



COOPERATIVE EDUCATION REPORT

Learning Commercial Banking Operations at
Agricultural Development Bank Limited

WRITTEN BY

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Abstract

This report, “Learning Commercial Banking Operations at Agricultural Development Bank Limited” includes a comprehensive overview of my internship experience at Agricultural Development Bank Ltd, Kalimati Branch. The main objective of this report is (1) To understand daily banking operations in commercial banks (2) To understand how different departments in the bank coordinate with each other, and (3) To put theoretical knowledge to work in real-world corporate situations.

This report consists a summary of multiple tasks carried out during the co-op study throughout various departments, various problems faced during this time, and actions undertaken to solve said problems. It also highlights how this opportunity has helped me acquire practical knowledge and gain industry insights for the preparation to get into the professional world.

This cooperative education report also gives insight into how I applied my theoretical knowledge to real-world practical situations.

Keywords: Banking Operations, Loan, Clearing, Financial Institution

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Table of Contents

Abstract	3
Acknowledgement	4
LIST OF FIGURES	6
LIST OF ACRONYMS	6
LIST OF TABLES	7
CHAPTER 1: INTRODUCTION	8
1.1 Company Profile	8
1.1.1 Mission of the Company	8
1.1.2 Vision of the Company	8
1.1.3 Objectives of the Company	8
1.1.4 Corporate Conduct	9
1.1.5 Products and Services	9
1.1.5.1 Services	9
1.1.5.2 Products	9
1.2 Organizational Structure	11
1.2.1 Diagram of the Organizational Structure of ADBL	11
1.2.2 Job Position	13
1.3 Intention to Choose the Company	13
1.4 SWOT Analysis of Agricultural Development Bank Limited	14
1.5 Objectives of the Co-Op Study	15
CHAPTER 2: CO-OP STUDY ACTIVITIES	17
2.1 Job Description	17
2.2 Job Responsibilities and Work Duties	17
1. Customer Service Department:	17
2. Clearing Department	18
3. Loan Department	18
2.3 Activities in Coordinating with Coworkers	19
2.4. Job Process Diagram	19

1. Customer Service Department	19
2. Loan Department	20
3. Clearing Department	21
2.5. Contributions as a Co-Op Student in the Company	22
CHAPTER 3: LEARNING PROCESS	23
3.1 Problems and Issues of the Institution	23
3.2 Solving the Problems	23
3.3 Recommendations to the Bank	24
3.4 Key Learnings During the Co-Op Studies	25
3.5 Applying Knowledge from Coursework	26
3.6 Special Skills and New Knowledge Learned	26
CHAPTER 4: CONCLUSION	28
4.1 Summary of Highlights of my Co-Op Studies at ADBL	28
4.2 Evaluation of the Work Experience	28
4.3 Limitations of the Coop Studies	29
4.4 Recommendations for the Company and Co-Op Studies	30
REFERENCES	31
ANNEX	31

LIST OF FIGURES

Figure 1: Organizational Structure of ADBL

Figure 2: Job Process Diagram of Customer Service Department

Figure 3: Job Process Diagram of Loan Department

Figure 4: Job Process Diagram of Clearing Department

LIST OF ACRONYMS

ADBL: Agricultural Development Bank Limited

CSD: Customer Service Department

ECC: Electronic Cheque Clearing

NCHL: Nepal Clearing House Limited

MSME: Micro, Small and Medium Enterprises

MICR: Magnetic Ink Character Recognition

NPL: Non-Performing Loans

ROA: Return on Assets

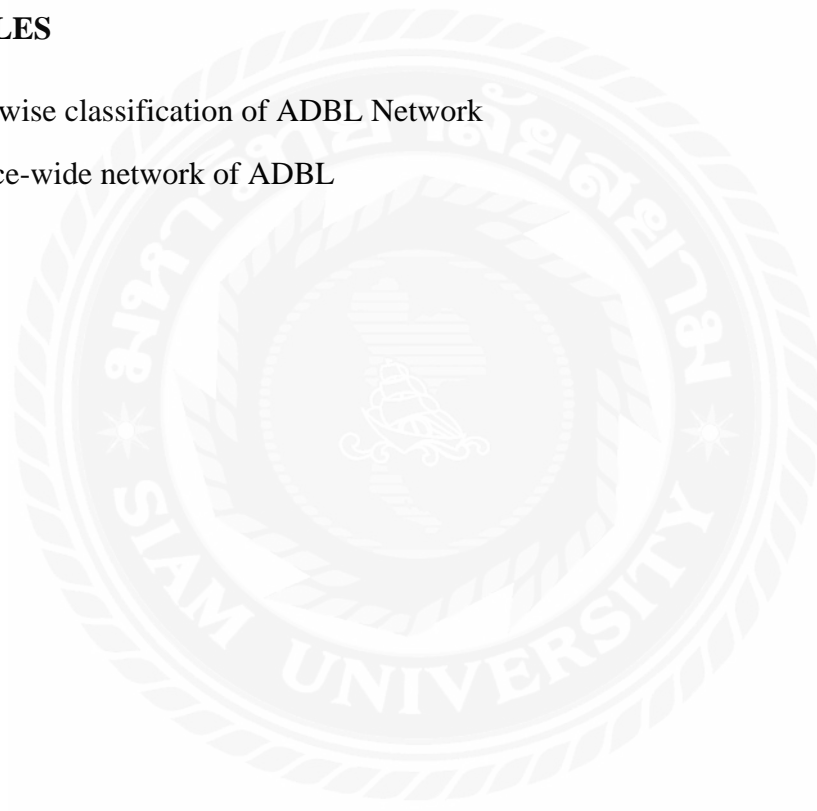
MOA: Memorandum of Association

AOA: Article of Association

LIST OF TABLES

Table 1: Office-wise classification of ADBL Network

Table 2: Province-wide network of ADBL



CHAPTER 1: INTRODUCTION

This chapter of the report consists of an overview of Agriculture Development Bank Limited, an autonomous bank largely owned by the Government of Nepal. The company's profile, organizational structure, and strategy, as well as my motivation for selecting this company, are presented in this chapter.

