

O'ZBEKISTON RESPUBLIKASI  
OLIIY TA'LIM, FAN VA INNOVATSIYALAR VAZIRLIGI

SAMARQAND IQTISODIYOT VA SERVIS INSTITUTI



"TASDIQLAYMAN"

Samarqand iqtisodiyot va  
servis instituti rektori

M.E. Po'latov

2024 yil "29" avgust

Ro'yxatga olindi: № - WD-13-13  
2024 yil "29" avgust

XORIJIY TIL FANINING

O'QUV DASTURI

(Kunduzgi va kechki ta'lim yo'nalishlari uchun)

Bilim sohasi:	400 000 – Biznes, boshqaruv va huquq
Ta'lim sohasi:	410 000 – Biznes va boshqaruv
Mutaxassislik:	60410500 – Bank ishi va audit

<b>Fan/modul kodi</b> <b>XT1210</b>		<b>O'quv yili</b> <b>2024 - 2025</b>	<b>Semestr</b> 1-2	<b>Kreditlar</b> <b>10</b>
<b>Fan/modul turi</b> Majburiy		<b>Ta'lim tili</b> Ingliz tili		<b>Haftadagi dars soatlari</b> <b>6-4</b>
<b>1</b>	<b>Fanning nomi</b>	<b>Auditoriya mashg'ulotlari (soat)</b>	<b>Mustaqil ta'lim (soat)</b>	<b>Jami yuklama (soat)</b>
	Xorijiy til (ingliz tili)	120	180	300
<b>2</b>	<p align="center"><b>I. Fanning mazmuni</b></p> <p>“Xorijiy til (ingliz tili)” fani oliy ma'lumotli kadrlarni tayyorlash jarayonining tarkibiy qismi bo'lib, zamonaviy mutaxassislarni kasbiy faoliyati va kundalik hayotida xorijiy tildan foydalanish uchun uni o'zlashtirishga qaratilgan. Oliy ta'limgacha bo'lgan ta'lim bosqichlarida orttirilgan bilimlarga tayangan holda oliy ta'lim muassasasida talaba xorijiy tilni yanada mustahkam, chuqurroq va tanlagan kasbiga yo'naltirilgan holatda o'zlashtirilishi ko'zda tutiladi.</p> <p>Ingliz tili fani ishlab chiqarish jarayoni bilan bevosita bog'lanmagan bo'lsada talabalar ingliz tilini kerakli darajada o'rganishi yordamida ixtisoslik fanlarining xorijiy manbalaridan to'g'ridan to'g'ri foydalanishi, kelgusida kasbiy faoliyatida jahondagi ilg'or texnika va texnologiyalar, ilmiy yutuqlar va soha yangiliklaridan bevosita xabardor bo'lishiga imkon yaratadi.</p>			
<b>3</b>	<p><b>II. Asosiy nazariy qism (ma'ruza mashg'ulotlari)</b></p> <p><b>II.I. Fan tarkibiga quyidagi mavzular kiradi:</b></p> <p><b>1. NewUzbekistan</b></p> <p>Uzbekistan lies at the core of the ancient Silk Road, it a country that is home to the three most important Silk Road cities, Samarkand, Bukhara, and Khiva. Uzbekistan's UNESCO World Heritage gem, the incredibly historic town of Samarkand is a melting pot of cultures from all over the world. <i>Ibrat farzandlari platformasi</i>: Adjectives 142-dars  <a href="https://youtu.be/OaPMtoGixBs">https://youtu.be/OaPMtoGixBs</a></p> <p>Adjectives describe or modify—that is, they limit or restrict the meaning of—nouns and pronouns. They may name qualities of all kinds: huge, red, angry, tremendous, unique, rare, etc.</p> <p><b>2. My future profession</b></p> <p>Get free job alerts, know about relevant job vacancies and ease your job search. Employee Time Off Tracking Software Job Vacancies in Germany (July, 2021) Sign Up Online. Search Jobs. Highlights: Helping Thousands of People To Find A</p>			

New Job, Free Job Alerts Available. *Ibrat farzandlari platformasi*: Adjectives 143-dars

<https://youtu.be/OaPMtoGixBs>

Adjectives that end in -ed (e.g. bored, interested) and adjectives that end in -ing (e.g. boring, interesting) are often confused.

### **3. The role of foreign language in our lives**

Foreign languages provide a competitive edge in career choices: one is able to communicate in a second language. Foreign language study enhances listening skills and memory. ... The study of a foreign tongue improves the knowledge of one's own language: English vocabulary skills increase *Ibrat farzandlari*

*platformasi*: Adverbs 85-dars

<https://youtu.be/rDdj4I2FSZg>

Adverbs have many different meanings and functions. They are especially important for indicating the time, manner, place, degree and frequency of something.

### **4. How to improve competence**

Your competence is what interests your present or future employers. Do not build your career on too narrow competence. Keep an eye on what happens in your field of technology to prepare in advance for changes. *Ibrat farzandlari platformasi*: Comparative 1 | 143-dars

<https://youtu.be/XTLcstoeESo>

Comparative adjectives are used to compare differences between the two objects they modify (larger, smaller, faster, higher).

### **5. Globalization**

Globalization is the word used to describe the growing interdependence of the world's economies, cultures, and populations, brought about by cross-border trade in goods and services, technology, and flows of investment, people, and information. *Ibrat farzandlari platformasi*: Present Simple Tense | 5-dars

[https://youtu.be/IL\\_008MAgwQ](https://youtu.be/IL_008MAgwQ)

The simple present tense is one of several forms of present tense in English. It is used to describe habits, unchanging situations, general truths

### **6. Education in Uzbekistan**

In Uzbekistan, secondary education is divided into two stages. The first stage includes nine years of compulsory schooling with the same programs all over Uzbekistan. The second stage covers education and vocational training after nine years. It includes general secondary education and specialized secondary education.

