



**Cooperative Education Report:  
Customer Care at Rastriya Banijya Bank Ltd.**

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

**Siam University**

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We have approved this cooperative education report as a partial fulfillment of the Cooperative education program semester

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### ABSTRACT

This cooperative education entitled “Customer Care at Rastriya Banijya Bank limited” is a detailed overview of my cooperative education journey at Rastriya Banijya Bank Limited. This report is mainly focused on the activities performed at customer service department and pension department as I was posted there in this 4-month internship period. These 4-month period of internship has helped me to understand the various banking activities performed in a daily basis.

The main objective of the study includes: 1) To get the insight of daily activities performed at RBB 2) To understand how bank performs at a basic level. 3) To evaluate customer satisfaction.

This cooperative education report provides a detailed explanation of task assigned and skills, experiences gained during the journey. Cooperative education has helped me utilize my academic knowledge in enhancing real banking scenario. It has helped me boost organizational, technical and professional skills as well

**Keywords:** banking activities, customer satisfaction, insight

## ACKNOWLEDGEMENT

The internship opportunity I had with Rastriya Banijya Bank was a great prospect to implement my theoretical knowledge into the real-life scenario. I not only got the chance to learn more from the professionals but it gave me the confidence to work with a team and improve my professional career.

Firstly, I would like to thank Rastriya Banijya Bank for giving me a great opportunity to be part of your team. I'm thankful to Siam University and Kathmandu College of Management for providing me this opportunity. My great appreciation goes to Mrs. Shreejana Bajracharya, Branch Manager, Mrs. Ashmita Paudel, Assistant Manager for their support, motivation and help throughout my internship program.

I would like to express my deepest gratitude to Mrs. Saraswati Ghimire, Mrs. Karishma Thapa and Mrs. Sangya Shrestha, Head of Departments for their supervision and guidance during my internship tenure. Their supervision and encouragement helped me to learn everything from scratch where I was able to gain valuable knowledge of banking activities and move one step closer to my career.

Lastly, I would like to thank all the staff members of Rastriya Banijya Bank who directly or indirectly supported me which made it easier to cope up with the new working environment. I will definitely value this opportunity provided to make my career successful and I will endeavor to use gained knowledge and skills during my internship tenure to improve my career in the best possible way.

Thank you sincerely,

Ms. Jessica Shakya

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## **LIST OF ABBREVIATIONS**

1. RBB- Rastriya Banijya Bank Limited
2. A/C- Account
3. CSD- Customer Service Department
4. ECC- Electronic Cheque Clearing
5. KYC- Know Your Customer
6. ATM- Automated Teller Machine
7. BOD- Board of Directors
8. CEO- Chief Executive Officer

## CHAPTER 1: INTRODUCTION

### 1. Company Profile

Rastriya Banijya Bank Limited (RBB), established on January 23, 1996 A.D. (10 Magh, 2022 B.S.) is constituted under RBB act 2021 with the full ownership of government of Nepal and is one of the largest commercial banks in Nepal. It had been operated under “Commercial Bank Act, 2031” until it was re-registered as the public limited company on 19 May, 2006 A.D. (6 Baisakh, 2063 B.S.). At present, the bank has been licensed by Nepal Rastra Bank as an ‘A’ class commercial bank of Nepal. RBB is one of the pioneer banks in Nepal, with a history of nearly a half century and also was the highest profit earning bank for the fiscal year 2014/15. Not only that, RBB had the second highest paid up capital until the end of fiscal year 2015/16 and also in terms of deposit, it has collected more than Rs.130 billion in the same fiscal year. It was inaugurated by Late King His Majesty King Mahendra Bir Bikram Shah Dev and started its banking operation through 7 branches covering 7 districts and zones. With its head office located at Singha Durbar, Kathmandu now it has expanded its branches in most part of the country and has 256 branches, 17 counters, 93 branchless banking (BLB) and 165 ATMs. RBB has made history of contributing for the monetization of the economy, eliminating dual currency in the market and initiating preliminary financial literacy. Through efficient allocation of resources in all sectors by enhancing production and generating employment opportunities, RBB has been able to imprint its presence in national economy as well.



*Figure 1: Company logo*

**1.1.1 Mission:**

The mission of RBB is 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.

**1.1.2 Vision:**

The vision of RBB is “The most credible bank for one and all, always contributing towards Nation’s prosperity.”

**1.1.3 Strategy:**

“Our envisioned is to become the leading provider of diverse financial services to all Nepalese”

**Core value:**

1. Respect people and their community.
2. Effectiveness and efficiency un our business process.
3. Value all kind of resources.
4. Responsible and accountable for our deliveries.
5. Honesty, integrity and creditability in each of our action. (Rastriya Banijya Bank Ltd., 2023)

**1.2 Organizational Structure**

Organizational structure explains what employees do, whom they report to and how company’s decisions are made. It is a basic outline of a company’s role, team and employees. The organizational structure is formed with a hope to achieve the targeted goal. It consists of various different activities which directly or indirectly helps the bank to achieve its aim. The abovefigure is the organizational structure of head office of RBB which is located at Singh Durbar. The



Board of Directors (BOD) is the head of RBB. They are responsible for making the bank policy and guidance to the management. The government nominates all the members including the chairman. Chief Executive Officer (CEO) is the highest-ranking officer in charge of total management of the entire bank. The CEO has to report every activity done in the bank to the BOD. CEO has to control both asset & liability and the management committee. The Deputy Chief Executive Officer is responsible for the overall performance of every department and undertakes to review and amend the directives and also to provide the strategic guidance to the entire organization. RBB has 5 deputy executive officer who looks after all 19 different departments in the head office. The branch operation department is responsible to supervise the 256 branches all over Nepal. The internal audit department monitors the work of every branch and regional offices.

