



Cooperative Education Report

A Study on Nabil and its Counterparts along with Alternative Investment Funding

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ABSTRACT

This cooperative report entitled 'A Study on Nabil and its Counterparts along with Alternative Investment Funding' has the goals to study how students solve the certain problems during the internship indicating his responsibilities. It details key procedures how/in what ways those problems are resolved, mitigated or eliminated. Objectives of the study include: (1) to know how the student applies his theoretical knowledge into practical applications (2) to know how the counterparts of Nabil are performing (3) to understand about alternative investment fund. With the company, the student was assigned to work as an intern, in the department of Mutual Funds. Main responsibilities are to photocopy and scanning of documents, printing, binding and sorting of documents and file, conduct the corporate advisory related research and prepare documents regarding alternative investment fund for the company. Upon the completion of the internship, it was found that the problem was resolved by means of Communication, Persistence and Practice. In this matter, student is able to learn more about interpersonal, communication and leadership skills which are very important for future career development and profession.

Keywords: *Nabil, Counterparts, Alternative Investment Funding*

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Table of Contents

ABSTRACT.....	3
Acknowledgement	4
List of Acronyms.....	9
Chapter 1: Introduction	10
1.1 Company Profile	10
Vision Statement	10
Mission Statement.....	11
Values Statement	11
Major markets and Customers	12
1.2 Products and Services	12
Management of Public Offers	12
Underwriting	12
Registrar to Securities	12
Mutual Fund.....	13
Portfolio Management	13
Corporate advisory	14
1.3 Organizational Structure	15
1.4 Statement of the Report.....	15
1.5 Objectives of the Study	15
1.6 Roles and responsibility of the student	15
Chapter 2: Internship Activities	17
2.1. Assignments of the Student.....	17
Research on Nabil and its counterparts.....	17
Conduct the corporate advisory related research	17
Assist the launching of third scheme under Nabil Mutual Fund titled Nabil Balanced Fund- II (NBF-II)	18

2.2. Responsibilities of the student	19
Research on Nabil and its counterparts.....	19
Conduct the corporate advisory related research	19
Assist the launching of third scheme under Nabil Mutual Fund titled Nabil Balanced Fund- II (NBF-II).	20
Chapter 3: Identification of Problems Encountered during the Internship	22
3.1. Indicate how you successfully solved the problems	22
No Reliable Source for Information.....	22
Lack of Accuracy of Information.....	22
Internet	22
Name of CEO not updated.....	22
Name of finance/accounts head not updated on site	23
Technical issues.....	23
Change of person	23
Signing of letter.....	23
Delivery of letter	24
Incomplete.....	24
Confirmation of delivery.....	24
Feedbacks.....	24
3.2. Examples.....	24
Chapter 4: Contribution and Learning Process	26
4.1. Contributions of Student Made During the Internship.....	26
4.2. Learning Process and New Knowledge Acquired.....	26
Chapter 5: Conclusion.....	28
5.1. Self-Assessment as a Professional	28
Annex.....	29
References.....	32
Bibliography	33

List of Figures

Figure 1. Company Logo	29
Figure 2. Product Offered	29
Figure 3. Nabil Investment Bank	30
Figure 4. Supervisor	30
Figure 5. Workspace	31



List of Acronyms

ADB: Agriculture Development Bank Limited

AIF: Alternative Investment Funding

CRISP: Customer Focused, Result Oriented, Innovative, Synergistic and Professional

CEO: Chief Executive Officer

CFO: Chief Financial Officer

EBL: Everest Bank Limited

HBL: Himalayan Bank Limited

HR: Human Resource

NBF-II: Nabil Balanced Fund- II

NEPSE: Nepal Stock Exchange Ltd.

NGO: Non-Governmental Organization

NI: Net Income

NIBL: Nepal Investment Bank Ltd.

PMS: Portfolio Management Services

RTS: Registrar to Securities

SEBON: Securities Exchange Board of Nepal

SME: Small and Medium Enterprise

Chapter 1: Introduction

This chapter contains the introduction to the report with sub titles like the general background of the company including its organizational name, vision, mission, values and organizational structure among others.

1.1 Company Profile

Nabil Bank Limited is the nation's first private sector bank, commencing its business since July 1984. Nabil was incorporated with the objective of extending international standard modern banking services to various sectors of the society. Pursuing its objective, Nabil provides a full range of commercial banking services through its 74 points of representation. In addition to this, Nabil has presence through over 1500 Nabil Remit agents throughout the nation.

