

CERTIFICATE

This is to certify that the research project entitled "PERFORMANCE AND WORKING CAPITAL ANALYSIS OF AVIATION INDUSTRY IN INDIA" submitted by Mehraj Ali is a benefited research work conducted under our guidance and supervision. The research project has been submitted for evaluation in partial fulfillment of the requirement for the award of Degree of MBA (FM) at University of Kashmir. The research work is the original one and hasn't been conducted earlier by any individual or institution.

Mr. Mushtaq Darzi

Head of Department

Mr. Arun Sharma

Project Guide



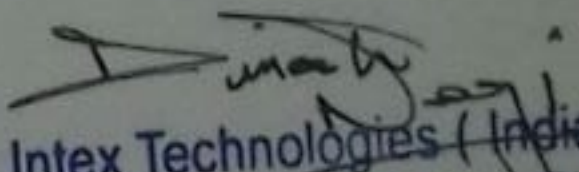
BONAFIDE CERTIFICATE

This is to certify that the project entitled, **ANALYSIS OF CASH MANAGEMENT** submitted by **MR. RAHAT KHAN & MS. INSHA** in partial fulfillment of the requirements for the award of Degree of **MBA-FM** at the **UNIVERSITY OF KASHMIR** is an authentic work carried out by them under my supervision and guidance.

The research work is the original one and has not been conducted earlier by any individual or institution for the award of any Degree.

Prof. Mushtaq Ahmad Darzi

Head of Department


Intex Technologies (India) Ltd
D-18/2, Okhla Indl. Area, Phase-II
New Delhi - 110020
Dinesh Negi

Project Guide

CERTIFICATE OF ORIGIN


This is to certify that Ms. Nanshikah, a student of Post Graduate Degree in MBA-FM from University of Kashmir has worked in the Jammu and Kashmir Bank Limited, under the able guidance and supervision of Mr. Riyaz Wani, Executive Manager, Advance and Asset Planning Cell, Corporate Headquarters, J&K Bank Ltd, Srinagar.

The period for which she was on training was for 8 weeks, starting from January 1, 2018 to February 19, 2018. This Winter Internship Report has the requisite standard for the partial fulfillment of Degree of MBA-FM. To the best of our knowledge, no part of this report has been reproduced from any other report and the contents are based on original research.

FACULTY GUIDE

Mr. Aqrash Shah

University of Kashmir



Riyaz Wani

The Jammu & Kashmir Bank Limited

Corporate Headquarters

M A Road, Srinagar 19000

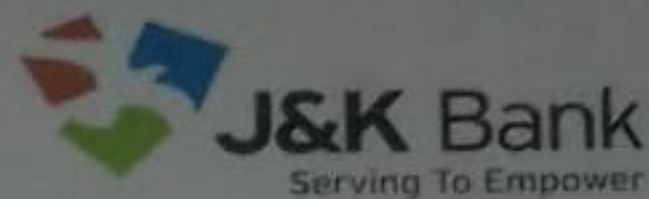
Kashmir, India

T +91 (0)194 245 0537

F +91 (0)194 250 2678

E muzafamir@jkbmail.com

W www.jkbank.net



Human Resources Development Division

Ref: JKB/HRD/TRNG/2018- 722


March 28, 2018

TO WHOM IT MAY CONCERN

This is to certify that Mr. Danish Sultan, S/o Mr. Mohammad Sultan, pursuing MBA (FM) from "University of Kashmir", Hazratbal, has completed his Project Work/Internship in J&K Bank on the topic "Credit Risk Management", from 10.01.2018 to 20.03.2018.

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)



ROOMAN TECHNOLOGIES

Office Address: #130, 1ST FLOOR, DR RAJKUMAR ROAD, RAJAJINAGAR, BENGALURU - 560010

Telephone: +91 080 40416666

Email: info@rooman.net

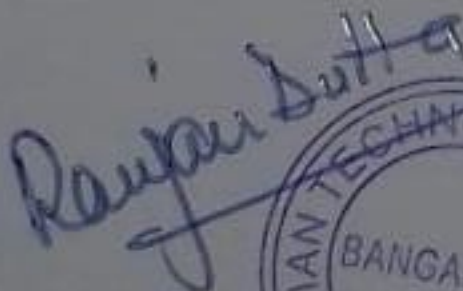
www.rooman.net

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Mohd Younis**, has successfully completed (2) two month (1st January, 2018 to 24th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA (Financial Management) for **The Business School, University of Kashmir**. The Project entitled "**Valuation of Wheebox**" was been assigned to the candidate under the guidance of Mr. Ranjan Dutta and C.A. Akil Suriya.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors.



Authorized Signature



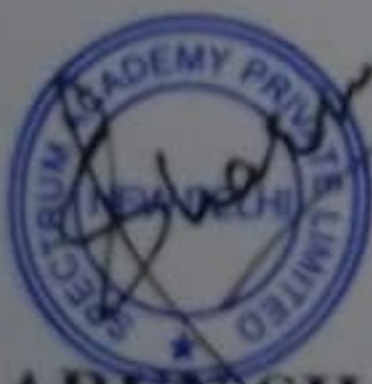
**University of Kashmir,
The Business School
SRINAGAR, J & K**



CERTIFICATE

This is to certify that this Project Report titled "**RATIO ANALYSIS BETWEEN AIR ASIA AND MAS AIRLINES**" is the bonafide work of **SHAHID MANZOOR**, student of MBA Final Year, Department of The Business School, University of Kashmir.

The project Report is the original work of the student and has been done under my supervision. The content of this project report has not been submitted to any other university or institute either in part or in full for the award of any degree, diploma or fellowship.



**Mr. ARUN SHARMA
(SUPERVISOR)**
Ligare Spectrum

**Prof. MUSHTAQ AH. DARZI
(H.O.D)**
The Business School, UOK



ROOMAN TECHNOLOGIES

Office Address: #130, 1ST FLOOR, DR RAJKUMAR ROAD, RAJAJINAGAR, BENGALURU - 560010

Telephone: +91 080 40416666

Email: info@rooman.net

www.rooman.net

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Abu Bakr Gulzar Ahmad**, has successfully completed (2) two month (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA(Financial Management) for **The Business School, University of Kashmir**. The Project entitled "**Valuation of Preva Systems**" was been assigned to the candidate under the guidance of our team.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors.

