

SCIENCE
PROBLEMS.UZ

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Actual problems of social and humanitarian sciences
Актуальные проблемы социальных и гуманитарных наук

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2024

SCIENCEPROBLEMS.UZ

**ИЖТИМОЙ-ГУМАНИТАР ФАНЛАРНИНГ
ДОЛЗАРБ МУАММОЛАРИ**

№ S/7 (4) - 2024

**АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО-
ГУМАНИТАРНЫХ НАУК**

ACTUAL PROBLEMS OF HUMANITIES AND SOCIAL SCIENCES

ТОШКЕНТ-2024

БОШ МУҲАРРИР:

Исанова Феруза Тулқиновна

ТАҲРИР ҲАЙЪАТИ:

07.00.00-ТАРИХ ФАНЛАРИ:

Юлдашев Анвар Эргашевич – тарих фанлари доктори, сиёсий фанлар номзоди, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Мавланов Уктам Махмасабирович – тарих фанлари доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Хазраткулов Абдор – тарих фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети.

Турсунов Равшан Нормуратович – тарих фанлари доктори, Ўзбекистон Миллий Университети;

Холикулов Ахмаджон Боймаҳамматович – тарих фанлари доктори, Ўзбекистон Миллий Университети;

Габриэльян Софья Ивановна – тарих фанлари доктори, доцент, Ўзбекистон Миллий Университети.

Саидов Сарвар Атабулло ўғли – катта илмий ходим, Имом Термизий халқаро илмий-тадқиқот маркази, илмий тадқиқотлар бўлими.

08.00.00-ИҚТИСОДИЁТ ФАНЛАРИ:

Карлибаева Рая Хожабаевна – иқтисодиёт фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Насирходжаева Дилафруз Сабитхановна – иқтисодиёт фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Остонокулов Азамат Абдукаримович – иқтисодиёт фанлари доктори, профессор, Тошкент молия институти;

Арабов Нурали Уралович – иқтисодиёт фанлари доктори, профессор, Самарқанд давлат университети;

Худойқулов Садирдин Каримович – иқтисодиёт фанлари доктори, доцент, Тошкент давлат иқтисодиёт университети;

Азизов Шерзод Ўктамович – иқтисодиёт фанлари доктори, доцент, Ўзбекистон Республикаси Божхона институти;

Хожаев Азизхон Саидалоҳонович – иқтисодиёт фанлари доктори, доцент, Фарғона политехника институти

Холов Актам Хатамович – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Шадиева Дилдора Хамидовна – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент в.б, Тошкент молия институти;

Шакарров Қулмат Аширович – иқтисодиёт фанлари номзоди, доцент, Тошкент ахборот технологиялари университети

09.00.00-ФАЛСАФА ФАНЛАРИ:

Ҳакимов Назар Ҳакимович – фалсафа фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Яхшиликков Жўрабой – фалсафа фанлари доктори, профессор, Самарқанд давлат университети;

Ғайбуллаев Отабек Мухаммадиевич – фалсафа фанлари доктори, профессор, Самарқанд давлат чет тиллар институти;

Саидова Камола Усканбаевна – фалсафа фанлари доктори, “Tashkent International University of Education” халқаро университети;

Ҳошимхонов Мўмин – фалсафа фанлари доктори, доцент, Жиззах педагогика институти;

Ўроқова Ойсулов Жамолиддиновна – фалсафа фанлари доктори, доцент, Андижон давлат тиббиёт институти, Ижтимоий-гуманитар фанлар кафедраси мудири;

Носирходжаева Гулнора Абдукаҳхаровна – фалсафа фанлари номзоди, доцент, Тошкент давлат юридик университети;

Турдиев Бехруз Собирович – фалсафа фанлари бўйича фалсафа доктори (PhD), доцент, Бухоро давлат университети.

