

The Role of Commercial Banks in the Formation of Enterprises Involving Foreign Investment.

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Abstract

This article highlights the importance of improving the economy by attracting foreign investments, also creating an investment environment in the region and factors affecting it, and increasing investment attractiveness.

Keywords- investment, investment environment, investment attractiveness, foreign investment, stock, bond, investment funds, venture funds.

INTRODUCTION

Nowadays, one of the main conditions for the development of the economy of any country is the attraction of foreign investments into the economy.

The need to activate investment processes in the national economy and expand the participation of commercial banks in it is determined by increasing the role of the banking system in ensuring economic stability. Participation of banks in increasing the investment potential includes directing bank funds to investment purposes, providing investment loans, participating in share capital, and carrying out operations with securities.

The investment activity of commercial banks is further developed through their participation in financial-industrial groups. Because, within the framework of financial-industrial groups, banks increase their investment activity based on the development and implementation of promising investment projects, organization of operations related to securities, and directing financial resources to high-income areas.

LITERATURE REVIEW

Candidate of Economics, U. F. Dodiev, in his article entitled "Ways of development of investment activities of commercial banks" wrote that "Banks appear on the market as investors on the one hand, and on the other hand, they are debtors." This situation makes liquidity an important issue for banks, which require proportionate management of assets and liabilities in terms of maturity, size and interest rates. The weight of Uzbek banks' investments in real assets is high. Bank loans for more than one year are long-term loans, which are given for the purpose of financing the investment costs of the population and economic entities.

Furthermore, President Sh. M. Mirziyoev in his works entitled "New Uzbekistan Strategy" described "efforts to reform the banking system, deepen the capitalization and increase the stability

of the deposit base of banks, strengthen their financial stability and reliability, and further expand crediting of promising investment projects and small business and entrepreneurial entities." "Our actions are paying off."

Methods

In order to effectively organize the investment policy of banks and increase their investment activity, it is appropriate to take into account the following:

- ensure the financial stability of the banking system by improving the quality of the investment portfolio and risk management practices, implementing technological solutions for assessing financial risks;

- in the implementation of the investment policy, it is necessary to evaluate the factors affecting it and to analyze their impact in depth;

- it is necessary to implement effective measures aimed at the development of financial relations between commercial banks and industrial enterprises, in particular, to strengthen the participation of banks in the development and implementation of investment projects in enterprises;

- formation of financial-industrial groups by ensuring the integration of finance and industrial capital;

- It is necessary to gradually implement the organization of financial-industrial groups with the participation of commercial banks with a high level of capitalization, because this situation makes it possible to increase the level of profitability and reduce risks in investment relations.

Result

Therefore, commercial banks are the main financial intermediaries for investment in the economy. formation of enterprises and corporate structures through commercial banks creates favorable conditions for increasing investment activity of banks, effective and stable development of industrial sectors and, most importantly, modernization of existing productions. As a result, through the introduction of new techniques and technologies in the country, it will be possible to develop new high-scientific productions directed to domestic and foreign markets, to create conditions for increasing the competitiveness of national enterprises and their financial stability in world markets.

Our economic strategy is aimed at attracting large-scale investments into the economy. We will create necessary conditions for investment growth to be at least 25 percent of GDP in 10 years. We will pay attention to the issues of improving the investment environment, increasing the effectiveness of investment policy in sectors and sectors, clarifying large investment projects to be implemented in 2022-2026 at the expense of foreign investments and loans, and expanding public-private partnership in the economy.¹

Creating an investment environment for attracting foreign investments to the economy, increasing the investment attractiveness will allow the country to increase its foreign investment.

The role of XIJK in the national economy is determined by the following:

- growth of the gross domestic product created in our country;
- attracting foreign investments to the national economy;
- providing the population with employment and new jobs;
- in the formation of population incomes;
- in the technical and technological updating of the means of production;
- introduction of modern management methods and culture;
- increase in the number of legal and individual tax payers;

¹ Sh.M. Mirziyoev. New Uzbekistan strategy. Tashkent: "Uzbekistan" publishing house, 2021. - 134 p.

- in supplementing the income of the state budget;
- in the production of export-oriented goods replacing imports;
- in providing services;
- in saving free currency;
- increasing the income of free currency to the national economy;
- increasing the stability of the national currency, the sum.

Discussion

Enterprises with foreign investment has been established in all regions of our country, and they have been providing close support in the formation of the socio-economic infrastructure of regions, districts and cities in accordance with the needs of the time. There is a disparity in the distribution of Enterprises with foreign investment by region. In some regions, the per capita population is higher than expected, while in some regions, it is very low. We used the method of analysis to determine these imbalances. Enterprises with foreign investment is located unevenly by region in our Republic. For example, in 2010, approximately 82.4% of the Enterprises with foreign investment operating in the republic of Tashkent city and Tashkent region corresponded to 70.1% by 2021. 17.6% and 29.9% correspond to the remaining twelve regions, respectively.

In our opinion, there are a number of objective factors that have influenced the emergence of this situation in the Republic, the main of which are the following. Including:

- the large number of consumers who demand the goods, works and services provided by joint ventures in the capital and the high solvency of the population compared to other regions;
- relatively well-organized financial and social infrastructure in the capital;
- since the railway, airport and most of the ministries and committees are located in the capital, the facilities created in the registration of joint ventures and the import of raw materials and materials or the export of finished products;
- relative sufficiency of financing sources for the enterprise to carry out investment activities for the purpose of reproduction, etc.

The presence of a stable political and economic environment in our republic, that is, the creation of a favorable investment environment and the effectiveness of the system of receiving foreign capital is a necessary condition for attracting foreign investments. The investment environment is a general criterion for the placement of investment resources and, first of all, ensures the profitability of capital funds.

Conclusion and suggestions

In conclusion, in the context of the transition to the digital economy in Uzbekistan and its Kashkadarya region, bio and nanotechnologies, chemistry, pharmaceuticals, mechanical engineering and metal processing, microelectronics, fine chemical technologies, information-communication and laser-optical technologies, use of renewable energy achievements, new It is appropriate to establish Enterprises with foreign investment in areas that lead to the development of industries such as materials production. Kashkadarya region has great opportunities and potential for the establishment of industrial cluster enterprises specializing in the production of mineral resources, processing of agricultural products, construction materials, textile products. The use of existing idle production areas, labor and natural resources has the potential to provide high-value, high-quality production capacity for exporting goods and services to foreign markets in modernized, technically and technologically re-equipped enterprises of the region or newly established enterprises with participation of foreign investments.

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