

*Federal State Autonomous Educational Institution of Higher Education "Peoples' Friendship University of Russia"*

*Faculty of Economics*

## **SCIENTIFIC RESEARCH PROGRAM OF PRACTICE**

**Name of the training practice** Scientific research

**Recommended for training / specialty direction:** 38.06.01 The Economy

**Program focus (profile):** 08.00.10 "Finance, money circulation and credit" (Full-time education)

**Qualification of the graduate:** research teacher

### **1. Goal of Practice**

The objectives of the research practice are to expand and consolidate the theoretical and practical knowledge obtained by graduate students in the learning process, the formation of competencies in accordance with the PFUR OS.

### **2. The tasks of practice**

The tasks of the training practice are:

- development of a complex of skills for the implementation of scientific research for the preparation of a dissertation;
- formation of the skill of presentations at scientific conferences with the presentation of research materials, participation in scientific discussions;
- formation of the skill of conducting an independent research in accordance with the developed program;
- formation of the skill of presenting the results of the conducted research in the form of an article or a report.

### **3. The place of educational practice in the structure of the OP VO**

Research practice refers to the compulsory component of the educational program in the direction of 38.06.01 "Economics", profile 08.00.10. "Finance, money circulation and credit."

Disciplines for which the passage of this practice is necessary as the foregoing are "Finances of the state, corporations and enterprises", "Financial markets".

### **4. Forms of scientific research:**

Scientific research practice is organized in the following forms:

- Study of reference and bibliographic systems, ways of searching for information.
- Acquisition of work skills with bibliographic directories, compilation of scientific and bibliographic lists, use of bibliographic description in scientific works.
- Work with electronic databases of domestic and foreign library collections.
- Work with the empirical base of the research in accordance with the chosen topic of the thesis for obtaining the scientific degree of candidate of economic sciences (drawing up a program and an empirical research plan, setting and formulating the tasks of empirical research, determining the object of empirical research, choosing the methodology of empirical research, studying methods for collecting and analyzing empirical data).
- Carrying out statistical and sociological studies related to the theme of graduate qualification work of the graduate student.
- Mastering the techniques of questioning and interviewing (drafting a questionnaire, interviewing, analyzing and summarizing the results).
- Mastering the techniques of observation, experimentation and modeling.
- Consideration of questions on the topic of the dissertation.
- Preparation of arguments for scientific discussion, including public discussion.
- Synthesis and preparation of the results of research activities of the graduate student for the continuation of scientific research within the system of postgraduate education.

**5. Place and time of the training:** the library of the PFUR, the department of "Finance and Credit", in the structural units of the university, and the practice bases (enterprises, institutions and organizations) by agreement, organizations, enterprises and institutions conducting research activities where it is possible to study and collect materials, related to the implementation of the thesis, equipped with special capabilities for the implementation of analytical activities.

### **6. Competences of the student, formed as a result of passing the training practice**

As a result of passing this training practice, the trainee should acquire the following practical skills, abilities, universal and professional competencies: in the field of scientific research for the preparation of a thesis; speeches at scientific conferences, participation in scientific discussions; conducting an independent research in accordance with the developed program; presentation of the results of the study in the form of an article, a report.

<b>Competence</b>	<b>The result in the process of implementing the acquired competences</b>
<p>Ability to critically analyze and evaluate modern scientific achievements, generation of new ideas in solving research and practical problems, including: the number of interdisciplinary areas (UC-1)</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to participants' questions. Development and publication of a scientific article in a profile scientific journal.</p>
<p>Readiness to participate in the work of Russian and international research teams to solve scientific and educational problems (UC-3)</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to participants' questions. Development and publication of a scientific article in a profile scientific journal (in Russian and English). Promotion of the article on the Internet, increase in the level of citation.</p>
<p>Readiness to use modern methods and technologies of scientific communication in the state and foreign languages (UC-4)</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to participants' questions. Development and publication of a scientific article in a profile scientific journal (in Russian and English). Promotion of the article on the Internet, increase in the level of citation.</p>
<p>Ability to plan and solve problems of own professional and professional personal development (UC-6)</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to the questions of participants. Development and publication of a scientific article in a profile scientific journal (in Russian and English). Promotion of the article on the Internet, increase in the level of citation.</p>
<p>Ability to independently carry out research activities in relevant professional field with the use of modern methods research and information and communication technologies (GPC-1)</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to participants' questions.</p>

