

CREDIT COUNT METHODS

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Abstract

This in the article developed in time credit and his count methods about data given .

Keywords: Credit , credit essence , goods , enterprises , goods quality , point money.

Credit main The sources (resources) are as follows temporary empty money funds is : Credit from long ago known is , it is initially in trade exchange in the process appear has been being , he first goods on credit to be sold with dependence _ To this reason the buyer commodity buy to get always cash _ money it won't be , it's a commodity if sold falls , goods vendor while him fall waiting can't stand (that's it period of the goods value down departure , quality decline can .). That and another situations goods on credit to sell take came _ Credit commodity work release and commodity of the transaction indispensable part being is considered and his development with dependence _ Produce goods release development with money shaped credit appear was. Of the credit opportunity and necessity that's it with it depends enterprises product in sales , to employees work khaki considered , the enterprise and physical persons own their money in banks keep and another in scores temporary empty has been money funds that it was in case another enterprise and in organizations own activities lack of identity provide for belongs to money to the funds need feels _ This is the case village economy also applies to enterprises being , this work release seasonality , product work release time with him sell size the majority products according to suitable not coming , sold to products money own on time come not falling and another situations them from credit to use wedge is enough

Market economy conditions of credit importance increase the following with depends on :

Goods sell and necessary material values buy get of the times to each other suitable not coming because of surface coming empty money funds . Calculated the work khaki with him to pay times between temporarily empty money funds . Expanded repeat work release in the process collectible and capitalization for intended funds . Personal sector income , savings . Enterprises activity as a result surface coming not distributed benefit or from him use in the process appear divisor empty money funds (unpaid dividend and others) and another empty money funds .

Credit relations known to principles is based on Economical category as credit the following to principles has :

1. Loan repayment . This is the principle of credit common sign is , but it is by itself to the body does n't come It is material to processes , value rotation to the end is based on But circular of rotation the end is this back to give not back _ to give for the ground preparation is considered back to give objective sign is considered and this principle another economic from the categories , that's it including from finance difference does. Of credit this principle in practice credit and from him usage for percentage amount credit gave institution at the expense of transfer the way with is paid . This way with banks credit resources again recovery provides . Ex union during the " irreversible" period the concept of "loan " . there is it is a village also wide in the economy spread out was _ These banks enterprises financial

condition account didn't get in case given , in fact , it is a budget of the subsidy addition shape as manifestation will be

2. Credit duration . This is a loan known for a period of time to be given that is , it is short and long temporary on credit is divided . This is the deadline debtor for wanted in term not , but it is in the contract defined lifetime is considered Credit own on time return both towards is also important for is considered Debt gave towards for credit own on time percentage with return him again on credit to give opportunity creates the debtor while in the contract in the eye caught punishment measures redeems. Credit duration come descender riches economical and again to use for the term , work issued the product dispatch for the period , the goods sell to the deadline and finally As a result circulation funds circular rotation to the speed depends .

3. Loan in goods riches with provided . of this principle essence that 's it economy in circulation participation of bank funds one to the sum certain of riches each one amount opposite _ standing need _ Given loans commodity wealth and known expenses with provided to be need _ Not provided of loans to be given loans to the bank back not to come basis is. This for current in the circumstances debt receivers to the bank commodity or commodity documents , property bail puts _ Credit warrant (pledge for service doer document) or the third person warranty based on _ can .of credit this principle debt receiver to himself received obligations break conditions debt of the giver ownership interests protection to come provides and his own practical on the contrary of credit something pledge or financial guarantee based on in giving finds _ It is universal to perfection reach during important . [3]

4. Solvency. To this principle basically enterprises used debt funds calculated percentage with complete will spend Credit for hak pay economic essence debt giver and debt receiver between addition received of profit distribution note in doing manifestation will be Current in the circumstances loan percentage the amount in the contract own on the contrary finds and that of lending average norm and from bank margin organize finds _

5. Purpose of the loan . That's it with depending on the debt receiver received credit known for the purpose (goods material riches buy get , work release expenses copy and others) directed to be necessary _ These are the goals credit giver and credit receiver in the middle Created in the contract own on the contrary finds _ Enterprise received credit only credit in the contract shown work to fulfill (buy to get and others) to spend need _

6. Efficiency of the loan . This is the principle not only credit and percentage amount to the bank back to pay , maybe that's it credit using creditable or funded sector , network , enterprise how much to efficiency achieve express necessary _ That's why for each one project credit at the expense of executable another activities are effective if only to them Funding _ _ it is necessary Consequently efficiency of credit necessary principles one being to him compliance to do of credit another principles execution for basis is .[4]

Summary

Credit main condition is this debt for right to pay This is right debt of the amount in total relatively percentage at the expense of from received him debt percentage or of credit percentage is called the rate . Percent quantity of credit type , it to pay term , received debt own on time to disconnect depend _ For example , commerce of credit percentage rate usually a bank loan percentage is lower than the rate . Uzbekistan Republic in the area banks by economy subjects short term lending organize reach

order about To the statute according to (Tashkent, 2001) percent rate according to the bank report month per head has been average percentage rate by the Central Bank in order putable benefit norm account received without is determined . In literature nominal and real interest of the loan rates concepts there is Nominal interest rate when you say credit the contract is in sight caught percentage rates is understood . Real interest rate = nominal interest rate - inflation level _ From this except of credit strictly defined and swim walker percentage rates concepts are also available. Strict defined percentage rates credit contract done until unchanged remains . In this case, the bank has its own assets known part loss can _ Swim walker at the rate percentage rates belongs to changes account received without changes by entering will go. International loans according to percentage rates the world loan capitals in the market it is determined of markets main London , Tokyo , New York, Frankfurt am Main, Paris , Brussels in cities located _

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