

Generation of Purpose Money Funds

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Abstract: Today's article talks about the economic relations arising from the creation, accumulation, distribution and redistribution or use of centralized and decentralized monetary funds. Finance occurs in the monetary sector of the economy and is noted to occur on the basis of income

Key word: centralized and decentralized, monetary funds, distribution and redistribution, economic relations

Finance refers to the economic relations arising from the creation, accumulation, distribution and redistribution or use of centralized and decentralized monetary funds. Finance occurs in the monetary sector of the economy and occurs on the basis of income. The monetary sector is the movement of money and money-equivalent assets, resulting in the creation of monetary funds. Trust Funds are Financial Resources or Financial Facility. The financial entity consists of participants in the creation, distribution and use of these funds, that is, enterprises (firms), various households, households, non-governmental public organizations and government agencies. Finance means generating income and spending it. Enterprise, state and household Finances arise when incomes are first, i.e. primary, distributed. This is where primary incomes are generated, the enterprise creates financial funds, employees receive wages and this creates household income, enterprises pay taxes to the budget and this creates state income. During the secondary distribution of income, transfers (payments) and various special funds are allocated from the budget. When incomes are redistributed, various non-governmental and public organizations take money from enterprises, citizens and the budget and create their own special funds. Finance, as monetary relations, performs important functions in the economy: 1. Distributive function - gross domestic product (GDP), which is the income of society, is divided between economic subjects in the form of money and value, each of them receives its own share, has its own income. 2. The task of development - activity of economic subjects is brought about by providing money from financial funds. Promotion is carried out through the use of financial instruments, such as awards, subsidies,

subventions, fines, rehabilitation and taxes. Tax is the main incentive in market conditions. Giving tax credits increases the income available to taxpayers. Targeted incentives motivate them to perform well. 3. The task of social protection - vulnerable population groups receive financial support from the state, enterprises and various non-governmental organizations and wealthy citizens. This task is performed by the funds of the state budget allocated for social protection. 4. The task of providing information is information about the financial situation of the country and certain subjects. Information describing the financial situation (indicators) serve to diagnose the economy. 5. Control task - money lenders control the intended use of the money allocated for financing. Funding will be increased, reduced or stopped depending on whether this money is used appropriately or inappropriately. In Uzbekistan, as of April 1, 2023, information was provided on the problem loans of banks. This was reported by the Central Bank.

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According to him, the total loan portfolio of banks reached 408.6 trillion soums. This means 10.6 trillion soums more than last month. In March, total non-performing loans (NPL) in banks decreased by 710 billion soums compared to February and amounted to 14.3 trillion soums. The amount of NPL decreased for the first time since the beginning of this year. In January, the indicator of problem loans increased to 920 billion soums, and in February to 160 billion soums. was at the level of .5 percent. The largest number of NPLs among banks remains in "National Bank" and slightly increased compared to last month - 2.6 trillion soums. "Uzagroeksporbank" still has the highest NPL share - the bank's NPL share in total loans made 80.4 percent. This is 3.9% more than in January, but 16.1% less than in January.



Finance applies at different levels depending on the links of the national economy. Its main link is grassroots or microfinance. This includes enterprise finance (which is called corporate finance), household finance, finance of public organizations, insurance finance, etc. Public Finance constitutes Finance at the macro level and serves national interests. The highest level of the national economy is meta-finance, which is international financial relations by nature, takes place between countries, and is implemented through international financial organizations. Different

levels of Finance are distinguished by their scope. Finance also differs in terms of different levels of financing methods. Business, Insurance and Home Finance rely on the principle of self-funding. Public finance applies the principles of budget financing. Various NGOs and public organizations are partly self-financing. The essence and functions of the national economy are expressed in the activity of the financial system. Finance is a system of relations related to the use of funds and the regulation of its movement, through which funds of funds are created at various levels and distributed to meet the needs of reproduction and other social needs. .

Finance performs a number of interrelated functions within the economy.

1. Finance performs the task of providing financial support and service to economic processes and activities.
2. The distributive function of finance is manifested in the distribution and redistribution of the gross national product created in the spheres of material production, especially the part of it that constitutes the national income, between the state and enterprises based on various forms of ownership, economic sectors, spheres of material production, and regions of the country.
3. The stimulating function of finance is carried out, firstly, through the process of distributing the value of the created product, and secondly, through the mechanism of organizing and spending monetary funds.
4. Finance is used as a means of control over production, distribution and consumption. Financial control is a system of financial responsibility of enterprises (firms) for compliance with financial discipline, various

is implemented through the tax collection and funding system.

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