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This is to certify that the scientific article **"O'zbekiston bank amaliyotiga ai va simulyatsiya modellarini joriy etish orqali muammoli kreditlarni qaytarish jarayonlarini optimallashtirish"** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», Vol. 3 No. 7 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali .

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