

# Yashil

## IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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# THE IMPORTANCE OF RISK MANAGEMENT TO ENSURING THE STABILITY OF COMMERCIAL BANKS

**Abdusalomov Jahangir Oktam ugli**

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**Abstract:** The research paper is an approach to analyze risks assessment of bank financing project and demonstrate that it has huge impact on project success, influence to recovery loan of bank. Also, the paper investigated on identifying strong risk management for commercial banks and in general aims to identify various risks that the bank's managers are facing currently to finance project. On the hand the conducting research paper tried to find out various tools and techniques dealt within bank financing projects.

**Key words:** commercial banks, risks, risk management, project, bank managers, Uzbekistan.

**Annotatsiya:** Ushbu maqola tijorat banklari faoliyatida uchraydigan risklarni boshqarishni aniqlash o'rganilib va loyihani moliyalashtirish uchun bank menejerlari duch keladigan turli xil xavflarni aniqlashga qaratilgan hisoblanadi. Olib borilgan tadqiqot ishida bankni moliyalashtirish loyihalari doirasidagi turli vositalar va usullarni o'rganishga harakat qilindi. Shu bilan birga, bank tomonidan moliyalashtiriladigan loyihalarining risklarini baholashni tahlil qilish va uning loyiha muvaffaqiyatiga muhim ta'sir ko'rsatishini, bank kreditlarini qaytarishga asosiy vosita ekanligini ko'rsatadigan yondashuv muhokama qilingan.

**Kalit so'zlar:** tijorat banklari, risklar, risk boshqaruvi, loyiha, bank menejerlari, O'zbekiston.

**Аннотация:** Исследовательская работа представляет собой подход к анализу оценки рисков проекта банковского финансирования и демонстрации того, что он оказывает огромное влияние на успех проекта, влияет на кредит на восстановление банка. Кроме того, в документе исследовано определение сильного управления рисками для коммерческих банков и в целом направлено на выявление различных рисков, с которыми в настоящее время сталкиваются менеджеры банка при финансировании проектов. С другой стороны, в исследовательской работе была предпринята попытка выяснить различные инструменты и методы, используемые в проектах банковского финансирования.

**Ключевые слова:** коммерческие банки, риски, риск-менеджмент, проект, банковские менеджеры, Узбекистан.

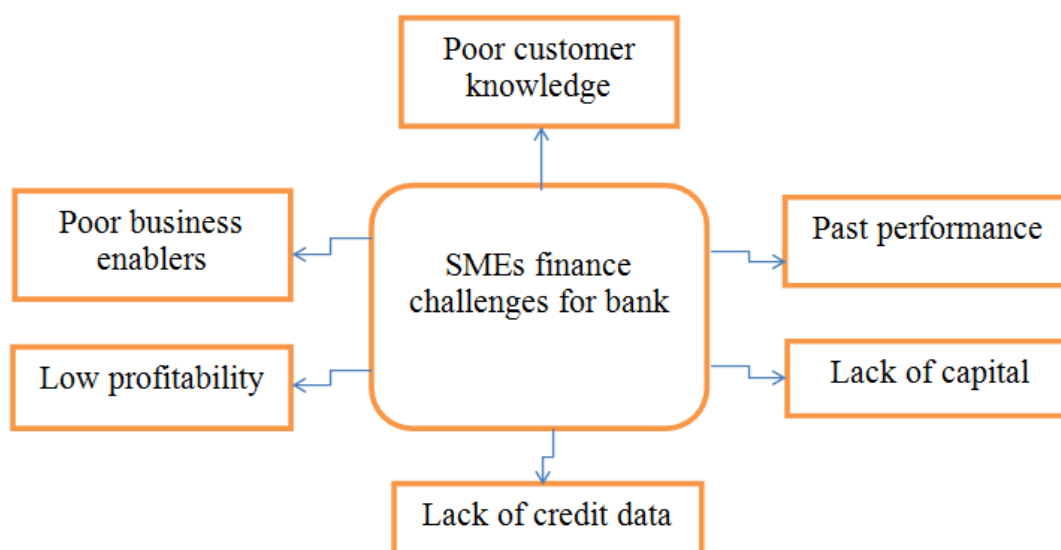
In the past decade, banks have played a significant role in supporting and helping to economic growth around world gain great access by financing projects. The banking environment nowadays has increased huge challenges with their different services and innovations. Therefore, banks work to grow up access of business to financial resources in developing countries by provide loan for their projects. The main obstacle to the development of every sector in developing countries is the lack of financing support by commercial bank.

