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ROLE OF COMMERCIAL BANKS IN THE DEVELOPMENT OF THE MODERN ECONOMIC SYSTEM

Annotation: The value of commercial banks in the modern credit system is quite large. The term "commercial bank" was used in the early stages of banking, where banks served mainly trade, barter transactions and payments. The main clientele were traders (hence the name "Commercial Bank"). Banks financed transportation, storage and other operations related to the commodity exchange. With the development of industrial production, short-term credit operations of the production cycle arose: loans for replenishment of working capital, creation of material reserves of raw materials and finished products, payment of wages, etc. Gradually, the terms of loans were extended. Part of the bank's resources began to be used for investment in fixed assets, securities, etc. In other words, the term "commercial" has lost the original meaning of the name of the bank.

Key words: market economy, commercial banks, banking products and services, economy, customer service, payment.

At present, the banking system is one of the most important and complex structures of the market economy. The development of banks and commodity production and circulation were closely intertwined. Banks, acting as intermediaries in the redistribution of capital, significantly increase overall efficiency.

Commercial banks belong to a special category of firms called financial intermediaries. They, in turn, attract capital, savings and other monetary resources released in the course of economic activity, providing them for temporary use to other economic agents in need of additional capital. Banks create new claims and obligations that become goods in the money market. Thus, a commercial bank, taking deposits from clients, creates a new obligation - a deposit, and issuing loans - a new requirement for the borrower. This process of creating a new obligation is the essence of financial intermediation. This transformation allows us to overcome the difficulties of direct contact between savers and borrowers, arising as a result of the discrepancy between the proposed and required amounts, their terms, profitability, etc.

The scale of financial intermediation in the modern economy is enormous. An idea of this is given by the statistics of cash flows. In this accounting system, the economy is divided into a number of sectors: households, businesses, government agencies, financial institutions, and the foreign sector.

At present, a commercial bank is able to offer its clients approximately 200 types of various banking products and services. A wide variety of operations allows banks to retain clients and remain profitable even under very unfavorable economic conditions. It should be noted that not all everyday banking operations are present and used in the practice of special banking institutions (for example, the introduction of international payments or trust operations), but there is a certain basic set without which a bank cannot exist and function properly. Such bank operations include:

□ accepting deposits;

□ making cash payments and settlements;

□ issuing loans

The creation of means of payment is closely related to the deposit function of lending to bank clients. A deposit can be created in two ways: as a result of a client depositing cash into a bank or in

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the process of a bank loan. These operations will have different effects on the amount of money in the country. If the customer deposits money on demand, it has changed from cash to non-cash. The total amount of money in the economy has not changed. If the money is credited to a deposit, the total amount of money in the economy has increased, since the bank has created new means of payment by its operation. The opposite effect - destruction occurs by withdrawing cash from the customer's account and writing off money from the deposit to repay loans. The ability of commercial banks to increase and decrease deposits and the money supply is widely used by the central bank, which, through the system of mandatory reserves, manages the dynamics of credit.

The second broad functional area of banks is credit intermediation. Commercial banks, as has been said, are intermediaries between units that accumulate and need cash. They provide owners of free capital with a convenient form of storing money in a variety of deposits, which ensures the safety of funds, and meets the customer's needs for liquidity. For many customers, this form of storing money is more preferable than investing in bonds or shares. Credit is also a very convenient, and in many cases, mandatory form of financial services, which allows flexibility to take into account the specific needs of the borrower and to adapt to the conditions in order to obtain loans (where the terms and other terms of the loan are standardized, unlike the securities market).

In addition to the basic functions, the bank offers many other financial services. For example, banks perform all types of trust operations for corporations and people related to the transfer of property in bank management on a trust basis, for clients by purchasing securities, managing real estate, performing guarantee functions for issuing bonds.

Commercial banks are multifunctional institutions that operate in various segments of the capital market. Large commercial banks provide clients with a full range of services, including loans, deposits and payments, etc. In this they differ from specialized institutions, which are limited to certain functions. Commercial banks have traditionally played the role of the main credit system. The interrelated functions of various types of credit institutions and the popularity of the universal type of bank create certain difficulties for defining the concepts of a bank and banking. Most often, the main feature of banking is to accept deposits and issue loans.

Commercial banks play an important role in the economy of any country. And the number of banks does not always mean quality. Regular performance of the bank's functions creates the foundation on which the stability of the economy as a whole is based. And although the implementation of each type of operation is concentrated in special departments of the bank and is carried out by a special team of employees, they are intertwined. Thus, banks have a unique ability to create means of payment used in the economy to organize commodity circulation and settlements. We are talking about opening and maintaining check and other accounts that serve as the basis for non-cash turnover. The economy cannot exist and develop without a well-functioning system of monetary settlements. Consequently, banks are of great importance as organizers of these settlements.

Today, new types of financial institutions, new credit instruments and methods of customer service are emerging. The search for optimal forms of credit system organization, an effectively operating mechanism in the capital market, new methods of servicing commercial structures is underway. One of the most important tasks of economic reform in Uzbekistan is the creation of a sustainable, flexible and effective banking infrastructure -. It is known that it is not enough to simply announce the creation of new credit institutions. The entire system of relations within the banking sector, the principles of relations between banks and their clients must change completely. It is also necessary to change the psychology of the banker, to educate a new bank employee - well educated, thinking, proactive and ready to take deliberate and balanced risks. This takes time. It is necessary, through a thoughtful study of foreign practice, to restore the lost rational principles of functioning of

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credit institutions, accepted in the civilized world and based on centuries of experience in the structures of the financial market.

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