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The journal is accredited by Eurasian business council

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"Fininformservice NIKA":

Certificate PI №77-1026 issued by the
Ministry of the Russian Federation
for press, broadcasting and mass
communications from 4.11.1999.

Published since January 1995

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Features of the trade and economic partnership of the participating countries of the Comprehensive Regional Economic Partnership (CEP)

Two new mega-regional trade agreements, the Comprehensive and Progressive Agreement on the Trans-Pacific Partnership (The Comprehensive and Progressive for the Trans-Pacific Partnership, CPTPP) and the Comprehensive Regional Economic Partnership (VREP), are actively reorienting the economic ties of the region. The authors considered it expedient to analyze the features of the VREP, the participants of which are partially included in the CPTPP, and to assess the features of trade and economic cooperation of the countries that signed the VREP. The emphasis is placed on the actions of major players in the world economy – China, India, Japan.

Keywords: *Comprehensive Regional Economic Partnership (CEP), trade, trade agreement.*

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Economic and legal foundations of the sanctions policy and analysis of its application effectiveness

In this article, the economic and legal framework in the sanctions policy are considered. The legal sources that provide regulation of sanctions application in selected countries are shown and the world experience of various ways of taking restrictive measures is considered. The levels of international sanctions are described, each of which differs in qualitative and quantitative degrees of dependence of the impact. An analysis of sources of information on the effectiveness of the application of sanctions is given. However, the issue of the effectiveness of these sanctions remains controversial.

Keywords: *economic sanctions, effectiveness of sanctions, sanctions policy.*

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Analysis of investment expectations in the securities market of domestic oil and gas companies

The authors consider topical issues of attracting investments by oil and gas companies through the securities market, namely, through the issuance of shares and bonds, which in the current economic conditions have been transformed due to increased geopolitical risks and worsening economic conditions. The study analyzes the reaction of investors of companies to changes in the market value of shares and the ongoing dividend policy of companies, as a result of which a conclusion is made about the degree of investment attractiveness of the industry for portfolio investors today.

Keywords: *oil and gas sector, stock market, market value, sanctions restrictions.*

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The Concept of Financial Inclusiveness: Instrumental Analysis in the Paradigm of Sustainable Development

The article provides an overview of financial inclusiveness as a factor in improving the quality of life in the context of sustainable development, initiating the transformation of the modern economic structure and raising the problems of the existence of post-capitalism "with a human face" within the boundaries of the contradiction between state and private forms of appropriation of material goods, which determines the relevance of the study. The purpose of the work is to explore financial inclusiveness as a set of financial services (products) and mechanisms to improve the quality of life. As a result, the problems of disruption, impactwashing, taxonomy and transformation of the economic structure are posed. It is concluded that the practice of forming a financial inclusiveness strategy aimed at protecting the low-income segments of the population and aimed at full accessibility to a bank account, taxonomy of financial services, behavioral patterns of the population in a rational and environmentally friendly use of natural resources cannot remove the problems of private appropriation capital, the cyclical development of capitalist production, crises of overproduction, unemployment and constant price increases, and therefore lead to a capitalist way of life "with a human face".

Keywords: *financial inclusion, accessibility, sustainable development, impactwashing, taxonomy, disruption, quality of life growth, economic structure.*

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Savings-mortgage system and IZHS mortgage

At the beginning of June 2022, the signed resolution on the launch of a preferential mortgage program for the construction of private residential buildings in an economic way, according to the Government of the Russian Federation, will restart the process of developing mortgage potential in such a popular segment of housing construction among Russians in recent years. However, the risk of financing such investment projects for credit institutions is critical, which calls into question the prospects for the development of 50 billion rubles allocated for this program. The accumulative mortgage system (NIS), taking into account the stability of the financing scheme, could become an important element of "running in" this pilot financial mechanism.

Keywords: *mortgage, mortgage potential, savings and mortgage system.*
