



MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION  
Federal State Budgetary Educational Institution of Higher Education  
«KAZAN STATE POWER ENGINEERING UNIVERSITY»  
(FSBEI HE «KSPEU»)

APPROVED

Director of the Institute of Digital  
Technologies and Economics

\_\_\_\_\_ Zainullin R.R.

«24» February 2026

**WORKING PROGRAM OF THE DISCIPLINE**  
**B1.M.20 Money, credit, banks**

Field of study

38.03.01 Economics

Degree

Bachelor's Degree

Kazan, 2026

The program has been developed by:

Department name	Position, academic degree	Full name of the developer
	Associate Professor	Urazbakhtina L.R.

Approval	Department Name	Date	Record №	Signature
Approved	By the EOP	05.03.2026	11	_____ Acting Head of Department, Associate Professor Livshits S.A.
Agreed	Management	10.02.2026	Protocol №5	_____ Acting Head of Department, Associate Professor Livshits S.A.
Agreed	Educational and Methodological Council of IDTE	24.02.2026	Protocol №6	_____ Director, Associate Professor Zainullin R.R.
Approved	Scientific Council of IDTE	24.02.2026	Protocol №6	_____ Director, Associate Professor Zainullin R.R.

## 1. Goal, objectives and planned learning outcomes of the discipline

The goal of mastering the discipline "Money, Credit, Banks" is the formation of theoretical and applied knowledge in the field of monetary circulation, credit relations, the basic principles and forms of organization of the modern monetary, credit, and banking systems, as well as the acquisition of skills for the independent creative use of theoretical knowledge in practical activities.

The objectives of the discipline are:

- to acquire fundamental economic knowledge in the field of functioning and current state of monetary and financial institutions;
- to study the system of relationships between the Central Bank and financial-credit institutions; specifics of the Russian banking system;
- to develop skills in analyzing information on the state of specific problems in the monetary and credit sphere of the economy;
- to instill in students the ability to independently acquire new knowledge in the field of functioning of monetary and currency systems based on the study of contemporary literature by domestic and foreign authors.

Competencies and indicators formed in students:

Code and Name of competency	Code and Name of indicator
GPC-3. Able to develop sound organizational and management decisions, taking into account their social significance, promote their implementation in a complex and dynamic environment, and evaluate their consequences	GPC-3.1 Demonstrates an understanding of the nature of economic processes at the micro and macro levels to justify organizational and management decisions in complex and dynamic environments

## 2. Place of the discipline in the educational program structure

The discipline "Money, Credit, Banks" belongs to the compulsory part of the curriculum for the field of study 38.03.01 "Economics".

*Prior disciplines (modules), internships, research work, etc.:*

- Organization of Entrepreneurial Activity;
- Economics;
- Fundamentals of Statistics.

*Subsequent disciplines (modules), internships, research work, etc.:*

- Corporate Finance;
- Economic and Mathematical Modeling;
- Analysis of Financial and Economic Activities.

## 3. Structure and content of the discipline

### 3.1. Structure of the discipline

For full-time students

Type of educational work	Total credit units	Total hours	Semester(s)
			3
TOTAL WORKLOAD OF THE DISCIPLINE	3	108	108
CONTACT WORK*	-	72	72
CLASSROOM WORK	1,89	68	68
Lectures	0,94	34	34
Practical (seminar) classes	0,94	34	34
INDEPENDENT WORK OF THE STUDENT	1,11	40	40
Study of educational material	-	40	40
Preparation for intermediate assessment	-	-	-
Intermediate assessment:			3

Type of educational work	Total credit units	Total hours	Semester(s)
			5
TOTAL WORKLOAD OF THE DISCIPLINE	3	108	108
CONTACT WORK*	-	43	43
CLASSROOM WORK	0.89	32	32
Lectures	0.444	16	16
Practical (seminar) classes	0.444	16	16
INDEPENDENT WORK OF THE STUDENT	2.11	76	76
Study of educational material	2	72	72
Preparation for intermediate assessment	0,11	4	4
Intermediate assessment:			3

### 3.2. Content of the discipline structured by sections and types of classes

Sections of the discipline	Total hours	Distribution of workload by type of educational work			Forms and type of control	Indicator indexes of formed competencies
		lectures	pract. classes	self-study		
Section 1	30	8	10	12	CC1	GPC-3.1 3
Section 2	43	14	14	15	CC2	GPC-3.1 3, Y
Section 3	35	12	10	13	CC3	GPC-3.1, Y, B
Credit	-					
<b>TOTAL</b>	<b>108</b>	<b>34</b>	<b>34</b>	<b>40</b>		

### **3.3. Content of the discipline**

#### **Section 1. Necessity, essence and functions of money in a market economy.**

Topic 1.1. Origin and essence of money.

Concepts of the origin of money. Functions of money. Types of money: real money and tokens of value. Metallic tokens of value, paper tokens of value. Credit money. Promissory note and its types. The role of money. Functions of money and their scope of application.

Topic 1.2. Monetary system and its types.

