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This is to certify that the scientific article “**Tijorat banklarining kredit portfelini samarali boshqarish asoslari va takomillashtirish istiqbollari**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», Vol. 2 No. 12 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.

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