



CERTIFICATE

This certificate is proudly presented to

Xudayarova Xurshida

This is to certify that the scientific article “**TIJORAT BANKLARIDA KROSS-SOTUVLAR TIZIMINI TAKOMILLASHTIRISH**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 6 (2026): «Muhandislik va Iqtisodiyot» jurnali 6-son.**

DOI: <https://doi.org/10.5281/zenodo.20751695>

