



# **Moliyaning mohiyati va funksiyalari**

**Olimbekov Husniddin**

**Guruh: I-84**



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# Reja:

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**1. Moliya f**

**2.**

**3.**

## **What is a currency?**

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**Currency of the Republic of Uzbekistan (national currency) means the monetary unit of the Republic of Uzbekistan (soum).**

**Foreign currency means banknotes which are authorized medium of circulation and a legal tender of cash payment in the territory of a foreign state (group of foreign states), and also banknotes which are withdrawn or those to be withdrawn from circulation with subsequent exchange, as well as funds in bank accounts and deposits in monetary units of foreign states (group of foreign states) or in international monetary or settlement units.**

## **What is exchange rate?**

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**An exchange rate for operations on the purchase and sale of foreign currency in the territory of the Republic of Uzbekistan shall be determined on contractual base, proceeding from supply of and demand for foreign currency.**

**Upon determination of the exchange rate of the currency of the Republic of Uzbekistan against foreign currency, exclusively market mechanisms shall be used.**

**The Central Bank shall provide for the creation of conditions for the determination of the exchange rate upon establishment of the procedure for purchase and sale of foreign currency, proceeding from the demand for foreign currency and its supply.**

**The Central Bank shall regularly set the exchange rate for the purposes of accounting, statistical and other reporting on currency operations, as well as for the calculation of customs and other mandatory payments in the territory of the Republic of Uzbekistan.**

# **1. Essence of currencies and currency operations**

## What are currency valuables?

**Currency valuables mean foreign currency, securities and payment documents with face value expressed in foreign currency, securities without face value which are issued by nonresidents, and refined gold in bullion.**

Physical persons, who are residents, for the purposes of carrying out currency operations, shall have the right to:

- own currency valuables which are imported, transferred or sent on into the Republic of Uzbekistan, received or purchased in the Republic of Uzbekistan, and use them at their discretion;
- carry out international monetary transfers of non-trade nature;
- import, transfer and send on into the Republic of Uzbekistan, as well as export, transfer and send out from the Republic of Uzbekistan currency valuables in the manner prescribed by legislation.

Legal entities which are residents, for the purposes of carrying out currency operations, shall have the right to:

- own currency valuables;
- transfer into the Republic of Uzbekistan, as well as to transfer out from the Republic of Uzbekistan of foreign currency in the manner prescribed by legislation.

## **What are currency operations?**

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**Currency operations mean operations (transactions) which are connected with assignment or transfer of ownership and other rights to currency valuables, use of currency valuables as legal tender, and also carriage, mailing and transfer in the Republic of Uzbekistan, as well as carriage, mailing and transfer out of the Republic of Uzbekistan, of currency valuables, operations in the currency of the Republic of Uzbekistan between residents and non-residents.**



## **Classification of currency operations**

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**Currency operations shall be divided into domestic and international (cross-border) operations.**

**Domestic currency operations shall be deemed transactions which are conducted in the territory of the Republic of Uzbekistan.**

**International (cross-border) currency operations shall be divided into current international operations and capital movement (capital transfers) operations.**

## **Current international operations**

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**Current international operations shall include:**

- **all payments payable in connection with the conduct of foreign trade, other current activities, which include services (works);**
- **payments payable in the form of interest and other income, including on bank deposits, loans, leasing, as well as in the form of net income from other investments;**
- **loan repayment, given that the amount of each loan repayment installment does not exceed the sum that equals to two times the amount of part of debt received, which is calculated as the ratio of the debt to the number of periods of its repayment as per the loan agreement;**
- **non-trade transfers.**

## **Examples of non-trade transfers**

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**The following operations shall be deemed non-trade transfers:**

- transfers between physical persons in the amount of up to the equivalent of one hundred million soums;**
- payment for goods (services, works) for personal needs;**
- payment of salaries, scholarships, pensions, alimony;**
- payment of expenses related to the sending of employees to business trips outside the Republic of Uzbekistan;**
- payment for education, medical treatment and tourism;**
- and others.**

## **Capital movement operations**

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**All international (cross-border) currency operations, which are not classified as current international operations, shall be deemed capital movement operations, including:**

- implementation of investment activities, which include working capital replenishments by residents of their branches situated outside the territory of the Republic of Uzbekistan;**
- receiving and granting of credits (loans), the implementation of leasing operations;**
- purchase and sale of real estate;**
- attraction from foreign countries and placement of fund resources to accounts and deposits in foreign countries;**
- acquisition or full sale of the exclusive right to intellectual property.**

## **Restrictions on currency operations**

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**The Central Bank may impose restrictions on currency operations:**

- with the purpose to counter the legalization of proceeds from crime, the financing of terrorism and the financing of the proliferation of weapons of mass destruction;**
- in cases of threats to the sustainability of the balance of payments with observance of the obligations under the Articles of Agreement of the International Monetary Fund.**

