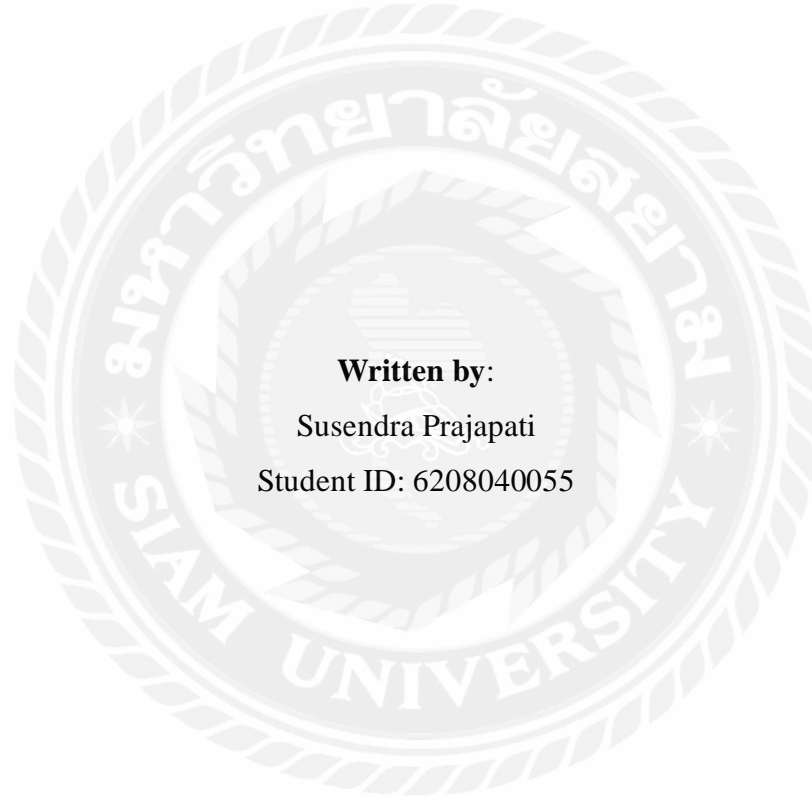




**COOPERATIVE EDUCATION REPORT**  
**“AN OVERVIEW OF THE BANKING PRACTICES IN NICASIA BANK”**



**The Report is Submitted in Partial Fulfillment of the Requirements for Cooperative  
Education, Faculty of Business Administration  
Academic Semester: 2/2022  
Siam University**

**Project Title:** A General Overview of Banking Practices in NICAsia Bank  
**Credits:** 5  
**By:** Mr. Susendra Prajapati (**Student ID:** 6208040055)  
**Academic advisor:** Mr. Kavin Katanyutaveetip  
**Degree:** Bachelor of Business Administration  
**Major:** Finance and Banking  
**Faculty:** BBA (Finance and Banking)  
**Academic Year:** 2/2022

We have approved this cooperative report as partial fulfillment of the cooperative education program 2022.

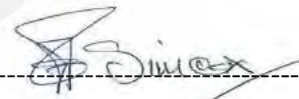
Oral presentation committees



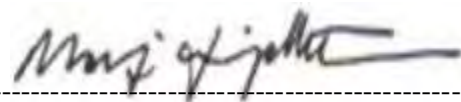
-----  
Academic advisor: Mr. Kavin Katanyutaveetip



-----  
Job supervisor: Mr. Amrit Man Shrestha



-----  
Cooperative committee: Dr. Jeff Simcox



-----  
Assistant president and director of Cooperative Education: Assist. Prof. Maruj Limpawattana. Ph.D.

**Title:** A General Overview of Banking Practices in NICAsia Bank

**Written by:** Mr. Susendra Prajapati (Student ID: 6208040055)

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

**Academic Supervisor:** Mr. Kevin Katanyutaveetip

### **Abstract**

As a part of siam university and the Kathmandu College of Management's curriculum, the internship program was finished. This report summarizes the internship experience at the NICAsia Bank (Nepal Industrial and Commercial Asia Bank). I was allowed to work as an intern at NICAsia Bank for 4 weeks from Jan 15 till now. At NICAsia Bank I obtained various opportunities to learn about the diverse knowledge related to the credit document. As an intern, I was responsible for multiple tasks. The tasks I was assigned with are to scan documents, go for on-site inspection( of the borrower's collateral), photocopy documents, fill the forms for customers, call the customers if s/he is needed, prepare and file the documents, and assist in making the documents. Upon completing the internship, I learned how credit docs are made and how it works. This report is based on the information based on experience and knowledge that I gained at the NICAsia Bank.

**Keywords:** NICAsia Bank, onsite inspection, collateral, customers

## **Acknowledgment**

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I would like to thank Miss. Prashansa Shrestha, Miss. Ramila Damaru, Miss. Ashma Acharya and Mr. Amrit Man Shrestha for deliberately guiding me and teaching me about the credit documents. Their supervision and guidance helped me evolve my job capacity, experience, and my knowledge regarding credit information.

