



MIRZO ULUG'BEK NOMIDAGI
O'ZBEKISTON MILLIY UNIVERSITETI
JIZZAX FILIALI



**KOMPYUTER IMLARI VA
MUHANDISLIK TEXNOLOGIYALARI
XALQARO ILMIY-TEXNIK
ANJUMAN MATERIALLARI
TO'PLAMI
2-QISM**



26-27-SENTABR
2025-YIL



**O'ZBEKISTON RESPUBLIKASI OLIY TA'LIM, FAN VA
INNOVATSIYALAR VAZIRLIGI**

**MIRZO ULUG'BEK NOMIDAGI O'ZBEKISTON MILLIY
UNIVERSITETINING JIZZAX FILIALI**



**KOMPYUTER IMLARI VA MUHANDISLIK
TEXNOLOGIYALARI**

mavzusidagi Xalqaro ilmiy-texnik anjuman materiallari to'plami
(2025-yil 26-27-sentabr)

2-QISM

JIZZAX-2025

Kompyuter ilmlari va muhandislik texnologiyalari. Xalqaro ilmiy-texnik anjuman materiallari to‘plami – Jizzax: O‘zMU Jizzax filiali, 2025-yil 26-27-sentabr. 368-bet.

Xalqaro miqyosidagi ilmiy-texnik anjuman materiallarida zamonaviy kompyuter ilmlari va muhandislik texnologiyalari sohasidagi innovatsion tadqiqotlar aks etgan.

Globallashuv sharoitida davlatimizni yanada barqaror va jadal sur’atlar bilan rivojlantirish bo‘yicha amalga oshirilayotgan islohotlar samarasini yaxshilash sohasidagi ilmiy-tadqiqot ishlariga alohida e’tibor qaratilgan. Zero iqtisodiyotning, ijtimoiy sohalarni qamrab olgan modernizatsiya jarayonlari, hayotning barcha sohalarini liberallashtirishni talab qilmoqda.

Ushbu ilmiy ma’ruza tezislari to‘plamida mamlakatimiz va xorijlik turli yo‘nalishlarda faoliyat olib borayotgan mutaxassislar, olimlar, professor-o‘qituvchilar, ilmiy tadqiqot institutlari va markazlarining ilmiy xodimlari, tadqiqotchilar, magistr va talabalarning ilmiy-tadqiqot ishlari natijalari mujassamlashgan.

Mas’ul muharrirlar: DSc.prof. Turakulov O.X., t.f.n., dots. Baboyev A.M.

Tahrir hay’ati a’zolari: p.f.d.(DSc), prof. Turakulov O.X., t.f.n., dots. Baboyev A.M., t.f.f.d.(PhD), prof. Abduraxmanov R.A., p.f.f.d.(PhD) Eshankulov B.S., p.f.n., dots. Alimov N.N., p.f.f.d.(PhD), dots. Alibayev S.X., t.f.f.d.(PhD), dots. Abdumalikov A.A, p.f.f.d.(PhD) Hafizov E.A., f.f.f.d.(PhD), dots. Sindorov L.K., t.f.f.d.(PhD), dots. Nasirov B.U., b.f.f.d. (PhD) O‘ralov A.I., p.f.n., dots. Aliqulov S.T., t.f.f.d.(PhD) Kuvandikov J.T., i.f.n., dots. Tsot M.P., Sharipova S.F., Jo‘rayev M.M.

Mazkur to‘plamga kiritilgan ma’ruza tezislarning mazmuni, undagi statistik ma’lumotlar va me’yoriy hujjatlarning to‘g‘riliqi hamda tanqidiy fikr-mulohazalar, keltirilgan takliflarga mualliflarning o‘zlari mas’uldirlar.

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FORMS OF PROVIDING LOANS TO SMALL BUSINESSES

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Abstract: this article serves small business and business entities show, with the expansion of production in small business entities their technical repair, material and technical support, storage of products, range of services such as operation and sales, communication and communication, consulting and information information about types is presented.

Keywords: infrastructure, small business, market infrastructure, technological park, business center, auditing company, business school, private banks, real sector, permanent, conditional-permanent and variable.

Regardless of the different forms of ownership, enterprises have sources of income in the form of taxes paid to the state and local budgets in accordance with the Law of the Republic of Uzbekistan "On Taxes from Enterprises, Associations and Organizations" and the Decisions of the Cabinet of Ministers "On Improving the Tax System to Encourage the Production of Consumer Goods" specified. The purpose of the introduction of these taxes is to regulate the business activities of the state social guarantees, to encourage the economical use of natural resources and the protection of the environment.

Transfer of money to the account of property owners should be done within 4 working days within the city, within 5 working days within the region, within 10 working days within the republic. If the terms of this law are violated, the bank will pay a fine in the amount of annual interest to the client. The bank carries out operations related to the clients according to their application. Banks inform entrepreneurs about changes in regulations introduced by the Central Bank of the Republic, especially regarding cashless operations on accounts.

