



Cooperative Education Report

The Analysis of Customer Service Operation at RBB

Written by:

Manisha Thakur

Student ID: 5808040061

This Report Submitted in Partial Fulfillment of the Requirements for

Cooperative Education, Faculty of Business Administration

Academic Semester 2/2018

Siam University

Title: The Analysis of Customer service Department at RBB

Written by: Manisha Thakur

Department: Business Administration (Finance and Banking)

Academic Advisor: Dr. Chanatip Suksai

We have approved this cooperative report as a partial fulfillment of the cooperative education program semester 2/2018.

Oral Presentation Committees



.....
(Dr. Chanatip Suksai)
Academic Advisor

Ranjita Jha

.....
(Ranjita Jha)
Job Supervisor



.....
(Asst. Prof. Maruj Limpawattana, Ph.D.)
Cooperative Committee



.....
(Asst. Prof. Maruj Limpawattana, Ph.D.)
Assistant President
and Director of Cooperative Education

Project Title : The analysis of customer service operation at RBB
Credits : 6
By : Manisha Thakur
Advisor : Dr. Chanatip Suksai
Degree : Bachelors of Business Administration
Major : Finance and Banking
Faculty : BBA
Academic Year: 2/2018

Abstract

This cooperative report entitled “The Analysis of Customer Service Operation at RBB” has the goals to provide the student an opportunity for a meaningful career-related experience in a real organizational setting before graduation. Main objectives of the study includes: (1) to know the basic working technique, (2) to know basic working patterns of the bank, (3) to expand skills and gain some practical experience of knowledge accumulated in lectures. At the company, the student was assigned to work as an intern, in the department of Customer Service. Main responsibilities assigned are handling the queries of the customers, issuing the cheque books, account statements, ATM cards, handling all the A/C opening forms and D-mat A/C form, and preparing the remittance form for the customers. Upon the completion of the internship, it found that the problem was resolved by the means of interaction and communication with the employees of the company. In this matter, student is able to learn more about the real work experience with the professionals which are very important for future career development and profession.

Keywords: Customer, Bank, Account.

Acknowledgement

This is a matter of pleasure for me to acknowledge my deep sense of gratitude to SIAM University and Kathmandu College of Management affiliated under the University for giving me an opportunity to realize my abilities via this internship program. I would like to express my sincere gratitude to our Principal, Mr. Bishnu Raj Adhikari and Asst. Prof. Maruj Limpawattana, Director of Co-operative Education program, for this opportunity. Further, I also wish to express my gratitude to my academic supervisors specially Mr. Chantip Suksai, and Dhabup Prasai, for their valuable time and all necessary guidance and advice required in completing this project.

I am also very much thankful to Rastra Banijya Bank, Jankapur branch for accepting me as an intern and giving me opportunity to learn at the place about banking system. I am grateful to Mrs. Ranjita Jha, branch manager of Rastra Banijya Bank, Janakpur Branch who always guided me and praised me for my work.

I want to give special thanks to Mrs. Niva Karn, head of Customer Service Department who taught me everything that I learned working in the field. She was very much motivating and always willing to share her knowledge with me. At the same time, I am also grateful to all those employees of the bank who guided me and helped me in getting an insight into the functioning of different departments.

At last but not the least, I full heartedly want to thank all people who have directly or indirectly guided me during my internship program and helped me in completion of this project.

Table of Contents

Abstract.....	3
Acknowledgement	4
List of Acronyms.....	6
List of Figures	7
Chapter 1: Introduction	8
1.1 Company profile.....	8
1.3 Statement of the report.....	10
1.4 Objectives of the study	11
1.5 Roles and responsibility of the student	11
Chapter 2: Internship Activities	13
2.1 Assignments and responsibilities of the student.....	13
Chapter 3: Identification of Problems Encountering during the Internship	15
3.1 Problems identified & how it was solved	15
Chapter 4: Contribution and Learning Process	17
4.1 Contributions of student made during the internship.....	17
4.2 Details of the related learning process and new knowledge student has received	17
Chapter 5: Conclusion	20
Annex:	21
Table 1: Daily activities at the bank.....	21
Figure 2: Logo of Rastriya Banijya Bank	23
Figure 3: Photograph with colleagues.....	24
Figure 4: At the premises of Rastriya Banijya Bank at CSD	24
Figure 5: Central office of RBB.....	24
References.....	26

