



## **Cooperative Education Report**

### **Internship Report on Himalayan Bank Ltd.**

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Requirements for Cooperative Education, Faculty of  
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**Title** : Internship Report on Himalayan Bank Ltd.

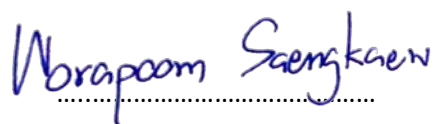
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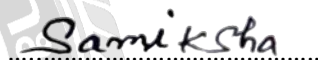
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### **Abstract**

This cooperative report entitled 'Internship Report on Himalayan Bank Ltd' has the goals to investigate/study/examine the primary and specific Objectives of the study include: (1) to generate thorough understanding of the working environment. (2) To acquire knowledge of overall banking procedure of commercial banks. (3) To gain the experience to work independently to formulate projects. (4) To fulfill the partial requirement for the Bachelors of Business Administration program of Siam University. With the company, I was assign to work as an intern in overall departments of the organization. The main responsibility as an intern was to undertake any task assigned by the supervisor in each departments. Upon the completion of the internship, I found that working in a professional environment is very interesting yet very challenging. Problems do arrives but it can be solve by the joint effort of the intern and the guidance of the supervisors. In this matter, the students are able to learn more about the way an organization works and the way that one can apply professionalism in their life, which are very important for future career development and profession.

**Keywords:** bank, Himalaya

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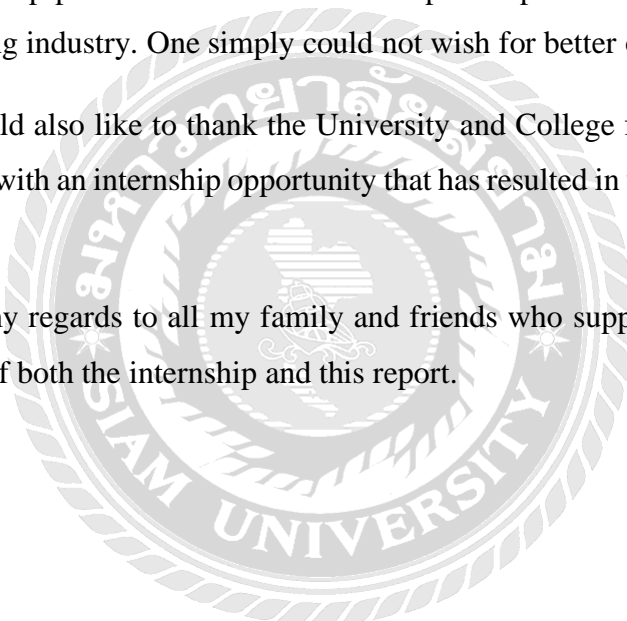
### **Acknowledgement**

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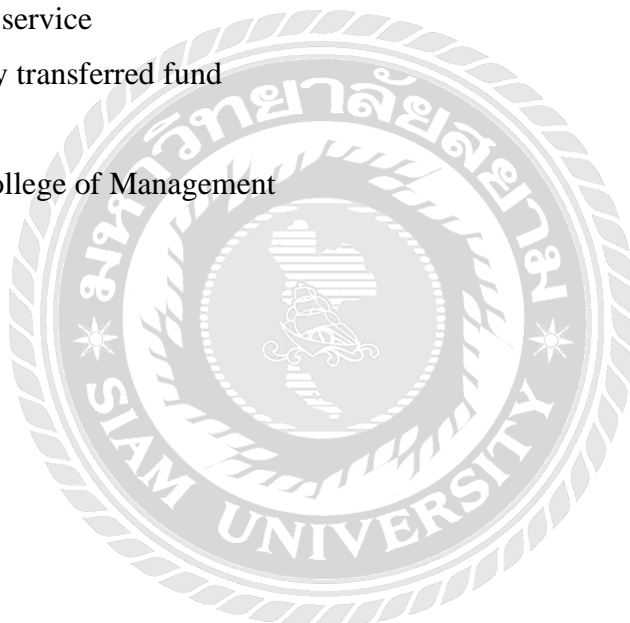
Similarly, I would also like to thank the University and College for providing us with an opportunity to come up with an internship opportunity that has resulted in widening my knowledge horizon greatly.

Lastly, I offer my regards to all my family and friends who supported me in any respect during the completion of both the internship and this report.