Nabil, as a pioneer in introducing many innovative products and marketing concepts in the domestic banking sector, represents a milestone in the banking history of Nepal as it started an era of modern banking with customer satisfaction measured as a focal objective while doing business. Operations of the bank including day-to-day operations and risk management are managed by highly qualified and experienced management team. Bank is fully equipped with modern technology which includes international standard banking software that supports the E-channels and E-transactions.

Nabil is moving forward with a Mission to be "1st Choice Provider of Complete Financial Solutions" for all its stakeholders; Customers, Shareholders, Regulators, Communities and Staff. Nabil is determined in delivering excellence to its stakeholders in an array of avenues, not just one parameter like profitability or market share. It is reflected in its Brand Promise "Together Ahead". The entire Nabil Team embraces a set of Values "C.R.I.S.P", representing the fact that Nabil consistently strives to be Customer Focused, Result Oriented, Innovative, Synergistic and Professional. (Nabil Bank, 2019)

Vision Statement

At Nabil, our Vision is to be a bank for all across all geopolitical zones and socioeconomic strata of the nation that can provide myriads of financial solutions and

create values for all our stakeholders, to stand in the community with our economic and civic roles. We look forward to emerging as a first rate bank across all strata of the nation.

Mission Statement

We at Nabil work together up to our vision and to bring it into reality. Our mission is therefore to prove that Nabil is driven by the spirit for realizing those visionary aspirations. With that end in view, we work in partnership with our stakeholders and the community at large. Our roadmap to reaching where we have set our mind on is by maneuvering our strategic action plans through a well-teamed and synergistic workforce into industrial end products – our customized services. Our approaches are to differentiate our products by reengineering them with the best technologies and management philosophy keeping in focus our customers' satisfaction over and above everything else at all times. We have set our goals and objectives to hone the skills of inspired HR force and tailor our products and services to that end. With an all-inclusive approach Nabil engages in customizing ranges of products catering to the entire gamut of society from financing megaprojects to underprivileged individuals and promoting enterprises across all segments of society by adding values to nation building endeavors. We are branching out on a national scale through our wide-ranging points of representation representing different geographic and economic zones along with our broad global network as a 1st choice provider of complete financial solutions.

Values Statement

We surge to turn our services and products into economic values for our treasured customers, taking care of their financial needs. We know the world is changing and to keep pace with that we customize our services and re-engineer our products in sync with changing time and technology. We are always geared up for translating great aspirations of our stakeholders into economic and social values. We know our customers expect unparalleled service standards; our community looks forward to seeing the bank emerging as responsible corporate entities that cherish social and economic harmonies in the community. We go beyond just making profits. Our shareholders value financial returns together with the safety of their investments. At Nabil, values for its employees are always well-defined, for it always knows that staffs are great movers, therefore recognizing their financial, corporate and social

values get their spirits always going to the creative end. Nabil fosters corporate governance, realizing the values our regulators always cherish through financial disciplines. Besides, Bank has set C.R.I.S.P. (Customer Focused, Result Oriented, Innovative, Synergistic and Professional) as its values, which it lives by in day to day operation of the bank's business (Nabil Bank, 2019).

Major markets and Customers

Nabil has a wide range of customers including from local individuals who transact in small amounts to small and medium scale enterprises to large scale enterprises which maintain accounts with millions of rupees. It has been able to attract a lot of foreigner and NGOs to maintain Dollar accounts as well. It also has accounts of many foreign delegations like ambassadors. It has grown to become one of the most renowned financial institutions in Nepal.

1.2 Products and Services

Management of Public Offers

Nabil Invest renders both its institutional and retail client services of managing initial public offer of shares/debentures/bonds along with right issuance of securities to existing shareholders/further public offer of securities etc. to its clientele and has team of professional expertise to render quality services at competitive rates.

Underwriting

Nabil invest on selective basis post independent appraisal of proposals reviewed through its professional team is rendering underwriting related services to its clientele as SEBON has made it mandatory for all institutions going public to underwrite at least fifty percent of the securities on offer prior public issue.

Registrar to Securities

Nabil Invest renders Registrar to Securities (RTS) related services to the valued shareholders of its institutional client and in the process keep on improving quality & timely delivery of services, the major hitch in this nature of services by competing institutions.

