



Ref No.: JKB/IR/0107.

Date: 11-10-2023

## TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Nadeem Majid Ganaie from Iqbal institute of technology and management sheeshgaribagh Srinagar has undertaken a 6 weeks project with us. The project is based on survey conducted by Mr. Nadeem Majid Ganaie for the completion of his internship programme with J&K bank Shuhama. The project is titled as "**Analyzing customer satisfaction to Jammu and Kashmir bank**". During the course of the project the behavior of the trainee was excellent.

A handwritten signature in blue ink, appearing to read "Nadeem Majid Ganaie".

Branch manager,  
Jk bank Shuhama Alusteng  
10-10-2023



The Jammu & Kashmir Bank Limited  
B/u Pulwama Main  
T- 01933-240914, 01933-240742

E-golden@jkmail.com

W-www.jkbank.net

Ref:- JKB/PUL/2023-

Dated :- 02/09/2023

### Bank Certificate

It is hereby certified that Mr Faisal Khursheed S/o Khursheed Ahmad Malik R/o New Colony Pulwama pursuing MBA from "Iqbal Institute of Technology" has successfully completed his Internship training Programme on "Customer Satisfaction in J&K Bank" from this business unit. The said programme was completed by the student from 11-07-2023 to 31-08-2023 (7 Weeks).

Throughout the course, the performance of the student was excellent. The student had depicted punctuality and complete dedication towards his assignment. The student has a good moral character, hardworking nature and is true to his commitments.

We wish him all the best for his future endeavors.

Jammu & Kashmir Bank  
 J&K Bank  
Simplifying Empowering  
Branch Head  
Branch Manager Unit Pulwama (Main)  
J&K Bank, Pulwama Main

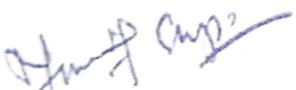
# Terra-e-casa real-estate

152,ERA complex,rambagh,  
srinagar,jammu and kashmir  
6005800098  
[www.terra-e-casa.com](http://www.terra-e-casa.com)

Dated-31-08-2023

TO WHOM IT MAY CONCERN

This is to certify that Mr. muzzamil yaqoob S/o Mohd. yaqoob bhat R/o wathoora budgam and Mr. Sahil manzoor S/o Manzoor ah shiekh R/o namlabal pampore from Iqbal Institute of Technology and Management sheeshgari bagh srinagar has undertaken a six week project with us. The project is based on the survey conducted by Mr muzzamil yaqoob and Mr sahil manzoor for completion of there internship programme with Terra-e-Casa real estate rambagh srinagar.the project is tittled as ' PROMOTIONAL ACTIVITIES IN REAL ESTATE-A STUDY OF TERRA-E-CASA PVT. LTD. During the course of the project the behaviour of the trainees was excellent.

  
Thanks and Regards   
TERRA-E-CASA  
6005800098

Mushrif Shafi

Co-founder



Serving to empower

Jammu & Kashmir Bank Limited.  
B/U S.R.Gunj Sar

T +91 (0)2451513, (0)7298004244 F +91 (0)2484833, 2472546 E mahraj@jkbankmail.com W [www.jkbank.net](http://www.jkbank.net)

Ref: JKB/SRG/ADV/2023

Dated: 13 Nov 2023

To Whom It May Concern

*This is to certify that Ms. Heena Qazi & Ms. Gousia Manzoor from Iqbal Institute of Technology & Management, Sheeshgari Bagh, Srinagar has undertaken a 6 weeks project with us. The project is based on survey conducted by Ms. Heena Qazi & Ms. Gousia Manzoor for the completion of their Internship Programme with J&K Bank S.R Gunj. The project is entitled "Assessing The Quality Of Product & Services at J&K Bank".*

*During The course of the project, the behavior of the trainees was satisfactory.*

For The Jammu & Kashmir Bank Ltd.  
Incharge Branch Head  
B/U S.R Gunj  
Srinagar



B/U Natipora.

