

Ayollar tadbirkorligi bo'yicha moliyaviy kodeks majburiyatnomasi
(WE Finance Code Commitment)

AT “Xalq banki” Ayollar tadbirkorligi bo'yicha moliyaviy kodeksni qo'llab-quvvatlaydi va hamkorlar hamda boshqa manfaatdor tomonlar bilan birgalikda ayol-tadbirkorlarni moliyalashtirishda cheklovlar va muammolarni bartaraf etishga yordam beradigan chora-tadbirlarni amalga oshirish va ma'lumotlarni shakllantirishni ta'minlash uchun hamkorlik qiladi, jumladan:

1. Kodeksni qo'llab-quvvatlash bo'yicha tashkiliy tashabbuslarni amalga oshirilishini ta'minlash uchun quyidagi rahbarni mas'ul etib tayinlaydi:
Rashidova Gulzoda Ataxanovna- Boshqaruv Raisi o'rinbosari v.b.
2. Ayol-tadbirkorlarni moliyalashtirish darajasining quyidagi kelishilgan ko'rsatkichlari bo'yicha statistikani yuritadi:
 - Jami bank mijozlaridan ayol-tadbirkorlar ulushi va soni;
 - Jami ajratilgan kreditlar miqdoridan ayol-tadbirkorlarga ajratilgan kreditlar ulushi;
 - Ayol-tadbirkorlar tomonidan kredit olish uchun kelib tushgan arizalar soni, ajratilgan kreditlar soni va miqdori;
 - Ayol-tadbirkorlarga ajratilgan muammoli kreditlar ulushi (NPL);
 - Ayol-tadbirkorlarning depozitlari soni va summasi;
 - Milliy muvofiqlashtiruvchi tashkilot va ishchi guruh tomonidan belgilangan ko'rsatmalar asosida boshqa statistik ma'lumotlar.
3. Ayol-tadbirkorlarni qo'llab-quvvatlash bo'yicha chora-tadbirlar joriy etadi va kengaytiradi:
 - 3.1 **Ma'lumotlar bazasi:**
 - Ko'rsatkichlar va erishilgan natijalar yuzasidan ma'lumotlarni milliy muvofiqlashtiruvchi tashkilotga taqdim etish.
 - 3.2 **Genderga yo'naltirilgan siyosat:**
 - Bankning barcha tuman (shahar)larida joylashgan BXM, BXO va smart BXOlarida 186 nafar xotin-qizlar bilan ishlash, tadbirkorlikka jalb qilish va moliyaviy qo'llab-quvvatlash uchun alohida **ayol o'rinbosarlar faoliyatini muvofiqlashtirish**.
 - 3.3 **Moliyaviy xizmatlar:**
 - Oilaviy tadbirkorlikni rivojlantirish dasturlari doirasida xotin-qizlarga **668 mlrd** so'm mablag'lar hisobiga, yillik **17,5 foizdan imtiyozli** kreditlar ajratish;
 - Ayollar daftariga kiritilgan va tadbirkorlik qilish istagidagi xotin-qizlar ro'yxatini shakllantirish hamda **8-10 ming nafar** ayollarning dastlabki tadbirkorlik faoliyatlarini yo'lga qo'yishga ko'maklashish;
 - Osiyo taraqqiyot banki bilan hamkorlikda **“Inklyuziv banking”** dasturi doirasida xotin-qizlar uchun foiz miqdori tushirilgan **“Moliyaviy ommabop”** kredit mahsuloti bo'yicha yil davomida **11 700 nafar xotin-qizlarga 585 mlrd so'm kreditlar ajratish**. *Asosiy vosita sotib olish*

uchun 36 oygacha muddatida, aylanma mablag'larni to'ldirish uchun 18 oygacha muddatida 24 foizdan mijoz talabidan kelib chiqib 50 mln so'mgacha naqd pul shaklida kreditlar ajratiladi.