List of Acronyms

NRB: Nepal Rastra Bank

RBB: Rastra Banijya Bank

CSD: Customer Service Department

Dept.: Department

ATM: Automated Teller Machine

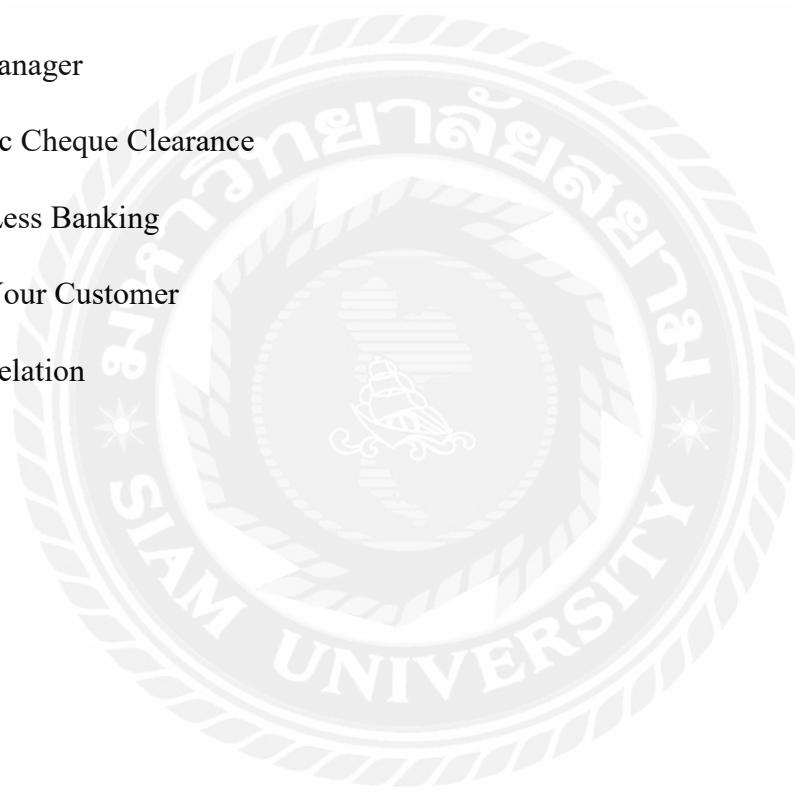
BM: Branch Manager

ECC: Electronic Cheque Clearance

BLB: Branch-Less Banking

KYC: Know Your Customer

PR: Personal Relation



List of Figures

Figure 1: Organizational Chart of RBB Bank

Figure 2: Logo of Rastra Banijya Bank

Figure 3: Photographs with colleagues

Figure 4: At the premises of Rastra Banijya Bank at CSD

Figure 5: Central Office of RBB



Chapter 1: Introduction

1.1 Company profile

Rastriya Banijya Bank, established on January 23, 1966 a synonymous of stable and people's bank in Nepal, is one of the pioneer Bank in the country with the history of nearly a half century. Earlier constituted under RBB act 2021 with the full ownership of the government of Nepal, the bank has been running under Bank and Financial Institute Act (BAFIA) and Company Act (CA) 2063 at present. The bank licensed by NRB as a 'A' class commercial Bank of the country, has grown up as an indispensable component of the Nepalese economy. It is fully government owned, and the largest commercial bank in Nepal (Rastriya Banijya Bank, 2019).

RBB which has made glorious history of contributing for the monetization of the economy, eliminating dual currency in the market, initiating preliminary financial literacy, help flourish industrial, commercial and financial sector of the country has now emerged as a modern and strong financial institute of the country. The bank with 2600 hands has expanded its wings in the most part of the country through multiple distribution outlets of 217 branches, 17 counters, 93 branch less banking (BLB) and 1665 ATMs. The bank with the highest public confidence-reflected in the highest deposit base and growing demand for branch establishment in the various parts -has stood as a pyramid in the financial area of the country (Rastriya Banijya Bank, 2019).

