



THE WORK OF COMMERCIAL BANKS WITH PROBLEM LOANS AND WAYS TO IMPROVE THEM

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ABSTRACT: - The article analyzes the existing work on the issue of dealing with credit portfolios and problem loans in the banking system and the measures taken within the framework of the legislation, as well as some recommendations on ensuring the effective operation of the lending and collection system in this area. given.

KEYWORDS: Commercial banks, assets, loan portfolios, credit, risk, overdue payments.

INTRODUCTION

During the consistent reform of the financial sector, a number of measures were implemented, and as a result, necessary legal conditions were created for conducting advanced banking business and strengthening the competitive environment in this sector.

In particular, " About the Central Bank of the Republic of Uzbekistan", " Banks and " On Banking Activities " , " On Currency Regulation

" and " Payments and Payments " updated laws on systems " were adopted.

banking sector reveals a number of systemic obstacles that prevent the development of the banking sector in accordance with economic reforms and the needs of society, such as the high level of state intervention in the banking sector, the insufficient quality of management and risk management in state-owned banks,

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and the low level of financial mediation in the economy. shows the existence of problems 1 .

As commercial banks use the main part of their funds as lending, it is necessary to determine in advance the issue of full recovery of the funds from the borrower, not just for income. Because the bank, as the owner of the investment, does not sell the investment, but the right to use the investment for a certain period of time based on certain conditions and premium interest.

At the moment, the concept of "problem credit" is causing much more debates and discussions by theoretical and practical scientists in our country than before. This is certainly not in vain, because today the share of problem loans in the credit portfolio of commercial banks of our republic is quite high, despite the measures to reduce it.

1 On the strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025

Decree of the President of the Republic of Uzbekistan, No. PF-5992 dated 12.05.2020 <https://lex.uz/uz/docs/4811025?ONDATE=30.12.2021&ONDATE2=18.10.2021&action=comp> are

Today, due to the fact that many countries are facing the problem of increasing bad debts in the banking system, the urgency of improving the system of working with problematic loans of banks is still gaining importance. Therefore,

¹Muhammadiyev, Dilmurod Abdulhakim O'G. WAYS OF EFFECTIVE USE OF THE RESOURCES OF COMMERCIAL BANKS // ORIENSS. 2021. No. 8. URL:

<https://cyberleninka.ru/article/n/commercial-banks-resources-effective-use-ways> (date: 08.12.2022).

²Abdullaeva Sh.Z. Banking risks and lending. T.: Finance, 2012, 124-6.

there are unsolved problems related to credit repayment by clients as well as creditors. ¹

LITERATURE ANALYSIS

Different definitions of problematic loans are given in the scientific literature. In some literature, a problem loan is defined as a loan whose object, subject, and provision have been doubted by the bank[8], while in some literature, a problem loan is defined as "the fact that the borrower has not made one or more payments or it is defined that the decrease in the value of the loan provision means² that the loan will be transferred to the category of problematic loans.

Issues of working with overdue loans in commercial banks and improving the efficiency of their portfolio management have been studied in the scientific researches of a number of foreign scientists and the concept of loan portfolio has been expressed in the definitions given to its essence. For example, American economists Chris J. Barlton, Diana Mack Naughton describe the credit portfolio as including the classification of loans³.

In fact, the internal and external work activities of the banking sector are developing further with the development of IT, and the banking system can be shown as the sector that has the greatest impact⁵.

Also, N. Sokolinskaya defines that "loan portfolio consists of the sum of short and long-term loans" and focuses on problem loans management⁴. In this definition, the main focus is on the term of the loan, this case does

³Sattarov O., Beknazarov E. GEP and its management in commercial banks. Monograph. - T.: EXTREMUM PRESS. 2011 - 82 b 5

Saeed Khajeh Dangolania. The impact of information technology in banking system (A case study in bank Keshavarzi Iran) // Procedia - social and behavioral sciences, Vol. 30, 2011. – 13-16 p.

⁴Diana Mac Naughton. Banking Institutions in Developing Countries.- IER MBRR.-Washington DC, 2011.-p.75

not fully reveal the condition and essence of the loan. Because the determination of the term of the loans given by the bank and compliance with it can only be an important factor in determining the quality of the credit classification.