Ranjana



Authorized Signature



ROOMAN

TECHNOLOGIES

Office Address: #130, 1ST FLOOR, DR RAJKUMAR ROAD, RAJAJINAGAR, BENGALURU - 560010

Telephone: +91 080 40416666

Email: info@rooman.net

www.rooman.net

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Abu Bakr Gulzar Ahmad**, has successfully completed (2) two month (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA(Financial Management) for **The Business School, University of Kashmir**. The Project entitled "**Valuation of Preva Systems**" was been assigned to the candidate under the guidance of our team.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors.

Ranjana



Authorized Signature

University of Kashmir,

The Business School

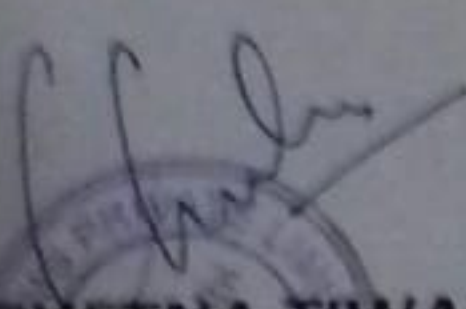
SRINAGAR, J & K



CERTIFICATE

This is to certify that this Project Report titled **"INVENTORY LIQUIDATION"** is the bonafide work of BASHARAT HUSSAIN QURESHI, student of MBA Final Year, Department of The Business School, University of Kashmir.

The project Report is the original work of the student and has been done under my supervision. The content of this project report has not been submitted to any other university or institute either in part or in full for the award of any degree, diploma or fellowship.


Miss. CHETNA TIWARI
(SUPERVISOR)

Methodex Systems Pvt. Ltd.

Prof. MUSHTAQ AH. DARZI
(H.O.D)

The Business School, UOK

CERTIFICATE

This is to certify that the project entitled "EQUITY RESEARCH (FUNDAMENTAL ANALYSIS) FOR J&K BANK" has been completed successfully by the student YAWAR RIYAZ, bearing ENROLMENT NO 15035111006 under the guidance of our team for the partial fulfilment of the requirement of MBA FM program for THE BUSINESS SCHOOL, UNIVERSITY OF KASHMIR HAZRATBAL SRINAGAR for the session 2015-2017.

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



J&K Bank

Jammu & Kashmir Bank
J&K Bank
Branch Head
Business Unit Khanyar Srinagar

Mr. Fayaz Ahmad Bhat

BRANCH HEAD OF

J&K BANK KHANYAR

SRINAGAR

CERTIFICATE

This is to certify that the project entitled "EQUITY RESEARCH (FUNDAMENTAL ANALYSIS) FOR J&K BANK" has been completed successfully by the student YAWAR RIYAZ, bearing ENROLMENT NO 15035111006 under the guidance of our team for the partial fulfilment of the requirement of MBA FM program for THE BUSINESS SCHOOL, UNIVERSITY OF KASHMIR HAZRATBAL SRINAGAR for the session 2015-2017.

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



J&K Bank

Jammu & Kashmir Bank
J&K Bank
Branch Head
Business Unit Khanyar Srinagar

Mr. Fayaz Ahmad Bhat

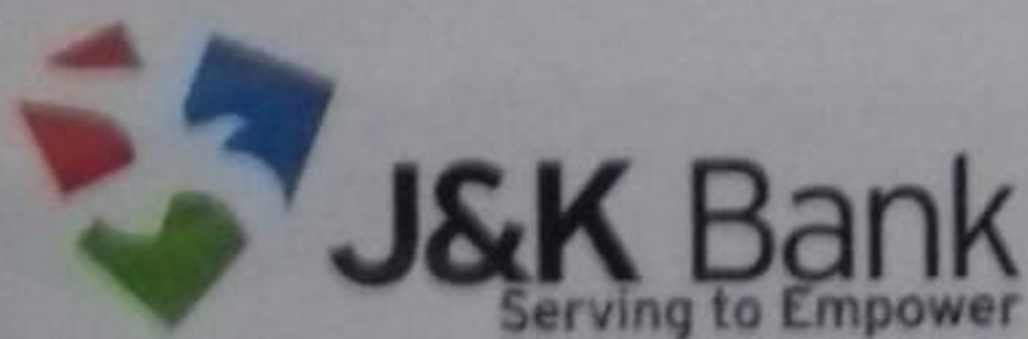
BRANCH HEAD OF

J&K BANK KHANYAR

SRINAGAR

A Report On
"ANALYSIS OF WORKING CAPITAL IN BANKING (J&K)"

By
Sabahat Hamid
&
Bushra Shah



A Report Submitted in partial Fulfilment of the requirements of
Integrated MBA program.

FACULTY GUIDE:

Mr. Ayyub Shah
Assistant professor
University Of Kashmir

INDUSTRY GUIDE:

Mr. Riyaz Wahi
Executive Manager
Advance and Asset
Planning Cell
Corporate Headquarters
J&K Bank Ltd



CERTIFICATE

This is to certify that the project entitled

"Working Capital Finance by J&K Bank"

has been completed successfully by the student Mr. IRFAN NAZIR for the period of 7 weeks under my guidance for the partial fulfillment of the requirement of MBA(FM) program from THE BUSINESS SCHOOL, UNIVERSITY OF KASHMIR HAZRATBAL SRINAGAR.

ZAFFER UL HASSAN



*Associate Executive
Corporate credit
Jammu And Kashmir Bank.
A 17, Ring Road, Lajpat Nagar 4
New Delhi 110024
Phone: 011-26416456, 26442094
Email: zaffer.hassan@jkbmail.com*

The Jammu & Kashmir Bank Limited

Corporate Headquarters
M A Road, Srinagar 19000
Kashmir, India

+91 (0)194 245 0537
+91 (0)194 250 2678

muzafamin@jkbmail.com
www.jkbank.net



Human Resources Development Division

Ref: JKB/HRD/TRNG/2018- 725


March 29, 2018

TO WHOM IT MAY CONCERN

This is to certify that Mr. Tahir Mushtaq, S/o Mr. Mushtaq Ahmad Ahangar, pursuing MBA (FM) from "University of Kashmir", Hazratbal, has completed his Project Work/Internship in J&K Bank on the topic "Working Capital Assessment", from 02.02.2018 to 28.03.2018.

