

## THE APPLICATION OF INTERNAL AUDIT STANDARDS IN THE ORGANIZATION OF INTERNAL AUDIT IN COMMERCIAL BANKS OF THE REPUBLIC OF UZBEKISTAN

The article discusses the organization of internal audit in the commercial banks of the Republic of Uzbekistan, the development of internal audit in our country and the main direction of improving the internal audit and the role of audit standards.

**Keywords:** Audit, Internal Audit, External Audit, National Auditing Standards.

Before we speak about the internal audit of commercial banks in Uzbekistan, we should identify the meaning of the word “audit”. The term "audit" is latin, meaning "listener", "hear". Audit activities are internal and external.

Internal audit is the control and monitoring of compliance of the bank branch with the central bank's legislation, internal banking documents, control and evaluation of the commercial banks, and the accuracy and completeness of the information reflected in the financial statements and supervision of banking operations in full compliance with established rules and regulations.

Internal Audit Service in Banks is a structural subdivision of the Bank, which is established by the Supervisory Board of the Bank. Internal audit has been operating in the Republic of Uzbekistan since 2007. The US Institute of Internal Auditors commented on the internal audit:

"The system established by the economic entity, which protects the interests of its owners and regulates the system of its internal documents, and creates a system of control over the proper execution of accounting".

Generally, internal audit refers to the activities of the bank's Supervisory Board, which provide information on a regular basis, regularly monitor financial statements, and contribute to the economic decisions of the bank.

The following key principles should be taken into account when establishing an internal audit system.

Internal Audit Principles:

- ✓ The principle of integrity and completeness of the internal audit system;
- ✓ Internal Audit Document-Based Principles;
- ✓ The principle of automatic processing of information;
- ✓ The principle of agility.

Prof. Z.Mamatov distinguished the difference between internal and external audits as follows.

### Difference between internal and external (independent) audit.<sup>1</sup>

Internal Audit	External Audit
Performed by accounting, control and analytics specialists in the farm system. The main purpose is to meet the administrative information needs of	Hired by professionals who are not hired, but who are primarily contract-based. The main task is to express their opinion

<sup>1</sup> Mamatov Z. "Bozor, pul va kredit" jurnali. 2012-yil 2-son. 33-b.

this farm system. Conducts business, resource management, accounting and internal control, compliance with established accounting policies and general methodological guidelines. This business system focuses on functional management of the business	to “3 persons” - shareholders and investors, banks, tax authorities and so on. Hisob Audit and reporting status, resource utilization and internal control levels are reviewed to determine the scope of external audit and initial confidence in the customer's credentials and information.
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Several internal auditing standards are widely used in the organization of internal auditing in commercial banks of the Republic of Uzbekistan. Registered by the Ministry of Justice of the Republic of Uzbekistan on December 1, 2016, registration number 2844.

In accordance with the National Standards of Auditing of the Republic of Uzbekistan and in accordance with the Law of the Republic of Uzbekistan "On Auditing Activities" commercial banks in the Republic of Uzbekistan are subject to internal audits, auditing reports and audit reports.

National Audit Number 70 contains 5 chapters which are named as follows:

Chapter 1. General rules;

Chapter 2. Audit report;

Chapter 3. Audit report;

Chapter 4. Maintain audit reports;

Chapter 5. Accountability of the audit organization.

As for Chapter 1, it is a general rule that includes annotations such as audit report, auditor's opinion, positive opinion, modified opinion, financial statements.

Chapter 2 is about the audit report, which includes the following paragraphs: Audit Report Structure, Audit Report Introduction, Audit Report Analysis, Final Report. Chapter 3 describes the following notions and principles: the formation of an opinion on the financial statements, the positive opinion, the modified opinion, the composition of the audit report, the specific part of the audit report, the explanatory part of the audit report, the date and signatures of the auditor's report.

Chapter 4 deals with the maintenance of audit reports and auditor's conclusions. Accordingly, the audit firm must maintain the audit reports for at least 5 years. Audit reports may be withdrawn from the audit organization by the authorized bodies in the cases established by the legislation of the Republic of Uzbekistan.

Chapter 5 explains the responsibilities of the audit organization. The auditor's organization is responsible for the preparation of the audit report and the auditor's report. The information in the audit report is confidential and cannot be disclosed. Persons using this information are responsible for disclosure of information in accordance with the law.

Formation of new approaches to the organization of internal audit in the banks of the Republic and application of modern technologies and methods, improvement

of the quality of banking services and their compliance with the standards are of great use. Let's stop briefly at the National Standard (AFS 12).

