

**"Ipoteka-bank" ATIB Boshqaruvining
2025 yil 27 yanvardagi
15-sonli yig'ilish bayoni bilan
«TASDIQLANGAN»**

**“APPROVED”
by the Management Board
of the JSCMB “Ipoteka-bank”
Protocol No.15 dated
January 27, 2025.**

**“IPOTEKA-BANK” ATIB TIZIMIDA
JISMONIY VA YURIDIK SHAXSLARNING MUHOJATLARI BILAN ISHLASH
TARTIBI TO'G'RISIDAGI
NIZOM**

**JSCMB “IPOTEKA-BANK” SYSTEM
REGULATIONS ON THE PROCEDURE FOR HANDLING APPLICATIONS FROM
INDIVIDUALS AND LEGAL ENTITIES**

MAXFIYLIK TO'G'RISIDA OGOHLANTIRISH / CONFIDENTIALITY NOTICE

Ushbu hujjatdagi ma'lumotlar maxfiy bo'lib, faqat ichki foydalanish uchun mo'ljallangan, "Ipoteka-Bank" ATIB uning egasi hisoblanadi. Barcha huquqlar himoyalangan. Ushbu hujjatning hech bir qismi elektron yoki mexanik vositalar yordamida, foto nusxa, yozuv yoki boshqa usul bilan ishlatilishi mumkin emas va uni saqlash yoki har qanday ma'lumotlarni saqlash tizimiga o'tkazilishi mumkin emas, "Ipoteka-Bank" ATIB oldindan yozma ravishda rozilik bergan holatlar bundan mustasno.

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Toshkent sh., 2025-yil / Tashkent city, 2025

"Ipoteka-Bank" ATIB / JSCMB "Ipoteka-Bank"		
<i>Hujjat nomi:</i>	<i>"Ipoteka-bank" ATIB tizimida Jismoniy va yuridik shaxslarning murojaatlari bilan ishlash tartibi to'g'risidagi nizom</i>	
<i>Document name:</i>	<i>JSCMB "Ipoteka-bank" system Regulations on the procedure for handling applications from individuals and legal entities</i>	
<i>ID: PL-25-2-102</i>	<i>Tahrir / Version: 1.0</i>	<i>Kuchga kirish sanasi: 27.01.2025</i>
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HUJJATNI SAQLASH VA FOYDALANISH NAZORATI / DOCUMENT STORAGE AND USAGE CONTROL

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2	Bank Ijro apparati Murojaatlar bilan ishlash Departamenti / Department for works with appeals in the bank's Executive Office	PDFda nusxa (elektron shaklda) / Copy in PDF (electronic form)
3	Ijro intizomini nazorat qilish departamenti, barcha filiallar/HUB/bank xizmatlari markazlari / Department of performance discipline control, branches/HUBs/BSCs	PDFda nusxa (elektron shaklda) / Copy in PDF (electronic form)

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1. Umumiy qoidalar	1. General rules
<p>1.1. Mazkur Nizom O'zbekiston Respublikasining Konstitutsiyasiga, "O'zbekiston Respublikasining Markaziy banki to'g'risida"gi, "Banklar va bank faoliyati to'g'risida"gi, "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunlariga hamda Markaziy bankning 2018 yil 2 iyulda 3030-son bilan davlat ro'yxatiga olingan "Bank xizmatlari iste'molchilari bilan o'zaro munosabatlarni amalga oshirishda tijorat banklarining faoliyatiga qo'yiladigan minimal talablar to'g'risida"gi Nizomga muvofiq ishlab chiqilgan.</p>	<p>1.1. This Regulation has been developed in accordance with the Constitution of the Republic of Uzbekistan, the laws on "The Central Bank of the Republic of Uzbekistan," "Banks and Banking Activities," "Application of Individuals and Legal Entities," and the "Standard Regulation on the Procedure for Handling Application of Individuals and Legal Entities in State Bodies, State Institutions, and Organizations with State Participation," approved by the decision No. 341 of the Cabinet of Ministers dated May 7, 2018. It also aligns with the Regulation "On Minimum Requirements for the Activities of Commercial Banks in Conducting Relations with Consumers of Banking Services," registered with the state under No. 3030 on July 2, 2018, by the Central Bank.</p>
<p>1.2. Ushbu Nizom "Ipoteka-bank" ATIB (keyingi o'rinlardagi "bank" deb ataladi) tizimida jismoniy va yuridik shaxslarning, shuningdek ularning vakillarining og'zaki, yozma hamda elektron (ariza, taklif, shikoyat) murojaatlari (keyingi o'rinlarda "murojaat" deb ataladi) bilan ishlash tartibini belgilaydi.</p>	<p>1.2. This Regulation establishes the procedure for handling oral, written, and electronic appeals (applications, suggestions, complaints) (hereinafter referred to as "appeals") from individuals and legal entities, as well as their representatives, within the system of JSCMB "Ipoteka-bank" (hereinafter referred to as "the bank").</p>
<p>1.3. Bankka kelib tushgan murojaatlar ushbu Nizomning 1.1-bandida ko'rsatib o'tilgan me'yoriy hujjatlar talablariga muvofiq ko'rib chiqiladi.</p>	<p>1.3. Appeals received by the bank are reviewed in accordance with the requirements of the regulatory documents specified in clause 1.1 of this Regulation.</p>
<p>1.4. Ushbu Nizomning amal qilishi:</p>	<p>1.4. The application of this Regulation:</p>
<p>1.4.1. ko'rib chiqish tartibi ma'muriy javobgarlik to'g'risidagi, fuqarolik protsessual, jinoyat-protsessual, jinoyat-ijroiya, iqtisodiy protsessual qonun</p>	<p>1.4.1. Does not apply to administrative accountability, civil procedural, criminal procedural, criminal execution, economic</p>

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hujjatlari va boshqa qonunlar bilan belgilangan murojaatlarga;	procedural law documents and other laws concerning applications;
1.4.2. Bankning, shuningdek uning tarkibiy bo'linma filial, viloyat hududiy filiali (XAB), BXMLarining o'zaro yozishmalariga hamda ish beruvchi va xodimlarning mehnat munosabatlariga oid yozishmalariga nisbatan tatbiq etilmaydi (O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunining 1-moddasi, 1 va 2-bandlari).	1.4.2. This does not apply to the correspondence between the bank and its structural subdivisions, regional territorial branches (HUBs), and BXMs, as well as the correspondence related to labor relations between the employer and employees (Article 1, paragraphs 1 and 2 of the Law of the Republic of Uzbekistan 'On Appeals of Individuals and Legal Entities').
1.5. Ushbu Nizomda quyidagi tushunchalar qo'llaniladi:	1.5. The following concepts are used in this Regulation:
bank - "Ipoteka-bank" ATIB Bosh ofisi va filial, Viloyat hududiy filiali (XAB), BXMLari;	Bank: The Head Office of JSCMB "Ipoteka-bank" and its branches, regional branch offices (Hubs), BSCs;
ariza - huquqlarni, erkinliklarni va qonuniy manfaatlarni amalga oshirishda yordam ko'rsatish to'g'risidagi iltimos bayon etilgan murojaat;	Application: a request expressing the need for assistance in exercising rights, freedoms, and lawful interests;
taklif - davlat va jamiyat faoliyatini takomillashtirishga doir tavsiyalarni o'z ichiga olgan murojaat;	Proposal: a request containing recommendations for improving the activities of the state and society;
shikoyat - buzilgan huquqlarni, erkinliklarni tiklash va qonuniy manfaatlarni himoya qilish to'g'risidagi talab bayon etilgan murojaat;	Complaint: a request stating a demand for the restoration of violated rights, freedoms, and the protection of lawful interests;
murojaat - jismoniy va yuridik shaxslar (yoki ularning vakillari)dan kelib tushgan og'zaki, yozma yoxud elektron shakldagi ariza, taklif yoki shikoyatlar;	Appeal - oral, written, or electronic applications, proposals, or complaints received from individuals and legal entities (or their representatives).
murojaat etuvchi - jismoniy va yuridik shaxslar (yoki ularning vakillari);	Appellant: individual and Legal entities (or their representatives);
elektron murojaat - belgilangan tartibda axborot-kommunikatsiya texnologiyalari vositasida berilgan, shu jumladan bankning rasmiy veb-saytiga joylashtirilgan murojaat, real vaqt rejimida axborot-kommunikatsiya texnologiyalaridan foydalangan holda berilgan og'zaki murojaatlar bundan mustasno;	Electronic application: an application submitted via information and communication technologies, including those posted on the bank's official website, except for oral applications made in real-time using information and communication technologies;

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<p>takroriy murojaat - ayni bir jismoniy yoki yuridik shaxsdan kelib tushgan, uning avvalgi murojaati yuzasidan qabul qilingan qaror ustidan shikoyat qilinayotgan yoki boshqacha tarzda norozilik bildirilayotgan, shuningdek, agar takroriy murojaat kelib tushgan paytga kelib qonun hujjatlarida belgilangan ko'rib chiqish muddati tugagan bo'lsa, ilgarigi murojaati o'z vaqtida ko'rib chiqilmaganligi to'g'risida xabar qilinayotgan murojaat;</p>	<p>Repeated application: an application from the same physical or legal person expressing dissatisfaction with or appealing against the decision taken on their previous application, as well as an application reporting non-consideration of their previous application within the legally established deadlines if such deadlines have passed;</p>
<p>anonim murojaat - jismoniy shaxsning familiyasi (ismi, otasining ismi), uning yashash joyi to'g'risidagi ma'lumotlar yoki yuridik shaxsning to'liq nomi, uning joylashgan yeri (pochta manzili) to'g'risidagi ma'lumotlar ko'rsatilmagan yoxud ular haqida yolg'on ma'lumotlar ko'rsatilgan murojaat, shuningdek uni identifikatsiya qilish imkoniyatini bermaydigan elektron murojaat yoxud imzo bilan tasdiqlanmagan yozma murojaat;</p>	<p>Anonymous application: an application where the individual's surname (first name, patronymic), residential details, or the full name and location (postal address) of the legal entity are not indicated or are falsely provided, including electronic applications that do not allow for identification or are not verified by signature;</p>
<p>murojaatning dublikati - ayni bir jismoniy yoki yuridik shaxs murojaatining ko'chirma nusxasi;</p>	<p>Duplicate of the application: a copy of an application from the same physical or legal person;</p>
<p>videokonferentsaloqa - uzoqda joylashgan bir nechta abonentlarning real vaqt rejimida audio va videoaxborot almashish imkoniyati bilan axborot-kommunikatsiya texnologiyalaridan foydalangan holda muloqot qilishi;</p>	<p>Video conference: - communication using information and communication technologies that allows multiple remote participants to exchange audio and video information in real time;</p>
<p>EHA dasturi – Ipoteka-bankning elektron hujjatlar aylanmasi platformasi;</p>	<p>EDM system – Ipoteka-bank's electronic document management platform;</p>
<p>rahbar - "Ipoteka-bank" ATIB Boshqaruvi Raisi, uning o'rinbosarlari, Boshqaruv a'zolari, filial, Viloyat hududiy filiali (XAB), BXM boshqaruvchilari va ularning o'rinbosarlari, bank xizmatlari markazlari mudirlari hamda ishonchnoma asosida vakolat berilgan shaxslar;</p>	<p>Executive: Chairman of the Management Board of JSCMB "Ipoteka-bank", his deputies, members of the management, managers of branches, regional branch offices (Hubs), BSCs and their deputies, managers of banking service centers, and persons authorized on the basis of a power of attorney;</p>

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Murojaatlar bilan ishlovchi tarkibiy bo'linma – kelib tushgan murojaatlarni qabul qilish, ro'yxatga olish va ko'rib chiqish uchun yuborish, shuningdek murojaatlarning hisobini yuritish va ko'rib chiqilishini nazorat qilish maqsadida tashkil qilingan Bank ijro apparati tarkibidagi Departament.	Structural unit dealing with applications: a department within the bank's executive apparatus organized for the purpose of accepting, registering, forwarding, accounting, and supervising the consideration of applications.
Murojaatni ko'rib chiqish va ijrosini ta'minlash uchun mas'ul bo'linmalar – Bosh ofis/filial/XAB/BXMIlarning tegishli bo'linmalari.	Divisions responsible for reviewing and ensuring the execution of appeals – the relevant divisions of the Head Office/branches/HUBs/BSCs.
1.6. O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonuniga asosan O'zbekiston Respublikasi va xorijiy davlatlarning jismoniy va yuridik shaxslari, fuqaroligi bo'lmagan shaxslar bankka murojaat etish huquqiga ega.	1.6. According to the Law on "Application of Individuals and Legal Entities" of the Republic of Uzbekistan, Individuals and Legal entities, as well as stateless persons from both Uzbekistan and foreign countries, have the right to apply to the bank.
1.6.1. Jismoniy va yuridik shaxslarning murojaat etish huquqidan foydalanishlari boshqa jismoniy va yuridik shaxslarning huquqlarini, erkinliklarini hamda qonuniy manfaatlarini, shuningdek jamiyat va davlat manfaatlarini buzmasligi kerak.	1.6.1. The right of Individuals and Legal entities to make applications must not violate the rights, freedoms, and lawful interests of other Individuals and Legal entities, nor the interests of society and the state.
1.7. Murojaatlar og'zaki yoki yozma yoxud elektron shaklda ariza, taklif va shikoyat shaklida berilishi mumkin.	1.7. Applications may be submitted in oral, written, or electronic form as applications, proposals, and complaints.
1.7.1. Bankka "Aloqa markazi" orqali O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonuniga asosan kelib tushgan murojaatlar og'zaki murojaat sifatida mazkur Nizomda belgilangan qoidalarga binoan qayd etiladi, ro'yxatga olinadi va ko'rib chiqiladi.	1.7.1. Applications received through the Contact Center based on the Law on "Application of Individuals and Legal Entities" of the Republic of Uzbekistan are registered, recorded, and considered according to the rules established in this Regulation.
1.7.2. Bankning rasmiy veb-sayti orqali yoki bankning rasmiy elektron pochta manziliga O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonuniga asosan kelib	1.7.2. Applications received via the bank's official website or its official email address based on the Law on "Application of Individuals and Legal Entities" of the Republic of Uzbekistan are recorded and

