



SAARJ Journal on Banking & Insurance Research (SJBIR)

(Double Blind Refereed & Peer Reviewed International Journal)



DOI: **10.5958/2319-1422.2021.00036.9**

IMPROVING THE ORGANIZATION OF THE RESOURCE BASE OF PRIVATE BANKS OF THE REPUBLIC OF UZBEKISTAN

Rufat Baxtiyorovich Kurbanov*

*PhD., Associate Professor,
Tashkent Institute of Finance, UZBEKISTAN
Email id: rufatjon86@gmail.com

ABSTRACT

This article is devoted to the formation of the resource base of private banks operating in the Republic of Uzbekistan. The data are taken from the analysis of financial statements on the banking system issued by the Central Bank of the Republic of Uzbekistan. It covers the activities of 6 existing private banks in the Republic of Uzbekistan. In addition, a conclusion was drawn on the elimination of abstract problems in the formation of the resource base of private banks. The ultimate goal of radical reforms in the banking and financial system of the country is to strengthen the resource base of banks, increase the level of bank capitalization, increase the confidence of businesses and the public in the banking system. Summing up our econometrically formed model, it should be noted that taking into account other factors, the volume of bank assets amounted to 1 billion.

KEYWORDS: *Private Banks, Resource Base, Capital, ROA, ROE.*

REFERENCES

1. Tsyhanyuk, D.(2014) Effective ways to making strong resource base for Ukrainian banks in terms of unstable economy // *Středoevropský věstník pro vědu a výzkum.* – №7. - P. 94-106
<https://www.essuir.sumdu.edu.ua/bitstream-download/123456789/52435/7>
2. Decree of the President of the Republic of Uzbekistan No. PF-5992 of May 12, 2020 "On the strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025"
3. Decree of the President of the Republic of Uzbekistan No. PF-4947 of February 7, 2017. On the Action Strategy for the further development of the Republic of Uzbekistan // *Collection of Legislation of the Republic of Uzbekistan.* - Tashkent, 2017. - № 6 (766). - 32-b.
4. Aleksey Mints, Viktoriya Marhasova, Hanna Hlukha, Roman Kurok and Tetiana Kolodizieva // *Analysis of the stability factors of Ukrainian banks during the 2014–2017 systemic crisis using the Kohonen self-organizing neural networks.* // *Banks and Bank Systems, Volume 14,*

Issue 3, 2019, 86-98. doi:10.21511/bbs.14(3).2019.08-
<https://www.researchgate.net/publication/335670166>

5. Банковский менеджмент: Учебное пособие / Е.Г. Шершнева, Е.С. Кондюкова. — Екатеринбург: Изд-во Урал. ун-та, 2017. — 112 с..
6. Azizov U.O., Karaliev T.M.and others. Banking Textbook -Т.: TFI, Economics and Finance, 2016. 768 p
7. Abdullaeva Sh.Z., Azizov U.O.. Banking. Textbook. -Т.: TFI, Economics and Finance, 2019, 168 p.
8. Qurbonov, R. (2019) "THEORETICAL AND PRACTICAL ASPECTS OF THE FORMATION OF PRIVATE BANKS' RESOURCE BASE," *International Finance and Accounting*: Vol. 2019 : Iss. 5 , Article 7. Available at: <https://uzjournals.edu.uz/interfinance/vol2019/iss5/7>
9. www.cbu.uz- Official site of the Central Bank of the Republic of Uzbekistan.
10. Kurbanov Rufat Bakhtiyarovich, Bakhodirova Kamola Ismatulla Kizi IMPROVEMENT OF ACCOUNTING AND AUDIT OF TRANSACTIONS WITH FOREIGN CURRENCY IN COMMERCIAL BANKS // ORIENSS. 2021. №4. URL: <https://cyberleninka.ru/article/n/improvement-of-accounting-and-audit-of-transactions-with-foreign-currency-in-commercial-banks>
11. Kurbonov, R. PhD (2021) "Analysis Of Efficiency Indicators Of Private Banks Activity," *International Finance and Accounting*: Vol. 2021 : Iss. 1 , Article 11. Available at: <https://uzjournals.edu.uz/interfinance/vol2021/iss1/11>
12. Rakhimov, Akmal (2021) "Issues Of Increasing Customers Satisfaction Grade With Banking Services," *International Finance and Accounting*: Vol. 2021: Iss. 2, Article 15. Available at: <https://uzjournals.edu.uz/interfinance/vol2021/iss2/15>
13. Rahimov, A. (2019) "PRACTICAL AND THEORETICAL ASPECTS OF DEPOSIT OPERATIONS OF COMMERCIAL BANKS," *International Finance and Accounting*: Vol. 2019: Iss. 2, Article 21. Available at: <https://uzjournals.edu.uz/interfinance/vol2019/iss2/21>
14. Ibrohimovich, J. I. "Deposit Base of Commercial Banks of Uzbekistan: Modern Status and Ways to Strengthen". Indonesian Journal of Law and Economics Review, Vol. 3, May 2019, doi:10.21070/ijler.2019.V3.35.
15. M. Rakhimov Important of bank deposit policy in expanding of the deposit base of commercial banks // Экономика и бизнес: теория и практика. 2019. №5-2. URL: <https://cyberleninka.ru/article/n/important-of-bank-deposit-policy-in-expanding-of-the-deposit-base-of-commercial-banks>
16. Жураев И.И. Повышение роли депозитов в банковской ресурсной базе // Экономика и бизнес: теория и практика. 2018. №4. URL: <https://cyberleninka.ru/article/n/povyshenie-rol-i-depozitov-v-bankovskoy-resursnoy-baze>