ALIKHAN BOKEIKHAN UNIVERSITY

### MODULAR EDUCATIONAL PROGRAM 6B04118 Finance

Semey, 2024

Developed by the Department of Business and Management

Discussed and approved at a meeting of the Department of Business and Management (Protocol No6 of February 16, 2024)

Considered and recommended for approval at a meeting of the Academic Council on the quality of the faculty (Protocol No1 dated February 21, 2024)

Considered and recommended for approval at a meeting of the educational and methodological council of the university (Protocol No.5 dated May 28, 2024)

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#### 1. Explanatory note

The Modular Educational Program (MEP) was compiled on the basis of the regulatory documents of the Ministry of Science and Higher Education of the Republic of Kazakhstan and the internal regulatory documents of Alikhan Bokeikhan University.

- State standard of higher and postgraduate education of the Republic of Kazakhstan, approved by order No. 2 of the Minister of Science and Higher Education of the Republic of Kazakhstan dated July 20, 2022.

- Rules for organizing the educational process on credit technology of education, approved by order of the Minister of Education and Science of the Republic of Kazakhstan dated April,20 2011 No152;

- Model rules for the activities of organizations of higher and (or) postgraduate education, approved by order of the Minister of Education and Science of the Republic of Kazakhstan dated October 30, 2018 No. 595;

- The structure of the modular educational program, edition No4 of 05.10.2022

- Professional standard "Financial Management" (Appendix No. 94 to the order of the Deputy Chairman of the Board of the National Chamber of Entrepreneurs of the Republic of Kazakhstan "Atameken" dated 12/26/2019 No. 263);

- Professional standard "Activities in the field of planning and analysis of company resources" (Appendix No. 85 to the order of the Deputy Chairman of the Board of the National Chamber of Entrepreneurs of the Republic of Kazakhstan "Atameken" dated 12/26/2019 No. 263).

The MEP is designed as a set of consecutive training modules for the entire period of study and is aimed at mastering the competencies necessary for conferring a bachelor's degree in business and management under the educational program "6B04118 Finance".

In the block modules of the OOP (56 academic credits in total), general disciplines are included in all educational programs, during the study of which the graduate must master general educational competencies.

The database block includes disciplines of the university component (UC) - 53 credits and elective components (EC) – 59 credits. The PD block includes disciplines of the university component (UC) - 25 credits and elective components (EC) - 39 credits. The modules of these disciplines make it possible to form a complex of special competencies acquired by a graduate

The criterion for the completion of the educational process is the student's mastering of at least 240 credits.

During the development of the modular educational program, the wishes and recommendations of potential employers were taken into account, aimed at the formation of additional professional competencies that meet the requirements of the labor market (round table with employers "Integration of the educational process with production and issues of graduate employment" dated 01/26/2024)

Social partners who participated in the discussion of the MOU: Abzhakov A. T., Director of the branch of the Abai region of the Academy of Public Administration under the President of the Republic of Kazakhstan; Dariga A., Director of the department "Career Center of Semey city" of the Branch of the KSU "Center for Labor Mobility of the Abai region"; Omirkhanov M.E., Director of the KSU "Center for Research of Problems of Religions of the Abai region"; Dyusekenov T.T., General Director of LLP "Sat Trans"; Lyui A.V., Director of the Public Fund "Hometown"; Burkutova E.Z., Deputy Head of the State Revenue Department for the city of Semey; Rakhimbayeva A.K., Chief Accountant of ZelenStroy LLP; Baiterekova G.E., Director of the branch of Halyk Bank of Kazakhstan JSC in the Abai region; Daulbaeva N.E., Chief Specialist of the Personnel Management Department of the branch of Halyk Bank of Kazakhstan JSC in the Abai region; Omarova A. B., Head of the Department of Economics and Finance of Semey City"; Metchinov A.M., Deputy Director for Economic Affairs of the State Institution "Department of Education in the Abai region"; Bazarov S.R., Deputy Head of the State Institution "Department of the Bureau of National Statistics" of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan in the Abai region;

Sarsekanova Zh.A. Head of Sales Department of the branch of JSC "Jusan Bank"; Ersinbek O., Director of the State Institution "Semey Kalasy zhastar resurstik ortalygy"; Abeukhanova K.Zh., Director of LLP "KZ Logistics"; Nurtazinova M.N. Head of the regional service center for the city of Semey branch of JSC NC KTZ; Dean of the Faculty of Information Technologies and economics" Rakhimzhanova G.A. Faculty and students of the Department of Business and Management.

The purpose of the modular educational program is training of competitive specialists and managers on the program of personnel training for financial, banking, insurance organizations and enterprises, in accordance with the requirements of the labor market, possessing managerial skills, able to demonstrate analytical qualities and modern knowledge to make effective decisions to improve the efficiency of financial and economic activities of economic entities.

The requirements for the level of training of students are determined on the basis of the Dublin descriptors of the first level of higher education (bachelor's degree) and reflect the acquired competencies expressed in the achieved learning outcomes.

#### Expected results of the modular educational program 6B04118 Finance:

ON 1 Analyze the results of marketing research of enterprises and financial organizations; acquire skills and knowledge in the field of management and marketing; systematize the main methods of economic analysis and the main tools of functional and cost analysis;

ON 2 Analyze statistical materials on money circulation, the state of the banking system; carry out calculations that allow assessing the main trends in the monetary sphere, lending to green technologies and the use of the ESG system; organize the activities of banking organizations and remote services using modern banking technologies; apply the leasing pricing process and leasing payment schemes, "Green" leasing;

ON 3 Calculate the depreciation of fixed assets of the enterprise, use automated accounting and reporting programs (1C-Accounting) to keep records of transactions with cash, fixed assets and intangible assets, accounting for production and completion of the period, select various methods for evaluating short-term assets, choose financial levers to increase the income of organizations; justify the business idea and model of the investment project; develop a financial model of the investment project;

ON 4 Demonstrate knowledge, analyze and manage the activities of financial, investment and securities markets; apply legislative and regulatory documents in the field of currency regulation; identify trends in the development of international monetary and financial relations; design secure supply chains; analyze shipping documents, fill out a customs declaration

ON 5 To analyze the financial and economic activity of the enterprise, including to possess methods of calculating financial stability, solvency in order to determine the probability of bankruptcy, overcoming the insolvency of organizations and financial recovery of enterprises; to differentiate the requirements for ensuring the consideration and resolution of insolvency cases, to be guided by the legislation regulating the procedure for considering bankruptcy cases of the enterprise

ON 6 Demonstrate knowledge of the concept of a modern rule of law state in order to instill skills in financial literacy, entrepreneurship, leadership, and receptivity to innovation based on scientific research while adhering to the principles of academic integrity and ensuring safety standards;

ON 7 To analyze the results of marketing research, production and sales environment, probability of bankruptcy, strategic policy of the enterprise;

ON 8 Analyze trends and prospects for the development of green and circular economy tools; use a culture of economic thinking; predict supply and demand in the market, taking into account the impact of various factors; use mathematical methods for calculating economic phenomena, analyzing, accounting and controlling the results of economic activity

ON 9 To assess the economic situation at the micro and macro levels, to predict the economic development of the financial market situation, to identify factors that contribute to business development and increase the competitiveness of domestic enterprises in world markets;

ON 10 Demonstrate knowledge about modern concepts of public, "Green" finance, the use of Islamic financial instruments for investing in organizations, the basics of insurance, regulation of insurance activities, apply methods of regulating risk management, calculating and analyzing indicators characterizing financial activities, collect and process primary data for reporting on financial and economic activities of an organization

ON 11 Systematize, generalize regulatory and legal information about the activities of competition law institutions and economic entities for use in professional, including entrepreneurial activities

ON 12 To formulate the goals and objectives of statistical research, systematize the data of the dynamics series, calculate statistical indicators in the indices and generalize the results of observations on socio-economic processes.

ON 13 Show sociability, through professional knowledge of state and foreign languages, modern information technologies and programs, norms of behavior, as well as norms of behavior in professional activities; to master various models of artificial intelligence;

To create special conditions for people with special educational needs to receive education, the competence model of a graduate is complemented by professional competencies that ensure the adaptive nature of the main educational program. To this end, the catalog of courses of the additional educational program "Minor" includes courses for the formation of people with special educational needs of the ability to successfully socialize in society and actively adapt to the labor market, taking into account the characteristics of the disease.