Structure of Educational System

Pre-higher Education System

Higher Education System

Administrative structure of higher education

Admissions to Higher Education and Recognition *Ibrat farzandlari platformasi*:

Present Continuous Tense | 3-dars

<https://youtu.be/MsrT1z4EuOg>

The present continuous (also called the present progressive) is a verb tense used to refer to a temporary action that is currently taking place.

### **7. Education in the USA**

The American education system offers a rich field of choices for international students. There is such an array of schools, programs and locations that the choices may overwhelm students, even those from the U.S. As you begin your school search, it's important to familiarize yourself with the American education system. Understanding the system will help you narrow your choices and develop your education plan. *Ibrat farzandlari platformasi: Present Continuous Tense | 3-dars*

<https://youtu.be/MsrT1z4EuOg>

The present continuous tense is a basic tense. It is usually one of the first tenses you start to learn when you first start studying English.

### **8. The environment**

The natural environment or natural world encompasses all living and non-living things occurring naturally, meaning in this case not artificial. *Ibrat farzandlari platformasi: Past Simple 2 | 11-dars*

<https://youtu.be/sY2b-mj76h8>

The Past Simple tense is used to refer to actions that were completed in a time period before the present time.

### **9. World market**

The aggregate of all national markets, seen as linked through mutual economic and trade relations. This would further the development of relationships of mutual advantage, both in foreign trade and in the sphere of comprehensive industrial, technological, and scientific cooperation among all countries. *Ibrat farzandlari platformasi: Past Continuous | 13-dars*

[https://youtu.be/t\\_7oBHw-k-o](https://youtu.be/t_7oBHw-k-o)

The past continuous describes actions or events in a time before now, which began in the past and were still going on when another event occurred.

### **10. Mass media**

The definition of mass media is communication that reaches and influences a large number of people. Collectively, the communications media, especially television, radio, and newspapers, that reach the mass of the people. *Ibrat farzandlari platformasi: Present Perfect | 15-dars*

<https://youtu.be/Ew9OR6q6GW8>

The present perfect tense is an English verb tense used for past actions that are related to or continue into the present.

### **11. What is special about banks?**

The money a person receives or earns as payment is his or her income. This can include:

- a salary: money paid monthly by an employer, or wages: money paid by the day or the hour, usually received weekly
- overtime: money received for working extra hours
- commission: money paid to salespeople and agents - a certain percentage of the income the employee generates *Ibrat farzandlari platformasi*: Present Perfect va Past Simple | 20-dars

<https://youtu.be/f9chNIPYs18>

Present Perfect and Past Simple · We use the past simple for past events or actions which have no connection to the present.

## **12. Banking activities**

The activity of visiting the famous or interesting places of an area: the act or pastime of seeing sights. We did a lot of sightseeing on our vacation. *Ibrat farzandlari platformasi*: Present Perfect|18-dars va 19dars

<https://youtu.be/FJ8XZiOFn98>

We use the present perfect simple to talk about a finished event or state in the very recent past.

## **13.Financial accounting**

When writing accounts and financial statements, accountants have to follow a number of assumptions, principles and conventions. An assumption is something that is generally accepted as being true. The following are the main assumptions used by accountants:

- The separate entity or business entity assumption is that a business is an accounting unit separate from its owners, creditors and managers, and their assets. These people can all change, but the business continues as before.

- The time-period assumption states that the economic life of the business can be divided into (artificial) time periods such as the financial year, or a quarter of it.

*Ibrat farzandlari platformasi*: Past Perfect, Past Continuous | 159-dars |

<https://youtu.be/YWc8xZ57cn4>

The past perfect continuous tense is generally used in a sentence to depict an action that started at some time in the past and continued until a specific time in the past.

## **14. The State budget**

The state budget provides projections of Government revenue and expenditure for the following year, and outlines services to be delivered. *Ibrat farzandlari platformasi*: Past Perfect and Past Simple | 157-dars

<https://youtu.be/c-1kgDeUXgk>

Past simple tense describes actions that occurred in the past, while past perfect describes events or actions that happened before another past event or action.

## **15. International banking**

A performance appraisal is a regular review of an employee's job performance and contribution to a company. Companies use performance appraisals to determine which employees have contributed the most to the company's growth, review

progress, and reward high-achieving workers. *Ibrat farzandlari platformasi*: Past Perfect and Past Simple | 157-dars

<https://youtu.be/c-1kgDeUXgk>

The past perfect shows the earlier action and the past simple shows the later action. When the police arrived, the thief had escaped.

### **16. International banking services**

Performance appraisal is the process of evaluating and documenting an employee's performance with a view to enhancing work quality, output and efficiency. Performance appraisals perform three important functions within companies. They provide feedback to a person on their overall contribution for a period. *Ibrat farzandlari platformasi*: I used to ... | 25-dars

[https://youtu.be/z\\_gZh4bqGwU](https://youtu.be/z_gZh4bqGwU)

Used to refers to something familiar or routine, as in "I'm used to getting up early for work," or to say that something repeatedly happened in the past like "we used to go out more."

### **17. Types of bank entry into foreign markets**

An appraisal should reflect the employee's job, their key responsibilities, their wider participation within the team and their overall contribution (or expected contribution) to company-wide business objectives. *Ibrat farzandlari platformasi*: Plural nouns | 65-dars

<https://youtu.be/8cEmTtO6mDE>

A plural noun refers to more than one person, place, thing, or idea. For example, flower is singular, but flowers is plural

### **18. Appraisal Period**

An appraisal cycle is a defined period of time during which the overall performance of an employee is assessed. Usually, an appraisal cycle is for either 1 year, 6 months, or 3 months. However, it is common practice for most companies to conduct mid-year appraisals. *Ibrat farzandlari platformasi*: A vs The | Articles | 68-dars

<https://youtu.be/49RNu3zbR5U>

The definite article (the) is used before a noun to indicate that the identity of the noun is known to the reader. The indefinite article (a, an) is used before a noun that is general or when its identity is not known.

