



CERTIFICATE

This certificate is proudly presented to

Melibayev Sodir

This is to certify that the scientific article **“TIJORAT BANKLARINING KREDITLASH AMALIYOTIDA SUN’IY INTELLEKT TEXNOLOGIYALARIDAN FOYDALANISHNI TAKOMILLASHTIRISH”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 5 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 5-son.**

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