

ANALYSIS OF CASH TRANSACTIONS IN COMMERCIAL BANKS.

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Abstract. Based on the analysis of the state of cash circulation and the indicators describing this state, banks should develop proposals aimed at timely meeting the cash requirements of the population and economic entities, and submit them to the local state authorities. The main departments are responsible for the organization of cash circulation in the relevant territory, as well as coordination and regulation, monitoring the activities of banks in this regard.

Keywords: Cash circulation, National currency, Money supply, Assets, Liabilities.

Introduction

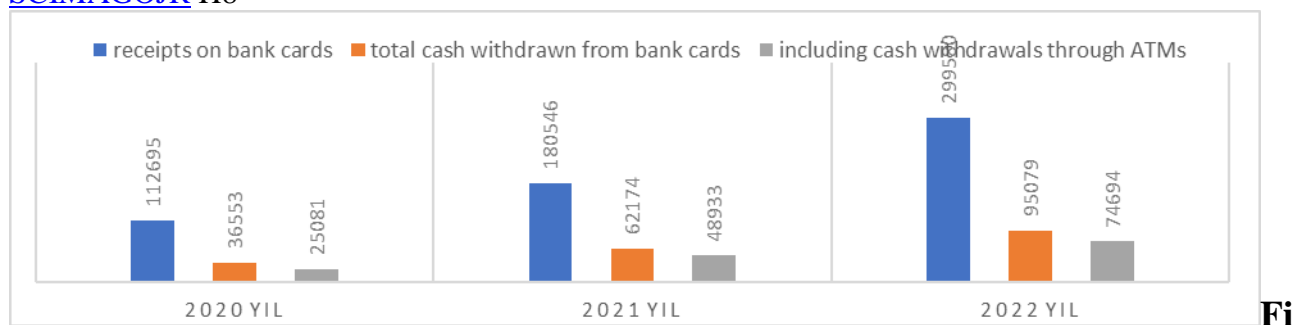
It is considered a component of cash transactions in commercial banks. Considering the special procedures for carrying out cash transactions with cash and other valuables in the bank, storing cash and other valuables in the bank cash register and transporting them, constructing, equipping and guarding the bank cash register network and cash registers inside and outside the bank building. This, in turn, is regulated by the instructions on the organization of cash registers, collection of cash and other valuables in commercial banks.

At least once a year, the main bank must check the organization of cash operations in the branches of the bank under its control and compliance with the requirements of this Instruction in the execution of cash operations. Employees of the main bank must provide practical assistance in eliminating the errors and deficiencies found in the bank branch as a result of the inspection based on the requirements of this Instruction. The bank must have a dedicated cash desk network and cash desk staff to provide cash service to its customers. (also with the cashier's accountant-controller) an agreement on financial responsibility is concluded.

Based on the type of retail cash services provided by the bank to individuals and the volume of cash operations, with the permission of the Central Bank, accepting and returning deposits from the population and paying the accrued interest to them, accepting utility, tax and other one-time payments, Also, cash desks of retail operations can be established to provide currency exchange services (in national and foreign currencies separately or combined). One of the important directions of the activity of commercial banks is the organization of cash circulation and the implementation of foreign exchange operations. Currency operations, on the one hand, allow commercial bank clients to meet their needs for foreign currencies and protect their currency reserves from currency risk, and on the other hand, allow commercial banks to earn income. Commercial banks of our country generally develop their monetary and credit policies based on the instructions for organizing cash transactions. We would like to mention the following important statistical indicator as a result of the demand and supply in cash circulation and special procedures in the monetary credit policy of commercial banks of our country.

Money pass in national currency during the month 679 bln. increased to soums. This increase is 1 trillion of other deposits in national currency. 641 billion occurred due to an increase in soums. The decrease in the broad money supply (M2) was mainly influenced by the decrease in foreign currency deposits (-3,535 billion soums).

Money supply in the narrow sense (M1) includes cash in circulation and demand deposits in the national currency. The total money supply increased, but the cash in circulation began to decrease.



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Figure 5. Cash flow dynamics indicators of the Central Bank of the Republic of Uzbekistan (billion so'ms)¹

In 2022, compared to 2021, the volume of cash issued from bank cash registers (including ATMs) will be 75.3 trillion. increased by 32.9 trillion soums, the main part of this increase was the volume of cash withdrawals from bank cards (32.9 trillion soums) and the volume of foreign currency purchases by banks from the population (22.2 trillion soums)hoshishih has arrived at his account.

According to the data of the Central Bank of 2022, the total money supply increased by 5.9 trillion soums in November and reached 177.2 trillion soums as of December 1. In this case, the balance of other deposits in national currency increased by 3.8 trillion soums and the balance of deposits in foreign currency by 5.5 trillion soums, while the money supply in the narrow sense is 3.4 trillion. reduced to soums. In particular, cash decreased by 2.4 trillion soums in November, and the balance of cash in circulation amounted to 41.3 trillion soums as of December 1. Compared to the beginning of the year, the cash balance increased by 12.7 trillion soums. The Central Bank presented the statistics of monetary aggregates as of December 1, 2022. According to him, the amount of money mass (M2) in a broad sense is 5.93 trillion compared to last month. increased by 177 trillion soums. It is 238 billion soums. The amount of cash in circulation in November compared to the previous month was 2.45 trillion. decreased by 41.32 trillion soums. is making up soums. The amount of demand deposits in national currency is 35.76 trillion. decreased to soums (-932

¹ www.cbu.uz The official website of the Central Bank of the Republic of Uzbekistan.

billion soums). The increase in foreign currency deposits (+5,545 billion soums) had the main effect on the growth of the money supply in a broad sense

We will analyze some of the current indicators of Agrobank ATB, which is the most liquid among the commercial banks operating in our republic and has the highest ratings among the commercial banks according to various indicators.