This National Standards of Auditing (AFMS No. 12) Law of the Republic of Uzbekistan "On Auditing Activities" (Bulletin of the Oliy Majlis of the Republic of Uzbekistan, 2000, No 5-6, Art. 149), According to the resolution of the Cabinet of Ministers of the Republic of Uzbekistan from September 22, 2000 of No. 365 "About enhancement of auditing activity and importance of audits" (KT of the Republic of Uzbekistan, 2000, No. 9, Art. 62) It is an element of the regulatory system of auditing activities in the Republic of Uzbekistan.

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## **O‘ZBEKISTON RESPUBLIKASI TIJORAT BANKLARIDA ICHKI AUDITNI TASHKIL QILISHDA AUDIT STANDARTLARINI QO‘LLASH**

Maqolada O‘zbekiston Respublikasi tijorat banklarida ichki auditni tashkil qilish, ichki auditni mamlakatimizda rivojlanishi va takomillashtirish yo‘nalishlari, ichki audit faoliyat yuritishida milliy standartlarning o‘rni keng yoritilgan.

**Tayanch so‘zlar:** audit, ichki audit, tashqi audit, auditning milliy standartlari.

## **ПРИМЕНЕНИЕ СТАНДАРТОВ ВНУТРЕННЕГО АУДИТА ПРИ ОРГАНИЗАЦИИ ВНУТРЕННЕГО АУДИТА В КОММЕРЧЕСКИХ БАНКАХ РЕСПУБЛИКЕ УЗБЕКИСТАН.**

В статье описывается роль национальных стандартов в организации внутреннего аудита в коммерческих банках Республики Узбекистан, направления развития и совершенствования внутреннего аудита в стране, а также роль внутреннего аудита.

**Ключевые слова:** аудит, внутренний аудит, внешний аудит, национальные стандарты аудита.

### **Kirish**

Mamlakat qanchalik iqtisodiy gullab yashnar ekan uni tijorat banklar faoliyatisiz tasavvur qilish mumkin emas. Banklari iqtisodiyotni tebratib turuvchi dastak uning yuragi desak aslo mubolag`a bo‘lmaydi. Tijorat banklari faoliyatining barqarorligi, jismoniy va yuridik shaxslar depozitlarining ishonchli saqlanishini ta`minlaydi. Har qanday faoliyat nazorat ostida shunchalik qonuniy va samarali ish olib boradi, jumladan banklar ham.

Tijorat banklarini Markaziy bank tomonidan nazorat qilinishi banklarni yuqori darajadagi likvidliligini, banklarni qonuniy faoliyat ko`rsatishini ta`minlaydi. Ichki audit esa tijorat banklarini nazorat qilishning muhim bir shakli hisoblanadi. “O‘zbekiston Respublikasi Markaziy banki to‘g‘risida”gi qonunga asosan tijorat banklarining ichki auditiga doir talablarni belgilash Markaziy bank vakolatiga kiradi.

Mazkur qonunga binoan tijorat banklari ichki nazorat tizimiga nisbatan belgilangan Bazel qo‘mitasi tavsiyalari va auditning xalqaro andozalarida ko‘rsatilgan ta‘lablar ijrosini ta‘minlash maqsadida O‘zbekiston Respublikasi Markaziy banki boshqaruvining 2004 yil 13 martdagi 571-sonli qarori bilan “Tijorat banklarining ichki auditiga Markaziy bank tomonidan qo‘yiladigan talablar to‘g‘risida” Nizom (ro‘yxat raqami: 992-1 2004-yil 20-aprelda tasdiqlangan). Ushbu nizomga asosan ichki audit bank hodimlarining o‘z vazifalarini samarali bajarishda yordam berish maqsadida bank faoliyatini tekshirish va baxolash uchun bank ichida doimiy asosda tuzilgan mustaqil ekspertiza hisoblanadi.[1]

Respublikamizda ichki auditni tashkil etishning umumiy qoidalari O‘zbekiston Respublikasining “Banklar va bank faoliyati to‘g‘risida”, “Markaziy bank to‘g‘risida”, “Auditorlik faoliyati to‘g‘risida”gi qonunlari hamda bank va auditorlik faoliyatini tartibga soluvchi boshqa me‘yoriy hujjatlarga muvofiq ishlab chiqilgan.