### 1.2.1 Diagram of the organizational structure

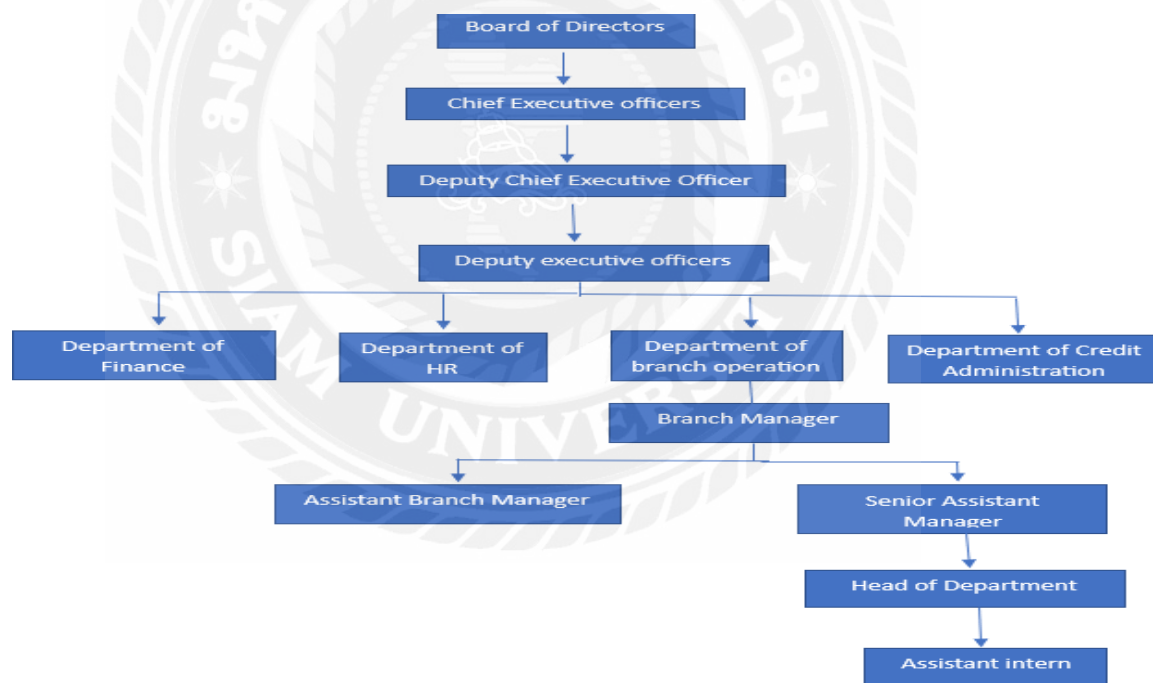
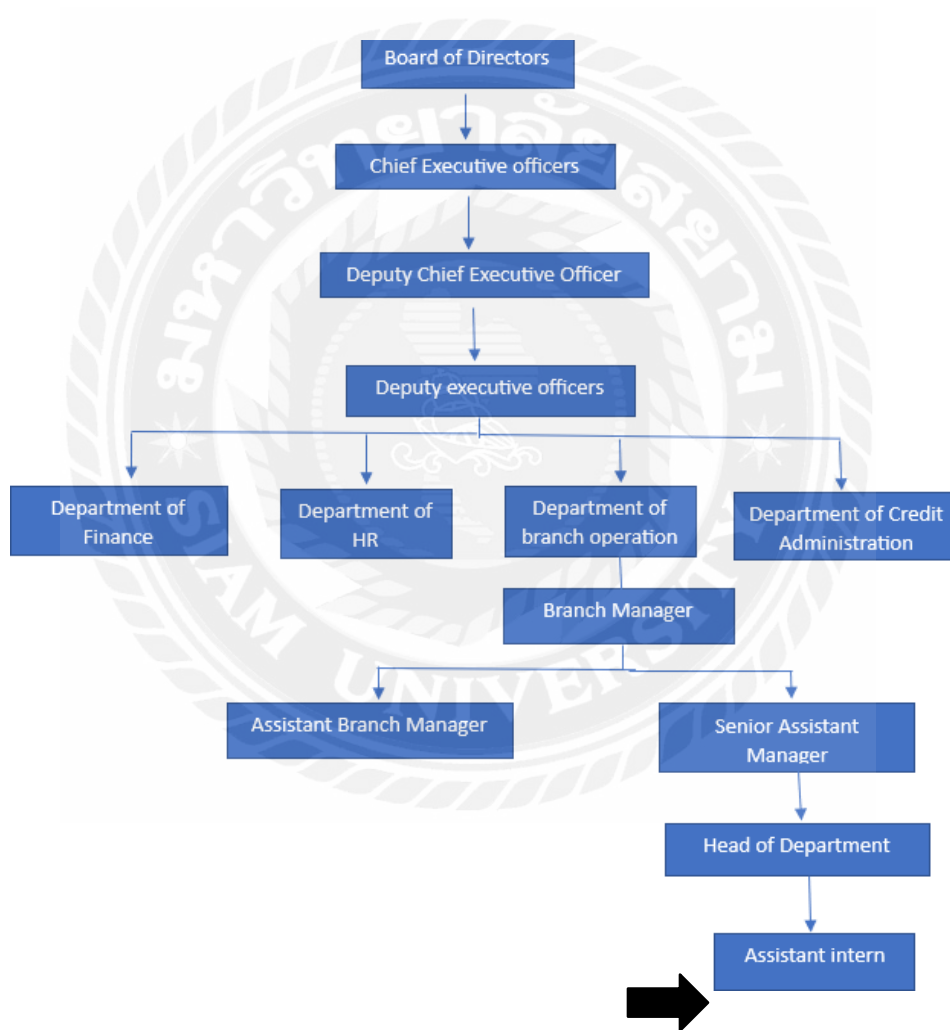


