

Группа: БУ 3/2
Дата проведения: 21.11.2025г.
Дисциплина: ОГСЭ.02 Иностранный язык в профессиональной деятельности
Тема занятия: Банки и бизнес. Типы банков.
Цели занятия:

Дидактическая: - углубить и расширить знания и представления студентов по теме;
Развивающая: - развивать творческий потенциал студентов;
Воспитательная - воспитывать стремление к совершенствованию английского языка;
: - воспитывать умение работать самостоятельно.

Вид занятия: практическое занятие

Основная литература:

Агабекян И.П. Английский язык для ссузов: учебное пособие. – Москва: Проспект, 2015. – 288 с.

Дополнительная литература:

Интернет-ресурсы.

ДОМАШНЕЕ ЗАДАНИЕ:

1. Запишите и выучите новые слова:

banking – банковское дело
commercial bank - коммерческий банк
national bank - национальный банк
to charter - учреждать, создавать
to supervise - заведовать, контролировать
state bank - государственный банк
merchandise - товары
currency - валюта, деньги
to make a loan – предоставлять заём
borrower – заёмщик
foreign exchange department - отдел обмена валюты
to exchange currency - обменивать валюту
Federal Government – федеральное правительство
to finance – финансировать
sale – продажа

2. Прочитайте текст. Устно переведите на русский язык. Запишите и выучите определения Banking, Banks.

What is banking?

Banking is the transactions carried on by any person or firm engaged in providing financial services to consumers or businesses.

Banks are organizations that carry out the business of banking, taking deposits and using those deposits to make loans.

In the Bank

In a light, dimly lighted room with acoustic walls and ceilings to deaden sound, about fifty operators – predominantly women – are sitting at a battery of monitors with a keyboard beneath each. It is here that holders of the blue, green, and gold credit cards are given or refused credit.

When a card is presented anywhere in payment for goods or services, the place of business can accept the card without question if the amount is below an agreed limit, usually between twenty- five and fifty dollars. For a larger purchase, authorization is needed, though it takes only seconds to obtain.

Banks and business

Banks are different in different countries. Let's speak about the banks in the United States of America. There, commercial banks are classified into two main groups. First, there are national banks. They are chartered and supervised by the Federal Government. Secondly, there are state banks. They are chartered and supervised by the state in which they are operated. All commercial banks can make loans to borrowers.

Major commercial banks in such cities as Tokyo, Paris, Rio cooperate with each other. In this way they finance imports and exports between countries. An importer buys merchandise from another country using the currency of that country. For that purpose, he buys this currency from the foreign exchange department of his bank. And in the same way if an exporter receives foreign money from sales to other countries, he sells this currency to his bank. By this method the currency of any country can usually be exchanged.

3. *Письменно ответьте на вопросы:*

1. What kinds of credit cards are given in the Bank?
2. When can the place of business accept the card?
3. When is authorization needed?
4. What is there before each operator?
5. What are the rooms of operators like?
6. Does it take much time to obtain authorization?
7. What do all commercial banks do?
8. What kinds of commercial banks in the USA do you know? What are they called?
9. Who supervises the operations of national banks?
10. What kind of currency does an importer generally use when he buys goods from another country?

4. *Посмотрите видео диалог «I'm going to the bank».
Запишите и выучите полезные фразы и слова.*

<https://rutube.ru/video/036406f776a80859c4eac821b8005c44/>

5. *Сделайте скрин выполненной работы и пришлите (не забывайте указать фамилию, группу, число за которое сделали домашнее задание):*

<https://vk.com/id34189235>