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

“Biznesni rivojlantirish 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:
   Yusupov Shoxzod Maxmatmurodovich – Boshqaruv raisi 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 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 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:**
- Ayollar tadbirkorlariga xizmat ko‘rsatish sifatini oshirish maqsadida har oyda hududlardagi kamida 20 nafar bank xodimlariga treninglar tashkil qilib bilim salohiyatini oshirish;
- Har bir hudud kesimida bank tizimidan lider xodim ayol-qizlarni aniqlab, har 6 oy davomida **50 nafar xodimlarni** o‘quv kurslari orqali salohiyati va bilimlarini oshirib yetuk mutaxassis darajasida tayyorlash ishlarini amalga oshirish. Kursni muvaffaqiyatli yakunlagan xodimlarni kelgusida rahbarlik lavozimlariga tavsiya etish.

3.3 **Moliyaviy xizmatlar:**
- Ayollar rahbarligidagi kichik va o‘rta tadbirkorlik sub’ektlariga 1 000 BHMdan 4 000 BHMgacha yillik foiz stavkasi Markaziy bank asosiy stavkasi +6%, aylanma mablag‘larni to‘ldirish uchun +7% foiz shartlari asosida **“Ayol tadbirkor” kredit mahsulotini joriy etish**;

- Yil davomida ijobiy kredit tarixiga ega bo‘lgan xotin-qizlar uchun qo‘shimcha kredit mahsulot sifatida **100 mln. so‘mgacha garovsiz kredit mahsulotini joriy etish**.

3.4 **Nomoliyaviy xizmatlar:**

- Yil davomida (iyun oyidan boshlab) har oyda 2 ta hudud taqsimotida mahalliy hokimiyat bilan kelishilgan holda ayol-tadbirkorlar bilan suhbatlar o‘tkazish, uchrashuvlar jarayonida ayollarning iqtisodiy bilimlarini oshirib, tadbirkorlikka keng jalb qilish. *Ishtirokchilar soni har bir hududdagi faol ayol tadbirkorlar sonidan va ularning ishtirok etish istagidan kelib chiqib belgilanadi.*

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

Boshqaruv raisi birinchi o‘rinbosari
Yusupov Shoxzod

O‘ZBEKISTON RESPUBLIKASI "BIZNESNI RIVOJLANTIRISH BANKI" AKSIYADORLIK TIJORAT BANKI TOSHKENT SHAHAR
Biznesni rivojlantirish banki

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

"Business Development Bank" 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: **Yusupov Shokhzod Makhmatmurodovich – 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 **Gender-focused policy:**
   - Improving the quality of service to women entrepreneurs, organizing trainings for at least 20 bank employees in the regions every month to increase their knowledge potential;
   - Identifying leading female employees from the banking system in each region and training 50 employees every 6 months to increase their potential and knowledge through training courses to become advanced specialists. Recommending employees who successfully complete the course to future management positions.

   3.3 **Financial Services:**
   - Introduction of the **"Women Entrepreneur" loan product** for small and medium-sized businesses led by women with an annual interest rate of +6% to the Central Bank's base rate and +7% to replenish working capital.;

- During the year, **introduce an unsecured loan product of up to 100 million soums** as an additional loan product for women with a positive credit history.

3.4 **Non-Financial Services:**

- Throughout the year (starting in June), every month, in 2 regions, in agreement with local authorities, conduct interviews with women entrepreneurs, increase women's economic knowledge during the meetings and widely involve them in entrepreneurship. *The number of participants will be determined based on the number of active women entrepreneurs in each region and their willingness to participate.*

"Business Development Bank" joint-stock commercial bank regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. **"Business Development Bank"** 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
Yusupov Shokhzod

Biznesni rivojlantirish banki