

## ЮНЕСКО: ОБРАЗОВАНИЕ, НАУКА, КУЛЬТУРА

### ENHANCEMENT OF CREATIVITY AND SELF-IMPROVEMENT IN UNIVERSITY STUDENTS

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#### **Abstract**

This article defines the notion of «creativity», reveals the link between successful learning students and a high rate of creativity. Torrance and Tunic creativity tests are given for creativity assessment in students, and profound studies are carried out.

***Key words:** creativity, creative potential, ability, testing, creative skills.*

### AN EMOTIONAL ASPECT OF DEVELOPMENT OF COMMUNICATIVE CULTURE OF A COMPETITIVE SPECIALIST

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#### **Abstract**

The paper is devoted to one of the most pressing issues – the role of the emotional aspect of development of communicative culture in educational process in higher school institutions.

***Key words:** emotional aspect, emotional component, communicative culture, professional training.*

### CREATIVE INTERACTION OF INTELLECT AND CULTURE IN THE CULTURAL PROJECT WITH THE REPUBLIC OF TATARSTAN STATE ORCHESTRA

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#### **Abstract**

The main feature of classical music is a combination of the depth of experienced feelings and a variety of artistic techniques. Classical music is the

leader in the musical culture of the world and is developing since the mid of the 17th century up to date.

An operetta, an opera, a ballet, oratorios, concertos and symphonies are regarded as classical music. The highest form of instrumental music, a symphony, in Greek means «an accord». Harmony is achieved by combining a variety of instruments that are part of the orchestra.

The State Symphony Orchestra of Tatarstan, the artistic director and chief conductor of which is Alexander Sladkovsky, performs in the Big Salikh Sajdashev Concert Hall. Classical music forums were held in Kazan at his initiative.

In 2012-2013 seasons he presented a large-scale project of the orchestra - the anthology of music written by Tatarstan composers. In the 47<sup>th</sup> concert season the orchestra also presents an educational project «Music Lessons with the orchestra».

*Key words: symphony orchestra, classical music, music culture, musical instruments, a composer.*

## **ECONOMICS**

### **THE POST INDUSTRIAL TRANSFORMATION OF ECONOMIC SYSTEMS: THE PROBLEM OF THEORETICAL RECONSTRUCTION**

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#### **Abstract**

The author of the article points out the approaches to the analysis of post-industrial transformation of a modern society. The problem of the genesis of post-industrial economy is discussed and reviews of the adequacy of its appropriation mode are given. Changes in business organization, related to the post-industrial trends, are investigated.

*Key words: a post industrial society, information, an interactive model, a social structure, universal productive power, an appropriation mode.*

### **PROSPECTS FOR THE DEVELOPMENT OF THE ECONOMY OF THE REPUBLIC OF TATARSTAN FOR YEARS 2014-2015**

*ZDUNOVA., the Deputy Economy Minister, the Republic of Tatarstan*

### **ECONOMIC GROWTH: CHALLENGES AND PROSPECTS**

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### **Abstract**

In the article negative trends in the economic dynamics of the Russian Federation in recent years, manifested in a slowdown in GDP growth, reduction of industrial production index and the deterioration of other macroeconomic indicators, including and at the regional level are analyzed. The most important reasons for these phenomena, as well as some of the possible ways of economic stabilization are considered.

***Key words:** economic growth; the growth rate; macroeconomic dynamics; investment; federal budget; budget revenues; models of economic growth; stabilization funds.*

## **TATARSTAN IN THE SYSTEM OF PROBLEMS AND STRATEGIC VECTORS OF REGIONAL DEVELOPMENT IN RUSSIA**

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### **Abstract**

The article deals with the position of the Republic of Tatarstan in the system of problems and strategic vectors of Russian regional development.