There are many prior researches done relate to risk assessment of financing project in banking opportunities as well as effect to the bank and measuring the risk management of banks in Uzbekistan. The purpose of this paper was to investigate risk assessment of the bank for financing project in the specific bank of Uzbekistan. We focused on credit managers who decided loan for specific project, also try to evaluate how they make decision on it and supporting with credit. Because of inadequate sources of financing, enterprises' project mostly finance from banking sector. Moreover, every bank form or created departments especially for segment with corporation. Need to say that not only in field of credit, also in the field of different advisory services offered by bank's managers. Hence, banking risk assessment of financing SMEs' project in the bank basically involves its practices to "identify", "analyze", "evaluate" the risk of bank exposure and occurrence by credit manager, also how to assess those risks by lending decision makers and how they can influence to reduce risks, to investigate at their probability of supporting with credit, also to achieve main goals from financing project.

There is a growing literature that examines the relationship of banks and financing projects, also bank's risk assessment for financing project. There are some studies which have made contributions to the literature of to assess the risks of financing project in banks. Banks will have to deal with more difficulties due to such a small decline in loan quality.

Risk assessment is a central part of any organization's strategic management. It is the process whereby organizations methodically address the risks attaching to their activities with the goal of achieving sustained benefit within each activity and across operations (Ardrey P., 2009). According to Prabir S. (2019) "Risk assessment of financing project in the bank is approached where there is "inconsistency in reporting, insufficient evalu-

ation and low quality of risk assessment, becomes ineffective due to lack of pertinent information and improper analysis of the risk factors”.



**Pic 1.** Main challenges faced by banks to financing project

The root of poor loan quality comes from mechanism of information processing. Kim et al. (2021) argue that these problems start from the stage of loan application and then expand at the stages of loan approval, monitoring, control when there is no existence of the guidelines in risk assessment strategy on credit, regarding credit processing policies or procedures, these guidelines are weak or incomplete.

Risk assessment emphasizes the capabilities of a business to anticipate changes, not the avoid risk. Avoidance of risks means waiting for the event to happen then react to it, rather than prepare for the changes. In reality, many organizations choose to avoid risk, as in their simplest risk management strategy. In one hand, this strategy allows fully protection from particular losses. In other hand, this strategy deprives profit, and might cause another risk (Bias, 2021).

According to data analysis, we can say that the most important variables are avoiding any loses during holding project and also managers focused on reduce credit risks (Table 1). The lowest rate was reducing liability in term of the importance assessing risks. We can conclude that the main goals of risks assessment for the lending managers are avoiding any loses minimize operational cost of project, reduce credit risks more priority.

**Table 1.** Results on questions number I

| The main aims of the risk assessment process in term of importance for the lending manager. Please, rank 1-5, also 5 is the most important; | Number of the respondent | %     | mean | Standard deviation |
|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-------|------|--------------------|
| Reduce liability of SME                                                                                                                     | 15                       | 18.75 | 2.65 | 1.55               |
| Maximise income of the project                                                                                                              | 18                       | 22.5  | 3.15 | 1.78               |
| Avoid any loses                                                                                                                             | 25                       | 31.25 | 4.50 | 2.40               |
| Minimise operational cost                                                                                                                   | 22                       | 27.5  | 4.15 | 2.15               |
| Reduce credit risks of the project                                                                                                          | 20                       | 25    | 3.90 | 1.90               |

Table 2 showed that managers approached to identification risks as main way to assessing risks, we can see with mean 3.55. It indicated that the main significant variable for the research to risk assessment for lending managers. Indeed, transferring risks to partners help manager to avoid loses during implementing project. This is with the lowest rate among all significant variables, only 18.75 per cent of lending manager prefer to transfer risks toavoiding bank loses, so we can it is not seen specific method to assess risks of the project.

Table 2. Results on questions number II

| Which of the following method more importance in risks assessment of the SMEs' project. Please, ranking 1-5, also 5 is the most important; | Number of the respondent | %     | mean | Standard deviation |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-------|------|--------------------|
| Identify risks                                                                                                                             | 20                       | 25    | 3.55 | 1.22               |
| Control risks, approach hedging                                                                                                            | 15                       | 18.75 | 2.90 | 1.10               |
| Evaluate negative affects                                                                                                                  | 18                       | 22.5  | 3.10 | 1.19               |
| Transfer risks                                                                                                                             | 15                       | 18.75 | 2.90 | 1.10               |
| Reduce any single risk                                                                                                                     | 12                       | 15    | 1.70 | 0.85               |

We suggest that manager need to approach hedging or diversification risks during giving loan and control project events. Also, it looks like unsophisticated approach to risks assessment and lack of understanding methods which available for managers.

The analysis shows results for different part of the questionnaires indicated that lending manager is facing various risks which related to activities, for giving loan to the projects and similarly is not using a particularly diverse range risk assessment, assessment practices. According to analyze the risk assessment of the project, we found that lending managers has still challenges in understanding uses techniques and tools for assessing risks, it seems to be lacking understanding and unsophisticated approach to fully identify and manage risk by lending decision makers.

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