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TO A QUESTION OF THE PURPOSES, TASKS OF IMPLEMENTATION OF INTERNAL CONTROL IN THE CREDIT ORGANIZATIONS AND IN THE BANK OF RUSSIA

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Abstract

Article is devoted to comprehensive consideration and the characteristic of the purposes and tasks of the multi-level internal control exercised in Bank of Russia, to a procedure and creations of internal control, in article the interrelation of the purposes and components of internal control is traced, the control environment as one of the main a component of internal control is analyzed, powers of subjects of internal control are in detail stated. The attention is paid to control consideration as management functions, the developed list of the principles of creation of internal control and its types – preliminary, current and subsequent is provided.

Keywords: *an internal control system, an effective management system, management decisions, check, the controlling mechanism, the purposes, the principles and tasks of internal control, functioning of mechanisms of economic and management processes, factors of the control environment, components of an internal control system, risk management, monitoring, powers in the sphere of internal control.*

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Formation of the market relations and development of infrastructure in Russia promotes forming of an internal control system on the basis of the conventional principles to which much attention is paid. Nevertheless, foreign methodologies contain the general principles and approaches in which, certainly, features of national economy, creations of business relations and the domestic legislation aren't considered. Besides, their interpretation and the characteristic, implementation problems in the domestic legal doctrine, and also use strongly depend on the translation level, and also a scope. So, for example, difficulties appear in case of aspiration of rapprochement of a conceptual framework in the sphere of control and auditing activities in the domestic legal doctrine with the international terminology. Therefore creation of internal control systems taking into account risk - the oriented approaches adapted for conditions of the national organizations using the corresponding methods and control procedures, taking into account implementation of the foreign advanced approaches and rules of law is actual.

Today the Bank of Russia carries out a complex of works on development of an internal control system, in 2008 the Provision No. 333-P "About internal control in Central Bank of the Russian Federation" was developed (1), the applied determinations,

characteristics in the specified provision in many respects are conformable to the processes happening in the state financial bodies and institutes managing financial and tangible assets.

Now questions of the effective organization of work in system of Bank of Russia purchase even more significant relevance. It is connected with development of interrelations between divisions, investment of Bank of Russia with the status of the megaregulator, emergence of new divisions in system of Bank of Russia, growth of amounts of the processed information, expansion of a circle of the carried-out transactions and enhancement of a regulatory framework on the main activities, and also with need of development and use of modern information technologies, specialized program complexes and means of communication.

At the same time, idea of creation of an internal control system as some western specialists try to present it, for Central Bank of the Russian Federation and the banking sector of the Russian Federation it is impossible to call new, borrowed only from the international recommendations and foreign practice. Internal control in Bank of Russia, being an integral part of an operating and management activity, it was performed always. For example, accomplishment of

orders of the head, an expenditure of money, cash transactions constantly are under close attention. The question of adequacy of internal control to the risks inherent in activities of Central Bank, and its efficiency from the point of view of goal achievement and accomplishment of a role of body of the cash power in the conditions of the so-called developing market environment is actual.

Now there is a large number of the different publications devoted to the characteristic of internal control systems in commercial banks in which the risks peculiar to the Central Banks combining in the activities of function of body of monetary control and traditional bank, and also economic transactions aren't reflected.

As on the first place in activities of Central Bank functions on protection and ensuring stability of ruble, development and strengthening of a national bank system, ensuring effective and smooth functioning of a payment system are pushed, and profit earning isn't its purpose, both tasks, and the risks accepted by its structural divisions differ substantially from the risks inherent in commercial banks. For maintenance of the status and authority Central Banks aim to avoid mistakes and the related losses.

Critical consequences for Central Banks are both excessive costs and possible losses, and risk of loss of business reputation as these institutes are an example for all financial system.

