

ANALYSIS OF THE STATUS OF SERVICES PROVIDED BY ORGANIZATIONS

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ANNOTATION

As a result of the systematic reforms carried out in our Republic in the conditions of modernization of the economy, a modern financial and banking system is being formed that meets the requirements of the international standard. In this regard, the president of the Republic of Uzbekistan Sh.M.Mirziyoyev noted, " a thorough and stable banking and financial system is of great importance in the development of the economy. We cannot completely get rid of the "hidden economy" without strengthening the trust of the population and business entities in the banking system. In 2018, in the implementation of the established tasks for the development of the banking system, it is necessary to pay the main attention to the issues of ensuring effective and mutually beneficial cooperation between banks and business entities" the role of the banking system in the formation of the Republic of Uzbekistan as a Democratic state and its transition to the developed Ensuring the sustainable development of the financial and banking system is given great importance to the level of World templates, mainly on the basis of strengthening the national education system, harmonizing it with the requirements of the Times. Training of specialist personnel capable of meeting the requirements of the time, improving education and all its structural structures on the basis of State educational standards is one of the pressing issues before us. Therefore, the role of dating practice in mastering the complex of knowledge in the sciences, in the perfect formation of skills and skills in the continuity of theoretical and practical training is incomparable.

In order to deepen economic changes in agriculture of the Republic of Uzbekistan, improve banking services to cotton and related industries, improve new forms of accounting in this area, according to the decree of the Cabinet of Ministers of the Republic of Uzbekistan No. 294 of July 27, 1995, specialized AT Pakhtabank was established on the basis of AT "Uzagrosanoat Bank" of the Republic. On March 30, 2009, by the decree of the president of the Republic of Uzbekistan No. 1084, the Joint-Stock Commercial Bank "Pakhtabank" was reorganized into the Joint-Stock Commercial Bank "Agrobank". In accordance with this decision, "Agrobank" ATB was established in the form of an open-type Joint-Stock Company and is the legal successor of "Pakhtabank" ATB in terms of property, financial and other obligations, as well as requirements that

guarantee the preservation and timely return of funds of legal entities and individuals. Agrobank has its institutions in all regions of the country, providing quality modern banking services to more than 200,000 legal entities and about 2.5 million individuals through its offices in the Republic of Karakalpakstan and 12 regional departments, 183 district and City branches, 271 mini banks, 198 special cash registers, 187 branches. During his career, Agrobank focused on financing the agrarian sector of the economy, attracting free money of the population to the bank's cash turnover, increasing the network of branches, types of services and the number of customers, fulfilling the basic parameters of the bank's established beznes-plan and budget. In 2010, the Islamic Hussite Sector Development Association to support small businesses received Rs. A US dollar credit line was opened and project financing began.

One of the main constituent entities of the Republic of Uzbekistan "Agrobank", the Sherabad District branch of at "Agrobank" operates. The Sherabad branch "Agrobank" provides its services to more than 1000 customers. Bank customers are organized by farms and agricultural farms, budget organizations, industrial enterprises, small business entities and other organizations. At "Agrobank" Sherabad branch conducts its activities based on the laws of the Republic of Uzbekistan, the law "on banks and banking activities", the documents of the Central Bank of the Republic of Uzbekistan meyori, which are applied to commercial banks, and the bank charter. The economic importance of the bank depends on its scope of activity.

The Bank performs the following main tasks:

- temporarily free money to deposit funds and convert them into capital;
- Credit of enterprises, organizations, government agencies and residents;
- credit for circulation / withdrawal of money;
- legal entities aro settlements and non-cash payments to the national economy;
- activity in the financial and foreign exchange market of the dollar;
- the provision of economic and financial information and the provision of consulting services.

The main tasks of the Sherabad branch of at "Agrobank" include:

- finance accumulation of funds for the purposes of promoting the development of cotton farms and organizations related to the production and processing of cotton;
- providing integrated banking and foreign exchange-investment services to cotton-growing farms, cotton mills and other enterprises and organizations of interconnected industries serving cotton growing;

- advance provision of organizations related to the production, processing, storage and sale of the future dressing of cotton;
- ensure control over targeted use of funds;
- the introduction of credit cards and the provision of electronic banking services.

The banking department is managed by a manager. The manager is entrusted with personal responsibility for the implementation of issues facing the bank. It is painted by all branches that are part of the Department. The Bank manager's duties include:

- issuing orders and orders relating to the conduct of activities based on the decisions of the Constituent Assembly and the management of the bank and their enforcement;
- determination of the state composition and number of employees of branches in accordance with the conditions of promotion of the bank's staff cocktail, as well as the amount allocated for work;
- approval of instructions on structural structures of branches;
- recruitment and dismissal of employees, promotion and punishment of employees to the banking department and branches;
- to demonstrate plans for income and expenses and benefits on branches for approval of the management of the bank.