#### 2. <u>Competence model of a graduate</u>

Bachelors of EP 6B04118 Finance carry out their professional activities related to determining the directions of the strategy of financial and credit policy and developing a mechanism for its implementation; having the skills of organizing financial relationships, planning, budgeting and fore- casting financial and economic processes

### **Competences of general education**

- They are aimed at forming the ideological, civic and moral positions of a future specialist, competitive on the basis of knowledge of information and communication technologies, building communication programs in Kazakh, Russian and foreign languages, focusing on a healthy lifestyle, self-improvement and professional success;

- They form a system of general competencies that ensure the socio-cultural development of the personality of a future specialist based on the formation of his ideological, civic and moral positions;

- develop the ability to interpersonal social and professional communication in Kazakh, Russian and foreign languages;

- contribute to the development of information literacy through the mastery and use of modern information and communication technologies in all areas of their lives and activities;

- They form skills of self development and education throughout life;
- They form a personality capable of mobility in the modern world, critical thinking and physical self-improvement;

- to evaluate the surrounding reality on the basis of worldview positions formed by knowledge of the fundamentals of philosophy, which provide scientific understanding and study of the natural and social world by methods of scientific and philosophical cognition, to reveal the meaning of the content and specific features of the mythological, religious and scientific worldview;

- to show a civic position based on a deep understanding and scientific analysis of the main stages, patterns, and peculiarities of the historical development of Kazakhstan, to use methods and techniques of historical description to analyze the causes and consequences of events in the history of

Kazakhstan;

- to assess situations in various spheres of interpersonal, social and professional communication, taking into account basic knowledge of sociology, political science, cultural studies, psychology, arguing for their own assessment of everything happening in the social and industrial spheres, as well as synthesize knowledge of these sciences as a modern product of integrative processes;

- to use scientific methods, research techniques of a specific science, as well as the entire socio-political cluster, to select a methodology, analyze and summarize the results of the study;

- to develop one's own moral and civic position on the basis of social, business, cultural, legal and ethical norms of the Kazakh society;

- to put into practice knowledge in the field of social sciences and humanities, which has worldwide recognition, synthesize new knowledge and present it in the form of humanitarian socially significant products;

- to demonstrate knowledge about the idea of a modern rule of law in order to instill skills of financial literacy, entrepreneurship, leadership, receptivity to innovation based on scientific research in compliance with the principles of academic integrity, as well as ensuring safety standards.

- to engage in communication orally and in writing in Kazakh, Russian and foreign languages, using linguistic and speech means based on grammatical knowledge to solve problems of interpersonal, intercultural and industrial (professional) communication, as well as to analyze information, actions and deeds of communication participants in accordance with the communication situation;

- to use various types of information and communication technologies in personal activities: Internet resources, cloud and mobile services for the search, storage, processing, protection and dissemination of information;

- to build a personal educational trajectory throughout life for self-development and career growth, to focus on a healthy lifestyle to ensure full-fledged social and professional activities through methods and means of physical culture;

- to know and understand the basic patterns of the history of Kazakhstan, the basics of philosophical, socio-political, economic and legal knowledge, communication in oral and written forms in Kazakh, Russian and foreign languages;

- apply the acquired knowledge for effective socialization and adaptation in changing socio-cultural conditions, possess the skills of quantitative and qualitative analysis of social phenomena, processes and problems.

#### Economic and organizational and managerial competencies:

- possess the basics of economic knowledge, have scientific ideas about management, marketing, finance, etc.

- describe the forms and methods of the anti-corruption policy of the Republic of Kazakhstan, know the basics of economics and entrepreneurship, the main economic categories, concepts and terminology of micro- and macroeconomics; determine the conditions and ways to preserve ecological balance and reduce dangerous and harmful factors of production; be able to to form the relationship between the green economy and ecology.

- to study professional terminology, features of business communication in English, Kazakh and Russian languages for professional use in the future field of activity;

- to choose the method of mathematical solution of the problem, as well as software tools for data analysis and cloud services; to describe the possibilities of using information technologies and an innovative approach; to master the techniques and methods of collecting socio-economic and other statistical information; to know the basics and methodology of economic analysis.

- apply methods and methods of enterprise management, formulate the goals and missions of the enterprise; master the mechanism and principles of marketing and ensuring the competitiveness of firms; classify methods and systems of rationing and remuneration, distinguish the main methods and types

of production organization, logistics of material and information resources.

- to assess the economic situation at the micro and macro levels, to predict the economic development of the financial market environment, to identify factors contributing to business development and increasing the competitiveness of domestic enterprises in world markets;

- analyze the results of marketing research of enterprises and financial organizations; acquire skills and knowledge in the field of management and marketing; systematize the main methods of economic analysis and the main tools of functional and cost analysis;

- formulate the goals and objectives of statistical research; compile statistical research programs, systematize data from time series, calculate statistical indicators in indexes and summarize the results of observations on socio-economic phenomena, compile statistical reports on the activities of financial and banking organizations; show knowledge of data collection, analysis and storage; analyze business indicators.

#### **Professional competencies:**

- to integrate quantitative and qualitative methods of data processing, management and storage using information and cloud technologies; to identify factors and causes of growth or decline in activity; to determine the effectiveness of business processes and methods of product quality management, risks and profitability of innovation and innovative projects; to master various models of artificial intelligence.

- to demonstrate communication skills through professional knowledge of state and foreign languages, modern information technologies and programs, norms of behavior, as well as norms of behavior in professional activities;

- demonstrate knowledge of modern concepts of public finance, "Green" finance, possess skills in the use of Islamic financial instruments for investing in the activities of organizations

- calculate depreciation of fixed assets of an enterprise, use automated accounting and reporting programs (1C-Accounting) to keep records of transactions with cash, fixed assets and intangible assets, accounting for production and completion of the period, select various methods of evaluating short-term assets, choose financial levers to increase the income of organizations; justify a business idea and an investment model to develop a financial model of the investment project;

- systematize and summarize regulatory and legal information on the activities of financial institutions and economic entities for use in professional, including entrepreneurial activities;

#### **Special competencies:**

- to know legislative and regulatory legal acts on planning and analysis of financial and economic activities of the organization; ESG concepts in a closed-loop economy, circular business models.

- manage the financial resources of the enterprise in order to make a profit.

- to develop projects of long-term and current financial plans, forecast balance sheets and cash budgets, profit plan and other financial indicators and ensure control over their implementation.

- develop working capital standards and take measures to accelerate their turnover.

- develop measures to manage the capital structure and determine the price of capital.

- analyze the financial and economic condition of the enterprise and the results of its activities.

- to carry out measures aimed at ensuring the solvency of the enterprise, preventing the formation and elimination of unused material and technical resources, increasing the profitability of production, increasing profits, reducing costs for the production and sale of products (goods), strengthening financial discipline.

- develop cost optimization measures.

- manage the assets of the company (financing of current production activities; investments directed by the enterprise for technical development (reconstruction, renovation and repair of equipment, production of new types of products, construction of buildings and structures, etc.); financial investments (purchase of securities, creation of subsidiaries, etc.); maneuvering of temporarily available funds; reorganization, liquidation, sale of individual objects of the enterprise's property complex).

- to analyze and evaluate the effectiveness of financial investments.

- determine the sources of financing for the production and economic activities of the enterprise (budget financing; short-term and long-term lending; issuance of securities; leasing financing; raising own funds).

- establish business relations with commercial banks and other credit institutions, leasing companies, and other organizations.

- prepare bank documents for all types of payments for the obligations of the enterprise.

- control: timely receipt of income; execution of financial settlement and banking transactions within the established time limits; targeted use of funds raised; payment of bills from suppliers and contractors; repayment of loans; payment of interest, wages to workers and employees.

- prepare decisions on the distribution of profits in the following areas: financing of production based on production plans; payment of dividends; repayment of debts, including to the state budget; implementation of social programs; etc.

- to show knowledge, analyze and manage the activities of financial and investment markets; apply legislative and regulatory documents in the field of currency regulation; identify trends in the development of international monetary and financial relations; design secure supply chains; analyze shipping documents, fill out a customs declaration

- to analyze the financial and economic activities of the enterprise, including to possess methods of calculating financial stability, solvency in order to determine the probability of bankruptcy, overcoming the insolvency of organizations and financial recovery of enterprises; to differentiate the requirements for ensuring the consideration and resolution of insolvency cases, to navigate the legislation governing the procedure for considering bankruptcy cases of the enterprise

- analyze statistical materials on money circulation, the state of the banking system; carry out calculations that allow assessing the main trends in the monetary sphere; organize the activities of banking organizations, including banking services, meeting the needs of customers in emergency situations and remote servicing using modern banking technologies.

- demonstrate knowledge about the basics of insurance, possess skills in the application of insurance regulation, risk management regulation methods, calculation and analysis of indicators characterizing financial activities, collect and process primary data for reporting on the financial and economic activities of the organization

# Table 1. The sequence of mastering disciplines in the process of forming special competencies

N⁰	Competencies	The list of compuls	sory, elective	Expected results
	1	disciplines and the sequence of their study		
		List of disciplines	The sequence of	
			their study	
	~		(semester)	
1	Special	Money credit banks	3	Know: the basics of the organization of monetary regulation, theoretical, historical and practical aspects of the functioning of monetary, credit and banking systems, foreign experience in the development of monetary and credit systems, as well as the world practice of using financial and credit instruments to regulate the banking market. Be able to: make calculations that allow you to assess the main trends in the monetary sphere, use knowledge in your professional and social activities; set goals and formulate tasks related to the implementation of professional functions; use knowledge on the theory of money, credit and law in your practice; analyze the essence of the main phenomena and urgent problems in the field of financial management- the credit sphere; apply the forms and methods of the financial and legal mechanism for the stable and stable functioning of the system, body, business entity or other activity within the legal framework provided for by the legislative acts of the Republic of Kazakhstan and international norms of law. Skills: possess computer methods of collecting, storing and processing information used for professional activities; professional knowledge in the field of finance and credit, statistics, fundamentals of the securities market and the functioning of the foreign exchange market.
2	Special	Financial markets and intermediaries	4	Know: about the essence of financial intermediation; about the possibilities and purpose of financial market instruments; on the purpose and functions of individual segments of the financial market; about the main financial institutions, the services they offer, pricing methods, their management styles, strategies for effective operation in domestic and international financial markets; Be able to: analyze and manage the activities of financial, investment markets, analyze the activities of financial intermediaries, professional participants in financial markets; analyze the current state of financial markets Skills: analysis of financial instruments, be competent in the financial market and its segmentation features; analysis and use of financial instruments.

