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**MAIN PROBLEMS OF THE BANK'S DEPOSIT POLICY
AND WAYS TO IMPROVE IT**

Abstract. One of the most important banking policies is the formation of the bank's resource base. The resource base formed during the bank's passive operations has played a historical primary and determining role in its active operations. The main part of bank resources is formed when the bank conducts deposit operations. The accumulated funds of the population occupy a special place among economic phenomena, despite the fact that the interests of citizens, organizations specializing in the provision of financial services, and the state are at the intersection. On the one hand, it is the most important indicator of the population's standard of living, which is directly related to such categories as accumulated consumption of funds, income of the population, and the level of prices. On the other hand, sources of investment and business credit are reflected as valuable resources for economic development.

Studies of the formation of savings and consumer funds of the population allow us to conclude that the factors affecting the redistribution of allocated funds within savings funds in favor of saved funds depend on the socio-economic development of society, the level of development of forms of storage, the level of development in the market of financial organizations that accumulate accumulated funds, and, ultimately, the level of development of the banking system and the deposit guarantee system. Therefore, to attract the collected funds of the population to commercial banks, it is necessary to use methods and models that meet the level of development of the banking system and the needs of the country's economy.

Keywords: bank, deposit, finance, funds, savings fund, consumer fund, financial resource, entrepreneurship, investments, equity, debt capital.

A feature of the relationship between the accumulated population means and sources of formation of bank resources is, on the one hand, the underlying basis for the formation of bank resources, and on the other hand, the people use of bank resources loans and other services. At the same time, it should be noted that this area has been developing most actively in recent years. This is evidenced by the trends in the development of increased consumer credit, the appearance of new objects, the development of cash settlement and cash services of various forms for the population.

You can't be unambiguous about determining the significance of a collection and storage policy. The nature and purpose of a collection policy varies depending on the subject. Due to the fact that the warehousing policy is implemented at the macro and micro level, it is proposed to consider monitoring from two sides: from the point of view of evaluating the effectiveness of the warehousing policy implemented by the bank; from the point of view of evaluating the activities of a commercial bank depending on compliance with mandatory standards of the bank's activities, protection of liquidity, correct registration and accounting of transactions, attracting accumulated funds of the population, compliance with the legislation of the Republic of Kazakhstan, and the effectiveness of the bank's activities in the accumulated financial market.

Monitoring is a necessary tool for evaluating and managing the quality of banking services in the accumulated financial market. As a result of this monitoring, the Supervisory authorities and the bank can evaluate the results of their collection policy, which is important when developing monetary policy and other market regulation tools, as well as avoiding crisis situations in the banking system due to the public's

trust in financial and credit institutions. In addition, as a result of the reserves identified during monitoring to improve the efficiency of collection activities, the Bank can optimize its work with the population [1-2].

Each of the stages of forming a deposit policy in a commercial bank is closely related to the others and is mandatory for the formation of an optimal deposit policy and the correct organization of the deposit process.

In this regard, we can distinguish the following areas of deposit policy in a commercial bank:

- analysis of the deposit market;
- identifying target markets to minimize the risks of the deposit;
- reduction of expenses when raising funds;
- optimization of deposit and loan portfolio management;
- maintaining the bank's liquidity and increasing its stability.

Analysis of current practice shows that the formation of the deposit base of any commercial bank, which requires complex and time-consuming, depends on the scale of problems of a subjective and objective nature.

Subjective problems: the scale of activity and the small capital base of Kazakhstan's commercial banks; the lack of interest of the bank's management in attracting funds from customers, especially the population, as set out in the bank's tactical and strategic goals; the insufficient level and quality of top and middle management; the lack of a scientifically-based concept of conducting deposit policy to a greater extent by Kazakh banks; shortcomings in the organization of deposit processes, the lack of appropriate divisions in the bank, the low level of market research on the deposit market, a limited range of deposit services, etc.

Objective factors: direct and indirect influence of the state and state bodies; influence of macroeconomics, influence of world financial markets on the state of Kazakhstan's money market; interbank competition; state of the money and financial market in Kazakhstan.