Concept of the monetary system. Types of monetary systems. Elements of the monetary system. Features of the modern monetary system. History of the monetary system of Russia.

Topic 1.3. Money circulation and its structure.

Concept of money circulation. Structure of money circulation. Money turnover. Issuance of cash. Issuance of non-cash funds. Bank multiplier. Organization of money circulation in the Russian Federation. Organization of non-cash money circulation. Theories of money.

Topic 1.4. Inflation and monetary reforms.

External and internal causes of inflation. Consequences of inflation and forms of its manifestation. Stages in the development of theoretical concepts of inflation. Regulation of inflation. Varieties of monetary reforms. Anti-inflationary policy. Instruments of monetary policy.

#### **Section 2. Credit System**

Topic 2.1. Forms and types of credit.

Loan interest and its use in a market economy. Functions and role of loan interest in a market economy. The loan capital market and its features. Forms and types of credit. Classification of types of credit. Classification of forms of credit. Bank credit, its classification and role in the economic system. Commercial credit. Consumer credit. Government credit.

Topic 2.2. Origin and development of banks.

Modern banking systems. World history of the origin of banks. Concept of the banking and credit system. Features of the modern banking system. The Central Bank of the Russian Federation: tasks, functions, and operations.

Topic 2.3. Commercial banks.

The essence of a commercial bank as an element of the banking system. Commercial banks: concept, characteristics, and functions. Classification of commercial banks. Concept of bank resources. Bank's equity capital. Attracted funds: deposit and non-deposit resources. The bank lending system.

Topic 2.4. The system of non-cash settlements.\*

Principles of non-cash settlements. Classification of non-cash settlements. Participants in non-cash settlements. Accounts of enterprises and organizations in credit institutions. Forms of non-cash settlements. Methods of non-cash settlements.

### **Section 3. Monetary System and Currency Relations.**

Topic 3.1. Foreign exchange market and monetary system. Concept of currency. Currency legislation. Currency convertibility. Types of exchange rates. Factors determining the exchange rate. Methods of exchange rate regulation. Banks as participants in the foreign exchange market. Foreign exchange market operations. Currency relations. The world monetary system. The monetary system of Russia.

Topic 3.2. International monetary, credit and financial relations. International financial organizations. International financial and credit organizations. International credit in the system of international economic relations. Balance of payments and settlements of the country.

#### **3.4. Thematic plan of practical classes**

1. The law of money circulation and ensuring the stability of money.
2. The role of money in the process of expanded reproduction.
3. The monetary system of Russia.
4. Features of inflation in Russia. Main directions of anti-inflationary policy.
5. Concept of money circulation. Monetary aggregates.
6. Forms of non-cash settlements.
7. Functions of credit. Change in the subjects of credit relations in market conditions.
8. Types of credit relations in market conditions.
9. Forms of credit and principles of their classification.
10. Factors determining the level of loan interest.
11. The discount rate and its role as an instrument of monetary regulation.
12. Current state and problems of development of the banking system in Russia.
13. Directions of the monetary policy of the Central Bank of the Russian Federation: goals, implementation methods.
14. Principles of functioning of commercial banks in Russia.
15. Operations of commercial banks.
16. Exchange rate as an economic category. Exchange rate regimes.
17. Forms of international settlements. The balance of payments, its structure.

### 3.5. Thematic Plan of Laboratory Work

This type of work is not provided for by the curriculum.

### 3.6. Course Project / Course Work

This type of work is not provided for by the curriculum.

## 4. Evaluation of Learning Outcomes

Evaluation of learning outcomes in the discipline is carried out within the framework of ongoing control and intermediate assessment, conducted according to the point-rating system.

Scale for evaluating learning outcomes in the discipline:

Competency code	Indicator code	Planned learning outcomes in the discipline	Level of formation of the competency indicator			
			High	Medium	Below Average	Low
			from 85 to 100	from 70 to 84	from 55 to 69	from 0 to 54
			Assessment scale			
			excellent	good	satisfactory	unsatisfactorily
			passed		failed	
GPC-3 Able to develop sound organizational and management decisions, taking into account their social significance, promote their implementation in a complex and dynamic environment, and evaluate their	GPC-3.1 Demonstrates an understanding of the nature of economic processes at the micro and macro levels to justify organizational and management decisions in complex and dynamic environments	know:				
			At a high level, knows the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	At a good level, knows the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	Does not know well enough the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	Does not know the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment
		be able to:				
		use the understanding of the nature of economic processes at the micro and macro levels to substantiate	At a high level, is able to use the understanding of the nature of	At a good level, is able to use the understanding of the nature of	Does not know how well enough to use the understanding of the nature of	Is unable to use the understanding of the nature of economic

		organizational and managerial decisions in a complex and dynamic environment	economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment
		consequences	skills in demonstrating understanding of the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	At a high level, masters the skills of demonstrating understanding of the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	At a good level, masters the skills of demonstrating understanding of the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	Does not master well enough the skills of demonstrating understanding of the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment

Evaluation materials for ongoing control and intermediate assessment are provided in the Appendix to the working program of the discipline. A complete set of tasks and materials necessary for evaluating learning outcomes in the discipline is stored at the developer's department.

