



## **Cooperative Education Report**

### **Overall Banking System of Nepal Investment Bank Limited**

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**This Report Submitted in Partial Fulfillment of the Requirements for  
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### Abstract

This internship is conducted at Nepal Investment Bank Limited (NIBL). The main objectives are (1) to acquaint with the overall organizational environment of NIBL, (2) to apply the theoretical knowledge into the practical field, and (3) to fulfill the requirement for a bachelor's degree program under Siam University. To achieve the objectives with concrete outcomes, this study is designed as a qualitative study. The internship turns out to be very valuable. It helps me to understand roles of investment bankers, processes, tools, and strategies that will be beneficial to my future career.

*msj*

**Keywords:** Banking System / Organizational Environment / Theoretical Knowledge

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I believe that the experience and knowledge I have gained from this internship will help shape up and contribute much to my achievements in my future career.

Jashmine Shrestha

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## Acronyms

NIBL	:	Nepal Investment Bank Limited
NRB	:	Nepal Rastra Bank
JBL	:	Jamuna Bank Limited concluded that
SEBL	:	Southeast Bank limited
MIS	:	Management Information System
GSD	:	General Service Department
TFD	:	Trade finance department
BCC	:	Bank Coordination cell
CSD	:	Customer serve Department
CAD	:	Credit Administration department
LAD	:	load Administration department
RM	:	Relationship Manager
CA	:	Credit Appraisal
PO	:	Purchase Order
GRN	:	Goods Receipt Note
i.e	:	That is
S.No	:	Serial Number
Rs	:	Rupees



## Chapter 1: Introduction

Bank is a licensed financial institution to deal with money i.e. to receive deposits from the general public, make loans and investing in securities. Bank act as an intermediary in financial transactions and provide financial services to its customer, such as wealth management, Currency Exchange and safe deposit boxes. The bank generates profits from the difference in the interest rates charged and paid (Business Dictionary, n.d.).

A Bank is a good mediator between depositors and loan takers. It is an organization whose primary functions are concentrated with accumulation of idle money from general public and make loan to individuals, traders industries and business houses for expenditure.

When there were no banks people used to consider temples to be safest refuge; it is a solid building, constantly attended, with a sacred character which itself may deter thieves. In Egypt and Mesopotamia gold was deposited in temples for safe-keeping. “The Bank of Venice” is the first bank which was established in Venice Italy in 1157 A.D. In 1401 and 1408 A.D. Bank of Genoa was establish, to finance. In 1609 A.D. “Bank of Amsterdam” and “Bank of England” was established in 1694 it played the vital role for the development of modern banking system. After its establishment, banks spread all over the world (History World, n.d.).

In the context of Nepal, the first commercial bank in Nepal, Nepal Bank Ltd (NBL), was established in the year 1994 B.S. This is a major milestone in the history of Nepal as the country entered into official financial system. After the nineteen year of establishment of NBL, the Nepal Rastra Bank (NRB) was established in the year 2013 B.S. Rastriya Banijya and Agricultural Development Bank Ltd. were established in the year 2022 and 2024 B.S. respectively. In the year 2041 BS, the first privately owned commercial bank of Nepal, Nabil Bank ltd. was established. Seven more commercial banks were added in a decade after 2041 B.S. (Sharesansar, n.d.).

As per the List of Banks and Financial Institutions As of Mid-April, 2017 (Licensed by NRB) there are 16 commercial bank, 54 development bank, 33 finance companies, 50 Micro Finance Financial Institutions and 15 Savings and Credit Co-operatives (Limited Banking).

