

**Samarqand iqtisodiyot va servis instituti “Tillarni o‘qitish” kafedrası “Xorijiy til” fanidan 2025/2026-o‘quv yili bahorgi semestrida 60410500 – moliya va moliyaviy texnologiyalar, 60410600 – Bank ishi, 60410200 – Buxgalteriya, 60410300 – Soliq va soliqqa tortish yo‘nalishi talabalari uchun yakuniy imtihon (test)da tushadigan savollar ro‘yxati**

1. Inflation refers to the rate at which the general level of \_\_\_\_\_ for goods and services is rising.
2. One common cause of inflation is \_\_\_\_\_-pull inflation.
3. Another common cause of inflation is \_\_\_\_\_-push inflation.
4. Moderate inflation can \_\_\_\_\_ economic growth.
5. High inflation can reduce the \_\_\_\_\_ power of money.
6. They can use tools such as \_\_\_\_\_ rates and money supply to try to keep inflation at a target level.
7. The impact of inflation can also be seen in \_\_\_\_\_ life.
8. Inflation can reduce the real \_\_\_\_\_ of savings or investments.
9. Understanding inflation is essential for anyone interested in \_\_\_\_\_.
10. Hardly \_\_\_\_\_ the meeting when the manager asked a difficult question.
12. If she \_\_\_\_\_ more careful, she wouldn't have made such a mistake.
13. Not only \_\_\_\_\_ late, but he also forgot his presentation.
14. I wish I \_\_\_\_\_ how to solve this problem earlier.
15. It is essential that every student \_\_\_\_\_ the assignment on time.
16. By the time we arrived, the film \_\_\_\_\_.
17. He speaks as though he \_\_\_\_\_ everything about the subject.
18. No sooner \_\_\_\_\_ the door than the phone rang.
19. She would rather you \_\_\_\_\_ her the truth yesterday.
20. Under no circumstances \_\_\_\_\_ personal information to strangers.
21. The proposal demands that the issue \_\_\_\_\_ immediately.
22. Had I known about the traffic, I \_\_\_\_\_ earlier.
23. Scarcely \_\_\_\_\_ when the alarm went off.
24. It was the first time she \_\_\_\_\_ such a challenging task.
25. He denied \_\_\_\_\_ the confidential documents.
26. Which term means "the possibility of financial loss"?
27. Which term refers to "money provided to support a business or project"?
28. Which term means "an area of economic activity"?
29. Which term refers to "the act of buying another company or asset"?
30. Which term means "profits made from an investment"?
31. Which term refers to "the action of putting money into a business with the aim of earning more"?
32. Which term means "financial gain after expenses have been deducted"?
33. Which term refers to "the process of increasing the size or scope of a business"?

34. It was not until later \_\_\_\_\_ the truth became clear.
35. Had it not been for your help, I \_\_\_\_\_ the project on time.
36. She insisted that he \_\_\_\_\_ immediately.
37. Rarely \_\_\_\_\_ such a beautiful performance.
38. He talks as if he \_\_\_\_\_ the CEO of the company.
39. The more you practice, \_\_\_\_\_ you become.
40. Not a single word \_\_\_\_\_ during the meeting.
41. He would have succeeded if he \_\_\_\_\_ harder.
42. So difficult \_\_\_\_\_ that nobody could solve it.
43. I would rather you \_\_\_\_\_ that comment.
44. He is believed \_\_\_\_\_ involved in the scandal.
45. She didn't study, nor \_\_\_\_\_ for help.
46. Only after the meeting \_\_\_\_\_ the importance of the issue.
47. He denied \_\_\_\_\_ the information to the press.
48. Where I in your position, I \_\_\_\_\_ a different approach.
49. Which term refers to "the possibility that a borrower will fail to repay a loan"?
50. Which term means "the degree of uncertainty or fluctuation in asset prices"?
51. Which term refers to "the level of risk an investor is willing to accept"?
52. Which term means "risk arising from failure to follow laws or regulations"?
53. Which term refers to "the potential loss an entity is subject to"?
54. Which term means "risk that affects the entire financial system"?
55. Which term refers to "strategies aimed at reducing the impact of risk"?
56. Which term means "risk of being unable to meet short-term obligations"?
57. Which term refers to "protecting investments through offsetting positions"?
58. Which term means "reducing risk by spreading investments"?
59. He \_\_\_\_\_ at home; I saw him at the office just an hour ago.
60. You \_\_\_\_\_ have told me about the problem earlier; now it's too late.
61. She \_\_\_\_\_ have forgotten about the meeting, as she is usually very punctual.
62. You \_\_\_\_\_ take an umbrella; it looks like it might rain later.
63. He \_\_\_\_\_ be working late, as the lights in his office are still on.
64. You \_\_\_\_\_ have left your phone at home; I tried calling you several times.
65. They \_\_\_\_\_ have completed the project by now, but I'm not sure.
66. You \_\_\_\_\_ have spoken to her like that; it was very rude.
67. He \_\_\_\_\_ have been informed about the changes, otherwise he wouldn't be so confused.
68. I \_\_\_\_\_ have helped you if you had asked me.
69. She \_\_\_\_\_ have been studying all night; she looks exhausted.
70. You \_\_\_\_\_ worry so much; everything will be fine.
71. He \_\_\_\_\_ have taken the wrong train; otherwise, he would be here by now.
72. You \_\_\_\_\_ finish this report by tomorrow, or there will be consequences.
73. She \_\_\_\_\_ come to the party, but she hasn't decided yet.
74. Which term means "failure to meet financial obligations"?