## 5. Educational, methodological and information support of the discipline

## 5.1. Educational and methodological support

### 5.1.1. Main literature

1. Aleksandrova, L.S., Abramova, M.A., Zaitsev, V.B., et al. (2019). Money, Credit, Banks. (O.I. Lavrushin, Ed.). Moscow: KnoRus. (For bachelors). ISBN 978-5-406-06881-6. URL: <https://book.ru/book/931099>. Text: electronic.
2. Kuznetsova, E.I. (2022). Money, Credit, Banks. Moscow: KnoRus. ISBN 978-5-406-00291-9. URL: <https://book.ru/book/942969>. Text: electronic.
3. Yanov, V.V., & Bubnova, I.Y. (2022). Money, Credit, Banks. Moscow: KnoRus. ISBN 978-5-406-09976-6. URL: <https://book.ru/book/944583>. Text: electronic.

### 5.1.2. Additional Literature

1. Bychkov, V.P., Zaitseva, E.V., Afanasyeva, O.N., et al. (2023). Money, Credit, Banks and the Monetary System. Tests, Tasks, Cases. (M.A. Abramova, L.S. Aleksandrova, Eds.). Moscow: KnoRus. ISBN 978-5-406-10808-6. URL: <https://book.ru/book/947509>. Text: electronic.
2. Stikhilyas, I.V. (2021). Money, Credit, Banks (practicum). Moscow: Ruscience. ISBN 978-5-4365-5450-1. URL: <https://book.ru/book/942951>. Text: electronic.

## 5.2. Information support

### 5.2.1. Electronic and Internet Resources:

1. Portal "Open Education". <http://npoed.ru>
2. Scientific Electronic Library. <http://elibrary.ru/>
3. Federal Educational Portal "Economics, Sociology, Management". <http://ecsocman.hse.ru/>
4. Reference System "Consultant Plus". <http://consultant.ru/>
5. Reference and Legal System on the Legislation of the Russian Federation. <http://garant.ru/>
6. Portal of Federal State Educational Standards of Higher Education. <http://fgosvo.ru>
7. Electronic Library of Dissertations (RSL). <https://diss.rsl.ru/>
8. Scientific Electronic Library eLIBRARY.RU. <http://elibrary.ru>
9. Official Website of the State Duma of the Federal Assembly of the Russian Federation. <http://duma.gov.ru/>

### 5.2.3. Licensed and freely distributed software of the discipline

№ п/п	Software name	Description	Document Details
1	Windows 7 Professional (Pro)	User operating system	"SoftLineTrade" No.2011.25486 dated 28.11.2011. Non-exclusive right. Perpetual
2	Office Professional Plus 2007 Windows32	Software package containing necessary office programs	"SoftLineTrade" No.225/10 dated 28.01.2010. Non-

	Russian DiskKit MVL CD		exclusive right. Perpetual
3	Chrome Browser	Internet information search system	Free license. Non-exclusive right. Perpetual
4	Firefox Browser	Internet information search system	Free license. Non-exclusive right. Perpetual
5	OpenOffice	Package of office applications	Free license. Non-exclusive right. Perpetual
	1C: Enterprise 8	Software for automating accounting, management, economic and organizational activities of an enterprise	IE Valishina No.VZS0000641-L dated 22.05.2013. Non-exclusive right. Perpetual
	1C: Enterprise 8. Set for teaching in higher and secondary educational institutions	Software for automating accounting, management, economic and organizational activities of an enterprise	LLC "BIT Business Solution" No.21/000608 dated 05.2010. Non-exclusive right. Perpetual
6	LMS Moodle	Software for effective online interaction between teacher and student	Free license. Non-exclusive right. Perpetual

## 6. Material and technical support of the discipline

Type of educational work	Name of classroom, specialized laboratory	List of necessary equipment and technical means of instruction
Lectures	Classroom for lecture-type classes	Specialized educational furniture, technical means of instruction for presenting educational information to a large audience (multimedia projector, computer (laptop), screen), demonstration equipment, educational visual aids
Practical classes	Classroom for seminar-type classes, group and individual consultations, ongoing control and intermediate assessment	Specialized educational furniture, technical means of instruction (multimedia projector, computer (laptop), screen), etc.
Independent work	Computer class with Internet access, room V-600a	Specialized educational furniture for 30 seats, 30 computers, technical means of instruction (multimedia projector, computer (laptop), screen), video cameras, software
	Reading room of the library	Specialized furniture, computer equipment with Internet access and access to the Electronic Information Educational Environment, screen, multimedia projector, software

## 7. Features of organizing educational activities for persons with disabilities and individuals with limited health capabilities

Persons with disabilities and individuals with limited health capabilities have the opportunity to move freely from one educational laboratory building to another, access all floors of educational laboratory buildings, and study in educational and other

premises taking into account the peculiarities of their psychophysical development and health status.