***Key words:** regional models of development.*

## **THE FORMATION, FUNCTIONING AND DEVELOPMENT OF LOCAL INNOVATIVE SYSTEMS OF INTERACTION BETWEEN REAL AND FINANCIAL SECTORS OF ECONOMY**

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### **Abstract**

The article examines the formation, functioning and development of local innovative systems of interaction between real and financial sectors of the regional economy.

***Key words:** local innovative systems, clusters, innovative clusters, the real and financial sectors of the regional economy, agriculture, agro business, agricultural innovative cluster, state support.*

## **METHODS OF THE EFFICIENT USE OF ENTERPRISE RESOURCE POTENTIAL**

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### **Abstract**

The questions of insufficiently effective use of all types of economic resources are becoming increasingly important in modern conditions. Formation and development of a market economy directly depends on the efficiency of resource potential businesses. At the same time the need to preserve the resource potential of entities within their location, the use of an innovative development model under the conditions of limited external financing, the intensification of competition predetermines the need for improved methods of resource potential assessment of enterprises.

***Key words:** resource potential, efficient use of resources, methods of resource potential assessment.*

## **THE SPECIFIC CHARACTER OF LOGISTICAL CHAINS WHEN USING LEASING**

***VAKHITOV D.**, PhD, Doctor of Economics, Head of Economics Chair, Kazan branch of the Russian Academy of Justice*

### **Abstract**

The article is devoted to peculiarities of application of logistical chains at the realization of leasing deals.

***Key words:** logistical chains, leasing, costs.*

## **LENDING TO THE REAL ECONOMY BY ISLAMIC FINANCIAL AND CREDIT INSTITUTIONS**

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### **Abstract**

The paper deals with the Islamic finance instruments as alternative method of lending to the real economy.

*Key words:* Islamic banking, Islamic finance instruments, real economy, advantages of the implementation of Islamic financial instruments.

## **FINANCIAL STABILITY OF CREDIT INSTITUTIONS OF THE RUSSIAN FEDERATION UNDER CURRENT CONDITIONS**

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### **Abstract**

This paper focuses on the financial stability of credit institutions of the Russian Federation. The dependence of financial stability of the banks on the size of their assets is analyzed on the example of fifteen Russian banks. The coefficients of financial strength of credit institutions, separated on the basis of the size of assets into three groups: large, medium and small, are calculated and compared.

*Key words:* financial strength of credit institutions, financial stability indices, capital adequacy, assets quality, management efficiency, profitability and liquidity.

## **STRESS TESTING OF THE STRENGTH OF THE RUSSIAN BANKING SECTOR AND PERSPECTIVE DIRECTIONS OF ITS IMPROVEMENT**

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### **Abstract**

The article is devoted to a problem of carrying out stress testing of the banking sector. Within research the main shortcomings of existing practice of stress testing are defined, the approach of the Bank of Russia to carrying out stress

tests of the Russian banks is characterized, main directions of improvement of a stress testing technique are offered.

*Key words: banking sector, stress testing, stability.*

## **THE INTERACTION OF BANKING AND AGRICULTURAL SECTORS UNDER THE CONDITIONS OF THE TRANSFORMATION OF ECONOMY**

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### **Abstract**

The article analyzes problems and prospects of cooperation between a banking sector and an agricultural sector in the transformation period of the Russian economy. Several ways of interaction with the stock market and insurance sector are also suggested.

*Key words: banking, agricultural complex, stock market, insurance market, securitization, insurance.*

## **INFLUENCE OF THE DEPOSIT INSURANCE SYSTEM ON THE BANKING SECTOR OF THE RUSSIAN FEDERATION**

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### **Abstract**

The article analyzes the Russian deposit insurance system and its impact on a banking sector. The development of competition in retail deposits has been investigated. Changes in quality of the resource base of Russian banks and the structure of their active operations are also examined.

