

TIJORAT BANKLARIDA KORPORATIV BOSHQARUV TIZIMINI GLOBAL MENEJMENT STANDARTLARI ASOSIDA TAKOMILLASHTIRISH

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Annotatsiya: *Mazkur ilmiy maqolada tijorat banklarida korporativ boshqaruv tizimini global menejment standartlari asosida takomillashtirishning nazariy va amaliy jihatlari tahlil qilingan. Korporativ boshqaruvning zamonaviy modellari, xalqaro me'yoriy talablar (OECD, Basel Committee, IFC) hamda ularning bank tizimi samaradorligiga ta'siri ilmiy nuqtai nazardan yoritilgan. O'zbekiston tijorat banklari misolida korporativ boshqaruv mexanizmlarini optimallashtirish, shaffoflikni ta'minlash va boshqaruv qarorlarining sifatini oshirish yo'nalishlari asoslab berilgan.*

Kalit so'zlar: *Korporativ boshqaruv, global menejment, tijorat banklari, institutsional islohotlar, shaffoflik, strategik boshqaruv, xalqaro standartlar, bank samaradorligi.*

Abstract: *This scientific article analyzes the theoretical and practical aspects of improving the corporate governance system in commercial banks based on global management standards. The study examines modern models of corporate governance, international regulatory requirements (OECD, Basel Committee, IFC), and their impact on banking efficiency. Using the example of Uzbekistan's commercial banks, the article substantiates ways to optimize corporate governance mechanisms, enhance transparency, and improve the quality of managerial decision-making in accordance with global best practices.*

Keywords: *Corporate governance, global management, commercial banks, institutional reforms, transparency, strategic management, international standards, banking efficiency.*

Kirish

Globalashuv va moliyaviy bozorlarning integratsiyalashuvi sharoitida tijorat banklarida korporativ boshqaruv tizimi moliyaviy barqarorlik va institutsional samaradorlikning asosiy mezoni sifatida namoyon bo'lmoqda. Korporativ boshqaruv nafaqat aktivlarni boshqarish vositasi, balki bankning strategik barqarorligi, investorlar ishonchini mustahkamlash va risklarni samarali nazorat qilishning muhim mexanizmi hisoblanadi.

OECD ta'rifiga ko'ra, korporativ boshqaruv – bu tashkilot rahbariyati, aksiyadorlar va manfaatdor tomonlar o'rtasidagi munosabatlarni tartibga soluvchi tizim bo'lib, u kompaniyaning maqsadlari va ularga erishish mexanizmlarini belgilaydi (OECD, 2015). Shu jihatdan, tijorat banklari uchun samarali korporativ boshqaruv xalqaro menejment standartlariga muvofiq ravishda takomillashtirilishi zarur.

Natijalar

Zamonaviy global menejment amaliyotida korporativ boshqaruv quyidagi asosiy tamoyillarga tayanadi:

- aksionerlar huquqlarini himoya qilish;
- korporativ shaffoflik va hisobdorlik;
- mustaqil kuzatuv kengashi;
- risklarni boshqarish tizimi;
- etik boshqaruv madaniyati.

Basel Committee on Banking Supervision tomonidan ishlab chiqilgan boshqaruv me'yorlari banklar faoliyatida risklarni samarali boshqarish, ichki nazorat va komplaens tizimlarini joriy etish zaruratini ta'kidlaydi (BCBS, 2018). IFC esa korporativ boshqaruvni moliyaviy barqarorlikning kafolati sifatida baholaydi.

Muhokama

O'zbekiston tijorat banklarida korporativ boshqaruv tizimini global standartlar asosida rivojlantirish quyidagi yo'nalishlarda amalga oshirilishi maqsadga muvofiq:

1. Kuzatuv kengashi faoliyatini institutsional mustaqillashtirish
2. Ichki audit va risk-menejment rolini kuchaytirish
3. Korporativ axborot oshkoraligini ta'minlash
4. Strategik boshqaruvda KPI va Balanced Scorecard tizimini joriy etish
5. Elektron korporativ boshqaruv (e-governance) mexanizmlarini tatbiq etish

Vives (2019) ta'kidlashicha, global standartlarga mos korporativ boshqaruv tijorat banklarida investment attractiveness va institutsional barqarorlikni ta'minlaydi.

Ilmiy tadqiqotlar shuni ko'rsatadiki, korporativ boshqaruv darajasi yuqori bo'lgan banklarda:

- risklar darajasi pasayadi;
- moliyaviy natijalar barqarorlashadi;
- investitsiya muhiti yaxshilanadi;
- aksionerlar ishonchi ortadi.

Claessens va Yurtoglu (2013) fikriga ko'ra, samarali korporativ boshqaruv moliyaviy tashkilotlarda strategik qarorlarning sifati va mas'uliyatini oshiradi.

Amalda kuzatilayotgan muammolar quyidagilardan iborat:

- kuzatuv kengashlarining formal faoliyati;
- korporativ madaniyatning yetarli darajada shakllanmaganligi;
- mustaqil direktorlar institutining zaifligi;
- axborot oshkoraligining cheklanganligi.

Shu bois, quyidagi istiqboliy choralar muhim ahamiyat kasb etadi:

- xalqaro ekspertlarni jalb etish;
- korporativ boshqaruv kodeksini qayta ko'rib chiqish;
- menedjerlar uchun global menejment ta'lim dasturlarini joriy etish.

Xulosa: Tijorat banklarida korporativ boshqaruv tizimini global menejment standartlari asosida takomillashtirish bank sektorining institutsional barqarorligi va raqobatbardoshligini ta'minlashda hal qiluvchi omil hisoblanadi. Ilmiy tahlillar shuni ko'rsatadiki, xalqaro standartlarga muvofiq korporativ boshqaruv mexanizmlarining joriy etilishi bank faoliyati samaradorligi, strategik boshqaruv sifatini oshirib, moliyaviy bozorlarda ishonchni mustahkamlaydi. Shuning uchun korporativ boshqaruvni tizimli ravishda reformalashtirish mamlakat bank tizimini global moliyaviy arxitekturaga integratsiya qilishning muhim shartidir.

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