

## FATURES OF BANK- FINANCE TERMS IN ENGLISH AND UZBEK LANGUAGES

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### Abstract

The terms and concepts necessary to work in banking and finance have their own characteristics in each language. The uniqueness of banking and finance terms in English and Uzbek is related to their history, culture and economic systems. Banking and finance terminology in English is often based on international standards. For example, terms such as "interest rate", "loan" and "investment" are widely used in the global financial system. These terms have the same meaning in many countries and facilitate communication in the international financial market. Banking and finance terms in English are often based on the Anglo-Saxon economic system. Finance and banking activities in this system are based on free market principles. Therefore, terms in English are often associated with economic freedom, competition and innovation. Banking and finance terms in the Uzbek language correspond to the characteristics of the Uzbek economic system. In Uzbekistan, the role of the state in the field of banking and finance is large, so terms in the Uzbek language are often associated with state regulation, financial control and economic development. For example, terms such as "government debt" and "financial regulation" are common in the Uzbek language.

There are a number of similarities between banking and finance terms in English and Uzbek. Both languages use similar concepts to explain financial processes. For example, the terms "bank", "interest" and "loan" are present in both languages. However, there are also differences. Many terms in English are short and to the point, and their meaning often depends on the context. In the Uzbek language, the terms are more descriptive and can be explained more broadly. For example, terms like "to take a loan" and "to give a loan" are expressed more clearly in Uzbek.

The features of banking and finance terms in English include the following main aspects. Banking and finance terms in English are often based on international financial standards. These terms are common in the global financial market and have the same meaning in many countries. For example, terms such as "interest rate",



"loan", "equity" are used as general concepts in the international financial system. Banking and finance terms in English are often short and to the point. They are often one or two words long and are effective in expressing complex concepts. For example, terms like "credit" and "debit" are short and easy to understand. New terms and concepts appear frequently in the field of banking and finance. For example, new terms such as "fintech" (financial technologies) and "blockchain" (blockchain) are used to describe modern financial processes. This variation shows the dynamics of the English language. Banking and finance terms in the English language can often have different meanings depending on the context.

For example, the word "capital" can be used in the sense of financial resources (capital) or the economic power of the state (capital). It depends on the context in which the term is used. There is a correlation between banking and finance terms. For example, the terms "asset" and "liability" are related concepts. This relationship is important for financial reporting and analysis. There are many technical terms in banking and finance. For example, terms such as "derivative", "hedging" and "arbitrage" are used to describe complex processes in financial markets. These terms are often used by financial professionals. Banking and finance terms in English are based on the Anglo-Saxon economic system. In this system, finance and banking are based on free market principles, so the terms are often associated with economic freedom, competition and innovation. Banking and finance terms in English have international standards, short and precise expressions, variability, context-based meanings, interdependence, technical terminology and cultural influences. These features are important for successful operation in banking and finance.

In the Uzbek language, banking and finance terms undergo a number of changes. New terms and concepts are emerging in the Uzbek language in the field of banking and finance. For example, modern terms such as "fintech" (financial technologies) and "blockchain" (blockchain) are entering the Uzbek language. These news reflect global trends in finance. Many banking and financial terms are not translated from English to Uzbek, but are adopted directly. For example, terms such as "credit" (loan), "debit" (debt note) are common in the Uzbek language. This process is especially related to global integration and international cooperation in the field of finance. Some terms are translated into Uzbek, but their meaning and context may change. Banking and finance terms in Uzbek language through factors such as terminological updating, adoption of English terms, translation and adaptation,



creation of new Uzbek terms, cultural and social influence, teaching and learning, and technological changes. will change. These processes are important for the development of the Uzbek language and effective functioning in the banking and finance sector.

### Conclusion

Although banking and finance terms in English and Uzbek are related, their characteristics and context are different. The terms in English are more based on international standards, while the terms in Uzbek correspond to the local economic system and culture. To be successful in banking and finance, it is important to know the terms of these languages and use them correctly. It helps not only in professional communication, but also in understanding economic processes.

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