

The Jammu & Kashmir Bank Limited

Corporate Headquarters | +91 (0)194 2713139
M A Road, Srinagar 190 | +91 (0)194 250 2678
Kashmir, India

✉ Ps.Training@jkbmail.co.in
🌐 www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-685

November 24, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Basit Shafi, pursuing MBA (Integrated) from "University of Kashmir", bearing Roll Number "18037111031", has completed his Project Work/Internship at J&K Bank on the topic "Perception of Customers towards J&K Bank", from 12th January, 2023 to 13th March, 2023.

His work and conduct has remained excellent.

We wish him all success.


HR Trainings
J&K Bank
HRD Division
Corporate Headquarters
M. A. Road, Srinagar



The Jammu & Kashmir Bank Limited

Corporate T +91 101194 245 0537 E ps.training@jkkmail.com
Headquarters F +91 101194 250 2678 W www.jkbank.net
M A Road, Srinagar
190001 Kashmir,
India



Human Resources

Ref: JKB/HRD/TRNG/2023-723
Dec 04, 2023

TO WHOM IT MAY CONCERN

This is to certify that **Ms. Ridha Masoodi** pursuing MBA from "The Department of Management Studies University of Kashmir, Hazratbal Srinagar", has completed her² internship in J&K Bank on the project titled "INTRODUCTION OF TEXT SUMMARISATION SOFTWARE IN J&K BANK" for a period of six weeks.

Her work and conduct has remained excellent.

We wish her all success


Manager- HR
 J&K Bank
HRD Division
Corporate Headquarters
M. A. Road, Srinagar

Jammu & Kashmir Bank Limited

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Kashmir, India

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W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-693


November 28, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Owais Ali, S/O Mr. Bashir Ahmad Bhat, pursuing I-MBA from "University of Kashmir", bearing Enrollment Number "18037111024", has completed his Project Work/Internship at J&K Bank on the topic "Working Capital Management of J&K Bank", from 20th January, 2023 to 20th March, 2023.

His work and conduct has remained excellent.

We wish him all success.


HRD Division
Corporate Headquarters
HR Trainings, Srinagar




JAMMU & KASHMIR AND LADAKH FINANCE CORPORATION

(Incorporated under the State Financial Corporation's Act 1951)
(Central Act 63 of 1951)

TO WHOM IT MAY CONCERN

This is to certify that Ms. Ayman Fayaz bearing enrolment No. 18037111048 of IMBA final year from University of Kashmir, Department of Management Studies has successfully completed her Eight Weeks internship in respect of "Overall Functioning of JKLFC" from this Organization w.e.f. 05/01/2023 to 25/02/2023. Her work and conduct during the training period remained excellent.

We wish her all the success in future.


06/10/2023
Gowhar Ahmad Khan
Sr. Manager (MIS)
Jammu & Kashmir State Financial Corporation

Ref. No. SFC/HO/Adm/23-228.

Dated: 06/10/2023

Certificate of Internship



MARKETING LAD

Office Address: Qammarwari, near City Mart Departmental Store
Phone No.: 6005105758 Email: info@marketinglad.io Website:
www.marketinglad.io

TO WHOM IT MAY CONCERN

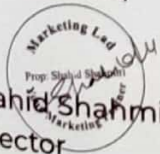
This is to certify that Mrs. Farheen Shabir, a student at the University of Kashmir Srinagar, J&K, has completed a summer internship in the field of Digital Marketing from January 8 to March 23, 2021, under the guidance of Mr. Shahid Shahmiri.

Her internship activities include familiarisation with all the departments, their operations, and processes, along with a management overview of the processes involved in the production process of the organisation.

During the period of her internship program with us, she was exposed to different processes and was found diligent, hardworking, and inquisitive.

We wish her every success in her life and career.

