

## Basics of Investment and Leasing

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**Abstract:** Iqtisodiyotni modernizatsiyalash sharoitida investitsiya va lizing faoliyati muhim ahamiyat kasb etadi. Har bir mamlakatning rivojlanish darajasi, ya'ni iqtisodiyotning rivojlanishi va iqtisodiy o'sishi ko'p jihatdan mamlakatdagi investitsion jarayonlarga bog'liq. Bizga ma'lumki, mamlakatdagi investitsion jarayonlar investitsion siyosat orqali amalga oshiriladi va tartibga solinadi. Investitsion siyosat mamlakatning investitsion salohiyatini oshirishga hamda investitsiya va lizing faoliyatini kengayishiga yordam beradi. Shundan kelib chiqqan holda aytish mumkinki, O'zbekistonda mustaqillikning dastlabki yillaridanoq investitsiya va lizing asoslarini yaratishga, investitsiya faoliyatini rivojlantirishga katta e'tibor berildi.

**Keywords:** Investment, investment process, efficiency, free economic zones, project financing, risks, leasing, objects and subjects of leasing, leasing contracts, valuable securities.



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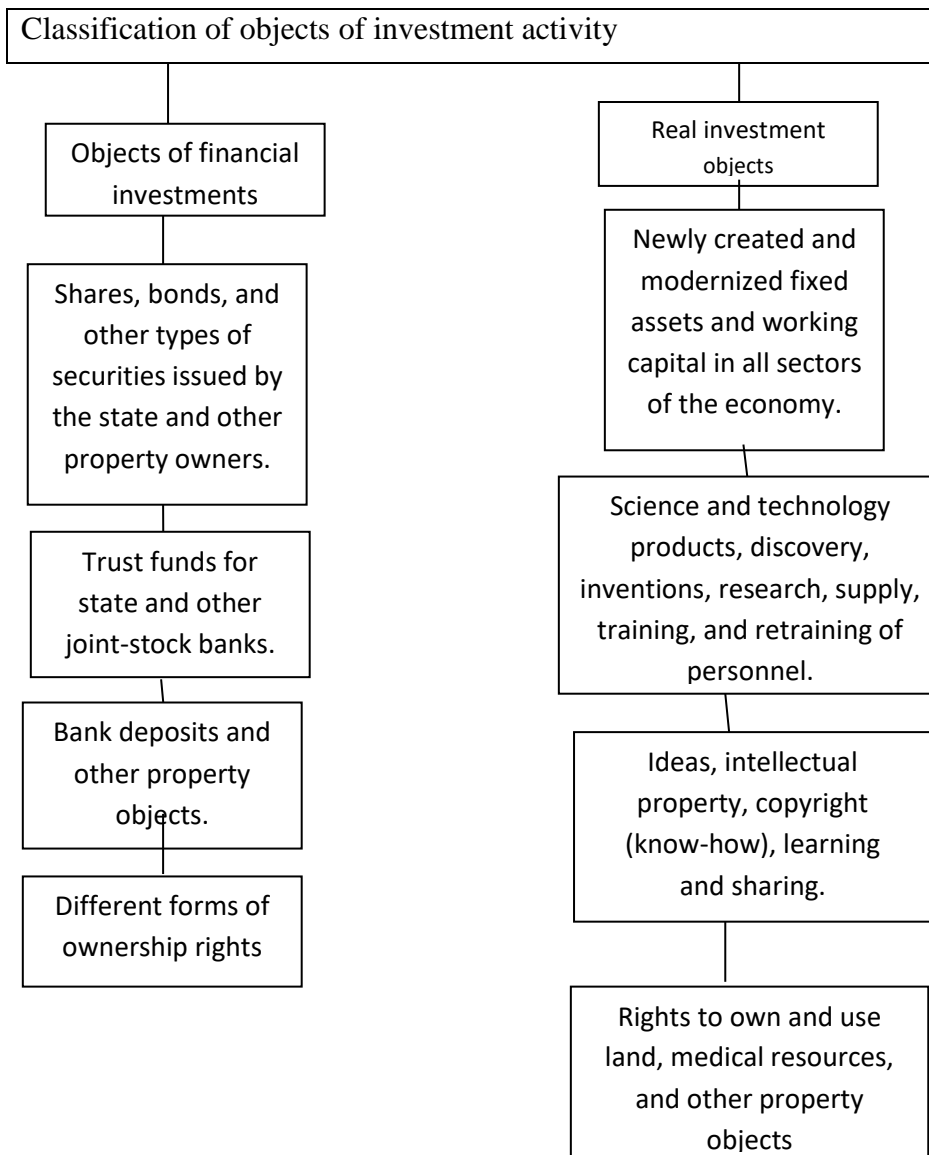
**Introduction:** As a result of the timely understanding of the incomparable role of investments in the development and stability of the economy, there was an increase in attention to investments, in particular, foreign investments. Led to development. Investment activity developed for day implementation of the rational investment policy of our government should be noted that it is a product. In improving the financing of investment activities, it is necessary to give special importance to investments. The incomparable role of investments in the economy is clear and requires study. The economic dictionary defines it as "Investments - reflects the sum of expenses spent on industry, agriculture, transport and other industries as long-term capital investments." In the theory of finance, investment is understood as the acquisition of real or financial assets, that is, the purpose of today's spending is to earn income in the future. So, in our opinion, "Investments are the mobilization of idle capital for economic and social benefits." In the Law of the Republic of Uzbekistan "On Investment Activities" investments are classified according to the designated object. Accordingly, investments are divided into the following types.



