of Publication Certificate



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. Sirsha Biswas

In recognition of the publication of the paper entitled

Financial Inclusion of Differently-Abled People - A Study With Reference To

West-Bengal

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

Volume 13 Issue 5 May 2025, Pate of Publication: 03-May-2025

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2505104

Registration ID: 284936

ISSN 2320-2882 IJCRT STATE IN COLUMN 1 TO STATE IN

EDITOR IN CHIEF

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



An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



of Publication Certificate



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. Sanjib Kumar Basu

In recognition of the publication of the paper entitled

Financial Inclusion of Differently-Abled People - A Study With Reference To

West-Bengal

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

Volume 13 Issue 5 May 2025, Pate of Publication: 03-May-2025

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2505104

Registration ID: 284936

EDITOR IN CHIEF

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



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

