



MOLIYAVIY TERMINLARNING IZOHLI LUG'ATI

Iqtisodiyotdagi jahon tan olgan turli terminlarni qo'llash hamda ularning mazmunini jamiyatning barcha qatlamlari uchun tushunarli tilda yoritib berish ham dolzarb vazifa bo'lib turibdi. Shu sababli quyidagi qo'llanma sizga moliyaviy terminlarning mazmunini tushunish uchun yordam beradi.



**O'ZBEKISTON RESPUBLIKASI OLIY TA'LIM, FAN VA
INNOVATSIYALAR VAZIRLIGI**

DENOV TADBIRKORLIK VA PEDAGOGIKA INSTITUTI

A. ISAYEV, M.XOLIYAROVA, H. SHOKIROV,

**MOLIYAVIY ATAMALARNING
IZOHLI LUG'ATI**

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Taqrizchilar:

K.Turaboyeva

S.Gadoyev

Ma'lumki, har qanday jamiyatda iqtisodiyot muhim o'rin tutadi. Shuning uchun iqtisodiyotga oid so'z va atamalar aniq, ixcham va mantiqiy asosli bo'lishi kerak. Fan va texnikaning jadal rivojlanishi iqtisodiy sohaga ta'sir etmay qolmaydi, buning natijasida bir qator iqtisodiy sohalarda yangi neologizmlar paydo bo'ladi. hisobga olinishi kerak. Bu jarayon bizni ushbu kitobni yozishga undadi. Va bu kitob sizga tanish bo'lmagan ba'zi ma'lumotlarni aniqlashtirishga yordam beradi.

Известно, что экономика играет важную роль в любом обществе. Поэтому слова и термины, относящиеся к экономике, должны быть четкими, краткими и логически обоснованными. Бурное развитие науки и техники не преминет сказаться и на экономической сфере, в результате чего в ряде экономических сфер появятся новые неологизмы. следует принимать во внимание. Этот процесс побудил нас написать эту книгу. А эта книга поможет вам уточнить некоторые сведения, с которыми вы не знакомы.

It is known that economy plays an important role in any society. Therefore, the words and terms related to the economy should be clear, concise and logically based. The rapid development of science and technology will not fail to have an impact on the economic sphere as well, as a result of which new neologisms will appear in several economic spheres. should be taken into account. This process motivated us to write this book. And this book will help you to clarify some information that you are not familiar with.

Ushbu kitob Denov tadbirkorlik va pedagogika instituti Ilmiy-uslubiy Kengashining 2023-yil 04.28 _9_-sonli bayonnomasi bilan nashrga tavsia etilga

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SO'Z BOSHI

Prezidentimiz Shavkat Mirziyoyev ta'kidlaganlaridek, “Mamlakatimiz va jamiyatimizning zamon talablari darajasida rivojlanishini ilm-fansiz tasavur qilish qiyin. Ilm-fan taraqqiyotida fundamental tadqiqotlar muhim ahamiyat kasb etadi. Aynan ular orqali yangi bilimlar o'zlashtiriladi va nazariyalar shakllantiriladi, kelgusi amaliy tadqiqotlar va innovatsion ishlanmalar uchun mustahkam asos yaratiladi.”

Prezidentimiz ma'ruzalarida ta'kidlaganidek, davr ruhi va talabidan kelib chiqib, ko'plab yangi moliyaviy atamalar amaliyotda keng qo'llanilmoqda. Xususan, “Halollik vaksinasi”, “Kambag'allik”, “Kambag'allik darajasi”, “Kambag'allik chegarasi”, “Samarali bandlik”, “Klaster”, “Temir daftar”, “Ayollar daftari”, “Yoshlar daftari”, “Mahallabay”, “Xonadonbay”, “Fuqarobay”, “Investitsion faollik”, “Investitsion jozibadorlik”, “Iqtisodiy faollik”, “Kriptovalyuta”, “Elektron hamyon”, “Keshbek”, “Blokcheyn”, “Turistik zona” kabi ko'plab yangi moliyaviy-iqtisodiy atamalar jamiyat hayotiga tatbiq etilgan bo'lsa-da, ularning mazmun-mohiyati atroflicha sharhlanib, jamlangan izohli lug'at mavjud emas.

Ma'lumki har qanday jamiyatda iqtisodiyot muhim rol o'ynaydi. Shu sababli moliyaga tegishli so'z va terminlar aniq, lo'nda va mantiqan asoslangan bo'lmog'i lozim. Fan va texnikaning shiddat bilan rivojlanishi moliya sohasiga ham o'z ta'sirini o'tkazmasdan qolmaydi, buning natijasida yana bir qancha moliya sohasida yangi neologizmlarni yuzaga kelishiga olib keladi. Umuman baynalmilal moliyaviy so'zlarni o'zbek tiliga qabul qilishda ko'p jihatlarni e'tiborga olmoq lozim.

Moliyaviy termin o'zbek tiliga kirib kelayotganda uning quyidagi jihatlari e'tibor berish kerak bo'ladi:

- terminning o'zbek tilini tovush tizimiga mosligiga;
- uning o'zbekcha muqobili bor yoqligiga;
- kalka yoki tarjima qilish zaruriyatiga;
- moliyaviy terminning mazmuniga;
- uning sodda va ravonligiga;
- mohiyatiga va o'ng'ayligiga.

Boshqa tillardan o'zbek tiliga kirib kelayotgan moliyaviy terminlar dastlab mutaxassislar va qomita muhokamasidan o'tmog'i, so'ngra Oliy Majlisning tegishli qo'mitasidan tasdiqlanmog'i lozim. Ana shundagina

bunday moliyaviy terminlar qonuniy kuchga kiradi va ularni bemaolol qo'llash mumkin.

Shuningdek, iqtisodiyotdagi jahon tan olgan turli terminlarni qo'llash hamda ularning mazmunini jamiyatning barcha qatlamlari uchun tushunarli tilda yoritib berish ham dolzarb vazifa bo'lib turibdi. Qo'llanmani yozish jarayonida biz xalqaro miqyosda keng qo'llanilib kelayotgan ayrim atama va iboralarni o'z holicha qoldirishga qaror qildik. Masalaga bunday yondoshish, bir tomondan, o'z ona tilimizni ma'lum ma'noda boyitsa, ikkinchi tomondan — bu narsa sivilizatsiyalashgan ko'p asrli bozor tarixiga ega bolgan va xorijiy mamlakatlarda mavjud bolgan jahon tajribasidan bahramand bolish imkonini beradi.

Yuqoridagilarni inobatga olib, Yangi O'zbekiston mohiyati va ruhiyatiga moslashtirilgan, 200 betga yaqin o'zbek, rus, ingliz tillarida **moliyaviy atamalarning izohli lug'ati** qo'llanmasi tayyorlandi.

Qo'llanma imkon qadar soddaroq qilib tayyorlandi. Tabiiyki, undan ayrim atama va tushunchalar o'rin olmagan yoki yetarlicha talqin etilmagan bo'lishi mumkin. Shuning uchun ham ushbu qo'llanmaning mazmuni to'g'risida bildirilgan har qanday xolisona taklif, fikr va mulohazalarni bajonidil qabul qilamiz.

Mualliflar

LUG'ATDA QO'LLANILADIGAN SHARTLI QISQARTMALAR RO'YHATI

- a.* — arab tiliga mansub so'z
- goll.* — golland tiliga mansub so'z
- ingl.* — ingliz tiliga mansub so'z
- isp.* — ispan tiliga mansub so'z
- ital.* — italyan tiliga mansub so'z
- g.* — gramm (o'lchov birligi)
- grek.* — grek tiliga mansub so'z
- lot.* — lotin tiliga mansub so'z
- m.* — metr(o'lcham birligi)
- m.a.* — millodan avvalgi
- mln.* — million
- mlrd.* — milliard
- mlrd.* — milliard
- mlrd.* — milliard
- rus.* — rus tiliga mansub so'z
- taxm.* — taxminan
- yun.* — yunon (grek) tiliga mansub so'z
- yap.* — yapon tiliga mansub so'z
- qad.* — qadimiy
- vhk.* — va hakazo
- fran.* — fransuz tiliga mansub

Aholi daromadlari – aholining shaxsiy daromadlarining asosiy shakli hisoblanib, bajarilgan mehnatga haq to'lash, mulkiy daromadlar va individual ravishda amalga oshirilgan tadbirkorlik faoliyatidan olinadigan daromadlar ko'rinishida bo'ladi. Bunga pensiya, nafaqa, stipendiya, oylik ish haqi va boshqalar misol bo'la oladi¹

Akkreditiv – shartnoma shartlari bo'yicha majburiyatlarni bajarish bilanoq, kontragent uchun (shartnoma bo'yicha majburiyatni bo'yniga oluvchi shaxs yoki tashkilot) mahsulot, ishlar va xizmatlar uchun to'lovni shartnomada ko'rsatilgan shartlar asosida qabul qilish imkoniyatini beruvchi bank hisobvarag'i turi².

Aksept – to'lovchining to'lovni o'z vaqtida amalga oshirish xususidagi roziligidir.

Akseptli to'lov – bank avval to'lovchining mablag'ni to'lash haqidagi roziligini oladi, so'ngra to'lovni amalga oshiradi.

Aksiya – o'z egasining aksiyadorlik jamiyati foydasining bir qismini dividendlar tarzida olishga, aksiyadorlik jamiyatini boshqarishda ishtirok etishga va u tugatilganidan keyin qoladigan mol-mulkning bir qismiga bo'lgan huquqini tasdiqlovchi, amal qilish muddati belgilanmagan, egasining nomi yozilgan aksiyadorlik jamiyati tomonidan chiqariladigan qimmatli qog'oz³.

Aksiya kursi – erkin bozorda doimiy qiymatga ega bo'lmagan aksiyaning sotish bahosi; aksiya kursi fond birjasida o'rnatiladi. Aksiya bankka joylashtirilganda dividenddan kam bo'lmagan daromad keltiradigan summaga sotiladi. Aksiya bahosi ushbu turdagi aksiyaga bo'lgan talab va taklifga bog'liq. Aksionerlik jamiyati dividend to'laydigan hujjat Kupon varaqasi deb ataladi.

Aksiyadorlik jamiyati -ustav fondi muayyan aksiyalar soniga bo'lingan va aksiyadorlar o'rtasida taqsimlangan korxonalar yoki tashkilot⁴

Aktiv(lot. activus – faol, ta'sirchan, ishchan) – buxgalteriya balansining chap qismi, korxonaning muayyan sanada va pul ifodasida

¹ Qonunlar: Налоговый кодекс РУз, разделы V, VI

² Qonunlar: "O'zbekiston Respublikasida naqd pulsiz hisob-kitoblar to'g'risidagi Nizom", VII bo'lim. Akkreditivlar bo'yicha hisob-kitoblar (O'zR AV 03.06.2013 y., 2465-son)

³ Qonunlar: O'zR 03.06.2015 y. O'RO-387-sonli "Qimmatli qog'ozlar bozori to'g'risida"gi Qonuni 3-modda

⁴ Qonunlar: O'zbekiston Respublikasining fuqarolik Kodeksi, 64-modda

barcha vositalarini, ularning tarkibi va joylashuvini (asosiy fondlar, aylanma vositalar, pul vositalari, kapital sarflar, qarzdorlik talabnomalari va boshqalar) aks ettiradi⁵.

Amortizasiya (eskirish)- foydali xizmat davri davomida aktiv (asosiy vosita) ning eskirgan (amortizasiyalangan) qiymatini uning vazifasidan kelib chiqqan holda mahsulot (ish, xizmat)lar tannarxiga yoki davr xarajatlariga muntazam taqsimlash va kiritish⁶.

Asosiy foiz stavkasi – tijorat banklari uchun qarz olish foiz stavkasini hamda qarz oluvchilar uchun kredit xarajatlarini belgilab beruvchi foiz stavkasi; asosiy foiz stavkasi o'zgarishi banklararo pul bozoridagi foiz stavkalariga ta'sir ko'rsatadi.

Avuar – turli shakldagi aktivlar bo'lib, ularning hisobidan to'lovlar amalga oshiriladi, qarz majburiyatlari qoplanadi.

Avizo- hisob-kitob operatsiyasining amalga oshirilganligi to'g'risida beriladigan xabar.

Bank – bank hisobvaraqlarini ochish va yuritish, to'lovlarni amalga oshirish, omonatlarga (depozitlarga) pul mablag'larini jalb etish, o'z nomidan kreditlar berish bo'yicha bank faoliyati sifatida aniqlangan operatsiyalar majmuini amalga oshiruvchi tijorat tashkiloti bo'lgan yuridik shaxs⁷

Bank hisobvarag'i-bank tomonidan shartnomaga muvofiq mijozga ochilgan hisobvaraq bo'lib, unga ko'ra bank mijozning hisobvarag'iga tushayotgan pul mablag'larini qabul qilish va hisobga kiritish, mijozning hisobvarag'idan tegishli pul mablag'larini o'tkazish hamda berish va hisobvaraq bo'yicha boshqa operatsiyalarni amalga oshirish haqidagi topshiriqlarini bajarish majburiyatini zimmasiga oladi⁸.

Bank kafolati-bank (kafilning) o'z mijoz bo'yicha pul majburiyatlarini bajarishi to'g'risidagi kafolati⁹.

⁵ O'zME. Birinchi jild. Toshkent, 2000-yil

⁶ Qonunlar: 5-son BHMS

⁷ Qonunlar: O'zR 05.11.2019 y. O'RO-580-sonli "Banklar va bank faoliyati to'g'risida"gi Qonuni, 3-modda

⁸ Qonunlar: "Tijorat banklari tomonidan bank kafolatlarini berish tartibi to'g'risidagi Nizom, (O'zR AV 15.05.2012 y. 2364-son), 1-band, 2-xatboshi

⁹ Qonunlar: "Tijorat banklari tomonidan bank kafolatlarini berish tartibi to'g'risidagi Nizom, (O'zR AV 15.05.2012 y. 2364-son), 1-band, 2-xatboshi

Bank omonati shartnomasi- mazkur shartnoma bo'yicha birinchi tarafdan (omonatchidan) qabul qilib olgan yoki uning nomiga kelgan pul summasini (omonatni) qabul qilib olgan ikkinchi taraf (bank) shartnomada nazarda tutilgan shartlar asosida va tartibda omonat summasini qaytarish va unga foizlar to'lash majburiyatini oladi¹⁰.

Bank resurslari – kredit ajratish va boshqa moliyaviy operatsiyalarni amalga oshirish maqsadida foydalaniladigan banklar tasarrufidagi o'z mablag'lari va qarz mablag'lari yig'indisi.

Bank tizimining likvidligi – tijorat banklarining O'zbekiston Respublikasi Markaziy bankida ochilgan vakillik hisobvaraqlaridagi milliy valyutada hisoblanadigan pul mablag'lari qoldiqlari.

Banklar guruhi-moliya institutlarining yuridik shaxs bo'lmagan birlashmasi bo'lib, bunda asosiy bank boshqa moliya institutlarini nazorat qiladi¹¹.

Banklararo korrespondent aloqalar-bir bank (Korrespondent Bank) boshqa banklarga tegishli omonatlarni saqlaydigan va ikkinchisiga to'lov va boshqa operatsiyalar bo'yicha xizmat ko'rsatadigan shartnomaviy munosabatlar.

Banklararo pul bozori – milliy va xorijiy valyutalardagi mablag'larni joylashtirish va jalb qilish bo'yicha qisqa muddatli (odatda bir yilgacha) birja savdo operatsiyalarini tashkil etish va o'tkazish tizimi.

Banknotlarni tekshirish-pul blankalari va metall tangalarning haqiqiyli va to'lov qobiliyatini tekshirish.

Bankomat – bank avtomati: bank mijoziga mustaqil ravishda bank plastik kartasi yordamida o'z hisobvarag'i bo'yicha oddiy bank amaliyotlarni amalga oshirish imkonini beruvchi dasturiy ta'minot, asosan, bank plastik kartasi orqali naqd pul yechib olishga mo'ljallangan¹².

Barter- tovarlarni bir biriga ayirboshlash

Bazaviy inflyasiya – mavsumiy va ma'muriy xususiyatga ega bo'lgan omillar ta'sirida bo'lgan ayrim tovarlar va xizmatlar (mevasabzavotlar, yoqilg'i, yo'lovchi transportining ayrim turlari, aloqa

¹⁰ Qonunlar: O'zR Fuqarolik kodeksi, 759-modda

¹¹ Qonunlar: O'zR 05.11.2019 y. O'RQ-580-sonli "Banklar va bank faoliyati to'g'risida" gi Qonuni, 3-modda

¹² Qonunlar: Tijorat banklari tomonidan bank kartalarini chiqarish va ularni O'zbekiston Respublikasida muomalada bo'lishi tartibi to'g'risidagi Ni'om (O'zR AV 30.04.2004 y. 134-son), 1-band, "f" kichik bandi

xizmatlari, uy-joy kommunal xizmatlari va boshqalar) narxlarining o'zgarishini hisobga olmagan holda hisoblanadigan inflyatsiya.

Birja – oldindan belgilangan joy va muayyan vaqtda, aniq qoidalar asosida birja savdolarini tashkil etuvchi yuridik shaxs. Birjalar o'z faoliyatini tovar-xom ashyo, fond va valyuta birjasi turida amalga oshiradi. Hozirgi kunda dunyoda 200 dan ziyod birjalar mavjud bo'lib, O'zbekiston Respublikasi hududida "Toshkent" Respublika fond birjasi, O'zbekiston Respublikasi tovar-xom ashyo birjasi, O'zbekiston Respublikasi valyuta birjasi faoliyat olib boradi¹³.

Boshqa depozit tashkilotlari (tijorat banklari) sharhi – Xalqaro valyuta jamg'armasining "Pul-kredit va moliyaviy statistikani shakllantirish bo'yicha qo'llanma"siga muvofiq boshqa depozit tashkilotlarining (tijorat banklari) jamlanma balans hisoboti asosida shakllantiriladigan tahliliy jadval.

C

Chet el banki-chet davlatning hududida ro'yxatga olingan, uning qonun hujjatlariga muvofiq bank deb hisoblanadigan yuridik shaxs¹⁴.

CIF shartidagi import-Inkotermisdagi xalqaro savdo atamalaridan biri bo'lib, bunda tovarlar jo'natish portidagi transport vositasiga yuklangandan so'ng sotuvchi tovarni yetkazib bergan hisoblanadi, sotuv narxi esa tovarning qiymatini, fraxt yoki transport xarajatlarini, shuningdek, yuk tashish oldidan sug'urtalash to'lovlarini o'z ichiga olishini anglatadi.

D

Daromad — keng ma'noda kirim bo'lgan har qanday pul mablag'lari yoki pul qiymatiga ega bo'lgan moddiy boyliklarni olish, iqtisodiy sub'yekt o'z faoliyati natijasiga kura oladigan pul va tovar — moddiy tushum¹⁵.

Davlat boji -yuridik ahamiyatga molik harakatlarni amalga oshirganlik va (yoki) bunday harakatlar uchun vakolatli muassasalar va

¹³ Qonunlar: O'zR 12.09.2014 y. O'RQ-375-sonli "Birjalar va birja faoliyati to'g'risida" gi Qonuni, 3-modda

¹⁴ Qonunlar: O'zR 05.11.2019 . O'RQ-580-son «Bank va bank faoliyati to'g'risida» gi Qonuni, 3-modda

¹⁵ O'zME. Birinchi jild. Toshkent, 2000-yil

(yoki) mansabdor shaxslar tomonidan hujjatlar berganlik uchun olinadigan majburiy to'lovdir ¹⁶.

Davlat maqsadli jamg'armalari mablag'lari – soliqlar, majburiy to'lovlar va jarimalar, shuningdek budjet subsidiyalaridan shakllantiriladigan davlat maqsadli jamg'armalari davlat funksiyalarini amalga oshirish uchun tashkil etiladi ¹⁷.

Davlat qarzi-O'zbekiston Respublikasining ichki va tashqi mablag'larni jalb qilish natijasida vujudga kelgan majburiyatlari ¹⁸.

Davlat qimmatli qog'ozlari-O'zbekiston Respublikasining g'azna majburiyatlari va O'zbekiston Respublikasi Vazirlar Mahkamasi vakolat bergan organ tomonidan chiqarilgan obligasiyalar, shuningdek O'zbekiston Respublikasi Markaziy bankining obligasiyalari ¹⁹.

Defitsit – muayyan davrda O'zbekiston Respublikasining Davlat budjeti xarajatlarning uning daromadlaridan oshib ketishi. Budjet taqchilligi inflyasiya, xarajatlarning noratsional tuzilishi, pul-kredit siyotsati, budjet intizomining buzilishi, iqtisodiyotda katta yo'qotishlar, rejalashtirilgan chora-tadbirlarning samarasizligi, harbiy xarajatlar va boshqalar natijasida kelib chiqishi mumkin ²⁰.

Deflyasiya – narxlarning umumiy darajasi pasayishi.

Denominatsiya (de va lot. nominatio — nom) — valyutaning barkorligini oshirish va hisob-kitobni ixchamlashtirish maqsadida qog'oz pul nominali (yozib qo'yilgan qiymati)ni pasaytirish; eski pulni kursi (qadri) yuqori qilib belgilangan, nomi o'zgarmagan yangi pulga ma'lum nisbatda almashtirish.

Deponentlash- hujjatli aksiyalar blanklarini depozitariylarga saqlashga topshirish ²¹.

Depozit auksionlari – bank tizimi umumiy likvidligini boshqarish va likvidlikning tarkibiy profitsiti sharoitida ortiqcha likvidlikni bank tizimidan vaqtincha olish maqsadida Markaziy bank tomonidan tijorat banklari vakillik hisobvarag'idagi mablag'larni auksion foiz stavkalarida (odatda bir yoki ikki haftalik) depozitlarga jalb qilish operatsiyalari.

¹⁶ Qonunlar: O'zR Soliq kodeksi, 326-modda

¹⁷ Qonunlar: O'zR Budjet kodeksi, 36-modda

¹⁸ Qonunlar: O'zR Budjet kodeksi, 3-modda

¹⁹ Qonunlar: O'zR 03.06.2015 y. O'RO-387-sonli "Qimmatli qog'ozlar bozori to'g'risida"gi Qonuni 3-modda

²⁰ Qonunlar: O'zR Budjet kodeksi, 3, 24-moddalar

²¹ qonunlar: qimmatli Qog'ozlar Markaziy depozitariysi tomonidan aksiyalar egalari reyestirini qabul qilish tartibi va xujjatli aksiyalarni harakatlantirish mexanizmi to'g'risida vaqtinchalik Nizom (O'zR AV 12.06.2009 y. 1968-son), 1, 3-bandlari

Dekadraxma- vazni 40 grammdan ortiq bo'lgan kumush tanga

Devalvatsiya- milliy valyuta kursining chet el valyutasiga nisbatan pasaytirilishi ²².

Diskont stavkasi- turli xil vaqtdagi davrlarga tegishli bo'lgan pul mablag'lari summasini bir paytga keltirish uchun foydalanadigan stavka ²³.

Diskontlash- kelajakda aniq bir vaqtda olinishi kutilayotgan pul mablag'larining joriy ekvivalentini aniqlash maqsadida investision loyihalarni baholash va tanlab olishda qo'llaniladigan usul ²⁴.

Diskontlash siyosati- pul-kredit siyosatini tartibga solish shaklining bir turi bo'lib, Markaziy bank tomonidan davlat qarz mablag'larining talab va taklifiga foiz stavkalari yordamida ta'sir o'tkazilishidir.

Dividend- tashkilotning soliq to'lovlaridan keyingi taqsimlangan foydasi hisobidan aksiyadorning o'ziga tegishli bo'lgan aksiyalari evaziga olgan daromadi ²⁵.

E

Eksport (Tovar/xizmat (ishlar))- O'zbekistonda ishlab chiqarilgan tovar O'zbekiston Respublikasi bojxona hududidan tashqariga uni qaytarib olib kirish majburiyatisiz olib chiqishni nazarda tutuvchi eksport bojxona rejimi. O'zbekiston Respublikasi yuridik yoki jismoniy shaxsi tomonidan xorijiy davlatning yuridik yoki jismoniy shaxsiga, xizmatlar/ishlar bajarilishining geografik joyidan qat'iy nazar bajariladigan ishlar (xizmatlar) ²⁶.

Ekvayer – plastik kartalar bo'yicha to'lov mexanizmini amalga oshiruvchi bank yoki tashkilot ²⁷.

²² Qonunlar: O'zbekiston Respublikasi Vazirlar Mahkamasi va Markaziy bankining inflyatsiyani pasaytirish va narxlar barqarorligini ta'minlash bo'yicha birgalikdagi harakatlari konsepsiyasi, (O'zR Prezident 18.11.2019 y., PF-5877) I, II-bo'limlar

²³ Qonunlar: 6-son BXMS, "Ijara hisobi" (O'zR AV 24.04.2009 y., 1946-son), 21-band

²⁴ Qonunlar: 6-son BXMS, "Ijara Hisobi" (O'zR AV 24.04.2009 y., 1946-son), 20-band

²⁵ Qonunlar: O'zR 03.06.2015 y. O'RO-387-sonli "Qimmatli qog'ozlar to'g'risida"gi Qonuni 3-modda

²⁶ Qonunlar: O'zR VMning 21.12.2017 y. 1006-son "Eksport kontraktlarini ro'yxatdan o'tkazish tartibi to'g'risidagi nizomni tasdiqlash haqida"gi qaroriga ilova, 7-band

²⁷ Qonunlar: Tijorat banklari tomonidan bank kartalarini chiqarish va ularni O'zbekiston Respublikasida muomalada bo'lish tartibi to'g'risidagi Nizom (AV 30.04.2004y. 1344-son), 1-band, "k"

Ekvayring – bank kartalari orqali tovar (ish, xizmat) sotuvchilari bilan operatsiyalar bo'yicha hisob-kitoblarni amalga oshirish, shuningdek, bank kartasi egasiga bevosita kassa yoki bankomat orqali naqd pul berish ²⁸.

Elektron hujjat – elektron shaklda qayd etilgan, elektron raqamli imzo bilan tasdiqlangan hamda elektron hujjatning uni identifikatsiya qilish imkonini beradigan boshqa rekvizitlariga ega bo'lgan axborot ²⁹.

Elektron oferta – omonat shartnomasining barcha asosiy shartlarini o'z ichiga olgan, oferta qiluvchi shaxsning javob qaytargan shaxs bilan ofertada ko'rsatilgan shartlar asosida shartnoma tuzishga xohish irodasini bildiruvchi taklif (bundan buyon matnda oferta deb yuritiladi) ³⁰.

Elektron pullar – elektron pullar emitentining elektron shaklda saqlanadigan hamda elektron pullar tizimida to'lov vositasi sifatida qabul qilinadigan shartsiz va chaqirib olinmaydigan pul majburiyatlari ³¹.

Elektron raqamli imzo – egasini identifikatsiya qilish imkoniyatini beradigan elektron hujjatdagi raqamli imzo ³².

Elektron tijorat – axborot tizimlaridan foydalangan holda tuziladigan shartnomaga muvofiq amalga oshiriladigan tovarlar (ishlar, xizmatlar) oldi-sotdisi ³³.

Elektron to'lov – texnik vositalar, axborot texnologiyalari va xizmatlardan foydalangan holda elektron to'lov hujjatlari orqali naqd pulsiz to'lovlarni amalga oshirish axborot tizimlari ³⁴.

Emissiya – banknotalar va qimmatli qog'ozlarni chiqarish. Banknotalar chiqarish faqat davlat tomonidan amalga oshiriladi. Emissiyaning maqsadi naqd pulda tovar aylanishiga xizmat qilishdir.

²⁸ Qonunlar: Tijorat banklari tomonidan bank karatalarini chiqarish va ularni O'zbekiston Respublikasida muomalada bo'lish tartibi to'g'risidagi Nizom (AV 30.04.2004y. 1344-son). 1-band. "u"

²⁹ Qonunlar: O'zR VMning 02.06.2016 y. 185-sonli "elektron tijoratda bitimlarni amalga oshirish tartibini yanada takomillashtirish chora-tadbirlari to'g'risida"gi qarori, 7-band

³⁰ Qonunlar: O'zbekiston Respublikasi banklarida deposit operatsiyalarini amalga oshirish tartibi to'g'risidagi yo'riqnomasi (AV 26.08.2015y. 2711-son), 1-bob

³¹ Qonunlar: O'zR 01.11.2019 y. O'RQ-578-son «To'lovlar va to'lov tizimlari to'g'risida»gi Qonuni, 4-modda

³² Qonunlar: O'zR 11.12.2003y. 562-II-sonli "Elektron raqamli imzo to'g'risida"gi Qonuni, 3-modda

³³ Qonunlar: O'zR VMning 02.06.2016 y. 185-sonli "Elektron tijoratda bitimlarni amalga oshirish tartibini yanada takomillashtirish chora-tadbirlari to'g'risida"gi qarori, 7-band

³⁴ Qonunlar: O'zR MBning 19.02.2001 y., 1010-sonli "O'zbekiston Respublikasi banklari o'rtasida elektron to'lovlar tizimi bo'yicha hisob-kitoblarni yuritish to'g'risidagi Nizomni tasdiqlash haqida"gi qarori, 2-band.

Emissiyaning hajmi bozorda mavjud tovarlar massasiga mos kelishi kerak.

Emissiyaviy qimmatli qog'ozlar – bitta chiqarilish doirasida bir xil belgilar va rekvizitlarga ega bo'lgan, mazkur chiqarilish uchun yagona shartlar asosida joylashtiriladigan hamda muomalada bo'ladigan qimmatli qog'ozlar ³⁵.

Emissiyaviy qimmatli qog'ozlar chiqarilishlarining yagona davlat reestri – ro'yxatdan o'tkazilgan emissiyaviy qimmatli qog'ozlar chiqarilishlarining ro'yxati ³⁶.

Empirik tahlil – faktga oid ma'lumotlarni tahlil qilish asosida axborotni o'rganish va izohlashga yondashuv. Empirik yondashuv nazariyalari va konsepsiyalar emas, balki real ma'lumotlar, o'lchovlar va natijalarga asoslanadi.

