



Journal of Emerging Technologies and Innovative Research

An International Open Access Journal Peer-reviewed, Refereed Journal

www.jetir.org | editor@jetir.org An International Scholarly Indexed Journal

Certificate of Publication

The Board of
Journal of Emerging Technologies and Innovative Research (ISSN : 2349-5162)

Is hereby awarding this certificate to

Dr. Gagan Singh Jaggi

In recognition of the publication of the paper entitled

**A STUDY ON GROWTH AND PERFORMANCE OF REGIONAL RURAL
BANKS (RRBs) IN INDIA**

Published In JETIR (www.jetir.org) ISSN UGC Approved (Journal No: 63975) & 7.95 Impact Factor

Published in Volume 9 Issue 6 , August-2022 | Date of Publication: 2022-08-22

Pooja P
EDITOR

JETIR2208288

Gagan Singh Jaggi
EDITOR IN CHIEF

Research Paper Weblink <http://www.jetir.org/view?paper=JETIR2208288>

Registration ID : 501247



An International Scholarly Open Access Journal, Peer-Reviewed, Refereed Journal Impact Factor Calculated by Google Scholar and Semantic Scholar | AI-Powered Research Tool,
Multidisciplinary, Multilingual Journal Indexing in All Major Databases & Metadatabases, Citation Generator



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. Gagan Singh Jaggi

In recognition of the publication of the paper entitled

**A Study of Financial Performance of New Private Sector Banks: A
Comparative Analysis of HDFC Bank, ICICI Bank and Axis Bank**

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

Volume II Issue 4 April 2023, Date of Publication: 02-April-2023

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2304071

Registration ID : 233724

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

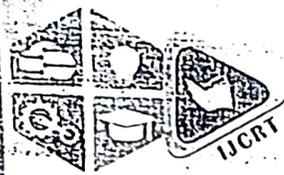
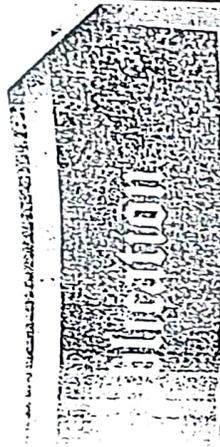
Website: www.ijert.org | Email Id: editor@ijert.org | ESTD: 2013



EDITOR IN CHIEF

Journal of Publication

IJCRT | ISSN: 2320-2882 | IJCRTFO



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. Gagan Singh Jaggi

In recognition of the publication of the paper entitled

PROSPECTS AND CHALLENGES OF RETAIL INDUSTRY IN INDIA

Published In IJCRT | www.ijert.org | 7.97 Impact Factor by Google Scholar

Volume 11 (1) - June 2025 | Date of Publication: 26-June-2025

UGC Approved Journal No: 49075 (15)



PAPER ID : IJCRT2306755

Registration ID : 240284

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.ijert.org | Email id: editor@ijert.org | ESTD: 2013



Journal of Emerging Technologies and Innovative Research

An International Open Access Journal Peer-reviewed, Refereed Journal
www.jetir.org | editor@jetir.org An International Scholarly Indexed Journal

Certificate of Publication

The Board of

Journal of Emerging Technologies and Innovative Research (ISSN : 2349-5162)

Is hereby awarding this certificate to

DR. GAGAN SINGH JAGGI

In recognition of the publication of the paper entitled

**MGNREGA AND ITS ROLE IN EMPLOYMENT GENERATION IN HIMACHAL
PRADESH**

Published In JETIR (www.jetir.org) ISSN UGC Approved (Journal No: 63975) & 7.95 Impact Factor

Published in Volume 10 Issue 2 , February-2023 | Date of Publication: 2023-02-10

Pavita P

EDITOR

JETIR2302098

Gagan Singh Jaggi

EDITOR IN CHIEF

Research Paper Weblink <http://www.jetir.org/view?paper=JETIR2302098>

Registration ID : 508202



An International Scholarly Open Access Journal, Peer-Reviewed, Refereed Journal Impact Factor Calculate by Google Scholar and Semantic Scholar | AI-Powered Research Tool,
Multidisciplinary, Monthly, Multilingual Journal Indexing in All Major Database & Metadata, Citation Generator

Open Access Publication



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. Gagan Singh Jaggi

In recognition of the publication of the paper entitled

A STUDY OF FINANCIAL PERFORMANCE OF AXIS BANK IN INDIA: A CAMEL MODEL APPROACH

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

Volume II Issue 6 June 2023, Date of Publication: 16-June-2023

UGC Approved Journal No. 49023 (15)

PAPER ID : IJCRT2306490

Registration ID : 239790

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



[Signature]
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

IJCRT | ISSN-2320-2882



Dr. Vivek Kumar Sharma

Department of higher education, Govt. of Himachal Pradesh

Verified email at gna.university

Nonlinear optics solitary wave negative index materials

ARTICLES

CITED BY

PUBLIC ACCESS

CO-AUTHORS

	All	Since 2020
Citations	117	86
h-index	6	6
i10-index	5	4

