



# **Cooperative Education Report**

“A General Overview of DSA(Direct Selling Agent) at Nabil Bank Limited”

**Written by:**

Saksham Shakya

Student ID: 6208040067

**The Report is submitted in Partial Fulfillment of the Requirements for Cooperative Education, Faculty of Business Administration**

**Academic year 2/2022**

**Title:** A General Overview of DSA (Direct Selling Agent) at Nabil Bank Limited

**Written by:** Mr. Saksham Shakya (Student ID: 6208040067)

**Department:** Bachelor's in Business Administration (Finance and Banking)

**Academic Supervisor:** Mr. Ashutosh Mishra

We have approved this cooperative report as partial fulfillment of the cooperative education semester.

Oral Presentation Committees



Ashutosh Mishra

(Mr. Ashutosh Mishra)

Academic Advisor



(Mr. Ricky Maharjan)

Job supervisor



(Mr. Bikash Dahal)

Cooperative Education Committee



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

Assistant President and Director of Cooperative Education

**Project Title:** A General Overview of DSA (Direct Selling Agent) at Nabil Bank Limited

**Credits:** 5

**Author:** Mr. Saksham Shakya (6208040067)

**Advisor:** Mr. Ashutosh Mishra

**Degree:** Bachelor of Business Administration

**Major:** Finance and Banking

**Faculty:** BBA (Finance and Banking)

**Academic Year:** 2/2022

### **Abstract**

The internship was carried out as a part of Siam University and Kathmandu College of Management's Bachelors of Business Administration (BBA) curriculum. This report summarizes the interns experience at Nabil Bank Limited and all the information related to the work that was completed. The internship was for a period of 14 weeks (7<sup>th</sup> Feb -28<sup>th</sup> May). I was given an opportunity to work as an intern in the DSA field of Nabil Bank in a newly established branch where I got to experience and learn about how to communicate with the customers as well as marketing so as to bring in new customers. I have been given the responsibility of attracting new customers and coordinating with the customer service department. My main responsibility as a DSA is to scout out the market and identify potential customer so as to attract them with the new scheme provided and guiding them through the account opening procedure. Aside from that I deal with customers regarding their query about procedure for company account opening, how to issue check, ATM cards as well as printing out balance statement. Finally, this report is prepared based on the experiences and observations at Nabil Bank Limited.

**Keywords:** Customer service, DSA, CPC

## Acknowledgement

Without expressing the gratitude for the individuals for making this report possible, it would be incomplete. I would like to express my earnest gratitude to Nabil Bank Limited for allowing me to take part in this internship program at their premises. This program has helped me to broaden my spectrum of organizational culture and practical implication in the workplace which is something not gained through theoretical knowledge.

I would like to express my gratitude to Ms. Mandila Gurung, outsourcing-customer service and Mr. Ricky Maharjan, Branch Manager for their continuous support and guidance despite their busy schedule. Their constant supervision and support truly helped me in the progression and smoothness of the internship. Their support has impacted me to continuously strive to better myself under any difficult moments.

I would like to thank and appreciate our academic supervisor Mr. Ashutosh Mishra as well as Dr. Chanatip Suksai for their supervision, follow up, and providing regular updates during the internship program.

I would like to express my gratitude to Siam University and Kathmandu College of Management for helping to make this study treasured by encouraging, supporting and providing the best environment to complete it.

Finally, I humbly express my heartfelt gratitude to all the people towards all their effort who made it possible for me to attain this internship.

## TABLE OF CONTENTS

<b>Abstract</b> .....	<b>3</b>
<b>Acknowledgement</b> .....	<b>4</b>
<b>LIST OF FIGURES</b> .....	<b>6</b>
<b>LIST OF TABLES</b> .....	<b>6</b>
<b>LIST OF ACRONYMS</b> .....	<b>6</b>
<b>Chapter 1 INTRODUCTION</b> .....	<b>8</b>
1.1 Company Profile .....	8
1.1.1 Mission of the Company .....	9
1.1.2 Vision of the Company .....	9
1.1.3 Strategies of the company .....	9
1.2 Organizational structure .....	9
1.2.1 Diagram of the Organization Structure .....	10
1.2.2 Job Position and Placement Details .....	11
1.3 Intention and Motivation to join this company .....	11
1.4 SWOT Analysis of Nabil Bank Limited .....	12
1.5 Objectives of the study .....	12
<b>Chapter 2 CO-OP STUDY ACTIVITIES</b> .....	<b>15</b>
2.1 Job Responsibilities, Activities and Work duties .....	15
2.2 Motivation for choosing Nabil for my Coop studies .....	16
2.3 Strategic Analysis of the Company .....	16
2.4 Job Process Diagram .....	17

