of Publication 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

Prof.Bhargav K. Sodha

In recognition of the publication of the paper entitled

IMPACT OF CREDIT CARDS IN CONSUMER'S LIFE WITH REFERENCE TO SURAT CITY, GUJARAT

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

Volume 11 Issue 2 February 2023 , Pate of Publication: 15-February-2023

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2302244

Registration ID: 231062

ISSN 2320-2882 IJCRT STANDER TO STANDER TO

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

