

Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

2
0
2
4



No 6

- 08.00.01 Iqtisodiyot nazariyasi
- 08.00.02 Makroiqtisodiyot
- 08.00.03 Sanoat iqtisodiyoti
- 08.00.04 Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 Ekonometrika va statistika
- 08.00.07 Moliya, pul muomalasi va kredit
- 08.00.08 Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 Jahon iqtisodiyoti
- 08.00.10 Demografiya. Mehnat iqtisodiyoti
- 08.00.11 Marketing
- 08.00.12 Mintaqaviy iqtisodiyot
- 08.00.13 Menejment
- 08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 Turizm va mehmonxona faoliyati



74-91 xalqaro daraja
ISSN: 2992-8982



Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

Bosh muharrir o'rinbosari:

Karimov Norboy G'aniyevich

Muharrir:

Qurbonov Sherzod Ismatillayevich

Elektron nashr. 290 sahifa.

E'lon qilishga 2024-yil 25-iyunda ruxsat etildi.

Tahrir hay'ati:

Salimov Oqil Umrzoqovich, O'zbekiston Fanlar akademiyasi akademigi

Abduraxmanov Kalandar Xodjayevich, O'zbekiston Fanlar akademiyasi akademigi

Rae Kvon Chung, Janubiy Koreya, TDIU faxriy professori, "Nobel" mukofoti laureati

Osman Mesten, Turkiya parlamenti a'zosi, Turkiya – O'zbekiston do'stlik jamiyati rahbari

Sharipov Kongiratbay Avezimbetovich, t.f.d., prof., O'zR Oliy ta'lim, fan va innovatsiyalar vaziri

Buzrukxonov Sarvarxon Munavvarxonovich, i.f.d., O'zR Oliy ta'lim, fan va innovatsiyalar vaziri o'rinbosari

Axmedov Durbek Kudratillayevich, i.f.d., prof., O'zR Oliy Majlisi qonunchilik palatasi deputati

Axmedov Sayfullo Normatovich, i.f.n., professor, MIM akademiyasi rektori

Abduraxmanova Gulnora Kalandarovna, i.f.d., prof., TDIU Ilmiy ishlar va innovatsiyalar bo'yicha prorektori

Kalonov Muxiddin Baxritdinovich, i.f.d., prof., Navoiy davlat pedagogika instituti rektori

Siddiqova Sadoqat G'afforovna, p.f.f.d., (PhD), Buxoro muhandislik-texnologiya instituti rektori

Xudoyqulov Sadirdin Karimovich, i.f.d., prof., TDIU Hududiy ta'lim muassasalari va markazlar bo'yicha prorektor v.b.

Yuldashev Mutallib Ibragimovich, i.f.d., TDIUprofessor

Samadov Asqarjon Nishonovich, i.f.n., TDIU professori

Slizovskiy Dimitriy Yegorovich, t.f.d., Rossiya xalqlar do'stligi universiteti professori

Mustafakulov Sherzod Igamberdiyevich, i.f.d., prof., Xalqaro "Nordik" universiteti rektori

Axmedov Ikrom Akramovich, i.f.d., TSUE professori

Foziljonov Ibrohimjon Sotvoldixo'ja o'g'li, i.f.f.d., TDIU dotsenti

Utayev Uktam Choriyevich, O'zR Bosh prokuraturasi boshqarma boshlig'i o'rinbosari

Ochilov Farxod, O'zR Bosh prokuraturasi IJQKD boshlig'i

Eshtayev Alisher Abdug'aniyevich, i.f.d., TDIU professori

Musayeva Shoirazimovna, SamDu IS instituti professori

Cham Tat Huei, (PhD) USCI universiteti professori, Malayziya

Axmedov Javohir Jamolovich, i.f.f.d.,(PhD) "El-yurt umidi" jamg'armasi ijrochi direktori o'rinbosari

Toxirov Jaloliddin Ochil o'g'li, t.f.f.d.,(PhD) TAQU katta o'qituvchisi

Djudi Smetana, p.f.n., Pittsburg davlat universiteti dosenti, Pittsburgh, Kansas, AQSH

Krissi Lyuis, p.f.n., Pittsburg davlat universiteti dosenti, Pittsburgh, Kansas, AQSH

Ali Konak (Али Кўнак), i.f.d., prof., Karabuk universiteti dosenti, Turkiya

Glazova Marina Viktorovna, i.f.n., "LUKOIL-Energoservis" Kompaniyasi iqtisodchisi, Moskva.

