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THE CONCEPT OF REAL ESTATE AND THE THEORY OF ITS TAXATION

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In the Civil Code of the Russian Federation (hereinafter referred to as the Civil Code of the Russian Federation) there is a definition of the concept of "real estate". According to the Civil Code of the Russian[1] Federation "Real estate (real estate, real estate) includes land plots, subsoil plots and everything that is firmly connected with land and, that is, objects that cannot be moved without disproportionate damage to their purpose, including buildings, structures, objects construction in progress. Immovable things also include aircraft and sea vessels subject to state registration, and inland navigation vessels.

Other property may also be classified as immovable by law. This definition is very ambiguous, as it has significant shortcomings. Firstly, real estate includes objects that are firmly connected to the land and the movement of which is impossible without commensurate damage. Questions arise about the proportionality of the damage, but the authors do not elaborate on this detail. Also, modern technologies have long made it possible to change the location of a property not only without proportionate but in principle without any damage to the building, although according to the law, this is considered either impossible or not considered real estate.

Also, the question may arise why real estate includes aircraft and sea vessels, and inland navigation vessels. The answer lies in the fact that each of these objects has similar features to real estate objects. This is expressed in the fact that all of

them are linked to a specific land plot, whether it is a port of reference for ships or an airport for aircraft.

Thus, we can conclude that the definition given by the legislator quite fully and accurately reflects the real picture of the concept of real estate, but it still seems that this definition is subject to further change and addition. There are also many discussions of scientists on this subject. For example, Горемыкин В.А believes that real estate is “a commodity, and names its main features, such as stationarity, materiality, usefulness, durability, wear and tear, heterogeneity, uniqueness, and originality”[2]

According to Кущенко В. В., immovable things or “real estate” include “material, physically tangible, individual and irreplaceable objects of natural origin or the results of human labor that have an immanent property strong connections with the earth and”, as well as things movable by their natural properties - aircraft, sea vessels, inland navigation vessels, space objects subject to state registration and having the economic form of a commodity and therefore being objects of civil circulation”[3].

The classic school of real estate taxation of the manifestations of the economists of the present time have their own expressed opinion. For example, the English economist A. Smith, an economist, reimbursed public expenses associated with the emergence of science, he singled out land rent among the sources[4].

English real estate tax as a result of further development of ideas about addition D. Ricardo, economist, founder of the classical school of political economy, the surplus of land seized by the manufacturer is not only natural. Characteristics, but also dependent on physical properties came D. Ricardo The impact of real estate taxation through the prism of land tax as a result of a study conducted on the analysis through, each year only part of the amount paid for land improvement, falls on the soil found that it included a down payment and fee for non-infringement [5].

A. Marshal of local fees when imposing the property tax most opportunities to improve the standard of living in this area is considered one of the important factors. The main components of fiscal policy are tax policy and budget policy.

Improving the valuation of real estate and taxation is studied by world practice. Real estate today’s taxation is used in the practice of 130 countries. Much of these countries this tax falls on the local budget, and its share is divided from 1 to 3 percent of income (in France - 2.17 percent; in Denmark - 1.85%; 1.8 percent in the Netherlands and Italy; in Germany - 1.06; in Sweden - 0.89%). In some countries, the share of property tax is higher, in the UK - 10%, in the USA - 9%, and in Canada - 8%. This share of real estate in local budget revenues in countries in Canada is 40 percent, in the UK it is up to 30 percent, and in France, it is 20 percent[6].

The introduction of a tax on the tax burden on owners of elite housing, which provides for the establishment of a single tax on real estate, ensures a fair distribution of real estate for legal entities and individuals, equalizes the

conditions for property taxation is used for commercial purposes, implements the legalization of rental housing.

Based on this, the transition from the tax on property of legal entities to the tax on real estate to the active part of fixed assets for the development of production by reducing the tax burden should be a motivating factor:

- there is a property tax in almost all countries (real estate tax), it is a local tax and is one of the most important local sources of filling budgets;
- tax base, rates, the status of the payer in each country (legal or natural person), and the system of benefits for payers, special conditions for collecting property tax associated with existing ones.

The experience of taxation of developed foreign countries is necessary for the development of a system of taxation of real estate, based on the study and improvement.

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TIJORAT BANKLARIDA INNOVATSION BANK XIZMATLARINI RIVOJLANTIRISH YO'NALISHLARI

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Hozirgi davrda dunyoda yuz berayotgan ijtimoiy-iqtisodiy jarayonlar, jahon iqtisodiyotining globalashuvi, shuningdek xalqaro va mahalliy bozorlarda raqobatning keskinlashuvi tijorat banklarida innovatsion bank xizmatlarini rivojlantirish, takomillashtirish dolzarbligini ko'rsatmoqda.

Mamlakatimizda bank tizimini rivojlantirishni ta'minlashga qaratilgan tijorat banklarida innovatsion bank xizmatlarini rivojlantirish maqsadida bir qancha huquqiy-normativ hujjatlar qabul qilindi. Jumladan, O'zbekiston Respublikasi Prezidentining «2022-2026 yillarga mo'ljallangan yangi O'zbekistonning taraqqiyot strategiyasi to'g'risida»gi[1], farmonida ham izchil