

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

“Agrobank” aksiyadorlik tijorat 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:  
**Turdiyev Jamshid Zaynidinovich - Boshqaruv raisining birinchi o'rinbosari.**
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 va 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;
    - Bank kredit portfelida genderga ko'ra taqsimlangan ko'rsatkichlarni tahlil qilish maqsadida **ma'lumotlar bazasini yaratish.**
  - 3.2 **Genderga yo'naltirilgan siyosat:**

Ayollar tadbirkorlariga xizmat ko'rsatishga mas'ul **35-40 nafar** bank mutaxassislari uchun yil davomida **2 marotaba o'quv tadbirlar** tashkil etish va ularning malakasini oshirish.
  - 3.3 **Moliyaviy xizmatlar:**
    - Ayol tadbirkorlarga mo'ljallangan imtiyozli shartlarda (amaldagi foiz stavkasidan pasaytirilgan, garov ta'minotiga yengilliklar kiritilgan va imtiyozli tarif paketini taqdim etadigan mahsulot va xizmatlar) **yiliga 1 ta yangi mahsulot** joriy etish.

### 3.4 Nomoliyaviy xizmatlar:

- “Fermierlar maktabi” loyihasining 7 mingdan ortiq xotin-qizlardan iborat ishtirokchilari uchun qishloq xo’jaligi bo’yicha **25 ta yo’nalishda onlayn o’quv kursidan bepul foydalanish imkoniyatini yaratish** va kursdan muvaffaqiyatli o’tganlarga sertifikat va imtiyozlar taqdim etish mexanizmini joriy etish;
- Qishloq xo’jaligi yo’nalishida ayol tadbirkorlarga bankning **“Agrobooks” elektron kitoblardan** bepul foydalanishini ta’minlash va yetishtirgan mahsulotlarini **“Agrozamin.uz” platformasi orqali** onlayn sotishni targ’ib qilish;
- Yil davomida har bir hududda tadbirkorlik qilish istagida bo’lgan xotin-qizlar uchun tadbirkorlikni boshlash va rivojlantirish mavzusida oyiga 2 marta, **jami 24 ta o’quv tadbiri o’tkazish**;
- “Kambag’allikdan millionerlikkacha” mavzusida bank mijozi bo’lgan muvaffaqiyatli ayol-tadbirkorlar to’g’risida **motivatsion videoroliklar tayyorlash**;
- Tadbirkorlikni boshlayotgan xotin-qizlar uchun qulay **biznes rejalar va tarqatma materiallarni ishlab chiqish**.

“Agrobank” aksiyadorlik tijorat banki ushbu majburiyatlar va ko’rsatkichlar bo’yicha imtiyozli davr tugagandan so’ng, milliy muvofiqlashtiruvchi tashkilotga muntazam ravishda hisobot beradi. “Agrobank” 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.



Boshqaruv raisining  
birinchi o’rinbosari  
Jamshid Turdiyev

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

Joint-Stock Commercial Bank "Agrobank" supports the 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: **Turdiyev Jamshid Zaynidinovich - First 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;
    - **Creation of a database** for the purpose of analysis of gender-distributed indicators in the bank's loan portfolio.
  - 3.2 **Gender-focused policy:**

Organizing training events and professional development **twice a year for 35-40 bank specialists** responsible for servicing women entrepreneurs.
  - 3.3 **Financial Services:**
    - **Introducing 1 new product per year** on preferential terms for women entrepreneurs (products and services with reduced interest rates, eased collateral security, and preferential tariff packages).

#### 3.4 Non-Financial Services:

- **Creating free access to online training courses in 25 areas of agriculture** for more than 7,000 women participants of the "Farmers' School" project and introducing a mechanism for providing certificates and benefits to those who successfully complete the course;
- Providing free access to the bank's **"Agrobooks" e-books** for women entrepreneurs in the agricultural sector and promoting online sales of their products through the **"agrozamin.uz" platform**;
- **Conducting 24 training events** on starting and developing entrepreneurship for women from each region throughout the year, twice a month;
- **Preparing motivational videos** about successful women entrepreneurs who are bank clients on the topic "From Poverty to Millionaire";
- **Developing business plans and handouts** that are easy to use for women starting their own businesses.

"Agrobank" joint-stock commercial bank regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. "Agrobank" joint-stock commercial bank 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.



**First Deputy Chairman of the Board**  
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**J.Z. Turdiyev**