



COOPERATIVE EDUCATION REPORT:

Practices of Customer Service Department in Siddhartha Bank Limited SBL

Written by

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**This report is submitted in partial fulfillment of the requirements for Cooperative Education, Faculty of Business Administration, Academic semester 2/2022
Siam University**

Title : Practices of Customer Service Department in Siddhartha Bank Limited SBL

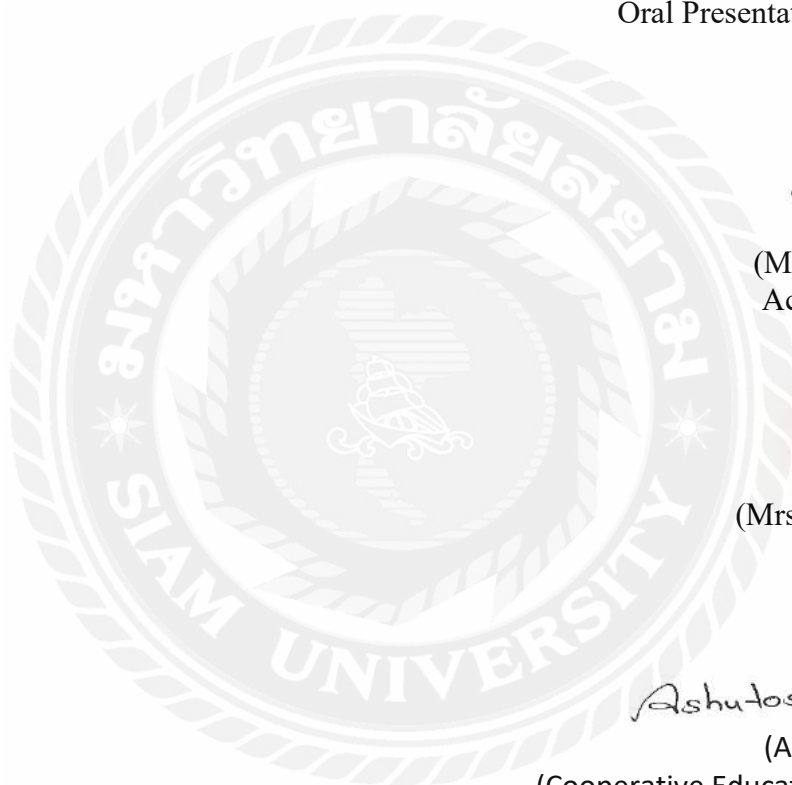
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We have approved this cooperative education report as a partial fulfilment of the cooperative education program semester 2019-2023.

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Abstract

The report represents the coop work education to obtain practical exposure to the fresher students, those who have acquired theoretical knowledge under BBA program. The main objectives of this is to complete 16 weeks internships. I completed my internship at Siddhartha Bank Limited, Gwarko. One of the reputed A – Class banks in Nepal.

This study describes the position of Customer Service Department (CSD), its activities, responsibilities and duties. My job was to assist front-desk worker. The activities being - open new bank account, delivering cards, issuing cheque, going through system to access account balance and so on. The internship provided me with first-hand experience of the real-time work. Now I better understand the differences as well as similarities between theoretical and practical aspects of the subject.

This platform allowed me to learn many soft skills like managerial skills, interpersonal skills and communication skills by dealing and handling many customers. Therefore this report also covers how a student grows in the banking environment following ethical business standards and moral behavioral practices.

Lastly this report describes all my responsibilities as assistant and the duties that were assigned to me.

Keywords: Commercial Bank and Financial Institution, service at SBL, activities within CSD

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The internship opportunity I had with Siddhartha Bank Limited was a great chance for learning and professional development. Thus, I consider myself fortunate to be part of it. I am very grateful to KCM and SIAM University for giving a chance to get to know the practical world and to meet so many wonderful professionals who mentored me throughout this period. My prominent appreciation goes to my supervisor - Mrs. Maria E Shrestha of KCM and Mr. Bikash Dahal of SIAM University who guided me during the journey of cooperative education with constant response.

Bearing in mind previous I am using this opportunity to express my deepest gratitude and special thanks to Anisha Pradhan, Manager of B and B Extension Branch. Who in spite of being extraordinarily busy with her schedule, took time to listen, guide and keep me on correct track. They have been generous enough to have allowing to work at such esteemed and recognized bank.

I express my deepest thanks to Binita Shrestha, Operating In-charge of B & B Extension, at SBL, for taking part in decisions and giving necessary advices. Their guidance made work life easier. I would also take a moment to acknowledge her contribution. It is my radiant sentiment to place on record my best regards, deepest sense of gratitude to Mrs. Rupa Sapkota (Senior Assistant), Pinky Kumari Singh (Assistant), Aryan Wasti (Assistant) and Anjali Nemkul (Assistant) for their hand -holding like approach towards me.

I perceive this opportunity as a huge milestone in my career development. I will strive to use gained skills and knowledge in the best possible ways in future. I will continue to work on feedbacks and improvements suggested by them.

Thank You Sincerely,

Prashant Sah

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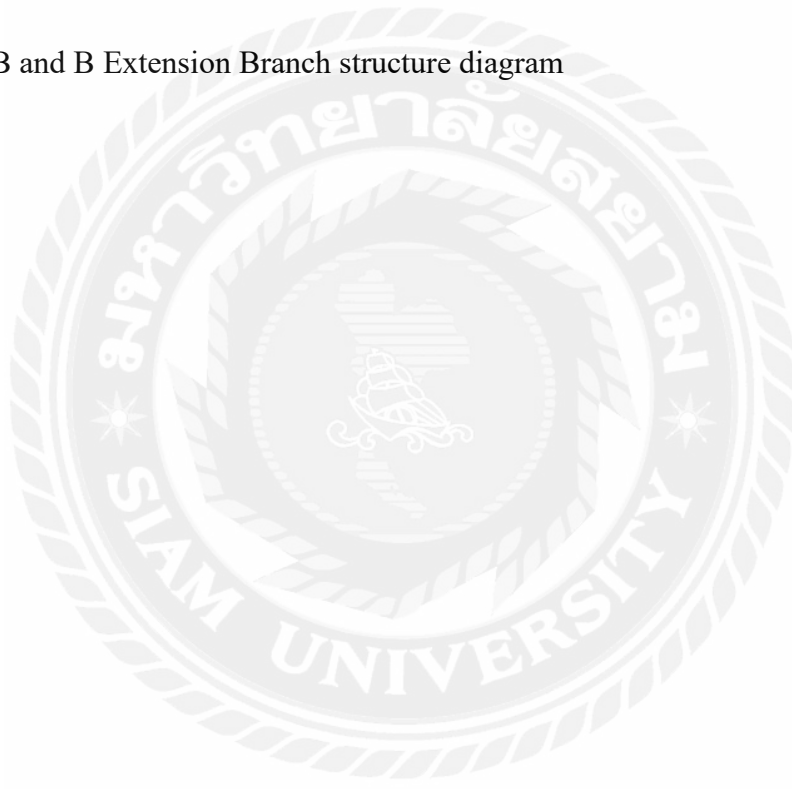
Figure 1 Ownership Structure

Figure 2: Main Structure

Figure 3: Business

Figure 4: Operational

Figure 5: SBL B and B Extension Branch structure diagram



List of Acronyms

NEPSE	Nepal Stock Exchange
BUDBL	Business Universal Development Bank
CSR	Customer Service Representative
BSA	Bank Smart Application
ATM	Automated Teller Machine
CB	Central Bank
NRB	Nepal Rastra Bank
AOF	Account Opening Form
AOC	Account Closing Form
FD	Fixed Deposit
LC	Letter of Credit
KYC	Know Your Customer
FTR/FTA	Fund Transfer Remittance/Fund Transfer Application
CSD	Customer Service Department
CAR	Capital Adequacy Ratio
NPA	Non-Performing Assets
FCY	Foreign Currency Exchange
SSA	Social Security Allowance
SPSA	Siddhartha Professional Salary Account

SPPS	Siddhartha Platinum Plus Saving Account
NOC	No Obligation Certificate
PSD	Payment System Department
ECC	Electronic Cheque Clearing
SVZA	Siddhartha Gen-Z Saving Account
SWIFT	Society for Worldwide Inter-banking Financial Telecommunication
CKPU	Central KYC Processing Unit
PEP	Political Exposed Person
CASBA	Customer Account Supported by Block Amount
NEPS	Nepal Electronic Payment Systems
CA	Current Account
SOPs	Standard Operating Procedures
SVRM	Siddhartha Remit Bachat Khatha

Chapter 1 Introduction

1.1 Company Profile

Siddhartha Bank Limited is an “A” class financial institution licensed by Nepal Rastra Bank (NRB), established on 24th December 2002, since then it has expanded its services across the nation with 183 branches and 3 extensions counters. Time and again, it has been considered as a trustworthy, credible and technologically advanced banking institution in Nepalese market (Siddhartha Bank Limited, n.d.).

