

Opportunities to Ensure the Stability of the National Banking System and Apply Foreign Experience to Uzbekistan

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Abstract

Based on the fact that banking services are a traditional sector aimed at ensuring entrepreneurship, profitability and meeting the requirements of the economy, the national banking system of the Republic of Uzbekistan at the stage of economic liberalization is considered in a number of ways, including insufficient problems related to the development of the theory of banking services are identified and proposals aimed at solving them are developed.

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In the conditions of modernization of the economy, further deepening and improving the stability of the banking system, further strengthening the trust of the population and foreign investors in the banking system, expanding the range of banking services and services market provided, with the widespread use of information and Communication Technologies, is one of the pressing issues of the present day.

The decision of the president of the Republic of Uzbekistan on additional measures to increase the popularity of banking services, adopted on March 23, 2018, established that "ensuring the increase in the popularity of banking services and the protection of the rights of consumers of banking services is one of the main tasks of the Central Bank of the Republic of Uzbekistan.

Now in the structure of the Central Bank of the Republic of Uzbekistan, a service has been established to protect the rights of consumers of banking services, whose main tasks are to ensure the protection of the rights and legitimate interests of consumers of banking services, increase financial

openness and the level of financial literacy of residents and business entities.

ANALYSIS AND RESULTS DISCUSSION

In the strategy of action on the five priority areas of development of the Republic of Uzbekistan in 2017-2021, ensuring the stability of the country's banking system was noted as one of the necessary conditions for further strengthening macroeconomic stability and maintaining high economic growth rates.

The mandatory reserve rates of the Central Bank of the Republic of Uzbekistan since September 2009 have been differentiated in the following order, depending on the terms of deposits of commercial banks:

* in relation to deposits to be requested and deposits attracted for a period of up to one year - 15%;

* in relation to deposits attracted for a period of one to three years -12%;

* Compared to deposits attracted for a period of more than 3 years - 10.5%. This stratification of mandatory reserve rates serves to strengthen the long-term resource base of commercial banks. Through the data of the table below, we will evaluate the indicators that characterize the level of capitalization of commercial banks of the Republic (Table 1).

Table 1.

The state of indicators characterizing the level of capitalization of commercial banks of the Republic of Uzbekistan

№	Specification name	01.07.2021		01.07.2022	
		mlrd. soum	share, in percentage	mlrd. soum	share, in percentage
1	Tier I capital	54 698	86,9%	65 819	84,7%
2	Base capital	54 503	86,6%	65 624	84,5%
3	Additional capital	195	0,3%	195	0,3%
4	Level II capital	8 211	13,1%	11 866	15,3%
5	Total regulatory capital	62 909	100%	77 684	100%
6	Capital monandality rate	17,7%		17,0%	
7	Level I capital monandlity level	15,4%		14,4%	

At the same time, it is worth noting that in the current period, there are some problems associated with ensuring the stability of the banking system of the Republic of Uzbekistan. One such pressing problem is the negative impact of the central bank's mandatory reserve requirements on the financial stability of commercial banks.

The next problem in ensuring the stability of the country's banking system is that the level of capitalization of banks is lower than the generally accepted regulatory requirement in international banking practice. In order to solve the problems mentioned above, in our opinion, it is necessary to carry out the following activities:

1. Mandatory Reserve policy should be abandoned by improving the practice of using instruments of monetary policy with a market nature (refinancing policy, open market policy, currency policy, Deposit policy). This results in the end of the negative impact of compulsory Reserve policies on the liquidity and financial stability of commercial banks.

2. It is necessary to remove the devaluation Reserve from the structure of the regulatory capital of commercial banks, take it into account as the income of banks and establish the formation of the Reserve at the expense of the unallocated profits of past years. As a result of this, firstly, the level of stability of the capital base of commercial banks increases, and secondly, one serious step is taken towards fulfilling the Basel Committee's requirements for the formation of the structure of the regulatory capital of commercial banks.

