

ҚАЗАҚСТАН РЕСПУБЛИКАСЫ БІЛІМ ЖӘНЕ ҒЫЛЫМ МИНИСТРЛІГІ
Л.Н. ГУМИЛЕВ АТЫНДАҒЫ ЕУАЗИЯ ҰЛТТЫҚ УНИВЕРСИТЕТІ



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БАЯНДАМАЛАР ЖИНАҒЫ

СБОРНИК МАТЕРИАЛОВ
XI Международной научной конференции
студентов и молодых ученых
«НАУКА И ОБРАЗОВАНИЕ - 2016»

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2016 жыл 14 сәуір
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В сборник вошли доклады студентов, магистрантов, докторантов и молодых ученых по актуальным вопросам естественно-технических и гуманитарных наук.

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BUDGET SYSTEM OF SOUTH KOREA

Turmanbet Kamila*kamila_2807@mail.ru*

Student of speciality of «Finance»,

L.N. Gumilyov Eurasian National University, Astana, Kazakhstan,

Scientific adviser - Zhubayev S.D.

Almost all developed countries have tried to invest their asset by using many kinds of methods. There are three kinds of groups like domestic investment, foreign investment and inflow of foreign investment.

In domestic investment, in South Korea, government has made many kinds of corporate companies and invested to these companies for operating its capital efficiently. For example, under the Ministry of Strategy and Finance, there are 3 kinds of corporate like Korea Minting, Security Printing & ID Card Operating Corp, The export import bank of Korea and Korea Investment Corporation. Also, in foreign investment, many developed countries have enlarged their investment to foreign countries. Although there will be some problems like deindustrialization, they can get many advantages like reinforcement of global competitiveness, advance into local market and increase of export.

Finally, in inflow of foreign investment, many developed countries have tried to get FDI from foreign countries. The reasons are related with economic and social good effects due to increase of production and employment. But, South Korea, disadvantages business environments have blocked increasing inflow of FDI. Shortly, South Korea has been evaluated unfavorably in the regulated parts of finance, exchange rate, tax, labor, and management comparing with competitive countries.

Budget means that maximizing total utility of nation or total utility which is made up by individual utility. And it manages and procures necessary means for meeting public needs. Therefore, it is financial base that comprises activity of nation or local government.

In historical view, role of the budget has been changed. Under the mercantile system, the maximum and of the nation was national prosperity and military power. Nation supported actively to make development and foreign advancement of their commercial capital. So they emphasized the importance of the public expense for making productive effect. Also, because of the dissemination of monetary economy and development of commercial capital, government could get necessary finances easily as taxes.

In late of 18 century, because nation experienced the industrial revolution and got more capital, they pursued small government for not interfering to order of capitalism which is made up by production and distribution. In this time, classical school suggested justice like fair distribution of tax burden and efficiency like minimum administration cost.

And after 1930's, John Maynard Keynes empathized stability of microeconomic distribution effect of resources in budget and welfare effect. In this time, budget had to be used for lessening the gap of deflation or inflation. And there were some methods like expending budget for bonds and tax. In these days, as theoretical system of microeconomic distribution of resources has been researched.

Accounting structure of the South Korea

The finance of the South Korea is divided into two groups like budget and funds. And the budget is made up of the common accounting and special accounting. The common accounting is consist of the taxes and used for covering economics development, social welfare, education , military service. And the other is used for covering the special business and special fund.

And the fund is used for gaining special purpose by operating special fund like social insurance. Also it can be used more flexibly.

Economy and budget operation conditions from 2015 to 2019 years

Foreign condition

In 2015 year, although developed countries United States have recovered their economy, the resilience of the world economy will have difficulty. And, after 2016 year, the world economy will have resilience. But there will be some problems like monetary police of the developed countries including the rise in the interest rate and slow own of China's growth.

2-2)Domestic condition

In 2015 year, the economy resilience of South Korea will be stronger than before. There are some reasons like the relaxation of MERSC and enlargement of macroeconomic policies. And after 2016 year, potential growth rate will be increased by the resilience of world economy and result of structural reform.