Best Wishes,

A circular stamp with the text 'Marketing LAD' at the top, 'Prop: Shahid Shahmiri' in the center, and 'Marketing' at the bottom. A signature is written over the stamp.
Shahid Shahmiri
Director

Date: 28th February 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Farkhanda Firdous, a student at University of Kashmir with enrolment number 18037111023 has completed her internship in the field of Marketing from 16th January 2023 to 28th February 2023 under the guidance of Mr. Syed Shoaib Murtaza.

Her internship activities included familiarization with the airline industry, their operations and processes along with a marketing overview of all social media presence required for the company as well as assisting the company with marketing events to promote the organization.

During the period of her internship program with us, she had been exposed to different processes and was found diligent, hardworking and inquisitive.

We wish her every success in her life and career.



SYED SHOAIB MURTAZA

HEAD OF MARKETING

MOBILE: +91 9070008888

FOR SKIEZ TRAVEL AND LOGISTICS PVT LTD

HDFC BANK

understand your world

HDFC Bank Ltd,
Baghat Barzulla Chowk,
Srinagar -190 015.
Jammu & Kashmir.

CERTIFICATE OF THE GUIDE

This is to certify that the project work done on "AN EMPIRICAL STUDY ON AWARENESS OF E-BANKING SERVICES OF HDFC BANK" is a bonafide work carried out by Mohammad Uzair Mir under my supervision and guidance. The project report is submitted towards the partial fulfillment of the degree of Master of Business Administration.

Date: 22/03/2023

BUSHRA JAMI
Branch Manager
HDFC BANK LTD
Baghat Barzulla

Name & Signature of Faculty Guide

www.hdfcbank.com



Marketing & Communication
P.O.Box: 90893, Office # 1905,
19th Floor Latifa Tower, Sheikh Zayed
Road, Dubai, United Arab Emirates
Email us: hello@insightsdubai.com
Tel: +971 4 255 7977

Document reference #:
21412/SXR/E9

Date: 12-04-2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Farisa, pursuing IMBA from the Department of Management Studies, University of Kashmir Hazratbal has successfully completed the Internship Program/ Project Work on the topic "A Comparative Analysis of On-page and Off-page Search Engine Optimization (SEO) Strategies" at Insights Marketing and Communications for a period of 6 weeks w.e.f 15th February, 2023.

We are confident that the knowledge, skills, and experience gained during the internship program will serve Farisa well in her future academic and career pursuits.

We wish her all the best in her future endeavors.

Sincerely,



Tariq Zargar
Managing Director.
Insights Marketing & Communication.



CERTIFICATE

The Jammu & Kashmir Bank Limited
Corporate Headquarters
M A Road, Srinagar
190001 Kashmir,
India

T +91 (0)194 245 0537
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E ps.training@jkkmail.com
W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-*826*


March 8, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Wasil Amin Kirmani S/O Mr. Jehangir Amin Kirmani, student of Management Studies, University of Kashmir, Enrollment No. 18037112042 has completed his project work / internship in J&K Bank on the topic "Study of Customer Satisfaction towards Products & Services of The J&K Bank" from January 12, 2023 to March 2, 2023.

His work and conduct has remained excellent.

We wish him all success


Sr. Manager- Trainings


HRD Division
Corporate Headquarters
M. A. Road, Srinagar

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India

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Human Resources

Ref: JKB/HR/TRNG/2023/814.

March 4, 2023

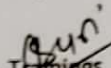
TO WHOM IT MAY CONCERN

This is to certify that Mr. Absar Ahmad Dar, pursuing I-MBA-from "University of Kashmir", has completed his Project Work/Internship in J&K Bank on the topic "An Analysis of Customer-Based Brand Equity of J&K Bank" from 20th January, 2023 to 28th February, 2023.

His work and conduct has remained excellent.

We wish him all success.

Manager - Trainings


 **J&K Bank**
HRD Division
Corporate Headquarters
M. A. Road, Srinagar

Ref No: HDFC/2559/2022-23/0108

Date: 6th March 2023**TO WHOMSOEVER IT MAY CONCERN**

This is to Certify that Ms. Qirat Kamili has undertaken the project titled " Fintech and its future in banking sector".

