# Diachronic And Simultaneous Study Of Banking And Financial Terms

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**Abstract:** The study of the history of formation and formation of taxes and duties, their essence, types, and terms used in the past proves the importance of scientific research through linguistic nominations. Consequently, emerging banking and financial terms have their own history and are related to the process of payment and collection of various taxes between people and the state.

Index Terms: banking, economy, finance, money, payment, society, taxes.

### 1. INTRODUCTION

With the emergence of a society, it has built on financial and commercial relations. As each state has its own commercial laws and principles, different words have emerged that characterize payments. O.S. Akhmedov noted that the study of the history of formation and formation of taxes and duties, their essence, types, and terms used in the past proves the importance of scientific research through linguistic nominations.

## 2 THEOREM

Consequently, emerging banking and financial terms have their own history and are related to the process of payment and collection of various taxes between people and the state. It is well known that the terms of banking and finance originated in the first millennium. According to historical sources: "In ancient times, there is no doubt that archaeological research on the improvement of social and economic relations in society in early Central Asia, the formation of early land ownership, the formation of primary farming and production structures, the tax system and their structures. the role of ethnographic, paleoanthropological, and linguistic information is invaluable." O.S. Akhmedov writes that with the emergence of the state and the emergence of taxes, taxes were initially levied from the population in the form of cash (alternative goods or products). H. Dadabaev's scientific work is devoted to the study of terminology problems, as an example of the evolutionary etymology of some of the historical tax and customs terms used in ancient Turkic language (VI-X), old Turkic (XI-XIV) and old Uzbek literary language (XV-XIX). has been extensively scientifically. Consequently, banking and financial terms have a rich history. For example, the word "stagflation" originated in western countries during the 1970s, during the Soviet era, in the 1980s. To get out of this situation, it is necessary to organize production, upgrade investment, technology, technology, change production structure and a number of other activities. The term is characterized by "stagnation or decline in production, rising unemployment and inflation." In addition, stagnation is characterized by social instability due to under-utilization of production capacities and slowdown of the investment process. Insurance - Property granted to nobles under certain conditions and privileges is exempt from the tax

payable by the policyholder. Taxinkind - tax (natural tax): Natural taxes paid by the people who lived in the ancient cave. The population paid the village chief tax in the form of natural (products, raw materials). Information about banking and finance and the first tax customs terms can be found in texts dating from the 5th and 6th centuries, from Chinese chronicles and the Turfan ruins. Banking and finance terms in the Uzbek language emerged for the first time in the 7th and 8th centuries. This is due to the fact that the Arab Caliphate invaded the territory of Movarounnahr. The biggest tax and customs reform since the Arab conquest was the introduction of a single tax payment zakat. Because paying zakat in Islam is considered "one of the five pillars of religion" such as praying and fasting. Shaulov, p. 34]. In the early days of Islam, Zakat was established as a voluntary donation by God to a Muslim who owned his own property. In the Muslim world (especially during the khanate period), "Zakah is given at the expense of all property once a year and forty-one. Zakah is intended to help the poor and to wage a fair war. N. Ibrahimov said that over time the zakat has changed its original nature. As a result, the term has lost its meaning of paying zakat on real property and has only retained its present meaning as a "customs payment". It is important to note that the term "zakat" is used in 60 verses of the 9 surahs of the Holy Qur'an.

Some financial terms are derived from Latin. For example, the term "substitute" in Latin means "to appoint another", except for the heir specified in the testament, the right to specify another heir (substitute). Substitute goods are products that can be interchangeable. Now let's look at the history of the term "reparation", the term "recovery" means "type of material liability." Compensation in monetary or other ways for damage caused by the state to another country Reparations can be paid in kind or at the same time in the form of restitution (the return of illegally obtained and seized property) and compensation. Reparation should be differentiated from existing pre-1919 sanctions. Under current international law, the state's material responsibility for aggressive warfare, i.e. military reparation, is important. Some banking and finance terms are used only in certain countries. An example of this is the term retail-sales-tax. Content: The type of tax levied on retail turnover is introduced in the tax system of Canada, USA and Japan. Also, the term "taxation of advice" means the property tax in Uzbekistan, which is calculated based on the market value of the property. Financial terms include words and phrases from ancient or medieval times. They are passed on from generation to generation and are now actively used in banking. For example, the word "assignment", that is, paper money. The development of commodity production was an economic achievement of the problem of gold and other

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metals as money. To give another example: "auction" is a commodity that offers a special price at certain locations to sell goods through mass sale. This price will be the auction price. From foreign terms, the word "tahawwen" means the creation of favorable financial conditions by means of tax incentives by a particular state to attract foreign capital. Although this term is not used in the national banking system of the country, it is well known to professionals, as it is frequently used in various documents and texts on foreign banking. professionals of our country should certainly know such terms, because in the speeches of foreign partners, texts on various contracts, banking and financial affairs use various modern terms and new words. Banking lexical system contains many terms. For example, the word "balance" is a system of indicators that represents the proportion of an event or concept that is constantly changing. Necessary ratios in ensuring the purposeful development of the national economy and its effectiveness. There are the following sectors of the national economy: material, inter-sectoral payments, value, labor, resources, fuel, energy, profit, balance of income and expenses of the population, balance sheet and so on. V.V. Radlov said that in the Crimean and Lithuanian languages, the Turkic peoples of the Crimean language have the meaning of payment, payment, remuneration, and honor. Some of the economic terms are also used in the "Boburnoma": Twenty thousand Kingdoms of gold and ashraf and tinim, Hodja Husain Devon Lahore, were in the Hinduston when the Borik fell on Wednesday. Most were referred to Mullah Ahmad Balkh's advice by Balkh. S. Aini's works also contain some financial terms: Farmers were forced to sell their land to feudal lords in order to repay their debts due to the tax burden. Some banking and financial terms have been adopted without translation into Uzbek. Here are some examples: Excise excise: tax on the purchase of concrete goods, indirect taxes on consumer goods, excise tax - the purpose of increasing state budget revenues. Factoring - factoring: a type of trading and intermediary activity, which is carried out in conjunction with the purchase of a debtor's money from the lender and the provision of loans to working capitalFranchising - Franchising: derived from French, which means "privileges, privileges"; 1) form of arrangement of large and small enterprises; 2) State privilege granted to a private enterprise.

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