

## e-Certificate

# RET ACADEMY FOR INTERNATIONAL JOURNALS OF MULTIDISCIPLINARY RESEARCH (RAIJMR)

Dear Author/Research Scholar,

સંજયકુમાર કેશવલાલ પટેલ

This is to certify that your Research Paper/Article titled

“ઉચ્ચ શિક્ષણમાં એકેડેમિક બેંક ઓફ ક્રેડિટ (ABC)નો અભ્યાસ”

Has been published after Peer reviewed and editorial process in our Referred & Peer Reviewed Online issue of IJRSML (ISSN: 2321-2853) (Impact Factor 6.1) International Refereed, Reviewed and Indexed Research Print Journal. Vol.13, Sp. Issue: 01 for the Month of June: 2025. Our best Wishes for your future.

Place: Mehsana (Gujarat)

Date of Issue: 24/06/2025



*Shatel* *H. B. Desai*

Associate Editor(s)  
(RAIJMR)

*X. L. Desai*

Editor-in-Chief  
(RAIJMR)  
www.raijmr.com  
ret@raijmr.com