



CERTIFICATE

This certificate is proudly presented to

Qulmetov Mansurbek

This is to certify that the scientific article “**TIJORAT BANKLARI O’RTASIDAGI RAQOBAT DARAJASINING STATISTIK VA EKONOMETRIK BAHOSI: RAQOBAT VA MOLIYAVIY BARQARORLIK O’RTASIDAGI BOG’LIQLIK**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 7 (2026): «Muhandislik va Iqtisodiyot» jurnali 7-son** (pp. 287-293).

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