



CERTIFICATE

This certificate is proudly presented to

D. M. Kallibekov

This is to certify that the scientific article **“INNOVATSION MASOFAVIY BANK XIZMATLARINI KO’RSATISHNI TAKOMILLASHTIRISH MASALALARI”** has been published in the journal: «ЗЕЛЁНАЯ ЭКОНОМИКА И РАЗВИТИЕ», **Том 4 № 7 (2026): «Yashil iqtisodiyot va taraqqiyot» журналы** (pp. 631-634).

DOI: <https://doi.org/10.5281/zenodo.21832100>