Shareholding are 51% and 49% among promoters and general public respectively. 6% is held by institutional promoters. Promoters including SCL which has been providing its products and services through the network from all branches. SBL follows all rules, processes and laws, ensuring due diligence in operations as directed by governing body. As a responsible corporate, SBL supports innumerable CSR activities throughout the nation. The bank has paid up capital of Rs.1.57 Billion. The structure is given below: (ICRA Nepal, 2014).

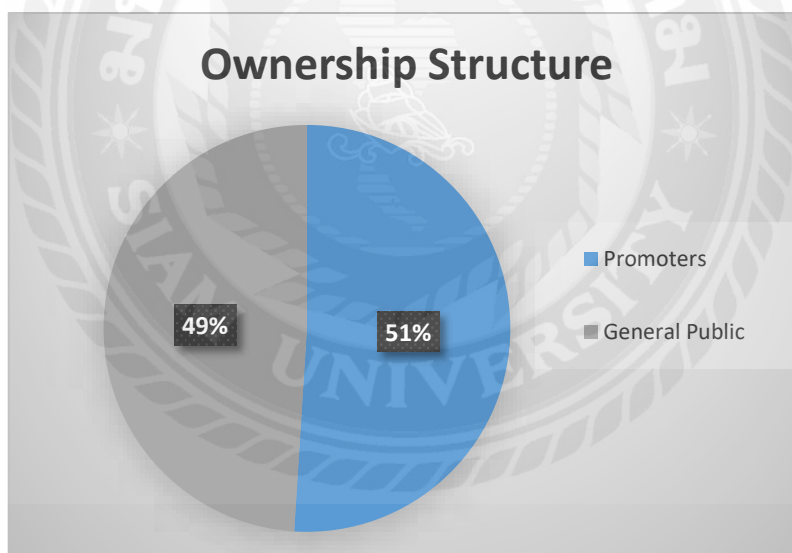


Fig 1.1 Ownership Structure (ICRA Nepal, 2014)

Core philosophy of the bank is to nurture relationships with customers and clients. To ensure convenient access to services, SBL integrates digital banking. Due to merger of Universal Development Bank (BUDBL) to Siddhartha Bank, SBL is now listed on NEPSE. SBL also facilities Remittance by the help of its partners located in different countries (Siddhartha Capital Limited, n.d.).

1.1.1 Mission

Siddhartha Bank desires to be one of the leading banks of the industry by fulfilling the interest of the stakeholders. It aims to provide complete customer satisfaction. Offers innovative products. Able to retaining human resource. It looks forward to foster better local working culture to obtain superior individual performance. It abides by in terms of transparency, integrity, sustained growth, innovation, confidentiality and customer centricity. It strives towards sustainable socio-economic development by working collectively with local and international agents or stakeholders (Siddhartha Bank Limited, n.d.).

1.1.2 Vision

Siddhartha Bank runs with a vision to be financially sound, operationally efficient, optimization of resources and keep abreast with technological development. It projects itself as companion during uncertainty. It strives towards the welfare of the community. It wants to be prudent for consistent growth in itself and externally by providing employment to locals and contributing towards prosperous nation. SBL vision is to run with its ethical approach and dependable services. (Siddhartha Bank Limited, n.d.).

1.1.3 Strategies

SBL provides mobile banking services or BSA (Bank Smart Application). ATM cards are free-service for two years. The scheme like salary account includes medical insurance cover facilities. SBL service offer better than other and find best solution to fit in financial scenarios like cheque clearing, locker and credit card facilities. Siddhartha Bank interact with international agent to provide oversees employee working in gulf country or international boundaries. To avoid fabrication of identification through copy they look for original and strictly check the signature and people face to confirm and identify accountholder for validation. SBL consistently train tellers to look for opportunities to cross-sell bank products and refer customers to right person (Siddhartha Bank Limited, n.d.).

The bank can easily review existing account to determine positive banking and credit trends in customer for pre-approval. It also check the double accounting, blacklisting, Politically Exposed Person (PEP) and screening of account before opening of account. Bank strategy planning are based on annual budget related exercise. This is largely due to the fact that an executive team is faced with regulative change made by Nepal Rastra Bank. The strategy depends on the performance result like when market share is dropping the reaction is to sell

product and service harder or when the market's loan goes bad and the percentage of bad debt increases the reaction is to stop lending (Siddhartha Bank Limited, n.d.).

In other words Siddhartha Bank is managed through enlightened leadership, coherent, unifying and integrated set of decision. First, it is concerned with following of the bank activities with CB i.e., NRB. Second is investment portfolio related to the different profit potentiality and third is to assess the future scope of profit potential and then reevaluate and plan again based on the performances result. Therefore the strategy differ according to bank objectives and regulation of central bank, where BASEL also plays role here for making bank safe from Non-Performing Loan or to get bankrupt (Siddhartha Bank Limited, n.d.).

1.2 Organizational Structures

Business has to be aligned into various departments, branch, and sub-branches for carrying out day-to-day operations in a smooth and efficient way. Different staffs in the different section perform tasks systematically in coordination to get the better result. A sound hierarchy in organization is essential for successful operation of an institution whether the organization is profit or non-profit oriented. Basically banks are mainly large, physically dispersed and diversified organizations, utilize some different forms of departmentalization. (Montana & Charnov, 1993) After considering various dimensions, organization decides the different types of structure like simple structure, functional structure, multi-dimensional structure, matrix structure, hybrid structure, network structure and bureaucracy. So, a planned and effective organization structure is required to a business institution for systematic role, passing on authority and degree of responsibility for its function (Ahmady et al., 2016). SBL Bank Structure is based on three category is followed below:

1. Main Structure of SBL
2. Business
3. Operation

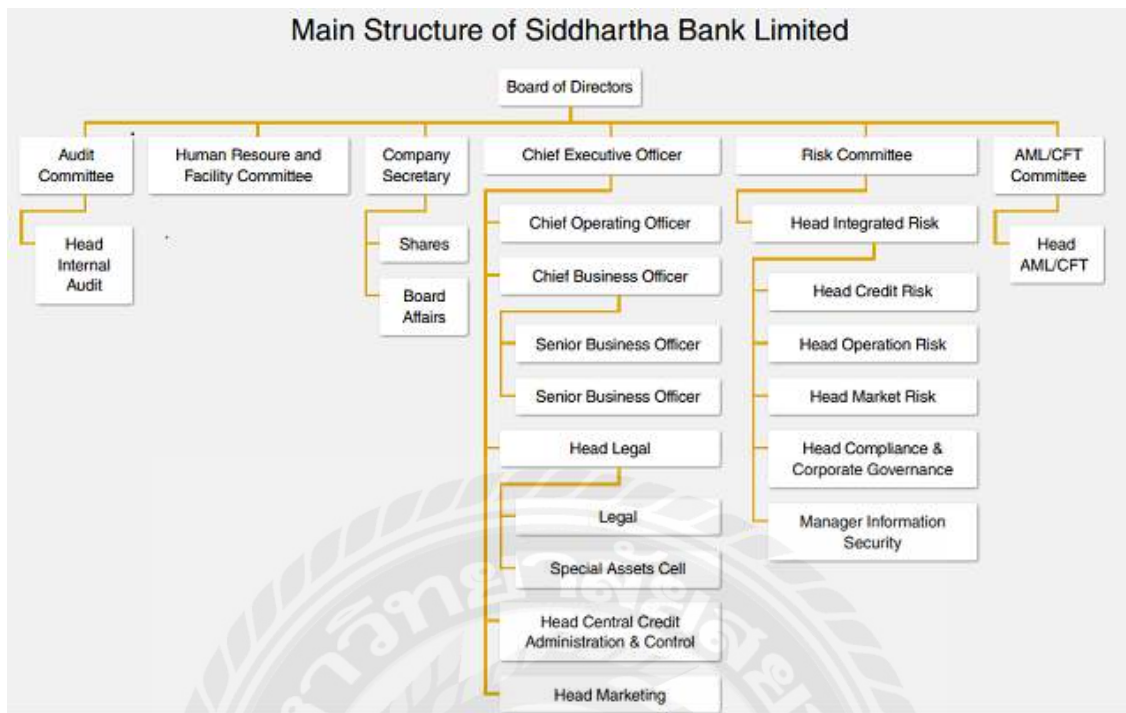


Fig 1.2: Main Structure (Siddhartha Bank Limited, n.d.)