Erkin iqtisodiy zona – hududni jadal ijtimoiy-iqtisodiy rivojlantirish uchun mamlakat va chet el kapitalini, istiqbolli texnologiya va boshqaruv tajribasini jalb etish maqsadida tuziladigan, aniq belgilangan ma'muriy chegaralari, bojxona, valyuta, soliq va viza imtiyozlariga ega bo'lgan va alohida huquqiy tartiboti bo'lgan maxsus ajratilgan joy

F

Faktoring – bank xizmatlarining bir turi bo'lib, bunda mahsulot yetkazib beruvchi korxonalar tomonidan yetkazib berilgan tovarlar (bajarilgan ishlar yoki ko'rsatilgan xizmatlar) bo'yicha akseptlangan, lekin to'lanmagan to'lovni (qarz), regress huquqsiz, bank tomonidan moliyalashtirilishi tushiniladi ³⁷.

Fiskal siyosat – davlat faoliyatini moliyaviy qo'llab-quvvatlash, davlat daromadlari va xarajatlarini muayyan iqtisodiy va ijtimoiy maqsadlar uchun tartibga solishga qaratilgan chora-tadbirlar tizimini o'z ichiga oluvchi moliyaviy siyosatning ajralmas qismi. Hukumatning

³⁵ Qonunlar: O'zR 03.06.2015y. O'RQ-387 "Qimmatli qog'ozlar to'g'risida"gi Qonuni, 3-modda

³⁶ Qonunlar: O'zR 03.06.2015y. O'RQ-387 "Qimmatli qog'ozlar to'g'risida"gi Qonuni, 3-modda

³⁷ Qonunlar: Tijorat banklari tomonidan O'zbekiston Respublikasi Hududida faktorining operatsiyalarini o'tkazish tartibi to'g'risidagi Nizom (AV 03.08.2000 y. 953-son). 1.3-band

solliqlarni belgilash va mablag' sarflash huquqlaridan foydalanishiga asoslanadi ³⁸.

FOB shartidagi eksport – Inkotermsdagi xalqaro savdo atamalaridan biri bo'lib, bunda tovarni portga yetkazish va uni xaridor tomonidan ko'rsatilgan transport vositasiga ortish sotuvchining majburiyati hisoblanadi hamda tovarni transport vositasining bortigacha yetkazish bilan bog'liq xarajatlar sotuvchining zimmasiga tushadi.

Foiz koridori – pul bozorida qisqa muddatli foiz stavkalarini Markaziy bankning asosiy foiz stavkasiga (foiz targetiga) yaqinlashtirish tizimi; foiz koridorining yuqori chegarasi Markaziy bankning tijorat banklariga qarz taqdim etish stavkasi (odatda overnays stavkasi), quyi chegarasi esa Markaziy bankning tijorat banklaridan depozitlar jalb qilish stavkasi hisoblanadi.

Foiz stavkalari – qarzdor tomonidan olingan qarz mablag'lari uchun qarz beruvchiga asosiy qarzga qo'shib to'lanadigan to'lov summasi ³⁹.

Fond bozori – qimmatli qog'ozlarni chiqarish va sotib olish va sotishdan kelib chiqadigan iqtisodiy munosabatlar. Investorlar fond bozorida mavjud mablag'larni joylashtirishlari mumkin va kompaniyalar va davlat organlari o'z loyihalarini moliyalashtirish uchun investisiyalarni olishlari mumkin. "Qimmatli qog'ozlar bozori" atamasi ko'pincha "fond bozori" tushunchasining sinonimi sifatida ishlatiladi, chunki fond bozori qimmatli qog'ozlari aksiyalar, obligatsiyalar bilan chiqarilgan va operatsiyalarni o'z ichiga oladi ⁴⁰.

Forvard bitimi – real tovarni yetkazib berish muddati kechiktirilgan holdagi oldi-sotdi bitimlar. kechiktirilgan yetkazib berish muddati bilan real tovarlar (shu jumladan qimmatli qog'ozlar, valyuta) ga nisbatan huquq va majburiyatlarning o'zaro o'tkazilishi bilan bog'liq valyuta bitimi. Forvard bitimi ikki bozor ishtirokchilari o'rtasida amalga oshiriladi va tomonlarning istaklariga javob beradigan shartlarni o'z ichiga oladi, birjalarda (fond, valyuta) amalga oshiriladigan fyuchers bitimlari shartlari oldindan belgilangan va standartlashtirilgan; forvard

³⁸ Qonunlar: O'zR Prezidentining 08.01.2019 y. PF-5614-sonli, Iqtisodiyotni yanada rivojlantirish va iqtisodiy siyosat samaradorligini oshirishni qo'shimcha chora tadbirlari to'g'risidagi farmoni, 1-band

³⁹ Qonunlar: Tijorat banklari kredit siyosatiga nisbatan qo'yiladigan talabalar to'g'risidagi Nizom (AV 29.08.2019 y. 905-6-son) 2.9-band

⁴⁰ Qonunlar: O'zR Vazirlar Mahkamasining "Fond birjasida aksiyalarning birlamchi va ikkilamchi ommaviy takliflarini o'tkazish tashkil etish to'g'risida"gi qarori (AV 26.04.2019 y. 358-son)

bitimlari uchun shartnoma egasining foydasi yoki zarari uning tugashi vaqtida aniqlanadi ⁴¹.

Fulus – mis tangalar, yunoncha "follis" hamyon

Fuqarolarning banklardagi omonatlarini kafolatlash fondi – banklar bilan yozma ravishda tuziladigan bitimlar asosida faoliyat yuritadigan yuridik shaxs. Fond faoliyatining maqsadi bankning bank operatsiyalarini o'tkazish huquqini beruvchi lisenziyasi O'zbekiston Respublikasi Markaziy banki tomonidan bekor qilingan taqdirda fuqarolarning banklardagi omonatlari bo'yicha haq to'lanishini ushbu Qonunda nazarda tutilgan shartlarda va miqdorda kafolatlashdan iboratdir. Fuqarolarning banklardagi omonatlari bo'yicha Fondning haq to'lanishini kafolatlashi bank qayta tashkil etilganligi munosabati bilan lisenziya chaqirib olingan hollarga taalluqli emas ⁴².

Fyuchers – muddatli bitimlar, muayyan vaqtda va aniq narxda sotib olish, yoki belgilangan miqdordagi qimmatli qog'ozlar, valyuta yoki kelishilgan tovarlar miqdorini sotish bo'yicha shartnoma majburiyatlari.

Fyuchers bitimi – tovar yoki fond birjasida tuziladigan bitimlarning bir turi bo'lib, ikki ishtirokchi tomonidan standart shartlarga asosan tuzilgan shartnomadir. Bunda, ishtirokchilarning biri qat'iy belgilangan miqdordagi tovar, valyuta yoki qimmatli qog'ozlarning sotish majburiyatini oladi, ikkinchisi esa uni to'lash majburiyatini bitimga asosan ma'lum muddatdan so'ng amalga oshirish majburiyatini oladi. Fyuchers operatsiyalari uchun hisob-kitob har kuni o'tgan savdolar natijalari asosida amalga oshiriladi ⁴³.

G

Garov – bir shaxsning boshqa shaxsga mol-mulkni yoki unga bo'lgan huquqni majburiyatlarni ta'minlash uchun berishi, ya'ni, kredit ta'minoti sifatida xizmat qilayotgan mol-mulkka bo'lgan huquqni boshqa shaxsga berish evaziga kredit qaytishini kafolatlash mexanizmi. Garovga ko'ra garovga qo'yuvchi (qarzdor) garov bilan ta'minlangan majburiyatni bajarmagan yoki to'liq bajarmagan taqdirda garovga oluvchi (kreditor) bu

⁴¹ Qonunlar: O'zR 29.08.2001 y. 260-II-sonli "Birja va birja faoliyati to'g'risida"gi qonuni, 23-modda

⁴² Qonunlar: O'zR 05.04.2002 y. 360-II-sonli «Fuqarolarning banklaridagi omonatlarini himoyalash kafolatlari to'g'risida»gi qonuni, 4-modda

⁴³ Qonunlar: O'zR 29.08.2001 y. 260-II-sonli "Birja va birja faoliyati to'g'risida"gi Qonuni, 23-modda

majburiyat bo'yicha garovga qo'yuvchi (qarzdor) tomonidan garovga qo'yilgan mol-mulkka bo'lgan huquqni olishga va uni qonun belgilangan tartibda sotib garovga qo'yuvchi (qarzdor)ning majburiyatini to'liq qoplashga haqli. Garov qiymati tomonlar kelishuviga asosan belgilanadi va u kredit summasi va u bo'yicha hisoblangan foizlarni qoplashishi kerak.

Garov xati – bankning ipoteka shartnomasi bo'yicha huquqlari garov xati bilan tasdiqlanishi mumkin. Garov xati egasining nomi yozilgan qimmatli qog'ozdir. U garov xati qonuniy egasining ipoteka bilan ta'minlangan pul majburiyatining qo'shimcha dalillarni taqdim etmagan holda bajarilishiga erishish huquqi; ipoteka belgilangan mol-mulkka bo'lgan garov huquqlarini, ya'ni qarzdor tomonidan kredit bo'yicha majburiyatlar o'z vaqtida bajarilmaganda yuzaga kelgan majburiyatlarini garov xati egasining ipoteka garovi hisobidan imtiyozli qanoatlantirish huquqini tasdiqlaydi ⁴⁴.

Garovga oluvchi – qarzdorga tegishli bo'lgan yoki mulkdorning roziligi asosida mulkini majburiyatlarni ta'minlash maqsadida garovga oluvchi kreditor bo'lib, qarzdor tomonidan majburiyatlar to'liq yoki qisman bajarilmagan taqdirda garov mulki bahosi yoki garov mulkiga yetkazilgan zarar bo'yicha sug'urta to'lovi hisobidan majburiyatlarni to'liq qoplash huquqiga ega bo'lad.

Garovga qo'yuvchi – egalik huquqi yoki xo'jalik yuritish huquqi bilan yoinki mulkdorning roziligi bilan tegishli bo'lgan mol-mulknig garovga qo'yuvchi qarzdor yoki uchinchi (yuridik yoki jismoniy shaxs). Garovga qo'yuvchining mol-mulki o'ziga tegishli bo'lishi mumkin, egalik huquqini garovga qo'yuvchi shaxsga esa garovga qo'yish huquqigina tegishli bo'lishi mumkin.

Gudvill – korxonaning obro'si, faoliyati doirasidagi reputasiyasi, aloqalari, mijozlari va xodimlari bahosi maxsus hisobvaraqda aktiv sifatida baholanib, yuritilishi; Gudvill bankni xarid qilish paytida xaridor tomonidan uning sof aktivlari (barcha aktivlar bozor bahosi va barcha majburiyatlar bozor bahosi o'rtasidagi farq) qiymatidan yuqori to'lanadigan summa sifatida aniqlanadi ⁴⁵.

⁴⁴ Qonunlar: O'zR 04.10.2006 y. O'zR Qes-580-son "Ipoteka to'g'risidagi" gi Qonuni, 14-modda

⁴⁵ Qonunlar: 7-son BXMS, Nomoddiy aktivlar, 60-64-bandlar (O'zR AV 27.06.2005 y. 1485-son); O'zbekiston Respublikasi banklarida nomoddiy aktivlarning buxgalteriya hisobi to'g'risida Yo'riqnomasi, 3-band (O'z Res AV 14.01.2003 y. 1199-son)

Haqiqiy pullar – asl qiymatga ega bo'lgan pul birliklari bo'lib, haqiqiy pullar orqali to'lov vositasini bajarganda ular o'z qiymati bo'yicha ayirboshlash jarayonida ishtirok etadi, shuningdek, haqiqiy pullar muomalada bo'lganda, iqtisodiyotda pul massasini tartibga solish bo'yicha muammolar mavjud bo'lmaydi.

Hisobvara-q-faktura – xaridor nomiga sotuvchi tomonidan taqdim etiladigan tovarlar va xizmatlarning yetkazib berilishini va ularning to'liq qiymatini tasdiqlovchi hisobvara-q. Hisob faktura savdo bitimining shartlari, jumladan, hajmi, narxi, qiymati, sotish va yetkazib berish usullari to'g'risidagi ma'lumotlarni o'z ichiga oladi ⁴⁶.

Hosilaviy moliya vositalari – boshqa moliyaviy instrumentlarning qiymatiga bog'langan maxsus moliyaviy instrumentlar bo'lib, ular orqali turli xil moliyaviy xatarlarni (foiz stavkasi, almashinuv kursi, kredit, kapital va tovar narxlari xatarlari) boshqarish imkoniyati mavjud.

Ijrochi bank – mablag'larni oluvchining banki

Ijtimoiy investisiya – inson salohiyatini, ko'nikmalarini va ishlab chiqarish tajribasini rivojlantirishga, shuningdek nomoddiy boyliklarning boshqa shakllarini rivojlantirishga kiritiladigan investisiyalar ⁴⁷.

Import – tovarlarning O'zbekiston Respublikasi bojxona hududiga ularni qayta olib chiqib ketish to'g'risidagi majburiyatni olmasdan olib kirilishi; kapitalning kredit va qarz ko'rinishida olib kirilishi; tashkilotlarning xorijiy kompaniyalar tomonidan sotib olinishi; chet el shaxslari, korxonalari, tashkilotlarining pullik xizmatlaridan foydalanish ⁴⁸.

Imtiyozli davr – kredit bo'yicha asosiy qarzni qaytarish muddati kechiktirilgan davr ⁴⁹.

⁴⁶ Qonunlar: O'zR Soliq kodeksi, 47-modda

⁴⁷ Qonunlar: O'zReas 25.12.2019 y. O'RQ-598-son "Investitsiyalar va investitsiya faoliyati to'g'risida" gi Qonuni, 2-bob, 5-modda

⁴⁸ Qonunlar: O'zR 26.05.2000 y. 77-II-son "Tashqi iqtisodiy faoliyat to'g'risida" gi Qonuni, 11-modda

⁴⁹ Qonunlar: Yakka tartibda hamda qishloq joylarida na'munaviy loyihalar bo'yicha yangi tiplardagi arzon uy-joylar qurilishida qatnashuvchi tijorat banklari "Qishloq Qurilish bank" ATB O'zbekiston Respublikasi Tashqi iqtisodiy faoliyat Milliy banki, "Ipoteka Bank" ATIB, AT

Imzo namunalari va muhr izi qo'yilgan varaqcha – hujjatlarning haqiqiylikni aniqlash maqsadida bankda saqlanadigan bank mijozlarining yoki mutasaddi tashkilotlarning imzo namunalari va muhr izi qo'yilgan varaqchasi; bank-korrespondentlarga jo'natiladigan bankning mas'ul xodimlarining imzo namunalari ⁵⁰.

Inersion inflyatsiya – inflyatsiyaning uzoq muddatli darajasidan og'ishga olib kelgan shoklardan so'ng uzoq muddatli muvozanat darajasigacha sekinlik bilan qaytish tendensiyasi.

Inflyatsion kutilmalar – kutilayotgan, taxmin qilinayotgan inflyatsiya darajasiga tayangan holda ishlab chiqaruvchilar va iste'molchilar o'zining kelajakdagi pul va narx siyosatini rejalashtirishi, daromad, xarajat, foyda, kreditlarini baholashi ⁵¹.

Inflyatsion kutilmalar indeksi – inflyatsiya yanada tezlashish yoki pastlashish holati bo'yicha signal beruvchi inflyatsion kutilmalarning miqdoriy ko'rsatkichi.

Inflyatsion targetlash – inflyasion targetlash o'zida shunday pul-kredit siyosati rejimini aks ettiradiki, unda Markaziy bank tomonidan inflyatsiya darajasi bo'yicha doimiy maqsad (target) e'lon qilinadi va uning harakatlari pul-kredit instrumentlari va kommunikasiyadan faol foydalangan holda joriy inflyatsiyani uning maqsadli ko'rsatkichiga yetkazishga yo'naltiriladi ⁵².

Inflyatsiya – mahsulot va xizmatlarning narx-navosi darajasining oshishi natijasida pulning qadsizlanishi va aholining to'lovlilik qobiliyatning pasayishi. Bu ma'lum bir davr ichida mamlakatdagi mahsulot va xizmatlar uchun narx-navoning oshish jarayonidir ⁵³.

Inflyatsiyaning monetar omillari – o'rta muddatli istiqbolda Markaziy bankning pul-kredit siyosati vositalari yordamida bevosita ta'sir qilishi mumkin bo'lgan inflyatsion omillari.

Inflyatsiyaning nomonetar omillari – Markaziy bankning pul-kredit siyosati ta'siri doirasidan tashqarida bo'lgan inflyatsiyaga ta'sir

"Xalq banki", "Asaka bank" ATB va "O'zsanovat Qurilish bank" ATB tomonidan imtiyozli ipoteka krediti berish tartibi to'g'risida Nizom, (VM 25.05.2009y., 148-son) 2-ilova, 2-band
⁵⁰ Qonunlar: "O'zbekiston Respublikasida naqd pulsiz hisob kitoblar to'g'risida"gi Nizom (AV 03.06.2013 y. 2465-son), 2-bob, 14-modd

⁵¹ Qonunlar: O'zR Prezidentining 18.11.2019 y. PF-5877-son «Inflyasion targetlash rejimiga bosqichma-bosqich o'tish orqali pul kredit siyosatini takomillashtirish to'g'risida»gi Farmoni

⁵² Qonunlar: O'zR Prezidentining 18.11.2019 y. PF-5877-son «Inflyasion targetlash rejimiga bosqichma-bosqich o'tish orqali pul kredit siyosatini takomillashtirish to'g'risida»gi Farmoni

⁵³ Qonunlar: O'zR Prezidentining 18.11.2019 y. PF-5877-son «Inflyasion targetlash rejimiga bosqichma-bosqich o'tish orqali pul kredit siyosatini takomillashtirish to'g'risida»gi Farmoni

qiluvchi omillar. Ushbu guruhga tashqi iqtisodiy sharoitlar, tarkibiy omillar (asosiy fondlar holati, ishlab chiqarish samaradorligi va unumdorligi, ishchi kuchi taklifi va sifat ko'rsatkichlari, ishlab chiqarishning texnologik darajasi, transport, logistika infratuzilmasi, bozor konsentratsiyasining darajasi), normativ-huquqiy muhit, fiskal siyosat, tovarlar va xizmatlar taklifi tomonidan keltirilgan omillar kiradi.

Inkasso (ital. incasso) – xaridor hisobvarag'idan pul summasini olib, sotuvchi ixtiyoriga o'tkazish bo'yicha bank operatsiyalari. Mijozga xizmat ko'rsatish hisob-kitob hujjatlari asosida va xaridorning o'z topshirig'i bilan amalga oshiriladi ⁵⁴.

Inkassatsiya – tijorat banklari tomonidan mijozlarni naqd pulga bo'lgan talabini qondirish uchun naqd pul berish va naqd pul tushumiga ega bo'lgan korxonalar va tashkilotlarning naqd pul tushumlarini qabul qilish (inkassatsiya) bilan bog'liq pul oqimi.

Innovasiya – iqtisodiyotning texnika va texnologiyalar yangi avlodini yaratishni ta'minlaydigan bo'lagiga mablag'larni kiritish ⁵⁵.

Internet-banking – mijozga internet orqali masofaviy xizmat ko'rsatish. Qoidaga ko'ra, mijoz bank filialida foydalanishi mumkin bo'lgan bank xizmatlaridan internet orqali ham foydalanishi mumkin, jumladan, hisobvaraqlari bo'yicha ko'chirmalar, omonat hisobvarag'i ochish, filiallararo va banklararo pul o'tkazmalarini amalga oshirish va h.k. Bunday amaliyotlarning ro'yxati faqat dasturiy ta'minotga va bankning biznes-jarayonlarigagina bog'liq.

Investitsion talab – xo'jalik yurituvchi subyektlarning o'z faoliyatini yuritish va kengaytirish uchun foydalanadigan jismoniy kapital obyektlari (mashina, uskunalar) va xizmatlarga bo'lgan talab. Investitsion talab iqtisodiyotdagi yalpi talabning bir qismidir.

Investitsiyalar – investor tomonidan foyda olish maqsadida ijtimoiy soha, tadbirkorlik, ilmiy va boshqa faoliyat turlari ob'ektlariga tavakkalchiliklar asosida kiritiladigan moddiy va nomoddiy boyliklar hamda ularga bo'lgan huquqlar, shu jumladan intellektual mulk ob'ektlariga bo'lgan huquqlar, shuningdek reinvestitsiyalar bo'lib, ular mablag'larni (milliy va chet el valyutasidagi pul mablag'lari), shu jumladan maqsadli bank omonatlarini, paylarni, ulushlarni, aksiyalarni, obligatsiyalarni, veksellar va boshqa qimmatli qog'ozlarni; ko'char va ko'chmas mol-mulkni (binolar, inshootlar, uskunalar, mashinalar va

⁵⁴ O'zME. Birinchi jild. Toshkent. 2000-yil

⁵⁵ Qonunlar: O'zR 09.12.2014 y. O'RQ-380-son «Investitsiya faoliyati to'g'risida»gi Qonuni, 4-modd

boshqa moddiy qimmatliklarni); intellektual mulkka doir mulkiy huquqlarni, shu jumladan u yoki bu ishlab chiqarish turini tashkil etish uchun zarur bo'lgan, texnik hujjatlar, ko'nikmalar va ishlab chiqarish tajribasi tarzida rasmiylashtirilgan, patentlangan yoki patentlanmagan (nou-xau) texnik, texnologik, tijoratga oid va boshqa bilimlarni, shuningdek O'zbekiston Respublikasining qonun hujjatlarida taqiqlanmagan boshqa qimmatliklarni o'z ichiga olishi mumkin ⁵⁶.

Investor – foyda olish maqsadida investisiya faoliyati ob'ektlariga o'zining mablag'larini va (yoki) qarz mablag'larini yoxud jalb qilingan boshqa investisiya resurslarini investisiya qilishni amalga oshiruvchi investisiya faoliyati subyekti⁵⁷.

Ipoteka – garovga oluvchi kreditorning egaligiga o'tkazilmaydigan ko'chmas mulk (asosan, yer, bino-inshootlar) garov turi ⁵⁸.

Ipoteka krediti – turar-joy binosini sotib olishga ajratiladigan uzoq muddatli kredit. Bunda turar-joy binosi ipoteka kreditining ta'minoti sifatida xizmat qilib, qarzdor uning mulkdori hisoblanadi va undan foydalanishga haqli. Qarzdor tomonidan ipoteka kreditini qaytarish bo'yicha majburiyatlar bajarilmagan taqdirda bank garov ta'minotini sotishga va kredit bo'yicha yuzaga kelgan majburiyatlarni qoplashga haqli.¹

Iqtisodiy normativlar – Markaziy Bank tomonidan pul aylanmasini boshqarish va bank operatsiyalarini tartibga solish bo'yicha standartlarni o'rnatish. Masalan, majburiy zaxira stavkasi, likvidlik stavkalari, kapitalning yetarililik darajasi va boshqalar misol bo'la oladi.

Iqtisodiy resurslar – asosiy vositalar, nomoddiy aktivlar, boshqa qimmatliklar va kompaniyaga qarashli va foyda olish uchun foydalaniladigan pul mablag'lari majmui.

Iqtisodiy tsikl – iqtisodiy rivojlanishning tabiiy shakli bo'lib, bunda ishlab chiqarish o'sishi, bandlik va YaIM o'sishi iqtisodiyotning pasayish (retsessiya) davrlari bilan almashadi.

Iste'mol narxlari indeksi (INI) – aholi tomonidan iste'mol uchun xarid qilinadigan tovar va xizmatlar umumiy narxlar darajasining o'zgarish ko'rsatkichi. INI belgilangan tovar va xizmatlarning joriy

⁵⁶ Qonunlar: O'zR 25.12.2019 y. O'RQ-598-son «Investitsiyalar va investitsiya faoliyati to'g'risida»gi Qonuni, 3-modda

⁵⁷ Qonunlar: O'zR 25.12.2019 y. O'RQ-598-son «Investitsiyalar va investitsiya faoliyati to'g'risida»gi Qonuni, 3-modda

⁵⁸ Qonunlar: O'zR 04.10.2006 y. O'RQ-58-son "Ipoteka to'g'risida»gi Qonuni

davrdagi narxlari yig'indisining oldingi (bazaviy) davrdagi narxlariga nisbati orqali hisoblanadi.

Iste'mol kreditlari – jismoniy shaxs (iste'molchi)larga uning iste'mol ehtiyojlarini qondirish maqsadida tovarlar (ishlar, xizmatlar) sotib olish uchun beriladigan kreditlar. Bunday kreditlar asosan jismoniy shaxslarga avtotransport sotib olish, uy jihozlari, elektron jihozlar, uy-joy ta'mirlash, salomatlikni tiklash, sayohatga chiqish maqsadlarida ajratiladi. Iste'mol kreditlarining moliyaviy (bank tomonidan ajratiladigan iste'mol kreditlari) va tovar (mahsulotlarni bo'lib to'lashga sotish) iste'mol kredit shakllari mavjud ⁵⁹.

Iste'molchilar huquqini himoya qilish – iste'molchilarning mahsulot va xizmatlardan, shu jumladan, moliyaviy bozor mahsulotlaridan foydalanganda ularning manfaatlarini himoyasini ta'minlovchi qonunchilik normativlar va amaliy tadbirlar.¹

Jamg'arib boriladigan pensiya daftarchasi – fuqarolarning shaxsiy jamg'arib boriladigan pensiya tizimida qatnashishini tasdiqlovchi hujjat, unda shaxsiy jamg'arib boriladigan pensiya hisobvarag'ining asosiy rekvizitlari ko'rsatiladi va ushbu hisobvarag'ida pul mablag'larining harakati aks ettiriladi ⁶⁰.

J

Jarima – qonun yoki shartnomani buzganlik uchun pul jazosi, masalan, shartnoma bo'yicha majburiyatlarni bajarmagan yoki o'rnatilgan shartlarda bajarmagan taqdirda, yoki mahsulot (xizmat) ishlab chiqaruvchining iste'molchilar huquqlarini buzganlik uchun moliyaviy javobgarligi. Jarima to'lash majburiyati nafaqat tijorat munosabatlarida, balki davlatga majburiy to'lovlarning bir qismida ham paydo bo'lishi mumkin. Masalan, soliq to'lovchi o'z vaqtida soliq to'lashni topshirmagan bo'lsa, jarima undiriladi ⁶¹.

Jismoniy shaxs – fuqarolik huquq va majburiyatlarini bajaruvchi shaxs. Yuridik shaxsdan farqli ravishda jismoniy shaxs qonun hujjatlarida belgilangan huquq va majburiyatlariga ega, mustaqil iqtisodiy

⁵⁹ Qonunlar: O'zR 06.05.2006 y. O'RQ-33-son "Iste'mol krediti tog'risida»gi Qonuni, 3-modda

⁶⁰ Qonunlar: Xalq banki tomondan fuqarolarni jamg'arib boriladigan pensiya tizimida shaxsan hisobga olishni yuritish tartibi to'g'risida Ni'ozom (VMning 21.12.2004 y. dagi 595-son qaroriga 1-ilova), 2-band, 6-xatboshi.

⁶¹ Qonunlar: O'zR Jinoyat kodeksi, 274-modda

munosabatlarni yo'lga qo'ya oladigan, jumladan o'z iqtisodiy aktivlariga ega bo'lib, bitimlar tuza oladigan shaxs hisoblanadi ⁶².

Jismoniy shaxslarning daromad solig'i (daromad solig'i) – o'tgan yil uchun fuqarolarning pul mablag'lari bo'yicha jami daromadlaridan olinadigan soliq.

Joriy operatsiyalar hisobi – bu mamlakat to'lov balansining bir qismi hisoblanib, unda rezidentlar va nerezidentlar o'rtasidagi tovarlar, xizmatlar, birlamchi va ikkilamchi daromadlar (ishchilar ish haqi, investitsiyadan olgan daromadlar va boshqalar) oqimi aks etiriladi.

K

Kafillik shartnomasi – kafil boshqa shaxs o'z majburiyatini to'la yoki qisman bajarishi uchun uning kreditori oldida javob berishni o'z zimmasiga olishi ko'zda tutilgan shartnomat turi ⁶³.

Kapital – tadbirkorlik faoliyati uchun zarur bo'lgan mablag'lar; qo'shimcha tovar va xizmatlar ishlab chiqarish uchun yaratilgan uzoq muddatga sarflanadigan resurslar; inson ehtiyojlarini bevosita qondirmaydigan mahsulotlar; investision mahsulotlar; biznes amaliyotlari uchun to'lanadigan pul; Kapital doimiy (ishlab chiqarish vositalari qiymati) va o'zgaruvchan (mehnat kuchi qiymati) kapitalga, uning qiymatini mahsulotga o'tkazish usuliga ko'ra yesa – asosiy va aylanma kapitalga bo'linadi ⁶⁴.

Kapital investitsiyalar – asosiy fondlarni yaratish va takror ko'paytirishga, shu jumladan yangi qurilishga, modernizatsiya qilishga, rekonstruksiya qilishga, texnik jihatdan qayta jihozlashga, shuningdek moddiy ishlab chiqarishning boshqa shakllarini rivojlantirishga kiritiladigan investitsiyalar ⁶⁵.

Keng ma'nodagi pul massasi (M2) milliy valyutadagi pul massasi hamda chet el valyutasidagi depozitlardan iborat.

Ko'char mulk – ko'chmas mulk jumlasiga kirmaydigan barcha ko'rinishdagi mol-mulklar turi, ya'ni, yer, bino va inshootlariga taaluqli bo'lmagan mol-mulklar. Ko'char mulkka o'zi harakatlanadigan mulklar

⁶² Qonunlar: Fuqarolik kodeksi PVz., 1168-1171-moddalar

⁶³ Qonunlar: O'zR "Fuqarolik kodeksi", 4-paragraf

⁶⁴ Qonunlar: Терминология, применяемая в Международных стандартах финансовой отчетности (МЮ 25.10.2004 г. N 1419)

⁶⁵ Qonunlar: O'zR 25.12.2019 y. O'zR-598-son «Investitsiya va investitsiya faoliyati to'g'risida»gi Qonuni. 2-bob. 5-modda

(avtotransportlar) kirib, ularga pullar, majburiy huquq talabnomasi, qimmatli qog'ozlar, qarzdorlik guvohnomalari, ijro varaqalari ⁶⁶.

