

October 02, 2013

Principal
The Colombo International School
No 28, Gregory's Road
Colombo 07.

To Kind Attn: Mr. David C. Sanders

Dear Sir,

Internship at ICICI Bank Ltd Sri Lanka- Mr. Osama Mahmood

This is to inform you that Mr. Osama Mahmood has successfully completed an internship during 13th-23rd August 2013 at ICICI Bank Sri Lanka branch.

During this precise time he gained experience at the Retail Processing Center, Treasury Back office operations and the Finance department of the bank. Since he had a prior working experience at the Habib Bank Ltd Colombo, he was familiar with the banking basics and quickly understood all the new concepts explained to him. Osama has a deep intellectual insight and curiosity which compels him to pose a number of inquisitive questions whenever a procedure or a convention is detailed out to him. He has a commendable reasoning ability which enables him to deeply analyze a given case and bring out pleasing conclusions and solutions.

Mr. Osama Mahmood started his work in the Retail Processing Centre. As he was well-acquainted with the major functions of the department, he was readily available to assist staff members in the department. He helped in the scanning process of the regular cheques that are received by the branch on a daily basis. In this, he aided the preparation of cheque batches and confirmation of their authenticity before they were sent to the Clearing Agency. During the time in this department he displayed an impressive example of his quick-wits by deeply studying the mechanism/procedure of the "Money2India" remittance scheme and later assisting other staff members in ensuring its smooth functioning. He was also introduced to Finacle, the core banking system used at the bank, and within a short time period he swiftly learned the passing of entries into the system.

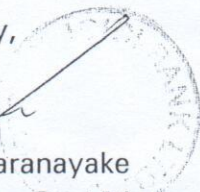
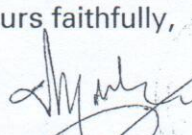
Later, Osama was placed at the Treasury Operations Department where he smartly familiarized himself with the functions in the department. Again, his prior experience enabled him to start helping the other members on the very first day. He collaborated in several tasks at the department which included reconciling the day-end balances with those with the Central Bank, probing any differences and maintaining the record of entries into the Finacle.

Throughout his time, Osama has been a keen learner of the various practices which are the common workplace norms. Upon introduction to the Currency Market's trading and Money Market dealing, he readily demanded for extra manuals and fully grasped the terms and other "jargon" which serve as communication language for the market. Osama has an extraordinary ability in Mathematics and Accounting. Therefore his time at the Finance department served to be a highly enriching experience for him. He handled the task of segregating all the bank's customers according to their accounts' currency denominations and later reconciling the totals with the currency reserves of the bank. The task was done with utmost accuracy. He also assisted the department members in completing a detailed Variance Analysis report of the monthly expenses as compared to the previous month. Any notable differences attracted attention and required explanations which were comprehensively compiled and submitted.

Upon completion of his internship, Osama devoted his time in writing out a thorough Internship/Work Experience Report for the bank. The detailed account effectively elaborated his learning at the bank and how he felt the experience would later help him. He also discussed several interesting suggestions and ideas to improve productivity and efficiency of the staff. Conclusively, the two-week time period proved to be a highly educative experience for Osama, during which he impressed several employees by his outstanding analytical ability and an eager desire to learn about the banking practices. He has been the best student we received so far in the year for a work experience. We hope that he proves to be an exceptionally bright undergraduate at his university and an equally productive employee at his workplace.

With Warm regards,

Yours faithfully,



Nadeeka Samaranyake
Senior Manager Operations