

BANKING SERVICES AND WAYS OF THEIR DEVELOPMENT IN THE ECONOMY

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Annotation. *The current situation in the banking system today requires further development of bank management and marketing. The increase in the number of banks is a result of increased competition.*

Keywords: *banking system, commercial banks, information technology, innovation, network.*

INTRODUCTION. The urgency of the topic of this master's dissertation defines Our goal today is to "strengthen macroeconomic stability aimed at further development and liberalization of the economy and maintain high economic growth, maintain the stability of the national economy, actively attract foreign investment in sectors and regions of the economy by improving the investment climate."

Today, the development of innovative banking services in commercial banks is of great economic importance for the implementation of large-scale reforms in the economy.

Especially in the context of reforms in the sectors and industries of our economy to modernize and modernize the country, it is necessary to improve the quality of existing services, intensify the implementation of innovations and widely use the experience of foreign banks. It is difficult to gain a strong position in the global financial market without making the necessary structural changes in the economy, without diversifying and technologically modernizing banking products and services. [1]

Today, the basis of financial activities, the foundation of relations between countries, and the monetary affairs that form the economic foundations of society are organized through banks and their activities. Before focusing on the factors that make up bank secrecy, let's take a look at the history of the origin of banking activity and why the importance of bank secretincreased

during the 2 World Wars and why countries like Switzerland or Luxembourg have high trust in banking activities and banks. [2]

ANALYSIS AND RESULTS. The modern bank was founded by M. Rothschild, who came from a Jewish family, and introduced the secret of financial affairs and the determination of profitable exchange rates. At first, he opened a private shop in Frankfurt to exchange various state coins and medals, and later he opened a private bank. The bank provided loans to many countries during the war and implemented the principle of profit through loans, which is the basis of the bank, and guarantees not to disclose information about loans and deposits to any person or government authorities. This introduces the rule that secrets about the first bank and its activities should not be shared with anyone. [3]

In Switzerland in the early 1700s, bank secrecy and customer confidentiality regulations were introduced. It was started as a way to protect the interests of European banks. In 1934, the Federal Law "On Banks and Savings Banks" was adopted in order to ensure bank secret.

Today, this country is considered to be the leading state bank in the world. Bank secret, on the other hand, is an agreement that includes financial secrecy, bank security, and ensures that all transactions between the bank and its customers remain confidential and private. The practice known as bank-client security¹ or banker-client privilege² was started by Italian merchants in the 1600s³ near northern Italy. [4]

This arrangement is often ideally developed in financial centers such as Switzerland, Monaco, Luxembourg, Hong Kong and Singapore. When did the implementation of financial transactions and the protection of customer confidentiality in banking activities in Uzbekistan begin. At first, on April 25, 1996, the Law "On Banks and Banking Activities" regulating banking activities, this law was later adopted in a new version in 2019, based on which the concept of banking, implementation of financial operations and other concepts were given. Before we find out what bank secret is and analyze it, let's go to the concept of banking. [5]

A bank is a legal entity that is a commercial organization that performs operations related to opening accounts, making payments, deposits and loans, which form the basis of money transactions. As a basis for regulating banking activities and maintaining the confidentiality of clients, it would be appropriate to refer to the Law of the Republic of Uzbekistan "On Protection of State Secrets" ⁴ adopted on May 7, 1993, according to which the state authorities and management bodies, all organizations of the form of property, Uzbekistan. It has been shown that the military structures of the republic and its citizens organize state secrets in all types of activities within the territory of the republic and outside it.

Article 786 of the Civil Code of the Republic of Uzbekistan and the Law of the Republic of Uzbekistan "On Bank Secret" define the concept of bank secret. Banks guarantee the confidentiality of customer account numbers, bank statements, transactions and customer information. Bank secret information is provided only to clients themselves or their representatives. Such information is provided to state bodies and their officials only in cases specified by law. [6]

It was emphasized that in cases where the bank discloses the client's bank secret information, the client whose rights have been violated has the right to demand compensation from the bank for the damage caused. Also, it is prohibited to use bank secret information in open service letters, dissertations, articles, reports, and to communicate with third parties about bank secret information through communication channels.