	<p>Development and publication of a scientific article in a profile scientific journal (in Russian and English). Promotion of the article on the Internet, increase in the level of citation.</p>
<p>Readiness to organize the work of the research team in the scientific industry, relevant field of study (GPC-2)</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to participants' questions. Development and publication of a scientific article in a profile scientific journal (in Russian and English). Promotion of the article on the Internet, increase in the level of citation.</p>
<p>Ability to conduct fundamental and applied scientific research, research and development and processes (PC-3.1)</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to participants' questions. Development and publication of a scientific article in a profile scientific journal (in Russian and English). Promotion of the article on the Internet, increase in the level of citation.</p>
<p>Skills of implementation of scientific results in the field of Finance, money circulation and credit relations (PC-3.2)</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to participants' questions. Development and publication of a scientific article in a profile scientific journal (in Russian and English). Promotion of the article on the Internet, increase in the level of citation.</p>
<p>Ability to develop scientific ideas about the finances of the state, corporations and enterprises; the relationship and interdependence arising in the process of functioning and interaction of various parts of the financial system; structure the mechanism of financial interaction of state, public and corporate Finance; financial flows and capital flows; structural elements of monetary-credit system; cash flows in the economy; objective laws formation</p>	<p>Acquisition of skills in preparation of materials for participation in a scientific conference, development and compilation of scientific articles. Preparation of the application for participation in the conference, the text of the report, slides for presentation. Speech at the conference with a report, answers to participants' questions. Development and publication of a scientific article in a profile scientific journal (in Russian and English). Promotion of the article on the Internet, increase in the level of citation.</p>

of monetary relations at the micro-and macro-levels (PC-3.3)	
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**7. Structure and content of the training practice The total complexity of the training practice is 18 credits, 648 hours.**

Name	Total hours / credits	Semesters					
		1 year of study		2 year of study		3 year of study	
		1	2	3	4	5	6
Research practice	648/18		108/3	108/3	108/3	324/9	
Form of control	Passed		Passed	Passed	Passed	Passed	

**8. Educational, scientific research and scientific and industrial technologies used in educational practice**

A complex of educational, research and scientific and industrial technologies, including various methodologies and technologies (financial, managerial, imitative, generating new knowledge, technologies for verifying scientific results).

a. Studying and systematization of scientific, normative and professional literature, including using electronic library resources of the PFUR and the Internet;

b. Collection, processing, analysis and systematization of the initial data necessary for the calculation of financial and economic indicators in accordance with the chosen topic of research using modern methods of processing information;

c. Use of specialized computer programs for the analysis of the estimated indicators

**9. Learning and methodological support of independent work on scientific research practice** Control questions and tasks for conducting the current certification on the sections (stages) of practice mastered by the graduate student independently.

1. Choice and substantiation of the topic of dissertational research.

2. Drawing up a plan for the dissertation research and determining its main ideas.

3. Collection and processing of materials for the first and second chapter of the study.

4. Collection and processing of materials necessary for the preparation of a scientific report at conferences, its presentation and discussion,

5. Collection and processing of materials necessary for the compilation and publication of a scientific article.

6. Publication of at least three scientific articles in peer-reviewed publications recommended by the HAC. 7. Scientific report on the topic of dissertation research at the end of the second or at the beginning of the third year of postgraduate study.

**10. Teaching-methodical and information support of educational practice**

a) main literature:

1. Astrelina, V. V. Liquidity management in a Russian commercial bank: training. allowance / VV Astrelina, PK Bondarchuk, PS Shalnov. - M.: Forum: ИИФРА-М, 2012. - 175 с.