The mentioned Provision No. 333-P which determined Basic Elements of an internal control system plays a significant role in forming of the modern control environment in Bank of Russia. However not unimportant documents in its determination is also the Federal law of 10.07.2002 No. 86-FZ "About Central Bank of the Russian Federation (Bank of Russia)", the Provision of Bank of Russia of 29.07.1998 No. 46-P "About territorial offices of Bank of Russia" (2) as determine functions and tasks of structural divisions of Bank of Russia, namely efficiency and quality of functioning of an internal control system depend on that how correctly and qualitatively they are carried out in each division, and that how is provided a procedure of procedures of internal control of Bank of Russia by each separate division.

Correct determination of necessary stages and procedures of internal control in each link of structure of Bank of Russia will give an effective internal control system in general. Therefore consideration of an order of determination and the organization of an internal control system for separate division becomes an important and actual task.

The internal control system in Bank of Russia is understood "as organized set which joins subjects of internal control, the directions of internal control covering

questions of the organization of activities of divisions of Bank of Russia, distribution of powers and observance of restrictions, monitoring of internal control, and also the procedures of internal control performed by subjects of internal control according to their competence" (3).

The first and important point in the organization of an internal control system for division is determination of the control environment, statement and filling of concepts and categories the characteristic depending on the assigned functions and the carried-out tasks (4). And the most important is consideration of the term of internal control from a line item of activities of this division, filling and a role of subjects of control, and also determination of such concept as "approach risk events".

Statement of main objectives, tasks and the principles is necessary for determination of the organization of internal control.

For example, internal control in division can be exercised for achievement of the following purposes:

- accomplishment of the functions and other powers determined by standard and other acts of Bank of Russia;
- compliance with the law of the Russian Federation, standard and other acts of Bank of Russia, including organizational and administrative documents;
- accomplishment of conditions of agreements, quarter plans, and also other programs, road maps and other (regarding belonging to activities of a certain division);
- increase of efficiency of activities, including ensuring economic use of resources;
- safety of property and other values;
- timely creation of accounting (financial) records, taking into account inclusion in it of reliable data;
- prevention or timely identification and risks assessment, inherent in activities, ensuring acceptance of adequate measures for their decrease to admissible level;
- providing external and internal users with reliable (objective), adequate and timely information taking into account requirements of information security.
- others.

Goal achievement of internal control requires creation of the following tasks:

- control of accomplishment of orders and solutions of a management (including decisions of the commissions, working groups), accomplishment of work plans, identification of the changes requiring introduction of adjustments in activities (transactions);
- control of goal achievement and accomplishment of the tasks determined by internal documents (orders, provisions, regulations, etc.);

- control of distribution of responsibility, powers and accountability;
- control of observance of procedures of safety of property and other values, a target and economic expenditure of resources in case of activities implementation;
- control of compliance of activities (including actions of workers) to requirements of standard and other acts of Bank of Russia, organizational and administrative documents, (including to the arisen contractual relations with partners);
- control of compliance of all types of information to the established requirements, including requirements of information security;
- monitoring of compliance of the internal documents regulating activities of division, to requirements of standard and other acts of Bank of Russia, organizational and administrative documents;
- monitoring of the organization of internal control, implementation of actions for remedial action in internal control of division;

- other tasks accompanying the purposes.

Accomplishment of tasks is performed by the subjects of internal control determined within the organization of an internal control system at the level of division, within the competence in relation to the chosen objects of internal control.

Creation of the organization of internal control in division shall be performed according to the following basic principles:

- responsibility of heads;
- continuity of internal control;
- an orientation of internal control on risks;
- adequacy of information, information systems and technical means of telecommunication;
- harmony of internal control;
- timeliness and synchronism of internal control;
- dokumentirovannost of internal control.

The list of the principles of the organization of internal control and their content are provided in Table 1.