1.1 Company Profile

The Agricultural Development Bank Ltd. (ADBL) was established in 1968 with the primary goal of offering financial support to boost agricultural production and productivity in Nepal. Following the merger with Land Reform Corporation in 1973, the bank was able to broaden itself, enabling it to extend credit to small farmers through group liability schemes, support cottage industries, and engage in commercial banking activities for domestic resource mobilization.

ADBL holds 51% government ownership and 49% public ownership. Licensed as an "A class financial institution" by Nepal Rastra Bank since 2006, ADBL boasts over 53 years of history and serves as one of the country's leading commercial banks. With investments in agriculture, industry, trade, commerce, and households, it has amassed a customer base exceeding 1.2 million. The bank currently has 278 branches operating throughout the country and over 2402 employees. Over its more than five decades of operation, ADBL has played a crucial role in supporting Nepal's agricultural sector, contributing significantly to rural development and economic growth.

1.1.1 Mission of the Company

“To deliver a comprehensive banking solution strengthening its extensive network.”

1.1.2 Vision of the Company

“To be a Mass-based Complete Bank serving from Urban to Rural.”

1.1.3 Objectives of the Company

- To provide quality banking services
- To adopt a market-driven strategy

- To obtain a sustained and competitive return on investment.

1.1.4 Corporate Conduct

ADBL is committed to fulfilling its mission and vision by following laws and codes of conduct in Nepal while maintaining its autonomy. It aims to be transparent, use local resources for rural development, and offer a wide range of financial services to meet rural needs profitably and sustainably. ADBL strives to improve its products and services using modern technology, maintain professionalism, and balance profitability with asset preservation. It emphasizes employee development, collaborating with the government for rural development, supporting environmental stability, and measuring success based on profitability, loan quality, deposits, outreach, and public perception.

1.1.5 Products and Services

1.1.5.1 Services

- Domestic and International Remittance
- Non-Fund Banking Services (Bank Guarantee and Letter of Credit)
- Modern Banking Services (Credit Card, Kisan Credit Card, SMS Banking, Internet Banking, Visa Debit Card, Mobile Banking, ASBA, Swift Transfer, Connect IPS, Clearing Service, FOREX Transaction, RTGS Service, ADBL DEMAT Account)
- Other Banking Services (Locker Service, Gold and Silver Trading, Market Maker, Government Transactions)

1.1.5.2 Products

1. Deposit Products:

- **Savings Account:** ADBL offers 16 different types of savings accounts including General Savings Accounts, Chetanshil Nari Bachat (women-focused), Ba Ama Bachat Khata (senior citizens-focused), etc.
- **Current Account:** The bank offers non-interest-bearing current accounts for business purposes.

- **Call Account:** Account for investment funds with the benefits of both current and savings accounts.
- **Fixed Deposit Account:** The bank offers 10 different types of fixed deposits including General Fixed Deposit, Special Fixed Deposits, ADBL Remittance Fixed Deposits, Recurring Fixed Deposits, etc.
- **Akashyakosh Account:** Account for corporate clients and provide a higher interest rate than current accounts.
- **Lakhapati Karodpati Dhamaka Fixed Deposits**
- **Co-Operative Call Account**

2. Loans and Advances:

- **Agriculture and MSME Loan Series:** ADBL provides 8 types of Agricultural and MSME loans including Agricultural Loans, Livestock and Poultry Credit, Fishery and Aquaculture Credit, Agricultural Mechanization, etc.
- **Consumer Loan Series:** The bank offers 16 types of consumer loans such as Household Loans, Overdraft Loans, Education Loans, Land Purchase Loans, Hire Purchase Loans, Margin Lending, and Loans Against Government Securities among many other types.
- **Corporate Loan Series:** The bank provides 18 types of corporate loans including Business Loans, Industry Loans, Wholesale Lending, Saral Thekka Patta Loans, Hypothecation Loans, Consortium Loans, Bridge Gap Loans, etc.
- **Subsidized Loan Series:** ADBL provides 10 different types of subsidized loans to underrepresented and struggling groups of people. Some subsidized loans provided by the bank are Educated Youth Employed Loans, Project-Based Loans for Youth Returned from Abroad, Women Entrepreneurship Loans, Business Development Loans for Backward Communities, etc.

