



CERTIFICATE

This certificate is proudly presented to

Qulmetov Mansurbek

This is to certify that the scientific article “**O‘ZBEKISTON BANK TIZIMIDA RAQOBAT MUHITINING SHAKLLANISH BOSQICHLARI VA TENDENSIYALARI**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 4 (2026): «Muhandislik va Iqtisodiyot» jurnali 4-son.**

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