Table 1

Basic principles and their content

Nº	Name of principles	Contain of principles
1	Responsibility heads	Consists in responsibility of heads of Department of all levels (the head of department managing sector) for the organization of activities and its results, the organization of internal control and ensuring its functioning, including implementation of monitoring of internal control
2	Continuity the internal control	Ensuring implementation of internal control on a fixed basis, including implementation of regular monitoring of risks by subjects of internal control and quality of the organization of internal control in Department. Acceptance of control measures for elimination of the revealed shortcomings and to improvement of implementation of internal control
3	Orientation of internal control on risks	Consists in ensuring risk management in activities of Department, and also control of observance of a risk management policy
4	Adequacy of information, information systems and technical means of telecommunication	Assumes availability necessary for acceptance of management decisions and implementation of internal control of reliable information in case of implementation of activities, transactions in Department
5	Harmony of the internal control	Use of procedures of internal control in enough in case of which costs for their implementation don't exceed benefit from their accomplishment, that is have no excessive character. Thus interests of maintenance of reputation of Bank of Russia and ensuring proper accomplishment of functions (those transactions which directly have impact on reputation of Bank of Russia) are priority in relation to costs for control
6	Timeliness and synchronism of internal control	- Establishment or change of requirements to the organization of internal control of the corresponding process (procedure) in case of change of process (procedures) of activities of Department based on regulations of Bank of Russia, other documents of the Siberian HD of Bank of Russia and/or Department. - Change of requirements to the organization of internal control can be performed in the following parameters: <ul style="list-style-type: none"> • refining of features of process of the organization of internal control; • refining of structure of subjects of internal control and the objects controlled by them (changes are made quickly in case of approval of other structure of Department); • refining of procedures of internal control and description of their content
7	records about internal control	Consists in fixing of the realized risks, development of organizational documents (rules) determining an activities order, the analysis of carrying out actions within internal control and risk management for the purpose of elimination of the revealed deviations and the prevention of their emergence in future, documentary confirmation of control procedures

The list of the principles of the organization of internal control can be other, added or disaggregated depending on the functions assigned to division and the carried-out tasks.

The most important stage in the organization of an internal control system at the level of division is distribution of responsibility and powers between subjects of internal control for the purpose of avoidance of a conflict of interest between subjects. Subjects of internal control perform the powers in accordance with the legislation of the Russian Federation, standard and other acts of Bank of Russia, organizational and administrative documents of territorial office of Bank of Russia, and also regulations on managements/departments/sectors, are guided in the activities by job descriptions and bear responsibility for implementation of the control functions assigned to them. As subjects of internal control all staff of division equally shall act, depending on the control functions assigned to them they can be named, for example:

- heads (head of department; head of department; managers of sectors);
- workers.

Thus for differentiation of powers it is important to assign responsibility to the head for:

- functioning, the organization and enhancement of internal control in management;
- sufficiency of the established procedures of control on elimination and prevention of the risks inherent in activities (the carried-out transactions);
- reliability of data on the realized risks, including informing on the revealed risks;
- implementation of monitoring and an assessment of internal control in management.

It is reasonable to assign responsibility to workers for:

- proper accomplishment of the functional job responsibilities fixed in job descriptions, in accordance with the legislation of the Russian Federation, by standard and other acts of Bank of Russia, organizational and administrative documents;
- implementation of procedures of internal control in the course of implementation of internal control within the obligations and powers.

The following stage of the organization of internal control at the level of division is distribution of powers between subjects of internal control. The specified powers can be determined by Regulations on management/department/sector, the job descriptions, internal documents regulating activities for the main areas of work of division, and also other internal documents.

Heads within the powers in the field of internal control can, for example:

- to perform planning of activities within the competence, including carrying out internal control on activities (the performed transactions), including to develop the internal documents regulating activities for the respective directions;
- to distribute obligations between workers, providing their interchangeability, and to provide their participation in internal control;
- to provide access for workers to the information and other resources necessary for accomplishment of job responsibilities by them (for example, access to resources is provided based on the statement on provision/change of access rights);
- to organize and control identification, an assessment and monitoring it is risk in the directions to the performed activities (the performed operations);
- to control completeness and timeliness of documentation and fixing of results of internal control in the directions to the performed activities (the performed operations);
- to observe system of coordination of documents and provide an adherence to deadlines of their coordination;
- to provide control of observance established by standard requirements of Bank of Russia, organizational and administrative documents;
- to assign if necessary control functions on implementation of procedures of internal control to the workers possessing the corresponding qualification, providing them with necessary resources and opportunities (including technical supply);
- to take measures for an exception of a conflict of interest in case of accomplishment of functional obligations by workers;
- to perform monitoring of changes of requirements of the legislation of the Russian Federation, regulations of Bank of Russia and organizational and administrative documents within the competence and to provide timely modification of organizational and administrative documents on activities in fixed terms (terms of modification of necessary documents are established by work plans taking into account regulations and requirements of the legislation);
- to provide taking measures to elimination of the violations and notes revealed during implementation of procedures of internal control to exercise control of accomplishment of the taken measures;
- to submit for consideration to higher heads of a suggestion for improvement of internal control and a risk management policy.

Workers according to the powers in the field of internal control:

- perform requirements of an internal control system, work according to job descriptions, the legislation of the Russian Federation, standard and other acts of Bank of Russia, other internal documents of division;
- observe system of coordination of documents and carry out an adherence to deadlines of their coordination;
- take part in identification of risks and carrying out the corresponding control procedures for their elimination (non-admission) in activities;
- timely inform the direct head on the elicited facts of violations of the law of the Russian Federation, standard and other acts of Bank of Russia, the caused damage to Bank of Russia, other risks, on abuse cases, violations of regulations of professional ethics and so on;
- perform registration of results of internal control on activities (the performed operations) in accordance with the established procedure;
- make suggestions for improvement of internal control and a risk management policy within the obligations assigned to them.

In case of implementation of internal control, and also for ensuring prevention or untimely identification of risks and remedial action in activities, the following main control methods can be used:

- supervision and inspection;
- inventory count;
- reconciliation (comparison);
- control recalculation;
- measurement and testing;
- other control methods.

In Bank of Russia the multi-level internal control system is organized. "Internal (control of the first (or operational) level is performed directly in divisions by heads and all workers. The second level provides additional control from divisions of internal control, other divisions and the supervising persons (for example, on the organization of internal control, record keeping, observance of rules of information security, regulations of labor protection and fire safety). The third level assumes checks (audit) and an independent quality evaluation of an internal control system by service of the chief auditor of Bank of Russia" (5).

Implementation of internal control within one division is determined by Bank of Russia as control of the first operational level which includes all temporary stages of its carrying out:

- a constant control (preliminary and current) behind the made transactions which is carried out

throughout process of transactions (procedures) by subjects of internal control according to regulating documents of Bank of Russia, organizational and administrative documents;

- periodically the checks (the subsequent control) planned in advance in work plans or which are carried out in need of compliance with requirements of heads;
- provision of information on results of implementation of internal control to the corresponding head.

Each of the performed control types – the corresponding procedures contain preliminary, current and subsequent internal control.

1. Preliminary control – the procedures of internal control preceding making of transactions (including actions, to decision making) workers directed on prevention of the risks inherent in the made transactions.

Procedures of preliminary control include:

- availability and maintenance in an actual condition of the internal documents (provisions, orders, regulations, etc.) containing the carried-out transactions on activities according to standard and other acts of Bank of Russia, other documents;
- timely acquaintance of the workers managing sectors and the chief with the acts of Bank of Russia and other organizational and administrative documents relating to their job responsibilities, including questions of information security, and also regulating accomplishment of procedures of internal control;
- carrying out an assessment of legal legitimacy and economic feasibility of the made transactions for the purpose of prevention of actions,
- contradicting the legislation of the Russian Federation, standard and other acts of Bank of Russia, (including carrying out the tactical analysis at the choice of the partner, coordination of agreements, draft documents with legal department);
- coordination, vising of documents by managers of sectors, the head of department prepared by workers (including drafts of administrative documents, agreements and other documents);
- consideration and vising of the administrative documents prepared by structural divisions, and relating to activities;
- applications of procedure of authorization of transactions by imposing of the allowing visa of the responsible person;
- decision making on committees, the commissions if necessary.