1.2 Organizational Structure

1.2.1 Diagram of the Organizational Structure of ADBL



Figure 1. The organizational structure of ADBL

Mr. Ram Sharan Pudasaini - Chairman

Mr. Himalal Paudyal – Company Secretary

Mr. Govinda Gurung – CEO

Mr. Pratap Subedi - Deputy General Manager (Credit Approval and Control)

Dr. Babu Kaji Thapa - Deputy General Manager (Credit Business)

Mr. Yagya Prakash Neupane - Deputy General Manager (Marketing and Sales)

Mr. Dirgha Bahadur Aryal - Deputy General Manager (Operation and Service)

Mr. Prem Kumar Shrestha - Deputy General Manager (Finance)

SN	Offices in 2019/20	No
1	Head Office	1
2	Province Office	10
3	Province Training Center	5
4	Branch Offices	262
	Total	278

Table 1: Office-wise classification of ADBL Network

SN	Province	No
1	Koshi	47
2	Madesh	42
3	Bagmati	65
4	Gandaki	29
5	Lumbini	46
6	Karnali	19
7	Sudurpaschim	30
	Total	278

Table 2: Province-wide network of ADBL

1.2.2 Job Position

During my internship, I held the position of an intern and had the opportunity to rotate through three separate departments within the organization i.e., the Customer Service Department (CSD), the Clearing Department (ECC), and the Loan Department. In addition to my assigned duties, I also provided support to the staff as needed. Each of these departments functioned independently and carried out different tasks, providing me with a comprehensive understanding of the multiple types of operations within the organization.

1.3 Intention to Choose the Company

Agricultural Development Bank is one of the leading government banks in Nepal. With a history of more than 50 years, ADBL has the main motto of promoting rural agriculture, and productive and deprived sectors. The Agricultural Development Bank of Nepal (ADBL) stood out as the perfect place for my final internship project for several reasons.

As a finance and banking major with a strong interest in the field, interning at ADBL offered a unique opportunity to explore my passion and gain real-world banking experience. Beyond the personal benefit, ADBL's core mission deeply resonated with me. Their focus on promoting rural agriculture directly impacts over two-thirds (66.7%) of Nepal's population who rely on farming for their livelihood. Contributing, even in a small way, to their success felt incredibly meaningful.

Interning at a bank is a great chance to learn and grow, both personally and professionally. It pushes me to face new challenges and step outside my comfort zone, which is something I actively seek, as it allows me to discover hidden strengths and build resilience. By working with different people and tackling new situations, I can improve my communication and problem-solving skills. This opportunity will equip me with valuable tools that I can carry with me throughout my career.

ADBL strongly believes in strengthening the educational sector in rural areas. I found their commitment to empowering underprivileged communities through donations to rural schools particularly commendable. This emphasis on social responsibility strongly aligns with my personal values and beliefs.

I was particularly interested in learning more about the process of ADBL's loan program for small farmers and how they help them through their Kisan Card program. Understanding how they empower these vital members of society through financial support felt incredibly valuable. Learning about the inner workings of such programs would be an enriching and meaningful experience.

1.4 SWOT Analysis of Agricultural Development Bank Limited

Strengths:

1. ADBL has extensive knowledge and experience in agricultural finance of over 50 years. This allows them to tailor products and services to the specific needs of farmers, making them a trusted bank for the agricultural sector in Nepal.
2. Government support provides ADBL with a solid capital base and financial stability. The bank also has a sizable workforce, which enables it to effectively manage its operations and meet the needs of its customers across various regions.
3. The bank has a broad rural branch network, ensuring accessibility for farmers in rural areas.
4. The bank has a diverse portfolio of products apart from loans including Streamlined Remittance facilities and Risk Management solutions.

Weakness:

1. While advancements have been made, ADBL still lags behind its competitors in integrating cutting-edge technologies into its system. This can result in inefficient internal processes and may affect customer experience.
2. Government ties can lead to slower decision-making due to longer bureaucratic procedures. This hinders ADBL's ability to adapt to market changes or implement new initiatives quickly.

3. Similarly, relying on the government for funding causes restrictions in the flexibility of financial decision-making and resource allocation.
4. Lack of performance-based employee incentives affects morale and employee retention.

Opportunity:

1. Expanding the market with modern banking facilities can attract new customer segments and increase the bank's overall footprint.
2. Amendments in banking laws could open doors for international expansion, allowing the bank to access new markets and resources.
3. Playing a leading role in agriculture development by providing financial services to farmers can promote financial inclusion and contribute to rural economic growth.
4. Being involved in government initiatives for rural development could allow the bank to participate in nation-building projects and generate positive social and economic impact.

Threats:

1. There is huge competition in the Nepalese banking sector which can put pressure on the bank's market share and customer loyalty.
2. Changes in banking regulations might require adaptation and could potentially disrupt existing operations.
3. Economic instability largely affects the agricultural and business sectors which in turn affects the bank's profitability.

1.5 Objectives of the Co-Op Study

The objective of this internship was to gain insight into the day-to-day operation of the banking system in Nepal. I aimed to gain a comprehensive understanding of workplace dynamics and to get involved in the working environment. To enter into the corporate world in the near future, I strived to learn about managerial skills necessary for a corporate setting, including

effective communication, strategic decision-making, and team leadership. However, the main objective of this study was to **learn about the daily banking operations in commercial banks and understand how different departments coordinate with each other to ensure efficiency.** Throughout this period, I had the opportunity to hone my interpersonal skills like decision-making, problem-solving abilities, and collaboration necessary to succeed in the professional world. Some of the sub-objectives were to get myself familiar with the corporate setting and accumulate soft skills.