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tushgan murojaatlar elektron murojaatlar tarzida qayd etiladi va mazkur Nizomda belgilangan qoidalarga ko'ra qayd etiladi hamda ko'rib chiqiladi.	considered as electronic applications according to the rules specified in this Regulation.
1.7.3. O'zbekiston Respublikasi Prezidentining Virtual va Xalq qabulxonalari hamda Tadbirkorlar virtual ofisi orqali kelib tushgan murojaatlar ushbu Nizomda belgilangan tartibda ko'rib chiqiladi.	1.7.3. Applications received through the Virtual Reception Office and the People's Reception Office of the President of the Republic of Uzbekistan, as well as the Entrepreneurs' Virtual Office, are considered according to the order specified in this Regulation.
1.7.4. Ommaviy axborot vositalari tahririyatlaridan kelib tushgan murojaatlar Qonunda hamda ushbu Nizomda nazarda tutilgan tartibda va muddatlarda ko'rib chiqiladi.	1.7.4. Applications received from the editorial offices of mass media are considered within the deadlines and according to the procedure provided by the Law and this Regulation.
1.8. Murojaatlar, ularning turi va shaklidan qat'i nazar bir hil ahamiyatga ega.	1.8. Applications, regardless of their type and form, are of equal importance.
1.9. Jismoniy va yuridik shaxslarning murojaatlari yakka tartibda yoki jamoa tomonidan berilishi mumkin.	1.9. Applications from Individuals and Legal entities may be submitted individually or collectively.
1.10. Murojaatlar davlat tilida va boshqa tillarda berilishi mumkin.	1.10. Applications may be submitted in the state language or other languages.
1.11. Bosh ofis va filial, Viloyat hududiy filiali (XAB), BXM rahbarlari murojaatlarni ko'rib chiqishda O'zbekiston Respublikasining Konstitutsiyasi va qonunlari talablariga rioya etishi, ularning to'liq, xolisona va o'z vaqtida ko'rib chiqilishi uchun choralar ko'rishi, jismoniy va yuridik shaxslarning buzilgan huquqlari, erkinliklari tiklanishini hamda qonuniy manfaatlarini himoya qilinishini ta'minlash bo'yicha o'z vakolatlari doirasida choralar ko'rishlari shart.	1.11. The heads of the Head Office and branches, regional branch offices (Hubs), BSCs must comply with the requirements of the Constitution and laws of the Republic of Uzbekistan when reviewing appeals, take measures to ensure their thorough, impartial, and timely consideration, and restore the violated rights and freedoms of individuals and legal entities.
1.12. Jismoniy va yuridik shaxslar murojaat etish huquqidan foydalanayotganda ularni:	1.12. When Individuals and Legal entities exercise their right to make Appeals, they:
- jismoniy shaxsning jinsi, irqi, millati, tili, dini, ijtimoiy kelib chiqishi, e'tiqodi, shaxsiy va ijtimoiy mavqeiga, shuningdek yuridik shaxslarning mulk shakli, joylashgan yeri (pochta manzili), tashkiliy-huquqiy	- the discrimination of individuals based on gender, race, nationality, language, religion, social origin, beliefs, personal and social status, as well as the discrimination of legal entities based on their form of ownership,

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shakllariga va boshqa holatlariga qarab kamsitilishi;	location (postal address), organizational-legal forms, and other circumstances;
- murojaatlarni ko'rib chiqishda jismoniy shaxslarning shaxsiy hayoti, yuridik shaxslarning faoliyati to'g'risidagi ma'lumotlar ularning roziligisiz, shuningdek davlat, tijorat va bank sirini yoxud qonun bilan qo'riqlanadigan boshqa sirni tashkil etuvchi ma'lumotlar, agar bu jismoniy va yuridik shaxslarning huquqlari, erkinliklari hamda qonuniy manfaatlarini kamsitadigan bo'lsa, boshqa axborot bank xodimlari tomonidan oshkor etilishi;	- In considering applications, the personal life of physical persons, the operations of legal entities, and other information forming part of state, commercial, and banking secrets or other secrets protected by law may not be disclosed without their consent, if such disclosure would infringe on their rights, freedoms, and lawful interests;
- jismoniy shaxsni, uning vakilini, ularning oila a'zolarini, yuridik shaxsni, uning vakilini va yuridik shaxs vakilining oila a'zolarini ular o'z huquqlari, erkinliklari hamda qonuniy manfaatlarini ro'yobga chiqarish yoki himoya qilish maqsadida murojaat etganligi, shuningdek, murojaatlarda o'z fikrini bildirganligi va tanqid qilganligi munosabati bilan ta'qib etish qonun hujjatlariga asosan man etiladi;	- Physical persons, their representatives, their family members, legal entities, their representatives, and the family members of legal entity representatives who have applied for the realization or protection of their rights, freedoms, and lawful interests, as well as those who have expressed their opinions and criticisms in applications, must not be persecuted based on laws and regulations;
- jismoniy va yuridik shaxs to'g'risidagi murojaatga taalluqli bo'lmagan ma'lumotlarni aniqlashga yo'l qo'yilmaydi. Jismoniy shaxsning iltimosiga ko'ra uning shaxsiga doir biron-bir ma'lumot oshkor etilmasligi kerak.	- Information irrelevant to the subject of the application must not be disclosed. On the request of a physical person, any personal information must not be disclosed.
1.13. Murojaatlar bankning rahbarlari yoki vakolatli mansabdor shaxsi tomonidan qabul qilinishi va ko'rib chiqilishi shart. "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunining 29, 30-moddalari va mazkur Nizomning 3.3.2, 5.1. hamda 5.4.-bandlarida nazarda tutilgan murojaatlar, bundan mustasno.	1.13. Appeals must be accepted and reviewed by the bank's executives or authorized officials. Exceptions include appeals provided for in Articles 29 and 30 of the Law "On Appeals of Individuals and Legal Entities" and clauses 3.3.2, 5.1, and 5.4 of this Regulation.
1.13.1. Ota-ona qarovisiz qolgan bolalarning bankka bevosita qilgan murojaatlarini to'liq ko'rib chiqish kafolatlanadi va bola to'liq muomala layoqatiga ega emasligi sabablari bilan	1.13.1. Full consideration is guaranteed for direct applications from children left without parental care, and no exceptions are made due to the child's lack of full legal capacity.

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bunday murojaatlari ko'rib chiqilmasligiga yo'l qo'yilmaydi.	
1.14. Bank tizimida jismoniy va yuridik shaxslarning murojaatlari bilan ishlash ushbu Nizomning 1-ilovasida keltirilgan sxemaga binoan amalga oshiriladi.	1.14. The handling of applications from Individuals and Legal entities within the bank system is carried out according to the scheme provided in Appendix 1 of this Regulation.
1.15. Bank sirini tashkil qiluvchi ma'lumotlar O'zbekiston Respublikasining "Bank siri to'g'risida"gi Qonuniga muvofiq taqdim etilishi mumkin.	1.15. Information constituting a bank secret may be disclosed in accordance with the Law of the Republic of Uzbekistan on "Bank Secrecy."
2. Murojaatlarga qo'yiladigan talablar	2. Requirements for Applications
2.1. Jismoniy shaxsning murojaatida uning familiyasi (ismi, otasining ismi), yashash joyi to'g'risidagi ma'lumotlar ko'rsatilgan, murojaatning mohiyati va mazmuni bayon etilgan bo'lishi kerak.	2.1. An individual's appeal must include their surname (first name, patronymic), place of residence, and must clearly state the essence and content of the appeal.
2.1.1. Yuridik shaxsning murojaatida yuridik shaxsning to'liq nomi, uning joylashgan yeri (pochta manzili) to'g'risidagi ma'lumotlar ko'rsatilgan va murojaatning mohiyati bayon etilgan bo'lishi kerak.	2.1.1. A legal entity's appeal must include the full name of the legal entity, its location (postal address), and clearly state the essence of the appeal.
2.1.2. Jismoniy va yuridik shaxsning murojaatida murojaat yuborilayotgan bankning aniq nomi, murojaat yuborilayotgan mansabdor shaxsning lavozimi va (yoki) familiyasi ko'rsatilgan bo'lishi kerak.	2.1.2. The appeal from both an individual and a legal entity must specify the exact name of the bank to which the appeal is being sent, and the position and/or surname of the official to whom it is addressed.
2.1.3. Murojaat etuvchilarning vakillari orqali berilgan murojaatlarga ularning vakolatlarini tasdiqlovchi hujjatlar ilova qilinishi kerak.	2.1.3. Appeals made through representatives must include documents verifying their authority.
2.2. Murojaatga u bo'yicha ilgari qabul qilingan mavjud qarorlar yoki ularning nusxalari, shuningdek, uni ko'rib chiqish uchun zarur bo'lgan boshqa hujjatlar ilova qilinishi mumkin, mazkur hujjatlar qaytarilmaydi, murojaat etuvchi ularni	2.2. Previously accepted decisions or copies thereof, as well as other documents necessary for reviewing the appeal, may be attached to the appeal. These documents will not be returned, except in cases where the appellant has submitted a written request for their return.

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qaytarish haqida yozma ariza bergan holatlar bundan mustasno.	
2.2.1. Ko'rsatib o'tilgan hujjatlar murojaat taalluqliligi bo'yicha boshqa davlat organiga, tashkilotga yoki ularning mansabdor shaxsiga yuborilganda murojaatga ilova qilinishi kerak.	2.2.1. Documents that are pertinent to the appeal and are being sent to another state body, organization, or their official must also be attached to the appeal.
2.3. Yozma murojaat murojaat etuvchi jismoniy shaxsning imzosi yoki murojaat etuvchi yuridik shaxs vakolatli shaxsning imzosi bilan tasdiqlangan bo'lishi lozim.	2.3. A written appeal must be verified with the signature of the individual or the authorized representative of the legal entity making the appeal.
2.3.1. Jismoniy shaxsning yozma murojaatini murojaat etuvchining imzosi bilan tasdiqlash imkoni bo'lmagan taqdirda, bu murojaat uni yozib bergan shaxsning imzosi bilan tasdiqlanib, uning familiyasi (ismi, otasining ismi) ham qo'shimcha ravishda yozib qo'yilishi kerak.	2.3.1. If it is not possible to verify a physical person's written appeal with their signature, then it must be verified with the signature of the person who wrote the appeal on their behalf, and their surname (first name, patronymic) must also be written additionally.
2.4. Jismoniy va yuridik shaxslar o'z murojaatini u ko'rib chiqilguniga qadar va ko'rib chiqilayotgan paytda murojaat bo'yicha qaror qabul qilinguniga qadar yozma yoki elektron shaklda ariza berish yo'li bilan chaqirib olish huquqiga ega. Bunday ariza tushgan taqdirda murojaatni ko'rib chiqish bo'yicha O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonunining 30-moddasiga asosan tegishli ishlar amalga oshiriladi.	2.4. Both individuals and legal entities have the right to withdraw their appeal either in written or electronic form until it is considered or until a decision is made on the appeal. If such a withdrawal is requested, the appropriate actions are carried out according to Article 30 of the Law of the Republic of Uzbekistan "On Appeals of Individuals and Legal Entities".
2.4.1. Murojaatni chaqirib olish to'g'risidagi ariza bank tomonidan qonun buzilishlarini aniqlash va bartaraf etish yuzasidan chora-tadbirlar ko'rilishini istisno etmaydi.	2.4.1. A request to withdraw an appeal does not preclude the bank from taking measures to detect and address legal violations.
3. Jismoniy va yuridik shaxslarning murojaatlarini qabul qilish, rasmiylashtirish va ko'rib chiqish tartibi	3. Procedures for Receiving, Registering, and Processing Appeals from Individuals and Legal Entities

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3.1. Bankda jismoniy va yuridik shaxslarning murojaatlarini qabul qilish, rasmiylashtirish va ko'rib chiqish.	3.1. Receiving, registering, and processing appeals from individuals and legal entities at the bank.
3.1.1. Bankda jismoniy va yuridik shaxslarning murojaatlarini qabul qilish, rasmiylashtirish va ko'rib chiqish O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonuni va mazkur Nizomga muvofiq amalga oshiriladi.	3.1.1. The procedure for receiving, registering, and processing appeals from individuals and legal entities at the bank is carried out in accordance with the Law of the Republic of Uzbekistan "On Appeals of Individuals and Legal Entities" and this Regulation.
3.1.2. Jismoniy va yuridik shaxslarning yozma murojaatlari Bosh ofisda murojaatlar bilan ishlovchi tarkibiy bo'linma - Murojaatlar bilan ishlash Departamenti, filial, Viloyat hududiy filiali (XAB), BXM larda ijro nazorati bo'yicha mas'ul xodimlar tomonidan EHA dasturida belgilangan tartibda qayd etib boriladi.	3.1.2. Written appeals from individuals and legal entities are recorded in the EDM system in the prescribed manner by the structural division responsible for handling appeals - the Department for Works with Appeals at the Head Office, and by the executive control officers at the branches, regional branch offices (Hubs), BSCs.
3.1.3. Murojaatlar, kelib tushgan kunning o'zida, ish vaqti tamom bo'lgandan keyin tushgan taqdirda navbatdagi ish kunida ro'yxatga olinadi. Dam olish kunlarida kelib tushgan murojaatlar ham navbatdagi ish kunida ro'yxatga olinadi.	3.1.3. Appeals are registered on the day they are received; if received after the end of the working day, they are registered on the next working day. Appeals received on weekends are also registered on the next working day.
3.1.4. Barcha shakldagi (yozma, og'zaki va elektron) murojaatlarni EHA dasturida ro'yxatga olishda to'ldirilgan ma'lumotlar asosida ushbu Nizomning 2-ilovasida keltirilgan shakldagi hisobga olish (nazorat) kartochkasi avtomat tarzda shakllanadi. EHA dasturida ushbu Nizomning 3-ilovasida keltirilgan rekvizitlar bo'lishi kerak. Murojaatni ro'yxatdan o'tkazishni rad etishga yo'l qo'yilmaydi.	3.1.4. Appeals in all forms (written, oral, and electronic) are registered in the EDM system based on the information provided, and an accounting (control) card in the form specified in Appendix 2 of these Regulations is automatically generated. The EDM system must include the requisites listed in Appendix 3 of these Regulations. Denial of registration of an appeal is not permitted.
3.1.5. Rahbar yoki vakolat berilgan shaxs murojaat bilan tanishgach, murojaatda ko'rsatilgan masalani ko'rib chiquvchi mas'ul xodim(lar)ni tayinlaydi va uni ko'rib chiqish muddatini belgilaydi. Zarur hollarda	3.1.5. After reviewing the appeal, the manager or authorized person assigns the appeal to the responsible employee(s) to consider the issue and determines the deadline for consideration. In necessary

