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ta’minlashning ustivor yo‘nalishlari” mavzusidagi xalqaro ilmiy-amaliy anjuman

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## TIJORAT BANKI KAPITALI VA UNING YETARLILIGI SHARTLARI

**Kunduzova Kumrixon Ibragimovna**
Farg‘ona politexnika instituti, “Buxgalteriya hisobi va audit” kafedrasi dotsenti i.f.n.
k.kunduzova@ferpi.uz

**Annotatsiya.** Mazkur ishda tijorat banki kapitalining asosiy nazariy jihatlari ko‘rib chiqiladi va uning yetarliligi shartlari belgilanadi. Shuningdek tijorat banklarida kapital yetarliligi talablari, ularning moliyaviy barqarorligi va iqtisodiy tizimdagi ahamiyati tahlil qilinadi. Bank kapitalining yetarli darajada bo‘lishi banklarning tobora o‘sib borayotgan moliyaviy ehtiyojlarini qondirish, tavakkalchiliklardan himoya qilish, shuningdek, iqtisodiy tizim barqarorligini ta’minlashda muhim rol o‘ynaydi. Ushbu ishda tijorat banklari kapitalining yetarliligini ta’minlashdagi xalqaro talablar va ularning O‘zbekiston sharoitida tatbiq etilishi ko‘rib chiqilgan.

**Kalit so‘zlar:** tijorat banklari, kapital yetarliligi, bank tizimi, moliyaviy barqarorlik, tavakkalchiliklar, xalqaro standartlar..

Iqtisodiyotdagi inqirozli vaziyatlar sharoitida bank sektorini rivojlantirish va uning barqarorligini oshirishning muhim sharti o‘z mablag‘lari (kapitali) miqdorini oshirish hamda uning sifatini muntazam yaxshilash nazarda tutiladi bu har tomonidan qabul qilinadigan risklarni kapital bilan qoplashning yetarli darajasini ta’minlash hisoblanadi. Shu munosabat bilan kredit tashkilotlarining kapital bazasini oshirishga qaratilgan chora-tadbirlar O‘zbekistonda bank biznesini rivojlantirishda asosiylardan biri hisoblanadi.

Bankning kapitalini boshqarish deganda kredit tashkiloti o‘z daromadlarini rejalashtiradigan va ishlab chiqaradigan, shuningdek bank faoliyatiga xos bo‘lgan xatarlarni nazorat qiladigan jarayon tushuniladi. Boshqaruv jarayonining birinchi bosqichi moliya bozorlaridagi o‘zgaruvchan vaziyat sharoitida kapitalni safarbar qilish maqsadida kredit tashkiloti faoliyatining barqarorligi uchun asos bo‘lgan rejalashtirishga asoslangan strategiyani ishlab chiqishdan iborat.

Kapital bankning moliyaviy faoliyatini tahlil qilishning asosiy ko‘rsatkichlaridan biridir. Uning yetarliligi kredit tashkilotining moliyaviy barqarorligini baholash uchun ishlatilishi mumkin. Yetarli kapitalni jalb qilish va saqlash so‘nggi yillarda bank sohasidagi eng jiddiy muammolardan biridir. Kapitalga bo‘lgan ehtiyojning sabablari shundaki, kapital bankka o‘zining asosiy funksiyasini - kredit va investitsiya siyosatini amalga oshirish, foyda olish uchun zarur resurs bazasini ta’minlashga imkon beradi. Bank



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kapitali potensial omonatchilarga aksiyadorlarning doimiy ravishda o‘z pullarini xavf ostiga qo‘yishga tayyorligini namoyish etadi va uzoq muddatli istiqbolda o‘sish va bankning hayotiyligi o‘rtasidagi izchillikni ta’minlab, bank o‘sishini tartibga soluvchi sifatida xizmat qiladi. Shunday qilib, kapital mijozlarning bankka bo‘lgan ishonchini qo‘llab-quvvatlaydi, kreditorlarni uning moliyaviy hayotiyligiga ishontiradi.

Kapital o‘ziga xos himoya "yostiq" rolini o‘ynaydi va kutilmagan katta yo‘qotishlar bo‘lgan taqdirda bankka operatsiyalarni davom ettirishga imkon beradi. Agar katta yo‘qotishlarni qoplash zarur bo‘lsa, ustav kapitalining bir qismidan foydalanish talab etiladi [3].