### **19. Central bank**

A central bank is a financial institution that is responsible for overseeing the monetary system and policy of a nation or group of nations, regulating its money supply, and setting interest rates. ... A central bank can be a lender of last resort to troubled financial institutions and even governments. *Ibrat farzandlari platformasi*: Countable and Uncountable nouns | 66-67 darslar

<https://youtu.be/q5rWCTq47iU>

Nouns can be countable or uncountable. Countable nouns can be counted, e.g. an

apple, two apples, three apples, etc. Uncountable nouns cannot be counted

## **20. Banker to the state**

As a banker, it manages government accounts across the country. It buys and sells securities on behalf of the government as an agent of the government. It helps the government in framing policies to regulate the money market by acting as an advisor to the government. *Ibrat farzandlari platformasi*: The article | 69-dars

<https://youtu.be/dOp6p--WgS4>

An article is a word that comes before a noun to show whether it's specific or general. Specific nouns use the article the and general nouns use

## **21. Money and Capital Markets**

What is a capital market, and examples? A capital market is where individuals and firms borrow funds using shares, bonds, debentures and debt instruments, etc. The most common example is **a stock exchange such as NASDAQ**, trading shares from different companies amongst investors. *Ibrat farzandlari platformasi*: Some vs Any | 75-dars

<https://youtu.be/RCC6J4wlw9Q>

We use some and any with uncountable nouns and plural nouns. The general rule is that you use “some” in positive sentences and “any” in negative sentences and questions.

## **22. Why is credit important?**

Credit is part of your financial power. It **helps you to get the things you need now**, like a loan for a car or a credit card, based on your promise to pay later. Working to improve your credit helps ensure you'll qualify for loans when you need them. *Ibrat farzandlari platformasi*: Somebody/Anything/Nowhere | 77-78-dars

<https://youtu.be/Q8huffFVv70>

Words like 'something', 'everywhere', 'anybody' and 'no-one' are indefinite pronouns. We use them for people, things and places

## **23. International accounting standards**

International Accounting Standards are issued by what is now called the International Accounting Standards Board (IASB) was originally created in 1973 as the International Accounting Standards Committee (IASC) but it changed its name in 2001. The main aim of the IASC was to make financial statements much more comparable on an international basis. It was hoped to achieve this aim by issuing International Accounting Standards (IASs) *Ibrat farzandlari platformasi*: A lot / Much / Many | 82-83-darslar

<https://youtu.be/TloXXwIeSMo>

A lot' refers to 'quantity' whereas 'many' refers to 'numbers.' “many ' is used in Formal English whereas 'a lot ' is used in Informal style'.

## **24. Financial accounting**

Financial accounting includes the following steps such as: recording data, sole

trade accounts, company accounts, other entity accounts, statement of cash flows. *Ibrat farzandlari platformasi: That/This/Those/These | 73-dars*

[https://youtu.be/UY6oRh4cC\\_4](https://youtu.be/UY6oRh4cC_4)

We use this, that, these and those to point to people and things. This and that are singular. These and those are plural

### **25. Management accounting**

In business field management accounting plays a great role. It has the following steps. 1. Foundations. 2. Direct costs. 3. Indirect costs. 4. Budgeting. 5. Standard costing. 6. Contribution analysis 7. Decision-making. 8. Capital investment. 9. Emerging issues. *Ibrat farzandlari platformasi: All/Most/Some/Any | 80-dars*

<https://youtu.be/NAaBhYgOvzQ>

Quantifiers – all, most, both, either, neither, any, no, none. We use these words in different ways.

### **26. The role of Accounting records**

1. Establishing accountability.
2. Keeping track of routine business activities
3. Obtaining detailed information
4. Evaluating the efficiency and performance of various department.
5. Maintaining documentary evidence of the company's business activity. *Ibrat farzandlari platformasi: Both / Either / Neither | 81-dars*

<https://youtu.be/0uU9VH2p67Y>

"Either" and "neither" are used with singular nouns. The noun that follows "both" is always plural. However, the noun that comes after "either"

### **27. The Accounting cycle (introduction)**

The sequences of accounting procedure used to record, classify, and summarize accounting information is often termed the accounting cycle. The accounting cycle begins with the initial recording of business transactions and concludes with preparation of formal financial statements. *Ibrat farzandlari platformasi: Each and every | 137-dars*

<https://youtu.be/QHgziBEvcC4>

Each focuses on individual things within a larger group of two or more items, while every refers to a collective group of three or more items

### **28. Banking products and services: E-banking**

Commercial banks offer loans - fixed sums of money that are lent for a fixed period (e.g. two years). They also offer overdrafts, which allow customers to overdraw an account - they can have a debt, up to an agreed limit, on which interest is calculated daily. *Ibrat farzandlari platformasi: Possessive 's, of 63-dars*

<https://youtu.be/FmFilejFH00>

To form the possessive, add apostrophe + s to the noun. If the noun is plural, or already ends in s, just add an apostrophe after the s

### **29. Economic indicators**

An economic indicator is a piece of economic data, usually of macroeconomic scale, that is used by analysts to interpret current or future investment possibilities. These indicators also help to judge the overall health of an economy. *Ibrat farzandlari platformasi*: Pronouns | 59-dars

<https://youtu.be/3OwiFP-eTmE>

Pronouns are words that take the place of nouns. We often use them to avoid repeating the nouns that they refer to

### **30. Group Accounts**

A group of companies is like a family. One company may buy share in another one. The main significance of these relationships is that you expect the published accounts to be those of group. This involves adding together all the accounts of the companies. *Ibrat farzandlari platformasi*: Pronouns Part 2 | 62-dars

<https://youtu.be/w4e2YVU5vbk>

Pronouns are words (or phrases) you substitute for nouns when your reader or listener already knows which noun you're referring to

### **31. Money and Business Cycles**

Two mechanisms are considered through which money can play a role in a real business cycle model. ... This mechanism leads to price fluctuations even when the nominal money stock does not fluctuate. As is the case for the U.S. economy over the postwar period, the price level is then countercyclical.

