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# STRUCTURAL AND SEMANTIC FEATURES OF ECONOMIC AND FINANCIAL TERMINOLOGY IN ENGLISH



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## INTRODUCTION

The President of the Republic of Uzbekistan Shavkat Miromonovich Mirziyoyev paid great attention to the development of teaching and learning foreign languages in our country in his “Strategy for the Development of New Uzbekistan for 2022-2026 (hereinafter referred to as the Development Strategy)”. According to it learning foreign language and literature helps to develop integration of the country into world communing and it is one of best ways of enlightening the people and broadening their outlook about the global world.<sup>1</sup>

The role and influence of English in today are gaining a higher speed in the world as well as in Uzbekistan. The main factors for this phenomenon include expanding communication with the world after gaining the independence and increasing speed and scope of information exchange in the global village. The dominant position in the internet space by the language of the published content is firmly held by English, which is a strong motivation to learn English for those who wish to promote their global competences. As it was mentioned since the declaration of independence the importance of the English language has been increasing in all aspects of Uzbek people life. At the present time, reforms in the sphere of higher education in the country are being carried out under the leadership of the President. We can see this as an example of the adoption and implementation of the Strategy of Action on the five priority directions of development of the Republic of Uzbekistan in 2017-2021. The strategy for further development of the Republic of Uzbekistan, in the section on social development priorities, focuses on the development of education and science<sup>1</sup>:

- further improvement of the system of continuous education;

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<sup>1</sup> Sh. M. Mirziyoyev — As part of the objectives to improve the quality of education, defined in the Development Strategy | Tashkent—Uzbekistan| 2022.

- continuing the policy of improving the quality of education services, training highly qualified personnel to meet the modern labor market needs;
- take targeted measures to strengthen the material and technical base of educational institutions by building, reconstruction and capital repairs, equipping them with modern laboratory equipment, computer equipment and teaching aids;
- radical improvement of quality of general secondary education, in-depth study of foreign languages, computer science and other important subjects such as mathematics, physics, chemistry, biology;
- improving the quality and effectiveness of higher education institutions through the implementation of international standards for the evaluation of quality of education and training, and gradually increasing the admission quotas for higher education institutions;
- promotion of research and innovation, creation of effective mechanisms for the implementation of scientific and innovative achievements, establishment of specialized research laboratories, high-tech centers and technologies at universities and research institutes.

For the purpose of radical improvement of the system of higher education, radical revision of the content of personnel training based on the priorities of socio-economic development of the country, creation of necessary conditions for training highly qualified specialists in accordance with international standards The Decree of the President of the Republic of Uzbekistan № PD-2909 outlines the most important tasks for further improvement and comprehensive development of the higher education system. <sup>2</sup>Each higher education institution maintains close partnerships with the world's leading scientific institutions, introduces the educational process with advanced pedagogical technologies, curricula and teaching materials based on international educational standards. attraction of

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<sup>2</sup> Sh.M.Mirziyoyev: Critical analysis, strict discipline and personal accountability should be the daily routine of each leader's activities/Tashkent-Uzbekistan 2017,p 104

highly qualified teachers and scholars from foreign partner educational institutions on the basis of introduction of master classes in educational and pedagogical activity, training courses on the basis of the system of higher education institutions of the Republic and other relevant issues such as organizing internships, retraining and professional development for faculty and staff.

In his speech for the United Nations General Assembly Sh. Mirziyoyev said that our future depends on how we educate our children. He mentioned that it is our duty to provide our children with all the necessary conditions for self-realization.

One of the main purposes of learning foreign languages, particularly English, which has become lingua franca in many parts of the world, is the ability to communicate effectively with other users of the target language. Teaching to communicate in real, everyday situations is very often neglected and students have little chance to practice ordinary language in class. Therefore, teachers ought to provide learners with opportunities to improve their speaking skills.

This monograph is devoted to the study of the structural and semantic features of English economic and financial terminology in a comparative aspect.

Currently, there is active technologization of all aspects of society, a period of high development of science and technology. Since the birth of the global scientific and technological revolution (the mid-1950s), knowledge-intensive industries have made a great leap forward, moving to a new level. Social life has also undergone serious changes: many different socio-political programs, movements and trends have emerged, which has significantly complicated the conceptual apparatus of the relevant sphere. The development of the media has accelerated and is accelerating the process of informatization of society: all aspects of scientific, technical, and economic progress are covered every day on television and the Internet and published in newspapers and magazines. The development of market relations intensifies competition in the media sphere itself: companies strive to get ahead of each other, and the supply of information becomes almost continuous.

Reflecting reality, the language is becoming more and more information-rich, and the number of new words is growing in proportion to the development of scientific and technical fields.

The surge of interest in terminology in linguistics is caused by the increasing internationalization of terms and the need to develop the right approach to the study of this phenomenon.

The relevance of the study lies in the growing interest in financial terminology on the part of specialists and ordinary native speakers, due to the integration of the CIS countries into the global economic system and the corresponding need to study new terms.

Actuality of the research work: **The analysis of** the semantic and structural features of English financial terminology systems.

**Object of the work is** financial terminology systems **in English.**

**Subject of the research is** the semantic and structural features of the English language financial terminology systems.

**Aim of the research** is description of the semantic and structural features of English financial terminology systems.

The study identified the following objectives:

- give a general description of English financial terms;
- describe the structural and semantic ways of forming English financial terms;
- identify general and specific structural and semantic features of English financial terms.

**A brief analysis of the literature and legal documents used for the preparation of graduation work:** For the preparation of this graduation work, the law on —Education, State youth policy which are based on the Constitution of the Republic of Uzbekistan and its educational articles as well as the works of the President of the Republic of Uzbekistan Sh. M. Mirziyoyev are included. These works highlight the need for the use of pedagogical and information technology in educational processes to enhance the effectiveness of the educational process.