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## **Abbreviation**

ATM: Automated teller machine

CIC REPORT: Credit information companies

BOD: Board of directors

KCM: Kathmandu College of Management

CO-OP: Cooperative

SWOT: Strength weakness opportunity and threat

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Figure 1: company logo

Figure 2: organizational structure

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Figure 4: Credit document opening process

Figure 5: Credit document approval and verification process

Figure 6: Credit document filing process



## Chapter 1: Introduction

### 1.1 Company profile

NIC ASIA Bank which was originally (Nepal Industrial and Commercial Bank), was founded on 21 July 1998. Later on 30 June 2013 after it merged with Bank of Asia, the bank was renamed NIC ASIA Bank. The bank has 2 major subsidiaries, namely



NIC ASIA Capital Ltd and NIC ASIA Laghubitta Sanstha Ltd. The bank has 359 branches, 473 ATMs, 102 extension counters, and 81 branchless. Hence NIC ASIA Bank provides the largest banking service in terms of footprint expansion, and a customer base including balance sheet size. Currently, the bank is providing services to more than 3 million customers.

NIC ASIA has won several awards. Some of their best awards are "Bank of the Year 2013-Nepal" by The Banker, Financial Times, UK. This is the second time that the bank was recognized with this prestigious award, after the banker investment banking award in 2007 (NIC ASIA Bank Limited, 2023).

NIC ASIA Bank's financials are as follows. The company's market capitalization is 79,884,149,067.78, paid-up capital is 11,564,005,365.92, price-to-book ratio is 2.83, roe is 14.8, and the current share price is 690.8

Table 1.1

|                       |                   |
|-----------------------|-------------------|
| Market capitalization | 79,884,149,067.78 |
| Paid up capital       | 11,564,005,365.92 |
| Price to book ratio   | 2.83              |
| Return on equity      | 14.80             |
| Current share price   | 690.8             |

#### 1.1.1 Mission of the company

To be a Bank of 1st Choice for all the stakeholders

### 1.1.2 Vision of the company

To ensure the creation of optimum values for all the stakeholders.

## 1.2 Organizational structure

The organizational structure should be inventive and flexible to the changes according to its surrounding. The organizational structure replicates the surrounding of the employee as well as distinguishes their role and authority level (NIC ASIA bank board of directors, 2023).

### 1.2.1 diagram of organizational structure

The Directors of the Bank are eminent personalities with vast experience in business and the financial sector. The Board of Directors is fully committed to a high standard of corporate governance, which among others encompasses the principles of full disclosure and transparency, social responsibility and accountability, "zero tolerance" compliance culture, business and customer confidentiality, intolerance of conflict of interests, and independent management.

|                                 |                 |
|---------------------------------|-----------------|
| <b>Mr. Trilok Chand Agrawal</b> | <b>Director</b> |
| <b>Mr. Ram Chandra Sanghai</b>  | <b>Director</b> |
| <b>Mr. Keshav Prasad Lamsal</b> | <b>Director</b> |
| <b>Mr. Ganesh Man Shrestha</b>  | <b>Director</b> |
| <b>Mr. Aditya Kumar Agrawal</b> | <b>Director</b> |
| <b>Mrs. Bijaya Swar</b>         | <b>Director</b> |

The Bank is run by professionals having sound experience and exposure in commercial banking in Nepal as well as in international markets. The “Management Committee” of the Bank comprises the following senior staff members:



|                                |   |
|--------------------------------|---|
| <b>Mr. Roshan K. Neupane</b>   | <b>Chief Executive Officer</b>  |
| <b>Mr. Sudhir Nath Pandey</b>  | <b>Deputy Chief Executive Officer</b>   |
| <b>Mr. Santosh Kumar Rathi</b> | <b>Deputy Chief Executive Officer</b>   |
| <b>Mr. Rajesh Rawal</b>        | <b>Assistant Chief Executive Officer -<br/>Performance Assurance Ecosystem</b>                |
| <b>Mr. Jayendra Rawal</b>      | <b>Assistant Chief Executive Officer<br/>-Experience Assurance Ecosystem</b>                  |
| <b>Mr. Ranjan Khadka</b>       | <b>Assistant Chief Executive Officer - Chief<br/>Strategic Resource Penetration Ecosystem</b> |
| <b>Mr. Arjun Raj Khaniya</b>   | <b>AGM - Quality Assurance Ecosystem</b>  |
| <b>Mr. Bapin Rajbhandari</b>   | <b>Chief Technology Officer</b>   |
| <b>Mr. Dinesh Bhar</b>         | <b>Chief Legal Officer</b>  |
| <b>Mr. Rupesh Luitel</b>       | <b>Chief Financial Officer</b>  |
| <b>Mr. Kailash Gautam</b>      | <b>Chief Development Officer</b>  |
| <b>Mr. Suman Thapaliya</b>     | <b>Head Strategy, BPR &amp; Think Tank</b>  |
| <b>Mr. Deepen Karki</b>        | <b>Company Secretary</b>  |

### 1.2.2 Job placement

|              |                               |
|--------------|-------------------------------|
| Address      | Suryabinayak, Bhaktapur Nepal |
| Job position | credit Finance                |
| Departments  | Credit department             |

|   |  |
|---|--|
| Working duration                              | 15 <sup>th</sup> Jan – 15 <sup>th</sup> May        |
| Work hours                                    | 9:30 AM – 5:30 PM                                  |
| Name and Designation of Internship Supervisor | Mr. Prashansa Shrestha<br>Officer – Credit Finance |