Nosirova Nargiza Jamoliddin qizi, i.f.f.d., (PhD) TDIU dotsenti

Sevil Piriyeva Karaman, PhD, Turkiya Anqara universiteti doktoranti

Mirzaliyev Sanjar Maxamatjon o'g'li, TDIU mustaqil tadqiqotchisi

Yashil

IQTISODIYOT va TARAQQIYOT

ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Editorial board:

Salimov Oqil Umrzokovich, Academician of the Academy of Sciences of Uzbekistan

Abdurakhmanov Kalandar Khodjaevich, Academician of the Academy of Sciences of Uzbekistan

Rae Kwon Chung, honorary professor of TSUE, Nobel laureate, South Korea,

Osman Mesten, member of the Turkish Parliament, head of the Turkey-Uzbekistan Friendship Society

Sharipov Kongratbay Avezimbetovich, DSc, Prof., Minister of Higher Education, Science and Innovation of the Republic of Uzbekistan

Buzrukkhanov Sarvarkhan Munavvarkhanovich, DSc, Deputy Minister of Higher Education, Science and Innovation of the Republic of Uzbekistan

Akhmedov Durbek Kudratillayevich, DSc, Prof., Deputy of the Legislative Chamber of the Oliy Majlis of the Republic of Uzbekistan

Akhmedov Sayfullo Normatovich CSc, Prof., Rector of Academy of Labor and Social Relations

Abdurakhmanova Gulnora Kalandarovna, DSc, Prof., TSUE Vice-Rector for Scientific Affairs and Innovation

Kalonov Mukhiddin Bakhritdinovich, DSc, Prof., Rector of the Navoi State Pedagogical Institute

Siddikova Sadokat Ghaforovna, PhD, Rector of the Bukhara Institute of Engineering and Technology

Khudoykulov Sadirdin Karimovich, DSc, Prof., acting Vice-rector for regional educational institutions and centers of TSUE

Yuldashev Mutallib Ibragimovich, DSc, Prof., of TSUE

Samadov Askarjon Nishonovich, CSc, Prof., of TSUE

Slizovsky Dimitriy Yegorovich, DSc, Prof., of the People's Friendship University of Russia

Mustafakulov Sherzod Igamberdiyevich, DSc, Prof., Rector of International "Nordic" University

Akhmedov Ikrom Akramovich, DSc, Prof., of TSUE

Foziljonov Ibrohimjon Sotvoldixo'ja ugli, DSc, Prof., of TSUE

Utayev Uktam Choriyeich, Deputy Head of the DGPO of the Republic of Uzbekistan

Ochilov Farkhod, Head of the DCECGPO of the Republic of Uzbekistan

Eshtayev Alisher Abduganievich, DSc, Prof., of TSUE

Shoira Azimovna Musaeva, professor of SamDu IS Institute

Cham Tat Huei, PhD, professor at USCI University, Malaysia

Akhmedov Javokhir Jamolovich, PhD, deputy of executive director of the "El-yurt umidi" fund

Tokhirov Jaloliddin Ochil ugli, PhD, Senior Lecturer at Tashkent University of Architecture and Construction

Judy Smetana CSc, Associate Professor, Pittsburgh State University, Pittsburgh, Kansas, USA

Chrissy Lewis CSc, Associate Professor, Pittsburgh State University, Pittsburgh, Kansas, USA

Ali Konak DSc, Prof., Associate Professor of Karabuk University, Turkey

Glazova Marina Viktorovna, CSc, economist at LUKOIL-Energoservis Company, Moscow.