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)

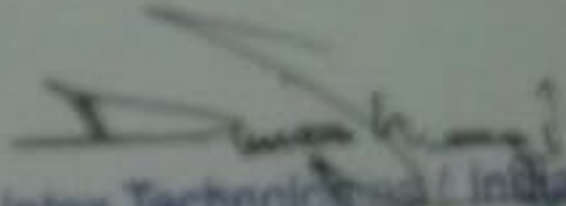
BONAFIDE CERTIFICATE

This is to certify that the project entitled, **ANALYSIS OF CASH MANAGEMENT** submitted by **MR. RAHAT KHAN & MS. INSHA** in partial fulfillment of the requirements for the award of Degree of **MBA-FM** at the **UNIVERSITY OF KASHMIR** is an authentic work carried out by them under my supervision and guidance.

The research work is the original one and has not been conducted earlier by any individual or institution for the award of any Degree.

Prof. Mushtaq Ahmad Darzi

Head of Department


Intex Techno (India) Ltd.
D-18/2, Okhla Ind. Area, Phase-II
New Delhi - 110020
(Dineesh Negi)

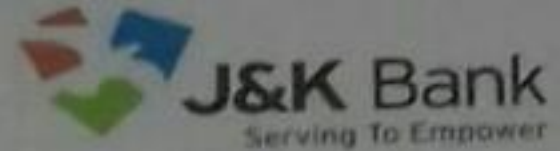
Project Guide

The Jammu & Kashmir Bank Limited

Corporate Headquarters
M A Road, Srinagar 19000
Kashmir, India

T +91 (0)194 245 0637
F +91 (0)194 260 2678

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



Human Resources Development Division

Ref: JKB/HRD/TRNG/2018- 703


March 22, 2018

TO WHOM IT MAY CONCERN

This is to certify that Mr. Faraz Mukhtar, S/o Mr. Mukhtar Mahajan, pursuing MBA from "Kashmir University", has completed his Project Work/Internship in J&K Bank on the topic "Non Performing Assets", from 10.01.2018 to 20.03.2018.

His work and conduct has remained excellent.

We wish him all success.

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

Sharekhan

by BNP PARIBAS

M/s Mehta Stock & Shares Pvt. Ltd.

Hall no: 111, A-2, 1st Floor, South Block, Bahu Plaza, Jammu 180012. Ph: 0191-2470385

CERTIFICATE FROM INSTITUTION

CERTIFIED THAT THE PROJECT WORK ENTITLED "A STUDY OF SHAREKHAN PRODUCTS-SHARES,FUTURES AND OPTIONS,MUTUAL FUNDS" IS A BONAFIDE WORK OF MISS KHUSBOO RIZWAN & MISS ISMA NAQISHBANDI CARRIED OUT IN PARTIAL FULFILLMENT FOR THE DEGREE OF MBA-FM. THIS PROJECT WORK IS ORIGINAL AND NOT SUBMITTED EARLIER FOR THE AWARD OF ANY DEGREE/DIPLOMA OR ASSOCIATE INTERNSHIP OF ANY UNIVERSITY/INSTITUTION. ALSO CERTIFIED THE STUDENT HAS FULFILLED ALL THE ESSENTIAL REQUIREMENTS REGARDING THIS PROJECT.

PROJECT GUIDE:-

MR. AJAY KAPOOR

DIRECTOR

(SHAREKHAN- JAMMU OUTLET)

DATE:

For Mehta Stock & Shares (P) Ltd

AUTHORIZED SIGNATORY

Director

28/2/15



ROOMAN TECHNOLOGIES

Office Address: #130, 1ST FLOOR, DR RAJKUMAR ROAD, RAJAJINAGAR, BENGALURU - 560010

Telephone: +91 080 40410606

Email: info@rooman.net

WWW.ROOMAN.NET

TO WHOM IT MAY CONCERN

This is to certify that Mr. Shoaib Qadir Wani, has successfully completed (2) two month (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA (Financial Management) for The Business School, University of Kashmir. The Project entitled "A Study on Working Capital Management of Wheebox Private Limited" was been assigned to the candidate under the guidance of Mr. Ranjan Dutta and C.A. Akil Suriya.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors

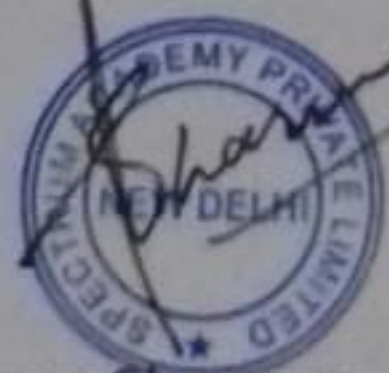
Authorized Signature

CERTIFICATE

This is to certify that the research project entitled "FINANCIAL ANALYSIS OF SKILL DEVELOPMENT SECTOR" submitted by Nassir Hassan Wani is a benefited research work conducted under our guidance and supervision. The research project has been submitted for evaluation in partial fulfillment of the requirement for the award of Degree of MBA (FM) University of Kashmir. The research work is the original one and hasn't been conducted earlier by any individual or institution.

Prof. Mushtaq Ahmad Darzi

Head of Department



Mr. Arun Sharma

Project Guide

CERTIFICATE

This is to certify that the report titled "**Comparative Analysis of Mutual Funds with Other Investment Avenues**", submitted by Burhan Ayub Khan bearing UID No.15035111030, of the Business School, University of Kashmir, towards partial fulfilment of the requirements for the award of Post Graduate Degree of MBA is a bonafide work carried out by him under my direct supervision and guidance. The work carried out by him is up to my satisfaction and worth appreciation. I wish him all the best for future endeavours.



