

# The Place and Role of Forensic Examination in The System of Banking Security Measures

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**Abstract-** This paper examines the role of forensic examination as a critical component within the broader system of banking security measures. In the context of increasing financial crimes, cyber threats, and complex fraud schemes, the application of forensic methods has become essential for detecting, investigating, and preventing security breaches in banking institutions. The study outlines the conceptual framework of forensic examination in the financial sector, highlighting its functions in verifying documentation, tracing illicit transactions, and supporting legal procedures. Emphasis is placed on the interdisciplinary nature of forensic banking analysis, which combines legal, accounting, and information technology expertise to ensure a comprehensive response to internal and external threats. By situating forensic examination within the hierarchy of preventive, detective, and corrective security measures, the paper argues for its institutionalization as a permanent function in banking risk management strategies. The findings underscore the need for regulatory support, methodological standardization, and professional training to maximize the effectiveness of forensic practices in safeguarding the integrity and resilience of the banking system.

**Keywords:** Financial sector, banks, permanent function in banking, risk management strategies, financial security.

## 1. INTRODUCTION

In the world, scientific research is being conducted in the areas of assessing the financial potential of enterprise assets, resource management, and ensuring financial stability. Currently, the World Bank, the International Monetary Fund, and the UN Department of Socio-Economic Affairs are conducting scientific research in priority areas on the financial recovery of enterprises, risk assessment and management, as well as improving the efficiency of financial management in the context of the economic crisis caused by the Covid-19 pandemic. In these studies, it has been proven that paying attention to financial management is an effective way to increase the competitiveness of an enterprise.

Also, in the conducted research, issues of risk reduction and elimination, risk assessment in investment projects, methods of analyzing the internal potential of the enterprise, conceptual aspects of strategic management of the financial security of the enterprise, organizational and economic methods of ensuring the financial stability of joint-stock companies, and ensuring the economic security of the enterprise were widely studied. However, the need for a comprehensive assessment of the financial security of enterprises based on factors influencing their financial security is increasing.

In Uzbekistan, special attention is paid to ensuring the financial security of enterprises, including "formation of a database on the financial and economic activities of business entities, their analysis through an automated information system, and risk assessment." Consistent and effective implementation of these tasks will provide comprehensive opportunities for ensuring the financial stability of enterprises in the country, reducing the level of bankruptcy, identifying investment risks, as well as the implementation of investment projects of enterprises, making investment projects and investment decisions, internal and external threats to the financial security of enterprises, assessing the value of enterprise assets, analyzing the liquidity ratio, solvency, profitability, forming a unified information platform for assessing the financial security of enterprises, using modern methods of ensuring the financial security of enterprises.

## 2. DEGREE OF STUDY OF THE PROBLEM

The methodological foundations of ensuring the financial stability of enterprises, its phased improvement by improving financial management, developing the financial strategy of enterprises, and assessing financial stability have been widely studied in the scientific works of foreign authors. The issues of financial security theory were addressed by A. Smith, D. Ricardo, A. Marshall, J. Mill, and many other representatives of the classical school of

economic theory. Various aspects of macroeconomic relations, the reasons for the creation and activity of enterprises are described in the works of S.L. Brue, P.M. Kachalov, R.G. Coase, K.R. McConnell, V.D. Nordhaus, S.P. Robbina, P.A. Samuelson, A. Strickland, V.L. Tambovtsev, A. Thompson, and other economists. Issues of ensuring financial security, threats to financial security, and strategies for their prevention were studied by S.M. Amanda, S. Ahmad, de Goyede, Santiago Moral Garcia, V. Zeng, and other scientists.

Economist-scientists of the CIS countries L.I. Abalkin, V.K. Senchagov, I. Lebedev, G. Krokhicheva, E. Arkhipov, K. Zensova, E. Novikova, A.D. Sheremet, M. Yu. Kussiy, N. Yakushina and others conducted a number of studies on the problems of assessing and managing the economic and financial security of enterprises, including based on the concept of competitiveness; development of a mechanism for implementing the management concept aimed at creating a modern system for managing financial risks in credit and financial organizations; prevention of bankruptcy and mergers into another enterprise; analysis of the Monte Carlo model for financial risks; conceptual aspects of assessing financial and economic risks in enterprises; management of financial risks arising in the process of mergers and acquisitions based on mutual cooperation with shareholders; ensuring the financial stability of joint-stock companies, developing organizational and economic methods and models for ensuring the financial security of enterprises, etc.