Uzbek economists have also conducted a number of researches in this regard, in particular, according to Sh.Z.Abdullaeva, overdue loans of banks are allowed to be returned based on certain criteria based on various credit risks. are deficiencies and gradually affect the standard condition of total bank assets⁵. In his definition, the economist emphasized the classification of loans based on certain criteria, as well as credit risks.

above-mentioned definitions , we believe that the concept of overdue loan can be defined as follows: represents the total amount of loans granted. In its various forms, the late payment or non-payment of the specified debt by the creditor and the abuse of the time factor in this case serve as the object of the issue we are talking about above.

Also, since credit operations occupy the main place in the activity of banks, proper organization of their loan packages is one of the main factors that create an opportunity for effective and stable operation of banks. Deficiencies in credit operations can lead to a decrease in banks' income, and in some cases, their bankruptcy. Therefore, monitoring the credit portfolio of banks and its quality is a guarantee of the effective operation of commercial banks⁶.

Based on the cases studied above, we believe that it is always relevant to conduct research on ways to improve the efficiency of overdue

loans management in commercial banks of our republic.

RESEARCH METHODOLOGY AND EMPIRICAL ANALYSIS

In this study, statistical tables and graphs, analytical comparison, logical and comparative analysis, grouping methods, and research works of foreign and domestic scientists on the subject were widely used.

Also, as a theoretical and methodological basis of the article, general economic literature and scientific articles, researches of economists on the issues of effective management of overdue loans in commercial banks, interviews with scientists and representatives of the field, analysis of their written and oral opinions, experts Conclusions, proposals and recommendations are given in the relevant areas by means of evaluation, observation of processes, systematic approach to economic phenomena and processes, comparative analysis with the author's experiences. In the process of studying the topic, in addition to general economic methods, special approaches to data structuring, such as comparison, compilation of theoretical and practical materials, and systematic analysis, were used.

ANALYSIS AND RESULTS

In our opinion, problem credit refers to loans classified as "substandard", "doubtful" and "bad". According to its economic essence, problem loans are the result of the actual manifestation of credit risks, because it is considered a consequence of the bank's inability to properly manage credit risks. The concept of "problem credit" is directly related to the category of "credit risks". Therefore, it

⁵Sattarov O., Beknazarov E. GEP and its management in commercial banks. Monograph. -T.: EXTREMUM PRESS. 2011 - 82 p

⁶Azlarova Aziza Akhrorovna "PROBLEMS OF EFFECTIVE LOAN PORTFOLIO MANAGEMENT IN COMMERCIAL BANKS" Scientific electronic magazine "Economy and innovative technologies". No. 6, November-December, 2018, p. 3

is appropriate to focus on the economic content of bank credit risks when revealing the nature of problematic loans. This serves as a basis for achieving the above goal.

The main part of the credit risk that arises in commercial banks is inextricably linked with the possibility of a decrease in the demand and production of products in some sectors of the country . In addition to these, it is safe to say that the following factors influence the level of bank credit risk:

- the degree of concentration of bank credit activity in a certain sector or circle that quickly adapts to changes in the economy, as well as has an elastic demand for its products. This is related to the degree of concentration of bank customers in certain sectors or geographical areas, especially sensitive to market changes;
- level of formation of bank activity in new, non-traditional branches and circles;
- the implementation of new types of services in the banking practice in large quantities for a short period of time may result in a negative result for the bank due to the low demand for new banking services;
- make up a large part of newly attracted customers in the near term;

- the fact that most of the credit and other bank contracts are for clients who are experiencing certain difficulties, etc.

In the current legislation, it is specified that the bank's loan portfolio should be regularly analyzed and audited, in which, in addition to determining the quality of the loan, the quality of the management of the lending process should be assessed, including compliance with the approved credit policy and the procedures for issuing loan documents, the issuance and evaluation of collateral, attention should be paid to the distribution of lending powers, ensuring compliance with legal norms.

