



## THE COMPANY'S RELATIONSHIP SYSTEMS WITH COMMERCIAL BANKS.

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<https://doi.org/10.5281/zenodo.10605078>

### ARTICLE INFO

Qabul qilindi: 25-January 2024 yil

Ma'qullandi: 28- January 2024 yil

Nashr qilindi: 31- January 2024 yil

### KEY WORDS

*cash flow, commercial bank, mechanism, lending, economy, enterprise, cash flow, financial position, valuation, borrowed funds, borrowed funds, cash, inventories, value of working capital.*

### ABSTRACT

*This article is devoted to the study of the concept of improving the system of relations between business entities and commercial banks. The main purpose of the article is to prepare proposals for improving relations between enterprises and banks. Today, banks are an integral part of the modern monetary economy, their activities are used to meet the needs of enterprises and banks. The article attempts to scientifically substantiate the need to develop and increase the possibilities of using an effective lending mechanism that will significantly increase the financial performance of business entities and banks.*

**Introduction.** As in the economy of any country, comprehensive support for small businesses and private entrepreneurship in Uzbekistan is one of the most relevant and important aspects of government policy.

Through small business and private entrepreneurship, the state prioritizes solving social problems, in particular, the problem of employment. This is because large enterprises usually hire qualified workers on a competitive basis, and their employees have been working at this enterprise for many years. And a small business that is formed on the basis of private and family entrepreneurship, including agriculture (peasant) farming, usually organizes its business by involving family members, relatives, neighbors and other close people. At the same time, the hiring process will be quick and easy in order.

The second goal of the state from the economic support of small businesses and private entrepreneurship is to solve the problem of systematically filling the market with cheap and diverse goods [8]. Because large enterprises mainly specialize in small volumes of large goods and have little penetration into low-profit market segments. These are small enterprises that fill market niches and operate in industries that do not include large and medium-sized enterprises. But this does not mean that the state is interested in developing small businesses.

Long-term activities in the field of production and services provide the basis for most small enterprises to acquire business skills and experience, train personnel with high potential of their employees, establish industrial cooperation with large enterprises, develop export skills, expand ties of foreign economic cooperation, increase investment opportunities.

As can be seen from the above, small business gives the country not only the available

opportunities, but also the future economic potential. Therefore, the state is following the path of stimulating the development of small and private entrepreneurship by any means, including through the banking system. Improving the system of relations with the bank usually gives preferential loans to small businesses and provides convenient mechanisms.

The bank in which the company provides settlement and cash services is one of its important partners. The quality and effectiveness of its activities can directly affect the business performance of the entire enterprise.

In the modern economy, commercial banks are becoming an important element of the market infrastructure. They are created and operate in the form of limited liability partnerships or joint-stock companies.

Their activities, if they receive their income, significantly change the nature of relations between enterprises and banks, the content of services provided, and the procedure for lending.

Currently, relations between enterprises and banks are built taking into account mutual interests and should benefit both sides. They arise in connection with the settlement and monetary services of enterprises, as well as the emergence of new services peculiar to the market economy [7], [14].

One of the main characteristics of relations between enterprises and commercial banks is their contractual nature. The initiative to conclude contracts comes from enterprises that independently choose a bank for their monetary and credit services. If the company is located at the location of the bank, the bank must open a checking account for the company. However, when opening accounts intended only for storing financial funds, and not for settlements, the company can freely choose a bank and have deposits with one or more banks. This procedure allows the company to choose a bank in which transactions will be carried out in a coordinated manner, taking into account its own interests, high service culture, and a larger list of services provided.[11]

**Research methodology.** The analysis of theoretical literature showed that the state economic stimulation of small business and private entrepreneurship has been studied by most authors. In particular, according to research by some foreign economists, the prevalence of small business and private entrepreneurship in the economy and the state of development of this industry vary depending on the state and depend on many factors, such as favorable credit opportunities for small businesses, the state of the legal and business climate in the country and the presence of a well-established financial sector, the analysis of these factors normalized the methodology of the study.

**Literature review.** The state program for the implementation of the development strategy of new Uzbekistan for 2022-2026 separately defines the tasks of small business and private entrepreneurship, in particular, enterprises to increase production potential and value [4]. A number of important tasks have been identified and specific goals and objectives have been implemented to implement these activities in practice. One of the important tasks is the development of the economic sphere in our country, forecasting an increase in the volume of funds at enterprises, as well as the inflow of funds.

Chapter 7 Within the framework of the tasks to ensure the accelerated development of the national economy and high growth rates defined in the Development Strategy:

- a) take measures to reduce the annual inflation rate in 2022 to 9 percent, in 2023 to 5

percent, and the fiscal deficit to 3 percent, with the subsequent prevention of exceeding these inflation indicators and the State Budget deficit.