**The Cabinet of Ministers of the Republic of Uzbekistan, in coordination with the Central Bank, may impose restrictions on currency operations in the event of a threat to economic security.**

**The time limit of the restrictions may not exceed one year from the date of introduction. Upon expiry of the specified time limit, the restrictions shall be deemed to be canceled. The restrictions may be cancelled in whole or in part ahead of time.**

## **2. Foreign currency as financial instrument**

**Foreign currency as a special financial instrument. Approach 1.  
Purchase of currency for current needs (no investment)**

<b>Currency</b>	<b>Central Bank rate</b>	<b>Buy</b>	<b>Sell</b>
<b>USD</b>	<b>10 538.53</b>	<b>10 500</b>	<b>10 580</b>
<b>JPY</b>	<b>99.38</b>	<b>96.0</b>	<b>103.0</b>
<b>EUR</b>	<b>12 879.14</b>	<b>12 400.0</b>	<b>13 300.0</b>
<b>GBP</b>	<b>14 938.37</b>	<b>14 400.0</b>	<b>15 400.0</b>
<b>CHF</b>	<b>11 629.36</b>	<b>11 200.0</b>	<b>12 000.0</b>

# Foreign currency as a special financial instrument. Approach 2. Purchase of currency for investment

You invested 5 mln UZS in USD a year ago.

What is your rate of return?

Method 1

1)  $5000000 / 9507,89 \times 10449,44 = 5495141$  UZS

2)  $5495141 - 5000000 = 495141$  UZS

3)  $495141 / 5000000 \times 100\% = 9,9\%$

Method 2

1)  $\frac{10449,44 - 9507,89}{9507,89} = \frac{941,55}{9507,89} = 0,0990$  or **9,90%**

Method 3

1)  $\frac{10449,44}{9507,89} - 1 = 1,0990 - 1 = 0,0990$  or **9,90%**

Data	US dollar
05.01.2021	10449.44
01.12.2020	10427.38
03.11.2020	10366.86
06.10.2020	10339.68
03.09.2020	10270.08
04.08.2020	10209.86
07.07.2020	10184.73
02.06.2020	10148.31
05.05.2020	10129.39
07.04.2020	9590.1
03.03.2020	9513.84
04.02.2020	9541.74
07.01.2020	9507.89



## Investments in other foreign currencies

<b>Data</b>	<b>British pound sterling</b>	<b>EURO</b>	<b>Chinese yuan</b>	<b>Russian ruble</b>	<b>Japanese yen</b>
<b>05.01.2021</b>	<b>14287.52</b>	<b>12761.9</b>	<b>1601.45</b>	<b>140.45</b>	<b>101.22</b>
<b>01.12.2020</b>	<b>13883.01</b>	<b>12473.23</b>	<b>1586.2</b>	<b>137.48</b>	<b>100.17</b>
<b>03.11.2020</b>	<b>13415.75</b>	<b>12074.28</b>	<b>1549.17</b>	<b>130.37</b>	<b>99.07</b>
<b>06.10.2020</b>	<b>13370.24</b>	<b>12110.87</b>	<b>1522.83</b>	<b>132.27</b>	<b>98.16</b>
<b>03.09.2020</b>	<b>13742.39</b>	<b>12231.67</b>	<b>1504.29</b>	<b>139.59</b>	<b>96.93</b>
<b>04.08.2020</b>	<b>13362.66</b>	<b>12021.09</b>	<b>1463.91</b>	<b>137.46</b>	<b>96.43</b>
<b>07.07.2020</b>	<b>12713.6</b>	<b>11455.78</b>	<b>1441.45</b>	<b>142.48</b>	<b>94.74</b>
<b>02.06.2020</b>	<b>12527.07</b>	<b>11262.59</b>	<b>1422.37</b>	<b>144.05</b>	<b>94.17</b>
<b>05.05.2020</b>	<b>12663.76</b>	<b>11125.11</b>	<b>1434.72</b>	<b>134.8</b>	<b>94.73</b>
<b>07.04.2020</b>	<b>11757.46</b>	<b>10364.98</b>	<b>1352.47</b>	<b>124.4</b>	<b>88.43</b>
<b>03.03.2020</b>	<b>12196.74</b>	<b>10489.01</b>	<b>1360.95</b>	<b>141.85</b>	<b>88.03</b>
<b>04.02.2020</b>	<b>12594.14</b>	<b>10584.65</b>	<b>1375.6</b>	<b>149.2</b>	<b>88.04</b>
<b>07.01.2020</b>	<b>12442.02</b>	<b>10608.9</b>	<b>1365.12</b>	<b>153.43</b>	<b>87.97</b>