Ko'chmas mulk – yer uchastkalari, yer osti boyliklari, binolar, inshootlar, ko'p yillik dov-daraxtlar va yer bilan uzviy bog'langan boshqa mol-mulk, ya'ni belgilangan maqsadiga nomutanosib zarar yetkazmagan holda joyini o'zgartirish mumkin bo'lmaydigan ob'ektlar ⁶⁷.

Kobeyjing karta – ikkita to'lov tizimining qo'shma kartasi.

Konsalting – xo'jalik yurituvchi subyektlarga ekspert, texnik va iqtisodiy faoliyat sohasida maslahat berish faoliyatidir. Konsalting tashkilotlari hududiy, sohaviy va boshqa prinsiplarga oid mutaxassislariga ega bo'lishi mumkin.

Konversiya amaliyotlari – jismoniy shaxslarga bir xorijiy davlatning naqd valyutasini boshqa xorijiy davlatning naqd valyutasiga almashtirib berish ⁶⁸.

Konvertatsiya -valyuta bozorida xorijiy valyutani xarid qilish va sotish operatsiyalari ⁶⁹.

Korporativ moliya (tashkilot moliyasi) – tashkilot faoliyatini moliyaviy ta'minlash uchun xizmat qiladi ⁷⁰.

Korporativ plastik kartochkasi -yuridik shaxs va emitent bank o'rtasidagi shartnoma asosida korporativ bank kartasidan foydalanuvchi yuridik shaxs yoki u vakolat bergan shaxsga naqd pulsiz shaklda to'lovlarni amalga oshirish huquqini beruvchi to'lov kartasi ⁷¹.

Korrespondent hisobvaraқ – Markaziy bank bo'linmalarida kredit tashkilotlarining ochilgan hisobvaraqlari ⁷².

Kotirovka – milliy valyutaning xorijiy valyutaga nisbatan tez o'zgaruvchan narxi ⁷³.

⁶⁶ Qonunlar: O'zR Fuqarolik kodeksi, 83-modda

⁶⁷ Qonunlar: O'zR Fuqarolik kodeksi, 83, 84, 515, 1184-moddalar

⁶⁸ Qonunlar: Tijorat banklarida jismoniy shaxslar bilan valyuta ayirboshlash operatsiyalarini amalga oshirish tartibi to'g'risidagi Nizom (AV 29.06.2018 y. 3029-son)

⁶⁹ Qonunlar: O'zR VM 10.07.2001 y. 294-son "Birjadan tashqari valyuta bozori faoliyatini tashkil etish chora-tadbirlari to'g'risida", 1 bo'lim

⁷⁰ Qonunlar: Кодекс этики профессиональных бухгалтеров (Принят Советом Национальной Ассоциации бухгалтеров и аудиторов 19 марта 2010 года), n.290.204

⁷¹ Qonunlar: Yuridik shaxslar tomonidan milliy valyutadagi korporativ bank kartalardan foydalanish tartibi to'g'risida Nizom (AV 18.04.2005 y. 1470-son), 1-bandi, "a"-kichik bandi

⁷² Qonunlar: O'zbekiston Respublikasi Tijorat banklarida buxgalteriya hisobi hisobvaraqlari rejasi (AV 13.08.2004 y., 773-17-son) 2-bob

⁷³ Qonunlar: Birja kotirovkalari (kimoshdi savdolari) o'rtacha narxlarini belgilash tartibi to'g'risidagi Nizom (AV 14.10.2009 y. 2017-son)

Kredit – qaytarishlilik sharti bilan (foiz to'lovlari bilan birgalikda) mahsulot yoki pul ko'rinishidagi qarz/ssuda; qarzdor va kreditor o'rtasidagi iqtisodiy munosabatlarni belgilaydi ⁷⁴.

Kredit kartasi – bankning kredit mablag'lari hisobidan mahsulot va xizmatlar uchun to'lovlarni naqd pulsiz ko'rinishda amalga oshirish uchun ishlatiladigan to'lov kartasi. Kredit bank o'rnatgan limit doirasida ajratiladi va kredit bo'yicha to'lovlar o'z vaqtida amalga oshirilganda kredit summasi yangilanadi ⁷⁵.

Kredit pullar – kredit munosabatlar asosida yuzaga keluvchi, to'lov vositasini bajaruvchi qiymat belgilariga aytiladi.

Kredit qarzdorligi – krediti yoxud uning bir qismi, kreditdan foydalanganlik uchun hisoblab yozilgan foizlar, penyalar hamda qarz oluvchi/birgalikda qarz oluvchilar tomonidan belgilangan muddatda to'lanmagan boshqa to'lov majburiyatlari bo'yicha qarz summasi ⁷⁶.

Kredit shartnomasi – bank yoki boshqa kredit tashkiloti (kreditor) ikkinchi tarafga (qarz oluvchiga) shartnomada nazarda tutilgan miqdorda va shartlar asosida pul mablag'lari (kredit) berish, qarz oluvchi esa olingan pul summasini qaytarish va uning uchun foizlar to'lash majburiyatini oladigan fuqarolik-huquqiy shartnomasi ⁷⁷.

Kredit ta'minoti – qarz oluvchi tomonidan majburiyatlarning (masalan, kredit layoqati, qarzdorliklarini) bajarilishi kafolatlaydigan garov turi.

Kreditga layoqatlilik – qarz oluvchi (birgalikda qarz oluvchilar)ning kredit shart-nomasi bo'yicha o'z to'lov majburiyatlarini o'z vaqtida va to'liq bajarish bo'yicha jami daromadlar tahlilidan kelib chiqqan holda aniqlanadigan ko'rsatkich ⁷⁸.

⁷⁴ Qonunlar: O'zR Fuqarolik kodeksi, 2-paragraf

⁷⁵ Qonunlar: Tijorat banklari tomonidan bank kartalarini chiqarish va ularni O'zbekiston Respublikasida muomalada bo'lish tartibi to'g'risidagi Nizomi (AV 30.04.2004 y. 1344-son), 8 "b"-band

⁷⁶ Qonunlar: Yakka tartibda hamda qishloq joylarida na'munaviy loyihalar bo'yicha yangi tiplardagi arzon uy joylar qurilishida qatnashuvchi tijorat banklari "Qishloq Qurilish Banki" ATB, O'zbekiston Respublikasi tashqi iqtisodiy faoliyat Milliy banki, "Ipoteka bank" ATIB, AT "Xalq banki", "Asaka bank" ATB va "O'sanoatqurilishbank" ATB tomonidan imtiyozli ipoteka krediti berish tartibi to'g'risidagi Nizom, (VM 25.05.2009 y., 148-son) 2-ilova, 2-band

⁷⁷ Qonunlar: O'zR Fuqarolik kodeksi, 744-modda

⁷⁸ Qonunlar: Yakka tartibda hamda qishloq joylarida na'munaviy loyihalar bo'yicha yangi tiplardagi arzon uy joylar qurilishida qatnashuvchi tijorat banklari "Qishloq Qurilish Banki" ATB, O'zbekiston Respublikasi tashqi iqtisodiy faoliyat milliy banki, "Ipoteka bank" ATIB, AT "Xalq banki", "Asaka bank" ATB va "O'sanoatqurilishbank" ATB tomonidan imtiyozli ipoteka krediti berish tartibi to'g'risidagi Nizom, (VM 25.05.2009 y., 148-son) 2-ilova, 2-band

Kross-kurs – bir valyutaning ikkinchi valyutaga bo'lgan kursi orqali uchinchi valyutaning kursini aniqlash natijasi ⁷⁹.

Kvitsaniya – pul mablag'lari, hujjatlar va boshqa qimmatliklarni bank kassasiga qabul qilinganligi to'g'risidagi yozma hujjat ⁸⁰.

L

Libor – London banklararo kredit bozorida taqdim etilgan qisqa muddatli kreditlar (3-6 oy muddatga) uchun mo'ljallangan foiz stavkasi. Jahon moliya bozorida qisqa muddatli foiz stavkalari uchun mezon sifatida xizmat qilib, LIBOR yirik xalqaro moliya tashkilotlari tomonidan ajratilgan ta'minlanmagan kreditlar uchun o'rtacha stavka sifatida olinadi.

Likvid aktivlar – qiymati bozorda shakllanadigan, bozor qiymati bo'yicha qisqa muddat ichida ularni sotib olishga osonlik bilan xaridor topiladigan, doimiy ravishda ko'zda tutilmagan (nomaqbul) yo'qotishsiz sotiluvchi va sotib olinuvchi aktivlar;

Lisenziya – lisenziyalovchi organ tomonidan yuridik yoki jismoniy shaxsga berilgan, lisenziya talablari va shartlariga so'zsiz rioya etilgani holda faoliyatning lisenziyalanayotgan turini amalga oshirish uchun ruxsatnoma (huquq) ⁸¹.

Lizing (moliyaviy ijara) – moliyaviy ijaraning alohida turi bo'lib, unda lizing beruvchi (birinchi taraf) lizing oluvchining (ikkinchi taraf) topshirig'iga binoan sotuvchidan (uchinchi taraf) lizing shartnomasida shartlashilgan mol-mulkni (lizing ob'ektini) mulk qilib oladi va uni lizing oluvchiga shu shartnomada belgilangan shartlarda haq evaziga egalik qilish va foydalanish uchun o'n ikki oydan ortiq muddatga beradi.

Lizing beruvchi – lizing shartnomasi bo'yicha lizing oluvchiga kelgusida topshirish maqsadida lizing ob'ektini mulk qilib oluvchi shaxs. ¹

Lizing oluvchi – Egalik qilish va foydalanish uchun lizing shartnomasi bo'yicha lizing ob'ektini olayotgan jismoniy yoki yuridik shaxs. Lizing oluvchi aybi bilan lizing ob'ektining ishdan chiqishi lizing oluvchini lizing shartnomasiga asosan moliyaviy majburiyatlardan ozod etmaydi.

⁷⁹ Qonunlar: O'zbekiston Respublikasi banklari tomonidan valyutaviy svop operatsiyalari amalga oshirish tartibi to'g'risida Nizom, 1-ilova, 1-band

⁸⁰ Qonunlar: Tijorat banklarida kassa ishini tashkil etish naqd pul va boshqa qimmatliklarni inkassatsiya qilishga doir Yo'riqnoma, (AV 23.01.2019 y., 3028-1-son) 2-ilova

⁸¹ Qonunlar: O'zR 25.05.2000 y. 71-II-son "Faoliyatning ayrim turlarini lisenziyalash to'g'risida"gi qonuni, 1-bo'lim, 3-modda

Logotip – maxsus ishlab chiqilgan, original tarzda chizilgan kompaniyaning to'liq yoki qisqartirilgan nomi (yoki ushbu kompaniyaning mahsulotlari guruhi).

Lombard – shaxsiy iste'molga mo'ljallangan ko'char mol-mulkni zaklad shaklida garovga qabul qilib, fuqarolarga qisqa muddatli (uch oydan oshmagan muddatga) kreditlar beruvchi kredit tashkiloti⁸².

M

Ma'muriy tartibga solinadigan narxlar – bozor mexanizmlari (talab va taklif) asosida shakllanmaydigan, aksincha hukumat idoralari, tashkilotlar va korxonalar orqali alohida turdagi mahsulotlar (tovarlar, xizmatlar)ni ma'muriy yo'l bilan tartibga soladigan narxlar.

Majburiy zaxiralar – bu boshqa depozit tashkilotlarining Markaziy bankdagi majburiy zaxira hisobvaraqlaridagi mablag'lari.

Majburiy zaxiralarning me'yoriy hajmi – banklar tomonidan Markaziy bankka topshiriladigan majburiy rezervlar summasi. Majburiy zaxiralarning me'yoriy summasi majburiy zaxiralar me'yorini so'ndirilgan majburiyatlar bo'yicha rezervlarning o'rtacha summasiga ko'paytirish yo'li bilan hisoblanadi⁸³.

Makroprudensial choralar (ingl. macroprudential policy) – moliya sektori yoki uning alohida sohalarida tizimli riskni minimallashtirishga qaratilgan faol tadbirlar majmui.

Maosh – tashkilot tomonidan mehnat shartnomasiga asosan ma'lum majburiyatlarni bajarish uchun ishga yollanuvchiga muntazam ravishda (odatda har oy) to'lanadigan to'lov. Oylik maoshning qiymati ishchining malakasi, ishning hajmi, sifati va qiyinligiga qarab ish beruvchining mehnatga haq to'lash tizimiga asosan belgilanadi. Mehnat haqi qonun hujjatlari bilan belgilangan mehnatga haq to'lashning eng kam miqdoridan oz bo'lishi mumkin emas⁸⁴.

Markaziy bank – pul-kredit yoki monetar siyosat orqali mamlakatdagi narxlarning, bank tizimining, to'lov tizimlari ishlashining,

⁸² Qonunlar: Lombardlar tomonidan faoliyat va operatsiyalarni amalga oshirish qoidalari (AV 10.12.2003 y. 1290-son), 1-bo'lim

⁸³ Qonunlar: O'zR 05.11.2019 y. O'RQ - 580-son. "Bank va bank faoliyatlari to'g'risida" gi. 40-modda

⁸⁴ Qonunlar: O'zR Mehnat kodeksi, 67, 110, 162, 163, 279-moddalar

iqtisodiyotning barqarorligini ta'minlash maqsadida pul emissiyasi, pul va kredit miqdorini boshqaradigan moliyaviy tashkilot⁸⁵.

Markaziy bankning foiz siyosati – Markaziy bank pul-kredit siyosatining bir qismi bo'lib, uning yordamida Markaziy bank moliyaviy resurslarning qiymati va iqtisodiyotdagi foiz stavkalari darajasiga, shuningdek aholi va biznes subyektlarining moliyaviy va investitsion qarorlariga ta'sir qiladi. Foiz siyosati aktivlarning milliy valyutadagi real ijobiy foiz stavkalarini ta'minlash maqsadiga qaratiladi. Markaziy bank foiz stavkasi o'zgartirilishi iqtisodiyotdagi foiz stavkalari darajasiga ta'sir ko'rsatib, investitsiyalar va jamg'armalar o'zgarishiga, bu o'z navbatida, yalpi talab shakllanishiga ta'sir ko'rsatadi.

Markaziy bankning valyuta intervensiyalari – Markaziy bank tomonidan monetar oltinni sotib olish natijasida vujudga kelgan qo'shimcha likvidlikni sterilizatsiya qilish, shuningdek milliy valyuta kursining keskin o'zgarishini oldini olish maqsadida Markaziy bankning valyuta sotib olish va sotish orqali valyuta bozoridagi ishtiroki.

Maxsus qarz olish huquqi – XVJ tomonidan yaratilgan Xalqaro rezerv aktivi bo'lib, XVJning a'zolariga ularning rasmiy rezervlarini qo'llab-quvvatlash maqsadida ajratiladi.

Maxsus qarz olish huquqi (SDR) – Xalqaro valyuta jamg'armasi tomonidan jamg'arma a'zolarining mavjud zaxiralarini to'ldirish uchun yaratilgan xalqaro zaxira. Maxsus qarz olish huquqi egalari faqat Xalqaro valyuta jamg'armasiga a'zo pul-kredit tashkilotlari va ayrim vakolatli xalqaro moliya tashkilotlari hisoblanadi. Maxsus qarz olish huquqiga egalik qilish Xalqaro valyuta jamg'armasining boshqa a'zolaridan valyuta yoki boshqa zaxira aktivlarini olish uchun shartsiz huquqlarni anglatadi.

Mehnat haqining eng kam miqdori – muayyan davr uchun belgilangan mehnat normasini va mehnat vazifalarini to'liq bajaragan xodimning oylik mehnat haqi qonun hujjatlarida belgilangan miqdordan oz bo'lishi mumkin emas⁸⁶.

Mikrokredit – Mikrokredit qarz oluvchiga tadbirkorlik faoliyatini amalga oshirish uchun eng kam oylik ish haqi miqdorining ming baravari miqdoridan oshmaydigan summada to'lovlilik, muddatlilik va qaytarish shartlari asosida beriladigan pul mablag'laridir. Mikrokredit qarz oluvchiga pul mablag'larini shartnomaga muvofiq muayyan maqsadlar

⁸⁵ Qonunlar: O'zR 11.11.2019 y. O'zR-582-sonli. "O'zbekiston Respublikasi Markaziy Banki to'g'risida" gi Qonuni, 3,5-moddalar

⁸⁶ Qonunlar: O'zR Mehnat kodeksi, 155-modda

uchun ishlatish shartlari asosida (maqsadli mikro kredit) berilishi mumkin
87.

Mikrolizing – banklar, mikro kredit tashkilotlari, lombardlar va boshqa kredit tashkilotlari tomonidan ko'rsatiladigan xizmat turi. Bunda xizmat ko'rsatuvchi tashkilot lizing oluvchi (qarzdor)ning buyurtmasiga asosan lizing sotuvchi (uchinchi taraf)dan mol-mulk sotib olish, unga egalik qilish va undan foydalanish shartlari asosida qarzdorga lizingga sotadi. Mikrolizing tadbirkorlik faoliyatini amalga oshirish uchun lizing to'g'risidagi qonun hujjatlariga muvofiq eng kam oylik ish haqi miqdorining ikki ming baravari miqdoridan oshmaydigan summada beriladi 88.

Mikrozayom – mikroqarz banklar va mikro kredit tashkilotlari tomonidan jismoniy shaxs bo'lgan qarz oluvchiga eng kam oylik ish haqi miqdorining yuz baravari miqdoridan oshmaydigan summada to'lovlilik, muddatlilik va qaytarish shartlari asosida beriladigan pul mablag'lari 89.

Milliy valyutadagi pul massasi – o'z ichiga pul massasi (M1) hamda milliy valyutadagi boshqa depozitlarni oladi.

Moliya – fondlarni shakllantirish, taqsimlash va ulardan foydalanish jarayonida vujudga keladigan iqtisodiy munosabatlarning umumlashgani. Jamoat, korporativ va shaxsiy moliya turlari mavjud.

Moliya bozori – qimmatli qog'ozlar, qimmatbaho metallar, valyutalar va boshqa investisiya vositalarini qarz olish, berish, sotib olish va sotish bilan bog'liq iqtisodiy munosabatlar tizimi. Moliya bozoriga fond bozori (qimmatli qog'ozlar bozori), hosilalar bozori, pul va valyuta bozorlari va sug'urta bozori kiradi. Moliya bozori ishtirokchilarining o'zaro munosabatlari banklararo bozorda bo'lgani kabi ayirboshlash orqali yoki tashkilotlar o'rtasida shartnomalar tuzish orqali amalga oshishi mumkin. Moliya bozori ishtirokchilari yuridik va jismoniy shaxslarga xizmat ko'rsatadi. Moliya bozorlari tarkibida tartibga soluvchi organlar alohida o'rin tutadi.

Moliya tizimi – turli xil moliyaviy vositalar yordamida davlat, tashkilotlari va aholining mablag'larini shakllantirish va ulardan foydalanishni ta'minlaydigan moliyaviy tashkilotlar va moliya bozorlari

87 Qonunlar: O'zR 15.09.2006 y. O'RQ-50-son "Mikromoliyalash to'g'risida"gi Qonuni, 4-modda

88 Qonunlar: O'zR 15.09.2006 y. O'RQ-50-son "Mikromoliyalash to'g'risida"gi Qonuni, 6-modda

89 Qonunlar: O'zR 15.09.2006 y. O'RQ-50-son "Mikromoliyalash to'g'risida"gi Qonuni, 5-modda

majmui. Bunda, moliyaviy institutlar (bozorlar va moliyaviy tashkilotlar) cheklangan moliyaviy resurslarni bir xo'jalik yurituvchi subyektlaridan boshqalariga qayta taqsimlaydilar.

Moliyaviy agent – pul talabnomasidan boshqa shaxs foydasiga voz kechish evaziga moliyalashtirish bo'yicha shartnomalar tuzish huquqi (lisenziya) ga ega bo'lgan banklar va boshqa kredit hamda tijorat tashkilotlari 90.

Moliyaviy barqarorlik – resurslarni qayta taqsimlashni va moliyaviy tavakkalchilikni boshqarishni ta'minlagan holdagi moliyaviy tizimning o'z funktsiyalarini samarali bajaradigan, moliya bozorida (uning segmentlarida) haddan tashqari o'zgaruvchanlik bo'lmagan, hisob-kitoblarning uzluksizligi ta'minlangan, va shuningdek salbiy shoklar ta'sirini bartaraf eta oladigan va stress holatidan qayta tiklana oladigan, shuningdek, moliya tizimining favqulotda holatlarda faoliyat ko'rsata oladigan moliya tizimining holatidir.

Moliyaviy firibgarlik – noqonuniy boyitish maqsadida aldash, ishonchni suiiste'mol qilish va boshqa manipulyasiyalar orqali moliya bozorida noqonuniy harakatlarni sodir etish.

Moliyaviy savodxonlik – to'g'ri moliyaviy qarorlarni qabul qilish, shuningdek shaxsiy moliyaviy barqarorlikka erishish uchun zarur bo'lgan moliyaviy bilim, ko'nikma, munosabat va xatti-harakatlarning jamlanmasi 91.

Moliyaviy xavfsizlik – ish joyini yo'qotish, kasallik yoki avariya kabi kutilmagan holatlar tufayli daromad yo'qotilganda naqd pul va boshqa qimmatliklar zaxirasi. Uning hajmi oila yoki fuqaroning imkoniyatlari bilan belgilanadi. Odatda, bu maqsadlar uchun kamida 3-6 oylik daromad miqdori bo'lishi tavsiya yetiladi. Havo yostiqlikchasi (moliyaviy zaxira)ning shakllanishi ish haqi yoki boshqa manbalar shaklida olingan daromadlardan pul mablag'larini muntazam kechiktirish bilan bog'liq.

Moliyaviy xizmatlar – bank operatsiyalari va bitimlari, sug'urta xizmatlari, qimmatli qog'ozlar bozorida xizmatlar ko'rsatish, moliyaviy ijara bitimlarini va pul mablag'larini va qimmatli qog'ozlarni boshqarish bo'yicha ishonch shartnomalarini tuzish kabi moliyaviy xizmatlar.

90 Qonunlar: O'zR Fuqarolik kodeksi, 3-bob, 751-758-moddalar

91 Qonunlar: O'zR Prezidentining 23.03.2018 y. PQ-3620 "Bank xizmatlari ommabopligini oshirish bo'yicha qo'shimcha chora-tadbirlar to'g'risida"gi qarori 2,7-bandlar

Monetar oltin – pul-kredit tashkilotlari (yoki monetar tashkilotlarni samarali boshqaradigan boshqa subyektlar) boshqarish huquqiga ega bo'lgan va ular tomonidan zaxira aktivlari sifatida saqlanadigan oltin.

Muammoli kreditlar – sifati “qoniqarsiz”, “shubhali” va “umidsiz” deb tasniflangan kreditlar;

Muomaladagi (bank tizimidan tashqaridagi) naqd pullar – Markaziy bank tomonidan muomalaga chiqarilgan barcha naqd pullar bo'lib, bunda Markaziy bank hamda tijorat banklari kassalaridagi milliy valyutadagi naqd pullar hisobga olinmaydi.

Muomaladagi naqd pullar (M0) Markaziy bank tomonidan muomalaga chiqarilgan naqd pullar bo'lib, bunda Markaziy bank hamda tijorat banklari kassalaridagi milliy valyutadagi naqd pullar hisobga olinmaydi.

N

Natural pullar – real ko'rinishga ega bo'lgan tovarlar bo'lib, ushbu pullarning qiymati tovarning o'zida aks ettirilgan bo'ladi, shuningdek, ularning sotib olish qobiliyati tovarlar qiymati bilan ifodalangan

Naqd pul aylanmasi – qog'oz pullar va tanga pullar vositasida amalga oshirilib, naqd pullar harakati jarayonida namoyon bo'ladi.

Naqd pulsiz aylanmalar – kredit muassasalarida ochilgan hisobraqamlar yordamida pullarni hisobdan hisobga ko'chirish orqali amalga oshiriladi.

Naqsiz pullar – hisob-kitoblar uchun foydalaniladigan u yoki bu hisobvaraqda saqlanadigan pul mablag'lari.

Narx – qandaydir tovar yoki xizmat uchun taklif etilayotgan. so'ralayotgan yoki to'langan pul summasi ⁹².

Narx belgilash – tovarlar narxini va umuman narx tizimini shakllantirish jarayoni. Erkin bozorda narxlash jarayoni o'z-o'zidan sodir bo'ladi, narxlar raqobat muhitida talab va taklif ta'siri ostida shakllanadi. Investisiya faoliyati jarayonida tovarlarning (ishlarning, xizmatlarning) qiymati tanlov (tender) savdolari natijalariga ko'ra, qonun hujjatlarida nazarda tutilgan hollarda esa to'g'ridan-to'g'ri shartnomalar orqali belgilanadi ⁹³.

⁹² Qonunlar: O'zbekiston Respublikasi mulkni baholash milliy standartini tasdiqlash to'g'risida «Baholashning umumiy tushunchasi va prinsiplari» (AV 24.07.2006 y. 1604-son), 3-bo'lim

⁹³ Qonunlar: O'zR 09.12.2014 y. O'RQ-380-sonli "Investitsiya faoliyati to'g'risida"gi qonuni, 14-modda

Nomonetar oltin – Monetar oltindan (pul-kredit siyosatini amalga oshiruvchi organlarga tegishli bo'lgan va rezerv aktivlari sifatida saqlanuvchi quyma oltinlar) boshqa hamma oltinni o'z ichiga oladi. Tarkibida oltin bo'lgan zargarlik buyumlari, ularning qismlari va h.k. nomonetar oltin hisoblanmaydi, ular tovarlar eksporti va importida aks ettiriladi.

Norezident – boshqa mamlakatda ro'yxatdan o'tgan yuridik shaxs; boshqa mamlakatda doimiy yashovchi jismoniy shaxs; xorijiy davlatlar qonunchiligiga muvofiq tashkil etilgan yuridik shaxs bo'lmagan korxonalar va tashkilotlar; mamlakatda joylashgan xorijiy diplomatik va boshqa rasmiy vakolatxonalar, shuningdek xalqaro tashkilotlar, ularning filiallari va vakolatxonalari; O'zbekiston Respublikasi soliq rezidenti bo'lmagan shaxslar ⁹⁴.

O

O'rinbosar pul – Replacement money – asl qiymatga ega bo'lmagan pullar. pullarning haqiqiy qiymati nominal qiymatiga nisbatan bir necha marta past bo'ladi. Ular muomalaga chiqarilgandan keyin doimiy ravishda tartibga solinib turish lozim.

O'rtachalash koeffitsiyenti – majburiy rezervlar normativ miqdorining Markaziy bankdagi vakillik hisobvarag'ida saqlanadigan o'rtachalashtirilgan miqdorini aniqlashda foydalaniladigan qiymati 0 dan 1 gacha bo'lgan koeffitsiyent.

O'zbekiston banklar assosiyasi – O'zbekiston Respublikasi banklari hamjamiyati manfaatlarini ifoda etuvchi nodavlat tashkilot. Respublika tijorat banklarining qonuniy manfaatlari va huquqlarini himoya qilish hamda ularga atroflicha ko'mak ko'rsatish maqsadida tashkil etilgan tijorat banklarining ixtiyoriy birlashmasi.

O'zbekiston Respublikasining g'azna majburiyatlari – emissiyaviy qimmatli qog'ozlar bo'lib, ular emissiyaviy qimmatli qog'ozlar egalari O'zbekiston Respublikasining Davlat budjetiga pul mablag'lari kiritganligini tasdiqlaydi va bu qimmatli qog'ozlarga egalik qilishning butun muddati mobaynida qat'iy belgilangan daromad olish huquqini beradi ⁹⁵.

⁹⁴ Qonunlar: O'zR Soliq kodeksi, 30-modda

⁹⁵ Qonunlar: O'zR 03.06.2015 y. O'RQ-387-son "Qimmatli qog'ozlar bozori to'g'risida"gi Qonuni, 3-modda

O'zgaruvchan valyuta kursi – chet el valyutasini sotib olish va sotish bo'yicha operatsiyalarda valyuta kursi chet el valyutasiga bo'lgan talab va taklifdan kelib chiqib, shartnomaviy asosda belgilanishi ⁹⁶.

Obligasiyalar – emissiyaviy qimmatli qog'oz bo'lib, u obligasiyani saqlovchining obligasiyaning nominal qiymatini yoki boshqa mulkiy ekvivalentini obligasiyani chiqargan shaxsdan obligasiyada nazarda tutilgan muddatda olishga, obligasiyaning nominal qiymatidan qat'iy belgilangan foizni olishga bo'lgan huquqini yoxud boshqa mulkiy huquqlarini tasdiqlaydi ⁹⁷.

Offshor hudud – imtiyozli soliq rejimini taqdim qiluvchi va (yoki) moliyaviy operatsiyalarni amalga oshirishda ular haqidagi ma'lumotlarni oshkor etmaslikni va taqdim qilmaslikni ko'zda tutuvchi davlatlar va hududlar. Bunday hududlarda ro'yxatdan o'tuvchi norezident chet el korxonalarini faqatgina ro'yxatdan o'tganlik uchun to'lov to'laydi ⁹⁸.

Omnia (jamoat) moliyasi – pul mablag'larini shakllantirish va ulardan davlat faoliyatini ta'minlash uchun foydalanish tizimini tashkillashtirish.

Omonat (Depozit)- omonatlar jismoniy shaxslar, depozitlar yuridik shaxslar tomonidan saqlash va daromad olish maqsadida bankning maxsus hisobvaraqlarida qo'yiladigan milliy yoki horijiy valyutadagi pul mablag'lari. Mijoz va bank o'rtasida tuzilgan omonat shartnomasiga muvofiq har qanday omonat turi (muddatli va talab qilib olunguncha) uchun foizlar to'lanishi ta'minlanadi. Omonatlar bo'yicha xizmat ko'rsatish O'zbekiston Respublikasi Markaziy bankining tegishli litsenziyasiga ega bo'lgan, banklardagi jismoniy shaxslarning omonatlarini majburiy sug'urta qilish tizimida ishtirok etgan, fuqarolarning omonatlarini kafolatlash jamg'armasida ro'yxatdan o'tgan banklar tomonidan amalga oshiriladi. Shu bilan, omonatlarning saqlanishi nafaqat bankning o'zi, balki davlat tomonidan depozitlarni kafolatlash tizimi orqali ham kafolatlanadi ⁹⁹.

