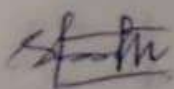


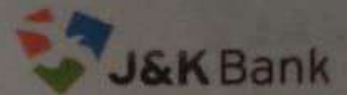
## STUDENT DECLARATION

I, Kasar ud din shiekh hereby declare that I have completed my project report on the project titled "**Financial Products and Services Bank**" of J&K Bank under the guidance of **Nazir Ahmed and Zahida Mam.**

Further I hereby confirm that the work presented herein is genuine and original and has not been published elsewhere.



**Kasar ud din shiekh**



Ref. No.: JKB/HRD/INTERN- 400/436  
04-04-2024

TO WHOM IT MAY CONCERN

This is to certify that Mr. Zahid Ramzan S/O: Mr. Mohammad Ramzan Lone R/O: Ladoora Rafiabad, Baramulla pursuing MBA FM from the University of Kashmir, Srinagar has completed his project work/internship in Jammu & Kashmir Bank on the topic "Analysis of NPA Management" from 08<sup>th</sup> Jan 2024 till 04<sup>th</sup> March 2024.

His work and conduct has remained excellent throughout the tenure.

We wish you all the success

A blue circular stamp of J&K Bank Ltd. with the text 'Branch Manager' and 'Ladoora (0812)' overlaid on it.  
Branch Manager  
J&K Bank Ltd.  
Ladoora (0812)

A handwritten signature in blue ink, appearing to read 'Zahid Ramzan', written over the stamp.  
Branch Manager  
Jammu & Kashmir Bank  
B/U: Ladoora

19<sup>th</sup> February, 2024

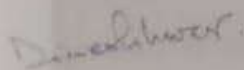
**To Whomsoever It May Concern**

We hereby certify that **Suhaib Ahmad Lone** has worked with Yatra Online Limited as an intern from 3<sup>rd</sup> January, 2024 to 9<sup>th</sup> February, 2024. During this tenure he was found to be sincere and hard working.

We wish him success in his future endeavors.

Sincerely,

For Yatra Online Limited



**Dineshwar Pratap Singh**  
Head – Human Resources



**RATHER AND ASSOCIATES**  
CHARTERED ACCOUNTANTS

Al-Bahar Mall, Srinagar, Bandipora - J.K. Phone No. 9886227073  
Email: [ca@ratherandassociates.com](mailto:ca@ratherandassociates.com)

**CERTIFICATE**

Ref No R&A/HR/2023-24-005

Date: 15-04-2024

*Certified that Mr Mohammad Abas Kumar S/O Mr Ghulam Ahmad Kumar R/O Aragam, Bandipora, pursuing MBA (FM) from "University of Kashmir" bearing enrolment number 22035111006 has completed his internship on the topic "Preparation, Presentation & Analysis of Financial Statement" from 30<sup>th</sup> December 2023 to 29<sup>th</sup> February 2024. He has been excellent with respect to his work and we wish him all the best.*

Place: Bandipora

Date: 15-04-2024

For Rather & Associates (034182N)

Chartered Accountants



M.No: 552208

# CERTIFICATE

The Jammu & Kashmir Bank Limited

Corporate  
Headquarters  
M A Road, Srinagar  
190001 Kashmir,  
India

T +91 (0)194 2713139

E Ps.Training@jkbmail.com

W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-24-28


April 15, 2024

## TO WHOM IT MAY CONCERN

This is to certify that Mr. Faizul Abbas Beigh, S/O Mr. Bashir Ahmad Beigh, pursuing MBA-FM from "University of Kashmir", Hazratbal, bearing Enrollment Number "22035111014", has completed his Project Work/Internship at J&K Bank on the topic "Non-Performing Assets" from 01<sup>st</sup> January, 2024 to 29<sup>th</sup> February, 2024.

His work and conduct has remained excellent.

We wish him all success,

  
HRD Division  
Corporate Headquarters  
M A Road, Srinagar  
HR Training



The Jammu & Kashmir Bank Limited

Corporate  
Headquarters  
M A Road, Srinagar  
190001 Kashmir,  
India

Tel: +91-192194 2713119

E: Pa.Training@jkbmail.com  
W: www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-24-15

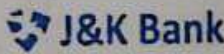
April 4, 2024

**TO WHOM IT MAY CONCERN**

This is to certify that Mr. Zahoor Ahmad Wani, S/O Mr. Bashir Ahmad Wani, pursuing MBA-FM from "University of Kashmir", Hazratbal, bearing Enrollment Number "22035111018", has completed his Project Work/Internship at J&K Bank on the topic "NPA and its Impact on J&K Bank", from 05<sup>th</sup> January, 2024 to 22<sup>nd</sup> February, 2024.

