



C E R T I F I C A T E

This certificate is proudly presented to

Xaitov Shaxzod

This is to certify that the scientific article “**TIJORAT BANKLARI TOMONIDAN LOYIHALARNI ISLOM
MOLIYA INSTRUMENTLARI ORQALI MOLIYALASHTIRISH YO‘LLARI**” has been published in the
journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 No. 12 (2025): «Muhandislik va Iqtisodiyot»**
jurnali.

DOI: <https://doi.org/10.5281/zenodo.17836850>

