



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

*An Internationally Indexed Peer Reviewed & Refereed Journal*

UGC ID - 44854

Impact Factor\* : 3.1145

Ref: CASIRJ/2017/A106884

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)



THIS CERTIFIES THAT  
**CHHETAN CHHOIDUB**  
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**PERFORMANCE OF KISAN CREDIT CARD IN HIMACHAL PRADESH: AN EMPIRICAL  
EVALUATION**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN  
Vol – 8 , Issue – 11 Nov , 2017



Editor in Chief





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**PROF. KULWANT SINGH PATHANIA**

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