The said project was sucessfully carried out in our organisation under the guidance of the undersigned.

During the course of study we have found her very sincere and enthusiastic towards her work.

We wish her all the success in her future endeavours.

For HDFC Bank Ltd,



Name: Syed Usman

Designation: RM

Email: syed.rafaie@hdfcbank.com

www.hdfcbank.com



Ref. No. DCPL/HO/140

Dated 10-02-23

TO WHOM IT MAY CONCERN

This certified that Mr. Obair Qadri, has completed the internship program, from 16 January, 2023 to 06 February, 2023.

During his stay in the company as an Intern, he has displayed enthusiasm, leadership, self-discipline, and self-motivation.

We are lucky to have him as one of our interns before and we would like to wish him all the best.


DIRECTOR
DAWAR CEMENTS PVT. LTD.

DAWAR CEMENTS PRIVATE LIMITED

The Jammu & Kashmir Bank Limited

Corporate
Headquarters
M A Road, Srinagar
190001 Kashmir,
India

T +91 (0)194 2713139

E Pe.Training@jkbmail.com
W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-181

June 23, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Faizan Mushtaq, S/O Mr. Mushtaq Ahmad Khan, pursuing I-MBA from "Business School- University of Kashmir", has completed his Project Work/Internship in J&K Bank on the topic "Customer Perception towards operations and Customer Service provided through E-Banking", for a period of 02 months w.e.f 15th February, 2023.

His work and conduct has remained excellent.

We wish him all success


HR-Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar



etrainIndia
empowering education

Etrain Education Pvt. Ltd
1211, 12th Floor, Hemkunt Chambers,
89- Nehru Place, New Delhi-110019
India
+91 11 41099465/66

March 10, 2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Moneesa Zehra, a student of IMBA 5th year at Kashmir University has successfully completed 4 weeks of Industrial Training from 1st February 2023 to 3rd March 2023 at our New Delhi Centre towards partial fulfillment of her academic requirement.

She worked on the project 'Digital Marketing' and during the tenure of the project, her conduct was good and satisfactory.

We wish her all the best for her future endeavors.

Warm Regards,



Gaurav Kapoor
Managing Director- Etrain Education Private Limited

www.etrainindia.com

The Jammu & Kashmir Bank Limited

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Kashmir, India

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W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-711

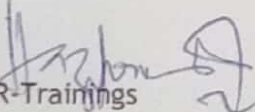
November 30, 2023

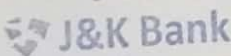
TO WHOM IT MAY CONCERN

This is to certify that Mr. Sahir Ahmad Wani S/O Mr. Mohammad Yousuf Wani, pursuing I-MBA from "University of Kashmir", bearing Enrollment Number "18037111060", has completed his Project Work/Internship at J&K Bank on the topic "Customer Satisfaction", from 12th January, 2023 to 12th March, 2023.

His work and conduct has remained excellent.

We wish him all success.


HR-Trainings


HRD Division
Corporate Headquarters
M. A. Road, Srinagar

CERTIFICATE

This is to certify that **FILZAH SHOWKAT AND AIMAN MAHAJAN** Studying in IMBA-10th Semester under roll no **18037112025 - 18037111036**, in University of Kashmir have completed their project on the topic "**CUSTOMER RELATIONSHIP MANAGEMENT**" HDFC BANK, Munwarabad Branch, Srinagar under my guidance & supervision. The conduct and behaviour of the students remained quite satisfactory during research period.

Ms. SAMEENA RIGOO

Back up Manager
HDFC Bank
Munwarabad



Date: 25-11-2023


Suhail Bhat
Emp. Code: S17671
Branch Manager
HDFC Bank Ltd.

A handwritten signature in blue ink, appearing to read 'Suhail Bhat', written over the printed name and title of the Branch Manager.

