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THE ISSUE OF PROBLEM TRANSLATING ENGLISH BANKING TERMS INTO UZBEK IN LINGUISTICS

Abstract: This article examines the problem of translating English banking terms in order to create a pragmatically adequate text, defines the classification and structure of banking terms, and highlights the distinctive features of translation of banking terms. It is concluded that the differences in the lexical composition and morphosyntactic structure of terms in English and Uzbek do not allow translation without discrepancies in the above structure of the source and target languages, which, however, does not prevent the transfer of the meaning of the term and, ultimately, the adequacy translation of the source text.

Key words: banking terminology, financial terminology, cross-sectoral meaning, real meaning, linguistic units, bank transfer, bank specialists, translation techniques.

Language: English

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Introduction

In modern conditions it is almost impossible to deny the fact of computerization of various fields of knowledge. Therefore, each computer user, and especially bank specialists, needs to familiarize himself with the concepts that arise in the interaction of information technology with other branches of technology and science. In this case, it is important to know the use of computer terms and the peculiarities of their translation from English into Uzbek.

The problem of translating computer terminology is extremely important. During practical classes in a foreign language, students have the opportunity to work with technical texts that are rich in banking terminology. Inconsistencies in the translation of terms or errors can cause misunderstandings between specialists and, in general, affect the final result.

The translation of banking terminology itself requires students to have relevant knowledge in this area, as well as an understanding of English terms and knowledge of Uzbek terminology. When translating technical texts, the interaction of the term with the

context is of great importance, due to which the meaning of the word is determined.

It is worth noting that many English terms no longer need translation, because they have received a universal meaning (for example, disk, file, program). There are also many borrowings: Windows, e-mail, host, as well as "false friends of the translator", for example data, image, rating.

There were big problems in the translation of economic texts, in particular, banking, which in large volumes poured into Uzbekistan from abroad. This material, of course, was of great interest for studying it by both linguists and practitioners. Ryabova M.E., for example, claims that "today the translator must often clarify the details of the communication process related to the professional sphere of the material being translated, thereby expanding his intellectual level" [1]. The tendency towards a rigid separation of the term from other linguistic units and towards the allocation of special closed systems in which the terms function, affected the correlation of the concepts of "terminology" and "term-system". The terminology is often understood as "a set of words and phrases

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denoting special scientific and technical concepts and serving for communication in this area", and under the terminological system - "an ordered set of terms with fixed relationships between them", i.e. codified and unified terminology. Collections of terms can be formed spontaneously or deliberately. Following V.M. Leichikom [2], A.V. We call Superanskaya [3] a terminology, and a consciously formed one - a terminology system.

The emergence of a new term is due, in their opinion, such factors as the choice from a variety of already existing linguistic units included in other terminological systems, or the creation of a relatively new designation based on already existing words or phrases.

If we talk about the terminology system in the field of economics, then it was formed and continues to be replenished, first of all, due to the inclusion of phrases and phrases in it, a component of which are common words. One-word special terms that have international or cross-sectoral meaning and are not found in everyday speech are less common, as are special terms that function only within a specific terminology system (for example, public offering - public release of a stock, balance sheet profit - balance sheet profit).

If we talk about the structural composition of terms (namely, the ratio of one-word, two-word and multicomponent terms), then according to L.V. Ivina [6], two-term terms dominate (54%), which are formed according to the following models:

- N + N (bank transfer - bank transfer);
- A + N (double taxation - double taxation);
- V + ed + N (fixed advance - urgent loan);
- N + of + N (currency of credit - loan currency);
- N's + N (shareholder's equity).

One-word terms (21%) rank second in terms of their prevalence. For example, bill is a bill of exchange, credit is a loan, fine is a fine.

Three-word terms (16%) are the smallest: loan amortization schedule - a schedule of gradual loan repayment, indirect mortgage loan - a collateralized loan, term of payment - loan maturity.

Ivina L.V. [6] relates the following methods to the main methods of forming the financial terminology system:

- *semantic* (for the commonly used word hurdle, the main meaning is "bar", and in the financial sphere - the agreed percentage in excess of the invested funds after the end of the project);
- *syntactic* (letters of credit - letters of credit, fixed rate of exchange - fixed exchange rate);
- *morphological* (due to prefixing: co-owner - co-owner, insolvency - insolvency, maturity - payment term);
- *morphological and syntactic*

(according to the abbr + N model: SWOT (strengths, weaknesses, opportunities and threats) analysis - swot analysis, i.e. analysis of the strengths

and weaknesses in the company's activities, its opportunities and threats with which there is a possibility of collision ; ATM network .

In the financial terminology system, you can also find those terms that are words borrowed from other languages: Outright (English out-right - normal, direct) - forward exchange transaction, including a premium or discount [7].

