

HUMAN RESOURCES DEPARTMENT

Ref No. JKBFSL/HR-Internship/2023-24/020

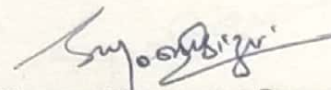
Dated: 24th November 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Sadia Bashir, student of University of Kashmir Srinagar in Department of Management Studies, has completed her internship on the topic "Risk Management by the Branch" in our Organization w.e.f 4th January 2023 to 3rd 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
Head Office: Srinagar-1900



Human Resources

Ref: JKB/HR/TRNG/2023-681

November 24, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Huzaif Mukhtar Shah, S/O Mukhtar Ahmad Shah, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111007", has completed his Project Work/Internship at J&K Bank on the topic "Study of Disbursement and Monitoring of Loans and Advances", from 06th January, 2023 to 24th February, 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
Headquarters
M A Road, Srinagar
190001 Kashmir,
India

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Human Resources

Ref: JKB/HR/TRNG/2023/285

July 31, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Uzma Bilal, D/O Mr. Bilal Ahmad Bhat, pursuing MBA-FM from "Kashmir University", bearing enrollment number "21035111008" has completed her Project Work/Internship in J&K Bank on the topic "Credit Facility under Govt. Sponsored Schemes", from 23rd January, 2023 to 10th March, 2023.

Her work and conduct has remained excellent.

We wish her all success

A handwritten signature in black ink, appearing to read "Ngun", is written over a horizontal line.

Manager-Trainings

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

September 08, 2023

TO WHOMSOEVER IT MAY CONCERN

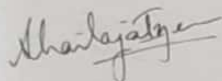
This is to certify that **Mohammad Suhail Najar** has successfully completed his Summer Internship in **Finance & Administration** Department for period of **January 12, 2023** to **February 24, 2023**.

Suhail has done the internship project under the guidance of **Abhishek Bhatt** and has submitted his Project to our satisfaction.

The Project on evaluation fulfills all the stated criteria and the student's findings are his original work.

We found him sincere, hardworking and result oriented. He worked well as part of a team during his tenure. We take this opportunity to thank him and wish him all the best for his future.

FOR INCEDO TECHNOLOGY SOLUTIONS LIMITED



**AUTHORIZED SIGNATORY
HUMAN RESOURCES**

Incedo Technology Solutions limited

CIN: U72200DL2011PLC220071

Corporate Office : 248, Udyog Vihar, Phase -IV, Gurugram - 122015

Registered Office : A - 47, Lower Ground Floor, Hauz Khas, New Delhi - 110016

inquiries@incedoinc.com | www.incedoinc.com

Phone: +91 124 4345901



Human Resources

Ref: JKB/HR/TRNG/2023-1847.

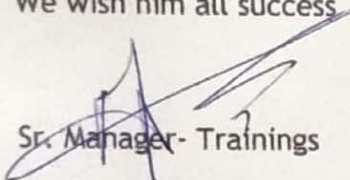
March 18, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Ghazia, pursuing M.B.A. (FM) from "University of Kashmir", Hazratbal, Srinagar under Roll No. 21035111012 has completed her project work / internship in J&K Bank on the topic "Comparative Analysis of Financial Statements" from January 06, 2023 to March 06, 2023.

His work and conduct has remained excellent.

We wish him all success


Sr. Manager- Trainings


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



CERTIFICATE FROM GUIDE

24th November 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Peerzada Noumaan Naseer, student of University of Kashmir Srinagar in the Department of Management Studies, has completed his internship on the topic "Managing the Operations & Scaling the Business" in our Organization w.e.f 1st January 2023 to continuing thereafter.
His behavior during the period of internship was satisfactory.
We wish him best of luck for future endeavors.

The Kashmir Crafts
Proprietor

Seal of the Company & Signature of Guide

N. Ahmad

The Jammu & Kashmir Bank Limited

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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/2023-703

November 29, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Tahir Hilal S/O Mr. Hilal Ahmad Bhat, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111001", has completed his Project Work/Internship at J&K Bank on the topic "NPA and Its Impact on J&K Bank", from 21st January, 2023 to 05th March, 2023.

