

UNIVERSITY OF ECONOMICS HO CHI MINH CITY

SCHOOL OF BANKING

Ho Chi Minh City, July 10, 2026

GRADUATION INTERNSHIP PROGRAM

(Major in Banking - Undergraduate)

Based on the current regulations of UEH and the Internship and Graduation Plan for full-time undergraduate students, the School of Banking issues the Graduation Internship Program for students majoring in Banking

1. BRIEF DESCRIPTION OF THE GRADUATION INTERNSHIP COURSE CONTENT

Graduation internship is a compulsory subject in the major of Banking which creates conditions for students to apply the knowledge they have learned into practice. Students can choose to work at commercial banks, investment bank credit institutions, securities companies, other financial institutions and enterprises... During the graduation internship, with the guidance of lecturers and staff at the internship units (commercial banks, investment bank credit institutions, securities companies, other financial institutions and enterprises...), students must complete their graduation thesis.

2. OBJECTIVES OF THE GRADUATION INTERNSHIP PROGRAM

General objectives:

- Create opportunities and conditions for students to access the practical operations of banks and other types of financial institutions.
- Help students practice, work style and sense of organization and discipline.
- Help students combine theory with practice to consolidate knowledge and professional skills, practice operations to be able to undertake assigned tasks and tasks at commercial banks, securities companies, financial institutions and other enterprises...

Specific objectives:

- Help students systematize the specialized knowledge related to their major.
- Study, collect data and analyze the actual situation at internship units to identify problems, analyze problems and solve problems.

3. GRADUATION INTERNSHIP RULES

During the internship period, students are required to strictly comply with the internship rules and regulations, specifically:

- Strictly comply with the working regulations at the internship unit;
- Comply with the assignment and guidance of the internship unit's staff;

- Comply with the graduation internship plan and follow the instructions of the supervisor from School of Banking.
- Students who change the planned graduation thesis topic must have the approval of the supervisor.

4. INTERNSHIP GRADUATION DURATION

The internship graduation duration lasts 10 weeks **from 10/8/2026 to 21/10/2026**, divided into the following stages:

Week	Task descriptions
Week 1 10/8/2026 - 16/8/2026	General understanding of the internship unit (bank/securities firm)
Week 2 and week 3 17/8/2026 - 30/8/2026	Students choose the thesis topic and discuss the preliminary outline with the supervisor.
From week 4 to week 7 31/8/2026 - 29/9/2026	Students collect data, write the thesis under the supervisor's instructions
Week 8 and 9 30/9/2026 - 14/10/2026	Complete the revision of the thesis. Students must send the thesis to the supervisor at least 1 week in advance for receiving comments
Week 10 15/10/2026 - 21/10/2026	Students complete and submit the revised thesis
Submitting 28/10/2026	Students submit thesis on the internship.ueh.edu.vn website (no need to print it out). This graduation thesis must be confirmed by the internship unit (signed and stamped) Students refer to Appendix 4 for more detail on how to submit the graduation thesis.

5. SUGGESTIONS FOR GRADUATION THESIS TOPICS

During the internship, students can research, observe, survey, collect documents, apply theory to discover and understand the problems that need to be solved, analyze the problem and choose solutions to solve the problems at the internship unit.

5.1 Selection criteria:

The discovered problem should satisfy the following criteria:

- It is a specific problem, specifically related to a process, a stage, a group of customers, or a group of products... of the internship unit.
- It is encouraged to choose real problems that are happening, are pending, need to be resolved or have not been implemented by the internship unit.
- Suitable for the implementation ability of Banking students.

