Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

2024

№ 2

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74-91 xalqaro daraja
ISSN: 2992-8982

Google Scholar

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Elektron nashr. 598 sahifa.
E'lon qilishga 2024-yil 29-fevralda ruxsat etildi.

Muassis: "Ma'rifat-print-media" MChJ
Hamkorlarimiz: Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.

MUNDARIJA

MUNDARIJA СОДЕРЖАНИЕ CONTENTS

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METHODOLOGICAL FOUNDATIONS OF BANK LENDING AND CLASSIFICATION OF FACTORS AFFECTING THE FEATURES OF OBTAINING LOANS

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Abstract: The article discusses the methodological foundations of bank lending, the essence of bank lending, as well as the systematization of approaches to classifying factors in the process of crediting enterprises, classified as business entities. The factors influencing the lending process are classified.

Key words: bank lending, consumer, tourism products, economy, tourism, private business, tourism activity, small enterprises.

Annotatsiya: Ushbu maqolada bank kreditlash operatsiyalarining metodologik asoslari, bank kreditlashning mohiyati, shuningdek, tadbirkorlik subyektlariga kiruvchi korxonalarni kreditlash jarayoni omillarini tasniflash boʻyicha yondashuvlarni tizimlashtirish masalalari koʻrib chiqiladi. Bunda kreditlash jarayoniga ta'sir etuvchi omillar tasniflanadi.

Kalit soʻzlar: bank krediti, iste'mol, turizm mahsulotlari, iqtisodiyot, turizm, xususiy biznes, turizm faoliyati, kichik biznes.

Аннотация: В статье рассматриваются методологические основы банковского кредитования, сущность банковского кредитования, а также систематизация подходов к классификации факторов в процессе кредитования предприятий, отнесенных к субъектам хозяйствования. Классифицированы факторы, влияющие на процесс кредитования.

Ключевые слова: банковское кредитование, потребитель, туристические продукты, экономика, туризм, частный бизнес, туристическая деятельность, малые предприятия.

INTRODUCTION

Currently, the field of tourism services is one of the rapidly developing areas of the economy of many developed and developing countries of the world. In this regard, in the world practice, a significant number of scientific studies have been conducted regarding the study of credit support for enterprises in the field of tourism services. The methodological basis is studied and the mechanism of crediting enterprises is analyzed, as well as scientific developments are made in the field of improving credit support for enterprises. As a result of these studies, noteworthy scientific and theoretical concepts and experience of lending to enterprises in the international practice of lending are collected. However, the tourism enterprises we study today are at different levels of development, and the results achieved at the international level of improving the mechanism of their credit support are not sufficiently disclosed. The application of world experience and knowledge in individual countries requires more in-depth scientific research.

ANALYSIS OF THE LITERATURE USED

Various aspects of lending to enterprises are reflected in the works of many domestic and foreign scientists-economists, who analyze certain scientific, theoretical and practical aspects of lending to subjects of the tourism services sector. Foreign researchers of which include: S. I. Ozhegova, Ya.N.Kalugina, V.T. Batychko, N.E. Sokolinskaya, L.M. Kupriyanova and others. Also, many domestic scientists worked on issues in the field of lending to enterprises, including: E.Abdullayev, Sh.A.Yuldashev, J.Zainalov, Sh.Abdullayeva, N.Urmanova, T.Malikov, A.Baymuratova, I.Rakhmanova, D.Tadjibayeva, Zh. Isakova, L.Zoyirova and others.

RESEARCH METHODOLOGY

This study was conducted using the methods of scientific abstraction, induction, and synthesis.

The main part. For many years, scientific researchers have proposed a variety of definitions that characterize various aspects of the lending process, based on the essential characteristics of lending, in relation to its structural, temporal, object and subject components.

In order to understand the methodology of lending to enterprises, first we will consider the very concept and essence of lending. A loan in Latin means "loan", in other words, it is an economic relationship in which one party receives from the other party money, goods/things that are not prohibited by the relevant legislation for transfer, and promises to provide compensation (payment) or return resources in the future. In fact, a loan is a legal formalization of an economic obligation [1].