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murojaatni rahbarning o'zi shaxsan ko'rib chiqishi mumkin.	cases, the manager may personally review the appeal.
3.1.6. Jismoniy va yuridik shaxslarning barcha yozma, og'zaki yoki elektron murojaatlari kelib tushgandan keyin (rahbar yoki vakolat berilgan shaxsning rezolyusiyasi asosida ijro uchun yuborilgan) ushbu murojaatni ko'rib chiqish zimmasiga yuklatilgan tarkibiy bo'linma rahbari (yoki mas'ul xodimi) tomonidan ko'rib chiqiladi va ijro qilinadi. Murojaatning o'z vaqtida ijro qilinishi Murojaatlar bilan ishlash Departamenti, filiallarda ijro nazorati bo'yicha mas'ul xodimlar tomonidan nazorat qilib boriladi.	3.1.6. All written, oral, or electronic appeals received (sent for execution based on the resolution of the manager or authorized person) are considered and executed by the head (or responsible employee) of the department to which the appeal is assigned. Timely execution of the appeals is monitored by the Department for Works with Appeals and responsible employees for executive discipline in branches.
3.1.7. Bank Boshqaruvi Raisi, uning o'rinbosarlari, filial, Viloyat hududiy filiali (XAB), BXM rahbarlariga yoki bunga vakolat berilgan shaxsga ommaviy qabullar vaqtida tushgan va joyida hal etilgan og'zaki murojaatlarni ro'yxatdan o'tkazish talab qilinmaydi. Bunda jismoniy shaxsning yoki yuridik shaxs vakilining familiyasi (ismi, otasining ismi), uning yashash joyi to'g'risidagi ma'lumotlar, murojaatning qisqacha mazmuni, shuningdek, uni ko'rib chiqish natijasi ommaviy qabul bayonnomasida ko'rsatiladi.	3.1.7. Oral appeals received and resolved on the spot during public receptions by the Chairman of the Management Board, their deputies, branches, regional branch offices (Hubs), BSCs managers, or authorized persons are not required to be registered. In such cases, the individual's or legal entity representative's surname (first name, patronymic), information about their place of residence, a brief summary of the appeal, and the outcome of its review are recorded in the public reception minutes.
3.1.8. Murojaatlarni ro'yxatga olishda murojaatning tartib raqami, murojaat qilgan jismoniy shaxsning familiyasi, ismi va otasining ismi, uning yashash joyi, yuridik shaxsning nomi, uning manzili, murojaatning qisqacha mazmuni, murojaat qabul qilingan sana, dublikat yoki murojaatlarning takroriyliqi, nazoratga olinganligi to'g'risidagi belgi, ijrochi etib belgilangan bank tarkibiy bo'linmasi nomi, sana ko'rsatilgan holda ijro etish to'g'risidagi belgi ko'rsatiladi;	3.1.8. In registering appeals, the serial number of the appeal, the surname, name, and patronymic of the individual appellant, their place of residence, the name and address of the legal entity, a brief content of the appeal, the date of acceptance, indications of duplication or repetition, and the designated executing bank department are recorded;
- EHA dasturida avtomat tarzda ko'rinadigan qayd etish shtampida bank	- The registration stamp automatically displayed in the EDM system must include

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filial, Viloyat hududiy filiali (XAB), BXMning rasmiy nomi, murojaatning kelib tushgan sanasi va qayd raqami ko'rsatiladi;	the official name of the branches, regional branch offices (Hubs), BSCs, the date the appeal was received, and the registration number;
- Murojaatlarning tartib raqamlari har yil boshidan yangidan hisoblanadi.	- Serial numbers of appeals are recalculated at the beginning of each year.
3.1.9. Murojaat pochta orqali konvertda kelib tushganda, konvertda murojaat va uning ilovalari borligi tekshiriladi;	3.1.9. When an appeal arrives by mail in an envelope, the presence of the appeal and its attachments in the envelope is verified;
- konvertda murojaatning mavjud emasligi yoki uning yaroqsizlanganligi, shuningdek murojaatda ko'rsatilgan ilovalarning yo'qligi aniqlanganda ikki nusxada dalolatnoma tuziladi, ulardan biri murojaatlar bilan ishlovchi tarkibiy bo'linmada qoladi, ikkinchisi murojaat qiluvchiga konvertda ko'rsatilgan manzil bo'yicha jo'natiladi;	- If the appeal is missing from the envelope, or if it is damaged, or if the attachments specified in the appeal are missing, an act is drawn up in two copies. One copy remains with the structural division handling appeals, and the other is sent to the appellant at the address indicated on the envelope;
- kelib tushgan murojaatlar konvertlari murojaat etuvchining manzilini, murojaatning jo'natilgan va olingan vaqtini aniqlash uchun saqlab qolinishi mumkin.	- Envelopes of received appeals may be retained to verify the appellant's address and the times of dispatch and receipt.
3.1.10. Og'zaki murojaatlar bilan kelgan jismoniy shaxslar va yuridik shaxslarning vakillari Murojaatlar bilan ishlash Departamenti rahbari yoki boshqa mas'ul xodimi, shuningdek bank tarkibiy bo'linmalarining rahbarlari yoxud boshqa mas'ul xodimlari tomonidan qabul qilinadi. Qabul vaqtida murojaat qiluvchining shaxsini tasdiqlaydigan hujjatlar tekshiriladi.	3.1.10. Individuals and representatives of legal entities who come with oral appeals are received by the head of the Department for Works with Appeals or another responsible employee, as well as by the heads or other responsible employees of bank structural divisions. During the reception, documents verifying the identity of the appellant are checked.
3.1.11. Jismoniy shaxslar va yuridik shaxslarning vakillari bankka og'zaki murojaat etganda, ular tomonidan taqdim qilingan yozma murojaatlar hamda boshqa materiallar qabul qilinishi va to'ldirilgan hisobga olish kartochkasiga ilova qilinishi kerak;	3.1.11. When individuals and representatives of legal entities make an oral appeal at the bank, any written appeals and other materials provided by them must be accepted and attached to the completed accounting card;
- ro'yxatga olingan murojaatlar kelib tushgan paytidan boshlab bir ish kundan	- Registered appeals must be assigned a resolution (instruction) by the Chairman of

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kechikmay bank Boshqaruvi Raisi filial, Viloyat hududiy filiali (XAB), BXM rahbari) yoki uning o'rinbosari yohud vakolat berilgan shaxs murojaatni ko'rib chiqishga mas'ul tarkibiy bo'linmani (xodimni) belgilagan holda, murojaatni ko'rib chiqish bo'yicha rezolyusiyani (topshiriqnomani) qo'yadi.	the Management Board branches, regional branch offices (Hubs), BSCs manager or their deputy or an authorized person within one business day from the time they are received, specifying the structural division (or employee) responsible for reviewing the appeal.
3.1.12. Rezolyusiya (topshiriqnoma) qo'yilgan paytdan boshlab bir ish kuni mobaynida Murojaatlar bilan ishlash Departamenti murojaatni ijro etuvchi sifatida belgilangan tarkibiy bo'linmaga (xodimga) elektron dasturi orqali ko'rib chiqish va ijrosini ta'minlash uchun taqdim etadi. Murojaatlarni belgilangan muddatlarda ko'rib chiqilishini ta'minlash maqsadida, kelib tushgan vaqtning o'zida (rahbar rezolyusiyasi chiqquniga qadar) tarkibiy bo'lim tomonidan ijrochiga elektron yoki zarur hollarda qog'oz shaklida ijro etish uchun yuborilishi mumkin.	3.1.12. Within one business day from the time a resolution (instruction) is assigned, the Department for Works with Appeals shall submit the appeal for review and execution to the designated structural division (or employee) via the electronic system. To ensure that appeals are reviewed within the specified timeframes, they may be sent to the executor electronically or, if necessary, in paper form by the structural division at the time they are received (prior to the issuance of the manager's resolution).
3.1.13. Bankka kelib tushgan murojaatlar bankning ish yurituviga qabul qilinishi, bo'ysunish tartibida bankning quyi bo'linmasiga filial, Viloyat hududiy filiali (XAB), BXMga yo'naltirilishi yoki tegishliligi bo'yicha boshqa davlat organi yoki boshqa tashkilotga yuborilishi mumkin.	3.1.13. Appeals received by the bank may be accepted into the bank's workflow, forwarded to a subordinate unit branch, regional branch offices (Hubs), BSCs in the order of subordination, or sent to another state body or organization as appropriate.
3.1.14. Qo'yilgan masalalarni hal etish bankning vakolati doirasiga kirmaydigan bankka kelib tushgan murojaatlar besh kun muddatdan kechiktirmay bankning vakolatli rahbari yoki tarkibiy bo'linma filial, Viloyat hududiy filiali (XAB), BXMning rahbari tomonidan imzolangan xat bilan tegishli organ yohud tashkilotlarga yuboriladi, bu haqda murojaat qiluvchiga yozma yoxud elektron shaklda xabar qilinadi;	3.1.14. Appeals received by the bank that fall outside the bank's authority to resolve must be forwarded to the appropriate body or organization within five days, accompanied by a letter signed by the authorized executive of the bank or the head of the relevant structural division branches, regional branch offices (Hubs), BSCs. The appellant shall be notified of this in writing or electronically;
- murojaatni ko'rib chiqishi uchun asossiz ravishda boshqa davlat organlari	- It is prohibited to unreasonably forward an appeal to other state bodies or

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yoxud boshqa tashkilotlarga o'tkazish, qarorlari yoki harakatlari (harakatsizligi) ustidan shikoyat qilinayotgan tarkibiy bo'linma, filial, Viloyat hududiy filiali (XAB), BXM yoki uning mansabdor shaxslariga yuborish taqiqlanadi;	organizations for review, or to send it to the structural division, branches, regional branch offices (Hubs), BSCs, or their officials whose decisions or actions (inaction) are being appealed;
- agar murojaatlarda ularni tegishli organ va tashkilotlarga yuborish uchun zarur bo'lgan ma'lumotlar mavjud bo'lmasa, u holda ular besh kun muddatdan kechiktirmay asoslantirilgan tushuntirish bilan murojaat qiluvchilarga qaytariladi.	- If the appeals lack the necessary information required to forward them to the appropriate authorities and organizations, they must be returned to the appellants with a substantiated explanation within five days.
3.1.15. Murojaatni ko'rib chiqayotgan Bosh ofis tarkibiy bo'linmasi, filial, Viloyat hududiy filiali (XAB), BXM xodimlari yoki uning mansabdor shaxslari o'z tashabbusiga ko'ra yoxud murojaat etuvchining iltimosiga ko'ra uni eshitishni tashkil qilishi mumkin;	3.1.15. Employees or officials of the Head Office structural division/branches, regional branch offices (Hubs), BSCs reviewing an appeal may, on their own initiative or at the request of the appellant, organize a hearing for the appellant.
- bank tarkibiy bo'linmasi xodimlari yoki uning mansabdor shaxslari murojaat etuvchiga murojaatda ko'tarilgan masalalar bo'yicha o'z fikrini bildirish va murojaat bo'yicha qo'shimcha axborot taqdim etish imkoniyatini beradi;	- Bank employees or officials provide the appellant with the opportunity to express their opinion on the issues raised in the appeal and to provide additional information regarding the appeal;
- zarur hollarda murojaat etuvchini eshitishga ekspertlarni, mutaxassislarni va manfaatdor tashkilotlarning vakillarini jalb etish mumkin.	- If necessary, experts, specialists, and representatives of interested organizations can be involved in the hearing of the appellant.
3.1.16. Bankning filial, Viloyat hududiy filiali (XAB), BXMlari tomonidan ko'rib chiqilishi kerak bo'lgan yozma, elektron va og'zaki murojaatlar bankka kelib tushgan kundan boshlab besh kun muddatdan kechiktirmay xat bilan yoki bankning rahbari, uning o'rinbosarlari yoxud vakolat berilgan shaxs tomonidan imzolangan topshiriq bilan birga yuborilishi, bu haqda murojaat qiluvchiga yozma yoxud elektron shaklda xabar berilishi kerak;	3.1.16. Written, electronic, and oral appeals that need to be reviewed by the bank's branches, regional branch offices (Hubs), BSCs must be forwarded with a letter or an instruction signed by the bank's head, their deputies, or an authorized person within five days from the date they were received, and the appellant must be informed of this in writing or electronically;
- O'zbekiston Respublikasi Prezidentining virtual va Xalq	- Appeals received electronically through the Virtual and People's Reception Offices