Nosirova Nargiza Jamoliddin kizi, associate professor of TSUE

Sevil Piriyea Karaman, PhD, doctoral student at Ankara University, Turkey

Mirzaliyev Sanjar Makhamatjon ugli, independent researcher of TSUE

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori, professor

Po'latov Baxtiyor Alimovich, t.f.d., profesor

Aliyev Bekdavlat Aliyevich, f.f.d., TDIU professori

Isakov Janabay Yakubbayevich, i.f.d., TDIU professori

Xalikov Suyun Ravshanovich, i. f. n., TDAU dotsenti

Rustamov Ilhomiddin, f.f.n., Farg'ona davlat universiteti dotsenti

Hakimov Ziyodulla Ahmadovich, i.f.d, TDIU dotsenti

Kamilova Iroda Xusniddinovna, i.f.f.d., TDIU dotsenti

G'afurov Doniyor Orifovich, p.f.f.d., (PhD)

Fayziyev Oybek Raximovich, i.f.f.d. (PhD), Alfraganus universiteti dotsenti

Tuxtabayev Jamshid Sharafetdinovich, i.f.f.d, TDIU dotsenti

Xamidova Faridaxon Abdulkarim qizi, i.f.d., TMI dotsenti

Yaxshiboyeva Laylo Abdisattorovna, TDIU katta o'qituvchisi

Babayeva Zuhra Yuldashevna, TDIU mustaqil tadqiqotchisi

Muassis: "Ma'rifat-print-media" MChJ

Hamkorlarimiz: Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.

Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va taraqqiyot” jurnali

O'zbekiston Respublikasi
Oliy ta'lim, fan va innovatsiyalar
vazirligi huzuridagi Oliy
attestatsiya komissiyasi
rayosatining
2023-yil 1-apreldagi 336/3-
sonli qarori bilan ro'yxatdan
o'tkazilgan.



MUNDARIJA

Oliy ta'lim islohotlarida – muhandislik maktablarini institutsional rivojlantirish asoslari	16
Qo'ng'irotboy Avezimbetovich Sharipov, Abduqunduzova Nazokat Usmonqulovna	
Xufiyona iqtisodiyot mamlakatimiz rivojiga to'siq bo'lmoqda	20
Muxiddin Kalonov	
"Yashil" iqtisodiyotni moliyalashtirish amaliyotini takomillashtirish	24
Muhammadiyeva Maftuna	
Oliy ta'lim tizimidagi islohotlarda innovatsion yechimlarning zarurati	27
Abduqunduzova Nazokat Usmonqulovna	
Hududiy turizm rivojlanishining iqtisodiy samaradorligini oshirishda ish beruvchilar va yonlanuvchilar o'rtasidagi iqtisodiy munosabatlarni aniq sotsiologik baholash.....	31
Dustmurodov Orifjon Ismatilloevich	
Перспективы развития средств размещения в экологическом туризме на охраняемых природных территориях Узбекистана.....	40
Ахмедходжаев Равшан Темурович	
Bank kartalari orqali ko'rsatilayotgan xizmatlari bozorining rivojlanish borasidagi asosiy tendensiyalari va muammolari	49
To'irov Yunus Alamovich	
Kichik biznes subyektlarida innovatsionraqabatbardosh mahsulotlar ishlab chiqarish orqali import o'rnini bosish strategiyasini shakllantirish istiqbollari.....	55
Rustamov Alisher Raxmataliyevich	
Nodavlat umumiy o'rta ta'lim maktabning faoliyati samaradorligini aniqlashda innovatsion usullardan foydalanish.....	62
Ustadjalilova Xurshida Aliyevna	
Tijorat banklarida bank risklarini boshqarishning strategik ahamiyati.....	67
Altibayev Xudayberdi Kuvandikovich	
Klaster iqtisodiy subyekt sifatida: mohiyati va tasnifi.....	71
Usmonov Sharofiddin Pazlitdinovich	
Tijorat banklari tomonidan yoshlar tadbirkorlik faoliyatini kreditlashning nazariy-uslubiy jihatlari.....	76
Asrorov Azizbek Isomiddin o'g'li	
Oliy ta'lim muassasalari xalqaro tasnifi: nazariya va tendensiya.....	81
Yuldashev Iskandar Bahromovich	
Iqtisodiyot transformatsiyasi sharoitida xo'jalik yurituvchi subyektlar moliyaviy resurslarini boshqarishda metodologik yondashuvlar va ilmiy qarashlar	86
Jiyanova Nargiza Esanboyevna	
Davlat-xususiy sheriklik munosabatlarini samarali tashkil etish mezonlari va omillari.....	93
Z. Abdikarimova, S. Madaminov	
Savdo korxonalari boshqaruv samaradorligini oshirish imkoniyatlari.....	97
Q. J. Mirzayev, Sh. M. Islomov	
Sociological Assessment of Migration Processes	102
Gulmurodov Kamoliddin Abdukodir ugli	
Current issues of business management in the context of digitalization of the economy	112
Safarov Bakhtiyor Djurakulovich, Kadirova Zulhumor Namazovna, Dadabaev Kuchkor Abdullaevich	
Методические основы маркетинговых стратегий акционерных обществ.....	118
Эркинов Шахзод Баходир ўғли	



