



C E R T I F I C A T E

This certificate is proudly presented to

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This is to certify that the scientific theses “**IMPROVING THE EFFICIENCY OF CREDIT RESOURCE ALLOCATION IN COMMERCIAL BANKS**” have been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 (2026): «Muhandislik va Iqtisodiyot» jurnali 3-son Mart Konferensiya** (pp. 556–560).

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