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CONTENTS

STATE AND LAW. LEGAL SCIENCE

THEORY AND HISTORY OF STATE AND LAW; HISTORY OF DOCTRINES ABOUT LAW AND STATE

- Dzhikaeva F.Z.** Intellectual property rights in the system of fundamental rights and freedoms .. 55
- Karaeva L.K., Kochieva O.A.** Ultraactive effect of criminal law 55
- Khavzhokova Z.B., Zumakulova Z.A., Karamurzova I.B., Beituganova Z.K.**
The limits of legitimacy of infliction of harm in a medical environment 56
- Barsukova M.A., Mikhailov A.G., Fesenko E.A.** Features of the right to judicial
protection of municipal property 56

INTERNATIONAL LAW; EUROPEAN LAW

- Pon'ka V.F.** Mortgage lending savings model: the German experience 57
- Shireva I.V., Shiriyov D.A.** WTO trade policy review mechanism: comments
and recommendations for Russia 58

ECONOMY. ECONOMIC SCIENCE

ECONOMIC THEORY

- Bukina V.A., Konovalova M.E.** Innovations in the development of the banking sector 58
- Levchenko L.V., Gorodnov V.A.** Merge and absorption of banks and credit organizations 59

ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY

- Magomadov E.M.** Trends in the development of small and medium enterprises
in the Chechen Republic 59

STATE AND LAW. LEGAL SCIENCE**THEORY AND HISTORY OF STATE AND LAW;
HISTORY OF DOCTRINES ABOUT LAW AND STATE****INTELLECTUAL PROPERTY RIGHTS IN THE SYSTEM
OF FUNDAMENTAL RIGHTS AND FREEDOMS**© 2019 **Dzhikaeva Fatima Zaurovna**

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The article discusses intellectual property rights in legal documents, analyzes the understanding of intellectual rights and investigated intellectual property rights in the court system of the Russian Federation.

Key words: rights and freedoms, intellectual rights, intellectual activity, creative activity.

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ULTRAACTIVE EFFECT OF CRIMINAL LAW© 2019 **Karaeva Lora Khazbatrovna**

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The article discusses the trends of criminal law-making, affecting the provision of the criminal law on its action in time and analyzes the ultra-active principle of the Criminal Code of the Russian Federation in time.

Key words: criminal law, criminal law action in time, principles of action, criminality and punishability of an act.

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THE LIMITS OF LEGITIMACY OF INFLICTION OF HARM IN A MEDICAL ENVIRONMENT

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This article is devoted to the analysis of the methods of lawful harm in the production of medical activities. Examines the problem of the legitimacy of the medical risks through the analysis of the wrongfulness of a medical error.

Keywords: human health, harm, medical intervention.

FEATURES OF THE RIGHT TO JUDICIAL PROTECTION OF MUNICIPAL PROPERTY

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The most important result of the municipal reform carried out in Russia was the real decentralization of power and management, the formation of the Institute of municipal property. Municipal property is one of the forms of ownership established by the Constitution of the Russian Federation of 1993. The main subjects of municipal property rights are municipal entities, while the direct implementation of the rights of ownership, use and disposal is carried out by local governments. All this determines the need to consider the features of the right to judicial protection of municipal property.

Keywords: legal entities, municipal property, municipal reform.

INTERNATIONAL LAW; EUROPEAN LAW

MORTGAGE LENDING SAVINGS MODEL: THE GERMAN EXPERIENCE

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The article is devoted to the consideration of the German experience in creating a legal framework for the development of various forms of savings mortgage lending using specialized savings institutions. The author analyzes the features and advantages of the approach, in which the stages of accumulation of the primary contribution by the depositor and the receipt of a mortgage loan are mediated by a single contractual relationship. The author notes the important role of the state in the functioning of such a system.

The author concludes that it is advisable to borrow Germany's experience in developing cumulative mortgage lending in order to create legal foundations for improving the living conditions of citizens of the Russian Federation, as well as to increase stability in the mortgage lending market and reduce the mortgage burden on the budgets of Russian families.

Keywords: mortgage, mortgage loan, German mortgage, mortgage market, interest rates

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WTO TRADE POLICY REVIEW MECHANISM: COMMENTS AND RECOMMENDATIONS FOR RUSSIA

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The article deals with issues related to the activities of the WTO trade policy review Mechanism, in particular, special attention is paid to the first report of the Russian Federation and the recommendations made in relation to Russia.

Keywords: World trade organization, international organizations, trade policy review mechanism, trade territories, trade policy.

ECONOMY. ECONOMIC SCIENCE

ECONOMIC THEORY

INNOVATIONS IN THE DEVELOPMENT OF THE BANKING SECTOR

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The article describes the process of development of the banking sector, raised and analyzed the problem of assessing the financial condition of the borrower in the lending process. The analysis of innovations and innovation process in economic science is carried out, definitions of these terms are given.

Keywords: innovations, innovative technologies, innovative process, banking sector, banking services market, credit assessment, risks.

MERGE AND ABSORPTION OF BANKS AND CREDIT ORGANIZATIONS

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The article is devoted to the study and analysis of the processes of mergers and acquisitions of banks and credit institutions at the time of their appearance in Russia and in the current economic conditions of the Russian Federation. The article substantiates the conclusion that the concept of «consolidation» at the moment is one of the most important problems in the modern financial environment of Russia. The process of mergers and acquisitions currently occupies almost one of the leading roles in the financial sector of the Russian economy. This is due to the fact that in recent years the state has been directly trying to manage all the consolidation processes and is directly involved in them.

Keywords: consolidation, mergers, acquisitions, process, banking sector, Finance market, credit institutions, banks, Russian Federation.

ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY

TRENDS IN THE DEVELOPMENT OF SMALL AND MEDIUM ENTERPRISES IN THE CHECHEN REPUBLIC

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The article analyzes the development of small and medium-sized businesses in the Chechen Republic, proposes measures that can solve the problems.