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Bank Boshqaruvining  
2025-yil 22-Dekabrdagi  
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bayonnomasiga muvofiq

**“APPROVED BY”**  
Decision of IMB/LGD/HO/25/146  
Management Board  
dd. December 22, 2025



  
Lee, Young Lok  
Bank Boshqaruvi raisi  
Chairman of Management Board



**“KDB BANK O‘ZBEKISTON” AJ  
XOTIN-QIZLAR VA ERKAKLAR UCHUN TENG HUQUQ  
HAMDA IMKONIYATLARNI TA‘MINLASHGA DOIR CHORA-  
TADBIRLAR MAJMUUI**

**COMPLEX MEASURES ON ENSURING EQUAL RIGHTS  
AND OPPORTUNITIES FOR WOMEN AND MEN OF “KDB  
BANK UZBEKISTAN” JSC**

<b>I. ABBREVIATIONS / SHARTLI QISQARTMALAR</b>	
KDB Uz/KDB O'z ChB / BR HRD / XIB HHR / XIBB LMH / XIMM  HOD / BB LM / MM JD / MY PMF / FBV	“KDB Bank Uzbekistan” JSC / “KDB Bank O'zbekiston” AJ Chairman of the Management Board / Boshqaruv raisi Human Resources Department / XIB Head of Human Resources / XIB boshlig'i Line Manager of HR / Xodimlar bilan ishlash boshqarmasiga ma'sul menejer  HOD / Boshqarma/Bo'linma boshlig'i Line Manager / Mas'ul menejer Job Description / Mansab yo'riqnomasi Performance Management Form / Faoliyatni baholash varaqasi
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1. Labor Code of the Republic of Uzbekistan / O'zbekiston Respublikasi Mehnat kodeksi.	
2. O'zbekiston Respublikasining “Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlar kafolatlari to'g'risida”gi Qonuni / Law of the Republic of Uzbekistan “On guarantees of equal rights and opportunities for women and men”.	
3. O'zbekiston Respublikasi Prezidentining 07.03.2022 y. PF-87-son “Oila va xotin-qizlarni tizimli qo'llab-quvvatlashga doir ishlarni yanada jadallashtirish chora-tadbirlari to'g'risida”gi Farmoni / Presidential Decree “On measures to further accelerate work on systematic support of families and women” No.PD-87 dd March 7, 2025.	
4. Xodimlar bilan ishlash boshqarmasi ish Tartibi / Procedure of the Human Resources Department.	

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## INTRODUCTION

According to Article 58 of the Constitution of the Republic of Uzbekistan, "Women and men have equal rights. The state ensures equal rights and opportunities for women and men in the management of public and state affairs, as well as in other areas of public and state life."

In the latest report by the Open Data Watch organization, the Open Gender Data Index, which assesses the availability and openness of gender data worldwide, Uzbekistan was among the top 20 countries in the world pursuing gender policy.

Over the past 7 years, about 100 regulatory legal acts have been adopted in our country in the field of protecting the rights and legitimate interests of women, and 21 documents were developed in 2024 alone.

A number of works have been carried out to ensure gender equality, increase the socio-political activity of women, and expand educational opportunities.

It is noteworthy that the share of women in public administration has increased from 27 percent in 2017 to 35 percent, in the business sector from 21 percent to 45 percent, and in political parties from 49 percent.

The Action Strategy signed by the Head of State on September 2, 2019, which set out important tasks, was an important step in this regard.

Based on it, a number of regulatory and legal documents were adopted. In particular, the Law of the Republic of Uzbekistan No. O'RQ-562 "On Guarantees of Equal Rights and Opportunities for Women and Men" of September 2, 2019 was signed, and attention was paid to ensuring gender equality at the level of state policy. According to this law, state administration in this area is carried out by the Cabinet of Ministers of the Republic of Uzbekistan, the Commission of the

## KIRISH

O'zbekiston Respublikasi Konstitutsiyasining 58-moddasiga ko'ra, "Xotin-qizlar va erkaklar teng huquqlidirlar. Davlat xotin-qizlar va erkaklarga jamiyat hamda davlat ishlarini boshqarishda, shuningdek jamiyat va davlat hayotining boshqa sohalarida teng huquq va imkoniyatlarni ta'minlaydi".

Open Data Watch tashkilotining so'nggi hisobotida dunyo bo'ylab gender ma'lumotlarining mavjudligi va ochiqligini baholaydigan Ochiq gender ma'lumotlari indeksida O'zbekiston jahondagi gender siyosatini yuritayotgan eng yaxshi 20 ta mamlakat orasidan joy oldi.

So'nggi 7-yil davomida mamlakatimizda xotin-qizlarning huquq va qonuniy manfaatlarini himoya qilish sohasida 100 ga yaqin normativ-huquqiy hujjatlar qabul qilindi, 2024-yilning o'zida 21 ta hujjat ishlab chiqildi.

Gender tenglikni ta'minlash, xotin-qizlarning ijtimoiy-siyosiy faolligini oshirish, ta'lim imkoniyatlarini kengaytirish borasida qator ishlar amalga oshirildi.

Xotin-qizlarning davlat boshqaruvidagi ulushi 2017-yildagi 27 foizdan 35 foizga, tadbirkorlik sohasida 21 foizdan 45 foizga, siyosiy partiyalar tarkibida esa 49 foizga yetgani e'tiborlidir.

2019-yilning 2-sentabr kuni Davlatimiz rahbari tomonidan imzolangan Harakatlar strategiyasida muhim vazifalar belgilangani bu borada muhim qadam bo'ldi.

Undan kelib chiqib, bir qator normativ-huquqiy hujjatlar qabul qilindi. Jumladan, O'zbekiston Respublikasining 2019-yil 2-sentabrdagi "Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlar kafolatlari to'g'risida"gi O'RQ-562-sonli Qonuni imzolaniib, gender tenglikni ta'minlash masalasiga davlat siyosati darajasida e'tibor qaratildi. Mazkur qonunga asosan ushbu sohadagi davlat boshqaruvi O'zbekiston Respublikasi Vazirlar Mahkamasi, O'zbekiston Respublikasining Gender

Republic of Uzbekistan on Ensuring Gender Equality, as well as state bodies within their powers. It was also envisaged **to take temporary special measures** to ensure the implementation of gender policy by the state in order to achieve real equality between women and men, expand their participation in all spheres of public life, eliminate direct and indirect gender discrimination and prevent them.

As another important step against human rights violations, in accordance with the Resolution of the Head of State No. PQ-4235 dated March 7, 2019 "On measures to further strengthen guarantees of women's labor rights and support entrepreneurial activities", the Law of the Republic of Uzbekistan "On the Protection of Women from Harassment and Violence" was adopted. This document established the task of creating an atmosphere of intolerance against the humiliation and devaluation of women in society as one of the main directions of state policy.

In fact, gender equality, that is, equality between men and women, is one of the basic human rights. Recent studies show that this factor is the main basis for the highest level of economic, social and political development. Because, according to experts, labor teams consisting of equal proportions of men and women, especially if they are engaged in intellectual work, show several times higher results than a team consisting only of men. In addition, gender equality is an indicator of the level of democratic development of a country. Therefore, we must attach sufficient importance to this indicator in order to join the ranks of developed countries and attract more and more investments to our country.

