SCOPE ACADEMIC HOUSE

10th International Conference
«SCIENCE AND PRACTICE: A NEW LEVEL OF INTEGRATION
IN THE MODERN WORLD»

April 25, 2020, Sheffield, UK

Conference Proceedings

SCOPE ACADEMIC HOUSE

B&M PUBLISHING

10th International Conference
«SCIENCE AND PRACTICE: A NEW LEVEL OF INTEGRATION
IN THE MODERN WORLD»

April 25, 2020, Sheffield, UK

Conference Proceedings

Scope Academic House
UK, S Yorkshire, Sheffield

B&M Publishing
USA, San Francisco, California

SCOPE ACADEMIC HOUSE

B&M PUBLISHING

10th International Conference
«SCIENCE AND PRACTICE: A NEW LEVEL OF INTEGRATION
IN THE MODERN WORLD»

Science editor: Prof. Robert Draut

Copyright © 2020
by Scope Academic House LTD
Office 1 Velocity tower
10 st. Mary's gate
Sheffield
S Yorkshire
United Kingdom
S1 4LR

ISBN 978-0-9898799-4-1

DOI:
http://doi.org/10.15350/UK_6/10

All rights reserved.

Published by B&M Publishing.
For permission to use material from this
text, please contact the publisher at
2076 – 16th Ave., Suite A,
San Francisco, California, USA 94116,

CONTENTS

POLITICAL SCIENCE	
Contemporary models of social dialogue in foreign states: comparative analysis of the United States and France <i>Nazmieva Indira</i>	6
PEDAGOGY	
In preparing future teachers for creativity the use of advanced pedagogical experience <i>Isamitdinov Sodir, Nabiyeva Namunahon</i>	10
A model for the development of socio-pedagogical competencies of future defectologists in pedagogical practice <i>Khayitov Lazizbek</i>	13
Technological competence - requirement for a modern teacher <i>Yo'ldasheva Maloxat</i>	16
Pedagogical activity and advanced pedagogical experience <i>Madgafurova Dilfuza</i>	19
The importance of studying idiomatic expressions while learning the English language (for Non-native Speakers) <i>Inamova Marina</i>	22
The importance of intensive educational technologies in teaching English <i>Pulatova Durdona</i>	25
Traditional methods of teaching foreign language <i>Mamayoqubova Shahlo, Teshaboyeva Nafisa, Haqberdiyeva Gulrux</i>	28
Formation of tolerance of students in the process of studying a foreign language <i>Yakubbaev Murodilla</i>	31
Effective teaching English for beginners <i>Sulaymanova Nargiza, Karshiev Shakhboz, Kholbaev Farrukh</i>	36
Effective ways of teaching young learners <i>Mamayoqubova Shahlo, Irisbayeva Bahora, Eshboyeva Tursunoy</i>	39
The role of teacher in learning English and foreign languages <i>Sa'dullayeva Sabina</i>	45
ECONOMICS	
Hotel revenue management <i>Abdukarimova Shakhnoza</i>	48
Approaches to building a system of indicators for the mortgage market <i>Pshenichnov Ruslan, Burkov Aleksey</i>	52
Economic growth and economic security <i>Sherbakova Nataliya</i>	56
The problem of legislative differentiation between monopoly and dominant positions of an economic entity in the Ukrainian market <i>Samoilova Karyna</i>	61
The importance of product quality level and its management in manufacturing enterprises <i>Abdiraimov Shogdor</i>	66
The role of investment in increasing economic efficiency <i>Rustamov Dostonbek</i>	69

PHILOLOGY	
Commonly used elements in english lullabies (cradle, moon and stars) <i>Karimova Farokhat</i>	72
Full explanation and researches of bilingual corpora and associated problems <i>Absamadova Munira, Mamadjonov Akbarali</i>	75
Navoi's ethical views in "Mahbub ul Kulub" <i>Melikuzieva Mavlyuda</i>	78
The theoretical heritage of Saududdin Masud Binni Umar Taftazoni <i>Turakulova Feruza</i>	81
"Paradokslar"-ta'limning interfaol metodi sifatida <i>Abdullajonova Shaxnoza</i>	84
Types of lexicasemantic relations in Uzbek language <i>V. Tangriyev, D. Rasulova</i>	87
About word syntaxis <i>Turobov Abdurayim</i>	93
Specificity of gender and political language in Uzbek and English <i>Mamadjanova D.</i>	98
Emotional word analysis which means insult words in English <i>Rakhmonov U.B.</i>	102
Lexical features of the text of official documents and their presentation in translation <i>Sadullaeva Shakhzoda</i>	105
HISTORICAL AND CULTURAL SCIENCES	
Catholicism in Georgia in the first half of the 14th century <i>Surguladze Kakhaber, Baramidze Irakli, Diasamidze Khatuna</i>	108
Ioseb (Joseph) Jugashvili's (Stalin) biography and archival material from Archives Republic of Georgia <i>Simashvili Tengiz</i>	113
Obi-Rahmat shrine <i>Komilov Bakhodir</i>	121
Group of hunters and fishermen Vladimir Polytechnic Institute (based on the materials of the VLSU History museum) <i>Goncharey Valery</i>	124
NATURAL SCIENCES AND MEDICINE	
Dynamics of changes the state of local oral immunity in chronic generalized periodontitis <i>Nazarova Nodira, Nazarova Zuxra, Raxmanova Nodira</i>	128
Effect of polyphenol euphorbin (isolated from the euphorbia himufusa) on the transport calcium in synaptosomes <i>Akhmedova Gulsara, Khoshimov Nozim, Zubtiyev Sardor</i>	131
Influence of temperature and humidity of air on the imported rocks of here Silkopray in Uzbekistan from abroad <i>Oripov Otabek, Umarov Shavkat</i>	136
Synthesis of pyrazole derivatives based on dipropargyl ethers of pyridinecarboxylic acids <i>Dzhuraev A., Madikhanov N., Abdugafurov I., Usmanova S.</i>	143
Influence of Masud plant growth stimulant on growth, development and harvest of sorgh grain during re-sowing in south of Uzbekistan <i>Tadzhiev K.</i>	147