*Ibrat farzandlari platformasi*: Pronouns | 58-59-61-darslar

<https://youtu.be/FLUwRWhGZcc>

The English language uses 7 types of pronouns! We'll explain them all, with grammar examples in this nifty guide to English pronouns

### **32. Money and Inflation**

Inflation: A general, sustained upward movement of prices for goods and services in an economy. ... Money: **Anything generally accepted in exchange for goods and services**. Price stability: A low and stable rate of inflation maintained over an extended period of time.

*Ibrat farzandlari platformasi*: Modal verbs | 30-31 dars

<https://youtu.be/Lta1sfBIXCY>

Modal verbs show possibility, intent, ability, or necessity. Common examples of modal verbs include can, should, and must.

### **33. Financial Management**

Financial Management is a vital activity in any organization. It is the process of planning, organizing, controlling and monitoring financial resources with a view to achieve organizational goals and objectives.

*Ibrat farzandlari platformasi*: Modal verbs | 30-31 dars

<https://youtu.be/Lta1sfBIXCY>

The most common modal verbs in English are “can,” “could,” “will,” “would,” “shall,” “should,” “may,” “might,” “must,” and “ought.”

### **34.Types of financial management**

The three types of financial management decisions are capital budgeting, capital structure, and working capital management.

*Ibrat farzandlari platformasi:* Question forms in tenses | 40-dars

<https://youtu.be/g4yMIH3QZmE>

Questions formed in the future tense use the future auxiliary to form the question.

Yes/no questions want 'yes' or 'no' as the answer.

### **35. Financial policies**

Financial policies clarify the roles, authority, and responsibilities for essential financial management activities and decisions. In the absence of an adopted policy, staff and board members are likely to operate under a set of assumptions that may or may not be accurate or productive.

*Ibrat farzandlari platformasi:* Give me.. / Give it to... | 95-dars

<https://youtu.be/yJ4YCzrfSVE>

There are some phrases and expressions that are used to give permission to others in a polite way.

### **36. What is a financial control?**

Monetarist economists are those who argue that if you control the money supply, you can control inflation. They believe the average levels of prices and wages depend on the quantity of money in circulation and its velocity of circulation. They think that inflation is caused by too much monetary growth, too much new money being added to the money stock.

*Ibrat farzandlari platformasi:* have to and must ... | 32- 34-dars

<https://youtu.be/qgdclNoDQIsI>

Must and have to are both used for obligation and are often quite similar. They are both followed by the infinitive. I must go now. / I have to go now.

### **37. Functions of financial systems**

Financial systems perform the essential economic function of channeling funds from units who have saved funds to units who have a shortage of funds.

*Ibrat farzandlari platformasi:* Modal verbs | 32-33-dars

<https://youtu.be/0PjvlBq5S5o>

The central English modal auxiliary verbs are can (with could), may (with might), shall (with should), will (with would), and must.

### **38. The structure of financial systems.**

From a structural point of view a financial system can be seen in terms of the entities that compose the system. A financial system comprises financial markets, securities and financial intermediaries.

*Ibrat farzandlari platformasi:* Modal verbs | 31-32 dars

<https://youtu.be/lSakX0FIkgg>

A modal verb (also called a modal auxiliary verb) is used along with a main verb to express possibility, ability, permission, or necessity.

### 39. Create your Finance strategy

Students are given the task to create their own Finance strategy.

Speaking, reading, writing skills will be developed in this lesson.

*Ibrat farzandlari platformasi:* Modal verbs | 31-32-33- darslar

<https://youtu.be/ISakX0FIkgg>

We can use verbs such as 'can', 'could' and 'may' to ask for and give permission.

We also use modal verbs to say something is not allowed.

### 40. Uses of Performance Appraisal

Contrary to conventional annual reviews, modern performance appraisal methods like 360 feedback and virtual assessment and development centers (VADCs) are celebrated for their higher accuracy and objectivity in measuring work performance. The best performance appraisal methods, therefore, are the ones that offer a holistic overview of a professional's strengths, areas of improvement, potential, leadership competency and more.

*Ibrat farzandlari platformasi:* Question forms in tenses | 40-dars

<https://youtu.be/g4yMIH3QZmE>

Questions formed in the future tense use the future auxiliary to form the question.

Yes/no questions want 'yes' or 'no' as the answer.

### 41. Why Study Money, Banking, and Financial Markets?

Financial markets refer broadly to **any marketplace where the trading of securities occurs**. There are many kinds of financial markets, including (but not limited to) forex, money, stock, and bond markets. ... Financial markets trade in all types of securities and are critical to the smooth operation of a capitalist society.

*Ibrat farzandlari platformasi:* Question forms in tenses | 40-41-darslar

<https://youtu.be/g4yMIH3QZmE>

Questions formed in the future tense use the future auxiliary to form the question.

Yes/no questions want 'yes' or 'no' as the answer.

### 42. What is Money?

Money, also sometimes called **currency**, can be defined as anything that people use to buy goods and services. Money is what many people receive for selling their own things or services. ... money is also called many other names, like currency or cash.

*Ibrat farzandlari platformasi:* What? Which? How? | 46-dars

<https://youtu.be/PE7fkWAXH-Y>

What” and “which” are both interrogative pronouns. This means they stand for something the speaker does not yet know.

### 43. Banker and customer

Banker & Customer There is **no statutory definition** of the term 'banker' and 'customer' BankerThe business of a banker in ordinaryconsists in receiving money from or anaccount of a customer and repayingthe same on demand. 2. The Negotiable Instrument Act defines abanker as any person acting as a banker.

*Ibrat farzandlari platformasi:* Question forms in tenses 40-46-darslar

<https://youtu.be/g4yMIH3QZmE>

'Which' is a WH word, mainly used in question form. In this lesson, we will learn everything about this word.

#### **44. Commercial banks**

The term commercial bank refers to a financial institution that accepts deposits, offers checking account services, makes various loans, and offers basic financial products like certificates of deposit (CDs) and savings accounts to individuals and small businesses.

*Ibrat farzandlari platformasi:* Question forms in tenses 40-46-darslar

<https://youtu.be/g4yMIH3QZmE>

Which as an interrogative determiner must be followed by a noun or a noun phrase. Which also comes at the beginning of an interrogative sentence.