2.5 Contribution as Co-op student .....	17
<b>Chapter 3 LEARNING PROCESS .....</b>	<b>21</b>
3.1 Problems Observed and Identified .....	21
3.2 Solving the problems .....	22
3.3 Recommendations to Nabil .....	23
3.4 Lesson learnt during CO-OP studies .....	24
3.5 Application of theoretical knowledge to real working situation .....	25
3.6 Special skills and new knowledge learned from CO-OP studies .....	26
<b>Chapter 4 CONCLUSION .....</b>	<b>27</b>
4.1 Summary and Evaluation of the work experience .....	27
4.2 Limitations of the Study .....	27
4.3 Recommendations for the company .....	28
<b>REFERENCE .....</b>	<b>29</b>
<b>APPENDICES .....</b>	<b>30</b>

## LIST OF ACRONYMS

nBank	Nabil Bank Limited
CS	Customer Service
DSA	Direct Selling Agent
CPC	Centralised Processing Cell
SWOT	Strength Weakness Opportunity and Threats

## LIST OF FIGURES

- Fig 1: Nabil Bnak logo  
Fig 2: Job Process Design  
Fig 3-6 : Image of staff and office

## LIST OF TABLES

- Table 1: Nabil Bnak Finance  
Table 2: Board of Directors  
Table 3: Management Team  
Table 4: Job position & placement  
Table 5: SWOT Analysis

## Chapter 1 Introduction

### 1.1 Company Profile

Nabil Bank Limited (previously known as Nepal Arab Bank Limited) is the first private commercial bank in Nepal, commencing its business since July 1984. The Bank has always stayed true to its three strong pillars; service excellence, technology and product innovation. Nabil Bank operates through its wide network of 230 branch offices, 254 ATMs, remittance agents spread across the nation. The Bank also has over 170 international correspondent banking relationships. The Bank understands that its role goes beyond just financial transactions, and towards the development of society as well. Hence, the Bank is highly active in creating financial literacy and providing financial access to a large section of the population across the country as part of its Corporate Social Responsibility.

Nabil Bank's headquarters is in Durbar Marg, Kathmandu. Nabil has a paid-up capital of Rs. 27,056,997,165.00. 40% of the total holding—100%—is owned by the public, and 60% is owned by the promoter. The followings are the financials of the Nabil Bank Limited as of 29<sup>th</sup> March 2023.

**Table 1: Nabil Bank Finance's**

Public Holding	40%
Promoters holding	60%
Market Capitalization	164,777,112,734.85
Paid up capital	27,056,997,165.00
Current Share price	NPR 609
EPS	22.95
P/E	26.54



Nabil Bank has bagged ‘Excellence in Consumer Debit Cards Business 2022’ and ‘Excellence in E-commerce Acquiring Business 2022’ awards for its excellent growth and achievements in debit card and e-commerce acquiring business amongst all banks in Nepal.



*Figure 1: Company Logo*

### **1.1.1 Mission of the company**

Nabil Bank aims to be the ‘Bank of 1<sup>st</sup> Choice’ of all their stakeholders. To provide the highest level of financial services to the customers so that they will consider Nabil Bank, first, when they are in need of any financial product or service. To consistently deliver results that ensure the best returns to the investors and create shareholder value. Working with the highest level of governance, transparency and professionalism. To always be a ‘model citizen’ in any community in which it is present that foster growth as well as safeguards the environment. Lastly, to provide an environment that recognizes and rewards excellence at work.

### **1.1.2 Vision of the company**

The bank’s vision is to consistently surge ahead providing the entire gamut of financial services across all demographic strata and geographical regions of the nation, constantly evolving to better itself, so as to always better serve the stakeholders.

### 1.1.3 Strategies of the company

The bank is committed to be C.R.I.S.P or Customer focused, Result oriented, Innovative, Synergistic and Professional in everything they do. The bank has marked one year of sustainable banking to ensure financial literacy in rural areas, commercialize the agriculture sector, promote entrepreneurship and support the UN's Sustainable Development Goals(SDGs). The bank is also a member of the Partnership for Carbon Accounting Financial(PCAF) and measures greenhouse gas emissions related to its loan portfolio and investment.

## 1.2 Organizational structure

Organizations must be effective, adaptable, inventive, and compassionate in order to gain a long-term competitive advantage. An aspect of organizational structure is the lens or perspective through which people experience their organization and its surroundings.

### 1.2.1 Diagram of the organizational structure

The board of directors (BOD) is the governing body that chooses the bank's direction and management. Regular board meetings are held in most cases. The tables below show the board of directors of Nabil Bank Ltd.

