## Aublication 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

Mr. Hiren Gohil

In recognition of the publication of the paper entitled

TRUST BASED INFORMAL PAYMENT SYSTEM: ANGADIA

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

Volume 10 Issue 1 January 2022, Pate of Publication: 30-January-2022

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRTM020023

Registration ID: 216566



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



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

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







## 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

Mr. Nishant Modi

In recognition of the publication of the paper entitled

## TRUST BASED INFORMAL PAYMENT SYSTEM: ANGADIA

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

Volume 10 Issue 1 January 2022, Pate of Publication: 30-January-2022

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRTM020023

Registration ID: 216566

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