#### **45. Credit instruments a document**

(as check, letter of credit, or bond) other than paper money that evidences a debt.

*Ibrat farzandlari platformasi:* Prepositions 100-dars

<https://youtu.be/aZ1WmtRpaiE>

Prepositions are words that help us link nouns, pronouns, and phrases to other words within a sentence.

#### **46. The deposit contract**

Deposit contracts either have defined maturities like certificates of deposit (CDs), or are withdrawable on demand. We will focus on demand deposits, the quintessential banking liability. ... It is a debt contract.

*Ibrat farzandlari platformasi:* In / At / On (places 3) | 101-dars

<https://youtu.be/aZ1WmtRpaiE>

Some examples of prepositions are words like "in," "at," "on," "of," and "to." Prepositions in English are highly idiomatic

#### **47. Bankers in the late middle ages**

By the dawn of the twelfth and thirteenth centuries, bankers were grouped into three distinct categories: the pawnbrokers, the moneychangers, and the merchant bankers. But with these economic specializations came religious denunciation and backlash. However, these bankers persevered and a new industry was born.

*Ibrat farzandlari platformasi:* Up / Over / Through (prepositions) | 103-dars

<https://youtu.be/99cBricTW>

A preposition is a short word that is employed in sentences to show the relationship nouns, pronouns or phrases have with other parts within the respective.

#### **48. Functions of Taxation**

There are five main functions of taxation: fiscal, redistributory, regulating, controlling, and promoting. 1) The main function of taxation is the fiscal one. It is through fiscality that taxes play their role in the formation of the state budget

necessary for the realization of national and holistic state programmes.

*Ibrat farzandlari platformasi:* On / Under / Behind (prepositions) | 102-dars

<https://youtu.be/Usq-rFq3dIc>

We use on to talk about location on a surface. The books are on the desk. We live on the fifth floor. There are pictures on the wall.

#### **49. Money creation**

Money creation, or money issuance, is the process by which the money supply of a country, or of an economic or monetary region, is increased. In most modern economies, most of the money supply is in the form of bank deposits.

*Ibrat farzandlari platformasi:* At, on, in (time) | 153-dars

<https://youtu.be/nYR17Dywfto>

English prepositions are words – such as of, in, on, at, from, etc. – that function as the head of a prepositional phrase.

#### **50. Branches of accounting**

From it's a century history accounting can be divided into six groups they are: 1.

Financial accounting 2. Management accounting 3. Auditing 4. Taxation

5. Financial management 6. Insolvency

*Ibrat farzandlari platformasi:* From... to, Until, Since, For | 97-dars

<https://youtu.be/lwpu0ZAVQBg>

We've compiled over 250 English prepositions to help you use any preposition of place, time, location & more with ease and conviction

#### **51. The annual accounts**

Annual accounts : structure 1 Annual report and accounts -2 Accounts.- 2.1 Statement of recognized income and expense. 2.2 Consolidate cash flow statement. 2.3 Independent auditor's report. 2.4 Consolidate income statement. 2.5 Consolidate balance sheet. 2.6 Notes to the financial statement. 2.7 Periodic summary

*Ibrat farzandlari platformasi:* Expressions and verb + prepositions | 106-dars

<https://youtu.be/yXGGPULdSTs>

In grammar, a word that is used before a noun, a noun phrase, or a pronoun, connecting it to another word:

In the sentences "We jumped in the lake", and "She drove slowly down the track", "in" and "down" are prepositions.

#### **52. Group Accounts**

A group of companies is like a family. One company may buy share in another one. The main significance of these relationships is that you expect the published accounts to be those of group. This involves adding together all the accounts of the companies.

*Ibrat farzandlari platformasi:* Verb + prepositions | 107-dars

<https://youtu.be/yXGGPULdSTs>

In English, prepositions are a type of word class that shows relationships between other

words in a sentence.

### **53. Interpretation of accounts**

The scale and nature of investigations will clearly depend on its purpose. The length of interpretation is confirmed by the company's position.

In essence, an exercise involving the interpretation of accounts includes four main stages: Collecting the information, Analyzing it, Interpreting it, Reporting the findings

*Ibrat farzandlari platformasi: prepositions | 102-dars*

<https://youtu.be/Usq-rFq3dIc>

Prepositions are followed by an object in a sentence, which can be a noun or a pronoun. Although there may be other words between them, a prepositional phrase begins with a preposition and ends with a noun or pronoun, acting as the object.

### **54. What is it net income?**

Net income means an increase in owner's equity resulting from the profitable operation of the business . the opposite of the net income a decrease in owner's equity resulting from the unprofitable operation of the business is termed a net loss.

*Ibrat farzandlari platformasi: prepositions | 103 dars*

<https://youtu.be/Usq-rFq3dIc>

When you learn parts of speech, prepositions may seem daunting, but they're really just connectors in a sentence, connecting the preposition to an object of the preposition. Here are some common examples of how prepositions function in a sentence.

### **55. Accounting system**

An Accounting system consists of the personnel, procedures, devices, and records used by an organization to develop accounting information and communicate this information to decision makers. The design and capability of these systems vary greatly from one organization to the next.

*Ibrat farzandlari platformasi: Phrasal verbs 1.107-dars*

<https://youtu.be/DPof4n7-yjo>

Phrasal verbs are very common in English, especially in more informal contexts. They are made up of a verb and a particle or, sometimes, two particles.

### **56. Definition: New Business Development.**

In the simplest terms, business development can be summarized as the ideas, initiatives, and activities that help make a business better. This includes increasing revenues, growth in terms of business expansion, increasing profitability by building strategic partnerships and making strategic business decisions.

*Ibrat farzandlari platformasi: Before, after, during, while 98-dars*

<https://youtu.be/DPof4n7-yjo?si=ydyfhCxxdwt7MrrL>

When, after, before, until, since, while, once, as and as soon as are subordinating conjunctions which can be used to connect an action or an event to a point in time. she was young. everyone has gone to bed. you go to bed!

