



C E R T I F I C A T E

This certificate is proudly presented to

Xolmatov Dilmurod

This is to certify that the scientific article “**TRANSFORMATSIYALASHUV SHAROITIDA TIJORAT BANKLARI RESURS BAZASINI MUSTAHKAMLASH YO’NALISHLARI.**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 2 (2026): «Muhandislik va Iqtisodiyot» jurnali.**

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