His work and conduct has remained excellent.

We wish him all success.


HR-Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar



Human Resources

Ref: JKB/HR/TRNG/2023-371


August 28, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Tanzeela Rahim, D/O Mr. Abdul Rahim Turk, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111030", has completed her Project Work/Internship in J&K Bank on the topic "Government Schemes and Retail Banking", for a period of 08 weeks w.e.f 31st December, 2022.

Her work and conduct has remained excellent.

We wish her all success


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

ACKNOWLEDGEMENT

Dated: 27/03/2023

TO WHOM IT MAY CONCERN

This is to certify that **Ms. Swaida Muzaffar**, Pursuing MBA-FM from "Department of Management studies, University of Kashmir ", has completed her Project work / Internship in HDFC Bank LTD on the topic " **Mutual Funds Market in Jammu & Kashmir and Reasons for its low penetration from 4th January 2023 to 3rd March 2023.**

During the above period, she proved to be hardworking and highly productive for us. We wish her all the very best in her career and future endeavours.



The Jammu & Kashmir Bank Limited

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Human Resources

Ref: JKB/HR/TRNG/2023-699


November 28, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Shahid Masoom, S/O Mr. Masoom Ali Khan, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111033", has completed his Project Work/Internship at J&K Bank on the topic "Working Capital Assessment", from 05th January, 2023 to 20th February, 2023.

His work and conduct has remained excellent.

We wish him all success.

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



Human Resources

Ref: JKB/HR/TRNG/2023-697

November 28, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Shakir Hameed Bhat, S/O Mr. Abdul Hameed Bhat, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111003", has completed his Project Work/Internship at J&K Bank on the topic "Working Capital Assessment", from 16th January, 2023 to 14th 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



HUMAN RESOURCES DEPARTMENT

Ref No. JKBFSL/HR Internship/2023-24/023

Dated: 1st December 2023


TO WHOM IT MAY CONCERN

This is to certify that Mr. Sameer Ahmad Tantray, student of University of Kashmir Srinagar in Department of Management Studies, has completed his internship on the topic "Investor's Attitude Towards Stock Market" in our Organization w.e.f 17th January 2023 to 15th March 2023.

His behavior during the period of internship was satisfactory.

We wish him best of luck for future endeavors.

Human Resources Department

 JKB Financial Services Ltd.
HR Department
Head Office: Srinagar-1900

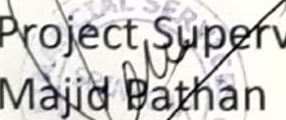


Date: 04-05-2023

CERTIFICATE

This is to certify that the Project work titled **“A Study on Investors Awareness in Option Trading within J&K”** is a Bonafide work of **Burhan Ashraf Dar (21035111021)** carried as an Intern at JKB Financial Services Limited in fulfillment for the award of the degree of MBA-FM of Department of Management Studies, University of Kashmir, under my guidance. The Project work is original and all the data presented in this Project has been originally collected by him and represents the results of his own efforts and findings.

I wish him all the very best for future endeavors.


Project Supervisor
Majid Bathan
Branch Head
JKB Financial Services
Sangarmall srinagar



JKB Financial Services
Investments beyond banking



JKB Financial Services
Investments Beyond Banking

Business Unit: 1st Floor, J&K Bank
University Campus Hazratbal,
Srinagar, J&K - 190006
P: +91 (0)194 2411483
E: dcp.nasocm@jkbmail.com

Date: 30th Of Nov 2023

Ref No : 301123/001

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Ubaid Nazir Bhat , student of University of Kashmir Srinagar in Department of Management Studies , has completed his internship on the topic "**Fundamental Analysis of Equity (Banking Sector)**" in our Organization w.e.f 4th January 2023 to 3rd March 2023.

His behavior during the period of internship was satisfactory.

We wish him best of luck for his future endeavors.

Mirza Taseen Muzaffar

Branch Head NASEEM

CORPORATE OFFICE
JKB Financial Services
Main Road, Jawahar Nagar, Srinagar, J&K-190008
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CERTIFICATE

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Kashmir, India

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W: www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-685

November 24, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Ahnab Shreen, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111035", has completed her Project Work/Internship at J&K Bank on the topic "Non-Performing Assets", from 10th January, 2023 to 06th March, 2023.

