



CERTIFICATE

This certificate is proudly presented to

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This is to certify that the scientific article “**Tijorat bank aktivlari portfelini samaradorligini takomillatirishning zamonaviy yo‘llari**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 No. 5 (2025): «Muhandislik va Iqtisodiyot» jurnali.**

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