## **1.1 Company Profile**

### **1.1.1 Introduction of Nepal Investment Bank**

*(Truly a Nepali Bank)*

Nepal Investment Bank Limited (NIBL) is one of the leading financial institutions in Nepal with 32 years history distinguished service, previously known as Nepal Indosuez Bank Ltd., was established in 1986 as a joint venture between Nepalese and French partners (holding 50 percent of the capital of NIBL). The French partner was Credit Agricole Indosuez, a subsidiary of one of the largest banking group in the world. In 2002 a group of Nepalese companies comprising of bankers, professionals, industrialists and businessmen acquired the 50percent shareholding of Credit Agricole Indosuez in Nepal Indosuez Bank Ltd., and accordingly the name of the Bank also changed to Nepal Investment Bank Ltd.

The bank has been a pioneer in promoting cultural awareness and in contribution towards heritage conservation art is often regarded as a documentation of our social history and can play an important role in understanding the society it depict as well as our nation in a larger global context. (Nepal Investment Bank Limited, 2018).At present the Bank's shareholding pattern is as follows:

Promoters – 69 percent  
General Public – 31 percent

### **1.1.2 Vision**

“Our Vision is to be the most preferred provider of Financial Services in Nepal”

### **1.1.3 Mission Statement**

“To be the leading Nepali bank, delivering world class service through the blending of state-of-the-art technology and visionary management in partnership with competent and committed staff, to achieve sound financial health with sustainable value addition to all our stakeholders. We are committed to do this mission while ensuring the highest levels of ethical standards, professional integrity, corporate governance and regulatory compliance.” (Nepal Investment Bank, n.d.)

### **1.2 Organization Structure**

An organizational structure assists in defining authority and accountability, relationships, activities and communicating channels. It assists in deciding organizational relationships. It helps the employee to get clear job of their job responsibilities and avoid overlapping of works by different department.

Every organization has some kind of organizational structure in order to carry out the functions. Organizational structure shows the hierarchy of authority and different functional units in the organization. The structure makes the proper division of work and distribution of authority. NIBL also has its own organizational structure.

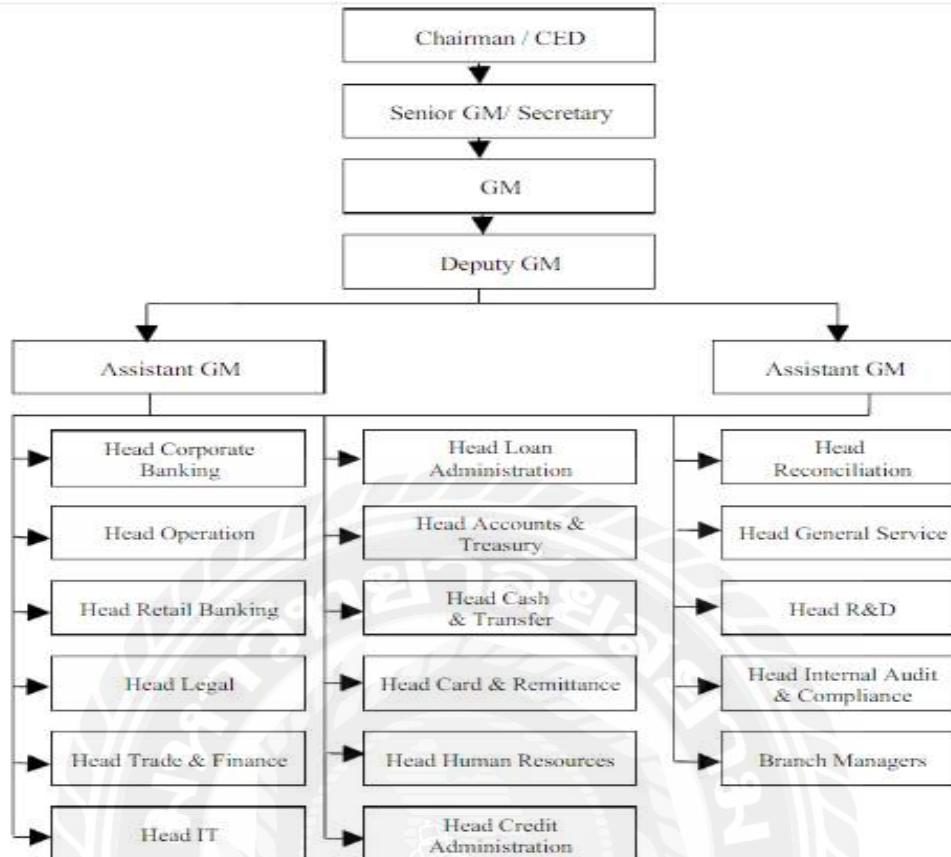


Figure 1. Organizational Structure of NIBL

Source: (NIBL images, n.d.)