10.00.00-ФИЛОЛОГИЯ ФАНЛАРИ:

Ахмедов Ойбек Сапорбаевич – филология фанлари доктори, профессор, Ўзбекистон давлат жаҳон тиллари университети;

Кўчимов Шухрат Норқизилевич – филология фанлари доктори, доцент, Тошкент давлат юридик университети;

Ҳасанов Шавкат Аҳадович – филология фанлари доктори, профессор, Самарқанд давлат университети;

Бахронова Дилрабо Келдиёровна – филология фанлари доктори, профессор, Ўзбекистон давлат жаҳон тиллари университети;

Мирсанов Ғайбулло Қулмуродович – филология фанлари доктори, профессор, Самарқанд давлат чет тиллар институти;

Салахутдинова Мушарраф Исамутдиновна – филология фанлари номзоди, доцент, Самарқанд давлат университети;

Кучкаров Раҳман Урманович – филология фанлари номзоди, доцент в/б, Тошкент давлат юридик университети;

Юнусов Мансур Абдуллаевич – филология фанлари номзоди, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Саидов Улугбек Арипович – филология фанлари номзоди, доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси.

12.00.00-ЮРИДИК ФАНЛАР:

Аҳмедшаева Мавлюда Ахатовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Мухитдинова Фирюза Абдурашидовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Эсанова Замира Нормуротовна – юридик фанлар доктори, профессор, Ўзбекистон Республикасида хизмат кўрсатган юрист, Тошкент давлат юридик университети;

Ҳамроқулов Баҳодир Мамашарифович – юридик фанлар доктори, профессор в.б., Жаҳон иқтисодиёти ва дипломатия университети;

Зулфиқоров Шерзод Хуррамович – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Жамоат ҳавфсизлиги университети;

Хайитов Хушвақт Сапарбаевич – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Асадов Шавкат Ғайбуллаевич – юридик фанлар доктори, доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Эргашев Икром Абдурасулович – юридик фанлари доктори, профессор, Тошкент давлат юридик университети;

Утемуратов Махмут Ажимуратович – юридик фанлар номзоди, профессор, Тошкент давлат юридик университети;

Сайдуллаев Шахзод Алиханович – юридик фанлар номзоди, профессор, Тошкент давлат юридик университети;

Ҳакимов Комил Бахтиярович – юридик фанлар доктори, доцент, Тошкент давлат юридик университети;

Юсупов Сардорбек Баходирович – юридик фанлар доктори, доцент, Тошкент давлат юридик университети;

Амиров Зафар Актамович – юридик фанлар бўйича фалсафа доктори (PhD), Ўзбекистон Республикаси Судьялар олий кенгаши ҳузуридаги Судьялар олий мактаби;

Жўраев Шерзод Юлдашевич – юридик фанлар номзоди, доцент, Тошкент давлат юридик университети;

Бабаджанов Атабек Давронбекович – юридик фанлар номзоди, доцент, Тошкент давлат юридик университети;

Раҳматов Элёр Жумабоевич – юридик фанлар номзоди, Тошкент давлат юридик университети;

13.00.00-ПЕДАГОГИКА ФАНЛАРИ:

Ҳашимова Дильдархон Уринбоевна – педагогика фанлари доктори, профессор, Тошкент давлат юридик университети;

Ибрагимова Гулнора Хавазматовна – педагогика фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Закирова Феруза Махмудовна – педагогика фанлари доктори, Тошкент ахборот технологиялари университети ҳузуридаги педагогик кадрларни қайта тайёрлаш ва уларнинг малакасини ошириш тармоқ маркази;

Каюмова Насиба Ашуровна – педагогика фанлари доктори, профессор, Қарши давлат университети;

Тайланова Шохид Зайниевна – педагогика фанлари доктори, доцент;

Жуманиёзова Муҳайё Тожиевна – педагогика фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети;

Ибрахимов Санжар Урунбаевич – педагогика фанлари доктори, Иқтисодиёт ва педагогика университети;

Жавлиева Шахноза Баходировна – педагогика фанлари бўйича фалсафа доктори (PhD), Самарқанд давлат университети;

Бобомуротова Латофат Элмуродовна – педагогика фанлари бўйича фалсафа доктори (PhD), Самарқанд давлат университети.