Insurance Mechanisms in Foreign Trade: Mitigating Risk and Facilitating Global Commerce	125
Abirkulova Sohijjamol	
Improving the Conceptual Framework for Modernizing the Tax System (Using the Example of Uzbekistan)	130
Bakhrom Nomazov	
Ayollarning inson kapitalini rivojlantirishda kraudfanding platformasining ijtimoiy-iqtisodiy ahamiyati	136
Bozorova Saxobat Abdujapparovna	
Evaluating the Environmental Sustainability of Uzbek Firms in the Green Economy.....	142
Nurbek Xalimjonov Ulugbek ugli	
O'zbekiston iqtisodiyotini innovatsion rivojlanishida inson kapitalining roli	148
Eshmirzayev Faruddin Ilhomjonovich, Salimova Zaxro Sobirjon qizi	
Agroklastarlarda asosiy vositalarni modernizatsiyalash va ta'mirlash xarajatlarini tahlil qilish	155
G'afforov Ilhomjon Ilyosjonovich, Mirzayev Behzod Abdug'ofur o'g'li, Narzullayev Nodirbek Aziz o'g'li	
Improving the Practice of Increasing the Effectiveness of Managing Innovation Processes in Commercial Banks	160
Juraev K. T.	
Tadbirkorlik subyektlari eksportini rivojlantirishda raqamli platformalardan foydalanish	164
Mamasoatov Dilshod Ravshanovich	
Iqtisodiyotni raqamlashtirish va yashirin iqtisodiyotni kamaytirishda solliqlarning roli va ahamiyati.....	169
Madraximov Baxtiyorjon Ortiqboy o'g'li, Rizayev Xabib Abduraufovich, Namazov Sa'dulla Namozovich	
O'zbekistonda "yashil" iqtisodiyotga o'tishning joriy holati tahlili.....	175
Rahmatullayeva Dilbar Olimovna	
Buxoro viloyatida savdo xizmatlari raqobatbardoshligini baholash uslubi-yatini takomillashtirish..	181
Raxmatov Akmal Anvar o'g'li	
The Contribution of Transport in the Development of Tourism Industry (Case Study: Uzbekistan).....	187
Rofeeva Rukhshona Shavkatovna	
Tadbirkorlik tavakkalchiligini sug'urtalash tizimi.....	192
Sabirova Asal Shuhratovna	
Improving the Effective use of Funds From Taxes and Fees in Kashkadarya Region	196
Shakhzod Zokhidov	
Iqtisodiyotning innovatsion rivojlanishi sharoitida sanoat korxonalarida iqtisodiy salohiyatni boshqarish	202
Kadirova Shaxnoza Ilhomovna	
Yangi O'zbekiston oliy ta'lim muassasalarida kadrlar tayyorlash masalalari.....	207
Usmonov Baxodir Suvonqulovich	
Temir yo'l transportida innovatsion faoliyatni rivojlantirish yo'llari	211
Nasimov Shavkat Vasiyevich	
O'zbekistonda banklararo raqobat.....	219
Zunnunova Xulkar Muxtorovna	
O'zbekistonning xalqaro moliya tizimiga integratsiyasini ta'minlashni takomillashtirish	225
Nasirxodjayeva Dilafuz Sabitxanovna, Kuchkarov Sanjar Baxtiyarovich	
Respublikamizda raqamli iqtisodiyotni rivojlantirish istiqbollari	229
Abduxamid Abdumalikovich Bektemirov	
Iqtisodiy xavfsizlik tushunchasining mohiyati.....	233
Aripov Oybek Abdullayevich, Madiyorov Shavkatbek Muxtarovich	



