



CERTIFICATE

This certificate is proudly presented to

Jumamurodov To'libay

This is to certify that the scientific article “**MOLIYAVIY INVESTITSIYALARNING QADRSIZLANISHINI KUTILAYOTGAN KREDIT ZARARLARI (ECL) MODELI ASOSIDA HISOBGA OLISH METODIKASI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 7 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 7-son** (pp. 210-215).

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