CHAPTER 2: CO-OP STUDY ACTIVITIES

This chapter of the report details the specific job descriptions and duties I undertook within each department, highlighting the valuable skills I gained through this varied experience.

2.1 Job Description

As an intern at the Agricultural Development Bank, Kalimati Branch, I was assigned to three different departments. The first one was the Customer Service Department. The second one was the Clearing Department and the third was the Loan Department. There were completely different sets of tasks in these three departments and cooperation with different groups of staff was needed.

2.2 Job Responsibilities and Work Duties

1. Customer Service Department:

Customer Service is a crucial department in any organization as it serves as the primary interface between the organization and its customers. Its efficiency plays a pivotal role in positively representing the efficiency of the organization. The CSD deals with various customer inquiries and services, including account opening and closing, issuing balance statements and certificates, providing cheques and ATM cards, handling customer grievances, and ensuring Know Your Customer (KYC) updates. During my internship at the CSD, I performed tasks such as assisting customers with account-related forms, handling grievances, providing balance statements and certificates, issuing cheques and ATM cards, and screening customers to ensure they were not involved in fraudulent activities.

Some of the activities I performed in CSD are:

1. Printing of cheques
2. Printing of account statement
3. Creation of new ATM cards
4. Helping the customers fill out various forms

5. Attending the phone calls and providing information to the customers
6. Filing the filled forms at the end of the day as per their types
7. Customer screening

2. Clearing Department

The ECC or clearing department deals with clearing cheques brought in by the customers. ECC is a cost-effective solution for processing and settling MICR cheques. It is a huge step forward from the previously used manual cheque clearing in Nepal. It converts paper cheques into electronic images, facilitating financial transactions between member Banks/FIs. Customers will present the cheques to their bank, which will process the transactions using NCHL-ECC and forward the cheques to other respective banks.

In the ECC department, I was responsible for sending out the cheques to other related banks and verifying whether the cheques had been accepted or not. If the cheques were returned, I was also responsible for calling the related people and informing them why their cheques were sent back.

Additionally, if the cheques were accepted by the receiving bank, I was in charge of preparing the voucher and crediting the customer's accounts with the respective funds.

3. Loan Department

In the loan department, I helped retrieve the credit customer's old files from the extensive filing system present in the bank. I was also in charge of scanning the necessary loan procedure documents and saving them in the bank's networking system so those documents could be forwarded to provincial and regional branches for approval. Since I had been with the loan department for a shorter time compared to the other two departments, I didn't have the chance to do much work in this department.

Apart from these three departments, I also assisted by updating the newly opened accounts in the bank's online system to generate a unique number for each account which helps with easy access to customer information in the future.

2.3 Activities in Coordinating with Coworkers

My everyday activities started with directions from my supervisor of the department I was in. Most of my work was assigned to me by other staff who needed assistance with their work. During my time at ADBL, there were 4 other interns with whom I coordinated for even distribution of workload.

For instance, we interns would decide on which department to move to after being in one for a few weeks which would make sure that no one would be stuck in one place for too long and everyone would have a chance to work in all the departments. This led to a more friendly and collegial work environment.

Apart from the interns, all of the staff were equally nice. There was no discomfort in working in any department as everyone was eager to provide help with things I didn't understand in the beginning.

