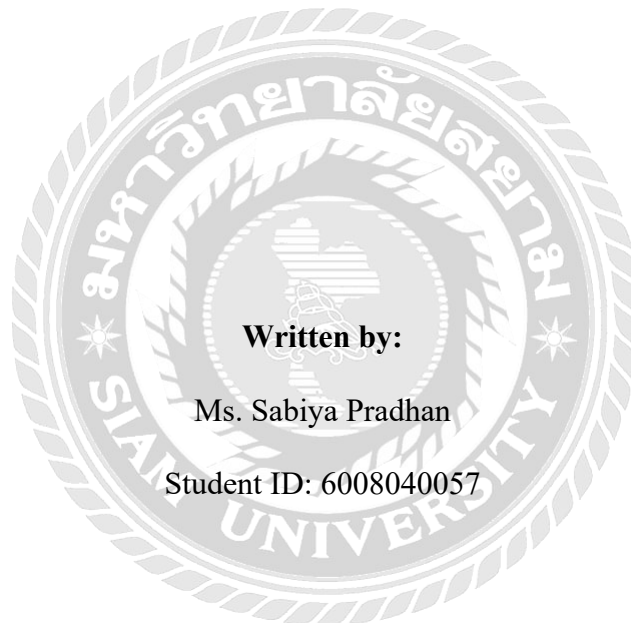




Cooperative Education Report

General Banking System of Sunrise Bank Limited



This Report Submitted in Partial Fulfillment of the Requirements for

Cooperative Education, Faculty of Business Administration

Academic Semester 1/2020

Siam University

Title: General Banking System of Sunrise Bank Limited

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We have approved this cooperative report as a partial fulfillment of the cooperative education program semester 1/2020.

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Project Title: Investment Management Practices at Nabil Investment Banking Limited

Credits: 6

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Degree: Bachelor of Business Administration

Major: Finance and Banking

Faculty: Business Administration

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Abstract

This internship is conducted at Nabil Investment Banking Limited, licensed by Securities Board of Nepal (SEBON) as Securities Businessperson (Merchant Banker) which provides financial solutions and advice to individuals and corporate clients worldwide. The company consists of four business divisions: Merchant Banking, Corporate Advisory, Investment Banking and Mutual Funds. Main objective of this study is to investigate the aspects and practice the company has on Investment Management from its Investment Banking division. The following report consists of description of tools and investment management strategies the company uses to invest in the stock market. Investment strategies those of which were learned throughout the internship period have been included in this report. As most part of the internship was held in the research department, the report also consists of research tasks the intern was part of as well as methodology as to how the research took place and findings have are also explained in this report.

Further, the report may presents the reader perspectives about investment management strategies the intern learned over the course of internship as well as the overall experience the intern had on his first internship experience in an investment bank division. The Nepalese stock market is in its early stages such sophisticated investing tools such as derivatives; OTC markets and FOREX have not been introduced such the report pictures only the Nepalese stock market, NEPSE.

Keywords: Investigate/ Description/ Strategies.

Acknowledgement

I would like to express special thanks of gratitude to Siam University and Kathmandu College of management for giving me such an opportunity to work at different companies and fields each year, which gives us a golden chance to amplify our interest in different fields and definite career objective.

I am also very thankful to Sunrise Bank Limited to have given me the opportunity to undertake my internship experience at one of their branches. I would also like to express my sincere gratitude to my supervisor Mr. Eman Shakya and other mentors of the organization for the cordial environment that made the learning process significantly more effective.

Further, I would like to thank Dr. Eng. Duminda Jayaranja for assisting with the effective administration and monitoring of the entire co-op program. I am also appreciative of Aj. Somsak Nontaganok and Ms. Maria Shrestha for providing academic supervision to me for the co-op program.

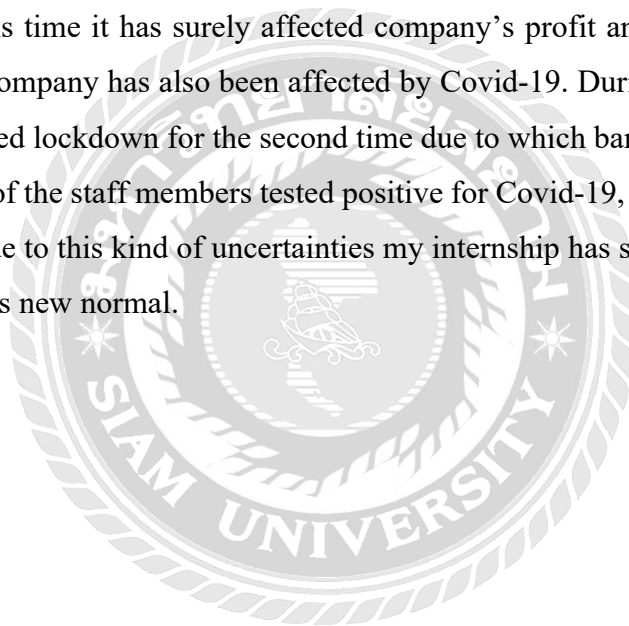
Lastly, I would like to thank all other mentors and staff members of the bank who guided me throughout the internship program in SRBL. The guidance that I received, encouraged me to perform my best and learn things that will surely prove to be fruitful further in my career.

Sabiya Pradhan
(6008040057)

Important note:**How Covid-19 has affected the company and my internship?**

Covid-19 is a wild spread global pandemic which have affected millions of people globally. Due to this many company has applied the concept of 'work from home'. As I work in bank many branches do not apply that rule, only in the main branch fifty percent of staff are allowed to work from home. As for interns they have to come bank itself. Everyone is obligated to wear a mask and maintain social distancing.

Banking sector has been affected with reducing interest rate scenario which have impacted core banking profitability negatively in the market. Since, the bank could not collect the interest from debtors during this time it has surely affected company's profit and loss account and core capital. Certainly, the company has also been affected by Covid-19. During my internship period government also imposed lockdown for the second time due to which bank was closed for weeks. After this incident one of the staff members tested positive for Covid-19, so bank was temporarily closed for few days. Due to this kind of uncertainties my internship has surely been affected but I have come to accept this new normal.



