

CERTIFICATE

This is to certify that Mr. Humayoun Aziz, bearing Reg no: 118-BS-2012, student of IMBA Kashmir University, has completed his internship with State Bank Of India (Mutual Funds) from 22th/ June 2017 to 30th/August 2017 of the survey on the topic entitled to him "Merits, demerits and general perception of people regarding sbi mutual funds".

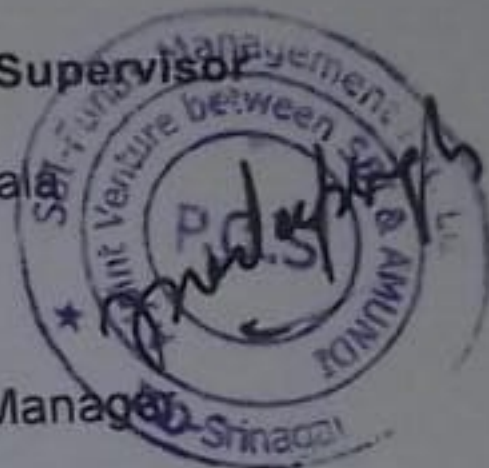
The internship project work has been carried out by Humayoun Aziz under my supervision and guidance and to the best of my knowledge and information.
The report is an authentic work and maybe taken as partial fulfillment of course credit. I wish him success in life.

Signature of Faculty Supervisor

Mr. Pradeep Kalia

Designation:

Relationship Manager

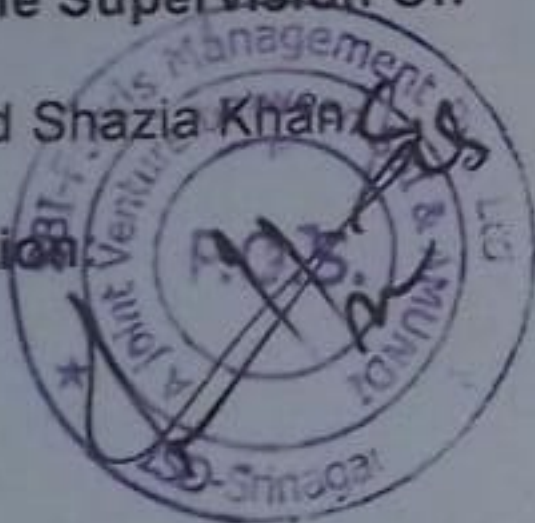


Under The Supervision Of:

Mrs. Syed Shazia Khan

Designation:

CSO





ACKNOWLEDGEMENT

The success of the project depends on a contribution of many people, especially those who take time to share their thoughtful criticism and suggestions to improve the project work.

At the very beginning I would like to thank Almighty the guiding light of my life for granting me the potency and courage to complete this project work successfully.

I am very grateful to JKB Financial Services Ltd for given me an opportunity to undertake the project and **Aijaz Ahmad Kapra** (Banking Associate JKB Financial Services Ltd), for guiding and inspiring me at every point of time and gave valuable inputs from the start and was constantly motivating and appreciating my Performance.

Last but never the least, I express my deep gratitude to my adorable parents, encouraging friends and all those unsung heroes who have been indirectly or directly responsible for the successful completion of the dissertation report.

Aijaz

Certificate of Internship

TO WHOM IT MAY CONCERN

This is to certify that **Mr. ADNAN MANZOOR WANI** Student of (**The Business School University of Kashmir**) underwent eight weeks internship training programme at **HDFC Bank Ltd Maharaj Gunj Srinagar**. He carried out the project for **HDFC Bank Ltd**, titled "**Customer Awareness about product and Services of HDFC Bank Ltd**" from 07-07-2017 to 05-09-2017. He has successfully completed the project and submitted the report.

His work and conduct has remained excellent and during the course of the project he was found to be very sincere and hardworking.

We wish him all the best for his future endeavours.

Azhar Farooq

Relationship Manager

HDFC BANK Srinagar M r Gunj.

HDFC BANK LTD.
Maharaj Ganj, Srinagar

Ref No. *SBI FM/AUG/10*

06/09/2017

To Whom It May Concern

This is to certify that Ms. **BISMA ISHFAQ**, student of IMBA **Kashmir University**, has undergone through the internship program in our organization for a period of 2 months that is from 22th/ June 2017 to 30th/August 2017.

She has completed her project on "**CUSTOMER SATISFACTION TOWARDS SBI MUTUAL FUNDS IN COMPARISON WITH HDFC MUTUAL FUNDS**".

During her project report we found her sincere in her duties and responsibilities. She is hardworking and Committed to work.

We wish her all the best in her future endeavors and hope she will have a successful career





J&K Bank

Human Resources Development Division

Ref: HRDD/JKB/TRNG- 2017- 270

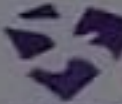
August 31, 2017.

TO WHOM IT MAY CONCERN

This is to certify that Mr. Sheikh Shahid, S/o Mr. Gh. Mohiuddin Sheikh, pursuing IMBA from "Department of Management Studies, Kashmir University", has completed his Project work/ Internship in J&K Bank on the topic "**Financing of SSI's by J&K Bank**", from 06/07/2017 to 30/08/2017.

His work and conduct has remained excellent.

We wish him all Success.

 **J&K Bank**
HRDD Division
Corporate Headquarters
M.A. Road, Srinagar.
Executive (HRDD)

September 12, 2017.

TO WHOM IT MAY CONCERN

This is to certify that Mr. Toufeeque Ahmad Parah, S/o Mr. Mohamad Subhan Parah, pursuing IMBA from "The Business School", University of Kashmir, has completed his Project work/ Internship in J&K Bank on the topic "Customer Perception Towards Housing Loan Scheme of J&K Bank", from 17/07/2017 to 11/09/2017.

His work and conduct has remained excellent.

We wish him all Success.