The role of the National Bank as a regulatory body has recently been particularly evident in setting refinancing rates and mandatory reserve rates for commercial banks. Intensive dependence on large interbank loans negatively affects the structure of the resource base of credit institutions. Since an interbank loan does not create conditions for diversifying the risks of deposit operations.

When developing a deposit policy to solve serious problems, any bank should be guided by certain criteria for its optimization. Optimizing the bank's deposit policy is a complex multi-functional task that requires taking into account the interests of the country's economy as a whole, the commercial Bank, the client and the bank's employees as an economic entity. And their interests don't always coincide. Therefore, the optimal deposit policy assumes, first of all, coordination of their interests.

Thus, the optimization criteria are: the relationship of deposit, loan and other bank operations to maintain the stability of the bank, its reliability, financial stability; diversification of banking resources to reduce risks; differentiation of the portfolio deposit (for customers, products, markets); uneven service different groups of customers; competitiveness of banking products and services.; ensuring optimal integration of stable and "transitional" resources while increasing the share of permanent resources in the bank's deposit portfolio under high risk conditions; taking into account the concepts of life cycles in the process of forming deposits and deposit portfolios.

In order to improve the deposit policy in a commercial bank, the following actions must be performed: individual deposit policy of each commercial bank, taking into account the specifics of its activities and criteria for optimizing this process; use of different types of accounts for all categories of depositors as one of the directions for improving the organization of deposit operations and improving the quality of their service; individual service (the bank's desire to provide special discounts to the client).

The interaction of politics warehousing and deposit policy of commercial bank is as follows: on the one hand, elements of the formation of the savings activities of the bank are the main directions deposit policy (e.g., policy in the field of banking product, i.e. compound form of deposits, interest rate policy, the promotion of products on the market, the organization of work of relevant departments of credit institutions); on the other hand, the deposit policy can not be considered an integral part of the service of the warehousing of the bank. On the contrary, the bank's deposit policy is a very complex system that includes work on the organization and management of the deposit process, except for the strategy and tactics of attracting resources on a returnable basis.

In general, deposit and savings policies are made by each bank independently. In addition, the management of the credit institution, in turn, determines the level of importance of these areas, the urgent importance of all types of banking policy. First of all, it depends on the sphere of operation of a particular bank, its specialization and universality [3].

The bank fulfills its needs by attracting customers on a paid basis and placing them at a higher percentage level. According to the existing cash reserves, the amount of expenses to clients is the structure of its liabilities. The structure of other liabilities to customers includes both the authorized capital and retained earnings, as well as the bank's own funds.

Managing the liabilities of a commercial bank leads to two important points – the term and the cost of attracting funds. The first of them determines the possibility of the bank's activities as a whole, since V.I.Kolesnikov says: "the bank's golden rule is that the size and timing of the bank's financial requirements must match the size and timing of its obligations". The second point directly determines the financial results of the bank's activities, since: "when managing passive operations, it is necessary to take into account the ratio between the costs of raising funds and the income from investing these funds in debt, securities and other assets" [4].

Two main components can be distinguished from the structure of commercial bank liabilities: own and attracted funds, while the main sources of resources of commercial banks include funds, the share of which, according to individual researchers, is ahead and ranges from 75% to 88%. In international practice, there is a "cost factor" that sets the minimum ratio between the bank's off - balance sheet and balance sheet assets and the bank's capital, measured by the level of risk at 8%. The cost factor was introduced through the "agreement on the international integration of capital standards and capital calculations" within the framework of the Basel committee on banking regulation [5].

Among the attracted financial structures, it is possible to allocate deposit and extra-budgetary funds. The bank receives non-deposit attracted funds in the form of a loan or through the sale of its debt obligations on the money market. Unlike deposits, non-debt sources of bank resources are purchased in a competitive form on the market, regardless of the bank's specific client.

The main part of the attracted resources of commercial banks is made up of Deposit funds, i.e. funds deposited by legal entities or individuals to certain accounts and used in accordance with banking legislation. Increasing the share of deposits in the structure of liabilities can be considered as optimal conditions, Thus V.V.Kiselev says: "from the point of view of managing liabilities, the best method for expanding active operations and making a profit of the Bank is to increase and diversify the main types of deposits, which include deposits and term deposits before they are received" [6].