Aksiyadorlik jamiyatlarida konsolidatsiyalashgan moliyaviy holat to'g'risida hisobot tuzishning bosqichlari.....	237
Eshonqulov Azamat Abdiraximovich	
Davlat moliyaviy nazoratining turlari va shakllari.....	241
Karayev Payzillaxon Yusufxonovich	
Tog' turizmini rivojlantirish manfaatlarini yo'lida investitsiya resurslarini to'plash mexanizmlarini ishlab chiqish samaralari.....	245
Xidirov Alimardon Dagarovich	
The Main Role of the Teacher While Managing the Classroom and Some Aspects of Teaching English	248
Nilufar Turdiyeva	
Davlat xususiy sherikchilik faoliyatining menejment funksiyalari tizimida muvofiqlashtirishning ahamiyati	252
Suleymanov Farrux Raximjon o'g'li	
Qishloq xo'jalik mahsulotlarini ishlab chiqarish hajmlari va sohada amalga oshirilayotgan tarkibiy-miqdoriy o'zgarishlar dinamikasi	256
G. Sh. Qo'ldosheva, A. J. Toshboyev	
Логистика в Азии: опыт и перспективы оптимизации	260
Каюмова Паризода	
Temir yo'l transportida yo'lovchi tashish imkoniyatlarini oshirishning zamonaviy yondoshuvlari...	266
G. I. Abdulxamidova	
Повышение эффективности использования местных налогов и сборов в Кашкадарье: международная перспектива	272
Shahzad Zokhidov	
Financial and Credit Support for Investment and Innovative Developing Activities of a Tourist Enterprise	275
Rozokov Mukhammadaziz Mansurovich	
Роль контроля качества по хранению и переработке зерна в обеспечении продовольственной безопасности Республики Узбекистан	282
Холбекова Дилобар Расулжон кизи	



IMPROVING THE PRACTICE OF INCREASING THE EFFECTIVENESS OF MANAGING INNOVATION PROCESSES IN COMMERCIAL BANKS

Juraev K. T.

National University Uzbekistan named after M. Ulugbek Lecturer of "Macroeconomics" Department

Abstract: The given article discusses theoretical views on improving the efficiency of managing innovation processes in commercial banks. Thanks to this, issues of development of the credit system were studied. Practical proposals are also given for the innovative activities of banks, characterized by high uncertainty, which in turn requires the use of flexible and adaptive risk management models.

Key words: innovative activity, commercial bank, loan, bank loan portfolio, loan portfolio management, profitability, risks, diversification.

Annotatsiya: Ushbu maqolada tijorat banklarida innovatsion jarayonlarni boshqarish samaradorligini oshirishga oid nazariy qarashlar muhokama qilinadi. Buning natijasida kredit tizimini rivojlantirish masalalari o'rganildi. Banklarning yuqori noaniqlik bilan ajralib turadigan innovatsion faoliyati bo'yicha ham amaliy takliflar berilgan, bu esa o'z navbatida risklarni boshqarishning moslashuvchan va moslashuvchan modellaridan foydalanishni talab qiladi.

Kalit so'zlar: innovatsion faoliyat, tijorat banki, kredit, bank kredit portfeli, kredit portfelini boshqarish, rentabellik, risklar, diversifikatsiya.

Аннотация: В данной статье рассматриваются теоретические взгляды на повышение эффективности управления инновационными процессами в коммерческих банках. Благодаря этому были изучены вопросы развития кредитной системы. Также даются практические предложения по инновационной деятельности банков, характеризующейся высокой неопределенностью, что, в свою очередь, требует использования гибких и адаптивных моделей управления рисками.

