



Cooperative Education Report

“Internship Experience at Rastriya Banijjiya Bank”

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Title: Internship Experience at Rastriya Banijiya Bank

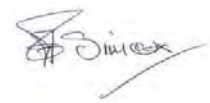
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We have approved this cooperative report as partial fulfillment of the cooperative education semester 2023.

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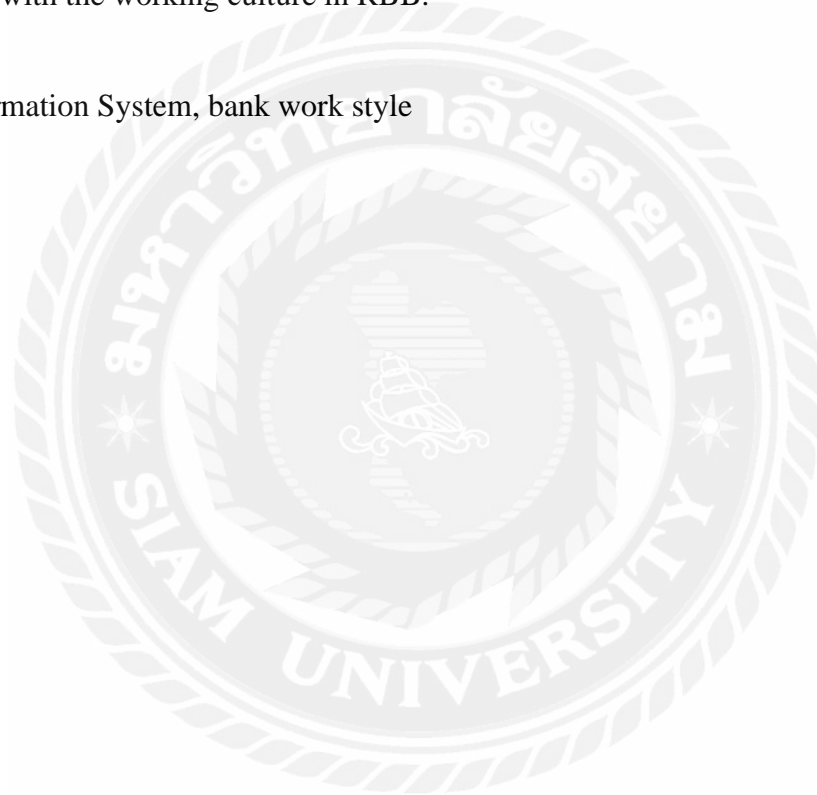
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ABSTRACT

A report has been prepared in fulfillment of the requirement of the BBA program at Kathmandu College of management under Siam university, based on the sixteen weeks internship period at Rastriya Banijiya Bank, Maharajgunj branch. Rastriya Banijiya Bank (RBB), a financial institution owned by the government, is one of the most prominent banks in the country. Major products and services of the bank include deposits, credit facilities, digital banking, merchant banking services, and so on. This report has been divided into three chapters. Chapter One includes a brief history of the Nepalese banking sector, the Types of banks and commercial banks in Nepal, and the main objectives to gain corporate exposure. It further talks about the details of the internship and provides a detailed explanation of RBB, its vision/mission, its major products and services, and its area operation. This section also gives details about the products and the services provided by RBB like ATM Cards, mobile banking, credit, etc., and their detailed explanation. The chapter also emphasizes the departments I have worked in RBB i.e. The customer service department and the electronic cheque clearing department along with their objectives, my responsibility in the work, and the functions of these departments. The other objectives for the reader, this section of the report holds are to get knowledge about the history of the banking sector and the other one is to introduce the organization and the job in which I did my internship i.e., RBB Chapter two explains the activities performed daily during my internship period. During my internship period, I was mainly assigned to the customer service department, Digital banking, and electronic cheque clearance department. This section describes the overall activities/functions performed during my internship, the procedures of the said activities, and my role, together with subsequent key learning and recommendations. The activities described in this chapter include issuance of the bank statement, solving customer queries, ATM-related works, etc. under the CSD and under ECC including the clearing of the received cheque before the time. It also includes

certain problems I noticed in the workplace along with how I tried to solve the said problems. The main objective of this section of the report is to describe the activities that I was assigned to during my internship period along with the learnings I got throughout the Journey. The third chapter highlights the skills I used during my internship, and how our university curriculum helped me grow as a student and an employee as well. It showcases the ways in which the courses learned by us, so far at kcm, came in handy when performing our work responsibilities. This section illustrates how skills like; excel training in the college course, Management Information System came in handy to me and how my personal skills like; organizational skills, ability to handle pressure, etc. helped me cope with the working culture in RBB.

Keyword: Information System, bank work style



ACKNOWLEDGEMENT

Firstly, I would like to thank Kathmandu College of Management under Siam University for incorporating this compulsory internship program into our curriculum, which has given us such a great opportunity to not only study the theoretical aspects but implement it practically in an organizational setting as well.

I would also like to express my sincere gratitude to our internship academic advisor. Dr Maruj Limpawattana, and Dr. Jeff Simcox for guiding me throughout the entire process, and for their valuable suggestions in the preparation of this report. Their advice was abundantly helpful and offered invaluable assistance, support, and guidance throughout the project.

It has been an absolute privilege to have worked as an intern at one of the most reputed banks in our country. I would like to express my gratitude towards Kapil Karki, Branch Manager at Rastriya Banijiya Bank, Maharajgunj, for giving me this opportunity and allowing me to carry out my internship at their esteemed organization. I would also like to offer special thanks to Mrs. Alisha Shrestha, who despite being extraordinarily busy with their duties, took out time to guide me on all my internship activities. Lastly, I would like to show gratitude towards all the staff of different departments at RBB Maharajgunj who cooperated with me and unquestionably supported me throughout my internship duration. Thank you all for your encouragement and helpful comments.