### 1.2.1 List of BOD

Mr. Prithivi Bahadur Pande	Chairman
Mr. Prajanya Rajbhandary	Director
Mr. Surya Prakash Lal Shrestha	Director
Mr. Kabi Kumar Tibrewal	Director
Mr. Niranjan Lal Shrestha	Public Director
Mr. Bhuwaneshwar Prasad Shah	Public Director
Mr. Mohan Madan Budhathoki	Independent Director

## **Management**

Mr. Jyoti Prakash Pandey

Chief Executive Officer

Source: NIBL Annual Report, 2017.

The policy making decision made by the Board of Directors are put into operation by the concerned department through Chief Executive Directors, Chief Executive Directors is appointed for a specific period of time to perform the daily transaction of NIBL. Under Chairman and Chief Executive Directors there is a General Manager, Internal Audit Department, Research & Development Department. Under General Manager there are two Deputy General Manager: One is Operation Deputy General Manager and another is Credit/Retail Deputy General Manager, Credit/Retail Deputy General Manager has the authority to control the activities of Retail Bank Department, Corporate Bank Department, Legal Department while Operation Deputy General Manager has the authority to control the activities of Treasury Department, Human Resource Department, General Services Department, Department of Information and Technology and Department of Accounts/Budgets, Share and Company Affairs Department.

## 1.2.2 Share Capital

Table 1. Shareholding pattern of NIBL

<b>Share holding pattern of NIBL</b>			
<b>As per July 15, 2017</b>			
<b>S.no</b>	<b>Name</b>	<b>Percentage</b>	<b>Share Capital</b>
1	Local Ownership	100.00%	9,240,378,865
1.1	Nepal Government	0.00%	-
1.2	Commercial Banks	0.00%	-
1.3	Financial Institution	18.95%	1,175,692,400
1.4	Other Institution	43.40%	4,010,645,700
1.5	General Public	31.02%	2,866,034,767
1.6	Others	6.63%	614,055,998
2	Foreign Ownership	-	-
<b>Total</b>		<b>100.00%</b>	<b>9,240,378,865</b>

Source: NIBL Annual Report, 2017.

In the above table, share holding pattern is shown. It is clear that the bank is completely own by the local ownership. And the foreign ownership is not there.

## 1.2.3 Financial Highlight

The financial highlight of the bank as at Ashad 31, 2074 (July 15, 2017)

Net profit	Rs. 3,114,131,140
Total deposits	Rs. 125,669,354,732
Total assets	Rs. 150,818,033,554
Loan and advances	Rs. 104,624,807,710
Proposed Dividend	Rs. 2,310,094,717

Table 2. Share Capital and Ownership

<b>Share Capital and Ownership</b>			
<b>(As at July 5,2017)</b>			
<b>S.N.</b>	<b>Particulars</b>	<b>Current Year Rs.</b>	<b>Previous Year Rs.</b>
1	Share Capital		
1.1	<u>Authorized Capital</u>		
	150,000,000 Ordinary Shares of Rs. 100 each	15,000,000,000	10,000,000,000
1.2	<u>Issued Capital</u>		
	92,403,788.65 Ordinary Shares of Rs. 100 each (of which 13,562,684 Right Shares, 64,237,053 bonus shares, 9,069,388 FPO shares and 4,934,663.65 shares issued for acquisition)	9,240,378,865	7,255,509,800
1.3	<u>Paid Up Capital</u>		
A)	92,403,788.65 Ordinary Shares of Rs. 100 each (of which 13,562,684 Right Shares, 64,237,053 bonus shares, 9,069,388 FPO shares and 4,934,663.65 shares issued for acquisition)	9,240,378,865	7,255,509,800
1.4	<u>Proposed Bonus Shares</u>	1,386,056,830	1,451,101,960
1.5	<u>Calls in Advance</u>	-	-
	<b>Total</b>	<b>10,626,435,695</b>	<b>8,706,611,760</b>

Source: NIBL Annual Report, 2017.

