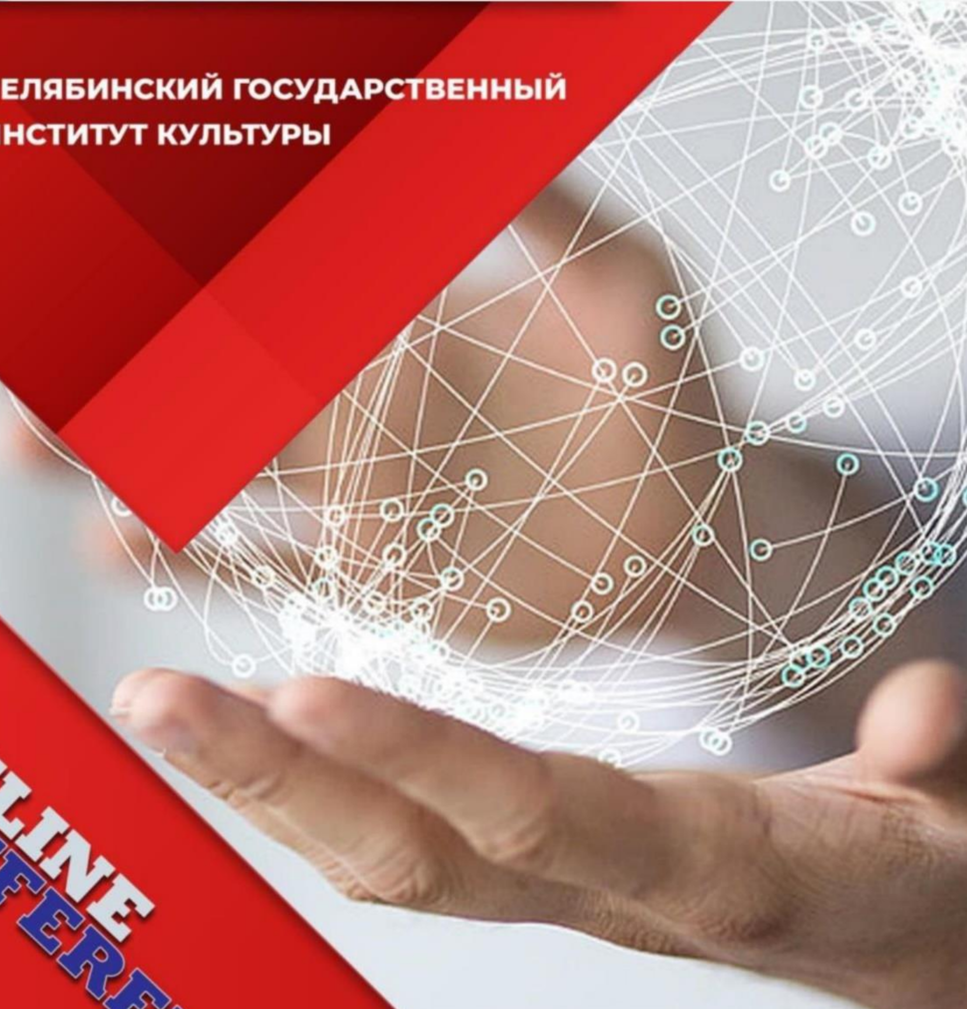
ЧЕЛЯБИНСКИЙ ГОСУДАРСТВЕННЫЙ
ИНСТИТУТ КУЛЬТУРЫ



ONLINE
CONFERENCE

"INNOVATIVE ACHIEVEMENTS IN SCIENCE 2024 "

INTERNATIONAL SCIENTIFIC-ONLINE CONFERENCE

ЧЕЛЯБИНСКИЙ ГОСУДАРСТВЕННЫЙ ИНСТИТУТ КУЛЬТУРЫ

"INNOVATIVE ACHIEVEMENTS IN SCIENCE 2024"

Part 28

Issue 1

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Conference proceedings are recomanded for scientits and teachers in higher education esteblishments. They can be used in education, including the process of post - graduate teaching, preparation for obtain bachelors' and masters' degrees. The review of all articles was accomplished by experts, materials are according to authors copyright. The authors are responsible for content, researches results and errors.