Banking and financial terms are synonymous. A term can have one or more general linguistic meanings, which in specific cases makes it difficult to adequately translate terms into another language without distorting the meaning of words. In such cases, the translator needs to rely on the context, since it is he who actualizes the meaning of the polysemous term. For example, the term "lame duck" is ambiguous: bankrupt, poor fellow, loser, unfortunate, cripple, bankrupt broker, non-reelected member; and only the context chooses the specific meaning of the term.

The study of banking terminology suggests that it is metaphorical. Metaphors make it possible to "express difficult to express and to designate what there is no direct designation for" [8]. A metaphor contains such an amount of information that allows it to perform the functions of a term.

For example, the term "*venture financing*" is a metaphor for the relationship between an investor and an entrepreneur. The real meaning of these financial-industrial relations, expressed metaphorically, implies that partners, having no guarantees and knowing about the uncertainty and unpredictability of the venture business, nevertheless expect high profits. Another example of a metaphor in banking terminology are the concepts of "management charge" and "management fee", which refer to drafts (any written order to pay a specified amount, for example, a bill of exchange) for company management.

Due to the complex and multifaceted nature of the formation of terms, their synonymy, difficulties arise in their translation. If the task of translation is to ensure equivalence as a community of the content of the original text and the translation text, then when translating special, in particular, financial texts, the terms should be given special attention, because it is they who determine the information content of the special text, which organizes and structures the special information. Consequently, the issue of achieving equivalence of the final text to the original text is to a large extent related to the translation of terms.

Almost all linguists agree that "the absolute identity of the codes is contrary to the nature of the language" [2]. The possibility of absolutely complete and accurate transmission of the original content when translating financial and economic texts is limited, first of all, due to differences in language systems, different traditions of the nomination of concepts that have developed in each of the languages. In general, a translator uses two ways of translation: direct

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translation, or literal translation, and indirect translation (indirect). Indeed, there may be a case where a message in the source language is perfectly translated into a message in the target language, since it is based either on parallel categories or on parallel

concepts. But it can also happen that the translator defines a "gap" in the target language, which must be filled with equivalent means to achieve the same impression from two messages.

Table 1.

CATEGORY	TYPE
Formal Structure	1) Terms-words (asset / asset, holding, etc.); 2) Terms-phrases (loan value / loan amount, etc.)
Semantic Structure	1) Unambiguous terms (lazy capital / free funds, etc.); 2) Multiple terms (placement / placement of capital, etc.)
Content Structure	1) Terms-objects (reverse mortgage / reverse mortgage, etc.); 2) Terms-processes ("pyramiding" / construction of a pyramid, etc.); 3) Terms-signs (rich / overpriced, etc.); 4) Terms- values (rubel / national unit of Belarus, etc.)
Spawn Source	1) Primordial (trade / trade, etc.); 2) borrowed (tariff / tariff, etc.); 3) international (investment / investment, etc.); 4) hybrid (breakpoint sale / sale over the agreed loan, etc.)
Morphemic Structure	1) simple (bill / bill of exchange, etc.); 2) Comprehensive (goodwill / business reputation, etc.); 3) Derivatives (protectionism / protectionism, etc.); 4) Abbreviations (EPS / earnings per share, etc.); 5) numerical expression (50 percent / 50% of the company's shares, etc.)
Grammatical Structure	1) Noun terms (payroll / payroll, etc.); 2) Verb terms (to onsell / resell a security or other asset, etc.); 3) Adjective terms (provident / thrifty, economical, etc.); 4) terms-adverbs (on application / on demand, etc.); 5) terms-participles of the 1st, 2nd types (galloping / galloping, mixed / mixed, etc.)

In addition, it should be noted that some stylistic effects cannot be conveyed in the target language without changing to one degree or another the order of the elements or even lexical units. This is especially true when there is a discrepancy in the lexical composition and morphosyntactic structure of terms when translating from one language to another.

Differences in the grammatical structure of the language are the main reason for discrepancies in the morphosyntactic structure of English terms consisting of two or more nouns, and their Russian equivalents. The grammatical structure "noun + noun" (N + N), which is most productive when translating English terms, is, as a rule, the construction "adjective + noun" (Adj + N): I am interested in consumer loan (consumer loan) [4].

The discrepancy between the grammatical forms of one of the components of the compared terms FL and PL is observed when translating English terms formed by a combination of nouns. For example,

when comparing terms consisting of two nouns (N + N) or a noun and a noun phrase, the following types of discrepancies are observed:

1) changing the case form of the defining noun (replacing the common case with the genitive form): Mortgage term is from 12 to 360 months, that is from 1 to 30 years (loan term) [4];

2) changing the case form of the defining noun (the general case of the noun in the structure of the term IL is the indirect cases of the noun in the structure of the term TL) and the introduction of the preposition: Carefully considering your loan application the bank presents you the new conditions (loan application) [4];

3) a change in the number (singular - plural) simultaneously with a change in the case form (including the introduction of a preposition): share turnover (stock turnover); financial risk management [9].

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