Collocations and Lexical Ambiguities and Their Related Problems (Failures) in Persian Equivalent Selection (making) of Banking Texts by Application of Structural Semantics View

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ABSTRACT

The present study with a descriptive-analytical method and based on library resources and also by drawing on structural semantics view, conducted to investigate the particular collocations and lexical ambiguities (polysemes) existing in documentary credit section of international banking (regulations and customs and practices) and their related problems in equivalent selection (making) in Persian through comprehensive study of five translated books. The results of the study indicate that the collocations in technical section of the selected banking texts have the peculiarities of being contextual (lexical and structural), simple, usual, nearby, highly frequent, pivot word, situational, semantic and syntagmatic and the translators had two approaches of selecting different or fix equivalent (s) while rendering them in to Persian. It is also worthy to note that selection of fix equivalent could lead to the development of specific type of language dealing with documentary credit in Persian. Another finding of investigation reveals the pivotal peculiarity of polysemes in the technical section of selected banking texts by indicating that the vast majority of them are as the result of proficient and novel use of a word (by allocation of new meaning and multi-significations) in banking industry. But these multi-significations do not result in lexical ambiguities as their implementations in special co-texts and collocations make them a unit with a clear, distinct and proficient meaning in selected banking texts.

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1. INTRODUCTION

To do your best as translator, you should learn the specific characteristics of each text type and accordingly, your translation would sound exact and proper. Based on the classification of text types by Reiss (2000), and the significance of content rather than form, banking texts can be considered as informative and specifically technical in which style, register, technical terms, collocations, lexical ambiguities and other features are field-dependent and subject-specific. Understanding idiosyncratic characteristics of banking texts play a significant role in selecting (making) proper equivalents while rendering them from English into Persian. As compared to other sections of a bank, there is a vital need of communication in international section of banking industry, because there are regulations and customs and practices here. International Chamber of Commerce (ICC) usually writes these international regulations and customs and practices in English as Uniform Customs and Practice for Documentary Credits (UCP), International Commercial Terms (Incoterms), Uniform Rules for Demand Guarantees (URDG), Uniform Rules for Collections (URC), Uniform Rules for Bank-to-Bank Reimbursements under Documentary Credits (URR), Uniform Rules for Forfeiting (URF), International Standard Banking Practice (ISBP), etc. In this regard, the banking and commercial related staffs in Iran International Chamber of Commerce play a translator's role in rendering banking regulations and customs and practices written and published by International Chamber of Commerce (ICC) into Persian. In line with the observation made by the researchers, selecting (making) improper equivalents may lead to inexact, non-natural equivalents may lead to inexact, non-natural and consequently, low-quality translations of these texts. For this reason, those who are proficient in English, prefer to read the original texts in English rather than their Persian renderings. However, a plenty of readers (e.g., bankers, merchants and, banking students and etc.) who are not proficient in English, should read the Persian translations of these banking texts. For that reason, the present paper tried to investigate Persian renderings of collocations and lexical ambiguities (i.e., polysemes) in documentary credit texts of international banking (i.e., regulations and customs and practices) as well as their related problems (failures) in selecting (making) proper equivalents based on Structural Semantics. To achieve the objectives of the present study, the present researchers undertook to answer two following questions:

RQ1: What are the characteristics of special technical collocations utilized in technical section of documentary credit texts in international banking (i.e., regulations and customs and practices), as well as their related problems (failures) in selecting (making) Persian equivalents?

RQ2: What are the characteristics of special technical polysemes utilized in technical section of documentary credit texts in international banking (i.e., regulations and customs and practices), as well as their related problems (failures) in selecting (making) Persian equivalents?

2. LITERATURE REWIEW AND THEORETICAL FRAMEWORK

Based on the related literature reviewed, vast majority of researchers has done their study on translation quality (TQ) in Persian language and as the result, the present topic is less investigated specially based on a linguistic

viewpoint. Accordingly, this section tried to shed a light on some linguistic, translation and linguistic- translation analyses of selecting (making) Persian, and even non-Persian equivalents (e.g., Mohammadi, (2022) in simultaneous interpreting) in rendering English banking texts.

Kodirova (2021) in a paper entitled "The issue of problem translating English banking terms into Uzbek in linguistics" attempted to investigate the issues related to rendering banking terms in order to have a good translation as for banking texts, by recognizing their pragmatics, classifications and structures as well as their specific distinctive features. Based on his findings, lexical, morphological-syntactical differences of banking terms between English and Uzbek may cause a percent of mismatching of the English banking terms with Uzbek. Of course, it is noteworthy that in spite of their mismatch, no interference in semantic transfer of terms and their acceptable renderings into target language can be regarded a strong possibility of applied translation procedure.

In another study, Ahmad Mukhtar Imam, Riad, and Elezabi (2020) in their paper entitled "Problems in translating economic terminology from English into Arabic and vice versa" tried to investigate problems in rendering economic terminology from English into Arabic and vice versa. In their paper, linguistic features of the texts, including technical terms, collocations, fixed terms, utilization of formal variety of language, collocational and metaphorical expressions in the discourse of commercial media were regarded vital to be investigated in order to scrutinize translators' problems in lexical issues and their impact on rendering economic terms, selecting acceptable equivalents with same register and also common use of terms and collocations in the discourse of commercial media.

Hariyanto (2019) delivered a lecture on "Problems and solutions of translating unique banking terms from English into Indonesian" (published by Atlantis Press) in which banking terms were classified into two groups (i.e., a category related to traditional services and another one to modern services). Hariyanto reckoned that the first step of rendering banking texts is to understand them and their applied terms. In line with the findings of him, the translators should not use synonyms as a proper translation method, because it may have some legal consequences. It is noteworthy that word for word translation is another translation method by which the translators try to find a counterpart when they cannot recognize target equivalents or synonyms for the source ones. As regards word for word translation, if any possibility of misunderstanding occurs, loan words can be used in the translation.