For teaching persons with disabilities and individuals with musculoskeletal disorders, conditions for unhindered access to all educational premises are ensured. Information about the special conditions created for students with disabilities is posted on the university's website [www.kgeu.ru](http://www.kgeu.ru). There is the possibility of providing technical assistance by an assistant, as well as the services of sign language interpreters and tactile sign language interpreters.

For adapting reference and educational materials on the discipline for perception by persons with disabilities and individuals with hearing impairments, the following conditions are ensured:

- for better orientation in the classroom, signals are used to indicate the beginning and end of the class (the word "bell" is written on the board);
- the teacher attracts the attention of a hard-of-hearing student with a gesture (a hand on the shoulder, a light pat);
- when speaking with the student, the teacher looks at them, speaks clearly, in short sentences, enabling lip reading.

Compensation for difficulties in speech and intellectual development of hard-of-hearing students is carried out by:

- using diagrams, drawings, computer presentations with hyperlinks commenting on individual image components;
- regularly using exercises for graphically highlighting essential features of objects and phenomena;
- providing the student with the opportunity to receive targeted consultation via email as needed.

For adapting reference, educational, and informational materials provided by the educational program in the chosen field of study for perception by persons with disabilities and individuals with visual impairments, the following conditions are ensured:

- the official website on the Internet is adapted considering the special needs of the visually impaired, ensuring the availability of large-print reference information on the schedule of training sessions;
- the teacher, their interlocutor (if necessary), and those present in the class are introduced to the students, each time naming the person the teacher is addressing;
- the teacher's actions, gestures, and movements are commented on briefly and clearly;
- printed information is provided in large font (from 18 points) and fully voiced;
- the necessary level of illumination in the premises is ensured;
- the opportunity to use computers during classes and the right to record explanations on a dictaphone are provided (at the student's request).

The form of ongoing control and intermediate assessment for students with disabilities is determined by the teacher in accordance with the curriculum. If necessary, a student with a disability, considering their individual psychophysical characteristics, is given the opportunity to undergo intermediate assessment orally, in

writing on paper, in writing on a computer, in the form of testing, etc., or is provided with additional time to prepare an answer.

## **8. Methodological recommendations for teachers on organizing educational work with students.**

Methodological support for the process of educating students is one of the determining factors for high-quality education. A university teacher, demonstrating high professionalism, erudition, a clear civic position, self-discipline, and a creative approach to solving professional tasks, contributes to the formation of a harmonious personality during the educational process.

When implementing the discipline, the teacher may use the following methods of educational work:

- methods of forming personality consciousness (conversation, debate, suggestion, instruction, control, explanation, example, self-control, story, advice, persuasion, etc.);

- methods of organizing activities and forming behavioral experience (task, public opinion, pedagogical requirement, commission, habituation, creating educational situations, training, exercise, etc.);

- methods of motivating activity and behavior (approval, encouragement of social activity, reprimand, creating situations of success, creating situations for emotional and moral experiences, competition, etc.).

When implementing the discipline, the teacher should consider the following directions of educational activity:

### *Civic and patriotic education:*

- formation in students of a holistic worldview, Russian identity, respect for their family, society, state, for the spiritual, moral, and socio-cultural values accepted in the family and society, for the national, cultural, and historical heritage, and the formation of a desire for its preservation and development;

- formation in students of an active civic position based on the traditional cultural, spiritual, and moral values of Russian society, to enhance the ability to responsibly exercise their constitutional rights and obligations;

- development of students' legal and political culture, expanding constructive participation in decisions affecting their rights and interests, including in various forms of self-organization, self-government, and socially significant activities;

- formation of motives, moral and meaningful personal attitudes that allow resisting extremism, xenophobia, discrimination based on social, religious, racial, national characteristics, interethnic and interfaith intolerance, and other negative social phenomena.

### *Spiritual and moral education:*

- cultivating a sense of dignity, honor and honesty, conscientiousness, respect for parents, teachers, and the older generation;

- formation of principles of collectivism and solidarity, a spirit of mercy and compassion, the habit of caring for people in difficult life situations;

- formation of solidarity and a sense of social responsibility towards people with disabilities, overcoming psychological barriers towards people with disabilities;
- formation of an emotionally rich and spiritually elevated attitude towards the world, the ability and skill to convey one's aesthetic experience to others.

*Scientific education:*

- formation of a scientific worldview in students;
- formation of the ability to acquire knowledge;
- formation of skills for analyzing and synthesizing information, including in the professional field.