By economic content, deposits can be divided into the following groups: deposits before receipt; term deposits; savings deposits; securities (savings and Deposit certificates). In addition to the listed components, deposit funds include balances on clients' accounts, as well as balances on accounts with Loro – correspondent banks. In addition, collection and deposit certificates are included in non-deposit instruments. The bank's liabilities are also characterized by a positive side. However, their industry is slightly lower than accounting and current accounts. This represents the free amount of the client's funds invested at a higher percentage than the balance of the current account of the deposit before receipt.

Term deposits, on the other hand, are more expensive than the above-mentioned types of obligations. Term deposits on the front side have the most optimal effect on the bank's liquidity, since these resources are involved in a certain period of time. In order to avoid such situations, Larionova I.V. suggests dividing term deposits into "large" and "small" ones. Large deposits should include balances in excess of the amounts set by the bank (the amount can be determined based on the bank's liquid position limit). This category of term deposits falls into a high-risk zone, as unexpected withdrawal of clients' own funds can lead to negative consequences (losses or bankruptcy) [7].

At the same time, in Western practice, in the late 60s of the last century, in the early 70s of the last century, when the rapid increase in interest rates and persistent competition for financial sources, the bank manager is forced to pay special attention to finding other sources of financing and managing the bank's obligations to ensure the growth and growth of loans. Difficult economic stagnation in the mid-1970s in the West, especially in the United States, inflation, and high volatility of interest rates forced bank managers to pay significant attention to both sides of the balance sheet. The development of ways to manage liabilities leads to the emergence of such an approach as inventory management.

In the asset structure, you can select assets that generate and do not generate income. Assets that usually generate revenue are profitable, but dangerous. Assets that do not generate income (do not work), on the contrary, are low-yielding, but liquid. The same action provides for some conditionality. In some cases, assets that do not generate income may generate income (revaluation of the currency register), and assets that generate income may not only generate income, but also bring losses (overdue loan debt).

Non-income (non-productive) assets consist of cash and cash assets, correspondent accounts, settlement funds, and mobile components. *Profitable assets (production or derivative)* consist of overdraft, interbank deposits before receipt, one-day loans, term loans and placed interbank deposits, a trading portfolio of securities, settlement funds, and asset mobilization (long-term capital investments, debt obligations, and capital investments invested in stocks, finance).

The structure of assets with production deposits in the total amount of assets of at least 65% of the total amount of assets, a structure consisting of expenses for own needs, which has non-production deposits in the total amount of assets of at least 25% and is not more than 10% of the total assets of the bank. In the structure of existing assets, deposits in securities are second only to loans. Their share is considered normal within 20-25% of the balance currency.

The growth of the loan portfolio and the securities portfolio from the point of view of profitability as an important element of asset and liability management seems to pay off. However, the asset structure is formed not only taking into account the income that can be obtained in the highest way, but also taking into account the reduction of risks and compliance with liquidity requirements. The implementation of these points indicates that the bank is not functioning effectively and indicates the need to take measures to improve the quality of assets.

Bank's liquidity – the bank's ability to meet its obligations on time. In order to monitor the state of liquidity of commercial banks, standards are established, the most important of which are individual, current, long-term and general liquidity standards. Standards are defined as the ratio between assets and liabilities, taking into account the terms, amounts, and types of assets and liabilities. Compliance with liquidity standards is mandatory for all Kazakh banks and is intended to ensure the sustainability of the needs of elements of the banking system [8].

International practice of liquidity analysis contains two main approaches: based on financial ratios calculated on the basis of the balance sheet; based on determining the potential need for liquid finance, taking into account the differentiation of turnover by assets and liabilities of the bank for the corresponding periods.

One of the effective methods of liquidity management is the orientation of the credit organization's cash flows. Based on this forecast, it develops management principles for the credit organization's strategic goals for managing liquidity and sets its own liquidity ratios that must be met. The asset allocation method defines several liquidity-return centers of the bank itself that are used for placing funds from other centers. These centers are called "banks within banks", since the placement of funds from each center is carried out at the expense of placing funds from other centers. From the point of view of liquidity and profitability, having determined that funds belong to different centers, the bank's management determines the order of its placement. The asset allocation method is shown in figure 1.