TO WHOM IT MAY CONCERN:

This is to certify that Mr. **KHALID FAROOQ**, Roll No **18037111040**,
DEPARTMENT OF MANAGEMENT STUDIES, UNIVERSITY OF KASHMIR
has undergone an internship program at **HDFC BANK KUPWARA
BRANCH** for a period of 08 weeks and prepared a project report on
"OPENING SAVINGS ACCOUNT BY MEETING CUSTOMERS" in HDFC Bank
under the guidance of Mr Faisal Bhat, Branch Manger HDFC Bank and
Mr. Rafiq Bhat, Branch operational Manager HDFC Bank Kupwara
Branch.

We wish him success in future Endeavour's.



Branch Manager HDFC Bank Ltd.
Kupwara Kashmir
Dated. 24/02/2023

04th March, 2023

S M IRFAN

ZAINAPORA, SHOPIAN

192303

INTERNSHIP COMPLETION LETTER

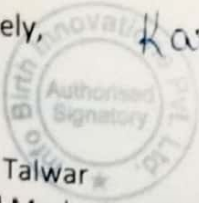
It is to certify that S M IRFAN has completed 6 Week internship with Info Birth Innovations Private Limited, from 21th January, 2023 till 4th March 2023.

He worked under the direct supervision of the Digital Marketing TL and got the opportunity to work on multiple projects. Along with his other duties, he was responsible for handling social media His manager is pleased with his timely highlighting and managing of any delays, which could have affected the project completions.

He is a fast learner, and he learned our operations system and organizational culture quickly. With his eagerness to learn, he developed various skills while working with us. His team working skills and friendly nature made him a part of our organization even during the first week. He outdid the expected performance, and we are happy to have the opportunity for training such an enthusiastic candidate.

We wish him the best of luck for all his future endeavours.

Sincerely, *Karan Talwar*


Karan Talwar
Digital Marketing- TL



हिन्दुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड
(भारत सरकार का उपक्रम) रजिस्टर्ड ऑफिस : 17 जमशेदजी टाटा रोड, मुंबई 400 020
HINDUSTAN PETROLEUM CORPORATION LIMITED
(A GOVT. OF INDIA ENTERPRISE) REGISTERED OFFICE: 17, JAMSHEDJI TATA ROAD, MUMBAI 400 020
सी आई एन / CIN : L23201MH1952GOI008858

दिल्ली लूब क्षेत्रीय कार्यालय, 8वीं मंजिल, कोर-11, स्कोप मीनार कॉम्प्लेक्स, लक्ष्मी नगर, दिल्ली-110092, फोन (का.) : 011-22408501, 22408503
Delhi Lube Regional Office, 8th Floor, Core-II, Scope Minar Complex, Laxmi Nagar, Delhi-110092, Tel.: (O): 011-22408501, 22408503

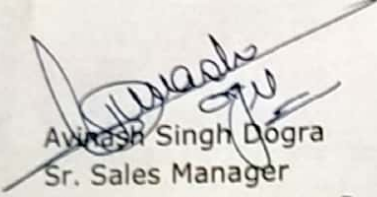
Date: 22.05.2023

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Qasim Ali Mirza student of IMBA from Department of Management Studies, Kashmir University was engaged as Project Trainee at Lubes Region Delhi, Hindustan Petroleum Corporation Limited during the period From 23.01.2023 To 04.03.2023

He has successfully completed the project "Study of Consumer preferences towards Automotive Lubricants".

We wish him success in all future endeavors.


Avinash Singh Dogra
Sr. Sales Manager
Hindustan Petroleum Co. Ltd.



CERTIFICATE OF INTERNSHIP



This is to certify that

Mr. Enam Ul Haq

has completed internship during Sept 18, 2023 to Oct 17, 2023

on project Implementation of T+1 Settlement Cycle in India

Date: October 18, 2023

Location: Mumbai

A handwritten signature in black ink, appearing to read "Deepika".

Deepika Amesar
Manager – HR

CERTIFICATE



Date: 2nd March, 2023

TO WHOM IT MAY CONCERN

This is to certify that Syed Zayn ul Abideen successfully completed an internship in the Marketing Department at Lands End Elektrik Vehicles Pvt Ltd. Syed Zayn ul Abideen joined our team from 20 January 2023 to 28 February 2023.