### **57. Management accounting changes**

The development that have taken place in business life in recent years have already had effects on current management practices. Indeed since 1980 the pace has quickened and many entities have been keen to incorporate new ideas into their management accounting procedures.

*Ibrat farzandlari platformasi:* Verb+ing .125-dars

[https://youtu.be/msfBeaYE\\_LE?si=FLKx9RJ\\_wgkFs14c](https://youtu.be/msfBeaYE_LE?si=FLKx9RJ_wgkFs14c)

When they are used with -ing, these verbs emphasise the action or event in progress. When they are used with an infinitive without to, they emphasise the action.

### **58. Production and Costs**

Production costs refer to all of the direct and indirect costs incurred by a business from manufacturing a product or providing a service. Production costs can include a variety of expenses, such as labor, raw materials, consumable manufacturing supplies, and general overhead.

*Ibrat farzandlari platformasi:* Conditionals I. 111-dars

<https://youtu.be/JnIVizF3eys?si=NBefxeDPgx5zGBBG>

A conditional sentence refers to a hypothetical situation and its possible consequence. Conditional sentences always contain a subordinate clause that expresses a condition (e.g., "If it snows tomorrow") and a main clause indicating the outcome of this condition.

### **59. Resources, inputs, technology and output**

Management resources are the inputs of corporate management. They consist of personnel, assets, investment and information. Sales, profit, market share, etc., are the output of corporate management. They, and their derivatives, are the measures by which we judge management performance.

*Ibrat farzandlari platformasi:* Conditionals I. 111-dars

<https://youtu.be/JnIVizF3eys?si=NBefxeDPgx5zGBBG>

Conditional sentences are a type of complex sentence. They're made up of two parts: a condition (often introduced by if or unless) and a result.

### **60. The role of banks and the different types of banking**

The main function of banks is to collect money (deposits) from units in surplus and lend money (loans) to units in deficit. Banks perform a transformation function.

*Ibrat farzandlari platformasi:* If we go...If you see...111-dars

<https://youtu.be/JnIVizF3eys?si=NBefxeDPgx5zGBBG>

Conditional tenses are used to speculate about what could happen, what might have happened, and what we wish would happen.

## **III. Amaliy mashg'ulotlarlar bo'yicha ko'rsatma va tavsiyalar**

*Amaliy mashg'ulotlar uchun quyidagi mavzular tavsiya etiladi:*

**Nutq mavzulari:**

**Kundalik mavzu** (o‘zi haqida, oilasi haqida, ish kuni, sevgan mashg‘uloti, bo‘sh vaqtni o‘tkazishi va hokazo).

**Ijtimoiy mavzu** (atrof-muhit, maishiy va kasbiy yo‘nalishda ijtimoiy munosabat)

**Ta’lim mavzusi** (o‘quv muassasasi, o‘quv qurollari va unga munosabat, ixtisoslik fanlarining hozirda o‘qitilishi vahokazo).

**Ijtimoiy-madaniy** (O‘zbekiston Respublikasi va tili o‘rganilayotgan mamlakatning tarixiy, geografik, iqlimiy, madaniy, maishiy xususiyatlari).

**Kasbga yo‘naltirilgan mavzu** (o‘rganilayotgan ixtisoslik tarixi, yo‘nalishlari, sohaning buyuk namoyondalari, dolzarb muammolari, kasbiy etika vahokazo)

**IV. Amaliy mashg‘ulotlar uchun quyidagi mavzular tavsiya etiladi:**

1. NewUzbekistan
2. My future profession
3. The role of foreign language in our lives
4. How to improve competence
5. Globalization
6. Education in Uzbekistan
7. Education in the USA
8. The environment
9. World market
10. Mass media
11. Personal finance
12. See sights of the world
13. Financial accounting
14. The state budget
15. Performance Appraisal Environmental Factors
16. Performance Appraisal Process
17. Responsibility for Appraisal
18. Appraisal period
19. Central bank
20. Banker to the state
21. Money and Capital markets
22. Why is credit important
23. International accounting standards
24. Financial accounting
25. Management accounting
26. The role of Accounting records
27. The Accounting cycle (introduction)
28. Banking products and services: E-banking
29. Economic indicators

30. Group Accounts
31. Money and business cycles
32. Money and Inflation
33. Financial Management
34. Types of Financial Management
35. Financial Policies
36. What is a financial control?
37. Functions of financial systems
38. The structure of financial systems
39. Create your Finance strategy
40. Uses of Performance Appraisal
41. Why is important the Study Money, Banking, and Financial Markets?
42. What is Money?
43. Banker and customer
44. Commercial banks
45. Credit instruments a document
46. The deposit contract
47. Bankers in the late middle ages
48. Functions of Taxation
49. Money creation
50. Branches of accounting
51. The annual accounts
52. Group Accounts
53. Interpretation of accounts
54. What is it net income?
55. Accounting system
56. Definition: New Business Development
57. Management accounting changes
58. Production and Costs
59. Resources, inputs, technology and output
60. The role of banks and the different types of banking

#### **IV. Mustaqil ta'lim va mustaqil ishlar**

*Mustaqil ta'lim uchun tavsiya etiladigan topshiriqlar:*

*I semestr (108 soat)*

1. Money, banking and your world
2. Inflation and interest rates
3. A short history of Interest rates
4. The theory of Rational expectations
5. Transaction Costs

6. Bank management
7. Assets, liabilities
8. Credit risk
9. The structure of financial systems: financial markets, securities and financial intermediaries
10. Comparative financial systems
11. International economic relations.
12. World market.
13. Evolution of banks.
14. International marketing.
15. The role of money in the economy.
16. Financial management
17. Classification of investment projects
18. Capital budgeting process
19. Quality factors in project evaluation
20. Cash flows of the project
21. Investment benefits.
22. VAT is value added tax
23. State grants
24. Trends in working capital
25. International financial institutions and multilateral banks.
26. Financial account
27. The role of accounting registers
28. Types of financial management
29. Duration of investment
30. Initial investment cost
31. Importance of business analysis
32. My institution
33. Information and modern technologies
34. Famous universities of the world
35. The role of money in finance
36. The role of the business analyst
37. The main tasks of business analysts
38. BT tools and techniques
39. Business modeling
40. Culture and history of countries.
41. English speaking countries
42. Business analysis
43. Review techniques in business analysis
44. Requirements gathering and analysis
45. My dream house
46. Stakeholders in business analysis
47. Success in business analysis
48. The state system of the USA and Uzbekistan