No. 242 "Classification of asset quality, establishment and use of reserves by commercial banks for possible losses" approved by the Central Bank of the Republic of Uzbekistan on November 9, 1998 according to the criteria mentioned above, they are classified as "good", "standard", "substandard", "doubtful", "hopeless" or unreliable loans.

Assets are classified according to their quality, and reserves against possible losses are organized in each reporting period. These reserves are formed from the undistributed profit of the bank in relation to the balance of the credit deposit in that period.

Кредитларнинг сифати бўйича таснифлари	Эҳтимолий йўқотишлар бўйича захиралар учун ажратмалар нормаси
<i>1</i>	<i>2</i>
Яхши	0%
Стандарт	10%
Субстандарт	25%
Шубҳали	50%
Умидсиз	100%
Умидсиз (муддати ўтган ва суд жараёнидаги кредитлар)	150%

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Figure 1. The standard of reserves that should be formed according to the quality of loans⁷

In addition to the above, problem loans can have different causes. According to the data of the World Bank, internal factors cause 67 percent of losses in the emergence of problem loans of banks. This indicator is only 33 percent due to external factors. Insufficient supply of internal factors accounted for 22 percent, incorrect evaluation of information in the study of loan orders accounted for 21 percent, weak operational control, and failure to detect early warning signs in time and take appropriate measures against them accounted for 18 percent, collateral the low quality of supply made 5 percent, the lack of possibility to get the supply specified in the contract made 1 percent. According to the calculations

of the World Bank, bankruptcy of the company accounts for 12 percent, weak financial control of the enterprise accounts for 11 percent, the loss of the company's position in the market and internal social problems account for 6 percent, and theft and fraud account for 4 percent of the external factors. organized⁸.

Relevant amendments have been made to the current regulatory documents on the creation of potential reserves for assets in the banking system of the Republic of Uzbekistan. In particular, on June 13, 2020, the Central Bank Management Board issued 34 Decision No. 5 was adopted.

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Ko'rsatkichlar nomi	Yan.	Fev.	Mart	Apr.	May	Iyun	Iyul	Avg.	Sen.	Okt.	Noy.	Dek.
1	2	3	4	5	6	7	8	9	10	11	12	13
Regulyativ kapitalning tavakkalchilikni hisobga olgan holdagi aktivlarning umumiy summasiga nisbati	17,4	17,6	17,6	17,1	16,7	17,0						
Regulyativ kapital	72 104	74 419	76 142	76 359	76 816	77 684						
Tavakkalchilikni hisobga olgan holdagi aktivlarning umumiy summasi	414 538	422 106	432 016	447 382	459 303	456 857						
I darajali kapitalning tavakkalchilikni hisobga olgan holdagi aktivlarning umumiy summasiga nisbati	15,5	15,6	15,2	14,7	14,3	14,4						
I darajali kapital	64 302	65 786	65 465	65 888	65 774	65 819						
Tavakkalchilikni hisobga olgan holdagi aktivlarning umumiy summasi	414 538	422 106	432 016	447 382	459 303	456 857						
Zahiralar chegirilgan holda muammoli kreditlar va mikroqarzlarning regulyativ kapitalga nisbati	13,5	14,0	13,9	15,9	15,6	13,8						
Zahiralar chegirilgan holdagi muammoli kreditlar va mikroqarzl	9 758	10 412	10 549	12 142	11 951	10 700						
Regulyativ kapital	72 104	74 419	76 142	76 359	76 816	77 684						
I darajali asosiy kapitalning tavakkalchilikni hisobga olgan holdagi aktivlarning umumiy summasiga nisbati	15,5	15,5	15,1	14,7	14,3	14,4						
I darajali asosiy kapital	64 107	65 590	65 270	65 692	65 579	65 624						
Tavakkalchilikni hisobga olgan holdagi aktivlarning umumiy summasi	414 538	422 106	432 016	447 382	459 303	456 857						
I darajali kapitalning jami aktivlar summasiga nisbati	14,8	15,1	14,6	14,0	13,3	13,3						
I darajali kapital	64 302	65 786	65 465	65 888	65 774	65 819						
Jami aktivlar	434 777	436 834	449 501	470 013	493 734	495 655						
Muammoli kreditlarning jami kreditlar va mikroqarzlarga nisbati	5,3	5,2	4,9	5,2	5,2	4,8						
Muammoli kreditlar va mikroqarzl	17 294	17 212	16 831	18 028	18 282	16 795						
Jami kreditlar va mikroqarzl	328 683	331 796	345 280	345 296	350 582	348 765						

