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## BANKS AND THEIR ACTIVITIES IN UZBEKISTAN

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### KEYWORDS

Bank, banco, deposit, credit,  
commercial bank, central bank,  
joint-stock company

### ABSTRACT

In this thesis, we will consider the emergence and development of the banking system in Uzbekistan, the role of the banking system in the lifestyle of the population, the activities of banks, and a number of similar advantages. Information about the history of banks is also provided.

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## O'ZBEKISTONDAGI BANKLAR VA ULARNING FAOLIYATI

### KALIT SO'ZLAR:

Bank, banco, deposit, kredit, tijorat bank, markaziy bank, aksiyadorlik jamiyati

### ANNOTATSIYA

Ushbu tezisda O'zbekistonda bank tizimining vujudga kelishi va rivojlanishi, bank tizimining aholi turmush tarzida tutgan o'ri, banklar faoliyati va shu kabi bir qancha afzalliklarini ko'rib chiqamiz. Shuningdek, banklarning tarixi haqida ma'lumotlar keltirilgan.

Bank (italyancha: banco-stol) - kredit-moliya muassasasi; asosan, vaqtincha bo'sh pul mablag'larini to'plash, korxonalar va umuman pulga muhojirlarga kredit, ssuda berish, naqd pulsiz hisob-kitoblarini amalga oshirish, pul va turli qimmatbaho qog'ozlar chiqarish, oltin va chet el valutilari bilan bog'liq operatsiyalarni bajarish va boshqa faoliyatlar bilan shug'ullanadi.

Bank ishining asosiy yo'nalishlari depozit (omonat) qabul qilish, kreditlar berish va mijozlarga kredit-hisob xizmati ko'rsatishni amalga oshirish hisoblanadi. Bank qimmatbaho qog'ozlarni saqlash, saqlashga o'tkazilgan qimmatbaho qog'ozlarni joriy boshqarish, birja topshiriqlarini bajarish, seyflarni ijaraga berish kabi pulli xizmatlar ham ko'rsatadi. Turli iqtisodiy xizmatlarni amalga oshiruviga ko'ra hozirgi vaqtda bankning quyidagi asosiy turlari faoliyat ko'rsatadi: markaziy (emissiya) banki va tijorat banki.

Markaziy bank („banklarning banki“) (Milliy bank va AQShda Federal rezerv tizimi) mamlakatning jami kredit tizimini nazorat qiladi, davlat pul-kredit siyosatini amalga oshiradi, naqd pul va qimmatbaho qog'ozlar emissiyasi bilan shug'ullanadi, mamlakatning oltin-valuta zahiralari saqlaydi, davlat va tijorat bankiga kreditlar beradi.

Tijorat banki o'z navbatida universal va ixtisoslashgan banklarga bo'linadi. Ixtisoslashgan bank investitsiya banki, jamg'arma (omonat) banki, maxsus bank, kooperativ bank va boshqalardan iborat. Tijorat banki universal bank bo'lib jismoniy va yuridik shaxslarga xilma-xil bank xizmatlari ko'rsatadi (depozitlarni jalb etish, veksel hisobi, kredit berish, qimmatbaho qog'ozlarni sotish va sotib olish). Bu bank bank va kredit tizimining o'zagini tashkil etadi. Universal bank hamma turdagi asosiy bank harakatlarini amalga oshiradi. Ixtisoslashgan bank biron-bir faoliyatga, sohaga va tarmoqqa xizmat ko'rsatadi. Investitsiya banki, asosan, emissiyata'sischi operatsiyalar bilan shug'ullanadi va qimmatbaho qog'ozlar savdosini o'tkazadi. Maxsus bank muayyan mijozlar guruhiga xizmat ko'rsatadi yoki ayrim sohalarda ixtisoslashadi (jamg'arma, savdo, tashqi savdo, ipoteka va boshqalar). Kooperativ bank tovar ishlab chiqaruvchilar tomonidan pay asosida barpo etiladi, ta'sischi kredit va bank xizmatlariga bo'lgan ehtiyojlarini qondiradi. Tarmoq va hududiy prinsiplar bo'yicha tashkil topadi, tijorat bankining bir ko'rinishi hisoblanadi.

Bank ishining dastlabki belgilari quldorlik jamiyatida paydo bo'lgan. Ular asosan, savdogarlarning pul bilan bog'liq hisob-kitob ishlarini bajargan ijro-banklar (mijozlar

O'rtasida hisob-kitoblarni naqd pulsiz olib boradigan banklar) shaklida vujudga keldi. Shu bilan bir qatorda maxsus sarrofxonalarda sarroflar pul almashtirish va yirik pullarni maydasiga almashtirib berish ishlari bilan shug'ullangan. Bankning ayrim belgilariga ega bo'lgan muassasalar o'rta asrlarda shimoliy Italiya shaharlarida, so'ngra Gollandiya va Germaniyaning savdo markazlarida yuzaga keldi.

O'zbekistonda birinchi bank muassasasi 1875-yil Toshkentda ochilgan Rossiya imperiyasi davlat bankning filiali bo'lgan. 19-asrning oxirida Turkistonda rus kapitali ishtirokidagi O'rta Osiyo aksiyadorlik banki (1881), Volgakama banki (1893), Rus-Xitoy (Rus-Osiyo) banki (1903), Azov-Don savdo banki (1910), Nijniy Novgorod-Samara banki (1899), Poltava Yer banki (1901)ning filial, bo'lim va agentliklari faoliyat olib bordi.

Respublikada bank tizimining quyi bosqichini paychilik, aksiyadorlik asosida, shuningdek chet el kapitali ishtirokida tashkil etilgan bank, ularning filial va vakolatxonalari, kooperativ va xususiy bank tashkil etadi.

Bank sohasini monopoliyadan chiqarish bank islohotlarining eng muhim yo'nalishlaridan biridir. Dastlabki bosqichda bu asosan iqtisodiyotning ayrim sohalariga xizmat ko'rsatuvchi ixtisoslashtirilgan bankni tuzish yo'li bilan amalga oshirildi. Ixtisoslashtirilgan bankning tashkil etilishi bozorga yo'naltirilgan bank tizimini yaratish yo'lidagi zaruriy va tabiiy bosqich bo'ldi.

1995 — 96-yillarda „Asaka“ ixtisoslashtirilgan davlat-aksiyadorlik tijorat banki, „Aloqabank“ aksiyadorlik tijorat banki, „Toshkentijtimoiyuyjoy-bank“ aksiyadorlik tijorat banki, „Uzsayohatinvestbank“ O'zbekiston aksiyadorlik tijorat investitsiya banki va „Zamin“ ixtisoslashtirilgan davlat-aksiyadorlik ipoteka banklari tashkil etildi. „O'zdehqonsanoatbank“ aksiyadorlik tijorat banki „Paxtabank“ ixtisoslashtirilgan aksiyadorlik tijorat bankiga, „O'zjamg'armabank“ Xalq bankiga aylantirildi.

Xulosa shundan iboratki hozirgi kunda bank tizmlari nafaqat O'zbekistonda balki, butun dunyo bo'yicha rivojlanayotgan tamoqlardan biri hisoblanadi. Bizning mamlakatimizda ham bank tizmiga alohida e'tibor qaratilgan. Xususan, 2019-yil 5-noyabrdagi O'RQning-580-sonli qaroriga muvofiq "Banklar va bank faoliyati to'g'risida"gi qonunda hamma narsa keltirib o'tilgan. Bu nimadan dalolat beradi, bizning mamlakatimiz ham bu tarmoqda o'z o'rniga ega bo'lib oldi.

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