*Key words: deposit insurance system, banking system, bank deposit, quality of the bank's resources, competition, bank loans.*

## **PROBLEMS AND PROSPECTS OF USING A COMPARATIVE APPROACH TO THE ASSESSMENT OF A COMMERCIAL BANK MARKET VALUE**

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### **Abstract**

The article deals with the market of mergers and acquisitions in banking sphere and describes problems of using a comparative approach to the assessment of commercial banks market value in Russia.

*Key words: comparative approach, market value, mergers and acquisitions.*

## **PROBLEMS OF NCO DEVELOPMENT: SOCIAL VALUES VS POLITICAL MANIPULATION**

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### **Abstract**

The article presents an opposition of social values vs political regulators of the modern «third sector» of the Russian economy. This dynamics of a number of non commercial organizations reflects the main institutional peculiarities of their development, making it possible to discover internal and external factors of non-profit organizations that are of a higher priority for a society. The author, on the example of one of the institutional models, describes tendencies in NCO. In the conclusions the most important conditions, under which «the third sector» will be able to function better are marked.

*Key words: a «principal-agent» model, non commercial sector, «the third sector», formal norms.*

## **LAW**

### **SOME QUESTIONS OF INTERPRETATION OF RULES OF LAW**

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### **Abstract**

Practical significance of law interpretation in the law theory is hard to overestimate. Especially when there occurs a gap in the substance of law or when the latter is updated and a new substance appears. Enforcement of the right as an activity is closely connected with a law structure, with the interpretation of its interrelations with new public relations. The necessity to illuminate the questions of law interpretation is caused by mistakes arising during law enforcement. It is essential correctly and timely to seize the main point of legal regulations dynamism, accuracy of its contents and limits of its action.

*Key words: law interpretation, enforcement of the right.*

## **THE QUESTIONS OF LEGAL CONSCIOUSNESS IN THE WORKS OF ILYIN A.**

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### **Abstract**

This article discusses the formation and development of the Russian justice, its moral, religious and other grounds. Through fundamental truths of legal consciousness Ilyin I. reveals the laws of mental dignity, autonomy and mutual recognition, which in case of accumulation should form adequate ideas about the law in a person.

*Key words: formation and development of Russian legal consciousness, fundamental truth, the law of mental dignity.*

## **GENERAL LEGAL THEORY OF MARGINALITY IN A SOCIOLOGICAL ASPECT: PROBLEMS OF INTEGRATION**

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### **Abstract**

The article deals with interdisciplinary approaches to the study of the phenomenon of marginality from the standpoint of well-known foreign and Russian sociologists. A variety of points of view on the problem of manifestation of negative properties of the phenomenon of detachment and marginal areas (marginality) in the legal sphere are analyzed.

*Key words: marginality, stratification, detachment, social disparity.*

## **ON THE QUESTION OF DISTINCTION BETWEEN THE CONCEPTS OF CONTINUITY AND RECEPTION OF LAW (THE CASE OF MEDIEVAL SPAIN)**

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### **Abstract**



The article describes the main points of view on the concepts of continuity and reception of law. On the basis of these data and the analysis of the main sources of the medieval Spanish law, the characteristic of a particular case of the reception, namely the reception of Roman law in medieval Spain, is given. The question of distinction between continuity and reception of law is also considered.

***Key words:** Middle Ages, history, medieval studies, Spain, sources of law, reception of law, continuity, reception of Roman law.*

## **SCIENTIFIC REPORTS**

### **THE SYSTEM-ORIENTED APPROACH TO THE CONCEPTS «INSURANCE» AND «INSURANCE FUND»: COMMENTARIES OF AN ACADEMIC ECONOMIST ON URGENT PROBLEMS OF ECONOMIC THEORY, HISTORY AND MODERN TIMES**

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### **ON CREATIVE INTERACTION BETWEEN INTELLIECT AND MUSIC IN CULTURAL PROJECT OF THE UNIVERSITY OF MANAGEMENT «TISBI» WITH STATE ORCHESTRA OF THE REPUBLIC OF TATARSTAN**

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