Figure 2. Indicators of financial stability of the banking system in 2022 (by the end of the period)

According to statistical data, problem loans of commercial banks slightly decreased this year and amounted to 17.1 trillion soums. (Table 1)

The share of problem loans decreased in "Uzagroexportbank" and reached 72.3% in "Ravnaq Bank".

⁷ZT Mamadiyarov, assistant, XS Tillaev, assistant, TDIU " " Reasons for the emergence of problem loans in commercial banks and ways to reduce them" Scientific electronic journal "Economics and innovative technologies". No. 4, July-August, 2015, p. 5

⁸ of www.worldbank.org Based on data from 2022

The Central Bank published statistics on non-performing loans (NPL) of commercial banks as of October 1 of this year.

The volume of problem loans has slightly decreased to 17.1 trillion soums, or 4.7%. In September, their figure was 17.4 trillion soums.

Of this, 14.7 trillion soums belong to the state share of existing banks, and the remaining 2.3 trillion soums belong to private banks.

The most problematic loans as a percentage of total bank loans

It was observed in "Ozagroexportbank". The loan portfolio of this bank totaled 8 billion soums, and the share of problem loans reached 7 billion soums - 91.9%.

In September, problem loans of this bank made up 94.9%.

The share of non-performing loans of Turkistan Bank and Hi-Tech Bank from private banks was 95% and 93.8%, respectively. Also, the volume of non-performing loans of Ravnaq Bank reached 72.3%. Last month, this figure was 58.5%.

Table 1 Information on non-performing loans (NPL) of commercial banks as of March 1, 2022 (billion soums)

No	Name of the bank	Credits	Problematic loans (NPLs)	Problem loans share of total loans
Total		327 180	17 212	5.3%
State-owned banks		279 218	15,290	5.5%
1	O_zmilliybank	74,372	3,375	4.5%
2	O_zsanoatqurilishbank	41,852	1,575	3.8%
3	Asaka bank	37 341	1 803	4.8%
4	Agrobank	32,798	1,523	4.6%
5	Ipoteka-bank	28,849	990	3.4%
6	Xalq banki	19,083	3 719	19.5%
7	Rural construction bank	17,795	929	5.2%
8	Microcredit bank	10,942	667	6.1%
9	Turan Bank	8 121	302	3.7%
10	Contact bank	7 965	388	4.9%
11	Capital Bank	72	2	2.4%
12	Uzagroexportbank	29	16	55.7%
Other banks		47 961	1 922	4.0%
13	Partner bank	9 827	90	0.9%

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14	Capital Bank	8 760	236	2.7%
15	Silk Road Bank	6 457	227	3.5%
16	Orient Finance Bank	3 756	29	0.8%
17	Invest Finance bank	3 663	55	1.5%
18	Trustbank	2 738	53	1.9%
19	Period bank	2 217	12	0.5%
20	Asia Alliance Bank	1 930	254	13.1%
21	KDB Bank Uzbekistan	1 795	0.0	0.0%
22	Tenge Bank	1 627	43	2.6%
23	Ziraat Bank Uzbekistan	838	20	2.3%
24	Merchant bank	833	97	11.6%
25	Universal Bank	780	30	3.8%
26	Pomegranate bank	751	14	1.9%
27	Bank of Turkestan	682	471	69.1%
28	Ravnak-bank	531	113	21.3%
29	Tibisi bank	453	10	2.3%
30	Madad Invest Bank	161	30	18.5%
31	Hi-Tech Bank	149	139	92.9%
32	Iran Soderot Bank LLC	13	0.1	0.5%
33	Orange bank	0.0	0.0	0.0%