## Amendments and Approvals for the New Academic Year

№ p/p	Section of amendments	Date of amendment	Content of amendments	"Agreed" Head of the Department implementing the discipline	"Agreed" Chairman of the Institute's (Faculty's) Teaching and Methods Department, which includes the graduate department)
1	2	3	4	5	6
1					
2					
3					

*Appendix to the working  
Discipline Program*



MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION  
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**ASSESSMENT MATERIALS  
for the discipline**

**B1.M.20 Money, credit, banks**

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*(Name of the discipline in accordance with the curriculum)*

Kazan, 2026



## 2. Assessment materials of current control and intermediate certification

Scale for assessing learning outcomes in the discipline:

Code Competencies	Code Competency Indicator	Plan Developed Results training in discipline	Level of formation Competency Indicator			
			High	Medium	Below medium	Low
			from 85 to 100	from 70 to 84	from 55 to 69	0 to 54
			Grading scale			
			Excellent	Good	satisfyingly	unsatisfactorily
			Passed			Not credited
GPC-3 Able to develop sound organizational and management decisions, taking into account their social significance, promote their implementation in a complex and dynamic environment, and evaluate their consequences	GPC-3.1 Demonstrates an understanding of the nature of economic processes at the micro and macro levels to justify organizational and management decisions in complex and dynamic environments	to know:	At a high level, he knows the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	At a good level, he knows the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	He does not know well enough about the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment	Does not know the nature of economic processes at the micro and macro levels to substantiate organizational and managerial decisions in a complex and dynamic environment
		to be able to:	to use an understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment	At a high level, he is not able to use the understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment	At a good level, he is not able to use the understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment	Not well enough able to use the understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment

			and dynamic environment	decisions in a complex and dynamic environment	dynamic environment	managerial decisions in a complex and dynamic environment
		Own:				
		skills of demonstrating understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment	At a high level, he has the skills to demonstrate an understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment	At a good level, he does not have the skills to demonstrate an understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment	He does not have enough skills to demonstrate an understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment	Does not have the skills to demonstrate an understanding of the nature of economic processes at the micro and macro levels, to substantiate organizational and managerial decisions in a complex and dynamic environment

An **"excellent" grade** is given if the student fully presents the material (answers questions) and gives the correct definition of the basic concepts; for the student's demonstration of educational material on the topic of practical work, determination of the relationship between the indicators of the problem, for the correct solution algorithm; for the correct completion of more than 85% of test tasks; for compliance of the content of the report with the issue covered, completeness of the topic covered in the report, presentation of information in the presentation, correct, reasoned answers to questions on the report; answers to the exam questions on the ticket.

A **"good" grade** is given if the student presents the material well (answers questions), gives the correct definition of concepts, but there are inaccuracies in the answers; for the student's demonstration of educational material on the topic of

practical work, making minor inaccuracies in solving problems with the correct choice of the solution algorithm; for the correct completion of 70-85% of test tasks; compliance of the content of the report with the issue covered, the completeness of the topic covered in the report, the presentation of information in the presentation, when answering questions on the report, made inaccuracies that are not of fundamental importance; There were also inaccuracies in the answers to the exam questions on the ticket.

A "**satisfactory**" **grade** is given if the student presents the material (answers the questions) incompletely and makes inaccuracies in the definition of concepts; if the student finds it difficult to correctly assess the proposed problem, gives an incomplete answer that requires leading questions from the teacher, the choice of the algorithm for solving the problem is possible with the teacher's leading questions; for the correct completion of 50-70% of test tasks; correspondence of the content of the report to the issue covered, but there are logical violations in the presentation of the material, inaccuracies in answering questions on the report; When answering the exam questions on the ticket, insufficiently correct formulations are given, the sequence in the presentation of the program material is also violated.

An "**unsatisfactory**" **grade** is given to a student if he has significant problems in the knowledge of the main theoretical and practical material, the content of the questions is not fully disclosed, the solution algorithm is incorrectly chosen; for the correct completion of less than 50% of the test tasks; the content of the report does not reveal the stated topic, there are logical violations in the presentation of the material, significant inaccuracies in answering questions on the report; When answering the exam questions of the ticket, ignorance of the program material was demonstrated, errors occur when answering.

### 3. List of assessment tools

A brief description of the assessment tools used in the current monitoring of progress and intermediate certification of a student in the discipline:

Name Valuation Funds	Brief description of the assessment tool	Description of the valuation Funds
Interview (SBS)	A means of control organized as a special conversation between the teacher and the student on topics related to the discipline being studied, and designed to find out the amount of knowledge of the student on a certain section, topic, problem, etc.	Questions about the sections of the discipline
Practical Assignment (PD)	A means of assessing the ability to apply the acquired theoretical knowledge in a practical situation. The task is aimed at assessing competencies in the discipline, contains clear instructions for implementation or an algorithm of actions	Set of tasks and tasks
Test (Test)	A system of standardized tasks that allows you to	Set of test tasks

	automate the procedure for measuring the level of knowledge and skills of a student	
Report (Dkl), message (Sbsch)	The product of the student's independent work, which is a public presentation of the results of solving a certain educational, practical, research or scientific topic	Topics of reports, reports

**4. A list of control tasks or other materials necessary to assess knowledge, skills and abilities that characterize the stages of competence formation in the process of mastering the discipline**

*Examples of tasks*

**For the current control of CC1:**

**Questions to the complex task CC1.**

1. What is the connection between commodity production and the emergence of money?
2. What forms of money does the history of money circulation know?
3. What functions does money perform?
4. What are the elements of the non-cash circulation system?
5. What was the reason for the appearance of credit money?
6. What are the main principles of organizing non-cash turnover?
7. What are the reasons for the withdrawal of gold from circulation as a monetary commodity?
8. What is meant by inflation, what types are it classified into?
9. What are the negative consequences of inflation?
10. What are the most important measures and programs envisaged to combat inflation?
11. What are the main features of inflation in Russia and the anti-inflationary policy of the state?

