



## Semantic And Structural Properties Of The Banking And Financial Terminology Of The Uzbek Language

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### ABSTRACT

This article discusses information on the study of terminology in Uzbek and world linguistics. Thematic grouping of banking and financial terms, which play an important role in Uzbek language vocabulary, is considered. The author gives the criteria for the distribution of terms into thematic groups, their peculiar properties examples to substantiate the hypothesis. The paradigmatic relations between the terms of this sphere are indicated. A structural analysis of the banking and financial terms of the Uzbek language is carried out. On the basis of the anthropocentric approach, the role of the human factor in the banking and financial terminology of the Uzbek language is studied. Cognitive metaphors that exist in the terminology are considered.

### KEYWORDS

Term, banking and financial terminology, internal potential, thematic grouping, semantic properties, paradigmatic relations, structural nature, anthropocentrism, cognitive metaphor, human factor...

### INTRODUCTION

In world linguistics, since the middle of the twentieth century, there has been a growing interest in the study of terminological units that express the concepts of certain fields and serve the communication of experts in this field. One of the actual problems of linguistics,

which is dictated by the social environment and is important for today, is the study of the vocabulary of the spheres, that is, terminology. The study of terminology is of general scientific importance. Developed

terminological systems are important features of developed literary languages.

In world linguistics, the need to study terminological systems is increasing. Since, in today's time, when the development of science and technology, a large flow of information can change the human world, there is an activity of terminological units. People have an increased propensity for spherical communication.

The great changes taking place in Uzbekistan, including radical reforms, the development of science, socio-economic relations with other countries are reflected in our language. Society cannot be imagined without the banking and financial system. In this regard, at a time when the national economy is rapidly developing in our republic, the need to study banking and financial terms is high. For, the Decree "On measures to radically increase the authority and position of the Uzbek language as the state language" states that an important task is: "Achieving the full and correct use of the capabilities of the state language in all spheres of the country's social life, including state administration, modern and information technologies, industry, banking and financial system, jurisprudence, diplomacy, military affairs, medicine, etc. [1]

### MAIN PART

In world linguistics, the term has been studied by linguists such as T.V. Shetle, B.N. Rakhimberdiev, A.T. Khudoyberganova, O.V. Dovbish, O.V. Baran, N.V. Gavrilova, O.A. Pokrovskaya, M.K. Yumatova, N.V. Moryakhina, I.V. Skvortsova, E.N. Lotka.

Terminology can be noted as a rapidly developing area in Uzbek linguistics. Since the 60s of the twentieth century, the study of different terminological systems of the Uzbek language has become widespread [2]. In connection with this trend, the banking and

financial terminology of the Uzbek language has been studied.

The properties of the system and the requirements that define the terminology as a system imply that the words that belong to a certain area constituted the terminological system, they must:

1. Have a large number;
2. have a particular meaning that differs from the commonly used words and terms of another layer, and serve as an instrument of communication in their field;
3. unite in certain thematic groups;
4. enter into paradigmatic relations with other elements of this system;
5. Enter into relations with the general linguistic system and elements of another terminological system.
6. Should have sources and methods of formation and development.

It follows from the above that the terminological system is open, stable, independent, as well as in relation to the micro language, and in relation to its semantic groups, a macrosystem, which in turn is divided into internal thematic groups, and in which paradigmatic relations are observed (synonymy, homonymy, antonymy, paronymy, hyper-hyponymy) between these fields and their elements. This interpretation also applies to the banking and financial terminology of the Uzbek language. For, the banking and financial terminology of the Uzbek language is a system that has national linguistic roots and is currently developing under the influence of the world community through borrowing words from foreign languages.

