

samarali ravishda moliyalashtirishni ta'minlaydi va ularning muvaffaqiyatli amalga oshirilishiga yordam beradi. Shuningdek, Tiklanish va taraqqiyot jamg'armasining yuqori sifatli xizmatlari, bizning investitsiya loyihalarimizni boshqarish va ulardan olingan foydani ko'rsatishda ham yordam beradi. Investitsiya loyihalarini muvaffaqiyatli amalga oshirish uchun Tiklanish va taraqqiyot jamg'armasi bilan hamkorlik katta ehtimollik bilan samarali natijalarga olib keladi. Investitsiya loyihalarni moliyalashtirishda Tiklanish va taraqqiyot jamg'armasining o'rni juda muhimdir. Bu jamg'arma, bizning investitsiya loyihalarimizni rivojlantirishda, ularning amalga oshirilishida, ulardan olingan foydalarini hisoblashda va ulardan moliyalashtirishda yordam beradi. Ularning xizmatlari va ko'rsatkichlari, bizning investitsiya loyihalarimizni moliyalashtirish va ulardan olingan foydaning maksimal darajada bo'lishini ta'minlaydi.

Tiklanish va taraqqiyot jamg'armasi, bizning investitsiya loyihalarimizni maqsad va mazmuni bo'yicha tahlil qilishda ham yordam beradi. Ularning xizmatlari, bizning investitsiya loyihalarimizni qulaylik va samarali ravishda boshqarish imkonini ta'minlaydi. Ularning ko'rsatkichlari, investitsiya loyihalarimizni moliyalashtirish jarayonida foydali savollar va kamchiliklarni aniqlashda yordam beradi.

Tiklanish va taraqqiyot jamg'armasi, investitsiya loyihalarimizni moliyalashtirish jarayonida xizmat ko'rsatishni kengaytirishni ham rejalashtiradi. Ularning innovatsion yondashuvlari, bizning investitsiya loyihalarimizni yanada rivojlantirishga yordam beradi va ularning muvaffaqiyatli amalga oshirilishiga olib keladi. Natijada, Tiklanish va taraqqiyot jamg'armasi, investitsiya loyihalarimizni samarali ravishda moliyalashtirish uchun kerakli xizmatlarni taqdim etadi.

Foydalanilgan adabiyotlar

1. O'zbekiston Respublikasi Prezidentining 2018 yil 21 iyundagi "Xalqaro moliya institutlari va donor mamlakatlar ishtirokidagi investitsiya loyihalarini boshqarish mexanizmini takomillashtirish chora-tadbirlari to'g'risida"gi PQ-3796-sonli qarori.

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3. Миркин Я. М. Рынок ценных бумаг: учеб. пособие. М., 2002. –с. 56-57.

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MECHANISMS OF INCREASING THE ROLE OF INSTITUTIONAL BASIS IN INCREASING THE EFFICIENCY OF COMMERCIAL BANKS

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Abstract

The article presents practical proposals and recommendations for improving the efficiency of banks' activities in the context of institutional changes in the system of commercial banks.

Key words: banking system, commercial banks, institutional framework, interbank competition, efficiency.

Commercial banks are very important in the process of supporting all branches and sectors of the economy through lending and managing money circulation. The level of development of the economy depends to a large extent on the extent to which commercial banks are able to fulfill the tasks assigned to them. As the head of state Sh.Mirziyoev has emphasized, there are still many problems that need to be solved in this regard. For example, "due to the influx of private and foreign capital into the banking system, we are gradually reducing the share of state banks. This will serve to improve the competitive environment in the industry, improve the activity of commercial banks, the quality and culture of lending in all aspects. Also, the development of financial markets, including the stock market, should be one of our main goals in the new economic environment. By introducing new financial instruments and issuing bonds, it is necessary to further expand the scope of banking services, develop the banking system based on advanced information technologies" [1].

In the conditions where digital and innovative technologies are rapidly entering the banking practice, it is necessary for commercial banks to prepare and conduct appropriate activities in order to fulfill the above-mentioned tasks at the level of demand. The result of the necessary actions is closely related to the extent to which commercial banks' activities are organized rationally and efficiently. For the same reason, there is a need to evaluate the efficiency of commercial banks.

Therefore, evaluating the efficiency of commercial banks in the new economic conditions and improving it in the conditions of interbank competition are important scientific and practical issues.

The process of ensuring that the results of the economic reforms implemented in our country are at the required level requires the creation of an objective evaluation system of commercial banks' efficiency. A positive solution to this problem will have a positive effect on increasing the solvency and liquidity of banks. On this basis, an economic basis will be created for further increasing the possibilities of banks to financially support the economy.

It is appropriate to pay special attention to issues such as financial difficulties caused by the coronavirus pandemic that began in 2020 and the restrictions introduced due to it, including an increase in the share of problem loans, an increase in credit risks, and a sharp drop in demand for certain bank services.

The procedure for determining the rating of commercial banks is determined as follows:

- bank activity is analyzed, all key indicators are calculated and all positive and negative aspects of the bank are determined;
- creditworthiness is determined based on the rating scale and threshold indicators.

Rating - without relying on statistical data, requires the study of specific aspects of indicators with their risk factors [3]. The bank's rating is determined by a rating agency specializing in banking. In this case, the operating banking institution works on

the basis of the agreement with the rating agency and performs the task of protecting the negative sides of the bank [4].

The most important elements for determining the rating of commercial banks are the reliability and objectivity of the provided information. Determining the bank rating is carried out by independent rating agencies, which determines the need for commercial banks to ensure their transparency in the market when conducting banking business.