Fathi-Alishah, Sajjadi, Kooroghli, and Salahi-Yekta (2019) in a paper entitled "English to Persian translation accuracy of rules and regulations of international banking system" undertook to scrutinize the accuracy of Persian translation of customs and practices of international banking system. According to their findings, the economic positive impact of utilizing a language as a medium for international relations in banking industry is indispensable. In addition, an improper understanding of banking documents may lead to a financial chaos in a country and its other authorized sections.

Dardig (2016) in his doctoral dissertation by investigating the use of English language and English for specific purpose (ESP) in banking

industry of Sudan country introduces annual reports and irrevocable documentary credit as a variety of language used in daily banking discourse. To this end, investigation of formal texts for banking affairs, analysis of discourse related to written texts and recognition of a specific variety of English register (on corpus-based linguistic and by use of Wordsmith software) were done. Other finding of this research, is the fact that collocations in banking texts are so contextual and consequently, distinct as compared to English for specific purpose used in other corpora. Accordingly, fixed collocations in banking texts are highly frequent used. Therefore, writing names, abstract terms and passive verbal phrases are among banking experts' problems.

Regarding the collocations and lexical ambiguities of other texts; Ariyan and Rahimi Khoigani's (2021) paper titling "Investigating Quranic ambiguity translation strategies in Persian and Chinese: lexical and grammatical ambiguity in focus", Sabzevari's (2021) "a study of semantic lexical ambiguity in Persian with a cognitive approach", Tafaroji Yeganeh and Nikserasht's (2019) "a linguistic and rhetorical study of collocation in Shahnameh" and Khakpour, Hasoumi and Keykha's (2017) "investigation and analysis of lexical ambiguity in surah of Haj and Almomenon" Can be referred.

2.1. Collocation

Firth (1957) introduced word 'collocation' for the first time in modern linguistics. He believed that the meaning(s) of a word can be determined by its adjacent words. According to Firth, structure is based on horizontal relations (i.e., adjacent words in syntagmatic axis), but system depends on vertical relations of words (i.e., substitutive potentials in paradigmatic

axis). Accordingly, a collocation is defined as a form of horizontal relations at the lexical level that differs with syntagmatic relation at the syntactic level. He also asserted that a collocation is just a semantic relation, not a syntactic one; as a result, the significations of words should be determined by adjacency.

Cruse (1986) also stated that a collocation is a lexical coincidence that its meaning is clear and can be considered a semantic unit. Benson and Ilson (1993) defined a lexical collocation as the adjacency of noun, adjective, verb, or adverb. They have presented a grammatical collocation as the adjacency of noun, adjective, and verb (which play a meaning-making role) with a preposition or clause. (Ahangar & Meykade, 2016).

According to Mokhtar-Omar (1982, cited in Seyedi translation, 2006), the componential elements of a collocation (i.e., core and dependent) does not collocate with each other accidentally. He believed that there are some limitations in syntagmatic axis by which each core is matched with its own dependents. Over and above, the combinations of the meanings of the componential elements of a collocation determine their meaning definitely. Based on social, cultural, and traditional conditions of people along with their customs and beliefs, Mokhtar-Omar classifies collocations into two types: usual collocations and unusual collocations. Teymouri, Jigareyi, and Faghih-Marzban (2019) also confirmed that in usual collocations, there are expected patterns for the relations of words in collocations with linguistic limitations and in unusual collocations or creative deviations, some patterns exist that are irregular and also unfamiliar for the readers. The deviations of

logical and expected form (like types of metanomy) have extra meanings.

Sharifi and Namvar-Fargi (2012) presented two new classifications for collocations: simple or multiple collocations and also adjacent (near) collocations or non-adjacent collocations. They have considered frequency, affecting features, pivot-word, the distance among the words, separateness, semantic features, expansion capability, and linguistic intuitions as the benchmark of word adjacency in collocations. According to them, being affecting features and pivot-word are the most significant standards. In line with Sharifi and Namvar-Fargi (2012), collocations can be classified into five following categories based on textual and contextual features of adjacent words:

• **Phonetic collocation:** if the adjacency factor or repetition of two words be based on their phonetic-phonological similarity, it can be considered a phonetic collocation, e.g.,

/kak-o mak/ (literally, freckle in Persian).

• **Semantic collocation:** The similarity or close relationship of the words and their unique linguistic features are the benchmark of the adjacency in this type of collocation. Thus, /doa-o niyayesh/ (literally, prayer and praise in Persian) can be a semantic collocation.

• **Cultural collocation:** if a culture-specific item be the adjacency factor, it can be regarded a cultural collocation, e.g., /rag-e qeyrat/ (literally, bias in Persian).

• **Situational collocation:** this type of collocation in which a same specific situation determines adjacency of specific words, is called situational, e.g., /nan-o panir/ (literally, bread and cheese) in Iranian breakfast.

• **Contextual collocation:** linguistic limitations based on lexical-grammatical relations lead to a special adjacency of the words, which is called a contextual collocation. Contextual collocations can be classified in terms of lexical or grammatical relations.

A: lexical relations: like hyponymy, meronymy, portion-mass, synonymy, gender opposition, and directional contrast.

B: grammatical relations: verb-object relation, complement-verb relation, adjective-verb relation, noun-proposition relation, noun-infinitive relation, and so on.

