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Lexical semantic features of banking and finance terms

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Annotation: Globalization and integration of financial and economic processes taking place in the world economy have stimulated the country's economic and financial sectors to a qualitatively new level. Comparative analysis of the financial and economic terminology of the banking-finance terms in the world linguistics on the examples of English and Uzbek languages not only develop systemic relationship in the lexicon of the studied language, but also interdisciplinary comparative-typological studies, banking-finance terminology and dictionary of banking-finance terms to identify and analyze the important and distinctive features that are important for creating and the differences in lexical-semantic phenomena.

Key words: Level, integration, finance, economic, Comparative analysis

Globalization and integration of financial and economic processes taking place in the world economy have stimulated the country's economic and financial sectors to a qualitatively new level. In the process of deeping reforms aimed at achieving economic growth and achieving financial sustainability, it involves the training of qualified, competitive staff capable of communicating freely in several foreign languages. Comparative analysis of the financial and economic terminology of the banking-finance terms in the world linguistics on the examples of English and Uzbek languages not only develop systemic relationship in the lexicon of the studied language, but also interdisciplinary comparative-typological studies, banking-finance terminology and dictionary of banking-finance terms to identify and analyze the important and distinctive features that are important for creating and the differences in lexical-semantic phenomena.

The issues of regulation and standardization of banking and financial terms have always been in the focus of terminologists. The contributions of our famous linguists in ancient times to lexicography are invaluable. In particular, "Devonu lug'atit turk" compiled by the famous poet and lexicographer Mahmud Kashgari, "Devonu lug'atit turk", "Hibbat ul-Haqoyiq" by Ahmad Yugnaki, "Qutadgu bilig" by Yusuf Khas Hajib, "Bado-ul-lug" by Sheikh Suleiman Bukhari. It is significant that in the works of Alisher Navoi «Khazoinul-maoniy», «Khayratul-abror», Amir Temur's «Temur tuzuklari», Zahiriddin Muhammad Babur's «Baburnama» and many other thinkers the terms of the field are reflected to a certain extent. Also in this direction V.V. Vinogradov, G.O. Vinokur, A.A. Reformatsky, O.S. Akhmanova, A.S. Gerd, R.A. Budagov, S. Usmanov,



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P. Nishonov, Ch. S.Abdullaeva, H.A.Dadabaev, Q.M.Musaev, O.O.Olimjanov, O.Akhmedov, Sh.N.Abdullaeva also made their worthy contributions. It is known that one of the first recognized dictionaries abroad was the French dictionary, which is directly related to the name of the city of Epinal. It is called the Epinal Glossary. Although this dictionary is similar to other dictionaries of that period, the weight of Latin words in the dictionary is much smaller, their interpretation being explained by popular words. It should be noted that the main component of the epinal glossary dictionary is not Latin words, but Old English words. For example: *alium* - *garleac* «garlic», *sardines* - *herringas*, etc.

Today, the treasury of our country is at the stage of formation and development and financial and economic terminology of the Uzbek language plays an important role in this process, in the context of historical and interconnectedness with the English financial and economic terminology, which is the internationally recognized language of international dialogue. Studying the interaction of languages is one of the priorities of linguistics and it is important to study the structure of the bank- finance of the Uzbek language, to reveal the features of nationality and internationalism in it. Thus, in the preparation of specialists in the field of finance and banking, the system of financial-economic terms of the sector creates wide opportunities for deep studying of the scientific basis, the scale of scientific researches on the general and specific aspects of the Uzbek and English languages, as well as the efficiency increase.

