

# List of Students who completed Summer Internship with NJ FLAP (2021-2022)

No	Name	Email
1	Aagna kapadia	
2	Bharti Advani	aanukapadia@gmail.com
3	Brijesh Dixit	
4	Gajera krishna rameshbahi	dixitbrijesh4@gmail.com
5	Gupta Kajal	gajeraKrishna1406@gmail.com
6	Harsh	
7	Kavita Choudhary	harshsavani07@gmail.com
8	Khushi Chikhalkar	kavitark718@gmail.com
9	Neha Jha	sonar8186@gmail.com
10	Prachi Patel	
11	Priyanshi Mandalaywala	hpartnetwork93@gmail.com
12	Rudraksha Patel	priyanshimandalaywala@gmail.com
13	Patel Shahin	patelrudraksh27@gmail.com
14	Sangwa Priyanka	
15	Singh sheetal Rampratap	priyankasangwa87@gmail.com
16	Shrukti Tamakuwala	singhsheetal1122000@gmail.com
17	Tur Riddhi Nareshbhai	
18	Vinal Baldaniya	riddhitur14@gmail.com
19	Aakanksha shinde	
20	Afifa Riyaz Jardosh	aakankshashinde19@gmail.com
21	AKANSHA GANESH KONDEKAR	afifajardosh37@gmail.com
22	Bharucha Drashti Shailendra	
23	DHRUV KATHIRIYA	bharuchadrashti40@gmail.com
24	Dhruv Moradiya	dkkathiriya50@gmail.com
25	Fenil Lakhani	dhruv009963@gmail.com
26	Harsh kamleshbhai Jasani	fenillakhani8866@gmail.com
27	Harsh Maheshbhai Talaviya	harshjasani73@gmail.com
28	Jagriti Rajesh Kumar Maurya	talaviyaharsh1512@gmail.com
29	JAYSHREE RATHI	jagritimaurya7954@gmail.com
30	Jenil Hareeshbhai Shah	jayshreerathi134@gmail.com
31	JENISH JAYESHKUMAR SATASIYA	jenilshah1205@gmail.com
32	JEVINKUMAR BODARA	jenishsatasiya111@gmail.com
33	SHARMA KHUSHBU PRAHLAD	bodarajevin@gmail.com
34	Kinjal Somani	sharmaravi7117@gmail.com
35	Kirtan Moradiya	kinjalsomani18@gmail.com
36	Syed Rabiya Fatma	kirtanmoradiya3461@gmail.com
37	Ashvini Subash Deshmukh	rabiyaSyed42@gmail.com
38	Maimoona Batliwala	ashvinisubash2403@gmail.com
39	Mansi Kanaiyakumar Dakoria	maimoonabatliwala77@gmail.com
40	Meet Lathiya	dakoriamansi36@gmail.com
41	Sakil Ahmadnasirwala	m.h.lathiya301@gmail.com
		sakilnasir60@gmail.com

42	Mohit	mohitpandya578@gmail.com
43	Mohammed zulfikar Lakdawala	lakdawala321@gmail.com
44	Nancy Nirajkumar Sukhadia	nancysukhadia@gmail.com
45	Nehal Natwarbhai Sadhu	nehavyas937@gmail.com
46	Parth Amlani	parthamlani00@gmail.com
47	Patel Taslima Irfan	pateltassu53@gmail.com
48	Perlin Pawar	perlinp03@gmail.com
49	Rajshree Prashantkumar Soni	201rajshreesoni@gmail.com
50	Rishika Satasiya	rsatasiya2827@gmail.com
51	Bhikadiya Romit	romitbhikadiya2001@gmail.com
52	Rudresh kishor Chaudhari	rudreshchaudhari123456@gmail.com
53	SAVALIYA PRATIKSHA ASHVINBHAI	pratikshasavaliya281@gmail.com
54	SHANI GORDHANBHAI GAJERA	gajerashani0608@gmail.com
55	Chudasama Soham Vijaykumar	sohamvchudasama4210@gmail.com
56	Urvisha Prakashbhai Dhameliya	urvishadhameliya161@gmail.com
57	VIVEK JAISWAL	19vivekjaiswal@gmail.com



*P. A. Jaiswal*

*[Signature]*  
Principal  
Sir K. P. College of Commerce  
SURAT



# CERTIFICATE



THIS IS TO CERTIFY THAT

**AAGNA KAPADIA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



A handwritten signature in blue ink, appearing to read 'Neeraj Choksi'.