2. Banking risks: a textbook / ed. OI Lavrushina, NI Valenzova. -3 th ed., Pererab. and additional. - M.: KNORUS, 2013. - 292 p.

3. Banking: training. for bachelors / ed. EF Zhukova, Yu. A. Sokolova. - M.: Yurayt, 2012. - 590 p.

4. Banking law: a textbook for masters .- 3rd ed., Pererab. and additional. / Ed. D.G. Alekseeva, S.V. Pykhtin .- M .: Yurayt, 2012.- 1055p.

5. Beloglazova GN, Krolivetskaya L.P. Banking business organization of a commercial bank. Textbook for high schools. - M.: Publishing House Yurayt, 2011 - 422 p.
6. Brusov, P.N. Financial management. Financial Planning: Textbook. allowance / PN Brusov, TV Filatova. - Moscow: KNORUS, 2012. - 226 p.
7. Vrublevskaya O.V. Finances 3rd ed. Textbook for high schools. - M.: Publishing House Yurayt, 2011 - 590 p.
8. Vrublevskaya O.V. Finance, monetary circulation and credit 2 nd ed. Textbook for high schools. - M.: Publishing House Yurayt, 2010 - 714 pp.
9. Galanov, V.A. The securities market: Textbook / B.A. Galanov. - M. : SRC INFRA-M, 2013. - 378 c.
10. Gorelyaya, NV Organization of lending in a commercial bank: Textbook. allowance / NV Gorelyaya. - M.: Forum: ИИФРА-М, 2012. - 207 с.
11. Grigorieva, TI Financial Analysis for Managers: Assessment, Forecast: Textbook. for masters / TI Grigorieva. - 2 nd ed., Pererab. and additional. - M.: Yurayt, 2012. - 462 p.
12. Gusev, I.A. Stocks and bonds market. Сборник тестовых заданий: Учебное пособие / I.A. Gusev. - Moscow: KnoRus, 2013. - 406 с.
13. Edronova, V.N. The securities market: Textbook / VN. Edronova, TN. Novozhilov. - M. : Master, 2010. - 684 с.
14. Zhukov, E.F. The securities market: Comprehensive textbook. Securities market: Comprehensive textbook / E.Ф. Zhukov, N.P. Nishatov, V.S. Toroptsov [and others]. - M. : University textbook, 2012. - 254 с.
15. Kogdenko, VG Short-term and long-term financial policy: Textbook. manual for universities / VG Kogdenko, MV Melnik, IL Bykovnikov. - M.: UNITIDANA, 2012. - 471 p.
16. Krichevsky, ML Financial Risks: Textbook. allowance / ML Krichevsky. - M.: KNORUS, 2012. - 244 p.
17. Lykova, LN Taxes and taxation: a textbook and a practical work for SPO / LN Lykova. - Moscow: Yurayt Publishing House, 2015. - 353 p. - Series: Vocational education.
18. Makhovikova, GA, Selishchev, A.S. Securities market / G.A. Makhovikova. - Moscow: Yurayt, 2013. - 432 p.
19. Taxes and taxation: a textbook for SPE / ed. L. Ya. Marshavina, L. A. Tchaikovskaya. - Moscow: Yurayt Publishing House, 2016. - 503 p. - Series: Vocational education.
20. Taxes and taxation: a textbook and a workshop for SPE / ed. D. G. Cernica, Yu. D. Shmelev. - 2 nd ed., Pererab. and additional. - M.: Yurayt Publishing House, 2016. - 495 p. - Series: Vocational education.
21. Taxes and taxation: a textbook and a workshop for STR / ed. G. B. Polyak. - 2 nd ed., Pererab. and additional. - Moscow: Yurayt Publishing House, 2015. - 474 p. - Series: Vocational education.
22. Tax policy of the state: a textbook and a workshop for academic baccalaureate / ed. NI Malis. - Moscow: Publishing House Yurayt, 2015. - 388 p. - Series: Bachelor. Academic course.
23. Neshitoy AS, Voskoboinikov Ya.M. Finances: Textbook, 10th ed. - Moscow: ITC "Dashkov and Co.," 2012 - 528 p.
24. Ordynskaya, EV Organization and methodology for conducting tax audits: a textbook and a workshop for STR / EV Ordynskaya; Ed. L. S. Kirinoy. - Moscow: Yurayt Publishing House, 2015. - 406 p. - Series: Vocational education.
25. The securities market: a textbook / VA Lyalin, PV Vorobiev. - Moscow: Prospekt, 2013. - 398 p.
26. The securities market: a textbook for higher educational institutions in economic specialties and areas / [N. I. Berzon et al.]. - Moscow: Yurayt, 2011. - 530 p.
27. Srebnik, B. V. Financial Markets: Professional Activities in the Securities Market: Textbook. allowance / B.V. Srebnik, TVVilkova. - Moscow: INFRA-M, 2013. - 365 p.
28. Tavasiev, AM Banking: Management of a Credit Organization: Textbook.

