# EXPERTISE METHODS OF INVESTMENT PROJECTS IN COMMERCIAL BANKS

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**Abstract:** *The article examines the methods of expertise of investment projects in commercial banks and ways to improve the mechanism of their organization.*

***Key words:*** *investment activity, investment policy, investment project, investment environment, investment lending, passive operations of commercial banks.*

## INTRODUCTION

In the process of ensuring macroeconomic stability by deepening economic reforms in our country, it is important to systematically increase the measures of organizing and increasing the efficiency of investment activities, organizing an active investment policy. As the President of the Republic of Uzbekistan Sh.M. Mirziyoev noted, "World experience shows that any country that has pursued an active investment policy has achieved stable growth of its economy. That is why investment is the driver of the economy, it is no exaggeration to say that it is the heart of the economy in Uzbek terms. We will achieve rapid development of our economy only by actively attracting investments and launching new production facilities"[2].

There are still many problems to be solved regarding the financing of investment projects by commercial banks. In this regard, our government has set a number of important tasks that will help to solve this problem positively. Including: further improvement of the bank's credit investment policy and long-term credit mechanisms for investment projects on the organization of new productions, modernization of enterprises, technical and technological re-equipment; ensure careful selection of investment projects, comprehensive evaluation and quality expertise based on a thorough analysis of project documents, their financial self-recovery and profitability; spending one's own funds on financing investment projects and using them effectively, constantly monitoring the implementation of projects, ensuring timely and full return of invested funds; Strengthening the divisions of banks carrying out investment activities with professionally trained highly qualified personnel, retraining bank specialists in matters of selection, expertise and implementation of investment projects, and fundamentally improving the quality of professional development[1].

Increasing the types of loans (leasing, syndication, etc.) in banks to increase the activity of credit in financing investment projects; increase the solvency and reliability of banks; reduction of mandatory reserves for bank deposits; compensation from the budget for losses incurred by the bank as a result of programs implemented on the basis of government decisions; it is desirable to eliminate imbalances between interest rates on deposits and investment loans. In this way, loans encourage the entrepreneur to increase his real income, finally, he loses the feeling of dependence on the members of the society, opens a new direction in the enterprise related to the development of technology, and encourages to make innovations and discoveries in this field. The analysis of the practice of bank credit shows that no matter how busy the activities of banks are in financing projects, and no matter how much

the contribution of long-term loans tends to increase, the contribution of bank loans in financing the investment activities of the real sector of our country is still very small.

Banks play an important role in increasing investment activity and economic growth of the state. Banks should appear as accumulators that develop investment resources, but the volume of investments is still insufficient. Firstly, it is related to the high risk of investing funds. This is especially true of capital-intensive investment projects. In this situation, attracting resources to invest in the industry has become a very difficult task. Second, the decrease in liquidity in the financial markets limits the investment opportunities of banks. Some banks monitor the current liquidity situation and do not want to participate in investment projects. It should also be noted that even in relatively favorable conditions of the economy, the total financial resources of most banks are not sufficient to provide capital investments in industry, transport, communication and other sectors.

Thirdly, how the state behaves in the field of investment has an impact on the investment environment of this or that country. The withdrawal of the state from this area will also have a somewhat negative effect on this climate. One of the conditions for the further improvement of the investment environment is the improvement of the banking system, that is, the creation of competition in the financial market, and the improvement of information provision for foreign investors. It is desirable to offer a syndicated loan in order to solve the problems of lack of funds and reduction of bank risk.

To implement these directions, it is necessary to mobilize external and internal resources and carry out practical work in the field of investment lending. In this regard, it is advisable to implement the following in order to improve the investment activities of banks:

- stabilization of the situation in the interbank market, increase of internal stability of commercial banks;
- the increase in the deposit accumulation rates of the population and enterprises is considered to be a factor that changes the composition of liabilities of commercial banks at the same time, and it is considered the main condition for the expanded participation of enterprises in investment projects at the expense of their own funds;
- development of interbank cooperation in joint lending of investment projects;
- activation of the use of syndicated loans in order to reduce the risk of individual banks and increase their resources;
- accumulation of credit resources by the state and their distribution in the form of loans through state financial institutions;
- to increase the role of institutions that are financially responsible for the implementation of the project, that is, banks, in the examination of investment projects.

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