Neeraj Choksi  
Jt. Managing Director

A handwritten signature in blue ink, appearing to read 'Jignesh Desai'.

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**BHARTI ADVANI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**BRIJESH DIXIT**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **10-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**GAJERA KRISHNA RAMESHBHAI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **19-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**KAJAL**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**HARSH**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**KAVITA CHOUDHARY**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



**Neeraj Choksi**  
Jt. Managing Director

**Jignesh Desai**  
Jt. Managing Director



# CERTIFICATE

THIS IS TO CERTIFY THAT

**KHUSHI CHIKHALKAR**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

**NJ FLAP - Financial Literacy Awareness Program**

on **08-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



  
Neeraj Cholest  
Jt. Managing Director

  
Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**NEHA JHA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

**NJ FLAP - Financial Literacy Awareness Program**

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NI GROUP



Neeraj Choksi  
-A. Managing Director

Jignesh Desai  
-B. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**PRACHI PATEL**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**PRIYANSHI MANDALAYWALA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**RUDRAKSHA PATEL**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**PATEL SHAHIN**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**SANGWA PRIYANKA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **17-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**SINGH SHEETAL RAMPRATAP**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **08-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**SHRUKTI TAMAKUWALA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**TUR RIDDHI NARESHBHAI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **18-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**VINAL HIMMATBHAI BALDANIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**AAKANKSHA SHINDE**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**AFIFA RIYAZ JARDOSH**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**AKANSHA GANESH KONDEKAR**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **08-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**BHARUCHA DRASHTI SHAILENDRA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**DHRUV KATHIRIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



**Neeraj Choksi**  
Jt. Managing Director

**Jignesh Desai**  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**DHRUV MORADIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



**Neeraj Choksi**  
Jt. Managing Director

**Jignesh Desai**  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**FENIL LAKHANI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **06-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**HARSH KAMLESHBHAI JASANI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**HARSH MAHESHBHAI TALAVIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **03-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**JAGRITI RAJESH KUMAR MAURYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

**NJ FLAP - Financial Literacy Awareness Program**

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**JAYSHREE RATHI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



**Neeraj Choksi**  
Jt. Managing Director

**Jignesh Desai**  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**JENIL HARESHBHAI SHAH**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **31-01-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**JENISH JAYESHKUMAR SATASIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT  
**JEVINKUMAR BODARA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**SHARMA KHUSHBU PRAHLAD**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**KINJAL SOMANI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **04-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**KIRTAN MORADIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **06-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE

THIS IS TO CERTIFY THAT

**SYED RABIYA FATMA**


*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*


**NJ FLAP - Financial Literacy Awareness Program**

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



  
Neeraj Choksi  
Jt. Managing Director

  
Jignesh Desai  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT


**ASHVINI SUBASH DESHMUKH**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

**NJ FLAP - Financial Literacy Awareness Program**

on **06-02-22**

AN EDUCATIVE INITIATIVE BY NI GROUP



Neeraj Choksi  
A. Managing Director



Jignesh Desai  
A. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**MAIMOONA BATLIWALA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**MANSI KANAIYAKUMAR DAKORIA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**MEET LATHIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



**Neeraj Choksi**  
Jt. Managing Director

**Jignesh Desai**  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**SAKIL AHMADNASIRWALA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **12-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**MOHIT**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **29-01-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**MOHAMMED ZULFIKAR LAKDAWALA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



A handwritten signature in blue ink.

Neeraj Choksi  
Jt. Managing Director

A handwritten signature in blue ink.