In the process of finding ways to solve the tasks set, we turned to the study of psychological, pedagogical and methodological literature of the late XX - early XXI centuries (Barmenkova O.V., Gez N.I. Elukhina N.V., Zimnaya I.I., Shcherbakova I.A., Shchukin A.N., Allan M., Harmer J., Scrivener J., Willis D., "Dictionary of Economics and Finance" edited by A.V. Anikin, Bloomberg Financial glossary, "Banking Encyclopedia" edited by S.I. Lukash et al.

Scientific basis: consist in identifying structural and semantic features, as well as an attempt at a comparative analysis of financial terminology in English.

**Theoretical value** of this work: Adequate use of active financial terms both by non-specialists and by persons who use these terms in professional activities. The work may also be a step towards streamlining the financial terminology of a highly specialized financial vocabulary.

**Practical value** of the work: financial terminology itself and translation studies.

The **conclusion** contains brief conclusions on the results of the work done.

**The bibliography** contains the most known and important research for the given work of teachers-innovators and scientists: psychologists, methodologists. In the process of finding ways to solve the tasks set, we turned to the study of psychological, pedagogical and methodological literature of the late XX - early XXI centuries (Barmenkova O.V., Gez N.I. Elukhina N.V., Zimnaya I.I., Shcherbakova I.A., Shchukin A.N., Allan M., Harmer J., Scrivener J., Willis D. et al.) The list of references contains 72 printed sources and Internet materials.



## **CHAPTER 1. DESCRIPTION OF THE SEMANTIC AND STRUCTURAL FEATURES OF ENGLISH LANGUAGE SYSTEMS OF ECONOMIC AND FINANCIAL TERMINOLOGY**

### **1.1 Concept of the term, types and methods of education**

Knowledge about the world around us is possible mainly only thanks to its expression in language in the form of concepts, definitions, laws, principles and terms themselves. To obtain the widest possible knowledge, it is necessary to develop the completeness, clarity and brevity of its representation in language. One of the main ways of linguistic expression of special knowledge are terms that are created to provide the possibility of communication and exchange of information in the process of professional scientific activity and optimize the development of human cognition.

It is a necessary tool of mental activity, which determines its special, incomparable role in the knowledge, comprehension and transformation of the world by man. Thus, it can be argued that language is the symbolic memory of a person as an individual, necessary for preserving acquired knowledge, work skills and transferring accumulated experience in the process of communication. Special knowledge, and this can include any information about objects, processes and phenomena in the natural and social environment, which allows you to supplement or clarify the modern information and scientific picture of the world, requires a special mechanism of accumulation and transmission. Here, the natural national language, as a universal information environment, provides a lot of opportunities for the formation of such mechanisms. The human individual acts as a carrier of information about the world, acquired by human memory in the process of upbringing, training and production activities. However, information and knowledge about the world exist in human memory only in the form of linguistic formations, consisting of

sets of linguistic units, which in their final form represent a certain set of thematically structured texts [1, p. 12].

The language environment is heterogeneous and a person is able to use only a certain part of its total potential, the part with which he has the most intensive contact. The rest can either be completely excluded by a person from the daily exchange of information or can be stored as a kind of passive stock of knowledge, which he refers to as needed. In his work on the study of the dynamics of terminological processes, V.A. Stupin points out that the reason for the information heterogeneity of the linguistic environment is the complication of information connections between individual structural elements of society. As a result, an individual placed in one of the social role positions of public space perceives as “his” only those elements of language, i.e., words, combinations of words, syntactic structures, texts, concepts, judgments, inferences, etc., which are heard and pronounced most often. He no longer recognizes the entire language. These are mainly words denoting the objects of his immediate environment with which he constantly interacts, and, consequently, the concepts with which he operates. Other objects, concepts, words are, as it were, “alienated”, used by other individuals, and as a result they cease to be familiar concepts [2, p.53]. This is one of the main reasons for the need to form clear and well-functioning universal mechanisms for the transfer and storage of special knowledge, since a specialist in any subject area will experience inevitable difficulties in adequately perceiving terminological information intended for a specialist in another subject area, even a related one. And the presence in the structure of modern society of numerous social institutions, formations, roles, groups of associations and other structural elements leads to informational disunity and requires each element to have sufficiently extensive linguistic resources to implement its own linguistic tasks, i.e., terminological apparatus.

The minimum significant unit of information in the linguistic environment is the word. It should also be noted that not just any commonly used word can act as a carrier of special information, but a word endowed with certain additional features and properties that make it a term of a certain subject area.

The term acts as the main element of the mechanism of transfer and accumulation of special knowledge. And before we consider this mechanism in more detail, it is necessary to focus on the phenomenon of the term. In general, the concept of term is quite multifaceted and requires separate consideration, if only because there are countless attempts to define the term.

The following definition seems to us to be the most general in nature: A term is a word or phrase that has a special, strictly defined meaning in a particular field of science and technology [3, p. 74].

There is a definition given by linguist V.A. Tatarinov, in which the author strives to give the maximum number of characteristics of the term: "A term is a special word or verbal complex that correlates with the concept of a certain organized field of knowledge (science, technology), entering into systemic relationships with others words and verbal complexes and forming with them in each individual case and at a certain time a closed system, characterized by high information content, accuracy and expressive neutrality" [3, p. 157]. Therefore, in addition to the definition, the term is characterized by the presence of a number of features traditionally attributed to it.

These signs are the following:

- systematic;
- nominativeness;
- definition (definitiveness);
- accuracy of value;
- contextual independence;

- purposeful nature of appearance;
- stability and reproducibility in speech;
- lack of connotation;
- tendency towards monosemy within the terminology system;
- brevity.

In all these seemingly different definitions, there are a number of common features that will serve as the basis for creating a working definition of the term in relation to our study:

Firstly, this is the form of the term - the term appears in the form of a word or phrase;

Secondly, it is belonging to a certain sublingual environment, specially created to solve specific language problems of a certain subject area;

Thirdly, this is the property of a term to express special concepts.

