

**O'ZBEKISTON RESPUBLIKASI OLIY VA
O'RTA TA'LIM VAZIRLIGI**

TOSHKENT MOLIYA INSTITUTI

«Chet tillari» kafedrası

**«Chet tillari» fanidan
mustaqil ishlar**

(o'quv qo'llanma)

**Toshkent
“IQTISOD-MOLIYA”
2005**

D.Abidova, “Chet tillari” dan mustaqil ishlar. O’quv qo’llanma. T.: “IQTISOD-MOLIYA”, 2005 yil, 50 bet.

Mazkur qo’llanma O’zbekiston Respublikasi Vazirlar Mahkamasining 2001 yil, 16 avgustdagi 343-son qaroriga muvofiq va O’zbekiston Respublikasi Oliy va o’rta maxsus ta’lim vazirligining 2005 yil, 21 fevraldagi 34-sonli buyrug’I bilan tasdiqlangan “*Talaba mustaqil ishini tashkil, nazorat qilish va baholash tartibi to’g’risida*”gi Nizomga asosan ishlabchiqilgan bo’lib, bunda talabalarning «Chet tillar» fanidan mustaqil ishlarni tashkil etish, nazorat qilish va baholash tartiblari keltirilgan.

Qo’llanma iqtisodiy yo’nalishdagi Oliy o’quv yurtlari talabalariga mo’ljallangan.

Qo’llanma Toshkent Moliya instituti qoshidagi oliy o’quv yurtlariaro ilmiy – uslubiy kengash majlisida muhokama qilingan va nashrga tavsiya qilingan (2005 yil, 7 iyuldagi 4-sonli bayonnoma).

Ma’sul muharrir:

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“IQTISOD-MOLIYA”, 2005

Kirish

Mazkur qo'llanma O'zbekiston Respublikasi Vazirlar mahkamasining 16-avgustidagi 343-son qaroriga muvofiq va O'zbekiston Respublikasi oily va o'rta maxsus ta'lim vazirligining 2005 yil, 21 fevraldagi 34-sonli buyrugi bilan tasdiqlangan “*talaba mustaqil ishini tashkil, nazorat qilish va baholash tartibi to'risida*”gi nizomga muvofiq ishlab chiqilgan bo'lib, bunda talabalarning “Chet tili” fanidan mustaqil ishlarni tashkil etish, nazorat qilish va baholash tartiblari keltirilgan.

Talabani mustaqil ishi o'quv rejasida muayyan fanni o'zlashtirish uchun belgilangan o'quv ishlarining tarkibiy qicmi bo'lib, u uslubiy va axborot resurslari jihatidan ta'minlanadi hamda bajarilishi reyting tizimi talablari asosida nazorat qilinadi.

Bu masalalarni ijobiy hal qilish uchun, iqtisodiy yo'nalishlar bo'yicha bitiruvchi talabalarning bilim saviyasini oshirishga zaruriyat tugiladi. Hozirgi zamon talabiga javob beruvchi iqtisodchilarni tayyorlashni chet tillar bo'yicha bilim darajasini ko'tarmasdan amalga oshirish mumkin emas. Shuning uchun, chet tillar fani keng qamrovli iqtisodchining shakllanishida katta ahamiyatga ega.

Iqtisodiy yo'nalishdagi oliy o'quv yurtlarida chet tillarni organishdan maqsad talabalarni, chet tilda umumiy harakterga ega bo'lgan mutaxassislikka oid suhbat, dialoglarda to'g'ri nutq etiketiga rioya qilingan holda suhbatlasha olishi, mutaxassislik bo'yicha berilgan adabiyotni lug'at yordamida va lug'atsiz o'qiy olishi va tushunishi, annotatsiyalar yozishi, ish xatlari va moliya bank xujjatlarini qo'llay olishiga qaratilgan va ular “Chet tillar” fanining asosiy vazifasini tashkil etadi.

Iqtisodiy yo'nalishdagi oliy o'quv yurtlari uchun mo'ljallangan “Chet tillar” fani quyidagi asosiy bilimlarni o'z ichiga oladi:

- maxsus (iqtisodiy, siyosiy, moliya) shuningdek, badiiy adabiyotlarni o'qitish va mazmunini to'la yoritish;
- maishiy, siyosiy va maxsus mavzularda og'zaki monologik va dialogic nutqni egallash;
- normal tempda aytilgan chet tildagi nutqni bimalol tushunish;
- moliya-bank xujjatlarini tuzish, chet tildan ona tiliga, ona tilidan chet tilga tarjima qilish;
- o'qitilayotgan chet tili bo'yicha va yozma nutqni o'rganish, zarur bo'lgan grammatik materialni o'zlashtirish;
- annotatsiyalar, referatlar tuzish;

Yakuniy talablar o'quv faoliyatni davom ettirish uchun yetarli bo'lgan, chet el tajribasi bo'yicha berilgan fan va texnika, ilmiy-iqtisodiy adabiyotlarni hamda ishga oid aloqalarda kerak bo'ladigan materiallarni o'rganishdir.

Iqtisodiyot inson faoliyatining asosiy jihati, jamiyat hayotining poydevoridir. Inson tirik mavjudot sifatida birinchi navbatda, moddiy talab – ehtiyojini qondirish kerak. Unga faqat iqtisodiy faoliyat orqali erishiladi.

“Ta’lim to’grisida”gi qonun talablaridan kelib chiqib yangi davlat ta’lim standartlari joriy etilgandan buyon o’quv rejasidagi “Mustaqil ish” uchun ajratilgan soatlar “Chet tillar” kafedrasida turli xil usullarda o’tib kelinmoqda. Bu esa o’z navbatida, ajratilgan soatlardan talabalar samarali foydalanmoqda deb atashga asos yo’q. Shu sababli, bizning fikrimizcha, “Mustaqil ish” darslarini va unga ajratilgan soatlardan foydalanish bilan bog’liq bo’lgan uslubiy qo’llanmalarni yaratish va mavjudlarini yanada takomillashtirish zarur. Ularda mazkur darslarda tayyorgarlik ko’rish va o’tkazishda talabaning manfaati, uni rag’batlantirish yo’llari o’z yechimini topgan bo’lishi va buni talaba shaxsan juda yaxshi his qilmog’i lozim.

Buning uchun o’z navbatida, professor – o’qituvchining o’ta tajribali, bilimli, talabalar qalbiga yo’l topa olishdek mahorati bo’lishi talab etiladi. Shu munosabat bilan – “O’qituvchining bosh vazifasi, – deb yozadi I.Karimov – o’qituvchilarda mustaqil fikr yuritish ko’nikmalarini hosil qilishdan iboratligini ko’pincha yaxshi tushunamiz, lekin, afsuski, amalda tajribamizda unga rioya qilmaymiz ”.

Toshkent Moliya institutining barcha bakalavriyat yo’nalishlari o’quv rejalarida talabalar uchun “Chet tillar” fanidan 96 soat mustaqil ishga ajratilgan.

Avvalo, shunday savol tugiladi:

talabalarning mustaqil ishi, deganda nimani tushunish kerak?

talabalarning mustaqil ishi qanday ko’rinishlarda bo’ladi va qanday shakllarda amalga oshiriladi?

Bizningcha, talaba bajaradigan mustaqil ishlarning asosiy vazifalari quyidagilardan iborat:

-yangi bilimlarni mustaqil tarzda puxta o’zlashtirish ko’nikmalariga ega bo’lish;

- kerakli ma’lumotlarni izlab topishning qulay usullari va vositalarini aniqlash;
- axborot manbalari va manzillaridan samarali foydalanish;
- an’anaviy o’quv va ilmiy adabiyotlar, meyoriy xujjatlar bilan ishlash;
- elektron o’quv adabiyotlar va ma’lumotlar banki bilan ishlash;
- internet tarmog’idan samarali foydalanish;
- berilgan topshiriqning ratsional yechimini belgilash;
- ma’lumotlar bazasini tahlil etish;
- topshiriqlarni bajarishda tizimli va ijodiy yondoshish;
- ishlab chiqilgan yechim, loyiha yoki g’oyani asoslash va mutaxassislar jamoasida himoya qilish.

Talabaning vaqt byudjeti auditoriyada va auditoriyadan tashqarida bilim olishga sarf qilgan vaqtidan tashkil topadi. Auditoriyadagi vaqtida talaba o’qituvchining amaliy mashg’ulot darslarida bevosita muloqotda bo’ladi, mashqlarni yechadi. Xulosa, auditoriyadan tashqaridagi vaqtida talaba darsga tayyorlanadi. Bizning fikrimizcha talabaning auditoriyadan tashqaridagi vaqtida bajargan ishi mustaqil ish, deb tushunilishi kerak. Ammo amaliyotda talabalarning auditoriyadan tashqarida bajaradigan ishlari: amaliy mashg’ulot darslariga tayyorlanish, referat,

ilmiy ma'ruza tayyorlashi kabi ishlar mustaqil ish sifatida tayyorlansa ham, lekin ular mustaqil ish tarkibiga kiritilmaydi. Masalani bunday qo'yishimizning sababi shundan iboratki, talabaning o'qish vaqti xaftada 54 soatni tashkil etib, har kuni 6 soat auditoriyada 3 soat esa auditoriyadan tashqarida o'qishdir.