5.2 Topics related to activities at commercial banks

Students can choose issues related to activities at commercial banks such as:

- Taking deposit including opening and monitoring the activities of payment deposit accounts, non-term savings deposits, periodic deposits, utility deposits and other types of bank deposits;
- Credit appraisal and credit granting to corporate customers such as short-term loans to supplement working capital, medium and long-term loans to implement investment projects, guarantees, factoring, financial leasing..., credit for individual customers such as: installment loans, consumer loans, loans for shopping, home construction and repair, loans for farmers...;
- Credit appraisal and credit granting to individual customers such as: installment loans, consumer loans, loans for shopping, home construction and repair, loans for farmers...;
- Foreign exchange trading including foreign currency buying and selling transactions under spot, forward, swap (including interest rate swap) contracts, options
- Payment services such as: payment orders, collection orders, checks, money transfers, inter-bank payments, clearing payments via the State Bank, electronic clearing payments;
- International payments include payment transactions for import-export contracts for customers according to money transfer methods, collections (D/A, D/P), documentary credits (import L/C and export L/C) and other methods;
- Payment card transactions: ATM cards, domestic credit cards and international credit cards;
- Accounting operations include deposit accounting, loan accounting, accounting for non-cash payment methods, inter-bank accounting, clearing payment accounting, payment via the State Bank and methods of preparing accounting reports (Balance Sheet, Business Performance Report) of banks;
- Valuation, management and handling of collateral assets;
- Credit risk management, liquidity risk management, interest rate risk management, etc. at commercial banks;
- Investment activities at commercial banks;
- Researching and applying Fintech products in banking business;
- Opportunities and challenges in the face of technological innovation trends in competition and linking with Fintech companies.
- Marketing, product development;
- Other issues that need to be resolved in practical operations at commercial banks.

5.3 Issues related to securities companies and investment funds

- Securities brokerage transactions;
- Investment consulting;
- Portfolio management;
- Underwriting;
- Listing consulting;
- Other related transactions.

In addition, students can choose internship topics at other credit institutions such as: Credit Unions, Finance Companies, Financial Leasing Companies, Investment Funds, Fintech Companies or at enterprises which have transactional relationships with banks.

6. GUIDELINES FOR WRITING A GRADUATION THESIS

Students can write their graduation thesis in Vietnamese or English.

6.1 How to write a proposal

A proposal is a mandatory requirement during the graduation internship. The proposal is a summary of the intended content of the graduation thesis, from 4-10 A4 pages, which must be approved by the supervisor before the student begins writing the graduation thesis. The content presented in the proposal must include the following information:

- Student information: shown on the cover page including student's full name, class, student code, supervisor's name, topic name, contact information, phone number, email (see Appendix 1).
- The proposal content is presented as follows:
 1. Identify the problem.
 2. Motivations for choosing the topic.
 3. Objectives of the topic
 4. Scope of the topic.
 5. Approach and problem solving methods.
 6. Significance.
 7. Expected structure of the graduation thesis:

Chapter 1: Introduction to the topic

- 1.1 Identify the problem.
- 1.2. Motivation for choosing the topic.
- 1.3. Scope of the topic.
- 1.4. Approach and problem solving methods.
- 1.5. Significance.

Chapter 2: Identify the problem/Discover and perceive the problem

2.1. Overview of the organization where student works for

2.2. Symptoms of the problem

2.3...

Chapter 3: Problem analysis

3.1 Actual situation related to the problem

3.2 Causes of the problem

Chapter 4: Problem solving

4.1 Proposed solutions

4.2 Implementation plan

...

Conclusion

References

6.2 Structure of the thesis

The title of the thesis must be consistent with the chosen problem. The content of the chapters must be logically unified and consistent with each other. The proposed structure for a problem-solving thesis includes the following chapters:

Chapter 1: Introduction to the topic.

In this chapter, students briefly present the problem to be solved; the reason for choosing the topic (why is it a problem to be studied?); objectives, objects, scope of the research, methods of approaching and solving the problem? Meaning and structure of the thesis.

Chapter 2: Identify the problem.

The content of this chapter identifies the problems to be solved. Students briefly present the actual situation at the internship unit, focusing on the necessary information for the sections mentioned below.

The problem to be solved comes from the actual operation of the unit. Find out the warning signs to be concerned about.

Through information collected from bank data, interviews and other sources of information, students need to identify the problem, compare it with previous studies and reality to examine the manifestation of the problem.