Below is the list of names of the Company whose registrar to securities is done by Nabil Invest:

- Nabil Bank Ltd.

- Prime Life Insurance Company Ltd.
- Mega Bank Nepal Ltd.
- Sana Kisan Bikas Bank Ltd.
- Himalayan Distillery
- Bottlers Nepal Ltd.
- Bottlers Nepal (Terai) Ltd.
- Bank of Kathmandu
- Nabil Balance Fund-I
- Nabil Equity Fund

Mutual Fund

Mutual Fund is a pool of fund generally consisting of several small investors. The collected fund is then invested in financial instruments such as Stocks, Bond/Debentures, Govt. Securities, and Fixed Deposits (as prescribed by Mutual Fund Regulation, 2067). Such investment decisions are made by a Fund Manager. Returns from the investment are shared proportionately among the investors on the basis of the units held by them. Thus, Mutual Fund is the most suitable investment vehicle for the small investors as it offers an opportunity to invest in a professionally managed diversified basket of securities at a relatively low cost. (Nabil Investment banking Limited, 2017)

Mutual Fund in Nepal is regulated by SEBON. Mutual Fund in Nepal can be issued, supervised and managed only by entities/individuals fulfilling the criteria led in Mutual Fund Regulation, 2067 and as authorized by SEBON.

Nabil investment banking manages two close ended schemes namely:

- Nabil Balance Fund-I (corpus size of 750,000,000)
- Nabil Equity Fund (Corpus size of 1,250,000,000)

Portfolio Management

Clients can delegate all their investment management related decisions to a pool of corporate finance experts of Nabil Invest who in turn will use the vast pool of industry specific data collected and analyzed by its research unit for making investments for client's portfolio which focuses primarily on safety of principal investment along with maximization of return to Clients. Nabil Invest will arrange to

render services to a wider clientele as per their risk appetite and design their portfolios accordingly. Investors can utilize their time/energy saved in the process to focus on other more critical facets of life.

Portfolio Management Services are rendered primarily under four heads:

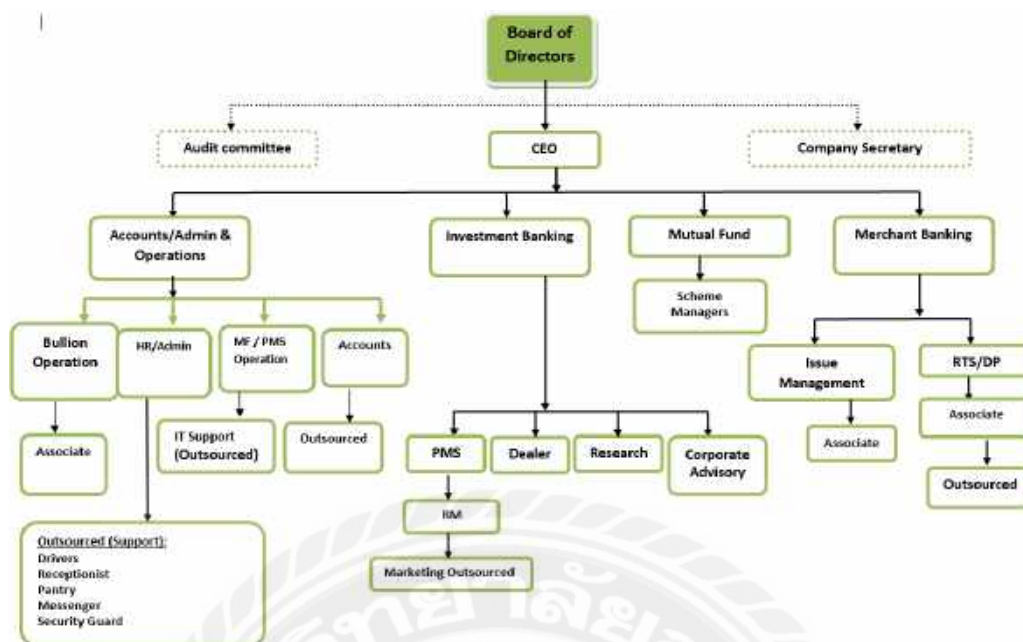
- Discretionary Portfolio Management Service
 - NI Value Growth (Equity) Portfolio
 - NI Blended Portfolio
 - NI Capital and Returns Guaranteed Portfolio
 - NI Customized Portfolio
- NI Non-Discretionary Portfolio Management Service
- Advisory service.
- Administrative service