Services currently offered by RBB are:

- Offering Credit Facility which includes, Business loan, Housing loan, Vehicle loan, Hire purchase loan, Educational loan, Apartment loan, Loan against gold, Loan against fixed deposit receipt, Loan against the government bond, Loan against shares, Loan against the first class bank guarantee, Rastra Sewak loan, Teachers' loan, Personal loan and Agricultural loan.
- Offering Deposits Facility with various options such as: Current account, Savings account, Fixed deposit, Karmayogi Bachat Khata, Mahalaxmi Bachat Khataji. Chhunamuna Bachat Khata, Sikshak Bachat Khata
- Remittance Facility for easy transfer of funds
- Branchless banking
- ATM/CDM
- E-banking

- Mobile pay
- SMS banking
- Card services (debit/credit card)

The Mission of RBB is “*To provide easy and innovative banking products and services for their customers by implementing one stop service concept from their wide network using their modern technology qualified human resources.*” And its Vision is “*To provide innovative banking services to everyone, every time and everywhere for the economic development of the nation.*” The Bank is successfully able to fulfill its goal by offering a quality and expected services to its valuable customers.

1.2 Organizational structure

The head office of the bank is located at Singhadurbar Plaza, Kathmandu. The board of directors is responsible for policy making & guidance to the management. The government nominates all board members including the Chairman. The executive power is vested in the Chief Executive Officer (CEO). The Bank has 19 departments in its head office and 5 regional offices across the five development regions of the country.

RBB has the largest branch network in Nepal, covering 66 branches in the mountainous region, 69 in Terai region, and 23 in the Kathmandu Valley. The Branch Operations Department is responsible for supervising the 217 branch network. The Internal Audit Department monitors the work of the branches and regional offices.

Management committee of the RBB is categorized as:

Chief Executive Officer	Kiran Kumar Shrestha
Deputy Chief Executive Officer	Kaviraj Adhikari
Deputy Chief Executive Officer	Sushil Shrestha
Deputy General Manager	Keshav Prasad Lamsal
Deputy General Manager	Tek Raj Joshi
Deputy General Manager	Mahendra Prasad Awasthi
Department Chief	Saraswati Adhikari
Department Chief	Debesh Prasad Lohani
Member Secretary	Bholanath Poudel

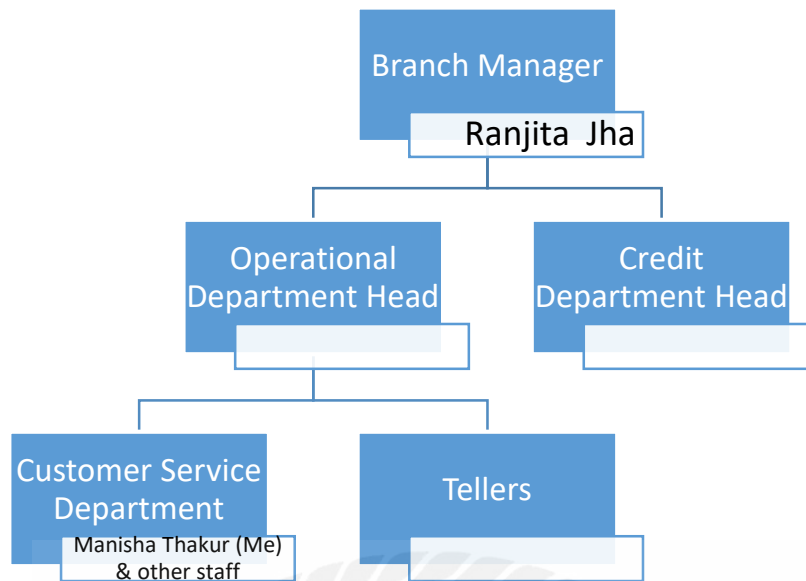


Figure 1: Organizational Chart of RBB, Janakpur Branch

This is organizational structure of Rastra Banijya Bank Limited, Janakpur Branch. Being situated in an under-developed state of Nepal, the branch doesn't hold a well-versed organizational structure and has a limited number of employees working in the team.