3	Special	Consulting services	4	Know: modern technologies of management consulting, stages of this process, with specific approaches, methods and procedures; information regarding educational and consulting services, innovative processes in the organization Be able to: use management methods to analyze the problems of corporate governance and management situations; choose and consciously apply methods of research and analysis of corporate processes in specific situations; apply the recommendations received in the course of management consulting to regulate the corporate governance environment Skills: design secure supply chains; analyze shipping documents, the ability to design an organizational structure, distribute powers and responsibilities on the basis of their delegation
4	Special	Insurance	5	Know: the essence and mechanisms of functioning of insurance, the structure of the modern insurance market; classical principles of insurance; types of risks and their classification; economic essence of insurance; classification of industries and types of insurance; legal basis for insurance Be able to: analyze the insurance processes taking place in the country, use actuarial calculations in calculating tariff rates by type of insurance; calculate indicators of financial stability and solvency of the insurance company. Skills: use of finance in the system of social production, the state, organizations and foreign economic relations, the basics of insurance, the regulation of insurance activities, the use of theoretical knowledge to make the right practical decisions in the field of insurance, in analyzing the financial activities of insurance companies; in the calculation of the main indicators of insurance statistics; in determining insurance rates for various types of insurance; in the preparation and preparation of insurance documents.
5	Special	Risk man agement	5	<ul> <li>Know: methods of risk management, including in financial institutions, theoretical and practical foundations for building a risk management system in an enterprise; methodical methods of analysis and evaluation of non-financial risks; ways to reduce the risks of entrepreneurial activity; - modern aspects of risk management in the business environment. To be able to: apply quantitative and qualitative methods of analysis in making managerial decisions and build economic, financial, organizational and managerial models. Skills: analyze market and specific risks, use its results to make managerial decisions, assess the economic and social conditions for doing business, assess the conditions and consequences of organizational and managerial decisions</li> </ul>
6	Special	Financing and lending of the	5	Know: the essence and significance of investing; infrastructure of the investment market and the mechanism of its functioning; theoretical and methodological foundations of investment;

		investment		functions of an investor and a participant in the investment market, the role of financial intermediaries in investing; essence of foreign investments and their necessity for the recipient country of capital; the mechanism of functioning of the investment market and the risks associated with investment; stages of formation of the investment strategy of the company; the concept of an investment project and its life cycle; essence of investment process monitoring Be able to: evaluate the attractiveness of the investment climate of the state and the region; determine the expediency for an investor of investing capital in financial and real assets; evaluate the possibilities of using investments in different directions. Skills: to develop a financial model of an investment project, a toolkit for assessing the economic efficiency of the implementation of an investment project; methods and means of developing and justifying investments in various projects.
7	Special	Islamic Finance	5	Know: the role and place of the islamic financial banking system in the global economic System; the institutional structure of the islamic financial system; the role and place of Islamic financial institutions in the global financial system; models of functioning of islamic financial systems in various countries; the role and place of the islamic legal system in the formation of a model for the functioning of the banking and para-banking system; forms of presence of Islamic commercial institutions in various countries; the structure of international operations of Islamic commercial and investment banks; features of these operations in the global market in comparison with the national level. Be able to: use knowledge within the discipline to analyze the development of the islamic banking system and the banking system; identify directions for reforming the regulation and principles of islamic banking supervision in a global context; analyze the dynamics of direction and the logic of the distribution of financial flows by type and between different countries, including islamic ones Skills: application of Islamic financial instruments for investing the activities of organizations, determine and evaluate the effectiveness of activities, as well as risks in the international activities of Islamic banks and islamic financial institutions.
8	Special	Taxes and taxation	5	Know: the economic nature and essence of taxes as a financial and economic category; legislative basis for the organization of the tax system of the Republic of Kazakhstan, types of tax regimes; elements of taxes, rules for the formation and calculation of tax liabilities; rules for developing an organization's accounting policy for tax purposes and organizing tax

				planning. Be able to: identify the elements of the tax, determine their place and role in the tax mechanism; calculate tax liabilities and keep records of income and expenses and performance results; analyze the tax indicators of the organization for making managerial decisions; analyze situational problems in the field of tax legal relations and find ways to solve them. Skills: draw up tax reporting and fulfill tax obligations to the state budget in accordance with the current fiscal policy, master the methods of calculating tax indicators and paying taxes; ways of forming the tax base for various taxes, accounting for income and expenses; the skills of interpreting economic information necessary for management decisions in the field of tax burden
9	Special	The Tax law of the Republic of Kazakhstan	5	Know: the concept of tax, collection, other obligatory payments, the principles of taxation; legal basis for the functioning of the tax system of the Republic of Kazakhstan; norms of tax law and the mechanisms of their operation in the process of establishing and introducing taxes, their calculation and payment, the implementation of tax control; organizational and legal basis for the functioning of the tax system of Kazakhstan; composition of the system of tax liabilities; issues of legal regulation of the activities of bodies exercising tax control; the procedure for conducting on-site and cameral tax audits; types and grounds for bringing to responsibility for violations of tax laws; legal basis for protecting the rights and legitimate interests of participants in tax legal relations; the practice of applying normative legal acts in the process of fulfilling tax obligations. Be able to: analyze the legal content of the institutions of tax law; identify the content of acts of tax law and correctly apply their provisions in practical activities for the upcoming official assignment; carry out analysis and legal qualification of typical violations committed in the process of fulfilling tax obligations. Skills: draw up tax reporting and fulfill tax obligations to the state budget in accordance with the current fiscal policy, examination of payment and settlement documents used in the implementation of financial and economic operations; verification of compliance with tax legislation in the course of activities of economic entities.
10	Special	Corporate finance	5	Know: to know about financial instruments, the theoretical foundations of the organization of corporate finance as an integral part and the material basis of the unified financial framework of the country; Be able to: calculate economic and socio-economic indicators based on standard methods and the current regulatory framework; select tools for processing economic data in accordance

				with the task, analyze the calculation results and substantiate the conclusions; Skills: to master modern effective approaches to the management of the organization's capital, operational management of its cash flows
11	Special	Banking	5	Know: the economic and legal basis for the activities of a commercial bank in market conditions; classification and essence of active and passive banking operations; the essence and significance of the economic standards of banking; basic mechanisms of banking management. To be able to: perform operations on the formation of own and borrowed funds of credit organizations, assess their structure; justify the choice of a mechanism for lending to legal entities and individuals; calculate and assess compliance with economic standards for the activities of credit institutions; calculate and analyze indicators characterizing the financial activities of credit institutions; assess the creditworthiness of an individual and a legal entity in conjunction with the choice of a lending mechanism; 6 evaluate the quality of the bank's assets and its main portfolios (credit, securities, participation); draw up conclusions and analytical lists. Skills: organize the activities of banking organizations, including banking services, to meet the needs of customers in emergency situations and remote service using modern banking technologies; modern technologies for banking operations; skills in conducting analytical work, organizing and managing banking activities in a market economy based on international and domestic experience.
12	Special	Bank management	5	Know: to reveal the basics of the organization of banking management, its essence; to study the principles of building a bank management system, the formation of banking policy; the effectiveness of the organization and management of the bank in a constantly changing environment; reveal the role and place of the system of planning the bank's activities, analysis, regulation and supervision; consider the specifics of management and evaluation of banking management; consider quality management based on marketing principles and technologies. Be able to: analyze statistical materials on money circulation, the state of the banking system; management system of banking and banking personnel, principles of organization of banking activities, the procedure for the formation of banking policy, methods of managing equity capital, assets and liabilities of the bank. Skills: analyze production improvement concepts; develop a banking policy and banking strategy in certain areas of the bank's activities, identify risks in banking operations, identify management errors, calculate the profitability and profitability of the bank.