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qabulxonalarini hamda Tadbirkorlar virtual ofisi orqali elektron shaklda kelib tushuvchi murojaatlarni bankning quyi filial, Viloyat hududiy filiali (XAB), BXM bo'linmalariga tegishli dasturiy ta'minotning o'zida quyi tashkilotga yuborish amaliyotini bajarish orqali yo'llanadi.	of the President of the Republic of Uzbekistan, as well as the Virtual Office for Entrepreneurs, shall be forwarded to the bank's subordinate units branches, regional branch offices (Hubs), BSCs through the relevant software, directly to the subordinate organization.
3.1.17. Agar murojaatda bir nechta tarkibiy bo'linmaga tegishli masalalar mavjud bo'lsa, ularning barchasi murojaatni ko'rib chiqish bo'yicha ijro etuvchilar etib belgilanadi. Ijrochilar o'rtasida birinchi ko'rsatilgan tarkibiy bo'linma murojaatni ko'rib chiqish jarayonida boshqa ijrochilardan tegishli ma'lumotlarni oladi, umumlashtiradi va murojaatchiga javob xatini rasmiylashtiradi (rahbar topshirig'ida boshqacha tartib ko'zda tutilishi, bundan mustasno).	3.1.17. If an appeal contains issues related to several structural divisions, all of them are designated as executors for reviewing the appeal. The first structural division listed among the executors coordinates the process by gathering relevant information from the other executors, consolidating it, and preparing the response letter to the appellant (unless otherwise specified in the manager's instructions)
3.1.18. Murojaatni to'liq, xolis va o'z vaqtida ko'rib chiqish uchun qo'shimcha ma'lumotlar, ma'lumotnomalar va materiallarga zaruriyat yuzaga kelgan taqdirda bank murojaat qilgan jismoniy yoki yuridik shaxsdan, shuningdek bankning vakolatlari doirasida - belgilangan tartibda boshqa davlat organlari va tashkilotlaridan qo'shimcha axborotni so'rab olishi mumkin;	3.1.18. To fully, objectively, and timely review the appeal, if additional information, references, and materials are required, the bank may request additional information from the individual or legal entity who submitted the appeal, as well as from other state bodies and organizations, following the established procedure within the bank's authority;
- agar shunday axborot bankdan so'ralgan taqdirda, ushbu axborot davlat, bank sirini yoki qonun bilan qo'riqlanadigan boshqa sirni tashkil etuvchi ma'lumotlarni o'z ichiga olgan bo'lmasa, jismoniy va yuridik shaxslarning huquqlari, erkinliklari hamda qonuniy manfaatlariga, jamiyat va davlat manfaatlariga zarar yetkazmasa, bank o'zidan so'ralayotgan axborotni o'n kun ichida ma'lumot so'ragan davlat organi, tashkilot va ularning mansabdor shaxslariga belgilangan tartibda taqdim etishi lozim.	- If such information is requested from the bank, and it does not contain state or bank secrets or other information protected by law, and does not harm the rights, freedoms, and legitimate interests of individuals and legal entities, society, and the state, the bank must provide the requested information to the requesting state body, organization, and their officials within ten days.

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3.1.19. Murojaatda ko'rsatilgan masala yuzasidan ish olib borishga (vazifa yuklatilgan) mas'ul shaxs ushbu masala bo'yicha to'liq va har tomonlama o'rganish o'tkazishga mas'uldir va u quyidagi harkatlarni amalga oshirish huquqiga ega:	3.1.19. The responsible person for handling the issue raised in the appeal (assigned to the task) is responsible for conducting a thorough and comprehensive examination of the issue and has the following rights:
- murojaatchini ko'rib chiqilayotgan masalaga aniqlik kiritish va ushbu masala yuzasidan qo'shimcha materiallar yig'ish uchun filial, Viloyat hududiy filiali (XAB), BXMGa taklif qilish;	- invite the appellant to the branches, regional branch offices (Hubs), BSCs to clarify the issue under review and to gather additional materials on the matter.
- ko'rib chiqilayotgan masala bo'yicha Bosh ofis tarkibiy bo'linmalari va/yoki tegishli filial, Viloyat hududiy filiali (XAB), BXMLar rahbar va mas'ul xodimlaridan ma'lumot va tushuntirishlar talab qilib olish;	- Request information and explanations from the heads and responsible employees of the relevant structural divisions of the Head Office and/or the respective branches, regional branch offices (Hubs), BSCs regarding the issue under review;
- zarur hollarda murojaatlarda ko'rsatilgan masalani to'liq va batafsil o'rganish uchun murojaatni joyiga chiqib o'rganish (rahbar topshirig'i va buyruq/farmoyish asosida);	- If necessary, conduct an on-site investigation of the appeal to fully and thoroughly examine the issues mentioned in the appeal (based on the manager's instruction and order/command).
- murojaat bo'yicha qo'shimcha ma'lumotlar yig'ish uchun boshqa davlat organlari (korxonalar, tashkilot, muassasa)ga so'rovlar yuborish.	- Send requests to other state bodies (enterprises, organizations, institutions) to gather additional information regarding the appeal.
3.1.20. Bank xodimlarining noqonuniy hatti-harakatlari, shuningdek bank mulkining talon-taroj qilinishi, kamomad, moddiy boyliklar va pul mablag'larini noqonuniy hisobdan chiqarish, suiiste'mollik holatlari, korrupsiya va boshqa shu kabi qonunbuzilishlar yuzasidan kelib tushgan shikoyatlar Bosh ofisning tegishli tarkibiy bo'linmalari (<i>Ichki audit Direksiyasi, Komplaens direksiyasi, Informatsion Texnologiyalar va Bank Xavfsizligi Direksiyasi, Xodimlarni Boshqarish Direksiyasi, Yuridik direksiyasi</i>) yoki ularning filial, Viloyat hududiy filiali (XAB),	3.1.20. Complaints regarding illegal actions of bank employees, as well as embezzlement of bank property, shortages, unauthorized write-offs of material assets and funds, abuse, corruption, and other similar violations are reviewed by a commission composed of employees from the relevant structural divisions of the Head Office (Internal Audit Directorate, Compliance Directorate, Information Technology and Bank Security Directorate, Human Resources Directorate, Legal Directorate) or their counterparts at the

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BXMIlardagi xodimlaridan tashkil topgan komissiya tomonidan ko'rib chiqiladi.	branches, regional branch offices (Hubs), BSCs.
3.1.21. Agar murojaatda joyning o'zida o'rganishni talab etuvchi holat bayon qilingan bo'lsa, shuningdek boshqa zarur hollarda murojaatni ko'rib chiqayotgan bank tarkibiy bo'linmasi murojaatni joyning o'zida ko'rib chiqishi mumkin. Murojaatni joyning o'zida ko'rib chiqish bank (filial/XAB) rahbarining topshirig'i yoki uning yozma roziligi bilan amalga oshiriladi.	3.1.21. If the appeal describes a situation that requires on-site investigation or in other necessary cases, the bank's structural division reviewing the appeal may conduct an on-site review. The on-site review of the appeal is carried out based on the instruction or written consent of the bank (branch/HUB) manager.
3.1.22. Murojaatni murojaat qilgan yoki boshqa shaxsning ishtirokisiz ko'rib chiqishning imkoniyati bo'lmaganda, ular bankning vakolatli mansabdor shaxsi tomonidan filial, Viloyat hududiy filiali (XAB), BXMga taklif etilishi mumkin. Taklif etilgan murojaat qiluvchi kelmagan taqdirda bankning vakolatli mansabdor shaxsi murojaatni uning ishtirokisiz ko'rib chiqish mumkin emasligi to'g'risida javob yuboradi.	3.1.22. If it is not possible to review the appeal without the presence of the appellant or another relevant person, they may be invited to the branches, regional branch offices (Hubs), BSCs by an authorized official of the bank. If the invited appellant does not attend, the authorized official of the bank shall send a response indicating that it is not possible to review the appeal without their participation.
3.1.23. Agar murojaatda o'rtaga qo'yilgan masalalar boshqa xo'jalik yurituvchi sub'ektlar faoliyatiga daxldor bo'lsa, ularning vakillari murojaatni ko'rib chiqishda ishtirok etish uchun bank tomonidan o'z vakolatlari doirasida jalb etiladi.	3.1.23. If the issues raised in the appeal concern the activities of other economic entities, their representatives will be involved in the review of the appeal by the bank within their authority.
3.1.24. Zarur hollarda murojaatlarni ko'rib chiqish uchun bank tomonidan tegishli mutaxassislar jalb etilishi mumkin.	3.1.24. If necessary, the bank may involve relevant specialists to review the appeals.
3.1.25. Murojaatlarni ko'rib chiqish natijalari bo'yicha bank tomonidan tegishli qaror qabul qilinadi, bu haqda darhol yozma yoxud elektron shaklda murojaat qiluvchiga xabar beriladi;	3.1.25. Based on the results of the review of appeals, the bank will make an appropriate decision and promptly inform the appellant in writing or electronically.
- murojaatni qanoatlantirmasdan qoldirish to'g'risidagi qarorni Bosh ofisda - Boshqaruv Raisi, uning o'rinbosarlari yoki vakolat berilgan shaxs, filial, Viloyat	- The decision to deny an appeal is made by the Chairman of the Management Board, their deputies, or an authorized person at the Head Office, and by the manager at the

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hududiy filiali (XAB), BXMarda boshqaruvchi qabul qiladi;	branches, regional branch offices (Hubs), BSCs;
- murojaatga javob xatida murojaatda ko'rsatilgan har bir masala bo'yicha vajlarni rad etuvchi yoki tasdiqlovchi aniq asoslar (zaruriyatga qarab qonun hujjatlari normalariga havolalar qilingan holda) bo'lishi kerak.	The response letter to the appeal must contain clear reasons (with references to legal norms as necessary) that either reject or confirm each issue raised in the appeal.
3.1.26. Murojaatga javob xati Boshqaruv Raisi, uning o'rinbosarlari yoki vakolat berilgan shaxs, filial/XABlarda esa boshqaruvchi tomonidan imzolanadi. filial, Viloyat hududiy filiali (XAB), BXM) boshqaruvchisi ishda bo'lmagan vaqtda uning o'rinbosari javob xatini imzolashi mumkin).	3.1.26. The response letter to the appeal is signed by the Chairman of the Board, their deputies, or an authorized person, and in the branches, regional branch offices (Hubs), BSCs, it is signed by the branch manager (the deputy manager may sign the response letter when the branch manager is unavailable);
- murojaatlarga javob xati, mumkin qadar, murojaat etilgan tilda bayon qilinadi.	- the response letter to the appeals, if possible, is written in the language of the appeal.
3.1.27. Jismoniy yoki yuridik shaxslar jamoa bo'lib murojaat qilgan taqdirda, ularning murojaatlari Qonun talablariga muvofiq ko'rib chiqiladi. Bunda murojaatga javob murojaat qilganlarning ro'yxatida birinchi bo'lib ko'rsatilgan shaxsga yoki, ularning talabiga ko'ra, boshqa shaxsga yuboriladi;	3.1.27. If individuals or legal entities submit a collective appeal, their appeals will be reviewed following the requirements of the Law. In this case, the response to the appeal is sent to the person listed first on the list of appellants, or, at their request, to another person.
- jismoniy yoki yuridik shaxsning iltimosiga ko'ra murojaatni ko'rib chiqqan Bosh ofis tarkibiy bo'linmasi yoki filial, Viloyat hududiy filiali (XAB), BXM mas'ul shaxslari murojaatga javobni uning mazmunini o'zgartirmasdan tushuntirishi, shuningdek, yo'l qo'yilgan xatolar va arifmetik xatolarni o'z tashabbusiga ko'ra yoki murojaat qiluvchining iltimosiga ko'ra, murojaat javobining mazmuniga daxl qilmagan holda tuzatishi shart;	- At the request of an individual or legal entity, the responsible persons of the Head Office's structural unit or the branch, regional branch offices (Hubs), BSCs that reviewed the application must provide an explanation of the response without altering its content. They are also required to correct any mistakes, including clerical or arithmetic errors, either on their own initiative or at the request of the applicant, as long as these corrections do not affect the substance of the response;

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- murojaat qiluvchining murojaatga javobni tushuntirish va uni tuzatish to'g'risidagi iltimosi u kelib tushgan kundan e'tiboran o'n kun ichida ko'rib chiqiladi.	- The request to explain and correct the response to the appeal is reviewed within ten days from the date it was received.
3.1.28. Murojaat, unda ko'tarilgan barcha masalalar Qonun talablariga muvofiq ko'rib chiqilgan va murojaat qiluvchiga tegishli javob yuborilgan taqdirda ko'rib chiqilgan hisoblanadi.	3.1.28. An appeal is considered reviewed if all issues raised in the appeal have been reviewed following the Law's requirements and an appropriate response has been sent to the appellant;
- murojaat qiluvchiga javob yuborilgan kun murojaatni ko'rib chiqish tugallangan kun hisoblanadi, bu haqda Bosh ofisdagi murojaatlar bilan ishlovchi tarkibiy bo'linma yoki filial, Viloyat hududiy filiali (XAB), BXMdagi mas'ul xodim EHA dasturiga va hisobga olish (nazorat) kartochkasiga belgi qo'yadi.	- The decision to deny an appeal is made by the Chairman of the Management Board, their deputies, or an authorized person at the Head Office, and by the manager at the branches, regional branch offices (Hubs), BSCs.
3.1.29. Agar murojaatni ko'rib chiqish jarayonida murojaatning dublikati kelib tushsa, ushbu murojaat avval tushgan murojaat bilan birgalikda ko'rib chiqiladi hamda natijasi bo'yicha yagona javob beriladi;	3.1.29. If a duplicate of the appeal is received during the review process, the appeal is reviewed together with the initially received appeal, and a single response is provided based on the results;
- agar murojaatning dublikati murojaat ko'rib chiqilgan va javob yuborilgandan keyin kelib tushsa, u holda bank murojaat qiluvchini bu haqda yozma ravishda xabardor qiladi.	- If a duplicate of the appeal is received after the appeal has been reviewed and a response has been sent, the bank will inform the appellant of this in writing.
3.1.30. Nazoratga olingan murojaat ushbu murojaatni nazoratga olgan rahbar yoki mansabdor shaxs yoxud Murojaatlar bilan ishlash Departamenti yoki filial, Viloyat hududiy filiali (XAB), BXM dagi mas'ul xodimi tomonidan nazoratdan va ijrodan olinadi.	3.1.30. A monitored appeal is removed from monitoring and execution by the manager or official who placed the appeal under monitoring, or by the responsible employee of the Department for Works with Appeals or the branches, regional branch offices (Hubs), BSCs.
3.1.31. Yuqori turuvchi davlat organi yoki tashkilotining nazoratida turgan murojaatlar bo'yicha murojaatni ko'rib chiqqan Bosh ofis tarkibiy bo'linmasi yoki filial, Viloyat hududiy filiali (XAB), BXM murojaat qiluvchiga yuborilgan javob xatining	3.1.31. For appeals under the supervision of a higher state body or organization, the structural division of the Head Office or branches, regional branch offices (Hubs), BSCs that reviewed the appeal must inform