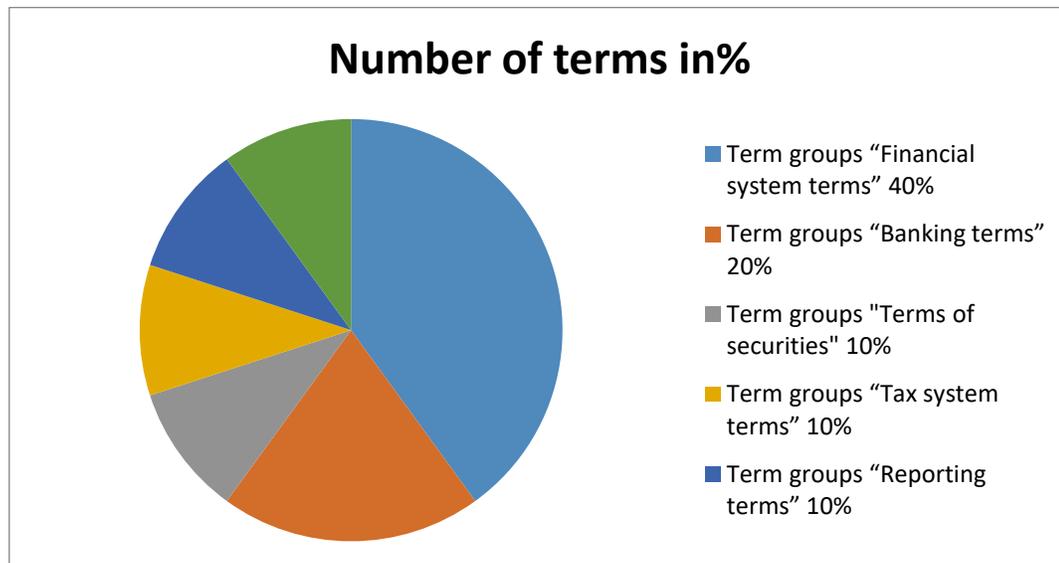
The banking and financial terms of the Uzbek language have peculiar semantic and structural properties. As the semantic properties of terms in this industry, one can distinguish their thematic grouping,

paradigmatic relations between them as synonymy (prepaid expense –bo’nak, shareholder –hissador, margin –sored, broker –dallol, penalty –o’sim), antonymy (import-export, asset-liability, inflation-deflation, profit-loss), homonymy (agent, asset, capital, money, ring), polysemy (outsider, depositor, lot, currency), paronymy (subscriber - subscriber, addressee - addressee, debit - debit, conjuncture - conjuncture, fix - fisk, exhibit - exponent) hyper-hyponymy (loan - hyperonym; bond-free loan, loss-free loan, interest-free loan, termless loan, external loan, internal loan, winning loan ... - hyponymy).

In turn, we have developed criteria for separating banking and financial terms into thematic groups:

1. **The criterion of formal relativity:** combining terms, with a common component in the structural composition, under one thematic group.
2. **The criterion of semantic relativity:** combining terms under one thematic group, which do not have a similarity in form, but have active integral semes in their semantic composition.

Fig.№ 1.



In the first case, the classification of banking and financial terms is easier to do than in the second. Because the components that unite terms under one thematic group are expressed in the external plane of the term. For example, the existence of a bank component in all terms as: bank vekseli, bank operatsiyalari, bankning aktiv operatsiyalari, bankning passiv operatsiyalari makes it obvious that they are related to the ishi bank (banking) thematic group.

The terms dealer and broker do not have external similarities, therefore they are classified according to the second criterion:

**Dealer** – moliyaviy aktivlar savdosidagi vositachi... [3. 265](intermediary in trading with financial assets).

**Broker-** (broker, commission agent, courier)– moliyaviy aktivlar savdosidagi vositachi(dallol).. [3. 265] (Intermediary in trading with financial assets). Based on these grouping criteria, banking and financial terms are classified into thematic groups as: “Financial system terms”, “Banking terms”, “Securities terms”, “Tax system terms”, “Accounting terms”, “Insurance terms” (See. Fig. № 1)

It is known that today plastic cards are actively used in banking practice. Including, starting from 2020, “Humo” cards have been introduced. The second component of the term “Humo card” is not used in many cases in live communication. For example, expressions are active in communication “Humo has received money”, “I will send it from Humo”. Here the word Humo is semantically enriched and takes on a new “kind of plastic card”. It is noteworthy that in a short time this word became so active that now it is not the main meaning of the word “bird species” that is guided, but the derivative meaning “type of plastic card”. Naturally, the word “Humo” as a result of terminology took a place among the banking and financial terms. Here, terminology in syntactic constructions is traced first. Because the word card in the form of “Humo card” is entered into the term and the word is terminated. In live communication, the word “card” is almost never used and the idea is raised that a pure terminology method is being implemented.

By their structural nature, **banking and financial terms are divided into one-component and multicomponent terms.** Among single-component terms, there are simple non-derivative (root) and simple derivative terms.

**One-piece non-derivative banking and finance terms:** avans, avuarlar, agent...

It should be emphasized that the main part (about a hundred) of the analyzed simple non-derivative terms are derivatives in the original language, but they are borrowed in the Uzbek language in this form. The word-forming affix of these terms does not exist in the Uzbek language therefore, from the point of view of the Uzbek language these terms are interpreted as one-component (simple) non-derivative terms.

