

e-Certificate

**RET ACADEMY FOR INTERNATIONAL JOURNALS OF
MULTIDISCIPLINARY RESEARCH (RAIJMR)**

Dear Author/Research Scholar,

Aditi Aeron Bansal

This is to certify that your Research Paper/Article titled

“Catastrophic Health Expenditures: Why Leave Out the Non Users?”

has been published after reviewed and editorial process in our online issue of IJRMP
(ISSN: 2320-0901) International Refereed, Reviewed and Indexed Research e-Journal.
Vol. 3, Issue: 3 for the Month of April Year: 2014.

Our best Wishes for your future.

Place: Mehsana (Gujarat)

Date of Issue: 30/04/2014



Shahel *H. Bhasin*

Associate Editor(s)
(RAIJMR)

Chitra

Editor-in-Chief
(RAIJMR)
WWW.RAIJMR.COM
editorraijmr@yahoo.com