2.4. Job Process Diagram

1. Customer Service Department

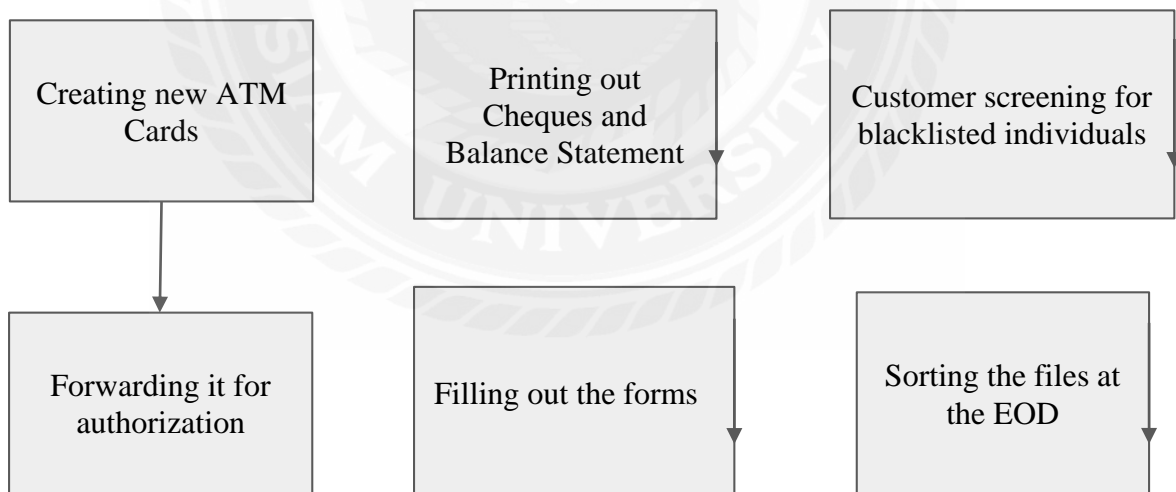


Figure 4. Job Process Diagram of Customer Service Department

2. Loan Department

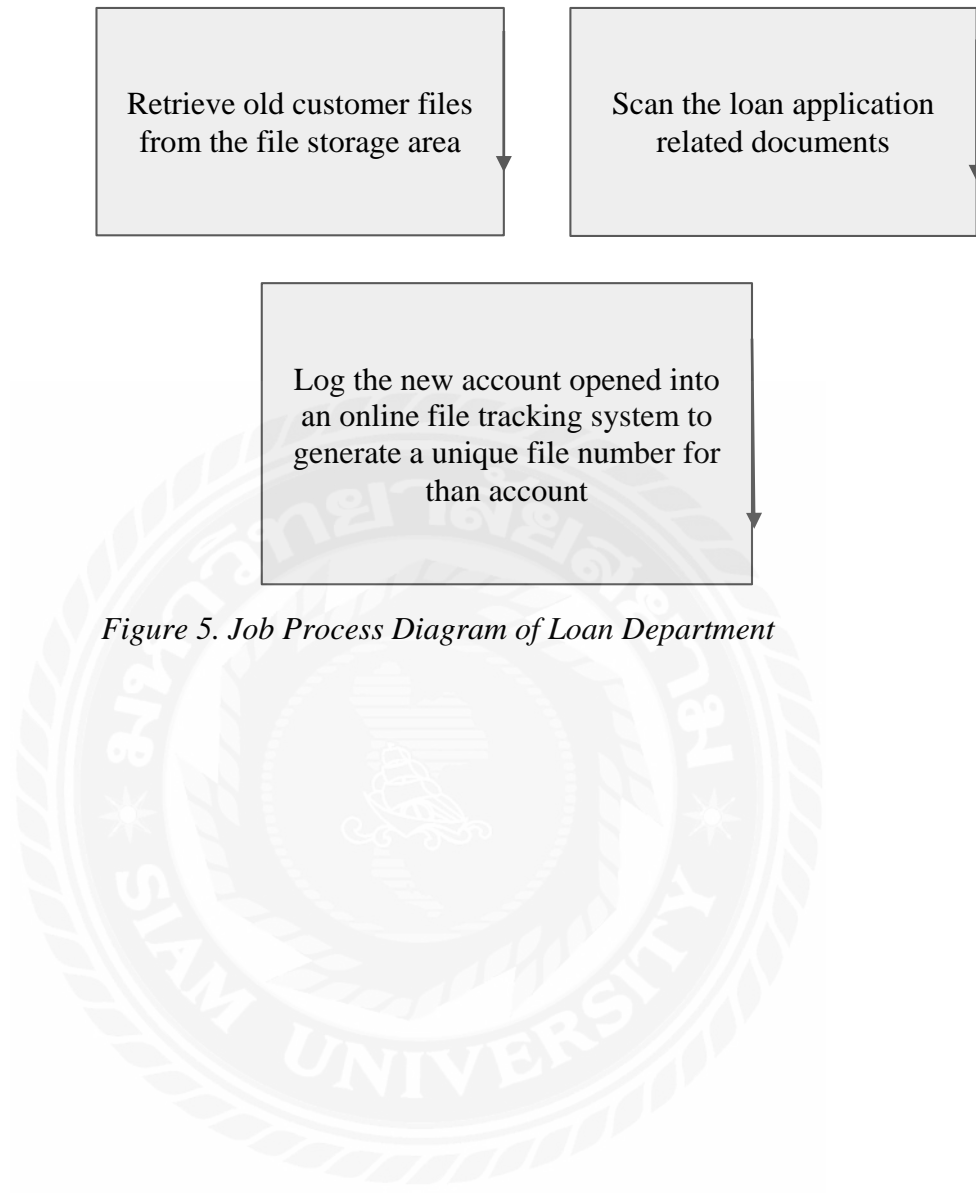


Figure 5. Job Process Diagram of Loan Department

3. Clearing Department

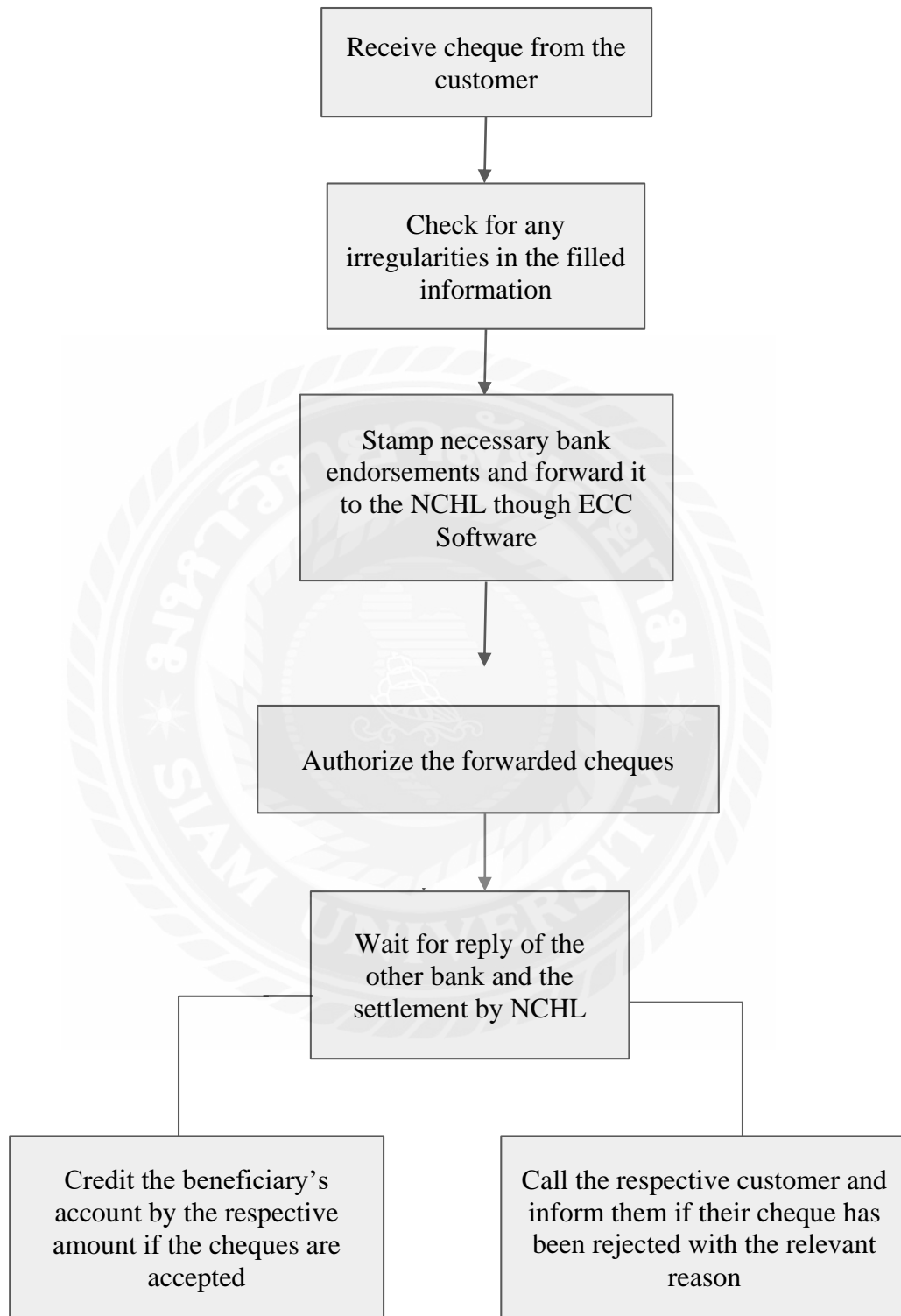


Figure 6. Job Process Diagram of Clearing Department

2.5. Contributions as a Co-Op Student in the Company

1. I as an intern helped to ensure effective communication between the bank staff and the customers. Since a lot of the customers were elderly people with difficulty in hearing, I tried to understand their issues and relay them to the staff without causing any mistranslation.
2. I provided assistance in the maintenance of technological equipment. Since a lot of the employees were not as technologically proficient, I would help them with whatever issues they were having with their printers, computers, and other devices.
3. During my time at ADBL, I strived to work as per the company's visions and ideas and aimed to positively contribute to the company's sustainable goals.
4. I answered people's minor and major queries whether it be on the phone or in person and also dealt with rude or aggressive customers.
5. I assisted in daily operations throughout multiple departments in the bank as per people's needs.
6. I also assisted in logging the files in an online database system. This involved carefully reviewing each file, categorizing it, and then inputting the relevant information into the designated fields of the database for easy retrieval in the future.

CHAPTER 3: LEARNING PROCESS

3.1 Problems and Issues of the Institution

During my time in ADBL as an intern, some of the problems which I have noticed are:

1. **Outdated technological devices:** Despite being one of the leading banks in the country, the bank is significantly behind in technology regarding both the software and hardware used. Some of the devices are frequently breaking down, affecting the efficiency and speed of the operations. There were multiple times when the system crashed and no work was possible for a few hours.