S.I.Ozhegova asserts that credit is, firstly, a loan, the provision of valuables (money, goods, etc.) in debt; secondly, commercial trust [2]. Credit accumulates the released capital, serves its receipt and ensures the reproduction process. Accelerates the process of money circulation, participates in the regulation of market relations. Ya.N.Kalugina believes that the main type of credit is a bank loan, which is understood as: a form of transfer of value based on repayment, urgency and payment; a form of accumulation and placement of temporarily available funds of business entities in order to stimulate the turnover of fixed and current assets and advance the reproduction process; a factor of production [3].

In general, the lending process is understood as the movement of bank loans or loans in the form of a sequence of organizational stages, expressed in the form of changes in lending periods and mechanisms. Lending itself as an economic phenomenon in modern science and practice is divided into banking and non-banking, in connection with which the study will consider both the process of bank and non-bank lending. Next, we will consider the essence of bank lending (see Figure 1).

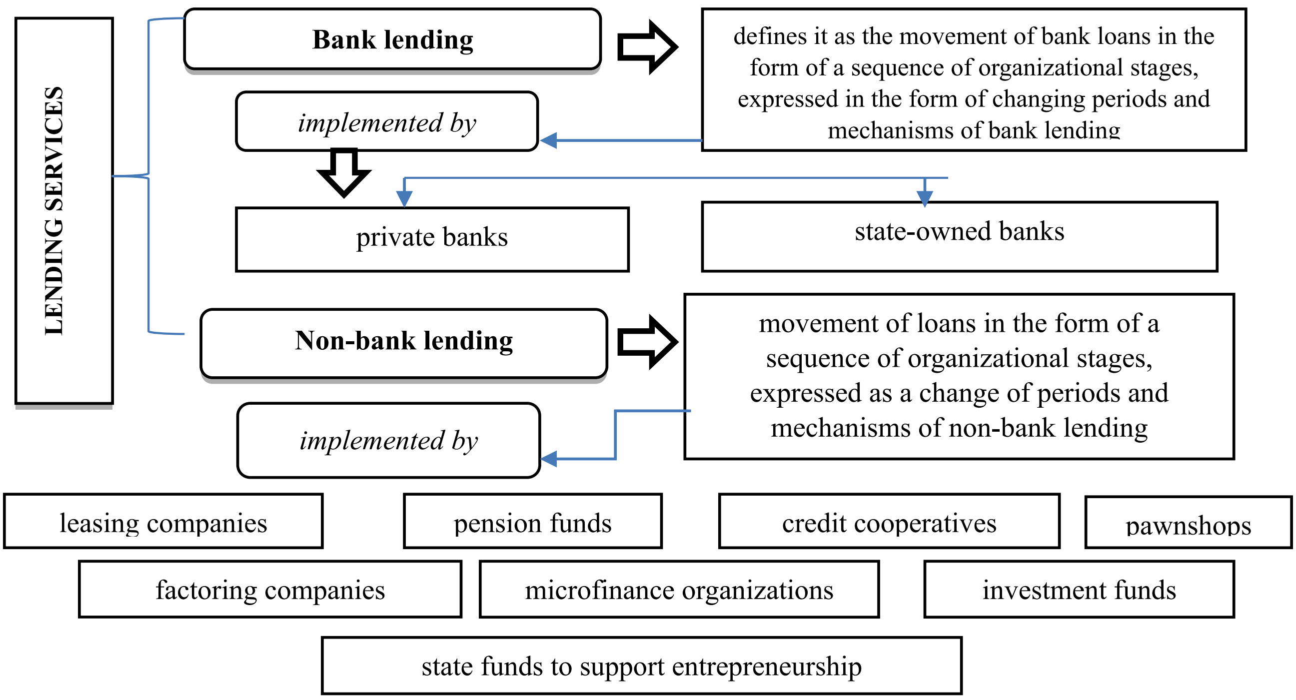

Figure 1: The essence of bank and non-bank lending (developed by the author on the basis of [5])

The conducted research shows that the process of lending to business entities depends on a large number of factors that affect both positively and negatively the performance of many commercial banks. The classification of internal and external factors that affect the process of crediting business entities is carried out and justified by scientists-economists, in particular, M.Y.Kostykova. L.M.Kupriyanova in her monograph [6] identifiesea classification of factors that affect the development of the process of crediting business entities.

