

INNOVATION WEEK



**INNOVATION ACTIVITY OF
TASHKENT INSTITUTE OF FINANCE**

TASHKENT 2020



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In order to ensure the implementation of the Resolution of the President of the Republic of Uzbekistan dated May 7, 2018 No PP -3698 "On additional measures to improve the mechanisms for introducing innovations in industries and sectors of the economy" commercialization of scientific and innovative developments is carried out in cooperation with the department of commercialization of scientific and innovative developments with the participation of professors, doctoral students, researchers, masters and students of our institute.

In particular, the results of research conducted at the institute were the commercialized on the basis of innovative cooperation agreements with Central Bank of the Republic of Uzbekistan, JSCB "AGROBANK", P CB "TRASTBANK", PJSC "DAVRBANK", P CB "UNIVERSALBANK", JSC "Savdogar Bank", PJSC "Turkistonbank", "LEVERAGE" LLC, International Gold Heritage Public Charitable Foundation, "ASR EDUCATION HOME" LLC, "PACIFIC ACCOUNTING AND CONSULTING GROUP" JV, "BMB trade group" LLC, "QUT SAMARA SANTEX ELECTRO MONTAJ" LLC, "GULISTON BROYLER" LLC, "FAZO -LUXE" LLC, the editorial office of the newspapers "K Halk suzi va Narodnoe slovo", NTM "Training Center for Tax Advisory".



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Commercialization of innovative developments and economic contracts in 2018 amounted to 782.8 million soums and in 2019- 1025.2 million soums.

Professors-teachers, scientific researchers and doctoral students of the Tashkent Institute of Finance received 19 copyright certificates in 2018, 31 copyright certificates in 2019 and 21 copyright certificates as of September 1, 2020.

Masters and students of Tashkent Institute of Finance have been implementing 10 startup projects in 2019 and 20 startup projects as of September 1, 2020.



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Scoring model of creditworthiness analysis

Description of the development : The innovative software product is designed to assess the creditworthiness of business entities.

The software reliably assesses the creditworthiness of business entities without the influence of the human factor, using more than 100 financial and non-financial indicators, and combining international experience.

Scope of application : Commercial banks and business entities

Economic efficiency : Using an innovative software product is fast, reliable and cost-effective. Ҳисоблаш методикаси орқали кредитга лаёқатлилиқка аниқ баҳо бериш орқали самарали бошқарув қарорлари қабул қилиш имконини беради. The software allows to make effective management decisions by accurately assessing creditworthiness through the calculation methodology.

Tashkent Institute of Finance , 100000, Tashkent city, AmirTemur avenue, house 60 A.

Tel: (0371) 234-53-34, fax : (0371) 234-11-48. e-mail: admin@tfi.uz