



INVESTMENT LOANS OF BANKS AND THEIR PLACE IN THE LOAN PORTFOLIO.

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ABSTRACT. Commercial banks play an important role in the financial system and the economy. They provide the economy and, if necessary, develop it. It should be noted that banking requires sufficient banking resources. The perfect organization and efficient use of bank resources is the basis for the efficient operation of any bank. In this article, the author discusses in detail these issues: the importance of commercial banks, their resources and the effective use of these resources.

Keywords: bank resources, credit resources, bank funds, borrowed funds, deposits, interbank loans, time deposits, bank balance, etc.

INTRODUCTION

The development of modern technologies significantly reduces the distance between banks and users of banking services, increases interbank competition, and thus contributes to the quantitative and qualitative development of banking services.

Increasing the effectiveness of the banking system of the Republic of Uzbekistan is related to the active participation of banks in lending to the real sector of the economy. However, commercial banks of our country face a number of difficulties and problems in lending activities. Especially today, the presence of problem assets among loans, which make up the main part of the income-generating assets of commercial banks, is noticeable.

As the President of the Republic of Uzbekistan Sh.M. Mirziyoev stated, "it is necessary to expand the capabilities of banks to return problematic loans, and to collect them, banks, debtor enterprises, companies and associations, regional leaders should work together."

MAIN PART

Improve the quality of the credit portfolio and the quality of risk management, follow a moderate level of credit growth, conduct a balanced macroeconomic policy, improve corporate governance and attract managers with international practical experience, implement technological solutions for assessing financial risks ensuring the financial stability of the banking system through

In various scientific sources, the concept of "credit portfolio of commercial banks" has become one of the main concepts, which means relations related to the banking system. The reason for its rapid popularity is that the "loan portfolio" plays a decisive role in the entire credit-related activities of commercial banks. "Loan portfolio" is one of the factors that show the lending capabilities of commercial banks.

Therefore, effective management of the loan portfolio in commercial banks is one of the important tasks. Four main principles are at the heart of the operation of the bank's credit portfolio management system:

Firstly, within the framework of the requirements of the Central Bank of the Republic of Uzbekistan "On the classification of the quality of assets in commercial banks and the formation of reserves to cover possible losses on assets and the procedure for their use", bank loans are regularly evaluated according to the main criteria ;

Secondly, control over the provision of loans allocated by the bank. It is necessary to take into account that security is not considered the main source of extinguishing the loan. The bank uses collateral only to reduce the risk of loan default.

Thirdly, the implementation of credit monitoring. Monitoring of the loan portfolio includes the following:

- a) credit monitoring;
- b) monitoring of the loan portfolio.

At present, the increase in the volume of bank loans directed to the development of the economy, the increase in the number of clients of various types of ownership and business management using bank loans, the rational placement of loans given by banks and their efficiency, the loans granted and the interest calculated on them. Ensuring timely recovery requires constant monitoring of banks' loan portfolio.

Fourth, credit portfolio audit and credit risk management. The loan portfolio is audited by internal and external auditors.

The share of problem loans in the loan portfolio of commercial banks was 2.09% as of January 1, 2021, and as of January 1, 2022, this indicator increased by 3.11 percentage points to 5.2%. By the beginning of 2023, the NPL level was equal to 3.6%. The loan portfolio of our local commercial banks increased by 117.84% in 2021 compared to 2020. As of January 1, 2021, the amount of non-performing loans (NPL) in the credit portfolio of commercial banks is 5,784.83 billion. soums, and as of January 1, 2022, this figure is 16,974.03 billion. soums, as of January 1, 2023, the amount of NPLs is 13,992.0 billion. amounting to soums.

It is known that the quality of bank loans is one of the important indicators describing the state of the banking system and the entire economy. According to international experts, an increase in the share of problem assets in the gross loan portfolio from 10-15% indicates a systemic crisis in the banking sector.

Based on the above, it can be said as a conclusion that the main tasks of managing the credit portfolio of commercial banks can be of great importance in the management of risks arising in the banking activity. These are:

- identification of factors influencing the level of credit risk and their assessment;
- classification of loans by risk groups;
- approval of the loan portfolio according to credit risk, customer composition and loan structure;
- to determine the level of creditworthiness of the borrower and the possibility of changes in his financial situation in order to forecast the credit risk;
- preliminary identification of problem loans;
- assessing the adequacy of the created reserves and providing them on time;
- diversification of loan investments, ensuring their liquidity and profitability;
- development of the bank's credit policy and its management based on a qualitative analysis of the credit portfolio.



Adherence to the above in managing the credit portfolio of commercial banks will increase the efficiency of the bank's credit activity, and in turn, the bank's profit will increase.

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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