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PROBLEMS OF RESERVE DEVELOPMENT PROJECTS IN COMMERCIAL BANKS

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Abstract

The article considers the problem of the personnel reserve work in a bank. The first lines provide an analysis of theoretical sources on the issue of the personnel reserve. Interest in the problems of forming a personnel reserve is still relevant. The personnel reserve is presented in any company that cares about solving the problems of training the quality of personnel competencies. The risks of hiring employees are very high. However, the personnel reserve does not always solve the problems of personnel continuity. In Russian companies, an employee often spends decades in the personnel reserve, enough funds are spent on him to prepare for management, but he may never take a leadership position. There is an understanding that the personnel reserve is needed not only for management structures, it is necessary to close emerging vacancies quickly for less losses. The article considers the situation of the need to form a personnel reserve of a bank. An analysis of the organization of work without a personnel reserve is carried out. An attempt is made to analyze the costs of personnel training without a personnel reserve system. The line of career development of employees of settlement and cash services in the bank is shown. Horizontal movements are considered when an employee moves from one department to another. The author shows that the first steps have been taken in the formation of a personnel reserve. The bank is ready to work in this direction to solve important personnel problems.

Keywords: Personnel reserve; personnel risks; training formation; personnel reserve analysis; efficiency assessment; theoretical analysis of the personnel reserve.

Introduction

Today, under the influence of modern trends in the country's economy and labor market conditions, the differences in these companies are almost completely leveled. Work on the formation of a personnel reserve is carried out in almost every organization, one way or another, but it should be noted that the importance of this work and the development of a strategy in this area can differ significantly. All companies have their own unique features, and therefore, taking into account the same principles of building a personnel reserve system, each company creates its own individual work plan, gains unique experience and creates its own path to achieving its goals in the field of personnel management. In the modern world, work on creating a personnel reserve should be systematic and cease to be nomenclature in nature, since the current stage of economic development in Russia does not allow "scattering" highly qualified employees and spending



significant funds on external recruitment, which cannot guarantee high results of newly attracted employees, compared to the already working "proven" personnel. Most often, in modern practice of enterprises, the personnel reserve is considered as a technology that involves specialized selection of employees of the organization or external candidates and their subsequent professional development and training, to fill newly emerging management vacancies.

Analysis and Main Results

The formation of a personnel reserve is necessary in order to be able to qualitatively provide the organization with employees who can professionally perform not only their work, but also, if necessary, perform duties in related areas. The presence of trained highly qualified specialists in the personnel reserve of the organization allows it to significantly reduce the costs of recruiting personnel, and as a consequence, their adaptation, and also makes it possible to create a procedure for investing in the development of employees. Such investment significantly affects the motivation of personnel and helps to retain employees in the organization, which reduces the turnover rate, and also reduces the risks in the temporary absence of management personnel and other force majeure circumstances. Managing the personnel reserve of the management team is one of the most significant areas of activity in HR work, since managers are the most "expensive" and most important group of employees, since the efficiency of the entire organization depends on their work. If there are not enough of these reservists, then problems with filling emerging management vacancies may arise, but if there are too many of them, this may lead to conflicts at the enterprise, since all reservists expect to advance up the career ladder, and if this does not happen for too long, they leave the organization.

Thus, we can say that the essence of the personnel reserve is to ensure the normal functioning of the company in the event of rotation or dismissal of employees, to level out the damage caused by staff turnover, and to direct activities on the professional development of personnel to achieve the strategic goals and objectives of the company. The ideological meaning of organizing this process is that the movement of personnel in the company should not be chaotic, on the contrary, it should be as predictable, planned as possible, fitting into the general concept of the progressive development of the company and strengthening its human resources potential

The following are most often considered as sources of personnel reserve:

- young specialists who meet the requirements of the planned vacancy and have successfully completed an internship in the organization;
- leading or chief specialists who constantly demonstrate high performance in their work;
- current managers, in order to fill top management vacancies.