Agar biz talabaning xaftalik vaqtida byudjetida yuqorida ko'rsatilgan 96 soatlik mustaqil ishni qo'shadigan bo'lsak (yana o'quv rejadagi boshqa fanlarning mustaqil ishlariga ajratilgan soatlar ham qo'shilsa), unda talabaning xaftalik o'qish vaqti anchaga oshadi. Masalaning muammoli tomoniga ko'p e'tiborni qaratmasdan, uning amaliy hal qilinishi nuqtai nazaridan yondashib o'quv rejasida ko'rsatilgan 96 soatli talabalarining mustaqil ishining tashkil etishga fikr bildirish ahamiyatga ega.

Shunday qilib, institut o'quv rejasida Chet tillar faniga ajratilgan 96 soat mustaqil ishga amaliy mashg'ulot darslariga tayyorlanish kirmaydi. Ushbu qo'llanmada bundan keyingi so'z ana shu 96 soatli talabalarining mustaqil ishi to'g'risida ketadi.

1-§. Mustaqil ishga qo'yiladigan talablar.

Tajriba ko'rsatmoqdaki, talabalarining mustaqil ishini tashkil etganda quyidagi masalalarga e'tibor berilishi kerak:

Birinchidan, mustaqil ishning mavzularini aniqlanganda, Chet tillar fanining har bir mavzusi bo'yicha darsda o'tilmaydigan qismi aniqlanib, muammoni hal qilishga qaratilgan adabiyotni olib, uni konspekt, mashqlar qilish bilan chegaralanib qolishi, uni mustaqil o'qib, uning mazminini gapirib berish shakllarida tashkil qilishi maqsadga muvofiqdir.

Ikkinchidan, mustaqil ishni tashkil qilganda albatta, talabalarining bu ishga sarflanadigan vaqtini hisobga olish zarur. Mustaqil ishning hajmi shunday aniqlanishi kerakki, talaba bu ishni real bajara oladigan bo'lishi kerak. Agar talaba biron bir adabiyotni konspekt qilishi kerak bo'lsa, unda bir betni o'qib uni tarjima qilishi uchun 30-40 minut sarflaydi.

Agar adabiyotni o'qib, o'qituvchiga og'zaki javob beradigan bolsa, unda talabaga mustaqil ish sifatida 9 betli materiallarni tavsiya etish mumkin.

Uchinchidan, talabalarga mustaqil ishni vazifa sifatida topshirganda o'qituvchi har bir mavzu bo'yicha "Qanday maqsad qo'yiladi?", degan savol qo'yib, bu savolga javob berish kerak. Aniqrog'i har bir mavzuning oldiga qo'yilgan maqsadni aniq belgilashi zarur.

To'rtinchidan, talabalarining mustaqil ishi rejasi kafedra majlisida tasdiqlanib, talabalarining mustaqil ishi haftalarga bo'linib, uning bajarilishi kafedra mudiri tomonidan nazorat qilinishini, uning natijalari kafedra majlisida muhokama qilinib borilishi kerak.

2-§. Talabalar mustaqil ishlarining shakllari

Talaba mustaqil ishini tashkil etishda muayyan fan (kurs)ning xususiyatlarini, shuningdek, har bir talabaning akademik o'zlashtirish darajasi va qobiliyatini hisobga olgan holda quyidagi shakllardan foydalanadi:

- berilgan mavzu bo'yicha axborot (referat) tayyorlash;
- amaliy mashg'ulotlarga tayyorgarlik ko'rish;
- bilimlarni amaliyotga qo'llash;
- ilmiy maqola, anjumanlarga ma'ruza tezislarini tayyorlash.

O'qitiladigan fanning xususiyatlaridan kelib chiqqan holda, talaba mustaqil ishni tashkil etishda boshqa shakllardan ham foydalanishi mumkin.

O'quv fanlari bo'yicha namunaviy va ishchi dasturlarda talaba mustaqil ishining shakli, mazmuni va hajmi ifoda etiladi.

Talaba mustaqil ishi uchun ajratilgan vaqt budjetiga mos ravishda har bir fan bo'yicha tegishli kafedralarda mustaqil ishning tashkiliy shakllari, ishlab chiqariladi va fakultet ilmiy-uslubiy kengashida tasdiqlanadi. Talabaga berilgan mustaqil ishni bajarish bo'yicha dastlabki ko'rsatma va tavsiyalar qayd etiladi.

Mustaqil ishni bajarish uchun, talabaga axborot manbai sifatida darslik va o'quv qo'llanmalar, metodik qo'llanmalar tavsiya etiladi. Internet tarmog'idagi tegishli ma'lumotlar, berilgan mavzu bo'yicha avval bajarilgan ishlar banki va boshqalar hizmat qiladi.

Kafeqra mudiri va tegishli fakultet dekani taqdimnomasi asosida institut rektorati talabalarga mustaqil ishlarini bajarish uchun zaruriy axborot manba va vositalarni belgilaydi, talabalarga turli kutubxonalar, muzeylar va zaruriy ma'lumotlar to'plash yuzasidan so'rovnoma xatlarni rasmiylashtirib beradi.

Institut rektorati tomonidan talabalarga mustaqil ishlarni o'z vaqtida bajarish uchun kompyuter texnikasi va Internet tarmog'idan samarali foydalanish uchun shart-sharoitlar yaratib beriladi.

Yuqorida aytilganidek, talabalar ishi ishchi dasturida ko'rsatilganidek, yozma yoki og'zaki javoblari shakllarida amalga oshiriladi.

“Talabalar mustaqil ishi” jumlasini ko'rsatib turibdiki, bu ishni talabalar ayrim mavzulari bo'yicha bajaradi, u o'qituvchi tomonidan baholanadi va bu ish oldindan rejalashtirilgan grafik asosida amalga oshiriladi. Talabalarning mustaqil ish shakli yozma konspekt shaklida yoki belgilangan masalaga adabiyotlarni mustaqil o'qib tayyorlanish shakllarida tashkil etiladi. Quyida talabalarning mustaqil ishining qaysi mavzular va shakllari bo'yicha bajarilishi keltiriladi.

3-§. Talabalar mustaqil ishini nazorat qilish

O'quv semestri yakunida talabaning mustaqil ishi bo'yicha to'plagan reyting ballari har bir fan bo'yicha guruh reyting qaydnomasida JB, Yab qatorida MB shaklida qayd etiladi. Umumiy ball hisoblanib, mustaqil ish uchun ajratilgan soatlar hajmida aniqlanadi va talabaning reyting daftarchasida hamda o'qish yakunida bitiruvchiga taqdim etiladigan diplom ilovasida qayd etiladi.

Har bir fan bo'yicha mustaqil ishiga rahbarlik qilish yuklamasi (ish o'quv rejasining 10-ustunida keltirilgan) professor-o'qituvchi shaxsiy ish rejasining tashkiliy-uslubiy bo'limida (1540 soat doirasida) qayd etiladi.

Talabaga mustaqil rahbarlik qilish kafedrada tuziladigan va fakultet dekani tomonidan tasdiqlanadigan mustaqil ish jadvali asosida amalga oshiriladi.

Talabaning mustaqil ishi bo'yicha bajariladigan soatlar guruh jurnalida qayd qilib boriladi.

Talaba mustaqil ishini nazorat qilish o'qituvchi tomonidan amalga oshiriladi.

Talabaning mustaqil ishi o'quv rejada muayyan fanga ajratilgan soatga mos reyting ballari bilan baholanadi va natijasi fan bo'yicha talabaning umumiy reytingi kiritiladi.

Ushbu uslubiy qo'llanma Chet tillar fani bo'yicha ishlab chiqilgan ishchi o'quv dasturida mos bo'lib, uning mazmuni ma'ruza o'tuvchi professor-o'qituvchi tomonidan birinchi darsda talabalarga tushuntiriladi (mustaqil ishning ahamiyati, uning bajarilishi tartibi, baholash mezonlari va h. k).

Amaliy mashg'ulot darsini olib boruvchi o'qituvchi talabalarga har darsda qo'llanmada ko'rsatilgan mavzu bo'yicha mustaqil ishning bajarish muddatini belgilab berishi kerak. Shu bilan bir qatorda amaliy mashg'ulot darsi olib boruvchi o'qituvchi talabalarning mustaqil ishini bajarishi uchun kerak bo'lgan adabiyotlar bilan ta'minlanganligini nazorat qilib borishi lozim. Agarda talabalar kerakli bo'lgan adabiyotlar bilan ta'minlanmagan bo'lsa, unda adabiyotlar bilan ta'minlash chora tadbirini ko'rishi kerak. Talabalar tomonidan mustaqil ishning qanday darajada bajarayotganligiga o'qituvchi mas'ul hisoblanadi. Buning uchun, o'qituvchining qo'lida har bir talabaning mustaqil ishini qanday bajarayotganligi haqida talaba mustaqil ishini o'z vaqtida topshirmagan (bajarmagan) bo'lsa navbatdagi mustaqil ishini bajarishiga ruxsat bermaydi. Xulosa, har bir talaba o'quv-ishchi rejada ko'rsatilgan mustaqil ishini bajarishi majburiy.