Omonat daftarchasi – omonat bo'yicha bajarilgan operatsiyalarni omonatchiga yozma ravishda tasdiqlovchi va omonat bo'yicha olingan

⁹⁶ Qonunlar: O'zR 22.10.2019 y. O'RQ-573-sonli «Valyutani tartibga solish to'g'risida»gi Qonuni, 8-modda

⁹⁷ Qonunlar: O'zR Fuqarolik kodeksi (2-qism), 3-bo'lim, 41-bob, 741-modda

⁹⁸ Qonunlar: Tijorat banklarida jinoyatdan olingan daromadlarini legallashtirishda terrorizmni moliyalashtirishga va ommaviy qirg'in qurolini tarqatishni moliyalashtirishga qarshi kurashish bo'yicha ikki nazorat qoidalarini (AV 23.05.2017 y., 2886-sonli Qarorga ilova) 1-band

⁹⁹ Qonunlar: O'zR Fuqarolik kodeksi, 43-Bo'lim

majburiyatlarini kafolatlovchi hujjat. Masofadan xizmat ko'rsatish tizimlari (bank mobil ilovasi) orqali elektron oferta asosida qo'yilgan omonatlar bo'yicha omonat daftarchalari ochilmaydi ¹⁰⁰.

Omonat/depozit sertifikatlari – egasining nomi yozilgan blanka ko'rinishidagi qimmatli qog'oz bo'lib, bankka qo'yilgan omonat summasini, foizlarini, muddatini o'zida aks ettiradi va sertifikat egasiga omonatning muddati tugaganda bankning istalgan filialidan omonat summasi va unga hisoblangan foizlarni qo'shib olish huquqini beradi. Omonat sertifikati jismoniy shaxslarga beriladi, depozit sertifikati esa yuridik shaxslarga beriladi. Markaziy bank depozit sertifikatlari egalari O'zbekiston Respublikasining rezidenti bo'lgan tijorat banklari va boshqa yuridik shaxslar bo'lishi mumkin ¹⁰¹.

Onlayn to'lovlar – naqd pul yordamida holda onlayn yoki mobil ilova orqali tovarlar yoki xizmatlar uchun to'lov qobiliyati. agar hisob yoki Bank kartasi dasturiy biriktirilgan bo'lsa, ushbu operatsiya veb-sayt yoki mobil to'lov dasturida amalga oshiriladi.

Overdraft – qisqa muddatli kredit shakli bo'lib, mijozning hisobvarag'idan mablag'larni qaytarish uchun ishlatiladi. Natijada debet qoldig'i paydo bo'ladi. U banklar tomonidan eng ishonchli mijozlarga shartnomalar bo'yicha taqdim etiladi, bunda quyidagilar belgilanadi: overdraftning maksimal miqdori, taqdim etish shartlari va to'lov tartibi ¹⁰².

Overdraft kreditlari – mijozning hisobvarag'idagi mablag'larni u bo'yicha balansdan ortiqcha debetlash yo'li bilan amalga oshiriladigan qisqa muddatli kredit shakli. Natijada debet balansi (qoldig'i) paydo bo'ladi. Overdraft kreditlari tijorat banklari tomonidan kreditning maksimal qiymati, kredit ajratish shartlari va to'lov jadvali aks ettirilgan shartnomaga asosan ishonchli mijozlarga ajratiladi.

Overdraft limiti – bank mijozi hisobvarag'ida o'z mablag'lari yetarli bo'lmaganda ishlatishi mumkin bo'lgan overdraft krediti summasining maksimal qiymati. Mijozning bank plastik kartasidagi pul aylanmasi va boshqa omillarni hisobga olgan holda overdraft limiti har bir mijoz uchun alohida belgilanadi.

¹⁰⁰ Qonunlar: O'zbekiston Respublikasi banklarida deposit operatsiyalarini amalga oshirish tartibi to'g'risidagi yo'riqnoma (AV 26.08.2015 y. 2711-son), 7-bob

¹⁰¹ Qonunlar: O'zR Markaziy banki deposit sertifikatlari to'g'risida Nizom (AV 23.09.2008 y. 1858-son); O'zR O'RQ-387-son 03.06.2015 y. «Qimmatli qog'ozlar bozori to'g'risidagi Qonuni, 3-modda

¹⁰² Qonunlar: O'zbekiston Respublikasi naqd pulsiz hisob kitoblar to'g'risidagi nizom (AV 03.06.2013 y. 2465-son), 122-band

Plastik karta – barcha turdagi to'lov kartalarini nazarda tutish uchun qo'llaniladigan umumiy atama. Bank tomonidan chiqariladigan, personalizatsiyalangan, to'lov vositasi sifatida ishlatiladigan va o'z saqlovchisiga bank hisobvarag'idagi mablag'lari doirasida operatsiyalarni, jumladan, hisobvaraqq orqali naqd pulsiz hisob-kitoblarni (to'lovlarni) amalga oshirish, undan naqd pul mablag'larini va bank kreditini olish imkonini beruvchi bank plastik kartasi¹⁰³.

Profisit – muayyan davrda budjet daromadlarining uning xarajatlaridan oshib ketishi. Uy xo'jaligida, barcha ehtiyojlar qondirilgandan keyin ortadigan pul mablag'laridir. Bunday pul mablag'larini moliyaviy jihatdan savodxon fuqaro investisiya kiritishga, bankdan omonat ochishga yoki sug'urta kompaniyalarining xizmatlaridan unumli foydalanishga yo'naltiradi¹⁰⁴.

Prudensial nazorat – bank faoliyatining o'ziga xos tavakkalchiliklarining oldini olish va qisqartirish maqsadida banklar faoliyati ustidan Markaziy bank tomonidan olib boriladigan nazorat¹⁰⁵.

Pul – bu maxsus tovar, umumiy ekvivalent bo'lib, abstrakt mehnat xarajatlarini o'zida aks ettiradi va tovar xo'jaligidagi ijtimoiy ishlab chiqarish munosabatlarini ifodalaydi.

Pul aylanmasi – naqd pul va naqd pulsiz shaklida hisob – kitoblar amalga oshiriladi

Pul bazasi – Markaziy bankdan tashqaridagi naqd pullarni, boshqa depozit tashkilotlarining Markaziy bankdagi vakillik va majburiy zaxira hisobvaraqlaridagi mablag'larni hamda boshqa sektorlarning Markaziy bankdagi depozitlaridagi mablag'larini o'z ichiga oladi.

Pul massasi – muomaladagi naqd pullar va banklar hisobvaraqlaridagi depozit mablag'larining yig'indisi. Pul massasini tahlil qilish maqsadida likvidlik darajasiga qarab turli xil pul agregatlari hisoblanadi: M0 – muomaladagi naqd pullar; M1 – M0 + milliy valyutadagi talab qilib olinadigan depozitlar; M2 – M1 + muddatli, jamg'arma va milliy valyutadagi boshqa depozitlar + xorijiy valyutadagi depozitlar.

¹⁰³ Qonunlar: "O'zbekiston Respublikasida naqd pulsiz hisob-kitoblar to'g'risida" gi Ni'om. (AV 03.06.2013 y. 2465-son), 106-band

¹⁰⁴ Qonunlar: O'zR budjet kodeksi, 3-modda

¹⁰⁵ Qonunlar: O'zR 05.11.2019 y. O'RQ-580-sonli «Banklar va bank faoliyati to'g'risida» gi Qonuni, VI-bob

Pul massasi (M1) muomaladagi naqd pullar va milliy valyutadagi talab qilib olinguncha depozitlarni ifodalaydi.

Pul muomalasi – pul mablag'larining naqd va naqd bo'lmagan shaklidagi aylanmasi bo'lib, u tovar, shuningdek to'lovlar va hisob-kitoblar aylanmasini ta'minlaydi¹⁰⁶.

Pul o'tkazmasi – bank va pochta xizmatlari, pul o'tkazmasi tizimlari, shuningdek onlayn-xizmatlari yordamida bir shaxsdan boshqa bir shaxsga yuboriladigan pul jo'natmasi¹⁰⁷.

Pul-kredit siyosati – ichki bozorda narxlar barqarorligini ta'minlash maqsadida olib borilayotgan makroiqtisodiy siyosatning bir qismi. Pul-kredit siyosati pul-kredit instrumentlaridan foydalanish orqali bank tizimidagi likvidlik hajmini, foiz stavkalari va boshqa monetar ko'rsatkichlarni belgilangan darajada ushlab turish uchun amalga oshiriladi.

Pul-kredit siyosatining transmission (uzatish) kanallari – pul-kredit siyosati sohasidagi qarorlarning narxlar dinamikasi va iqtisodiyotga ta'sir qilish kanallari. Markaziy bank foiz stavkasi o'zgarilishi yoki o'zgarishsiz qoldirilishi va uning kelgusidagi traektoriyasi to'g'risidagi signalning moliyaviy bozor segmentlaridan iqtisodiyotning real sektoriga va natijada inflyatsiya darajasiga asta-sekinlik bilan tarqalish jarayoni. Foiz stavkasining o'zgarishi iqtisodiyotga quyidagi asosiy kanallar orqali uzatiladi: foiz, kredit, valyuta, aktivlar narxi va kutilmalar kanallari.

Qayta moliyalash – tijorat banklarida bank resurslari tugaganda va boshqa manbalar (masalan, bankalararo kredit bozori va qimmatli qog'ozlar bozori) orqali pul mablag'larini jalb etish imkoniyati bo'lmaganda Markaziy bank tomonidan ularga qarz mablag'larini ajratilishi. Tijorat banklari jalb qilgan qarz mablag'lariga (ichki va tashqi) bankning marjasini qo'shgan holda mijozlariga va boshqa banklarga kredit/qarz sifatida ajratishi.

¹⁰⁶ Qonunlar: O'zR Prezidentining 15.04.2005 y. PQ-57-son "Naqd pul muomalasini takomillashtirish va bankdan tashqari aylanmani qisqartirish borasidagi qo'shimcha chora tadbirlar to'g'risida" gi Qarori

¹⁰⁷ Qonunlar: O'zR 01.11.2019 y. O'RQ-578-son "To'lov va to'lov xizmatlari to'g'risida» gi Qonuni, 14-modda.

O'zR 22.10.2019 y. O'RQ-573-son "Valyutani tartibga solish to'g'risida" gi Qonuni, 10-modda

Qimmatli qog'oz – hujjatlar bo'lib, ular mazkur hujjatlarni chiqargan yuridik shaxs bilan ularning egasi o'rtasidagi mulkiy huquqlarni yoki qarz munosabatlarini tasdiqlaydi, dividendlar yoki foizlar tarzida daromad to'lashni hamda ushbu hujjatlardan kelib chiqadigan huquqlarni boshqa shaxslarga o'tkazish imkoniyatini nazarda tutadi ¹⁰⁸.

Qisqa muddatli majburiyatlar – bankning 1 yil muddatgacha bo'lgan majburiyatlari;

Qo'shilgan qiymat solig'i (QQS) – ishlab chiqarishning barcha bosqichlarida yaratilgan va sotilgan tovarlar, ishlar va xizmatlar qiymati bilan ishlab chiqarish va muomalalar xarajatlariga taalluqli moddiy xarajatlar qiymati o'rtasidagi farq sifatida belgilangan qo'shilgan qiymat qismining budjetga chiqarilish shakli.

R

Real effektiv ayirboshlash kursi (inglizcha Real effective exchange rate) – Mamlakat asosiy savdo hamkorining mahsulotlariga nisbatan ichki tovarlarning narx raqobatbardoshligi o'zgarishidan dalolat beruvchi hisob-kitob valyuta kursi. Real effektiv ayirboshlash kursining iqtisodiy mazmuni savdo hamkor mamlakatlaridagi inflyatsiya darajasiga qayta moslashtirilgan ayirboshlash kursining o'zgarishini aks etishidan iborat.

Regulyativ kapital – bank faoliyatini tartibga solish va prudensial normativlar hisob-kitobini amalga oshirish maqsadida hisob-kitob qilish yo'li bilan aniqlanadigan bank kapitali;

Rekvizitlar – normativ-huquqiy hujjatlar (shartnoma, hisob-faktura, chek, veksel) da ko'rsatilishi kerak bo'lgan ma'lumotlar (hujjat turi va nomi, raqami, qabul qilingan joy va sanasi, to'lov summasi, to'lovchining nomi va boshqalar) ¹⁰⁹.

REPO operatsiyalari – tijorat banklarining qisqa muddatli qarz olish uchun qayta sotib olish kelishuvi asosida davlat qimmatli qog'ozlarini Markaziy bankka sotish operatsiyalari yoki Markaziy bankning pul taklifi va bank rezervini boshqarish maqsadida qimmatli qog'ozlarni tijorat banklariga sotish operatsiyalari (bunda, davlat qimmatli qog'ozlari garov vazifasini o'taydi).

¹⁰⁸ Qonunlar: O'zR 03.06.2015 y. O'zR-387-son «Qimmatli Qog'ozlar bozori to'g'risida»gi Qonuni, 3-modda

¹⁰⁹ Qonunlar: O'zR 24.12.2012 y. O'RQ-342 "Normativ huquqiy hujjatlar to'g'risida»gi Qonuni, 23-modda

Revalvatsiya – milliy valyutaning chet el valyutasiga nisbatan qadri oshishi.

Rezident – mamlakat qonunchiligi to'liq tadbiq etiladigan va ushbu mamlakatda ro'yxatdan o'tgan yuridik va jismoniy shaxslar ¹¹⁰.

Sh

Shartnoma – ikki yoki bir necha shaxsning fuqarolik huquqlari va burchlarini vujudga keltirish, o'zgartirish yoki bekor qilish haqidagi kelishuvi ¹¹¹.

Shaxsiy jamg'arib boriladigan pensiya hisobvarag'i – fuqaroning Xalq bankidagi egasi yozilgan shaxsiy hisobvarag'i bo'lib, badal kirituvchilarning jamg'arib boriladigan pensiya badallari va ulardan jamg'arib boriladigan pensiya to'lovlari to'lanadigan shaxsiy jamg'arib boriladigan hisobvaraqlaridagi mablag'larga hisoblab qo'shilgan foizlar ana shu hisobvarag'iga kelib tushadi va unda hisobga olinadi ¹¹².

Shaxsiy moliya – uy a'zolarining turmushini ta'minlash uchun mablag'larni olish va ulardan foydalanish bilan bog'liq munosabatlarning jamlanmasi.

Shaxsiy sug'urta shartnomasi – mazkur shartnoma bo'yicha bir taraf (sug'urtalovchi) boshqa taraf (sug'urta qildiruvchi) to'laydigan, shartnomada shartlashilgan haq (sug'urta mukofoti) evaziga sug'urta qildiruvchining o'zining yoxud shartnomada ko'rsatilgan boshqa fuqaro (sug'urtalangan shaxs)ning hayoti yoki sog'lig'iga zarar yetkazilgan, u muayyan yoshga to'lgan yoki uning hayotida shartnomada nazarda tutilgan boshqa voqea (sug'urta hodisasi) yuz bergan hollarda shartnomada shartlashilgan pulni (sug'urta pulini) bir yo'la yoki vaqti-vaqti bilan to'lab turish majburiyatini oladi ¹¹³.

ShIR-kod (Pin-kod) – bank kartasi egasining shaxsiy identifikatsiya raqami bo'lib, u karta hisobvarag'idagi pul mablag'larini boshqarish

¹¹⁰ Qonunlar: O'zR Soliq kodeksi, 19-modda

¹¹¹ Qonunlar: O'zR Fuqarolik kodeksi, 353-modda

¹¹² Qonunlar: Xalq banki tomonidan fuqarilarni jamg'arib boriladigan pensiya tizimida shaxsning hisobga olishni yuritish tartibi to'g'risidagi Nizomi (VMning 21.12.2004 y.dagi 595-son qaroriga 1-ilova), 2-band, 3-xatboshi

¹¹³ Qonunlar: O'zR Fuqarolik kodeksi, 921-modda

huquqini, hamda mablag'larni boshqarishga bank kartasining egasi tomonidan ruxsat berilganligini tasdiqlaydi ¹¹⁴.

S

Smeta – budjet to'g'risidagi qonun hujjatlarida smeta bu budjet tashkilotlarini qo'llab-quvvatlash maqsadida ajratilgan mablag'larning hajmi, maqsadli yo'nalishi va har chorakda taqsimlanishini belgilaydigan moliyaviy rejalashtirish to'g'risidagi akt; fuqarolik qonunchiligida esa kelgusidagi pul harajatlarining batafsil hisob rejasi tushiniladi.

Sof kreditor – Aktivlari majburiyatlaridan ko'proq bo'lgan iqtisodiy subyekt.

Sof ochiq valyuta mavqei – bankning xorijiy valyutada ifodalangan talablari summasining xorijiy valyutadagi majburiyatlari summasi o'rtasidagi farqi;

Sof qarzdor – Majburiyatlari aktivlaridan ko'proq bo'lgan iqtisodiy subyekt.

Soliq rezidentlari – tegishli maqomga ega, soliq davri boshlanadigan yoki tugaydigan har qanday ketma-ket o'n ikki oylik davr davomida jami bir yuz sakson uch kalendar' kundan ko'proq O'zbekiston Respublikasida haqiqatda bo'lgan jismoniy shaxslar ¹¹⁵.

Soliq to'lovchining idenfikasiya raqami (STIR)- hisobga olishda har bir soliq to'lovchiga O'zbekiston Respublikasining butun hududida yagona bo'lgan Soliq organi tomonidan beriladigan qayd raqami. STIR soliq organlariga taqdim etiladigan barcha hujjatlarda, hisob-kitob va to'lov hujjatlarida, yuridik va (yoki) jismoniy shaxslar tomonidan tuziladigan xo'jalik, fuqarolik-huquqiy va mehnat shartnomalarida va qonun hujjatlarida belgilangan hollarda boshqa hujjatlarda ko'rsatilishi majburiydir ¹¹⁶.

Soxtalashtirish (Qalbakilashtirish) – mahsulot, savdo belgisi va shu kabilarni soxtalashtirish, qasddan qalbakilashtirish; mahsulotning tashqi ko'rinishini saqlagan holda mahsulot sifatini qasddan yomonlashtirish.

¹¹⁴ Qonunlar: Tijorat banklari tomonidan bank kartalarini chiqarish va ularni O'zbekiston Respublikasida muomalada bo'lish tartibi to'g'risidagi Nizom (AV 30.04.2004 y. 1344-son), 1-band, "ch"

¹¹⁵ Qonunlar: O'zbekiston Respublikasi Soliq Kodeksi, 30-modda

¹¹⁶ Qonunlar: O'zR Soliq Kodeksi, 127-modda

SPOT – birja tovarlarining ularni kechiktirmasdan yetkazib berish sharti bilan tuziladigan oldi-sotdi bitimlari; valyutaviy svop amaliyotlarida esa spot bitimi svop bitimining birinchi qismi bo'lib, valyutalarning dastlabki almashinuvi amaliyoti tushiniladi ¹¹⁷.

Ssuda – ssuda shartnomasiga asosan bir taraf ikkinchi tarafga o'zining pul yoki moddiy boyliklarini ustiga foizlarini qo'shib to'lagan holda qaytarish sharti bilan beradigan qarz mablag'lari.

Stress-test o'tkazish (inglizcha stress testing) – moliya tashkilotlari, ayrim sektorlar, bozorlar yoki umuman moliya tizimining risklarini tahlil qilish va ularni istisno ammo ehtimoliy shoklarga chidamliligini baholash usuli.

Sug'urta – yuridik yoki jismoniy shaxslar to'laydigan sug'urta mukofotlaridan shuningdek sug'urtalovchining boshqa mablag'laridan shakllantiriladigan pul fondlari hisobidan muayyan voqea (sug'urta hodisasi) yuz berganda ushbu shaxslarga sug'urta shartnomasiga muvofiq sug'urta tovonini (sug'urta pulini) to'lash yo'li bilan ularning manfaatlarini himoya qilish ¹¹⁸.

Sug'urta polisi – sug'urta kompaniyasi tomonidan sug'urta qildiruvchiga shaxsan beriladigan sug'urta shartnomasini haqiqiylikini tasdiqlaydigan va shartnoma shartlarini o'zida to'liq aks ettiruvchi hujjat ¹¹⁹.

SVOP – ma'lum bir vaqt oralig'ida xorijiy valyutalarni oldi-sotdisi amalga oshirilgan sanada kelishilgan kursda xorijiy valyutalarni qayta almashtirishga doir bitimlar; qimmatli qog'ozlarni bir vaqtning o'zida almashtirish amaliyoti ¹²⁰.

T

Ta'sischilar – aksiyadorlik jamiyatlari, fond, birlashma, birja va boshqa tashkilotlarning asoschilari ¹²¹.

Tashqi savdo aylanmasi – Oy, chorak, yil kabi ma'lum bir muddat davomida davlat, davlatlar guruhi yoki ma'muriy-hududiy tuzilmalarning

¹¹⁷ Qonunlar: O'zR 12.09.2014 y. O'RQ-375 "Birjalar va birja faoliyati to'g'risida"gi Qonuni, 16-modda

¹¹⁸ Qonunlar: O'zR 05.04.2002 y. 358-II-son "Sug'urta faoliyati to'g'risida"gi Qonuni, 3-modda

¹¹⁹ Qonunlar: O'zR Fuqarolik kodeksi, 917, 930, 931-moddalar

¹²⁰ Qonunlar: O'zR 12.09.2014 y. O'RQ-375 "Birjalar va birja faoliyati to'g'risida"gi Qonuni, 16-modda: O'zbekiston Respublikasi banklari tomonidan valyutaviy svop operatsiyalarini amalga oshirish tartibi to'g'risida Nizom (AV 24.07.2008 y. 1839-son), 1-band, 8-xatboshi

¹²¹ Qonunlar: O'zR 29.08.2003 y. 527-II-son "Jamoat fondlari to'g'risida"gi, 10-modda

(viloyatlarning) tashqi savdo hajmini aks ettiruvchi pul bilan o'lchanadigan iqtisodiy ko'rsatkich. U eksport va import qiymatlarining yig'indisiga teng.

Tender – tovar va xizmatlarni sotib olish bo'yicha buyurtmachilar tomonidan taqdim etiladigan hamda tender hujjatlari mezonlariga muvofiqi nuqtai nazaridan arizachilar o'rtasida raqobat yarata oladigan tanlov savdosi shakllaridan biridir.

Terminal – bank sohasida bank kartasi egasiga to'lov operatsiyalarini amalga oshirish imkoniyatini beruvchi va bajarilgan operatsiyalar bo'yicha «slip»larni shakllantiruvchi stasionar yoki mobil qurilma¹²². Birja faoliyati doirasida esa bu birja a'zosida mavjud bo'lgan va elektron savdo tizimiga ulangan maxsus dasturiy ta'minotga ega kompyuterdir¹²³.

Tijorat banklarining majburiy zahiralari – kredit muassasalarining Markaziy Bank bilan korrespondentlik hisobida majburiy zahira sifatida saqlashlari lozim bo'lgan mablag'lari. Banklarning joylashtirilgan omonatlar bo'yicha majburiyatlarini ta'minlash, shuningdek muomaladagi pul miqdorini tartibga solish bo'yicha majburiy xazira tizimi joriy etilgan¹²⁴.

Tizimli xatarlar – moliya bozorining alohida ishtirokchisi yoki ishtirokchilar guruhi bilan bog'liq xatarlardan farqli, butun moliya tizimi yoki moliya bozori faoliyatini qulash xavfi.

To'lov balansi – ma'lum vaqt davomida rezidentlar va nerezidentlar o'rtasidagi barcha iqtisodiy bitimlarni aks ettiruvchi statistik hisobot.

To'lov talabnoma – mol sotuvchi tomonidan belgilangan summani bank orqali olish haqidagi talabini o'z ichiga olgan hisob – kitob hujjatidir.

To'lov topshiriqnomasi – mol sotib oluvchi tashkilotning o'z hisobraqamidan mol sotuvchining hisobraqamiga to'lovni amalga oshirish to'g'risida bankka bergan topshirig'i hisoblanadi. Topshiriqnomalar orqali sotilgan tovarlar, bajarilgan ish, ko'rsatilgan xizmatlar va boshqa to'lovlar bo'yicha hisob – kitoblar amalga oshirilishi mumkin.

¹²² Qonunlar: Tijorat banklari tomonidan bank kartalarini chiqarish va ularning O'zbekiston Respublikasida muomalada bo'lish tartibi to'g'risidagi Ni:om (AV 16.04.2019 y. 1344), 1-band.

¹²³ Qonunlar: Elektron birja savdo tizimiga oid umumiy talablari to'g'risidagi Ni:om (AV 24.08.2006 y. 1618-son), 3-band

¹²⁴ Qonunlar: O'zR 05.11.2019 y. O'RQ-580-son. «Bank va bank faoliyatlari to'g'risida»gigi, 40-modda

Transchegaraviy pul o'tkazmalari – pul mablag'larini mamlakatga yoki mamlakat tashqarisiga xalqaro pul o'tkazmalari tizimlari orqali o'tkazish.

U

Ustav kapitali (fond) – ta'sis hujjatlari va qonunchilikka asosan tijorat korxonalari (xo'jalik jamiyatlari va shirkatlari)ni tashkil etishda pul, qimmatli qog'ozlar, pul bilan baholanadigan boshqa mol-mulk ko'rinishida kiritilgan mablag'lar¹²⁵

Uzoq muddatli pullar – iqtisodiyot va moliya sohasida uzoq muddatli (bir yildan ortiq) qarzlari (investitsiyalar) yoki uzoq muddatli kreditlarni tavsiflash uchun ishlatiladigan ibora.

V

Vakillik hisobvaraqlardagi mablag'lar boshqa depozit tashkilotlarining Markaziy bankdagi vakillik hisobvaraqlaridagi mablag'lari.

Valyuta – turli xil davlatlarning pul birligining umumiy nomi. Valyuta u yoki bu mamlakat ichki hududida qabul qilingan milliy valyuta, boshqa mamlakat tomonidan chiqarilgan horijiy valyuta va bir necha mamlakatlar tomonidan qabul qilingan kollektiv valyuta (masalan, yevro) bo'lishi mumkin. Milliy valyuta mamlakat hududida qonuniy to'lov manbai hisoblanib, uning haqiqiyliги hukumat tomonidan muhofaza etiladi. O'zbekiston Respublikasi milliy valyutasi – so'm. Valyuta boshqa davlat valyutasiga ayirboshlash imkoniyatiga qarab, erkin konvertatsiya qilinadigan, qisman konvertatsiya qilinadigan va konvertatsiya qilinmaydigan valyuta turlariga bo'linadi¹²⁶.

Valyuta ayirboshlash shoxobchasi – jismoniy shaxslarning naqd yoki xalqaro to'lov kartalaridagi chet el valyutasini naqd milliy valyutaga ayirboshlash, xalqaro to'lov kartalaridagi mablag'larni naqd shaklda yechib berish va jismoniy shaxslarga naqd chet el valyutasini sotish operatsiyalarini, shuningdek xorijiy valyutadagi pul birliklarini inkasso va

¹²⁵ Qonunlar: O'zR 11.12.2003y. 558-II-son "Xususiy korxonaga to'g'risidagi Qonuni, 12, 13-moddalar

¹²⁶ Qonunlar: O'zR 22.10.2019 y. O'RQ-573-sonli «Valyutani tartibga solish to'g'risidagi Qonuni, 4-modda

ekspertizaga qabul qilish xizmatlarini ko'rsatuvchi turg'un shoxobcha
127

Valyuta bozori – valyuta oldi-sotdi operatsiyalari jarayonida vujudga keladigan iqtisodiy munosabatlar. Valyuta bozori operatsiyalari faqat bu bilan cheklanmay, turli xil moliyaviy vositalardan foydalangan holda, valyuta narxini kelishuv paytida belgilab, kelajakda valyuta yetkazib berishni nazarda tutish kabi murakkab operatsiyalarni ham o'z ichiga oladi. O'zbekistonda chet el valyutasi oldi-sotdi operatsiyalari faqat vakolatli banklar orqali amalga oshiriladi va O'zbekiston Respublikasi Markaziy banki tomonidan nazorat qilinadi. Omma orasida valyuta bozori operatsiyalarida ishtirok etishning eng keng tarqalgan usuli bu ayirboshlash shohobchalarida valyuta ayirboshlash operatsiyalaridir
128

Valyuta inqirozi – valyuta bozoridagi almashuv kurslarining keskin tebranishlari, mamlakat valyuta zaxirasining tugab borishi va to'lov balansining muvozanatlashmaganligi bilan namoyon bo'ladigan keskin vaziyatlar bilan bir qatorda valyuta-kredit sohasidagi nomutanosibliklarning ortib borishi.

Valyuta kursi – chet el valyutasining O'zbekiston Respublikasi valyutasiga nisbatan kursi
129

Valyuta operatsiyalari – valyuta qimmatliklariga bo'lgan mulk huquqining va boshqa huquqlarning o'tishi bilan bog'liq operatsiyalar, valyuta qimmatliklaridan to'lov vositasi sifatida foydalanish, valyuta qimmatliklarini O'zbekiston Respublikasiga olib kirish, jo'natish va o'tkazish, shuningdek O'zbekiston Respublikasidan olib chiqish, jo'natish va o'tkazish, rezidentlar va norezidentlar o'rtasida O'zbekiston Respublikasi valyutasidagi operatsiyalar
130

Valyuta qimmatliklari – chet el valyutasi, nominali chet el valyutasida ifodalangan qimmatli qog'ozlar va to'lov hujjatlari,

¹²⁷ Qonunlar: Tijorat banklarida jismoniy shaxslar bilan valyuta ayirboshlash operatsiyalarini amalga oshirish tartibi to'g'risidagi Nizom, (AB 29.06.2018 y., 3029-son)

¹²⁸ Qonunlar: O'zR 22.10.2019 y. O'RQ-573-sonli «Valyutani tartibga solish to'g'risida»gi Qonuni, 4-modda

¹²⁹ Qonunlar: O'zR 22.10.2019 y. O'RQ-573-sonli «Valyutani tartibga solish to'g'risida»gi Qonuni, 4-modda

¹³⁰ Qonunlar: O'zR 22.10.2019 y. O'RQ-573-sonli «Valyutani tartibga solish to'g'risida»gi Qonuni, 4-modda

norezidentlar tomonidan chiqarilgan, nominalga ega bo'lmagan qimmatli qog'ozlar, sof quyma oltin
131

Valyuta siyosati – Markaziy bankning iqtisodiy o'sishni ta'minlash, to'lov balansini boshqarish, ishsizlikni kamaytirish va inflyasiyaning milliy valyutaga, valyuta kursiga, valyuta operatsiyalariga ta'sirini pasaytirish maqsadida olib boradigan chora-tadbirlari
132

Valyuta zahiralari – hukumatning to'lovlilik qobiliyatini belgilovchi konvertasiya qilinadigan valyutadagi hukumat zahiralari va fondlari.

