

Department of Commerce

University of Kashmir

(NAAC ACCREDITED GRADE 'A')

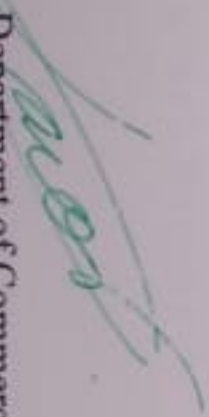
HAZRATBAL, SRINAGAR-190006

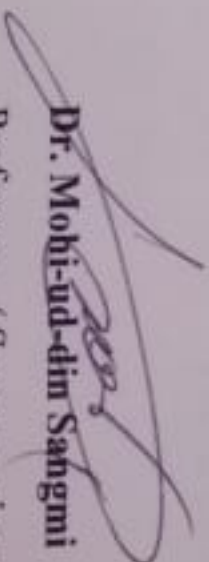


Certificate

It is certified that the project report entitled, "**Marketing strategy of HDFC Bank**" is an original work carried ^{out} by Mr. Sandeep Singh (Roll No 8021) and Mr. Mubashir Rashid Kawoosa (Roll No 8029) under my supervision and guidance. They have fulfilled all the requirements as per the statutes of the University of Kashmir for the Submission of this report, for award of

It is also certified that the above report has not been submitted so far in part or full to the University of Kashmir or any other University for the award of post Graduate Degree in Commerce or any other Degree/Diploma.


Head, Department of Commerce
University of Kashmir, Srinagar


Dr. Mohi-ud-din Sangmi
Professor. (Supervisor)

CERTIFICATE

This is to certify that **Mr. Peerzada Aaqib Reyaz** of **Department Of Business and Financial Studies, University Of Kashmir** has successfully completed the project work titled **Management of Non-Performing Assets at IDBI Bank Ltd., Head Office, Mumbai** in partial fulfilment of requirement for the completion of **Masters in Finance and Control Programme** as prescribed by the DBFS, University Of Kashmir from 01, April 2014 to 25, May 2014

He has worked under my guidance.

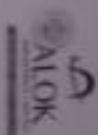
Signature .



Name: - **Shri Raghu Bir Singh**

Deputy General Manager, Recovery, IDBI Head Quarters Mumbai.

Date: **May 26, 2014.**



Certificate

This is to certify that Uzma Yaqoob has completed her Summer Training Project under my direct supervision. she underwent the Summer Training on and from 24 March 2014 (Date of Joining) to 24 May (Date of Completion), during which she was assigned the task of "Export Financing: An Overview Of Pre Shipment, Post Shipment Processes And Export Finance Sources At Alok Industries" which she has successfully completed and the same is presented in the form the present Project Report.

It is further certified that the project report submitted by Uzma Yaqoob reflects her original work and based on the work assigned to her for the Summer Training and that the present project report has not been submitted elsewhere for award of any degree, diploma or fellowship.

Signature of Supervisor

A handwritten signature in blue ink, appearing to be 'M. Yaqoob'.

Vice President

Export finance

THE UNIVERSITY OF KASHMIR
HAZRATBAL SRINAGAR - 190006

No:-
Dated:-



CERTIFICATE

This is to certify that the project report entitled "E-Banking Among Adult Customers In Kashmir Division: An Empirical Assessment" submitted to the Department of Business and Financial studies, University of Kashmir is the original work carried out by Aamir Rashid Parray (15043111085) in the partial fulfillment of the requirements for the award of the Master's degree in commerce.

It is further certified that this work has not been submitted in part or full to the University of Kashmir or to any other university leading to award of master's degree in commerce. The study has been completed within the time schedule as prescribed under the University statutes.

Aamir Rashid Parray
(15034111085)

Dr. Kaiser Rasheed
University of Kashmir
Srinagar

PROF. DR. RIYAZ AHMAD RAINAYEE
HEAD OF THE DEPARTMENT

Certificate

This is to certify that the project report entitled "Effectiveness of Social Security Schemes in S&J" is the original work carried out by Miss Zarina Shah, Miss Kaural Jeet Kour, Mr. Ashraf Malla in partial fulfillment of the requirements of the Masters degree in commerce (M.Com). They have completed the report within the time limit prescribed in the statutes.

It is further certified that this work has not been submitted so far to the University of Kashmir for the post graduate Degree in Commerce.

Dr. Mohi-ud-din Sangmi

Head of Department Commerce

Dr. Riyaz Ahmad Rainayee

Supervisor

Dated:

DEPARTMENT OF COMMERCE

The University of Kashmir



Certificate

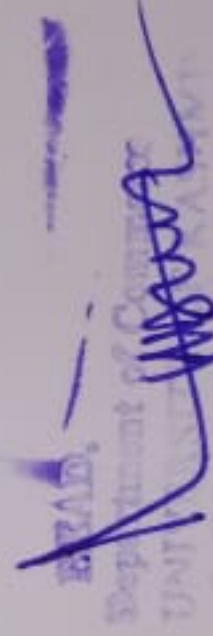
This is to certify that project report entitled "Impact of Promotional-Mix on consumer behavior with special reference to detergents" is the original work carried out by **GOWHERA,(598)** **SHAZIA GAFOOR (610)** and **MOHD AYOUB TANTARY (648)** for the award of masters degree in commerce (M.Com).

It is further certified that this work has not been submitted in part or full to the University of Kashmir, or to any other University, or institution leading to the award of Master Degree in Commerce.

They have completed this project report within the time schedule prescribed under university statutes.



Mr khursheed Ali
(Supervisor)



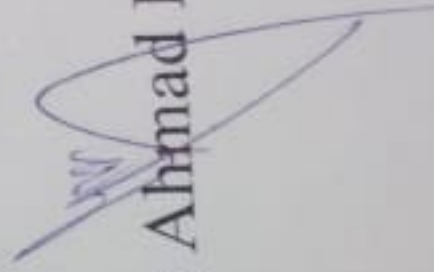
Prof. Khursheed Ahmad Butt
Head, Department of Commerce
Univ-ersity of Kashmir Srinagar 190006

Certificate of Originality

This is to be certified that the work done by the student under my supervision and guidance on the subject "RISK MANAGEMENT IN FOREIGN EXCHANGE" is an authentic one. The work has been done by the student for the partial fulfillment of his M.F.C. degree and it has not been submitted to any other department for any purpose other than this.

I wish all the success and best of the luck to him for his future.

Supervisor


Dr. Riyaz Ahmad Rainayee

Head

Department of
Business and
Financial Studies
University of Kashmir

CERTIFICATE

THIS IS TO CERTIFY THAT THE PROJECT REPORT ON
"NATIONAL STOCK EXCHANGE OF INDIA LIMITED"
SUBMITTED BY THE CANDIDATE NAMELY YASIR BIN
MUSHTAQ IN PARTIAL FULFILLMENT OF HIS DEGREE
M.F.C. IS HIS ORIGINAL WORK UNDER THE GUIDANCE OF
DR S.M.SHAFI, (DEPARTMENT OF BUSINESS AND
FINANCIAL STUDIES) UNIVERSITY OF KASHMIR.



Signature of Project Incharge (Dr S. M. Shafi)

Dated 01-01-2010



UNIVERSITY OF KASHMIR

DEPARTMENT OF BUSINESS & FINANCIAL STUDIES
(NAAC ACCREDITED GRADE 'A')

CERTIFICATE

This is to certify that the project report entitled "**DETERMINANTS AFFECTING INVESTMENT PERFORMANCE: AN ASSESSMENT OF VARIOUS FACTORS IN J&K**" submitted to the Department of Business and Financial Studies, University of Kashmir is the original work carried out in partial fulfilment of requirements for the award of Master Degree in Commerce by:

USMA IQBAL

(14034111002)

IQRA IQBAL

(14034111003)

INSHA ASHRAF

(14034111016)

FAISAL NADEEM

(14034111055)

It is further certified that this work has not been submitted in part or full to the University of Kashmir or to any other University leading to the award of Master Degree in Commerce. The study has been completed within the time scheduled as prescribed under the University statutes.

