



CERTIFICATE

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Absamatov Anvar

This is to certify that the scientific article “**Transformatsiya jarayonida tijorat banklarining kreditlash faoliyatini rivojlantirish**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 No. 7 (2025): «Muhandislik va Iqtisodiyot» jurnali.**

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