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PRACTICE OF LOANING TO INDIVIDUALS IN UZBEKISTAN

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ABSTRACT

The article presents views on the scientific and theoretical aspects of lending to individuals, as well as the state of practice. In particular, it compares the approaches of economists and experts to lending to individuals, as well as the current state of lending to individuals by commercial banks and the problems associated with them. As a result of the analysis and research, some recommendations were developed to increase and improve the efficiency of lending to individuals.

KEYWORDS: *Individuals, Commercial Banks, Loans, Mortgages, Consumer Loans, Overdrafts, Loan Portfolio, GDP.*

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