

BANKING SERVICES IN THE REPUBLIC OF UZBEKISTAN

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ABSTRACT

The current situation in the banking system today requires further development of bank management and marketing. The increase in the number of banks is a result of increased competition.

KEYWORDS: *banking system, commercial banks, information technology, innovation, network.*

The urgency of the topic of this master's dissertation defines Our goal today is to "strengthen macroeconomic stability aimed at further development and liberalization of the economy and maintain high economic growth, maintain the stability of the national economy, actively attract foreign investment in sectors and regions of the economy by improving the investment climate."

Today, the development of innovative banking services in commercial banks is of great economic importance for the implementation of large-scale reforms in the economy.

Especially in the context of reforms in the sectors and industries of our economy to modernize and modernize the country, it is necessary to improve the quality of existing services, intensify the implementation of innovations and widely use the experience of foreign banks. It is difficult to gain a strong position in the global financial market without making the necessary structural changes in the economy, without diversifying and technologically modernizing banking products and services.

The implementation of innovative banking services is a topical issue in the current environment of strong competition, first of all, the introduction of new principles and mechanisms in the development of new banking services and products.

With the growing role of modern information and communication technologies in our lives, there is a growing need for quick access to information and the use of various interactive services. In order to expand the range of banking services and create convenience for customers, modern interactive services are being implemented. In particular, the large-scale work carried out by the joint-stock commercial People's Bank creates various conveniences for customers. Today, banks introduce interactive services such as "Internet banking", "Mobile banking", "Mobile money", "SMS informer", "Electronic register" and provide fast and quality services to citizens.

At present, all banks are universal banks, which are able to provide a wide range of operations and services to customers, and its activities are not limited. The number of customers servicing such banking services in the sectors of the national economy will be unlimited, as well as the number and volume of transactions, as well as the range of services by region.

That is, a universal bank provides loans in most sectors, while a specialized bank often serves one sector or subsector of the economy and a group of enterprises. In countries that do not have a developed market economy, the banking system has its own characteristics. Simply put, the concept

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of the banking system includes banks and non-banking institutions that perform banking-specific functions.

Organizationally, there are single-tier and two-tier banking systems. Developed countries have a two-tier banking system. The first link is the Central Banks, which organize and control the money supply in the country. The second category includes commercial and specialized banks, which are independent but operate under the control of the Central Bank, as well as non-bank institutions that perform banking-specific functions.

In a hierarchical system, the Central and commercial banks act as equally equal agents, meaning that all banks are state-owned banks and operate as branches of the Central Bank. Such a system is capable of countries with advanced economies and totalitarian regimes.

During its first years of independence, Uzbekistan did not have a special law on the Central Bank. The banking system functioned in compliance with the Law on Banks and Banking Activity adopted on 15 February, 1991 (1 September, 1991 is the day the country gained its independence). This law was improved by introducing various amendments and addenda into it, thus creating a legal foundation for establishing the Central Bank of Uzbekistan (CBU) based on the regional division of the U.S.S.R. State Bank.

At the initial stage of the country's economic reform, the CBU performed such functions as servicing the government's accounts, controlling the activity of commercial banks, and organizing and managing the national payment system. But it did not issue money, since at that time Uzbekistan did not have its own national currency.

Introduction of the national currency, the soum, into circulation required conducting an independent monetary policy and presumed the need for intensifying the reforms in the financial sector. In addition, it became obvious that it was impossible to define the legal status, goals, and tasks of two entirely different institutions—the CBU and commercial banks—within the framework of one law. These factors made it necessary to regulate the activity of the CBU by means of a separate law.

According to Article 1 of this law, the CBU is a legal entity and all of its property is in federal ownership. This article also enforces its economic independence: "The Central Bank is an economically independent institution that shall cover its expenses with its own revenues."

According to Article 3, the main goal of the CBU is to ensure the stability of the national currency. **The main tasks are:**

- ✓ to form, adopt, and implement monetary policy and currency regulation policy;
- ✓ to set the rules to ensure an efficient payment system in the country;
- ✓ to license and regulate banking activity and the activity of credit unions and lombards, to supervise banks, credit unions, and lombards, and to license the production of certified securities;
- ✓ to keep and manage the country's official international reserves, including federal reserves by agreement;
- ✓ to manage, along with the Ministry of Finance, cash execution of the state budget.

It is important to emphasize that this law ensures the political and economic independence of the CBU. According to Article 6, the Central Bank shall independently make decisions within the limits of its competence. The state shall not be liable for the obligations of the CBU and the CBU shall not be liable for the obligations of the state.

Today, increasing the competitiveness of our economy is an urgent task. To achieve this goal, it is

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important for commercial banks to use modern technologies. It is important that the modern banking system is well-funded and attracts new customers in order to play a role in the rapid development of the national economy. Today, the development of a sustainable banking system requires a more modern modernization and the introduction of efficient and quality services that meet the needs of the economy and customers. Such models provide for innovations in the banking sector.

Term and savings deposits are a stable source of financing for commercial banks. The SMS Banking service informs the deposit holder, ie the customer, about the interest accrued. Typically, the bulk of them are not claimed by the customer until the expiration date and are received along with the accrued interest. If the client demands a term or savings deposit ahead of schedule, the amount of interest paid to him is sharply reduced.

That is, the client loses a significant part of the income from the deposit. encourages not to demand. The level and stability of interest rates on time and savings deposits play an important role in attracting them. Typically, when setting interest rates on time and savings deposits, they are compared to the interest rates on government securities.

The provision of digital banking services in commercial banks of Uzbekistan is underdeveloped in banks of developed countries and is not strongly regulated. The Regulations on the Procedure for Working in Remote Banking Systems also do not reflect the l services. It is necessary to ensure that digital banking becomes an integral part of a commercial bank.

This would have prevented data security and unnecessary hassle. It is necessary to fill the gap in the development of th and ensure that personnel are trained abroad in the banking system. So far, the work on obtaining online loans has not been completed. The legal framework and mechanisms for transferring or withdrawing a loan to an account without visiting the bank have not been improved. Establishing this mechanism would have prevented a number of scandals.

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