



CERTIFICATE

This certificate is proudly presented to

Umarova Malika

This is to certify that the scientific article “**O‘ZBEKISTONDA BANKLARNI TRANSFORMATSIYA QILISH JARAYONINING JORIY HOLATI TAHLILI**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 No. 12 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali 12-son.**

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