Dr. Riyaz Ahmad Rainaye
Professor
Department of Business &
Financial Studies
University of Kashmir
PROJECT SUPERVISOR

DR. RIYAZ AHMAD RAINAYEE

HEAD OF DEPARTMENT
DR. RIYAZ AHMAD RAINAYEE

2018-12-7 10:48

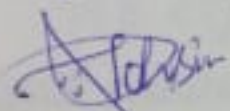


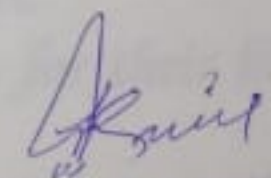
THE UNIVERSITY OF KASHMIR
NAAC ACCREDITED GRADE 'A' HAZRATBAL
SRINAGAR-190006

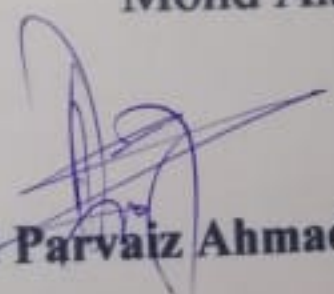
CERTIFICATE

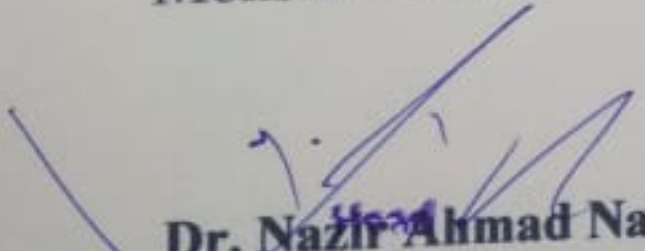
It is the certify that the project report titled "poultry production potential in Kashmir" is original work carried out by (Mohsin Yousuf (1662) Mohd Akail (1647) under the supervision of Dr. Syed Parvaiz Ahmad Shah, submitted in the partial fulfillment for the Award of Masters Degree in commerce(M.com). This project was completed within the stipulated time period as per the statutes of the university.

It is further certified that this work has not been submitted earlier in this university or any other university for any degree/diploma.


Mohsin Yousuf


Mohd Akail


Dr. Syed Parvaiz Ahmad Shah
Supervisor


Dr. Nazir Ahmad Nazir
Head
Department of
Business & Financial Studies
University of Kashmir

UNIVERSITY OF KASHMIR

DEPARTMENT OF BUSINESS AND FINANCIAL STUDIES



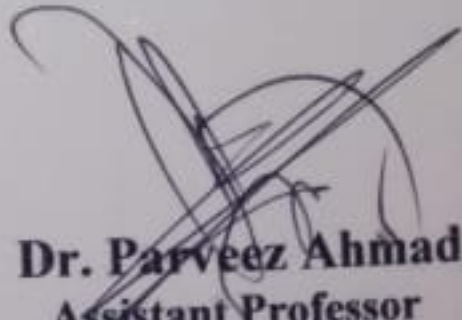
NAAC ACCREDITED GRADE "A"

CERTIFICATE

It is certified that the project report titled "**Growth and Expansion Programs of J&K Tourism**" is the original work carried out by **Sahil Ahmad Wani, Abdul Qayoom, Fayaz Ahmad, Nusrat Rashid, Nadia** under the supervision of **Dr. Parveez Ahmad Shah**, submitted in partial fulfillment for the award of Masters Degree in Commerce (M. Com). This project was completed within the stipulated time period as per the statutes of University.

It is further certified that this work has not been submitted earlier in this University or any other University for any Degree/Diploma.

Prof. (Dr). Nazir Ahmad Nazir
(Head, Department of Business and Financial Studies)
University of Kashmir, Sriangar-190006


Dr. Parveez Ahmad Shah
Assistant Professor
(Supervisor).

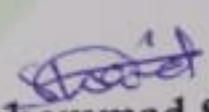
Dr. Parvaiz Ahmad Shah
Assistant Professor
Department of Business & Financial Studies
University of Kashmir

2018-12-7 10:48

CERTIFICATE

*Certified that the project report entitled "**EXPORT FINANCE**" is the report of original work carried out by **Mr. Rouf Ahmad Wani** in Foreign Exchange Business Department, J&K Bank Corporate Head Quarters (CHQ), Srinagar, in partial fulfillment of the requirements leading to the award of Masters Degree in Finance and Control (MFC).*

He submitted the report within the stipulated timeframe as prescribed in the statutes.


Mr. Mohammad Shahid Drabu
Relationship/Financial services Executive
Foreign Exchange Business Department

CERTIFICATE

This is to certify that the project report "ANALYSIS OF NPAs IN PRIVATE AND PUBLIC SECTOR BANKS" submitted to the Department of Business and Financial Studies, University of Kashmir is the original work carried out in partial fulfillment of requirements for the award of Master Degree in Commerce by:

FIZZA YASIN

(14034111009)

URUSA AMIN

(14034111025)

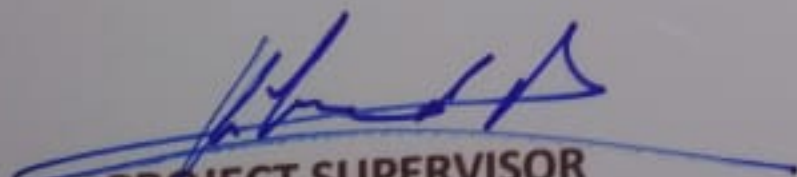
SAIMA

(14034111074)

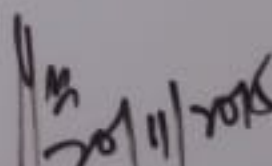
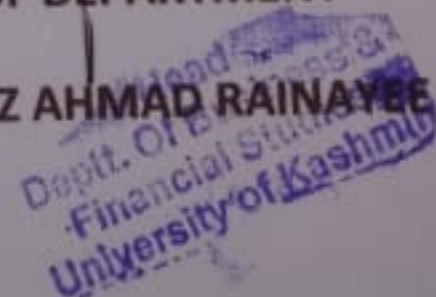
SEERAT BAZAZ

(14034111085)

It is further certified that this work has not been submitted in part or full to the University of Kashmir or to any other University leading to the award of Master Degree in Commerce. The study has been completed within the time scheduled as prescribed under the University statutes.


PROJECT SUPERVISOR

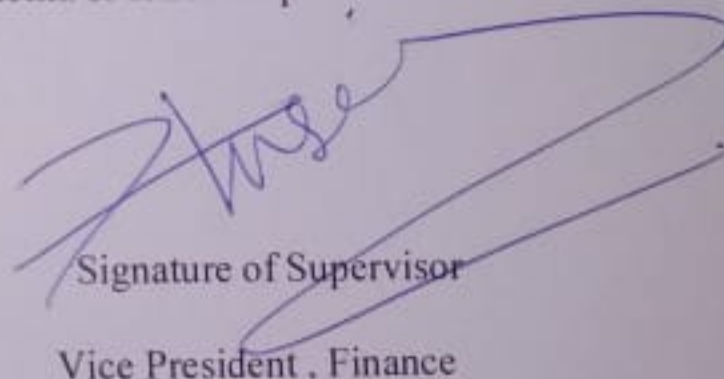
DR. KHURSHEED ALI


HEAD OF DEPARTMENT
DR. RIYAZ AHMAD RAINAYEE

Dept. Of Business &
Financial Studies
University of Kashmir

Certificate

This is to certify that Nousheen Mushtaq has completed her Summer Training Project under my direct supervision. She underwent the Summer Training on and from 24 March 2014 (Date of Joining) to 24 May (Date of Completion), during which she was assigned the task of **Cotton Spinning & its Expansion & Modernisation** which she has successfully completed and the same is presented in the form the present Project Report.

It is further certified that the project report submitted by Nousheen Mushtaq reflects her original work and based on the work assigned to her for the Summer Training and that the present project report has not been submitted elsewhere for award of any degree, diploma or fellowship.



Signature of Supervisor
Vice President, Finance

CERTIFICATE

This is to certify that the project report entitled "COMPETITIVE ADVANTAGE OF BANKS" submitted to the Department of Business and Financial Studies, University of Kashmir is the original work carried out by Anam Siraj, Shabnum Mushtaq and Rofia Nazir in the partial fulfillment of the requirements for the award of Master's Degree in Commerce.

It is further certified that this work has not been submitted in part or full to the University of Kashmir or to any other university leading to the award of Master's Degree in Commerce. The study has been completed within the time schedule as prescribed under the University statutes.

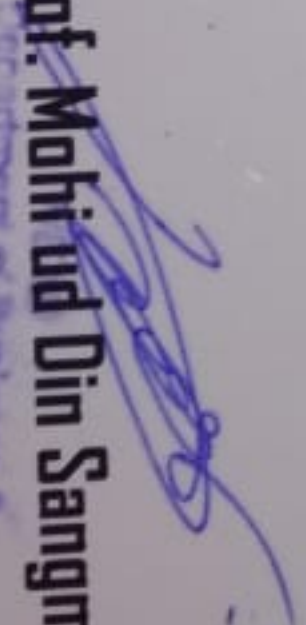
Anam Siraj (12034100067)

Shabnum Mushtaq (12034100033)

Rofia Nazir (12034100005)


Dr. Riyaz Rainayee

Associate Professor
(Supervisor)


Prof. Mohi ud Din Sangmi

Department of Business & Financial Studies
Head

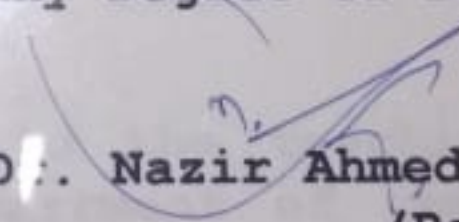
**DEPARTMENT OF COMMERCE
UNIVERSITY OF KASHMIR
Srinagar**




CERTIFICATE

This is to Certify that the project report entitled, ' HRD Climate in Government Organisations : A Study of J & K Cements Ltd ' submitted to the Department of Commerce, is the original work carried out by the trio namely Mr Sameer Bakshi, Mr. Saleem F.N Mayer and Mr. Shiraz Ahmed in the partial fulfillment of the requirements for the award of Masters Degree in Commerce (M.Com).

