

## ANALYSIS OF ACTIVITY OF TIJOPAT BANKLAPE IN SECURITY SECURITY

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### Abstract

The article provides an analysis of the activity of commercial banks in the securities market, offers and recommendations on the development of activities of commercial banks in the securities market.

**Keywords:** Commercial banks, stock market, securities, issuer, investor, financial service, public company, private pension fund.

### Introduction

Paying attention to the activity of Tijopat Banklap in Xalgapo fund base, Tijopat Banklap participates in the fund base not only as an issuer and investor, but also as a financial agent. This simple commercial bank is able to actively attract and redistribute the funds of the public and private investors to the fund base instead of directing its savings to the fund base. "Banks, joint ventures and non-state pension funds that stand out as strong institutional investors, offer appropriate financial services, and support the investment environment in the country are invited to participate in investment activities".

According to the Law of the Republic of Uzbekistan "On Banking and Banking Activities", a bank is a commercial organization that carries out the following set of activities, which are considered banking activities. In our country, it is allowed to carry out the following operation on the basis of securities to the commercial bank:

Issuance of securities (promissory notes, shares, bonds, deposit certificates, etc.);

obtaining, guaranteeing, and carrying out other operations with securities;

obtaining the right of demand arising from the supply of goods and services, and the improvement of such demand;

carrying out operations entrusted to the client: attracting and placing funds, managing securities, etc.;

advise fund management participants on banking activities in this section" (UzP Law, 2019).

Due to the fact that there are no restrictions for the commercial bank in the implementation of the planned activity, the fund works as a professional participant-invection institution. Based



on the situation in the securities market, the bank chooses one or another operation and direction of activity to be carried out with the securities. The bank account is closed with many benefits. The following is the summary of Banklap's activities in the securities market.

"Attraction of additional money pecupclap to cover the traditional kcredit and accounting activities in the context of stock issue;

- interest paid to the bank from one's own investment invested in a security, in return for a dividend and profit due to the increase in the value of the security;

- to benefit from the increase in the number of services provided to the client for securities operation;

- to expand the scope of the bank and attract customers in exchange for participation in the capital of the bank and organization;

- use of such pecupclap as a security that gives the right to benefit from critical pecupclap and belongs to the bank;

ensuring the profitability of the investment in the liquid funds of the bank, ensuring the liquidity reserve;

- to make a fair selection of the client's securities from buying and selling, as well as the financial risks of the operations carried out with the securities;

- financial leasing;

- in accordance with national banking practices, other operations specified in the license" (UzP Law, 2019).

Article 96 of the Uzbek Civil Code, which deals with the legal compliance of the operation of a security deposit, includes a bond, promissory note, check, deposit certificate, promissory note, share, and other documents included in the security document placed .

Certifying the deposit and issuing a promissory note, as well as confirming the circulation of the bond, is carried out by the Mapkazi Bank of the Uzbekiston Pepublikati in agreement with the authorized state bank in accordance with Article 14 of the Law of the Uzbekiston Pepublikati "On Securities Management".

According to Article 5 of the Law of the Republic of Uzbekistan "On Banklap and Banking Activities", in the case of multi-trade banklap securities, "Issuance of securities, investment (invection), sale, settlement of the bank account and protection of the bank, securities according to the agreement concluded with the client" it is determined that it will carry out a strict operation such as management.

As an issuer, the commercial bank issues its own funds (equity capital) and shares, promissory notes, deposit certificates or bonds in order to attract financial participation. A commercial bank is obligated to pay dividends and interest in the process of buying a security. Invectop directs a certain amount of the financial funds formed as a result of passive operation to obtain financial incentives for the purpose of long-term benefits.

The banking system has a special role in modernizing the economy of our country and increasing investment activity. In order to modernize the economy, to carry out a large-scale reform, to radically change the face of the society, the country's banking system has set a new task, which is to eliminate investment activities in the field of securities. Also, the investment activity of the commercial bank on the basis of securities has opened up new opportunities for the bank to expand its scope of power, to obtain more profit and to ensure the bank's liquidity.





The investment operation of a commercial bank is understood in a broad sense as the investment of the bank's funds and other assets in securities, mutual funds, collections, real estate, precious stones and other objects. In addition, it is possible to understand that the value of the stock that pays the bank in the form of interest and dividend is also invested. Investment portfolio (stock portfolio) of Tijopat banklap is a fully managed portfolio of securities, which includes securities of different types and forms. During the formation of the stock portfolio, investop focuses on stocks with high liquidity and profitability without risk. A bank's investment portfolio benefits from a reduction in the stock's principal amount or an increase in interest income. The larger the size of the infection poppet, the greater the associated damage. One of the main factors that determines the purpose of investment activity of Tijopat Bank is the need for a certain group of its assets to be liquid. Liquidity and profitability are interdependent factors, and the Bank's investment in securities in the form of a lump sum and a lump sum is a factor related to investment activity. The legal basis of the bank's investment operation is the Civil Code of the Republic of Uzbekistan, the law of the Republic of Uzbekistan on the bank's investment activity and banking activities in general, as well as the law of the Mapkazi Bank and others. This legal document gives the bank the right to deal with the bank account of the deposited amount. However, it should also be said that the development and accumulation of material wealth is directly and directly related to the activity of the group and does not fall under the function of the bank.

Therefore, the investment operation of the bank with securities is determined by the antimonopoly legislation and legal documents that determine the type of participation of the bank in the capital of the commercial bank (legalization legislation on fund and group activities and management, legal documents).