**Table 2: Board of Directors**

MR. UPENDRA PRASAD POUDYAL	Chairman (Represents Group - Promoter Shareholder)
MR. NIRVANA CHAUDARY	Vice Chairman ( Represents Group - Promoter Shareholder)
MR. MALAY MUKHERJEE	Board Member (Representative of credit analysis, risk management and technology development) (Represents Group -Promoter Shareholder)
MRS. ASHA RANA ADHIKARY	Board Member ( Independent Director)
MR. ANANTA POUDYAL	Board Member (Represents Group -Public Shareholder)

MR. PRAVIN TIBREWALA	Board Member (Represents Group -Public Shareholder)
MS. A.R.M. NAZMUS SAKIB	Board Member ( Represents Group - Promoter Shareholder)

The BOD chooses and manages the long term vision of the goal and accordingly relays the information in a clear way for the management team to work out the work flow to achieve the goal set by the boards. The BOD has to make decision which will have the most critical impact in the company whereas the management team plays the part to achieve the goal by planning and taking action to carry it out. The BOD can be classified as the brain of the company whereas the management team can be classified as the body which takes action to carry out the plan. The following represents the management team members of Nabil Bank:

**Table 3: Management team**

GYANENDRA PRASAD DHUNGANA	Chief Executive Officer
SUJIT KUMAR SHAKYA	Senior Deputy Chief Executive Office - Business
BINAYA KUMAR REGMI	Deputy Chief Executive Office - nBank & Operations
MANOJ KUMAR GYAWALI	Deputy Chief Executive Officer - Finance & HR
BHUPENDRA PANDEY	Deputy Chief Executive Officer - Corporate & Liability Business
ADARSHA BAZGAIN	Deputy General Manager - International Banking & Contractor Business
NAMITA DIXIT	Chief Risk Officer
GANESH PRASAD AWASTHI	Chief Operating Officer

### 1.2.2 Job Position and Placement Details

Address	Prayag Pokhari, Lalitpur Nepal
Job position	DSA
Departments	Customer Service
Working duration	7 <sup>th</sup> Feb – 28 <sup>th</sup> May
Work hours	9:30 AM – 5:30 PM
Name and Designation of Internship Supervisor	Mr. Ricky Maharjan Branch Manager

**Table 4: Job position & placement**

### 1.3 Intention and motivation of joining this company

As part of the BBA degree program at Siam University, students must complete an internship in an area of interest related to what they have studied throughout their program.. My area of interest was working in a bank but there was not a specific position that I wanted to try out so I entered as DSA which has more freedom than any other field in the banking sector. When I learned what the work of DSA was it was like a challenge to myself to find out if I'm capable to do it. Well the work of a DSA is to find and bring in customer to increase the customer base but my job is not only limited to that and get to learn about about all kind of workings in the bank. I chose Nabil bank limited since it is the number one bank and a lot of people put their trust in it which shows the enormous effort put in by the bank to gain their trust and still strive for more. The organization you choose is one of the most important factors for a successful internship because it allows you to develop your interest and vigour in a good organization with a good environment.

### 1.4 SWOT Analysis of Nabil Bank Limited

<b>Strength</b>	<b>Weakness</b>
<ul style="list-style-type: none"> <li>a. Robust financial positions and capital ratios</li> <li>b. Leading commercial bank in Nepal</li> </ul>	<ul style="list-style-type: none"> <li>a. No international branches for citizens living abroad</li> <li>b. Investment banking decision shows weak performance</li> </ul>

<ul style="list-style-type: none"> <li>c. Multiple bank branches in urban and rural areas</li> <li>d. Strong performance during pandemic with 18% growth in balance sheet</li> </ul>	
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>a) Extending credit facilities to the weaker sections of society</li> <li>b) Improving electronic banking platform</li> <li>c) Opening branches in remote parts of the country</li> </ul>	<p><b>Threat</b></p> <ul style="list-style-type: none"> <li>a) Instability in interest rates and exchange rates</li> <li>b) Pandemic and subsequent lockdowns lead to disruptions in economic activities</li> <li>c) Government regulation and political risk</li> </ul>

**Table 5: SWOT Analysis**

### 1.5 Objectives of the study

An internship program aims to provide a setting in which students can gain practical exposure with how an organization operates, understand the challenges that the organization faces in the real business world, and develop problem-solving skills. That's why the study has specific goals and special reason for being carried out.. The study's main objective is to describe the workflow of DSA as well as basic information about customer service. The specific objective are as follows:

1. The first chapter explains why I decided to write this report on the operations of my coop workplace. This section covers the overall purpose of the document as well as the company profiles.
2. The second chapter summarizes my job description, roles, and responsibilities as an intern. This chapter also provides an overview of my contributions to the company.

