

DOI: <https://doi.org/10.5281/zenodo.10901577>

FORMATION OF UZBEK BANK FINANCE TERMINOLOGY

Primqulova Oybahor Abdisalom qizi

Andizhan State Institute of Foreign Languages

ABSTRACT

Every language in the world has different ways of forming terms. Uzbek language is also without exception. In diverse fields of our life there are their own special terms and phrases. When it comes to bank finance sphere it is being enriched by improving relationships with the countries of the world. The most active ways of forming terms is divided into two types: internal and external.

Keywords: *Bank, finance, internal, external, semantic method, morphological method, composition, syntactic method, borrowings.*

ANNOTATSIYA

Dunyodagi har bitta tilning atamalarini shakllantirishda turli usullari mavjud. O'zbek tili ham bundan mustasno emas. Hayotimizdagi turli sohalar o'zining alohida maxsus atamalariga ega. Bank moliya sohasi haqida gap ketganda ushbu soha davlatlar o'rtasidagi aloqalarning rivojlanishi va ushbu sohaga ortib borayotgan talab tufayli ushbu sohaga oid terminlar ham ko'payib bormoqda. Terminlarni shakllantirish asosan ikki turga bo'linadi. Ular ichki va tashqi yo'llar bilan boyishdir.

Kalit so'zlar: *Bank, moliya, ichki, tashqi, semantic metod, morfologik metod, kompozitsiya, sintaktik metod, boshqa tildan olingan so'zlar.*

Uzbek language is colorful and it has diverse ways of forming new terms and words. Terminology is utilizing an ordinary word to represent a scientific or special meaning. This process is the result of using common lexical unit in a special texts which requires the features of terms. According to E.G. Kaitukova, as a result of such use, the word undergoes semantic specialization¹.

¹ E. G. Kaitukova, Methods of formation and development of Turkish economic terminology: 60-90s. XX century: diss. cand. philol. Sciences, Moscow, 262 (2007)

In the economic terminology of the Uzbek language, one can find such commonly used words as *aktiv* (assets), *ehtyoj* (need), *transfert* (transfer), *kapital* (capital), which separately or in the structure of a multicomponent term, have undergone terminology.

Every language in the world enriches its vocabulary through the period in different ways. It is known that each language boosts its vocabulary especially by two sources. They are internal and external enriching ways. Of course, Uzbek language is not also exception. A.V. Maitova underlines that “the discussion about the sources of term formation is only part of a more global problem – the classification of the main methods of term formation”¹. In the work of the author the following ways of forming terms are considered as the main sources in spite of the fact that there are diverse opinions on this problem:

- 1) semantic (it is the way to form terms using by giving new meaning to the words which exist in the language);
- 2) morphological (terms are formed by affixation and compounding);
- 3) syntactic (forming terminological phrases);
- 4) borrowing words and loans:

In the first place it should be indicated that there is distinction between word-formation and term-formation. G. Ismoilov who searched about word-formation, accentuates that, in contradistinction to commonly utilized word-formation, terminological systems utilize some extent word-formation ways such as affixing, composition and semantic methods. According to the analysis of this issue, it can be concluded that in every terminological system the activity of word formation ways is contrasting. In addition, if it is analyzed by dividing word formation methods into synchronic and diachronic, then the period of creation of a particular terminological system can be determined roughly.

As emphasized earlier, the sources which contributed to the progress of the terminological system are divided into internal and external. This division is based on

¹ A. V. Maitova, The term system of the subject-specific language “banking” in the linguo-cognitive aspect: diss... cand. philol. Sciences, Saratov, 257 (2008)

a number of conveniences and a logical basis. In the process of developing of the Uzbek language, it can be seen that both resources serve to enhance the language equally and sometimes one of them can be dominant. The development of relationships with other countries affects to this fact altering their importance.