Valyutalash sanasi – valyuta operatsiyalari bo'yicha bitim shartlarini bajarish sanasi
133

Valyutani nazorat qilish – valyutani nazorat qiluvchi organlarning valyutani tartibga solish to'g'risidagi qonun hujjatlari talablariga rezidentlar va norezidentlar tomonidan rioya etilishini ta'minlashga qaratilgan faoliyati
134

Vaqt tafovuti (lag) – bir iqtisodiy hodisani unga bog'liq bo'lgan boshqa iqtisodiy hodisaga ma'lum vaqt kechikish bilan ta'sir qilish ko'rsatkichi; ikkita bog'liq hodisa yoki hodisalarning yuzaga kelishi o'rtasidagi oraliq vaqt.

Veksel – veksel' beruvchining yoxud vekselda ko'rsatilgan boshqa to'lovchining vekselda nazarda tutilgan muddat kelganda veksel' egasiga muayyan summani to'lashga doir qat'iy majburiyatini tasdiqlovchi noemissiyaviy qimmatli qog'oz. Ikki xil veksel' turi mavjud: oddiy va transfer
135

X

Xalqaro investitsion pozitsiya (XIP) – makroiqtisodiy tushuncha bo'lib, mamlakatning norezidentlar oldidagi moliyaviy aktiv va majburiyatlarining umumiy hajmi va tuzilishini aks ettiradi.

¹³¹ Qonunlar: O'zR 22.10.2019 y. O'RQ-573-sonli «Valyutani tartibga solish to'g'risida»gi Qonuni, 4-modda

¹³² Qonunlar: O'zR 22.10.2019 y. O'RQ-573-sonli «Valyutani tartibga solish to'g'risida»gi Qonuni, 4-modda

¹³³ Qonunlar: O'zbekiston Respublika banklari tomonidan valyutaviy svop operatsiyalarini amalga oshirish tartibi to'g'risida Nizom (O'zR AV'24.07.2008 y. 1839-son), 1-band, 7-xatboshi

¹³⁴ Qonunlar: O'zR 22.10.2019 y. O'RQ-573-sonli «Valyutani tartibga solish to'g'risida»gi Qonuni, 4-modda

¹³⁵ Qonunlar: O'zR 03.06.2015 y. O'RQ-387-sonli «Qimmatli Qog'ozlar bozori to'g'risida»gi Qonuni, 3-modda

Xalqaro valyuta jamg'armasidagi zaxira pozitsiyasi – bu zahira transhi summasi, ya'ni a'zo mamlakat qisqa vaqt ichida Xalqaro valyuta jamg'armasidan tomonidan olishi mumkin bo'lgan chet el valyutasining miqdori (maxsus qarz olish huquqi bilan birga).

Xedjlash (valyuta va boshqa xatarlarni sug'urtalash) – valyuta va boshqa risklarni tashqi savdo va kredit operatsiyalari orqali sug'urtalash, savdo yoki kredit bitimi valyutasidagi o'zgarishlar, ehtimoliy yo'qotishlarni qoplash zaxiralarini yaratish va boshqalar ¹³⁶.

Xolding – Turli xil korxonalarining faoliyati ustidan nazorat o'rnatish va dividend ko'rinishida daromad olish maqsadida korxonalarining nazorat aksiya paketlarini sotib olish shaklidagi biznes. Ko'p hollarda, xolding kompaniyasi nazorat aksiya paketlarining ishlash mexanizmi orqali ta'sir o'tkazgan holda, hal qiluvchi ovoz berish huquqiga ega bo'ladi ¹³⁷

Y

Yalpi ichki mahsulot deflyatori – ma'lum bir davr mobaynida mamlakat hududida ishlab chiqarilgan va iste'mol qilingan tovar va xizmatlar narxlarining umumiy darajasini o'zgarishi.

Yuridik shaxs – o'z faoliyatining asosiy maqsadi sifatida foyda olishni ko'zlaydigan tashkilot (tijoratchi tashkilot) yoki foyda ko'rishni asosiy maqsad sifatida qo'ymaydigan tashkilot (notijorat tashkilot) ¹³⁸.

¹³⁶ Qonunlar: O'zR Markaziy Bankining 25.10.2004 y. 1419-sonli "O'zbekiston Respublikasi markaziy banki tomonidan tijorat banklarining chop etiladigan yillik moliyaviy hisobotlariga qo'yiladigan talablar to'g'risida" gi Nizomi, 1-ilova, 5-band

¹³⁷ Qonunlar: O'zR Vazirlar Mahkamasining 12.10.1995 y. 398-sonli "Xoldinglar to'g'risidagi Nizomni tasdiqlash haqida" gi Qarori, 1-band

¹³⁸ Qonunlar: O'zR Fuqarolik Kodeksi (1-qism), 40-modda

НАЧАЛО СЛОВА

Как отметил Президент Шавкат Мирзиёев, «сложно представить развитие нашей страны и общества на уровне современных требований без науки. Фундаментальные исследования играют важную роль в развитии науки. Именно через них приобретаются новые знания и формируются теории, создается прочный фундамент для будущих практических исследований и инновационных разработок.»

Как отмечал в своих лекциях наш Президент, исходя из веяний и требований времени, на практике широко используются многие новые экономические термины. В частности, «Вакцина честности», «Бедность», «Уровень бедности», «Лимит бедности», «Эффективная занятость», «Кластер», «Железная тетрадь», «Женская тетрадь», «Молодежная тетрадь», такие как «Махаллабай», «Хонадонбай», «Гражданство», «Инвестиционная деятельность», «Инвестиционная привлекательность», «Хозяйственная деятельность», «Криптовалюта», «Электронный кошелек», «Кэшбэк», «Блокчейн», «Турзона», хотя многие новые финансовые и экономические термины применялись к жизни общества, нет толкового словаря, в котором бы всесторонне разъяснялось и резюмировалось их значение.

Известно, что экономика играет важную роль в любом обществе. Поэтому слова и термины, относящиеся к экономике, должны быть четкими, краткими и логически обоснованными. Бурное развитие науки и техники не преминет сказаться и на экономической сфере, в результате чего в ряде экономических сфер появятся новые неологизмы.

При попадании экономического термина в узбекский язык необходимо обратить внимание на следующие его аспекты:

- совместимость термина со звуковой системой узбекского языка;
- есть ли у него узбекская альтернатива;
- к необходимости копирования или перевода;
- к значению экономического термина;
- своей простотой и беглостью;
- своей сущности и правильности.

Экономические термины, поступающие в узбекский язык из других языков, должны предварительно обсуждаться экспертами и

комиссией, а затем утверждаться соответствующей комиссией Олий Мажлиса. Только тогда такие экономические термины вступают в юридическую силу и могут свободно использоваться.

Также актуальной задачей является использование различных общепризнанных экономических терминов и объяснение их значения на языке, понятном для всех слоев общества. В процессе написания руководства мы решили оставить некоторые термины и выражения, которые широко используются на международном уровне. Такой подход к вопросу, с одной стороны, в определенном смысле обогащает родной язык, а с другой – позволяет насладиться мировым опытом цивилизованного рынка, имеющего многовековую историю и доступного на зарубежных языках. страны.

С учетом вышесказанного был подготовлен 200-страничный толковый словарь экономических терминов на узбекском, русском и английском языках, адаптированный к сути и духу Нового Узбекистана.

Руководство сделано максимально простым. Естественно, что некоторые термины и понятия могут быть не включены в него или могут быть недостаточно истолкованы. Поэтому мы приветствуем любые объективные предложения, мнения и комментарии по поводу содержания данного руководства.

Авторы

Д

Доход населения – Он считается основной формой личных доходов населения, а именно в виде оплаты за выполненную работу, имущественных доходов и доходов от индивидуальной предпринимательской деятельности. Примером этого является пенсия, пособие, стипендия, месячная заработная плата и т. Д.¹³⁹

А

Аккредитив – вид банковского счета, позволяющий контрагенту (лицу или организации, взявшему на себя обязательство по договору) принимать оплату за продукцию, работы, услуги на основании условий, указанных в договоре, по мере исполнения обязательств по условиям договора выполнены¹⁴⁰.

Акция – ценная бумага, выпущенная акционерным обществом с указанием на ней имени владельца, которая подтверждает право владельца на получение части прибыли акционерного общества в виде дивидендов, на участие в управлении акционерного общества, а на часть имущества, оставшегося после его ликвидации¹⁴¹.

Цена акции – цена продажи акции, не имеющая постоянной стоимости на свободном рынке; цена акции устанавливается на бирже. Акции продаются за сумму, которая принесет не меньше дивиденда при размещении в банке. Цена акций зависит от спроса и предложения на этот тип акций. Документ, по которому акционерное общество выплачивает дивиденды, называется купонным листом.

Акционерное общество – предприятие или организация, Уставный фонд которых разделен на определенное количество акций и распределен между акционерами¹⁴².

¹³⁹ Закона: Налоговый кодекс РУз, разделы V, VI
¹⁴⁰ Закона: «Положение о безналичных расчетах в Республике Узбекистан», Раздел VII. Расчеты по аккредитивам (Правительство Республики Узбекистан от 03.06.2013 г. № 2465)

¹⁴¹ Законов Республики Узбекистан от 03.06.2015г. Статья 3 Закона № O'RO-387 «О рынке ценных бумаг»

¹⁴² Законы: Гражданский кодекс Республики Узбекистан, статья 64

Активы – это экономические ресурсы, контролируемые субъектом и полученные в результате предыдущей деятельности с целью получения от них дохода в будущем ¹⁴³.

Амортизация (амортизация) – это регулярное распределение и включение остаточной (амортизированной) стоимости актива (основного средства) в течение срока полезного использования в себестоимость продукции (работ, услуг) или расходов периода в зависимости от его функционального назначения ¹⁴⁴.

Основная процентная ставка – процентная ставка, определяющая процентную ставку по займам для коммерческих банков и стоимость кредита для заемщиков; изменение основной процентной ставки влияет на процентные ставки на межбанковском денежном рынке.

Б

Банк – юридическое лицо, представляющее собой коммерческую организацию, осуществляющую совокупность операций, определяемых как банковская деятельность, по открытию и ведению банковских счетов, осуществлению расчетов, привлечению денежных средств во вклады (депозиты), выдаче кредитов от своего имени ¹⁴⁵.

Банковский счет – это счет, открываемый банком клиенту в соответствии с договором, согласно которому банк может принимать и зачислять денежные средства на счет клиента, переводить и выдавать соответствующие денежные средства со счета клиента и обязуется нести совершение других операций по счету ¹⁴⁶.

¹⁴³ Закона: Концептуальные основы составления и представления бухгалтерской отчетности, п. 38.1 (Правительство Республики Узбекистан от 14.08.1998 г., № 475)

¹⁴⁴ Закона: № 7 БХМС, Нематериальные активы, п. 4 (Правительство Республики Узбекистан № 1485 от 27.06.2005 г.)

¹⁴⁵ Закона: Республика Узбекистан 05.11.2019 Закон № O'RQ-580 «О банках и банковской деятельности», ст Закона: «Положение о порядке выдачи банковских гарантий коммерческими банками (Правительство Республики Узбекистан от 15.05.2012 г. № 2364), п. 1, п. 2

¹⁴⁶ Закона: «Положение о порядке выдачи банковских гарантий коммерческими банками (Правительство Республики Узбекистан от 15.05.2012 г. № 2364), п. 1, п. 2

Банковская гарантия – гарантия банка (гаранта) исполнения им своих денежных обязательств перед своим клиентом ¹⁴⁷.

Договор банковского вклада – вторая сторона (банк), получившая от первой стороны (вкладчика) или получившая на свое имя полученную денежную сумму (вклад), на условиях и в порядке, предусмотренных договором, возвращает сумму вклада и уплату процентов по нему обязуется ¹⁴⁸.

Ресурсы банка – сумма собственных средств и заемных средств, находящихся в распоряжении банков, которые используются для целей предоставления кредитов и проведения других финансовых операций.

Ликвидность банковской системы – это остаток денежных средств в национальной валюте на представительских счетах коммерческих банков, открытых в Центральном банке Республики Узбекистан.

Банковская группа – это объединение финансовых учреждений без образования юридического лица, в котором главный банк контролирует другие финансовые учреждения ¹⁴⁹.

Корреспондентские отношения между банками – договорные отношения, при которых один банк (банк-корреспондент) хранит вклады, принадлежащие другим банкам, и оказывает услуги другому банку по платежным и иным операциям.

Межбанковский денежный рынок – это система организации и проведения краткосрочных (как правило, до одного года) биржевых торговых операций по размещению и привлечению денежных средств в национальной и иностранной валютах.

Проверка банкнот – проверка подлинности и платежеспособности купюр и металлических монет. Банкомат-банкнот: программное обеспечение, позволяющее клиенту банка самостоятельно осуществлять простые банковские операции по своему счету с использованием банковской пластиковой карты, в

¹⁴⁷ Закона: «Положение о порядке выдачи банковских гарантий коммерческими банками (Правительство Республики Узбекистан от 15.05.2012 г. № 2364), п. 1, п. 2

¹⁴⁸ Законы: Гражданский кодекс Республики Узбекистан, статья 759

¹⁴⁹ Закона: Республика Узбекистан 05.11.2019 Закон № O'RQ-580 «О банках и банковской деятельности», статья 3

основном предназначенное для снятия наличных денежных средств посредством банковской пластиковой карты ¹⁵⁰.

Базовая инфляция – инфляция отдельных товаров и услуг (плодоовощная продукция, топливо, некоторые виды пассажирского транспорта, услуги связи, жилищно-коммунального хозяйства и др.) под влиянием сезонных и административных факторов) инфляции, которая рассчитывается без учета изменения Цены.

Фондовый рынок – это юридическое лицо, которое организует торговлю ценными бумагами в заранее определенном месте и в определенное время, исходя из определенных правил. Биржи осуществляют свою деятельность в форме товарной, фондовой и валютной биржи. В настоящее время в мире насчитывается более 200 фондовых бирж, а на территории Республики Узбекистан действуют Республиканская фондовая биржа «Ташкент», Товарная биржа Республики Узбекистан, Валютная биржа Республики Узбекистан ¹⁵¹.

Обзор других депозитных организаций (коммерческих банков) – аналитическая таблица, формируемая на основе сводного баланса других депозитных организаций (коммерческих банков) в соответствии с «Руководством по формированию денежно-кредитной и финансовой статистики» Международного валютного фонда.

Иностраный банк – юридическое лицо, зарегистрированное на территории иностранного государства, которое считается банком в соответствии с его законодательством ¹⁵².

Импорт на условиях CIF – является одним из международных торговых терминов в Инкотермс, в котором считается, что продавец поставил товар после того, как товар загружен на транспортное средство в порту отгрузки, а цена продажи включает стоимость товара, фрахта или транспортировки расходы, а также страховые платежи перед отгрузкой.

Доход (нетто) – доход после обязательных платежей по доходам (налоги, платежи по банковским кредитам и т.п.) ¹⁵³.

Государственная пошлина – обязательный сбор, взимаемый за совершение юридически значимых действий и (или) выдачу документов уполномоченными органами и (или) должностными лицами на совершение таких действий ¹⁵⁴.

Государственные целевые фонды – Государственные целевые фонды, формируемые за счет налогов, обязательных платежей и штрафов, а также бюджетных субсидий, создаются для осуществления государственных функций ¹⁵⁵.

Средства государственных целевых фондов – средства которые формируются за счет налогов, обязательных платежей и штрафов, а также бюджетных субсидий, создаются для осуществления государственных функций ¹⁵⁶.

Государственный долг – обязательства Республики Узбекистан, возникающие в результате привлечения внутренних и внешних средств ¹⁵⁷.

Государственные ценные бумаги – казначейские обязательства Республики Узбекистан и облигации выпущенные уполномоченным органом Кабинетом Министров Республики Узбекистан, а также облигации Центрального банка Республики Узбекистан ¹⁵⁸.

Дефицит – является превышение расходов Государственного бюджета Республики Узбекистан над его доходами в определенный период. Бюджетный дефицит может быть вызван инфляцией, нерациональной структурой расходов, денежно-кредитной политикой, нарушением бюджетной дисциплины, большими потерями в экономике, неэффективностью плановых мероприятий, военными расходами и др ¹⁵⁹.

Дефляция – это снижение общего уровня цен.

Номинал (de и лат. nominatio — имя) — понижение номинала (письменной стоимости) бумажных денег с целью повышения

¹⁵⁰ Закона: Положение о порядке выпуска банковских карт коммерческими банками и их обращения в Республике Узбекистан (АВ УзР от 30.04.2004 № 1344), пункт 1, подпункт «е»

¹⁵¹ Законов Республики Узбекистан от 12.09.2014г. Статья 3 Закона № O'RQ-375 «О биржах и биржевой деятельности»

¹⁵² Закона: УзР от 05.11.2019. Закон № ORQ-580 «О банках и банковской деятельности», статья 3

¹⁵³ Закона: ВХМС № 3, «Отчет о финансовых результатах» (Правительство Республики Узбекистан, № 43 от 25.08.1998 г.)

¹⁵⁴ Законы: Налоговый кодекс Республики Узбекистан, статья 326

¹⁵⁵ Закона: Бюджетный кодекс Республики Узбекистан, статья 36

¹⁵⁶ Законы: Бюджетный кодекс Республики Узбекистан, статья 3

¹⁵⁷ Законы: Бюджетный кодекс Республики Узбекистан, статья 3

¹⁵⁸ Законы: УзР от 03.06.2015. Статья 3 Закона ОРВ-387 «О рынке ценных бумаг»

¹⁵⁹ Законы: Бюджетный кодекс Республики Узбекистан, статьи 3, 24

устойчивости валюты и упрощения расчета; обмен старых денег на новые деньги с более высоким курсом (стоимостью) и неизменным наименованием по определенному соотношению.

Депонирование – передача бланков документарных акций в депозитарии на хранение¹⁶⁰.

Депозитные аукционы — операции Центрального банка по привлечению средств с представительских счетов коммерческих банков во вклады по аукционным процентным ставкам (обычно на одну-две недели) в целях управления общей ликвидностью банковской системы и временного изъятия избыточной ликвидности из банковской системы в условиях структурного профицита ликвидности.

Декадрахма — серебряная монета весом более 40 граммов.

Девальвация – это снижение курса национальной валюты по отношению к иностранной валюте¹⁶¹.

Ставка дисконтирования — это ставка, денежных сумм используемая для прравнения, принадлежащих разным периодам времени¹⁶².

Дисконтирование — метод, применяемый при оценке и отборе инвестиционных проектов с целью определения текущего эквивалента средств, ожидаемых к получению в конкретный момент времени в будущем¹⁶³.

Дисконтная политика – форма регулирования денежно-кредитной политики, заключающаяся в воздействии Центрального банка на спрос и предложение государственных долговых средств с помощью процентных ставок.

Дивиденд – доход, полученный акционером в обмен на акции, принадлежащие организации, из распределенной прибыли после уплаты налогов¹⁶⁴.

Экспорт (Товары/услуги (работы)) – вывоз товаров, произведенных в Узбекистане, за пределы таможенной территории

¹⁶⁰ Законы: Временное положение о порядке принятия Реестра владельцев акций Центральным депозитарием ценных бумаг и механизме движения документарных акций (УзР АВ от 12.06.2009 № 1968), пп. 1, 3

¹⁶¹ Законы: Концепция совместных усилий Кабинета Министров Республики Узбекистан и Центрального банка по снижению инфляции и обеспечению ценовой стабильности, (Президент Республики Узбекистан 18.11.2019, ОФ-5877) Разделы I, II

¹⁶² Законы: ВХМС № 6, «Учет ренты» (АВ УзР от 24.04.2009, № 1946), п. 21

¹⁶³ Законы: ВХМС № 6, «Учет ренты» (АВ УзР от 24.04.2009, № 1946), п. 20

¹⁶⁴ Законы: УзР от 03.06.2015. Статья 3 Закона «О ценных бумагах» № ОРЦ-387

Республики Узбекистан без обязательства их реимпорта. Работы (услуги), выполняемые юридическим или физическим лицом Республики Узбекистан юридическому или физическому лицу иностранного государства, независимо от географического расположения услуг/работ¹⁶⁵.

Эквайр – банк или организация, реализующая механизм оплаты пластиковыми картами¹⁶⁶.

Эквайринг – расчет сделок с продавцами товаров (работ, услуг) посредством банковских карт, а также выдача наличных средств владельцу банковской карты непосредственно через кассу или банкомат¹⁶⁷.

Электронный документ – информация, зафиксированная в электронной форме, подтвержденная электронной цифровой подписью и имеющая иные реквизиты электронного документа, позволяющие его идентифицировать¹⁶⁸.

Электронная оферта – оферта, содержащая все основные условия договора задатка, выражающая волю оферента заключить договор с ответчиком на основании указанных в оферте условий (далее – оферта)¹⁶⁹.

Электронные деньги – безусловные и безотзывные денежные обязательства эмитента электронных денег, хранящиеся в электронной форме и принимаемые в качестве средства платежа в системе электронных денег¹⁷⁰.

Электронная цифровая подпись — цифровая подпись на электронном документе, которая позволяет идентифицировать владельца¹⁷¹.

¹⁶⁵ Законы: от 21.12.2017 Кабинета Министров Республики Узбекистан. Приложение к Решению № 1006 «Об утверждении Положения о порядке регистрации экспортных контрактов», пункт 7

¹⁶⁶ Законы: Положение о порядке выпуска банковских карт коммерческими банками и их обращения в Республике Узбекистан (АС от 30.04.2004 № 1344), п. 1. «л»

¹⁶⁷ Законы: Положение о порядке выпуска банковских карт коммерческими банками и их обращения в Республике Узбекистан (АС от 30.04.2004 № 1344), пункт 1. "она"

¹⁶⁸ Законы: 06.02.2016 МВД РУз. Решение № 185 «О мерах по дальнейшему совершенствованию порядка осуществления сделок в электронной торговле», пункт 7

¹⁶⁹ Законы: Инструкция о порядке проведения депозитных операций в банках Республики Узбекистан (АВ от 26.08.2015 № 2711), глава I

¹⁷⁰ Законы: УзР от 01.11.2019. Статья 4 Закона «О платежах и платежных системах» № ОРЦ-578

¹⁷¹ Законы: УзР от 11.12.2003. Закон № 562-II «Об электронной цифровой подписи», статья 3

Электронная коммерция – торговля товарами (работами, услугами), осуществляемая в соответствии с договором, заключенным с использованием информационных систем¹⁷².

Электронный платеж – информационные системы для осуществления безналичных расчетов посредством электронных платежных документов с использованием технических средств, информационных технологий и сервисов¹⁷³.

Эмиссия – выпуск банкнот и ценных бумаг. Банкноты выпускаются только государством. Целью выпуска является обслуживание обращения товаров в наличной форме. Объем выпуска должен соответствовать массе товара, имеющегося на рынке.

Эмиссионные ценные бумаги – ценные бумаги, имеющие одинаковые признаки и характеристики в рамках одного выпуска, размещаемые и обращающиеся на единых для данного выпуска условиях¹⁷⁴.

Единый государственный реестр выпусков эмиссионных ценных бумаг – представляет собой перечень зарегистрированных выпусков эмиссионных ценных бумаг¹⁷⁵.

Эмпирический анализ – это подход к изучению и интерпретации информации, основанный на анализе фактических данных. Эмпирический подход основан на реальных данных, измерениях и результатах, а не на теориях и концепциях.

Свободная экономическая зона – зона созданная в целях привлечения отечественного и иностранного капитала, перспективных технологий и управленческого опыта для социально-экономического развития территории, это специальное выделенное место с четко определенными административными границами, таможенными, валютными, налоговыми и визовыми льготами, а также имеющий отдельный правовой порядок.

Факторинг – вид банковских услуг, при котором принятый, но неуплаченный платеж (долг) за поставленные товаропоставщиками

товары (выполненные работы, оказанные услуги) финансируется банком без права регресса¹⁷⁶.

Фискальная политика – экономическая политика государства которая является составной частью финансовой политики, включающей в себя систему мер, направленных на финансовое обеспечение деятельности государства, регулирование государственных доходов и расходов на конкретные экономические и социальные цели. Он основан на использовании прав правительства на налогообложение и расходы¹⁷⁷.

Экспорт в условиях FOB – один из международных торговых терминов в Инкотермс, в котором продавец несет ответственность за доставку товара в порт и погрузку его на транспортное средство, указанное покупателем, а расходы, связанные с доставкой товара в транспортное средство несет продавец.

Процентный коридор – система приближения краткосрочных процентных ставок на денежном рынке к основной процентной ставке (целевой процентной ставке) Центрального банка; верхней границей процентного коридора является ставка кредитования ЦБ коммерческим банкам (как правило, ставка овернайт), а нижней границей – ставка привлечения депозитов коммерческих банков ЦБ.

Процентная ставка – сумма платежа, которая добавляется к основной сумме кредитору за заемные средства, полученные заемщиком¹⁷⁸.

Фондовый рынок – это экономические отношения, возникающие при выпуске и купле-продаже ценных бумаг. Инвесторы могут размещать свободные средства на фондовом рынке, а компании и государственные учреждения могут получать инвестиции для финансирования своих проектов. Термин «фондовый рынок» часто используется как синоним понятия «

¹⁷² Законы: 06.02.2016 МВД РУз. Постановление № 185 «О мерах по дальнейшему совершенствованию порядка осуществления сделок в электронной торговле», пункт 7

¹⁷³ Законы: Постановление МБ РУз от 19.02.2001 г. № 1010 «Об утверждении Положения о проведении расчетов между банками Республики Узбекистан по системе электронных платежей», 2 зп.

¹⁷⁴ Законы: РУз 03.06.2015г. ОРҚ-387 Закона "О ценных бумагах", статья 3

¹⁷⁵ Законы: РУз 03.06.2015г. ОРҚ-387 Закона "О ценных бумагах", статья 3

¹⁷⁶ Законы: Положение о порядке проведения факторных операций коммерческими банками в Республике Узбекистан (Правительство Республики Узбекистан от 03.08.2000 №953), п.1.3

¹⁷⁷ Законы: 08.01.2019г. Президента Республики Узбекистан. Постановление № ПФ-5614 о дополнительных мерах по дальнейшему развитию экономики и повышению эффективности экономической политики, пункт 1

¹⁷⁸ Законы: Положение о студентах, применимое к кредитной политике коммерческих банков (Правительство Республики Узбекистан от 29.08.2019 г. №905-б) п.2.9

рынок ценных бумаг», поскольку ценные бумаги фондового рынка включают в себя акции, облигации и сделки ¹⁷⁹.

Форвардный контракт — контракты купли-продажи с отсрочкой поставки реальных товаров. Валютная операция, связанная с взаимной передачей прав и обязанностей в отношении реальных товаров (в том числе ценных бумаг, валюты) с отсрочкой срока поставки. Форвардный контракт заключается между двумя участниками рынка и включает в себя условия, отвечающие пожеланиям сторон, условия фьючерсных контрактов, осуществляемых на фондовых биржах (фондовых, валютных), заранее определены и стандартизированы; Для форвардных контрактов прибыль или убыток владельца контракта определяется на момент его истечения ¹⁸⁰.

Фулус — медные монеты, произошло от греческого " фоллис " кошелек.

Фонд гарантирования вкладов граждан в банках — юридическое лицо, действующим на основании письменных договоров с банками. Целью деятельности фонда является обеспечение выплаты вкладов граждан в банках в случае отзыва у банка лицензии на право осуществления банковских операций Центральным банком Республики Узбекистан на условиях и в размерах, предусмотренных в этом Законе. Гарантия Фонда уплаты вознаграждения граждан по их вкладам в банках не распространяется на случаи отзыва лицензии в связи с реорганизацией банка ¹⁸¹.

Фьючерс — это контракт, договорные обязательства по покупке или продаже определенного количества ценных бумаг, валюты или согласованного количества товаров в определенное время и по определенной цене.

Фьючерсный контракт — это вид контракта, заключаемого на товарной или фондовой бирже, и представляет собой контракт, заключаемый двумя участниками на стандартных условиях. В этом случае один из участников обязуется продать фиксированную сумму

¹⁷⁹ Законы: Постановление Кабинета Министров Республики Узбекистан «Об организации первичного и вторичного публичного размещения акций на фондовой бирже» (Правительство Украины № 358 от 26.04.2019 г.)

¹⁸⁰ Законы: Республики Узбекистан от 29.08.2001г. Закон № 260-II «О фондовых биржах и биржевой деятельности», статья 23

¹⁸¹ Законы: УзР от 04.05.2002. Закон № 360-II «О гарантиях защиты вкладов граждан в банках», ст.4

товаров, валюты или ценных бумаг, а другой обязуется уплатить ее через определенный срок на основании сделки. Расчет по фьючерсным операциям производится ежедневно по результатам произведенных торгов ¹⁸².

Залог — это механизм, с помощью которого одно лицо передает другому лицу имущество или право на него в обеспечение обязательств, т. е. механизм обеспечения возврата займа в обмен на предоставление другому лицу права на имущество, служащего обеспечением кредита. В случае неисполнения или неполного исполнения залогодателем (должником) обязательства, обеспеченного залогом, залогодатель (кредитор) имеет право на имущество, заложенное залогодателем (должником) по этому обязательству получить право и приобрести его в установленном законодательством порядке для полного покрытия обязательства залогодателя (должника). Стоимость залога определяется по соглашению сторон и должна покрывать сумму кредита и начисленные на него проценты.