Thus, in this work the following definition of the term will be used as a working definition: a term as a unit of special knowledge is a special form of a linguistic sign and is subject to linguistic and logical laws, while being a carrier of collective professional and scientific memory, the term, through the form contained in it the concept of special information, performs the function of an intermediary in the process of formation, accumulation, preservation and transfer of special knowledge.

There are a large number of classifications of terms. The classification of financial terms is based on various individual characteristics of the terms. Classification by content structure makes it possible to distinguish unambiguous terms (“tax” (tax), “inflation”) and polysemantic terms, that is, those that have two or more meanings within one system of terms. The classification of terms according to their formal structure is very fragmented.

First of all, terms-words are identified, which are divided into root ("income" (income), derivatives ("overproduction" (overproduction)), complex ("bootstrapping" (bootstrapping)), etc. Terms and phrases are also distinguished.

In modern terminology, the issue of sources and methods of formation of terms is considered in great detail. The most recognized point of view today is the origin of most terms from the common literary language. A common literary word or phrase becomes a term in the process of terminology.

As the main ways of creating terms V.M. Leichik identifies the following:

- semantic (semantic derivation): borrowing an entire unchanged word from a common literary language;
- term formation equivalent to “word formation” in a common literary language. Includes affixation, syntactic methods (word formation), etc.;
- borrowing. The term can be borrowed from natural language or from another terminological system [7, p. 14].

SB. Grinev divided term-words into several structural types:

- simple (consisting of one root);
- affixal (consisting of a root and affixes);
- complex (consisting of two or more roots) [9, p.43].

The formation of concepts enshrined in the term occurs in the process of formation and development of special knowledge in specific scientific, technical and professional areas of human activity. Expressing a special concept, the term becomes the carrier and keeper of a piece of information that has its value in a special conceptual system. As we noted above, the conceptual system of a specific subject area is the categorical apparatus of this area, in other words, a terminological system. This balanced system functions as a

custodian of special information, which is a product and tool of a given subject area or several related subject areas at once.

The formation of a new concept, often associated with a new perception or understanding of the subject (which again occurs due to the increment of new knowledge and the development of its linguistic expression), is carried out on the basis of existing linguistic experience. Information of a general nature, reflected in the minds of people in linguistic form, is processed, structured and ordered in the process of professional scientific activity and ultimately acquires a new meaning, turning into terminological information.

Terminological information is created on the basis of knowledge about real-world objects, reflected in the lexical meanings of commonly used words. The more information that coincides with the properties of the cognizable object is contained in the meaning of a commonly used word, the higher the probability of choosing this particular word to designate the termed object or phenomenon. The dual essence of the term lies in the fact that, accumulating general and special information, it, as a rule, is a unit of professional scientific knowledge. The main objective of the term, therefore, is to optimize the communication process at the professional and scientific level. In accordance with this, terms must accurately reflect the results of people's experience and practical activities, record professional and scientific knowledge about the properties of objects that are denoted by one or another term through a concept, and reveal their most essential features. Thus, an information picture of the world is formed, which is updated with the advent of completely new or clarification of previously received information about objects and phenomena of reality. If the information picture of the world is understood as the entire set of sign systems, signals and manifestations of information connections, then language can be considered as a special type of social information connections [14, p. 112].

Here we can already say that special information, accumulated in the form of special concepts expressed in terms, forms the basis of not only an informational, but also a scientific picture of the world, which is based on logically clearly constructed and terminologically formulated practically developed theories and experimentally verified documented facts . And since science is inseparable from the practice of applying the products of scientific research, it is impossible to separate the information picture of the world from the scientific one.

We understand the information-scientific picture of the world as a functional set of sign and conceptual systems, information and other connections that contribute to the transfer and storage of accumulated and currently processed objectively reliable knowledge about the world around us, contained in the form of special and general linguistic lexical units.

Being the most important means of communication and expression of thought, language serves as a tool for a person's constant, active understanding of the world and the transformation of experience into knowledge. This process is based on the nominative activity of people, which, according to M.N. Volodina represents a holistic systemic and meaningful linguistic interpretation of reality, the creation of a special information and linguistic vision of the world. Not the least role in the nomination process is played by terminological units - an integral component of any scientific theory [1, p.33].

To summarize the above, we can say the following:

As carriers of collective professional and scientific memory, terms serve as intermediaries in the process of formation of specialized knowledge. As the most important means of scientific communication, they are organically included in the process and results of scientific knowledge.

Terminology, expressing a certain system of special concepts, is one of the channels of intellectual information exchange that contributes to a deeper understanding of reality. Representing a complex system of a special kind of linguistic signs that functions in a special professional and scientific field, terminology directs and optimizes the creative scientific and cognitive activity of people, contributing to the accumulation, clarification and organization of already accumulated knowledge.

Terminology underlies any theory that claims to be scientific, and thereby ensures the accessibility and understandability of information (for specialists in this field of knowledge) contained in the theory.

Through standardized terminology, intercultural and international exchange of specialized information occurs, which contributes to the dissemination and updating of knowledge about the world and man. Thus, terms constitute a complex system of a special kind of linguistic signs, differing in structure and semantics and formed in different ways, functioning in a special professional scientific field and contributing to the accumulation, clarification and organization of already accumulated knowledge.

## **1.2. General characteristics of English financial terminology**

Features of English-language financial terminology were analyzed by domestic specialists. English-language financial terminology is a linguistically very poorly studied layer of vocabulary. In this study, we tried to cover both its structural and semantic features, as well as to identify its differences from a similar subsystem of the Russian language and its influence on the latter.

Financial terminology in English has the following features:

- Relative stability;
- Systematicity;



- Developed synonymy (absence of absolute synonyms);
- The presence of motivation for most of the terms;
- The presence of emotional and expressive units on the terminological periphery.

As this study shows, the composition of English financial terminology is very diverse. It includes native words, mastered borrowings, as well as foreign inclusions - words with obvious foreign origin. However, despite the etymological and semantic heterogeneity, all lexical units occupy their strictly assigned "place in the system", so that the entire system retains a certain integrity.