Auditorlik faoliyatini me‘yoriy tartibga solish tizimining **birinchi (yuqori)** pog‘onasida O‘zbekiston Respublikasining «Auditorlik faoliyati to‘g‘risida»gi qonuni turadi. Ushbu qonun O‘zbekiston Respublikasi Oliy Majlisining 2000 yil 26 maydagi qaroriga muvofiq qabul qilingan bo‘lib, 29 moddadan iborat. «Auditorlik faoliyati to‘g‘risida»gi O‘zbekiston Respublikasi Qonunini amalga oshirish maqsadida qabul qilingan hukumat qarorlarini ham ushbu tizimning birinchi pog‘onasiga kiritish mumkin. Jumladan, 22 sentabr 2000 yilda O‘zbekiston Respublikasi Vazirlar Mahkamasining 365-sonli «Auditorlik faoliyatini takomillashtirish va auditorlik tekshirishlarining ahamiyatini oshirish to‘g‘risida»gi Qaror qabul qilindi. Shuningdek, ushbu qarorga muvofiq «Auditorlik xulosalarini soliq organlari va boshqa nazorat organlari tomonidan hisobga olish tartibi to‘g‘risida»gi Nizom, “Majburiy auditorlik tekshiruvi o‘tkazishdan bo‘yin tovlaganligi uchun xo‘jalik yurituvchi sub’ektlardan jarima undirish tartibi to‘g‘risida”gi Nizom va “Auditorlik faoliyatini amalga oshirish uchun auditorlik tashkilotlariga litsenziya berish to‘g‘risida”gi Nizom tasdiqlangan.[2]

### **Mavzuga oid adabiyotlar tahlili**

Tijorat banklarida ichki auditni tashkil qilish, ichki audit standartlari va uni qo‘llash, ichki audit faoliyati to‘g‘risida bir qator iqtisodchi olimlar o‘z ilmiy izlanishlarini olib borganlar va bir nechta xorij adabiyotlarida quyidagicha fikrlar bayoni bayon etganlar:

Slaveniyalik taniqli olim Ion-Bogdan Dumitrescuning fikricha banklarda ichki auditga quyigagicha ta‘rif beriladi:

“Ichki auditorlar instituti direktorlar kengashi ichki audit shunday ta‘riflandi: “Ichki audit mustaqil va maslahat beruvchi faoliyat bo‘lib tashkilot faoliyatini yaxshilaydi. Bu tashkilot maqsadiga tizimli, intizomli yondashuv orqali erishishga, risklarni baholashga va tashkilot samaradorligini oshirishga yordam beradi”. [3]

Iordaniya davlatining “Xalqaro biznes tadqiqotlari jurnali”da muallif Arsha Amaush ichki audit to‘g‘risida quyidagicha fikr mulohaza yuritadi:

“Ichki audit va taftish komissiyasi rolining ahamiyati har qanday bankda institutsional boshqaruv tizimining muhim ustunlaridan biri sifatida ta‘kidlanishi kerak. Banklarda audit o‘tkazish favqulodda ehtiyojdir, chunki har qanday muammo

yuz bersa, ko‘plab ishchilar va milliy iqtisodiyotga ham salbiy ta'sir ko'rsatishi mumkin. Institutsional boshqaruv kontseptsiyalari, shu jumladan Markaziy bank rahbariyati taftish komissiyasini ilmiy va amaliy tajribaga ega bo'lgan mustaqil va ketma-ket direktorlar kengashining a'zolaridan iborat bo'lishi kerakligini ta'kidladi. Bundan tashqari, ijro etuvchi boshqaruvdan ma'lumot olish uchun ko'proq vakolatlarga ega bo'lish bilan bir qatorda, taftish komissiyalarining rolini kuchaytirish ta'minlandi”.[4]

O‘zbek olimlaridan N.Oblomurodov va O.Xudoyorovlar fikriga ko‘ra: “Kuchli ichki nazorat, shu jumladan ichki audit va tashqi audit ishonchli korporativning bir bo‘lagidir. Banklarda, bu xavfsizlik uchun ham muhimdir, operatsiyalarning barqarorligi va samarali bo‘lishiga ham hissa qo‘shadi, bank menejmenti o‘rtasidagi amaliy ish munosabatlari va bank nazoratchilari uchun ham ichki audit juda muhim hisoblanadi. Bank nazoratchilari va banklarning ichki va tashqi auditorlari o‘rtasida to‘g‘ri aloqa tekshiruvlar va nazoratning samaradorligini oshiradi”.[5]

### Taxlil va natijalar

Hozirgi kunda tijorat banklarini ichki audit qilish jarayonida ularning daromadlarini audit qilish asosiy o‘rinni egallaydi. Zero har qanday iqtisodiy faoliyatdan asosiy maqsad foyda olishdir. Shu o‘rinda tijorat banklari ham o‘z faoliyatlaridan yetarlicha foyda bilan chiqishi hodimlar manfaatini himoya qiladi va davlatning iqtisodiy rivojlanishiga ham muhim hissa qo‘shadi.