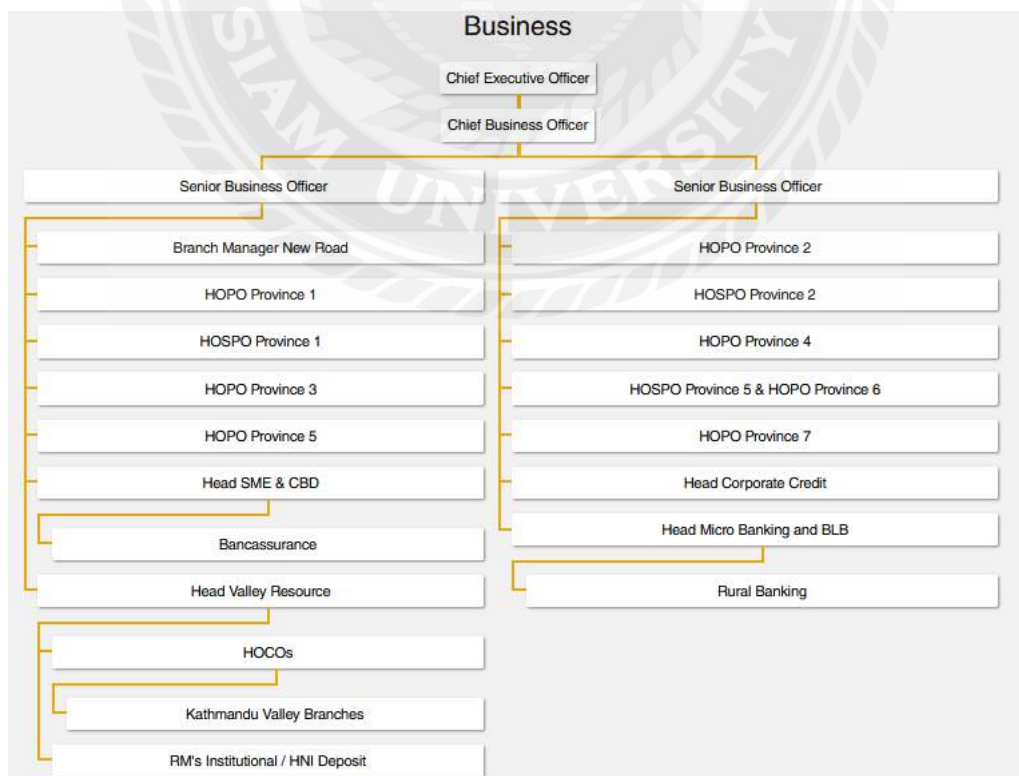




Fig 1.3: Business (Siddhartha Bank Limited, n.d.)

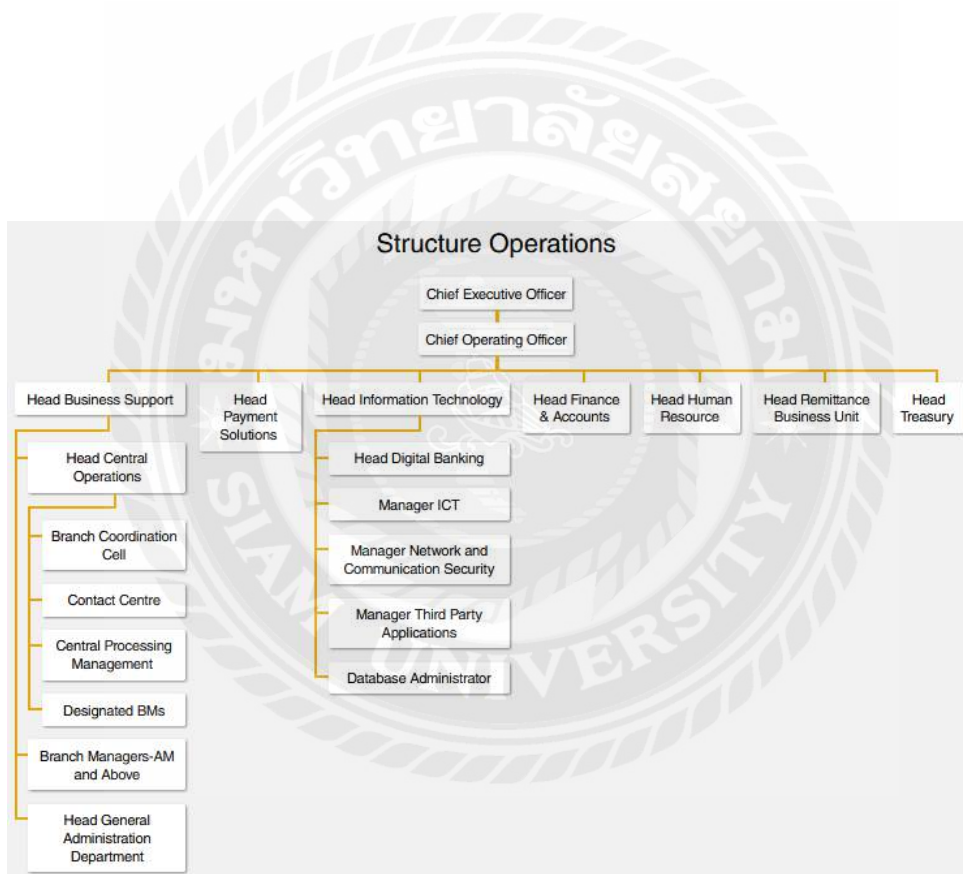


Fig 1.4: Operational (Siddhartha Bank Limited, n.d.)

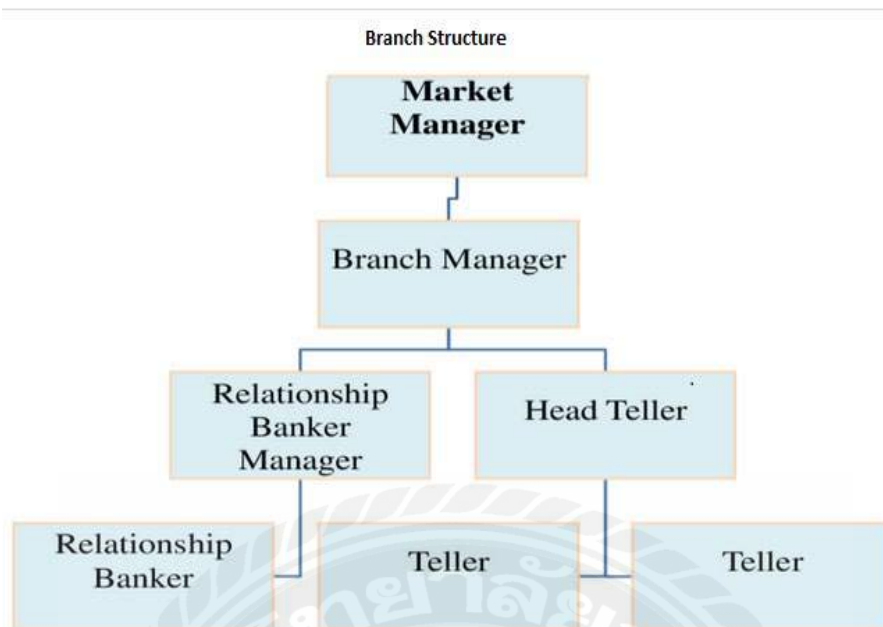


Fig. 1.5: Branch Structure (Siddhartha Bank Limited, n.d.)

1.2.1 Position in Customer Service Department (CSD)

Customer Service Department (CSD) is the department which deals with the customer directly. Being the place of the first contact for most of the customers in the bank, it is one of the most important departments of the bank. Customer service is the process by which an organization delivers its products and services to the customers. This department interacts straight to the customers and the people who comes for inquiries about different queries related to AOF, ACF, KYC, ATM, Withdrawal, Deposit, FD, QR, TT or LC, Remit, Financial Product, DEMAT, Mero Share and other many cases in the bank. This is the department that acts as an interface between the customers and other departments of the bank.

1.2.2 Junior Assistant

Customer Service has direct one on one approach between a customer's queries and a representative of the company that stand there to solve their problem by answering the question or by providing specific required services. Working in CSD facing direct interaction is a critical factor to ensure customer satisfaction that supposed to be quick to make feel them easier and comfortable.

Work at a bank, customer service supports customers so they can attain their financial objectives, serving them to select the accurate products and services and advocating them with financial decisions in given time horizon. Customer service representatives also help

customers make transactions, deposit and withdraw funds and process loans. Providing quality customer service was prominent role in the bank because it makes customers feel valued, helps them meet their needs more effectively and improves overall customer retention.

1.3 Intention and Motivation

Banking industry demands significant skills like industry knowledge, interpersonal skill, technical knowledge, effective communication, empathy, attention to detail, patience, conflict resolution skills, dependence, friendliness, responsiveness and decision-making skill. These skills are essential to work in customer representative section. As a student I have these skills I learned during the course of Human Relation and Personal Skill Development, however I had not applied it in practical. As my major subject is banking and finance, banking is the suitable sector where these skills can be applied for my development and career growth.

Nevertheless bank works are serious business like managing money, handling customers, dealing with clients and keeping safe record of their documents. CSD is the first place that all employee has to go through because it is the first basic skill to learn and mandatory. It sounds beneficiary in term of making future career in banking industry. For this purpose, I chose Siddhartha Bank Limited.