2. The current control – the procedures of internal control which are carried out by employees of

division in case of implementation of transactions and directed on operational identification, elimination and reduction of the risks inherent in the made transactions.

Procedures of the current control include:

- control of observance of performing discipline and employment policies and procedures, including accomplishment by workers of the obligations established by job descriptions, orders of the direct head;
- control of reliability, correctness, completeness, objectivity and timeliness of creation and submission of the reporting and other information prepared within activities (including execution of terms of documents);
- Application of procedures of authorization of transactions by means of vising, coordination and signings of documents taking into account requirements for documentary providing and information security;
- carrying out checks of arithmetic accuracy of records, observance of limits and restrictions (including execution of an expense budget on content, estimates of capital costs), and also logical control, and implementation of a reconciliation of the data arriving from various sources of information (including from partners, mass media, information databases and other);
- control of justification of a target and economic expenditure of means;
- technological and metrological control;
- ensuring registration, proper accounting and registration of the property accepted on balance, including maintaining necessary technical documentation, comparison of the actual availability of property to accounting data and the reporting.

3. The subsequent control – the procedures of internal control which are carried out by employees of division after making of transactions and directed on identification, elimination and reduction of negative consequences of the realized risks inherent in perfect transactions.

Procedures of the subsequent control include:

- carrying out self-examination on activities according to job responsibilities, internal documents (the orders, provisions, regulations and other documents relating to activities) and work plans;
- carrying out the subsequent checks (including inventory counts) according to work plans, and also unscheduled inspections (if necessary) with registration of results of checks (by means of the reference, the act, the report or other document);

- carrying out assessment of performing discipline, quality and completeness of accomplishment of job responsibilities.

The procedures of internal control performed by workers can be determined by Regulations on divisions and job descriptions, and also other documents of Bank of Russia regulating activities of division.

In need of procedure of internal control are adjusted taking into account changes of the legislation of the Russian Federation, the standard and other acts regulating activities of Bank of Russia, the revealed (realized) risks.

In the organization of an internal control system the moment of documentation or fixing of procedures of internal control of the first level which provides confirmation of their implementation, and, if necessary, – receipts of proofs of proper implementation of procedures when carrying out monitoring of internal control is important.

Documentation and (or) other fixing of procedures of internal control (the realized risks and risk events) is performed in the way:

- putting down of marks about check, vising and (or) signings of documents in case of accomplishment of preliminary and current control;
- creation of references (acts, reports, reports) following the results of the carried-out subsequent inspections (in the day following behind day of making of the checked transaction or in day of completion of check);
- creation of the service record with appendix in need of other documents (an explanatory note, the reference, the act, etc.) in case of violation identification, detection risk event.

The most important point in forming of an internal control system is development of the Risk management policy of structural division.

Risk management policy (further – policy) is the package of measures and the procedures established by standard and other acts of Bank of Russia, organizational and administrative documents which characterize process of identification and a risks assessment in the activities allow to choose and apply methods of a risk response to ensuring goal achievement and tasks of division, and also accomplishment of functions.

The policy consists in consecutive accomplishment of the following actions:

- identification of risks, their factors;
- classification and description of risks;
- identification and risks assessment, inherent in activities (transactions);

- a risk response by means of determination of mechanisms (procedures) of control directed on prevention and minimization of their consequences in activities;
- monitoring is risk taking into account change of technology of implementation of activities (transactions), entering of new requirements standard and other acts of Bank of Russia, other documents;
- fixation and documentation of the realized risks;
- development of the additional mechanisms of control directed on the prevention of the possible and realized risks, review of procedures of internal control.

The purpose of policy is timely elimination and prevention in case of implementation of activities of negative events (situations) which arose for the intra organizational reasons and/or because of external factors capable to prevent accomplishment of functions.