This work has not been submitted in part or in full to this University or to any other University /Institution for the award of any Degree or Diploma


Dr. Nazir Ahmed Nazir
(Reader)
Supervisor


Prof Mohi-u-din Sangmi
Head, Department of Commerce
University of Kashmir
Srinagar--190006

DEPARTMENT OF BUSINESS & FINANCIAL
STUDIES

UNIVERSITY OF KASHMIR


(NAAC ACCREDITED GRADE "A")

Hazratbal Srinagar-190006

C E R T I F I C A T E

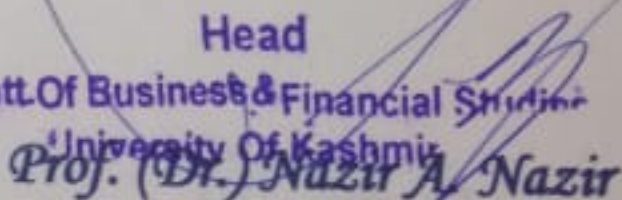
This is to certify that the Project Report entitled "Microfinance and Performance Analysis of SHG's in District Baramulla" is the original work carried out by Bisma Altaf (1641) and Zahoor Ahmad (1622) for the award of Masters Degree in Commerce (M.Com).

It is further certified that this work has not been submitted in part or in full to the University of Kashmir or to any other University for the award of such a degree. The Project Report has been completed within the time limit prescribed in the statutes.


Prof. Mohi-ud-Din Sangmi

Supervisor

Department of Business &
Financial Studies


Head
Dept. Of Business & Financial Studies
University Of Kashmir
Prof. (Dr.) Nazir A. Nazir

Head

Department of Business &
Financial Studies

UNIVERSITY OF KASHMIR



DEPARTMENT OF COMMERCE
University of Kashmir
Hazratbal, Srinagar.

CERTIFICATE

This is to certify that project report entitled "*Risk Management: An Islamic Perspective*" Is the original piece of work carried out by *Mr. Sheikh Sajad (Roll No. 8071)* and *Miss Aasia Adfar (Roll No 329)* under the supervision of *Dr. Bashir Ahmad* submitted in partial fulfillment for the award of Masters Degree in Commerce (M.com) in the Department of Commerce, University of Kashmir. They completed this project within the stipulated time as prescribed under the statutes of University.

It is further certified that this work has not been submitted earlier in this University or any other University for any degree/ diploma.

Prof. Khurshheed Ahmad Butt
Head, Department of Commerce

University of Kashmir
UNIVERSITY OF KASHMIR
HAZRATBAL, SRINAGAR

Dr. Bashir Ahmad
(Supervisor)

Faculty of Commerce
and Management Studies
University of Kashmir
Library

2018-12-7 10:56

DEPARTMENT OF BUSINESS & FINANCIAL STUDIES

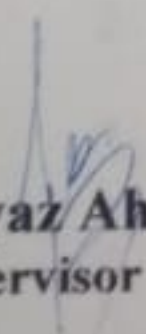
The University of Kashmir
Srinagar – 190006

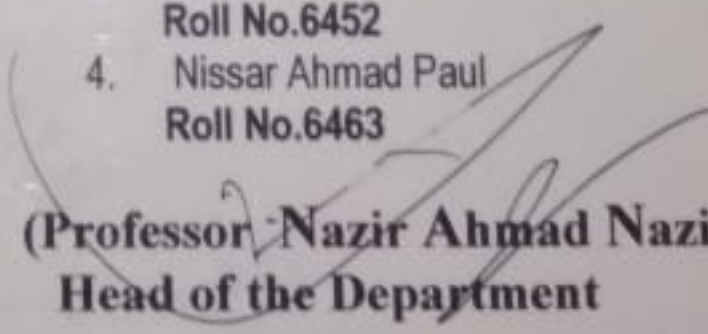
CERTIFICATE

This is to certify that the project report entitled, : "CUSTOMER SATISFACTION IN JAMMU AND KASHMIR BANK" submitted to the Department of Business and Financial Studies, is original work carried out by the four students namely Ahangar Munazzah Hassan Roll No. 6402 Nuzhat Nazir Roll No. 6425, Shazia Fareed Roll No. 6452 and Nissar Ahmad Paul Roll No. 6463 in partial fulfillment of the requirements for then award of Master's degree in Commerce.

It is further certified that this work has not been submitted in part or full to the University of Kashmir or to any other University leading to the award of Master's degree in Commerce. The study has been completed within the time schedule as prescribed under the University Statutes.

1. Ahangar Munazzah Hassan
Roll No. 6402
2. Nuzhat Nazir
Roll No. 6425
3. Shazia Fareed
Roll No. 6452
4. Nissar Ahmad Paul
Roll No. 6463


Dr. Riyaz Ah. Rainayee
Supervisor


(Professor Nazir Ahmad Nazir)
Head of the Department



THE HDFC BANK LTD.

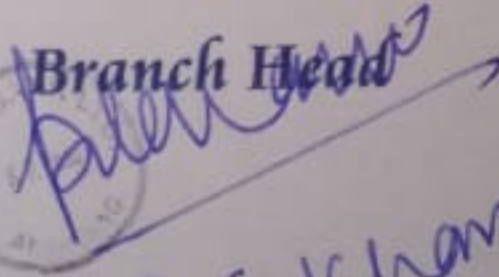
Branch K.P. Road Anantnag – 192101, J & K

CERTIFICATE

(To Whom It may Concern)

This is to certify that Mr. Atta-ul-Aziz, S/o Mir Ab. Rahman, pursuing his MFC course through Department of Business & Financial Studies, University of Kashmir has completed the Project entitled as 'LOANS AND ADVANCES' w.e.f. 17-04-2010 to 14-06-2010 under my guidance and supervision. He has completed the project to my satisfaction. His performance during the tenure has remained satisfactory. I wish him success in his carrier.

Date: 14-06-2010.

Branch Head

P.T. Khan

2018-12-7 10:56

DEPARTMENT OF COMMERCE
UNIVERSITY OF KASHMIR
HAZRATBAL, SRINAGAR – 190006

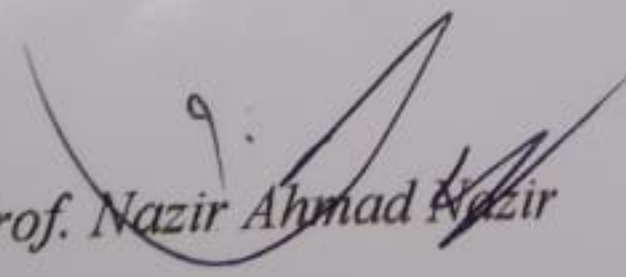
(NAAC Accredited Grade "A")




CERTIFICATE

This is to certify that the project report entitled "**STUDENT ENGAGEMENT : A SURVEY AMONG KASHMIR UNIVERSITY STUDENTS**" is original work carried out by RIZWANA ASHRAF bearing roll no 05 under my guidance and supervision in partial fulfillment of the requirements for the award of the degree of Master of Commerce. She has fulfilled all the statutory requirements for the submission of the present work.

It is further certified that this work has not been submitted so far to the University of Kashmir or any other University for the award of any degree.


Prof. Nazir Ahmad Nazir
Supervisor


HEAD
DEPARTMENT OF COMMERCE
UNIVERSITY OF KASHMIR
HAZRATBAL, SRINAGAR
Head of Department



Department of Business & Financial Studies

University of Kashmir

Srinagar-190006



“CERTIFICATE”

This is to certify that the project report entitled **“Organizational Justice as a predictor of Organizational Citizenship Behavior: An Empirical Study of Teaching Staff of University of Kashmir”** submitted to the Department of Business and Financial Studies is a report of original work carried out under my guidance and supervision in partial fulfillment of the requirements for the award of Masters Degree in Commerce (M.Com) by **Mumtaz-ul-Noor, Shayista Majeed, Mehernosh Zahoor and Fancy Jan.**

Dr. Sabiya Mufti
Assistant Professor
Department of Business & Financial Studies
University of Kashmir
Supervisor

Prof. Mohi-ud-Din Sangmi
Head of Department
Department of Business & Financial Studies
University of Kashmir

2018-12-7 10:56

CERTIFICATE

This is to certify that the project report entitled "FACTORS AFFECTING CONSUMER DECISION REGARDING THE PURCHASE OF MOBILE PHONES IN KASHMIR VALLEY" submitted to the Department of Business and Financial Studies, University of Kashmir is the original work carried out by Ubaida Gul, Bibi Rehana Kazmi and Masrat Mir in the partial fulfillment of the requirements for the award of Master's Degree in Commerce.