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ISLOMIY MOLIYA, O'ZBEKISTON SHAROITIDA UNI TATBIQ ETISH TENDENSIYALARI

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Rasulov Husen

Annotatsiya: *Ushbu maqola O'zbekiston bozor iqtisodiyoti sharoitida islom moliyasi va islom iqtisodiyotini tatbiq qilish shart-sharoitlari va tendensiyalarini qisqacha tahlil qilib hozirgi kundagi ahvolni o'rganishga bag'shlanadi. Maqolada statistik va nazariy jihatdan sohadagi yutuq va kamchiliklar yoritib berilgan.*

Kalit so'zlar: *Aholi jon boshiga YaIM, islom moliya aktivlari, TTXI, OLS modeli, Gauss Markov shartlari, statsionar, heteroskedastlik, avtokorrelyatsiya, ekonometrika, iqtisodiyot, rivojlanish, islom banklari Islomiy moliya, ribo, gharar, Islom Moliya Institutlari, IMI, fyuchers, qimor*

O'zbekistonda sobiq Sovet Ittifoqi Respublikalarining parchalanganidan keyin taraqqiyotga erishish yo'li sifatida bozor iqtisodiyoti, kapitalizm g'oyalari asos qilib olindi. Kommunizm va Sotsializm g'oyalari asosiga qurilgan bir necha respublikalardan iborat bo'lgan tuzum qulagandan so'ng ushbu yo'l eng maqbul yechimdek go'yo. Lekin shu bilan bir qatorda mustaqillik yillarida xalqimiz irodasi, hoxish-istaklaridan kelib chiqqan holda, shar'iy bilimlarga va Islom dini tamoyillariga asoslangan iqtisodiyot, Islom iqtisodiyoti va Islom moliyasi rivojlanishiga ham yo'l ochib berildi. Albatta bu borada jarayon bir muncha sekin kechayotgan bo'lsada, amalda sezilarli islohotlar amalga oshirilmoqda desak bo'ladi. Quyida buning misollari va bu borada umumiy holat tahlili keltirilgan.