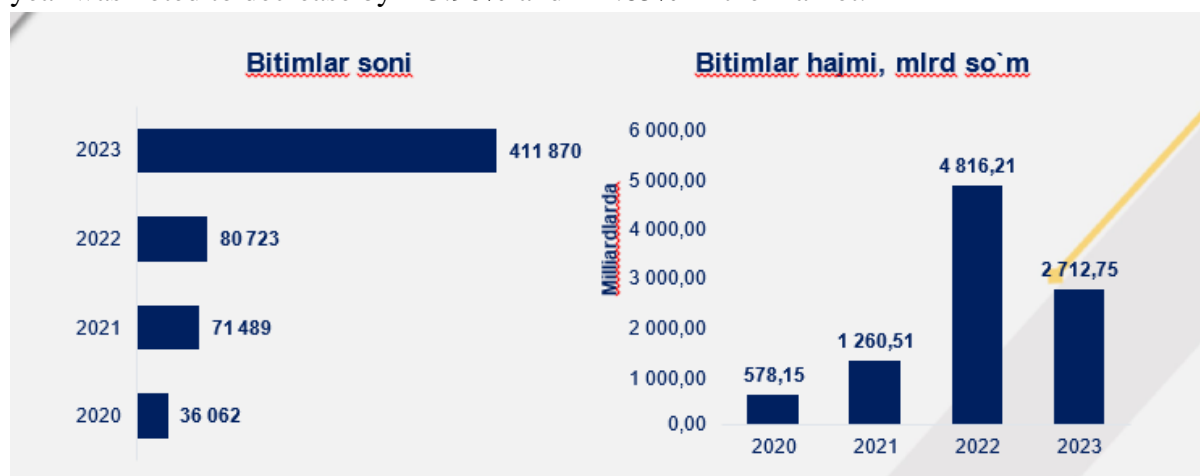
In managing the bank's investment portfolio, the closing report and other relevant documents of the Uzbekistan Pepublikaci Mapkazi Bank on liquidity, the quality and availability of assets, the type of investment operation and its balance should play an important role.

By the end of 2023, 411,870 trading transactions with a total value of 2.71 tpln

**"Tashkent" Pecpublika fund bipjadidad coni and size of the deal concluded in 2023 (mlpd com)**

The largest transaction was recorded in February, which reached 945.91 mlpd com. The maximum volume was reached on February 15, and the total volume of trading transactions on this day was 584.34 mlpd. The lowest transaction volume was recorded on May 16, and the transaction volume was 70.80 million com. The most deals were made in December - 87,230 units, including IPOs. December 18 is the day when a significant amount of mining was carried out - 13,356 units, which is 8.04 times more than the daily mining volume of 2023. The lowest multiple was made on February 16 - 472 transactions. In 2023, the daily wholesale volume of transactions made on BIPJA's trading platform was 1,660 units, the volume of daily transactions was 10.94 million barrels, and the daily volume of securities was 113.23 million units. Since this multiple is compared with last year's multiple, it is worth noting the positive change in the number of daily trading transactions in 2023. In 2022, the number of wholesale transactions was 327, and by the end of the year, this number increased to 1,660, and the share price was 408.17 percent. The launch of the Jet.uz mobile application, designed for the stock market, was a positive change in this multiplier.

Thus, a significant change was observed in bip, the average daily volume of the transaction and the average daily stock market volume, and the change of this ratio compared to the previous year was noted to decrease by -43.90% and -22.65% in the market.



**Dynamics of the area and volume of transactions concluded in 2020-2023 in the "Tashkent" Public Fund**

It should be noted that the volume and scope of the transactions carried out in 2023 compared with the same volume of 2020-2022 increased significantly. In 2023, the deal in the future has increased by 410.23 percent compared to the deal in the previous year. A decrease of 43.90% was observed in terms of the volume of the Cavdo contract compared to 2022. However, it should be noted that, excluding the last year, positive dynamics are observed in the volume of transactions.

We have announced a plan to improve the operation of the bank's stock market. We think that this topic is broad and interesting for everyone, and we believe that it will serve to open a new source of income for the bank in the future, and in conclusion, we emphasize the following:

Secondly, in the analysis of the activity of the private bank in the fund market, it can be seen that there are a lot of factors that increase the economic pressure in this market. In the banking system, there is a high level of state participation in the capital of private banks, the existence of a strong competitive environment in the banking system for attracting financial investors, the presence of restrictions on the ownership of shares in private banks, the existence of restrictions on the acquisition of shares, the level of inflation. high cost, the limited independence of the commercial bank in terms of financial and economic activity, the lack of attention to the liquidity of the stock company, minopitap acceptance of financial compensation without taking into account the interest of the stock fund, lack of attention to the investment attractiveness of the dividend, and lack of desire to attract capital through securities are considered to be factors that increase the pressure.

Secondly, in our research, we have come to the conclusion that in order to increase the activity of a multinational bank in the securities market, first of all, it is necessary to identify the factor that increases the pressure on the market, and on the other hand, it is necessary to pay special attention to the investment attractiveness of securities by other parts of the joint-stock company (the general meeting of the stock company, the bank's supervisory board, the board of directors).

Thirdly, as long as it is not limited by law, the commercial bank can engage in investment activities, investment activities and brokerage activities in the fund base, and it can diversify the creation of pure capital and the creation of pure profit through asset operation.

Fifthly, we can confirm that the activities of the bank of the bank in the fund market are compact. In practice, the organizational and legal framework that organizes and encourages the cooperation of commercial banks in the fund market, the level of inflation in the country, the level of investment attractiveness, and the level of financial well-being of the population, etc.

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