

**CHALLENGES AND SOLUTIONS TO INCREASE THE EFFICIENCY
OF DEPOSIT POLICY OF COMMERCIAL BANKS**

Rufat Bakhtiyorovich Kurbanov*; **Axmedov Shoymurod Azamat ugli****

*Associate Professor,
Doctor of Philosophy,
Tashkent Institute of Finance,
UZBEKISTAN

**Master Student,
Tashkent Institute of Finance,
UZBEKISTAN
Email id: rufatjon86@gmail.com

DOI: 10.5958/2249-7307.2022.00036.6

ABSTRACT

This article presents the problems identified as a result of research conducted to improve the effectiveness of deposit policy of commercial banks in the country and their solutions, as well as scientific proposals to improve the effectiveness of deposit policy. The volume of passive operations of commercial banks, the level of stability and sources of formation have a positive impact on their financial and economic efficiency. The deepening of market relations and the comprehensiveness of economic reforms in our country, as well as the global financial and economic crisis are increasing the importance of passive operations of commercial banks, or their deposit policy.

KEYWORDS: *Deposit Policy, Contractual Interest Rates, "Floating Interest Rates", Scoring System, Evaluation Module, Complex-System (Vector) Evaluation Criteria, Liquidity, Profitability.*

REFERENCES

1. 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"
2. Банковский менеджмент: учебник / под ред. д-ра экон. наук, проф. О.И. Лаврушина. 2-е изд., перераб. и доп. – М.: КНОРУС, 2009. – 295с.
3. Грибанов А.В. Совершенствование депозитной политики коммерческого банка в контексте его устойчивого развития. автореф. дис. ... канд. экон. наук 08.00.10 – Саранск, 2019. – 34 стр.
4. Байсембаева Г.М. Стратегия развития депозитной политики банков второго уровня (на примере АО «Альянс-банк»). Монография. Издательство «КЕРЕКУ» Павлодарского государственного университета им. С.Торайгырова. 2014. 7-9 стр.
5. Панова Г.С. Кредитная политика коммерческого банка. - М.: ДИС ИПФК, 1997. - 464 с.
6. Белоглазова Г.Н. Банковское дело: Учебник. - М.: Финансы и статистика, 2014. - 591 с

7. Omonov A.A., Raximov S. Issues of formation and development of deposit policy of commercial banks. Scientific electronic journal "International Finance and Accounting". № December 6, 2018.
8. Буря А. (2008) Методика анализа клиентских средств банка -Москва : Вагриус, 154 с.
 - a. www.cbu.uz - Prepared by the author on the basis of the Central Bank of the Republic of Uzbekistan.
9. Kurbanov R.B. (2017). The role of deposits in strengthening the resource base of commercial banks. Экономика и бизнес: теория и практика, (4-2), 51-54.
10. Kurbanov R. B., Khudoyberganova Z. Z. Matters of the increasement of private banks' capitalization level //Экономикаибизнес: теорияипрактика. – 2018. – №. 6. – С. 103-105.
11. Kurbonov, R. PhD (2021) "AnalysisOf 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. Kurbanov R. The practice of strengthening of resource base in private banks. International Journal of Economics, Commerce and Management, 2020 8 (3), ISSN: 23485-0386<http://ijecm.co.uk/volume-viii-issue-3/>
13. 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.
14. Available at: <https://uzjournals.edu.uz/interfinance/vol2019/iss5/7>
15. Kurbanov, R. B. (2021). Improving the organization of the resource base of private banks of the republic of Uzbekistan. SAARJ Journal on Banking & Insurance Research, 10(5), 41-45.