19.00.00-ПСИХОЛОГИЯ ФАНЛАРИ:

Каримова Василя Маманосировна – психология фанлари доктори, профессор, Низомий номидаги Тошкент давлат педагогика университети;

Ҳайитов Ойбек Эшбоевич – Жисмоний тарбия ва спорт бўйича мутахассисларни қайта тайёрлаш ва малакасини ошириш институти, психология фанлари доктори, профессор

Умарова Навбахор Шокировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети, Амалий психологияси кафедраси мудири;

Атабаева Наргис Батировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети;

Шамшетова Анжим Караматдиновна – психология фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети;

Қодиров Обид Сафарович – психология фанлари доктори (PhD), Самарканд вилоят ИИБ Тиббиёт бўлими психологик хизмат бошлиғи.

22.00.00-СОЦИОЛОГИЯ ФАНЛАРИ:

Латипова Нодира Мухтаржановна – социология фанлари доктори, профессор, Ўзбекистон миллий университети кафедра мудири;

Сеитов Азамат Пўлатович – социология фанлари доктори, профессор, Ўзбекистон миллий университети;

Содиқова Шоҳида Мархабобовна – социология фанлари доктори, профессор, Ўзбекистон халқаро ислом академияси.

23.00.00-СИЁСИЙ ФАНЛАР

Назаров Насриддин Атакулович – сиёсий фанлар доктори, фалсафа фанлари доктори, профессор, Тошкент архитектура қурилиш институти;

Бўтаев Усмонжон Хайруллаевич – сиёсий фанлар доктори, доцент, Ўзбекистон миллий университети кафедра мудири.

ОАК Рўйхати

Мазкур журнал Вазирлар Маҳкамаси ҳузуридаги Олий аттестация комиссияси Раёсатининг 2022 йил 30 ноябрдаги 327/5-сон қарори билан тарих, иқтисодиёт, фалсафа, филология, юридик ва педагогика фанлари бўйича илмий даражалар бўйича диссертациялар асосий натижаларини чоп этиш тавсия этилган илмий нашрлар рўйхатига киритилган.

Ижтимоий-гуманитар фанларнинг долзарб муаммолари” электрон журнали 2020 йил 6 август куни 1368-сонли гувоҳнома билан давлат рўйхатига олинган.

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Таҳририят манзили:

100070. Тошкент шаҳри, Яккасарой тумани, Кичик Бешёғоч кўчаси, 70/10-уй. Электрон манзил:

scienceproblems.uz@gmail.com

Боғланиш учун телефонлар:

(99) 602-09-84 (telegram).

07.00.00 – TARIX FANLARI

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UZBEK TERMINOLOGY FOR BANKING SECTOR

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Abstract. This article provides the information about the appearance, characteristics, types of terms used in the banking sector and their translation into Uzbek. Moreover, the introduction of banking terms into the Uzbek terminology, their research and the success of the work carried out in this field were also studied, and the translation of the terms widely used in the field was considered.

Key words: terms, terminology, banking sector, banking industry, economy, financial institutions, risk management, digital banking

BANK SOHASIDAGI O'ZBEK TERMINOLOGIYASI

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Annotatsiya. Ushbu maqolada bank sohasida qo'llaniluvchi terminlarning paydo bo'lishi, xususiyatlari, turlari va ularni o'zbek tiliga tarjimasi o'rganilgan. Shuningdek, o'zbek terminologiyasiga bank sohasi terminlarining kiritilishi, ularni tadqiq qilinishi va bu sohada olib borilgan ishlarning muvaffaqiyati ham tadqiq qilingan bo'lib, sohada keng qo'llaniluvchi terminlarning tarjimasi ko'rib chiqilgan.

Kalit so'zlar: terminlar, terminologiya, bank tizimi, bank sohasi, iqtisodiyot, moliyaviy institutlar, risklarni boshqarish, raqamli bank

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Introduction. The introduction of bank industry terms in Uzbekistan can be traced back to the country's history of economic and financial development. After gaining independence from the Soviet Union in 1991, Uzbekistan began to transition from a centrally planned economy to a market-oriented economy. This transition created a need for new financial institutions and services, which in turn required the introduction of new terminology to describe them.