ABBREVIATION

RBB – Rastriya Banijya Bank

CSD – Customer Service Department

ECC – Electronic Cheque Clearing

ATM – Automatic Teller Machine

BAFIA – Banking and Financial Institution Act

CA – Company Act

NRB – Nepal Rastra Bank

TR Loan – Trust Receipt Loan

LC – Letter of Credit

OD – Overdraft

GDP – Gross Domestic Product

ABBS – Any Branch Banking System

C-ASBA – Centralized Application Supported by Blocked Amount

IPO – Initial Public Offering

SFAFDB – Student Financial Assistance Fund Development Board

RIDA – Research Inputs and Development Action

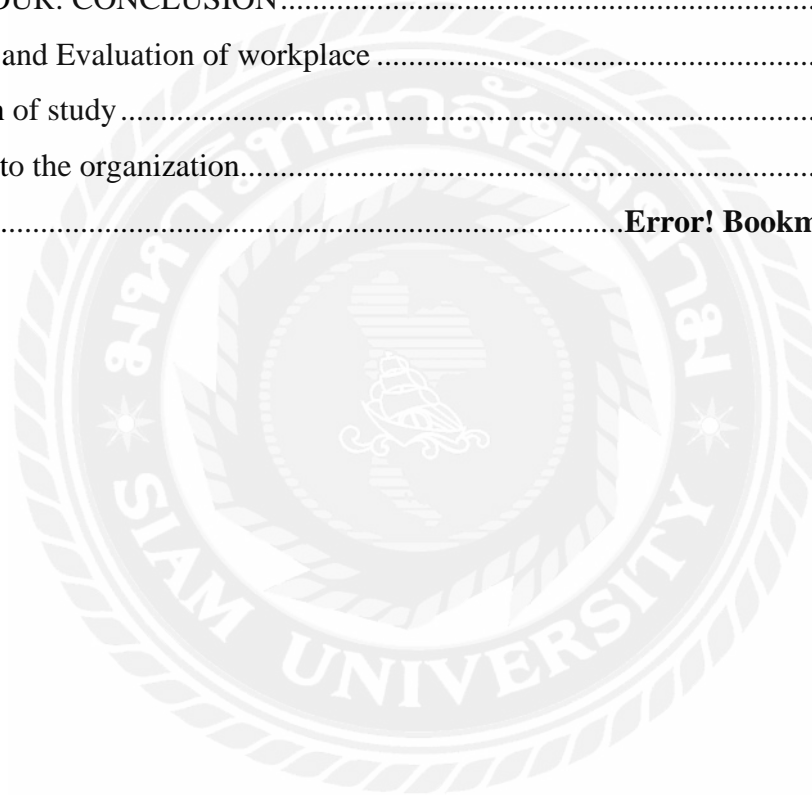
Demat account – Dematerialized account

MICR – Magnetic Ink Character Recognition

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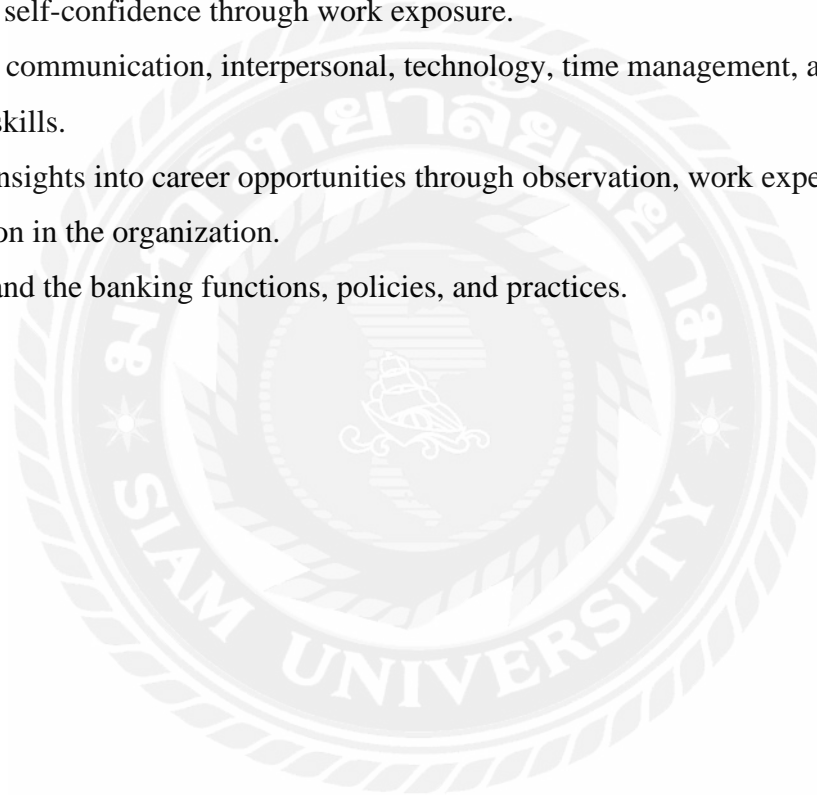


OBJECTIVES OF THE INTERNSHIP

In partial fulfillment of the requirements for the degree of bachelor's in business administration, while doing my sixteen weeks of the internship program at Rastriya Banijya Bank Ltd. An internship program provides students with the opportunity for career exploration and development, and to learn new skills. Internships sometimes even lead to full-time job offers.

The following are the primary objectives of the internship program:

- Gain real work experience and provide meaningful assistance to the organization.
- Develop self-confidence through work exposure.
- Enhance communication, interpersonal, technology, time management, and problem-solving skills.
- Access insights into career opportunities through observation, work experience, and interaction in the organization.
- Understand the banking functions, policies, and practices.