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nusxasini ilova qilgan holda murojaatni ko'rib chiqish natijalari to'g'risida yuqori davlat organi yoki tashkilotiga yozma shaklda xabar beradi.	the higher state body or organization in writing about the results of the review, attaching a copy of the response letter sent to the appellant.
3.1.32. Ko'rib chiqilgan murojaatlarni va ular bilan bog'liq materiallarni saqlash (EHA dasturida) Murojaatlar bilan ishlash Departamentida belgilangan tartibda amalga oshiriladi.	3.1.32. The storage of reviewed appeals and related materials (in the EDM system) is carried out in the prescribed manner by the Department for Works with Appeals.
3.2. "Aloqa markazi" orqali O'zbekiston Respublikasining "Jismoniy va yuridik shaxslarning murojaatlari to'g'risida"gi Qonuniga asosan kelib tushgan murojaatlarni qabul qilish, rasmiylashtirish va ko'rib chiqish.	3.2. Receiving, formalizing, and reviewing appeals received through the "Contact Center" based on the Law of the Republic of Uzbekistan on "Appeals of Individual and Legal Entities".
3.2.1. "Aloqa markazi" orqali kelib tushgan murojaatlar og'zaki murojaat sifatida mazkur Nizomda belgilangan qoidalarga asosan qayd etiladi, ro'yxatga olinadi va ko'rib chiqiladi.	3.2.1. Appeals received through the "Contact Center" are recorded, registered, and reviewed as oral appeals in accordance with the rules established in this Regulation.
3.2.2. "Aloqa markazi"ning raqamlari ommaviy axborot vositalari, "Ipoteka-bank" ATIBning veb-sayti va filial, Viloyat hududiy filiali (XAB), BXMLarida tashkil etilgan maxsus stendlarga kiritish va boshqa yo'llar orqali jismoniy hamda yuridik shaxslar e'tiboriga yetkaziladi.	3.2.2. The "Contact Center" numbers are communicated to individuals and legal entities through mass media, the website of JSCMB "Ipoteka-bank", and special stands set up at the bank's branches, regional branch offices (Hubs), BSCs, as well as other means.
3.2.3. "Aloqa markazi" orqali kelib tushgan murojaatlar (ariza, shikoyat, takliflar) "Aloqa markazi" xodimlari tomonidan qabul qilinib, tegishli ma'lumotlar bilan birga Murojaatlar bilan ishlash Departamentiga tegishli dasturiy ta'minot (Service Desk) orqali yetkaziladi. Ushbu murojaatlarni rahbar yoki vakolat berilgan shaxs rezolyusiyasiga kiritish, rasmiylashtirish va nazoratga olish Murojaatlar bilan ishlash Departamenti xodimlari tomonidan amalga oshiriladi.	3.2.3. Appeals (applications, complaints, suggestions) received through the "Contact Center" are accepted by the "Contact Center" employees and forwarded to the Department for Works with Appeals via the appropriate software (Service Desk) along with the relevant information. The inclusion of these appeals in the resolution of the manager or authorized person, their registration, and monitoring are carried out by the employees of the Department for Works with Appeals.

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3.2.4. "Aloqa markazi" orqali kelib tushgan murojaatlarni qabul qilish "Aloqa markazi" xodimlaridan, ushbu murojaatlarni rasmiylashtirish esa Murojaatlar bilan ishlash Departamenti xodimlaridan tashqari Bosh ofisning boshqa xodimlari tomonidan amalga oshirilishiga yo'l qo'yilmaydi.	3.2.4. The acceptance of Appeals received through the "Contact Center" is carried out by the employees of the "Contact Center," and the formalization of these Appeals by other employees of the Head Office other than the staff of the Department for Works with Appeals is not allowed.
3.2.5. "Aloqa markazi" orqali kelib tushgan murojaatlarni to'plash va umumlashtirish uchun telefondagi so'zlashuvlarni yozish funksiyasi bilan jihozlangan telefon apparatlaridan foydalaniladi.	3.2.5. Appeals received through the "Contact Center" are collected and summarized using telephones equipped with a call recording function.
3.2.6. "Aloqa markazi" orqali kelib tushgan murojaatlarda ushbu Nizomning 3- ilovasida keltirilgan rekvizitlar bo'lishi kerak.	3.2.6. Appeals received through the "Contact Center" must include the requisites listed in Appendix 3 of this Regulation.
3.2.7. "Aloqa markazi" orqali kelib tushgan murojaatlar elektron manba (server)ga yoziladi va besh yil mobaynida saqlanadi.	3.2.7. Appeals received through the "Contact Center" (Appeals, complaints, proposals) are recorded in an electronic source and stored for five years.
3.2.8. "Aloqa markazi" orqali murojaat qilishda murojaat qiluvchi o'zining familiyasi, ismi, otasining ismini, yashash joyi (yuridik shaxs nomidan murojaat qilganda, yuridik shaxsning nomi va manzili) to'g'risidagi ma'lumotlarni, shuningdek agar u tadbirkorlik sub'ekti bo'lsa, tadbirkorlik sub'ektining nomi, xizmat ko'rsatuvchi filiali, javob yuborilishi kerak bo'lgan pochta manzilini (murojaatchining istagi bo'lgan hollarda qayta bog'lanish uchun telefon raqamini) ma'lum qilishi hamda murojaatning mohiyati va mazmunini bayon qilishi shart.	3.2.8. When making a request through the "Contact Center", the requester must provide their surname, first name, patronymic, place of residence (if the request is made on behalf of a legal entity, the name and address of the legal entity), as well as, if they are a business entity, the name of the business, the servicing branch, and the postal address to which the response should be sent. If desired, the requester may also provide a phone number for follow-up contact. Additionally, the requester must state the nature and content of the request.
3.2.9. Tegishli dasturiy ta'minot orqali qabul qilingan murojaat bir ish kunidan kechiktirilmay Murojaatlar bilan ishlash Departamentining mas'ul xodimlari tomonidan belgilangan tartibda rasmiylashtiriladi hamda ko'rib chiqish	3.2.9. Appeals received through the appropriate software are registered by the responsible employees of the Department for Works with Appeals within one business day and forwarded electronically via the EDM system to the heads of the relevant

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uchun tegishli tarkibiy bo'linmalar boshliqlariga elektron ko'rinishda EHA dasturi orqali yuboriladi hamda Murojaatlar bilan ishlash Departamenti xodimlari tomonidan nazoratga olinadi.	structural divisions for review. The employees of the Department for Works with Appeals also monitor these appeals.
3.2.10. Ushbu Nizomning 3.2.8-bandida ko'rsatilgan axborot va ma'lumotlar taqdim etilmagan yoki ularning taqdim etilmasligi sababi asossiz bo'lgan taqdirda, murojaatlar ro'yxatdan o'tkazilmaydi va ko'rib chiqilmaydi, shuningdek belgilangan tartibdagi nazorat varaqasi to'ldirilmaydi. Bunday murojaatlar tegishli dasturiy ta'minot orqali "Aloqa markazi"ga izoh bilan qaytariladi.	3.2.10. If the information and data specified in clause 3.2.8 of this Regulation are not provided or if the reasons for not providing them are unjustified, the appeals will not be registered or reviewed, and the prescribed control sheet will not be completed. Such appeals will be returned to the "Contact Center" with an explanation through the appropriate software.
3.2.11. "Aloqa markazi" orqali kelib tushgan murojaatlar ijro muddati ko'rsatilgan holda taalluqliligiga ko'ra bank filial, Viloyat hududiy filiali (XAB), BXMLariga ko'rib chiqish va xulosa kiritish (javob xati yuborish) uchun yo'llanishi mumkin.	3.2.11. Appeals received through the "Contact Center" may be forwarded, with the specified execution deadline, to the relevant bank branches, regional branch offices (Hubs), BSCs for review and conclusion (sending a response letter).
3.2.12. Murojaatni ko'rib chiqish natijalari va qabul qilingan qarorning mazmun-mohiyati to'g'risida bank Boshqaruvi Raisi, tegishli yo'nalishlar bo'yicha rais o'rinbosarlari yoki vakolat berilgan shaxs tomonidan murojaat qiluvchi yozma ravishda xabardor qilinadi;	3.2.12. The results of the review of the application and the content of the decision made are informed to the applicant in writing by the Chairman of the Management Board, the deputy chairpersons for the relevant directions, or the authorized person;
- murojaat qiluvchining murojaati yuzasidan xabardor qilinganligi to'g'risida EHA dasturida tegishli qaydlar kiritiladi.	- the fact that the applicant has been informed about the review of their application is recorded in the EDMS program.
3.2.13. Murojaat qiluvchiga berilgan javobning nusxasi ijrochi tarkibiy bo'linmalardan elektron yoki qog'oz shaklda qabul qilib olinadi va Murojaatlar bilan ishlash Departamentida saqlanadi.	3.2.13. A copy of the response given to the applicant is received in electronic or paper form from the executing structural units and is stored in the Department for Works with Appeals.
3.2.14. Murojaatlar bilan ishlash Departamenti tomonidan murojaatlarini ko'rib chiqilishida qonun hujjatlari talablari buzilishi aniqlangan hollarda, Bosh ofisning	3.2.14. If violations of legal requirements are identified by the Department for Works with Appeals during the review of appeals,

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<p>ijrochi tarkibiy bo'linmalari tomonidan tegishli filial, Viloyat hududiy filiali (XAB), BXMLariga aniqlangan qonun buzilishlarini, ularning sabablarini va qonun buzilishiga olib kelayotgan shart-sharoitlarni bartaraf etish to'g'risida ijro muddatlarini ko'rsatgan holda bajarilishi majburiy bo'lgan (Rais yoki uning o'rinbosarlari yoki vakolat berilgan shaxs imzosi bilan) ko'rsatmalar yuboriladi.</p>	<p>mandatory instructions (signed by the Chairman or their deputies or an authorized person) are sent by the Head Office's executive structural divisions to the relevant branches, regional branch offices (Hubs), BSCs. These instructions indicate the identified legal violations, their causes, and the conditions leading to the violations, along with the execution deadlines for rectifying them.</p>
<p>3.2.15. "Aloqa markazi" orqali kelib tushgan murojaatlarni nazoratdan chiqarish, mazkur murojaat yuzasidan murojaatchi yozma ravishda xabardor qilinganidan so'ng Murojaatlar bilan ishlash Departamenti tomonidan amalga oshiriladi.</p>	<p>3.2.15. The removal of appeals received through the "Contact Center" from monitoring is carried out by the Department for Works with Appeals after the appellant has been informed in writing regarding the appeal.</p>
<p>3.3. Bankning rasmiy veb-sayti va rasmiy elektron pochta orqali kelib tushgan murojaatlarni qabul qilish, rasmiylashtirish va ko'rib chiqish.</p>	<p>3.3. Receiving, formalizing, and reviewing Appeals received through the official website and official email of the bank.</p>
<p>3.3.1. Bankning rasmiy veb-sayti va rasmiy elektron pochta orqali kelib tushgan murojaatlar Marketing va kommunikatsiyalar direksiyasi, "Aloqa markazi" yoki Ijro Intizomini Nazorat Qilish Departamenti tomonidan qabul qilinadi va Murojaatlar bilan ishlash Departamenti mas'ul xodimlariga murojaat@ipotekabank.uz elektron pochta manzili orqali yetkaziladi. Ushbu murojaatlar EHA dasturida belgilangan tartibda qayd etiladi hamda mazkur Nizom talablari asosida ko'rib chiqiladi. Murojaatlarda ushbu Nizomning 3-ilovasida keltirilgan rekvizitlar bo'lishi kerak.</p>	<p>3.3.1. Appeals received through the bank's official website and official email are accepted by the Marketing and Communications Directorate, the "Contact Center," or the Executive Discipline Control Department and forwarded to the responsible employees of the Department for Works with Appeals via the email address murojaat@ipotekabank.uz. These appeals are recorded in the EDM system in the prescribed manner and reviewed in accordance with the requirements of this Regulation. The appeals must include the details specified in Appendix 3 of this Regulation.</p>
<p>3.3.2. Quyidagilar foydalanuvchining shaxsiy kabinet orqali tushgan murojaatini ko'rib chiqishni rad etish uchun asos hisoblanadi:</p>	<p>3.3.2. The following are considered grounds for refusing to review an application received through the user's personal account:</p>

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- odobsizlik mazmunidagi murojaatlar (uyatsiz yoxud haqoratli iboralar, tahdidlar, mantiq va ma'nosi bo'lmagan takliflar va shunga o'xshash murojaatlar);	- appeals containing impolite content (indecent or offensive expressions, threats, illogical and meaningless proposals, and similar Appeals);
- murojaat matnida tushunarsiz qisqartirishlar yoki reklama materiallari mavjud bo'lgan, tarkibida aniq arizalar, shikoyatlar yoki takliflar bo'lmagan murojaatlar;	- appeals with text containing incomprehensible abbreviations or advertising materials, or lacking clear complaints, proposals, or appeals;
- anonim murojaatlar;	- anonymous appeals;
- jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo'lmagan taqdirda;	- appeals submitted through representatives of physical and legal persons, in the absence of documents confirming their authority;
- Qonun va ushbu Nizomda ko'rsatilgan boshqa talablarga muvofiq bo'lmagan murojaatlar.	- appeals not complying with other requirements specified by the law and this Regulation.
4. Murojaatlarni ko'rib chiqish muddatlari	4. Deadlines for reviewing Appeals
4.1. Ariza yoki shikoyat, masalani mazmunan hal etishi shart bo'lgan Bosh ofis yoki filial, Viloyat hududiy filiali (XAB), BXMLarga kelib tushgan kundan e'tiboran o'n besh kun ichida, qo'shimcha o'rganish va (yoki) tekshirish, qo'shimcha hujjatlarni so'rab olish talab etilganda esa bir oygacha bo'lgan muddatda ko'rib chiqilib hal etiladi.	4.1. An application or complaint that requires substantive resolution must be reviewed within fifteen days from the date it is received at the Head Office or branches, regional branch offices (Hubs), BSCs, and up to one month if additional investigation and/or verification, or the collection of additional documents, is required.
4.2. Ariza va shikoyatlarni ko'rib chiqish uchun tekshirish o'tkazish, qo'shimcha materiallar so'rab olish yoxud boshqa chora-tadbirlar ko'rish zarur bo'lgan hollarda, ularni ko'rib chiqish muddatlari Boshqaruv Raisi yoki uning o'rinbosarlari yoxud vakolat berilgan shaxs, filial, Viloyat hududiy filiali (XAB), BXMLarda boshqaruvchi tomonidan istisno tariqasida ko'pi bilan bir oyga uzaytirilishi mumkin, bu	4.2. In cases where it is necessary to conduct an investigation, request additional materials, or take other measures to review applications and complaints, the review period may be extended by up to one month, as an exception, by the Chairman of the Management Board, their deputies, or an authorized person, branch, Regional Territorial Branch (HUB), or by the manager

