

Internship with credit analysis

[Finance](#), [Banking](#)



Met people from different departments, asked on the Job they perform. I and another trainee passing internship in ORBS had an Introductory meeting, where our supervisors explained Bank structure, its goals and objectives. . During the whole period of internship in Retail Unit, I have learned a lot about the RAM, about Bank products, on how to find potential customers, how to keep them loyal to the Bank, what procedures and legal documentation to set the deal. I was introduced to Asset Sales and RAM work. Worked under the supervision of Senior Relationship Manager, observed the working processes of other units: Customer Service Unit (CSS), Sales Department and Retail Transfer Operations.

Assisted on indoor meeting, as well as on meetings with clients, worked on client base, learned how managers evaluate credit risk RAM - is a relationship Manager, who's main responsibilities are client search and client support. Now I have realized that in any organization, as well as in the bank, customer relationship is very important, as I would like to say, RAM is the first step of all major banking operations. 3. Remained time I conducted in Corporate Department. Assisted on evaluation of the credit risk analysis of the company, under the supervision of employees. Learned how to make a credit risk analysis: consolidated balance sheet analysis with all ratios required, market analysis.

Benefits to the Student: great opportunity to learn and practice in the sphere of finance and banking business ; learn how to use financial modeling in practice ; life experience of working with real financial documents ; work in the real business environment, under the time pressure The colleagues showed high cooperation in sharing their experience and deep knowledge in

the operations of ORBS. The skills and theoretical knowledge acquired on the finance courses in SKIMP was of great value, and I found them very effective in performing my duties and responsibilities. The main difficulty faced during the internship process was the Iterance AT languages AT study (Engel's) Ana ten language AT ten company's documents and operations (Russian).

However, this was not a big obstacle because my colleagues helped me to understand and learn the translations and meanings of Russian financial and accounting terms. This internship gave me such benefits as real life banking experience, new skills. I have seen the operations of the bank from different points, I've been in different departments during the internship, get accustomed to the variety of jobs in the Bank, learned the structure, the culture, the goals and objectives. I learned how to evaluate credit risk of both private and corporate customers. Recommendations and suggestions: I would recommend students to take an internship instead research projects or substitute courses, in order to have a working experience before the graduation that will help them more easily get into gear.