

ACCOUNTING OF CONTROL SYSTEM OF COMMERCIAL BANK
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Abstract: *in the conditions of bank services, circulation of bank means leads to occurrence at it economic communications with other banks and the enterprises. Economic communications are covered by accounting the reflexion of corresponding phases of circulation. In process кругооборота means their monetary form turns in industrial, and, industrial - in bank services, and bank services - again in monetary etc. Circulation means will occur normally only in the event that its various phases will follow one another without delays. Various ways and the receptions which set makes an accounting method are applied to formation of the information on a condition and level of efficiency of use of means in accounting. The analysis of accounting presented in article in private bank has shown that in bank basic elements of a method of accounting are the documentation, inventory, accounts, double record, estimation, accounting, the balance sheet and the reporting. All these elements in accounting practice are applied is not isolated, and as single whole parts. In article various ways and receptions which use the bookkeeper at the accounting analysis of the enterprise, in this case commercial bank are considered.*

Keywords: *accounting, the balance sheet, the reporting, commercial bank, the statistical account, the accounting information.*

БУХГАЛТЕРСКИЙ УЧЕТ В КОММЕРЧЕСКИХ БАНКАХ
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Аннотация: *в условиях банковских услуг, кругооборот средств банка приводит к возникновению у него хозяйственных связей с другими банками и предприятиями. Хозяйственные связи охватываются бухгалтерским учетом при отражении соответствующих фаз кругооборота средств банка. В процессе кругооборота средств их денежная форма превращается в производственную, а производственная - в банковские услуги, и банковские услуги - вновь в денежную т.д. Кругооборот средств будет происходить нормально лишь в том случае, если его различные фазы будут следовать одна за другой без задержек. Для формирования информации о состоянии и уровне эффективности использования средств в бухгалтерском учете применяются различные способы и приемы, совокупность которых составляет метод бухгалтерского учета. Представленный в статье анализ бухгалтерского учета в частном банке показал, что в банке основными элементами метода бухгалтерского учета являются документация, инвентаризация, счета, двойная запись, оценка, калькуляция, бухгалтерский баланс и отчетность. Все эти элементы в практике бухгалтерского учета применяются не изолированно, а как части единого целого. В статье рассматриваются различные пути и приемы, которые используют бухгалтера при бухгалтерском анализе предприятия, в данном случае коммерческого банка.*

Ключевые слова: *бухгалтерский учет, бухгалтерский баланс, сообщение, коммерческий банк, статистический счет, учетная информация.*

For efficient control commercial bank, in accounting system in details and in the generalized kind the information on a condition and movement of all property of bank, sources of its formation, economic processes and their results is fixed and collects at economic activities realization. The analysis spent by us has shown that it is necessary to investigate, they have what kinds of means and from what sources these means are received. This information is used by the operative, statistical account for forecasting of activity of commercial bank. Besides production in bank in which industrial consumption of means of production and labor is carried out, in commercial bank occurs as well non-productive consumption. Means of domestic service, public health services concern their

number etc. the Condition and use of these means also is shown in accounting [1]. At production reflex ion in accounting fix expenses for the manufacture, the spent means of production (objects of the labor and amortization of means of labor and labor (necessary work in the form of a salary) and products of manufacture of bank services. Other phases of turn bank means occur in reference sphere.