Figure 2: Organizational structure of RBB

### 1.2.2 Job positions and placement details

The job position here at RBB was 'Assistant Intern'. As for the placement, the I submitted all the necessary documents like recommendation letter provided by KCM, my resume, recent grade sheet, citizenship, proof of RBB bank details and a hand written request letter to the human resource department in head office of RBB. I was given a letter which was referred to Lalitpur branch and was placed there as internee for 4 months. During this time period, I was placed at 2 different departments. For the first 9 weeks I was placed at CSD then at the pension department for 7 weeks.



*Figure 3: Job Position in Organizational Structure*

### 1.3 Intentions to join this company

In these competitive days, it is not a easy decision to choose among various reputed company and not every company especially bank takes risk to provide an opportunity to learn using their actual banking system. After some research, I found out that in comparison to other banks RBB provides an opportunity for an intern to implement their theoretical knowledge to the real life.

Rastriya Banijya Bank Limited is one of the largest commercial banks here in Nepal which is fully owned by government. It had highest profit earning in the fiscal year 2014/15 and also had the second highest paid up capital in the same fiscal year. Also, in terms of deposit, it has collected Rs. 130 billion in the fiscal year 2014/15. I was also interested to get the insight of government works such as pensions, social security funds and many more. And I was curious to know the work difference of private bank and a government owned bank.

### 1.4 SWOT analysis

#### Strength:

- Wide branch network
- Government ownership
- Lowest base rate
- Strong goodwill among customers
- Sufficient liquidity and fixed assets

#### Weakness:

- Operations are more process oriented than result oriented
- Inability to launch new and differentiated banking products
- No proper management of physical resources

Opportunities:

- Increasing awareness of public regarding financial knowledge and banking activities
- Government policies to promote agriculture sector, industries and domestic economic activities which will increase the demand for loanable fund.

Threats:

- Unstable economic policy
- Unstable political condition
- Intense and unfair competition in banking sector

**1.5 Objective of the report**

- To get the insight of daily activities performed at RBB
- To understand how bank performs at a basic level
- To evaluate customer satisfaction

## CHAPTER 2: CO-OP STUDY ACTIVITIES

### 2.1 Job Description

During my 16 weeks internship period, I was posted to customer service department for first 9 weeks, where I got to know various different services and facilities the bank offers to the customers. Working as a member of front desk, I understood how bank performs daily at a basic level. I got to engage with my seniors, supervisors and managers who helped and guided me in every step. This department deals and handles every task and problems of every customer and solves them with their products and facilities. In this department I got to learn a lot of tasks related to customer care such as opening a/c, closing a/c, bank balance enquiries, forwarding enquiries to the related department, handling calls and recording files.

And then for 6 weeks, I was posted to pension department where I was able to gain different knowledge about the pension government of Nepal has provided to their employees. In the department, I was taught to renew different pension pattas, post the pension of those whose patta has not been renewed on time. As this branch did not have particular department for ATM, Demat, balance certificate and blacklisting, it was all handled by the pension department. So, it was an advantage to get to handle those works too as I was able to gain knowledge about something new.

Lastly, in the final week I was posted at ECC department where I understood the cheque clearing system of Nepal. I was able to process the cheque in clearing by two ways. From this department I got to know more about cheque clearing, posting and depositing the customers cheque in the different branch or the same branch.

### 2. Responsibilities and work duties

Daily activities that were performed in CSD are:

- Opening a/c:

Customers are required to fill out the form according to the bank guidelines if they have all the necessary documents. Once the form is filled the team member of customer service rechecks it. Then it is entered to the bank system 'Pumori IV' and client code is noted from the system to the form. Approval of CSD in charge and assistant branch manager is needed after noting down the client code and then a/c number is made in the system by the assistant intern. The customer is requested to fill the deposit voucher to deposit the minimum balance in their new a/c and then ask them to collect their cheque book in 15 minutes.

- **KYC update:**

Asking the customer their a/c number and entering into the Pumori system to check whether the customer is required to fill out the KYC form or not. If the a/c is too old then the customer is asked to fill out the form with some necessary documents. Once the form is filled out, all the information of customer is entered in the Pumori system and their a/c is updated after the approval of CSD in charge and assistant branch manager.