The third period of English lexicography can be described as “pre-scientific (do nauchnyy)”. A distinctive feature of this period with other periods is the tendency of lexicographers to pronounce words, to introduce certain norms in the process of their phonetic-phonological pronunciation. Therefore, at this stage, almost all the words had to be normatively defined and the above-mentioned principles had to be proved in practice. Some lexicographers try to give more information about a lexeme when creating dictionaries. Also, in this process, more attention was paid to the morphological structure, that is, the grammatical structure, than to the lexical-semantic definition of words. It should be noted that in some dictionaries contextual (applied to the situation) lexemes are interpreted by quoting from the literature, and their etymology is given only. Such dictionaries include: Dictionary of English Language by Samuel Johnson, An American Dictionary of English Language by Noya Webster, and others. The first scientifically based dictionary was Thesaurus Roje. Roget Thesaurus, a thesaurus of English words and phrases of original origin, is one of the first dictionaries in history. To date, this dictionary has become quite popular. The dictionary



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was compiled in 1805 by the English lexicographer Peter Mark Roger and published in 1852. It encompasses words and concepts that are considered to be the jewels of English lexicography and are widely and actively used. Also noteworthy is The Oxford English Dictionary. Mahmud Kashgari's work "Devonu lug'otit turk" plays a special role in the formation of lexicography of the Uzbek language. Devonu Lug'atit Turk is a unique work designed to explain the vocabulary and vocabulary of the Turkic peoples, to reveal the unique, delicate meanings of words, to show the unique phonetic and morphological differences between the languages of different nations. As S. Mutallibov rightly admits, his statement that this dictionary is not only an explanatory dictionary, but also a phonetic and grammatical "richness" of the language of the XI century is much closer to the truth. Terminological issues V.V.Vinogradov, G.Vinokur, A.A.Reformatsky, A.Gerd, V.Leychik, R.A.Budagov, D.Lotte, L.Yu.Buyanov, L.A.Kapanadze, K.Kageura, D.Sageder, S.Jakobson, M.M.Munoz, Ch.S.Abdullaeva, G.Abdurakhmonov, S.A.Azizov, I.J.Yuldashev, P.Nishonov, X.D.Paluanova, D.X.Kadirbekova and others studied in their work. Though there are many studies in the field of terminology, there are still unexplained problems with the nature of the terminology, and their study and resolution suggests a new approach to modern linguistic approaches. Lexical-semantic, historical-etymological, structural-functional, comparative and statistical issues of financial-economic, tax and customs terminology N.Buyanov, O.L.Shaxbazyan, L.A.Aksyutenkova, N.V.Serbinovskaya, A.A.Proshina, L.Mitireva, V.V.Kasyanov, H.A.Dadaboev, J.Dustmuhammedov, Ch.S.Abdullaeva, Q.M.Musaev, O.A.Akhmedov and other linguists reflected. Though many scientific studies on terminology in the financial and economic field have been made, the treasury terms still have not been studied comparatively-typologically, in monographs, especially in English, Uzbek and Russian. D.P.Bolanov, D.B.Buranov, M.U.Umarxujayev, U.Yusupov, G.Hashimov, M.Yusupov and other scientists, who made a great contribution to the development of comparative linguistics in the article, historical principles and linguistic characteristics of treasury terms in various systemic languages, based on the general principles of comparative computing, as well as the criteria for determining the peculiarities of language, the linguistic principles. One of the topical issues of linguistics is the dietary research of derivative properties of various structural languages. In this sense, the study of the historical etymology of terms used in treasury in English, Uzbek and Russian is of great importance today. Treasury as a specially authorized financial institution is a historically composite part of the state financial and economic infrastructure. The treasury terminology of different languages