1.3.1 Strategic Analysis

The banking industry is categorized into various divisions and sectors, including investment banking, retail, co-operative banking, and rural banking; all come under the one term called 'banking industry'. After technological advancement, the model of banking is changing. In place of traditional banking, internet banking and smart banking are gaining high popularity. The PESTEL analysis of the Banking Industry can show how external factors can affect the banking industry. It is essential to know the basic information about the banking service to do a detailed PESTEL analysis of the Banking Industry (Frue, 2017).

1.3.2 PESTEL Analysis of Bank

Banking industry is so much associated to the country economy. So the overall growth of a country is dependent on the development of the banking sector, in some extent i.e. remittance inflow of money from foreign boundary. All these banking system are functioned with internally and external factors, where external factor plays main role on the growth of its sector. The PESTEL analysis of the Commercial Banking Industry discusses how the political, economic, social, technological, environmental and legal factors contribute to the

banking business. It can also shows the potential for growth of this industry has on it soon or later while taking these factors impacts on it directly and indirectly (LC, 2020).

1.3.3 Political factors

Policies and political situation have massive impact on banking industry. In Nepal the government controls the banking sector and also monitors it. Government has strict regulations to control banking business. They have the power to take highest level decisions regarding the system. This industry are highly dependent to the government who creates favorable or unfavorable laws and conditions. Banks work under supervision and regulation of government. This may or may not be helpful for banking. Tariffs, taxation, and business restrictions can have deep impact on revenue. Bank plays vital role for stable economy. It provides with a reliable medium for people to deposit, to take loans from the bank. It is also vital in case of trading whether be internal or cross-border trade. BASEL I, II and III have been adapted to protect bank by checking Capital Adequacy Ratio (CAR), Monetary policy, Nepal Annual Budget are reviewed time to time. Comparing last few years, the current political stability has created perfect environment for banking business expansion. (LC, 2020).

1.3.4 Economical factors

The country's economy is a key factor leading to the growth of banking industry. Banks act as loan providers and depositors, the rise and fall in the economy directly hits the banking industry. The fall in economy, the banking industry has negative impact due to economic conditions like inflation and recession which influence individual's spending habits. The foreign investors may feel reluctant to invest due to the change in currency conversion rate, thus, it affects the bank's business. COVID pandemic have encouraged the bank and their customers to do online transactions. In some way it also effect the industry positively and negatively due to uncertainty of unforeseen foreshadowing crisis. The banking sector is helping the small business and small-scale industries to grow. The bank provides loans that the firms can use as capital or invest in the infrastructure. It becomes supportive for a country's economy by decreasing colossal unemployment opportunities (LC, 2020).

1.3.5 Socio-cultural factors

Social factors impact the banking industry as banking services involve public dealings. The people and their buying habits and preferences influence the banking industry. Here are some ways the socio-cultural factors affect the banking industry:

- Millennials and students prefer to carry their debit and credit cards. Thus, they conduct most of their transactions online. This mindset of using less cash is helpful for the banking industry. However there are still old and traditional person who is illiterate so they use sign and thumb print by self-present in bank (LC, 2020).
- The degree of financial literacy is going up. Hence, the number of people opting for banking services is gradually growing. Therefore, the number of banks is also increasing. It is creating a perfectly competitive environment. Customers are getting attracted to better interest rates, service through advance technology, products and upgraded bank service system (LC, 2020).
- The lifestyle of people is changing rapidly. Instead of keeping money at home, many people are choosing banking services to save it and invest it in stocks, debenture and fixed deposit. They are also interested in investing in schemes taking home, auto, education and other loan (LC, 2020).

1.3.6 Technological factors

The banking industry is one of the sectors serving a high number of customers. Online banking is gaining popularity, making the banking system highly dependent on technology. The recent banking sector is operating most from an internet connection for their transactions like payment except cash deposit. They use advanced technology to have a secured system to avoid online theft or cons. Now they have a fast internet speed to offer a seamless service to the customers. The bank is able to create a customer-friendly environment, and therefore, they target to offer service anywhere and anytime. They have installed ATMs and decided for mobile banking services so that the customers do not have to arrive at the branch for small transactions. Advanced technologies have helped the bank to provide customers with ease for safe-and-secured service. The mode of traditional banking has been changing, and the pace of it is getting faster. The banks are using SMS and internet as a tool to keep the customers aware of the transactions in track (LC, 2020).

1.3.7 Environmental factors

Though the banking industry does not impact the environment directly, there are some indirect effects. The banking industry is changing with the help of advanced technology, and they are concentrating on sustainable practices:

1. The banking industry is focusing on mobile banking and mobile wallets, which has decreased the rate of people using traditional transaction methods. The use of credit cards and debit cards is increasing in place of paper currency notes. Many banks have opted for paperless transactions to decrease the use of paper (LC, 2020).
2. The banking sector is not only looking to create a good brand image but trying to develop environment-friendly habits. Many of them are looking to use renewable energy sources. The use of solar ATMs with rechargeable lithium-polymer batteries is increasing rapidly (LC, 2020).
3. They are also taking part in environment-friendly projects and keeping their locality clean (LC, 2020).

1.3.8 Legal factors

Banks work in close contact with the government and can severely impact the nation's economy. They are vulnerable to criminal activities like identity or credential theft, forgery, fraudulent documentation of details, cyber-crime like hacking, etc. Therefore, there are rules in place to keep check and balance. In Nepal, the executive body for this purpose is Nepal Rastra Bank (NRB). Such rules, law are subjective to the country of operation of bank. They may not be same everywhere. Following are some important factors that banks in Nepal comply by (LC, 2020).

- There are laws to ensure the safety of public money.
- The financial organizations set **repo** and **reverse repo** rates to keep the money flow steady.
- Bank has to make sure that NPA does not have an enormous negative effect on reserves. For example, the Nepalese economy has laws like the BASEL I, II and III to know position of Capital Adequacy.
- The banks collect customer information and their details. However, they are tied to privacy laws and consumer laws which restricts them from sharing anybody's personal data with anyone.
- There are strict guidelines for banking transactions whether be local or international.

- Bank has international exposure and has agents at different positions to ensure rules are followed. There are rules and regulations set by the international organizations that work on financial institutions worldwide. If a bank fails to comply it may be penalized, banned and even lose license (LC, 2020).

1.4 Objectives of the study

Being fresher in the field, internship is the first step towards the real world. It provides a platform to develop skills and apply the theories read earlier. It facilitates actual implementation knowledge. The objective of our study is to gain sufficient knowledge about the working system of a financial institution. Various objectives are fulfilled during internship like understanding and formulating banking structure and behaviors, its functions, practices, policies.

The main other objectives putting it all together are as follows:

- To acquaint with real environment inside a financial institution.
- Learn about the process and methods used by a bank to compete as well as survive in corporate culture.
- To recognize status and trends of product available in SBL.
- Specialization in operations at B and B extension branch.
- To understand risk factors, shortcomings, flaws, limitations of the current system.
- To learn policies in place to protect customer data against criminal attempts.
- To develop confidence, access competitiveness, enhance performance in order to face real-world problems strategically.
- Understanding best practices of ethical and moral standard.

1.5 Methodology

Methodology is a systematic way of explaining the research problems. It involves the methods and process installed in the entire aspect of the study. The main source and basis of this internship report writing is the secondary and primary data that were easily available by the bank. The primary gathering sources was from observation and discussion with co-workers. In addition, the secondary data was collected from annual report published by Siddhartha Bank Limited, surfing through bank sites, CASB site and newsletters of bank, application forms of different kinds of deposits and annual statistical bulletins were used for data collection.

Chapter 2 Internship Activities

2.1 Job Description

Internee was assigned to perform the bank's day to day activities in regular bank working days according to working hours and spent eight weeks and other four weeks in CSD and marketing department respectively. The actual work done by the internee during the coop-work program can be demonstrated in following ways below:

2.2 Work duties

The activities was to deal with regular and new customer of the bank for opening account, demat, mero share, providing mobile banking, issuing cheque, fund transfer, withdrawing Social Security Allowance (SSA), selling ancillary product like credit card, travel Card, dollar card (loading dollar), ATM Card, checking individual account balance, writing fixed deposit and trading foreign currency and so others cases as per clients and customers. The other activities was to advise customers about SBL products like Siddhartha Professional Saving Account (SPSA) and all other 16 product like Gen-z, Platinum, Nari Bachat Khatha etc. The work is to respond to their plenty of queries. The customer are supposed to fill up the form depending on cases and scenarios for pin reset and issue of cards so they have to fill PSD and ECOM form to Bank Smart respectively. I was also supposed to calculate, collect, and photocopy the required document with bank and other institutional stamping to confirm validation or approval and checking necessary documents required for opening account and issuing any products.

As one of the most active CSD interne, filling application form, FD form, AOF or ACF or others form like deposit slip, cheque, FCY, Western and city express form on behalf of customer on their request. I also provide ATM card, Credit Card, Travel Card and Dollar Card to their card holder by making them to sign on register to verify their signature, name and photos with id and approved data recorded in bank system. I also provided the bank balance statement and bank certificate on the demand of customer after verification.

