



CERTIFICATE

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Toymuxamedov Ibrohim

This is to certify that the scientific article “**TADBIRKORLIK SUBYEKTLARINI KREDITLASHDAGI BANK KREDIT RISKLARINI PASAYTIRISH YO’LLARI**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 6 (2026): «Muhandislik va Iqtisodiyot» jurnali 6-son.**

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