At the same time, complete the transformation processes of commercial banks with a state share, increasing to 60 percent the share of the private sector in banking assets by the end of 2026.

The Cabinet of Ministers, together with the Central Bank, should take practical measures on an ongoing basis to maintain high economic growth rates and ensure macroeconomic stability;

b) reduce the value—added tax rate to 12 percent from 2023, and the income tax rate in such business areas as banking and finance, telecommunications to 15 percent.

**Analysis and results.** When choosing a bank, enterprises need to take into account the following criteria: the reliability of the bank, compliance with its capabilities, a variety of banking services and the requirements of the enterprise. The Bank is considered reliable in accordance with the standards of such indicators as the state of financial indicators, as well as other indicators characterizing its place in the financial market.

The most formalized financial performance indicators of banks are those characterizing their compliance with mandatory economic standards established by the Central Bank of the Republic of Uzbekistan. The study of these indicators in dynamics allows us to present a reliable state of the bank's financial indicators and trends in its development. In addition, you can use the rating data of banks, which distribute credit institutions according to the level of financial stability. Also, along with the financial indicators of the bank, one can assess its reputation in the financial market, the composition of customers and shareholders of this bank, its behavior in crisis situations, etc. [5].

The regulation on the minimum requirements for the activities of commercial banks when interacting with consumers of banking services was developed by the Central Bank in accordance with the decree of the President of the Republic of Uzbekistan dated March 23, 2018 "On additional measures to increase the popularity of banking services" PP-3620 [2].

Russian and Russian languages The following requirements of these regulations, which must be observed by commercial banks, include:

ensuring disclosure of information about all services provided by the bank to consumers free of charge;

The bank provides customers with the opportunity to obtain a copy of the loan agreement through their personal account on the bank's website and use information about the loan received;

ensuring that the terms of the loan agreement are not allowed to be unilaterally amended, leading to restrictions on the rights or increased obligations of the borrower, etc.

As we all know, the role and prestige of each state in the world community directly depend on its economic and political power. The development of the country, its development, the possession of its own word and its own views throughout the world are also closely linked to the spiritual power of both this and the economic power of this state [6], [9]. And the main link in the country's economy is its banking and financial system. The nature and functions of banks, as well as the operations they perform and the services they provide, determine their role in the economy.

As part of the role of banks in the economy, the main attention should be paid to the

factors of their emergence, the development processes and the operations they perform. Consequently, the role that banks play in the economy has certain levels of characteristics, such as their functions. Regardless of the form in which banks are formed, important operations are performed in the property aspect, which is of general importance in the economy [10], [12]. Therefore, regardless of the form of ownership or specialization in which banks are formed, they have a special and leading importance in the economy. Of course, the importance of banking in the economy is very multifaceted, and the main ones are the following:

1. Temporarily free money in the company attracts funds on the basis of appropriate conditions;
2. The need for additional financial resources provides funds to existing business entities and the population on the basis of refund, payment, term and provision;
3. Organizes the issue of the national currency and conducts monetary policy within the framework of ensuring its stability [13];
4. Organizes the turnover of money and determines its order [15];
5. Acts as an intermediary in the implementation of settlements and payments between entities entering into economic relations;
6. Provides commission and consulting services at various levels to market participants;
7. It offers trust and depository services to residents and clients. One of the main aspects of the role of banks in the economy, in society
8. This manifests itself in the redistribution of temporarily available funds to the relevant sectors of the economy on the basis of savings.

We all know that the main goal of economic entities operating in the society, of course, is aimed at obtaining economic benefits from the society. At the same time, due to the fact that the production process varies in different networks, some business entities need additional financial resources for the development of the production process for a certain period, and some, on the contrary. Due to the diversity of the production cycle in the sectors of the economy (agriculture, processing enterprises, construction industry, etc.), financial resources are temporarily excluded from the production process. In the process, on the one hand, this creates an additional need for additional financial resources in a group of sectors of the economy, while in other sectors of the economy there is a deviation of funds from production.

During this process, banks turn into a financial organization that unites the economic interests of the two parties [16], [17]. The first group attracts temporarily available funds from sectors of the economy on the basis of appropriate conditions, and the second group, which needs these funds, redistributes them to sectors of the economy, that is, economic entities in need of additional financial resources.

Apparently, no financial institution other than a bank can effectively and quickly settle these relations. It is this aspect of banks' activities that determines their role in the economy.

Another distinctive feature that banks perform in the economy is the organization of their settlements, which are carried out between business entities, the population and government organizations, as well as the implementation of appropriate control work on the billing. As you know, in a market economy, several hundred thousand money transfers are carried out between business entities every day. All this is done and regulated by banks [18],

[19]. That is why banks are the leading and main link in our economy.