3. In the next chapter, it is about the challenges that I have faced while doing my best to focus, learn and get better at work by doing it.
4. The final chapter summarizes the entire internship and includes recommendations as well as a review of the business and my experience.



## Chapter 2 Co-op study activities

### 2.1 My responsibilities

I first started as a member of customer service as to learn how to deal with the customers and to better understand which documents is required for the specific form. As well as to know what information needs to be filled in for the completion of the form. As I was in the forefront of the office and firsthand dealing with the customer it took me not too long to figure out about the necessary information to be inputted to fill in the forms. My major roles as an intern are as follows:

**a) To attract potential customer**

As I had to visit the market and scout out the people who would be interested in opening account by targeting the surrounding area and figuring out whether they already have an account or not and if not then informing them about the scheme and perks about it in order to fill out the form.

**b) To enter the account**

After filling out the form and checking it, I would then enter the form in the system as taught to me by my supervisor in the customer service department and then finally send it for verification and approval to create the account.

**c) To check whether the account has opened**

If all the information provided is correct then the account is created and then if there are request for cheque or ATM cards then apply for them through the system in the finnable system. Otherwise if the form is reverted then check to see what went wrong as per the instruction provided and rectify it in order to resend it for verification.

#### **Common mistakes found upon filling out the form**

- a) Name mismatch according to citizenship

- b) Father or mother name not matched in accordance to citizenship
- c) Street name not written in the location map
- d) Permanent address not matched according to citizenship
- e) Forgetting to sign in the specified places

## **2.2 My motivation for choosing Nabil Bank Limited as for my Coop Studies**

I started as an intern in Nabil Bank Limited from the month of February. Following are my intentions and motivation for choosing Nabil Bank as a workplace for my Coop studies:

- a) My area of interest has been in the banking sector
- b) To have knowledge regarding dealing with customers
- c) I prefer to have more freedom and interacting with people
- d) For future reference to land a job placement in one of the top bank by gaining enough experience

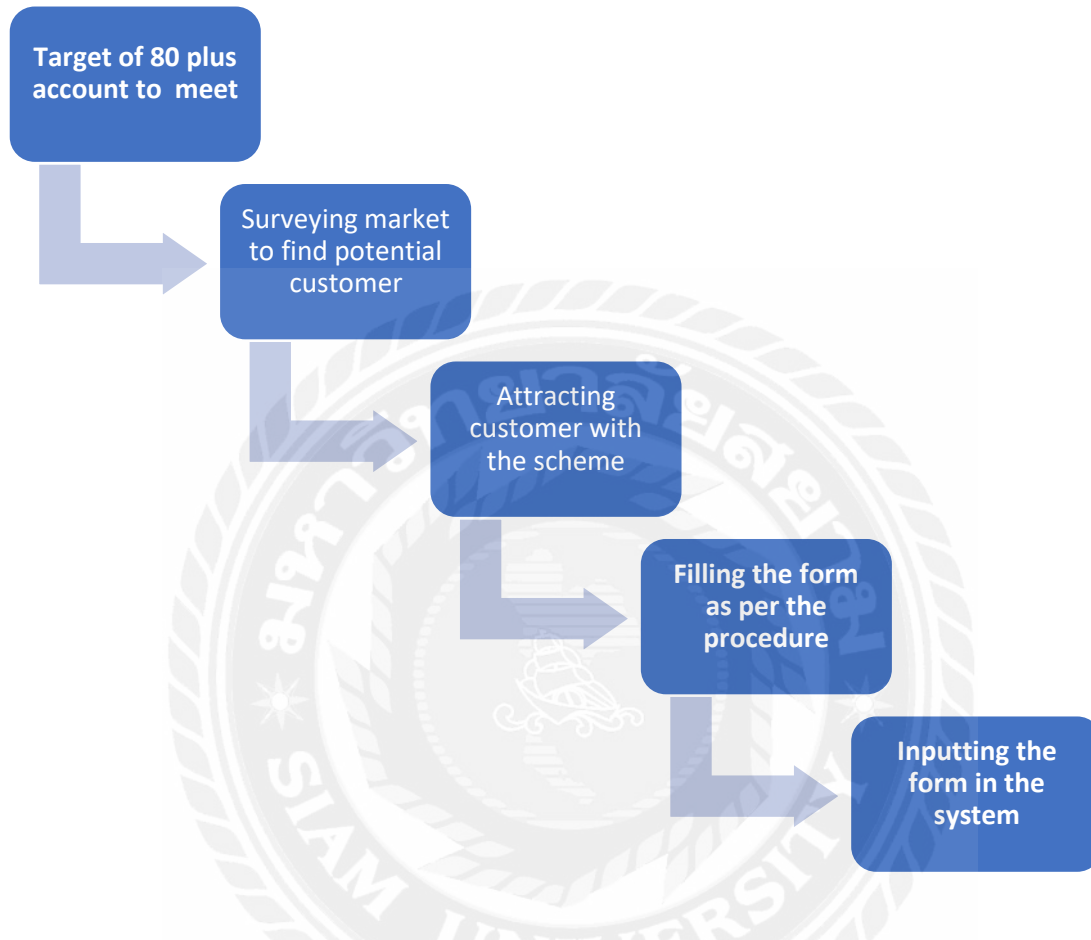
## **2.3 Strategic analysis of the company**