According to the Russian scientist V.T. Batychko bank lending refers to economic (monetary) relations, in the process of which temporarily free funds of the state, legal entities and individuals accumulated by credit organizations are provided to economic entities (as well as citizens) on the terms of repayment [4].

Next, we will consider the classification of factors in the process of crediting business entities (see: Table 1).

Table 1: Approaches to classifying factors in the lending process subjects of entrepreneurial activity

The author	Features of the classification of factors in the process of crediting business entities	Disadvantages of the approach to classification
James K.	Identification of three main groups of external factors of lending субъектов сферы to business entities (legal, tax and financial environment)*	Limited view of the credit process
A. A. Thompson	Identification of various external factors, namely: macroeconomic, legislative, regulatory acts, social values and lifestyle, demographic, technological **	Attention is paid to macroeconomic factors that are related to economic characteristics, industry affiliation of the company.
M. Y. Kostykova	Identification of external factors that affect the bank's loan portfolio for the following purposes: medium and small enterprises, such as: strategy and policy of the bank; crisis and falling living standards of the population; demand for loans ***	Factors of influence can be supplemented. Thus, the features of lending (which are determined by the processes that take place in banks when making decisions on issuing loans) are closely related to the features of obtaining loans, which are specifically Russian-specific and are not inherent in the banking systems of developed countries

* Ван Хорн, Дж.К. Основы финансового менеджмента / Дж.К. Ван Хорн. –М: Вильямс, 2001. – 988 с.
** Томпсон, А.А. Стратегический менеджмент: концепции и ситуации для анализа / А.А. Томпсон, А.Дж. 12-е издание. – М.: Вильямс, 2013. – 924 с.
*** Костыкова, М.Ю. Банковское кредитование МБ и направления его совершенствования в Российской Федерации: диссер. на соис. уч.степ. к.э.н. Воронежский гос.универ. – Воронеж, 2015. -С.47. с. 173-189.

Classification of factors in the process of crediting enterprises classified as business entitiesis appropriate in the context of driving forces, the impact of which can be considered below. (see: Figure 2)

