



CERTIFICATE

This certificate is proudly presented to

Baxriddinov Sharofiddin

This is to certify that the scientific article “**Banklarda risklarni diversifikatsiyalashning mohiyati va ahamiyati**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 2 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