In the early years of independence, many financial terms used in Uzbekistan were borrowed from other languages, primarily Russian and English. This was due in part to the fact that Uzbekistan had been part of the Soviet Union, where Russian was the dominant language. As a result, many financial professionals in Uzbekistan were familiar with Russian financial terminology and used it to communicate with their colleagues.

Over time, however, the Uzbek government and financial institutions began to place greater emphasis on the development of a unique Uzbek financial vocabulary. This was done

in part to promote the use of the Uzbek language and to create a sense of national identity in the financial sector.

Literature analysis and methodology. Lexical-semantic, historical-etymological, structural-functional, comparative and statistical issues of financial - economic tax and customs terminology is studied by N.Buyanov, X. Dadabayev, A Proshina, D. Boronov, O. Akhmedov and others. Though there are many studies in the field of terminology, there are still unexplained problems with the nature of the terminology and their study and resolution suggests a new approach to modern linguistic approach.

Discussion. To develop a unique Uzbek financial vocabulary, the Uzbek Academy of Sciences and the Uzbek State Committee on Science and Technology worked to create an Uzbek Terminology Commission in the early 1990s. This commission was tasked with developing new terminology and translating existing financial terms into Uzbek.

The process of introducing new terminology into the Uzbek banking system has been a gradual one. New terms are typically introduced through official channels, such as the Terminology Commission, and are then disseminated to financial professionals through training programs and publications.

As a result of these efforts, Uzbekistan now has a significant number of financial terms that are specific to the country and the Uzbek language. These terms cover a wide range of financial activities, from traditional banking services like deposits and loans to more complex financial instruments like futures and options.

However, the use of foreign financial terminology continues to be common in Uzbekistan, particularly among professionals who have been trained outside the country or who work for international financial institutions. This reflects the fact that financial markets and products are increasingly global in nature, and that many financial terms have become standardized across different languages and countries.

The introduction of bank industry terms in Uzbekistan has been a gradual process that has involved the development of a unique Uzbek financial vocabulary as well as the adoption of foreign financial terminology. This reflects the country's history of economic and financial development, as well as its efforts to promote the use of the Uzbek language and create a sense of national identity in the financial sector.

In the 1990s, following the collapse of the Soviet Union, Uzbekistan underwent significant economic and political changes, including the transition to a market-oriented economy. As part of this transition, the Uzbek banking system had to adapt to new market conditions and adopt a range of new financial products and services.

One of the key challenges that the Uzbek banking system faced during this period was the lack of a developed financial terminology in the Uzbek language. Many new financial terms had to be introduced and adapted from Russian or English, which created difficulties in communication and understanding among banking professionals and customers.

To address this challenge, the Uzbek government initiated a series of programs aimed at developing a new financial terminology in the Uzbek language. The programs involved collaboration between the government, the banking industry, and linguistic experts to create a standardized set of financial terms that could be used in the Uzbek banking system.

The development of the new financial terminology involved a combination of methods, including translation, borrowing, and neologism. For example, some financial terms were

simply translated from Russian or English into Uzbek, while others were adapted using Uzbek morphemes to create new words that reflected the specific features of the Uzbek language.

One of the key successes of the Uzbek government's program was the creation of a standardized set of financial terms that could be used across the Uzbek banking system. This helped to improve communication and understanding among banking professionals and customers, and it also helped to establish a clear and consistent regulatory framework for the banking industry.

It is worth noting that some of these terms may have multiple translations or variations in Uzbek, depending on the context and dialect.

One example of how bank industry terms entered the Uzbek banking system is through the influence of international organizations and foreign banks operating in Uzbekistan. These organizations and banks brought with them their own terminology and standards, which were gradually adopted by Uzbek banks and financial institutions.

For instance, in 2017, the International Finance Corporation (IFC), a member of the World Bank Group, signed an agreement with the Central Bank of Uzbekistan to support the development of the country's banking sector. As part of this agreement, the IFC provided technical assistance to Uzbek banks in areas such as *risk management*, *corporate governance*, and *digital banking*. The IFC also introduced its own terminology and standards to Uzbek banks, which helped align them with international best practices.

