

EMERGENCE OF BANKING AND FINANCIAL TERMS AND FEATURES OF TERMINOLOGY

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ABSTARCT

The article is about banking and finance is a part of the economy and has a great influence on its terminology. It consists of general banking and financial terms (*delay of payment; currency market*), special banking and financial terms (*gross national product; global quota*); and they in their turn are divided into groups. We know that some terms have many meanings Each meaning expresses its meaning in a specific context or speech. Terms and concepts in the field of banking are often activated in the speech of bank employees.

KEY WORDS: banking, financial, terms, economy, terminology, expresses

INTRODUCTION

In order for the Republic of Uzbekistan to conduct large-scale financial and banking operations in foreign countries, specialists must have a thorough knowledge of banking vocabulary, primarily in English and Uzbek. This, in turn, lays the groundwork for improving the communicative competence of banking and finance staff, translators and professionals in this field. Each language lexicon includes a system of terminology. The terms are different: general, scientific, special, regional, and so on. The most common banking and financial terms are used in the banking sector [1].

Banking and finance is a part of the economy and has a great influence on its terminology [2]. Banking and financial terminology consists of general banking and financial terms (*delay of payment; currency market*), special banking and financial terms (*gross national product; global quota*); and they in their turn are divided into groups. For example: terms denoting various banking operations, terms of banking and financial departments, official banking and financial documents: *pay-office - treasury, insurance documents*, etc. We know that some terms have many meanings. Such “banking and financial terms are considered as special polysemantic lexical units. For example, *a quote* is 1) the contribution of the participants of a national or international association in the production or sale under the relevant agreement;

2) the country's contribution to the charter capital of an international economic or financial-monetary organization;

3) the tax rate levied per unit of taxation;

4) part, contribution, norm, quantitative restrictions of something”[3].

Each meaning expresses its meaning in a specific context or speech. Terms and concepts in the field of banking are often activated in the speech of bank employees. In addition, we can find many banking and financial terms in special texts published in business journals on banking and finance.

Finding alternatives to banking and finance terms that are compatible in English and Uzbek is not an easy task. Indeed, the terms used in the banking and financial sector in both countries differ in meaning. Banking and financial terminology is based on the descriptors discussed above [4].

Not only polysemy and homonymy are observed in banking and financial terms, but also antonymy. Antonyms can be lexical and morphological. Lexical antonyms use words in opposite senses: *import license* and *export license*; morphological antonyms change their meaning through the suffix: *payment - to pay and non-payment - not to pay*.

Banking and financial terms (*notification - information, notice, warning, notification*), (*official documents - official documents*) and more (*commercial secret confidentiality - the confidentiality of all transactions specified in the terms of the transaction*).

Banking and financial terms are expressed using different word groups:

Noun: *pay-list - payment list*;

Verb: *rate* - to calculate, evaluate;

Adjective : *pure* - clean;

Adverb: *factoring* - a type of trade-intermediation, which is carried out in conjunction with the purchase of the borrower's monetary obligations from the lender, the issuance of a loan for working capital to the customer , etc.

It should be noted that most of the banking and financial terms are represented by nouns. This is because the noun - terms mean not only objects, but also processes, concepts and events: receipt - receipt, payer - payer, payment - payment. Banking and financial terms are created using a number of prefixes and suffixes:

using prefixes: “de-”; “In-”; "Non-": *defray the expenses, income tax, non-discount price*;

using suffixes: “-able”; “-ing”; “- (t) ion”; "-sion": *unfavourable pay balance* - passive payment balance, *retailing* - retail trade; *intermediation* - brokerage, brokerage operations; *remission* - exemption from payment.

Banking and financial terms can be included in the general economic terminology: *revenue – income ; state budget* - the budget of the state.

Analysis of banking and financial terms allows them to be divided into different groups: according to the behavior of banks, the system of services and operations, the language of banking and finance, keywords and phrases in banking and finance. All of them are actively used in the process of verbal communication in the field of banking and finance [5]. In addition, it is reflected in special banking and financial records and special texts. Among the banking and financial terms there are frequent, infrequent and infrequently used units [6].

As a result of globalization, the banking and financial terminology of the Uzbek language includes many English terms: for example license - лицензия, ie permission; subsidy - субсидия, ie funds provided to enterprises, institutions from the state budget to cover losses, prices, provided that they by an authority of an international treaty concluded by representatives of the contracting states; *obligation* – облигация is widely used in banking and finance with securities and other terms in accordance with civil law [7].

In the field of banking and finance, in its turn, the main reason for the emergence of new terms was the formation of the verb "target" (transaction) from the term target - target (deal, agreement). The question like “Why are such terms included into Uzbek language?”, “Are there any Uzbek words that mean the same ?” may arise. The answer is due to the fact that English-speaking banking and finance terms are more commonly used among banking and finance professionals and specialists, in their speech for example banking and financial terminology, such as : *deadline* - дедлайн, *news release* – ньюс релиз, *quote* - квота, *price list* – прайс лист, *patent* – патент , is often used [8].

Therefore, these terms are included in banking and financial terminology precisely because of their use in banking and financial records and banking and financial discourse [9]. Sometimes, a single meaning of simple polysemantic words can be related to terminology. For example, the word “ haircut ” has two meanings in banking and financial terminology: 1) the difference in the rate of interest on fund tape and borrowed by banks; 2) bank commission or fee . As you see, the word "haircut", which means a hair style , can also be used in banking and finance. Hence, terms are sometimes formed due to the expansion of the meaning of general lexical words, and they express their terminological meaning in a specific context [10].

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