

IMPORTANCE OF MODERN MANAGEMENT IN BANKS

Ahmedov Alim Babaniyazovich

teacher of the Department of Economics, Business Management and Econometrics, Termiz State University

Yo'ldosheva Tamanno Bahramovna

Student of Group 322, The direction of the economy (networks and sectors), Faculty of Economics and Tourism, Termiz State University

To'rayev Jonibek Chori o'g'li ,

Student of Group 121, Termiz State University, Faculty of Economics and Tourism,

Abstract: Today, attention is being paid to the banking sector in our country. Big changes are taking place in the market economy. This article also describes the importance of modern management, management and other directions in banks.

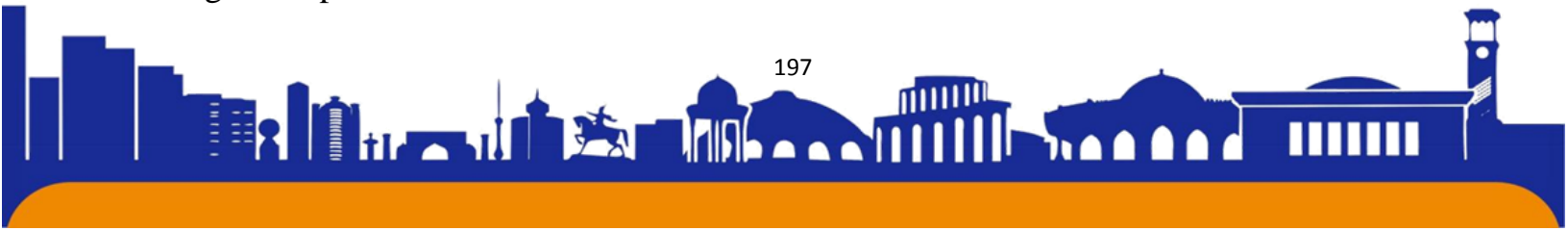
Keywords: Bank, finance, management, management, office, enterprise, institution, project, production, capital, city, Uzbekistan, republic.

Management in the activity of banks in the conditions of the market economy efficient organization, expansion of services of banks and the issue of its realization is one of the main tasks remains. Any bank is the top of the current financial market even when there is economic stability with the level of development will have to overcome certain serious difficulties. Today, the banking system of the Republic of Uzbekistan is equal to the level of international banking practice, and the operations and their quality are improving day by day. The stability of commercial banks, in turn, lies in banks depends on the level of organization of management and marketing. Because the basis of the activity of any entities: management, will consist of creating and selling products and services. there is Reforms implemented in the banking system of our republic as a result, a two-tier banking system was formed in our country, and the operations of banks are international rose to the level. In particular, the liberalization of the banking system and privatization is an example of this. Banks Renunciation of specialization and universalization of their activities is also a result of the reforms carried out in the years of independence is one. As you know, the word management. derived from the English word "management" and means "management" in Uzbek. In



scientific literature, in some cases, it is called "enterprise management". understood, sometimes "the form of enterprise management, tools, is defined as a sum of principles and knowledge. This approach is a deep management of enterprises in the current environment requires knowledge and tools. Commercial enterprise management of banks as a manager requires knowledge and understanding of all branches and fields, not being satisfied with knowledge in a specific field.

Through financial management, commercial banks can manage their liquidity, manage their financial resources, manage their credit, investment and currency portfolios, manage their financial results and off-balance sheet operations. Risk while maintaining the expected level of income of commercial banks minimizes the level. Therefore, financial management is an integral and important component of bank management. Bank management includes financial management except personnel management embodies in itself. Management of bank specialists and hired employees is carried out in personnel management. The tools of bank management are the activities of banks and a certain procedure used in the implementation of operations is a set of rules and norms. Bank management tools general banking activity and related to a specific operation or service divided into means. Tools related to general banking activities or The set of norms is the bank charter. Because in the charter of the bank services and operations that can be performed by the bank and other directions are reflected. It came from that in this case, appropriate procedures for the implementation of other services and operations will be developed. For example, it is divided into credit policy, deposit policy, investment policy and personnel policy possible Banks have appropriate management facilities in their policies reflects management methods in its internal policy and that's it basically governs. The purpose of bank management is to carry out banking activities ensuring an increase in the high profit of a commercial bank should ensure that it receives and has its own place in the market. The purpose of bank management is divided into two. That is, economic and social divided by purpose. Based on the fact that banks are commercial organizations bank The economic goal of management is to make high profits. The founders of the bank, i.e. the primary goal is to make a profit bank owners to get a high profit from the allocation of their funds looks forward to Ensuring high profitability of banking activities employees should have a goal. Commercial banks are low cost aims to get high profit at the expense of. Financial management from the point of view of management process



composition:

- planning;
- analysis;
- consists of regulation and control.

In the principles of the organization of banking activities, the specifics of banking activities are defined and the necessary structural divisions of the bank. An acquired bank may have the following departments: bank board, management, department, division, branch, etc. Correct distribution of its structural units is one of the main issues in the organization of the bank's activities. For example, each bank has a Bank Board, Management, Administrative Management, dealing with various financial, commercial and general matters consists of different departments. The board of the bank usually includes its founders. Founders of banks are usually both legal entities and individuals is organized. The bank board approves the annual report of the bank, as well as in solving strategic issues of the bank's activities can actively participate. The importance and nature of the organization of banking activities comes from specific goals and tasks facing the bank. A bank can be organized in the form of a savings bank, in the form of a mortgage credit institution, in the form of a trust bank, a small credit institution, and in each case specific benefits will be an important factor that will condition one or another organizational structure in its activity. It cannot be said for sure that the structure of bank branches will change in terms of its appearance. A bank will remain a bank and its general structure will not change will remain. Personnel management in the bank is special functional services and related Heads of departments are busy with the strategic development of the bank more effective use of employees aimed at performing various tasks consists of activities.

Management of social development contributes to the normal operation of banks and to use its potential opportunities rationally, its main requires subjugation to achieve its goals. Social development management, as a specific type of management, has its object, methods, has forms of development and implementation of management decisions. According to its task, social management is only for man and his focus on maturity. Its main function is necessary for bank employees creation of working and living conditions, their constant is to achieve its improvement, and it will bring it to our country is related to ongoing economic reforms.

**REFERENCES:**

1. Abdullaeva SH.Z. and other. Capital of commercial banks and its management. Study guide.-T.: ECONOMY-FINANCE.
2. SH Abdullaeva. Banking. Textbook. Tashkent.
3. Abdullaeva SH.Z. Banking risks and lending. Finance. 2002.
4. Abdullaev YO, Karaliev T., Tashmurodov SH., Abdullaeva S. Bank work. Study guide.-T.: ECONOMY-FINANCE.
5. Alaverdov A.A. Strategic management v kommercheskom banke. Market DS. 2007.-576 p.
6. Rashidov O.Yu., Dostkabilov U., Tojiev R.R. Monetary policy of the Central Bank. Study guide.
7. Nuriddin Kurbanovich Yoldoshev, doctor of economics, professor. -Strategic management|| text of lectures.
8. Sharifho'jaev, Yo. Abdullaev. Management. Textbook.
9. Kasimov G.M. Management. Textbook.
10. Gulomov S.S. Management. Management art, theory and practice. Study guide.
11. Nuriddin Kurbanovich Yoldoshev PhD, professor. Text of lectures on strategic management.
12. Abdullaev.Q.A. Text of lectures on "Bank management and marketing".