4-§. Mustaqil ishini baholash mezonlari

Talabalarning mustaqil ish bo'yicha o'zlashtirishlarini baholash semestr davomida muntazam ravishda olib boriladi.

Talabalarning bajargan mustaqil ishi reyting ballari asosida baholanib, ular "Chet tillari" fani bo'yicha to'planadigan reyting ballariga qo'shiladi. Yuqorida ko'rsatilganidek, "Chet tillari" fani bo'yicha 22 mavzu bo'yicha 96 soat mustaqil ishi bajaradi. Demak talaba bir o'quv yilida mustaqil ish uchun maksimal 96 ball to'plashi mumkin. Bir semester bo'yicha esa bu ko'rsatkich 48 ballni tashkil qiladi.

Mustaqill ishga belgilangan ballar quyidagi holatlarga qo'yiladi:

- talabaning faolligi va davomati;
- fan bo'yicha asosiy manbalarni konspektlashtirish;
- dolzarb mavzular bo'yicha referatlar yozish;
- ilmiy tezis va maqolalar tayyorlash;
- olimpiadada va ilmiy anjumanlarda ishtirok etish;

Semestr davomida mustaqil ish bo'yicha to'plagan ballar quyidagi o'zlashtirish ko'rsatkichlari bilan baholanadi:

-86-100% - "a'lo"

-71-85% - "yaxshi"

-55-70% - "qoniqarli"

-55% dan kam – "qoniqarsiz"

5-§. Talabalar mustaqil o'rganadigan adabiyotlar nomi va bajaradigan ishlari

“Chet tillari” fanidan mustaqil o'rganiladigan mavzular va ularga ajratilgan soatlar hajmini quyidagicha belgilash mumkin.

Chet tillar fanidan o'tiladigan mavzular va ular bo'yicha mashg'ulot turlariga ajratilgan soatlar xajmining taqsimoti

Ingliz tili

№	Mavzular nomi	Mustaqil ish shakli	Adabiyot	Mustaqil ishga ajratilgan soat
1	Unit 6. ex. 26-35	Yangi so'zlarni yodlash va shu Unit 6. mashqlar qilish	English for bisin.	1 s
2	Great Britain, USA and Canada	Tekstlar bilan tanishish va referat yozish	English for bisin.	2 s
3	The Youth organizations in Great Britain	Yangi so'zlar bilan tanishish va referat yozish	English for bisin.	4 s
4	The Youth organizations in Uzbekistan	Presentation	Presentation	4 s
5	The Youth in America	Referat yozish	Presentation	4 s
6	Currency Regulation	Internetda ishlash	Presentation	6 s
7	Corporate Finance	Yangi so'zlarni yodlash. Situatsiya tuzish.	Internet	6 s
8	The economy of Uzbekistan	Referat yozish	Internet	6 s
9	Banking. system in	Presentation	Internet	6 s

	America			
10	Places of interest of New York	Presentation	English for bisin.	3 s
11	At the Hotel	Yangi so'zlar va diolog tuzish	English for bisin	2 s
12	Internet Business	Yangi so'zlar. Internet bilan ishlash	English for bisin	4 s
13	How Uzbekistan's economy works	Presentation	English for bisin	4 s
14	Importance of international cooperation	Discussion	English for bisin	4 s
15	Pension Funds.	Discussion	English for bisin	4 s
16	Enternal economic Relation	Presentation. Internet bilan ishlash	English for bisin	4 s
17	Work with computer	Work with computer	English for bisin	4 s
18	Work with Internet Capital Market	Yangi so'zlar. Referat	Internet	8 s
19	Trade credit	Yangi so'zlar. Situaciya tuzish	English for bisin	6 s
20	Staying at a hotel	Yangi so'zlar. Diolog tuzish	English for bisin	4 s
21	Picture galleries of London	Situatciya va diologlar tuzish	English for bisin	4 s
22	Earnings Based valuation	Yangi so'zlar yodlash. Referat yozish	English for bisin	6 s
Jami:				96 s

Chet tillar fanidan o'tiladigan mavzular va ular bo'yicha mashgulot turlariga ajratilgan soatlar xajmining taqsimoti

Fransuz tili

№	Mavzular nomi	Mustaqil ish shakli	Adabiyot	Mustaqil ishga ajratilgan soat
1	L'independance	Suhbat	Fransuz tili darsligi	2 s
2	Notre familli	Matnni aytib berish	-	4 s
3	Nos etude	Dialogue	-	2 s
4	La Sorbonne	Assosiogramma tuzish	Internet	4 s
5	Ma ville natale	Referat	-	2 s
6	J'etude le francais	Matnni aytib berish	-	2 s
7	Alexandre et Di o ge'ne	Diskussiya	Internet	4 s
8	L'industrie de l'Ouzbekistan	Suhbat	-	6 s
9	La France	Prezentatsiya	-	6 s
10	Le voyage en France	Suhbat	-	6 s
11	Les repas en Ouzbekistan	Matnni aytib berish	Internet	4 s
12	Grandes homes de la France	Matnni aytib berish	-	4 s
13	Les traditions francais	Dialog	-	2 s
14	Navrouz	Referat	-	4 s
15	Les savant Ouzbek	Prezentatsiya	-	6 s

16	Une savant	Diskussiya	-	6 s
17	Les e'coles de l'Ouzbekistan	Cuhbat	Internet	6 s
18	Notre bibliotheque	Referat	Internet	6 s
19	Grandes hommes de la France	Prezentatsiya	-	6 s
20	Ma specialite	Dialog	-	6 s
21	Les Banques en France	Referat	-	6 s
Jami:				96

Chet tillar fanidan o'tiladigan mavzular va ular bo'yicha mashg'ulot turlariga ajratilgan soatlar xajmining taqsimoti

Nemis tili

№	Mavzular nomi	Mustaqil ish shakli	Adabiyot	Mustaqil ishga ajratilgan soat
1	Unabhängigkeit von Usbekistan	Suhbat	Nemis tili darsligi	2 s
2	Geschichte von Usbekistan	Matnni aytib berish	-	4 s
3	Fortsetzung	Diskussiya	-	2 s
4	Wirtschaft von Usbekistan	Assciogramma tuzish	Internet	4 s
5	Okonomische Beziehungen Usbekistans	Prezentatsiya	-	2 s
6	Nationale Symbole von Usbekistan	Suhbat	-	2 s
7	Deutschland	Dialog tuzish	Internet	4 s

8	Gesellschaft	Diskussiya	-	6 s
9	Bundeslander	Suhbat	-	6 s
10	Deutschland: Fortsetzung	Referat	-	6 s
11	Deutschland: Tradition und Brauche	Matnni gapirib berish	Internet	6 s
12	Deutschland: Fortsetzung	Matnni gapirib berish	-	4 s
13	Deutschland: Okonomie	Dialog	-	2 s
14	Deutschland: Fortsetzung	Referat	-	4 s
15	Deutschland: Beziehungen	Prezentatsiya	-	4 s
16	Deutschland: Fortsetzung	Diskussiya	-	6 s
17	Jugend in Deutschland	Suhbat	Internet	6 s
18	Ausbildungssystem	Referat	Internet	6 s
19	Bankensystem	Prezentatsiya	-	6 s
20	Mein zukunftiger Beruf:	Dialog	-	6 s
21	Fortsetzung	Prezentatsiya	-	6 s
Jami:				96

1-mavzu: The English Commercial Banks

Choose the right answer:

1. The people who decide the general policy of the bank are:

- a) shareholders,
- b) the board of directors,
- c) the executive staff.

2. The bank's financial position can be discovered from:

- a) a report,
- b) an announcement,
- c) a statement.

3. Bank profits kept back for later use are:

- a) withdrawals,
- b) surplus,
- c) retained profits.

4. Earnings remaining after all the expenses of a business activity have been paid are:

- a) dividend,
- b) capital,
- c) profit.

5. Money which one person allows another to use for a specified time and which will then be returned is:

- a) investment,
- b) loan,
- c) interest.

2-mavzu. Banks activity.

There are two basic laws that determine the activity of banks system in Uzbekistan. The first is the law Central Bank. The second is the law on banks and banking activity. The law gives the following definition of “bank”.

“The Bank is a juridical person which is a commercial organization that carries out banking activity”. The following belongs to banking activity:

- *acceptance of deposits from the juridical & natural persons
- *crediting on own risk
- *making on payments.