Kapital yetarliligi tushunchasi va uning ahamiyati tijorat banklari uchun kapital yetarliligi talablari banklarning moliyaviy mustahkamligini ta’minlash maqsadida belgilangan. Kapital yetarliligi bankning aktivlarini qoplash, tavakkalchiliklarni nazorat qilish, hamda bankning mijozlari va aksionerlarining manfaatlarini himoya qilishga xizmat qiladi. Bank kapitali bu bankning jami aktivlari va majburiyatlari o‘rtasidagi farq bo‘lib, u bankning zararlarni o‘z zimmasiga olish qobiliyatini aks ettiradi.

Xalqaro standartlar: Bazel me’yorlari Bazel kelishuvi banklar uchun kapital yetarliligi talablarini belgilashda muhim xalqaro standartlardan biri hisoblanadi. Bazel I, II va III standartlari banklar uchun kapital yetarliligi va tavakkalchilikni boshqarishga oid mezonlarni o‘z ichiga oladi. Masalan, Bazel III talablariga ko‘ra, banklarning umumiy kapitali jami aktivlarga nisbatan 8%dan kam bo‘lmasligi lozim. Shuningdek, Bazel standartlari banklarning moliyaviy barqarorligini ta’minlash va moliyaviy inqirozlarni oldini olish maqsadida tavsiya etiladi.

1-**jadval**

**Kapital yetarliligi standartlari**

| **Mezon** | **Bazel I** | **Bazel II** | **Bazel III** |
|---|---|---|---|
| Kapital yetarliligi koeffitsiyenti (SAK) | Kamida 8% | Kamida 8% | Kamida 10.5% (Qo‘shimcha kapital buferi bilan) |
| Risklarga nisbatan minimal kapital talabi | 8% asosiy kapital | 8% umumiy kapital | 8% umumiy kapital + konservativ bufer |
| Qo‘shimcha talablar | Yo‘q | Ichki risk baholash tizimi | Qo‘shimcha likvidlik va xavf buferlari |
| Tavakkalchiliklarni boshqarish | Asosiy risklar (qarz, operatsiya, bozor) | Ichki risklarni baholash tizimi | Makroiqtisodiy xavflar va moliyaviy stressni hisobga olish |

O‘zbekiston bank tizimida kapital yetarliligiga qo‘yilgan talablar O‘zbekistondagi tijorat banklari uchun kapital yetarliligi talablari milliy qonunchilik va markaziy bank tomonidan belgilangan me’yorlarga muvofiq hisoblanadi. Markaziy bank O‘zbekiston banklari uchun Bazel talablarini joriy qilish yo‘nalishida qadamlar qo‘yib kelmoqda. Jumladan, banklarning birinchi darajali kapitali talablariga alohida e’tibor berilib, uning yetarli bo‘lishiga nisbatan qo‘shimcha nazorat kuchaytirilmoqda.

2-**jadval**

**O‘zbekiston tijorat banklari kapitali bo‘yicha talablar**

| **Mezonlar** | **Talablar** | **Izohlar** |
|---|---|---|
| Asosiy kapital koeffitsiyenti | Kamida 8% | Banklar aktivlari va risklariga nisbatan talab |
| Tavakkalchilik | Kamida 1.25% | Bozor va kredit |

| | | |
|---|---|---|
| koeffitsiyenti | | risklariga munosabatda baholanadi |
| Qo‘shimcha kapital koeffitsiyenti | Kamida 2.5% | Barqarorlikni oshirish maqsadida kiritilgan |
| Kapitalni shakllantirish manbalari | Ustav kapitali, ichki rezervlar, emissiya | Tijorat banklari tomonidan amalga oshiriladi |

Tijorat banklari kapitalini oshirish usullari va amaliyotdagi muammolar Tijorat banklari o‘z kapitalini oshirishda aksiyalar chiqarish, ichki manbalar hisobidan kapitalni ko‘paytirish, shuningdek, kredit portfelini yaxshilash kabi usullardan foydalanadilar. Biroq, bu jarayonda tijorat banklari bir qator muammolarga duch keladi, jumladan, kapital yetarliligini oshirishga bo‘lgan cheklangan imkoniyatlar, mavjud kapitalning past darajada bo‘lishi va ichki resurslar yetishmasligi kabi muammolar mavjud.