Issues of ensuring economic and financial security at the macro and micro levels, their assessment and management are also reflected in the scientific works of domestic scientists - N. Zhumaev, D. Rakhmonov, A. Burkhanov, Kh. Abulkasimov, I. T. Abdugarimov, M. K. Pardayev, T. S. Malikov, N. G. Karimov, F. Khamidova, D. Ortikova, D. I. Istamov, M. M. Mukhammedov, E. N. Khodzhaev, A. E. Ishmukhammedov, D. K. Narzullaeva, A. E. Parmonov, A. I. Igamberdiev, G. Dadayev, M. Kadyrov, D. R. Rustamov, and others.

The works of the indicated authors undoubtedly make a significant contribution to the theory of ensuring the financial security of the enterprise. However, due to the complexity and multifaceted nature of the problem of ensuring the financial security of the enterprise, all its aspects have not been sufficiently studied in these studies.

### **3. ANALYSIS AND RESULTS**

The tasks of ensuring the full-scale security of the bank are to create conditions for its normal functioning and achievement of its statutory goals by preventing possible threats (risks) of a political, economic, social, legal and other nature. And in the event of threats - to reduce the negative impact of their harmful consequences. Achieving these goals requires the use of a wide range of measures to protect the bank from the negative consequences of various circumstances: from the negative consequences of individual political decisions made at the state level to economic crises, social cataclysms, natural phenomena, misconduct or intentional criminal encroachments by various actors. This is the task of ensuring bank security in the "broad sense."

The subject of the consideration of this case is one of the areas of the system of protective measures, in particular, ensuring the bank's security from criminal encroachments using forensic means and methods. "Criminalistics," according to R.S. Belkin, "emerged and is developing as a science designed to contribute with its "product" to the practice of combating crime, the practice of solving and investigating crimes." This circumstance significantly influences the determination of the role of forensic protection in the system of banking security measures. The use of forensic tools and methods in ensuring bank security is primarily related to the tasks of criminal procedural investigation of crimes that infringe upon the interests of the protected object. Another important task is the prevention of this type of criminal aggression.

When discussing the purposes of using forensic means and methods, it is necessary to keep in mind the certain conditionality of the boundaries between forensic means and methods of judicial investigation (investigation), as well as between forensic means and methods of crime prevention. In this regard, R.S. Belkin noted that..."this division is somewhat conditional, since in some cases the means and methods of judicial investigation serve to prevent crime, and vice versa. However, for methodological purposes, such a classification seems acceptable."

Indeed, by contributing to the disclosure and investigation of crimes, forensic measures implement the principle of the inevitability of punishment and thereby participate in the prevention of the plans of potential criminals. In turn, preemptive measures to prevent criminal encroachments often have a significant impact on the effectiveness of solving and investigating committed crimes.

However, it should be noted that the interests of ensuring the security of the bank (or any object of protection) are mainly related to the use of forensic preventive means and methods that allow preventing criminal plans of subjects before committing a crime and initiating a criminal case. Moreover, from the point of view of the object of protection, these preventive measures are more acceptable and should be implemented first.

In the real situation, the share of preventive measures in the activities of law enforcement agencies and the bank's

security services differs significantly. M.Sh. Makhtaev, emphasizing the modest role of the preventive function in the work of investigative bodies, explains this "by the force of inertia and the specifics of the methods and means of investigative work." Some authors, however, are quite firm on this issue and believe that the preventive function in the investigator's activities is fully encompassed by the general function of procedural investigation.

As can be seen, the current situation is explained by the difference in tasks determined by different levels of security systems. At one of them (at the macro level), law enforcement agencies solve the task of ensuring the security of many unknown objects. In the process of its implementation, the problems of crime prevention objectively give way to the problems of their detection and suppression. Without establishing the crimes committed against the specified objects, it is impossible to establish the causes and conditions that led to their commission. In itself, it is impossible to implement appropriate protective measures.

Another level - the level of a separate object, ensuring its own security, prefers and prioritizes the application of crime prevention measures based on forensic data obtained at the macro level. P.S.

