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The main directions of socio-economic development of New Uzbekistan: problems and solutions

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The main directions of socio-economic development of New Uzbekistan: problems and solutions collection of materials of the international scientific and practical conference on the topic

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In the collection of materials of the conference, the role and role of Science, Education and production in the era of globalization, the pressing problems of the issues of interaction of these processes, feedback on their solutions were presented by mature specialists of the field.

In addition, research on the scientific and practical topic, carried out in the economics, Exact Sciences, Natural Sciences and socio-humanities during the globalization period, information is presented in the scientific and practical fields, which includes the latest innovative technologies in the fields of production.

It can be argued that this collection is one of the specific intersections of current thoughts and innovative ideas of the world of science. This scientific and practical conference was actively attended by professors and scientific researchers engaged in scientific research in Uzbekistan and foreign countries. In increasing the position of the scientific and practical conference, the professors and teachers of domestic and foreign higher educational institutions made a significant contribution.

Professors and teachers of foreign higher educational institutions who actively participated in the work of the conference made a worthy contribution to the high level of interaction with scientists of our country. The processes of international cooperation with foreign countries and exchange with them in the field of Science in the era of globalization have a positive effect on the development of Higher Education, the fields of Science and production. The materials of this conference are special in that they include a wide range of research, from theoretical developments to practical solutions, demonstrating the diversity of approaches and directions in this area.

In conclusion, it should be noted that this scientific and practical conference will be a very useful collection for everyone who is interested in modern research in the fields of further development of Higher Education, Science, Education and production in the era of globalization. The authors are responsible for the content and quality of the articles and abstracts included in the collection.

O‘ZBEKISTONDA YURITILAYOTGAN BANK KREDIT SIYOSATI



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Annotatsiya: O‘zbekistonda bank kredit siyosati mamlakatning iqtisodiy barqarorligini saqlash, korxonalarni rivojlantirish va aholining moliyaviy ehtiyojlarini qondirishga xizmat qilmoqda. Shuningdek, davlat va banklar kichik va o‘rta biznesni qo‘llab-quvvatlash, ularning moliyaviy imkoniyatlarini kengaytirish orqali iqtisodiy o‘sishga hissa qo‘shmoqda.

Kalit so‘zlar: Bank tizimi, modernizatsiya, KOB, kreditlash siyosati, liberallashtirish, banklar, moliyaviy institutlar, kapital, kredit bozori, raqobat, yangi qonunchilik, normativ hujjat, kichik biznes, imtiyozli kreditlar.

Kirish: O‘zbekistonda bank kredit islohoti so‘nggi yillarda jadal sur'atlar bilan amalga oshirilmoqda. Ushbu islohotlar mamlakatning iqtisodiy rivojlanishini qo‘llab-quvvatlash, biznes muhiti yaxshilash, hamda bank tizimining raqobatbardoshligini oshirishga qaratilgan. Islohotlarning asosiy maqsadlari quyidagilardan iborat:

O‘zbekistonda bank tizimining modernizatsiyasi va raqamlashtirilishi bo‘yicha sezilarli ishlar amalga oshirilmoqda. Mamlakatda banklar IT infratuzilmasini yangilash, raqamli xizmatlarni kengaytirish va onlayn bank xizmatlarini rivojlantirishga katta e'tibor qaratilmoqda. Kreditlash sohasida banklar tomonidan qarz berish tartib-qoidalari liberallashtirilmoqda. Bu, xususan, kichik va o‘rta biznes (KOB) uchun qulay shart-sharoitlarni yaratishga, o‘z navbatida iqtisodiyotning real sektoriga yangi investitsiyalarni jalb qilishga yordam beradi. Kredit olish jarayonlari soddalashtirilmoqda va yangi kredit mahsulotlari ishlab chiqilmoqda.

Bank tizimi mustahkamligini ta’minlash maqsadida banklarning kapitalini oshirishga yo‘naltirilgan chora-tadbirlar amalga oshirilmoqda. Shu bilan birga, banklarning kredit portfelini diversifikatsiya qilish va ularning moliyaviy barqarorligini yaxshilash bo‘yicha yangi mexanizmlar joriy qilinmoqda.O‘zbekistonda banklar o‘rtasidagi raqobatni kuchaytirish uchun, hukumat monopoliyalarning oldini olish, yangi banklarni bozorda jalb qilish, va mavjud banklar uchun shaffoflikni oshirishga qaratilgan chora-tadbirlar ko‘rilmoqda. Bu kredit foizlarini pasaytirish va kreditlash jarayonini tezlashtirishga yordam beradi.

O‘zbekistonda kredit bozorining rivojlanishi bilan birga, kreditlar bo‘yicha qaytarmalar va zararlar kamaytirilmoqda. Buning uchun, kreditlar bo‘yicha risklarni

boshqarish tizimi takomillashtirilmoqda va banklarning kredit analitikasi kuchaytirilmoqda. Bu, o‘z navbatida, kreditlar bo‘yicha qarzlar va qaytarmalarning oldini olishga yordam beradi.Bank kreditlari sohasida yangi qonunlar, normativ hujjatlar va reglamentlar ishlab chiqildi. Ular orqali kreditlash tizimi yanada shaffof va qonuniy tartibda yuritilmoqda. Bu esa, nafaqat banklar va mijozlar o‘rtasidagi munosabatlarni tartibga solishga, balki xalqaro moliyaviy institutlar bilan ham hamkorlikni yaxshilashga imkon yaratadi.

Islohotlar doirasida, fuqarolar va mijozlarning huquqiy himoyasini kuchaytirish uchun yangi mexanizmlar joriy qilindi. Kredit olishda shartnomalar aniq va tushunarli bo‘lishi, mijozlar huquqlarini buzmaslik maqsadida barcha banklar uchun ko‘proq shaffoflik va hisobdorlik talab qilinmoqda.O‘zbekistonda bank kreditlash tizimi orqali yashirin iqtisodiyotga qarshi kurashish uchun, banklar va moliya institutlariga yangi monitoring va tekshiruv mexanizmlari o‘rnatilgan. Bu yirik miqdordagi naqd pul muomalalarini kamaytirish va iqtisodiyotning rasmiy qismini kuchaytirishga yordam beradi.

Xalqaro tashkilotlar bilan hamkorlikda aholi va kichik biznesga imtiyozli kreditlar ajratish bo‘yicha dasturlar ishlab chiqilmoqda. Bu, ayniqsa, qishloq hududlarida yashovchi aholi uchun kredit olish imkoniyatlarini kengaytirishga qaratilgan.

Xulosa

O‘zbekistonda bank kredit islohoti keng ko‘lamli va jadal amalga oshirilayotgan jarayon bo‘lib, bu islohotlar kreditlash tizimini samarali, shaffof va raqobatbardosh qilishga yordam bermoqda. Shuningdek, iqtisodiy o‘sishni qo‘llab-quvvatlash, yangi ish o‘rinlarini yaratish va davlat byudjetiga tushumlarni oshirishda katta ahamiyatga ega. Bu islohotlar kelajakda O‘zbekistonning iqtisodiy holatini yaxshilash va xalqaro moliyaviy bozorlar bilan integratsiya qilishda muhim rol o‘ynaydi.

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