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haqda murojaat etuvchiga shu kunning o'zida yozma shaklda xabar qilinadi.	of the BSC. The applicant will be informed of this in writing on the same day.
4.3. Taklif bankka kelib tushgan kundan e'tiboran bir oygacha bo'lgan muddatda ko'rib chiqiladi, qo'shimcha o'rganishni talab etadigan takliflar bundan mustasno, bu haqda taklifni kiritgan jismoniy yoki yuridik shaxsga o'n kunlik muddatda yozma shaklda xabar qilinadi.	4.3. Proposals are reviewed within one month from the date they are received at the bank, except for proposals requiring additional investigation, about which the physical or legal person who submitted the proposal will be informed in writing within ten days.
4.4. Ayrim hollarda Boshqaruv Raisi yoki uning o'rinbosarlari yoxud vakolat berilgan shaxs, filial, Viloyat hududiy filiali (XAB), BXMLlarda esa boshqaruvchi murojaatlarni ko'rib chiqish muddatini qisqartirishi mumkin.	4.4 In certain cases, the Chairman of the Management Board, their deputies, or an authorized person, and in branches, regional branch offices (Hubs), BSCs, the manager, may shorten the review periods for appeals.
4.5. Murojaatlar bilan ishlash muddatlari ular bankka kelib tushgan kundan boshlab hisoblanadi. Agar tegishli muddatning oxirgi kuni dam olish va bayram kunlariga to'g'ri kelsa, dam olish va bayram kunidan oldingi ish kuni muddat tugaydigan kun hisoblanadi.	4.5. The deadlines for handling Appeals are calculated from the day they are received at the bank. If the last day of the relevant period falls on a non-working or public holiday, the last working day before the holiday is considered the deadline.
5. Murojaatlarni ko'rmay qoldirish va ko'rib chiqishni tugatish	5. Ignoring and concluding the review of appeals
5.1. Quyidagi murojaatlar ko'rib chiqilmaydi:	5.1. The following appeals will not be reviewed:
- anonim murojaatlar;	- anonymous appeals;
- jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar, ularning vakolatini tasdiqlovchi hujjatlar mavjud bo'lmagan taqdirda;	- appeals submitted through representatives of physical and legal persons, in the absence of documents confirming their authority;
- Qonunda va ushbu Nizomda ko'rsatilgan boshqa talablarga muvofiq bo'lmagan murojaatlar.	- appeals that do not comply with other requirements specified in the law and this Regulation;
5.2. Murojaatni anonim deb e'tirof etish Murojaatlar bilan ishlash Departamenti yoki murojaatni ko'rib chiquvchi tarkibiy bo'linma tomonidan amalga oshiriladi;	5.2. The recognition of an application as anonymous is carried out by the Department

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	for Works with Appeals or the structural unit reviewing the application.
- murojaat anonim deb e'tirof etilganda bu haqda xulosa tuziladi. Xulosada murojaatni anonim deb e'tirof etish uchun asoslar ko'rsatiladi va Bosh ofisda Rais o'rinbosari yoki vakolat berilgan shaxs, filial, Viloyat hududiy filiali (XAB), BXMLarda esa boshqaruvchi tomonidan tasdiqlanadi;	- If the appeal is recognized as anonymous, a conclusion is drawn up indicating the reasons for recognizing it as anonymous. The conclusion is confirmed by the Deputy Chairman or an authorized person at the Head Office, and by the manager at the branches, regional branch offices (Hubs), BSCs.
- anonim deb e'tirof etilgan murojaatlar xulosa tasdiqlangan paytdan boshlab nazoratdan yoki ijrodan olinadi va ko'rib chiqilmaydi.	- anonymous Appeals are removed from control or execution from the moment the conclusion is approved and will not be reviewed.
5.3. Jismoniy va yuridik shaxslarning vakillari orqali berilgan murojaatlar kelib tushganda, Murojaatlar bilan ishlash Departamenti yoki filial mas'ul xodimlari ularning vakolatlarini tasdiqlaydigan hujjatlar mavjudligini tekshiradi.	5.3. When appeals submitted through representatives of physical and legal persons are received, the responsible staff of the Department for Works with Appeals or the branch checks the presence of documents confirming their authority.
- agar murojaatda jismoniy va yuridik shaxs vakilining vakolatlarini tasdiqlaydigan hujjatlar mavjud bo'lmasa, bu haqda xulosa tuziladi va Murojaatlar bilan ishlash Departamenti rahbari yoki filial, Viloyat hududiy filiali (XAB). BXM boshqaruvchisi tomonidan tasdiqlanadi.	- If there are no documents confirming the authority of the representative of the physical or legal person in the application, a conclusion is made about this, which is approved by the head of the Department for Works with Appeals or the branches, regional branch offices (Hubs), BSCs manager.
- jismoniy va yuridik shaxs vakilining vakolatlarini tasdiqlaydigan hujjatlar mavjud emasligi to'g'risidagi xulosa tasdiqlangan paytdan boshlab ushbu murojaat ko'rib chiqilmaydi, bu haqda murojaat qiluvchi yozma ravishda xabardor qilinadi.	- appeals will not be reviewed from the moment the conclusion about the absence of documents confirming the authority is approved, and the applicant will be informed in writing about this.
- murojaatlar ko'rmay qoldirilganda tegishli xulosa tuziladi, mazkur xulosa Boshqaruv Raisi yoki uning o'rinbosarlari yoxud vakolat berilgan shaxs, bank filial,	- when Appeals are ignored, a relevant conclusion is made, which is approved by the Chairman of the Management Board, his deputies, or an authorized person, and by

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5.4. Murojaatlarni ko'rib chiqish quyidagi hollarda tugatiladi:	5.4. The review of appeals is concluded in the following cases:
- agar takroriy murojaatlarda yangi vajlar yoki yangidan ochilgan holatlar keltirilmagan bo'lsa, ilgari murojaat materiallarida esa tekshiruvlarning to'la-to'kis materiallari mavjud bo'lsa va murojaat qiluvchiga belgilangan tartibda javoblar berilgan bo'lsa;	- If repeated Appeals do not introduce new reasons or newly discovered circumstances, if the previous application materials contain complete investigation materials, and if responses have been provided to the applicant in the established order;
- agar murojaat qiluvchi o'z murojaatini belgilangan tartibda chaqirib olgan bo'lsa yoki uni ko'rib chiqishni tugatish to'g'risida yozma yoki elektron shaklda iltimos qilgan bo'lsa;	- If the appellant has withdrawn their appeal in the prescribed manner or has requested in writing or electronically to terminate the review of the appeal;
- yashash joyi, turgan joyi (pochta manzili), elektron pochta manzili yoki boshqa rekvizitlari o'zgarganligi to'g'risida o'z vaqtida xabardor qilmaganligi tufayli chaqirishning imkoni yo'qligi sababli murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati bo'lmaganda;	- If there is no possibility of summoning due to the applicant not timely informing about the change of their residence, location (postal address), email address, or other requisites;
- murojaatni murojaat qiluvchining ishtirokisiz ko'rib chiqish imkoniyati mavjud emasligi sababli, bank yoki uning vakolatli mansabdor shaxsi tomonidan chaqirilgan murojaat qiluvchi kelmay qolgan taqdirda;	- If there is no possibility of reviewing the application without the participation of the applicant, and the bank or its authorized official has summoned the applicant who then did not attend;
- agar murojaat qiluvchi jismoniy shaxs vafot etganidan so'ng murojaatni ko'rib chiqish huquqiy vorislikka yo'l qo'ymasa.	- If after the death of a physical person applicant, the review of the application does not allow legal succession.
5.5. Murojaatni ko'rib chiqishni tugatish to'g'risidagi qarorni Boshqaruv Raisi, uning o'rinbosarlari yoki vakolat berilgan shaxs, bank filial, Viloyat hududiy filiali (XAB), BXMLarida esa boshqaruvchi qabul qiladi;	5.5. The decision to terminate the review of an appeal is made by the Chairman of the Management Board, their deputies, or an authorized person, and in the bank's branches, regional branch offices (Hubs), BSCs, by the manage.

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<p>- takroriy murojaatni ko'rib chiqish 5.4.-bandga muvofiq tugatilganda, murojaat qiluvchi takroriy murojaatning asossizligi va ushbu masala yuzasidan u bilan yozishmalar tugatilishi to'g'risida yozma ravishda xabardor qilinadi. Yozishmalar olib borish tugatilgan murojaat qiluvchidan takroriy murojaat kelib tushgan taqdirda, bunday murojaatni ko'rib chiqish murojaat qiluvchini bu haqda xabardor qilmasdan tugatiladi;</p>	<p>- If the review of a repeated appeal is terminated in accordance with clause 5.4, the appellant is informed in writing about the groundlessness of the repeated appeal and the termination of correspondence on this matter. If a repeated appeal is received from an appellant whose correspondence has been terminated, such an appeal will be closed without notifying the appellant.</p>
<p>- murojaatni ko'rib chiqish uni chaqirib olish to'g'risidagi ariza bo'yicha tugatilganda murojaat Boshqaruv Raisi yoki vakolat berilgan shaxsning xati bilan birga uch kun ichida murojaat qiluvchiga qaytariladi. Murojaatni chaqirib olish to'g'risidagi ariza qonun buzilishlarini aniqlash va bartaraf etish yuzasidan chora-tadbirlar ko'rilishini istisno etmaydi;</p>	<p>- If the appeal review is terminated based on a withdrawal request, the appeal is returned to the appellant within three days along with a letter from the Chairman of the Management Board or an authorized person. The withdrawal request does not preclude the implementation of measures to identify and eliminate legal violations.</p>
<p>- chaqirilgan jismoniy shaxsning yoki yuridik shaxs vakilining kelmay qolganligi sababli murojaatni ko'rib chiqishni tugatish to'g'risida murojaat qiluvchi tegishli tartibda xabardor qilinadi.</p>	<p>- If the review of the appeal is terminated due to the failure of the summoned individual or representative of the legal entity to appear, the appellant is duly informed of this.</p>
<p>6. Jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilishni tashkil etish</p>	<p>6. Organizing the reception of individual and representatives of legal entities</p>
<p>6.1. Bosh ofisda Boshqaruv Raisi, uning o'rinbosarlari va/yoki tegishli tarkibiy bo'linmalar rahbarlari, filial, Viloyat hududiy filiali (XAB), BXMLarda boshqaruvchilar hamda o'rinbosarlari tomonidan jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilish tashkil etiladi.</p>	<p>6.1. At the Head Office, receptions of individuals and representatives of legal entities are organized by the Chairman of the Management Board, their deputies, and/or the heads of relevant structural divisions. In branches, regional branch offices (Hubs), BSCs, receptions are organized by the managers and their deputies.</p>
<p>6.2. Boshqaruv Raisi, uning o'rinbosarlari yoki bu borada vakolat berilgan shaxslar</p>	<p>6.2. The Chairman of the Management Board, their deputies, or authorized persons</p>

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<p>tomonidan (nazorat qiluvchi va tartibga soluvchi organlarni yozma ko'rsatmasi bo'lgan taqdirda) jismoniy shaxslarning va yuridik shaxslar vakillarining sayyor qabullari, shuningdek ommaviy qabullar tashkil etilishi mumkin.</p>	<p>may organize off-site receptions and public receptions of individuals and representatives of legal entities, provided there is a written instruction from the supervisory and regulatory authorities.</p>
<p>6.3. Jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilish, qabul jadvaliga muvofiq Boshqaruv Raisi, uning o'rinbosarlari va/yoki tegishli tarkibiy bo'linmalar rahbarlari tomonidan, filial, Viloyat hududiy filiali (XAB), BXMarda esa boshqaruvchi va uning o'rinbosarlari tomonidan amalga oshiriladi.</p> <p>"Ipoteka-bank" ATIB Boshqaruvi Raisi nomidan shaxsiy qabul tashkil etish, tashkil qilingan shaxsiy qabullarda ishtirok etish hamda qabul bayonnomasi va javob xatlarini imzolash uchun tarkibiy bo'linmalar rahbarlariga vakolat berilishi mumkin.</p>	<p>6.3. The reception of individuals and representatives of legal entities is carried out according to the reception schedule by the Chairman of the Management Board, their deputies, and/or the heads of the relevant structural divisions, and in branches, regional branch offices (Hubs), BSCs, by the manager and their deputies.</p> <p>It may be authorized to the heads of structural divisions to organize personal receptions on behalf of the Chairman of the Management Board of JSCMB "Ipoteka-bank", participate in the organized personal receptions, and sign the minutes of the reception and response letters.</p>
<p>6.4. Bosh ofis va filial/XABlarda jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilish uchun alohida xona ajratiladi.</p>	<p>6.4. Separate rooms shall be allocated at the Head Office and branches/HUBs for the reception of individuals and representatives of legal entities..</p>
<p>6.5. Shaxsiy qabul davomida Boshqaruv Raisi va uning o'rinbosarlari yoki vakolat berilgan shaxsning qaroriga ko'ra va murojaat etuvchiga bu haqda xabar bergan holda maxsus texnika vositalari (audio va videoyozuv, shuningdek fotosuratga olish) qo'llanilishi mumkin.</p>	<p>6.5. During personal receptions, special technical means (audio and video recording, as well as photography) may be used as decided by the Chairman of the Management Board, his deputies, or an authorized person and after informing the applicant about it.</p>
<p>6.6. Og'zaki murojaatlar bilan kelgan jismoniy shaxslar va yuridik shaxslarning vakillari Murojaatlar bilan ishlash Departamentining rahbari yoki boshqa tarkibiy bo'linmalarning rahbar va mas'ul xodimlari, shuningdek filial, Viloyat hududiy filiali (XAB), BXMarning boshqaruvchilari</p>	<p>6.6. Individuals and representatives of legal entities who come with oral appeals are received by the head of the Department for Works with Appeals or other heads and responsible employees of the structural divisions, as well as by the branches,</p>

