

# CERTIFICATE OF PUBLICATION



**This is to Certify that**

This Research Article/ Paper/ Case Study/ Presentation Submitted by

**Prathima Prabhu**

titled "ROLE OF HEURISTICS AND BIASES IN INVESTMENT STRATEGIES OF INDIAN LIFE INSURANCE  
POLICYHOLDERS" has been published in Volume 4 Issue 3 Dated 22nd December 2022 In Airo International Journal

<https://www.airo.co.in/view-publication/1894>

**ISSN**  
2320-3714

**airo**  
[www.airo.co.in](http://www.airo.co.in)

  
**Authorized Signatory**  
Airo International Journal

Peer Reviewed  
Multidisciplinary  
Unpaid Journal