Any subsystem of language reflects extralinguistic changes. English-language financial terminology in this sense is characterized by relative stability, which is explained by the stability of the economic system of English-speaking countries and the absence of radical changes in it that would affect the social system. The emergence of new financial realities, as a rule, does not have a global impact on the existence of basic concepts of the economy, since the main phenomena that have developed historically (market, banks, exchanges) continue to exist; accordingly, the terms that express them are preserved. In addition to the appearance of new words, obsolete words also disappear, their transition into a passive dictionary (for example, "gold standard", the gold standard in the USA). In this case, an outdated word or expression can also be used as exoticism to denote the realities that exist in other countries.

The composition of English-language financial terminology is constantly growing: the emergence of new words occurs faster than the disappearance of old ones. If a newly appeared lexical unit comes into active use and receives the status of a term, in most cases it remains in the active dictionary for many years. In addition, new terms often form chains of phrases that specialize their meanings (for example, "disinvestment"): "external disinvestment", "internal disinvestment" (internal disinvestment) or antonyms (for example, "economies of scale") - "scale effect) - "diseconomies of scale" - (negative scale effect).

So, the first feature of the lexical layer under study is stability and a gradual increase in the conceptual apparatus. The consistency of English-language financial terminology is confirmed by a large number of dictionaries, which together include almost all terms in use.

Further, in English financial terminology, all units are ordered and systematized. This is confirmed by a large number of dictionaries, which together include almost all terms in use.

Each unit of the analyzed terminological layer has its place in the system. This means that each unit is strictly "specialized" and differs from other units in shades of meaning. Even synonymous terms, such as "profit" (profit) and "revenue" (income), do not coincide in their semantics and have different areas of application. Specialization of terms is one of the key features of a term system. A terminological system is understood as a product of conscious ordering of all its elements (i.e. terms), in contrast to terminology, which is an unordered set of lexical units. Many elements of terminology may be missing from dictionaries, reflecting the instability of their meaning. Such units have not been streamlined and do not have a clear "place in the system." Among them, complete synonyms are found, which is excluded in the terminology system [15, p. 31].

The terminological system is characterized, as a rule, by a relatively low rate of unmastered terms, that is, foreign language inclusions. Foreign language inclusions are close to barbarisms, which are defined as "foreign words suitable for coloristic use in describing alien realities and customs." The only difference between inclusions and barbarisms is that the former can also serve to describe internal realities. Unlike "learned" and "mastered" borrowings, inclusions are words that stand out for their "obvious" foreign language origin, have an unusual spelling or pronunciation, often not subject to the phonetic laws of the borrowing language. The presence or absence of this type of external borrowing is one of the criteria for the "purity" of the lexical subsystem under study and the development of word-formation processes in it [19, p. 128].

As you can see, English-language financial terminology has all the basic features of a term system: “specialization” of all elements, the ramification of the system of concepts, the predominance of term-word combinations and a small number of foreign language inclusions. This also includes the already mentioned stability of vocabulary, that is, the gradual changes in the conceptual apparatus.

Thus, the second feature of the terminological layer under study is its systematic nature, which is a consequence of the orderliness of the economy of English-speaking countries itself.

As already indicated, the systematic nature of terminology does not exclude synonymy. English-language financial terminology is characterized by developed synonymy, but there are practically no complete (absolute) synonyms, which is a direct consequence of its systematic nature. To illustrate, let's consider a number of terms that are similar in meaning: “profit”, “earnings”, “gains”, “income”, “return”, “revenue”, “bottom line - net profit (profit after tax)”. All of them are to a certain extent synonymous, but differ in semantics and application area. "Profit" is the most general term meaning "profit"; it is also used more often than other terms given with definitions, for example “after-tax” and “pre-tax” (respectively, profit after and before taxes). The term "earnings" means "receipts" or "proceeds" and also refers to income from investments. The term "gains" is most often used in relation to the profits of individuals and companies (cf. "monopoly gains"). In the singular, "gain" simply means "increase" ("gain in operating income" - profit from income from core activities). "Income" is "revenue", that is, profit received over a certain period of time. "Return" refers to the profit received from the exchange or sale of goods and to the profit per unit of production ("net return"). In addition, the term is used in accounting records (“return on equity”, return on equity capital). "Revenue" is gross income; in the plural, the term means "government revenue". Finally, the term "bottom line" refers to the bottom line after taxes

and expenses have been subtracted. This term can also be used when the profit has not yet been received but is already known quantitatively.

As you can see, all the given synonyms differ from each other semantically. The same can be said about other series of synonymous financial terms in English: their units are used in a strictly limited system of concepts and are not interchangeable.

Along with the considered type of synonymy, there is the so-called “intervariant synonymy”, under which V.M. Leichik implies differences in the vocabulary of British and American English, for example, “share” (British) - “stock” (American) (common stock). According to Leichik, intervariant synonymy is a temporary phenomenon and will practically disappear in the future, as the British variant is increasingly replaced by the American one. The next characteristic feature of English financial terminology is the presence of motivated units.

In this case, motivation refers to the correlation between the form and content of a lexical or syntactic unit. In relation to lexical units (words), motivation in this meaning is nothing more than an internal form [20, p.43].

A significant part of the financial terms of the English language is characterized by motivation. This primarily applies to one-word units borrowed from a common literary language and receiving additional financial meaning (secondary designated terms), as well as to some phrases created on the basis of common literary words or taken unchanged from a common literary language. It is also necessary in this work to introduce the concept of “meaning of terms”, which confirms the activity of word-formation processes in the financial terminology of the English language [16, p. 37]. When determining the type of meaning of such terms, one must proceed from what part of speech they are. For example: “overbought” (fin., overbought) and “oversold” (excessively sold, resold (about a security whose rate has dropped significantly due to large sales)) are participles, then these are semantic derivatives and, therefore, they are secondarily designated (taken unchanged from the general literary layer); if

these are nouns, then they are primarily designated (there is a word-formation method). In this case, the terms were classified as participles, that is, a group of words with secondary meaning.