**Single-component derivative banking and financial terms:** avanslash, avtomatlashtirish, agentlik, agentliklar, akseptchi...

Among the banking and financial terms that are involved in the analysis, there are complex terms: aviaipoteka, hisobvara.

Multi-component terms, in turn, are divided into two-component, three-component, four-component or more terms.

Most of the **two component terms** are collocations with respect to definition and definition.

Combinations in which the definition is expressed by a name in the genitive case: abonement to'lovi, agentlik bitimi, aksiyalar likvidligi, agent mukofoti, agent operatsiyalari, bank amaliyoti... (subscription fee, agency agreement, stock liquidity, agent premium, agent operations, banking)... In the examples given, the ending -ning is not expressed, that is, it is given in the unformed genitive case; also, the possessive affix of the third person, which participates in the main part of the combination, drops out specificity, abstraction from the general. In the examples given, the ending -ning is not expressed, that is, it is given in the unformed genitive case; also, the possessive affix of the third person, which participates in the main part of the combination, drops out specificity, abstraction from the general.

Combinations in which the definition is expressed by adjectives or numbers: abonement qarzdorlik, avanslangan vositalar, avans to'lovi, aktiv balans, akseptlangan veksel'... (subscription debt, advanced funds, advance payment, active balance, accepted promissory note)

Among the two-component terms, you can find combinations formed using the addition: biznesni avanslash, byudjetni rejalashtirish, byudjet oluvchi, kredit beruvchi, pullarni

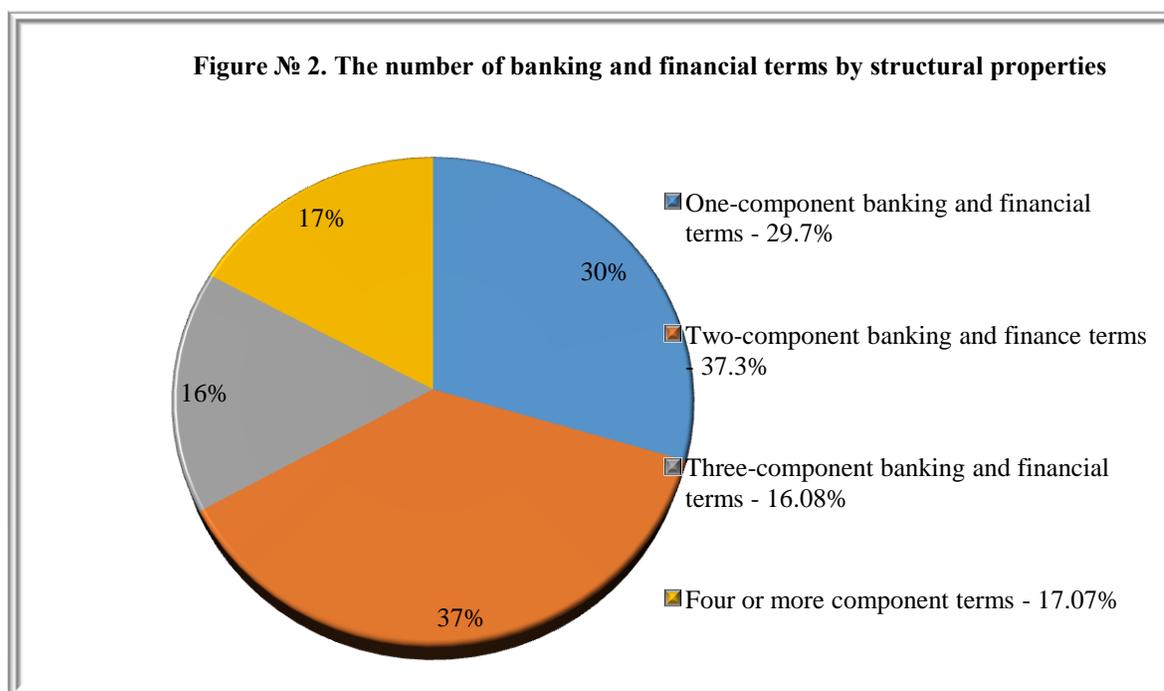
yuvish... (Advancement, budget planning, budget recipient, lender, money laundering).