75. Which term refers to "assessment of a company's financial value"?
76. Which term means "examination of financial health before a deal"?
77. Which term refers to "purchase of one company by another"?
78. Which term means "general direction of financial markets"?
79. Which term refers to "combination of two companies into one entity"?
80. Which term means "benefits gained from combining operations"?
81. She gave a \_\_\_\_\_ explanation that clarified all the issues.
82. He bought a \_\_\_\_\_ car for his daily commute.
83. They live in a \_\_\_\_\_ house on the outskirts of the city.
84. The report contains a \_\_\_\_\_ analysis of the data.
85. He is known for his \_\_\_\_\_ decision-making skills.
86. She wore a \_\_\_\_\_ dress to the ceremony.
87. This is a \_\_\_\_\_ issue that requires immediate attention.
88. The company introduced a \_\_\_\_\_ strategy to improve performance.
89. He has a \_\_\_\_\_ reputation in the industry.
90. The lecture was \_\_\_\_\_, leaving the audience confused.
91. She looked \_\_\_\_\_ after hearing the unexpected news.
92. It was a \_\_\_\_\_ performance that impressed everyone.
93. He made a \_\_\_\_\_ attempt to solve the problem.
94. They conducted a \_\_\_\_\_ study over several years.
95. She is a \_\_\_\_\_ respected figure in academia.
96. She bought a \_\_\_\_\_ Italian leather handbag.
97. The company is seeking a \_\_\_\_\_ candidate for the position.
98. The documents \_\_\_\_\_ yesterday are now under review.
99. The man \_\_\_\_\_ near the window is the new director.
100. \_\_\_\_\_ with the results, the team decided to revise the strategy.
101. She prefers \_\_\_\_\_ solutions rather than quick fixes.
102. The \_\_\_\_\_ report revealed several inconsistencies.
103. He is known for his \_\_\_\_\_ approach to problem-solving.
104. The \_\_\_\_\_ artifacts were displayed in the museum.
105. \_\_\_\_\_ the instructions carefully, she completed the task without errors.
106. The proposal, \_\_\_\_\_ by the committee, will be implemented next year.
107. He wore a \_\_\_\_\_ suit to the formal event.
108. \_\_\_\_\_ in a remote village, she had limited access to education.
109. The \_\_\_\_\_ policy aims to reduce environmental impa
110. \_\_\_\_\_ unaware of the risks, they proceeded with the plan.
111. Which term refers to a situation where a person or company cannot repay their debts?
112. Which term means money that is owed to someone?
113. Which term refers to people or institutions to whom money is owed?
114. Which term describes a situation of having too much debt?
115. Which term refers to a numerical measure of a person's creditworthiness?

