

# CERTIFICATE

of achievement

INNOVATIONS IN  
SCIENCE  
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**THIS CERTIFICATE IS  
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**Абдухоликов Камолдин Махаммаджонович**

We are congratulating you for the successfully published your research submission titled

**THEME: “РАҚАМЛИ ТРАНСФОРМАЦИЯ ЖАРАЁНИДА БАНК ХИЗМАТЛАРИНИ  
РИВОЖЛАНТИРИШ ИСТИҚБОЛЛАРИ”**

**Conferens**

INNOVATIONS IN SCIENCE AND  
EDUCATION SYSTEM

**14.02.2024**

DATE



*Yogendra Singh*

REFERENCE HEAD