### **List of Abbreviations**

HBL : Himalayan Bank Limited.  
HB : Habib Bank  
BOD : Board of Directors  
ATM : Automated Teller Machine  
KYC : Know your customer  
CSD : Customer service department  
L/C : Letter of credit department  
SMS : Short message service  
TT : Telegraphically transferred fund  
DD : Demand draft  
KCM : Kathmandu College of Management



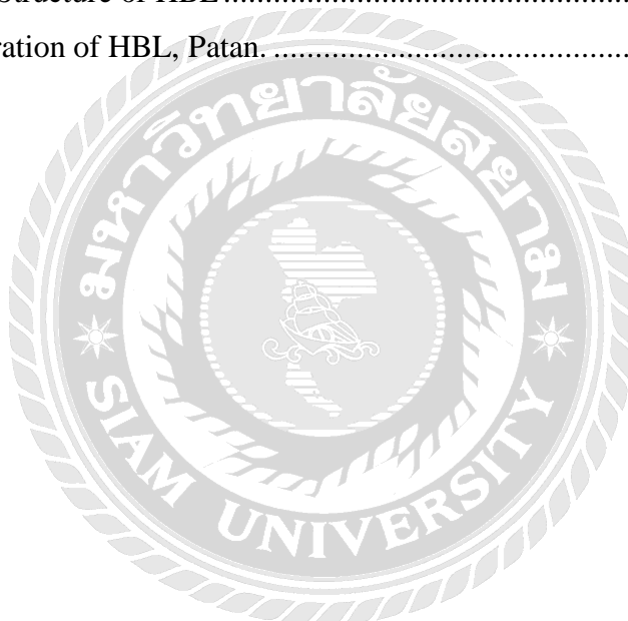
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## CHAPTER 1

### Introduction

#### 1.1 Company Profile

Himalayan Bank Limited is one of the biggest banks of Nepal. A couple of famous people of Nepal in association with the Employees provident fund and Habib Bank Limited of Pakistan consolidated the Bank in 1992. The bank authoritatively started its operations in January 1993. HBL is additionally the principal business bank of Nepal with the vast majority of its offers held by the private sectors of Nepal.

In the present day, HBL has the highest deposit base and loan portfolio compared to several other private sector banks. Ever since its inception, HBL has been able to build up an impressive amount of asset. In addition, for quite some time now, HBL has been extending guarantees to correspondent banks covering exposure of other local banks under its credit standing with foreign correspondent banks.

##### 1.1.1 History of Himalayan Bank

HBL was established in 1993 in venture with Habib Bank of Pakistan. It continuously has been identified for being on a tried and tested path of moral and prudent banking operations. It is the fourth bank to be established in Nepal after Nabil bank Ltd., Nepal investment bank Ltd. and Standard chartered bank Ltd. As for the complete banking sector, it had been the seventh bank to be established in Nepal.

It has continuously targeted on introducing technology and new products and services. In fact, it had been the first bank in Nepal to start out ATM and tele-banking services. Currently it's been giving some innovation product and services like Premium banking account, HBL proprietary card, have deposit them, small business loan, enterprises loan, pre-paid VISA card, International travel card and on-line TOEFL, SAT, IELTS, etc. fee payment facilities.

Avoiding to being benefited by short-term profits, it continuously targeted lot on creating choices and policies with smart foresight and future in mind. Thanks to this reason, HBL at present has been ready to acquire the trust of uncountable customers establishing itself at the center of the leading financial organization in Nepal (HBL, 2000).

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### 1.1.2 Vision

The bank holds a vision to become a leading bank of the country by providing best services to the customers, guaranteeing the best and sustainable return to its stakeholders (HBL, 2000).

### 1.1.3 Mission

The Bank's mission is to become most popular supplier of quality financial services to the customers. Hence, it is continually fixing efforts to position itself within the hearts and mind of the customers (HBL, 2000).

### 1.1.4 Objectives

The primary objective of the Bank is to become the Bank of initial selection to the individual as well as companies.

### 1.1.5 Network Overview

HBL has been presently providing banking services through its branch offices within very different locations of the country. With its head and corporate office at Kamaladi, Kathmandu, the bank has forty-four branches.

While eighteen of its branches are place within the Kathmandu valley, the remainder are unfold across the state (Kathmandu Valley comprises Kathmandu, Lalitpur and Bhaktapur Districts). In addition to this, a branch looking exclusively at electronic cards and related products, is based in Patan, Lalitpur (HBL, 2000).

### 1.1.6 Major Markets and Customers

HBL encompasses a diversified client base within the entire country. It understands that the customers are one among the foremost necessary the one who demand the services and use the provided services by the Bank. Thus, HBL is invariably specialize in providing the most effective of the best services to them. A number of key customers of HBL differs from Company houses, businesses, import export agencies, etc. Aside from this, conjointly provides special priority sector loans to low income groups and deprived sectors (HBL, 2000).

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## 1.2 Organization Design and Structure

HBL has the following ownership design and structure:

### 1.2.1 Board of Directors

Boards of Directors (BOD) are the group of individuals that has been elected as the representatives of the shareholders to formulate corporate important management policies and make decisions on their behalf.

The BOD of Himalayan bank consists of the following members with their respective position:

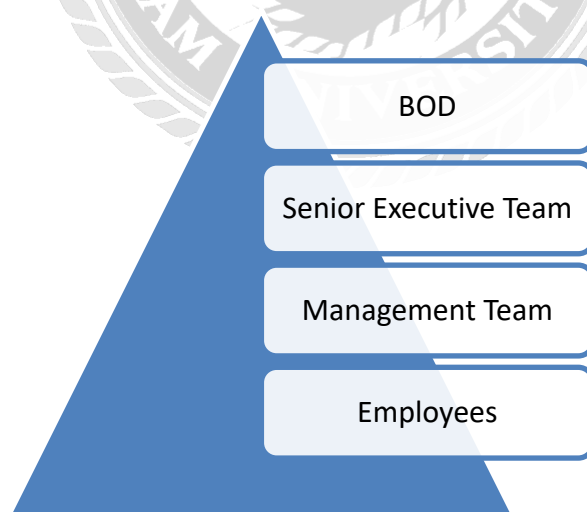
- Mr. MANOJ BAHADUR SHRESTHA - *Chairman*
- Mr. FAISAL N LALANI - *Director*
- Mr. PRACHANDA BAHADUR SHRESTHA - *Director*
- Mr. TULASI PRASAD GAUTAM - *Director*
- Mr. SUSHIL BICKRAM THAPA - *Director*
- Mr. SURENDRA SILWAL - *Director*
- Mr. UPENDRA KESHARI PAUDYAL - *Independent director*
- Mr. HIMALAYA SJB RANA – *Chief Advisor*

### 1.2.2 Senior Executive Committee

The senior executive committee is the highest level of management of the bank. Their main responsibility involves making operational decisions, formulating operational policies, keeping the board educated and informed along with bringing well-documented recommendations and information to the board.

Following are the senior executive committee members of the bank:

- Mr. ASHOKE SJB RANA - *Chief Executive Officer*
- Mr. EJAZ QADEER GILL - *Senior General Manager*
- Mr. SUSHIEL JOSHI - *General Manager*
- Mr. ANUP MASKEY - *Deputy General Manager*
- Mr. ANUP MASKAY - *Deputy General Manager*
- Mr. UJJAL RAJ RAJBHANDARY - *Deputy General Manager*
- Mr. RABINDRA NARAYAN PRADHAN - *Assistant General Manager*
- Mr. MAHESHWOR PRASAD JOSHI - *Assistant General Manager*
- Mr. BIPIN HADA - *Assistant General Manager*
- Mr. BIJAY MAN NAKARMI - *Chief Manager*
- Mr. MRIGENDRA PRADHAN - *Chief Manager*
- Mr. NAVEEN POUDYAL - *Chief Manager*
- Mr. SATISH RAJ JOSHI - *Chief Manager*
- Mr. SUNIL P GORKHALI - *Chief Manager* (Annual report 2018, 2018)



**Figure 1: Organization Structure of HBL**

### **1.3 Statement of the report**

The study approach used for this report writing was through both primary and secondary data collection method. The study is mostly descriptive in nature where the fact and figures have been presented in a very systematic manner. Following are the details of the methods that have been use for data collection:

#### **1.3.1 PRIMARY DATA**

The primary data was mainly collected through the following ways:

- Personal observation of work environment during the internship period.
- Tasks performed as assigned by the supervisors.
- Unstructured interviews with the employees when confused about something.

#### **1.3.2 SECONDARY DATA**

The secondary data was mainly collected through the following ways:

- Annual reports of HBL.
- Website of HBL.
- Brochures, newsletters of HBL.

### **1.4 Objectives of the Study**

As a partial fulfillment of the requirements of the BBA program of Siam University, I undertook a fourteen-week internship in Himalayan Bank Limited, Patan Branch. There were two objectives (i.e. Primary and Specific) of the internship for me. Following are the details of the internship:

#### **1.4.1 Primary Objectives**

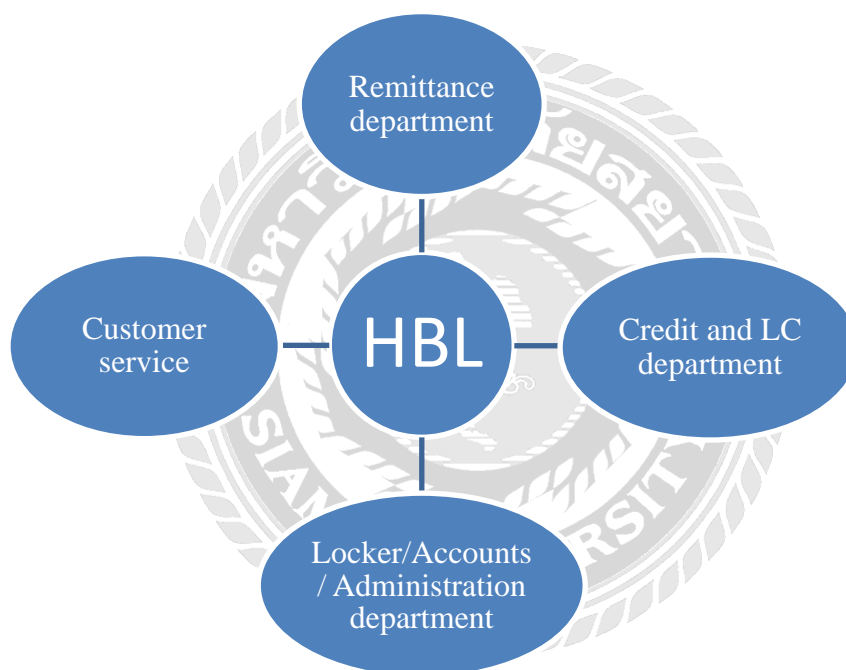
- Generate a thorough understanding of the workplace, performing of the activities and engaging oneself in the working environment.
  - Develop several managerial skills that will be required in the future.
  - Fulfill the partial requirements for the Bachelors of Business Administration program of Siam University.
-

### 1.4.2 Specific Objectives

- Acquire knowledge of overall banking procedure of commercial banks and their impact on banks productivity and profitability.
- Understand the level of activities that are essential in generating profitability in banking sectors.

### 1.5 Roles and responsibility of the student

There are four major areas of operation in the Patan Branch. The following are the detailed information of the activities and responsibilities performed by me in these areas of operation:



**Figure 2: Areas of Operation of HBL, Patan.**

#### A) Customer Service:

The customer service is one of the most important departments in a bank. HBL uses software that make every activities computerized. It is here where the customers comes to first place and solve their queries. As customer service gives the overall impression of the bank, this department was responsible in assisting customers to explore the services offered by the bank, explaining the process of receiving the services and ensure that the customers are serve and satisfied with the best of the services.

Some of the main activities of CSD are as follows:

- Listening to customer queries
- Opening/closing and transfer of different accounts
- Issuing bank statement, certificates and cheques
- KYC update

#### B) Remittance:

The remittance department looks after facilitating the transfer of money from both outside and within the country. It is responsible for handling inward and outward remittance and provides the service that helps the customers to transfer the funds from one place to another in a very fast, reliable and secured manner at a minimal charge.

Some of the main activities of remittance department are as follows:

- Transfer of money through online date transfer
  - Providing domestic money transfer throughout the country
  - Issue demand drafts, TTs on request of the customers.
  - Ensure the reliable and efficient way of transferring the money to recipients.
-

### C) Credit:

The credit department is responsible for providing a range of services to facilitate import/export business along with providing various types of loans to support its customers. It is one of the most important departments in an organization as it is very important from the bank's viewpoint that it must be able to invest its deposits in loan that do not end up being default. Therefore, the main responsibility of the credit department is to get everything right from the identification of the potential customer, screening of potential customers to the final procedure of sanctioning the loan and issuance of letter of credit, bills of payment etc.

### D) Locker, accounts & administration:

The account and administration department is one of the key elements associated with a high level of workplace productivity and efficiency. The main responsibility of accounts and administrative department is to ensure the efficient performance of all departments in an organization, connect senior management and the employees, address the issues faced by the employees, look after all the payment, bills and receipts and activate the ATM cards.

Similarly, the locker department is responsible for opening and closing of the safety vaults for its customers along with charging them with annual rent. In addition to this, it is also responsible for making sure that the security around the safety vault is always tight.

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## **CHAPTER 2**

### **Internship Activities**

#### **2.1 Assignments and responsibilities of the students**

Job profile is very important for a person who works under an organization. In simple words, job profile is the details of all the responsibilities and activities of a job in detail that expected to help one understand their position better. It usually includes all the information like position reports, job specification, description, qualification or the skills that are required to perform the job. In addition to this, it also includes the salary range of the position one is in.

In the case of HBL, the job profile of staffs is categorized according to the position they hold. Similarly, the delegation of authority is also conducted as per the hierarchy of the authority and position. While the Branch manager and assistant manager supervise the department heads, the department heads are responsible for supervising and managing the staffs of their respective departments.

Thus, in this way, HBL perfectly has been maintaining the coordination, cooperation and scalar chain inside the bank. During the 14 weeks internship period with HBL, I was assign the following task and responsibilities in the different departments:

##### **2.1.1 Activities Performed in CSD**

Customer service is one of the most important departments of every organization as it is the department that mainly interacts with the customers. In fact, it can be said that is the face of every organization. In the case of banking sector, the image and reputation of the bank depends on the way CSD deals with the customers effectively and efficiently.

The CSD is responsible in providing various information and services to the customers like opening new accounts, closing existing accounts, transferring accounts to other branches, balance statements, issuing debit cards, cheques etc.

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Following are the details of the activities that I performed in CSD:

#### A. Account Opening / Closing

Account opening is the initial step in the deposit collection. As mentioned earlier, there are several types of accounts options that are provided by HBL. Customers who want to open a new account are requested to fill up the form like account opening, KYC forms and SMS banking, ATM card, mobile banking forms as per their requirements. They are also asked to provide certain documents such as citizenship, utility bill etc.

As for closing the accounts, it is done as per the request of the customers. For closing the account, customers are firstly given the form and as per the rule of the bank, the customer is required to provide all the cards and cheques that have been issued in his/her name. Only after this, a certain balance is deducted as closing charge and the remaining amount is refunded to the customers.

#### B. Handle Grievances of Customers and fill forms

This was another activity that I performed when I was in CSD. As mentioned earlier, one of the major responsibilities of CSD is to handle and solve queries of the customers. As an intern, I was asked to deal with customers and help them come up with the best solution that can reduce or ultimately solve their problems. Problems related to captured cards, incomplete documents, replacement of cards and lost cheques & cards were handled.

Likewise, helping customers with filling up the necessary forms were also one of the key activities that I performed during my internship. Along with opening and closing forms, I was also responsible to look after KYC update.

#### C. Balance Statement and Certificates

Another major responsibility of CSD is to provide customers with balance statement and certificate as per their request. The statement and certificate can be issued for both individuals and the organization. Customers need to fill a form and write it down in a register after which the statement and certificate are printed, signatures of authority are taken and the bank stamp is stamped.

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#### D. Cheque and ATM Issuance

In addition to providing statements and certificates, another important activity was to issue cheques and ATMs as per the requirement of the customers. While for the cheques, the customers had to provide the requisition slip, for ATMs the customers had to fill the form and only after which their request would go in process.

#### E. Procedure of CSD

Since customer services helps in shaping the ultimate reputation of the bank, the staffs working in this department needs to be patient and very efficient. In addition to this, they also require to have the ability to solve the several issues at any point of the day. Along with this, they need to resolve problems, and help us to establish new accounts and services, and providing information on products, forms, and publications.

#### F. KYC update

KYC update was made mandatory by the central banks where the entire customers of the bank were asked to fill and submit the forms along with documents like utility bills, latest photographs and citizenship certificates. Therefore, I was responsible for going through all the files of the customers and inform them about the documents that were missing in their files.

#### 2.1.2 Remittance Department

As mentioned earlier, the remittance department looks after facilitating the transfer of money from both outside and within the country. It is responsible for handling inward and outward remittance and provides the service that helps the customers to transfer the funds from one place to another.

Following were the different activities I was assigned to when I was in this department:

##### A. Provide forms and help customers fill them

The remittance department in HBL was also responsible for looking after fixed deposits demand drafts, transfers along with cheque clearing. So one of the activities that I had to perform

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was to provide customers with different forms and help them fill them out properly and verify their documents so that their request would be processed fast.

#### B. Clearing

As mentioned earlier, clearing is one of the sections of the remittance department in HBL. In this section, the cheques of other banks that have been issued on the name of the customers holding accounts in HBL were deposited and processed. Here, I was responsible for collecting the cheques from the customers and thoroughly examine the stamp and representation date for each cheque. Apart from this, calling customers whose cheques have been rejected due to various reasons and noting down cheques in the register were some of the other activities that I performed in this section.

#### 2.1.3 Credit and LC Department

The credit department is responsible for providing a range of services to facilitate import/export business along with providing various types of loans to support its customers. It is one of the most important departments in an organization as it is very important from the bank's viewpoint that it must be able to invest its deposits in loan that do not end up being default. In this department and got an opportunity to learn about the various activities that are conducted in this department.

However, I was more involved with activities related to letter of credit. Following are the details of some of the activities that I performed:

#### A. Providing forms

There are different forms that customers need to fill as per their type of work to be done. One of my major responsibilities was to provide customers with different forms on their request along with helping them fill in case they do not understand what is to be done. Some of the forms were of LC application forms, guarantee forms, tele transfer forms and loan application forms etc.

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## B. Checking documents

There are several documents that applicants need to submit before opening L/C in the bank. Hence, my responsibility was to provide the interested applicants with the LC application form, help them fill and check all the documents that they are required to submit. Some of the documents that applicants were required to submit were application form, permanent account number registration certificate, Company Registration Certificate, Proforma Invoice, Bi Bi Ni form no. 3 and Citizenship Certificate.

## C. Registering L/C documents

Documents until date are probably one of the main sources of conducting any type of transactions. One of my responsibilities in this department was to register all the documents that were sent by the exporter in the name of the importer. I was mainly responsible for writing down and thoroughly checking the documents for serial number, exporter/importer name, harmonic code, document number, negotiating banks and the total amount. I was responsible for registering these documents in both the system and register.

## D. Filling

Several documents are received and dispatched every single day from the credit department. These documents are very important, as they are the vital source and proof of transactions. Thus, it becomes increasingly important to properly store them away so that it can be retrieved as and when required in the future. Thus, I was responsible for filling of the different documents in their respective drawers and folders.

## E. Procedure of L/C section

Firstly, both the importer i.e. the buyer and the exporter i.e. seller agree to purchase and sell goods by agreeing to make the payment with the help of LC. The importer then requests the bank to issue LC on behalf of them to the exporter by filling an application form. After this, the issuing bank thoroughly checks all the documents, issues the LC, and sends it to the advising bank through telecommunications or registered mail.

Once the advising bank too confirms all the authenticity of the document and sends the documents to the exporter. The exporter examines the LC to ensure that it corresponds to the terms, conditions in purchase and sales agreement, documents stipulated in the LC can be produced, and

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the terms and conditions of LC may be fulfilled. In case, the exporter is found to be unable to comply with any term and condition of the LC or if the LC differs from the purchase and sales agreement the exporter should immediately notify the importer, request and amendment to LC.

Once all the parties agree, they are incorporated into the terms of LC and advised to the exporter through the advising bank. Furthermore, the exporter arranges for the shipment of the goods, prepares and obtains the documents specified in LC and makes demand under the LC by presenting the documents within the stated period and prior to expiry date to the bank. Lastly, the bank for one last time checks the documents against LC and forwards them to issuing bank. The issuing bank then obtains payment from the importer for payment already made to the available with or the confirming bank.

#### 2.1.4 Locker/ Accounts and Administrative Department

As mentioned earlier, the locker department is responsible for opening and closing of the safety vaults for its customers along with charging them with annual rent. Whereas, the accounts and administration department is responsible for efficient performance of all departments in an organization, connect senior management and the employees, address the issues faced by employees, look after all the payment, bills & receipts and activate the ATM cards.

During my stay at this department, I was responsible for the following activities:

##### A. Provide information and locker opening forms

One of the main responsibilities of mine was to provide locker related information like the different sizes available, the deposits required and annual rent of the different types of locker to the customers. Similarly, providing and checking of the locker opening, closing and transfer forms to the customers on their request is another responsibility I was assigned with.

##### B. Opening of lockers

Similarly, another responsibility that I was assign with was opening of the lockers once the locker head verifies the signature of the customers. Several customers would come to open their vaults.

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Thus, I was responsible for making sure they fill up the register and help the locker head to verify the signature. Once, the signature was verified, I was then responsible for opening of the lockers and making sure the customers safety is maintained.

#### C. Filing

Filing was another activity that I performed when I was assign to this department. Every day the locker head is responsible for taking annual rents of the customers once they reach their maturity date. Once, the locker head takes the charges of different customers, I was responsible to file the transaction document in the respective files of the customer so that it could be easily retrieved in the future as and when required.

#### D. Receiving letters and bills

One of the major functions administration and account department was to keep track of all the incoming letters and bills from different organizations. Thus, I was responsible for receiving and registering all the incoming letters and bills. Once the letters were receive and registered, I was responsible for sending the letters to the respective departments with the help of peons.

#### E. Distribute and activate ATM cards

Once the pin is issue by the CSD, the customers would have to come to the administration and accounts department to collect their cards and activate them. Thus, one of my major responsibilities was to carefully distribute the cards of the customers after taking signature of theirs in different forms and register. At the end of the day, all the forms were to be collected and activated with the help of card system.

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### **CHAPTER 3**

#### **Identification of problems encountering during the Internship**

Every organization faces several problems on a day-to-day basis. Similarly, in HBL too, I realized that there were several problems that would arise on a day-to-day basis. Most of these problems were of the recurring nature. During the 14 weeks internship, I found the following types of problems that were frequently faced by the bank and me as an intern:

- Most of the departments are understaffed due to which there is a huge responsibility on the staff as well as the interns sometimes. Due to this, the customers have to wait longer for their work to be done.
  - The computer system, photocopy machines, printers and scanners are not well maintained. Due to this, there are frequent technical errors occurring. The customers usually had to wait longer for their work to be completed because of this.
  - Filing was not done in a proper way in many departments. Due to which it took longer time to search and retrieve the files that were very necessary.
  - Rude, impatient and customers who are unwilling to listen to the staffs were another problem faced by everyone, including the interns. Due to this, there were frequent complaints made by them to the higher authority.
  - Absenteeism of staffs negatively affected the working speed of other employees as they are already overburdened with their own responsibilities. Replacing the absent staff meant that the particular staff having to work extra. Due to this, the efficiency of the staff was affected.
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### 3.1 Indicating how we successfully solved the problem

It is difficult sometimes to solve particular problems in some situations. During my internship, I tried my best to face and solve the arising problems. Following are the ways I tried to solve the above-mentioned problems:

- When a particular department was understaffed, the staff use to divide the work among each other to complete the work on time. I used to get a portion of the work and tried my best to complete the given work on time.
- Since the electronics in some department did not function well, I use to use the electronics from other department to save time rather than working on the faulty machine.
- For each file that I found to be misplaced, I use to take it out and file it in correct cabinet. It took some extra time but helped to do filing in future.
- In case of facing to rude and impatient customers, I use to simply tell them to concern with my supervisor or higher authority rather than keep arguing with them.
- In case of absenteeism of any staff in any department, I used to take their place and try my best to perform the related task under the supervision of the department head.

### 3.2 Examples

Following are some examples of how I used to handle the problems:

#### Example 1

This happened when I was in CSD department; one of the customer came to me asking for a balance statement of past two months. I printed the statement and handed to the customer. However, he was not satisfied with the statement. He told me that he just deposited rs.5000 in his account but the balance did not display that amount. It was simply because the system shows the balance a day after the deposit is made. I tried to convince the customer explaining the same thing but he was not ready to listen to me. He started to argue with me more so to avoid the further argument with the customer I simply called my supervisor to handle the situation.

Since that time whenever I have to deal with hard customers, I simply try to convince them for few times but if they do not feel convinced I suggest them to concern my supervisor.

#### Example 2

One of the tough job as an intern was to do filing. Most of the files were misplaced. One day my supervisor told me to file one document. I went to the filing room, pulled out the cabinet and placed the file. However, I found that one of the file was not place in proper line up. Therefore, I pulled out the file and put it in its right cabinet. However, I was not satisfied so I checked all the

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cabinets and found that fifty of the files were misplaced. I pulled out all the files and placed them in correct cabinets.

Yes it took me extra time but I was satisfied that the filing would be more easy in future because all the files were in correct cabinets in systematic order. Even my supervisor appreciated my effort.



## CHAPTER 4

### Contribution and Learning Process

The 14 weeks of internship period in HBL was extremely challenging yet very fruitful and helpful. Throughout the internship, I got an opportunity to work in different departments and with different people. It overall helped me understand the banking sector and nature of activities of the banking operation.

#### 4.1 Contributions of student made during the internship

HBL has taught me many things during my internship period. Even though I was just a small part of the massive organization, I truly feel that I have fulfilled my role in contributing in certain areas of operations.

Followings are some of the contributions that I feel I have made towards the organization:

- I contributed my efforts in CSD by actively helping the customers to fill out various forms such as account opening/closing, ATM card, SMS banking, and mobile banking as per their requirement.
- I used to calmly handle the problems and queries of the customers and try to provide them best solutions and answers.
- While in the remittance department, I contributed my efforts by helping customers to fill the forms and verify their documents.
- I also assisted the staffs of remittance department regarding the clearance of cheques and informing the customers whose cheques has been rejected.
- During my time in credit and LC department, I contributed through my filing skills. I used to properly manage and file the credit documents in a systematic manner.
- I also use my Excel knowledge to input various LC datas for keeping records.
- In locker/administrative department I was assign with tasks such as provide information and locker opening forms, opening of lockers, filing and distribution of ATM cards. I contributed to this department by fulfilling each task in an acceptable manner.

Overall, in my point of view even though I was just a small part of the big organization, I fulfilled my contributions by performing in each department and assisting the individual departments to carry on with their daily operations.

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

Apart from understanding the core banking activities, I also believe that all the activities that were undertaken by me in these 14 weeks have helped me develop my overall cognitive, analytical and professional skills. It has taught me to deal with different people differently. In addition, it helped me view things from several angles and not from only one point. Thus, this actually helped to improve my analytical skills. Similarly, I also have developed my ability to create and sustain a network of important clients.

Following are the details of some of the key skills and knowledge learnt during my internship period:

### A. Practical implication of theoretical knowledge

One thing I realized is that most of theoretical knowledge; like for instance, accounting, finance, marketing, communication, organizational behavior, statistics, economics, operational management, human resource management along with computer applications, all were very much being applied in the banking sector. Even though not all these concepts were applied in every department, these concepts however, helped me gain a better understanding of the responsibilities I was assigned with.

### B. Communication skills

Communication is probably one of the most important factors for smooth functioning of every organization. Banking sector is no different. In fact, communication is the most powerful tool that can be used to convince the customers to use the products and services. As major part of my internship period required dealing with customers coming from different background, my communication and interpersonal skills has definitely improved a great deal. In addition to this, I also learned to be patient and quiet while dealing with difficult customers.

### C. Behavioral skills

Another skill that I got an opportunity to learn and improve on is the behavioral skills one needs in their personal and professional life. After carefully observing the way the employees of HBL dealt with the customers and among their colleagues, I too learnt the proper way to behave

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in the workplace. To be specific, I learnt to behave well i.e. friendly, cordially and respectfully with customers, employees regardless of the situation I was caught in.

#### D. Technical skills

During the internship I had to use different technical devices like printers, scanners, photocopy machines, computers etc. for data entries, cheque book, statement printing etc. Before the internship, I had no clue how to use big printers and photocopy machines. However, after the internship I learned some basic technical skills to work with such devices.

In short, some of the key skills and knowledge that I learnt during the internship are as follows:

- Understood how to show respect to employers and customers.
- I am now able to demonstrate interpersonal skills better after the internship.
- Leading skills was develop while controlling the customers in rush hour especially Sunday and Friday that was rush day for bank.
- Negotiating and arriving at a decision.
- Working with diversity/diverse populations.
- Identifying, understanding and working with professional standards.
- Acquiring and evaluating information.
- Improving problem-solving and critical thinking skills.
- The need and use of organizational commitment and job involvement is learnt
- Improved communicating and convincing skills after having to deal with customers in rush hours and difficult situation.
- Confidence was developed. As an intern in bank facing with rush customer boost up the confidence level when we need to interact with them regarding their queries and problems.

#### 4.2.1 Key attitudes learned

Apart from key skills and knowledge, I also learned to have a correct form of attitude towards the people and organization in professional level.

Following are the details of some of the key attitude learnt during my internship period:

##### A. towards the organizational environment and work culture

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I personally found the working environment of the bank very friendly, comfortable and easy going. Everyone was friendly with everyone, and always ready to help each other despite being burdened with their own responsibilities. Apart from this, I also realized that customers were more willing to be patient when they felt they were being treated properly and heard. However, lack of communication and listening of their queries made the customers impatient and angry.

#### B. Team work

Another attitude I learnt during my internship period is that everyone has their own responsibilities and working in a team helps in improving the overall productivity and performance of the employees. Thus, it is very important for employees to work as a team in order to enjoy synergy benefit and avoid any delays that can hamper the functioning of the organization.

#### C. towards management

Throughout the internship period, I put in a lot of to work and do justice to the responsibilities I was assigned with. After seeing the friendly and dedicated management who always wanted good for the employees, it made me commit fully towards the organization. I always tried to be obedient, punctual and complete my work with full dedication.

#### D. towards customers

Despite having to face lot customers who were rude and impatient, I understood the importance of being calm and composed when having to deal with such customers. I made sure I heard them out completely, greeted them and happily helped them when they asked for it. Throughout the internship period I had to deal with customers on a daily basis. Thus, internship at HBL helped me develop positive attitude in all types of situation.

In addition to this, during my stay in the CSD, I realized and learned that customers are automatically patient and ready to wait if treated properly and if their queries are heard carefully. As I was required to deal with people from all kinds, it has helped me become more patient and improve both my communication as well as listening skills.

#### E. towards employees

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All the employees in HBL were very friendly and helpful. They would not leave any stone unturned to teach me new things every day. Hence, I strongly feel that whatever I was able to learn during the internship period is because of the employees who were always ready to guide me in every situation and helped me clear my doubts. This behavior of theirs automatically made me develop and portray a positive attitude towards them.



## **CHAPTER 5**

### **Conclusion**

As mentioned in the earlier chapters, internship is probably one of the best ways to provide the students and graduates with the practical exposure so that they get an opportunity to understand the working culture, systems, structure, strategy, operation and methodologies that are carry out in different departments in an organization. Internships also help one to test their skills, competencies along with helping them to identify the knowledge gap between the theoretical principles and the practical work setting. It can be said that it provides students and graduates a platform to know how an organization actually work in the real life setting with the help of personal interaction.

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

During my 14 weeks internship period, I got an opportunity to work in four departments. I started from customer service and moved on to the credit and LC department. After credit and LC, I experienced the remittance department. Similarly, after working in remittance department, I finally worked in the locker and accounts department for the remaining period. For me, each day of the 14 weeks spent in HBL was a great learning experience as every day started with new aspiration and ended up new lessons.

Throughout the internship period, I got a chance to deal and work with people with different quantum of experience and qualification in various departments I worked in. Having spent so much time with these qualified and experienced people gave me a good exposure to work culture. It helped me to develop professional skills such as; communication skills, behavioral skill, technical skill and how to work as a team player. In addition to this, the overall course structure of Siam University and its implementation via KCM further helped me have better knowledge of workplace ethics.

Lastly, I would like to conclude that the position of the bank in the market is very strong and trustworthy as its net profit, paid up capital, total deposit, total loan and income from interest is stable and has potential to grow more in the future providing many benefits to all its stakeholders. Hence, I strongly believe that completing my internship from such reputed bank is definitely going to help me both in my professional and personal life

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## Annex



Mrs. Shamikshya Bhattarai (Job Supervisor)



Assisting at Customer Service Department

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With the staff of Credit and LC department

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