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Sharipova Nigina Djurakulovna

Teacher of Samarkand Institute of Economics and Service

ANALYSIS OF THE OBLIGATIONS OF A COMMERCIAL BANK

Annotation: This article analyzes the obligations of commercial banks. Bank obligations are made up of deposits, loans, securities and other financial instruments, which play an important role in ensuring the stability and reliability of banking activities. The study explores the legal framework, economic impact of bank obligations, and their impact on financial risks.

Keywords: commercial bank, liabilities, deposit, credit, securities, financial risk.

The obligations of a Commercial Bank are the sum of financial obligations that are accepted by the bank and must be fulfilled in relation to customers or other financial institutions. These obligations form a passive part of the bank's balance sheet and consist mainly of funds attracted during banking activities. Deposit obligations occupy an important place in the financial activities of the bank, since they include funds in current, savings and fixed-term accounts opened by customers. The Bank can attract these funds and use them for lending, investments and other financial transactions. At the same time, the bank has a duty to return these deposits to customers in accordance with the established conditions.

Current accounts allow customers to make daily financial transactions, and they are usually not paid interest, or a very low interest rate is applied. Savings accounts, on the other hand, provide customers with the opportunity to store their funds and receive a certain percentage of income for them. Term deposits, on the other hand, are placed for a specific period, and the client can withdraw his funds with interest income after the end of this period. Banks should effectively manage these funds, subject to the obligation to pay interest on deposits. Ensuring liquidity is important for the bank, and the possibility of returning deposits at the request of customers must always be present. For this reason, banks carefully develop strategies for attracting deposits and maintain a stable financial policy to maintain customer confidence.

Based on the requirements established by the regulators, banks must form reserves on deposits and manage various financial risks to protect customers ' funds. This not only ensures the financial stability of the bank, but also strengthens the overall reliability of the economic system. Deposit obligations are one of the main financial resources of the bank through which lending and investments are made. Therefore, it is important that banks offer favorable and reliable conditions to customers, using effective strategies in deposit management.

Credit obligations form the main part of the bank's activities and include debt funds allocated to customers on the basis of credit contracts. The Bank is obliged to withdraw these loans on the basis of established interest rates, payment terms and conditions. The lending process directly affects the liquidity and stability of the bank, so that the risk level of each allocated loan is carefully assessed. The Bank pre-analyzes the solvency of borrowers within the framework of credit obligations and maintains an appropriate financial monitoring system. The quality of the loan portfolio is one of the important factors affecting the financial stability of the bank, and deferred or non-refundable loans pose a significant risk to the bank. Therefore, the terms of the loan are carefully worked out, and the solvency of borrowers is regularly monitored.

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Credit obligations are one of the main sources of income for commercial banks. The Bank forms interest income through loans and is able to increase its capital. At the same time, in the process of allocating loans, the bank also assumes certain risks. To reduce these risks, the bank will conduct an in-depth analysis of the client's financial situation before the loan is allocated, requiring collateral or security to ensure the loan is repaid.

The Bank conducts monitoring and control over borrowers in the performance of credit obligations. This process involves monitoring the financial condition of customers during the loan period, assessing payment discipline and, if necessary, revising the terms of debt repayment. Banks must comply with the rules of credit policy and Risk Management established by regulators, since this will not only ensure the stable functioning of the bank, but also strengthen the overall reliability of the financial system. Credit obligations play an important role in the development of the economy, since through them business projects are financed, the needs of residents and entrepreneurs are met. By maintaining an effective credit policy, banks not only increase their income, but also contribute to economic stability. Therefore, it is necessary that the loan allocation process is carried out under strict procedures and supervision.

Securities liabilities represent a bank's debt obligations to investors or legal entities. These obligations are formed through bonds issued by the bank and other financial instruments. The Bank issues securities with the aim of financing its activities, supporting long-term investment programs or increasing liquidity.

Bank bonds are long-term debt obligations, the owners of which will be entitled to interest income for the specified period. The Bank undertakes to pay interest to investors on these bonds and repay the principal within a set period. Bonds are issued with different interest rates and conditions, depending on the financial condition of the bank and its credit rating.

In addition, the bank can also issue other financial instruments through the securities market. For example, certificates of deposit are a short-term investment instrument for investors and are issued based on interest rates set by the bank. These certificates are similar to the bank's deposit obligations through which the bank will be able to attract investors ' funds.

The fulfillment of securities obligations is important for the bank, since the trust of investors and the reputation in the financial market will depend on this factor. If a bank cannot meet its payment obligations under its bonds or other financial instruments, this can negatively affect its credit rating and reputation in the market. Therefore, the bank must take into account liquidity and risks in managing its securities obligations, and constantly monitor its solvency.

The obligations of commercial banks to the Central bank and other financial institutions are important in the process of ensuring financial stability and managing liquidity. Banks can receive short-term liquidity funds or long-term loans from the central bank. These funds will usually be based on specific agreements on interest rates and repayment terms. Commercial banks use these loans to regulate their liquidity, fulfill their obligations to customers and ensure the possibility of continuous activities in the economic environment. At the same time, the demand and control mechanisms established by the Central bank are aimed at ensuring the purposeful use of these funds by commercial banks.

Other financial institutions, including international financial organizations and investment banks, can also provide credit or investment funds to commercial banks. In this case, commercial

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banks are obliged to make payments on the received funds within the specified time limits and maintain financial statements on the basis of these agreements. These obligations play an important role in ensuring the reliability of the banking system, supporting economic growth and maintaining financial market stability.

In conclusion, the obligations of commercial banks are important in ensuring their financial stability and strengthening customer confidence. Deposits form the bulk of the bank's capital and are used to serve customers and promote economic activities. Credit obligations play a large role in shaping the bank's credit policy and controlling borrowers ' solvency. Through securities, banks have the opportunity to attract additional funds, which will help finance investment projects. Effective management of Bank obligations has a positive effect on the financial stability and economic growth of the bank.

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