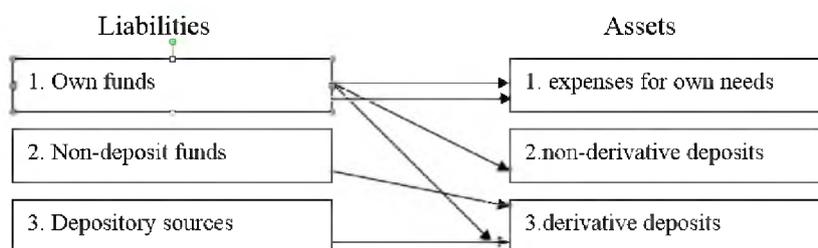


Figure 1 - Asset allocation methods

Note-compiled by the author

Although the asset allocation method may be considered more progressive than the general fund method, the consolidation of sources during a deeper analysis does not have any effect on the quality characteristics of assets and liabilities. An important point is the effective ratio of various assets and

liabilities only by terms. Both of the above methods of placing the gross fund and assets have one drawback. These models are mainly aimed at forming the structure of assets and liabilities, but there are no effective mechanisms for operational management of the structure of assets and liabilities in the event of a change in the existing structure to the unfavorable one. In addition, the models do not address the issue of obtaining information about possible deviations in the current structure of assets and liabilities.

In Kazakhstan, the most common method is the coefficient for assessing the quality of the structure of assets and liabilities based on the bank's reorganized balance sheet as the main source of information. The main stage of examination of the bank's financial activities ("dirty") is to determine the structure of gross assets and liabilities. Then, based on the gross balance ("net"), the net balance of assets and liabilities is formed.

The bank is considered independently of the gross balance sheet and the specifications contained therein, the bank's assets in liabilities. The final value ("all assets" and "all liabilities") must always correspond to the balance sheet currency. In the Bank's net balance sheet, individual asset indicators are adjusted according to certain rules for related liability indicators. The gross balance allows you to understand the content of operations carried out by the bank through the systematization of accounting data, to determine the final results of business, to determine the financial policy carried out during a certain period.

In General, there are many methods for clearing the balance sheet and preparing it for analysis in the structural management of the bank's assets and liabilities. At the same time, the main priorities are homogeneous groups of assets and liabilities created by types and terms [9-10].

Obtaining a net balance is considered an important component of the process of analyzing the quality of management of the structure of assets and liabilities of a credit institution, which allows you to prepare an assessment of the information necessary for this analysis in the most convenient form.

The coefficient method of analyzing the structure of assets and liabilities is based on the calculation of a number of characteristic indicators, for each of which effective or limit values are set. These indicators or coefficients are usually calculated for shorter parts of the collateral, quarter, month, and time, and their changes in dynamics are studied. The specific results obtained are compared with similar credit institutions' data, forecasts or expected indicators, and deviations are detected. If the deviations are significant, the results are identified for reasons that affect them, a full examination is conducted, that is, a factor examination is carried out.

The main problem in practice is the timely tracking of interest rate risk factors, and this process should be continuous. In accordance with the identification of the reasons for the increased interest rate risk, it is necessary to adjust the risk and the Bank's management system.

You can find that all of the above factors affect the credit institution's interest margin, as this affects this indicator. These include: changes in the level of interest rates on the market; changes in the spread between placing and raising funds; changes in the volume of operations carried out by the bank; changes in the structure of the portfolio of assets and liabilities that are sensitive and insensitive to interest rate risk.

The interest rate risk management system consists of a set of blocks of elements, which include: management entities, identification of interest rate risk; analysis and assessment of interest rate risk; methods of risk regulation and monitoring; the ultimate goal of the system of minimum interest rate risk arising in the course of the bank's activities. Profitability, liquidity, and interest rate risk the task of risk management is to find the optimal balance between the storage agreement [11-13].

In practice, the management of a credit institution uses various models to determine the impact of interest rate changes on net interest income.

Among the models, there are three main ones: GAP-model; simulation; duration.

