

## INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

Impact Factor\*: 2.9301 Ref:CASIRJ/2015/A103359

DOI: HTTPS://DOI.ORG/10.32804/CASIRJ ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

DR. PARDEEP KUMAR DUHAN

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

INCOME AND EXPENDITURE PATTERN OF INDEBTED RURAL HOUSEHOLDS IN HARYANA: A CASE STUDY

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol - 6, Issue - 1 Jan, 2015







Editor in Chief