3. The presence of factors that negatively affect the effectiveness of the deposit service of a number of large commercial banks of our republic. The results of the analyzes carried out in the second chapter of the study show that the balance of deposits required in the total volume of their deposits is above 60 percent. This is a factor that negatively affects the effectiveness of the deposit service.

4. There are factors that prevent the increase in the volume of bank operating income of the income of commercial banks of the republic from the Accounting Service, and they include: the non-availability of services forfeiting, trust, counter-current in the composition of the services of commercial banks of the Republic; the small size of transactions on the types of factoring, forward, underwriting services in commercial banks of the Republic.

The healthy competition between commercial banks has made it possible by them to offer their customers new types of modern banking services, such as leasing, factoring, forfeiting, contacorrent, overdraft. In order to create facilities for the implementation of calculations, they created opportunities to open deposit accounts in several banks until requested, to introduce direct bank-client programs, to make any payment on the territory of the country in 5-10 minutes through an electronic payment system.

In recent years, significant work has been done by commercial banks to create opportunities and facilities for their customers to make electronic payments through bank cards. To date, 4 million has been raised by commercial banks. More than 500,000 bank cards were issued for circulation, and more than 27,504 terminals were installed by banks in enterprises providing trade and paid services to the population.

The development of the banking services market in Uzbekistan and the use of world banking experience in improving the efficiency of banking services provided to customers in the context of interbank competition should become an important factor in the development of the established banking services market. Depending on this, it is necessary to highlight the following cases:

* The effectiveness of using foreign experience depends on the degree of adaptation of our banks to the modern conditions for conducting calculations within the framework of the European clearing payment system.

For the development of such banking services and products as risk management in the service of the client's foreign economic activity, the use of the Internet to create electronic banking services, the development of investment banking services, in particular, in the field of Corporate Finance, Asset Management, Securitization, the development of banking services in the ssuda capital market, it is important to From the above, customers can be offered a sample set of banking services in euros: payment services:

- * Services for clearing accounts in euros through European payment systems;
- opening various currency accounts with the possibility of ensuring the liquidity of the euro account at the expense of the balances of other entities • * management of short-term liquidity of customers;
- * managing euro accounts via the internet. Services for corporate clients: engaged in the

formation of a package of services for customers, that is, the formation of "financial services", it is advisable to improve the structure of bank management in the formation of a network of divisions. The birth of demand for the specialization of Bank managers, the segmentation of the corporate customer group and the centralization of the system of sales of banking services to corporate clients leads to the need for such divisions.

CONCLUSIONS AND SUGGESTIONS

It is known that most developed banks in the world try to provide customers with uninterrupted service, such service can be seen in the banks "Doyche bank" (Germany), "ABN AMRO Bank" (Holland), "Sosete General" (France) I "Sitibank" [USA]. The strategy of banking services in these banks is mainly based on the possibility of attracting new customers, correspondent-banks at low tariffs, being able to use modern payment systems, and customer service is carried out 24 hours a day 7 days a week.

Services are based on the principle of more self-service of customers, ensure the constant mobility of services and are a strategy for attracting customers. As a result of this research, the following scientific conclusions were formulated and proposals were developed, providing an in-depth analysis of the service market of commercial banks and the types, effectiveness and quality of services provided by banks:

1.0 ' the fact that the interbank market of the Republic of Uzbekistan is higher than the real level of the market concentration coefficient on bank capital, bank deposit and loans indicates that healthy interbank competition has not fully formed.

2. The absence of a separate law in our republic, which allows us to form interbank competition, to eliminate the monopolistic position of large banks in the financial market, prevents the formation of a healthy competitive environment.

3. The unstable nature of the balance of loans in the volume of assets in some of the largest commercial banks of the Republic, having a rate of decline in some periodic intervals, caused a negative impact on the level of profitability of bank assets and loans.

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