



CERTIFICATE

This certificate is proudly presented to

Melikov Otabek

This is to certify that the scientific article “**TIJORAT BANKLARINING JISMONIY SHAXSLAR DEPOZITLARI VA ULARNI OPTIMALLASHTIRISH YO‘LLARI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 No. 11 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali**
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