



CERTIFICATE

This certificate is proudly presented to

Базарова Нигора

This is to certify that the scientific article “**Анализ деятельности коммерческих банков Узбекистана по кредитованию физических лиц**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 4 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

