Linguistic Basics Of Bank Terminology Regulation

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Abstract: This article suggests banking terms used in the Uzbek language which, formed of the broader meaning of words in the general lexicon, and they express their terminological meaning in a particular context.

Index Terms: banking lexicon, term, linguistic, vocabulary, language, words.

1. INTRODUCTION

As we know, today the political and economic relations of our republic with the countries of the world are increasing the need for foreign languages. Demands have changed, especially for economists. There is also a growing need for specialists in the banking system to master foreign languages. In banking, many terms are used. When translating banking terms from one language to another, it is necessary to understand their semantic, morphological, structural, contextual and other linguistic features in both languages. In order to carry out banking and banking activities between our country and foreign countries, professionals must first be proficient in banking lexicon in English and Uzbek. This, in turn, provides the foundation for Bank’s staff, translators and professionals to improve their communication competencies. The vocabulary of each language consists of a system of terms. Terms vary: general, scientific, special, regional and so on. The banking and financial terms are most commonly used in banking.

Contemporary linguistics is changing as the world progresses. The importance of linguists is drawn more specifically: informative, economic, legal, political, advertising and scientific and technical texts. Scientific and technical texts and their translation reflect the development of science, science and technology. At the same time, they are often embedded in philological and linguistic research, which is important. The translation of special texts contributes to the formation of specific aspects of language learning.

2 METHODOLOGY

There is a special vocabulary system in various fields: medical, legal, historical, mathematical and so on. As A.C. Gerd points out, special words isolated from common vocabulary require the formation of their own language, thus creating a special vocabulary system for expressing special ideas and ideas[1,2]. Such a special system often consists of two Microsystems:

1) a specific system of special characters, words, phrases, phrases, sentences;
2) a specific system of specific texts.

Gradually such special vocabulary system penetrates into general linguistics and extends the boundaries of linguistics. New words and phrases are created to represent scientific and professional knowledge. They, in turn, are subject to the mechanisms of the language system. The special knowledge system, which is reflected in the terminology, is part of the semantic system of a particular language and thus becomes part of a common language system. According to M V. Marchuk, new words that appear in the language lexicon are terms that often refer to science, technology, politics, or economics [3,4].

In fact, terms make up ninety percent of the new lexical units in dictionaries. Today, the number of terms used in different fields is more than the number of simple, universal units. Therefore, the relevance of research on terms is increasing day by day. The main way to regulate terminology is to create special dictionaries. These dictionaries are widely used in the preparation of future specialists and they teach students vocational vocabulary of a specific language. This will provide the basis for doing business internationally, financially, economically, banking, stock exchanges and commerce. The semantic, structural, functional aspects of the vocabulary of these areas in linguistics attract the attention of researchers. In addition, the use of bank terms not only in the language system, but also in discourses and literary texts is a very interesting and relevant issue. Therefore, bank terms in English and Uzbek are still not well understood. Determining their typological features by means of comparative and comparative analysis determines the existence of specific banking terms in both countries and the nature of banking processes. In addition, the use of bank terms not only in theory, but also in practice, in word-of-mouth (banking discourse), is another advantage of our research. To do this, we first of all distinguished banking and financial terms from the common vocabulary of English and Uzbek. Bank terminology includes keywords and phrases commonly used in banking. Not only linguists, but specialists in exact sciences were involved in theoretical and practical aspects of terminology. However, to date there is no definitive information on whether the term terminology applies to linguistics or science. Therefore, there is no clear distinction between terms and concepts. It is well known that even a linguistic term can have several meanings. This is because each term is characterized by several linguistic schools and directions. Sometimes we hear different interpretations of the same term. Therefore, before we respond to a linguistic phenomenon, we must rely on its initial interpretation. It is even typical of mathematicians. It follows that in order to regulate terms it is necessary to set clear boundaries of concepts first. Modern structural mathematical linguistics offers two approaches for terminology and their descriptor regulation. The first proposal is based on the definition of syntax, that is, the statistical and distributive features of the text. The second approach relies on the semantic orientation of linguistics and other semiotic sciences. The first proposal is very well illustrated, and the second proposition is poorly focused. Therefore, in this section, we give more emphasis to the second proposition, because semantic meaning is of great importance and provides the basis for the formation of a particular semantic standard. It is this semantic benchmark modeling concepts within an area and answering many questions about
terminology in linguistics. In the process of semantic modeling, there is a generalization of meaning between semantic standards (in other words, thesauruses), which are composed of semantic symbols (descriptors). It should be noted that the concept of "thesaurus" is not merely a semantic reference, it represents a set of human knowledge about the language and the world. In addition, thesaurus is a special dictionary that represents the system of relations between language units and the classification of meaning units. If the dictionary is based on the alphabetical order, thesaurus, by contrast, classifies word units according to spiritual similarity. For example: rate of exchange - exchange rate; rate of profit - rate of return; ratetaxpayer - taxpayer [5]. Thesaurus recommends a set of descriptors to represent one term. The more the term has, the more descriptors are: receipt - 1) input; 2) patta; 3) receipt of goods receipt; 4) receipt. Each descriptor is activated in a particular context or context. In addition, thesaurus plays an important role in solving linguistic and engineer-linguistic problems. At the same time, thesaurus method is widely used in the process of document recognition in various fields of science. There are seven rules for the definition of terms for descriptors:
1. The binary relationship between the descriptors is reflexive, with a term and its equivalence between the descriptors: order - 1) the command; 2) order or permit; 3) document. All descriptors are independent and equal to each other.
2. One term consists of a maximum (first) descriptor and a secondary classifier, and their relationship is subordinate: paper - 1) paper; 2) document; 3) paper money; 4) promissory note. Within the banking terminology, the third and fourth descriptors, namely, "paper money" and "promissory note," are the primary, and the "first" and "second" descriptors are the "paper" and the "secondary".
3. Secondary classifiers are activated in asymmetric and contrastive relationships.
4. The binary relationship is transitory: hike of taxes - tax increases; hike of salary - salary growth.
5. Descriptors can be synonymous or alternative to each other: gross - 1) gross; 2) initial. For example: gross amount - total gross; gross balance - initial balance.
6. When descriptors are semantically equivalent to each other, they are completely alternative: guarantor: 1) guarantor 2) warrantor. These two meanings are semantically equivalent and completely alternative[6].
7. Sometimes a descriptor may not fit in with the other, this is called "disproportion": haircut - style of cutting hair; 2) bank fee or commission.
For example, let's describe a term with descriptors:

<table>
<thead>
<tr>
<th>Notion</th>
<th>System</th>
<th>Substance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parameter</td>
<td>Pressure</td>
<td></td>
</tr>
<tr>
<td>Temperature</td>
<td>Phase</td>
<td></td>
</tr>
</tbody>
</table>

If notion is a term, its descriptors are: system, substance, parameter, pressure, temperature, phase. "System" is the maximum descriptor and it has a specific relationship with other descriptors. The rest of the descriptors are not synonymous with each other, but are proportional to their classification because they represent different features of the same concept. It is well known that banking is a part of the economy and has a great influence on its terminology. Bank terminology consists of general banking terms (delay of payment - payment delay; currency market - currency market) and special banking terms (gross national product - gross national product, global quota - total quota) that are grouped. For example: various banking operations, bank branches and bank official terms: tax roll - tax list, pay-office - treasury, insurance documents - insurance documents and so on. As we know, the terms usually have a lot of meanings. Similarly, bank terms are polysemantic lexical units.

For example, the quote is:
1) the participation of a national or international community in the production or sale under a relevant agreement;
2) contribution of the country in the authorized capital or capital of the international economic or financial-currency organization;
3) tax rate from the taxation unit;
4) part, contribution, norm, quantitative constraints.
Each meaning expresses its meaning in a specific context or discourse. Banking terms and concepts are often used in the speech of bank employees. The proof of this can be found in special texts published in business journals on the issues of banking and banking. Finding alternatives to banking terms in English and Uzbek is not an easy task, as banking terms in both countries may differ. Bank terminology is based on the descriptors discussed above. Not only polysemy and pulmonary phenomena are reflected in bank terms, but also antimony. Antonyms can be lexical and morphological. Lexical antonyms are the opposite words: import license - import license and export license - export license; while morphological antonyms change meaning through the addition: payment - non-payment. Bank terms can consist of one (notification - notification, information, notification), two (official documents - official documents) and more (payment of taxes and duties - taxes and duties). Bank terms are expressed in different word categories:

- horse (pay-list - payment list);
- verb (rate - to calculate, to tax, to estimate);
- quality (pure - clearly);
- adjective (factoring - the type of trading and intermediary actions, which are carried out in conjunction with the borrower's purchase of monetary liabilities from the lender, lending to the client for working capital), and so on. It should be noted that most bank terms are activated in horse form.
This is because terms-nouns mean not only objects, but processes, concepts and phenomena: receipt - receipt, ratepayer - taxpayer, payment - payment. Bank terms are created using a number of prefixes and suffixes: using prefixes: "de-"; "In-"; "Non-": defray the expenses - cost recovery, income tax - income tax, non-discount price - discount rate; using suffixes: "-able", "-Ing"; "- (t) ion", "-Sion": unfavorable pay balance - passive balance, retailing - retail; intermediation - intermediation, brokerage operations; remission - exemption from payment. Bank terms can refer to the general economic terminology: revenue - revenue, revenue; state budget - state budget. The analysis of bank terms has allowed them to be grouped into: groups of banks, system of services and operations, language of banking, keywords and phrases in banking. All of them are actively used in the process of communication in banking. In addition, the specific bank is reflected in business records and texts. Bank terms include frequent, occasional, and rarely used units. As a result of globalization, many English bank terms have been incorporated into the banking terminology of the Uzbek language and are easily used in banking. Among them: license - license, that is, permit; subsidy - a subsidy, that is, funds.
transferred from the state budget to support costs, losses, and non-repayments to enterprises and institutions; ratification - ratification, that is, the approval by the supreme authority of an international agreement entered into by representatives of the Contracting States; obligation - a bond, ie a security, etc., under civil law. Bank terms, in turn, give rise to new terms. For example, the term "target - target" is formed from the verb "to target". These and the above terms are Who is Uzbek? After all, are there Uzbek words that mean them? The fact is that the terms used in English are often used by bank employees and specialists, often used in their speech, and entered into the banking terminology system: deadline - ded, news-release - news release, quote - quota, price - price list, patent - patent. These terms are included in the banking terminology because they are used in bank business documents and in the bank discourse. Occasionally, some polysemantic terms may be related to terminology. For example, the two terms "haircut" correspond to bank terminology:
1) the difference in interest rate on funds and funds borrowed by banks;
2) bank commission or fee. Clearly, the word haircut, which means "hairstyle," can also be used within a bank.

4 CONCLUSION
Consequently, the terms are sometimes formed because of the broader meaning of words in the general lexicon, and they express their terminological meaning in a particular context.

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