13	Special	Financial analysis in the activities of a commercial bank	5	Know: the essence of a commercial bank and the basic principles of its activities, forms of ownership, features of the organizational structure, classification of commercial banks, features of reorganization, expansion and liquidation of a commercial bank; the procedure for the formation and direction of increasing the bank's own capital, the functions performed by it and the main structural elements; features of banking operations, transactions and services; principles of conducting and forms of non-cash payments; Be able to: analyze the financial and economic activities of the enterprise, including own methods for calculating financial stability, solvency, analyze indicators characterizing the state of equity and its role in ensuring the stability of the bank, the state and efficiency of the bank deposit base, economic indicators characterizing the quality of the bank liquidity; analyze and interpret the data of domestic and foreign statistics, reflecting the influence of various factors on the process of raising funds and lending in the bank, the state of liquidity in the banking market of the Republic of Kazakhstan and abroad. Skills: organize the activities of banking organizations, including banking services, to meet the needs of customers in emergency situations and remote service using modern banking technologies; work with regulatory documents regulating the activities of credit institutions;
				modern methods of collecting, processing and analyzing economic data that characterize the trends in the development of banking activities, including in the context of globalization of the financial market and current financial instability; conditions and volumes of loans provided by commercial banks and the Bank of Kazakhstan.
14	Special	Tax management	5	<ul><li>Know: know tax accounting, the concept of tax management, ways to optimize tax payments, different taxation systems, the conditions for their application</li><li>To be able to: plan tax payments both during the establishment of the organization and during its functioning, draw up a calendar of tax payments, choose forms of agreements that contribute to tax optimization.</li><li>Skills: the study of this course contributes to the preparation of qualified specialists who have theoretical knowledge and are able to apply it in practical work.</li></ul>
15	Special	State budget	6	Know: the basics of organizing the budget process and the main directions of the budget policy of the Republic of Kazakhstan in modern conditions, as well as the basic concepts, categories and tools for solving problems in the public sector, the basics of building, calculating and analyzing indicators that characterize the effectiveness of the budget system. Be able to: calculate receipts and expenditures according to the budget classification (functional group, function, subfunction, institution, program, subprogram, category, class,

				subclass and specifics); Skills: plan and manage public finances; evaluation of the effectiveness of budget investments; choosing the most optimal way of financing budgets; allocate budget expenditures for education; predict tax revenues.
16	Special	Fiscal policy	6	Know: the content of the documentation and the principles of organization of the state planning system of the Republic of Kazakhstan; system of budgeting and budgetary relations of the Republic of Kazakhstan; the essence and content of the results-based budgeting process. Be able to: draw up tax reporting and fulfillment of tax obligations to the state budget in accordance with the current fiscal policy, analyze the external and internal planning object; correctly understand and work with the documentation of the stateplanning system. Skills: legal literacy in the organization of the budget process and the organization of the budget system of the Republic of Kazakhstan; the basics of the results-based budgeting process; basic knowledge of mechanisms and tools to ensure monitoring, development, execution of the budget reporting.
17	Special	Financial statistics	6	Know: methods for calculating economic and socio-economic indicators based on standard methods, taking into account the current regulatory framework. Be able to: draw up statistical reports on the activities of financial and banking organizations, choose tools for processing economic data in accordance with the task, analyze the results of calculations and justify the conclusions; analyze and interpret domestic and foreign statistics on socio-economic processes and phenomena, identify trends in socio-economic indicators; Skills: use of modern technical means and information technologies for solving analytical and research problems.
18	Special	Banking statistics	6	Know: methods for calculating economic and socio-economic indicators based on standard methods, taking into account the current regulatory framework. Be able to: draw up statistical reports on the activities of financial and banking organizations; collect the necessary data, analyze them and prepare an information review and / or analytical report. Skills: use of modern technical means and information technologies for solving analytical and research problems.
19	Special	Administration of investment projects and	6	Know: the methodology fororganizing the collection, processing, analysis and systematization of statistical, scientific, legal and other information on the innovative development of economic systems. To know the basic methods and means of

		decisions		solving problems within the framework of the ongoing research, taking into account its functional area and focus. Know the principles, methodology and procedure for generating reports, reviews, publications based on the results of research. Be able to: choose methods and means of solving problems that are adequate to the goals of the study. Be able to structure reports, reviews, publications, determine the logic of their presentation, draw up in accordance with accepted norms and standards. Apply modern mathematical tools to solve meaningful economic problems in the innovative sphere of the economy. Skills: to substantiate a business idea and a model of an investment project; develop a financial model for an investment project. Have experience in conducting research in the subject area. Have the skills to generate reports, reviews, publications based on the results of research.
20	Special	Evaluating the effectiveness of investment decisions	6	Know: algorithms for constructing cash flows and ways to account for risks. The concept of external and internal sources of financing; Investment tools; Indicators for evaluating the investment attractiveness of projects. Be able to: find appropriate discount rates; build the simplest models for evaluating the effectiveness of IP; calculate IP performance indicators; use a computer in solving practical problems of assessing the effectiveness of IP Skills: to substantiate a business idea and a model of an investment project; to develop a financial model of an investment project, the skills of using modern mathematical tools for solving problems of assessing the effectiveness of investment projects; a methodology for constructing, analyzing and applying and interpreting the results of the analysis of mathematical models for evaluating theeffectiveness of investment projects.
21	Special	Financial management	7	Know: the theoretical, methodological and practical foundations of financial management, the experience of financial management in developed countries, asset management, equity and liabilities, approaches and methods of assessing the value of the company, the principles of financial planning, the principles of achieving and maintaining the financial stability of the company. Be able to: calculate indicators of the financial condition of the enterprise, the ability to work with financial statements, systematize knowledge, analyze statistical materials on monetary circulation, calculate the structure of fixed, inventory and financial assets. Skills: to assess the risks of financial instruments, analyze the financial performance of the enterprise and have the skills of effective financial management, identify management errors, calculate the profitability and profitability of the organization

22	Special	Professional values and ethics of the financier	7	Know: historical, philosophical and socio-cultural traditions of the formation of ethics as a science; the structure and main functions of modern professional ethics; the essence of morality and its interpretation in various ethical theories; the specifics of the manifestation of moral values in professional activities, in the family and everyday life; forms and norms for the implementation of business etiquette inprofessional activities. Be able to: justify their spiritual, moral and life positions; affirm the principles of justice, freedom and responsibility in the performance of their professional activic duty; improve their moral qualities; use the principles and methods of professional ethics to evaluate various social and professional phenomena and processes; reasonably express their views and judgments on the problems of professional ethics; apply the norms and rules of business etiquette in professional activities. Skills: to show communication skills, by mastering the norms of behavior in professional activities, independent work with literature and other sources on the theory and practice of professional ethics; and etiquette; opposition, dialogue and discussions on the content of moral values in professional ethics; compiling a moralcharacterization of the personality of abusiness partner.
23	Special	Ethics of business communication	7	Know: the current state of the theory of organizational behavior and trends in its development; the basics of personal development in the organization; factors of group behavior in the structures of state and municipal government; features of communicative behavior in state organizations and local government organizations; principles of effective team formation; general approaches to the formation of the organizational culture of civil servants; Be able to: carry out a scientific analysis of the phenomena and processes of social practice; direct organizational behavior to solve professional problems; to form and improve the organizational culture in the structures of state and municipal government. Skills: to show communication skills, by mastering the norms of behavior, as well as the norms of behavior in professional activities, analysis of relationships in a professional group; building interpersonal relationships; solving real behavioral problems; management of the behavior of the individual and the group to improve the efficiency of the organization.
24	Special	Bankruptcy and reorganization of the enterprise	7	Know: the theory and practice of bankruptcy of a corporation in a market economy, the features of the reorganization of corporations of various forms of ownership and management; motives and mechanisms for the implementation of mergers and acquisitions Be able to: navigate the legislation governing the procedure for considering bankruptcy cases of an enterprise, assess the anti-crisis situation of a corporation; evaluate the

				effectiveness of transactions for the transfer of corporate control; analyze various factors and indicators of the company's operating and financial activities that affect the M&A strategy;Skills: making the right financial decisions in an unstable economy in various areas of the corporation's functioning estimates of the company's value to determine the feasibility of concluding a specific M&A transaction; using the basics of legal, tax and accounting aspects of mergers and acquisitions; application of managerial decisions, assessment of their possible consequences and bear responsibility for them
25	Special	Financial recovery of the enterprise	7	Know: sources of value creation and destruction in transactions of horizontal, vertical integration and corporate expansion; features of company valuation in international M&A and be able to apply them in practice. Be able to: analyze various ways of restructuring a company, evaluate the appropriateness of their use in each specific situation. Skills: own the methods of calculating financial stability, solvency in order to determine the likelihood of bankruptcy, overcome the insolvency of organizations and financial recovery of enterprises; set, broadcast legal and ethical standards in professional and social activities; use of specific methods and tools for building financial models; use of methods, techniques and techniques for presenting results; communications for the presentation of restructuring strategies using specific methods of situation analysis.
26	Special	Analysis of financial and economic activities	7	Know: the essence of the main economic phenomena and processes that make up the content of the economic activity of the enterprise, their relationship and interdependence; modern methods of economic research of the economic activity of enterprises, which are used at different stages and directions of its complexanalysis, including methods of factor analysis, functional cost analysis, marginal analysis; subject relationships of the theory of economic analysis with economic theory, management, finance, statistics, accounting. Be able to: analyze the financial and economic activities of the enterprise, including own methods for calculating financial stability, select a methodology and carry out analytical calculations based onaccounting, statistical and operational accounting data; evaluate the results of the enterprise, taking into account earlier decisions; determine the causes and factors affecting the economic performance and financial condition of the enterprise and developpractical recommendations based on them.analyze the financial condition of aneconomic entity; analytically process financial statements in order to make management decisions and obtainan assessment of the