It is important that in the list of special tasks of criminology proposed by R.S. Belkin, the task of developing and improving forensic tools and methods for crime prevention occupies the fifth-sixth place. In the textbook on criminology for higher educational institutions, edited by E.P. Ishchenko, it is given approximately the same place (fourth out of five) in the list of special tasks of criminology<sup>4</sup>. This arrangement of priority tasks also corresponds to the legislator's will, as they consider the quick and complete disclosure of crimes to be the primary task of criminal proceedings.

In general, since banking security is provided by a very broad system of measures, the logic of further investigation of the problem requires a preliminary identification of the main differences between forensic means and methods of crime prevention and "non-criminalistic" ones.

According to the definition of R.S. Belkin: "Forensic means and methods of combating crime, as an object of knowledge and as a result of forensic scientific research, differ in their source, content, purpose, and subject of application." Undoubtedly, the above-mentioned features can also be used to determine the essence of forensic tools and methods for ensuring banking security used to prevent crimes (the private sphere of combating crime).

This approach allows classifying only the following means and methods of ensuring banking security as forensic:

- a) is a product of scientific generalization and understanding of investigative and expert practice (source of origin);
- b) included by forensic science in the structure (content) of forensic techniques, tactics, and methodology of forensic science;
- c) for the purpose of investigating and preventing crimes (official duties);
- d) they are used by subjects specially authorized for their application: employees of inquiry and investigation bodies, experts, prosecutors (subject of application).

The above set of characteristics is recognized as complete by classical criminology. This means that the absence of at least one of them in the characteristics of the means and methods used deprives the other of the qualities of criminalistics in the strict sense of the term. However, natural processes occurring in the socio-economic sphere of the country create a number of problems of a methodological nature. This primarily concerns the range of subjects using forensic measures for the investigation and prevention of crimes, as well as the understanding of the areas in which forensics is applied. According to accepted scientific views, the subjects mentioned above are the inquiry body, investigator, prosecutor, court, expert.

According to the definition given in the criminology textbook edited by E.P. Ishchenko, "criminalistics has emerged and is developing as a science that helps law enforcement agencies to establish the truth in criminal proceedings and crime prevention. Therefore, criminalistics precisely studies the laws of objective reality manifested in the investigator, court, forensic examination, disclosure and investigation of crimes, and consideration of criminal cases." The "strong" connection of criminalistics (and consequently, the subjects applying its scientific developments) to criminal proceedings is also characteristic of the authors of the criminalistics textbook for universities, edited by V.A. Obraztsov.

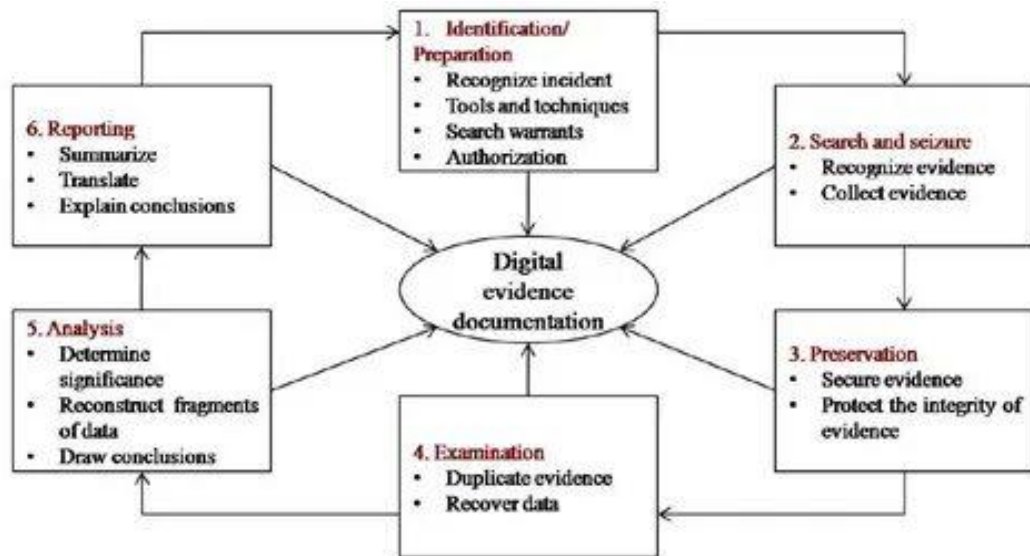
According to the definition in the textbook, "criminalistics is the science of the technology and means of conducting a practical investigation (search and mental activity) in criminal proceedings."

