



CERTIFICATE

This certificate is proudly presented to

Farmanova O'g'iloy

This is to certify that the scientific article “**Tijorat banklarining transformatsiyalash jarayonlarini masofaviy bank xizmat turlari orqali rivojlantirish**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 8 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

