

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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74-91 xalqaro daraja
ISSN: 2992-8982



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Elektron nashr. 312 sahifa.

E'lon qilishga 2024-yil 30-mayda ruxsat etildi.

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Muassis: "Ma'rifat-print-media" MChJ

Hamkorlarimiz: Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.



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FACTORING OPERATIONS IN BANKS

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Abstract: In this article, we discuss factoring operations, their content and essence, information about factoring agreements and their requirements, as well as the accounting of factoring operations in banks. It also presents brief information on types of factoring.

Key words: factoring, debtor, creditor, factoring agreement, international factoring, open and closed factoring, factoring with and without recourse, manufacturer.

Annotatsiya: Ushbu maqolada faktoring operatsiyalari, uning mazmuni va mohiyati, faktoring shartnomasi va unga qo'yilgan talablar haqida ma'lumot; hamda banklarda faktoring operatsiyalarini buxgalteriya hisobida yuritilishi. Shuningdek, faktoring turlari haqida ham qisqacha ma'lumot berib o'tilgan.

Kalit so'zlar: faktoring, debitor, kreditor, faktoring shartnomasi, xalqaro faktoring, ochiq yq yopiq faktoring, regress-huquqli va regress-huquqsiz faktoring, ishlab chiqaruvchi.

Аннотация: Факторинговые операции в этой статье; его содержание и сущность; сведения о договоре факторинга и его требованиях, а также учет факторинговых операций в банках. Также представлена краткая информация о видах факторинга.

Ключевые слова: факторинг, должник, кредитор, договор факторинга, международный факторинг, открытый и закрытый факторинг, факторинг с правом и без права регресса, производитель.

INTRODUCTION

Factoring in English means “factor,” i.e., “agent” or “intermediary.” Factoring is a type of banking service related to the financing of economic entities (suppliers), whereby they grant the bank or financial entity the right to receive without recourse the payment accepted by the payers for goods delivered, work performed, or services rendered but not yet paid according to payment requests ^[1].

Banks perform factoring operations on the basis of agreements with customers in the bank where their demand deposit accounts are located, and their accounting is regulated by the current regulatory documents. When providing factoring services, the term of payment from the payer to the financial agent should not exceed 90 days. Banks will take measures to collect debts from payers in accordance with the procedure established by the legislation. When carrying out a factoring transaction, the bank shall transfer funds to a deposit account, which shall be kept until the client's claim on the basis of payment requests submitted to the bank, in the amount specified in the factoring agreement.

A discount is the difference between the amount transferred by the bank and the amount of the payment claim under the contract. In this case, the bank may provide factoring services, taking into account that the payer has no overdue payables.

ANALYZING THE LITERATURE ON THE TOPIC

According to Sh. Z. Abdullaeva, in connection with the liberalization of the banking system, it is necessary to focus on minimizing costs by transferring banks from state ownership. The main principle of banking institutions is to generate more income by spending less and to maximize profit in the final financial result ^[2].

The results of the study by Umarov Z. show that almost half of the bank's expenses are operating expenses. Operating expenses: the main place is occupied by employee salaries and other similar payments ^[3].



METHODOLOGY OF THE RESEARCH

The methodological basis of the article is formed by the laws of our republic, decrees, orders, works, and reports of our president, resolutions of the Cabinet of Ministers, national and international accounting standards, normative acts, methodological recommendations, and scientific works published abroad and in our country. republic, textbooks and manuals, scientific articles, Internet materials, and practical materials of the enterprises under study.

In modern conditions, open factoring is an excellent form of providing financial services to customers.

1. In open factoring, the debtor, i.e., IIB (by indicating in the commodity documents), notifies the MCO of the participation of the factoring bank in the payment, and all documents related to the collection of commodity money (receivables documents) must be submitted to the bank.
2. In the case of closed factoring, the MSO is not informed about the bank's participation in the settlements.

DISCUSSION AND RESULTS

In international practice, there are the following types of factoring: open and closed factoring with recourse factoring and non-recourse factoring; financed and unfinanced; domestic factoring and international factoring, etc.

In modern conditions, open factoring is an excellent form of providing financial services to customers.

