



Jublication

0ţ

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

LAKSHMANA NAIK. R

In recognition of the publication of the paper entitled

EFFICIENCY OF CO-OPERATIVE BANK IN DAVANAGERE DISTRICT, KARNATAKA.

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

Volume 10 Issue 1 January 2022 , Date of Publication: 22-January-2022

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2201397

Registration ID: 215188

Creative Research Thouse ISSN 1320-2882 IJCRT IJCRT IJCRT



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