In order to achieve permanent, large-scale and significant results in this regard, a document in the form of a general plan, in simple terms, a program of action, is needed. In this regard, in accordance with

tenglikni ta'minlash masalalari bo'yicha komissiyasi, shuningdek davlat organlari tomonidan o'z vakolatlari doirasida amalga oshirilib kelinmoqda. Shuningdek, xotin-qizlar va erkaklar o'rtasida haqiqiy tenglikka erishish, jamiyat hayotining barcha sohalarida ularning ishtirokini kengaytirish, jins bo'yicha bevosita va bilvosita kamsitishni bartaraf etish hamda ularning oldini olish maqsadida davlat tomonidan gender siyosati amalga oshirilishini ta'minlashga doir vaqtinchalik **maxsus choralar ko'rilishi nazarda tutildi.**

Inson huquqlarining poymol etilishiga qarshi yana bir muhim qadam sifatida Davlat rahbarining 2019-yil 7-martdagi "Xotin-qizlarning mehnat huquqlari kafolatlarini yanada kuchaytirish va tadbirkorlik faoliyatini qo'llab-quvvatlashga oid chora-tadbirlar to'g'risida"gi PQ-4235-sonli qaroriga muvofiq O'zbekiston Respublikasining "Xotin-qizlarni tazyiqlar va zo'ravonlikdan himoya qilish to'g'risida"gi Qonuni qabul qilindi. Mazkur hujjat bilan jamiyatda ayollarni xo'rlash va qadrsizlanishlariga qarshi murosasizlik muhitini yaratish vazifasi davlat siyosatining asosiy yo'nalishlaridan biri sifatida belgilandi. Aslida gender tenglik, ya'ni erkaklar va xotin-qizlar tengligi insonning asosiy huquqlaridan biri hisoblanadi. So'nggi tadqiqotlar shuni ko'rsatmoqdaki, bu omil eng yuqori darajadagi iqtisodiy, ijtimoiy va siyosiy taraqqiyotning bosh negizidir. Chunki mutaxassislarining fikricha, faqat erkaklardan iborat jamoaga nisbatan teng nisbatda erkak va ayollardan iborat mehnat jamoalari, ayniqsa ular aqliy mehnat bilan band bo'lsa, bir necha barobar yuqoriroq natija ko'rsatar ekan. Qolaversa gender tenglik – bu mamlakatning demokratik taraqqiyot darajasini ko'rsatuvchi ko'rsatkich. Demak, rivojlangan mamlakatlar qatoriga qo'shilish, yurtimizga tobora ko'proq investitsiyalar jalb qilish uchun ham shu ko'rsatkichga yetarlicha ahamiyat berishimiz kerak.

Bu borada doimiy, ko'lamdor va salmoqli natijalarga erishish uchun esa umumiy reja ko'rinishidagi hujjat, oddiy til bilan aytganda, dasturul amal kerak. Shu nuqtai nazardan, Birlashgan Millatlar Tashkiloti Bosh

Resolution No. 70 of the United Nations General Assembly adopted at the Summit on Sustainable Development in September 2015, as well as in order to organize systematic work on the consistent implementation of the Sustainable Development Goals of the UN Global Agenda for the period up to 2030, the Resolution No. 83 of the Cabinet of Ministers of the Republic of Uzbekistan dated February 22, 2022 "On additional measures to accelerate the implementation of national goals and objectives in the field of sustainable development for the period up to 2030" was adopted.

In parallel, the fifth goal of Uzbekistan in the field of sustainable development for the period up to 2030 is "Ensure gender equality and empower all women". It establishes the principles of legality, democracy, openness and transparency as the main principles of ensuring gender equality. This, in turn, covers economic, social, legal and other measures. To fulfill these tasks, a number of tasks are assigned to all state bodies and organizations, institutions, as well as public organizations of state significance.

At the same time, Uzbekistan has developed nine tasks related to "Ensure gender equality and empower all women" within the framework of implementing the fifth goal of Sustainable Development.

In accordance with the objectives of the fifth goal (Gender Equality), by 2030 it is necessary to eliminate all forms of discrimination against all women, ensure the full and effective participation of women in all levels of decision-making in political, economic and social life, and ensure equal opportunities for leadership. In addition, this goal includes the introduction of the principles of gender equality in the process of adopting State programs at various levels of the state.

Assambleyasining 2015-yilning sentabr oyida Barqaror rivojlanish bo'yicha o'tkazilgan sammitida qabul qilingan 70-son rezolyutsiyasiga muvofiq, shuningdek 2030-yilgacha bo'lgan davrda BMT Global kun tartibining Barqaror rivojlanish maqsadlarini izchil amalga oshirish bo'yicha tizimli ishlarni tashkil etish maqsadida O'zbekiston Respublikasi Vazirlar Mahkamasining 2022-yil 22-fevraldagi "2030-yilgacha bo'lgan davrda barqaror rivojlanish sohasidagi milliy maqsad va vazifalarni amalga oshirishni jadallashtirish bo'yicha qo'shimcha choratadbirlari to'g'risida"gi 83-sonli Qarori qabul qilindi.

Shu bilan bir qatorda, O'zbekistonning 2030-yilgacha bo'lgan davrda barqaror rivojlanish sohasidagi beshinchi maqsadi- "Gender tenglikni ta'minlash hamda barcha xotin-qizlarning huquq va imkoniyatlarini kengaytirish"dir. Unda gender tenglikni ta'minlashning asosiy tamoyillari qatorida qonuniylik, demokratiya, ochiqlik va oshkoralik prinsiplari belgilangan. Bu esa, o'z navbatida, iqtisodiy, ijtimoiy, huquqiy va boshqa choralarni qamrab oladi. Ushbu vazifalarni bajarish uchun barcha davlat organlari va tashkilotlari, muassasalari, shuningdek davlat ahamiyatidagi jamoat tashkilotlari zimmasiga bir qator vazifalar yuklatilgan.

Shu bilan birga, O'zbekiston Barqaror rivojlanishning beshinchi maqsadini amalga oshirish doirasida "Gender tenglikni ta'minlash hamda barcha xotin-qizlarning huquq va imkoniyatlarini kengaytirish"ga oid to'qqizta vazifani ishlab chiqdi.

Beshinchi maqsadning vazifalariga (Gender tenglik) muvofiq, 2030-yilga kelib barcha xotin-qizlarga nisbatan kamsitishlarning har qanday shakliga barham berish, siyosiy, iqtisodiy va ijtimoiy hayotda qarorlar qabul qilishning barcha darajalarida ayollarning to'liq va samarali ishtirokini hamda yetakchilik qilish uchun teng imkoniyatlarni ta'minlash zarur. Bundan tashqari, ushbu maqsad davlatning turli darajalarida Davlat dasturlarini qabul qilish jarayonida gender tenglik tamoyillarini joriy qilishni o'z ichiga oladi.

There are also issues that require increasing the participation of women in state and public governance, increasing attention in socio-economic, education, health and other socio-economic areas. In particular, it is necessary to ensure the expansion of women's participation in decision-making on an equal basis with men on urgent issues related to state and public governance.

In this regard, based on the Gender Strategy, based on long-term target tasks, achieving gender equality is carried out in a number of priority areas.

Significant results are expected from the implementation of the gender strategy. In particular, the practice of appointing women to leadership positions in state bodies of higher and lower levels will expand. The introduction of a temporary quota system in state bodies with gender imbalance will ensure a balance between women and men. It will increase the effectiveness of work on providing women with employment, creating decent working conditions and social support for women in need of social protection and low-income families, especially in rural areas, as well as self-employment. The most important thing is to prevent cases of harassment and violence against women in the workplace and eliminate negative attitudes towards women in society.

At the same time, continuous and consistent implementation of work in this area is required. Not only the adopted instructions are important here, but also their compliance with international obligations and standards, and their timely and accurate implementation on the ground.

In this sense, it is necessary to consistently continue work to ensure the full and effective participation of women at all levels of decision-making in political, economic and social life.

Shuningdek, xotin-qizlarning davlat va jamiyat boshqaruvidagi ishtirokini kengaytirish, ijtimoiy-iqtisodiy, ta'lim, sog'liqni saqlash va boshqa ijtimoiy-iqtisodiy sohalarda e'tiborni kuchaytirish talab etiladigan masalalar mavjud. Jumladan, xotin-qizlarning erkaklar bilan teng darajada davlat va jamiyat boshqaruviga oid dolzarb masalalar yuzasidan qarorlar qabul qilishda ishtirokini kengaytirishni ta'minlash lozim.

Shu nuqtai nazardan, Gender strategiyasiga asosan, uzoq istiqboldagi maqsadli vazifalardan kelib chiqib, gender tenglikka erishish bir qator ustuvor yo'nalishlarda amalga oshiriladi.

