



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. Nushrat A Shaikh

In recognition of the publication of the paper entitled

???????? ???? MSME ?? ????????, ??????? ?????????????? ??
?????? ?? ?????????? ??????????

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

Volume 14 Issue 6 June 2026 , Date of Publication: 03-June-2026

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2606050

Registration ID : 309593

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. Seema Sharma

In recognition of the publication of the paper entitled

???????? ???? MSME ?? ????????, ??????? ?????????????? ??
?????? ?? ?????????? ??????????

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

Volume 14 Issue 6 June 2026 , Date of Publication: 03-June-2026

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2606050

Registration ID : 309593




EDITOR IN CHIEF

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



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