Before the personnel department, the tasks of staffing branches, their training and retraining are included. The Department of cash circulation maintains timely interest payment control on cash supply and deposits of bank customers in connection with the arrival of applications from customers to the bank at the expense of cash receipts. The short-term lending department has control over short-term loans to trade and agricultural organizations. The small business entity lending division is tasked with providing these credit resources to small business entities in order to attract credit resources to support small businesses and form an owner class. The Department of Finance of loyhas is engaged in the examination and evaluation of investment projects with domestic and foreign capital investments.

1- table. At” Agrobank ” Sherabad District branch service customer information

№	Banking and customer structure	01.01.2019	01.01.2020	01.01.2021
1	Number of branches	0	0	0
2	Number of Mini banks	0	0	0
3	Number of special cases	3	3	3
4	Number of customers	1217	1225	1277
4.1	Number of legal Knights	727	744	797
4.2	Including farms	388	393	398
4.3	Physical Knights	887	898	1121

2- table. Capital structure of the Sherabad District branch "Agrobank" AT

№	Composition of Bank capital	01.01.2019	01.01.2020	01.01.2021
1	Bank kapital	17,0	15,5	18,0
2	Nizom kapital	17,0	17,0	17,0

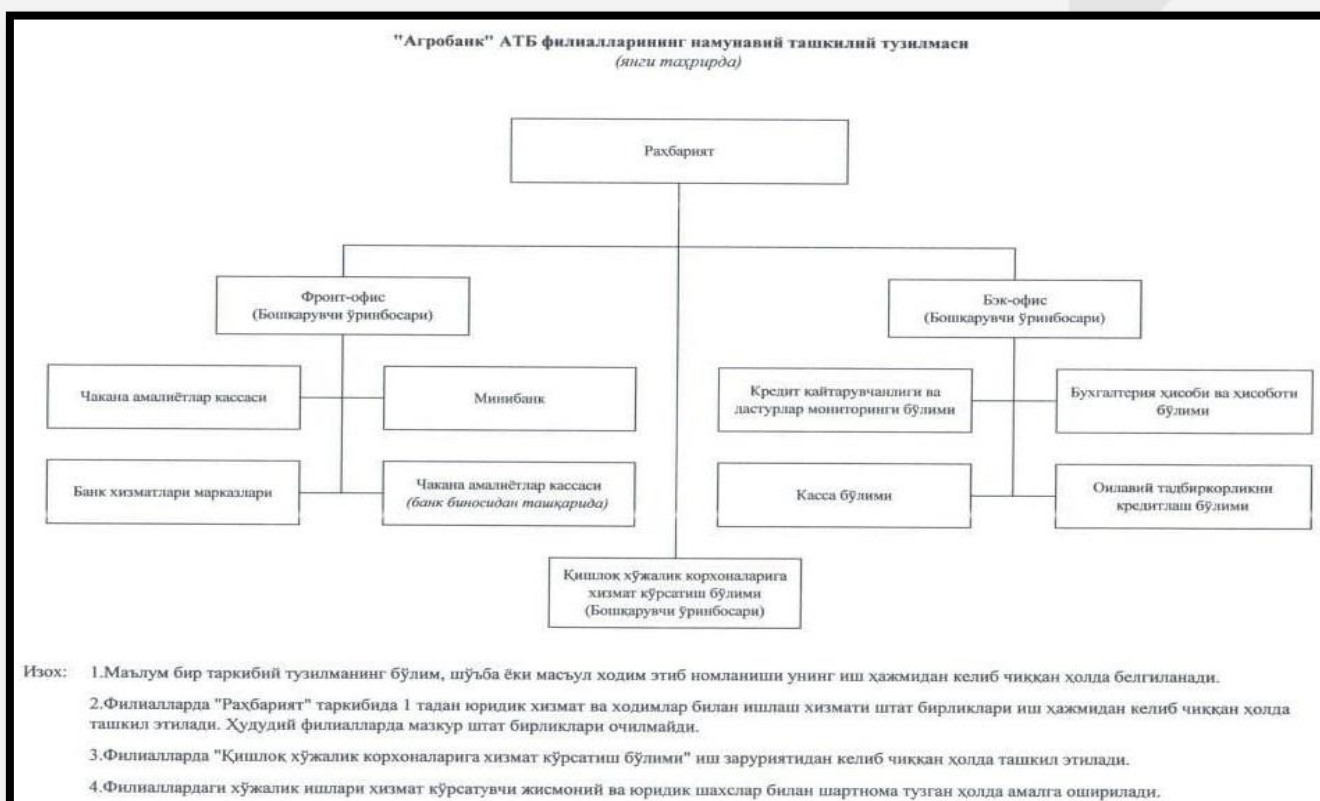
Table 3. Bank capital structure, billion soums

