



ANALYSIS OF MONITORING AND FULFILLMENT OF CREDIT OBLIGATIONS IN COMMERCIAL BANKS

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Abstract. Monitoring of investment projects is carried out not only in the process of its implementation, but also during the period of their financing. The importance of pre-project monitoring is that it is better and more important than monitoring during project financing. As a result, it will allow investors to better meet their project implementation goals.

Pre-project monitoring will include:

- Searching for investment concepts;
- initial project preparation;
- Final formation of the project and its feasibility study;
- Permanent review of the project and making decisions on it.

Going through these stages will ensure investment. In order to create such a situation, all aspects of the implementation of the investment idea must be carefully prepared and a business plan (investment project) developed accordingly. Such a project is in the best interest of potential investors, which means that the results of the research have yielded the desired results.

A useful calculation of the results and analysis will allow you to make a decision (step by step) on choosing the best option (scheme) for project implementation and financing.

The benefits of this phase approach are evident in demonstrating and increasing the cost of project preparation. This phase also enables the identification and selection of the most promising and effective projects, which will ensure the timely detection and rejection of unsuccessful projects and the prevention of large-scale wastage. This sort of projects is always important.

Finding and selecting business ideas appropriate to investing is an important starting point for investing activities. This can eventually become the basis for mobilizing investment funds. For this purpose the initial preparation of the project must be carefully done.

The task of the initial project preparation phase is to develop a suitable business plan for an investment project, that is, to address a common issue for any commercial activity. The mission of such a business plan is based on finding answers to two key questions:

- How interesting is the concept of an investment project and is it logical to continue to work on it and to prepare valid data to evaluate the feasibility and financial viability of the project?

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- Are there any research and conceptual aspects that are important to the future success of this investment project?

At the final stage of the project's development and evaluation of its technical and economic and financial advantages, the feasibility study and analysis of the project should provide an alternate consideration of options and problems related to all aspects of the investment.

Preparation of all types of information for final decision making is the core content of the final stage of the project and a thorough assessment of the financial advantage of the project. This step should only be possible if the required financial resources are sufficiently secure.

The final and next step is the final review of the project and the final decision on the feasibility of financing the project, which provides for the evaluation that is the basis for the decision-making process of the project.

Keywords: project, decision-making, financing of banking institutions, projects, creditworthiness.

Purpose of the study. Monitoring involves, first of all, the periodic review of compliance of all documents and terms of the project financing agreement, their compliance with the banking and credit policy, accepted norms and procedures. The next step is to assess the borrower's financial ability, based on his / her balance, profit and loss statement and other documents describing the financial and economic activities of the client.

Research methods. Systematic and factor analysis, comparative and structural analysis, statistical grouping, inductive and deductive, monographical observation, expert evaluation, abstract thinking and other methods were used in the study.

I. INTRODUCTION

The main objectives of the Joint Stock Commercial “Uzpromstroybank” Tashkent Cathedral Branch are as follows:

implementation of an active investment policy aimed at key industries, modernization, technical and technological renovation of production, attraction of modern foreign technologies and equipment, thus ensuring the production of high-quality, competitive products in the domestic and foreign markets, the domestic consumer market. stable replenishment of goods;

consistent improvement of lending and financing mechanisms for small business and private entrepreneurship, enterprises of all forms of ownership;

attracting the population and enterprises' funds by mobilizing the bank's own resources, offering new attractive types of deposits and deposits, effectively using them, including the implementation of investment projects, ensuring timely and full repayment of the deposited funds;

attraction of soft loans, investments and grants of international financial institutions and leading foreign banks and further refinancing of agricultural producers and agricultural sector enterprises of the republic at the expense of these means.

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The branch is based on the laws of the Republic of Uzbekistan, decrees of the Oliy Majlis, decrees of the President, resolutions and decrees of the Cabinet of Ministers, all regulatory documents of the Central Bank regulating the activities of commercial banks, statutes of the Bank, Board and Board.

The branch is a separate subdivision of the Bank and operates on a commercial basis. The branch has no legal entity status. The Bank provided the necessary funds and other property for the organization and conduct of the Branch's activities and gave it appropriate powers.

The income plan of the branch of Uzpromstroybank for the fourth quarter of 2018 on financial activities of the branch was 15,076.30 million sums, and made up 17 231.78 million sums. The plan is fulfilled by 114.30%.

The net profit for the same period was 3,034.14 million sums, which amounted to 2,919.45 million sums. The plan is fulfilled by 96.22%.

Real Net Profit Plan for the same period was 2 837.14 million sums, which amounted to 3,770.47 million sums. The plan was fulfilled by 132.90%.

The profitability index is set at 20.2%, which is actually 18.8%, and in 2022 it was fulfilled at 96.22%.

