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This is to certify that the scientific article **“Tijorat banklarining xizmatlar sohasini kreditlash amaliyotiga ta’sir etuvchi omillarning ekonometrik tahlili”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», Vol. 1 No. 9 (2023): «Yashil iqtisodiyot va taraqqiyot» jurnali.

PUBLICATION DATE  
30 September 2023

Nº  
GED-2023-02424-1

ISSUE  
Vol. 1 No. 9 (2023): «Yashil  
iqtisodiyot va taraqqiyot» jurnali



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