2.1.1. Syntagmatic Collocation and Associative Collocation

Safavi (2016) considered a syntagmatic collocation as occurrence of words with similar fundamental features in syntagmatic axis. In this type of collocation, a verb or adjective is collocated with a noun, predetermined by the native speakers (/qaz gereftan/ (literally biting) is collocated with /dandan/ (literally, teeth) and /lisidan/ (literally, licking) is by and large collocated with /zaban/ (literally, tongue). On the other hand, if a semantic feature plays a significant role for making words as a collocation, Safavi called this type of a collocation, associative collocation (in literature, this type of collocation is called 'symmetry'). Moon, sun and star are symmetrical, because they belong to a same category. As another instance, apple, orange, and cucumber are under same label (i.e., fruits).

2.2. Lexical Ambiguity

According to Safavi (2016), multi-signification of a single linguistic unit may automatically lead to an ambiguity. This type of ambiguity can be oral, written or both. Words with same sounds (homophone) can create oral ambiguity in a sentence (e.g., /qarib/ (literally, near) and /qarib/ (literally, unfamiliar) are homophone in Persian). In written ambiguity,

there are distinctive interpretations by which readers cannot select an option. The interpretations depend deeply on segmental and suprasegmental elements. */kerm/* (literally, worm), */kerem/* (literally, cream) and */korom/* (literally, chormium) are Persian instances which illustrate the issue. It is noteworthy that oral-written ambiguity is usually considered as another form of ambiguity, because the linguistic unit is ambiguous orally and in written form at the same time. Safavi has regularly examined ambiguities at lexical level or syntactic level. In line with his understanding, syntactic ambiguity can be classified under two sub-categories: phrasal ambiguity and structural ambiguity. It is noteworthy that a lexical ambiguity is as a result of a multi-signification in terms of selecting words in paradigmatic axis. On lexical signification, Safavi added that word(s) can be the reason of this multi-signification in a sentence. This multi-signification makes different interpretations possible. Look at the following Persian instances of ambiguity:

• Oral ambiguity (*/hayat/* (literally, yard *and /hayat/* (literally, life), in Persian.

• Written ambiguity (*/sar/* (literally, head) and */sor/* (literally, slide), in Persian.

• And oral- written ambiguity at the level of segmental or suprasegmental elements.

2.2.1. Distinction between Polysemy and Lexical Ambiguity

Polysemy is usually a word with distinctive true (not artificial) related meanings in which semantic overlapping can be observed. However, a lexical ambiguity refers to same-form words (whether homophone or homonym) in which each of the words has an independent, different and irrelevant meaning. It is noteworthy that these words do not belong to a

same entry in dictionary (Sabzevari, 2020). In most of linguistic researches, a polysemy is a type of lexical ambiguity, and lexical semantic ambiguity is the outcome of multiple interpretations due to the ambiguous word(s) in a linguistic unit. As for polysemy at the word level, Ullmann (1962) refers to two types of synchronic and diachronic polysemes in lexical level and explains the reasons of their occurrence and categorization as below:

A: transfer in usage: Transfer in usage is a type of semantic expansion that by and large occurs in adjectives in which a linguistic form has distinctive meanings because of adjacency with other forms.

B: special usage: A word can be utilized in a specific meaning in different jobs and careers. This utilization may lead to a polysemy.

C: artistic usage: metaphorical and artificial use of words can lead to an artistic usage of a word in a novel meaning and gradually, the creation of a polysemy.

D: affection of a foreign usage: Sometimes, a foreign word plays its role in changing the meaning of a word in language or adding an extra meaning to its meanings. This can also lead to a polysemy because of interlingual transfer.

2.2.2. Multi-signification in Use

Contextual interpretations and multi-signification in context should be discussed in order to shed a light on the issue. Safavi (2016) claimed that a multi-meaning word does not necessarily have multi-signification in semantics, because the word is represented in a single meaning in speech chain and plays its role as single semantic unit in the sentence. He added that multi-signification could be discussed, if the word or sentence has distinctive meanings in its linguistic and non-

linguistic contexts. For this reason, multi-signification can be investigated in use and are essentially non-discussable without considering context.

2.2.3. Context Role in Multi-significations

Safavi (2016) in 'An Introduction to Semantics' stated that context is a set of meaning-making factors. Multi-signification of a word form is the result of having more than one context and this context is the product of its linguistic or non-linguistic surroundings. Based on Safavi's classification, there are two types of context: linguistic and non-linguistic. A linguistic context has impact on linguistic aspects of a language unit (i.e., grammatical and semantic relations of the unit as to other units), but a non-linguistic context includes all objects and acts based on which a linguistic unit produces and also shared knowledge of speaker and hearer. According to him, there is more than one context in multi-signification. For that reason, the unit of language can be interpreted in more than one context. In the present study, Safavi's semantic modules as a structural viewpoint and based on semantic field theories was selected as the theoretical framework of the present study.

3. RESEARCH METHOD

To answer the posed questions of the present study, a library and written corpus-based research was done in which the highly frequent used texts in documentary credit section of international banking were selected to be investigated. Since the translated and published texts by Iran International Chamber of Commerce have been utilized by Iranian banks as the main authentic reference in International Banking in order to do the issues related to documentary credit, therefore the great attempt was done to select the books among them and finally the following books were selected.

1. Incoterms 2020 (International Commercial Terms (with two Persian translations)

2. Uniform Customs and Practice for Documentary Credits (UCP))

3. International Standard Banking Practice for the Examination of Documents under UCP600)

4. The Guide to Documentary Credits

As the next step of the present analytical descriptive study, collocations and lexical ambiguities (i.e., polysemes) from source (i.e., English) and target (i.e., Persian) materials were extracted, and then analyzed comparatively based on Safavi's semantic modules as a structural viewpoint and based on semantic field theories. According to the qualitative nature of the study, the content was analyzed according to a library-based method of data collection in order to investigate the problems (failures) in selection (making) of equivalent(s) of these collocations and lexical ambiguities in Persian.

