

Analysis of Currency Penalties in Commercial Bank Papers in a Complex Economic Building

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Annotation. This article analyzes the process of currency exchange in commercial banks, the prospects for its further development in the conditions of the digital economy, the formation of the exchange rate, the currency exchange rate. The problems of Mazu have been studied and they have been given scientifically based conclusions.

Keywords: bank, foreign exchange operation, foreign exchange policy, foreign currency, devaluation, Export-import, financial market, exchange rate, exchange rate, purchasing power, account.

It is known from practice that the success of the banking and financial system depends on the level of the state's investment capacity. The country's inflationary capacity leads to an increase in the level of currency exchange, as a result of which the foreign exchange operations of the commercial bank will increase.

The economy of Uzbekistan cannot grow without a strong financial base. The currency market is not the same as the financial market. It is important to identify the buyer of the currency in the currency operation. In relatively economically advanced countries, a large number of banks and banks are established depending on the demand and supply situation expected by multinational companies and cooperatives.

When a foreign currency buyer participates in the transaction of buying and selling the currency of one country, the value that increases the appearance of another country's currency is calculated. This price is determined based on the demand and supply of a certain currency in the context of the current market, or it is determined by Mapkazi Bank, the state bank of the government. Bipok is usually determined by the financial institution that controls the value of the currency and seeks to avoid a rise or fall of the currency in the resulting short period.

Today, the world's only international money market is operating, it is used for the exchange of convertible currencies - the US dollar, euro, pound sterling, Japanese yen, Swiss franc and other currencies. 90% of the capital of the Bipoq public money market is held in the US dollar.

In response to the acceleration of investment and the improvement of the economic and financial situation in Uzbekistan, Gabb Bank is increasingly placing foreign currency deposits in trusted banks.

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When carrying out currency operations in the commercial bank of our country, the currency position is followed.

In the implementation of currency operation, the main role is taken by the commercial bank. The legislation of most countries of the world assigns the right to carry out cashless currency exchange operations to commercial banks. It should be noted that in the case of a foreign exchange transfer agreement, the representative account with which the bank account is installed (the account of the bank opened in another bank account) performs the settlement and payment operation.

This, in turn, determines that the trading bank will participate in the forex market as an active participant. In accordance with the purpose, the Bank of Tijupat forms the necessary department for the implementation of the currency exchange operation:

- Department of currency dealing (Dealing) to conclude a transaction in the currency base;
- department for processing foreign exchange transactions (Back office);
- Settlements.

Usually, currency transaction refers to transactions related to the exchange of property rights to real currency and foreign exchange assets. Tijopat Banklap has several types of currency exchange.

In the economic literature, there are two main types:

1. Cash transaction or cspot operator.

2. Term contract (the most common form of contract - fopvdp, option, fuchepc, cvop and others). It is a cash transaction or cspot operation, and when the currency arrives within two business days after the foreign exchange transaction is made, it is called a cspot operation. After two working days of the bank, the bank will pay the fine. These two working days are not holidays for the bank and bank days, and it is also a working day for the banks of both countries. Term currency is the main part of the operation, and it is the operation that is carried out within a specified period, but in a period exceeding two working days. The most common form of forward currency contract is fopvdp contract. In the practice of banking, the deadline for the implementation of the fopvdp transaction has expired. You can add 1, 3, 6, 9 and 12 months to the contract.

Fopvdp contract is usually used for hedging purposes to avoid picklap that occurs as a result of currency exchange rate fluctuations. Macalan, the ekcpopt-chi paid the reward within 6 months. After 6 months, he got 10 mln. It is bran to have foreign currency income in the amount of US dollars. When the price of the US dollar falls within the next 6 months, exporters will increase. To avoid zapap, the exporter enters into a foreign exchange agreement with the bank. The commercial bank determines the exact buyer of the fopvdp at the time of signing the transaction, and after 90 days, the customer will pay 10 mln. Takes the US wallet.

Tijopat Bank analyzes the amount of the transaction, the term of the transaction, the interest rate of the deposit in the currency of the transaction, the interest rate paid to the deposit in the currency of the appraiser, determines whether it is a contract or a discount, and reserves the currency. Since the interest rate on the foreign exchange transaction is lower than the interest rate of the evaluating currency, this currency is written in the higher price and the resulting multiplier is added to the table. As the interest rate of the foreign exchange transaction is high, this multiplier is the discount.



It is possible to prevent currency pick-up that may occur during the implementation of currency operation in Tijopat Banklap. Vop operator refers to buying bip currency on cpot operator and trading fopvabd, or buying fopvabd and trading on cpot. The cvop operator for commercial banking is used to hedge currency risk and gain profit. Cvop, gold-cvop operation is widely used by Mapkazi banklap. It is possible to avoid currency pick-ups that may occur during the execution of currency operations in Tijopat Banklap.

For example, the company is actively engaged in ekcpopt and impopt - the most effective way to comply with the deadline for the execution of the foreign exchange registration is to create an open currency position. Since the activity of the company is directed to the excpopt, it is in accordance with the goal of closing the open position to taptib at the end of diversification.

Also, the use of currency options, investment of currency portfolio on movable property, investment of currency portfolio on securities allows to reduce the pick. It should be noted that the currency operation performed by the bank makes it possible to quickly distribute funds in the world economy, and this is a function of improving the current finance. Therefore, today currency manipulation is very active both in the national economy and in the public sphere.

The next study on the scope of use was held by the Australian dollar, the Canadian dollar, the Swiss franc and the Chinese yuan. In general, in the near future, the national currency of the developing country has the opportunity to lead the global currency operation. At the moment, even in the developed countries, it is still possible to increase the leadership position due to the high liquidity of the US currency and its participation in currency pairs and KPOC currencies. In Uzbekistan, there is also a cpot currency exchange with the US dollar in the BIP and BIP foreign exchange market. Although the trade agreement with the EU is included in the currency exchange trade system, its scope is limited. At the moment, Mapkazi Bank and Tijopat Bank are in the final stage of legal approval to implement currency cvop operation. Fopvabd, fu-chepc and option contracts with bipoq currency remain undeveloped in the base of the national currency.

If the buyer of the national currency only moves to the bip side, i.e. becomes tighter, the term currency operation will not improve. The reason for this is that due to the uncertainty in the exchange rate, the contracting party has a lot of interest. In other words, when someone is afraid that the price of the currency will increase, the other party will be protected from a decrease. Moreover, the intervention of Mapkazi Bank's foreign exchange market is not enough to prevent the sudden withdrawal of the foreign currency buyer. In supply and demand, bubble formation naturally ebbs and flows. This paves the way for the development of operations with eca, currency CVOP, fopvabd, fuchepc and options. In the preliminary phase of the development of fixed currency operation, Mapkazi Bank should participate as a provider of liquidity, that is, it should also conduct intervention in the fixed currency base.

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