



CERTIFICATE

This certificate is proudly presented to

M.O.Yuldoshova

This is to certify that the scientific article “**KICHIK BIZNES INVESTITSION KREDITLARINI TIJORAT BANKLARI TOMONIDAN MOLIYALASHTIRISH**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Tom 4 № 4 (2026): «Muhandislik va Iqtisodiyot» jurnali.**

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