Mr. Nitin Ambardar
(Senior Manager-Training & Development Academy)


Project Guide

CERTIFICATE

This is to certify that the research project entitled "**FINANCIAL ANALYSIS OF SKILL DEVELOPMENT SECTOR**" submitted by Hibat Ul Tahir is a benefited research work conducted under our guidance and supervision. The research project has been submitted for evaluation in partial fulfillment of the requirement for the award of Degree of MBA (FM) University of Kashmir. The research work is the original one and hasn't been conducted earlier by any individual or institution.

Prof. Mushtaq Ahmad Darzi

Head of Department


Mr. Arun Sharma

Project Guide

**University of Kashmir,
The Business School
SRINAGAR, J & K**



CERTIFICATE

This is to certify that this Project Report titled **"RATIO ANALYSIS BETWEEN AIR ASIA AND MAS AIRLINES"** is the bonafide work of **TAHIR AHMAD NENGROO**, student of MBA Final Year, Department of The Business School, University of Kashmir.

The project Report is the original work of the student and has been done under my supervision. The content of this project report has not been submitted to any other university or institute either in part or in full for the award of any degree, diploma or fellowship.



Mr. ARUN SHARMA
(SUPERVISOR)
Ligare Spectrum

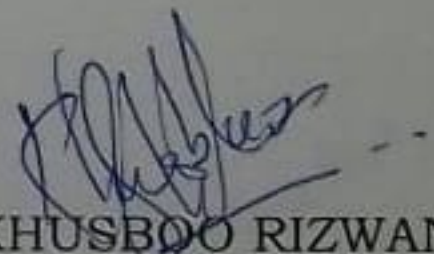
Prof. MUSHTAQ AH. DARZI
(H.O.D)
The Business School, UOK

DECLARATION

I THE STUDENT OF "THE DEPARTMENT OF MANAGEMENT STUDIES, UNIVERSITY OF KASHMIR" HAZRATBAL, SRINAGAR HEREBY DECLARE THAT THIS PROJECT REPORT TITLED

"A STUDY OF SHAREKHAN PRODUCTS"

UNDER THE SUPERVISION AND GUIDANCE OF Mr. Ajay Kapoor Director at SHAREKHAN Ltd. Bahu Plaza , SUBMITTED IN THE PARTIAL FULFILLMENT FOR THE AWARD OF TWO YEAR FULL TIME POST GRADUATION DEGREE IN BUSINESS MANAGEMENT (MBA-FM), TO UNIVERSITY OF KASHMIR, IS OUR ORIGINAL WORK AND THE SAME HAS NOT BEEN SUBMITTED BY US FOR THE AWARD OF ANY OTHER DEGREE, DIPLOMA, FELLOWSHIP OR ANY OTHER SIMILAR TITLES OR PRIZES.



KHUSBOO RIZWAN

Enrolment No: 1503511004

Place: *Srinagar*

Date: *30/03/18*



Preva Systems Pvt Ltd, No. 4, Sunrise Tower, Nagarabhavi Outer Ring Road, Bangalore.

Email ID: business@prevasystems.com

Phone No : 080-60500181

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Faheem Afzal Zehgeer**, has successfully completed (2) two month (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA(Financial Management) for The business School, University of Kashmir. The Project entitled "A Study on Financial Performance through Working Capital Management of Preva Systems" had been assigned to the candidate under the guidance of our team.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors



Authorized Signature



Preva Systems Pvt Ltd, No. 4, Sunrise Tower, Nagarabhavi Outer Ring Road, Bangalore.

Email ID: business@prevasystems.com

Phone No : 080-60500181

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Faheem Afzal Zehgeer**, has successfully completed (2) two month (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA(Financial Management) for The business School, University of Kashmir. The Project entitled "A Study on Financial Performance through Working Capital Management of Preva Systems" had been assigned to the candidate under the guidance of our team.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors



Authorized Signature

CERTIFICATE OF ORIGIN


This is to certify that Ms. Nanshikah, a student of Post Graduate Degree in MBA-FM from University of Kashmir has worked in the Jammu and Kashmir Bank Limited, under the able guidance and supervision of Mr. Riyaz Wani, Executive Manager, Advance and Asset Planning Cell, Corporate Headquarters, J&K Bank Ltd., Srinagar.

The period for which she was on training was for 8 weeks, starting from January 1, 2018 to February 19, 2018. This Winter Internship Report has the requisite standard for the partial fulfillment of Degree of MBA-FM. To the best of our knowledge, no part of this report has been reproduced from any other report and the contents are based on original research.

FACULTY GUIDE

Mr. Aqrash Shah

University of Kashmir



Riyaz Wani

University of Kashmir,

The Business School

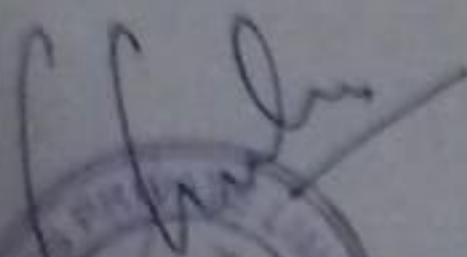
SRINAGAR, J & K



CERTIFICATE

This is to certify that this Project Report titled **"INVENTORY LIQUIDATION"** is the bonafide work of BASHARAT HUSSAIN QURESHI, student of MBA Final Year, Department of The Business School, University of Kashmir.

The project Report is the original work of the student and has been done under my supervision. The content of this project report has not been submitted to any other university or institute either in part or in full for the award of any degree, diploma or fellowship.


Miss. CHETNA TIWARI
(SUPERVISOR)

Methodex Systems Pvt. Ltd.

