



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

Dr. Ragini Agrawal

In recognition of the publication of the paper entitled
Micro Finance-Availability and Advantages of Related Products and Services

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

Volume 9 Issue 12 December 2021 , Date of Publication: 21-December-2021

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2112594

Registration ID : 244284

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal



EDITOR IN CHIEF

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