



CERTIFICATE

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This is to certify that the scientific article “**Iqtisodiyotni modernizatsiyalash sharoitida tijorat banklarining aktiv va passiv operatsiyalarini innovatsion usullar orqali boshqarishni takomillashtirish**” has been published in the journal: «ЗЕЛЁНАЯ ЭКОНОМИКА И РАЗВИТИЕ», **Том 2 № 4 (2024): «Yashil iqtisodiyot va taraqqiyot» журналы.**