#### 1.2.4 Network of Nepal Investment Bank Limited

The head office of NIBL is located at Durbar Marg, Kathmandu and it has extended its services in different parts of kingdom of Nepal. It has all total 65 branches in the country.

### **1.3 Statement of the Report**

The study is mainly based on the organizational structure, background, objectives, functions, and investment performance of NIBL. So, this report helps to analyze the overall banking system of NIBL. The study is expected to have importance to many parties. Since, this report is based on my internship experience and revolves around the function of the bank, this research helps the student like us to know about the banking process.

### **1.4 Objectives of the study**

The main objective of the study is to gather comprehensive knowledge on overall banking functions of NIBL.

- To acquire knowledge on overall organizational environment of NIBL.
- To identify the operational procedure and environment of the bank.
- To apply the theoretical knowledge into the practical field.
- To have an idea of the existing systems of bank and advances innovated and practiced by the NIBL.
- For the partial fulfillment of the requirement for BBA program under Siam University

### **1.5 Expected Outcomes**

During my internship period I study about the overall banking system of NIBL. I would apply my theoretical knowledge into the practical field. Get more knowledge about the organization structure. I learn about the bank process and how each departments work together to achieve an organization goal.



## 1.6 Limitation of the Study

Numerous limitations have been faced while preparing this report. Some of them which can be pointed out are as followed:

- Since most of the internship period is spend in the TFD and Corporate Department, the study is mostly depended on these two departments.
- Lack of proper time: Time period of this study is really short. I only had 1 to 2 week in each department. So I was unable to go deep in the study. Most of the time the officials were busy and were not able to give me much time.
- It does not give detail view of every department of the bank due to the confidentiality reasons and policies of the bank. So the study might not be able to fulfill the desire outcome.
- Insufficient data: Some desired information could not be collected due to privacy of the business.
- The report is only confirmed to one financial institution, which is NIBL.
- Lack of statistical data is also an limitation of the study

## Chapter 2: Literature reviews

One study entitled “Banking Services that Influence the Bank Performance” examines the influencing factors towards performance of the bank. The bank performance is influenced by service quality, innovation and technology, and employee commitment. Bank performance can be improved further by increasing the technology level in banks, followed by creative innovation in products and services being offered by the banks (Chai, Tanb and Goh, 2016).

The study “Analysis of Financial Performance of Private Banks in Pakistan” examines the impact on the financial performance of Pakistani private commercial Banks. The study stated that the bank size and Operational Efficiency is negatively related with ROA and positive relationship was found with Assets management ratio. While, Bank size is positively related with Interest Income and Asset Management and Operational Efficiency is negatively related with Interest Income. On the practical dimension, this study is helpful for bankers in their decision making to increase the bank financial performance (Shah and Jan, 2014).

A study done on Jamuna Bank Limited concluded that JBL has insufficiencies of Authorized Dealer Branch in respect of the total foreign business. Bank has only six branches, which have AD licenses. As a result in total foreign exchange business is very small in respect of total market. And JBL does not promote itself for catering its services to the public or the business organization.

So, to compete in the environment of advancing technology and faster communication the JBL should depend more heavily on the quality service and information technology. No doubt about it that JBL achieve superior position in banking industry but to cope with customer JBL should think how to make it services proactive. To compete with other bank’s operation in Bangladesh, JBL should introduce easier way for faster processing of credit analysis. As a leading bank of Bangladesh, JBL contributes in the business with promising future. Author can hope that JBL can spread their business with increasing various scheme and other utility services (Sapkota, 2018).

