

Government College, Karsog District Mandi (HP)-175011

Telephone/ Fax no. 01907-222116

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7.1 Any other Important Information or Initiative not covered above e.g. Institution Incubation Centre, R&D-cum- Innovation Centre, B.Voc., Self- Finance Courses, Add-on Courses, Internship, OJT, Green Audit, Academic Audit etc.

Internships

1. Commerce Department Internship

Introduction

The Department of Commerce, Government College Karsog, organised a one-week workshop/internship on “Banking Office Procedure” in collaboration with the State Bank of India (SBI), Karsog Branch. The internship was conducted from 3rd December to 8th December 2024, with the objective of providing students practical exposure to real-time banking operations, bridging the gap between theoretical classroom knowledge and actual banking practices.

➤ Objectives of the Internship

- To familiarize students with the working environment of a commercial bank.
- To provide hands-on knowledge of major banking procedures such as account opening, deposits, withdrawals, KYC norms, loan processing, and digital banking.
- To enhance understanding of the organisational structure and functioning of SBI.
- To equip students with professional skills relevant to modern banking operations.

List of Participating Students

Nine students from B. Com I, II, and III successfully completed the internship: Sahiba (3010), Amit (3018), Palak (3050), Sanjeela (3026), Toshar (3031), Chuni Lal (3039), Rashmi (3025), Reena (3050), Hitansh (3008).

Internship Activities and Learning Outcomes

Orientation Session

Students were introduced to SBI’s history, organisational hierarchy, types of accounts, and daily functioning by the bank manager and staff.

Understanding Banking Departments

Students visited major sections such as the loan department, customer service desk, cash counter, account opening division, and insurance & investment service section.

Practical Exposure

Students learned:

- How to fill banking forms for deposits, withdrawals, and account opening.
- KYC requirements and verification processes.
- Cash handling procedures and cheque clearing systems.
- NEFT/RTGS processes and digital banking applications.

Exposure to Loan Procedures

Students gained knowledge about:

- Agricultural loans
- Kisan Credit Card Scheme

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- Education loans

- Personal and gold loans

They also learned how CIBIL scores influence loan approvals.



Observation of Customer Interaction

Students observed customer service practices, grievance handling, document verification, and compliance with RBI guidelines.

Student Reflections

Each group, during their scheduled visits, submitted reflections highlighting their learning about loan procedures, account management, organizational structure, and digital banking.

Conclusion

The one-week internship at SBI Karsog Branch enriched the practical knowledge of commerce students. Through interaction with professionals and exposure to real banking operations, they gained valuable insights into account handling, customer service, loan processing, digital banking, and regulatory compliance. The programme successfully linked academic concepts with professional banking realities.

11 December, 2024

TO WHOM IT MAY CONCERN

This is to certify that following students of Department of Commerce, of Govt. College Karsog, have successfully completed One Week Training /Workshop of Banking Office Procedure from December 3, 2024 to December 8, 2024 in State Bank of India (Karsog) with reference to Principal letter of Govt. College Karsog.

All necessary details were provided from our side for the students. We Wish them the very best in all their future endeavors. The student's details are as such:

STUDENT NAME	ROLL NO	CLASS
Sahiba	3010	B.COM III
Amit	3018	B.COM II
Palak	3050	B.COM I
Sanjeela	3026	B.COM III
Toshar	3031	B.COM II
Chuni Lal	3039	B.COM I
Rashmi	3025	B.COM III
Reena	3035	B.COM II
Hitansh	3008	B.COM I

Thanking You
With Regards


Bank Manager
STATE BANK OF INDIA
KARSOG (MANDI)

To

The Bank Manager
State Bank of India
Karsog Branch

Subject: Request for Training of Banking Office Procedure to the students of Department of Commerce from December 3, 2024, to December 8, 2024

Dear Sir

I am writing to request you that our students of Department of Commerce are willing to undergo training on the Banking Office Procedure in your esteemed branch from December 3, 2024, to December 8, 2024. The training will acquaint them about the practical aspects of learning. Kindly inform us the suitable timings of the training.

Your prompt response will be highly appreciated.
Thank you for your assistance.


Principal
Government College Karsog
District Mandi (HP)

PRINCIPAL
GOVT. COLLEGE
KARSOG DISTT MANDI (HP)

