



# Certificate of Publication



This is to confirm that

**Khirod Chandra Panda**

Published following article

**Fraud in Insurance Industry: Challenges and Opportunities**

Volume 12, Issue 3, pp: 169-173

[www.ijres.org](http://www.ijres.org)

**A Peer Reviewed referred Journal**

**Impact Factor : 7.52**

**International Journal of Research in Engineering and  
Science (IJRES)**

**ISSN: 2320-9364 IJRES is Peer Reviewed Refereed.**

**Editor-In-Chief**