This internship program's main objective is to equip students with the necessary skills to experience real professional life. . Through the internship program, I had the opportunity to gain practical experience and learn about customer service and be thorough with my work as a DSA that I had previously only learned in a theoretical sense. The followings are the objectives of this report and the internship program:

- a) Learn about various form filling procedure and documents required
- b) Gain experience in the banking sector
- c) Improve interpersonal skills
- d) To build a network in the banking sector



## 2.4 Job process design



As a DSA I had a clear target to meet in a month which was 80 cross in order to be rewarded the incentive. So by learning from former DSA member about how to take the first step I spent my first week in customer service learning and observing things in order to do it by myself. After that I would take the forms and survey the market as well as inform my relatives and friends so as to enlarge the customer base, as word of mouth travel faster than anything to let the information flow. Also I would visit the store nearby the banking area in order to inform them about the new branch near their vicinity and find out if there are people who has already opened account or not and informing them about the feature and benefit they can get by registering the account. Also letting them know about the document needed in order to open individual account or company account.

When all the forms are filled and documents acquired then only it is time to input the fills in the system in order to get it verified by the CPC team in order to finally create the account.

I not only learned and completed my work as a DSA but also contributed as a member of the customer service department in which I learned and the details of the activities that I performed:

a) Filling forms and handling queries of customers

As a CSD it is a major responsibility to handle and solve queries of the customers in which I had to deal with problems related to activation of ATM cards, replacement of cheques and cards as well as checking if there are any problem with mobile banking.

Also by helping customers fill up the form for deposits of cash and cheques, KYC update, reset password were some of the activities I performed during my internship.

b) Issuance of cheques and ATM

Another important activity which I was involved in was to issue cheques and apply for ATM as per the request of the customers. For cheques the customer had to provide the requisition slip with authentic sign as per their signature in the form, while for ATM the customer had to fill the form and only then can it be applied.

c) Printing balance statement

Customers are required to fill a form in order to obtain the balance certificate for the specified period of time with their sign being verified and only then can the process be forwarded.

It was a blessing as an intern to be able to operate the system finncle where all the information can be reached in order to handle the request of the customer. Also by standing in the forefront and dealing with the customer with their inquire helped me to strive to become even better than I was yesterday in order to improve myself.

## **2.5 Contribution as a Co-op student in the enterprise**

### **2.5.1 Implementation of Theoretical Knowledge**

As we learned at KCM about the banking sector and how to stay calm in any situation, it came in handy while working as a DSA. Also, because I already had some theoretical knowledge about the form procedure and the importance of departmental cooperation, the staff needed less time to explain the necessary concepts to me.

### **2.5.2 Communication**

Communication is most likely one of the most important factors in the smooth operation of any organization. It is the most powerful tool for persuading customers to use products and services. Because a large part of my internship period required dealing with customers from various backgrounds, my communication and interpersonal skills have definitely improved significantly. In addition, when dealing with difficult customers, I learned to be patient and handle the situation more professionally.

### **2.5.3 Initiatives & Vigour**

We learned how to take initiative as students at KCM and as a result, this has helped me in my internship program. As my duties requires me to wonder outside of office and explore the surrounding which helps to issue the problem at hand. As well as my position is in the customer service department so whenever customers enter and questions I always give my best to help out and ease the work of my coworker.

### **2.5.4 Technical Skill**

During my internship, I learned how to use various technical devices such as scanners, photocopiers, and printers, which I had never used before. Learning to use the devices has reduced the workload of my coworkers significantly, and I can now concentrate on my work more efficiently than before.

### **2.5.5 Consistency & Punctuality**

While I was at KCM, the school policies were rather strict regarding tardiness and absences, which aided my internship program. As I was never late or absent from work, I always organized the files and documents properly and finished my share of work before leaving.