1. In open factoring, the debtor, i.e., IIB (by indicating in the commodity documents), notifies the MCO of the participation of the factoring bank in the payment, and all documents related to the collection of commodity money (receivables documents) must be submitted to the bank.
2. Participation of the bank in closed factoring settlements, existence of the debtor's factoring agreement with the bank, and "transfer of the supplier's payment documentation to the factoring company" are not reported to the GKO. The IDC makes payments for goods and services received to the account of the SME. The IIB transfers the payments received for the goods and services sent to repay the loan obtained by the bank or factor. This type of factoring is risky for the bank. The risk associated with late payment by the buyer of the property due to certain reasons is borne by the bank. Due to the high-risk level of closed factoring, its price will be higher than that of open factoring.
3. In recourse factoring, a bank or a factoring company concludes a contract to purchase its client's receivables with the right of recourse. The essence is that if the bank (factor) cannot collect from the buyer of the property to pay for the goods documents, it agrees to submit to the supplier of the property a claim for the return of funds paid by the bank". This type of factoring, along with the reduction of bank risk, increases the credit risk arising from the supplier's activity.
4. There is no such possibility in non-recourse factoring. In the event of non-payment by the buyer of property under this type of factoring on the supplier's claims, all expenses will have to be reimbursed by the bank. This type of factoring is used in international practice very rarely when the financial condition of the buyer of property is stable, there is a there is a high level of solvency, and there is minimal risk of insolvency. Therefore, this type of factoring protects manufacturing companies from the risk of non-payment by the buyer of property but may increase bank risk.

Factoring transactions may not be carried out by:

- requirements for a budget organization;
- on the debt obligations of individuals;
- liabilities of enterprises declared insolvent;
- on unprofitable enterprises;
- for companies with no liquid balance sheet;
- to finance capital expenditures;
- on commodity payments and barter transactions;
- completed work is paid for in stages or with completion;
- if the payer has the right to return the products within an agreed period of time under the terms of the contract of sale", nor does the existing bus factoring of post-sale service provision apply.

Conclusion of a factoring agreement and its requirements. Prior to entering into the agreement, the customer shall submit the following documents to the bank:

- a contract of sale, performance of work, and rendering of services, drawn up in accordance with the established procedure and signed by the payer;
- documents confirming the provision of material assets, performance of work, and provision of services (delivery notes, copies of powers of attorney, acceptance certificates, etc.);
- list of accounts opened by the payer in other banks;
- balance sheet for the last reporting period submitted to the relevant state tax inspectorate of the payer (Form No. 1), as well as debt reconciliation acts over 90 days, report on financial results (Form No. 2), except for newly established legal entities, individual entrepreneurs, and agricultural holdings operating without forming a legal entity.

The bank's agreement with the client for factoring services shall specify the following:

- purchasers against whom a claim for money is made;
- total number of requests;
- discount amount;
- the term of the contract;
- terms of claims for breach of contract by the parties;
- the liability of the parties for breach of contract;
- terms of cancellation;
- other conditions stipulated by law.

Upon conclusion of the factoring services agreement, the client and the financial agent bank shall notify the payer in writing of this transaction. If there are no funds on the payer's main deposit account prior to receipt of payment, the payer's bank shall notify the financial agent bank of acceptance of the payment application in card file No. 2. Agreement:

- by mutual agreement of the parties;
- at the initiative of the supplier, if the bank violates the terms and conditions of the contract;
- at the initiative of the bank, if the supplier violates the terms and conditions of the contract.
- may be cancelled under other conditions in accordance with the law.

In this case, the parties are obliged to notify each other in writing about the cancellation of the contract within the terms specified in the contract. In the event of the cancellation of the contract by one party, mutual claims shall be resolved in accordance with the procedure established by law ^[4].

Factoring transactions in commercial banks are accounted for in the following 1st and 2nd order schedules: 11100: Purchased receivables; factoring;

Personal accounts 90966, "Purchased receivables–factoring," shall be opened by the bank on reserve accounts to record payment documents for factoring operations. The debit of this account shall show the full amount of purchased receivables, and the credit shall show the purchased receivables fully repaid by the payers, and the accounting entry shall be made as follows:

Dt 90966, "Purchased receivables: Factoring,"

Kt 96331: "Purchased Receivables-Contra-Check on Factoring".

