IMPROVEMENT OF THE SYSTEM FOR ASSESSING THE CREDITWORTHINESS OF CUSTOMERS IN THE CONDITIONS OF REMOTE BANKING SERVICES

СОВЕРШЕНСТВОВАНИЕ СИСТЕМЫ ОЦЕНКИ КРЕДИТОСПОСОБНОСТИ КЛИЕНТОВ В УСЛОВИЯХ ДИСТАНЦИОННОГО БАНКОВСКОГО ОБСЛУЖИВАНИЯ

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Abstract: Credit rating has long been central to the financial sector due to its role as a mechanism for reducing exposure to credit risk arising from customers in remote banking and information asymmetries between borrowers. by more reliably linking payees to their payment schedules. Collateral also sends a positive signal to creditors, helping to mitigate problems arising from adverse selection and moral hazard. In addition, collateral reduces lenders' exposure to losses, reduces systemic risk, and thus becomes an important factor in assessing the borrower's overall creditworthiness.

Аннотация: Кредитный рейтинг уже давно занимает центральное место в финансовом секторе из-за его роли в качестве механизма снижения подверженности кредитному риску, связанному с клиентами в дистанционном банковском обслуживании, и информационной асимметрии между заемщиками. за счет более надежной привязки получателей платежей к их графикам платежей. Обеспечение также посылает положительный сигнал кредиторам, помогая смягчить проблемы, возникающие в результате неблагоприятного отбора и морального риска. Кроме того, обеспечение снижает подверженность кредиторов потерям, снижает системный риск и, таким образом, становится важным фактором при оценке общей кредитоспособности заемщика.

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Keywords: Bank, Borrower, Borrower's Debt Service, financial indicators, cash flow analysis

Ключевые слова: Банк, заемщик, обслуживание долга заемщика, финансовые показатели, анализ движения денежных средств.

Introduction Changes in the system of social relations, Republic of Uzbekistan liberalization of the economy, world economic relations in foreign economic relations that it is open to integration processes, accordingly, accounting required a change. The beginning of the rapid development of the economy of the Republic of Uzbekistan foreign investments, financial transactions with foreign countries and internationalization of economic relations, trade and commercial transactions, expansion and deepening of privatization processes and securities market, development of systems providing taxation policy, economy Relying on cultured legal frameworks in the implementation of goals, the environment it is possible to add attention to ecology. This is the modern economy trends should be reflected in accounting.

To assess the creditworthiness of individuals, the bank needs to assess both the financial position of the borrower and his personal qualities. At the same time, qualitative and quantitative indicators of the economic situation of the borrower are assessed. The assessment should be carried out in three stages:

1) assessment of the quality indicators of the borrower's activities;

2) assessment of quantitative indicators of the borrower's activities;

3) obtaining a summary assessment - a forecast and the formation of a final analytical conclusion.

An assessment of the creditworthiness of an individual is carried out on the basis of an analysis aimed at identifying objective results and trends in its financial condition. The main sources of information for assessing the creditworthiness of the borrower are:

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financial statements, information provided by the borrower, the experience of other persons with this client, the scheme of the credited transaction with a feasibility study for obtaining a loan, on-site inspection data.

Qualitative analysis is also implemented in stages:

2) determination of the purpose of the loan;

The reputation of the borrower is studied very carefully, while the analysis of the client's credit history, that is, the past experience with the client's loan debt, is very important. Information characterizing the business and personal qualities of an individual borrower is carefully studied. The facts or absence of facts of non-payments on loans, etc. are also established.

Determining the borrower's creditworthiness is an integral part of the bank's work to determine the possibility of issuing a loan. The analysis of the borrower's creditworthiness is understood as the assessment by the bank of the borrower in terms of the possibility and expediency of granting loans to him, determining the likelihood of their timely repayment in accordance with the loan agreement. For this purpose, use:

- financial ratios;

- cash flow analysis;

- business risk assessment. The credit analysts and loan officers base their decision on the entire analysis. The analysis helps in reaching a decision on whether the risk level is acceptable or not and to what extent. The amount of loan to be awarded to the borrower will depend on whether the lender is convinced that the loan will be repaid within the agreed terms and duration.

