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## **IMPROVING PROFESSIONAL SKILLS OF PERSONNEL IN COMMERCIAL BANKS OF UZBEKISTAN**

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The system of improving professional skills of personnel is important condition of maintaining competitiveness of commercial banks. Even at good services of banks it is necessary that all branches of the bank work quickly, harmoniously and professionally in order to operate effectively. Especially it is actual in the conditions of quick change of external environment of the bank and there is no possibility to predict its development for a long-term period.

All this demands high skilled personnel in the bank, people's proficiency, especially officials, who should make good decisions, touch with each other accurately using advanced knowledge in various spheres of organizational activity. It is no coincidence that there recognized that highly-skilled personnel is the most valuable capital of any bank.

Programs of improving personnel professional skills are made for employees of banks of various levels of hierarchy:

- average employees of the bank;
- middle managers;
- top managers.

The purpose:

- improving bank services at the expense of intensive way of development of the bank;
- growing quality of work;
- increasing level of regular management the bank.

Programs of improving personnel professional skills are made taking into account specific character of each employee and area of his or her professional operation and can be developed for:

- typical workplaces;
- groups of employees;
- personally.

By example of private commercial bank "Davr" it is possible to show that the program of improving personnel professional skills can mention the following areas: human resource management, time-management, team-building, management of new projects on banking, bank environment, business management, system analysis (the bases of system management of organization, the analysis of problems and so on).

Now the issue consists in development of essentially new approaches to problem solving on improvement of personnel professional skills of the bank. To maintain knowledge at the level of requirements of modernity a specialist or manager should spend to studying last achievements in the area not less than 4-6 hours per week in which he is engaged as non-observance of the given requirement leads to obsolescence of obtained knowledge from 15 to 20 % monthly. In order to improve the system of effectiveness of personnel professional skills of the bank it is necessary to develop the management mechanism of this process.

Specific target of any analysis of manpower of the bank is finding shortages connected with labor utilization and its purpose is to develop such recommendations which will not allow the bank decreasing in volume and quality of bank services.

Having analyzed methods and principles of conducting personnel selection in commercial "Davr" bank it is possible to draw a conclusion that the bank conducts purposeful personnel selection, there developed good personnel selection concept as well.

The structure of personnel of commercial bank "Davr" is stable conducted calculation of indicator (factor) of personnel stability showed that it made 92 %.

Personnel stability fuggle labor productivity increase, improving moral and psychological climate in collective, promotes the best adaptation of new workers in collective.

However it is necessary to conduct measures on personnel activation, his/her motivation on work as there is not enough interest of each employee in common activity of commercial "Davr" bank. After all one of the personnel selection subtasks is the choice of the most effective methods of personnel motivation. To motivate means to touch their major interests, to give them chance to be realized in the course of work.

The current status of education and availability of elements of crisis phenomena in establishing market relations makes special requirements to a personnel administration policy of any bank. In these conditions it is necessary to raise essentially

purposefulness of personnel administration, to strengthen labor discipline, to provide introduction of modern methods of stimulating labor motivation, control over effectiveness and quality of work, to achieve closer interaction of this kind of management with bank management as a whole. Management modernization should be focused on consolidation of bank potential, increase productivity and efficiency of work both in short-term and in long-term aspects.

Determinating factor which influences competitiveness, economic growth and efficiency of bank services is human resources availability in bank that can solve assigned industrial tasks professionally. The bank needs to complete system of work with personnel allowing control them from the moment of applying for a job to the end of their career for efficient personnel management.

The basis of any bank is the people who works there, who are necessary to be controlled as employees of other functions. It is precisely this fact that employee of personnel management service provide functioning and updating control systems by personnel.

The analysis of Indian bank system has shown that they should possess many qualities, which are basic of management:

1. Knowledge in the sphere of bank activity. Employee of human resources management of the bank should have faithful idea about requirements of bank clients, motive forces of bank system; know about specificity of industrial activity of the bank and its financial aspects. This knowledge allows them to realize well purposes facing the bank (and participate in their definition), model industrial behavior, develop control systems of the personnel and estimate their efficiency.

2. Professional knowledge and skills in the field of human resources management. Basic elements of professional knowledge in the field of human resources management correspond to components of control system of personnel: recruiting, vocational training and improvement, estimation, and include knowledge and skills in the field of creation and management of processes and procedures, dialogue, administration as well.

