SVKM'S
NMIMS
Deemed-to-be UNIVERSITY

Certified that



Certificate Downloaded from DOE Student Portal

NIRMAL JOSHI

(Son/Daughter of Shri. MAHESH and Smt. VIBHA)

has been examined and found qualified for

Master of Business Administration
(Banking and Finance Management)

The said degree has been awarded to him/her
in the month of January of the year 2024.

The above result is provisional in nature. The Gradesheet/Marksheet/Transcript/Final Certificate issued by the University will be the authentic document.