Sana	Kreditlar			Muammoli kreditlar (NPL)			Muammoli kreditlarning jami kreditlardagi ulushi, foizda		
	Jami	shundan:		Jami	shundan:		Jami	shundan:	
		davlat ulushi mavjud banklar	boshqa banklar		davlat ulushi mavjud banklar	boshqa banklar		davlat ulushi mavjud banklar	boshqa banklar
1	2	3	4	5	6	7	8	9	10
01.01.2021 y.	276 974,8	244 483,9	32 490,9	5 784,8	5 167,6	617,2	2,1	2,1	1,9
01.02.2021 y.	277 754,6	245 001,2	32 753,4	7 487,0	6 858,1	628,9	2,7	2,8	1,9
01.03.2021 y.	280 214,7	246 631,5	33 583,1	7 844,3	7 226,1	618,2	2,8	2,9	1,8
01.04.2021 y.	283 485,1	249 302,8	34 182,2	10 177,9	8 440,9	1 737,0	3,6	3,4	5,1
01.05.2021 y.	292 029,0	256 648,7	35 380,3	12 932,7	11 188,0	1 744,7	4,4	4,4	4,9
01.06.2021 y.	297 777,9	261 488,6	36 289,3	14 006,7	12 214,4	1 792,3	4,7	4,7	4,9
01.07.2021 y.	300 459,4	261 194,7	39 264,7	16 793,7	14 718,1	2 075,6	5,6	5,6	5,3
01.08.2021 y.	302 692,8	262 384,6	40 308,2	18 888,5	16 715,1	2 173,4	6,2	6,4	5,4
01.09.2021 y.	307 204,2	265 479,2	41 725,1	18 474,2	16 310,8	2 163,5	6,0	6,1	5,2
01.10.2021 y.	311 590,6	268 938,8	42 651,8	18 126,0	15 844,9	2 281,0	5,8	5,9	5,3
01.11.2021 y.	316 200,2	272 401,6	43 798,6	18 017,0	15 670,4	2 346,6	5,7	5,8	5,4
01.12.2021 y.	320 812,5	275 757,2	45 055,3	18 392,1	16 117,8	2 274,2	5,7	5,8	5,0
01.01.2022 y.	326 385,6	280 073,6	46 311,9	16 974,0	15 068,8	1 905,2	5,2	5,4	4,1
01.02.2022 y.	324 138,9	277 521,7	46 617,2	17 476,6	15 522,1	1 954,5	5,4	5,6	4,2
01.03.2022 y.	327 179,8	279 218,4	47 961,4	17 211,7	15 289,8	1 921,9	5,3	5,5	4,0
01.04.2022 y.	340 258,7	289 760,0	50 498,7	16 830,8	14 972,8	1 858,0	4,9	5,2	3,7
01.05.2022 y.	340 254,7	288 536,2	51 718,5	18 084,1	15 926,5	2 157,6	5,3	5,5	4,2
01.06.2022 y.	345 201,4	292 140,0	53 061,4	18 282,2	16 077,9	2 204,3	5,3	5,5	4,2
01.07.2022 y.	343 572,4	288 962,9	54 609,5	16 794,9	14 535,2	2 259,8	4,9	5,0	4,1

Figure 2. Non-performing loans (NPL) of commercial banks⁹

A commercial bank must create a special reserve in the amount of ten percent of the outstanding amount of principal debt (residual) for assets classified as "substandard".

If there is overdue debt for principal and interest, and its term does not exceed 90 days, it is classified as unsatisfactory.

A commercial bank must create a special reserve in the amount of twenty-five percent of the outstanding amount of principal debt (remaining) for assets classified as "unsatisfactory". Asset quality is classified as "doubtful" if at least one of the following factors is present:

- if there is at least one indicator of "unsatisfactory" assets, as well as some other negative characteristics (non-availability of readily marketable collateral or presence of unsecured assets or bankruptcy of the borrower);

- if there is a possibility of partial payment of the asset in the near future;

If there is arrears of principal and interest for more than 90 days, but not more than 180 days, then this asset is classified as doubtful, and a special reserve of fifty percent of the amount of the unpaid principal debt (residual) should be formed for the assets.

