



CERTIFICATE

This certificate is proudly presented to

Turdiyev Izatulla

This is to certify that the scientific article “**TIJORAT BANKLARIDA RAQOBAT MUHITINING SHAKLLANISHI VA RIVOJLANISH TENDENSIYALARI TAHLILI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 5 (2026): «Yashil iqtisodiyot va taraqqiyot»** jurnali 5-son.

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