



CERTIFICATE

This certificate is proudly presented to

Hakimov Odil

This is to certify that the scientific article “**TADBIRKORNING KREDIT, FOIZ, SOLIQ TO’LOVLARI VA ULARNI OPTIMALLASHTIRISH YO’LLARI XUSUSIDA**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 2 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 2-son.**

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