Through the use of system, I also acknowledged the card of holder that automatically sends text to their phone to collect card from nearest branch. I also record the pin and card number in register and also delivered card to the holder on their self-present after verifying sign and name. On request and submission of cheque requisition form, it is necessary to prepare cheque book requested with number of cheque paper and delivered to them after verification and signing in cheque register. The other activities was filling documents in such a way to protect

and make it safe when it is required to bank so they can find without any difficulties. I was handling calls for dormant account for KYC update, ATMs and Cheque follow up. After moving from CSD we are insisted to work on marketing sector to promote bank in Lalitpur, Bhaktapur and Kathmandu area. During the time of promoting SBL we have collected the 25 individual account, 5 minor account and 5 demat and Mero share.

2.3 Activities in coordinating with co-workers

At CSD, the activities that were coordinated with co-workers to complete the day task assigned by operating officer, branch manager and the mail from head office. Some of the activities which involves plenty of coordination are followed below:

1. Customer handling
2. Discussion of new banking product
3. Review of account opening
4. Ideas sharing on banking services
5. Research on market
6. Involvement in Financial Literacy Program
7. Record keeping and handling
8. Sharing knowledge on banking services
9. Learn about organizational behaviors and code of conduct
10. Perform roles of any coworker at free time and as per requirement
11. Checking and arranging Bank office utilities like paper, tape, marker, etc.

Dynamic and flexibility of work is one key of coordination that is to know the roles to play and complete the task which is assigned randomly. As need of employee and trainee at a time of rush day or hour at any required SBL nearest branches we had headed from BNB to Imadole and BNB to Satodobato. We have switched schedule and work activities so that we can learn new activities and feel free from monotonous doing same activities again and again. We also divide and split the activities to manage over loads and to finish work in timeframe. We also organize meeting after the closing if there is new updates from head office about CSD formats.

2.4 Job Process

The process is to inform the daily activities to senior CSD Supervisor. Duties in CSD are flexible. We don't have specific designation at this time. We were assigned our activities on the basis of performance and experience. I was like a helping hand so they assigned me work

then I had to complete it within given time. After learning the basics I was provided with other big work like issue cheque, follow ups, etc. Every trainee had to report of pending work, work- in-progress and finished work either by the end of the day or first hour the next day.

Specific details of the processes during my work period are as follows:

2.4.1 Opening, Closing, Conversion and Dormant of account

I assisted many customer individual as well as firm in the process of opening the different kinds of accounts. I was mainly focused on two types of account one is the current account mainly opened by the firms or individual for the business transaction and personal desire to have credit or loan from bank and the second one is the saving account which are mainly opened by the individuals. There are four category to account that we can open is Individual, Non-Individual, Joint and Minor.

Most of the individual open saving and current account, based on their need of loan and saving. Under saving account there are 16 various opening account product like Siddhartha Platinum plus Saving Account, Siddhartha gen-z saving account, Siddhartha platinum saving account, Siddhartha Super Salary Account etc. To open any of these account there are eligibility and according to it there is benefit and some features.

Siddhartha Platinum plus Saving Account

Utmost goal of this a/c is saving and provide HPR Highest possible return. It is requires holding of minimum balance of NRS 50,000 required while opening the account and it has Priority Banking Service.

Benefits:

- Free Debit card for first year
- Free Uno credit card for first year
- Free Mobile banking, free DEMAT and Mero Share
- Free customer account supported by block amount (C-ASBA) facility
- Free issuance of prepaid USD e-com card (Dollar Card)
- 50% waiver in locker rental charge

Required Documents:

- Duly filled account opening form
- Copy of Citizenship/Passport
- Passport size photograph
- Birth certificate in case of minor and citizenship certificate and Passport size Photograph of the legal guardian
- Other KYC documents as per the requirement of the Bank
- Self-declaration

The product like SVZA, SVMB, SPSA, SVNR and other product which might differ with eligibility and their benefits. For example SVZA account open at zero balance doesn't need holding minimum amount to open account except Siddhartha Platinum plus Saving (SPPS) account which need fifty thousand holding for opening this account. The account need above following to opening any among 16 account but in few case bank ask for additional document like salary letter, appointment letter and Staff ID to open SPSA, SPPS, SVRM account and other some.

Moreover in current account, we do not provide free facility to ancillary product like mobile banking and cards, but the requirements are slightly similar i.e. it can open at zero balance requires But in case of non-individual, to open CANR there is requirement of owners (AOF) and shareholders (KYC), company registration, tax clearance and audit report.

For closing and conversion of account, we give respective form to customer and ask for valid documents like Citizenship ID, Pan or Card to verify the customer with recognizable signature. In case of dormancy, we provide KYC and verify their signature depending on length of time of account is not used and for function of account again it required small deposit of fund which is withdrawable. Individual dormancy means account that is not in use for more than 3 months and non-individual goes dormancy for more than 1 year.

2.4.2 Issuing, Cancelling, Withdrawal of Cheque and Void cheque

Customer request for the first new cheque book requires an acquisition slip of cheque provided by bank called Cheque Requisition Form (for the new account opened customer) is to be filled to get first cheque book. In case of old customer we ask for cheque requisition to issue second, third cheque book and so on. If the customer is unable to provide cheque requisition or In the case of lost checkbooks, the customers should submit the application letter, the account is freeze for the previous check and a new check book is prepared, bank charge NRS 100 to issue cheque by filling bank cheque requisition form.

CSD doesn't hold cheque book, we issue cheque with required number of cheque sheet or paper and provide it to customer immediately at the self-present or agent, in case of agent coming to collect in behalf of account holder, bank ask for their ID verification. If the cheque is for non-individual then the stamp of company is mandatory to issue and collect cheque. Collector has to sign and write name on register just beside the stamp.

While printing the cheque and if there is some wrong with cheque number or other details, cheque will considered as void and we file it in void folder in drawer. Recently those who are not literate to write and to use it, we provide bank withdrawal cheque for old privilege person. In some cases due to bank system or network when mobile banking and ATM doesn't work at same time we provide withdrawal cheque to customer for immediate requirement of withdrawing cash from their account. Customer can only withdraw up to 100 thousand amount. If the customer has their cheque and she or he has left home and want to withdraw amount wit withdrawal cheque if cost NRS 100.

As per account holder request we also cancel the cheque if it is pre-informed before it is withdrawn and we also blacklisting the cheque holder to make sure that this person tricking by giving cheque that has zero balance or insufficient balance in it.

2.4.3 Cheque Clearance

Clearing cheque is work done where both the inward and the outward cheque are handled. An individual might receive payments via cheque of various banks, but it will be time-consuming for him/her to go to the other banks, so NRB provides the common platform for each and every bank to deal with the cheque of different banks. The basic works performed are as follows:

- Receiving the cheque for clearing.
- Endorsing the cheque
- Making entry in the ECC system for clearing
- Informing the client in case of cheque return
- Returning the rejected cheque to the respective clients and maintain proper records
- Handling queries of the customer regarding their cheque sent for clearing.
- Scanning of cheque
- Filing it into vert

2.4.4 Fund transfer remittance

Remittance simply refers to the transfer of funds from one place to other or from one bank to another and from one country to another through various means like Swift or other. It provides very effective services to its valued customer. For remittance individual must have account in SBL bank and fund transfer is only done through the personal account, cash not be transferred in both domestic and international cases. The works performed in this department depend on type of fund transfer. It differ with domestic and international like following ways:

Domestic:

- Fund Transfer Application Form is to be filled by Customer.
- Customer must have sufficient balance in his/her account.
- Here it cost NRS 8.

International:

- Fund Transfer Application Form is required to be filled by customer.
- Customer must have sufficient balance.
- Required document id, pan, or passport.
- Two No Obligation Certificate (NOC) is required.
- Reliable document of international payment details with SWIFT and bank location.
- Letter of acceptance or confirmation.
- Application form request making to SBL branch manager.
- Cost charge for transfer which may differ with country and modes of payment.

2.4.5 Connect IPS, Ancillary product and Services

It is the application software where customer has to link their account to Connect IPS direct payment where the application registration form should be registered and lastly it should be submitted to bank to link account to IPS. Here customer can pay and receive amount up to NRS 200000 by using in mobile phone. Using this app doesn't provide bank details service as the bank application, it is just a payment and receiving fund application, each transaction of sending money to any bank cost NRS 20.

Ancillary product refers to bank mobile application or bank smart, Debit Card, Credit Card, Dollar Card and Travel Card. Bank provide it on the customer request and by identifying the eligibility and requirements. To issue and reissue there are forms to fill called PSD and Bank

Smart. The ancillary product is brought by messenger and interneer is supposed to verify card by name and its number after it should be acknowledge which send the message to card holder for collection and lastly we deliver it to the cardholder after verifying sign in register and card and pin acknowledgement.

