



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

“O‘zsanoatqurilishbank” ATB 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 rahbari mas'ul etib tayinlaydi:

Ergashev Anvar Abdumajitovich - “O‘zsanoatqurilishbank” ATB Boshqaruv Raisining birinchi o‘rinbosari.

2. Ayol-tadbirkorlarni moliyalashtirish darajasining quyidagi kelishilgan ko‘rsatkichlarini 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 kreditlarda, 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 quyidagi chora-tadbirlar joriy etiladi va kengaytiradi:

3.1 Ma'lumotlar bazasi:

- Ko‘rsatkichlar va erishilgan natijalar yuzasidan ma'lumotlarni milliy muvofiqlashtiruvchi tashkilotga taqdim etish.

3.2 Nomoliyaviy xizmatlar:

- Bankning ayol va yosh tadbirkor mijozlari o‘z mahsulotlarini sotish bo‘yicha “SQB Business” ilovasi orqali marketplaysda e'lonlar berish va moliyaviy savodhonligini oshirish;
- Yil davomida **12 ta** viloyatda **350 nafardan** ortiq tadbirkorlik bilan shug'illanish istagida bo'lgan xotin-qizlar uchun **2 ta** maxsus biznes-trening tashkil etish, treninglarda hududdagi muvaffaqiyatli lider tadbirkor ayollarni jalb qilish va ustoz-shogird an'analari asosida yangi tadbirkor ayollarga o'z tajribasi bilan almashishini tashkil qilish

“O‘zsanoatqurilishbank” ATB ushbu majburiyatlar va ko‘rsatkichlar bo‘yicha imtiyozli davr tugagandan so‘ng, milliy muvofiqlashtiruvchi tashkilotga muntazam ravishda hisobot beradi. “O‘zsanoatqurilishbank” ATB Kodeks doirasida qabul qilingan majburiyatlari to‘grisida jamoatchilikka e'lon qiladi. Shuningdek, ayollar tadbirkorligini qo‘llab-quvvatlashga doir gender bo‘yicha ichki siyosati, moliyaviy va nomoliyaviy xizmatlar yuzasidan axborot berib boradi.

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

JSCB “O'zsanoatqurilishbank” 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:
Ergashev Anvar Abdumajitovich - 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.
 - 3.2 **Non-Financial Services:**
 - The bank's female and young entrepreneurial clients can advertise their products on the marketplace through the "SQB Mobile" application and increase their financial literacy;
 - **Organising 2 special business trainings for more than 350 women in 12 regions** during the year, involving successful regional women entrepreneurs in the trainings and organizing the exchange of their experience with new women entrepreneurs based on the mentor-student tradition.

JSCB “O'zsanoatqurilishbank” regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. **JSCB “O'zsanoatqurilishbank”** 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



“O'zsanoatqurilishbank” ATB
Boshqaruv Raisining birinchi o'rinbosari
A.Ergashev