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In the Republic of Uzbekistan, Commercial Banks Have Deposits of their Operations Analysis

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At present, the certificates of deposit of commercial banks, we can make an example of sustainable use of natural resources as a source. Issued by commercial banks, deposit and savings certificates 205,3 billion per year in 2010. Total dollars, 2023 issued by commercial banks deposit and savings certificates and placed 1178,3 billion per year. the sum amounted to.

1-table. Commercial banks of the country issued by the dynamics of certificates of deposit [1]

(year ofaded to)

Exponentialar	the years				
	2019 y.	2020 y.	2021 y.	2022 y.	2023 y.
Issued deposit certificatesbillion. sum	922	1000	952	1054	1178,2
Jakind of deposits, billion. sum	28500	35600	44600	58600	70001
Deposit jakind of deposits in the share, in percent	3,2	2,8	2.1	1.8	1.7 was

Condition issuance of certificates of deposit commercial banks is positive, if they are clearly out of sustainable, and during this period the term commercial banks will serve as a resource. Commercial banks issued by a certificate of deposit that the customer is to the advantage of, put the funds to the bank by the customer, or from any branch of the bank gives you the opportunity to get him to come after the term of the certificate. In addition, through the production of a certificate of deposit funds is not subject to the mandatory trade involved.

Issuance of certificates of deposits by commercial banks of the country in recent years in developing the procedure, this noemissiyaviy securities tend to decrease in the composition of the deposits of the bank's share of the show continues.

The data analysis shows that the certificate of deposit of commercial banks deposits in the structure of 3,2 percent of the total share if you took the year 2019, the year was reduced to 1.7 percent in 2023.

In developed countries, in particular, commercial banks, investment certificates issued by u.s. and other documents issued for more than 3 years in the term of the main part of these certificates in the secondary market will be in free circulation. Also, the certificates are FDIC (federal deposit insurance by the insured).

In addition, the amount of certificates of deposit from whose interests on the level of inflation is much higher. In a market economy with a high level of economic entities or any other person for their physical assets income-bearing area seeks to direct.

For this reason, emission certificates favorable in terms of providing employment for the bank should take into account the following:

- ✓ attractive for investors at an interest rate;
- ✓ including a certificate of deposit which is comfortable for the value of the minimum nominal value;
- ✓ out standard terms and conditions (nominal, convenient term, and several types);
- ✓ nominal and reliable guarantees of payment of accrued interest;

In recent years, the banking system in the country's ongoing reforms as a result of growing population and economic entities on the confidence of the banking system, the banks whose interests involved to the level of income by deposit has lost their attractiveness for the reason of high inflyasion.

The country has the right to contribute to the high weight of total deposits in the state bank. The bank in turn is a convenient tool for stable and certificates of deposit. The bank of the state commercial banks in the capital structure by the high share of long-term certificates of deposit the deposit base of the banking system by providing them the interest production and strengthening stabilityis achieved by.

Commercial banks of the republic of uzbekistan the deposit of their operation optimization , which is associated with the actual problem, in the opinion of consists of the following:

The refinancing rate of the central bank and commercial bank loans for the reason that the level of inflation is high the rate of interest is high.

Since the rate is the refinancing rate of the central bank change the interest rate of the reason his bazaviy has a strong effect on commercial bank loans. Usually, the change of the refinancing rate of the central bank depends on the following three factors:

- ✓ the level of inflation;
- ✓ growth rate of the gross domestic product;
- ✓ stability of the banking system of the country.

Generally, the level of inflation, the central bank does not give the possibility of lowering the refinancing rate to be high. However, the growth rate of the gross domestic product slowing the decrease in the refinancing rate of the central bank will force you to.

The country appears to be the problem of liquidity in the bank balanslashmagan not usually decrease the rate of refinancing of the central bank will lead to the adjustment. Because at low rate refinancing loans in commercial banks plays an important role in addressing the problem of liquidity not be given.

Also, an increase in the level of inflation will force interest also to increase the rate of commercial bank loans. Because the level of inflation, an increase in income will cause the real value of interests who get loans from commercial banks to decline.

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