His work and conduct has remained excellent.

We wish him all success.

  
HRD Division  
Corporate Headquarters  
M. A. Road, Srinagar  
HR: Training

## Certificate

The Jammu & Kashmir Bank Limited

Corporate  
Headquarters  
M A Road, Srinagar  
190001 Kashmir,  
India

T +91 (0)194 2713139

E [Pa.Training@jkbmail.com](mailto:Pa.Training@jkbmail.com)  
W [www.jkbank.net](http://www.jkbank.net)



Human Resources

Ref: JKB/HR/TRNG/2023-24-29

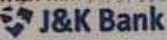
April 15, 2024

### TO WHOM IT MAY CONCERN

This is to certify that Mr. Junaid Mushtaq, S/O Mr. Mushtaq Ahmad Wani, pursuing MBA-FM from "University of Kashmir", Hazratbal, bearing Enrollment Number "22035111028", has completed his Project Work/Internship at J&K Bank on the topic "Non-Performing Assets" from 01<sup>st</sup> January, 2024 to 29<sup>th</sup> February, 2024.

His work and conduct has remained excellent.

We wish him all success.

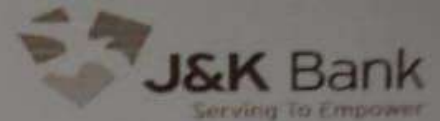
  
HRD Division  
Corporate Headquarters  
M. A. Road, Srinagar  
HR-Trainings

The Jammu & Kashmir Bank Limited

Corporate  
Headquarters  
M A Road, Srinagar  
190001 Kashmir,  
India

T: +91 191131 2713139

E: Hr.Training@jkbml.com  
W: www.jkbml.com



Human Resources

Ref: JKB/HR/TRNG/2023-24-31

April 15, 2024

TO WHOM IT MAY CONCERN

This is to certify that Ms. Ayesha Qureshi, D/O Mr. Tariq Maqbool Qureshi, pursuing MBA-FM from "University of Kashmir", Hazratbal, bearing Enrollment Number "22035111029", has completed her Project Work/Internship at J&K Bank on the topic "Ratio based comparative analysis of J&K Bank and HDFC Bank" from 08<sup>th</sup> January, 2024 to 28<sup>th</sup> February, 2024.

Her work and conduct has remained excellent.

We wish her all success.

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





## Certificate

This is to certify that **Mr. Shah Zarak Manzoor and Mr. Nadeem Hamid Bhat** the students of the Department of Management Studies, University of Kashmir, has completed 6-week internship project on **“Loan Recovery Process- A Comparative study between JP Morgan Chase and Co., J&K-EDI And J&K-SFC”** from 23-Jan 2024 to 03-Mar-2024 under the supervision of **Sh. Shabir Hussain Shah, Faculty Member, Center For New Enterprise Creation (CNEC), JKEDI.**

The work on the topic has been found to be Satisfactory.

**Shabir Hussain Shah**  
Faculty, JKEDI  
(Supervisor)

Place: JKEDI Main Campus, Pampore

No: *EDI/CSE-Adm/2024-Misc/12*

Date: 11-04-2024



@JKEDI4U



@JKEDI4U



@JKEDI-JK

**HUMAN RESOURCES DEPARTMENT**  
Ref No. JKBFSL/HR-Internship/2024-25/027

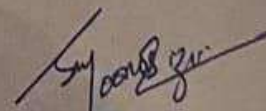
Dated: 4<sup>th</sup> April 2024

TO WHOM IT MAY CONCERN

This is to certify that Ms. Nusiba Mukhtar, student of University of Kashmir Srinagar in Department of Management Studies, has completed her internship on the topic "Performance Analysis of Mutual Fund Schemes" in our Organization w.e.f 1<sup>st</sup> January 2024 to 20<sup>th</sup> February 2024.

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-190007

The Jammu & Kashmir Bank Limited

Corporate  
Headquarters  
M A Road, Srinagar  
190001 Kashmir,  
India

T +91 (0)194 2713139

E Pa.Training@jkbmail.com

W www.jkbank.net



Human Resources

Ref: JKB/HR/TRNG/2023-24-26

April 15, 2024

TO WHOM IT MAY CONCERN

This is to certify that Mr. Ubair Rashid Dar, S/O Mr. Ab. Rashid Dar, pursuing MBA-FM from "University of Kashmir", Hazratbal, bearing Enrollment Number "22035111022", has completed his Project Work/Internship at J&K Bank on the topic "Working Capital Assessment" for a period of 02 Months w.e.f 04<sup>th</sup> January, 2024.

