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БАНКИ КАК ФИНАНСОВЫЕ УЧРЕЖДЕНИЯ

Автор рассматривает проблему ознакомления студентов старших курсов экономических специальностей со спецификой банковского бизнеса, а также пути мотивирования представления ими ситуаций из реальной жизни с использованием усвоенной деловой лексики.

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НАВЫКИ ЧТЕНИЯ В ОБУЧЕНИИ ПРОФЕССИОНАЛЬНОМУ АНГЛИЙСКОМУ ЯЗЫКУ

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Статья посвящена чтению как одному из навыков развития устной речи в обучении студентов профессиональному английскому языку, интерактивному процессу, способам и методам обучения, действиям обучаемого в процессе чтения.

Ключевые слова и фразы: способность понимания; профессионально-тематический материал; необходимость профессионально-тематического материала; предтекстовые упражнения; послетекстовые упражнения; мотивация.

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The paper treats the problem of acquainting senior students of economic specialties with the specific of bank business and the ways of encouraging them to simulate real life situations using the acquired business vocabulary.

Key words and phrases: borrowers; viability of businesses; lend; lease; profitable; negotiate the terms; money deposit; get a loan; business transaction; monetary policy.

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BANKS AS FINANCIAL BUSINESSES[©]

It is a course composed by the author in cooperation with his colleagues and intended as an intermediate to upper-intermediate Business English course for third-year students of economic specialties. Needless to say that in our modern economy students who have chosen economics as their speciality need the information of this kind of business. Considering the specificity of the faculty, we consider it necessary to acquaint students with the basic bank functions and company's balance within the limits of the Business English course.

Banks are specific subjects of economic activities. On the one hand, they carry out the activity similar to other economic subjects, creating paid services and selling them in the market with the purpose of making profit. On the other hand, they have specific functions connected with their role in a national economy [2].

As a nation, we rely on the services of banks for millions of business transactions every day. Like other businesses, banks try to make profit on their activities [1].

The methodical material of the kit is structured in such a way that each student has an opportunity to improve his knowledge of English by means of class activities and intensive independent work during out-of-class time. The kit includes Student's Book, Workbook, Teacher's Book and a CD disk.

The material can provide for approximately 36 hours (24 hours of class activities and 12 hours of independent work).

The course includes five sections:

- The basic functions of banks.
- Role game: "What is the best way of my money deposit?"
- Bank systems of Great Britain and the USA.

- A financial part of a business plan provided to a bank to get a loan.
- Presentation of the company with the purpose to attract additional investments.

Each of the sections includes material for class activities and independent work and embraces various authentic teaching materials, tasks and exercises for skill development in reading, speaking, listening and writing.

It provides students with an authentic framework giving them an opportunity to improve their language skills through a wide variety of relevant and challenging activities.

Considerable emphasis has been placed on the development of students' communicative skills through the interactive group or pair work that are an integral part of each unit. Any section of the book is structured as follows (similar to [5]):

KEY VOCABULARY

This short introductory section familiarizes students with the theme of the unit and provides explanations of the core vocabulary. The theme of the unit can be presented orally and students asked to contribute any relevant vocabulary that they may already have. At this stage attention should be drawn to the words highlighted in the Key Vocabulary section by writing them on the board. Particularly for larger groups, students may be asked to study this section beforehand. Students' comprehension of these key words should be checked before going further into the unit.

LEAD-IN

The Lead-in section is intended to generate interest in the topic. It takes various forms involving either pair work or discussion, and encourages students to reflect on the subject-matter. It invites them to contribute any relevant personal experience or knowledge that they may already have.

READING

Each unit includes a reading passage taken from an authentic source: text books published in the UK and USA, internet resources, etc. The passages, which vary in length and degree of difficulty, may be read either in class or prepared beforehand. Comprehension can then be checked in the exercises that follow, which include activities such as true/false, multiple-choice and filling the gaps.

USE OF ENGLISH

Each reading passage is followed by a number of vocabulary exercises. These include matching definitions, finding synonyms or antonyms, word building and crossword puzzle or a different context in which students can demonstrate that they are able to use the new words. Use of the Glossary at the end of the Student's Book is encouraged whenever necessary.

SPEAKING

The section allows the class as a whole to express ideas and opinions related to the theme of the reading passage. In some units a series of general questions is provided as a stimulus, while in others students are asked to comment on documents, information or case studies which are provided as an additional input.

WRITING

The tasks presented in this section are mainly designed to introduce students to the most common forms of business correspondence: business letters and memos, their structures, similarities and differences. Students are also given a chance to express their personal views.

