

«My future profession.  
Career»



# Introduction.

Everyone in the World should make a very important choice of this life. He must choose a profession. Choosing your future profession is not simple matter and doing it we should take into account three main things: your abilities, your desire and the needs of our society. There are many institutes, universities and colleges. Our society needs well-educated people. But it is not an easy thing to choose a profession out of more than 2000 existing in the world, because all is very interesting and useful. Everyone must choose the occupation in which he or she can best develop one's own talent and abilities.



Plans for future is a problem that worries not only me, but my friends, classmates, parents and teachers. The reason is that at the age of 17 we have to make a very important choice in our life - the choice of a profession. On the one hand, I'm adult enough to have an opinion of my own about what I'm interested in and what I'm good at. On the other hand, at this age we lack life experience and our desires sometimes don't coincide with our possibilities. That's why it's very important to have somebody to give us a piece of advice. Such people are our parents, teachers and friends.

As for me, I want to be an economist. I like to read books of economics, research articles and analyze them. Nowadays this profession has become one of the most useful, modern and interesting. Also, I want to study economics as I'm very interested in current economic processes both in our country and in other countries. It's not a secret that our country (Russia, Ukraine, Belorussia, Kazakhstan) is now through a difficult periods of times. That's why it's very important for our country to have efficient economists to raise our economy at a high level.



# About banking. Activities of banks.

- ▶ Banks, being the major financial institutions, function, develop and influence the economy.
- ▶ Central Banks control the money supply and fix the minimum interest rate. They also act as lender of last resort to commercial banks with liquidity problems, issue coins and banknotes and supervise the banking system. Commercial banks are businesses that trade in money. They receive and hold deposits in current and savings accounts, pay money according to customers' instructions, lend money, and offer investment advice, foreign exchange facilities, and so on.



# Structure of the bank

The structure of the bank - this is a very large system of interaction. There are several departments: **the operating department**, cash transactions, **the credit department**, **working with securities**, **foreign exchange department**, **financial monitoring**, **accounting section** and **sales departments**.





# Operations Department.

Work teller (accountant, expert) serving individuals are as follows:

Registration and issuance of deposits, interest on deposits, receipt and delivery of remittances, the opening of current accounts by individuals, work with bank cards, registration of various payments and other transactions undertaken by the bank with individuals.



# Operations Department.

Work teller (accountant, expert)  
service entities are as follows:

Receiving and checking accounting documents of legal entities and transactions on their accounts with the bank, receiving from companies and organizations to issue money orders and cash payment for your cash transactions on corporate plastic cards and other operations that are associated with bank accounts legal entities in the bank.

Also employees of this department are preparing and sending all payments made by the bank's customers throughout the trading day, prepare answers to the demands of the regulatory authorities that are relevant to customer accounts, as well as to execute the order to the relevant departments of the bank settlement and current accounts of customers.

# Credit Department.

Working in a bank in the credit department is not just credit, and complex process that involves several steps. Each step is accompanied by an economist loan officer or loan officer. Depending on the volume of transactions at all stages of one or a group of clients accompanied by a specialist, or each step accompanied by a separate expert.

- ❖ 1. Negotiations with a potential client, the assessment of its creditworthiness and solvency.
- ❖ 2. Paperwork for the issuance of credit
- ❖ 3. Support of extended credit.





# Foreign exchange department.



All operations of the bank in foreign currency carried out by experts of foreign exchange department.

Their functions include, inter alia, an analysis of changes in foreign currency for the purpose of establishing rates of foreign exchange operations of the bank. One of the activities is the direction of foreign exchange department of international relations.

One of the important tasks of professional foreign exchange department of the bank - the implementation of exchange controls.

# Law Department.



This department is staffed with experts who have only a law education. The lawyer of the bank must be a generalist in the field. This is concerned with a variety of areas of banking. This requires a good knowledge of the banking law, tax law, bankruptcy law, civil litigation. Many of the bank's lawyers have a second degree in economics.

# Sales department.

Here is a manager in various versions (manager, Customer Service, Manager, customer acquisition, etc.). Their goal is to attract new customers and retain old ones. Sales staff in every possible way to collect contact potential customers organize various promotions, presentations, call up potential customers, in other words, do all that in a highly competitive environment with other banks to attract maximum number of customers in the bank and keep them there.

It should be noted that bank worker must know English.



# My profession the banker.

I chose this profession because I noticed that from an early age I loved math, I liked to think of examples, I was interested to draw graphs, make a table, work with documents. I think that the profession of a banker, I would fit.



I like to study subjects such as economics of organization, finance and currency, finance of organizations, foundations of economic theory, information technology in professional activities. I still enjoy mathematics and working with documents.

In the future I plan to continue education at financial institution in Nazarbayev intellectual university.

I hope that I'll be a good economist. Like many other people I would like to spend a year abroad working as an economist. It would give me an opportunity to borrow the experience and to see the world.

So, I'll do everything to become a good economist and I'm sure I'll never regret my decision to follow this career.

