

IMPROVING THE LENDING OF INDIVIDUALS IN BANKS

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ABSTRACT

In the conditions of further deepening of economic reforms and liberalization of the banking system, credit operations occupy an important place. Due to the fact that the credit operations of commercial banks are activities that shape the bank's income, ensuring the stability of the quality level of the loan portfolio is one of the main tasks of banks today. Lending is a type of activity of primary importance for commercial banks, because a decrease in the quality of the loan portfolio of commercial banks negatively affects their financial stability, that is, an increase in the weight of overdue loans in the volume of loan deposits leads to a sharp decrease in the bank's liquidity. Therefore, effective management of the loan portfolio of commercial banks allows to meet the credit needs of economic entities. In this regard, in the President's address to the Oliy Majlis, "The worst thing is that serious mistakes have been made in the definition and implementation of prospective large projects, and foreign loans have been spent on ineffective activities, which hinders the development of the economy. First of all, we need to create an effective system for bringing in foreign loans and investments, and learn to use each loan accurately. In this matter, the time has come to measure seven times and cut once, and to think carefully about the consequences. The increase in the volume of bank loans directed to the development of the economy in our republic, the increase in the number of different ownership and business entities that use them, the rational placement of loans given by banks, increasing their efficiency, the tasks of ensuring timely recovery of the interest calculated on the given loans are urgent tasks of constant monitoring of the banks' loan portfolio. justifies that it is an issue.

Also, N. Sokolinskaya defines that "loan portfolio consists of the sum of short-term and long-term loans." In this definition, the main focus is on the duration of the loan, which does not fully reveal the essence of the loan portfolio. Because the determination of the term of loans granted by the bank and compliance with it can

only be an important factor in determining the quality of the loan portfolio. The famous Russian economist O.I. Lavrushin defines that "the concept of loan portfolio in banking is usually understood as the sum of loans of one or another bank". At the same time, he believes that the formation of a loan portfolio in the bank and its analysis will allow to clearly develop the strategy and tactics of a commercial bank, and will increase the possibility of lending to customers. Abalkin L.I, Panova G.S. and another group of economists believe that the loan portfolio of commercial banks is a classification of loans by quality and composition. In this definition, in our opinion, a positive approach is taken to reveal the nature of the loan portfolio. On the positive side, they emphasize the need to categorize loans based on their quality, taking into account certain factors. Another group of foreign economists, K.J.Braltron and D.Mak Noton, believe that the loan portfolio of commercial banks is the classification of loans according to certain characteristics. In this definition, the loan portfolio is based on the classification of loans based on specific forms and characteristics. Uzbek economists have also conducted a number of researches in this regard, in particular, according to Sh.Z.Abdullaeva, the credit portfolio of banks is the sum of the bank's demands on the scale of loans categorized according to certain criteria based on various credit risks. In his definition, the economist focused on the classification of loans based on certain criteria, as well as credit risks. Analyzing the specific aspects of the definitions discussed above, we believe that the loan portfolio can be defined as follows: the bank's loan portfolio is the necessary basis for the implementation of the bank's credit operations and represents the total amount of loans issued by the bank. Also, since credit operations occupy the main place in the activity of banks, the correct organization of their loan portfolio is one of the main factors that create an opportunity for efficient and stable operation of banks. Deficiencies in credit operations can lead to a decrease in the income of banks, and in some cases, their bankruptcy. Therefore, monitoring the credit portfolio of banks and its quality is a guarantee of the effective operation of commercial banks. Based on the cases studied above, we

believe that it is always relevant to conduct research on ways to improve the efficiency of credit portfolio management in commercial banks of our republic. Research methodology As a theoretical and methodological basis of this article, general economic literature and scientific articles, researches of economists on the issues of effective management of credit portfolios in commercial banks, interviews with scientists and representatives of the field, analysis of their written and oral opinions, expert evaluation, observation of processes, economic events and a systematic approach to the processes, a comparative analysis with the author's experiences, conclusions, suggestions and recommendations are given in the relevant directions. In the process of studying the topic, in addition to general economic methods.

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