

THE TERM "LOAN" IN THE RUSSIAN AND ENGLISH LANGUAGES IN DIACHRONIC ASPECT: A SEMANTIC OVERVIEW

Хлыбова Ольга Юрьевна
E-mail: olgakhlybova@gmail.com

Trade and economy relations as the aspect of realization of nation's mentality could be described in a format of written monuments and dictionaries on this subject. One of the most important spheres of international communication is the economy. In this regard, the economic activity of the nation embodied in lexicon and reflected in written business monuments, in our opinion, promotes establishment of features of mentality of the concrete people. For confirmation of this hypothesis the term "loan" is considered in diachronic aspect in Russian and English dictionaries via contrastive methods.

The Dictionary of Russian of the XI-XVII centuries stores a substantial array of quotes from written monuments: quotes from the business texts which could be considered as the center of a literary written language on account of the stability and unambiguity of its lexis. The etymology of the word "loan" goes back to a verb "занять", out of "за+нять", further from Proto-Slavic *jьmъ : jęti. In written monuments of Russian language the word "loan" exists in the form of "заимъ" [loan], since XI century in two lexical meanings: the process of taking the loan and as a designation of that is taken in loans. By the XVII century the word "заимъ" [loan] is understood as pledge, that is as material security of a loan. By the end of the XVIII this word gains an additional meaning "occupation, capturing of the land plot". In modern Russian language the word has the only meaning: the contract in which one party (creditor) transfers in possession or operational management money or property to other party (borrower), thus the borrower assumes the obligation to return received money or property under the terms of the signed loan agreement which usually consists between natural people on an interest-free basis.

The equivalent of the Russian word "заём" [loan] is the English word "loan". This lexical unit appeared in the XII century through Middle English *lone, lane, lán*, form Old Norse ("loan") and Proto-Germanic **laihne* ("that which is lent, loan, fie") goes back to Proto-Indo-European **leyk^w* ("to leave, leave over"). In the XII century this word designated "the thing provided in possession with the promise of return in the future", and also "a gift or an award from the patron or a gift from God". At the beginning of the XV century the term "loan" is revealed as designation of "a contribution to public finances". In the XVIII century, more developed meanings were established: any thing lent; any thing given to another on condition of return or repayment. In modern English the main meaning is "a sum of money or other valuables or consideration that an individual, group or other legal entity borrows from another individual, group or legal entity with the condition that it be returned or repaid at a later date (with interest)".

The word "loan" received its terminological meaning since the very beginning of its currency in written monuments in both Russian and English languages. In the period of XVI-XVIII centuries, peculiar additional meanings occurred, which could be explained by the economic development. The modern meanings in both languages are quite synonymic, but in financial Russian dictionaries, there is no instruction on interest, which the creditor has, on the contrary,

in financial English dictionaries there is an addition about granting a loan on the basis of a certain interest of the creditor. This research shows that the usage of the methods of contrastive linguistics in the destiny of the concept "loan" can be defined in both Russian and English languages.