116. Which term means inability to meet financial obligations as they become due?
117. Which term refers to a bankruptcy process initiated by the debtor?
118. Which term describes a bankruptcy process forced by creditors?
119. Which term refers to a situation of financial difficulty before bankruptcy?
120. Which term refers to the legal process of handling bankruptcy cases?
121. Hardly \_\_\_\_\_ the meeting when the manager interrupted.
122. If the company \_\_\_\_\_ earlier, it might have avoided bankruptcy.
123. She \_\_\_\_\_ have informed the clients earlier; now they are dissatisfied.
124. Not only \_\_\_\_\_ late, but he also forgot the documents.
125. The report, \_\_\_\_\_ yesterday, will be discussed today.
126. He behaves as though he \_\_\_\_\_ everything about finance.
127. Under no circumstances \_\_\_\_\_ confidential data to unauthorized persons.
128. It is essential that the company \_\_\_\_\_ all legal requirements.
129. She would rather you \_\_\_\_\_ that decision without consulting her.
130. Which term refers to policies aimed at reducing government spending?
131. Which term means when government spending exceeds revenue?
132. Which term refers to long-term changes to economic systems?
133. Which term means financial assistance that does not need repayment?
134. Which term refers to a condition of predictable and steady economic performance?
135. Which term refers to the ability to understand and manage personal finances effectively?
136. Which term refers to the process of creating government rules and decisions?
137. Which term means official rules or laws that control financial activities?
138. Which term refers to organizations like banks and insurance companies?
139. Which term describes groups of people who need social or financial support?
140. Which term refers to unequal distribution of financial resources?
141. Which term refers to campaigns aimed at educating the public?
142. Which term refers to services that provide financial advice?
143. Which term describes a person's overall financial health and security?
144. Which term refers to choices made about money management?
145. Microfinance is a banking service provided to people who \_\_\_\_\_.
146. Its main goal is to give financial opportunities to individuals who would otherwise have \_\_\_\_\_.
147. Borrowers often use small loans to \_\_\_\_\_ or expand their small businesses.
148. Many institutions go beyond lending by providing \_\_\_\_\_ and education.
149. Successful examples, such as the \_\_\_\_\_ in Bangladesh, show that microfinance can be socially beneficial.
150. In countries like Uzbekistan, microfinance institutions have grown rapidly, especially in \_\_\_\_\_.
151. Despite challenges such as \_\_\_\_\_ and over-indebtedness, microfinance still plays an important role.

152. Microfinance helps promote economic \_\_\_\_\_.
153. Choose the correct word to complete the sentence:  
\_\_\_\_\_ microfinance loans are small, they can significantly improve borrowers' lives.
154. Choose the correct word to complete the sentence:  
Borrowers often lack collateral, \_\_\_\_\_ they are able to start or expand small businesses.
155. Choose the correct sentence:
156. Microfinance continues to grow in Uzbekistan, \_\_\_\_\_ access to traditional banking is limited in rural areas.
157. Microfinance provides training and loans, \_\_\_\_\_ high interest rates remain a concern.
158. Which tax is applied to profits made from selling assets such as stocks or property?
159. Which tax is levied on company profits?
160. Which tax is paid on wages, salaries, and other personal income?
161. Which contribution helps fund social security such as unemployment and sick pay?
162. Which tax is included in the price of goods or services and added at each production stage?
163. Which tax is charged on imported goods to protect domestic industries?
164. Which taxes are applied to products such as alcohol, tobacco, and petrol?
165. Which tax is levied on inherited money or property?
166. Direct taxes are collected from
167. A capital transfer tax is also known as:
168. Indirect taxes are generally:
169. National insurance in Britain is used to finance:
170. Which statement about indirect taxes is correct?
171. \_\_\_\_\_ corporation tax is paid by companies on their profits.
172. Many countries levy \_\_\_\_\_ excise duties on tobacco, alcohol, and petrol.
173. \_\_\_\_\_ tax avoidance uses legal methods to minimize tax payments.
174. People with low income are more affected by \_\_\_\_\_ indirect taxes.
175. \_\_\_\_\_ Grameen Bank in Bangladesh has been a pioneer in microfinance.
176. What is the payment made regularly to an insurance company called?
177. What do you call the individual or business that purchases an insurance policy?
178. What is the company that provides insurance coverage called?
179. What term describes the possibility of suffering financial loss?
180. What is a request to an insurance company for compensation called?
181. Which type of insurance provides financial support after the insured person's death?