These are phases of supply of bank and realization of services [2]. End of process of realization of services allows distributing a net profit created in sphere of bank services. Here the sum of the profit received by bank, the value-added tax, the excise tax, the tax from profit (income) etc. subject to transfer to the state income are defined and fixed in accounting. Upon termination of process of realization the bank receives real possibility to list to corresponding bodies the due sums. In the conditions of bank services, turn bank means leads to occurrence at it economic communications with other banks and the enterprises. Economic communications are covered by accounting at reflexion of corresponding phases of circulation of bank means. In process kpyroo6opora means their monetary form turns in industrial, and, industrial - in bank services, and bank services - again in monetary etc. Circulation of means will occur normally only in the event that its various phases follow one another without delays. Proceeding from the purpose and problems of the managing subject to the accounting information legislatively fixed increased requirements to bank are shown. In particular the analysis of work commercial «Davrbank» has shown that the bank conducts the accounting information continuously from the moment of its registration and as the legal person; The account of property, obligations and economic operations in currency of that country where there is a managing subject is conducted; the property which is the property of bank, is considered separately from the property of other legal bodies which is in given bank; the account by double record on the interconnected accounts of accounting included in working book of accounts is conducted. Research of work of bank has shown that the data of the analytical account corresponds to turns and the rests under accounts of the synthetic account, besides current expenses for production and capital investments are considered separately and the documentation used for reception of primary data on economic operations, and expressed in monetary measuring instruments – sum (the Uzbek currency). The estimation for this purpose serves, allowing natural and labor indicators to translate in the monetary. Data about objects of the accounting, fixed in documents, is exposed to an economic group and summation for what accounts are used both double record and the indicators received on accounts mutually co-ordinate by means of double record. The reality of the data containing on accounts, is checked and specified in the course of inventory. On the basis of the checked up given accounts we counted up the expenses concerning this or that object, i.e. were estimated their cost price and accounting was made. So current accounting and management of activity of the managing subject and its structural divisions is conducted, and current reflexion of objects of accounting is supervised by comparison of kinds of means and their sources in balance and periodically comes to the end with a report of the current data by means of the internal reporting.

Now in the organizations of the Republic of Uzbekistan making balance of netto which corresponds of the International Accounting Standards. Characterizing means of bank for this or that date, the balance shows that their condition which has developed as a result of all activity of the enterprise for the previous period. In the balance active on kinds of means, which bank, and their placing on phases of circulation has are resulted.

Other business of article in the passive of balance: Essence of some of them we not always establish their appointments. We analyzed the maintenance of each passive article of the balance of bank: the first article of a passive - “Statutory fund”: Its sum characterizes the size of those means generated by bank at its creation. And this article shows only a total sum of these means, and the means given from this source, are particularly embodied in balance assets. The size of the income received by given bank on active operations is underlined to the following article “Profit of fiscal year”.

“The profit of fiscal year” is passive article, and passive articles are characterized by sources, instead of kinds of means, from here article “Profit of fiscal year” shows, how many profit has been received by bank. Money resources in which it has been embodied at the moment of its reception by bank, have found reflex ion in corresponding assets.

In articles “Long-term credits of bank” the enterprise debts are resulted. Here again it would be erroneous to think that given article shows size of money resources (received by the enterprise from bank), being at it now. The money resources which are given out by bank in a category of credit usually are enlisted on the settlement account of the enterprise or are listed in repayment of its debts to suppliers and, means is reflected by other articles of balance. Under 6010 account the enterprise debt to its suppliers for various material assets which it at them has got is shown. Passes to article “On payment” are reflected the obligations which are available for the enterprise before workers and employees in connection with charge of a salary by it, in other words, this article shows, what sum of a salary which the enterprise should pay to workers and employees for the work done by them. Article “Calculations with the budget” characterizes size of obligations of the enterprise before the state budget on a payment of various taxes due from it and deductions, i.e. the size of a debt to financial bodies. Having defined the sum which should be paid, the enterprise specifies it in a passive of the balance under this article. Enterprise debts article “Calculations with other creditors” etc. reflects also the Maintenance of the major articles of balance allows defining as it is used in an estimation of activity of bank. It has allowed us to find out, how the balance sheet promoted management of bank activity and by that provided increase of efficiency of economic work. In summary we will stop on one feature of balance «Davrbank»: balances of any bank accurately show its accessory to one of several patterns of ownership. In bank own means are formed for the account receipt of means from founders, release and realization of actions, shares etc. Hence, the balance sheet maintenance has shown that the given bank belongs to a private property.

Foreign investments or creation of joint bank are necessary for effective work of bank with foreign partners of the USA or EU.

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