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## Certificate

*It is here by certified that the paper ID : IJRASET39481, entitled*  
*The Problems of Increasing the Income and Quality of Assets of Commercial Banks*  
*by*  
*Uktamova Nozima Narzulla Kizi*

*after review is found suitable and has been published in*  
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*Good luck for your future endeavors*

By 

Editor in Chief, IJRASET