

UNIVERSITY OF ECONOMICS HO CHI MINH CITY

SCHOOL OF BANKING

Ho Chi Minh City, July 10, 2026

PRACTICAL SEMESTER 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 Practical Semester Program for students majoring in Banking

1. BRIEF DESCRIPTION OF PRACTICAL SEMESTER CONTENT

Practical semester is a compulsory subject in the specialized knowledge of Banking, Stock Market, Investment Banking, International Banking, Credit Management to create conditions for students to apply knowledge have learned in practice and practice skills, seek career opportunities suitable for the major trained. Students can do the practical semester at commercial banks, securities companies, financial companies, financial leasing companies, credit funds, financial institutions and enterprises... (hereinafter referred to as receiving units). During the practical semester, with the guidance of lecturers and staff at the receiving units, students must complete the tasks assigned by the unit, comply with the regulations of the unit and School of Banking, complete the work diary, Graduation thesis in accordance with the regulations.

2. GOAL OF THE PRACTICAL SEMESTER

2.1. General objectives:

- Create opportunities and conditions for students to access the practical operations of banks, securities companies and other financial institutions
- Help students practice working style, develop skills and sense of organization and discipline.
- Help students combine theory with practice to consolidate professional knowledge and skills to be able to undertake assigned tasks and tasks at commercial banks, securities companies, financial institutions and other enterprises...
- The practical semester is one of the bases for evaluating the completion of the learning process at the Banking Faculty.

2.2. Specific objectives:

- Help students systematize the amount of specialized knowledge related to the major they have been trained in.
- Help students have the opportunity to learn, collect data and analyze the actual situation at the receiving units, thereby being able to experience and better understand the actual work in the banking and securities fields.
- Help students increase their chances of finding a job after graduation

3. REGULATIONS FOR IMPLEMENTING THE PRACTICAL SEMESTER

Students who are about to graduate and wish to participate in the practical semester must fully participate in the working and practical study time at the receiving unit. During this time, students must strictly comply with the regulations of the bank/securities firms/other financial institutions and School of Banking, specifically:

- Strictly comply with the working regulations at the working place;
- Comply with the assignment and instructions of the bank/securities firms/other financial institutions' staff;
- Comply with the plan and instructions of the instructor. Any problems arising during the implementation of the practical semester must be discussed and approved by the instructor and the School of Banking.

4. PRACTICAL SEMESTER DURATION

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

Week	Task Description
Week 1 10/8/2026 - 16/8/2026	- Complete the necessary procedures for the practical semester. - General understanding of the bank/securities company
Week 2 and week 3 17/8/2026 - 30/8/2026	- Discuss with the bank/securities company about the intended job position during the practical semester. - Plan the work during the entire practical semester. - Discuss the working plan with firm unit and the firm's instructor. - Discussing the graduation thesis proposal with the supervisor

Week	Task Description
From week 4 to week 7 31/8/2026 - 29/9/2026	- Students carry out work according to the assignment of the instructor at the bank/securities company and according to the guidance of the supervisor - Students must complete a work diary every week. - During the practical semester, students discuss with the supervisor to write the graduation thesis.
Week 8 and 9 30/9/2026 - 14/10/2026	- Complete the Graduation thesis and Work Diary at Bank/Securities Company. Students must send to the supervisor at least 1 week in advance for receiving comment.
Week 10 15/10/2026 - 21/10/2026	- Students send work diary and graduation thesis to bank/securities company for comments and confirmation (authorized signature and firm's official stamp)
Submitting 28/10/2026	- Submitting Graduation Thesis (no need for confirmation from the bank/securities company) - Note: the submitted books do not need to be printed, just upload the file to the internship.ueh.edu.vn system - Students refer to Appendix 7 for details on how to submit documents on the internship.ueh.edu.vn website

5. ISSUES RELATED TO THE PRACTICAL SEMESTER

5.1. Suggested job titles that students can undertake:

Based on the actual conditions at the receiving unit and the wishes of the students, the receiving unit can assign students to job titles suitable for the majors that the students have been trained in. Suggested job titles are as follows:

- Transaction officer
- Personal credit specialist
- Corporate credit specialist
- International payment specialist
- Customer relations specialist

- Customer consulting specialist
- Securities broker
- Self-employed specialist,
- Underwriting specialist
- Investment fund management specialist
- ...

5.2. Work diary:

The work diary is a report describing the work that students perform every day. In which, students focus on remembering the methods, implementation skills, observed documents, meetings, relationships during the work process, etc.

The diary is written daily and submitted weekly to the instructor. After the end of the practical semester, students print out the entire content of the Work diary to submit to the department for storage.

The work diary has the following contents:

1. Records of plans, tasks, and work that students are assigned and have performed.
2. Describe in detail the knowledge learned that supports the job.
3. Describe the problems encountered when performing assigned tasks, problems encountered in the working environment, solutions or solutions to the problem.
4. Skills needed to support the job.
5. Experiences learned
6. Personal career experience.
7. Comments from the

(Student Work Diary form: refer to appendix 1 and appendix 2)

5.3. Graduation thesis

The graduation thesis is a professional report presenting the problems that students discover through the actual working process at the unit. From these discoveries, students propose solutions to solve the above discovered problems.

