



MODERN PROBLEMS IN EDUCATION AND THEIR SCIENTIFIC SOLUTIONS

**BANK SEKTORIDA ESG TAMOYILLARINI JORIY ETISH ORQALI KREDIT RISKLARINI OPTIMALLASHTIRISH MASALALARI**

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**Annotatsiya:** *Mazkur maqolada tijorat banklarida ESG tamoyillariga asoslangan kredit siyosatini joriy etishning nazariy va amaliy jihatlari tahlil qilinadi. Tadqiqotda ijtimoiy mas'uliyat, ekologik barqarorlik va korporativ boshqaruv omillarining kredit portfeli sifati hamda bank barqarorligiga ta'siri ochib beriladi. O'zbekiston bank tizimi misolida ESGga yo'naltirilgan kreditlashning iqtisodiy samaralari yoritiladi.*

**Kalit so'zlar:** *ESG, kredit siyosati, bank risklari, barqaror rivojlanish, O'zbekiston*

Bank kredit siyosatining evolyutsiyasi barqaror rivojlanish konsepsiyasi bilan chambarchas bog'liq. So'nggi yillarda kreditlash jarayonida moliyaviy ko'rsatkichlar bilan bir qatorda ekologik va ijtimoiy omillarni hisobga olish zarurati kuchaydi. Bu holat, ayniqsa, rivojlanayotgan iqtisodiyotlar uchun muhim bo'lib, bank tizimi orqali iqtisodiy modernizatsiyani rag'batlantirish imkonini beradi.

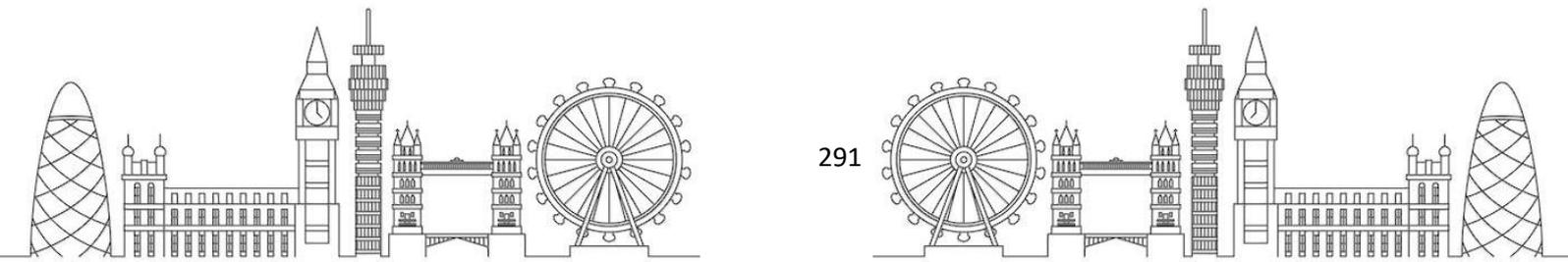
O'zbekistonda banklar tomonidan ESG tamoyillarini kredit siyosatiga integratsiyalash jarayoni bosqichma-bosqich amalga oshirilmoqda. Milliy statistika ma'lumotlariga ko'ra, qayta tiklanuvchi energetika, energiya tejankor texnologiyalar va ijtimoiy infratuzilma loyihalariga yo'naltirilgan kreditlar hajmi 2020–2024 yillarda qariyb uch barobar oshdi. Bu holat banklarning uzoq muddatli risklarni kamaytirishga bo'lgan intilishini ko'rsatadi.

