



# CERTIFICATE

This certificate is proudly presented to

**Mamatova Sevara**

This is to certify that the scientific article **“IMPROVING THE EVALUATION OF RETAIL LENDING PRACTICES EFFICIENCY IN COMMERCIAL BANKS OF THE REPUBLIC OF UZBEKISTAN”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 (2025): RESPUBLIKA KONFERENSIYA (ILMIY-AMALIY ANJUMAN) MAQOLA VA TEZISLAR TO‘PLAMI: “MILLIY IQTISODIYOTNI BARQAROR SAQLASHDA “YASHIL IQTISODIYOT”, “YASHIL MOLIYA”, “YASHIL BUXGALTERIYA” VA ILG‘OR MUHANDISLIK MAKTABLARINI ILMIY-AMALIY INTEGRATSIYALASHTIRISH DOLZARBLIGI”**.

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