## Chapter 3 Learning Process

### 3.1 Problems observed and identified

Numerous issues and difficulties arose during the course of this internship program. The following issues and difficulties are highlighted below:

#### 3.1.1 Inability to promptly address customer problem effectively

As an intern in a newly established branch, I was unable to properly handle the situation and assist the customer in resolving their issues. It was rather difficult to understand what was going on in the department at first, and I struggled to keep up with my coworkers.

#### 3.1.2 Unable to complete task without error

It was a very nerve-racking situation for me as a new intern to complete the task assigned to me without any errors in the beginning. Almost any work given would have to be worked on again and verified to look for errors caused by a lack of trust at the start of the internship program.

#### 3.1.3 Few responsibility during the initial phase

There wasn't much work given out in the first couple of week due to which there was not enough practical experience provided, in order to drill in and observe the work done by the senior coworker for future reference which was rather not monotonous.

#### 3.1.4 Difficulty in analyzing the task

Although I had observed the senior perform the task beforehand, when the time came for me to do it, it did not go as planned. Also, while submitting the files, some errors would remain, which was rather inconvenient.

#### 3.1.5 Inadequate equipment

There is not enough equipment as the situation requires because it is a new branch, and there are only a few fills, devices, stationary, and other items that are insufficient to complete the task on time.

### **3.1.6 Miscommunication between branches**

As it was a new branch which was established due to overcrowding in one of the branch the files and things that were supposed to arrive in the designated branch would be mistakenly provided to the old branch which would inconvenience the branch.

## **3.2 Solving the problems**

Several lessons and problem-solving activities were learned during this internship period. In order to complete daily tasks, one must overcome a variety of challenges and difficulties. The necessary skills must be present in order to deal with such issues effectively and efficiently. During the internship period, the aforementioned problems were addressed in various ways:

### **3.2.1. Addressing customer's queries**

As time passed and I became more accustomed to working in the front lines and dealing with customers, I learned how to effectively address customer inquiries without becoming a burden to my coworkers.

### **3.2.2 Task completion on time**

As I surveyed the market and brought in completed accounts with less error than the previous one. It took less and less time as I filled out more forms and entered them into the system.

### **3.2.3 Responsibilities assigned**

In contrast to the beginning of my internship, the responsibilities assigned increased as the work completed without error or setback increased. With increased trust and work placed in me, cooperation and difficulty increased. With the passage of time, I became accustomed to the work that I had to perform.

### **3.2.4 Analyzing the tasks**

As time passed and theoretical knowledge collided with practical work, the problem with which I had previously struggled was completely resolved. Also, if there is any doubt, the working environment encourages employees to seek assistance in resolving the issue at hand and completing the task.

### **3.2.5 Complete equipment & communication**

With the passage of time, the equipment required to run the company smoothly was delivered on time, and there was no more miscommunication between the courier delivery and the things that were supposed to be sent arrived on time.

### **3.3 Recommendations to Nabil Bank Limited**

My recommendations to Nabil Bank Limited would be as follow:

- a) Customer files are mostly managed manually, with only a few exceptions being kept digitally. So it is preferable to manage files digitally rather than in folders, which may cause problems in the future if the documents become worn and torn.
- b) There isn't enough equipment for the employees to do their jobs efficiently. So it would be preferable to bring in some new equipment for the employee to work efficiently without rushing to complete the task.
- c) The office is not designed to be both customer and staff friendly. Because the counter is too small, cramped, and in the corner for the customer to notice, as well as for the customer department to coordinate with other departments because it appears to be isolated (too far) from other departments.
- d) There does not appear to be enough staff required, as it would be preferable to have two people working at the cash register to ensure a smooth operation.

### **3.4 Lessons learned during the CO-OP studies**

### **3.4.1 Interpersonal Skill**

Not only in the professional world, but also on a daily basis, communication is essential. If one wants to succeed in life, good communication skills are a necessity. It is simple and comfortable to work with staff when you communicate with them and develop a personal relationship with them. I got along well with the staff during my internship period. They supported and mentored me throughout my internship, and I considered them my friend and mentor.

### **3.4.2 Work ethics and culture**

Every organization has its own set of ethics and rules to follow, and the same is true for the workplace where I interned. It is common courtesy to greet and arrive ahead of time, as well as to have everything in order before the bank opens. Aside from that, it is necessary to organize the documents and forms that have been verified, as well as keep track of the business's progress.

### **3.4.3 Double checking**

Another important lesson I learned from this internship is to always double and cross check documents and forms before submitting them for verification. Although it is a time-consuming process when there are many customers and fills to be checked, never be discouraged from checking the fills again because there may be some things missing that can only be seen then.

