



CERTIFICATE

This certificate is proudly presented to

Xayitov Saidjon

This is to certify that the scientific article “**Tijorat banklari mijozlarining kreditdan samarali foydalanishining asosiy ko’rsatkichlari**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», Vol. 2 No. 10 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.