JK Bank
HRDD Division
Corporate Headquarters
M. A. Road, Srinagar.
Associate Executive (HRDD)

To Whom It May Concern

This is to certify that Mr Umar Farooq has completed internship program at Sharp Sight Centre, Swasthya Vihar, Delhi. The duration of his internship was 8 weeks beginning from June 28, 2017 and ending on August 27, 2017. As part of Sharp Sight Centre Umar Farooq has been a great asset for this period owing to his exceptional organization skills and a keen ability to prioritize his work.

Umar Farooq was inducted in to the Absolute Marketing and Business Development Program where he was entrusted with the following duties which he carried out with total precision:

- Attending free checkup camps.
- Assisting in identifying and evaluating new client prospects.
- Assisting business development activities in corporates.

During his training we found him very punctual and hardworking young man. Mr Umar Farooq is capable young man with pleasant habits and credible personality.

We wish him all the best for his future endeavors.

Authorized Signatory



Helpline : 011-30051818

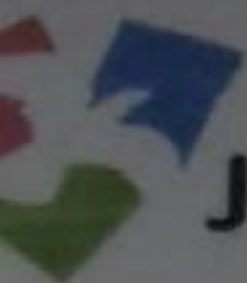
East Delhi

81, Defence Enclave (Vihar) Vikas Marg, Metro Pillar No. 85, Delhi - 110092
Phone : 22461150, 9999405599 Fax : 22461150

Email : info@sharpsight.in Website : www.sharpsight.in

West Delhi | South Delhi | Shahdara | Indirapuram | Srinagar | Khurja (UP)

CIN : U55100DL2011PTC222498



JKB Financial Services Limited

(wholly owned subsidiary of J&K Bank)

SEBI Reg. No:
NSE: INB231441131
BSE: INB011441137
NSDL: IN-DP-NSDL-351-2012
CDSL: IN-DP-CDSL-650-2012
CIN: U65990JK2008SGC002931

INTERNSHIP COMPLETION CERTIFICATE

To whom So It May Concern

This is to certify that Miss. SAMREEN, student of IMBA (integrated masters of business administration), department of management studies, University of Kashmir has successfully completed 8-week internship program w.e.f 4th July 2017 (date of joining) to 31st august 2017 (date of completion) with JKB Financial Services Ltd – Head Office as a part of summer internship under our supervision.

SUHAIL ATHAR ZARGAR
Relationship Executive
J&K BANK

Certificate of Completion

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Sufyan Yousuf** from **The Business School, University of Kashmir** underwent eight weeks internship training programme at Jio Centre Sopore. He carried out the project for Reliance Jio Infocomm Ltd. titled "**Customer Satisfaction toward Reliance Jio**" from 03-07-2017 to 30-08-2017. He has successfully completed the project and submitted the report.

His work and conduct has remained excellent and during the course of the project he was found to be very sincere and hardworking.

We wish him all the best for his future endeavours.

Mr. Javid Ahmad Dar
Manager- Jio Centre Sopore
Reliance Jio Infocomm Ltd.



**J&K Bank**

Human Resources Development Division

Ref: HRDD/JKB/TRNG- 2017- 265

August 31, 2017

TO WHOM IT MAY CONCERN

This is to certify that Ms. Falaq Mubashir Sahaf, D/o Mr. Mubashir Amin Sahaf, pursuing MBA from "Kashmir University", has completed her Project work/ Internship in J&K Bank on the topic "**Comparative Analysis of POS Machines of J&k Bank with Other Banks**", from 21/07/2017 to 31/08/2017.

Her work and conduct has remained excellent.

We wish her all Success,



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

Executive- (HRDD)



J&K Bank

Human Resources Development Division

Ref: HRDD/JKB/TRNG- 2017- 265

August 31, 2017

TO WHOM IT MAY CONCERN

This is to certify that Ms. Rohwa Javid, D/o Mr. Javaid Hussain, pursuing IMBA from "Kashmir University", has completed her Project work/ Internship in J&K Bank on the topic "Shift from Branch Banking to Digital Banking & the Scope of Online Marketing", from 19/07/2017 to 31/08/2017.

Her work and conduct has remained excellent.

We wish her all Success,



J&K Bank

HRDD Division

Corporate Headquarters

M.A. Road, Srinagar.

Executive- (HRDD)

CERTIFICATE

This is to certify that Ms Naveed Anjum from THE BUSINESS SCHOOL, UNIVERSITY OF KASHMIR has undertaken an eight week project with us. The project is based on the survey conducted Ms Naveed Anjum for the completion of her internship program with HDFC Bank Ltd Hari Singh High Street Branch. The project is titled as **"EMPLOYEE SATISFACTION REGARDING RECRUITMENT, SELECTION AND PROMOTION PROCESS IN HDFC BANK LTD"**.

During the course of the project the behavior of the trainee was excellent.



GOWHAR MIR

HDFC Bank LTD

Hari Singh High Street Branch

The Jammu & Kashmir Bank
Limited

Corporate Headquarters
M.A Road Srinagar
190001, Kashmir, India

T +91 (0) 1922233
F +91 (0) 1922233

E. hrdd@jkbank.com
W. www.jkbank.net



J&K Bank

Human Resources Development Division

Ref: HRDD/JKB/TRNG- 2017- 255

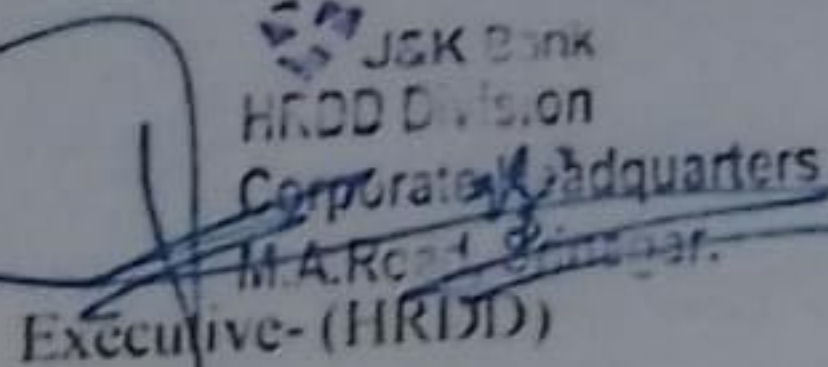
August 28, 2017

TO WHOM IT MAY CONCERN

This is to certify that Ms. Nihan Afaq, D/o Mr. Mohammad Farooq Bhat, pursuing IMBA from "Kashmir University", has completed her Project work/ Internship in J&K Bank on the topic "Integrated Marketing Communication in J&K Bank", from 01/07/2017 to 28/08/2017.