Table 1

Indicators of balance sheet of Catalol branch of Uzpromstroybank, mln sum

Indicators	01.01.2022	01.01.2023	Difference with the same period last year (+/-)
On	59 084,80	109 460,54	50 375,74
Obligations	58 432,61	106 048,50	47 615,89
Capital	652,10	3 412,03	2 759,93
Income	9 758,51	17 231,78	7 473,27
Cost	9 521,58	14 312,20	4 790,62
Net Profit	236,9	2 919,45	2 682,55

Source: Reporting data of the Qatortol branch of Uzpromstroybank

- At the end of Q4 2022, the number of customers in the branch was 1,360, an increase of 267 compared to the beginning of 2022, and a decrease of 91. From:
- 657 legal entities. (In operation 487)

- 803 individual entrepreneurs. (Operating 515)

Table 2

Information on the balance of legal entities deposit accounts as of January 01, 2023:

Customer name	01.01.2019
G"AFUR G"ULOM	150 000 000
OOO "TEMUR YO"L SUGURTA"	300 000 000
"EUROASIA INSURANCE"	50 000 000

Source: Reporting data of the Qatortol branch of Uzpromstroybank

Attracting free funds of the population to bank deposits. Uzpromstroybank JSC approved by the Resolution of the President of the Republic of Uzbekistan № 726 of November 7, 2007 "On measures for further development of the banking system and attraction of free money into the banking turnover" Payment of low-efficiency savings cash offices for the implementation of the Regulation "On the order of establishing, liquidating and relocating branches of the branch network in the system and maintaining their single account" transformed into c. In particular, there is one savings bank under the Qatortol branch.

By attracting free money resources of the population to the existing deposits in the bank, the balance of deposits as of January 1, 2019 was increased to 12 866.6 million sums (including the balance of plastic cards for 4505.5 million sums). UZS 702.8 million.

At the end of 2018, the balance of deposits decreased by 13,116 million soums compared to January 2018.

Table 3

Planned and actual performance of deposits, million soums

№	Types of deposits	2022 Plan as of January 1	In fact	2023 Plan as of January 1	In fact	The difference (+/-)	The differenc e (%)
1	As requested	25 983,1	228,3	26 762.7	1658.3	+1430	+626.3%
2	Savings		19337,4		1028.9	-18308.5	-94.6%

3	The deadline		2482,8		5673.9	+3191.1	+128.5%
4	Plastic card balances		3934,6		4505.5	+570,9	+14.5 %
total			25 983,1		12 866,6	- 13 116,5	- 50,5 %

Source: Reporting data of the Qatortol branch of Uzpromstroybank

The balance of deposits as of January 1, 2023 compared to the plan figures was not fulfilled for 13 896.1 million sums (51.9).

In 2019, savings and cash offices received communal and other paid services in the amount of 16,697 million sums by cash and non-cash payments. Of these, UZS 5,694 million were paid for utilities and 11,023 million soums for fines, taxes, tuition fees and other paid services.

The main tasks of the General Bank for utility payments and other paid services for 2022 are set at 9 526 million sums, the actual amount of accepted funds has reached 16,697 million sums, or 175% of the plan (plan tasks were 7171 million soums). soums).

The Bank pays great attention to improving the payment system, the use of modern banking technologies, including the use of plastic cards and cashless payments. In particular, 12 784.5 million sums of transactions were made through cashless transferring of plastic cards through the terminals installed at the savings banks.

Table 4

Information on the number of deposits

Deposits	01.01.2022		01.01.2023		The difference (+/-)
	The sum	US Dollars	The sum	US Dollars	
20206 (On Demand)	144	12	179	19	+42
20406 (Accumulated)	213	154	52	0	-315
20606 (Term - Long / Short)	206	0	190	32	+16
TOTAL	563	166	421	51	



	729	572	-157
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Source: Reporting data of the Qatortol branch of Uzpromstroybank

Profitability of savings banks and outlets: Savings bank # 4 (30, Catalol Street, Chilanzar district) is 0.8%, but it is worth noting that the amount of cash received in 2022 was 20,994.5 million. .

The Bank aims to modernize, technically and technologically upgrade our economy, increase its competitiveness, increase export potential, create new productions based on innovative and energy-saving technologies, develop new types of goods that are in demand in the world market, thereby providing financial and economic stability of the country. The investment policy pursued by the system is bearing fruit.

In 2022, commercial banks in Uzbekistan provided loans for financial support of investment projects for modernization, technical and technological re-equipment and diversification of production in the real sector of the economy.

According to the decision of the Board of the Commercial Bank, in accordance with the conclusion of the Credit Committee and in consultation with the Board of the Bank, fifth-grade loans are written off.

IV. DISCUSSION & CONCLUSION

Today, commercial banks make up a significant portion of their loan portfolio. The loan portfolio of a commercial bank is regularly classified to prevent possible losses on loans. Loans can be classified into 5 types, namely good, standard, substandard, doubtful and hopeless. Loans classified as doubtful and bad loans are considered bad loans. Problem loans can negatively affect the activities of commercial banks. Problem loans reduce the profitability of the commercial bank, which in turn indicates that the bank is not able to meet its projected targets. analysis, and looking for different ways to improve it.

Analysis of loan assets can provide information on the quality of the bank's loan portfolio. Depending on the general features and characteristics of the bank loans, the amount of the loan portfolio should be classified and the amount of reserve created to cover potential losses. It is necessary to calculate the ratio of the established reserves to the authorized capital and reserve capital of the bank in order to cover the possible losses to ensure the uniformity of the reserves created to cover losses. It is possible to evaluate the quality of the assets portfolio from "very strong" to "unsatisfactory" and to give the credit portfolio quality rating I-V.

In addition to the rating given in order to achieve a unified approach to assessing the quality of a loan portfolio, a credit portfolio reliability score system can be used.

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