

Wege zur verbesserung der kreditquote der heute handelsbanken

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Zusammenfassung: Die Verbesserung der Praxis der Privatkreditvergabe der Geschäftsbanken ermöglicht es, die Nutzung von Privatkrediten durch die Bevölkerung zu erhöhen. Und dies ist wichtig für die Erhöhung des Lebensstandards der Bevölkerung und dient der Entwicklung des realen Wirtschaftssektors.

Der Artikel identifiziert die Probleme, die mit der Verbesserung der Praxis der Privatkreditvergabe der Geschäftsbanken der Republik verbunden sind, und entwickelt wissenschaftliche Vorschläge zur Lösung dieser Probleme.

Schlüsselwörter: Geschäftsbank; Kleinkredit; Zinssatz; Refinanzierungssatz; Einkommen; Subvention; Inflation; Abwertung; Zahlungsfähigkeit.

Ways of improving the retail lending rate of today's commercial banks

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Abstract: Improvement of the practice of retail lending of commercial banks makes it possible to increase the level of use of retail loans by the population. And this is important in raising the standard of living of the population and serves the development of the real sector of the economy.

The article identifies the problems associated with improving the practice of retail lending of commercial banks of the republic and developed scientific proposals aimed at solving these problems.

Keywords: commercial bank; retail loan; interest rate; refinancing rate; income; subsidy; inflation; devaluation; solvency.

Introduction

Retail loans of commercial banks are an important source of financing the costs and entrepreneurial activities of the population with social meaning. Therefore, in the strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025 years, the implementation of lending only on the basis of market conditions, modernization of banking services, public participation in inadequate service provision and weak segments and implementation of targeted measures, wide introduction of remote services for the population and small business, development of the network of This creates the need to increase the volume and quality of financial services provided by commercial banks to individuals and legal entities. This, in turn, creates the need to improve the lending practices of commercial banks, including retail lending practices.

MATERIALS AND METHODS

J. According to Sinki, credit analysis, the participation of the borrower in lending, restructuring of loans granted, subprime lending plays an important role in improving the retail lending practices of commercial banks [2].

However, J. Sinki did not take into account the role of liquidity of commercial banks in retail lending practices.

O. According to lavrushin, the credit attitude that the population participates in as a creditor constitutes the content of the consumer credit, and consumer credit is manifested in the late sale of the payment of the goods by commercial enterprises, in the issuance of the SSU by banks for the purchase of consumer goods, in the implementation of payments on costs of personal content [3].

A.G. Gryaznova considers consumer credit as a form of credit granted by enterprises of the trade and service sector to the population for the purchase of consumer goods, for the purchase of long-term used goods, and as a delayed form of payment of household services [4].

The US Federal Reserve system considers consumer credit as the indebtedness of individuals over the sums granted to purchase goods and services before financial institutions, retail establishments and other distributors [5].

V. The following characteristics characteristic of retail loans are indicated by Polyakov::

- *implementation of large number of small transactions;
 - * availability of a wide network of internal divisions;
 - *the bank's product and the generalized view of its sales;
 - *the fact that the banking product has a certain assortment and conditions of sale
- [6].

E. According to Litvinova, when considering a retail loan, it is necessary to take into account not only its consumer nature (it is issued for the purpose of satisfying the current needs of an individual), but also its nature in the quality of an individual's development instrument [7].

Indeed, retail loans are of great importance in the perfection of the individual. For example, many young people would not be able to study if there was no educational credit.

Sh. According to azimova, it is necessary to increase the level of diversification of the loan portfolio of commercial banks by expanding the volume of loans provided to individuals [8].

DISCUSSIONS

At the modern stage of the development of the economy of the Republic of Uzbekistan, retail loans granted by commercial banks and state support for the retail lending process are considered as one of the necessary conditions for increasing the welfare of the population.