### 1.3. SWOT analysis of NIC ASIA bank

|  |  |
|--|--|
| <p><b>Strength</b></p> <p>a. The bank has numerous prestigious awards which include</p> <p>b. "Bank of the Year 2013-Nepal" by The Banker, Financial Times, UK</p> <p>The Bank has 359 branches, 107 extension counters, 81 branchless banking, and 473 ATMs across Nepal with a network covering all major financial centers of the country</p> | <p><b>Weakness</b></p> <p>a. Dont have international branches</p>  |
| <p><b>Opportunities</b></p> <p>a) Digital banking platforms are increasing</p> <p>b) Is being accessible to many parts of the country</p>  | <p><b>Threat</b></p> <p>a) Lockdown</p> <p>b) Global financial crisis due to Russia and Ukraine outbreak (after math)</p> <p>c) Liquidity crisis of Nepal</p> <p>d) Instability of the interest rate</p> |

#### **1.4 Reason of joining NIC ASIA bank**

As per our university we are required to do an internship in our interested field at any corporation or institutes. My field is finance and I am interested in credit and loans. To learn about loan banks is exactly the perfect place to work. Credit has always been a favorite topic for me to choose. A credit document is a document that helps a financial institution to know about the customer's track and their ability to repay the borrowed money.

I choose NIC ASIA Bank as a place to do my internship because of its vast customer segment around the country. The bank is also known for its credit policies and the vast number of borrowers. Due to development in technologies and advanced operating systems, their credit-providing procedure is flexible and well structured. To have a good internship experience, one must have a suitable organization to work in. In this regard, NIC ASIA Bank is an excellent platform for my internship.

#### **1.5 Objectives of the study**

An internship program aims to offer a setup where students can gain firsthand experience with how an organization operates, comprehend the difficulties the organization faces in the real business world, and develop problem-solving skills. As a result, the study has definite goals and is done for a particular reason. The study's primary goal is to describe the credit documentation process and the steps involved in it. There are chapters with specific objectives. They are:

1. The first chapter outlines the rationale behind why I decided to write this report on the operations of my coop workplace. This covers the purpose of the document overall and the company profiles.
2. My job description, roles, and responsibilities as an intern are summarized in the second chapter. This chapter also offers a summary of my contributions to the company.
3. In the third chapter, I discuss the challenges I have faced along the way to focusing, getting better, and learning by doing.
4. The final chapter provides a summary of the entire internship along with recommendations and a review of the business and my experience.

## **Chapter 2: COOP studies activities**

### **2.1 My job description**

As an intern at NIC ASIA Bank I had to do multiple jobs. My job was basically to create and file the credit document. My job includes acquiring customers to their needs and getting their feedback we need to improve our services to the customer. The questionnaires are basically related to the background and the financial condition of the customer. Such questionnaires were used to fill out the credit application form for an individual. Such documents should be submitted by me to my superiors for further verification and processing. Also had to scan the document before submitting it to the supervisor. As a senior intern in my bank, I also had to supervise the jobs of another intern in my bank. It includes supervising their work such as their systematic filing system and the application that they filled. I also was given the task to verify all the documents given by the junior intern and then only submitting them to the superiors.

### **2.2 My responsibilities**

As an intern at the credit department of NIC ASIA Bank I had to work in the credit department, throughout my internship period. The credit department is a back office department. As an intern there I was involved in creating better values in customer service and gaining more knowledge. I had to do the following jobs as an intern:

- Scan and print the documents
- Fill the customer's loan and credit application
- Recheck the needed legal documents of the customer
- Assist the loan managers with on-site collateral verification process
- Check if the CIC and credit appraisal is approved by the head of NIC ASIA bank
- Arrange the documents in the file systematically
- File the files in the systematic order
- Assist the customer to understand and fill the loan documents

### **2.3 Motivation for choosing NIC ASIA bank for Coop studies**

As an intern I have a very keen interest in the credit line and banking sector. I started to work at NIC ASIA Bank on January 15. My motivation for choosing NIC ASIA Bank for Coop studies is as follows:

- I have a very keen interest to learn about credit systems in banks.
- To know how the bank operates.
- Bank is my area of interest.
- Gaining experience in the bank will help me to get a job at a bank.

#### **2.4 Strategic analysis of the company**

The internship is designed in such a way that it enables a person to learn such skills necessary to experience the professional business areas in their life. Throughout this internship period, I had the opportunity to implement what I have learned in college and at Siam University, in my work-life experience. Compared to theories that I learned in the universities and the books, I gained better knowledge and experience in a practical sense about the credit system during my internship period at NIC ASIA Bank. The followings are the objective of this internship program:

- a. Learn about credit documentation
- b. Learn about the banking system in Nepal
- c. Build a network in the banking sector
- d. Improve technical and communication skills

