



Kotak Securities Ltd.

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January 28, 2022

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. SUSMITHA S (Reg. No. 120011403658)**, II year MBA student of Periyar Maniammai Institute of Science & Technology, Vallam, Thanjavur has successfully completed her main project entitled, **"A STUDY ON IMPACT OF FINANCIAL LITERACY ON RISKS TOLERANCE OF INVESTOR IN MUTUAL FUND WITH SPECIAL REFERENCE TO KOTAK SECURITIES LTD., CHENNAI"** during the period from 28.12.2021 to 28.01.2022 in partial fulfilment of the MBA degree course.

We found her punctual, hardworking and Inquisitive. We wish her all the best for her future endeavours.

Thanking you,

Yours faithfully,

For **Kotak Securities Ltd.**

(Authorized Signatory)



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SUSMITHA S PROJECT