Ключевые слова: инновационная деятельность, коммерческий банк, кредит, кредитный портфель банка, управление кредитным портфелем, доходность, риски, диверсификация.

INTRODUCTION

One of the main factors for the effective operation of commercial banks is the policy of constant updating of banking products and management systems. This follows from many conditions that determine the innovative type of economic development. Firstly, banks and bank clients are business partners. Each of them pursues their own goals, but at the same time they participate in each other's affairs. This is expressed in the preservation and increase of clients' capital based on the bank's balanced financial and innovation policy, which, in turn, ensures the generation of bank income. Secondly, the innovative activity of banks is a factor in their competitiveness, and not only in the internal, but also in the external environment. Thirdly, the bank's innovative activities are associated with the development of new communications and banking technologies ^[1].

Commercial banks selling innovative goods (services) face a number of problems associated with insufficient methodological elaboration of issues of managing innovation activities. The banking sector, unlike the sphere of material production, has certain features in organizing the innovation process. These include a large number of clients and high dependence on them; strong interbank competition, which necessitates innovation; the unpredictable process of the emergence of new ideas that do not relate to the results of scientific research.

Innovation activity is characterized by high uncertainty, which in turn requires the use of flexible and adaptive risk management models. The objective difficulties of the practical implementation of innovations in banks show that innovative activity requires the separation of innovation risk management into a separate area of



risk management of a commercial bank, the main elements of which, on the one hand, take into account the peculiarities of the bank's activities, and on the other hand, they can significantly reduce the damage from the occurrence of risk situations and increase the effect of commercialization of innovations.

In these conditions, research in the field of risk management tools for innovative activities of a commercial bank becomes relevant, which determined the choice of the topic of the dissertation work.

LITERATURE REVIEW

There are a number of approaches to the issue of defining the concept and essence of the loan portfolio of a commercial bank, which in various economic literature were interpreted differently by a number of foreign scientists, Russian scientists and domestic economists.

For example, American academic economist Chris J. Barlton describes Diana Mac Naughton's loan portfolio as involving a categorization of loans. This definition represents part of a bank's loan portfolio.

Russian economist N. Sokolinskaya describes: "The loan portfolio consists of the sum of short-term and long-term loans." In this definition, this situation, which focuses on the loan term, does not fully reveal the essence of the loan portfolio. Because the terms and compliance with the requirements of loans issued by a bank can only be an important factor in determining the quality of the loan portfolio. Significant contributions to the development of the theory of innovative development were made by such scientists as S.Yu. Glazyev, A. Kleinecht, N.D. Kondratyev, M.I. Tugan-Baranovsky, J. Schumpeter, Yu.V. Yakovets and others.

Issues of development of management of innovative activities of commercial banks were considered in the works of A.A. Ayupova, I.T. Balabanova, A.S. Borisova, V.I. Vagizova, B.C. Vikulova, Yu.N. Zakharova, P.A. Isaeva, J.T.B. Koch, J.I.P. Kurmanova, O.I. Lavrushina, A.B. Muravyova, T.V. Nikitina, I.M. Podlenova, T.I.O. Popova, I.A. Semagina, E.A. Utkin and other scientists.

Besides that E.A. Grishina, I.N. dealt with the problems of managing the risks of innovative activities of banks. Demchuk, V.A. Kondratov, V.I. Korneychuk, A.I. Polishchuk, Yu.Yu. Rusanov, T.A. Ustinova, V.I. Chalenko and others.

Another famous Russian economist O.I. Lavrushin describes that "the concept of a loan portfolio in the banking business usually means the amount of loans from a particular bank." At the same time, he believes that the formation of a loan portfolio in a bank and its analysis will increase the chances of lending to clients, which will make it possible to accurately develop the strategy and tactics of a commercial bank.^[2]

According to L.I. Abalkin, G.S. Panov, the loan portfolio of commercial banks is a classification of loans by quality and composition. This definition, in our opinion, has a positive approach to revealing the essence of the loan portfolio. On the positive side, they highlight the need for categorization based on certain factors, depending on the qualitative composition of the loans^[3-4].