In his time, A.A. Eisman defined the service functions and tasks of criminalistics in more detail.

In his opinion, the official functions and tasks of criminalistics belong to the legal sphere.

Another entity legally authorized to ensure banking security in the sphere of access to confidential information (commercial and banking secrets) is special information protection services. These services are created by information owners in accordance with the requirements of the Law "On Informatization." Failure to comply with this requirement

deprives the owner of confidential information of the opportunity for its legal protection.



Criminal-legal protection of confidential banking information is carried out in accordance with Article 183 of the Criminal Code of the Republic of Uzbekistan (illegal acquisition and disclosure of information constituting a commercial or banking secret), and in cases of criminal encroachments on computer banking information - in accordance with Article 28 of the Criminal Code of the Republic of Uzbekistan, which establishes criminal liability for crimes in the field of computer information.

The bank's information security services develop and implement measures to identify, detect, and suppress attempts to gain unauthorized access to the bank's information and informatization facilities. However, their main task is to develop and organize a system of reliable measures to prevent illegal (including criminal) encroachments on confidential and computer information of the bank.

Naturally, to ensure the protection of information, the relevant banking services, among others, use the same tools and methods used in forensics. Nevertheless, employees of special units that ensure the practical implementation of the above measures are not subjects of the use of forensic tools and methods in the strict sense of this concept.

Therefore, despite the fact that the measures for detecting and preventing crimes used in all the above-mentioned cases are significantly similar to each other, they cannot be called truly criminalistic. The main difference between them is the absence in criminal procedure legislation of a "full-fledged" subject with special powers to use means and methods of forensic content. However, in real life, subjects who do not possess these powers not only implement protective measures developed on the basis of forensic data, but in some cases also act more effectively than participants in criminal proceedings. This is explained by the fact that in most cases, the participants in the criminal case do not always have the opportunity, for example, to deeply study the organization and technology of banking and propose specific measures to improve their protective features.

In practice (in accordance with the tasks and functions established by law), two categories of subjects participate in ensuring banking security:

- a) subjects who have the right to use the means and methods of criminalistics within the framework of criminal proceedings.
- b) subjects implementing crime prevention measures developed in criminalistics outside the framework of criminal proceedings.

In this case, the use of tools and methods of criminalistics by the second category does not contradict the law.

In our view, in recent years, the scope of application of the scientific achievements of criminalistics has shown a tendency to expand not only due to the increase in the number of its participants (subjects), but also due to their use in new areas of human activity. Modern scientists and practitioners have noted that the tools and methods of criminalistics go beyond the boundaries defined by their functions in criminal proceedings (as mentioned above).

Such a situation is the most common type of technical and forensic tools used by special banking authorities to ensure their own security. In this case, according to their direct intended purpose, these means are subdivided into the

following types according to their use:

- a) complicates or eliminates the possibility of committing a criminal offense.
- b) creates favorable conditions for the emergence of factual information.

Within the framework of the first of these groups, banks widely use security alarms, locking devices, devices for technical protection of computer networks from unauthorized access, software for protecting banking computer networks and data circulating in them.

Technological video cameras, which, within the framework of the second group of means, allow recording the actions of the criminal at the scene of the crime;

When attempting to commit a crime (for example, breaking into an ATM), special traps are used, which leave strong traces of stain on the perpetrator; computer programs are used that record attempts to illegally break into a computer network, the address of the peripheral device on which such an attempt was made, and the characteristics of the subject of the attack;

Recently, various non-state accounts containing information about facts, subjects, objects, and traces of illegal activity have been increasingly used to ensure the security of banks. They have the same similarity with forensic records developed within the framework of theoretical rules and recommendations of forensic medical technology. Such specialized information systems are created in each individual bank, as well as within interbank organizations, and are actively used in crime prevention, primarily in the field of credit and bill circulation.

One of the most common types of encroachment on bank property is fraudulent activities in the field of lending.

Fraud, that is, theft of another's property or obtaining the right to another's property through deception or abuse of trust, is a crime according to Article 168 of the Criminal Code of the Republic of Uzbekistan.

According to law enforcement agencies, this method of theft accounts for about 80% of the total number of crimes committed in the credit and financial sphere.

The subject of fraud, in the forensic sense of this concept, refers to bank assets intended to secure credit operations: cash; cash equivalents - securities, bills of exchange, bonds, payment instruments (payment orders, letters of credit) serving as a means of receiving cash.

The method of fraudulent obtaining a loan consists of a number of elements, including:

- a system of actions for preparing for theft;
- ownership of funds;
- a mask aimed at concealing criminal acts and perpetrators, both during and after the preparation and commission of a crime.

The differentiation of the listed elements from each other includes a certain amount of conditionality and is carried out mainly for methodological purposes. In real situations, it is impossible to separate them by time and sequence. Actions aimed at concealing theft are often carried out simultaneously with preparation for it and are an integral part of the latter.

The essence of deception as a method of fraud in obtaining a loan is that it manifests itself in the discrepancy between the true goals and intentions of the guilty party in relation to the obligations assumed when concluding the loan agreement.

In the indicated main case, the perpetrator uses (provides to the bank) false information of a more private nature, including:

- a) About the future borrower.

False information about the borrowing organization, as a rule, is associated with information about a company that does not exist or is specially created for the purpose of committing theft. This group of information includes false information about the identity of the head (or representative) of the organization.

- b) Real objectives of future loans.

In this case, the lie consists of false information about the borrower's intention to use the received loan for real production or commercial activities, and the true purpose of the perpetrator's actions is the illegal withdrawal of bank funds without the intention of repayment from the beginning.

- c) About the subject of the proposed agreement and the terms of provision.

False information about the existence by the guilty party of secondary sources of debt repayment stipulated in the loan agreement (the subject of the pledge and the rights of the pledgor to it, bank guarantee, surety, the existence of an insurance contract and insurance conditions) is included in the information that does not correspond to reality.

The preparatory actions of fraudsters, as mentioned above, are closely related to camouflage actions and are

determined by the method of committing the crime.

The main goal of camouflage is the criminal's desire to avoid responsibility for the crime committed. At the same time, a large part of the camouflage in fraud is carried out at the stage of preparation for the crime.

In this case, the specific goals of the fraudsters are: to mislead the investigation; to prevent the timely identification of the criminal or to complicate the process; to conceal the fact that the guilty party participated in the conclusion of the loan agreement and was at the scene of the crime (to file a complaint about the theft of a passport); to conceal the real reasons for the seizure of bank funds (the possibility of transferring the criminal offense to the form of a civil law dispute (masking)).

In order to obtain reliable information about the prospective borrower and create the impression of a reliable borrower in the issuing bank, fraudsters create fake firms, purchase or prepare the following documents themselves: about the legal capacity and potential of the firm and its supposedly positive reputation; about the prospective borrower's reputation; about the prospective borrower's reputation.

About the legal capacity and potential of the firm and its supposedly positive reputation; about the identity of the head (representatives) of the firm, whether they have the appropriate authority to obtain a loan; documents certifying the financial capabilities of the borrowing firm (the ability to earn funds to repay the loan, the amount of investments made in its own capital).

To misdirect the investigation, exclude or complicate the identification of the criminal, and to conceal the perpetrator's participation in the conclusion of a loan agreement, fraudsters, in the process of preparing the theft, use a forged passport (as a rule, other

Often, in the process of preparing to commit a crime, a fraudster appeals to the police with a statement about the loss of his passport. Concluding a transaction using a lost passport allows the fraudster to subsequently refuse to participate in it and, on this basis, to refuse to fulfill obligations.

False business projects and plans, as well as fake contracts, are prepared before providing false information to the bank about the true goals of the future loan. The extent of the latter's use can be assessed indirectly based on the data of exchange analysts.

To mislead the bank about the terms of securing the proposed transaction, fictitious documents for securing the loan are prepared - documents on the secondary sources of debt repayment stipulated in the loan agreement (on the subject of the pledge and the pledgee's rights to it, on bank guarantees, sureties, on the existence of an insurance contract and insurance terms).

Preparatory actions of fraudsters should also include cases of preparing forged documents for actually existing real estate (pledge agreement with forged registration entries; fake bank guarantee, fake surety, fake insurance certificate).