27	Special	Financialanalysis	7	effectiveness of the functioning of the organization (enterprise); calculate and correctly evaluate the value offinancial ratios characterizing the financial condition of the organization (enterprise); identify internal reserves to strengthen the financial condition of the analyzed entity; independently choose the best option for solving economic and financial situations; make reasoned conclusions and proposals based on the results of the analysis done in order to improve the efficiency of the organization (enterprise); Skills: concepts of analysis of financial and economic activities of enterprises; methods of analysis of financial statements and financial forecasting; methods for assessing current and future financial flows; methods of management and evaluation of the capital structure. Know: techniques and methods of financial analysis, scientific foundations of financial analysis; content, purpose, objectives, methods and techniques of financial analysis in organizations (enterprises); sources of analytical information; a system of absolute and relative financial indicators characterizing the availability, placement and efficiency of the organization's (enterprise's) financial resources; method of express analysis and in-depth financial analysis. Be able to: analyze the financial and economic activities of the enterprise, use analysis techniques, practical skills in calculating and evaluating the main indicators of the enterprise,
				identifying reserves and developing measures to improve the economic mechanism. Skills: carrying out analytical procedures and generalizations in their future scientific or practical activities; practical application of financial analysis of companies' activities and Possess skills: methods of calculation and analysis of retail, wholesale, prices.
28		International monetary and financial relations	7	Know: the main forms of international payments; - issues of maintaining foreign currency accounts of individuals and legal entities; the main currency transactions, the specifics of their conduct and effective implementation. Be able to: carry out settlement and cash services for customers, interbank settlements, settlements for export-import transactions; open, maintain and close various accounts of individuals and legal entities in the currency of the Republic of Kazakhstan and foreign currency; carry out conversion operations on customer accounts Skills: identify trends in the development of international monetary and financial relations; design secure supply chains; own the methods of settlement and cash services for clients, interbank settlements, settlements for export-import transactions.
29	Special	Financialcontrol and audit	7	Know: legislation in the field of state financial control; competence of financial control bodies; stages and specifics of the audit; the difference between revision and audit; Be able to: select various methods for assessing short-term assets, choose financial leverage

				to increase the income of organizations; draw up an audit plan and program in the public sector; use the terminology of the auditor and the auditor. Skills: organizing and conducting audits in financial and budgetary organizations; drawing up an audit report.
30	Special	Customsbusiness	7	Know: procurement legislation and its control, principles and methods of monitoring and auditing in the field of procurement of goods, works and services, jn the functions, rights and obligations of state governing bodies and local self- government bodies responsible for legal regulation and control in the budget system; Be able to: monitor, audit and control in the field of procurement of goods, works and services, apply methods and forms of budgetary control; use financial documents for budgetary control; Skills: analyze shipping documents, fill out a customs declaration, be able to work with legislation in the field of procurement of goods, works and services, professional qualities of a specialist in the field of organizational and managerial, administrative, information and analytical, research and project activities in the context of managing the procurement system goods, works, services.
31	Special	Budget control	7	Know: about the system of responsibility for violation of the legislation regulating interbudgetary relations; Be able to: systematize, generalize regulatory information on the activities of financial institutions and economic entities for use in professional, including entrepreneurial activities, use financial reporting for the purpose of conducting control measures; determine the types of violations of the budget legislation and the measures of responsibility for these violations. Skills: summarize modern problems of organizing and conducting budgetary control; to formulate their own opinion on the studied modern problems in the field of budget control
32	Special	Competition law	8	Know: Knows the experience of Kazakhstan and foreign antimonopoly authorities; features of legal regulation of competition; features of regulatory regulation of competitive relations; the role, place and importance of competition policy; models of competition and competition law. be able to: Be able to organize work on the legal regulation of competition and on the conduct of competition policy; develop the main types of contracts and agreements taking into account the requirements of antimonopoly legislation; develop local regulations of the organization taking into account the requirements of antimonopoly legislation and the application of antimonopoly legislation. Skills: Has the skills of drafting local regulations of the organization, taking into account the

33	Special	Business Law	8	requirements of ensuring compliance with the current antimonopoly legislation when making legal decisions in the field of competition; drafting contracts and agreements in the field of competition and taking into account the requirements of antimonopoly legislation. Know: composition of the budget system and stages of the budget process; issues of legal regulation of state revenues and expenditures; the procedure for budgetary financing; legal bases of monetary circulation, crediting and settlements; forms, types and methods of financial control, as well as the competence of the bodies exercising it in the Republic of Kazakhstan; Be able to: systematize, generalize legal information on the activities of financial institutions and economic entities for use in professional, including entrepreneurial activities, analyze and legally qualify typical violations of accounting, tax and cash management discipline. Skills: examination of payment and settlement documents used in the implementation of financial and economic operations in commercial and budgetary institutions subordinate to the authorities of the Republic of Kazakhstan
34	Special	Financial monitoring	8	Know: professional terminology in russian and foreign languages; existing financial and economic risks; basic methods, ways and means of working with financial services; indicators of the results of financial and economic research; Be able to: analyze the financial and economic activities of the enterprise, including own methods for calculating financial stability, find ways to improve the intellectual, general cultural and professional level; translate written sources of professional information ; use knowledge of existing financial and economic risks; collect and analyze data, prepare an information review and / or analytical report; Skills: systematize, generalize regulatory information on the activities of financial institutions and economic entities for use in professional, including entrepreneurial activities, own the methodology for assessing and forecasting existing financial and economic risks, methods of management of financial services and divisions of organizations of various organizational and legal forms; methods of calculation and interpretationof the results of financial and economic research
35	Special	Financial planning	8	Know: theory and practice of financial resource management in modern conditions; features of systems of financial resources of various economic entities; methods of cash flow analysis and cash flow forecasting; basics of financial calculations; Be able to: predict, plan and manage public finances; predict cash flows; manage cash;evaluate the efficiency of the use of financial resources; analyze the probability of bankruptcy; make an analytical assessment of possible financial difficulties

				Skills: financial calculations, analysis of the state of financial resources, mastering the methods of effective management of financial resources.
36	Special	Modern banking technologies	8	Know: the institutional structure of the banking and financial system of Kazakhstan; infrastructure components of the national banking and payment system; electronic technologies for banking and payment transactions; basics of accounting for banking and payment transactions; remote forms of banking services. Be able to: practically apply the studied material in the evaluation of payment and banking services; assess the compliance of financial services withinternational principles and recommendations; develop rules and methods for providing payment and banking services; simulate settlement methods in payment systems; analyze the efficiency of payment and banking operations Skills: organize the activities of banking organizations, including banking services, to meet the needs of customers in emergency situations and remote service using modern banking technologies; terminology used in the conduct of payment, banking and financial transactions; legal documents regulating banking, payment and financial activities in the Republic of Kazakhstan; electronic technologies for banking operations; remote methods of providing payment and banking services; accounting rules for credit institutions in the Republic of Kazakhstan; methods of analysis of the functioning of payment and banking systems
37	Special	Leasing and leasingop- erations	8	Know: basic concepts used in leasing operations; methods for determining lease payments; the process of forming an investment project and methods for assessing the effectiveness of the implementation of investment leasing projects and the degree of risk associated with their implementation Be able to: calculate lease payments using various methods; assess the degree of effectiveness of leasing in comparison with other types of financing; analyze possiblerisks of leasing activities. Skills: to carry out calculations that allow assessing the main trends in the monetary sphere; perform calculations of leasing payments; to form a leasing agreement, create leasing companies; develop leasing investment projects; carry out procedures for the selection and evaluation of proposed investment leasing projects - navigate the legal documents governing leasing activities.

# Table 2. The sequence of mastering the disciplines of social and professional interaction

well	Providing disciplines	Competencies	Expected result
1	History of Kazakhstan	General education	know: demonstrate knowledge and understanding of the main stages of history development of Kazakhstan Be able to: to correlate the phenomena and events of the historical past with the
			general paradigm of the world-historical development of human society through critical analysis; be able to objectively and multy-sided comprehend the immanent features of the modern Kazakh model of development
			Skills: possess the skills of analytical and axiological analysis in the study of historical processes and phenomena of modern Kazakhstan; systematize and critically evaluate historical phenomena and the processes of the history of Kazakhstan
1	Foreign language	General education	<ul> <li>Know: lexical minimum and language material of topics and subtopics in a given discipline (social and social and cultural spheres of communication).</li> <li>Be able to: understand by ear not only individual phrases and frequently used words, but also more voluminous statements on topics directly related to it, understand the main content of short simple content on the radio, at the airport, at the station. understand when reading the content of short, simple texts, advertisements, brochures, men- us, bus and train schedules, short simple personal letters, e-mails. communicate in sim- ple typical situations that require the exchange of information within the framework of familiar topics and activities, be able to talk about family, living conditions, training sessions. write a simple letter of a personal nature, a note, an autobiography.</li> <li>Skills: understanding of foreign language dialogic and monologue speech within the framework of general cultural and professional topics; a foreign language at a level that allows to carry out the main types of speech activity; different ways of oral and written communication; skills of adequate response in situations of everyday,</li> </ul>
1	Kazakh language/ Russian language	General education	<ul> <li>academic and professional communication; skills of listening, reading, writing.</li> <li>Know: theoretical foundations of the course (language, its functions, forms of speech, text, its features, styles of speech, functional and semantic types of speech); features of dialogic and monologue speech; types of scientific information and the specifics of its implementation in a scientific text; elements of structural-semantic analysis and semantic analysis of a scientific text, components of a speech situation, speaker's intentions.</li> </ul>