## 2.5 Job process

- Credit document opening process

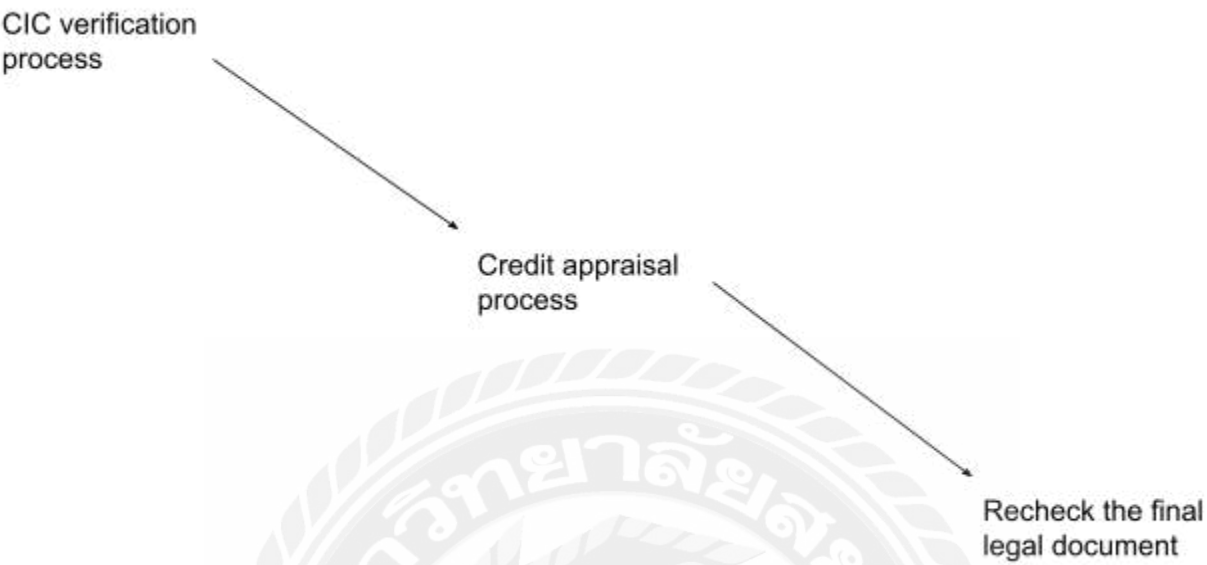
Verify documents needed  
for credit documentation

Filling forms for  
credit approval  
purposes

Collecting needed  
legal document

In the first 3 days I was given the task to go through all the files of credit documents and understand the purpose of each document with the credit disbursement process of NIC ASIA bank. After I understood the certain processes of the credit document, I was given the task to interact with the customer and fill the credit application form. I also had to collect and scan legal documents(both original and copy) like citizenship of all family, land papers, first passes map and certificate, land ownership documents, etc, and other income documents. These documents were needed to fill up the credit application and the loan application form. These documents with his/her family tree are later submitted by my superiors to the main branch, for verification purposes of the CIC report.

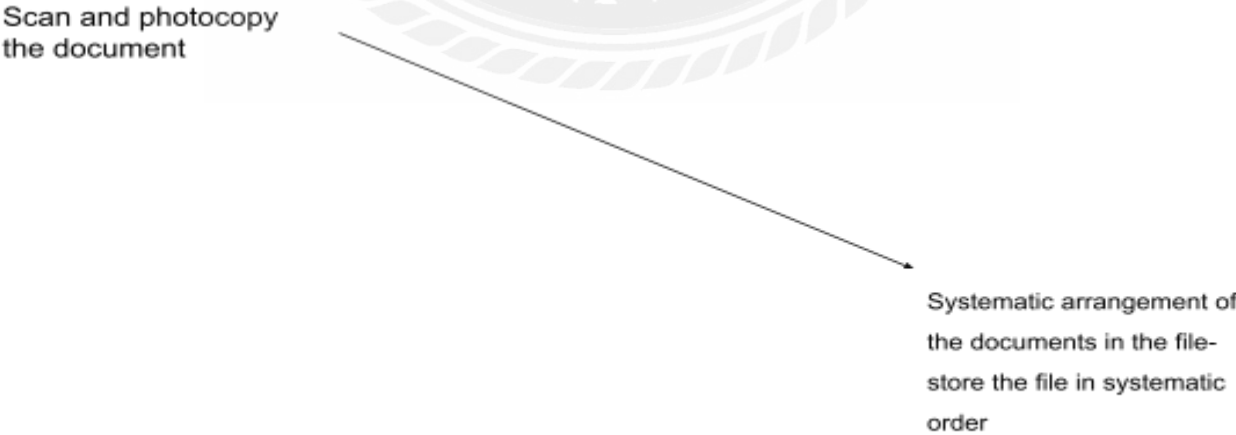
- Credit document approval and verification process



My job here is to see if the CIC report is accepted or rejected. If accepted, my superiors proceed with the credit appraisal and upload the credit appraisal in ocas. Then I also had to check if the credit appraisal is accepted or rejected from ocas system.

Another job of mine comes after superiors proceed to make the security documents such as loan deeds. My job was to check if there is any mistakes made in the security documents and help the customer to sign such documents.

- Credit document filing process



After processing security documents done by my superiors, I had to scan and send those documents for legal venting. After the documents are legally approved I had to arrange those customers' documents in a file(a new file is created if s/he is the new customer) and arrange those files in a rack or a drawer.