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has historically been trends in the development and development of the state in accordance with the tasks assigned to this organization by historians. Due to the long-term interaction of the Turkic languages during the historical process, the scientific-technical, religious, There is also a large volume of Arabic, especially Persian words. For example: forfeit – штраф – жарима (арабча); crisis – кризис – инқироз (арабча); reform – реформа – ислохот (арабча); finance – финансы – молия (арабча); property – имущество – мулк (арабча); price – цена – нарх (форсча); shortage – недостача – камомад (форсча). The most profitable ways of forming treasury terms in English and Russian are mastering, removal and morphological methods, and the main source of the development of financial and economic terms is Latin. Most English-language treasury terminology is a Latin word borrowed in Latin or French or French: default (дефолт), capital (капитал), budget (бюджет), tax (солик), commerce (коммерция, тижорат), deficit (дефицит, камомад), finance (молия), deposit (депозит), bureaude change. Latin and Greek to English: audit (аудит), analysis (анализ, таҳлил), capital (капитал), deposit (депозит), deficit (камомад). Combining words with compositing and affixing words and basing the basics with helpful words, and also making terms by combining the basics with a graphical component: budget-priced (арзон нархли); stockholder акционер; co-fiduciary (биргаликда васийлик қилувчи шахс); book-keeper (бухгалтерлик китобларини юритиш); Конверсия (жумладан, феъллар субстантивацияси (отлашиши): to bid (нарх таклиф қилмоқ), bid (қимматбаҳо қоғоз ёки бошқа товар), харидор томонидан таклиф қилинган нарх, талаб нархи; харидларга талабнома нархи); to cut (кесмоқ, қисқартирмоқ) – cut (қисқартириш). Terminological compounds are multi-component, separately compiled, semantically integral, combining two, three or more terminology components: tender offer (тендер таклифи); stock trust certificate (ишонч асосидаги акциядорлик гувоҳномаси), treasury certificate (хазина гувоҳномаси). In the process of selecting financial and economic terms used in the treasury sphere, contextual unit terms are defined. In the explanatory dictionary of Y.M.Mirkina, 365 terms-units are commonly used lexemes and acquire terminological meaning only in special documentation. For example: date – дата – сана – date of wedding (дата свадъбы-тўй санаси; day – день – кун: (мера времени, применяемая при финансово-экономических расчетах) ~ of reckoning день расчетов (ҳисоб-китоб куни); день сведения счетов (ҳисобларни таққослаш куни); business ~ рабочий день (иш куни) effective – of registration день (совершения) регистрации (ценной бумаги) (қимматбаҳо қоғоз)ни қайд қилиш



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куни); рау~ платежный день, день совершения платежа (тўлов куни, тўловни амалга ошириш куни) – beautiful day (прекрасный день-ажойиб кун)

Terminological compounds are multi-component, separately compiled, semantically integral, combining two, three or more terminology components: tender offer (тендер таклифи); stock trust certificate (ишонч асосидаги акциядорлик гувоҳномаси), treasury certificate (хазина гувоҳномаси). In the process of selecting financial and economic terms used in the treasury sphere, contextual unit terms are defined. In the explanatory dictionary of Y.M.Mirkina, 365 terms-units are commonly used lexemes and acquire terminological meaning only in special documentation. The tradition of terminologization of common words with diminutive suffixes is observed in relation to literary words borrowed from the Uzbek or Russian languages. Ex: «пластик карточка, карточкалар». In the research process, it was suggested that classification of financial and economic terms in the Treasury based on terminology is based on the following basic principles: 1) according to the social sphere of science or society; 2) Small systems in small systems (large fans); 3) according to the concepts expressing terms; 4) according to the terminology structure; 5) according to the terminology; 6) according to the original national terms (terms created on the basis of the internal, Uzbek or Russian language); 7) Terms of reference: a) the Latin language; b) Greek language; c) English and other modern novel-german languages; d) in the Russian language or in Russian language; d) Arabic; e) according to the terms of accession in Persian; 8) hybrid terms (terms in mother tongue, root or base of terms of reference, etc.)[4]. In the process of translating treasury terms from English into Uzbek, it is advisable to take into account grammatical, phonetic, lexical and stylistic differences of languages. Consideration should be given to polysemy resulting from the tendency of the English language to euphemization and contextualization. In addition, it is necessary to take into account the processes associated with the tendency to reduce (abbreviation) multicomponent terms that are actively used in the English language, the phenomena of terminologization and determinism.



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