Branch manager, Ranjita Jha is head of the organization. She supervises the employees and takes major decisions. The credit head deals with loan customers and does documentation. The ready file is signed by the credit officer & branch manager and sent to the head office for approval. It takes a minimum of 5 days for a credit file to be approved by the head office after sending from the Janakpur branch. The operation department includes the CSD and Teller department. The CSD department deals with customers performing tasks like cheque clearing, etc. The Teller department helps customers deposit and withdraw cash from the bank. The operation head controls and supervises the CSD and Teller staffs of the organization. Since it is a branch office, all staffs work with cooperation, helping each other.

1.3 Statement of the report

With great pleasure, I, Manisha Thakur, hereby declare that the presented internship report titled as "The Analysis of Customer service Operation at RBB" with respect of my working at Janakpur Branch of RBB as an internee, is prepared solely and uniquely by me without any duplication after the completion of my seventeen weeks of successful work at the firm. It was certainly a great opportunity for me to work on this real life project to actualize my theoretical knowledge of this course in the practical arena and some more which is out of this course. However, required guidance has been taken when required from the designated supervisor.

I also confirm that, the report is only prepared for my academic requirement not for any other purpose. It might not be used with the interest of opposite party of the corporation. I hope that this project paper has been to your expectation, if you come across any queries regarding these cases, it will be my pleasure to clarify your questions.

1.4 Objectives of the study

While joining RBB, I wanted to learn as much as possible. I knew that an internship is an opportunity to learn which helps us put the theories we learnt in the books into practice. It will help us build our career. It is the period when we will be able to groom ourselves and become ready to join the real world. During the internship period, I had planned to achieve the following goals:

- To learn about the overall function of different departments of RBB namely Customer Service Department (CSD), Credit Department and Operations in brief.
- To increase communication skills, interpersonal skills and increase PR by communicating with the customers in the CSD.
- To find out what the customers' attitude towards the service provided by the Bank.
- To use the theoretical knowledge from the coursework and learn more about what happens in the banking sector and compare it to the theoretical knowledge obtained in the lectures.

1.5 Roles and responsibility of the student

I have spent majority of the time in Customer Service Department but the job performed by me was not limited to CSD. During the internship period, I was placed in two departments: CSD and clearing department and was expected to do the general tasks that are carried out by the respective employees. The details of the jobs performed during the internship programs are as follows:

1.5.1 Customer Service Department: This is the first point of contact between the employee and the customers. This department is responsible for handling the queries of the customers, issuing the cheque books, account statements, ATM cards, handling all the A/C opening forms, Dmat A/C form, preparing the remittance form for the customers and all other general functions.

My roles as an intern are:

- Handling the queries of the customers about their accounts.
- Suggesting the customers about the bank products and services.

- Helping the customers fill the account opening form, KYC form, deposit forms and the remittance form.
- Preparing the cheques and issuing them.
- Issuing the ATM cards.
- Issuing fixed deposit slip.
- Filling the account closing form and destroying the old cheque books and the ATM cards.
- Getting the authorized signature done in different registers.

1.5.2 Clearing Department: The clearing section is responsible to collect the cheques of the other banks which are presented by the customers and sent to clearing house for the clearing process. Clearing house collects the cheques of different banks and provide the amount to RBB to deposit in the account of customers.

My role as an intern are:

- To check if the cheques and respective deposit slip is filled properly or not.
- To enter manually the Electronic Cheque Clearance (ECC) in the register.
- To maintain the ECC to be taken to the clearing house.
- To enter the ECC return cheques in register and maintain the cheque.
- To inform customer about return of the ECC.
- To enter the adjustment cheques in register.

Chapter 2: Internship Activities

2.1 Assignments and responsibilities of the student

At RBB, I worked for four months as an intern. During these days, I was mainly assigned to CSD (Customer Service Department). CSD is basically focused on operations of providing basic services to the customers such as: balance enquiry, account opening, account number verification, etc.

