



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. Chetankumar J. Lad

In recognition of the publication of the paper entitled
EFFECT OF SELECTED FINANCIAL INCLUSION SCHEMES ON RURAL DEVELOPMENT IN RURAL AREA OF NAVSARI REGION

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

Volume 6 Issue 2 MARCH 2018 , Date of Publication: 27-April-2018

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRTDRBC032

Registration ID : 187233

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



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. Vishalkumar J. Mali

In recognition of the publication of the paper entitled
EFFECT OF SELECTED FINANCIAL INCLUSION SCHEMES ON RURAL DEVELOPMENT IN RURAL AREA OF NAVSARI REGION

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

Volume 6 Issue 2 MARCH 2018 , Date of Publication: 27-April-2018

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRTDRBC032

Registration ID : 187233

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



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. Divyesh J. Gandhi

In recognition of the publication of the paper entitled
EFFECT OF SELECTED FINANCIAL INCLUSION SCHEMES ON RURAL DEVELOPMENT IN RURAL AREA OF NAVSARI REGION

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

Volume 6 Issue 2 MARCH 2018 , Date of Publication: 27-April-2018

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRTDRBC032

Registration ID : 187233

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