### **3.4.4 Team coordination**

As in any organization, different departments and roles exist, but it is critical to properly coordinate and communicate with the members because they are like a family in which everyone helps each other out in times of difficulty. Learning firsthand the value of teamwork helped me realize that with the help of others, any task can be completed on time and with less error.



### **3.4.5 Recognize your strength and weakness**

Everyone has things they are good at and things they are not so good at; it is critical to know yourself in order to pick up a challenge that can be completed on time. Otherwise, it will be more of a burden on the entire team because it will take more time and effort to rectify and complete the task on time. Through this internship, I discovered my ability to remain calm in any situation and maintain a level head, as well as to stick to and maintain a strong foundation without forgetting what has been taught. On the other hand, I overcame some of my weaknesses, such as being able to deal with customers without becoming flustered..

### **3.5 Application of theoretical knowledge into real working situations**

Theoretical knowledge and practical experience are not the same thing. One is insufficient without the other, so learning about the banking sector at KCM was extremely beneficial when I entered the real working world. However, the lack of practical experience had a significant impact on the initial phase of the internship because the body could not keep up with the information being provided to the brain, and I would occasionally become disoriented due to my inability to process the information and new things being taught in the workplace.

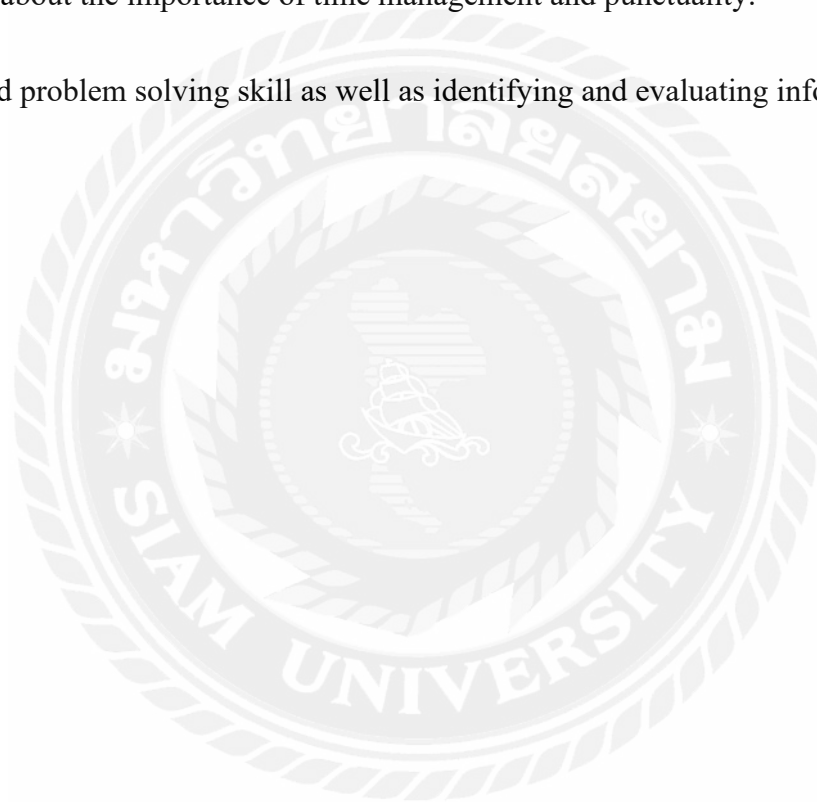
Because the workplace is a dynamic environment that changes depending on a variety of variables, some of which can be controlled and some of which cannot. As a result, being a KC Mites helped me perform at my best.

### **3.6 Special skills and new knowledge learned from CO-OP studies**

Some of the key skills and knowledge learned through CO-OP studies are as follows:

- Being able to remain level headed and have a focused mindset played a really huge role in able to handle the task at hand.
- Increasing confidence and improving interpersonal skills throughout the internship program.

- Being able to better express myself when dealing with customers and getting a good grasp on their problems.
- Understanding work ethics and treating employees and customers with respect.
- Being able to apply theoretical knowledge in a practical situation more effectively than I could throughout the internship program.
- Learned about the importance of time management and punctuality.
- Improved problem solving skill as well as identifying and evaluating information.



## **Chapter 4 Conclusion**

### **4.1 Summary and Evaluation of Work experience**

Working as an intern in a company is a fantastic opportunity for any individual to put their theoretical knowledge to the test in a practical setting under the supervision of a mentor, where it is acceptable to make mistakes and learn from them. Because each organization has its own set of rules, regulations, and standards, experiencing and becoming acquainted with it was a priceless memory that I will cherish for the rest of my life.