The number of subordinate components of the **three-component banking and financial terms** is two... In them, submission is manifested in a chain order: avtomatlashtirilgan boshqaruv tizimi, an'anaviy depozit institutlari... (automated management system, traditional deposit institutions)

**Four or more component terms have a complex structure.** In their form, the relations between definition and determinate,

complement and complemented are manifested. In the composition of some terms, homogeneous members participate, as well as the union between them: aylanma kassa mablag'i me'yor, banklarni ro'yxatga olish va ularni lisenziyalash, banklarning ittifoqlari va uyushmalari.. (Working capital ratio, registration and licensing of banks, unions and associations of banks)

The quantitative relationship of banking and financial terms from the point of view of analysis by structural properties is clearly reflected in the following diagram (See Fig. 2).



As can be seen from the diagram, most of the banking and financial terms are two-component and one-component banking and financial terms. But, be careful that three-component and four-component terms together make up 1/3 of the general analyzed terms. And this is a very large indicator for terms. It is this provision that can create difficulties when using banking and financial terms on the part of representatives of the sphere and language owners.

As you know, anthropocentrism plays a leading role in the implementation of modern research. In particular, when analyzing the influence of the human factor on banking and financial terminology, it is necessary to distinguish its peculiar properties. In the formation and development of the terminology of this area, one can observe four-sided subjective influence.

**First**, the intellectual ability, social status, speech capabilities, and the style of expression of a specialist in the field are

considered the most important components in the formation of texts in the specialty.

**Secondly**, to a certain extent, the spiritual state, the speech abilities of the persons to whom the text and information is directed, that is, consumers of sphere communication, affect.

**Thirdly**, a number of subjective reasons include the time and space of speech formation.

**Fourthly**, linguists and lexicographers also to a certain extent participate in this process. Let's pay attention, when creating terminological dictionaries of a certain field, knowledge, worldview of the author translator are reflected.

When anthropocentric research of banking and financial terms, it is necessary to dwell on the theory of cognitive metaphor, which is taken into account when studying many industries. A cognitive metaphor is a phenomenon inherent in cognitive activity; it is the categorization of a second concept or judgment based on one concept or judgment. For example, the use of the word *baland* from the sentence *Matvey Semyonovich yal-yal yonayotgan qip-qizil, yirik yoqutni ta'zim bilan olar ekan, uning qiymati juda baland ekanini sezdi* (Matvey Semyonovich bowed and picked up the bright red, large ruby, and realized that its value was too high). (P.Qodirov. The novel "Humoyun and Akbar") in the metaphor of the NARX BU – VERTIKAL UZUNLIK (Price is vertical length), which routinely exists in the author's thesaurus. This is confirmed by the combinations used in speech as: *narhi pasaiydi* (the price has decreased), *narhi o'rtacha* (average price), *narhi baland* (high price), *narhi osmonda* [4].

The banking and financial terminology of the Uzbek language uses the metaphors "pul kurindi" (information received after a certain time that money was transferred from one

account to another), "pullarni yuvish" (legalization of proceeds from criminal activity). This testifies to the convergence of the banking and financial terminology of the Uzbek language with everyday communication.

## RESULTS AND DISCUSSION

In the process of researching the object considered in the article, we studied the systemic properties of the banking and financial terminology of the Uzbek language [5. 157-161]; enrichment of the terminology of this area through borrowing [6. 7073]; more broadly analyzed issues such as: development of industry terminology at the expense of internal potential [7. 231-329], paradigmatic relationship between banking and financial terms [8. 90-98], criteria for thematic grouping of terms, etc. [9. 41-51]

## CONCLUSION

As a result of studying the banking and financial terminology of the Uzbek language, we came to the following conclusions:

Banking and financial terminology is one of the important objects of linguistic research.

Banking and financial terminology, which is a layer of the Uzbek language, it appeared later than other terminological systems and general language vocabulary. Despite this, monetary relations and terms that refer to financial policy as a **check, tanga** have been used in the territory of our country since ancient times, some of them have been borrowed from the Turkic language into other languages, and after a while, having acquired a new semantic essence, they have been borrowed in our tongue.

The modern paradigm of linguistics opens up ample opportunities for terminological research, based on the anthropocentric principle, taking into account the human

factor. Spherical communication occurs only when the person to whom the speech is directed understands it, and thus the exchange of information is improved. In this case, the role of terminological and explanatory dictionaries is very large.

In the banking and financial terminology of the Uzbek language, there is a great tendency to use borrowed terms. As a result, there may be difficulties, problems in understanding and using industry terms on the part of the community. In order to eliminate such inconveniences, as well as improve the status of the Uzbek language, expand the range of its application, it is advisable to use words that exist in the Uzbek language instead of some borrowed terms. Because if we consider that, in addition to being used in a separate form, they are used as a minimal element in a number of banking and financial terms, we can achieve the use of many terms of the national language.

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