

boshqarish samaradorligini oshirish va banklarga bo‘lgan ishonchlilikni mustahkamlash uchun xizmat qilmoqda. Dunyo hamjamiyati miqyosida shakllangan tijorat banklari likvidligini ta‘minlash va boshqarish tajribasidan respublikamiz banklarida milliy xususiyatlarni hisobga olgan holda foydalanish mamlakatimizdagi banklar faoliyatida barqaror faoliyat mexanizmini yaratishga yordam beradi.

ORGANIZATION OF CASH WORK IN COMMERCIAL BANKS IN UZBEKISTAN, IMPROVEMENT OF AUDIT OF COLLECTION OF CASH AND OTHER VALUES AND DEVELOPMENT OF THE FINANCIAL SYSTEM

Yusupova I.S.

*Bank of the Republic of Uzbekistan-finance
Master of the Academy*

“Banks take into account the optimization of their liquidity risk, external factors associated with their overall choice, as well as the risk of the financial system. The banking sector in Kenya has had problems with liquidity and from financing to market risks. The purpose of the study is to assess the impact of monetary reserves as well as the performance of commercial banks in Kenya. The study showed that cash reserves have a strong negative impact, and the interaction with the profitability of capital gives a significant negative relationship with the performance of capital. The study recommended that banks minimize cash reserves and invest instead, effective investments are those money, diversification as their sources, and diversification of investments are those funds”⁶⁹.

According to the current legislation, the Republic of Uzbekistan is prohibited by commercial banks and its subsidiaries from owning a share of more than 20% of the authorized capital of all organizations except investment institutions. It should be noted that the restrictions mentioned above do not apply to the right to sell securities accepted by commercial banks for a loan pledge. “In the world economy, there is a constant overflow of monetary capital, where the core of financial flows is the sphere of material production, and the direction of these flows is primarily influenced by the state of the economy, mutual freedom. Trade between countries, etc. The development of International Monetary relations the globalization of economic relations associated with the growth of the country's productive forces, the emergence of the world market of capital, goods, and services, the deepening of the international division of Labor, the formation of the world economic system, the strengthening of international and economic relations at the international level”⁷⁰.

⁶⁹ Oganda, A. J., Mogwambo, V. A., & Otieno, S. (2018). Effect of Cash Reserves on Performance of Commercial Banks in Kenya: A Comparative Study between National Bank and Equity Bank Kenya Limited. *International Journal of Academic Research in Business and Social Sciences*, 8(9), 685–704.

⁷⁰ N.X.Tursunov (2023) “Issues of improving foreign exchange transactions in banks” *Innovations in technology and science education*, SJIF:2023: 5.505.

Table 1.

**Volume of foreign currency trading on the Republican currency
exchange of Uzbekistan⁷¹**

Period	Exchange rate (U.S. doll/SoC.)	Currency trading turnover of commercial banks
2023	x	25,294.1
January	11,301.3	2,046.0
February	11,334.3	1,916.8
March	11,400.5	2,013.2
April	11,408.0	1,643.3
May	11,436.4	2,299.4
June	11,463.0	2,233.8
July	11,584.0	2,080.4
August	11,948.5	2,118.4
September	12,168.9	1,933.1
October	12,209.7	2,002.4
November	12,281.5	2,342.3
Dec.	12,343.8	2,665.1

There should be no money on the cashier's desk other than the money being received from the Depositor. All money previously received by the cashier must be stored in table drawers, metal cabinets, or safes. The place of work of the cashier of the cash register must be equipped in such a way that it is possible for the client to keep an eye on the fact that the money is being counted again. In such cases, records in cash registers are deleted, the entry documents are destroyed, and the receipt of form is returned to the accounting staff, which is pasted by them on the cover of the receipt books.

Commercial banks are entering the international securities market, establishing investment banking branches and related enterprises in foreign countries. The range of investment activities of foreign branches of countries, namely banks, whose operations with securities are limited by law, is growing.

Commercial banks attract funds from legal entities and individuals and place them for the purpose of generating income. Commercial banks participate in the securities market as issuers and investors. This suggests that the securities market is a source of low and stable return on the competitive risk to the credit market when depositing funds. The activities of commercial banks related to the placement of securities resources are considered an active operation and coordinate the liquidity and profitability of a commercial bank. Assessing the activities of the Tashkent Republican Stock Exchange in the formation of the securities market in our country, it can be noted that as a result of its organization and implementation of trade agreements on the basis of modern technologies, a comfortable and open participation in the securities market has appeared for all investors.

⁷¹ Volume of foreign currency trading on the Republican currency exchange of Uzbekistan. [Statistics - The Central Bank of the Republic of Uzbekistan \(cbu.uz\)](https://www.cbu.uz/en/statistics).

Placing securities openly and publicly through exchange trading and their circulation in the secondary market gives advantages to commercial banks and other stock market participants. The amount of deposits made by a commercial bank for the purchase and sale of non-state securities should not exceed 25% of the regulatory capital of a first-class commercial bank. Despite the fact that there are favorable conditions for effective activities in the securities market of Uzbekistan, many commercial banks are mastering the most important segment of the state financial market without aspiration, and therefore, the employment of the socio-economic potential of this market would have made a huge contribution to the rapid development of the national economy.

Literature:

1. Oganda, A. J., Mogwambo, V. A., & Otieno, S. (2018). *Effect of Cash Reserves on Performance of Commercial Banks in Kenya: A Comparative Study between National Bank and Equity Bank Kenya Limited. International Journal of Academic Research in Business and Social Sciences*, 8(9), 685–704.
2. N.X.Tursunov (2023) “Issues of improving foreign exchange transactions in banks” *Innovations in technology and science education, SJIF:2023: 5.505.*
3. *Volume of foreign currency trading on the Republican currency exchange of Uzbekistan. Statistics - The Central Bank of the Republic of Uzbekistan (cbu.uz).*

СТРУКТУРА ФИНАНСОВОЙ ИНФРАСТРУКТУРЫ: ГОРИЗОНТАЛЬНЫЙ И ВЕРТИКАЛЬНЫЙ ПОДХОДЫ

Абдулазизова Угилой Нуриддинхужа кизи
*PhD, “Научные основы и проблемы
развития экономики Узбекистана” при ТГЭУ*

Общеизвестно, что в рыночной экономике финансовая инфраструктура играет ключевую роль в обеспечении стабильности и повышении эффективности экономической системы. Она представляет собой сложную сеть институтов, законов, систем, механизмов и процессов, которые обеспечивают эффективное функционирование финансовых рынков. Для полного понимания и эффективного управления финансовой инфраструктурой необходимо рассмотреть ее структуру как по горизонтальным, так и по вертикальным аспектам.

В данной статье мы предлагаем провести анализ структуры финансовой инфраструктуры с использованием горизонтального и вертикального подходов. Горизонтальный подход позволяет рассмотреть финансовую инфраструктуру с точки зрения ее функциональных областей и элементов, в то время как вертикальный подход описывает ее организационную структуру или иерархию, обычно в контексте ее уровней и компонентов.