Chapter 3: Problem analysis.

Analyze the problem through the actual situation at the internship unit. Students can analyze the problem of the topic in many aspects:

- Through past studies related to the problem.
- Through the process/stage of performing the business related to the problem.
- Through practical research at the internship unit.
- Identify the cause of the problem: find out the cause through data, interviews and other sources of information. Research results related to the cause of the problem are also summarized. Through comparing practice and existing research results, students identify the cause of the problem.

Chapter 4: Problem Solving

Students need to determine which solution is the main solution that needs to be prioritized and have a specific plan for implementing the solution. Students must ensure that they can demonstrate:

- A specific solution to the problem that has been researched that is specifically suitable for the internship unit.
- Ability to apply in practice at the internship unit.
- Demonstrate a clear understanding of personal views on the problem chosen to implement.
- Develop a plan to implement the solution.
- This part also needs to include content to evaluate the effectiveness of implementation.

Note that the structure of the graduation thesis depends on each topic, the instructor can adjust accordingly. The names of the chapters will be changed depending on the specific goals and content of the graduation thesis.

6.3 Presentation of the graduation thesis

The graduation thesis is about 30 to 40 pages (excluding appendices) on A4 paper size, Times New Roman font with size 13, line spacing: 1.5 lines, margin top: 2cm, bottom: 2cm, left: 3.5cm, right: 2cm, header: 2cm, footer: 1.5cm.

Order of arrangement the graduation thesis:

1. Cover page (appendix 2)
2. Acknowledgements;
3. Comments from the internship unit; (appendix 3)
4. Comments from the instructor;
5. Table of contents;
6. List of abbreviations;
7. List of tables;
8. List of figures, graphs;
9. Contents of the thesis chapters;

10. Appendices;

11. References;

b. How to present tables, graph, charts

- How to present tables

All tables must be numbered with the chapter number, for example, Table 2.1 means the first table in chapter 2. All tables in the graduation thesis must be consistent in shape, have clear units of measurement, and have data sources. When analyzing the content, there must be a connection with the illustrated tables.

For example, in chapter 2, table number 1 is presented as follows:

Table 2.1: Analysis of deposit products at ABC Bank

Unit: million VND

Item	2023	2024	Compare 2024/2023
Balance of current account			
Balance of Saving account			
...			
Total			

Sources: ABC annual reports

- How to present drawings, graphs, charts,

- All drawings and charts from the beginning to the end of the graduation thesis must be consistent in form;
- How to present graphs: all graphs or charts must be numbered, have clear units of measurement, and have data sources;
- When analyzing the content, there must be a connection with the illustrated drawings.

c. Instructions for citing references:

- Students must cite their works
- The cited documents must be consistent with the list of references presented in the thesis. Citations are made to avoid plagiarism, and to help prove the content/statements in the thesis.

- Citations include summaries, paraphrases, direct quotes, and methods of linking documents from different sources. All of these documents must be listed in the list of references.
- The method of citing and listing references according to the Harvard system is the system of citing by author's name and year of publication. According to this system, the author's surname and the year of publication of the reference will be listed in the text of the thesis, dissertation, article, etc.). Each cited information must be clearly cited, accurately and consistently throughout the thesis.

There are two forms of citation:

- Direct quotation: The author's name is mentioned in the sentence, the original quotation must be italicized and placed in quotation marks (author's name, year, publication number, page number are shown in the reference list).
- Indirect quotation: Using the author's ideas, phrases or the main idea of a problem written by the individual.