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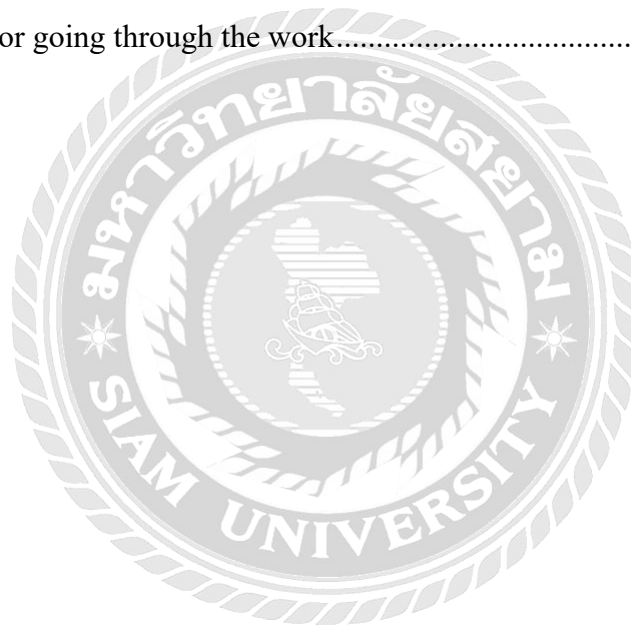
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List of Abbreviations

ATM	: Automated Teller Machine
CAF	: Credit Appraisal Form
CLCAD	: Central Legal Credit Administration Department
CRD	: Credit Risk Department
CSD	: Customer Service Department
SME	: Small and Medium Enterprise
SRBL	: Sunrise Bank Limited



Chapter 1: INTRODUCTION

1. Company profile

Sunrise Bank Limited is one of Nepal's leading commercial banks. The bank is classified as a 'A' class commercial bank by Nepal Rastra Bank and has branches all throughout the country, with its headquarters in Gairidhara, Kathmandu which provides entire commercial banking services. It officially started its operations on October 12, 2007, as the 22nd Commercial Bank of Nepal. The bank has a paid-up capital of Rs 8.9 Billion and issued the Initial Public Offering (IPO) of Rs 375 million. The bank's shares are listed on the Nepal Stock Exchange as a 'A' category business. There are 139 branches, 77 branchless banking units, 12 extension counters, and 157s ATM machines in the bank's current network.

The bank believes that customer's aspirations are their benchmarks and they will always be "Rising to Serve". Consequently, "rising to serve" is its slogan. They understand the demands of a rising economy and are well positioned to serve as a bank created by reputable entrepreneurs. Their team of seasoned banking and management experts has devoted themselves to building an institution that will meet the requirements of everybody, no matter how large or little. The firm has larger ambitions and aspires to be among Nepal's top 10 financial institutions.

They provide personal and business banking products and services. Its banking products and services include savings deposits, fixed deposits, and loans; and business banking products and services include loans and advances, demand loans, fixed-term loans, import loans, overdraft loans, short-term pledge loans, export finance, hire purchase, underprivileged sector loans, SME loans, loan against bank guarantee, loan against government bonds, loan against shares, loan against fixed deposits held by other banks, consortium loans, and gold loans are some of the types of loans available. In addition to Visa debit cards, the firm offers locker, Internet banking, remit, and mobile banking services.

1.1 Mission of the company

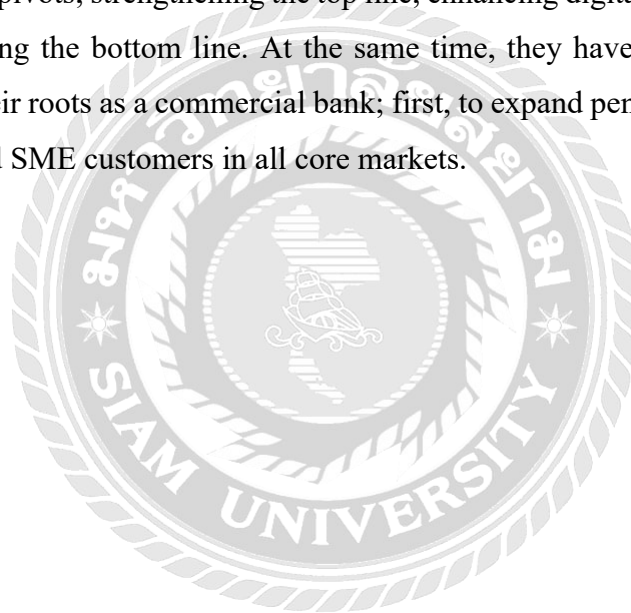
Establish Sunrise Bank Limited as a lead bank in all places of our branch location nationwide.

1.2 The vision of the Company

You and Us... Together We can Build!

1.3 Strategies of the company

SRBL has implemented a larger performance-driven strategy to reform all core business pillars and support services in order to better align them with their goal of ‘Establish Sunrise Bank as a leading bank in all of our branch locations and across the country’. The combination of corporate priorities with stakeholder expectations is at the heart of their strategy, leading them to capitalize on four main pivots; strengthening the top line, enhancing digital capacity, boosting core resources ,and expanding the bottom line. At the same time, they have adopted a two-pronged strategy to reinforce their roots as a commercial bank; first, to expand penetration and gain market share in both Retail and SME customers in all core markets.



2.1 Organizational Structure

The Board of Directors consists of 9 members. As per the directives of Nepal Rastra Bank, there are 3 Public Directors and 6 promoters. Mr. Motilal Dugar is the chairman of SRBL.

