

WAYS TO INCREASE THE RESOURCE BASE OF COMMERCIAL BANKS

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Annotation: In this state, the author reviews the methods of increasing the resource base of commercial banks, effective use of the bank's existing resources, methods of privilecheniya novykh sredstv and flexibility of demand for changes in the financial market, theoretical foundations and successful strategies.

Key words: commercial banks, bank deposits, resource base of commercial banks, financial resources, internal resources, resource management, types of deposits, diversification of resources, financial stability.

Today, commercial banks are one of the important components of the economy, they ensure economic development by providing financial services. The resource base for banks is the main factor determining their ability to carry out their activities and provide customer service. As a resource base, we understand the bank's funds, deposits, sources of borrowing and a complex of other financial instruments.

Increasing the resource base is important for ensuring the stability and competitiveness of commercial banks. This process requires a number of strategic approaches, including improving customer service, introducing new products, and using innovative technologies.

This article examines ways to increase the resource base of commercial banks, effective use of existing resources by banks, methods of attracting new funds and issues of flexibility to changes in the financial market, theoretical foundations of successful strategies.

The main aspects related to the resource base of commercial banks and its composition include:

1. The concept of resource base represents the resource base of commercial banks, the financial resources necessary for their lending, investment and other financial activities.

2. The main types of resources:

- Customer deposits: One of the biggest sources of resources of the bank. They are demand deposits, time deposits and other types of accounts.

- Bank loans and debts: Loan funds received from other banks (for example, from a central bank or international financial institutions).

- Shares and bonds: Securities issued to increase the bank's capital.

- Internal resources: Reserves made up of the bank's profits.

The concept of resource base plays an important role in the implementation of financial activities of commercial banks. The resource base of commercial banks consists of the following main components:

1. Deposits: It is the largest source of resource base for commercial banks. Funds deposited in customer accounts ensure the bank's liquidity and increase the possibility of granting loans.

2. Equity: The bank's own funds, capital received from shareholders and retained earnings also form the resource base. Equity increases the bank's financial stability and is important in risk management.

3. Borrowed funds: Banks can also use borrowed funds from other financial institutions, government bodies or international organizations as resources.

4. Investments: Commercial banks also raise resources through investments, for example, by investing in government bonds or other financial instruments.

5. Sources of Refinancing: Refinancing opportunities available from the Central Bank and other financial institutions also expand the resource base of commercial banks.

The resource base of commercial banks is the basis necessary for their lending, investment and other financial activities. Diversification and proper management of resources helps to ensure stability and profitability of the bank.

Customer deposits are one of the bank's main resources. They play an important role in ensuring the financial stability of the bank and serve as the basis for lending, investing and other financial activities.

Deposits are divided into the following types:

1. Demand Deposits: These types of deposits allow customers to withdraw cash at any time. They are usually credited to accounts and can be withdrawn by customers without restrictions.

2. Time deposits: Time deposits are the most stable source of resources for commercial banks. Fixed deposits for a certain periodis required to be kept in the bank during this period and can be withdrawn only after the expiry of this period. High interest rates are offered on such deposits, because the customer agrees to deposit his funds with the bank for a long period of time.

It is important for banks to manage these deposits as they not only provide liquidity but also determine the overall financial position of the bank. Banks try to provide quality service and offer favorable conditions in order to gain and maintain the trust of clients. Ways to increase the resource base of commercial banks are very important for economic development and financial stability today. There are sever.

3. Other types of accounts: This type includes various short-term or long-term financial instruments such as checking, current and payment accounts.

Each type of account may have its own features, interest rates, and terms.

al reasons why this topic is relevant:

1. Economic growth: Commercial banks are one of the important components of the economy. By increasing their resource base, their lending capacity will expand, which will stimulate investment and consumer spending.

2. Financial stability: Increasing the resource base ensures the financial stability of banks. Banks with more capital are more resilient to economic uncertainties.
3. Competitiveness: As competition between banks increases, their resource bases must also expand. This allows us to offer customers better services and better conditions.
4. New technologies: The development of financial technologies (fintech) creates opportunities for banks to attract new resources and optimize services.
5. Changes in the financial sector: Changes in the global financial market also create the need to increase the resource base of commercial banks, as they are forced to adapt to new conditions.
6. Customer needs: Banks' resource base needs to expand to meet customer demands, as new products and services will need to be offered along with increased demand.

These factors indicate the importance of increasing the resource base for commercial banks. This makes the topic relevant in the field of economy and finance.

Resource management of commercial banks is an important process to ensure financial stability of the bank, maintain liquidity and increase profits.

Effective management of resources greatly affects the overall success of the bank and increases its market competitiveness.

Several factors need to be given more importance when offering new deposit products. The following aspects are important:

1. Interest rate: It is important to determine how the interest rate of the new deposit product compares to competitors. Offering competitive rates to your customers will help you attract them.

2. Terms and conditions: The terms (short or long term) and terms (for example, the possibility of early withdrawal) of the deposit should be convenient for the customers.

3. Minimum deposit amount: The minimum deposit amount required to get the product is also important. For the convenience of customers, it is preferable to keep this amount low.

4. Additional services: Additional services related to the deposit account (for example, online banking, account management through mobile applications) can increase customer interest.

5. Integration with other financial products: Integrating new deposit products with other financial services (such as credit cards or loans) can offer more value to customers.

6. Advertising and Marketing Strategy: How to advertise the product and develop marketing strategies are also important. Effective companies need to attract customers.

7. Understanding customer needs: Conducting market research and identifying customer needs and wants helps in developing new products.

8. Personalization options: Providing customers with personalized offers that suit their needs can increase their interest.

9. Security and reliability: Customers want to be able to keep their funds safe, so it is important to provide information about the bank's reliability and security measures.

10. Customer Service: Providing good customer service can increase interest in a new product.

Taking into account the above factors, it is possible to successfully offer new deposit products.

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