Gap method (GAP analysis). The GAP analysis value is distributed by analyzing assets, liabilities, and off – balance sheet positions over a specified time range in accordance with specific characteristics. GAP is the difference between assets (RSA) and liabilities (RSL) that are sensitive to market interest rates.

Sensitive assets (RSA) include: short-term securities; interbank loans; loans with floating interest rates; and loans with a term for revising the interest rate under the contract. **Interest-sensitive liabilities (RSL):** deposits with a floating interest rate; securities with a fixed interest rate with a floating interest rate; interbank loans; Deposit agreements that provide for a period of interest rate revision. The use of the

interruption method allows for a quantitative assessment of the impact of changes in interest rates on net interest income (interest margin). If you exclude liabilities from assets in the GAP report formula, it can be either positive or negative (table 1):

Table 1 - GAP types

GAP types	Content
Negative GAP	This means that the Bank has more liabilities than assets that are sensitive to interest rates. Accordingly, when the GAP is below zero and when interest rates increase in the market, the net interest profit decreases and Vice versa, the interest rate decrease increases.
Positive GAP	This means that the Bank has more assets than liabilities that are sensitive to interest rates. The growth GAP is greater than zero and the interest rate the Bank earns additional income by reducing interest rates, the interest margin reduced. If the performance decreases, it is necessary to increase the volume of long-term fixed-rate assets by the actions of the Manager, as well as increase the volume of short-term sensitive liabilities.
GAP equal to zero	Changing the interest rate setting does not affect net interest income.
Note - compiled by the author	

At various stages of the cycle, follow these steps (table 2).

It should be noted that GAP analysis has the following conceptual drawbacks: the impact of interest rates on the Bank's interest margin and profit is carried out only in the part of assets and liabilities that are sensitive to changes in interest rates in the market; GAP analysis is not possible to estimate the bank's capital losses.

Table 2 – Different stages of the cycle

Stairs	Conditions	Actions
1	Low interest rates are expected to increase in the future	<ul style="list-style-type: none"> - increasing the debt repayment period; - reduction of the volume of loans with fixed assets; - Reduction of the securities portfolio due to the change in the portfolio structure; - sale of securities; - act to attract long-term loans; - not to open new credit facilities.
2	Increasing interest rates are expected to peak in the near future	<ul style="list-style-type: none"> - change the life of assets by reducing the debt term; - increase the investment period; - increasing investment in securities;
3	High percentages are expected to decrease in the future	<ul style="list-style-type: none"> - reducing the time of the borrowed funds; - increase in the share of loans with an approved statement; - increasing the term of the securities portfolio; - planning future sales of asset parts; - grouping in new types of loans for clients.
4	Falling interest rates are expected to reach the lowest in the near future	<ul style="list-style-type: none"> - extension of borrowed funds; - reduction of investment terms; - increasing the share of loans with variable setting; - reduction of deposits in securities; - selective sale of assets with an approved statement; - start planning long-term loans with an approved statement.
Note - compiled by the author		

Therefore, the analysis of term breaks should be supplemented by additional analysis of other interest rate risk factors, if necessary. As a rule, banks use GAP in managing interest rate risk in two types: for hedging risks and for speculative purposes. Bank management must determine the type of reporting that can be used for the following analysis. Using the pause method allows you to quantify the impact of changes in interest rates on net interest income (interest margin). Simulation (simulation) modeling. This method is used to determine the degree of exposure of net interest income and capital market value to the impact of interest rates on changes in the balance sheet structure (Table 3).

Table 3 – Reporting on the sensitivity of assets and liabilities by maturity

Name of indicators	Sensitive						Not sensitive	Total %
	1-7 days	8-30 days	31-90 days	91-180 days	181-365 days	Over 1 year		
Securities		1,0	4,0	0,7	3,8			9,5
Corporate securities			1,9	2,8	2,2	7,6		14,5
Interbank loans	0,8	5,0	8,0	-	-	-		13,8
Loans of customers	6,3	14,3	1,9	-	-	-	25,0	47,5
Non-performing asset							14,7	14,7
Total assets	7,1	20,3	15,8	3,5	6,0	7,6	39,7	100,0
Demand deposit	16,7	-	-	-	-	-	-	16,7
Term deposit	2,8	6,0	18,0	17,0	3,0	2,9	-	49,7
Contribution of individuals					7,4	1,9	-	9,3
Sensitive liabilities							2,8	2,8
Share capital							21,5	21,5
Total liabilities	19,5	6,0	18,0	17,0	10,4	4,8	24,3	100,0
Break	-12,4	+14,3	-2,2	-13,5	-4,4	+2,8		