- **Issuing cheque:**

Customer has to fill up a form attached in their old cheque book. After verifying the signature, I asked them to get the approval from the CSD in charge. Once the form is approved by the CSD in charge I enter the a/c number, print it and issue the cheque to the customer. And if someone comes on behalf of the a/c holder I ask them for the copy of their identification and attach with the form. If the form is misplaced or lost by the customer, then they are required to fill out another form and pay Rs. 300 as penalty.

- **Issuing statement:**

Customers are given a form to fill out in which they have to mention their name, a/c number, date of the statement wanted, their signature and mobile number. Once their sign is verified, the account number is entered and from the passbook details intern finds out the transaction of that particular a/c. The date is entered which customer has requested

and finally print it and handed it to the customer. If the customer had took the statement of previous transaction and still wants it they are charged Rs 200 for it.

- Customer queries:

Customer queries regarding documents needed while opening a new a/c, KYC update, mobile banking issues, I banking issues, connect IPS and ATM dispute are handled by CSD. Assistant intern tries to solve every problem faced by customers.

Work duties performed in Pension Department are:

- Renewal of Pension Patta:

Customer is required to bring the pension patta for its renewal every 6 months. Assistant intern asks the customer to give their pension patta and enter its number into pension management system. After entering its number, name of the patta and system is tallied. Once the name is tallied, I update in the system and put on a bank stamp, date of presence and signature in the pension patta.

- Posting of pension:

I enter the pension patta number in the pension management system and check the pension in the transaction of pension a/c of the customer. If the pension of the particular month is left out due to late renewal of pension patta, assistant intern is required to make direct payment in the system. After the direct payment, the receipt is printed out and handed over to the pension department in charge and it is posted to the customers a/c directly.

- Posting incentives of Nepal army:

Incentives can be posted only twice a year i.e., sixth and twelfth month of a year. Pension patta is entered to the pension system and post the incentive of 6 month into the system. Once it is posted the receipt is printed out, the word 'pay cash' is written along with bank stamp, date of presence and signature is done and given to the customer so that the teller/officer in the cash counter would directly hand over the cash to the customer once the

receipt is shown. bank stamp, date of presence and signature is done and given to the customer.

- Opening pension a/c:

Retired government officer is required to bring the official letter from the related sector of government and hand it over to the pension department. The customer is required to fill out the form and the pension patta is then scanned and attached with the form along with the official letter. Repeating the same process of opening a saving a/c the pension a/c is opened. The only difference while opening is we have to enter different a/c type in which saving a/c type is 10 while pension a/c type is 18.

- Opening a Demat a/c:

To open a demat a/c, customer is required to fill out the form provided by merchant to the bank. Customer is required to provide a copy of citizenship and their bank details. After receiving the filled-out form, all the information is entered into the DP system and their signature is scanned and uploaded to the system. The customer is asked to pay Rs. 150 as it is a/c opening charge. After the charge is paid by the customer payment made is entered into the system and customer is requested to come after 4-5 days to receive their demat number.

- First stage of blacklisting:

Customer is required to bring the original cheque for blacklisting. Then the a/c status of the a/c holder and the total balance is checked. The balance when the cheque was handed to the customer is also checked. After that the customer is asked to send that particular cheque in clearing in other bank for 3 times leaving 2 days gap in between excluding Saturday and public holidays. Once the cheque is sent to clearing for 3 days customer is required to bring the proof of that clearing where insufficient balance is disclosed.



