



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

Dr. Tanka Prasad Upadhyaya

In recognition of the publication of the paper entitled
FINANCIAL PLANNING FOR RETIREMENT: NEED OF THE HOUR

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

Volume 10 Issue 6 June 2022 , Date of Publication: 03-June-2022

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT22A6030

Registration ID : 221124

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



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT
An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



EDITOR IN CHIEF