Her work and conduct has remained excellent.

We wish her all success.


HRD Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar

HUMAN RESOURCES DEPARTMENT
Ref No. JKBFSL/HR-Internship/2023-24/021

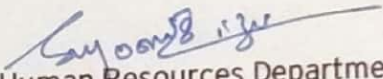
Dated: 1st December 2023


TO WHOM IT MAY CONCERN

This is to certify that Mr. Abdul Basit Thoker, student of University of Kashmir Srinagar in Department of Management Studies, has completed his internship on the topic "**Fundamental Analysis of Banking Sector**" in our Organization w.e.f 17th January 2023 to 15th March 2023.

His behavior during the period of internship was satisfactory.

We wish him best of luck for future endeavors.


Human Resources Department

 JKB Financial Services Ltd.
HR Department
Head Office: Srinagar-1900



Human Resources

Ref: JKB/HR/TRNG/2023-680

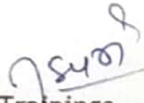
November 24, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Waseem Razaq, S/O Ab. Razaq Wani, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111024", has completed his Project Work/Internship at J&K Bank on the topic "Working Capital Assessment", from 15th January, 2023 to 15th 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

HUMAN RESOURCES DEPARTMENT
Ref No. JKBFSL/HR-Internship/2023-24/018

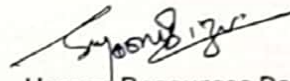
Dated: 24th November 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Anzar Hussain Ahanger, student of University of Kashmir Srinagar in Department of Management Studies, has completed his internship on the topic "A Study on Technical Analysis in the Financial Service Sector (India)" in our Organization w.e.f 5th January 2023 to 5th March 2023.

His behavior during the period of internship was satisfactory.

We wish him best of luck for future endeavors.



Human Resources Department

 JKB Financial Services Ltd.
HR Department
Head Office: Srinagar-190008

CERTIFICATE

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Human Resources

Ref: JKB/HR/TRNG/2023-694

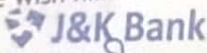
November 28, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Adil Nazir, S/O Mr. Nazir Ahmad Negroo, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111028", has completed his Project Work/Internship at J&K Bank on the topic "A Study of Loans and Advances", from 10th January, 2023 to 06th March, 2023.

His work and conduct has remained excellent.

We wish him all success.


HRD Division
Corporate Headquarters
HR Training, Srinagar

Himalayan Motors

Head Office : N. H. - 1A Tengpora, By - Pass, Srinagar - 190009, Kmr.
Ph. : 0194 - 2456006 E-mail : info@himalayanmotors.com
Branch Office : Sangrama, Baramulla. Ph. : 9596500188
Website : www.himalayanmotors.com

Mahindra

Certificate of Completion

This Certifies that Mr Aqib Nayeem department of management University of Kashmir under enrollment no: 16037111027 has successfully completed his internship as Financial Analysis Of Mahindra & Mahindra at Himalayan Motors Tengpora Bypass Srinagar from 10/06/2021 to 20/07/2021.

We found him sincere, hardworking, and dedicated and result oriented. He worked well as the part of the team during his tenure. We wish him all the best for his future.



HR Manager

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



JKB Financial Services
Investments Beyond Banking

CORPORATE OFFICE: Main Road, Jawahar Nagar
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hr@jkbfsi.com;
W: www.jkbfsi.com

HUMAN RESOURCES DEPARTMENT
Ref No. JKBFSL/HR-Internship/2023-24/017

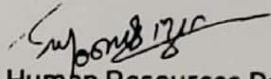
Dated: 24th November 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Owais Rasheed, student of University of Kashmir Srinagar in Department of Management Studies, has completed his internship on the topic "A Study on Technical Analysis in the Banking Sector (India)" in our Organization w.e.f 5th January 2023 to 5th March 2023.

His behavior during the period of internship was satisfactory.

We wish him best of luck for future endeavors.


