

## THE ROLE OF LEASING OPERATIONS IN COMMERCIAL BANKS

Ahmad Eshqobilov Javliyevich

Termiz agrotexnologiyalar va innovatsion rivojlanish instituti,  
Agrobiznes, buxgalteriya hisobi va raqamli texnologiyalar kafedrası o'qituvchisi  
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### Annotation

This article will consider the economic nature of liquidation operations in the activities of commercial banks and the basis for its application in banking activities, as well as the comparison of liquidity with classical banking operations and the determination of the next perspectives of liquidation operations.

**Keywords:** leasing operations, commercial bank, financial instrument, bank leasing.

Operations on leasing relationships are one of the most effective types of financial services widely used in all countries of the world. In the next 25 years, the volume of liquidation operations in developed countries has increased several times, and more than 30-35 percent of their investment is carried out through liquidation. These figures show that liquidity relations are important in the economy of all countries of the world and that there is still a special emphasis on developing these financial relationships. A contract for a period of one year or longer, which covers the rental and lined payments, is often called leasing. Instead of purchasing long-service equipment, firms often approach leasing. From any property, namely, electrostatics, atomic fuel, railway cars, transportation, aircraft, paroxods, handball fields, computers and other types of equipment can be obtained for rent.

Unlike loans, leasing operations have a number of advantages: the cost of basic tools can be covered in a short time, since the rapid accumulation of the depreciation fund will lead to a rapid recovery and renewal of equipment, then the use of leasing is economical. profitable for enterprises. Leasing can bring financial benefits for both parties. In addition, according to the terms of the contract. Leasing payments are made only after receiving proceeds from the sale of goods produced by the leasing equipment. It is not necessary to own the equipment used with leasing. Also, the advantage of leasing is that if the contract contains the appropriate band, the lender will deliver the equipment to a fixed address, reducing the cost of transportation of the lender.

In order for liquidation operations to be carried out competently, commercial banks must carry out huge organizational work: study the leasing market and determine the demand and offer for certain types of equipment. Taking into account current trends in the development of banking in Russia, the lease is able to quickly take certain positions in the structure of the banking business.

The leasing agreement usually reflects half-yearly billed shaving fees, whether quarterly or not, when it is signed to it. Payment terms can also be determined based on the needs of the leasing user. At the same time, the first rental year payments may also be set in smaller amounts under the lease agreement. When the lease agreement is completed, the leased property will be returned to the tenant. However, in many cases, the lease agreement allows the user of the lease to purchase property or, leased equipment, or, if not, renewal of the lease agreement, i.e. to restructal it.

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requirements. That is why commercial banks are actively involved in the process of conducting liquidation operations. Further development of competition in the financial market, ensuring an increase in the volume of capital investment, the role of leasing in the development of the powerful business is insignificant. This is evidenced by the fact that in the years that followed, many eventcopies were using this type of service. The leasing operation is useful to the lender and the lender as follows: on the one hand, the lender will be able to obtain and attract the necessary rental property even in a low-cost situation, i.e. the lease payments will be made gradually under the contract within a specified period of time. Bank Accounts: Bank accounts, certificates of deposit, or individual retirement accounts set up as a trust or made payable on death to an entity used by Jehovah's Witnesses in accord with local bank requirements. On the other hand, the lender will also be able to lease the rental property in exchange for its own and borrowed funds. This will not allow sales of real estate, goods, equipment, etc. to cease to be sold. As for the Bank's credit, as noted above, leasing practices have several advantages over the method of financing the main tools. To assist individuals desiring to benefit the worldwide work of Jehovah's Witnesses through some form of charitable giving, a brochure entitled Charitable Planning to Benefit Kingdom Service Worldwide has been prepared. The conditions for the sustainable operation of the economy are the development of leasing companies in the development of market infrastructure institutions aimed at creating shaaroit. Indeed, economic reforms aimed at supporting small businesses in the development of the real sector of the economy in Uzbekistan provide a wide range of opportunities for further development of leasing practices. (Matthew 24:14; 28:19, 20) In conditions transitioning to a regional market economy, liquidity relationships are a relatively new type of service, and today's active changes in our economy are preventing the use of convenient financial instruments. This is especially so with the possibility of using leasing in financing small business development programs. In developed countries, it is becoming unknown that leasing is an effective tool for technical rearmament of the manufacturing sector, which allows expanding production without attracting much money and updating it. To assist individuals desiring to benefit the worldwide work of Jehovah's Witnesses through some form of charitable giving, a brochure entitled Charitable Planning to Benefit Kingdom Service Worldwide has been prepared. The advantage of leasing services is also proven in the world financial services market. In conclusion, the introduction of leasing and its widespread use in the activities of business entities are a guarantee of the reliable growth of the state. New changes to the legislation on leasing of Uzbekistan not only create a favorable investment climate in market infrastructure, but also create a space for investors to invest in small businesses in a wide range of friendships. It should be emphasized separately, loans issued to liquidation first and foremost give privileged interest to entrepreneurs who do not have enough money for the provision of loans and farmers with 40-50 hectares of land for the production of agricultural products, to provide privileged interest for long periods of time, to operate purposefully, to avoid repayment of loans, to be directed to the real network of the economy, to open new jobs, and to have a significant impact on piracy and the development of our economy and it's different. There is a special emphasis on expanding the provision of services by the banking system to small business enterprises to obtain agricultural machinery and minitechnology, and increasing the quality and volume of services provided to entrepreneurs by consulting and injuring service centers. What will an entrepreneur do if he needs to bring equipment for a resurgent enterprise or is going to modernize existing production? If his

personal resources are earmarked, the issue is easily solved but buys the necessary equipment. It is clear that the entrepreneur will not always have free funds, at which point there is another way for him - to contact the bank for a loan. However, many small business representatives do not like such behavior, although not everyone can boast of a long credit history or bring less than 120 percent credit, or equipment, to the liquidation. In assessing the potential of the leasing agreement, leasing companies rely on the lender's ability to provide a certain flow of cash in the use of leased property, which is very convenient for small business entities made up of haaangs that do not have the same financial assets as they are in obtaining a loan from a bank. The essence of leasing can be summed up in the following phrase: Wealth consists not of owning property, but of being entitled to use it. This sentence very understands the basic idea of leasing. Having personal property to work and profit from a corhona or entrepreneur is wearable. The leasing mechanism gives such enterprises the opportunity to have the right to use the necessary equipment for a certain period of time at the expense of compulsory leasing payments. Once the agreed deadline for using the equipment expires, they will also be seen to remain the property of the enterprise.

Leasing operations have a number of advantages for commercial banks. For example, the preparation of a business plan for leasing operations is more convenient than the practice of credit transactions, since the relationship between the object of business and its use in leasing is characterized and dependent on them as specific processes. Bank Accounts: Bank accounts, certificates of deposit, or individual retirement accounts set up as a trust or made payable on death to an entity used by Jehovah's Witnesses in accord with local bank requirements. Bank Accounts: Bank accounts, certificates of deposit, or individual retirement accounts set up as a trust or made payable on death to an entity used by Jehovah's Witnesses in accord with local bank requirements. Macroeconomicly, it accelerates the investment process in the country, the volume of capital investments increases, and equipment supply improves in manufacturing sectors, as well as increases the efficiency of using the main tools available. At the same time, it expands the possibilities of financing the real sector of the economy. In poor relationships, in the financial market, the bank creates additional competition for loans and expands the selection opportunities for users of leasing.

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