3-mavzu. The types of Banks

There are two basic types of Banks:

Central & Commercial. They differ by aims & functions. Only Central Bank has the right to carry out issuing operation.

Besides Central Bank is called as bank of banks i.e. the clients of CB are Commercial Banks.

CB produces licenses on fulfillment of bank operations, controls, execution of normative by commercial banks. On carrying out currency operations separate licenses is produced.

Commercial bank can be opened by the organizations or private persons who have enough money, resources for entering into the Authorized Capital of Bank. Commercial Bank has the right to involve money from any organizations & population as the deposits or contributions under interests & lend the same money to other organizations or population under interests as credits. The difference between interests on the credits & deposits is called margin.

In general the Commercial Banks, form their profit at the expense of margin. All money, taken by bank, on a definite period are called Obligations, all means lent to somebody on definite period or which are on the accounts of bank are called Assents. Commercial Banks are divided:

*By availability of branches into non subsidiary & misty subsidiary without branches & of many branches

*By kind of rendered services into universal & specialized, which in their turn can be investment. saving, clearing, ipotec etc.

*By type of clients into wholesale (focused basically on large companies) retail (focused on the population).

4-mavzu. Standard structure of bank

The Bank is supervised by the Board of Bank, which elects the Chairman of Board and his deputies, beside depending on the sort of operation, the following departments are created:

- **Security Department
- **Operational Department
- **Credit Department
- **Deposits Department
- **Department of the money circulation
- **Cash Department
- **Department of Securities
- **Department of trade financing
- **Accounts Department
- **Department of the correspondent relation

In large Banks, which owns the large authorized capital and therefore large assets and liabilities, special structure for assets and liabilities control is created, it is called “Treasury”

- a) What kind of Bank have we?
- b) What is the difference between Central and Commercial Bank?
- c) Who takes all money on a definite period?
- d) What do commercial banks divide into?
- e) Can you call structure of Bank?
- f) What do we call “Treasury”?

1. There__two basic of Banks: Central and Commercial.

- a) is
- b) were
- c) was
- d) are
- i) –

2. Only Central Bank__the right to carry out issuing operation.

- a) has
- b) have
- c) had

- d) had had
- i) was

3. Central Bank produces licenses __ fulfillment __ bank __ operations, controls.

- a) on/-/of
- b) on/of/-
- c) of/on/on
- d) on/on/on
- i) on/on/-

4. All money, taken by bank, on a definite period __ obligations.

- a) are called
- b) is called
- c) are call
- d) call
- i) called

5. How we call two liabilities control?

- a) trasury
- b) special structure
- c) authorized capital
- d) treasury
- i) large assets

5-mavzu. The association of the banks of Uzbekistan.

The association of the banks of Uzbekistan was founded in accordance with a complex program for the development of the banking system in the Republic. The formation of this association is the dictate of our times. Because the contemporary banking system units all branches of the economy & serves their development. All the bankers have realized the necessity for the consolidation of their forces & abilities. Each of the banking has the contribute. It's share all of them being equal for the association. The association must protect the interests of all the banks & promote the development of the banking infrastructure which should correspond to the world standards. The depositors protection found of the association is great important, because the banks themselves must be the

shareholders. It should be said that the association can speed up preparing. The banking personal can improve credit & rating system in the Republic. In a world “the association of the banks of the Republic of Uzbekistan” is a weapon which can help to create an improved banking system for the benefit of the country.

The main Bank operations.

- **Credit
- **Deposit
- **Cash
- **Payment
- **Trade financing

- 1. The formation of the Association of the Banks of Uzbekistan is the of over times.**
 - a) necessity
 - b) development
 - c) improvement

- 2. The Associations can help to create in the country.**
 - a) new banks
 - b) an improved banking system
 - c) new branches of economy

- 3. The banking infrastructure in Uzbekistan should correspond to**
 - a) The national standards
 - b) The world standards
 - c) The standards of some other countries

- 4. It is necessary for of the Association to contribute their share.**
 - a) some banks
 - b) several banks
 - c) all the banks

6-mavzu. The Deposit Operation.

Deposit is the sum of money which is on the account of organization or natural person and which can be pleased in bank with the different purposes:

- ** With the purpose of storage of means
- ** With the purpose of making current expenditures
- ** With the purpose of receiving incomes in the form of bank interest

Deposits can be urgent and demand. Demand deposits also a called current accounts, i.e. from these accounts current payments of the customers are made. Usually interests on this accounts are minimal or not rayed at all.

On urgent deposits the contract is made, in which there is period on which client places the money to bank, the amount and periodicity of interests payment.

Usually bank develops interests policy depending on its necessity in money resources for realization of credit operations. The value of interests depends on period – the more period, the higher percentage on deposit.

- a) What do we call “deposit”?
- b) What kind of deposit we know?
- c) Why in “the deposit agreement” is indicating the whole table instead of one interest rate?
- d) If I gave and come later? May I be sure that Bank does not loose my money?

1. Deposits __be urgent and demand.

- a) Could
- b) Can
- c) Would be able to
- d) Will
- e) –

2. Deposit is the sum __ money.

- a) –
- b) Of
- c) For
- d) Off
- e) After

3. Interest on __ accounts are minimal

- a) This
- b) Thise
- c) These
- d) Thire
- e) That

4. What is capitalized?

- a) In case when the sum is not accumulated money
- b) In case when the sum is accumulated money
- c) Is the government control
- d) In case when the sum of accumulated interest is not given out on hands.

7-mavzu. The payment mechanism.

The payment mechanism is one of the basic structures of market economy. The methods of payment are divided into cash & non-cash. Basically in economy the non-cash payments prevail. There is a large variety of kinds & forms of non-cash payment. All payments, irrespectively of their form, can be divided into two types:

External (the international payments)

Internal (inside the Republic)

For local payment inside the Central bank of Uzbekistan has established unite discipline of payment.

In basic all payments are made in an electronic kind. The client brings payment document to the bank & gives it to operator. Operator enters all requisite of the document into the Bank's automotive system. The chief accountant of Bank authorized from the current account of the customer & by telecommunication system it is sent to clearing Center in electronic kind.

In Clearing center there are accounts of all banks, which are called the correspondent accounts. The center has its own automat zed system with the help of which means are written off from the account of the bank & placed to the another bank.

The currency payments are also made through the correspondent accounts of Bank, not only in Clearing center but in foreing banks. Usually,

the Automated systems of banks have an opportunity to automatically transfer currency payments through the SWIFT interface after authorization. The incoming currency payments can also be accepted through SWIFT.

- The basic forms of currency payment
- Simple transfer
- Letter of Credit (L/C)
- Collection
- Bills of exchange
- Guarantees

Dialogue!

C: Hallo, I would like to transfer money from my account

T: Hallo, just a minute, I shall check up, whether correctly you have filled in a form. (Looks the documents). Excuse me, but you have made a mistake, you've forgotten to specify the bank details of your partner.

C: I would like to receive the account Statement.

T: Please. (The Teller passes account statement, where all transactions for the certain period are presented).

C: I'd like to pay wages to the employees. I should withdraw the certain amount of cash from my account.

T: You should make the application for this sum. You can get money tomorrow. Don't forget to fill in the check book. (Client writes the order, leaves it with teller, says good bye to teller & leaves. On the next day client comes to bank).

C: Hallo, haven't you forgotten, yesterday ordered cash.

T: Certainly, not. Give your check book you should get approval on this check from chief accountant, chief of cash flow department & chief of operational department. (Client comes back to teller after collection of signatures. The teller tears off counter foil cash department & gets money on base of counterfoil).

- a) What are the basic structures of market economy?
- b) What kind of method of payment we have?
- c) What is the prevail method?
- d) What we call correspondent accounts?
- e) How we can take our money from Bank?
- f) What we call SWIFT?

1. **The payment mechanism is one __ the basic structures __ market economy.**
 - a) -/-
 - b) -/of
 - c) of/-
 - d) of/of
 - e) for/of

2. **The methods __ payment are divided __ cash and non-cash.**
 - a) of/into
 - b) of/of
 - c) of/-
 - d) -/into

8-mavzu. The Work.

Is dedicated to the activity of banks system in Uzbekistan. The types of Banks and other definitions which refer to bank operations their aims and functions are being regarded here. It is very important that every passage on either of the subjects issued is supplied by the questions including the tests. Even dialogues are given in addition to demonstrate some basic forms of currency payment comparing these ones in Uzbekistan with the ones in the USA. The material is necessary for students to improve their knowledge in their professions. Along with this there are some weak points in the work.

But in spite of that which has been corrected on the whole the work is very interesting and should be at Financional Institutes students' hand.

9-mavzu. The Exhibition in London.

G. B. is one of the world's leading countries for international exhibitions. Now more than 110 towns & cities in the country have facilities for them. London is one of the most popular exhibitions city.

