



# CERTIFICATE

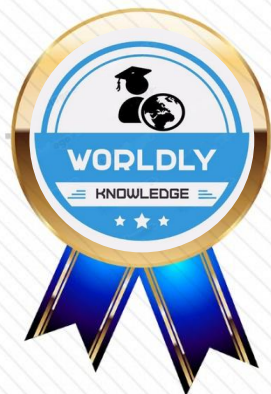
OF APPRECIATION

**THIS CERTIFICATE IS PROUDLY  
AWARDED TO  
Raxmanov Mexridin Sindarovich**

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**ARTICLE THEME:**

**TIJORAT BANKLARINI KREDIT RISKLARI**



**SH.N.SALOMOV**

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



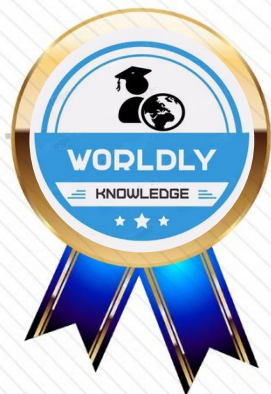


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OF APPRECIATION

**THIS CERTIFICATE IS PROUDLY  
AWARDED TO**  
**Abdukarimov Chetin Abduqahhorivich**

**ARTICLE THEME:**  
**TIJORAT BANKLARINI KREDIT RISKLARI**



**SH.N.SALOMOV**

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