In another example, in 2018, the National Bank of Uzbekistan signed a memorandum of understanding with the European Bank for Reconstruction and Development (EBRD) to support the development of small and medium-sized enterprises in Uzbekistan. As part of this agreement, the EBRD provided training and technical assistance to Uzbek banks in areas such as lending to small businesses and managing credit risk. The EBRD also introduced its own terminology and standards to Uzbek banks, which helped improve their understanding and implementation of best practices in these areas.

These are just two examples of how international organizations and foreign banks have influenced the development of bank industry terms in Uzbekistan. By sharing their knowledge, expertise, and terminology with local banks and financial institutions, they have helped modernize and align the Uzbek banking sector with international standards and practices.

One example of how bank industry terms entered the Uzbek banking system is through the government's efforts to modernize the country's banking infrastructure and improve financial inclusion for its citizens.

To create these terms, the government collaborated with industry experts, linguists, and financial institutions to identify and adapt relevant terms from other languages and standardize their usage in the Uzbek context. The resulting set of banking terms was then officially adopted by the Central Bank of Uzbekistan and included in official banking documents and educational materials.

One example of a term introduced through this initiative is "*mablag'ni ayrboshlash*," which translates to "*exchange this currency*." This term was developed to clarify the process of currency exchange for Uzbek citizens who may not be familiar with banking terminology. Another term introduced through the initiative is "*joriy hisob*," which translates to "*current account*," and is used to describe the type of account that most Uzbek citizens use for their day-to-day banking needs.

Overall, this initiative demonstrates the importance of standardizing banking terminology in local languages to promote financial literacy and inclusion, and to make it easier for citizens to access and use banking services.

Results. There is a list of some Uzbek banking industry terms with their definitions and translations into English:

Kredit - Credit: A financial agreement in which a bank or lender provides money or assets to a borrower with the understanding that the borrower will repay the loan with interest.

Depozit - Deposit: A sum of money placed into a bank account or held with a financial institution for safekeeping, typically earning interest.

Valyuta ayirboshlash - Currency exchange: The process of exchanging one currency for another, often for the purpose of international travel or trade.

Kredit hisobi - Credit account: A record of a borrower's credit history and current credit status, including outstanding loans and payment history.

Kredit qaytarish jadvali - Repayment schedule: A plan outlining the timeline and amount of loan repayments that a borrower is expected to make.

Kredit muddati - Loan term: The length of time over which a borrower is expected to repay a loan.

Mijoz hisobi - Customer account: A record of a customer's financial transactions and account balances with a bank or financial institution.

To'lov kartasi- Payment card: A card, such as a credit or debit card, used to make purchases or withdraw cash from ATMs.

Bank hisobraqami - Bank account: An account held with a bank or financial institution for the purpose of storing and managing funds.

Naqd pul - Cash: Physical currency and coins that can be used to make purchases or withdrawals.

Tranzaksiya - Transaction: A financial exchange or transfer of funds between parties, often conducted electronically.

Bank xizmatlari - Bank services: The various products and services offered by a bank or financial institution, such as loans, deposits, and investment services.

Moliyaviy tahlil - Financial analysis: The process of evaluating financial data and performance in order to make informed decisions about investments or lending.

Inflatsiya - Inflation: The rate at which the general level of prices for goods and services is rising, reducing the purchasing power of a given currency.

Eksport kiluvchi - Exporter: A person or business that sells goods or services to a foreign country.

Import kiluvchi - Importer: A person or business that purchases goods or services from a foreign country.

To'lov tizimi - Payment system: The infrastructure and processes used to facilitate the transfer of funds between individuals or organizations.

Buhgalteriya - Accounting: The process of recording and tracking financial transactions and analyzing financial data.

Bank xujjatlari - Bank documents: The various forms, contracts, and records used by banks and financial institutions to manage customer accounts and transactions.

Bank qoidalari - Bank regulations: The rules and guidelines established by regulatory bodies to govern the operations of banks and financial institutions.

Conclusion. Overall, the development of a new financial terminology in the Uzbek language was an important step in the modernization and development of the Uzbek banking system. By creating a standardized set of terms, the banking system was able to better serve the needs of Uzbek consumers and businesses and establish itself as a key player in the region's financial markets.

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