Her work and conduct has remained excellent.

We wish her all Success.


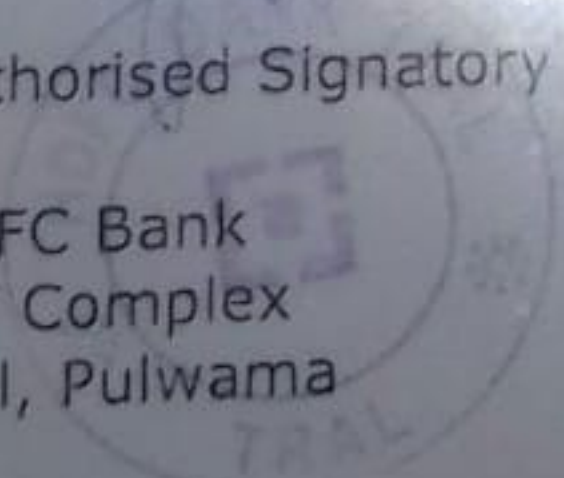

J&K Bank
HRDD Division
Corporate Headquarters
M.A. Road Srinagar.
Executive- (HRDD)

Date: 01/09/2017

To whomsoever it may concern.

This is to certify that **Ms. Aabroo Javaid** D/o Mr. Javaid Ahmad pursuing IMBA from University of Kashmir under Registration No / Roll No: 12037100012 has successfully completed her project on "**Digitalization in HDFC Bank**" from **1st July 2017 to 25th August 2017**. During her project we found her hardworking, dedicated and a good team player.

We wish her all the best for her future endeavors.


Authorised Signatory
HDFC Bank
A Y Complex
Tral, Pulwama



Certificate of Completion

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. Nazrana Aziz** from **The Business School, University of Kashmir** underwent eight weeks internship training programme at Jio Centre Sopore. She carried out the project for Reliance Jio Infocomm Ltd. titled "**Service Quality of Reliance Jio**" from 03-07-2017 to 30-08-2017. She has successfully completed the project and submitted the report.

Her work and conduct has remained excellent and during the course of the project she was found to be very sincere and hardworking.

We wish her all the best for her future endeavours.



Mr. Javid Ahmad Dar
Manager- Jio Centre Sopore
Reliance Jio Infocomm Ltd.

Seen
WJSH

This is to certify that Mr. Andrew Ross, CBE, has spent time, pursuing his role from "Leading University", has completed his project work, including a UK Bank on the topic "From Bank Branch Banking to Digital Banking & the Scope of Online Banking". From 2007/2007 to 2008/2008.



FIL INDUSTRIES
LIMITED

FIL Industries Limited

Registered Office

Kashmir House, T/1, Sheikh Bagh,
Srinagar, Jammu & Kashmir - 190001

Ph: +91-194-2474543 / 2455361

E: fil@net.in

Ph: +91-194-2452462

E: www.filindustries.com

To Whom It May Concern

This is to certify that **Mr. Haris Zaman Khan** having Roll no: 12037100061 pursuing IMBA from Department of management Studies University of Kashmir has successfully completed his project work titled "Analysis of Marketing Strategy of packaged Drinking Water in Kashmir Valley". The copy of the Project Report has already been submitted to us. He has done a very good job over the period of project, from 07/07/2017 to 07/09/2017.

His conduct during the period has been heart warming.

I wish him luck and success in all his future endeavors.

**For FIL INDUSTRIES LIMITED
(FOOD & BEVERAGES DIVISION)**

AUTHORIZED SIGNATORY

Liyakat Ali Khan

DGM (Sales & Marketing)

FIL Industries Limited Sheikhbagh Srinagar.

**FIL INDUSTRIES
LIMITED**



SH Group
Hatching Success

SRINIVASA FARMS PRIVATE LIMITED

Regd. & Corp. Off : Plot No. 512, Road No. 31, Jubilee Hills, Hyderabad - 500 033, Telangana, India.
Tel : 040-23633500, 23633501, E-mail : hyd@shgroup.in Website : www.shgroup.in
CIN : U01222TG1983PTC003979

INTERNSHIP COMPLETION CERTIFICATE

To whom it may concern


This is to certify that **Ms. Muhiba Ahmed Khan** student at The Department of Management Studies (Course: IMBA; Roll ID: 12037100026), University of Kashmir has completed two months of her internship project from 13th July, 2017 to 13th September, 2017 with Srinivasa Farms, Hyderabad, Telangana. She has successfully completed her project on "**Freshen (Srinivasa Farms) - the first step of a business to business (B2B) company to create a direct to consumer (B2C) brand.**" of Srinivasa Farms in Hyderabad.

She is dedicated, competent and hardworking enough to work with any organization. Besides she is a disciplined person with a professional attitude towards her job.

During this internship, Muhiba has closely worked as a part of the marketing team. She made valuable contributions to a key program at Srinivasa Farms: '**Srinivasa-Hyline partnership event**'. Her contribution to creative ideas, website design and layout are being implemented at Srinivasa Farms currently.

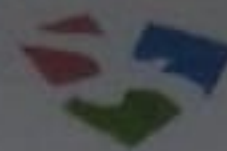
We wish her good luck for the future endeavours and look forward to working with her again in future.

Authorised Signature


(ARCHANA NAIDU)

Chief People Officer





J&K Bank

Human Resources Development Division

Ref: HRDD/JKB/TRNG- 2017- 253.


August 28, 2017.

TO WHOM IT MAY CONCERN

This is to certify that Mr. Burhan Ahmad Khan, S/o Mr. Shakeel Ahmad Khan, pursuing IMBA from "Kashmir University", has completed his Project work/ Internship in J&K Bank on the topic "Impact of Public Relation in Banking with Respect to J&K Bank", from 29/06/2017 to 28/08/2017.