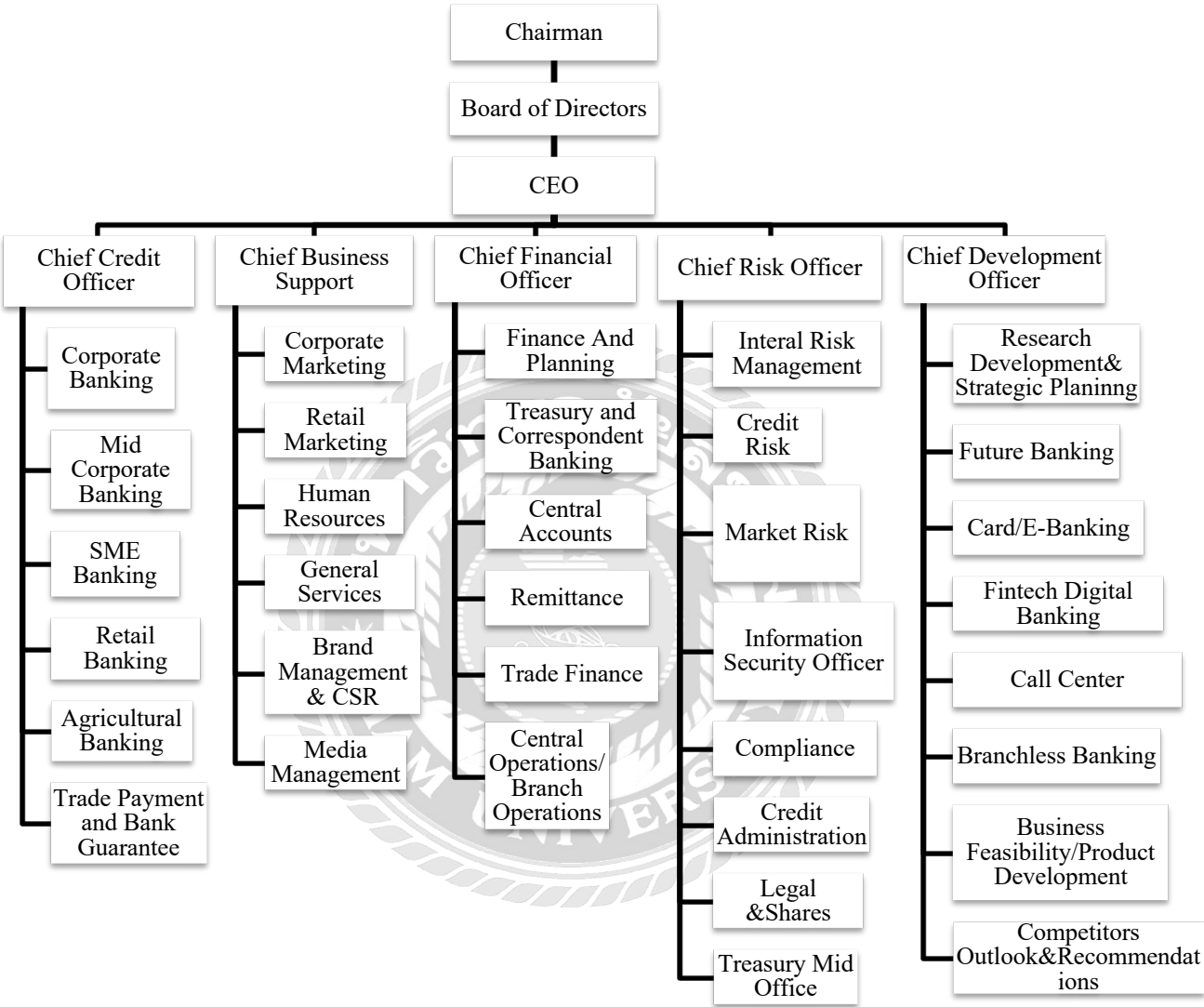


Figure 1: Organizational Chart of Corporate office

2.2 Job position

In 14 weeks of internship tenure at SRBL, I was assigned as CSD and Credit Department Intern.