Corporate advisory

We at Corporate Advisory Department of Nabil Invest, work towards understanding your business, help you cater your challenges with the use of our professional manpower who have both local and global experiences and expertise, successfully leading your business towards growth and success. The list of services that we provide is:

- Venture Capital & Private equity
- Valuation
- Loan syndication
- Financial restructuring
- Working capital financing
- Merger and acquisition
- Hedge fund

1.3 Organizational Structure



1.4 Statement of the Report

With more than three decades of experience in the banking fraternity and establishing itself as one of the leading Banks in the country recognized for its dedication to customer satisfaction and innovative banking practices, Nabil Bank established Nabil Invest, to provide complete investment banking solutions.

This report is only prepared for my academic requirement not for any other purpose. It might not be used with the interest of opposite party of the corporation.

1.5 Objectives of the Study

The main objectives of this report would be to find out how the student handled the problems in the real world. Objectives of the study include knowing how the counterparts of Nabil are performing and understanding about alternative investment fund.

1.6 Roles and responsibility of the student

The main task is to provide assistance to supervisors and other colleagues in projects about online makeup stores and lunch delivery services. Specific responsibilities include photocopy and scanning of documents, printing, binding and sorting of documents and file, conduct the corporate advisory related research and prepare documents regarding alternative investment fund for the company. Other roles

and responsibilities include financial analysis and modeling, industry research, preparation, showcasing professional and responsible mannerism as well as coordinating properly with my supervisor and other colleagues.



Chapter 2: Internship Activities

This chapter contains the details of the internship, the activities carried out by the intern during internship period and methods used in accomplishing the tasks assigned to the student.

2.1. Assignments of the Student

As an intern at Nabil Investment Banking Limited, I got an opportunity to work under the Mutual Fund Department. Within the 4 months internship time frame I was able to grasp new knowledge and understanding of banking and its function. Being an intern in mutual fund department, I had been assigned various challenging works. Below is the list of the activities I had been assigned during my internship period:

Research on Nabil and its counterparts

One of the major tasks that I had performed during my internship was conducting research regarding the position of Nabil in the market among its counterparts. For any organization analyzing its competitors is essential for its operation and future growth. Being unable to cope with the market can lead to loss of customers and hence affect the overall stability of the organization. As an intern I had to research information regarding the capital structure and financial situations of Nabil and its counterparts. I also prepared a report on my research on the current financial position of Nabil in the Nepalese banking industry.

Conduct the corporate advisory related research

As time passed, I was assigned to conduct various researches for the mutual fund department. Among them I mostly had to research for the new fund that is being launched soon by the bank namely, Alternative investment funding (AIF). AIF refer to any privately pooled investment fund in the form of a trust or a company or a body corporate or a Limited Liability Partnership (BSE, 2019). It is a type of fund being established under the security board of Nepal (SEBON) regulation along with the initiation of the government would open the institutional and private funds pooling to

invest equity capital in the infrastructural including hydro-electric to roadways projects and SMEs, including export oriented to service sectors (Parajuli, 14).

Currently, Nabil does not have an established AIF, however, they are looking forward to creating an AIF as an investment alternative. They plan on investing in certain sectors which are left untouched and taken for granted. They also plan on investing a certain amount of a fund into unlisted companies in order to help them grow bigger and better. Thus, my job here was to conduct research on the various sectors in Nepal which are a good prospect for investment funding. I had to find different startups or companies, do background check, check for their prospects and do various comparisons in order for them to be listed under AIF. The main sectors I researched were online makeup stores and lunch delivery services.

**Assist the launching of third scheme under Nabil Mutual Fund
titled Nabil Balanced Fund- II (NBF-II)**

Nabil Investment Banking Ltd. (Nabil Invest) incorporated under Company Act, 2063 is the Fund Manager and Depository of Nabil Mutual Fund. Nabil Invest, a subsidiary company of Nabil Bank Limited, is licensed by SEBON as Securities Businessperson (Merchant Banker) to render Investment Banking services including Fund Manager and Depository services for Nabil Mutual Fund. Further, Nabil Invest also renders Merchant Banking Services, Portfolio Management Services (PMS) and Corporate Advisory Services to its clients.