Examples of motivated financial units:

- a. secondarily designated single-word terms devoid of connotation: “call” (premium deal, call option), “docket” (seller’s declaration; exchanges), “hedge” (hedging), “liquidity”, “margin” (margin, deduction; exchanges.), “market” (market economy), “put” (put option), “trust” (trust, trust fund);
- b. secondarily designated one-word terms containing the connotation: “bear” (“bear”, specialist playing short), “flurry” (short-term stock market panic), “Kangaroos” (Australian shares; colloquial), “lamb” (speculator on the stock exchange, playing blind), “raider” (buyer of a controlling block of shares), “scalper” (small stock speculator; American), “Seymour” (annual salary in six figures; after the name of a famous British advertiser), “strangle” (specific option strategy);
- c. secondary phrases containing the connotation: “dead - cat bounce” (short-term increase in prices for low-quoted shares), “dirty float” (currency rate regulated by the state), “rocket scientist” (amateur financier profiting from price differences on shares, currency, etc. in various markets), “sleeping beauty” (a company attractive for takeover), “tug of war” (stubborn competition);
- d. primary meaning phrases containing secondary meaning words: “leveraged buyout” (buyout of a controlling stake through a loan), “market economy” (market economy), “outstanding shares” (shares in circulation), “sight bill” (bill of exchange payable to bearer);

In addition, primary-meaning compound words can be motivated; this suggests that motivation is not necessarily associated with secondary meaning.

There are approximately one and a half times fewer motivated phrases than words. This is explained by the fact that the predominant part of the

combinations is not borrowed from general literary vocabulary but is only fully or partially created from general literary words (“balance sheet” - balance sheet, “debit card” - payment card, “exchange broker” - currency broker, “money market” - money market, etc.). Such phrases do not have time to acquire additional meanings during their use; in addition, they were formed for the purpose of conveying a single meaning - financial. However, unambiguous phrases can be motivated if the meanings of their components are not primary. Thanks to motivation, English vocabulary is semantically transparent and demonstrates the relationship between form and content.

## **CHAPTER 2. STRUCTURAL AND SEMANTIC FEATURES OF ENGLISH ECONOMIC AND FINANCIAL TERMINOLOGY**

### **2.1. Methods of education**

Terminology (as a set of terms) is an autonomous area of any national language, closely related to professional activities. The terms of each branch of art, science, technology, and production create their own systems, determined, first of all, by the conceptual connections of professional knowledge with the desire to express these connections by linguistic means.

Terminology does not exist and function in isolation, but surrounded by ordinary, generally understandable words, and almost always in any special text it is possible to distinguish ordinary words from special ones. The basis for such a distinction is the correlation of terms and ordinary words with different concepts. Terms are always correlated with special concepts, in contrast to common words, which are correlated with non-special concepts. Structural methods of formation can be morphological and syntactic.

Terms are formed by changing the meanings of words in the general literary language and terms borrowed from other branches of science and technology.

Intensive replenishment of the one-word terminological composition of the language occurs due to morphological methods of term formation in the financial sector, the most productive of which is affixation. With its help, new words are created by adding word-forming affixes, i.e. prefixes and suffixes, to the basics of various parts of speech [35, p.14]. The difference between them lies not only in their place in the word, but also in the fact that the prefix changes only the meaning of the word, and the suffix, creating a new word, formalizes it as a specific part of speech. Affixation acts as a way of forming new words in modern English, as evidenced by the huge number of words that are created with the help of derivational affixes. An affix has certain meanings, such as abstraction of character: different affixes have different degrees of abstraction. Thus, the suffixes "-ness", "-cy", "-ity", "-ence", "-dom", "-ship", "-ism" have a very abstract meaning of state in some financial terms, for example: "priority" (priority), privacy (ensuring privacy), "transference" (transfer of funds); "chartism" (a method of analyzing market conditions based on charts); actor suffixes "-er" (with the help of the suffix "-er" in Old English nouns were produced denoting persons engaged in the type of activity indicated by the producing stem [35, p. 16]), "billbroker" (bill broker), suffix "-man", etc.: "middleman" (mediator), negative prefixes "un-", "non-", "dis-", "de-", etc. are less abstract compared to the first ones, for example, "discount" (discount, rebate), "devaluation" (devaluation), and the prefixes "over-", "under-", "sub-", "super-" have an even more specific meaning of being under or above something, for example, "overdraft" (current account loan, overdraft), "subgoals" (subgoals).

The prefix "pre" comes from the Latin "prae", meaning "before, in front". In English, adding the prefix "pre-" is used to convey the idea of advance in time or position. Example: pre-emption rights - preferential rights to purchase.

The prefix "de-" has several negative meanings, the main ones being "down, below"; "release, shutdown or deviation and separation, moving away", for example: "descent" (descent, decline). The prefix "inter-" comes from the Latin

