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This is to certify that the scientific article “**O‘zbekiston Respublikasida moliyaviy bank xizmatlarini rivojlantirishning tendensiyalari, undan samarali foydalanish imkoniyatlari va konseptual jihatlar**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 No. 9 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

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