CHAPTER 1: ORGANIZATION PROFILE

1.1 BACKGROUND

In the present era of globalization, modernization, and development, experience has become an essential factor for employers when hiring an employee for their organization. Companies seek experienced individuals who have a degree in their industry or field. So, it's crucial for students to take the opportunity of working as an intern to ensure they have a competitive advantage and knowledge of organizational culture. An internship is a professional learning experience offered by companies or organizations for people, usually students to get meaningful, practical exposure to their field of study or career interest. The individuals will develop various skills, including communication skills, personal effectiveness, problem-solving skills, and influencing skills.



1.3 OVERVIEW OF RASTRIYA BANIJYA BANK LTD.

Rastriya Banijya Bank is a fully government-owned banking institution, established on 23 January 1966 AD (10 Magh, 2022 BS) under the Rastriya Banijya Bank Act, 2021 (RBB, 2023). It is the largest commercial bank in Nepal and has a history of serving its customers far and wide across the nation for more than half a century. Earlier constituted under the RBB Act 2021, with the full ownership of the government of Nepal, the bank has been running under Bank and Financial Institution Act (BAFIA) and Company Act (CA) 2063. At present, the bank operates as an “A” class financial institution licensed by Nepal Rastra Bank (NRB) and carries out

commercial banking activities as per the provisions of the BAFIA, 2073 (2017). RBB has a history of contributing to the monetization of the economy, eliminating dual currency in the market, initiating preliminary financial literacy, and helping the industrial, financial, and commercial sectors of the country to flourish.

1.4 ORGANIZATION'S VISION, MISSION, AND OBJECTIVES

Vision:

“The most credible bank for one and all, always contributing towards Nation’s prosperity.”
(bank, 2023)

Mission:

“RBB strives to enhance the quality of life of all Nepalese by eliminating barriers to financial access and helping them achieve their full potential; and by ensuring safe, innovative and affordable financial services, through vast networks of efficient centers, socially responsible business processes and empathetic human resource.”

Objectives of RBB:

- Focus on providing innovative financial services.
- Increase the capital base of the bank by meeting the minimum capital requirement.
- Business growth and increase in market share.
- Enhance operational efficiency.
- Sustainable increase in profits.
- Focus on empowerment of the deprived class.

1.5 SWOT Analysis of Rastriya Banijya Bank

Strength	Weakness
<ul style="list-style-type: none"> ● Provides high-quality services and an efficient management system. ● Experienced and hardworking professional staffs ● High-quality infrastructure and advanced software ● Facilities of ABBS ● Team base cultures ● Easy-to-use mobile banking apps 	<ul style="list-style-type: none"> ● Insufficient marketing ● Insufficient staff for each department ● Lack of sufficient ATMs in and outside valley ● Limited card services ● Lack of knowledge of technology in the customers.
Opportunities	Threats
<ul style="list-style-type: none"> ● New investment opportunities ● Remittance is growing. ● Could offer more interest rates to attract more customers. ● RBB can be the innovator in bringing new and advanced banking products and services. 	<ul style="list-style-type: none"> ● Due to frequent problems, ATM services could make the bank suffer in the long run. ● Change in customers' preferences. ● Intense competition with a commercial bank ● Change technology. ● Political instabilities

1.6 Major Market and Customer

Rastriya Banijya Bank Ltd is an organization established to serve the public. The institution provides banking services to customers all over the nation. It stands as one of the most preferred banks with the highest number of customers in all 77 districts and seven provinces of Nepal. The bank has a wide range of customers including banks, insurance companies, airlines, limited companies, hotels, industrial trading houses, and many others.

1.6 PRODUCTS AND SERVICES

The envisioned intention of Rastriya Banijya Bank is to become the leading provider of diverse financial services to all Nepalese. RBB offers a wide variety of products and services with respect to people and their communities.

A. Deposit Services:

Through the deposit function, RBB provides a safe place for customers to keep their money and an economical way to make financial transactions. Deposit account services are easily available to customers through bank branches, ATMs, and the Internet.

1. Current account:

Everyone has different banking needs, but every business needs a bank account. Rastriya Banijya Bank has a tailor-made current account that rightly meets the needs of today's fast-paced business. Networked branches of RBB give you the power to transfer funds in and across cities (where RBB has its office/ branches) in a flash.

2. Saving Account:

Designed with an array of features, the Savings Account at Rastriya Banijya Bank not only ensures attractive returns on your idle money but also makes your personal banking convenient and efficient.

3. Fixed account:

Tenure ranging from seven days to over two years, fixed/ call deposit at Rastriya Banijya Bank allows you to diversify your portfolio to suit your investment plan.

4. Other deposit accounts:

- Karma yogi Bachat Khata
- Mahalaxmi Bachat Khata
- Chhunamuna Bachat Khata
- Shiksha Bachat Khat

B. Credit Facilities:

The credit facility is a preapproved loan facility provided by the bank to the companies wherein they can borrow money as and when required for their short-term or long-term needs without the need to reapply for a loan each time.

1. Business Loan:

A business loan is a loan specifically intended for business purposes. It provides loans to companies to support or expand the existing business and to start up a new business. It includes funded loans and non-funded loans.

Funded loan: The funded loans are listed below:

•Overdraft / Hypothecation Loan

An overdraft / Hypothecation loan is a revolving credit facility that finances the everyday operation of the consumer's business and fulfills its working capital requirement.

•Pledge Loan

The bank provides short-term finance for up to 6 months against the pledge of inventory (such as sugar, paddy, and rice).

- Term Loan

The bank provides long-term finance to fulfill the long-term credit requirement of the customer. The term loan is provided for project development or for procuring plants, machinery, and equipment.

- Project Loan

The bank provides finance for the development and running of the project. The project loan comprises the working capital loan and term loan.