Mobile Banking is service provided by a bank application where most of the activities are done without visiting branch or head office. It helps doesn't require any cash in hand or cheque to withdraw money. Customer can pay through mobile by directly transferring the amount to another account or other bank. For using it, the annual charge is NRS 300. It also provide notification of debit and credit or any movement occurred in account. It need to be registered first with phone number and account number before use. It is only used with the registered number.

Debit card is also called Automated Teller Machine Card (ATM) which gives cash in hand if it is used in any bank ATM lounge. It is also used in shopping in some of the department like Bhatbhetni Market and other. For applying, it costs NRS 400 per annum. It is issued with smart card form and it takes maximum 10 days, once it is arrived we send text for collection and in some case we call customer as well.

Credit card is kind of loan providing to customer by identifying there limit by their income and salary per month. It is basically issued to customer to shop items. It is also used in online payment. For year, it costs NRS 1000. To issue this card, individual must have income source or job or employment letter with salary statement from company. It also takes maximum 10 days to get the card.

Dollar Card is card issued for dollar payment. It has limit of USD 500 per month, which means bank allowed to load money under 500 USD. If in case of more than 500, SBL bank has to send request to NEPS system of required amount and only SBL Dollar card is used for valid kind of purpose such as paying CFA test payments or buying some luxury product. For personal carriage Bank provide it with USD five hundred. It cost 250 NRS to load money at a time. For example if one customer load money of USD 250 then it cost NRS 200 and if the same customer some to load any USD amount under USD 500, he/she has to pay charge of NRS 200 again. The required documents are Citizenship ID, Pan Card and KYC if customer doesn't have an account at SBL.

Travel Card is card provided to customer who travel abroad with a limit of USD1500 per trip and it cost NRS 1000. For applying bank ask for five documents from customer i.e. Unexpired

Passport, Unexpired Visa, Ticket, Pan Card, Citizenship Id and KYC in case customer doesn't have an account at SBL.

2.4.6 Foreign Currency Exchange

Customer can also buy and sell foreign currency from SBL bank. The exchange rate depends on day to day basis and differ rates of currency with country. The process of selling and buying currency by bank has different policy. While bank is buying dollar from customer they only buy USD 1500 according to exchange rate, if amount exceeding than that bank has to make request regarding rate with NEPS and using that rate bank buy it. Nonetheless while selling SBL bank is only allowed to sell up to USD 500 per person excluding some bank charge and selling more than that is not allowed so if customer required more than USD 500, he/she has to issue Dollar Card or Travel Card of USD 500 or 1500 respectively.

2.4.7 Remittance

SBL has spread many agents and partners throughout the globe. Basically to provide a helpline to the overseas worker of Nepal in South Korea, Dubai, Australia, and other different countries. Bank has sixteen partner with remit agent classified in four category:

1. SBL Remit
2. IME Remit
3. Western Remit
4. Other Remit

If any individual sent money in SBL they are not allowed to withdraw or take money from any other money transfer except SBL bank. If the money came from abroad with source of IME, Western, and other then individual can take money from any money transfer institution. Those who came to take money from remittance, they have to fill the form like city express form even it is domestically or internationally received. Those who came to receive money and haven't have account has to fill KYC especially for remit. To receive the money customer must have to bring original document and remit code received from sender.

2.4.8 Filing and Handling

SBL bank perform any activities with the form related to their services. For any kind of concern customer has to fill the form and submit the require document. The document to be filed and handled is very serious job to do. Each document are named with various folder

AOF has different section and drawer, AOF related to CA, DEMAT, Mero Share, Card and Pin acknowledgement, PSD, Unsuccessful transaction, PSD memo, Connect IPS, M-connect, Digitalization, ECOM, Account change, Void, Phone number change etc. All related documents are filed in particular section, folder and drawer which makes easier to find when it is required.

2.4.9 Others

SBL bank has wide range of department. Among all department CSD is the one department which deals with many customer service and their problems. Other related duties performed under it are follows:

- Checking accounts and their balance.
- Reset, reissue, close and block of ancillary product.
- Mobile number change.
- Photocopying and printing when required to customer or the bank.
- Filling forms and slips on customer request.
- Visiting market to promote SBL products.
- Solving unsuccessful transaction cases.
- Submitting finished files to operating officer of verification and confirmation.
- Cheque, cards, dormant accounts follow up.
- Listing reverted accounts.
- Writing fixed deposit as per customer request and so on.
- Checking PEP, Double Accounting, Screening and Blacklisting.
- Listing and arranging Bank office utilities and inventories like paper, tape, marker, etc.
- Approving dormant account.
- Approached door to door in Lalitpur, Bhaktapur and Kathmandu district areas to meet marketing target assigned by branch manager promote SBL and its product and services by collecting 25 new accounts, 5 minor accounts and 5 demat accounts.

Chapter 3 Learning Process

3.1 Problem and Challenges

During the working period in this department, I faced many challenges but the biggest challenge was to deal with the customer having different characteristics. In a day, I have to

deal with many customers and had to respond their each and every query. Besides the customers in this department I have to perform various tasks in a single day like opening the new account, issuing cheque, providing ancillary product, handling calls soon. I could not devote the time in solo activities so there were many chance of doing mistakes. The main challenges was customers handling and beside that another three challenges came related to system work that is follows:

1. CKPU/ Reverted Account

These were 125 account which was opened by me and other co-workers that have been reverted by head office due to wrong filling forms, scanning issues and other document issues regarding unclear and unspcific.

2. Creating existing Account

Especially it is the case of corporate (non-individual) account, where we have difficulties to form an account of business which is already existed based on their branch. To making clearer, here is one scenario, SBL has already one bank account of A-organization located in Bhaktapur. Now another account has to be formed for A-organization that is located in Lalitpur, while forming the new account the data shows up with existing account and bank cannot overlap it.

3. Dormant Account

There were almost 315 dormant which have not been used by account holder for more than years. Some of this account was opened at the period of earthquake hit in Nepal to provide allowance to the victim. Some account still has certain amount which was blocked

3.2 Solution to problem

The working environment is always full of challenges, but these challenges have to be solved to make the environment a better one. But solving the problem or challenges is not an easy task but I had some of my effort to solve those challenges faced in CSD like dealing differently with the customer according to their nature and solving their problems, like the problem related to converting the old account number to the new one, search for the account number if the holder lost the account no, some holder may forget their signature for this the customer's face is identified by looking to the database and if it matches the customer are asked to change the signature, some customer are not educated I have solved their problems by filling the information in the form.

Furthermore to solve reverted account, we went through all 125 CKPU account and we cross-checked and identify the mistakes and made correction in some cases we had called customer and asked for application with clear document. Lastly we scanned it and uploaded in system. For non-individual existing account, we have created subordinate account section under existing account of company which is located outside the valley and created new account by uploading documents in existing account section.

Lastly for dormant account to function, we have called all dormant accountholder and called on site to update the account and suggested them to use it by filling KYC form and deposit few money as their wish which was withdrawable.

3.3 Learning

During this internship, I learnt to adapt banking skills and its behavior which will help in my personal and professional life. Some of the lessons learnt during this internship program are follows:

1. Dealing way with customers

The customers are the biggest asset so they should be dealt with good care. In the bank, I came to know that the customers are different in nature so the customers should be dealt differently.

2. Dealt with real situation

The prompt reaction is necessary for some action.so in many situations I learned how to respond to different issues (action).Likewise in case of existing account where bank has to open new account of existing account of their branch based on different location.

3. Facing issues

While working in CSD, I had to face different issues relating to customer complain about slow delivery of services, wrong information delegation so this situation had to be dealt with due care to retain the customers. Along with these, while running system, even small mistake can cause big problem like CKPU.

4. Banking behavior and activities

Banking is considered as one of the prestigious sector. Working in bank everyone should know all banking activities so we can perform on any table or position. To run a bank, customer verification and knowing them is very essential along with keeping their upgraded information and document.

I have learnt that socializing with the people, dealing with the coworker or a senior, making the working environment cozier and friendlier are equally important in the organization. Informal interaction and communication among the employees help to ease the monotony of the job and create a pleasant working environment. My supervisors not only guided me about the banking, but they also shared their personal experience and facts that helped me get a better picture of the organization.

It's totally different to be in the field than what we learn in the theory. In the theoretical knowledge, I learned that banks are free from favoritism and nepotism but I personally observed that these things are still prevalent in the bank. The different theories that I have learnt cannot be solely be applied in the concerning field like employee satisfaction, healthy work environment, equality, etc. It's not so similar work activities that I got during study beside the fact while checking the customer goals and investment objectives. Slightly I have touched to identify the capacity of customer while providing Credit Card to know their credit limit, and also applied communication skills to monitor the number of individuals. Other than that there was no area to apply my theory contents at coop work.

3.4 Special Skills and Knowledge

The CSD department offers many types of works like going through system, writing FD, Solving Customer Issues, Filing, Record Keeping and so others. This section mostly look for customer interaction and providing best solution and information to clear their queries. While working in CSD, it enhanced my skills to confront myself to deal with challenges and provide customer satisfaction as quickly and in possible way. From all these, the specials skills was to learn the ethical behavior and moral standard. Beside this I have learned the SOPs in accordance with rules and regulation formulated by NRB.

