Publication **10** Centificate



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

Vivek Kumar Arya

In recognition of the publication of the paper entitled

A COMPARATIVE STUDY OF DEPOSITS AND ADVANCES IN URBAN CO-OPERATIVE BANKS OF UTTARAKHAND

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

Volume 9 Issue 10 October 2021, Pate of Publication: 10-October-2021

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2110257

Registration ID: 211650



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



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

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

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



Publication **1**0 Certificate



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. Vijay Kumar

In recognition of the publication of the paper entitled

A COMPARATIVE STUDY OF DEPOSITS AND ADVANCES IN URBAN CO-OPERATIVE BANKS OF UTTARAKHAND

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

Volume 9 Issue 10 October 2021, Pate of Publication: 10-October-2021

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2110257

Registration ID: 211650

ISSN 2320-2882 JOERT JOE



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



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

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

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

