About the works carried out in 2022 on working with applications at the microcredit bank

I N F O R M A T I O N

In the last reporting year, the main focus was on the organization of cases with appeals in the bank based on the priority tasks defined in the Law No. 445 of September 11, 2017 and the decision of the Cabinet of Ministers No. 341 of May 7, 2018.

In particular, a number of works were carried out to fundamentally improve the operation of working with applications in the Mikrokreditbank system.

During the past 2022, a number of works were carried out to reduce the number of appeals by eliminating systemic factors that cause negative appeals. In particular:

increased number of types of banking services (made up 94);

the convenience of using banking services for customers has been expanded (electronic queues have been introduced in 63 district branches and BXMs, 3 types of online loans, 4 types of online deposits have been introduced);

increased transparency of decision-making in the allocation of social loans ("Familykredit.uz" platform was launched, the human factor was reduced, documents were fully digitized);

raising the level of awareness of residents and entrepreneurs about banking services, types of loans and simplified ways of using them ("Call center" has been activated, the official "telegram bot" and "@oilakredit\_mkb\_bot" have been launched, more than 400 articles on banking activities in media, interactive channels, interviews , plates, posts are widely covered);

the expansion of the scope of seminars and trainings aimed at increasing the financial literacy of citizens (102 training courses were organized in 85 districts and cities in cooperation with official agencies and governor's assistants) in turn led to a decrease in the number of negative appeals compared to previous years.

In particular, the number of appeals in 2022 decreased by 58% compared to 2021, as well as the number of appeals received through the President's People's and virtual lobby decreased by 64%.

51 percent of the appeals were related to getting a loan, 16 percent were the actions of bank employees, and 6 percent were extending the loan period.

At the same time, the number of appeals was 834 in December of last year and decreased by 54% compared to the same period of 2021.

Despite the measures taken, the bank's branches in Denov (170), Karmana (116), Qamashi (112), Loish (108), Koson (105), Chust (91) and Karasaroy (111) and Asaka (111) ) and Kuyganyor (96), the most number of appeals were received due to insufficient organization of appeals work.

In order to listen to the problems of the population and to solve them in a timely manner, according to the schedule, the work of organizing walk-in receptions was continued in settlements and neighborhoods.

The working group led by the adviser to the president T.Khudaybergenov ensured the participation of bank specialists in 11 public receptions held with the participation of residents of 134 districts and cities.

A total of 166 appeals related to Mikrokreditbank were received during these mass receptions, of which 97 were positively resolved, 69 were given explanations.

Also, based on the schedule approved by the bank's management, 26 mobile receptions were organized by the bank's management and 368 by the heads of regional branches.

Over the past period, responsible officials who made mistakes in handling appeals were warned 87 times, 23 times disciplinary measures were applied to them.

Due to taking effective measures, starting the implementation by an experienced specialist on the same day of receipt of applications, quality implementation without waiting for the deadline was systematically implemented. Cases of late execution of appeals have been eliminated.