5.3.1. How to write a detailed outline for a graduation thesis?

A detailed outline is a mandatory requirement during the Practical semester. The outline is a summary of the intended content of the graduation thesis, from 4-10 A4 pages, which

must be approved by the instructor before the student begins writing the graduation thesis. The content presented in the outline must include the following information:

- Student information: shown on the cover page including student's full name, class, student code, instructor's name, topic name, contact information, phone number, email (see Appendix 5).

- The outline content is presented as follows:

1. Identify the problem.
2. Reasons for choosing the topic.
3. Objectives of the topic
4. Scope of the topic.
5. Approach and problem solving method.
6. Expected structure of the graduation thesis.

Chapter 1: Introduction to the topic

- 1.1 Identify the problem.
- 1.2. Reasons 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 that intends to solve the problem
- 2.2. Manifestation 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

5.3.2. Structure of the Graduation Thesis

The title of the Graduation Thesis must be appropriate to the chosen problem. The content of the chapters must be logical, unified and consistent with each other. The proposed structure for a problem-solving Graduation Thesis includes the following chapters:

Chapter 1: Introduction to the topic.

In this chapter, the student presents a summary of the problem

problem to be solved; reason for choosing the topic (why is it a problem to be studied?); objectives, objects, scope of research, methods of approaching and solving the problem? Meaning and structure of the Graduation Thesis.

Chapter 2: Problem identification.

The content of this chapter identifies the problems to be solved. Students briefly present the actual situation at the internship unit, but avoid spreading out, only focus 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 that these are the problems that need attention.

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 consider 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 the practice and existing research results, students determine the cause of the problem.

Chapter 4: Problem Solving

After students have reviewed research works to find solutions to solve the causes of the problem.

Compare with the actual situation, the applicability of the internship unit to choose feasible solutions.

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 it 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 section 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 it accordingly.

5.3.3. Presentation of the Graduation Thesis

The graduation thesis is about 30 to 40 pages (excluding appendices) on A4 paper, 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 the sections of the Graduation Thesis

1. Cover page (Appendix 6)
2. Acknowledgements;
3. Comments from the internship unit; (if any)
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 chapters of the Graduation Thesis;
10. Appendices;
11. References;
12. Liner (blank paper);

13. Last hard cover page.

The graduation thesis is only numbered from section 11 (starting from chapter 1 introducing the graduation thesis), and the previous topics are numbered in Roman numerals (i, ii, iii, iv...)

b. How to present tables and data tables

- How to present tables

All tables must be numbered in conjunction 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

Table 2.1: Analysis of sources of fund at ABC Bank

Unit: million VND

Item	2020	2021	Compare 2021/2020
Balance of current account			
Balance of saving account			
...			
Total			

Source: ABC annual report

- How to present drawings/chart/graph

- All drawings and charts from the beginning to the end of the Graduation Thesis must be consistent in form;
- All graphs or charts must be numbered, have clear units of measurement, and have data sources;

5.4. Evaluation report of the instructor:

The instructor evaluates students base on the Work Diary and Graduation Thesis; diligence, knowledge, and work attitude of students.

Instructors can generally evaluate students according to the following aspects:

1. Appearance
2. Content of the Work Diary.
3. Content of the Graduation Thesis.
4. Students comply with the principles, regulations, and work progress of the lecturer.
5. Evaluation from the firm:
6. The proportion of the firm's evaluation will account for 40% of the total score of the entire practical semester course (the supervisor from School of Banking evaluates 60%).
7. The firm evaluates the student based on the following core criteria:
 - Student's discipline;
 - Ability to apply the knowledge to practical work;
 - Level of completion of the work assigned by the firm Solutions and initiatives proposed by students during the working process;
 - The level of soft skills and other skills demonstrated by students;
 - Other evaluation criteria suggested by firm;
8. Enterprise evaluation form: refer to Appendix 4
9. Instructions for citing reference documents:
 - Students must fully cite all their work. The citations must be consistent with the list of references presented in the work diary and Graduation Thesis.
 - Citations are made to avoid plagiarism and to help demonstrate the content/comments of students.
 - Citations include summaries, paraphrases, direct quotes and methods of linking documents from different sources. All of these documents must be listed in the reference list.
 - 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 year of publication of the reference document will be listed in the text of the thesis, dissertation, article, etc.). Each cited information must be clearly and consistently cited.
 - There are two forms of citation:
 - Direct citation: The author's name is stated in the sentence, the original quote must be italicized and placed in quotation marks (author's name, year, publication number, page shown in the reference list).
 - Indirect citation: Using the author's ideas, phrases or the main idea of a problem written by an individual.
 - Notice 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/QĐ-ĐHKT-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-xu-ly-dao-van-cac-san-pham-hoc-thuat/>).

