

**ЎЗБЕКИСТОН РЕСПУБЛИКАСИ ФАҢЛАР  
АКАДЕМИЯСИ МИНТАҚАВИЙ БЎЛИМИ  
ХОРАЗМ МАЪМУН АКАДЕМИЯСИ**

**ХОРАЗМ МАЪМУН  
АКАДЕМИЯСИ  
АХБОРОТНОМАСИ**

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**FEATURES OF COMMERCIAL BANKS IN ENSURING THE ECONOMIC GROWTH OF THE COUNTRY**

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**Annotasiya.** Ushbu maqolada mamlakatimizning iqtisodiy o'sishini ta'minlashda tijorat banklarining roli, o'ziga xos xususiyatlariga doir ma'lumotlar o'rganilgan. «Ipoteka Bank» ATIB Buxoro viloyat filiali misolida bankning viloyat iqtisodiyotini rivojlantirishga qo'shayotgan hissasi, moliyaviy faoliyati yakunlari, bankning oldida turgan vazifalar, muammolar, bank faoliyatini rivojlantirishga oid ma'lumotlar keltirilgan.

**Kalit so'zlar:** Pul-kredit siyosati, Ipoteka-Bank missiyasi, milliy valyutani barqarorlashtirish, korporativ qadriyatlar, korporativ mijozlar, PR-jamoatchilik bilan aloqalar, Blokcheyn texnologiyasi, Raqamli banking, Sun'iy intellekt (AI), Anderrayting va skoring tizimi.

**Аннотация.** В данной статье изучается роль коммерческих банков в обеспечении экономического роста нашей страны, информация об их специфических характеристиках. На примере Бухарского регионального филиала Акционерный Ипотечный Коммерческий Банк "Ипотека-банк" приведены вклад банка в развитие экономики региона, результаты его финансовой деятельности, задачи и проблемы, стоящие перед банком, развитие банковской деятельности.

**Ключевые слова:** Денежно-кредитная политика, Миссия Ипотечного банка, стабилизация национальной валюты, корпоративные ценности, корпоративные клиенты, PR-связи с общественностью, технология Блокчейн, Цифровой банкинг, Искусственный интеллект (ИИ), Система андеррайтинга и скоринга.

**Abstract.** This article studies the role of commercial banks in ensuring the economic growth of our country, information about their specific characteristics. On the example of the Bukhara regional branch of Joint Stock Mortgage Commercial Bank "Ipoteka-bank", the bank's contribution to the development of the region's economy, the results of its financial activities, the tasks and problems facing the bank, and the development of banking activities are given.

**Keywords:** Monetary policy, Mission of the Mortgage Bank, stabilization of the national currency, corporate values, corporate clients, PR-public relations, Blockchain technology, Digital banking, Artificial intelligence (AI), Underwriting and scoring system.

The main directions of monetary policy for the period of 2023 and 2024-2025 were approved by the decision of the Board of the Central Bank of the Republic of Uzbekistan No. 27/5 dated November 19, 2022.

The main directions of monetary policy reflect the activities carried out in the monetary sphere based on macroeconomic development scenarios for the period 2023 and 2024-2025, the response and response measures of the Central Bank to changes in external and internal economic conditions, approaches to conducting monetary policy and prospects for improvement.

The directions for improving monetary policy in the future were also specifically considered, in particular, the development of the operating mechanism, improving the communication of monetary policy, improving the efficiency of the transmission mechanism, and developing analytical and forecasting capacity [1].

From the above information, it can be said that commercial banks act on the basis of the mission "The client is not for the bank, the bank is for the client" when providing all operations and services to the population.

In subsequent years, when implementing the Central Bank's monetary policy, the focus will be on achieving price stability in the economy, the main goal set by the law. In accordance with this main goal, monetary conditions will be provided in our country, serving the comprehensive economic growth and financial stability.

One of the main tasks facing the commercial banks of the Bukhara region is the development of the regional economy and the stabilization of the national currency.

In this regard, we analyzed the activities of the Joint Stock Commercial Mortgage Bank "Ipoteka-Bank" and tried to evaluate the bank's contribution to the economy of our country and region.

The mission of Ipoteka-Bank is to create the highest level of economic value for its shareholders and bank clients. The high quality of customer service and leadership in individual markets are of paramount importance for the future success of the bank. The bank's corporate values - team spirit, innovative thinking, positive attitude, excellent quality - play an important role in the implementation of the bank's mission [2].