During his internship, Syed Zayn ul Abideen demonstrated a strong commitment to his assigned tasks and responsibilities. He actively contributed to various marketing initiatives, displaying a keen interest in understanding and promoting Lands End Elektrik Vehicles. His dedication and creative input significantly contributed to the success of our marketing campaigns.

We wish Syed Zayn ul Abideen continued success in his future endeavors and are confident that he will apply the skills and knowledge acquired during his internship to excel in his career.



Suhail Hussain Khan

Head of Marketing

Lands End Elektrik Vehicles Pvt Ltd.

Phone: 6006613425

LANDS END ELECTRIK VEHICLES PRIVATE LIMITED.

Corporate Office: Anson Complex Sarwar, Srinagar, Kashmir-190001, J&K India

Showroom Jammu: NH-44, Bypass, Channi Himmat, Jammu - 180015

Showroom Srinagar: Hotel Valley View, Opp. Casket School, Katan Nagar Srinagar 190010

Phone: +91 6006613425 : +91 6006750718 Email: mail@ansonpiaggio.com | Web: www.ansonpiaggio.com

The Jammu & Kashmir Bank Limited

Corporate Headquarters T +91 (0)194 2713139
M A Road, Srinagar 190 F +91 (0)194 250 2678
Kashmir, India

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W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-721

December 2, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Qidwah Nisar D/O Mr. Nisar Ahmad Mir, pursuing I-MBA from "University of Kashmir", bearing Roll Number "18037111058", has completed her Project Work/Internship at J&K Bank on the topic "Digital Banking and how It Eased Customers", from 20th January, 2023 to 28th February, 2023.

Her work and conduct has remained excellent.

We wish her all success.


HR-Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar

The Jammu & Kashmir Bank Limited

Corporate T +91 (0)194 245 0537
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190001 Kashmir,
India

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W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-158-

April 25, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Irfan Qadir, pursuing IMBA from "University of Kashmir, Department of Management Studies", Srinagar has completed his project work / internship in J&K Bank on the topic "Perception of Corporate Customers towards Services of J&K Bank" w.e.f. January 15, 2023 to March 20, 2023.

His work and conduct has remained excellent.

We wish him all success

Sr. Manager- Trainings


HRD Division
Corporate Headquarters
M. A. Road, Srinagar

The Jammu & Kashmir Bank Limited Corporate T +91 (0)194 245 0537 E Ps.Training@jkbmail.com
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190001 Kashmir,
India



Human Resources

Ref: JKB/HR/TRNG/2023/815.

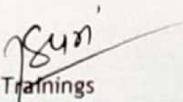
March 4, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Mohd. Ovais Guroo, pursuing I-MBA-from "University of Kashmir", has completed his Project Work/Internship in J&K Bank on the topic "An Analysis of Customer-Based Brand Equity of J&K Bank" from 20th January, 2023 to 28th February, 2023.

His work and conduct has remained excellent.

We wish him all success.


Manager - Trainings


HRD Division
Corporate Headquarters
M. A. Road, Srinagar



CERTIFICATE

This is to certify that the Project Report submitted by **YAWAR FAROOQ** on the title **“CUSTOMER SATISFACTION IN BANKING SECTOR-A RESEARCH CONDUCTED FOR HDFC BANK (HAZRATBAL, SRINAGAR, J&K)”** is a record of project work done by him from 20th January 2023 to 28th February 2023 under my guidance and supervision in partial fulfilment of the degree of Integrated Master of Business Administration.

HDFC BANK
2932
HAZRATBAL SRINAGAR

Arslan Wani
Mr. ARSALAN WANI
Manager HDFC Bank
Hazratbal, Srinagar

Place: HDFC Bank, Srinagar
Date: 5th March 2023

Dated: 1st Dec 2023

TO WHOM IT MAY CONCERN

This to certify that Ms. **Kahkashan Khurshid** student of **University Of Kashmir** in Department Of **Management Studies** pursuing **Integrated MBA**, has completed the internship on the topic "**Analytical Study into the Digital Marketing Practices adopted by Rooman Technologies**" w.e.f 30th January 2023 till 17th March 2023.

