



# IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

**№3**



## 2025-YIL APREL. NAVBATDAN TASHQARI SON



ISSN: 2992-8982

<https://yashil-iqtisodiyot-taraqqiyot.uz/>

**2025**



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**Muassis:** "Ma'rifat-print-media" MChJ

**Hamkorlarimiz:** Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.

## Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va taraqqiyot” jurnali

O'zbekiston Respublikasi Oliy ta'lim, fan va innovatsiyalar vazirligi huzuridagi Oliy attestatsiya komissiyasi rayosatining 2023-yil 28-fevraldagi 333/5-sonli qarori bilan ro'yxatdan o'tkazilgan.



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banking services, then they will have to use a certain payment system to transfer the payment from one bank to another. This payment system should be cheap, convenient as well as secure.

## LITERATURE REVIEW

O.A. Bogdankevich, one of the foreign economists, has conducted large-scale scientific research on the organization of the financial management system of commercial banks and increasing its efficiency[2], S.L.Ermakov, Yu.N.Yudakov [3], A.M.Tavasiev, V.D.Mekhryakov, O.I.Larina [4], A.A.Volkov [5]. It was carried out by A.I.Goncharov, M.V.Goncharova [6].

Among the economists of our country F.N.Nasriddinov[7], S.Norqabilov, H.Dadaboeva, U.Joraev [8], M.U.Akhmedov [9]. In these studies, the organizational mechanism of the complex basis for improving the financial management system of commercial banks was formed, and the processes of ensuring the compatibility of elements between the existing management system were not paid attention to.

## RESEARCH METHODOLOGY

The methods of induction and deduction, systematic analysis, logical analysis and logical abstraction were widely used in the research process.

## RESEARCH RESULTS

The bank is a financial and credit organization, producing various types of operations with currencies and securities and providing financial services, legal and physical services.

The banking system today is one of the most important and integral structures of the market economy. The development of banks and commodity production and circulation historically proceeded in parallel and were closely intertwined. The banking system of Uzbekistan is two-tiered, the upper tier of which is represented by the Central Bank of Uzbekistan, and the lower tier by commercial banks and microcredit organizations. Banking activities are licensed.

Today, the banking system of Uzbekistan operates stably and meets strictly established international standards. The simplified lending procedure in recent years, the reduction of annual interest rates creates convenience for entrepreneurs and foreign investors.

In the course of consistent reform of the financial sector, a number of measures have been implemented, as a result of which the necessary legal conditions have been created for conducting progressive banking business and strengthening the competitive environment in the sector.

In particular, updated laws of the Republic of Uzbekistan "On the Central Bank of the Republic of Uzbekistan", "On banks and banking activities", "On currency regulation" and "On payments and payment systems" were adopted, which correspond to international standards and create an attractive legal environment for foreign investment in the financial sector.

At the same time, an analysis of the current situation in the banking sector shows the presence of a number of systemic problems that hinder the development of the banking sector in accordance with economic transformations and the needs of society, such as a high share of state presence in the banking sector, insufficient quality of management and risk management in banks with state participation, and a low level of financial intermediation in the economy.

It is necessary to take additional measures to increase the availability of financial services, expand the presence of banks in the regions and ensure a uniform range of services in all populated areas. It is necessary to accelerate the adoption of measures for the widespread introduction of information technologies in the banking system based on modern service solutions, financial technologies, ensuring information security at the proper level, as well as reducing the influence of the human factor in the provision of financial services[10].

Today, 13 out of 31 banks in Uzbekistan have state participation. The capital of these banks is more than 87% and assets more than 85% of the total assets of the banking system. Reforms of this system in the form of a long-term strategy for the development of the banking sector were set out in the Decree of the President of the Republic of Uzbekistan dated May 12, 2020 No. UP-5992. The strategy summarizes the main directions of development of the banking sector and approves an action plan in the form of a "Roadmap" for reforming the banking system of the Republic of Uzbekistan for 2020-2025.

Goals of the reforms The strategy is aimed at increasing efficiency, ensuring financial stability, reducing the state share in the banking sector, and increasing the availability and quality of financial services. As a result of the reforms, it is planned to achieve the following indicators by 2025:

increasing the share of bank assets without state share in the total volume of assets of the banking system from the current 15% to 60%;





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## IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

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### 2025. aprel. № 3. navbatdan tashqari son

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"Yashil" iqtisodiyot va taraqqiyot" jurnali 03.11.2022-yildan O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan №566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

**Litsenziya raqami:** №046523. PNFL: 30407832680027

**Manzilimiz:** Toshkent shahar, Mirzo Ulug'bek tumani  
Kumushkon ko'chasi, 26-uy.



Jurnal sayti: <https://yashil-iqtisodiyot-taraqqiyot.uz>