# Publication Certificate of



# 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

## Ravi Khatik

In recognition of the publication of the paper entitled

# A STUDY ON RETIREMENT PLANNING

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

Volume 9 Issue 3 March 2021, Pate of Publication: 03-March-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2103072

Registration ID: 204068



EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



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







# 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

## Kruti Chauhan

In recognition of the publication of the paper entitled

# A STUDY ON RETIREMENT PLANNING

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

Volume 9 Issue 3 March 2021, Pate of Publication: 03-March-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2103072

Registration ID: 204068

ISSN 2320-2882 IJCRT

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

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



# Publication Certificate of



# 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

# Sachin Baria

In recognition of the publication of the paper entitled

# A STUDY ON RETIREMENT PLANNING

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

Volume 9 Issue 3 March 2021, Pate of Publication: 03-March-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2103072

Registration ID: 204068

ISSN 2320-2882 JOERT JOE

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



### INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

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



# Aublication Certificate of



# 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

# Ronaksinh Rajput

In recognition of the publication of the paper entitled

# A STUDY ON RETIREMENT PLANNING

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

Volume 9 Issue 3 March 2021, Pate of Publication: 03-March-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2103072

Registration ID: 204068

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



### INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

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



# Aublication Certificate of



# 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

**Prof. Chintan Prajapati** 

In recognition of the publication of the paper entitled

# A STUDY ON RETIREMENT PLANNING

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

Volume 9 Issue 3 March 2021, Pate of Publication: 03-March-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2103072

Registration ID: 204068

ISSN 2320-2882 IJCRT

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



### INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

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

