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Финансово-кредитная деятельность

Практикум по профессиональному общению

*Рекомендовано
Научно-методическим советом университета
для студентов, обучающихся по специальности
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Цель практикума – овладение студентами профессиональной лексикой. Содержит творческие задания, выполнение которых способствует совершенствованию навыков устной речи, коррекции активных грамматических навыков.

Предназначен для студентов, обучающихся по специальности 080105.65 Финансы и кредит (дисциплина «Английский язык», блок ГСЭ), очной формы обучения.

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What is the bank?

Banks are among the most important financial institutions in the economy and are essential business in thousands of local towns and cities. They are the principal source of credit (loan able funds) for householders (individuals and families) and for most local units of government (school districts, cities, counties, etc.) Moreover, for small local businesses ranging from grocery stores to automobile dealers, banks are often the major source of credit to stock the shelves with merchandise or to fill a dealer's lot with new cars. When businesses and consumers must make payment for purchases of goods and services, more often than not they will use bank-provided checks or credit cards. And when they need financial information and financial planning, it's the banker to whom they turn most frequently for advice and counsel.

Nationwide and worldwide, banks grant more installment loans to consumers than any other financial institution and, in most years, they are among the leading buyers of bonds and notes issued by states and local governments to finance public facilities, ranging from auditoriums and football stadiums to airports and highways. Banks are among the most important sources of short-term (working capital) loans to businesses and have become increasingly active in recent years in making long-term business loans for new plant and equipment. Their deposits are the principal money medium for global transactions and the principal channel for government economy policy to stabilize the economy. For all these reasons and more, banks are one of the most important of society's institutions to study and to understand.

Banks are those financial institutions that offer the widest range of financial services – especially credit, savings and payment services – and perform the widest range of the financial functions of any business firm in the economy.

Banks are financial service firms, producing and selling the professional and prudent management of public's funds as well as performing many other roles in the economy. Their success or failure hinges on their ability to identify the financial services the public demands, produce these services efficiently and sell them at a