A report done on Southeast limited found that peoples have lack of knowledge about SEBL as they have limited of branches in some specific districts due to the less efficiency of Marketing sector. But Comprehensive new Software, Bank Ultimus, has been put in place. The new Software will be the tool to devise more innovative products for customers and improve the Management Information System (MIS). The Bank has been modernized and readied to penetrate the market with more value added products (Assignmentpoint, 2018).



## Chapter 3: Methodology

### 3.1 Sources of Data:

To make the Report more meaningful and presentable, both primary and secondary data sources were used to generate this report.

#### 3.1.1 Primary Sources:

The primary sources of data are-

- Observation: Data are collected through spending three month in the NIBL during the working hour. Here I observed the total banking process of NIBL.
- Face-to-face conversation with the respective officers and staffs of NIBL.
- Task performed as assigned by the supervisors and their instructions briefings with questionnaires.
- Informal conversation with the clients.

#### 3.1.2 Secondary Sources:

The data which has already been collected by others, such data are called Secondary data. For this internship report, the secondary data are collected from the below sources-

- Annual reports of NIBL
- Published documents
- Official files
- Website of the NIBL; <https://www.nibl.com.np>
- Website of the NRB; <https://www.nrb.org.np>

### 3.2 Roles and Responsibility Assigned by Company

During my internship period I was placed in different department to learn and explored about the overall banking process and to gain knowledge about the banking system. Here is my time table:

Table 1. Internship Schedule

Department	Time period
Account Department	1 week
General service Department (GSD)	1 week
Locker Department	1 week
Trade finance department (TFD)	2 week
Customer serve Department (CSD)	1 week
Bank Coordination cell (BCC)	1 week
Corporate department	2 week
Credit Administration department (CAD)	1 week
Load Administration department (LAD)	1 week
Card center	1 week

I have spent more time in TFD and Corporate Department, No matter in which department I was my first duty was to learn about the department and assisting my respective department supervisor in their daily work.

#### 1<sup>st</sup> week: Account Department

The accounting department is responsible for recording and reporting the cash flow transactions of a company. This department includes accounts receivable, accounts payable, payroll, financial reporting, and maintaining financial controls. This department has the control over the finance of the bank.

In Account Department my job was to collect the bills and then tally the bills and report to my department supervisor. Entering data in the system, I used to enter NOSTR with the help of the swift account of the bank.

I used to help my supervisor to pay the bills. All the bills are paid through the account payee cheques, which can only be deposited in the account holder account. Account Payee Cheques are given so that there will be check and balance pulse it is safer and reduce confusion as the wrong person cannot withdraw from that cheque.

#### 2<sup>nd</sup> week: General Service Department

General Service Department supports all of the internal operations of the bank, like purchasing tools, stationary and other supportive materials. It also performs executive level administrative and supervisory work directing the Building Maintenance, Engineering and also maintains and replacement plan in consultation with management and department users then provides information to all the staffs. They provide all the required material to all the branch of the bank.

First the budget are given by the BOD for all the branch, then branch send the list of item they want after that GSD deal with the vendors and give out the order. They also verify all the item send by the vendor and store the item. Then the as per the requirement they distribute the item and all the steps are recorded and books are maintained.

My job was to maintain PO (purchase order) and GRN (goods receipt note). Then enter them in the logbook.

PO is an order sheet, as the order is given through the document. It is prepaid before the order of the item and one copy is kept by the GSD, one copy is kept by the Account Department and one copy is given to the vendor. According to the PO vendor send the items.

GRN is prepaid after we receipt the goods. It is the record that we have receipt the goods. It includes the price of the good, invoice number and invoice date, bill number.