Exactly as a result of such influences that in the lexical composition of the Uzbek language, in particular, in economic terminology, namely in banking and financial terminology, an external source, that is, borrowing foreign words, has a dominant role than the internal capabilities of the Uzbek language. But such a situation should not grow to a substratum ¹.

Among two of the internal way of enriching vocabulary is considered as the source which serve to keep national essence, originality of the language. The type of concept emphasizes terms which emerge as a result of diverse word formation:

- a) affixation(a morphological process whereby a group of letters (the affix) is attached to a base or root word to form a new word);
- b) composition(the art of putting words and sentences together in accordance with the rules of grammar and rhetoric);
- c) phonetic;
- d) abbreviation(the process of abbreviating something);
- e) syntactic(combination of phrases);
- e) semantic(giving another meaning to the words in usage).

N.V. Moryakhina indicates that “Currently, a trend is developing towards the universalization of the language through the internationalization of vocabulary, there is an interest in the structural formation of terms, in particular, in the methods of formation by adding words (or their stems) and by reducing or abbreviating”²

Below each of the methods of forming of new bank finance terms is clarified individually. First of all comes affixation. Affixing method is one of the most common methods of word formation. Affixes that form nouns (ot yasovchi), adjectives (sifat

¹ E. T. Shirinova, Uzbek tili bank-moliya terminologysi: phil.fan. buyicha falsafa doctor(PhD) diss. Tashkent (2020)

² N. V. Moryakhina, Formation and functioning of the terminology of management in the Russian language: diss cand. Philol, Sciences, Kazan (2008)

yasovchi), verbs (fe'l yasovchi) are considered as the most actively used word-forming affixes in Uzbek. A great number of economic terms which are now in use are nouns. Adjectives, verbs are formed from the root of nouns, that helps to create a great number of terms in language system.

The affixes, for instance, -lash, -sh, -ish (-tion, -ing) are added to the root of a noun or verb and it forms another form of a noun. Avanslash(advancing, prepayment), kodlashtirish(coding), assignatsiyalash(appropriation), avtomatlashtirish(automation), mukofotlash(awarding), discontlash (discounting), axborotlashtirish(information), investitsiyalash (investment), kreditlash (lending), rasmiylashtirish(execution), limitlash(limitation), litsenziyalash(licensing), hisoblash(counting), to'lash(payment), debetlash(debiting), akseptlash(acceptance), identifikatsiyalash(identification), tasniflash(categorization), patentlash (patenting), baholash(evaluation), moliyalash (financing), baholash(evaluation) are examples of it.

There is another noun forming affix. It is -lik (-ity; -cy; -ship). For example, kafillik (guarantee), likvidlik (liquidity), vositachilik (brokerage), qimmatlik (value), rentabellik (profitability), debitorlik (debtory), agentlik (agency), qarzdorlik (indebtedness), stabillik (stability), vakillik (representation), bankrotlik (bankruptcy), korrespondentlik (correspondency), dilerlik (dealership) buxgalterlik (accounting) are formed with the help of this affix.

Next affix which forms nouns related to bank finance sphere is -chi (-er; -ier). Sotuvchi(seller), nazoratchi(manager), ta'minotchi(supplier), tasdiqlovchi(approver), budget oluvchi (budget taker), ijrochi(performer), qarz oluvchi(borrower), jamg'armachi(saver), soliq to'lovchi(taxpayer), boshqaruvchi(administrator) can be bright examples of it.

Also, bank-finance terms can be formed with the help of affixes -iy, -viy (-ial, -al): asosiy hisobvaraq(main account), moliaviy hisobot(financial report), xorijiy valyuta(foreign currency), moliyaviy-iqtisodiy nazorat(financial-economical control), markaziy bank(Central bank), noemissiyaviy qimmatli qog'ozlar(non-emission securities), yakuniy summa(final amount), mahalliy budget (local budget), huquqiy

hujjat(legal document), hududiy bank(local bank), majburiy to'lov(compulsory payment), xususiy mulk (private property), dasturiy nazorat(programmatic control), shaxsiy mulk (personal property).