Showing that there are three types of investments in developed countries Passed:

- financial investments - domestic financial and foreign countries currency units, bank deposits, deposit certificates, shares, promissory notes, bonds, and other types of securities, and to them assets to be equalized;
- material investments - fixed assets, i.e. buildings, equipment, constructions, communications, and other types of basic production types of funds in the form of main and working capital;
- mental (intellectual) investments - from various mental properties of a person, that is, from investments in the form of property rights and natural resources investments in the form of right of use (know-how, discoveries, goods licenses and other proprietary rights to marks).

It is possible to create a series of investment activity objects based on attracting and spending investments. The series of investment activity objects is shown in the following diagram according to the investment areas.



In countries with developed market economies, leasing is a product of leasing developers and consumers, as well as financial intermediaries, solving several important issues for those engaged in this type of business, is considered a separate type of business. First of all, it is necessary to pay attention to the meaning of the word "leasing". The term "leasing" is derived from the English word "to lease" and means "to rent". Leasing is a special type of financial lease, in which one party (the lessor) acquires the property (the object of the lease) stipulated in the lease agreement from the third party (the seller) at the request of the second party (the lessee) and gives it to the lessee. Provides for possession and use for more than twelve months for a fee under the conditions specified in this contract. The main stages of leasing relations and their economic conditions can be described as follows. Phase I includes the years 1877-1950. It was during this period, according to Austrian researcher V. Heuer, that the term "leasing" came into circulation in its current sense. The benefits of providing specific financial services have attracted a lot of interest from new equipment manufacturers, who value equipment leasing because it allows them to protect their monopoly right to use know-how, as opposed to simply selling them. The II stage includes the years 1950-1974. This period is related to the formation of leasing infrastructure. Leasing business the main direction of its dynamics is the financing of capital investments was used as a tool. In the world market economy, it is

the process is characterized by the following features. The III stage in the development of the leasing business began during the economic crisis of 1973-1974, during this period, in 1980-1982, the process of revising the relations of monopolies with the leasing business accelerated, and the development of leasing was associated with the expansion of the field of activity. To effectively use the necessary resources in crisis conditions, to expand the range of consumers, and to capture new sales markets, leasing has become the main source of material and technical supply, not only for current but also for solving long-term tasks related to obtaining additional profits. At the beginning of the 80s of the last century, according to the data of Western economists, leasing companies were established in more than 60 countries of the world, and they were engaged in operations in developing countries through 150 branches abroad.

Methods of conducting research: When we talk about investment risks, we can see the effect of operations carried out in the economy today based on fundamental research. Taking this into account, we can see that many of the works carried out in the method of regular observation in the implementation of the research and the systematic solution of the problems and shortcomings of the work in this regard were implemented using the method of mutual comparison.

Analysis: The investment process is the process of meeting those who have empty capital and those who require investment. The object of investment is understood as objects that mobilize funds, that is, all assets within the scope of the law. They can be new enterprises or existing enterprises, securities, bank deposits, intellectual property, etc. Investment subject means legal and physical entities that carry out investment activities. They are foreign countries, international financial institutions, local government bodies, state management bodies, enterprises and organizations of various forms of ownership, citizens who own property, including foreign citizens, and stateless persons it can.

Conclusions and suggestions: the creation of economic bases for the correct determination of the regulation, direction, and distribution of investment processes in the conditions of modernization of the economy, allowing the implementation of the developed policy Ensuring favorable conditions is important for investment policy It is one of the tasks to achieve economic growth in this way possible.

Modernization of the economy with modern technologies the role of leasing in equipment is incomparable. To the terminology of the term leasing, its introduction became the basis for the creation of a new sector in the economy. With a lease

This type of service has been widely used in banking practice due to the availability of mutually compatible credit terms. In developed countries, the use of investment tax benefits for leasing operations gave a strong impetus to the development of lending practices based on leasing. The advantage of leasing is that there is no collateral, the leased object itself is taken as collateral, and the insurance of the leased object is beneficial for both the bank and the lessee.

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