



International Journal for Research Trends and Innovation

IJRTI | IJRTI.ORG | ISSN: 2456-3315

An International Open Access, Peer-reviewed, Refereed Journal

Certificate of Publication

The Board of
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

Dyuti Bhattacharya

In recognition of the publication of the paper entitled

A Comparative Study of Lending Systemsâ€™™ Evolution in India and the USA

Published in Volume 10 Issue 12, December-2025

Co-Authors -

Paper ID - IJRTI2512002



Editor-In Chief

INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijrti.org | Email: editor@ijrti.org | ESTD: 2016

Manage By: IJPUBLICATION Website: www.ijrti.org | Email ID: editor@ijrti.org