- Export Loan

The bank provides export finance facilities against LC, pre-shipment packing credit, and post-shipment loans.

- Trust Receipt Loan

The bank provides a TR loan to fulfill short-term finance requirements on the import of other than capital items through LC and helps customers to maintain their working capital cycle.

- Bills Purchase (Clean Bill)

The bank provides finance against bills/drafts/traveler's cheques/pay orders (a negotiable instrument).

- Loan for Infrastructure-based Industries

Banks extend both fixed-term loans and working capital loans. Loans are provided for the establishment, capacity addition, upgradation as well as acquisition of existing facilities. The loan is extended to infrastructure-based industries such as hydropower, hotel, cable car, and so on.

- Consortium Loan

RBB also helps finance the needs of the project through consortium lending as the lead or a member bank.

Non-funded Loan: The non-funded loans are listed below:

- Letter of Credit

The bank provides LC facilities to its customers to facilitate imports.

- Bank Guarantee

The bank provides a comprehensive range of bank guarantee facilities like Bid bonds, Performance bonds, advance payment guarantees, financial guarantees, counter guarantees, bonded warehouse guarantees, and bank guarantees in favor of financial institutions

2. Retail Loan:

A retail loan is given to an individual by a commercial bank to fulfill their personal needs. The retail loan provided by RBB is listed down below:

- Housing Loan

The bank provides housing loan facilities for the construction of houses for both residential and commercial purposes and for the repair, extension, and renovation of the existing building.

- Vehicle Loan

The bank provides vehicle loan facilities for the purchase of new vehicles for both commercial and residential purposes. It also provides finance for the purchase of a used vehicle for both commercial and residential purposes.

- Hire Purchase Loan

The bank provides the finance for the purchase of public vehicles and heavy equipment.

- Educational Loan

The bank provides the finance to support the customer's education. This finance is provided against the cost of admission and tuition fees, deposit sum, traveling expenses incurred while going abroad for studies, book costs, and living expenses.

- Apartment Loan

The bank provides finance for the purchase of the apartment.

- Loan against Gold

The bank provides loans to customers against the pledge of gold.

- Loan against Shares

The bank provides loans against the listed shares of public companies.

- Loan against Fixed Deposit Receipt

The bank provides loans to customers against the fixed deposit receipt issued by the bank itself.

The loan amount is provided to the maximum of 95% of the face value of the receipt and an additional 2% interest is levied on the coupon rate.

- Loan against the Government Bond

The bank provides loans to customers against the bonds, debentures, and promissory notes issued by the government or NRB. The loan amount is provided to a maximum of 100% of the face value of the receipt.

- Loan against the First-Class Bank Guarantee

The bank provides the loan against the guarantee issued by the first-class bank.

- Rastra Sewak Loan

This is the special product of RBB which has been tailored to meet the banking needs of employees of the government, Nepal Police, Armed Police Force, Nepal Army, and local authorities owned wholly or partly by the government and corporations.

- Teachers Loan

This is another special product of RBB tailored to meet the banking needs of permanent teachers working in government schools and universities.

•Personal Loan

The bank provides both revolving (OD) and fixed-tenure long-term loans to fulfill the various personal needs of the customers. The nature of personal loans depends upon the requirements of the customers.

3. Agriculture Lending:

RBB has restarted agriculture lending to its clients considering the due importance of developing the agriculture sector as it is a predominant contributor to the Nepalese economy providing employment to 66% of the active population and contributing 38% to GDP. RBB welcomes grower farmers, processors, traders, and marketers (wholesalers, retailers) to take advantage of prioritized credit services provided by the bank in various sub-sectors of agriculture as provided below.

- Agronomy
- Livestock
- Horticulture
- Floriculture
- Aquaculture / Fishery
- Apiculture / Beekeeping

Remittance:

1. RBB Remit Online

RBB has operated an online web-based remittance system, where money can be sent to Nepal from countries worldwide. Payments can be collected from more than 240 branch offices of RBB. RBB has made associations with the following foreign agencies for direct remittance through RBB Remit whereby Nepali citizens and other people in Qatar, UAE, and Dubai can send money to Nepal instantly:

- City Exchange Company (WLL)
- Wall Street Exchange Centre (LLC)
- UAE Exchange Centre (LLC)

2. SWIFT

SWIFT is a member-owned cooperative through which the financial world conducts its business operations with speed, certainty, and confidence. Taking advantage of being an active member of SWIFT, RBB offers a money transfer service. Accounts with RBB can be credited from any bank in the world via SWIFT. The following information will help the bank speedily credit of funds into the individual's account.

- 16-digit account number with RBB
- Name of the account holder
- Location of branch office

D. Digital Banking:

The digital banking services provided by RBB are as follows:

1. Debit Card Services

A debit card is an electronic card integrated for access to the bank account of the customer for any transactions up to the available balance of the customer. RBB issues chip-based Visa Debit cards and they can be used in ATMs and can be used in POS for payment of goods and services. RBB Visa Debit cards are accepted in all the ATM and POS machines associated with the VISA network.

2. Mobile Banking Services (RBB Smart)

Rastriya Banijya mobile banking provides convenient mechanisms and quick access to banking services for RBB customers from their mobile devices. The system can now be operated in dual channel SMS and the Internet. It can be operated with customers of both Nepal Telecom as well as Ncell telecommunication subscribers. Mobile banking customers can keep an eye on their financial transactions as well as carry out secure financial transactions from anywhere and at any time.

3. Internet Banking Services

RBB facilitates convenient internet banking with a click of a mouse, where you can access your account from anywhere in the world. RBB provides a secure and reliable banking solution to its customers. It offers personal I- banking for the individual customer and corporate I Banking for corporate customers.