**Tests:**

Competencies to be tested: GPC-3 (GPC-3.1)

1. The first non-cash money was....
2. The essence of money is expressed through it.....
3. When repaying a loan, money is used as a means of .....
4. Declaring depreciated old banknotes invalid by the state and issuing new paper banknotes in smaller quantities is .....
5. A certain part of material and intangible goods that can be purchased for 1 monetary unit is .....

6. Depreciation of the national currency against foreign currencies - .....
7. The method of reducing inflation based on the restriction of money demand is ..... Politics.
8. Inflation with a price increase of 3-4% per year is called .....
9. Full or partial transformation of the monetary system carried out by the state in order to strengthen money circulation is:  
 a) monetary reform;  
 b) anti-inflationary policy;  
 c) deflationary policy;  
 d) income policy.
10. Which of the following indicators is not the main indicator of money supply: M0, M1, M2, M3, M4.
11. Inflation with a price increase of more than 100% per year is called .....  
 (hyperinflation)
12. The law of money circulation is described by I. Fisher's equation:  
 $MP = V \times Q$ ;  
 $MV = P \times Q$ ;  
 $SQM = P \times V$ ;  
 $SQM = P/V$ .

13. Establish the correspondence of the designated characteristics to specific indicators of the state of money circulation.

Indicator of the state of money circulation	Characteristics
1. Laws of Money Circulation 2. Velocity of money circulation 3. Monetary aggregates	Changes in the speed of the consumer basket B. The amount of money required for circulation C. Increase in money in commercial bank deposit accounts D. Composition and structure of the money supply in circulation E. Intensity of currency movement

14. \_\_\_\_\_ is a method of stabilizing money circulation associated with an increase in the gold content of the monetary unit or its official exchange rate.
15. A banknote established by law is.....
16. Part of money circulation consisting in the use of non-cash settlements by making entries on accounts and offsetting mutual claims

are ..... turnover.

17. The totality of all payments in cash and non-cash forms, in which money performs the functions of a means of circulation, a means of payment and a means of accumulation, is ..... turnover.

### **Topics of reports:**

1. Formation of monetary theories in Russia.
2. Problems of organization of issue and circulation of banknotes.
3. Problems of using credit money in the economy.
4. Inflation and anti-inflationary policy in Russia.
5. Problems of the organization of payment turnover in Russia.
6. Problems of organization of money emission by the Bank of Russia.
7. Problems of the functioning of the payment system of Russia.
8. Carrying out monetary reforms in Russia.
9. Problems of the formation of the monetary system of the Russian Federation.
10. The velocity of money circulation and its determining factors.

### **For the current control of CC2:**

#### **Practical tasks:**

Task 1. The average price level increased by 9% over the year, the volume of production - by 6%, the speed of money turnover decreased from 4 to 3.5 turnovers. To determine the volume of money supply at the end of the year, if at the beginning of the year it was 5 trillion. rubles.

Task 2. The volume of production increased by 7% over the year, the average price level - by 8%, the money supply increased from 5 to 7 trillion. Determine the speed of money turnover in a given year, if it is known that last year it was 4 turnovers.

Task 3. To determine whether it was possible to fulfill the target set by the Guidelines for the Unified State Monetary Policy for the growth of money supply in the range of 19-28%, if the volume of GDP increased from 21.6 to 26.8 trillion. rubles, and the velocity of money circulation decreased by 13.5%.

Task 4. Monetary base – 3,484 billion rubles, cash outside banks (aggregate M0) – 2,352 billion rubles, demand and term deposits – 5,357 billion rubles, deposits in foreign currency – 1130 billion rubles.

Task 5. Determine what type of inflation (demand inflation or cost inflation) is caused by the following events?

1. A sharp increase in oil prices.
2. Growth of government expenditures covered by additional emission of money.
3. Increase in the minimum wage.

4. Significant reduction in income tax.
5. Destruction of economic ties between enterprises producing components for one product.
6. The fall in the exchange rate of the national currency in the context of a significant dependence of domestic production on imported raw materials.
7. A sharp increase in the speed of money turnover.
8. Oversaturation of the economy with credit.

Task 6. The required reserve ratio is 4%. The deposit ratio (cash/deposit ratio) is 56% of the volume of deposits. The amount of required reserves is 80 billion rubles.