word "inter-", meaning "between, among". A distinction must be made between "inter-" and the prefix "in-" added to a word beginning with the syllable "ter" (in words such as internal, interminable, etc). If any other prefix can be substituted for "in-", and no other prefix can be substituted for "inter-", then the valid prefix is "in-". All modern meanings of the prefix "inter-" exactly correspond to its original meaning. for example: "interdependent utility" The meaning of the prefix "un-" is "not". In some cases, the prefix "un" means reversing the action of the verb. Example: "unbundle" (break down ECU amounts into component currencies). The prefix "re-" usually means "back, again, once again." In some cases, the prefix "re-" plays the role of an inseparable passive prefix (as, for example, in the words refer, revoke, revert). Example: "reinvest" (reinvest, invest again). The meaning of "trans-" means "through, beyond." In some cases, the last "-s" is dropped without changing the meaning. Example: "transfer" The negative prefix is "non", meaning "not". Example: "non-interest" (interest-free, not bearing interest). The prefix "mis-" means "wrong, erroneous." When the prefix "mis-" is added to a root word, the letter s is always retained, for example: "mismatch" (the discrepancy between the interest payment period and the period for which the interest rate is fixed)). The main meanings of the prefix "ex-" are "outside, beyond" and also "former". Example: "exchange" (currency exchange). The prefix "in-" has two different meanings - "not" and "to contain." Example: "inaccessible" (not having access). The prefix "sub-" means "under, up to, below in position" as well as "to a lesser extent than, below." Example: "subdued" The prefix "ad-" means "toward, in the direction of" and is one of the most active term-forming prefixes in the English language. The prefix "ad-" has seven assimilative forms, which can be identified by the double consonant feature common to all of them [45, p. 77]: before the letter p, the prefix turns into "ap-". Example: "appraisal" (appraisal, examination (determining the value of something or someone, for example, determining the value of some property, determining achievements)); before the letter "c" the prefix becomes "ac-". Example: "acceptance" (acceptance, approval); before "g" becomes "ag-". Example: "aggravate" (worse, aggravate); before "f" becomes "af-



". Example: "affreightment"; before "l" becomes "al-". Example: "allocable" (about something that can be distributed among different objects, e.g., about income, about costs)); before "r" becomes "ar-". Example: "arrears" (debt, arrears); before "t" becomes "at-". Example: "attached" (seconded, attached).

The suffix is placed after the root and changes the belonging of the word to one or another part of speech. Derived nouns are formed by adding a suffix to verbs, adjectives and other nouns. The most common suffixes are: "-er", "-or", "-ant", "-ent", "-ion", "-ment", "-ture", "-age", "-ence", "-ance", "-ing", "-ism", "-ity", "-ness", "-ency", "-ship", "-ist", "-ian" and others. For example: (assessment, investment, encashment, expenditure, volatility)

Derived adjectives are formed by adding a suffix to verbs, nouns and other adjectives. The most common suffixes here are: "-ive", "-able", "-ible", "-ent", "-ant", "-ish", "-y", "-al", "-ical", "-ful", "-less", and others:

In terminology, numerous compound terms, or multi-word ones, are created using a syntactic method, and this method itself is one of the main ones (along with semantic and morphological), which has a high degree of productivity.

Terms-word combinations expressing single holistic concepts have varying degrees of semantic decomposability; in general, they are more stable in their lexical-semantic organization compared to free phrases of a common literary language. They can be classified as lexical phrases, the characteristic feature of which is that the place of one of the components is filled not with any word of the corresponding category, but only with some, forming a certain semantic group.

In English financial terminology there are a large number of terms consisting of several components. For example: "induced inflation" (induced [conditional] inflation).

Let us analyze the most common models of the formation of terminological phrases. To designate components in structural models, we will use generally accepted abbreviations in English and Russian: noun (noun) - N (noun); adjective (adj.) - Adj (adjective); verb (ch.) - V (verb); verbal noun (verbal noun) - Nv (noun verb); past participle (proverb. pr. v.) - P. P. (past participle), preposition (prep.) - prep. (preposition).

## **2.2. Single-word and multi-word English financial terms**

The predominance of noun terms is explained by the fact that terms are nominative in nature. This statement is supported by the majority of linguists who study terminological problems.

According to the method of formation and morphological structure, one-word terms can be divided into two main groups:

1) Nouns with a root (indivisible according to the laws of modern English) stem, the internal form of which is lost (that is, etymological analysis is required to recreate it).

In this group, we include nouns that do not have affixes: “asset” (property, funds), “cost” (cost, cost), “gain” (profit), “loss” (losses), “market” (market) , "rate" (rate), "tax" (tax). We also include words borrowed from Latin, Greek and other languages, including those that have retained suffixes and endings characteristic of another language ("analysis" analysis; "bonus"; "premium"; "procedure" (procedure)).

2) Noun terms formed from nouns, adjectives, verbs (usually in a suffixal way, less often - by prefixation and addition of stems), for example “percentage”,

“subsidiary” (subsidiary company), “security” (security), "calculation" (calculation), "capitalization" (capitalization), "consolidation" (consolidation).

Also, single-word terms are heterogeneous in the number of word-forming components. In accordance with this basis, single-word terms comprise the following groups:

1. The structure of the term includes one basis: “balance”; "forfaiting" "price" (price).
2. The structure of the term is made up of a stem and one or more affixes: “costs” (expenses); "depositor" (depositor); "clearing" "capitalization" (capitalization).
3. Terms formed by adding the bases: “leaseback” (leaseback); "cargo" (freight turnover); "monopsony" (monopsony); "bootstrapping" (bootstrapping); "surcharge" (surcharge); "entrepreneurship" (entrepreneurship).
4. Terms formed by adding words: “self-sustainability” (self-sufficiency); "self-supporting" (self-supporting); "non-operating income" (non-operating income); "invoice-discounting".

Based on the classification of polynomial phrases proposed by A.V. de Groot, the following types of English-language verbose financial terms were identified:

1) Substantive:

- formed according to the “grammatical adjective/participle + noun” model; formed according to the “noun + noun” model;
- prepositional;

- with a noun in the possessive case;

2) verb phrases:

- actual verb phrases;
- gerund phrases;

3) combinations without a leading component:

- creative constructions;
- prepositional constructions.

Substantive phrases are the most common in the terminology system of the English language, and amounted to 69.5% (230 units) in our sample. In English financial terminology, any common noun forms large nests of substantive phrases. The number of phrases in nests depends on the frequency of the noun, as well as on the presence of synonymous phrases, including cases of interviant synonymy: cf. “losing market” - “falling market” (falling prices) - synonyms exist in both British and American English; "common share" - "common stock" (common share) - synonymy between the British and American versions; "bank annuity" - "consolidated annuity" (consolidated annuity) - synonymy between the British variants.