## Rates of return on investment in foreign currencies

<b>Data</b>	<b>British pound sterling</b>	<b>EURO</b>	<b>Chinese yuan</b>	<b>Russian ruble</b>	<b>Japanese yen</b>
<b>05.01.2021</b>	<b>14287.52</b>	<b>12761.9</b>	<b>1601.45</b>	<b>140.45</b>	<b>101.22</b>
<b>07.01.2020</b>	<b>12442.02</b>	<b>10608.9</b>	<b>1365.12</b>	<b>153.43</b>	<b>87.97</b>
<b>Changes</b>	<b>+1845.50</b>	<b>+2153</b>	<b>+236.33</b>	<b>-12.98</b>	<b>+13.25</b>
<b>% of changes / rates of return</b>	<b>+14.83</b>	<b>+20.29</b>	<b>+17.31</b>	<b>-8.46</b>	<b>+15.06</b>

[https://www.norma.uz/rate\\_dynamic#](https://www.norma.uz/rate_dynamic#)



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## ДИНАМИКА ОФИЦИАЛЬНОГО КУРСА ИНОСТРАННЫХ ВАЛЮТ К СУМУ РЕСПУБЛИКИ УЗБЕКИСТАН

За период  -  -

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Австралийский доллар | <input type="checkbox"/> Английский фунт стерлингов | <input type="checkbox"/> Дирхам ОАЭ        |
| <input type="checkbox"/> доллар США           | <input type="checkbox"/> ЕВРО                       | <input type="checkbox"/> Канадский доллар  |
| <input type="checkbox"/> Китайский юань       | <input type="checkbox"/> Кувейтский динар           | <input type="checkbox"/> Норвежская крона  |
| <input type="checkbox"/> Польский злотый      | <input type="checkbox"/> Российский рубль           | <input type="checkbox"/> Украинская гривна |
| <input type="checkbox"/> Швейцарский франк    | <input type="checkbox"/> Южнокорейский вон          | <input type="checkbox"/> Японская иена     |

Заиф кўрувчилар учун Форум Виртуал қабулхона Биз билан боғланиш O'zbekcha Ўзбекча На русском In english

Ўзбекистон Республикаси  
**Марказий банки**

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БАНК ҲАҚИДА ПУЛ-КРЕДИТ СИЁСАТИ ТЎЛОВ ТИЗИМЛАРИ КРЕДИТ ТАШКИЛОТЛАРИ СТАТИСТИКА БАНК ҚОНУНЧИЛИГИ МАТБУОТ МАРКАЗИ БАНКНОТАЛАР, ТАНГАЛАР ВА ОЛТИН ҚУЙМАЛАР НАШРЛАР

**Валюта курслари**  
10.10.2022 дан

USD = 11051.27 -11.78	↘
EUR = 10836.88 -103.37	↘
RUB = 180.21 -3.03	↘
GBP = 12398.42 -76.28	↘
JPY = 76.29 -0.17	↘
CHF = 11156.14 -97.09	↘

**Асосий ставка**  
15% 22.07.2022 дан

**Йиллик инфляция**  
12,3%

**Инфляцион таргет**  
5% 2024 йил охирига

**Банклараро пул бозори индекслари**  
(07.10.2022)

UZONIA	UZONIA (7 кунлик)	UZONIA (30 кунлик)
14.0000	14.0138	14.2317
		-0.0498
UZONIA (90 кунлик)	UZONIA (180 кунлик)	UZONIA INDEX (05.01.2022=100)
14.8725	16.6856	112.4094
-0.0688	-0.0721	+0.1292

**Марказий банк операциялари бўйича фоизлар**

Марказий банк облигацияларини жойлаштириш аукционлари бўйича максимал ставка	17%
Овернайт РЕПО ва валютавий своп операциялари бўйича ставка	17%
Депозит аукционлари бўйича ставка	15%
Овернайт депозит операциялари бўйича ставка	13%





# Ўзбекистон Республикаси Марказий банки

МБнинг Марказий аппарати

Алоқа телефон рақами Ишонч телефони  
**(+998 71) 212-62-05** **(+998 71) 200-00-44**

