals and governments (when funds are needed for investment or other purposes). Interest rates provide price signals for borrowers, lenders and banks. The banking system helps efficiently channel funds from savers to borrowers by taking deposits, making loans, and responding to interest rate signals. Banks also serve a wide range of borrowers, from a \$100 credit card loan to a large corporation financing a billion-dollar merger. This shows that the main sources of funds of banks are deposits - checking, savings, money market deposit accounts and time certificates. The most common purpose of these funds is to provide real estate, commercial and industrial loans. Asset and liability composition of individual banks may differ from industry figures, as some institutions provide specialized or limited banking services.

DISCUSSION AND RESULTS

In the conditions of the market economy, the created resources are important for the rational implementation of the economic activity of commercial banks. Attracting new customers in the formation of the resource base is a component of the resource base.

Resource is derived from the French word "Resource", which means money, opportunity, reserve, source of income, raw material, etc. In economic sources, the word "resource" often appears in different meanings. According to the Russian scientist O. Lavrushin, the resources of commercial banks or "banks' resources" are the sum of the bank's own and borrowed resources, which are used in the implementation of its asset operations. For example: natural resources, financial resources, economic resources, human resources, etc. Based on this, economic resources can be considered as one of the main elements of economic opportunities. It is distributed at all stages of the development of society.

The resource is used to achieve specific goals of economic and social development. The majority of economic resources are financial resources, which consist of money and tax resources and serve to support economic development.

The main sources of financial resources are temporary free funds, taxes, funds of individuals, funds related to issuing check deposits, etc. We will consider bank resources, which are an integral part of financial resources. First of all, it should be noted that the obligations of banks and their resources are not the same concepts.

Bank liabilities are the source of bank resources. Therefore, the Bank's resources are reflected in the passive part of the bank's balance sheet.

Their size depends on:

- banking activities carried out at the expense of own funds;
- Monetary policy of the central bank and loan funds from banks and their structure;
- the amount of compulsory reserve of the commercial bank in the Central Bank;
- Other passives; you can find different interpretations in economic sources and research on bank funds formation.

Among them, concepts such as "Bank resources", "credit resources", "deposit resources", "Bank liabilities" can be mentioned. According to the Russian scientist Lavrushin, the resources of commercial banks or "Bank resources" are the sum of own and borrowed resources, which are used in the bank for active operations. The need for bank resources arises during the formation of banks and the implementation of banking activities.

At the initial stages of bank establishment, it is necessary for banks to have their own capital and to attract resources for their future activities. The banks' own funds include the authorized capital of the bank and its equivalent funds, including reserve capital, special funds, material incentives fund, various other organized funds, and undistributed profit. Raised funds - deposits, savings, borrowed funds are reflected in current and correspondent accounts.

Commercial banks, like other economic entities, must have a certain amount of funds, that is, resources to support commercial and economic activities. In addition, the scale of active operations is related to the size of resources.

Such a situation of attracting resources leads to the appearance of competition between banks. Based on this, bank resources serve as the basis for the operation of commercial banks, and it is a reserve and profit opportunity for the bank. One of the main tasks of the bank is to attract more free money and direct it to earn income by investing it in other suitable assets. Bank resources are created with the help of passive operations of banks and are studied by dividing them into two large groups. The liabilities of the bank balance are the following: own funds and borrowed funds.

The main part of the bank's resources is the funds of the bank's customers. The resource base of commercial banks can be divided into the following groups according to the types of resources: These are own funds, borrowed funds and bank loans. Asset and liability management is one of the important tasks of the bank.

Operations related to the attraction of funds or their placement are both important in the activity of banks. Their effective organization allows to achieve high results in banks' activities. The bank's resources are formed through its passive operations. Therefore, operations related to the formation of bank resources, increase of funds in its passive accounts or active-passive accounts are called passive operations of banks.

In the management of financial resources of commercial banks, the main attention is paid to the sources of funds in the liabilities of the bank balance sheet. These funds are divided into two large groups - liabilities and capital. Liabilities are formed at the expense of funds attracted by the bank, and capital is formed at the expense of the bank's own funds. Formation of these funds at the expense of stable sources ensures efficient operation and economic strength of commercial banks.

Stages of circulation of bank resources:

- Funds.
- Allocation of credit.
- Loan and interest payment.

Regulation of the resource base of commercial banks is not a direct task of the central bank, but within the framework of monetary policy, the National Bank of the Republic of Belarus directly or indirectly affects the volume of resources of commercial banks by applying various methods of monetary policy. makes a secret. In general, regulatory measures are necessary for the National Bank of the Republic of Belarus to ensure the safety and liquidity of the entire banking system in the resource base of commercial banks.

The purpose of passive operations by commercial banks:

- providing banking activities with resources;
- formation of sources of additional funds that can be directed to the economy;
- to increase the incomes of residents and legal entities by paying bank interest on borrowed funds;
- increasing the size of own capital;
- Organization of reserve funds to protect bank operations from risk.

An important place among the bank's liabilities is occupied by the bank's own capital. Banks also form their capital in the process of their establishment. Bank capital is an important basis for ensuring bank stability.

For the bank, its own funds are a source of financial resources. The factor of ensuring the stability of the bank and its activity is the authorized capital of the bank, at the same time, the composition of the bank's resources is important. This is very important when the bank first incurs initial expenses (in its activities (for example, acquiring land, installing equipment, paying employees, etc.). In the later stages, the bank's equity capital plays an important role in expanding the bank's operations. Another important feature is the guarantee of protection.

The bank covers unexpected losses and additional expenses with its own capital. The bank's own funds include the bank's capital.

Bank capital is the funds invested by the founders of the bank, which consists of capital and reserve funds, as well as retained earnings. But it should be noted that bank capital is the accumulated funds of bank founders, and various reserves and retained earnings ensure the expansion of bank capital. From October 1, 2022, the minimum amount of charter capital of commercial banks will be 108.0 billion. should amount to soums.

Operating commercial banks must increase their authorized capital to this amount by January 1, 2023. The bank's own resources represent the bank's capital and its equivalents. Role and Size

Chartered capital commercial banks have a unique feature that differs from enterprises and organizations engaged in other activities, because banks cover less than 10 percent of the total need for funds from their own funds. . Usually, the state sets a minimum limit for the ratio between own funds and debt funds for banks. The banks own resources are a necessary condition for its stability in the financial market. At the initial stage of bank establishment, own funds cover priority expenses, without which the bank cannot start its activities.

In the future, banks will create reserves at the expense of their resources, which they must reduce credit risk; their resources are the main source of investments in long-term assets. The share of own funds ranges from 12% to 20% of the bank's total liabilities. It is necessary to pay special attention to the management of resources and commercial banks, which is an activity related to the collection of funds, which is directly related to the placement of the size and appropriate structure of the sources of funds. When banks use their own and debt funds, the most important task is to simultaneously ensure the maximum profitability of bank assets and the optimal level of liquidity.

CONCLUSION

In conclusion, it can be said that the main volume of income is provided by credit investments to banks, investments in securities and investments; The general liquidity of the bank is ensured by placing resources in highly liquid assets: in correspondent accounts with the central bank and other commercial banks. A certain part of resources is spent by banks on the purchase of fixed assets and intangible assets. Such assets are characterized as illiquid and do not generate income, but they are necessary to ensure the normal operation of the bank, like any other business entity.

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