



# 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

## publication 1

In recognition of the publication of the paper entitled  
**IMPACT OF COVID-19 ON THE ECONOMIC CONDITIONS OF THE  
CLERICAL & ADMINISTRATIVE STAFF AND PEONS - SALARIED CLASS OF  
THE SERVICE SECTOR IN MUMBAI**

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

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