## **2.6 Contributions as a Coop student in the Enterprise**

### **2.6.1 Communication**

We have learned a lot of communication skills in the co-op class. We also learned the importance of communication and how it will help us in any environment. Due to this reason, I had an easy time communicating with both staff and customers in my office. Good communication with the customer helped me to better understand their situation, problems and there needs. This enables me to get a good response from customers and helps me maintain a good friendly professional environment with them. Meanwhile, good communication with the supervisor and employee helped me to get better guidance, response, and feedback. This guidance and feedback helped to improve my intern experience

### **2.6.2 Initiation in the work**

Taking initiation in each activity was part of the quality that I learned from Coop classes. Learning to take the lead is the skill that I acquired in each of the projects that I undertook in co-op class. In my internship program, I was initiated to take the incoming work and help others if any staff is absent. Such initiative steps that I took helped me to gain a lot of experience in the working environment as well as gave me the better capability to do work.

### **2.6.3 Technical knowledge**

In college we learned about credit documents, their importance, and their uses. But such learnings only gave us technical knowledge about credit documents and credit documentation. This knowledge I gained at the university gave me a basic level of knowledge to practically learn about credit documentation and credit document. It helped me to better understand my work and made my work easier.

### **2.6.4 Punctuality**

Being punctual in every work to be done is one of the behaviors that the college taught me. At college, we used to attend every class on time following the rules of each specific class. In the internship program, I learned to attend to my work on time and sincerely work during my



intern hours. The workflow each day was not constant. On days with a heavy workload, I assisted others with their work while finishing mine work sincerely on low workload days. Doing so not only made the work of other staff easier but also made a good impression on me.



## **Chapter 3: Learning Process**

### **3.1 Problems identified**

The, following are the problems identified during the duration of my internship program:

- Difficulty in prioritizing customer queries

During my internship period. I had days with lots of customers and days with little flow of the customer. Usually, customers are in a hurry to present their problems first. They don't see other customers and want their problem or request to be the priority to be solved. Such a situation makes us harder to prioritize the work of the customer.

- Difficulty in catching up at the first phase

During my first phase, I had a hard time catching up. It may be due to the busy schedule of my mentors. I found out hard time using the knowledge I gained from my books and the class in the real workplace.

- Overflow of work

During days when I had a lot of customers, work load kept on stacking up. Even though I didn't finish one work another work would have already stacked on my head. Most days, such a situation led me to work extra time at the office.

- Not enough members to hold the workflow

During my intern days I found out that sometimes not all members are present while other times most of them are present. When most of the workers are not present their workload would fall on other members. Such a situation created a burden on other workers.

### **3.2 Solutions for the problem**

There are lots of problems found during this internship period. One must analyze that problem to find a better solution. Such a solution will lead to a drastic improvement in personal skills and the efficiency of one's work. Following are the necessary solution for the problems:

- Substitute the absentees

Sometimes employees are absent, leaving more work burden on others. In such situations, I ask the burdened employee for my assistance to complete his or her work with the work skills that I have learned, like filling grantors in the NIC Asia bank's system or simply helping to make docs like loan deeds or so.

- Question and analyze

As a new intern, I had a hard time catching up with the employee. In this case, what I used to do is ask them a lot of questions regarding the stuff that I don't know, and analyze the work. By doing so I learned how to do the work given by my superiors without hampering their work.

- Assign the responsibilities

During those days with many customers, instead of doing all the work by myself, my supervisor came up with a solution to divide responsibilities so that there will not be queried and the work of the person will not be hampered by others. As a result work of the customer is completed faster.

- Response to queries

On those days when there are many queries from the customer I mostly ask them to sit in line instead of coming up with their problems at once. By doing so work of each person is finished systematically without giving the burden to other employees.

### **3.3 Recommendations to NIC ASIA Bank**

My recommendation to the NIC ASIA bank are:

a. I find the NIC ASIA banks file storing system to be outdated. They use the traditional style of filing documents. So as a result, most of the time I find finding the file of the person hard and time-consuming. In the digitalization era, we can store files in a digital platform. By doing so finding the file would also be easier and faster. Hence I would like to suggest NIC ASIA Bank store the file on the digital platform.

b. To help with the queries of the customer in the credit department and the CST department, a token system should be installed. By doing so customers can stay in line and wait for their turn.

c. Most of the time I see workers less motivated to do work. Some kind of motivation may be useful for them to get excited to work. For instance, some better incentives may work in this case.

d. Through my observation, most of the staff work longer than their usual hours and even come to work on weekends. Due to this reason, they look like their energy is drained. Some incentives like vacation may help them to relieve their work stress and come up with a fresh mind.

e. I find some printers and scanners are old and hard to use. Such devices not only burden the user with the extra effort of work but also consume time. Even though repairing those machines may be a solution, the same problem arises in a short amount of time. Hence replacing them with new ones will increase the efficiency of the work and also saves time.

### **3.4 Lesson learned from CO-OP studies**

#### **1. Not to be afraid of error**

First thing I learned is not to be afraid to do any mistakes. As one great person said, "Success is an aftermath of countless mistakes". But this does not mean one should repeat the mistake more than once. As an intern, I have made many mistakes. Through those mistakes, I have learned new things and improved my skills as an intern. Improving through my mistakes made me more capable of doing work than I used to do before.