4. RESULTS AND DISCUSSION

Based on the data analyses of the selected source texts and their translations, specific features of collocations and polysemes and related problems (failures) in their equivalent selections (making) are presented in detail as below:

4.1. Specific Features and Related Problems (Failures) in Equivalent Selections (Makings) of Collocations Existing in Selected Banking Texts

Banking texts consist of two sections: general and technical. In this section, some specific technical collocations extracted from the chosen materials are presented along with

an explanatory comment to illustrate the issue.

• **Customs and Practice**

Its Persian Equivalents:

/*moqararat*/ (literally, rules) (Zoqi, 2019, P. 15).

/*majmoee mogararat*/ (literally, set of rules) (Hosseini and Darvishmola ,2014, P. 19).

/*orf va raviye*/ (literally, procedure) (Hosseini and Darvishmola ,2014, P. 312).

UCP (loan translation) (Shirazi, 2018, P. 25)

It is noteworthy that 'customs and practice' as the frequently used semantic collocation (comprising of the words of the same field) in banking text refers to a set of instructions but not laws (which have some different semantic features in case of makers, crime considerations, inter- organizational and etc.) for making consistent a right and universal process for the Documentary Credit which in most cases it has been translated into Persian as /*moqararat*/. As compared to other translations, it has revealed that there was not consistency in selecting (making) equivalent for this collocation in Persian based on an effective componential analysis.

• **Issuing Documentary Credit**

Its Persian Equivalents:

/*goshayesh-e etebar-e asnadi*/ (literally, opening documentary credit) (Hosseini and Darvishmola, 2014, P. 50).

/*sodour-e etebar-e asnadi*/ (literally, opening documentary credit) (Hosseini and Darvishmola, 2014, P. 50).

Today, in English, issuing documentary credit has been frequently used as compared to its old-fashioned counterpart (i.e., opening Letter of Credit (LC)). In line with the data collected, 'issuing documentary credit' as a situational and contextual collocation has been principally translated as /*goshayesh-e etebar-e*

asnadi/ into Persian. Of course, in some cases, it has been translated into Persian as /*sodour-e etebar-e asnadi*/. That Persian speakers still utilize its old counterpart /*baz kardan-e lc*/ (word for word and loan translation without considering componential distinctions of having or not having document accompanying it) seems unauthentic, inappropriate, and inexact based on the process change of this payment commitment by presentation of documents.

• **Terms and Conditions**

Its Persian Equivalents:

/*mofad va sharayet*/ (literally contents and conditions) (Hosseini and Darvishmola , 2014, P.50).

/*zavabet*/ (literally, rules) (Shirazi, 2018, P. 22).

/*shorot va elzamat*/ (literally, conditions and requirements) (Hosseini and Darvishmola, 2014, P.60).

/*elzamat va sharayet*/ (literally, requirements and conditions) (Hosseini and Darvishmola, 2014, P.137).

/*sharayet*/ (literally, conditions) (Hosseini and Darvishmola, 2014, P.220).

/*qarardad*/ (literally, contract) (Hosseini and Darvishmola, 2014, P.237).

mofad-e sharayet/ (literally, contents of conditions) (Zoqi, 2019, P.26).

Such a consistent semantic collocation (made of the words of the same semantic field) with its own specific signification (i.e., reference), has been rendered differently and inconsistently into Persian. It can be concluded that the componential differences (among the words comprising the equivalents) have been ignored (componential differences among the words /*sharayet/, /elzamat and /zavabet*/ in the usage and their specific register). Utilizing

distinctive Persian equivalents shows that there is a vital need of consistency in using Persian equivalents by the translators of banking texts. If utilizing different equivalents without considering componential and semantic differences, the readers may think that they are chosen deliberately for distinctive concepts not a same one in the source language. If translators' consistency in using Persian equivalents for their English counterparts, a standardized variety of technical Persian language can be formed for documentary credit part of international banking.

In most cases, extracted from the selected source and target samples, there was a consistency in applying a specific equivalent by the translators in Persian for a fixed collocation in English. Below some English samples and their Persian equivalents are provided from the selected data:

English Collocation	Transliteration	Persian Equivalent
accept (ing) draft	/qabuli-nevisi-e barat/	قبولی‌نویسی برات
apparent authenticity	/esalat-e zaheri/	اصالت ظاهری
assignment of proceeds	/vagozariy-e avayed/	واگذاری عواید
(constitute) complying presentation	/(eraey-e asnad-e motabeq/	(ارائه) اسناد مطابق
discrepant documents	/asnad-e moqayer/	اسناد مغایر
(incur) a deferred payment	/(Paziresh-e) pardaxt-e modatdar/	(پذیرش) پرداخت مدت-دار

liability or responsibility	/ta'ahod ya masouliat/	تعهد یا مسئولیت
means of conveyance	/vasiley-e nagliy-e/	وسیله‌ی نقلیه
notice of refusal	/elamiye adam-e Paziresh asnad/	اعلامیه عدم پذیرش (رد) اسناد
onboard notation	/yaddasht-e bargiri/	یادداشت بارگیری
operative credit	/etebar-e padar/	اعتبار پادار
received for shipment	/daryaft-e jahat-e haml/	دریافت جهت حمل
revocable/ irrevocable documentary credit	/etebar-e asnadiy-e bargashtpazir/ bargashnapazir/	اعتبار اسنادی برگشت‌پذیر/ برگشت ناپذیر
shipped (laden) on board	/bargirishode rouy-e arshe/	بارگیری شده برروی عرشه
stale bill of lading	/barnamei-e bayat/	بارنامه بیات
stipulated documents	/asnad-e moqarar/	اسناد مقرر
waiver of discrepancies	/qabuliy-e moqayeratha/	قبولی مغایرت-ها

In line with the findings, there was translators' consistency in using Persian equivalents for English collocations presented above. It is noteworthy that in rare cases, the translators tended to render English collocations based on loan translation procedure. This translation approach may lead to a same translation procedure in selecting (making) proper equivalents and even coining new Persian collocations in banking texts.

