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THE FINANCIAL RESOURCES OF THE BANKING SECTOR

Abstract: *The purpose of the article: to explore the current approaches to turnover and the structure of financial resources of the banking sector, choose the priority direction of productive qualities of funds, justify the direction of improving this process and determine the effectiveness of the impact of special working regimes on banking activity*

Key words: *Recession, Trend, Component, Aspect, Sector, Reproduction, Turnover, Location, Source, Deposit, Core, Forecast, Experiment*

INTRODUCTION

The development of the economic aspects of the banking sector to market relations suggests the possibility of the existence of various forms of ownership of the means of reproduction. Under these conditions, the development of effective management decisions is impossible without the use of appropriate mathematical tools that allow for system analysis and form the prospective development of the turnover of financial resources of the banking sector both in the primary and in the country as a whole. In a market economy, the financial and economic importance of substantiating the development strategy of the banking sector increases substantially in order to solve the problem of meeting the needs of businesses and individuals in a bank's cash.

The study of the financial resources market showed that the banking sector plays an important role in solving the monetary resource problem. Therefore, in the future, an increase in financial resources should be envisaged both on the basis of a deepening of intensification of reproduction, and by taking

drastic measures on the composition and structure of banking sector liabilities and improving the productive qualities of money.

Effective implementation of these procedures involves the use of tools that take into account the qualitative characteristics of the structures of financial resources, the principles of market relations. One of the rational tools for solving these problems are the methods of mathematical modeling. They allow multivariate calculations on a PC using a model, which makes it possible to identify certain reserves for increasing the volume of financial resources of the banking sector.

The solution of such problems is of particular relevance in the conditions of our country, where the actual consumption of financial resources does not fully meet the requirements of legal entities and individuals and significantly lags behind the international level.

The purpose of this topic is to develop economic and mathematical models for the prospective development of the banking sector, allowing to identify reserves for the growth of the turnover of financial resources of the bank.

Intensive growth in the volume of cash flow is ensured by improving the qualitative composition and level of profitability of banking resources. At the same time, an important role is played by the scientific substantiation of the turnover and structure of financial resources. As already noted, the turnover of financial resources is the core of the program of a commercial bank [1; 2].

The prospective development of the turnover of financial resources of the banking sector determines the complex of forecast-analytical, balance-optimization calculations, which form the organizational basis for the implementation of the banking sector management systems aimed at increasing the profitability of financial resources. To this end, it is necessary to ensure: an increase in the efficiency of the banking sector through the introduction of

methods of reproductive and parallel absorption cross-breeding; the rationale for the effectiveness of organizational decisions, etc.

The basis of the organization and the system of the banking sector is the different directions of the circulation of funds, taking into account various methods of dilution and expansion of the structure of financial resources. In general, increasing the profitability of the financial resources of the bank is carried out in two ways: reproduction by raising money; reproductive and parallel absorption mating.

Raising funds together with the reproductive crossing of the structure of financial resources allows us to improve the banking sector. In the overwhelming majority of cases, intensive reproduction takes place simultaneously with a qualitative improvement in the turnover and structure of the bank's financial resources. With reproductive and parallel-absorption cross-breeding, extended reproduction occurs mainly due to the improvement of the system for maintaining financial resources.

The principles of market relations imply the transition of commercial banks to an intensive way of reproduction, which allows to increase the profitability of financial resources and reduce the cost of reproduction of 1 sum resource of the banking sector.

In a market economy, there is a real possibility of implementing in the banking sector a system for encouraging an increase in the efficiency of reproduction. To this end, intrabank settlement and external economic relations of a commercial bank should be strengthened, a management system and incentives should be held, which together contribute to increasing efficiency and increasing the turnover of the bank's financial resources.

It should be noted that at the republican level, those organizational and economic tasks are solved that, in accordance with the management function, fall within the competence of the governing bodies of the banking sector.

A lot of work has been devoted to modeling the planning and management of the development of the banking sector. However, despite this, it should be noted some issues that can be fully attributed to poorly studied categories. These include: achieving the optimal structure and turnover of banking resources; providing a more complete account in the calculations of the real potential of a commercial bank in terms of the turnover of financial resources and economic conditions of commercial banks, limited capabilities of commercial banks experts in assessing the consequences of decisions taken on the future development of the banking sector, taking into account the need to implement the principles of market relations and within the bank calculation the structure of the banking resources of liability standards costs.

When developing indicators for the prospective development of the banking sector, an important place is occupied by a differentiated forecast of the financial resource for 1 sum. Based on the analysis of retrospective data on the development of financial resources in a number of commercial banks, we identified the main factors affecting the level of profitability of financial resources of the bank. Taking into account the need to adequately describe the interaction of these influencing factors and the results of reproduction, we have chosen the least squares method for predicting the profitability of the financial resources of the bank.

CONCLUSIONS

The current level of consumption of legal entities and individuals in cash lags far behind the international level. This situation in the conditions of market relations requires rethinking and changing the structure of the volume of financial resources of a commercial bank.

Consistent implementation of these measures in the practice of the banking system provides for the need to substantiate them with forecast, analytical, balance-optimizing calculations of indicators for the future development of the turnover of financial resources of the bank.

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