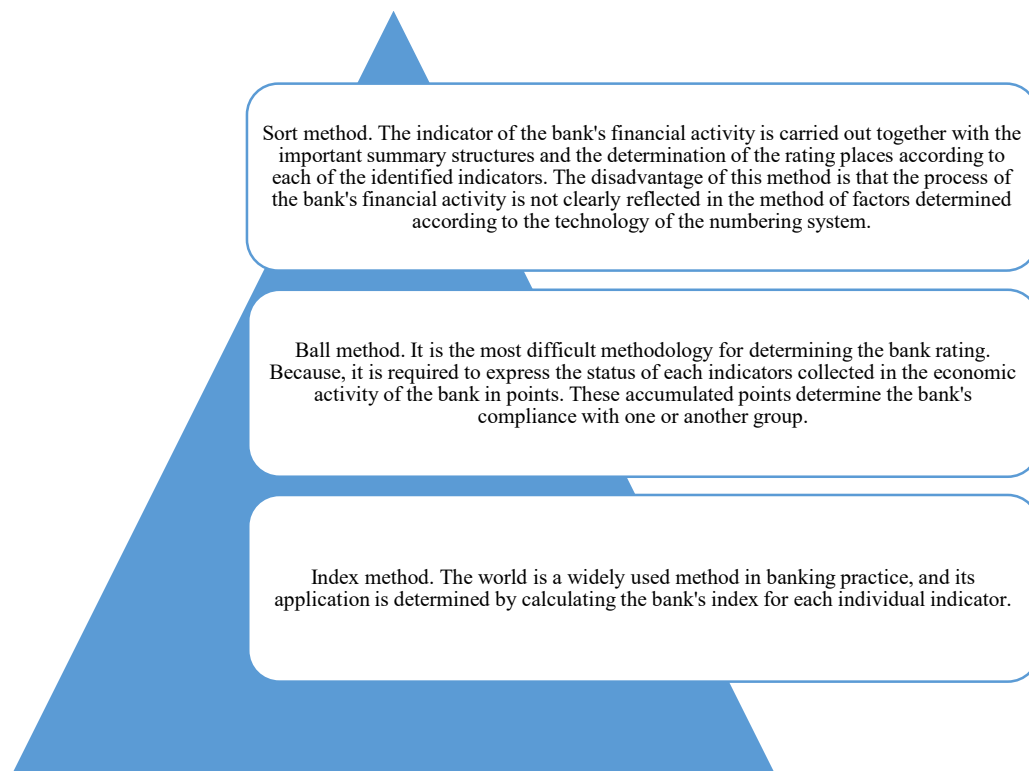


Figure 1. Approaches to determining the rating in world practice [2].

In the conditions of increasing healthy competition between banks, the system of evaluating the effectiveness of their activity becomes important in the sustainable development of commercial banks.

A new approach to assessing the efficiency of commercial banks and researching issues of its improvement based on the new requirements of interbank competition allows:

- in the conditions of interbank competition, the theoretical views on the essence and importance of the effectiveness of commercial banking activities are summarized, the effectiveness of commercial banking activities is defined as "the competitive results of activities that express the improvement of the well-being of business owners, the creation and increase of bank value in the regime of compliance with banking legislation and prudential norms of regulation" is given and based on this, the scientific apparatus of this concept is filled and expanded;

- in the process of taking appropriate measures in time to prevent the bankruptcy of a commercial bank, a comprehensive classification of commercial banks is proposed, taking into account the identification of the author's parameter "efficiency of activity", which is of practical importance in the regulatory activities of the Central Bank of the Republic of Uzbekistan and from the point of view of owners and investors;

- a methodology for assessing the efficiency of commercial banks, including calculating the efficiency of commercial banks, based on integrated indicators, will be developed.

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MOLIYA SEKTORI TASHKILOTLARIDA KORPORATIV BOSHQARUVNI XALQARO TAMOYILLAR ASOSIDA TAKOMILLASHTIRISH

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Annotatsiya

Tezisdá moliya sektori tashkilotlarida, xususan tijorat banklarida korporativ boshqaruvning xalqaro tamoyillari asosida boshqaruvni tashkil etish, hamda tijorat banklarini xalqaro standartlarga javob berishini taminlash yo'llari haqida fikr yuritilgan. Xalqaro standartlarga mos kelishini taminlash orqali xorijiy investitsiyalar jalb etish va bank moliyaviy aktivlarini likvidliligini nazorat qilish bo'yicha tavsiyalar berilgan.

***Kalit so'zlar:** Korporativ boshqaruv, Tijorat banklari, Korporativ boshqaruvning xalqaro tamoyillari, moliyaviy aktivlar, investitsiya jozibadorligi, Korporativ boshqaruvning milliy standartlari.*

XX asrda dunyoda menejmentning mohiyatida katta o'sish kuzatildi va ushbu jarayon XXI asrda ham jadal rivojlanmoqda. Bundan tashqari menejment va korporativ boshqaruv tushunchalari mohiyati jihatidan o'xshash bo'lsada vazifalari har xil ekanligi o'z tasdig'ini topmoqda. Dunyo olimlari korporativ boshqaruv haqida shunday fikrlarni aytib o'tgan: "Korporativ boshqaruv eski tushuncha faqat ibora yangi"³⁶. Haqiqatda ham inson paydo bo'lgandan to hozirgi davrgacha qabila, urug, hudud, millat va mamlakatlarda doimo boshqaruvchi bo'lgan. Yillar davomida ushbu

³⁶ Bob Tricker. Corporate governance: principles, policies and practices.