



CERTIFICATE

This certificate is proudly presented to

A'zamxo'jayeva Nihola

This is to certify that the scientific article “**Ipoteka kreditlari sohasidagi islohotlar va kelajakdagi istiqbollar**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 3 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**





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Azlarova A. A.

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