AUTHENTICITY OF THE CONTENT

One of the principles of the course is that students should deal with as much authentic content as their language level allows. Authentic reading and listening texts are motivating for students and bring the real world of business into the classroom, increasing students' knowledge of business practice and concepts.

CASE STUDY

The case study at the end is based on realistic business problems and designed to motivate students. They use the language and communication skills acquired while working through the course. Typically, students will be involved in discussing business problems and recommending solutions through active group work.

The case study has been developed and tested with our students in class and is designed to be easy to present and use. No special knowledge or extra materials are required.

The case study contains a realistic writing task in the form of a written (and later delivered) presentation.

Here we provide samples of class work activities.

Ex. 7. Decide whether the statements are true or false basing on the text:

1. The Bank of Russia and the Central bank are two collaborating institutions.
2. The Central bank has the exclusive right to issue money.
3. The Central bank audits credit organizations and in case of necessity terminates their licence validity.
4. Operations with foreign currency can be carried out only by the Central bank.
5. The Central bank makes personal and business loans.
6. The Bank performs the functions of the creditor for other credit organizations.

Central Bank in Russia

The modern Russia inherited the banking system of the Soviet Union, with a few big state banks (like Sberbank, Vneshekonombank, and Vneshtorgbank). After more than 15 years of reforms in Russia, there are now 1183 financial institutions with 3286 regional branches.

On March 22, 1991, the Central Bank of Russia established the procedure for the issue of securities by commercial banks. From that time, Russian banks gained an outlet to the stock market. On April 2, 1991 the "Regulations for Buying and Selling (Transferring) Currency Exports Abroad through Citizens' Personal Funds" approved by the

State Bank of the USSR entered into force. In this way, the creation of the Russian foreign exchange market began. And on April 9, the first auctions on the State Bank's currency exchange were held. Ten commercial banks and one financial organization took part [3].

The tasks and functions of the Bank of Russia are set by the Constitution of the Russian Federation and Federal Law on the Central Bank of the Russian Federation (Bank of Russia). The Bank of Russia's main objective is to protect the rouble and ensure its stability. The Bank of Russia is also the sole issuing centre and the body of banking regulation and supervision. Its main functions are formulated in Article 4 of the Federal Law on the Central Bank:

- in collaboration with the government of the Russian Federation, it elaborates and implements a uniform national monetary policy designed to protect the rouble and ensure its stability;
- it is the only issuer of cash and the organizer of its circulation;
- it is the creditor of last resort for credit organizations and organizes the refinancing system;
- it conducts state registration of credit organisations and issues and revokes the licences of credit organisations and the organisations that audit them;
- it supervises the activities of credit organisations;
- it registers the issue of securities by credit organisations in accordance with federal laws;
- it conducts foreign exchange regulation, including operations to buy and sell foreign exchange, and establishes the procedure for effecting settlements with foreign countries;
- it organises and exercises foreign exchange control on its own and through authorised banks in accordance with the laws of the Russian Federation [4].

Role play

Three different groups of inexperienced young business people in a small town require capital for their businesses. They all apply to the local branch of Megabank. The three groups of borrowers must develop financial arguments that they think will convince the bankers. The group preparing the role of the bankers has to think of questions about the viability of the future businesses: will they be successful, and why? Or why might they not be successful?

The roles are:

1. A junior manager (and assistants) at the bank, responsible for new local small businesses. To lend or not to lend, that is the question.
2. A group of young people who want to open a small specialist shop selling CDs of black music - jazz, soul, funk, reggae, rap, house, and any new trends.
3. A group of young people who want to buy an existing take-away pizza business (the lease on the premises, the kitchens, the delivery scooters, and so on). The business is profitable, and well-known in the town, with loyal customers. The new owners can keep the same telephone number, and either keep or change the name.
4. A group of students who already operate a part-time computing consultancy service, advising small businesses on what hardware and software to buy, and how to set up an Internet home page. They want to borrow money to buy more computers for themselves, on which to try out elaborating new software programs. Your teacher will give you further details about the roles. You have to prepare your questions or arguments in a group, after which one or two members of the groups of borrowers will be chosen to negotiate with the bankers.

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БАНКИ КАК ФИНАНСОВЫЕ УЧРЕЖДЕНИЯ

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Ключевые слова и фразы: заемщики; жизнеспособность учреждений; предоставлять ссуду; аренда; выгодный; обсуждать условия; денежный вклад; получать ссуду; деловая сделка; кредитно-денежная политика.