Based on the analysis of the obtained data about English collocations, it can be claimed that the English collocations of banking texts are mostly contextual (whether lexical or grammatical). As for lexical collocations such as 'stipulated documents' and 'discrepant documents', frequent types of lexical or semantic relations applied to form lexical collocations. Grammatical collocations were utilized abundantly in the chosen materials; it is noteworthy that template phrases and fixed expressions can be considered as the main reason of using grammatical collocations in banking texts.

4.1.1. Template Phrases and Fixed Expressions in Selected Banking Texts

Template phrases and fixed expressions can be regarded as one of the characteristics of banking texts selected in the present study. These phrases and expressions were mostly used as collocations. They were principally translated word by word by fixed expressions from English into Persian in the technical part of the text.

English Collocation	Transliteration	Persian Equivalent
for carrier use only	/faqat barāy-e hamlkonande/	فقط برای استفاده حمل‌کننده
freight payable at destination	/kerayey-e haml dar maqsad/	کرایه حمل درمقصد
freight charges prepaid/collected	/haziney-e haml dar mabda/ maqsad/	هزینه حمل در مبدأ/ مقصد
packaging is / is not	No equivalet/not translated	(بدون معادل در ترجمه‌ی
sufficient for the sea journey		متون بانکی برگزیده)
said by shipper to contain	/mohtaviat tebq-e ezhar-e ferestand-e/	محتویات طبق اظهار فرستنده
shipped in apparent good order	/bargiri shode be sourat-e matlub/	بارگیری شده به صورت مطلوب
shipper's load and count	/ bargiri va shemorde shode tavasote ferestande/	بارگیری و شمرده شده توسط فرستنده
third party documents acceptable/ third party documents not acceptable	/No equivalent,not being translated/	(بدون معادل در ترجمه‌ی متون بانکی برگزیده)

Based on the obtained data, 'simplicity' is another characteristic of collocations. Simplicity here signifies 'true or explicit meaning' (i.e., not connotational or implicit meaning). Being expected (i.e., the capability of word for word translation of collocations), adjacent (i.e., no word(s) more than one grammatical phrase between adjacent words), highly frequent used (i.e., high frequency in the selected material), and pivot-word (i.e., a core word in the phrase) were among other characteristics of collocations extracted from the selected materials. According to their usage in banking texts and application of the words of the same field in their structure, they can be classified as situational and semantic collocations. Because words with similar fundamental features are occurred in syntagmatic axis, they can also be considered as syntagmatic collocations. As a result, considering these features and translators'

multiple and static approaches of equivalent selection (making) in rendering banking texts indicate that selecting (making) fixed Persian equivalents for English collocations in banking texts can lead to consistency in selecting equivalents and founding a standardized technical language variety in Persian for documentary credit part of international banking.

4.2. Specific Features and Related Problems (Failures) in Equivalent Selections (Makings) of Polysemes Existing in Selected Banking Texts

Based on the obtained data from the chosen materials, there were instances of multi-significations or polysemes in the technical part of the texts. In the following paragraphs, some of examples are presented in detail along with their translation(s).

• **Clean**

In banking texts, word '*clean*' has two meanings from different lexical domains: **A:/*bedun-e naqs/*** (literally, complete) and **B: /*sade/*** (literally, simple). As regards the first meaning (i.e., /*bedun-e naqs/*), look at the translators' renderings of word 'clean' in 'Clean Transport Document'.

"*A bank will only accept a **clean** transport document. A **clean** transport document is one bearing no clause or natation expressly declaring a defective condition of the goods or their packaging*". (Collyer, 2007, P. 244).

Translated by Hosseini and Darvishmola: /*bank-ha faqat sanad-e haml-e **tamiz** ra mipazirand. Sand-e haml-e **tamiz** sanadi ast ke haviy-e hichgun-e shart ya yaddashti mabni bar mayub budan-e vaziyat-e kala ya bastebandi-e an nabashad/* (2014, P. 254).

Translated by Zoqi: /*bank-ha faqat sanad-e haml-e **bedun-e naqs** ra mipazirand.*

*Sand haml-e **bedun-e naqs** sanadi ast ke hichgun-e shart ya yaddashti mabni bar mayub budan-e kala ya bastebandi dar an darj mashod-e bâshad* (2019, P. 65)

As regards the second meaning of word '*clean*' in banking texts (i.e., /*sade/*), look at the chosen rendering of word '*clean*' in **Clean** documentary credit.