Bank resource base

№	Composition of Bank capital	01.01.2019	01.01.2020	01.01.2021
1	Bank Resources total	6332,1	8771,7	8567,2

2	Deposits involved	6185	6312,7	9563,7
3	Deposits of The attracted population	3298,1	3571,4	521,7
4	Term savings deposits	3117,5	3526,1	3609,0

Figure 1. Organizational structure of the Sherabad branch "Agrobank" AT



For example, industry professionals who provide the office's customer service, merchandising and consulting services are part of the organization's previous office activities. The front office summarizes the following. A front branch is called a division of a company that works with customers, customers, or customers instead of serving and performing internal business tasks. In the Department of the office, they are engaged in internal routine, company Business Management, Administration. It also includes customer service, vacancies and Employment, Business internal computing, information technology, analysts and data from previous years. The back office works for all departments of the organization. Here, customers are not in direct contact with customers and customers and do not do business related to customers, but are engaged in activities that allow the company to function properly. In his lectures, the president pointed out that work to further improve banking, promote the

involvement of free funds of the population and economic entities in deposits of commercial banks, will also remain a priority in 2018. As we all know, the main focus is on the development and strengthening of the banking system in our country. In 2018, it is planned to modernize the National Information base of bank depositors by introducing the registration of individuals who are customers of the bank and the issuance of a number specific to them. The central bank shared its information on this topic. Expanding the functional capabilities of mobile systems, in turn, creates the need to develop systems for remote user identification. Remote identification provides requirements for monitoring banking operations while simplifying banking services. For customers, however, the use of banking services without resubmitting paper documents gives the opportunity to use other branches and, in the future, other banking services, without being a client of one branch of the bank. Remote identification provides an opportunity to attract new customers as well as develop competition in the financial market as a result of a decrease in the cost of banking services. As a result, the establishment of these works will also be an incentive to increase the bank's income. The allocation of a number specific to individuals is also relevant for the "e-government" system, and it is proposed by the Ministry of development of Information Technology and communications to introduce a personal identification number of an individual into information systems as an identifier. The extensive introduction of remote banking services (mobile banking, internet banking), in turn, assumes the appropriate marketing work on new banking services. In foreign practice, banks that use the interactive capabilities of the internet conduct active advertising campaigns on social networks. Commercial banks operating in the Republic are using social networks to carry out marketing work on banking products and services. Accounts posted by banks (Partnerbank, Universalbank, Kapitalbank, Agrobank) on social networks are the main means of conducting marketing work on banking products and services, serving to establish interaction with customers, collect the necessary information about the client, increase the quality of customer support. For example, Agrobank and Partnerbank constantly provide their mobile applications through social networks, and as a feedback, suggestions and objections from users are expressed on the social network. As a result, the wishes of users, that is, bank customers, are answered operationally, activities are carried out if necessary. Therefore, social networks are an important tool for banks to communicate with customers. In particular, even in 2017, the reforms carried out in the banking system were focused on the implementation of the following priority tasks set out in a number of decrees and resolutions adopted by our president and our government:

- increase the level of capitalization of banks and expansion of the resource base by attracting funds of the population and business entities and investors to bank shares and deposits;
- further expansion of participation of banks in investment processes, modernization of enterprises, technological and Technical re-equipment and financial application of small business entities;
- implementation of effective control in banks, expansion of banking infrastructures, improving the quality of banking services and creating new customer facilities;
- further improvement of the settlement system, further expansion of the involvement of cash in banking turnover;
- the implementation of a number of measures to ensure that individual bank assessments have a national rating and ratings of international rating companies.

Information about the customers served at the Sherabad District branch of at Agrobank, which we are studying in the analysis, is presented in the table. At the same time, it should be noted that the level of accuracy of the data obtained for analysis in accordance with the law of the Republic of Uzbekistan “on bank secret” is not 100 percent, since the bank's administration did not allow full disclosure of information. Table data shows that bank customers have a growth pattern over the next three years, increasing the total number of customers by 29 as of January 1, 2015, compared to January 1, 2017. But the number of legal entities without farms decreased to -26 in the next three years. It should also be said that the main customers of the bank are farms, that is, 60% of legal entities, since the main purpose of the bank is to provide financing and banking services of agricultural commodity producers. The bank's clientele also includes individuals, with the number also increasing to 235 in the next three years. So it can be said that the bank is gaining the trust of customers in fact, even the client is not for the bank, but the bank should be concerned for the client, and it will be necessary to always follow this rule. The effectiveness of the activities of banks is also influenced by their level of capitalization. The peculiarity of the banking system of Uzbekistan is such that most commercial banks, officially registered as banks of a certain specialty (investment, mortgage, exchange and other), are forced to operate as a universal bank in accordance with the established situation and are content with the implementation of ordinary bank-credit transactions. At the same time, in order to attract debt funds to the budget, the state is focusing banks on more active transactions with state short-term bonds. It is known that the main purpose of asset and liability management is to increase the difference between income interest receipts and expenses as much as possible in the conditions of the lowest level of risk, or to maintain it at a stable level when it is very high.