allowance / AM Tavasiev. - 2 nd ed., Pererab. and additional. - M.: Dashkov and K, 2011. - 639 p.

29. Financial management. Finances of enterprises: textbook / ed. A. A. Volodin. - 2 nd ed. - M.: INFRA-M, 2012. - 509 p.

30. Financial management: a textbook / ed. EI Shokhin. - 4 th ed., Sr. - M.: KNORUS, 2012. - 475 p.

31. Finance and credit: Textbook. allowance / ed. OI Lavrushina. - 3rd ed., Pererab. and additional. - M.: KNORUS, 2012. - 315 p.

32. Chernik, DG Theory and history of taxation: a textbook for academic baccalaureate / DG Chernik, Yu. D. Shmelev; Ed. G. G. Cernica. - Moscow: Yurayt Publishing House, 2016. - 364 p. - Series: Bachelor. Academic course.

b) additional literature:

1. Investments. Textbook / Ed. Chichinova N.V. - Moscow: Knorus, 2007. - 248 p.

2. Kireev, VL Banking: textbook / VL Kireev, OL Kozlova. - M.: KNORUS, 2012. - 239 p.

3. Kosterina, TM Banking: Textbook. for bachelors / TM Kosterin; Moscow. state. University of Economics, Statistics and Informatics. - 2 nd ed., Pererab. and additional. - M.: Yurayt, 2013. - 332 p.

4. Taxes and the taxation system of the Russian Federation: a textbook and a workshop for academic baccalaureate / under the science. Ed. L. I. Goncharenko. - M.: Publishing House Yurayt, 2015. - 541 p.

5. Panskov, VG Taxes and taxation: a textbook and a practical work for applied bachelor's degree / VG Panskov. - 5 th ed., Pererab. and additional. - Moscow: Yurayt Publishing House, 2016. - 382 p. - Series: Bachelor. Applied course.

6. Panskov, VG Taxes and taxation. Workshop: a textbook for universities / VG Panskov, TA Levochkina. - Moscow: Yurayt Publishing House, 2015. - 319 p. - Series: Bachelor. Academic course.

7. The role of credit and the modernization of banks in the sphere of lending: monograph / ed. OI Lavrushina. - M.: KNORUS, 2012. - 267 p.

8. The securities market / AS Selishchev, GA Makhovikova. - Moscow: Yurayt, 2013. - 431 p.

9. Tavasiev, AM Banking: Management of a Credit Organization: Textbook. allowance / AM Tavasiev. - 2 nd ed., Pererab. and additional. - M.: Dashkov and K, 2011. - 639 p.

10. Finances, monetary circulation and credit: Textbook. for bachelors / ed. L. A. Chaldaeva. - M.: Юрайт, 2012. - 540 c.

11. Chaldaeva, L.A. The Securities Market: A Textbook for Bachelors / L.A. Chaldaeva, A.A. Kilyachkov. - M.: Yurayt, 2012. - 857 c.

12. Shapkin, AS Economic and financial risks: assessment, management, portfolio of investments: [textbook. manual] / AS Shapkin, VA Shapkin. - 9 th ed. - M.: Dashkov and K, 2013. - 543 p. - 5 copies.