Tijorat banklarining daromadlari foizli va foizsiz daromadlarga bo‘linadi.

### 1-jadval

#### TIF Milliy bankning foizli daromadlari tarkibi[6]

№	Ko‘rsatkichlar	2015 yil		2016 yil		2017 yil		2018 yil		2018 yilda 2015 yilga nisbatan o‘zgarishi	
		mln. so‘m	%	mln. so‘m	%	mln. so‘m	%	mln. so‘m	%	mln. so‘m	%
1	Kreditlar bo‘yicha foizli daromad	164220	92	188114	94	297819	96	340212	97	175992	5
2	O‘zR MB va boshqa banklardagi hisobvaraqlar bo‘yicha foizli daromad	9442	5	6464	3	7485	2	7272	2	-2170	-3
3	Moliyaviy ijara bo‘yicha foizli daromad	5629	3	5969	3	5094	2	4133	1	-1496	-2
4	Olish va sotishga mo‘ljallangan qimmatli qog‘ozlar bo‘yicha foiz daromadi - savdo qog‘ozlari	0	0	0	0	0	0	0	0	0	0
5	Olish va sotishga mo‘ljallangan qimmatli qog‘ozlar bo‘yicha foiz daromadi - nosavdo qog‘ozlari	0	0	0	0	0	0	0	0	0	0
6	Sotish uchun mavjud bo‘lgan investitsiyalar bo‘yicha foiz daromadi	0	0	0	0	0	0	0	0	0	0
7	So‘ndirilguncha ushlab turiladigan investitsiyalar bo‘yicha foiz daromadi	0	0	0	0	0	0	0	0	0	0
8	Teskari REPO bitimi bo‘yicha foiz daromadi	0	0	0	0	0	0	0	0	0	0
9	Boshqa foiz daromadlari	0	0	0	0	0	0	0	0	0	0
	<b>Jami foizli daromad</b>	<b>179291</b>	<b>100</b>	<b>200547</b>	<b>100</b>	<b>310398</b>	<b>100</b>	<b>351617</b>	<b>100</b>	<b>172326</b>	<b>0</b>

Misol tariqasida TIF Milliy bankning daromadlari tarkibini ichki auditdan o‘tkazadigan bo‘lsak yuqoridagi jadval ma’lumotlarini asos qilib olamiz. 1-jadval ma’lumotlari shundan darak beradiki 2015-2018 yillar oralig‘ida jami foizli daromadlar miqdori bir muncha oshgan. Masalan 2015 yildan, 2018 yilgacha foizli daromadlar 172326 mln.sumga oshganini kuzatishimiz mumkin. Foizli daromatlarda asosiy ulushni kreditlar buyicha foizli daromadlar egallaydi. 2015-2018 yillar oralig‘ida ham bu ko‘rsatkich 90 foizdan yuqori. 2018 yilda esa 97 foizni tashkil etadi. Foizli daromatlarda O‘zR MB va boshqa banklardagi hisobvaraqlar bo‘yicha foizli daromadning ulushi 2015 yilda 5 foizni tashkil etgan bo‘lsa bu ko‘rsatkich 2018 yilga kelib 2 foizga tushib qolgan. Foizli daromatlarda Moliyaviy ijara bo‘yicha foizli daromadlarning ulushi ham shunga o‘xshab 2015 yilda 3 foizni tashkil etgan bo‘lsa 2018 yilga kelib 1 foizga tushgan.

## 2-jadval

### TIF Milliy bankning foizsiz daromadlari tarkibi[7]

№	Ko‘rsatkichlar	2015 yil		2016 yil		2017 yil		2018 yil		2018 yilda 2015 yilga nisbatan o‘zgarishi	
		mln. so‘m	% da	mln. so‘m	% da	mln. so‘m	% da	mln. so‘m	% da	mln. so‘m	% da
1	Sof vositachilik daromadi.	85014	52	96247	45	120506	38	147443	36	62429	-16
2	Valyuta operatsiyalaridan tushgan foyda (zarar)	44221	27	38423	18	64681	21	85055	21	40834	-6
3	savdo operatsiyalaridan tushgan foyda (zarar)	17753	11	11715	5	12473	4	15569	4	-2184	-7
4	Devidendlar tarzidagi daromad	1527	1	3178	1	4775	2	1142	0	-385	-1
5	Tobe xo‘jalik yurituvchi jamiyatlar va qo‘shma korxonalaridan foyda(zarar)	566	0	1075	0	1599	1	-155	0	-721	0
6	Boshqa operatsion daromad	5740	4	54235	25	106033	34	125412	31	119672	27
7	Boshqa daromadlar	8902	5	10503	5	3660	1	31780	8	22878	2
	<b>Jami foizsiz daromadlar</b>	<b>163723</b>	<b>100</b>	<b>215376</b>	<b>100</b>	<b>313727</b>	<b>100</b>	<b>406246</b>	<b>100</b>	<b>242523</b>	<b>0</b>