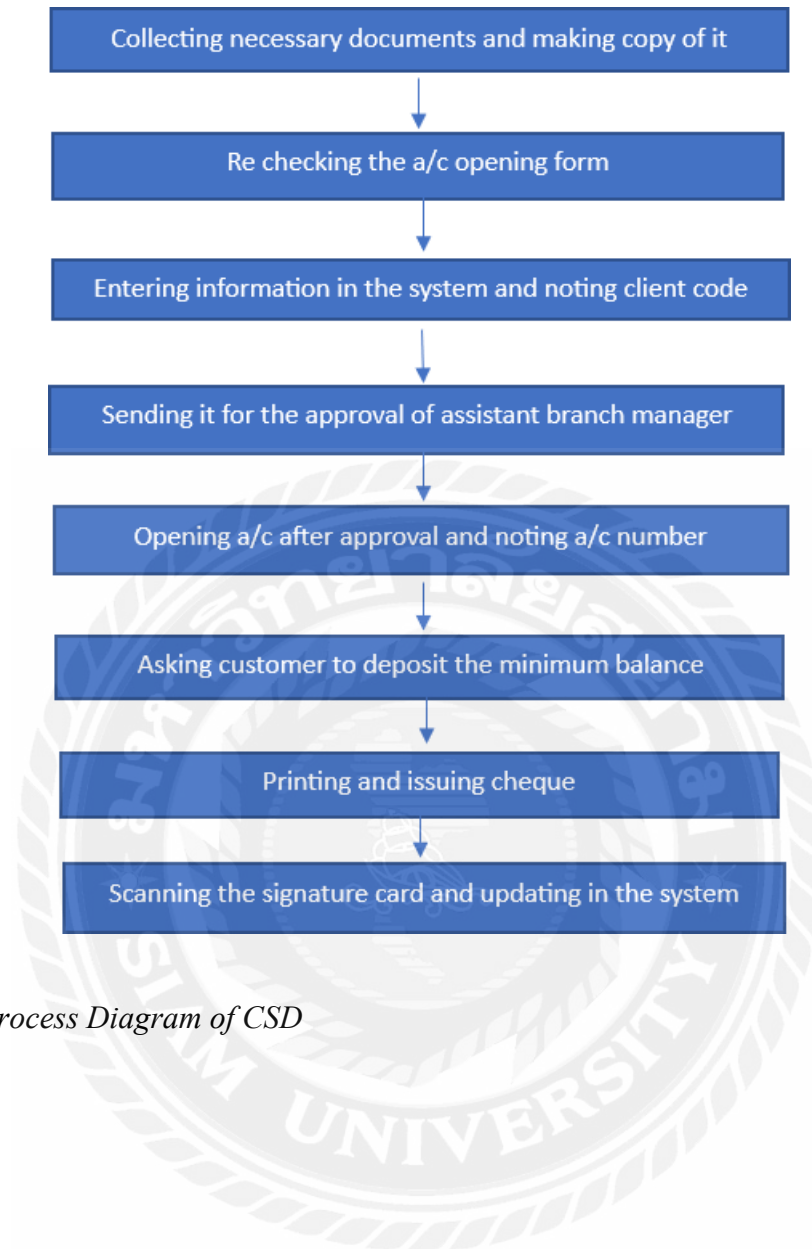
### **3. Activities in coordinating with co- workers**

As an assistant intern at RBB, my role would typically involve coordinating with coworkers and assisting them in various tasks. In both departments, coordinating with coworkers were important to complete tasks on time. There were various problems customer shared with our team and we were able to handle them professionally and solve them accordingly. Here are some activities that an assistant intern in RBB could potentially engage in:

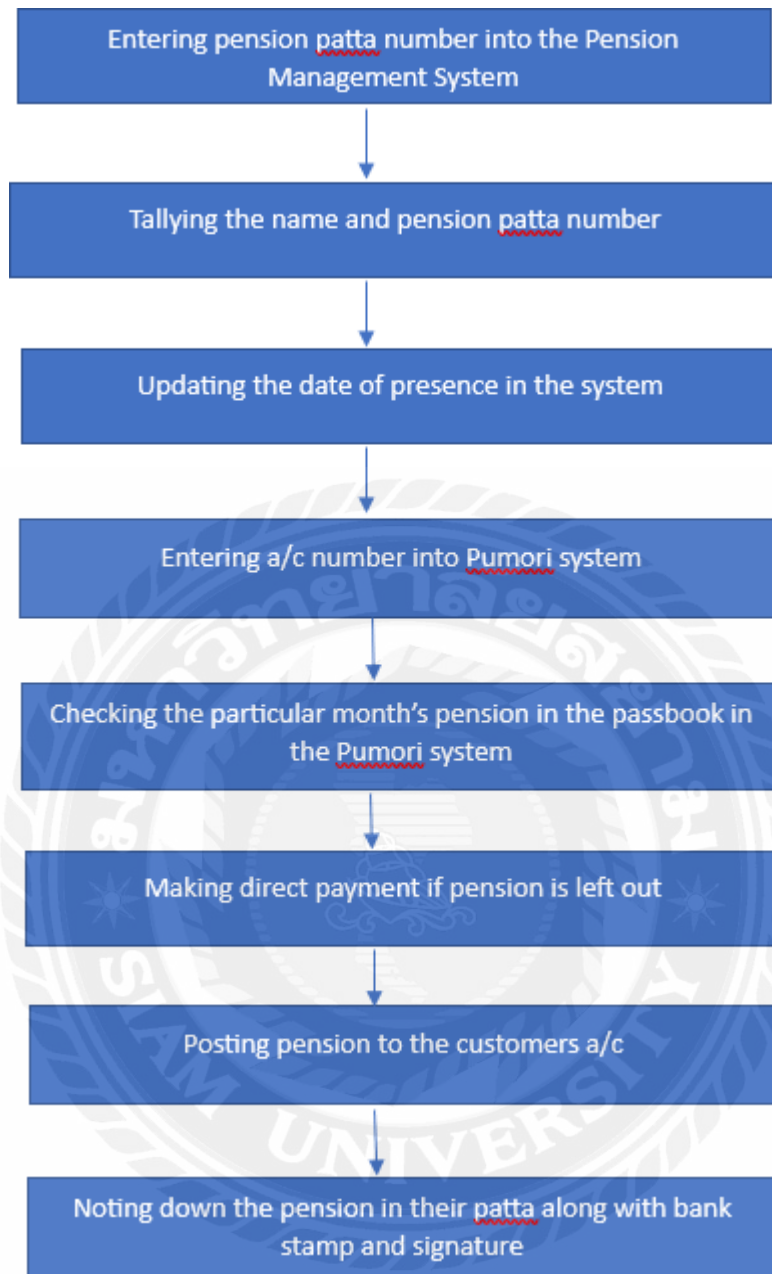
- Supporting coworkers in administrative tasks such as filing, photocopying, scanning and data entry
- Helping new intern to learn the basic activities performed in CSD
- Contributing to the development and maintenance of internal databases and documentation system
- Coordinating with coworkers to ensure smooth workflow and timely completion of tasks
- Assisting with customer inquiries and resolving basic issues under the guidance of senior employee
- Shadowing experienced employees to learn about different banking operations and processes
- Assisting in the development and implementation of customer service strategies and initiatives