### 3<sup>rd</sup> week: Locker Department

NIBL's Safe Locker Deposit provides a safe and convenient place to keep customers valuables. Customer can keep their jewelries, important documents and other valuables in the safe deposit locker with appropriate size. We have different range of locker sizes that suits customer's requirement. Rent of the locker different as per the size of the locker.

Here my job was to keep the record of customers, who wants to open their locker. Then deal with the customer and help them with their locker.

### 4<sup>th</sup> and 5<sup>th</sup> week: TFD

Trade finance is a short-term credit availed by a bank to their borrower for importing and exporting activities. It includes various kinds of loans, advances and facilities required for imports and exports deals. Since such deals are made on foreign trade, it involves transactions of foreign exchange. The economics of these trade finance facilities depends on local currency (LCY) and foreign currency (FCY) interest rates, the ruling forward terms, exchange rate movement outlook, Central Bank's (NRB's) regulations, and etc. (Nepal Investment Bank Limited, n.d.).

TFD was divided into four parts i.e. i) Import, ii) Export, iii) Telex transfer (TT) and iv) Bank Guarantee. Here all the works are based on the paper work. I was assign in all sub departments.

My job was to deal with the customer with the LC and bank guarantee forms. And help them fill the form. Then do the filing of the document they provide. I also help in verifying the documents, send by the beneficiary's bank, if the documents are clean then within five days beneficiary's bank should pay the amount.

### 6<sup>th</sup> week: CSD

It's a front desk of the bank, where the customer can get help they need. Customers also get information related with the bank's products and services.

My job was to handling and counseling the customer with their queries. And also helped them with their account opening form, e-banking form, ATM renew forms, and photocopied all the necessary documents as per their requirement and verifying them with the original one. I also provided bank statements and cheque books to customers as per their requirement, distributed ATM cards and called customers to update their “KYC” (Know Your Customer) forms, and maintained the record of total number of the cheque requisition issued by customers.

#### 7<sup>th</sup> week: Bank Coordination Cell (BCC)

BCC is the department where all branch get connected. This department coordinates all the branches with the head office. Branch send their loan document of the client's then BCC check all the documents and send them the review. If the documents are good enough to give out the loans then BCC pass the document to the risk department.

My job in this department was to review the document and find out the mistakes in them and inform my supervisor.

#### 8<sup>th</sup> and 9<sup>th</sup> week: Corporate Department

Generally corporate department is divided into 3 part i) corporate department ii) CAD and iii) LAD. Here the Clint comes for the loan, RM decided whether to give loan or not basic on the 5C. If the Clint is good enough for the loan RM prepare the credit appraisal (CA) and go for the side visit. This department mostly depends on the document process.

I Prepare credit appraisal which include client's information, company details, project financing, loan amount, financial statements, ratio analysis, credit appraisal, risk analysis. Also I Prepare memo for exceed loan amount and loan expire. We were given data and told to analyze the data.

Also I got an oppportunity to go for the side visit (Vayodha hospital, Ring Road Kathmandu and under construction hotel in Tamel, Kathmandu).



10<sup>th</sup> week: Credit Administration department (CAD)

After the loan is passed out, CAD responsibility is to follow up with the clients. Renewal the loan, renewal the insurances, make the checklists, etc. are under this department.

My job was to prepared loan document checklists for new loans and renewals loans. It is basically a checklist that is prepared to check if all the required documents are collected or not. Mostly required were Offer Letter, Loan Deed, Promissory Note, Letter of Continuity, Personal Guarantee, Hypothecation Agreement, Subordination Agreement, Assignment Letter, Power of Attorney, Consent Letter Shares not more than 1% of NIBL, Loan outstanding with other BFIs, Declaration of loan outstanding not more than 10 million, Inspection Report, Mortgage Deed, Debit Instrument Slip, etc. I also used to help to prepare various loan documents. Verify the document and if found any mistake inform the supervisors.

11<sup>th</sup> week: Load Administration department (LAD)

LAD provided credits and collect interest and installments, so, can say that this department is main part of earning of the bank. Here I learned about the process of lending loans. Here I used to do the filing of the loan documents.