	<p>49. Business analysis in Uzbekistan. 50. Basic categories and techniques of business analysis</p> <p style="text-align: center;">II Semestr (72soat)</p> <ol style="list-style-type: none"> <li>1. The financial system</li> <li>2. The evolution of financial systems .</li> <li>3. Financial crises</li> <li>4. Role of financial intermediation</li> <li>5. Asset transformation</li> <li>6. Why do banks need regulations?</li> <li>7. Traditional regulation mechanisms</li> <li>8. International banking regulation</li> <li>9. Interest rate risk management</li> <li>10. The concept of present value</li> <li>11. Valuation of financial assets (securities)</li> <li>12. Common stocks (i.e. ordinary shares)</li> <li>13. Risk and return of a single financial security</li> <li>14. Arbitrage Pricing Theory (APT)</li> <li>15. Asset pricing models</li> <li>16. Levels of informational market efficiency</li> <li>17. Benefits of diversification</li> <li>18. Financial Crises</li> <li>19. Financial Panics</li> <li>20. Money Supply process</li> <li>21. Monetary Policy targets</li> <li>22. Central Bank targets</li> <li>23. Determining the exchange rate</li> <li>24. Money Demand</li> <li>25. Keynesian Cross Diagrams</li> </ol> <p>(Fan bo'yicha mustaqil ta'lim uslubiy ko'rsatmasi ilova qilinadi)</p>
4	<p><b>V. Fan o'qitilishining natijalari (shakllanadigan ko'nikmalar)</b></p> <p><b>V. Ta'lim natijalari / Kasbiy ko'nikmalari</b></p> <p>Talaba bilishi kerak:</p> <p>Umumiy bosqich</p> <p>Nutq ko'nikmasi</p> <p>Bosqichning asosiy maqsadi:</p> <ul style="list-style-type: none"> <li>- Uzlüksiz ta'lim tizimining avvalgi bosqichlari (umumiy o'rta ta'lim maktablari, akademik litsey va kasb-hunar kollejlari) da talabalarning liztilida egallagan malaka va ko'nikmalarini korreksiya qilish va tenglashtirish;</li> <li>- Talabalarni nutq faoliyati turlari bo'yicha kasbiy muloqotga tayyorlashdan iborat.</li> </ul>

	<p>Tinglab tushunish:</p> <ul style="list-style-type: none"> <li>- Ma'ruza, taqdimot va munozaralar, radio va televideniya eshittirishlari, yangiliklar, intervyular, hujjatli film va shu kabi og'zaki matnlar;</li> <li>- Reklama va e'lonlar;</li> <li>- Til sohiblarining nutq yozuvlari (badiiy, hujjatli filmlar, ommaviy chiqish va hokazo);</li> <li>- Til sohiblarining ijtimoiy mavzulardagi o'zaro suhbat;</li> <li>- Tinglangan axborotning asosiy maqsadi, to'liq mazmunini tinglab tushunish, malaka va ko'nikmalarni shakllantirish va rivojlantirish.</li> </ul> <p>Gapirish:</p> <p>Dialog nutq</p> <ul style="list-style-type: none"> <li>- Ijtimoiy mavzularda suhbat va norasmiy dialog;</li> <li>- Kasbiy yoki boshqa mavzularda rasmiy va norasmiy munozaralar;</li> <li>- Munozarani boshqarish, intervyu, muzokaralar va telefon orqali muloqot olib borish.</li> </ul> <p>Monolog nutq</p> <ul style="list-style-type: none"> <li>- Ixtisoslikka oid mavzularda ma'ruza tayyorlash va o'qish;</li> <li>- Munozara, dalil va isbotlar ni olg'a surish, fikrni asoslab berish;</li> <li>- Reklama va maxsus mavzularda taqdimot tayyorlash va chiqish qilish;</li> <li>- Ma'lumotlarni umumlashtirish, maqolalar yozish, muhokama qilish.</li> </ul> <p>O'qish:</p> <ul style="list-style-type: none"> <li>- Tanishuv o'qish, ko'z yugurtirib o'qish va sinchiklab o'qish ko'nikma va malakalarini rivojlantirish;</li> <li>- Xat-xabar, yozishmalar va elektron pochta o'qish;</li> <li>- Maxsus materiallarni o'zida aks ettirgan autentik matnlarni o'qish;</li> <li>- Maxsus so'z va terminlarga ega matnlarni, ilmiy va kasbga oid adabiyotlarni, elektron manbalar va matbuot materiallarini o'qish.</li> </ul> <p>Yozma nutq:</p> <ul style="list-style-type: none"> <li>- Turli yozishmalar, xat-xabarlar va maxsus dokladlar (eslatma CVs vahokazo) yozish;</li> </ul> <p>Essey, bayon, rezyume, tadqiqotishi (maqolalar, bitiruv malakaviy ishlar) yozish.</p>
5	<p><b>VI. Ta'lim texnologiyalari va metodlari:</b></p> <ul style="list-style-type: none"> <li>• interfaol keys-stadilar;</li> <li>• seminarlar ( mantiqiy fikrlash, tezkor savol-javoblar);</li> <li>• guruhlarda ishlash;</li> <li>• taqdimotlarni qilish;</li> <li>• individual loyihalar;</li> <li>• loyiha tahlili;</li> </ul>

