



Jublication

Certificate of

## 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

Mrs. Lalita Hanabar

In recognition of the publication of the paper entitled INDIAN GOLD LOAN MARKET SCENARIO IN PEER BANKS AND NON-BANKING FINANCIAL COMPANIES

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

Volume 11 Issue 1 January 2023 , Date of Publication: 18-January-2023

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2301299

Registration ID: 230006

awed and Referred Journals Impact fact

ISSN



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