Task 7. Specify the type of loan in each case

(BC - bank loan; KK - commercial loan;

PK - consumer credit; IC - mortgage loan;

GC - state credit; MK - international credit)

1. The store sells video equipment with installment payments.
2. The client received a loan from the bank for the implementation of an investment project.
3. Russia places its securities in Western Europe
4. The IMF provided Russia with a loan.
5. The client takes a loan from the bank to pay for tuition.
6. The company supplied equipment to another enterprise with the condition of paying for it in 6 months.
7. The client takes a loan from the bank against the security of his apartment.
8. A commercial bank buys on the open market state securities.
9. The bank buys bills.
10. A foreign buyer provides a credit to a Russian exporter for the purchase of goods.

Task 8. The investment portfolio contains 1,500 ordinary shares with a par value of 100 rubles, 600 preferred shares with a par value of 1000 rubles, 700 bonds with a par value of 1000 rubles.

Task 9. The promissory note in the amount of 500 thousand rubles was presented for accounting to the bank 3 months before maturity and was discounted at a discount rate of 5%. Calculate:

- a) the amount paid to the owner of the promissory note; b) the amount of income (discount) of the bank.

Task 10. A deposit in the amount of 130000 rubles is deposited in the bank for 6 months with monthly accrual of compound interest. The annual rate on deposits is 7%. The inflation rate is 0.9% per month.

Determine:

- a) the amount of the deposit with interest;
- b) the inflation index for three months;

- c) the amount of the deposit with interest from the point of view of purchasing power;
- d) the real income of the depositor from the point of view of purchasing power.

Task 11. In what cases will the following operations cause the inflow of currency into the country (PV), and in which cases will there be an outflow of currency from the country (OR)?

- a) A Russian citizen buys a villa in Italy;
- b) A large Moscow bank provides the government of Ukraine with a loan of 100 thousand dollars;
- c) A Russian importer takes a short-term loan from an Italian bank to purchase a batch of shoes;
- d) An American corporation buys a plant in Russia;
- e) Russia exports oil abroad;
- f) A Russian bank buys securities of a foreign bank;
- g) Import of gold into the country;
- h) The company sells part of its shares to a foreign investor;
- i) Foreign tourists exchange dollars for rubles;
- j) Russia repays part of its external debt.

**Tests:**

Competencies to be tested: GPC-3 (GPC-3.1)

1. A document containing a written order of the company to the bank to transfer the specified amount from its account to the account of the recipient is .....
2. Interest rate at which the Central Bank of the Russian Federation issues a loan to commercial Banks - ..... Rate
3. The form of crediting carried out by the bank by debiting funds on the client's account in excess of the balance on his account is .....
4. The Bank of Russia is accountable .....
5. Funds of credit institutions kept in the Central Bank in accordance with the accepted norms are .... reserves of commercial banks.
6. Deposits that are withdrawn in full within the agreed period - ..... deposits.
7. In the Russian Empire, gold monometallism was established by the reform:
  - a) Catherine II;
  - b) E. F. Kankrin;
  - c) S.Y. Witte
  - d) Peter I.
8. The main link of the credit system is .....

9. Acceptance of deposits refers to ..... Commercial Bank Operations
10. Transactions for crediting funds to customer accounts and payment of their liabilities from accounts are ..... operations.
- 11 An association of many banks that formally retain independence, but are under the financial control of one bank - banking .....
12. A commercial loan is a transaction between:
- a) two enterprises;
  - b) a bank and an enterprise;
  - c) two banks;
  - d) by the state and the enterprise
13. What is meant by the collection form of settlements?
- the client's order to the bank to receive payment from the importer for goods and services and crediting these funds to the exporter's account in the bank;
  - an agreement on the bank's obligation to pay for documents at the request of the client or to accept or discount a draft in favor of a third party (beneficiary) to whom the letter of credit is opened;
  - an order from one bank to another to pay a certain amount to the transferee;
  - settlements in the form of mandatory mutual offset of international claims and obligations on the basis of intergovernmental agreements.
14. The issuance of loans is related to ..... operations of the bank.
15. A reduction in the key rate of the Central Bank of the Russian Federation is likely to lead to ..... interest on loans
16. What form of monetary policy does the central bank usually use to influence changes in the exchange rate of the national currency in the right direction?
- distance) policy;
  - motto policy;
  - dynamic policy;
  - fiscal policy.
17. A monetary system in which inferior money is exchanged for the currency of the country, freely exchangeable for gold, is ..... standard.

**Topics of reports:**

1. Commercial credit and its modern modifications.
2. Problems of Bank Credit Development in Russia.
3. Problems of the development of state credit in Russia.
4. Problems of the development of mortgage lending in Russia.

5. Problems of the development of consumer lending in Russia.
6. Problems of Providing Educational Loans in Russia.
7. Problems of the functioning of the loan capital market in Russia.
8. Problems of lending to legal entities by commercial banks in the Russian Federation.
9. Problems of lending to individuals by commercial banks in Russia.
10. Problems of leasing development in Russia.

**For the current control of CC3:**

**Questions to the complex task CC3.**

1. What is the role of credit in the reproduction process?
2. How can a bank loan be classified?
3. What is the main feature of loan capital as an economic category?
4. What factors affect the amount of loan interest?
5. What operations does the central bank perform to implement the functions assigned to it?
6. What regulatory legal acts define the status, objectives, functions and powers of the Bank of Russia?
7. What are the tools and methods of monetary regulation of the Bank of Russia?
8. How are currency relations and the currency system interconnected?
9. What exchange rate regimes do you know?
10. What are the goals of creating international financial institutions?
11. What is the peculiarity of international settlements as an element of the international monetary system?
12. What is the role of bank guarantees in international settlements?