Chapter 4 Conclusion

This internship has given me first-hand experience of the real-world. The theories that we learn as part of academics are only concept. Getting to learn various applications of such concepts and being able to apply it according to the situation ahead. I was fortunate to have worked with such dynamic, highly skilled professionals at SBL. Working with employees in different departments taught me commitment, keen eye to details, discipline and team work. I am not only confident about my studies but also self-esteem. I learnt how a group of people with contrasting personalities can come together and improve the system. This experience has taught me that everybody has to begin at zero but with determination and hard continuous work leads one to achieve the goal.

The CSD being the first point of contact for customers. It is by virtue of them that people imagine about the bank. Seemingly silly mistakes can also get people frustrated and jeopardize reputation of the company. Keeping this in mind I learnt all the SOPs thoroughly. My peers, mentors left no stone unturned to educate about the functions, pitfalls, methods of file keeping, maintaining records and customer related data and confidentiality and integrity. It is vital skill for any banker to be able to analyze risk and make decisions. With thorough understanding of policies of the bank, protection of customer assets and customer data is paramount to every employee at SBL. It is evident that the company has set high standards of ethics and morality. It is through all such efforts SBL has gained trust of its customers and clients.

The study conveys that CSD play huge part of income on customer amenity. SBL is excellent in term of their service. It always focuses on their customer satisfaction improving its working model by means of feedback.

Lastly, SBL can make proper and effective utilization of bank inventories and resources and apply all initiatives for promoting bank through their product and services. It has been fantastic experience interning at Siddhartha Bank Limited, Gwarko. I got to know every bit of banking activities assigned to me.

4.1 Limitation

This study has been conducted with certain limitations. Some of them are pinpointed as follows:

- Due to lack of time period, study of each and every activities of the bank in depth was not possible to meet, so it doesn't give the detailed view of overall functioning of the bank.
- Due to privacy policy maintained in an organization brings unavailability of information that create an issue for full understanding.
- Due to bank confidentiality and security system I had no little leeway for selecting departments and performing or access to every part of bank activities.

4.2 Recommendation

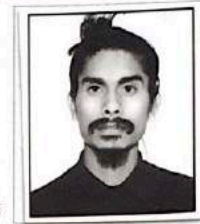
Siddhartha Bank is excellent performing bank among all commercial banking sector, However there are few points that are to be considered to make an improvement to enhance and excel the growth and functioning of SBL Gwarko Branch are follows:

1. This branch has very small department only focused in CSD, Bank Teller, Locker and Remittance facilities. Most of the customer comes for credit and loan purpose, as we all know bank earn most of the revenue from providing loan so I recommend to extend this branch adding credit department and some other department as well.
2. Most of the time during internship period, I found there is so much problem with ATM Booth and unsuccessful transaction system of SBL which made many customers delayed their expectation and services they expect. It should be improvised as soon as possible will be beneficiary to bank as well as customer.
3. Bank co-worker, some of them should know to adapt professionalism. One should have politeness in their dialogues.
4. Bank should provide minimum source of payment for doing internship, at least snacks and tea should be provided by bank for its employees. Employee satisfaction should also be considered.

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Annex 1


SiddharthaBank

KNOW YOUR INTERN (KYI) FORM

Please complete all items either by inserting the correct information or ticking/ circling relevant item. Please complete this form in **BOLD** letters.

PERSONAL DETAILS

First Name	PRASHANT	Surname	SAH
Preferred Name/Nick Name			
Date of Birth (A.D.)	1995/08/19	Blood Group	O+
Father's Name	JAHMOHAN SAH	Grand Father's Name	TOTA SAH
Marital Status	<input checked="" type="checkbox"/> Single / <input type="checkbox"/> Married	Gender	<input checked="" type="checkbox"/> Male / <input type="checkbox"/> Female

CITIZENSHIP DETAILS

Citizenship Number	151090-18781	Type of Citizenship	By birth
Date Issued (DD/MM/YY)	1 1		Permanent Residence / Naturalization
Date Expiring (DD/MM/YY)	1 1		Other
Passport Number	09098353	Nationality	NEPALESE
Passport Issue Date	23 FEB 2014		

ADDRESS DETAILS


Permanent Address	MIRCHAIYA	Residential Address	Same as permanent address	
			Yes	No
Street Address	KATARI	If No: Street Address	TIMIRINA	
City	MIRCHAIYA	City	LALITPUR	
Province	PROVINCE 2 MADESH	Province	PROVINCE 3	
Postcode		Postcode		
Telephone	9867898488	Cell Number	9867898488	
Cell Number	9867898488	Email	PRASHANTSAH0312@gmail.com	

REFERENCES (Mandatory):

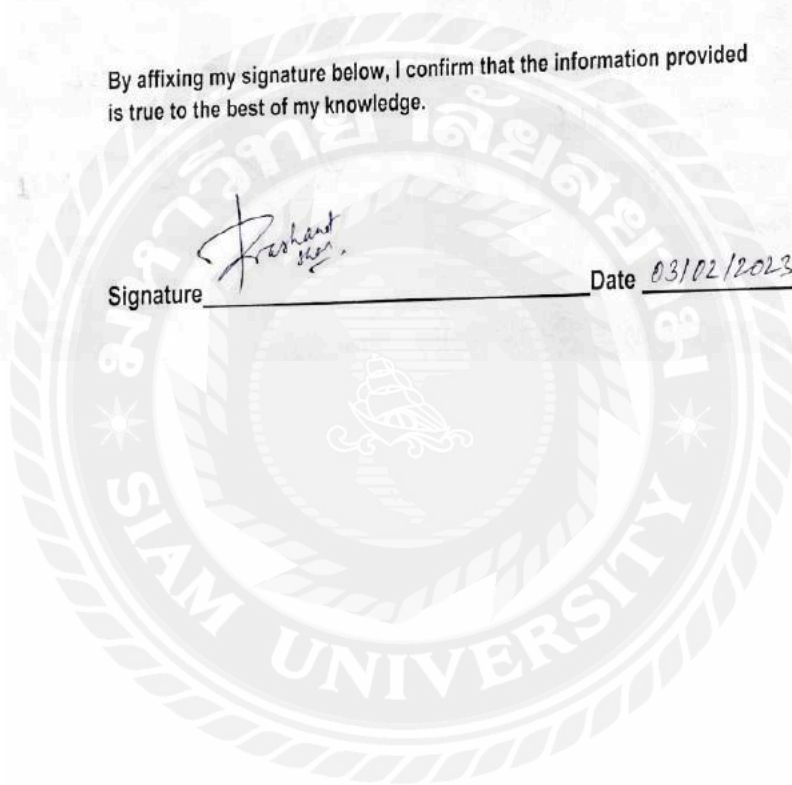
	Reference 1	Reference 2
Full Name	MARDA SHRESTHA	SITARAM BHARAL
Correspondence Address		
Affiliated Organization	KCM	KCM
Contact Number		

By affixing my signature below, I confirm that the information provided is true to the best of my knowledge.

Signature



Date 03/02/2023



13. Intern hereby waives and releases any rights, actions, or causes or action resulting from personal injury or death to him/her, or damage to his/her property, sustained in connection with his/her participation in the internship program.
14. Since this is purely the agreement for internship as per academic requirement of the Intern, no clause of prevalent Labor related laws in this matter. So, this agreement shall not be understood expressly or impliedly as an offer for employment for the product of the College for now and in future. This agreement in no way to attract any clause of prevalent Labor related laws.
15. Upon successful completion of internship, the Bank will issue a certificate about internship by the Intern. Provided, in case of breach of any of conditions as stated in this Agreement by the Intern, the Bank shall not issue certificate.

[Signature]

Siddhartha Bank

FOR AND BEHALF OF BANK

Name of the Official: *Binita Shrestha*

Designation: A.O.O

Date: 2023/02/05

I comprehend that this unpaid learning experience as part of academic requirement, so, this is not employment and that Intern is not entitled to wages or a promise of employment at the completion of the unpaid structured learning experience. I agree to abide by the abovementioned terms and conditions while participating in the Unpaid Internship. I accept that my internship may be terminated at any time should I not abide by these terms and conditions.

[Signature]

Name of the Student:

Date: *Prashant Sah*

Witness:

1. *Pinki Kumari* *[Signature]*

2. *Rupn Sapkota* *[Signature]*

III. UNAUTHORIZED DISCLOSURE OF INFORMATION- INJUNCTION: If it appears that the Recipient has disclosed (or has threatened to disclose) Confidential Information in violation of this Agreement, the Bank shall be entitled to an injunction to restrain the Recipient from disclosing the Confidential Information in whole or in part. The Bank shall not be prohibited by this provision from other remedies, including a claim for losses or damages and discontinue the association with immediate effect on knowing of such unauthorized disclosure.

