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BIZNES SUB`YEKTLARINI TIJORAT BANKLARI VA DAVLAT BUDJETIDAN MOLIYALASHTIRISH ORQALI QO`LLAB QUVVATLASH

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Abstract

Ushbu maqolada davlat va tijorat banklari tomonidan kichik biznes sub`yektlarini moliyaviy qo'llab-quvvatlash bilan bog'liq muammolar ko`rib chiqilgan, shuningdek mavjud muammolarni hal qilish bo'yicha takliflar berilgan.

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Kirish. Bugungi globallashuv jarayonida, davlatimizdagi har bir sohada yetarlicha o'zgarishlar va islohotlar amalga oshirilmoqda. Ushbu islohotlardan ko'zlangan maqsad, albatta, davlatimiz ravnaqi hamda aholi turmush darajasini oshirishga xizmat qilishdir. Kichik biznes sub`yektlarining yunalishlaridan biri bo'lgan turizm va sayyohlik sohasi dunyo mamlakatlarida muhim ahamiyatga ega bo'lib, daromadliligi bo'yicha dunyoda uchinchi o'rinni egallaydi.

O'zbekiston Respublikasi sayyolik salohiyati jadal rivojlanmoqda. So'nggi yillarda mamlakat milliy iqtisodiyotning strategik tarmoqlaridan biri sifatida turizmni rivojlantirish bo'yicha kompleks chora tadbirlarni izchil amalga oshirilmoqda, bu esa uning tez rivojlanishi, yangi ish o'rinlarni yaratish, daromadlarni oshirish, aholi turmush darajasi va sifatini yuksaltirish, shuningdek, investitsion jozibadorligini oshirishga qaratilgan.

Asosiy qismi. Mamlakatimizda YUNESKO tomonidan jahon tarixiy va madaniy merosiga kiritilgan ob'ektlar soni ko'p. Bu esa mamlakatimizda turizm sohasini yanada rivojlantirish uchun katta imkoniyatlarni yaratadi.

Turizm sohasini yanada rivojlantirish va mamlakatimizning turistik salohiyatidan unumli foydalanish maqsadida, sohaga oid qonun va qonun osti hujjatlari hukumat tomonidan ishlab chiqilmoqda. Bunga misol qilib vazirlar mahkamasining O'zbekiston Respublikasining "Turizm sohasini jadal rivojlantirishni ta'minlash chora-tadbirlari to'g'risida"¹gi farmoni hamda qonunchilik palatasi va Vazirlar Mahkamasining tashabbusi bilan Prezidentimiz tomonidan "Turizm to'g'risida"²gi qonunning yangi tahriri tasdiqlanganligini keltirishimiz mumkin.

Xizmat ko'rsatish sohasini yanada kengaytirish, xizmatlar sifatini yaxshilash bevosita va bilvosita moliyaviy ta'minlanganlik bilan bog'lanadi. Ushbu sohada faoliyat olib borayotgan hamda turizm sohasida o'z faoliyatini boshlash istagida bo'lgan tadbirkorlarga o'z bizneslarini shakllantirishlari uchun davlat budjetidan hamda tijorat banklaridan belgilangan tartibda kreditlar ajratish hukumat tomonidan ma'qullangan. Turistik sub'ektlarni tijorat banklari tomonidan kreditlash ishlari O'zbekiston Respublikasi Prezidentining "O'zbekiston Respublikasida turizmni jadal rivojlantirishga oid qo'shimcha chora-tadbirlar to'g'risida" Farmoni³ga muvofiq amalga oshiriladi.

O'zbekiston Respublikasi Prezidentining "O'zbekiston Respublikasi turizm salohiyatini rivojlantirish uchun qulay sharoitlar yaratish bo'yicha qo'shimcha tashkiliy chora-tadbirlari to'g'risida"gi farmoni⁴ga muvofiq, mehmonxonalar va tutash yo'l, muhandislik va kommunikatsiya infratuzilmalari ob'ektlari uchun import uskunalar va texnologiyalarni harid qilish uchun kredit muddati 15 yil (imtiyozli davr – 5yil) tashkil qiladi. Maqsadli kredit liniyasining mablag'lari hisobiga bitta mijoz uchun ajratiladigan kredit hajmi loyiha qiymatining 50 foizidan oshmagan holda amalga oshiriladi. Bu esa tadbirkorga o'z biznesini kengaytirishi yoki rivojlantirishiga yordam beradi.