### **4. Job Process Diagram**

Assisting and coordinating with my senior and coworkers, I was able to learn various works and complete the task in time under their supervision. I have shown some of my job process from each department below:



*Figure 4: Job Process Diagram of CSD*



*Figure 5: Job process Diagram of Pension Department*

## 5. Contributions of the student

Customer service department is the root of a bank. It is a department where all enquiries and problems are solved with care. Customers judge a bank by this department and this department determines the overall performance of a bank. So, the image and reputation of a bank is highly determined by this department. As more than 70% of the overall work of the bank is done by this department, the staff of this department should at least have fair knowledge of every department. As every customer queries are solved by this department, every customer comes with big hope with their problems to this department so if we failed to solve their problems customers might get disappointed which might affect the bank and might lose a customer as well.

As for the pension department, it is also one of the important departments of a government bank. The pension, renewal of pension patta and incentive earned by army police force are all handled by this department. Where as in Lalitpur branch many things beside work of pension such as blacklisting, ATM distribution and its issues, demat a/c, mero share is also handled by this department.

So, as an intern in this bank I gave my 100% every day when I go to work. I try my best to solve the problems of customers and provide them all the banking facilities in need. For first few days intern's work was to assist customers to fill out various forms such as: a/c opening form, a/c closing form, KYC update form, dormant form, statement form, cheque requisition slips, mobile banking form, I- banking form, ATM form, mobile and ATM dispute form. Photocopying, recording and filing was also the work of intern. Gradually after a week, I started to work on bank's official system and started managing and maintaining the existing accounts. Then with the supervision of my supervisors I started to open and close the accounts and also update the KYC into the system.

After 9 weeks of working in CSD, I was shifted to pension department where I got to gain more knowledge about pensions, blacklisting, demat a/c, mero share and many more. I got to apply my theoretical knowledge into the practical life and also was able to gain practical experiences working in a banking sector.

## CHAPTER 3: LEARNING PROCESS

### 3.1 Problems faced during internship

There are various different problems of this company that I have encountered during my internship period:

i. Miscommunication between workers and customers:

One of the most important things in a company is communication between the worker and customers. If the workers fail to provide clear information to the customer, then there is high possibility of dissatisfaction to arise. Sometimes the staff were struggling to answer the inquiries and there was delay to solve the problem.

ii. Lack of employees at cash counter:

The major problem of this branch was lack of employees at cash counter. As most of the employees were transferred to various different branch there was scarcity of employees for few weeks which caused delay of work. Employees from different department was assigned to the cash counter due to lack of employees which also lead to delay in their department's work as well.

iii. Low maintenance of filing system:

Filing system is very important in any organization. If the files are not stored and managed properly in an order or method it will be very difficult to find one when needed. One problem I have encountered in this company is unmanaged filing system. The documents and files were not stored properly and it was very difficult to find one file when it was needed.

### 3.2 How did problem was solved

According to the literature review, the possible solution for the problems mentioned above could be:

i. Improving internal and external communication:

The head of every department should make sure that the information and communication flow is on the right track so they can work together efficiently. Taking feedbacks from both customers and employees once in a while would be effective to solve this problem. As effective communication improves customer satisfaction it directly or indirectly also helps to improve the productivity. Effective internal and external communication successfully manages the strategic management of organization in order to engage employees and achieve objectives. (SSRN, 2019)

ii. Addition of employees:

An organization runs effectively with proper number of employees rather than lack of employees. Adding right number of employees can be really helpful and useful during busy days. This will not only help to finish work on time but also helps to improve the customer satisfaction. An organization should add employees to the department when the workload increases and there is demand for new ideas. (FreshBooks, 2019)

iii. Management of filing system:

The files and records of a company are essential to its successful operation and it is very important for a company to file a document in proper and convenient place so that it can be found when needed. The misfiling of even one document can cause inconvenience to a company. A large part of the efficiency of an office depends not only on the existence of a reliable filing system, but also on the competence of staff in the art of methodical filing and indexing. (Global Journals, 2016)

### 3.3 Recommendation to the Company

Every organization cannot be perfect in any ways. Following are some of the recommendations to the company which may help to resolve the problems that has raised and for future improvement

- Methodical or indexing filing system should be used for the proper maintenance of files and important documents
- Technical expertise should also be increased which would help in various technical problems
- Feedbacks from not only customers but also from employees should be received once in a while to achieve goals
- Requesting Head Office for issuing ATM cards as soon as possible because there is difficulty in accessing ATM cards at the moment
- Differentiated mobile banking service should be provided.