-	1	1	
1	Information and communication technologies	General education	Be able to: to carry out the correct choice and use of language and speech means for solving certain problems of communication and cognition based on knowledge of a sufficient amount of vocabulary, a system of grammatical knowledge, pragmatic means of expressing intentions; compose everyday, socio-cultural, official and business texts in accordance with generally accepted norms, functional orientation, using lexico- grammatical and pragmatic material of a certain certification level that is adequate to the goal; interpret the information of the text, explain in the scope of the certification requirements the style and genre specifics of the texts of the socio-cultural, socio- political, official business and professional spheres of communication; participate in communication in various situations in different spheres of communication in order to realize their own intentions and needs (everyday, educational, social, cultural), declar- ing them ethically correct, meaningfully complete, lexico-grammatically and pragmati- cally adequate to the situation; discuss ethical, cultural, socially significant issues in discussions, express their point of view, defend it with arguments, critically evaluate the opinion of interlocutors; build speech behavior programs in situations of personal, social and professional communication in accordance with the situation of communication, evaluate the actions and deeds of participants, use information as a tool to influence the interlocutor in situations of knowledge and communication; language skills in various situations of everyday, socio-cultural, professional communication; skills of searching, processing information in Russian; types of speech activity. Know: What economic and political factors contributed to the development of information and communication technologies; features of various operating systems, archi- tecture; Be able to: identify the main trends in the field of information and communication endered with termineted tecture.
			<ul> <li>atem<sup>2</sup> tecture, be able to: identify the main trends in the field of information and communication technologies; se information resources to search and store information; work with spreadsheets, perform data consolidation, build graphs; apply methods and means of information</li> <li>Be able to: design and create simple websites; to process vector and bitmap images; to create multimedia presentations; to use various platforms for communication; calculate and evaluate performance indicators of supercomputers; use various forms 25</li> </ul>

			of e- learning to expand professional knowledge; use various cloud services. Skills: database structure development; designing and creating presentations; receiving data from the server; creating video files; working with Smart applications; working with services on the e-government website
1	Sociology	General education	Know: patterns and stages of the historical process, the main historical facts, dates, events and names of world and domestic historical figures; the main events and processes of national history in the context of world history Be able to: critically perceive, analyze and evaluate historical information, factors and mechanisms of historical changes; analyze civil and ideological positions in society, form and improve their views and beliefs, transfer philosophical worldview to the field of material and practical activities; use various philosophical methods to analyze trends in the development of modern society, philosophical and legal analysis Skills: skills of a holistic approach to the analysis of society's problems; methods of philosophical, historical and cultural studies, techniques and methods of analyzing the problems of society; causal relationships in the development of Kazakhstan society; the place of a person in the historical process and the political organization of society;skills of respectful and careful attitude to the historical heritage
1	Political science	General education	<ul> <li>Know: the main stages of the development of political knowledge in the history of civilization; schools and directions of modern political science; political life of society; the political system and its institutions; the essence of political processes in the countryand the world.</li> <li>Be able to: analyze the features of political systems and the functioning of political institutions; critically evaluate the theoretical approaches of political science; identify the interrelationships and patterns of the political process; compare political systems, institutions and actors in the cross-country and subnational context, based on the knowledge gained and the methods mastered.</li> <li>Skills: the skills (gain experience) of working with primary sources on the topics of thecourse; analysis of regulatory legal acts and other documents; search, processing and analysis of information; solving problems related to the assessment of the political course; working in groups, project activities, business games; public speaking; academic writing. the skills to express their thoughts and opinions in interpersonal and business communication in a foreign language; the skills to extract the necessary information from the original text in a foreign</li> </ul>

			language.
1	Culturology	General education	Integrates: Integrates: Know: basic theories of culture, basic concepts of cultural studies; the main directions of the methodology of modern cultural analysis the history of the formation of world culture and civilization, theoretical features of basic cultural concepts, various interpretations of culture and civilization in world and domestic literature; actual problems of the development of modern culture; the idea of culture as a socio-historical phenomenon; patterns of the development of world cultures, as well as the typology of the classification of culture; basic knowledge about the history of the most important cultures of mankind; about the ways of acquiring, storing and transmitting the basic values of culture - about the diversity and selfworth of various cultures, forms and types of culture, patterns of their functioning and development, the main cultural and historical regions; the history of Kazakh culture, its place in the system of world culture and civilization. Be able to: identify the features of this culture, the dominant values in it; explain the specifics of intercultural communication; conduct independent professional activity in a dynamically changing multicultural society; navigate the cultural environment of modern society; explain the phenomenon of culture, its role in human life; navigate cultural issues, independently understand the issues of the influence of cultural factors on the behavior of individuals Skills: practical skills in the preservation and enhancement of national and world cultural heritage; practical skills of practical use of knowledge and skills in taking into account the specifics of cultural behavior of various individuals and collectives in the modern conditions of the formation of civil society in the Republic of Kazakhstan.
1	Psychology	General education	<ul> <li>Know: the meaning and place of psychology in the system of sciences; the main directions of personality development in modern psychology; personal values and meanings in professional self-determination; the relationship and mutual influence of the psyche and body; techniques and techniques of effective communication. Be able to: interpret basic psychological theories, concepts; use methods and mechanisms of emotion regulation in everyday life; identify patterns of behavior in a conflict situation and conduct self-diagnosis.</li> <li>Skills: determination of individual psychological characteristics of personality, value-semantic representations in professional self-determination of personality; recognition of psychological impact and effective communication.</li> </ul>

1-2	Physical training	General education	<ul> <li>Know: the role of physical culture in the development and training of a specialist; fundamentals of the state policy of the Republic of Kazakhstan in the field of physical culture and sports; theoretical and methodological foundations of physical culture; the main achievements of the Republic of Kazakhstan in the field of physical culture; hygienic and organizational bases of physical culture and sports. Be able to: use practical skills and abilities in life that ensure the preservation and strengthening of health, development and improvement of psychophysical abilities and qualities; use physical culture, sports and wellness activities to achieve life and professional goals; apply the rules for the safe conduct of physical exercises and sports.</li> <li>Skills: the skills of organizing mass sports competitions; exercises for professional and pedagogical physical training, general physical training, special physical training, special skills that ensure the preservation and strengthening of physical training, as well as apply special games in practice; a system of practical skills that ensure the preservation and strengthening of health, development and improvement of psychomotor abilities and qualities.</li> </ul>
1	Fundamentals of economic and legal knowledge	General education	To know: methods of scientific research in economics, various theories about entrepreneurship, financial literacy and market economy, types of entrepreneurial activity, spheres of entrepreneurship, to master various quantitative and qualitative methods for creating the future of your own business, entrepreneurial calculations, analytical calculations and forecasts, the main provisions of the Constitution and the current legislation of the Republic of Kazakhstan, the system of public administration bodies and their terms of reference, the mechanism of interaction of substantive and procedural law, the essence of corruption and the reasons for its origin, current legislation in the field of anti-corruption. Be able to: analyze and justify the reality of business plans, market segmentation, competently and professionally assess the market situation for the organization of their business, creatively approach the solution of various economic tasks, possess practical skills of independent economic work in the field of entrepreneurship, calculate your personal budget, have clear background information and fast and correct orientation to economic indicators, analyze events and actions from the point of view of the field of legal regulation and be able to refer to the necessary regulations, navigate the current legislation, using the law to protect their rights and interests, to use spiritual and moral mechanisms to prevent corruption. Skills: acquire practical skills in building graphs and diagrams illustrating various economic models, independent economic work in the field of entrepreneurship,

			quickly and correctly navigate the actual source information and estimated economic indicators, determine the levels of financial security, have the skills to identify problems of an economic nature in the analysis of specific situations and their solutions, taking into account the actions of economic patterns at the micro and macro levels, conducting discussions on legal issues, on the application of norms in the modern period, analysis of the situation of conflict of interests and moral choice.
1	Fundamentals of scientific and environmental knowledge	General education	To know: forms and methods of pre-scientific, scientific and extra-scientific cognition, modern approaches to socio-humanitarian knowledge and their commensurability; basic epistemological models, the nature of transformations of the concept of rationality; fundamentals of ecology and safe human life in the environment, environmental factors and their impact on living organisms, methods for identification, elimination of the influence of harmful factors on humans and environment, and providing comfortable conditions for human life and activity; Be able to: formulate and solve problems that arise in the course of scientific research and require in-depth professional knowledge; modify existing and develop new methods based on the tasks of a specific study; choose methods of protection from hazards in relation to the field of their professional activity and choose ways to ensure comfortable living conditions; Skills: possess the skills of conducting independent research and scientific and pedagogical activities that require extensive education in the appropriate direction; the ability to apply methodological and methodological knowledge in conducting scientific research; skills to ensure the safety of life in professional activities, living conditions and in emergency situations.
1	Economic theory	Economic and organizational - managerial competencies	Know: the main economic categories in educational and scientific activities; methods of studying economic processes and phenomena; fundamental principles of economic behavior of various subjects; the subject and place of economic theory in the system of economic knowledge; methods of cognition of economic processes; basic concepts and categories of economic science; general principles of economic development; mechanisms of functioning of markets of finished products and resources, formation of factor incomes; the system of national accounts and the main macroeconomic indicators of the national economy; the reasons for the cyclical development of the market economy and its instability; tools and methods of state regulation of the economy, ESG concepts in a closed-loop economy. Be able to: form the relationship between the green economy and ecology, explain the