In accordance with the decree of the president of the Republic of Uzbekistan № PF-5886 of November 28, 2019 "on additional measures to improve mortgage loans:

- According to the decree, the amount of the initial fee for the purchase of apartments in the primary housing market through a mortgage loan, as well as for the construction and reconstruction of individual housing, is set at a rate of not less than 15 percent;

- Mortgage loans from the funds of the Ministry of finance are allocated for a period of 20 years with a grace period of 6 months;

- in order to cover part of the initial fee, subsidies are allocated in urban and rural areas in the amount of 10 percent of the calculated value of housing;

- citizens at their own discretion make mortgage loan payments in annuity or differential form;

- mortgage loans are allocated to individuals for the construction and reconstruction of individual houses;

- mortgage loans granted to share holders are financed from the resource funds allocated by the Ministry of Finance;

- 1000 square meters are purchased by local authorities and rented to citizens in need of social protection [9].

In accordance with the decree of the president of the Republic of Uzbekistan dated March 11, 2021 № PF-6186 "on additional measures to provide housing by allocating mortgage loans based on market principles" loans for the construction and reconstruction of individual houses:

* loans are allocated for the construction (reconstruction) of 500 individual houses in the Republic of Karakalpakstan and each region;

* loans are allocated in an amount not less than 15 percent of the initial fee, with a grace period of 6 months for a period of 20 years;

* loans are given to cover the costs for the purchase of building materials and the construction (reconstruction) of individual housing. Bunda says that construction work can be carried out in accordance with the legislation by the borrower in his own power, involving private contractors or hired workers registered as a self-employed person;

*as collateral for loans, individual housing collateral or other types of collateral that belong to individuals are provided;

*if another type of collateral is provided by the borrower at the time of obtaining the loan, after the completion of the individual housing construction (reconstruction) and the cadastral documents are formalized, the loan provision will be replaced by the mortgage of this housing;

*subsidies are allocated from the state budget to cover the part of the interest rate that exceeds 10 percent of the Punkt for the first five years on mortgage loans allocated to individual housing to citizens whose income is not high and who need to improve housing conditions;

* subsidies are paid from the next month of the official registration of cadastral documents of individual housing built (reconstructed) [10].

In the first quarter of 2021, within the framework of the new order, 3 698 citizens received a total of 787,4 billion manats. mortgage loans in the amount of sum

were allocated. 375.2 billion of mortgage loans. sum (47.6 percent) 1-and 2-bedroom apartments, 412.2 billion. in sum (52.3 percent) was given for the purchase of 3-and more-room apartments [11].

1-table

The amount and dynamics of retail loans granted by commercial banks of the Republic of Uzbekistan [12]

	2018 y.	2019 y.	2020 y.	Change compared to 2018 in 2020
Retail credits-total, trln. Sum	24,4	39,9	54,9	2,3 times
Including:				
mortgage loans, trln. Sum	4,6	7,9	9,1	197,8 %
consumer credits, trln. Sum	7,6	11,1	13,3	175,0 %

As can be seen from the information presented in Table 1, the total amount of retail loans granted to the population by commercial banks of the Republic of Uzbekistan, as well as the amount of mortgage and consumer loans, was in the trend of growth in 2018-2020. This is explained by the increasing demand of the population for retail loans and the fact that the practice of retail lending of commercial banks is supported by the state.

In this regard, it should be noted that there are a number of problems in improving the retail lending practices of commercial banks of the Republic. One such problem is the high level of inflation and the high interest rates of commercial banks' national currency loans.

We estimate the level of inflation and the percentage of commercial bank loans through the picture data below.