13. Shapkin, AS Economic and financial risks: evaluation, management, portfolio of investments: [textbook. manual] / AS Shapkin, VA Shapkin. - 9 th ed. - M.: Dashkov and K, 2013. - 543 p. - 5 copies.

14. Sharp UF, Bailey DV, Alexander G.D. Investments. Moscow: INFRA-M, 2007, 1028 p.

15. Shuvalova E.B. Taxation of organizations in the financial sector of the economy: Textbook, 2 nd ed. - M.: ITC "Dashkov and Co.", 2012 - 176 p.

16. Yushko Yu.I. Corporate finance: theory, methods and models of management. Moscow: Publishing house FUAinform., 2006. - 576 p.

c) software and Internet resources:

MS Word, MS Excel, MS Power Point

[www.cbr.ru](http://www.cbr.ru) - official site of the Central Bank of Russia

[www.cfin.ru](http://www.cfin.ru) - site for corporate finance

### **11. Logistics of educational practice/ Auditor fund, multimedia/**

Equipment for demonstrating presentations of lecturer's lectures, reports and messages from students:

- Training classrooms (classrooms) with workplaces for conducting lectures (according to the number of students in the stream) and for conducting seminars (on the number of students in separate groups);
- a stationary personal computer with a package of Microsoft Office 2013;
- multimedia projector;
- it is allowed to use portable equipment - laptop and projector;
- screen (stationary or portable outdoor).

<b>Lecture hall</b>	<b>Name</b>	<b>Name</b>
29	Training audience	Multimedia projector - 1 thing, The screen - 1 thing.
101	Training audience	Multimedia projector - 2 things, Sound tribune - 1 thing, Screen -2 things.
103	Training audience	Multimedia projector - 1 thing, screen -1 thing.
105	Training audience	Multimedia projector - 1 thing, screen -1 thing.

### **12. Forms of intermediate certification (on the basis of practice)**

Drawing up and protection of the report, interview and other forms of attestation.

The final attestation for scientific research practice is carried out in the form of offset. Offset based on the results of scientific and pedagogical practice is exhibited subject to the provision of text and presentation of the report and report practice.

### **13. The Fund of Evaluation Means for Intermediate Attestation of Students in Practice**



Department of "Finance and Credit"  
Approved at the meeting of the department

«\_\_» \_\_\_\_\_ 2018 г.

Protocol No.

Head of the Department of finance and credit

\_\_\_\_\_Bystryakov A.Ya.

### **Evaluation Fund**

## **SCIENTIFIC RESEARCH PROGRAM OF PRACTICE**

**Recommended for training / specialty direction:** 38.06.01 The Economy

**Program focus (profile):** 08.00.10 "Finance, money circulation and credit" (Full-time education)

**Qualification of the graduate:** research teacher

## Passport of the Fund of Evaluation Means for scientific research program of practice

### Direction 38.06.01 "Economy"

#### Profile «Finance, money circulation and credit»

#### Controlled competences

#### Model of Controlled Competencies

Code of Controlled Competence	Formulation of competence
(UC-1)	ability to critically analyze and evaluate modern scientific achievements, generation of new ideas in solving research and practical problems, including: the number of interdisciplinary areas
(UC-3)	readiness to participate in the work of Russian and international research teams to solve scientific and educational problems
(UC-4)	readiness to use modern methods and technologies of scientific communication in the state and foreign languages
(UC-6)	Ability to plan and solve problems of own professional and personal development
(GPC-1)	ability to independently carry out research activities in relevant professional field with the use of modern methods research and information and communication technologies
(GPC-2)	readiness to organize the work of the research team in the scientific industry, relevant field of study
((PC-3.1)	ability to conduct fundamental and applied scientific research, research and development and processes
(PC-3.2)	skills of implementation of scientific results in the field of Finance, money circulation and credit relations
(PC-3.3)	ability to develop scientific ideas about the finances of the state, corporations and enterprises; the relationship and interdependence arising in the process of functioning and interaction of various parts of the financial system; structure the mechanism of financial interaction of state, public and corporate Finance; financial flows and capital flows; structural elements of monetary-credit system; cash flows in the economy; objective laws formation of monetary relations at the micro-and macro-levels