His work and conduct has remained excellent.

We wish him all success.

  
HRD Division  
Corporate Headquarters  
M A Road, Srinagar  
HR Trainings

The Jammu & Kashmir Bank Limited

Corporate  
Headquarters  
M A Road, Srinagar  
190001 Kashmir,  
India

T +91 (0)194 2713139

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



**J&K Bank**  
Serving To Empower

Human Resources

Ref: JKB/HR/TRNG/2023-24-27

April 15, 2024

TO WHOM IT MAY CONCERN

This is to certify that Mr. Mohammad Yaqoob Sheikh, S/O Mr. Bashir Ahmad Sheikh, pursuing MBA-FM from "University of Kashmir", Hazratbal, bearing Enrollment Number "22035111017", has completed his Project Work/Internship at J&K Bank on the topic "Working capital Assessment of J&K Bank", for a period of 02 Months w.e.f 05<sup>th</sup> January, 2024.

His work and conduct has remained excellent.

We wish him all success.

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





**UNIVERSITY OF KASHMIR**  
Department of Management Studies  
Hazratbal, Srinagar -190006

## **CERTIFICATE**

This is to certify that the project entitled "Kashmir's Finest Catch: A Study of Trout Farming in Kashmir" is an authentic record of project work carried out by Syed Faaiz Qadri (Enrolment No.: 22035111001) in partial fulfillment of the requirements for the award of Masters of Business Administration (Financial Management)

Mr. Mohammad Ayoub Shah  
Faculty Guide/Placement Officer

Prof. Bashir Ahmad Joo  
Head of Department

Irshad Ahmad Malik  
Co-Ordinator

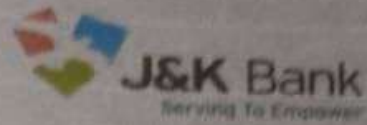


The Jammu & Kashmir Bank Limited

Corporate Office  
Kashmir House  
M.A. Road, Srinagar  
Jammu & Kashmir  
190001

Phone: 0192-5011111, 2143334

Website: [www.jkbank.com](http://www.jkbank.com)  
E-mail: [hr@jkbank.com](mailto:hr@jkbank.com)



Human Resources

Ref: JKB/HR/TRNG/2023-24-76

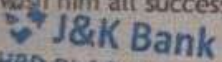
May 03, 2024

TO WHOM IT MAY CONCERN

This is to certify that Mr. Shakir Bin Ashraf, S/O Mr. Mohammad Ashraf Bhat, pursuing MBA-Finance from "University of Kashmir", has completed his Project Work/Internship at J&K Bank on the topic "Understanding the Pension Paradigm: A Comparative Study of the Old Pension System and National Pension System", from 20<sup>th</sup> January, 2024 to 05<sup>th</sup> March, 2024.

His work and conduct has remained excellent.

We wish him all success.

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



## University of Kashmir

Batch 2022-2024

### INTERNSHIP CERTIFICATE

This is to Certify that the project titled "A study on analysis of loans and deposits provided by HDFC Bank Branch Chanapora" submitted by Mr.Aaqib Nabi S/O Gulam Nabi Gutt under registration No. 38331-IC-17 to the Department of Management Studies, University of Kashmir ( Main Campus ) , for the award of the degree of Master of Business Administration (Financial Management) contains the original work done by him under my supervision and this work has not been submitted elsewhere for the award of any other degree.

The conduct of the candidate remained satisfactory during this project.

Signature

Mr Ishfaq Ahmad

Branch head

HDFC Bank, Chanapora

**HDFC BANK  
LTD**



**पराग डेयरी**  
(पी.सी.डी.एफ.लि. सखनऊ की इकाई)  
**PARAG DAIRY**

(An ISO 22000-FSMS & ISO 9001-QMS A Certified Unit of P.C.D.F. Ltd, Lucknow)

**TO WHOM IT MAY CONCERN**

This is to certify that Mr. Adeel Imtiyaz Baba student from University of Kashmir (Main Campus) has successfully completed the project at our organization for winter internship w.e.f. 01/01/2024 to 02/03/2024. Under winter internship period, he has worked on the project entitled "ANALYSIS OF WORKING CAPITAL OF PARAG MILK INDUSTRY" under the guidance of Mr. Akash Gupta, Supervisor (Finance), PCDF.

During the internship programme, the work carried by him was satisfactory and I wish him all the best for his future assignments.

