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OLIIY VA O'RTA MAXSUS TA'LIM VAZIRLIGI

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**O‘ZBEKISTONDA BANK ISHI FAOLIYATI VA UNGA OID HUJJATLARNING KELIB  
CHIQUISH MANBALARI****БАНКОВСКАЯ ДЕЯТЕЛЬНОСТЬ В УЗБЕКИСТАНЕ И СВЯЗАННЫЕ С НЕЙ  
ИСТОЧНИКИ ПРОИСХОЖДЕНИЯ ДОКУМЕНТОВ****BANKING ACTIVITY IN UZBEKISTAN AND SOURCES OF ORIGIN OF DOCUMENTS  
RELATED TO IT****Rajabboyeva Feruza Rajabboyevna<sup>1</sup>, Abduraimkhadjiyeva Dilfuza Anvarovna<sup>2</sup>****<sup>1</sup>Rajabboyeva Feruza Rajabboyevna**- Urgench state university Teacher of Foreign  
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**Annotatsiya**

*Ushbu maqola bank ishining dastlabki faoliyati, kapitalizmning yuzaga kelishi bilan banklar ahamiyatining ortib borishi, banklar va bank faoliyati to'g'risidagi qonunlar va O'zbekistonda birinchi bank, O'zbekiston tijorat banklar uyushmasi tashkil topishi hamda O'zbekiston chet el bank va xalqaro moliya muassasalari kapitali ishtirokida qo'shma bank faoliyatlari haqida ma'lumotlar berilgan*

**Аннотация**

*В данной статье речь идет о зарождении банковского дела, возрастающем значении банков с зарождением капитализма, законах о банках и банковской деятельности и создании первого банка в Узбекистане, Ассоциации коммерческих банков Узбекистана, узбекского зарубежного банковская и международная информация о совместной банковской деятельности с участием капитала финансовых организаций.*

**Abstract**

*This article is about the initial activity of banking, the increasing importance of banks with the emergence of capitalism, laws on banks and banking activities and the establishment of the first bank in Uzbekistan, the Association of Commercial Banks of Uzbekistan, and Uzbekistan's foreign banking and international information on joint banking activities with the participation of capital of financial institutions.*

**Kalit so'zlar:** Bank, kredit, kapital, kredit, valyuta, pul, ayirboshlash**Ключевые слова:** банк, ссуда, капитал, кредит, валюта, деньги, обмен.**Key words:** Bank, loan, capital, credit, currency, money, exchange**INTRODUCTION**

Bank (in Italian banco-bench, a table with money-changing coins, ansa- cashier's counter) - a credit financial institution; mainly collection of temporary free funds, credit, loans to enterprises, agencies and all those who need money in general is divided into long-term types.) is engaged in performing non-cash settlements, issuing money and various valuable securities, performing operations related to gold and foreign currencies, and other activities.

We know that the early signs of banking appeared in the slave society. They were created mainly in the form of giro-banks (banks that carry out accounts between clients without cash) that performed the bookkeeping work of merchants. In addition, money changers (Arabic money changers) were engaged in the work of changing money and changing large money into small money in special exchange offices. Institutions with some characteristics of a bank appeared in the middle ages in northern Italian cities, and then in the commercial centers of Holland and Germany.[8;92-103]

With the emergence and development of capitalism, the importance of banking increased. The current principles of banking first appeared in England in the 17th century, and then in other countries. Since then, banking has become a special area of capital and entrepreneurship. With the rise of banking, loan capital has become one of the main forms of capital. Gradually, the bank grew in size, and the range of operations they performed expanded. Private promissory notes for bank circulation (German Wechsel-exchange-an official document of indebtedness in which the obligation to pay a certain amount of money within a specified period) is used instead of credit money, the bank began to issue banknotes (bank notes). In many countries, non-cash payments made by checks

have appeared. With the development of capitalism, the demand for credit and payment intermediary institutions increased. The bank collects capital and lends them for various terms, they are the largest among enterprises, maintaining the current account of enterprises. Especially by the end of the 19th century, as a result of the concentration of banking production, the increase in the size of the bank led to the reduction of the number of banks and the emergence of banking monopolies, increasing the competition between them. Not content with mediating payment and credit operations, the bank began to buy shares of industrial enterprises, i.e., started to formalize the ownership rights of enterprises and became one of their owners or founders, cooperated in the establishment of new enterprises. Finance capital and finance oligarchy (Yun. Oligarchy-minority rule, form of state administration) was created, this oligarchy occupied a great position in the economic and political life of the countries. [9]

### LITERATURE AND METHODS

despite the fact that there are several banks in many parts of our country (for example, in the early 90s, there were more than 14,500 banks in the USA), only 3-4 of them have started to occupy leading positions. A large bank in different countries is extremely networked and has branches and branches in many countries of the world, not limited to its own country. In developed countries, the bank performs the functions of the institution of economic management and promotion. The bank participates in the distribution of money capital by sectors and sectors of the economy and ensures the equalization of the profit rate.

The first banking institution in Uzbekistan was opened in 1875 in Tashkent, and at first it was a branch of the State Bank of the Russian Empire. In order to create an independent banking system in Uzbekistan, on February 15, 1991, at the session of the Supreme Council of the Republic, the Law of the Republic of Uzbekistan "On Banks and Banking Activities" was adopted, which defined the legal basis of banking activities in the territory of the republic, and since that time, the republic's real, independent the banking system began to take shape. [2:6-31]

The strategy of formation and development of the banking system of the Republic of Uzbekistan corresponds to the program of gradual transfer of economy to market conditions. In the course of banking reforms in the past period, the 2-tier structure of the national banking system (the Central Bank at the upper level, commercial banks at the lower level) was legally strengthened. The number of banks has increased and the types of their services have also increased.

In 1995-1996, banking legislation was further improved. The Law of the Republic of Uzbekistan "On the Central Bank of the Republic of Uzbekistan" (as of 21.1995) not only completes the legal foundations of the banking system, but also clearly defines the separate status, goals, tasks and powers of the Central Bank of the Republic of Uzbekistan. The new Law of the Republic of Uzbekistan "On Banks and Banking Activities" dated April 25, 1996 defined all the legal bases of commercial banking activity at the level of standards. The Central Bank of the Republic of Uzbekistan, which includes the Republic of Karakalpakstan, 12 regional and Tashkent city departments, is the main bank of the Republic of Uzbekistan. The lower stage of the banking system in the republic was established on the basis of shareholding, as well as with the participation of foreign capital. Banks, their branches and representative offices, cooperative and private banks were established.

Eliminating the monopoly of the banking sector is one of the most important directions of banking reforms. At the initial stage, this was done mainly by creating a specialized bank serving certain sectors of the economy. The establishment of a specialized bank is carried out by creating a market-oriented banking system. The establishment of a specialized bank was a necessary and natural step towards the creation of a market-oriented banking system. [7]

In 1995-96, the specialized state joint-stock commercial bank "Asaka", the joint-stock commercial bank "Aloqabank", the joint-stock commercial bank "Tashkent social housing bank", the "Uzsayohat invest bank" the joint-stock commercial investment bank of Uzbekistan and the specialized "Zamin" state joint-stock mortgage banks were established. Joint-stock commercial bank "Uzdehkonsanoat bank" was transformed into "Pakhtabank" specialized joint-stock commercial bank, "Uzjamg'armabank" into Xalq bank.

The commercial bank provides credit, financing and accounting services to enterprise organizations in various sectors of the national economy. This bank is fully independent. Their shares