4. POS Services

Whether the customer is a first-time start-up or a long-standing business, RBB Merchant Business Solution can support the payment processing to help get paid and keep the cash flowing in the business. RBB POS Merchant is a hassle-free settlement process where payment processing is facilitated through POS. It accepts VISA debit and credit cards.

5. Branchless Banking

RBB offers a Branchless Banking service to customers who do not have access to the branches of the bank. It increases access to financial services for unbanked communities. The service is delivered by the authorized agent on behalf of the bank through the registered EFTPOS or tablet phone. The withdrawal and payment transaction happens in a secure way with the online validation of biometric fingerprint and card.

E. Other Services:

1. ABBS Service

RBB has been providing ABBS Service from all branches across the country. Through this service, a customer from any branch can easily deposit his/her money in any branch and withdraw their money from any branch.

2. C-ASBA RBB has started a C-ASBA service that lets customers apply for IPO while staying at home. The service is free and available through all the branches of RBB.

3. Locker Service

The locker service provided by RBB is used for the safe custody of valuable goods like gold, jewelry, and important documents with the flexibility of time to store and take away when required.

4. Trade Finance

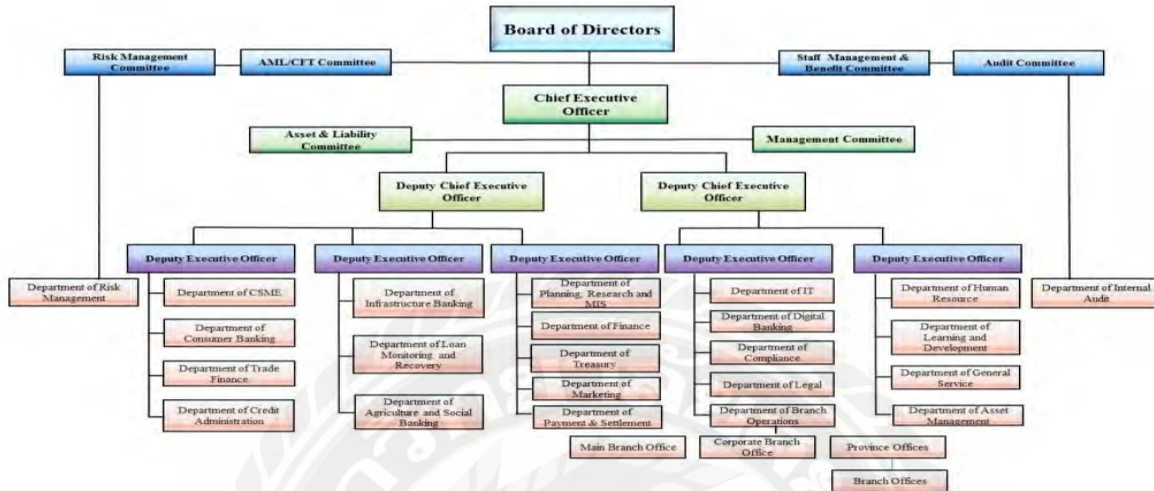
Through the widespread and strong network of correspondent banking relationships, RBB can offer various products related to international trade suitable to the customer's needs. Some of the major products and services in this regard are as follows:

- Letter of Credit (local, import, and export)
- Various types of bonds/guarantees (including counter guarantees)
- Collections (clean and documentary)
- Short-term trade finance (import, export, and bills)

1.7 ORGANIZATION DESIGN AND STRUCTURE

An organizational structure is a system that outlines how certain activities are directed to fulfill the objectives of the organization. Good organizational design and structure help improve communication, increase productivity, and inspire innovation. It creates an environment where people can work effectively. Rastriya Banijya Bank follows a hierarchical organizational structure where information flows from top to bottom. The Board of Directors is responsible for policy making and guidance to the management. The government nominates all board members including the Chairman. The executive power is vested in the Chief Executive Officer (CEO).

Figure 1: Organizational Structure of Rastriya Banijya Bank Ltd.



Source: (RBB, 2023)

1.8 FINANCIAL STRUCTURE

The financial structure of Rastriya Banijya Bank Ltd for the third quarter of the financial year 2077/78 has been attached in the annex which comprises the condensed consolidated statement of financial position as of 2077 Chaitra End (13th April 2021).

1.9 ORGANIZATION PERFORMANCE

Organizational performance refers to the analysis of the organization's actual performance measured against its intended outputs i.e., organization goals and objectives. The performance of employees in an organization can be measured with the help of a balanced scorecard. The balanced scorecard is a performance management tool used by managers to keep track of the execution of activities by the staff within their control and to monitor the consequences arriving from these actions. Information for performance management is collected and analyzed from four aspects of a business.

1. Learning and growth

Learning and growth are concerned with how well the employees perform, their skills, training, leadership, and knowledge base. To keep up with the development and modernization of technologies, the bank provides training programs to its employees. RBB officials are professionally trained and have excellent knowledge regarding their job. They use their knowledge and skills for competitive advantage and to create value for the organization.

2. Internal Processes

The internal process focuses on the customer's satisfaction with the bank's products and services and how well the organization operates. Each branch office of RBB has a branch manager who is responsible for monitoring all the activities in the bank. Information and commands flow from top management to lower-level management, following the hierarchical structure.

3. Customer perspective

In the competitive banking industry, customer satisfaction is considered the essence of success. RBB provides high-quality services to retain its existing customers and attract new customers to its bank. The bank also conducts a survey to get feedback from customers for the advancement and improvement of the banking system.

4. Financial data

RBB is the largest commercial bank in Nepal providing services all over the country. It was the highest profit-earning bank for the fiscal year 2014/15. In terms of deposits, the bank has collected more than Rs 130 billion (FY 2015/16), which is the highest deposit of any commercial bank in Nepal.