Reflecting on the assumption of the development of the banking system in the Republic of Uzbekistan, we witness the growing methods of their formation according to the authorized capital, as well as the development of banks' groups. The presence of Bank capital is one of the most basic necessities for the establishment and functioning of a bank. The bank's capital is located in the passive bank balance sheet and is an important insurance fund for the reimbursement of claims when the bank goes into bankruptcy, as well as a source of financing for the development of banking operations. It is for this reason that the supervisory authorities of banks require higher bank capital and pay special attention to this issue. The capital of commercial banks is a reliable and stable source of financing their activities. The main capital plays an important role in the structure of the total capital of commercial banks. It allows commercial banks to adapt to the conditions that arise as a result of drastic changes in the economic structure. Most commercial banks are considered a shareholder bank, with the bank's capital equal to the value that the shareholders have invested and then added or subtracted to the profit and loss account. Capital on formation can be declared and paid. The declared capital can be identified and partially paid off during the organization of the bank. The declared capital becomes the paid-up capital upon full payment. In turn, the primary place in terms of stability in the structure of fixed capital is occupied by authorized capital. When assessing the financial stability of a commercial bank, the paid part of the authorized capital is taken into account. Ensuring the adequacy of the authorized capital of banks is an important condition for assessing their liquidity and solvency. Ensuring sufficient Bank capital is one of the central issues in ensuring the stability of commercial banks. An early indicator describing its sufficiency appeared in the United States. This indicator was determined in the manner of the ratio of bank capital to deposits. When determining Bank capital, it is mainly determined the ratio of capital, that is, the ratio of capital to assets. In the United States, for example, this ratio fell very quickly until 1980, especially in 1970, when the ratio remained more than 5% in most banks. To stop this phenomenon, the minimum norm of this ratio was set by the banking regulators – 5.5 percent. Improving the methodology for assessing Bank capital has always been the focus of central banks. In July 1986, the capital adequacy normative was developed by the Basel Committee for banking regulation and supervision, and it began to be used in practice from 1988. The peculiarity of this normative is that it applies only to international banks. In this case, international banking is understood as foreign branches, banks with subsidiaries and Joint Banks. This is called the normative blue coefficient. The key aspect of the Blue coefficient, which differs from other indicators, is that it determines the minimum ratio between the bank's capital and

its risk-weighted sum of off-balance sheet assets. The minimum amount of authorized capital of commercial banks is 5 million on international templates. Should be equal to the US dollar. In our republic, in order to stimulate the growth of private commercial banks, the minimum amount of their authorized capital is significantly higher than the requirements of international templates, that is, 0.3 million. A relatively low US dollar set. At” Agrobank " Sherabad District branch in 2018-2020, in order to further strengthen its position in the Republican financial market and achieve a positive growth dynamics in all economic indicators, it is necessary to carry out as much quality and guaranteed service to customers as possible, the main thing is that the increase in the number of customers to 29 is a sign of As a result of ensuring liquidity balance during the reporting period, it was possible to effectively manage bank assets and liabilities, form a portfolio of high-income and quality assets.

In conclusion, it is possible to say that the main goal of the Bank, of course, is to provide customers with convenient, fast and high-quality modern banking services. In quarantine conditions,” Agrobank "introduced credit holidays for individuals until August 1, 2020, and for legal entities until October 1, 2020, in order to give them a preferential period in the repayment of credit payments of legal entities and individuals in order to mitigate the limitations of customers' ability to come to the bank and the risk of debtors with Credit payments. Also, automatic prolongation of deposits in national and foreign currencies, which expire in April, may, June and July, that is, the deadline was extended until August 1 of this year. In this case, the deposit interest remains unchanged, and the interest accrued to all months after the end of the quarantine period can be withdrawn at the same time. For legal entities and individual entrepreneurs, the NAR instant payments system has been launched, which allows you to carry out interbank transfers online. Payments can be made around the clock and without weekends, which in turn will prevent customers from visiting an excess bank building. During the quarantine period, it was possible to transfer funds from a mobile application Uzcard plastic card to Humo plastic cards and vice versa from a Humo plastic card and Uzcard plastic cards, the amount of the commission was reduced from 1% to 0.5% from the transfer value. Online credit has also been introduced for legal entities that are currently the only ones in the Republic. In this case, the client can transfer to his account without contacting the bank, formalizing a loan in just a few minutes through the Agrobank mobile application and the Internet banking system.