O'zbekistonliklarning qariyb 20 foizi diniy sabablarga ko'ra an'anaviy kredit mahsulotlaridan foydalanmaydi, islom moliyasini yo'lga qo'yish mamlakatga yiliga 10 mlrd dollargacha jalb qilinishi mumkin. Aholining aksariyati musulmonlar ekani hisobga olinsa, islomiy moliyalashtirish mahsulotlariga talab bosqichma-bosqich ortib boradi. Butun dunyoda Islom moliyasiga bo'lgan ehtiyoj ortib boryabti. Xususan, ayni paytda jahonda islom moliyasining jami aktivlari qariyb 4 trillion dollarni tashkil etadi. Ayni paytda mamlakatda islomiy moliyaviy mahsulotlarini sinovdan o'tkazish uchun tartibga soluvchi qumdon ishlayabti desak bo'ladi. Vazirliklar va Markaziy Bank Islomiy moliya faoliyati uchun qonunchilik bazasini yaratish ustida ishlamoqda. Sal kam 38 Million aholiga ega O'zbekistonda Islomiy moliyalashtirishning katta istiqboli bor, chunki aholining 90 foizi Islom diniga e'tiqod qiladi. Islomiy moliyaning jozibador jihatlari bu - tizimning shaffofligi va etikasi, kreditlash jarayonlarini taqiqlash hamda xatar va foydaning adolatli taqsimlanishi hisoblanadi. Ayni paytda O'zbekistonda islomiy moliya tizimining faoliyat yuritishiga imkon beruvchi qonunchilik ustida ish olib borilmoqda. O'zi aslini olganda ham Islom moliyasi tizimida kredit foizsiz bo'lishi, moliyaviy risklar adolatli taqsimlanishi yondashuvi har qanday dunyoviy mamlakatga moliyaviy inklyuzivlik beradi. Aynan moliyaviy inklyuzivlik bag'shlagani uchun ham Islom moliyasi butun dunyoda rivojlanib bormoqda. O'zbekiston rasmiylari bank sektori va tashqi savdoni rivojlantirish maqsadida Islom iqtisodi boshqaruvi va Islom moliyaviy institutlarini joriy qilish niyati haqida 2017-yildan buyon aytib keladi . Kichik va o'rta biznesni rivojlantirish maqsadida O'zbekistonning Ipak yo'li banki Islom taraqqiyoti korporatsiyasidan 2006-yili 2 million, 2010-yil 5 million, 2017-yilda esa 14 million dollar mablag' olgan. 2018-yil iyul oyidan boshlab yana ikki bank: Trastbank va Invest Financce Bank Islom taraqqiyoti korporatsiyasi bilan moliyaviy hamkorlikni yo'lga qo'ydi. Ko'p o'tmay, Islom taraqqiyoti korporatsiyasi O'zbekistondagi 6 ta institut: Kapitalbank, Asakabank, Turonbank, Hamkorbank, O'zsaniatqurilishbank, Asia Alliance bank bilan shar'iy-moliyaviy masalalar bo'yicha shartnoma imzoladi. 2021-yilda Markaziy bank raisi Mamarizo Nurmurodov banklarda Islom darchalarini ochish rejalashtirilayotganini ma'lum qilgandi . 2021-yil 1-4-sentabr kunlari Toshkentda Islom taraqqiyot banki boshqaruvchilar kengashining 46-yillik yig'ilishi bo'lib o'tdi. Sammitda ITB guruhi va o'nta a'zo mamlakat o'rtasida umumiy qiymati 1,2 milliard AQSH dollariga teng 30 ta moliyaviy kelishuv imzolandi. Shundan 330 million dollarga teng mablag' O'zbekiston manfaatlarini ko'zlab sarflanishi kelishildi. Islom taraqqiyot banki (ITB) guruhining yig'ilishida O'zbekiston uchun Iqtisodiy imkoniyatlarni kengaytirish jamg'armasi tuzilgan, shu Bilan birga, ITBning to'lov tizimi ishga tushdi. 2022-yilda Islom moliyasi bo'yicha nufuzli xalqaro tashkilot - Islom moliya muassasalari uchun buxgalteriya va auditorlik tashkiloti O'zbekiston bilan hamkorlik o'rnatgan. Shuningdek, 2022-yil 20-aprel kuni imzolangan "Nobank kredit tashkilotlari va mikromoliyalashtirish faoliyati to'g'risida"gi qonunda, mikromoliya tashkilotlari islom moliyasi tamoyillari asosida qarzlar berishi mumkinligi belgilandi.

Bundan tashqari, O'zbekiston Respublikasi hududlarida nobank kredit tashkilotlariga yaratib berilgan imkoniyat va sharoitlar tufayli 100 ga yaqin shunday mikromoliya tashkilotlari o'z faoliyatini olib bormoqdalar. Ularning aksari Toshkent shahri va uning atrofida joylashgan, misol tariqasida Al-Barot, Shaffof-moliya, Barakat kabilarni aytishimiz mumkin. Quyida ularning hozirdagi asosiy moliyaviy ko'rsatkichlari to'g'risa jadval keltirilgan:

(Markaziy Bank ma'lumotlari)

1-jadval. Mikromoliya tashkilotlarining asosiy ko'rsatkichlari .