			<ul> <li>principles of economic behavior of market participants, summarize the results of the analysis of economic information; substantiate the economic aspects of various issues and problems of social development, navigate the main problems of the market economy; calculate the main micro- and macroeconomic indicators; build curves of demand, supply, indifference, equal product, costs, lines budget constraints, equal costs, etc. use various ways to measure the level of prices, employment and unemployment; to build curves of aggregate demand, supply, consumer spending, investment, etc. to critically comprehend economic practice; to put forward hypotheses about the causes of certain economic situations in Kazakhstan and the world, the main directions, and tools for their resolution.</li> <li>Skills: to master the methodology of micro- and macroeconomic analysis; critical and analytical approach in the process of perception of economic information.</li> </ul>
1	Mathematics in Economics	Economic and organizational - managerial competencies	Know: an idea of the methods of mathematics, its role in the development of other sciences, where and how mathematical methods are applied; know the basic definitions, theorems, rules, mathematical methods and practical applications. Be able to: use mathematical methods for calculating and forecasting socio-economic phenomena. build mathematical models; set mathematical problems; select appropriate mathematical methods and algorithms for solving the problem; apply numerical methods to solve the problem using modern computer technology; provide high-quality mathematical research; on the basis of the conducted mathematical analysis to develop practical recommendations. Skills: a culture of thinking, capable of generalization, analysis, perception of information, setting a goal and choosing ways to achieve it; be able to logically correctly, reasonably and clearly build oral and written speech; willingness to cooperate with colleagues, work in a team; use the basic laws of disciplines in professional activities, apply the methods of mathematical analysis and modeling, theoretical and experimental research
2	Philosophy	General education	Know: basic philosophical concepts and categories, patterns of development of nature, society and thinking; the essence of philosophical categories, terminology of philosophy and the structure of philosophical knowledge, functions of philosophy methods of philosophical research; the place and role of philosophy in public life Be able to: to use the basics of philosophical knowledge to form a worldview position; - analyze ideological, socially and personally significant philosophical problems; to orient oneself in the system of philosophical knowledge as a holistic

2	Accounting and auditing	Professional	<ul> <li>view of the foundations of the universe and the prospects for the development of planetary society; to understand the characteristic features of the modern stage of philosophy development</li> <li>Skills: the skills of philosophical analysis of various types of worldview; the skills of philosophical thinking to develop a systematic, holistic view of the problems of society; the skills of analyzing texts with philosophical content</li> <li>Know: basic knowledge of accounting and auditing, the logic of reflecting the facts of</li> </ul>
			economic activity on accounting accounts, the principles of cost accounting and profit calculation of the company, the procedure and methods of preparing financial statements; the technology of conducting audits, types and methods of collecting audit evidence, Be able to: apply and use legislative, regulatory and instructional materials, methods and techniques, methods of accounting and auditing, keep records and calculate the profitability of production. Skills: reflecting assets, liabilities, capital, income and expenses on accounting accounts in accordance with international financial reporting standards; reflecting the organization's business operations in the form of accounting correspondence; filling out primary documentation and compiling accounting documentation; using financial information to solve optimization problems in the organization, ensure timely crediting of income and accounting expenses.
2	Professional Kazakh(Russian) language	Professional	Know: professional vocabulary and terminology; the specifics of oral communication in the professional field; linguistic features of oral and written communication; features of business communication and business etiquette. Be able to: use the Russian language in interpersonal communication and professional activities; to carry out business communication and conduct business conversations on professional topics; to make out and transfer the necessary information in writing; ex- plain your point of view and critically evaluate the provisions put forward; create your own statements, essays, etc. apply business etiquette in speech. Skills: skills of expressing one's thoughts and opinions in interpersonal and business communication in Russian; professional terms and concepts; analysis of professional text; information competence: the ability to work with a book, textbook, reference literature, dictionaries, find the necessary information.
2	Professional-focused foreign	Professional	Know: lexical material on the topics of this discipline; regulatory requirements for

	language		reg- istration (official letter, essay, etc.); improve pronunciation skills; develop productive and receptive lexical and grammatical skills; to improve the skills of dialogic speech of a general nature associated with situations of everyday and professional communica- tion; develop listening skills (with a full understanding of what they heard); develop and improve writing skills; improve the skills of introductory, studying, viewing and search reading. be able to: automate the technical skills of reading to oneself; develop the ability to transfer scientific information and literature of a socio-political nature; develop the skills of monologue (prepared) speech - the deployment of the thesis; master reversed reading aloud of the prepared message; teach referencing skills. Skills: complexity in solving practical, educational, educational and developmental
2	Microeconomics	Economic and	<ul><li>goals (at the same time, practical goals act as leading ones); communicative orientation of the learning process.</li><li>Know: basic concepts and methodology of microeconomics; basic methods of</li></ul>
		organizational - managerial competencies	microeconomic analysis; the mechanism of functioning of the market economy at the micro level; laws and patterns manifested in the behavior of individual economic entities; economic mechanisms for the functioning of a firm (enterprise) in market conditions; microeconomic tools for assessing the effectiveness of the economic activity of a firm (enterprise); the mechanism of price formation for goods in various market structures; the necessity, methods and consequences of state regulation of the activities of organizations. Be able to: assess the economic situation at the micro level, use microeconomic theories to analyze the behavior of economic agents; evaluate the state of individual markets, explain the reasons for the behavior of consumers and firms, apply the methods of microeconomic analysis in interpreting economic reality; apply the acquired knowledge when considering specific situations. Skills: critical analysis and evaluation of various economic concepts, their role in economics; studies of patterns of economic development at the micro level; applicationof theoretical provisions in solving practical problems; determination and analysis of performance indicators of the firm (enterprise); analysis of the activities of an individual firm (enterprise) and trends in the development of the economic system as a whole.
2	Macroeconomics	Economic and	Know: the terminology of macroeconomics, the main patterns of development of a
		organizational -	market economy; the main features of the functioning of the national economy;

		managerial	characteristics of economic relations at the level of macroeconomics as a basic level
		competencies	of economic development; basic theoretical provisions and key concepts of
			macroeconomics; methods and directions of state influence on the economic system;
			features of the implementation of the state economic policy in Kazakhstan;
			connection of the studied discipline with other sciences.
			Be able to: evaluate the economic situation at the macro level, understand the
			methods of macroeconomic analysis; use macroeconomic theories to analyze the
			types and instruments of macroeconomic policy; develop recommendations for
			improving macroeconomic analysis; make calculations of the most important
			indicators and coefficients of macroeconomic processes and phenomena; use the
			methods of macro- economic analysis in the interpretation of economic reality;
			understand the essence and content of economic processes and phenomena described
			by macroeconomic models and functional dependencies; apply the acquired
			knowledge when considering specific situations.
			Skills: possession of the basic conceptual and categorical apparatus of
			macroeconomics; methods of macroeconomic analysis and calculation of key
			indicators; the ability to assess the effectiveness and socio-economic consequences of
			specific government measures used in the implementation of the state's
			stabilization policy.
2	Statistics	Economic and	Know: the subject and method of statistics, statistical observation, the basics and
		organizational -	methods of calculating individual indicators, statistical summary and grouping,
		managerial	absolute and relative values, average values and indicators of variation, selective
		competencies	observation, series of dynamics, indices, statistical study of the interrelationships of
			social phenomena, population and labor statistics, the system of national accounts,
			basic macroeconomic indicators, statistics on the standard of living of the population
			Be able to: formulate the goals and objectives of statistical research; compile
			statistical research programs, systematize and summarize economic information,
			predict economic processes; collect and register information, carry out primary
			processing and control of observation materials, perform calculations of statistical
			indicators and formulate basic conclusions, compile tables and graphs, as well as
			systems of macroeconomic indicators
			Skills: to use statistical information in the further development of general and special
			economic disciplines; application of statistical methods for processing and analyzing
			quantitative and qualitative information about the development of socio-economic
			processes and phenomena
L		l.	

2	Fundamentals of management and marketing	Economic and organizational -	Know: acquire knowledge in the field of management and marketing; use the complex of acquired knowledge to solve all marketing problems; determine the state of the
		managerial competencies	economy, the real state of the company and its position in the market; Be able to: what is an enterprise as an object of marketing activities; what tasks of the
			firm's practical activities are solved within the framework of the marketingconcept; Skills: to possess methods of economic analysis of the behavior of economic agents and markets in a global environment;
2	Market infrastructure	Economic and organizational -	Know: evaluate the results of the company's marketing activities; the process of forming the market infrastructure inKazakhstan.
		managerial competencies	Be able to: analyze the results of marketing research of enterprises and financial organizations, how to manage internal processes with the help of marketing tools; to form students' knowledge about the features of the current stage of development of the economy of Kazakhstan.
			Skills: ability to use modern methods of corporate finance management to solve strategic problems, works are the main elements of the market infrastructure.
2	Fundamentals of Economic Analysis	Economic and organizational - managerial competencies	<ul> <li>Know: methodological principles of economic analysis, features of the method of economic analysis, the procedure for collecting and preparing analytical information, methods and techniques for conducting analytical calculations</li> <li>Be able to: analyze the results of calculations of financial and economic indicators and substantiate the conclusions; as well as identify economic problems when analyzing specific situations, propose ways to solve them, taking into account criteria of socio-economic efficiency, risk assessment and possible socio-economic consequences, identify and justify the conditions and factors for mobilizing production reserves; determine the financial condition of the organization and the trends of its development.</li> <li>Skills: systematize the main methods of economic entities and their divisions; interpret the results of calculations, as well as possess the skills of modern methods of collecting, processing and analyzing economic and social data necessary for the development of plans and justification of management decisions.</li> </ul>
2	Functional and cost analysis	Economic and organizational -	Know: methodological principles of economic analysis, features of the method of economic analysis, the procedure for collecting and preparing analytical information,
		managerial competencies	methods and techniques for conducting analytical calculations Be able to: analyze the results of calculations of financial and economic indicators