- Account opening: As an intern, I was given access to use computer to open new account. There were different variety of account: saving, current, pension, teacher, police and many more. For different account, there were different code to be used. After the process of account opening, we need to follow other different steps for SCREENING and KYC ID.
- Printing statement: As per the demand of the customer, I was supposed to provide account statement to the related person. Customers' states the date they want to take the statement and then I need to make them fill the register with their name and account number with their signature and provide them with the statement.
- Printing cheques: By collecting the demand slip from old cheque books brought by the customers, new cheques are printed for them. Mainly, normal accounts are given 10 cheques at a time.
- Filing cheques: After printing cheques, the cheques were arranged in a systematic manner according to the cheque number and then given to customer by filing them in the cheque issuing register. Different cheques were filled in different register. Current account holder needs to provide stamp of the company along with their signature on the register to collect the cheque book.
- Helping to fill vouchers of the customers: There were some customers who were not able to fill the form. I was assigned to help them fill the vouchers like deposit slip, cheque whatever not understood by them. There were people who uses thumbprint as their signature, so I help them with filling the account opening form, account closing form.
- Arranging the documents: All files were supposed to be arranged by intern only so that we could learn properly where the files are kept and on what basis. At the end of the day, I was supposed to keep all the forms and slips in the related files.

On demand of my supervisor, I have prepared a weekly work plan so that supervisor could evaluate on work basis.

- Receiving ECC: At ECC department, other bank cheques were to be collected from the customers and inform them to collect that amount after two to three days.



Chapter 3: Identification of Problems Encountering during the Internship

3.1 Problems identified & how it was solved

During my period of internship, I faced problems like:

- **Cheque numbers on cheques:**

While typing the cheque number, I mainly use to double click the same number due to which the printed cheques were saved with different numbers. Sometimes, I even use to type 3 instead of 5 and 8 instead of 9 which created problem when customers use to go for cheque approval and the cheque number do not match. I faced problems while saving cheque numbers. While clicking “OK” to print the cheque, I use to double click the button due to which cheque number get saved even if the printing goes wrong.

To avoid the mistakes while entering cheque number in the system, I started writing cheque numbers in a sheet of paper. Before entering cheque number, I use to confirm it two to three times to avoid the error with cheque number.

- **Receiving cheques at ECC counter:**

While being at the ECC (Electronic Cheque Clearance) counter, I was supposed to collect other bank cheques only where I made mistakes by collecting RBB bank cheques too. Other bank cheques were collected and sent to clearing house. Customers were informed that cheque deposit will take two to three days. Whereas RBB cheques were collected at other counter and deposits were made on the same day. So, here due to some confusion I flowed wrong information to the customer.

- **Confusion with unheard names and addresses:**

While filling some customers form, I got confused with their names and their address as I never heard some name and place before or either their voices were not so audible to me.

Also, there are some of goals which I was not able to achieve due to time constraint and my qualification level. Moreover, even bank was not comfortable in sharing all information with an intern.

- Found less matchup with theoretical and practical learning during work.
- Less array of knowledge regarding remote area branching of banks.

- The workload of employee and supervisor was quite hard to give proper guidance to intern.
- Couldn't gather complete information about the other department as most of the time was spent on CSD.



Chapter 4: Contribution and Learning Process

4.1 Contributions of student made during the internship

During my internship, I gave my full dedication towards my work. While I was interning at RBB, the head of customer service was at force leave where I handled the department in absence of her for continuously fifteen days. During my third month of internship, it was the end of the year when many employees were on force leave. At that time, I even handled ECC department due to less number of employees in the bank. Customers even praised me for my dedication towards my work as they saw me working alone and even handling every work without giving excuse. When customer came for some urgency, I gave them more priority than other works. Head of CSD handed some of the authority to me like handling ATM to the customer in absence of her, as she observed me working with confidence and on time. Regular customers directly use to come to me as they use to have their work done accordingly and properly without any error.

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

This internship program was designed to develop the students and provide them with some real life work experience. It was to give student some practical knowledge as well and evaluate how student perform in real life. Only academic knowledge does not make any student complete so practical implications are very important and internship helps to explore practical knowledge. Below are some lessons that I achieved during this internship program.

