
Banks' loans to reduce the risk of leasing lines

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In this article, theoretical views on leasing lending, improving lending practices and ways to reduce risks, as well as current problems and their practical solutions and prospects for future development will be widely considered.

Introduction

Today, modernization and reforming of our economy, reconstruction of production on the basis of modern techniques and technologies is one of the most urgent tasks. Modern technology and technology play an important role in economic reform and sustainable economic growth and broader entrepreneurship. At the same time leasing relations play a special role in providing advanced business technologies.

At the same time, increasing the volume of leasing loans in banking practice is also a demand of the time.

It is natural that there are a number of problems in the leasing practice as a result of rapid changes in the time. Examples include leasing loans limiting the impact of financial instability on businesses and, consequently, reducing the risk.

Review of the literatures

Economic literature presents a number of different views of domestic and foreign economists on the leasing category.

Economists I. Bernard and J.C. Collie recognized the lease as a type of loan, interpreting the lease as a type of professional loan that allows the tenant to sell movable and immovable property [1].

In his scientific articles, the famous Russian banker AVMurchev studied the development of bank lending in leasing operations and developed a number of scientific conclusions and recommendations. According to A.Murchev, one of the actual problems of financing of leasing companies activity is that commercial banks do not meet the demand for leasing loans by leasing companies. A.Murchev, in his opinion, highlights two reasons why banks do not meet the needs of leasing companies for credit resources:

- availability of restrictions by the Central Bank on crediting commercial banks to one client;
- lack of specialized methodology for assessing the financial condition of leasing companies [2].

According to V.G Shibakov, an economist from Russia, it is necessary to determine the risk levels of the leasing companies and determine their permissible levels of risk [3]. As a result, risk reduction can be achieved.

D.G Gazibekov describes leasing relations as follows: "Leasing reflects a system of economic relations that facilitates the development of complex interconnected, interconnected and

interconnected businesses and the emergence of SMEs" [4].

D.G Gozibekov acknowledges that there is a close relationship between leasing and credit relations and emphasizes that both categories have a separation function. "Leasing is the sum of economic relations in the field of distribution of capital in the form of money and property through separate credit and lease relations, which form a complex of property and legal relations. Leasing is a complex of property relationships in the spatial and temporal distribution and redistribution of financial resources through rent within national economies and interethnic economies "[4].

Findings and results

Due to the risks arising in leasing loans, it is likely that the lessee will fail to fulfill his or her contractual obligations at all. When this happens, the object of leasing is returned to the lessor, and the property acquired at the expense of large financial resources is withdrawn from circulation without involvement in economic relations.

Such cases clearly demonstrate the importance of secondary leasing in leasing relations. Indeed, re-leasing, that is, the transfer of property returned by a lessor under previous leasing agreements to a new lessee, is important for efficient use of economic resources, increasing the production capacity of the country, and reducing the costs of lessors for the sale of the returned property. economic category.

Managing innovative leasing services (products) can create unlimited opportunities for professional growth and application of its business opportunities for mature professionals in the field of innovation management, development of modern information technology technology [5].

For further development of leasing operations it is important to find alternative ways to attract additional resources to further strengthen the leasing base of banks-leasing companies, increase their capitalization level, ensure liquidity and solvency, and increase the leasing portfolio with limited financial resources.

Low capitalization of lessor banks One of the most effective, alternative and non-traditional ways of attracting private capital to the banking finance system, especially leasing, is securitization.

Securitization is the issue of securities by banking and financial institutions in the amount not exceeding their assets, effective allocation of resources attracted by the placement of securities in active operations for profit.

One of the advantages of securitization is that it is possible to finance investment projects with cheaper resources in a competitive environment, increase the loan portfolio, minimize risk, and diversify the resources involved.

The development of securitization in our country largely depends on the development of the stock market, the degree of use of derivatives and its liquidity. Securitization will only become more widely practiced in the short term if there are opportunities for issuance of securities, placement in the secondary market and, if necessary, the transparency of transactions and the creation of legal guarantees [6].

At the same time, ratings of securitization organizations, asset quality and its real market value, insurances, collateral fund, and other factors to prevent declines in unforeseen circumstances have a direct impact on securitization development.

The role of leasing participants in the implementation of a number of tasks is very important in reducing the risk of leasing loans.

The following can be considered as ways to reduce the risk of a bank's lessor lending:

- proposing and processing types of leasing projects. The Bank will provide banking services to its clients, in the best of their ability, because the business plans will be rejected as unacceptable;
- Increasing the number of stable and reliable customers, who have been cooperating with the bank for a long time, and assuring clients that the bank has improved its lending process;
- search for additional sources of income and formation of reserve fund in the bank. As mentioned above, risk of leasing loans can be caused not only by subjective factors, but also by objective factors. In such cases, reimbursement of losses incurred by the bank at the expense of provisions reduces the degree of impact of the bank on its core activities;
- It is desirable that the bank always cooperates with the state statistical bodies. This is because statistical data on the financial status of business entities are available in the statistical departments. The accuracy and accuracy of client-provided documentation reduces the risk of fraud occurring in the bank's lending process;
- careful study of a lessee's credit repayment by a bank employee, insurance of an object of leasing, if the object of leasing is not insured in accordance with the Law on Leasing [7];
- Introduction of the system of training and retraining of employees in the bank for the purpose of constant informing and advanced training of employees.

Conclusion

There is a need to pay special attention to a number of other issues in improving leasing lending practices. These include leasing interest rates, leasing infrastructure development and other issues. Leasing loans should be more efficient than ordinary loans in terms of profitability. Leasing rates can be achieved by reducing the Central Bank's refinancing rate. In addition, it is expedient to expand the leasing infrastructure at the regional level.

It is necessary to improve the availability of financial resources in the regions, and to extend leasing loans to district branches of commercial banks. There is a disadvantage in the minds of our people, who believe that modern banking services are provided only in high quality in the centers. However, it does not take into account that this will only increase costs. A simple example is to make sure that travel expenses can be avoided by employees of district offices, who are able to provide customers with the right services and affordable banking services.

As a result of improved leasing services in banks, the competitive environment in the leasing market will increase, the client base of lessors will be expanded, and this will lead to an increase in the number of leasing loans and improvement of their quality. The development of leasing services and the expansion of leased property have a positive impact on the development of our economy. Most importantly, companies using leasing loans have the opportunity to upgrade their equipment.

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