2. **Insufficient staff:** Although the Kalimati branch currently has 12-13 employees, there is a significant lack of staff to handle the amount of workload faced. The branch, located in Kalimati, one of the busiest places in Kathmandu Valley, has a high number of customers coming in every day. With the current number of staff, it is extremely difficult to ensure a smooth and fast service for the customers.
3. **Impatient customers:** Being in a residential area with more senior citizens, most of the customers coming in were elderly people. Due to various reasons like old age and lack of literacy sometimes, they couldn't understand the information being conveyed to them which would make them irritable and rude. During such times it was extremely difficult to get them to understand things properly without causing too many problems for other bystanders.
4. **Varied proportion of tasks among the employees:** There was a high degree of disparity in the workload among the employees. Some employees were done with their work much earlier than others in different departments. However, there wasn't much sharing of workload in such cases. This not only affected the customers but also impacted the staff morale.

3.2 Solving the Problems

Some solutions for the above-mentioned problems could be:

1. **Technological improvement:** Technology has a major impact on multiple areas of the banking industry, namely on productivity, market structure, innovation, and value chain.

Technology enables banks to offer a wide variety of services to customers, coordinate branch activities, meet changes in government regulations and policies, and adjust to market demands and competition (Luka, Frank, 2012). The branch could significantly benefit if they updated their devices to a newer model which would drastically improve the efficiency of the operations. Without the system and devices crashing often, the staff can focus solely on the work they're doing without having to fix it themselves or call for help from outside.