Email:natipr@jkbmail.com. Tel/Fax: 0194-2430029

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Ref. No:JKB/NATIPR/2023-

Dated: 10.10.2032

To whom it may concern

This is to certify that Miss Ahreema Nazir from Iqbal Institute of Technology and Management Sheeshgaribagh Srinagar has undertaken a 6 week project with us. The project is based on survey conducted by Miss. Ahreema Nazir for the completion of her internship programme with J& K Bank Natipora. The project is titled as "Customers satisfaction and perception towards digital banking services offered by J&K Bank". During the corse of the project the behaviour of the Trainee was excellent.





Date: 05-10-2023

### INTERNSHIP CERTIFICATE

This is to certify that **Mr. Zahbi** a bonafide student of Iqbal Institute of Technology and Management, Srinagar. Pursuing his Masters in Business Administration, has worked on the project in Marketing Sector titled "**SOCIAL MEDIA MARKETING IN FOOD INDUSTRY: A STUDY OF PARSA FOODS IN KASHMIR**", from July to September 2023 and has successfully completed the Internship Program.

During the tenure of the project, his conduct was good and satisfactory.

We would like to wish him all the best in his future endeavours

Musseb Nazir,  
Manager,  
Paras Foods Chadoora

**PARSAS CHADDOORA PROP:**  
*Musseb Nazir*

The Jammu & Kashmir Bank Limited

Corporate Headquarters  
M A Road, Srinagar 190  
Kashmir, India

T +91 (0)194 2713139

F +91 (0)194 250 2678

E Ps.Training@jkbankmail.com

W www.jkbank.net



**Human Resources**

Ref: JKB/HR/TRNG/2023-637

November 13, 2023

**TO WHOM IT MAY CONCERN**

This is to certify that Mr. Fabiyan Khursheed, S/O Mr. Khursheed Ahmad, pursuing MBA from “Iqbal Institute of Technology and Management”, Hyderpora, bearing Enrollment Number “21036114020”, has completed his Project Work/Internship on the topic “Customers Perception: A Case Study of J&K Bank”, from 13<sup>th</sup> July, 2023 to 24<sup>th</sup> August, 2023.

His work and conduct has remained excellent.

We wish him all success

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



We understand your world

HDFC Bank Ltd  
Opp public park  
Jamia Masjid Rd  
Distt: Kupwara,  
Jammu & Kashmir

## CERTIFICATE

This is to certify that **REHANA ALTAF**, the student of Iqbal institute of technology and management, has successfully completed her project titled " Infinite Smile" (customer satisfaction) in **HDFC Bank Ltd Kupwara** for the partial fulfillment of the requirement of award of the degree of **Master Of Business administration (MBA)** of **Iqbal institute of technology and management college affiliated with university of Kashmir**. To the best of my knowledge, her project is the original effort and contribution which she has worked sincerely under my guidance from 14 July 2023 till 31<sup>st</sup> of Aug 2023.

Wishing her good luck for a successful career and all future endeavors.

Project Guide

Mr Rafiq Bhat  
Operation Head  
HDFC Bank Ltd  
Kupwara.



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We understand your world

HDFC Bank Limited,  
Mir Shopping Complex,  
Zabar Mohalla, Budgam-191111  
Jammu And Kashmir ,  
Tel No -255101

REF:HDFC/BDM/TRNG/2023-2173

DATED : 22/09/2023

TO WHOM IT MAY CONCERN

IT IS TO CERTIFY THAT MISS AZIRAH NABI D/O GHULAM NABI SHAH R/O KHAN SAHIB BADGAM PURSUING MBA DEGREE FROM IQBAL INSTITUTE OF TECHNOLOGY AND MANAGEMENT; HYDERPORA. SHE HAS COMPLETED HER PROJECT WORK / INTERNSHIP IN HDFC BANK LIMITED BRANCH BADGAM ON THE TOPIC "CUSTOMER SATISFACTION TOWARDS HDFC BANK "FROM 11<sup>TH</sup> JULY 2023 TO 10<sup>TH</sup> SEPTEMBER 2023.

HER WORK AND CONDUCT HAS REMAINED SATISFACTORY AND SHE HAS PARTICIPATED ACTIVELY WITH THE STAFF AND WITH CUSTOMERS FOR IMBIBING THE REQUISITES FOR HER PROJECT WORK.

WISHING HER A SPLENDID CAREER AHEAD

**AJAZ AHMAD**  
Branch Head (A4201)



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Ref. no. JK/B/HR/Teang/2023/749  
750

Dated 11/12/23.