3. Leadership and management of changes. Human resources management plays a key role in governing modern organization, therefore its employees should possess critical skills for this process to define a direction of organization development, formulate purposes, improve methods of achievement of these purposes and implement them in the bank. For this purpose specialists should possess professional knowledge in the field of planning, development and analysis of alternative strategy, decision-making, creation of task team, solving conflicts.

4. Ability to training and development. In the modern world knowledge in the field of human resource management is becoming obsolete. Therefore ability to constant renovating professional knowledge

and skills is critical quality for specialists in human resources - operating process of constant updating professional knowledge of the personnel of the bank.

Today there aroused interest to a person as a main factor of industry, income, increase of labor productivity, valuable resource and property of any bank in competition. Human resources management is becoming a basis of effective utilization of manpower of the bank which is one of the major sources of prosperity of any bank.

Human resources management covers all administrative decisions which influence mutual relations between bank and its employee. It means that human resource management is closely connected with the bank strategy. Level and results of work of the organization depend on management quality. Modern management acts not only as the theory and practice of management, organization of management, process of making and realizing administrative decisions but as an art of manpower administration. The main potential of any bank consists of its employee. Human resources are the main thing which defines in achieving goals regardless of form of ownership of the bank. Not a single bank can succeed and survive in competition without necessary qualified employee. The role and position of human resources administration of the bank will change in strengthening the role and strategic function in the field of human resource management. Its chief becomes one of the basic chiefs of the bank. Staff of administration is a resource, investment in human resources and human resources job becomes a strategic factor in survival of the bank. Banks can survive in the firm competition if their managerial staff sees world around and social development tendencies in proper perspective correctly and in time. Successful personnel administration remains on regular account and analyses of influencing environment, adapting manufacture to external influences.

By giving an example of private commercial "Davr" bank it is possible to show quantitative estimations, business and managerial qualities of employee. It is performed by means of expert judgments. Thus for the candidate on a position in the bank there established approximately 6-7 criteria:

1. ability to organize and plan work.
2. professional competence.
3. responsibility for performed work.
4. listening and communicating skills.
5. innovative skills.
6. diligence and working capacity.

Further "Davr" bank makes a corresponding appraisal of each criterion on the basis of studying activity of candidates. Estimations by criteria are placed on growing quantitative value:

1. obviously disorganized employee and manager.

2. who is not able to organize and plan own and subordinates' labor.

3. who is capable to organize labor process, but cannot plan the labor successfully.

4. who is capable to organize and plan own and subordinates' labor well.

5. who is capable to create and support an accurate procedure at work on a basis effective planning.

The essence of one of the most approved and effective methods depend on implementing qualifications of experience and intuition of more competent specialists. The major condition of application of this method is maintaining anonymity of estimations exposed by specialists and validity of selection of structure of expert commission.

If anonymity is attained through special questioning or testing then selecting expert structure consists in their careful advance estimation but in methodically competent and purposeful formation of quantitative and qualitative structure as well. His or her competence is in production management, morality, deep knowledge, ability to solve special tasks according to certain functions. One of requirements is to know well one of the related special spheres of activity. Traditional requirement to forming expert commission depends on their ability to make examination with the account of various aspects of activity of estimated employee.

Selection, coordination and approval of expert commission are conducted by personnel managers and authorities of the bank. Human resources manager with scientific adviser acquaints experts with a estimation procedure. Among experts there should be both estimated person and his or her manager as well.

Detailed analysis of expert estimations on qualities can help to define concrete directions and improvement of his activity.

**INDIVIDUAL WAY OF EXPERT ESTIMATION:** this method consists that each expert makes an appraisal anonymously and irrespective of others then estimations are summarized.

**GROUP WAY OF EXPERT ESTIMATION:** this method is based on teamwork of experts and receiving total estimation from the group in whole. Obtained result reflects in recommendations, in total estimations.

It is necessary to prepare the following papers to implement expert appraisals:

1. AN ESTIMATION FORM OF THE MANAGER OR A SPECIALIST: It represents specially developed questionnaire including the list of certain qualities and response alternatives.

2. THE CARD OF EXPERTS.

3. THE FORM OF RESULTS: the form of results is a processing of results.

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