NBF-II is a close-end scheme with a corpus of NPR 1.2 Billion, which can extend up to NPR 1.5 Billion in case of over-subscription as per prevailing regulations on mutual funds and has a maturity period of 10 years from the date of allotment. The objective of the scheme is to generate optimum returns mitigating market risk by investing in a mix of securities comprising of equity and equity related instruments as allowed by prevailing regulations on mutual fund. Our teams of analysts use Technical & Fundamental analytical tools to choose the right assets for the portfolio of the scheme by using appropriate technical resources to achieve the objective of the scheme. In terms of the liquidity aspect of the Scheme, the units of NBF-II will be listed in Nepal Stock Exchange Ltd. (NEPSE) and can be traded just like any other scrip listed in NEPSE until the maturity period. Synopsis of NBF-II is enclosed herewith for your information.

2.2. Responsibilities of the student:

I carried out numerous activities in order to accomplish the assignments. In order to get the desired result the responsibilities designated to me for each assignment are given below.

Research on Nabil and its counterparts

Initially I was responsible to check the share prices of Nabil and compare it with other banks. I studied the percentage change in the share prices of commercial banks and other financial institutions. This information was available in the official site of Nepal Stock Exchange (NEPSE). In order to get familiar with the competitors of Nabil, components like Share Capital, Deposits, Loans and Net Profit amount were used. These components helped me identify that the major market leaders were Nabil, NIBL (Nepal Investment Bank Ltd.), ADBL (Agriculture Development Bank Ltd.), HBL (Himalayan Bank Ltd.) and EBL (Everest Bank Ltd.). Moreover, ratios which help in evaluating the performance of financial institutions were calculated. These ratios include solvency ratios, loan/assets ratio, non-performing loans to all loans ratio, liquidity ratios, return to shareholders ratio and the price to earnings ratio. Hence, these are some of the activities that I performed to know the counterparts of Nabil and evaluate their performance.

Conduct the corporate advisory related research

As an intern I started off working in the mutual fund department with minor operational activities like filing and record keeping. I was assigned to file and keep records of different individual and corporate account according to the client code and the product. I had to find different startups or companies, do background check, check for their prospects and do various comparisons in order for them to be listed under the Alternative Investment Fund. I learned recording files and filing them according to their respective codes, importance and product details in the proper manner.

The main sectors I researched were online makeup stores and lunch delivery services. I was assigned to keep track of how these businesses handled their daily activities i.e., number of parcels delivered, number of workers employed, number of vendors that they deal with, amount of capital investment and the amount of money that they make.

During my internship I had to do a lot of photocopying and scanning of documents for recording purposes. I had to scan and photocopy documents, store them properly for future references and if necessary get them checked by my supervisor. Moreover, I also had the responsibility of handling the stationery. I had to check and keep into the account of all the stationery items and their order requests. Anytime the department ran out of any stationery item, I had to place an order for the stationery to the operational management of the branch and get them delivered after being approved.

Assist the launching of third scheme under Nabil Mutual Fund titled Nabil Balanced Fund- II (NBF-II).

For the majority of my internship period I was engaged in launching of third scheme under Nabil Mutual Fund titled Nabil Balanced Fund- II (NBF-II). In order to drive investments from financial institutions, merchant bankers, brokers and insurance companies a lot of work had to be done. Some of my responsibilities are given below:

- Extract data from website about name of Chief Executive Officer (CEO)/ Chief Financial Officer (CFO)/Head of Account and Finance of financial institutions, merchant bankers, brokers and insurance companies along with address of the organizations. Furthermore, this data was incorporated in MS-Excel.
- After the preparation of the list, this data was submitted to supervisor for review. Certain changes were made as per the requirements of my supervisor.
- Letters had to be sent to the potential investors asking them to invest in our mutual fund. I was responsible for preparing letters in which information regarding Nabil Investment Banking Ltd. and our new close-end scheme Nabil Balanced Fund (NBF-II) had to be incorporated.
- Getting the letters checked was my next responsibility. After the content was finalized, I had to get the letters printed.
- After printing, the letters were sent to my supervisor and CEO to get them signed. I had to put the letters in envelope and then had to dispatch the letters to the respective investors.
- Helping in the delivery of the letters was my next responsibility. Since only 2 delivery men were available, time management as well as efficient utilization was prioritized.

