LONG-TERM LOANS TO THE ECONOMY BY COMMERCIAL BANKS TODAY ON ACCOUNT OF DOMESTIC SOURCES

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https://doi.org/10.5281/zenodo.10258841

Annotation: Today, commercial banks play an important role in financing priority projects in the process of structural change and modernization of the economy, technical and technological renewal. It is known from world practice that the investment lending activity of banks is the main factor that directly ensures the growth of the economy.

Key words: Commercial banks, long-term loans, investments, investment loans, preferential loans.

At this point, the issue of improving the quality of the credit portfolio of commercial banks and increasing the share of long-term investment loans is urgent.

Moreover, the words of our President, "There will be no modernization or renewal without investments," once again confirm the importance of the role of banks in investment processes.

Based on this, internal credit and investment policy of commercial banks and long-term lending mechanisms for investment projects were further improved based on the tasks of establishing new productions, modernization of enterprises, technical and technological re-equipment in our republic. In addition, special structural units for coordination and monitoring of investment activities were established in banks.

The policy of increasing the share of long-term credit investments directed to the economy by commercial banks at the expense of domestic sources, modernization of production, technical and technological renewal, and strengthening of investment activities aimed at launching the production of competitive products based on modern technology has been implemented. is increasing.

Long-term loans - providing economic entities with capital (investment) for the construction, restoration and technical re-equipment of facilities intended for production and social purposes, as well as the development of new types of products and new technological processes, as well as it is given for other investment purposes and for quick-payback and high-efficiency activities related to production recovery and renewal.

Investment loans are granted by commercial banks and their branches to business entities and individuals, regardless of the form of ownership, on the basis of the contract, in compliance with the principles of repayment, solvency, security, term and purposeful use of the given loans. These disbursed loans can be issued from the bank branch where the client's primary account is opened, and in some cases from the bank branch where the secondary account is opened.

Investment loans are not granted to loss-making business entities with an illiquid balance sheet, if loans were previously granted, they will be recovered before the due date. Credit resources are not allowed to be used to compensate for long-term financial difficulties, bankruptcy and losses.

The credit portfolio of the borrower is formed on the basis of the applicable regulatory documents. If necessary, the bank may request from the client additional documents confirming the feasibility of the investment project and creditworthiness.

The client's investment project will not be credited if the borrower has received loans before, and these complexes have not been commissioned and completed on time, as well as if there are overdue debts.

Investment loans are granted to business entities for quickly recouped and highly effective activities related to the adoption of new types of products and new technological processes, restoration and renewal of production. The exact term of using the loan is determined based on the circulation of funds and justification of expenses for the loaned objects.

Investment loans are granted for 3 years or more for investment purposes related to construction, restoration and technical re-equipment of facilities intended for production and social purposes.

Procedure for applying privileges

The profit tax rate is differentiated according to the share of long-term investment financing in the loan portfolio.

- The share of long-term investment financing in the loan portfolio;
- When it is from 35 percent to 40 percent, the rate is 80 percent of the established rate;
- When it is from 40 percent to 50 percent, the rate is 75 percent of the established rate;
- When it is higher than 50 percent, the rate is 70 percent of the established rate.

The share of long-term investment financing is calculated based on the following formula:

U um = Umim / KP 100

It is a share of total long-term investment financing;

It is a long-term investment financing;

KP - loan portfolio

In this case, the amount of long-term investment financing and the amount of the loan portfolio are taken as of the last date of the month of the reporting period, regardless of the date of provision of loan or leasing services.

28.07.2009 of the President of the Republic of Uzbekistan. (N PQ-1166) According to the Decision "On additional measures to encourage the increase of the share of long-term loans of commercial banks directed to the financing of investment projects", the following benefits were granted to commercial banks:

Life has confirmed that this action is the most reasonable and far-sighted policy. During this period, a number of investment institutions were established. Among them, "Federal National Mortgage Association" (Fannie Mae) is similar to the conditions of Uzbekistan with its historical structure and operations. After acquiring sufficient capital, the newly created association bought mortgage loans previously issued by banks, saving them from bankruptcy and bankruptcy, in addition to providing funds, even for lending to small businesses. an opportunity was created.

the values of the parameters of the model are determined and replaced. These

In this case, it is required to find the value of variables Xjk, which reaches the extreme value of the objective function f(x); ie

$$f(x) = \sum_{k-1}^{K} \sum_{j=1}^{J} C_{jk}X_{jk} \rightarrow \max$$

taking into account the following boundary conditions:

1). from the available production resources in the k-th object

condition of use

$$\sum_{j=1}^{J} a_{ijk}X_{jk} \leq b_{ik} \qquad (i \in J_1)$$

2) proportionality in compliance with the requirement included in the investment process

$$\sum_{j=1}^{j} X_{ijk} - \sum_{j=1}^{J} P_{ijk}X_{jk} = 0 (i \in J_2)\ (i \in J_2)$$

3) Condition on the formation and use of the i-type investment in sub-object K-.

$$\sum_{j=1}^{J_1} \bar{a}_{ijk}X_{jk} + \sum_{j=1}^{J_2} a_{ijk}X_{jk}0 \qquad (i \in J_3)$$

4) requirement for calculation of economic efficiency indicators in each object.

$$\sum_{J=1}^{J} \nu_{ijk}X_{jk} - \overline{X_{jk}} = 0 \qquad (i \in J_4)$$

5) provide the i-th type of product for all objects

condition on the production of the laminated volume.

$$\sum_{R=1}^{K} \sum_{j=1}^{j_3} q_{ijk}X_{jk}Q_i\ (i \in J_5)$$

6) provision for distribution of investments.

$$\sum_{k=1}^{K} \sum_{j=1}^{J_4} \omega_{ijk}X_{jk}E_i\ (i \in J_6)$$

7) condition on the positiveness of variable quantities.

$$X_{jk} \geq 0 \qquad \left(\overline{X_{ik}} \geq 0\right)$$

In the development of this mathematical quantity, the following conditional symbols were used:

index of j-variables, index of i-boundary conditions, number of K-objects, Xjk-the value of the j-th variable for the k-th object, Xik - the calculated value of the i-th variable for the k-th object, Gjk - j corresponding to the optimality criterion -the price of the th variable on the k-th object, Qijk - the ratio of the consumption of the i-th type of resource corresponding to the unity of the j-th variable in the k-th object, Qijk -for the k-th object, i is the sum of the unity of the j-th variable -th type of product development rate, Bik -the amount of the i-th resource of the k-th object, Pijk -the share of the j-th type of investment in the k-th object by the i-th method, qijk-k-th for the j-th object output coefficient of the j-type product per unit of the variable, Qijk - the value of the i-th economic efficiency indicator per unit of the j-th variable in the k-th object, the i-th type of product for all the objects of the Qi-region production value of the guaranteed volume, Wijk-the coefficient of the j-th variable representing the amount of investment for the k-object, Ei -the local investment volume of the i-type of the region, J1-the set of variables to be included in the problem for each object, J2-J6-k-th object set of investment types, J1-J4-a set of investment objects and sectors.

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