### 3.4 What have I learned during the co-op studies

In my internship period of 16 weeks, I was posted to 3 different departments and in this time period I learned a lot of things with help of my supervisors. Posting in 3 different departments was a great opportunity as I got to learn new things from each department. I got to gain vast knowledge of how bank performs at a basic level. I learned everything from scratch although I had some theoretical knowledge, it was pretty different while applying it to the real life. I got to boost some of my skills which would be a plus point for my future career. I got to know how to open and close a/c, update KYC, issuing cheque, statement and most importantly I got to know the important documents to open a current a/c, joint venture a/c and a non-profit organization. Renewing mobile banking and I-banking applications if the account holder does not have enough money for the automatic renewal was one of the new things, I learned in my internship period. Also, sending a new transaction pin and new password of mobile banking and I-banking application if the customer forgets.

In the pension department, I was able to gain knowledge about pension and its renewal of pattas from various sector. I got to assist my senior in the first stage of blacklisting from which I accomplished knowledge about blacklisting details of Nepal and how it works. I got a chance to interact with various people form different sector like teachers, agriculture officers, police officers, Nepal armies which helped me to maintain public relation as well.

Working at RBB not only gave me the overall insight of working in a banking sector but got a chance to interact with various level managers at bank from various different sectors which helped me to build contact as well as gave an opportunity about their businesses. I got to learn general banking transaction procedure of different departments. Working in a banking sector helped me to handle tough customers, meeting deadlines, importance of communication, being punctual, handling and solving every customer problem. It was a great challenge but I learnt to overcome it.

### **3.5 How did I apply my coursebook knowledge during co-op studies**

The great aspect of the internship was being able to apply my theoretical knowledge that has been gain through various guest lectures and coursebook into real life scenario. All the classes and guest lectures I attended during under graduation helped me a lot during my internship period.

In 6<sup>th</sup> semester of BBA program, the course of fintech class boosted my skills and knowledge about technologies which I got to apply it while using the banking system, mobile banking, I-banking applications and other software. The assignments and projects of that course was helpful when it came to using various different software.

In 5<sup>th</sup> semester of BBA program, the course International Finance and Banking helped me to gain some basic knowledge about finance as well as banking sectors. It covered all the basic knowledge and skill needed to the core of human capital of the banking industry. This course helped me to understand the international practices as well as local banking practices. It helped me to enhance my skills and knowledge in core banking areas which played a vital role in professionally dealing with customers in my internship journey.



But, works of government bank was a bit different from what I learned during my classes. Some of the rules and regulations that I had learned was also changed which I got to know after joining my internship. The banking policies I learned during my under graduation helped me to explain and satisfy my customers with confidence.

### **3.6 Special Skills and New Knowledge Learned**

During my internship, I have learned various new things which not only helped me to enhance my skills but also has helped to grow as a professional. It was all because of the great opportunity; I am able to gain new knowledge and boost my skills while working professionally. As I had to engage with my seniors, coworkers and customers, I was able to enhance my communication skills. I used to get uncomfortable and hesitant about approaching an individual but this opportunity encouraged me.

As my internship period was of 16 weeks, I got to teach and supervise new interns which helped me to build my leadership abilities. I got to make different decisions under the supervision of my supervisors. This made me feel confident in what I was doing.

In the pension department, I got to learn about new thing which was blacklisting in context of Nepal. I had some knowledge about it but not in the context of Nepal. So, at first it was a challenge for me to work on that but due to guidance and support of my supervisors I was able to learn the first stage of blacklisting.

As an intern, I had to pay close attention to every work and some work I learned just by listening to my supervisor's advice which made me an active listener. Asking some questions to my seniors and supervisors when I was confused and listening to their response, I was able to complete some of the tasks as well.

The new thing I got to know which was really interesting for me was that the head office of RBB provides budget for every branch they have to celebrate quarter end of each year. As the Nepali month 'Chaitra' is the last month of a year, we had an employee gathering at bank to celebrate quarter end of the year 2079 (Nepali year). This gathering was an opportunity to build a great

connection with seniors and employees from every department. This was very honorable and highly memorable event during my internship journey.



## CHAPTER 4: CONCLUSION

### 4.1 Summary & highlights of Co-op studies at Rastriya Banijya Bank

This report focuses on my skills and experienced gain working as an intern at RBB. This report also highlights my day-to-day responsibilities, work duties and skills learned during internship journey. This 16 weeks in RBB helped me to implement my theoretical knowledge into practical scenario. From the first day of internship, the supervisors provided me my own code and password to use the official banking system of RBB and guided me through each step. On daily basis, I got to learn new things through my colleagues, supervisors and sometimes through my own mistakes. During my co-op studies, it not only taught be banking activities but also taught me some important things like time management, effective communication, relationship with colleagues and supervisors.

During my internship, I had to face various challenges and problems including communicating with customers, finding difficult to use new software, having insufficient skills and expertise as an intern but due to support and supervision of my supervisors I was able to overcome those challenges.

I was assigned to two different departments which helped me broaden my knowledge into both departments and increase my skills and experience as well. I got to improve both communication and listening skills while working in those departments which lead me to finish my work on time with few mistakes.

This internship opportunity has provided me with valuable insight and experiences in the field which would help me in my upcoming career in banking sector. This internship journey has help me to see where I stand and I was able to picturize my strength and weaknesses. Overall, my internship journey at Rastriya Banijya Bank Ltd has been practical, educational and beneficial.