Гарантийное письмо — права банка по ипотечному договору могут быть подтверждены гарантийным письмом. Гарантийное письмо — это ценная бумага, которая носит имя владельца. Право обладателя добиться исполнения денежного обязательства, обеспеченного ипотекой, без представления дополнительных доказательств; Ипотека подтверждает право обладателя залоговых прав на указанное имущество, то есть обязательства, возникающие вследствие неисполнения должником в срок обязательств по кредиту, за счет ипотечного залога ¹⁸³.

Залогодержатель — кредитор, передающий в залог имущество, принадлежащее должнику или на основании согласия собственника в обеспечение обязательств, будет иметь право полностью покрыть обязательства или ущерб за счет страховых платежей.

Залогодатель — должник или третье лицо (юридическое или физическое лицо), передающее в залог имущество, принадлежащее ему на праве собственности или на праве ведения бизнеса, либо с согласия собственника. Имущество залогодателя может

¹⁸² Законы: Республики Узбекистан от 29.08.2001г. Статья 23 Закона № 260-II «О бирже и биржевой деятельности»

¹⁸³ Законы: Республики Узбекистан от 04.10.2006г. УзРКес-580 Закон «Об ипотеке», статья 14

принадлежать ему самому, и залогодатель может иметь только право залога.

Деловая репутация – репутация компании, репутация в рамках ее деятельности, отношения, клиенты и сотрудники оцениваются и хранятся как актив на специальном счете; Деловая репутация определяется как сумма, выплачиваемая покупателем сверх стоимости его чистых активов (разница между рыночной стоимостью всех активов и рыночной стоимостью всех обязательств) при покупке банка ¹⁸⁴.

Реальные деньги – денежные единицы, имеющие реальную стоимость, и при осуществлении платежного средства посредством реальных денег участвуют в процессе обмена в соответствии со своей стоимостью, а также при обращении реальных денег без проблем регулируется денежная масса в экономике.

Счет-фактура – это документ, подтверждающий поставку товаров и услуг, оказанных продавцом от имени покупателя, и их полную стоимость. Счет-фактура содержит информацию об условиях сделки купли-продажи, включая объем, цену, стоимость, способы продажи и доставки ¹⁸⁵.

Производные финансовые инструменты – это специальные финансовые инструменты, привязанные к стоимости других финансовых инструментов, с помощью которых можно управлять различными финансовыми рисками (процентными, валютными, кредитными, фондовыми и ценовыми рисками).

Исполнительный банк – это банк получателя денежных средств.

Социальные инвестиции – инвестиции в развитие человеческого потенциала, навыков и производственного опыта, а также в развитие других форм нематериальных активов ¹⁸⁶.

Импорт – ввоз товаров на таможенную территорию Республики Узбекистан без обязательства их реэкспорта; ввоз капитала в виде кредита и долга; приобретение организаций иностранными

¹⁸⁴ Законы: ВХМС № 7, Нематериальные активы, пункты 60-64 (Правительство Республики Узбекистан № 1485 от 27.06.2005 г.); Инструкция по учету нематериальных активов в банках Республики Узбекистан, пункт 3 (УзРес АВ от 14.01.2003 г., №1199)

¹⁸⁵ Законы: Налоговый кодекс Республики Узбекистан, статья 47

¹⁸⁶ Законы: УзРес 25.12.2019 Закон «Об инвестициях и инвестиционной деятельности» № О'РQ-598, глава 2, статья 5

компаниями; пользование платными услугами иностранных граждан, предприятий и организаций ¹⁸⁷.

Льготный период – это срок, в течение которого происходит отсрочка погашения основного долга по кредиту ¹⁸⁸.

Образцы подписей и печатей – листы с образцами подписей и печатей клиентов банка или официальных организаций, хранящиеся в банке в целях установления подлинности документов; образцы подписей ответственных работников банка для направления в банки-корреспонденты ¹⁸⁹.

Инерционная инфляция – это тенденция инфляции медленно возвращающиеся к долгосрочному равновесному уровню после шоков, которые приводят к отклонениям от долгосрочного уровня.

Инфляционные ожидания – производители и потребители планируют свою дальнейшую денежную и ценовую политику, оценивают доходы, расходы, прибыль, отценивают кредиты исходя из ожидаемого, расчетного уровня инфляции ¹⁹⁰.

Индекс инфляционных ожиданий – количественный показатель инфляционных ожиданий, который сигнализирует об ускорении или замедлении инфляции.

Инфляционное таргетирование – инфляционное таргетирование отражает такой режим денежно-кредитной политики, при котором Центральный банк объявляет постоянный целевой показатель (таргет) по уровню инфляции, а в своих действиях активно использует монетарные инструменты и

¹⁸⁷ Законы: Республики Узбекистан от 26.05.2000г. Закон № 77-II «О

внешнеэкономической деятельности», статья 11

¹⁸⁸ Законы: Коммерческие банки, участвующие в строительстве новых типов недорогого жилья индивидуально и по типовым проектам в сельской местности Республики Банк» АТБ Национальный банк внешнеэкономической деятельности Республики Узбекистан, «Ипотека Банк» АТИБ, АТ «Халк Банк», Положение о порядке выдачи льготных ипотечных кредитов АБР «Асака Банк» и АБР «Узсаноат Кириллиш Банк». (ВМ 25.05.2009, №148) Приложение 2, п.2

¹⁸⁹ Законы: «О книгах безналичного учета в Республике Узбекистан» (Правительство

Республики Узбекистан № 2465 от 03.06.2013 г.), глава 2, статья 14

¹⁹⁰ Законы: 18.11.2019г. Президента Республики Узбекистан. Постановление № ПФ-5877 «О совершенствовании денежно-кредитной политики путем поэтапного перехода к режиму инфляционного таргетирования»

коммуникации для регулирования текущей инфляции, направленной на достижение целевого показателя¹⁹¹.

Инфляция – это обесценивание денег и снижение платежеспособности населения в результате повышения уровня цен на товары и услуги. Это процесс роста цен на товары и услуги в стране в течение определенного периода¹⁹².

Монетарные факторы инфляции – инфляционные факторы, на которые можно непосредственно воздействовать с помощью инструментов денежно-кредитной политики Центрального банка в среднесрочной перспективе.

Немонетарные факторы инфляции – относятся факторы, влияющие на инфляцию, не входящие в сферу действия денежно-кредитной политики Центрального банка. В эту группу входят внешнеэкономические условия, структурные факторы (состояние основных фондов, эффективность и производительность труда, предложение рабочей силы и показатели качества, технологический уровень производства, транспортная, логистическая инфраструктура, уровень концентрации рынка), нормативно-правовая среда, фискальная политика, а также включает факторы предложения товаров и услуг.

Инкассо (итал. incasso) – банковские операции по снятию денег со счета покупателя и переводу их продавцу. Обслуживание клиентов осуществляется на основании платежных документов и по запросу клиента¹⁹³.

Инкассация – движение денежных средств, связанное с выдачей наличных денег коммерческими банками для удовлетворения потребности в наличных деньгах клиентов и поступление (инкассирование) денежных средств предприятий и организаций, имеющих денежные доходы.

Коллекция – движение денежных средств, связанное с выдачей наличных денег коммерческими банками для удовлетворения потребности в наличных деньгах клиентов и поступлением

(инкассированием) денежных поступлений предприятий и организаций, имеющих денежные доходы.

Инновация – это внедрение средств в ту часть экономики, которая обеспечивает создание техники и технологий нового поколения¹⁹⁴.

Интернет-банкинг – дистанционное обслуживание клиента через Интернет. Как правило, через Интернет клиент может воспользоваться банковскими услугами, которыми можно воспользоваться в отделении банка, включая выпуск по счету, открытие сберегательного счета, осуществление межфилиальных и межбанковских переводов денег и т.д. Список таких услуг зависит только от программного обеспечения и бизнес-процессов банка.

Инвестиционный спрос – спрос на объекты физического капитала (машины, оборудование) и услуги, используемые хозяйствующими субъектами для ведения и расширения своей деятельности. Инвестиционный спрос является частью совокупного спроса в экономике.

Инвестиции – материальные и нематериальные активы и права на них, в том числе права на объекты интеллектуальной собственности, а также реинвестиции, которые вкладываются инвестором в объекты социальной сферы, предпринимательства, научной и иных видов деятельности исходя из рисков целью которой является получения прибыли, денежные средства (деньги в национальной и иностранной валюте), в том числе целевые банковские депозиты, паи, акции, облигации, векселя и другие ценные бумаги; движимое и недвижимое имущество (здания, сооружения, оборудование, машины и другие материальные ценности); права интеллектуальной собственности, в том числе оформленные, запатентованные или незапатентованные (ноу-хау) технические, технологические, коммерческие и технические документы, навыки и производственный опыт, необходимые для организации того или иного вида производства, могут включать иные знания, а также иные ценности не запрещены законодательством Республики Узбекистан¹⁹⁵.

¹⁹¹ Законы: 18.11.2019г. Президента Республики Узбекистан. Постановление № ПФ-5877 «о совершенствовании денежно-кредитной политики путем поэтапного перехода к режиму инфляционного таргетирования О»

¹⁹² Законы: 18.11.2019г. Президента Республики Узбекистан. Постановление № ПФ-5877 «О совершенствовании денежно-кредитной политики путем поэтапного перехода к режиму инфляционного таргетирования»

¹⁹³ себя. Первый том. Ташкент, 2000 г.

¹⁹⁴ Законы: РУз от 09.12.2014г. Закон №ОРК-380 «Об инвестиционной деятельности», статья 4

¹⁹⁵ Законы: УзР от 25.12.2019. Статья 3 Закона «Об инвестициях и инвестиционной деятельности» № ОРК-598

Инвестор – субъект инвестиционной деятельности, осуществляющий вложение собственных средств и (или) заемных средств или иных вложенных инвестиционных ресурсов в объекты инвестиционной деятельности с целью получения прибыли¹⁹⁶.

Ипотека – это вид залога недвижимого имущества (преимущественно земли, зданий), которое не может быть передано в собственность кредитору¹⁹⁷.

Ипотечный кредит – это долгосрочный кредит на покупку жилого дома. В этом случае жилой дом выступает залогом по ипотечному кредиту, а должник считается его собственником и имеет право на его использование. В случае неисполнения заемщиком обязательств по возврату ипотечного кредита банк вправе реализовать предмет залога и погасить обязательства, вытекающие из кредита.

Экономический регламент – установление норм управления денежным обращением и регулирование банковских операций Центральным банком. Примеры включают резервные требования, коэффициенты ликвидности, коэффициенты достаточности капитала и т. д.

Экономические ресурсы – совокупность основных средств, нематериальных активов, других ценностей и денег, принадлежащих предприятию и используемых для получения прибыли.

Экономический цикл – это естественная форма экономического развития, при которой рост производства, занятости и ВВП чередуется с периодами экономического спада (рецессия).

Индекс потребительских цен (ИПЦ) – это показатель изменения общего уровня цен на товары и услуги, приобретаемые населением. ИНИ рассчитывается как отношение суммы цен указанных товаров и услуг в текущем периоде к ценам в предыдущем (базисном) периоде.

Потребительские кредиты – это кредиты, предоставляемые физическим лицам (потребителям) на приобретение товаров (работ, услуг) в целях удовлетворения их потребительских потребностей. Такие кредиты в основном выдаются физическим лицам с целью приобретения автотранспортных средств, бытовой техники,

¹⁹⁶ Законы: УзР от 25.12.2019. Статья 3 Закона «Об инвестициях и инвестиционной деятельности» № ОРК-598

¹⁹⁷ Законы: Республики Узбекистан от 04.10.2006г. Закон ОРКО-58 «Об ипотеке».

электронной техники, ремонта жилья, восстановления здоровья и путешествий. Различают финансовую (потребительские кредиты, выдаваемые банком) и товарные (продажа продукции в рассрочку) формы потребительского кредита¹⁹⁸.

Защита прав потребителей – законодательные нормы и практические меры, обеспечивающие защиту интересов потребителей при использовании продуктов и услуг, в том числе продуктов финансового рынка.¹

Накопительная пенсионная книжка – документ, подтверждающий участие граждан в системе персональной накопительной пенсии, в котором указаны основные реквизиты лицевого счета накопительной пенсии и отражается движение средств по этому счету¹⁹⁹.

Штраф – денежное взыскание за нарушение закона или договора, например, в случае неисполнения обязательств по договору или на установленных условиях, либо финансовая ответственность производителя товара (услуги) за нарушение требований прав потребителя.

Обязанность по уплате штрафа может возникнуть не только в хозяйственных отношениях, но и в части обязательных платежей в пользу государства. Например, если налогоплательщик не представляет налоговый платеж вовремя, начисляется пеня²⁰⁰.

Физическое лицо – это лицо, осуществляющее гражданские права и обязанности. В отличие от юридического физического лица – это лицо, которое имеет права и обязанности, установленные законом, может устанавливать самостоятельные хозяйственные отношения, в том числе владеет собственными хозяйственными средствами, может заключать сделки²⁰¹.

НДФЛ (подходный налог) – налог, взимаемый со всей суммы денежных доходов граждан за предыдущий год.

Текущий счет – часть платежного баланса страны, отражающее движение товаров, услуг, первичных и вторичных доходов

¹⁹⁸ Законы: Республики Узбекистан от 06.05.2006г. Закон № 33 «О потребительском кредите», статья 3

¹⁹⁹ Законы: Положение о порядке ведения Народным банком личного учета граждан в накопительной пенсионной системе (приложение 1 к постановлению Кабинета Министров от 21.12.2004 № 595), п. 2 п. 6.

²⁰⁰ Законы: Уголовный кодекс Республики Узбекистан, статья 274.

²⁰¹ Законы: Гражданский кодекс РУз. Статьи 1168-1171

(зарплаты работников, инвестиционного дохода и т. д.) между резидентами и нерезидентами.

Договор поручительства – вид договора, по которому поручитель обязуется отвечать перед своим кредитором за полное или частичное исполнение его обязательства другим лицом ²⁰².

Капитал – средства, необходимые для хозяйственной деятельности; долгосрочные расходуемые ресурсы, созданные для производства дополнительных товаров и услуг, продукты, не удовлетворяющие непосредственно потребности человека, инвестиционные продукты, деньги, уплачиваемые за деловую практику; Капитал делится на основной (стоимость средств производства) и переменный (стоимость труда) капитал, а по способу перенесения его стоимости на продукт – на основной и оборотный капитал ²⁰³.

Капитальные вложения – вложения в создание и воспроизводство основных фондов, в том числе в новое строительство, модернизацию, реконструкцию, техническое перевооружение, а также в развитие других форм материального производства ²⁰⁴.

Широкая денежная масса (M2) – денежная масса в национальной валюте и депозитов в иностранной валюте.

Движимое имущество – это вид имущества всех видов, не входящий в предложение недвижимого имущества, то есть имущество, не относящееся к земле, зданиям и сооружениям. К движимому имуществу относятся транспортные средства, денежные средства, приложения принудительных прав, ценные бумаги, долговые сертификаты, исполнительные документы ²⁰⁵.

Недвижимое имущество – земельные участки, подземные ресурсы, здания, сооружения, многолетние деревья и иное имущество, неразрывно связанное с землей, то есть объекты, перемещение которых невозможно без причинения несоразмерного ущерба их целевому назначению ²⁰⁶.

²⁰² Законы: УзР «Гражданский кодекс», пункт 4

²⁰³ Законы: Терминология, принципы и стандартная финансовая отчетность

²⁰⁴ Законы: УзР от 25.12.2019. Закон УзР-598 «Об инвестициях и инвестиционной деятельности», глава 2, статья 5

²⁰⁵ Законы: Гражданский кодекс Республики Узбекистан, статья 83.

²⁰⁶ Законы: Гражданский кодекс Республики Узбекистан, статьи 83, 84, 515, 1184.

Кобейджинговая карта – комбинированная карта двух платежных систем.

Консалтинг – деятельность по оказанию консультационных услуг субъектам хозяйствования в области экспертной, технико-экономической деятельности. Консультационные организации могут иметь экспертов по региональному, отраслевому и другим принципам. ¹

Конверсионные операции – обмен наличной валюты одного иностранного государства на наличную валюту другого иностранного государства физическим лицом ²⁰⁷.

Конвертация – операции купли-продажи иностранной валюты на валютном рынке ²⁰⁸.

Корпоративные финансы (организационные финансы) – служит для финансового обеспечения деятельности организации ²⁰⁹.

Корпоративная пластиковая карта – платежная карта, дающая право на осуществление безналичных расчетов юридическому лицу с использованием корпоративной банковской карты или уполномоченного им лица на основании договора между юридическим лицом и банком-эмитентом ²¹⁰.

Корреспондентский счёт – счета, открываемые кредитными организациями в отделениях Центрального банка ²¹¹.

Котировка – быстро меняющаяся цена национальной валюты по отношению к иностранной валюте ²¹².

Кредит – долг/ссуда в виде товаров или денег с условием возврата (вместе с выплатой процентов); определяет экономические отношения между должником и кредитором ²¹³.

²⁰⁷ Законы: Положение о порядке проведения валютно-обменных операций с физическими лицами в коммерческих банках (АВ от 29.06.2018 № 3029)

²⁰⁸ Законы: Государственный министр Республики Узбекистан от 10.07.2001г. № 294 «О

мерах по организации деятельности внебиржевого валютного рынка», часть 1

²⁰⁹ Закона: Кодекс профессиональных бухгалтеров (Принят Советом Национальной

Ассоциации бухгалтеров и аудиторов 19 марта 2010 года), п.290.204

²¹⁰ Законы: Положение о порядке использования корпоративных банковских карт в

национальной валюте юридическими лицами (АВ от 18.04.2005 № 1470), пункт 1,

подпункт «а»

²¹¹ Закона: План счетов бухгалтерского учета в коммерческих банках Республики

Узбекистан (АВ от 13.08.2004 г. № 773-17) Глава 2

²¹² Законы: Положение о порядке определения средних цен биржевых котировок

(аукционов) (АВ от 14.10.2009 № 2017)

²¹³ Законы: Гражданский кодекс Республики Узбекистан, пункт 2

Кредитная карта — это платежная карта, используемая для оплаты товаров и услуг без наличных денежных средств из кредитных средств банка. Кредит выдается в пределах установленного банком лимита, а сумма кредита обновляется при своевременном осуществлении платежей по кредиту²¹⁴.

Кредитные деньги — деньги созданные на основе кредитных отношений, которые выполняют платежные функции по номинальной стоимости.

Кредитная задолженность — сумма задолженности по кредиту или его части, проценты, пени и другие платежные обязательства, которые не были уплачены заемщиком/созаемщиками в установленный срок²¹⁵.

Кредитный договор — гражданско-правовой договор, юридический договор по которому банк или иная кредитная организация (кредитор) предоставляет другой стороне (заемщику) деньги (заем) в размере и на условиях, предусмотренных договором, а заемщик обязуется возратить эту сумму и проценты за них²¹⁶.

Кредитное обеспечение — это вид залога, гарантирующий выполнение обязательств (например, кредитоспособности, долгов) заемщиком.

Кредитоспособность — это показатель который определяется на основании анализа совокупного дохода заемщика (совместных заемщиков) по своевременному и полному исполнению им платежных обязательств по кредитному договору²¹⁷

²¹⁴ Законы: Положение о порядке выпуска банковских карт коммерческими банками и их обращения в Республике Узбекистан (АС от 30.04.2004 № 1344), пункт 8 «б»

²¹⁵ Законы: Коммерческими банками, участвующими в строительстве новых типов малоэтажных домов индивидуально и по типовым проектам в сельской местности являются «Кишлок Кирилли Банк» АБР, Национальный банк внешнеэкономической деятельности Республики Узбекистан, «Ипотека Банк» АТИБ, АО «Народный банк»», Положение о порядке выдачи льготных ипотечных кредитов АБР «Асака Банк» и АБР «Узсаноаткурулишбанк», (ВМ 25.05.2009, №148) Приложение 2, п.2

²¹⁶ Законы: Гражданский кодекс Республики Узбекистан, статья 74.

²¹⁷ Законы: Коммерческими банками, участвующими в строительстве новых типов малоэтажных домов индивидуально и по типовым проектам в сельской местности являются «Кишлок Кирилли Банк» АБР, Национальный банк внешнеэкономической деятельности Республики Узбекистан, «Ипотека Банк» АТИБ, АО «Народный банк»», Положение о порядке выдачи льготных ипотечных кредитов АБР «Асака Банк» и АБР «Узсаноаткурулишбанк», (ВМ 25.05.2009, №148) Приложение 2, п.2

Кросс курс — результат определения курса третьей валюты через курс одной валюты ко второй валюте²¹⁸.

Квитанция — письменный документ о поступлении денежных средств, документов и других ценностей в кассу банка²¹⁹.

²¹⁸ Законы: Положение о порядке осуществления банками Республики Узбекистан операций валютного свопа. Приложение 1, пункт 1

²¹⁹ Законы: Инструкция по организации касс в коммерческих банках и инкассации наличных денежных средств и иных ценностей (АВ от 23.01.2019, № 3028-1) Приложение 2

BEGINNING OF THE WORD

As President Shavkat Mirziyoyev noted, "It is difficult to imagine the development of our country and society at the level of modern requirements without science. Basic research is important in the development of science. It is through them that new knowledge is acquired and theories are formed, a solid foundation is created for future practical research and innovative developments."

As our President noted in his lectures, based on the spirit and demand of the times, many new economic terms are widely used in practice. In particular, "Honesty Vaccine", "Poverty", "Poverty Level", "Poverty Limit", "Effective Employment", "Cluster", "Iron Notebook", "Women's Notebook", "Youth Notebook", such as "Mahallabay", "Honadonbay", "Citizenship", "Investment activity", "Investment attractiveness", "Economic activity", "Cryptocurrency", "Electronic wallet", "Cashback", "Blockchain", "Tourist zone" although many new financial and economic terms have been applied to the life of the society, there is no explanatory dictionary in which their meaning is comprehensively explained and summarized.

It is known that economy plays an important role in any society. Therefore, the words and terms related to the economy should be clear, concise and logically based. The rapid development of science and technology will not fail to have an impact on the economic sphere as well, as a result of which new neologisms will appear in several economic spheres. should be taken into account.

When the economic term enters the Uzbek language, it is necessary to pay attention to its following aspects:

- the compatibility of the term with the sound system of the Uzbek language;
- whether it has an Uzbek alternative;
- to the necessity of copying or translation;
- to the meaning of the economic term;
- to its simplicity and fluency;
- to its essence and correctness.

Economic terms entering the Uzbek language from other languages must first be discussed by experts and the committee, and then approved by the relevant committee of the Oliy Majlis. Only then such economic terms enter into legal force and can be used freely.

Also, it is an urgent task to use various world-recognized economic terms and explain their meaning in a language that is understandable for all layers of society. In the process of writing the manual, we decided to leave some terms and expressions that are widely used internationally. This approach to the issue, on the one hand, enriches our native language in a certain sense, and on the other hand, it allows us to enjoy the world experience of a civilized market that has a centuries-old history and is available in foreign countries.

Taking into account the above, a 200-page explanatory dictionary of economic terms in Uzbek, Russian and English, adapted to the essence and spirit of New Uzbekistan, was prepared.

The guide was made as simple as possible. Naturally, some terms and concepts may not be included in it or may not be sufficiently interpreted. Therefore, we welcome any objective suggestions, opinions and comments about the content of this manual.

Authors

Population income – considered the main form of personal income of the population, it is in the form of payment for the work performed, property income and income from individually realized business activities. An example of this is pension, allowance, stipend, monthly salary, etc ²²⁰.

A letter of credit is a bank account that allows the counterparty (the person or organization that undertakes the obligation under the contract) to accept payment for products, works and services on the basis of the conditions specified in the contract, as soon as the obligations under the terms of the contract are fulfilled type²²¹.

Acceptance is the payer's agreement to make the payment on time.

Accepted payment – the bank first receives the consent of the payer to pay the amount, and then makes the payment. A share is a security issued by a joint-stock company with the owner's name written on it, which confirms the owner's right to receive part of the profit of the joint-stock company in the form of dividends, to participate in the management of the joint-stock company, and to part of the property remaining after its liquidation little²²².

Share price – the sale price of a share that does not have a constant value in the free market; the stock price is set on the stock exchange. The stock is sold for an amount that will yield no less than the dividend when placed in the bank. The share price depends on the supply and demand for that type of share. The document on which a joint stock company pays dividends is called a coupon sheet.

Joint-stock company – an enterprise or organization whose charter fund is divided into a certain number of shares and distributed among shareholders ²²³.

Active (lat. activus – active, active, active) – the left part of the balance sheet, all the means of the enterprise on a certain date and in monetary terms, their composition and location (fixed funds, current assets, monetary instruments, capital expenditures, debt applications and others) reflects²²⁴.

²²⁰ Laws: *Nalogovyy kodeks RU*, razdely V, VI

²²¹ Laws: "Regulations on cashless payments in the Republic of Uzbekistan", Section VII. Settlements on letters of credit (Government of the Republic of Uzbekistan dated 03.06.2013, No. 2465)

²²² Laws: UZR 03.06.2015, Article 3 of the Law No. ORQ-387 "On the Securities Market"

²²³ Laws: Civil Code of the Republic of Uzbekistan, Article 64

²²⁴ *Myself*. The first volume. Tashkent, 2000

Depreciation (depreciation) – regular distribution and inclusion of the depreciated (amortized) value of an asset (fixed asset) during the period of useful service to the cost of products (work, services) or period expenses based on its function²²⁵.

The main interest rate – is the interest rate that determines the borrowing interest rate for commercial banks and the cost of credit for borrowers; changes in the prime interest rate affect interest rates in the interbank money market.

Inventory – are assets of various forms, from which payments are made, debt obligations are covered.

Avizo – is a notification about the completion of a settlement operation.

Bank – a legal entity that is a commercial organization that performs a set of operations defined as banking activities on opening and maintaining bank accounts, making payments, attracting funds to deposits (deposits), granting loans on its own behalf²²⁶.

A bank account – is an account opened by the bank to the client in accordance with the contract, according to which the bank can receive and enter funds into the client's account, transfer and issue the appropriate funds from the client's account, and undertakes the obligation to carry out other operations on the account ²²⁷.

Bank guarantee – a guarantee of the bank (guarantor) that it will fulfill its monetary obligations to its client ²²⁸.

Bank deposit agreement – the second party (bank), which has received from the first party (the depositor) or received the amount of money (deposit) received in its name, on the basis of the conditions and procedure stipulated in the agreement, returns the amount of the deposit and pays interest on it undertakes²²⁹.

Bank resources – the sum of own funds and debt funds at the disposal of banks, which are used for the purpose of granting loans and carrying out other financial operations.

²²⁵ Laws: No. 7 BHMS, Intangible assets, Clause 4 (UZR AV 27.06.2005 No. 1485)

²²⁶ Laws: UZR 05.11.2019 Law No. ORQ-580 "On Banks and Banking Activities", Article 3

²²⁷ Laws: "Regulation on the procedure for issuing bank guarantees by commercial banks (Government of the Republic of Uzbekistan dated 15.05.2012 No. 2364), clause 1, paragraph 2

²²⁸ Laws: "Regulation on the procedure for issuing bank guarantees by commercial banks (Government of the Republic of Uzbekistan dated 15.05.2012 No. 2364), clause 1, paragraph 2

²²⁹ Laws: Civil Code of the Republic of Uzbekistan, Article 759

Liquidity of the banking system – is the balance of funds in the national currency in the representative accounts of commercial banks opened at the Central Bank of the Republic of Uzbekistan.

Banking – group is an unincorporated association of financial institutions, in which the main bank controls other financial institutions²³⁰.

Interbank correspondent relations – contractual relations where one bank (Correspondent Bank) keeps deposits belonging to other banks and provides services to the other in terms of payment and other operations.

Interbank money market is a system of organizing and carrying out short-term (usually up to one year) stock trading operations for placing and attracting funds in national and foreign currencies.

Checking banknotes – checking the authenticity and solvency of bills and metal coins.

ATM – bank machine: software that allows a bank client to independently perform simple banking operations on his account using a bank plastic card, mainly designed to withdraw cash through a bank plastic card²³¹.

Barter – exchanging goods for each other

Base inflation – certain goods and services (fruits and vegetables, fuel, some types of passenger transport, communication services, housing and communal services, etc.) influenced by seasonal and administrative factors) inflation, which is calculated without taking into account the change in prices.

The stock market is – a legal entity that organizes stock trading in a predetermined place and at a specific time, based on specific rules. Exchanges carry out their activities in the form of commodity, stock and currency exchange. Currently, there are more than 200 stock exchanges in the world, and "Tashkent" Republican Stock Exchange, Commodity Exchange of the Republic of Uzbekistan, Currency Exchange of the Republic of Uzbekistan operate in the territory of the Republic of Uzbekistan²³².

²³⁰ Laws: UZR 05.11.2019 Law No. ORQ-580 "On Banks and Banking Activities", Article 3

²³¹ Laws: Regulation on the procedure for issuing bank cards by commercial banks and their circulation in the Republic of Uzbekistan (Government of the Republic of Uzbekistan 30.04.2004 No. 1344), paragraph 1, sub-paragraph "j"

²³² Laws: UZR 12.09.2014. Law No. ORQ-375 "On Stock Exchanges and Exchange Activities", Article 3

Overview – of other deposit organizations (commercial banks) – an analytical table formed on the basis of the consolidated balance sheet of other deposit organizations (commercial banks) in accordance with the International Monetary Fund's "Manual on Compilation of Monetary and Financial Statistics".

A foreign bank – is a legal entity registered in the territory of a foreign country, which is considered a bank in accordance with its laws²³³.

CIF import is one of the international trade terms in – Incoterms, in which the seller is deemed to have delivered the goods after the goods are loaded onto the vehicle at the port of shipment, and the selling price includes the value of the goods, freight or transportation costs, as well as taxes before shipment. means that it includes handling charges.

Income is income in – the broad sense of any money or material assets with monetary value, money that an economic entity can rely on the results of its activity, and goods are material income²³⁴.

State duty is a mandatory fee charged for the performance of legally significant actions and (or) the issuance of documents by authorized institutions and (or) officials for such actions²³⁵.