182. What is the part of a life insurance policy that accumulates money over time called?
183. What does financial literacy mean?
184. It's worth \_\_\_\_\_ a premium calculator online before choosing an insurance policy.
185. There's no point in \_\_\_\_\_ insurance if you already have full coverage.
186. It's worth \_\_\_\_\_ a financial advisor when selecting life insurance.
187. There's no point in \_\_\_\_\_ the small print; it won't change the policy.
188. It's worth \_\_\_\_\_ insurance for your car if you drive frequently.
189. Which term refers to a general direction of change?
190. Which term means a brief summary of the main features?
191. Which term refers to a group or class of data?
192. Which term means a rough, not exact figure?
193. Which term describes a situation with little or no change?
194. Which term refers to the relationship between parts of a whole?
195. Which term means the act of examining similarities or differences?
196. Which term refers to irregular rises and falls?
197. Which term refers to money raised to finance business activities?
198. Which term refers to the process of selling shares to the public?
199. Which term means units of ownership in a company?
200. Which term refers to shares considered as an asset class?
201. Which term refers to shares owned collectively?
202. Which phrasal verb means "to keep something instead of selling it"?
203. Which phrasal verb means "to sell shares or assets, often quickly"?
204. Which phrasal verb means "to decide not to continue with an agreement"?
205. Which phrasal verb means "to invest in or believe in a company or idea"?
206. Which phrasal verb means "to increase rapidly, especially costs or losses"?
207. Which phrasal verb means "to receive money as profits or benefits"?
208. Which phrasal verb means "to officially accept a loss"?
209. Which phrasal verb means "to give money to shareholders or investors"?
210. Pricing decisions affect not only sales and profits but also how customers perceive a product's \_\_\_\_\_ and quality.
211. In \_\_\_\_\_, manufacturers add a fixed \_\_\_\_\_ to the cost of producing a product.
212. \_\_\_\_\_ involves setting a low initial price in order to enter a competitive market quickly.
213. When a product is innovative or high-tech, companies may use \_\_\_\_\_ by setting a high initial price and reducing it later.
214. \_\_\_\_\_ focuses on how much customers are willing to pay rather than on \_\_\_\_\_.
215. Retailers commonly use \_\_\_\_\_ by adding a percentage to the wholesale price.

216. Prices such as \$9.99 instead of \$10 are examples of \_\_\_\_\_.
217. Temporary price reductions used to increase sales volume are known as \_\_\_\_\_.
218. Some retailers set prices according to their \_\_\_\_\_ rather than their own costs.
219. \_\_\_\_\_ is often used to signal higher quality, exclusivity, or superior service.
220. Which term refers to a financial statement showing a company's financial position at a specific time?
221. Which term refers to long-term assets used in production?
222. Which term refers to assets expected to be converted into cash within one year?
223. Which term refers to company obligations owed to external parties?
224. Which term refers to the residual value after liabilities are deducted from assets?
225. Which term refers to profits reinvested in the business?
226. Which term refers to assets with physical form?
227. Which term refers to assets without physical form but with value?
228. Companies \_\_\_\_\_ consider restructuring their pricing models if they are to remain competitive in saturated markets.
229. Without immediate intervention, the firm \_\_\_\_\_ face severe liquidity issues.
230. A more flexible pricing strategy \_\_\_\_\_ enable the company to attract a broader customer base.
231. Firms \_\_\_\_\_ avoid over-reliance on a single market, as this increases exposure to risk.
232. Introducing automation \_\_\_\_\_ significantly reduce operational costs, although initial investment is high.
233. Companies \_\_\_\_\_ be aware that aggressive expansion strategies can backfire under unstable conditions.
234. A reduction in taxes \_\_\_\_\_ stimulate economic growth, but the effect is not guaranteed.
235. If the policy had been implemented earlier, it \_\_\_\_\_ prevented the current financial crisis.
236. Investors \_\_\_\_\_ diversify their portfolios to minimize long-term risk exposure.
237. Companies \_\_\_\_\_ not ignore early warning signs of market decline, as this could lead to substantial losses.
238. The organization \_\_\_\_\_ have adopted a more cautious investment strategy, given the economic instability.
239. Expanding into emerging markets \_\_\_\_\_ offer significant opportunities, though risks remain high.