But also in the practice of creating a personnel reserve, such sources as external candidates (the so-called "external personnel reserve"), interns, trainees, as well as employees of various remote departments and branches are used.

There is a fairly wide range of problems and issues that can be solved with the help of a personnel reserve:

- increasing the level of employee readiness for structural and organizational changes in the company;
- increasing the level of personnel loyalty to the company; creating common team and corporate interests; reducing staff turnover;



creating a system of continuity in the organization; increasing the motivation of employees of the organization; achieving the goals and objectives of the organization; stability and growth of financial indicators of the organization;

creating personnel independence from the situation on the external labor market, and accordingly personnel security of the organization.

Having analyzed specialized literature and principles of personnel management at different enterprises, we have identified two main ways of forming a personnel reserve:

1. In the first case, the issue of creating a personnel reserve is addressed only after vacancies arise or organizational/structural changes occur in the company. This method aims to fill a specific vacancy "here and now", is clearly defined in time, candidates can be both external and internal. The disadvantages of this method: an increase in the percentage of staff turnover, difficulty in selecting a candidate who meets all the criteria, material and time costs for selecting and adapting a candidate, a decrease in the motivation of employees wishing to fill the vacancy, etc.

2. The second method can be called "systemic". In this case, work on forming a personnel reserve is carried out on an ongoing basis, regardless of the presence of vacancies and the possibility of structural or organizational changes in the company. This method allows you to avoid the problems that arise with the first method of working with a personnel reserve, and due to the fact that the labor market today is quite unstable and experiences a shortage of highly qualified and "narrowly profiled" specialists, the second method of forming a personnel reserve becomes the most effective and relevant.

Today, both of these approaches coexist in many companies, which either complement each other or alternate depending on the tasks and long-term goals of the company.

Next, let's move on to considering the types of personnel reserve of the company:

1. Depending on the plans and goals of the company, 2 types of personnel reserve are distinguished: "development reserve" and "functioning reserve". In the case when the company's goal is to expand the scope of activities, develop production, enter the market with a new package of services or goods, a "development reserve" is formed. It includes those managers and specialists who already meet the requirements necessary for the implementation of the production development program. There can be two career paths here - managerial or professional.

When the main objective of the organization is not expansion, but the formation of a stable staff, a strong reserve of management personnel, then the so-called "functional reserve" comes to the fore. It may include employees who do not yet have the necessary set of competencies, but who receive them through a special training course. In this case, the management development path is most often considered. 2. Depending on the level of professional competence of employees, a "strategic reserve" and an "operational reserve" are distinguished. The "operational reserve" includes those employees who can be transferred to a new position in real time if necessary, and who have the necessary set of competencies and relevant work experience. The "strategic reserve" most often includes employees with the prospect of moving to a new position within one or two years, after completing a special training and internship program. As a rule, the "operational reserve" assumes the replacement of both management and ordinary positions, and candidates for the "strategic reserve" are usually trained to fill specific management vacancies.

Conclusion: In the conditions of modern economic development, the analyzed commercial banks have the same economic environment, legal basis for activity, potential sources of investment,



approximately the same set of banking equipment, and markets for services. A distinctive feature of a commercial bank, like many other organizations, is its labor force. Therefore, the personnel of the enterprise, which is a decisive factor in the competitive struggle in the banking sector, requires close attention.

A study of the personnel policy of commercial banks showed that the administration does not take into account all factors when working with personnel. The personnel policy is most effectively implemented in the training and payment of labor activity of personnel. The hiring procedure requires detailed revision of the activities carried out. The policy of forming a corporate culture and maintaining a favorable image is actually not taken into account when working with personnel, an automated personnel management system is not used. Thus, the main directions of the bank's personnel policy need a number of transformations. The results of the work carried out prove the importance of a scientific approach to the formation and implementation of personnel policy in the field of credit and financial organizations, which requires further reorganization using new approaches to working with human resources.

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