

BANKING SERVICES AND OPERATIONS

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***Аннотация.** Под банковскими услугами понимается банковская деятельность от имени и в интересах клиента с целью удовлетворения потребностей клиента. Актуальность темы заключается в том, что качество банковского обслуживания, его особенности, совокупность элементов, обеспечивающих удовлетворение уже сформировавшихся (сложившихся) и неожиданных (потенциальных) потребностей клиентов, и требования к качеству банковских услуг выражаются в виде количественных и качественных характеристик в виде определяемых или ожидаемых потребностей поставщика услуг.*

***Annotation.** Banking service means the Bank's activities carried out on behalf and in the interests of the client in order to meet its needs for banking services. The relevance of the topic is due to the fact that the quality of banking services, the totality of its properties, elements that ensure the satisfaction of already formed (established) and expected (potential) needs of customers, while the requirements for the quality of banking services are expressed in the form of established or anticipated needs of the user of services in the form of quantitative and qualitative characteristics.*

***Ключевые слова:** субъекты предпринимательства, совокупность комплексных банковских услуг, операции.*

***Key words:** business entities, complex banking service, set of operations.*

Where banks provide essentially the same, traditional services, the quality of these services will become the important means of competition between banks for customers, as well as for providing services on a new technological basis. The relevance of the topic is that the quality of banking

services, the concentration of its features, the totality of elements that ensure the satisfaction of already formed (established) and unexpected (potential) needs of customers, and the requirements for the quality of banking services are expressed in the form of quantitative and qualitative characteristics of established or expected needs of service providers.

Banking services means banking activities on behalf of and for the interests of the client in order to satisfy the needs of customer. The service is usually associated with the end result, which is the result of beneficial actions aimed at satisfying the specific needs of business entities and the population, and has practical significance. Unlike goods and services of companies, the peculiarity of banking services is that not only does the customer accept the banking service, but also participates in the process of providing it. We believe that his needs for banking services are satisfied by a set of individual transactions involving the client and the bank.

Bank clients want not only traditional (basic) banking services, but also receive comprehensive support for their business. Banking services should be linked to a specific customer. In our opinion, the main purpose of banking services is to connect customers to a competitive advantage when providing such services with other providers.

Complex of banking services provides customers with a set of certain services on more favorable terms than if these services are provided separately. In customer service, the following facts are taken into account:

- provision of legal and natural) services to all clients (persons);
- easy and fast redirection and expansion of services provided;
- Security, availability and confidentiality of banking services;
- the possibility of transferring the client to non-traditional methods;
- Service.

The main terms of banking services can be considered possible customer satisfaction in the field of credit, settlement and cash services, purchase and custody of securities, foreign exchange (sale), technical and technological

assistance. Therefore, banking services are formed in the market of bank resources (acquisition of customer resources); market of the Bank's assets (resource allocation services); certain services (trust, consulting, storage, assistance in payment turnover, securities circulation). As different from service, in our opinion, a banking product should have material fulfillment. In relation to banks, the product can be conditionally issued: bank shares, bonds, certificates, bills, checks, cards.

Banking operations are related to operations regulating the order, list and forms of documents, their sequence of movement, technology of operations, order of movement of funds, securities, operations regulating the actions of bank employees and clients. Banks may carry out operations at their own expense, but they are carried out mainly at the expense of attracted resources and carry out operations on behalf of the Bank on its own behalf. These transactions can be the bank's own operations, for example, the acquisition of property, formation of bank funds, payment of labor relations, payment of dividends, participation in other legal entities as founders.

Bank operatsiyalari quyidagilarni o'z ichiga oladi:

1. attract funds from individuals and (or) legal entities to deposits;
2. Repayment, payment and arriving of their own funds in their own name and from their own account account;
3. Opening and maintenance of bank accounts for individuals and legal entities; opening and maintaining accounts in precious metals;
4. Settlement and (or) cash services for individuals and legal entities, including correspondent banks;
5. Currency exchange operations;
6. Operations related to precious metals and precious stones (storage, purchase and sale, attraction and placement in mining);
7. Issuance of bank guarantees;
8. Reliable management of funds under contract
9. Collection (transportation) of cash, foreign currency and other

precious commodities (precious metals and stones), as well as instructions for payment, transportation between banks, banks and customers.

10. Bank plastic card issuance, operations related to it;
11. issue of securities confirming their acceptance of funds for deposits and placement on their accounts;
12. Factoring (financing against the filing of a cash request);
13. Services for safekeeping cash, precious metals and stones.

In our opinion, the current competitive environment in the banking services market is aimed at improving their quality, reducing prices, actively introducing new banking products and services.

Strategic goals for the development of the banking services market:

1. achieve the highest level of service that allows individuals to fully satisfy their needs in banking services;
2. bringing the parameters of retail banking services closer to the level of developed countries.

To achieve the stated goals, the activities of commercial banks in Uzbekistan include:

1. standardization and automation of the retail banking process;
2. Implementation of modern trading strategies;
3. Development and optimization of branch network.

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