



CERTIFICATE

This certificate is proudly presented to

Jamolov Alovuddin

This is to certify that the scientific article “**TIJORAT BANKLARIDA KREDIT RISKLARINI BAHOLASH VA MUAMMOLI KREDITLARNI BARVAQT ANIQLASHNING SUN’IY INTELLEKTGA ASOSLANGAN MENEJMENT MODELINI TAKOMILLASHTIRISHNING NAZARIY ASOSLARI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», Vol. 4 No. 9 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 9-son (pp. 14-18).

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