#### **2. Don't hesitate to speak up and ask questions**

Another thing I learned is not to hesitate to ask questions. Asking questions does not make you a failure, but it makes you seem like you are interested in your job and want to learn more. Asking question help you to gain more knowledge and learn new skills. Hence it is crucial to ask questions about the things you don't know without any hesitation

#### **3. Communicate**

One of the things that I learned in the co-op class is to communicate. Communication is the key to building a relationship with others. One must create good communication skills if one wants to succeed in life. Communication not only makes a healthy relationship with your co-workers but also helps to create a good working environment. Due to my communication skill, I got on good terms with my co-workers and my superiors, thus enabling them to provide better guidance and support throughout my internship.

#### **4. Take initiative measures**

How to take initiative is another thing I learned in my CO-OP studies. During my internship period, I did not wait for others to tell me to do the job. I took the initiative and did it before they told me. I also didn't wait for others to finish or do the job but did it on my own. I took the initiative to ask if others need me in a certain position when there were a lot of customer queries or if someone from my department was absent.

### **3.5 Application of theoretical knowledge in real work situations**

In college we have learned a lot of theories. But such theoretical knowledge comes to the test when we apply it in our work life. In a sense, theoretical knowledge and practically applying are two different things. When we go to the workplace applying those knowledge seems to be not enough. In the workplace, such theories only serve as a base level of doing work. Stuff like learning to hone a new skill, culture, and changing environments will seem to challenge your capability and flexibility. To experience and learn such things internship program aids you in your degree level. To be honest I knew only theories about credit documents. By experiencing first hand about it in my internship period I was able to learn in more detail than I learned in the university. I got a realistic experience of how the credit system in the bank works and how complex it is. Theories in the class made me understand about the credit document and types of credit. It helped me to get a grasp of knowledge that significantly grew throughout my internship period.

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

- Self-discipline

One must have the self-discipline to achieve the inner goal one wants. It includes focusing on your goal without any distractions. In college, we learned how to focus on our goal and how to achieve it. This stuff came to further practice during my intern periods in the bank. During my internship period, I had a ton of work from 9 to 5:30. During such a period I had to focus on my work without any distractions. Thus such skill to focus on the jobs was increased to the next level in my internship period.

- Communication skills

Communication is a fundamental one must have to have a good connection with others. During my intern period, I had to communicate with each staff member. By doing so I learned one must have good communication skills to get the knowledge one wants, and also help to achieve a good impression on your superiors. Such kinds of stuff have a huge impact on your working life as it has lots of side perks.

- Deep view of banking systems

In the past I used to think the banking system is overrated. I used to think it was a job where people have to work for long hours which may seem to be tiring and not that fruit full.

Now I think staying for a longer period is necessary and it is very crucial. The main reason is, the bank is one of the main organs of the economy of the country. Hence people should work for longer hours in banks.

- Multi-tasking skills

By staying in the bank I enhanced my multi-tasking skills. As an intern at the bank, I am given lots of side work at once. For instance, while filling out the form of the customer I also had to scan certain documents. At first, it was hard to do so. Now I can manage multiple works given to me and handle them in an easier way than I used to do before.



## **Chapter 4: Conclusion**

### **4.1 Summary and the evaluation of the work experience**

Internship program acted as a medium between theories we learned in our class and the actual workplace. Throughout the internship program, the knowledge that we learned in our class was channeled into our work areas. As a result, creating a better practical experience.

In this internship experience in NIC Asia, I was able to gain a lot of knowledge. It gave me a first-hand view of how the credit system in the bank works. Credit is not just a process of loaning money and as a result, gaining both principles and interest, but includes more. It has more processes between them and is a vast cycle. The credit process in banking also includes contractual and other legal stuff. The only thing that I was not satisfied with here was the given internship period. I believe I could learn more and gain more insightful knowledge if I got more time.

Knowledge and experience was not the only thing that I experienced in the internship program. I found out that I have learned a lot of intrapersonal skills, communicating skills and multi-tasking being one of them. I found out that communication is the key to learning and transferring knowledge from others and to others. It serves as a beacon to channel knowledge between 2 or more people. I was able to hone my communication skill to the next level which gave me a good impression of myself in the view of my superiors. And as for my multi-tasking skill, now I can handle 2 or more jobs more easily than I used to before.

I would like to express my gratitude to all the members of NIC ASIA Bank for having me as an intern. I would like to show my gratitude to Prashansa mam, Ramila mam, and Amrit sir for guiding me on my work throughout my internship program. I would like to thank other members for giving me a kind and pleasant environment to work in.

In short, I had a great experience throughout my internship program. My main concern is that the time limit of the internship program is short. I believe that I could learn more if not for the short period.