It is further certified that this work has not been submitted in part or full to the University of Kashmir or to any other university leading to the award of Master's Degree in Commerce. The study has been completed within the time schedule as prescribed under the University statutes.

Ubaida Gul (12034100068)

Bibi Rehana Kazmi (12034100048)

Masrat Mir (12034100078)



Dr. Mushtaq Ahmad Bhat

Associate Professor

(Supervisor)



Prof. Mohi ud Din Sangmi

Head

Department of Business &
Financial Studies

2018-12-7 10:56

CERTIFICATE

This is to certify that MUDASIR MAJID BEIGH, Roll No. 318, is a bonafide student studying for MFC Course of the UNIVERSITY OF KASHMIR for the year 2010-2012. As a part of their course, he has completed a final Project titled "WORKING OF INTERNATIONAL FINANCIAL CORPORATION WITH SPECIAL REFERENCE OF INDIA"



HOD
DBFS
Head of Business &
Department of Studies
Financial Studies
University of Kashmir

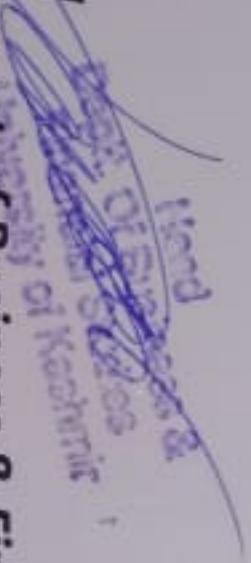
UNIVERSITY OF KASHMIR



(CERTIFICATE)

It is to certify that the project report entitled "The role of khidmat centers in financial inclusion" submitted by Ishfaq Gulzar, Sajad ahmad baba and Mudasir Ali to the department of Business and Financial studies in fulfillment of the partial requirements of M.Com degree, has been successfully carried out as per statutes of the university governing M.Com programme.


Prof. Mohi-ud-din Sangmi
(Supervisor)


Head
Department of Business & Financial Studies



P.G. DEPARTMENT OF BUSINESS
AND FINANCIAL STUDIES
UNIVERSITY OF KASHMIR

Date: _____
No: _____

CERTIFICATE

This is to certify that the project entitled, "**saving and investment behaviour among fixed income class**" is the original work carried out by **Supreet Kour, Syed Sumaira Jan & Ishfana Tayub** under my guidance and supervision in partial fulfillment of the requirements for the award/degree of the Master of Commerce (M.Com.). They have fulfilled all the statutory requirements for the submission of the present work. It is also certified that this work has not been submitted so far in part or full to this university or any other University for the award of M.Com. Degree in Commerce or any other Degree or Diploma.

Irshad Ahmad Malik

(Supervisor)

University of Kashmir

Srinagar-190006

Prof. Mohi-ud-Din Sangmi

HEAD
Department of Business &
Financial Studies
University of Kashmir

DEPARTMENT OF BUSINESS AND FINANCIAL STUDIES
UNIVERSITY OF KASHMIR
HAZRATBAL, SRINAGAR—190006



CERTIFICATE

This is to certify that the project report entitled "**DIVIDEND POLICY AND ITS IMPACT ON MARKET PRICE OF SHARES**". Submitted to the Department of Business and Financial Studies, University of Kashmir is the original work carried out in partial fulfillment of requirements for the award of Masters Degree in Commerce by:

Raouf Ahmad Khanday

(13034100029)

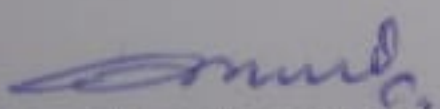
Shahid Malik

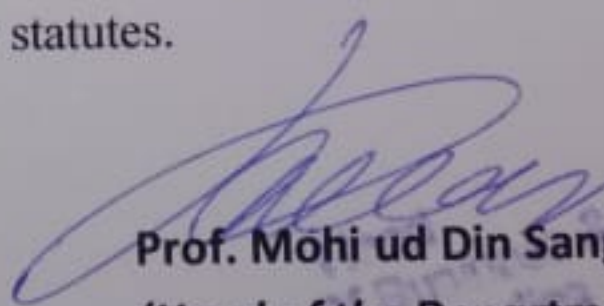
(13034100066)

Zubair Ahmad Wani

(13034100014)

It is further certified that this work has not been submitted in part or full to the University of Kashmir or to any other University leading to the award of Masters Degree in Commerce. The study has been completed within the time scheduled as prescribed under the University statutes.


Dr. Khalid A Chishty
(Project supervisor)


Prof. Mohi ud Din Sangmi
(Head of the Department)



Certificate of Originality

This is to certify that the project report entitled as "A STUDY ON FINANCIAL ANALYSIS OF HDFC BANK" is the original work of Mr. SOFI ZAHID SHABAN, S/O Mr. SOFI MOHD SHABAN. Roll No 622 of MFC 3rd Semester, & is being submitted for the partial fulfillment of the degree of "Masters In Finance & Control (MFC)" to the Department of Business & Financial Studies, University of Kashmir.

During his training he proved to be an effective and sincere student and we wish him all the best in his future endeavour.

Signature of the Guide

**Mr. SYED NADEEM
BRANCH MANAGER
HDFC BANK MAGAM (BUDGAM)**


Syed Nadeem
Branch Manager

CERTIFICATE OF ORIGINALITY

This is to certify that the project entitled "PRICING OF EQUITY SHARES & BOOK BUILDING MECHANISM", is an original work of the student and it is being submitted in the partial fulfillment for the award of Masters Degree in Finance And Control (M.F.C.) through Department Of Business And Financial Studies, University Of Kashmir. This project report has not been submitted earlier either to this university or to any other institution for the fulfillment of requirement of the course of study.



SIGNATURE OF SUPERVISOR

(MR. BILAL AHMAD PANDOW)

SIGNATURE OF STUDENT

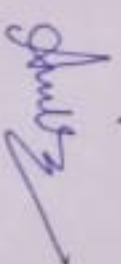
(MISS. SHAF AQ JABEEN)

Place : Srinagar

Dated: 22ND NOV 2013

DECLARATION

I hereby declare that the project entitled "PROJECT FINANCING" submitted for the MFC Degree is my original work at Jammu & Kashmir bank ltd. and the project has not formed the basis for the award of any degree, associateship, fellowship or any other similar titles.

Signature of the Student: 

Place: Srinagar

Date: 01, May - 2012.

CERTIFICATE

This is to certify that Mr. OWAIS JAVEID QURESHI, the student of Department Of Business & Financial Studies, University Of Kashmir has carried out a research on Mutual Funds entitled "STOCK SELECTION ABILITIES OF THE MUTUAL FUND MANAGERS IN INDIA USING JENSEN'S MEASURE".

This Project has been performed in partial fulfillment of his M.F.C. degree in the Kashmir University.

The project finds less scope for duplication and plagiarism and has not been submitted for award of any other degree or course in any university or institute.

I wish him all the success in his future endeavors.

Mr. BILAL AHMAD PANDOW

Department Of Business & Financial Studies

Place, Srinagar.

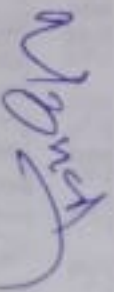
Date,

Certificate of originality

This is to be certified that the work done by the student under my supervision and guidance on the subject "MUTUAL FUND (indirect investment)" is an authentic one. The work has been done by the student for the partial fulfillment of his M.F.C. degree and it has not been submitted to any other department for any purpose other than this.

I wish all the success and best of the luck to him for his future.