His work and conduct has remained excellent.

We wish him all Success.

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

Executive (HRDD)



TO WHOMSOEVER IT MAY CONCERN

INTERNSHIP CERTIFICATE

This is to certify that Miss Shayan Basharat Fazili d/o Basharat Mustafa Fazili R/o Shadab Colony Ahmed Nagar Srinagar student of Integrated MBA Department of Management Studies, University of Kashmir has undergone 2 months short term internship training w.e.f 01.07.2017 to 31.08.2017 at SKIMS Soura Srinagar in the Department of Electronics & Communication / Information Technology. In pursuance to her project entitled "Integration of IT with Medical Records", she studied the *in-house Hospital Information System* developed by the said Department and how it is benefiting the Department of Medical Record (MRD) in its various processes.

During her internship she was also briefed about the following:

1. Digitization of Medical Records.
2. Coding of Diseases.

During her tenure with us we found her sincere and hardworking. We wish her best of luck in future.

SIMS 2171 Training/2017-99
Date: 12-09-2017

Counter Signed By,

Dean Medical Faculty, SKIMS Soura

Sher-i-Kashmir Institute of Medical Sciences
SRINAGAR

Place:

Date:

Srinagar
12-9-17

Superintending Engineer E&C/IT
SKIMS Soura

Superintending Engineer (E&C/IT)



ACKNOWLEDGEMENT

In the name of ALLAH the most benevolent and the most merciful; and seeking the benediction of the Prophet Muhammad (PBUH).

“Acknowledging the debt is not easy for us as we are indebted to so many people”.

I take this opportunity in expressing the fact that this project report is the result of incredible amount of encouragement, co-operation, and moral support that I have received from all.

First, I am deeply grateful to my project guide, Mr. Nasir Iqbal (DEPUTY GENERAL Manager CLVM) at Reliance Jio Infocomm Ltd., Srinagar who helped me with full devotion and always supported me earnestly whenever it was needed. The whole Marketing Team without their guidance, mental, moral support and academic inputs this project was not possible.

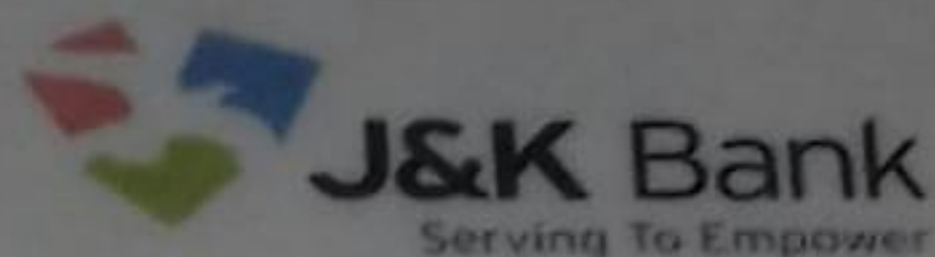
It was a pleasure to be associated with the” RELIANCE JIO INFOCOMM LTD”. I carry high regards for the complete team of Reliance Jio.

I extend my gratitude to “THE MANAGEMENT STUDIES” For giving me this opportunity. A word of gratitude goes to my parents and family members whose love, affection, and a deep sense of reverence has enabled me to complete this endeavor with ease.

Any omission in this brief acknowledgement does not mean lack of gratitude.

THANKING YOU

AZRA ASHRAF AKHOON



Human Resources Development Division

Ref: JKB/HRDD/TRNG/2017-236

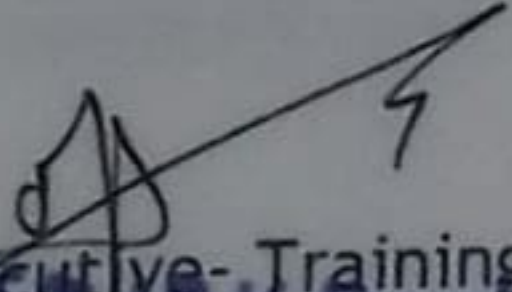
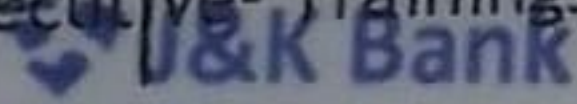
August 23, 2017

TO WHOM IT MAY CONCERN

This is to certify that Ms. Taban Mukhtar D/O Mr. Mukhtar Ahmad, pursuing IMBA from Kashmir University has completed her project work / internship in J&K Bank on the topic "Digital Transformation of J&K Bank" from 03rd July, 2017 to 23rd August, 2017.

Her work and conduct has remained excellent.

We wish her all success


Executive- Trainings

HRD Division
Corporate Headquarters
M. A. Road, Srinagar

Ref No. SBI FM/AUG/07

29/08/17

To Whom It May Concern

This is to certify that **Mr. SYED INAAM**, student of IMBA Kashmir University, has undergone through the internship program in our organization for a period of 2 months that is from 22th/ June 2017 to 30th/August 2017.

He has completed his project on "**Systematic Investment Plan**".

During his project report we found him sincere in his duties and responsibilities. He is hardworking and Committed to work.

We wish him all the best in his future endeavors and hope he will have a successful career

Signature



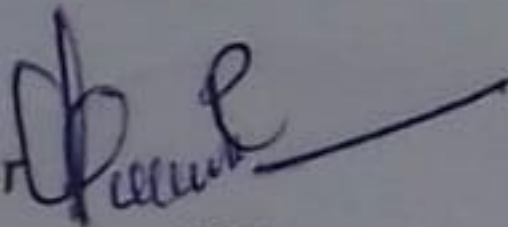
Internship Certificate

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr Taloot Talib Wani (Reg No: 108-BS-2012) from The Business School, University of Kashmir underwent eight weeks internship training programme at Nilkamal Limited. He carried out the project for Nilkamal Limited titled "*A Study of Growth of Nilkamal Industries And Use of Plastic Furniture By General People in South Kashmir*" from 03-07-2017 to 30-08-2017. He has successfully completed the project and submitted the report.