CHAPTER 2: JOB PROFILE AND ACTIVITIES PERFORMED

2.1 Job placement

After getting the acceptance letter from the head office, I started my internship at Rastriya Banijya Bank Ltd, Maharajgunj branch. With the guidance of my job supervisor, I was placed in various departments of the bank such as the customer services department, compliance departments, Administration department and lastly mobile banking department.

2.2 Duration

The duration of my internship of Rastra Banijya bank limited was 16 weeks started from 2079/091/2 (26/01/2023) to till date, due to which placement was done in various sections. During the sixteen weeks of internship, the main concentration was given to the digital department and pension department for five weeks, then I was placed in customer services departed where I performed the various tasks for 6-7 weeks. And for 4 weeks I was placed in the compliances and administration department.

2.3 Activities performed in the organization.

During my sixteen weeks of internship at Rastriya Banijya Bank Ltd, I got the opportunity to work in various departments under professional supervisors. Working in these departments has helped me gain knowledge and experience which will be beneficial for my career growth. The supervisors were extremely supportive, and they guided me patiently throughout the entire internship program. Their constant supervision and guidance helped me complete my tasks accurately and on time.

A. Customer Service Department (CSD):

In CSD we interact with customers to provide them with information to address inquiries regarding the products and services of the bank. The image and reputation of the bank depend upon the effective performance of this department. Excellent customer service generates loyal

customers, increases bank profit, and attracts new customers. As an intern, the activities performed in Customer Service Department are:

- Respond to customer queries and resolve

As an intern, we always had to maintain a positive, empathetic, and professional attitude towards the customers. Customers' queries had to be resolved promptly and all their complaints were handled in an appropriate manner.

- Provide general information

As an intern, we provided the customers with the necessary information regarding the products and services offered by the bank, the rate of interest in different deposits, the account opening procedures, and documents needed for new accounts.

- Opening and closing of accounts

RBB has provisions for various deposit accounts. Before opening an account, we should ask the customer about the type of account the customer wants to open. The account holder may be a minor, student, a working individual, or a firm. The account holder is required to fill out the account opening form and provide the necessary documents specified by the bank. For the account closing procedure, the account holder must fill in the KYC form and provide the necessary documents, we open the account of the customer after all the verification are done.

- Providing checkbooks

In the CSD we ask customers to demand slips from finished cheque books, to exchange them for a new cheque book. If the customer fails to submit the demand slip of their previous cheque book for various reasons, the bank will charge extra money for it. And after receiving the demand slip we print the cheque and hand it over to the customer.

- Balance inquiry and Provision of account statement

As an intern, we had the authority to view the customer's balances and provide them with their bank statement. Before doing so, we had to verify the account holder's identity using their signature, citizenship, or any other government-issued identification card.

- Distribution of forms and vouchers

We also provide account opening forms, demat account forms, Mero share forms, deposit vouchers, etc. to customers.

B. Electronic Cheque Clearing (ECC)

ECC is an electronic-based cheque clearing and settlement system where an original paper cheque is converted into an image for electronic processing of the financial transactions between the participating members of the banks and financial institutions. This results in faster access to funds and is cost-effective. First, a physical examination of the presented cheques would be done.

Here, we would cheque the cheque for the date mentioned, amount figures and number, company's stamp in case the cheque is being drawn for a company, and whether the account payee is mentioned for company cheques. The other thing that mattered in ECC is to check the customer's phone number, account number, and signature on the back of the cheque, and then provide them a copy of the deposit slip with the bank's stamp and the signature of the employee who received the cheque. After checking the cheque, we finally entered the cheque into the system by filing the details of the cheque into the system and finally scan the cheque submit the cheque.

C.ATM and Mobile Banking

In this department, I handled all the activities related to ATM and mobile banking. We provide forms for registration and termination of ATM, mobile banking, and Internet banking. If the customers face any problem regarding their ATM and mobile banking, they are requested to fill out the dispute form, after filing I had to file the dispute in the system that reports the problem directed to the head office and they would analyze it would file the dispute in the system but in case of mobile banking disputed we need to cheque status whether another bank has received or its bank exceptions. Similarly, if they want to modify any information in their mobile banking, they are asked to fill out the modification form and we modified the information accordingly. If

the customer's ATM card has been lost or expired, the previous card we block those card and a new card is reissued.

D. Compliance Department

Working in the compliance department we performed scans and screening of customers' information, updated their bank accounts, and linked the information to Trust AML.

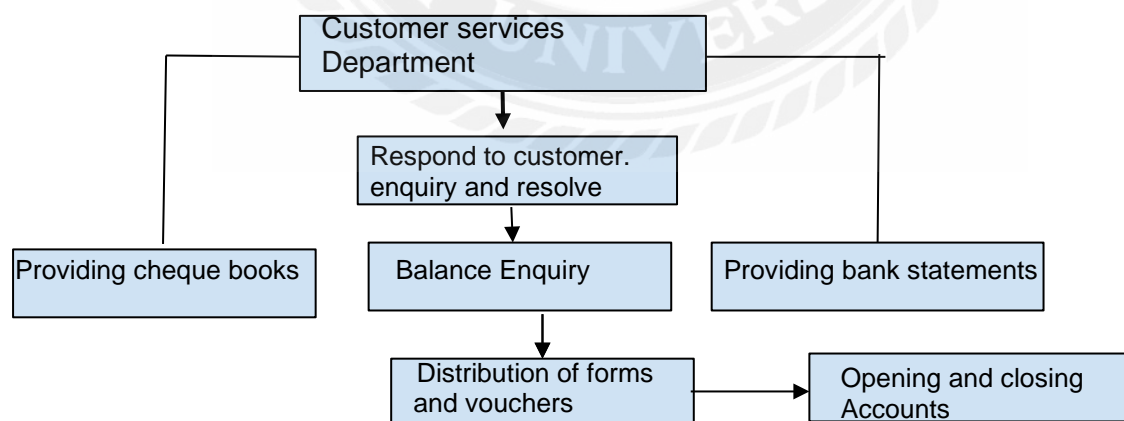
E. Administration Department

In the administration department, we are responsible for various banking operations. We must deal with customers who hold a pension account or police account. It also provides ABBS cheques to customers and their citizenship is required for verification. If there is any damaged equipment, it is the administration department's responsibility to fix or replace it. This department is also responsible for issuing checkbooks for different accounts.