## **4.2 Self-assessment of the work experience**

This co-operative education came into my life as a blessing because it not only gave me the real life experiences but also opened a door to decide my interest and a career to move on in my future. It taught me to boost my confidence and skills and also the professionalism that is required to tackle the real-life market. As an intern, I got to gain more experiences and opportunities which will definitely help me to build my network in the future. Team work, time management and communication skills are the three main things I boosted while working as an intern. It helped me to tackle various problems arise in the office and solve them wisely.

## **4.3 Limitations of study**

While my co-op studies gave me great opportunity to learn a lot, there were still some limitations to my study. As an intern in the company especially in the CSD, I had to do a lot of activities which were repetitive and same work needed to be completed on daily basis. I was not able to learn new things on daily basis in that department. Because I only had 16 weeks of time period, I was unable to learn operations about other departments as I was assigned in only two different departments. As I was only an intern, I was not given access to some of their system and files due to confidentiality concerns. Because of that, I could not represent accurate documents in my report.

## **4.4 Recommendations for the company**

Some of the recommendation to the company in order to make working environment better and achieving goals. The recommendations are as follow:

- Differentiated banking services must be provided in order to stand out from the competitors
- Accessing ATM cards should not be delayed at branches as nowadays it is convenient for every person to use ATM services

- Old ATM booths should be replaced with new ones as the complain of ATM dispute is increasing rapidly



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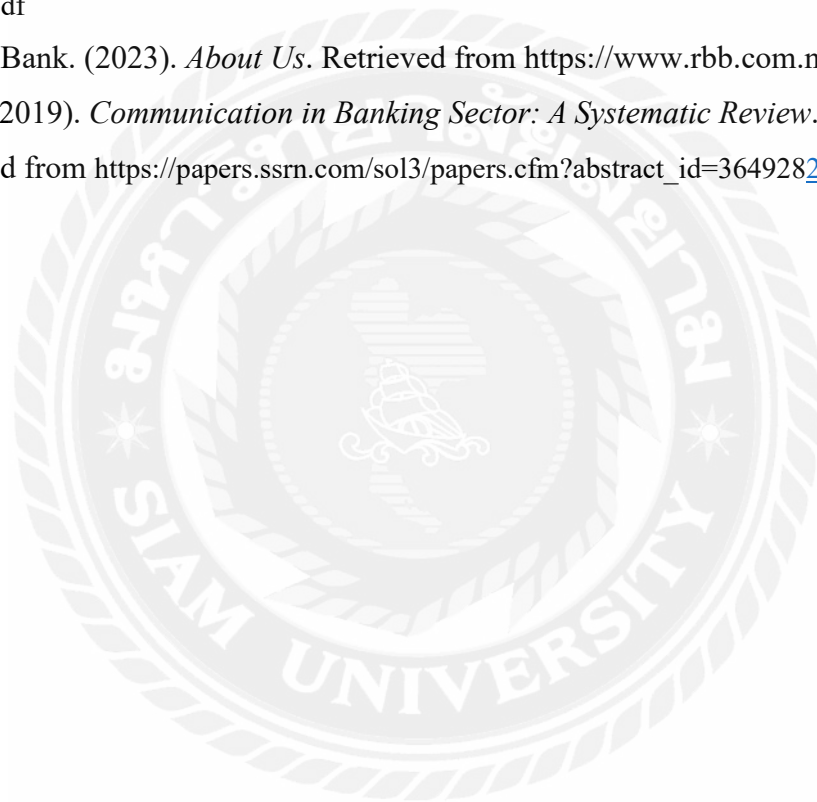
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## APPENDIX



*Figure 6: My workstation at Pension Department*



*Figure 7: My Workstation at CSD*




*Figure 8: With intern, Ms. Icchya Shrestha, from the same KCM-Siam program*



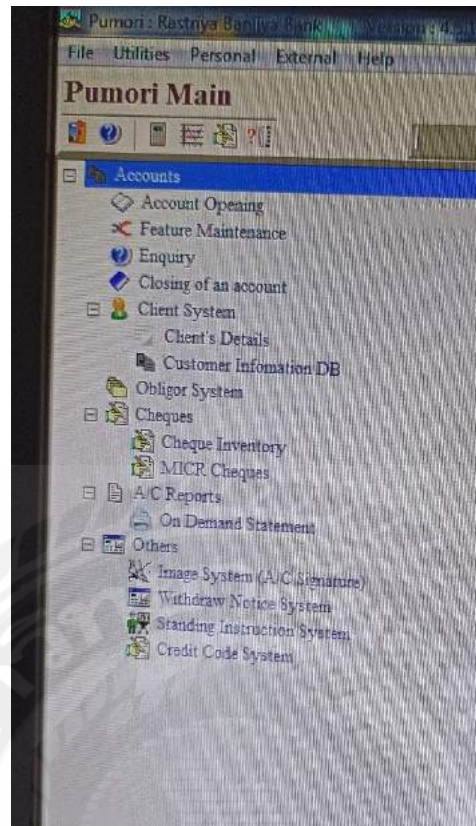
**को निवृत्तिभरण भुक्तानी विवरण**

आ.व. २०

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Figure 9: Renewal of Pension Patta



*Figure 10: PUMORI System used in CSD and Pension Department*