His work and conduct has remained excellent and during the course of the project he was found to be very sincere and hardworking.

We wish him all the best for his future endeavors.

Suhail Manzoor 
Sr. Branch Manager-J&K

Furniture Division

Ph:-09018676518

Email:suhail.manzoor@nilkamal.com



FIL INDUSTRIES
LIMITED

FIL Industries Limited

Registered Office

Kohinoor House, 7/1, Sheikh Bagh,
Srinagar, Jammu & Kashmir- 190001

T: +91-194-2474545 / 2455181 F: +91-194-2452462
E: filnagar@fil.net.in W: www.filindustries.com

To Whom It May Concern

This is to certify that **Mr.Usaid Ashraf** having Roll no.12037100042 pursuing IMBA from Department of management Studies University of Kashmir has successfully completed his project work titled "**Scope & Potential of Fruit Energizer in Kashmir Valley** with much focus on **Acute Fruit Energizer- A Comparative Study**". The copy of the Project Report has already been submitted to us. He has done a very good job over the period of project, from 07/07/2017 to 07/09/2017.

His conduct during the period has been heart warming.

I wish him luck and success in all his future endeavors.

For FIL INDUSTRIES LIMITED
(FOOD & BEVERAGES DIVISION)


Liyakat Ali Khan

DGM (Sales & Marketing)

FIL INDUSTRIES
LIMITED



JKB Financial Services Limited

(Wholly owned subsidiary of J & K Bank)

Certificate of Completion

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Shazia Khan from The Business School, University of Kashmir, underwent eight weeks internship programme at JKB Financial Services Limited, Karan Nagar. She carried out the project for JKBFSL titled "Financial Literacy among male" from 03.07.2017 to 30.08.2017. She has successfully completed the project and submitted the report.

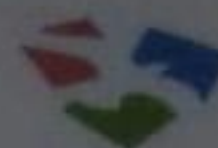
Her work and conduct has remained excellent and during the course of the project she was found to be very sincere and hardworking.

We wish her all the best for her future endeavours.



Mr. Mahzoor Ahmad

Branch Manager (JKBFSL)



J&K Bank

Human Resources Development Division

Ref: HRDD/JKB/TRNG- 2017- 304.


September 11, 2017

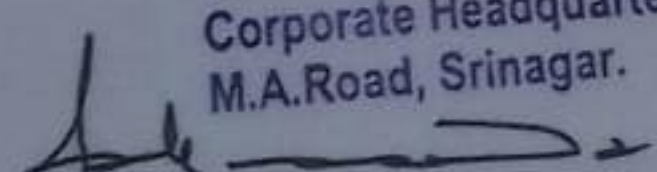
TO WHOM IT MAY CONCERN

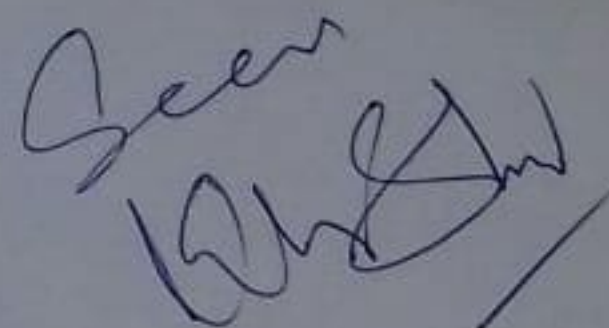
This is to certify that Ms. Tabeen Nissar, D/o Mr. Nissar Ah. Darwaish, pursuing IMBA from "The Business School", "Kashmir University", has completed her Internship in J&K Bank on the topic "Financial Inclusion in Jammu & Kashmir with respect to J&K Bank" from 10jm./07/2017 to 11/09/2017.

Her work and conduct has remained excellent.

We wish her all Success,

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


Associate Executive- (HRDD)



Date: 12-Sep-2017

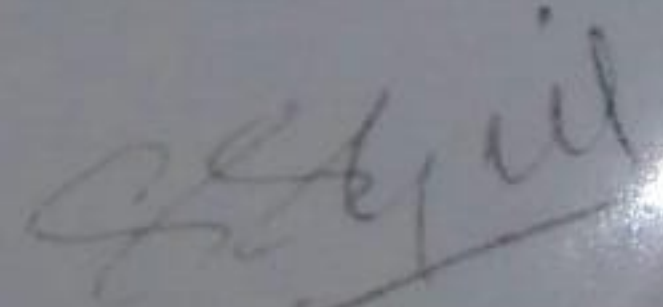
TO WHOMSOEVER IT MAY CONCERN

This is to certify that AMIR SUHAIL, Student of UNIVERSITY OF KASHMIR, has undergone his Internship in our organization from 1-Jul-2017 to 31-Aug-2017 in Sales Department. & has submitted the project "CUSTOMER ACQUISITION AND RETENTION" assigned by the organization.

During his training he was found to be sincere & hardworking student.

We wish him all the best for his future endeavors

For Bharti Airtel Ltd


Authorized Signatory

Certificate of Internship

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Junaid Ahmad Malla** from **The Business School, University of Kashmir** underwent eight weeks internship training programme at Jio Centre Sopore. He carried out the project for Reliance Jio Infocomm Ltd. titled **"Comparative Analysis of Reliance Jio—A Study of Market Position and Perception of Consumers towards Jio and Other Telecom Service Providers"** from 03-07-2017 to 30-08-2017. He has successfully completed the project and submitted the report.

His work and conduct has remained excellent and during the course of the project he was found to be very sincere and hardworking.

We wish him all the best for his future endeavours.



Mr. Javid Ahmad Dar
Manager- Jio Centre Sopore
Reliance Jio Infocomm Ltd.