Clean *Credit: A letter of credit issued by a bank against which the designated foreign seller may draw a bill without documentary support. It is called clean because the bills have no documents attached.* (Collyer, 2007, p.104)

Translated by Hosseini and Darvishmola: /*etebar-e **sade**: etebarnameyi ast ke tavasote-e yek bank goshayesh mishavad va dar moqabel-e an, foroushandey-e xareji-e yek barat ra bedûn-e asnad sader mikonad in noe etebar be in dalil **sade** namide mishavad ke hichgune asnadi be zamimey-e baratha ersal nemishavad/* (2014, P. 122)

In selected material of the study, the word *clean* is collocated with *transport document* to refer to a document that bears no clause or natation expressly declaring a defective condition of the goods or their packaging. '*Claused bill of lading*' or '*dirty/ foul bill of lading*' is the opposite forms for '*Clean Transport Document* (Collyer, 2007, P. 257). The word *clean* in its second meaning in banking text (i.e., simple) is usually collocated with *documentary credit* or *collection* to refer to a simple documentary credit in which there is the payment without presenting documents. As the obtained data showed, function, collocation and linguistic context of the multi-signification word (in which both meanings belong to different lexical fields) hinder lexical ambiguity. It is noteworthy that word *clean* in its second meaning (i.e., '*simple*') should be

descriptively rendered into Persian, because this adjective cannot represent the meaning by itself in the sentence; for that reason, the translators should utilize a descriptive equivalent to represent the second meaning of word *clean*.

• Commission

In banking texts, word '*commission*' has two meanings from different lexical domains: */komision/* (with Persian equivalent */karmozd/* (literally, wage) or */komision/ /heyat/* (literally, a group). Although two distinctive meanings of the word have been rendered into Persian based on loan translation, they have specific equivalents in Persian.

*The ICC banking **commission** felt it worthy of publishing its opinion* (Collyer, 2007, P. 423).

Translated by Hosseini and Darvishmola: */komision-e bankdari-e otaq-e bazargani-e beynolmelal nazariyey-e xod ra dar in xosus montasher kard/* (2014, P. 431):

*A bank instructing another bank to perform services is liable for any **commissions**, fees, costs or expenses (charges) incurred by that bank in connection with its instructions.*

Translated by Zoqi: */banki ke dastūr-e ejray-e xadamati ra be bank-e digar midahad masul-e pardaxt-e hargun-e **karmozd**, haqolzahme, hazineha ya maxarej-e anjam gerefte tavasote-e bank-e mazkur dar ertebat-e ba dasturhay-e dade shode ast* (2019, P. 73)

Although this word has two meanings in the selected material of the present study, determining its proper Persian equivalent depends on the co-text (linguistic context) and specific collocations coming with this word (in its first mentioned meaning, this word, despite having componential differences as charges calculated by percentage, service, whole and

imposed based) is collocated with the words '*fees*', '*charges*', '*expenses*', etc, which hinders its multi-signification and semantic ambiguity.

•Draft

In selected banking texts, word '*draft*' has two meanings from different lexical fields: **A: /*pishnevis*/** (literally, draft) or **B: /*barat*/** (literally, bill of exchange).

*As may be expected, some of the rules in ISP share a basic similarity with their counterpart in UCP and actually shaped some of the **drafting** of UCP600*. (Collyer, 2007, P. 44).

Translated by Hosseini and Darvishmola: */hamangune ke entezar miravad barxi az mavâd-e moqararat-e ISP shabahat-e asasi ba hamtay-e xod dar moqararat-e UCP dârand va amalan baxshi az **pishnevis**-e moqararat-e UCP600 ra tashkil dadand/* (2014, P. 58):

*The **drafting** group began the review process by analyzing the content of the official Opinions issued by the banking commission under UCP 500.*

Translated by Zoqi: *goruh-e tahiyey-e **pishnevis** shoru be baresi va tajziye va Tahlil-e nazarat komision-e bankdari pārīs that-e moqararat-e UCP500 nemud/* (2019, P. 18)

*A **draft** is to be drawn for the amount demanded under the presentation.*

Translated by Shirazi: */mablaq-e **barat** mibayest be mizan-e darxasti dar asnad erae shode bâshad/* (2018, P. 46)

*Payment is to be made in immediately available funds on the due date at the place where the **draft** or documents are payable, provided that such due date is a banking day in that place.*

Translated by Shirazi: */mablaq-e lazem jahat-e pardaxt dar sarresid-e an dar mahal-e pardaxt-e **barat** ya asnad be sharti ke an ruz*

dar mahal-e pardaxt ruz-e banki bâshad mibayest amade bâshad/ (2018, P. 44)

According to the above examples extracted from the chosen material, this polysemy does not lead to lexical ambiguity in the sentences, because the special co- texts or collocations make one of the meanings prominent; therefore, polysemy play a single meaning role in the sentences. It is noteworthy that this multi-meaning word (in its second meaning (i.e., */barat/*) which is a special semantic utilization in a different lexical domain) is by and large collocated with the words '*pay', 'accept', 'endorse'* and '*draw'*.

•Draw and Drawing

In selected banking texts, words '*draw*' and '*drawing*' have two meanings: **A: /sader (shodan/kardan)/** (literally, to issue) or **B:/bardasht/ *(/kardan)/*** (literally, to withdraw).

*A credit must not be issued available by a draft **drawn** on the applicant* (Collyer, 2007, P. 132).

Translated by Hosseini and Darvishmola: */etebar nabayad be sourate qabele estefadeh dar moqabele barat-e **sadere** be ohdeye motaqasi goshayesh shavad/* (2014, P. 148):

*Partial **drawings** or shipments are allowed.*

Translated by Zoqi: */haml-e be dafaat ya **bardasht** be dafaat az etebar mojaz ast/* (2019, P. 69)

*A standby letter of credit is often only **drawn** under if there is a dispute in the performance of the underlying commercial contract and as such its wording, together with the governing rules, is likely to be subject to some robust legal scrutiny* (Collyer, 2007, p. 44).