240. Firms \_\_\_\_\_ have underestimated the long-term impact of inflation on their operations.
241. A more customer-focused approach \_\_\_\_\_ improve brand loyalty, provided it is implemented effectively.
242. Businesses \_\_\_\_\_ reconsider their strategies if current trends continue.
243. Which term refers to a financial instrument based on another asset?
244. Which term refers to the asset from which value is derived?
245. Which term refers to the right to buy or sell an asset?
246. Which term refers specifically to the right to buy an asset?
247. Which term refers to the right to sell an asset?
248. Which term refers to the fixed price in an option contract?
249. Which term describes a situation where exercising an option leads to profit?
250. Which term describes a situation where exercising an option leads to loss?
251. Which term refers to an agreement to exchange cash flows?
252. Which term refers to a company-issued right to buy shares?
253. Depreciation applies to \_\_\_\_\_ fixed assets like machinery and buildings.
254. Amortization is used for \_\_\_\_\_ assets such as patents and trademarks.
255. Both depreciation and amortization are \_\_\_\_\_ expenses.
256. The total depreciation equals the original cost minus the \_\_\_\_\_ value.
257. In the \_\_\_\_\_ method, the same expense is charged every year.
258. The \_\_\_\_\_ balance method charges more in the early years.
259. Companies allocate the cost of assets over their useful \_\_\_\_\_.
260. Depreciation helps match \_\_\_\_\_ with revenues.
261. Software is considered an \_\_\_\_\_ asset.
262. Vehicles are classified as \_\_\_\_\_ assets.
263. \_\_\_\_\_ auditing is carried out by employees of the company.
264. \_\_\_\_\_ auditors are independent professionals.
265. Auditors are responsible for detecting material \_\_\_\_\_.
266. Serious irregularities may lead to a(n) \_\_\_\_\_ opinion.
267. Companies appoint auditors to protect the interests of \_\_\_\_\_.
268. Internal audits improve \_\_\_\_\_ efficiency.
269. Auditors follow strict standards to ensure \_\_\_\_\_.
270. Fraud includes falsification of records and misappropriation of assets.
271. If auditors cannot give a fair view, they may issue a(n) \_\_\_\_\_ opinion.
272. Designing audit procedures helps auditors \_\_\_\_\_ errors and irregularities.
273. Raw materials and labor are examples of \_\_\_\_\_.
274. Rent, utilities, and administrative expenses are considered \_\_\_\_\_.
275. Factory rent and management salaries are \_\_\_\_\_ because they do not change with production.
276. Materials and energy costs are \_\_\_\_\_ because they vary with output.
277. \_\_\_\_\_ analysis shows the point where total revenue equals total costs.
278. Controlling costs effectively contributes to long-term financial \_\_\_\_\_.



279. Indirect costs are also called \_\_\_\_\_.
280. Which section gives a brief overview of the entire business plan?
281. Which section describes the market, competitors, and customers?
282. Which section explains daily operations and management structure?
283. Which section provides forecasts and financial statements?
284. Which statement best describes the overall business plan?
285. The report, \_\_\_\_\_ yesterday by the audit team, revealed several inconsistencies.
286. The company will expand internationally \_\_\_\_\_ it secures additional funding.
287. The manager denied \_\_\_\_\_ responsible for the financial irregularities.
288. Hardly \_\_\_\_\_ the meeting started when technical issues disrupted the presentation.
289. The proposal \_\_\_\_\_ we discussed last week has been approved.
290. \_\_\_\_\_ the risks were clearly explained, the investors proceeded with the deal.
291. The consultant suggested that the company \_\_\_\_\_ its pricing strategy immediately.
292. The CEO acted as if he \_\_\_\_\_ full control of the situation.
293. The investment, \_\_\_\_\_ high risk, attracted many experienced traders.
294. I would have invested earlier if I \_\_\_\_\_ better financial advice.
295. The reason \_\_\_\_\_ the project failed was poor planning.
296. Not only \_\_\_\_\_ the costs increase, but profits also declined.
297. The policy, \_\_\_\_\_ was introduced last year, has already shown positive results.
298. The auditor insisted that all records \_\_\_\_\_ thoroughly checked.
299. \_\_\_\_\_ the market conditions improve, the company will delay expansion.
300. The analyst, \_\_\_\_\_ the company's financial records for several weeks, concluded that significant restructuring was required.

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"Tillarni o'qitish kafedrası mudiri"



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