



CERTIFICATE

This certificate is proudly presented to

Juraev K. T.

This is to certify that the scientific article **“Improving the Practice of Increasing the Effectiveness of Managing Innovation Processes in Commercial Banks”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 6 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

