



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 , Date of Publication: 15-February-2023

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2302244

Registration ID : 231062

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