

**THE ROLE OF CAPITALIZATION IN THE EXPANSION OF THE
PARTICIPATION OF COMMERCIAL BANKS IN FINANCING
INVESTMENT PROJECTS**

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DOI: 10.5958/2249-7137.2021.02422.8

ABSTRACT

The article examines the constant problem facing commercial banks, its level of capitalization and the factors affecting it in order to maintain its high efficiency, solvency, liquidity in the conditions of market relations. The impact of the level of capitalization of commercial banks on the investment activity of the bank is analyzed in the integration relationship. Conclusions have been drawn that the organization of investment lending on an economic basis helps to ensure that capital expenditures are inextricably linked with the end results of activities, increasing the interest in choosing the most cost-effective options to increase efficiency. Capital debt obligations, which motivate the active search for opportunities to increase profits from investment activities, studied as a source of repayment of the principal amount of the debt and its interest. The current level of capitalization of commercial banks in Uzbekistan is studied. Scientific proposals and practical recommendations for expanding the participation of commercial banks in financing investment projects by increasing the level of capitalization are given.

KEYWORDS: *Capitalization Level, Deposit Base, Issue Income, Capital Adequacy, Investment Market, Devaluation Reserve, Bank Charter Capital, Capital Structure Of Commercial Banks.*

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