

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

“Asakabank” aksiyadorlik jamiyati 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:

Zakirov Sur'at Utkurovich – Boshqaruv Raisining Birinchi o'rinbosari.

2. Ayol-tadbirkorlarni moliyalashtirish darajasining quyidagi kelishilgan ko'rsatkichlari bo'yicha statistikasi 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'rsatkichlar 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:**

- Har yarim yillikda ayol-tadbirkorlarni moliyalashtirishning ijtimoiy va iqtisodiy ahamiyatini yorituvchi marketing tadqiqot amalga oshirish.
- Yil davomida tizimdagi **80–90 nafar** mutaxassis va hamkor tashkilotlar vakillari ishtirokida ayol tadbirkorlarni qo'llab-quvvatlash mavzusida treninglar va amaliy tajriba almashuvlarini tashkil etish.

3.3 **Moliyaviy xizmatlar:**

- 2 yil ichida ayol tadbirkorlarga mo'ljallangan imtiyozli shartlarda 2 ta kredit mahsuloti ishlab chiqish va joriy etish;
- Yil davomida qarzdorligi bo'lmagan, o'z vaqtida so'ndirilgan va muddatidan oldin qaytarilgan kreditlar bo'yicha ayol tadbirkorlarga bonuslar, keyingi kredit summasi oshirish va boshqa rag'batlantiruvchi mexanizmlarni joriy etish.

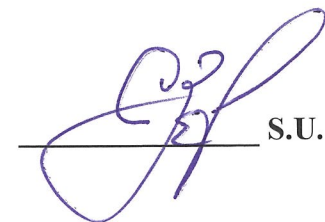
3.4 **Nomoliyaviy xizmatlar:**

- Yil davomida bank saytida ayol-tadbirkor mijozlari uchun bank mahsulotlari, statistika ma'lumotlari, ayol tadbirkorlar uchun yaratilgan qulayliklar hamda ariza va takliflar yuborish imkoniyatlarini o'z ichiga olgan aloqa kanalini yaratish va doimiy ishlashini yo'lga qo'yish;

- Yil davomida (har yarim yillik) Namangan, Jizzax viloyatlari hamda Qoraqalpog‘iston Respublikasida 90 nafar ayol tadbirkor ishtirokida “Asakabank”ning bank mahsulotlari, “Biznes reja tuzish” va “Moliyaviy hisobotlar” mavzularida treninglar tashkil etish.

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

**Boshqaruv Raisining
birinchi o‘rinbosari v.b**



S.U. Zakirov

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

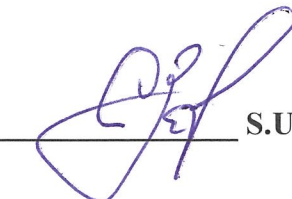
“**Asakabank**” joint stock company supports the Finance Code Women’s Entrepreneurship and collaborates with partners and other interested parties to implement measures and form information aimed at increasing women’s access to finance and eliminating obstacles. In particular, it undertakes to:

1. To ensure the implementation of organizational initiatives in support of the Code, appoints the following leader as responsible: **Zakirov Sur’at Utkurovich - First Deputy Chairman of the Board.**
2. Statistics on the level of financial inclusion of women entrepreneurs will be maintained based on the following indicators:
 - 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:**
 - Conducting semi-annual **marketing research** highlighting the social and economic importance of financing women entrepreneurs;
 - Organizing trainings and practical experience exchanges on supporting women entrepreneurs throughout the year with the participation of **80-90 specialists** in the system and representatives of partner organizations.
 - 3.3 **Financial Services:**
 - Developing and implementing **2 credit products** on preferential terms for women entrepreneurs within 2 years;
 - Introducing bonuses, subsequent loan amount increases, and other incentive mechanisms for women entrepreneurs who have no overdue loans during the year, have repaid on time, and have repaid loans ahead of schedule.
 - 3.4 **Non-financial Services:**
 - Creating and maintaining a **communication channel** on the bank's website for female entrepreneurs throughout the year, including information on banking products, statistical data, facilities created for female entrepreneurs, and the opportunity to send applications and suggestions;

- Organizing **trainings** on Asakabank's banking products, "Business Planning" and "Financial Reporting" with the participation of **90 female** entrepreneurs in Namangan, Jizzakh regions and the Republic of Karakalpakstan throughout the year (every six months).

“**Asakabank**” **joint stock company** regularly reports to the national coordinating organization after the end of the privileged period on these obligations and indicators. “**Asakabank**” **joint stock company** 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 (a.i.)



S.U. Zakirov