

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Dr.smita meena

In recognition of the publication of the paper entitled

ROLE OF PMJDY IN CHANGING LIVES OF PEOPLE IN INDIA

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 6 Issue 2 May 2018, Pate of Publication: 14-May-2018

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT1133809

Registration ID: 201534



EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



