

# CERTIFICATE

## of achievement

THIS CERTIFICATE IS PROUDLY PRESENTED FOR HONORABLE ACHIEVEMENT TO

**Kayumova Feruza Inomjonovna**

We are congratulating you for the successfully published your research submission titled "UNRAVELING THE IMPACT: A CONCEPTUAL FRAMEWORK FOR THE EFFECT OF FRAUD RISK MANAGEMENT, RISK CULTURE, AND PERFORMANCE IN THE BANKING SECTOR" in Journal

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**THEME: THE STATE OF TRADE AND INDUSTRY OF THE  
FERGANA VALLEY (1941-1945)**

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DATA



*Dr Mahendra*

JOURNAL HEAD

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