



IMPORTANCE OF BANKING SYSTEM IN UZBEKISTAN

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KEYWORDS

evolutionary development,
concept, resource base,
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ABSTRACT

This thesis provides information about the emergence and development of the banking system in Uzbekistan, the role of the banking system in the lifestyle of the population, as well as the convenience of the banking system.

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O'ZBEKISTONDA BANK TIZIMI AHAMIYATI

KALIT SO'ZLAR:

Evolyutsion rivojlanish, kontseptsiya, resurs bazasi, diversifikatsiyalash, kapital bozori

ANNOTATSIYA

Ushbu tezisda O'zbekistonda bank tizimining vujudga kelishi va rivojlanishi, bank tizimining aholi turmush tarzida tutgan o'ri, shuningdek, bank tizimining qulayliklari 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.

O'zbekiston milliy iqtisodiyotga ta'sir eta oluvchi qudratli tizimga aylangunga qadar uzoq evolyutsion yo'lini bosib o'tdi. Bu yo'lda qator qiyinchilikni bosib o'tishga to'g'ri eldi. O'zbekiston tijorat banklari, avvalo, ixtisoslashgan kredit institutlari sifatida ketajoq ko'rinda boshladi. Bu, bir tomondan xo'jaliklarning vaqtincha bo'sh vaqtlarini, boshqa tomondan esa jalb etilgan mablag'lar hisobidan korxonalar, xususiy tadbirkorlar va aholining moliyaviy ehtiyojlarini qondirishi bilan dolzarb ahamiyat kasb etdi.

Xorijiy va mahalliy ekspertlarning qayd etishicha, so'nggi yillar davomida respublikada asosiy tamoyil-ixtisoslashuvdan uzoqlashish va bank faoliyatida universallashtirishni chuqurlashtirish kuzatilmoqda.

O'zbekiston tijorat banklari respublikamizdagi va jahon bank hamjamiyatidagi yangi voqelikka javoban o'zlari taklif etayotgan xizmatlari to'plamini joriy kengaytirdi, bozorga yangi bank mahsulotlarini chiqardi va ayni paytda moliya institutlari faoliyatining xalqaro standartlarini faol joriy etishga kirishdi.

O'zbekiston Respublikasining "Iste'mol krediti to'g'risida"gi Qonuni iste'molchilarning huquq va manfaatlariini himoya qilishga qaratilgani bilan ahamiyatlidir. Mazkur qonun turar-joy va maishiy sharoitlarni yaxshilash borasida aholining imkoniyatlarini yanada kengaytirishga, binobarin, banklarda iste'mol kreditlash hajmining sezilarli darajada oshishiga xizmat qiladi.

"2005-2007 yillarga mo'ljallangan bank tizimini isloh qilish va rivojlanish dasturi" da belgilangan chora tadbirlarning amalga oshirilishi banklar kapitallashuv darajasi va ko'rsatkichlarning barqaror o'sishini ta'minlagan holda, bank tizimini yanada isloh qilish va liberallashtirishda muhim omil bo'ldi. Bu borada pul muomalasini mustahkamlash va milliy valyuta, ayirboshlash kursi barqarorligini oshirish, banklarda aholi omonatlarini ko'paytirishni rag'batlantirishga ustuvor yo'nalishlar sifatida e'tibor qaratildi.

Rivojlanish sari doimiy intilayotgan tijorat banklariga mamlakatimiz hukumati tomonidan o'z vaqtida taqdim etilgan imtiyozlar kredit muassasalari o'z yangi

instrumentlarini ishlab chiqadigan va taklif qiladigan bank-moliya bozorining shakllanishini oldindan belgilab berdi.

Respublikamizda xususiy banklar rivojlanishini izchil rag'batlantirish raqobatni kuchaytirishga, ko'rsatilayotgan bank xizmatlari sifatini yaxshilashga va moliyaviy resurslarning samarali taqsimotiga turtki berdi.

Markaziy bank rahbari o'rinbosarining so'zlariga ko'ra, O'zbekiston bank tizimining likvidlik ko'rsatkichi «yetarli darajada yaxshi». Xususan, qisqa muddatli likvidlik koeffitsiyenti (LCR) 167 foizga yetdi, bu eng kam tartibga solinadigan talabdan 67 foiz punktga yuqoridir. Uzoq muddatli likvidlik koeffitsiyenti (NSFR) — 113%, banklarning umumiy aktivlarida yuqori likvidli aktivlarning ulushi 15% ni tashkil qiladi.

Bugungi kunda banklarning kredit portfelining dollarlashuv darajasi 50 foiz, majburiyatlar 57 foiz darajasida bo'lib, bu milliy valyuta kursining sezilarli darajada qadrsizlanishi bilan bank sektorining valyuta riski va zaifligining oshishiga olib keladi.

Xulosa qilib aytganda, bankda berilayotgan imtiyozli kreditlar tobaro ko'paytirish kerak. Imtiyozli kreditlar bular, talabalarga berilayotgan kreditlarni olishimiz mumkin. Bu kredit "Imtiyozli ta'lim kreditidir". Bu kredit kunduzgi, kechki, sirtqi ta'lim shakldagi oliy, o'rta maxsus va kasbiy ta'lim muassasalarining talabalariga, bakalavriatga va magistraturaga qabul qilingan hamda boshqa ko'chirgan talabalarga ham beriladi. Kreditni afzalligi shundaki, kredit muddati 162 oygacha beriladi. Imtiyozli davri o'qishni bitirgandan so'ng 6 oydan keyin to'lanib boshlanadi. O'zbekiston banklari milliy iqtisodiyotga ta'sir eta oluvchi qudratli tizimga aylanganga qadar evolyutsion rivojlanish yo'lini bosib o'tadi. Bu yo'lda qator qiyinchiliklarni yengib o'tishga to'g'ri keladi. 2010 yilda O'zbekiston tijorat banklari, avvalo, ixtisoslashgan kredit institutlari sifatida ko'zga ko'rinda boshladi. Bu, bir tomondan xo'jaliklarning vaqtincha bo'sh mablag'larni jalb etish, boshqa tomondan esa jalb etilgan mablag'lar hisobida korxonalar, xususiy tadbirkorlik va aholining moliyaviy ehtiyojlarini qondirishi bilan dolzarb ahamiyat kasb etadi. Xorijiy va mahaliy eksportlarni kasb etishicha, so'nggi yillar davomida respublikada asosiy tamoyil – ixtisoslashuvdan bank faolyati chuqurlashishi ko'zga tutiladi. shuni aytib o'tish joizki bankda nafaqat imtiyozli kreditlarni va talabgorlarga pul tarizda chiqarish kerak deb o'ylayman.

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