Students can refer to the following documents for more information:

- Announcement No. 182/TB-DHKT-SDH dated February 27, 2012 “Guidelines on how to cite and list references in graduation theses, master's theses, doctoral dissertations and scientific works” (<http://sdh.ueh.edu.vn/cao-hoc/quy-dinh-luan-van-thac-si/huong-dan-cach-trich-dan-va-lap-danh-muc-tai-lieu-tham-khao/>).
- Decision No. 4621/QD-DHKT-VSDH dated December 15, 2016 on promulgating the Regulations on controlling and handling plagiarism of academic products (<http://sdh.ueh.edu.vn/nghien-cuu-sinh/thong-bao-ncs/quy-dinh-vv-kiem-soat-va-xuly-dao-van-cac-san-pham-hoc-thuat/>).

d. Instructions for creating a list of references

The list of references is a list of sources that have been cited in the graduation thesis, providing detailed information about the cited sources.

References include: books, scientific articles, conference documents, survey documents, statistical information, scientific information, economic information, images, maps, etc. that have been published and published in all forms: printed copies, newspapers, websites, videos, images, CDs, etc. that readers can search for reference and comparison.

All cited documents in the thesis must be fully listed. References must be publicly announced, with clear origins such as financial reports, annual reports, textbooks, articles published in scientific journals.

The list of references is divided into two separate parts, the first part is in Vietnamese, the second part is in foreign languages (English, German, Russian, French, Chinese, etc.).

7. GRADUATION THESIS ASSESSMENT

The graduation thesis assessment will be conducted by 2 lecturers: Lecturer 1 is the supervisor and Lecturer 2 will be assigned by School of banking to conduct a blind review

process. The graduation thesis score is the average of the first and second assessment scores. The graduation thesis score structure is as follows:

- Student's Attitude : maximum 2 points
- Present of thesis : maximum 1 point
- Internship unit assessment : maximum 1 point (Appendix 4)
- Content and quality of the thesis : maximum 6 points

In which:

- Student's Attitude scores, internship unit assessment scores will be assessed by the supervisor.
- Present and content of thesis scores will be assessed independently by 2 lecturers.

Note:

- Students who do not contact the instructor during the internship, do not prepare a proposal or the proposal has not been approved by the supervisor, will receive a score of 0 (zero points).
- Students who do not come to work at the internship unit will receive a score of 0 (zero points).
- Students who submit their graduation thesis late will have their points deducted, every 3 days of late submission without a valid reason will be deducted 1 point.
- Plagiarism and copying are strictly prohibited. Depending on the level of plagiarism, students will be deducted points or receive a score of 0 (zero points) according to the regulations of the University.

For more information, students please contact the School of Banking at the address:

- School of Banking - 279 Nguyen Tri Phuong (Room B1-901), Ward 5, District 10, Ho Chi Minh City
- Phone: (028) 35.265.827
- Website: www.sob.ueh.edu.vn

Dean of School of Banking
Assoc. Prof. Dr. Hoang Hai Yen

(Signed)

APPENDIX 1

GUIDE TO PRESENT THE COVER PAGE OF THE PROPOSAL

**MINISTRY OF EDUCATION AND TRAINING
HO CHI MINH CITY UNIVERSITY OF ECONOMICS**

SCHOOL OF BANKING



PROPOSAL

Title:

**IMPROVING THE EFFICIENCY OF CREDIT RISK
MANAGEMENT AT ABC COMMERCIAL JOINT STOCK BANK**

Supervisor:

Students:

Course:

Major: Banking

Contact information: (Email – Phone number)

Academic year 202... - 202...

APPENDIX 2: GUIDELINES FOR PRESENTING THE THESIS COVER PAGE

**MINISTRY OF EDUCATION AND TRAINING
HO CHI MINH CITY UNIVERSITY OF ECONOMICS**

SCHOOL OF BANKING



GRADUATION THESIS

Title:

**IMPROVING THE EFFICIENCY OF CREDIT RISK
MANAGEMENT AT ABC COMMERCIAL JOINT STOCK
BANK**

Supervisor:

Students:

Course:

Major: Banking

Contact information: (Email – Phone number)

Academic year 202... - 202...