Mr. Anmol Panday

G.M. Admin. Personnel

PCDF, Uttar Pradesh

For Parag Dairy



Authorized signature

**Parag**

B-215, Phase-II, NOIDA-201 305 (U.P.)  
Ph.: 431-42113 Fax: 431-42113  
E-mail: Pdnoida@outlook.com



**HUMAN RESOURCES DEPARTMENT**  
Ref No. JKBFS/HR-Internship/2024-25/033

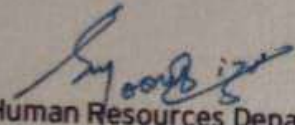
Dated: 7<sup>th</sup> May 2024


**TO WHOM IT MAY CONCERN**

This is to certify that Mr. Roman Amin Ganie, 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 Services Sector (INDIA)" in our Organization w.e.f 1<sup>st</sup> January 2024 to 28<sup>th</sup> February 2024.

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



DEPARTMENT OF MANAGEMENT STUDIES  
UNIVERSITY OF KASHMIR  
(NAAC Accredited Grade 'A+' )  
HAZRATBAL, SRINAGAR 190006

Dated: \_\_\_\_\_

## Certificate

This is to certify that the project titled "Studying Financial performance of J&K Bank through Ratio Analysis" submitted to the P G Department of Management Studies reports the work carried out by **Basit Naqati** in the partial fulfillment of the requirements for the award of Masters of Business Administration. It is further certified that the research work embodied in this project report is original in nature and has not served as the basis for the award of any degree to any candidate in any institution.

**Mr. JAVEED AHMAD**

**Associate Executive J&K Bank**

---

PROJECT REPORT ON "STUDYING FINANCIAL PERFORMANCE OF JK BANK THROUGH



Mahindra  
Group

## M/S SHUHUL AUTOMOBILES PVT. LTD

Auth. Dealer: Mahindra & Mahindra Ltd. Mahindra Automobile Distributor Pvt. Ltd.  
Mahindra Navistar Automotives Ltd.  
Srinagar : NH1 South City, Nowgam Bye Pass, Sgr.



Ref No: SAPL/02/03/2024/0786

Date: 02/03/2024

### TO WHOM IT MAY CONCERN

This is to certify that Mr. SAULEH MANZOOR AHANGAR, Student of UNIVERSITY OF KASHMIR, DEPARTMENT OF MANAGEMENT STUDIES has successfully completed his internship with Shuhul Automobiles Pvt. Ltd. from 15-Jan-2024 to 29-feb-2024. During this tenure he has worked on a project titled "A study on Working Capital Management of Mahindra and Mahindra Ltd."

Further Mr. SAULEH MANZOOR AHANGAR 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



Srinagar. Office Phone: 0194-2314777, 2314696 Fax: 0194-2314777, Cell : 9906606008  
Jammu Office (Showroom) Narwal Bye Pass, Adj. Eidgah, Near Bathindi Morh, Jammu Cell: 9419060786, Ph:019-2493993  
(Jammu Work Shop) : Narwal Bye Pass, Opp. Eidgah, Near Bathindi Morh, Jammu, 0191-2466011, 2466022





# WHITE WATER RESORTS

Hotel & Restaurant

## INTERNSHIP CERTIFICATE

To whom it may concern

This Certification proves that Mohd Iqbal Gorski. Roll. No 19037111042 has completed the internship at White Water Resorts Pahalgam as Impact of Training on Employees Performance Started Joining Date 1<sup>st</sup> March to 30<sup>th</sup> April 2024.

During His stay in the Company as an Intern He displays enthusiasm, Leadership, Self Discipline and Self Motivation.

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

Sincerely

White Water Resorts

Manager

Date – 1<sup>st</sup> April 2024

**WHITE WATER RESORTS**  
Rafting Point Pahalgam  
KASHMIR-192126  
Ph +91-9622291911  
Landline:+91-1936295590  
Email: info@whitewaterresorts.com  
Whitewaterresorts2022@gmail.com

📍 Near Rafting Point, Movera, Pahalgam, Anantnag-192401  
📞 Reservation No: 9622291911 📞 +91 1936-295590  
✉ whitewaterresorts2022@gmail.com



**HUMAN RESOURCES DEPARTMENT**  
Ref No. JKB/SL/HR-Internship/2024-25/032

Dated: 3<sup>rd</sup> May 2024

**TO WHOM IT MAY CONCERN**

This is to certify that Ms. Isma Shafiq, student of University of Kashmir Srinagar in Department of Management Studies, has completed her internship on the topic "Investment Outlook: Exploring the Financial Mindset of Kashmiri Individuals" in our Organization w.e.f 1<sup>st</sup> January 2024 to 15<sup>th</sup> February 2024.

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