Gender strategiyasini amalga oshirishdan salmoqli natijalarga erishish kutilmoqda. Xususan, yuqori va quyi tizimdagi davlat organlarining rahbarlik lavozimlariga xotin-qizlarni tayinlash amaliyoti kengayadi. Gender nomutanosiblik mavjud bo'lgan davlat organlarida vaqtinchalik kvotalash tizimini joriy qilish orqali xotin-qizlar va erkaklar o'rtasidagi mutanosiblik ta'minlanadi. Ijtimoiy himoyaga muhtoj va kam ta'minlangan, ayniqsa qishloq joylardagi oilalarda xotin-qizlarni ish bilan ta'minlash, munosib mehnat sharoitlarini yaratish va ularni ijtimoiy qo'llab-quvvatlash borasidagi ishlarning samaradorligini oshirish, shuningdek o'zini o'zi band qilishga erishiladi. Eng asosiysi – xotin-qizlarga nisbatan ish joylaridagi tazyiq va zo'ravonlik holatlarining oldi olinib, jamiyatda xotin-qizlarga nisbatan shakllangan salbiy qarashlarga barham beriladi.

Shu bilan birga, ushbu yo'nalishda ishlarni davomiy va izchil amalga oshirish talab etiladi. Bu yerda nafaqat qabul qilingan ko'rsatmalar, balki ularning xalqaro majburiyat va standartlarga muvofiqligi, joylarda o'z vaqtida aniq bajarilishi ham muhim ahamiyatga ega.

Shu ma'noda, siyosiy, iqtisodiy va ijtimoiy hayotda qarorlar qabul qilishning barcha darajalarida ayollarning to'liq va samarali ishtirok etishini ta'minlash bo'yicha ishlarni izchil davom ettirish zarur.

The successful implementation of this Strategy requires the active participation of those responsible at all levels. Achieving the goals of the Strategy within the specified period will serve, first of all, to accelerate the socio-economic and political development of our country, improve the well-being of the people, solve many problems in society, and change our daily lives for the better.

Mazkur Strategiyaning muvaffaqiyatli amalga oshirilishi uchun barcha darajadagi mas'ullarning faolligi talab qilinadi. Belgilangan davrda Strategiyadagi maqsadlarga erishish avvalo mamlakatimizning ijtimoiy-iqtisodiy va siyosiy taraqqiyotini jadallashtirish, xalq farovonligini yuksaltirish, jamiyatdagi ko'plab muammolarni hal qilish hamda kundalik hayotimizning yanada yaxshi tomonga o'zgarishiga xizmat qiladi.

## CHAPTER 1. GENERAL RULES

## 1-BOB. UMUMIY QOIDALAR

1.1. This complex of measures (hereinafter referred to as the Document) defines the issues of expanding and ensuring equal rights and opportunities for women and men at "KDB Bank Uzbekistan" JSC (hereinafter referred to as the Bank).

This Document uses the following basic concepts:

**temporary special measures to ensure the implementation of gender procedure**

- measures of an organizational and institutional nature aimed at achieving equal rights and opportunities for women and men, ensuring their equal participation in the management of public and state affairs, providing social and legal support to women;

**gender** - the social significance of relations between women and men, manifested in all spheres of social life and activity, including politics, economics, law, ideology and culture, education and science;

direct and indirect discrimination on the **basis of gender** - any distinction, exclusion or restriction aimed at not recognizing the rights and freedoms of women and men in all spheres of public life and activity, different remuneration for equal work and qualifications, including the promotion of gender inequality through the media, education, culture, the establishment of conditions or requirements that may have negative

1.1. Mazkur Chora-tadbirlar majmui (keyingi o'rinlarda – Hujjat deb yuritiladi) "KDB Bank O'zbekiston" AJ (keyingi o'rinlarda -Bank deb yuritiladi), xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni kengaytirish va ta'minlash masalalarini belgilaydi.

Ushbu Hujjatda quyidagi asosiy tushunchalar qo'llaniladi:

**gender siyosati amalga oshirilishini ta'minlashga doir vaqtinchalik maxsus choralar**—

xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarga erishish, jamiyat va davlat ishlarini boshqarishda ularning teng ravishda ishtirok etishini ta'minlash, xotin-qizlarni ijtimoiy-huquqiy jihatdan qo'llab-quvvatlash, tashkiliy hamda institutsiyaviy xususiyatga ega chora-tadbirlar;

**gender** — xotin-qizlar va erkaklar o'rtasidagi munosabatlarning jamiyat hayoti va faoliyatining barcha sohalarida, shu jumladan siyosat, iqtisodiyot, huquq, mafkura va madaniyat, ta'lim hamda ilm-fan sohalarida namoyon bo'ladigan ijtimoiy ahamiyati;

**jins bo'yicha bevosita va bilvosita kamsitish** —

jamiyat hayoti va faoliyatining barcha sohalarida xotin-qizlar va erkaklarning huquqlari hamda erkinliklarini tan olmaslikka qaratilgan har qanday tarzda farqlash, istisno etish yoki cheklash, teng mehnat va malaka uchun har xil haq to'lash shu jumladan gender tengsizlikni ommaviy axborot vositalari, ta'lim, madaniyat orqali targ'ib etish, muayyan jinsdagi shaxslar uchun salbiy oqibatlarga olib kelishi mumkin

consequences for persons of a certain gender;

**inclusion** - creating an environment and equal opportunities in which any person or group of people, regardless of gender, ethnic origin, age, physical, cultural and other characteristics, can feel respected, supported and valued for their full participation in the workplace.

1.2. This document defines the following:

1.2.1. Promote equality between women and men in the workplace and improve the environment for teamwork;

1.2.2. Equal rights and opportunities for women and men, ensuring gender balance in the corporate culture;

1.2.3. Raising awareness among employees about equal rights and opportunities for women and men and inclusion in work-related life;

1.2.4. Establish a zero tolerance approach to direct and indirect discrimination against women and men, as well as verbal, physical, sexual, psychological and/or emotional harassment; establish transparent and open communication mechanisms in all cases of violence, investigate cases of violence and take necessary measures;

1.2.5. Ensure equal opportunities in all practices related to human resources management, including recruitment announcements, interviews and the content of the selection process, performance appraisals offered to employees, career planning, promotion, training and development programs, as well as salary policies;

1.2.6. To contribute to career growth within the Bank, by providing opportunities for employees to move from one department to another within the framework of internal job rotation, and to promote their career; to offer training opportunities to contribute to the development of technical knowledge and skills;

1.2.7. Implement high performance ratings and support the professional and personal

bo'lgan shart-sharoitlar yoxud talablar belgilash;

**inklyuziya** – jinsi, etnik kelib chiqishi, yoshi, jismoniy, madaniy va boshqa xususiyatlaridan qat'i nazar, har qanday shaxsni yoki odamlar guruhini ish joyida to'liq ishtirok etishlari uchun hurmat qilingan, qo'llab-quvvatlangan va qadrlangan xis qila oladigan muhitni va teng imkoniyatlarni yaratish.

1.2. Mazkur hujjat quyidagilarni belgilaydi:

1.2.1. Ish joyida ayollar va erkaklar tengligini va o'zaro jamoaviy ishlash muhitini yaxshilashga targ'ib qilish;

1.2.2. Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni bir hil ravishda taqsimlash, ichki madaniyatni gender muvozanatini ta'minlash;

1.2.3. Xodimlarning xotin-qizlar va erkaklar teng huquq hamda imkoniyatlarini hamda ish bilan bog'liq xayotda inklyuziya to'g'risida xabardorligini oshirish;

1.2.4. Xotin-qizlar va erkaklarga nisbatan bevosita va bilvosita kamsitilish shuningdek og'zaki, jismoniy, jinsiy, psixologik va/yoki hissiy tazyiqlarga mutlaq murosasiz munosabatni yaratish; zo'ravonlikning barcha holatlarida shaffoflik ochiq muloqot mexanizmlarini yaratish, zo'ravonlik qilish holatlarini tekshirish va zarur choralarini ko'rish;

1.2.5. Inson resurslarini boshqarish bilan bog'liq barcha amaliyotlarda, ishga qabul qilish to'g'risidagi e'lonlar, intervyular va tanlov jarayoni mazmunida, xodimlarga taklif qilinadigan ish faoliyatini baholash, karerani rejalashtirish, lavozimni oshirish, o'qitish va rivojlantirish dasturlarida, shuningdek ish haqi siyosatida teng imkoniyatlarni ta'minlash;

1.2.6. Bankda kareraviy o'sishiga hissa qo'shish uchun, xodimlarga ichki lavozim almashinuvi doirasida bir bo'limdan boshqasiga o'tish imkonini berish, ko'tarilish imkoniyatlarini taqdim etish; texnik bilim salohiyatini oshirish va ko'nikmalarini rivojlantirishga hissa qo'shish uchun o'qitish imkoniyatlarini taklif qilish;

1.2.7. Treninglar va doimiy fikr-mulohazalar orqali yuqori unumdorlik reytingini joriy etish

development of employees through training and ongoing feedback;

1.2.8. The formation of a personnel reserve for promotion to management positions in the bank may be implemented and observed, ensuring equal rights and opportunities for women and men;

1.2.9. Monitor news on initiatives promoting gender equality at the international level;

1.2.10. When using their powers on the basis of this Document, employees shall comply with the Constitution and laws of the Republic of Uzbekistan, decrees and resolutions of the President of the Republic of Uzbekistan, resolutions and orders of the Cabinet of Ministers, resolutions of the chambers of the Oliy Majlis of the Republic of Uzbekistan, resolutions of the Commission on Gender Equality of the Republic of Uzbekistan and instructions of the Central Bank. In cases where this Document contradicts national and international legislation, national and international legislation shall prevail.

va xodimlarning kasbiy va shaxsiy rivojlanishini qo'llab-quvvatlash;

1.2.8. Bankda rahbar lavozimlariga ko'tarish maqsadida kadrlar zaxirasini shakllantirish, xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlar ta'minlangan holda amalga oshirish va rioya etilishi tavsiya qilinadi;

1.2.9. Xalqaro darajada gender tengligini targ'ib qiluvchi tashabbuslar yangiliklarni kuzatish;

1.2.10. Xodimlar mazkur Hujjat asosida o'z vakolatlarini amalga oshirayotganda O'zbekiston Respublikasining Konstitutsiyasi va qonunlariga, O'zbekiston Respublikasi Prezidentining farmonlari va qarorlariga, Vazirlar Mahkamasining qarorlari va farmoyishlariga, O'zbekiston Respublikasi Oliy Majlisi palatalarining qarorlariga, O'zbekiston Respublikasi Gender tenglik bo'yicha komissiyasi qarorlari va Markaziy bank topshiriqlariga rioya qiladilar. Ushbu Hujjat milliy hamda xalqaro qonunchilikka zid bo'lgan hollarda, milliy va xalqaro qonunchilik ustunlik qiladi.

## **CHAPTER 2. INTERNAL AND EXTERNAL ISSUES**

### **2.1. Internal accountability**

2.1.1. Ensuring equal rights and opportunities for women and men and promoting inclusion. Reporting on indicators of ensuring equal rights and opportunities for women and men, based on gender data collection, should be an integral part of all project reporting processes.

2.1.2. Progress in ensuring equal rights and opportunities for women and men and promoting inclusion is annually analyzed through Gender Gap Analysis tools to assess the Bank's strategic approach to gender equality, identify gaps and opportunities for continuous improvement, and set goals and objectives.

## **2-BOB. ICHKI VA TASHQI MASALALAR**

### **2.1. Ichki hisobdorlik**

2.1.1. Xotin-qizlar va erkaklar uchun teng huquq va imkoniyatlarni ta'minlash va inklyuzivlikni rivojlantirish. Gender ma'lumotlarni yig'ish asosida xotin-qizlar va erkaklar uchun teng huquq va imkoniyatlarni ta'minlash ko'rsatkichlari to'g'risida hisobot barcha loyiha hisobot jarayonlarining tarkibiy qismi bo'lishi kerak.

2.1.2. Xotin-qizlar va erkaklar uchun teng huquq va imkoniyatlarni ta'minlash va inklyuzivlikni targ'ib qilishda erishilgan yutuqlarni har yili Bankda gender tengligiga strategik yondashuvni baholash, kamchiliklar va doimiy takomillashtirish imkoniyatlarini aniqlash, maqsad va vazifalarni belgilash uchun Gender bo'shliq tahlili vositalari orqali tahlil qiladi.

## **2.2. Establish internal and external communication on the Gender Document**

### **2.2.1. Internal communication**

To increase inclusion through internal communication and effectively implement a comprehensive gender approach, it is necessary to pay attention to a number of important areas:

- ensuring that relevant tasks and requirements are familiarized with by the involved employees;
- informing employees about the goals and planned activities;
- using the communication channels and forms used in the bank.

### **2.2.2. External communication**

Establishing external communication is essential to disseminate the achievements of the Bank in the field of equal rights and opportunities for women and men and inclusion. This is necessary not only to strengthen the corporate image, but also to promote positive perceptions of gender equality. The following steps can be followed to establish effective external communication:

- communicating information about gender policies, regulations and organizational processes to external audiences through the media and the bank's official channels to the general public;
- participating in gender equality events and conferences;
- avoiding any gender-based stereotypes and discrimination in external communication;
- providing appropriate training and development of staff responsible for working with the public.

## **2.2. Gender hujjati bo'yicha ichki va tashqi kommunikatsiyani o'rnatish**

### **2.2.1. Ichki kommunikatsiya**

Ichki kommunikatsiya orqali inklyuzivlikni oshirish va genderga doir kompleks yondashuvini samarali amalga oshirish uchun bir qator muhim yo'nalishlarga e'tibor berish lozim:

- tegishli vazifalar va talablarni jalb qilingan xodimlar tomonidan tanishib chiqilishini ta'minlash;
- maqsadlar va rejalashtirilayotgan tadbirlar to'g'risida xodimlarni xabardor qilish;
- bankda qo'llaniladigan aloqa kanallari va shakllaridan foydalanish.

### **2.2.2. Tashqi kommunikatsiya**

Bankda xotin-qizlar va erkaklar uchun teng huquq va imkoniyatlar hamda inklyuzivlik sohasidagi yutuqlarni tarqatish uchun tashqi kommunikatsiyani o'rnatish muhim ahamiyatga ega. Bu nafaqat korporativ obro'-e'tiborni mustahkamlash, shuningdek gender tengligiga oid ijobiy tasavvurlarni targ'ib qilish uchun ham kerak. Tashqi kommunikatsiyani samarali o'rnatish uchun quyidagi qadamlarga amal qilish mumkin:

- tashqi auditoriyaga ommaviy axborot vositalaridan hamda Bankning rasmiy kanallardan, gender siyosati, qoidalar va tashkiliy jarayonlar haqida ma'lumotni keng jamoatchilikka yetkazish;
- gender tengligi tadbirlarida hamda konferensiyalarda ishtirok etish;
- tashqi kommunikatsiyada genderga asoslangan har qanday stereotiplar va diskriminatsiyadan qochish;
- jamoatchilik bilan ishlash uchun mas'ul xodimlarni tegishli ravishda o'qitish va malakalarini oshirish.

## CHAPTER 3. PROCEDURE OF THE HUMAN RESOURCES DEPARTMENT

The Bank's gender document is briefly outlined in the HR Department's work order, which allows it to contribute to the sustainable development of the Bank. The main aspects of this document can be described as follows:

### 3.1. Compliance with legislation:

- strictly comply with laws and other legislative acts aimed at ensuring gender equality in the Bank;
- prohibiting gender discrimination in the recruitment, promotion, training and advanced training of employees in the Bank, and in other areas.

### 3.2. Equal pay for equal work:

- In the Republic of Uzbekistan, the principle of "equal pay for equal work" is enshrined in law;
- remuneration in the bank is regulated in accordance with the legislation. Remuneration is determined in the employee's employment contract and other local documents;
- pay employees the wages due in full within the terms established by the Labor Code, the employment contract;
- by agreement of the parties, the employment contract may determine the normal duration of working hours, reduced and part-time working hours for the employee upon hiring and subsequently;
- in other cases provided for by the Labor Code, a part-time working day is established;
- when working under part-time working conditions, the employee's remuneration is paid in proportion to the time worked or depending on the volume of work performed;

## 3-BOB. XODIMLAR BILAN ISHLASH BOSHQARMASI ISH TARTIBI

Bank gender hujjatni Xodimlar bilan ishlash boshqarmasi ish tartibida qisqa tarzda nazarda tutgan bo'lib, Bankning barqaror rivojlanishiga hissa qo'shish imkonini beradi. Mazkur hujjatning asosiy jihatlarini quyidagicha tavsiflash mumkin:

### 3.1. Qonunchilikka muvofiqlik:

- bankda gender tengligini ta'minlashga qaratilgan qonunlar va boshqa qonunchilik hujjatlariga qat'iy rioya qilish;
- bankda xodimlarni ishga qabul qilish, lavozimini oshirish, o'qitish va malakasini oshirish hamda boshqa sohalarda gender kamsitishga yo'l qo'ymaslik.

### 3.2. Teng mehnat uchun teng haq:

- O'zbekiston Respublikasida "teng mehnat uchun teng haq to'lash" tamoyili qonunchilik bilan mustahkamlangan;
- bankda mehnatga haq to'lash qonunchilikka muvofiq tartibga solinadi. Mehnat haqi xodimning mehnat shartnomasi hamda boshqa lokal hujjatlarda belgilanadi;
- xodimlarga berilishi lozim bo'lgan ish haqini Mehnat kodeksiga, mehnat shartnomasiga muvofiq belgilangan muddatlarda to'liq hajmda to'lash;
- mehnat shartnomasida taraflarning kelishuviga ko'ra xodimga ishga qabul qilish chog'ida va keyinchalik ish vaqtining normal davomiyligi, ish vaqtining qisqartirilgan va to'liqsiz ish vaqti belgilanishi mumkin;
- mehnat kodeksida nazarda tutilgan boshqa hollarda to'liqsiz ish kunini belgilaydi;
- to'liqsiz ish vaqti shartlarida ishlaganda xodimning mehnatiga haq to'lash u ishlab bergan vaqtga mutanosib ravishda yoki u bajargan ishning hajmiga qarab amalga oshiriladi;

- in some units, taking into account the nature of the work, as well as based on a notification submitted to the employer by the head of the structural unit or an order of the employer agreed with the trade union committee upon applications from individual employees, work may be organized in shifts that differ from the general work order.

### 3.3. Recruitment and selection:

- The Bank shall ensure gender equality in its recruitment process;
- that job descriptions are free from gender-based discrimination and provide equal opportunities for all candidates;
- that job descriptions indicate the skills required or desirable; and indicate any formal education/qualifications required. In particular, indicate that the job is open to both genders;
- Detailed information on the selection process is described in the Personnel Procedures.

### 3.4. Professional development and training:

- The process of training and development of bank employees is carried out by the Human Resources Department;
- Ensuring equal opportunities for professional development and training for male and female employees in the bank;
- Organizing voluntary training events through offline, online or distance learning platforms to expand distance and technological opportunities for women and men in order to increase financial literacy;
- Developing leadership and management skills and balanced decision-making;

- ayrim bo'linmalarda ishning xususiyatini hisobga olib, shuningdek tarkibiy bo'linma rahbarining ish beruvchi nomiga kiritgan bildirishnomasi yoki ayrim xodimlarining arizalari bo'yicha ish beruvchining kasaba uyushmasi qo'mitasi bilan kelishilgan buyrug'i asosida umumiy ish tartibidan farq qiladigan smenalarga bo'linib ishlashni tashkil qilinishi mumkin.

### 3.3. Ishga qabul qilish va tanlash:

- Bankka ishga qabul qilish jarayonida gender tenglikni ta'minlashga e'tibor berish;
- bo'sh ish o'rinlariga e'lonlarni tavsiflashda, genderga aloqador cheklashlar bo'lmasligi va barcha nomzodlar uchun teng imkoniyatlar yaratilishi;
- bo'sh ish o'rinlariga e'lonlarni tavsiflashda zarur yoki kerakli ko'nikmalarni ko'rsatilishi; talab qilinadigan har qanday rasmiy ta'lim/malakani ko'rsatish. Xususan, ish ikki jins vakillari uchun ham ochiq ekanligini ko'rsatish;
- Tanlash jarayonida to'g'risida batafsil ma'lumot Xodimlar bilan ishlash tartibida tavsiflangan.

### 3.4. Kasbiy rivojlantirish va o'qitish:

- bank xodimlarini o'qitish va rivojlantirish jarayoni Xodimlar bilan ishlash boshqarmasi tomonidan amalga oshiriladi;
- bankda erkak va ayol xodimlar uchun kasbiy rivojlanish va o'qitish imkoniyatlarini teng ta'minlash;
- ayollar va erkaklar uchun moliyaviy savodxonlikni oshirish maqsadida masofaviy va texnologiyaviy imkoniyatlarni kengaytirish uchun oflayn, onlayn yoki masofaviy o'quv platformasi orqali ixtoriy o'quv tadbirlarini tashkil etish;
- liderlik va boshqaruv hamda muvozanatli qaror qabul qilish ko'nikmalarini rivojlantirish;

- Increasing the efficiency of the bank's activities by creating a system of continuous training and development of employees;
- Systematically updating the knowledge of bank employees for the qualitative performance of their functional tasks;
- Training employees from the personnel reserve;
- Identifying the need for training and advanced training of male and female employees.
- xodimlarni uzluksiz ravishda o'qitish va rivojlantirish tizimini yaratish orqali bank faoliyatining samaradorligini oshirish;
- bank xodimlarining funksional vazifalari sifatli bajarilishi uchun ularning bilimlarini tizimli ravishda yangilab borish;
- xodimlar zaxirasi tarkibidagi xodimlarni tayyorlash;
- erkak va ayol xodimlarni o'qitish va malakasini oshirishga bo'lgan ehtiyojni aniqlash.

## CHAPTER 4. THE PRINCIPLE OF WORK-LIFE BALANCE

## 4-BOB. ISH VA SHAXSIY HAYOT MUVOZANATI TAMOYILI

The principle of work-life balance includes:

Ish va shaxsiy hayot muvozanati tamoyili quyidagilarni o'z ichiga oladi:

- development of existing working conditions in the Bank, the principle of work-life balance - the introduction of flexible working methods so that all employees, regardless of gender, can find practical measures that allow them to balance their work with social, medical, family and other obligations or aspirations;
- ensuring gender equality in the Bank and maintaining work-life balance for employees is one of the important priorities. Increasing the productivity of bank employees, creating effective working conditions taking into account their family and personal obligations;
- in this regard, the introduction and development of practices for social protection and support of the family, accessible to women and men with children, creating favorable working conditions for pregnant women;
- as well as the formation of equal rights and obligations of women and men in relation to household work;
- bankda mavjud ish sharoitlarini rivojlantirish, ish va shaxsiy hayot muvozanati tamoyili – jinsidan qat'i nazar, barcha xodimlar o'z mehnat faoliyatini ijtimoiy, tibbiy, oilaviy va boshqa majburiyatlar yoki intilishlar bilan muvozanatlash imkonini beradigan amaliy choralarni topishlari uchun moslashuvchan ish usullarini joriy etish;
- bankda gender tengligini ta'minlash va xodimlar uchun ish va shaxsiy hayot muvozanatini saqlash muhim ustuvor yo'nalishlardan biri hisoblanadi. Bank xodimlarining mehnat unumdorligini oshirish, ularning oilaviy va shaxsiy majburiyatlarini hisobga olgan holda samarali mehnat sharoitlarini yaratish;
- shu nuqtai nazardan, oilani ijtimoiy himoya qilish hamda qo'llab-quvvatlash bo'yicha farzandlari bor ayollar va erkaklar foydalana oladigan amaliyotni joriy etish va rivojlantirishni, homilador ayollar uchun qulay mehnat sharoitlarini yaratish;
- shuningdek, uy mehnatiga nisbatan xotin-qizlar va erkaklar huquq hamda majburiyatlarining tengligini shakllantirish;

- the existing rules of working conditions, aimed at the interests of the family through social protection and support of the family, childhood, responsible motherhood and fatherhood, and the balance between work and personal life are an integral part of this Document.
- oilani, bolalikni ijtimoiy jihatdan himoya qilish va qo'llab-quvvatlash, mas'uliyatli onalik va otalikni shakllantirish orqali oila manfaatlariga yo'naltirilgan mehnat shartlarining mavjud qoidalari ish va shaxsiy hayot o'rtasidagi muvozanat ushbu Hujjatning ajralmas qismidir.

#### **4.1. Working leave**

Annual paid leave is guaranteed to employees by complying with the requirements of Article 24 of the United Nations (UN) Universal Declaration of Human Rights (1948) on "Everyone has the right to rest and leisure, including reasonable limitation of working hours and periodic holidays with pay." This document has been adopted internationally, and its principles have influenced the labor legislation of many countries.

This article is an important part of labor rights, guaranteeing:

- the right to rest;
- reasonable limitations on working hours;
- periodic paid leave.

The Republic of Uzbekistan ratified the Universal Declaration of Human Rights on September 30, 1991. The International Labor Organization (ILO) has also adopted several conventions related to labor holidays. They are aimed at protecting workers' rights to rest and work.+

In particular, Convention No. 132 "On Holidays with Pay" (1970) was ratified on October 27, 2024. This convention has been implemented into national legislation and guarantees paid annual leave to all employees.

The convention states that employees are provided with leave with preservation of employment and wages during each working year for rest and restoration of working capacity, and applies to all employees employed in agriculture and other sectors of the economy.

#### **4.1. Mehnat ta'tili**

Birlashgan Millatlar Tashkiloti (BMT)ning (1948) Inson huquqlari umumjahon Deklaratsiyasining "Har bir inson dam olish va bo'sh vaqtga, shu jumladan mehnat vaqtining oqilona cheklangan bo'lishi hamda belgilangan muddatli to'lovli ta'tilga bo'lgan huquqqa egadir" to'g'risidagi 24-modda talablariga rioya qilish orqali xodimlarga yillik haq to'lanadigan ta'til kafolatlanadi. Mazkur hujjat xalqaro miqyosda qabul qilingan bo'lib, uning tamoyillari ko'plab davlatlarning mehnat qonunchiligiga ta'sir ko'rsatgan.

Bu modda mehnat huquqlarining muhim qismi bo'lib, quyidagilarni kafolatlaydi:

- dam olish huquqi;
- oqilona mehnat vaqti cheklovlari;
- belgilangan muddatli to'lovli ta'til.

O'zbekiston Respublikasi Inson huquqlari umumjahon Deklaratsiyasini 1991-yil 30-sentabrda ratifikatsiya qilgan. Shuningdek, Xalqaro Mehnat Tashkiloti (XMT) mehnat ta'tillari bilan bog'liq bir nechta konvensiyalarni qabul qilgan. Ular ishchilarning dam olish va mehnat huquqlarini himoya qilishga qaratilgan.

Jumladan, 132-sonli "To'lovli ta'tillar haqida" (1970) Konvensiya 2024-yil 27-oktabrda ratifikatsiya qilingan. Ushbu konvensiya milliy qonunchilikka tatbiq etilgan va barcha xodimlarga haq to'lanadigan yillik ta'til kafolatlangan.

Konvensiya xodimlarga dam olish va ishlash qobiliyatini tiklash uchun har ish yili davomida ish o'rni va ish haqqi saqlangan holda ta'til berilishini ta'minlanishi, hamda qishloq xo'jaligi va iqtisodiyot tarmoqlarida band bo'lgan barcha xodimlar uchun qo'llanishi bayon etilgan.

The Constitution of Uzbekistan also guarantees human rights and freedoms, including the right to work and rest. It is also regulated by the Labor Code of the Republic of Uzbekistan and other relevant regulatory documents.

Another part of the document aimed at ensuring balance is the support of parental leave and childcare leave.

#### **4.2. Overview of employee benefit programs**

Employee benefit programs are an important tool for supporting employees and achieving the Bank's success. Properly selected and implemented benefit programs increase employee loyalty, improve workplace satisfaction, their financial, physical and mental well-being, and serve to increase the efficiency of the bank.

The Procedure for Employee Accounts of KDB Bank Uzbekistan JSC regulates the accounts that all employees (employees working under an employment contract with the bank and hired employees) can open in the Bank, as well as all personal transactions that can be made through these accounts. The use of personal banking services is considered an additional privilege for employees, and the management reserves the right to make changes to the terms of use of personal accounts.

## **CHAPTER 5. PRINCIPLE ON COMBATING HARASSMENT AND DISCRIMINATION**

The Bank has a principle of ensuring equal rights and opportunities for women and men, which defines the characteristics of employees protected from direct or indirect discrimination or violence based on gender.

The purpose of this principle is:

- tolerate all forms of aggression and discrimination in the Bank; create a

O'zbekiston Konstitutsiyasida ham inson huquqlari va erkinliklari, shu jumladan mehnat va dam olish huquqlari kafolatlangan. Shuningdek, O'zbekiston Respublikasi Mehnat kodeksi va boshqa tegishli normativ hujjatlar bilan tartibga solinadi.

Muvozanatni ta'minlashga qaratilgan hujjatni yana bir qismi bu, ota-ona ta'tillari va bola parvarishi ta'tillarini qo'llab-quvvatlashdir.

#### **4.2. Xodimlar uchun imtiyozli dasturlar sharhi**

Xodimlar uchun imtiyozli dasturlar - bu xodimlarni qo'llab-quvvatlash va Bankni muvaffaqiyatiga erishish uchun muhim vositadir. To'g'ri tanlangan va amalga oshirilgan imtiyozli dasturlar xodimlarning sodiqligini oshiradi, ish joyida qanoatlanish, ularning moliyaviy, jismoniy va ruhiy farovonligini yaxshilaydi va bankning samaradorligini oshirishga xizmat qiladi.

"KDB Bank O'zbekiston" AJ xodimlar hisobvaraqlari tartibi Bankda barcha xodimlar ochishi mumkin bo'lgan hisobvaraqlar (bank bilan mehnat shartnomasi asosida ishlaydigan hamda yollanma xodimlar), shuningdek ushbu hisobvaraqlar orqali o'tishi mumkin bo'lgan barcha shaxsiy tranzaksiyalarni tartibga soladi. Shaxsiy bank xizmatlaridan foydalanish xodimlar uchun qo'shimcha imtiyoz sifatida qaraladi va rahbariyat shaxsiy hisobvaraqlardan foydalanish shartlariga o'zgartirish kiritish huquqini o'zida saqlab qoladi.

## **5-BOB. TAJOVUZKORLIK VA KAMSITILISHGA QARSHI KURASHISH TAMOYILI**

Bank jins bo'yicha bevosita yoki bilvosita kamsitilish yoki zo'rvonlikdan himoyalangan xodimlarning xususiyatlarini belgilaydigan xotin-qizlar va erkaklar uchun teng huquq va imkoniyatlarni ta'minlash bo'yicha tamoyilga ega.

Mazkur tamoyilning maqsadi:

- bankda tajovuzkorlik va kamsitilishning barcha shakllariga toqat

safe and inclusive working environment for employees;

- support victims of aggression and discrimination and protect their rights;
- take moral and disciplinary action against those who do not comply with this Document.

This Document applies to all employees of KDB Bank Uzbekistan JSC.

This Document applies both outside of working hours, including work-related functions held on or outside the Bank's premises, and when sent on business trips, at team parties, gala ceremonies, business lunches, etc.

The Bank strictly prohibits the following forms of aggression and discrimination:

- physical aggression - can take many forms. It can include harm or violence inflicted on another person with various parts of the body or objects, physical conflicts as a result of workplace conflicts and personal misunderstandings, pressure, threats or use of force against employees by management or colleagues, physical attacks, including hitting and kicking - hitting someone with a fist or foot, pushing and shoving - forcibly pushing or knocking a person to the ground, choking - preventing a person from breathing by blocking their airways or other acts of violence of a physical nature;
- sexual harassment - inappropriate conduct of a sexual nature, words, physical aggression, inappropriate requests or requests for sexual relations or privileges, intimidation or violence, sending or distributing sexually explicit emails, messages, pictures or videos, sexual violence, including indecent assault, rape or other acts of sexual violence;

qilmaslik;xodimlar uchun xavfsiz va inklyuziv ish muhitini yaratish;

- tajovuzkorlik va kamsitilish qurbonlarini qo'llab-quvvatlash va ularning huquqlarini himoya qilish;
- mazkur Hujjatga rioya qilmaganlarga nisbatan ahloqiy va intizomiy ta'sir choralari ko'rish.

Ushbu hujjat "KDB Bank O'zbekiston" AJ ning barcha xodimlariga taalluqlidir.

Mazkur hujjat ishdan tashqari vaqtda ham, shu jumladan Bank binolarida yoki ulardan tashqarida o'tkaziladigan ish bilan bog'liq funksiyalarga ham, xizmat safariga yuborilganda, jamoaviy kechalar, tantanali marosimlar, ish tushliklari va boshqalarda ham amal qiladi.

Bank tajovuzkorlik va kamsitilishning quyidagi shakllarini qat'iy taqiqlaydi:

- jismoniy tajovuzkorlik - turli shakllarda namoyon bo'lishi mumkin. Unga boshqa shaxsga tanasining turli qismlari yoki predmetlar yordamida yetkaziladigan ziyon yoki zo'rvonlik, ish joyidagi nizolar va shaxsiy tushunmovchiliklar natijasida jismoniy mojarolar, rahbariyat yoki hamkasblar tomonidan xodimlarga bosim o'tkazish, tahdid yoki kuch ishlatish holatlari, jismoniy hujumlar, jumladan urish va tepish – biror kishiga musht yoki oyoq bilan zarba berish, turtish va yiqitish – shaxsni kuch bilan turtish yoki yerga yiqitish, bo'g'ish – havo yo'llarini to'sish orqali shaxsni nafas olishdan mahrum qilish yoki boshqa jismoniy xususiyatga ega bo'lgan zo'rvonlik harakatlari;
- jinsiy tajovuzkorlik - jinsiy xususiyatga ega bo'lgan nomaqbul xatti-harakat, so'zlar, fiziologik tajovuz, jinsiy munosabatlar yoki imtiyozlar uchun nomaqbul talablar yoki iltimoslar, qo'rqitish yoki zo'rvonlik qilish, jinsiy xususiyatga ega bo'lgan elektron pochta, xabarlar, rasmlar yoki videolarni yuborish yoki tarqatish, jinsiy zo'rvonlik, jumladan nomusga tegish, zo'rqlash yoki boshqa jinsiy xususiyatga ega bo'lgan zo'rvonlik harakatlari;

- ethnic harassment - discriminatory or insulting conduct based on nationality, race or ethnic origin, making fun of customs or traditions, jokes, nicknames or gestures, inappropriate conduct that creates an offensive environment;
- religious harassment - discriminatory or insulting conduct based on religious belief or lack thereof;
- disability discrimination - unfair treatment of employees with disabilities;
- age discrimination - unfair treatment of an employee because of his or her age;
- other types of discrimination - discrimination due to belonging to other groups protected by law;
- bullying - systematic humiliation of an employee, psychological or physical harm, degrading violence or intimidation, insults, threats, shouting, unfounded criticism, unreasonably underestimating work duties, imposing impossible tasks, limiting opportunities, excluding other employees and preventing communication, damaging personal property, causing physiological harm.
- etnik tajovuzkorlik - millati, irqi yoki etnik kelib chiqishiga asoslangan kamsituvchi yoki haqoratlovchi xatti-harakatlar, urf-odatlar yoki an'analari ustidan kulish, masxara qilish, hazillar, laqablar yoki imo-ishoralar, tahqirlovchi muhit yaratuvchi nomaqbul xatti-harakatlar;
- diniy tajovuzkorlik - dinga e'tiqod qilish yoki qilmaslik sababli kamsituvchi yoki haqoratlovchi xatti-harakatlar;
- nogironlik bo'yicha kamsitish - nogironligi bo'lgan xodimlarga nisbatan noadolatli munosabatda bo'lish;
- yosh bo'yicha kamsitish - xodimning yoshi sababli noadolatli munosabatda bo'lish;
- boshqa turdagi kamsitish - qonun bilan himoyalangan boshqa guruhlariga mansubligi sababli kamsitish;
- qo'rqitish (bulling) - xodimga nisbatan muntazam ravishda tahqirlash, unga psixologik yoki jismoniy zarar yetkazuvchi, uni kamsituvchi zo'ravonlik yoki qo'rqitish, haqoratlash, tahdid qilish, baqirish, asossiz tanqid qilish, ish vazifasini asossiz ravishda past baholash, bajarib bo'lmaydigan vazifalarni yuklash, imkoniyatlarni cheklash, boshqa xodimlardan chetlatish va muloqot qilishga yo'l qo'ymaslik, shaxsiy mulkini shikastlash, fiziologik shikast yetkazish.

The consequences of the above aggression and discrimination are stress, depression, anxiety, fear, shame and loss of self-confidence, feelings of guilt and anger, insomnia, headaches, stomach ailments and other physical problems, disruption of social contacts, isolation from society; can lead to absenteeism, reduced work efficiency, limited career opportunities and even dismissal.

The Bank strives to maintain a healthy, safe and respectful work environment through the Anti-Harassment and Discrimination Procedure. This Procedure is aimed at protecting the dignity of employees, ensuring their rights and

Yuqoridagi tajovuzkorlik va kamsitilishlarning oqibatlarini stress, depressiya, xavotir, qo'rquv, uyat va o'ziga ishonchning yo'qolishi, aybdorlik hissi va g'azab, uyqusizlik, bosh og'rig'i, oshqozon kasalliklari va boshqa jismoniy muammolar, ijtimoiy aloqalarning uzilishi, jamiyatdan ajralib qolish; ishdan qolish, ish samaradorligining pasayishi, karera imkoniyatlarining cheklanishi va ishdan ayrilishga sabab bo'ishi mumkin.

Bank tajovuzkorlik va kamsitilishga qarshi kurashish hujjati orqali ish muhitini sog'lom, xavfsiz va hurmatga asoslangan holda saqlashga intiladi. Mazkur Hujjat xodimlarning qadr-qimmatini himoya qilish, ularning huquqlarini ta'minlash va ish joyida

combating all forms of discrimination in the workplace. The employee decides for himself what path to take in solving a particular problem. There are two types of decisions - informal and formal.

Failure to comply with the Code of Conduct by employees is the basis for applying moral and disciplinary measures against them. In this case, moral measures include:

- verbal warning;
- written warning;
- reprimand;
- discussion;
- counseling.

If, after the complaint has been reviewed by the Human Resources Committee, the employee's behavior is serious or the ethical measures are insufficient, disciplinary measures will be applied to the employee.

Bank employees must comply with this Document, and failure to comply with it may serve as a basis for liability in accordance with the procedure established by law.

kamsitishning barcha shakllariga qarshi kurashishga qaratilgan. Xodim u yoki bu yuzaga kelgan muammoni hal qilishda qanday yo'lni tanlashni o'zi hal qiladi. Qarorlarning ikki turi mavjud – norasmiy va rasmiy.

