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# CERTIFICATE

## OF APPRECIATION

THIS CERTIFICATE IS PROUDLY AWARDED TO

**Jo'rayev Og'abek**

ARTICLE THEME:

**HOW DO LOANS AFFECT THE LIVING STANDARDS OF BORROWERS?**

**SH.N.SALOMOV**

WORLDLY KNOWLEDGE

"ILMIY TADQIQOTLAR VA JAMIYAT MUAMMOLARI"

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