Supervisor



Dr. Mushtaq Ahmad Bhat

Head

**Department Of
Business and**

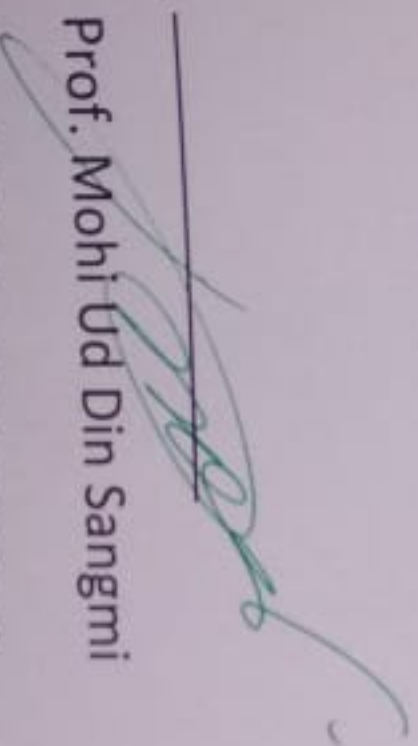
**Financial Studies
University of Kashmir**

DBFS

DEPARTMENT OF BUSINESS AND FINANCIAL STUDIES

Certificate

This is to certify that the report titled "MUTUAL FUNDS" is a project prepared by Ms. Hurat Majid, batch 2011-2013, under our supervision, The same would be submitted to the Department Of Business and Financial Studies, University Of Kashmir in partial fulfillment for the award of the Degree of Masters in Finance & Control (MFC).

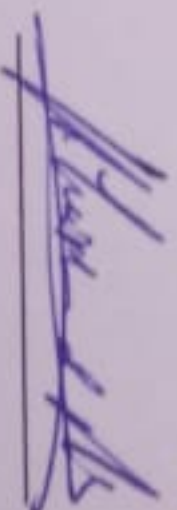


Prof. Mohi Ud Din Sangmi

Head Of The Department,

Department of Business and Financial Studies.

University of Kashmir, Srinagar.



~~Assistant Prof.~~ Khurshid Ali

Supervisor



Department of Business and Financial studies

University of Kashmir, Srinagar

CERTIFICATE

This is to certify that the project report entitled "**Trends in Jammu and Kashmir Budgets**" submitted to the Department of Commerce is the original work carried out by Mr. Shahid Khurshed, Mr. Showkat Ahmad and Mr. Javid Ahmad for the award of Masters Degree in Commerce. (M.Com). They have completed this project report within the stipulated time period as prescribed under university statutes.

It is further certified that this work has not been submitted so far to the University of Kashmir or any other University for the award of any Degree or Diploma.

Head

Head of Business and Financial Studies
University of Kashmir

DR. NAZIR AHMAD NAZIR

Head

Department of Business and Financial studies

University of Kashmir

Mr. Irshad Ahmad Malik

Supervisor

2018-12-7 12:00

Certificate of Originality

This is to certify that the project entitled export Finance is an original work of Mr. Afan ul Haq, Abdul Qayoom, Riyaz Ahmad Lone and is being submitted in partial fulfillment of the requirements of MFC program of Department of Commerce University of Kashmir.

This project report has not been submitted earlier either to this college or any other institution for the fulfillment of requirement of the course. The project report is based on the export procedure and financial liquidity of Alok Industries Limited. The project has been developed at the Head office of Alok Industries Limited under the supervision of company guide.

For Alok Industries Limited

Mr. Hitesh Shah

Asst. Vice President Treasury.

Place: Mumbai

Date: 11-05-2009



भारतीय रिज़र्व बैंक

नई दिल्ली

प्रमाणपत्र

प्रमाणित किया जाता है कि श्री/सुश्री

मुद्दसीर रहीम मलिक, मास्टर ऑफ
फाईनेन्स एन्ड कन्ट्रोल, यूनिवर्सिटी ऑफ कश्मीर
के छात्र/छात्रा ने दिनांक 21 फरवरी, 2012 से 18 अप्रैल, 2012 तक की अवधि

के दौरान हमारे यहां ग्रीष्मकालीन प्रशिक्षण पूरा कर लिया है। उन्हें दिए गए प्रोजेक्ट का विषय

मैनेजमेन्ट ऑफ पब्लिक डैट इन इण्डिया इन कन्टेम्पोररी
सिनेरिजो था

दिनांक 08.05.2012

आप/उसके



Reserve Bank of India
New Delhi

CERTIFICATE

This is to certify that Mr/Ms. Muddasir Rahim Malik, a student of

Master of Finance and Control, University of Kashmir
has completed summer training with us during the period from February 21, 2012

to April 18, 2012
The topic of the project assigned to him/her was

Management of Public Debt in India in Contemporary
Scenario

General Manager



CERTIFICATE

This is to certify that Project Report entitled “**E-advertising- A Case Study of an Emerging Medium**” submitted to Department of Business and Financial Studies is the original work carried out by the undersigned for the award of Master’s Degree in Commerce (Marketing).

It is further certified that this work has not been submitted in part or in full to University of Kashmir, or to any other University leading to the Master’s Degree in Commerce. The project report has been completed within the time scheduled as prescribed under the University statutes.

1. Gh. Hassan
2. Ayaz Ahmad
3. Niyaz Mehmood
4. Ruheela Akhtar

Er. Kaiser Rasheed
(Supervisor)
Department of Business & Financial
Studies

Dr. Nazir A. Nazir
(Head of Department)
Department of Business
& Financial Studies

TRAINING EFFECTIVENESS.

(A CASE STUDY ON ONE OF THE PRESTIGIOUS
COMMERCIAL BANK IN THE STATE)

THE JAMMU AND KASHMIR BANK PVT. LTD.

PROJECT REPORT SUBMITTED FOR THE PARTIAL FULLFILLMENT OF

MASTERS DEGREE IN COMMERCE.

BY

IDRESS MUSTUFA QURESHI

ARJUMAND AMIN

Under the supervision of Dr. Riyaz Ahmad Rainayee

(Reader, Department of Commerce.)



DEPARTMENT OF COMMERCE

UNIVERSITY OF KASHMIR

SRINAGAR-190006

(2006-2007)



The University of Kashmir

NAAC accredited grade 'A'

CERTIFICATE

This is to declare that the report entitled "Financial analysis of Broking Industry" is made by Group "Money Makers", Group members- Nazim Nisar, Wasim Lone and Zubair Wani under the supervision and guidance of Prof. Khurshheed Ahmad Butt.

We confirm that this report truly represents our work and the work is not a replication of work done previously by any other individual or group.

This is to certify that Group "Money Makers" of master of Finance and Control - 2nd Semester at Department of business and Financial Studies, University of Kashmir, have successfully completed their financial analysis of Broking Industry.

Dr. Khurshheed Ahmad Butt

Supervisor

Dr. Nazir Ahmad Nazir

Head, Department of

Business & Financial Studies

BONAFIDE CERTIFICATE

This is to certify that Mohd Iqbal Makayee, Department of Commerce, University of Kashmir, has successfully completed Summer Training at Reserve Bank of India, New Delhi during March – May 2009. As part of this curriculum, the project entitled "RELEVANCE AND FUTURE/PROSPECT OF NON-BANKING FINANCIAL COMPANIES", submitted by the student to the undersigned is an authentic record of his original work, which he has carried out under my supervision and guidance.

I wish him all the best in his future endeavours.



Mr. Subhash Agarwal
Manager NDSI

Dept. of Non-Banking
Supervision
Reserve Bank of India
New Delhi



“Certificate”

This is to certify that following students:

Abdul Rouf Bhat

Adil Hussain Mir

Samee-ul-Bashir

Hilal Ahmed Mir

pursuing M.com course in the Department of Business and Financial Studies, University of Kashmir, Srinagar have successfully completed their project work on the topic **“An Empirical Study of Work Values Among Doctors”** which constitutes the practical training course work in this department.

Dr. Sabiya Mufti
(Supervisor)
Assistant Professor
DBFS
University of Kashmir

Dr. Nazir Ahmed Nazir
Head of Department
DBFS
University of Kashmir

To Whom It May Concern

PROJECT CERTIFICATE

It is hereby certified that *Ms. Anjuman Nisa D/o Mohammad Shafi Shah* had undertaken the project of "*How actually Statutory Audits are conducted*" and accordingly she investigated the audit work of *Sheri Kashmir international Convention Centre (SKICC)*. She thoroughly investigated the said audit work and completed the project successfully.



M.No 52356D




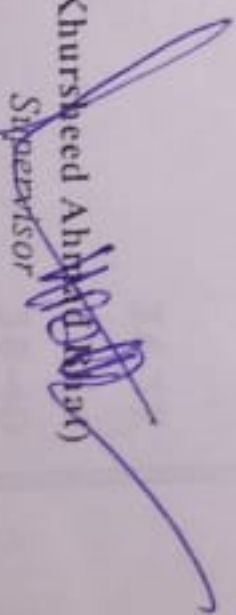
DEPARTMENT OF COMMERCE

University of Kashmir, Srinagar.