2.3 Job position in the company’s organizational chart

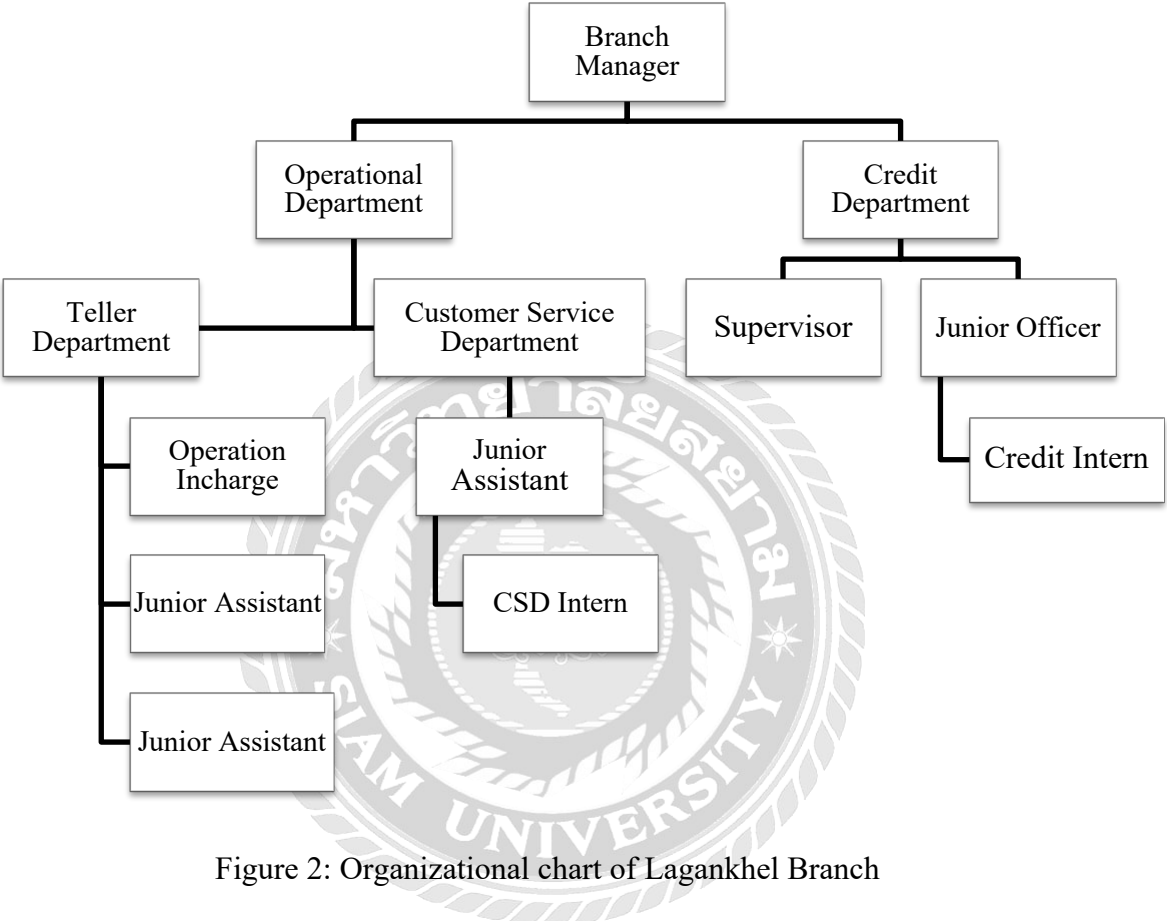


Figure 2: Organizational chart of Lagankhel Branch

This is the organizational structure of Sunrise Bank Limited, Lagankhel Branch. The branch manager is the head of the organization. He supervises the employees and takes major decisions. The Credit head deals with the loan customers and does the documentation. The completed file is signed by the credit officer & branch manager and send to the head office for approval. The Operation department includes CSD and Teller departments. CSD department deals with the customers perform the task of cheque clearing etc. The teller department helps the customer to deposit and withdraw cash from the bank. The organization's CSD and Teller staffs are under the authority and supervision of the operation incharge. I was allocated under the

Customer Service and Credit Department and worked closely with the junior assistant and junior officer of both departments respectively.

3. Motivation to choose the company

My foremost intention to apply for the company was its general reputation. The second reason to join SRBL was that I could see my career growth in the future. I felt like this would be a great opportunity and learning process where I could come across different challenges and learn from them. Also, my relatives work in the company and I am familiar with its thriving product and services. I was keen to work with the company which aligns with my personal expectation.

4. SWOT Analysis

Strengths

- **Founded by reputed entrepreneurs**

Sunrise bank has been founded by reputed entrepreneurs of the country. Since the entrepreneurs are highly recognized and respected in society, the perception of Sunrise bank in the market is well appreciated.

- **Wide expansion units**

With total of are 139 branches, 77 branchless banking units, 12 extension counters, and 157s ATM machines in the bank's current network. It has its network spreaded out to different regions of the country where customers can access their product and services easily even in the rural areas. This extensive branch growth allows the bank to increase its SME, agriculture, and retail operations more quickly.

- **Strong customer loyalty**

While I was doing my internship I observed that many Customer Service and Credit Customers came time and again for repeated and new services provided by bank. It seems like customers had good image of the bank and few customers even complimented by saying that Sunrise provides better customer service than other banks.

Weaknesses

- **Less focused on productive sectors like agriculture, hydropower, etc.**

Sunrise has given less importance to productive sectors like agriculture and hydropower rather it has huge investment in real estate sectors.

- **Lack of systematic operation and understaffed.**

Sometimes, there is miscommunication in between departments which caused unnecessary hassle during working hours. And, also the branch is understaffed.

- **Lack of proper functioning of computer equipment**

In my time at Sunrise Bank I experienced uncertainties mostly due to lack of proper functioning of computer equipment like scanner and printer which caused some works to be delayed for time being. This point can be taken as one of the weaknesses of the Lagankhel Branch.

Opportunities

- **Investment in Hydropower and agriculture**

Since, Nepal is an agricultural country. It would have been profitable for Sunrise to rather invest in Agricultural and hydropower sector.

- **The banking industry is expanding; introduction of innovative product and services**

There is so much growth opportunity for banking industry in Nepal. Sunrise can take this opportunity to introduce new innovative product and services side by side prioritizing digitization.

- **Because of SME loans, the Bank can capture a larger credit portfolio for the country**

Sunrise has begun to give much more importance in SME lending as it holds the major loan portfolio . It firmly believes that its is one of the important sector in lending. Through SME loans, the bank can offer a variety of credit options to meet the needs of its customers.

Threats

- **Cooperative,finance companies, and development bank are providing more interest on deposits.**

In Nepal, cooperative,finance companies, and development bank have history of providing more interest on deposits. Due to which many customers are shifting from banks to cooperative institutions.

- **The frequently changing policy of the central bank**

Because the number of financial institutions such as banks, cooperatives, and microfinances is quickly growing, the NRB has pushed for merger and acquisition laws to encourage healthy capital and avoid excessive competition.

- **Unstable political situation**

Political turmoil has always existed in the country. And the situation is gradually deteriorating. It has the potential to change the company's economic status.

In light of above mentioned SWOT analysis, there is room of improvement for Sunrise bank to excel among financial institution in the country. It has potentiality to capture new market by taking advantage of its resources. But first Sunrise bank should put more emphasis on its weaknesses by focusing on productive sectors and up its game on innovating new product and services. I experienced that Sunrise Bank already provide better online payment system services but many people aren't aware about it. The company should head its way in hiring best marketing personnel to attract wide range of customers. From the viewpoint as an intern in Sunrise Bank, the bank should identify these internal factors. To extrude the advantages of SWOT analysis the company should focus on effective coordination of various departments within the organization. This can definitely help Sunrise Bank lead the way to become more successful as they are right now.

5. Objective of the study

The study's overall goal is to get a better understanding of the banking industry, including its structure, working practices, and risk factors. However, the work experience circled around these specific objectives of the study which are enlisted below:

1. To be familiar with the principles, manuals, provision, guidelines, regulation of the operational activities.
2. To perceive broader knowledge by involving own self in the situation and work environment.
3. To observe the policies and the regulations in the financial sector.
4. To examine about the different products and services offered by SRBL

Chapter 2: CO-OP STUDY ACTIVITIES

2.1 Roles and responsibilities of the student

1. Job description: CSD and Credit Department Intern

2. Job responsibilities

I was assigned to perform the bank's day to day activities during regular working hours and spend 14 weeks. The major roles and responsibilities at Sunrise Bank for me are demonstrated below:

Customer Department:

- a) Dealing with regular and new customers of the bank.
- b) Making entry of customer in banking software.
- c) Printing out bank statement for the customer.
- d) Advise customers about SRBL Bank's products and services and respond their queries.
- e) Providing customers with various forms, such as account opening forms, account closing forms, Debit card application form, Internet banking form, SMS banking form, Reissue of pin, remittance form, etc.
- f) Making entry of loss cheques, issuance of cheques, etc.
- g) Photocopies of citizenship cards, passport, and other documents of the customer required for recording of customer service department.
- h) Handling the telephone calls.
- i) Updating know your customer form.

