

THE DERIVATION OF FINANCIAL TERMS IN ENGLISH

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ANNOTATION

We analyzed the linguistic features of word formation of financial terms in English in this article. There are, of course, numerous word formation processes that do not arouse any controversies and are very similar in the majority of languages. The article discusses the methods of the derivation of financial terms is the process that serves to enrich the content of the language dictionary on a regular basis. We tried to study some ways of derivation of financial terms and explained it through examples.

Key words: *derivation, prefix, postfix, infix, affix, terminology, morpheme.*

INTRODUCTION

The vocabulary of any language is replenished through the formation of new words. Thus, the New York Times noted that the dictionary of the modern English language increases by 15 - 20 thousand lexical units every year [10]. The reasons for such changes in the vocabulary are as follows: social and cultural changes within modern society, technological “revolution” and globalization and so on. Word-building is one of the main ways of enriching vocabulary. In this paper, types of English word-formation and derivation of financial English terms will be discussed.

MAIN PART

The analysis of word formation in English based on the material of financial terms. There are four **main ways** of word-building in modern English: affixation, composition, conversion, abbreviation. There are also **secondary ways** of word-

building: sound interchange, stress interchange, sound imitation, blends, and back formation [6].

First of all, allows to focus on the process of word formation using affixation methods. Affixal morphemes are divided into three types in terms of their location in relation to the root: prefixal, postfixal and infixal morphemes.

In English, there are many terms that are formed by suffixation, that is, by adding a suffix to the base - a morpheme that comes after the root. Unlike word formation with the help of prefixes, which affect the lexical-grammatical component of the word, word formation with the help of suffixes, as a rule, makes it possible to create words belonging to a different word group or a different class of words.

a) **prefix morphemes** are located in front of the stem and participate in the formation of the following treasury terms:

de – *deferred, deflation, default;*

-un – *unsecured loan, undisclosed assignment;*

-in, -il – *income bond, income bracket, income option, income tax;*

-miss – *misrepresentation, missfeance summons;*

-non – *nonrecourse loan, nonrecurring;*

-over – *overvaluation, overdraft, overnight;*

-out – *outstrike, outcome;*

-under – *underperformance, undervaluation.*

b) **infixal morphemes** take place within the stem, in the middle of the word, and are rarely observed in terms coined in the field of finance. Prefixes are widely used to form English finance terms. It should also be noted the role of the suffixes -er, -or, which are used to create nouns that express a person performing certain functional tasks. For example: book-keep + er = *book-keeper*, control + er = *controller*, cash + keep + er = *cashkeeper*, deposit + or = *depositor*, collect + or = collector.

c) **suffixes** are actively used to form new adjectives related to the treasury field as a way of forming terms. In fact, they are terminological units of a different field, and the suffixes *-ed, -able, -ible, -ary, -ing* are added to the word to form new adjective

terms from words belonging to the verb and noun groups. For example: *to bank + able = bankable, to sale + able = salable, cash + able = cashable, to encash + able = encashable, donate + ed = donated.*

Regardless of the methods by which a word is formed, a new word is formed and acquires a new meaning. In linguistics, word formation is mainly based on:

- a) semantic method;
- b) syntactic-lexical method;
- c) method of affixation;
- g) composite method;
- d) methods of abbreviation.

The method of affixation and abbreviation takes an active part in the formation of English financial and economic terms used in the field of treasury.

Affixation is one of the most productive ways of word-building throughout the history of English [1]. It consists in adding an affix to the stem of a definite part of speech. For example:

en + cash = encash;

ac + count = account;

al + location = allocation;

in + payment = inpayment;

re + insurance = reinsurance;

-ment arrangement, assessment, assignment, endorsement, agreement;

-ness, -less – bearishness, cashless;

-ir, – irrevocable, irrevocable letter of credit, irrevocable confirmed credit;

-able – receivable, negotiable, instrument, security, marketable;

-ing; – cost-accounting, cost-pricing, kerb-trading, advertising, lease financing;

-(t)ion – acquisition, accomadation bill, valuation, fluction;

-tion(‘al) – functional currency, initial apportion, long liquidation.

Forming terms by the method of adding words and affixation and connecting bases with auxiliary words, as well as combining the stem with a graphic component:

For example: *budget-priced, stockholder, co-fiduciary, custom-house, extra-budgetary, index-linking, grant-element.*

Conversional word formation in English is considered to be one of the traditional and widespread methods, in which the paradigm of word sema serves as a word formation tool, the transition of words from one category to another category, and in this process, no change in the semantics of words occurs [3]. In the process of conversion of terms used in the field of treasury, mainly verb terms are converted into noun terms. For example:

- to ask, ask;
- to bid, bid;
- to cut), cut.

Terminological compounds are multi-component, separately formalized, semantically integrated compounds made by adding two, three or more terminological components. For example: *tender offer, stock trust certificate, treasury certificate, bids-and-offers, budget consolidation, central bank, commodity, consumer price index.*

From the examples above, it can be understood that the processes of word formation (derivation) using prefixes in English are leading methods of creating new terminological units used in the field of economy and finance, in particular, in the field of treasury [9].

CONCLUSION

Thus, the English language provides the need for new terms in connection with the formation and emergence of treasury (in general, finance and economy) terms, on the one hand, the emergence of new concepts, meanings, contents. On the other hand, it serves to expand the scope of their application in society, state, and interstate relations. On the third hand, it links the methods of word formation with the methods of term formation, that is, with derivation, lexis and semantics. All this is considered the linguistic basis of the creation, generation, formation and development of terms, especially terms related to the field of finance.

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