The following method of forming bank finance terms is composition method. The essential distinction between this method and affixation is that in affixation, a bound morpheme is attached to a root while in composition method new word is formed by adding two free morphemes. For example, if we take the free morpheme “giper” and join it to another free morpheme “inflatsiya” new term “giperinflatsiya” (hyperinflation) appears. The meaning of a compound word enhances from the concepts of the words that formulate it. In Uzbek language economic terminology, the addition and pairing of words can form new term with the use of composition method. In spite of the fact that this type of formed words are in small number in financial field, there are some complicated terms like paired words: hisobvara-q-faktura(main account invoice), bank-moliya (banking and finance), savdosotiq (trade-sale), internet-banking as well as compounds as giperinflatsiya (hyperinflation), agrobank (agrobank; agricultural bank).

Another way of forming bank finance terms is semantic way. In the process of forming new words in the language base, the semantic method is one of the most used ways. Forming terms in a semantic way is an issue which is proved in the works of Uzbek linguist G.M.Ismailov. The study supplies data about the process of the semantic method in diverse terminological systems and specific examples are given as a proof. Terminologization and transterminologization are the two forms of it.

Transterminologization was already mentioned in the 90s of the last century. In this process, the terms of one specialty are transferred to another. For example, the term amortizatsiya (depreciation) was used in the sphere of physics and it has been transferred to the economical field. units directly are the fruit of the internal potential of the Uzbek language.

Among other methods of forming terms the syntactic method is mentioned as the most active one in Uzbek language. To prove this opinion, a statistical analysis of

some terms given in “Banklarda buxgalteriya hisobi”(Accounting in banks) by A. Omonov, “Bank ishi” (Banking) by SH. Abdullayeva, “Bank- moliya terminlarining o‘zbek tilidagi izohli lug‘ati”(“Annotated dictionary of banking finance terms in Uzbek”) by S. Muhamedova, “Xalqaro moliya munosabatlari”(“International financial relations”) by J.X.Ataniyazov are studied. As a consequence of the calculation, it turned out that 68% of the phrases in the given books are formed with the help of syntactic method. Economic terms in this way are formed from one root especially. Below we can see some examples of it:

Omonat(deposit) – omonat bo‘linmasi(deposit division), omonat kassalari(savings bank), omonat operatsiyalari(deposit operations).

To‘lov(payment) – to‘lov agenti(paying agent), to‘lov agentlik tarmog‘i(payment agency network), to‘lov talabnomasi(payment request), to‘lov terminali(payment terminal), to‘lov topshiriqnomasi(payment order).

Lizing(lease) – lizing beruvchi(lessor), lizing oluvchi(lessee), lizing muddati(lease term), lizing obyektlari(leased objects), lizing subyektlari(leased subjects), lizing to‘lovlari(lease payments), lizing shartnomasi(lease agreement).

As it is seen bank finance terms are very colorful and all the methods of forming them are essential in the learning process.

USED LITERATURE

1. E. G. Kaitukova, Methods of formation and development of Turkish economic terminology: 60-90s. XX century: diss. cand. philol. Sciences, Moscow, 262 (2007)
2. A. V. Maitova, The term system of the subject-specific language “banking” in the linguo-cognitive aspect: diss... cand. philol. Sciences, Saratov, 257 (2008)
3. E. T. Shirinova, Uzbek tili bank-moliya terminologiyasi: phil.fan. buyicha falsafa doctor(PhD) diss. Tashkent (2020)
4. N. V. Moryakhina, Formation and functioning of the terminology of management in the Russian language: diss cand. Philol, Sciences, Kazan (2008)
5. Sh. Abdullayeva, Bank ishi darslik: Toshkent, Moliya institute – 2003
6. S. Muhamedova, Bank moliya terminlarining o‘zbek tilidagi izohli lug‘ati: Toshkent-2020