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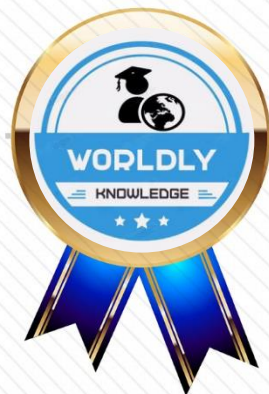
CERTIFICATE

OF APPRECIATION

**THIS CERTIFICATE IS PROUDLY
AWARDED TO**
Ramazanov Otabek Usmonovich

ARTICLE THEME:

**RAQAMLI BANK TIZIMINING BIZNES VA
TADBIRKORLIKNI RIVOJLANTIRISHDAGI O'RNINI**



SH.N.SALOMOV

**"INTERNATIONAL CONFERENCE
PEDAGOGICAL REFORMS AND
THEIR SOLUTIONS"**