For fortnight London was the place of holding an exhibition of painters of Uzbekistan. the exposition was arranged by the Ecoprom service firm from Uzbekistan which is engaged in the sale of computers,

office equipment & programmers dealing with ecology. The firm has arranged exhibition of the Uzbek art abroad several times. The exhibition in London attracted many visitors, as Central Asian art was unfamiliar to Londoners. According to its organizers the exhibition was very popular with the young people of the country. It should be pointed out that Ecopromservice is the owner of all works of art exhibited in London. This is something entirely new for the entrepreneurs of Uzbekistan, but it is appreciated by the artists. It is a good opportunity for them both to sell.

Their works show them to the world.

1. What kind of country is G. B. for international exhibitions?

- a) leading
- b) unknown
- c) backward

2. How long was London the place of holding an exhibition of painters of Uzbekistan?

- a) one week
- b) two weeks
- c) one month

3. Who arranged this exposition in London?

- a) the artists themselves
- b) The firm from Uzbekistan
- c) The firm from G. B.

4. What group of people was the exhibition very popular with in London?

- a) The young people
- b) The adults
- c) The schoolchildren

10-mavzu. Trading and finance of South Africa

The Republic of South Africa is situated on the African continent. It has a modern market economy which is based on private enterprise & ownership. S. A. is one of the most important trading nations. It trades with

many countries of the world. The goods traded include raw materials, agricultural products, industrial products & 10 on S. A. is situated along the world's trade routes & is called "the gateway to Africa".

The Republic of S. A. has a well-developed banking system. At present the private banking sector of S. A. has 41 registered banks. They are situated throughout the country. Banking institutions include different kinds of banks commercial, merchant & other banks. They operate in the same financial markets. The Development Bank was founded in 1983. It supported economic development in S. A. The land & development of farming & agriculture in the country. The reserve Bank plays an important role in the economic & financial sector of S. A. It issues bank notes, undertakes national & international transactions protects the values of the S. A. currency. The monetary unit in the country is the S. A. Rand

- a) What kind of market economy is in South Africa?
- b) Why South Africa is the most important trading nations?
- c) How many private banking sector in South Africa?
- d) What kind of banking institution have they?
- e) When was Development Bank Found?

1. What is the economy of S. A. based on ?

- a) foreign investments
- b) private enterprise & ownership
- c) government investment

2. What countries does S. A. trade with?

- a) with a countries of Africa
- b) with a Countries of Europe
- c) with many countries of the world

3. Where are 41 registered banks of S. A. situated?

- a) in the large cities
- b) in the south of the country
- c) throughout the country

4. What bank plays an important role in the economy of the country?

- a) The land & Agricultural Bank
- b) The reserve Bank
- c) The development Bank of Southern Africa

11-mavzu. Banking services in the USA.

There are two kinds of banking institutions in the USA. One is called a saving bank or saving & loan institution. The other is called a commercial bank, savings banks serve the consumer primarily:

commercial banks serve business primarily. The main differences between them are in the kinds of loans which they are allowed to make. Savings banks can lend money to home buyers & builders. Commercial banks can lend money to customers for any purpose, such as buying a new car or starting a business. In 1913 the Federal Reserve Board, an independent government agency, was established to help stabilize & coordinate the nation's commercial banks. At present about 6000 of the 14000 banks belong to the system which operates through a Federal Reserve Bank. The member banks handle more than three-quarters of all US bank deposits, the Federal Reserve Bank lend money, issue paper money & provide other services. They can influence the availability & cost of money for loans & thereby check inflationary trends in the economy. Most business activity in the USA is financed by loans from commercial banks & insurance companies. The funds for bank loans come from deposits by businesses & individuals & from bank investment fits. Bank return' a portion of services & interest on saving accounts money saved by individuals can be deposits in interest – bearing accounts in commercial banks, savings banks, savings & loan associations every where nowadays. Credit cards can be accepted at hotels, stores & restaurants all over world. With a credit cards, it's necessary to sign your name to make purchase or to get a meal at course, the bill for the purchase comes at the end of the month, & that is the time when it is necessary to pay for all those purchases.

1. Bank serves the consumer primarily.

- a) savings
- b) commercial
- c) national

2. The federal reserve banks handle a lot of Us Bank

- a) loans
- b) deposits
- c) dealings

3. Banks return a portion of investment profit to

- a) depositors
- b) lenders
- c) bankers

4. Money can be deposited in interest-bearing

- a) bills
- b) accounts
- c) credit-cards

Put in the non-finite form of the verb:

**5. Commercial banks can lend money for any purpose, such as
knew car, etc.**

- a) to buy
- b) buying
- c) bought

6. With a credit card, you should sign you name a purchase.

- a) making
- b) to make
- c) made

12-mavzu. Money as a medium of exchange.

Money is usually defined as a medium of exchange. That is, you receive money in exchange for the work you do. In turn, you give it to people in exchange for things you want, such as food, clothing or other consumer goods. Many different things have been used as money. In some places, for example, seashells have served as a medium of exchange. However, gold, silver & copper have been the most popular kinds of money through out the ages. Coins are still made of silver & copper in most places today. However, most of the world's money is made of paper, which has almost no value in itself. The British system of money is rather different. The Bank of England issues silver & copper coins & book-notes,

that is paper money. Gold coins, which were formerly issued aren't in circulation now. Pound sterlings, shillings & pence are used in England. The American monetary units dollar. In the dollar there are 100 cents. A 5-cent coin is called a "nickel" & a 10 cent coin is called " a dime". Art money (that is the people & places pictured on money) is much more than decoration. It's purpose is to the currency. In today's world of international trade & travel, coins & bank-notes are ambassadors for their country & designs are chosen to create the desired public image of national identify

- a) What do we understand in a medium exchange?
- b) What kind of most popular money do we have?
- c) What money does Bank use of England?

1. Money is usually defined as a medium of

- a) made
- b) payment
- c) exchange

2. Most of the world's money is made of

- a) silver
- b) copper
- c) paper

3. A 10 cent coin in the USA is called

- a) a nickel
- b) a dime
- c) a shilling

4. The purpose of art on money is

- a) to picture famous people
- b) to picture famous places
- c) to convey the authority

13-mavzu. Commercial banks of England.

The core function of banks is to act as intermediaries between Lenders & borrowers. They earn a return on their customers saving (deposits) by lending or investing those savings. There is a variety of banks in the U. K. although the distinctions are becoming less clear-cut. The largest commercial banks in the U. K. are known as the “clearing banks”, because they play a key role in clearing payments made principally by cheque. The clearing banks main customers are individuals & businesses, to which they have traditionally offered depositing & lending facilities through their extensive branch network in the U. K. The clearing banks are important international operators, & are increasingly offering to all types of customer additional services such as financial advice, investment management, securities dealing, insurance, pensions, specialized saving product, investment in new businesses (venture capital), leasing, foreign exchange & loans to individuals to buy homes.

- a) How we call largest commercial banks in England?
- b) Why we call “clearing banks”?
- c) In what complex program was found the association of the bank?
- d) What we must protect in the association?
- e) Why depositor’s protection found association important?
- f) What are the main bank operations?

1. I think this text is about

- a) clearing banks
- b) markets
- c) foreign exchange

2. The largest commercial banks in the U. K. are known as the “clearing banks” because they play a key role in

- a) clearing payment
- b) lending
- c) investing

3. The clearing banks main customers are

- a) individuals
- b) businesses
- c) individuals and businesses

4. The clearing banks are important international operators and are increasingly offering to customers additional services such as

- a) financial advice
- b) investment management
- c) financial advice & investment management

14-mavzu. Buying houses to let them.

Many investors in G. B. would like to buy houses in order to let them for some time. They are eager to take advantage of it. The aim of their investment is a long-term capital growth. Aria, the lettings industry's association; helps them with purchasing a property to let. One of the Aria lenders is Halifax Mortgage Service. It adds 50 percent to the borrower's personal income. Letting agents help the investors to buy properties which are suitable for them. Their advice is always very helpful for investors. The rent which they will receive. For example, one of the Aria lettings agent recommended Giaran Mc. Namee to buy a flat near the city of London, where he worked. Giaran Mc. Namee is a young investment banker in London. He organized his finance through a broker. The price of purchase was quite suitable for him. He built up his deposit on the stock market & cashed it in. So he considered it to be a long-term investment. Many other investors by The Aria letting agents, were also satisfied with their purchases.

- a) How can we call situation if we want to buy houses in order to let for some time?
- b) What is the aim of investment?
- c) What name is a young investment banker in London?

1. I think this text is about

- a) buying new houses
- b) investment of money
- c) buying new houses & living in them.

2. The investors buy houses & let them because

- a) They don't want to live in these houses
- b) They decided to move to another place
- c) They want to get a long-term capital growth.

3. Aria is

- a) The place near London
- b) The association of the lettings industry
- c) The name of one of the lettings agents

4. Many investors were satisfied with of the purchase

- a) the price
- b) the deposit
- c) the property

15-mavzu. Merchandising.