Translated by Hosseini and Darvishmola: */az etebarnamey-e zemanati qaleban dar sourati **bardasht** sourat migirad ke dar ejraye qarardad-e tejari-e marbute extelafi pish*

amade bâshad az in ro matn-e etebar va moqararat hakem bar an niyaz be baresi-e daqiq-e hoquqi darad/ (2014, P. 58).

In line with two first examples (in spite of the multi-signification and polysemy of this word belonging to two different lexical fields and the second meaning that is as the result of the special usage), grammatical category, preposition, co-text, and specific collocations hinder lexical ambiguity of the polysemy and multi-signification of word '*draw*' in the texts (as an instance, when this word is collocated with '*draft*', it should be translated as */sader/*, but when it is collocated with '*partial*', a translator should render it into Persian as */haml/*). It shows that the word 'draw' may have different meanings generally and contextually. Of course, in rare cases like the last example, we can consider both meanings for this word in the sentence. In this case, */bardasht/* (literally, withdraw) and */sader/* (*shodan*) (literally, to issue) can be inferred by Persian translators. It is noteworthy that when collocation 'issuing a standby letter of credit' is applied in the text, the technical translators of banking text may not choose the equivalent */sader/* because of their presupposition and background knowledge of banking.

•Form

In banking texts, the word '*form*' has two meanings from different lexical domains: **A: /shekl/, /zaher/, /sourat/ or /saxtar/** (literally, form) and **B: /bargey-e darxast/** (literally, application form).

*The **form** of Letter of Indemnity (LOI)* (Collyer, 2007, P. 405).

Translated by Hosseini and Darvishmola: */**form-e** tazminname/* (2014, P. 414):

*Banks do not determine whether such a signature, mark, stamp, or label of the issuer has been applied in a manual or facsimile **form**.*

Translated by Shirazi: /bankha be noe emzā alamat mohr ya barchasb-e saderkonande mabni bar inke **be sourat-e** dasti ya <u>kelisheshode</u> ijad gardide residegi nemikonand/ (2018, P. 35)

*When a credit requires the presentation of a specific **form** of certificate of origin such as a GSP **Form** A, only a document in that specific **form** is to be presented.*

Translated by Shirazi /hengami ke dar yek etebar-e asnadi **nemuney-e** vizheyee az govahiy-e mabda manande GSP **Form-e** a darxast shavad angah sanad mibayest barasas-e an **nemune** sader shavad/ (2018, P. 119):

*Any document to be provided by the seller may be in paper or electronic **form** as agreed or, where there is no agreement, as is customary.*

Translated by Zoqi and Mir-Alavand: /har sanadi ke tavasote-e forushande erae mishavad momken ast be tartibi ke tavafoq shode ast **be <u>sûrat-e</u>** kaqazi ya elektoronik ya agar tavafoqi dar beyn nabashad be nahvi ke rayej ast erae shavad/ (2020, P. 42).

The translators by and large employ loan translation while rendering word '*form*' in selected banking texts into Persian. Word '*form*' has two meanings from different lexical domains as previously mentioned (the second meaning has the semantic component of fulfilling a form for a request). Considering the co-text and the structure helps the translators recognize a proper and clear Persian equivalent for this multi-meaning word.

•**Issue**

In selected banking texts, word '*issue*' has two meanings from different lexical domains:

A: /sodur/ or /goshayesh/ (literally, issuing) and **B:** /masale/ **or** /moskel/ (literally, problem).

*Issuance through an advising bank does mitigate the **issue** of whether the credit is authentic and presentation of documents to a bank does reduce some operational risks* (Collyer, 2007, P. 425).

Translated by Hosseini and Darvishmola: /**daryaft-e** etebar az tariq-e bank-e eblaqkonande qatan **masaley-e** ehraz-e etebar ra hal mikonad va erae asnad be bank qatan barxi riskhay-e amaliyati ra kahesh midahad/ (2014, P. 432)

Noun '*Issuance*' and its verb form '*to issue*' have two meanings in above mentioned example. Equivalence /daryaft/ (rather than /sodur/ or /goshayesh/) can be utilized as for noun form (i.e., '*Issuance*') in Persian translation based on the situational context. However, the meaning of verb form (i.e., 'issue') can be considered /masale / moshkel/. As regards the previous samples, finding a proper equivalent for this word is not problematic for Persian translators, if the co-text is regarded.

•**Term(s)**

In selected banking texts, word '*term(s)*' has two different meanings: **A:** /shart/ **or** /sharayet/ (literally, terms and conditions) and **B:** /estelah/ **or** /ebarat/ (literally, expression/phrase).

*If a trade **term** is part of the goods description in the credit, or stated in connection with the amount, the invoice must state the trade **term** specified* (Collyer, 2007, P. 290).

Translated by Hosseini and Darvishmola: /agar **shart-e** tejari joz-e sharh-e kalay-e etebar bâshad ya dar rabete ba mablaq-e zekr shode

bâshad bayad dar sīyāh-e qeyd shavad/ (2014, P. 301)

*An issuing bank should ensure that any credit or amendment it issues is not ambiguous or conflicting in its **terms** and conditions.*

Translated by Shirazi: /bank-e goshayeshkonand-e mibayest etminan peyda konad ke etebar ya eslahiyey-e sader shode mobham nabude va dar **zavabet-e** mondaraj dar an nahamahangi vojud nadârad/ (2018, P. 22)

Considering two meanings for word '*term(s)*' may cause multi-signification as for selected banking texts utilized as the material. As you see in first example, word '*term*' has been translated into Persian as /*shart*/ or /*tozihat-e xas*/. This term signifies that conditions (like model, production date, etc.) of the goods should be valid. On the other hand, the specific explanations must be put in the invoice along with the credit. As it is crystal, the phrase '*trade terms*' (translated as /*estelahat-e haml*/ in Incoterms) can cause lexical ambiguity in text and consequently, finding and selecting improper Persian equivalent. As compared, in other mentioned example, determining an acceptable Persian equivalent for this word depends on its linguistic context and specific collocations along with it (terms and condition), because this multi-meaning word has meanings from different lexical domains. Of course, a translator can find or select a proper equivalent, if s/he considers the co-text

•**Value**

In banking texts, word '*value*' has two meanings from different lexical domains: **A:**/*arzesh*/ or /*mablaq*/ (literally, value) and **B: /tarix-e moaser/** (literally, effective date) or its loan translation as value.