Dated: 26 August 2017

TO WHOMSOEVER IT MAY CONCERN

It is hereby certify that Mr. Owais Ashraf pursuing his IMBA from The Department Of Management Studies, The University of Kashmir has successfully undergone internship for a period of 8 weeks w.e.f 03.07.2017 to 26.08.2017 under Ms. Renu Verma –Sr. Mgr –Medixfora Healthcare Pvt. Ltd, Gurgaon, 122002

He has completed the projected titled:

"Prevalence of Vitamin-D Deficiency -in Jammu and Kashmir Region and top three selling brands"

No portion of project work is permitted to be used for any other purpose other than fulfillment of the course requirement of the university.

We wish him all the success for a bright future!



Renu Verma

Sr.Mgr –Medixfora Healthcare Pvt. Ltd



Jammu & Kashmir Bank Ltd

Business Unit Chadoora (J&K)-191113
Main Market Chadoora ,Budgam
chadur@jkbmail.com 01951-258298

Date:-06/Sep/2017

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Irfan Shafi Baba**, S/O **Mr. Mohammad Shafi Baba** a student of IMBA, The Department of Management Studies , and University of Kashmir has successfully completed **9 weeks (19-June to 30 August 2017)** long internship program at this branch. During the period of internship he was found punctual, hardworking, and inquisitive.

We wish him every success in life.



J&K Bank Branch
Chadoora, Budgam



JKB Financial Services Limited
(wholly owned subsidiary of J&K Bank)

SEBI Reg. No. 195/2015
NISM IN-EP-NISM 201-2013
CDSE IN-EP-CDSE 2013-2015
CIN U65990JK2008000000000000

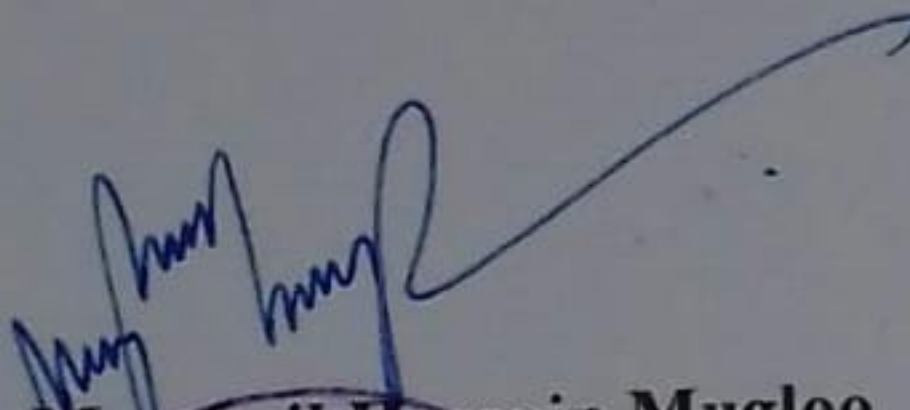
CERTIFICATE

This is to certify that **Ms. SADAF RIYAZ WANI**, bearing **Roll No.12037100020**, student of **"THE DEPARTMENT OF MANAGEMENT STUDIES, UNIVERSITY OF KASHMIR"** has successfully completed her internship in **JKB Financial Services Ltd** in the Kashmir region from **1st July to 10 Sept. 2017**.

Her project work was **"Process Of Risk Management In Financial Services Companies"**. This project work is original and not submitted earlier for the award of any degree or diploma of any other university or association.

During the above period she was found to be an active participant and her performance was good.

Wishing her a bright and prosperous future.


Mr Muzamir Hussain Mugloo

(INCHARGE RISK MANAGEMENT & SURVEILLANCE)

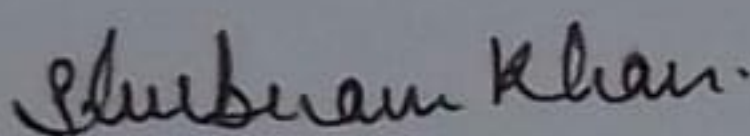


LETTER OF APPRECIATION

To Whomsoever It May Concern

This is certified that **SABAHAT BASHIR KHAN** from **UNIVERSITY OF KASHMIR** has done a tremendous work in ABFS Internship Programme 2017. We wish her good luck for her future.

Warm Regards



SHABNAM KHAN

Designation:- Agency Partner

Emp ID:- IN512700

Channel APC:- DELHI

Email id: - shabaank22@gmail.com

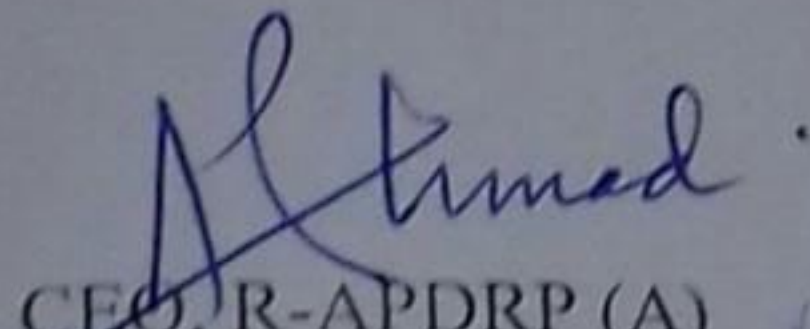
Birla Sun Life Insurance Co. Ltd.
Community Center
Janakpuri, New Delhi-110058

CERTIFICATION

Reference: F (Int-Training Prog)DMS/KU/17

Dated: 15/06/2017

This is to certify that Ms. Husna Shabir of The Business School, University of Kashmir underwent six weeks Internship Training Programme at JK Power Development Department, Data Center - Bemina, Srinagar and upon completion of the project titled "Improving Customer Care at JKPDD" submitted the report. The report is the outcome of her own work and has not been submitted previously for the award of any certificate.


CEO, R-APDRP (A)
IT, Audit and Vigilance



THE BUSINESS SCHOOL

TO WHOM IT MAY CONCERN

This is to certify that Mr. **Ifham Gul Mir**, pursuing I-MBA, from The Business School, University of Kashmir has completed his project entitled "**Customer Satisfaction Regarding HDFC Bank Ltd**" from 03-06-2017 to 30-08-2017. His work and conduct has remained excellent.