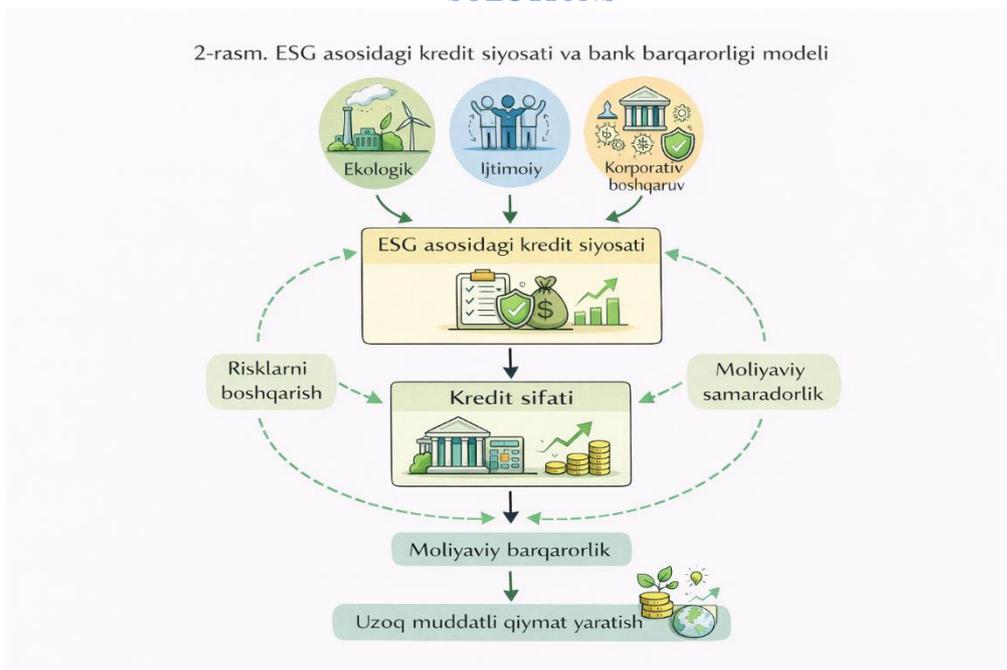
ESGga asoslangan kredit siyosati banklar uchun axborot shaffofligini oshiradi. Qarzdor korxonalarining ekologik va ijtimoiy majburiyatlarga rioya qilishi ularning moliyaviy barqarorligini mustahkamlaydi. Amaliy kuzatuvlar shuni ko'rsatadiki, ijtimoiy mas'uliyatli loyihalarni moliyalashtirgan banklarda muammoli kreditlar ulushi an'anaviy kreditlashga nisbatan pastroq bo'lmoqda.

Davlat siyosati ham ushbu jarayonni qo'llab-quvvatlamoqda. Yashil moliyalashtirish bo'yicha milliy dasturlar banklar uchun imtiyozli resurslar va kafolat mexanizmlarini yaratdi. Natijada, ESGga yo'naltirilgan kreditlash nafaqat bank barqarorligini, balki real sektor raqobatbardoshligini ham oshirmoqda.

**Jadval 2. O'zbekistonda ESG yo'naltirilgan kreditlash yo'nalishlari (2024)**

Yo'nalish	Kreditlar ulushi (%)
Qayta tiklanuvchi energetika	34
Energiya samaradorligi	27
Ijtimoiy infratuzilma	21
Barqaror qishloq xo'jaligi	18





## 2-rasm. ESG asosidagi kredit siyosati va bank barqarorligi modeli

Diagrammada ESG omillarining kredit sifati, moliyaviy barqarorlik va uzoq muddatli qiymat yaratish bilan bog'liqligi ilmiy model asosida ko'rsatilgan.

ESGga asoslangan kredit siyosati O'zbekiston bank tizimi uchun strategik ahamiyatga ega bo'lib, moliyaviy barqarorlik va ijtimoiy-iqtisodiy rivojlanishni uyg'unlashtirish imkonini beradi.

## FOYDALANILGAN ADABIYOTLAR

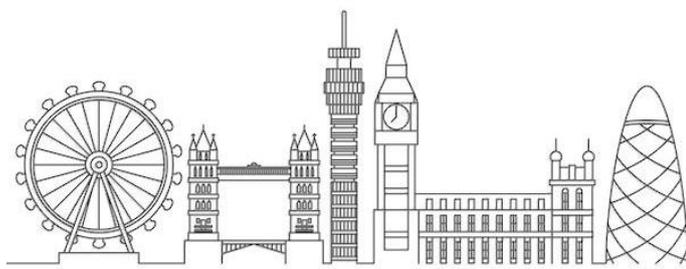
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