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"GREEN" PROJECT - HARMONIOUS DEVELOPMENT OF
NATURE AND SOCIETY

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Abstract: *The development of financing practices for "green" projects by commercial banks has been gaining momentum due to increasing awareness of environmental sustainability. Banks are increasingly offering specialized financing options, such as green bonds, loans with preferential rates for eco-friendly projects, and partnerships with environmental organizations. These practices align with both corporate social responsibility initiatives and regulatory requirements aimed at promoting sustainable development. Additionally, banks are integrating environmental criteria into their risk assessment processes to evaluate the long-term viability of green projects. Overall, the trend indicates a growing recognition of the importance of financing green initiatives in addressing environmental challenges.*

Key Words: *green economy, Joint financing mechanism, commercial banks, "green platform", "green" project.*

In this article, the year 2020 of the President of the Republic of Uzbekistan "Approval of the concept of science development until 2030" on October 29 on" No. PF-6097 and dated January 28, 2022 "for the years 2022-2026 "On the planned development strategy of New Uzbekistan" No. PF-60 It is aimed at ensuring the execution of the tasks specified in the decree. Conditions for prioritizing funds for "Green" financing to create, it is necessary to organize work in the following directions:

- rational public policy on current issues for future generations forming;
- development of innovative financing mechanisms (capital market, evolution of market instruments, etc.);

-public financial institutions, development banks and sovereign funds, as well as long-term in the form of some pension funds and insurance companies creation of asset funds of funds controlled by investors;

-collective of financial institutions, banks and other institutional investors in "green" investment initiatives, especially infrastructure projects that lead to job creation and the development of energy, water supply, transportation, and education sectors encourage active participation;

-from digital financial technologies (Cybtech, Regtech) in green financing. effective use;

-removing outdated forms of fossil fuel subsidies and introducing green taxes to support the transition to a green economy enables redistribution and expansion of capital[7].

Among the target indicators of strategy implementation is gross domestic product harmful gases released into the atmosphere per unit of product in 2010 10 percent reduction compared to the year, of renewable energy sources including increasing its share to more than 25 percent of electricity production, modern, cheap and reliable energy for 100 percent of the population and economic sectors energy efficiency and the environment production of motor fuels and vehicles with improved effect and from them expansion of use, as well as development of electric transport, 1 million introduction of drip irrigation technologies in the area up to hectare and they 20-40% increase in yield in cultivated cultures[5].

Uzbekistan's strategy of transition to a "green" economy renewable resources to increase the share, 100 percent of the population from affordable energy supply use, development of electric transport and waste processing includes creating an effective system. On October 4, 2019, Uzbekistan's 2019 It approved the strategy of transition to a green economy in 2030. "The energy of the economy low level of efficiency, lack of rational consumption of natural resources, slow technology innovation, small business development of the green economy implementation of innovative solutions[3]. Thus, everything is possible in the development of financing of "green" projects from legal and convenient investment sources and organizational methods should be used. Outdated tax

system and in some cases only indirect commerce Despite its advantages, business is increasingly financing the "green" economy is participating. In the present conditions, the main task of the state is commercial organizations and development of the most effective legal framework related to taxation of banks; and the task of enterprise and bank managers is to attract funds in this regard is to search for effective methods.

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