We wish him all success,

HDFC

Seen
[Signature]



We understand your world

HDFC Bank Limited
MA Link Road, Munawarabad,
Srinagar - 190 001, Jammu &
Kashmir.

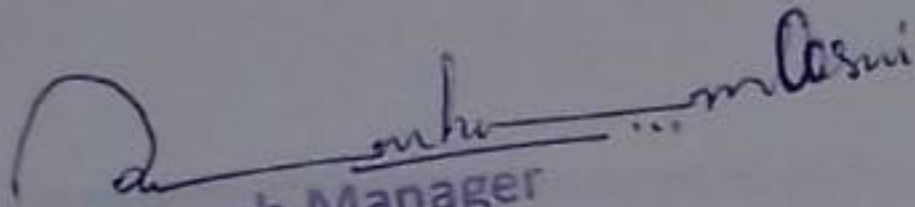
TO WHOM IT MAY CONCERN

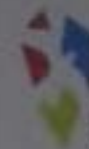
This is to certify that Mr. Junaid Nissar Shawl R/O Botshah Mohalla, Lal Bazar, a student of IMBA from kashmir university has successfully undergone a summer internship for a period of 8 weeks commencing from 4th July 2017 to 4th September 2017 from HDFC Bank Ltd, Munwarabad, under the guidance of Branch Head-Syed Majid Rizvi.

The topic of the project assigned to the student is "The Service Quality of HDFC BANK LTD with special refrence to service towards savings account customers".

This certificate is issued to the student for successfully completing the internship cum project.

Authorised Signatory


Branch Manager
HDFC BANK LTD
SYED MAJID RIZVI
Emp. Code R5280



JKB Financial Services Limited
(Wholly owned subsidiary of J & K Bank)



JKB Financial Services Limited
(wholly owned subsidiary of J&K Bank)

SEBI Reg. Nos.
NSE: IND231441131
BSE: IND011441137
NSDL: IN DP NSDL-351-2012
CDSL: IN DP CDSL-650-2012
CIN: U65990JK20085GC002931

CERTIFICATE

This is to certify that the project work titled "*A STUDY ON AWARENESS, PREFERENCE AND PATTERN OF INVESTMENT AMONG THE JKB FINANCIAL SERVICES LTD. INVESTORS*)" is a bona fide work of Ms. YASMEEN AFROZ, enrollment number 12037100053, an intern at JKB FINANCIAL SERVICES LTD for a period of 8 weeks carried out in fulfillment for the award of degree of IMBA, The Department Of Management Studies, University of Kashmir under my guidance.

During the period of her internship programme with us she was found punctual, hardworking and inquisitive.

I wish her luck for future endeavors.

PROJECT CO-ORDINATOR

Mr. Aijaz Ahmed Kapra



Registered Office:
J&K Bank Ltd.

Corporate Headquarters: 10, A Block, Connaught Place, New Delhi - 110028

Corporate Office:
JKB Financial Services Ltd.

2005, 2nd Floor, 2nd Phase, 2nd Office, Connaught Place, New Delhi - 110028

Tel: 011-26111111
Telex: 011-26111111
E-mail: jkb@jkb.com

**J&K Bank****Strategy & Business Development Division**

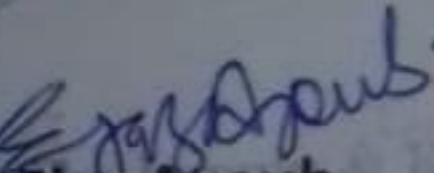
Ref. No. JKB/S&BD/2017/506

Dated: 22.8.2017

Certificate

This is to certify that project entitled "EFFECTIVENESS OF COMPETITIVE STRATEGIES OF J&K BANK" submitted by **Ms. HAMIA KHAN**, intern from The BUSINESS SCHOOL, University of Kashmir the fulfillment of her internship, is an authentic work carried out by her at J&K Bank (Corporate Headquarters) under my supervision and guidance from **4th July 2016 to 22nd August 2017**. She has completed her project and submitted a copy of the report to J&K Bank successfully.

During her internship period she has proved to be a dedicated and sincere learner. I wish her all the best for her future endeavors.


Ejaz Ayoub**Associate Executive****Strategy and business Division****The Jammu & Kashmir Bank,****Corporate Headquarters, Srinagar**

CERTIFICATE

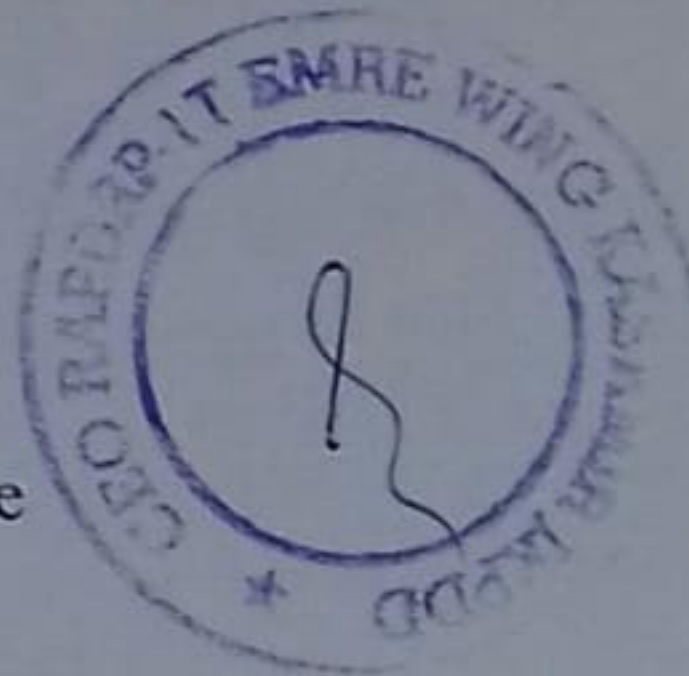
Reference: F (Int-Training Prog)DMS/KU/17

Dated:07/07/2017

This is to certify that Mr. Shah Haseeb Raza of The Business School, University of Kashmir underwent six weeks Internship Training Programme at JK Power Development Department, Data Centre - Bemina, Srinagar and upon completion of the project titled "Data Center Management" submitted the report. The report is the outcome of his own work and has not been submitted previously for the award of any certificate.