Certificate

This is to certify that the Project Report entitled *A STUDY OF EDUCATION SYSTEM IN SRINAGAR* is the report of original work carried by Miss. Moyou-nul-Kownsar under Roll No. 2200/96 in partial fulfillment of the requirements for the Degree of Master in Commerce (M.Com). She completed the writing of report within the required time as prescribed in the statutes. This work has not been submitted so far, for any Degree in this University.


(Prof. S. Fayyaz Ahmad)
Head of the Department


(Dr. Khursheed Ahmad)
Supervisor

Certificate

To whom it may concern

This is to certify that Asma Majid, Roll No 305, student of MFC 3rd semester Department of Business & Financial studies (DBFS) University of Kashmir has successfully completed 8 week winter internship in at ilocus.

The topic assigned to the student was " ICT ENABLED SERVICES FOR LIVESTOCK DEVELOPMENT IN INDIA ". The work is being submitted to the Department of Business and Financial Studies, University of Kashmir for the award of degree. The student has submitted the project in time.

Supervisor



Director, ilocus
19 Railway Road, Upper Saddle
Srinagar, India-190007

Post Graduate Department of Commerce
University of Kashmir Srinagar – 190006.

NAAC Accredited "Grade A"

Certificate

Certified that the Project work entitled "Trends in Automobile Industry with reference to Maruti Suzuki India Limited" has been carried out by the following students:

Mohsin Khan
Javaid Ahmad Bhat

The Project Report is being submitted to the P.G Department of Commerce, University of Kashmir, in partial fulfillment of the requirements for the award of the Degree of M.Com.

The work carried out under my guidance and supervision is worthy of consideration for the said purpose.

Prof. Khurshed Ahmed Butt
Head of the Department

DEPT. of Commerce
UNIVERSITY of Kashmir
Srinagar

Er. Kaisar Rashid
Supervisor

Er. Kaisar Rashid
System Analyst
Department of Commerce
University of Kashmir, Sgr.

Dated: _____

Faculty of Commerce and Management Studies
University of Kashmir, Srinagar
Department Library
Accession No 21
Date

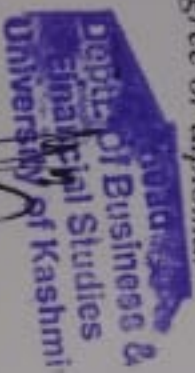
Department of Business and Financial Studies

University of Kashmir, Srinagar

CERTIFICATE

This is to certify that the project report entitled "Impact of operational Risk events on the performance of a banking firm": An empirical study of J&K Bank represents the original work script written by **Parvaiz Ahmad Lone** (14034111004), **Gowhar Majeed** (14034111005), **Muzafar Ahmad Mir** (14034111023) and **Mohd. Altaf Hajam** (14034111024), under the supervision of **Mr. Sartaj Hussain** (Assistant Professor at Department of Business and Financial Studies, University of Kashmir, Srinagar). This project dissertation is submitted towards partial fulfillment of the requirements of Masters in Commerce (M.Com) programme in the Department of Business and Financial Studies, University of Kashmir. The project has been completed within the stipulated time as prescribed under the regulations of university.

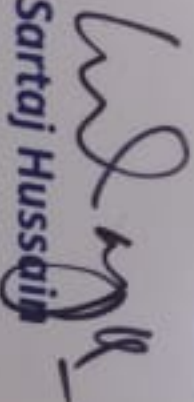
It is further certified that this work has not been submitted elsewhere in this university for any degree or diploma.



Prof. Reyaz Ahmad Rainyee

Head, Department of Business
& Financial Studies,

University Of Kashmir.


Mr. Sartaj Hussain

(Assistant Professor)

Deptt. Of Business and Financial
Studies, University of Kashmir.

THE UNIVERSITY OF KASHMIR

DEPARTMENT OF BUSINESS & FINANCIAL STUDIES



NAAC ACCREDITED GRADE-A
HAZRATBAL SRINAGAR-190006

CERTIFICATE

This is to certify that the Project report entitled **"CENTRE-STATE FISCAL RELATIONSHIP: A REVIEW OF THE STATE OF JAMMU AND KASHMIR"** is an authentic work carried out by, **NADIYA NAZIR, NAGEENA KHALIQ AND SUMERA MOHI-UD-DIN** in partial fulfillment of the award of Masters Degree in Commerce. They have completed this project report within the stipulated time period as prescribed under University statutes.

It is further certified that this work has not been submitted so far to the University of Kashmir or any other University for the award of any Degree or Diploma.

PROF. (DR) MOHI-UD-DIN SANGMI

(Head of Department)

MR. IRSHAD AHMAD MALIK
ASSISTANT PROFESSOR

(Supervisor)

THE UNIVERSITY OF KASHMIR

DEPARTMENT OF COMMERCE

NAAC ACCREDITED GRADE "A"
HAZRATBAL SRINAGAR-190006

CERTIFICATE

This is to certify that the Project report entitled "Analysis of Micro Finance Schemes of Ellaguppal Behali Bank" is an authentic work carried out by a group of students consisting of Asif Hussain, Syed Sajid Hussain, Hakim Uzair Ahmad, and Nazima Amin in partial fulfillment of the award of Masters Degree in Commerce (Financial area). They have completed this project report within the stipulated time period as prescribed under University statutes.

It is further certified that this work has not been submitted so far to the University of Kashmir or any other University for the award of any Degree or Diploma.

HEAD, DEPARTMENT OF COMMERCE
UNIVERSITY OF KASHMIR
HAZRATBAL, SRINAGAR
Prof. M. S. Ahmad
Head Department of Commerce

Prof. Mohi-ud-Din Sangmi
(Supervisor)

Faculty of Commerce
and Statistics
University of Kashmir
Department of Commerce
Accession No. 35
Date




Department of Business & Financial Studies

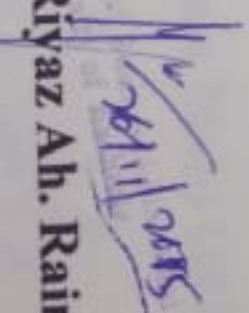
University of Kashmir

Srinagar-190006

"CERTIFICATE"

This is to certify that the project report entitled "Relationship Between Job Satisfaction And Organizational Citizenship Behavior Among Doctors of Kashmir" submitted to the Department of Business and Financial Studies is a report of original work carried out under my guidance and supervision in partial fulfillment of the requirements for the award of Masters Degree in Commerce (M.Com) by **Zahid Bashir, Kulsooma Mohi ud din, Mehnaza Jabeen Rakhshanda Farooq.**


Dr. Sabiya Mufti
Assistant Professor
Department of Business & Financial Studies
University of Kashmir
Dr. Sabiya Mufti
Supervisor


Prof. Riyaz Ah. Rainayee
Head of Department

DEPARTMENT OF COMMERCE

(UNIVERSITY OF KASHMIR)
NAAC ACCREDITED GRADE "A"



CERTIFICATE

This is to certify that the project report entitled "The electric potential of Jammu and Kashmir state" submitted to the department of commerce university of Kashmir, Srinagar is the original work carried out by Group of students. Student Name: Imtiyaz Ahmad, Miss Shaista & Miss Saima under Deptt. Roll No's 5777, 5778 and 5784 respectively, for the award of Masters Degree in commerce. They have submitted this project report within the stipulated time period as prescribed by the department.

It is further certified that this work has not been submitted so far to the University of Kashmir or any other university and institution for the award of any Degree or any other course.

Head Department of commerce
University of Kashmir
(Imtiyaz Ahmad built)
UNIVERSITY OF KASHMIR
HAZRATBAL, SRINAGAR

Teacher / Supervisor
(Mr. Irshad Ahmad)

Grams :- Kash. University

Phone.

Department of Commerce
The University of Kashmir
University Campus, Hazratbal
Srinagar — 190006, Kashmir.

Ref. No _____

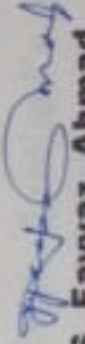
Dated _____


CERTIFICATE

Certified that the Project Report Titled "Marketing Strategy of Fungicides India Limited" is the report of original work carried out by Mr. Reyaz Ahmad under Roll No. 04/97 in partial fulfillment of the requirements for the Degree of Master in Commerce (M.COM). He completed the writing of report within the required time as prescribed in the statutes. This work has not been submitted so for for any Degree/ Diploma in this University or any other University or any other University.

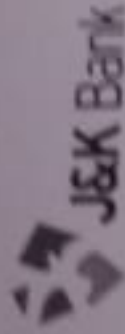
Mr. Nazir Ahmad Gilkar
Senior Lecturer in Commerce
Government Degree College
Baramulla

(Co-Supervisor)


Dr. S. Fayyaz Ahmad
Head Department of Commerce
(Supervisor)


Dr. S. Fayyaz Ahmad
Head & Dean

2018-12-7 11:57



CERTIFICATE

This is to certify that Ms. Uzaiqa Qadir, student of Post Graduation of Department of Business and Financial Studies, University of Kashmir, Srinagar, J&K has successfully completed the project entitled "Credit Concentration Risk".