Politicians treat the basic principles:

- carrying out on a fixed basis of procedures of identification of the risks inherent in activities (the performed operations), and development of measures for their control;
- participation of all workers in case of accomplishment of the job responsibilities in the course of identification and the risk identification inherent in activities (the performed operations);
- fixing and documentation of the realized risks and risk events;
- the developed mechanisms of risk control promote elimination and the prevention of their emergence (risk events, other deviations in activities);
- risk management is made on a fixed basis in case of implementation of their monitoring and an assessment by subjects of internal control;
- enhancement of policy is performed according to changes of the legislation of the Russian Federation, standard and other acts of Bank of Russia.

The following main types of risks are inherent in activities of each structural division of Bank of Russia:

a) Operational risk – the risk of emergence of damage caused by the following internal or external factors inherent in activities:

- the accidental or deliberate actions of workers, other physical persons and/or legal entities interfering accomplishment of the established functions;
- non-compliance with the legislation of the Russian Federation by workers, standard and other acts of Bank of Russia, established procedures and procedures owing to incompetence, wrong actions or failure to act of workers;

- failures in functioning of the automated information and other systems and the equipment;
- the adverse external circumstances which are out of control.

b) Legal risk – the risk of emergence of damage caused by the following internal or external factors inherent in activities of division:

- non-compliance with the legislation of the Russian Federation by workers, standard and other acts of Bank of Russia,
- discrepancy of the prepared documents of division to standard and other acts of Bank of Russia, and also untimely modification of the documents regulating activities according to the accepted changes in the legislation;
- non-execution or improper execution by workers of the liabilities arising from agreements;

c) Reputation risk (risk of loss of business reputation) – the risk of emergence of damage caused by the following internal or external factors inherent in activities of division:

- non-compliance with the legislation of the Russian Federation by workers, standard and other acts of Bank of Russia, in particular rules of a business conduct, the principles of professional ethics, non-execution of contractual commitments before clients and partners; absence in internal documents of the mechanisms allowing to regulate effectively a conflict of interest and to minimize its consequences;
- shortcomings of management of separate types of risks (operational, legal, managerial) which can cause damage to business reputation;
- inefficient distribution of personnel resources, including during the matching and arrangement of the personnel;
- the publication in means the mass of information workers of the negative information about activities of Bank of Russia.

d) Management risk - the risk of emergence of damage caused by acceptance of incorrect management decisions by heads (including sectors), and also with shortcomings of the organization of work. Treat such internal factors:

- lack of control of accomplishment of plans, orders, administrative documents, conditions of agreements and so on;
- excess of office powers;
- imperfection of organizational structure regarding distribution of powers between workers, orders and procedures of making of transactions and transactions;
- incorrect acceptance of management decisions owing to a lack (unauthenticity) of information;

- assignment on workers of the additional loading connected with handling of the documents not peculiar to specifics of activities;
 - lack of an accountability;
 - bias and bias in acceptance of management decisions;
 - conflict of interest;
 - inability of an internal control system to prevent risks.
- Damage types in activities in case of implementation of the above risks are determined in Table 2.

Table 2

Damage types in activities in case of implementation of risks

№	Type of risk	payment order Type	Cause of damage (basis)
1	Operational risk	Money payments	the Resolution (decision) of courts because of wrong actions of workers
		Increase in labor costs other types of risks	Elimination of consequences of wrong actions of workers, Consequence of implementation of other types of risks
		Property damage (plunder, breakdown, other loss of material values)	Non-execution of an obligation on providing proper storage conditions of property
2	Legal risk	Money payments (additional expenses)	The Resolution (decision) of courts, decisions of bodies, authorized in accordance with the legislation of the Russian Federation compensations to clients, partners or workers extrajudicially the suffered losses. Discrepancy of the agreements signed by Department, to the current legislation of the Russian Federation. Change or acceptance of the legal. the act leading to impossibility of performance of contractual commitments
3	Reputation risk	Violation of system of the established relations with third parties, mass media, power structures; Refusal of mutually beneficial cooperation; Forming in the society of negative idea of nature* activities of Head department and Bank of Russia in general	Incorrect actions (including violation of terms and other contractual commitments), the Low-quality tactical analysis or its absence Violation of regulations of business communication (etiquette and regulations of business relations)
4	Management risk	Excessively spent resources (time, a manpower, a material value, assets)	Wrong organization of work
		Decrease in working ability of the worker	Additional amount of work (including unusual for job responsibilities)
		Emergence of other damage including having value term	the Consequence of implementation of other types of risk

