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

“**Turonbank**” **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 rahbarni mas’ul etib tayinlaydi: **Obidov Zoxidjon Sidiqovich - 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 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 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:**
   - Bank faoliyati uchun yil davomida ayol-tadbirkorlarni moliyalashtirish uchun **strategiya, siyosat va standartlar ishlab chiqish**;
   - Yil davomida ayollar tadbirkorligini qo‘llab-quvvatlash yo‘nalishida moliyaviy xizmatlar ko‘rsatish **strategiyasini tasdiqlash**;
   - Ayollar tadbirkorlarga xizmat ko‘rsatish sifatini oshirish maqsadida bankning **70 nafar ayol xodimlar** uchun yil davomida **2 ta trening** tashkil etish.

   3.3 **Moliyaviy xizmatlar:**
   - Bank mijozi bo‘lgan tadbirkor ayollar uchun tadbirkorlik faoliyatini rivojlantirish maqsadida 6 oylik imtiyozli davr bilan 21 foizdan **bankning maxsus kredit mahsulotini joriy etish.**

   3.4 **Nomoliyaviy xizmatlar:**

- Bankka biriktirilgan mahallalarda yashovchi tadbirkorlik faoliyatini boshlash istagida boʻlgan xotin-qizlar uchun moliyaviy savodxonligini oshirish boʻyicha **oʻquv dasturlari ishlab chiqish** va har chorakda 1 marotaba, belgilangan jadval-grafik asosida **oʻquv tadbirlarini oʻtkazish**. *Ishtirokchilar soni biriktirilgan mahallalardagi faol ayol tadbirkorlar sonidan va ularning ishtirok etish istagidan kelib chiqib belgilanadi.*

"Turonbank" ATB ushbu majburiyatlar va koʻrsatkichlar boʻyicha imtiyozli davr tugagandan soʻng, milliy muvofiqlashtiruvchi tashkilotga muntazam ravishda hisobot beradi. **"Turonbank" ATB** Kodeks doirasida qabul qilingan majburiyatlari toʻgʻrisida jamoatchilikka e'lon qiladi. Shuningdek, ayollar tadbirkorligini qoʻllab-qoʻvvatlashga doir gender boʻyicha ichki siyosati, moliyaviy va nomoliyaviy xizmatlar yuzasidan axborot berib boradi.

"Turonbank" ATB
Boshqaruv raisining birinchi oʻrinbosari v. b.
_____________ Sultan Kaldibayev

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

"Turonbank" JSCB 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: **Obidov Zahidjon Sidiqovich - 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:**
   - **Developing strategies, policies, and standards** for the bank's operations to finance women entrepreneurs throughout the year;
   - **Approval of a strategy** for providing financial services to support women's entrepreneurship throughout the year;
   - Organizing **2 trainings** during the year for **70 female bank employees** in order to improve the quality of services provided to women entrepreneurs.

   3.3 **Financial Services:**
   - **Introducing a special bank loan product** at 21% with a grace period of 6 months for women entrepreneurs who are bank clients in order to develop their entrepreneurial activities.

   3.4 **Non-Financial Services:**

- **Developing training programs** to improve financial literacy for women living in neighborhoods affiliated with the bank and wishing to start their own businesses, and **conducting training events** once a quarter, according to a set schedule. *The number of participants will be determined based on the number of active female entrepreneurs in the affiliated neighborhoods and their willingness to participate.*

"Turonbank" JSCB regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. **"Turonbank" JSCB** 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
of"Turonbank" JSCB
______________ **Kaldibayev S.T.**