- Confirmation of delivery was my next responsibility. I was responsible for checking whether the letter was received by the designated person of the organizations. I did so getting a receipt signed from the organizations which was handed to me by the delivery person as well as calling the receptionist of the organization.
- In the end I was responsible for taking feedbacks from the designated person or their assistants of the organizations to whom the letter was sent. I kept track of the feedback that I received and submitted it to my supervisor.



Chapter 3:

Identification of Problems Encountered during the Internship

This chapter contains the details of the problems that the intern faced during the internship period.

3.1. Indicate how you successfully solved the problems

While working as an intern at Nabil was productive, it was also very difficult at times. I encountered many problems during my internship. Some of the problems that I encountered are listed below:

No Reliable Source for Information

Gathering information regarding the new ventures to be included in the AIF was difficult as there was no proper reliable source where we could collect such information. It was difficult to find new ventures which are yet to be listed.

Lack of Accuracy of Information

While gathering information regarding the operations of the businesses which were to be included for the Alternative investment fund was difficult and there lacked accuracy with the data handed over to us by the owners of the new ventures.

Internet

My job required me to stay more on the computer and surf the internet. I had to Google up lots of information and compile them. However, the internet provided by Nabil was very slow and lagging. Because of such slow speed of the internet my work had been inefficient. The work that could have been done within a couple of minutes took me more than necessary time.

Name of CEO not updated

I had to collect information regarding the possible investors which included lots of banks and major companies in Nepal. However, when I tried to gather information I wasn't able to do so as the names of the current CEO's of many companies were not updated. In case of Microfinance, merchant banks/mutual fund

and broker's data was not updated. As a result I had to call the company on telephone for confirmation.

Name of finance/accounts head not updated on site

Similarly, the names of many company's finance or accounts head was not updated on the company site so I had to call them and get information. In case of most of the companies it was not updated hence we reviewed the recent audited financials and addressed the letter to the position only.

Technical issues

My task included lots of printing of papers which included letters, brochures, and other details which were to be marketed to new investors regarding the new upcoming fund. While doing my job, many times I had been obstructed due to technical issues in the printer which got my work delayed and made it inefficient. Sometimes there would be power overload resulting in a power cut for hours due to which I had to stay idle and work late.

Change of person

Up to the time of finalization of data and signing of letter by CEO and my supervisor, the addressed CEO was already retired from the company-like SBI merchant- in this case we addressed the letter to the position only.

We had to face problems like these because of the time consuming process of finalizing the letters being sent to the company. As the time taken was too long, the person of certain department to whom the letter have been addressed got changed at the time the letter was being delivered. This was a problem to our department as we would address a letter to certain person and he would no longer be in charge for the department thus, needing us to change the person to whom the letter is being addressed to.

Signing of letter

After I had printed the letter, I had to get it officially signed by my supervisor and the CEO of Nabil. However, it wasn't easy to meet both of these person at once and get the letters signed after which I could deliver it. Due to the time constraints of both the CEO and my supervisor it was difficult to get their signatures.

Delivery of letter

The letters had to be delivered to investors and they would be delivered either via courier or through personal visits. In the case of outside of valley, the letters were parceled via courier service and in the case of inside valley they were sorted address wise and delivered in person accordingly.

The delivery person's assigned for this work were very less. There were only 2 staffs including me who would have to go around the valley delivering letters. As the number of workforce was comparatively less than the amount of work to be conducted it was time consuming and inefficient. Both of us had to visit places every day from one corner to the other, from mornings to evenings. The work of delivering the letters was quite hectic.

Incomplete

Sometimes we would have already sent the letters to the investors and then later realize that that we had forgotten some signatures or company stamps on it, making the letters unofficial and informal.

Confirmation of delivery

The letter and all the documents that needed to be parceled outside the valley would normally be delivered within 2 to 3 days but the problem with delivering parcel outside the valley was with the confirmation of the delivery i.e. we wouldn't be sure if the parcel reached the hands of the required person. Some of the people would send us a reply notifying about the letter being received however, others would not provide any response making our work complicated. We would have to call and again confirm if they had received the parcel and would be waiting for their response.

Feedbacks.

A work was considered well done when it receives feedbacks and proper responses in timely manner. Receiving feedbacks for the letters and parcels being sent over was very slow and uncertain. There were a few would give us feedbacks and the rest remained silent making us wonder on our own.