In turn, a number of factors influence the high or low role of banks in the economy. For example: the reliability of public and customer confidence in banks. The results of the experience gained during the short period of international banking practice and occupation after independence show that the core of the market economy is based mainly on mutual trust and honesty. If we consider this situation in connection with the loss of public and customer confidence in banks, then the loss of trust in banks will lead to a decrease in their role in society. This can lead not only to the activities of pension banks, but also to a decrease in the place of their withdrawal in the economy.

Therefore, by ensuring the rule of law in the country and increasing the effectiveness of market mechanisms, it is possible to stabilize not only the economy of the state, but also its domestic and foreign policy. When granting loans to business entities of commercial banks, meeting customer demand for cash is one of the urgent issues. All this indicates the need to further enhance the role of banks in the economy.

The increase or decrease in the role of banks in the economy is directly influenced not only by their efforts, but also by the level of development and competitiveness of the national economy [20]. Because banks, separated from the national economy, cannot function effectively as a separate entity [21]. Because they are an integral and most fundamental part of the economy, namely the foundation.

For example, if we take the fact that one of the main activities of banks is the issuance of money into circulation, then the mass of money issued into circulation must be provided with a mass of goods [22]. Otherwise, along with an increase in the inflation rate of the national currency, its purchasing power will decrease. This means that the money released into circulation must be supplied with an appropriate mass of goods.

In general, the large-scale reforms carried out in the banking and financial system of Uzbekistan play an important role in ensuring sustainable growth of our economy, achieving high international rating indicators, further improving the business environment and the consistent development of small businesses and private entrepreneurship.

Thanks to the transition to a market economy, a new financial policy has been developed in the country, which is being implemented by the Government in real life. The beginning of every economic activity in the society is developing and improving thanks to the close financial assistance of the state. In particular, special attention is paid to increasing the role of banks in supporting small businesses and private entrepreneurship.

The main activities of small businesses and private businesses are closely related to banks, whose activities are carried out - this is the purchase of raw materials, manufactured goods, payment for services provided, providing employees with wages, economic relations with enterprises of various categories, firms, etc. legal entities, that is, the payment of taxes on profits and income, of all kinds

It should be noted separately that the various economic relations that our country had with banks before independence were not so transparent. Today, everyone knows that all the activities of small businesses and private enterprises, which are part of the global economy as an important economic activity, are connected with banks. Therefore, in developed countries, for example, in the USA, the functioning of the banking system is extremely developed, and with the active economic activity of entrepreneurship, banks provide comprehensive services

to enterprises of all forms of ownership [23].

Today there are 30 banks in our country, of which 3 are state-owned banks, 13 are joint-stock commercial banks, 9 are private banks, and 5 are banks with foreign capital [24].

The total current liquidity of the banking system is 10 times higher than the current liabilities of banks for external payments. In other words, reliable protection of the banking system of our republic has been created. As a result of the strengthening of the banking system and the increased confidence of the population in relation to it, the volume of deposits is significantly increasing. Last year alone, the volume of deposits of the population increased by 1.7 times.

During 2017-2021, the volume of income of the population increased more than 16 times. In the following years, the structure of the banks' loan portfolio has changed radically. If in 2017 about 54% of the loan portfolio was formed in exchange for external debts, then in 2020 84% of the total loan portfolio of our banks was formed from internal sources [25].

And in today's conditions, such a positive change is of paramount importance for the future development of our economy.

It should be said that external debts are attracted in most cases for a long time, only for the modernization of strategic sectors of the economy, financing investment projects in support of small businesses and private entrepreneurship.

In accordance with the decree of the President of the Republic of Uzbekistan dated November 10, 2018 No. 4051 "Mikrokreditbank" [3] Joint-Stock Commercial Bank of the Republic of Uzbekistan, measures are being taken to further expand the activities of the Commercial Bank to support business entities:

- the maximum rate for preferential microloans in the amount of 200 minimum wages, which are provided for up to 18 months to start a business, is from 5 to 3 percent per annum;
- from 100 to 50% of the refinancing rate by the central bank for microloans with a minimum wage of 500 times, which are provided for up to 24 months to expand the activities of small businesses and replenish working capital;
- for small businesses, the maximum rate for preferential microcredit services in the amount of 2000 minimum wages, which is provided for up to 3 years, has been reduced from 7 to 5 percent per annum.

The establishment of such significant benefits in lending leads to an increase in demand for loans from representatives of this industry and at the same time the volume of loans provided to them from year to year.

The share of loans from banks aimed at investment purposes in the total loan portfolio amounted to about 70%, while the total volume of loans aimed at the real sector of our economy increased 14 times in 2019 compared to 2000.