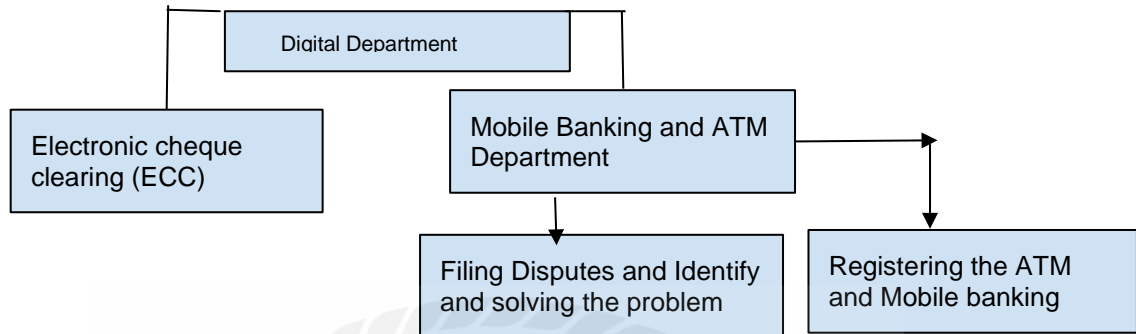
2.4 JOB PROCESS DESIGN

A Customer service department :-

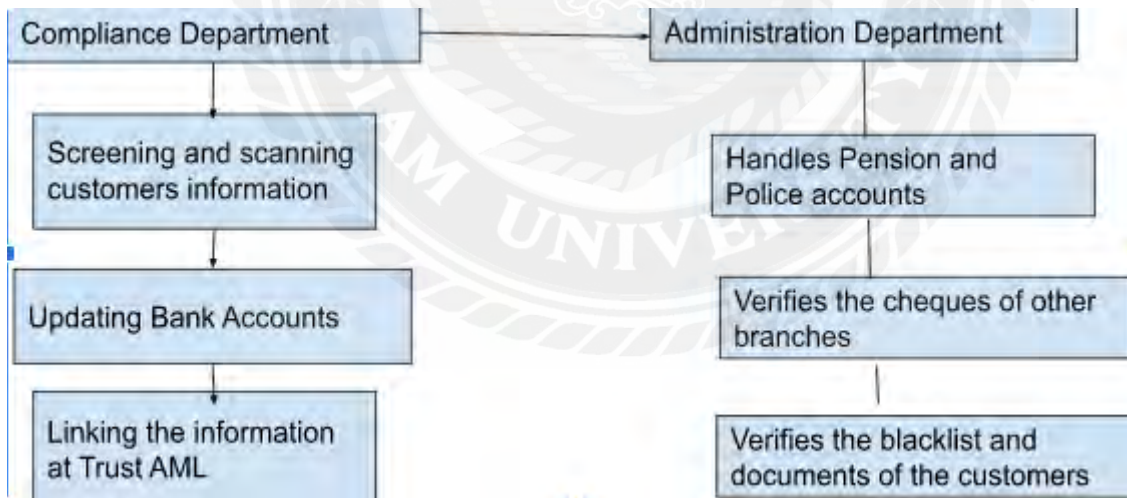
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B Digital Department



C. Compliance and Administration Department



2.5 INTERN'S KEY OBSERVATION

The workplace environment was quite unusual for me, but I tried my best to fit in and do my job. Patiently observing everyone's activity enabled me to look deeply into how things worked in the

bank. During my internship program at RBB, I observed my colleagues, supervisors, bank staff, and customers and these are the results of my observation.

- There is a good relationship among the organization's staff.
- The Branch Manager monitors the activities and has control over the entire workplace.
- The officials are occupied during rush hour so most of the activities are performed by interns.
- Some customers were impatient and lacked empathy.
- The bank provides a Pumori account to every intern working in the branch so that they can perform activities on their own.
- There is a huge difference between our theoretical knowledge and our practical experiences in the workplace.
- The bank is always overcrowded, and people don't maintain social distance.

CHAPTER 3: LESSONS LEARNT AND FEEDBACK

3.1 Problem observed and identified.

Throughout my Internship, I noticed certain problems in the workplace of RBB, the carelessness of the bank's customers in filling out deposit slips, and various other available forms. Another frequent problem arises when clients would not provide us with a complete and accurate account number, especially in deposit slips. This would create much hassle in the cash as well as the customer service department. Likewise, some customers would also show carelessness when providing us with their contact information. It was seen that many customers provided us with false contact numbers, which made it rather difficult for us to reach them when highly required. Many clients would not show up to collect their checkbooks which created an abundance of uncollected materials in the office. Despite our timely reminders for the collection of ATM cards, the concerned clients would not visit the bank. This created a lack of storage space as well, which subsequently led to huge clutter in the drawers and cupboards. Many customers would also visit the bank complaining about the ineffective functioning of ATM machines and their

mobile banking apps daily as well. Having to deal with such constant queries and complaints would interrupt other regular activities of the bank.

Further, there were many instances wherein the clients would be irritated and aggressive when asked to fill out the KYC form to update their accounts. They would claim to have provided all necessary information at the time of account opening, regardless of the time frame that has passed since they had opened an account at RBB. But on the other hand, they would be providing us with the wrong account number or the wrong remit number which would cause a delay and or traffic in completing the other necessary works of the bank. Additionally, customers would frequently try to negotiate about the required documents for account opening, account closing, and issuing cheques as well as bank statements; they would get irritated with the documents they were required to submit to the bank.