The activity of buying & selling is called merchandising. There are two different kinds of merchandising: wholesale & retail. The wholesale merchant buys goods from manufacturers & sells them to the retail merchant who then sells them to the general public. There is a large number of products available today. The retail merchant would not be able to keep up with all of them without the services that the wholesale merchant provides. The customer would not be able to keep up with all products without advertising. Advertising plays an important role in modern merchandising. The manufacturers sell the public their new products. The stores tell the public about what products are available at what price. Advertisements appear in newspapers, magazines & on television every day of the week. In addition, many advertisements are mailed directly to customers houses.

- a) What we call merchandising?
- b) How and what kind of merchandising use have?
- c) What is advertising?

1. I think this text is about

- a) trade
- b) investment
- c) market

2. Merchandising is the activity of

- a) buying
- b) selling
- c) buying & selling

3. sells goods to the general public.

- a) The manufacturer
- b) The wholesale merchant
- c) The retail merchant

4. The business of merchandising employs a lot of

- a) clerks
- b) top executives
- c) both clerks & top executives.

16-mavzu. The Bank of England.

Act of Parliament & Royal Charter as a corporate body established the bank of England in 1694. Its entire capital stock was acquired by the Government holding its main accounts, managing Britain's reserves of gold & foreign exchange, arranging new government borrowing & managing the stock of its existing debt. The bank is Government's agent for selling marketable debt. It maintains the register of holdings of government securities on behalf of the Treasury. The objectives of the Bank are to protect depositors & to oversee money – market institutions. In order to be authorized, an institution should satisfy the bank that it has adequate capital & Liquidity, a realistic business plan, a system of controls, etc.

The Bank is able to influence money – market conditions through its dealing with the discount houses which act as financial intermediaries between the Bank of England & the rest of the banking sector. Their assets consist of Treasury & commercial bills, short – term loans. Their Liabilities are for the most part short – term deposits. The bank's dealings with the discount houses give it powerful influence over short – term interest

rates. The Bank of England has the sole right in England & Wales to issue banknotes. Three Scottish & four Northern Ireland banks also issue notes. These issues should be fully covered by holdings of the Britain, of England & coinage. The Royal Mint is responsible for the provision of coins. The Bank of England should ensure that Britain's financial markets are efficient & competitive.

1. The Bank's entire ... was acquired by the government in 1946.

- a) capital
- b) stock
- c) capital stock

2. The Bank is the government's agent for selling marketable

- a) liquidity
- b) debt
- c) bills

3. The Bank act as to the Government.

- a) banker
- b) depositor
- c) borrower

4. The Bank should ensure that Britain's are efficient & competitive.

- a) financial markets
- b) financial institutions
- c) financial dealings

5. The Bank of England ... in 1694 by Act of Parliament & Royal charter.

- a) was established
- b) is established
- c) established

6. Three Scottish & four Northern Ireland banks also notes.

- a) are issued
- b) issue
- c) issues

17-mavzu. Payment services in the U. K.

Efficient & reliable payment system is an essential element of an economy's infrastructure. Recognizing this banks in the U. K. offer their customers a wide range of payment services which vary according to their cost, speed & convenience.

These range from traditional paper based methods, such as cheques, which are still widely used, through electronic bulk services for paying regular bills, salaries etc. To an electronic system offering same – day for large & urgent payments.

A part from specialist payment arrangements provided for two securities settlement system, payment systems in the U. K. are owned & operated by the banks themselves rather than by the central bank (the bank of England). The main domestic systems are run by three companies operating under the Association for Payment Clearing Service.

Cheques & paper credit transfers are covered by one company, high value clearings are handled by another, & standing orders, direct debits & automated credit transfers by the third. Other payment services, including those which operate internationally rather than just within the U. K. are either provided as part of different multilateral interbank arrangement or are organized bilaterally between individual institutions.

1. I think this text is about

- a) payment services
- b) traditional paper – based methods
- c) management consultancies

2. These range from traditional paper – based methods, such as cheques which are still widely used, through electronic bulk services for

- a) paying regular bills
- b) paper credit transfers
- c) bulk paper clearing

3. Efficient & reliable payment system is an essential element of

- a) economy's infrastructure
- b) electronic bulk services
- c) paper credit transfers

4. Banks offer their customers a wide range of

- a) payment services
- b) agency membership
- c) training on payment systems

Test

1. Choose the right article British Energy, which was fully privatized six years ago, is ... dominant generator of electricity in ... UK from nuclear sources.

- A) The / the
- B) A / the
- C) -/ the
- D) The / a
- E) The/-

2. Choose the right preposition Mr. Wilson yesterday put some blame ... the company's woes ... the introduction 14 months ago ... reforms aimed ... opening up competitions between generators, thereby cutting domestic bills.

- A) at / from / to / in
- B) to/ at/ on / for
- C) for / on / of / at
- D) for / at / of / at
- E)- / on / - / at

3. Choose the line with the right combination of verbs However, a spokesman for Ofgem ... the power trading system and said generators ... to go bust/

- A) defented / allowed
- B) had defented /should be allowed
- C) is defented / had allowed
- D) has defented / should be allowed
- E) defented / should be allowed

4. Chose the right synonym to woe

- A) market
- B) sorrow
- C) Blame
- D) Fault
- E) Allow

5. Chose the right antonym to debt

- A) Profit
- B) Defend
- C) Woe
- D) Interest
- E) Sorrow

18-mavzu. T E S T F R A G E N

1. Klaus‘ du ard mir helfen‘ du bist doch mein ... Freund!

- a) besten
- b) am besten‘
- c) am bestener
- d) bester
- e) beste

2. Man fragt Sie: “Ist dieser Platz noch frei?” Sie antworten:”Nein‘ er ist schon ...”

- a) besetzt
- b) unfrei
- c) genommen
- d) gehalten
- e) gegeben

3. Ich kenne ihn erst...

- a) seit zwei Tagen
- b) vor zwei Tagen
- c) in zwei Tagen
- d) nach zwei Tagen
- e) an zwei Tagen

4. Wie ... du denn mein neues Kleid?

- a) haltst
- b) gefallst
- c) findest
- d) denkst
- e) stehst

5. Wie ist die richtige Reihenfolge?

- a) selten‘ oft‘ nie‘ arden m‘ immer
- b) nie‘ selten‘ oft‘ arden m‘ immer
- c) immer‘ oft‘ selten‘ arden m‘ nie
- d) immer‘ arden m‘ selten‘ oft‘ nie
- e) nie‘ selten‘ meistens‘ oft‘ immer

81. Hast du Steine in deinem Koffer?

Der ist ja so...

- a) schwierig
- b) schwer
- c) stark
- d) beschwerlich
- e) kraftig

82. Wisst ihr denn schon‘ ... ihr im Urlaub fahren wollt?

- f) woher
- g) wohin
- h) wo
- i) wozu
- j) wonach

83. Was ist das?

- k) eine Verkehrslampe
- l) ein Verkehrslicht
- m) ein Scheinwerfer
- n) ein Warnlicht
- o) eine Verkehrsampel

9. Was ist gelb?

- p) Tinte
- q) eine Tomate
- r) eine Zitrone
- s) Milch
- t) eine Brombeere

84. Der Tag vor gestern garde *vorgestern*.

Wie garde der Tag nach morgen?

- a) übermorgen
- b) nachmorgen
- c) danachmorgen
- d) hintermorgen
- e) daraufmorgen

85. Wie garde dieser Teil der Tasse?

- a) der Deckel
- b) der Handler
- c) der Henkel
- d) der Handel
- e) der Griff

12. Ich suche ein Zimmer mit ... Wasser.

- a) warm
- b) warmes
- c) warmem
- d) warmen
- e) warme

13. “Kann ich bitte noch eine Tasse Kaffee haben?” – “Oh‘ es tut mir leid‘ wir haben...”

- a) nicht noch eine
- b) keine mehr
- c) nicht einen
- d) keinen mehr
- e) keins

14. Ich interessiere mich nicht ... Politik.

- a) für
- b) an
- c) in
- d) um
- e) mit

15. Warum stehen Sie denn? ...

- a) Setz dich doch!
- b) Sitzen Sie doch!
- c) Setzen sich Sie doch!
- d) Sitzen Sie sich doch!
- e) Setzen Sie sich doch!

16. Welches Wort passt nicht zu den anderen?

- a) Koffer
- b) Rucksack
- c) Seesack
- d) Tasche
- e) Gebäck

17. Das Gegenteil von *sauber*

- a) gardeng
- b) unklar
- c) dunkel
- d) schmutzig
- e) hasslich

18. Was bekommt man nicht beim Backer?

- a) Brotchen
- b) Kuchen
- c) Brot
- d) Torte
- e) Kleingeback

19. Er zog sich aus und legte sich ...

- a) im Bett
- b) in Bett
- c) ins Bett
- d) zu Bett
- e) auf Bett

20. Was kann man nicht sagen?

- a) Wieviel Uhr ist es?
- b) Wir haben taglich 5 Uhr Unterricht.
- c) Geht Ihre Uhr richtig?
- d) Um 12 Uhr gibt es Mittagessen.
- e) Die Turmuhr schlug Mitternacht.