TIF Milliy bankning foizsiz daromadlarning asosiy qismini Sof vositachilik daromadi, Valyuta operatsiyalaridan tushgan foyda (zarar), savdo operatsiyalaridan tushgan foyda (zarar) tashkil etadi.Sof vositachilik daromadi 2015-2018 yillar oralig‘ida yildan yilga oshib borgan va 2018 yilda eng ko‘p miqdorni tashkil etgan. Savdo operatsiyalaridan tushgan foyda (zarar)ning jami foizsiz daromadlardagi ulushi 2015-yilda 11 foizni tashkil etgan bulsada 2018-yilga kelib 4 foizga tushgan.Divedent tarzidagi daromadlarga qaraydigan bo‘lsak 2015-yilda 1527 mln (1%)ni tashkil etgan bo‘lsada,2018-yilga kelib 1142 mln ga tushgan.

### **Xulosa va takliflar:**

Xulosa o‘rnida shuni aytish mumkinki hozirgi kunda tijorat banklarini ichki audit qilish faoliyatiga katta e‘tibor qaratilib kelinmoqda lekin shuni ham aytish lozimki bu sohada kamchilik va nuqsonlar ham yo‘q emas. Ularga quyidagilarni misol qilib olish mumkin:

1. Ichki audit jarayoni faqat rasmiyatchilik yuzasidan emas balki bank kelajagi va foydasini o‘ylagan holda astoydil o‘tkazilishi;

2. Ichki audit jarayonida beriladigan xulosa bankning barcha kamchiliklarini ko‘rsatib berishi va ularni tog‘irlashga undashi lozim;

3. Ichki audit faoliyati turli shaxslar manfaatdorchiligidan holi sof tarzda o‘tkazilishi zarur;

4. Ichki audit faoliyati bankning reytingini tushirishga, uni hodimlarini jazolashga emas balki bank o‘z kamchiliklarini o‘z vaqtida payqab kerakli chora ko‘rishga undashi kerak.

### **Foydalanilgan adabiyotlar ro‘yhati:**

1. O‘zbekiston Respublikasining ««O‘zbekiston Respublikasining Markaziy banki to‘g‘risida»gi O‘zbekiston Respublikasi Qonuniga o‘zgartirish va qo‘shimchalar kiritish haqida»gi 2019 yil 11 noyabrdagi O‘RQ-582-sonli Qonun.

2. O‘zbekiston Respublikasining ««Banklar va bank faoliyati to‘g‘risidagi»gi O‘zbekiston Respublikasi Qonuniga o‘zgartirish va qo‘shimchalar kiritish haqida»gi 2019 yil 5 noyabrdagi O‘RQ-580-sonli Qonun.

3. “Auditorlik faoliyati to‘g‘risida” O‘zbekiston Respublikasi Qonuni Toshkent 2000 yil 26 may 78-II-сон.

4. O‘zbekiston Respublikasi Adliya vazirligida 2004-yil 20-aprelda 992-1-son bilan ro‘yhatga olingan “Tijorat banklari ichki auditiga Markaziy bank tomonidan qo‘yiladigan talablar to‘g‘risida”gi NIZOM.

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7. Internal audit in banking organisations BIATEC, Volume XII, 7/2004 Mgr. Ion-Bogdan Dumitrescu.[3]

8. Article in International Business Research February 2017 Arwa Amoush Al-Zaytoonah University of Jordan. [4]

9. Mamatov Z.”Bozor,pul va kredit” jurnali.2012-yil 2-son.33-b.

10. The role of internal audit and internal control in banking sector N.Oblomurodov, O.Xudoyorov, teachers of «Bank accounting and audit» department Tashkent financial institute (Uzbekistan) “Young Scientist” 9 (113). May 2016 739 p.[5]

11. [www.nbu.uz](http://www.nbu.uz) TIF Milliy bank sayti.[6],[7]