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This certificate is proudly presented to

Quvondiqov Rozimurod

This is to certify that the scientific article “**TIJORAT BANKLARIDA MOLIYAVIY HISOBOTLAR VA DAVLAT STANDARTLARI ASOSIDA LIKVIDLIK RISKLARINI BOSHQARISH MEXANIZMLARI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali Bakalavrlar uchun 3-Maxsus son.**

DOI: <https://doi.org/10.5281/zenodo.20373436>





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