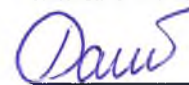
3.4 Nomoliyaviy xizmatlar:

- Ayol tadbirkorlarning moliyaviy savodxonligini oshirish, mahsulotlarini onlayn sotish va bo'sh ish o'rinlari bo'yicha e'lonlar joylashtirish imkonini beradigan "Tadbirkor ayol" **platformasini ishga tushirish**;
- Yil davomida **hududlarda** tadbirkorlik bilan shug'ullanish istagidagi xotin-qizlar uchun **biznes-treninglar** tashkil qilish.

"Xalq banki" aksiyadorlik tijorat banki ushbu majburiyatlar va ko'rsatkichlar bo'yicha imtiyozli davr tugagandan so'ng, milliy muvofiqlashtiruvchi tashkilotga muntazam ravishda hisobot beradi. **AT "Xalq banki"** aksiyadorlik tijorat banki Kodeks doirasida qabul qilingan majburiyatlari to'g'risida jamoatchilikka e'lon qiladi. Shuningdek, ayollar tadbirkorligini qo'llab-qo'vvatlashga doir gender bo'yicha ichki siyosati, moliyaviy va nomoliyaviy xizmatlar yuzasidan axborot berib boradi.

AT Xalq banki Boshqaruv

Raisi o'rinbosari v.b.



Gulzoda Rashidova

Obligation under The Women Entrepreneurs Finance Code (WE Finance Code Commitment)

JSC “Xalq Banki” supports the Women Entrepreneurs Finance Code and collaborates with partners and other stakeholders to implement measures and ensure the formation of data that will help eliminate the limitations and financing gaps for women entrepreneurs, including:

1. To ensure the implementation of organizational initiatives in support of the Code, appoints the following leader as responsible:
Rashidova Gulzoda Atakhanovna - Deputy Chairman of the Board.
2. Track the following agreed indicators on the level of financing for women entrepreneurs:
 - The share and number of female entrepreneurs among all bank clients;
 - Share of loans allocated to women entrepreneurs out of the total amount of loans allocated;
 - Number of applications received for loans from women entrepreneurs and the number and amount of loans allocated;
 - Share of non-performing loans (NPL) allocated to women entrepreneurs;
 - Number and amount of deposits of women entrepreneurs;
 - Other statistics based on the guidelines set by the National Coordinating Organization and the Working Group.
3. Introduce and expand measures to support women entrepreneurs:
 - 3.1 **Database:**
 - Providing data on indicators and results to the national coordinating organization.
 - 3.2 **Gender-focused policy:**
 - **Coordination of the activities of individual female deputies** to work with **186** women in MSMEs, BMOs and smart BMOs located in all districts (cities) of the Bank, to attract them to entrepreneurship and provide financial support.
 - 3.3 **Financial Services:**
 - As part of family entrepreneurship development programs, women will be provided with **preferential loans** worth **668 billion** soums at an annual interest rate of 17,5%;
 - Formation of a list of women included in the "Women's book" and wishing to engage in entrepreneurship, as well as assisting **8-10 thousand** women in establishing their first entrepreneurial activities;
 - In collaboration with the Asian Development Bank, within the framework of the **“Inclusive Banking”** program, **585 billion soums of loans will be allocated to 11,700 women** during the year under the “Financial Universality” credit product with a reduced interest rate for women. *Cash loans of up to 50 million soums will be allocated for a period of up to 36 months for the purchase of fixed assets and up to 18 months for replenishing working capital, depending on the client's needs, at an interest rate of 24%.*

3.4 Non-Financial Services:

- **Launching the "Tadbirkor ayol" platform**, which will allow increasing the financial literacy of women entrepreneurs, selling their products online, and placing job advertisements;
- Organization of **business trainings** for women wishing to engage in entrepreneurship in the regions throughout the year.

JSC "Xalq Banki" regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. **JSC "Xalq Banki"** announces to the public about its obligations under the Code. It also provides information on internal gender policies, financial and non-financial services to support women's entrepreneurship.

**Deputy Chairman of the Board
of JSC "Xalq Banki"**



G. Rashidova