Basically, during this internship, I learned how things work and became acquainted with various types of documents, files, and terms. It also resulted in a greater appreciation for the significance of communication, interpersonal, and information skills. With all of the lessons learned, this internship program taught me that good behavior is the key to success in any career. Aside from academics, I can see specific skills developing in me, such as the ability to take initiative and make sound decisions. Not only that, but this internship has taught me that feedback is critical for any business. I'd like to thank Nabil Bank Limited for giving me the opportunity to work as an intern in DSA field and believing in me with the assigned roles and responsibilities. I'd also like to thank the customer service department staff for their advice, oversight, and feedback at every stage. Overall, this internship program has allowed me to identify my own strengths and weaknesses while performing assigned roles and responsibilities.

### **4.2 Limitations of the study**

The limitations of the study are as follows:

- a) Unable to use the system without the supervisor ID being provided has prevented me from accessing and getting familiarize with the inner working.

- b) I was unable to investigate various activities due to the Bank's policy of keeping certain information confidential.
- c) Lack of prior research study on certain topics
- d) The interpretation and conclusion has been drawn within the limitations of individual knowledge and judgments.

### **4.3 Recommendations for the company**

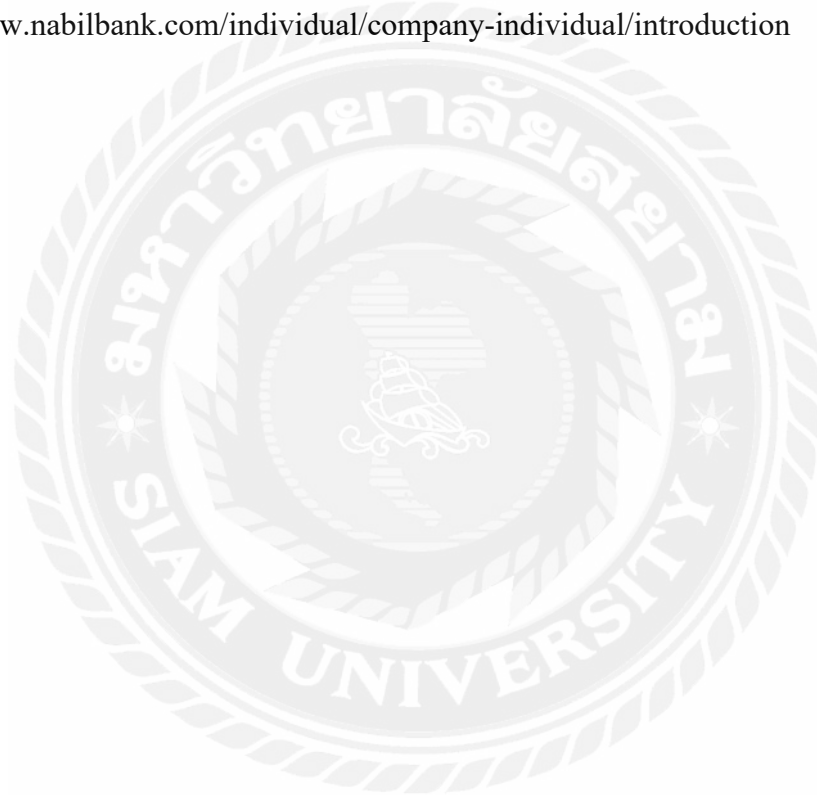
It was a great pleasure to learn about various department of Nabil Bank Limited. To improve any organization, recommendations and feedback are required. It would be preferable to have a router for internet access, which would benefit both the customer and the staff. It would be preferable to have an additional computer in the CSD to maximize output. Additionally, an additional workforce is always a plus for the company so that when an employee is on leave, there is someone else to handle the task smoothly. Finally, upgrading the company's software system would be advantageous.

## Reference

Himalayan News Service. (2022). *Nabil: 'Excellence in Consumer Debit Cards & E-commerce Acquiring Business 2022*. Retrieved from <https://thehimalayantimes.com/business/nabil-bags-award>

Nepal Stock Exchange ALPHA. (2023). *Nabil Stock Price | Nabil Share Price*. Retrieved from <https://nepsealpha.com/stocks/NABIL/info>

Nabil Bank website. (2023). *Introduction | Nabil Bank*. Retrieved from <https://www.nabilbank.com/individual/company-individual/introduction>



## APPENDICES

**Figure 3: Customer Service Counter**



**Figure 4: Images of the staff**



Figure 5; Image of the office



Figure 6: Image of the office

