



CERTIFICATE

This certificate is proudly presented to

Rajabov Saidrasul

This is to certify that the scientific article “**O‘ZBEKISTON TIJORAT BANKLARIDA AHOLIGA KO‘RSATILADIGAN XIZMATLARNING ZAMONAVIY HOLATI VA RIVOJLANISH TENDENSIYALARI**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Tom 4 № 9 (2026): «Muhandislik va Iqtisodiyot»** jurnali (pp. 317–322).

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