IV. NON-CIRCUMVENTION: The Recipient may be exposed to various information while in association with the Bank. The Recipient shall ensure that he/she shall maintain confidentiality of any information that one may have exposure even after discontinuation of the association with the Bank

V. LIMITED LICENSE TO USE: The Recipient shall not acquire any intellectual property right under this Agreement except the limited right to use as set forth above. The Recipient acknowledges that, as between the Bank and the Recipient, the Confidential Information and all related copyrights and other intellectual property rights are (and at all times will be) the property of the Bank, even if suggestions, comments, and/or ideas made by the Recipient are incorporated into the Confidential Information or related materials during/after the period of this Agreement.

VI. TERM: The obligations of this Agreement shall survive on perpetual basis. The Recipient must continue to protect the Confidential Information that was received during the association with the Bank from unauthorized use or disclosure indefinitely.

VII. SIGNATORIES: This Agreement shall be executed by Prashant Sah (the Recipient) and _____, on behalf of Siddhartha Bank Limited (the Owner) and delivered in the manner prescribed by the laws as of the date first written above.


Signature of Recipient

Name: Prashant Sah




Signature on behalf of Bank


Name: Binita Shrestha

Designation: AOO

 **Siddhartha Bank**

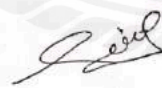
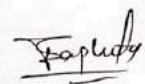
- the internship program, Intern and the college hereby agrees that he/she, his/her assignees, heirs, guardians, and legal representatives, will not make a claim against Bank or any of its affiliated organizations, or either of their officers or directors collectively or individually, or any of its employees, for the injury of death to Intern or damage to his/her property, however caused, arising from his/her participation in the internship program.
12. The College and the Intern hereby waives and releases any rights, actions, or causes or action resulting from personal injury or death to him/her, or damage to his/her property, sustained in connection with his/her participation in the internship program.
 13. The College understands that this is purely the agreement for arrangement of internship as per academic requirement. So, this agreement shall not be understood expressly or impliedly as an offer for employment for the product of the College for now and in future. This agreement in no way to attract any clause of prevalent Labor related laws.
 14. Upon successful completion of internship, the Bank will issue a certificate about internship by the Intern addressing to the College. Provided, in case of breach of any of conditions as stated in this Agreement or breach of code of conduct and/or conditions for internship by the Intern, the Bank shall not issue the certificate.
 15. Both parties hereby agrees that this agreement shall be terminated at any time by any party giving 15 days prior notice to each other. Such termination of agreement however shall not effect to continuation of internship by the Intern who has already started internship prior to termination subject to satisfactory performance.
 16. Both the parties hereby agree above terms and conditions and hereby signed and exchanged each copy of signed document.


Sidhartha Bank
 FOR AND BEHALF OF BANK
 Name of the Official: Binita Shrestha
 Designation: AOO
 Date: 2023/02/05


 For and on behalf of the College
 Name of the Official: Dr. Maria E. J. Shrestha
 Designation: Vice Principal
 Date: 5 February 2023

Name of the Student:
 Date:

Kathmandu
College of Management 

- Witness:
1. Pinki Kumari 
 2. Rupa Sapkota 

Prashant Seh

MONTHLY RECORD OF INTERN

Branch Chennai IBNB
 Month February
 Year 2023

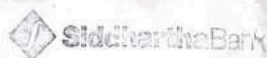
Total No of Working Days
 Days Worked/Present (Actual)

Day	In Time	Signature	Out time	Signature	Reviewed By
1	—				
2	—				
3	—				
4	—				
5	10:15	PS	6:10	PS	
6	10:20	PS	6:30	PS	
7	Abs leave	—	—	—	
8	Abs leave	—	—	—	
9	10:00	PS	6:00	PS	
10	10:25	PS	5:45	PS	
11	Holiday	—	—	—	
12	10:25	PS	5:30	PS	
13	10:30	PS	5:40	PS	
14	10:20	PS	5:45	PS	
15	10:28	PS	5:55	PS	
16	10:20	PS	5:50	PS	
17	10:15	PS	6:15	PS	
18	Holiday	—	—	—	
19	10:30	PS	6:00	PS	
20	Holiday	—	—	—	
21	10:25	PS	5:30	PS	
22	10:10	PS	5:45	PS	
23	10:20	PS	5:00	PS	
24	Abs leave	—	—	—	
25	Holiday	—	—	—	
26	10:30	PS	5:15	PS	
27	Abs leave	—	—	—	
28	10:25	PS		PS	
29	11:00	PS	4:15	PS	
30	11:40	PS	4:20	PS	
31	11:20	PS	2:30	PS	
32					

Remarks if any:

Checked By: Binita
 Name: Binita Shrestha
 Desgn: Assistant Operation Officer

Verified By:
 Name:
 Desgn: Branch Incharge



Prashant Sch

MONTHLY RECORD OF INTERN

Branch BIWANKO/BNB
 Month MARCH
 Year 2023

Total No of Working Days
 Days Worked/Present (Actual)

Day	In Time	Signature	Out time	Signature	Reviewed By
1	10:20	PS	6:00	PS	
2	10:25	PS	5:45	PS	
3	10:15	PS	3:55		
4	Sat Holiday		Sat Holiday		
5	10:20	PS	5:35	PS	
6	Public Holiday		Public Holiday		
7	10:20	PS	5:30	PS	
8	Public Holiday	PS	Public Holiday	PS	
9	10:15	PS	5:30	PS	
10	10:20	PS	4:40	PS	
11	Saturday	—	Saturday	—	
12	10:00	PS	5:30	PS	
13	10:15	PS	6:15	PS	
14	10:30	PS	5:30	PS	
15	10:25	PS	5:45	PS	
16	10:45	PS	4:00	PS	
17	11:00	PS	4:15	PS	
18	Holiday		Holiday		
19	leave		leave		
20	leave		leave		
21	Public Holiday		Public Holiday		
22	10:15	PS	5:30	PS	
23	10:25	PS	5:00	PS	
24	10:15	PS	3:00	PS	
25	Public Holiday		Public Holiday		
26	10:15	PS	5:00	PS	
27	10:25	PS	5:10	PS	
28	10:30	PS	4:30	PS	
29	11:00	PS	4:30	PS	
30	10:20	PS	5:20	PS	
31	11:20	PS	2:30	PS	
32					

Remarks if any:

Checked By: Binita Shrestha
 Name: Binita Shrestha
 Desgn: Assistant Operation Officer

Verified By:
 Name:
 Desgn: Branch Incharge



Prashant Saha

MONTHLY RECORD OF INTERN

Branch BNB/Bhawan
 Month April
 Year 2023

Total No of Working Days
 Days Worked/Present (Actual)

Day	In Time	Signature	Out time	Signature	Reviewed By
1	Saturday	—	Saturday	—	
2	10:25	RS	5:00	RS	
3	10:15	RS	5:00	RS	
4	11:00	RS	4:45	RS	
5	10:40	RS	5:00	RS	
6	leave		leave		
7	10:40	RS	3:30	RS	
8	10:40 Saturday	—	Saturday	—	
9	10:40	RS	5:10	RS	
10	10:40	RS	6:00	RS	
11	10:30	RS	5:00	RS	
12	11:00	RS	5:00	RS	
13	10:30	RS	4:20	RS	
14	10:30	RS	4:00	RS	New year
15	10:20	RS	4:20	RS	Saturday
16	10:30	RS	5:25	RS	
17	10:30	RS	6:00	RS	
18	10:20	RS	6:00	RS	
19	10:15	RS	5:45	RS	
20	10:30	RS	5:50	RS	
21	11:00	RS	3:00	RS	
22	Saturday	—	Saturday	—	
23	10:30	RS	4:20	RS	
24	10:30	RS	5:00	RS	
25	10:40	RS	5:20	RS	
26	10:30	RS	4:45	RS	
27	10:25	RS	4:35	RS	
28	10:20	RS	4:50	RS	
29	Saturday	—	Saturday	—	
30	10:20	RS	5:40	RS	
31					
32					

Remarks if any:

Checked By: T Saha
 Name: Binita Shrestha
 Desgn: Assistant Operation Officer

Verified By:
 Name:
 Desgn: Branch Incharge



Prushant Saha

MONTHLY RECORD OF INTERN

Branch *B1 B10wango*
 Month *MAY*
 Year *2023*

Total No of Working Days
 Days Worked/Present (Actual)

Day	In Time	Signature	Out time	Signature	Reviewed By
1	<i>Public Holiday</i>		<i>Public Holiday</i>		
2	<i>10:30</i>	<i>PS</i>	<i>5:00</i>	<i>PS</i>	
3	<i>10:40</i>	<i>PS</i>	<i>5:20</i>	<i>PS</i>	
4	<i>10:40</i>	<i>PS</i>	<i>5:30</i>	<i>PS</i>	
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32					

Remarks if any:

Checked By: *Binita*
 Name: *Binita Shrestha*
 Desgn: Assistant Operation Officer

Verified By:
 Name:
 Desgn: Branch Incharge



Annex 2