	<ul style="list-style-type: none"> <li>• jamoa bo‘lib ishlash va himoya qilish uchun loyihalar.</li> </ul>
6	<p><b>VII. Kreditlarni olish uchun talablar:</b></p> <p>joriy, oraliq nazorat shakllarida berilgan vazifa va topshiriqlarni bajarish, yakuniy nazorat bo‘yicha yozma ishni muvaffaqiyatli topshirish.</p>
7	<p><b>Asosiy adabiyotlar:</b></p> <p style="text-align: center;"><b>VIII. Asosiy adabiyotlar:</b></p> <ol style="list-style-type: none"> <li>1. M. Buckle, E. Beccalli. Principles of banking and finance: Underground study in Economics, Management, Finance and the Social Sciences – 2012 The London School of Economics and Political Science.</li> <li>2. Andy Schmitz. Finance, Banking, Money. 2012</li> <li>3. Nigel Gibson. Essential Finance. 2003</li> <li>4. Johny K. Johansson. Global marketing. 2015</li> <li>5. Gabor Kurthy. Jozsef Varga. Basics of Finance. Budapest, 2018</li> <li>6. Ian Mackenzie. Professional English in Use: Finance.</li> <li>7. Robert F. Meigs, Walter B Meigs. Financial accounting eighth edition. New York 2016</li> <li>8. John R. Dyson Ellie Franklin. Accounting for Non-Accounting students. Ninth Edition Pearson Education Lim 2017.</li> <li>9. L. E Rockley “Finance for the non- account” Third Edition 1979</li> <li>10. William J. McDonald. Direct marketing 2018</li> <li>11. Gilbert A. Churchill JR., J. Paul. Peter. Marketing 2019</li> <li>12. William D. Perreault, Jr. Jerome McCarthy Basic Marketing 2014</li> <li>13. Guide to doing Business and investing in Uzbekistan Scott M. Smith.,</li> <li>14. M ONEY, BANK CREDIT, AND ECONOMIC CYCLES Copyright © 2006, 2009 Jesús Huerta de Soto</li> <li>15. Review of Huerta de Sotos ‘Money, Bank Credit, and Economic Cycles van den Hauwe, Ludwig MPRA Paper No. 49, posted 02 Oct 2006 UTC</li> <li>16. The economics of money, banking and financial markets / Frederic S. Mishkin, Apostolos Serletis. 4th Canadian ed.</li> <li>17. Insurance Handbook Robert P. Hartwig, ©2010 Insurance Information Institute. 978-0-932387-47-9</li> <li>18. Performance Management and Appraisal</li> </ol> <p style="text-align: center;"><b>Qo‘shimcha adabiyotlar:</b></p> <ol style="list-style-type: none"> <li>1. Ўзбекистон Республикаси Президентининг қарори. Ўзбекистон Республикасида хорижий тилларни ўрганишни оммалаштириш фаолиятини сифат жиҳатидан янги босқичга олиб чиқиш чоратadbirlари тўғрисида. № ПК-5117 19.05.2021</li> <li>2. Sabina Ostrowska Unlock. Listening &amp; speaking skills - Cambridge University Press 2014</li> <li>3. Carolyn Westbrook Unlock. Reading &amp; writing skills - Cambridge University Press 2014</li> </ol>

	<ol style="list-style-type: none"> <li>4. New Inside Out. Sue Kay and Vaughan Jones, Macmillan - 2014</li> <li>5. Scale up. The authors. Tashkent -2014</li> <li>6. BabaevaS.R “The science of life” Tashkent-2014</li> <li>7. Malyuga. E.N.English language for Economists.Moskow-2005</li> <li>8. Лютфуллаева М. English in topics... Ташкент –2002</li> <li>9. Louise Hashemi and Barbara Thomas. Grammar for PET with answers-2019</li> </ol> <p><b>Internet saytlari:</b></p> <ol style="list-style-type: none"> <li>1. <a href="https://ibratfarzandlari.uz/">https://ibratfarzandlari.uz/</a></li> <li>2. <a href="https://www.investopedia.com/terms/p/product-life-cycle.asp">https://www.investopedia.com/terms/p/product-life-cycle.asp</a></li> <li>3. <a href="https://www.lead-innovation.com/english-blog/new-business-development">https://www.lead-innovation.com/english-blog/new-business-development</a></li> <li>4. <a href="https://www.entrepreneur.com/encyclopedia/pricing-a-product">https://www.entrepreneur.com/encyclopedia/pricing-a-product</a></li> <li>5. <a href="https://www.businessmanagementideas.com/marketing/product-life-cycle/pricing-over-product-life-cycle-business-marketing/17652">https://www.businessmanagementideas.com/marketing/product-life-cycle/pricing-over-product-life-cycle-business-marketing/17652</a></li> <li>6. <a href="https://www.investopedia.com/terms/d/distribution-channel.asp">https://www.investopedia.com/terms/d/distribution-channel.asp</a></li> <li>7. <a href="https://quickbooks.intuit.com/global/resources/starting-up/retail-versus-wholesale-business-models-whats-best-for-my-business/">https://quickbooks.intuit.com/global/resources/starting-up/retail-versus-wholesale-business-models-whats-best-for-my-business/</a></li> <li>8. <a href="https://www.capitalindex.com/bs/eng/pages/trading-guides/different-types-of-trading-strategies">https://www.capitalindex.com/bs/eng/pages/trading-guides/different-types-of-trading-strategies</a></li> <li>9. <a href="https://us.corwin.com/sites/default/files/upm-assets/6949_book_item_6949.pdf">https://us.corwin.com/sites/default/files/upm-assets/6949_book_item_6949.pdf</a></li> </ol>
<b>8</b>	Samarqand iqtisodiyot va servis instituti “Tillarni o`qitish” kafedrası tomonidan ishlab chiqilgan va tasdiqlangan
<b>9</b>	<p><b>Fan/modul uchun ma’sul:</b></p> <p>G.N.Shodiyeva - SamISI, “Tillarni o`qitish” kafedrası o`qituvchisi:.</p>
<b>10</b>	<p><b>Taqrizchilar:</b></p> <p><b>T.K. Mardiyev</b> – SamISI “Tillarni o`qitish” kafedrası mudiri, dotsent;</p> <p><b>G’Q. Mirsanov</b> – SamDCHTI “Ingliz tili tarixi va grammatikasi” kafedrası dotsenti.</p>