State trust funds – State trust funds, whose funds are formed from taxes, mandatory payments and fines, as well as budget subsidies, are established for the implementation of state functions²³⁶.

Public debt – the obligations of the Republic of Uzbekistan arising as a result of attracting internal and external funds²³⁷.

State securities – treasury obligations of the Republic of Uzbekistan and bonds issued by the body authorized by the Cabinet of Ministers of the Republic of Uzbekistan, as well as bonds of the Central Bank of the Republic of Uzbekistan²³⁸.

Deficit is the excess – of the State budget expenses of the Republic of Uzbekistan over its income in a certain period. The budget deficit can be caused by inflation, irrational structure of expenses, monetary policy, violation of budget discipline, large losses in the economy,

²³³ Laws: UZR 05.11.2019. Article 3 of the Law "On Banking and Banking Activities" No. ORQ-580

²³⁴ Self. The first volume. Tashkent, 2000

²³⁵ Laws: Tax Code of the Republic of Uzbekistan, Article 326

²³⁶ Laws: Budget Code of the Republic of Uzbekistan, Article 36

²³⁷ Laws: Budget Code of the Republic of Uzbekistan, Article 3

²³⁸ Laws: UZR 03.06.2015. Article 3 of the Law ORQ-387 "On the Securities Market"

ineffectiveness of planned measures, military expenses, etc. The main source of covering the budget deficit is the increase in prices, attracting free funds of the population and funds of legal entities as debt, obtaining international loans, et²³⁹.

Deflation – is a decrease in the general level of prices.

Denomination – is a change in the increasing value of monetary units; usually observed after hyperinflation or exchange of old currencies with new ones with smaller denominations. transfer of documentary share forms to depositories for safekeeping²⁴⁰

Deposit auctions- are operations by the Central Bank to attract funds from the representative account of commercial banks to deposits at auction interest rates (usually for one or two weeks) in order to manage the general liquidity of the banking system and temporarily withdraw excess liquidity from the banking system in the context of a structural surplus of liquidity.

A dekadrahm is a silver -coin weighing more than 40 grams

Devaluation – is a reduction of the national currency rate against a foreign currency²⁴¹.

The discount rate – is the rate used to bring together sums of money belonging to different time periods²⁴².

Discounting – is a method used in the evaluation and selection of investment projects in order to determine the current equivalent of funds expected to be received at a specific time in the future²⁴³.

Discounting policy – is a form of regulation of monetary and credit policy, which is the influence of the Central Bank on the demand and supply of state debt funds with the help of interest rates.

Dividend – is the income received by the shareholder in exchange for the shares owned by the organization from the distributed profit after tax payments²⁴⁴.

²³⁹ Laws: Budget Code of the Republic of Uzbekistan, Articles 3, 24
²⁴⁰ Laws: Provisional Regulation on the Procedure for Accepting the Register of Share Owners by the Central Depository of Securities and the Mechanism for Movement of Documentary Shares (UZR AV 12.06.2009 No. 1968), paragraphs 1, 3

²⁴¹ Laws: Concept of joint efforts of the Cabinet of Ministers of the Republic of Uzbekistan and the Central Bank to reduce inflation and ensure price stability, (President of the Republic of Uzbekistan 18.11.2019, PF-5877) Sections I, II

²⁴² Laws: BXMS No. 6, "Rent Account" (UZR AV 24.04.2009, No. 1946), Clause 21

²⁴³ Laws: BXMS No. 6, "Rent Account" (UZR AV 24.04.2009, No. 1946), Clause 20

²⁴⁴ Laws: UZR 03.06.2015. Article 3 of the Law "On Securities" No. ORQ-387

Export (Goods/services (works)) – export customs regime that provides for the export of goods produced in Uzbekistan outside the customs territory of the Republic of Uzbekistan without the obligation to re-import them. Works (services) performed by a legal entity or individual of the Republic of Uzbekistan to a legal entity or individual of a foreign country, regardless of the geographic location of the services/works^{245 1}.

Acquirer – is a bank or organization implementing the payment mechanism for plastic cards²⁴⁶.

Acquiring – settlement of transactions with sellers of goods (work, services) through bank cards, as well as giving cash to the owner of the bank card directly through the cash register or ATM²⁴⁷.

Electronic document – information recorded in electronic form, confirmed with an electronic digital signature and having other requisites of an electronic document that allow its identification²⁴⁸.

An electronic offer is an offer – containing all the main terms of the deposit agreement, expressing the will of the offerer to enter into a contract with the respondent on the basis of the conditions specified in the offer (hereinafter referred to as the offer)²⁴⁹.

Electronic money – unconditional and irrevocable monetary obligations of the issuer of electronic money stored in electronic form and accepted as a means of payment in the electronic money system²⁵⁰.

Electronic digital signature – is a digital signature on an electronic document that enables identification of the owner²⁵¹.

²⁴⁵ Laws: 21.12.2017 of the Cabinet of Ministers of the Republic of Uzbekistan. Annex to the Decision No. 1006 "On Approval of the Regulation on the Procedure for Registration of Export Contracts", paragraph 7

²⁴⁶ Laws: Regulation on the procedure for issuing bank cards by commercial banks and their circulation in the Republic of Uzbekistan (AS 30.04.2004 No. 1344), paragraph 1, "k"

²⁴⁷ Laws: Regulation on the procedure for issuing bank cards by commercial banks and their circulation in the Republic of Uzbekistan (AS 30.04.2004 No. 1344), paragraph 1. "she is"

²⁴⁸ Laws: 02.06.2016 of the Ministry of Internal Affairs of Uzbekistan. Decision No. 185 "On measures to further improve the procedure for implementing transactions in electronic commerce", paragraph 7

²⁴⁹ Laws: Instruction on the procedure for carrying out deposit operations in banks of the Republic of Uzbekistan (AV 26.08.2015 No. 2711), Chapter 1

²⁵⁰ Laws: UZR 01.11.2019. Article 4 of the Law "On Payments and Payment Systems" No. ORQ-578

²⁵¹ Laws: UZR 11.12.2003. Law No. 562-II "On Electronic Digital Signature", Article 3

banks in the event that the bank's license granting the right to carry out banking operations is revoked by the Central Bank of the Republic of Uzbekistan under the terms and amounts provided for in this Law. The Fund's guarantee of the payment of fees of citizens for their deposits in banks does not apply to cases where the license has been revoked due to the reorganization of the bank²⁶⁰.

Futures are future – contracts, contractual obligations to buy or sell a specified amount of securities, currency, or an agreed amount of goods at a specified time and at a specified price.

Futures contract – a type of contract concluded on the commodity or stock exchange, and is a contract concluded by two participants based on standard terms. In this case, one of the participants undertakes to sell a fixed amount of goods, currency or securities, and the other undertakes to pay it after a certain period based on the transaction. Settlement for futures operations is performed daily based on the results of past trades ²⁶¹.

Collateral – is a mechanism by which one person gives property or the right to it to another person to secure obligations, i.e., a mechanism for guaranteeing the return of a loan in exchange for giving another person the right to property that serves as credit security. In the event that the mortgagor (debtor) does not fulfill or does not fully fulfill the obligation secured by the pledge, the mortgagor (creditor) shall be entitled to the property pledged by the mortgagor (debtor) under this obligation. has the right to obtain the right and purchase it in accordance with the procedure established by law to fully cover the obligation of the mortgagor (debtor). The value of the collateral is determined based on the agreement of the parties and it should cover the loan amount and the interest calculated on it.

Letter of guarantee – the bank's rights under the mortgage contract can be confirmed by a letter of guarantee. A bond is a security that bears the owner's name. The right of the legal owner of the mortgage letter to achieve the fulfillment of the monetary obligation secured by the mortgage without providing additional evidence; The mortgage confirms the right of the holder of the pledge rights to the specified property, that

²⁶⁰ Laws: UZR 04.05.2002. Law No. 360-II "On Guarantees for the Protection of Citizens' Deposits in Banks", Article 4

²⁶¹ Laws: Republic of Uzbekistan dated 29.08.2001. Article 23 of the Law No. 260-II "On Exchange and Exchange Activities"

is, the obligations arising from the debtor's failure to fulfill the obligations on the loan on time, at the expense of the mortgage pledge²⁶².

A pledgee is a creditor who pledges property belonging to the debtor or on the basis of the owner's consent in order to secure obligations. will have the right to fully cover obligations at the expense of 'lovi.

Pledger – a debtor or a third party (a legal entity or a natural person) who pledges the property that belongs to him with the right of ownership or the right to conduct business, or with the consent of the owner. The property of the mortgagor may belong to himself, and the mortgagor may have only the right to pledge.¹

Goodwill – the company's reputation, reputation within the scope of its activities, relations, customers and employees are evaluated and maintained as an asset in a special account; Goodwill is defined as the amount paid by the buyer above the value of its net assets (the difference between the market value of all assets and the market value of all liabilities) when buying a bank²⁶³.

H real money – are monetary units with real value, and when performing a means of payment through real money, they participate in the exchange process according to their value, and also, when real money is in circulation, they regulate the money supply in the economy. There will be no problems.

An invoice is an invoice – confirming the delivery of goods and services provided by the seller on behalf of the buyer and their full value. The invoice contains information about the terms of the sales transaction, including volume, price, value, sales and delivery methods ²⁶⁴.

Derivative financial – instruments are special financial instruments linked to the value of other financial instruments, through which it is possible to manage various financial risks (interest rate, exchange rate, credit, equity and commodity price risks).

Tier I regulatory capital – is Tier I core, net of discounts
The executing bank is the bank – of the recipient of the funds

²⁶² Laws: Republic of Uzbekistan dated 04.10.2006. UZRQes-580 Law "On Mortgages", Article 14

²⁶³ Laws: BXMS No. 7, Intangible assets, paragraphs 60-64 (Government of the Republic of Uzbekistan No. 1485 of 27.06.2005);

Instruction on the accounting of intangible assets in the banks of the Republic of Uzbekistan, paragraph 3 (Uz Res AV 14.01.2003, No. 1199)

²⁶⁴ Laws: Tax Code of the Republic of Uzbekistan, Article 47

Social investment – investments in the development of human potential, skills and production experience, as well as in the development of other forms of intangible assets²⁶⁵.

Import – bringing goods into the customs territory of the Republic of Uzbekistan without the obligation to re-export them; importation of capital in the form of credit and debt; acquisition of organizations by foreign companies ; use of paid services of foreign individuals, enterprises, organizations²⁶⁶.

A grace period is a period – in which the loan principal repayment period is delayed²⁶⁷.

Samples of signatures and stamps – sheets with samples of signatures and stamps of bank customers or official organizations kept in the bank for the purpose of determining the authenticity of documents; samples of signatures of the responsible employees of the bank to be sent to correspondent banks²⁶⁸.

Inertia inflation – is the tendency for inflation to slowly return to the long-run equilibrium level after shocks that lead to deviations from the long-run level.

Inflationary expectations – producers and consumers plan their future monetary and price policy, estimate income, expenditure, profit, loans based on the expected, estimated level of inflation²⁶⁹.

The index – of inflation expectations is a quantitative indicator of inflation expectations, which signals whether inflation is accelerating or decelerating.

Inflation targeting – inflation targeting reflects such a monetary policy regime, in which the Central Bank announces a permanent target (target) on the level of inflation, and its actions actively use monetary

²⁶⁵ Laws: UzReas 25.12.2019 The Law "On Investments and Investment Activities" No. O'RQ-598, Chapter 2, Article 5

²⁶⁶ Laws: Republic of Uzbekistan dated 26.05.2000. Law No. 77-II "On Foreign Economic Activities", Article 11

²⁶⁷ Laws: Commercial banks participating in the construction of new types of low-cost housing individually and according to model projects in rural areas "Kishloq Kirilish Bank" ATB National Bank of Foreign Economic Activity of the Republic of Uzbekistan, "Ipoteka Bank" ATIB, AT "Khalq Bank" ". Regulation on the procedure for issuing preferential mortgage loans by "Asaka Bank" ADB and "Uzsanoat Kirilish Bank" ADB, (VM 25.05.2009, No. 148) Appendix 2, Clause 2

²⁶⁸ Laws: "On cashless account books in the Republic of Uzbekistan" (Government of the Republic of Uzbekistan No. 2465 of 03.06.2013), Chapter 2, Article 14

²⁶⁹ Laws: 18.11.2019 of the President of the Republic of Uzbekistan. Decree No. PF-5877 "On the improvement of monetary credit policy by gradual transition to the inflation targeting regime"

and communication to control the current inflation. directed target indicator²⁷⁰.

Inflation – is a devaluation of money and a decrease in the solvency of money as a result of an increase in the price level of products and services. It is the process of price increase for goods and services in a certain period .

Monetary factors of inflation – are inflationary factors that can be affected by means of monetary and credit policy tools of the Central Bank in the medium term.

Non-monetary factors of inflation – are factors affecting inflation that are outside the scope of the monetary policy of the Central Bank. This includes external economic conditions, structural factors (state of technology, production efficiency and productivity, labor supply and demand, technological level of production, transport, logistics indicators, level of market concentration), regulatory and legal environment, fiscal policy. . includes factors introduced by the supply of services.

Incasso (ital. incasso) – buyer from the account money amount transferred at will transfer bank operations on _ To the client service documents based on and of the buyer own assignment is increased²⁷¹.

Cash flow – cash flow related to the issuance of cash by commercial banks to satisfy the demand for cash from customers and the receipt (total) of cash receipts of enterprises and organizations that have increased.

Financial innovation is the introduction of funds into the part of the economy that leads to the creation of a new generation of techniques and services²⁷².

Internet banking – remote service to the client via the Internet. As a result, the client can use the banking services that can be used in a bank through the Internet, including account statements, opening a savings account, making inter-branch and inter-bank money transfers, etc. The list

2019 of the President of the Republic of Uzbekistan. Decree No. PF-5877 "On the improvement of monetary credit policy by gradual transition to the inflation targeting regime"

first volume. Tashkent. 2000

Republic of Uzbekistan dated 09.12.2014. Law No. ORQ-380 "On Investment

Such practices depends only on the software and the bank's business processes.

Investment demand is the demand for physical capital objects (machines, equipment) and services used by economic entities to run and their activities. Investment demand is part of aggregate demand in economy.

Investments – tangible and intangible assets and rights to them, including rights to intellectual property objects, as well as reinvestments, which are invested by the investor in the objects of social sphere, entrepreneurship, scientific and other types of activities on the basis of funds for the purpose of profit. They are funds (money in national and foreign currency), including targeted bank deposits, shares, stocks, bonds, promissory notes and other securities; movable and immovable property (buildings, structures, equipment, machines and other material objects); intellectual property rights, including formalized, patented or unpatented (know-how) technical, technological, commercial and scientific documents, skills and production experience necessary for the organization of this or that type of production may include other knowledge, as well as other values not prohibited by the legislation of the Republic of Uzbekistan²⁷³.

Investor is – an investment activity entity that invests its own funds (or) debt funds or other invested investment resources in investment activity objects for the purpose of profit²⁷⁴.

Mortgage is – a type of pledge of immovable property (mainly land, buildings) that cannot be transferred to the ownership of the creditor²⁷⁵.

Mortgage loan is – a long-term loan for the purchase of a residential building. In this case, the residential building serves as collateral for the mortgage loan, and the debtor is considered its owner and has the right to it. In the event of non-fulfilment of the mortgage loan repayment obligations by the borrower, the bank has the right to sell the collateral cover the obligations arising from the loan.

Economic regulations – establishment of standards for the management of money circulation and regulation of banking operations

²⁷³ Laws: U-R 25.12.2019. Article 3 of the Law "On Investments and Investment Activities" No. 2-598

²⁷⁴ Laws: U-R 25.12.2019. Article 3 of the Law "On Investments and Investment Activities" No. 2-598

²⁷⁵ Laws: Republic of Uzbekistan dated 04.10.2006. Law of ORQ-58 "On Mortgage".

by the Central Bank. Examples include reserve requirements, liquidity ratios, capital adequacy ratios, etc.

Economic resources – a set of fixed assets, intangible assets, other valuables and money belonging to the company and used for profit.

An economic cycle is a natural form of economic development in which growth in production, employment and GDP alternates with periods of economic decline (recession).

Consumer price index (INI) is an indicator of changes in the general price level of goods and services purchased for consumption by the population. INI is calculated by the ratio of the sum of the prices of specified goods and services in the current period to the prices in the previous (base) period.

Consumer loans are loans granted to individuals (consumers) for the purchase of goods (works, services) in order to satisfy their consumer needs. Such loans are mainly allocated to individuals for the purpose of purchasing motor vehicles, household appliances, electronic equipment, home repairs, health restoration, and travel. There are financial (consumer loans granted by the bank) and commodity (sale of products in installments) forms of consumer loans²⁷⁶.

Protection of consumer rights – legislative regulations and practical measures that ensure the protection of consumers' interests when using products and services, including financial market products.

Accumulated pension book is – a document confirming the participation of citizens in the personal accumulated pension system, which shows the main details of the personal accumulated pension account and reflects the movement of funds in this account²⁷⁷.

A fine is a monetary penalty for violating the law or a contract, for example, in case of non-fulfilment of obligations under the contract or under the established conditions, or financial responsibility of the producer of the product (service) for violation of consumer rights. The obligation to pay a fine may arise not only in commercial relations, but also in part of mandatory payments to the state. For example, if the taxpayer does not submit the tax payment on time, a penalty is charged²⁷⁸.

²⁷⁶ Laws: Republic of Uzbekistan dated 06.05.2006. Law No. 33 "On Consumer Credit", Article 3

²⁷⁷ Laws: Regulation on the procedure for keeping personal records of citizens in the accumulated pension system by the People's Bank (Appendix 1 to the decision of the Cabinet of Ministers dated 21.12.2004 No. 595), clause 2, paragraph 6.

²⁷⁸ Laws: Criminal Code of the Republic of Uzbekistan, Article 274

A natural person is a person – who fulfills civil rights and obligations. Unlike a legal entity, a natural person is a person who has the rights and obligations established by law, can establish independent economic relations, including owns his own economic assets, and can conclude transactions²⁷⁹.

Personal income tax (income tax) is a tax levied on the total monetary income of citizens for the previous year.

The current account is a part of the country's balance of payments, which reflects the flow of goods, services, primary and secondary income (employee wages, investment income, etc.) between residents and non-residents.

A contract of suretyship is a type of contract in which the guarantor undertakes to answer to his creditor for the full or partial fulfillment of his obligation by another person²⁸⁰.

Capital – funds necessary for business activity; long-term expendable resources created for the production of additional goods and services; products that do not directly satisfy human needs; investment products; money paid for business practices; Capital is divided into fixed (the value of the means of production) and variable (the value of labor) capital, and according to the method of transferring its value to the product, it is divided into fixed and circulating capital²⁸¹.

Capital investments – investments in the creation and reproduction of fixed assets, including new construction, modernization, reconstruction, technical re-equipment, as well as the development of other forms of material production²⁸².

Broad money supply (M2) consists of money supply in national currency and deposits in foreign currency.

Movable property is a type of property of all kinds that is not included in the sentence of real estate, that is, property that does not refer to land, buildings and structures. Movable property includes movable property (vehicles), money, compulsory rights application, securities, debt certificates, execution documents²⁸³.

²⁷⁹ Laws: Civil Code RU-. Articles 1168-1171

²⁸⁰ Laws: U-R "Civil Code", paragraph 4

²⁸¹ Laws: Terminology, principles and standard financial statements

²⁸² Laws: U-R 25.12.2019. Law of U-R-598 "On Investment and Investment Activities", Chapter 2, Article 5

²⁸³ Laws: Civil Code of the Republic of U-bekistan, Article 83

Real estate – plots of land, underground resources, buildings, structures, perennial trees and other property integrally connected with the land, that is, it is possible to change its location without causing disproportionate damage to its intended purpose. non-existent objects²⁸⁴.

Kobeijing card is a combined card of two payment systems.

Consulting is the activity of providing advice to business entities in the field of expert, technical and economic activity. Consulting organizations may have experts on regional, sectoral and other principles.¹

Conversion operations – exchanging the cash currency of one foreign country for the cash currency of another foreign country to individuals²⁸⁵.

Conversion – transactions of purchase and sale of foreign currency in the foreign exchange market²⁸⁶.

Corporate finance (organizational finance) – serves to provide financial support for the organization's activities²⁸⁷.

A corporate plastic card is – a payment card that gives the right to make cashless payments to a legal entity using a corporate bank card or a person authorized by it, based on an agreement between a legal entity and the issuing bank²⁸⁸.

Correspondent account – accounts opened by credit organizations in the branches of the Central Bank²⁸⁹.

Quote – the rapidly changing price of the national currency against the foreign currency²⁹⁰.

Credit – debt/loan in the form of products or money with the condition of repayment (together with interest payments); determines the economic relationship between the debtor and the creditor²⁹¹.

²⁸⁴ Laws: Civil Code of the Republic of U-bekistan. Articles 83, 84, 515, 1184

²⁸⁵ Laws: Regulation on the procedure for carrying out currency exchange transactions with individuals in commercial banks (AV 29.06.2018 No. 3029)

²⁸⁶ Laws: Minister of State of the Republic of U-bekistan dated 10.07.2001. No. 294 "On measures to organize the activity of the over-the-counter foreign exchange market", part 1

²⁸⁷ Laws: Code of professional accountants (Prinyat Sovetom Natsionalnoy Assotsiatsii

bukhgalterov i auditorov 19 marta 2010 goda). p.290.204

²⁸⁸ Laws: Regulation on the procedure for the use of corporate bank cards in national currency by legal entities (AV 18.04.2005 No. 1470), paragraph 1, sub-paragraph "a"

²⁸⁹ Laws: Plan of accounting accounts in commercial banks of the Republic of U-bekistan (AV 13.08.2004, No. 773-17) Chapter 2

²⁹⁰ Laws: Regulation on the procedure for determining the average prices of stock exchange quotations (auctions) (AV 14.10.2009 No. 2017)

²⁹¹ Laws: Civil Code of the Republic of U-bekistan, paragraph 2

A credit card is – a payment card used to make payments for products and services without cash from the bank's credit funds. The loan is allocated within the limit set by the bank, and the loan amount is updated when the loan payments are made on time²⁹².

Loan money – It refers to the signs of value that are created on the basis of credit relations and fulfill the means of payment.

Credit arrears – the amount owed on the loan or its part, interest, penalties and other payment obligations that have not been paid by the borrower/co-borrowers within the specified period²⁹³.

A credit agreement is a civil one in which a – bank or other credit organization (creditor) provides money (loan) to the other party (borrower) in the amount and on the terms stipulated in the contract, and the borrower undertakes to return the amount of money received and pay interest for it – legal contract²⁹⁴.

Credit security is – a type of collateral that guarantees the fulfillment of obligations (for example, creditworthiness, debts) by the borrower.

Creditworthiness – determined based on the analysis of the total income of the borrower (joint borrowers) on timely and full fulfillment of his payment obligations under the loan agreement²⁹⁵.

Cross rate is the result of determining the exchange rate of a third currency through the exchange rate of one currency to another currency²⁹⁶.

Receipt – a written document on the receipt of funds, documents and other valuables in the bank's cash register ²⁹⁷.

²⁹² Laws: Regulation on the procedure for issuing bank cards by commercial banks and their circulation in the Republic of Uzbekistan (AS 30.04.2004 No. 1344), paragraph 8 "b"

²⁹³ Laws: Commercial banks participating in the construction of new types of low-cost houses individually and according to model projects in rural areas are "Kishloq Kirilish Bank" ADB, National Bank of Foreign Economic Activities of the Republic of Uzbekistan, "Ipoteka Bank" ATIB, JSC "People's Bank" ", Regulations on the procedure for issuing preferential mortgage loans by "Asaka Bank" ADB and "U-sanoatqurilishbank" ADB, (VM 25.05.2009, No. 148) Annex 2, Clause 2

²⁹⁴ Laws: Civil Code of the Republic of Uzbekistan, Article 744

²⁹⁵ Laws: Commercial banks participating in the construction of new types of low-cost houses individually and according to model projects in rural areas are "Kishloq Kirilish Bank" ADB, National Bank of Foreign Economic Activities of the Republic of Uzbekistan, "Ipoteka Bank" ATIB, JSC "People's Bank" ", Regulations on the procedure for issuing preferential mortgage loans by "Asaka Bank" ADB and "U-sanoatqurilishbank" ADB, (VM 25.05.2009, No. 148) Annex 2, Clause 2

²⁹⁶ Laws: Regulations on the procedure for the implementation of currency swap operations by banks of the Republic of Uzbekistan, Annex 1, Clause 1

²⁹⁷ Laws: Instructions on the organization of cash desks in commercial banks and the collection of cash and other valuables (AV 23.01.2019, No. 3028-1) Appendix 2

Libor is – an interest rate for short-term loans (3-6 months) offered on the London interbank loan market. Serving as a benchmark for short-term interest rates in the global financial market, LIBOR is taken as an average rate for unsecured loans issued by major international financial institutions.

Liquid assets – assets whose value is formed in the market, which can be easily found a buyer for their purchase in a short period of time, are sold and bought without unforeseen (unacceptable) losses;

is a permit (right) issued by a licensing body to a legal entity or an individual, subject to unconditional compliance with the terms and conditions of the license, to carry out the licensed type of activity²⁹⁸.

Lease (financial lease) – is a special type of financial lease, in which the lessor (the first party) owns the property (the leased object) stipulated in the lease agreement from the seller (the third party) at the request of the lessee (the second party). receives and gives it to the lessee for possession and use for a period of more than twelve months under the conditions specified in this contract.

A lessor- is a person who takes ownership of a leased object in order to transfer it to a lessee under a lease agreement.

Lessee – a natural or legal person who receives a leased object under a lease agreement for ownership and use.

Failure of the leased object due to the fault of the lessee does not release the lessee from financial obligations under the lease agreement.

Logo is – a specially designed, originally drawn full or abbreviated name of a company (or a group of products of this company).

Pawnshop – is a credit organization that provides short-term (less than three months) loans to citizens by accepting movable property intended for personal consumption as a pledge²⁹⁹.

Administratively regulated prices are prices – that are not formed on the basis of market mechanisms (demand and supply), but on the contrary, are administratively regulated by government agencies, organizations and enterprises of certain types of products (goods, services).

Mandatory reserves are – the funds of other depository organizations in the Central Bank's required reserve accounts.

²⁹⁸ Laws: Law of the Republic of Uzbekistan dated 25.05.2000 No. 71-II "On Licensing Certain Types of Activities", Section 1, Article 3

²⁹⁹ Laws: Rules for the implementation of activities and operations by pawnbrokers (AV 10.12.2003 No. 1290), Part 1

Standard volume – of mandatory reserves is the amount of mandatory reserves transferred by banks to the Central Bank. The standard amount of mandatory reserves is calculated by multiplying the standard of mandatory reserves by the average amount of reserves for extinguished liabilities³⁰⁰.

Macroprudential measures (see macroprudential policy) – a set of active measures aimed at minimizing systemic risk in the financial sector or its specific areas.

Salary is – a regular (usually monthly) payment made by the organization to the employee for the fulfillment of certain obligations under the employment contract. The value of the monthly salary is determined based on the employer's remuneration system, depending on the qualification of the worker, the size, quality and difficulty of the work. The wage may not be less than the minimum amount of wages established by law³⁰¹.

The Central Bank is- a financial organization that manages money emission, money and credit volume in order to ensure the stability of the country's prices, banking system, payment systems, and economy through monetary policy³⁰².

The interest policy – of the Central Bank is a part of the Central Bank's monetary and credit policy, with the help of which the Central Bank affects the value of financial resources and the level of interest rates in the economy, as well as the financial and investment decisions of the population and business entities. Interest rate policy focuses on the goal of ensuring real positive interest rates on assets in national currency. Changes in the interest rate of the central bank affect the level of interest rates in the economy, affect the changes in investments and savings, which in turn affects the formation of aggregate demand.

Currency interventions -of the Central Bank – the participation of the Central Bank in the foreign exchange market by purchasing and selling currency in order to sterilize the additional liquidity created by the purchase of monetary gold by the Central Bank, as well as to prevent sudden changes in the national currency rate.

³⁰⁰ Laws: U=R 05.11.2019 ORQ - No. 580, "On banking and banking activities", Article 40

³⁰¹ Laws: Labor Code of the Republic of Uzbekistan, Articles 67, 110, 162, 163, 279

³⁰² Laws: U=R 11.11.2019, Article 3.5 of the Law No. U=R-582 "On the Central Bank of the Republic of Uzbekistan"

The Special Drawing Right is -an International Reserve asset created by the IMF and allocated to IMF members to support their official reserves.

Special Drawing Right (SDR)- is an international reserve created by the International Monetary Fund to supplement the existing reserves of fund members. The holders of special borrowing rights are only the monetary and credit organizations that are members of the International Monetary Fund and some authorized international financial organizations. Special drawing rights are unconditional rights to borrow currency or other reserve assets from other members of the International Monetary Fund.

The minimum amount of wages – the monthly wages of an employee who fully fulfills the labor standards and duties set for a certain period cannot be less than the amount specified by law³⁰³.

Microloan – Microloan is money given to the borrower for the implementation of business activities in an amount not exceeding one thousand times the minimum monthly salary on the basis of terms of repayment, term and repayment. A microcredit can be given to the borrower on the basis of the terms of using the funds for specific purposes in accordance with the contract (targeted microcredit)³⁰⁴.

Microleasing is – a type of service provided by banks, microcredit organizations, pawnshops and other credit organizations. In this case, the service organization buys property from the lessor (third party) based on the order of the lessee (debtor), leases it to the debtor on the basis of the terms of its ownership and use. Microleasing is granted in accordance with the legislation on leasing for business activities in an amount not exceeding two thousand times the minimum monthly salary³⁰⁵.

A microloan is a loan granted by microloan banks and microcredit organizations to a borrower who is an individual in an amount not exceeding one hundred times the minimum monthly salary based on terms of repayment, term and repayment³⁰⁶.

National currency – includes money supply (M1) and other deposits in national currency.

³⁰³ Laws: Labor Code of the Republic of Uzbekistan, Article 155

³⁰⁴ Laws: U=R 15.09.2006. Law No. ORQ-50 "On Microfinancing", Article 4

³⁰⁵ Laws: U=R 15.09.2006. Law No. ORQ-50 "On Microfinancing", Article 6

³⁰⁶ Laws: U=R 15.09.2006. Law No. ORQ-50 "On Microfinancing"

Finance is – a generalization of economic relations that arise in the process of formation, distribution and use of funds. There are public, corporate and personal finance types.