**Tests:**

Competencies to be tested: GPC-3 (GPC-3.1)

1. The possibilities of granting \_\_\_\_\_ credit are limited by the availability of goods from creditors who can sell them with a deferred payment.
2. Transactions with securities in the organized and unorganized market are ..... operations.
3. The ratio of the value of exports and imports of goods is ..... Balance
4. The legally established procedure for issuing banknotes and securities into circulation is ..... System
5. To date, the Bank of Russia conducts its monetary policy within the framework of the inflation \_\_\_\_\_ strategy.

6. The ability of a bank to quickly turn its assets into cash is called .....  
bank

7. The method of assessing the creditworthiness of the borrower is .....

8. A document containing an order to pay a certain amount of money to the bearer, a specific individual or legal entity in accordance with the conditions specified in the document is .....

9. The concept of "payer's acceptance" is .....

10. The Bank of Russia's management body shall be .....

11. The ratio of foreign exchange claims and liabilities of a given country to other countries is .....

12. Which of the following are factors affecting the exchange rate?

- the state of the balance of payments;
- Deposit policy;
- world stock market;
- All of the above is true.

13. Highlight the main function of the Central Bank of -.....

14. The currency system of Russia shall be formed taking into account the structural principles of:

- Economic and Monetary Union;
- The Jamaican Currency System;
- European Monetary System;
- The Bretton Woods Monetary System

15. Inflation, which is accompanied by a drop in production, is .....

16. What happens when the country's balance of payments is active?

- the demand for its currency from foreign debtors decreases;
- the exchange rate of the national currency may rise;
- the demand for foreign currency to pay off international obligations increases;
- The trend towards a decrease in the exchange rate of the national currency is increasing.

**Topics of reports:**

1. Problems of factoring development in Russia.
2. Problems of Lending to Small Business in Russia.
3. Problems of securities market regulation by the Bank of Russia.
4. Problems of Supply and Demand Formation in the Russian Money Market.
5. Monetary policy instruments of the Bank of Russia.

6. Problems of refinancing of commercial banks by the Bank of Russia.
7. Problems of antimonopoly regulation of banking activities in Russia.
8. Problems of Currency Regulation and Currency Control in Russia.
9. Russia's participation in the activities of international credit and financial organizations.
10. Problems of Formation of the Balance of Payments of Russia.

**Control questions:**

1. Origin and essence of money.
2. Types of money: credit and paper money.
3. Functions of money and the scope of their application.
4. The Law of Money Circulation and the Foundations of Ensuring the Stability of Money.
5. The role of money in a market economy.
6. Metallist theory of money.
7. Nominalistic theory of money.
8. Quantity Theory of Money.
9. Modern monetarism.
10. The concept of money circulation and its structure.
11. Money supply and monetary aggregates.
12. Cash and money turnover, its essence, scope of application.
13. Principles of cash circulation management.
14. The essence of non-cash payments and the principles of their organization.
15. Payment system of the Russian Federation and its elements.
16. Settlements by payment orders and checks.
17. Cashless payment system.
18. Promissory note circulation and promissory note settlements.
19. Organization of interbank settlements.
20. Priority of payments from settlement and current accounts of enterprises in the bank.
21. Monetary system of the Russian Federation, its elements.
22. Organization of Emission and Cash Regulation of the Money Supply in Circulation.
23. The essence of inflation: its causes and forms of manifestation.
24. Socio-economic consequences of inflation and the direction of the anti-inflationary policy of the Government of the Russian Federation.
25. Necessity and essence of credit.
26. Functions of credit and its role in a market economy.
27. Laws of credit and the mechanism of their implementation in the activities of commercial banks.
28. The essence of bank interest and its types.
29. The concept of the banking system and its structure.
30. The essence of a commercial bank and the principles of its functioning.
31. The Central Bank of the Russian Federation: Its Tasks, Functions and Operations.

32. Passive operations of commercial banks.
33. Active operations of commercial banks.
34. Commission and trust operations of banks.
35. Procedure for regulating the activities of commercial banks.
36. Loan capital market.
37. Banks' operations in the securities market.
38. Currency relations and currency system.
39. Exchange rate, procedure for determining and methods of its regulation.
40. Organization of international credit relations.
41. Forms of international settlements.
42. International financial institutions.
43. Balance of payments, its structure and role in stabilizing the exchange rate.
44. Special financial and credit institutions, their place and role in the banking system.
45. Forms of credit and principles of their classification.
46. Bank credit and principles of bank lending.
47. Commercial credit, its types and role in the market economy.
48. Consumer credit, its types and role in the implementation of social and life programs.
49. State credit, its types, functions and role.
50. International credit, its types and role in the development of foreign economic relations.