Based on the above, on August 30, 2003, the Law "On Bank Secret" was adopted, which discloses the nature of bank secrecy and financial operations, which is considered a permanent duty of the Bank. It is noted that this law consists of regulating relations in the field of obtaining, storing, protecting, announcing and presenting information constituting bank secrets. [7]

In this regard, Article 3 of the Law "On Bank Secret" also specifies information constituting bank secret:

- information on operations, accounts and deposits of their clients;
- information received by the bank about the client (representative) in connection with the provision of banking services to its client (representative);
- information about the property of the client (representative) stored in bank safes and buildings, its nature and value;
- information on interbank operations and transactions carried out at the request of the client (representative) or for his benefit;
- information about a client (representative) of another bank, which became known as a result of the exchange of bank secret information between banks;
- the participants of the funded pension system, the movement of the number and amounts of pension funds, the information on the pension funds in the private pension accounts of citizens. [8]

In addition, in Article 5 of the above-mentioned law, it is indicated in which cases disclosure of information constituting a bank secret should be taken into account. According to it, the announcement, dissemination or disclosure of this type of information by any means, the disclosure of the bank secret as a result of violation of the order of storage of such information by the persons entrusted with the information in connection with the performance of the service duty is considered to be the disclosure of the bank secret.

Also, bank secret information is provided with the sanction of the prosecutor in the following cases-to the prosecutor's office, preliminary investigation and investigation bodies in order to determine the circumstances of criminal cases in their work, as well as to ensure the recovery of the damage caused or the transfer of property according to the justified decision of the investigator, in order to fulfill the duties assigned to the bodies performing rapid search activities in their operations, it was taken into account that a reasoned decision approved by the head of the body performing rapid search activities should be issued. [9]

The submission of bank secret information to state bodies, courts and law enforcement bodies, if there are legal grounds for this, is carried out by sending them to the requesting body in a closed and sealed.

The implementation of innovative banking services is a topical issue in the current environment of strong competition, first of all, the introduction of new principles and mechanisms in the development of new banking services and products. [10]

With the growing role of modern information and communication technologies in our lives, there is a growing need for quick access to information and the use of various interactive services. In order to expand the range of banking services and create convenience for customers, modern interactive services are being implemented. In particular, the large-scale work carried out by the joint-stock commercial People's Bank creates various conveniences for customers. Today, banks introduce interactive services such as "Internet banking", "Mobile banking", "Mobile money", "SMS informer", "Electronic register" and provide fast and quality services to citizens. [11]

At present, all banks are universal banks, which are able to provide a wide range of operations and services to customers, and its activities are not limited. The number of customers

servicing such banking services in the sectors of the national economy will be unlimited, as well as the number and volume of transactions, as well as the range of services by region.

That is, a universal bank provides loans in most sectors, while a specialized bank often serves one sector or subsector of the economy and a group of enterprises. In countries that do not have a developed market economy, the banking system has its own characteristics. Simply put, the concept of the banking system includes banks and non-banking institutions that perform banking-specific functions. [12]

Organizationally, there are single-tier and two-tier banking systems. Developed countries have a two-tier banking system. The first link is the Central Banks, which organize and control the money supply in the country. The second category includes commercial and specialized banks, which are independent but operate under the control of the Central Bank, as well as non-bank institutions that perform banking-specific functions.

In a hierarchical system, the Central and commercial banks act as equally equal agents, meaning that all banks are state-owned banks and operate as branches of the Central Bank. Such a system is capable of countries with advanced economies and totalitarian regimes. [13]

During its first years of independence, Uzbekistan did not have a special law on the Central Bank. The banking system functioned in compliance with the Law on Banks and Banking Activity adopted on 15 February, 1991 (1 September, 1991 is the day the country gained its independence). This law was improved by introducing various amendments and addenda into it, thus creating a legal foundation for establishing the Central Bank of Uzbekistan (CBU) based on the regional division of the U.S.S.R. State Bank. [14]

At the initial stage of the country's economic reform, the CBU performed such functions as servicing the government's accounts, controlling the activity of commercial banks, and organizing and managing the national payment system. But it did not issue money, since at that time Uzbekistan did not have its own national currency.

In addition, in order to ensure the speed of the information constituting the bank secret and to ensure the speedy exchange of information, in order to ensure the safety of their activities, to guarantee the return of deposits, loans and other investments, banks must exchange information about their clients (representatives) in the manner and within the scope established by law and to each other. [15]

At the same time, in Articles 54 and 66 of the Law of the Republic of Uzbekistan "On Banks and Banking Activities", it is taken into account that the violation of any kind of bank secret information is interpreted as a serious violation. These include violations of legislation on bank secret, legal requirements on combating the legalization of proceeds from criminal activities, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction.