*That the **value** of the documents and the **value** mentioned in the cover letter are the same.*

Translated by Hosseini and Darvishmola: /*mablaq-e* asnad va **mablaq-e** mondaraj dar name yeki mibashad/ (2014, P. 344)

***Value** of payment*
/***tarix-e** pardaxt*/

The data analysis and multi-signification of word '*value*' in the material selected indicate that the linguistic context and specific collocations such as '*value of payment*', '*total value*', '*face value*', '*gross value*', '*net value*' make only a single meaning being inferred from the text and consequently causes lexical ambiguity to be hindered.

Also, other polysemes in the selected banking texts are found.

English words	Transliterations	Persian Equivalents
facility(ies)	/emkanat/ /tashilat/	۱. امکانات ۲. تسهیلات
timely	*/eraey-e bemoqe/ /eraey-e modatdar /*	۱. ارائه بهموقع ۲. ارائه مدتدار
security	*/oraq-e bahadar/ /zemanat/*	۱. اوراق بهادار ۲. ضمانت
application	*/bargey-e darxast/* (bank applications for documentary credit) */karbord/*	۱. برگهی درخواست (فرمهای درخواست گشایش اعتبار اسنادی) ۲. کاربرد

clause	/band/ (in executive practices) /ebarat/ (in general section of the banking texts) /kloz/ (in Institute of London Underwriters)	۱. بند (در رویه‌های اجرایی) ۲. عبارت (در بخش عمومی متون) ۳. کلوز (در موسسه بیمه‌گران لندن)

According to the obtained findings about polysemes and multi-signification words at the lexical level, it can be claimed that new meaning(s) can be the main characteristic of polysemes in the technical section of banking texts, since they have been used specifically in a new context. On the other hand, the possibility of lexical ambiguity was not significant as the high occurrence of multi-signification words. Linguistic contexts (co-text) and specific collocations along with these words can be the main possible reason of low occurrence of lexical ambiguity. In fact, multi-meaning words in technical part of selected banking text are linguistically contextual and collocationally specific and as the result, they appear in only one particular meaning and lexical ambiguity hinders consequently.

5. CONCLUSIONS

The present paper tried to investigate the features of collocations and multi-meaning words (i.e., lexical ambiguities) in the technical part of banking texts and their related problems (failures) in selecting (making) proper equivalents based on Structural Semantics. To this end, four sources related to regulations and customs and practices of documentary credit section in international banking with five translations (one book having two translations)

were chosen and by comparing the original texts with their renderings, being able to achieve the objectives of the study and answer the posed research questions of the present study including: the characteristics of special technical collocations utilized in technical section of documentary credit texts in international banking (i.e., regulations and customs and practices), as well as their related problems (failures) in selecting (making) Persian equivalents and the characteristics of special technical polysemes utilized in technical section of documentary credit texts of international banking (i.e., regulations and customs and practices), as well as their related problems (failures) in selecting (making) Persian equivalents.

regarding the first research question and based on the obtained findings of the data about English collocations, it can be claimed that the English collocations of in selected banking texts can be contextual (whether lexical or grammatical). It is noteworthy that template phrases and fixed expressions can be regarded as the main reason of using grammatical collocations in banking texts. Simplicity is another characteristic of collocations. Simplicity here indicates 'true or explicit meaning' (i.e., not connotational or implicit meaning). Being expected (i.e., the capability of word for word translation of collocations), adjacent (i.e., no word(s) more than one grammatical phrase between adjacent words), highly frequent used (i.e., high frequency in the selected material), and pivot-word (i.e., a core word in the phrase) were among other characteristics of collocations extracted from the selected materials. As the extracted collocations are used in special situations and the words of the same filed are mostly used in

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their combinations, they can also be regarded as situational and semantic ones. In addition, as words with similar fundamental features are occurred in syntagmatic axis, they can also be considered as syntagmatic collocations. Based on the obtained data and in response to the related problems (failures) in finding and selecting equivalents for these specific collocations it can be concluded that two translation approaches have been used in rendering fixed collocations in English. Some of them has been rendered into Persian differently and some of them, translated into Persian by the same equivalent. For that reason, considering these features and translators' multiple and static approaches of equivalent selection in rendering banking terms indicates that coinage and selection of fixed Persian equivalents for English collocations in banking texts can lead to consistency in finding and selecting equivalents and founding a standardized technical language variety in Persian for documentary credit part of international banking.

As for the second research question, it can be considered that specific usage or novel application(s) of multi-meaning words in technical part of banking text is the main feature of the extracted multi-meaning words (polysemes). Over and above, in response to their problems (failures) in selecting (making) Persian equivalents it can be inferred that the possibility of lexical ambiguity was not significant despite of the high occurrence of multi-meaning or multi-signification words. Co-text (linguistic contexts) and specific collocations along with these words can be the main possible reason of low occurrence of lexical ambiguity. Based on the findings of the study, multi-meaning words in technical part of

banking text are linguistically contextual; therefore, it can be concluded that the collocations play single semantic role and consequently hinder lexical ambiguities.

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