Note - compiled by the author

Based on this data, net interest income is determined. Then, taking into account the various forecasts of the bank's development and the variability of interest rates, the forecast balance is drawn up and the net interest income is deducted. Based on the simulation analysis, the impact of interest rate fluctuations on the bank's balance sheet structure and capital is estimated.

Simulation is one of the main activities of management, however, unfortunately, some of the banks that used this method in practice were able to achieve success.

To achieve this goal based on this method, it is necessary to: select the current balance, repayment schedule and revaluation of assets and liabilities; use the current statements for placing and raising funds for the bank's assets and liabilities; correctly select the horizons of future modeling (in Kazakhstan practice, this is 6-12-24 months); predict the flow of funds by presenting a revaluation, timing of delaying time and the appearance of new sections of the balance sheet.

You can't be unambiguous about determining the significance of a collection and storage policy. The nature and purpose of a collection policy varies depending on the subject. Therefore, the state, commercial banks, and banks can review their collection policies. The commercial bank's warehousing policy is a strategy and tactics of the bank to attract funds collected by the population on a returnable basis [14-15].

As a result, the bank's warehousing policy should include the following functions:

- development of a strategy for the implementation of the bank's activities for attracting accumulated funds, based on a comprehensive market research, i.e. analysis, diagnostics and forecast of the environment, the accumulated financial market, and the bank's place and role in this market;
- formation of banking tactics for the development, promotion and promotion of new banking products for accumulators (in the field of goods, prices, sales and communication policy);
- implementation of the developed strategy and tactics;
- monitoring policy implementation and evaluating its effectiveness;
- monitoring the activities of the bank engaged in attracting accumulated funds of the population.

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БАНКТИҢ ДЕПОЗИТТІК САЯСАТЫНЫҢ НЕГІЗГІ МӘСЕЛЕЛЕРІ ЖӘНЕ ОНЫ ЖЕТІЛДІРУ ЖОЛДАРЫ

Аннотация. Банктің ең маңызды саясатының бірі – ресурстық базасын қалыптастыру. Банктің пассивтік операцияларын жүргізу барысында қалыптасқан ресурстық база белсенді операцияла-рында тарихи бастапқы және анықтаушылық рөлін атқарды. Банк ресурстарының негізгі бөлігі банктің депозиттік операцияларды жүргізу барысында құралады. Халықтың жинап, сақтаған қаражаты азаматтардың, қаржылық қызмет

көрсетуге мамандандырылған ұйымдардың және мемлекет мүдделерінің тоғысқан жерінде тұрғанына қарамастан, экономикалық құбылыстардың қатарында ерекше орын алады. Бір жағынан, жинап, сақталған қаражат тұтыну, халықтың кіріс-шығысы, баға деңгейі секілді категориялармен тікелей байланысты болып келетін тұрғындардың өмір сүру деңгейінің аса маңызды көрсеткіші болып саналады. Екінші жағынан, шаруашылық жүргізуді инвестициялау мен несиелендіру көзі экономикалық дамудың құнды ресурстары ретінде көрініс табады.

Халықтың жинап, сақтаған қаражатын тартумен айналысатын коммерциялық банктердің қызметін жетілдіру керек. Бұл өз кезегінде теориялық және тәжірибелік мәні бар бірқатар мәселелерді қосымша зерттеу жұмыстарын талап етеді. Олардың арасында жинап, сақтау саясатын әзірлеп, іске асыру жұмысы маңызды рөл атқарады. Мұндай зерттеулердің маңыздылығы айқын байқалады. Қазіргі уақытта банктер тарапынан тартылған жеке салымдар бар болғаны тартылған қаражаттың жалпы сомасының 14-15 % ғана құрайды. Көрсетілген жағдай тұрғындар тарапынан жиналған қаражатты ұйымдастырудың банкілік үлгісіне деген сенімсіздіктің туындауынан орын алып отыр. Халықтың жинап, сақтаған қаражаты банк ресурстарының нарығы үшін негіз қалаушы қайнар көз болып табылатынын ескере отырып, халықтың жинап сақтаған қаражатын тартумен айналысатын коммерциялық банктердің қызметіндегі жаңа бағыттарды іздестіру қажет.