## CERTIFICATE

Certified that the Project Report entitled "**ASSESSMENT OF FINANCIAL SERVICES & SCHEMES OF JAMMU & KASHMIR BANK**" submitted to the IQBAL INSTITUTE OF MANAGEMENT AND TECHNOLOGY for the award of degree of Master of Business Administration is a record of independent work carried out by **Basit Ahmad Rather and Imran Bashir**, under my supervision guidance. This has not been previously submitted for the award of any diploma, degree or other similar title.



~~Mr. Asif Qadri  
B/CHANAPORA, SGR.  
Branch Manager~~

J&K Bank Chanapora, Srinagar



Ref/JKB/August 2023

TO WHOM IT MAY CONCERN

This is to certify that Mrs. AABIRO Fatima D/O Imdad Ali Mir pursing MBA from Iqbal Institute Of Technology & Management has completed his project / internship on the topic of "**Enhancing Customer Satisfaction At J&K Bank LTD from 18<sup>th</sup> JULY 2023 to 18<sup>th</sup> August 2023**. His work & conduct has remained excellent.

  
Business Unit Branch Head  
J&K BANK  
EU Panthachowk  
Pantha Chowk, Srinagar



**J&K Bank**

Lal Bazar Srinagar.

Tel: 2424058, 2425390

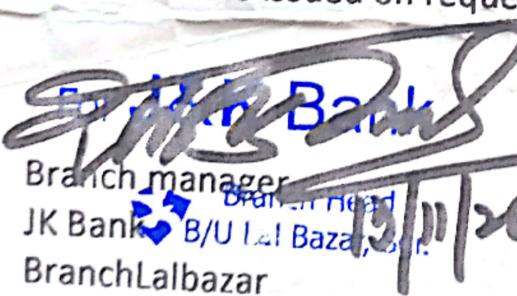
JKB/ LB/ADV/2023/

13-Nov-2023

### **TO WHOM IT MAY CONCERN**

This is to certify that Ms Sadiya Nazir from Iqbal Institute of Technology and Management Sheeshgaribagh Srinagar has undertaken a 6 weeks project with us. The project is based on survey conducted by Ms Sadiya Nazir for completion of her internship programme with J&K Bank Lalbazar. The project is titled as 'Assessing Customer Satisfaction with J&K Bank'. During the course of the project the behavior of the trainee was satisfactory.

Certificate is issued on request of the party without any third party liability.

  
Branch manager  
JK Bank B/U Lal Bazar, Srinagar  
Branch Lalbazar

13/11/2023

Ref No: SAPL/19/03/2023/0786

Date: 19-09-2023

TO WHOM IT MAY CONCERN

This is to certify that **Mr. SALMAN HAMEED GASSI**, Student of IQBAL INSTITUTE OF TECHNOLOGY AND MANAGEMENT AFFILIATED to University of Kashmir, Department of Management Studies has successfully completed his internship with Shuhul Automobiles Pvt. Ltd. from 14-JULY-2023 to 14-SEPT-2023. During this tenure He has worked on a project title "STUDY ON EFFECTIVENESS OF TRAINING".

Further Mr. SALMAN HAMEED GASSI has worked diligently towards the completion of the project report and hereby certify the authenticity of the report.

With Regards,

FOZIA MEHRAJ  
General Manager (Sales)  
Shuhul Automobiles Pvt. Ltd



# INTERNSHIP CERTIFICATE



Prezlaan Education Services

Dear Owais Khurshid,

I am writing to confirm the successful completion of your internship at Prezlaan Education Services. Your dedication, hard work, and commitment during your internship from July 14th to September 14th, [2023] have made a significant impact on our organization.

During your internship, you worked on a research project titled, "Exploring the Impact of Marketing Strategies on the Achievement of Prezlaan Education Services Through Student Contentment." Your efforts in conducting this research and your valuable insights have contributed greatly to our understanding of the subject matter. We were highly impressed with the depth and quality of your work.

Your ability to work independently and as part of a team was evident throughout your internship, and your professionalism and enthusiasm were greatly appreciated by both your colleagues and supervisors. Your contributions have played a vital role in advancing our goals and objectives.

