



CERTIFICATE

This certificate is proudly presented to

Turdiev Shaxriddin

This is to certify that the scientific article “**Ipotekali kreditlashni rivojlantirishning xorijiy davlatlar tajribasi va uni O‘zbekistonda tatbiq etish yo‘llari**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 3 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