❖ 4 months working experience:

As an intern assigned at CSD, I had 4-months working experience. I experienced how to deal with the customer for creating and maintaining relation between customer and bank. I got to experience how to work under pressure and on time. I even knew about the importance of fragmentation in the works.

❖ Knew about the importance of banks and banking sector in economy:

Banks collect the saving of the individuals and lend them out to business-people and manufacturers. Bank loans facilitate commerce. Manufacturers borrow from banks the money needed for the purchase of raw materials and to meet other requirements such as working capital. It is safe to keep money in banks. Interest is also eared thereby. Thus, the

desire to save is stimulated and the volume of savings increases. The saving can be utilized to produce new capital assets.

❖ Knew about how the daily transaction are carried out in bank:

For the average person bank accept deposits, make loans, provide safe place for money and valuables, and act as a payment agent between merchants and banks. To make money, bank use deposits and whole sale deposits, share equity and fess and interest from debt, loans and consumer lending, such as credit cards and bank fees.

❖ Had knowledge about different services provided by banks:

Knew about all the services provided by the bank. There are various services like: cash deposit machine service, branchless banking, ABBS service, E-banking, Mobile banking, ATM card service, remittances.

❖ Knew about the structuring of the institute and their functions:

Plays a significant role in fulfilling the short-term and medium-term financial requirements of industries. They do not provide long-term credit, so that liquidity of assets should be maintained. The funds of commercial bank belong to the general public and are withdrawn at a short notice; therefore, commercial banks prefers to provide credit for a short period of time backed by tangible and easily marketable securities. Commercial banks, while providing loans to businesses, consider various factors, such as nature and size of business, financial status and profitability of the business, and its ability to repay loans.

❖ Knew about the market positioning of RBB:

RBB has a history of serving Nepalese people far and wide across the country over more than half a century now. Established in 2022 B.S., over its history the bank witnessed many changes, stressful years of business, the jeopardy of existence, many lessons learnt and successful transition towards a strong, efficient and competitive bank. The steps put forth by bank for exploring business avenues, reinforcing the revenue generating points, ensuring acquisition of modern technologies and systematic process, automating its systems, processes and procedures, implementing better cost control and maintaining financial discipline and a customer oriented approach have resulted to stand itself strong in the competitive environment.

❖ Learned about the overall function of different departments:

Tellers, loan officers and customer service managers work within retail banking. These banking professionals help customers with savings and checking accounts, personal loans, credit cards, debit cards and mortgages. Loan servicing department handle individual and

business loan payments and collections, while wealth management professionals help the bank's customers with financial planning and investment portfolio management services.

❖ Learned how to handle and overcome working problems:

The approach that I have developed during 4 months of internship and which I found works best is to be dead honest about what's going on, admitting the problem even if we don't know how and when it is going to be resolved. I even came to know that even if we have no idea how to solve a certain issue, it's better to take the time and research it a little bit or maybe consult with team-mates or senior staffs.



Chapter 5: Conclusion

During this internship, I was able to let go of all the dilemmas that I have related to my career decisions like whether to enter into a job as my goal persists or to start up or continue my family business or to go for a Masters degree right after the completion of my BBA course. Taking this decision has been a lot easier after the completion of the internship period as I am able to decide what is right and what is not for my future ahead. In our day to day life we have to prioritize many issues over other so as to give ample attention and time for the important ones. This requirement of my punctuality in my work has made me able to prioritize my career and studies over other issues like friends, parties etc. Now, I suddenly am realizing that we are bound by the limit of time whereas previously I thought I have ample time for everything. This limit of time has made me realize the value of time and how to organize every activity so as to give my time to other issues as well. This realization of importance of time will no doubt help me in anything I do in the future as for every professional, time is the one of the rarest and important assets he has.

I am efficient at keeping lines of communication open with my supervisor, teammates and clients. I make a point to keep my supervisor and teammates in the loop about important information. This was illustrated by the emails I sent. In the upcoming year, I aim to improve my active listening and business writing skills.