6. PRACTICAL SEMESTER ASSESSMENT:

The Practical semester score structure is as follows (based on a 10-point scale):

- Evaluation by the firm account for: 40% (Details in Appendix 4)
- Evaluation by the School of Banking Supervisor account for: 60% (Details in Appendix 3)

Important Note:

- Students who do not contact to supervisor during the Practical semester, do not come to work at the firm, and do not have their work plan approved by the supervisor will receive a score of 0 (zero points).
- Students who submit their graduation thesis and work diary late will have their points deducted, and 1 point will be deducted for every 3 days of late submission without a valid reason.
- 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 UEH regulations.

For further information, students please contact the Banking Department at:

- Banking Department – 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: WORK DIARY FORM

The work diary includes the following contents:

1. Record of plans, tasks, and work that the student has been assigned and has performed.
2. Describe in detail the knowledge learned in UEH that helps to support the work.
3. Describe the problems encountered when performing the assigned tasks, problems encountered in the working environment, solutions to the problems.
4. Skills needed to support the work.
5. Experiences learned
6. Professional experience the student has learned.
7. Evaluation of the enterprise (with scoring and confirmation from the internship unit)

UNIVERSITY OF ECONOMICS HO CHI MINH CITY SCHOOL OF BANKING

Ho Chi Minh City, date month year ...

WORK DIARY

Week: from dateto date.....

Student's full name:.....

Student ID:.....

Name of the bank/securities firms/other financial institution participating in the practical semester:.....

Instructor name at the internship unit participating in the practical semester:.....

Phone:.....Email:.....

Student's working position:.....

1. Weekly work report

Date	Job Description	Method to perform the task	The result of the performance	Skills required to perform the job

2. Summary of knowledge learned that supported the assigned task during the week

.....
.....
.....
.....

3. Issues encountered when performing assigned tasks during the week and solutions implemented

.....
.....
.....
.....

4. Issues encountered in the working environment and solutions implemented

.....
.....
.....
.....

5. Work plan for the next week

.....
.....
.....
.....

Reporter
(Student's full name)

APPENDIX 2

GUIDE TO PRESENT THE COVER PAGE OF THE WORK DIARY

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

SCHOOL OF BANKING



WORK DIARY AT ABC BANK

Students:

Course:

Major: Banking

Instructor at the bank:

Supervisor:

Contact information: (Email – Phone number)

School year 202... - 202...

APPENDIX 3

COMMENTS FROM THE INSTRUCTOR/SUPERVISOR

1. Student's full name:
2. Student ID:
3. Instructor/supervisor full name:

Comment categories	Maximum marks	Marks
1. Work Diary Assessment: 1.1 Correct, complete, detailed	1 mark	
1.2 Full, detailed content, showing the student's progress during the working process - Description of the Practical semester participation process (maximum 1 point) - Work experience gained, recommendations (if any)	3 mark	
2. Graduation Thesis Assessment		
2.1 Introduction to the student's bank/securities firm,... participating in the practical semester	1 mark	
3. Graduation Thesis Assessment - Graduation Thesis Content Quality (maximum 4 points) Students write a detailed proposal and this must be approved by the instructor before students start working on the Graduation Thesis.	4 mark	
4. Evaluation of presentation of Work diary, Graduation thesis.	1 mark	
Student's mark In number:..... In word:.....		

APPENDIX 4

COMMENTS FROM THE INTERNSHIP UNIT (BANK/SECURITIES FIRM, ...)

1. Student's full name:
2. Student ID:
3. Instructor from the internship unit:

Comments	
Students' behavior and discipline:	
Students can apply the knowledge they have learned from school to their work:	
Level of completion of assigned tasks:	
Students have solutions and creative ability in their work	
Students have skills that meet the requirements of the job at the unit	
Students' working attitude:	
Other comments (if any)	
Unit's assessment score In numbers:.....In words:.....	

Receiving unit representative

(signature and stamped)

APPENDIX 5: GUIDELINES FOR PRESENTING GRADUATION THESIS'S PROPOSAL COVER PAGE

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

SCHOOL OF BANKING



GRADUATION THESIS'S PROPOSAL

Title:

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

Instructor:

Students:

Course:

Major: Banking

Contact information: (Email – Phone number)

School year 202... - 202...

APPENDIX 6: 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**

Instructor:

Students:

Course:

Major: Banking

Contact information: (Email – Phone number)

School year 202... - 202...

APPENDIX 7

Instructions for submitting Work Diary, 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 supplement the information on their personal page, including: student information, internship information, business information, and supervisor information before submitting the paper.
- 3- How to submit Work Diary, 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 – Comments from the Internship Unit: Students scan and upload to the system the Business evaluation form (with signature, stamp and score)
 - File 2 – Final submission: Students submit 01 pdf file. This pdf file includes: Work diary, graduation thesis, plagiarism check receipt. Students combine all 3 products into 1 pdf file and upload to the internship system. The order of products in this pdf file is as follows: (1) Work diary, (2) Graduation thesis and (3) Plagiarism check receipt
- 4- Store the original copy of the Comments from the Internship Unit: Students save and store the original copies of the documents for 2 years for comparison when necessary.

APPENDIX 8

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 Dĩnh	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	huannguyen@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	phuocnt@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