			and substantiate the conclusions; as well as identify economic problems when analyzing specific situations, propose ways to solve them, taking into account criteria of socio-economic efficiency, risk assessment and possible socio-economic consequences, identify and justify the conditions and factors for mobilizing production reserves; determine the financial condition of the organization and the trends of its development. Skills: systematize the main methods of economic entities and their divisions; interpret the results of calculations, as well as possess the skills of modern methods of collecting, processing and analyzing economic and social data necessary for the development of plans and justification of management decisions.
2	Finance	Professional	Know: the concept of finance and financial instruments, the basics of the organization and management of public finance, finance of business entities and financial institutions; terminology and concepts of the activities of subjects of financial relations, modern concepts of public finance, "Green" finance, environmental investments, ESG bonds Be able to: analyze and manage the activities of financial and investment markets, be able to analyze cash flows at macro and micro levels, apply conceptual and categorical apparatus in professional activities; search for information on the received task, collect, analyze data; Skills: financial management to make decisions on the formation and use of financial resources at different levels of social structure, to master the methodology of currency research; modern methods of collecting, processing and analyzing currency and financial and economic data
3	1C accounting	Professional	<ul> <li>Know: the main types of accounting automation in enterprises. The technology of accounting in the software environment 1C: Accounting.</li> <li>Be able to: use automated accounting and reporting programs (1C-Accounting) to keep records of cash transactions. Maintain accounting and tax records, generate financial and regulated reports</li> <li>Skills: work in a typical configuration "Enterprise Accounting" of the "1C: Enterprise" system.</li> </ul>
3	Parus 8 accounting	Professional	Know: the basic terminology of the beginning and end of the system, setting parameters, the formation, accounting and reflection in the accounts of budgetary accounting, banking documents.

			Be able to: use automated accounting and reporting programs to keep records of cash transactions. launch the "administrator" application; set the current date, general system settings, register business transactions, close the accounting period. Skills: work with counterparties, bank and cash documents, registration of business
3	Big Date and business analyt ics	Professional	<ul> <li>transactions on an extract from a personal account in the treasury.</li> <li>To know: network models of cloud services and features of cloud architecture design, basic concepts and terminology of cloud technologies; areas of application of cloud technologies; the concept of cloud computing in relation to business activities; to know the basic principles of cloud computing, principles and methods of application development for cloud systems using various platforms; cloud computing infrastructure;</li> <li>Be able to: choose software tools for data analysis and cloud services, describe the possibilities of using information technologies and an innovative approach; manage and store data, determine the stages of transition to a multi-tenant, dedicated, customizable, multi-tenant architecture, use cloud programming techniques, evaluate the effectiveness of application, long-term prospects, study the economics of cloud computing;</li> <li>Skills: to design algorithms, models and methods for software and cloud architectures, to create models for the organization of multi-tenant data storage, software development of cloud systems, system administration for the development and maintenance of applications deployed in the clouds</li> </ul>
3	Cloud computting services	Professional	To know: network models of cloud services and features of cloud architecture design, basic concepts and terminology of cloud technologies; areas of application of cloud technologies; the concept of cloud computing in relation to business activities; to know the basic principles of cloud computing, principles and methods of application development for cloud systems using various platforms; cloud computing infrastructure; Be able to: choose software tools for data analysis and cloud services, describe the possibilities of using information technologies and an innovative approach; manage and store data, determine the stages of transition to a multi-tenant, dedicated, customizable, multi-tenant architecture, use cloud programming techniques, evaluate the effectiveness of application, long-term prospects, study the economics of cloud computing; Skills: to design algorithms, models and methods for software and cloud architectures, to create models for the organization of multi-tenant data storage,

			software development of cloud systems, system administration for the development and maintenance of applications deployed in the clouds
3	Circular Economics	Professional	<ul> <li>Know: The basic principles of the circular economy. The structure and features of the circular economy model. The role and significance of the ESG (Environmental, Social, Governance) concept in a closed-loop economy. Circular business models and their content. The role of the circular economy at the levels of micro- and macroeconomics, ESG concepts in a closed-loop economy, circular business models. Be able to: Apply the principles of circular economy to optimize the use of resources. Analyze and evaluate circular business models in practice. Develop and implement circular economy strategies in practice. Identify and solve problems related to the implementation of circular practices. To predict the consequences of making circular decisions at the level of micro- and macroeconomics.</li> <li>Skills: Analyze and interpret data related to the circular economy. Develop and present projects based on the principles of circular economy. To interact with stakeholders for the successful implementation of circular initiatives. Apply innovative approaches to resource management and production processes. To think critically and make informed management decisions in the context of a circular economy.</li> </ul>

## 3. List of modules included in the educational program

N⁰					Volume of	form of	Total
modul	Module name	List of disciplines included in the module	Block	Semest	loans	control	credits
e				er			modulo
M.1	Module of historical and	History of Kazakhstan	GED CC	2	5	GE	
	philosophical knowledge	Philosophy	GED CC	4	5	Exm	10
M.2	Instrumental and communication module	Kazakh (Russian) language	GED CC	1,2	10	Exm	
	communication module	Foreign language	GED CC	1,2	10	Exm	25
		Information and communication technologies			5	Exm	25
			GED CC	1			
M.3	Socio-political knowledge	Sociology	GED CC	2	2	Exm	
	module	Political Science	GED CC	2	2	Exm	8
		Culturology	GED CC	2	2	Exm	
		Psychology	GED CC	1	2	Exm	
M.4	The module of economic,	Fundamentals of economic and legal	GED UC	2	3	Exm	
	legal and environmental	knowledge					5
	safety	Fundamentals of scientific and environmental	GED UC	2	2	Exm	
		knowledge					
M.5	The fundamentals of economics module	Economic theory	BD UC	1	6	Exm	
		Educational practice	BD UC	2	2	Final	8
						assessment	
						of the	
						practice	
M.6	The Principles of Economics		BD UC	1	5	Exm	
	Module	Microeconomics	BD UC	3	5	Exm	14
		Macroeconomics	BD UC	4	4	Exm	
M.7	Health Promotion Module	Physical training	GED CC	1-4	8	Dif offset	8
M.8	Professional Linguistics	Professional Kazakh (Russian) language	BD UC	3	3	Exm	6
	Module	Professional-focused foreign language	BD UC	4	3	Exm	
M.9	Accounting and Analysis	Accounting and auditing	BD UC	3	4	Exm	19
	module	Statistics	BD UC	3	5	Exm	

		Fundamentals of management and marketing/Market infrastructure	BD CC	3	6	Exm	
		Fundamentals of economic analysis/ Functional and cost analysis	BD CC	4	4	Exm	
M.10	Financial Markets Module	Money, credit, banks	PD UC	3	5	Exm	
		Finance	BD UC	4	5	Exm	12
		Internship practice I	BD UC	4	2	Final assessment of the practice	
M.11	Financing and Lending module	Financial markets and intermediaries/ Consulting services	PD CC	4	5	Exm	
		Financial analysis in the activities of a commercial bank/ Tax management	BD CC	5	6	Exm	
		Financing and lending of investments/ Islamic Finance	BD CC	5	5	Exm	20
		Financial statistics/ Banking statistics	BD CC	6	4	Exm	
M.12	Budget and Insurance Policy	Insurance/ Risk management	BD CC	5	4	Exm	
	Module	Corporate Finance	PD UC	5	5	Exm	14
		State Budget/Fiscal Policy	PD CC	6	5	Exm	
M.13	Financial Mechanism	Banking/ Bank management	PD CC	5	5	Exm	
	Module	Taxes and taxation/Tax law of the Republic of Kazakhstan	BD CC	5	5	Exm	14
		Internship practice II	BD UC	6	4	Final assessment of the practice	
M.14	The module of circular	Circular Economics	BD UC	6	5	Exm	
	economics and analytics	Big Date and Business Analytics / Cloud Computing Services	BD CC	6	4	Exm	19
		1C accounting/ Parus 8 accounting	BD CC	6	5	Exm	
		Financial management	PD UC	7	5	Exm	

	Financial condition	Administration of investment projects and				Exm	
M.15	assessment module	solutions/ Evaluating the effectiveness of investment decisions	PD CC	6	3		
		Bankruptcy and reorganization of the					
		enterprise/ Financial recovery of the enterprise	BD CC	7	5	Exm	12
		Analysis of financial and economic activity/Financial analysis	BD CC	7	4	Exm	
	Financial Relations and Law	International monetary and financial					
	Module	relations/Financial control and audit	PD CC	7	6	Exm	
M.16		Customs business /Budget control	BD CC	7	5	Exm	
		Competition law/ Business law	BD CC	8	3	Exm	14
M.17	Financial Management Module	Professional values and ethics of a financier/Ethics of business communication	BD CC	7	5	Exm	11
		Modern banking technologies/Leasing and			4	Exm	
		leasing operations	PD CC	8			
		Financial monitoring/Financial Planning	BD CC	8	4	Exm	
		Internship practice III	PD UC	8	8	Final	
						assessment	24
						of the	
						practice	
		Pre-diploma practice	PD UC	8	2	Final	
						assessment	
						of the	
						practice	
M.18	Final attestation	Final attestation	ATT	8	8	FA	8
	Total						240