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**NANCY NIRAJKUMAR SUKHADIA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **07-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**NEHAL NATWARBHAI SADHU**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



**Neeraj Choksi**  
Jt. Managing Director

**Jignesh Desai**  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**PARTH AMLANI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE

THIS IS TO CERTIFY THAT

**PATEL TASLIMA IRFAN**

*has attended a Training on Financial Literacy under 'FLAP' He/She  
has successfully Cleared the Online Examination*

**Nj FLAP - Financial Literacy Awareness Program**

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NI GROUP



  
Neeraj Choksi  
Jr. Managing Director

  
Jignesh Desai  
Jr. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**PERLIN PAWAR**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **04-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**RAJSHREE PRASHANTKUMAR SONI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **01-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**RISHIKA SATASIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **06-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**BHIKADIYA ROMIT**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**RUDRESH KISHOR CHAUDHARI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**SAVALIYA PRATIKSHA ASHVINBHAI**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**SHANI GORDHANBHAI GAJERA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



**Neeraj Choksi**  
Jt. Managing Director

**Jignesh Desai**  
Jt. Managing Director





# CERTIFICATE



THIS IS TO CERTIFY THAT

**CHUDASAMA SOHAM VIJAYKUMAR**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director

Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**URVISHA PRAKASHBHAI DHAMELIYA**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **05-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



Neeraj Choksi  
Jt. Managing Director



Jignesh Desai  
Jt. Managing Director



# CERTIFICATE



THIS IS TO CERTIFY THAT

**VIVEK JAISWAL**

*has attended a Training on Financial Literacy under "FLAP" He/She  
has successfully Cleared the Online Examination*

***NJ FLAP - Financial Literacy Awareness Program***

on **06-02-22**

AN EDUCATIVE INITIATIVE BY NJ GROUP



A handwritten signature in blue ink.

**Neeraj Choksi**  
Jt. Managing Director

A handwritten signature in blue ink.

**Jignesh Desai**  
Jt. Managing Director



## Assignment of Business Regulatory Framework



Due April 10, 2021 11:30 AM

To return (0)

Returned (149)

Name ▼



KA

AHIR, KENI

8

Returned



KA

AHIR, KUNJAL

8

Returned



ANTALA, RUSHABHKUM...

6

Returned



CHAUDHARI, MITIXABEN

8

Returned



JC

CHOTALIYA, JAYANA

Returned



DHADUK, DHARA

8

Returned



GAMIT, DHWANIBEN

8

Returned



7



## 12. The New Manager

Mr. Avinash was appointed as general manager, administration in Phoenix Industries Limited. He joined the company only about two years back. Prior to joining this company, he served another company for two years. He did his M.B.A. from a reputed institution. He considered himself as a high flier. After getting promotion as general manager, administration, he felt quite excited and was quite enthusiastic about his new job. The post of general manager was sufficiently at high level. However, because of young age and lack of adequate experience, Mr. Avinash was considered as junior executive by most of his subordinates.

The administration department of the company had four major subunits: purchasing, record maintenance, printing and secretarial services. Each subunit was headed by a manager. These four managers were directly reporting to Mr. Avinash. They had combined experience of over 80 years with an average age of 45 years. Most of them had been with the company for a fairly long period of time and that too with their present units. Since Mr. Avinash was quite less experienced and young, these four managers viewed his appointment with hesitancy and suspicion. Also, they had liking for the previous general manager and were sorry to see him leave the company.

The new general manager, Avinash, started holding weekly meetings of the department. However, he noticed that managers were hesitant to speak in the meetings; he was the only one to speak. He made some changes in the operating procedures that he felt would increase efficiency and announced them in weekly departmental meeting. There were no reactions to the changes, but later he noticed that the managers continued to follow the old procedures. He talked to them individually but felt that they were not opening up to him. The problem continued.