## Валюта курслари <


10.10.2022


Қоғозга чиқариш

Конвертер

Курслар архиви

1 USD = 11051.27 -11.78	1 AMD = 27.35 +0.03	1 BND = 7734.65 -27.8	1 CZK = 441.66 -4.81	10 IDR = 7.25 -0.03	1 KGS = 137.27 -0.4	1 LYD = 2214.37 -8.78
1 EUR = 10836.88 -103.37	1 ARS = 74.08 -0.22	1 BRL = 2116.25 -12.65	1 DKK = 1456.86 -13.72	1 ILS = 3140.10 +9.02	1 KHR = 2.68 0	1 MAD = 1008.73 -5.72
1 RUB = 180.21 -3.03	1 AUD = 7099.34 -52.92	1 BYN = 4357.58 -4.65	1 DZD = 78.60 -0.05	1 INR = 134.22 -0.93	1 KRW = 7.83 -0.04	1 MDL = 568.92 -0.61
1 GBP = 12398.42 -76.28	1 AZN = 6504.57 -6.94	1 CAD = 8061.91 -32.21	1 EGP = 562.69 -0.03	1 IQD = 7.57 -0.01	1 KWD = 35649.26 -72.57	1 MMK = 5.26 -0.01
1 JPY = 76.29 -0.17	1 BDT = 106.70 -0.11	1 CHF = 11156.14 -97.09	1 GEL = 3953.94 +2.85	10 IRR = 2.63 0	1 KZT = 23.50 -0.04	1 MNT = 3.32 -0.01
1 AED = 3008.79 -3.12	1 BGN = 5540.59 -52.46	1 CNY = 1553.02 -1.65	1 HKD = 1407.81 -1.53	1 ISK = 77.68 -0.18	1 LAK = 0.66 -0.01	1 MXN = 551.31 +0.54
1 AFN = 125.90 -0.13	1 BHD = 29282.64 -23.45	1 CUP = 460.47 -0.49	1 HUF = 25.57 -0.36	1 JOD = 15587.12 -16.62	1 LBP = 7.31 -0.01	1 MYR = 2376.62 -8.94

 Танланган давр учун валюта курслари архивини XLS форматда юклаб олишингиз мумкин



## 10 октябрь 2022 йил санасига валюталар курслари

ЯК	ДУ	СЕ	ЧО	ПА	ЖУ	ША
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

Ўзбекистон Республикаси Марказий банки **10 октябрь 2022 йилдан** бошлаб валюта операциялари бўйича бухгалтерия ҳисоби, статистик ва бошқа ҳисоботларни юритиш, шунингдек, божхона ва бошқа мажбурий тўловлари учун хорижий валюталарнинг сўмга нисбатан қуйидаги қийматини белгилади.

Валюта қийматини белгилаш чоғида Ўзбекистон Республикаси Марказий банки мазкур валюталарни ушбу қийматда сотиш ёки сотиб олиш мажбуриятини олмаган.



## Excel file with exchange rate dynamic

cbu\_rates\_2022-09-10-2022-10-10\_oz.xls [Режим совместимости] \* x

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	2022-09-10 - 2022-10-10 учун Ўзбекистон Республикаси Марказий банки томонидан ўрнатилган ўзбек сўмининг хорижий валюталарга нисбатан расмий курслари																
2	Сана	Валюта бирликлари сони (840)	АҚШ доллари (840)														
3	2022-09-12	1	10955,10														
4	2022-09-13	1	10950,29														
5	2022-09-14	1	10940,05														
6	2022-09-15	1	10925,14														
7	2022-09-16	1	10950,08														
8	2022-09-19	1	10962,69														
9	2022-09-20	1	10979,29														
10	2022-09-21	1	10950,46														
11	2022-09-22	1	10980,01														
12	2022-09-23	1	11010,33														
13	2022-09-26	1	11030,13														
14	2022-09-27	1	11048,28														
15	2022-09-28	1	11024,92														
16	2022-09-29	1	10999,78														
17	2022-09-30	1	11014,01														
18	2022-10-03	1	11004,94														
19	2022-10-04	1	10987,21														
20	2022-10-05	1	11010,45														
21	2022-10-06	1	11028,14														
22	2022-10-07	1	11063,05														
23	2022-10-10	1	11051,27														
24																	

## Rates of return on investment in foreign currencies. Make calculations!

<b>Data</b>	<b>British pound sterling</b>	<b>EURO</b>	<b>US dollar</b>
<b>07.10.2022</b>	<b>12474.7</b>	<b>10940.25</b>	<b>11063.05</b>
<b>04.10.2021</b>	<b>14387.16</b>	<b>12400.58</b>	<b>10692</b>
<b>Changes</b>	<b>???</b>	<b>???</b>	<b>???</b>
<b>% of changes / rates of return</b>	<b>???</b>	<b>???</b>	<b>???</b>



## Rates of return on investment in foreign currencies. Make calculations!

<b>Data</b>	<b>Russian rouble</b>	<b>Chinese yuan</b>	<b>Japanese yen</b>
<b>07.10.2022</b>	<b>183.24</b>	<b>1554.67</b>	<b>76.46</b>
<b>04.10.2021</b>	<b>147.02</b>	<b>1654.75</b>	<b>95.54</b>
<b>Changes</b>	<b>???</b>	<b>???</b>	<b>???</b>
<b>% of changes / rates of return</b>	<b>???</b>	<b>???</b>	<b>???</b>

**Give your comments!**

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**What foreign currency should you invest in?**

**Why?**