

TIJORAT BANKLARIDA AUDIT TIZIMINI TAKOMILLASHTIRISHNING
YO'LLARI

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Annotatsiya: Mazkur maqolada tijorat banklarini doimiy audit qilishda raqamli texnologiyaning o'рни va hukumatimiz tomonidan qabul qilinayotgan me'yoriy hujjatlari bayoni tahlil qilib berildi.

Tayanch so'zlar: Audit, tijorat banklari, raqamli iqtisodiyot, moliya.

Annotation: This article analyzes the role of digital technology in the continuous audit of commercial banks and the statement of regulatory documents adopted by our government.

Key words: Audit, commercial banks, digital economy, finance.

Despite the creation of a set of legal and regulatory documents that regulate audit activities, including audit relations in banks, in order to organize the audit in general, and the bank audit in particular, at the level that meets the requirements of international standards, some changes to the current laws and regulatory documents there is a need to make additions and fillings. External audit of commercial banks also identifies general situations that distort financial statements, worsen the bank's financial condition, and violate legal documents. However, its purpose, unlike internal audit, is to give an opinion on the correctness or inaccuracy of financial statements, to provide services and support, and to cooperate with the client. An external audit is conducted to improve the bank's financial situation, attract investors, creditors, and provide assistance and advice to the bank.

In today's digital economy, improving the monitoring of investment projects by commercial banks is becoming more important than ever. As we know, monitoring of an investment project is an important process that starts from the day the project is accepted by the bank and continues until the loan payments are fully paid off. It should be noted here that "The special aspect of investment loans is that the bank assumes part of the borrower's risks regarding the successful implementation of a new or existing project implemented by the enterprise."

Before making suggestions for improving the monitoring process in commercial banks, let's divide the main directions of the monitoring process into groups according to the phases of project implementation.

As can be seen from the above table, the organization of effective monitoring at each stage of project implementation is directly related to the evaluation of the impact of the project on the changes taking place in various sectors of the economy.

It is necessary to improve the work plan of the internal audit service of commercial banks in the following direction. 1. During the preparation of the 1-year work plan of the internal audit service of the bank, it is appropriate to coordinate the activities of the audit firm that conducts external audits of the bank. 2. Coordination of the 8-year work plan of the bank's internal audit activity with the inspection plan of the Central Bank leads to the prevention of excessive expenses. In order to improve the auditing of credit activities of commercial banks, first of all, it is necessary to pay attention to the analysis of the credit policy drawn up by the bank for a period of one year based on the requirements of the Central Bank. In addition, the credit policy of some banks does not clearly indicate the possible credit security (collateral, guaranty and guarantees). As a result, the loan documentation procedure does not fully include all processes. Currently, the incomplete collection and formalization of the necessary documents causes some problems in the return of bad loans. In general, world practice shows that it is becoming more important to further liberalize the activities of banks, which are the lifeblood of the economy, to increase citizens' trust in banks, and to attract foreign investors to the republic's economy through commercial banks. . Auditing of

annual financial statements of banks by external auditors and publication of their results in the press creates an environment of honest competition between banks.

According to statistics, as of January 1, 2021, the weight of problem loans has decreased by 0.5 percentage points compared to October 1, 2020, but has increased compared to February 1, 2020. Therefore, as long as there are problem loans in the loan portfolio of any bank, the concept of "non-payment" for all categories of loans should be clearly expressed in the credit policy, as well as the criteria for not increasing interest, as well as the deterioration of the situation, the reasons for hidden losses and recovery plans. must take place. In our opinion, one of the main shortcomings of the monitoring process is the lack of enterprise recovery plans for solving problems arising from the return of investment loans allocated by commercial banks. If we list the main systemic problems that negatively affect the effective implementation of the monitoring process, which can be solved through the digital economy, they are as follows: 1. Rapid exchange and updating of data between the bank and the client the absence of a system of going. 2. The absence of a source that objectively provides information about the debtor's economic, production and management system and changes in it. Sometimes the debtor does not want the bank to be aware of information about his activities; 3. Absence of an online database open to everyone about the main indicators of economic sectors, changes in them; 4. Non-development of programs in banks for operational grouping of information obtained during the monitoring process, making it convenient for decision-making and determining economic indicators; 5. It is that the human factor has a strong influence in the implementation of monitoring.

In our opinion, first of all, the changes should concern the organization of the bank's internal audit service. In accordance with the Central Bank's Regulation No. 405 "On Requirements for Internal Audit of Commercial Banks" approved in 1999, it is necessary to review the activities of Audit Committees and the activities of bank boards in general. The reason for reviewing the activities of the bank councils is that the internal audit service of the bank councils was established by the decree of the President of the Republic of Uzbekistan on October 2, 1998 and the Cabinet of Ministers' decisions No. 24 of January 15, 1999 and No. 104 of 2000. it was planned to radically change However, in practice, the expected changes in the activities of the bank councils and the organization of the bank's internal audit service were not fully implemented. Because the board members of large commercial banks are, as before, members of state ministries, cooperatives and the Central Bank. In such conditions, the high positions and positions of the board members will not have time to control the internal audit service of the bank and organize it at the necessary level. To solve this problem, it is necessary to announce a competition for the permanent employment of some of the members of the bank board. It is desirable to employ the strongest bankers-economists who won the competition. Before implementing these changes, it is necessary to create a legal basis for it. The next issue arises from the above-mentioned problem, i.e. the independence of the internal bank audit service. In particular, in current practice, bank internal audit staff and the chief auditor are hired and dismissed on the basis of general rules, like other employees (like cleaners). According to the current laws, it is carried out according to the order of the Chairman of the Board, if it falls under the authority of the bank board. In the same way, the salaries of internal audit employees are calculated and paid like other employees, even if the salary is under the authority of the bank board. Financing of the expenses related to the implementation of the internal bank audit service must be carried out in accordance with the cost estimate prepared by the chief auditors and approved by the bank board. It is necessary to make necessary changes to the cost estimate only with the authority of the bank board.

In order to improve the monitoring of investment projects in the process of transition to the digital economy, we recommend implementing the following measures: 1) In order to improve the quality of the process of monitoring the activities of customers, to maintain online the data necessary for monitoring, with the help of which it is possible to determine economic indicators. development of a computer program and integration of this program with economic sectors, including statistics,

tax and other economic indicators; 2) Development of a recommendatory manual that enables the employee to receive the necessary advice on monitoring bank employees, including determining and implementing necessary measures to solve problems based on information and analysis, and taking legal measures in necessary cases exit; 3) Organization of an inter-bank database that allows online reflection of the problems identified by the project as a result of monitoring and the measures determined to solve them, as well as their results at the Association of Banks; The monitoring process must be distinctly different from the inspection carried out by the tax authority, and the customer's satisfaction with the monitoring, acceptance of the bank as his partner depends on the correct design of the monitoring method and the professional level of the employee. liq.

In conclusion, the internal audit service of commercial banks greatly helps the management bodies of the bank to provide objective analysis, evaluation, recommendations and information on the control and operation of the bank. Internal audit is the main element of the internal control system of a commercial bank, and its role is invaluable in reducing risks and keeping the execution discipline at the right level. In this regard, increasing the role of the internal audit service in the banking system of the republic is an important issue. In our opinion, the above proposals and recommendations will have a positive effect if they are applied in the practice of commercial banks of our republic.

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