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yoxud boshqa mas'ul xodimlari tomonidan qabu qilinadi.	regional branch offices (Hubs), BSCs managers or other responsible employees.
6.6.1. Murojaat qiluvchining shaxsini tasdiqlaydigan hujjatlar tekshirilgandan keyin ushbu Nizomning 2-ilovasiga muvofiq shakl bo'yicha EHA dasturida hisobga olish kartochkasi shakllantiriladi. Hisobga olish kartochkasi og'zaki murojaat ro'yxatga olinganligini bildiradi.	6.6.1. After verifying the identity documents of the appellant, a registration card is created in the EDM system according to the form specified in Appendix 2 of this Regulation. The registration card signifies that the oral appeal has been recorded.
6.7. Jismoniy shaxs og'zaki murojaat etayotganda o'z shaxsini tasdiqlovchi hujjatini, yuridik shaxsning vakili esa o'z vakolatlarini tasdiqlaydigan va o'z shaxsini tasdiqlovchi hujjatlarni ko'rsatishi kerak, ommaviy qabul vaqtida kelib tushgan murojaatlar bundan mustasno.	6.7. When an individual makes an oral appeal, they must present their identity document. A representative of a legal entity must present documents confirming their authority and their identity documents, except for appeals received during public reception hours.
6.7.1. Og'zaki murojaatlar real vaqt rejimida axborot-kommunikasiya texnologiyalaridan foydalangan holda, shu jumladan bankning "Aloqa markazi" aloqa telefonlari orqali va videokonferensaloqa vositasida ham berilishi mumkin.	6.7.1. Oral appeals can be made in real-time using information and communication technologies, including through the bank's "Contact Center" phone lines and via video conference.
6.7.2. Bosh ofisda Murojaatlar bilan ishlash Departamenti, filial, Viloyat hududiy filiali (XAB), BXMLlarda esa Ijro nazorati xodimlari qabulga kelgan jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilishni, shuningdek jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilish bilan bog'liq ishlarni tashkil etadi.	6.7.2. At the Head Office, the Department for Works with Appeals, and at the branches, regional branch offices (Hubs), BSCs, the Executive Control officers, organize the reception of individuals and representatives of legal entities, as well as the tasks related to the reception of individuals and representatives of legal entities.
6.8. Bosh ofisda jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilish Murojaatlar bilan ishlash Departamenti va tegishli tarkibiy bo'linma rahbar va/yoki mas'ul xodimlarining, filial, Viloyat hududiy filiali (XAB), BXMLlarda esa Ijro nazorati xodimlari va va tegishli bo'lim rahbar va/yoki mas'ul xodimlarining birgalikdagi ishtirokida amalga oshiriladi.	6.8. The reception of individuals and representatives of legal entities at the Head Office is carried out with the joint participation of the Department for Works with Appeals and the relevant structural division heads and/or responsible employees. At the branches, regional branch offices (Hubs), BSCs, it is carried out with the joint participation of the Executive

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	Control officers and the relevant department heads and/or responsible employees.
6.9. Jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qiluvchi rahbar yoki vakolat berilgan shaxsning ko'rsatmasi bo'yicha bankning boshqa xodimlari ham qabul qilish jarayoniga jalb etilishi mumkin.	6.9. Other bank employees may also be involved in the reception process as directed by the manager or authorized person receiving individuals and legal entity representatives.
6.10. Agar jismoniy shaxslarni va yuridik shaxslarning vakillarini shaxsan qabul qilish paytida murojaatda bayon qilingan masalalarni hal etish bankning vakolatiga kirmasligi aniqlangan taqdirda, ularga murojaatda bayon qilingan masalalarni hal etish uchun qaysi organga yoki tashkilotga murojaat qilish kerakligi tushuntiriladi. Bunda jismoniy shaxslarning va yuridik shaxslar vakillarining talabi bilan bu haqda yozma shaklda javob beriladi.	6.10. If it is determined during the personal reception of individuals and representatives of legal entities that the issues stated in the appeal are outside the bank's authority, they are advised on which body or organization to approach to resolve the issues mentioned in the appeal. At the request of the individuals or representatives of legal entities, a written response can be provided.
6.11. Og'zaki murojaatlar EHA dasturida belgilangan tartibda qayd etiladi. EHA dasturining to'g'ri yuritilishi va barcha murojaatlarni qayd etib borish yuzasidan javobgarlik Murojaatlar bilan ishlash Departamenti, filiallarda esa Ijro nazorati xodimlariga yuklatiladi. Ro'yxatga olish EHA dasturida ushbu Nizomning 3- ilovasida keltirilgan rekvizitlar bo'lishi kerak.	6.11. Oral appeals are recorded in the EDM system in the prescribed manner. Responsibility for the proper maintenance of the EDM system and the recording of all appeals lies with the Department for Works with Appeals at the Head Office and the Executive Control officers at the branches. The registration in the EDM system must include the details specified in Appendix 3 of this Regulation.
6.12. Og'zaki murojaatlarni ro'yxatga olishda kim, qachon va qaysi masala bo'yicha murojaat qilganligi va uchrashuvda qatnashgan bank xodimlari, zarur hollarda esa murojaatni ko'rib chiqish natijasi ko'rsatib o'tiladi. Og'zaki murojaat etuvchilar soni ko'p bo'lganda, ular murojaat qilish vaqtiga mos holda navbat bilan qabul qilinishi lozim.	6.12. When registering oral appeals, the identity of the person making the appeal, the date, the issue discussed, and the bank employees involved in the meeting are recorded. If the outcome of the review is necessary, it is also noted. When there are many appellants, they must be received in order according to the time of their appeal.
6.13. Jismoniy shaxslarni va yuridik shaxslarning vakillarini qabul qilish, agar ularning shunday xususiyatga ega bo'lgan	6.13. The reception of individuals and representatives of legal entities may be denied if a decision has already been made

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avvalgi murojaati bo'yicha qaror qabul qilingan va bu haqda ularga qonunda belgilangan tartibda xabar qilingan bo'lsa, rad etilishi mumkin.	regarding a previous appeal of a similar nature, and they have been notified in accordance with the law.
6.14. Bankda ayrim hollarda og'zaki murojaatlar tarkibiy bo'linmalar rahbarlari tomonidan ham ko'rib chiqilishi mumkin.	6.14. In some cases, oral appeals may also be reviewed by the heads of structural divisions at the bank.
7. Jismoniy shaxslarni va yuridik shaxslarning vakillarini videokonferensaloqa vositasida qabul qilishni tashkil etish	7. Organizing the Reception of Individuals and Representatives of Legal Entities via Video Conference
7.1. Jismoniy shaxs va yuridik shaxslarning vakili Boshqaruv Raisiga, uning o'rinbosarlariga, vakolat berilgan shaxsga yoki filial, Viloyat hududiy filiali (XAB), BXM boshqaruvchisiga videokonferensaloqa vositasida murojaat qilishlari mumkin. Bunda qabul videokonferensaloqa tizimi orqali amalga oshiriladi.	7.1. Representatives of individuals and legal entities may appeal to the Chairman of the Board, their deputies, authorized persons, or the branches, regional branch offices (Hubs), BSCs manager via video conference. In this case, the meeting will be conducted through the video conference system.
7.2. Buning uchun murojaat etuvchi bankka belgilangan tartibdagi talabnoma bilan murojaat qiladi. Ariza og'zaki, yozma yoki elektron shaklda berilishi mumkin.	7.2. The applicant must submit a formal request to the bank, which can be done electronically.
7.2.1. Talabnomada quyidagilar ko'rsatilishi kerak:	7.2.1. The request must include:
- jismoniy shaxs uchun – murojaat etuvchining familiyasi, ismi, otasining ismi, uning yashash joyi to'g'risidagi ma'lumotlar;	- For individuals - the applicant's surname, first name, and father's name, and their residential address.
- yuridik shaxsning to'liq nomi, uning joylashgan yeri (pochta manzili) to'g'risidagi ma'lumotlar;	- For legal entities - the full name and address (postal address) of the entity.
- elektron pochta manzili;	- Email address.
- aloqa telefoni va/yoki faksining raqami;	- Contact telephone and/or fax number.
- videokonferensaloqa orqali qabul o'tkazishga qulay sana va vaqt;	- A convenient date and time for holding the meeting via video conference.
- murojaat tili;	- The language of the application.
- murojaatning qisqacha mazmuni.	- A brief summary of the application.

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7.2.2. Murojaat etuvchilarning vakillari orqali berilgan murojaatlarga ularning vakolatlarini tasdiqlovchi hujjatlar ilova qilinadi.	7.2.2. Appeals submitted by representatives must include documents confirming their authority.
7.3. Videokonferensaloqa orqali kelib tushgan murojaatlar kelib tushgan paytdan boshlab bir ish kunidan kechikmay Murojaatlar bilan ishlash Departamenti mas'ul xodimlari tomonidan ro'yxatga olinishi va rahbarga kiritilishi kerak.	7.3. Appeals received via video conference are registered by the responsible employees of the Department for Works with Appeals within one business day of receipt and forwarded to the manager.
7.4. Boshqaruv Raisi yoki uning o'rinbosarlari, vakolat berilgan shaxs talabnomani ko'rib chiqib, videokonferensaloqa orqali ko'rib chiqish yoki ko'rib chiqishni rad etish haqida qaror qabul qiladi.	7.4. The Chairman of the Board, their deputies, or an authorized person reviews the request and makes a decision on whether to consider the appeal via videoconference or to reject it.
7.4.1. Qabul qilingan qaror videokonferensaloqa orqali murojaatni ko'rib chiqish sanasi va vaqti haqida Murojaatlar bilan ishlash Departamenti jismoniy va yuridik shaxslarni belgilangan tartibda ogohlantiradi.	7.4.1. The Department for Works with Appeals shall notify individuals and legal entities of the decision regarding the date and time for reviewing the appeal via video conference in the prescribed manner.
7.5. Videokonferensaloqa orqali murojaatni qabul qilish sanasi va vaqti o'zgargan taqdirda, Murojaatlar bilan ishlash Departamenti oldindan (elektron pochta, aloqa telefon va/yoki faks raqamlari, pochta va boshqalar) orqali murojjatchini bu to'g'risida ogohlantirishi kerak.	7.5. In the event of a change in the date and time for accepting an appeal via video conference, the Department for Works with Appeals must notify the appellant in advance through (email, contact phone and/or fax numbers, mail, etc.).
7.6. Videokonferensaloqa orqali kelib tushgan murojaatlar og'zaki murojaat sifatida mazkur Nizomda belgilangan tartibda qayd etiladi, ro'yxatga olinadi va ko'rib chiqiladi.	7.6. Appeals received via videoconference are recorded, registered, and reviewed as oral appeals according to the procedure established in these Regulations.
8. Murojaatlarni ko'rib chiqishda jismoniy va yuridik shaxslarning shuningdek bankning huquq va erkinliklari	8. Rights and Freedoms of Individuals, Legal Entities and Bank's during Application Review
8.1. Murojaat bank tomonidan ko'rib chiqilayotganda murojaatchi o'z	8.1. While the bank is reviewing an appeal, the appellant has the right to receive

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<p>murojaatining ko'rib chiqilishi jarayoni haqida axborot olish, vajlarini shaxsan bayon etish va izohlar berish, murojaatni tekshirish materiallari hamda ko'rib chiqish natijalari bilan tanishish, qo'shimcha materiallar taqdim etish yoki ularni boshqa organlardan so'rab olish to'g'risida iltimos qilish, advokat yoki o'z vakili xizmatlaridan foydalanish, murojaatni ko'rib chiqishni to'xtatish to'g'risida yoxud murojaatga javobni tushuntirish va (yoki) tuzatish to'g'risida iltimos qilish, o'z murojaatini ko'rib chiqilguniga qadar chaqirib olish hamda murojaatni qabul qilishni va ko'rib chiqishni qonunga hilof ravishda rad etganlik ustidan bo'ysinuv tartibida yuqori turuvchi organ yoki tashkilotga yoki bevosita sudga shikoyat qilish huquqlariga ega.</p>	<p>information about the progress of their appeal, personally state and explain their arguments, familiarize themselves with the materials of the investigation and the results of the review, provide additional materials or request them from other authorities, use the services of a lawyer or their representative, request to suspend the review of the appeal or request an explanation and/or correction of the response to the appeal, withdraw their appeal before it is reviewed, and file a complaint with a higher authority or organization or directly to the court against the unlawful refusal to accept and review the appeal.</p>
<p>8.2. Murojaatni ko'rib chiqayotgan rahbar yoki boshqa vakolatli shaxslar murojaatni ko'rib chiqish uchun zarur bo'lgan axborotni belgilangan tartibda so'rash va olish, murojaat qiluvchi yoki uning vakilini ular yo'qligida murojaatni ko'rib chiqish mumkin bo'lmaganda yoxud murojaatni eshitish uchun chaqirish, bila turib yolg'on ma'lumotlar ko'rsatilgan murojaatni tekshirish sababli yetkazilgan harajatlarning o'rnini qoplash to'g'risida sudga murojaat qilish huquqlariga egadir.</p>	<p>8.2. The manager or other authorized persons reviewing the appeal have the right to request and receive the necessary information for reviewing the appeal according to the established procedure, summon the appellant or their representative if it is not possible to review the appeal in their absence or to hear the appeal, and apply to the court to recover the costs incurred due to knowingly false information provided in the appeal.</p>
<p>8.3. Boshqaruv Raisi, uning o'rinbosarlari, vakolat berilgan shaxs va filial, Viloyat hududiy filiali (XAB) ,BXM boshqaruvchilari:</p>	<p>8.3. The Chairman of the Board, their deputies, authorized persons, and branches, regional branch offices (Hubs), BSCs managers must:</p>
<ul style="list-style-type: none"> - murojaatlar to'g'risidagi qonun hujjatlari talablariga rioya etishi; 	<ul style="list-style-type: none"> - Comply with the requirements of the legislation on appeals;
<ul style="list-style-type: none"> - jismoniy va yuridik shaxsga ularning huquqlariga, erkinliklariga hamda qonuniy manfaatlariga daxldor hujjatlar, qarorlar va boshqa materiallar bilan, agar ularda davlat siri, bank siri yoki qonun bilan 	<ul style="list-style-type: none"> - Provide individuals and legal entities with access to documents, decisions, and other materials that affect their rights, freedoms, and legitimate interests, provided they do