Her behavior during the period of internship was satisfactory.
We wish her best of luck for future endeavors.

State Head

Rooman Technologies

Handwritten signature and date: 12/12/2023
State Head
Rooman Technologies
Pvt. Ltd.



Aleph Enterprises

FSSAI No.: 11020230000052

GSTIN: 01AAIFE5918P1ZF



Aleph Enterprises

No.:

Dated:

CERTIFICATE BY THE GUIDE

This is to certify that the contents of this report entitled "A study on marketing strategies of ALEPH ENTERPRISES" by Mir Tabish Zafar and Lone Rameez, students of Department of Management Studies, University of Kashmir is their original work carried out under my direct supervision.

No work under this head has been previously submitted to the University of Kashmir for the award of any degree, diploma or any similar distinction to the best of my knowledge.



Mir Danish
PSR South Kashmir

H/O: Kulgam Near District Hospital, Distt. Kulgam-192233, Kmr.
B/O: Batpora Shopian, Near JK Bank, Shopian-192301, Kmr.
9419047576 | 9797233900
alephenterprises2020@gmail.com

For
Aleph Enterprises



Human Resources

Ref: JKB/HR/TRNG/2023-726

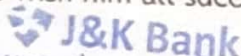
December 2, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Peer Basharat S/O Mr. Peer Gowhar Ali, pursuing I-MBA from "University of Kashmir", bearing Enrollment Number "18037111015", has completed his Project Work/Internship at J&K Bank on the topic "Perception of Consumers Towards Products and Services of J&K Bank", from 27th January, 2023 to 15th March, 2023.

His work and conduct has remained excellent.

We wish him all success.


HRD Division
Corporate Headquarters
HR-Trainings, Srinagar



PNB MetLife India Insurance Co. Ltd.
1st Floor, Bhat Shopping Complex,
Apna Bazaar, Below United Insurance
Company, Sempore, J&K - 193201

☎ 01954-221006
🌐 www.pnbmetlife.com

Date: 24th March 2023

To whom it may concern

This is to certify that Mr Aakif Mohammad, S/O Ghulam Mohammad Malla, R/O Bagh Jogi Lankar, Rainawari, Srinagar, student of 9th semester (IMBA) from Dept Of Management Studies, University of Kashmir, has completed his internship at PNB MetLife Insurance Co. Ltd for the duration of eight weeks.

The details of his internship are as below, and his behaviour has been excellent during this period.

Subject	Recruitment and Selection of PNB MetLife
From	16, Jan 2023
To	4, Mar 2023

PMLI wishes all the best for his future.

Regards
Aabid Hussain
Senior Manager - Regional Human Resources
PNB Metlife

Regd. Office: Unit Nos. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27, M.G. Road, Bengaluru - 560 002.
IRDAI Regd. No.: 117, **CI No.:** U66010KA2001PLCO28883, **Phone:** 080-6600 6969, **Fax:** 080-25585815, **Email:** indiaservice@pnbmetlife.co.in

Write to us at: Office Unit No. 101, 1st Floor, Techniplex-1, Techniplex Complex, Off Veer Savarkar Flyover, S V Road, Goregaon (West), Mumbai - 400 062, **Phone:** 022 4179 0000, **Fax:** 022 - 41790203



Date : 4th March 2023

To Whom It May Concern

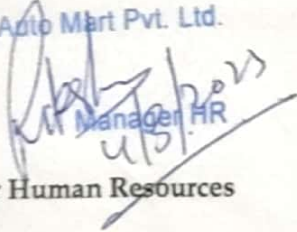
This is to certify that Mr. Sahil Nazir Jan Roll no :- 17037111051 S/o Mr. Nazir Ahmed as student of Kashmir University (University of Kashmir), Mr. Sahil Nazir Jan student of 9th Semester Management Studies has undergone his professional training in our organisation as a Customer Satisfaction Department for the duration dated 18th Jan 2023 to 03rd March 2023.