APPENDIX 3

COMMENTS FROM THE INTERNSHIP UNIT

1. Full name of student:
2. Internship period:
3. Internship position:
4. Key comments:

Key comments	
Student behavior:	
Attitude, discipline:	
Adaption ability to work:	
Ability to perform assigned work:	
The significance of the thesis for the internship unit:	
Other comments (if any) 	

Representative of the internship unit
(signed and stamped)

APPENDIX 4

Instructions for submitting Graduation thesis on the internship.ueh.edu.vn website

1- Students do not need to print out the thesis to be submitted, just upload the file to the internship.ueh.edu.vn system

2- Students must fully supply the information on their personal page, including: student information, internship information, business information, and supervisor information before submitting the paper.

3- How to submit Graduation Internship papers: Students submit 02 files on the UEH internship system (do not submit hard copies to the faculty), specifically as follows:

- File 1 – Internship confirmation from the internship unit (Comments from the internship unit – (bank/securities firm)): Students scan and upload to the system the Internship Unit's Comments (signed and stamped by the internship unit)
- File 2 – Final submission: Students submit 1 pdf file. This pdf file includes the Graduation Thesis and the Plagiarism Check Receipt. Students combine all 2 products into 1 pdf file in the order (1) Graduation Thesis, (2) Plagiarism Check Receipt, then students upload to the internship system.

4- Store the original copy of the Internship Unit's confirmation (with authorized signature and official stamp): Students save and store the original copies of the documents for 2 years for comparison when necessary.

APPENDIX 5

LIST OF INSTRUCTORS FROM SCHOOL OF BANKING

No	Full name	Mobile	E-MAIL
1	Assoc. Prof. Dr. Nguyễn Quốc Anh	0944.116.699	quocanh@ueh.edu.vn
2	Dr. Lại Tiến Đình	0903.832.967	dinhlai@ueh.edu.vn
3	Dr. Phạm Khánh Duy	0938.602.620	duy.pham@ueh.edu.vn
4	Assoc. Prof. Dr. Trương Thị Hồng	0903.881.426	vhong@ueh.edu.vn
5	Dr. Phan Thu Hiền	0908.217.931	phanthuhien@ueh.edu.vn
6	Assoc. Prof. Dr. Nguyễn Hữu Huân	0979.784.914	huannnguyen@ueh.edu.vn
7	Dr. Lê Nguyễn Quỳnh Hương	0905.134.625	quynh_huong@ueh.edu.vn
8	Assoc. Prof. Dr. Trâm Thị Xuân	0913.157.137	txhuong@ueh.edu.vn
9	MA. Dương Tấn Khoa	0909.243.600	tankhoa@ueh.edu.vn
10	MA. Lê Văn Lâm	0772.665.257	levanlamtcnh@ueh.edu.vn
11	Dr. Nguyễn Từ Nhu	0982.293.054	nhunt@ueh.edu.vn
12	Dr. Nguyễn Thị Hồng Nhung	0787.365.678	hongnhungnt@ueh.edu.vn
13	Dr. Nguyễn Thanh Phong	0918.120.907	phongnt@ueh.edu.vn
14	Dr. Lê Tấn Phước	0919.365.555	phuocvan@ueh.edu.vn
15	Dr. Phạm Phú Quốc	0933.607.879	quocpp@ueh.edu.vn
16	MA. Nguyễn Trung Thông	0902.485.289	thongnt@ueh.edu.vn
17	Assoc. Prof. Dr. Trương Quang Thông	0903.969.525	truongquangthong@ueh.edu.vn
18	Dr. Phạm Thị Anh Thư	0903.849.303	ptanhthu@ueh.edu.vn
19	MA. Cao Ngọc Thủy	0907.812.086	ngocthuy@ueh.edu.vn
20	Assoc. Prof. Dr. Phan Chung Thủy	0918.104.989	phanthuy@ueh.edu.vn
21	Dr. Ngô Minh Vũ	0987.686.945	vunm@ueh.edu.vn
22	Assoc. Prof. Dr. Hoàng Hải Yến	0983.396.252	yenh@ueh.edu.vn
23	MA. Nguyễn Thị Thùy Dương	0982.892.287	thuy_duong@ueh.edu.vn