The “noun + noun” subtype is common and amounted to 32.7% (108 units). Includes such examples as "air pocket" (sudden drop in the price of shares of a certain issue; exchanges.), "bond market" (bond market), "cash flow" (cash flow), "debt-equity ratio" (ratio of debt to equity capital), "exercise price" (the price of using the option), "giro account" (giro account), "hedge funds" (hedge funds;

exchanges.), "insurance agent" (insurance agent), "loan business" (loan operations), "money laundering", "net avails", "premium bond".

The subtype “grammatical adjective + noun” is also common in the financial terminology of the English language, and accounted for 29% (96 units) of multi-word terms. Includes examples: "accrual basis" (accrual basis), "can-do shareowners" (British: purposeful or "lucky" investors), "convertible bond", "current account" ), "defensive merger", "discretionary income", "economic dip" (short-term economic downturn), "financial leverage", "fiscal drag" (financial brake) , "general ledger" (general ledger, ledger), "insurable interest" (insurable interest), "long stock" (shares purchased in a bullish game), "monetary snake" ("currency snake"), "negotiable instruments "(negotiable documents), "public funds" (government funds, securities), "secondary market" (secondary securities market). In some cases, the adjective is placed after the noun: “accounts payable”, “accounts receivable” (accounts receivable).

The subtype “participle + noun” (accounts for 7.8%, 26 terminological units) includes the following examples: “authorized stock” (authorized capital), “balanced funds” (open-ended investment funds with a balanced portfolio), “controlling group” ( controlling group; exchanges), "guaranteed bond" (a bond issued by one company and guaranteed by another), "highflying stock" (highly quoted shares), "lending operations" (credit operations), "negotiated commission" (negotiated brokerage fees), "paying agent" (a bank paying interest and dividends on behalf and at the expense of the company), "required reserves" (required

minimum reserves of the bank), "sleeping beauty" (a company attractive for takeover; colloquial), "trading session" (hours trading on the stock exchange), etc. A participle, like an adjective, can come after a noun, such as "agent carrying stock."

Some common phrases are a combination of both subtypes, for example: "automated teller machine" (ATM), "diversified common stock fund" (common trust fund with diversified assets).

### **2.3. Connotation as a specific feature of English financial terminology**

According to the definition, connotation is an emotional, evaluative or stylistic coloring of a linguistic unit of a usual or occasional nature. Connotation gives a linguistic unit an expressive function based on the empirical, cultural, historical and ideological knowledge of native speakers [16, p.81].

Within the framework of the classification of V.N. Telia connoted terminological units are divided into figurative; with an evaluative component (emotional, qualitative, quantitative); and stylistically colored [16, p.165].

Examples of figurative financial terms in our material are very numerous: "asset-stripping" ("dumping", sale of non-profitable assets), "bears" ("bears", specialists playing short), "blind pool", a company that does not inform investors where it is investing their money), "bulls" (bulls, bullish specialists), "crumbling of prices" (slow decline in securities prices), "dirty float" (currency rate, regulated state), "to erode" (actually reduce assets; about inflation), "flurry" (short-term stock exchange panic), "landslide" (sudden drop in prices), "loan shark" ("shark", usurer), "naked contract" (unenforceable deal), "raider" (buyer of a controlling stake), "shark repellent" (measures to protect the company from a hostile takeover), "strangle" (specific option strategy), "tombstone" (special form of

announcement securities issue), "white elephant", a transaction in which costs exceed potential profits; exchanges).

Financial terms with an evaluative component contain an assessment of the phenomenon being designated. This assessment is often subjective, but in most cases it correctly reflects the "hidden" (usually negative) sides of it. Assessment can be emotional, qualitative and quantitative.

Examples of emotional evaluation include the following lexical units: "gnomes of Zurich", "lamb" ("sheep", a stock speculator playing blind), "loan shark", "scalper" (small stock speculator; American), " shark repellent", "tax heaven"/"tax paradise" ("tax paradise"), "steeping beauty" (company attractive for takeover; colloquial).

Examples of qualitative assessment include: "alpha stock" (high-quality (reliable) shares), "baby bond" (low par value bonds), "blue chips" (shares of the best companies), "golden parachute", contract for the payment of a large remuneration in case of dismissal), "junk debt" (risky investment of money), "melon" (large additional dividend; colloquial), "street certificate", "two-dollar broker" ( a broker who carries out orders from other brokers).

We did not find any examples of quantitative assessment among the terms studied.

The group of terms with evaluative qualifications includes interesting examples of allegorical terms - peculiar euphemism terms. They, as a rule, represent a kind of attempt to transform a negative connotation into a positive one: "creative accounting" (keeping accounts in such a way as to hide part of the profit; lit., "creative accounting"), "guidelines" (artificial limitation of inflation; lit., "directives") (see also next paragraph).

Stylistically colored financial units. These units include connoted terms created on the basis of colloquial or colloquial words and meanings, V.N. Prokhorova calls such terms “expressive” [24, p.67]. Examples include: "Bad Boy provisions", "jawboning", "junk bond", "junk debt", "market-rigging" ), "nifty - fifty" (fifty best stocks), "piker" (small speculator; exchanges), "punter" (exchange player), "trust-busting" (government antitrust measures). These terms include vernacular/colloquial words: "junk", "nifty", "to rig", "to bust", "bad boy" and etc.

There are also sound-symbolic connoted units, which are represented only by isolated examples. These are units containing rhyme. They can be called “phonetically expressive”, since expression in them is achieved by phonetic means. In general, phonetic expressiveness is very productive in the English language. The reason for this is that most English words consist of a small number of letters [40, p.39]. Consequently, it contains many varied letter combinations, among which there are those that differ only by 1-2 letters and often rhyme (cf. “botch - notch - scotch - porch - torch”). This serves as an opportunity to create endless puns, advertising slogans, and also special vocabulary. However, there are very few “phonetically expressive” terms, since such units, by their nature, are mostly non-terminological and limited to the conversational context. Wed. the given expression “nifty-fifty” (fifty best shares) or the stock exchange term “fill or kill” (execute or cancel).