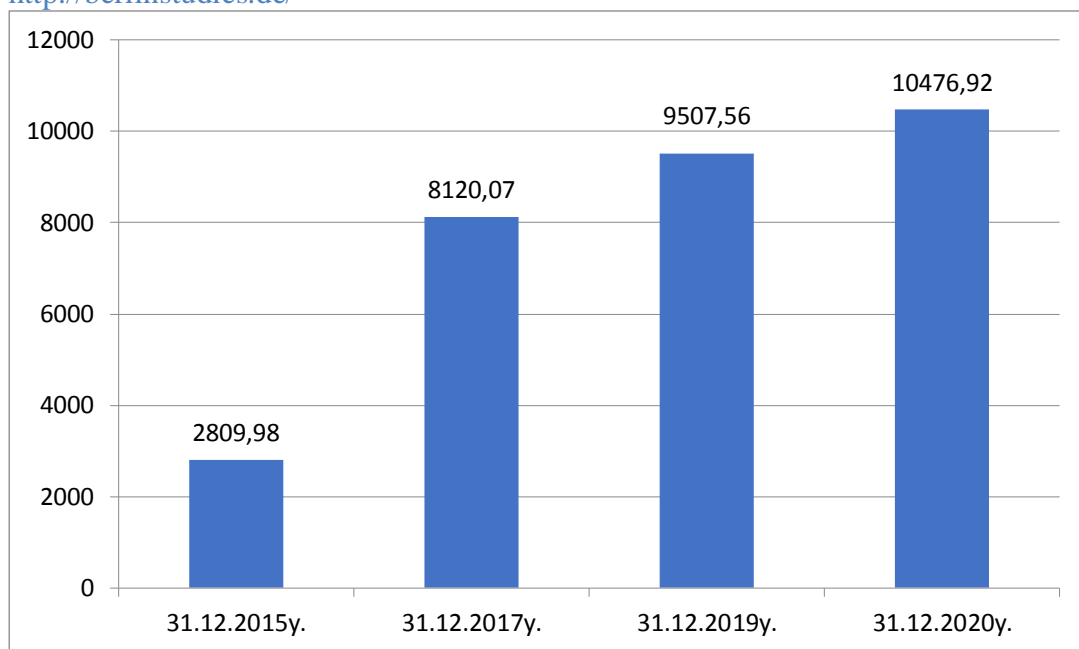
2-table

The annual rate of inflation in the Republic of Uzbekistan and the average annual interest rate of loans of commercial banks in national currency, in percentage [13]

	2018 y.	2019 y.	2020 y.
Inflation rate	14,3	15,2	11,1
Average interest rate of loans	21,1	23,7	22,3

As can be seen from Table 2, the inflation rate in the Republic of Uzbekistan was high in 2018-2020 years. This was due to the fact that the interest rates of the national currency loans of commercial banks were higher.

Also, the high rate of depreciation of the national currency – sum negatively affects the lending practices of commercial banks chakaan.



1-Figure. The millionth currency is a co-payment for 1 dollar relative to the nominal value of the exchange rate, co-payment [14]

1-figure from the information presented, it can be seen that in the 2015-2020 years there was a high rate of depreciation of the national currency-sum against the US dollar. This will lead to a decrease in the Real value of the population's income and, on the basis of this, will have a negative impact on the retail lending practices of banks.

CONCLUSION

Increasing the volume of retail loans granted by commercial banks and the state support of the retail lending process is one of the necessary conditions for increasing the welfare of the population.

The fact that the total amount of retail loans granted to the population by the commercial banks of the Republic and the amount of mortgage and consumer loans have a tendency to increase in 2018-2020 is explained by the increasing demand of the population for retail loans and the financial support of the state for the practice of retail lending by

The high inflation rate in the Republic of Uzbekistan in 2018-2020 led to high interest rates of loans of commercial banks in national currency.

The high rate of depreciation of the national currency-sum against the US dollar in 2015-2020 years led to a decrease in the Real value of the population's income, which, as a result, had a negative impact on the retail lending practice of banks.

In our opinion, in order to improve the retail lending practices of commercial banks, it is necessary to carry out the following activities:

1. Taking into account the fact that the Republic of Uzbekistan is undergoing an inflationary targeting regime and the responsibility for it is entrusted to the Central

Bank and the government, firstly, when determining the interest rate of retail loans, the annual rate of inflation should be taken into account as the base rate of not exceeding 5 percent; secondly, in the amount of

2. In order to eliminate the negative impact of the devaluation of the national currency on the practice of retail lending of banks, first, in the repayment of retail loans issued in foreign currency, the nominal exchange rate of the national currency on the day of issuance of retail credit should be taken as a basis; secondly, it is necessary to introduce retail loans.

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