



CERTIFICATE

This certificate is proudly presented to

Nurmuxammedov Abdijabbar

This is to certify that the scientific article “**RIVOJLANGAN MAMLAKATLARDA XIZMAT KO’RSATISH SOHASINI KREDITLASH MODELLARI VA ULARNI O’ZBEKISTON SHAROITIDA QO’LLASH IMKONIYATLARI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 5 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 5-son.**

DOI: <https://doi.org/10.5281/zenodo.20489860>