Credit Department

- a) Studied the different type of loans and loan files of the customer
- b) Making entry of bank guarantee
- c) Keeping a record of family members of borrowers, and guarantors.
- d) Filling internal deed, promissory note letter

3. Activities performed and job process diagram

For any bank, the Customer service department is a valuable asset. Keeping this in mind, SRBL tries to give the best to its customers. Because it deals directly with consumers, this

department is the most sensitive element of a bank. People come for various inquiries about banks, their new services. This department creates an impression of the bank towards its customers, better services, they will come for the services again in the future. For this reason, supervisor need to properly guide the intern about how they should handle customers in the most hectic situation also. They should demonstrate how to talk politely with customers and try to solve their queries. Supervisor need to explain in a clear manner that you should always listen to the customers first; put yourself in their shoes and don't jump out in giving any reaction at first. Understanding the problem and showing interest in trying to solve those problems is a must to not upset the customers. An intern and also staff should make sure that they give personalized attention to all the customer equally so that any customer doesn't feel like they are being left out. Supervisor should make sure of these things and guide the interns properly in order to win customers trust and loyalty. The list of activities performed by me in this department are enlisted below:

1. Customer Counselling

As we know that a bank performs well when their customers are satisfied. So, in this department, an intern tries to counsel the banks' new and existing customers. I tried to solve inquiries, questions, and doubts the customers are having.

2. Account Opening Form

Here, an intern helps the customer by explaining about the types of services they need like various types of account opening facility, advantage behind the particular account, fill up their form who are unable to do so.

In account opening procedure the consumer is initially required to fill out an AOF that contains the customer's personal data. Deposit-type documentation should be submitted by the customer. In the second phase, the CSD staff examines and uploads all documents, details and signatures in FINACLE which is banking software with the particular type of a/c. In the third step, the system automatically produces the 14-digit account number. The customer is then required to deposit in the following form of deposit the minimum balance (or more) and is then issued with the account number. CSD employees will create the account holders' customer ID and then forward them to the operational Incharge for verification. After verification of a customer id is done it was returned again by the operating manager to CSD to scan the form. After scanning, the ATM card and client request check will be prepared by the staff of CSD.

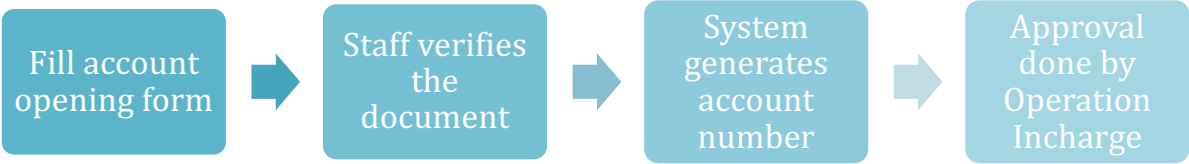


Figure 3: Procedure of Account opening

3. Statement printing and issuance

The statement includes information like day to the day transaction amount, balance, interest charge, etc. It is free of cost and frequent and regular activity done in the bank with the help of software given by the authority. Only where an account holder has established an account is a statement issued by the involved bank. Customers should submit their account number in this case. I had to perform this activity whenever there were many customers in the department. Customer fills the bank statement form then I had to verify the signature, after that data was imputed to the software then statement was printed out

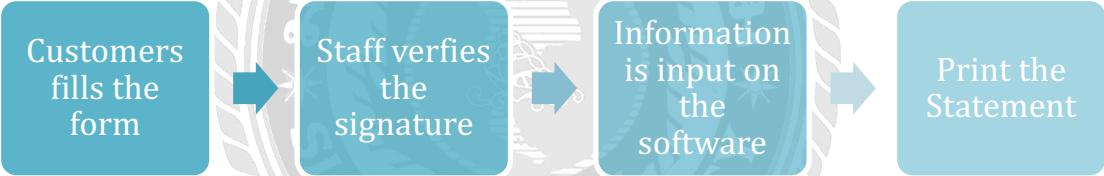


Figure 4: Procedure of Statement printing

4. Balance checking, scanning and photocopy

I was allowed to check the balance asked by the customer under the supervisor’s authority. I also learned to scanned the forms before keeping the records of the new account holder or filling them along with some other important documents. I also learned to communicate with the customer through the telephone.

5. Remittance

Sunrise Bank employs “SUNRISE REMIT,” a web-based online money transfer service created by the bank to facilitate transfer of funds by Nepalese expatriates working in foreign nations as well as for Domestic Transfer of funds. SRBL has a huge network of more than 5,000 payout locations. I helped my mentor of the department remittance payment by using concerned

software. After I got used to the payment procedure, many of the remittance payment was done by me.

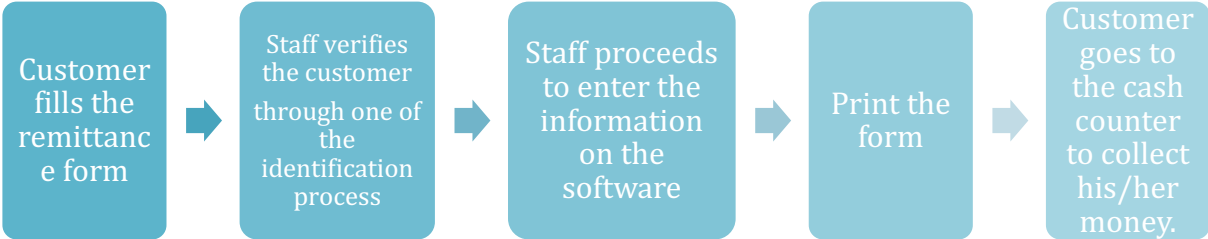


Figure 5: Procedure of remittance transaction

Credit Department

There wasn't much activities carried out by me in this department as most of my internship time was spent in customer service department. However, during the little time I spent there. I was able to carry out certain activities handed by my mentor in credit department.

