

**The role and importance of banks in increasing investment activity in  
Khorezm region**

**Khudoykulov Hamidjon Abdullayevich is a teacher of the Department of  
Accounting and Audit of UrSU**

**Bakhtiyorov Khudaibergan Khamdam son - teacher of the Department of  
Accounting and Auditing of UrSU**

The very fact that the concept of investments, as the main economic concepts of modernization of the economy, has entered our lives today widely and quickly shows its essence and importance, necessity, and creates the need to reveal it. This concept brings with it the discovery of many new concepts and economic knowledge, such as the concept of investment projects, the implementation and financing of investment projects, their technical and economic justification and expertise, project analysis, evaluation and monitoring of the effectiveness of projects, and their discovery in our economic life today. making us realize how important it is. If we consider that today every educated person understands that the future development of the world economy, including the economy of Uzbekistan, mainly depends on investments, then the widespread attraction of investments, especially foreign investments, to the economy of our republic today is a part of the economic reforms that are being carried out in our country. it is not difficult to understand that it has become an important basis for ensuring its effective implementation. World experience shows that countries transitioning to a market economy cannot successfully integrate into the world economic community without the formation of a favorable investment climate and the active attraction of foreign investments to the national economy. While "investment" is a relatively clear and widely used term in economic literature and practice, on the other hand, its versatility and contradictions are characteristic not only of our country, but also of foreign economic literature. It is appropriate to start defining the essence of the term "investment" by analyzing the definitions widely used in the economic literature . The concept of "investment" has a number of meanings, which in short means an investment. Or it is understood as spending for the purpose of making a profit, buying shares, bonds, buying and producing real assets necessary for the production of goods, as well as intellectual and other material assets, that is, investments are any means that store the value of money. , increases its value, and ensures a positive return. Investment (lat. investio - wrapping) is a long-term investment (putting) of capital into various sectors, socio-economic programs, innovation, business projects

in one's own country or abroad for the purpose of economic development. Traditionally, investment refers to the implementation of specific economic projects now with the aim of obtaining expected future income. This approach to the description of the nature of investment is given primary attention in national and, at the same time, foreign economic literature. Therefore, the word "investment" has a broader meaning, and in addition, it also means "appropriation". The nature and long-term nature of the issue causes the authors to equate investments and capital investments allows it to be applied to "years".

Khorezm region is one of the largest developing regions in terms of tourism, industry, agriculture and transport. Banks play an appropriate and significant role in increasing investment activity. Banks help to mobilize investment, provide corporate governance, provide financial advice and offer financing services for investment projects.

Banks provide financial resources for the development of business activities in Khorezm region. They can provide financing or loans for investment projects, as well as offer services such as corporate governance and financial advice. Banks help to implement business and industrial activities in Khorezm region and play an important role in increasing investment activity. Khorezm region is an important place and importance for the growth of investment activity in Uzbekistan. Banks play a major role in attracting investments, allocating financial resources and providing financial advice. Banks provide great assistance in supporting investment projects and projects in the region, attracting capital, accepting investments and implementing management.

Banks cooperate with enterprises, business entities, private investors and authorities, especially in Khorezm region. Their income is of great importance in increasing investment activity by studying, attracting and managing financial resources.

Banks offer innovative services for the development of investment activity in the Khorezm region, improve financial services, help in the preparation of investment projects and projects. Also, banks advise business entities in Khorezm region on financing, payment system development and new investment opportunities.

In addition, banks monitor the local economy of the Khorezm region and play an important role in providing the necessary resources to increase the efficiency of investment activities. Also, banks develop the necessary infrastructure for the prospective development of the Khorezm region's economy.

In general, banks have an important place and importance for the growth and development of investment activity in Khorezm region. They play an important role in strengthening the economy by channeling the financial resources in the right direction.

It is known that one of the important processes in ensuring the sustainable development of the region is investment activity, environment, potential and attractiveness. The objective necessity and specific characteristics of these processes, in order to further increase the role of the region's economy in ensuring sustainable economic growth, the balance between the demand and supply of investments, the level and efficiency of investment use, investment activity, and ultimately investment. It is important to analyze attractiveness from a theoretical and practical point of view. Khorezm region plays an important role in increasing the investment potential of Uzbekistan. Banks support this process and help its development. Banks are important in sourcing financial resources for investment, obtaining capital and arranging payments. Banks also play an important role in financing investment projects, managing investment portfolios and supporting new businesses.

There are several benefits of working with banks to increase activity in Khorezm region:

1. **Obtaining capital:** Banks help investment firms in securing financial resources. It thereby helps to attract capital for new projects and business structures.

2. **Establishment of investment projects :** Banks can assist private enterprises, companies and individuals in the distribution of loans for the establishment and management of projects that allow investment.

3. **Risk Management :** Investments are always risky and banks help in minimizing the risk. This increases the efficiency of investment activities and further develops the economy of the region.

Thus, the role of banks in the development of investment activity in Khorezm region is very large and important. Along with increasing the efficiency of this system, the economy of the region will develop further, and new job opportunities will be created for people.

## References

1. Joraev AS, Khojamkulov D.Yu., Mamatov B. "Analysis of investment projects" Tashkent "Sharq" 2007-52b
2. National Encyclopedia of Uzbekistan. - T.: "OME" state scientific publishing house. 2002. Volume 4. - p. 145
3. Karimov N.G., Khojimatov RX "Organization and financing of investments" Textbook. - TDIU, 2011-B.
4. Bogatirev A.G. Investment right. M.: Rossiiskoe pravo, 2008.-272 p.
- 5 Sharp W., Alexander G., Bailey DJ. Investment: Per. English - M. INFRA-M, 2007. - p. 28.