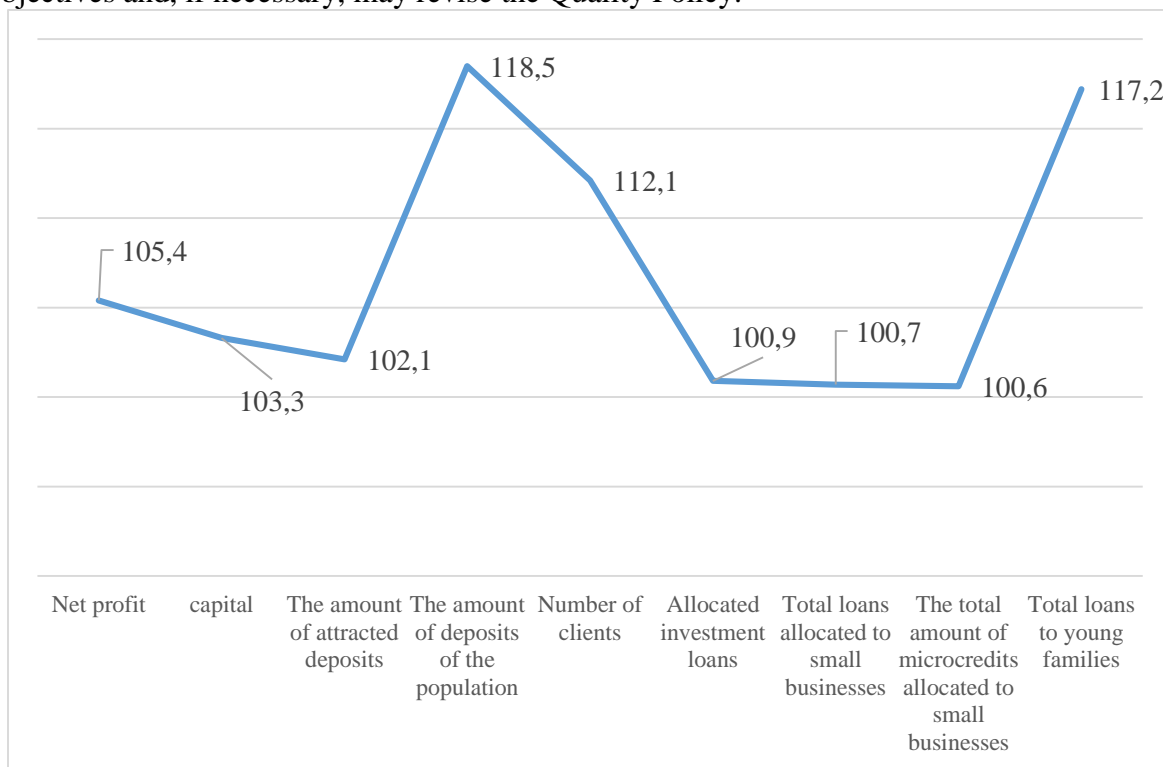
Main goals of "Ipoteka-Bank" JSCMB in terms of quality are the following: to ensure the Competitiveness, Diversity and High level of banking services rendered enabling bank to increase its financial stability and reliability [3].

During 2022, special attention was paid to the issues of continuing to deepen reforms in the field of banking and finance and expanding the scope of banking services, and these reforms were carried out as a continuation of the previous ones.

During 2022, the development of relations with the Bank's corporate clients continued. An individual approach to corporate clients is aimed at improving the efficiency and quality of banking services provided, timely resolution of problems and issues related to various aspects of cooperation between the bank and the client. Thus, the bank occupies a leading position in servicing corporate clients.

A significant increase in the bank's attraction of funds from the population and corporate clients indicates an increased confidence in the bank and strengthens its financial position in the banking services market.

The Board of "Ipoteka-Bank" JSCMB annually analyzes the activities of the bank in achieving its objectives and, if necessary, may revise the Quality Policy.



**Key financial indicators of Joint Stock Mortgage Commercial Bank "Ipoteka-bank" in 2022 compared to 2021 in % [4]**

It can be seen from the above diagram that in the case of the Joint-Stock Commercial Mortgage Bank of Bukhara region "Ipoteka Bank", the bank's financial indicators increased by 2021 and by 2022 in all respects.

As of January 1, 2022, there are a total of 12 mini-banks, 2 savings banks, 14 utility and 2 special cash desks, 15 branches of international money transfers owned by the Bukhara regional

branch of the Mortgage Bank Joint-Stock Commercial Company. "Ipoteka Bank" branch and Sardar branches, 4 currency exchange offices serve residents and clients [5].

As of 01/01/2022, the total assets of the branches of the Joint Stock Commercial Mortgage Bank "Ipoteka Bank" in Bukhara region increased by 18.6% compared to the same period last year. The share of income-generating assets included in them amounted to 78%..

The share of non-profit assets increased by 11% compared to the same period last year.

During the assessment of the activities of the branch Joint Stock Commercial Mortgage Bank "Ipoteka Bank" in Bukhara region, the following issues were identified that are awaiting resolution:

- Lack of banking mini-banks and branches in all districts of the region;

The bank has branches in Vobkent, Bukhara and Gijduvon districts, and it is also considered expedient to open mini-banks, branches and branches of the bank in other branches of the region.

- the number of currency exchange points of the bank in the region is small, and on holidays they do not work at all;

The increase in the number of currency exchange points by the branch Joint Stock Commercial Mortgage Bank "Ipoteka Bank" Bukhara region will lead, firstly, to an increase in the number of customers, and secondly, to an increase in the bank's income from foreign exchange transactions.

