

Mr. David C. Sanders  
The Principal  
The Colombo International School  
28-Gregory's Road  
Colombo-7

19<sup>th</sup> September 2012

RE: INTERNSHIP OSAMA MAHMOOD KHAWAR, STUDENT, COLOMBO INTERNATIONAL SCHOOL

We are pleased to inform you that Osama Mahmood Khawar, student of your esteemed school, has successfully completed his internship with Habib Bank Limited Sri Lanka for the period from 23<sup>rd</sup> July to 31<sup>st</sup> August, 2012.

We are also pleased to confirm that Osama has performed exceptionally well during his internship with us in all the departments he was assigned – Trade Services, Treasury and General Banking Operations. During his training with Trade Services Department he was attached with the LC establishment section where he showed his interest and soon got knowledge of the process including regulations like UCP 600. His interest in both import and export sections helped him easily understand the lodgment, retirement and negotiation of documents. Since he was already well familiar with the importance of international trade in the Less Developed Countries, he shared valuable information with the staff members working in our trade services department. Further, he supported our trade team during his internship. He got himself familiar with the Trade Innovation System and Misys System and smartly understood the trade operations in the shortest possible time.

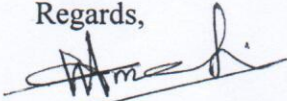
Our Treasury consists of three offices – Front Office, Back Office and Middle Office. We gave the opportunity to Osama for going through the treasury policy and interact with the relevant sections for practical training. He showed his interest and got himself familiar with the all the relevant sections of our Treasury Department. He has assisted staff members working in Treasury on the assignments given to him. He remained involved with the day to day work and got basic knowledge of Treasury functions including Investment / Placement, deal tickets, Nostro and Vostro account maintenance and reconciliation of the entries. His interest in the work was appreciated by our staff members.

Osama has shown keen interest in all the departments he was assigned to work during his internship with HBL. He got thorough understanding of the Inward and Outward Clearing, Cash Handling, Remittances and Customer Services Department while working in the General Banking Section. After his internship he has attained understanding of CITS (Cheque Image Truncation System) of LankaClear and knows well the process and procedure of this clearing system. He assisted the relevant departments in the daily work and supported the team in each section.

Keeping in view his attitude and balanced approach towards work during his internship period with HBL we can confidently say that Osama has all the potential to achieve extraordinary success on all the projects he is assigned. In his shortest stay with us he was popular among all staff members and got appreciation from his supervisors. He is a brilliant student and with positive attitude towards his work, he has succeeded in impressing our staff members and gaining knowledge of each section of our banking operations.

Osama is a highly motivated student and extremely organized and reliable. He has excellent communication skills, flexible and willing to work on any project assigned to him. He has high aims in life and is putting in all his efforts to achieve the targets. We wish him all success in life.

Regards,



(Amali Chaturika)

HR Manager

**W. Amalie Chaturika**  
Manager - Human Resources  
Habib Bank Limited  
Sri Lanka.

Habib Bank Limited

HR Department

70-A Dharmapala Mawatha  
Colombo - 7

Phone: 0094-11-2370391  
Fax: 0094-11-2370393

Email: [amalie@hbl.lk](mailto:amalie@hbl.lk)

Website:

[www.hbl.com/SriLanka](http://www.hbl.com/SriLanka)