21. Ich hatte leider keine Zeit' ...

- a) fur das Buch lessen
- b) zum das Buch garden
- c) fur das Buch zu lessen
- d) das Buch lessen
- e) um das Buch zu lessen

22. In den grossen Ferien bin ich ...Schweiz gefahren.

- a) nach
- b) in die
- c) nach der
- d) in der
- e) in

23. Was ist richtig?

- a) Was ist denn hier passiert?
- b) Was hat denn hier passiert?
- c) Was ist denn hier gepassiert?
- d) Was hat sich denn hier passiert?
- e) Was hat denn hier passiert?

24. Eines davon sagt man nicht: “Nimm doch noch eine Scheibe ...!”

- a) Brot
- b) Butter
- c) Wurst
- d) Kase
- e) Schinken

25. Welche Worterpassen nicht zueinander?

- a) an der Hochschule – studieren
- b) den Artikel – drucken
- c) die politische Frage – besprechen
- d) eine Wanderung – einnehmen
- e) an den Projekten – arbeiten

26. Ergenzen Sie.

Alle Studenten haben verstanden.

- a) dass er hier fremd ist
- b) er ist hier fremd
- c) ob er hier fremd ist
- d) da er hier fremd ist
- e) dass er hier fremd

27. Jedesmal‘ ... man die letzten Nachrichten sendete‘ horte ich aufmerksam zu.

- a) als
- b) wenn
- c) falls
- d) nachdem
- e) da

28. Der Vater verbot den Kindern im Fluss zu baden‘ ... das Wasser noch zu kalt war.

- a) denn
- b) um
- c) weil
- d) statt
- e) damit

29. Ergänzen Sie!

- **Hast du dir schon den neuen polnischen Film angesehen?**
- **Nein‘ habe keine Zeit gehabt. Und worum dreht es sich in diesem Film?**
- ...

- a) Jedes Jahr Werden die Filmfestspiele in Polen veranstaltet.
- b) Na schon! Wollen wir nur rechtzeitig die Eintrittskarten besorgen.
- c) Einverstanden. Ich bin damit einverstanden. Sowohl der Roman als auch der Film gefallen mir sehr gut.
- d) Das sage ich dir nicht‘ sonst verderbe ich dir den Spass. Ein toller Film!
- e) In unserem Kino läuft ein interessanter Film. Was sagst du dazu?

30. In welchem Satz gibt es keine Negation?

- a) Hier darf man nicht rauchen.
- b) Ich war nirgens.
- c) Seine Papiere Werdenwmer in Unordnung.
- d) Hier kommt keine Mensch durch.
- e) Er scheint die Regel gut zu verstehen.

31. In welchem Satz gibt es Fehler?

- a) Er hat noch das Gedicht zu lernen.
- b) Wir hoffen es erfüllen.
- c) Er lehrt mich englisch sprechen.
- d) Hast du Zeit‘ so komm zu mir.
- e) Der Lehrer fing an eine Regel zu erklären.

32. Finden Sie das Synonym zum unterstrichenen Wort.

Sie begriff nicht gut‘ was sie las.

- a) verstehen
- b) mitteilen
- c) unverständlich
- d) überlegen
- e) singen

33. Finden Sie das Synonym zum Wort zurückkommen

- a) zurückbekommen
- b) zurückbringen
- c) zurückhalten
- d) zurückkehren
- e) zurücklegen

34. Ergänzen Sie.

Dieser junge Gelehrte hat ... neuen Stern entdeckt.

- a) der
- b) einen
- c) ein
- d) eine
- e) –

35. Ergänzen Sie.

Gibt es in Taschkent ... Institut für Betriebswirtschaft?

- a) das
- b) ein
- c) einen
- d) –
- e) eine

36. Was ist falsch?

Es passierte ...

- a) am Nacht
- b) am Morgen
- c) am Nachmittag
- d) am Vormittag
- e) am Abend

86. Das Büro liegt ganz in der Nahe ... Bahnhofs.

- a) vom
- b) beim
- c) der
- d) des
- e) am

38. Das Gegenteil von *schon* ist:

- a) hübsch
- b) schlecht
- c) hauslich
- d) schlimm
- e) hasslich

39. Wegen dieser dummen Erkältung habe ich die ganzen Feiertage im Bett...

- a) gelegt
- b) geblieben
- c) gemusst
- d) gelegen
- e) gewesen

40. Barbara ist nicht da. Sie ist ... Freundin gegangen.

- a) zu seiner
- b) zu ihrem
- c) zur der
- d) zu ihrer
- e) zu seine

41. Was kann man nicht trinken?

- a) Saft
- b) Mehl
- c) Sprudel
- d) Milch
- e) Limonade

- 42. “Trinkst du gern Wein?” – “Ja‘ aber Bier trinke ich noch...”**
- a) mehr gern
 - b) werden
 - c) besser
 - d) am liebsten
 - e) lieber
- 43. Ich werde mir den Film nicht ansehen‘ weil ... nicht interessiert.**
- a) mich er
 - b) ihn mich
 - c) mir das
 - d) er mich
 - e) das mich
- 44. Wie sagt man?**
- a) Gibst mit bitte mal die Zeitung!
 - b) Gebe mir bitte mal die Zeitung!
 - c) Gebst mir bitte mal die Zeitung!
 - d) Gib mir bitte mal die Zeitung!
 - e) Geb du mir bitte mal die Zeitung!
- 45. In einem Zimmer haben wir über unseren Köpfen:**
- a) die Decke
 - b) den Boden
 - c) die Dielen
 - d) die Deckung
 - e) den Deckel
- 46. Welcher Baum ist in Deutschland nicht heimisch?**
- a) die Eiche
 - b) die Birke
 - c) die Buche
 - d) die Palme
 - e) die Tanne
- 47. Was is’t grun?**
- a) Kohle
 - b) Schnee]
 - c) Spinat

- d) Fleisch
- e) Butter

87. Wo Werde es nicht *der*?

- a) der Eimer
- b) der Teller
- c) der Hammer
- d) der Salztreuer
- e) der Messer

49. Was ist falsch?

- a) Liest er gern Krimis?
- b) Liest du gern Romane?
- c) Ich lese jetzt sehr viel.
- d) Fruher lase ich nicht so gern.
- e) Haben Sie schon etwas von Boll gelesen?

50. Was ist richtig ?

- a) Claudia steht die Teller auf dem Tisch.
- b) Claudia legt die Teller auf den Tisch.
- c) Claudia liegt die Teller auf dem Tisch.
- d) Claudia stellt die Teller auf den Tisch.
- e) Claudia stellt die Teller auf dem Tisch.

51. Sie mochten wissen‘ wie spat es ist.

Was macht sie?

- a) Sie sieht auf die Uhr.
- b) Sie sieht die Uhr an.
- c) Sie beobachtet die Uhr.
- d) Sie betrachtet die Uhr.
- e) Sie sieht der Uhr nach.

52. Das ist aber ein schönes Geschenk!

Ich danke Ihnen herzlich ...!

- a) daran
- b) dazu
- c) daruber
- d) darauf
- e) dafur

53. Welcher Satz im Passiv entspricht angeführten Satz?

Man schlug ihn.

- a) Er wurde geschlagen.
- b) Er wird geschlagt.
- c) Er ist geschlagen worden.
- d) Er wurde geschlagt.
- e) Er wird geschlagt werden.

54. Ergänzen Sie.

Wenn ich Schmerzen habe‘ ich zwei Tabletten nehmen.

- a) soll
- b) kannst
- c) willst
- d) durfte
- e) konnte

55. Ergänzen Sie.

Die Stadt‘ ... im Krieg zerstört worden war‘ wurde wieder aufgebaut.

- a) die
- b) der
- c) deren
- d) denen
- e) das

56. Finden Sie die Antwort auf die Frage:

Hast du dich mit deiner Freundin getroffen?

- a) Ja‘ ich habe mit meiner Freundin getroffen.
- b) Ja‘ ich habe den Artikel schon gelesen.
- c) Nein‘ ich komme gleich.
- d) Ja‘ ich habe mit meinem Freund getroffen.
- e) Nein‘ ich habe mit meinem Freund nicht gesprochen.

57. Ergänzen Sie den Satz!

Mein Freund ist Student... (das Institut für Fremdsprachen).

- a) Mein Freund ist Student dem Institut für Fremdsprachen.
- b) Mein Freund ist Student des Instituts für Fremdsprachen.
- c) Mein Freund ist Student der Instituts für Fremdsprachen.
- d) Mein Freund ist Student Institut für Fremdsprachen.
- e) Mein Freund ist Student der Institut für Fremdsprachen.