Habitat of the East Caucasus Tour (<i>Capra Cylindricornis</i>) in Lagodekhi nature reserve <i>Mchedluri Tea, Sulamanidze Giorgi, Khokhobashvili Tinatin Kakhoidze Lado</i>	151
Atmosphere and its technogenic pollution as an environmental problem <i>Turakulova Merbon</i>	158
JURISPRUDENCE	
The constitutional basis for the reform of the judiciary of the Republic of Karakalpakstan <i>Berdimuratova Gulnaz</i>	161
Legal regulation of working hours in some foreign countries <i>Abdullaeva Dilfuza</i>	167
State and prospects of development of the sphere of labor of civil servants in the Republic of Uzbekistan <i>Khozhabekov Muftulla</i>	172
Improvement of legal base of leasing activity in Uzbekistan <i>Bozarov Shavkat</i>	175
GENERAL SECTION	
Concomitant mental states as manifestations of frustration in students <i>Boymirzaeva Dilbar</i>	182
Uzbek folk games as educational tools for primary school students <i>Sattorova Feruza, Rozikova Tukhtakhon</i>	186
The use of educational technology in chemistry classes <i>Qozikhonova Asalkon, Boimirzaeva Shakhnoza</i>	189
Syntactic functions of asinetone in works of T. Zhumamuratov <i>Koblanova Zhibek</i>	193
Teach students to live a healthy lifestyle through psychological and pedagogical support <i>Rakhmatova Khayrikhon</i>	197
Teach students to live a healthy lifestyle through psychological and pedagogical support <i>Mamathanova Nargiza</i>	200
Causes of conflicts between teenagers and parents and ways to prevent them <i>Karimova Vasila, Mirzabdullaeva Dilxumor</i>	203
Sources in information and psychological security of the individual, society and the state <i>Alieva Zulxumor</i>	206

APPROACHES TO BUILDING A SYSTEM OF INDICATORS FOR THE MORTGAGE MARKET

DOI: http://doi.org/10.15350/UK_6/10/24

The reported study was funded by RFBR, project number 20-010-00472

Pshenichnov Ruslan ¹

Burkov Aleksey ²

Abstract

The regional mortgage market is dependent on macroeconomic indicators, which is why studies based on real statistics of a particular subject of the Russian Federation are so important. Mortgage modeling techniques are needed that take into account the current state and dynamics of regional macroeconomic indicators. This is precisely what caused the authors' interest in the problem of statistical analysis and modeling of the process of mortgage lending in the region.

Key words: mortgage, banking, electronic mortgage, electronic mortgages, electronic Commerce.

Within the framework of the existing system of mortgage relations, a system of indicators is objectively required, since individual indicators do not allow understanding the current situation in the mortgage lending market. Due to the fact that various factors from related sectors of the economy have a strong influence on key indicators of the mortgage lending market, it is necessary to compare them within the framework of the indicator system. It is important that the scorecard has an applied character, allowing it to be used to analyze the level of performance relative to the market.

Different sources, as a rule, give their own systems of indicators for the development of the mortgage market. To determine the dynamics, the previous reporting period or the same period of previous years is used. In

¹*Ruslan Pshenichnov*, post-graduate student, Mari State University, Russia.

²*Aleksey Burkov*, Doctor of Economics, Associate Professor, Professor of the Department of Applied Statistics and Informatics, Mari State University, Russia.