Prof. MUSHTAQ AH. DARZI
(H.O.D)

The Business School, UOK

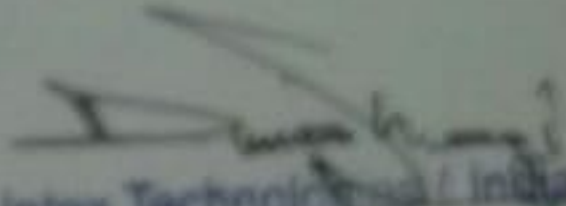
BONAFIDE CERTIFICATE

This is to certify that the project entitled, **ANALYSIS OF CASH MANAGEMENT** submitted by **MR. RAHAT KHAN & MS. INSHA** in partial fulfillment of the requirements for the award of Degree of **MBA-FM** at the **UNIVERSITY OF KASHMIR** is an authentic work carried out by them under my supervision and guidance.

The research work is the original one and has not been conducted earlier by any individual or institution for the award of any Degree.

Prof. Mushtaq Ahmad Darzi

Head of Department


Intex Techno (India) Ltd.
D-18/2, Okhla Ind. Area, Phase-II
New Delhi - 110020
(Dinesh Negi)

Project Guide



ROOMAN TECHNOLOGIES

Office Address: #130, 1ST FLOOR, DR RAJKUMAR ROAD, RAJAJINAGAR, BENGALURU - 560010

Telephone: +91 080 40410606

Email: info@rooman.net

WWW.ROOMAN.NET

TO WHOM IT MAY CONCERN

This is to certify that Mr. Shoaib Qadir Wani, has successfully completed (2) two month (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA (Financial Management) for The Business School, University of Kashmir. The Project entitled "A Study on Working Capital Management of Wheebox Private Limited" was been assigned to the candidate under the guidance of Mr. Ranjan Dutta and C.A. Akil Suriya.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors

Authorized Signature

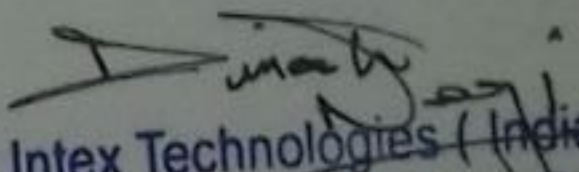
BONAFIDE CERTIFICATE

This is to certify that the project entitled, **ANALYSIS OF CASH MANAGEMENT** submitted by **MR. RAHAT KHAN & MS. INSHA** in partial fulfillment of the requirements for the award of Degree of **MBA-FM** at the **UNIVERSITY OF KASHMIR** is an authentic work carried out by them under my supervision and guidance.

The research work is the original one and has not been conducted earlier by any individual or institution for the award of any Degree.

Prof. Mushtaq Ahmad Darzi

Head of Department


Intex Technologies (India) Ltd
D-18/2, Okhla Indl. Area, Phase-II
New Delhi - 110020
Dinesh Negi

Project Guide

Sharekhan

by BNP PARIBAS

M/s Mehta Stock & Shares Pvt. Ltd.

Hall no: 111, A-2, 1st Floor, South Block, Bahu Plaza, Jammu 180012. Ph: 0191-2470385

CERTIFICATE FROM INSTITUTION

CERTIFIED THAT THE PROJECT WORK ENTITLED "A STUDY OF SHAREKHAN PRODUCTS-SHARES,FUTURES AND OPTIONS,MUTUAL FUNDS" IS A BONAFIDE WORK OF MISS KHUSBOO RIZWAN & MISS ISMA NAQISHBANDI CARRIED OUT IN PARTIAL FULFILLMENT FOR THE DEGREE OF MBA-FM. THIS PROJECT WORK IS ORIGINAL AND NOT SUBMITTED EARLIER FOR THE AWARD OF ANY DEGREE/DIPLOMA OR ASSOCIATE INTERNSHIP OF ANY UNIVERSITY/INSTITUTION. ALSO CERTIFIED THE STUDENT HAS FULFILLED ALL THE ESSENTIAL REQUIREMENTS REGARDING THIS PROJECT.

PROJECT GUIDE:-

MR. AJAY KAPOOR

DIRECTOR

(SHAREKHAN- JAMMU OUTLET)

DATE:

For Mehta Stock & Shares (P) Ltd

AUTHORIZED SIGNATORY

Director

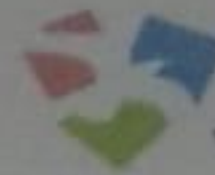
28/2/15

The Jammu & Kashmir Bank Limited

Corporate Headquarters
M A Road, Srinagar 19000
Kashmir, India

+91 (0)194 245 0537
+91 (0)194 250 2678

muzafamin@jkbmail.com
www.jkbank.net



J&K Bank
Serving To Empower

Human Resources Development Division

Ref: JKB/HRD/TRNG/2018- 725


March 29, 2018

TO WHOM IT MAY CONCERN

This is to certify that Mr. Tahir Mushtaq, S/o Mr. Mushtaq Ahmad Ahangar, pursuing MBA (FM) from "University of Kashmir", Hazratbal, has completed his Project Work/Internship in J&K Bank on the topic "Working Capital Assessment", from 02.02.2018 to 28.03.2018.

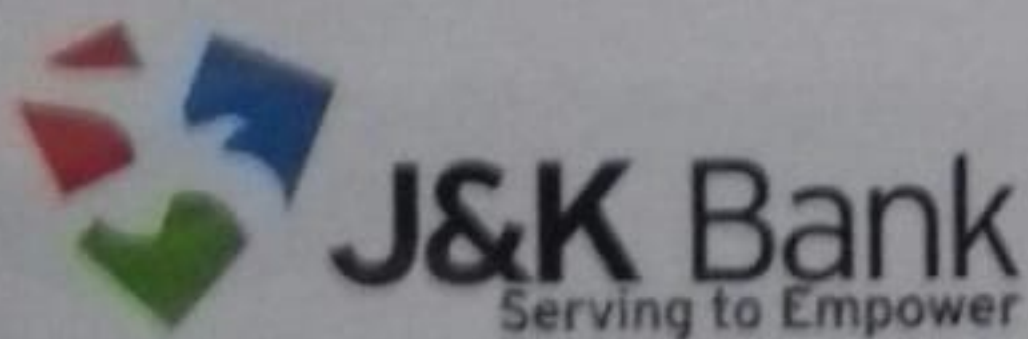
His work and conduct has remained excellent.

We wish him all success.