Some of the above lexical units are mentioned in several groups, for example: “junk bond - junk share”, “loan shark - moneylender”, “shark repellent - “shark poison” - any measures to protect the company from a hostile takeover”, etc. This says that these units contain several types of connotation: “junk bond” - qualitative assessment and stylistic coloring, “loan shark” and “shark repellent” - imagery and emotional assessment, etc.

The given examples, it seems to us, are quite expressive, and their semantic differences from “ideal terms” are obvious. At the same time, these differences



consist only in the presence of connotation, and all other terminological features are preserved: belonging to a special field of knowledge, unambiguity within a given terminological system, accuracy of meaning, contextual independence, absence of more precise terminological equivalents,

To conclude this section, we want to touch on a special type of financial terminological units that can be called “potentially connoted”. These units belong to a special type of euphemisms, however, unlike terms like “creative accountancy”, which have a clear ironic connotation, these expressions were created with the conscious purpose of hiding the actual negative meaning of the concept. U. Lutz called such expressions “business doublespeak” (evasiveness in business terminology) [16, p.85]. These units are considered by him in a pragmatic aspect, with the aim of teaching the reader to determine the real meaning of the concept behind the term. Among the examples he gives: “fulfillment office” (bank collection department; lit., “department for completing operations”) - the original version of “collection/billing department”; “enterprise restructuring” (dismissal of (bank) employees; lit., “enterprise restructuring”) - the original version of “downsizing”; “negative economic growth” (negative economic growth, simply put - crisis or losses), “negative cash flow” (negative cash flow, that is, an excess of payments over receipts), “non-performing assets” (hopeless, i.e. irrevocable, debt; lit., “unproductive assets”) - the original version of “bad debt”. These expressions are called “potentially connoted”, since they may be characterized by a connotation that arose in the very process of use [40, p. 54]. The lexical units included in their composition may themselves be devoid of evaluative value; in many cases they are emphatically neutral (cf. “enterprise restructuring”). Their evaluative character becomes obvious only when compared with the original expression that they are intended to replace. However, their impact on native speakers can be ambiguous. If, for example, an ordinary English speaker, upon first encountering the expression “enterprise restructuring,” does not think about its double meaning and perceives it positively, then after becoming acquainted with its literal meaning, this

term will most likely evoke negative associations in him, because then It will already become obvious for what purpose it was created. Thus, these terms, designed to “lull the vigilance” of native speakers, often cause the exact opposite effect, generating mistrust and skepticism.

Morphological and syntactic methods are used as the main structural methods for the formation of English financial terms. Multiword terms are created using a syntactic method, and this method itself is one of the main methods of term formation with a high degree of productivity. Single-word terms are mainly formed morphologically, through affixation. Common prefixes when forming new terms are: “pre-”, “inter-”, “re-”, “mis-”, “ad-” and others; common suffixes when forming new terms are: “-er”, “-or”, “-ant”, “-ent”, “-ion”, “-ment”, “-ture”, “-age”, “-ence”, “-ance”, “-ing”, “-ism”, “-ity”, “-ness”, “-ency”, “-ship”, “-ist”, “-ian” and others.

2) The main methods of semantic term formation in English financial terms are:

- metaphorization of the meaning of a commonly used word, which is understood as the transfer of meaning from one lexical unit to another, the basis of which is some kind of similarity. It is the most productive semantic way of financial term formation;
- narrowing the meaning of a commonly used word is the second most productive way of financial term formation.
- Metonymic transfer and expansion of meaning are not productive ways of term formation.

The analysis of English financial terminology carried out in this work made it possible to identify the characteristic features of both lexical subsystems. During the analysis, it turned out that some characteristics of the subsystems under consideration coincide, while others show significant discrepancies. Based on these similarities and differences, the main criteria for comparing these subsystems were

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identified, that is, the parameters that most clearly demonstrate their common features and differences.

## CONCLUSION

It must be remembered that the fact of coincidence or difference in the characteristics of the compared subsystems does not in itself give grounds to talk about the identity of their nature and in some cases requires a special explanation.

❖ English-language financial terminology is characterized by consistency (which is expressed in stability (i.e., a gradual increase in the conceptual apparatus)). The analysis showed that systematicity is fully revealed only in English-language financial terminology. The latter is a branched system of terms, the vast majority of which are reflected in special dictionaries and are distinguished by a pronounced specialization of meaning. Some financial concepts do not have strict terminological designations. Both compared subsystems are characterized by well-developed synonymy, single-word and multi-word terms, but in English terminology there is no absolute synonymy. A specific feature of English-language financial terminology is the presence of emotional and expressive units on the terminological periphery; Russian-language financial terminology is characterized by spontaneity of formation and a small proportion of motivated terms.

❖ Morphological and syntactic ones are used as the main structural methods of forming English and Russian financial terms. Multiword terms are created using a syntactic method, and this method itself is one of the main methods of term formation with a high degree of productivity. Single-word terms are mainly formed morphologically, through affixation, which tends more towards suffixation.

❖ The process of metaphorical transfer is the most productive process of semantic derivation in the financial terminology of both languages. The second most productive way to form financial terms in English is to narrow the meaning of a commonly used word; The second most productive way of Russian-language formation of financial terms is metonymic transfer. Expanding the meaning of a common word is not typical for both languages.

❖ In both layers studied there are several types of multi-word terms: actual phrases, coordinating constructions and prepositional constructions. Among the phrases, attributive ones (definition + definable) predominate significantly. Most of the coordinating and prepositional constructions in the Russian-language material are borrowings from the English language. The use of prepositional constructions in both languages is almost completely limited to stock exchange terminology

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2. [www.englishclub.com](http://www.englishclub.com)

**novateurpublication.org**

3. [http:// www.speaking.com](http://www.speaking.com)

4. [http:// www.ielts.com](http://www.ielts.com)

5. [http:// www.toefl.com](http://www.toefl.com)