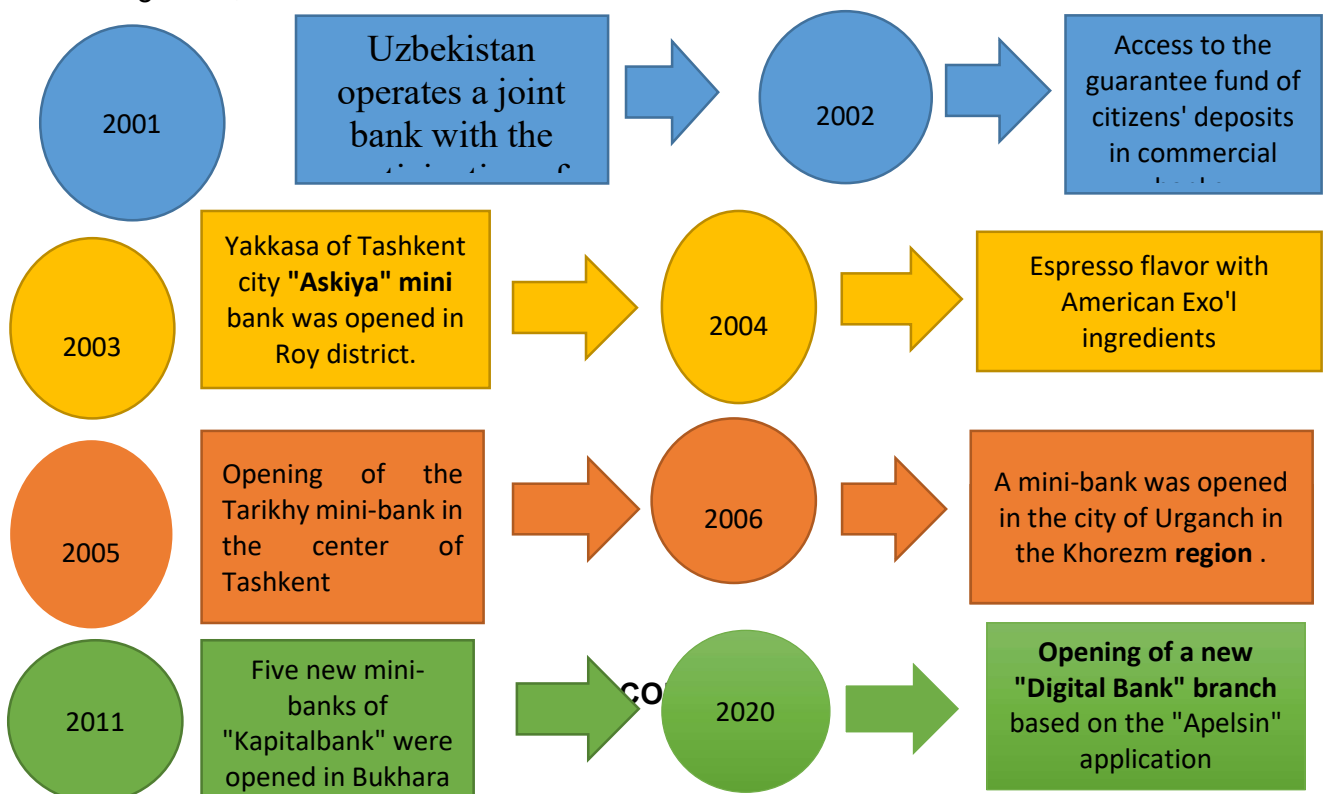
are distributed among enterprises belonging to different forms of ownership, as well as among individuals. When private reserves of a commercial bank are insufficient, they can purchase the necessary funds from the market of credit resources.

35 commercial banks with about 800 branches operate in all regions of the Republic of Uzbekistan, 5 of them with the participation of foreign capital, 5 of them with the participation of foreign capital, 11 of them are private banks. The decree of the President of the Republic of April 24, 1997 "On measures to encourage the establishment of private commercial banks" was of great importance in the development of the legal base of the private bank. According to the decree, along with the commercial banks operating in the territory of the republic, a private bank was also established. In 1998, 5 private banks ("Alp Jamal", "Turkiston", "Istiqbol", "XIFbank" and "Oktambank") were granted a preliminary license to carry out banking operations.

1995 On October 24, the Association of Commercial Banks began to operate in Uzbekistan. It also includes private banks. Since 1992, the audit firm "Uzbank audit" - an interbank joint-stock company - has been working in the republic. Since 1996, in addition to Uzbankaudit, 5 international audit consulting firms such as Deloitte & Tush and Ernst & Young, as well as local audit firms "Holis Group" and "Odil Audit" by the Central Bank of the Republic of Uzbekistan appropriate certificates were issued, giving the right to conduct a bank audit. They check (inspect) their financial and economic activities by order of banks, credit institutions, insurance companies, organizations and enterprises, give objective conclusions, conduct examinations.[3]

**RESULTS AND DISCUSSION**

Currently, Uzbekistan operates a joint bank with the participation of capital of foreign banks and international financial institutions. Among them are Uzbekistan Holland "Uzprivatbank" and "ABN" Amrobank National Bank of Uzbekistan joint-stock company, Uzbekistan-Turkey "Otbank", Uzbekistan-South Korea "UzDEUbank". 13 foreign banks have opened their offices in Tashkent. Among them are Deutsche Bank, Berliner Bank, Maybank (Malaysia), Credit Suisse (Switzerland), Credit Commercial de France (France). Also, "Kapitalbank" joint-stock commercial bank is one of the first private commercial banks in Uzbekistan. Since April 2001, the Bank has successfully operated under the license of the Central Bank of the Republic of Uzbekistan. In December 2008, the Bank registered a new version of the Charter under the full name of "Kapitalbank" open joint-stock commercial bank. The Bank received the Central Bank license No. 69 of December 29, 2014 for carrying out banking operations, as well as the main license for foreign currency operations No. 64 of August 29, 2014.



Today's life of the 21st century cannot be imagined without banks, here we must emphasize that they are present almost everywhere, and it is banks that play one of the most important, significant roles in the development of the economy in the life of any country.

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