2. **Add new employees:** The bank should take steps to boost productivity. Organizational culture is one of the major factors for employee performance therefore the bank's management should avoid fostering a demoralizing atmosphere for the employees (Ghimire, Dahal, 2023). The bank should add new employees to the branch whether it be a completely new employee or from other branches. Having additional people would prevent overcrowding during rush hours as well as deal with the issue of uneven distribution of workload.
3. **Forward the customer:** Dealing with problematic customers or two is an inevitable part of any organization. However, with the ability to recognize various types of difficult customers and knowing how to effectively address their concerns, it's possible to completely transform most negative situations. In the cases where the customers refuse to listen and are very aggressive, they are sent to the branch manager who oversees the entire banking procedures in the branch. The manager will then explain to them what is happening and getting the information from the head makes the customer let go of their anger most of the time.

3.3 Recommendations to the Bank

- I. The bank lags considerably in marketing its services to the younger generation of customers in comparison to other banks in the country. Therefore, they should look into potential marketing strategies to attract new customers and retain existing ones, such as targeted advertising campaigns, loyalty programs, or promotional offers. The bank should put efforts into social media marketing to attract a younger demographic as well.
- II. The bank should have a feedback box where the customers can mention their grievances and issues with the bank.

- III. The bank should also create a better working environment for the employees where they can give their best without any hindrances which will help with employee retention as well.
- IV. The bank should adopt an online filing system implemented nationwide ensuring a uniform and even storing of files without the hassle of physical filing.

3.4 Key Learnings During the Co-Op Studies

The internship was an excellent learning opportunity and allowed me to acquire new knowledge that contributed to my overall professional development. The following is a summary of the key skills, knowledge, and attitudes I acquired.

- A. Use of theoretical knowledge:** Theoretical knowledge from courses like accounting, finance, and economics helped me understand what was going on in the bank. For instance, it helped me understand and see in real-time how non-performing loans (NPLs) impact the branch's capital adequacy ratio and what actions the bank takes to overcome it. Moreover, I witnessed the procedures involved when the bank undergoes auditing and the subsequent actions required based on the audit findings.
- B. Interpersonal and communication skills:** Interacting with a diverse range of customers significantly improved my communication and interpersonal skills. I learned to be patient and handle difficult situations effectively. This internship also taught me empathy as it involved dealing with many senior citizens in customer service and it was important to be understanding and considerate while dealing with them.
- C. Understand banking operations:** The major learning from my internship period is I got to see how a bank operates. How different departments operate on their own most of the time but come together to solve a certain problem all under the leadership of the branch manager was interesting to observe. I also learned how much importance the banks put on adhering to the compliance and quality assurance measures and meeting regulatory standards to maintain high-quality services and what happens if they fail to meet these standards.

D. Technological skills: I gained basic proficiency in using the banking software used by ADBL called Temenos T24. Using the system, I was able to perform fund transfer activities, credit the beneficiary's account, check and inform the customer about the balance in their account, print cheques, and multiple other services. I also learned how to operate and fix office equipment like printers, scanners, photocopiers, and computers.

3.5 Applying Knowledge from Coursework

Entering this 16-week internship, I was eager to apply the theoretical knowledge I had accumulated over the past three and a half years of college. I consistently aimed to bridge the gap between theoretical knowledge and practical experience. The bank used ratios like Capital Adequacy Ratio, ROA, Non-Performing Loans Ratio, and Management Ratio and held frequent meetings to evaluate their internal performance. I sat in on those meetings and I tried to relate their discussions to my theoretical understanding of those concepts. For instance, discussions about the Capital Adequacy Ratio (CAR) resonated with my understanding of financial risk management, while analyzing the Non-Performing Loans Ratio (NPL) provided practical insight into loan portfolio quality.

I also checked the legal documents needed while opening a new account or while applying for a loan for companies. These documents included a Memorandum of Association (MOA), an Article of Association (AOA), income tax certificates, house rent agreements, audited financial reports, and projected financial statements. These documents are directly related to concepts studied in courses on business law and financial analysis, solidifying my grasp of their purpose and significance.

3.6 Special Skills and New Knowledge Learned

- I. Organizational Skills:** I learned to be more organized as there were a lot of documents moving around constantly and it was important to remember which document belonged to whom and where exactly it was to not misplace it constantly.
- II. Teamwork and collaboration:** Working with a team of three other interns taught me teamwork and cooperation. Apart from interns, I also needed to work with people from

different departments which made me realize that when each team member fulfills their responsibilities, it enhances overall productivity and performance.

- III. Leadership skills:** Under the supervision of the branch manager, the bank operated smoothly with minimal interference. I had the opportunity to observe the manager's effective leadership skills in efficiently managing the branch's operations. I witnessed how he coordinated different departments and enabled effective communication among the staff.
- IV. Other soft skills:** I was able to acquire multiple soft skills like being detail-oriented and time management skills. Paying attention to detail was particularly important while processing financial information and handling sensitive client data, like cheques and other documents. It was necessary to be meticulous in order to ensure that all the provided information was correct and any fraudulent activities were not happening. Time management was also necessary to juggle the work between multiple departments.

CHAPTER 4: CONCLUSION

4.1 Summary of Highlights of my Co-Op Studies at ADBL

This report focuses on my general learning experiences and problems as an intern at ADBL in the 16-week internship in the bank. The report also highlights my tasks and responsibilities in the organization, as I was assigned as an intern in three different departments. This report has assisted me in connecting my practical and theoretical knowledge from my studies and internship experience. My main responsibilities consisted of handling customers in the customer service department, sending out MICR cheques in the clearing department, and managing documents in the loan department.