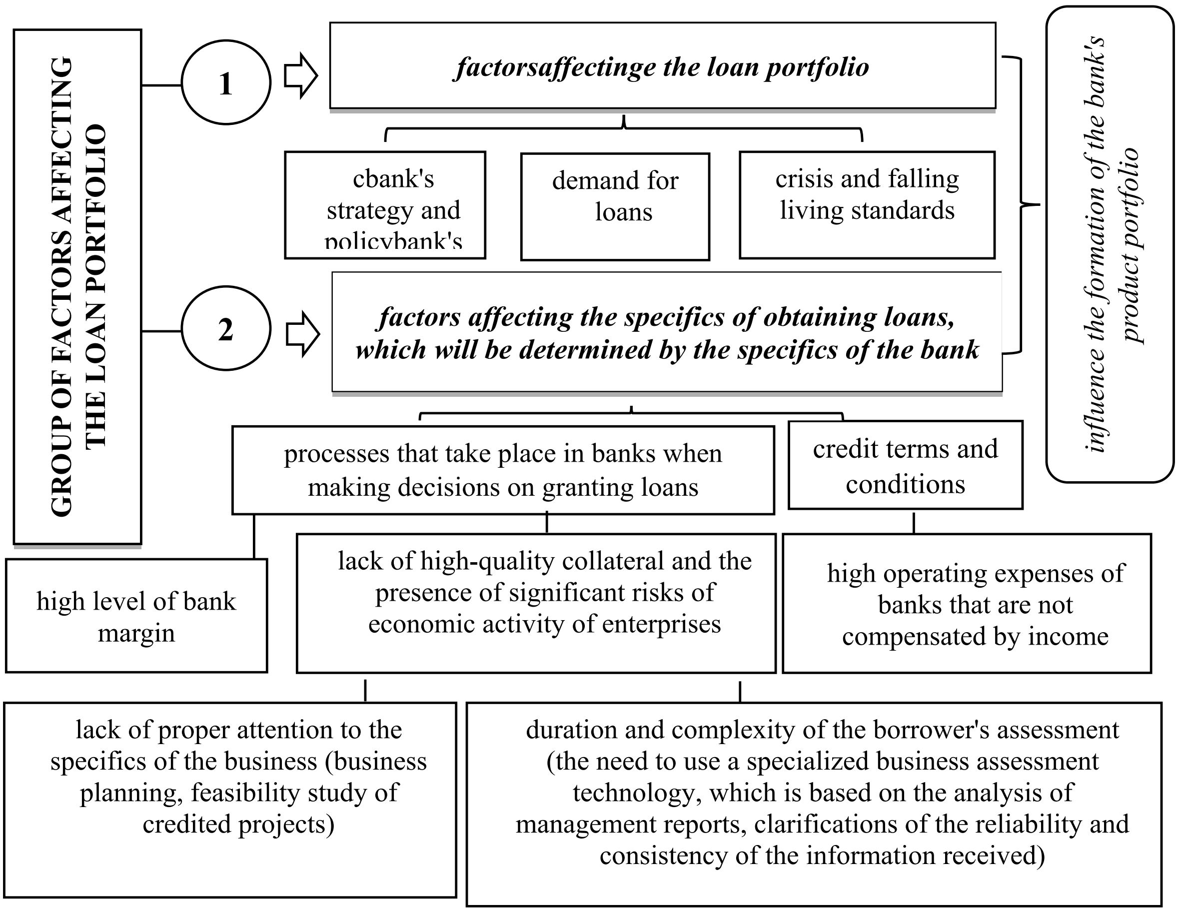

Figure 2: Classification of factors influencing the process crediting of business entities (developed by the author on the basis of [6])

Since the presented classification is a kind of division of influences exerted on the lending process of enterprises classified as business entities, it should have all the rules used in the operation of complex and informative division of the volume of synthesizing changes in this area. The research should be focused on complementing and systematizing the group of factors identified by us that influence the process of lending to business entities.

CONCLUSION AND SUGGESTIONS

Thus, summarizing the above, it is necessary to identify a significant set of factors that affect the process of lending to business entities. Identification of factors influencing the development of the lending process of subjects proves that the main processes related to lending require further improvement. In addition, the final classification of factors, taking into account the additions made, allows us to clearly identify the basis for the effective development of the lending process for business entities.

Thus, in order to minimize the factors affecting the lending process, it is necessary to strengthen the theoretical and practical training of the bank's staff, introduce the use of specialized assessment of the financial situation of borrowers, and develop a competitive line of credit offers of commercial banks.

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Jurnal sayti: https://yashil-iqtisodiyot-taraqqiyot.uz

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Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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2024. № 2

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""Yashil" iqtisodiyot va taraqqiyot" jurnali 03.11.2022-yildan
O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi
Axborot va ommaviy kommunikatsiyalar agentligi tomonidan
№566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.
Litsenziya raqami: №046523. PNFL: 30407832680027

Manzilimiz: Toshkent shahar, Mirzo Ulug'bek tumani
Kumushkon ko'chasi, 26-uy.

Jurnalning ilmiyligi:

""Yashil" iqtisodiyot va taraqqiyot" jurnali

O'zbekiston Respublikasi Oliy ta'lim, fan va innovatsiyalar vazirligi huzuridagi Oliy attestatsiya komissiyasi rayosatining 2023-yil 1-apreldagi 336/3-sonli qarori bilan ro'yxatdan o'tkazilgan.