



**CREATING A DATABASE OF MORTGAGED PROPERTY AND ITS OWNERS TO INCREASE
INVESTMENT ACTIVITY OF COMMERCIAL BANKS**

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ANNOTATION

One of the economic reforms implemented in our country on the path of gradual development is the property and structural reforms, in which privatization has taken place, which means the creation of a single database of information about the owners of property after privatization.

Key words: means the creation of a single, economic reforms, gradual development

INTRODUCTION

Today, our country has adopted laws that serve to liberalize the economy and further develop free market economy relations, and the legal framework in this regard is being improved. The main purpose of this law is to further improve the process of registration of loans, borrowings and other financial transactions, to ensure the financial stability and liquidity of the banking and financial system by reducing the risks of creditors in the provision of financial services secured by property. This law ensures the stable functioning of the banking and financial system, which means that all information about the collateral provided by the bank for loans is collected quickly and reliably, after which the allocation of loans will be introduced. Today, it is necessary to recognize the level of use of banking services. It takes a lot of time to collect information about the mortgaged property of a customer who applies for a loan to commercial banks, if this time is created when creating a database of mortgaged property and its owners would be. Establishment of a database on mortgaged property and its owners in commercial banks is regulated by the Law on Pledge Register. This law legally strengthens the rights and obligations of the registrar, his rights and obligations, as well as the owners of assets and their creditors, the creation of a register of collateral through the formation of a single database, the definition of forms of collateral recorded in the register. The law provides for the collection, processing and provision of real collateral information to persons who have the right or desire to acquire the mortgaged property, as well as the existence of the creditor's right to pledge the mortgaged property and the potential borrower's mortgage. The provision of property information is clearly defined. In addition, the pledge information is recorded and maintained in electronic form in the pledge register. Changes to the collateral information and their receipt are made electronically through the telecommunications network. Relevant real-time software will be created for continuous use of the pledge register, which will provide a simple way to receive and register pledge information. With the entry into force of the Law "On Pledge Register" Improving the quality of services and strengthening competition in the market, the expansion of modern market infrastructure that meets international standards, the further development of the credit system and the implementation of promising projects. At the same time, the law eliminates debts on taxes and other mandatory payments, and allows businesses to use their property as collateral. All transactions on the personal accounts of customers are carried out on payment documents, and the statement from the personal account reflects each accounting entry. The complex carries out real and planned movement of funds on personal accounts. The movement of cash documents has its own characteristics, the main of which is the connection with other services of the bank. This feature is also specific to internal accounting records. In such a system, the chart of accounts, the catalog of personal accounts of the bank, the catalog of bank customers are issued, the balance is issued, the functions of the service server are performed. The complex is designed to automate the work of the accounting and other departments of the branch. At the level of "Bank Branches" will be automated collection, processing and analysis of information received from branches, settlements between all branches. At the same time, the bank has expanded the range of its online services and now serves more than 1,000 customers with e-banking software, and the number of customers using this system is growing. At present, the bank uses "Internet banking", "E-banking", "GRM-systems", "SMS-banking" and many other technologies. The Central Bank has developed a project "Creation of a clearing system for real-time retail payments and integration with the billing system of service providers." The purpose of creating a clearing system is to connect to the Single Republican Processing Center under the Association of Banks of Uzbekistan and branches of commercial banks to make real-time payments of taxes and other mandatory payments to individuals, as well as utilities and mobile operators. to create an opportunity to increase. In addition, the system allows customers to remotely service bank accounts around the clock and work through bank info kiosks. The project of the Settlement Clearing Information Software of the Central Bank of the Republic of Uzbekistan was implemented in two stages. In the first stage, the Accounting Bank was established under the Central Bank, a mechanism for direct debiting of banks' correspondent accounts on the obligations of bank customers was established, and interaction with the Single Republican Processing Center was established. This stage was completed on time, and now the final settlements on all payments made by bank plastic cards are made through the Central Bank's Clearing System.