Xodimlar tomonidan Odob-ahloq qoidalariga rioya etmaganlik holati ularga nisbatan ahloqiy va intizomiy ta'sir choralari qo'llash uchun asos bo'ladi. Shu o'rinda, ahloqiy ta'sir choralari quyidagilarni qamrab oladi:

- og'zaki ogohlantirish;
- yozma ogohlantirish;
- tanbeh berish;
- muhokama;
- maslahat berish.

Agar shikoyat Xodimlar bilan ishlash qo'mitasi tomonidan ko'rib chiqilganidan so'ng xatti-harakati jiddiy bo'lgan yoki axloqiy ta'sir choralari yetarli bo'lmagan hollarda, xodimga nisbatan intizomiy ta'sir choralari qo'llaniladi.

Bank xodimlari mazkur Hujjatga rioya qilishlari lozim va unga rioya qilmaslik qonunchilikda belgilangan tartibda javobgarlikka asos bo'lib xizmat qilishi mumkin.

## LEGAL OPINION

### YURIDIK XULOSA

<b>Legal review carried out by Yuridik ekspertiza o'tkazdi</b>	Legal department / Yuridik boshqarma
<b>The title of the Internal Act subject to legal review Yuridik ekspertiza o'tkazil- gan ichki me'yoriy hujjat nomi</b>	<p><i>Complex Measures on Ensuring Equal Rights and Opportunities for Women and Men of "KDB Bank Uzbekistan" JSC</i></p> <p><i>"KDB Bank O'zbekiston" AJ Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta'minlashga doir chora-tadbirlar majmui</i></p>
<b>Legal acts applied in the process of legal review</b>	<ol style="list-style-type: none"> <li>1. Labor Code of the Republic of Uzbekistan / O'zbekiston Respublikasi Mehnat kodeksi.</li> <li>2. "Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlar kafolatlari to'g'risida"gi Qonun / Law "On guarantees of equal rights and opportunities for women and men".</li> <li>3. The Regulation "On requirements of the Central Bank on internal rules of commercial banks" registered by the Ministry of Justice #916 dd. 05.04.2000 / "Markaziy bank tomonidan tijorat banklarining ichki qoidalariga qo'yiladigan talablar to'g'risida"gi Nizom (Adliya vazirligi tomonidan 05.04.2000 y. 916-son bilan ro'yxatga olingan).</li> <li>4. O'zbekiston Respublikasi Prezidentining 07.03.2022 y. PF-87-son "Oila va xotin-qizlarni tizimli qo'llab-quvvatlashga doir ishlarni yanada jadallashtirish chora-tadbirlari to'g'risida"gi Farmoni / Presidential Decree "On measures to further accelerate work on systematic support of families and women" No.PD-87 dd March 7, 2025.</li> </ol>
<b>Yuridik ekspertiza jarayonida qo'llanilgan normativ-huquqiy hujjatlar</b>	

This project sets out *Complex Measures on Ensuring Equal Rights and Opportunities for Women and Men of "KDB Bank Uzbekistan" JSC* of the Bank. Current project is in compliance with the applicable laws of the Republic of Uzbekistan, decrees and resolutions of the President of the Republic of Uzbekistan, resolutions of the Cabinet of Ministers, legal and regulatory instruments of the Central Bank as well as Regulation "On requirements of the Central Bank on internal rules of commercial banks" registered by Ministry of Justice under #916 dd 05.04.2000 and the requirements of the Bank's Charter.

Mazkur loyiha Bankning "KDB Bank O'zbekiston" AJ Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta'minlashga doir chora-tadbirlar majmuini belgilab beradi. Ushbu loyiha O'zbekiston Respublikasining amaldagi qonunlari, O'zbekiston Respublikasi Prezidentining farmonlari va qarorlari, Vazirlar Mahkamasining qarorlari, Markaziy bankning normativ-huquqiy hujjatlari, shu jumladan Adliya vazirligi tomonidan 05.04.2000 y. 916-son bilan ro'yhatga olingan "Markaziy bank tomonidan tijorat banklarining ichki qoidalariga qo'yiladigan talablar to'g'risida"gi Nizomda belgilangan ichki










qoidalarga qo'yiladigan talablarga hamda Bank Ustavining talablariga muvofiq keladi.

**Azizbek Zaynobidinov**  
**Lawyer / Yurist**  
**Legal Department / Yuridik boshqarma**  
**"KDB Bank Uzbekistan" JSC /**  
**"KDB Bank O'zbekiston" AJ**

**Sanjar Rasulov**  
**Senior legal adviser / Bosh yuriskonsult**  
**Legal Department / Yuridik boshqarma**  
**"KDB Bank Uzbekistan" JSC /**  
**"KDB Bank O'zbekiston" AJ**

Agree with legal opinion / Yuridik xulosaga qo'shilaman

**Bunyod Islomov**  
**Head / Boshqarma boshlig'i**  
**Legal Department / Yuridik boshqarma**  
**"KDB Bank Uzbekistan" JSC /**  
**"KDB Bank O'zbekiston" AJ**

MB Protocol	IMB/LGD/HO/25/146	22.12.2025
<b>On approval of Complex measures on ensuring equal rights and opportunities for women and men of JSC “KDB Bank Uzbekistan” / “KDB Bank O‘zbekiston” AJ Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta’minlashga doir chora-tadbirlar majmuini tasdiqlash to‘g‘risida</b>		
<b>APPROVED By</b>		
Lee Young Lok	Chairman	
Saydakhmedov Saydmakhmud	Deputy Chairman	
Kim Hang Sun	Managing Director	
Lee Chang Hyun	Executive Director	
Ashrafkhanov Bobir	Executive Director	
Seo Kyoungwan	Executive Director	
Kim Hajoong	Executive Director	
Juraev Abrorjon	Chief Accountant	Vacation
<b>REVIEWED By</b>		
Islomov Bunyod	Head of Legal Department	
<b>PREPARED By</b>		
Rasulov Sanjar	Senior Legal Adviser	

**PROTOCOL OF THE MANAGEMENT BOARD MEETING  
BOSHQARUV MAJLISI BAYONNOMASI**

**Time / Vaqti:** 10:00

**Place / Joyi:** 3, Bukhoro Street, Tashkent / Toshkent shahri,  
Buxoro ko‘chasi, 3

**AGENDA / KUN TARTIBI:**

**On approval of Complex measures on ensuring equal rights and opportunities for women and men of JSC “KDB Bank Uzbekistan” / “KDB Bank O‘zbekiston” AJ Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta’minlashga doir chora-tadbirlar majmuini tasdiqlash to‘g‘risida**

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As per interoffice memo #IIM/HRD/HO/25/51 dated December 22, 2025, it is proposed to submit the Complex measures on ensuring equal rights and opportunities for women and men of JSC “KDB Bank Uzbekistan” for consideration and approval.

Based on the abovementioned, the Management Board

**HAS DECIDED:**

1. To approve the Complex measures on ensuring equal rights and opportunities for women and men of JSC “KDB Bank Uzbekistan” as per interoffice memo #IIM/HRD/HO/25/51 dated December 22, 2025.
2. To entrust the Human Resources Department to take necessary actions for proper and timely execution of this Protocol.

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2025-yil 22-dekabrdagi IIM/HRD/HO/25/51-sonli xizmat xatiga muvofiq “KDB Bank O‘zbekiston” AJ Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta’minlashga doir chora-tadbirlar majmuini ko‘rib chiqish va tasdiqlash taklif etilgan.

Yuqoridagilarga asoslanib, Bank Boshqaruvi

**QAROR QILADI:**

1. “KDB Bank O‘zbekiston” AJ Xotin-qizlar va erkaklar uchun teng huquq hamda imkoniyatlarni ta’minlashga doir chora-tadbirlar majmui 2025-yil 22-dekabrdagi IIM/HRD/HO/25/51-sonli xizmat xatiga asosan tasdiqlansin;
2. Xodimlar bilan ishlash boshqarmasi zimmasiga ushbu bayonnomani o‘z vaqtida va lozim darajada bajarish uchun zarur bo‘lgan harakatlarni va ishlarni amalga oshirish vazifasi yuklatilsin.