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qo'riqlanadigan boshqa sirni tashkil etuvchi ma'lumotlar mavjud bo'lmasa, jismoniy va yuridik shaxslarning huquqlariga, erkinliklariga hamda qonuniy manfaatlariga, jamiyat va davlat manfaatlariga zarar yetkazmasa, tanishib chiqish imkoniyatini ta'minlashi;	not contain state secrets, bank secrets, or other information protected by law and do not harm the rights, freedoms, and legitimate interests of individuals and legal entities, society, and the state;
- murojaatni ko'rib chiqish natijalari yuzasidan qabul qilingan qarorning ijrosini nazorat qilishi, shuningdek agar, jismoniy yoki yuridik shaxsga uning huquqlari, erkinliklari hamda qonuniy manfaatlari buzilishi natijasida moddiy zarar yoki ma'naviy ziyon yetkazilgan bo'lsa, qonunda belgilangan tartibda moddiy zararining o'rnini qoplash yoki ma'naviy ziyonni kompensatsiya qilish bo'yicha chora-tadbirlar ko'rishi;	- Monitor the implementation of the decision made based on the appeal review results, and if material or moral damage has been caused to the individual or legal entity due to the violation of their rights, freedoms, and legitimate interests, take measures to compensate for material damage or moral harm in accordance with the law;
- murojaat etuvchiga ko'rib chiqish natijalari hamda qabul qilingan qaror haqida murojaat ko'rib chiqilganidan so'ng zudlik bilan yozma yoxud elektron shaklda xabar qilishi shart.	- Promptly inform the appellant in writing or electronically about the review results and the decision made after the appeal has been reviewed.
8.4. Murojaat yuzasidan qaror qabul qilgan Boshqaruv Raisi, uning o'rinbosarlari, vakolat berilgan shaxs va filial/XAB boshqaruvchisi, agar murojaatchi qarordan rozi bo'lmasa, unga qabul qilingan qaror ustidan shikoyat berish tartibini tushuntirishi shart.	8.4. The Chairman of the Board, their deputies, authorized persons, and the branch/HUB manager who made the decision on the appeal must explain the procedure for filing a complaint against the decision if the appellant disagrees with it.
8.5. Jismoniy yoki yuridik shaxsning arizasini yoxud shikoyatini ko'rib chiqishda qonun talablari buzilganligi munosabati bilan unga yetkazilgan moddiy zararining o'rnini qoplash va ma'naviy ziyonni kompensatsiya qilish sifatida bank tomonidan to'langan mablag'lar aybdor rahbar yoxud mas'ul shaxslardan regress tartibida undirib olinadi.	8.5. If the bank has compensated an individual or legal entity for material damage or moral harm due to the violation of the law during the review of their application or complaint, the amounts paid by the bank will be recovered in a recourse manner from the guilty manager or responsible persons.
8.6. Jismoniy va yuridik shaxslarning murojaatlarini ko'rib chiquvchi Bosh ofisning barcha tarkibiy bo'linmalari, ushbu	8.6. All structural divisions of the Head Office that review appeals from individuals and legal entities must, after reviewing the

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murojaatni ko'rib chiqqach, murojaat va unga yuborilgan javob xatlari nusxalari va ilovalarini EHA dasturiga yuklagan holda murojaatni belgilangan muddatda nazoratdan chiqarishi shart.	appeal, upload copies of the appeal, the response letters, and any attachments to the EDM system and close the appeal within the specified timeframe.
9. Murojaatlarning ko'rib chiqilishini monitoring va nazorat qilish, umumlashtirish va tahlil qilish	9. Monitoring, Control, Consolidation, and Analysis of Application Reviews
9.1. Bosh ofis va filial, Viloyat hududiy filiali (XAB), BXMLlarda kelib tushgan murojaatlarning ro'yxati va hisobi yuritiladi hamda tizimlashtirib boriladi.	9.1 A record of appeals received at the Head Office and branches, regional branch offices (Hubs), BSCs is maintained and systematically organized
9.2. Bankning barcha filial, Viloyat hududiy filiali (XAB), BXMLaridagi Ijro nazorati xodimlari jismoniy va yuridik shaxslarning murojaatlarini ko'rib chiqish bo'yicha olib borilgan ishlari to'g'risidagi hisobotlarni har chorak yakuni bo'yicha keyingi oyning 10-sanasiga qadar Bosh ofis Murojaatlar bilan ishlash Departamentiga taqdim etib boradi. Murojaatlar bilan ishlash Departamenti tomonidan zarur hollarda yilning istalgan davri uchun filial/XABlardan murojaatlarini ko'rib chiqish bo'yicha olib borilgan ishlari to'g'risidagi ma'lumot va hisobotlar so'rab olinishi mumkin.	9.2. The Executive Control officers at all branches, regional branch offices (Hubs), BSCs of the bank shall submit reports on the work carried out regarding appeals from individuals and legal entities to the Head Office's Department for Works with Appeals by the 10th of the month following each quarter. The Department for Works with Appeals may, if necessary, request information and reports on the work carried out regarding appeals from the branches/HUBs for any period of the year.
9.3. Murojaatlar bilan ishlash Departamenti jismoniy va yuridik shaxslar murojaatlari bo'yicha olib borilgan ishlari to'g'risida har oylik hisobotni belgilangan muddat va shaklda O'zbekiston Respublikasi Markaziy bankiga taqdim etib boradi.	9.3. The Department for Works with Appeals shall submit a monthly report on the work carried out regarding appeals from individuals and legal entities to the Central Bank of the Republic of Uzbekistan within the established deadlines and in the prescribed format.
9.4. Murojaatlar bilan ishlash Departamenti boshqa tarkibiy bo'linmalar tomonidan murojaatlar ko'rib chiqilishini doimiy nazorat qiladi va uning monitoringini olib boradi, ularning o'z vaqtida va zarur tarzda ko'rib chiqilishini ta'minlash chora-	9.4. The Department for Works with Appeals constantly monitors and oversees the review of appeals by other structural units, taking measures to ensure their timely and proper consideration. The Department for Works with Appeals immediately informs the bank's

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tadbirlarini ko'radi. Murojaatlar bilan ishlash Departamenti murojaatlarni ko'rib chiqish muddatlari va tartibi tarkibiy bo'linmalar tomonidan buzilganligi holati yuzasidan bank rahbariyatini darhol xabardor qiladi.	management of any violations of the deadlines and procedures for reviewing appeals by the structural units.
9.4.1. Murojaatlar bilan ishlash Departamenti monitoring natijalari bo'yicha bank rahbariyatiga murojaatlar ko'rib chiqilishining holati to'g'risidagi axborotni, zaruriyat bo'lganda, mavjud kamchiliklarni bartaraf etish, murojaatlar to'g'risidagi qonun hujjatlari buzilishiga yo'l qo'ygan bank xodimlariga nisbatan javobgarlik choralarini ko'rish yuzasidan tegishli takliflar bilan birga taqdim etadi.	9.4.1. Based on the monitoring results, the Department for Works with Appeals shall provide information to the bank management on the status of appeal reviews. If necessary, this information shall be accompanied by relevant proposals for addressing existing shortcomings and taking disciplinary measures against bank employees who have violated the legal regulations regarding appeals.
9.5. Murojaatlar bilan ishlash Departamenti jismoniy va yuridik shaxslarning huquqlari, erkinliklari va qonuniy manfaatlari, shuningdek jamiyat va davlatning manfaatlari buzilishini keltirib chiqaruvchi sabablarni aniqlash va bartaraf etish maqsadida har oyda murojaatlarni umumlashtiradi va tahlil qiladi.	9.5. The Department for Works with Appeals shall consolidate and analyze appeals on a monthly basis to identify and eliminate causes that lead to violations of the rights, freedoms, and legitimate interests of individuals and legal entities, as well as the interests of society and the state
9.6. Murojaatlar bilan ishlash Departamenti bank rahbariyatiga har oyda bir marta jismoniy va yuridik shaxslarning murojaatlari to'g'risida ularni turkumlagan holda tahliliy ma'lumot kiritadi va ularni ko'rib chiqish natijalari haqida hisobot beradi.	9.6. The Department for Works with Appeals shall submit analytical information to the bank management once a month regarding the appeals from individuals and legal entities, categorizing them, and report on the results of their review.
10. Yakuniy qoidalar	10. Final Provisions
10.1. Jismoniy va yuridik shaxslarning murojaatlarini qabul qilish va ko'rib chiqishni qonunga xilof ravishda rad etgan, murojaatlarni ko'rib chiqish muddatlarini uzrli sabablarsiz buzgan, murojaatlarga	10.1. Employees who unlawfully refuse to accept and consider appeals from individuals and legal entities, who violate the deadlines for reviewing appeals without

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<p>yozma yoxud elektron shaklda javob yubormagan, jismoniy va yuridik shaxslarning murojaatlari bilan ishlashni tartibga soluvchi qonun hujjatlari talablariga zid bo'lgan qarorlar qabul qilgan, jismoniy va yuridik shaxslarning buzilgan huquqlari tiklanishini, murojaat munosabati bilan qabul qilingan qarorning bajarilishini ta'minlamagan yoki jismoniy shaxslarning shaxsiy hayoti to'g'risidagi yoxud yuridik shaxslarning faoliyati to'g'risidagi ma'lumotlarni ularning roziligisiz oshkor etgan, jismoniy shaxsni, uning vakilini, ularning oila a'zolarini, yuridik shaxsni, uning vakilini va yuridik shaxs vakilining oila a'zolarini ular bank Bosh ofisiga, filial/XABlariga murojaat qilganligi munosabati bilan yoxud bildirilgan fikri va murojaatidagi tanqid uchun, huddi shuningdek boshqacha shaklda tanqid qilganligi uchun ta'qib etgan xodimlar qonun hujjatlariga muvofiq javobgarlikka tortiladilar.</p>	<p>valid reasons, who fail to respond to appeals in written or electronic form, who make decisions that contradict the requirements of the legal regulations governing the handling of appeals from individuals and legal entities, who fail to restore the violated rights of individuals and legal entities, who fail to ensure the implementation of decisions made in relation to appeals, or who disclose information about the private lives of individuals or the activities of legal entities without their consent, as well as those who persecute individuals, their representatives, their family members, legal entities, their representatives, and the family members of the representatives of legal entities for appealing to the bank's Head Office, branches/HUBs, or for the criticism expressed in their appeals, or for criticizing in any other form, shall be held liable in accordance with the law.</p>
<p>10.2. "Ipoteka-bank" ATIB tizimida jismoniy va yuridik shaxslarning murojaatlarini ko'rib chiqishda va ular bilan ishlashda qonunchilik va bankning ichki hujjatlarida belgilangan talablarni buzgan rahbar va mas'ul xodimlarga nisbatan intizomiy jazo choralari qo'llash tartibi" ushbu Nizomga ilova qilinadi.</p>	<p>10.2. Disciplinary measures for managers and responsible employees who violate legislative and internal bank regulations in the processing and handling of Appeals from individuals and legal entities" is appended to this regulation.</p>
<p>10.3. Bila turib soxta ma'lumotlar bayon etilgan murojaatlarni tekshirish munosabati bilan bank tomonidan sarf qilingan harajatlar qonun hujjatlarida belgilangan tartibda murojaatchi jismoniy va yuridik shaxsdan undirib olinishi mumkin. Bu holda bankda ma'naviy zararni ham undirish huquqi saqlanib qolinadi.</p>	<p>10.3. Bank-incurred expenses due to the verification of appeals that contain deliberately false information may be recovered from the individual or legal entity responsible according to the law. In such cases, the bank retains the right to claim compensation for moral damage.</p>
<p>10.4. Ushbu Nizom talablariga rioya etishni ta'minlash uchun javobgarlik Bosh ofis tarkibiy bo'linmalari rahbarlari va</p>	<p>10.4. Responsibility for ensuring compliance with the requirements of this Regulation is assigned to the heads of the structural</p>

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<p>murojaatlar bilan ishlash bo'yicha mas'ul xodimlariga, hamda filial, Viloyat hududiy filiali (XAB), BXM boshqaruvchilari va bo'lim rahbarlari va murojaatlar bilan ishlash bo'yicha mas'ul xodimlar zimmasiga yuklanadi.</p>	<p>divisions of the Head Office and the employees responsible for handling appeals, as well as to the managers of branches, regional branch offices (Hubs), BSCs and department heads and the employees responsible for handling appeals.</p>
<p>10.5. Ushbu Nizom qabul qilinishi munosabati bilan bank Boshqaruvining 2022 yil 6 apreldagi 90-sonli qarori bilan tasdiqlangan "Ipoteka-bank" ATIB tizimida jismoniy va yuridik shaxslarning murojaatlari bilan ishlash tartibi to'g'risidagi nizom" o'z kuchini yo'qotgan, deb hisoblanadi.</p>	<p>10.5. This regulation supersedes the previous regulation approved by the Management Board of the bank on April 6, 2022, under decision number 90 regarding the procedure for handling Appeals from individuals and legal entities within the JSCMB "Ipoteka-bank" system.</p>