### **4.2 Limitation**

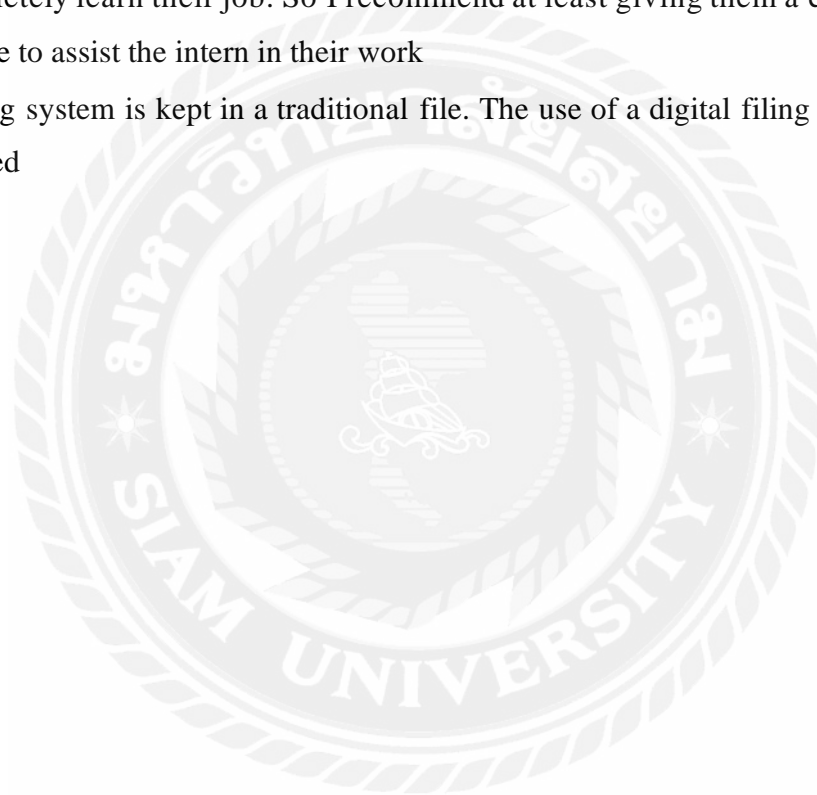
- The given period was not enough to do internship work. I would have gained more knowledge about credit if not for the given limited time constraint.
- The research is limited to personal experience and knowledge only.

- Some constraints of policies of the bank have limited the knowledge of the research paper
- Enough research is not done on the topic

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

I am honored to work as an intern in the NIC ASIA bank. But there are some recommendations to further enhance the co-op activities in the NIC ASIA bank.

- Superiors are usually busy and cannot maintain time to guide the new employee. This makes the intern have a hard time catching up with the jobs given to them and might take a few weeks to completely learn their job. So I recommend at least giving them a certain printed or written guideline to assist the intern in their work
- The filing system is kept in a traditional file. The use of a digital filing system would be much appreciated





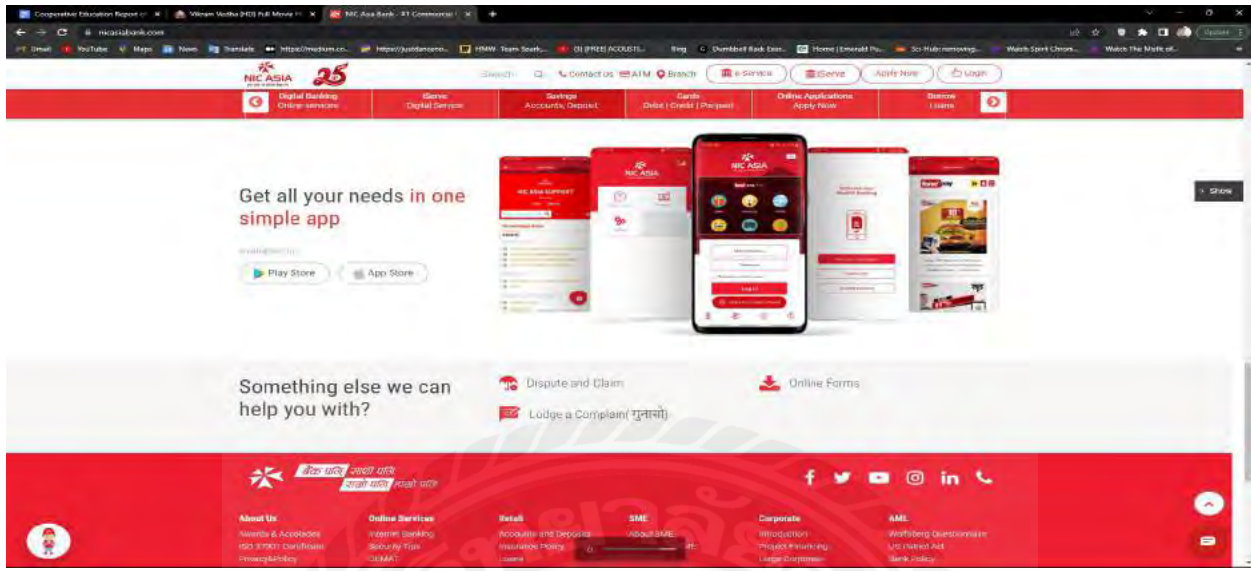
## Reference

NIC ASIA Bank Limited. (2023). *NIC ASIA Bank Limited*. Retrieved from <https://www.nicasiabank.com/>