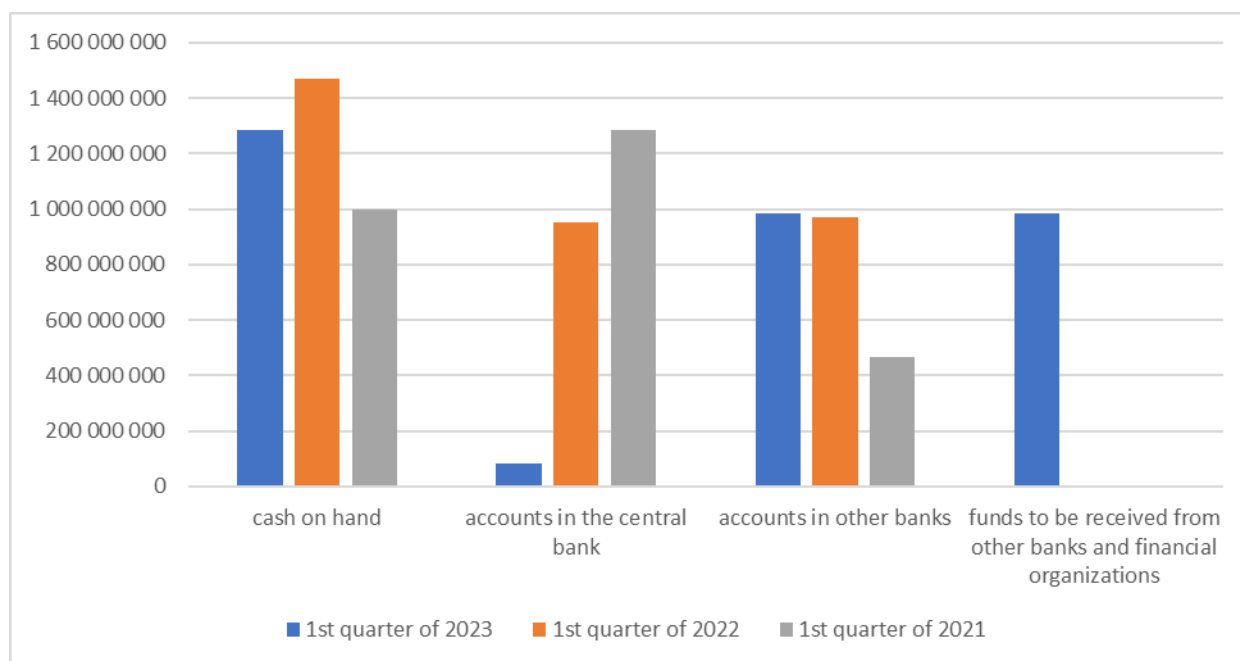


Figure 6. Important indicators of the composition of assets of Agrobank ATB²

² <https://www.agrobank.uz/> author's development based on the information of the site.

From the above information, we can conclude that cash and other payment documents in the cash register reached the highest result in the 1st quarter of 2022, and compared to the same period of 2021, it increased by 473,446,643 thousand soums and amounted to 147.5%. did Compared to the corresponding period of 2023, it increased by 187,398,957 thousand soums and constituted 114.6%.

Central bank accounts reached the highest result in the first quarter of 2021 and increased by 135% to 334,680,528 thousand soums compared to the corresponding period of 2022, and 1,204,331,892 compared to the same period of 2023. increased to a thousand som.

	Cash and other payment documents at the cash desk	Central bank accounts	Bank accounts with other banks	Cash in the cash register and other payment documents	Accounts in the Central Bank	Bank accounts with other banks	Cash in the cash register and other payment documents	Central bank accounts	Accounts of the Bank in another bank
Sanoat Qurilish Bank	1130488,5	558492,6	4814792,8	1258160,4	1842494,3	5594345,2	1133499,9	1102018,9	6098003,9
Milliy bank	100200	1914840,5	7 805 098,7	1437123,4	2 329 241,4	7 495 153,5	16897,3	1735883,1	20880363,3
Ipoteka bank	646024,7	1766097,4	3704120,2	1248684,3	1841032,7	3080198,8	1171819,7	1397431,3	3309974,9
Xalq bank	1375 452	226 535	2 505 509	1 375 452	226 535	2 505 509	1375 452	226 535	250559
Kapital bank	679 483,9	439 667,2	98 664,2	1827946,8	1834210,5	979 909,6	3386075,6	3589042,3	1436934

Conclusion

The Central Bank has the exclusive right to issue banknotes and coins as legal tender in the territory of the Republic of Uzbekistan. Their forgery and illegal

preparation is a cause of liability in accordance with the law. Banknotes and coins in circulation are the fixed liabilities of the Central Bank and are secured by its total assets. The Central Bank does not compensate for the destroyed, lost, fake, artificial and invalid banknotes and coins. Real monetary units (banknotes and coins) are not involved in the non-cash monetary transaction as a means of payment between the subjects of relevant relations. Such relations mainly use specific symbols, that is, digital records of the transaction of the money supply.

There are three main types of non-cash money transactions, the first of which is the transfer of certain money from the account number of a legal entity or an individual in a bank (in another credit institution) to the account number of another legal entity or individual in the same bank or in another bank (credit institution) is an instruction to transfer the amount. Banknotes and coins issued by the Central Bank must be accepted at face value in all types of payments throughout the territory of the Republic of Uzbekistan, as well as accepted for transfer to an account, deposit, and as a shipment.

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