Russia, regular analytics on the mortgage market are published by the Central Bank of the Russian Federation, DOM.RF, Rosstat. The most complete and current information is published by the Central Bank of the Russian Federation. The main indicators of the mortgage market used by the Central Bank are presented in Appendix 2. From Appendix 2 it can be seen that the key indicators of the mortgage market are:

- The share of the volume of HMLs provided in GDP;
- The share of debt on HMLs in GDP;
- The average debt on HMLs per capita of labor;
- The growth rate of the volume of the MHI to the previous period;
- The share of MHLs provided in the volume of LCs issued in the reporting period;
- The share of MHLs provided in the amount of loans issued to individuals in the reporting period;
- The growth rate of debt on MHL to the corresponding period of the previous year;
- The share of debt on MHL in the amount of debt on housing;
- The share of debt on HMLs in the amount of debt on loans to individuals;
- The share of overdue debts on MHLs in the amount of debts on MHLs;
- Ratio of volumes of repaid HMLs and HMLs provided in the reporting period;
- The ratio of the volumes of prematurely repaid HMLs (rights of claim for HMLs) and provided by HMLs;
- Correlation of volumes of refinanced HMLs (rights of claim for HMLs) and provided by HMLs;

The main indicator of the development of the mortgage market in the country is the ratio of the mortgage loans to the country's GDP. The World Bank considers the share of mortgage housing loans in GDP at 25% as a guideline for middle-level countries. At the end of 2017, this indicator was 2.2%. The Russian economy needs more than tenfold growth in order to achieve the targets for developing countries from the World Bank.

It is worth noting the positive dynamics of current mortgage debt to the country's GDP. This indicates an increase in the share of penetration of mortgage products, as well as the popularization of mortgages.

The average value of mortgage debt per capita of labor is also growing, despite the crisis of 2014-2015. In 2017, this indicator reached 68,159 rubles, while the average salary of 1 employee is 39.1 thousand rubles. This suggests that the mortgage is still inaccessible to most residents of the country, only by cooperating, the family can afford to buy an apartment.

The growth rate of housing loans show a high amplitude of fluctuations. In 2015, there was a sharp decline, from 31% growth, to -34% drop in the number of loans issued. This fact indicates a strong dependence of the mortgage market on other external factors.

A high share of mortgage loans in the total volume of housing loans indicates citizens' trust in credit organizations. In 2017, 99.7% of citizens pledged real estate acquired or another. This is primarily due to a decrease in the interest rate provided that the property is pledged.

An increase in the share of mortgages in the total volume of loans suggests that consumers are increasingly choosing long and cheap money, despite the complexity of paperwork for mortgages.

The increase in debt indicates that the mortgage market is expanding every year, despite the crisis.

The indicator of the share of mortgage loan debt in the entire mass of housing loans is approximately equal to the proportion of the number of mortgage loans issued among all issued housing loans. The dynamics of these indicators are consistent with each other.

The share of mortgage debt in the total debt of individuals is growing. This is due not only to the expansion of the mortgage market, but also to an increase in the average term of mortgage loans.

One of the key indicators of the quality of mortgage pools is the share of overdue loans in relation to the entire volume of mortgage loans. It is worth noting that the quality of the loan portfolio at the end of 2017 is at the level of the world's leading economies. So, at the end of 2017, the share of overdue mortgages in the United States amounted to 1.1%, in Russia on mortgages issued in rubles 1.06%.

It is worth noting the increase in the share of new loans in relation to repaid and early repaid loans. This fact can be explained by lower interest rates on new loans. It was not profitable for the population to keep loans with higher rates.

The decrease in the share of refinanced loans can be explained by a temporary suspension of mortgage refinancing programs, for example, PJSC Sberbank resumed the mortgage refinancing program only in 2017.

The Central Bank also provides aggregate indicators of the mortgage market. First of all, this is the number of operating banks issuing loans in the Russian Federation, as well as the quantitative indicators of credit organizations for lending programs.

At the beginning of 2018, the actions of the Central Bank of the Russian Federation to improve the banking sector, as well as the consequences of the 2014-2015 crisis, forced 39.22% of credit organizations that issued mortgages at the beginning of 2014 to leave the market. The number of

banks issuing mortgages in the context of mortgage products has also decreased. The only product for which there has been growth is the number of banks on-lending existing mortgages.

Housing and mortgage markets are inextricably linked. Therefore, it is impossible to conduct a statistical analysis of the mortgage market without analyzing the situation in the housing market. The reports of the Central Bank of the Russian Federation on the housing lending market also contain data on the real estate market of individuals.

Since 2013 the number of registered residential premises has been decreasing. The number of premises purchased using credit funds increased until 2015, after a sharp decline in 2015, the trend again went towards an increase in the number of homes purchased with credit funds. In 2107, the number of residential premises purchased using credit funds reached 990,999 units, which is higher than the 2013 figure, but lower than 2014. The dynamics of the two indicators indicates the popularization of housing lending, the share of purchased residential premises with credit funds is growing every year. At the same time, the factor of reducing the number of registrations of property rights to residential premises has a negative impact on the mortgage market,

The number of housing loans granted repeats the dynamics of the indicator of registered rights to residential premises purchased at the expense of borrowed funds.

The indicator of the average volume of one housing loan can be analyzed only taking into account changes in the index of consumer prices for residential real estate. This is due to the fact that the average mortgage check can depend on the value of the property, as well as on the share of the down payment on the mortgage. Considering that the real estate price index increased by 5% on average until 2015, approximately the same percentage increased the average amount of a mortgage loan. In 2015, there was a decrease in the average mortgage check by about 5%, the consumer price index for real estate did not decrease so much on average by 2-3%, but then with a fall in property prices, the average volume of a mortgage loan increases. This suggests that there has been a decrease in the average down payment amount.