3.2. Examples

Some of the examples I would like to highlight are as follows:

- While working for AIF, I had first been assigned to research companies who are new and have good prospects in the future so that they can be listed in the AIF, However, getting these information was very tough as these new ventures wouldn't be properly registered or have a proper website. So I had to go through many websites, Facebook pages and also use my personal contacts to reach out to these new ventures. Despite, finding a good venture, getting in contact with them was very difficult.
- Another problem I faced while working for AIF was that we needed all the information regarding the companies that had been chosen which were the makeup store and the lunch delivery system. However, getting all the information from them was unreliable and inaccurate most of the times. They wouldn't give us the exact sales figures or the operational expenses amount. We wouldn't get a correct picture regarding the profit made by the company which is important as we as AIF would be investors in the company. Thus, we came up with a solution that we would be going through all the communications made by the makeup store online as an editor member in their Facebook page which would give us access to all the current scenario of the sales. Then we also asked them to keep records of every little details of amount despite being a small company. They would have to make excel sheets with proper sales, purchases, expenses, receivables and payables amount and submit it to us weekly.
- Another problem I faced was while conducting research regarding Nabil and its counterparts. I was confused because of lots of variables to compare each counterpart with and lots of determinants for final result.

Chapter 4:

Contribution and Learning Process

This chapter contains conclusion of the entire study and the learning process used and acquired by the student during the internship period.

4.1. Contributions of Student Made During the Internship

During the 14 weeks internship period I was able to grasp a lot of new learnings and practical exposure to the business world. However, alongside learning I believe I have contributed a lot as an intern to Nabil Investment Bank.

First and foremost, I have contributed my time and hardships during this internship period. I did every activity assigned to me with all my dedication and complete loyalty. I was kept my work first and did everything assigned right on time.

As I have mentioned earlier, the number of people assigned for delivering of letters were very low due to lack of external staffs working for marketing purpose. Hence, I as an intern had been assigned to help in completing those delivery and marketing for the new launch of Product for Nabil. I helped a lot in completing the task in the required time which would not have been possible if the entire work had been only carried out by the other two employees.

Apart from delivering I was also useful to the department for researching. The main employees could focus on more important activities while I would assist them with the research. With all the research I had done, taking me days to complete, it became easier for my supervisor to grasp knowledge in short period of time. He would have to otherwise dedicate his numerous amount of days collecting those information, but because he could assign me his not-so-priority work could be done by me whereas could carry out his important meetings and other works.

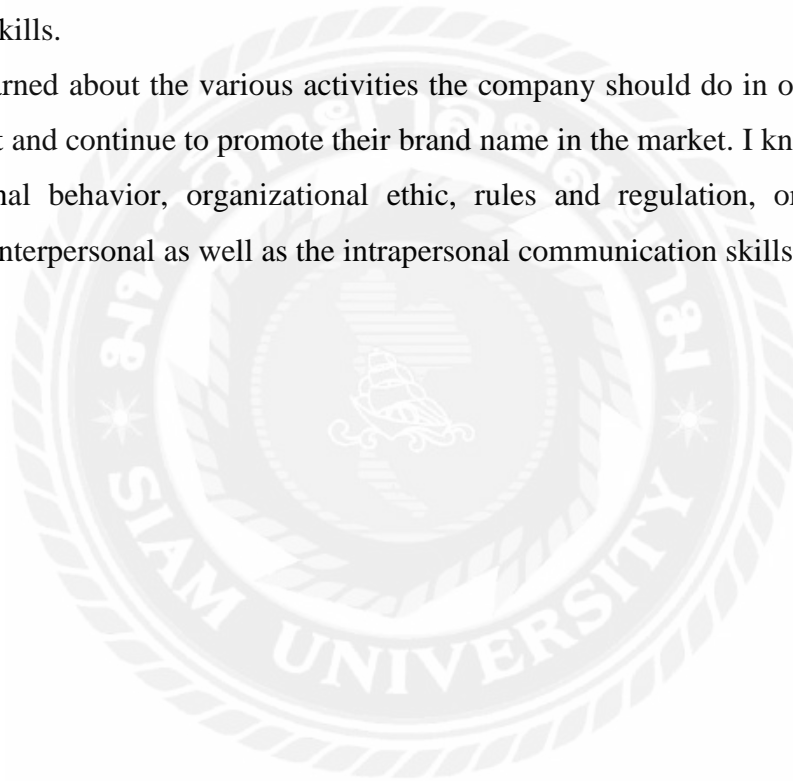
4.2. Learning Process and New Knowledge Acquired

As mentioned earlier, I was also assigned with some research work of collecting data. I did the research on almost all the counterparts of Nabil in Nepal that was basically based on the banking and finance industry. I also researched on the print media and television media of all over Nepal. I got to learn a lot about the entire banking industry of Nepal along with the position of Nabil among them.

