



CERTIFICATE

This certificate is proudly presented to

Tojiyev Sardor

This is to certify that the scientific article “**Muammoli kreditlar va ularni bartaraf etish yo‘llari**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 1 No. 7 (2023): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