Information on the general terms and conditions of the provision of banking services, brokerage fees, tariffs and interest rates for the provision of banking services is public information, which is published on the bank's official website. It is indicated that this information cannot be the subject of commercial or banking secrets. [16]

Today, the Decree of the President of the Republic of Uzbekistan dated 12.05.2020 "On the strategy for reforming the banking system of the Republic of Uzbekistan for 2020-2025" was adopted to increase the confidence of legal entities and individuals in banking activities, increase their deposits and strategically privatize the banking system.

Done According to it, with the help of international financial institutions, step-by-step privatization of state shares in "Ipoteka-bank" JCB, "Uzsanoatkurilishbank" JCB, "Asaka" JCB,

"Alokabank" JSC, "Kishlok KurilishBank" JCB and "Turonbank" JCB, in the first stage their institutional change (transformation of their activities), and in the second stage, the sale of the package of state shares is taken into account. This, in turn, leads to a wide attraction of foreign investors, an increase in deposits and, in fact, an increase in bank investment activity. According to the above, it can be concluded that the acquisition, transfer and exchange of information related to banks and their activities are limited and protected by law. [17]

Introduction of the national currency, the soum, into circulation required conducting an independent monetary policy and presumed the need for intensifying the reforms in the financial sector. In addition, it became obvious that it was impossible to define the legal status, goals, and tasks of two entirely different institutions—the CBU and commercial banks—within the framework of one law. These factors made it necessary to regulate the activity of the CBU by means of a separate law.

According to Article 1 of this law, the CBU is a legal entity and all of its property is in federal ownership. This article also enforces its economic independence: “The Central Bank is an economically independent institution that shall cover its expenses with its own revenues.” [18]

According to Article 3, the main goal of the CBU is to ensure the stability of the national currency. The main tasks are:

- to form, adopt, and implement monetary policy and currency regulation policy;
- to set the rules to ensure an efficient payment system in the country;
- to license and regulate banking activity and the activity of credit unions and lombards, to supervise banks, credit unions, and lombards, and to license the production of certified securities;
- to keep and manage the country’s official international reserves, including federal reserves by agreement;
- to manage, along with the Ministry of Finance, cash execution of the state budget.

It is important to emphasize that this law ensures the political and economic independence of the CBU. According to Article 6, the Central Bank shall independently make decisions within the limits of its competence. The state shall not be liable for the obligations of the CBU and the CBU shall not be liable for the obligations of the state.

CONCLUSIONS AND SUGGESTIONS. Today, increasing the competitiveness of our economy is an urgent task. To achieve this goal, it is important for commercial banks to use modern technologies. It is important that the modern banking system is well-funded and attracts new customers in order to play a role in the rapid development of the national economy. Today, the development of a sustainable banking system requires a more modern modernization and the introduction of efficient and quality services that meet the needs of the economy and customers. Such models provide for innovations in the banking sector. [19]

Term and savings deposits are a stable source of financing for commercial banks. The SMS Banking service informs the deposit holder, ie the customer, about the interest accrued. Typically, the bulk of them are not claimed by the customer until the expiration date and are received along with the accrued interest. If the client demands a term or savings deposit ahead of schedule, the amount of interest paid to him is sharply reduced.

That is, the client loses a significant part of the income from the deposit. encourages not to demand. The level and stability of interest rates on time and savings deposits play an important role in attracting them. Typically, when setting interest rates on time and savings deposits, they are compared to the interest rates on government securities.

The provision of digital banking services in commercial banks of Uzbekistan is underdeveloped in banks of developed countries and is not strongly regulated. The Regulations on

the Procedure for Working in Remote Banking Systems also do not reflect the 1 services. It is necessary to ensure that digital banking becomes an integral part of a commercial bank.

This would have prevented data security and unnecessary hassle. It is necessary to fill the gap in the development of th and ensure that personnel are trained abroad in the banking system. So far, the work on obtaining online loans has not been completed. The legal framework and mechanisms for transferring or withdrawing a loan to an account without visiting the bank have not been improved. Establishing this mechanism would have prevented a number of scandals.

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