3)The expenditure of budget of South Korea in 2014,2015 (Trillion Tenge)

Division	2014 year	%	2015 year	%
Gross expenditure	96.066		101.52	
1.Health,Welfare, Labor	28.728	29.90	31.185	30.72
2.Education	13.689	14.25	14.31	14.10
3.Culture,Sports, Tourism	1.458	1.52	1.62	1.60
4.Environment	1.755	1.83	1.809	1.78
5.R&D	4.806	5%	5.076	5
6.Industry, Energy Small and Middle business	4.158	4.33	4.455	4.39%
7.SOC	6.399	6.66%	6.588	6.50%
8.Agriculture, Forestry, Fisheries	5.049	5.26	5.211	5.13
9.Defense	9.639	10.03	10.102	9.95
10.Foreign affairs and reunification	1.134	1.18%	1.215	1.20%
11.Public order and safety	4.266	4.44%	4.563	4.50%
12.General administration	15.444	16.08	15.984	15.74

*References(Specific contents)

(1) Health, Welfare, Labor:Health (Health and medical, Health insurance, Food and drug)Welfare(Basic Livelihood security, Protection of vulnerable group, Public pension ,Childcare & Family & Women, Senior and Youth, Labor, Burial and memorial, Housing, Common welfare)

(2) R&D: Environment, Energy, Space aviation, Life science, Mechanic, Information and Electronic, Manpower

(3)SOC:Transportation and Logistics (Road, Rail road, Shipping and harbor)/Community development

(4)Public Order and safety :Law office and Constitutional Court, Judicial affairs and prosecution, Police, Maritime police, and Disaster management

4)Plan for operating national budget Of South Korea from 2014 to 2018 year

	2014	2015	2016	2017	2018	Rate of increase in annual average
Income	99.711	103.329	109.242	115.587	121.716	5.1
Income	58.455	59.805	64.287	68.607	73.521	5.9
Expense	96.066	101.52	106.272	110.268	114.48	4.5
Fiscal balance	6.885	9.072	8.343	6.48	4.887	
Fiscal balance(GDP)	0.459	0.567	0.486	0.351	0.27	
Government debt	142.29	153.9	166.185	178.038	186.732	

To sum up, the budget process of South Korea is satisfied as can be seen from the article and its finance system is developing in these days.

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3. Korea Export import bank, Investment process of South Korea, 11th November in 2015 year

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CURRENT STATE OF THE BANKING SECTOR OF KAZAKHSTAN

Turmanbet Kamila

kamila_2807@mail.ru

Student of speciality of «Finance»,

L.N. Gumilyov Eurasian National University, Astana, Kazakhstan

Scientific adviser - Slyamova B.I.

For 20 years period of history of the existence as the independent state, Kazakhstan passed a difficult way of restoration and construction other than former type of a socioeconomic structure. Economic reforms on formation of statehood and place definition in world economic system became significant. Today it is fashionable to note that the economic policy of Kazakhstan is an example of the accounting of world experience, theoretical conclusions and the recommendations submitted on successful result.

Kazakhstan has a two-tier banking system. Kazakhstan National Bank is the central bank of Kazakhstan and presents the upper (first) tier of Kazakhstan banking system. All other banks present lower (second) tier of the banking system, excluding Kazakhstan Development Bank, that has peculiar legal status.

The primary goal of Kazakhstan National Bank is to ensure the stability of prices in Kazakhstan.

Today the decline in production, oil and metal prices plummeting, decline in exports, devaluation of the exchange rates of major world countries, as well as geopolitical developments - in brief, all these factors influence on the Kazakhstan economy and the banking sector, in particular. The banking sector in the Republic of Kazakhstan is represented by 34 banks.

Perhaps, in case of inconsistency to regulator's requirements, small equity banks (less than KZT 20 bln.), will be forced out of the banking sector, whereas medium-sized banks will be able to purchase them at a reasonable price, increasing their market share. But there is a bigger chance that small banks will be transformed into microfinance institutions, because of the less stringent regulations.

It is obvious that the National Bank of Kazakhstan intends to impose more stringent requirements for banks. The Regulator is trying to make the banking sector of the republic sustainable, as the bankruptcy of one of the major banks is dangerous to the economy of Kazakhstan. But the level of competition will be reduced if several members of the banking sector are off the market. This affects not only the cost of loan, but also the service quality. Banking sector assets situation is much better. Thus, despite the slowdown of the Kazakh economy, the banking sector evidenced good dynamics: in 10M2015 assets increased by 6.31% or KZT 1.4 trln. Assets' average annual growth in assets was about 7.4%. 21,16% 16,50% 7,63% 7,76% 6,16% 40,79% JSC Kazkommertsbank JSC Halyk Bank JSC Tsesnabank JSC SB Sberbank JSC Bank CenterCredit Others 4 In reference to funding, we note that the resource base of Kazakhstan banks is mainly formed of domestic sources: deposits and outstanding securities. Loans borrowed from the