The financial market is – a system of economic relations related to the borrowing, lending, buying and selling of securities, precious metals, currencies and other investment instruments. The financial market includes the stock market (stock market), the derivatives market, the money and foreign exchange markets, and the insurance market. The interaction of financial market participants can take place through exchange, as in the interbank market, or through the conclusion of contracts between organizations. Financial market participants provide services to legal entities and individuals. Regulatory bodies have a special place in financial markets.

The financial system – is a set of financial organizations and financial markets that ensure the formation and use of funds of the state, organizations and the population with the help of various financial instruments. In this, financial institutions (markets and financial organizations) redistribute limited financial resources from one economic entity to another.

Financial agent – banks and other credit and commercial organizations that have the right (license) to conclude financing agreements in exchange for waiving a request for money in favor of another person³⁰⁷.

Financial stability – the financial system effectively performs its functions, ensuring the redistribution of resources and financial risk management, the absence of excessive volatility in the financial market (in its segments), the continuity of settlements is ensured, as well as negative shocks is the state of the financial system that can overcome the impact and recover from the stress situation, as well as the ability of the financial system to operate in emergency situations.

Financial fraud – committing illegal actions in the financial market through deception, abuse of trust and other manipulations for the purpose of illegal enrichment.

Financial literacy is the set of financial knowledge, skills, attitudes and behaviors needed to make sound financial decisions and achieve personal financial stability³⁰⁸.

³⁰⁷ Laws: Civil Code of the Republic of Uzbekistan, Chapter 3, Articles 751-758

³⁰⁸ Laws: Decree of the President of the Republic of Uzbekistan on 23.03.2018. Decision PQ-3620 "On additional measures to increase the popularity of banking services" Paragraphs 2.7

Financial security is – a reserve of cash and other valuables in case of loss of income due to unexpected circumstances such as job loss, illness or accident. The clear goal of financial security is to help maintain an acceptable standard of living in all circumstances. Its size is determined by the capabilities of the family or citizen. Generally, it is recommended to have at least 3-6 months of income for these purposes. The formation of an air cushion is associated with the regular delay of funds from income received in the form of wages or other sources.

Financial services – financial services such as banking operations and transactions, insurance services, providing services in the stock market, concluding financial lease agreements and trust agreements for the management of funds and securities.

Monetary gold – is gold that monetary institutions (or other entities that effectively manage monetary institutions) have the right to manage and hold as reserve assets.

Problem loans – loans whose quality is classified as "unsatisfactory", "doubtful" and "hopeless";

Cash in circulation (outside the banking system) – is all cash issued by the Central Bank, excluding cash in national currency in the vaults of the Central Bank and commercial banks.

Cash in circulation (M0) – is the cash issued by the Central Bank, which does not include cash in national currency in the cash registers of the Central Bank and commercial banks.

Natural money is – a commodity with a real appearance, the value of this money is reflected in the commodity itself, and their purchasing power is represented by the value of the commodity.

Cash flow – is carried out by means of paper money and coins and is manifested in the process of movement of cash.

Non-cash transactions – are carried out by transferring money from account to account with the help of accounts opened in credit institutions.

Cash money – money kept in one or another account used for calculations.

Price is -the amount of money offered, asked, or paid for a good or service³⁰⁹.

Pricing is- the process of forming the price of goods and the price system as a whole. In a free market, the pricing process occurs by itself,

³⁰⁹ Laws: "General concept and principles of valuation" on approving the national standard of property valuation of the Republic of Uzbekistan (Government of the Republic of Uzbekistan dated 24.07.2006 No. 1604). Section 3

prices are formed under the influence of supply and demand in a competitive environment. In the course of investment activities, the value of goods (works, services) is determined according to the results of competitive (tender) sales, and in the cases stipulated by legislation, directly through contracts³¹⁰.

Non-monetary gold – includes all gold other than monetary gold (bulk gold owned by monetary policy authorities and held as reserve assets). Jewelry containing gold, their parts, etc. are not considered non-monetary gold, they are reflected in the export and import of goods.

Non-resident – a legal entity registered in another country; natural person permanently residing in another country; non-legal entities and organizations established in accordance with the laws of foreign countries; foreign diplomatic and other official missions located in the country, as well as international organizations, their branches and representative offices; Persons who are not tax residents of the Republic of Uzbekistan³¹¹.

Money – money that does not have original value. the real value of money is several times lower than its nominal value. They must be constantly regulated after being put into circulation.

Averaging coefficient – a coefficient with a value from 0 to 1 used to determine the averaged amount of the regulatory amount of mandatory reserves stored in the representative account at the Central Bank.

Banks – of Uzbekistan is a non-governmental organization representing the interests of the banking community of the Republic of Uzbekistan. Voluntary association of commercial banks established to protect legal interests and rights of republican commercial banks and provide them with comprehensive assistance.

The treasury obligations of the Republic of Uzbekistan – are emission securities, which confirm that the owners of emission securities have contributed funds to the State budget of the Republic of Uzbekistan, and this is fixed during the entire period of ownership of these securities. It gives the right to receive fixed income³¹².

³¹⁰ Laws: Republic of Uzbekistan dated 09.12.2014. Law No. ORQ-380 "On Investment Activities", Article 14

³¹¹ Laws: Tax Code of the Republic of Uzbekistan, Article 30

³¹² Laws: UZR 03.06.2015. Law No. ORQ-387 "On the Securities Market", Article 3

Variable exchange rate – the exchange rate in foreign currency purchase and sale transactions is determined on a contractual basis based on the demand and supply of foreign currency³¹³.

Bonds – are emission securities, which confirm the right of the holder of the bond to receive the nominal value of the bond or other property equivalent from the person who issued the bond within the period specified in the bond, to receive a fixed percentage of the nominal value of the bond, or other property rights³¹⁴.

Offshore territory – countries and territories that provide a preferential tax regime and (or) provide for non-disclosure and non-disclosure of information about them when conducting financial transactions. Non-resident foreign companies registering in such areas pay only the registration fee³¹⁵.

Public finance – organization of the system of formation of funds and their use to ensure state activities.

Deposit (Deposit) – funds in national or foreign currency deposited in special accounts of the bank for the purpose of saving and earning by individuals, deposits by legal entities. In accordance with the deposit agreement concluded between the client and the bank, interest payment is provided for any type of deposit (term and demand). Deposit services are provided by banks that have the appropriate license of the Central Bank of the Republic of Uzbekistan, participate in the system of compulsory insurance of deposits of individuals in banks, and are registered in the Citizens' Deposit Guarantee Fund. Thus, the preservation of deposits is guaranteed not only by the bank itself, but also by the state deposit guarantee system³¹⁶.

Deposit book is a document that confirms the depositor's transactions in writing and guarantees the obligations received on the deposit. Deposit books for deposits made on the basis of electronic offer through remote service systems (bank mobile application) are not opened³¹⁷.

³¹³ Laws: UZR 22.10.2019 Law No. ORQ-573 "On Regulation of Currency", Article 8

³¹⁴ Laws: Civil Code of the Republic of Uzbekistan (Part 2), Section 3, Chapter 41, Article 741

³¹⁵ Laws: Two control rules on combating the financing of terrorism and the financing of the distribution of weapons of mass destruction in the legalization of proceeds from criminal activities in commercial banks (AV 23.05.2017, Annex to Decision No. 2886), paragraph 1

³¹⁶ Laws: Civil Code of the Republic of Uzbekistan, Section 43

³¹⁷ Laws: Instruction on the procedure for carrying out deposit operations in banks of the Republic of Uzbekistan (Government of the Republic of Uzbekistan dated 26.08.2015 No. 2711), Chapter 7

Deposit/deposit certificates are securities in the form of a form with the owner's name written on them, which reflect the amount, interest, and term of the deposit deposited in the bank, and at the end of the term of the deposit, the owner of the certificate receives the amount of the deposit and the accrued interest from any branch of the bank. gives the right to acquire. A certificate of deposit is issued to individuals, and a certificate of deposit is issued to legal entities. The owners of Central Bank deposit certificates can be commercial banks and other legal entities that are residents of the Republic of Uzbekistan³¹⁸.

Online payments – the ability to pay for goods or services online or through a mobile application without using cash. if the account or Bank card is linked programmatically, this operation is performed on the website or mobile payment application.

Overdraft – is a form of short-term credit used to withdraw funds from a customer's account. The result is a debit balance. It is offered by banks to the most reliable customers under contracts, which specify the following: the maximum amount of overdraft, the terms of presentation and the payment procedure³¹⁹.

Overdraft loans are a form of short-term credit that is carried out by debiting funds from the client's account in excess of the balance on it. As a result, a debit balance (balance) appears. Overdraft loans are allocated by commercial banks to reliable customers based on an agreement that reflects the maximum amount of the loan, terms of loan allocation and payment schedule.

Overdraft limit is the maximum amount of overdraft credit that a bank client can use when there are insufficient funds in his account. The overdraft limit is set individually for each customer, taking into account the amount of money on the customer's bank plastic card and other factors.

Plastic card is a general term used to refer to all types of payment cards. To carry out operations, including non-cash settlements (payments) through the account, which are issued by the bank, personalized, used as a means of payment and within the funds of the depositor's bank account,

³¹⁸ Laws: Regulation on deposit certificates of the Central Bank of the Republic of Uzbekistan (Government of the Republic of Uzbekistan dated 23.09.2008 No. 1858): U=R O'RQ-387-03.06.2015. Law "On Securities Market", Article 3

³¹⁹ Laws: Regulation of the Republic of Uzbekistan on cashless account books (AV 03.06.2013 No. 2465), paragraph 122

and cash funds from it and a bank plastic card that allows you to get a bank loan³²⁰.

Surplus is the excess of budget revenues over its expenses in a certain period. In a household, it is money that increases after all needs are met. A financially literate citizen directs such funds to invest, open a bank account or use the services of insurance companies³²¹.

Prudential control – is the control carried out by the Central Bank over the activity of banks in order to prevent and reduce specific risks of banking activity³²².

Money – it is a special commodity, a general equivalent, which reflects the costs of abstract labor and expresses the social relations of production in the commodity economy.

Money circulation is carried out in the form of cash and non-cash accounts and books

Monetary base – includes cash outside the Central Bank, funds in representative and mandatory reserve accounts of other deposit organizations in the Central Bank, and funds in deposits of other sectors in the Central Bank.

Money supply is the sum of cash in circulation and deposits in bank accounts. In order to analyze the money supply, different monetary aggregates are considered depending on the level of liquidity: M0 – cash in circulation; M1 – M0 + demand deposits in national currency; M2 – M1 + term, savings and other deposits in national currency + deposits in foreign currency.

Money supply (M1) represents cash in circulation and demand deposits in national currency.

Money circulation is the circulation of funds in cash and non-cash form, which ensures the circulation of goods, as well as payments and settlements³²³.

Money transfer – money transfer from one person to another person using banking and postal services, money transfer systems, as well as online services³²⁴.

³²⁰ Laws: Regulation "On cashless payments in the Republic of Uzbekistan" (AV 03.06.2013 No. 2465), paragraph 106

³²¹ Laws: Budget Code of the Republic of Uzbekistan, Article 3

³²² Laws: U=R 05.11.2019 Law No. O'RQ-580 "On Banks and Banking Activities", Chapter VI

³²³ Laws: 15.04.2005 of the President of the Republic of Uzbekistan. Resolution No. PQ-57 "On additional measures to improve cash circulation and reduce non-bank circulation"

³²⁴ Laws: U=R 01.11.2019. Law No. O'RQ-578 "On Payment and Payment Services", Article 14, U=R 22.10.2019 No. O'RQ-573 "On Regulation of Currency on" Law, Article 10

Monetary and credit policy – is a part of the macro-economic policy, which is carried out in order to ensure price stability in the domestic market. Monetary and credit policy is implemented to maintain the amount of liquidity in the banking system, interest rates, and other monetary indicators at a specified level by using monetary and credit instruments.

Transmission channels -of monetary policy – channels of price dynamics of decisions in the field of monetary policy and impact on the economy. The process of gradual spread of the Central Bank's signal about the interest rate change or its future trajectory from the financial market segments to the real sector of the economy and, as a result, to the inflation rate. Interest rate changes are transmitted to the economy through the following main channels: interest, credit, currency, asset prices, and expectations.

Refinancing –is the allocation of loan funds by the Central Bank to commercial banks when the bank's resources are exhausted and there is no opportunity to attract funds through other sources (for example, the interbank credit market and the securities market). Credit/debt allocation to customers and other banks, including the bank's margin, to the borrowed funds (domestic and external) attracted by commercial banks.

Securities -are documents that confirm property rights or debt relations between the legal entity that issued these documents and their owner, provide for the payment of income in the form of dividends or interest, and the possibility of transferring the rights arising from these documents to other persons holds³²⁵

Short-term obligations – obligations of the bank up to 1 year;

Value added tax (VAT)- is a form of budgeting of the part of added value defined as the difference between the value of goods, works and services created and sold at all stages of production and the value of material costs related to the costs of production and transactions.

Real effective exchange rate (English Real effective exchange rate) – calculation exchange rate indicating the change in the price competitiveness of domestic goods compared to the products of the country's main trading partner. The economic content of the real effective exchange rate is to reflect the change in the exchange rate adjusted to the level of inflation in the trading partner countries.

³²⁵ Laws: U=R 03.06.2015. U=R-387 Law "On the Securities Market", Article 3

Regulatory capital – bank capital determined by calculation for the purpose of regulating banking activities and calculating prudential regulations;

Requisites – information that must be specified in regulatory legal documents (agreement, invoice, check, promissory note) (document type and name, number, place and date of receipt, payment amount, payment recipient's name, etc.)³²⁶.

REPO operations – operations of selling government securities to the Central Bank based on a repurchase agreement for short-term borrowing by commercial banks, or operations of selling securities to commercial banks for the purpose of managing the Central Bank's money supply and bank reserves (in this case, government securities acts as collateral).

Revaluation – is an increase in the value of the national currency compared to a foreign currency.

Resident – legal entities and individuals registered in this country, subject to the laws of the country³²⁷.

Contract is an agreement between two or more persons to establish, change or cancel civil rights and obligations³²⁸.

Personal savings account is a personal account of a citizen in Xalq Bank, where the pension contributions of contributors and pension payments are paid in personal savings accounts. the interest added to the funds will be credited to this account and taken into account³²⁹.

Personal finance is a set of relationships related to obtaining and using funds to support household members.

Personal insurance contract – under this contract, one party (insurer) pays another party (insured), in exchange for the fee (insurance premium) stipulated in the contract, the insured's own or another party in the contract. In the event that the life or health of another citizen (insured person) is damaged, he reaches a certain age or another event (insurance event) stipulated in the contract occurs in his life, the money stipulated in

³²⁶ Laws: Law of the Republic of Uzbekistan dated 24.12.2012, O'RQ-342 "On Normative Legal Documents", Article 25

³²⁷ Laws: Tax Code of the Republic of Uzbekistan, Article 19

³²⁸ Laws: Civil Code of the Republic of Uzbekistan, Article 353

³²⁹ Laws: Regulation on the procedure for personal accounting in the pension system, which is funded by the People's Bank (Appendix 1 to the decision of the Cabinet of Ministers of Ukraine. No. 595 dated 21.12.2004), paragraph 2, paragraph 3

the contract (insurance) undertakes to pay the mortgage) in one go or from time to time³³⁰.

ShIR-code (Pin-code) is the personal identification number of the owner of the bank card, which confirms the right to manage funds in the card account, as well as the permission to manage funds by the owner of the bank card³³¹.

Estimate – in the legal documents on the budget, the estimate is an act on financial planning that determines the volume, target direction and quarterly distribution of funds allocated for the purpose of supporting budget organizations; and in civil legislation, a detailed accounting plan of future monetary expenses is understood.

Net creditor is an economic entity whose assets are greater than its liabilities.

Net open currency position – the difference between the amount of the bank's requirements expressed in foreign currency and the amount of its liabilities in foreign currency;

Net debtor is an economic entity whose liabilities are greater than its assets.

Tax residents are natural persons with the appropriate status who are actually present in the Republic of Uzbekistan for a total of more than one hundred and eighty-three calendar days during any consecutive twelve-month period starting or ending with the tax period³³².

Taxpayer identification number (STIR) – is a registration number issued by the Tax Authority to each taxpayer in the entire territory of the Republic of Uzbekistan. STIR must be indicated in all documents submitted to tax authorities, settlement and payment documents, economic, civil-legal and labor contracts concluded by legal entities and (or) individuals, and in other documents in cases specified by law³³³.

Forgery (Forgery) – forgery of products, trademarks, etc., deliberate forgery; Deliberate deterioration of product quality while preserving the appearance of the product.

SPOT – purchase and sale transactions of stock goods with the condition of their delivery without delay; and in currency swap

³³⁰ Laws: Civil Code of the Republic of Uzbekistan, Article 921

³³¹ Laws: Regulation on the procedure for issuing bank cards by commercial banks and their circulation in the Republic of Uzbekistan (AS 30.04.2004 No. 1344), paragraph 1, "ch"

³³² Laws: Tax Code of the Republic of Uzbekistan, Article 30

³³³ Laws: Tax Code of the Republic of Uzbekistan, Article 127

operations, the spot transaction is the first part of the swap transaction, and the initial exchange of currencies is understood³³⁴.

Loan – is a loan that one party lends to another party under a loan agreement with the condition of returning its money or material assets plus interest.

Stress-testing (English stress testing) – is a method of analyzing the risks of financial organizations, certain sectors, markets or the financial system as a whole and assessing their resistance to exceptional but probable shocks.

Insurance – in the event of a certain event (insurance event) at the expense of monetary funds formed from insurance premiums paid by legal entities or individuals, as well as from other funds of the insurer, insurance compensation (insurance) is provided to these individuals in accordance with the insurance contract to protect their interests by paying 'urta money'³³⁵.

Insurance policy – is a document that confirms the validity of the insurance contract and fully reflects the terms of the contract, issued by the insurance company to the policyholder personally³³⁶.

SVOP – agreements on re-exchange of foreign currencies at the agreed exchange rate on the date of trade of foreign currencies within a certain period of time; the practice of exchanging securities simultaneously³³⁷.

Founders are the founders of joint-stock companies, foundations, associations, stock exchanges and other organizations³³⁸.

Foreign trade turnover – is an economic indicator measured in money, reflecting the volume of foreign trade of a state, group of states or administrative-territorial structures (regions) during a certain period, such as a month, quarter, year. It is equal to the sum of export and import values.

Tender – is one of the forms of competitive bidding, which is provided by customers for the purchase of goods and services and can create competition between applicants in terms of compliance with the criteria of the tender documents.

³³⁴ Laws: UZR 12.09.2014. ORQ-375 Law "On Exchanges and Exchange Activities", Article 16

³³⁵ Laws: UZR 04.05.2002. Law No. 358-II "On Insurance Activities", Article 3

³³⁶ Laws: Civil Code of the Republic of Uzbekistan, Articles 917, 930, 931

³³⁷ Laws: UZR 12.09.2014. O'RQ-375 Law "On Stock Exchanges and Stock Exchange Activities", Article 16; Regulation on the Procedure for Carrying Out Currency Swap Operations by Banks of the Republic of Uzbekistan (AS 24.07.2008 1839 number), item 1, paragraph 8

³³⁸ Laws: UZR 29.08.2003. No. 527-II "On Public Funds", Article 10

A terminal – is a stationary or mobile device in the banking sector that enables the holder of a bank card to perform payment operations and forms "slips" for the completed operation ³³⁹. Within the framework of the exchange's activity, this is a computer with special software that is available to the member of the exchange and is connected to the electronic trading system.³⁴⁰

Mandatory reserves of commercial banks are funds – that credit institutions must keep as mandatory reserves in the correspondent account with the Central Bank. Mandatory reserve system has been introduced to ensure the obligations of the banks regarding the deposited deposits, as well as to regulate the amount of money in circulation³⁴¹.

Systemic risk – is the risk of collapse of the entire financial system or the activity of the financial market, as opposed to the risks associated with an individual financial market participant or group of participants.

Balance of payments – is a statistical report reflecting all economic transactions between residents and non-residents over a period of time.

A payment request – is an account-book document containing the request of the seller of the goods to receive the specified amount through the bank.

Payment order – is an order of the organization buying goods to the bank to make a payment from its account to the account of the seller of goods. Account books can be made for goods sold, work performed, services provided and other payments through the instructions.

Cross-border money transfers – transfer of funds to the country or abroad through international money transfer systems.

Authorized capital (fund) – funds included in the form of money, securities, other property valued in money during the establishment of commercial enterprises (business societies and companies) based on the founding documents and legislation³⁴².

Long-term money – is a term used in economics and finance to describe long-term (more than one year) debts (investments) or long-term loans.

³³⁹ Laws: Regulation on the procedure for issuing bank cards by commercial banks and their circulation in the Republic of Uzbekistan (AV 16.04.2019 y. 1344), paragraph 1, "u"

³⁴⁰ Laws: Regulation on general requirements for the electronic exchange trading system (AV 24.08.2006 No. 1618), paragraph 3

³⁴¹ Laws: UZR 05.11.2019 O'RQ-580 number. "On Banks and Banking Activities", Article 40

³⁴² Laws: UZR 11.12.2003. Law No. 558-II "On Private Enterprise", Articles 12, 13

Representative accounts are funds of other deposit organizations in representative accounts at the Central Bank.

Currency is – the general name of the monetary unit of different countries. Currency can be a national currency accepted in the internal territory of a country, a foreign currency issued by another country, and a collective currency accepted by several countries (for example, the euro). The national currency is considered a legal source of payment on the territory of the country, and its validity is protected by the government. The national currency of the Republic of Uzbekistan is soum. Currency is divided into freely convertible, partially convertible and non-convertible currency depending on the possibility of exchange for another country's currency³⁴³.

Currency exchange office – exchange of foreign currency on cash or international payment cards of individuals into cash national currency, withdrawal of funds on international payment cards in cash and sale of foreign currency in cash to individuals, as well as collection and collection of foreign currency units a permanent branch that provides examination services ³⁴⁴.

Foreign exchange market – economic relations that arise in the course of foreign exchange transactions. Foreign exchange market operations include, but are not limited to, complex operations such as using various financial instruments, setting the price of the currency at the time of the agreement, and predicting the delivery of the currency in the future. Foreign currency transactions in Uzbekistan are carried out only through authorized banks and are controlled by the Central Bank of the Republic of Uzbekistan. The most common way for the public to participate in foreign exchange market operations is through foreign exchange transactions at exchange offices³⁴⁵.

Currency crisis – is an increase in imbalances in the currency and credit sphere, as well as acute situations manifested by sharp fluctuations in exchange rates in the foreign exchange market, depletion of the country's foreign exchange reserves, and imbalances in the balance of payments.

³⁴³ Laws: UZR 22.10.2019 Law No. ORQ-573 "On Regulation of Currency", Article 4

³⁴⁴ Laws: Regulation on the procedure for carrying out currency exchange transactions with individuals in commercial banks (AV 29.06.2018. No. 3029)

³⁴⁵ Laws: UZR 22.10.2019 Law No. ORQ-573 "On Regulation of Currency", Article 4

Exchange rate – the rate of foreign currency against the currency of the Republic of Uzbekistan ³⁴⁶.

Currency transactions – transactions related to the transfer of ownership and other rights to currency values, use of currency values as a means of payment, import, shipment and transfer of currency values to the Republic of Uzbekistan, as well as O Withdrawal, sending and transfer from the Republic of Uzbekistan, operations in the currency of the Republic of Uzbekistan between residents and non-residents ³⁴⁷.

Currency assets – foreign currency, securities and payment documents denominated in foreign currency, non-denominated securities issued by non-residents, pure bullion ³⁴⁸.

Currency policy is – the measures taken by the Central Bank in order to ensure economic growth, manage the balance of payments, reduce unemployment and reduce the impact of inflation on the national currency, exchange rate, and currency transactions ³⁴⁹.

Foreign exchange reserves are government reserves and funds in convertible currencies that determine the solvency of the government.

Exchange date – the date of execution of the terms of the transaction on currency transactions³⁵⁰

Currency control is the activity of currency control bodies aimed at ensuring compliance by residents and non-residents with the requirements of legislation on currency regulation³⁵¹.

Time difference (lag) – is an indicator of the influence of one economic event on another economic event depending on it with a certain time delay; the time interval between the occurrence of two related events or events.

Promissory – note is a non-issued security confirming the firm obligation of the issuer of the promissory note or other payer specified in the promissory note to pay a certain amount to the holder of the

³⁴⁶ Laws: UZR 22.10.2019 Law No. ORQ-573 "On Regulation of Currency", Article 4

³⁴⁷ Laws: UZR 22.10.2019 Law No. ORQ-573 "On Regulation of Currency", Article 4

³⁴⁸ Laws: UZR 22.10.2019 Law No. ORQ-573 "On Regulation of Currency", Article 4

³⁴⁹ Laws: UZR 22.10.2019 Law No. ORQ-573 "On Regulation of Currency", Article 4

³⁵⁰ Laws: Regulation on the procedure for currency swap operations by banks of the Republic of Uzbekistan (Government of the Republic of Uzbekistan dated 24.07.2008 No. 1839), paragraph 1, paragraph 7

³⁵¹ Laws: UZR 22.10.2019 Law No. ORQ-573 "On Regulation of Currency", Article 4

promissory note when the term specified in the promissory note arrives. There are two types of promissory notes: ordinary and transfer³⁵².

International investment position (IIP) – is a macroeconomic concept that reflects the total size and structure of the country's financial assets and liabilities to non-residents.

The reserve position in the International Monetary Fund – is the amount of the reserve tranche, that is, the amount of foreign currency that a member country can receive from the International Monetary Fund in a short period of time (including special borrowing rights).

Hedging (insurance of currency and other risks) – insurance of currency and other risks through foreign trade and credit operations, changes in the currency of trade or credit transactions, creation of reserves to cover possible losses, etc³⁵³.

Holding – a business in the form of purchasing controlling share packages of enterprises in order to establish control over the activities of various enterprises and receive income in the form of dividends. In most cases, the holding company will have decisive voting rights, exerting influence through the mechanism of operation of controlling share packages³⁵⁴.

GDP deflator – is a change in the general level of prices of goods and services produced and consumed in the country during a certain period.

A legal entity is – an organization that aims to make profit as the main goal of its activity (commercial organization) or an organization that does not set profit as the main goal (non-profit organization) ³⁵⁵.

³⁵² Laws: Law of the Republic of Uzbekistan No. 03.06.2015 UZRQ-387 "On the Securities Market", Article 3

³⁵³ Laws: 25.10.2004 of the Central Bank of the Republic of Uzbekistan. Regulation No. 1419 "On requirements for annual financial statements of commercial banks published by the Central Bank of the Republic of Uzbekistan". Annex 1, paragraph 5

³⁵⁴ Laws: 12.10.1995 of the Cabinet of Ministers of the Republic of Uzbekistan. Resolution No. 398 "On Approving the Regulation on Holdings", paragraph 1

³⁵⁵ Laws: Civil Code of the Republic of Uzbekistan (Part 1), Article 40

XULOSA

Bugungi kunda butun dunyoda fan-texnika rivojlanayotgan bir davrda albatta xorijiy tillarni o'rganishga bo'lgan e'tibor kundan kun ortmoqda. "O'zbekiston Respublikasida xorijiy tillarni o'rganishni ommalashtirish faoliyatini sifat jihatidan yangi bosqichga olib chiqish chora-tartiblari to'g'risida" O'zbekiston Respublikasi Prezidentining qarori bunga yaqqol misoldir.

Hozirda chet tillarini bilish nafaqat filologlar uchun, balki barcha soha vakillari uchun juda ham zarur bo'lib kelmoqda. Qaysi sohada ish yurituvchi bo'lsangiz ham, albatta, aynan XXI asrda kamida 2-3tacha xorijiy tillarni bilish zamon talabi bo'lib kelmoqda. Hozirgi O'zbekistonda ona tili bilan birga ingliz va rus tillarini bilish mutaxassislik sohasida katta yordam beradi va sohadagi yutuqlarni o'rganishni kengaytiradi. Ayniqsa, ba'zi bir holatlarda ya'ni bir davlat boshqa davlat bilan iqtisodiy shartnoma imzolayotganda yoki turli xil diplomatik munosabatlar, xalqaro aloqalarni o'rnatish paytida xorijiy tillarni biladigan soha vakillariga zarurat tug'iladi.

Mamlakatimizda bozor iqtisodiyoti mexanizmlarining takomillashuvi natijasida xususiy mulkchilikning barcha shakllari rivojlanib, tadbirkorlik faoliyatiga keng yo'l ochilmoqda, natijada chet davlatlar bilan oldi-sotdi ya'ni export-import ishlari amalga oshirilmoqda bu borada esa chet tilini bilish juda muhim, xususan iqtisodiy neologizmlarni tushunish har birimizga kerak. Bu borada Respublikamizning birinchi Prezidenti I.A.Karimovning nutqini esga olaylik: "Mamlakatimiz ijtimoiy-siyosiy, ma'naviy-iqtisodiy islohotlarni amalga oshirishga jahon andozalari darajasi bilim olgan zakovatli, har tomonlama barkamol, dunyoqarashi keng milliy kadrlarni tayyorlashda chet tilining xizmati katta".

Ma'lumki har qanday jamiyatda iqtisodiyot muhim rol o'ynaydi. Shu sababli iqtisodiyotga tegishli so'z va terminlar aniq, lo'nda va mantiqan asoslangan bo'lmog'i lozim. Fan va texnikaning shiddat bilan rivojlanishi iqtisodiyot sohasiga ham o'z ta'sirini o'tkazmasdan qolmaydi, buning natijasida yana bir qancha iqtisodiyot sohasida yangi neologizmlarni yuzaga kelishiga olib keladi.

A. ISAYEV, M.XOLIYAROVA, H. SHOKIROV,

MOLIYAVIY ATAMALARNING IZOHLI LUG'ATI

Muharrir: M.Talipova
Musahhih: I.Tursunova
Kompyuterda tayyorlovchi: G.Ibragimova

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