During his tenure, We found Mr. Sahil Nazir Jan to be hard working, conscientious & a responsible trainee.

The feedback of his participant has always been positive and we wish him all the best in the future.

For AM HYUNDAI

Jammu Auto Mart Pvt. Ltd.


Manager HR

Manager Human Resources

AM HYUNDAI
A UNIT OF JAMMU AUTO MART PVT. LTD.
P.H-1, Bye Pass Road, Opposite Gurdawara,
Channi Rama, Jammu (J&K) - 180015
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e-mail : Sales@jammuautomart.com



THE KHYBER
HIMALAYAN RESORT & SPA
GULMARG

Industrial Training

Date: 10-03-2023

Certificate

This is to certify that Mr./Mrs. MADIYA BASHIR
Pursuing Integrated - MBA from UNIVERSITY OF KASHMIR
Has Successfully completed his/hër industrial training with us at
THE KHYBER HIMALAYAN RESORTS AND SPA.

The Training was conducted between 23-01-2023 & 10-03-2023.

Training Remarks Successfully completed her training in
HR & Accounts & finance departments. She was punctual & diligent
in her work. We wish her all the best for her future endeavors.



Human Resource



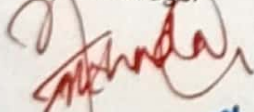
CERTIFICATE OF INTERNSHIP

Date: 16 Feb 2023

This is to certify that **Ms. Farwa Fatima** (18037111004), IMBA student of The Department of Management Studies, University of Kashmir underwent the internship training program at **HDFC Bank, Panthachowk Branch** for a period of 06 weeks i.e. from 2nd January 2023 to 16th February 2023 and completed her project entitled ' **A study on customer perception and experience of net banking offered by HDFC Bank** ' under supervision of (Nousahad Ali , Branch Manager). The report is the outcome of her own work and has not been submitted previously for the award of any degree, diploma, certificate, or any similar titles.

Her performance during the training period was excellent. We wish her all the best for her future endeavors.

Project Guide,
Nousahad Ali
Branch Manager



Sign & official seal

APPROVED BY
NOUSHAD ALI (N5819)
BRANCH MANAGER



HDFC BANK LTD.
PANTHA CHOWK
Br. Code 2582

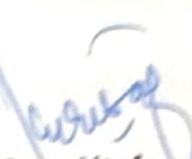
www.hdfcbank.com

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Corporate Identity No : L65920MH1994PLC080618

CERTIFICATE

This is to certify that Ms Nida Shabir (University enrollment number 18037111047) and Ms Mehreen Bashir (University enrollment number 18037111016) from The Business School, University of Kashmir has undertaken eight weeks (from 16 January 2023 up to 10th March 2023) project with us. The project is based on the survey conducted by Ms Nida Shabir and Ms Mehreen Bashir for the completion of their internship programme with ICICI Bank Ltd Lal bazar branch. The project is titled as, "Effectiveness of Training and Development in ICICI Bank".

During the course of the project the conduct/behavior of the trainees was excellent.


Peer Altaf
Branch Manager
ICICI Bank Ltd
Lal Bazar Branch



The Jammu & Kashmir Bank Limited

Corporate Headquarters T +91 (0)194 2713139
M A Road, Srinagar 190 F +91 (0)194 250 2678
Kashmir, India

E Ps.Training@jkbmail.com
W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-722

December 2, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Syed Faisal Ahmad Shah S/O Mr. Syed Ghulam Mohd Shah, pursuing I-MBA from "University of Kashmir", bearing Enrollment Number "18037111038", has completed his Project Work/Internship at J&K Bank on the topic "Financial Ratio Analysis of J&K Bank", from 12th January, 2023 to 06th March, 2023.

His work and conduct has remained excellent.

We wish him all success.