Kreditlar vakolatli tijorat banklarining investitsiya loyihasini amalga oshirishning iqtisodiy va moliyaviy maqsadga muvofiqligi to'g'risidagi ijobiy qarorlar asosida beriladi. Bunda, bir qarz oluvchiga beriladigan kreditlar miqdori bitta investitsiya loyihasi uchun 10 mln. AQSH dollaridan oshmasligi haqida aytib o'tilgan.⁵

Yuqoridagilardan kelib chiqqan holda, O'zbekiston Respublikasi Milliy banki va O'zbekiston Tiklanish va Taraqqiyot jamg'armasi o'rtasida tadbirkorlik sub'yektlariga imtiyozli kreditlar ajratish uchun 10 million AQSH dollari miqdorida kelishuv imzolandi⁶. Shu munosabat bilan, xo'jalik yurituvchi sub'yektlar belgilangan tartibda imtiyozli davrni inobatga olgan holda kredit olish uchun O'zbekiston Respublikasi Milliy bankiga murojat qilishlari mumkin.

Tijorat banklariga Oilaviy mehmon uylari yagona reestriga kiritilgan xususiy tadbirkorlar va oilaviy tadbirkorlik sub'yektlarining buyurtmalariga binoan eng kam oylik ish haqining 300 barobarigacha miqdorda, 5 yil muddatga, shu jumladan 2 yillik imtiyozli davr bilan, O'zbekiston Respublikasi Markaziy bankining qayta moliyalashtirish stavkasidan yuqori bo'lmagan stavka bo'yicha imtiyozli kreditlar

¹ O'zbekiston Respublikasi Prezidentining 2016-yil 22-dekabrda PF-4895-sonli [Farmoni](#)

² O'zbekiston Respublikasi Prezidenti Toshkent sh. 2019-yil 18-iyul №O'RQ-549

³ O'zbekiston Respublikasi Prezidentining "O'zbekiston Respublikasida turizmni jadal rivojlantirishga oid qo'shimcha chora-tadbirlar to'g'risida" 2019 yil 5-yanvardagi PF-5611-son Farmoni

⁴ O'zbekiston Respublikasi Prezidentining PF-5326-sonli farmoni 03.02.2018

⁵ O'zbekiston Respublikasi Prezidentining PF-5611-son Farmoni

⁶ O'zbekiston Respublikasi Prezidentining PF-5326-sonli farmonining 11-bandiga muvofiq

ajratish tavsiya qilinmoqda.⁷ Bunday kreditlar oilaviy uy-mehmonxonalarining mamlakatimizda rivojlanishiga turtki bo'lmog'ida.

Chiqarilgan qaror va farmonlarning ijrosini taminlash maqsadida tijorat banklari tomonidan kreditlashdagi foiz stavklari Respublika Markaziy bankining qayta moliyalashtirish stavkalarining 1,5 barobaridan oshmagan kreditlar bo'yicha foizlar miqdorining yarmi Respublika Turizmni rivojlantirish davlat qo'mitasi huzuridagi budjetdan tashqari Turizm faoliyatini qo'llab quvatlash jamgarmasining moliyaviy mablag'lari hisobidan qoplanishi turizm sohasidagi joylashtirish maskanlarini mamlakatimizda ko'paytirilishga yordam bermoqda.

Davlatimiz tomonidan dunyoning nufuzli mehmonxona brendlaridan foydalanishda qisman moliyalashtirish haqida Prezidentimizning "Turizm tarmog'ini jadal rivojlantirishga oid chora-tadbirlar to'g'risida"gi qarori⁸ ijrosi doirasida O'zbekiston Respublikasi Turizmni rivojlantirish davlat qo'mitasi va Moliya vazirligi hamkorligida Vazirlar Mahkamasining loyihasi ishlab chiqildi.

Loyihalar asosida yangi mehmonxonani qurish va jihozlash uchun investorlarning harajatlarini hamda tashkilotlarini taniqli mehmonxona brendlaridan foydalanish bo'yicha franchayzing xarajatlarini qisman moliyalashtirish uchun "Davlat budjetidan mablag' ajratish to'g'risida"⁹gi Nizomning tasdiqlanishi mamlakatimizda ko'p miqdordagi mehmonlarni qabul qila oladigan mehmonxonalar soni oshirilishi maqsadida amalga oshirilmoqda.

O'tkazilgan tadqiqot shuni ko'rsatadiki mamlakatimiz tijorat banklari hamda xizmat ko'rsatish jumladan turizm, mehmonxona yoki shu kabi xizmatlarni ko'rsatuvchi korxonalar o'rtasida keng ko'lamda hamkorlik olib borilmoqda. Natijada ushbu sohalarni moliyaviy qo'llab quvatlash orqali sohaning davlatimiz budjeti yoki Yalpi Milliy Mahsulotdagi ulushuni va o'rnini oshirib bormoqda.

