

Группа: ХКМ 3/1

Дата проведения: 19.10.2022

Специальность: 15.02.06 Монтаж и техническая эксплуатация
холодильно-компрессорных машин и установок (по отраслям)

Дисциплина: ОГСЭ.03 Иностранный язык

Тема занятия: Банки и бизнес. Типы банков

Цели занятия:

Дидактическая: - активизировать в речи студентов изученные лексические единицы по теме «Banks».

- развивать речевые навыки студентов;

- активизация употребления изученной лексики по теме;

- совершенствование навыков чтения, аудирования;

Развивающая: - развивать способность к умозаключению;

-развивать способность к распределению внимания, коммуникативности, умению выразить своё отношение к теме;

- способствовать развитию аналитического, критического и образного мышления через использование проблемных ситуаций;

Воспитательная: - формировать уважительное и ответственное отношение к роли человека в экономическом обществе;

- воспитывать умение работать самостоятельно.

Вид занятия: практическое занятие

Основная литература:

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

Дополнительная литература:

1. https://knowledge.allbest.ru/languages/3c0a65625b3bc68a5d53a89521216c27_0.html#text

ДОМАШНЕЕ ЗАДАНИЕ

1. Перепишите с переводом следующие слова и выражения по теме «Banks» в словарь профессиональной лексики .

2. Сделать письменный перевод текста «Banks». Письменно ответить на вопросы после текста.

3. Сделайте письменный перевод текста Price and Value.

4. Ознакомиться с текстом «Types of banks» (перевести устно).

Выполнить по тексту задания:

- Написать саммери текста (до 10 предложений)
- Сделать задание после текста

1. Words

- to be concerned – быть связанным
- effort - попытка, усилие
- prevent - предотвращать
- allocate - распределять
- originate - возникать
- current account – текущий счет
- profit - прибыль, выгода



2. Banks

Banks are closely concerned with the flow of money into and out of the economy. They often co-operate with governments in efforts to stabilize economies and to prevent inflation. They are specialists in the business of providing capital, and in allocating funds on credit. Banks originated as places to which people took their valuables for safe-keeping, but today the great banks of the world have many functions in addition to acting as guardians of valuable private possessions.

Banks normally receive money from their customers in two distinct forms: on current account, and on deposit account. With a current account, a customer can issue personal cheques. No interest is paid by the bank on this type of account. With a deposit account, however, the customer undertakes to leave his money in the bank for a minimum specified period of time. Interest is paid on this money.

The bank in turn lends the deposited money to customers who heed capital. This activity earns interest for the bank, and this interest is almost always at a higher rate than any interest which the bank pays to its depositors. In this way the bank makes its main profits.

Answer the questions:

1. In what way do banks co-operate with government?

2. What was the original function of a bank?
3. In what two ways do banks receive money from their customers?
4. How does the bank make its main profit?

4.Types of banks

There are two types of banks: commercial banks and investment banks – or merchant banks as they are called in Great Britain. Commercial banks deal mainly with individual customers, for instance, private citizens, small businesses, and such like. They receive and hold deposits, lend money, exchange foreign currencies, advise their customers how to invest their money, and manage the customers' accounts (for instance, pay or invest money according to the customer's wishes). Commercial banks make their profit from the difference between the interest that they pay to people who deposit money and the interest they charge to people who borrow money. This difference is called a margin.

Investment banks deal mainly with rich corporate clients (companies or large firms) or rich individual clients. They aim not so much at lending money but at raising funds for industry (their corporate clients) in different financial markets. Therefore, investment banks act mainly as intermediaries for their customers. They do not themselves make loans, but make their profits from fees paid for their services. Merchant banks in Britain do the same, but they have greater authority because they also offer loans themselves. They finance international trade, deal with mergers, and issue government bonds.

In recent times the difference between commercial and investment banks has been slowly disappearing as the so-called "financial supermarkets" replace them. These are a combination of a commercial bank, an investment bank, and an insurance company, offering the full range of financial services.

Whether depositing or borrowing money, a customer is most interested in the bank's interest rate. The minimum interest rate within a certain country is usually determined by the central bank, and the interest rates offered by other banks sometimes fluctuate slightly from time to time, and are publicly advertised by any bank. They are always either higher than or equal to the minimum interest rate fixed for that country.

Find words or word combinations in the text that mean the following:

- a) when one company unites with another company and they make a single company;
- b) a combination of a commercial bank, an investment bank, and an insurance company offering different financial services;

- c) a client of a bank that is a whole company or a large firm;
- d) money put in a bank;
- e) percentage of money paid by a bank to people who deposited their money with it; percentage of the loan paid to the bank by people who borrowed money from the bank;
- f) to get money for some project (usually through an intermediary);
- g) money charged by a bank for its services;
- h) the money that is used in various countries;
- i) a document issued by a government indicating that the money was borrowed and the government promises to give it back with interest to the holder of the document.

Все выполненные задания высылаем на мою страницу ВК <https://vk.com/yanovskaya1983>. Не забываем писать фамилию, группу, число за которое сделали домашнее задание. Задания высылаем сделанные полностью!!!