⁹ Statistical Bulletin of the Central Bank - 1st half-year 2022 <https://cbu.uz>

If there is arrears of principal and interest for more than 180 days, these assets are classified as "bad" .

A commercial bank must create a special reserve in the amount of 100% of the outstanding amount of principal debt (residual) for assets classified as "bad".

Also, according to the newly introduced amendments, the Central Bank, analyzing the credit portfolio of commercial banks, may send mandatory instructions to commercial banks regarding the formation of reserves against possible losses on assets. . In addition, according to the newly introduced changes and additions, it was determined that payments for all loans allocated by the bank will be paid in installments, distributed over the entire term of the loan agreement.

This rule serves as a warning sign to prevent problem loans from appearing in banks. At the same time, according to the introduced changes, commercial banks introduced a number of innovations regarding the quality classification of their assets.

For example, according to the old rules, loans with a payment term of up to 30 days were classified as "standard", loans with a payment term of up to 90 days were classified as "substandard", and loans with a payment delay of more than 180 days were classified as "bad". If so, according to the new regulation, all loans that have not been paid within the term of the contract and are delayed by 180 days in terms of the principal and interest payments according to the schedule are classified as "bad".

Today, in our republic, commercial banks' credit facilities are diversified to a certain extent, and the risks related to the activity of

economic sectors in the banking system of the republic are formed at a moderate level.

In particular, as of January 1, 2021, 50.9% of commercial banks' credit deposits are in industry, 10.7% in transport and communication, 9.3% in individuals, 3.7% in trade and general services, 4, 3 percent is in the agricultural sector and 3.1 percent in the construction sector. Also, in January-March 2022, 5.5 trillion from commercial bank loans and other debt funds. Sums of investments in fixed capital were absorbed and made up 115.4% compared to the corresponding period of 2021. The share of investments appropriated at the expense of commercial bank loans and other debt funds in the total investments in fixed capital in the Republic Compared to the indicator in the corresponding period of 2021, it decreased by 1.0% and amounted to 11.0%.¹⁰

CONCLUSIONS AND DISCUSSIONS

In our opinion, in order to prevent loans given by commercial banks of our country from becoming problem loans, we think it is appropriate to make the following suggestions:

- comprehensive approach to the loan application received by the banks, i.e. correct and perfect implementation of initial monitoring. Here , first of all, focus on the client's character, his financial situation, his position among business partners and his experience in this field ;
- checking the completeness and correctness of the set of documents submitted by the client to the bank during the review of the loan application. It is necessary to thoroughly analyze the client's financial

¹⁰ [https://stat.uz/uz/matbuot - markazi /go - mita - news/22189 - in the Republic of Uzbekistan - from](https://stat.uz/uz/matbuot-markazi/go-mita-news/22189-in-the-Republic-of-Uzbekistan-from)

[commercial bank-loans and other-debt-funds-to-capital-account- zized-investments-4](#)

- situation and give an objective assessment by the employee of the credit department ;
- starting from the period of credit allocation, to continuously monitor the client's work according to the business plan, the circulation of funds in the account, to take measures to prevent overdue receivables and payables;
- to constantly monitor the conditions of maintenance and operation of the property provided as credit security;
- if a third-party guaranty contract is presented as credit security, analyze the financial statements of the guarantor once every quarter and study its solvency;
- to create more opportunities for the bank's property appraisal specialist in the appraisal of the company's property.

In addition, in our opinion, it is necessary to take into account the following factors in the effective management of problem loans in commercial banks:

- to carry out constant, effective monitoring of the quality of bank assets, to strengthen the mechanism for identifying and eliminating problematic situations related to bank assets at the initial stages;
- to develop measures aimed at effective risk management by diversifying assets in banks, improving the credit portfolio, and making necessary changes to them based on the economic situation;
- on the basis of the decisions taken on the banking system and the organization of the execution of regulatory documents regulating credit relations, to assess, study and analyze the risks that may arise in the lending process, control the performance of business plan indicators;

- formation of new methods of managing problem loans;
- control of compliance with the terms of the bank's credit policy and lending principles.

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