Human Resources Department
JKB Financial Services Ltd.
HR Department
Head Office: Srinagar-1900



CERTIFICATE

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/2023-691

November 28, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Arbaz Nazir Khan, S/U Mr. Nazir Ahmad Khan, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111014", has completed his Project Work/Internship at J&K Bank on the topic "Non-Performing Assets in J&K Bank", from 06th January, 2023 to 24th February, 2023.

His work and conduct has remained excellent.

We wish him all success.


HR-Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar



Human Resources

Ref: JKB/HR/TRNG/2023/876 .

March 29, 2023

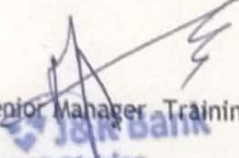
TO WHOM IT MAY CONCERN

This is to certify that Ms. Zarka Zahoor, D/O Mr. Zahoor Ahmad, pursuing MBA-FM from "University of Kashmir" bearing enrollment number "21035111005", has completed her Project Work/Internship in J&K Bank on the topic "Credit Risk Management", from 10th January, 2023 to 26th February, 2023.

Her work and conduct has remained excellent.

We wish her all success.

Senior Manager Trainings


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

CERTIFICATE

The Jammu & Kashmir Bank Limited

Corporate Headquarters
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Kashmir, India

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Human Resources

Ref: JKB/HR/TRNG/2023-684


November 24, 2023


TO WHOM IT MAY CONCERN

This is to certify that Mr. Monis Bashir Reshi, S/O Bashir Ahmad Reshi, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111022", has completed his Project Work/Internship at J&K Bank on the topic "A Study of Loans and Advances", from 10th 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



Human Resources

Ref: JKB/HR/TRNG/2023-675

November 23, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Fazilla Fayaz, D/O Fayaz Ahmad Shah, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111026", has completed her Project Work/Internship at J&K Bank on the topic "Working Capital Management", from 15th January, 2023 to 01st March, 2023.

Her work and conduct has remained excellent.

We wish her all success.


HR-Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar



Human Resources

Ref: JKB/HR/TRNG/2023-676

November 23, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Shah Adeeba, D/O Zahoor Ahmad Shah, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111037", has completed her Project Work/Internship at J&K Bank on the topic "Working Capital Management", from 15th January, 2023 to 01st March, 2023.

Her work and conduct has remained excellent.

We wish her all success.


HR-Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar

HUMAN RESOURCES DEPARTMENT
Ref No. JKBFSL/HR-Internship/2023-24/016

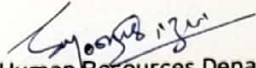
Dated: 24th November 2023

TO WHOM IT MAY CONCERN


This is to certify that Mr. Mubashir Mateen Shah, student of University of Kashmir Srinagar in Department of Management Studies, has completed his internship on the topic "Impact on Fintech Industry Stocks Before and After Covid" in our Organization w.e.f 4th January 2023 to 3rd March 2023.

His behavior during the period of internship was satisfactory.

We wish him best of luck for future endeavors.



Human Resources Department



JKB Financial Services Ltd.
HR Department
Head Office: Srinagar-1900

The Jammu & Kashmir Bank Limited

Corporate
Headquarters
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W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023 / 046.

March 18, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Maleeha Reshi, D/O Mr. Mohammad Ayub Reshi, pursuing MBA-FM from "University of Kashmir" bearing enrollment number "21035111039", has completed her Project Work/Internship in J&K Bank on the topic "Housing Loan of J&K Bank", from 06th January, 2023 to 06th March, 2023.

Her work and conduct has remained excellent.

We wish her all success.

Senior Manager - Trainings


HRD Division
Corporate Headquarters
M. A. Road, Srinagar

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/2023-695 -1

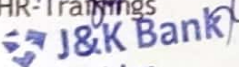
November 28, 2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. Basit Ali, S/O Mr. Ali Mohammad Ganaie, pursuing MBA from "University of Kashmir", bearing Enrollment Number "21035111036", has completed his Project Work/Internship at J&K Bank on the topic "NPA Management", from 16th January, 2023 to 10th March, 2023.

His work and conduct has remained excellent.

We wish him all success.


HR-Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar