

**SCIENTIFIC COUNCIL ON AWARDING THE SCIENTIFIC DEGREES
UNDER THE NUMBER PhD.03/29.12.2022.I.157.01 AT THE
INTERNATIONAL UNIVERSITY OF NORDIC**

SAMARKAND STATE UNIVERSITY NAMED AFTER SH.RASHIDOV

KHUZHAYOROV KHAYOT BAKHTIYOROVICH

**WAYS TO IMPROVE THE EFFICIENCY OF LENDING SERVICES IN
COMMERCIAL BANKS**

08.00.07 - Finance, money circulation and credit

ABSTRACT OF THE DISSERTATION

of the doctor of philosophy (PhD) on economic sciences

Tashkent – 2024

The topic of (PhD) dissertation is registered under number B2023.4.PhD/Iqt.3535 with the Higher attestation commission.

The doctoral dissertation has been prepared at the Samarkand state university named after Sh.Rashidov.

The abstract of dissertation is posted in three languages (Uzbek, Russian and English) on the website www.nordicuniversity.org and on the website of "ZiyoNet" information and educational portal (www.ziynet.uz).

Scientific supervisor:	Arabov Nurali Uralovich doctor of economics, professor
Official opponents:	Oblomurodov Narzullo Naimovich doctor of economics, associate professor
	Berdiyarov Bakhridin Tanasharovich doctor of economic, professor
Leading organization:	Karshi state university

The defence of the thesis will take place on "___" _____ hours 2024 at the meeting of on time Scientific council PhD.03/29.12.2022.I.157.01 for awarding scientists degrees at Nordic International university. Address: 100143, Tashkent, st. Sebzor, house 22A, building 2, 1st floor. Tel.: (55) 508-44-00, e-mail: info@nordicuniversity.org.

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a proposal to improve the efficiency of credit servicing is justified based on determining suitable lending conditions for each category of clients by segmenting bank clients into categories that classify them in a special way according to the level of creditworthiness used by the Joint-Stock Commercial Bank "Microcreditbank" of the Republic of Uzbekistan in drawing up the program "Development of the activities of commercial banks in 2024-2025" (Reference of the Joint Stock Commercial Bank of the Republic of Uzbekistan "Microcreditbank" dated May 30, 2024 No. 04-16/15134). The use of this proposal made it possible to create an "efficiency chain" of appropriate credit services for each group of clients through segmentation of the bank's clients;

justified the increase in the efficiency of credit services through the use of a specialized credit process for each type of loan and projects and the formation of a system for pre-periodic assessment of the need for documentation by the credit committee of a commercial bank used in the preparation of the program "Development of the activities of commercial banks in 2024-2025" (Reference of the Joint Stock Commercial Bank of the Republic Uzbekistan "Microcreditbank" dated May 30, 2024 No. 04-16/15134). The use of this proposal made it possible to systematize performance assessment indicators based on an analysis of business processes occurring in the bank and ensure the growth of the loan portfolio through new types of credit services.

forecast indicators for the increase in the total volume of bank loans until 2030, based on taking into account the stable dynamics of development of the credit market of the Republic of Uzbekistan, were used in the development of programs and "Roadmaps" for the development of the lending system in commercial banks (Reference of the Joint Stock Commercial Bank of the Republic of Uzbekistan "Microcreditbank" dated May 30, 2024 No. 04-16/15134). The use of these forecasts made it possible to increase the total amount of deposits in the economy by 9.5% and the amount of loans allocated to individuals by 19.1%.

The structure and scope of the dissertation. The dissertation consists of an introduction, three chapters, a conclusion, a list of references and appendices. The total volume of the work was 143 pages.

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