3.2 Solving the problem with example.

There definitely were difficulties while learning the activities or assignments that were assigned to me. The problems mainly involved not understanding the process of doing a particular job as I was very new to every job that the bank had. Hence, my inquisitiveness pushed me through my difficulties and helped me learn new things every other day. Throughout my internship period at RBB, I tried my best to handle all customer queries and grievances with the utmost friendliness and responsiveness. Regular grievances regarding malfunctioning ATM machines around the Maharajgunj branch, customers' ATM cards getting stuck in the ATM machine, and also people not receiving the money from the ATM machine but their bank statement showing debited amounts, and such were handled with added responsiveness. I helped solve customer grievances by responding to their inquiries and service requests in a prompt and efficient manner; this also helped me show how the bank valued their time. Whether it be going with the customer to the ATM machine and teaching them process by process on how to activate the ATM machine or how to take the machine out, I did it with effectiveness. Furthermore, when dealing with customers who refused to fill out KYC forms as requested by the bank, I tried to calmly explain to them the need for and importance of having accurate and up-to-date customer information for a banking institution, which helped motivate the customers to properly fill out the KYC forms.

Additionally, regarding the cluster of ATM cards, I segregated the uncollected ATM cards into groups depending upon the type of ATM card that was as to debit card, or credit card, and segregated it in alphabetical order so that when the customers would arrive it would be easier for me to give them ATM cards.

3.3 Key skill and attitude learned.

The valuable skills and knowledge gained as an intern at RBB are mentioned below:

- Banking and office skills

Working as an intern in RBB was quite advantageous, as the interns had access to the system and were taught how to perform different banking functions. I learned the process of opening an account, issuing cheques, updating the KYC of customers, registering ATM and mobile banking applicants, and many other activities.

- Work ethics

We learn about work ethics only when we are exposed to the actual working environment. We needed to have a positive attitude and maintain professionalism in the workplace. We had to arrive on time and leave the bank only after completing our task.

- Professional communication skills

Communicating with my supervisor, bank officials, colleagues, and customers, I learned the importance of effective communication. I worked in CSD for weeks and had to interact with all types of customers. This helped me improve my communication skills professionally.

- Problem-solving skills

This internship program introduced me to real-life work problems and complicated situations. I would try to solve the problem by myself and ask my department head for advice and suggestions. This helped me develop my problem-solving skills.

- Time Management

We had deadlines in the bank as the customers were always in a rush. This taught me the importance of time management and working under pressure. I learned how to prioritize my responsibilities and recognize when it's appropriate to multitask and when to focus on a particular activity.

- Teamwork

RBB, Maharajgunj branch had nine interns in total and new interns were hired after the old ones left. Everyone worked in their own specific department and would help each other out after finishing their task. This internship program taught me how working as a team is less time-consuming than focusing entirely on yourself.

- Responsibility

As the saying goes "It's not what you do, but how you do it". I learned how to prioritize my responsibilities and complete the tasks each time. This internship experience made me more responsible and accountable for the decisions I make and how I execute those decisions.

CHAPTER 4: CONCLUSION

4.1 Summary and Evaluation of workplace

During my Co-Op studies as an Intern at Rastra Banijiya bank, I have had a rewarding and enriching experience. The highlights of my internship at rastra Banijiya bank include the valuable learning opportunities I have had, the access of Pumori software as same the staffs of RBB were I could use the software to open the account , check the customer balance and bank details and post the cash entries, close the accounts , as well as print the cheques run data's of images of the customers have given me the opportunities to learn the banking sectors system and how the bank systems works. The mentorship and guidance provided by the Manager and supervisor of the department have played a crucial role in my professional development. They have offered valuable feedback, shared their expertise, and provided mentorship that has helped me grow in my role. I learned that the bank sectors are mostly risky as well, so my supervisor has guided me how to handle risky situations at the same time. Responsibilities as intern at bank

have equipped me with essential skills such as communication skills, work ethics ,time management, and team work Additionally, my Co-Op studies have enabled me to develop practical skills in problem-solving and decision making skills ,risk management skill throughout this internship program i have now recognized my strength, weakness and the overall experience at RBB has provided me with invaluable learning opportunities, mentorship, hands-on experience, networking opportunities, and practical skills development. I am grateful for the growth and experience gained during my time as an Intern, which will undoubtedly contribute to my future career success.

4.2 Limitation of study

- As an entry-level intern, I may not have the authority to make significant decisions.
- Lack of working hours in a specific department
- Dependency on Supervisors: As an intern, I rely heavily on the guidance and support of supervisors as their mentorship is valuable, it may also limit the ability to work independently and take own decisions.

4.3 Feedback to the organization

In this innovative and competitive environment, it is important for organizations to perform effectively and satisfy their customers to the fullest. Based on my observation and experience in Rastriya Banijya Bank Ltd, I would like to suggest some feedback for the organization's growth and development.

- Customer issues should be prioritized and solved immediately. Due to the unmanaged queue, the employees were not able to handle the customers effectively and the customers returned home with complaints.
- Most of the banking functions were performed by interns due to the lack of official staff. So, RBB located in Maharajgunj should hire more professional staff instead of overloading the interns.
- Many customers had issues regarding their mobile banking app. RBB should improve its technology and provide proper directions to use the application.

- Many customers had problems with transactions through ATM cards or the card would get stuck in the ATM machine. I suggest the officials maintain the existing machine or replace it with a new one.

The systems are slow, and some computers stop working when there is no electricity. RBB should improve its' networking system and attach generators to all the computers.



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