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

A Report On
"ANALYSIS OF WORKING CAPITAL IN BANKING (J&K)"

By
Sabahat Hamid
&
Bushra Shah



A Report Submitted in partial Fulfilment of the requirements of
Integrated MBA program.

FACULTY GUIDE:

Mr. Ayyub Shah
Assistant professor
University Of Kashmir

INDUSTRY GUIDE:

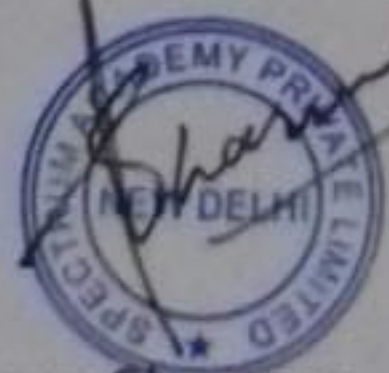
Mr. Riyaz Wahi
Executive Manager
Advance and Asset
Planning Cell
Corporate Headquarters
J&K Bank Ltd

CERTIFICATE

This is to certify that the research project entitled "FINANCIAL ANALYSIS OF SKILL DEVELOPMENT SECTOR" submitted by Nassir Hassan Wani is a benefited research work conducted under our guidance and supervision. The research project has been submitted for evaluation in partial fulfillment of the requirement for the award of Degree of MBA (FM) University of Kashmir. The research work is the original one and hasn't been conducted earlier by any individual or institution.

Prof. Mushtaq Ahmad Darzi

Head of Department



Mr. Arun Sharma

Project Guide

The Jammu & Kashmir Bank Limited

Corporate Headquarters

M A Road, Srinagar 19000

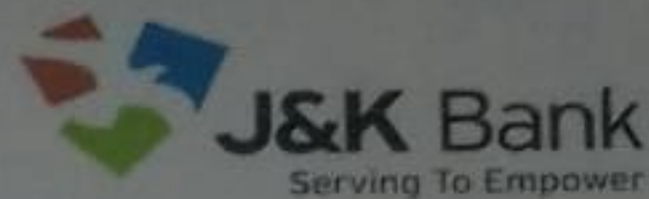
Kashmir, India

T +91 (0)194 245 0537

F +91 (0)194 250 2678

E muzafamir@jkbmail.com

W www.jkbank.net



Human Resources Development Division

Ref: JKB/HRD/TRNG/2018- 722


March 28, 2018

TO WHOM IT MAY CONCERN

This is to certify that Mr. Danish Sultan, S/o Mr. Mohammad Sultan, pursuing MBA (FM) from "University of Kashmir", Hazratbal, has completed his Project Work/Internship in J&K Bank on the topic "Credit Risk Management", from 10.01.2018 to 20.03.2018.

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)

CERTIFICATE

This is to certify that the research project entitled "PERFORMANCE AND WORKING CAPITAL ANALYSIS OF AVIATION INDUSTRY IN INDIA" submitted by Mehraj Ali is a benefited research work conducted under our guidance and supervision. The research project has been submitted for evaluation in partial fulfillment of the requirement for the award of Degree of MBA (FM) at University of Kashmir. The research work is the original one and hasn't been conducted earlier by any individual or institution.

Mr. Mushtaq Darzi

Head of Department

Mr. Arun Sharma

Project Guide



Certificate

This is to certify that the project entitled

“Working Capital Assessment”

has been completed successfully by the student **Sabahat Hamid and Bushra Shah** under my guidance for the partial fulfilment of the requirement of MBA-FM program for **THE BUSINESS SCHOOL, UNIVERSITY OF KASHMIR HAZRATBAL SRINAGAR** for the session 2015-2017

Mr. Riyaz Wani



Advances and Asset Planning Department

Jammu And Kashmir Bank.

M.A Road

Jammu and Kashmir

Phone(+91-0194) 2481930, 2481935

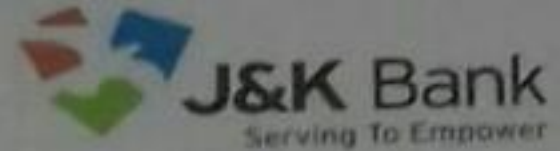
Website www.jkbank.net

The Jammu & Kashmir Bank Limited

Corporate Headquarters
M A Road, Srinagar 19000
Kashmir, India

T +91 (0)194 245 0637
F +91 (0)194 260 2678

E msaafarmv@jkbmail.com
W www.jkbank.net



Human Resources Development Division

Ref: JKB/HRD/TRNG/2018- 703


March 22, 2018

TO WHOM IT MAY CONCERN

This is to certify that Mr. Faraz Mukhtar, S/o Mr. Mukhtar Mahajan, pursuing MBA from "Kashmir University", has completed his Project Work/Internship in J&K Bank on the topic "Non Performing Assets", from 10.01.2018 to 20.03.2018.

His work and conduct has remained excellent.

We wish him all success.

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

**University of Kashmir,
The Business School
SRINAGAR, J & K**



CERTIFICATE

This is to certify that this Project Report titled **"RATIO ANALYSIS BETWEEN AIR ASIA AND MAS AIRLINES"** is the bonafide work of **TAHIR AHMAD NENGROO**, student of MBA Final Year, Department of The Business School, University of Kashmir.

The project Report is the original work of the student and has been done under my supervision. The content of this project report has not been submitted to any other university or institute either in part or in full for the award of any degree, diploma or fellowship.



Mr. ARUN SHARMA
(SUPERVISOR)
Ligare Spectrum

Prof. MUSHTAQ AH. DARZI
(H.O.D)
The Business School, UOK



CERTIFICATE

This is to certify that the project entitled

"Working Capital Finance by J&K Bank"

has been completed successfully by the student Mr. IRFAN NAZIR for the period of 7 weeks under my guidance for the partial fulfillment of the requirement of MBA(FM) program from THE BUSINESS SCHOOL, UNIVERSITY OF KASHMIR HAZRATBAL SRINAGAR.

