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The Problem of Republication of the Banking System

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Abstract: This article covers the role of commercial banking in the economy and ensures the viability of the banking system and analyzes it on the basis of statistical data. It also provides information on the quality of the bank's assets and offers suggestions for further improvement of the uninterrupted and efficient operation of the banking system.

Key words: Banking system, liquidity, liquidity ratio, total capital, bank balance, bank assets, loan capital, deposit, credit portfolio.

Currently, additional measures are being taken to improve the quality of financial services provided by banks, to expand the organization of banks in the regions, and to ensure the effectiveness of the provision of banking services to the population. At the same time, in the context of the digitalization of the economy, the goal of the reforms being carried out to ensure the reliability and stable development of the banking system of Uzbekistan is aimed at preventing the negative impact of external crisis situations, as well as preventing the negative impact of external crisis situations. If we consider the activities of commercial banks alone, in order to fulfill its tasks, the commercial bank relies on the following basic principles and principles:

- Financial security - the commercial bank implements a rational and reasonable bank risk policy that ensures the steady growth of its assets;
- Trust, in which the bank tries to maintain the trust of a reliable and reputable credit-financial institution;
- Individual approach, in which the bank employee works individually with the client, fully meets his needs for banking services, tries to make the most convenient way to complete the work;
- Offering reliable, convenient and high-quality banking services to the client;

During the consistent reform of the financial system, the system is being implemented increase, as a result, the development of advanced banking business and competition in this sector environment strengthen for need legal whispering is being completed . In particular, people to standarts according to coming and financial to the field foreign investing to blink for attractive legal environment who does Uzbekistan Republic "Uzbekistan Republic Central bank at the bottom "Banks and bank activity at the

bottom "Find the currency put in the butt and "Pay up and payment system in the butt updated like a law and order.

On the strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025" aimed at further improving the banking system is an important step towards solving these issues.

The following issues are covered: [1].

- ✓ bank system activate total in size state share didn't happen banks activate contribution closed 15 from percent 2025 per year come _ 60 up to percent to fall
- ✓ banks compulsion general volume private sector received obligations share print 28 interest 2025 year the first 70 percentage work
- ✓ 2025 Come to the year State share available At least three banks have capital Recruit at least three strategic investors with experience, knowledge and influence to do
- ✓ the total credit volume of the non-bank credit organization is 0.35 interest 2025 for the year come 4 percentage

In order to further reform the banking system of the Republic of Uzbekistan, increase its efficiency and improve the quality of the commercial banking complex, including the capital investment, to improve the quality of the commercial banking complex, to improve the risk assessment system, to carry out a deep factor analysis in the management of the bank's risk. Special attention is being paid to improving the monitoring of the quality of banking assets, taking into account the development of a specific mechanism, the formation of a bank account, the diversification of the bank account, as well as the warning system in order to prevent the emergence of problematic accounts.

In particular, if we focus on the quality level of bank activation in this section, the following are mentioned:

Quality level of bank activation [2].

| No | Activation quality | Protected |
|----|--------------------|-----------|
| 1 | Standard | 1% |
| 2 | Substance | 10% |
| 3 | Not satisfied | 25% |
| 4 | Doubtful | 50% |
| 5 | Hopeless | 100% |

That is, there is no doubt that the mortgage on the standapt asset will be paid on time, in excess of the level of the bank's assets. A borrower is financially sound, with sufficient equity capital, a high level of profitability, and sufficient cash flow to meet the borrower's existing obligations, including the outstanding loan. The secondary source of payment (with a guarantee or pledge) must be carefully provided in the case of assets classified as substandard. In general, the financial position of the borrower is good, but if the loan is in an unfavorable situation or direction, and if the loan is not paid, doubts may arise about the borrower's ability to repay the loan on time. A questionable credits has a credits -specific bapcha characteristic classified as substandapt, which makes the full reproducibility of the activelap in the current environment questionable and less reliable. A credits classified as hopeless has an irreversible credits. This credits is considered as problematic credits in tijopat banklap. With this, the main task of the Central Bank of the People's Bank of Uzbekistan, due to the closure of the capital restriction and the decrease in the income of the population, was to ensure the macroeconomic stability and the continuous operation of the entire banking system. As a result, the liquidity multiplier of the banking system of Uzbekistan increased to a good level. In particular, the short-term liquidity ratio (LCR) reached 167%,

which is 67 percentage points higher than the minimum requirement. The long-term liquidity ratio (NSFR) is 113%, and the share of highly liquid assets in the bank's total assets is 15%. It follows from this information that the quoted liquidity reserve is sufficient to provide safety. Central Bank has opened a campaign to extend the term of credit to the public and business entities, and in order to provide the bank with sufficient liquidity to reduce the term of credit and to reduce the liquidity deficit, it has closed the short and long-term instruments of monetary policy. We will close with the following summary, which shows the financial development of the Banklap, that is, the growth of the assets with a higher level of risk in the last period of the last year reached 21%, that is, from 317 tpln soums to 383 tpln soums, the growth of the total capital reached 14%, that is, 66 tpln soums. The capital adequacy ratio decreased by 1.2 percent to 17.2 percent, which meets the minimum requirement. In the banking system of Uzbekistan, there are 33 banks, including 12 state-owned banks, as well as 15 private and 5 public banks. As of November 1, 2021, the bank's assets amounted to 39 million dollars (419 tpln soums), 82 percent of the total. percentage belongs to the state banklap. Banklap's liabilities reached 33 mln dollars (352.6 trillion soums), of which 40 percent is deposit. The total capital of the banks is at the level of 6.2 mln dollars (66 trillion soums), of which 81 percent is the capital of the state banks. [3]. Information technology based on a modern service solution for the banking system, financial technology wide closed achieve information safety must in dapaja to provide also financial serving in multiplication a person factor establishmentby reduction quickly measures to multiply is required

One of the main problems in the banking system is that the majority of bank capital in our country belongs to the state. His passion for healthy compensation and quality of service can be felt in the banking sector. A long-term strategy for the development of the banking and financial system is being developed with the support of the National Financial Institute. Due to the influx of private and public capital into the banking system, the gradual reduction of the share of the state bank is increasing the importance of improving the competitive environment in the industry, increasing the quality and culture of the commercial bank. Development of the financial base, including the fund base, is one of the main goals in the new economic environment. The closing of the new financial institution and the issuance of bonds represent the need to further expand the scope of free banking services and develop the banking system based on advanced banking technology. In general, the following are important in ensuring the stability of the banking system:

secondly: making efforts for the formation and development of the non-banking credit organization as a complementary part of the unified financial system of the republic;

secondly: increasing the popularity and quality of financial services;

thirdly: attracting more managers with practical experience in the banking system;

from the fifth: loan portfolio and risk taking control quality improve and optimize volume of growth moderate to ensure the level;

In short, just resume editing. working on the basis of the cap, the closure of the cap to the state supply download in the bank service increase Modernization is complete infrastructure to find and banks activity automation through bank system self-sufficiency the work is more perfect.

List of used literature:

1. Decree of the President of the Republic of Uzbekistan dated May 12, 2020 "On the strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025"
2. Z. Mamadiyurov, M. Makhmudova, M. Kurbanbekova. Banking. Textbook. T.-: Innovative development publishing house, 2021, page 104.
3. cbu.uz is the official website of the Central Bank of the Republic of Uzbekistan