# JNAN VIKAS MANDAL'S

## Mohanlal Raichand Mehta College of Commerce
## Diwali Maa College of Science
## Amritlal Raichand Mehta College of Arts
## Dr. R. T. Doshi College of Computer Science

**(Kannada Linguistic Minority)**

Plot No.9, Sector 19, Airoli, Navi Mumbai - 400 708.
Affiliated to University of Mumbai
NAAC Reaccredited Grade A+ (CGPA:3.31) (3$^{rd}$ Cycle)

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No.: JVM/ College/

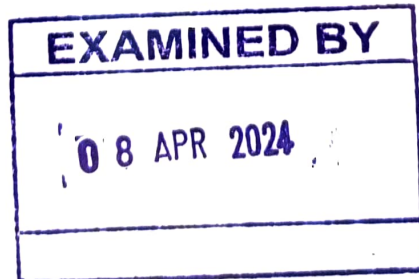Date: 08|04|2024

## CERTIFICATE

This is to certify that Ms./Mr. **Dhruv Sameer Desai** has worked and duly completed her/his Project work for the degree of **Bachelor of Management Studies** under the Faculty of Commerce & Management in the subject of **Finance** and her/his project is entitled " **A Study on analyzing investment pattern and portfolio management of employees** " under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/his own work and facts reported by her/his personal findings and investigations.

**Name and Signature**
**of Internal Guide**

EXAMINED BY

08 APR 2024

**Name and Signature**
**of External Examiner**

**Mrs. Yogita Sawant**
**BMS Coordinator**

**Dr. B. R. Deshpande**
**I/c, Principal**