58. Ergänzen Sie:

... Sommer steht Andreas ... 7.00 Uhr auf.

- a) Im/um
- b) In/die
- c) Mit/dem
- d) Zu/zu
- e) Am/bei

59. Bilden Sie den Satz.

Ich‘ warten‘ mein‘ Freund.

- a) Ich warte auf meinen Freund.
- b) Ich warte den Freund.
- c) Ich warte über meinen Freund
- d) Ich warte meinen Freund.
- e) Ich warte meinem Freund.

60. Ergänzen Sie.

Ich schreibe Ihnen ... Kassenzettel aus.

- a) ein
- b) eines
- c) einer
- d) einen
- e) eines

61. Finden Sie den Satz im Perfekt Passiv!

- a) Gestern hat eine Versammlung stattgefunden.
- b) Er sagte‘ dass er das hat selbst nicht machen können.
- c) Er ist vor kurzem 30 Jahre alt geworden.
- d) Dieser Roman ist von ihm gelesen worden.
- e) Man lernt in unserem Land gern Fremdsprachen.

62. Geben Sie die verneinde Antwort!

Hast du gestern Hans noch getroffen?

- a) Nein‘ ich habe ihn nicht mehr getroffen.
- b) Ja‘ ich habe ihn noch getroffen.
- c) Ja‘ er ist schon lange krank.
- d) Nein‘ er kommt noch nicht.

63. Ergänzen Sie.

Letzte Woche ... ich in meine neue Wohnung ...

- a) habe ... angezogen.
- b) habe ... ausgezogen.
- c) bin ... umgezogen.
- d) bin ... gezogen.
- e) bin ... aufgezogen.

64. Bestimmen Sie die Zeitform.

Er tritt in das Zimmer ein.

- a) Prasens
- b) Imperfekt
- c) Perfekt
- d) Plusquamperfekt
- e) Futurum I

65. Ergänzen Sie.

Wir sind gestern abend in Koln...

- a) angekommen
- b) ankamen
- c) ankommen
- d) ankommt
- e) angekomment

66. Ergänzen Sie.

Der Koffer ist zu schwer fur mich.

Ich kann ... nicht tragen.

- a) denen
- b) ihm
- c) ihn
- d) ihnen
- e) es

67. Mittwochs sind einige Banken nur von 9 ... 13 Uhr geöffnet.

- a) bis
- b) nach
- c) um
- d) zu
- e) von

68. "Schreibe ... Freund doch schnell eine Postkarte".

- a) deine
- b) deinem
- c) deinen
- d) deiner
- e) deine

88. In dieser Fabrik ... taglich 1000 Autos produziert.

- a) hat
- b) sein
- c) werden
- d) wird
- e) ist

70. Meine neue Wohnung ist ... als die alte.

- a) die ruhigste
- b) ruhige
- c) ruhiger
- d) ruhigerer
- e) ruhig

89. "... gehört diese Schallplatte?"

- a) Wem
- b) Wen
- c) Wessen
- d) Zu wem
- e) Von wem

90. – Wo ist Christine?

- Sie ... gestern nach Berlin...

- a) hat ... gefahren.

- b) ist ... gefahren.
- c) war ... gefahren.
- d) will ... gefahren.
- e) wird ... gefahren.

73. Wo steckt der Fehler? – “Ich bleibe nur ... hier.”

- a) eine Stunde
- b) ein Jahr
- c) einen Monat
- d) eine Woche
- e) ein Tag

74. Er hat fünf Glas Whisky getrunken‘ aber ...

- a) obwohl will er Auto fahren.
- b) trotz will er Auto fahren.
- c) dagegen will er Auto fahren.
- d) trotzdem will er Auto fahren.
- e) denn will er Auto fahren.

75. Was wird nicht aus Milch gemacht?

- a) Kase
- b) Speck
- c) Joghurt
- d) Sahne
- e) Butter

76. Welcher Satz passt nicht zu den anderen?

- a) Im zweiten Stock wohnt Familie Meyer.
- b) Das Haus hat drei Stockwerke.
- c) In der ersten Etage befindet sich die Praxis von Dr. Weber.
- d) Seit einem Unfall geht Herr Meyer am Stock.
- e) Im Erdgeschoss sind gerade neue Mieter eingezogen.

77. Der Lehrer schreibt das Wort ... Wandtafel.

- a) an der
- b) auf die
- c) in der
- d) auf der
- e) an die

78. Was sagt er?

- a) Ich habe mich gekühlt.
- b) Ich habe mich gekaltet.
- c) Ich habe mich erkaltet.
- d) Ich habe mich erkuhlt
- e) Ich habe mich verkaltet.

79. Die alte Frau ganz allein.

Von ihrer Familie lebt ... mehr.

- b) nicht
- c) keine
- d) nirgend
- e) nichts
- f) niemand

81. Was kann man nicht *halten*?

- a) ein Versprechen
- b) den Mund
- c) die Zunge
- d) eine Ansprache

81. Zucker ist *suss*‘ eine Zitrone ist ...

- a) sauer
- b) salzig
- c) bitter
- d) scharf
- e) fade

19-mavzu. Francais.

Text

De tous les journaux francais quotidiens Antoine prefere *La Croix*; *Le Monde* est trop intellectuel pour beaucoup de personnes, et *La Tribune* interesse surtout les homes d'affaires.

1. Le journal quotidien que prefere Antoine est:

- a) La Tribune
- b) Le Monde
- c) La Croix
- d) Aucun de ces journaux

2. Antoine prefere ce journal:

- a) parce qu'il est homme d'affaires et ce journal traite les affaires
- b) parce que ce journal n'est pas trop intellectuel
- c) parce que sa rubrique culturelle est tres interessante
- d) aucune de ces reponses

Pour bien profiter d'un voyage en France en automobile, il faut apprendre beaucoup de phrases utiles en cas de necessite. Par exemple, si vous avez une crevaison, il faut demander au garagiste de repaper le pneu; sinon, il pourra essayer de vous en vendre un Unis? Et quel'essence est trios ou quatre fois plus chaire?

3. Vous allez depenser davantage en France qu'aux Etats-Unis pour:

- a) un garagiste
- b) une voiture
- c) les pneus
- d) l'essence

4. Vous auriez besoin d'un garagiste si vous aviez:

- a) une crevaison
- b) un pneu
- c) de l'essence
- d) un mecanicien

Bonjour Mesdames, bonjours. La compagnie Air France, le Commandant Michelet et son quipage vous souhaitent la bienvenue a bord du vol 113 a destination de Marseille. Nous allons dycoller dans quelques instants; veuillez attacher vos ceintures et teindre vos cigarettes. Nous vous rappelons qu'il est strictement interdit de fumer dans les toilettes. Notre appareil Boeing 767 volera a une altitude de 7000 mitres, et l'atterrissage est pryvu pour 18 heures sur l'aerodrome Logan. Nous vous prions maintenant de redresser le dossier de votre sige, de remettre en position droite la tablette devant vous, et de vous prepaper au depart.

5. Une vitesse de l'air *ne dit pas* aux passagers:

- a) qu'ils peuvent fumer dans les toilettes
- b) qu'ils doivent remettre en position droite la tablette
- c) de mettre leurs ceintures de securite
- d) d'eteindre leurs cigarettes

6. Le vol va arriver a Marseille:

- a) a 7 heures du matin
- b) a 6 heures du soir
- c) a 6 heures du matin
- d) a 8 heures du soir

7. La meilleure tradition du mot "decoller est.

- a).taxer.
- b) depart
- c) decerner
- d) cruise

Le logement en France va du petit studio 'c'est -a-dire une plus ou moins grande place avec coin-cuisine et sale d'eau'jusqu'a l'appartement "grand standing ".Le plus courent a trios ou qatre places.On trouve les plus modesties dans les HLM(habitant a loyer—logement subventionne par la municipalite) et les plus nombreux dans les residences' dans les grands ensemble construits a la peripherie des grandes villes ou des tours .

Un francais sur deux est location de son appartement:il paie 'en moyenne'22% de son budget mensuel pour le loyer (et tous les supplement Qu'on appelle les charges: chauffage .eau .etc).Mais 'a pParis surtout 'le loyer peut atteindre -dans un appartement moderne—25% a 35% du salaire.

L'autre Français est propriétaire d'un appartement qu'il achète, en général neuf, le plus souvent sur hypothèque. Il doit payer des échéances mensuelles à crédit avec intérêts pendant une période de 10, 20, ou même 30 ans.

8. En France, il est plus facile de trouver un appartement:

- a) au centre de la ville
- b) au dessus d'un magasin
- c) dans un ancien immeuble
- d) à la périphérie

9. Le pourcentage des Français qui louent l'appartement dans lequel ils vivent est de:

- a) 50 %
- b) 25 %
- c) 35 %
- d) On ne dit pas.

10. La meilleure traduction du mot "hypothèque" est:

- a) crédit
- b) rent
- c) lease
- d) mortgage