млн сўм

№	Ташкилот номи	Активлар		Кредит қолдиғи		Муаммоли кредитлар улуши (01.03.2024)	Мажбуриятлар		Капитал		Устав капитали	
		01.03.2023	01.03.2024	01.03.2023	01.03.2024		01.03.2023	01.03.2024	01.03.2023	01.03.2024	01.03.2023	01.03.2024
	Жами	2,159,700	4,914,730	1,981,227	4,486,122	2.1%	1,074,930	3,093,633	1,084,770	1,821,097	603,812	847,226
1	Экспресс плюс	61,692	83,866	59,025	78,866	0.3%	20,774	31,552	40,918	52,315	20,000	20,000
2	Сабр	7,550	6,142	3,560	3,879	0.3%	3,841	2,264	3,708	3,878	2,911	3,345
3	Капитал плюс	4,903	4,955	4,532	4,564		1,089	1,024	3,815	3,931	2,015	2,015
4	Кафолатли сармоя	5,408	7,256	5,299	6,982		60	43	5,349	7,213	2,000	2,000
5	Ал барот	10,447	14,396	8,327	13,768	4.8%	444	3,132	10,003	11,264	2,004	3,000
6	Баракат	3,242	3,193	2,811	2,712	1.7%	329	178	2,912	3,015	2,405	2,405
7	Ренессанс	83,928	141,035	67,165	119,730	0.1%	61,093	111,197	22,835	29,838	11,000	11,000
8	Олтин водий плюс	52,558	77,182	50,964	74,662	0.3%	27,674	47,975	24,884	29,207	7,695	16,300
9	Гарант-инвест	7,416	11,822	6,568	10,517	1.4%	1,296	3,545	6,120	8,277	5,172	6,260
10	Альфа	15,564	22,529	13,852	20,331	5.3%	7,665	9,148	7,899	13,382	10,010	12,910
11	Траст-инвест	16,487	21,290	14,762	18,694	0.6%	5,573	8,100	10,913	13,190	8,349	10,100
12	БВ финанс инвест	4,702	5,225	3,652	4,266		155	301	4,547	4,924	2,398	2,568
13	Бепул кредит	9,678	13,810	9,044	12,701		5,381	9,297	4,297	4,513	3,303	3,303
14	Дебта	116,808	139,528	109,857	121,615	0.2%	65,219	75,916	51,589	63,612	40,000	52,000
15	Камолот капитал инвест	2,894	2,427	3,383	2,184	15.2%	24	11	2,869	2,416	2,050	2,050
16	Чорсу кредит	11,448	11,297	9,199	9,363	1.1%	3,442	1,405	8,006	9,892	3,000	3,000
17	Заррина капитал	4,651	5,103	5,724	6,446	24.7%	70	84	4,581	5,019	4,305	4,305
18	Истиқбол инвест групп	15,779	16,560	14,157	17,222	9.3%	940	246	14,839	16,314	3,000	3,000
19	Сардорбек	4,959	4,962	3,495	4,245		250	251	4,709	4,712	3,500	3,000
20	Иноват эффект кредит	10,229	12,772	9,942	12,429		5,637	7,470	4,592	5,302	3,837	4,524
21	Ишонч финанс	20,765	34,060	12,814	21,176	2.1%	12,884	26,090	7,881	7,969	7,204	7,204
22	Водий тараққиёт	216,024	456,431	209,601	438,704	0.8%	119,535	247,962	98,489	208,469	36,586	62,000
23	Ишончли маблағ	11,658	14,192	10,921	13,104	0.7%	5,489	5,529	6,169	8,662	3,780	5,198
24	Келажак учқун	7,546	9,516	7,261	9,177	0.1%	2,213	1,105	5,334	8,411	2,219	2,219
25	Азия бизнес	19,753	25,544	19,258	23,394	1.2%	1,514	389	18,239	25,155	16,148	22,334
26	Зудмой	2,567	2,361	27				8	2,567	2,353	2,305	2,305
27	Бизнес финанс	47,853	82,835	44,256	77,143	0.1%	18,364	36,037	29,489	46,798	15,185	16,229
