



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

Vinay M

In recognition of the publication of the paper entitled
**A study on loans and advances at Karnataka State Co-operative Apex Bank
Ltd., BSK III stage**

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

Volume 12 Issue 9 September 2024 , Date of Publication: 09-September-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2409174

Registration ID : 268848

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 Umamaheshwari

In recognition of the publication of the paper entitled
**A study on loans and advances at Karnataka State Co-operative Apex Bank
Ltd., BSK III stage**

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

Volume 12 Issue 9 September 2024 , Date of Publication: 09-September-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2409174

Registration ID : 268848

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