- Lack of advertising and propaganda work of the bank in the media [6];

We know that advertising is a type of communication between people in which information is disclosed about something, mainly about a product or service. Any industry, regardless of what activity it is engaged in, conveys information about its products and services to members of society through promotion (advertising) services. Commercial banks are no exception. Therefore, it is considered appropriate for banks to provide information to the population, enterprises and organizations about their existing services, operations, newly opened mini-banks, branches, special cash desks, info kiosks, as well as about promotions and new banking benefits and services that are being created.

- Insufficient activity of the bank in organizing PR services and using PR [7].

Public relations is the strategic process of managing the disclosure and dissemination of information about an organization in order to maintain the reputation of the organization and its brands. The Bukhara regional branch of Joint Stock Commercial Mortgage Bank "Ipoteka Bank" should also use public relations services. PR services help to convey information about the bank to the public through various means, actively participate in various social, cultural and government events, raise the bank's reputation and increase its activity in this area.

In this regard, we tried to make the following proposals in order to develop the activities of the Joint Stock Commercial Mortgage Bank "Ipoteka Bank" in Bukhara region and the effective organization of the mission set for ourselves:

1. Launch new bank cards with generous bonuses, including welcome bonuses and cashback on all purchases.

2. Switch to 100% digital registration in the bank.

3. Blockchain technology. Some banks are exploring the use of blockchain technology to improve the efficiency and security of financial transactions. For example, banks can use blockchain to track and verify the movement of money between accounts or to facilitate cross-border payments [8].

3. Digital Banking: Many banks are investing in digital platforms and applications that allow customers to access their accounts, pay bills, and conduct transactions from smartphones or other devices. This has made banking more convenient and convenient for many, especially during the COVID-19 pandemic when in-person visits to bank branches are limited.

4. Artificial intelligence (AI). Some banks are using artificial intelligence to improve customer service and support. For example, AI-powered chatbots can handle simple customer queries, freeing up customer service representatives to focus on more complex issues. AI can also be used to analyze customer data and provide personalized financial advice [9].

5. Creation of an underwriting and evaluation system.

As part of the “Strategy for Reforming the Banking System of the Republic of Uzbekistan” [10] of the Central Bank of the Republic of Uzbekistan for 2020-2025, the introduction of a modern risk management system in banks is accelerating, and it is recommended to consider loan applications from business entities and citizens in a short time, underwriting and scoring systems focused on riders are being introduced.

In this regard, such banks as Ipak Yoli JSC, Uzsanoatkurilishbank JSC, Kapitalbank JSC have introduced underwriting and scoring systems into their activities.

In the underwriting system, decisions on small loans (up to 3 billion soums) are made independently by a group of underwriters without the intervention of "officials" working directly with the client, and are considered within 24 hours, depending on the loan. documents, purpose and amount of the loan.

The scoring system performs a prompt analysis of the client's creditworthiness based on information received from the Tax Committee and credit bureaus, and this system allows you to apply for an overdraft loan and a microloan online in an average of 15 minutes through a mobile application.

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**O'ZBEKISTINDA KICHIK BIZNES VA XUSUSIY TADBIRKORLIKNI RIVOJLANTIRISH IMKONIYATLARI VA XALQARO REYTINGDAGI O'RNI**

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*Annotatsiya. Ushbu maqolada O'zbekistinda kichik biznes va xususiy tadbirkorlikni rivojlantirish imkoniyatlari va uning "Doing business" reytingida tutgan o'rni to'g'risida gap yuritiladi.*

*Калит сўзлар: кичик бизнес ва хусусий тadbirkorлик (КБХТ), "Doing business", индикатор, кредит олиш, солиқ, бизнесни ва мулкни рўйхатдан ўтказиш, ривожланиш стратегияси.*

*Аннотация. В данной статье рассказывается о возможностях развития малого бизнеса и частного предпринимательства в Узбекистан и его месте в международном рейтинге.*

*Ключевые слова: малый бизнес и частное предпринимательство (МБЧП), "Doing business", индикатор, кредитование, налоги, регистрация бизнеса и собственности, стратегия развития*

*Abstract. In this article talks about the opportunities for the development of small business and private entrepreneurship in Uzbekistan and its position in the international ranking.*

*Key words: small business and private entrepreneurship (SBPE), "Doing business", giving credits, indicators, tax, the registration of business and property, development strategy.*

Jahon bankining “Doing business” loyihasi, bu — kichik va o'rta biznesning ishbilarmonlik faolligini yaxshilaydigan yoki cheklaydigan qonunchilikni baholaydigan yillik hisobotlar hisoblanib, dastlab 2002 yilda o'z faoliyatini boshladi va ilk bor 2003 yilda 5 ta ko'rsatkich asosida 130 ta davlatlar iqtisodiyoti tahlili asosida shakllantirilgan reyting hisoboti nashr qilindi .