Apart from this, another research work I was given was to analyze the potential firms in Nepal which are not registered but have potential to grow so that Nabil could keep them under Alternative Investment Fund. So, with this research also, I was able to gain knowledge regarding new upcoming businesses in Nepal and also learn about the new Alternative Investment Fund to be launched by Nabil. Because I learned about the new fund I was able to recommend businesses about this new investment opportunity which would help them grow.

I also learned about dealing with customers, how to market a product and how to convince them while I was working for Nabil to deliver the letters regarding the new product launch. This activity helped me boost my interpersonal, communication and marketing skills.

I learned about the various activities the company should do in order to build their market and continue to promote their brand name in the market. I knew about the organizational behavior, organizational ethic, rules and regulation, organizational discipline, interpersonal as well as the intrapersonal communication skills.



Chapter 5: Conclusion

5.1. Self-Assessment as a Professional

Overall, the entire internship turned out fruitful for me as I develop my career. The internship taught me many a new things and helped me nurture essential professional skills which are important and valuable. If I have to assess my skills that I have gained after my internship then I believe that I have become more efficient with my working skills. I am able to multi task better than before. I have become more responsible compared to before. I learned to take in charge of the activities that I have been assigned to which helped me nurture my leadership skills.

With all the marketing activities I did, I think that I was able to develop my social-communication skills along with marketing skills too. At the beginning of the internship, I wasn't that good with marketing and convincing people regarding the investment products. However, I believe by the end of this internship period, I have polished those skills and have become more efficient and reliable as my supervisor was convinced and satisfied with all my efforts.

I got to learn a lot from my supervisor, Mr. Sachindra Dhungana during this 14 weeks internship period. The credit for all my new professional skills like punctuality, confidentiality, leadership, etc. goes to him.

Summarizing it all, I believe I was blessed to work with Nabil Investment Bank which helped me develop all the professional skills and provided me necessary exposure to the professional world.



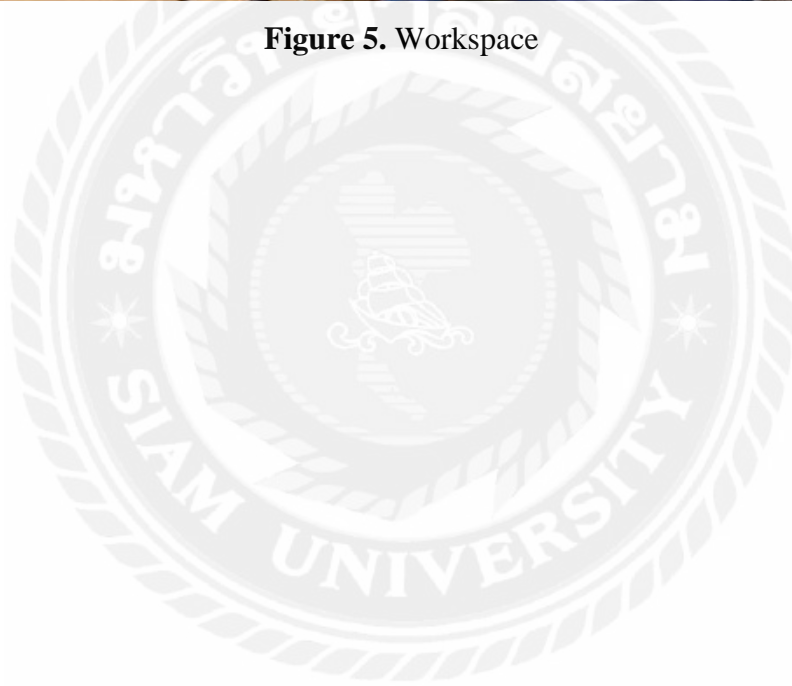
Figure 3. Nabil Investment Bank



Figure 4. Supervisor



Figure 5. Workspace



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