12<sup>th</sup> week: Card center

This department disturbs the care (debit card and credit card) to its customers. Mainly my job was to help my supervisor disturb the cards to the customers. I used to arrange the cards in their respected place and put them it into an envelope. After the distribution of the card I used to do the book keeping.

## Chapter 4: Results and Discussion

### 4.1 Contributions of student made during the internship

An internship provides practical knowledge for the students. A student can put their theoretical knowledge into practical. My internship journey was indeed a fruitful experience as I learned many things and got to meet many professionals of the banking sector. As I have already done internship in two banks (Siddhartha Bank Limited and Yeti Development Bank) it was easy for me to catch with the changes in the organizational system. Following are my contribution in the internship:

- Assist my supervisor with their daily work and learn about the banking system.
- Collect the bills and then tally the bills.
- Entering data in the system
- Prepare PO and GRN. Then enter them in the logbook.
- Deal with the customer and help them with their locker.
- Handle with the customer with the their queries
- Help customer with their account opening form, e-banking form, ATM renew LC and bank guarantee forms.
- Do the filing of the document.
- Verify the documents
- Prepare credit appraisal
- Prepared loan document checklists for new loans and renewals loans.
- Disturb the cards to the customers.

## 4.2 Details of related learning process and new knowledge student has received

Objective of this internship was to learn and gain an experience in real work environment. As I was assign indifferent department, I learn about various banking activities in different department. The lessons that we learnt from this are as follows:

- Learned about the functions and importance of different departments in the bank. Their co- related and how one department cannot work smoothly if another is not working properly.
- Learned about the bills receipt by the bank and how they pay out they bills.
- Learned how banks make their purchase and maintain their PO and GRN.
- Learned to Deal with the customers and help them with their queries.
- Learned about the process of account opening and account closing.
- Learned about the process of issuing cheque book, bank transaction statement, process of issuing new and expired or lost ATM Card or Debit Card
- Learned about the Function of Loan Department and different types of loan schemes provided the bank and the various documents required for several of those types.
- Learned about the Credit Facility Appraisal
- Learned about the Karja Suchana Kendra, the Credit Information System. It provides the credit history of the individuals and companies.
- Learned about the loan disbursement process.
- Learned about the policies of the bank.
- Learned about the different allowances that the government provides to the people through the banks.
- Learned about the process of LC and bank guarantee.
- Learned about the document required for the process of LC.

All these lessons I learned, big or small, were valuable to me and it helped me to gain experience and knowledge of the real business world outside of the classroom. These lessons will be helpful to me for my future goals and also help us to build a platform for our career.

## **Chapter 5: Conclusions**

### **5.1 Self-assessment as future professional**

During my internship period, I learn many things, I made many mistake, and then that mistake gave me new lessons to move on and to better. This internship gave me an opportunity to learn more about the organization and how it works. As the future professional, I can handle the given tasks by my supervisors and make my own decision for the wellbeing. I made new networks with many professionals of the banking sector which will surely be helpful in the future.

I learned to be more patient with the customer and take my stand for the right things. My management skill has improved and now I know how to work in systematic way. My communication and teamwork skill has improved.

### **5.2 Comparison of practical learning VS theory**

An internship is first step of learning experience at working environment after the theoretical knowledge. It is the place where we student can put our theoretical knowledge into practical knowledge. Internship also provides new opportunity in the career of a student. It opens new door for the achievements and success.

Classes are the first place where we learn about the disciple and the principle, while working in the bank I was expected to be in disciple and do my work in time, to be punctual. We studied about the banking system but now in the internship I got the chance to use my theoretical knowledge in practical world. Many things that I have learned in the classes were repeated. I would see the similarity between my classes and the internship. Over all, things we learn in the classroom were used in the work environment like data analysis, ratios, check and balance system. But in internship I got the chance to use my knowledge.

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