



CERTIFICATE

This certificate is proudly presented to

Jurayeva Muhabbatxon

This is to certify that the scientific article **“Tijorat banklarida kredit portfeli risklarini boshqarishdagi muammolar va innovatsion yondashuvlar”** has been published in the journal:
«GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 10 (2024): «Yashil iqtisodiyot va taraqqiyot»**
jurnali.