Local economists in this area are Sh.Z. Abdullaeva, T.S. Malikov, S.H. Norkobilov, T.M. Karaliev, Z.A. Kholmakhmadov, M.B. Nurmurodov, A.K. Kadyrov, N.F. The scientific research of Karimov and others deserves attention.

According to Sh.Z. Abdullaeva, the loan portfolio of banks is the sum of bank claims on a scale of loans, which are classified according to certain criteria based on various credit risks. In his definition, the economist specifically touched upon the classification of loans based on certain criteria and, at the same time, credit risks^[5].

RESEARCH METHODOLOGY

As the theoretical and methodological basis of this article, conclusions, proposals and recommendations in relevant areas were taken by studying general economic literature and scientific articles, research by economists on the issues of effective management of the loan portfolio in commercial banks, analysis of their reviews, expert assessment, monitoring of processes, a systematic approach to economic phenomena and processes, a comparative analysis with the author's experience.

ANALYSIS AND DISCUSSION OF RESULTS (MAIN PART)

Modern economic conditions require the creation of a banking system that is consistent with international banking practice, based on increasing the efficiency of banking activities in our country and preventing existing problems in the activities of commercial banks.

As in any activity, banking provides the opportunity to earn higher income by investing available funds on the basis of the least risk. Higher profitability, in turn, increases the level of risk of transactions carried out by banks, since banks work mainly with resources attracted from abroad. On the one hand, they are responsible



to their shareholders, and on the other, they have obligations to clients who have entrusted their funds and use banking services. For this reason, commercial banks operate with risks that are several times higher than the risks of other business entities.

Analyzing the specifics of the definitions discussed above, we believe that the loan portfolio can be defined as follows: the bank's loan portfolio is the sum of the total volume of loans issued by the bank, which are considered necessary for the implementation of the bank's credit operations.

Table 1: Gross domestic product (GDP) in the Republic of Uzbekistan, the volume and level of loans from commercial banks ^[6]

Specification name	2019	2020	2021	2022
1	2	3	4	5
GDP (billion soums)	511 838,10	529 391,40	602 193,0	734 587,7
BBank assets (billion soums)	272 726,90	272 726,9	366 121,1	444 922,5
Assets to GDP ratio, percent	53,30	51,50	60,80	60,57
Credit investments (billion soums)	211 580,50	211 580,5	276 974,8	326 385,6
Ratio of credit investments to GDP at interest	41,3	40	46,0	44,4

From the data presented in Table 1, it is clear that in 2018–2021, the gross domestic product of the Republic of Uzbekistan and commercial banks tended to increase the volume of loans issued. The volume of credit investments directed to the real sector of the economy as of January 1, 2022 was 326,385.6 billion soums. It can be seen that the volume of credit reached 41.4 percent in relation to GDP.

Despite the totality of studies of various aspects of the innovative activities of commercial banks, the issues of risk management tools for the innovative activities of banks are insufficiently developed, which determined the choice of topic and the objectives of the dissertation research.

The purpose of the research is to substantiate the theoretical aspects and practical recommendations for improving risk management of innovative activities of commercial banks.

In accordance with the goal, the following research objectives were identified:

- highlight the most significant risks of innovative activities of commercial banks;
- develop methodological recommendations for risk management of innovative activities of commercial banks based on the morphological method;
- highlight the risk factors for the innovative activities of commercial banks;
- substantiate the relationship between the innovative development strategy of commercial banks and the risk management system;
- develop methodological recommendations for managing the strategic risk of innovative activities of a commercial bank.

The subject of the given research is the set of economic relations that are formed in the banking services market, in the aspect of risk management of innovative activities of a commercial bank. The object of the research is the innovative activity of commercial banks of the Republic of Uzbekistan.

The theoretical and methodological basis of the research was the works of national and foreign scientists on the theory of innovative economic development, banking management and risk management, materials of scientific seminars and conferences.

In the process of performing the dissertation work, such general scientific research methods as a systematic and morphological approach to the study of economic phenomena, expert assessments, formalization and modeling were used.