**3-jadval**

**Xalqaro va milliy talablarning solishtirilishi**

| **Mezon** | **Xalqaro talablar(Bazel standartlari)** | **O‘zbekiston talablari (Markaziy bank)** |
|---|---|---|
| Kapital yetarliligi (umumiy) | 8% + xavf buferlari | 8% asosiy, 2.5% qo‘shimcha |
| Boshqaruv va nazorat | Ichki risk baholash, stress testlari | Markaziy bank nazorati |
| Kapitalni oshirish imkoniyatlari | Aksiyalar emissiyasi, rezervlar | Ichki manbalar va qo‘shimcha emissiyalar |
| Qo‘shimcha xavf ko‘rsatkichlari | Likvidlik va makroiqtisodiy buferlar | Tavakkalchiliklar uchun minimal zaxiralar |

Kapital yetarliligini ta’minlashdagi tavakkalchiliklarni boshqarish masalalari Tijorat banklari kapital yetarliligini ta’minlash uchun tavakkalchiliklarni boshqarish tizimini takomillashtirishi zarur. Buning uchun banklar mijozlarning moliyaviy barqarorligini tahlil qilish, tavakkalchiliklarni baholash va mos chora-tadbirlarni qo‘llashlari kerak. Moliyaviy xavflarni kamaytirish uchun sug‘urtalash, ta’minot va kafolatlash tizimlari joriy qilinishi muhimdir.

Xulosa qilib aytganda, tijorat banklari uchun kapital yetarliligi muhim ahamiyatga ega bo‘lib, u banklarning moliyaviy barqarorligini ta’minlash, tavakkalchiliklarni kamaytirish va umumiy iqtisodiy barqarorlikni qo‘llab-quvvatlashga xizmat qiladi. Tijorat banklari kapital yetarliligi talablariga rioya qilish orqali o‘zlarining tavakkalchiliklarga qarshi himoyasini mustahkamlashi mumkin. Xalqaro standartlarni milliy bank tizimida joriy qilish, tavakkalchilikni boshqarish mexanizmlarini takomillashtirish hamda kapitalni oshirish imkoniyatlarini kengaytirish zarur.

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# DIGITALIZATION OF UZBEK ECONOMY: DATA MANAGEMENT IN NATIONAL HEALTHCARE SYSTEM WITH THE USAGE OF ASR

**Bahtiyor Anvarovich Islomov**
Doctor of Economics, Professor of Tashkent State University of Economics,
**Rajabbek Kaxramonovich Teshayev**
Doctoral student at International Westminster University in Tashkent.
rateshayev@wiut.uz

**Abstract:** The Republic of Uzbekistan is one of many developing nations that are using a variety of techniques to digitize their healthcare systems. The adoption of Electronic Health Records (EHRs), which represent the patient's personal information such as illnesses, anamneses, medical history, and medications, is frequently the main emphasis of this process. Some nations are using Automatic Speech Recognition (ASR) systems as a voice-to-text powered typing tool since doctors often find that typing by hand takes too much time. ASR's integration into the healthcare system presents a number of opportunities to contribute to the country's socioeconomic digitization, particularly in the healthcare sector. The research on the advantages of voice-to-text enabled typing in healthcare settings is summarized in this paper. The study involved 120 physicians from regional hospitals and the collection of primary data, which included about 20 indicators.

**Keywords:** Automatic Speech Recognition (ASR), Voice-to-text enabled typing, Electronic Health Records (EHR), Digitalization, IT innovation.

**Summary of the literature review**: Because EHRs improve data management, improve patient care, and facilitate research, their integration into the medical field has completely transformed the healthcare systems of many industrialized and developing nations [1]. Unbeknownst to them, the extensive use of EHRs has also created new difficulties, especially in the field of data entry, where physicians must manually type patient data for hours on end. Physicians who have historically typed patient information by hand frequently show hesitancy while working with electronic health records. They frequently point to a greater workload and less time for patient interaction as the primary justification for this [2].

The substantial influence of the ASR system on the caliber of medical data and the volume of data input into electronic health records has been thoroughly examined in previous studies, which we have attentively examined. According to a Turkish survey, the usage of electronic health records is almost complete, but there are still issues, especially with user satisfaction and the cohesive integration of new technology [3]. The introduction of electronic health records can also have a negative effect on patient-doctor communication during clinical encounters in the early stages of installation, according to a qualitative investigation of workarounds associated with the implementation of national electronic health initiatives [4]. Additionally, incorporating artificial intelligence (AI) into the medical industry can aid in better patient and resource management, which could result in better patient outcomes and lower healthcare expenses [5].

Nevertheless, some research has shown that there are always difficulties involved when implementing automatic speech recognition in a medical setting. The caliber of the underlying acoustic models and the training data that were used to create them have a significant impact on the caliber of the data that these systems produce. To put it another way, the effectiveness of the transcribing software is greatly influenced by the doctor's pronunciation, background noise, and occasionally the user's dialect [6]. However, automatic voice recognition can improve the overall efficacy of healthcare delivery and