The method of committing fraud (preparation and disguise) is manifested in the material and perfect traces of this crime.

In criminology, traces of crime are usually divided into three main groups, which are:

- 1) traces - signs of theft (and preparation);
- 2) traces - signs of theft camouflage.
- 3) traces - signs of use of the stolen item.

The mechanism of trace formation is predetermined by the method of fraud. The preparation, commission, and concealment of this crime were "linked" to the conclusion of a loan agreement, formalized with the relevant documents. The most valuable sources of factual information on this category of cases are the documents of the "credit case" maintained by the bank. These include the following documents: application for a loan; borrower's application indicating detailed information about the organization; information about the general director and chief accountant of the borrower (and copies of their passports); samples of their signatures and seal impressions; a copy of the charter of the borrowing organization; a loan agreement indicating the subject of the agreement, the purpose of obtaining the loan, and the sources of loan security; an explanatory note to the project of a trade or other transaction requiring a loan from the borrower.

The following are attached to the explanatory note: the borrower's balance sheet; the profit and loss statement at the time of concluding the loan agreement; the breakdown of the borrower's accounts receivable and payable; the pledge agreement; a certificate of the borrower's accounts opened in other banks; an extract from other banks on the accounts.

Most of these documents contain information not only about the method of committing fraud, but also about methods of preparing and masking it. In this case, all three types of information are important: first, it helps to identify the circle of suspects, the technical and other means used by them in the preparation of forged documents, and then to expose those guilty of committing criminal acts.

"Credit Case" materials consist of information on the procedure for applying for a loan, the adoption of relevant decisions by authorized persons of the bank, and the compliance (or non-compliance) of these decisions with the requirements of legislation and other regulatory documents. The aforementioned traces of violation of banking procedures may indicate the presence of accomplices of fraudsters among bank employees.

Traces - signs of the use of stolen items - contain accounting entry materials up to the stage of withdrawing credit funds (cashing) to the accounts of other organizations. This category of traces also includes documents recording the expenditure of stolen funds and property acquired by criminals with the stolen funds.

In cases where the criminal visited the bank before the fraud to study the situation, obtain the necessary information, and establish contact with authorized bank officials, the corresponding traces remain in the records of the permit bureau and security personnel.

At the same time, during the first visit, the perpetrator can use their original documents, not forged ones, to obtain a permit.

The testimony of bank employees involved in the registration and issuance of loan funds has important evidentiary significance. The image of this type of trace is recorded in the protocols of questioning these persons as witnesses.

The circumstances of the misappropriation of loan funds include the material, production, and socio-psychological factors of the environment in which the crime was committed. First of all, it is characterized by space-time boundaries.

In this case, the place of the crime is the bank that issued the loan.

The time of theft is recorded in banking documents, which reflect not only the date, but also sometimes the hours and minutes of certain transactions (the use of computer technology in banking technologies allows this).

The specifics of the production and socio-psychological environment of the bank may include factors that contribute to or hinder the preparation, commission, and concealment of the crime.

Such factors can exist independently of the perpetrator's actions or arise through their own efforts.

In this case, the following can be included in the first group: shortcomings in the regulatory framework of banking activities; uncertainty or absence of documents defining the bank's credit policy and regulating the procedure for making decisions on lending; uncertainty in the distribution of functions and powers between bank departments and employees; lack of proper control over the observance by bank employees of the established procedures, functions, and powers for making decisions.

On a broader scale, this can include the psychological interrelationships between behavioral factors and the individuals involved in the event.

Low service discipline, expressed in the departure of bank executives from their assigned authority to make decisions; non-compliance by bank employees with the established procedures for conducting transactions, as well as violation of rules and ethical norms in relations with clients, etc.

#### **4. CONCLUSIONS AND SUGGESTIONS**

Intentional change of circumstances of the commission of a crime, aimed at simplifying the procedure for making decisions and issuing credit funds, falls under specially created circumstances by the criminal (for example, establishing informal relations with persons responsible for these purposes, creating conditions of personal interest of these persons in issuing a loan, organizing situations that cause nervousness and haste in the work process of persons involved in the registration and issuance of a loan).

Participants in the fraudulent theft of bank loan funds are divided into two main groups. The first group includes persons who have no contact with bank employees, the second group - bank employees involved in theft.