We hope that this internship experience has provided you with valuable insights into the field of marketing and research. We believe that your dedication and skills will serve you well in your future endeavors. We are confident that you will achieve great success in your academic and professional career.

Once again, we would like to express our gratitude for your hard work and commitment during your internship with us. We wish you all the best in your future academic and professional pursuits.

Muneeb Farooq

CEO- Prezlaan Education Services

Dated: 15, September 2023

A handwritten signature in black ink, appearing to read "Muneeb Farooq". To the left of the signature is a circular blue stamp with the text "PREZLAAN CONSULTANTS PRIVATE LIMITED" around the border and "15 SEPTEMBER 2023" in the center.

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. Zamran Hassan from department of Management, IITM Srinagar affiliated with Kashmir University having roll no MBA-21036114045 underwent a project for 6 weeks at HDFC Bank branch Soura and upon completion of the project titled "A FinTech-Led Exploration Within HDFC" submitted the report. The report is the outcome of his own work and does not form a part of any research undertaken for the receipt of any other degree from elsewhere.

His performance during the course of the project was excellent. We wish him all the best for all his future endeavors.

Dated : 05/Dec/2023

Project Guide



Mr. Altaf Ahmad Tramboo  
Branch Manager  
HDFC Bank, Soura

[www.hdfcbank.com](http://www.hdfcbank.com)

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013  
Corporate Identity No.: L65920MH1994PLC080618



Human Resources

Ref: JKB/HR/TRNG/2023-/751

December 11, 2023

TO WHOM IT MAY CONCERN

This is to certify that Ms. Afreen Farooq D/O Mr. Farooq Ahmad Shah, pursuing MBA from “Iqbal Institute of Technology & Management”, bearing Enrollment Number “21036114012”, has completed her Project Work/Internship at J&K Bank on the topic “Customer Relationship in J&K Bank”, from 16<sup>th</sup> August, 2023 to 15<sup>th</sup> October, 2023.

Her work and conduct has remained excellent.

We wish her all success.

Aslam  
HR-Trainings



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



J&k bank  
B/u Khansahib  
Budgam  
J&k -191111

Ref. no.: JKBS/KSB/SEP/2023-1

#### CERTIFICATE

This is to certify that Ms Asifa gull the student of Iqbal institute of technology and management has successfully completed her project titled "Customer Satisfaction" in J&K bank b/u Khansahib ,budgam" for the partial fulfillment of the requirement of the award of the degree of Master of Business Administration (MBA) of Iqbal institute of technology and management college affiliated with university of Kashmir. To the best of my knowledge and belief the project is the original effort and contribution which has worked sincerely under my guidance from 14 july 2023 till 31 aug 2023.

Wishing her good luck for the successful career ahead





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. MUMIN MUSHTAQ and ZAID BIN FAROOQ from IQBAL INSTITUTE OF TECHNOLOGY AND MANAGEMENT sheeshgaribagh, Srinagar has undertaken a six weeks project with us the project is based on the survey conducted by Mr. MUMIN MUSHTAQ and ZAID BIN FAROOQ for the completion of their internship programme with HDFC Bank Limited Munawarabad Srinagar. The project is titled as "Delving into Distinction: A study of HDFC's Products and Services". During the course of the project the behaviour of the trainees was excellent.



Suhail Bhat  
Emp. Code: S17871  
Branch Manager  
HDFC Bank Ltd



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Ref No: JKB/0528/ 2022-23

Dated: 10/11/2023

## TO WHOMSOEVER IT MAY CONCERN

This is certify that Mr. Uzair Jeelani Rather from Iqbal Institute of Technology and Management Sheeshgaribagh Srinagar has undertaken an 8 weeks project with us. The project is based on survey conducted by Mr. Uzair Jeelani Rather for the completion of his internship programme with J&K Bank Khawaja bagh. The project is titled as "**Customer Satisfaction Towards Jammu And Kashmir Bank**".

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

 **J&K Bank**  
Branch: BN Khwaja Bagh (0528)  
IFSC Code: JAKA0KHOJBG  
Branch Manager: 993051003  
J&K Bank Khwaja Bagh Bla  
10-11-2023