ZAFFER UL HASSAN



*Associate Executive
Corporate credit
Jammu And Kashmir Bank.
A 17, Ring Road, Lajpat Nagar 4
New Delhi 110024
Phone: 011-26416456, 26442094
Email: zaffer.hassan@jkbmail.com*

**University of Kashmir,
The Business School
SRINAGAR, J & K**



CERTIFICATE

This is to certify that this Project Report titled "**RATIO ANALYSIS BETWEEN AIR ASIA AND MAS AIRLINES**" is the bonafide work of **SHAHID MANZOOR**, student of MBA Final Year, Department of The Business School, University of Kashmir.

The project Report is the original work of the student and has been done under my supervision. The content of this project report has not been submitted to any other university or institute either in part or in full for the award of any degree, diploma or fellowship.



**Mr. ARUN SHARMA
(SUPERVISOR)**
Ligare Spectrum

**Prof. MUSHTAQ AH. DARZI
(H.O.D)**
The Business School, UOK



ROOMAN

TECHNOLOGIES

Office Address: #130, 1ST FLOOR, DR RAJKUMAR ROAD, RAJAJINAGAR, BENGALURU - 560010

Telephone: +91 080 40416666

Email: info@rooman.net

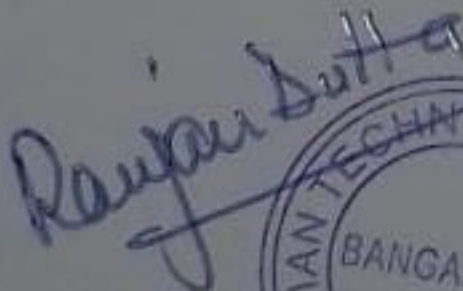
www.rooman.net

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Mohd Younis**, has successfully completed (2) two month (1st January, 2018 to 24th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA (Financial Management) for **The Business School, University of Kashmir**. The Project entitled "**Valuation of Wheebox**" was been assigned to the candidate under the guidance of Mr. Ranjan Dutta and C.A. Akil Suriya.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors.



Authorized Signature



CERTIFICATE

This is to certify that the report titled "**Comparative Analysis of Mutual Funds with Other Investment Avenues**", submitted by Burhan Ayub Khan bearing UID No.15035111030, of the Business School, University of Kashmir, towards partial fulfilment of the requirements for the award of Post Graduate Degree of MBA is a bonafide work carried out by him under my direct supervision and guidance. The work carried out by him is up to my satisfaction and worth appreciation. I wish him all the best for future endeavours.



Mr. Nitin Ambardar
(Senior Manager-Training & Development Academy)


Project Guide

CERTIFICATE

This is to certify that the research project entitled "**FINANCIAL ANALYSIS OF SKILL DEVELOPMENT SECTOR**" submitted by Hibat Ul Tahir is a benefited research work conducted under our guidance and supervision. The research project has been submitted for evaluation in partial fulfillment of the requirement for the award of Degree of MBA (FM) University of Kashmir. The research work is the original one and hasn't been conducted earlier by any individual or institution.

Prof. Mushtaq Ahmad Darzi

Head of Department


Mr. Arun Sharma

Project Guide



J&K Bank

Serving To Empower

Business Unit: - Immamsahab Shopian, Kashmir
Phone No:- 01933268023 +919419031689

Email:- immams@jkbmail.com

CERTIFICATE

This is to certify that Mr Muzammil Rashid a student of The Business School, University of Kashmir has completed his summer training / internship for a period 45 days at J & K Bank Immamsahib on the project entitled "Working Capital Assessment". The training was conducted at J&K Bank immamsahib Shopian under the guidance of Mr Zulfikar Gani Manager Advances. The candidate was present on all working days during the training period. This report is the record of bonafide training undertaken by him and no part of it has been submitted to any other university or educational institute for award of any other degree/diploma/fellowship or similar titles.

Mr Zulfikar Gani

Manager Advances

Mr Mohd Ashraf Mir

Branch Head

J&K Bank
BU Immamsahab (Shopian)
By
Associate Executive

CERTIFICATE

This is to certify that the report titled "**Investment Pattern In Mutual Fund**", submitted by Yawer Farooq Shah bearing UID No.15035111005, of The Business School, University of Kashmir, towards partial fulfilment of the requirements for the award of Post Graduate Degree of MBA is a bonafide work carried out by him under my direct supervision and guidance. The work carried out by him is up to my satisfaction and worth appreciation. I wish him all the best for future endeavours.



Mr. Nirmal Ambardar

(Senior Manager-Training & Development Academy)

Project Guide

Guide certificate

This is to be certified to the best of my knowledge that the project report “**Financial Analysis**” is the original work done by **AFREEN KHAN** under my guidance.

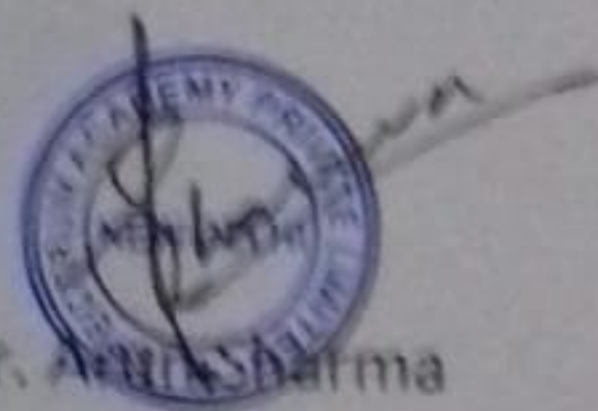
Mr. Mohammad Ashraf
Associate Executive
Advance Department
Zonal office
J&K bank, Srinagar

CERTIFICATE

This is to certify that the research project entitled "PERFORMANCE AND WORKING CAPITAL ANALYSIS OF AVIATION INDUSTRY IN INDIA" submitted by Aaqib Nazir is a benefited research work conducted under our guidance and supervision. The research project has been submitted for evaluation in partial fulfillment of the requirement for the award of Degree of MBA (FM) at University of Kashmir. The research work is the original one and hasn't been conducted earlier by any individual or institution.