After about two months, Avinash started receiving complaints from other departments about the services they received from the administration department. These complaints mostly related to printing and purchasing. Avinash believed that his department should provide the best possible services and, therefore, admonished his managers in a weekly departmental meeting. He still received little response from them. He continued to receive complaints and was becoming increasingly frustrated. On one day, he became very upset at the third complaint that week over jobs done in the printing unit. He stormed out of his office down to the printing unit. The manager of the printing unit was out. Avinash called over the chief print operator, chewed him out, and told him to re-do the job on the same day. When printing unit manager returned and learned what happened, he immediately called a meeting with the three other managers and described the events to them. On this, commented the manager—purchasing unit, "We have to do something. Avinash is too young, incompetent, and is a tyrant." "I agree, he dictates to us in departmental meetings, and now he goes behind our back to our employees. He shows no confidence in us. I am fed up with this situation," said manager—secretarial services. Finally the manager—maintenance chimed in, "I don't think we have much choice. Avinash is regarded high by top level management. We can't talk to him and higher up, and if we continue doing things this way, our careers will be ruined. Therefore, I think that we should look for some other job opportunities." They all reluctantly agreed with this statement and the meeting ended.

### QUESTIONS

1. Describe the nature of the problems in this case.
2. Explain what could have been done to prevent the problems.
3. Outline the means you would propose to solve the problems.



### 13. New Job Design

Newstyle Furniture Private Limited was a medium-sized manufacturer of furniture. The primary product line included office furniture, lawn furniture, and exercise equipments. The plant of the company was located in the suburb of a metropolitan city. The company employed about 125 workers. The plant was highly labour-intensive. Even though the plant used an assembly line system, there were numerous single person jobs in the production and assembly operations.

The operations had not changed much over the period of time. However, for the last two years, the company was experiencing the problems of high level of employee turnover and absenteeism. In many cases, the rate of employee absenteeism used to be around 15 per cent.

Similarly employee turnover used to be around 40 per cent for the last two years. These were considered to be quite significant. The company was experiencing the quality problems because of poor workmanship. In many cases, there were complaints of defective furniture. In some cases, there were complaints that someone had carved or cut a symbol in the vinyl covering. Being frustrated over these complaints, the production manager talked to the assembly line supervisors and some of the workers. Such talks revealed him that the work was mostly of repetitive nature and, therefore, boring. This prevented workers from putting their best resulting into inferior quality. This also caused high level of absenteeism and turnover.

The production manager was worried over this and wanted to make the jobs more interesting and enriching. However, he was not quite sure as how to proceed. Therefore, he talked to the chief executive of the company who felt that the matter was important and urgent and the decision was taken to engage an outside consultant. The people from consultancy firm visited the plant several times and analysed the production process. Since the production process was such that it was difficult to change many of the jobs without changing the whole process of production and assembly, the consultants recommended a change from an assembly line operation to semi-autonomous task groups responsible for the complete production and assembly of certain types of furniture. They further proposed that to implement this change, there would be additional investment in machineries to be used in the production of several types of furniture and the top management had to accept lower quantities of production but that would be offset by better quality product and lower employee cost in terms of lower absenteeism and turnover. There was initial hesitancy on the part of the top management to accept the proposal due to reduced volume of production but ultimately it agreed to the proposal as it had long-term favourable impact.

The production manager was quite happy that the problem was over and decided that the first step was to inform the employees of the impending change. He organised several meetings with the employees to discuss the impending change. During these meetings, he observed that many employees spoke in favour of change; some maintained silence but to his utter surprise, several voiced against the change. One of the employees commented, "this is a great change. It is for the first time that company has taken care of employees and thought about their welfare. We are bored of monotonous jobs and new jobs will provide us better challenge." Another employee who was not in the favour of the change, commented, "I do not like any change in my job. I like the way it is. The new job will put me in difficulty and unnecessarily take more of my time. I have been using this time to do the things which I prefer like attending family problems and enjoying life." The production manager was back at square one thinking what to do now.



## QUESTIONS

1. What is the nature of problem in this case?
2. Could production manager have followed any different process and have been more successful? If so, explain.
3. What seems to be production manager's problem now?
4. Recommend a solution for production manager's problem.