### The program for assessing supervised competences

№	Code of Controlled Competence	Name of valuation means
1	(UC-1)	text of the report for the conference, slides for presentation. Publication of a scientific article in a profile scientific journal.
2	(UC-3)	text of the report for the conference, slides for presentation. Publication of a scientific article in a profile scientific journal (in Russian and English).
	(UC-4)	text of the report for the conference, slides for presentation. Publication of a scientific article in a profile scientific journal (in Russian and English).
	(UC-6)	text of the report for the conference, slides for presentation. Publication of a scientific article in a profile scientific journal (in Russian and English).
	(GPC-1)	presentation at the conference with a report, answers to questions from participants, a published scientific article in a profile scientific journal included in the international database, including WoS and / or Scopus
	(GPC-2)	presentation at the conference with a report, answers to questions from participants, a published scientific article in a profile scientific journal included in the international database, including WoS and / or Scopus (team of authors)
	((PC-3.1)	presentation at the conference with a report, answers to questions from participants, a published scientific article in a profile scientific journal included in the international database, including WoS and / or Scopus (team of authors)
	(PC-3.2)	presentation at the conference with a report, answers to questions from participants, a published scientific article in a profile scientific journal included in the international database, including WoS and / or Scopus (team of authors)
	(PC-3.3)	presentation at the conference with a report, answers to questions from participants, a published scientific article in a profile scientific journal included in the international database, including WoS and / or Scopus (team of authors)

When rating is used, the rating system is used, in accordance with the Regulation on the BRS of the assessment of the quality of mastering the basic educational programs adopted by the Decision of the Academic Council of the University (Minutes No. 6 of June 17, 2013) and approved by the Order of the University Rector from June 20, 2013.

### The rating system

Points of the rating system	Traditional estimates of the Russian Federation	ESTC
95-100	5	A
86-94		B
69-85	4	C
61-68		D
51-60	3	E
31-50		FX
0-30	2	F
51-100	Passed	Passed

All types of work are carried out exactly in the terms provided by the training program. If the graduate student has not fulfilled any of the assignments without valid reasons, then he is not awarded points for this type of work, and those prepared after the due work period are not evaluated.

**Criteria for assessing knowledge, skills, competencies and competencies for the conduct of scientific research**

Notation		Formulating the requirements for the degree of competence formation
№	Evaluation	
1	Unsatisfactory (not passed)	Does not have the necessary notions about the material being tested
2	Satisfactory or Unsatisfactory (not passed / passed) (at the discretion of the supervisor)	Know at the level of orientation, representations. The subject of the teaching knows the main features or terms of the studied element of content, their relation to a particular science, industry or objects, learns them in texts, images or diagrams and knows which sources need to be addressed for more detailed assimilation
3	Satisfactory (passed)	Know and be able at the reproductive level. The subject of the teaching knows the studied element of content reproductively:
4	Good (passed)	arbitrarily reproduces his knowledge verbally, in writing or in demonstrated actions
5	Excellent (passed)	To know, be able, to own at the analytical level. Knowing at the reproductive level, to point out the features and interrelations of the studied objects, their dignity, limitations, history and development prospects and features for different learning objects

The program is compiled in accordance with the requirements of the OS OF PFUR / FGOS.

Stages of practice	Competencies	Forms of assessment
Preparatory stage	UC-1, UC-3, UC-4, UC-6, GPC-1	Oral report
The main stage (research work)	GPC-1, GPC-2, PC-3.1, PC-3.2, PC-3.3	Oral report
The final stage	GPC-1, GPC-2, PC-3.1, PC-3.2, PC-3.3	Presentation at the conference

The program is compiled in accordance with the requirements of the basic standard of higher education PFUR / Federal State Educational Standard

**Developer:**

**Assistant Professor of the department Finance and Credit**

/ Akhmedov F.N./

**Head of the department Finance and credit**

/ Bystryakov A.Ya./