



Cooperative Education Report

Title: Internship at Nepal Bangladesh Bank Ltd.

Written by

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**This Report Submitted in Partial Fulfillment of the Requirements for Cooperative
Education, Faculty of Business Administration
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Project Title: Internship at Nepal Bangladesh Bank Ltd.

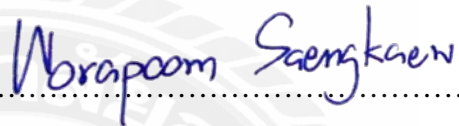
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Project Title : Internship at Nepal Bangladesh Bank Ltd.

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Degree : Bachelor of Business Administration

Major : Finance and Banking

Faculty : Business Administration

Semester / Academic year : 2/2018

Abstract

I hereby declare that this internship report on Nepal Bangladesh Bank Ltd located at Sallaghari, Bhaktapur, Nepal submitted to Siam University is an original work done based on learning during the internship program for the partial fulfillment of the requirement of Bachelor in Business Administration under the supervision of Dr. Chanatip Sukai, Mr. Worapoom Saengkaew and Mr. Dhabup Prasai. I further declare that this report is prepared on the basis of working environment of 'Nepal Bangladesh Bank Ltd' and assure you that this report has not been previously submitted to any other University or any other institution for examination. This report describes the internship period. NBB is one of the most renowned commercial bank with a clear manifesto of demonstrating the operational meaning of banking and financial activities. NBB was basically built on a sturdy principle of social justice and equity. This report consist context of default profile of NBB. In order to accomplish the set of objectives of the study, both primary and secondary data was used. Upon the completion of the internship, I found one of the major basic problems of the bank was lack of proper compilation and maintenance of files. I observed that one of the causes of this problem was due to the lack of proper division of labor and man power. As an intern I did my best to assist and learn from this exciting experience.

Keywords: manifesto, financial, equity

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I would like to express my deep and sincere gratitude to Nepal Bangladesh Bank Ltd for providing me with a proper environment to experiences all the understanding practically regarding banking. I would like to extend my gratitude to Mr. Gyanendra Prasad Dhungana, Chief Executive Officer of Nepal Bangladesh Bank Ltd. Future more I like to thank Mrs. Usha Dhungel, Branch manager, Mr. Jeevan Thapa and Ms. Deepa Dhungel for their supervision and support for providing me with friendly and cooperative environment which I really appreciated.

I am also grateful to KCM and all the teachers for their kind cooperation in completing this report. This project would not have been completed without guidance and constant supervision of Mrs. Maria. E. L Shrestha. I express my gratitude for her effective guidance.

Last but not least I would like to thank my friends and family who have willingly helped and supported me out with their abilities.

Prekshya Shrestha

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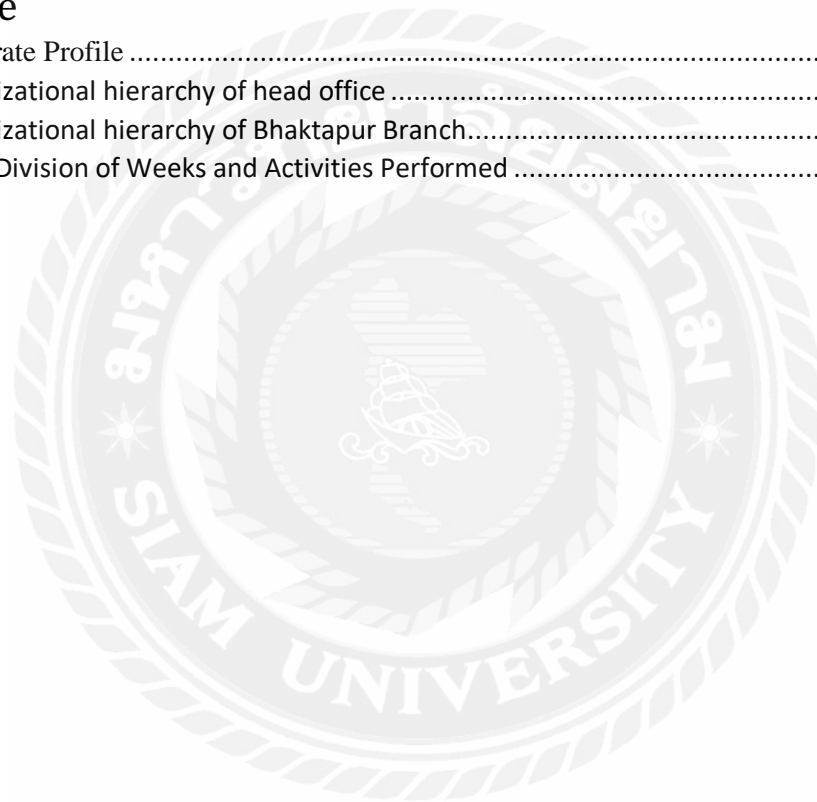
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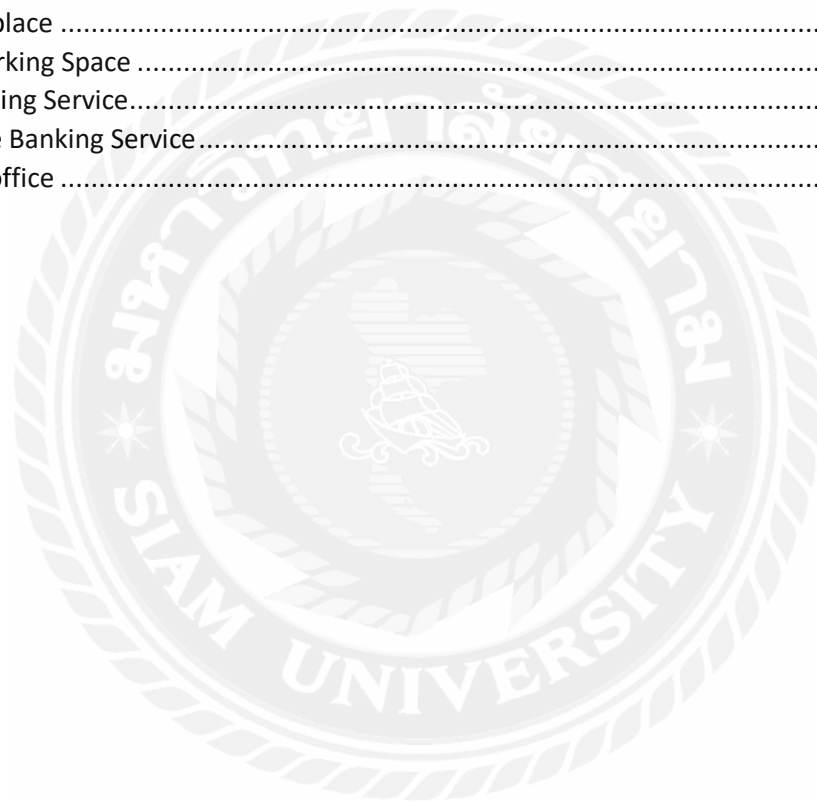
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LIST OF ABBREVIATIONS

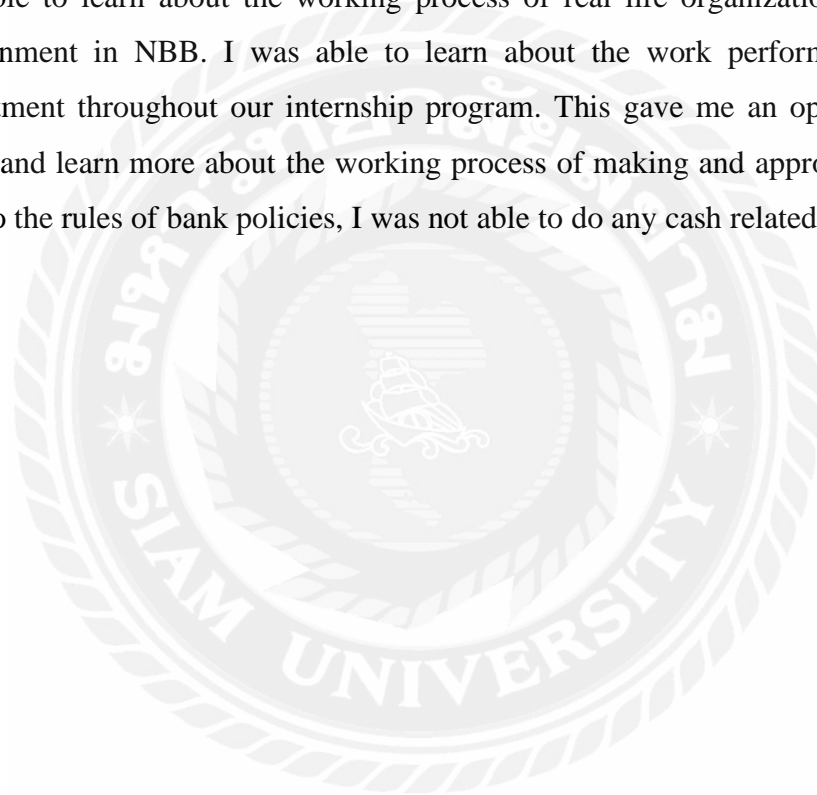
ATM	Automated Teller Machine
BBA	Bachelor of Business Administration
BOD	Board of Directors
CSD	Customer Service Department
FOM	Faculty of Management
KYC	Know Your Customer
NRB	Nepal Rastra Bank
SU	Siam University
NBB	Nepal Bangladesh Bank
FD	Fixed Deposits
ASBA	Applications Supported by Blocked Accounts
IFIC	International Finance Investment and Commerce

EXECUTIVE SUMMARY

The internship was done in order to fulfill the requirement curriculum of BBA program. I did my internship at “Nepal Bangladesh Bank Ltd” to complete my 14 weeks internship program. This internship has given me opportunities to use the theoretical knowledge of inter banking system into real life practical.

I had been engaged in various works in this institution like cheque making, issuing cheque books, account opening and account closing, dealing with customers and finding out the interests of various types of fixed deposits.

I was able to learn about the working process of real life organization as well as the working environment in NBB. I was able to learn about the work performed in Customer Services Department throughout our internship program. This gave me an opportunity to deal with customers and learn more about the working process of making and approving of cheques. However, due to the rules of bank policies, I was not able to do any cash related transactions.



CHAPTER 1

INTRODUCTION

1.1 Company Profile

Nepal Bangladesh bank Ltd is one of the leading 'A' class commercial bank licensed by Nepal Rastra Bank as a public company limited by shares. It was established in June 1994 as a joint venture bank with IFIC Bank Ltd of Bangladesh and the shares of this bank was listed in the Nepal Stock Exchange Ltd since 1995. The main branch or the head office is located at kamaladi-28, Kathmandu. The Bank has a wide network which includes 81 branches, 6 extension counters, 5 branchless banking and 60 ATM terminals.

Table 1. 1 Corporate Profile

Key Person	Mr. Gynandra Prasad Dhungana(CEO)
Legal Status	Public Limited Company
Founded	June 1994
Line of Business	Banking
Corporate Head Office	Kamaladi, Kathmandu, Nepal
Contact	4233780/ 81/ 82/ 83/ 84/ 85
Fax	977-1-4233776
E-mail	nbbho@nbb.com.np
Website	https://www.nbb.com.np/

1.1.1 Shareholding Pattern

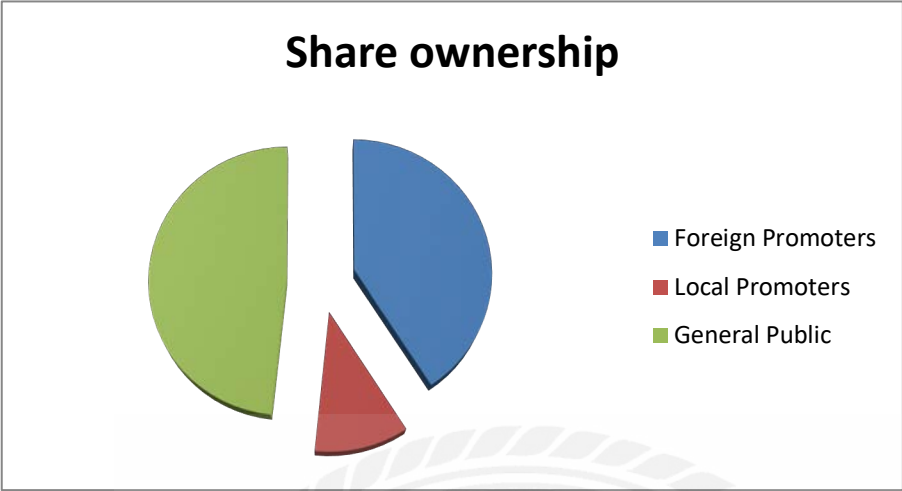


Figure 1 Share Ownership

1.1.2 Products of NBB

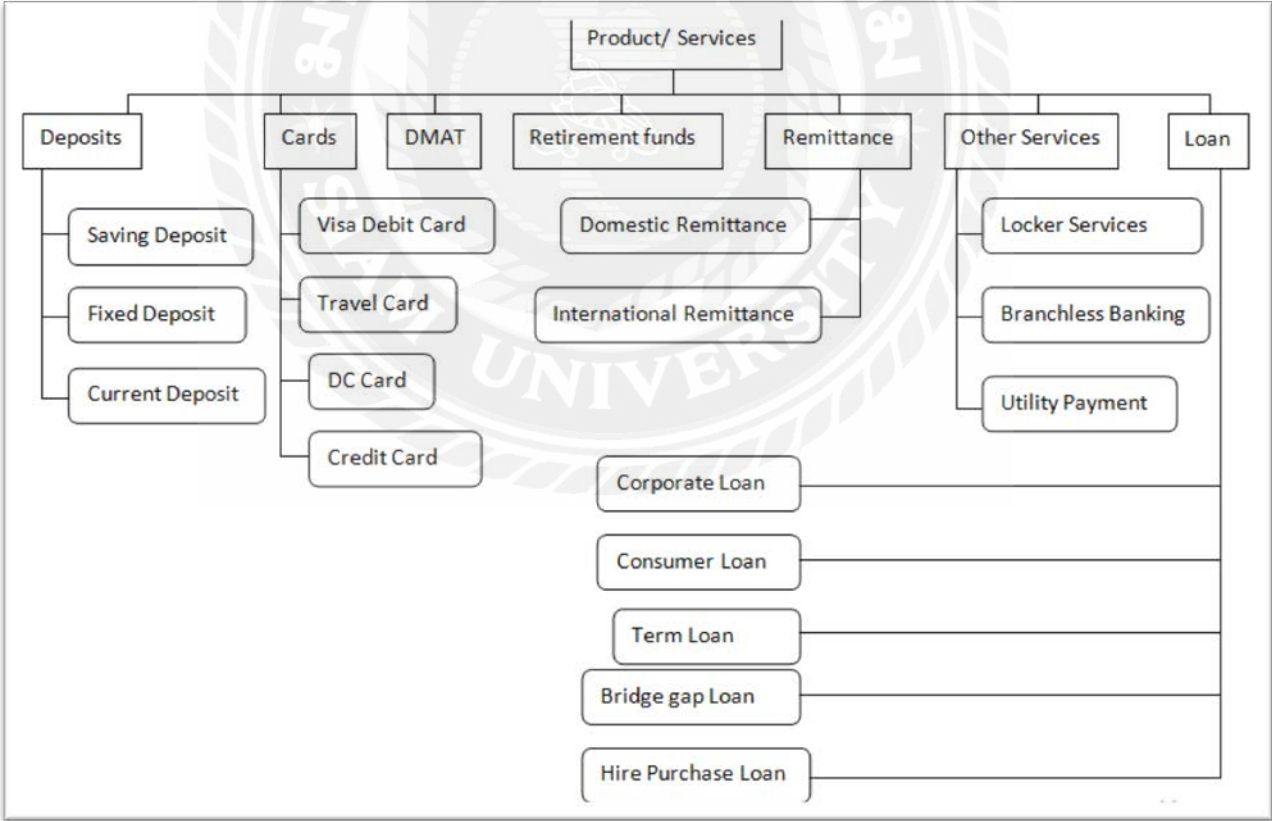


Figure 2: Product and Services of NBB

Furthermore, NB bank also provides various services such as E-Banking and mobile banking through NBBL SMART application. Recently the bank has also signed an agreement with Khalti Digital Wallet in Nepal Digital Wallet to facilitate more options of digital payment to its customers. (businessdictionary)

Mission and vision

The vision of Nepal Bangladesh bank Ltd is to be the preferred financial service provider through innovative, sustainable and inclusive growth at the same time get recognized as bank for everyone. The main motto of Nepal Bangladesh Bank Ltd is “the bank for everyone”. The mission of this bank is to offer financial service aiming at the main motto of become the “bank for everyone” by providing excellent customer services, maintaining high standard corporate governance in all levels, fulfilling financial expectations to everyone, giving reasonable returns to the stakeholders, using the latest technology to aim at customers’ satisfaction and many more. Some of the defined objectives of NBB are to delivering quality and complete financial services, providing great value to the shareholders, being accountable for delivering the promised products and services, demonstrating honesty and integrity in all the tasks, becoming balanced in customer orientation and risk consciousness and becoming technology oriented and effective (nbbl)



Figure 3: Logo of Nepal Bangladesh Bank

1.2 Organizational Structure

The bank is under the control of NRB. NRB has appointed a five members management committee. This management committee performs as the Board of Directors of the bank. Chief executive officer is under the Board of Directors (BOD) followed by General Managers (GM), Deputy General Manager (DGM) and then other departments. The simplified organization structure of NBB is shown below:

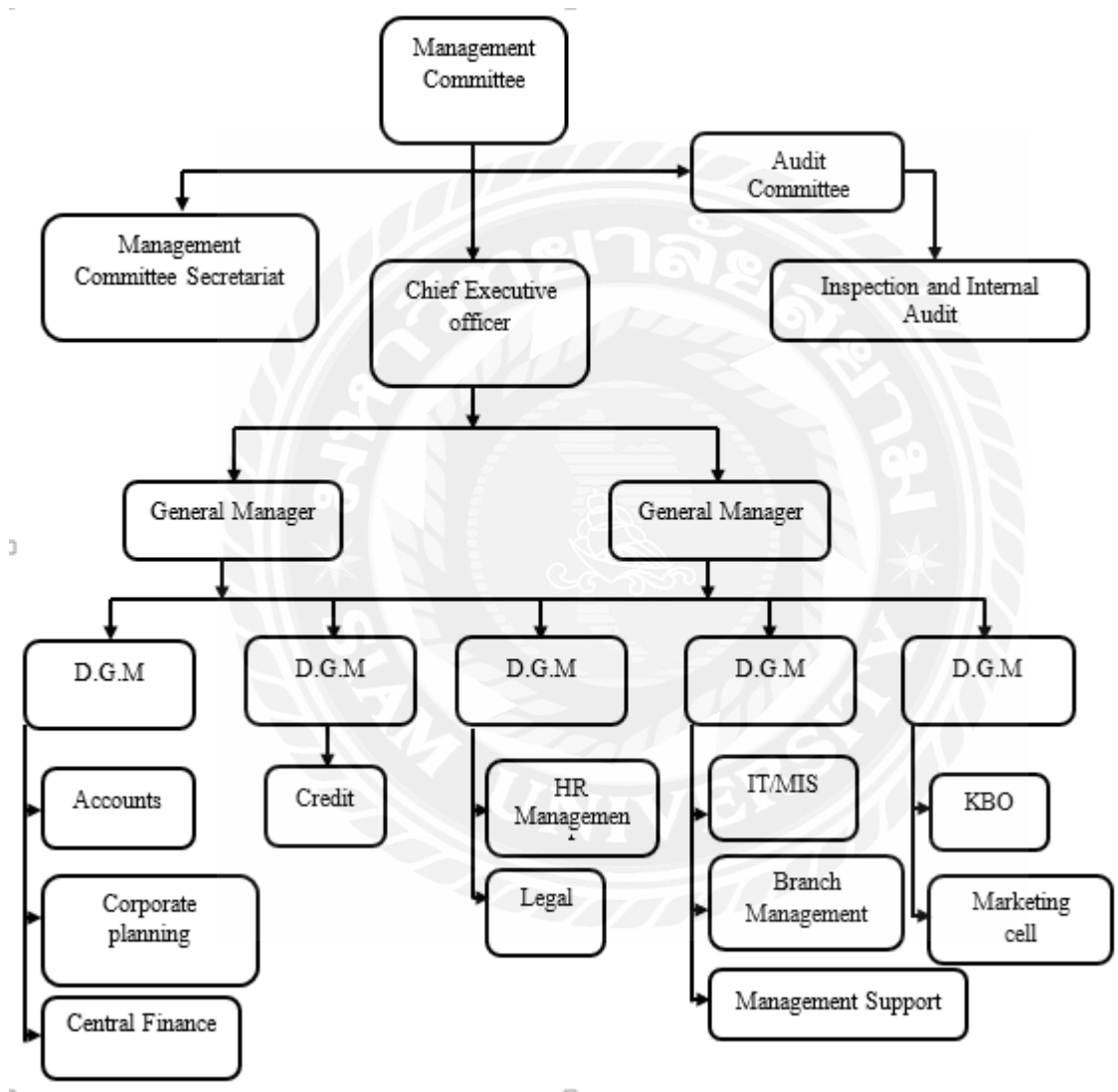


Figure 4: Simplified organizational structure

The organizational structure of the Nepal Bangladesh Bank of the head office is as follows

Table 1. 2: Organizational hierarchy of head office

Name	Post
Mr. Gyanendra Prasad Dhungana	Chief Executive Officer
Mr. Surendra Bhushan Shrestha	Deputy Chief Executive Officer
Mr. Raghu Krishna Shrestha	Deputy General Manager
Mrs. Salonika Singh	Assistant General Manager
Mr. Suresh Devkota	Assistant General Manager

Again, the organizational hierarchy of my internship place i.e. Bhaktapur branch is:

Table 1. 3: Organizational hierarchy of Bhaktapur Branch

Name	Post
Mrs. Usha Dhungel	Branch Manager
Mr. Jeevan Thapa	Junior Executive Officer
Mrs. Shreejana Budhathoki	Junior Executive Officer
Mr. Pramod Niraula	Supervisor
Ms. Deepa Dhungel	Senior Assistant
Mrs. Basanti Bista	Assistant
Mrs. Sanju Wosti	Junior Assistant

There are many more supporting staff members as well for the transport, security and many more.

1.3 Statement of the report

As per the curriculum requirement of BBA program of SIAM University, the 14 weeks of internship is quiet necessity along with its report. This internship has been a great opportunity for undergraduate students to acquire the practical experience which has only been known through books and theoretical knowledge. Now days the practical experience is of equal importance in comparison with that of theoretical knowledge. Nepal Bangladesh Bank Ltd has provided a great opportunity for undergraduate intern like me to widen the knowledge towards practical banking system in Nepal. This report is compiled together in order to express my knowledge after working my intern period in the renowned bank like Nepal Bangladesh Bank Ltd.

Sources of Data

Data are collected from both the primary and secondary sources. They are listed as below:

1. Primary Data

This report is based on the information accumulated by interns directly from the workplace of Nepal Bangladesh Bank Ltd of Bhaktapur. Primary data constitute a major part of this report.

Primary data includes:-

- Informal questionnaire responses, opinions of different people etc.
- Observation of various departments of banks in order to study different function in respective department.

2. Secondary Data

Besides observation at the organization, some of the facts and figures have been collected from the Company's official website, booklets and annual reports these collected data are presented in different pages, some in tabulated forms and some in the form of diagrams. Secondary data includes:-

- Statistical publication on commercial banks by NRB.
- Websites www.nrb.org.np
- Annual report of Goodwill Finance Limited.
- Information from the official website of Nepal Bangladesh Bank Ltd www.nbbl.com.np .

3. Placement

After contacting with the officials for feedback from head office of NBB, the date for internship was informed and after someday the contract letter was signed agreeing all the terms and conditions of the bank. The internship started from 20th of January 2019. My internship was appointed at Bhaktapur branch.

As an intern I got an opportunity to understand the function of the bank and the branch. I was placed in different departments like customer service and safe deposit vault department. The period of my internship was 20th of January to 28th of April from 10:00am to 5:00pm. The placement was made 12 weeks in CDS and 2 weeks in safe deposit vault i.e. locker service. In case of lack of man power in some department, internee was placed in required places.

Table 1. 4: Table Division of Weeks and Activities Performed

Activities/ Weeks	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th
Customer Service														
Safe Deposit Vault														

1.4 Objectives of the study

This study is aimed at providing me invaluable practical knowledge with the consideration of the theoretical knowledge that I gained from my BBA program. The general objective of this internship is in order to fulfill the required curriculum of 8th semester of BBA program in SIAM University as well as to get some practical knowledge regarding the related field. Furthermore this internship has provided me with firsthand experience with the real working environment. The main objectives of this internship period is to gain the real working environment experience in banking sector and to learn about various processes involved in different types of loans.

1.5 Roles and responsibility of the student

Nepal Bangladesh Bank Ltd has provided me with a great platform from where I learned and developed many skills and knowledge. The major activities included the enquiries or the complaints directly from the customers. The major roles and responsibilities of an intern were dealing with regular and new customers of the bank, delivering the information needed to various departments and branches face to face and also through telecommunications, providing various forms and documents to the customers such as account opening, credit card forms, SMS banking forms, ASBA and many more, filling application forms and writing different applications on behalf of customers on the request of the customers. I also provided the balance statement after verifying the account holders' signature. Updating the KYC follow up was also done by me. I was also responsible for tasks such as handling stationary equipments, arranging the files in proper order, preparing the legal documents such as personal guarantee. I also prepared and handed down the cheques book to the customers. I was also responsible for preparing and handing down various kinds of certificates like fixed deposits certificates and interest warrant. These were my responsibilities while I was at CSD. Later when I was allocated at safe deposit vault, my responsibilities were registering date, time and signature in ledger according to application number, posting rent payment into respective account book, assisting in filling forms(i.e. Locker opening and closing), providing locker information, customer counseling, renewing locker and checking account to maintain minimum locker balance

Limitations of the Study

Although there was lot of opportunity for the study, there were certain limitations during the internship period. Due to the limited time, the study has been conducted quickly and because of the rush it caused, interns were confined to routine jobs and were not able to acquire much of any crucial information of the establishment. Lack of knowledge of the applied software of the establishment was another factor which was one of the limitations of this intern report. The bank's policy in keeping some matters confidential prevented from analyzing various critical facts and issues. This report is based on my experience, ideas and skills achieved during the internship period rather than theoretical knowledge also the details of prescribed department and its transaction were not provided to intern due to the confidentiality reasons and policies of the establishment. Since the intern is confined to few departments, only the related data of limited

departments are available Hence, the study was done primarily on the basis of the published documents such as business journals and the published documents and information have their own constraints. However, ignoring all limitations, it has been an adequate banking knowledge and I sincerely perform the task assigned.



CHAPTER 2

INTERNSHIP ACTIVITIES

2.1 Assignments and Responsibilities of the students

Nepal Bangladesh Bank Ltd has provided a great opportunity for this internship. Every department needs to perform different functions and interns had the good opportunity to learn and practice various activities. CSD is a department where customers come to get information about the bank. As an intern, I performed various activities in CSD. It was my duty to provide customers with the information about the bank which is required or requested by them. Furthermore I had to provide information about products and services with regards to the customers' queries, regulations and documents required in various cases.

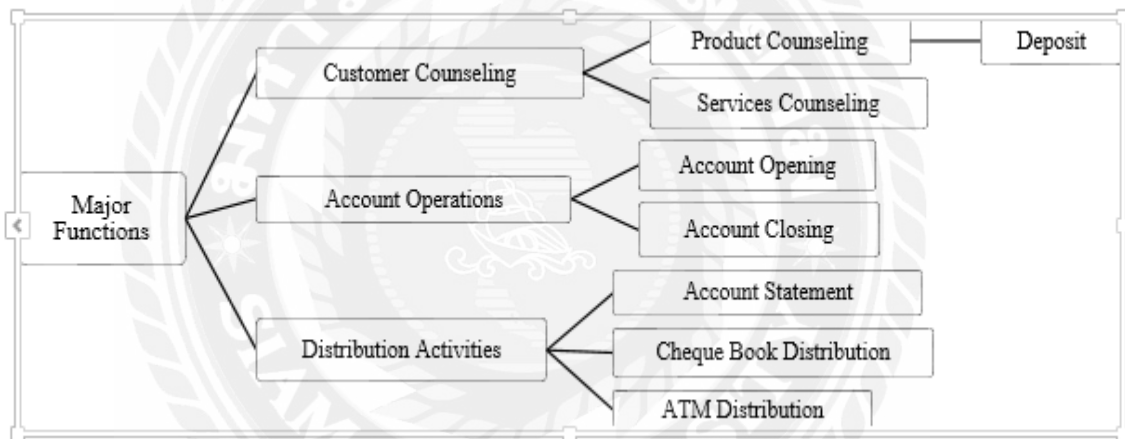


Figure 5: Functions of CSD

One of the most important components of the bank is Account opening. It helps in expansion of the business as the number of customer increases. I had an opportunity to get involved with this work. Firstly, I had to provide the information regarding the various accounts that NBB have with the benefits and features of the accounts and tell about the necessary documents required to open an account. If the customer is satisfied with the product and has all the documents, then the required forms necessary to open an account is provided. After that I had to check whether all the documents are valid or not and the data in the forms are correctly written or not. Then I had to place all the documents' copy in an order and pass it to the supervisor for further processing and approval. Different document and forms are received at the CSD. I had to

update the file on day to day basis. The transactions included new account documents, accounts closed, new cheque books' requisition and statement requisition slip etc must be placed in the file for future use and reference.

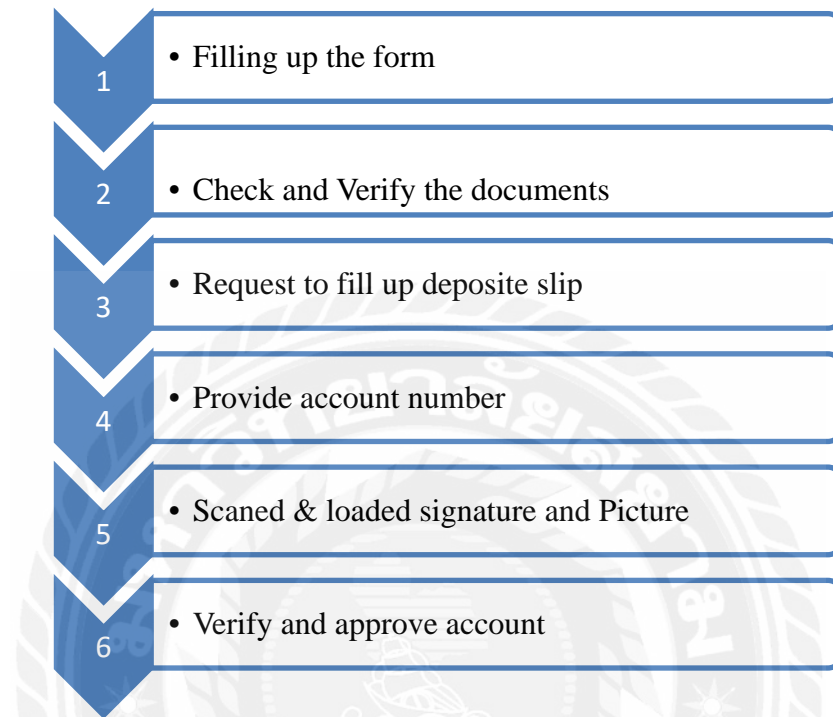


Figure 6: Steps of Opening an account

After account opening, the second most important component of a bank is KYC, method of knowing of knowing a customer's full-fledged information. KYC update is the recent activity that is carried out in the entire banking sector as instructed by Nepal Rastra Bank. This is simply maintaining proper and full information about the customers strictly. The KYC update needs the full family details of the account holder. So, I helped the customers to fill all the details of customers briefly and then pass it to the office for the further processing.

After opening account customers are provided with cheque books which is used to withdrawal of money from their bank account. If their cheque slips were finished, they would need new cheque book. When the customers fill up the cheque requisition slip for their new cheque book, I had to prepare the cheque book according to the request of the customer which includes activities like placing the cheque slip in order and binding it with the new cheque requisition slip in the middle of the cheque book and cheque cover. In case of emergency withdrawals in absence of cheque book I had to provide withdrawals slip which would be filled

by customers explaining the reasons of their emergency withdrawals without proper procedure of cheque book along with a formal letter which will be taken to the supervisor for further processing.

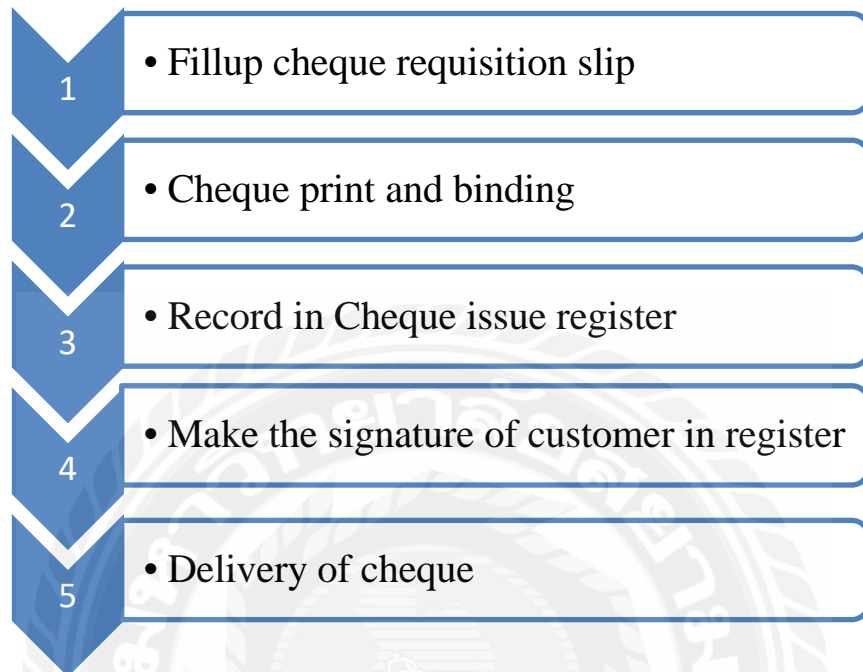


Figure 7: Steps in Cheque Distribution

The bank also provides its customers with ATM cards on their request. Automatic Trailer Machine card is required to collect money from ATM of the bank. I had to search the ATM card of the customer who requested for it. If the card is found, I had to search the document related to the card and ask for photocopy of the id to attach with the form. I also had to check if the customer is taking new card or replacing old with new; if the customer is replacing then I also had to ask for the old card and then punch the hole after the process. After that, I had to enter the data in the register and pass it to the officer for the further processing.

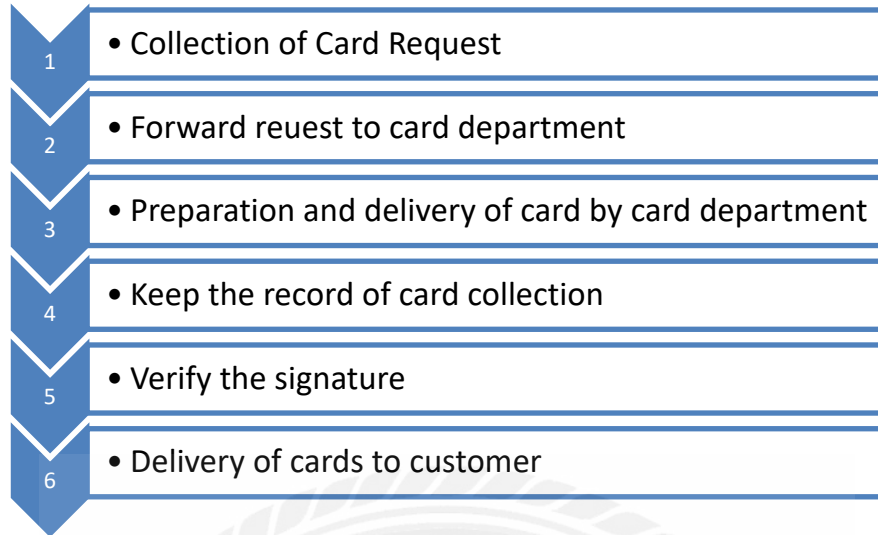


Figure 8: Procedure of issuing ATM cards

Most of the customers frequently asked for their balance in account. So, under proper supervision I would get to check the balance of account by entering the account number in the respective search heading of the software. I told the balance of the account to the account holder only.

The customers comes in with valuable ornament and other valuable to the safe deposit vault i.e. locker box very safely. Safe deposit vault provides protection for valuable commodities like jewels, medals, rare stamps and negatives for important photos and valuable documents like insurance policies, birth certificates, deeds, leases, contracts, bonds, CDs, etc. in the case of fire or theft. Lockers are miscellaneous services provided for safety and security of important and valuable items.

NBL provides various lockers of various prices that depend according to the size of the locker. Only the authorized person can enter into the locker that is supported by Code word given to the respective customer. It prohibits entry of unauthorized person entering into the locker. Here registering date, time and signature in ledger according to application number, posting rent payment into respective account book, assisting in filling forms(i.e. Locker opening and closing), providing locker information, customer counseling, renewing locker and checking account to maintain minimum locker balance is done.

Sometimes the customers would come to close their account or to transfer their account to another branch. For that, I had to provide the necessary information and forms to the customers for closing or transferring an account. After the submission of form along with the

cheque book, I had to register the information about the customer and reasons to close or transfer the account. Then I had to pass it to the officer for the further process to close or transfer an account.

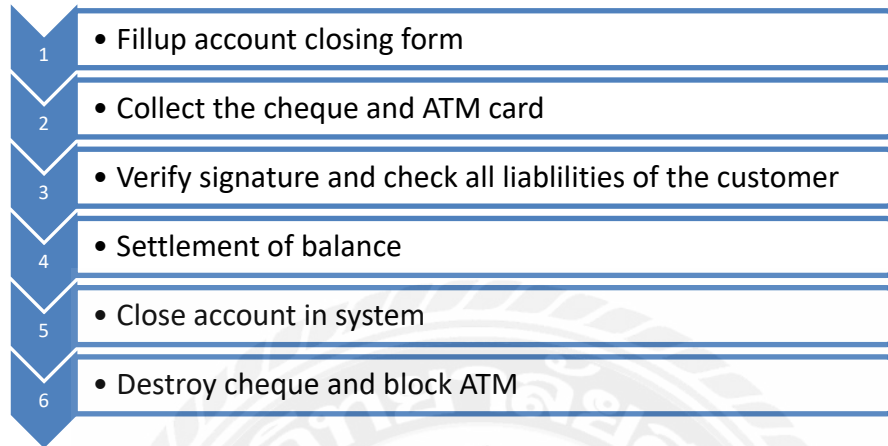
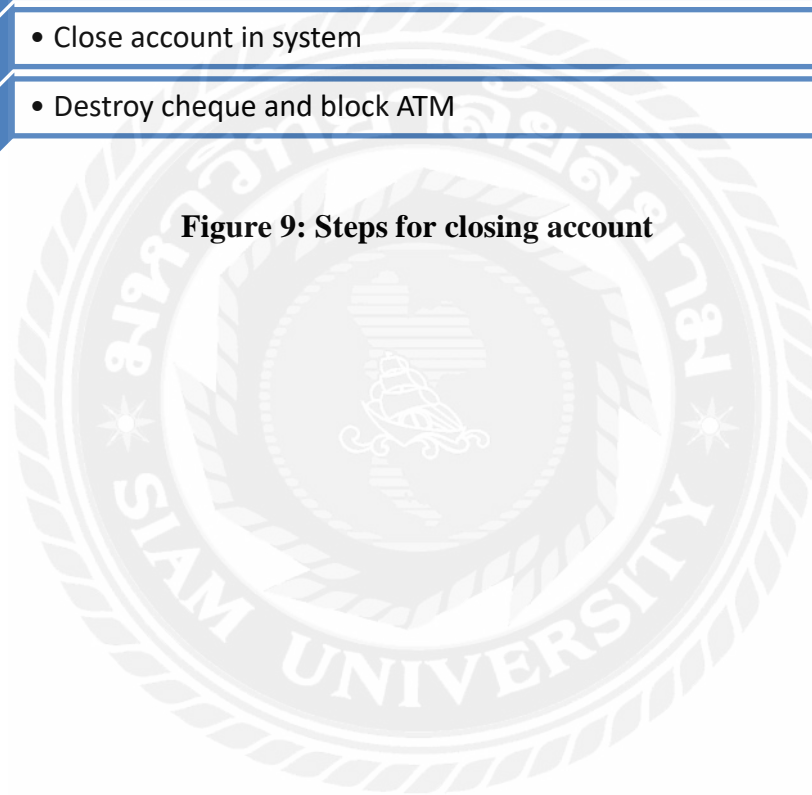


Figure 9: Steps for closing account



CHAPTER 3

IDENTIFICATION OF PROBLEMS ENCOUNTERING DURING INTERNSHIP

3.1 Indicate how you successfully solved the problem

During the internship period, I faced few problems. While performing day to day activities of the organization one needs to face various kinds of problems and challenges. Appropriate management skills are needed to solve the problem in effective and efficient way.

In the beginning of my internship, I was confused in the course of filling forms of different customers such as account opening, KYC, etc. I found many terms difficult to understand while filling the form. This problem was resolved by the help of CSD in-charge I was given clear information and direction to fill the forms. At CDS customers come up with complains regarding not getting the promised service of SMS banking and similarly services, sometime there would be complain of cash not received from ATMs but deducted from their account or simply ATM not functioning properly. In these cases I tried to convince them by sending them to the concerned authority and sometimes by visiting the ATMs machine with the customers to know the problems for the exact solutions.

There had been times when the customer request statement without bringing the letter of authority, citizenship or ID card. They don't even bring account holder's valid signature and account number. I resolved this by clarifying the customers about the ethics of the bank I had dealt with customers by stating the privacy of the account. There had also been a case when the customers disagreed to pay the charges of bank for lost of demand slip and to regenerate statements. It was difficult to convince them about the bank's charges. This problem was resolved by convincing customers about the new policies and rules of the bank I had solved the problem, and sometimes sending them to branch manager for solutions of the problems.

Some of the customers visiting organization were offended for any kind of delay in processing. Similarly, sometime customers tried getting inside the bank after the working hours. They were dealt with smiles and priority processing. Similarly, I tried to convince them that the working hour was already ended and there was no chance to enter for getting services after the schedule time. Most of the customers had to face the problems due to the wrong information provided by other customers or due to the incomplete information. It was my responsibility to

handle those customers and solve their problem by providing the correct and complete information.



CHAPTER 4

CONTRIBUTION AND LEARNING PROCESS

4.1 Contribution made during Internship

Nepal Bangladesh Bank Ltd is one of the most renowned “A” class commercial bank which is affiliated with IFIC Bank Ltd of Bangladesh. As an intern, I was given almost every task available so that I could learn as well as help the employees. The internship lasted 14 weeks and in this duration the course of internship had various lessons that I, as an intern was able to learn. This internship was a great opportunity for me to face real life work scenarios. When one of the employees takes a leave from the office, I got more opportunity to take on some of responsibilities. I handle most of the customers’ enquire regarding balance in their account. I also received most of the calls from confused customers and solve most of their queries through telephone.

I did my internship in Nepal Bangladesh Bank Ltd mostly in Customer Service Department. I registered all the outgoing cheques, statements, ATM card with their respective pin codes and pin codes for E-Banking along with getting them approved by the supervisor and delivering it safely to the customers. Furthermore, I separated various documents and file them in their respective places. I also helped many customers with filling out their forms as per the services that they wanted to apply for.

The contributions that I made during this internship period are that I had made thing easy and was a big helping hand at the front desk. At the ending of my internship period other employees who worked with me during my internship could put their trust in me and let me handle some tasks on my own even without their supervision which made their daily tasks easy.

4.2 Details of the related learning process and new knowledge received

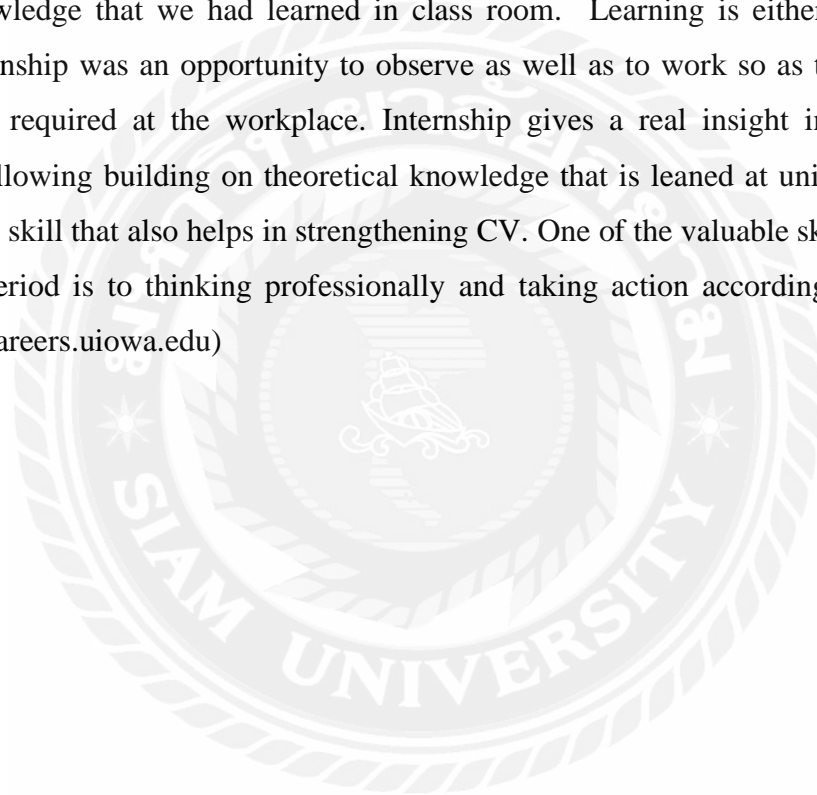
Internship is an opportunity to experience the real working environment for the student. It helps to get first-handed knowledge of the corporate culture and workplace ethics. It is an opportunity to observe and to learn as well as to build networks.

Internship at NBB was good experience about the real working scenario and was great chance to understand the importance of discipline, responsiveness, punctuality, teamwork and communication in an organization. It was a milestone for the career development because it

helped a lot to relate theoretical knowledge with its practical application in the workplace and helped to get familiarized with office equipment and to understand the similarities between the Bank and College culture.

During the period of internship I was cooperatively guided by all the staffs for gaining in-depth banking knowledge and various types of skills i.e. communication skills, leadership skills, presentation skills, interpersonal skills, research skills etc. which are essential for a professional career and to be a successful person in banking industry.

The real working environment and practical exposures are quite different from the theoretical knowledge that we had learned in class room. Learning is either by doing or by observing. Internship was an opportunity to observe as well as to work so as to learn the skills and knowledge required at the workplace. Internship gives a real insight into the world of professionals, allowing building on theoretical knowledge that is learned at university and helps to gain practical skill that also helps in strengthening CV. One of the valuable skills that I learned in this intern period is to thinking professionally and taking action according to the situation immediately. (careers.uiowa.edu)



CHAPTER 5

CONCLUSION

5.1 Self assessment as a professional

During the twenty five years of functioning, Nepal Bangladesh Bank Ltd has gone through various ups and downs; however, it has always contributed in the national growth with its activities. From this short period of academic intern, I learned the true meaning of work life and the actual pressure and atmosphere of the working environment. The main purpose of internship along with academic curriculum was to gain practical and real world experience of the banking activities that will be directly applicable to my future career. It was really a great opportunity to know new kinds of people, new kinds of experiences, new kind of environment and a completely new atmosphere. I feel more confident and professional after doing this internship. I was well trusted and sometimes the CSD in charge entrusts this department all to me while going for short breaks.

Being an intern wouldn't have been much interesting without the support of the Nepal Bangladesh Bank Ltd family. I learned that the working place is also a family and received their family working environment and cooperative support constantly from them. "The first step is to adopt a growth mind set and understand that adult human potential is not fixed. We are always in a state of becoming and our potential increases or decreases based on many factors, including the environments where we live and work"- Hassel. Due to the short time period of internship the potential of learning more in the friendly environment was not possible. (businessnewsdaily)

To conclude, doing an intern at NBB was a good experience and as an intern I received a great deal of corporate culture with a friendly environment. Learning under those experienced heads as an internee I could work easy and was able to develop and represent as a member of the bank rather than just an intern. (stha)

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APPENDICES

Appendix 1: Workplace



Figure 10 : Workplace

Appendix 2: Co-working Space



Figure 11: Co-working Space

Appendix 3: Screenshot of e-banking service

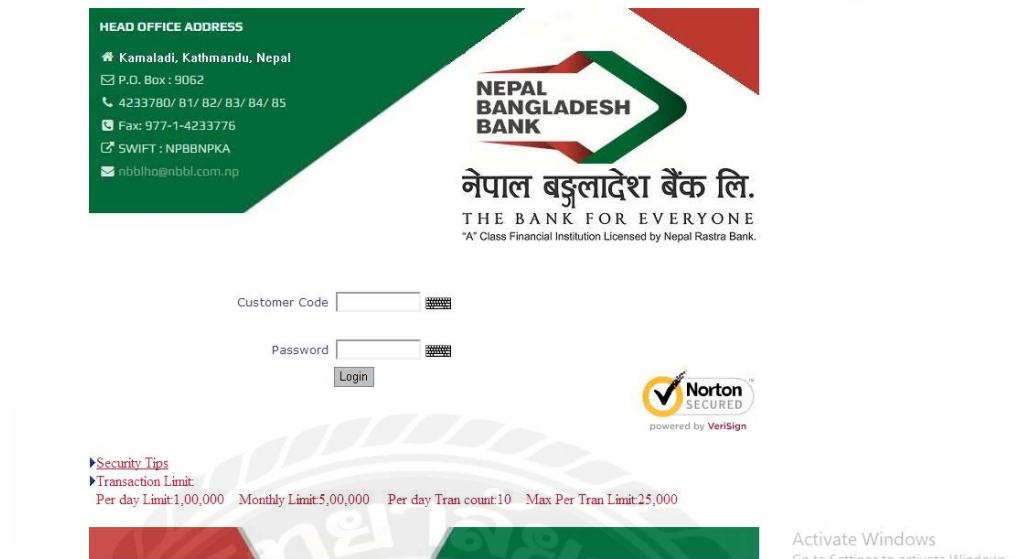


Figure 12: E-Banking Service

Appendix 4: Screenshot of Mobile Banking

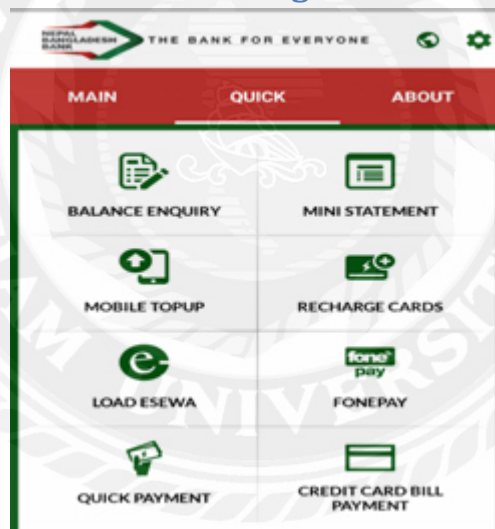


Figure 13: Mobile Banking Service

Appendix 5: Head office



Figure 14: Head office