1. Filling the Legal Document

The most important task in the credit department was to complete the legal document. It is vital to know the loan applicant's three-generation information, present and permanent living area, income and expenditure of the loan borrower, borrowing capacity of the loan borrower, and many other details when filling out the legal document. In the first step, the customer visits the bank to request for loan application. They inform the credit officer which type of loan they are applying for. Suppose a company is requesting for SME loan, the credit officer request for a necessary document for loan processing which is a copy of land ownership document, company registration certificate balance sheet and profit & loss account, land tax receipt, four boundary certificate from ward office, trace map and blueprint of the property from map department, approved map/certificates of buildings from the municipality or VDC, property owners citizenship certificate, income tax registration of the company, copy of the minimum government land fee, etc. After the customer fills the loan application form and all the required documents are submitted by them. The credit officer then completes the Credit Appraisal Form (CAF) in the second step. Subsequently, it is approved by both the relationship manager and branch manager the form is sent to the Credit Risk Department (CRD) for their verification and approval. In the third step which is

underwriting this department evaluates the creditworthiness of the borrower and the capability of the borrower to fulfill their debt obligation. Then the file is checked by top officials who are deputy manager, province manager, and CEO. Thereafter they check the loan files and approve them, they request the branch for security documents which include registration of mortgage deed letter, personal payment guarantee, loan deed, promissory note, consent letter of legal heirs, etc. After the security document is completed the file is sent to Central Legal Credit Administration Department (CLCAD) for final approval of the security document according to the CAF. In the final step, the file is approved by that department and the loan is disbursed to the borrowers.

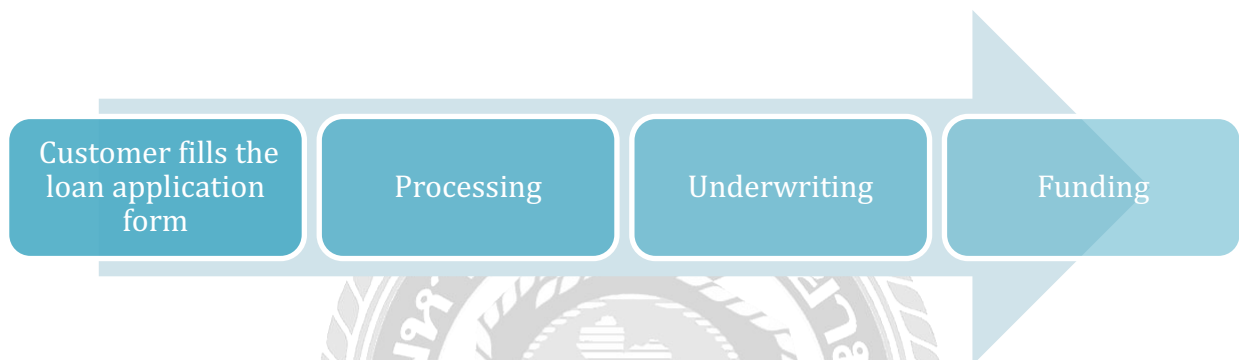


Figure 6: Loan disbursement process

2. Obtaining the Signature of the Borrower

After filling the legal document, it is necessary to obtain the signature of the borrower on the legal document. I needed to contact the loan applicant and arrange for the signature on the legal document, which I needed to obtain. In addition, I was responsible for filing the legal documents in the security packets.

3. Maintaining the Photocopy of the Legal Document

After obtaining the signature on the legal document it is necessary to maintain the photocopy of the legal document. I had to keep a photocopy of the legal document at the credit department for security and audit purposes.

4. Contributions made during the internship

Working in SRBL, I was exposed to real life experience as a professional. I was given duties as an intern with the expectation that I would perform better. I learnt many things as I tackled with the tasks I undertook. I thoroughly believe my work has contributed empathetically for the organization to meet its goals. Contribution I made during internship tenure are as follows

1. As part of my responsibility in the organization, I was expected to bring new accounts in the company. I believe that I successfully completed my task and brought 10 new account in the bank.
2. I influenced customers to open Maha bachhat Account which is a special type of product of bank and describe its benefits to the customer. Even though it is very hard to convince customers to open this type of account, I was triumphed in opening 5 of these accounts.
3. My mentor was able to work smoothly as I assisted her by handling the customers who had queries and helped filling out forms who didn't know how to read and write.
4. My task was also to manage and organize paper documents. This made it easier for my mentor to take out the documents when she needed, as it was well organized by me.
5. Another work that was well recognized by my supervisor was that I initiated the remittance and made bank statement of several customers while my mentor was on leave. Because of me other staff got do their work with ease.
6. One day before the closing of quarterly financial year, we had to upload many left out accounts in the banking software. I was trying to finish the work before the clock. So, I scanned all the documents, upload it in the software and made a excel sheet of that document.
7. I also made phone calls to the clients and reminded them about their cheque books and ATM card.
8. When one the photocopy machine was not working for days it was me who ran back and forth to print the IDs and document for different department.

Chapter 3: LEARNING PROCESS

3.1 Identification of Problems Encountered

There is numerous problem I encountered during my time of internship at Sunrise bank limited. The challenges are enlisted below:

1. Problem talking with the staffs

During the first few days, I was struggling to socialize with other staff and was hesitant to ask any queries related to work. For example, I was hesitant to communicate with my mentor about the brief explanation about different products SRBL provides, instead of requesting my mentor directly I would look at the brochure and try to learn about the product myself. However, after getting to know each staff individually and developing the confidence to ask different questions the issue started gradually disappearing.

2. Slow computer software

First and foremost, the main problem I faced during the first phase of internship was the slow photocopy machine and printer. Whenever, there was lot of account that needed to be opened in particular day. Photocopy machine and printer would just lag and doesn't work time to time. I found this issue to be big hindrance for not only me but other staff also, to work smoothly daily in the office.