Mr. Mushtaq Darzi

Head of Department



Mr. Aamir Sharma

Project Guide

CERTIFICATE

This is to certify that the report titled "**Investor's Awareness about Mutual Funds**", submitted by Abrar Ajaz bearing UID No.15035111002, of the Business School, University of Kashmir, towards partial fulfilment of the requirements for the award of Post Graduate Degree of MBA is a bonafide work carried out by him under my direct supervision and guidance. . The work carried out by him is up to my satisfaction and worth appreciation. I wish him all the best for future endeavours.



Mr. Nitin Ambardar

(Senior Manager–Training & Development Academy)

Project Guide

The Jammu & Kashmir Bank Limited

Corporate Headquarters
M A Road, Srinagar 190001
Kashmir, India

+91 0194 243 0637
+91 0194 250 2578

muslim@jkbank.com
www.jkbank.net



J&K Bank
Serving To Empower

Human Resources Development Division

Ref: JKB/HRD/TRNG/2018- 674


March 19, 2018

TO WHOM IT MAY CONCERN

This is to certify that Mr. Mohsin Yaqoob, S/o Mr. Mohammad Yaqoob Tarin Pathan, pursuing MBA (FM) from "University of Kashmir", has completed his Project Work/Internship in J&K Bank on the topic "Assets Products of J&K Bank", from 03.01.2018 to 12.03.2018.

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)



Kashmir Branch / Office
ROOMAN
TECHNOLOGIES

Office Address: #130, 1ST FLOOR, DR RAJKUMAR ROAD, RAJAHMAGAR, BENGALURU - 560010
Telephone: +91 980 90416666

Email: info@rooman.net

www.rooman.net

TO WHOM IT MAY CONCERN

This is to certify that Mr. Furqan Ashraf, has successfully completed (2) two month (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA (Financial Management) for The Business School, University of Kashmir. The Project entitled "Valuation of B2B Softwares" was been assigned to the candidate under the guidance of Mr. Ranjan Dutta and C.A. Akil Suriya.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors

Ranjan Dutta

Authorized Signature

CERTIFICATE

This is to certify that the report titled "Investor's Awareness about Mutual Funds", submitted by Suhaib Hamid Butt bearing UID No.15035111024, of the Business School, University of Kashmir, towards partial fulfilment of the requirements for the award of Post Graduate Degree of MBA is a bonafide work carried out by him under my direct supervision and guidance. . The work carried out by him is up to my satisfaction and worth appreciation. I wish him all the best for future endeavours.



Mr. Nitin Ambardar

(Senior Manager-Training & Development Academy)

Project Guide



Office Address: 1133/B, 1st floor, 30 feet Service Road, Hampinagar, Vijayanagar, BENGALURU, KARNATAKA-560040

Telephones: +91-9620020502

Email: info@abcforjava.org

www.abcfortechologytraining.com

TO WHOM IT MAY CONCERN

This is to certify that Mr. Faisal Rasool Bhat, has successfully completed (2) two months (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA(Financial Management) for The Business School, University of Kashmir. The Project entitled "A study on Financial Performance through Working Capital Management in Aradhya's Brilliance Centre (ABC)" was been assigned to the candidate under the guidance of our team.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.



We wish him success in future endeavors.

Authorized Signature



CERTIFICATE

This is to certify that the report titled "**Investment Pattern In Mutual Fund**", submitted by Sheikh Owais Ahmad bearing UID No.15035111016, of The Business School, University of Kashmir, towards partial fulfilment of the requirements for the award of Post Graduate Degree of MBA is a bonafide work carried out by him under my direct supervision and guidance. The work carried out by him is up to my satisfaction and worth appreciation. I wish him all the best for future endeavours.



Mr. Nitin Ambardar

(Senior Manager - Training & Development Academy)

Project Guide



An ISO 9001 : 2008 Company

ROOMAN

TECHNOLOGIES

Office Address: #130, 1ST FLOOR, DR RAJKUMAR ROAD, RAJAJINAGAR, BENGALURU - 560010

Telephone: (+91) 080 40410000

Email: info@rooman.net

ROOMAN@GMAIL.COM

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Juniad Majeed Kakaw**, has successfully completed (2) two month (1st January, 2018 to 25th February, 2018) long internship program at our company for the partial fulfillment of the requirement of MBA (Financial Management) for The Business School, University of Kashmir. The Project entitled "Valuation of ABC(Aradhya's Brilliance Centre) for Java using Discounted Cash Flow Analysis" was been assigned to the candidate under the guidance of Mr. Ranjan Dutta and C.A. Akil Suriya.

During his period of internship program with us, we found him punctual, hardworking and inquisitive.

We wish him success in future endeavors.

Authorized Signature



Human Resources Development Division

Ref: JKB/HRD/TRNG/2018- 723

March 28, 2018

TO WHOM IT MAY CONCERN

This is to certify that Mr. Abrar Bin Bashir, S/o Mr. Bashir Ahmad Mir, pursuing MBA (FM) from "University of Kashmir", Hazratbal, has completed his Project Work/Internship in J&K Bank on the topic "Credit Risk Management", from 10.01.2018 to 20.03.2018.

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)

University of Kashmir,
MANAGEMENT STUDIES,
SRINAGAR, J&K

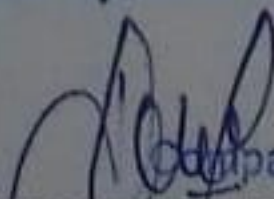


CERTIFICATE

This is to certify that this Project Report titled “DEBTOTRS MANAGEMENT” is the bonafide work of SHAH KHALID SAIFULLAH, student of MBA FM Final Year, MANAGEMENT STUDIES, University of Kashmir.

The project Report is the Authentic work of the student and has been done under my supervision. To the best of my knowledge the content of this project report has not been submitted to any other university or institute either in part or in full for the award of any degree, diploma or fellowship.

For Methodex Systems Private Limited


Company Secretary
Mr. JITENDRA PALIWAL

(COMPANY SECRETARY,
HEAD COMPLAINEE)

Prof. MUSHTAQ AH. DARZI

(H.O.D MANAGEMENT
STUDIES, U.O.K.)