The information base for the research was the regulatory legal acts of the Central Bank of the Republic of Uzbekistan, scientific publications; materials from periodicals and the Internet.

The scientific novelty of the research lies in the theoretical and methodological substantiation and development of methodological and scientific-practical recommendations for improving the risk management system for innovative activities of a commercial bank.



CONCLUSIONS AND OFFERS

Based on these mentioned ideas above, the following main results were obtained and presented for defense, reflecting the scientific novelty of the research:

- three significant risks in the innovative activities of commercial banks are identified: operational risk, risk of loss of business reputation and risk of decreased profitability, and operational risk among these risks is decisive;
- methodological recommendations have been developed for managing the risks of innovative activity of commercial banks based on the combinatorics of the components of a balanced scorecard and the stages of preparation and implementation of an innovative banking product (service), which allows us to consider the morphology of the risks of innovative activity of a commercial bank, their internal structure and make management decisions on this basis to reduce risks; the proposed approach is a new development, which significantly expands the capabilities of managing the risks of innovative activities of commercial banks;
- risk factors for the innovative activity of a commercial bank are identified according to the stages of preparation and implementation of innovation, a ranking of risk factors is carried out using expert assessments, which helps to identify key risk factors and identify areas of risky activity of the bank in the morphological matrix of risks of innovative activity;
- the relationship between the strategy of innovative activity of commercial banks and the risk management system is substantiated, based on the coordination of the stages of strategic management of the innovative development of a commercial bank and the stages of risk management;
- methodological recommendations have been developed for managing the strategic risk of innovative activities of a commercial bank in the system: "strategic map of a new product - directed graph - adjacency matrix of a directed graph", which provides unlimited opportunities for modeling strategic risk when implementing an innovative development strategy and making effective management decisions to minimize it and neutralization.

References:

1. Presidential Decree of the Republic of Uzbekistan, dated January 28, 2022 PD-60
2. O.I. Lavrushin. Management of commercial bank activities. Textbook. M. Lawyer 2003
3. Diana Mac Naughton. Banking institutions in developing countries. I am MBRR. - Washington, DC, 2001. - P.75
4. Panova G.S. Credit policy of a commercial bank. - M.: MKS, 1997. - P.464.
5. Abdullaeva Sh.Z. Banking risks and lending. T.: Finance, 2002.- P.166.
6. <https://cbu.uz> website of the Central Bank of the Republic of Uzbekistan.

Jurnal sayti: <https://yashil-iqtisodiyot-taraqqiyot.uz>

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Xondamir Ismoilov

Sahifalovchi va dizayner: Iskandar Islomov

2024. № 6

© Materiallar ko'chirib bosilganda "Yashil" iqtisodiyot va taraqqiyot" jurnali manba sifatida ko'rsatilishi shart. Jurnalda bosilgan material va reklamalardagi dalillarning aniqligiga mualliflar ma'sul. Tahririyat fikri har vaqt ham mualliflar fikriga mos kelamasligi mumkin. Tahririyatga yuborilgan materiallar qaytarilmaydi.

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.

Materiallar va reklamalar pullik asosda chop etiladi.

El.Pochta: sq143235@gmail.com

Bot: [@iqtisodiyot_77](https://t.me/@iqtisodiyot_77)

Tel.: 93 718 40 07

Jurnalga istalgan payt quyidagi rekvizitlar orqali obuna bo'lishingiz mumkin. Obuna bo'lgach, [@iqtisodiyot_77](https://t.me/@iqtisodiyot_77) telegram sahifamizga to'lov haqidagi ma'lumotni skrinshot yoki foto shaklida jo'natishingizni so'raymiz. Shu asosda har oygi jurnal yangi sonini manzilingizga jo'natamiz.

"Yashil" iqtisodiyot va taraqqiyot" jurnali 03.11.2022-yildan O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan №566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

Litsenziya raqami: №046523. PNFL: 30407832680027

Manzilimiz: Toshkent shahar, Mirzo Ulug'bek tumani
Kumushkon ko'chasi, 26-uy.