For the purpose of implementation of a risks assessment carrying out their classification at least in 2 parameters – on high-quality and quantitative signs is necessary:

- on the level of implementation of losses (damage);
- by quantity come risk events.

Table 3

The table of a risks assessment on two classification signs

Quantity of cases Implementations it is risk	Amount damage				
	Without damage	Amount of damage to 50000 rubles	Amount of damage from 50000 to 100000 rubles	Amount of damage from 100000 to 150000 rubles	Amount of damage from 150000 rubles
1–3 cases	Very low	low	medium	high	very high
4–6 cases	low	medium	medium	high	very high
7–9 cases	medium	medium	high	high	very high
More 10 cases	high	high	high	very high	very high (extreme)

It is reasonable to assess damages on set of the suffered losses on the same type of activity (to transaction, the agreement and so on).

The risks assessment is performed in the certain terms established by internal documents of structural division of Bank of Russia and consists in:

- determination of internal and external factors which can have negative impact on activities;
- the analysis of probability of emergence of risks on activities of Department and their consequences;
- determination of mechanisms (methods) of risk management on activities.

Each division needs to develop a certain operations procedure in case of identification of the fact of emergence of risk, violation:

For example, it may contain such stages:

1. In case of violation identification, the risk event is performed operational informing in an oral form of the direct head.
2. No later than the first working day following behind day of identification of violations (risk events), the event is subject to fixing and documentation.
3. The code of data on the revealed violations arriving from workers of sector preparation of the service record (references, the act or other necessary document) in which risks are reflected, of the reason of their origin (threat of emergence of risks), is given an assessment of consequences of occurrence of risks. Information is carried to the relevant division, the head and so on.
4. The actions plan, directed on prevention and risk minimization, with indication of executives in charge and completion dates is in case of need

constituted. Further the report on accomplishment of the planned actions prepares.

5. Information on the taken measures for accomplishment of actions is provided in accordance with the established procedure to the corresponding head.

The creation of an internal control system on this algorithm with use of the above approaches and techniques considering the stated risk - the oriented approach can form methodological base for maintenance of an effective internal control system in the credit organization.

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ИННОВАЦИИ

К ВОПРОСУ О ЦЕЛЯХ, ЗАДАЧАХ И РЕАЛИЗАЦИИ ВНУТРЕННЕГО КОНТРОЛЯ В КРЕДИТНЫХ ОРГАНИЗАЦИЯХ И БАНКЕ РОССИИ

Юлия Игоревна Панова

Аннотация

Статья посвящена всестороннему рассмотрению и характеристике целей и задач внутреннего контроля многоуровневой, осуществляемой в Банке России, в порядке и творений внутреннего контроля, в статье взаимосвязь целей и компонентов внутреннего контроля прослеживается, управления окружающей средой в качестве одного из главных компонентов внутреннего контроля анализируются полномочия субъектов внутреннего контроля подробно изложил. Внимание уделяется контролировать рассмотрение как функции управления, разработанной список принципов создания системы внутреннего контроля и его виды – предварительные, текущие и последующие предусмотрено.

Ключевые слова: система внутреннего контроля, эффективная система управления, управленческих решений, проверка, механизм контроллинга, цели, принципы и задачи внутреннего контроля, функционирование механизмов экономического и управленческих процессов, факторов окружающей среды, управления компонентами системы внутреннего контроля, управления рисками, мониторинг, полномочия в сфере внутреннего контроля.

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