During the project period, her involvement and performance was excellent.

I wish her all the best for her future endeavors.

Ejaz Ayub

Relationship Executive

Integrated Risk Management Department

Jammu & Kashmir Bank Ltd

Integrated Risk Management Department

**DEPARTMENT OF BUSINESS AND FINANCIAL STUDIES
UNIVERSITY OF KASHMIR**

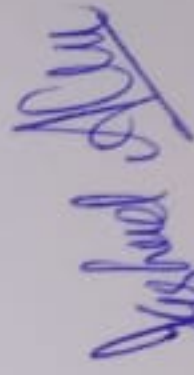
(NAAAC ACCREDITED GRADE "A")
Hazratbal Srinagar -190006

CERTIFICATE

This is to certify that the project Report entitled "*Financial Derivatives Market and its Growth and Development*" is the original work carried out by Sabbah Iqbal (6753), Nahila Nazir (6773), Nighat Fatima (6785), Shafia Sidiq (6786), and Foziya Farooq (6751) for the award of Masters Degree in Commerce (M.Com).

It is further certified that this work has not been submitted in part or in full to the University of Kashmir or to any other University for the award of such a degree. The Project Report has been completed with the time limit prescribed in the statutes.

Dr. Nazir Ah. Nazir
Head Of Department
Department Of Business &
Financial Studies


Mr. Irshad Ahmad Malik
Assistant professor
Department of Business &
Financial studies

CERTIFICATE

This is to certify that the project report entitled "PERCEPTION ABOUT ISLAMIC BANKING IN KASHMIR VALLEY" submitted to the Department of Business and Financial Studies, University of Kashmir is the original work carried out in partial fulfillment of requirements for the award of Masters Degree in Commerce by:

ADIL YOUSUF

(14034111014)

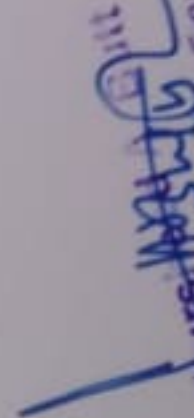
OMEL BANIN

(14034111027)

FIZA YASEEN

(14034111028)

It is further certified that this work has not been submitted in part or full to any other university or to any other university leading to the award of Masters Degree in Commerce. The study has been completed within the time scheduled as prescribed under the university statutes.


DR. KHURSHIED A.H. BUTT
Professor of Kashmir
Department of Business and Financial Studies
PROJECT SUPERVISOR


HEAD OF DEPARTMENT

DR. RIYAZ AHMAD
University of Kashmir

Final work of
Government of
2000
A report entitled

2011



PG. Dept. of Commerce and Management

Govt. Degree College Bemina - Srinagar

Certificate

This is to certify that the project-represented by the student titled "Marketing – Mix Strategies of J&K Cements Ltd" is the original work carried out by Tanzila Ashraf, Shiraza Akhter, Syed Amjad and Bashir Ahmad in the partial fulfillment of the requirements of the Masters Degree in Commerce (M.com). They have completed the project within the stipulated time as prescribed in the statutes.

It is further certified that this work has not been submitted so far to the University of Kashmir or any other university for the Postgraduate Degree in Commerce or any other degree/Diploma.

Fozia

Miss Fozia

Supervisor

Dr. Tshtiaq Hussain

Dr. Tshtiaq Hussain

Supervisor

Razia Sultana

Razia Sultana

H.O.D.

College of Commerce
Government Degree College Bemina

2018-12-7 11:56

CERTIFICATE OF ORIGINALITY

This is to certify that the project report entitled as

"Growth and development of Government Securities in India from 1990-2009"

is the original work of the student and is being submitted for the partial fulfillment of the degree of

"Masters in Finance and Control (MFC)"

To the Department of Business and Finance, University of Kashmir. This report hasn't been submitted earlier either to this organization or any other institution for the fulfillment of requirement of the course of study.

Signature of Student



• Hina Khan

Signature of Supervisor



• Dr. Golaka C Nath, Senior Vice President, CCI

Place : Mumbai

Date: 19th May 2009

CERTIFICATE

To whom it may concern

This is to certify that 'Umer Mushtaq' student of MFC 4th semester "Department of Business and Financial studies (DBFS) University of Kashmir has successfully completed his project on time.

The topic assigned to the student was "Market Feasibility of Cash Credit Facility".

The work is being submitted to the Department of Business and Financial Studies, University of Kashmir for the award of degree.

The student has submitted the project in time.

Supervisor

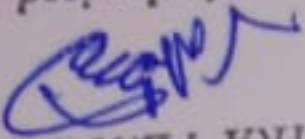
CERTIFICATE

This is to certify that the project entitled "Pipe Industry," A comparative Analysis" has successfully been completed and documented by Mr. Feroze Ahmad Khanday under the supervision of Ms. Vabhiz Doomasia, Jt. General Manager corporate Finance. It is also certified that the analysis and statistics presented here are the author's own effort and are in no manner what so ever attributable to Essar Group or its officials.

SUBMITTED BY:-

Feroze Ahmad Khanday [MFC 399]

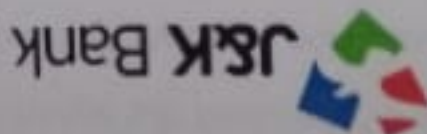
For HAZIRA PLATE LIMITED



Authorised Signatory

Project Guide:-

Ms. Vabhiz Doomasia,
Jt. General Manager,
Corporate Finance.



Zonal Office Mumbai.

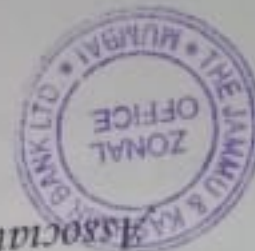
601-602, Eagles Flight, Andheri (E), Mumbai-93,
Tel-56924134-136 Fax: 26836231.

Ref. JKB/ZOM/2007-
25th April, 2007

It is certified that the Survey report titled "Financial Intermediation with Minority Clusters in Mumbai" has been prepared by six interns deputed to this office, as part of Winter placement/ Internship project by Department of Commerce, University of Kashmir, Srinagar under our Supervision.

(Rofini Bhan)

Associate Executive



2018-12-7 11:55

Certificate

This is to certify that the study inflation presented by Irshad Bashir, ROLL NO. 1039, of the batch 2008-2011 of *Department of Business and Financial Studies*, University of Kashmir in partial completion of MASTERS IN FINANCE & CONTROL has been done under my guidance.

The Project is in the nature of original work that has not so far been submitted for any other course in this institute. Reference of work and relative sources of information has been given at the end of the project.

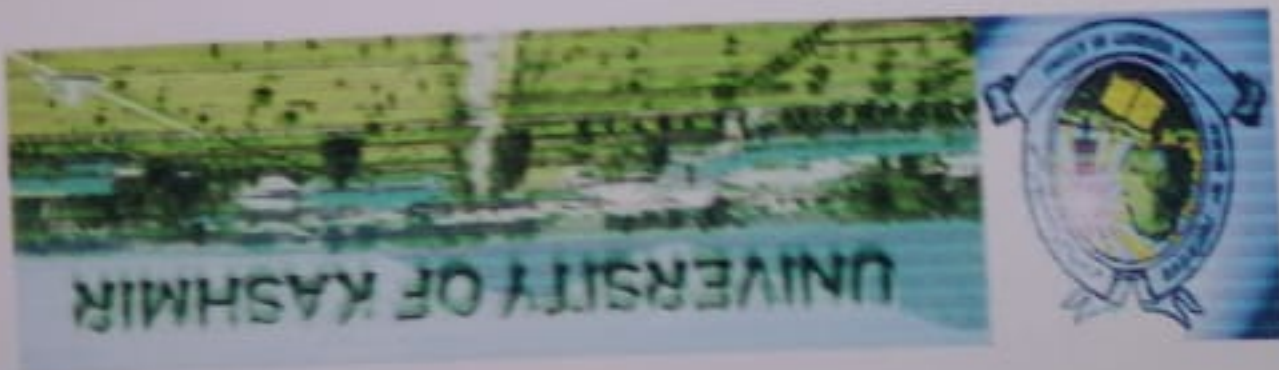
Dated: 19-02-2011
Place: Srinagar

Billal A. Pandow

DEPARTMENT OF COMMERCE

UNIVERSITY OF KASHMIR

Srinagar-190006



Certificate

This is certified that the project report entitled "**ASSET-LIABILITY MANAGEMENT IN COMMERCIAL BANKS**" has been submitted to the Department of Commerce in original work carried out by the undersigned in partial fulfillment of the requirements for the award of **MASTERS IN FINANCE AND CONTROL (MFC)**.