28	Хамрох	149,170	204,168	142,624	200,756	1.7%	101,870	122,837	47,300	81,331	35,053	43,053
29	Интеграция прогрес	2,692	2,248	1,428	1,097	5.8%	1	102	2,691	2,146	4,088	4,088
30	Кизилкум	12,795	18,005	13,551	17,738	2.1%	3,709	5,070	9,086	12,935	2,814	2,814
31	Фортуна Бизнес	531,546	951,080	510,952	916,431	0.9%	257,960	430,194	273,586	520,886	107,530	140,000
32	Бухоро дарвозаси инвест	3,659	3,111	3,121	2,819	5.0%	49	610	3,610	2,501	2,056	2,056
33	Бетта гамма инвест	15,935	23,143	14,652	19,350	1.7%	12,891	18,765	3,044	4,378	2,510	2,510
34	Микрофин	84,682	149,832	79,282	109,496	8.1%	23,316	69,550	41,366	80,282	56,729	78,286
35	Пулман	52,576	118,146	48,095	101,332	2.8%	45,052	85,076	7,524	33,070	5,379	14,032
36	Инвест хамкор	8,190	10,496	7,271	8,803	0.5%	4,222	6,628	3,968	3,868	2,400	2,700
37	Олтинлик замин кредит	11,407	13,884	10,509	12,442	1.0%	11	15	11,396	13,870	2,500	2,500
38	Мадор лайф Коннект	19,007	19,940	18,354	18,963	2.3%	257	735	18,750	19,205	9,925	9,925
39	Барака мадад финанс	4,526	4,898	4,519	4,767	4.5%	2,075	2,476	2,451	2,422	2,000	2,000
40	Чуст рор	10,916	8,674	10,864	4,666	7.5%	7,152	5,054	3,763	3,620	3,000	2,010
41	Ёрқин келажак	7,413	10,647	7,373	10,282	0.7%	1,284	2,534	6,129	8,113	2,500	2,500
42	Кловер	40,721	63,302	33,141	54,492	0.5%	29,001	51,869	11,719	11,432	5,658	5,658
43	Кэш ап	86,193	103,503	72,817	86,649	0.2%	76,033	93,694	10,160	9,809	2,000	2,000
44	Ургант дайвонд	9,045	14,289	6,066	9,481	0.9%	4,660	11,335	4,385	2,954	2,000	2,000
45	Автогаз финанс экспресс	13,730	18,034	12,448	17,641	7.9%	66	116	13,683	17,918	7,500	7,500
46	Гиждувон	2,161	2,282	2,045	2,083	2.2%	12	25	2,149	2,257	2,000	2,000
47	Сармоясой плюс инвест	3,713	2,565	3,824	2,750	27.0%	566	178	3,147	2,387	2,000	2,000
48	Ишонч микрофинанс	4,334	6,679	3,645	6,350	3.9%	2,103	3,268	2,231	3,411	2,001	2,001
49	Финанс партнёр	35,991	43,246	34,617	41,712	1.0%	15,260	9,386	20,731	33,860	2,000	2,000
50	Хадт инвест	4,255	6,805	3,621	6,253	8.3%	40	72	4,215	6,734	6,248	7,702
51	Кафолат кредит	10,035	11,202	4,609	6,236	0.4%	9,021	9,000	1,013	2,202	2,000	2,700
52	Гранд мах голд	21,665	30,322	20,687	27,196	6.4%	209	831	21,457	29,492	5,020	5,020
53	Давлик финанс	1,149	6,256	1,285	5,790	0.6%	663	3,632	487	2,624	4,235	2,000
54	Кредитомат Ташкент	5,047	2,588	4,908	1,280	28.3%	844	47	4,203	2,541	2,000	2,230
55	Перспектив глобал инвест	2,007	13,122	690	13,103	10.1%	2	3,277	2,005	9,845	2,230	10,566
56	Силвер стон стандарт	8,935	51,045	9,322	49,109	0.2%	5,315	25,409	3,620	25,635	7,572	5,660
57	Иш финанс	27,779	2,942	26,828	2,457		12,171	274	15,608	2,668	2,000	2,574
