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This certificate is proudly presented to

Umedov Abdullo

This is to certify that the scientific article “**WAYS TO DEVELOP THE PRACTICE OF USING INNOVATION IN BANKS**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali Talabalar uchun 1-maxsus son.**

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