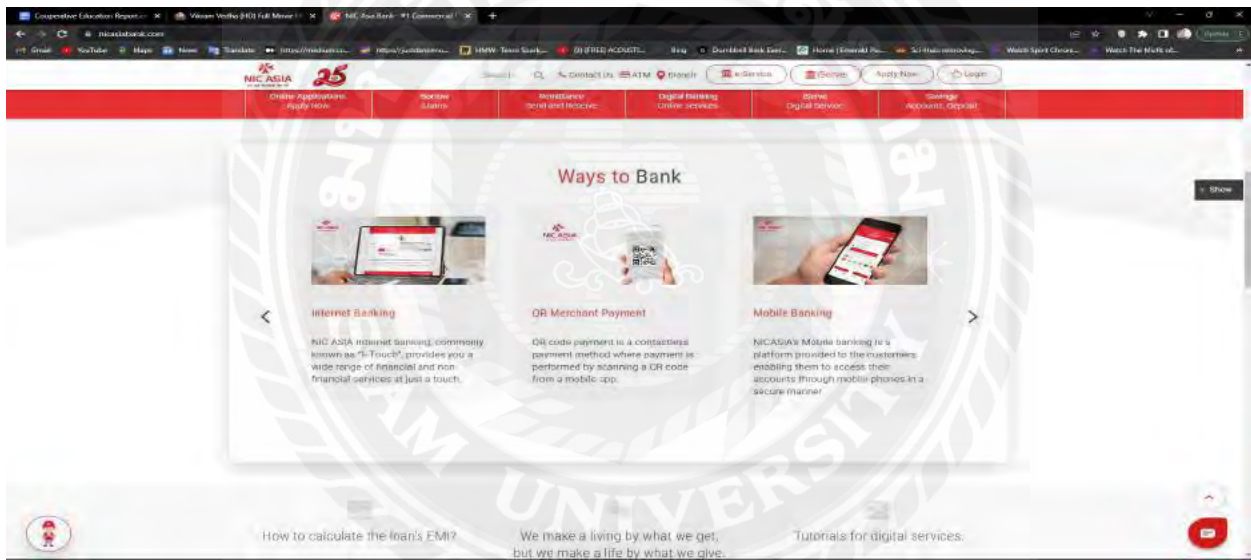
NIC ASIA bank board of directors. (2023). *Board of Directors*. Retrieved from <https://www.nicasiabank.com/about-us/board-of-directors>



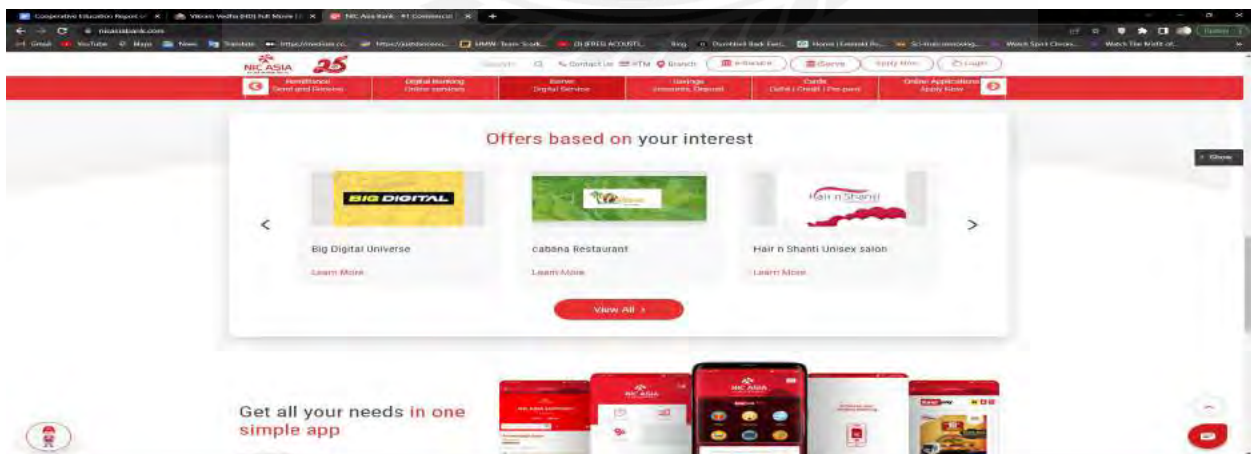
# Annex



The screenshot shows the top section of the NIC ASIA website. At the top is a navigation bar with the bank's logo, a search bar, and links for Contact Us, ATM, Branch, Service, Apply Now, and Login. Below this is a secondary navigation bar with categories: Digital Banking (Online services), Service (Digital service), Savings (Accounts, Deposit), Cards (Debit / Credit / Prepaid), Online Applications (Apply Now), and Loans. The main content area features a large banner with the text "Get all your needs in one simple app" and images of the mobile app interface. Below the banner are links for "Dispute and Claim" and "Online Forms". A footer section contains social media icons and a navigation menu with categories: About Us, Online Services, Retail, SME, Corporate, and AML.



This screenshot displays the "Ways to Bank" section of the website. The title "Ways to Bank" is centered at the top. Below it are three main categories: "Internet Banking" (describing the "Touch" app), "QR Merchant Payment" (describing QR code payments), and "Mobile Banking" (describing the Mobic banking app). At the bottom of this section are three smaller links: "How to calculate the loan's EMI?", "We make a living by what we get, but we make a life by what we give.", and "Tutorials for digital services."



This screenshot shows the "Offers based on your interest" section. It features a horizontal carousel of three promotional cards: "Big Digital Universe", "cabana Restaurant", and "Hair n Shanti Unisex salon". Each card includes a "Learn More" link. Below the carousel is a "View All" button. At the bottom of the page, there is a banner that repeats the text "Get all your needs in one simple app" with images of the mobile app.



Staffs of NIC Asia bank