58	Фаст финансинг сервис	3,661	24,125	2,883	22,128	0.8%	1,003	11,375	2,658	12,749	2,500	10,806
59	Смарт бизнес кредит финанс	11,424	3,481	10,137	3,166		3,205	145	8,220	3,336	6,806	2,800
60	Элит микрофинанс	998	7,309	135	6,292	1.5%	43	1,917	955	5,391	400	2,195
61	Ишонч плюс хамкор	3,312	2,630	3,072	2,253	5.5%	448	273	3,064	2,357	2,800	2,000
62	Профит гроуд	6,546	11,063	5,433	10,653		2,199	5,692	4,347	5,371	2,195	2,100
63	Асу	2,991	5,807	2,875	5,189		49	3,044	2,943	2,762	2,000	2,020
64	Замонавий	5,085	37,549	4,495	34,730	0.4%	1,381	23,536	3,703	14,013	2,100	4,000
65	Централ капитал кредит	4,513	3,353	4,088	3,199	4.7%	2,064	252	2,449	3,101	2,020	2,823
66	Он замор кредит	21,852	3,539	20,987	3,283		12,868	338	8,984	3,202	3,000	2,000
67	Тисфинанс	2,982	23,051	2,916	23,561	25.0%	64	19,356	2,918	3,695	2,823	5,761
68	Биридор сармоя групп	2,303	38,650	1,785	35,604		30	30,136	2,273	8,513	2,000	2,000
69	Мабрук финанс	5,421	7,359	5,186	4,093		4,224	5,724	1,196	1,635	2,000	2,100
70	Мансад финанс	20,286	22,767	19,087	17,930	1.8%	16,326	20,394	3,960	2,373	2,000	2,000
71	Янги финанс	2,063	105,899	1,522	92,971	9%	20	98,244	2,042	7,656	2,100	2,000
72	Азия инвест	12,215	2,745	9,623	2,496	16.8%	9,681	111	2,533	2,633	2,000	2,000
73	Салом финанс	36,124	9,618	34,909	9,069	4.1%	32,547	3,752	3,577	5,866	2,000	3,700
74	ОАСИС кредит	2,112	70,907	1,585	55,060	3.0%	27.2	25,550	2,085	45,357	2,000	45,359
75	Тезкор	5,883	1,112	4,953	0		3,199	10	2,684	1,102	2,400	2,000
76	Нанота	21,253	9,160	16,156	2,866	7.0%		8,337	21,253	824	23,997	2,200
77	Шаффоф-молия	1,691	1,325,041		1,217,046	2.95%		1,231,377	1,691	93,664	2,000	38,863
78	Нур бор	1,679	2,680	302	2,462		47	593	1,632	2,087	2,135	2,000
79	Силвер финанс	3,647	4,654		2,506	10.4%	35	1,775	3,612	2,860	4,000	3,140
80	Пойтахт	2,058	772	1,181	283	0.2%	9	685	2,049	97	2,000	2,200
81	Фараон хайт	2,237	3,426	1,105	3,067		68	184	2,169	3,241	2,510	2,100
82	Тайиб финанс	2,030	21,472	135	19,037		32	3,481	1,999	17,991	2,200	13,900
83	Пойтахт	2,750	1,451	2,570	402		557	6	2,192	1,426	2,100	2,000
84	Пулхол	2,581	8,318	2,387	7,345		32	4,961	2,550	3,357	2,600	3,000
85	Лайт		2,088					60		2,028		2,101
86	Ташкан		2,000							2,000		2,000

Jadvaldan ko'rishimiz mumkinki, ushbu tashkilotlarni 2023-2024-yillar oralig'ida barcha jabhalarda umumiy o'sishga erishgan. Jami ko'rsatkichlari bo'yicha aktivlari 1 yil mobaynida 2,27 barobarga, kredit qoldig'i 2,26 barobarga, kapitali 67 foizga, ustav kapitali 40 foizga o'sganini kuzatish mumkin. Shunday qilib, xulosa o'rnida aytish mumkinki berilgan imtiyozlar o'z samarasini bermoqda.

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