



CERTIFICATE

This certificate is proudly presented to

Raxmanov Ilxom

This is to certify that the scientific article **“Tijorat banklarida kredit riskini boshqarish amaliyotini takomillashtirish yo‘llari”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT»,
Vol. 2 No. 8 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.