In turn, the first group of borrowers consists of individuals with shared responsibilities for creating fake companies, preparing forged documents, formalizing loan agreements, and obtaining and cashing out loan funds. It should be noted that in some cases, individuals sent to the bank to withdraw cash received from their account by fraudsters were not members of criminal groups and did not have an idea of the true nature of the operation.

The second group may include the following persons who are accomplices of fraudsters from among bank employees: persons making management decisions; persons participating in the execution of a loan agreement; persons engaged in information and legal support for the decision to issue a loan.

These bank employees may make decisions in the interests of fraudsters that do not comply with the bank's credit policy or do not fall within their official competence. They may allow deviations from the established form and procedure for concluding a loan agreement. The procedure for verifying information related to the borrowing organization and its representative, the purposes of obtaining a loan, and the sources of its security may be violated.

As can be seen from the foregoing, the preparation, commission, and disguise of theft of credit funds through fraud

also implies the commission of a number of other related crimes. In particular: - creation of a commercial organization that does not intend to carry out entrepreneurial activity and intends only to obtain a loan; - theft of official documents, stamps or seals for the purpose of preparing forged documents attached to a loan application, as well as theft of a citizen's passport or other important personal document for the implementation of a criminal plan.

In addition, if bank employees are involved in fraud, this crime may be associated with crimes against the official interests of commercial and other organizations, such as abuse of power and commercial bribery.

Forensic measures for the prevention of theft committed through fraud in obtaining a loan. To prevent fraud in obtaining a loan, the bank's security service must take at least the following actions:

1. Verification of the authenticity of information and documents confirming the organization's right to conclude a loan agreement in the amount and under the conditions stipulated in the draft agreement. It is also necessary to verify the authenticity of the identity documents of the head or representative of the organization, whether they have the appropriate authority to obtain a loan, whether the power of attorney is properly executed, etc. In extreme cases, it is advisable to obtain a copy of the submitted passport and power of attorney, accepting the power of attorney with a certified photograph of the authorized person.
2. Obtaining information confirming the actual existence of the borrowing organization by studying statutory documents, information from tax authorities, etc. Determination of the compliance of the loan agreement with the legislation and the charter documents of the borrower. When carrying out such verification actions, it is advisable not to limit oneself to studying only documents. Additional information on the actual existence of the borrowing organization clarifies information on the firm's permanent production and storage locations, as well as the volume of goods or products available to the firm.
3. Determining the borrower's ability to repay the debt and find funds to repay the loan. For this purpose, data on the duration of the firm's participation in the goods and services market and the presence of positive economic indicators are analyzed. Credit history is studied (whether the borrower took loans from other credit institutions, whether there were any violations in obtaining them; how the money received as a loan was used; whether there were problems with returning money to the bank, as well as their reputation among business partners (counterparties, creditors, banks).
4. Verification of the sufficiency of the borrower's own capital invested in the project for which the loan is being received. These indicators can be assessed using balance sheets, cash settlement documents, and other primary accounting documents. Appropriate confirmation of the correctness of the borrower's intentions is the availability of a sufficient quantity of goods or products.
5. Conducting a full legal and factual assessment of the authenticity of documents on secondary sources of debt repayment (pledge agreement, guarantee, surety, insurance certificate). In particular, verification of their clear compliance with the norms of civil legislation, the presence of possible signs of material and intellectual falsification. Clarify whether the fact of issuing a letter of guarantee, insurance certificate, etc. is reflected in the relevant documents of the guarantor. At the same time, it should be remembered that there were cases when some unscrupulous commercial banks declared their guarantees false.
6. Obtain clear answers on the purposes of the requested loan, as well as information disclosing the content and mechanism of the proposed contract throughout the entire technological chain from the moment of manufacture to delivery to the place of sale; about the nature of the activities of prospective counterparties of the potential borrower; about the availability of contracts for the supply of goods (raw materials) related to the delivery of goods of the expected nomenclature and quality by counterparties to the borrower within the established timeframe, the type and quantity of transport units used.
7. Control over the execution of the loan agreement after its conclusion to timely identify circumstances that may prevent repayment of the loan. In the event of such a situation, take measures to reduce the damage caused by its negative consequences.

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