3. Under staff

Due to lockdown and the current situation of COVID, frequently many branches would be closed for few weeks. The near branch customer would come to our branch and due to lack of staff member in teller department. I heard many complaints about it from the customers. I personally also feel that this branch's a little understaff right now. This issue is not yet solved as of now.

4. Work Pressure

There were few days when my mentor was on leave due to which I and other staff had to handle work at CSD Department. Sometime it would be also that day when other branches was closed due to positive COVID cases. This also gave me opportunity to handle work pressure independently.

5. Busy Scheduling of credit staffs

As ending of financial year was near, there was lot of work pressure in credit department. Due to time limitation and busy scheduling in credit department of the staffs, I didn't get as much learning exposure from that area as I wanted to.

6. Interacting with customer

Some of the customer disagreed on some charges and make argument on this matter for long time. As a result, persuading them of the bank's fees becomes more difficult. It was little difficult for me at first when trying to deal with customers who are ignorant and doesn't tries to understand bank policies.

3.2 Solving the problems with examples

I put forward the problem I faced to my mentor and tried to solve the above-mentioned problem with my utmost capability as an intern. The solutions are mentioned below:

I was having a hard time getting know all the staff member at first few days of my internship. I told myself just to relax, stay friendly and communicate with good attitude with other staff whenever they are free and not when they are preoccupied at work. I observed behavior of all the staff and initiated the conversation according to their personality. After this problem was solved, I wanted to address another issue which was slow photocopy machine and printer. I put forward this complication to my mentor and later on she passed it on to the company's supervisor. A memo was prepared for this issue to be solved which took one week to be solved. I learned that even though we are just an intern we must be confident and bold enough to be able to put forward any problems that we are facing to our seniors.

Secondly, as my mentor was on leave few days at sometimes and during those days other branches was also closed down due to positive cases of COVID. So, there was two problem I had to handle out as an intern. Staff from another branch would be called upon to fill the place of my mentor. As the staff was also new to the company, I guided him where she stores all customer files at and also guided him which work needed urgent attention. As there was lot of customers in the bank and the work was hectic. I assisted the staff by initiating remittance transaction in the system, prepared the bank statement, assisted the customers how to fill the form and tried to solve their queries as much as possible. This problem helped me to improve my time management skill and adapt in unusual work environment.

I was really dissatisfied at first because I didn't get to work as much as I wanted in credit department. So, I expressed my concern to the staff working at that department. Later the problem was found to be solved as she asked me to assist her with some work. Even though I spent very few weeks at credit, the things I got to learn from my other mentor was very important and crucial. For example: I observed how to prepare bank guarantee and assisted her in preparing 5 of them each day. I got to know more about banks loan services by directly asking different questions about it. I observed how the staff interacted with customers and explained them about different type of loan banks provide.

To solve the problem of customer discussions. One thing was clear that I needed to improve my persuasive speaking skill and problem-solving skill. In order to attract more customers, I understood that it is invaluable skill for customer service. I gradually started to improve on that skill after I interacted to as many customers as possible without any help from my mentor. For instance, I was assigned to interact with different customers who was there for opening a new account. I individually suggested them which product was best suitable for them, explained each product's interest rate and helped my mentor in opening new account. My mentor was also impressed that I was able to manage different customer at same time without losing my patience. This experience has taught me that self-control is the key to build positive customer relationship.

3.3 Recommendation to the company

- a) SRBL should focus on better logistics like better maintenance of the printer and scanner.
- b) The branch is currently understaffed. So, SRBL needs to hire more employees to ensure that there is no rush within the branch.
- c) Information should be transmitted promptly to customers.
- d) Training needs to be provided to employees with regard to the use of the system, and computer skills also need to be brushed up.
- e) More flexibility should be created to launch products. This will help consumers to use the brand to the fullest.
- f) Employee refreshment projects may sometimes be carried out to motivate the employees.
- g) Provision of rotation of work must be made in order to familiarize employees with the work and to do the work if someone is absent.
- h) SRBL must eliminate frequent errors in the ATM and mobile banking facility.

3.4 Learning process and new knowledge receive

This report is based on the banking operations of Sunrise Bank Limited. Through this internship I got to understand banking scenario in general. On the very first day of the internship the company operation in charge brief me about the work carried about be different departments. At the beginning of my internship I was scared to ask questions to my mentor but that fear gradually started disappearing after I became familiar with all the staffs and got a better grip of banking module.

In these 14 weeks of internship tenure I got accustomed with banking norms and regulations with the guidance and cooperation of all the staffs of the SRBL. I learned that SRBL has higher aspirations and intends to be one of Nepal's top ten banks. It currently provides different deposit and loan products customized for the customer, remittance and clearing service, etc. The main thing I was able to learn from CSD department was dealing with customers, counseling them, balance checking, statement printing and so on. In Credit department, I learned procedure for giving different kind of loan and what documents are needed for it.

Likewise, I was able to acquire few other things throughout the period which are given below:

1. **Communication and problem-solving skill**

This skill is very much needed while working in bank especially in customer service department. There will be all kind of personalities of customers. I learned we should be able to listen to their queries first and try to solve them as much as possible. We also need a lot patience while interacting with customers and adapt to the work environment accordingly.

2. **Importance of time management and team work**

While I was assigned in CSD department, we needed time management skill as there would be customers with different request. We should mentally divide time to hear the queries of each customer. If we don't do that then some customers might feel their queries haven't been heard and that would leave negative impression on the bank. Additionally, I was also be able to understand what my coworker was trying to communicate even in the hectic work environment. Certainly, the real-world working environment and actual exposures are vastly different from what we have studied in classroom.

3. Balancing Work

As an intern in Sunrise Bank I mostly had two kind of days. One where there was so much work to do and other where there was less work. On the days where I had lot of work to do, I remain calm and completed my task. It gave a sense that you're putting in effort and are productive from the very beginning. However similar was not the situation when I had a lot of available time due to lesser work. During my free time I researched about the company and look into the files and brochure of the bank. I also tried to ask many questions to my mentor which would be useful for this report.