Over the past ten years, domestic resources aimed at lending to real sectors of the economy have increased by more than 25 times.

From the above-mentioned points of view, it is clear that the growing strengthening of the banking and financial sector in our country lays the foundation for strengthening the financial provision of ongoing economic reforms, comprehensive support for the real sector of the economy and ensuring sustainable economic growth.

Banking operations consist of active and passive operations, and passive operations are aimed at raising funds in a certain direction. Banks will make a profit through

mobilization through passive operations of drilling rig production and temporarily available funds [26], [27]. Asset transactions are related to loan provision operations of various types and are classified according to the following elements:

- term loans are issued for short, medium and long-term periods.
- loans in small, medium, large amounts are issued to each client taking into account their individual and financial capabilities;
- there are loans that require a special guarantee, according to some travel agencies offering collateral.
- issuance of loans by type, that is, by state, commercial, international and other types.
- transfer of debt to legal entities and individuals by type.

Loans for temporary use, for consumption, for debt repayment, for export and import operations.

In the conditions of a modern market economy, small businesses and private entrepreneurship interact with various banks in their activities. This process is considered quite complicated, unlike the previous ones, since the processes are characterized mainly by the fact that the bank carried out its activities through enterprises. Due to the formation of entrepreneurial activity, banks mobilize their funds to carry out operations related to the activities of private owners and small enterprises.

The fact that many freedoms are provided in the transactions of entrepreneurs with banks is manifested in the fact that a private entrepreneur has the right to keep his funds in his account with various banks in Uzbekistan, to carry out credit and cash transactions. It is possible to make settlements by transferring funds in accordance with the laws and agreements in force between banks and entrepreneurs. Banks guarantee the storage of cash, securities and other important documents on the entrepreneur's account [29]. In operations where banks work with entrepreneurs and clients, the owner of the money must carry out subsequent operations within 12-13 hours as soon as the bank receives the paper on assignment.

The transfer to the account of the property owners must be made within 4 working days in the city, 5 working days in the region, 10 working days within the republic. In case of violation of the terms of this law, the bank will pay the client a fine in the amount of annual interest. The Bank carries out related transactions in accordance with customer requests. Banks inform entrepreneurs about the changes made by the Central Bank of the Republic, the rules, in particular, on transactions on accounts in a non-cash manner. The Bank pays the client a fine of 3% of the amount spent per day, as the culprit, for his untimely transactions, for sending money incorrectly. If the documents on the account are lost due to the bank's fault, the client is paid a fine of 3% per day of the amount specified in the document.

Lending operations between entrepreneurs and the bank are carried out on the basis of an agreement signed between the two parties. For successful transactions, every entrepreneur must thoroughly study the laws of the Republic of Uzbekistan "On banks and banking activities" and comply with them [1].

It is known that the life and economic activity of entrepreneurial enterprises in a market economy are associated with foreign exchange transactions. Entrepreneurial enterprises have the right to carry out transactions both in national currency and in foreign currency when carrying out foreign economic activity. Foreign trade processes, in particular,

are directly related to foreign exchange transactions.

Currency transactions are carried out at the exchange rate with a comparison of the ratio of the currencies of the two sides. In the international arena, the US dollar has been adopted as the basis for currency quotation. The currency of other countries is comparable to the US dollar at the exchange rate. The dollar exchange rate will not be eternal, it will also change [30], [31]. This change can also happen every day. Therefore, banks carry out settlement work on the rates at the time of the beginning of banking activity or the closing of the course [32], [33]. Every week, a table on the change in the exchange rate is published in the press. This information is important in the economic activity of entrepreneurs. In foreign exchange transactions, the main place is occupied by loans, securities, currency, etc., which are bought and sold in order to make a profit. In the process of doing business, owners of private property can also freely purchase foreign currency, using the right to have a foreign currency settlement account. Entrepreneurs also have the right to freely buy foreign currency so that they can trade with foreign firms and entrepreneurs.

**Conclusion.** In general, the market economy provides legal opportunities for the movement of circulating currencies of developed countries in the domestic market of the country. Entrepreneurs will be able to effectively use the advantages of their activities related to the exchange of foreign currency, purchase new equipment and modern technologies for foreign currency, improve the quality of service at manufacturing and service enterprises, produce high-quality goods in the manufacturing sector and make huge profits from their sale.

In conclusion, it is necessary to consider the issues of increasing the investment attractiveness of commercial banks, including in the formation of the banking and financial system in our country, as well as a number of reasonable decisions taken by the government to modernize the country's banking sector. Only then will banks be able to form a medium- and long-term strategy to increase commercial efficiency.

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