Тұрғындардың жинақтау және тұтыну қорларын қалыптастыру үдерісін зерттеу жұмыстары келесідей қорытынды жасауға мүмкіндік береді, яғни жинақтау қорларының ішінде бөлінген қаржыны сақталған қаражаттың пайдасына қайта бөлуге әсер ететін факторлар қоғамның әлеуметтік-экономикалық дамуына, жинап, сақтау түрлерінің даму деңгейіне, жиналған қаражатты бірге шоғырландыратын қаржы ұйымдары нарығында даму дәрежесіне және ең соңында, банк жүйесі мен салымдарға кепілдік беру жүйесінің даму деңгейіне байланысты. Сондықтан, халықтың жинап, сақтаған қаражатын коммерциялық банктерге тарту үшін банк жүйесінің даму деңгейіне және ел экономикасының даму қажеттіліктеріне сай келетін әдістер мен үлгілерді пайдалану қажет.

Түйін сөздер: банк, депозит, қаржы, қаражат, жинақтау қоры, тұтыну қоры, қаржылық ресурс, кәсіпкерлік, инвестиция, меншікті капитал, қарыз капиталы.

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ОСНОВНЫЕ ПРОБЛЕМЫ ДЕПОЗИТНОЙ ПОЛИТИКИ БАНКА И ПУТИ ЕЕ СОВЕРШЕНСТВОВАНИЯ

Аннотация. Одним из важных видов банковской политики является формирование ресурсной базы банка. Ресурсная база, сформированная в ходе проведения пассивных операций банка, сыграла историческую первичную и определяющую роль в его активных операциях. Основная часть банковских ресурсов формируется при проведении банком депозитных операций. Накопленные средства населения занимают особое место среди экономических явлений, несмотря на то, что интересы граждан, организаций, специализирующихся на предоставлении финансовых услуг и государства находятся на стыке. С одной стороны, является важнейшим показателем уровня жизни населения, который напрямую связан с такими категориями, как потребление накопленных средств, доходы и расходы населения, уровень цен. С другой стороны – как источник инвестирования и кредитования хозяйствования находит отражение в качестве ценных ресурсов экономического развития.

Необходимо совершенствовать деятельность коммерческих банков, занимающихся привлечением накопленных средств населения. Это, в свою очередь, требует дополнительных исследований ряда проблем, имеющих теоретическое и практическое значение. Среди них важную роль выполняет работа по разработке и реализации политики сбережений. Значимость таких исследований очевидна. В настоящее время индивидуальные вклады, привлеченные банками, составляют всего 14-15% от общей суммы привлеченных средств. Данное обстоятельство имеет место из-за возникновения недоверия к банковской модели организации средств, накопленных населением. Учитывая, что накопленные средства населения являются основополагающим источником для рынка банковских ресурсов, необходимо искать новые направления в деятельности коммерческих банков, занимающихся привлечением средств, накопленных населением.

Исследования процесса формирования фондов накопления и потребления населения позволяют сделать вывод, что факторы, влияющие на перераспределение прибыли от выделенных средств внутри фондов накопления, зависят от социально-экономического развития общества, уровня развития форм сбережений, уровня развития финансовых организаций, аккумулирующих накопленные средства на рынке, и, в конечном

счете, уровня развития банковской системы и системы гарантирования вкладов. Поэтому для привлечения накопленных средств населения в коммерческие банки необходимо использовать методы и модели, отвечающие уровню развития банковской системы и потребностям развития экономики страны.

Ключевые слова: банк, депозит, финансы, средства, накопительный фонд, потребительский фонд, финансовый ресурс, предпринимательство, инвестиции, собственный капитал, заемный капитал.

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