It is further certified that this work has not been submitted to any other university leading to the **MASTERS IN FINANCE AND CONTROL (MFC)**. This project report merely consists the relevant topic given by the concerned supervisor and the same has been completed within the time schedule as prescribed under the university statutes.

Mr. GH NABI DAR
ASSOCIATE EXECUTIVE, ALM
CHQ, JSKBANK, SRINAGAR.

[Signature]
4478

MUZAFFAR AH. BHAT
SYED SHAFAT ALI RIZVI
SHOWKAT AH. MALIK



CERTIFICATE

This is to certify that the Project report entitled "Effectiveness of Computers in Banking Operations/Services" submitted to the Department of Business and Financial Studies, University of Kashmir is the original work carried out by:

Sabzar Ahmad Peerzadah(14034111018), Mohd Lateef Bhat(14034111031), Naveed Ahmad Baba(14034111077), Wasim Ahmad Malla(14034111080), in the partial fulfillment of the requirements for the award of Master's Degree in Commerce.

It is further certified that this work has not been submitted in part or full to the University of Kashmir or any other university leading to award of Master's Degree in Commerce. The study has been completed within the time schedule prescribed under the University Statues.

ER. KAISAR RASHEED

(Supervisor)

DB&FS

(HEAD)

DB&FS

PROF. RIYAZ AHMAD RAINAYE

Dept. of Business & Financial Studies
University of Kashmir



Reserve Bank of India

New Delhi

CERTIFICATE

This is to certify that Mr/Ms. Adil Amin Mir, a student of
Deptt. of Business & Financial Studies, Univ. of Kashmir

has completed summer training with us during the period

from March 15, 2010 to May 7, 2010

The topic of the project assigned to him/her was

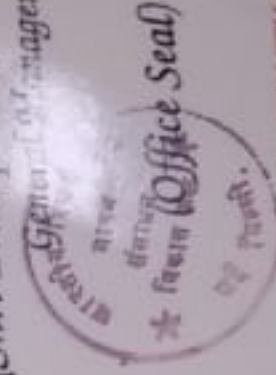
"FDI: Problems and Prospects"

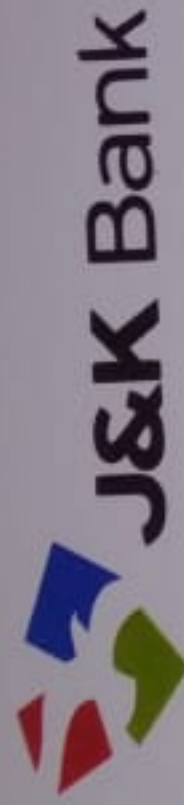
Date : June 24, 2010

Pradipta Kumar Jena

(Shri Pradipta Kumar Jena)

General Manager





CERTIFICATE

This is to certify that Miss Saleema Khan, a student of MFC 3rd semester, University of Kashmir has completed her two months winter internship under my supervision.

Her performance during the entire course of the project "Export Financing by the J&K Bank-A Case Study of Kashmir Division" has remained outstanding.

For the J&K Bank Ltd.

A handwritten signature in blue ink, appearing to read "Parvez", is written over a faint, stylized blue line graphic.

Associate Executive (Exports)

Name:-Parvez Ashraf Qadri



BONAFIDE CERTIFICATE

Certified that this project report on " Cross selling in HDFC Bank " is the bonafide work of "*Mr. SAJAD AHMAD*" who carried out the project work.

H.O.D

Department of Business and
Financial studies, University of Kashmir,
Srinagar, 190006

CROSS-SELLING

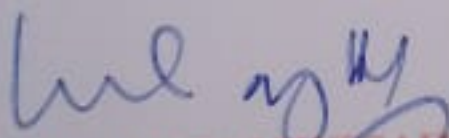


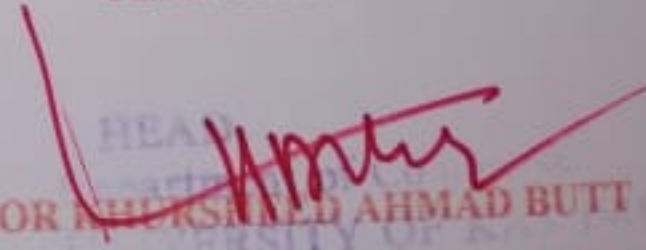
CERTIFICATE

This is to certify that the project report entitled "EVALUATION OF PERFORMANCE OF BANKS" with special reference to J&K BANK, HDFC BANK & ICICI BANK submitted to the Department of Commerce is the Original work carried out by the undersigned for the award of Master's Degree in Commerce (M. Com)

It is further certified that this work has not been submitted in part or in full to the University of Kashmir, or to any other University, leading to the Master's Degree in Commerce. The project report has been completed within the time scheduled as prescribed under the university statutes.

MUSHTAQ AHMAD DAR
ZAHOOR AHMAD MIR
AISHIA MOHAMMAD
TEHNEEFA HASSAN


MR. SARTAJ HUSSAIN
(ASSISTANT PROFESSOR)
DEPARTMENT OF COMMERCE


PROFESSOR KHURSHID AHMAD BUTT
(HEAD DEPARTMENT OF COMMERCE)

Certificate

This is to certify that the project report titled "A Case based study of SME funding by HDFC BANK", submitted in the partial fulfillment for the award of degree in Masters in Finance And Control (MFC) is a record of summer training carried out by Saalim-ul-Saba, under my supervision and guidance at HDFC Bank and that no part of this report has been submitted for the award of any other degree/diploma/fellowship or similar titles or prizes.

Signature

Authorised Signatory

HDFC Bank Ltd.

Mr. Aleem Mayer

Manager (Working Capital Finance)

HDFC Bank



Department of Business and Financial studies

University of Kashmir, Srinagar

CERTIFICATE

This is to certify that the project report entitled "MARKETING OF APPLE IN KASHMIR VALLEY WITH REFERENCE TO 4 P'S OF MARKETING MIX" submitted to the Department of "Business and Financial Studies" is the original work carried out by Mr. Farooq Ahmad Dar(1619), Mr. Zubair Ahmad Dar(1668) and Mr. Ab. waheed(1649) for the award of Masters Degree in Commerce. (M.Com). They have completed this project report within the stipulated time period as prescribed under university statutes.

It is further certified that this work has not been submitted so far to the University of Kashmir or any other University for the award of any Degree or Diploma.

DR. NAZIR AHMAD NAZIR

Head,

Department of Business and Financial studies

University of Kashmir

Mr. Irshad Ahmad Malik

(Supervisor)

Certificate

This is to certify that the project report titled "A Case based study of Financial Inclusion" A product of J&K bank, submitted in the partial fulfillment for the award of degree in Masters in finance & control (MFC) carried out by Saalim-ul-Saba, under my supervision and guidance and that no part of this report has been submitted for the award of any other degree/diploma/fellowship or similar titles or prizes.

Signature



Supervisor

BILAL AHMAD

CERTIFICATE

This is to certify that the project report entitled "PERCEPTION ABOUT ISLAMIC BANKING IN KASHMIR VALLEY" submitted to the Department of Business and Financial Studies, University of Kashmir is the original work carried out in partial fulfillment of requirements for the award of

Masters Degree in Commerce by:

ADIL YOUSUF

(14034111014)

OMEL BANIN

(14034111027)

FIZA YASEEN

(14034111028)

It is further certified that this work has been submitted in part or full to university of Kashmir or to any other University leading to the award of Masters Degree in Commerce. The study has been completed within the time scheduled as prescribed under the university statutes.

Dr. Khurshid A. Butt
Professor
Department of Financial Studies
University of Kashmir
DR. KHURSHID AH. BUTT

PROJECT SUPERVISOR

HEAD OF DEPARTMENT

Department of Financial Studies


DR. RIYAZ AHMAD RAINAYEE

Department of Business & Financial studies
University of Kashmir, Srinagar


NAAC Accredited Grade "A"



This is certify that the project report entitled "Problems & Difficulties in going public (A study of unlisted corporate sector of Kashmir)" submitted to the department of Business and Financial Studies is the original work carried out by Miss Sheeraza Akhter (Roll No 1605), Mr. Younis Mohammad (Roll No 1638), and Mr. Mohammad Ashraf (Roll No 1640) for the award of Masters Degree in Commerce. They have completed this project report within the stipulated time period as prescribed under University Statutes.


Dr. Nazir Ahmad
Dept. Of Business & Financial Studies
Head University Of Kashmir

Dept. of Business & Financial studies
University of Kashmir


Mr. Sartaj Husain

Assistant professor

Dept. of Business & Financial studies

Supervisor