3.5 Applying the knowledge from the coursework to the real-life working situation

During the 3 years period the learned outcomes gave me an aid to not only understand but also apply to the real-life working situation as some of the coursework such as – money and banking, credit management, financial accounting, and marketing gave me a first principle understanding on the awareness of monetary and fiscal policies, and how the lending process works whilst factoring in the risk factor in lending scenarios. And as this is the age of digitalization, the entry of financial numbers were diligently coded into excel file, where the officer of that department effortlessly understood the input data, i.e., balance sheet and profit and loss, The due diligence that was needed before input financial data was only possible because it led me to identify and assess the financial documents of the company. As per the CSD, it didn't require the in-depth knowledge of the courses learned at the college as anyone possessing a interpersonal skills would have been able to serve the customers as per their basis requirement for the bank's products/services. However, the knowledge of marketing course made me acknowledge the importance of customer relation in the operational department while working in the professional ambience of the group.

Although there was distinction between real-life working situation and course learn-outcomes, however, after experiencing them both, it did seem that some of the technical aspect needed for the credit department requires additional knowledge and skills to be able to fully comprehend the entire operation of the credit department.

Chapter 4: CONCLUSION

4.1 Highlights of the Co-Op studies

- a) Got to understand basic activities and operations of the CSD and credit and its role in the overall functioning of the commercial bank
- b) Experience at CSD and credit department completed the knowledge of overall banking operation as intern analyzed the financial position of the branch
- c) This internship has worked over the development of communication, time management, and interpersonal skill
- d) Learning from such experienced and cooperative staff made my internship easier and internee was able to develop and represent as a member of the bank.
- e) The real working environment and practical exposures are quite different from the theoretical knowledge that we have learned in the classroom
- f) Customer Service Department has a great role in making a good impression of the bank to the public.

4.2 Self-assessment as a professional

The 14 weeks internship experience at Sunrise Bank has provided me ample opportunities to get an insight into the core operation of the organization in the intricate business environment, working with a diverse mix of staff from different background and from different works of life with profound knowledge has provided me an experimental and comprehensive learning experience. The study refers to the Customer service Departments (CSD) that deals directly with the customer's inquiries, handling complaints and service distribution, and also the credit department where the procedure for giving a different kind of loan are learned. SRBL is able to maintain strong relationship with its customer through various customer-oriented products and services.

The theoretical knowledge gained about the customer relationship was actually implemented in the practical banking settings. Along with the development of my interpersonal skill, I believe that I was able to hone my time management skill from the work I was assigned. From this internship, I got to experience the sense of the intense lifestyle of the banking world and it made me think about my future career to pursue it.

Moreover, I feel extremely lucky to have been provided this opportunity to do the internship at Sunrise Bank. During this internship, I acquired great knowledge about the banking world and its culture which I know will prove to be profitable in the future.

4.3 Limitations of the Co-op Studies

This study has been conducted with certain limitations which are enlisted below:

1. As an intern, I had limited access to banking software which prevented me from understanding and practicing in depth more about actual transaction in the system.
2. The report does not provide a detailed view of the overall functioning of the bank as a whole.
3. The policy of the bank to keep certain issues confidential has prevented the analysis of various critical facts and issues.

4.4 Recommendation for the company

With reference to the preceding conclusions, the following recommendation can be formulated:

- a) It is observed that the department was understaffed which is why the staffs are overburdened with heavy workload. So it would be better for SRBL to hire more staffs in the near future for efficient working environment.
- b) The bank should be flexible enough to provide services like online account opening facility where customer don't need to visit the bank to submit required document and instead there should be option to upload all the necessary document in the website itself.
- c) The bank should monitor the behaviour and attendance of the interns so that they are encouraged to be at their best and feel like part of the organization
- d) The banks need to install more number of printer and scanner in each department so that the work can be carried out smoothly without any interruption.
- e) The bank should focus on proper functioning of the ATM as it is out of service time to time.

Date: March 17th 2021

To
The CEO,
Sunrise Bank Limited,
Gairidhara, Kathmandu
Nepal

Subject: Regarding Internship Learning Experience

Dear Sir,

I did my summer internship from 30th July to 28th November at your company Sunrise Bank Limited, Lagankhel Branch. I feel enormously grateful to have worked in one of the most prestigious banks of our country. Working in Sunrise bank felt like I was part of the company rather just an intern.

I was assigned in Customer Service Department and Credit Department. In each department I was assisted by mentor and supervisor. The people I worked with were very helpful and guiding me in every way they could so that I would make best of my internship. I am especially thankful to my supervisor who encouraged me to do better and was ready to answer every question I had in my mind.

I believe I made a positive contribution to the bank as I always did what was asked of me related to the work without any hesitation or complaint. In CSD most of the time there were lot of customers and the environment was also hectic, with my help my mentor was able to do her work patiently. I assisted my mentor by trying to console and answer the customers problem. Most of the time I was indeed successful to answer their queries. Along with the development of my interpersonal skill, I believe that I was able to hone my time management skill from the work I was assigned. Whereas in credit department, although I didn't get to work that much as in CSD, the work that was assigned to me was very insightful and knowledgeable which will surely prove to be fruitful in the future. I learned about various loan document needed for loan processing. I observed how loan officer communicated interacted to the customers to explain about different products and services that SRBL provides. I also studied various data like balance sheet and profit and loss of the loan portfolio company and did the entry in the excel sheet. Due to this activity I was able to hone my analytical skill and got practical exposure of the banking world. I also introduced many customers to the bank by bringing new accounts to the bank. In this way I was able to positively contribute to the company.

Therefore, I believe that I did my best during an internship period and help the branch reach its daily operational goal with my utmost capabilities as an intern. During this internship, I acquired great knowledge about the banking world and its culture which I know will prove to be profitable in the future.

Best Regards,
Sabiya Pradhan

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Annex



Figure 7: Sunrise Bank Board



Figure 8: Overview of Teller Department



Figure 9: Me with my Customer Service Department mentor



Figure 10: Job supervisor going through the work