

ORGANIZATION OF BANKING FOR SERVICES TO INDIVIDUAL PERSONS:
STATUS, DEVELOPMENT PROSPECTS

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Abstract: *In this article organization of banking work for providing services to individuals: status, development prospects, assistance of microcredit organizations to organize microfinancial services to the population, information portal about financial services of commercial banks intended for individuals.*

Key words: *Microcredit, microfinance, microloan, savings, currency, lending, portal.*

Аннотация: *В данной статье организация банковской работы по оказанию услуг физическим лицам: состояние, перспективы развития, помощь микрокредитных организаций в организации микрофинансового обслуживания населения, информация об информационном портале финансовых услуг коммерческих банков предназначен для лиц, получивших*

Ключевые слова: *Микрокредит, микрофинансирование, микрозайм, депозит, валюта, кредитование, портал.*

Annotatsiya: *Mazkur maqolada jismoniy shaxslarga xizmat ko'rsatish bo'yicha bank ishini tashkil etish: holati, rivojlanish istiqbollari, mikrocredit tashkilotlari aholiga mikromoliyaviy xizmatlarni tashkil etishga yordam berish, tijorat banklarining jismoniy shaxslar uchun mo'ljallangan moliyaviy xizmatlari haqidagi axborot portali haqida ma'lumotlar berilgan.*

Kalit so'zlar: *Mikrocredit, mikromoliyaviy, mikroqarz, omonat, valyuta, kreditlash, portal.*

INTRODUCTION

In the conditions of modernization of the economy, it is important to ensure the reliability and stable development of the banking system of Uzbekistan and to prevent it from being negatively affected by external crisis situations. Despite this, at present, banks are continuing reforms related to the implementation of services that meet the market requirements, taking into account the demands and offers of customers, introducing new methods of providing services to them, using new credit tools, and establishing various credit institutions. It creates the need for acceleration.

Currently, banks are creating many opportunities for individuals and legal entities. In this article, we will look at banking for individuals.

Microcredit organizations provide the following microfinance services to the population:

- microcredit and financial consumer credit for individuals;
- microloan for a solidary (joint responsibility) group of individuals;

The requirements imposed by microcredit organizations on the solidary group of individuals are as follows:

- the number of group members should not be less than 3 people;

- the members of the group have known each other for at least 1 year and are ready to provide a guarantee for the microloan;
- members of the group are not related to each other;
- availability of the opportunity to repay the microloan on time.

REFERENCES AND METHODOLOGY

Today, all bank auditoria in our country are distinguished by their advantages. Each bank offers its own amenities. We can mention many banks as an example.

First, we will provide information about the information portal about financial services of commercial banks intended for individuals.

The purpose of the portal

To create an online platform that allows individuals to search for services, compare and choose the services that they like, in order to obtain information provided by the banks of the Republic of Uzbekistan.

Advantages

- Always up-to-date and complete database
- Accuracy and impartiality of the comparison
- A set of convenient financial services suitable for selected conditions and purposes
- Best deals of the day
- Saving money and time of the consumer
- Ensuring the security of each user's personal information
- Increasing financial literacy of the population

RESULTS

Why do you need it?

Creating a portal within this platform where consumers can choose financial services that suit their needs and requirements. The portal allows the consumer to get information about banks of interest. The main advantage of the portal is a set of tools that allow users to choose the offered services and compare them, as well as make preliminary calculations and get the necessary information on the selected financial services.

The consumer will be able to choose financial services with the help of structured information for comparison according to the specified criteria. These can be lists sorted by specified parameters (for example, sorting bank deposits (deposits) by interest rate, selecting loan products by interest rate and term).

The information is presented in terms of loans, deposits, bank cards, money transfer services, ATMs and current exchange rates for all banks.

Secondly, Consumer credit. Consumer credit differs from other forms of credit by its purpose. Its distinguishing feature is lending to individuals, there may be individuals selling goods and services along with special credit institutions. Consumer credit can be given in two forms: in the form of money or in the form of goods. Individuals can be granted consumer loans to own real estate, pay for expensive medical treatment, purchase various goods and household appliances, and meet other needs. Consumer credit in the form of money is provided by banks, and in the form of goods by extending the payment period during the retail sale of goods.

CONCLUSION

Nowadays, in Uzbekistan, car loans are given in the form of money, long-term consumer loans and goods for the purpose of buying and building a house .

In conclusion, the banking system in our country, which includes 37 commercial banks under the leadership of the Central Bank of the Republic of Uzbekistan, is performing the tasks defined above and is active as an active participant in market reforms.

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