ipoteka kreditlarini berish mexanizmlari, shartlari va xarajatlari davlatlar orasida farqlanadi, bu esa har bir mamlakatning iqtisodiy sharoitlari va moliyaviy tizimiga bogʻliqdir.

Ilgʻor tajribalar, masalan, turli xil moliyaviy instrumentlar va yangicha dasturlar orqali ipoteka kreditlarining arzon va qulay shartlarda taqdim etilishi, aholi orasida ipoteka kreditlaridan foydalanishni oshirishga xizmat qiladi. Ushbu tajribalar orqali ipoteka kreditlari tizimini takomillashtirish va samaradorligini oshirish uchun bir qator takliflar ishlab chiqildi.

Natijada, ipoteka kreditlarini tashkil etishning ilgʻor xorijiy tajribalari, respublikada ham shu kabi samarali va barqaror moliyaviy tizimni rivojlantirishda qoʻllanilishi mumkin boʻlgan strategiyalarni taqdim etadi. Bunday yondashuvlar, oʻz navbatida, aholining uy-joy olish imkoniyatlarini kengaytiradi va koʻchmas mulk bozorini barqaror rivojlantirishga yordam beradi.

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PEDAGOGICAL CONDITIONS FOR THE DEVELOPMENT OF TEACHING FOREIGN LANGUAGES Shodiyarova Mohira

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Pedagogical conditions are conditions that ensure the effectiveness of the pedagogical system and the success of the

pedagogical process. Pedagogical conditions mean the possibilities, methods, organizational forms of teaching content and the material possibilities of its implementation.

Keywords. Pedagogical activity, conditions, terminological base, professional mobility, method, skills.

Annotatsiya.

Pedagogik shart- sharoitlar pedagogik tizim faoliyatining samaradorligini, pedagogik jarayonning muvaffaqiyatini ta'minlaydigan holatlardir. Pedagogik shart- sharoitlar deganda oʻqitish mazmuni imkoniyatlari, usullari,tashkiliy shakllari va uni amalga oshirishning moddiy imkoniyatlari majmui tushuniladi.

Kalit soʻzlar. Pedagogik faoliyat, shart- sharoit, terminologik baza, kasbiy mobillik, metod, koʻnikma.

Аннотация.

Педагогические условия—это условия, обеспечивающие эффективность педагогической системы и успешность педагогического процесса. Педагогические условия подразумевают совокупность возможностей, методов, организационных форм и материальных возможностей ее реализации.

Ключевые слова. Педагогическая деятельность, условия, терминологическая база, профессиональная мобильность, метод, навыки.

Pedagogical conditions help or oppose the manifestation of pedagogical laws due to the influence of various factors. The possibility of managing the pedagogical process is realized by neutralizing negative factors and creating positive pedagogical conditions for the pedagogical process. The possibility of managing the pedagogical process is realized by neutralizing negative factors and creating positive pedagogical conditions for the pedagogical process.

A condition is a philosophical category that defines "something that depends on another condition". It constitutes the environment in which the studied phenomenon or process arises, exists and develops. Pedagogical conditions are conditions defined by real rules in which intellectual development of students can be successfully carried out during the educational process of Higher Educational Institutions.

This definition corresponds to the concept of "conditions" defined by I.F. Berezhnaya, in which conditions are considered as purposefully created situations.

Taking into account the expansion of the terminological base, the personal direction of students to acquire professional information; development of a system of step-by-step formation of students' knowledge, skills and abilities in the process of mastering the terminology base; selection of real radio engineering texts for each stage of implementation of the didactic model of organizing the linguo-professional training of engineers;

We fully share these points and consider them fundamental to the study of pedagogical conditions for the development of readiness for professional mobility. The conditions that contribute to the more effective development of readiness for professional mobility are divided into the following:

- taking into account the individual level of development of students' readiness for professional mobility;
- taking into account the individual level of development of students' readiness for professional mobility;
 - subject-subject relations between students and teachers;
- development of a model for the development of readiness for professional mobility, an appropriate complex program that includes individual and group forms and methods of organizing the educational process;
- involving students in various types of individual and group (the composition of which is variable) activities, during which the skills and abilities of preparation for professional mobility are improved;
- high level of preparation of the teacher included in the process of training future specialists (level of preparation of the teacher for his professional mobility);
- systematic diagnosis of the level of readiness for professional mobility of future specialists.

These conditions exist and are implemented both in the classroom and in extracurricular activities. The development of socio-humanitarian sciences, as well as economic sciences using foreign means, will have a particularly positive effect on the development of future specialists' readiness for professional mobility. This once again confirms the need for a comprehensive approach in the process of developing the readiness of a future specialist for professional mobility.

The following are the conditions that will help in the more effective development of preparation for professional mobility:

- taking into account the individual level of development of students' readiness for professional mobility.

It is important to emphasize the possibility of choosing the methods and means of learning a foreign language that are optimal for the independent work of a particular student. It is worth noting that this subject creates ample opportunities to take into account the individual educational interests of each student, to ensure interdisciplinary connection and continuity at all stages of teaching a foreign language to students, and to activate learning through the use of innovative

pedagogical technologies in the educational process. It should be taken into account that each student has a different level of preparation for professional mobility. In addition, some students, and many of them, have low qualifications.

V. I. Andreev defined pedagogical conditions as "... the result of purposeful selection, design and application of content elements, methods (techniques), as well as organizational forms to achieve goals". In our research, pedagogical conditions are understood as external situations that have a noticeable effect on the progress of the pedagogical process, are consciously created by the teacher to a certain extent, and include the achievement of a certain result (N.M. Boritko).

It depends on various factors that should be taken into account in further development of readiness for professional mobility. These factors include: the student's individual level of preparation for professional mobility, his individual and social experience, as well as individual characteristics. Taking into account these factors allows to more successfully determine the individual level of preparation for professional mobility of the student.

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MODERN INNOVATIVE TECHNOLOGIES IN TEACHING PEDAGOGY FOR MEDICAL STUDENTS

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Annotation

Medical education is undergoing a profound transformation with the integration of modern innovative technologies into teaching pedagogy. This paper explores how these technologies enhance learning for medical students, focusing on key innovations such as simulation-based learning, virtual and augmented reality, artificial intelligence, and mobile learning platforms. We discuss their impacts on knowledge retention, clinical skills, and student engagement. Our findings indicate that technological integration improves both theoretical understanding and practical competence, preparing students more effectively for the dynamic healthcare environment.

Keywords: medical education, innovative technologies, simulation-based learning, virtual reality, artificial intelligence, mobile learning

INTRODUCTION

In recent years, technological advancements have transformed many aspects of education, and medical pedagogy is no exception. Medical students are now benefiting from innovative tools that enhance their learning experience, making it more interactive, immersive, and personalized.

The use of innovative approaches in education is important for a number of reasons, particularly in adapting to the changing needs of Students, Society and the workforce. Combining technology, personality-oriented learning, and experiential methods, innovative approaches meet the diverse needs of students and prepare them for challenges they may face in the future. These approaches not only improve educational outcomes, but also make education more interesting,