Ushbu hamkorlik yoki tijorat banklari faolligi hamda yaratilgan qulayliklar natijasida aynan Samarqand shaxrida 2017-yilda bir vaqtning o'zida mehmonlarni qabul qilish qobilyoti 3000dan ziyod bo'lgan bo'lsa 2019-yil oxirlaridagi ma'lumotlarga ko'ra bu ko'rsatgich qariyb 6000ga yetgan. Turizm sohasida faoliyat olib borayotgan tadbirkorlar soni ham oxirgi 2yil ichida qariyb ikki barobarga oshganligini ko'rishimiz mumkin. Yani 2017-yilda turistik faoliyat bilan shug'ullanuvchi tadbirkorlar soni 752ta bo'lgan bo'lsa bu ko'rsatgich bugungi kunda 1500dan oshgan. Bunday o'zgarishlarga davlatimiz qonunchiligi hamda tijorat banklari tomonidan ajratilayotgan kredit mablaglarining o'zni beqiyosdir.

Yuqorida keltirilgan bir qator qaror va farmonlarning ijrosi natijasida mamlakatimizdagi turistik shaxarlarda mehmonxonalar qurilishi uchun va xalqaro brendkardan foydalanish uchun tijorat banklaridan imtiyozli kreditlar ajratilgan. Bu say harakatlar natijasida davlatimizda ko'p o'rinli, jahon standartlari darajasidagi mehmonxoalar o'z faoliyatini boshladi va shu bilan birlagikda turistik sohaga oid korxonalar hamda turistik xizmatlar ko'rsatuvchi tadbirkorlik sub'ektlari faoliyati ham yetarli darajada kengaydi. Buga misol qilib "Tashkent City" dan joy olgan xalqaro brend "HILTON" nomi bilan mamlakatimiz tadbirkorlari hamda "Hilton Corporation" kompaniyasining franchayzing shartnomalari asosida va davlat banklari ko'magida o'z faoliyatini boshlash arafasida turganligini keltirishimiz mumkin.

Turizm sub'yektlari hamda tijorat banklari faolligini ta'minlash maqsadida kreditlashning qulay

⁷ O'zbekiston respublikasi vazirlar mahkamasining Oilaviy mehmon uylari faoliyatini tashkil etish to'g'risida Qarori 1-bandi 2018.08.08

⁸ O'zbekiston Respublikasi Prezidentimizning "Turizm tarmog'ini jadal rivojlantirishga oid chora-tadbirlar to'g'risida"gi qarori 2019.01.05

⁹ Vazirlar Mahkamasining 2112-sonli qarori 17.06.2010

tizimini joriy qilish, xalqaro banklar hamda davlat banklari sherikchiligi asosida tadbirkorlarning ehtiyojlarini maksimal darajada qondirish, turistik sub'yektlarning faoliyatida yangicha xizmatlarni yaratishga iqtisodiy ko'maklashishni Markaziy bank va tijorat banklarining vazifasi sifatida shakllantirish maqsadga muvofiqdir.

Xulosa va takliflar. Xulosa qilib aytganda, turizm sohasidagi tadbirkorlik faoliyati yuzasidan quyidagi xulosalar hamda mazkur sub'ektlar samaradorligini ta'minlash yuzasidan quyidagilarni tavsiyalarni ta'kidlab o'tmoqchimiz:

- kichik biznesning eksport salohiyatini rivojlantirish uchun zarur va qulay bo'lgan tashkiliy, huquqiy, moliyaviy mexanizm va sharoitlarni yaratib berish lozim;
- turizm sohasidagi tadbirkorlik sub'ektlarini kreditlar, xom-ashyo resurslari, shuningdek, davlat xaridlari tizimidan foydalanish imkoniyatini kengaytirish lozim;
- turizm sohasidagi tadbirkorlik sub'ektlari faoliyatining rivojlanishida banklarning o'rnini oshirish;
- aholi bandligini ta'minlash, xususan, davlat va nodavlat tashkilotlar tomonidan yoshlarning o'z biznesini boshlashi uchun maqsadli kreditlar ajratish va ularning sarfini ta'minlashda tizimli nazoratni yo'lga qo'yish lozim;
- turizm sohasidagi tadbirkorlik sub'ektlari uchun konsalting xizmatlari bozorini tashkil qilish;
- turizm sohasidagi tadbirkorlik sub'ektlariga imtiyozli kreditlar berish va hujjatlar tizimini soddalashtirish.

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