CEO, R-APDRP (A)

IT Audit and Vigilance

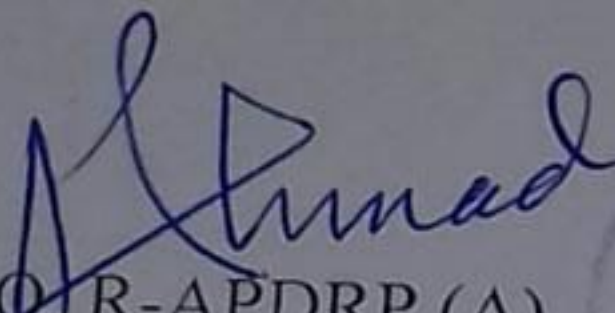


CERTIFICATION

Reference: F (Int-Training Prog)DMS/KU/17

Dated:03/07/2017

This is to certify that Ms. Falak Muneer of The Business School, University of Kashmir underwent six weeks Internship Training Programme at JK Power Development Department, Data Center - Bemina, Srinagar and upon completion of the project titled "Metering, Billing and Collection at JKPDD" submitted the report. The report is the outcome of her own work and has not been submitted previously for the award of any certificate.


CEO, R-APDRP (A)

IT, Audit and Vigilance



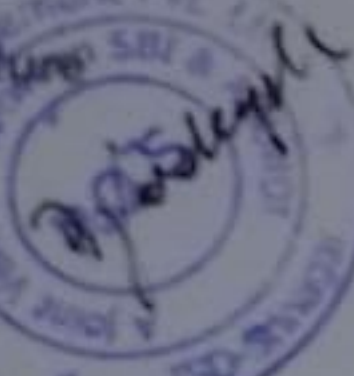
29/08/17

Ref No. SBI FM / AUG / 06
To Whom It May Concern

This is to certify that Mr. HARIS MUSHTAQ, student of IMBA Kashmir University, has undergone through the internship program in our organization for a period of 2 months that is from 22nd / June 2017 to 30th / August 2017.

He has completed his project on "MUTUAL FUNDS-AN INVESTMENT OPTION".

During his project report we found him sincere in his duties and responsibilities. He is hardworking and Committed to work.
We wish him all the best in his future endeavors and hope he will have a successful career

Signature 



Bharti Airtel Ltd.
Zone Office
B-2, 3rd floor, South Block
Bahu Plaza, Jammu - 180 012
www.airtel.in
Call: +91 99060 99061

Srinagar Office
Near Highland Motors, Sonawar
Srinagar - 190 001

Date: 12-Sep-2017

TO WHOMSOEVER IT MAY CONCERN

This is to certify that M MOYIEN IQBAL DIJOO, Student of UNIVERSITY OF KASHMIR, has undergone his Internship in our organization from 1-Jul-2017 to 31-Aug-2017 in Sales Department. & has submitted the project "CUSTOMER ACQUISITION AND RETENTION" assigned by the organization.

During his training he was found to be sincere & hardworking student.

We wish him all the best for his future endeavors

For Bharti Airtel Ltd

Authorized Signatory



ACKNOWLEDGEMENT

At the very outset of engaging myself in the project report I would like to express my sincere gratitude to all those who extended their help and support to me in this project. This project report on my 8 week practical training at "**JIO CENTRE SOPORE**" in the area of north Kashmir is a part of my I-MBA degree from UOK.

This project could not have been completed without timely suggestion, advice and co-operation of concerned staff of JIO CENTRE SOPORE.

I am extremely thankful and pay my gratitude to **MR. JAVID AHMAD (MANAGER JC SOPORE)** and also my guide under whose guidance I did my project, without his cooperation, coordination and cordial behavior this would not have been possible. His routine and timely sessions on providing me the knowledge and KNOW HOW of the company are the building blocks of my project.

I am greatly obliged to **MR. AKHTAR (SALES AND MARKETING)** and **MR. TABEER (SALES AND DISTRIBUTION HEAD)** for guiding me throughout the project.

I am highly indebted to **MR. FARDEEN DENDRU (NETWORKING MANAGER)** for providing sessions on the network i.e. 4g VOLTE technology of JIO.

A special Appreciative "THANK YOU" is accorded to all staff of "JIO CENTRE SOPORE", for their positive support.

I also acknowledge with a deep sense of reverence, my gratitude towards my parents and members of family, who have always supported me morally and economically.

At last but not least gratitude goes to all my friends who directly or indirectly helped me to complete this project report.

(**MONISA SHABIR**)

JKB Financial Services Limited

(wholly owned subsidiary of J&K Bank)

SEBI Reg. No:
NSE: INB231441131
BSE: INB011441137
NSDL: IN-DP-NSDL-351-2012
CDSL: IN-DP-CDSL-650-2012
CIN: U65990JK2008SGC002931

INTERNSHIP COMPLETION CERTIFICATE

To whom So It May Concern

This is to certify that Miss. AALIYA AJAZ, student of IMBA (integrated masters of business administration), department of management studies, University of Kashmir has successfully completed 8-week internship program w.e.f 4th July 2017 (date of joining) to 31st august 2017 (date of completion) with JKB Financial Services Ltd – Head Office as a part of summer internship under our supervision.



SUHAIL ATHAR ZARGAR
Relationship Executive

J&K BANK

To whom it may concern

This is to certify that Ms. Faiza Banday of The Business School, University of Kashmir, underwent a Project work at J&K Bank Ltd under the guidance of Mr. Ubair Jeelani and upon completion of the project titled "Analysis of Digital Products and Social Media Marketing of J&K Bank", submitted the report. The report is the outcome of her own work and has not been submitted previously for the award of any degree, diploma, associate ship or any similar titles. This project was carried out with due permission of the higher authorities of J&K BANK.

Her performance during the training period was excellent.

Project Guide,
Mr. Ubair Jeelani
Associate Executive
J&K Bank Ltd.