



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Ref No : IJCRT/Vol 5 / Issue2 / 316

To,  
AMBILY PILLAI

**Subject:** Publication of paper at International Journal of Creative Research Thoughts.

Dear Author,

With Greetings we are informing you that your paper has been successfully published in the International Journal of Creative Research Thoughts - IJCRT (ISSN: 2320-2882). Thank you very much for your patience and cooperation during the submission of paper to final publication Process. It gives me immense pleasure to send the certificate of publication in our Journal. Following are the details regarding the published paper.

About IJCRT : 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, Indexing in all major database & Metadata, Citation Generator, Digital Object Identifier(DOI) | UGC Approved Journal No: 49023 (18)

Registration ID : IJCRT\_188905

Paper ID : IJCRT1813316

Title of Paper : Credit Appraisal Techniques in State Bank of India In Dharwad District - A Case study

Impact Factor : 7.97 (Calculate by Google Scholar) | License by Creative Common 3.0

Publication Date: 21-May-2018

DOI :

Published in : Volume 5 | Issue 2 | APRIL 2017

Page No : 111-122

Published URL : [http://www.ijcrt.org/viewfull.php?&p\\_id=IJCRT1813316](http://www.ijcrt.org/viewfull.php?&p_id=IJCRT1813316)

Authors : AMBILY PILLAI, Dr Ravi B

Notification : UGC Approved Journal No: 49023 (18)

Thank you very much for publishing your article in IJCRT.

Editor In Chief

International Journal of Creative Research Thoughts - IJCRT  
(ISSN: 2320-2882)



An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all major database & Metadata, Citation Generator

Website: [www.ijcrt.org](http://www.ijcrt.org) | Email: [editor@ijcrt.org](mailto:editor@ijcrt.org)