Currency transactions are carried out by comparing the ratio of the currencies of the two parties at the exchange rate. This information is important in the economic activity of entrepreneurs. The main place in currency transactions is occupied by loans, securities, buying and selling of currency for profit. Current owners of small and private property in the course of business can purchase foreign currency freely by obtaining the right to have a currency account-book number. Entrepreneurs also have the right to freely buy foreign currency as a result of their trade with foreign companies and entrepreneurs.

In general, the market economy creates legal opportunities for the currency of major developed countries in the world to operate in the domestic market of the country. Entrepreneurs from their currency-related activities effectively using foreign currency to buy new equipment and modern technology, to improve the quality of service in production and service enterprises, to produce quality goods in the field of production, and have the opportunity to profit from its realization.

Providing credit to the business structures of small businesses means providing them with financial money or goods in the form of tools for a certain period of time to carry out economic activities. There are the following types of credit provision:

- The form of direct provision of money loans or goods instead of capital to economic entities.
- Provision of credit as one of the types of settlement, that is, with the account of the extension of the payment period.

Effective functioning and development of small business entities in our republic largely depends on the conditions created for them. Among the conditions that create a favorable opportunity for the development of small business, I would like to single out the infrastructure service. With the expansion of production in small business entities, their demand for a number of services such as technical repair, material and technical support, product storage, processing and sale, communication and communication, consulting and information is increasing.

Banks earn profits by mobilizing savings and temporarily idle funds through passive operations. Asset operations are related to various types of lending operations and are classified according to the following elements: - short, medium and long-term loans. - loans are given to each customer in small, medium, and large amounts, taking into account their individual and financial capabilities; - there are some types of loans that require a special guarantee and provide collateral. - granting by type of loans, i.e. by state, commercial, international and other types. - providing loans to legal entities and individuals by type. Loans for temporary use, consumption, debt repayment, export and import operations. In the conditions of the current market economy, small businesses and private enterprises deal with various banks in their activities. This process is more complicated than the previous ones, because the previous processes were mainly characterized by the fact that the bank carried out its activities through enterprises. Due to the formation of entrepreneurial activity, banks mobilize their funds to perform operations related to the activities of private property owners and small enterprises. The fact that entrepreneurs are given a lot of freedom in their transactions with banks is shown in the fact that a private entrepreneur has the right to keep his savings in his account in various banks of Uzbekistan, to perform credit and cash transactions. According to the laws and contracts in force in relations between banks and entrepreneurs, settlements can be made by money transfer. Banks guarantee the storage of funds, securities and other important documents in the entrepreneur's account.

In accordance with the decision of the President of the Republic of Uzbekistan No. PQ-5087 dated April 21, 2021, the scope of services provided by the state fund for supporting entrepreneurship has been expanded in order to further improve the conditions for doing business in our country, including:

The amount of the compensation percentage of business entities for bank loans in national currency has been increased from 1.5 times to 1.75 times the basic rate of the Central Bank; that is, from May 1 of this year, compensation can be applied for up to 25% of loans in national currency issued by commercial banks.

It was noted that compensation and guarantees for bank loans are provided to business entities regardless of the number of credit agreements.

In ensuring the implementation of family entrepreneurship development programs, the main attention is paid to the creation of new jobs in the regions, small projects aimed at increasing the volume of services and production, as well as the goals of creating permanent sources of income for the population.

In particular, a total of 3.2 trillion will be allocated to 135 thousand projects within the framework of these programs in 2021. preferential loan funds amounting to soums have been allocated. This indicator is almost 4 times more compared to the same period last year.

Loans from international financial institutions and foreign countries 181.7 million at the expense of lines and grants. Credit in USD funds were allocated[2]. In the first half of this year, 2012 loans in the amount of 3.7 trillion soums, 1.3 times more compared to the period including microloans worth 775.2 billion soums (1.4 times increase), as well as 59.8 within credit lines of international financial institutions million dollars were allocated. It is a pleasure to do business 15,800 new small business entities since the beginning of this year as a result of the measures implemented to support the development was established, and the employment of the population in this field is from 75.1 percent to 75.5 percent increased.

Taxes are money payments, which are defined by law and must be paid to the budget. Taxes, first of all, arise from the need to provide the state with financial resources. State and local taxes apply in the Republic of Uzbekistan. Since July 1, 2005, a unified tax system for micro-firms and small enterprises has been implemented. The audit service plays an important role in the economic activity of the business, the correct implementation of financial and accounting calculations. The main goal of the audit is to determine the correctness of financial and economic operations of enterprises and compliance with the legislation of Uzbekistan.

According to the level of permanence, information is permanent, conditional-permanent and variable. Permanent information does not change its meaning for a long time (information about the names of cities, enterprises, trade organizations, types of goods, etc.). Conditional-permanent information retains its meaning for a certain period of time. It includes technical conditions, standards, tariff amounts, position, salary, etc. for the production of products. The main activities of small businesses and private enterprises are closely related to banks, their activities include purchasing raw materials, manufactured goods, paying for services rendered, providing employees with wages, various types of enterprises, firms and economic relations with other legal entities, i.e. payment of income tax, all types of payments for transport, utility services, as well as loans and other settlements are carried out through banks.

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