During my internship, I encountered various problems and issues within the institution, including outdated technological devices, insufficient staffing, impatient customers, and disparities in workload distribution among employees. To address these challenges, solutions such as updating technology, adding employees, consulting with management, and redistributing workload were proposed. Additionally, I provided recommendations to the bank, including enhancing marketing efforts, implementing feedback mechanisms for customers, improving the working environment for employees, and adopting an online filing system nationwide.

In conclusion, the Agricultural Development Bank Limited (ADBL) holds a strong and trustworthy position in the market, evident from its stable net profit, paid-up capital, total deposits, loans, and other key ratios. The organization's robust performance indicates potential for further growth, promising numerous benefits for its stakeholders. Therefore, I am confident that completing my internship at such a reputable institution will significantly contribute to both my professional and personal development endeavors.

4.2 Evaluation of the Work Experience

I had an incredible time as an intern at ADBL. I aim to thrive in the corporate world so this opportunity served as a stepping stone to learn about the organizational culture in Nepalese commercial banks. It was also a good networking opportunity to connect with professionals in the industry and gain valuable insights into the workings of the financial sector.

I also received valuable insights into demonstrating respect towards colleagues and customers, improving interpersonal skills, developing leadership qualities, and staying calm during peak customer hours. It emphasized the importance of organizational commitment, job involvement, and effective communication in navigating challenging situations, ultimately contributing to my confidence and professional growth.

Additionally, the internship helped me develop various skills needed to handle different aspects of banking. I got to do lots of different tasks, like talking to customers and working with different teams, which taught me how to solve problems, manage my time, and understand how banks operate. It also showed me the importance of being reliable, honest, and working well with others, which are key to being a good leader and team player.

Looking back on this experience, I can see how much it has helped me grow both personally and professionally. Dealing with real-world challenges and striving to improve every day has made me feel more confident and ready to take on whatever comes my way in the corporate world.

4.3 Limitations of the Coop Studies

Although the internship was beneficial, I could feel some of the things could have been better in regard to the management of the interns.

1. There was a total of 5 interns in the bank. However, there was a lack of proper work allocation between us. Most of the time we would have to sit idle as there was not enough work for all of us. The bank could have done a proper work allocation.
2. Although the banking hours were from 10:10 AM to 4:30 PM, there would be no customers after 3:30 PM but we were not allowed to leave until 5 PM until the bank closed, which wasn't very fruitful.
3. At the beginning of my internship period, I did a lot of futile work like taking files from one department to another that the supervisors asked me to do which I feel didn't contribute much to my personal and professional growth.
4. I noticed a lack of mentorship and guidance in certain areas. The supervisors were often preoccupied with their own tasks, leaving me, as an intern, to navigate things on my own.

Despite their busy schedules, it would have been beneficial if the supervisors could have spared me some time to guide me on tasks.

4.4 Recommendations for the Company and Co-Op Studies

Throughout the 16-week internship, I encountered various challenges that allowed me to develop my skills. I'm grateful for the opportunity to have continuously learned and grown throughout the experience. While the Co-Op Study went as smoothly as possible, I wish there had been changes in the process.

Some of the recommendations I would like to make to the company are as follows:

1. The bank could have ensured that the tasks were evenly distributed among the interns which would be more productive.
2. The bank could assign interns tasks contributing to their personal and professional growth and provide dedicated mentorship time for supervisors to guide their growth.
3. They should implement a feedback system for interns to share their experiences and suggestions, promoting learning and growth within the organization.
4. The bank should also consider allowing more flexible working hours to the interns and allowing them to leave during slow customer periods after finishing their tasks to enhance efficiency.
5. The bank should also focus on maintaining employee morale in order to boost work efficiency.

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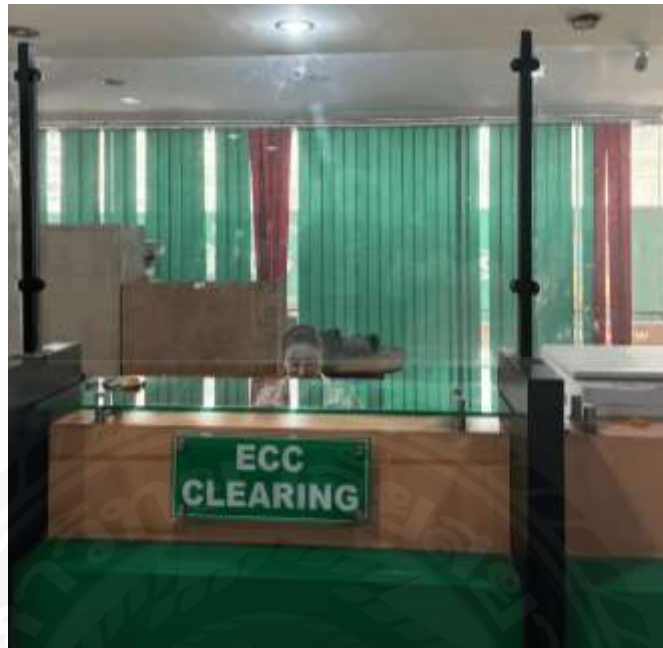
ANNEX



Customer Service Department



Clearing Department



My Work Space in the Clearing Department



Using the ECC Software to Forward Cheques