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DIRECTIONS FOR IMPROVING THE FINANCIAL MANAGEMENT SYSTEM OF THE BANKING SYSTEM OF THE REPUBLIC OF UZBEKISTAN

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Annotatsiya: The article examines the scientific and practical significance of the mechanism of financial management of the banking system of the Republic of Uzbekistan and the directions of its improvement. The existing problems in the process of improving the financial management system of commercial banks are systematized. Proposals and recommendations for improving the financial management system of commercial banks are developed.

Kalit so'zlar: progressive banking business, bank assets, credit institutions, risk management, banking infrastructure.

Abstract: Maqolada O'zbekiston Respublikasi bank tizimini moliyaviy boshqaruv mexanizmi va uni takomillashtirish yo'nalishlarining ilmiy-amaliy ahamiyati tadqiq etilgan. Tijorat banklari moliyaviy boshqaruv tizimini takomillashtirish jarayonidagi mavjud muammolar tizimlashtirilgan. Tijorat banklari moliyaviy boshqaruv tizimini takomillashtirishga doir taklif va tavsiyalar ishlab chiqilgan.

Key words: progressiv bank biznesi, bank aktivlari, kredit tashkilotlari, risklarni boshqarish, bank infratuzilmasi.

Аннотация: В статье исследуется научное и практическое значение механизма управления финансами банковской системы Республики Узбекистан и направления его совершенствования. Систематизированы существующие проблемы в процессе совершенствования системы финансового управления коммерческих банков. Разработаны предложения и рекомендации по совершенствованию системы финансового управления коммерческих банков.

Ключевые слова: прогрессивный банковский бизнес, банковские активы, кредитные организации, управление рисками, банковская инфраструктура.

INTRODUCTION

In the modern economy, the activities of all economic entities are closely interrelated. Enterprises of the real sector of the economy always use the services of banks in conducting financial relations with other organizations, suppliers of raw materials, customers, investors and creditors. In turn, for commercial banks, enterprises are the main customers, borrowers and large depositors. Cooperation between commercial banks and enterprises is necessary and mutually beneficial. However, the analysis of the situation in the national economy shows that the potential for the integration of banks and enterprises in Uzbekistan has not been fully used, their common forms and means of cooperation in world practice have not yet been implemented.

According to the legislation of the Republic of Uzbekistan, commercial banks provide enterprises with the following operations: opening and maintaining bank accounts of individuals and legal entities; trust management of property under a contract with an individual or legal entity; cash and non-cash transactions with foreign currency; collection and cash services; attraction of funds on deposits; obtaining the right to demand from third parties the performance of monetary obligations (factoring); lease of special premises or safes inside them for the management of securities, storage of documents or valuables in accordance with the contract with the client; issuance and processing of bank cards, servicing of bank cards in cooperation with other organizations, including other financial institutions, etc[1].

In the national economy there are enterprises and firms belonging to different forms of ownership, which are always inextricably linked with each other. Because enterprises and organizations establish mutually beneficial trade relations, it is these relations that are resolved through settlements between them. There must be a specific system in place to conduct these calculations. If a single bank provides services to mutual settlements, payments are made in a very fast and simple system, ie settlements are made within one bank and a certain amount is transferred from one enterprise account to another. If the settlement firms use different



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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