



CERTIFICATE

This certificate is proudly presented to

Tulkinova Maftuna

This is to certify that the scientific article “**Tijorat banklari kredit risklarini kamaytirish yo‘llari**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 3 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

