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This is to certify that the scientific article **“Tijorat banklarida muammoli kredit (npl) qarzdorliklarini undirish jarayonlarini takomillashtirish istiqbollari”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 10 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

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