After the parties sign the demand factoring agreement, the bank's financial agent transfers the funds to the client's deposit account, which is held until the demand is received, less the amount of the discount, and is executed as follows: record:

Dt 11101: Purchase Receivables–Factoring Scheme,

Credit 20208: "Deposits held on demand"

Kt 11195: "Discount on purchased receivables: Factoring" schemes.

The bank shall transfer funds to the customer's demand deposit account by memorial orders, which shall be issued in two copies. The first copy shall be placed in the daily documents of the bank after accounting operations. The second copy shall be sent to the client in accordance with the established procedure. After



the end of the factoring period, the following accounting entry shall be made for the amount received from the paying client:

Dt 20200-Payer's Schedule, "Demand Deposits,"
Kt 11101: Purchased Receivables–Factoring Scheme.

CONCLUSIONS AND SUGGESTIONS

The list of factoring operations of CBs is allowed only in the bank where the main account number of the supplier of goods is opened. For factoring, the source is the bank's own funds, i.e., banks provide factoring services out of their own capital. Factoring is performed at the expense of The factoring term is set at 90 days, and in order to increase the efficiency of factoring operations, this operation is carried out without recourse, i.e., the bank has no right to withdraw the transferred amount from the bank. account of the supplier of goods under the factoring agreement. This condition currently serves to ensure factoring practice and efficiency. Thanks to this operation, positive opportunities will appear not only for the supplier of goods but also for the buyer of goods. It: eliminates the risk of buying low-quality goods; accelerates the turnover of funds; improves competitiveness; increases the volume of purchases. Besides, the economic advantages of factoring include:

- increasing liquidity and profitability and increasing profits;
- quickly transforming receivables into cash;
- independence from debtors' compliance with payment terms;
- expanding turnover volume and profitability;
- expanding the expanding the possibility of economic and financial planning of its capital;
- reducing the reducing the risk of non-payment.

At the same time, factoring is a special process that requires management of arising risks. in this area. In general, factoring is associated with the acceleration of cash and investment turnover and debt repayment price reduction. By facilitating relations between banks and strengthening the system of monetary settlements, it is an important means of reducing receivables and payables in the country. At present, in international practice, the universal system of providing financial services to clients is the "open" factoring operation. As we have already mentioned above, in this form of factoring operation, the client has only the task of producing and delivering products on time; all other financial work is undertaken by the factoring firm (bank). This factor gives an opportunity to reduce the client's personal staff, repeat (duplicating, overlapping) the tasks performed by the factoring firm (bank), or completely abandon it. In international banking practice, the cost of factoring services consists of two elements: interest and commission payments. The rate of commission payment is set depending on the amount of goods and documents and usually amounts to 1.5–2.5 percent. In factoring, the commercial bank pays 80–90 percent of the amount of goods at once. The debtor will pay the remaining 10–20 percent after the full repayment of the loan amount. In the United States, commercial banks charge a fee for factoring services and charge interest on the daily balance of the advance paid to the customer. Interest accrues from the time the advance is made until the loan is fully repaid. The rates of commission payments are determined based on the client's trade turnover and risk level.

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Jurnal sayti: <https://yashil-iqtisodiyot-taraqqiyot.uz>

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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2024. № 5

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"Yashil" iqtisodiyot va taraqqiyot" jurnali 03.11.2022-yildan O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan №566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

Litsenziya raqami: №046523. PNFL: 30407832680027

Manzilimiz: Toshkent shahar, Mirzo Ulug'bek tumani
Kumushkon ko'chasi, 26-uy.



Jurnalning ilmiyligi:

"Yashil" iqtisodiyot va taraqqiyot" jurnali

O'zbekiston Respublikasi Oliy ta'lim, fan va innovatsiyalar vazirligi huzuridagi Oliy attestatsiya komissiyasi rayosatining 2023-yil 1-apreldagi 336/3-sonli qarori bilan ro'yxatdan o'tkazilgan.