HR-Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar



JKB Financial Services
Investments Beyond Banking

CORPORATE OFFICE: Main Road, Jawahar Nagar
Srinagar, JK 190000
P: +91 (0)194 2311 512
E: hr@jkbfs.com;
info@jkbfs.com;
W: www.jkbfs.com

HUMAN RESOURCES DEPARTMENT

Ref No. JKDFSL/HR Internship/2023-24/024

Dated: 1st December 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Muqqadas Mehnoor, student of University of Kashmir Srinagar in Department of Management Studies, has completed her internship on the topic "Role of Financial Institution in financial Intermediation- An Assessment of JKBFSL" in our Organization w.e.f 11th January 2023 to 8th March 2023.

Her behavior during the period of internship was satisfactory.

We wish her best of luck for future endeavors.

Human Resources Department

JKB Financial Services Ltd.

HR Department

Main Road, Srinagar-1900





The Jammu & Kashmir Bank Limited Corporate Headquarters T +91 (0)194 2713139
M A Road, Srinagar 190 F +91 (0)194 250 2678
Kashmir, India



Human Resources

Ref: JKB/HR/TRNG/2023-725


December 2, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Subby Jan D/O Mr. Mohammad Yousuf Sheil
"University of Kashmir", bearing Roll Number "18037111043", has
Work/Internship at J&K Bank on the topic "NPA Management in J&K B
2023 to 17th March, 2023.

Her work and conduct has remained excellent.

We wish her all success.


HRD Division
Corporate Headquarters
M A Road, Srinagar
HR-Trainings

The Jammu & Kashmir Bank Limited

Corporate Headquarters T +91 (0)194 2713139
M A Road, Srinagar 190 F +91 (0)194 250 2678
Kashmir, India

E Ps.Training@jkbmail.com
W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-704

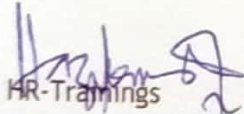
November 29, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Faizan Ahmad Dar S/O Mr. Fayaz Ahmad Dar, pursuing I-MBA from "University of Kashmir", bearing Enrollment Number "18037111042", has completed his Project Work/Internship at J&K Bank on the topic "Marketing Approaches of J&K Bank", from 03rd January, 2023 to 26th February, 2023.

His work and conduct has remained excellent.

We wish him all success.


HR-Trainings


HRD Division
Corporate Headquarters
M. A. Road, Srinagar



Mahindra
Rise.

M/S SHUHUL AUTOMOBILES PVT. LTD

Auth Dealer : Mahindra & Mahindra Ltd.
Srinagar : NH1 South City, Nowgam Bye Pass, Sgr



Ref No: SAPL/10/03/2023/0786


Date: 10-Mar-2023

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Shahid Bashir Sheikh**, Student of **University of Kashmir**(Main Campus), Department of **Management Studies** vide Registration number: - **480-BS-2018**, has successfully completed his internship with **Shuhul Automobiles Pvt. Ltd.** from **10-Jan-2023** to **10-Mar-2023**. During this tenure He has worked on a project title "**Customer Relationship Management**".

Further **Mr. Shahid Bashir Sheikh** has worked diligently towards the completion of the project report and hereby certify the authenticity of the report.

With Regards


Fozia Mehraj
General Manager (Sales)
Shuhul Automobiles Pvt. Ltd

CERTIFICATE OF THE GUIDE

This is to certify that the project work done on "LEVEL OF EMPLOYEE ENGAGEMENT AND SATISFACTION AT MAHINDRA FINANCE" is bona fide work carried out by Adnan Ahmad Khan under my supervision and guidance. The project report is submitted towards the partial fulfillment of the degree of Master of Business Administration

Date:
01/may/23.

Mahindra & Mahindra Financial Services Ltd.
1st Floor, ACE Engineers Building, Main Road,
Gangyal-180010, Jammu & Kashmir
GST No 01AAACM2931R1ZH

Name & signature of Faculty guide

Syed Meemun Raza