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The bank can either approve the total amount of loan requested or decide on a specific amount of loan that is below what the borrower applied for. Whatever the decision, the lender must communicate to the borrower its decision before the disbursement is made.

All for the development of social sphere and economy in the Republic of Uzbekistan 68.4 trillion in 2020 from financing sources. soums (13.4 billion dollars equivalent) USD) or compared to 2018, 120.4% of fixed capital investments were absorbed. The volume of investments in fixed capital is 5.1 times compared to 2005, 2.0 times compared to 2010 times and increased by 129.7% compared to 2015. In order to create a favorable investment environment and attract large investments foreign direct investment absorbed as a result of a number of reforms and the volume of loans in 2020 is 12768.6 billion. soums (US$ 2493.3 million equivalent) increased by 44.9% compared to 2018, and its share in total investments was 18.7 organized.

Figure   Changes in the Balance of Tangible and Intangible Assets
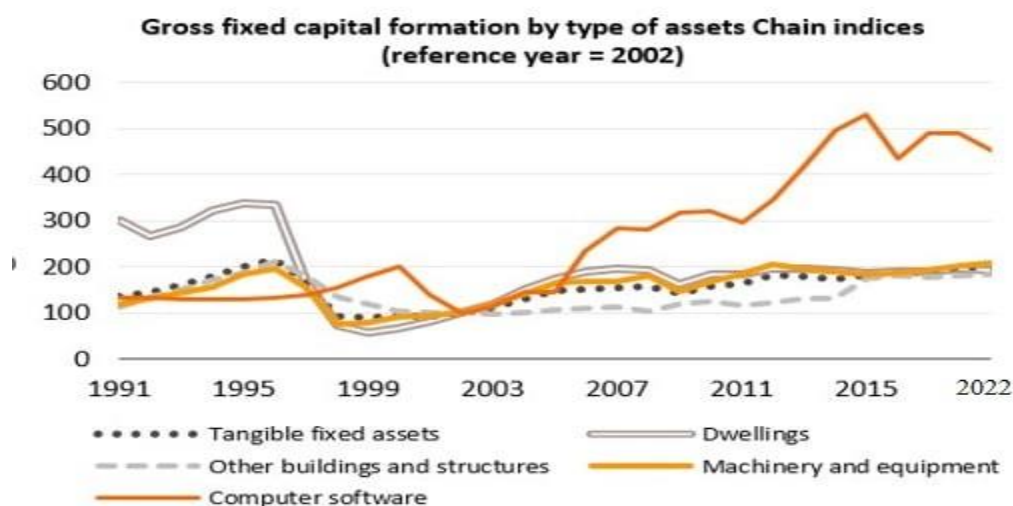
Comparison with the indicators of the world countries shows that Uzbekistan in this regard, in terms of growth indicators of labor productivity a number of rapidly developing countries, as well as the CIS countries is leaving behind. For example, labor productivity in the republic's industry in 2005-2020 growth rates in Russia, Kazakhstan, Kyrgyzstan, Malaysia, and so on was more than the similar indicators of other countries. Under the

leadership of S. Chapel of the Institute of Macroeconomic Research and Forecasting according to the research results of the group's scientists, the quality of economic growth in Uzbekistan efficiency of investments with indicators and competitiveness of the national economy perspective forecasts on the priority directions of growth have been implemented 3. According to research, improving the quality indicators of economic growth in Uzbekistan, financial in increasing the efficiency of investments and the competitiveness of the national economy and in the distribution of investment resources, it is gradually acceptable to modernize the real sector gradually focusing on the following directions using a flexible strategy should focus on: The bank should also confirm that the borrower possesses the required experience and industry knowledge in the field that they are about to invest in. In most cases, the bank may require the borrower to provide a feasibility report of the project they are about to undertake. It is to ascertain if the borrower is able to enough cash flows to service the debt, provide for staff salaries, and meet the operating expenses of the business.

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