Finally, my dream of being a professional seems to be a possibility and getting an experience after the completion of BBA at Siam University. The things I learned will help in my career and even in my studies ahead. I pursue further to gain the maximum knowledge from the experience and enrich in my life and career ahead.

Annex:

Table 1: Daily activities at the bank

Students' Name: Manisha Thakur		
Name of the organization: Rastra Banijya Bank Limited		
Weekly work plan		
Day	Hours worked	List of activities/duties performed
Sunday	8hrs	<ul style="list-style-type: none"> • Helping customer fill up the Opening form, KYC form, DMAT form and Closing form. • Handling over the bank statements, Cheque books to the customers. • Helping the customers to fill up the deposit slips, Cheque etc. • Opening an account • Arranging all the documents and filing them properly. • Verifying the documents; checking whether the documents are filled as per the requirements or not
Monday	8hrs	<ul style="list-style-type: none"> • Receiving the phone calls • Balance Enquiry • Helping customer fill up the Opening form, KYC form, DMAT form and Closing form. • Handling over the bank statements, Cheque books to the customers. • Helping the customers to fill up the deposit slips, Cheque etc. • Arranging all the documents and filing them properly. • Verifying the documents; checking whether the documents are filled as per the requirements or not
Tuesday	8hrs	<ul style="list-style-type: none"> • Preparing the cheque books (Problem here I faced was writing the starting and ending cheque numbers) • Balance Enquiry • Receiving the phone calls • Helping customer fill up the Opening form, KYC form, DMAT form and Closing form. • Handling over the bank statements, Cheque books to the customers.

		<ul style="list-style-type: none"> • Helping the customers to fill up the deposit slips, Cheque etc. • Arranging all the documents and filing them properly. • Verifying the documents; checking whether the documents are filled as per the requirements or not
Wednesday	8hrs	<ul style="list-style-type: none"> • Preparing the registers as per the formats. • Balance Enquiry • Preparing the cheque books (Problem here I faced was writing the starting and ending cheque numbers) • Receiving the phone calls • Helping customer fill up the Opening form, KYC form, DMAT form and Closing form. • Handling over the bank statements, Cheque books to the customers. • Helping the customers to fill up the deposit slips, Cheque etc. • Arranging all the documents and filing them properly. • Verifying the documents; checking whether the documents are filled as per the requirements or not
Thursday	8hrs	<ul style="list-style-type: none"> • Maintaining different registers. Such as: ATM register, Cheque Book register, Statement Register, etc. • Balance Enquiry • Preparing the registers as per the formats. • Preparing the cheque books (Problem here I faced was writing the starting and ending cheque numbers) • Receiving the phone calls • Helping customer fill up the Opening form, KYC form, DMAT form and Closing form. • Handling over the bank statements, Cheque books to the customers. • Helping the customers to fill up the deposit slips, Cheque etc. • Arranging all the documents and filing them properly. • Verifying the documents; checking whether the documents are filled as per the requirements or not

Friday	5hrs	<ul style="list-style-type: none"> • Maintaining different registers. Such as: ATM register, Cheque Book register, Statement Register, etc. • Balance Enquiry • Preparing the registers as per the formats. • Preparing the cheque books (Problem here I faced was writing the starting and ending cheque numbers) • Receiving the phone calls • Helping customer fill up the Opening form, KYC form, DMAT form and Closing form. • Handling over the bank statements, Cheque books to the customers. • Helping the customers to fill up the deposit slips, Cheque etc. • Arranging all the documents and filing them properly. • Verifying the documents; checking whether the documents are filled as per the requirements or not
--------	------	---

Figure 2: Logo of Rastriya Banijya Bank



Figure 3: Photograph with colleagues



Figure 4: At the premises of Rastriya Banijya Bank at CSD



Figure 5: Central office of RBB



References

Rastriya Banijya Bank. (2019). Retrieved from Wikipedia:
https://en.wikipedia.org/wiki/Rastriya_Banijya_Bank

Rastriya Banijya Bank. (2019). *Rastriya Banijya Bank*. Retrieved from
<https://www.rbb.com.np/intro.php>

